

*Expatriate Insider*  
**2023**

The World Through Expat Eyes



10 Years of Expat Insider

# Celebrating a Major Milestone: 10 Years of *Expatriate Insider*

The 2023 edition of our *Expatriate Insider* survey is a special occasion for us. This year marks the tenth anniversary of one of the world's largest and most comprehensive surveys on living and working abroad. Back in 2014, we invited our audience to take a fresh look at the world through expat eyes for the first time.



**Philipp von Plato**  
Founder of InterNations

Launching a survey of this scope and size was an ambitious project for the small InterNations Team of ten years ago. Of course, we hoped that our joint efforts would pay off. But we would probably not have dared to predict that we would be publishing the survey's tenth anniversary report one day.

## Reaching Diverse Audiences around the Globe

By now, *Expatriate Insider* has established itself as

one of the world's largest and most-cited surveys on living and working abroad. We are very happy to have met our original goals – providing in-depth insights into expat life around the globe, as well as spreading the word about these findings among an international audience.



**Malte Zeeck**  
Founder of InterNations

Over the past ten years, our survey results have been featured by countless media outlets around the world, from Austria to New Zealand. *Expatriate Insider* has been quoted by global online news sites, in prestigious national newspapers and local papers' print editions, in radio interviews and TV features, business magazines, career guides, and niche publications aimed at expats or global mobility professionals. We have been asked by professors and PhD students to share our anonymized survey data to help with various research projects. And we also get approached quite regularly by expats-to-be when they are busy looking into potential destinations.

We hope they will all be reading our 2023 results, too.

## The *Expat Insider* 2023 Report

For the *Expat Insider* 2023 edition, more than 12,000 expats worldwide, representing 171 nationalities and living in 172 countries or territories, have once again shared their opinions on everyday life abroad. They rated up to 56 aspects of expat life, such as the local cost of living, the availability of housing, and their career prospects, but also the access to high-speed internet at home, their social life, and the quality of medical care. In 2023, 53 destinations met our minimum requirement – a sample size of 50 respondents – and are listed in our overall country ranking.

We are continually revising our questionnaire, adding some new rating factors and dropping others. We do this to reflect the changing realities of expat life and the increasing importance of certain topics, such as digitalization. The last of these updates – for the time being at least – only happened last year. That is why it is not possible to directly compare all the survey results over the years. That being said, we can still observe some overarching tendencies when we take a closer

look at this year's winners and losers and their past performances.

- **Mexico (1st)** once again emerges as the most popular expat destination worldwide. The country has not only made it consistently into the global top 5 every single year. It has also been voted the place with the world's friendliest local population twice in a row.
- Ranking **2nd** out of 53 overall, **Spain** also manages to land in 1st place of the Quality of Life Index for the second year running. However, its results in the Working Abroad Index have always been average at best. But with Spain having just launched a new digital nomad visa, this might not be a problem for many remote workers.
- **Panama (3rd)** had dropped out of the *Expat Insider* ranking in 2022, because it did not have enough respondents. But in 2023, it has made a spectacular re-entrance with its first top 3 placement ever. Like Spain, the country is now trying to attract digital workers who want to relocate their office to the beach. In fact, Panama is also one of the top 5 countries that was easiest to get a visa for.
- In the bottom 3, **Kuwait (53rd)** does not come as much of a surprise. Despite changes in the survey

methodology, the Gulf State has ranked last in nine out of ten years, getting bad results across the board, with just a few notable exceptions (e.g., language).

- **Norway (52nd)** is among the countries that have suffered the biggest losses this year, dropping 18 ranks compared to 2022. With rampant inflation all over Europe, expats in Norway are now especially dissatisfied with the high living expenses.
- **Türkiye (51st)** was already featured in the bottom 10 of 2022, but its results have become even worse. The state of the local economy, the country's political stability, and limited freedom of expression are major concerns for expats.

The *Expat Insider* 2023 survey report offers in-depth profiles of all these destinations ... and many more. In addition to the country profiles, there are also sections on the topical indices that factor into the overall ranking: Quality of Life, Personal Finance, Ease of Settling In, Working Abroad, and Expat Essentials. Last but not least, the report includes dozens of infographics with country rankings, statistics on selected destinations, and demographic data.

Just like back in 2014, we invite you to explore and enjoy!

# What Factors into the *Expat Insider* 2023 Ranking?



					
Index	Quality of Life	Ease of Settling In	Working Abroad	Personal Finance	Expats Essentials
Subcategory	<ul style="list-style-type: none"> <li>Travel &amp; Transit</li> <li>▼</li> <li>Environment &amp; Climate</li> <li>▼</li> <li>Leisure Options</li> <li>▼</li> <li>Healthcare</li> <li>▼</li> <li>Safety &amp; Security</li> </ul>	<ul style="list-style-type: none"> <li>Local Friendliness</li> <li>▼</li> <li>Finding Friends</li> <li>▼</li> <li>Culture &amp; Welcome</li> </ul>	<ul style="list-style-type: none"> <li>Career Prospects</li> <li>▼</li> <li>Salary &amp; Job Security</li> <li>▼</li> <li>Work &amp; Leisure</li> <li>▼</li> <li>Work Culture &amp; Satisfaction</li> </ul>		<ul style="list-style-type: none"> <li>Digital Life</li> <li>▼</li> <li>Admin Topics</li> <li>▼</li> <li>Housing</li> <li>▼</li> <li>Language</li> </ul>

# Short Methodology

The *Expatriate Insider 2023* survey was conducted by InterNations from 1 to 28 February 2023. The online questionnaire was promoted through the InterNations community, the company's newsletter, and its social media profiles, but responses were not limited to InterNations members. The target audience included all kinds of expats, from foreign assignees – i.e., employees sent on a corporate assignment abroad – and international hires to self-made expats relocating for a better quality of life and a variety of other reasons.

A total of 12,065 expats participated in the survey, representing 171 nationalities and living in 172 countries or territories worldwide. The results are published in this report in the form of an overall ranking of popular expat destinations, as well as additional information on five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Expat Essentials.

A country needed a sample size of at least 50 survey respondents to be listed in any of the indices and the overall ranking. In 2023, 53 destinations met this requirement. However, in many destinations the sample size exceeded

75 or even 100 respondents. In Germany, for example, nearly 1,000 expats participated in the *Expatriate Insider 2023* survey.

For the rankings themselves, survey participants were asked to rate up to 56 different factors related to various aspects of expat life on a scale of one to seven. The rating process emphasizes the respondents' personal satisfaction with these factors and considers both emotional topics (e.g., making local friends) and more factual aspects (e.g., housing costs) with equal weight.

The respondents' ratings of the individual factors were bundled in various combinations for a total of 16 subcategories, and their mean values were used to draw up the five topical indices mentioned above. These five indices, as well as the responses to the question "All things considered, how happy are you with your life abroad in general?", were then averaged to arrive at the overall country ranking.

It is important to note that the ratings are a comparison of how satisfied survey respondents are with various aspects of life in their respective destination. They are *not* an objective

comparison of verified facts from external sources. For example, the factor "personal safety" measures how safe expats *feel* in their respective destination, but it does not refer to actual crime rates provided by that country's law enforcement authorities.

The resulting ranking is not meant to be an endorsement of any specific destination. It is rather a comparison of how expats rate their everyday life abroad, and the indices do not cover each and every potential aspect of living abroad. For instance, the questionnaire asked respondents to give their views on selected factors such as political stability, unrestricted online access, and the general ability to freely express themselves and their opinions. But the vast field of political issues – e.g., questions of censorship or human rights – is not explored in any depth in this survey.

All percentages in this report have been rounded to full integral numbers. In some cases, this may lead to responses to one question adding up to either 99% or 101%, instead of 100%. These instances are simply due to rounding and are not based on erroneous data.

# Expatriate Statistics

## Gender Split



**50%**  
male

**49%** female  
**0.6%** self-describe

## Relationship Status



**57%**  
in a relationship

**43%**  
single

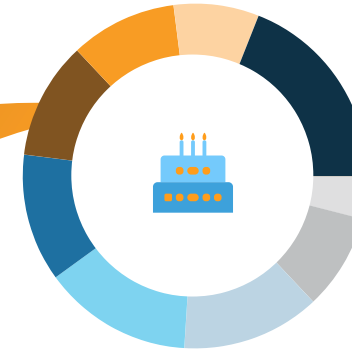
## Family Status



**20%**  
with dependent  
children abroad

**80%**  
without dependent  
children abroad

## Age Groups



**46.2**  
years on average

**4%** 25 and below  
**9%** 26-30  
**13%** 31-35  
**14%** 36-40  
**12%** 41-45  
**11%** 46-50  
**10%** 51-55  
**8%** 56-60  
**18%** 61 and above

## Level of Education



**82%**  
with university degree

**2%** no degree at all  
**8%** high school graduate  
**8%** commercial / technical /  
vocational training  
**34%** bachelor's degree (or  
similar)  
**41%** postgraduate degree  
/ master's degree (or  
similar)  
**7%** PhD (or similar)

# Expatriate Statistics

## Primary Motivation for Moving Abroad

### Job & Career



- 15% found a job here on my own
- 10% recruited internationally
- 9% sent here by my employer
- 2% to start my own business here

### Lifestyle Choices



- 8% better quality of life
- 5% looking for an adventure / a personal challenge
- 4% to retire abroad
- 3% to live in this particular country/ city
- 3% simply enjoy living abroad
- 3% financial reasons

### Education



- 9% to go to school or university
- 1% to improve my language skills

### Love & Family



- 10% to live in my partner's home country / for love
- 6% for my partner's job
- 5% other family reasons

### Other



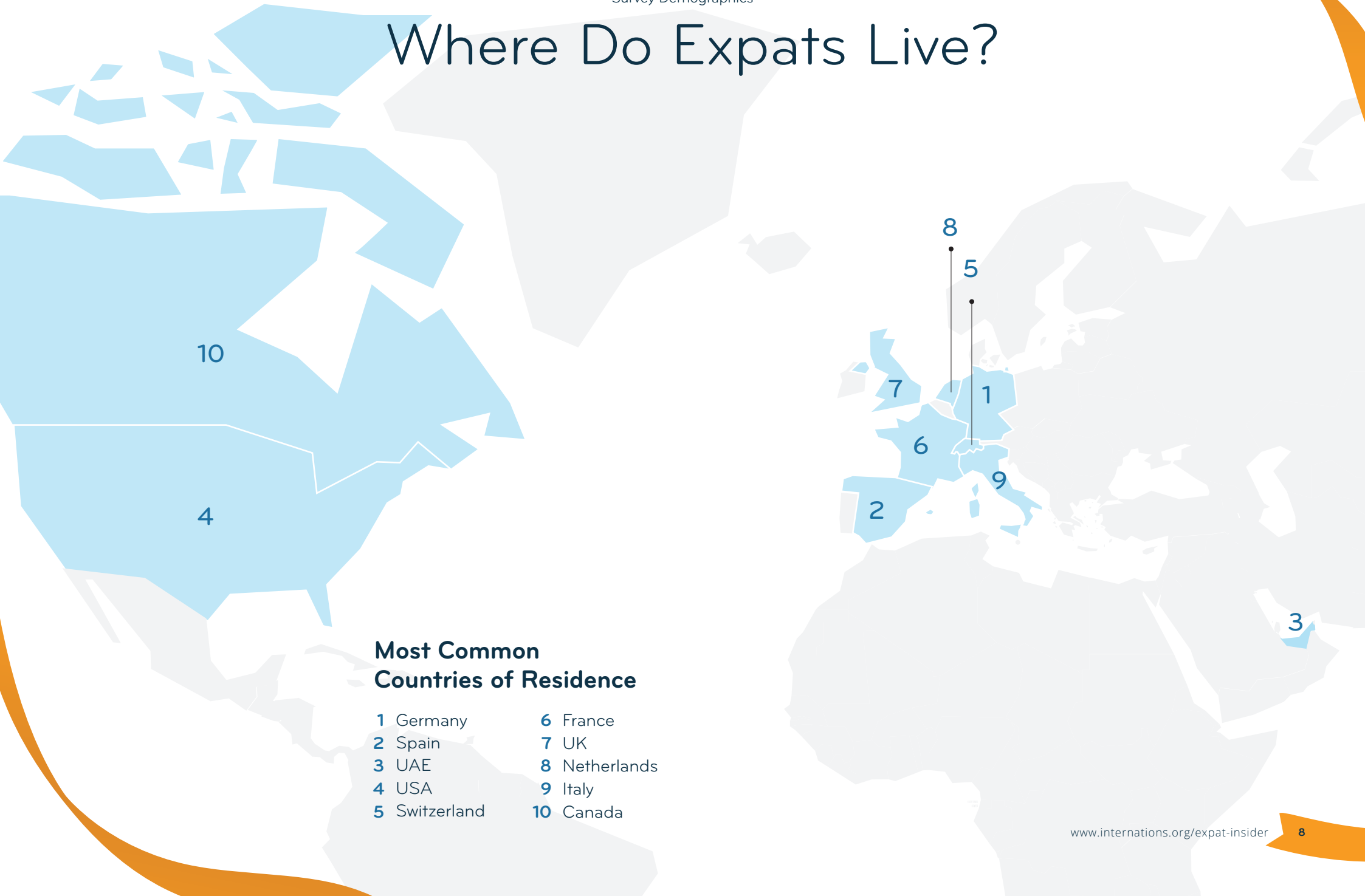
- 4% other
- 3% political, religious, or safety reasons
- 1% volunteering or missionary work

## Planned Length of Stay



- 2% less than 6 months
- 4% 6 months – 1 year
- 11% 1–3 years
- 11% 3–5 years
- 21% longer than 5 years
- 35% possibly forever
- 16% undecided

# Where Do Expats Live?



## Most Common Countries of Residence

- |               |               |
|---------------|---------------|
| 1 Germany     | 6 France      |
| 2 Spain       | 7 UK          |
| 3 UAE         | 8 Netherlands |
| 4 USA         | 9 Italy       |
| 5 Switzerland | 10 Canada     |



# Where Do Expats Come From?



## Most Common Nationalities

- |               |              |
|---------------|--------------|
| 1 US American | 6 French     |
| 2 British     | 7 Canadian   |
| 3 Indian      | 8 Dutch      |
| 4 German      | 9 Philippine |
| 5 Italian     | 10 Turkish   |

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|-----------|-------------|------------|------------------|
| <b>56</b> | Australia   | <b>100</b> | Nordic Countries |
| <b>60</b> | Austria     | <b>105</b> | Portugal         |
| <b>64</b> | Bahrain     | <b>109</b> | Singapore        |
| <b>68</b> | Canada      | <b>113</b> | Spain            |
| <b>72</b> | China       | <b>117</b> | Switzerland      |
| <b>76</b> | France      | <b>121</b> | Taiwan           |
| <b>80</b> | Germany     | <b>125</b> | Thailand         |
| <b>84</b> | India       | <b>129</b> | UAE              |
| <b>88</b> | Italy       | <b>133</b> | United Kingdom   |
| <b>92</b> | Mexico      | <b>137</b> | USA              |
| <b>96</b> | New Zealand | <b>141</b> | Vietnam          |



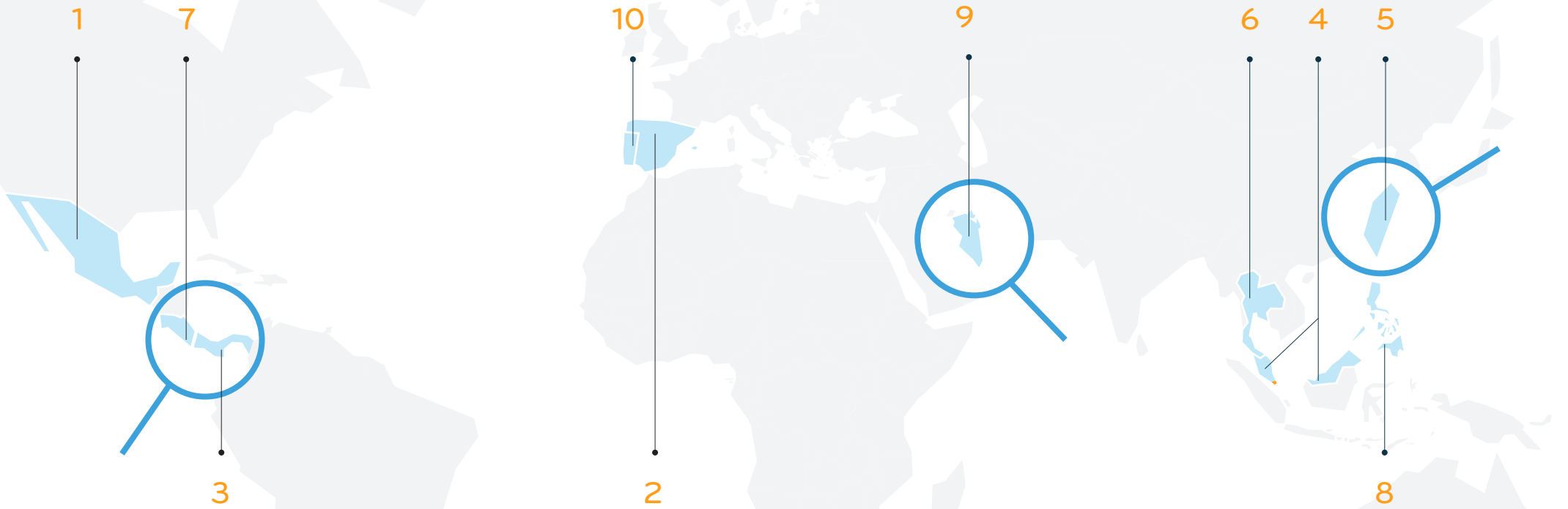
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# The Best & Worst Places for Expats in 2023



## Top 10

- 1 Mexico
- 2 Spain
- 3 Panama
- 4 Malaysia
- 5 Taiwan
- 6 Thailand
- 7 Costa Rica
- 8 Philippines
- 9 Bahrain
- 10 Portugal
- 11 UAE
- 12 Oman
- 13 Indonesia
- 14 Vietnam
- 15 Brazil
- 16 Finland
- 17 Colombia

- 18 Kenya
- 19 Luxembourg
- 20 Australia
- 21 Czechia
- 22 Netherlands
- 23 Switzerland
- 24 Sweden
- 25 Greece
- 26 China
- 27 Canada
- 28 Saudi Arabia
- 29 Estonia
- 30 USA
- 31 Qatar
- 32 Cyprus
- 33 France
- 34 Hungary
- 35 Poland
- 36 India
- 37 Singapore
- 38 Belgium

## Bottom 10

- 39 Ireland
- 40 Hong Kong
- 41 Denmark
- 42 Austria
- 43 UK
- 44 Japan
- 45 New Zealand
- 46 Malta
- 47 Italy
- 48 South Africa
- 49 Germany
- 50 South Korea
- 51 Türkiye
- 52 Norway
- 53 Kuwait

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# Where Expats Love (& Hate) Living in 2023

From the ease of settling in and getting started abroad to personal finances, work, and the quality of life, these are the best (& worst) places for expats.

## #1 Mexico: The Best Place for Expats (Again)

Mexico's top performance might not come as a surprise, as the country has ranked in the top 5 since the first survey was conducted in 2014. And throughout the 10 years of *Expats Insider*, Mexico has always ranked among the best in the Ease of Settling In Index (1st in 2023). Expats have consistently enjoyed the Local Friendliness (1st): most find the local residents to be friendly in general (91% vs. 67% globally) and towards foreign residents in particular (89% vs. 65% globally).

Finding Friends (2nd) is also no problem. About three in four expats (74%) say that it is easy to make local friends, compared to only 43% globally. This is probably one reason why expats in Mexico have a personal support network (2nd) and are happy with their social lives overall (4th).

### Top Findings

#1 Mexico has continuously ranked in the top 5 since 2014.

Expats in #2 Spain appreciate the leisure options & culture.

Housing in #3 Panama is both easy to find and afford.

The reasons may vary, but expats are not happy in #53 Kuwait, #52 Norway, or #51 Türkiye.

Mexico secures another 1st place in the Culture & Welcome Subcategory. Expats report that it is easy to get used to the Mexican culture (1st).

The country has another strong performance in the Expat Essentials Index (12th). Housing (6th) is a particular highlight, as expats say that accommodation in Mexico is not only easy to find, but also affordable (7th for both). Affordability is a general trend in Mexico. It ranks 2nd in the Personal Finance Index. And 71% are happy with the general cost of living, compared to only 44% globally. Overall, 80% are satisfied with their financial situation (vs. 58% globally).

Mexico has positive results in the overall Working Abroad Index (22nd). Expats are especially happy with their personal career opportunities (4th), fair pay (5th), and work-life balance (7th). The Quality of Life Index (26th) reveals rather mixed results. On the negative side, Mexico

only ranks 45th for political stability, and 18% of expats do not feel safe there, more than double the global average (8%). On the positive side, the country's Leisure Options (2nd) are among the best worldwide. Overall, 90% of expats are happy with their life in Mexico, compared to 72% globally.

## Expats Feel at Home & Happy in #2 Spain

Since the first *Expat Insider* survey in 2014, Spain has always ranked in the top 10 of the Quality of Life Index. For example, the country has consistently featured among the best worldwide for its Leisure Options, placing 1st again in 2023. The majority of expats (88%) is happy with the culture and nightlife in Spain, compared to 68% globally. Additionally, over nine in ten (91%) are happy with their opportunities for recreational sports (vs. 75% globally). Luckily, Spain's climate and weather (3rd) makes it easier for expats to get out and enjoy these activities.

Though missing out on a top 10 spot in the Ease of Settling In Index (12th), Spain does come 6th in the Culture & Welcome Subcategory. Four in five expats (80%) feel at home there, 18 percentage points more than the global average (62%).

Spain performs worst in the Working Abroad

Index (34th). Less than half the expats (49%) agree that moving there has improved their career prospects (vs. 59% globally), and 36% are unhappy with the local job market (vs. 26% globally). On the positive side, the country ranks 10th in the Work & Leisure Subcategory, largely due to expats' satisfaction with their work-life balance (73% happy vs. 63% globally).



*I love the great nature, fantastic weather, and nice people in Spain.*

Polish expat



Finances do not appear to pose many problems for expats in Spain. It ranks 13th in the Personal Finance Index, and more than two in three expats (69%) are happy with the general cost of living, compared to only 44% globally. Similarly, in the Expat Essentials Index (16th), Spain comes in 13th place (out of 53) for the affordability of housing. Overall, 87% of expats are happy with their life in Spain, compared to 72% globally.

## #3 Panama: Where It's Easy to Settle In

Panama comes 3rd out of 53 destinations in

2023. Expats are especially happy with the Ease of Settling In (4th). The country ranks among the top 3 in both the Finding Friends (1st) and Culture & Welcome (2nd) Subcategories. Most expats (82%) have a personal support network (vs. 58% globally) and face few difficulties finding local friends (74% vs. 43% globally). They also feel at home (81% vs. 62% globally) and welcome (84% vs. 67% globally) in Panama.

Despite the country's average performance in the Quality of Life Index (28th), expats really like its climate and weather (11th) and air quality (10th). Panama performs worst in the Working Abroad Index (30th), ending up in the bottom 10 of the Career Prospects Subcategory (45th). The local job market (47th) and lack of job security (45th) are particular lowlights. However, the country does well when it comes to Work & Leisure (11th).

Panama also does very well in the Personal Finance Index (8th) – 80% of expats are happy with their financial situation (vs. 58% globally). The Expat Essentials Index (7th) is another highlight. Despite difficulties with opening a bank account (47th), expats say it is easy to find (83% happy vs. 49% globally) and afford (65% vs. 38% globally) housing. Overall, 81% of expats are satisfied with their life in Panama, compared to 72% globally.

## Unhappy Social Lives in #53 Kuwait

Kuwait ranks last in 2023, following a trend of very poor performances across the past 10 years of the survey. The country ranks last globally for Quality of Life (53rd). Expats are especially unhappy with their Leisure Options (53rd). And about half (49%) feel like they cannot openly express themselves and their opinions, more than triple the global average (15%). The availability (47th), affordability (45th), and quality (46th) of healthcare also leave a lot to be desired.

Bottom 3 rankings in the Local Friendliness (52nd), Finding Friends (51st), and Culture & Welcome (53rd) Subcategories lead to a last-place spot in the Ease of Settling In Index (53rd). More than one in three expats (36%) find it hard to get used to the local culture (vs. 18% globally), and only 37% are happy with their social life in Kuwait, compared to 56% globally. Kuwait does not escape the bottom 10 in the Working Abroad Index either (48th). Three in ten (30%) feel that they are not paid fairly for their job (vs. 19% globally), and 45% say the local work culture does not support flexibility (vs. 18% globally).

The destination does not perform that much better in the Expat Essentials (40th) and Personal Finance (38th) Indices: just 34% are happy with

the general cost of living (vs. 44% globally). On the positive side, only 15% of expats in Kuwait struggle to find housing, compared to 31% globally, and more than half (54%) find it easy to live there without speaking the local language (vs. 50% globally). Overall, only 43% of expats are happy with their life in Kuwait, compared to 72% globally.

## #52 Norway: Unfriendly & Expensive

Norway comes 52nd in the Personal Finance Index, as 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).

*The culture is different when it comes to going out, you just don't meet a lot of people.*

Dutch expat

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).

Norway struggles 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) and the opportunity to travel (14% vs. 6% globally). Additionally, it ranks last worldwide for the culinary variety and dining options (53rd) and 51st for culture and nightlife. 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).

Lastly, the Working Abroad Index (18th) is Norway's strongest area. Expats in Norway appreciate the high job security (1st) and the state of the economy (9th), but they are unhappy with their personal career opportunities (48th). Overall, only 61% of expats are happy with their life in Norway, compared to 72% globally.

## Low Job Satisfaction in #51 Türkiye

Türkiye ranks last worldwide in the Working



Abroad Index (53rd): 30% of expats are unhappy with their working hours, about twice the global average (16%). Expats do not feel much better about their job security and their personal career opportunities (52nd for both). So, it may not be surprising that nearly one in four (24%) are not satisfied with their job in general (vs. 16% globally).



*I don't like the bureaucracy. There is red tape everywhere you turn.*

British expat



The destination ends up among the bottom 10 in the Expat Essentials Index (45th) as well: 16% rate the unrestricted access to online services

negatively (vs. 6% globally), and 15% find it difficult to get high-speed internet access at home (vs. 10% globally). Türkiye still ranks somewhat below the average in the Quality of Life Index (39th). The destination comes second to last for Safety & Security (52nd).

In the Personal Finance Index (34th), 44% of expats are satisfied with the general cost of living, the same as the global average, while less than half (48%) are satisfied with their financial situation (vs. 58% globally). The country has its best – but still fairly average – performance in the Ease of Settling In Index (27th): 45% find it easy to make local friends, slightly more than the global average (43%). Overall, 60% of expats are happy with their life in Türkiye, compared to 72% globally.

