

Expatri Insider | 2017

The World Through Expatri Eyes



Expatriate Insider 2017: Looking at the World through Expatriate Eyes

Now in its fourth year, *Expatriate Insider* is one of the largest surveys worldwide. More than 12,500 respondents representing 166 nationalities and living in 188 countries or territories answered our questions, providing unique insights into what it means to be an expatriate in 2017. Our ranking of 65 destinations is based on how these countries were rated by their expatriate residents. We looked at more than 40 individual factors that influence an expatriate's experience of living in a foreign country, from family life to finances. The picture that emerges is an interesting one.

While the *Expatriate Insider 2016* survey took a closer look at expatriates' work life, this year it was time to focus on life outside the office. Respondents told us about their social circle to reveal whether there really is an "expatriate bubble"; they also shared whether they'd been made to feel unwelcome in their new country, and if so, why.

Today, there are an estimated 56 or 57 million expatriates worldwide, and the term "expatriate" is no longer limited to corporate assignees relocating from a company's HQ. We not only asked respondents about where they moved, but why; some moved for their career, some for love, and others just for the adventure. Combined with key demographic data, the *Expatriate Insider* survey gives a unique, detailed look at what life is like abroad.

New Expatriate Hubs Take the Lead

The overall country ranking for 2017 is full of surprises. None of last year's three best-performing countries — Taiwan, Malta, and Ecuador — make an appearance in the new global top 3. The general league table is now headed by Bahrain, Costa Rica, and Mexico.

While some previously popular destinations have lost out (Australia, for example, dropped as many as 27 places), new expatriate hubs like Bahrain score highly for ease of settling in and career opportunities.

Bahrain is closely followed by Costa Rica in the overall ranking. The tropical Central American paradise makes it into the top 10 for three out of five topical indices: ease of settling in, family life, and quality of life.

Last but certainly not least, Mexico rounds out the top 3 of our worldwide league table. In spite of ongoing concerns about safety and security, this destination owes its success to a near-perfect climate, welcoming people, and an affordable cost of living.



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Introduction

While Egypt, Morocco, Mozambique, and Tanzania are no longer part of the 2017 league table due to a lack of respondents, two destinations have now been added: Cambodia and Myanmar have made it back into the *Expatriate Insider* ranking.

Index by Index: Taking a Closer Look at Top Destinations

The Quality of Life Index features another breakout star: Portugal is one of the “biggest winners”, having managed to improve its overall position by 23 places and taking the top spot in this index. While last year’s winner Taiwan still manages to take second place, third spot belongs to another Mediterranean expat favorite — Spain.

For the first time in four years, Mexico is no longer number one in the Ease of Settling In Index. Just like in the global top 3, it was beaten to first place by Bahrain and is closely followed by Costa Rica in third place.

Last year’s top 3 also lost out in the Working Abroad Index:

Taiwan, Luxembourg, and Germany have been dethroned by the Czech Republic, New Zealand, and Bahrain. Expats have a lot of confidence in the Czech economy, and the country proves an attractive destination for freelancers. The Personal Finance Index has also seen quite a few changes. Finance-savvy expats will have to decide whether to move to Southeast Asia or South America, as Vietnam, Colombia, and Myanmar make up the top 3.

However, life is more consistent for expat families: Finland remains firmly in first place with expat parents due to the safe environment and high-quality education options, closely followed by Singapore and the Czech Republic.

In the last section of the report, you’ll find country profiles of popular destinations and nationality reports that give an insight into trends based on expats’ country of origin. You’ll also find a selection of regional reports comparing data across the “Asian Tigers”, Australia and New Zealand, the GCC member states, as well as the Nordic countries.

Let’s take a look at the world through expat eyes.

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Short Methodology

The *Expat Insider 2017* survey was conducted by InterNations. Running from 20 February through 8 March 2017, the online survey was promoted through the InterNations website, newsletter, and the company's social media profiles.

The target audience included all kinds of expatriates: both foreign assignees ("expats" in the classical sense of employees on a corporate assignment) and people living and working abroad for various other reasons; both members of the InterNations network and expats in general. A total of 12,519 expatriates took part, representing 166 nationalities and living in 188 countries or territories.

The survey results are published in this report in the form of an overall ranking of common expat destinations, and plenty of additional information regarding five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Family Life, and Personal Finance.

For a country to be listed in any of the indices and thus in the overall ranking, a sample size of at least 75 survey participants per destination was necessary. The only exception to this rule is the Family Life Index, where a sample size of at least 40 respondents raising children

abroad was required. In 2017, 65 and 45 destinations respectively met these requirements. However, in many countries the sample size exceeded 75 or even 100 participants by far. In Germany, for example, close to 800 expats participated in the *Expat Insider 2017* survey.

For the rankings themselves, participants were asked to rate up to 43 different factors concerning various aspects of life abroad on a scale of one to seven. The rating process emphasizes the respondents' personal satisfaction with these factors and considered both emotional topics (e.g. making friends abroad) as well as more factual aspects (e.g. personal safety) with equal weight. The respondents' ratings of the individual factors were then bundled in various combinations for a total of 16 subcategories, and their mean values used to draw up the aforementioned five topical indices.

These five indices, as well as the responses to the question: "how satisfied are you with life abroad in general?", were then averaged in order to arrive at the overall country ranking. The Cost of Living Index, while providing some insight into expats' perception of living expenses in their current destination, does not factor into the general ranking.

The *Expat Insider* survey also identifies ten different expat types, based on the main motivation for relocating provided by the respondents. These expat types, from the Foreign Assignee to the Adventurer, are also referred to in some of the articles of this survey report. About 10% of survey respondents gave other reasons for relocating that didn't fit any of these types (e.g. moving for political reasons or to do missionary work abroad). They are therefore not featured in the statistics for any expat type.

The graphics on the pages 149 and 150 provide a handy overview of the characteristic features of these expat types, such as the predominant gender, their typical countries of residence, their working life or family life abroad.

Please be aware that all percentages in this report have been rounded to full integral numbers. In some cases, this may lead to all 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.

What factors into the country ranking?

Answer to the question: "How satisfied are you with life abroad in general?"



Overall Ranking



Quality of Life

- > Leisure Options
- > Personal Happiness
- > Travel & Transport
- > Health & Well-Being
- > Safety & Security



Ease of Settling In

- > Feeling Welcome
- > Friendliness
- > Finding Friends
- > Language



Working Abroad

- > Job & Career
- > Work-Life Balance
- > Job Security



Family Life

- > Availability/Costs of Childcare & Education
- > Quality of Education
- > Family Well-Being



Personal Finance

Expatriate Statistics

Gender Split



56% female
44% male

Relationship Status



65% in a relationship
35% single

Family Status

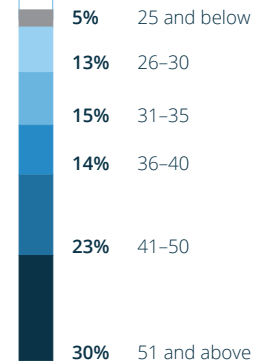


74% without dependent children abroad
26% with dependent children abroad

Age Groups



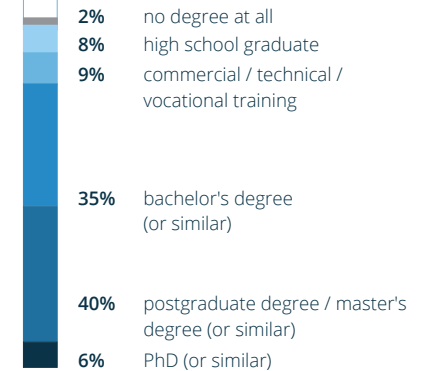
43.5 years on average



Level of Education



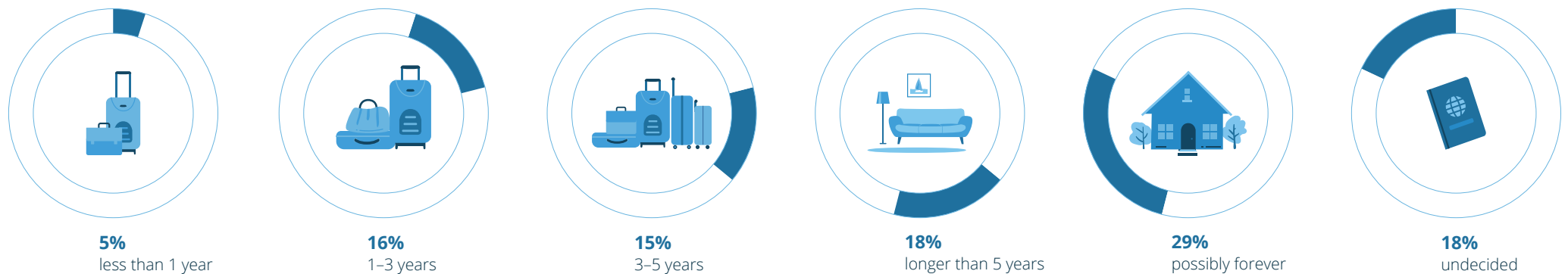
83% with university degree



Primary Motivation for Moving Abroad



Planned Length of Stay



Countries of residence and nationalities

Most Common Countries of Residence

- | | | | |
|---|----------------|----|--------------|
| 1 | Germany | 6 | Netherlands |
| 2 | USA | 7 | France |
| 3 | United Kingdom | 8 | UAE |
| 4 | Spain | 9 | Italy |
| 5 | Switzerland | 10 | Saudi Arabia |

Most Common Nationalities





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

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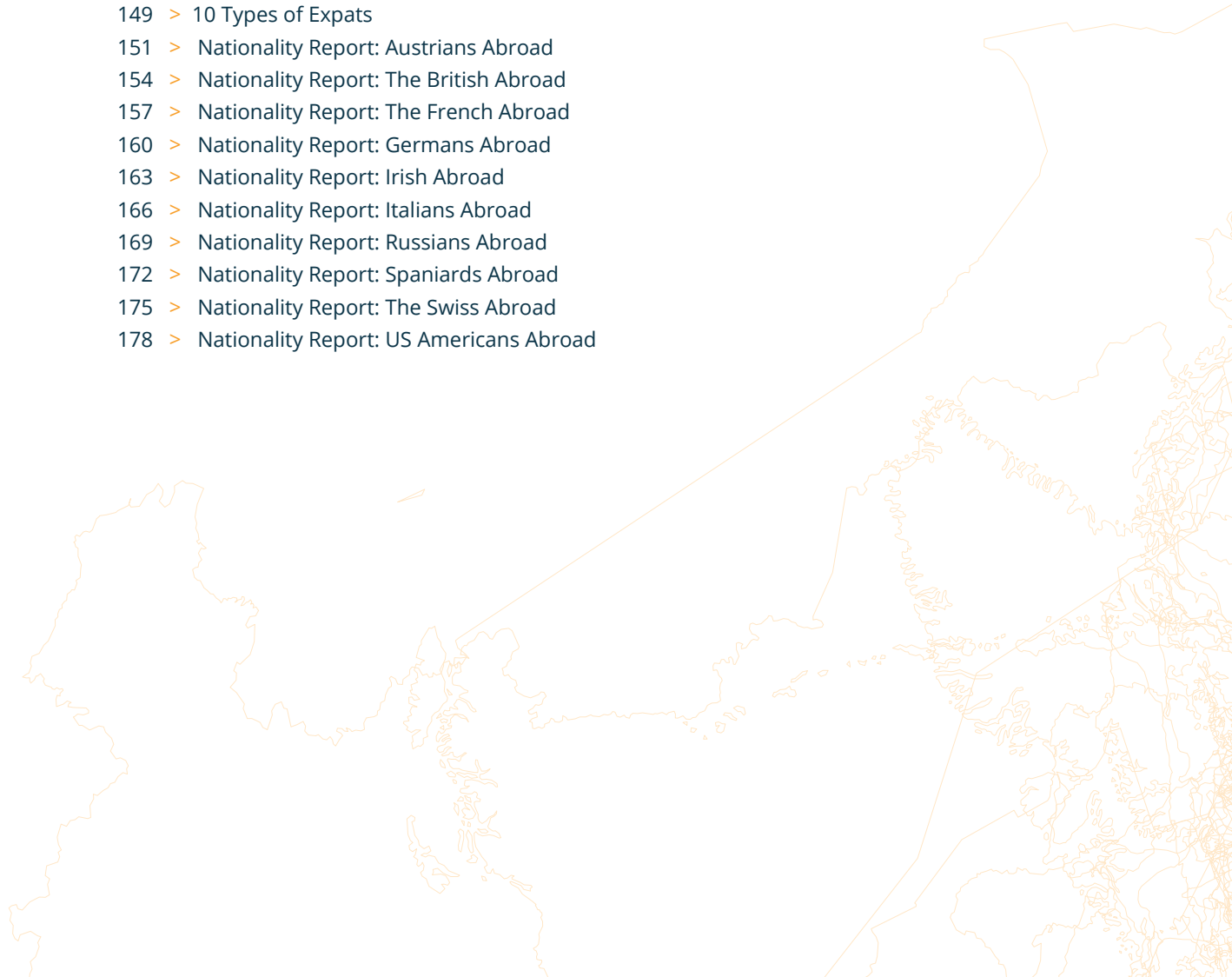
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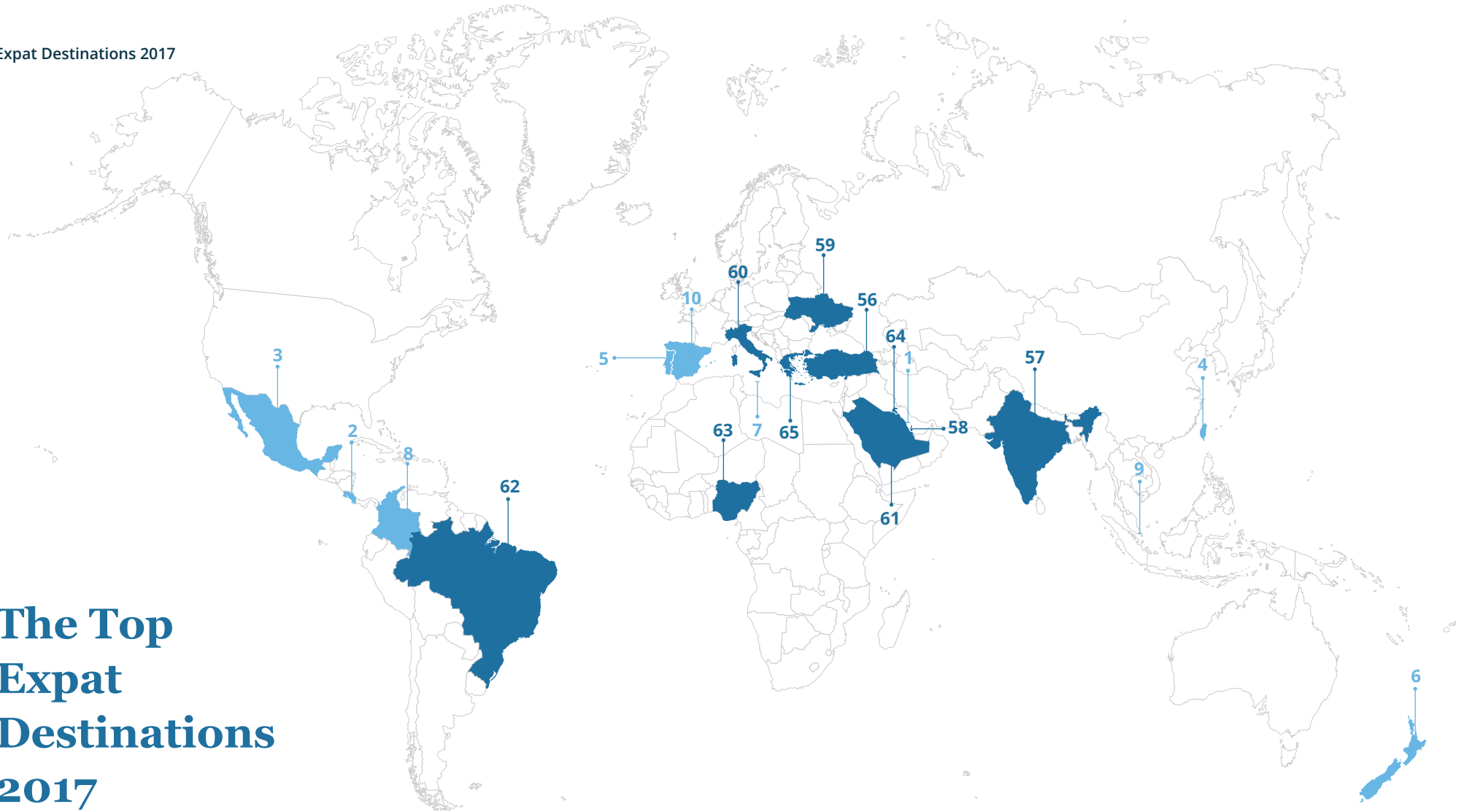


Expat Destinations

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The Top Expat Destinations 2017



Top 10

- 1 Bahrain
- 2 Costa Rica
- 3 Mexico
- 4 Taiwan
- 5 Portugal
- 6 New Zealand
- 7 Malta
- 8 Colombia
- 9 Singapore
- 10 Spain

Bottom 10

- 56 Turkey
- 57 India
- 58 Qatar
- 59 Ukraine
- 60 Italy
- 61 Saudi Arabia
- 62 Brazil
- 63 Nigeria
- 64 Kuwait
- 65 Greece

- 11 Czech Republic
- 12 Vietnam
- 13 Netherlands
- 14 Luxembourg
- 15 Malaysia
- 16 Canada
- 17 Oman
- 18 Thailand
- 19 Romania
- 20 Norway
- 21 Finland
- 22 Sweden
- 23 Germany
- 24 Cambodia
- 25 Ecuador
- 26 UAE
- 27 Switzerland
- 28 Austria
- 29 Philippines
- 30 Denmark
- 31 South Korea
- 32 Belgium
- 33 Cyprus
- 34 Australia
- 35 Kazakhstan
- 36 Panama
- 37 Kenya
- 38 France
- 39 Hong Kong
- 40 Japan
- 41 Hungary
- 42 South Africa
- 43 USA
- 44 Israel
- 45 Ireland
- 46 Uganda
- 47 Peru
- 48 Myanmar
- 49 Poland
- 50 Russia
- 51 Chile
- 52 Argentina
- 53 Indonesia
- 54 United Kingdom
- 55 China

The Best & Worst Places for Expats

Though there's consistency in the bottom 3, the warm welcome in Bahrain, Costa Rica, and Mexico sees them knock 2016's winners off the podium.

Top Findings

- > None of 2016's top 3 retained their spot in 2017; little change in the bottom 3.
- > #1 Bahrain leaps from 19th to 1st due to ease of settling in and career satisfaction.
- > #2 Costa Rica's warm welcome and *pura vida* vibe see it take second place.
- > #3 Mexico remains a favorite; expats find it easy to settle and good value for money.

Bahrain: A Big Jump to the Top

While Bahrain barely made the top 20 in 2016 (19th place), improvements across all indices that factor into the ranking have seen the Gulf state take pole position in 2017.

Bahrain really excels in making expats feel at home, and the country tops the Ease of Settling In Index. It also comes first for being able to get by without learning the local language; one Kyrgyz respondent likes that "Bahrainis are very friendly and welcoming. Everyone speaks English". In fact, a quarter of expats in Bahrain (25%) say they started feeling at home almost straight away. This is particularly impressive given that a third of respondents in Bahrain (33%) have never lived abroad before.

“Bahrain is a beautiful melting pot of many different cultures.”

Respondents are also happy with their careers. Not only does Bahrain rank third in the Working Abroad Index, it is

also second in the Job & Career as well as the Work-Life Balance subcategory. Expats in Bahrain are less positive, however, about the state of the economy (25th place), with the country ranking 18th in the Job Security subcategory.

While Bahrain's position in the Cost of Living Index remains almost the same (28th place), it improved by 13 places in the Personal Finance Index to take the 13th spot. In terms of their financial situation, 68% of expats are generally satisfied, and 41% say that they earn a lot more than they would back home.

Expats with families also agree it's a great destination. Bahrain improved from 34th place in the overall Family Life Index in 2016 to 10th in 2017. The country even ranks first for family life in general and fourth for the friendly attitude towards families with kids. Compared to 2016, there was a significant improvement in the quality of education (from 22nd place to 6th) and the availability of childcare and education (from 32nd place to 11th).

The Best & Worst Places for Expats

Many respondents praised the country: one American expat called it “a beautiful melting pot of many different cultures”, and another respondent from the Philippines said it was their “home away from home”. With such glowing reviews, it’s no surprise that almost a third of expats (32%) see themselves staying in Bahrain for more than five years, and 11% say they might stay forever.

Costa Rica: A Welcome as Warm as the Weather

If you’re looking to make friends, Costa Rica is the place to go. It ranks first in the Finding Friends subcategory, taking the top spot for every question. Expats say it’s easy to make local friends, with almost one in five (19%) saying their social circle is mostly Costa Ricans and 63% saying it’s a mix of locals and expatriates.

“Costa Rica offers the freedom to live a peaceful, happy life, surrounded by peaceful, kind and happy people.”

It’s not just the friendliness of the local residents, Costa Rica is in the top 10 for three of the five indices: Quality of Life, Ease of Settling In, and Family Life. The country made particularly impressive improvements in the latter index, jumping 16 places due to better scores in the Quality of Education and the Availability of Childcare and Education subcategories.

Costa Rica has also made big improvements in the Personal Finance Index, jumping from 43rd place in 2016 to 24th. Almost seven in ten respondents (68%) are generally satisfied with their financial situation, with 79% saying they have enough or more than enough to cover their daily expenses.

With almost a third of respondents describing themselves as retired (32%), many said that they appreciate the slower pace of life and *pura vida* vibe. One American respondent enjoys the “freedom to live a peaceful, happy life, surrounded by peaceful, kind and happy people”. With such a warm welcome and tranquil lifestyle, 48% can see themselves staying forever.

Mexico: A Consistent Favorite

Ranking in the top 5 of the *Expat Insider* survey every year, Mexico retakes its place in the top 3 in 2017. In fact, it’s in the top 5 for three indices: Ease of Settling In, Personal Finance, and Cost of Living. One Filipino respondent summed up their experience saying “the climate is almost perfect, the people are friendly, and the food is to die for”. Despite losing the top spot, Mexico does very well in the Ease of Settling In Index, coming in second place. One American respondent said “I like how easy it is to adapt, and the people are incredibly friendly”.

A significant number of respondents say they primarily moved to Mexico for a better quality of life (14%). Though

healthcare and safety damage its overall ranking in the Quality of Life Index, it ranks first in the Personal Happiness subcategory and does well in the Leisure Options subcategory, ranking first for socializing and leisure activities.

“The climate is almost perfect, the people are friendly, and the food is to die for.”

Expats in Mexico are also happy with their financial situation. In fact, 80% considered the cost of living a potential benefit before moving. The country ranks fourth in the Personal Finance Index and second in the Cost of Living Index, and 74% of expats say they’re generally satisfied with their financial situation.

The Bottom 3

While there’s been plenty of change in the top-ranking countries, Kuwait and Greece have found themselves in the bottom 3 for four consecutive years, and Nigeria has been in the bottom 3 since 2015.

Finances and family life are causing headaches for expats in Greece: half of the respondents say their household income is not enough to cover their daily expenses, with 27% even saying it’s not nearly enough to get by. One British respondent mentioned having “feelings of insecurity due to the economic crisis”. Declines in the Cost of Childcare and Education as well as the Family Well-Being

The Best & Worst Places for Expats

subcategories also led to Greece taking last place in the Family Life Index.

Kuwait has improved by one place, coming 64th out of 65 countries in 2017. In fact, it's improved by at least one place in all indices, with particular progress in the Working Abroad Index: job security has improved by 15 places, putting Kuwait in the middle of the ranking (32nd). Quality of life still remains a struggle, however, and Kuwait comes last for leisure options and personal happiness.

Quality of life is also an issue for expats in Nigeria, and the country is in last place for three of the five subcategories in this index (Travel & Transport, Health & Well-Being, and Safety & Security). It's not all bad news: there were significant improvements in the Personal Finance Index where Nigeria jumped from 32nd in 2016 to 12th place in 2017. The number of expats who have a lot more disposable income than they need has risen from 15% to 21%, and almost a third (31%) give their financial situation the best rating in 2017, compared to 19% in 2016.

The Biggest Winners and Losers

Malaysia, Norway, and Portugal are the biggest winners in 2017. However, some countries have taken a few steps back, dropping significantly in the overall ranking.

Top Findings

- > Malaysia jumps 23 places; expats find it easy to settle in and get used to the culture.
- > Australia drops to 34th place, while Norway improves in terms of health and well-being.
- > Expats feel very welcome in Portugal winning it a place in the top 5.
- > Expats struggle to make local friends in Ukraine, which falls to the bottom 10.

Aside from the countries which occupy the top and bottom ranks of the *Expat Insider* survey, there are some destinations that — although they don't come out on top or remain at the bottom — still achieved remarkable results. Here are the biggest winners and losers of 2017.

A Big Leap for Malaysia

Malaysia climbs from 38th place in 2016 to 15th in 2017. Due to a low number of respondents with dependent children, Malaysia is not listed in the Family Life Index in 2017 — an area it has underperformed in in the past. This may have improved Malaysia's overall ranking in 2017, nevertheless, the rest of Malaysia's results speak for themselves.

The country takes the biggest leap in the Ease of Settling In Index, climbing from 18th place in 2016 to 5th in 2017. In fact, 78% generally find it easy to settle down in Malaysia, compared to 69% in 2016. Seven in nine also agree it's easy to get used to the local culture with 26% even agreeing completely compared to 12% in 2016.

One in four expats finds it very easy to make new friends in Malaysia, while only 18% said the same in 2016. One survey respondent from South Africa values “the easy-going temperaments and friendliness of the local people, the weather, and the good travel options”, so it is not a surprise that many survey participants (71%) generally feel at home in Malaysia.

Although Malaysia's position in the Personal Finance Index has improved by ten places (25th to 15th place), the results for individual factors remain largely the same as in 2016. It is possible that the country's improvement is due to other destinations receiving worse ratings in 2017, bumping Malaysia up a few places.

Norway Joins the Top 20

In 2017, Norway ranks 20th out of 65 countries, a big improvement compared to its 43rd place among 67 destinations in 2016. Expats are generally satisfied with life abroad in Norway, improving from 56th to 25th place. In

The Biggest Winners & Losers

fact, 19% say that they are completely satisfied compared to only 7% in 2016.

“People can be very blunt, but at least they are honest.”

While Norway is still at the bottom of the Ease of Settling Index, it has improved across all subcategories, earning it 50th place — 13 places up from 2016. The friendly attitude towards foreign residents receives 58% positive ratings and 14% even find it very good, compared to 41% and 9% respectively in 2016. More than half of respondents (52%) also feel generally at home in Norway, an improvement of eleven percentage points. The general friendliness of the population is rated positively by 57%, while only 44% of respondents gave the same rating in 2016. As one Portuguese survey respondent puts it, people in Norway “can be very blunt, but at least they are honest”.

Norway's ratings in the Quality of Life Index also improved, particularly in the Health & Well-Being subcategory. In 2016, only 59% rated the quality of medical care favorably, however, this factor receives positive results from over seven in ten respondents (72%) in 2017 — more than the global average of 63%. Moreover, 77% generally agree that healthcare in Norway is affordable, eleven percentage points more than in 2016.

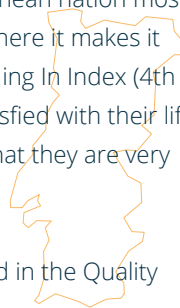
Biggest Winners

	Rank 2016		Rank 2017
Malaysia	38	▲ 23	15
Norway	43	▲ 23	20
Portugal	28	▲ 23	5
Denmark	50	▲ 20	30
Kazakhstan	55	▲ 20	35
Sweden	42	▲ 20	22
Bahrain	19	▲ 18	1
Netherlands	30	▲ 17	13
UAE	40	▲ 14	26
Colombia	20	▲ 12	8

Living the Good Life in Portugal

Portugal ranks 5th out of 65 countries in 2017, climbing an impressive 23 places. The Mediterranean nation mostly improved in the Quality of Life Index, where it makes it to first place, as well as the Ease of Settling In Index (4th place). Generally speaking, 93% are satisfied with their life abroad in Portugal and 29% even say that they are very happy with this aspect.

Portugal has improved across the board in the Quality



of Life Index. Personal happiness had dropped in 2016 but shows significant improvements in 2017, landing the country in third place for this subcategory. In fact, 89% are generally happy with their life, while only 77% gave this factor a positive rating in 2016. When it comes to romance, expats in Portugal also have very little to complain about: 95% are generally satisfied with their relationship, compared to 76% in 2016.

According to survey respondents, the political stability in Portugal has vastly improved, contributing to the strong ranking in the Safety & Security subcategory: one third rate this factor as very good, compared to only 11% in 2016 — a positive perception that seems to be shared by the local population.¹ While the results for personal safety were already well above the global average in 2016, 95% rate this factor positively in 2017 — an improvement of six percentage points.

“I appreciate the kind people, nice weather and food, as well as the beautiful places to visit.”

Portugal is also number one when it comes to friendliness and feeling welcome. In fact, 88% generally agree that it's easy to settle down in this country, while only 75% gave this factor a positive rating in 2016. One Brazilian expat appreciates the “kind people, nice weather and food, as well as the beautiful places to visit” in Portugal.

¹ Politico.eu. Why Portugal Has Become an Oasis of Stability. 2 Dec 2016. <http://www.politico.eu/article/why-portugal-has-become-europes-oasis-of-stability-antonio-costa-prime-minister/>

The Biggest Winners & Losers

In addition, 89% find it easy to get used to the local culture in Portugal, compared to 74% in 2016. The general friendliness of the population (92%) and the welcoming attitude toward foreign residents (94%) are other factors which have significantly improved (87% and 82% positive ratings respectively in 2016).

Down Under in the Middle

Though Australia ranked in the top 10 in 2016, it fell 27 places to 34th in 2017. One of the biggest drops can be seen in the Working Abroad Index where it dipped from 10th to 32nd place. While Australia was in the top 10 in the Work-Life Balance subcategory in 2016, it occupies 40th place in 2017. However, a closer look at the numbers shows that the results only decreased by eight percentage points for work-life balance and nine percentage points for working hours. It's therefore likely that stronger performances from other countries contributed to Australia's slide down the ranking.

Things look equally bad in the Job & Career subcategory. Only 54% are satisfied with their jobs, a 14-percentage point drop in comparison to 2016. Career prospects in Australia are rated positively by only 54%, compared to 67% in 2016. Survey respondents point out that the "ignorance regarding qualifications and experience" as well as the "closed job market" are big issues.

The availability of childcare is judged negatively by 53% of expat parents and only 28% say they are satisfied. In 2016, nearly half of all expat parents rated this factor positively. The cost of education also seems to put a damper on life down under for expat parents in Australia: only 33% rate this factor positively, compared to 64% in 2016.

Expats in Australia also don't seem to be as satisfied with their financial situation as they were in 2016. With only 52% rating this aspect positively, the country drops to the bottom 5 of the Personal Finance Index.

Biggest Losers

	Rank 2016		Rank 2017
Australia	7	▼ 27	34
Poland	24	▼ 25	49
Ukraine	34	▼ 25	59
Ecuador	3	▼ 22	25
Panama	15	▼ 21	36
Uganda	25	▼ 21	46
United Kingdom	33	▼ 21	54
Austria	8	▼ 20	28
Hungary	21	▼ 20	41
USA	26	▼ 17	43

Smog Clouds Opinions in Poland

Poland falls 25 places in 2017, dropping from 24th to 49th place. All in all, 71% are generally satisfied with their life abroad, a ten-percentage point decrease compared to 2016. When it comes to the Health & Well-Being subcategory, survey respondents are particularly unhappy with the quality of the environment: more than half rate this aspect negatively (54%). In 2016, only 23% were unsatisfied with this factor. "This winter the level of smog in the air was too high and it doesn't seem that the city is doing a lot to deal with it", one Ukrainian survey respondent explains.²

“Poland doesn't have the most open culture towards foreigners.”

According to survey respondents, the general friendliness of the population as well as the welcoming attitude toward foreign residents has suffered quite a bit. While 68% rated the general friendliness of the population positively in 2016, only 56% make the same assessment in 2017.

Results look similar for the friendly attitude toward foreign residents in Poland. Survey respondents describe Polish people as having "not the most open culture towards foreigners", and only 53% rate this aspect positively, compared to 68% in 2016.

² In winter 2016/17, the air pollution in Poland's south exceeded that of Beijing and was 20 times higher than EU limits. Financial Times. Polish City more Polluted than Beijing. 30 Dec 2016. <https://www.ft.com/content/6712dd66-c91d-11e6-8f29-9445cac8966f>

The Biggest Winners & Losers

Expats in Poland are also struggling with their financial situation. In 2017, only 65% are generally satisfied with their financial situation, nine percentage points less than in 2016. Moreover, 75% believe that their disposable household income is enough or even more than enough to get by. While this is still a good result, a whopping 86% said the same in 2016.

Ukraine — Struggling to Feel at Home

Ukraine drops to the bottom 10 in 2017, falling from 34th to 59th place. The effects of negative ratings are particularly clear in the Personal Finance Index, where Ukraine drops 37 places compared to 2016. The country loses 24 and 35 places respectively when it comes to the financial situation and the disposable household income of expats;



in 2017, 63% are satisfied with their financial situation, 13 percentage points less than in 2016. Moreover, 73% agree that they earn enough or more than enough to get by, dropping below the global average of 77%.

Expats in Ukraine also struggle to find friends. Nearly half of the respondents (49%) generally find it easy to make local friends, compared to 68% in 2016. It doesn't come as a surprise therefore that only 49% find it easy to settle down in this Eastern European country, 19 percentage points lower than in 2016. Moreover, 56% generally feel at home in the Ukrainian culture, compared to 70% in 2016.

The general friendliness of the population and the welcoming attitude toward foreign residents has also suffered. While these factors received 82% and 76% respectively in 2016, only about six out of ten (60% and 57% respectively) rate this factor positively in 2017.

Quality of Life

22 > Quality of Life Index 2017

25 > A Place in the Sun? Where Expats Enjoy the Quality of Life

28 > The Safest Countries for Expats





Quality of Life

- 1 Portugal
- 2 Taiwan
- 3 Spain
- 4 Singapore
- 5 Czech Republic
- 6 Japan
- 7 Austria
- 8 Switzerland
- 9 Costa Rica
- 10 Germany
- 11 Luxembourg
- 12 Denmark
- 13 Canada
- 14 Sweden
- 15 New Zealand
- 16 Finland
- 17 Netherlands
- 18 UAE
- 19 Malta
- 20 South Korea
- 21 France
- 22 Norway

Leisure Options

- 1 Spain
- 2 Portugal
- 3 Mexico
- 4 South Africa
- 5 Costa Rica
- 6 Colombia
- 7 Australia
- 8 Malta
- 9 New Zealand
- 10 Ecuador
- 11 Israel
- 12 Cyprus
- 13 Greece
- 14 Thailand
- 15 Argentina
- 16 Hungary
- 17 USA
- 18 Czech Republic
- 19 France
- 20 Taiwan
- 21 Malaysia
- 22 Kenya

Personnal Happiness

- 1 Mexico
- 2 Bahrain
- 3 Portugal
- 4 Costa Rica
- 5 Colombia
- 6 Spain
- 7 Malta
- 8 Philippines
- 9 Vietnam
- 10 New Zealand
- 11 Thailand
- 12 Cambodia
- 13 Cyprus
- 14 Malaysia
- 15 Uganda
- 16 Oman
- 17 Argentina
- 18 Luxembourg
- 19 Romania
- 20 Czech Republic
- 21 Myanmar
- 22 Indonesia

Travel & Transport

- 1 Singapore
- 2 Hong Kong
- 3 Switzerland
- 4 Czech Republic
- 5 Germany
- 6 Taiwan
- 7 Netherlands
- 8 Austria
- 9 Japan
- 10 South Korea
- 11 Hungary
- 12 Spain
- 13 Denmark
- 14 Portugal
- 15 UAE
- 16 France
- 17 Sweden
- 18 China
- 19 Luxembourg
- 20 Belgium
- 21 Turkey
- 22 Poland

Health & Well-Being

- 1 Taiwan
- 2 Austria
- 3 Denmark
- 4 Sweden
- 5 Finland
- 6 Germany
- 7 Japan
- 8 Norway
- 9 Portugal
- 10 Costa Rica
- 11 Israel
- 12 Spain
- 13 Canada
- 14 Luxembourg
- 15 France
- 16 New Zealand
- 17 Czech Republic
- 18 Switzerland
- 19 Ecuador
- 20 Colombia
- 21 Malta
- 22 Australia

Safety & Security

- 1 Switzerland
- 2 Norway
- 3 Singapore
- 4 Japan
- 5 Luxembourg
- 6 UAE
- 7 Canada
- 8 Finland
- 9 Oman
- 10 Denmark
- 11 Portugal
- 12 Qatar
- 13 New Zealand
- 14 Sweden
- 15 Taiwan
- 16 Czech Republic
- 17 Germany
- 18 Netherlands
- 19 Austria
- 20 Costa Rica
- 21 Malta
- 22 Australia



Quality of Life

- 23 Australia
- 24 Mexico
- 25 Colombia
- 26 Oman
- 27 Hong Kong
- 28 Hungary
- 29 Ecuador
- 30 Thailand
- 31 Israel
- 32 Bahrain
- 33 Cyprus
- 34 Italy
- 35 Malaysia
- 36 Panama
- 37 Belgium
- 38 Argentina
- 39 Turkey
- 40 Chile
- 41 United Kingdom
- 42 Greece
- 43 Poland
- 44 Romania

Leisure Options

- 23 Singapore
- 24 Turkey
- 25 Philippines
- 26 Italy
- 27 Austria
- 28 Panama
- 29 Uganda
- 30 Brazil
- 31 UAE
- 32 Chile
- 33 Japan
- 34 Vietnam
- 35 Hong Kong
- 36 Romania
- 37 Switzerland
- 38 Canada
- 39 South Korea
- 40 Bahrain
- 41 Cambodia
- 42 Germany
- 43 Ukraine
- 44 Indonesia

Personnal Happiness

- 23 South Korea
- 24 Taiwan
- 25 Netherlands
- 26 India
- 27 Peru
- 28 Israel
- 29 Ireland
- 30 Finland
- 31 Greece
- 32 USA
- 33 Ecuador
- 34 Russia
- 35 South Africa
- 36 Hungary
- 37 Kenya
- 38 Hong Kong
- 39 Sweden
- 40 Panama
- 41 Canada
- 42 Australia
- 43 Singapore
- 44 UAE

Travel & Transport

- 23 Finland
- 24 United Kingdom
- 25 Mexico
- 26 Thailand
- 27 Ecuador
- 28 Colombia
- 29 Malaysia
- 30 Israel
- 31 Italy
- 32 Russia
- 33 Norway
- 34 Canada
- 35 Costa Rica
- 36 Bahrain
- 37 Oman
- 38 Argentina
- 39 Australia
- 40 Ukraine
- 41 Chile
- 42 Greece
- 43 Panama
- 44 USA

Health & Well-Being

- 23 Belgium
- 24 Singapore
- 25 South Korea
- 26 Bahrain
- 27 Argentina
- 28 Netherlands
- 29 Thailand
- 30 Oman
- 31 Italy
- 32 Panama
- 33 South Africa
- 34 Turkey
- 35 Mexico
- 36 Qatar
- 37 Malaysia
- 38 Cyprus
- 39 UAE
- 40 United Kingdom
- 41 Hungary
- 42 Saudi Arabia
- 43 Greece
- 44 Hong Kong

Safety & Security

- 23 Ireland
- 24 Cyprus
- 25 Spain
- 26 South Korea
- 27 Kazakhstan
- 28 Panama
- 29 Saudi Arabia
- 30 Hong Kong
- 31 China
- 32 Vietnam
- 33 Chile
- 34 Bahrain
- 35 Hungary
- 36 Poland
- 37 France
- 38 Kuwait
- 39 Russia
- 40 Romania
- 41 Thailand
- 42 United Kingdom
- 43 Uganda
- 44 Belgium



Quality of Life

- 45 Russia
- 46 Qatar
- 47 USA
- 48 Vietnam
- 49 South Africa
- 50 Ireland
- 51 Uganda
- 52 China
- 53 Kazakhstan
- 54 Philippines
- 55 Ukraine
- 56 Peru
- 57 Kenya
- 58 Indonesia
- 59 Saudi Arabia
- 60 Cambodia
- 61 India
- 62 Brazil
- 63 Kuwait
- 64 Myanmar
- 65 Nigeria

Leisure Options

- 45 Oman
- 46 Peru
- 47 Netherlands
- 48 Russia
- 49 United Kingdom
- 50 Sweden
- 51 Poland
- 52 Finland
- 53 Denmark
- 54 Kazakhstan
- 55 Luxembourg
- 56 China
- 57 Belgium
- 58 Norway
- 59 India
- 60 Ireland
- 61 Qatar
- 62 Myanmar
- 63 Nigeria
- 64 Saudi Arabia
- 65 Kuwait

Personnal Happiness

- 45 Brazil
- 46 Kazakhstan
- 47 France
- 48 Japan
- 49 Poland
- 50 Italy
- 51 Turkey
- 52 Chile
- 53 Austria
- 54 China
- 55 Germany
- 56 Switzerland
- 57 Belgium
- 58 Norway
- 59 Denmark
- 60 Ukraine
- 61 Nigeria
- 62 United Kingdom
- 63 Qatar
- 64 Saudi Arabia
- 65 Kuwait

Travel & Transport

- 45 Malta
- 46 Romania
- 47 Ireland
- 48 South Africa
- 49 Vietnam
- 50 New Zealand
- 51 Kazakhstan
- 52 Qatar
- 53 Cambodia
- 54 Uganda
- 55 Peru
- 56 Kenya
- 57 Cyprus
- 58 Philippines
- 59 Kuwait
- 60 Indonesia
- 61 Saudi Arabia
- 62 Brazil
- 63 India
- 64 Myanmar
- 65 Nigeria

Health & Well-Being

- 45 Russia
- 46 Ukraine
- 47 Chile
- 48 Romania
- 49 Ireland
- 50 USA
- 51 Poland
- 52 Philippines
- 53 Kenya
- 54 Kuwait
- 55 India
- 56 Kazakhstan
- 57 Uganda
- 58 Brazil
- 59 Peru
- 60 Vietnam
- 61 Indonesia
- 62 China
- 63 Cambodia
- 64 Myanmar
- 65 Nigeria

Safety & Security

- 45 Ecuador
- 46 Italy
- 47 Myanmar
- 48 Mexico
- 49 Malaysia
- 50 Colombia
- 51 USA
- 52 Indonesia
- 53 Greece
- 54 Peru
- 55 Israel
- 56 Philippines
- 57 India
- 58 Cambodia
- 59 Ukraine
- 60 Argentina
- 61 Kenya
- 62 Turkey
- 63 South Africa
- 64 Brazil
- 65 Nigeria

A Place in the Sun? Where Expats Enjoy the Quality of Life

Taiwan, the 2016 winner, cedes its top ranking to Portugal. With Spain coming in third, another Iberian destination regains its place among the top 3.