# Quality of Life

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a Better Quality of Life



	Quality of Life	Leisure Options	Travel & Transit	Healthcare	Safety & Security	Environment & Climate
1	Spain	Spain	Singapore	Taiwan	Luxembourg	Switzerland
2	Taiwan	Mexico	South Korea	South Korea	Switzerland	Finland
3	Finland	Hong Kong	Taiwan	Qatar	Finland	Costa Rica
4	UAE	Colombia	Austria	Spain	Denmark	Sweden
5	Austria	Brazil	Luxembourg	Luxembourg	Netherlands	Portugal
6	Singapore	UAE	China	France	Norway	Austria
7	Portugal	Thailand	Czechia	Japan	Portugal	Spain
8	Switzerland	Portugal	Qatar	Austria	Taiwan	New Zealand
9	Luxembourg	USA	Switzerland	Thailand	UAE	Australia
10	Denmark	Czechia	Spain	UAE	Estonia	Canada
11	Czechia	Greece	Hungary	Denmark	Czechia	Estonia
12	Japan	Singapore	UAE	Saudi Arabia	Singapore	Luxembourg
13	Qatar	Malaysia	Japan	Bahrain	Spain	Oman
14	France	South Africa	Hong Kong	Belgium	Bahrain	Norway
15	Sweden	France	Poland	Cyprus	Canada	France
16	Estonia	Kenya	Estonia	Colombia	Qatar	Denmark
17	South Korea	Italy	Netherlands	Finland	Oman	Taiwan
18	Germany	Australia	Finland	Singapore	Germany	Japan
19	Australia	Taiwan	Denmark	Malaysia	Australia	Ireland
20	Bahrain	Bahrain	Portugal	Mexico	Costa Rica	Panama
21	Netherlands	China	Germany	Czechia	Sweden	Germany
22	Costa Rica	Japan	Sweden	India	Austria	UAE
23	Canada	Türkiye	France	Germany	Ireland	Czechia
24	Oman	Qatar	Türkiye	Brazil	South Korea	Singapore
25	Poland	Panama	Malaysia	Portugal	Japan	Kenya
26	Mexico	Hungary	Oman	Costa Rica	France	South Africa
27	Hong Kong	United Kingdom	Italy	Hong Kong	New Zealand	USA



	Quality of Life	Leisure Options	Travel & Transit	Healthcare	Safety & Security	Environment & Climate
28	Panama	Poland	Bahrain	Türkiye	Panama	Netherlands
29	Malaysia	Canada	Canada	Australia	Poland	Malaysia
30	Hungary	Indonesia	Mexico	Panama	Greece	Brazil
31	Norway	Vietnam	Belgium	Italy	Cyprus	Cyprus
32	China	New Zealand	Norway	South Africa	Belgium	Greece
33	Italy	Austria	United Kingdom	Switzerland	Saudi Arabia	Hungary
34	Cyprus	Cyprus	Panama	Poland	Vietnam	Italy
35	Belgium	Finland	Thailand	Sweden	Hungary	Mexico
36	Greece	Netherlands	Australia	Malta	United Kingdom	Türkiye
37	Thailand	Estonia	Costa Rica	Oman	Italy	United Kingdom
38	New Zealand	Denmark	Greece	Estonia	Malta	Poland
39	Türkiye	India	Philippines	Norway	USA	Colombia
40	Saudi Arabia	Germany	Ireland	China	Indonesia	Bahrain
41	Colombia	Belgium	USA	Greece	Mexico	Qatar
42	Brazil	Sweden	Saudi Arabia	Canada	China	Hong Kong
43	United Kingdom	Oman	Brazil	New Zealand	Philippines	China
44	USA	Costa Rica	Vietnam	Vietnam	Kenya	Belgium
45	Kenya	South Korea	Colombia	Kenya	Thailand	Saudi Arabia
46	Ireland	Ireland	Kuwait	Hungary	Malaysia	Philippines
47	Vietnam	Switzerland	Cyprus	Philippines	Hong Kong	South Korea
48	Philippines	Saudi Arabia	Malta	Netherlands	India	Thailand
49	South Africa	Philippines	Kenya	Kuwait	Kuwait	Indonesia
50	Indonesia	Malta	New Zealand	United Kingdom	Brazil	Vietnam
51	Malta	Luxembourg	Indonesia	Indonesia	Colombia	Malta
52	India	Norway	India	USA	Türkiye	Kuwait
53	Kuwait	Kuwait	South Africa	Ireland	South Africa	India

# Where (Not) to Move for a Better Quality of Life

From public transportation and dining options to personal safety and healthcare: European countries dominate the top 10 of this index. But there are also a few surprises.

## Methodology

The Quality of Life Index covers five different subcategories: Travel & Transit, Leisure Options, Healthcare, Environment & Climate, and Safety & Security. From air quality to personal safety, expats rated 21 underlying factors on a scale from one (very bad) to seven (very good). In 2023, 53 destinations with a minimum of 50 respondents each made it into the ranking.

## Expats Still Delighted with #1 Spain

Since the first *Expat Insider* survey in 2014, Spain has consistently featured among the top 10 when it comes to the Quality of Life. In 2023, the country manages to defend its 1st place from the previous year, also ranking 2nd overall. Great news for the above-average share of 23% who primarily moved

## Top Findings

#1 Spain defends its 2022 spot at the top of the podium.

#2 Taiwan is once again the undisputed winner for healthcare.

In #3 Finland, expats enjoy the clean air and beautiful nature.

Expats in the bottom 3 destinations are especially dissatisfied with the environment.

there for a better quality of life (vs. 8% globally)!

Expats in Spain simply love the available Leisure Options (1st). Around nine in ten are happy with the opportunities for recreational sports (91% vs. 75% globally), as well as the culinary variety on offer (89% vs. 77% globally). What is more, 88% rate the local culture and nightlife positively, 20 percentage points more than the global average of 68%. The famously sunny weather is the cherry on top – three in five (60%) even give Spain's climate the best possible rating (vs. 27% globally).

However, the good quality of life in Spain is not just due to the sun and the things you can do. Expats very much appreciate the affordability (4th), availability (7th), and quality (10th) of medical care, too. *"What I like about Spain? Among other things the great healthcare and the accepting culture,"* shares a US American

expat. Respondents in Spain are indeed much more likely to agree that they can openly express themselves and their views than the worldwide average (84% vs. 65% globally). But opinions about the country's political stability are less enthusiastic (64% happy vs. 63% globally).

Expats love their travel opportunities – two-thirds (67%) give this factor the best possible rating (vs. 56% globally). And the vast majority appreciates the affordability (88% happy vs. 71% globally) and availability (83% vs. 73%) of public transportation, as well as the infrastructure for cars (88% vs. 75%), too.

## #2 Taiwan Triumphs thanks to Great Healthcare

Taiwan, which ranks 2nd in the Quality of Life Index and 5th overall, has also been a regular among the top 10 over the years. In 2023, it once again reigns undisputed when it comes to Healthcare (1st). Over nine in ten expats are satisfied with the affordability (91% vs. 62% globally) and availability (93% vs. 71% globally) of medical care in Taiwan. And three in five (60%) give its quality top marks (vs. 35% globally). Worldwide, only South Korea receives even better results for healthcare quality.

Expats also appreciate how affordable (95% vs. 71% globally) and readily available (88% vs. 73% globally) public transportation is. As an Indian expat points out: *"The travel infrastructure is very good, helping us explore."* Over nine in ten (91%) are happy with the opportunity to travel (vs. 84% globally), and 93% agree it is easy and safe to get around on foot or by bicycle in Taiwan (vs. 77% globally).

Speaking of safety: not one respondent feels unsafe in Taiwan (vs. 8% globally). In fact, over three-quarters (76%) give their personal safety the best possible rating (vs. 49% globally), with Taiwan ranking 3rd for this factor. Another 75% agree that they can openly express themselves and their opinions, compared to a global average of 65%.

*Taiwan is safe and has low crime. The trains make it easy to travel the island.*

US American expat

Expats also like Taiwan's natural environment (91% happy vs. 84% globally) and agree that the

government supports policies to protect it (75% vs. 62% globally). When asked what contributes to their general happiness, more than half (56%) point out that they enjoy the high quality of the environment and its benefits such as better health (vs. 37% globally).

## #3 Finland: A Paradise for Nature Lovers

Being rated one of the best destinations for a good quality of life is nothing new for Finland. Following its 7th place in 2022, it makes it into the global top 3 in 2023.

Expats enjoy both the urban (1st) and the natural (3rd) environment. The vast majority even gives Finland's nature the best possible rating (84% vs. 55% globally) and judges the air quality favorably (95% vs. 66% globally). *"I love the beauty of the countryside,"* a British respondent shares. And according to 86%, the local government does support policies to protect the environment (vs. 62% globally). The weather is Finland's only weakness, though: close to two in five (39%) are not a fan of the Nordic climate, more than twice the global average of 18%.

Respondents also appreciate the Safety & Security (3rd) in Finland. Over three-quarters

(77%) agree they can openly express themselves (vs. 65% globally), and 95% enjoy their personal safety (vs. 83% globally). And not a single respondent has something negative to say about the country's political stability (vs. 13% globally).

In the Travel & Transit Subcategory (18th), Finland receives somewhat mixed results. A striking 99% agree it is easy and safe to get around on foot or by bicycle (vs. 77% globally), for example. But while the availability of public transportation is good (86% vs. 73% globally), expats are less enthusiastic about its affordability (22% unhappy vs. 15% globally).

## No Good Times in the Bottom 3 Countries

Compared to the previous year, none of the bottom 3 destinations in the 2023 Quality of Life Index come as much of a surprise.

Landing in last place, **Kuwait** (53rd) has regularly ended up at the end of the ranking over the past ten years. It also comes last overall in 2023. Expats are particularly disappointed with the local culture and nightlife (41% negative ratings vs. 15% globally) and the opportunities for recreational sports (29% vs. 10%). This results in another last place for Kuwait in the Leisure

Options Subcategory (53rd).

*"I don't like the polluted air, the lack of access to nature, and the fact that there are no sidewalks and too many cars,"* says a Canadian expat. Others agree and give both the natural (53% unhappy vs. 6% globally) and the urban environment (44% vs. 16%) a negative rating. Many also feel like they cannot openly express themselves (53rd) or easily access all the kinds of healthcare services they need (51st). All in all, Kuwait lands among the bottom 10 in each subcategory of this index.

The situation does not seem quite as dire in **India**, though it still ranks second to last (52nd) in this index. Expats give the country an above-average rating for Healthcare (22nd) and clearly enjoy the culinary variety on offer (16th). But the same cannot be said for most other factors. Safety remains a major concern (44th), and 37% feel they cannot openly express themselves and their views, more than twice the global average of 15%.

Around half also agree that it is not easy and safe to get around on foot or bicycle (49% unhappy vs. 13% globally), and they rate the infrastructure for cars negatively as well (50% vs. 13% globally). India even ranks last when it comes to the Environment & Climate (53rd), with

the air quality being a particular concern (73% unhappy vs. 17% globally).

Bad news for the 22% of expats who mainly moved to **Malta** to get a better quality of life (vs. 8% globally): the country ends up among the bottom 3 in this index (51st). Expats do love the Mediterranean climate (9th), but that is the only good thing when it comes to the Environment & Climate Subcategory (51st). More than one in three expats (35%) state that green goods and services are not readily available (vs. 16% globally), and 54% are dissatisfied with the urban environment (vs. 16% globally).

*There's too much infrastructure for a small island. The beauty will be ruined if not controlled.*

South African expat

The infrastructure for cars also leaves a lot to be desired, with Malta placing last (53rd) for this factor. And while public transportation is affordable (79% happy vs. 71% globally), it is not always readily available (23% unhappy vs. 16% globally). Nor is getting around on foot or

by bicycle necessarily a safe and easy alternative (32% unhappy vs. 13% globally).

## Trends in the Top 10

There has been little change at the top of the Quality of Life Index, with nine of the ten best-rated destinations already holding a top 10 position in 2022. **Luxembourg** (9th) is the exception here. It has moved up from 21st place in the previous year thanks to gains across all but one subcategory (Leisure Options). **South Korea**, on the other hand, has dropped out of the top 10 (9th in 2022) but still ends up in a decent 17th place in the 2023 Quality of Life Index.

Regionally, Europe dominates with seven destinations in the top 10. **Austria** (5th), **Portugal** (7th), **Switzerland** (8th), **Luxembourg** (9th), and **Denmark** (10th) join **Spain** (1st) and **Finland** (3rd), thanks to good or even great results in both the Safety & Security and Environment & Climate Subcategories. Expats also appreciate these destinations when it comes to Travel & Transit as well as Healthcare – out of the seven, Switzerland receives the worst result for the latter (33rd), mainly due to high costs. The biggest differences can be found with regard to Leisure Options. While Spain (1st) and Portugal (8th) make it into the top 10 here, Luxembourg

is among the three worst-rated destinations worldwide (51st).

Second-placed **Taiwan** is joined by **Singapore** (6th) in the top 10 for very similar reasons. Expats in both Asian destinations highlight the Safety & Security, as well as the quality and availability of healthcare. But when it comes to the cost of medical care, the difference is huge: Taiwan ranks 1st for this factor, Singapore 51st.

The only Middle Eastern destination in the top 10, the **UAE** (4th), receives great results across all subcategories – except for Environment & Climate (22nd). This is mainly due to expats' dissatisfaction with the natural environment. While globally, 84% of respondents give this factor a positive rating, the same is true for just 62% in the UAE.

## Trends in the Bottom 10

With **Indonesia** (50th), the **Philippines** (48th), Vietnam (47th), and **India** (52nd), there are four Asian countries in the bottom 10. They all belong to the ten worst-rated destinations worldwide in the Environment & Climate Subcategory, and the Philippines is the only one to narrowly escape a bottom 10 place for Travel & Transit (39th). However, while India receives some of its best

results for Healthcare (22nd), the other three only rank 44th (Vietnam) or even worse in this subcategory.

Apart from Malta (51st), **Ireland** (46th) is the only other European destination in the bottom 10. Both receive fairly bad results for Leisure Options and Travel & Transit. However, while Malta's weakest spot is clearly the Environment & Climate (51st), Ireland comes in dead last in the Healthcare Subcategory (53rd). This subpar result is due to high costs (47% unhappy vs. 19% globally), poor availability (45% vs. 14%), and low quality (42% vs. 14%).

There are also two African countries among the bottom 10: **South Africa** (49th) and **Kenya** (45th). Expats in both appreciate the weather, the natural environment, and to a lesser degree, the rating factors in the Leisure Options Subcategory (e.g., culinary variety & dining options). But sunshine and good food cannot make up for some serious safety concerns: South Africa ranks last here (53rd), and Kenya (50th) does not fare much better. And expats are also very dissatisfied with the Travel & Transit Subcategory (South Africa 53rd, Kenya 49th).

In the **USA** (44th in this index), expats love their Leisure Options (9th). But they are much less thrilled about Healthcare (52nd) and Travel &



Transit (41st). This is especially true with regard to the affordability (just 51% happy vs. 71% globally) and the availability (42% vs. 73%) of public transportation.

## The Biggest Winners

There have also been some notable changes in the Quality of Life Index since 2022.

**Malaysia** has left its bottom 10 ranking behind, going from placing 44th out of 52 destinations to rank midfield in 2023 (29th out of 53). Expats are still dissatisfied with the country's Safety & Security (46th), but they give more favorable ratings across all the other subcategories in this index. For example, when it comes to travel opportunities, Malaysia has moved up from ranking 35th in the previous year to 3rd place in 2023. However, this may, at least in part, also be connected to the end of COVID-19-related travel restrictions.<sup>1</sup>

Similarly, **Oman** has seen gains across most factors of the index, rising 14 places in the

ranking (24th). Changes include, for example, a more favorable view of government support for policies to protect the environment (from 14th to 2nd). But there is still a lot of room for improvement when it comes to the affordability and availability of public transportation (47th for each).

**Hong Kong** (27th, up from 40th in 2022) also sees an improved performance across most topics covered by this index. Its biggest jump is an impressive one – from 24th to 3rd for Leisure Options. Over four in five expats (81%) enjoy the culture and nightlife in Hong Kong, compared to just 66% in 2022. Though again, this may well be connected to most pandemic-related restrictions being dropped.<sup>2</sup>

## The Biggest Losers

Some countries win, some lose – and **Norway** is among the latter. It has dropped by 15 spots to rank 31st in 2023, following a 16th place in 2022. While it still does very well for Safety & Security (6th), expats' opinion about the quality

of life in this Nordic country has clearly worsened. This is especially true for the availability of healthcare (down from 24th to 45th in 2023), the affordability of public transportation (from 39th to 50th), and the travel opportunities (from 32nd to 49th).

The **United Kingdom** has dropped to 43rd place after coming 31st in 2022. It especially loses out in terms of Healthcare (from 39th to 50th in 2023), now ranking among the bottom 10 for three of the four rating factors in this subcategory. According to a German respondent, *"the healthcare situation is pretty bad. For example, it is difficult to get an appointment with a specialist"*.

<sup>1</sup> Malaysia Travel. Travel Alert. 1 Aug 2022. <https://www.malaysia.travel/travel-alert?date=2022-08-01>

<sup>2</sup> Hong Kong Free Press. Hong Kong to axe Covid vaccine proof to enter venues and lift gathering limits; masks to stay. 28 Dec 2022. <https://hongkongfp.com/2022/12/28/breaking-hong-kong-to-axe-covid-vaccine-proof-to-enter-venues-and-lift-gathering-limits-masks-to-stay/>

# Ease of Settling In

- 27 Ease of Settling In Index 2023
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	<b>Ease of Settling In</b>	<b>Culture &amp; Welcome</b>	<b>Local Friendliness</b>	<b>Finding Friends</b>
1	Mexico	Mexico	Mexico	Panama
2	Brazil	Panama	Brazil	Mexico
3	Philippines	Philippines	Philippines	Kenya
4	Panama	Brazil	Indonesia	Brazil
5	Kenya	Greece	Vietnam	Philippines
6	Indonesia	Spain	Oman	Bahrain
7	Costa Rica	Costa Rica	Costa Rica	Costa Rica
8	Greece	Portugal	Thailand	Greece
9	Bahrain	Kenya	Kenya	Indonesia
10	Oman	Indonesia	Greece	Malaysia
11	Thailand	Bahrain	Panama	Vietnam
12	Spain	Thailand	Colombia	Thailand
13	Portugal	Oman	Portugal	Oman
14	Vietnam	UAE	Malaysia	Spain
15	Malaysia	Malaysia	Bahrain	Portugal
16	Colombia	Vietnam	Spain	Colombia
17	Taiwan	Colombia	Taiwan	Taiwan
18	UAE	Ireland	UAE	China
19	Ireland	Taiwan	Ireland	Cyprus
20	Cyprus	Australia	India	South Africa
21	Australia	Cyprus	Cyprus	UAE
22	India	Canada	Australia	Hong Kong
23	Canada	USA	Canada	Malta
24	USA	Luxembourg	USA	India
25	China	Finland	China	Ireland
26	Malta	France	Türkiye	Australia
27	Türkiye	Italy	Finland	Türkiye



	<b>Ease of Settling In</b>	<b>Culture &amp; Welcome</b>	<b>Local Friendliness</b>	<b>Finding Friends</b>
28	Italy	Malta	New Zealand	USA
29	Hong Kong	Türkiye	Italy	Italy
30	South Africa	India	Netherlands	Czechia
31	Finland	United Kingdom	Saudi Arabia	Hungary
32	Saudi Arabia	Qatar	United Kingdom	Canada
33	France	Hong Kong	Malta	Qatar
34	Luxembourg	South Africa	Qatar	Saudi Arabia
35	Qatar	New Zealand	Hong Kong	France
36	Hungary	Saudi Arabia	Japan	Singapore
37	New Zealand	Hungary	Poland	Luxembourg
38	United Kingdom	China	Hungary	Finland
39	Poland	Poland	France	Poland
40	Singapore	Netherlands	Belgium	Belgium
41	Netherlands	Estonia	Luxembourg	United Kingdom
42	Belgium	Singapore	South Africa	New Zealand
43	Estonia	Sweden	Singapore	Estonia
44	Japan	Belgium	Sweden	Sweden
45	Czechia	Czechia	Estonia	Japan
46	Sweden	Switzerland	Switzerland	Netherlands
47	Switzerland	Japan	Norway	Switzerland
48	Norway	Norway	South Korea	South Korea
49	South Korea	Germany	Germany	Germany
50	Germany	Denmark	Czechia	Norway
51	Denmark	South Korea	Denmark	Kuwait
52	Austria	Austria	Kuwait	Austria
53	Kuwait	Kuwait	Austria	Denmark

# Expatriate-Friendly Places: Navigating the Ease of Settling In

Where do expats feel at home? And how easy is it to find friends? Especially European countries seem to pose a challenge – but there have also been notable changes in the ranking.

## Methodology

The Ease of Settling In Index of the *Expatriate Insider 2023* survey includes 53 destinations around the world, with a minimum sample size of 50 respondents each. The index is based on three subcategories with two or three rating factors each:

The Local Friendliness Subcategory looks at the general friendliness of the local population and their friendliness towards foreign residents in particular. In the Finding Friends Subcategory, expats share if they have a personal support network, are happy with their social life abroad, and find making local friends is easy. Lastly, the Culture & Welcome Subcategory is based on whether expats feel at home as well as welcome in their respective country of residence, and if it is easy to get used to the local culture there.

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## Top Findings

#1 Mexico takes the lead, followed closely by #2 Brazil and #3 the Philippines.

The bottom 10 are dominated by European countries.

#53 Kuwait, #52 Austria, and #51 Denmark fall short in making expats feel at home.

Nordic countries perform badly, with the exception of Finland (#31).

## #1 Mexico: The Friendliest Destination for Expats

Mexico continues its winning streak. For the fifth year in a row, the destination ranks 1st in the Ease of Settling In Index, maintaining a top 3 position since 2014. Over four in five expats (82%) feel at home in Mexico, which is 20 percentage points above the global average of 62%. Around nine in ten also feel welcome there (89% vs. 67% globally) and rate the general friendliness of the local residents positively (91% vs. 67% globally).

*The people here are delightful!*

US American expat

Almost three-quarters (74%) are happy with their social life (vs. 56% globally). The same share (74%) say that making local friends is easy there (vs. 43% globally). And expats in Mexico are in fact less likely to be friends with just other expats: 31% say that their friends are mostly local residents, which is almost double the global average (17%).

## #2 Brazil: A Welcoming Destination for Lifelong Stays

Brazil, which just missed out on a top 3 place in 2022, has now improved its performance to come in 2nd in the Ease of Settling In Index a year later.

The country even beats Mexico when it comes to people being friendly towards foreign residents (1st) and the ease of making local friends (1st). Close to nine in ten expats in Brazil (89%) rate the former positively (vs. 65% globally), while for the latter almost three-quarters of expats (73%) say finding friends is easy (vs. 43% globally). Brazil ranks in the top 10 when it comes to the Finding Friends (4th) and Culture & Welcome (4th) Subcategories. Almost three-quarters of expats (71%) are happy with their social life (vs. 56% globally).

Close to nine in ten expats (88%) feel welcome

there, compared to 67% globally. According to 77%, it is also easy to get used to the local culture (vs. 62% globally). That is good news for the higher-than-average share who plan to stay possibly forever (47% vs. 35% globally).

## #3 Philippines: Sunny Skies & Retirement Bliss

The Philippines rounds out the top 3 of the Ease of Settling In Index in 2023, defending its position of the previous year. It also ranks 3rd in the Local Friendliness and Culture & Welcome Subcategories and comes in 5th for Finding Friends.

Nearly nine in ten expats (86%) rate the general friendliness of the local residents positively, close to 20 percentage points more than the global average of 67%. About three in five (58%) even say it is very good (vs. 30% globally). The destination has always performed well when it comes to the topic of finding friends. Over seven in ten expats in the Philippines (72%) say that it is easy to make local friends there (vs. 43% globally). Close to twice the global average even could not agree more (27% vs. 15% globally). In fact, 44% share that their friends are mainly locals (vs. 17% globally).

Almost four in five expats (79%) feel at home in

the Philippines (vs. 62% globally). And close to nine in ten (88%) feel welcome there, which is higher than the global average of 67%. *"What I like best about life in the Philippines are the friendly people and the relaxed lifestyle,"* says a US American expat.

## Welcome Woes: Ranking the Bottom 3

These countries are consistent bottom-dwellers: Kuwait (53rd), Austria (52nd), and Denmark (51st).

**Kuwait** can consistently be found at the bottom of this index, from the first year of the survey to today, and it also places last overall and in the index in 2023. It ranks in the bottom 3 for all the underlying subcategories; the worst being Culture & Welcome (53rd). More than twice the global average do not feel welcome there (35% vs. 15% globally), and over a third of expats (36%) find it difficult to get used to the local culture in Kuwait (vs. 18% globally).

Expats do not have a personal support network (32% unhappy vs. 24% globally) and struggle to make local friends (just 23% happy vs. 43% globally). They are mostly friends with other expats (58% vs. 33% globally). And the

worst struggle for expats is not having enough opportunities to socialize (32% vs. 25% globally).

**Austria** just misses the bottom 10 for the overall ranking, but it is new to the bottom 3 of this index. The country joins Kuwait in the bottom 3 for most subcategories and is the worst destination worldwide in the Local Friendliness Subcategory (53rd). Only a third of expats in Austria (33%) agree that the people there are friendly towards foreign residents (vs. 65% globally). Close to a quarter (24%) even disagree completely (vs. 6% globally). Similarly, just 40% view the general friendliness of the local residents positively (vs. 67% globally).

Over double the global average do not feel welcome in Austria (33% vs. 15% globally). Three times the global average even *very much* so (15% unhappy vs. 5% globally). And close to a third (32%) find it difficult to get used to the Austrian culture (vs. 18% globally). Expats struggle most with making friends (51% vs. 29% globally), the language barrier (38% vs. 22% globally), and not having enough socializing opportunities (27% vs. 25% globally).

New to the bottom 3 – though it has never performed well in the Ease of Settling In Index – is Denmark. The country ranks last for the Finding Friends Subcategory (53rd). Only two in five expats (40%) are happy with their social

life (vs. 56% globally). Close to two-thirds (66%) disagree that it is easy to make Danish friends, which is 30 percentage points higher than the global average (36%). Consequently, expats are also very likely to be friends with mostly other expats (52% vs. 33% globally).

*I'm finding it very hard to find friends and to make long-lasting friendships.*

Canadian expat

Less than half (47%) agree that the people are friendly towards foreign residents (vs. 65% globally). More than double the global average even disagree *completely* (14% vs. 6% globally). Similarly, just 53% view the general friendliness of the local residents positively (vs. 67% globally). Only about half (51%) feel at home in Denmark (vs. 62% globally). And close to twice the global average do not feel welcome there (29% vs. 15% globally).

## Trends in the Top 10

The destinations in the top 10 are scattered

all over the globe, though **Greece** (8th) and **Kenya** (5th) are the only representatives of their respective region.

Two of the four Central and South American countries in the top 10 are even on the podium – **Mexico** (1st) and **Brazil** (2nd) – while **Panama** (4th) just misses out on a top 3 ranking, and **Costa Rica** (7th) is slightly further down the list. The **Philippines** (3rd) secured the same spot as in 2022, and **Indonesia** (6th) falls out of the top 3. **Bahrain** (9th) and **Oman** (10th) bring up the rear, with Bahrain re-entering the top 10.

## Trends in the Bottom 10

In contrast to the top 10, most countries in the bottom 10 are found in Europe: including three Nordic destinations and all three countries in the D-A-CH region (Germany, Austria, Switzerland).

For the Nordic countries, **Denmark** (51st) performs worst, followed by **Norway** in 48th place and **Sweden** in 46th place. In the D-A-CH region, **Austria** has the worst result (52nd). And both **Germany** (50th) and **Switzerland** (47th) perform worse than in 2022. The last destination in Europe is Czechia, which comes in 45th place.

The exceptions to this list are **South Korea** (49th)

and **Japan** (44th) in East Asia, with **Kuwait** (53rd) yet again coming in last place.

## The Biggest Winners

While the other Nordic countries continue to perform badly in the Ease of Settling In Index, **Finland** has risen an impressive 13 ranks to drag itself out of the bottom 10, coming in 31st in 2023. In fact, the country has improved across all the indices in the survey.

Finland continues to have its best performance for the Ease of Settling In when it comes to the Culture & Welcome Subcategory: only 13% of expats struggle with getting used to the local culture (vs. 18% globally), which is a much lower share than in 2022 with 31%. Besides that, three in five (61%) say that they have a personal support network in Finland (vs. 58% globally). However, expats still do not find it super easy to make local friends (45% say it is difficult vs. 36% globally).

The second-biggest winner, **Luxembourg**, has risen 12 places to rank 34th out of 53 destinations in the 2023 Ease of Settling In Index, also making an impressive comeback out of the bottom 10. Luxembourg only remains among the 10 worst destinations when it comes

to the general friendliness of the local population: close to a quarter (24%) find that the people are unfriendly there (vs. 16% globally).

But the country saw impressive improvements across all other factors of the index. Close to two-thirds (66%) feel at home in Luxembourg (vs. 62% globally), compared to just 52% in 2022. And while 42% were unhappy with their social life in 2022, the number is much closer to the global average in 2023 (27% vs. 25% globally).