Top Findings

- > #1 Portugal and #3 Spain stand for sunshine, leisure, and happiness.
- > #2 Taiwan scores with healthcare and infrastructure.
- > Austria and Japan both dropped a few places.
- > Colombia and Malta show the biggest changes — for better or for worse.

Methodology

For the Quality of Life Index, survey respondents were asked questions about leisure options, travel and transport, health and well-being, safety and security, as well as personal happiness. A destination needed at least 75 respondents to feature in this index.

South China Sea and “Club Med”: Best for Quality of Life

Although Taiwan, overall *Expat Insider* winner in 2016, still features in the global top 3, it can't keep its pole position. Coming 2nd out of 65 for its quality of life, the Southeast Asian destination is overtaken by a Southern European one.

Despite its somewhat erratic track record, ranking 13th in 2014, 5th in 2015, and 14th in 2016, Portugal takes the top spot in 2017. Its Mediterranean neighbor Spain also regains its ranking among the most popular destinations, taking third place.

Singapore (4th) and the Czech Republic (5th out of 65) complete the list of best-performing expat destinations in the 2017 Quality of Life Index.

A Gem of a Country: Portugal

Having gained 13 places since the *Expat Insider 2016* survey, Portugal is not only the second-biggest winner in the Quality of Life Index, but has also made the most significant gains in the overall ranking. (See “The Biggest Winners and Losers” for further details.)

Its popularity among expats — at least when it comes to quality of life — is largely due to its temperate climate and widely available leisure activities. Portugal ranks 2nd out of 65 countries in the Leisure Options subcategory. Not a single respondent has something negative to say about its climate and weather, which nearly two-thirds (65%) consider excellent, compared to 26% globally. In fact, nine out of ten expats perceived this as a potential benefit before relocating.



A Place in the Sun? Where Expats Enjoy the Quality of Life

Portugal's good result in the Health & Well-Being subcategory — ninth worldwide — is to some extent thanks to the benefits of nature. Though the country boasts above-average results regarding the affordability and quality of healthcare, its true strength lies in the quality of its environment. Well over nine in ten respondents (94%) rate this positively (worldwide average: 64%).

“This is a gem of a country hiding in plain sight.”

Portugal doesn't make it into the top 10 in the Safety & Security subcategory, ranking 11th out of 65. This isn't a reason to worry: peacefulness is actually the best-rated factor in this category, with an impressive 77% of respondents considering Portugal a very peaceful country — only Finland has slightly better results (78%). Not a single respondent is worried about their personal safety either — it's lingering concerns about political stability that keep the ranking down.

Lastly, 94% of expats in Portugal are happy with their travel opportunities. However, not quite as many survey respondents are happy with the transport infrastructure: one in eleven (9%) rates this factor very negatively.

In general, plenty of sun and relaxation might contribute to respondents' general happiness: just 4% voice any dissatisfaction with their new life in Portugal. One respondent summed it up by saying: “This is a gem of a country hiding in plain sight.”

Convenient and Efficient: Taiwan

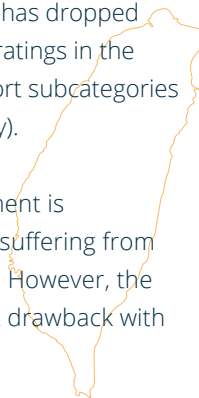
Although last year's breakout star Taiwan has dropped by one rank, it still impresses with stellar ratings in the Health & Well-Being and Travel & Transport subcategories (ranking 1st and 6th out of 65 respectively).

Unfortunately, the quality of its environment is considered average at best, with Taiwan suffering from the side effects of rapid industrialization. However, the destination more than makes up for that drawback with excellent medical care.

As many as 68% of expats are completely satisfied with the quality of healthcare, the highest percentage worldwide. Medical care seems to be affordable too: well over eight in ten respondents (87%) couldn't be happier with healthcare costs in Taiwan. Even in Denmark, which has the second-best rating, “only” 49% of respondents describe medical care as very easy to afford.

“Convenience”, “efficiency”, and “easy transportation” are the advantages of life in Taiwan that respondents emphasize. Only 2% have something negative to say about the transport infrastructure (globally: 27%). Six in ten also rate their travel opportunities as very good.

Taiwan's ranking in the Safety & Security subcategory (15th place) is pulled down by its political stability. While positive



responses concerning political stability are still above the global average (67% vs. 56%), the country truly excels in terms of peacefulness and personal safety: 95% of expats in Taiwan judge the latter favorably, with 78% even saying it's outstanding.

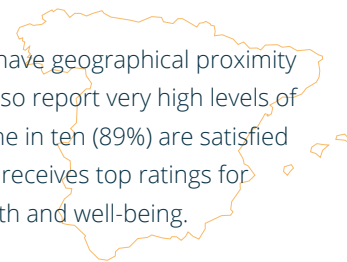
When it comes to the Leisure Options subcategory, Taiwan performs really well with regard to available leisure activities (83% positive responses) and personal satisfaction with socializing (73%). However, the local climate and weather can't compete with the Algarve: only about one in five respondents (19%) describe them as excellent, compared to 65% in Portugal.

Casual and Relaxed: Spain

Spain and Portugal don't just have geographical proximity in common. Expats in Spain also report very high levels of personal happiness: about nine in ten (89%) are satisfied with life in general. Spain also receives top ratings for leisure options as well as health and well-being.

Among survey respondents in Spain, over eight in ten (82%) are generally happy with their socializing opportunities, and even more (89%) rate the available leisure activities positively. The Mediterranean sun proves hard to resist: two-thirds (66%) couldn't be any happier with the weather and climate.

“Casual, relaxed, and delicious!”



Quality of Life

A Place in the Sun? Where Expats Enjoy the Quality of Life

While Spain and Portugal rank about the same regarding the quality of the environment, the former does have better results for healthcare. In Spain, 83% rate the quality of medical care favorably and 78% think it's generally affordable, compared to 71% and 70% respectively in Portugal.

Expats living in Spain also find it easy to explore: nearly six in ten (59%) say that travel opportunities are top-notch (global average: 46%), and 84% give local transportation a positive rating.

The Safety & Security subcategory is where Spain lags behind a bit, ranking 25th out of 65. This is partly due to lack of confidence in the political situation: while 91% are generally happy with their personal safety, only 51% are positive about Spain's political stability.

Bureaucracy is also a challenge: when asked about what they dislike about their destination, one respondent states "paperwork and politics". However, many respondents were positive about their life in Spain; one expat described it as "casual, relaxed, and delicious!"

Winners and Losers: 2016 vs. 2017

As far as 2016's top 5 are concerned, Austria, Japan, and Costa Rica dropped out of the first few places of the Quality of Life Index, but are still listed in the global top 10.

Austria and Japan lost some ground in all subcategories, although they are still going strong in those that earned them their previous top rankings: the Health & Well-Being and Travel & Transport subcategories. Japan excels with regard to safety and security too. Malta also lost ground, falling from 6th to 19th place, partly due to more negative ratings for leisure options as well as safety and security.

Costa Rica has barely seen any change since 2016: it's not that survey respondents view local life more negatively, but several other countries simply outperform it in 2017.

However, another Latin American destination received a major boost: even if safety and security remain a major issue in Colombia, it moved up from 43rd place (out of 67) to 25th (out of 65) thanks to an improved performance in all other areas of the Quality of Life Index.

Safety & Security



Peacefulness

Top 10

1	Finland	6	Oman
2	Portugal	7	Canada
3	Norway	8	Luxembourg
4	Switzerland	9	New Zealand
5	Japan	10	Denmark

"I enjoy the peace, stability, inclusion and diversity in Canada."

US expat about Canada

Bottom 10

65	Nigeria	60	South Africa
64	Israel	59	Kenya
63	Brazil	58	Argentina
62	Turkey	57	Peru
61	India	56	Philippines

"I don't like the lack of respect people show towards others and the lack of peacefulness."

French expat about Brazil

Political Stability

Top 10

1	Luxembourg	6	Canada
2	Switzerland	7	Oman
3	Norway	8	Qatar
4	Singapore	9	Japan
5	UAE	10	Germany

"Personal safety and political stability are big pluses."

US expat about Germany

Bottom 10

65	Greece	60	Argentina
64	Brazil	59	South Africa
63	Turkey	58	Cambodia
62	Nigeria	57	Kenya
61	Ukraine	56	Myanmar

"Most of my friends are leaving Turkey due to the bad political situation."

Polish expat about Turkey

Personal Safety

Top 10

1	Singapore	6	UAE
2	Japan	7	Norway
3	Switzerland	8	Portugal
4	Taiwan	9	Denmark
5	South Korea	10	Hong Kong

"The security and quality of life, it's really amazing."

Brazilian expat about Portugal

Bottom 10

65	Nigeria	60	Peru
64	Brazil	59	Cambodia
63	South Africa	58	India
62	Kenya	57	Colombia
61	Argentina	56	Philippines

"Security is a problem and you have to be constantly careful."

British expat about Kenya

The Safest Countries for Expats

East Asia is the region where expats are mostly likely to feel safe, while political uncertainty sees the UK and the US tumble down the ranking.

Top Findings

- > Switzerland ranks first for safety and security, followed by Norway and Singapore.
- > South Africa and Brazil remain in the bottom 5, with Nigeria in last place.
- > The US is the biggest loser, with significant drops in political stability.
- > Portugal and Saudi Arabia are the biggest winners, gaining 13 places compared to 2016.

Methodology

The Safety & Security subcategory feeds into one of the six main indices, the Quality of Life Index. Three single factor rankings make up this subcategory: personal safety, political stability, and peacefulness. The minimum sample size per country is 75 respondents, but almost 50 countries have over 100 respondents.

Personal Safety

East Asia is where expats are most likely to feel safe according to the *Expatriate Insider 2017* survey; Singapore, Japan, Taiwan, and South Korea make up most of the top 5. One Nigerian expat likes that “life in Japan is peaceful, safe, and calm”. Switzerland is the only European country to make it into the top 5, taking third place — a significant improvement on 2016 (11th place).

“Life in Japan is peaceful, safe, and calm.”

At the other end of the scale, expats in South Africa, Brazil, and Nigeria are most likely to feel unsafe. Respondents in Nigeria are particularly unhappy: 68% rate their personal safety negatively. The risk of kidnapping is likely to be a contributing factor; a report from the Combating Terrorism Center links the high number of expats working in the Niger Delta’s many oil companies to increased kidnappings in the region.¹

Political Stability

A variety of countries from across the world make it into the top 5 for political stability. Despite a scandal about secret service misconduct causing an early snap election in 2013, Luxembourg now tops the tables for political stability. A new entry in the top 5 is the UAE, which jumped

¹ Combating Terrorism Center. Held Hostage Report. Dec 2015. <https://www.ctc.usma.edu/v2/wp-content/uploads/2015/12/Held-Hostagereportc2.pdf>

The Safest Countries for Expats

from 11th in 2016 to 5th place in 2017. One German expat living in the UAE is happy that “national and state leaders are persons of action, investing the oil and gas money into the economic development of the country”.²

However, expats in Turkey, Brazil, and Greece are concerned by the political tumult in their host country. One US American in Turkey described how “[s]ocio-political and religious views run deep and are extremely divisive. When meeting someone new, I don't feel like I can be myself or honest about my viewpoints”. Overall, a quarter of respondents in Turkey (25%), 29% in Brazil, and a third of expats in Greece (33%) describe the political stability as very bad.

Peacefulness

For a peaceful expat experience, Finland is the number one place to go. An incredible 99% of expats rate the peacefulness positively, causing Finland to jump from 5th place in 2016 to the top spot. Portugal, Norway, Switzerland, and Japan make up the rest of the top 5, with Portugal gaining twelve places compared to 2016, taking second place in 2017. The sunny escape also ranks in the top 5 of the Global Peace Index.³

In contrast, India, Turkey, Brazil, Israel, and Nigeria are the countries where expats are most likely to experience

conflict. While the latter three were also in 2016's bottom 5, Turkey has dropped from 58th place out of 67 countries in 2016 to second-to-last in 2017. The attempted coup in 2016 and subsequent ongoing constitutional changes are likely to be the main factors behind Turkey's negative ratings.

Overall Winners & Losers

Ranking in the top 5 for all three factors, Switzerland takes the top spot as the safest place for expats; 97% of respondents feel safe in Switzerland, 18 percentage points more than the global average (79%). There was a particular improvement in personal safety; while Switzerland didn't make the top 10 in 2016, it takes third place in 2017. One Kenyan expat praised Switzerland, saying “my kids will grow up safe, speaking different languages, which is pretty awesome”.

Norway and Singapore make up the rest of the top 3. Expats in Norway are particularly happy with its peacefulness, with 74% giving it the best possible rating for this factor. Though Singapore dropped one place in the overall subcategory compared to 2016, 99% still say they feel safe there, and nine out of ten (90%) are completely satisfied with their personal safety — the highest percentage worldwide.

“*In Switzerland, my kids will grow up safe, speaking different languages, which is pretty awesome.*”

At the bottom of the ranking, there's not much change compared to 2016. Kenya, South Africa, Brazil, and Nigeria remain in the bottom 5 with slight shifts in the exact order, with Nigeria taking the bottom spot. These countries are joined by Turkey, whose poor scores regarding both peacefulness and political stability place it 62nd out of 65 countries.

What's Changed since 2016?

Though some countries may have avoided the bottom 5, it's still been a year of significant changes in the Safety & Security subcategory.

The US is 2017's biggest loser; having dropped by a significant 20 places, it now ranks 51st out of 65 countries for safety and security. Though there was a slight drop in terms of peacefulness and personal safety, the real decline was in terms of politics: 43% of respondents rate the political stability negatively, and the country falls 25 places in this single factor ranking. This is echoed by the Global Peace Index, where the US ranks 103rd out of 163 states and territories.⁴

² Please note, the *Expat Insider 2017* survey data was collected in February and March 2017. Results therefore do not reflect any political events which occurred after this time.

³ Institute for Economics & Peace. Global Peace Index 2016. Jun 2016. http://visionofhumanity.org/app/uploads/2017/02/GPI-2016-Report_2.pdf

⁴ Ibid.

Quality of Life

The Safest Countries for Expats

The other partner in the “special relationship” has faced similar challenges; the UK has dropped 16 places in the Safety & Security subcategory. Much like the US, this is mainly due to weak political stability scores, with almost one in three expats (28%) rating this factor negatively. It’s worth noting that the *Expats Insider* survey was conducted before several terror attacks in spring 2017.

Additionally, Malta experienced similar declines in peacefulness as well as political stability; while the country ranked fifth in 2016, it doesn’t make the top 20 in 2017.

It’s not all bad news: Portugal takes the prize for the most improved. The country increased its ranking by at least

12 places for all three factors. Saudi Arabia also improved across the board, climbing 13 places; in 2016, 66% of expats were generally satisfied with their personal safety, which increased to 75% in 2017 — only slightly below the global average (79%). Similarly, 87% of expats are now happy with Qatar’s peacefulness compared to 80% in 2016, and the country comes twelfth in the overall Safety & Security subcategory.⁵

Russia also boosted its overall ranking by eleven places with improvements in personal safety and political stability. The country does, however, remain significantly behind the global averages for both of these factors.

⁵ Please note, the *Expats Insider* 2017 survey data was collected in February and March 2017. Results therefore do not reflect any political events which occurred after this time.

Ease of Settling In

- 33 > Ease of Settling In Index 2017
- 36 > Finding Your Home Away From Home
- 39 > Beyond the Expat Bubble
- 42 > Feeling (Un)Welcome Abroad





Ease of Settling In

- 1 Bahrain
- 2 Mexico
- 3 Costa Rica
- 4 Portugal
- 5 Malaysia
- 6 Oman
- 7 Philippines
- 8 Uganda
- 9 Cambodia
- 10 New Zealand
- 11 Malta
- 12 Kenya
- 13 Cyprus
- 14 Spain
- 15 Colombia
- 16 Ecuador
- 17 Romania
- 18 Indonesia
- 19 Taiwan
- 20 Ireland
- 21 UAE
- 22 Argentina

Feeling Welcome

- 1 Portugal
- 2 Bahrain
- 3 Mexico
- 4 Malta
- 5 Costa Rica
- 6 Spain
- 7 New Zealand
- 8 Malaysia
- 9 Ecuador
- 10 Colombia
- 11 Cambodia
- 12 Cyprus
- 13 Uganda
- 14 Oman
- 15 Canada
- 16 Ireland
- 17 Philippines
- 18 Taiwan
- 19 Singapore
- 20 Romania
- 21 Vietnam
- 22 Australia

Friendliness

- 1 Portugal
- 2 Mexico
- 3 Taiwan
- 4 Cambodia
- 5 Costa Rica
- 6 Colombia
- 7 Oman
- 8 Philippines
- 9 Bahrain
- 10 Vietnam
- 11 Brazil
- 12 Myanmar
- 13 Uganda
- 14 Canada
- 15 Ecuador
- 16 Indonesia
- 17 Spain
- 18 Thailand
- 19 Peru
- 20 Malta
- 21 New Zealand
- 22 Argentina

Finding Friends

- 1 Costa Rica
- 2 Mexico
- 3 Argentina
- 4 Uganda
- 5 Malta
- 6 Bahrain
- 7 Oman
- 8 Cambodia
- 9 Philippines
- 10 Colombia
- 11 Ecuador
- 12 Portugal
- 13 Malaysia
- 14 Romania
- 15 Taiwan
- 16 Cyprus
- 17 Vietnam
- 18 New Zealand
- 19 Kenya
- 20 Indonesia
- 21 South Africa
- 22 Brazil

Language

- 1 Bahrain
- 2 Malaysia
- 3 Singapore
- 4 Kenya
- 5 UAE
- 6 Oman
- 7 Philippines
- 8 Uganda
- 9 New Zealand
- 10 Cyprus
- 11 Mexico
- 12 Qatar
- 13 Costa Rica
- 14 Nigeria
- 15 Sweden
- 16 Indonesia
- 17 Romania
- 18 Netherlands
- 19 Canada
- 20 Kuwait
- 21 Portugal
- 22 South Africa



Ease of Settling In

23	Canada
24	Singapore
25	Vietnam
26	Peru
27	Thailand
28	USA
29	South Africa
30	Nigeria
31	Australia
32	Greece
33	Brazil
34	Kazakhstan
35	Panama
36	Netherlands
37	Turkey
38	Israel
39	India
40	Luxembourg
41	Italy
42	Hong Kong
43	Myanmar
44	United Kingdom

Feeling Welcome

23	Thailand
24	Argentina
25	Greece
26	Kenya
27	USA
28	South Africa
29	UAE
30	Hong Kong
31	Netherlands
32	Panama
33	Luxembourg
34	Czech Republic
35	Turkey
36	Indonesia
37	United Kingdom
38	Kazakhstan
39	Brazil
40	Italy
41	Peru
42	Ukraine
43	Belgium
44	France

Friendliness

23	Ireland
24	UAE
25	Greece
26	Kenya
27	Cyprus
28	Malaysia
29	Romania
30	Turkey
31	Israel
32	Kazakhstan
33	India
34	Nigeria
35	USA
36	Australia
37	Netherlands
38	Italy
39	South Korea
40	Singapore
41	Japan
42	Panama
43	China
44	Ukraine

Finding Friends

23	Spain
24	Greece
25	Peru
26	Israel
27	Ireland
28	Kazakhstan
29	Nigeria
30	Ukraine
31	Turkey
32	Thailand
33	Panama
34	USA
35	Russia
36	India
37	Canada
38	Myanmar
39	UAE
40	Italy
41	Australia
42	Singapore
43	Hungary
44	Hong Kong

Language

23	Spain
24	Ireland
25	Cambodia
26	Malta
27	Panama
28	USA
29	Luxembourg
30	Belgium
31	India
32	Australia
33	Peru
34	Norway
35	United Kingdom
36	Ecuador
37	Hong Kong
38	Saudi Arabia
39	Colombia
40	Argentina
41	Kazakhstan
42	Israel
43	Thailand
44	Italy



Ease of Settling In

- 45 Belgium
- 46 Ukraine
- 47 Qatar
- 48 Chile
- 49 Sweden
- 50 Norway
- 51 South Korea
- 52 Czech Republic
- 53 France
- 54 Russia
- 55 Poland
- 56 Germany
- 57 Saudi Arabia
- 58 Japan
- 59 Hungary
- 60 Finland
- 61 Switzerland
- 62 China
- 63 Kuwait
- 64 Austria
- 65 Denmark

Feeling Welcome

- 45 Hungary
- 46 Finland
- 47 Russia
- 48 Poland
- 49 Chile
- 50 Germany
- 51 Sweden
- 52 Norway
- 53 Japan
- 54 Israel
- 55 Austria
- 56 Nigeria
- 57 Switzerland
- 58 India
- 59 Myanmar
- 60 South Korea
- 61 Denmark
- 62 Qatar
- 63 Saudi Arabia
- 64 China
- 65 Kuwait

Friendliness

- 45 South Africa
- 46 Hong Kong
- 47 Luxembourg
- 48 Chile
- 49 Russia
- 50 Norway
- 51 Germany
- 52 United Kingdom
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- 54 Belgium
- 55 Poland
- 56 Sweden
- 57 Qatar
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- 59 Denmark
- 60 Saudi Arabia
- 61 Switzerland
- 62 Finland
- 63 Czech Republic
- 64 Austria
- 65 Kuwait

Finding Friends

- 45 Czech Republic
- 46 Luxembourg
- 47 China
- 48 Poland
- 49 United Kingdom
- 50 Chile
- 51 South Korea
- 52 France
- 53 Netherlands
- 54 Belgium
- 55 Japan
- 56 Saudi Arabia
- 57 Finland
- 58 Austria
- 59 Germany
- 60 Qatar
- 61 Kuwait
- 62 Switzerland
- 63 Norway
- 64 Denmark
- 65 Sweden

Language

- 45 Switzerland
- 46 Taiwan
- 47 Vietnam
- 48 Chile
- 49 Denmark
- 50 Turkey
- 51 Greece
- 52 South Korea
- 53 Finland
- 54 Brazil
- 55 Austria
- 56 Germany
- 57 Myanmar
- 58 Czech Republic
- 59 Ukraine
- 60 France
- 61 Poland
- 62 Japan
- 63 China
- 64 Hungary
- 65 Russia

Finding Your Home Away from Home

For the first time in four years, Mexico is not the global number one for ease of settling in. The top spot goes to Bahrain, with Mexico and Costa Rica maintaining their strong ranking in second and third place.

Top Findings

- > #1 Bahrain makes expats feel welcome and it is easy to get by without speaking Arabic.
- > #2 Mexico loses the top spot, but has the friendliest population.
- > #3 Costa Rica is great for making new friends abroad.
- > While Ukraine declines the most compared to 2016, Kazakhstan greatly improves.

Methodology

The Ease of Settling In Index covers various “soft” factors that can be vital to making a stay abroad a success. Survey respondents had to rate several factors on a scale of one to seven, including the friendliness of the local population, how easy it is to make friends, how welcome they feel in their country of residence, and how easy and important it is to speak the local language.

At least 75 respondents were required for a destination to be featured; 65 countries met this requirement, and 48 even exceeded the sample size with more than 100 respondents.

Bahrain: A Home Away from Home

For the first time in the past four years, Mexico no longer claims the top spot in the Ease of Settling In Index. Ranking

12th out of 67 in 2016, Bahrain now takes first place when it comes to settling in abroad.

Out of the subcategories in this index, Bahrain does best with regard to language, where it ranks first worldwide. Three out of ten respondents (30%) say the local language — either standard or Bahraini Arabic — is easy to learn, more or less on par with the global average of 33%. However, with Bahrain's huge expat population, over three-quarters (76%) completely agree that it's extremely easy to live there without speaking Arabic.

It's not just the ease of making yourself understood that contributes to Bahrain's outstanding ranking. In the Feeling Welcome subcategory, it moved from 16th place in 2016 to an impressive 2nd place in the *Expatriate Insider* 2017 survey. Respondents think it's generally easy to settle down in Bahrain (78%), to get used to the local culture (75%), and to feel at home there (73%). In fact, 41% of respondents even agree that feeling at home in Bahrain's local culture is not difficult at all.

Finding Your Home Away from Home

Bahrain's biggest improvement compared to 2016 was in the Finding Friends subcategory, jumping from 19th out of 67 to 6th out of 65 in 2017. Over seven in ten expats (73%) are generally satisfied with how easy it is to make new friends in Bahrain. Although fewer respondents agree that it's easy to find *local* friends (55%), this percentage is still above the worldwide average (42%).

“*It is a home away from home. The locals are very friendly and helpful.*”

Lastly, Bahrain is also in the top 10 for friendliness: 46% of expats consider the local population to be generally very friendly (global average: 29%); only 3% have something negative to say about the local attitude towards foreign residents in particular (16% worldwide).

One respondent from the Philippines probably says it best: “It is a home away from home. The locals are very friendly and helpful.”

Mexico: Full of Friendly, Warm, and Giving People

While Mexico lost its status as the friendliest expat destination worldwide, it still ranks in the global top 3 for nearly all subcategories of the Ease of Settling In Index, putting it in second place.

Mexico scores highly with regard to both friendliness

and finding friends abroad. Out of all countries featured in the *Expat Insider 2017* survey, Mexico boasts the friendliest local population: over half of respondents (53%) consider their new Mexican neighbors to be very friendly, and just 1% give the general friendliness in Mexico a negative rating.

“*The friendly, warm, and giving people make me feel welcome*”

This warm welcome seems to extend to foreign residents as well: over half (54%) describe it as very friendly, more than double the worldwide average of 26%. “[The] friendly, warm, and giving people make me feel welcome”, a happy expat from the US said.

With such a friendly welcome, it's hardly surprising that finding friends is easy. Almost one in three expats (32%) are completely satisfied with this factor, and more than one in four (27%) say the same about making local friends. Only about one in five (21%) describe their social circle in Mexico as mostly other expats.

The Feeling Welcome subcategory is based on the ratings for three different factors: how easy it is to get accustomed to the local culture, whether respondents feel at home in their destination, and if it is difficult to settle down in that country. For all these factors, Mexico ranks 4th out of 65 countries in 2017, and about four out of five respondents rate each favorably. Ease of settling down is where Mexico performs best: 37%

are completely satisfied with that aspect of expat life, compared to 17% worldwide.

The Language subcategory is the only part of the Ease of Settling In Index where Mexico is not in the top 3; it misses the top 10 by a narrow margin, ranking 11th out of 65. Less than half of expats living in Mexico (48%) think it's easy to get by without speaking the local language. Fortunately, they also think that Spanish is fairly easy to learn! About one in five expats (21%) say that language learning poses no difficulty at all, and only 2% state they speak no Spanish whatsoever.

Costa Rica: Best for Finding Friends Abroad

Just like Mexico, Costa Rica dropped one spot in the Ease of Settling In Index, from 2nd out of 67 in 2016 to 3rd out of 65 destinations in 2017.

Like Mexico, Costa Rica does best in the Finding Friends and Friendliness subcategories. When it comes to friendships forged abroad, this destination has the best results for both finding new friends in general and making local friends: 34% and 26% respectively are completely satisfied with these factors (globally: 18% and 12%).

Moreover, 87% of respondents in Costa Rica are generally satisfied with the friendliness of the population as well as their attitude towards expats. About four out of five (81%)



Finding Your Home Away from Home

generally feel at home in the Costa Rican culture; another 75% agree that it's easy to get used to the local culture. It took more than half the respondents (52%) up to just six months to start feeling at home there.

“*I hate that I don't speak the language fluently and I am a little embarrassed at my language skills (I find it very difficult!)*”

Like Mexico, the language barrier in Costa Rica may pose a problem sometimes. The percentage of expats who agree that getting by without local language skills is easy is about average (47% vs. 46% worldwide). “I hate that I don't speak the language fluently and I am a little embarrassed at my language skills (I find it very difficult!),” one British expat admitted. Fortunately, not everyone shares this view: 55% think that the local language isn't hard to learn, and about half (49%) describe their proficiency in Spanish as “fairly good” or “very good”.

From Uganda to Kazakhstan: Changes in the Ease of Settling In Index

Uganda — which took third place in 2016 — slipped to a still respectable eighth place. This change is partly due to losing ground in the Friendliness subcategory. In 2017, 82% of respondents describe the Ugandan population as generally friendly, but this is actually twelve percentage points less than in the previous year.

Malta and New Zealand (4th and 5th in 2016) also lost several places. New Zealand still makes it into the ten best countries worldwide, slipping from fifth to tenth place in the Ease of Settling In Index. Malta, however, narrowly misses the top 10: it now comes 11th out of 65 destinations.

Ukraine suffered the heaviest losses compared to the *Expat Insider 2016* survey. While it ranked 24th out of 67 countries in 2016, it only makes it to 46th position out of 65 in 2017. Ukraine's rankings plummeted in all subcategories, except for language. In the Finding Friends subcategory, it fell from 5th out of 67 countries to 30th place in 2017. “It can be hard to become close to people. Making friends really takes time”, a British expat agrees.

Kazakhstan, however, managed to move in the opposite direction. Despite ranking a disappointing 49th in 2016, it's now 34th out of 65 countries in the 2017 Ease of Settling In Index. The country achieved significant gains across all subcategories, especially with regard to finding friends (from 44th to 28th place) and feeling welcome (from 51st to 38th place). For example, in 2016 49% of expats described making local friends in Kazakhstan as generally easy, but this rose to 60% in 2017.

The Expat Bubble and Beyond

Expat Social Circles

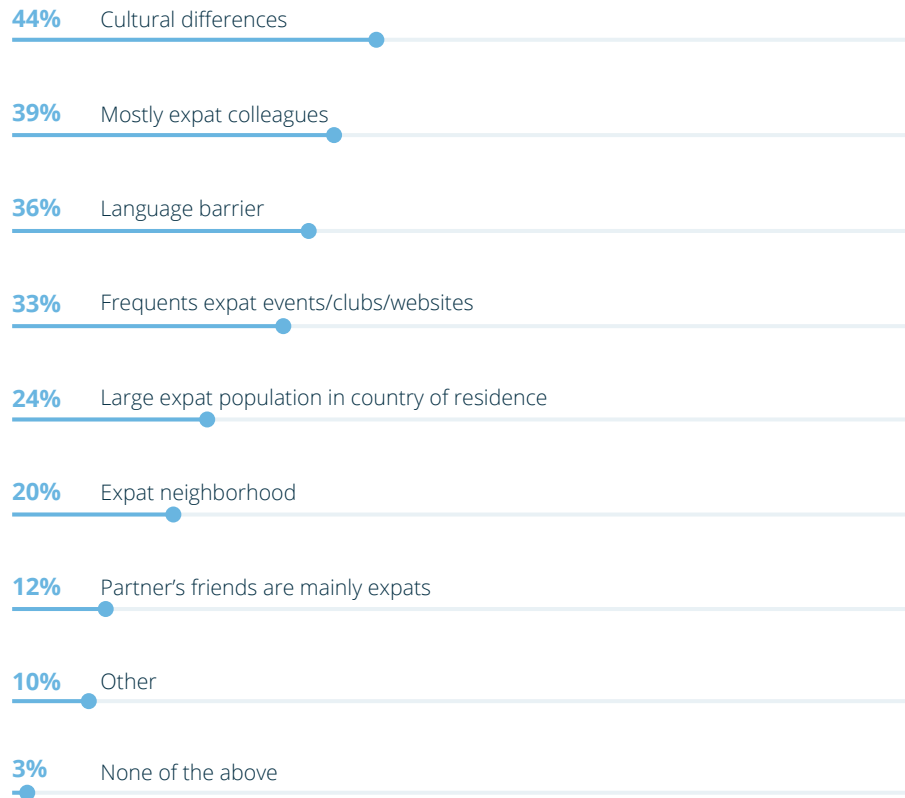


48% It's a fairly mixed group.

33% My friends are mostly other expats.

19% My friends are mostly local residents.

Reasons for Mostly Expat Friends (multiple answers possible)



Mostly Local Friends

Brazil
Argentina
Ukraine
Philippines
Romania
Ireland
Colombia
Peru
Italy
Greece

Mostly Expat Friends

Qatar
Luxembourg
Kuwait
UAE
Saudi Arabia
China
Panama
Switzerland
South Korea
Singapore

Beyond the Expat Bubble

Though stereotypes suggest that expats stick together, the data reveals that those living abroad are integrating with local residents and expats alike to form an international community of friends.

Top Findings

- > The majority (48%) says their social circle is a mix of expats and locals.
- > Men and expats over age 51 are more likely to have local friends.
- > Almost three in ten (28%) had friends or family already living in their destination.
- > Those living in the Gulf States are most likely to stay in the expat bubble.

Methodology

Respondents were asked about their social circle, specifically whether their friends were mostly expats. Those who said that most of their friends were expats were also asked about why that might be the case. Respondents rated how easy it is to make local friends in their current country of residence, as well as providing information about whether they already had friends and family living in their new home before moving.

Is There Really an Expat Bubble?

Survey statistics suggest that the “expat bubble” stereotype might be outdated: only a third (33%) are mostly friends with other expats, while 19% count mainly locals as their friends. The majority of respondents (48%) says that their social circle is a mix of locals and expats. Men are slightly more likely to make friends with local residents: 22% say that the majority of their friends are

locals in comparison to 17% of women. Expats age 26–35 are most likely to stay in the bubble (two out of five are mostly friends with other expatriates), while those over 51 are more likely to have local friends (27% vs. 19% across all age groups); this might be linked to the fact that two-fifths of them have already lived in their current country of residence for more than ten years.

For those who said their friends are mostly expats, the main things holding them back from making local friends are cultural issues (44%), the language barrier (36%), and having mostly expat colleagues (39%). Interestingly, language skills are mainly an issue for expats under 30 (mentioned by up to 44% in this age group).

Existing Support Networks

The majority of expats (72%) did not have friends or family living in their destination country when they made the move. However, of the 28% that did have an existing support network, 10% even had friends or family in the same city.

Ease of Settling In Beyond the Expat Bubble

Moving to join friends or family seems to be more common in some countries where respondents say it's difficult to make friends. For example, Saudi Arabia ranks 56th out of 65 countries in the Finding Friends subcategory, and 51% of expats moving there already had a support network in place.