## The Biggest Losers

**Hungary** has dropped 13 places in the Ease of Settling In Index, coming in 36th out of 53 destinations. The country saw the biggest fall in the Finding Friends Subcategory (from 13th to 31st). Expats are less happy with their social life: from 61% positive responses in 2022, it is down to just 50% in 2023. In fact, 47% find it difficult to make local friends (vs. 36% globally), which is a 14 percentage point *increase* compared to the 33% in 2022. Another big change is that only 59% of expats feel at home there (vs. 62% globally), compared to 70% in 2022.

**Taiwan** plummeted 11 places and drops out of the top 10 in this index, securing a 17th place. While in 2022, the destination secured a top 10 place for

most of the index's factors, this is unfortunately no longer the case a year later. Taiwan took its biggest tumble when it comes to the ease of getting used to the local culture: it dropped from 71% positive responses to 59% in 2023. Only 41% of expats still agree completely that they feel welcome in Taiwan, compared to 53% in 2022. The destination also secured a top 3 spot for having a personal support network in 2022, but dropped down to 14th place a year later.



# Working Abroad

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Index 2023
- 36** Passport to Success:  
The Top (& Bottom)  
Places for Working  
Abroad





	<b>Working Abroad</b>	<b>Career Prospects</b>	<b>Work &amp; Leisure</b>	<b>Salary &amp; Job Security</b>	<b>Work Culture &amp; Satisfaction</b>
1	Netherlands	USA	Finland	Luxembourg	Estonia
2	Luxembourg	UAE	Sweden	Switzerland	Sweden
3	Sweden	Ireland	Denmark	Taiwan	Finland
4	UAE	Saudi Arabia	Czechia	Norway	Netherlands
5	Finland	Luxembourg	Netherlands	Netherlands	Denmark
6	Denmark	Qatar	Vietnam	Denmark	UAE
7	Canada	Netherlands	Estonia	Saudi Arabia	USA
8	Ireland	Australia	Australia	UAE	Canada
9	Taiwan	Canada	Philippines	Germany	United Kingdom
10	Australia	United Kingdom	Spain	Austria	Australia
11	Estonia	Bahrain	Panama	Singapore	Luxembourg
12	Switzerland	China	Canada	Sweden	Ireland
13	Czechia	Germany	Norway	Qatar	Bahrain
14	Saudi Arabia	Czechia	Taiwan	Finland	Kenya
15	Germany	Switzerland	Mexico	Ireland	Poland
16	USA	Estonia	Poland	China	Mexico
17	Qatar	Poland	Ireland	Vietnam	Saudi Arabia
18	Norway	Taiwan	Brazil	Canada	Switzerland
19	Bahrain	Oman	Costa Rica	Belgium	New Zealand
20	Poland	Singapore	Thailand	Bahrain	Czechia
21	Belgium	Belgium	Hungary	South Korea	Norway
22	Mexico	India	Germany	Australia	Taiwan
23	Oman	Mexico	Austria	Czechia	Qatar
24	Austria	Sweden	France	Panama	Colombia
25	United Kingdom	Kenya	Luxembourg	Oman	Belgium
26	France	Hong Kong	New Zealand	France	Costa Rica
27	Indonesia	Indonesia	Indonesia	India	Brazil



	<b>Working Abroad</b>	<b>Career Prospects</b>	<b>Work &amp; Leisure</b>	<b>Salary &amp; Job Security</b>	<b>Work Culture &amp; Satisfaction</b>
28	New Zealand	Malaysia	Belgium	Japan	Malaysia
29	Vietnam	France	Malta	Indonesia	Germany
30	Panama	New Zealand	Oman	Hong Kong	Oman
31	Malaysia	Hungary	Portugal	Mexico	Spain
32	China	Brazil	Malaysia	Poland	South Africa
33	India	Finland	Switzerland	Malaysia	Hungary
34	Spain	Austria	UAE	USA	Portugal
35	Singapore	Denmark	Colombia	Kuwait	India
36	Kenya	Spain	Cyprus	Estonia	France
37	Brazil	Vietnam	South Africa	Thailand	Indonesia
38	Costa Rica	Japan	United Kingdom	Spain	Panama
39	Thailand	Malta	Qatar	New Zealand	Austria
40	Malta	Thailand	India	Costa Rica	Singapore
41	Hungary	Colombia	Greece	Malta	Malta
42	Colombia	South Korea	Bahrain	Portugal	Greece
43	Portugal	Kuwait	Saudi Arabia	Philippines	Philippines
44	Hong Kong	Cyprus	Kenya	Kenya	Vietnam
45	Philippines	Panama	China	United Kingdom	Hong Kong
46	South Korea	Norway	Italy	Cyprus	Thailand
47	Cyprus	Türkiye	USA	Brazil	Türkiye
48	Kuwait	Costa Rica	Kuwait	Colombia	China
49	Japan	Portugal	Hong Kong	Hungary	Italy
50	South Africa	South Africa	South Korea	Italy	Cyprus
51	Greece	Philippines	Türkiye	Greece	Kuwait
52	Italy	Italy	Japan	Türkiye	South Korea
53	Türkiye	Greece	Singapore	South Africa	Japan

# Passport to Success: The Top (& Bottom) Places for Working Abroad

European countries are both in the top and bottom 3 of the Working Abroad Index. But there are quite a few surprises when it comes to who improved and who lost out.

## Methodology

The Working Abroad Index of the *Expatriate Insider 2023* survey features 53 destinations worldwide with a sample size of at least 50 respondents each. Its results are based on four subcategories: Career Prospects, Salary & Job Security, Work & Leisure, and Work Culture & Satisfaction. Each subcategory consists of two to five single factors each that were rated on a scale of one (very bad) to seven (very good).

## #1 Netherlands – Boasting a Fantastic Business Culture

Expats in the Netherlands are very happy with the local business culture. According to the majority of them, it allows for a lot of flexibility (84% vs. 60% globally), promotes independent work and flat hierarchies (78%

## Top Findings

Expats in the Netherlands (#1) love the local business culture.

Luxembourg (#2) boasts a strong economy and great career prospects.

The work-life balance is what makes Sweden (#3) an attractive location.

Türkiye (#53), Italy (#52), and Greece (#51) rank in the bottom 3 of the index.

vs. 46%), and also encourages creativity (73% vs. 51%). Nearly three-quarters of expats there (74%) are generally satisfied with their job (vs. 64% globally). But only 77%, close to the global average of 78%, actually see a purpose in their work.

The country shows a great performance in the Work & Leisure Subcategory (5th), though. “*The work-life balance is awesome,*” says one expat from Mexico, and this sentiment is also reflected in the survey results. More than three-quarters (76%) are happy with their work-life balance in the Netherlands (vs. 63% globally), nearly one-third (32%) even very much so (vs. 26% globally). A similar share (74%) are happy with their working hours, ten percentage points above the global average of 64%.

When it comes to job security in the Netherlands, 72% rate this factor positively (vs. 59% globally).

The state of the economy impresses survey respondents as well, as 87% are happy with this factor (vs. 62% globally), and more than a third (35%) give it the best possible rating (vs. 25% globally). And expats there generally agree that they are paid fairly for their work (71% happy vs. 62% globally).

More than half of the expats in the Netherlands (56%) are also happy with the local job market (vs. 47% globally). Moving there has improved their career prospects (69% happy vs. 59% globally), and 65% rate their personal career opportunities positively (vs. 57% globally).

## #2 Luxembourg – A Stable Economy & Great Prospects

Luxembourg takes 2nd place in the Working Abroad Index. The local economy is a big driver of this success – the vast majority of expats in Luxembourg (96%) rate it positively (vs. 62% globally). And 68% even give it the best possible rating, compared to only 25% globally.

More than three-quarters (77%) are happy with their job security in Luxembourg (vs. 59% globally). The country is also a great destination for all expats looking for better career prospects: 73% say that these have improved after their move (vs.

59% globally) – 41% even give the best possible rating (vs. 32% globally). Nearly two-thirds (66%) say that they are happy with their personal career opportunities, compared to a global average of 57%. *“It’s a multi-cultural and business-minded culture,”* one Belgian expat explains.

The job satisfaction in Luxembourg is high for three-quarters of survey respondents (75%), compared to 64% globally. When it comes to the local business culture, 66% say that it supports flexibility (vs. 60% globally), and 60% agree that it encourages creativity and thinking outside the box (vs. 51% globally). Although 81% of expats there see a purpose in their work (vs. 78% globally), they are less likely than the global average to give it the best possible rating (33% vs. 40% globally).

Two-thirds (67%) are generally happy with their working hours in Luxembourg (vs. 64% globally), and 70% are satisfied with their work-life balance, compared to 63% globally.

## #3 Sweden – The Place for a Happy & Balanced Work Life

Expats who value a good balance of work and leisure should head to Sweden. Nearly four in five (79%) are happy with their work-life balance

there (vs. 63% globally). At 40.6 hours a week, the average among expats working full time is significantly below the global average of 42.7 hours. So, it may not come as a surprise that 79% are satisfied with their working hours (vs. 64% globally).

*Here, you have the possibility to have a good balance between work and your personal life.*

Italian expat

Sweden also ranks 2nd in the Work Culture & Satisfaction Subcategory. Nine in ten expats in Sweden (90%) say that the local business culture supports flexibility (vs. 60% globally), and 43% even agree completely (vs. 22% globally). According to expats, it also promotes independent work and flat hierarchies (80% vs. 46% globally) as well as encourages creativity and thinking outside the box (67% vs. 51% globally).

Many expats in Sweden, 86% to be precise, see a purpose in their work (vs. 78% globally), and 68% are generally happy with their job, a little more than the global average of 64%.

Over seven in ten (71%) are happy with their job security (vs. 59% globally), and 77% rate the state of the Swedish economy positively (vs. 62% globally). More than half (52%) are also happy with the local job market (vs. 47% globally).

## Where Work Is Not Fun: The Bottom 3

**Türkiye** occupies last place (53rd) in the Working Abroad Index. The state of the Turkish economy is a strong reason for concern among expats: 58% are unhappy with it (vs. 17% globally). And 27% even give it the worst possible rating, nine times the global average of 3%! *"The economy is immediately affected by world situations,"* says one expat from Pakistan. The job security, which three in ten (30%) rate negatively (vs. 19% globally), also leaves a lot to be desired. And only 54% say that they are paid fairly for their work, compared to 62% globally.

Expats in Türkiye are also missing a good work-life balance: a quarter (25%) rate it negatively (vs. 17% globally), and three in ten (30%) are unhappy with their working hours (vs. 16% globally). And

although work seems to dominate many expats' lives in Türkiye, career opportunities are few and far between: 32% rate their personal career opportunities negatively, ten percentage points more than the global average of 22%. Only 43% say that moving to Türkiye has actually improved their career prospects (vs. 59% globally).

Less than half of the survey respondents in Türkiye (47%) are actually happy with their job (vs. 64% globally). And nearly twice the global average (35% vs. 18% globally) say that the local business culture does *not* support flexibility.

**Italy** ranks 52nd in the Working Abroad Index. Close to two in five expats there (38%) find their personal career opportunities leave a lot to be desired (vs. 22% globally), and 47% rate the local job market negatively (vs. 26% globally). A third (33%) do *not* think that moving to Italy has increased their career prospects (vs. 18% globally). According to a survey respondent from Argentina, new labor laws, which introduced looser rules for short-term contracts, might have something to do with that:<sup>3</sup> *"The problem is the new labor laws that established very short contracts with no renewals, and so many people got caught in this system."*

Only about two-fifths (43%) are happy with their job security in Italy (vs. 59% globally), and 24% say that they are not paid fairly for their work (vs. 19% globally). Less than three in ten (29%) are happy with the state of the Italian economy (vs. 62% globally).

Job satisfaction is rather low among survey respondents in Italy: only 48% are happy with their job (vs. 64% globally). And just a quarter (25%) agree that the local business culture promotes independent work and flat hierarchies (vs. 46% globally).

The career prospects in **Greece** (51st) are not great, either. A third (33%) rate their personal career opportunities negatively (vs. 22%), and 40% say that moving to Greece has not improved their career prospects (vs. 18% globally).

Another 33% are not happy with their job security (vs. 19%), while only a quarter (25%) regard the state of the economy positively, compared to a whopping 62% globally. Fair pay is also not a strong suit of the Aegean country: 13% say that they are not paid fairly *at all* for their work (vs. 6% globally).

<sup>3</sup> Reuters. Italy approves May Day labour package amid union criticism. 1 May 2023. <https://www.reuters.com/world/europe/italy-unveil-may-day-labour-package-amid-union-criticism-2023-05-01/>

*It's difficult to find a job in Greece.*

Ukrainian expat

The Greek business culture is another low point. Less than a third (32%) believe that it promotes flat hierarchies and independent work (vs. 46% globally), and 29% say that it does not support flexibility (vs. 18% globally).

## Trends in the Top 10

Of the five Northern European countries that are included in the *Expats Insider 2023* survey, three rank in the top 10 of the Working Abroad Index. Aside from **Sweden** (3rd), **Finland** (5th) and **Denmark** (6th) are also popular when it comes to work-related topics. The results of these three countries are fairly similar. They all perform well in the Work & Leisure Subcategory (Finland ranks 1st, Sweden 2nd, and Denmark 3rd), as well as Work Culture & Satisfaction (Sweden ranks 2nd, Finland 3rd, and Denmark 5th). But career prospects are only mediocre: half of the expats in Denmark (50%), 48% of expats in Finland, and 61% in Sweden say that moving improved their career prospects (vs. 59% globally).

Three other European destinations also place in the top 10 of the Working Abroad Index: the **Netherlands** (1st) and **Luxembourg** (2nd) are joined by **Ireland** (8th). Much like expats in the Netherlands and Luxembourg, survey respondents in Ireland appreciate the Career Prospects. Ireland ranks 3rd in this subcategory. However, only 74% see a purpose in their work, slightly less than the global average of 78%.

## Trends in the Bottom 10

With **Türkiye** (53rd), **Italy** (52nd), **Greece** (51st), and **Cyprus** (47th), four Southern European countries are found in the bottom 10 of the index. All these countries achieve relatively bad results across the board. Unlike its "neighbors" in the bottom 3, however, Cyprus performs slightly better in the Work & Leisure Subcategory: 60% rate the work-life balance positively, close to the global average of 63%.

There are four Asian destinations that rank in the bottom 10: **Japan** (49th), **South Korea** (46th), the **Philippines** (45th), and **Hong Kong** (44th). Work & Leisure is a particular problem in Japan, South Korea, and Hong Kong – they all rank in the bottom 10 of this subcategory – while the Philippines (9th) performs quite well in that area. On the other hand, this country shows the worst

results when it comes to Career Prospects (51st).

But these destinations do not perform poorly across the board. Expats in the Philippines see a purpose in their work (87% vs. 78% globally) and are overall happy with their jobs (72% vs. 64%). Survey respondents in South Korea are happy with the state of the economy (70% vs. 62%), and expats in Hong Kong say that moving there has improved their career prospects (65% vs. 59%).

Still, the bad results in the Working Abroad Index might be especially difficult to swallow for expats in Hong Kong and South Korea where 61% and 42%, respectively, moved for work-related reasons (vs. 35% globally).

## The Biggest Winners

Aside from **Luxembourg**, which ranked 27th in 2022 and comes in 2nd in 2023, **Oman** is one of the biggest winners of this index. It gains 16 places, ranking 23rd in 2023 compared to 39th in 2022. The country has made the biggest strides in the Career Prospects (from 40th to 19th in 2023) and Salary & Job Security (41st to 26th) Subcategories.

**Finland** (5th) has improved across almost all

factors, after it ranked 20th in 2022. Expats see better Career Prospects than they did last year. The country leaves the bottom 10 of this subcategory (44th in 2022) behind and climbs to 33rd place. It also shows a lot of improvement in the Work & Leisure Subcategory, where it ranks 1st across the board – compared to its 10th place in 2022.

## The Biggest Losers

Singapore, South Korea, Belgium, and the UK, on the other hand, are among the biggest losers in the Working Abroad Index in 2023.

**Singapore** dropped from 18th place in 2022 to 35th in 2023, showing a (at times massive) loss across all subcategories of the Working Abroad Index. In 2023, the destination ranks last (53rd) in the Work & Leisure Subcategory, a significant change from its 33rd place in 2022. While Singapore could be found in the top 10 of the Career Prospects Subcategory in 2022, it only makes it to 20th place in 2023. When it comes to overall job satisfaction, it drops from 8th place in 2022 to 46th in 2023.

It does not look much better for **South Korea**, which only ranks 46th in 2023, a 15-rank drop from 31st in 2022. The country sees the biggest

losses in the Career Prospects Subcategory where it ranks 42nd (compared to a 23rd place in 2022). Survey respondents are also unhappy with their working hours and work-life balance in South Korea, as the country drops to 50th place in the Work & Leisure Subcategory, from 34th place in 2022.

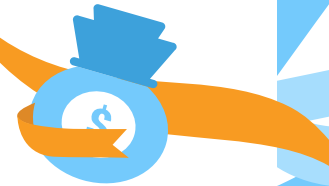
While **Belgium** still receives solid ratings across the board, landing the country in 21st place in 2023, it does significantly worse than in 2022, when it ranked 10th. Belgium shows losses across all the factors of the index, but especially so when it comes to overall job satisfaction. The country ranked 10th for this factor in 2022 but only 31st in 2023.

The **UK** still makes it to the top 10 in the Career Prospects (10th) and Work Culture & Satisfaction (9th) Subcategories, even gaining one rank in the latter. Still, it shows losses across almost all other areas, causing a drop from 15th place in 2022 to 25th in 2023 in the Working Abroad Index. The country does especially poorly for Salary & Job Security, where it drops to 45th place in 2023 from 27th place in 2022. The results for the UK's state of the economy shows the biggest change in the index: while 64% rated this factor positively in 2022, only 38% still share this point of view in 2023.



# Personal Finance

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## Personal Finance

1	Vietnam	28	Germany
2	Mexico	29	Sweden
3	Philippines	30	Finland
4	Thailand	31	France
5	Malaysia	32	Malta
6	Indonesia	33	Switzerland
7	Colombia	34	Türkiye
8	Panama	35	Luxembourg
9	India	36	Netherlands
10	China	37	South Korea
11	Taiwan	38	Kuwait
12	Portugal	39	Cyprus
13	Spain	40	Italy
14	Hungary	41	UAE
15	Czechia	42	USA
16	Costa Rica	43	Hong Kong
17	Brazil	44	Australia
18	Oman	45	Estonia
19	Poland	46	Qatar
20	Kenya	47	Denmark
21	Greece	48	Canada
22	Saudi Arabia	49	Ireland
23	Austria	50	Singapore
24	South Africa	51	United Kingdom
25	Belgium	52	Norway
26	Japan	53	New Zealand
27	Bahrain		

# What These Countries Do for Your Finances

Asian destinations perform well with top-10 positions in the Personal Finance Index, while the high cost of living remains a challenge for expats in some European countries.

## Methodology

The Personal Finance Index of the *Expatriate Insider 2023* survey includes 53 destinations around the world, with a minimum sample size of 50 respondents each. The index is based on three factors: satisfaction with the financial situation, general cost of living, and whether a respondent's disposable household income is enough to lead a comfortable life.

## #1 Vietnam: The Go-To Place for Affordable Living

Vietnam ranks 1st in the Personal Finance Index, defending its top spot from 2022. It places first for two of the index's three factors and only just misses out on a top 3 place for the third. Over three-quarters of respondents in Vietnam (77%) rate the cost of living favorably (vs. 44% globally).

## Top Findings

#1 Vietnam is unbeatable; followed by #2 Mexico and #3 the Philippines.

Seven of the top 10 destinations are in Asia.

#52 Norway is one of the biggest losers in the index.

New Zealand (#53) and the United Kingdom (#51) round out the bottom 3.

More than triple the global average say it is very good (43% vs. 13%). Expats are happy with their financial situation (71% vs. 58% globally) – close to two in five (39%) even completely so (vs. 21% globally).

*What I love the most about Vietnam is the low cost of living.*

US American expat

Around seven in ten (71%) agree that their disposable household income is more than enough to lead a comfortable life (vs. 44% globally). And over a quarter (27%) even say it is a lot more than enough (vs. 6% globally).

Despite these great results, financial reasons do not stand out as the *main* motivation to move

there (3% – the same as the global average). But almost double the global average say living expenses were an important consideration (49% vs. 27% globally). Another interesting aspect is that close to a third of those working in Vietnam (32%) are top managers / executives (vs. 12% globally).

## #2 Mexico: Fully Satisfied with Their Finances

Mexico remains a favorite destination among survey respondents. The country ranks 2nd in the Personal Finance Index and comes in 1st overall. Four in five expats there (80%) are generally satisfied with their financial situation, compared to 58% globally. And close to double the global average are even completely satisfied (41% vs. 21%).

Over three in five (63%) say that their disposable household income is *more* than enough to lead a comfortable life in Mexico (vs. 44% globally). Another factor for Mexico's great performance is that around seven in ten (71%) rate the cost of living favorably (vs. 44% globally). Just over double the global average agrees it is *very good* (28% vs. 13%). In just two words, a US American expat shares what he likes best about Mexico: *"It's affordable."*

After the general lifestyle (59%) and the climate and weather (54%), living expenses (47%) are especially important to expats in Mexico when deciding where to move to.

## #3 Philippines: A Comfortable Life for Little Money

The Philippines ranks 2nd out of 53 countries overall but is a newcomer in the top 3 of the Personal Finance Index (3rd). Three-quarters of expats in the Philippines (75%) are generally satisfied with their financial situation (vs. 58% globally), and 36% even completely so (vs. 21% globally). Similarly, 74% of expats rate the cost of living favorably (vs. 44% globally). Close to four in ten (38%) even say it is *very good* (vs. 13% globally). *"I can do fun things with my daughter without breaking the bank,"* according to a Dutch expat.

Close to two-thirds of expats (66%) say that their disposable household income is more than enough to lead a comfortable life (vs. 44% globally). According to 21%, it is even a *lot* more than enough (vs. 6%).

Despite these results, one of the main motivations for expats to move there is for love (22% vs. 10% globally) rather than financial (5%

vs. 3%) or job-related reasons (22% vs. 35%). Only around a third of expats (34%) are doing paid work (vs. 69% globally). In fact, almost half (48%) are retired (vs. 11% globally). Still, of the few that are working, 29% are top managers / executives (vs. 12% globally).

## Bottom 3: Where Incomes Are Not Enough

Expats need to tighten their purse strings when they move to New Zealand (53rd), Norway (52nd), and the UK (51st).

**New Zealand** could not escape a last place in the Personal Finance Index in 2023, even if its overall performance did improve compared to 2022 (45th vs. 51st). The destination ranks worst when it comes to disposable household income. Almost half the expats there (45%) disagree with the statement that it is enough to lead a comfortable life (vs. 27% globally). Only 29% would say it is more than enough (vs. 44% globally).

Close to double the global average rate the cost of living in New Zealand negatively (64% vs. 35% globally) – 17% even say it is *very bad* (vs. 8% globally). Households in New Zealand continue to feel the pressure of rising inflation

rates. According to the Consumer Price Index measurements, the inflation rate overall was up 6.7% in March 2023.<sup>4</sup>

**Norway** also joins the bottom 3 of the Personal Finance Index in 2023. The cost of living is a major concern: 62% of expats rate it negatively, which is close to double the global average of 35%. Over one in five (23%) even say it is very bad (vs. 8% globally). High costs also mean incomes only take you so far: 37% find their disposable household income is not enough to lead a comfortable life in Norway (vs. 27% globally). Only 36% say it is more than enough, which is below the global average of 44%. Overall, less than half (49%) are satisfied with their financial situation (vs. 58% globally). According to the Norwegian central bank, the Norwegian krone has been one of the worst-performing currencies in 2023 so far, leading to increasing inflation rates.<sup>5</sup>

Expats continue to be unhappy with their finances in the **United Kingdom** (51st out of 53 countries). Less than half (44%) are satisfied with their financial situation (vs. 58% globally). And more than half (51%) rate the cost of living negatively, compared to 35% globally. The

United Kingdom has been dealing with high inflation rates since 2022, but food inflation hit a record high of 15.7% in April 2023.<sup>6</sup>

*Everything in the UK is expensive. The income I get after taxes does not suffice.*

Indian expat

### Trends in the Top 10

Destinations in Asia continue to dominate the top 10 in the Personal Finance Index in 2023, though there are some small shifts. All of the seven Asian countries here perform well across the different factors of the index, with China the only exception regarding cost of living. **China** does make up for its 18th place for this factor with higher incomes, though – only 37% of expats have a gross yearly income of less than 50,000 USD (vs. 53% globally). For all Asian destinations, one of the main reasons for moving is that expats are sent by their employer – this

factor is the highest in India with 20%.

**Colombia** (7th) and **Panama** (8th) are newcomers to the top 10, kicking Taiwan and Portugal to a close 11th and 12th spot. Together with Mexico, the three destinations in Latin America perform similarly with very good results across all three factors of the index. The exception to this is Panama's 15th place for cost of living. However, incomes are again higher – only 36% of expats there have a gross yearly income of less than 50K USD, compared to 53% globally.

### Trends in the Bottom 10

**Singapore** (50th), just escaping a bottom 3 spot, might be the exception to Asian destinations performing well in this index. Expats struggle with the high cost of living: close to three-quarters (74%) rate it negatively (vs. 35% globally).

The bottom 10 includes five destinations in Europe: **Norway** (52nd), the **United Kingdom** (51st), **Ireland** (49th), **Denmark** (47th), and **Estonia** (45th). For expats in Norway, the UK, Ireland, and Denmark, the struggle with high costs is real: between 51% and 64% are

4 RNZ News. New cost of living figures show who it's hitting hardest. 1 May 2023. <https://www.rnz.co.nz/news/national/489044/new-cost-of-living-figures-show-who-it-s-hitting-hardest>

5 CTV News. Norway central bank raises rates, worried by inflation, currency. 4 May 2023. <https://www.ctvnews.ca/business/norway-central-bank-raises-rates-worried-by-inflation-currency-1.6384026>

6 The Business Standard. UK food inflation hits record high in April. 3 May 2023. <https://www.tbsnews.net/world/uk-food-inflation-hits-record-high-april-625422>

dissatisfied with this factor (vs. 35% globally). Expats in Estonia, on the other hand, rate the country last place when it comes to satisfaction with their financial situation.

In **Australia**, over a third (35%) say their disposable household income is not enough to lead a comfortable life (vs. 27% globally). Expats in **Canada** and **Qatar** are also unhappy with this factor: 40% and 38% are dissatisfied, compared to a global average of 27%.

## The Biggest Winners

With an improvement of 19 places in the ranking, **Bahrain** made impressive progress compared to 2022. The country managed to leave the bottom 10 of the Personal Finance Index behind and scores 27th place in 2023. Almost half the expats there (48%) now rate the cost of living favorably (vs. 44% globally). In 2022, only about a third (34%) shared that opinion. Just over half of expats in Bahrain (52%) are also satisfied with their financial situation (vs. 58% globally), which is a massive improvement compared to the 39% it had in 2022.

The second-biggest winner, **Greece**, has risen an equal 19 places to rank 21st out of 53 in the 2023 Personal Finance Index. Greece continues

to have its best performance when it comes to the cost of living: almost six out of ten expats (58%) rate this factor favorably (vs. 44% globally and 48% in 2022). The country still ranks in the bottom 10 when it comes to disposable household income (46th), though. Just 33% say it is more than enough to live a comfortable life (vs. 44% globally). However, expats are more satisfied with their financial situation overall. In 2023, over half (56%) rate this factor positively (vs. 58% globally), compared to 51% in 2022.

## The Biggest Losers

The biggest loser, **Singapore**, has dropped 31 places in the Personal Finance Index, entering into the bottom 5 (50th out of 53). In 2022, the city-state still ranked 19th out of 52 countries. With skyrocketing prices, it is no surprise that almost three-quarters of expats (74%) rate the cost of living negatively (vs. 35% globally). Luckily, incomes still seem to match: 75% rate their disposable household income as enough or more than enough (vs. 73% globally). However, in 2022 almost nine in ten (87%) shared that opinion. Overall, 57% of expats are satisfied with their financial situation (vs. 58% globally), which is a notable drop compared to the 75% in 2022.