Expats that moved for work are among the least likely to have friends or relatives already living in their destination, especially those sent abroad by their employer (19%). Interestingly, this is also true for those who moved for love, for instance joining their partner in their home country (20%).

Where Are Expats Most Likely to Stay in the Bubble?

Though most expats have a mixed social circle, there are certain countries where expats are more likely to stick together. Most respondents in the Gulf States lack local friends, with 69% of expats in Qatar, 63% in Kuwait, 61% in the UAE, and 57% in Saudi Arabia saying their friends are mostly expats. When asked why, the generally high number of expats in their host country as well as many expat colleagues were the most common answers.

Expats in Luxembourg are also unlikely to have local friends, with 68% of respondents saying their friends are mostly other expats. Much like in the Gulf States, almost eight in ten respondents in Luxembourg with mainly expat

friends (78%) say it's because expats make up a significant percentage of the population.

Trends by Nationality

Respondents from English-speaking countries are more likely to have local friends. Around a quarter of US Americans (27%), Brits (26%), Australians (24%), and Irish expats (23%) say their friends are mostly local residents. Swiss expats (28%), as well as expats from Malaysia (24%), are also more likely to have local friends.

In contrast, expats from Egypt and Pakistan are most likely to stay in the bubble. This may be due to their country of residence: Egyptians and Pakistanis are more likely to move to the Middle East, especially Saudi Arabia and the UAE. They cite a high expat population, expat colleagues, and the language barrier as reasons for their lack of local friends. These nationalities are also more likely to have existing support networks: 57% of Egyptians and 61% of Pakistanis had friends and family in the country or even in the same city before moving.

Expats from Greece, Italy, and Brazil also say that their friends are mainly expats. Respondents from these countries felt that cultural issues are one of the factors holding them back from making local friends. When looking at which countries these respondents move to, Germany and the UK are in the top 3 destinations for Greek, Italian, and Brazilian expats.

Trends by Expat Type

The reason for moving might affect whether expats make local friends. Those expat types who moved for their own or their partner's career (Foreign Assignees, Career Expats, Foreign Recruits, and Traveling Spouses) are more likely to say their friends are mostly expats. In fact, almost half of all Traveling Spouses (48%) are mostly friends with other expats. When asked why, those who moved for their career or partner's career say that living in an expat neighborhood as well as having expat colleagues are the main reasons for their lack of local friends.

Those who moved for family, or romance, however, are much more likely to have local friends; almost four in ten expats that move for love say their friends are mostly local residents.

Feeling Welcome Abroad



I'm feeling at home in the local culture

Top 10

- | | | | |
|---|----------------|----|----------|
| 1 | Portugal | 6 | Malta |
| 2 | Costa Rica | 7 | Spain |
| 3 | Bahrain | 8 | Ecuador |
| 4 | Mexico | 9 | Cambodia |
| 5 | New Zealand | 10 | Greece |

"It is home away from home. The locals are very friendly and helpful."

Filipino expat about Bahrain

Bottom 10

- | | | | |
|----|---------------|----|-------------|
| 65 | Kuwait | 60 | China |
| 64 | Qatar | 59 | Norway |
| 63 | Saudi Arabia | 58 | Poland |
| 62 | South Korea | 57 | Chile |
| 61 | Denmark | 56 | Switzerland |

"I hope Kuwait comes to understand the importance of making all in their country feel at home."

Indian expat about Kuwait

It's easy to settle down here

Top 10

- | | | | |
|---|-----------------|----|-------------|
| 1 | Portugal | 6 | Spain |
| 2 | Malta | 7 | New Zealand |
| 3 | Bahrain | 8 | Colombia |
| 4 | Mexico | 9 | Malaysia |
| 5 | Cambodia | 10 | Costa Rica |

"The people are very welcoming and there is something about this country that draws you in."

US expat about Cambodia

Bottom 10

- | | | | |
|----|---------|----|--------------|
| 65 | Kuwait | 60 | Saudi Arabia |
| 64 | China | 59 | Myanmar |
| 63 | Denmark | 58 | Qatar |
| 62 | Russia | 57 | India |
| 61 | Israel | 56 | Nigeria |

"Frustration levels can be higher as it takes longer to make things happen or get things done correctly."

Irish expat about Qatar

It's easy to get used to the local culture

Top 10

- | | | | |
|---|------------|----|------------------|
| 1 | Portugal | 6 | Malaysia |
| 2 | Bahrain | 7 | Argentina |
| 3 | Spain | 8 | New Zealand |
| 4 | Mexico | 9 | Malta |
| 5 | Costa Rica | 10 | Ecuador |

"You can always have a little chat with someone you don't know while you're waiting for something."

Swedish expat about Argentina

Bottom 10

- | | | | |
|----|--------------|----|--------------|
| 65 | China | 60 | Qatar |
| 64 | Saudi Arabia | 59 | South Korea |
| 63 | Kuwait | 58 | Japan |
| 62 | India | 57 | Denmark |
| 61 | Israel | 56 | Chile |

"Japan is paradoxical in the sense that while it is welcoming, it is also hostile to 'otherness'."

Portuguese expat about Japan

Feeling (Un)Welcome Abroad

Which factors contribute to expats feeling less than welcome in their new home?

The biggest issue seems to be the language or even accents.

Top Findings

- > Most expats do feel welcome in their new country of residence.
- > Age doesn't make much of a difference — but sexual orientation or gender does.
- > Nigerians feel least welcome because of their nationality, culture, race, and ethnicity.
- > Turkish expats tend to feel unwelcome due to their religion.

Apart from the Ease of Settling In Index which is based on “soft” factors that help make a stay abroad successful (e.g. finding new friends), the *Expats Insider 2017* survey also sets out to explore whether expats feel welcome abroad and why. Respondents were asked if they had ever felt unwelcome in their country of residence in the past twelve months due to any of these factors: nationality, culture, race, ethnicity, language or accent, age, gender, or sexual orientation.

A Warm Welcome for Most Expats

Generally, the responses show a positive trend. For all factors, most survey participants say they have never felt unwelcome abroad for this reason. Those percentages range from 58% for language or accent to 88% each for age or religion.

Even when participants state that they have felt unwelcome due to a specific factor, they selected “yes,

but very rarely” or “yes, sometimes”, rather than “yes, frequently” and “yes, all the time”. For example, only 5% and 2% have frequently or always felt unwelcome due to language issues or their accent respectively.

Demographic Factors

When it comes to demographic factors, age is rarely an issue. As mentioned above, 88% overall say they've never been made to feel unwelcome because of their age. Though the percentage is slightly lower for the youngest participants, aged 25 or below (85%), and the oldest, above 50 (84%), these differences are negligible.

The results for sexual orientation are more difficult to evaluate. The *Expats Insider* survey doesn't include any direct questions on this topic. However, 7,565 of the survey participants are currently in a committed relationship and also provided (optional) information on their gender and their partner's gender; about 3.5% are in a same-sex relationship.

Ease of Settling In Feeling (Un)Welcome Abroad

In this small subgroup, only 64% say they have never felt unwelcome because of their sexual orientation; 17% have very rarely felt unwelcome, while 14% say it has sometimes been an issue. Another 3% report feeling unwelcome frequently, and 2% even say that they feel unwelcome all the time because of their sexual orientation.

Women Not Welcome?

For 86% of all respondents, gender has never been a reason to feel unwelcome abroad. However, there is a difference between male and female expats: only 79% of women say they've never felt unwelcome due to their gender compared to 94% of men. Among expat women, 11% state they feel unwelcome due to their gender very rarely, and another 7% feel less than welcome sometimes. The percentages for men are noticeably lower, 3% and 2% respectively.

The five countries where expat women don't feel particularly welcome are Kuwait, India, Qatar, Saudi Arabia, and Japan. In Qatar, for example, only 46% of female respondents have never felt unwelcome because of their gender — 33 percentage points less than the global average of 79%. One in eleven expat women in Kuwait even says she feels unwelcome all the time, nine times the worldwide average of just 1%.

When looking at how these countries perform in other

aspects of the survey among female respondents, Kuwait scores particularly badly. More than one out of five women (22%) are generally dissatisfied with their life there, compared to a worldwide average of 9%; another 22% report being unhappy with their personal life.

However, the same isn't true for Japan. Despite half of expat women living in Japan (50%) having felt unwelcome at some point due to their gender, Japan ranks 34th out of 61 for general satisfaction among women. About seven in ten (71%) are generally satisfied with life abroad, only slightly less than the global average of 78%.

The Odd Expat Out?

Out of 38 nationality groups with 75 survey respondents or more, Nigerians feel least welcome on account of nationality, culture, race, and ethnicity, but not religion. For example, only 45% of Nigerians have never felt unwelcome due to either race or nationality (global average: 78% and 65% respectively).

When it comes to feeling out of place due to culture or nationality, Venezuelans and Egyptians also find it tough. Among the respondents from Egypt, 31% report feeling unwelcome "very rarely" due to their nationality, and another 19% say "sometimes". Among Venezuelan expats, 14% say their nationality makes them feel less than welcome either frequently (8%) or all the time (6%).

Interestingly, both Egyptians and Venezuelans often move to countries where cultural differences might be less substantial. Egyptian expats often settle in the Arab Gulf states, particularly Saudi Arabia (24%), the UAE (21%), and Kuwait (11%). Venezuelans prefer Panama (18%) and Colombia (8%), as well as Spain (8%), where at least the language barrier shouldn't be much of a problem.

Lastly, Turkish expats tend to feel unwelcome due to religion. While seven out of ten say this has never been an issue for them, that's still 18 percentage points less than the global average of 88%. Almost one in four (24%) state that religion makes them feel unwelcome either rarely (15%) or sometimes (9%).

Though the *Expat Insider* survey doesn't touch upon religious affiliation, up to 98% of the Turkish population is officially Muslim.¹ Turkish survey participants predominantly relocated to countries like Germany (10%), the Netherlands (7%), or the US (7%), where Muslims tend to be a minority, compared to other religious communities.

Parlez-Vous Français? — Language and Accent

The major reasons why expats often feel unwelcome are language or accent. More than four in ten expats (42%) have felt unwelcome in their new country to some degree

¹ Pew Research Center. Global Religious Futures Project: Overview Turkey. <http://www.globalreligiousfutures.org/countries/turkey/>

Ease of Settling In

Feeling (Un)Welcome Abroad

because of these factors. Over one in five (22%) have felt uncomfortable on rare occasions, and another 13% sometimes feel excluded because of this.

Expats are most likely to think that their language or accent makes them stand out in France, Austria, Denmark, the Czech Republic, and Germany. For example, 62% of expats in France have recently felt unwelcome due to language issues — 15% even feel like this frequently or all the time, about double the global average of 7%.

In most of these countries, expats also find it hard to learn the local language. While French poses a problem to “only” 50% of expats in France, Czech and Danish are considered difficult to learn by over eight in ten (82%). Only one in eight expats in the Czech Republic speaks the local language fluently, compared to one in four (24%) respondents worldwide. About one in nine also thinks it’s very hard to live in the Czech Republic without speaking Czech, and 35% of expats in France agree.

Working Abroad

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- 19 Austria
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- 21 China
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Job & Career

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- 2 Bahrain
- 3 Cambodia
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- 8 New Zealand
- 9 USA
- 10 Kenya
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- 15 Netherlands
- 16 Nigeria
- 17 Luxembourg
- 18 China
- 19 Costa Rica
- 20 Uganda
- 21 Germany
- 22 Canada

Work-Life Balance

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- 4 Czech Republic
- 5 New Zealand
- 6 Sweden
- 7 Costa Rica
- 8 Netherlands
- 9 Oman
- 10 Malta
- 11 Romania
- 12 Finland
- 13 South Africa
- 14 Poland
- 15 Cambodia
- 16 Ecuador
- 17 Malaysia
- 18 Vietnam
- 19 Colombia
- 20 Germany
- 21 Philippines
- 22 Hungary

Job Security

- 1 Luxembourg
- 2 Germany
- 3 Switzerland
- 4 Netherlands
- 5 Malta
- 6 Denmark
- 7 Norway
- 8 Sweden
- 9 New Zealand
- 10 Taiwan
- 11 Czech Republic
- 12 Singapore
- 13 Austria
- 14 China
- 15 Canada
- 16 Panama
- 17 Vietnam
- 18 Bahrain
- 19 Hong Kong
- 20 South Korea
- 21 Belgium
- 22 Australia



Working Abroad

- 23 Singapore
- 24 Cambodia
- 25 Kazakhstan
- 26 Ireland
- 27 Oman
- 28 USA
- 29 United Kingdom
- 30 Panama
- 31 Colombia
- 32 Australia
- 33 Hong Kong (CN SAR)
- 34 Thailand
- 35 South Korea
- 36 Myanmar
- 37 Hungary
- 38 UAE
- 39 Chile
- 40 France
- 41 Malaysia
- 42 Kenya
- 43 Israel
- 44 Uganda

Job & Career

- 23 Hong Kong
- 24 Ireland
- 25 Hungary
- 26 Poland
- 27 Belgium
- 28 Singapore
- 29 South Korea
- 30 Chile
- 31 Panama
- 32 Ukraine
- 33 Switzerland
- 34 UAE
- 35 Thailand
- 36 South Africa
- 37 Sweden
- 38 Malaysia
- 39 Colombia
- 40 Russia
- 41 India
- 42 Saudi Arabia
- 43 Israel
- 44 Peru

Work-Life Balance

- 23 Portugal
- 24 Mexico
- 25 Austria
- 26 Belgium
- 27 Thailand
- 28 Luxembourg
- 29 Uganda
- 30 Canada
- 31 Ukraine
- 32 Nigeria
- 33 Ireland
- 34 France
- 35 Taiwan
- 36 Spain
- 37 Switzerland
- 38 Kenya
- 39 United Kingdom
- 40 Australia
- 41 Myanmar
- 42 Argentina
- 43 Panama
- 44 Indonesia

Job Security

- 23 USA
- 24 Israel
- 25 Chile
- 26 Japan
- 27 Qatar
- 28 Finland
- 29 UAE
- 30 Poland
- 31 Ireland
- 32 Kuwait
- 33 Colombia
- 34 United Kingdom
- 35 Costa Rica
- 36 Kazakhstan
- 37 Oman
- 38 Mexico
- 39 Peru
- 40 France
- 41 Thailand
- 42 India
- 43 Romania
- 44 Saudi Arabia



Working Abroad

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- 46 Philippines
- 47 South Africa
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- 49 India
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- 52 Spain
- 53 Portugal
- 54 Kuwait
- 55 Japan
- 56 Indonesia
- 57 Russia
- 58 Nigeria
- 59 Ukraine
- 60 Turkey
- 61 Cyprus
- 62 Argentina
- 63 Brazil
- 64 Italy
- 65 Greece

Job & Career

- 45 Norway
- 46 Australia
- 47 Spain
- 48 Oman
- 49 Japan
- 50 France
- 51 Finland
- 52 Indonesia
- 53 Ecuador
- 54 Philippines
- 55 Turkey
- 56 Qatar
- 57 Argentina
- 58 Denmark
- 59 Portugal
- 60 Austria
- 61 Kuwait
- 62 Brazil
- 63 Cyprus
- 64 Italy
- 65 Greece

Work-Life Balance

- 45 Brazil
- 46 Kazakhstan
- 47 China
- 48 USA
- 49 Singapore
- 50 Russia
- 51 Cyprus
- 52 UAE
- 53 Saudi Arabia
- 54 Qatar
- 55 Turkey
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- 57 Peru
- 58 India
- 59 Israel
- 60 Chile
- 61 Hong Kong
- 62 Greece
- 63 Italy
- 64 Kuwait
- 65 Japan

Job Security

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- 46 Philippines
- 47 Myanmar
- 48 Cambodia
- 49 Indonesia
- 50 Malaysia
- 51 Spain
- 52 Russia
- 53 Kenya
- 54 Portugal
- 55 Uganda
- 56 Turkey
- 57 Ecuador
- 58 Cyprus
- 59 South Africa
- 60 Ukraine
- 61 Italy
- 62 Nigeria
- 63 Brazil
- 64 Argentina
- 65 Greece

Finding the Balance: Where Working Expats Are Happiest

A good work-life balance is the key to a happy career abroad, while poor career prospects lead to frustration among expats.

Top Findings

- > #1 Czech Republic ranks very well for job security.
- > #2 New Zealand offers a shorter working week and a healthy work-life balance.
- > #3 Bahrain is the top place for working expat women and has high job satisfaction.
- > Biggest winners: Kazakhstan, Ireland, and Finland.
- > Biggest losers: Luxembourg, Taiwan, and Germany.

Methodology

In 2017, there are 65 countries in the Working Abroad Index. Although the minimum sample size for a destination to be included is 75 respondents, over 45 countries have more than 100 respondents. Respondents were asked to rate their satisfaction with various factors in three areas (Job & Career, Work-Life Balance, and Job Security) on a scale of one to seven: four is neutral and seven is the highest possible rating.

Czech Republic: Flexibility and Job Security

For the second consecutive year the Czech Republic has increased its ranking in the Working Abroad Index, claiming the number one spot in 2017. Three-quarters of respondents are satisfied with their jobs, eleven percentage points more than the global average of 64%. About two in three expats (65%) also rate their career

opportunities positively (global average: 53%).

“This is not a country of workaholics.”

Over three-quarters of respondents (76%) are satisfied with the time spent working. Despite expats with a full-time job working an average of 44.9 hours per week, only 9% voice any dissatisfaction with their working hours (global average: 20%). The Czech Republic also ranks among the global top 10 for work-life balance; one US American expat said that “this is not a country of workaholics”.

Expats in the Czech Republic are more likely to take their career into their own hands than in other parts of the world: 7% are self-employed professionals, such as doctors, lawyers, or accountants (global average: 4%), and 8% are freelancers (global average: 5%). Another 8% describe themselves as entrepreneurs or business owners. Many expats also work in education (19%), with one in ten respondents describing themselves as a teacher, academic, or researcher.

Finding the Balance: Where Working Expats Are Happiest

Despite the higher percentages of freelancers and self-employed expats, respondents rate the country highly for job security, with the Czech Republic ranking second in this aspect. Expats also have confidence in the economy, with 78% regarding it favorably and 56% considering it a potential benefit prior to moving.

New Zealand: A Balanced Approach to Work

With three-quarters of respondents saying they are generally satisfied with their job, it's no surprise that New Zealand is in the top 10 in every subcategory of the Working Abroad Index, coming in second place overall.

Working expats in New Zealand are more likely to be doing so in the public sector (14%) or healthcare (15%) than in other parts of the world (global average: 4% and 6% respectively). This might be linked to the official Skills Shortages lists: those with medical training are actively encouraged to move to New Zealand; for example, the country may need as many as 25,000 more nurses by 2030.¹

Expats in New Zealand are particularly happy with their work-life balance, with close to three in ten (29%) saying they are completely satisfied — ten percentage points more than the global average (19% completely satisfied, 60% generally satisfied).

Lower-than-average working hours might be among the potential reasons for this high degree of satisfaction. Full-time workers in New Zealand spend an average of 42.3 hours at work, two hours less than the average survey respondent (44.3 hours). Expats in New Zealand are also more likely to be working part time, with almost three in ten (27%) choosing this path compared to 17% worldwide.

Like their counterparts in the Czech Republic, expats in New Zealand feel secure in their jobs; seven in ten respondents are satisfied with job security compared to 57% worldwide, putting the country in fourth place for job security.

Though exports have been slowly declining in recent years, increased government spending following natural disasters as well as increased revenue from tourism has led to moderate economic growth.² This is reflected in the *Expat Insider 2017* survey with 77% of respondents in New Zealand giving the economy a positive rating.

Bahrain: Top Choice for Women

The 2017 winner in the overall ranking is also a top destination for expats looking to build their career. Bahrain ranks second in both the Job & Career and Work-Life Balance subcategories, and was also the overall number one in the Working Abroad Index among expat women.

When it comes to job satisfaction, 73% of expats in Bahrain say they are generally satisfied with their jobs, and 36% are completely satisfied — 19 percentage points more than the global average (17%). Three in five are also positive about their career prospects, with only 18% of respondents rating this aspect negatively.

“You can still find time to relax after a day's work.”

The country also makes it into the top 3 for working hours and work-life balance. Among working expats, 93% work full time, spending an average of 42.9 hours a week at work (global average: 44.3 hours). The majority of expats in Bahrain is happy with their work-life balance (69%), and a significant 35% say they are completely satisfied with this aspect of expat life. One respondent from the Philippines likes that “you can still find time to relax after a day's work”.

What seems to have held Bahrain back in this index is economic uncertainty. Low oil prices have resulted in curbed government spending and higher levels of national debt.³ Though Bahrain ranks considerably lower for the state of the economy than for other factors (25th out of 65 destinations), 61% of respondents still give it a positive rating.

¹ New Zealand Immigration. Healthcare Jobs. 21 Dec 2016. <https://www.newzealandnow.govt.nz/work-in-nz/nz-jobs-industries/healthcare-jobs>

² OECD. Economic Forecast Summary: New Zealand OECD Economic Outlook November 2016. 28 Nov 2016. <http://www.oecd.org/eco/outlook/economic-outlook-november-2016.htm>

³ The World Bank. Bahrain's Economic Outlook – July 2016. 28 Jul 2016. <http://www.worldbank.org/en/country/gcc/publication/economic-brief-bahrain-july-2016>

Winners and Losers

The Working Abroad Index winner in 2016, Luxembourg, dropped to fourth one year later; it slipped down the rankings for both job satisfaction (6th to 16th) and career prospects (9th to 15th). Another notable change was in working hours: between 2016 and 2017 there was a 114-minute increase in the average full-time working hours from 41.8 hours a week to 43.7 hours. However, this is still below the global average of 44.3 hours a week for full-time employees.

Taiwan — 2016's number two — also struggled in 2017. Though its scores are lower across all subcategories, the decline is particularly pronounced in work-life balance, where it fell from 5th place in 2016 to 35th in 2017. Interestingly, however, the average full-time working hours actually decreased by 90 minutes, from 44.6 to 43.1 per week.

One of the biggest winners in the Working Abroad Index is Kazakhstan, which jumped from 57th place in 2016 to 25th in 2017. It even leaped 51 places to take the top spot for career prospects, as well as making significant gains in job security (from 40th in 2016 to 9th in 2017). This might be due to economic diversification, which has led to job opportunities in construction and education, as well as traditional fields like oil and natural resources.⁴

Former two-time winner of the general country ranking, Ecuador, suffered in the Working Abroad Index, falling from 30th to 51st place. Though it dropped in all subcategories, the biggest decline was in the career prospects ranking factor: 40% of respondents say they are generally unsatisfied with their career options, significantly more than the global average (26%). A decline across almost all metrics also saw Australia fall from 10th to 32nd place. However, the biggest overall loser is Panama, where respondents are less satisfied with their job, working hours, and work-life balance, causing it to drop 24 places to take 30th place.

⁴ The Astana Times. Construction, Education, Energy Are Areas Attracting Foreigners to Kazakhstan. 30 Dec 2016. <http://astanatimes.com/2016/12/construction-education-energy-are-areas-attracting-foreigners-to-kazakhstan/>

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Family Life

- 1 Finland
- 2 Sweden
- 3 Czech Republic
- 4 Denmark
- 5 Norway
- 6 Costa Rica
- 7 Singapore
- 8 Spain
- 9 Netherlands
- 10 Bahrain
- 11 Austria
- 12 Israel
- 13 Taiwan
- 14 New Zealand
- 15 France
- 16 Belgium
- 17 Mexico
- 18 Malta
- 19 South Africa
- 20 Luxembourg
- 21 Japan
- 22 Germany
- 23 Canada

Availability of Childcare & Education

- 1 Finland
- 2 Singapore
- 3 Costa Rica
- 4 Spain
- 5 Mexico
- 6 Denmark
- 7 South Africa
- 8 Sweden
- 9 Czech Republic
- 10 New Zealand
- 11 Bahrain
- 12 Israel
- 13 Norway
- 14 Taiwan
- 15 France
- 16 Netherlands
- 17 Belgium
- 18 Austria
- 19 South Korea
- 20 Malta
- 21 Canada
- 22 Russia
- 23 Philippines

Costs of Childcare & Education

- 1 Sweden
- 2 Finland
- 3 Norway
- 4 Denmark
- 5 Czech Republic
- 6 France
- 7 Malta
- 8 Spain
- 9 Germany
- 10 Belgium
- 11 Mexico
- 12 Austria
- 13 Costa Rica
- 14 Philippines
- 15 South Africa
- 16 Taiwan
- 17 Israel
- 18 Poland
- 19 Bahrain
- 20 Netherlands
- 21 New Zealand
- 22 Italy
- 23 India

Quality of Education

- 1 Finland
- 2 Singapore
- 3 Netherlands
- 4 Switzerland
- 5 Japan
- 6 Bahrain
- 7 Costa Rica
- 8 Austria
- 9 Australia
- 10 Belgium
- 11 Taiwan
- 12 Czech Republic
- 13 Canada
- 14 Ireland
- 15 Hong Kong
- 16 Germany
- 17 Norway
- 18 Denmark
- 19 Malta
- 20 Russia
- 21 South Korea
- 22 Luxembourg
- 23 New Zealand

Family Well-Being

- 1 Finland
- 2 Netherlands
- 3 Norway
- 4 Singapore
- 5 Israel
- 6 Costa Rica
- 7 Czech Republic
- 8 Sweden
- 9 Japan
- 10 New Zealand
- 11 Spain
- 12 Taiwan
- 13 Denmark
- 14 Canada
- 15 Australia
- 16 Switzerland
- 17 Luxembourg
- 18 Bahrain
- 19 Austria
- 20 UAE
- 21 France
- 22 Malta
- 23 Germany



Family Life

- 24 Australia
- 25 Russia
- 26 South Korea
- 27 Switzerland
- 28 Poland
- 29 UAE
- 30 Thailand
- 31 Philippines
- 32 Oman
- 33 Ireland
- 34 United Kingdom
- 35 Hong Kong
- 36 USA
- 37 Qatar
- 38 Italy
- 39 India
- 40 China
- 41 Uganda
- 42 Indonesia
- 43 Brazil
- 44 Saudi Arabia
- 45 Greece

Availability of Childcare & Education

- 24 Thailand
- 25 Australia
- 26 UAE
- 27 Luxembourg
- 28 Germany
- 29 Poland
- 30 Japan
- 31 Uganda
- 32 Indonesia
- 33 China
- 34 India
- 35 Oman
- 36 USA
- 37 United Kingdom
- 38 Qatar
- 39 Switzerland
- 40 Ireland
- 41 Hong Kong
- 42 Italy
- 43 Saudi Arabia
- 44 Brazil
- 45 Greece

Costs of Childcare & Education

- 24 Luxembourg
- 25 Russia
- 26 Canada
- 27 Japan
- 28 Thailand
- 29 Indonesia
- 30 Oman
- 31 Uganda
- 32 Ireland
- 33 United Kingdom
- 34 Saudi Arabia
- 35 Singapore
- 36 South Korea
- 37 Switzerland
- 38 Australia
- 39 Hong Kong
- 40 UAE
- 41 Qatar
- 42 Greece
- 43 Brazil
- 44 China
- 45 USA

Quality of Education

- 24 France
- 25 United Kingdom
- 26 Qatar
- 27 USA
- 28 Israel
- 29 South Africa
- 30 Thailand
- 31 Spain
- 32 UAE
- 33 Sweden
- 34 Oman
- 35 India
- 36 Mexico
- 37 Poland
- 38 China
- 39 Italy
- 40 Uganda
- 41 Philippines
- 42 Saudi Arabia
- 43 Indonesia
- 44 Brazil
- 45 Greece

Family Well-Being

- 24 South Korea
- 25 Belgium
- 26 USA
- 27 Mexico
- 28 United Kingdom
- 29 Russia
- 30 Oman
- 31 Ireland
- 32 Hong Kong
- 33 Thailand
- 34 Poland
- 35 Italy
- 36 Qatar
- 37 South Africa
- 38 Philippines
- 39 China
- 40 Greece
- 41 Brazil
- 42 Uganda
- 43 Saudi Arabia
- 44 Indonesia
- 45 India

Where Expat Families Feel at Home

Finland, Sweden, and the Czech Republic remain at the top of the ranking, but there are some unexpected winners and losers in the 2017 results.

Top Findings

- > Finland remains top of the Family Life Index; Austria and Israel don't make the top 10.
- > Childcare is still quite affordable in Sweden, but the quality of education suffers.
- > Education and leisure options make the Czech Republic a great place for kids.
- > Bahrain, Denmark, and Spain are the big winners in the Family Life Index.

Methodology

In 2017, 45 countries are included in the Family Life Index. Each country has a minimum sample size of 40 respondents who are raising dependent children abroad. This index covers six different subcategories: availability of childcare & education, costs of childcare & education, quality of education, family well-being, childcare options, and options for children's education.

No Surprises in the Top 3

Not much has changed in the top and bottom ranks of the Family Life Index: Finland, the clear winner in 2016, also takes first place in 2017. The Nordic country receives top scores in all subcategories. An impressive 72% of respondents living in Finland with their kids think that the education system is excellent, compared to a global average of 26%. Only 56% say the same for runner-up, Singapore, putting Finland clearly in the lead. In fact, one respondent even deemed Finland "one of the best places on earth to raise kids".



“Finland is one of the best places on earth to raise kids.”

The vast majority (91%) is satisfied with the available leisure options for their children. However, overall Finland only ranks 31st for available leisure activities in general. Whether it's the cold temperatures and the dark winters, or the fact that the survey participants don't enjoy the outdoor activities which are so popular in this country, survey results show that leisure options are not Finland's strong suit. The same is true for Sweden, which takes second place in the 2017 Family Life Index: despite making it to eighth place for available leisure options for children, the country only ranks 32nd in terms of available leisure activities in general.

In Sweden, respondents with children are happy with the affordability of childcare and education. In fact, over six in ten (63%) think childcare is extremely affordable, and 66% have the same opinion on education. While the country

Where Expat Families Feel at Home

does very well overall, it has lost ground in the Quality of Education subcategory, dropping from 29th to 33rd place. Overall, 63% are generally satisfied with the quality of education, fewer than the global average (68%). Almost a quarter (24%) even rate this factor negatively, compared to 16% of respondents with children globally. The decline in quality has been a problem for a few years now, despite the fact that Sweden spends a large share (7%) of their GDP on education.¹ This result is also reflected in the OECD's Program for International Student Assessment (PISA) which records slightly below-average scores in reading literacy, math, and science among Swedish students.²

“Kids can be safe and independent in the Czech Republic.”

Considered a place where “kids can be safe and independent” by one British respondent, the Czech Republic takes third place in the Family Life Index. The country receives favorable results, especially when it comes to education options, and 88% of expat parents are generally satisfied with this factor. However, in the Family Well-Being subcategory, the country underperforms when it comes to friendliness towards families with kids, coming in 22nd out of 45. On the other hand, the vast majority (92%) is generally satisfied with available leisure activities for kids. Unlike Finland and Sweden, the Czech Republic also

performs rather well when it comes to leisure activities in general, ranking 6th out of 65 countries for this factor.

The 2016 Top Five: Where Are They Now?

While there were no big surprises among the top 3, some of 2016's top countries have experienced a bit of a drop. Both Austria and Israel, which occupied third and fourth place respectively, do not make the top 10 in 2017.

Israel dropped to 12th place in the *Expat Insider 2017* survey: 18% of parents are unhappy with the quality of education and 13% are not satisfied with the education options. The cost of childcare also puts a damper on Israel's popularity among expat parents: 36% of survey respondents with kids rate this factor negatively. The same applies to the availability of education which was rated unfavorably by three in ten.

Austria occupies 11th place in 2017, dropping seven places compared to the previous year. The Alpine country has lost much of its charm for parents due to the cost and availability of childcare. In 2017, almost one in three (28%) believe that childcare is quite expensive in Austria, and 34% think it is quite difficult to find proper childcare for their little ones.

The Big Winners

In contrast, some countries have shown vast improvements. Survey participants with children are particularly impressed with Bahrain, one of the biggest winners in the Family Life Index. The small country gained 24 ranks, climbing from 34th to 10th place. It made the biggest jump in childcare options, improving by 37 ranks; 81% give this factor a positive rating and 32% are completely satisfied with the country's childcare options. Bahrain also climbed from 30th to 1st place when it comes to general family life, and improved its friendly attitude towards families with children, gaining 23 ranks. One respondent said: “our children are receiving a high quality of education and exposure to a variety of cultures, nationalities, and backgrounds.”

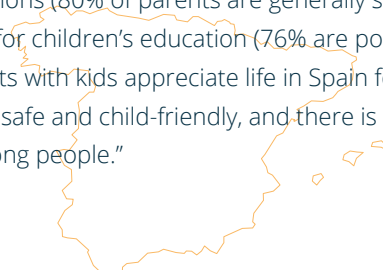
Denmark also achieves impressive results. Unlike its neighbors up north, Denmark only received mediocre results in the *Expat Insider 2016* survey. However, in 2017 Denmark improved by an impressive 19 ranks, climbing from 23rd to 4th place and receiving praise for its “high standards of education” from one Colombian expat. Like Bahrain, it receives better ratings across the board, but particularly for the availability of childcare and education (27th to 6th place), and options for children's education, gaining 23 ranks.

1 Sverige. Education in Sweden: Benchmarking Internationally. 21 Jun 2016. <https://sweden.se/society/education-in-sweden/>
2 OECD Better Life Index: Sweden. <http://www.oecdbetterlifeindex.org/countries/sweden/>

Where Expat Families Feel at Home

“Spain is safe and child-friendly, and there is a general goodwill among people.”

Spain is another big winner in 2017, coming 8th in the overall ranking of the Family Life Index. Although the country still only makes it to 31st place when it comes to quality of education, it has greatly improved in terms of childcare options (80% of parents are generally satisfied), and options for children's education (76% are positive). Overall, expats with kids appreciate life in Spain for many reasons: “It's safe and child-friendly, and there is a general goodwill among people.”



Educating Expat Kids

Finland, Singapore, and the Netherlands do well in multiple aspects regarding education, while expat parents elsewhere struggle to balance cost and quality.

Top Findings

- > Finland is top of the class for all things education.
- > Saudi Arabia, Uganda, and Greece fall behind.
- > Nordic countries offer the best value education.
- > Finland and Singapore are top in terms of quality.
- > The most popular education option is a local state school.

Methodology

In 2017, 26% of expats who took the *Expat Insider* survey have dependent children living abroad. These respondents were asked about the availability, cost, and quality of education, as well as the general education options available in their country of residence.

Top of the Class

Famed for short school days, little homework, and no exams, Finland scores top marks once again, ranking first for all but cost, where it comes a close second. One of the few non-Asian nations to get into the top 5 PISA rankings,¹ Finland makes expat parents happy with the quality of education: 91 are satisfied with this factor. Other countries that appear in the top 5 for multiple factors are Singapore and the Netherlands.

The biggest changes from the 2016 survey were in terms of the availability of education. While Finland retains the top spot, the rest of the top 5 (Singapore, Canada, Spain, and Mexico) are new. Mexico jumped from the middle of the 2016 single factor ranking for availability (27th place) to join the top 5 in 2017.

Not much has changed in terms of general education options since the 2016 survey; however, overall strong performer Singapore has improved on its ninth-place ranking to join the top 5 in 2017 (fifth place). Austria (ranking 4th in 2016) and Luxembourg (ranking 5th), however, had a tough year, falling to 10th and 17th place respectively.

Must Try Harder

In last place for three of the four single factor rankings — except cost — is Greece. Ranking 41st for reading and

¹ OECD. PISA 2015 Results. 6 Dec 2016. <https://www.oecd.org/pisa/pisa-2015-results-in-focus.pdf>

Educating Expat Kids

43rd for science and math out of the 70 countries in the PISA tests,² 43% of *Expat Insider 2017* survey respondents raising kids in Greece are not satisfied with the quality of education, with 11% even saying it's very bad.

In terms of general education options, Greece doesn't impress either: it ranks 45th out of 45 countries for the second year in a row, while the rest of the bottom 3 are new in 2017: Saudi Arabia and Uganda have slipped down the rankings, with the latter falling from 28th place in 2016 to third from bottom (43rd place) in 2017. Almost a third of expat parents in Uganda (31%) are not happy with the education options in general, and over half (54%) aren't satisfied with the affordability.

Balancing Quality and Cost

In terms of cost, the Nordic states are star students, making up four of the top 5 (Sweden, Finland, Norway, and Denmark, followed by France). This is a significant improvement for Denmark that didn't make the top 10 in 2016 (11th out of 45), and is now fourth, pushing the Czech Republic down to seventh place.

Expat parents in Hong Kong, China, and Qatar are particularly unhappy with the cost of education. Interestingly, in all three of these countries expat parents are far more likely to send their children to an

international school than the global average. Though cost and availability are challenges for expat parents in Hong Kong, over three-quarters are happy with the quality of the education (76%), and Hong Kong is among the top 10 for every subject in the PISA ranking.³

Finland and Singapore remain the two best countries in terms of quality of education for the second year running, and Switzerland also keeps its spot in the top 5, taking fourth place. There have been some significant shifts since 2016: Japan climbed the ranks from 17th place to take 5th place in 2017. In contrast, despite being in the top 5 in 2016, South Korea has now fallen to 21st place and Hong Kong to 15th.

Greece, Brazil, and Indonesia are the bottom 3 in terms of quality of education. While Brazil and Greece are no strangers to the bottom of the education rankings, Indonesia slipped from 40th place in 2016 to 43rd in 2017; a third of expat parents in Indonesia (33%) are not happy with the quality of the education and over half (52%) do not think education is affordable.

The Most Popular Types of School

The most popular option among expats is to send their children to a local state school: a third of expat parents with dependent children (33%) choose this type of school for their kids, particularly in Greece, Ireland, and

the UK. International school is another popular choice: 32% of expat parents send their children to one, and it's particularly common in Asia (Hong Kong and Thailand) and the Middle East (Saudi Arabia, UAE, and Qatar).

The third most common type of institution among expat parents is a local private school, with just over two in ten (21%) choosing this option. Almost half of expat parents in Brazil (49%) prefer this option, and it's also popular in Costa Rica, South Africa, Mexico, and the Philippines.

Their reason for moving abroad may affect the education option an expat parent picks for their children. Expats who moved abroad for their or their partner's career (Foreign Assignees, Career Expats, Foreign Recruits, and Traveling Spouses) are more likely to send their kids to an international school.

Education Choices among Expat Parents

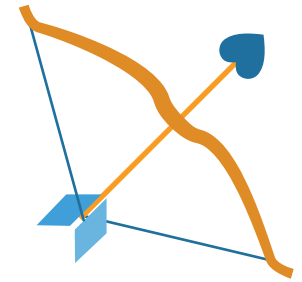
(multiple answers possible)

Local state school	33%
International school	32%
Local private school	21%
Post-secondary education (e.g. college, university, or similar)	9%
Does not apply	8%
Other	6%
National school abroad (e.g. "Deutsche Schule", "École française")	6%
Homeschooling	4%

² OECD. PISA 2015 Results. 6 Dec 2016. <https://www.oecd.org/pisa/pisa-2015-results-in-focus.pdf>

³ Ibid

Relationships & Romance



Most satisfied with relationship



Top 5

- 1 Argentina
- 2 Portugal
- 3 Bahrain
- 4 Cyprus
- 5 Mexico

Least satisfied with relationship



Bottom 5

- 65 Saudi Arabia
- 64 Norway
- 63 Japan
- 62 Switzerland
- 61 China



1 in 8
expats moved abroad for love



2 out of 3
expats are in a romantic relationship



56%
are in an intercultural relationship



14%
of those expats who moved abroad for love are now single



13%
are in an international long-distance relationship

Where Expat Lovebirds Roam

In general, half of all expats are completely satisfied with their relationship. However, those braving a long-distance romance often find it takes a toll on their relationship.

Top Findings

- > Respondents in their 40s are most likely to be with someone of the same nationality.
- > Only 13% of expats in a relationship are attempting a long-distance romance.
- > In the Philippines, Romania, and Argentina, the majority is in a relationship with a local.
- > Only 3% of respondents in a relationship have a partner of the same gender.

Love and romance are big topics for expats around the world and often a reason for moving. When asked if they're in a committed relationship, 65% of all survey respondents answered yes. Looking at the gender split, expat men are more likely to be in a relationship (70% of men vs 61% of women). Expats over the age of 36 are also more likely to be taken: of the respondents between 36 and 40, as well as 41 and 50, 70% are in a committed relationship. The majority of expats aged 25 and younger is single.

Happy Expat Couples

Respondents who are in a relationship are generally happy with it (84%), and 50% even indicate that they're completely satisfied. Expats aged 51 and above exceed the average: a whopping 57% are completely satisfied. Of the expat types, the Foreign Assignee struggles the most: 79% are satisfied, but only 39% are completely happy.

Among survey respondents, the Swiss seem to be a particularly romantic bunch — 77% are in a committed

relationship, closely followed by the Dutch (76%) and Danes (75%). Venezuelans are more likely to be single: about half (51%) are not currently in a relationship. The same is true for Nigerians (45%) and Italians (43%).

Their Partner's Nationality

More than half of all respondents (56%) are in a relationship with someone who is not from their home country; 35% are dating someone from their country of residence.

When looking at the different age groups, respondents in their 40s are most likely to be in a relationship with someone who shares their nationality (47%). The youngest and the oldest age groups, those below 25 and those above 51, are most likely to be in a relationship with a local from their country of residence (40%).

When it comes to expat parents, almost half (48%) are in a relationship with someone of the same nationality.

Where Expat Lovebirds Roam

Of the expat types, Traveling Spouses (65%), Foreign Assignees (56%), and Foreign Recruitesses (55%) are most likely to date someone from their home country. Romantics are most likely to be with someone from their country of residence (88%).

When and Where Do They Meet

Half of all respondents in a relationship (50%) say they met their partner in their home country, perhaps unsurprising given that 44% have a partner with the same nationality. Respondents aged 30 and below are more likely to find love abroad — more than a third of expats in their late 20s (36%) met their partner in their current country of residence. Respondents in their late 30s are more likely to have met their partner or spouse in a third country (21% vs. 18% globally).

More than half of all expat parents who are in a relationship (55%) met their partner in their home country, and nearly four out of five (78%) met their partner before moving to their current country of residence. In fact, expat couples in general (72%) seem to find each other before their move. Interestingly, men are somewhat more likely to have met their partner abroad (31%).

Top Countries for Relationships

Argentina, Portugal, Bahrain, Cyprus, and Mexico are the top 5 places for happy expat relationships. Between

61% and 76% of respondents in these countries are in a committed relationship.

When it comes to happiness, 73% of respondents in Bahrain are completely satisfied with their relationship, followed by 68% in Cyprus, and 65% in Argentina. A total of three-fifths in Mexico couldn't be happier with their expat relationship, and the same is true for 59% in Portugal.

The average age of expats in a relationship is well above the global average of 44.4 in three of the five countries mentioned above. At 53.6 years old, Portugal has the highest average age among expats in a relationship, followed by Cyprus (51.1) and Mexico (51.0). Argentina, on the other hand, seems perfect for younger love birds, with an average age of 39.2 among expats in a relationship.

In two of the top 5 countries — Bahrain and Cyprus — the majority is in a relationship with someone from their home country, 76% and 61% respectively. In Argentina, many expats (56%) are in love with a local. This could be due to the openness of the population. One respondent from Sweden said “people are much more social, nicer, and warmer here”.

Portugal, on the other hand, seems to be a great place for a truly intercultural relationship: 35% of expats in a relationship have a partner who is not from their home country or from their country of residence.

Romantics, whose main reason for moving was to be with

their partner, are most likely to be found in Argentina (31%). In Bahrain, on the other hand, Romantics are somewhat of a rarity, accounting for only 2% of expats.

Long-Distance Relationships

Only 13% live in a different country to their partner, and male expats are more likely to find themselves in a long-distance relationship (16% compared to 10% of expat women). Expat types like the Romantic or the Traveling Spouse who moved for love are not likely to be braving the distance: 98% live in the same country as their partner. For Foreign Assignees and Recruitesses, however, 28% and 30% respectively are in a long-distance relationship. One in five expats in a long-distance relationship (20%) is unhappy with this aspect of their life, significantly more than expats whose partner is in the same country.

Over half of expats in a long-distance relationship have kids (52%). However, only 38% of expat women living in a different country to their partner have children, and 42% of expat men in a long-distance relationship have kids that aren't staying with them.

Long-distance relationships are comparatively less common in the top 5 countries where expats are happy with their relationship. The exception is Bahrain where 18% find themselves in a long-distance relationship, compared to the global average of 13%.

Where Expat Lovebirds Roam

Many expats living in Myanmar (38%), Saudi Arabia (33%), and Nigeria (29%) have a partner in another country. This relationship model is also quite common among expats from Egypt (28%), Philippines (24%), India (23%), or Malaysia (23%).

Swedes and Mexicans prefer to date someone in the same country — only 3% and 7% respectively are in a long-distance relationship. Percentages for expats living in Ecuador and Chile are also very low (4%), and not one respondent in Greece is dating someone who lives in another country.

Expats in Same-Sex Relationships

In total, 97% of expats in a relationship disclosed their gender. Of these expats, 97% also included information on their partner's gender. Altogether, 69 women are in a relationship with another woman, and 196 men are involved with another man. These 265 respondents make up about 3% of all expats in a relationship.

Although same-sex expat couples have similar results to expats in a relationship generally, there are some differences. Only 11% are currently raising children abroad, compared to 36% among all expats in a relationship and 26% among all survey respondents. Only one in ten (10%) named their partner's job or education as their primary reason for moving, and 19% primarily moved for love. Among expats in same-sex relationships, a high percentage are in intercultural relationships: nearly one in two (45%) is with someone from their country of residence, and 23% are romantically involved with a third-country national. Many met their partner in their current country of residence (39%), while 16% met in another country altogether.

The percentage of same-sex expat couples in long-distance relationships (13%) is the same as the average for all non-single respondents. Much like all respondents in a relationship, expats in a same-sex relationship are generally satisfied (87%).

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Personal Finance

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- 7 South Korea
- 8 Kazakhstan
- 9 India
- 10 Thailand
- 11 Saudi Arabia
- 12 Nigeria
- 13 Bahrain
- 14 Taiwan
- 15 Malaysia
- 16 Czech Republic
- 17 Luxembourg
- 18 Cambodia
- 19 Romania
- 20 Indonesia
- 21 Malta
- 22 Russia

Cost of Living

- 1 Vietnam
- 2 Mexico
- 3 Colombia
- 4 Portugal
- 5 Czech Republic
- 6 Thailand
- 7 Spain
- 8 Ukraine
- 9 Hungary
- 10 Taiwan
- 11 Romania
- 12 Poland
- 13 Cambodia
- 14 Philippines
- 15 Malaysia
- 16 Ecuador
- 17 India
- 18 Indonesia
- 19 Turkey
- 20 Saudi Arabia
- 21 Cyprus
- 22 Malta



Personal Finance

- 23 Belgium
- 24 Costa Rica
- 25 Kenya
- 26 Switzerland
- 27 Hungary
- 28 Portugal
- 29 Oman
- 30 Poland
- 31 Netherlands
- 32 Panama
- 33 Germany
- 34 Qatar
- 35 Singapore
- 36 Hong Kong (CN SAR)
- 37 USA
- 38 Chile
- 39 Ukraine
- 40 Ecuador
- 41 Spain
- 42 South Africa
- 43 Peru
- 44 Austria

Cost of Living

- 23 Peru
- 24 Kazakhstan
- 25 South Africa
- 26 Uganda
- 27 Germany
- 28 Bahrain
- 29 Oman
- 30 China
- 31 Myanmar
- 32 Austria
- 33 Russia
- 34 Italy
- 35 France
- 36 South Korea
- 37 Canada
- 38 Netherlands
- 39 Panama
- 40 Belgium
- 41 USA
- 42 Kenya
- 43 Costa Rica
- 44 Japan



Personal Finance

- 45 Turkey
- 46 UAE
- 47 Canada
- 48 Cyprus
- 49 New Zealand
- 50 Sweden
- 51 Norway
- 52 France
- 53 Finland
- 54 Brazil
- 55 Kuwait
- 56 Denmark
- 57 Uganda
- 58 Japan
- 59 United Kingdom
- 60 Ireland
- 61 Argentina
- 62 Australia
- 63 Italy
- 64 Israel
- 65 Greece

Cost of Living

- 45 Chile
- 46 Greece
- 47 UAE
- 48 New Zealand
- 49 Kuwait
- 50 Sweden
- 51 Finland
- 52 Ireland
- 53 Argentina
- 54 Brazil
- 55 Denmark
- 56 Australia
- 57 Singapore
- 58 United Kingdom
- 59 Nigeria
- 60 Luxembourg
- 61 Qatar
- 62 Norway
- 63 Hong Kong (CN SAR)
- 64 Switzerland
- 65 Israel

Low-Cost Locations: Where Expat Incomes Go Further

Destinations with lower living costs help expats to balance their books, while countries with weak economies tend to lead to high levels of dissatisfaction as expats struggle to get by.

Top Findings

- > #1 Vietnam has climbed from fifth place to take the top spot in 2017.
- > #2 Colombia and #3 Myanmar are new to the global top 10.
- > Portugal, Nigeria, and Costa Rica make significant improvements.
- > Italy, Israel, and Greece continue to trail behind.

Methodology

In the *Expat Insider 2017* survey, 65 countries are listed in the Personal Finance Index. The minimum sample size for a country to be featured is 75 respondents, but nearly 50 countries have a sample size of more than 100 participants.

The Personal Finance Index is based on two rating questions with a scale of one to seven: how respondents perceive their personal financial situation and whether their disposable income is enough to cover their expenses. The first question carried double the weight when the average ratings were combined to create this index.

To give a more rounded picture of the respondents' financial situation abroad, insights from the Cost of Living Index are included in this summary. Due to its similarity with the Personal Finance Index, however, the Cost of Living Index is not included in the overall country ranking; this prevents the financial aspects of life abroad from being overrepresented in the survey results.

Vietnam: Great Value

The Asian nation has continued its climb up the ranks: after narrowly missing the top 5 in 2014 and 2015, it came fifth in 2016, and takes the top spot in the Personal Finance Index in 2017. Almost three in ten respondents (28%) are completely satisfied with their financial situation, eleven percentage points more than the global average (17%).

Just 7% of expats in Vietnam think that their disposable household income is not enough to get by. In fact, 93% of respondents say they have enough or more than they need, significantly more than the global average of 77%. Nearly one in five (18%) even think that they have far more money at their disposal than their lifestyle requires.

Over nine in ten expats (91%) are also happy with the cost of living in Vietnam, with more than four in ten (43%) saying costs are very affordable (global average: 15%). With key cities such as Ho Chi Minh and Hanoi ranking in



Low-Cost Locations: Where Expat Incomes Go Further

the middle of 2016's Mercer Cost of Living survey,¹ the *Expat Insider 2017* survey found that almost three-quarters of expats (73%) regarded the lower cost of living as a potential benefit before making the move to Vietnam.

Colombia: Significant Improvements

While in past years Colombia has been in the middle of this index, it's one of the countries that has improved the most in 2017, jumping 17 places to take the number two spot. Almost 80% of respondents are generally satisfied with their personal finances, with 33% saying that they couldn't be happier — an even higher number than index winner, Vietnam.

The vast majority of expats in Colombia (86%) thinks that their disposable income is enough or more than enough to cover daily expenses abroad. However, 14% state their income isn't sufficient; though this is significantly more than in Vietnam (7%), it's still nine percentage points lower than the global average (23%).

With its capital city, Bogota, ranking 190th out of 209 cities in Mercer's Cost of Living Survey,² it's no surprise that expats are happy with the fairly low cost of living in Colombia: 84% are generally satisfied, and an impressive 43% of respondents say that life in Colombia is very affordable.

The financial benefits of living in Colombia were an important motivating factor when relocating, with 36% of expats citing finances as one of their reasons for moving. In fact, over seven in ten respondents (73%) regarded the local cost of living as a potential advantage of moving to Colombia.

Myanmar: Plenty to Get By

Though it ranks third in this index, Myanmar was top of the class for one specific question: when asked whether their disposable income is enough for their daily life, a significant 67% of respondents have more than enough to cover their costs. In fact, 38% even say they have a lot more than they need, nearly four times the global average (10%). Unsurprisingly, almost three-quarters of expats say they are generally happy with their financial situation in Myanmar.

Despite Myanmar's economic hub, Yangon, ranking in the top 40 most expensive cities in the world according to Mercer's Cost of Living Survey 2016,³ 48% of respondents are generally happy with their living expenses — the same as the global average. This could be related to the above-average number of expats in Myanmar working in management positions, who may be used to a more expensive lifestyle: nearly one in three survey respondents in Myanmar (32%) describe their employment status as manager, compared to one in seven worldwide.

Bottom of the Pack

Trailing in the bottom 3 of the Personal Finance Index are Italy, Israel, and Greece; these countries have consistently been in the bottom 5 for the past four years with Greece coming last every year. Insufficient household income is a common theme among respondents in these countries: 36% of respondents in Italy, 45% in Israel, and half of the respondents in Greece say their household income is not enough to cover their daily expenses. In Greece, 27% even say it's not nearly enough to get by.

Such financial challenges have led to low satisfaction ratings. While fewer than one in five expats globally (19%) aren't satisfied with their personal finances, that percentage rises to 33% in Italy, 38% in Israel, and a significant 51% of respondents in Greece.

Winners & Losers

Two-time winner of the Personal Finance Index in 2014 and 2015, Ecuador slipped from 3rd place in the 2016 ranking to 40th in 2017. While over eight in ten expats (81%) were generally satisfied with their financial situation in 2016, only 65% of respondents say the same in 2017. The number of those who say they have more than enough to cover their expenses has dropped by 16 percentage points to 48%, and those earning a *lot* more than they need has reduced from 19% to 8%.

¹ 2016 Mercer Cost of Living Survey, Jun 2016. <https://www.mercer.com/content/dam/mercer/attachments/global/Talent/cost-of-living/gl-2016-cost-of-living-mobility-survey-mercer.pdf>

² Ibid.

³ Ibid.

Low-Cost Locations: Where Expat Incomes Go Further

The 2016 runner-up, Ukraine, dipped to 39th place in the Personal Finance Index. While 76% said they were generally satisfied with their financial situation in 2016, this has now dropped by 13 percentage points. Similarly, Uganda slipped from the middle of the ranking to 57th place; 60% said their income was more than enough in 2016, but only 38% feel the same the following year. One in nine expats in Uganda even gives their financial situation the worst possible rating, whereas no respondents gave it this rating in 2016.

Climbing up the ranking is one of the biggest losers from the 2016 ranking, Nigeria: it has moved 20 places to take

the 12th spot in the Personal Finance Index. The number of expats who have a lot more than they need has risen from 15% to 21%, and almost a third (31%) give their personal finances the best rating in 2017, compared to 19% in 2016.

While improvements across all factors have helped Costa Rica jump from 43rd in 2016 to 24th in 2017, it's Portugal that has improved the most. While 56% respondents were generally satisfied with their finances in 2016, this figure has now increased to 63%, almost in line with the global average (64%). More importantly, the number of expats rating their financial situation negatively has dropped to one in five.

Top 10 for Improving Income

(expats earn more than they would in a similar job/position back home)

- 1 Luxembourg
- 2 Switzerland
- 3 Qatar
- 4 Kuwait
- 5 Bahrain
- 6 Saudi Arabia
- 7 Nigeria
- 8 UAE
- 9 Norway
- 10 Singapore

Bottom 10 for Improving Income

(expats earn less than they would in a similar job/position back home)

- 65 Portugal
- 64 Greece
- 63 Ecuador
- 62 Peru
- 61 Colombia
- 60 Israel
- 59 Czech Republic
- 58 Philippines
- 57 Malta
- 56 Romania

Your Country Through Expat Eyes

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- 99 > Country Report: Germany
- 102 > Country Report: India
- 105 > Country Report: Ireland
- 108 > Country Report: Italy
- 111 > Country Report: Russia
- 114 > Country Report: South Africa
- 117 > Country Report: Spain
- 120 > Country Report: Switzerland
- 124 > Country Report: United Kingdom
- 128 > Country Report: United States
- 132 > Regional Report: Asian Tiger States
- 136 > Regional Report: GCC States
- 140 > Regional Report: Nordic Countries
- 144 > Regional Report: Oceania



Psychographic Positioning of Expat Host Countries

How do expats see their local neighbors and their new home? The following charts visualize how expatriates describe the populations of various countries around the globe.

Methodology

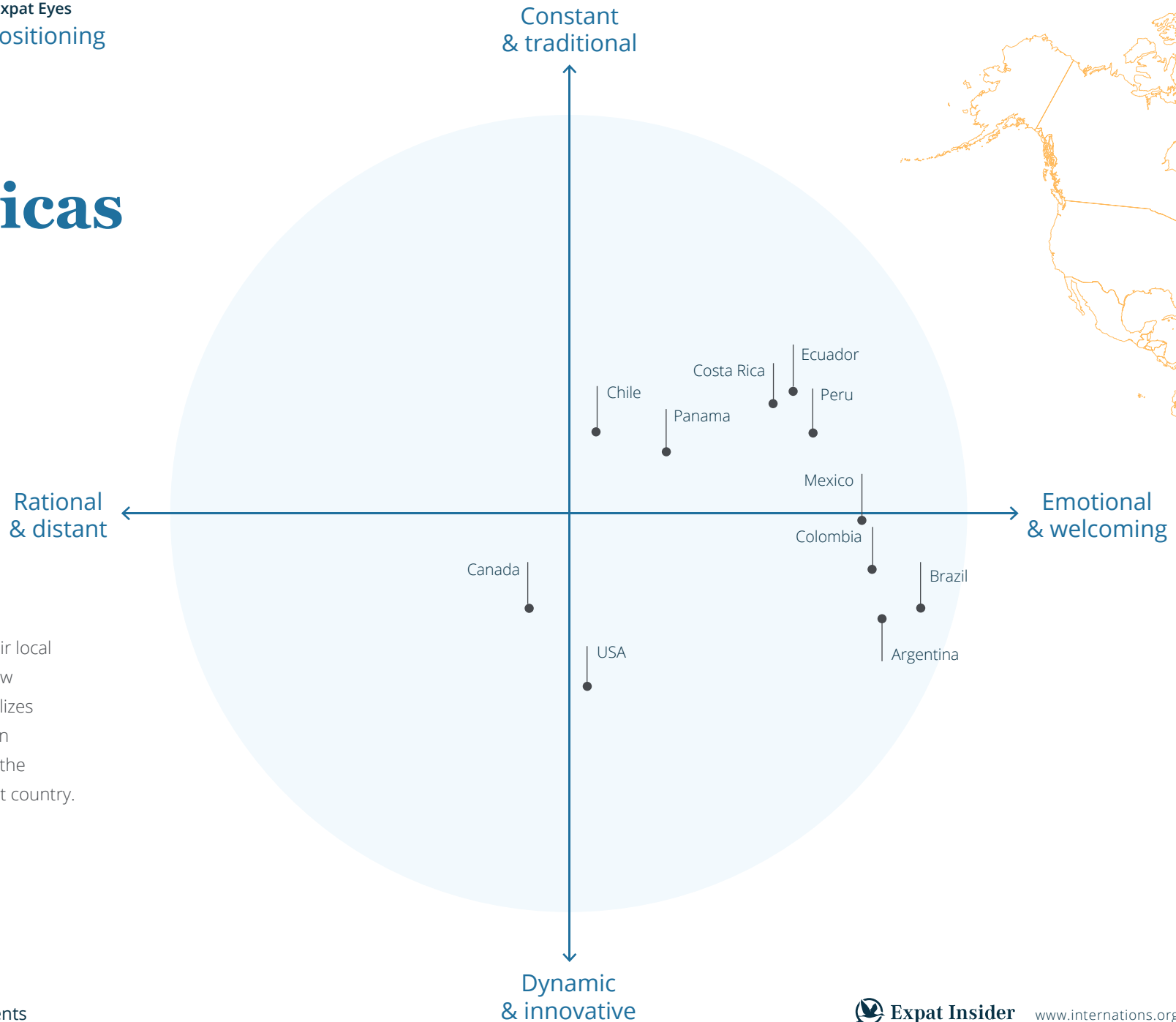
For this series of charts, we asked expats a number of questions about how they'd describe their current country of residence and the local population. Questions included, for example, "would you say they are rather dynamic or constant? More rational or more emotional?" Responses were collected on a rating scale of one to seven.

The answers to the various questions were sorted into two categories referring to broadly defined pairs of opposites

(rational & distant vs. emotional & welcoming, constant & traditional vs. dynamic & innovative). The values from the various rating scales served as the basis for assigning coordinates on each axis in order to place each country within a coordinate system. In addition, answers on how expats regard their host country on a scale from passionate to calm and outgoing to reserved form the basis of a separate column chart.

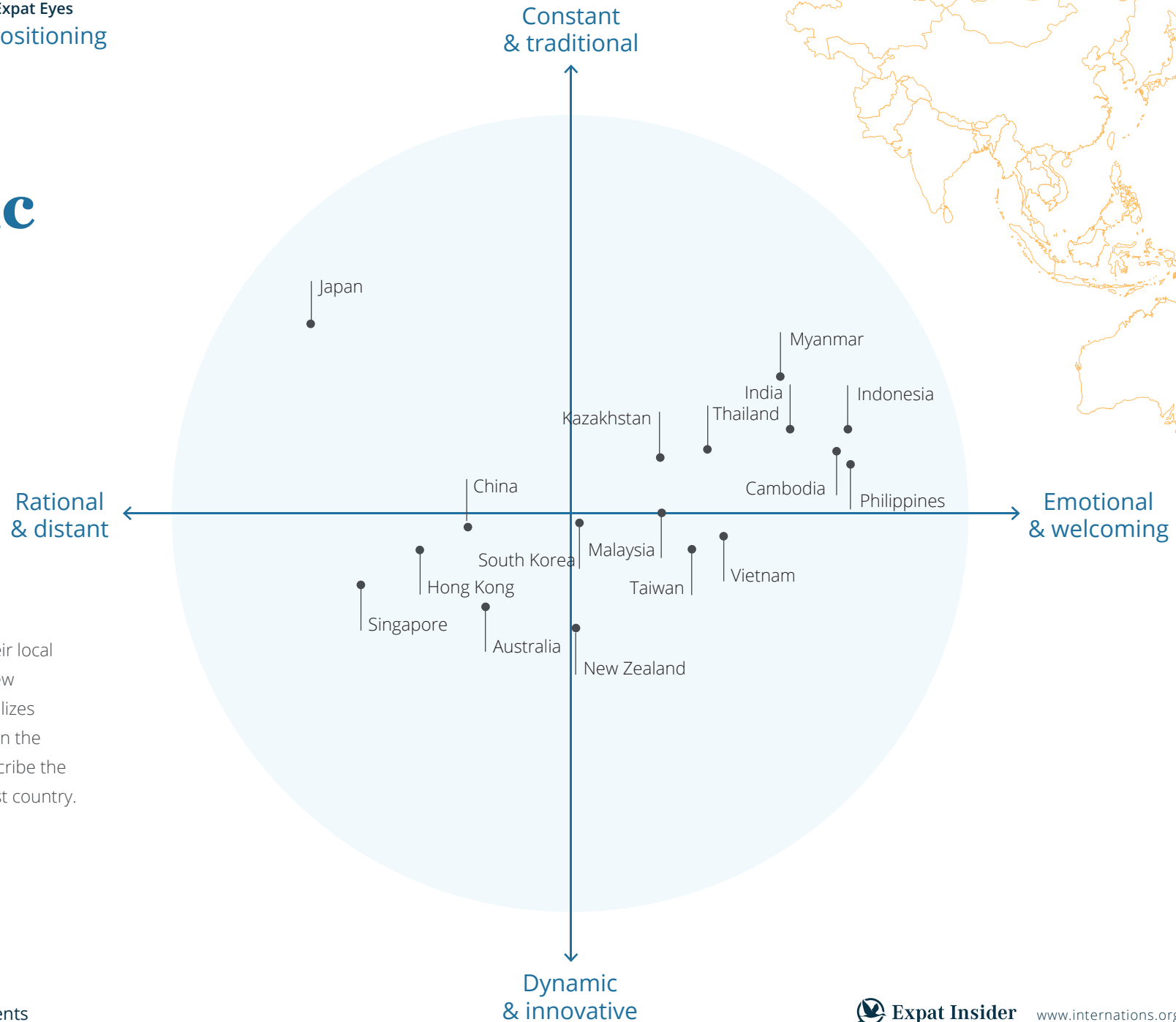
None of the following charts present any objective facts about those countries and their people, but rather the subjective perception among expatriates living there.

The Americas



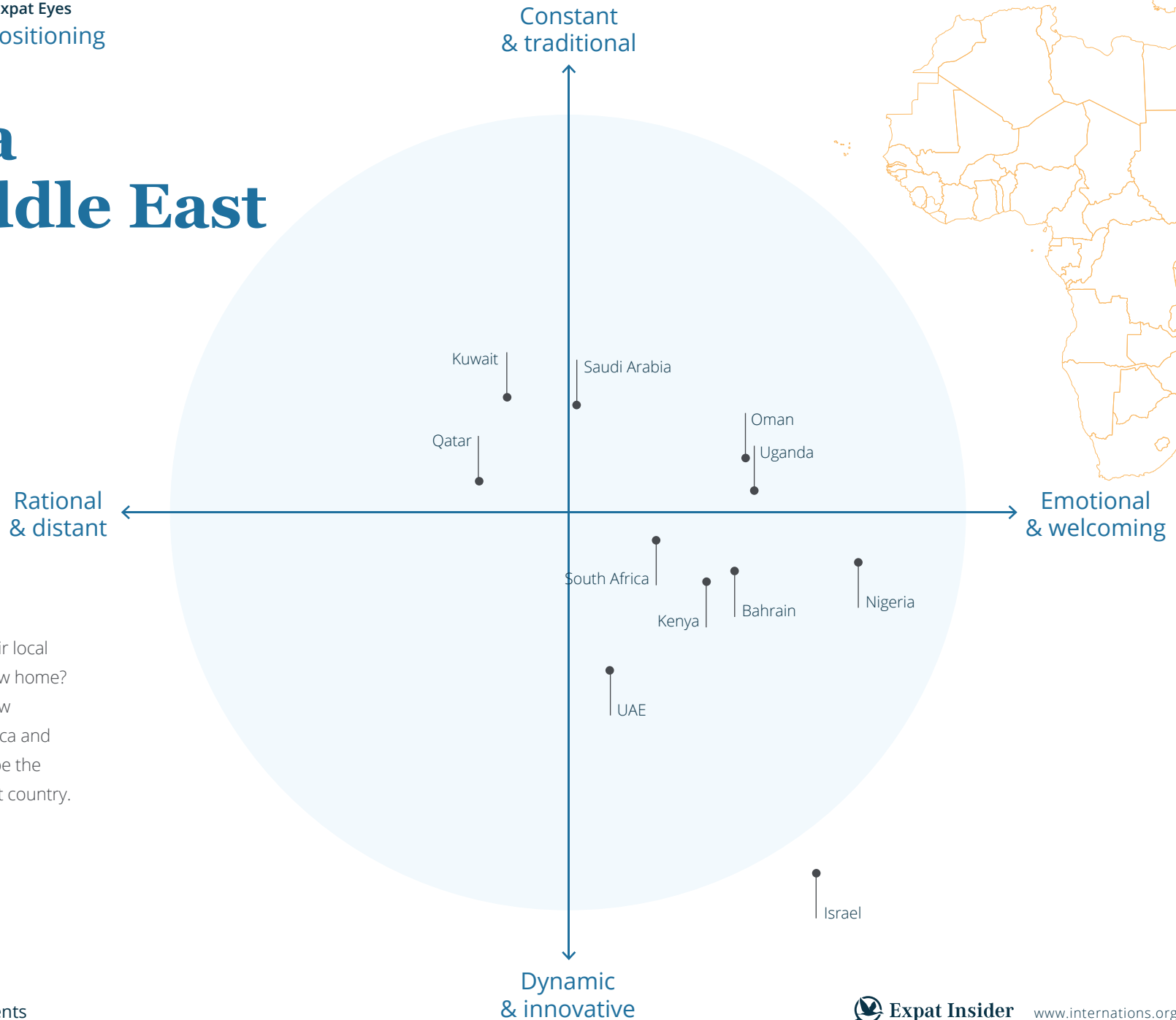
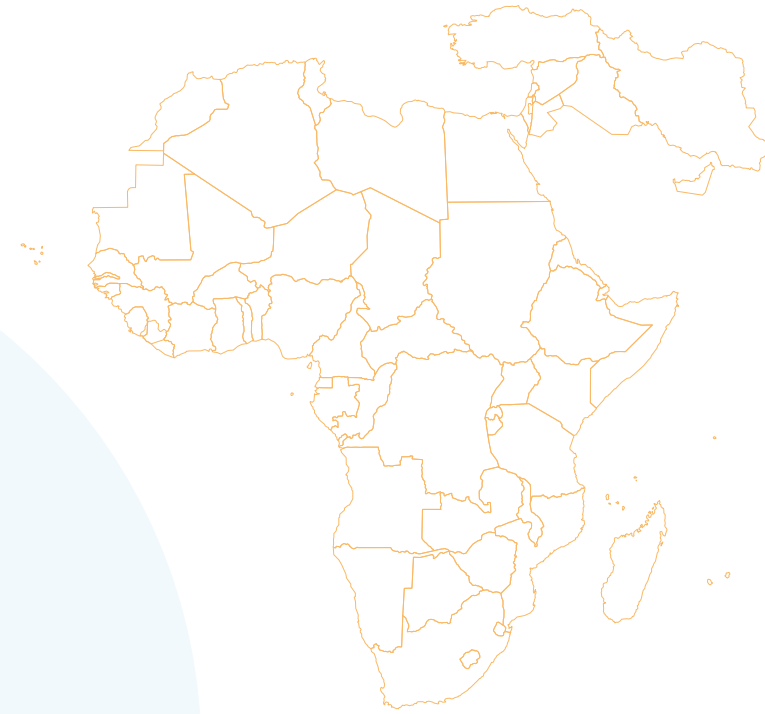
How do expats see their local neighbors and their new home? This chart visualizes how expatriates living in the Americas describe the population of their host country.

Asia-Pacific



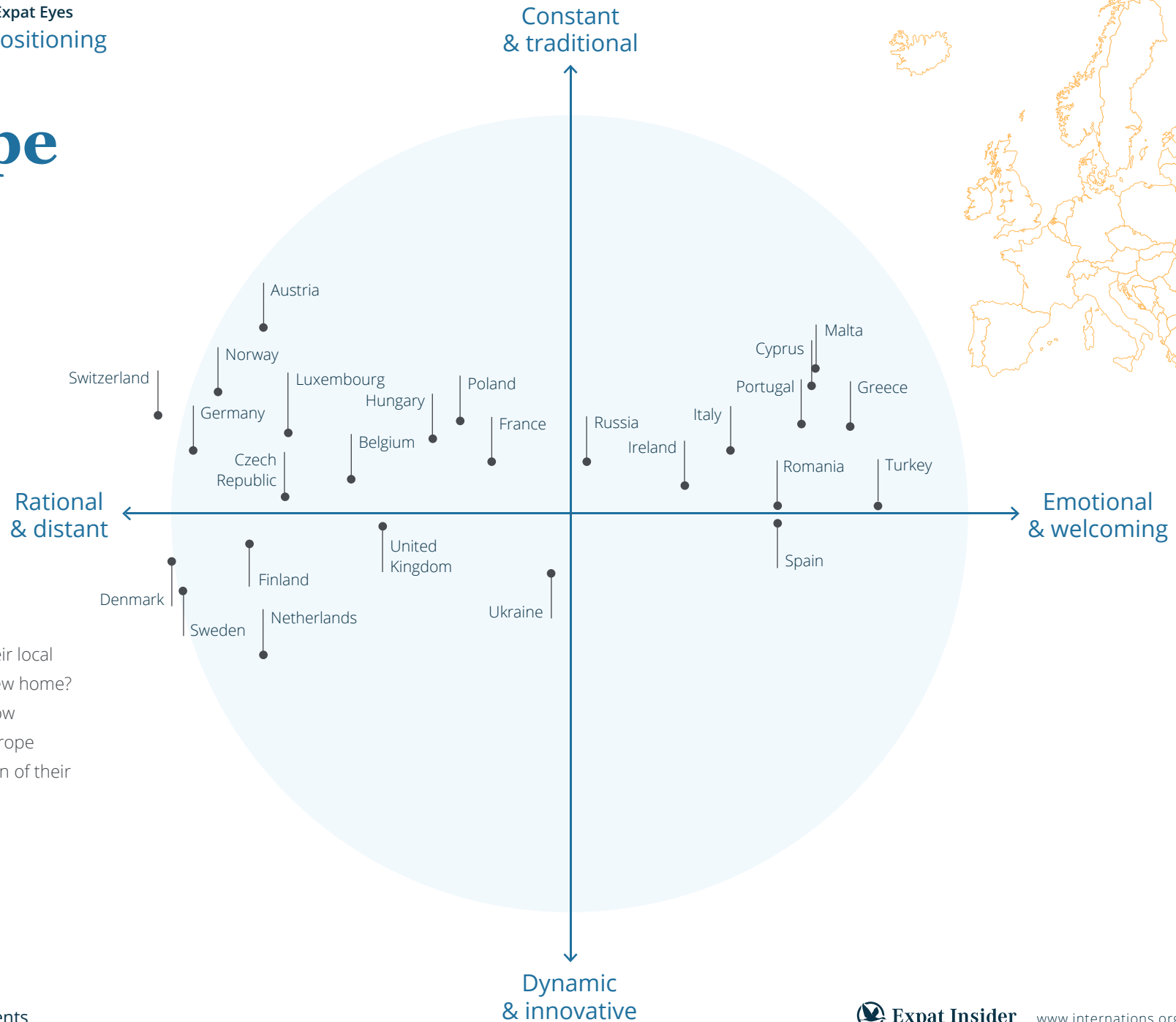
How do expats see their local neighbors and their new home? This chart visualizes how expatriates living in the Asia-Pacific region describe the population of their host country.

Africa & Middle East



How do expats see their local neighbors and their new home? This chart visualizes how expatriates living in Africa and the Middle East describe the population of their host country.

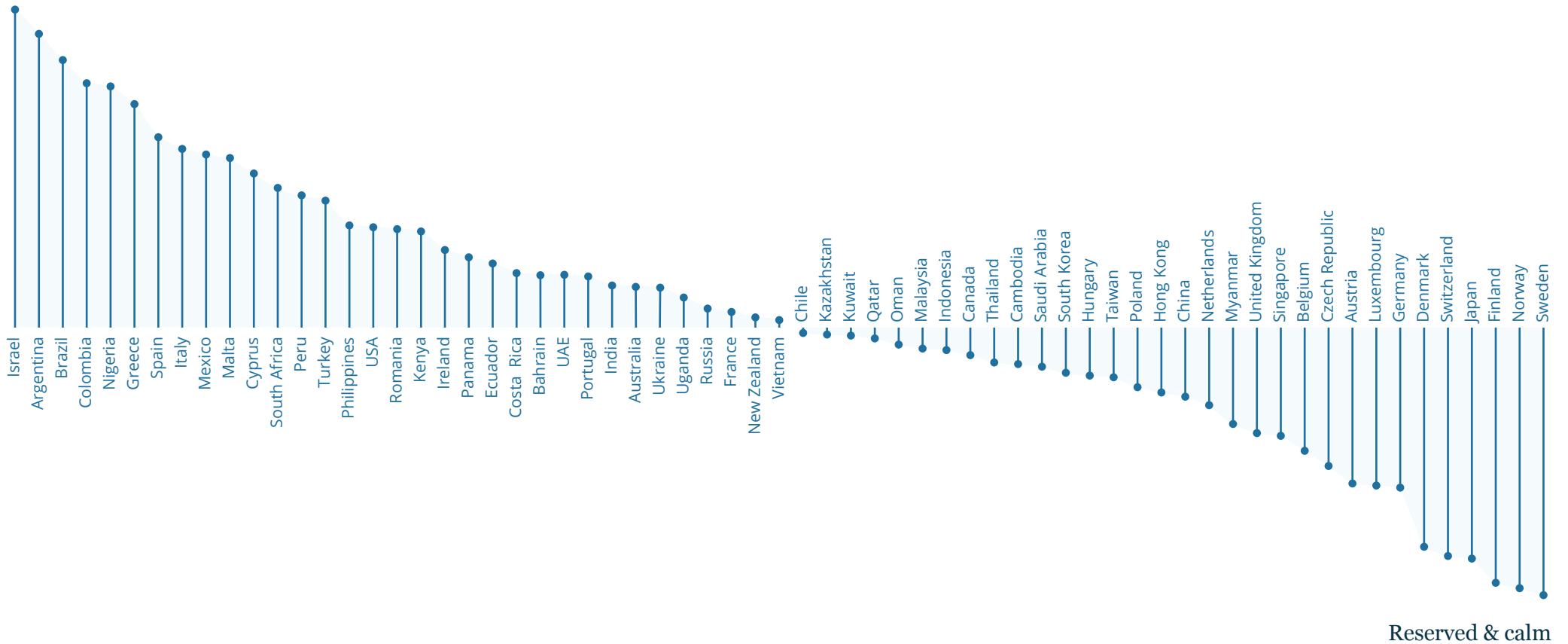
Europe



How do expats see their local neighbors and their new home? This chart visualizes how expatriates living in Europe describe the population of their host country.