**Estonia** plummeted 20 places, falling from 25th

out of 52 countries in 2022 to a 45th rank out of 53 destinations in 2023. The biggest contribution to its current rank is the fact that close to a third of expats (32%) are unhappy with their financial situation (vs. 22% globally), and only 42% give it a positive rating (vs. 58% globally). In 2022, this result was still much closer to the average (57% vs. 60% globally). In terms of income, 74% earn 50,000 USD or less per year (vs. 53% globally). And in 2023, an increased percentage of expats rate the cost of living in Estonia negatively (36% vs. 31% in 2022).

# Expat Essentials

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	<b>Expat Essentials</b>	<b>Digital Life</b>	<b>Admin Topics</b>	<b>Housing</b>	<b>Language</b>
1	Bahrain	Finland	Bahrain	Thailand	Bahrain
2	UAE	Denmark	Estonia	Malaysia	UAE
3	Oman	Estonia	Luxembourg	Philippines	Oman
4	Malaysia	Sweden	UAE	Oman	Malaysia
5	Estonia	Singapore	Singapore	Panama	Singapore
6	Qatar	Netherlands	Netherlands	Mexico	Qatar
7	Panama	Switzerland	Switzerland	Vietnam	Kenya
8	Kenya	Bahrain	Oman	Indonesia	USA
9	Saudi Arabia	USA	Canada	Colombia	New Zealand
10	Finland	South Korea	Australia	Bahrain	Australia
11	Singapore	Norway	Finland	Hungary	Ireland
12	Mexico	Luxembourg	Taiwan	Costa Rica	Luxembourg
13	USA	New Zealand	Qatar	UAE	Sweden
14	Costa Rica	Canada	New Zealand	Kenya	United Kingdom
15	Colombia	Taiwan	Hong Kong	South Africa	Indonesia
16	Spain	United Kingdom	Saudi Arabia	Saudi Arabia	Panama
17	Indonesia	Australia	Ireland	Finland	Saudi Arabia
18	Thailand	Qatar	USA	Greece	Mexico
19	Australia	UAE	United Kingdom	China	Costa Rica
20	Canada	Hong Kong	Kenya	Brazil	Spain
21	Sweden	Spain	Denmark	Spain	Canada
22	Taiwan	Ireland	Sweden	India	Netherlands
23	Philippines	Brazil	Norway	Taiwan	Norway
24	Netherlands	France	Malaysia	Qatar	Philippines
25	Luxembourg	Poland	Poland	Poland	Colombia
26	United Kingdom	Saudi Arabia	Czechia	Belgium	Malta
27	New Zealand	Hungary	Panama	Estonia	Cyprus





	<b>Expat Essentials</b>	<b>Digital Life</b>	<b>Admin Topics</b>	<b>Housing</b>	<b>Language</b>
28	Switzerland	Portugal	Colombia	Kuwait	South Africa
29	Norway	Czechia	South Korea	Cyprus	Kuwait
30	Denmark	Panama	Mexico	Austria	Belgium
31	Portugal	Malaysia	Austria	Japan	Portugal
32	Belgium	Oman	Portugal	Portugal	Switzerland
33	Cyprus	Malta	Spain	France	India
34	Hong Kong	Costa Rica	Indonesia	Türkiye	Denmark
35	Brazil	Belgium	Costa Rica	USA	Thailand
36	South Africa	Austria	Philippines	South Korea	Estonia
37	Poland	Kenya	Hungary	Italy	Hong Kong
38	Hungary	Cyprus	Türkiye	Czechia	Italy
39	South Korea	Colombia	Thailand	Malta	Taiwan
40	Kuwait	Thailand	Cyprus	Norway	Greece
41	Austria	Türkiye	Belgium	United Kingdom	Brazil
42	Ireland	South Africa	Japan	Canada	Türkiye
43	Vietnam	Mexico	Germany	Hong Kong	Finland
44	India	Greece	Brazil	Australia	Poland
45	Türkiye	India	France	Denmark	France
46	Malta	Japan	China	Sweden	China
47	Greece	Kuwait	Kuwait	Switzerland	Austria
48	Czechia	Italy	Vietnam	Germany	Vietnam
49	France	Indonesia	Malta	New Zealand	Czechia
50	China	Vietnam	India	Netherlands	South Korea
51	Italy	Germany	Greece	Singapore	Germany
52	Japan	Philippines	Italy	Luxembourg	Hungary
53	Germany	China	South Africa	Ireland	Japan

# Sorting the Essentials for a Seamless Life Abroad

From paperwork to housing, where is it easiest to get started with life abroad? There are a few familiar faces among the worst countries, but one region clearly dominates the ranking.

## Methodology

The Expat Essentials Index 2023 covers four different subcategories: Admin Topics, Housing, Digital Life, and Language. Expats were asked to rate various factors in these areas on a scale from one (very bad) to seven (very good). To be included in the ranking, a minimum of 50 respondents was required. In 2023, 53 destinations made this threshold.

## Admin Topics Are a Breeze in #1 Bahrain

Bahrain not only makes it into the global top 10 overall (9th), it also ranks 1st for the second year in a row in the Expat Essentials Index.

Expats particularly appreciate Bahrain when it

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## Top Findings

The top 3 all delight with easy administration.

#53 Germany and #52 Japan fall behind regarding Digital Life.

Expats in #51 Italy encounter a lot of red tape.

The worst countries are mostly found in Asia and Europe.

comes to Admin Topics (1st), such as opening a bank account (1st) or dealing with the bureaucracy in general (4th). In fact, 59% say it is easy to deal with local authorities, 20 percentage points more than the global average of 39%. And nearly three-quarters (73%) found it easy to get a visa for Bahrain (vs. 57% globally) – close to half (49%) even very much so (vs. 31%)!

*I think all aspects of settling in are easy.*

German expat

Once they have arrived, expats say it is easy to get housing (2nd), and there is not much of a language barrier. Close to four in five expats (78%) say it is easy to live in Bahrain without speaking Arabic (vs. 50% globally). Though 59%

also speak it at least fairly well, and 5% have it as their mother tongue.

Cashless payment options (90% happy vs. 84% globally) and online government and administrative services (76% vs. 60%) are also readily available. And getting your high-speed internet set up could not be easier, according to 60% of expats in Bahrain who give this factor the best possible rating (vs. 46% globally) – though the country's results for unrestricted access to online services is a sore point (41st).

All in all, over two in five expats (43%) point out that it is easy to deal with the practical aspects of life in Bahrain (vs. 34% globally).

## Living a Modern Life in the #2 UAE

Ranking 11th, the UAE may have narrowly missed out on a top 10 spot overall. But it defends its 2nd place of 2022 in the Expat Essentials Index.

Its results in the index are very similar to Bahrain's. Expats highlight the ease of getting a visa (80% happy vs. 57% globally) and dealing with local bureaucracy in general (64% vs. 39%), which results in a 4th place in the Admin Topics Subcategory.

Any paperwork can also be done online, thanks to easy access to high-speed internet (9th) and readily available government services on the web (5th). *"Life here is modern with all the latest trends and technology available,"* according to a Pakistani respondent. The biggest drawback: just 62% agree that there is *unrestricted* access to online services such as social media (vs. 84% globally).

Close to three-quarters of expats (72%) say it is easy to find housing in the UAE, a much higher share than the global average of less than half (49%). And while about a third (32%) are unhappy with the costs for accommodation, this share is still 10 percentage points lower than the respective result worldwide (42%).

Three in four (75%) share that they speak the local language at least fairly well or that it is even their mother tongue (vs. 65% globally). Even though they do not necessarily need to – after Bahrain, the UAE (2nd) is the country where expats find it the easiest to get by without local language skills. And those who would still like to pick up Arabic can take heart that only a quarter (25%) find it difficult to learn, compared to 38% of expats worldwide who struggle with their respective local language(s).

All in all, close to half the expats in the UAE (49%)

point out that the ease of dealing with practical aspects is a big reason for their satisfaction with life there (vs. 34% globally).

## #3 Oman Offers Affordable Housing

Coming in 3rd place, Oman follows the neighboring UAE closely not only in the overall ranking (12th), but also in the Expat Essentials Index. Again, the results tell a very similar story.

Expats in Oman do not struggle to get by without speaking Arabic (4th), though close to half (47%) also find the local language easy to learn (vs. 40% globally). Housing is readily available (3rd) and even comparatively cheap (6th). In fact, over three in five (61%) give the affordability of housing in Oman a favorable rating, compared to just 38% of expats worldwide.

*Life is peaceful and well organized here.*

Indian expat

It is easy to open a local bank account according to 72% of respondents (vs. 62% globally), and the visa process is not much of an issue, either (64% happy vs. 57%). All in all, Oman places 8th in the Admin Topics Subcategory.

However, there is one area where it loses out compared to Bahrain and the UAE: Digital Life (32nd). This is mainly due to the restricted access to online services such as social media. Only China receives worse results for this factor, with Oman ranking 52nd out of 53 destinations. Getting high-speed internet access at home (19th) or the availability of government services online (15th) are much less of an issue.

### Few Surprises in the Bottom 3

As in 2022, Germany again comes in last place (53rd). Expats there are particularly dissatisfied with the factors of the Digital Life Subcategory (51st). It is not easy to pay without cash (just 57% happy vs. 84% globally) and high-speed internet can be difficult to get (23% unhappy vs. 10% globally). Close to two in five (37%) also rate the availability of online admin services negatively (vs. 21% globally). *"There is a lack of a digital-first mindset,"* shares an Indian respondent. *"Germany is falling behind on this at a global stage."*

Only 49% of the respondents agree that it was easy to get a visa to move to the country, compared to 57% globally. And well over half (56%) find that it is difficult to deal with German bureaucracy in general (vs. 38% globally). The language barrier is surely no help: according to half the expats (50% vs. 32% globally), it is not easy to get by without speaking German – or to learn it in the first place (60% negative vs. 38%). Lastly, housing in Germany is neither easy to find (52nd) nor to afford (43rd).

Housing (31st) is less of an issue for expats in **Japan**, but the country still ranks second to last in the Expat Essentials Index (52nd). Japanese is a big hurdle here. You need it to live there – over three in five (62%) disagree you can get by without local language skills (vs. 32% globally) – but it is difficult to learn, according to 70% of expats (vs. 38% globally). With 54%, the language barrier is the topic that expats struggle with the most in Japan (vs. 22% globally).

Next to that, the country offers less than stellar results in the Digital Life Subcategory (46th), where especially cashless payment options are a sore point. Just 63% give this factor a positive rating (vs. 84% globally). Administrative services are also not easily available online, according to about a third (32% vs. 21% globally). And Japan in general

only just manages to escape the bottom 10 in the Admin Topics Subcategory (42nd).

*There are incredible levels of bureaucracy in Italy.*

Kazakh expat

**Italy**, which already ranked in the bottom 10 of the index in 2022 (48th out of 52) drops further to place 51st out of 53 destinations in 2023. Expats there struggle with the various Admin Topics (52nd), such as dealing with local authorities (72% unhappy vs. 38% globally), opening a bank account (33% vs. 22%), or getting a visa in the first place (39% vs. 24%). None of these things are quickly taken care of online, either: 42% disagree that administrative services are easily available on the web, twice the global average of 21%.

Access to online services in general (e.g., social media) is at least unrestricted (86% happy vs. 84% globally). But Italy's 48th place in the Digital Life Subcategory is still nothing to write home about. And expats share that it is difficult to find housing (44% unhappy vs. 31% globally) or get by without speaking Italian (57% vs. 32%).

## Trends in the Top 10

Middle Eastern destinations make up half the top 10 of this index in 2023.

**Qatar** (6th) and **Saudi Arabia** (9th) join **Bahrain** (1st), the **UAE** (2nd), and **Oman** (3rd). Expats in all five countries enjoy how easy it is to get by without local language skills, with only Saudi Arabia (17th) not making it into the top 10 for this factor. Admin Topics are comparatively easily dealt with, especially online: Oman ranks worst for this point (15th), and yet close to three-quarters of expats (73%) still rate it favorably (vs. 60% globally).

The *unrestricted* access to online services in general, however, is not a topic where any of these destinations shine: only Bahrain (41st) escapes the bottom 10. Results for housing vary, though it is at least typically easy to find (if not afford), with 29% (Qatar) or more agreeing completely (vs. 19% globally).

The rest of the top 10 are more of a regional mix, with **Malaysia** (4th), **Estonia** (5th), **Panama** (7th), **Kenya** (8th), and **Finland** (10th). Expats in the Northern European countries Estonia and Finland are particularly happy with the Digital Life (3rd and 1st, respectively), as well as Admin Topics (2nd and 11th). However, they are some of

the worst destinations when it comes to the ease of learning the local language, with both ranking in the bottom 10 for this factor.

## Trends in the Bottom 10

European and Asian destinations dominate the bottom 10.

Next to **Germany** (53rd) and **Italy** (51st), **France** (49th), **Czechia** (48th), **Greece** (47th), and **Malta** (46th) do not make it easy to get started abroad, though the reasons vary. Expats in Germany, France, and Czechia particularly struggle with the local language. In Czechia, though, the problem is less that you desperately need to speak it to get by (29th), but rather that expats consider Czech very difficult to learn (49th).

Like in Germany and Italy, expats in Greece are unimpressed when it comes to Digital Life (44th). Especially getting high-speed internet is difficult, according to more than twice the global average of respondents (22% unhappy vs. 10% globally). Admin Topics are also an issue in these European destinations: only Czechia manages to receive at least average results (26th). The others all rank in (or at least near) the bottom 10 of this subcategory.

**China** (50th) and **India** (44th) join **Japan** (52nd) in the bottom 10. Language is not only an issue in Japan (53rd) but also in China (46th), and none of the three do particularly well when it comes to Admin Topics. However, some of their worst results are found in the Digital Life Subcategory, if for different reasons. While China ranks last (53rd) for unrestricted access to online services, expats in India find there are few government services available online (45th), and Japan makes it difficult to pay without cash (50th).

Last but not least, **Türkiye** (45th) loses out due to negative results across most factors of the index. Expats especially point out the difficulties in getting high-speed internet (15% unhappy vs. 10% globally) and the restrictions on some online services (16% vs. 6%). Compared to 2022, it also lost quite some ground when it comes to the affordability of housing (from 16th to 32nd).

## The Biggest Winners

**Luxembourg** is not only among the biggest winners in the Expat Essentials Index (from 38th to 25th in 2023) but also saw the most improvement across the overall ranking (from 48th to 19th). Expats there continue to praise the country when it comes to Admin Topics (3rd) but despair over Housing (52nd). However,

Luxembourg made some significant gains when it comes to Digital Life (from 20th to 12th). For example, in 2023, close to seven in ten (69%) could not agree more that it is easy to pay without cash, compared to just 55% in 2022.<sup>7</sup>

**New Zealand** improved its results in the Expat Essentials Index from 39th place in 2022 to rank 27th in 2023. It made gains across most factors of the index, even for accommodation. Though expats continue to struggle with Housing (49th), “only” 37% still say its affordability is very bad – compared to 50% in 2022! After a massive housing crisis in 2021, the market seems to have recovered at least a little over the course of 2022.

## The Biggest Losers

**Norway** – which ranks 29th in the 2023 index, following a 15th place in 2022 – lost out across nearly all factors. Expats are notably less satisfied

with Digital Life (from 5th to 11th) and find it harder to deal with the local bureaucracy. In 2022, over two-thirds (68%) still agreed that it was easy. This share is down to just 49% in 2023. Housing also seems harder to find, with just around a third (33%) of respondents giving its availability a positive rating, compared to more than half (51%) in 2022.

The second-biggest loser in this index, **Portugal**, falls from 19th place in 2022 to rank 31st in 2023. While it receives fairly similar results for Digital Life (minor jump from 27th in 2022 to 28th) and Language (28th to 31st), expats are less happy with Admin Topics (drops from 25th to 32nd) and especially Housing (22nd to 32nd). The past year has seen major increases in rents<sup>8</sup> and house prices<sup>9</sup>, so it is not much of a surprise that respondents regard the affordability much more negatively (43% unhappy vs. 34% in 2022). Less than half (46%) also agree that it is easy to find housing in Portugal, compared to 63% in 2022.

<sup>7</sup> Ministry of Housing and Urban Development. Change in Housing Affordability Indicators. Accessed June 2023.

<https://www.hud.govt.nz/stats-and-insights/change-in-housing-affordability-indicators/affordability-indicators/#tabset-affordability-indicators/affordability-indicators/#tabset>

<sup>8</sup> Reuters. Thousands protest in Portugal over housing crisis. 2 April 2023. <https://www.reuters.com/world/europe/thousands-protest-portugal-over-housing-crisis-2023-04-01/>

<sup>9</sup> Confidencial Imobiliário. Housing prices up 19% in 2022, the sharpest increase in 30 years. 24 Jan 2023.

<https://www.confidencialimobiliario.com/en/mercados/habitacao-compra-e-venda/precos-da-habitacao-subiram-19-em-2022-o-maior-aumento-em-30-anos/>

# Your Destination Through Expat Eyes

**56** Australia  
**60** Austria  
**64** Bahrain  
**68** Canada  
**72** China  
**76** France  
**80** Germany  
**84** India  
**88** Italy  
**92** Mexico  
**96** New Zealand

**100** Nordic Countries  
**105** Portugal  
**109** Singapore  
**113** Spain  
**117** Switzerland  
**121** Taiwan  
**125** Thailand  
**129** UAE  
**133** United Kingdom  
**137** USA  
**141** Vietnam

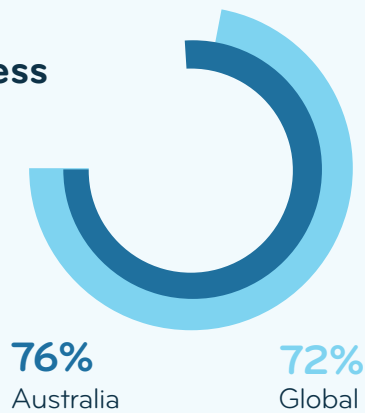
# How Expats Rate Life in Australia



## Overall Ranking



## Happiness Level



## Quality of Life Index

19 out of 53



- 36 Travel & Transit
- 9 Environment & Climate
- 18 Leisure Options
- 29 Healthcare
- 19 Safety & Security



## Ease of Settling In Index

21 out of 53



- 22 Local Friendliness
- 26 Finding Friends
- 20 Culture & Welcome



## Working Abroad Index

10 out of 53



- 8 Career Prospects
- 22 Salary & Job Security
- 8 Work & Leisure
- 10 Work Culture & Satisfaction



## Expat Essentials Index

19 out of 53



- 17 Digital Life
- 10 Admin Topics
- 44 Housing
- 10 Language



## Personal Finance Index

44 out of 53





# Working in Australia Is Great, but Life Is Unaffordable

Expats in Australia enjoy a great working life and an amazing natural environment, but they struggle to afford living in this popular destination.

Australia comes 20th out of 53 destinations in the *Expats Insider 2023* survey. Expats rate it very highly as a destination for Working Abroad (10th) and are especially happy with the local job market (2nd). The natural environment and the ability to freely express themselves (both 10th) are more major highlights. However, expats struggle with their Personal Finances (44th) and local housing costs (46th). Overall, 76% of expats are happy with their life in Australia, compared to 72% globally.

## Top-Tier Work Culture

Expats praise working life in Australia, voting the country 10th in the Working Abroad Index. They are especially satisfied with their Career Prospects (8th): Australia ranks 2nd for its job market. Nearly two in three expats (64%) are happy with their personal career opportunities there (vs. 57% globally).

And once they get a job, they seem to enjoy the work culture too. Expats report that the local business culture promotes independent work (62% happy vs. 46% globally), creativity (64% vs. 51% globally), and flexibility (80% vs. 60% globally). This flexibility may also have a positive impact on their high satisfaction with their work-life balance (9th) and working hours (10th). Despite all this, the country only ranks midfield for overall job satisfaction (30th).

*Australia is too far from any other place in the world ... even New Zealand is 3.5 hours away!*

Expats in Melbourne

## It's Beautiful, but Isolated

When it comes to the Quality of Life (19th), the Land Down Under has a major drawback. Australia ranks 51st for its travel opportunities, which may not be much of a surprise, considering its location. But expats can experience a lot without leaving the country's shores.

Australia ranks 9th in the Environment & Climate Subcategory. Most expats (93%) praise its natural environment (vs. 84% globally). "Australia is one of the most beautiful places I know, with unique wildlife, beautiful beaches, and tropical rainforests," shares an Italian expat. And while its culture and nightlife leave a lot to be desired (20% unhappy vs. 15% globally), expats enjoy the many opportunities for recreational sports (87% happy vs. 75% globally).

## Troubles with the Basics of Expat Life

Australia ranks midfield throughout the Ease of Settling In Index (21st), with fairly average results for all factors. However, there are many ups and downs in the Expat Essentials Index (19th). The Admin Topics Subcategory (10th) reflects these contrasts. While expats find it very easy to set up a bank account (2nd), it is very difficult to obtain a visa to move there (46th).

Australia's Digital Life (17th) also gets mixed reviews. Nearly all expats (96%) say it is easy to pay without cash (vs. 84% globally) but report difficulties with getting high-speed internet access at home (45th). Housing (44th) is another weak spot, with 59% of expats considering accommodation unaffordable (vs. 42% globally)

*There is not enough affordable housing, especially for retired people. And the cost of rent is ridiculous.*

British expat

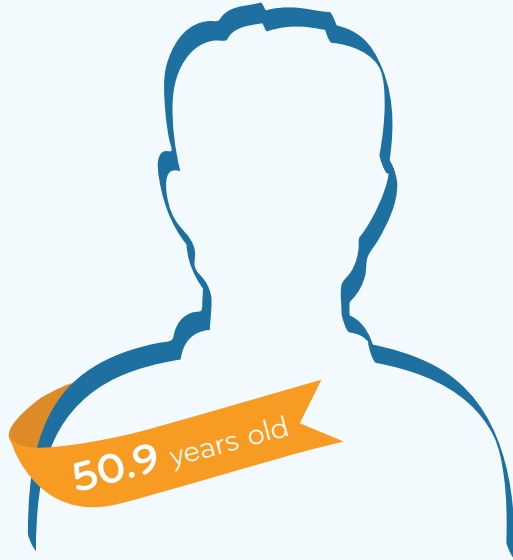
and 38% saying it is hard to find in the first place (vs. 31% globally).

## Financial Problems All Around

Pricy housing probably plays a role with regard to the country's bottom 10 ranking in the Personal Finance Index (44th). Nearly half the expats (48%) are unhappy with the general cost of living in Australia (vs. 35% globally). *"The cost of living is just getting more expensive,"* notes a US American expat. In fact, over one in three expats (35%) say that their disposable household income is not enough to lead a comfortable life (vs. 27% globally).

# Typical Expats in Australia

## Average Age



## Gender Split\*

50%

Male

49%

Female

0.5%

Self-Describe



\* If the percentages do not add up to 100%, this is due to using rounded integral numbers

## Top Reasons for Moving



16% Better quality of life



14% To go to school or university



11% Family reasons

## Top Nationalities



16% Australian\*



12% British



6% US American

\* Naturalized Australians and expats with more than one nationality

## Top Employment Sectors



14% Education



14% IT



8% Healthcare

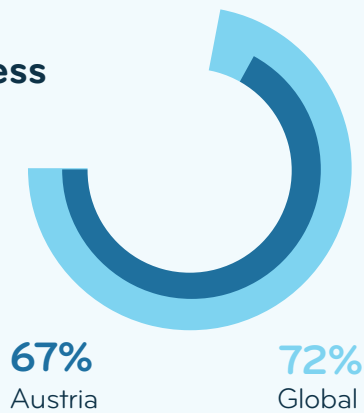
# How Expats Rate Life in Austria



## Overall Ranking



## Happiness Level



## Quality of Life Index

5 out of 53



- 4 Travel & Transit
- 6 Environment & Climate
- 33 Leisure Options
- 8 Healthcare
- 22 Safety & Security



## Ease of Settling In Index

52 out of 53



- 53 Local Friendliness
- 52 Finding Friends
- 52 Culture & Welcome



## Working Abroad Index

24 out of 53



- 34 Career Prospects
- 10 Salary & Job Security
- 23 Work & Leisure
- 39 Work Culture & Satisfaction



## Expat Essentials Index

41 out of 53



- 36 Digital Life
- 31 Admin Topics
- 30 Housing
- 47 Language



## Personal Finance Index

23 out of 53



# Austria Is a Beautiful Yet Lonely Place for Expats

While Austria comes last for Local Friendliness (53rd), it does make it into the top 5 of the Quality of Life Index thanks to its scenery, travel options, and healthcare system.

Austria comes 42nd out of 53 destinations in the *Expats Insider 2023* survey, making it into both the top and bottom 10 worldwide. It is among the countries offering the best Quality of Life (5th) but is one of the worst for the Ease of Settling In (52nd) as an expat. While it ranks only slightly better in the Expat Essentials Index (44th), it comes 24th for Working Abroad and 23rd for Personal Finance. Overall, 67% are happy with their life in Austria, compared to 72% globally.

## Hard to Make Austrian Friends

Austria has ended up among the bottom 10 of the Ease of Settling In Index in nine out of the past ten years. In 2023, it comes in 52nd out of 53, only ahead of Kuwait – landing in the bottom 5 for all eight factors featured in this index. Austrians are considered the

unfriendliest locals worldwide, both in general and towards foreign residents in particular (53rd for both). More than two in five expats (43%) find that the locals are particularly unfriendly towards foreign residents, compared to 18% globally.

*I am finding it very hard to make friends and to create long-lasting friendships. I also find it very difficult to meet people.*

Canadian expat

This probably explains why 58% of expats find it hard to make local friends in Austria (vs. 36%

globally), and 32% have no personal support network there (vs. 24% globally). It is then hardly surprising that 33% do not feel welcome in Austria, more than twice the global average (15%).

## Easy to Live a Green & Active Lifestyle

The Quality of Life, on the other hand, is an index where Austria has always ranked among the global top 10, and it places 5th in 2023. The country ranks particularly well in the Travel & Transit (4th), Environment & Climate (6th), and Healthcare (8th) Subcategories. For example, expats are happy with the affordability of public transportation (80% happy vs. 71% globally) and their travel opportunities (92% vs. 84% globally). Another 93% find it easy and safe to get around on foot and/or by bicycle (vs. 77% globally).

More than four in five enjoy the urban environment (84% happy vs. 67% globally) and are happy with the availability of green goods and services (83% vs. 65% globally). On top of that, 81% rate the opportunities for recreational sports positively, compared to 75% globally.

## A Language Barrier & Few Cashless Payment Options

Austria ranks below the global average for Expat Essentials (41st), coming 47th in the Language Subcategory. German is a tough language to learn – 56% of expats find it difficult (vs. 38% globally) – but absolutely necessary in Austria. According to 45%, it is hard to live there without local language skills (vs. 32% globally).


The country performs somewhat better for Housing (30th), Admin Topics (31st), and Digital Life (36th). Expats find it particularly hard to pay without cash, though (17% unhappy vs. 8% globally).

## An Excellent Economy but Low Job Satisfaction

Austria ranks 24th in the Working Abroad

Index, even coming 10th in the Salary & Job Security Subcategory. Expats especially highlight the state of the economy (84% happy vs. 62% globally) and their own job security (64% vs. 59% globally).

Despite that, 29% are unhappy with their personal career opportunities (vs. 22% globally), with the country ranking 44th for this factor. Just 52% find that moving to Austria has improved their career prospects, somewhat less than the global average of 59%. Maybe this is why the overall job satisfaction is below average, too. Close to one in five expats in Austria (19%) are generally unhappy with their job (vs. 16% globally).