Passionate Populations or Reserved Residents?

Passionate & outgoing



Austria



Life in Austria

	2017*	▼ 20	2016**
Overall Rank	28		8
Quality of Life	7	▼ 5	2
Ease of Settling In	64	▼ 10	54
Working Abroad	19	▼ 12	7
Family Life (out of 45 countries)	11	▼ 7	4
Personal Finance	44	▼ 14	30
Cost of Living	32		32

*out of 65 countries

**out of 67 countries

77% generally satisfied

Expats in Austria

Average age



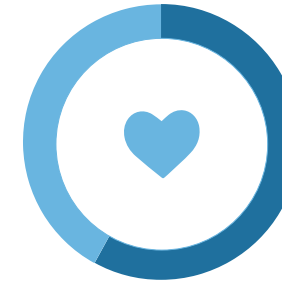
39.9 years

Gender split



58% female
42% male

Relationship status



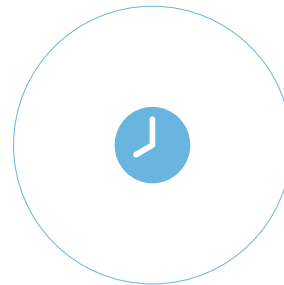
58% in a relationship
42% single

Top nationalities

- 10% British
- 9% US American
- 8% German

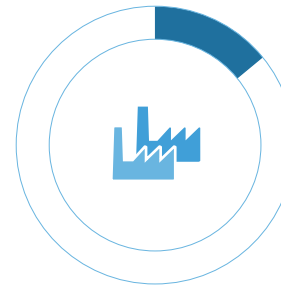
Working in Austria

Average working hours



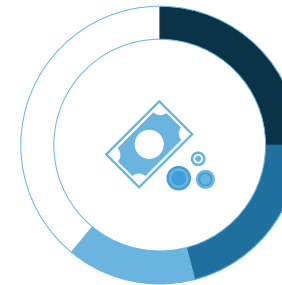
44.2h /week (full time)

Top field of work



14% information technology

Top income groups



25% 25-50k USD
21% 50-75k USD
15% 12-25k USD

Top employment statuses



31% employee
16% manager
16% looking for work

Top Reasons for Relocating

#1 Moved for love

#2 Found a job here

#3 Moved for studies

#3 Better quality of life

Safe & Secure but Struggling to Settle

Expats in Austria are happy with both their personal and family safety, health, and well-being, but struggle to settle and make friends with the locals.



Top Findings

- > Over a quarter are disappointed by the friendliness of locals
- > Both personal and child safety rank very highly
- > A strong economy, but high costs
- > Family life is good, despite poor attitudes towards kids

Happy with Health

Austria continues to perform well in the Health & Well-Being subcategory of the Quality of Life Index, ranking 2nd out of 65 countries. Well over four in five respondents (84%) rate the quality of medical care favorably, in comparison to the global average of 63%. In addition to the quality, Austrian healthcare is also extremely affordable, with 35% of respondents describing this factor as very good.

It's not only the healthcare system that leaves expats in Austria feeling content with their well-being, but also the quality of the environment. Not a single expat in Austria believes that the quality of the environment is very bad and nearly all respondents (96%) rate it favorably. This may well be connected to the abundance and beauty of outdoor spaces in Austria; the country ranked 12th out

of 149 countries in the Natural Environment Sub-Index of the Legatum Prosperity Index in 2016.¹ One Romanian respondent claims that their favorite thing about expat life in Austria is that the “mountains are always close”.

Satisfied with Safety and Stability

Another reason why Austria ranks so highly (7th out of 65 countries) in the Quality of Life Index is its performance in the Safety & Security subcategory. Nearly three-fifths of expats in Austria (57%) describe their personal safety as very good, in comparison to a global average of 43%. The country's safety levels have also led to the country ranking 3rd out of 163 countries in the 2016 Global Peace Index² and in the top ten of the Safety and Security Sub-Index of the 2016 Legatum Prosperity Index.³

1 Legatum Institute. The Legatum Prosperity Index™ 2016. Nov 2016. http://www.prosperity.com/application/files/9214/7808/9761/Legatum_Prospereity_Index_2016.pdf

2 Vision of Humanity. Global Peace Index 2016. Jun 2016. http://visionofhumanity.org/app/uploads/2017/02/GPI-2016-Report_2.pdf

3 Legatum Institute. The Legatum Prosperity Index™ 2016. Nov 2016. http://www.prosperity.com/application/files/9214/7808/9761/Legatum_Prospereity_Index_2016.pdf

Your Country Through Expat Eyes

Country Report: Austria

Despite some turbulence in the lead up to 2016's presidential elections,⁴ expats in Austria are also very content with the country's political stability. Close to eight in ten respondents (78%) rate it favorably (global average: 56%), and nearly two-fifths (36%) considered the political situation to be a benefit prior to their move.

Struggling to Settle In

Year after year, Austria continues to perform badly in the Ease of Settling In Index and it hit an all-time-low in 2017, ranking 64th out of 65 countries. One of the main reasons for the country's poor performance is the friendliness of the locals. Austria ranks second to last in the Friendliness subcategory, with less than one-tenth of those surveyed (9%) rating the general friendliness of the population as very good, compared to a global average of 29%. Indeed, one US American in the country explains that "the locals are not very open and friendly", while an Italian expat states "people here are unfriendly, unhappy [and] uninterested in making new friends". They're not the only expats to feel dissatisfied with the attitude of the local population towards expats — only 5% describe it as very welcoming.

“People here are unfriendly, unhappy [and] uninterested in making new friends.”

In addition to the less than warm welcome, the language barrier continues to prevent expats from feeling at home in Austria. German, Austria's official language, is typically considered more difficult to learn than other Western European languages (most people require 750 class hours to become proficient), because of its complex grammar rules.⁵ It seems expats in Austria can sympathize, with less than one-fifth (18%) agreeing that learning the local language is generally easy, compared to a global average of 33%. This is particularly problematic, since less than three in ten (29%) overall agree that it is easy to live in Austria without speaking the local language (global average: 46%).

Soaring Costs and Troubling Taxation

Despite general satisfaction with the state of the economy (83% rate it favorably), expats are not content with all aspects of financial life in Austria. This is largely due to the cost of living, which only 6% of expats would describe as very good and which only around one-third (34%) saw as a potential benefit before moving to Austria.

The two major problems when it comes to the cost of living are property prices and taxation. One-third of expats in Austria are unhappy with the affordability of housing, with one British expat in the country stating, "the pay isn't really enough to cover my rent". This expat is not alone:

one-quarter of respondents feel that their disposable household income is not enough to cover everything they need for their daily life. Furthermore, tax rates continue to be an issue, with one-quarter reporting that they considered this factor to be a potential disadvantage before even arriving in the country.

Raising Kids Won't Be a Problem in Austria

Despite disappointment with locals' attitudes towards families with children (19% of expat parents in Austria rate them unfavorably) and a drop of seven places in the Family Life Index — Austria ranks 11th out of 45 countries in 2017 — respondents are generally very content with family life. Education, for example, is generally regarded as accessible, affordable, and of a very high standard, with 89% of expat parents rating the quality of education favorably and 73% considering it to be affordable in general.

“Austria is the right place if you want the best for your children.”

Children's safety (93%) and well-being (91%) are also viewed favorably by the vast majority of expat parents in Austria, and 88% are happy with their children's health. Indeed, one Italian expat parent believes, "Austria is the right place if you want the best for your children".

⁴ Deutsche Welle. Presidential election exposes Austrian angst. 23 Apr 2016. <http://www.dw.com/en/presidential-election-exposes-austrian-angst/a-19207311>

⁵ About World Languages. Language Learning Difficulty. 11 Mar 2014. <http://aboutworldlanguages.com/language-difficulty>

Brazil



Life in Brazil

	2017*		2016**
Overall Rank	62	▲ 2	64
Quality of Life	62		62
Ease of Settling In	33		33
Working Abroad	63	▲ 2	65
Family Life (out of 45 countries)	43	▲ 2	45
Personal Finance	54	▲ 5	59
Cost of Living	54		54

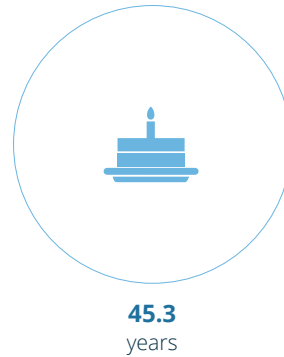
*out of 65 countries

**out of 67 countries

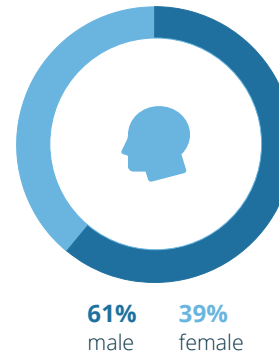
68% generally satisfied

Expats in Brazil

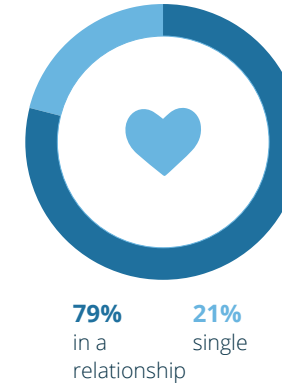
Average age



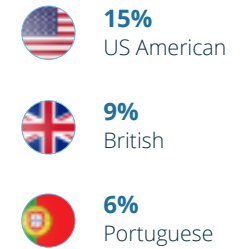
Gender split



Relationship status

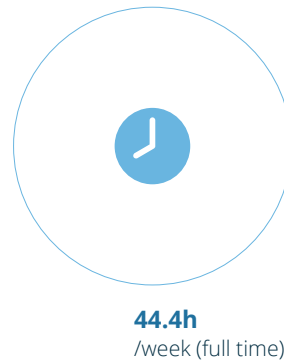


Top nationalities

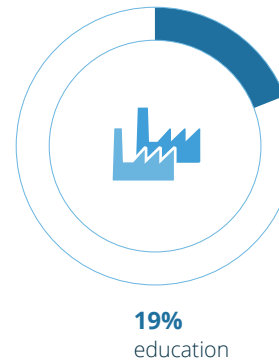


Working in Brazil

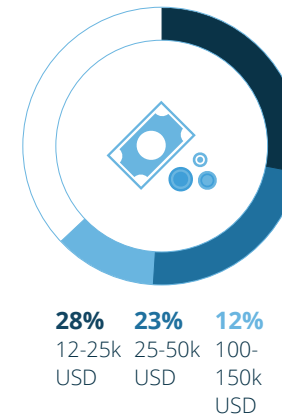
Average working hours



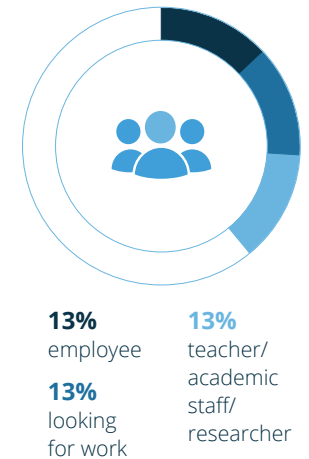
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

#1 Moved for love

#2 Sent by employer

#3 Adventure/personal challenge



No Olympic Gold for Brazil

The ongoing economic recession and political turmoil continue to take their toll on Brazil: despite a friendly local population and great weather, the country stays in the bottom 5 in 2017.

Top Findings

- > 77% rate the economy negatively
- > Concerns about personal safety and political stability prevail
- > Climate and weather a big plus
- > Brazilians perceived as very friendly, also to kids
- > It's hard to get by without speaking the language

Below Average for Costs and Finance

Three in five expats in Brazil are generally satisfied with their financial situation, only slightly behind the global average (64%). However, this does not mean they are happy with the cost of living: nearly the same percentage (59%) rates the latter negatively, and double the global average even consider it to be very bad (12% vs. 6%). With these results, Brazil lands in the lower third of both indices, ranking 54th out of 65 countries in both the Personal Finance Index and the Cost of Living Index.

Economic Woes amid Political Rows

Brazil's worst performance is in the Working Abroad Index where it ranks 63rd out of 65 countries. Nearly a third of

respondents are generally dissatisfied with their career prospects (32%) and job security (31%).

While the country does not shine in any subcategory of this index, it is Brazil's economy which really drags it down. Nearly a quarter of expats (24%) already thought this might be a potential disadvantage prior to their move, and 77% now rate the state of the economy negatively — over three times the global average of 25%! In the past few years, Brazil has seen its worst recession in decades and continued political turmoil following a massive corruption scandal has made it hard for the country to recover.¹

Sunny but Unsafe?

Brazil's politics seem to worry expats beyond their impact on the economy, with over three-quarters (76%) rating political stability negatively. "Corruption of the government

¹ The Conversation. Brazil plunges once more into political crisis, jeopardizing economic recovery. 26 May 2017. <http://theconversation.com/brazil-plunges-once-more-into-political-crisis-jeopardizing-economic-recovery-78023>

Your Country Through Expat Eyes

Country Report: Brazil

is common and consequently the country is struggling from the theft of money," according to one Australian respondent.

Due to this result, as well as subpar ratings in terms of personal safety (68% regard this factor negatively), Brazil ranks second to last in the Safety & Security subcategory of the Quality of Life Index, followed only by Nigeria. "[I don't like t]he rising level of thefts and violence on the streets", one Canadian respondent said, admitting their "fear of going out at night because of security problems". According to the OECD Better Life Index, only about 40% of people in Brazil feel safe being out and about alone at night, a much lower percentage than the OECD average of 68%.²

“There's fear of going out at night because of security problems.”

Further factors contributing to Brazil's 62nd place in the Quality of Life Index include significantly higher-than-average dissatisfaction with its transportation infrastructure (58% negative ratings), as well as the quality (42%) and affordability (56%) of medical care. "The quality of the roads and [the] infrastructure are old and decrepit", one Australian respondent agrees.

Still, there seems to be a silver lining regarding the quality of life in Brazil: 75% of respondents were looking forward to the climate and weather when contemplating relocating,

and, after experiencing the Brazilian sun, 83% give this factor a positive rating. "The weather is definitely the best part about living here, that and after [six] years here we have made friends who we would count as family", an Irish respondent said.

Warm-Hearted Brazilians as Best Friends

Over three-fifths (61%) think making local friends is easy in Brazil, and more than half (53%) say their friends and acquaintances are mostly local residents. Compared to the global average of 19%, this is a striking result and is in fact the highest percentage across all countries. Well over four in five respondents agree that the population is generally friendly (86%) and appreciate the friendly attitude toward foreign residents in particular (84%).

“After six years here we have made friends who we would count as family.”

Still, it might take some time to settle down in Brazil: 35% of expats think it isn't easy. This is possibly due to the language, as one Nigerian respondent points out that you "can't do anything without learning the language, Portuguese". Almost double the global average (76% vs. 41%) agree that it is hard to live in Brazil without speaking the language. Thanks to these mixed results, Brazil lands a

33rd place in the Ease of Settling In Index, its best ranking across all indices.

Families Welcome, but Education Hard to Find

Brazilian friendliness also extends to families with children, according to 85% of all expat parents in Brazil; one expat from the USA added: "[P]eople are very kind to others' children. There's not as much fear about people paying attention to babies and small children." While 72% are content with their family life in general, 47% of expat parents in Brazil are still afraid for their children's safety — almost five times the global average (10%).

Childcare and education options in Brazil are not considered to be the best either. In the subcategories of the Family Life Index, Brazil ranks third to last for costs and second to last for availability.

In Brazil, a third of parents (33%) also rate the quality of education negatively, more than double the worldwide average of 16%. This might be one of the reasons why expat parents in Brazil were most likely to choose a local private school (49%) or international school (21%) for their children, rather than local state schools (18%).³ All these factors add up to Brazil ranking 43rd out of 45 countries in the Family Life Index.

² OECD Better Life Index, Brazil. <http://www.oecdbetterlifeindex.org/countries/brazil>

³ multiple answers possible

Canada



Life in Canada

	2017*		2016**
Overall Rank	16	▼ 4	12
Quality of Life	13	▼ 1	12
Ease of Settling In	23	▼ 10	13
Working Abroad	16	▲ 7	23
Family Life (out of 45 countries)	23	▼ 2	21
Personal Finance	47	▲ 6	53
Cost of Living	37		37

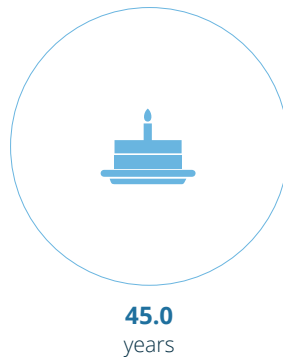
*out of 65 countries

**out of 67 countries

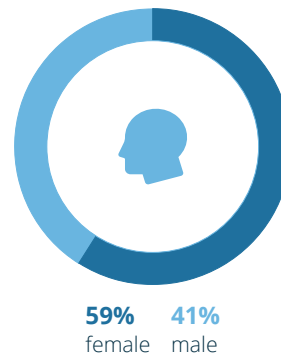
83% generally satisfied

Expats in Canada

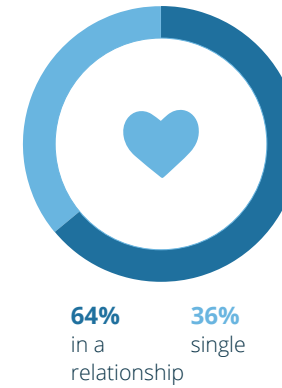
Average age



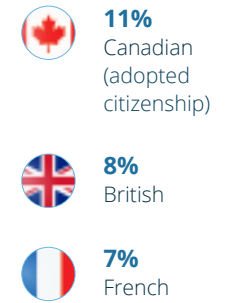
Gender split



Relationship status

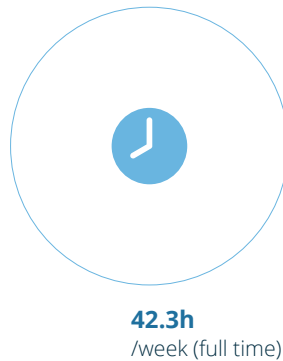


Top nationalities

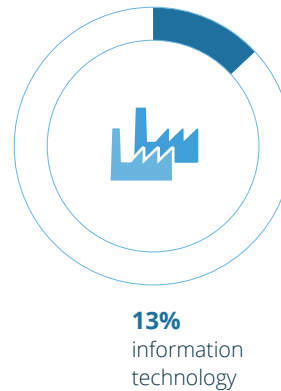


Working in Canada

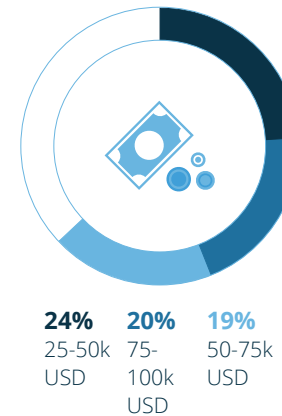
Average working hours



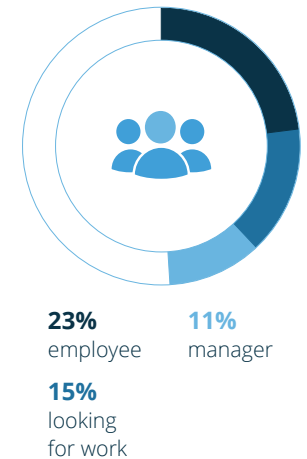
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

#1 Better quality of life

#2 Moved for love

#3 Moved for partner's career

Far Away but Worth a Lengthy Stay



Expats in Canada may have worried about the distance from home before moving, but the great quality of life, friendly Canadians, and good career prospects certainly make up for this after they arrive.

Top Findings

- > 45% are considering staying forever
- > High satisfaction with safety, peacefulness, and healthcare
- > Great environment tempered by the cold climate
- > Population friendly, but finding friends can be difficult
- > Income not enough to cover expenses for 28% of respondents

Moving for Love, Staying for Good

When asked whether they considered certain factors to be potential benefits or disadvantages prior to their move, 44% of respondents in Canada cite the distance to their home country as a possible disadvantage. However, love seems to have been a strong motivator to brave the distance: 13% moved to Canada in order to live in their partner's home country and another 13% because of their partner's job or education.

The former might be a contributing factor to the high number of respondents who have acquired Canadian citizenship since relocating (39%). The same percentage say they have already been living in the country for more than ten years. In fact, 45% of respondents in Canada say they may stay forever.

Improving Expats' Quality of Life

The most common reason for moving, however, was for a better quality of life: 17% of respondents said this was their main motivation, and three-quarters (75%) also considered general living standards a potential benefit prior to moving. Canada seems to live up to expectations: 13th place out of 65 countries in the Quality of Life Index is Canada's best result across all indices. Respondents are particularly happy with their personal safety — just 1% have something negative to say about this factor — as well as peacefulness, which 94% rate positively.

Canada also ranks a respectable 13th place in the Health & Well-Being subcategory of the Quality of Life Index. Three-quarters of respondents (75%) are generally satisfied with the affordability of healthcare — 42% even consider it very easy to afford — and Canada's nature does the rest: an impressive 91% of respondents rate the quality of the environment positively, with more than half (54%) calling it very good.

Your Country Through Expat Eyes

Country Report: Canada

Canada offers a clean environment and plenty of leisure activities — the majority (52%) rates the latter as excellent. However, respondents are less happy with the country's cold climate. One Maltese respondent likes “everything but the weather”, echoing the 31% of expats who give Canada's climate and weather a negative rating.

Confirming the “Friendly Canadian” Stereotype

Luckily, the welcome expats receive in Canada is less frosty than the weather. Over four in five respondents (81%) regard the attitude towards foreign residents as friendly; nearly twice the global average even describes it as very friendly (46% vs. 26% worldwide), including this Nigerian expat: “Canadians are the most wonderful people... We feel like we are able to work hard to achieve our best for ourselves and our children and contribute to society.”

Expats in Canada don't seem to have any major problems getting used to the local culture either: 75% agree it's generally easy to adapt to (global average: 62%). This might be because few respondents consider the local language(s) hard to learn (14% vs. 50% worldwide) and just 4% only speak it a little or not at all. However, it should be kept in mind that the *Expat Insider* was conducted in English, the more widely spoken of Canada's two official federal languages,¹ giving a certain bias. Most respondents

(57%) also say life in Canada could be hard if you don't speak the local language(s).

“*Canadians are the most wonderful people... We feel like we are able to contribute to society.*”

Despite these good results in terms of language, friendliness, and feeling welcome, the country only ranks 23rd out of 65 in the Ease of Settling In Index. This is, to a certain extent, due to its below-average result in the Finding Friends subcategory, where Canada ranks 37th. Still, expats there are more likely to have mostly local friends than the global average (27% vs. 19%).

Career Opportunities but Unsatisfying Salaries

In 16th place, Canada has recovered from its slight dip in 2016's Working Abroad Index where it ranked 23rd out of 67 countries following two years in the top 15. Expats in Canada are particularly happy with the state of the local economy: 61% even considered it a potential benefit before relocating, and close to three-quarters (73%) give this factor a positive rating (global average: 56%).

Canada also receives average-to-good results in the Job & Career and Work-Life Balance subcategories of the

Working Abroad Index: 61% are generally satisfied with their career prospects and two-thirds (67%) consider their working hours favorably. There are “lots of options and stability,” according to one Brazilian expat in Canada, “people can start a new career at any age”.

“*In the last few years, life has become more expensive in the part where I live.*”

General satisfaction with work, however, does not necessarily mean high salaries; Canada's worst result is in the Personal Finance Index, where it ranks 47th out of 65 countries. Close to three in ten (28%) find their disposable household income isn't enough to cover their living expenses, and 12% even say it's nowhere near enough. “In the last few years [...] life [has] become more expensive in the part where I live. House prices [have] increased, but overall life is good”, a Romanian in Canada disclosed.

Costly Childcare but Affordable Education

Childcare can also take up a sizable chunk of your budget, according to expat parents in Canada: three in five (60%) don't consider it affordable, and close to a quarter (23%) even say it's very hard to afford. In contrast, education is less expensive: almost two-thirds of expat parents (64%) rate its affordability positively, 19 percentage points

¹ The CIA World Factbook. Canada. 2011. <https://www.cia.gov/library/publications/the-world-factbook/geos/ca.html>

Your Country Through Expat Eyes

Country Report: Canada

more than the worldwide average of 45%. They are also generally happy with the quality of education — almost three-quarters (74%) say it's good.

When it comes to family life in general, a large percentage of expat parents are *very* happy with their children's health (49%), safety (72%), general well-being (41%), as well as the available leisure activities for kids (51%). One British expat parent really likes “the outdoor life and the opportunities my children now have, like skiing”.

China



Life in China

	2017*		2016**
Overall Rank	55	▼ 7	48
Quality of Life	52	▼ 3	49
Ease of Settling In	62	▼ 2	60
Working Abroad	21		21
Family Life (out of 45 countries)	40	▼ 9	31
Personal Finance	6	▲ 1	7
Cost of Living	30	▲ 4	34

*out of 65 countries

**out of 67 countries

74% generally satisfied

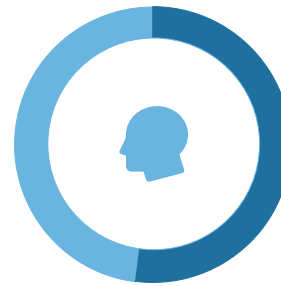
Expats in China

Average age



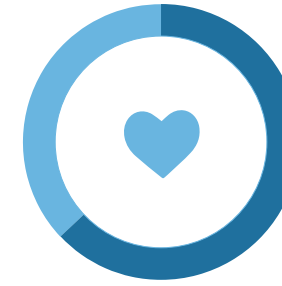
40.5 years

Gender split



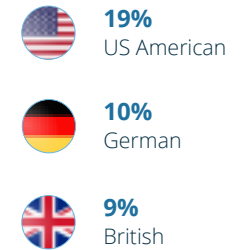
52% male
48% female

Relationship status



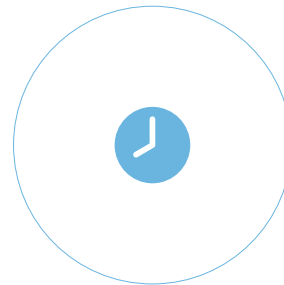
63% in a relationship
37% single

Top nationalities



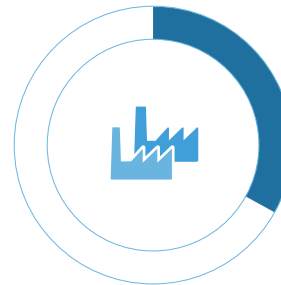
Working in China

Average working hours



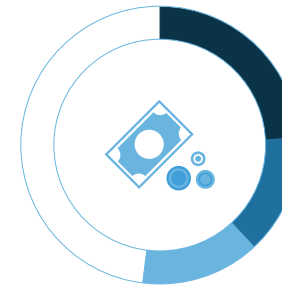
45.5h /week (full time)

Top field of work



33% education

Top income groups



24% 25-50k USD
14% 50-75k USD
14% 75-100k USD

Top employment statuses



26% teacher/academic/researcher
20% employee
22% manager

Top Reasons for Relocating

#1 Found a job here

#2 Adventure/personal challenge

#3 Sent by employer

Where Careers Soar, but Health Suffers

Despite struggling to settle in, expats in China are generally satisfied with their careers and the overall state of the economy.

Top Findings

- > Over two-thirds (69%) are happy with their jobs
- > High satisfaction with the strong economy
- > Poor performance in the Quality of Life Index
- > Drop to rank 40 out of 45 in the Family Life Index
- > Less than half feel at home

Content with Careers

Ranking 21st out of 65 countries in the Working Abroad Index, it's clear that expats in China are happy with their careers. Nearly a fifth of respondents (19%) claim the main reason for their move to China was that they found a job there on their own. The ability to find employment independently may be linked to the career prospects in the country, which are rated favorably by 64% of respondents.

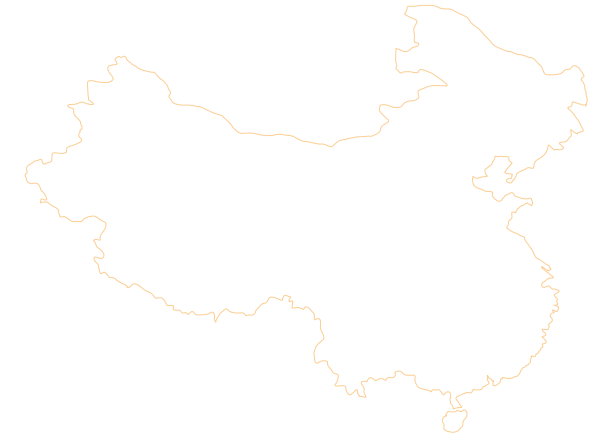
Over the years, China has continuously ranked well in the Personal Finance Index and comes 6th out of 65 countries in 2017. Expats seem more than content with their pay, and the country offers the second highest expat salary packages in the Asia-Pacific region, only falling behind Japan according to a survey by ECA International.¹ These generous packages mean that expats tend to be better off than they would be in their home country, with over half of

working respondents (53%) stating that they earn more in China than they would back home.

While expats in China are generally happy with their careers, the same cannot be said for working hours. With an average full-time working week of 45.5 hours, 27% of respondents are dissatisfied with their working hours. The long work days may be one of the reasons why many (27%) are disappointed with their work-life balance.

An Excellent Economy with Low Living Costs

Over half the expats in China (57%) saw the economy and/or labor market as a potential benefit prior to their move. This reflects China's position as the second largest economy in the world and its 14.8% share of the global economy.² As a result, nearly three-quarters of



¹ Bloomberg. Expat Packages Are Worsening in Singapore and Hong Kong: Survey. 17 May 2017. <https://www.bloomberg.com/news/articles/2017-05-17/expat-packages-are-worsening-in-singapore-and-hong-kong-survey>

² WE Forum. The world's biggest economies in 2017. 9 Mar 2017. <https://www.weforum.org/agenda/2017/03/worlds-biggest-economies-in-2017/>

Your Country Through Expat Eyes

Country Report: China

respondents (73%) rate the state of the Chinese economy favorably, compared to a global average of 56%.

“*Good pay, low cost of living, low crime.*”

Despite the fact that China came 74th out of 112 in a 2016 ranking of the cheapest countries to live in,³ expats in China seem to have more than enough to get by. More than half (51%) saw living costs as a potential benefit prior to their move, and this did not change on arrival with half of respondents rating this aspect favorably. Furthermore, 85% say that their disposable household income is enough or even more than enough to cover everything they need for their daily life (global average: 77%). “Good pay, low cost of living, low crime”, is how one Australian expat sums up the benefits of living in China.

Falling Behind in Terms of Health

One of the main reasons for China’s low performance in the Quality of Life Index — 52nd out of 65 countries — is expats’ dissatisfaction with health and medical care. Less than one in ten expats (9%) rate the quality of medical care as very good, compared to a global average of 26%. An additional 37% are generally dissatisfied with the affordability of healthcare, ten percentage points higher than the global average.

“*The pollution is really unhealthy and not fun to deal with. It is the reason I am leaving.*”

The low quality and high cost of Chinese healthcare is compounded by poor scores for the quality of the environment. A staggering 85% of respondents are disappointed with this factor, compared to a global average of just 23%. This may be connected to the fact that most expats live in large cities where pollution tends to be higher; one German expat believes that “air quality is by far the worst thing about living in Beijing”. For one Canadian expat, it proved too much: “The pollution is really unhealthy and not fun to deal with. It is the reason I am leaving.”

Frustrated Families

China has dropped nine places in the Family Life Index since the *Expat Insider 2016* survey, and now ranks 40th out of 45 countries. This is largely connected to children’s health in the country, which only 4% of expat parents describe as very good (global average: 34%).

Expat parents in China are also unhappy with their children’s education options. One-fifth rate the quality of education negatively, while a staggering 72% believe that education is not easy to afford. This may be connected to

the fact that close to three-fifths of expat parents (57%) send their kids to an international school, while less than one in ten (8%) send their children to a local state school. Expat parents are also dissatisfied with their children’s free time options — only one in ten rates the available leisure activities for kids as very good, compared to a third of expat parents around the world.

Struggling to Settle In

Year after year, China continues to perform badly in the Ease of Settling In Index, and it ranks 62nd out of 65 in 2017. Less than half of the respondents (49%) feel at home in the Chinese culture and only a third believe that it is easy to settle down there. This may explain why only 5% of respondents plan on staying in the country forever (global average: 29%), and why just one respondent had acquired Chinese citizenship at the time of taking the survey.

“*There is a big group of expats so socializing with like-minded people is definitely a plus.*”

The language also poses a problem when trying to settle in, as 85% of respondents find it difficult to learn. This is understandable as Mandarin is one of the hardest languages to learn and requires, on average, 2,200 class hours to become proficient.⁴ As a result, 21% of respondents state that they do not speak the local

³ Time. These Are the 50 Cheapest Countries to Live. 18 Feb 2016. <http://time.com/money/4229754/cheapest-countries-to-live/>

⁴ Effective Language Learning. Language Difficulty Ranking. <http://www.effectivelanguagelearning.com/language-guide/language-difficulty>

Country Report: China

language at all. This is particularly problematic as nearly six in ten expats (58%) believe that it is not easy to live in the country without speaking Chinese.

Limited language skills can also cause difficulties when meeting new people; two-thirds of expats (66%) in China who say their friends are mostly other expats believe that it's difficult to make local friends because of the

language barrier. This challenge means that over half of the respondents (54%) say that their friends are mostly other expats, 21 percentage points higher than the global average. However, this is not always perceived as a bad thing; one respondent from the Czech Republic believes that living in China "is a great opportunity, very interesting country and people ... There is a big group of expats so socializing with like-minded people is definitely a plus."

Czech Republic



Life in the Czech Republic

	2017*		2016**
Overall Rank	11	▼ 1	10
Quality of Life	5	▲ 2	7
Ease of Settling In	52	▲ 6	58
Working Abroad	1	▲ 8	9
Family Life (out of 45 countries)	3	▼ 1	2
Personal Finance	16	▲ 11	27
Cost of Living	5	▲ 3	8

*out of 65 countries

**out of 67 countries

87% generally satisfied

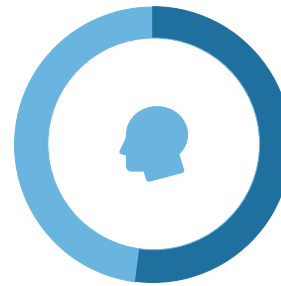
Expats in the Czech Republic

Average age



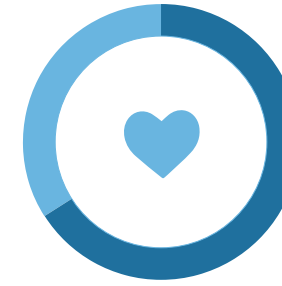
42.6
years

Gender split



52% female
48% male

Relationship status



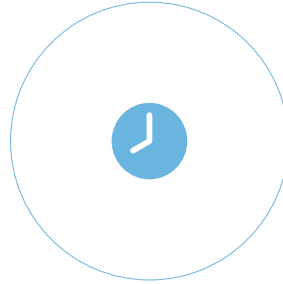
66% in a relationship
34% single

Top nationalities

- 15%** US American
- 11%** British
- 6%** Russian

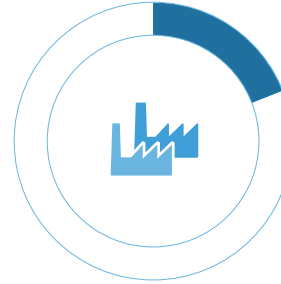
Working in the Czech Republic

Average working hours



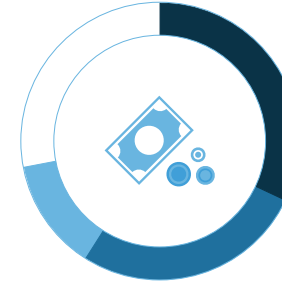
44.9h
/week (full time)

Top field of work



19% education

Top income groups



32% 12-25k USD
27% 25-50k USD
13% < 12k USD

Top employment statuses



27% employee
12% manager
10% teacher/academic staff/researcher

Top Reasons for Relocating

#1 Found a job here

#2 Moved for love

#3 Sent by employer

Playing Happy Families in the Czech Republic

Most expats in the Czech Republic are very satisfied with their family life, but it can be hard to find friends.

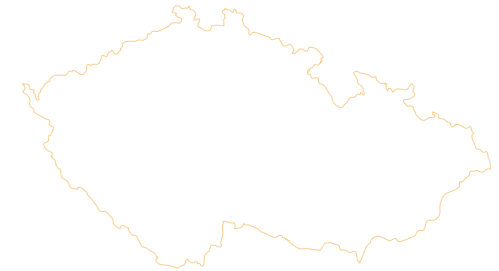
Top Findings

- > First place in Working Abroad Index
- > 78% rate economy favorably
- > Over nine in ten parents (92%) happy with children's health
- > In top 5 for Quality of Life Index
- > Czech is a significant language barrier

Top Marks for Working Abroad

Expats working in the Czech Republic have everything they could ever want in terms of working abroad. The country comes 1st out of 65 destinations in the Working Abroad Index, and expats are particularly satisfied with their job and career, as well as work-life balance. An Australian working in the Czech Republic says: "My working conditions are excellent here. My employer offers me a lot of benefits, including more vacation days and good healthcare."

While 53% of expats worldwide rate their career prospects positively, 65% of expats in the Czech Republic are happy with this aspect; three-quarters also rate their job satisfaction positively. Although working hours aren't too different from the global average, working expats in the Czech Republic are more satisfied than the average



expatriate (76% vs. 61%). This leads to the Czech Republic doing well in the Work-Life Balance subcategory, where it ranks 4th out of 65, with 73% of expats saying they're happy with their work-life balance.

“My working conditions are excellent here. My employer offers me a lot of benefits, including more vacation days and good healthcare.”

The labor market in the Czech Republic is strong, and unemployment rates are at an all-time low. The Financial Times states that this is due to the growth in economic activity, and young people having more success entering the labor market.¹ This current prosperity could be one reason why 78% of expats rate the state of the local economy favorably, as opposed to a global average of 56%.

¹ Financial Times. Central and eastern Europe show way on growth. 14 Jun 2017. [https://www.ft.com/content/ba1301c0-4c54-11e7-919a-1e14ce4af89b?mhq5\]=e3](https://www.ft.com/content/ba1301c0-4c54-11e7-919a-1e14ce4af89b?mhq5]=e3)

Fun for Families

Relocating to the Czech Republic with family is a popular choice: 34% of expats living there are currently raising children, compared to 26% worldwide. According to one British expat, “it’s easy to live [here] and kids can be safe and independent.” Over half of expat parents (52%) are completely happy with the friendly attitude towards families with kids. More than nine in ten (92%) are satisfied with their children’s health, and almost all (98%) rate their children’s safety favorably, compared to a global average of 79%.