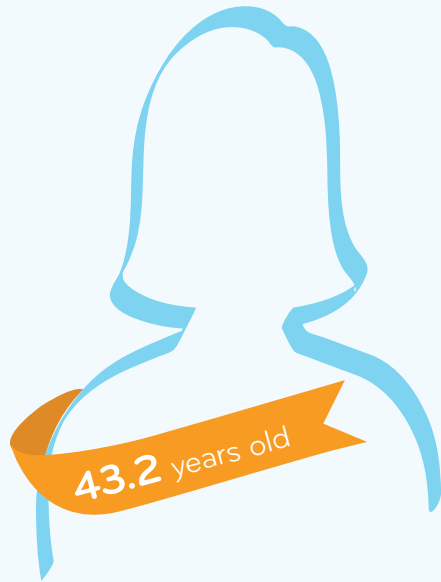
*I love the healthy lifestyle, the opportunities to explore the outdoors, and Austria's location in Central Europe, which makes it easier to visit other countries, e.g., Italy.*

British expat



# Typical Expats in Austria

## Average Age



## Gender Split

41%  
Male

59%  
Female


0%  
Self-describe



## Top Reasons for Moving

 17% Found a job on their own

 14% For love

 11% To go to school or university

## Top Nationalities

 12% US American

 9% German

 5% Romanian

## Top Employment Sectors

 14% IT

 11% Manufacturing & engineering

 8% Education

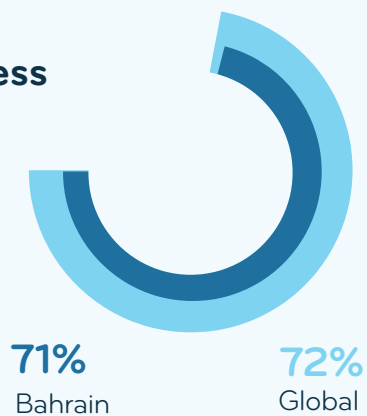
# How Expats Rate Life in Bahrain



## Overall Ranking



## Happiness Level



## Quality of Life Index

20 out of 53



- 28 Travel & Transit
- 40 Environment & Climate
- 20 Leisure Options
- 13 Healthcare
- 14 Safety & Security



## Ease of Settling In Index

9 out of 53



- 15 Local Friendliness
- 6 Finding Friends
- 11 Culture & Welcome



## Working Abroad Index

19 out of 53



- 11 Career Prospects
- 20 Salary & Job Security
- 42 Work & Leisure
- 13 Work Culture & Satisfaction



## Expats Essentials Index

1 out of 53



- 8 Digital Life
- 1 Admin Topics
- 10 Housing
- 1 Language



## Personal Finance Index

27 out of 53





# Expats Love Their Social Life in Bahrain

In Bahrain, it is easy to deal with the essentials of expat life (i.e., housing, bureaucracy, digital life, language), and expats also feel welcome there.

Bahrain ranks 9th out of 53 destinations in the *Expats Insider 2023* survey. The bureaucracy involved in moving to and settling down in Bahrain is easy to handle for expats – the country ranks 1st for admin topics (i.e., getting a visa, dealing with local authorities, opening a bank account). Digital services (8th) are also widely available, and the language (1st) is not a big hurdle for expats. But survey respondents in Bahrain are unhappy with their disposable household income (51st), and many say that they are not paid fairly for their work (48th). Still, 71% are happy with their life in Bahrain, about the same as the global average of 72%.

## Admin Topics Are Not an Issue in Bahrain

Expats Essentials (1st), for example administrative topics, are not a reason for concern in Bahrain. In fact, nearly nine in ten (86%) say that opening a

local bank account is easy (vs. 62% globally). For over seven in ten (73%), applying for a visa was not difficult either (vs. 57% globally), and 59% do not struggle when dealing with bureaucracy and the local authorities (vs. 39% globally).

The language barrier is rather low: 78% find it easy to live in Bahrain without speaking the local language (vs. 50% globally). And though about one in four (27%) find it difficult to learn, this is actually lower than the worldwide share of 38%.

*Bahrain makes me feel like I belong. I love how small the country is and how you always feel like family!*

US American expat

Housing is easy to find in the country (according to 75% vs. 49% globally) but not quite as easy to afford. Nearly three in ten survey respondents (28%) struggle with this factor, though this share is at least noticeably lower than the global average of 42%. Last but not least, Bahrain is thriving when it comes to digital life (8th). It is easy to get high-speed internet access at home (6th), and administrative tasks can easily be taken care of online (7th). However, unrestricted access to online services (such as social media) can be difficult to come by in Bahrain (41st).

## Finding Friends Is Easy for Expats

Ranking 9th in the Ease of Settling In Index, Bahrain is a great destination for Finding Friends (6th). In fact, 64% of expats in Bahrain find it generally easy to make local friends (vs.

43% globally). The Local Friendliness (15th) probably plays no small part in that – 82% describe the local population as generally friendly towards foreign residents (vs. 65% globally). But for many survey respondents, their social life is a particular highlight: 70% are happy with this factor, compared to a global average of 56%. Unsurprisingly, the majority of expats feels welcome in Bahrain (84% vs. 67% globally).

### Good Healthcare, but Little Natural Beauty

Due to some mixed results, Bahrain ranks only 20th in the Quality of Life Index. Expats are particularly happy with the easy access to all kinds of healthcare services (78% vs. 65% globally). And 78% appreciate the quality of medical care (vs. 70% globally).

Still, the Environment & Climate (40th) offers some reasons for concern: 17% rate the natural environment poorly (vs. 6% globally), while 20% say the same about the urban environment (vs. 16% globally). Many expats also do not seem to cope well with the arid climate and weather (51st).

### Great Career Prospects, Not So Great Work-Life Balance

Moving to Bahrain has improved their career prospects, according to 71% of survey respondents (vs. 59% globally). Another 63% agree that the local business culture encourages creativity and thinking outside the box, compared to 51% globally.

At the same time, 24% are unhappy with their working hours (vs. 16% globally). With an average of 49.3 hours per week for full-time employees, these are indeed much longer than the global average of 42.7 hours. No wonder that Bahrain only ranks 41st for work-life balance. Still, thanks to factors like a strong local economy (13th), Bahrain lands in 19th place for Working Abroad.

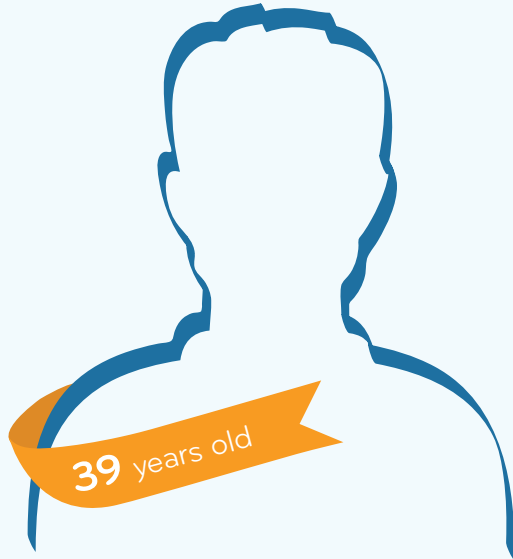
### Not the Best Place for Financially Conscious Expats

However, not all expats may be benefiting personally from the economy: 27% believe they are not paid fairly for their work (vs. 19% globally). And though 48% are happy with the general cost of living (vs. 44% globally), only a little more than half (52%) are actually satisfied with their

financial situation (vs. 58% globally). Lastly, more than two in five (43%) do not feel like their disposable household income is enough to afford a comfortable life in Bahrain (vs. 27% globally). All in all, this puts the country in an average 27th place for Personal Finance.

# Typical Expats in Bahrain

## Average Age



## Gender Split

66%

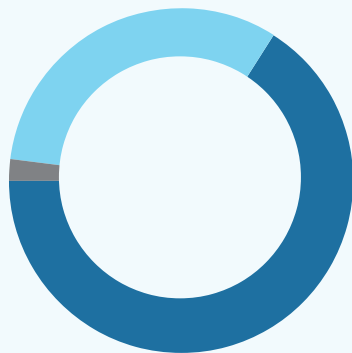
Male

32%




Female

2%




Self-describe







## Top Reasons for Moving

-  **24%** Found a job on their own
-  **23%** Recruited internationally
-  **10%** Family reasons

## Top Nationalities

-  **27%** Indian
-  **13%** Pakistani
-  **10%** Philippine

## Top Employment Sectors

-  **9%** Construction
-  **9%** Education
-  **9%** Hospitality
-  **9%** Manufacturing & engineering

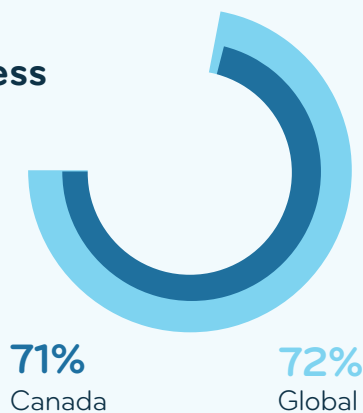
# How Expats Rate Life in Canada



## Overall Ranking



## Happiness Level



## Quality of Life Index

23 out of 53



- 29 Travel & Transit
- 10 Environment & Climate
- 29 Leisure Options
- 42 Healthcare
- 15 Safety & Security



## Ease of Settling In Index

23 out of 53



- 23 Local Friendliness
- 32 Finding Friends
- 22 Culture & Welcome



## Working Abroad Index

7 out of 53



- 9 Career Prospects
- 18 Salary & Job Security
- 12 Work & Leisure
- 8 Work Culture & Satisfaction



## Expat Essentials Index

20 out of 53



- 14 Digital Life
- 9 Admin Topics
- 42 Housing
- 21 Language



## Personal Finance Index

48 out of 53



# Great Career Options for Expats in Canada Come with Drawbacks

Expats in Canada do love their working life, but they often struggle with housing costs and general living expenses.

Canada comes 27th out of 53 destinations in the *Expats Insider 2023* survey. Expats love their working life and highlight the great work culture and job market. However, the cost of living makes life in Canada hard for many. While they enjoy the local urban environment, they often find medical services inaccessible. Luckily, they report that dealing with the local bureaucracy is not an issue, though getting a visa can be tough. Overall, 71% of expats are happy with their life in Canada, compared to 72% globally.

## A Flexible Work Culture & Excellent Career Options

Working Abroad (7th) is Canada's strongest point. Expats especially love the Work Culture & Satisfaction (8th) and their Career Prospects (9th). Among other things, they appreciate the way in which Canada's business culture promotes

flexibility (77% happy vs. 60% globally), independent work (61% vs. 46% globally), and creativity (63% vs. 51% globally). About two in three expats (65%) also rate their personal career options positively (vs. 57% globally), while nearly three in five (59%) are satisfied with the local job market (vs. 47% globally).

*Here, you can choose your field of work, as long as you show motivation and professionalism. It's not everywhere that you will get the opportunity to change careers from one day to the next.*

French expat

## Disillusioned by High Cost of Living

The survey reveals a glaring drawback to life in Canada. Though the country comes in an above-average 19th place for fair pay at work, many expats struggle with their finances. In the Personal Finance Index, Canada ranks a subpar 48th out of 53 destinations, featuring among the bottom 10. The country has never done well in this regard during the past ten years of the *Expats Insider* survey – it has even ended up in the bottom 10 since 2018.

In 2023, nearly half the expats in Canada (49%) consider the general cost of living too high, compared to 35% worldwide. Unsurprisingly, another 40% do not agree that their disposable household income is enough to live comfortably in Canada (vs. 27% globally).

## A Welcoming Culture & Easy-Going Residents

In the Ease of Settling In Index, Canada lands in a decent 23rd place. More than seven in ten expats (71%) describe the local population as generally friendly towards foreign residents (vs. 65% globally). Roughly the same share finds it easy to get used to the local culture (69% happy vs. 62% globally) and feels welcome in Canada (70% happy vs. 67% globally).

## Stress-Free Bureaucracy, Stressful Housing Market

Canada claims an above-average spot in the Expat Essentials Index (20th). It especially benefits from its strong performance for Admin Topics (9th). Canada makes it into the global top 3 for the ease of opening a bank account, and 59% of expats also find the local authorities easy to deal with (vs. 39% globally).

Though expats enjoy a comparatively hassle-free bureaucracy, they face a rather tough housing market. Canada only ranks 42nd out of 53 in the Housing Subcategory. Affordability, or rather, the lack of it, is a particularly big problem: 58% of expats say that housing is not affordable, 16 percentage points more than the global average (42%).

## Great Environment, Not so Great Healthcare

Lastly, Canada's ranking of 23rd in the Quality of Life Index hides a stark contrast among its subcategories. On the one hand, Canada offers its expat residents relatively high Safety & Security (15th) and a superb Environment & Climate (10th). Among the respondents, 77% agree they can openly express themselves and their opinions (vs. 65% globally). They also love the urban environment (9th), the availability of green goods and services (10th), the air quality (13th), and the natural environment (15th).

*I don't like how hard it is to get access to a family physician and how long the waiting times for medical examinations are.*

Expat in Halifax

On the other hand, Canada does very poorly in the Healthcare Subcategory (42nd): 28% rate the availability of healthcare negatively (vs. 14% globally), and 30% do not have easy access to all medical services they need (vs. 19% globally).

# Typical Expats in Canada

## Average Age



## Gender Split

47%  
Male

52% Female  
1% Self-describe




## Top Reasons for Moving

 **13%** Better quality of life

 **11%** To go to school or university

 **11%** Family reasons

## Top Nationalities

 **16%** Canadian\*

 **6%** Nigerian

 **6%** Indian

\* Naturalized Canadians and expats with more than one nationality

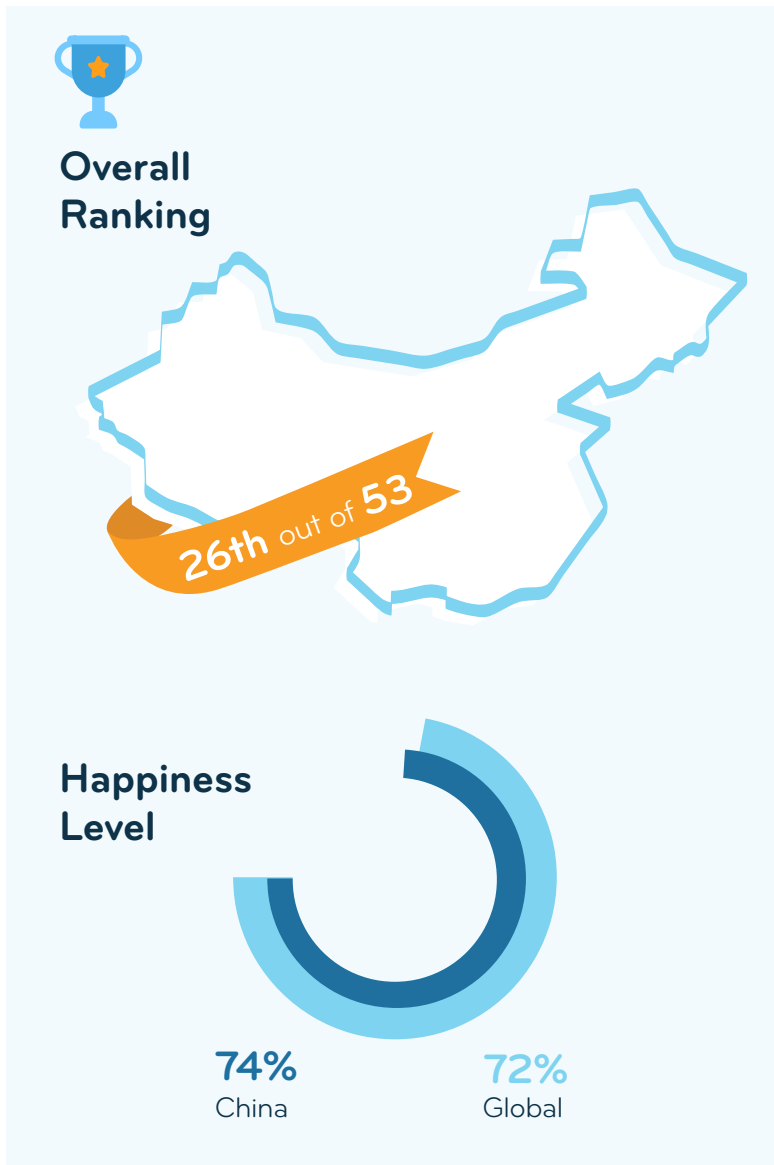
## Top Employment Sectors

 **16%** Finance

 **11%** IT

 **9%** Education

# How Expats Rate Life in China



## Quality of Life Index

32 out of 53



- 6 Travel & Transit
- 43 Environment & Climate
- 21 Leisure Options
- 40 Healthcare
- 42 Safety & Security



## Ease of Settling In Index

25 out of 53



- 25 Local Friendliness
- 18 Finding Friends
- 38 Culture & Welcome



## Working Abroad Index

32 out of 53



- 12 Career Prospects
- 16 Salary & Job Security
- 45 Work & Leisure
- 48 Work Culture & Satisfaction



## Expats Essentials Index

50 out of 53



- 53 Digital Life
- 46 Admin Topics
- 19 Housing
- 46 Language



## Personal Finance Index

10 out of 53





# China Is a Financial Haven, but Expats Face a Difficult Start

Expatriate life in China is very affordable, but getting a visa or opening a local bank account can be really tough.

China ranks 26th out of 53 destinations in the *Expatriate Insider 2023* survey. Ranking 10th for Personal Finance, the country is a great place for expatriates who want their money to go a long way. Another highlight is the widely available (5th) and easily affordable (2nd) public transportation network. On the downside, the country ranks 48th in the Work Culture & Satisfaction Subcategory. The majority of expatriates is unhappy with their work-life balance (45th). The Expatriate Essentials (50th), such as administrative topics or digital infrastructure, are another source of disappointment. All things considered, 74% are happy with their life in China, close to the global average of 72%.

## Expatriates' Money Can Go a Long Way in China

Paying the bills is no problem for the majority

of survey respondents in China: 86% say that their disposable household income is enough (or more than enough) to lead a comfortable life (vs. 73% globally). Additionally, 69% are happy with their financial situation (vs. 58% globally), and half (50%) rate the general cost of living positively (vs. 44% globally). Overall, China ranks 10th in the Personal Finance Index.

The financial advantages are also reflected in other factors throughout the survey. In the Working Abroad Index, 68% of expatriates say that they are paid fairly for their work, slightly more than the global average of 62%. The country also ranks 2nd for the affordability of public transportation in the Quality of Life Index. Only healthcare is difficult to afford for some: China ranks 42nd for this factor.

*I like the food and the convenience of using public transportation.*

Spanish expatriate

## Top-Tier Transportation

China ranks 32nd for its Quality of Life. Expatriates find it relatively easy to get around China, as nearly all of them consider public transportation both easy to afford (99% happy vs. 71% globally) and widely available (94% vs. 73% globally). Drivers appreciate the road infrastructure (10th), but pedestrians and cyclists are not left in the dust: 88% say that it is easy and safe to get around by bike or on foot (vs. 77% globally).

However, expats struggle with the Environment & Climate (43rd). In fact, three in ten (30%) rate the air quality poorly (vs. 17% globally). And although 94% feel safe in China (vs. 83% globally), more than half (54%) say that they cannot openly express themselves, more than triple the global average of 15%. In the Ease of Settling In Index (25th), expats also struggle at times. It can be hard to get used to the local culture (44th), but at least they still have a personal support network in China (6th).

## An Old-Fashioned Work Culture

Working Abroad (32nd) brings up some issues for expats in China, especially when it comes to Work & Leisure (45th) and Work Culture & Satisfaction (48th). In fact, nearly one quarter of expats (23%) are unhappy with their work-life balance (vs. 17% globally). The local business culture is another pain point: expats believe that it does *not* encourage creativity (51st), independent work (51st), or flexibility (50th). On the positive side, 71% say that moving to China has improved their career prospects (vs. 59% globally).

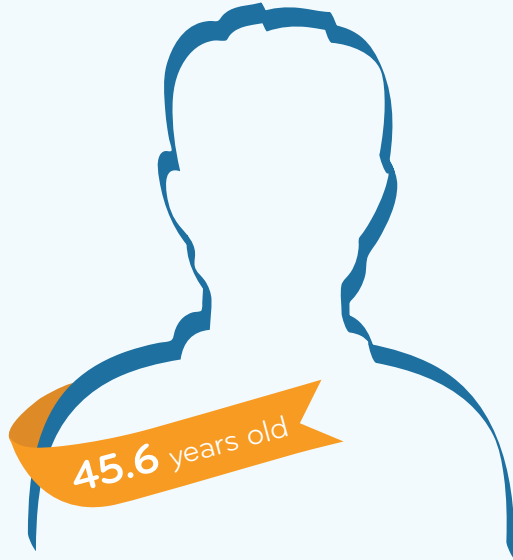
## Expats Do Not Have an Easy Start in China

Getting started as an expat in China can be a big challenge: the country ranks among the global bottom 5 in the Expat Essentials Index (50th). It even ends up at the bottom of the Digital Life Subcategory (53rd). For example, 19% struggle to get high-speed internet at home (vs. 10% globally).

Although the majority of expats in China (96%) finds it easy to pay without cash (vs. 84% globally), only 13% say they enjoy unrestricted access to social media and other online services, significantly less than the global average of 84%. Admin Topics (46th) are not much better. Opening a local bank account (48th) and getting a visa for moving to China (44th) can be difficult. And, 66% struggle with learning the local language(s) (vs. 38% globally).

# Typical Expats in China

## Average Age



## Gender Split

65%

Male

35%

Female

0%

Self-describe



## Top Reasons for Moving



24% Recruited internationally



19% Found a job on their own



18% Sent by their employer

## Top Nationalities



16% US American



11% German



10% British

## Top Employment Sectors



32% Education



17% Manufacturing & engineering



8% Commerce & trade

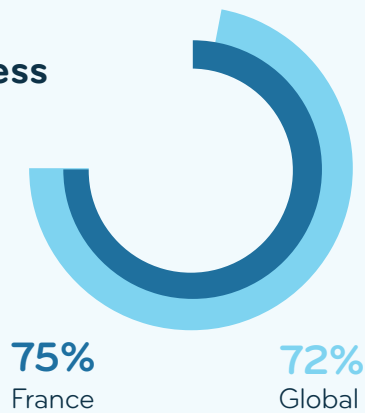
# How Expats Rate Life in France



## Overall Ranking



## Happiness Level



## Quality of Life Index

14 out of 53



- 23 Travel & Transit
- 15 Environment & Climate
- 15 Leisure Options
- 6 Healthcare
- 26 Safety & Security



## Ease of Settling In Index

33 out of 53



- 39 Local Friendliness
- 35 Finding Friends
- 26 Culture & Welcome



## Working Abroad Index

26 out of 53



- 29 Career Prospects
- 26 Salary & Job Security
- 24 Work & Leisure
- 36 Work Culture & Satisfaction



## Expat Essentials Index

49 out of 53



- 24 Digital Life
- 45 Admin Topics
- 33 Housing
- 45 Language



## Personal Finance Index

31 out of 53



# France: Great Healthcare but Tricky Administration for Expats

Expats in France appreciate its outstanding quality of medical care, but they struggle with the country's heavy administration and the French language.

France comes 33rd out of 53 destinations in the *Expat Insider 2023* survey. It receives its highest ranking for Healthcare (6th). In fact, France is the 3rd best destination worldwide for the affordability of medical care, and 6th for its quality. But the bureaucracy and the language (both 45th) frustrate expats. Overall, 75% of expats are happy with their life in France, compared to 72% globally.

## Medical Care Remains Top-Tier

Since InterNations published the first *Expat Insider* survey in 2014, France has always ranked among the top 10 for its exceptional quality of healthcare. In 2023, 84% say they are happy with this factor (vs. 70% globally), and 83% find medical care affordable (vs. 62% globally). *"The healthcare is just great!"* confirms an expat from the USA.

## Quality of Life Pleases Expats

Overall, expats adore the French lifestyle. Although it falls short of the top 10 in the Quality of Life Index (14th), expats in France enjoy the Environment & Climate (15th), the availability of green goods and services (6th), and the Leisure Options (15th). As a Latvian expat explains: *"I love the fact that people spend loads of time outdoors, as well as the food and wine, the people in general, and the quality of life."* She is not alone in that: 84% are happy with the culinary variety and dining options (vs. 77% globally).

## The Language Makes It Hard to Get Settled

Over the last decade, when asked how easy it was to live in France without speaking French, expats

have continuously voted the country among the bottom 10 destinations. Also in 2023, more than half (59%) find it difficult to live in France without speaking the local language, compared to only 32% worldwide. This is a problem, as only 35% say that it is easy to learn French (vs. 40% globally).

*The French are obsessed with gastronomy – just like me. I enjoy the culture of going to the farmers' market and butcher's. And I love the 'apéro': a get-together with snacks and a drink.*

Taiwanese expat

And it does seem that expats in France work harder than others to learn the language of their country of residence, as 70% say they speak it fairly to very well compared to only 55% globally. Yet, the frustrations of not being understood remain.



*I have, on multiple occasions, attempted to speak French with French people who claim not to understand me. Apparently, my pronunciation is imperfect, so they cannot comprehend me when speaking.*

*British expat*



## French Administration among the Worst

Apart from language issues, expats also encounter bureaucratic hurdles, as France finds itself among the bottom 10 countries for Admin Topics (45th). More than half (53%) say it is difficult to deal with the local bureaucracy (vs. 38% globally). And only 49% say it is easy to open a local bank account, which is 13 percentage

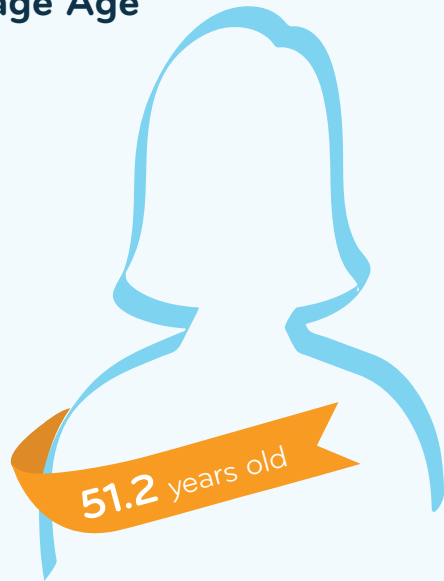
points less than the global average (62%). The country does better for its Digital Life (24th) and Housing (33rd), but it is still voted among the bottom 5 in the Expat Essentials Index (49th). *"The government websites are not user friendly. Dealing with the prefecture to renew one's visa is time-consuming and frustrating,"* says a US American expat.

## Business Culture Remains at the Bottom

France ranks in the middle of the Working Abroad Index (26th). Expats are fairly happy with their job security, where France ranks 17th, but are less content with the Work Culture & Satisfaction (36th). Only 38% find that the local business culture promotes independent work and/or flat hierarchies (vs. 46% globally). Still, 66% rate their overall job satisfaction positively, two percentage points higher than the global average (64%). When it comes to Personal Finance (31st), France ranks slightly below average.

# Typical Expats in France

## Average Age



## Gender Split\*

36%

Male

64%

Female

0.5%

Self-describe



\* If the percentages do not add up to 100%, this is due to using rounded integral numbers.

## Top Reasons for Moving



10% For love



9% To go to school or university



9% Better quality of life



9% Found a job on their own

## Top Nationalities



20% British



16% US American



6% Italian

## Top Employment Sectors



11% Education



11% IT



7% Advertising, marketing & communication

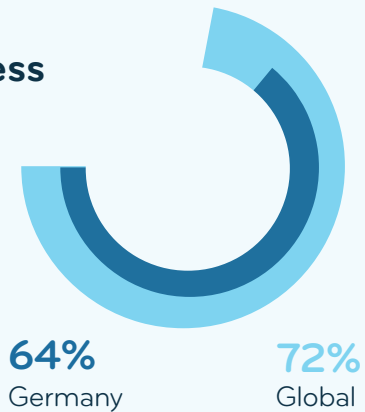
# How Expats Rate Life in Germany



## Overall Ranking



## Happiness Level



## Quality of Life Index

18 out of 53



- 21 Travel & Transit
- 21 Environment & Climate
- 40 Leisure Options
- 23 Healthcare
- 18 Safety & Security



## Ease of Settling In Index

50 out of 53



- 49 Local Friendliness
- 49 Finding Friends
- 49 Culture & Welcome



## Working Abroad Index

15 out of 53



- 13 Career Prospects
- 9 Salary & Job Security
- 22 Work & Leisure
- 29 Work Culture & Satisfaction



## Expat Essentials Index

53 out of 53



- 51 Digital Life
- 43 Admin Topics
- 48 Housing
- 51 Language



## Personal Finance Index

28 out of 53





# Expats in Germany Are among the Unhappiest & Loneliest Worldwide

Expats have a very hard time making friends, finding housing, and dealing with Germany's lack of a digital infrastructure.

Germany comes 49th out of 53 in the *Expats Insider 2023* survey – ranking among the least attractive expat destinations. When starting life in Germany, expats face big challenges due to the country's lack of digitalization, the inflexible bureaucracy, and the tense situation in the housing market. On top of that, Germans rank among the bottom 5 least friendly local populations (50th). This might explain why expats are unhappy with their social life and have difficulties making friends. It is therefore hardly surprising that expats in Germany are among the unhappiest worldwide (50th). Overall, 64% of expats are happy with their life in Germany, compared to 72% globally.

## A Less than Welcoming Culture

The Ease of Settling In Index (50th) is one of the main pain points for expats in Germany. In

fact, the country performs very poorly in all three subcategories of this index: Local Friendliness (50th), Finding Friends (49th), and Culture & Welcome (49th).

*I can't meet people here and no one seems to want to actually hang out.*

US expat

Three in ten expats (30%) say that people in Germany are not friendly towards foreign residents (vs. 18% globally), and 55% find it difficult to make local friends (vs. 36% globally). Since 32% also have no personal support network (vs. 24% globally), it does not come


as a surprise that about one in three (32%) do not feel at home in Germany (vs. 20% globally). Unfortunately, this has been a trend: in the last decade of the *Expats Insider* survey, Germany has always ranked among the bottom 10 countries for Finding Friends and the friendliness of the locals.

## The Hardest Place to Get Started

Expats in Germany also have the hardest time finding their footing. Germany ranks last in the Expat Essentials Index (53rd), which covers the topics of Digital Life, Admin Topics, Housing, and Language. The lacking digital infrastructure (51st) and the language barrier (51st) frustrate expats immensely.


Germany places last (53rd) for cashless payment options and second to last (52nd) for easy

access to high-speed internet. Half of the expats (50%) find it difficult to live in Germany without speaking the local language (vs. 32% globally). This is a problem, as 60% find German difficult to learn (vs. 38% globally).



*It is often impossible  
to pay by card.  
Digitalization 'made  
in Germany' is a joke.*

French expat



Cumbersome public administration and a tense housing market create further obstacles, as more than half (56%) find it hard to deal with the local

bureaucracy (vs. 38% globally). On top of that, 58% struggle to find housing, 27 percentage points more than the global average (31%).

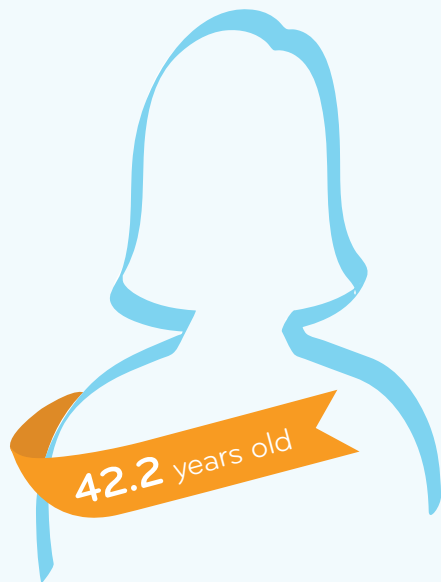


## Excellent Job Market & Job Security

On the positive side, Germany does quite well in the Working Abroad Index (15th). Germany's job market (4th) and job security (5th) make it into the top 5 worldwide. The country only shows a mediocre performance for Personal Finances (28th), though. In terms of Quality of Life (18th), expats appreciate both the infrastructure for cars and the easy availability of green goods and services (7th for each). A Nigerian expat says: *"I like that I have an opportunity here to grow in my career and to have a sustainable life overall."*

# Typical Expats in Germany

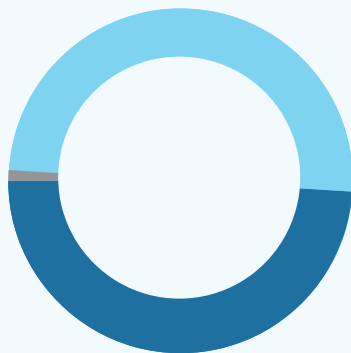
## Average Age



## Gender Split


49%  
Male

50% 1%  
Female Self-describe



## Top Reasons for Moving

 18% Found a job on their own

 15% To go to school or university

 10% For love

## Top Nationalities

 10% US American


 7% British

 7% Indian

## Top Employment Sectors

 18% IT

 10% Manufacturing & engineering

 7% Finance

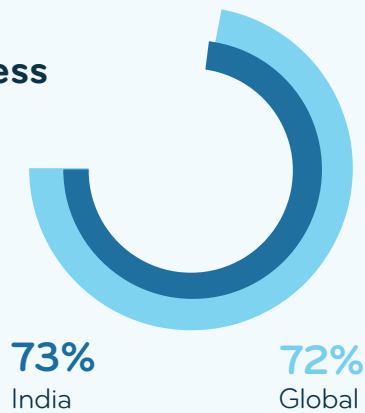
# How Expats Rate Life in India



## Overall Ranking



## Happiness Level



## Quality of Life Index

52 out of 53



- 52 Travel & Transit
- 53 Environment & Climate
- 39 Leisure Options
- 22 Healthcare
- 48 Safety & Security



## Ease of Settling In Index

22 out of 53



- 20 Local Friendliness
- 24 Finding Friends
- 30 Culture & Welcome



## Working Abroad Index

33 out of 53



- 22 Career Prospects
- 27 Salary & Job Security
- 40 Work & Leisure
- 35 Work Culture & Satisfaction



## Expat Essentials Index

44 out of 53



- 45 Digital Life
- 50 Admin Topics
- 22 Housing
- 33 Language



## Personal Finance Index

9 out of 53



# Expatriate Life in India Is Unsafe & Chaotic but Financially Comfortable

Expats in India see a purpose in their work and are happy with their financial situation, but the low quality of life and difficulties dealing with the bureaucracy take their toll.

India comes 36th out of 53 destinations in the *Expatriate Insider 2023* survey. For the tenth year in a row, it is one of the worst-rated destinations in the Quality of Life Index (52nd). It also lands among the bottom 10 in the Expatriate Essentials Index (44th), which is mainly due to expats' low satisfaction with Digital Life (45th) and Admin Topics (50th). While the country only does somewhat better in the Working Abroad Index (33rd), it lands in a solid 22nd place in the Ease of Settling In Index. In the Personal Finance Index, India even ranks 9th. Overall, 73% of expats are happy with their life in India, about the same as the global average (72%).

## Little Interest in the Environment

For the tenth time in a row, India lands in the bottom 10 of the Quality of Life Index (52nd), only ahead of Kuwait (53rd). The country even

comes last in the Environment & Climate Subcategory (53rd). Expats are very unhappy with the air quality (73% unhappy vs. 17% globally) and the urban environment, such as green spaces or noise levels (67% unhappy vs. 16% globally). Additionally, 55% agree that the government does not support policies to protect the environment, more than three times the global average (17%).

*The pollution is unpleasant; I often use a face mask when outside. Also, the sensory overload of the city being very loud and very smelly gets to me occasionally.*

Finnish expat

## Unsafe & Chaotic

It does not look much better for India in the Travel & Transit Subcategory (52nd). One out of two respondents (50%) rates the infrastructure for cars negatively (vs. 13% globally), and 49% find it hard and unsafe to get around on foot and/or bicycle (vs. 13% globally). Close to one in five (19%) even find it extremely unsafe, compared to 4% globally.

Safety is not only an issue in terms of traffic: just 73% of expats feel generally safe in India, compared to 83% globally. And while 49% of expats worldwide consider their personal safety in their respective host countries very good, only 31% of expats in India feel this way. Additionally, 37% state that they cannot openly express themselves and their opinions (vs. 15% globally). Overall, India ranks 48th in the Safety & Security Subcategory.

## A Purposeful Career

Ranking 33rd in the Working Abroad Index, India makes it into the top 10 for two factors: personal career opportunities (10th) and expats seeing a purpose in their work (8th). In fact, not a single expat (0%) does *not* see a purpose in what they do (vs. 8% globally). Maybe this has something to do with their fields of work: an above-average number of expats in India work in education (19% vs. 11% globally), as well as coaching & consulting (9% vs. 3% globally) – but also in transportation & logistics (9% vs. 4% globally). It might also help that 72% feel paid fairly for their work (vs. 62% globally).

## More than Enough to Lead a Comfortable Life

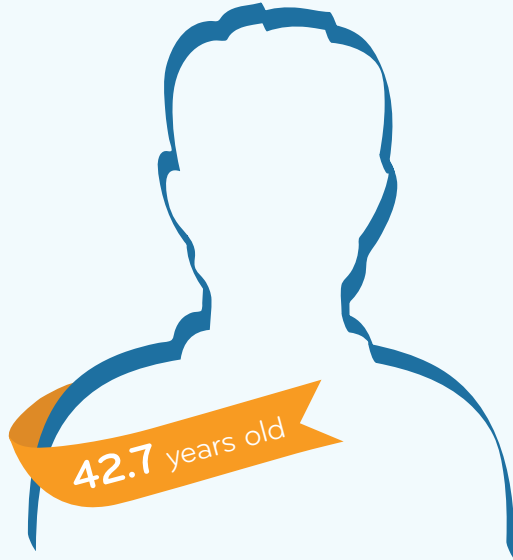
In general, money is no problem for expats in India: 72% are happy with their financial situation (vs. 58% globally), 34% even *completely* so (vs. 21% globally). *"I earn more than I would back home. I can afford things that back home would be luxuries,"* shares an expat from Finland. In fact, 61% of expats feel that their disposable household income is more than enough to lead a comfortable life, compared to 44% globally. Overall, India ranks 9th in the Personal Finance Index.

## Tough to Deal with the Bureaucracy

The affordability of housing is one of the rare highlights in the Expat Essentials Index (44th): 50% of expats find housing affordable, compared to 38% globally. However, India lands in the bottom 10 for both the Digital Life (45th) and the Admin Topics (50th) Subcategories. Close to two in five (36%) rate the availability of government services online negatively (vs. 21% globally), and 69% find it hard to deal with the local bureaucracy (vs. 38% globally). India ranks 51st for the latter factor, only ahead of Italy (52nd) and South Africa (53rd).

# Typical Expats in India

## Average Age



## Gender Split

51%

Male

49%

Female

0%

Self-describe



## Top Reasons for Moving



20% Sent by their employer



14% For love



13% Found a job on their own



13% Recruited internationally

## Top Nationalities



16% US American



14% British

## Top Employment Sectors



19% Education



9% Coaching & consulting



9% Transportation & logistics

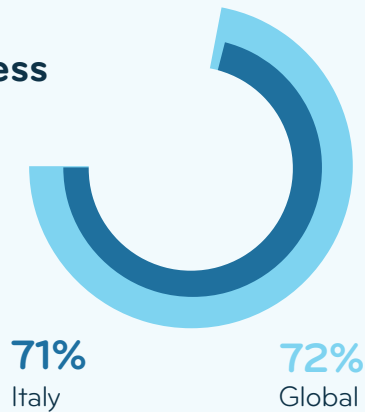
# How Expats Rate Life in Italy



## Overall Ranking



## Happiness Level



## Quality of Life Index

33 out of 53



- 27 Travel & Transit
- 34 Environment & Climate
- 17 Leisure Options
- 31 Healthcare
- 37 Safety & Security



## Ease of Settling In Index

28 out of 53



- 29 Local Friendliness
- 29 Finding Friends
- 27 Culture & Welcome



## Working Abroad Index

52 out of 53



- 52 Career Prospects
- 50 Salary & Job Security
- 46 Work & Leisure
- 49 Work Culture & Satisfaction



## Expat Essentials Index

51 out of 53



- 48 Digital Life
- 52 Admin Topics
- 37 Housing
- 38 Language



## Personal Finance Index

40 out of 53





# Working Life Is a Nightmare for Expats in Italy

Complicated bureaucratic issues and dissatisfying working conditions make life in Italy sometimes very frustrating for expats.

Italy comes 47th out of 53 destinations in the *Expats Insider 2023* survey. Expats struggle with their working life, especially their career prospects and the business culture. Frustrating bureaucracy, a lack of digitalization, and a below-average financial situation lead to Italy's rank among the bottom 10. Overall, 71% of expats are happy with their life in Italy, compared to 72% globally.

## Dismal Career Prospects

The biggest pain point for expats in Italy is the Working Abroad Index (52nd out of 53). The country even ranks second to last in the Career Prospects Subcategory (52nd). Nearly half the expats are unhappy with the local job market (47% vs. 26% globally), and one in three (33%) says that moving to Italy has *not* improved their career prospects (vs. 18% globally).

So, it is hardly surprising that Italy comes last for personal career opportunities (53rd). It does not do much better with regard to Salary & Job Security (50th). On top of their dissatisfaction with their job security (26% unhappy vs. 19% globally), expats also do not feel they are paid fairly (49th). And they rate the state of the local economy very poorly (47th).

## Unhappy Workers

Work & Leisure (46th) is another low point for Italy. The country ends up in the bottom 10 for both working hours (46th) and work-life balance (44th). Expats also vote Italy among the worst in the Work Culture & Satisfaction Subcategory (49th). They report that the local business culture does *not* support creativity (39% unhappy vs. 26% globally), flexibility (33% vs. 18% globally), or independent work (43% vs. 26% globally).

The country ranks last worldwide for overall job satisfaction (53rd).

## Dissatisfied with Their Finances

Expats encounter yet more problems when it comes to Personal Finance (40th). Though Italy ranks slightly above average for its general cost of living (25th), one in three expats (33%) is unhappy with their financial situation (vs. 22% globally). About the same share (34%) describe their disposable household income as *not* enough to lead a comfortable life (vs. 27% globally).

## Lots of Ups & Downs for Quality of Life

Italy's best, but still mediocre, performance is

in the Ease of Settling In Index (28th). It ranks midfield for Local Friendliness (29th), Finding Friends (29th), and Culture & Welcome (27th). In the Quality of Life Index, the country also lands in an average 33rd place, but a closer look reveals some ups and downs. While 76% of expats enjoy Italy's climate and weather (vs. 62% globally), 30% are unhappy with the air quality (vs. 17% globally).

On the positive side, Italy comes 17th in the Leisure Options Subcategory. The majority of expats (80%) is happy with the culinary variety and dining options (vs. 77% globally), and 72% rate the culture and nightlife favorably (vs. 68% globally). But while nearly three in four expats (72%) agree that they can openly express themselves and their opinions (vs. 65% globally), nearly one in three (31%) are unhappy with the country's political stability (vs. 13% globally).

## Frustrated by Bureaucracy

In Italy, getting set up with the Expat Essentials (51st) seems to be a difficult task. The country ranks second to last in the Admin Topics Subcategory (52nd): 72% of expats find it hard to deal with the bureaucracy, nearly double the

global average (38%). A Panamanian expat adds that *"the bureaucracy is even tougher when you're a non-EU citizen"*. Expats also report that it is difficult to open a local bank account (33% unhappy vs. 22% globally) and to get a visa for moving to Italy (39% unhappy vs. 24% globally).

*The bureaucracy is the worst; people are stuck in the past. It is impossible to get anything done.*

Dutch expat

The Digital Life Subcategory (48th) is another lowlight. Over two in five expats (42%) are unhappy with the availability of government services online, twice the global average (21%). They also rate the cashless payment options (44th) and high-speed internet access at home (47th) negatively. While 57% report that it is difficult to live there without speaking Italian (vs. 32% globally), over half (52%) at least find the language easy to learn (vs. 40% globally).

# Typical Expats in Italy

## Average Age



## Gender Split

40%

Male

59%

Female

1%

Self-describe



## Top Reasons for Moving

 **21%** To go to school or university

 **16%** For love

 **7%** Better quality of life


## Top Nationalities

 **13%** US American


 **12%** British

 **5%** Indian

## Top Employment Sectors

 **14%** Education

 **7%** Advertising, marketing & communication

 **7%** Finance

 **7%** IT

 **7%** Manufacturing & engineering

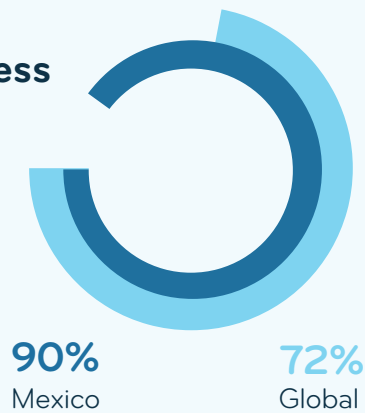
# How Expats Rate Life in Mexico



## Overall Ranking



## Happiness Level



## Quality of Life Index

26 out of 53



- 30 Travel & Transit
- 35 Environment & Climate
- 2 Leisure Options
- 20 Healthcare
- 41 Safety & Security



## Ease of Settling In Index

1 out of 53



- 1 Local Friendliness
- 2 Finding Friends
- 1 Culture & Welcome



## Working Abroad Index

22 out of 53



- 23 Career Prospects
- 31 Salary & Job Security
- 15 Work & Leisure
- 16 Work Culture & Satisfaction



## Expat Essentials Index

12 out of 53



- 43 Digital Life
- 30 Admin Topics
- 6 Housing
- 18 Language



## Personal Finance Index

2 out of 53



# Mexico Is the Best Country for Expats (Again)

Expats in Mexico enjoy a great social life and an affordable lifestyle, which makes the country the most popular destination worldwide.

Mexico comes 1st out of 53 destinations in the *Expats Insider 2023* survey. This might not come as a surprise, as the country has ranked in the top 5 since the first survey was conducted in 2014. Mexico lands in 1st place of the Ease of Settling In Index, with expats feeling at home there (2nd). This outstanding result is followed closely by the Personal Finance Index (2nd), which highlights a great financial situation (1st). While Mexico has ups and downs in both the Quality of Life (26th) and the Working Abroad (22nd) Indices, it shows a strong performance for Expat Essentials (12th). Overall, 90% of expats are happy with their life in Mexico, compared to 72% globally.

## A Place to Make Friends Easily

Throughout the 10 years of the *Expats Insider* survey, Mexico has always ranked among the best in the Ease of Settling In Index (1st in 2023).

This also holds true for all its subcategories and rating factors. Expats have consistently enjoyed the Local Friendliness (1st): most find the local residents to be friendly in general (91% vs. 67% globally) and towards foreign residents in particular (89% vs. 65% globally).

*If you are willing to learn the language and adapt to the local culture, this is the best country to live and work in.*

Dutch expat

Finding Friends (2nd) is also no problem. About

three in four expats (74%) say that it is easy to make local friends, compared to only 43% globally. This is probably one reason why expats in Mexico have a personal support network (2nd) and are very happy with their social lives overall (4th). Mexico secures another 1st place in the Culture & Welcome Subcategory. Expats feel both welcome (89% vs. 67% globally) and at home (82% vs. 62% globally) there. They also report that it is easy to get used to the Mexican culture (1st).

## The Trouble-Free Basics of Life Abroad

The country has another strong performance in the Expat Essentials Index (12th). About three in four (74%) had no trouble getting a visa to move there, compared to 57% globally. They also report that learning Spanish is easy (9th), which seems to pay off: *"I've learned to speak*

*Spanish, and the locals really appreciate it!"* shares a US American expat. And while expats struggle with the inability to pay without cash (49th), Housing (6th) is no problem. Expats say that accommodation in Mexico is not only easy to find, but also affordable (7th for both).



*Mexico is a very happy country. The people are helpful and friendly, and they celebrate everything!*

Expatriate from New Zealand



## Budget-Friendly Living

Affordability is a general trend in Mexico. The country ranks 2nd in the Personal Finance Index – only Vietnam (1st) performs better. Most expats (87%) say that their disposable household income is enough or more than enough to lead a comfortable life in Mexico (vs. 73% globally). Another 71% are happy with the general cost of living, compared to only 44% globally. Overall, 80% are satisfied with their financial situation (vs. 58% globally), with the country ranking 1st for this factor. *"The affordable cost of living makes being here*

*much more enjoyable in general,"* an expat from the USA explains.



## A Satisfying Work Life

Mexico has positive results in the overall Working Abroad Index (22nd). Expats are especially happy with their personal career opportunities (4th), fair pay (5th), and work-life balance (7th). Most expats (87%) see a purpose in their work (vs. 78% globally), and 71% are satisfied with their jobs in general (vs. 64% globally).



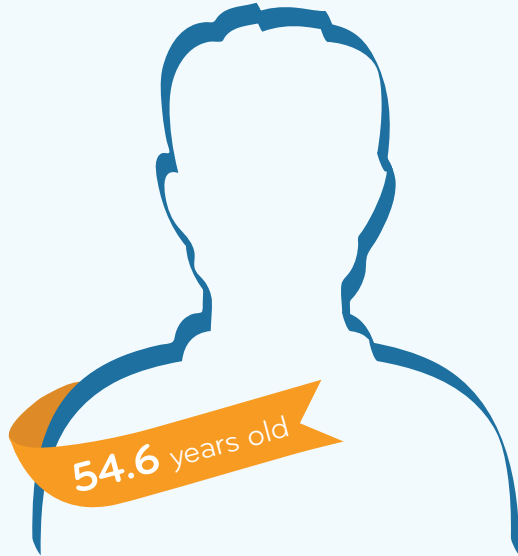
## Problems with Safety

The Quality of Life Index (26th) reveals rather mixed results. On the negative side, Mexico only ranks 45th for political stability, and 18% of expats do not feel safe there, more than double the global average (8%). The lack of a high-quality infrastructure for cars (44th) is another problem, as well as the lack of policies to protect the environment (49th).

On the positive side, Mexico's Leisure Options (2nd) are among the best worldwide. The country ranks 1st for its culinary variety and dining options, as well as 3rd for its culture and nightlife. And expats can have all of this while enjoying the wonderful climate and weather (5th).

# Typical Expats in Mexico

## Average Age



## Gender Split

52%

Male

48%

Female

0%

Self-describe



## Top Reasons for Moving



16% Better quality of life



11% To retire abroad



9% Looking for an adventure



9% Sent by their employer

## Top Nationalities



45% US American



6% Canadian



6% German

## Top Employment Sectors



16% Education



12% IT



9% Coaching & consulting



9% Advertising, marketing & communication

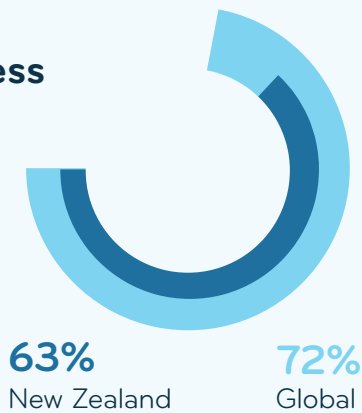
# How Expats Rate Life in New Zealand



## Overall Ranking



## Happiness Level



## Quality of Life Index

38 out of 53



- 50 Travel & Transit
- 8 Environment & Climate
- 32 Leisure Options
- 43 Healthcare
- 27 Safety & Security

## Ease of Settling In Index

37 out of 53



- 28 Local Friendliness
- 42 Finding Friends
- 35 Culture & Welcome

## Working Abroad Index

28 out of 53



- 30 Career Prospects
- 39 Salary & Job Security
- 26 Work & Leisure
- 19 Work Culture & Satisfaction



## Expat Essentials Index

27 out of 53



- 13 Digital Life
- 14 Admin Topics
- 49 Housing
- 9 Language



## Personal Finance Index

53 out of 53





# New Zealand Ranks Last Worldwide for Expats' Personal Finances

Expats love the Environment & Climate in New Zealand, but the cost of living is an increasing burden for them.

New Zealand comes 45th out of 53 destinations in the *Expats Insider 2023* survey. It does best in the Expat Essentials (27th) and Working Abroad (28th) Indices. However, New Zealand ranks last in the Personal Finance Index (53rd), and many expats do not feel their disposable household income is enough for a comfortable life there (53rd). They also give the country somewhat mixed reviews in both the Quality of Life (38th) and the Ease of Settling In (37th) Indices. Overall, only 63% of expats are happy with their life in New Zealand, compared to 72% globally.

## Getting Around Is a Headache

New Zealand has many ups and downs when it comes to its results in the Quality of Life Index (38th). Its lowest point is the Travel & Transit Subcategory (50th): 38% say that public transportation is not easily available, more than

double the global average (16%). And another 24% find it hard to afford (vs. 15% globally).

New Zealand also ranks last globally for travel opportunities (53rd), most likely due to its isolated location. *"It's expensive to travel from New Zealand, it's so far from everywhere!"* explains a US American expat. Expats also report that healthcare is far from easily available there (44th).

## An Environment That Impresses

On the positive side, expats love the Environment & Climate (8th) in New Zealand. The air quality is great (3rd), and almost all expats (95%) are happy with the natural environment, such as the country's scenery, nature, and wildlife (vs. 84% globally). When it comes to the Leisure Options Subcategory (32nd), expats in New Zealand have many opportunities for recreational sports (4th),

but they are disappointed with the culture and nightlife (50th).

*I love the beautiful landscape and the relaxed lifestyle.*

Canadian expat


## Good Job Market – But Little Pay

New Zealand claims a midfield spot in the Working Abroad Index (28th). Despite the fact that about one in four (24%) believe that moving there has *not* improved their career prospects (vs. 18% globally), 63% are happy with the local job market (vs. 47% globally). However, fair pay at work (44th),

as well as overall job satisfaction (49th), leave a lot to be desired.

## A Dismal Financial Situation in General

New Zealand ranks last worldwide in the Personal Finance Index (53rd). Expats feel that their disposable household income is not enough to lead a comfortable life (53rd) and are not satisfied with their financial situation (51st). And 64% struggle with the general cost of living, nearly 30 percentage points more than the global average of 35%.



*One of the things  
I dislike most about New Zealand  
is the high cost of living.  
Prices go up but never  
come down.*

US American expat



## Easy Bureaucracy, Troublesome Housing

The Expat Essentials Index (27th) reveals more highs and lows for life abroad in New Zealand. Digital Life (13th) is a particular highlight: expats find it easy to pay without cash (8th) and appreciate the unrestricted access to online services (10th). About two in three (65%) say that it is easy to deal with the local bureaucracy (vs. 39% globally), and most (80%) report that it is easy to open a bank account too (vs. 62% globally).

However, getting a visa to move there in the first place proves to be a challenge (47th). Housing (49th) is another low point for New Zealand. Expats describe it as both difficult to afford (71% vs. 42% globally) and hard to find (45% vs. 31% globally).

# Typical Expats in New Zealand

## Average Age



## Gender Split\*

48%

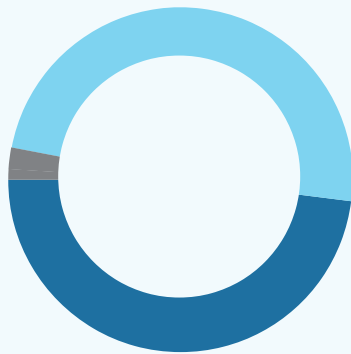
Male

49%

Female

2%

Self-describe



\* If the percentages do not add up to 100%, this is due to using rounded integral numbers.

## Top Reasons for Moving



23% Better quality of life



18% For love



12% Family reasons

## Top Nationalities



22% British



16% South African



10% US American



10% New Zealand\*

\* Naturalized citizens of New Zealand and expats with more than one nationality

## Top Employment Sectors



13% Education



11% Manufacturing & engineering



9% Transportation & logistics



9% Healthcare



9% Construction

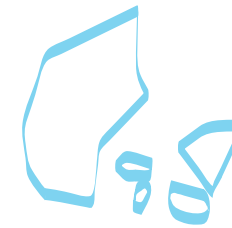
# Expat Life in 4 Nordic Countries



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%

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

The results of these four Nordic countries are very similar in some areas – but vastly different in others.