There’s plenty to keep your children entertained: 92% of expat parents in the Czech Republic are happy with the available leisure options for kids, and the same percentage is satisfied with their family life in general. It’s not just activities for kids where the Czech Republic performs well: nine in ten expats say leisure options are good generally, and 50% even rate them as very good. These positive ratings help boost the country to the 5th place in the Quality of Life Index.

“*It’s easy to live here and kids can be safe and independent.*”

Expats in the Czech Republic are also happy with travel and transport: around two-thirds (65%) rate the travel opportunities as very good, compared to 46% globally. An Australian expat says that “there is a lot of cultural activities available and a long rich history ... The public transport

infrastructure is excellent”. Seven in ten expats agree that transport infrastructure in the Czech Republic is great — 38 percentage points more than the global average.

A Comfortable Culture, but a Challenge to Find Friends

Almost two-thirds of respondents (66%) find it relatively easy to settle down in the Czech Republic, slightly more than the global average of 59%. Nearly three in five expats (61%) even say they feel “at home” in the Czech culture, and the same percentage thinks it is easy to get used to the local culture.

“*The people are not warm and friendly but underneath the tough exterior, they are kind and tolerant.*”

Nevertheless, almost half (49%) find it difficult to make local friends. This could be linked to the (lack of) friendliness of the local population: around one in three (31%) rate the Czechs negatively for this factor, compared to 14% globally. One American expat laments the “rudeness and coldness towards strangers”, but another survey respondent from Australia sees the silver lining: “The people are not warm and friendly but underneath the tough exterior, they are kind and tolerant.”

Hard to Speak the Language

Mixing with the local residents is only made harder by the

Czech language. Prior to their move, 44% of respondents considered it to be a potential disadvantage of moving to the Czech Republic. It seems they were proven right: almost five-sixths of expats in the Czech Republic (82%) find it generally hard to learn the local language. But this doesn’t mean it’s impossible to live in the country: 43% find it difficult to live there without speaking Czech.

Getting Bang for Your Buck

Five in seven expats are also satisfied with their overall financial situation, with another 89% considering their disposable household income enough or more than enough to cover their expenses. This is despite 54% stating that their income is lower than it would be in a similar job back home. In fact, 59% have an annual household income of 12,000–50,000 USD.

This satisfaction is most likely due to lower living costs. The Czech Republic comes in 5th place out of 65 countries in the Cost of Living Index, with 84% saying it’s generally affordable. Cheap accommodation might have contributed to these rankings: 68% of respondents are generally satisfied with the price of housing in the Czech Republic.

France



Life in France

	2017*		2016**
Overall Rank	38	▲ 3	41
Quality of Life	21	▼ 6	15
Ease of Settling In	53		53
Working Abroad	40	▲ 2	42
Family Life (out of 45 countries)	15	▼ 4	11
Personal Finance	52	▲ 8	60
Cost of Living	35	▲ 5	40

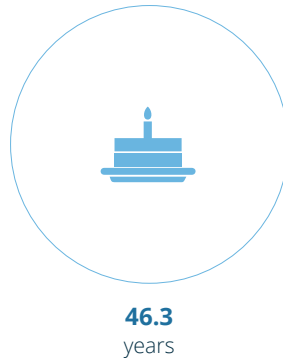
*out of 65 countries

**out of 67 countries

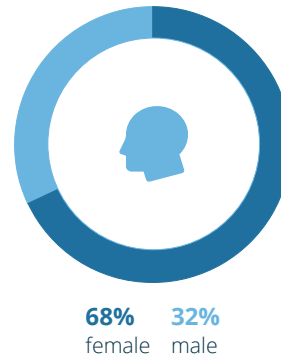
80% generally satisfied

Expats in France

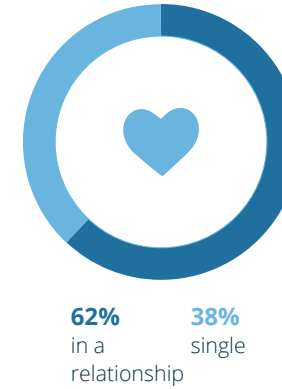
Average age



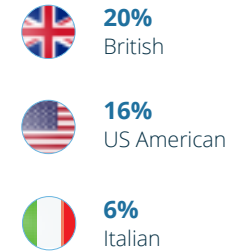
Gender split



Relationship status

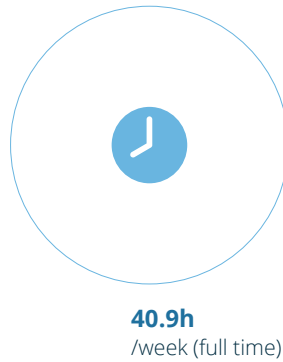


Top nationalities

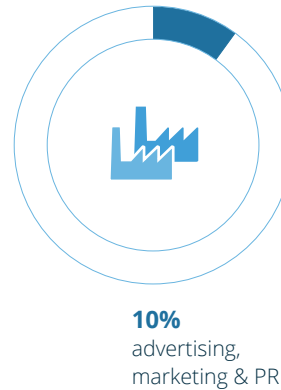


Working in France

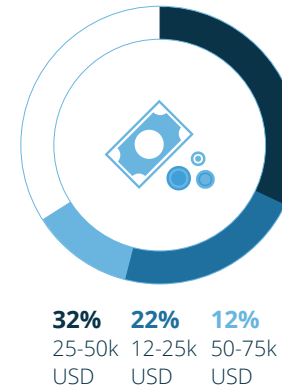
Average working hours



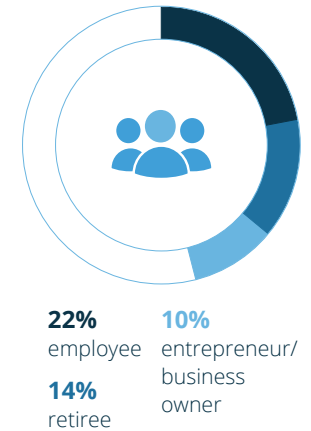
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

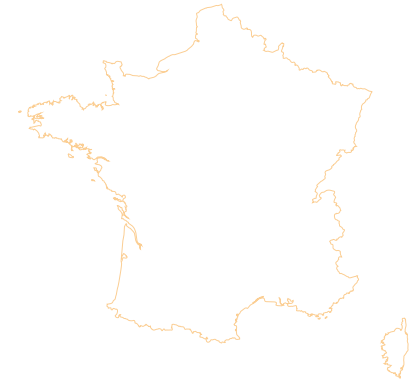
#1 Better quality of life

#2 Moved for love

#3 Found a job here

A Good Life and Affordable Education in France

The quality of life remains favorable for expats, but not knowing the local language can make it difficult to find friends.



Top Findings

- > Over seven in ten satisfied with personal safety
- > 40% plan on staying forever
- > 61% satisfied with their job
- > Learning French proves challenging
- > Shorter than average full-time working week with 40.9 hours

Moving for the Quiet Life

According to Euromonitor's 2017 report, France is one of the top 5 leading tourist destinations.¹ But not only tourists have a special place in their hearts for France — expats also frequently make it their home away from home. France ranks 38th out of 65 in the overall country ranking for 2017, improving three places since 2016.

Over the years, France has performed well in the Quality of Life Index, and 2017 is no exception. Here, the country ranks particularly highly (15th out of 65 countries) in the Health & Well-Being subcategory. Despite several terror attacks in the past years,² 72% of expats are satisfied with their personal safety. However, the impact of these events can perhaps be seen in the peacefulness rating; only two-thirds of expats are happy with this factor, putting France ten percentage points below the global average (76%).

According to the General Commission of Sustainable Development (CGDD), the main environmental concern in France is air pollution.³ Expats don't seem too worried about this, however, as seven out of ten rate the quality of the environment positively. Furthermore, 13% of respondents say a better quality of life was the main reason for their move to France and over half (53%) saw the climate as a potential benefit prior to their relocation.

A Slow but Steady Economy

While some moved to France for love (11%), employment opportunities also prove to be a popular reason to relocate; one in ten state that they moved because they found a job on their own. Around three in five expats (61%) are generally satisfied with their job, and over half (56%) are confident in their job security. While these figures are slightly below the global averages, France

1 Euromonitor International. Top 100 City Destinations Ranking. 26 Jan 2017. <http://blog.euromonitor.com/2017/01/top-100-city-destination-ranking-2017.html>

2 Financial Times. How the terror attacks have changed life for the French. 19 Jul 2016. <https://www.ft.com/content/e21f7b06-4b35-11e6-88c5-db83e98a590a>

3 Euractiv. Air pollution and climate change top French environmental concerns. 13 Apr 2016. <https://www.euractiv.com/section/climate-environment/news/air-pollution-and-climate-change-top-french-environmental-concerns/>

Your Country Through Expat Eyes

Country Report: France

scores better for work-life balance, and 60% of expats living in France are positive about this factor. This could be linked to their 40.9 hour average full-time working week — over three hours shorter than the global average of 44.3.

According to the Financial Times, the French economy has been growing slowly but steadily since the financial crisis in 2008.⁴ Still, while 56% of respondents globally rate the economy of their respective countries favorably, just 45% of all expats living in France do the same.

Opinions are split on the cost of living: 30% say they considered it to be a potential benefit of moving, but 27% saw it as a potential disadvantage. After making the move, only 8% rate the cost of living as very good, 30% say their disposable household income is not enough to cover daily expenses, and two in five rate accommodation prices negatively. However, it is worth noting that over a third of respondents (34%) live in the famous yet expensive capital city.⁵

Central Location Means More Traveling

With shorter working weeks, expats in France have more time to enjoy leisure activities; 83% are happy with the available leisure options, and 42% even say they're very good. Although expats are generally satisfied with the country's transport infrastructure (81%), you can still get

hit by an unexpected strike even if the number of strike days across the country is reported to have decreased in the last few years.⁶ Expats are not only satisfied with domestic transportation, but also with opportunities to travel — an outstanding 88% rate them positively. Half of respondents (52%) even consider this factor to be very good, most likely due to France's central location.

Tight-Knit Communities

The French language doesn't have that certain *"je ne sais quoi"* for expats; when asked about learning and (not) speaking the local language, expats place France 60th out of 65 countries. More than three-quarters (76%) say they find it hard to live in France without speaking the local language. Although 68% speak French fairly or very well, it doesn't mean that finding local friends is an easy task. One Egyptian expat explained that "not speaking excellent French minimises my opportunities to deeply connect with the local culture and make local friends".

“Not speaking excellent French minimises my opportunities to deeply connect with the local culture and make local friends.”

The country ranks 52nd out of 65 in terms of finding friends and only just over half (55%) rate the general friendliness of the population positively, well below the global average of

70%. When asked to describe the people in their country of residence almost seven in ten expats (69%) say that the French are rather traditional, and at least two in five regard them as distant (43%) and reserved (45%). However, this does not seem to pose a problem, as over half intend to stay either longer than five years (12%) or possibly forever (40%).

Family First in France?

France is attractive for families, with 83% of expat parents saying that they are happy with their family life there. One US American states, "it is a family-friendly culture. It is safe, and living in the countryside feels wholesome for our children". Although the cost of living is generally high, 73% of parents find it easy to afford education in France, and 61% agree that there are numerous options. More than half (52%) decided to put their children in a local state school, as opposed to the global average of just one-third.

“It is a family-friendly culture. It is safe, and living in the countryside feels wholesome for our children.”

France ranks 15th out of 45 countries in the Availability of Childcare & Education subcategory, and the quality of education puts the country in 24th place. Expat parents also rate the costs of childcare and education favorably, with the country ranking 6th in the respective subcategory.

⁴ Financial Times. The economy that France's next president will inherit. 9 March 2017. <https://www.ft.com/content/c33bafde-fe68-11e6-8d8e-a5e3738f9ae4>

⁵ The Economist. Measuring the cost of living worldwide. 21 Mar 2017. <https://www.economist.com/blogs/graphicdetail/2017/03/daily-chart-13>

⁶ The Local. The French are going on strike less and less. 17 Jan 2017. <https://www.thelocal.fr/20170117/france-sees-fewer-strikes-despite-year-of-huge-strikes>

Germany



Life in Germany

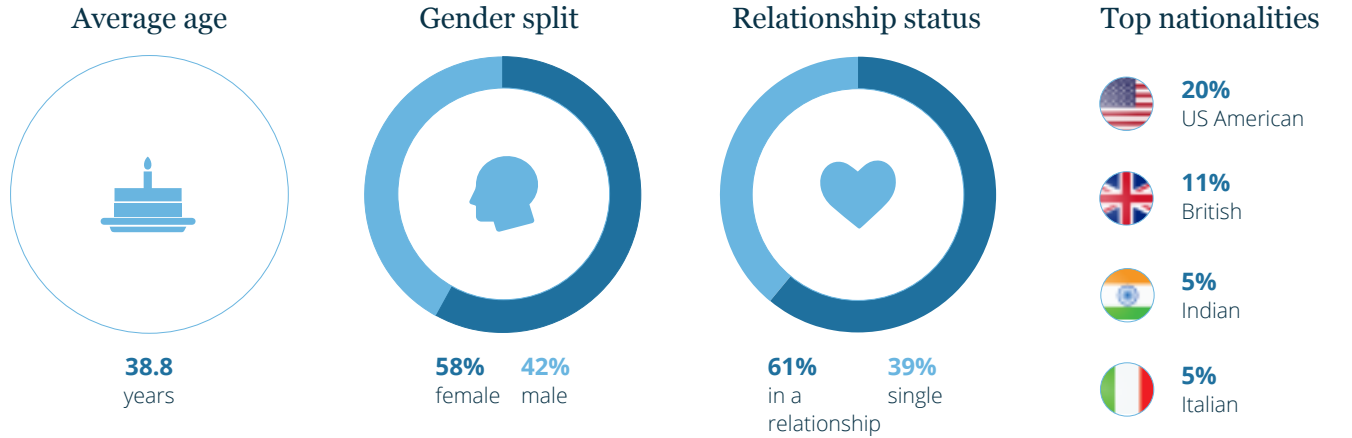
	2017*		2016**
Overall Rank	23	▼ 6	17
Quality of Life	10	▼ 1	9
Ease of Settling In	56	▲ 1	57
Working Abroad	7	▼ 4	3
Family Life (out of 45 countries)	22	▼ 12	10
Personal Finance	33		33
Cost of Living	27	▼ 4	23

*out of 65 countries

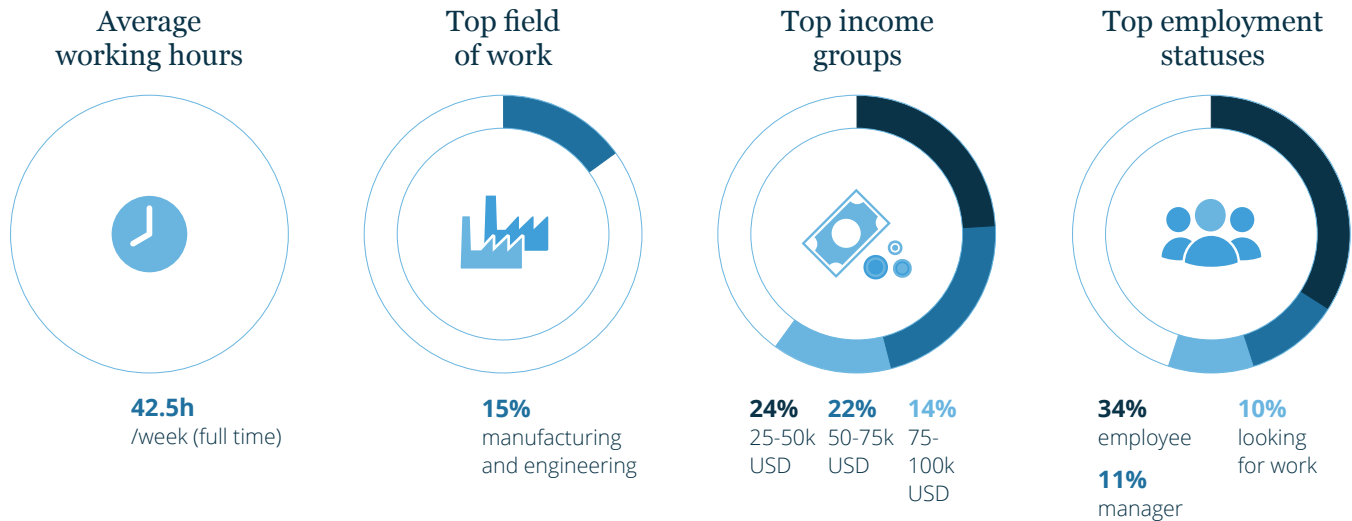
**out of 67 countries

83% generally satisfied

Expats in Germany



Working in Germany



Top Reasons for Relocating

- #1 Moved for love
- #2 Found a job here
- #3 Moved for partner's career

Stable and Secure in an Ever-Changing Europe

Economic security continues to attract expats, but they can expect language barriers and a cool welcome in Germany.



Top Findings

- > Almost 7 in 10 are positive about their job security
- > Disappointing weather brings down German rating
- > Germany in bottom 10 for ease of settling in
- > Good leisure options for kids

Still an Economic Powerhouse

Germany's economic strength still proves to be a draw for expats, with one in eight (13%) citing finding a job in the country as the main reason for their move. Good career prospects and job security also help Germany reach 7th place out of 65 countries in the Working Abroad Index. Almost seven in ten expats in Germany (67%) rate their job security positively, well above the global average of 57%. What is more, the majority (52%) consider the state of the German economy to be very good, in contrast to only 19% worldwide. But it's not all work and no play: Germany also scores well with regards to work-life balance, with almost two-thirds of respondents (65%) rating this factor positively.

A Safe Place to Live

It's not just the German economy that is stable; Germany also

ranks highly for security despite increasing tensions across Europe. When asked to rate the country in terms of personal safety, just 2% of expats in Germany responded negatively, compared to a global average of 11%. Despite 2017 being an election year in Germany, expats living in the country still view it as very political stable, with almost nine in ten rating it positively (88%) and 46% even saying it's excellent.

Germany's weather brings down its ranking in the Quality of Life Index: though 61% worldwide say they're happy with the climate in their host country, only 42% say the same in Germany. Even if the weather dampens Germany's performance, the general environment is still rated highly by expats. Successive German governments have pushed for green policies; the country has an extensive recycling program and produces almost a third of its energy from renewable resources.¹ Perhaps this explains why over nine in ten respondents (92%) view the

¹ Federal Ministry for Economic Affairs and Energy. For a Future of Green Energy. <https://www.bmwi.de/Redaktion/EN/Dossier/renewable-energy.html>

quality of the environment in a positive light, a significant result compared to the global average of 64%.

Good for Those with Kids

Expats with children are generally positive about Germany, ranking it 22nd out of 45 countries in the Family Life Index. Expat parents are twice as likely to describe education in Germany as very affordable as they are internationally (32% vs. 16% worldwide). This may well be connected to the fact that over two-fifths of expat parents opt to send their children to a local, free-of-charge² state school (43%), rather than a private or international school (11% and 18% respectively).

“*Free-range parenting' is the norm and children can get to their own activities with their bikes, on foot, or public transport.*”

Leisure activities for children are also seen as a plus in Germany, with 81% of expat parents rating them positively. Together with the excellent safety ratings, this seems to lead to a different pace of family life, as one respondent described: “It’s not easy to pick what’s best [about Germany]! ‘Free-range parenting’ is the norm and children can get to their own activities with their bikes, on foot, or public transport.”

However, despite good ratings in many fields related to bringing up children, expats with families find German attitudes somewhat cool towards those with kids. Seven out of ten parents based in Germany say they had experienced positive attitudes towards families with children, while 85% say the same globally.

Not the Warmest of Welcomes

On the whole, Germany is not seen as the friendliest country. Ranking just tenth from the bottom in the Ease of Settling In Index, expats find Germany a difficult place to fit in. One British expat living in Germany commented that “Germans in general can come across as rude and obnoxious. Although that is a huge generalization”.

Expats have further difficulties when their German skills aren’t up to scratch. One expat described being “shamed for not speaking the language”, while others complained locals were not always accommodating to non-German speakers. Just one in twenty strongly agrees that it is easy to live in Germany without a grasp of the local language. Internationally that percentage is far higher at 18%.

“*Germans in general can come across as rude and obnoxious. Although that is a huge generalization.*”

Globally, half of all expats report that it is overall not easy to learn the language(s) of the country they live in, but this figure is almost 20 percentage points higher in Germany, with 69% saying they struggle to pick up German. According to the Defense Language Institute, German is a relatively easy language, but due to its complex grammar it takes longer to learn than other Western European languages such as French, Spanish, or English.³ This may be why language still ranks as one of the top 3 disadvantages expats foresaw when moving to Germany.

Expect to Earn Enough

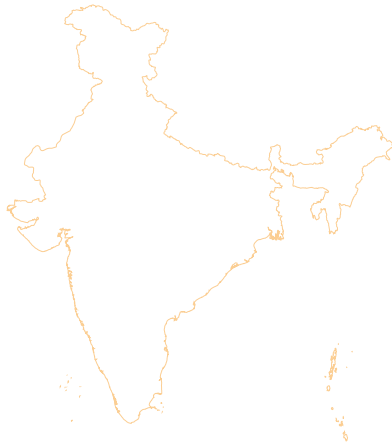
Although the German economy is strong and job prospects are good, expats shouldn’t expect to earn big bucks while working there. While close to four in five expats surveyed (79%) feel their household incomes are sufficient to cover their living expenses, fewer expats in Germany are making top dollar. Just 7% of respondents in Germany report earning considerably more than enough to cover their outgoings, compared to 10% who feel the same worldwide.

However, their income in Germany was still a step up for many expats: over half of those who are working (54%) state that they are paid more in Germany than they would be for doing a similar job back home. Combined with continued economic prosperity, this has helped Germany remain a desirable destination for those moving abroad.

² Research in Germany. Germany's School System. 6 Jul 2016. <https://www.research-in-germany.org/en/discover-germany/research-stay/Children-Family/School-system.html>

³ About World Languages. Language Learning Difficulty. 11 Mar 2014. <http://aboutworldlanguages.com/language-difficulty>

India



Life in India

	2017*		2016**
Overall Rank	57	▼ 8	49
Quality of Life	61	▼ 1	60
Ease of Settling In	39	▲ 2	41
Working Abroad	49	▼ 18	31
Family Life (out of 45 countries)	39	▼ 10	29
Personal Finance	9		9
Cost of Living	17	▼ 2	15

*out of 65 countries

**out of 67 countries

63% generally satisfied

Expats in India

Average age



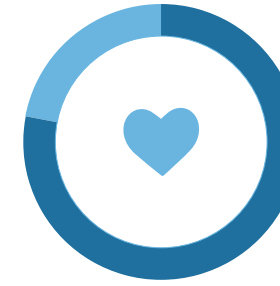
42.5 years

Gender split



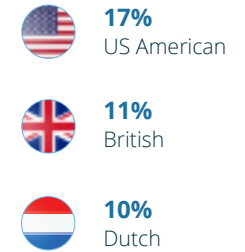
65% female
35% male

Relationship status



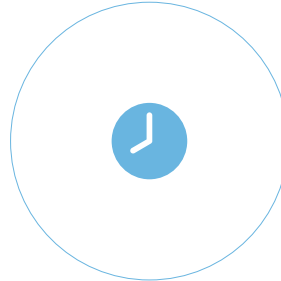
78% in a relationship
22% single

Top nationalities



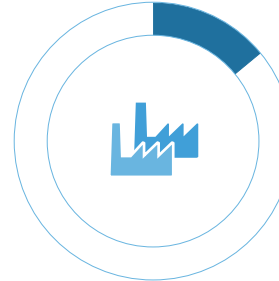
Working in India

Average working hours



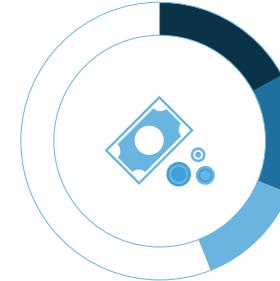
47.7h /week (full time)

Top field of work



14% education

Top income groups



17% 12-25k USD
14% < 12k USD
13% 25-50k USD

Top employment statuses



26% manager
13% entrepreneur/business owner
20% homemaker/full-time parent

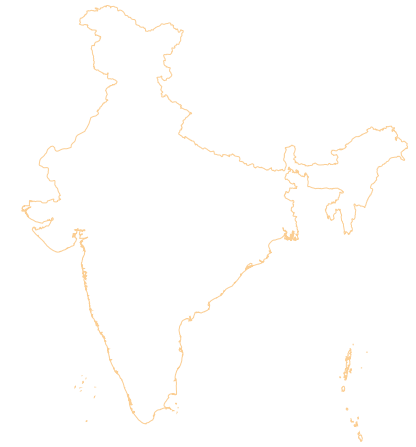
Top Reasons for Relocating

#1 Moved for partner's career #2 Sent by employer

#3 Moved for love

Low-Cost Living with Security Struggles

High salaries combined with cheap living costs means expats can live a life of luxury in India, but they still struggle with pollution and culture shock.



Top Findings

- > Poor performance in Family Life Index
- > Long working hours with 47.7 hour full-time working week
- > 9th place in Personal Finance Index
- > In bottom 5 for quality of life
- > Nearly 30% unhappy with personal safety
- > Culture shock makes it challenging to settle in

Disappointing Family Life

After falling ten places, India ranks 39th out of 45 countries in the Family Life Index in 2017. This is largely because of the limited options for children's education, which close to three in ten expat parents (29%) are unhappy with. Despite this, most (61%) still rate the quality of education favorably. The fact that 54% of expat parents in India send their kids to international schools possibly plays a role here and might also explain why over half (54%) believe that education is not easy to afford.

Troubles of a Trailing Spouse

The most popular reason among *female* respondents (31%) for moving to India is their partner's job or education. Sadly, life is not always straightforward for women in India: over half (52%) say that there were instances where they felt unwelcome due to their gender.

“It's hard for a woman to work and progress in her chosen career.”

Despite 47% of female expats having a postgraduate degree or PhD and another 37% with bachelor's degrees, nearly a third (31%) stay at home to look after the household and/or their children. Not being able to use their education in a professional environment may be a reason why 16% of female respondents in India are generally unhappy with their life abroad. One Canadian expat claims that trailing spouses “can be left with a sense of a lack of purpose”. Limited childcare options may be another explanation for the large proportion of stay-at-home moms, with 47% of expat mothers in India stating that it is difficult to find childcare. One respondent from the Philippines confirms that the “difficulty of finding a helper to assist with child rearing and household chores” makes it hard for a woman “to work and progress in her chosen career”.

Poor Work Life

India has dropped 18 places in the Working Abroad Index, coming 49th out of 65 countries in 2017. The country performs particularly badly in the Work-Life Balance subcategory, ranking 58th. Over three in ten respondents in India (31%) are unhappy with this aspect — ten percentage points higher than the global average. This dissatisfaction is also echoed by India's position in The Indeed Job Happiness Index 2016, where it ranks 27 out of 35 countries.¹

The poor work-life balance might perhaps be connected to the long working hours: expats working full-time spend 47.7 hours per week at their jobs in India — more than three hours longer than the global average of 44.3.

Low Cost of Living and Superb Salaries

With rent in India being 93% cheaper than in New York City,² it's no surprise that over two-thirds of expats (69%) are happy with the cost of living. High salaries also contribute towards satisfaction with personal finances; over a third of respondents in India (36%) have access to an annual household income of over 100,000 USD, compared to a global average of just 21%. This may be connected to the fact that over a quarter of respondents

(26%) are managers and, of these, 70% work in top management. As a result, 86% claim that their disposable household income is enough or even more than enough to cover everything they need for their daily life.

Happy with Healthcare but Displeased with Pollution

India performs continuously poorly in the Quality of Life Index and ranks 61st out of 65 in 2017. The quality of healthcare is not an issue for expats, however, as 62% rate this aspect favorably. What's more problematic is the quality of the environment; four Indian cities fell into the top ten most polluted cities in the world in a recent study,³ and expats have certainly picked up on this issue — 80% say they are dissatisfied with the quality of the environment. One US American expat states that the “pollution is extremely off-putting and has a very negative effect on health”.

Serious Security Problems

Before moving to India, over one-third of respondents (36%) believed that the move could have a negative impact on their personal safety. This did not change upon arrival, and nearly three in ten respondents (29%) continue to be unhappy with this aspect. This is echoed by the Safety & Security sub-index of the Legatum Prosperity Index, in

which India ranks 135th out of 149.⁴

Easy to Find Friends but a Struggle to Settle In

Expats in India are relatively content with their friendships, with over half (54%) stating that it is generally easy to make friends in the country. There also seems to be no problem breaking out of the expat bubble: 28% describe their social circles as being mainly local residents, nearly ten percentage points higher than the global average (19%).

“I've made a lot of very good friends here. The cultural diversity is amazing.”

This may be facilitated by the fact that English has become a quasi-official language in India, with over 86 million Indians speaking it as a second language.⁵ Two-thirds of expats (66%) therefore find it easy to live in the country without speaking Hindi or one of the different states' official languages. Despite India's linguistic advantages, expats still struggle to settle into life in the country, resulting in it ranking 58th out of 65 in the Feeling Welcome subcategory. One US expat, while paying tribute to “the culture shock that most expats experience when they come here”, draws an overall positive conclusion: “I've made a lot of very good friends here. The cultural diversity is amazing.”

1 Indeed. The Indeed Job Happiness Index 2016: Ranking the World for Employee Satisfaction. <http://blog.indeed.com/hiring/lab/indeed-job-happiness-index-2016/>

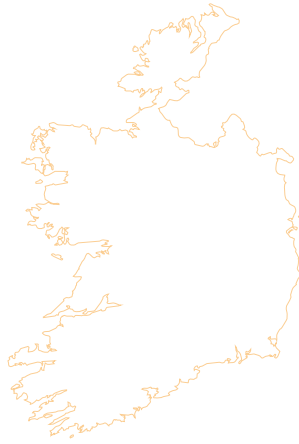
2 GoBankingRates. 50 Cheapest Countries to Live In. 15 May 2017. <https://www.gobankingrates.com/personal-finance/cheapest-countries-live/51/>

3 The Guardian. Pant by numbers: the cities with the most dangerous air – listed. Feb 2017. <https://www.theguardian.com/cities/datablog/2017/feb/13/most-polluted-cities-world-listed-region>

4 Legatum Institute. The Legatum Prosperity Index™ 2016. Nov 2016. http://www.prosperity.com/application/files/9214/7808/9761/Legatum_Prosperty_Index_2016.pdf

5 Times of India. Indiaspeak: English is our 2nd language. 14 Mar 2010. <http://timesofindia.indiatimes.com/india/Indiaspeak-English-is-our-2nd-language/articleshow/5680962.cms>

Ireland



Life in Ireland

	2017*		2016**
Overall Rank	45	▲ 9	56
Quality of Life	50	▲ 4	54
Ease of Settling In	20	▲ 3	23
Working Abroad	26	▲ 20	46
Family Life (out of 45 countries)	33		N/A
Personal Finance	60	▲ 5	65
Cost of Living	52	▲ 5	57

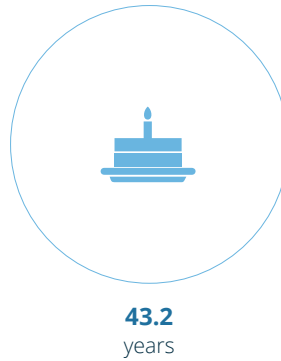
*out of 65 countries

**out of 67 countries

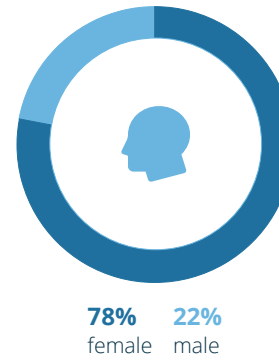
77% generally satisfied

Expats in Ireland

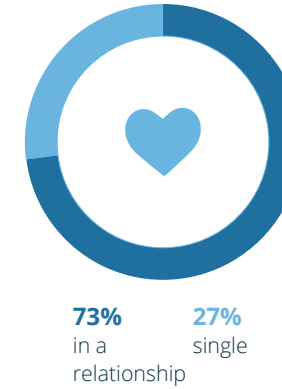
Average age



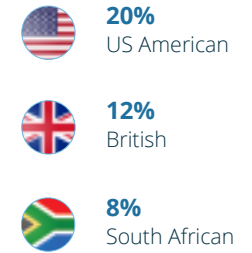
Gender split



Relationship status

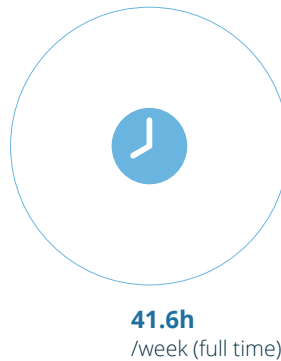


Top nationalities

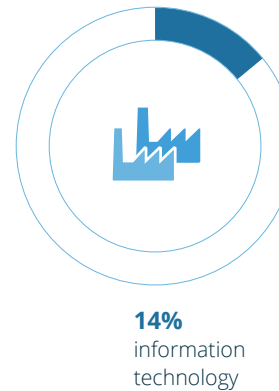


Working in Ireland

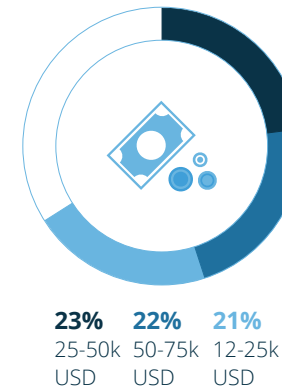
Average working hours



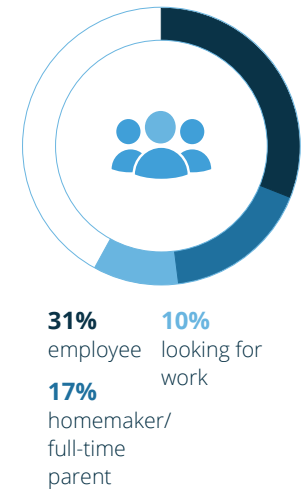
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

#1 Moved for love

#2 Moved for partner's career

#3 Better quality of life

#3 Adventure/personal challenge

Ireland's Bad Weather Puts a Dampener on Expat Life

Expats in Ireland neither struggle with the language nor with finding local friends, but the Irish charm can't make up for high costs, particularly for accommodation and healthcare.



Top Findings

- > 60% rate the weather poorly
- > Seven in ten feel at home in the culture
- > Two-thirds are satisfied with their job
- > Ranks 14th in Quality of Education subcategory
- > 56% rate peacefulness as very good

More Rain Than Shine Gets Expats Down

It's not called the Emerald Isle for nothing: with an average of 150–225 rainy days a year,¹ Ireland's weather is a serious turn off for many expats. When asked what they didn't like about the country, weather was one of the most common answers; "rain, rain and more rain," one Burundian expat succinctly explained. Less than a fifth of expats (15%) rate the Irish weather positively, and it was seen as the biggest potential drawback prior to relocating.

But all that water has some favorable effects: 82% of expats rate the quality of their environment positively. One Maltese resident was particularly enamored with the landscape, pointing out "the fact that simply with a short trip by car, bus or train, you can get away from the hustle and bustle and find places of greenery and nature to let go and rest your mind".

Irish Charm Helps Expats Feel at Home

It's not hard to feel at home in Ireland and foreign residents are warmly welcomed. Ireland ranks 23rd out of 65 countries in the Friendliness subcategory, and nearly half of respondents (48%) gave their Irish hosts full marks. Seven in ten expats say they feel at home in the Irish culture. This might be because expats living in Ireland are almost twice as likely to have mainly local friends compared to expats worldwide (37% in Ireland vs 19% globally). As one Russian expat puts it: "Ireland is good for living, very welcoming and peaceful."

A fairly trouble-free language situation may also have helped Ireland make it into the top 20 in the Ease of Settling In Index. Although Irish is the official first language, English is the second and is far more widely spoken, which can

¹ Met Éirann. Rainfall. <http://www.met.ie/climate-ireland/rainfall.asp>

Your Country Through Expat Eyes

Country Report: Ireland

be a persuasive reason for native speakers to relocate:² predominantly English-speaking nationalities (Americans, Brits, and South Africans) make up the biggest expat groups in Ireland in the 2017 survey. Language was also cited as the second-best advantage expats considered prior relocating, and as many as 42% of respondents living in Ireland report that the language is the same as their mother tongue.

Back in Business after a Long Recession

As well as an English-speaking employment pool, low corporation tax has made Ireland especially attractive for international businesses setting up their European headquarters. Dublin has become a virtual tech hub that's home to LinkedIn, Google, and Facebook.³ It's no surprise that IT is a popular career choice for expats, with 14% working in the industry. Outside of Dublin's very own Silicon Valley, the effects of the recession are finally subsiding and further growth is forecast for 2017 and 2018.⁴ Ireland's prospects have improved considerably in recent years and 65% of expats now rate the state of the economy positively — up ten percentage points from 2016. Expats are also happy in the workplace; nearly two-thirds of expats (66%) say they are satisfied with their job.

“The housing market is atrocious, so the overall cost of living is quite high.”

Even if expats are content with work, the pay often seems to be insufficient to live in the third most expensive country in Europe.⁵ As many as 36% feel that they do not earn enough to cover their day-to-day living expenses, and Ireland sits at a disappointing 60th place out of 65 in the Personal Finance Index. Nearly seven in ten expats (69%) also rate the affordability of housing in Ireland negatively. In the words of one US American respondent: “The housing market is atrocious, so the overall cost of living is quite high.”

Moving for Love, Staying for Family

Nearly a fifth of expats (19%) moved to Ireland for love and 73% of respondents are currently in a relationship. Nearly three-fifths of respondents (57%) have children living with them in the country, and almost half (49%) could see themselves living in Ireland forever.

Expat parents are impressed with schooling standards, ranking Ireland 14th out of 45 in the Quality of Education subcategory. They were equally satisfied with the price of education, with almost six in ten (58%) rating this factor positively.

Childcare, on the other hand, leaves much to be desired. Just 3% of expat parents in Ireland rate its affordability as very good, while over three-quarters (77%) consider

childcare to be unaffordable. In fact, 18% say they are *entirely* dissatisfied with childcare options, compared to just 5% of expat parents globally.

Safe and Sound

Ireland ranks highly for safety, with six in ten expats saying they saw this as a potential advantage before they relocated. Ireland comes in 10th out of 163 countries in the 2017 Global Peace Index, and expats living seem to agree with this ranking.⁶ Well over half (56%) give Ireland the top rating for peacefulness, and 90% regard personal safety in Ireland positively.