Finland ranks 16th out of 53 destinations in the *Expat Insider 2023* 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-rated 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 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 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 Expat 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).

*It is one of the easiest countries to be an expat, even though it is difficult to make friends with Swedish people.*

Expat from New Zealand

## 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).

# 41 | Denmark

Despite landing in 41st place overall, Denmark 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 Expat 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.*

Expats 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 *Expats Insider 2023* 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.

## 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.



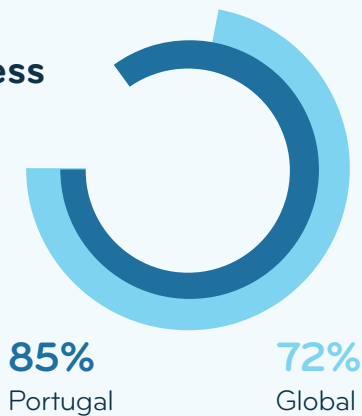
# How Expats Rate Life in Portugal



## Overall Ranking



## Happiness Level



## Quality of Life Index

7 out of 53



- 20 Travel & Transit
- 5 Environment & Climate
- 8 Leisure Options
- 25 Healthcare
- 7 Safety & Security



## Ease of Settling In Index

13 out of 53



- 13 Local Friendliness
- 15 Finding Friends
- 8 Culture & Welcome



## Working Abroad Index

43 out of 53



- 49 Career Prospects
- 42 Salary & Job Security
- 31 Work & Leisure
- 34 Work Culture & Satisfaction



## Expat Essentials Index

31 out of 53



- 28 Digital Life
- 32 Admin Topics
- 32 Housing
- 31 Language



## Personal Finance Index

12 out of 53



# A Great Quality of Life in Portugal but Poor Job Opportunities

Expats in Portugal love the local climate and feel welcome there, but they also face poor career prospects.

Portugal comes 10th out of 53 destinations in the *Expat Insider 2023* survey. Expats are very happy with their Quality of Life: they enjoy the climate, leisure options, and safety. They find it generally easy to get settled and feel at home in Portugal. Despite frustrations with the local bureaucracy and a disappointing job market, 85% of expats are happy with their life in Portugal, compared to 72% globally.

## A Welcoming Culture

The Ease of Settling In Index (13th) is one of the major highlights for expats in Portugal, particularly with regard to Culture & Welcome (8th). Expats feel very much at home (78% vs. 62% globally) and welcome (81% vs. 67% globally) there. This may be partly due to the fact that 71% have a personal support network in Portugal, compared to 58% globally. What's more, 76% find it easy to get used

to the local culture (vs. 62% globally). The majority (80%) also reports that the population is generally friendly to foreign residents, 15 percentage points more than the global average (65%).

*Even though I have limited Portuguese language skills, the locals are friendly and accepting.*

Irish expat

## Plenty to See & Do

Since the first Expat Insider survey in 2014, Portugal has consistently performed well or very well in the Quality of Life Index – in 2023, it ranks 7th

worldwide. Some of the country's long-standing highlights have been the climate and weather (7th) and the air quality (9th). *"The beaches and scenery are excellent, and the weather is fantastic!"* shares a US American expat. It is hardly surprising that the country ranks among the best destinations for Environment & Climate (5th).

Expats also have many opportunities for recreational sports (85% happy vs. 75% globally) and enjoy the local culture and nightlife (74% happy vs. 68% globally). They feel safe (94% vs. 83% globally) in Portugal and agree that they can openly express themselves and their opinions (83% vs. 65% globally).

## Expats Face Administrative Hurdles

In the Expat Essentials Index (31st), though,

the country ranks only midfield. Over half the expats (56%) have a hard time dealing with the local bureaucracy (vs. 38% globally). And one in four (25%) is unhappy with the availability of government services online (vs. 21% globally). On top of that, more than half the expats describe Portuguese as difficult to learn (vs. 38% globally). Luckily, another two in three (68%) consider it easy to live there without local language skills (vs. 50% globally).

*The Portuguese bureaucracy is inefficient and unpredictable. It can be nearly impossible to figure out how things are supposed to be done.*

US American expat

## Not a Destination for Career-Driven Expats

Portugal narrowly escapes the bottom 10 in the Working Abroad Index (43rd). The country performs worst in the Career Prospects Subcategory (49th). Expats vote it 45th for local career opportunities, and more than one

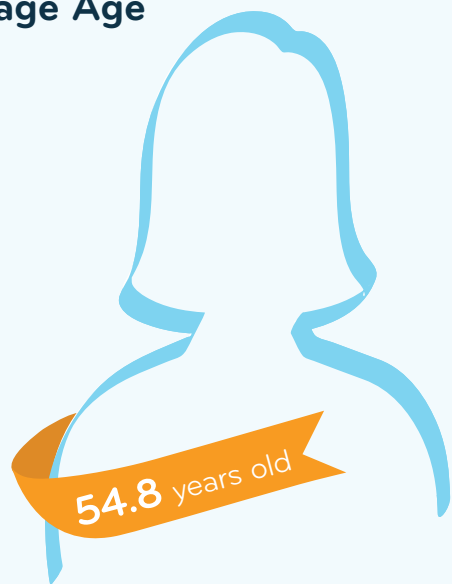
in three (36%) are unhappy with the job market (26% globally). Unsurprisingly, 28% state that moving to Portugal has *not* improved their career prospects (vs. 18% globally). The country does rank above the global average for work-life balance (17th), even though expats rate their working hours rather poorly (45th).

## On the Plus Side: Personal Finances

Interestingly, while the country does badly for fair pay at work (42nd), 78% of expats still agree that their household income is enough or more than enough to lead a comfortable life (vs. 73% globally). In general, Portugal performs very well in the Personal Finance Index (12th): 63% are happy with the general cost of living, compared to a global average of 44%.

# Typical Expats in Portugal

## Average Age



## Gender Split

46%

Male

53%

Female

1%

Self-describe



## Top Reasons for Moving



22% Better quality of life



17% To retire abroad



8% To live in this particular country/city

## Top Nationalities



22% US American



14% British



11% Brazilian

## Top Employment Sectors



13% IT



11% Education



8% Advertising, marketing & communication

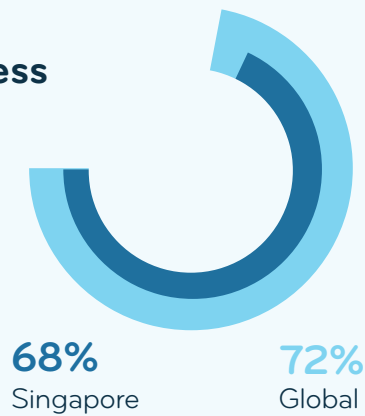
# How Expats Rate Life in Singapore



## Overall Ranking



## Happiness Level



## Quality of Life Index

6 out of 53



- 1 Travel & Transit
- 24 Environment & Climate
- 12 Leisure Options
- 18 Healthcare
- 12 Safety & Security



## Ease of Settling In Index

40 out of 53



- 43 Local Friendliness
- 36 Finding Friends
- 42 Culture & Welcome



## Working Abroad Index

35 out of 53



- 20 Career Prospects
- 11 Salary & Job Security
- 53 Work & Leisure
- 40 Work Culture & Satisfaction



## Expat Essentials Index

11 out of 53



- 5 Digital Life
- 5 Admin Topics
- 51 Housing
- 5 Language



## Personal Finance Index

50 out of 53



# Expenses Overshadow the High Quality of Life in Singapore

Expats in Singapore 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.

Singapore comes 37th out of 53 destinations in the *Expat Insider 2023* survey. It performs best in the Quality of Life (6th) and Expat 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.

*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

## 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).

## 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:

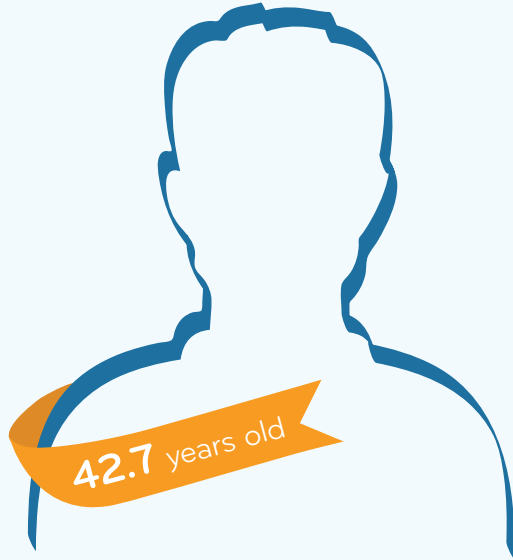
Singapore comes 5th in the Admin Topics Subcategory. Close to seven in ten expats (69%) find it easy to deal with the local bureaucracy, compared to 39% globally. Another 76% describe it as easy to open a local bank account (vs. 62% globally).

## 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

## Average Age



## Gender Split

51%

Male

47%

Female

2%

Self-describe



## Top Reasons for Moving



21% Found a job on their own



21% Sent by their employer



16% Recruited internationally

## Top Nationalities



18% Indian



9% US American



8% Philippine

## Top Employment Sectors



21% IT



11% Education



10% Finance



# How Expats Rate Life in Spain



## Overall Ranking



## Happiness Level



## Quality of Life Index

1 out of 53



- 10 Travel & Transit
- 7 Environment & Climate
- 1 Leisure Options
- 4 Healthcare
- 13 Safety & Security



## Ease of Settling In Index

12 out of 53



- 16 Local Friendliness
- 14 Finding Friends
- 6 Culture & Welcome



## Working Abroad Index

34 out of 53



- 36 Career Prospects
- 38 Salary & Job Security
- 10 Work & Leisure
- 31 Work Culture & Satisfaction



## Expat Essentials Index

16 out of 53



- 21 Digital Life
- 33 Admin Topics
- 21 Housing
- 20 Language



## Personal Finance Index

13 out of 53



# Expats Feel at Home & Happy in Spain

A wide variety of leisure options are easily accessible to those living abroad in Spain, and expats also feel at home there.

Spain comes 2nd out of 53 destinations in the *Expat Insider 2023* survey. It even lands in 1st place worldwide in the Quality of Life Index. Expats are especially happy with their Health & Well-Being (4th) and their Leisure Options (1st). They also are satisfied with their social lives (10th) and find it easy to get used to the local culture (2nd). However, the country ranks below the global average for Working Abroad (34th). Overall, 87% of expats are happy with their life in Spain, compared to 72% globally.

## Excellent Leisure Activities Continue to Please Expats

Since the first *Expat Insider* survey in 2014, Spain has always ranked in the top 10 of the Quality of Life Index. For example, the country has consistently featured among the best worldwide for its Leisure Options, placing 1st again in 2023.

The vast majority of expats is happy with the culture and nightlife in Spain (88% vs. 68% globally) and their opportunities for recreational sports (91% vs. 75% globally). Luckily, Spain's climate and weather (3rd) makes it easier for expats to get out and enjoy these activities.

*I love the sea, beach, weather, and sporting activities. I don't need a car to get around with the great public transportation.*

German expat

## Hassle-Free Healthcare

Expats also love the Healthcare (4th) in

Spain. They are very satisfied with both the availability (84% happy vs. 71% globally) and the affordability (82% happy vs. 62% globally) of healthcare, and they vote Spain's quality of medical care in 10th place globally.

## A Place to Call Home

Though missing out on a top 10 spot in the Ease of Settling In Index (12th), Spain does come 6th in the Culture & Welcome Subcategory. Four in five expats (80%) feel at home there, 18 percentage points more than the global average (62%). They also consider it easy to get used to the local culture (78% happy vs. 62% globally).

Feeling at home abroad often goes hand in hand with a healthy social life, and expats in Spain do seem to benefit from this. Nearly seven in ten (69%) have a personal support network in Spain

(vs. 58% globally), and 72% are happy with their social life there (vs. 56% globally).

## Working Life Is Below Average

Spain performs worst in the Working Abroad Index (34th). Less than half the expats (49%) agree that moving there has improved their career prospects (vs. 59% globally), and 36% are unhappy with the local job market (vs. 26% globally). Job security (43rd) and the state of the local economy (39th) leave a lot to be desired. On the positive side, the country ranks 10th in the Work & Leisure Subcategory, largely due to expats' satisfaction with their work-life balance (73% happy vs. 63% globally).

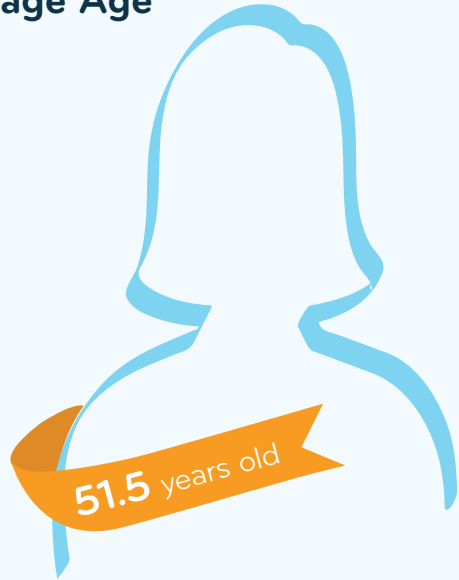
## Few Monetary Worries

Finances do not appear to pose many problems for expats in Spain. It ranks 13th in the Personal Finance Index, and more than two in three expats (69%) are happy with the general cost of living, compared to only 44% globally. Similarly, in the Expat Essentials Index (16th), Spain comes in 13th place (out of 53) for the affordability of housing.

Spain ranks slightly below the worldwide average in the Admin Topics Subcategory (33rd), though. Nearly half the expats (47%) have difficulties dealing with the local bureaucracy (vs. 38% globally). While another 36% also find it difficult to live in Spain without local language skills (vs. 32% globally), 62% at least describe the local language(s) as easy to learn (vs. 40% globally).

# Typical Expats in Spain

## Average Age



## Gender Split\*

42%

Male

57%

Female

0.5%

Self-describe



\* If the percentages do not add up to 100%, this is due to using rounded integral numbers

## Top Reasons for Moving



23% Better quality of life



9% To retire abroad



8% For love

## Top Nationalities



16% British



13% US American



5% German

## Top Employment Sectors



15% IT



11% Education



7% Finance

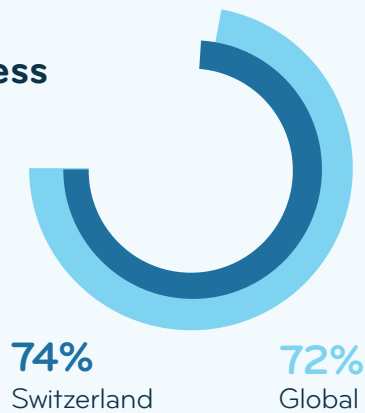
# How Expats Rate Life in Switzerland



## Overall Ranking



## Happiness Level



## Quality of Life Index

8 out of 53



- 9 Travel & Transit
- 1 Environment & Climate
- 47 Leisure Options
- 33 Healthcare
- 2 Safety & Security



## Ease of Settling In Index

47 out of 53



- 46 Local Friendliness
- 47 Finding Friends
- 46 Culture & Welcome



## Working Abroad Index

12 out of 53



- 15 Career Prospects
- 2 Salary & Job Security
- 33 Work & Leisure
- 18 Work Culture & Satisfaction



## Expat Essentials Index

28 out of 53



- 7 Digital Life
- 7 Admin Topics
- 47 Housing
- 32 Language



## Personal Finance Index

33 out of 53



# Expats Life in Switzerland Is Safe but Lonely & Expensive

Expats enjoy the country's high quality of life and are happy with their financial situation, despite high costs. But at the end of the day, they are lonely in Switzerland.

Switzerland comes 23rd out of 53 destinations in the *Expats Insider 2023* survey. On the one hand, it lands among the global top 10 in the Quality of Life Index (8th), even ranking 1st in the Environment & Climate Subcategory. On the other hand, it is one of the world's worst-rated destinations in the Ease of Settling In Index (47th). Here, it ends up in the bottom 10 for every single subcategory and factor. While Switzerland ranks midfield in the Personal Finance (33rd) and Expat Essentials (28th) Indices, it claims 12th place in the Working Abroad Index. Overall, 74% of expats are happy with their life in Switzerland, compared to 72% globally.

## Clean, Safe & Stable

Switzerland has been a top destination in the Quality of Life Index for ten years in a row, and 2023 is no exception (8th). It even comes 1st in

the Environment & Climate Subcategory. Expats value Switzerland's natural environment (97% happy vs. 84% globally), the air quality (91% vs. 66% globally), and the urban environment (84% vs. 67% globally). More than four in five expats (84%) agree that the Swiss government supports policies to protect the environment (vs. 62% globally).

*I love that Switzerland is a beautiful, safe, well-organized country, with lots to see and do.*

US American expat

Expats' satisfaction with politics in Switzerland goes beyond green policies. More than nine in ten (93%) also rate the country's political stability

positively (vs. 63% globally) – 79% even *very much* so, more than twice the global average (34%). Since 95% also feel personally safe (vs. 83% globally), Switzerland claims 2nd place in the Safety & Security Subcategory.

## A Little Boring If You're Not into Outdoor Activities

Switzerland is a great destination for outdoor lovers, and expats rate the opportunities for recreational sports (9th) very well. However, the country only comes 47th in the Leisure Options Subcategory. About a quarter of expats are unhappy with the culinary variety and dining options (23% unhappy vs. 12% globally) and the culture and nightlife (27% vs. 15% globally).

## Easy to Travel within & outside the Country

Luckily, it is easy to take a trip abroad if you get bored: Switzerland ranks 1st worldwide for travel opportunities. Expats are also happy with the options to get around inside the country, with Switzerland coming 9th in the Travel & Transit Subcategory. More than nine in ten expats appreciate the availability of public transportation (93% happy vs. 73% globally) and the infrastructure for cars (91% vs. 75%). And 94% find it easy and safe to get around on foot and/or by bicycle (vs. 77% globally).

## Expensive, but Expats Can Afford It

The only downside of the Swiss transportation system is that it is hard to afford (37th). This is also the case when it comes to healthcare (50th), housing (45th), and the general cost of living (47th). Switzerland has always ranked among the bottom 10 destinations for this factor since the first edition of the Expat Insider survey in 2014. *"The cost of living is insane,"* an expat from Germany complains. Still, 65% of expats are satisfied with their financial situation (vs. 58% globally), and 82% feel that their disposable household income is enough or more than

enough for a comfortable life (vs. 73% globally).

## Fair Pay but Long Hours

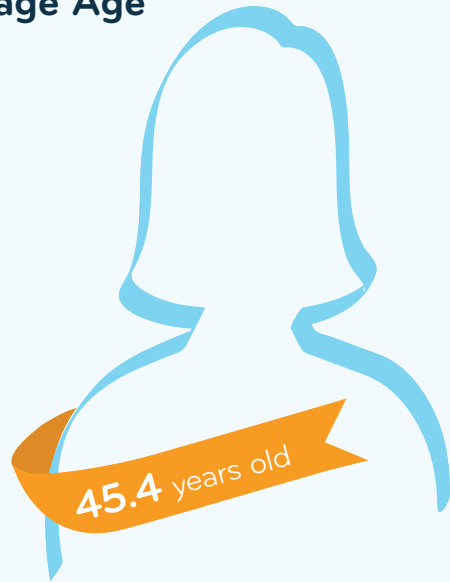
With regard to the respondents' financial situation, it might help that 71% feel paid fairly for their work, compared to 62% globally. The country ranks 6th for this factor. Additionally, it comes 1st for the state of the economy – Switzerland has always made it into the top 5 worldwide here. Still, it does not rank among the top 10 in the Working Abroad Index (12th) in 2023. This is mainly due to its mediocre performance in the Work & Leisure Subcategory (33rd).

## A Lonely Place for Expats

Lastly, Switzerland continues its tradition of ranking among the worst-rated destinations in the Ease of Settling In Index (47th): it has never managed to make it out of the bottom 10. Expats find the local population unfriendly in general (22% unhappy vs. 16% globally) and towards foreign residents in particular (27% vs. 18% globally). *"I am very lonely,"* shares a US American expat. In fact, more than half (54%) find it hard to make local friends (vs. 36% globally), and close to a quarter (24%) do not feel welcome in Switzerland (vs. 15% globally).

# Typical Expats in Switzerland

## Average Age



## Gender Split

40%

Male

60%

Female

0%

Self-Describe



## Top Reasons for Moving



21% Found a job on their own



17% Recruited internationally



13% For their partner's job

## Top Nationalities



11% German



10% Italian



8% US American

## Top Employment Sectors



15% IT



9% Finance



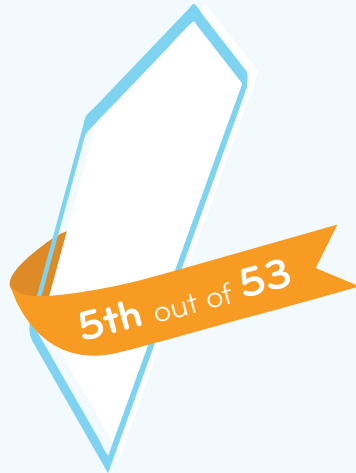
8% Healthcare



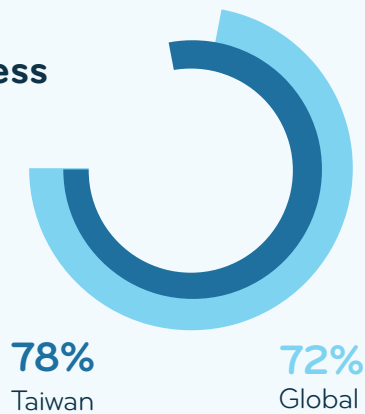
# How Expats Rate Life in Taiwan



## Overall Ranking



## Happiness Level



## Quality of Life Index

2 out of 53



- 3 Travel & Transit
- 17 Environment & Climate
- 19 Leisure Options
- 1 Healthcare
- 8 Safety & Security



## Ease of Settling In Index

17 out of 53



- 17 Local Friendliness
- 17 Finding Friends
- 19 Culture & Welcome



## Working Abroad Index

9 out of 53



- 18 Career Prospects
- 3 Salary & Job Security
- 14 Work & Leisure
- 22 Work Culture & Satisfaction



## Expats Essentials Index

22 out of 53



- 15 Digital Life
- 12 Admin Topics
- 23 Housing
- 39 Language



## Personal Finance Index

11 out of 53



# Expats Love the Excellent Healthcare in Taiwan

For expats in Taiwan, it is easy to access and afford a wide variety of healthcare services, and they appreciate their personal safety and job security as well.

Taiwan ranks 5th out of 53 destinations in the *Expat Insider 2023* survey, even coming 2nd worldwide in the Quality of Life Index. Expats are especially happy with their Health & Well-Being (1st), as well as Travel & Transit (3rd). They are also highly satisfied with their job security (2nd) and rate their working life in general very positively (1st). However, Taiwan only shows a mediocre performance when it comes to Expat Essentials like housing or language (22nd). Overall, 78% of expats are happy with their life in Taiwan, compared to 72% globally.

## Excellent Healthcare & Amazing Travel Opportunities

Since 2016, when Taiwan first appeared in the *Expat Insider* survey, it has always ranked in the top 5 for healthcare-related factors. The majority of expats are happy with both the affordability

(91% vs. 62% globally) and the quality (86% vs. 70% globally) of medical care in Taiwan. About nine in ten expats (93%) are also happy with its availability, compared to a global average of 71%. In fact, 88% say that it is easy to access all the healthcare services they need (vs. 65% globally). The result: first place in the Healthcare Subcategory.

*The country is peaceful, and the travel infrastructure is too good, helping us to explore. The job opportunities for engineers are high, and the people over here are welcoming in nature.*

US American expat

In the Quality of Life Index (2nd), there is even more that expats appreciate about Taiwan. Scoring 3rd in the Travel & Transit Subcategory, Taiwan pleases expats with its affordable public transportation (5th) and its travel opportunities (10th). Additionally, almost all expats feel safe there (98% vs. 83% globally).

## Expats Feel Welcome in Taiwan

Taiwan still ranks clearly above the average in the Ease of Settling In Index (17th). Many expats feel welcome there (78% vs. 67% globally) and have a personal support network in Taiwan (66% vs. 58% globally). However, adjusting to the local culture is a different matter altogether – the destination ranks poorly when it comes to getting used to the local culture (38th).

## Ups & Downs for Working Expats

Working in Taiwan is a great choice for expats – mostly. More than one in three (34%) are *completely* satisfied with their job security, ten percentage points more than the global average (24%). In addition to job security (2nd), the destination also makes it into the top 10 for the state of the local economy (8th) and fair pay at work (9th). Overall, Taiwan ranks among the top 5 of the Salary & Job Security Subcategory (3rd).

However, 31% of expats miss flexibility in the local business culture (vs. 18% globally). And another 40% believe that the work culture does not promote independent work or flat hierarchies (vs. 26% globally). Although 73% of expats are actually happy with their working hours (vs. 64% globally), Taiwan only comes 31st for work-life balance.

Still, despite some downsides, the destination has the highest level of overall job satisfaction (1st) worldwide.

## The Essentials Show Room for Improvement

Taiwan performs worst – but still better than average – in the Expat Essentials Index (22nd).

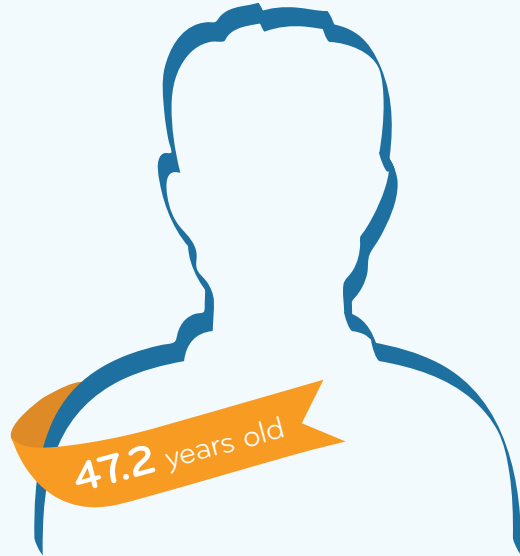
While it is easy to get high-speed internet access at home (3rd) and to freely access all online services (7th), paying without cash is still a big challenge (45th). However, language woes weigh on expats. While only 19% find it difficult to live in Taiwan without speaking the local language(s), compared to 32% globally, more than half (55%) say that the language is hard to learn (vs. 38% globally).

## No Financial Worries for Expats in Taiwan

Taiwan just misses out on a spot in the top 10 of the Personal Finance Index (11th) – financial matters do not seem to trouble expats much. In fact, 63% are happy with the general cost of living in Taiwan, compared to just 44% globally. Unsurprisingly, 62% are satisfied with their financial situation (vs. 58% globally). Another 83% describe their disposable household income as enough or even more than enough to lead a comfortable life abroad (vs. 73% globally).

# Typical Expats in Taiwan

## Average Age



47.2 years old

## Gender Split

56%

Male

44%

Female

0%

Self-describe



## Top Reasons for Moving



22% To go to school or university



15% Sent by their employer



14% For love

## Top Nationalities



19% US American



14% Philippine



7% British

## Top Employment Sectors



32% Education



14% Manufacturing & engineering



8% Commerce & trade

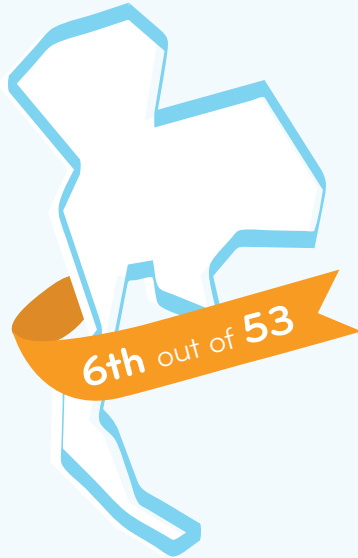


8% Finance

# How Expats Rate Life in Thailand



## Overall Ranking



## Happiness Level



## Quality of Life Index

37 out of 53



- 35 Travel & Transit
- 48 Environment & Climate
- 7 Leisure Options
- 9 Healthcare
- 45 Safety & Security



## Ease of Settling In Index

11 out of 53



- 8 Local Friendliness
- 12 Finding Friends
- 12 Culture & Welcome



## Working Abroad Index

39 out of 53



- 40 Career Prospects
- 37 Salary & Job Security
- 20 Work & Leisure
- 46 Work Culture & Satisfaction



## Expat Essentials Index

18 out of 53



- 40 Digital Life
- 39 Admin Topics
- 1 Housing
- 35 Language



## Personal Finance Index

4 out of 53



# Expats Enjoy an Affordable Life in Thailand

For expats, it is easy to afford a comfortable life in Thailand, and they are happy with the leisure options and the friendliness of the local residents.