“Ireland is good for living, very welcoming and peaceful.”

However, if something does go wrong, expats have limited faith in Irish healthcare. Just 6% of respondents rate the quality of Irish healthcare as very good, 20 percentage points less than the global average. The system also seems to come with a hefty price tag: 55% of expats rate the cost of healthcare in Ireland negatively, and almost a fifth (18%) give it the lowest possible rating.

2 BBC. Languages Across Europe — Ireland. http://www.bbc.co.uk/languages/european_languages/countries/ireland.shtml

3 CNBC. Why Silicon Valley Likes Ireland so Much. 31 Aug 2016. <http://www.cnbc.com/2016/08/31/why-silicon-valley-followed-apple-to-ireland-eventually.html>

4 ESRI. Growth to Remain Strong in 2017 and 2018. 23 Mar 2017. <https://www.esri.ie/news/growth-to-remain-strong-in-2017-and-2018/>

5 The Irish Times. Ireland Is the Third Most Expensive Country in the EU to Live — Again. 15 Mar 2017. <http://www.irishtimes.com/news/ireland/irish-news/ireland-is-third-most-expensive-country-in-eu-to-live-in-again-1.3011773>

6 Institute for Economics & Peace. Global Peace Index 2017. <http://visionofhumanity.org/app/uploads/2017/06/GPI-2017-Report-1.pdf>

Italy



Life in Italy

	2017*		2016**
Overall Rank	60	▼ 1	59
Quality of Life	34	▲ 2	36
Ease of Settling In	41	▲ 4	45
Working Abroad	64	▲ 2	66
Family Life (out of 45 countries)	38		38
Personal Finance	63	▲ 3	66
Cost of Living	34	▲ 8	42

*out of 65 countries

**out of 67 countries

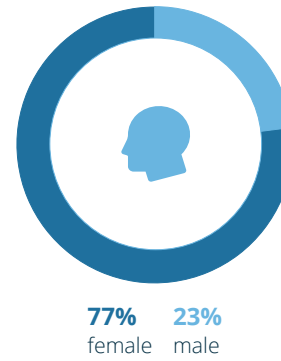
76% generally satisfied

Expats in Italy

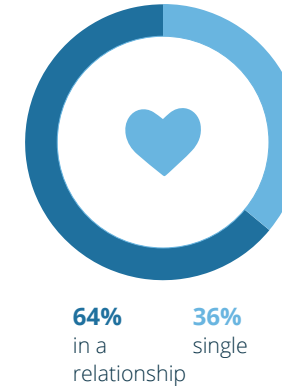
Average age



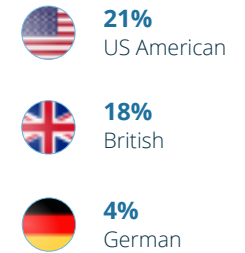
Gender split



Relationship status

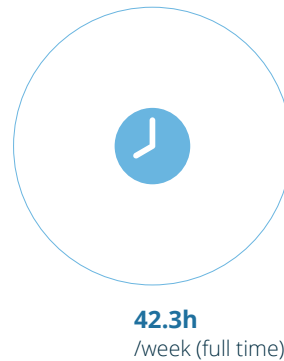


Top nationalities

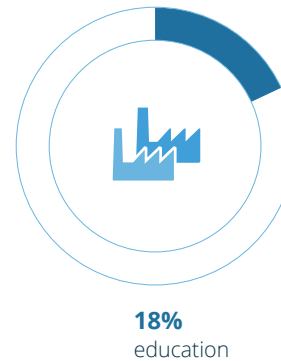


Working in Italy

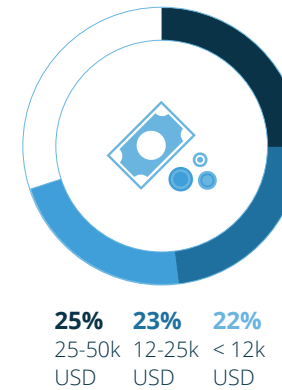
Average working hours



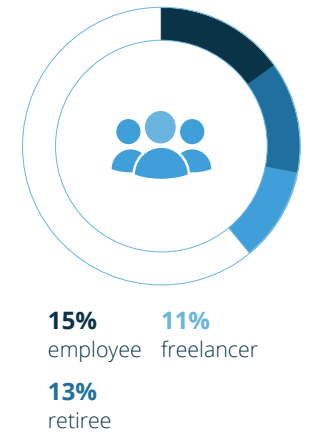
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

#1 Moved for love

#2 Moved for partner's career

#2 Just wanted to live here

#2 Better quality of life

Settling Down in La Dolce Vita

Despite ongoing economic setbacks, Italy attracts expats with its rich history, luxury industry, and delicious food.

Top Findings

- > 60% are extremely happy with travel opportunities
- > Parents positive about children's safety
- > Continued concerns about economic stability
- > Income lower than back home for 47% of expats
- > Italian language skills make settling down easier

Moving for L'Amore and Travel Opportunities

While Italy's rich culture attracts many expats — one in ten says they moved simply because they wanted to live in Italy — one in six respondents (17%) states that their main reason for relocating was to join their partner in their home country. In fact, close to three in five expats who are in a relationship (57%) have an Italian partner.

Despite all the risks typically connected with moving abroad for love, expats in Italy seem generally content with their life. The country ranks 34th out of 65 countries in the Quality of Life Index, performing well when it comes to the chance to travel: close to nine in ten expats (89%) are happy with the travel opportunities, and 60% even rate this aspect as very good (global average: 46%). However, this result is tempered by the country's rather average rating for transportation infrastructure, which is

regarded negatively by nearly a third of respondents in Italy (32%).

Italy performs mediocrally in the Health & Well-Being subcategory as well, ranking 31st out of 65 countries. One weak area is politics; while few expats (17%) saw it as a potential disadvantage prior to their move, 46% rate Italy's political stability negatively. However, the majority of expats (62%) feel positively about the affordability of healthcare. Respondents in Italy also are happy with safety, with four in five (80%) rating their personal safety positively, and 78% of expat parents rating their children's safety as generally good.

Complex Taxes and Poor Career Prospects

Almost one-third of expats living in Italy (32%) considered taxation to be a potential disadvantage prior to their move.



Your Country Through Expat Eyes

Country Report: Italy

This may be connected to the fact that Italy has one of the most complex taxation systems in the world.¹ Bureaucracy in general is high on the list of things respondents don't like about living in Italy. According to one British expat, "it seems to be far more complicated than it needs to be and is difficult to navigate, especially with limited language skills".

Over three-fifths of expats (61%) are also unhappy with the state of the economy; the country is struggling to reduce its debt and economic growth is slow.² Overall, Italy performs poorly in the Working Abroad Index, ranking 64th out of 65 countries in both the index itself and its Job & Career subcategory. Expats are pessimistic about their career prospects, with over half of respondents (51%) feeling negatively about this factor. The same can be said for job security: almost two in five expats (38%) rate it negatively, compared to a worldwide average of 22%.

“The bureaucracy is difficult to navigate, especially with limited language skills.”

The country's weak economic position is also clear from the Personal Finance Index, in which Italy ranks 63rd. One-third of expats view their financial situation unfavorably — an opinion that is shared by less than one-fifth of expats around the world (19%). This dissatisfaction may be connected to low incomes, with nearly half of working respondents (47%) saying it's lower than it would be back home.

Limited Education Options, Great Family Life

Almost half of expat parents in Italy are unhappy with the availability of childcare options (49%) and education options (48%). Despite this dissatisfaction, over half of expat parents (51%) believe that education is easy to afford. Expat parents are, however, less happy with the affordability of childcare, with only 35% rating this factor favorably.

It's not all doom and gloom when it comes to family life in Italy; nearly four-fifths of expat parents (78%) are satisfied with their children's health. Expats with kids are also happy with the country's attitude towards families, which only 2% of parents rate negatively. This satisfaction led to one British expat sharing their happiness at "seeing my children expand their minds to another culture and language". Although some parents aren't too positive about the available leisure activities for their children (24% are dissatisfied vs 17% globally), over three-quarters (76%) are happy with family life in general.

Parla Italiano?

Over four in ten respondents (44%) believe it's easy to learn Italian, and seven in ten say they speak it at least fairly well. This is fortunate, seeing as sufficient knowledge

of Italian seems to be necessary to live a comfortable expat life in the Mediterranean country: 71% say it's hard to live there without speaking the local language. Being able to speak Italian well might also have convinced expats to stay longer: 37% of respondents say that Italy has been their home for more than ten years, compared to 23% globally. Over three in ten respondents (31%) also have mostly local residents as friends (global average: 19%).

“I think the best thing about Italy is the people. They are really friendly and will go out of their way to help you out.”

In general, 42% generally agree it's easy to settle down and nearly two-thirds (66%) found it easy to get used to the local culture. This may be helped by the fact that 75% consider the local population to be friendly. A US American wrote, "I think the best thing about Italy is the people. They are really friendly and will really go out of their way to help you out". All in all, Italy ranks 41st out of 65 countries in the Ease of Settling In Index, a slight improvement on its 45th place out of 67 in 2016.

Besides a friendly population, almost seven in ten expats living in Italy (69%) considered the climate and weather to be a potential benefit prior to their move. After experiencing the Italian weather, this statistic went up by ten percentage points.

¹ ItalyEurope24. Italy has the world's most complex tax system, new study says. 5 Jun 2017. <http://www.italy24.it/sole24ore.com/art/laws-and-taxes/2017-06-01/italy-has-world-s-most-complex-tax-system-new-study-finds-184230.php?uuiid=AExm5jXB>

² Financial Times. Italy's bad debt problem refuses to go away. 8 May 2017. <https://www.ft.com/content/5be3608c-3182-11e7-9555-23ef563ecf9a>

Russia



Life in Russia

	2017*		2016**
Overall Rank	50	▼ 3	47
Quality of Life	45	▲ 2	47
Ease of Settling In	54	▲ 2	56
Working Abroad	57	▼ 14	43
Family Life (out of 45 countries)	25	▲ 2	27
Personal Finance	22	▼ 2	20
Cost of Living	33	▼ 5	28

*out of 65 countries

**out of 67 countries

78% generally satisfied

Expats in Russia

Average age



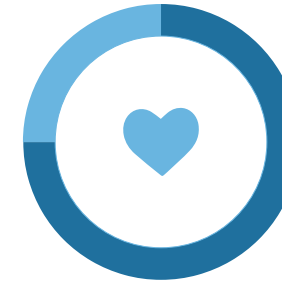
41.7 years

Gender split



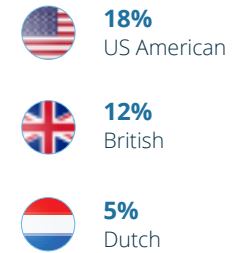
64% male
36% female

Relationship status



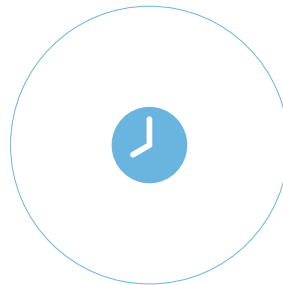
75% in a relationship
25% single

Top nationalities



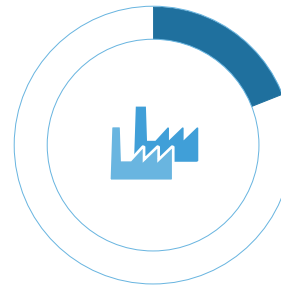
Working in Russia

Average working hours



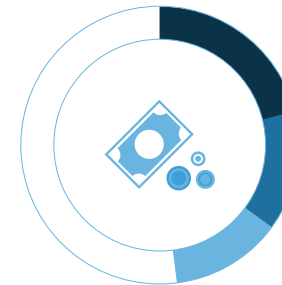
48.7h /week (full time)

Top field of work



19% education

Top income groups



21% < 12k USD
14% 12-25k USD
13% 50-75k USD

Top employment statuses



17% employee
12% teacher/academic staff/researcher
15% manager

Top Reasons for Relocating

#1 Sent by employer

#2 Moved for partner's career

#3 Moved for studies

Cold Weather and a Welcome to Match

Russia offers a great transportation network and some benefits for those with children, but expats find it a struggle to settle in.



Top Findings

- > Bottom rank for language
- > 77% pleased with transport infrastructure
- > Weather seen as a negative by 48%
- > 42% regard the economy negatively
- > Long working days, unsatisfied with work-life balance

From Russia With(out) Love

If you are planning on moving to Russia, you can expect a less than warm welcome: just 47% of expats in Russia say attitudes towards foreign residents are positive, twenty percentage points lower than the global average. Feeling at home in Russia is also a problem; while globally just a quarter of respondents find it hard to settle in their country of residence, 46% of expats in Russia report difficulties.

“*Very few people speak English; in general it's difficult to communicate with others.*”

These struggles aren't helped by the complexity of the Russian language. The country comes last place in the Language subcategory of the Ease of Settling In Index, with less than one in five respondents (17%) finding Russian

easy to learn. Furthermore, just 11% feel it is easy to live in Russia without speaking the language. This hinders expats trying to make friends with the local population too: almost three in ten expats living in Russia (29%) say their social circle is mainly other expats. Of this group, 62% feel that difficulties with the language prevent them from finding local friends. One Venezuelan expat describes the situation with the words: “Very few people speak English; in general it's difficult to communicate with others.”

Excellent Transportation Networks

As Russia is the largest country on Earth,¹ it might take a bit longer to travel elsewhere if you live within its borders. Just 28% of expats rate their travel opportunities as very good: a low figure compared to the global average of 46%. However, while quick trips abroad may prove to be

¹ The CIA World Factbook. Russia. 18 Dec 2013. <https://www.cia.gov/library/publications/the-world-factbook/geos/rs.html>

a challenge, traveling within the country is considerably better; over three-quarters of expats living in Russia (77%) rate the transport infrastructure positively.

“There are good leisure options for adults and children. The quality of life is good.”

However, it is important to note that 80% of respondents live in either Moscow or St Petersburg. One US American respondent living in Moscow was particularly enamored with the local public transportation system: “[The network] totally negates the need for a car,” they commented. “I could not work with as many clients in New York City as I do here because of the very extensive and well-run systems.”

Climate Leaves a Lot to Be Desired

The long cold Russian winters seem to hold less charm for expats — almost half of respondents (48%) rate the country's weather negatively. Similarly, the Russian environment is not held in high esteem by foreign residents. Despite being party to numerous environmental treaties, Russia continues to face environmental problems as climate change takes hold.² Expats living in the country are less than satisfied with the state of the environment and are almost twice as likely to rate it negatively as they are elsewhere (44% vs 23%).

Politics No Problem for Expats

Sanctions and two years of recession have left Russia in an economic slump,³ felt by expats as much as by Russians. Some 42% of expats living in the country rate the state of the economy negatively, well above the global average of 25%. However, on a personal basis, expats fare well financially, with 84% saying their disposable household income is sufficient or even more than enough for their expenses. While 21% fell into the lowest household income bracket, with 12,000 USD a year or less, a similar percentage (20%) are in the top three income brackets, accessing at least 150,000 USD a year (global average: 10%).

Despite contested international politics,⁴ Russia more or less matches the global average with regards to political stability. One British expat cited Russian politics as an advantage in their new home, and noted “there is a lack of understanding about Russia from the West”. Similarly, 77% of respondents are still generally satisfied with their personal safety. It is worth noting, though, that the survey was conducted prior to the St Petersburg bombing or the large-scale persecution of gay men in Chechnya, which made headlines in April 2017.⁵

Long Hours Take Their Toll

Expats living in Russia can expect to work hard for their rubles. Full-time working hours are considerably longer than the international average, with expats clocking up nearly 49 hours a week (48.7 hours vs a global average of 44.3 hours). An American teacher based in Russia was very critical of this culture. “The work hours are inhumane,” they explained, “My boss wants me to teach 6:30–22:00, Monday through Friday.” Spending longer in the office might explain Russia's poor performance in the Work-Life Balance subcategory — it ranks 50th out of 65 countries.

Ups and Downs for Those with Families

For those looking to raise a family abroad, Russia does have its upsides. More than eight in ten expat parents (83%) rate the availability of children's leisure activities as good, with 38% even describing it as very good. One respondent from Iceland stresses the “good leisure options for adults and children”, stating that “the quality of life is good”. Over half (56%) feel that there are numerous education options, although those with younger children are less satisfied because of the cost of childcare: 45% of expat parents in Russia are unhappy with its price.

² The Guardian. Russia: The Unsustainable Superpower. 4 May 2015. <https://www.theguardian.com/sustainable-business/2015/may/04/russia-climate-change-vladimir-putin-sochi-olympics-gay-pride>

³ Deutsche Welle. Western Sanctions and Languid Russian Economy. 2 May 2017. <http://www.dw.com/en/western-sanctions-and-languid-russian-economy/a-38668372>

⁴ The Economist. Ukraine and Russia Are Both Trapped by the War in Donbas. 25 May 2017. <http://www.economist.com/news/europe/21722677-minsk-2-peace-agreement-sham-neither-side-can-pull-out-ukraine-and-russia-are-both>

⁵ BBC News. St Petersburg Metro Bombing a Possible Suicide Attack. 4 Apr 2017. <http://www.bbc.com/news/world-europe-39486640>

The Guardian. Chechens Tell of Prison Beatings and Electric Shocks in Anti-Gay Purge. 13 Apr 2017. <https://www.theguardian.com/world/2017/apr/13/they-called-us-animals-chechens-prison-beatings-electric-shocks-anti-gay-purge>

South Africa



Life in South Africa

	2017*		2016**
Overall Rank	42	▲ 9	51
Quality of Life	49	▲ 3	52
Ease of Settling In	29	▼ 1	28
Working Abroad	47	▲ 6	53
Family Life (out of 45 countries)	19	▼ 4	15
Personal Finance	42	▲ 13	55
Cost of Living	25		25

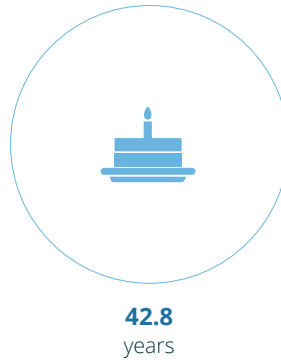
*out of 65 countries

**out of 67 countries

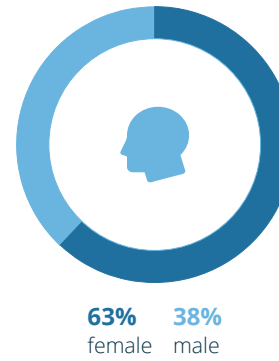
77% generally satisfied

Expats in South Africa

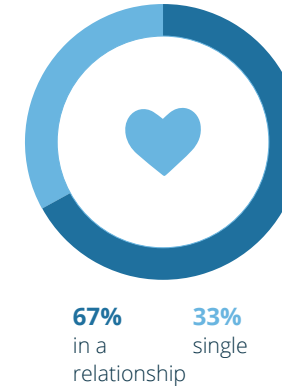
Average age



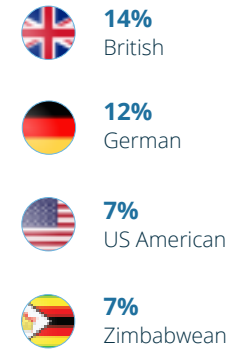
Gender split



Relationship status

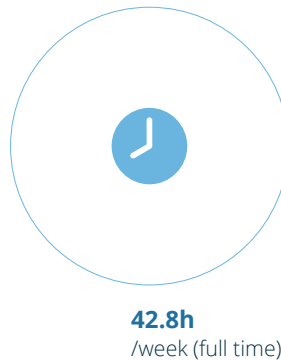


Top nationalities

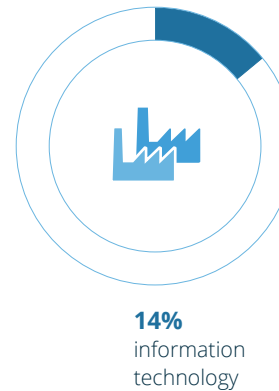


Working in South Africa

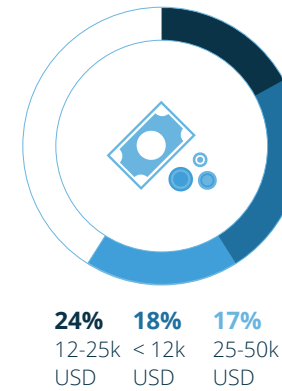
Average working hours



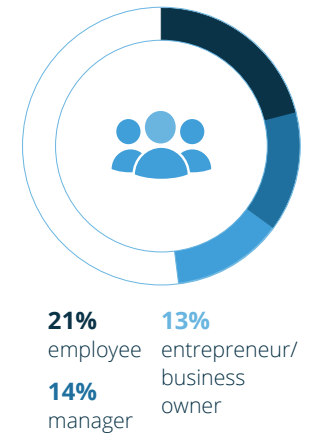
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

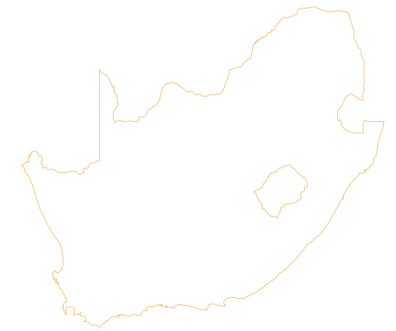
#1 Moved for love

#2 Sent by employer

#2 Moved for partner's career

Easy to Settle Down, Not Always Safe

Safety concerns make life hard for many expats in South Africa, but most enjoy their leisure time and the great weather.



Top Findings

- > 93% satisfied with climate and weather
- > Almost half unsatisfied with transportation infrastructure
- > Nearly two-thirds concerned about personal safety
- > Political situation also a concern
- > Plenty of leisure options for kids
- > 30% struggle with disposable household income

Plenty of Leisure Options but Expensive Healthcare

South Africa is known for its natural beauty, diverse culture, and hours of sunshine — something many respondents (80%) were looking forward to prior to their relocation. Over nine in ten expats (93%) rate the climate and weather in South Africa favorably, with two-thirds (67%) even considering it very good. There is plenty to do when the sun shines, and South Africa ranks 4th out of 65 in the Leisure Options subcategory of the Quality of Life Index.

In part, this is also because expats are highly satisfied with their travel opportunities, which 77% rate positively. However, the same cannot be said for the transportation infrastructure: almost half (49%) are unhappy with this factor, despite seven in nine respondents (78%) living in South Africa's three biggest cities, Cape Town, Durban, and Johannesburg.

While South Africa has climbed up the Quality of Life Index slightly, progressing three places since 2016 and now ranking 49th out of 65 countries in 2017, there's still plenty of room for improvement. The quality of medical care is rated positively by the majority (72%), however, three in seven (43%) describe the affordability of healthcare as generally bad — 16 percentage points more than the global average. Over the past few years, South Africa's healthcare system has seen a rise in costs, including a significant increase of 11.6% in private hospital fees from 2013 to 2014.¹

Unpredictable Politics and Staying Safe

South Africa is a developing country, so taking basic precautions before traveling is always advised — for expats as well as holiday-makers.² Over three in five respondents (61%) say they considered personal safety in

¹ Bizcommunity. Day Hospitals: The Answer to Rising Health Costs? 1 Jun 2017. <http://www.bizcommunity.com/Article/196/316/162638.html>

² Gov.UK. Foreign travel advice South Africa. 6 Jun 2017. <https://www.gov.uk/foreign-travel-advice/south-africa/safety-and-security>

Your Country Through Expat Eyes

Country Report: South Africa

South Africa to be a potential disadvantage before moving.

“*Crime is always something to worry about, anywhere in the country.*”

After experiencing life in South Africa, about two-thirds (64%) rate their personal safety negatively — nearly six times the global average of 11%. For one Peruvian respondent, “crime is always something to worry about, anywhere in the country”.

Another reason why the country doesn't perform well in the Quality of Life Index is its political situation. The current government has been attracting a lot of negative attention³ — and 58% of expats are also voicing dissatisfaction with the country's political stability. Expats rate the peacefulness of South Africa badly with just 38% feeling positive about it, compared to a worldwide average of 76%.

Not the Warmest Welcome but Few Language Problems

Over a quarter of expats in South Africa (27%) are generally unhappy with the friendliness of local people towards foreign residents, although around three in five (61%) say they have no problems finding South African friends; a similar number (63%) find it easy to make friends in general. Settling in is also not a problem for two-thirds of expats living in South Africa (67%).

South Africa isn't called the rainbow nation for nothing: it is home to eleven official languages. Afrikaans and isiNdebele are the two most spoken languages, apart from English — the official language of business, politics, and media.⁴ The latter may explain why 57% find it easy to live in South Africa without speaking the other local languages; across the globe, this figure is eleven percentage points lower. All in all, South Africa takes the 22nd spot in the Language subcategory of the Ease of Settling In Index.

A Comfortable Family Environment

South Africa does better than average in the Family Life Index, making it into the top 20 (19th out of 45). Nearly seven in ten expat parents (68%) believe that childcare options are numerous and easy to get, and over three-fifths (63%) consider them affordable. Parents are also mostly positive about education, with 60% rating the quality of education favorably.

“*I love the out-door lifestyle. Kids can still be kids.*”

While expat parents may be happy with the education options, they're less impressed with safety: 44% of expat parents living in South Africa said it's not good for their children's safety even if 77% agree that there's a

generally friendly attitude toward families with children. Six in seven (86%) are generally happy with the leisure activities available for their kids. One Estonian respondent particularly praised “the out-door lifestyle” and the fact that “kids can still be kids”.

Not Enough Income to Cover Everything

Around two-thirds of expats (66%) are happy with the cost of living in general, 18 percentage points higher than the global average. A further 63% are satisfied with their financial satiation, despite 30% saying they somewhat struggle to cover daily expenses. Since 1961, the country has experienced seven economic recessions, and recent numbers don't show positive prospects for the future either.⁵ This is probably why 58% of expats are not happy with the current state of the economy, and less than half (47%) are satisfied with their job security.

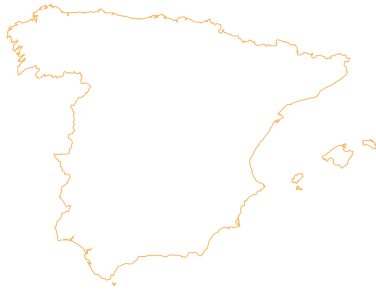
However, two-thirds of expats working in South Africa (67%) are generally happy with their work-life balance, and a further 74% are content with their working hours. One Australian in the country is particularly happy about work, stating “our business ... is thriving and [the] low cost of living creates a great lifestyle”.

³ BBC. South Africa's President Jacob Zuma - a profile. 1 Apr 2016. <http://www.bbc.com/news/world-africa-17450447>

⁴ South Africa. South Africa's languages. <http://www.southafrica.net/za/en/travel-tips/entry/travel-tip-south-africas-languages>

⁵ Business Report. Recession: South African economy shrinks by 0.7%. 6 Jun 2017. <http://www.iol.co.za/business-report/recession-south-african-economy-shrinks-by-07-9585516>

Spain



Life in Spain

	2017*		2016**
Overall Rank	10	▲ 4	14
Quality of Life	3	▲ 1	4
Ease of Settling In	14	▼ 5	9
Working Abroad	52	▲ 2	54
Family Life <small>(out of 45 countries)</small>	8	▲ 18	26
Personal Finance	41	▲ 5	46
Cost of Living	7	▲ 5	12

*out of 65 countries

**out of 67 countries

90% generally satisfied

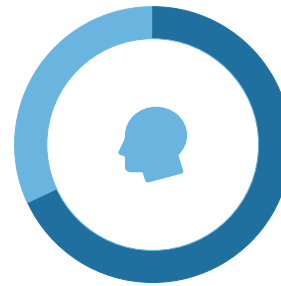
Expats in Spain

Average age



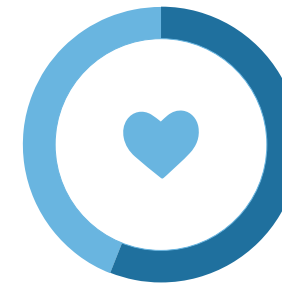
48.7 years

Gender split



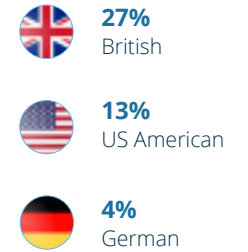
68% female
32% male

Relationship status



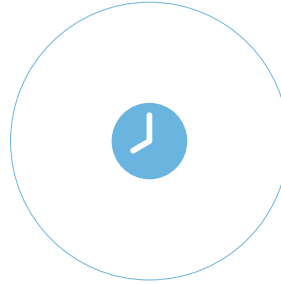
56% in a relationship
44% single

Top nationalities



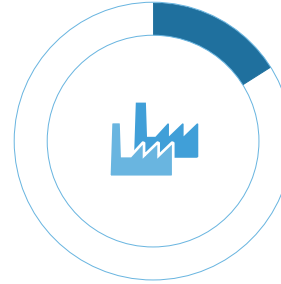
Working in Spain

Average working hours



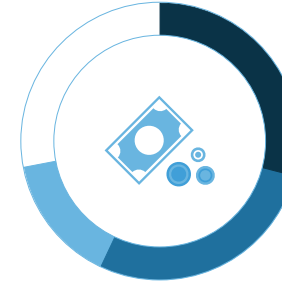
42.1h /week (full time)

Top field of work



16% education

Top income groups



29% 25-50k USD
28% 12-25k USD
15% < 12k USD

Top employment statuses



24% retiree
14% employee
10% entrepreneur/business owner

Top Reasons for Relocating

#1 Better quality of life

#2 Moved for love

#3 Just wanted to live here

More Than a Mediterranean Retirement Haven

In 2017, Spain makes it back into the top 10 thanks to an excellent quality of life, a friendly population, low costs, and a slowly improving economy.



Top Findings

- > Worst ranking with regard to work
- > Nearly a quarter of respondents are retirees
- > Nine in ten happy with leisure activities
- > In top 10 for Quality of Life, Family Life, and Cost of Living
- > Below-average satisfaction with finances
- > Spanish considered generally easy to learn

Limited Career Options Paired with Limited Demand

Spain receives its worst rating of 2017 in the Working Abroad Index, ranking 52nd out of 65 countries. However, this still shows some improvement from its 2015 low when it barely escaped the bottom 5, ranking 59th out of 64 destinations. Despite three years of economic growth and pre-crisis GDP levels expected in 2017,¹ expats in Spain continue to be dissatisfied with the local economy: only around a third (34%) give it a favorable rating.

“The salary level and job opportunities are very low, with few or no career prospects.”

Despite economic growth on the horizon, unemployment in Spain remains high at around 18% at the time of writing.² “The salary level and job opportunities are very

low,” one French respondent remarks, “with few or no career prospects.” Close to a third (32%) agree, also rating their career prospects in Spain negatively.

Luckily, there is a large portion of expatriates in Spain who no longer have to worry about their careers: close to a quarter (24%) say they are a retiree. A similar percentage of expats (21%) reveal that retiring in Spain was at least one of their motivations for moving. This also explains the higher than average age of expats in Spain (48.7 years vs a global average of 43.5) to some extent.

Back on the Podium for Quality of Life

When you look at the *main* reason for relocating to Spain, a better quality of life is the clear winner: 26%, more than three times the global average (8%), cite this factor. And

¹ Financial Times. Spain: Boom to bust and back again. 6 Apr 2017. <https://www.ft.com/content/254bb8a8-1940-11e7-a53d-df09f373be87>

² The Local. Spain is well on the road to recovery. 30 May 2017. <https://www.thelocal.es/20170530/spain-is-well-on-the-road-to-recovery>

Your Country Through Expat Eyes

Country Report: Spain

Spain does not disappoint; nine in ten expats (90%) are satisfied with their life in Spain, twelve percentage points more than the global average. It's a consistently strong area for Spain: across all four years of *Expat Insider*, the country has always been in the top 10 of the Quality of Life Index, ranking third in 2017.

There are many reasons for this: around nine in ten respondents are overall happy with travel opportunities (90%), their personal safety (91%), and available leisure activities (89%). One British respondent puts it very simply: "We love Spain. The climate and the lifestyle suit us perfectly." An impressive 96% only have good things to say about Spain's weather and climate, which close to two-thirds (66%) even consider excellent! More details on Spain's performance in the Quality of Life Index can be found in the article "A Place in the Sun? Where Expats Enjoy the Quality of Life" in this report.

Child-Friendly and Affordable for Families

Respondents' satisfaction also extends to available leisure activities for kids: 89% of expat parents are happy with this factor, with more than half (51%) even considering it excellent. With good results across the board, Spain manages to score 8th place out of 45 countries in the Family Life Index in 2017, a vast improvement on its 26th rank in 2016. Parents are particularly satisfied with the availability and costs of childcare and education, ranking

Spain fourth and eighth in these aspects. The quality of education, however, is seen less positively, with a fifth of parents (20%) voicing at least some dissatisfaction.

“Spain is safe and child-friendly, and there is a general goodwill among people.”

The vast majority of expat parents in Spain thinks the country is good for their children's health (84%) and safety (91%), and that Spaniards are friendly towards families with kids (91%). One British respondent appreciates that "it's safe and child-friendly and there is a general goodwill among people".

Settling In in No Time

Friendliness simply seems to be a part of Spanish life: at least four in five respondents agree that there's a friendly attitude in general (85%) as well as toward foreign residents in particular (80%). "I love the openness and friendly demeanor [of the people]. They have made this experience an incredible one so far and I can't wait to see what the future holds!", a US American says.

Over four-fifths of expats (81%) also think it's easy to get used to the local culture, helping Spain reach sixth place in the Feeling Welcome subcategory of the Ease of Settling In Index. Three in ten respondents even felt at home in Spain nearly straight away. With language being an integral part of culture, local language skills can make it easier for

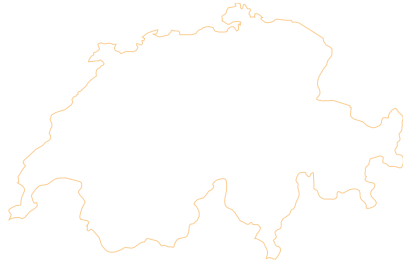
expats to connect with the local population. Fortunately, close to three in five respondents in Spain (58%) generally agree that Spanish is easy to learn; only a third of respondents globally (33%) say the same about the local language(s) of their respective country of residence.

Low Costs — and Slow Gains in Finances

Prior to relocating to Spain, close to seven in ten respondents (68%) considered the cost of living a potential benefit of their move. After moving, this favorable opinion hasn't changed much: only 19%, less than half the global average of 40%, consider housing to be expensive. Over four in five (82%) rate the cost of living positively in general, and more than double the global average (15%) even consider it to be very affordable (33%). Thanks to such stellar results, Spain is featured in the top 10 of the Cost of Living Index in 2017.

However, low costs might be a necessity for expats in Spain: over two in five (43%) report annual household incomes of less than 25,000 USD, and a quarter say their disposable household income is not enough to cover daily expenses. Despite these results, Spain has managed to improve its ranking in the Personal Finance Index over the years, to take 41st place out of 65 countries in 2017, compared to 58th out of 64 countries in 2015.

Switzerland



Life in Switzerland

	2017*		2016**
Overall Rank	27	▲ 4	31
Quality of Life	8	▲ 2	10
Ease of Settling In	61	▲ 3	64
Working Abroad	13	▲ 3	16
Family Life (out of 45 countries)	27	▲ 3	30
Personal Finance	26	▲ 3	29
Cost of Living	64	▲ 1	65

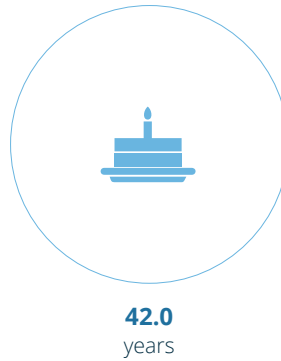
*out of 65 countries

**out of 67 countries

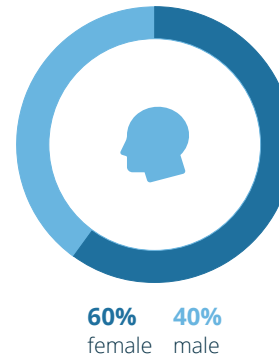
84% generally satisfied

Expats in Switzerland

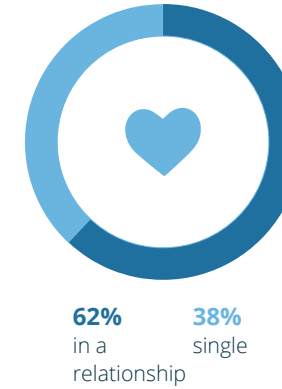
Average age



Gender split



Relationship status

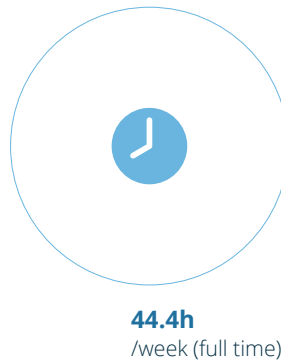


Top nationalities

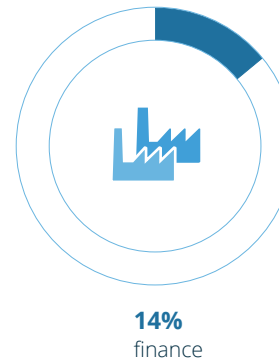


Working in Switzerland

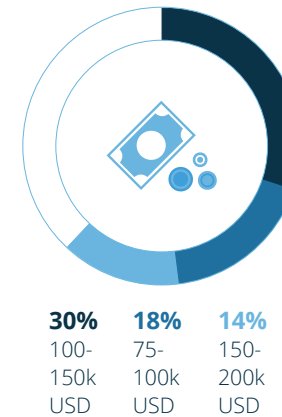
Average working hours



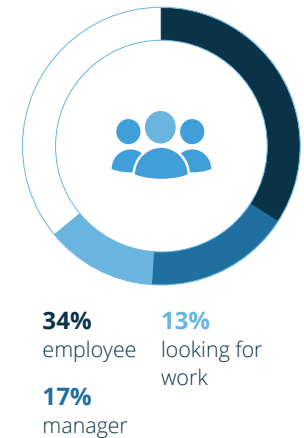
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

#1 Found a job here

#2 Moved for partner's career

#3 Recruited by local company

More Than Just Clocks, Chocolate & Cheese

Expat in Switzerland continue to appreciate the excellent quality of life, while struggling with a distant local population and high expenses.