Thailand ranks 6th out of 53 destinations in the *Expat Insider 2023* survey. Cost-conscious expats appreciate Thailand for its easily available and affordable housing (1st), as well as the affordable lifestyle it generally offers. The country ranks 4th in the Personal Finance Index. However, there is still room for improvement when it comes to Work Culture & Satisfaction (46th), as well as Safety & Security (45th). All in all, 86% say that they are happy with their life in Thailand, compared to a global average of 72%.

## The Perfect Place for Thrifty Expats

Expats' money goes a long way in Thailand – 76% rate the general cost of living positively. Nearly nine in ten expats (86%) say that their disposable household income is enough or more than enough for a comfortable life in Thailand (vs.

73% globally). So, it is hardly a surprise that the country ranks 4th in the Personal Finance Index. Affordability also crops up in the Expat Essentials Index: 76% say that housing is affordable, double the global average (38%). However, in the Quality of Life Index, Thailand only ranks 30th for the affordability of healthcare. Still, 72% of expats are happy with their financial situation, compared to a global average of 58%.

## Great for Leisure, Less So for Safety

Ranking 7th for its leisure options, Thailand is a great destination for expats who value their free time. The country impresses them with its culinary variety and dining options – nearly nine in ten expats (89%) rate this factor positively (vs. 77% globally). And the culture and nightlife is another highlight for expats: 78% are happy

with this factor, ten percentage points more than the global average (68%). But expats are not as pleased with the opportunities for recreational sports in Thailand (34th).

Similarly, the Environment & Climate (48th) pose some concerns. Only 35% of the survey respondents are happy with the air quality in Thailand (vs. 66% globally), and 43% believe the government does not support policies to protect the environment, compared to 17% worldwide. Green goods and services, as well as an eco-friendly urban environment, are also missing for expats – Thailand ranks 47th for both factors.

Another area of concern is the Safety & Security Subcategory (45th): 28% are worried about the country's political stability (vs. 13% globally). And 33% feel they cannot express themselves and their opinions freely, compared to a global average of 15%.

*Every day is a new discovery.  
It is a delight to live amongst such  
respectful people.*

British expat

## A Friendly Population Makes Expats Feel at Home

The majority of expats (82%) appreciate the general friendliness in Thailand (vs. 67% globally). And 81% also describe the local population as friendly *specifically* towards foreign residents (vs. 65% globally). It may not come as a complete surprise that more than seven in ten expats (71%) are satisfied with their social life in Thailand, compared to only 56% globally. Another 78% feel at home there (vs. 62% globally).

## Working in Thailand Leaves a Lot to Be Desired

Thailand receives some of its worst results in the Working Abroad Index (39th). While many expats are happy with the work-life balance (69% vs. 63% globally), they are unsatisfied with

Thailand's business culture. In fact, 42% say that it does not encourage creativity or thinking outside the box (vs. 26% globally). They also do not see the country as a place that promotes independent work or flat hierarchies (vs. 26% globally). About two in three (65%) say that they are paid fairly for their work (vs. 62% globally). But only 45% agree that moving to Thailand has improved their career prospects, compared to 59% worldwide.

## The Basics Could Be Better

The Expat Essentials Index (18th) reveals some highs and lows for life abroad in Thailand. On the positive side, it secures 1st place in the Housing Subcategory: expats describe accommodation as both easy to find (4th) and to afford (1st).

But things do not look as rosy when it comes to Digital Life (40th) or Admin Topics (39th). About one in three expats (33%) are unhappy with the availability of government services online (vs. 21% globally), and 45% struggle to deal with the local authorities (vs. 33% globally). The local language is another hurdle for expats. Though 63% say that it is easy to live in Thailand without speaking it (vs. 50% globally), another 63% find it hard to learn, compared to 38% globally.

# Typical Expats in Thailand

## Average Age



## Gender Split

72%

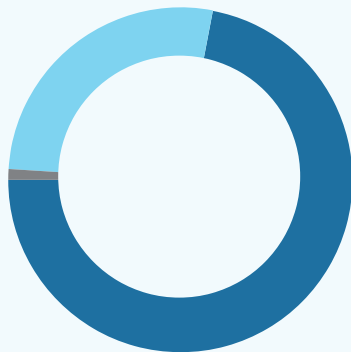
Male

27%

Female

1%

Self-describe



## Top Reasons for Moving



17% To retire abroad



12% Found a job on their own



11% Sent by their employer

## Top Nationalities



19% British



17% US American



7% Australian

## Top Employment Sectors



20% Education



9% IT



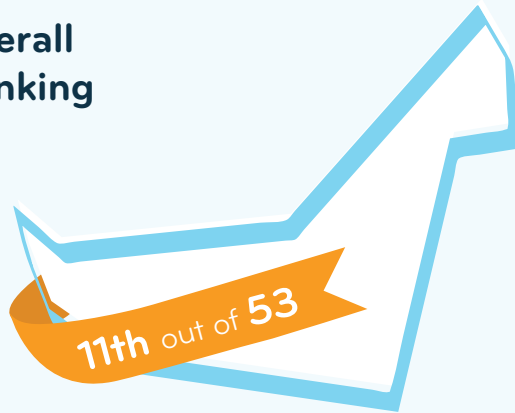
9% Manufacturing & engineering



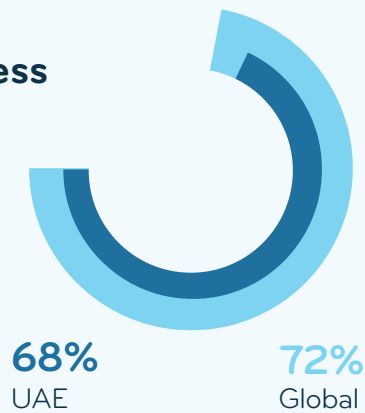
# How Expats Rate Life in the UAE



## Overall Ranking



## Happiness Level



## Quality of Life Index

4 out of 53



- 12 Travel & Transit
- 22 Environment & Climate
- 6 Leisure Options
- 10 Healthcare
- 9 Safety & Security



## Ease of Settling In Index

18 out of 53



- 18 Local Friendliness
- 21 Finding Friends
- 14 Culture & Welcome



## Working Abroad Index

4 out of 53



- 2 Career Prospects
- 8 Salary & Job Security
- 34 Work & Leisure
- 6 Work Culture & Satisfaction



## Expat Essentials Index

2 out of 53



- 19 Digital Life
- 4 Admin Topics
- 13 Housing
- 2 Language



## Personal Finance Index

41 out of 53



# The UAE Offers a High Quality of Life & Lots of Career Opportunities

Expats enjoy the high quality of life and job opportunities in the UAE, but they often need to stretch their finances.

The UAE comes 11th out of 53 destinations in the *Expats Insider 2023* survey. It even makes it into the top 5 of three indices: Expat Essentials (2nd), Working Abroad (4th), and Quality of Life (4th). According to expats, it has the best infrastructure for cars, the government strongly supports policies to protect the environment, its local business culture very much encourages creativity, and it is the easiest destination to get a visa for – the UAE ranks 1st for all these factors. While it still lands in a good 22nd place in the Ease of Settling In Index, it only comes 41st in the Personal Finance Index. Overall, 68% of expats are happy with their life in the UAE, which is below the global average of 72%, though.

only beaten by Bahrain (1st). Aside from the fact that it is easy to live in the UAE without speaking the local language (2nd), expats are very happy with Admin Topics (4th). Four in five (80%) found it easy to get a visa when moving there (vs. 57% globally), and 64% have no problem dealing with the local bureaucracy, compared to 39% globally.

In the Digital Life Subcategory (19th), expats are happy with the online availability of government services (84% vs. 60% globally). They also find it easy to get high-speed internet access at home (87% happy vs. 80% globally). But the country ranks among the bottom 5 worldwide for its restricted access to online services, such as social media (48th).

UAE does best in the Leisure Options Subcategory (6th). Expats enjoy the culinary variety and dining options (84% happy vs. 77% globally), as well as the culture and nightlife (76% vs. 68% globally). The country ranks 5th for both these factors but only 22nd for the opportunities for recreational sports.

It is also easy to get to the restaurants, bars, and more. While expats' satisfaction with the availability of public transportation is just slightly above average (76% happy vs. 73% globally), the infrastructure for cars comes in 1st place worldwide. More than nine in ten expats (93%) are pleased with this factor, compared to 75% globally. And good news for those who like to explore outside the UAE: 70% could not be happier with the travel options (vs. 56% globally).

## Easy to Manage the Essentials

The UAE ranks 2nd in the Expat Essentials Index,

## A Vibrant Expat Life

When it comes to the Quality of Life Index (4th), the

## Safe & Healthy in the UAE

The UAE makes it into the top 10 of both the Safety & Security (9th) and Healthcare (10th) Subcategories. Expats rate the political stability (86% happy vs. 63% globally) and their personal safety (93% vs. 83% globally) very positively.

*It's safe to walk alone here, no matter what time of day or night.*

Philippine expat

Additionally, they are happy with the availability (81% vs. 71% globally) and quality (81% vs. 70% globally) of medical care. Close to three-quarters (74%) find it easy to access all kinds of healthcare services they need, compared to 65% globally.

## A Working Life Full of Opportunities

The Working Abroad Index (4th) is another area where the UAE performs very well, particularly in the Career Prospects Subcategory (2nd). Only the USA (1st) does better here. Expats in

the UAE are happy with their personal career opportunities (64% vs. 57% globally). Another 77% say that moving there has improved their career prospects (vs. 59% globally).

The country also ranks well in the Work Culture & Satisfaction Subcategory (6th), even coming 1st worldwide for thinking outside of the box. Close to three-quarters (73%) agree that the local business culture encourages creativity (vs. 51% globally) – 43% even say it does so *very much*, compared to 18% globally. And the business culture also promotes independent work and flat hierarchies (62% happy vs. 46% globally).

## Poor Work-Life Balance & Low Salaries

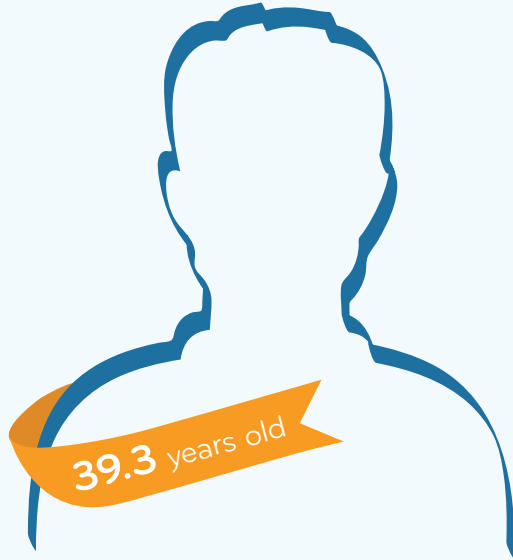
On the downside, the UAE does not do so well in the Work & Leisure Subcategory (34th). Just 57% of expats rate their work-life balance positively, which is below the global average of 63%. And only 55% feel paid fairly for their work, based on their industry, qualifications, and role (vs. 62% globally). In fact, half the expats in the UAE have a gross yearly income of less than 25,000 USD, compared to 33% globally.

This might also explain the country's low ranking in the Personal Finance Index (41st). A quarter

of respondents (25%) are unhappy with their financial situation (vs. 22% globally). In fact, 36% say that their disposable household income is not enough to lead a comfortable life in the UAE, compared to 27% globally.

# Typical Expats in the UAE

## Average Age



## Gender Split\*

62%

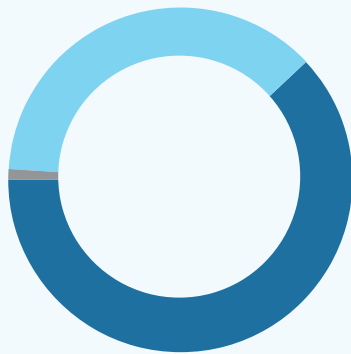
Male

37%

Female

0.5%

Self-describe



\* If the percentages do not add up to 100%, this is due to using rounded integral numbers

## Top Reasons for Moving



32% Found a job on their own



17% Recruited internationally



7% Better quality of life

## Top Nationalities



20% Indian



11% Philippine



10% Pakistani

## Top Employment Sectors



10% Hospitality



9% Education



7% IT

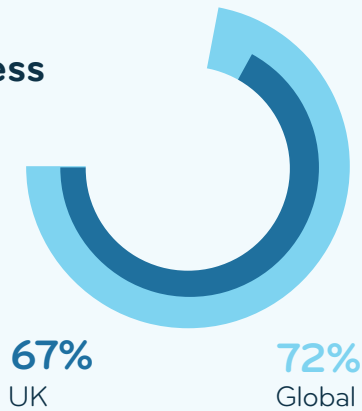
# How Expats Rate Life in the UK



## Overall Ranking



## Happiness Level



## Quality of Life Index

43 out of 53



- 33 Travel & Transit
- 37 Environment & Climate
- 27 Leisure Options
- 50 Healthcare
- 36 Safety & Security



## Ease of Settling In Index

38 out of 53



- 32 Local Friendliness
- 41 Finding Friends
- 31 Culture & Welcome



## Working Abroad Index

25 out of 53



- 10 Career Prospects
- 45 Salary & Job Security
- 38 Work & Leisure
- 9 Work Culture & Satisfaction



## Expat Essentials Index

26 out of 53



- 16 Digital Life
- 19 Admin Topics
- 41 Housing
- 14 Language



## Personal Finance Index

51 out of 53



# Work among the Few Highlights for Expats in the United Kingdom

Expats are still satisfied with their work life abroad but struggle with their financial situation and the overall quality of life in the UK.

The UK comes 43rd out of 53 destinations in the *Expatriate 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 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 is 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.

## Dissatisfying 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).

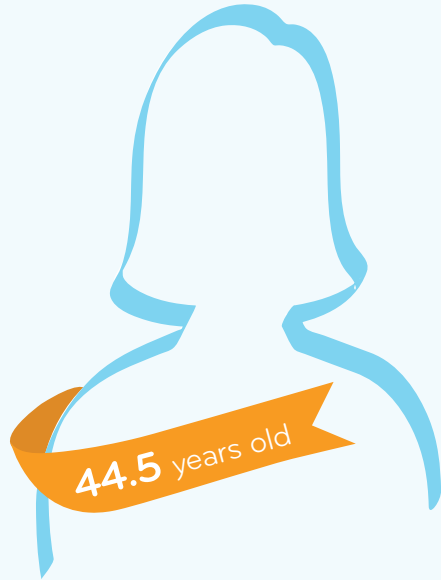
*The healthcare situation is pretty bad. For example, it is difficult to get an appointment with a specialist.*

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

## Average Age



## Gender Split

40%  
Male

59% Female  
1% Self-describe



## Top Reasons for Moving

 17% To go to school or university

 15% Found a job on their own

 10% For love

## Top Nationalities

 8% Italian


 7% Nigerian

 7% US American

## Top Employment Sectors

 17% Healthcare

 11% IT

 10% Finance



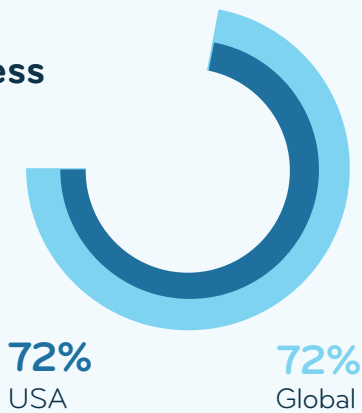
# How Expats Rate Life in the USA



## Overall Ranking



## Happiness Level



## Quality of Life Index

44 out of 53



- 41 Travel & Transit
- 27 Environment & Climate
- 9 Leisure Options
- 52 Healthcare
- 39 Safety & Security



## Ease of Settling In Index

24 out of 53



- 24 Local Friendliness
- 28 Finding Friends
- 23 Culture & Welcome



## Working Abroad Index

16 out of 53



- 1 Career Prospects
- 34 Salary & Job Security
- 47 Work & Leisure
- 7 Work Culture & Satisfaction



## Expats Essentials Index

13 out of 53



- 9 Digital Life
- 18 Admin Topics
- 35 Housing
- 8 Language



## Personal Finance Index

42 out of 53



# The USA Offers Great Career Opportunities for Expats – At a Price

Expats in the USA value the job market and their personal career opportunities, but they struggle to access and afford healthcare and do not feel safe.

The USA comes 30th out of 53 destinations in the *Expats Insider 2023* survey. It ranks best in the Expat Essentials (13th) and Working Abroad (16th) Indices, even coming 1st worldwide for both the local job market and personal career opportunities. However, it performs poorly in the Personal Finance Index (42nd), where expats are particularly unhappy with the general cost of living (44th). The USA also lands among the bottom 10 worldwide in the Quality of Life Index (44th). Overall, 72% of expats are happy with their life in the USA, which matches the global average.

## Questionable Public Transportation & Safety

With the USA ranking 44th out of 53 destinations, the Quality of Life Index is its weakest point. The country ends up in the bottom 10 of this index for the first time in ten

years. Expats are particularly unhappy with the availability (50th) and affordability (51st) of public transportation. For example, one in four expats (25%) rates the affordability negatively, compared to 15% globally.

Additionally, 29% find it difficult and unsafe to get around on foot and/or by bicycle (vs. 13% globally). Safety is not only an issue for expats who enjoy walking or cycling: close to one in five respondents (18%) feel unsafe in general, more than twice the global average (8%).

*You need a car to comfortably commute. Parking is hard to find and almost always costs something.*

Russian expat

## It's Best Not to Get Sick

In the Healthcare Subcategory (52nd), the USA ranks second to last, only ahead of Ireland (53rd). More than a quarter of expats (26%) state that it is hard to access all the healthcare services they need (vs. 19% globally). Another 64% find medical care unaffordable, more than triple the global average (19%). The USA has unfortunately always ranked among the worst-rated destinations worldwide for the affordability of healthcare. It has even claimed last place every single year since 2018.

## Not Enough Money for a Comfortable Life

Like healthcare, respondents are also unhappy with the affordability of housing (41st): 59% rate this factor negatively (vs. 42% globally). In

fact, an expat from Mexico lists *"high healthcare costs, high housing prices, and high rents"* as some of the things she dislikes most about life in the United States. Luckily, housing is at least not too hard to find for expats (54% happy vs. 49% globally).

When it comes to the cost of living, more than half (51%) consider it too high (vs. 35% globally). This is one of the country's worst results in years for this factor (44th out of 53). Another 31% say that their disposable household income is not enough to lead a comfortable life (vs. 27% globally).

## A Digital Utopia

Despite the high costs for housing, the US ranks 13th in the Expat Essentials Index. This is mainly due to its performance in the Language (8th) and Digital Life (9th) Subcategories. The country has done consistently well in the latter category ever since it was introduced back in 2018. Expats are happy with the unrestricted access to online services (92% happy vs. 84% globally), find it easy to pay without cash (95% happy vs. 84% globally), and to get high-speed internet access at home (90% happy vs. 80% globally).

## The Place to Advance Your Career

In the Working Abroad Index (16th), the USA ranks 1st in the Career Prospects Subcategory. Expats are happy with the local job market (64% happy vs. 47% globally) and their personal career opportunities (71% happy vs. 57% globally). More than seven in ten (71%) agree that moving to the States has improved their career prospects (vs. 59% globally) – 45% even say that they have improved a *lot* (vs. 32% globally).

*There are numerous ways here to advance one's professional career and become more creative and competitive.*

Canadian expat

## Thinking Outside of the Box

In addition to giving their career a boost, expats also value many aspects of US work culture. They

agree that the local business culture encourages creativity (73% happy vs. 51% globally), promotes independent work and/or flat hierarchies (65% happy vs. 46% globally), and supports flexibility (74% happy vs. 60% globally). Overall, the USA ranks 7th in the Work Culture & Satisfaction Subcategory.

## Dismal Work-Life Balance & Job Security

But working life also has its downsides. The US ranks 47th in the Work & Leisure Subcategory. Expats are dissatisfied with both their working hours (20% unhappy vs. 16% globally) and their work-life balance (22% unhappy vs. 17% globally). Additionally, the hire-and-fire culture leaves its mark: 25% of expats rate their job security negatively (vs. 19% globally), with the US coming 46th for this factor.

# Typical Expats in the USA

## Average Age



## Gender Split

41%

Male

58%

Female

1%

Self-describe



## Top Reasons for Moving



15% To go to school or university



13% Sent by their employer



12% For love

## Top Nationalities



13% US American\*



7% German



5% British

\* Naturalized US citizens and expats with more than one nationality

## Top Employment Sectors



13% Healthcare



11% IT



9% Finance

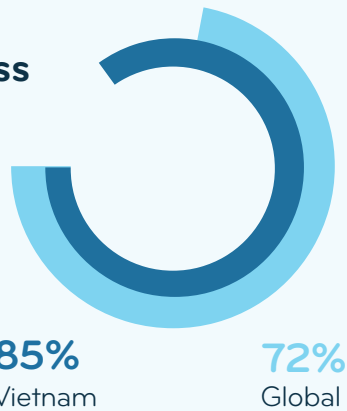
# How Expats Rate Life in Vietnam



## Overall Ranking



## Happiness Level



## Quality of Life Index

47 out of 53



- 44 Travel & Transit
- 50 Environment & Climate
- 31 Leisure Options
- 44 Healthcare
- 34 Safety & Security



## Ease of Settling In Index

14 out of 53



- 5 Local Friendliness
- 11 Finding Friends
- 16 Culture & Welcome



## Working Abroad Index

29 out of 53



- 37 Career Prospects
- 17 Salary & Job Security
- 6 Work & Leisure
- 44 Work Culture & Satisfaction



## Expat Essentials Index

43 out of 53



- 50 Digital Life
- 48 Admin Topics
- 7 Housing
- 48 Language



## Personal Finance Index

1 out of 53



# Expats Feel Secure with Their Finances in Vietnam

A low cost of living is highly appreciated by most expats in Vietnam, but getting high-quality healthcare is a struggle.

Vietnam comes 14th out of 53 destinations in the *Expat Insider 2023* survey. It even secures 1st place worldwide in the Personal Finance Index. Expats are also happy with the Local Friendliness (5th) and Work & Leisure (6th) in this destination. However, the country ends up among the bottom 10 in both the Quality of Life and the Expat Essentials Indices. Overall, 85% of expats are happy with their life in Vietnam, compared to a global average of 72%.

## Best Choice for Affordable Living

Since the first *Expat Insider* survey in 2014, Vietnam has always ranked in the top 10 of the Personal Finance Index. It has even landed in 1st place in this index five times, including in 2023. The country also consistently ranks among the best-rated ones for its general cost of living – in 2023, almost four in five expats (77%) are

happy with this factor, compared to only 44% globally. Another 71% are satisfied with their financial situation (vs. 58% globally). Expats could not agree more that their disposable income is enough to lead a comfortable life in Vietnam (1st).

*What I love the most is the low cost of living and the friendly people here.*

US American expat

## Expats Are Happy with Local Residents

Vietnam also performs quite well in the Ease of

Settling In Index (14th). It makes it into the top 10 in the Local Friendliness Subcategory (5th). More than four in five expats (82%) describe its local residents as generally friendly, 15 percentage points more than the global average (67%). This is probably one reason why expats consider it easy to make local friends (9th). The majority of expats also feels welcome in Vietnam (83% vs. 67% globally).

## Work-Life Balance Pleases Expats

The destination has an average performance in the Working Abroad Index (29th) but secures a top 10 ranking in the Work & Leisure Subcategory (6th). Almost three-quarters of expats in Vietnam (73%) are happy with their work-life balance (vs. 63% globally). They are also pleased with their personal career

opportunities (61%), compared to 57% globally.

On the other hand, the country ends up in the bottom 10 of the Work Culture & Satisfaction Subcategory (44th). Expats are especially disappointed with the lack of support for independent work (47th) and flexibility (49th) in the local business culture.

## Digitalization Lags Behind

Expats report more difficulties in the Expat Essentials Index (43rd), especially in the Digital Life (50th) and Admin Topics (48th) Subcategories. Almost half of them (49%) are unhappy with the availability of administrative services online (vs. 21% globally), and only 66% are satisfied with the cashless payment options, much less than the global average (84%). Both obtaining high-speed internet access at home (44th) and having unrestricted access to online services (44th) pose further problems for expats in Vietnam.

They also struggle with opening a local bank account (49th) and the process of getting a visa to move to Vietnam (50th). Well over twice the global average (83% vs. 38% globally) also find it difficult to learn Vietnamese. In fact, not a single expat in Vietnam claims to speak the language

very well (vs. 34% globally). On the positive side, 67% of expats are happy with the affordability of housing in Vietnam (vs. 38% globally).

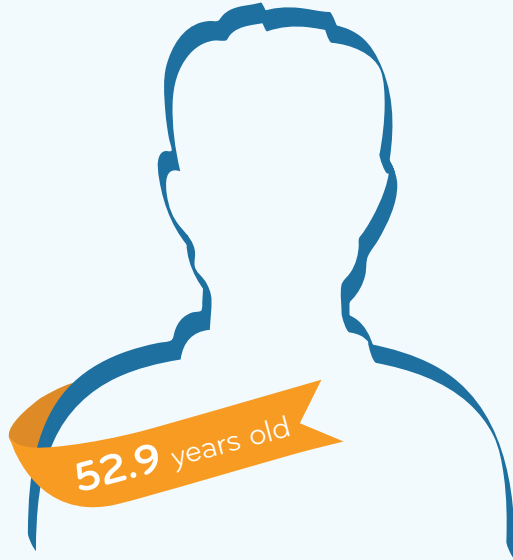
## Poor Air Quality & Infrastructure

Vietnam performs worst in the Quality of Life Index (47th). More than half the expats (55%) are unhappy with the air quality, more than triple the global average (17%). And not even three in ten (29%) are happy with the urban environment, compared to 67% globally. About half (49%) also say that the government does not support policies to protect the environment (vs. 17% globally), which might impact the poor availability of green goods and services (52nd) as well.

When it comes to Travel & Transit (44th), Vietnam's infrastructure for cars ranks in the bottom 10 (48th). Unfortunately, the availability of public transportation is also not great (46th). The Healthcare Subcategory (44th) brings up more pain points for expats. The poor availability of healthcare (46th), and the lack of easy access to all kinds of necessary healthcare (44th) are particular difficulties. Just over half the expats (53%) are happy with the quality of medical care, almost 20 percentage points less than the global average (70%).

# Typical Expats in Vietnam

## Average Age



## Gender Split

73%

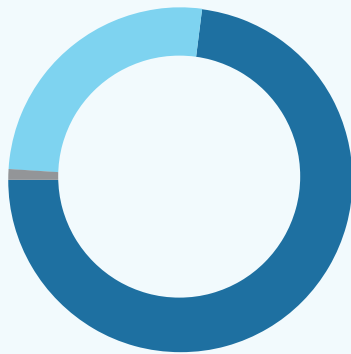
Male

26%

Female

1%

Self-describe



## Top Reasons for Moving



16% Sent by their employer



14% Recruited internationally



13% Found a job on their own

## Top Nationalities



17% US American



9% British



7% Australian



7% Indian

## Top Employment Sectors



32% Education



11% Manufacturing & engineering



10% IT



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## **Published by InterNations GmbH**

**Registered office**  
Munich, Germany

**Commercial register**  
Munich, HRB 239797

**Managing directors**  
Philipp von Plato  
Malte Zeeck

**Data protection**  
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add-yet GmbH

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