Top Findings

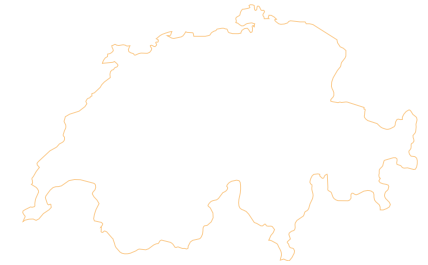
- > Three in ten consider the Swiss unfriendly toward foreign residents
- > Ranks first for safety and security
- > Central location and public transportation system make for great travel opportunities
- > Healthcare scores well in terms of quality, but not for costs
- > Childcare options are few and far between

Challenges with Culture and Communication

As in 2016, Switzerland remains in the bottom 5 of the Ease of Settling In Index, ranking 61st out of 65 countries in 2017. Respondents often don't feel at ease in the Swiss culture, perceive the local population as rather unwelcoming toward foreign residents, and struggle to make friends.

Close to seven in ten expats in Switzerland (68%) agree that it's difficult to make local friends and just half (50%) give the general friendliness of the population a favorable rating, 20 percentage points less than the worldwide average. According to a US American respondent, "people in Switzerland have a culture of being reserved, they are friendly, but not actually looking for friends".

Perhaps as a result, the majority (52%) mainly has other expats as friends. When asked about the reasons why, these respondents cite the high number of other expat colleagues (53%), cultural issues (50%), the high number of



expats living in Switzerland in general (46%), as well as the language barrier (42%) as potential reasons.

“People in Switzerland have a culture of being reserved, they are friendly, but not actually looking for friends.”

Even expats that speak the local language(s) can find themselves struggling. Only 22% of expats in Switzerland consider the local language(s) easy to learn (global average: 33%). What's unusual is that 61% say they can speak it at least fairly well, including 11% who are native speakers. The problem appears to be dialect; as one US American said, "they speak Swiss German, which is so far from high German that native German speakers cannot understand them."

The Driving Force of the Swiss Economy

In contrast to the Ease of Settling In Index, Switzerland

Your Country Through Expat Eyes

Country Report: Switzerland

does pretty well in the Working Abroad Index, ranking 13th. This is largely thanks to the excellent state of its economy: just 1% of respondents in Switzerland have something negative to say about this factor, as opposed to a quarter (25%) worldwide. Close to three in five (58%) even go so far as to rate the Swiss economy as very good.

This result both confirms the respondents' considerations prior to their move and is backed up by external sources: 65% of *Expat Insider 2017* survey participants in Switzerland thought of the economy and/or labor market as a potential benefit when planning their relocation. Moreover, Switzerland ranks 4th in the 2017 Index of Economic Freedom¹ and has one of the lowest unemployment rates across Europe.²

High Incomes — Even Higher Costs

Nearly half of those working in Switzerland can be found in finance or IT (14% each), healthcare (11%), or manufacturing and engineering (10%). Incomes in Switzerland are higher than they would be back home for over three-quarters of working respondents (77%), and 44% even say it's a lot higher. A look at absolute numbers supports this statement: in Switzerland, an impressive 57% report an annual gross household income of over 100,000 USD, with 14% even having 200,000 USD or more at their

disposal; these results are nearly three times the global average of 21% and 5% respectively.

“*The cost of living is very high, even when considering the high income.*”

In contrast, the country ranks second to last in the Cost of Living Index, with close to three-quarters (73%) rating this factor negatively. “The cost of living is very high, even when considering the high income”, a Hungarian respondent complains. The majority of expats also gives the affordability of housing (67%), healthcare (50%), and childcare (71% of parents) a negative rating.

Despite the infamously high costs, nearly seven in ten expats (69%) are generally satisfied with their financial situation in Switzerland. Together with a fairly average 78% who say they have enough or more than enough to cover their expenses, this results in a respectable 26th place in the Personal Finance Index.

Safe and Sound, Not Only While Traveling

The quality of life in Switzerland seems to make up for such high living expenses. The country ranks 8th in this index and scores especially well when it comes to safety and transportation.

Not one single respondent perceived personal safety as a potential drawback prior to their relocation to Switzerland — and they weren't wrong. In fact, less than 0.5% end up judging this factor negatively after experiencing life in Switzerland. Peacefulness and political stability earn similar praise with 97% and 93% positive ratings respectively.

The destination has even more to offer. “I love that Switzerland is centrally located and affords me the opportunity to travel all over Europe. Switzerland's public transportation system makes adjusting to life without a car quite easy”, shared another US American expat. Around seven in ten respondents give the opportunity to travel (69%) and the local transportation infrastructure (74%) the best possible rating.

In the Health & Well-Being subcategory, Switzerland only loses ground due to the aforementioned healthcare costs — both the quality of medical care (85%) and of the environment (98%) are rated favorably by the vast majority of respondents.

Great Education, But Few Childcare Options

The health and safety of children is also rated positively, with 95% and 97% of expat parents reporting they are generally happy with these factors. However, while hardly

¹ 2017 Index of Economic Freedom, Country Rankings. <http://www.heritage.org/index/ranking>

² Trading Economics. Switzerland Unemployment Rate. 9 May 2017. <http://www.tradingeconomics.com/switzerland/unemployment-rate>
The Statistics Portal. EU: unemployment rate 2017 by country. February 2017. <https://www.statista.com/statistics/268830/unemployment-rate-in-eu-countries/>

Your Country Through Expat Eyes

Country Report: Switzerland

any parents (6%) think Switzerland could be bad for their kids' general well-being, the availability and cost of childcare can be problematic. A Polish expat sees a "lack of support for working parents and their kids: very expensive childcare [and a] school system totally not adjusted to two working parents." Over seven in ten parents (71%) agree that childcare is anything but affordable.

Thankfully, education is less difficult to find and afford — ratings for these two factors are close to the global average. This could be linked to the fact that a large share of expat parents (58%) send their kids to local state schools. After all, the country is in the top 5 for quality of education: 38% of parents consider it excellent.

United Kingdom



Life in the United Kingdom

	2017*		2016**
Overall Rank	54	▼ 21	33
Quality of Life	41	▼ 7	34
Ease of Settling In	44	▼ 9	35
Working Abroad	29	▼ 15	14
Family Life (out of 45 countries)	34	▼ 10	24
Personal Finance	59	▼ 12	47
Cost of Living	58	▼ 5	53

*out of 65 countries

**out of 67 countries

75% generally satisfied

Expats in the United Kingdom

Average age



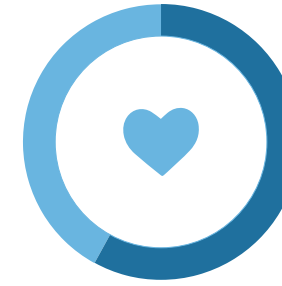
40.1 years

Gender split



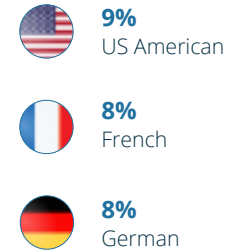
68% female
32% male

Relationship status



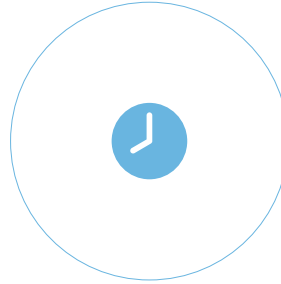
58% in a relationship
42% single

Top nationalities



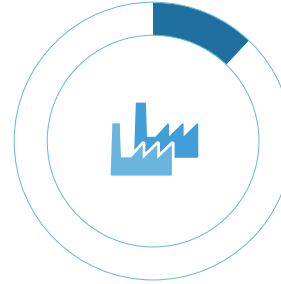
Working in the United Kingdom

Average working hours



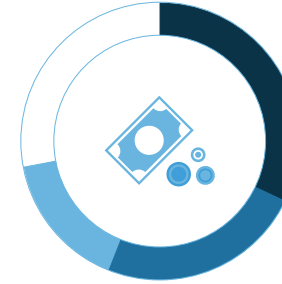
41.7h /week (full time)

Top field of work



12% education

Top income groups



32% 25-50k USD
24% 50-75k USD
16% 12-25k USD

Top employment statuses



42% employee
11% manager
8% looking for work

Top Reasons for Relocating

#1 Found a job here

#2 Moved for love

#3 Moved for studies

Dissatisfied with More Than just the Weather

One of the biggest losers in the *Expat Insider 2017* survey, the United Kingdom has fallen down the ranks across all indices, most noticeably in regard to work and family life.



Top Findings

- > Nearly two-thirds are unsatisfied with cost of living
- > Considerable drop in satisfaction with politics
- > Career prospects regarded very favorably
- > Attitude toward foreign residents somewhat frosty
- > Great leisure activities for kids

Falling Ranks and Rising Prices

The UK has seen a downward trend in its *Expat Insider* survey position over the years¹ and now ranks 54th out of 65 countries. The country has lost ground in all indices, but personal finances are a particular problem: a continued weak pound, the resulting loss in foreign currency exchanges, as well as a rising inflation rate mean that just 56% rate² this factor positively and the UK ranks 59th out of 65 in the Personal Finance Index.

Half of the respondents (50%) considered the cost of living a potential disadvantage when planning their relocation to the United Kingdom, and they weren't wrong: nearly two-thirds (64%) give this factor an unfavorable rating, compared to 35% of respondents worldwide. Over three in ten (31%) say their disposable household income is not sufficient to cover daily expenses, with 11% even saying it's nowhere near enough.

“Accommodation is very expensive and living here is a struggle financially.”

Affordable accommodation is a real challenge for expat budgets, and nearly seven in ten expats in the UK (69%) are not happy with this factor — 28% even think the affordability of housing is very bad. “Accommodation is very expensive and living here is a struggle financially”, an Irish expat agrees. This might be partly explained by the fact that 42% of respondents who disclosed their city of residence in the UK live in London. The city has seen decades of increasingly competitive rents and property prices.³

Less Than Stable Politics & Stormy Weather

In 2016, almost four-fifths of respondents (77%) regarded the UK's political stability favorably.⁴ Since then, the

1 InterNations. UK: Good Quality Education and Job Opportunities at a High Price. 24 Aug 2016. <https://www.internations.org/expat-insider/2016/great-britain>

2 CNBC. Weak pound pushes UK household spending growth to slowest since 2014. 24 Aug 2017. <https://www.cnbc.com/2017/08/24/weak-pound-pushes-uk-household-spending-growth-to-slowest-since-2014.html>

Business Insider. London's housing market cooling after decades of runaway growth. 16 May 2017. <http://www.businessinsider.de/ons-londons-housing-market-stalling-after-decades-of-runaway-growth-2017-5>

3 The Guardian. London rents fall sharply as monthly bill drops. 28 Apr 2017. <https://www.theguardian.com/money/2017/apr/28/london-rents-fall-sharply-as-monthly-bill-drops-across-uk>

4 Note: *The Expat Insider 2016* survey was conducted in February and March 2016 and thus before the Brexit referendum in June 2016. <https://www.internations.org/expat-insider/2016/great-britain>

Your Country Through Expat Eyes

Country Report: United Kingdom

number has dropped by 30 percentage points, and less than half of respondents (47%) are positive about this factor. This has led to a noticeable drop — from 26th out of 67 countries in 2016 to 42nd out of 65 in 2017 — in the Safety & Security subcategory of the Quality of Life Index.⁵

However, expats aren't dissatisfied with just politics. The British weather continues to disappoint, with over three in five (61%) giving it a negative rating and over half (53%) saying that they regarded it as a disadvantage prior to their relocation to the UK. However, this might also be a bit of a stereotype; one Australian expat found that "it's nowhere near as cold and rainy for as long as everyone makes out".

With fewer positive ratings compared to the global average (53% vs. 63%), the quality of medical care in the UK is also not considered to be the best. Despite having a free public healthcare system, only three in five respondents (60%) agree that medical costs are generally well covered. However, the UK comes in a respectable 24th place in the Travel & Transport subcategory of the Quality of Life Index.

Great Careers but an Uncertain Future

Despite high costs and political turmoil, expats still find

various reasons to move to the UK, from wanting to join a partner in their home country (12%) to education opportunities (10%) or simply the need for a personal challenge (10%). The most common reason for moving to the UK, however, is having found a job there (17%). The majority of expats in the UK are either employees (42%) or managers (11%), with the latter typically in middle management, rather than entry-level or top managerial positions (63% vs. 24% and 12%, respectively).

Across all the indices, the UK does best in the Working Abroad Index, placing 29th out of 65 countries. Nearly two-thirds (66%) are generally satisfied with their career prospects, including one Spanish expat who said: "There are a lot of good opportunities regarding my career prospects, unlike in Spain, and my work is well appreciated."

“There's all the turmoil following the Brexit vote, insecurity about the future of the job market, and the situation as an EEA + CH resident!”

While expats are not exactly full of praise regarding the state of the British economy, they are not too dissatisfied either: around one in five (21%) give it a negative rating, compared to a quarter of all respondents worldwide (25%). However, many fear this could change; one Swiss respondent dislikes "all the turmoil following the Brexit

vote, [the] insecurity about the future of the job market, and the situation as a[n] EEA + CH resident!"

Handling a Frosty Reception

The insecurities about the UK's general future also seem to be reflected in how welcome expats feel. Just 50% think that the attitude toward foreign residents is generally good (67% worldwide), and a mere 12% consider it very good (global average: 26%). In fact, over a quarter say they have felt unwelcome due to their nationality at least sometimes (18%), frequently (6%), or even all the time (2%).

Making new friends, especially local ones, doesn't seem to be a piece of cake either: the UK ranks 49th out of 65 countries in the Finding Friends subcategory of the Ease of Settling In Index. Luckily, a higher than average proportion of respondents (36% vs. 28% worldwide) already had friends and/or family living in the country or even in the same city when they moved to the UK.

Costly Childcare but Quality Education

The country has also lost ground in the Family Life Index, dropping ten spots to a below-average 34th place out of 45 countries. Expat parents are particularly dissatisfied

⁵ Note: The Expat Insider 2017 survey was conducted in February and March 2017 and as such before any of the terror attacks that occurred later in the year.

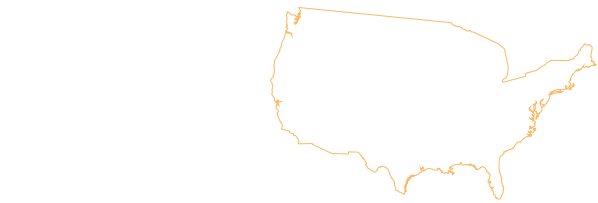
Your Country Through Expat Eyes

Country Report: United Kingdom

with the costs of childcare — less than a fifth (19%) rate this factor positively — as well as its availability; almost three in ten expat parents (27%) go so far as saying the latter is *very bad*.

The quality of the British education system, on the other hand, is regarded favorably by roughly two-thirds of parents (66%), and kids seem to have plenty of things to do outside of school. An impressive two in five expat parents (40%) consider the available leisure activities for their children to be very good.

United States



Life in the United States

	2017*		2016**
Overall Rank	43	▼ 17	26
Quality of Life	47	▼ 12	35
Ease of Settling In	28	▼ 7	21
Working Abroad	28	▼ 2	26
Family Life (out of 45 countries)	36	▼ 4	32
Personal Finance	37	▲ 2	39
Cost of Living	41	▼ 5	36

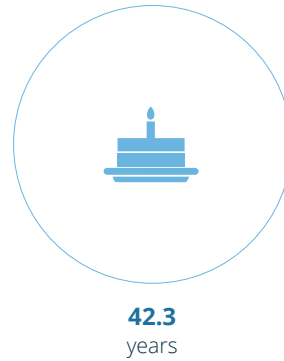
*out of 65 countries

**out of 67 countries

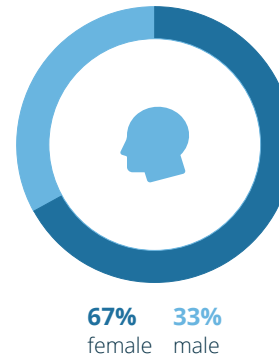
79% generally satisfied

Expats in the United States

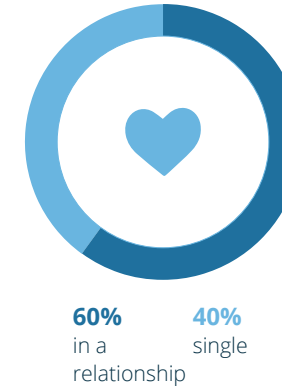
Average age



Gender split



Relationship status

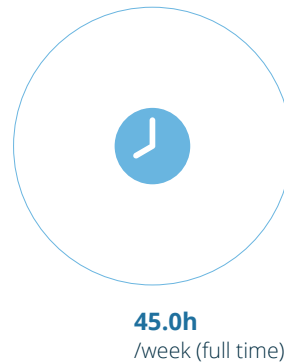


Top nationalities

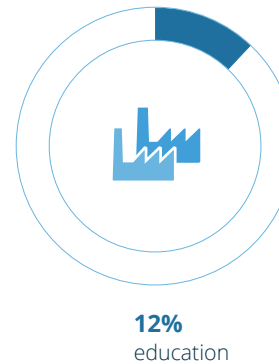


Working in the United States

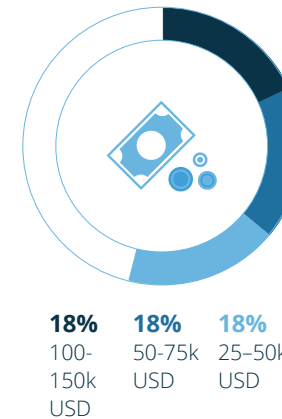
Average working hours



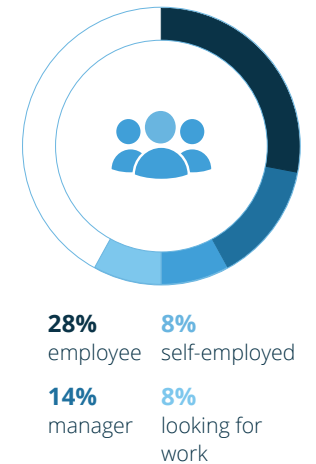
Top field of work



Top income groups



Top employment statuses



Top Reasons for Relocating

#1 Sent by employer

#2 Moved for partner's career

#3 Moved for studies

Shifting Politics Trouble Expats in the USA

Expat opinion mirrors headlines, as frequently reported topics such as safety and healthcare are regarded as negatives while the economy still flourishes.

Top Findings

- > Falls 17 places in overall ranking
- > Considerable drop in political stability
- > 69% judge the economy positively
- > Last place in costs of childcare and education
- > 72% feel healthcare is unaffordable

Since the *Expat Insider* was first published in 2014, the USA has suffered a slow decline across the board. However, 2017 has seen a marked drop following a year of volatile politics and continued policy changes which seems to have made the USA less appealing to expats. Sliding 17 places in the overall country ranking to 43rd out of 65, the USA received a particularly damning score from expats regarding politics. Just 36% of those surveyed rate the political stability of the USA positively, 20 percentage points lower than the global average (56%) and a significant change from 2016, when 68% still rated this factor favorably.

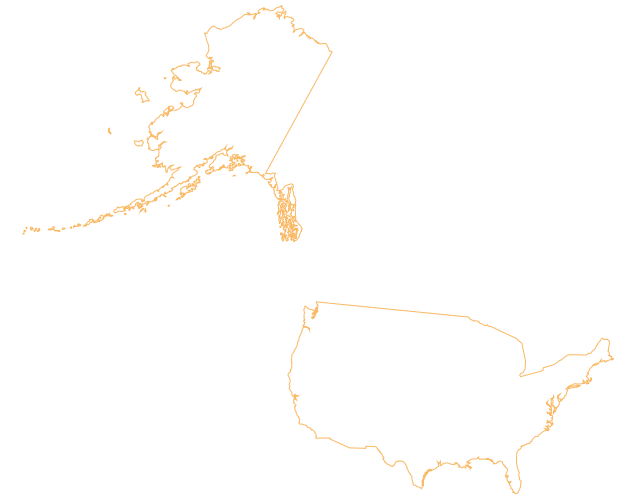
Yet, despite this discomfort with political shifts, expats continue to believe in the US economy. Almost seven in ten of those surveyed (69%) regard the current state of the economy positively.

Whilst the USA might be economically secure, it does not

perform as well in terms of personal safety. The country has one of the highest homicide rates among developed countries, and following a year of highly publicized gun crime and mass shootings, expats living in the US are uneasy regarding their security. While a quarter of those surveyed still rank personal safety in the US as very good, this figure is considerably lower than the international average of 43%.

Infrastructure Leaves Something to Be Desired

A topic which is never far from the headlines, US healthcare proves unpopular with respondents in the *Expat Insider 2017* survey. Over seven in ten (72%) feel that the affordability of healthcare in the States is generally bad, with a third even considering it very bad. This contributes to America trailing at 50th place in the Health



¹ UNODC. Crime and Criminal Justice Statistics Online: Homicide. 2015 <https://data.unodc.org/#state:0>

Your Country Through Expat Eyes

Country Report: United States

& Well-Being subcategory. While the quality of treatment does not provoke quite the same level of dissatisfaction, almost three in ten expats living in the USA (28%) rate it negatively.

“*The healthcare system is very expensive and bureaucratic. Public transport links are virtually non-existent where I live, so access to a car is a must.*”

The transport infrastructure equally disappoints those who moved to the States. While the USA offers plenty of opportunities to travel, getting around the country itself can prove challenging. Just 15% of expats living in the US rated the transport infrastructure as very good, less than half the worldwide average of 32%.

Collectively, these factors contribute to the USA's low ranking of 47th out of 65 in the Quality of Life Index. One British expat sums it up like this: “The healthcare system is very expensive and bureaucratic. Public transport links are virtually non-existent where I live, so access to a car is a must.”

Mixed Picture for Those with Kids

The USA certainly offers some benefits for expats with families, but there are also plenty of disadvantages to moving stateside to bring up your children. Almost three quarters of expat parents living in the USA (74%) feel

childcare is not easy to afford, significantly more than the global average of 39%.

Education costs aren't much better, and parents in the USA are more than twice as likely to describe education as completely unaffordable (32% compared to 15% worldwide). This is despite more than six in ten expat parents (61%) opting to send their children to a local state school. With these ratings, it's no surprise that the USA came last in the Costs of Childcare & Education subcategory.

Family life in the USA still has its pluses, though, with over nine out of ten expat parents (91%) reporting that US Americans have a friendly attitude towards families with kids. Leisure activities available for children are also abundant, with almost half of those surveyed (47%) describing them as very good.

Work Can Be Hard, but the Locals Are Friendly

Overall, work life in the US is seen positively by expats, and America sits in the top half of the Working Abroad Index (28th place out of 65). Expats describe a positive workplace, with one Canadian commenting that “the people here are very bold, creative and energetic. It is a very inspiring environment for successful work!” In the Job & Career subcategory, the US makes it into the top 10 and over 65% of respondents rate their career prospects in America positively.

Despite many expats in America being satisfied with their work, continued employment is not guaranteed; over a quarter of responses about job security (27%) were negative. Employers in America also seem to expect more, with expats in full-time employment working longer hours than the global average (45 hours per week compared to 44.3). The US also comes in at an underwhelming 48th place in the Work-Life Balance subcategory.

“*The people here are very bold, creative and energetic. It is a very inspiring environment for successful work!*”

Despite spending more time at work, expats in the USA still manage to develop a social circle. Less than one in ten of those surveyed (9%) feel that Americans are unfriendly, and respondents living in the USA are also more likely to have social circles including locals than expats in other countries (76% in the USA compared to 67% of all respondents).

Language was also a plus for those moving to the US. It ranks second in potential benefits they foresaw prior to their move, and 36% of US-based expats describe learning English as very easy. However, it is worth noting that the survey was carried out in English, and there may therefore be some bias. For non-English speakers, the USA is more difficult to adapt to: just three out of twenty expats living in America (15%) feel it would be easy to live there without knowing the local language.

Not the Cheapest Place to Live

Prior to moving abroad, the cost of living was a concern for close to three in ten expats (28%), and the issue ranks amongst the top three potential disadvantages expats thought about when moving to the USA. This prediction proved to be accurate: 45% of those surveyed rate the cost of living negatively — ten percentage points higher than the global average (35%). A German expat summed up living costs in the USA by saying, “you can get everything and everywhere — but it always costs a lot of money!” The USA has consequently dropped 5 places this year in the Cost of Living Index. The low ranking could be linked to the price of accommodation, which just a third of expats (33%) consider affordable.

Asian Tigers



Life in the Asian Tigers

	Hong Kong	Singapore	South Korea	Taiwan
Overall Rank*	39	9	31	4
Quality of Life*	27	4	20	2
Ease of Settling In*	42	24	51	19
Working Abroad*	33	23	35	12
Family Life <small>(out of 45 countries)</small>	35	7	26	13
Personal Finance*	36	35	7	14
Cost of Living*	63	57	36	10

*out of 65 countries

Expats in the Asian Tigers

Average age



41.8 years

43.7	42.6
Hong Kong	South Korea
40.3	41.2
Singapore	Taiwan

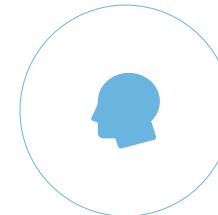
Top nationality



 **US American**

12%	37%
Hong Kong	South Korea
9%	22%
Singapore	Taiwan

Predominant gender



Female

57%	61%
Hong Kong	South Korea
62%	65%
Singapore	Taiwan

Top field of work



Education

29%	45%
Hong Kong	South Korea
10%	41%
Singapore	Taiwan

Tiger States Show Different Stripes

Hong Kong, Singapore, Taiwan, and South Korea may have gone through a similarly swift economic development, but expat life in the four Asian Tiger States couldn't be more different.



Top Findings

- > Full-time workweeks of up to 46.7 hours
- > Over two-thirds rate transportation infrastructure as excellent
- > 63% rate Hong Kong's quality of environment negatively
- > International schools preferred, but expensive
- > High cost of living in Hong Kong and Singapore
- > Varied results regarding ease of settling in

Little Satisfaction with Work-Life Balance

Taiwan, the overall winner of 2016, just missed the podium in 2017, ranking 4th out of 65 countries. It is joined in the top 10 by Singapore (9th), while South Korea (31st) and Hong Kong (39th) see comparatively bad results across nearly all indices.

Known as the four Asian Tigers or Dragons thanks to their economic leaps which catapulted them from developing to affluent high-tech economies within a few decades,¹ these destinations can all be found in the top 30 out of 139 in the Forbes 2016 Best Countries for Business list.² However, expats' satisfaction with working in South Korea and Taiwan has cooled compared to 2016: both destinations have fallen by at least ten places in the Working Abroad Index, now ranking 35th and 12th, respectively.

In terms of work-life balance, Taiwan does particularly badly, falling from the top 5 in 2016 to 35th out of 65 countries in 2017. It's a weak spot for all of the four Asian Tigers, however, ranging from Taiwan's slightly below-average performance to Hong Kong's 61st place. In the latter, unions have been calling for standardized working hours for years.³

Top Transportation but Mixed Results for Health

Outside of work, the four Tiger States have plenty to offer. Taiwan (second) and Singapore (fourth) both make it into the top 5 of 2017's Quality of Life Index — you can find a detailed report on Taiwan's results in the article "A Place in the Sun? Where Expats Enjoy the Quality of Life". South Korea (20th) and Hong Kong (27th), however, have continued to lose ground — in 2014, both were in the top 10 for this factor.

¹ South China Morning Post. The rise and demise of Asia's four little dragons. 28 Feb 2017. <http://www.scmp.com/comment/insight-opinion/article/2074773/rise-and-demise-asias-four-little-dragons>

² Forbes. Best Countries for Business. 2016. <https://www.forbes.com/best-countries-for-business/list/>

³ South China Morning Post. Standardise working hours for Hong Kong's low-income employees only, committee suggests. 27 Jan 2017. <http://www.scmp.com/news/hong-kong/politics/article/2066057/standardise-working-hours-hong-kongs-low-income-employees>

Your Country Through Expat Eyes

Regional Report: Asian Tiger States

Across all four destinations, respondents are particularly happy with the local transportation infrastructure — over two-thirds rate this factor *very good* — as well as the opportunity to travel. In Singapore, nearly three-quarters of respondents (74%) give their travel opportunities the best possible rating; “I think one of the best things about Singapore is its location and [the] ease to travel to many countries”, said one Indian respondent in Singapore. As such, all four destinations can be found in the top 10 of the Travel & Transport subcategory, with Singapore first and Hong Kong second.

“*One of the best things about Singapore is its location and the ease to travel to many countries.*”

Expats in all four destinations are happy with their personal safety — between 70% (Hong Kong) and 90% (Singapore) give this factor the best possible rating. However, results are not as uniform when it comes to health and well-being: while Taiwan comes first in this subcategory, Hong Kong only ranks 44th out of 65 countries. This is largely due to Hong Kong's poor results for the quality of the environment, which 63% of respondents rate negatively. Considering how levels of air pollution have exceeded the WHO's standards for more than 15 years,⁴ expats seem to have due cause to worry.

Paying for an Expensive International Education

Pollution in Hong Kong is also a problem for expat parents: while up to 8% of parents in the other three Tiger States think the country has a negative effect on their children's health, nearly a quarter (24%) are dissatisfied with this factor in Hong Kong. The special administrative region also ranks in the bottom 5 for the availability of childcare and education (41st out of 45), and its results for the costs of childcare and education are not much better (39th). Nearly four in five expat parents in Hong Kong (78%) send their children to an international school, and the already high tuition fees have continued to rise over the last few years⁵ — only *one* respondent in Hong Kong says education is affordable!

International schools are also popular in Singapore, where half the respondents with dependent kids chose this type of education. Consequently, the city-state ranks a below-average 35th for education and childcare expenses, followed by South Korea (36th). However, while 64% of parents in Hong Kong are unhappy about the lack of available education options, Singapore shines in this regard, ranking 2nd out of 45 countries. It also comes in second place for the quality of education.

Results for Taiwan and South Korea are generally less striking: they rank 13th and 26th respectively in the Family

Life Index, compared to Singapore's 7th and Hong Kong's 35th rank out of 45 destinations.

High Costs but Incomes to Match

It is not only education and childcare that can be costly. Singapore (57th) and Hong Kong (63rd) are both in the bottom 10 of the Cost of Living Index, with at least 62% of respondents saying they're dissatisfied with this factor. Both destinations are also at the top of EIU's Worldwide Cost of Living Report 2017.⁶ “The cost of housing is astronomically high,” according to one US American respondent in Hong Kong, an opinion that is shared by 65% of expats who give the affordability of accommodation the worst possible rating.

“*The cost of housing in Hong Kong is astronomically high.*”

Luckily, high costs are offset by high incomes: over two in five respondents in the two cities have access to an annual household income of over 100,000 USD, more than double the global percentage of 21%. Incomes are not as high in South Korea and Taiwan, but neither are prices. Over seven in ten expats in these two Tiger States are generally satisfied with their financial situation; South Korea ranks 7th and Taiwan 14th in the Personal Finance Index.

4 The Guardian. Where the wind blows: how China's dirty air becomes Hong Kong's problem. 16 Feb 2017. <https://www.theguardian.com/cities/2017/feb/16/hong-kong-death-trap-dirty-air-pollution-china>

5 South China Morning Post. Hong Kong schools must stop squeezing parents for every last cent. 15 Sep 2016. <http://www.scmp.com/comment/insight-opinion/article/2019341/hong-kong-schools-must-stop-squeezing-parents-every-last>

6 The Economist. Measuring the cost of living worldwide. 21 Mar 2017. <http://www.economist.com/blogs/graphicdetail/2017/03/daily-chart-13>

Taiwan Makes It Easy to Settle In

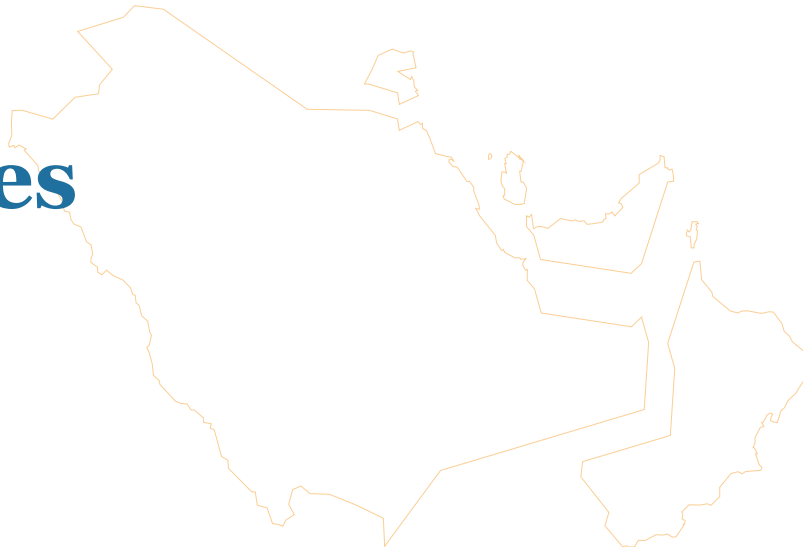
Besides the cost of living, the Asian Tigers see some of their worst results in the Ease of Settling In Index. This is especially true for South Korea, where respondents hardly feel welcome (60th out of 65), have trouble finding friends (51st), and struggle with the local language (52nd). At least the latter is not a problem for expats in Singapore, with respondents ranking the city-state third for language. It is important to note, though, that the *Expat Insider* survey was conducted in English, one of Singapore's four official languages.

With the exception of Taiwan, expats in the Tiger States

are noticeably more likely to have mostly other expats as friends: 44% or more say this is the case. According to over half of the respondents with mostly expat friends in Singapore and Hong Kong, cultural differences hold them back from making local friends, while almost two-thirds of expats in South Korea (65%) blame the language barrier. Taiwan, on the other hand, ranks 15th in the Finding Friends subcategory, with 61% agreeing that it is generally easy to find local friends.

Taiwan also sees significantly better results when it comes to the perceived friendliness of the local population: 60% agree that Taiwanese people are *very* friendly. This is double the global average (29%) and over three times the percentages for Hong Kong (12%), Singapore (19%), and South Korea (17%).

GCC States



Life in the GCC States

	Bahrain	KSA	Kuwait	Oman	Qatar	UAE
Overall Rank*	1	61	64	17	58	26
Quality of Life*	32	59	63	26	46	18
Ease of Settling In*	1	57	63	6	47	21
Working Abroad*	3	50	54	27	45	38
Family Life <small>(out of 45 countries)</small>	10	44	N/A	32	37	29
Personal Finance*	13	11	55	29	34	46
Cost of Living*	28	20	49	29	61	47

*out of 65 countries

Expats in the GCC States

Average age



41.8 years

43.2 Bahrain	39.9 Kuwait	43.4 Qatar
42.1 KSA	42.5 Oman	40.9 UAE

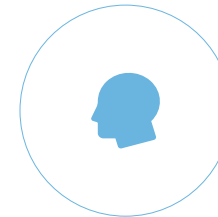
Top nationality



 **Indian**

30% Bahrain	22% Kuwait	13% Qatar
13% KSA	33% Oman	16% UAE

Predominant gender



Male

42% Bahrain	65% Kuwait	61% Qatar
74% KSA	56% Oman	55% UAE

Top reason for relocating



“Found a job here”

26% Bahrain	27% Kuwait	26% Qatar
21% KSA	25% Oman	24% UAE

Highs and Lows in the GCC States

High living standards and low taxes tempt many expats to the Gulf states, but opinions and results differ significantly across the region.

Top Findings

- > Home to some of the best and worst performing countries in the survey
- > Taxation one of the top three advantages of moving to the GCC states
- > Bahrain is second best for work-life balance and overall 2017 winner
- > Kuwait least friendly country
- > Just 26% very happy with welcome for families in Saudi Arabia

Getting Away from the Taxman

Improving personal finances motivates many to relocate to the Gulf, and taxation was cited as one of the top three advantages expats saw before moving. There is no real income tax levied in any of the GCC states, although it is worth noting some have to contribute towards social security in Bahrain and Kuwait.¹ Even taking this into account, the non-existent tax rate makes these states highly attractive.

As well as low taxation, some states also offer top salaries. A third of expats living in Qatar have a gross household income of over 100,000 USD a year, and more than eight in ten (81%) say this is enough or even more than enough to cover their daily expenses. However, there is some variety within the region: in Oman, Kuwait, and Saudi Arabia, over one in five expats fall into the lowest income bracket, with household incomes of less than 12,000 USD a year.



Expats on a budget should be cautious before moving to Qatar. Ranking 61st out of 65 countries in the Cost of Living Index, expats found accommodation on the peninsula particularly expensive: two-thirds (67%) rate the price of housing negatively, and rent usually constitutes about a third of outgoings.² While over three-quarters of respondents (77%) rate the Qatari economy positively, it is worth noting that the survey was conducted prior to the diplomatic crisis and cutting of trade ties between Qatar and Bahrain, Saudi Arabia, and the UAE.

Mixed Results for Work Life

The winner of the overall Expat Insider 2017 ranking, Bahrain, is also the third best country for working expats — for more information, please refer to the report on the “Best & Worst Places for Expats in 2017”. However, the other Gulf states struggle, especially regarding job security;

1 KPMG. Individual Income Tax Rates Table. <https://home.kpmg.com/xx/en/home/services/tax/tax-tools-and-resources/tax-rates-online/individual-income-tax-rates-table.html>

2 Online Qatar. Living in Doha Qatar (2015). <https://www.onlineqatar.com/living/cost-of-living-qatar.aspx>

Your Country Through Expat Eyes

Regional Report: GCC States

discounting those living in Bahrain, less than half of expats in the Gulf region were content with this factor.

Similarly, Bahrain also did better than its neighbors regarding work-life balance, with expats ranking it the second-best country for this factor globally. Ranking ninth, Oman is also a good place to be if you don't want to spend your whole time in the office: a full-time working week there comes in at a below-average 43.5 hours, which could be one reason why seven in ten expats there are content with this factor.

From Friendly Melting Pot to Cold Shoulder

Quality of life in the Gulf states also varies considerably. There are stark contrasts in the Personal Happiness subcategory across the region: while Bahrain takes the second spot, Kuwait trails behind in last place, and three in ten expats say they are dissatisfied with their life in the country.

Kuwaitis also come last for friendliness, while their Bahraini neighbors offer a considerably warmer welcome. Bahrain comes top in the Ease of Settling In Index and is the highest-ranking Gulf state for making expats feel welcome.

“*Bahrain is a beautiful melting pot of many different cultures, and I love that.*”

With foreign nationals making up almost half of the population of the Gulf region,³ expats generally have international friends. However, social circles are more mixed in Bahrain and Oman where 55% and 61% of expats respectively say their friends are either a mix of expats and locals or mainly locals. One American expat living in Bahrain was particularly impressed with the international culture, praising “the wonderful people in Bahrain. It is a beautiful melting pot of many different cultures, and I love that.”

All GCC states fared well in the Language subcategory of the Ease of Settling In Index, with only Saudi Arabia failing to make it into the top half of the table. Around nine in ten expats in Bahrain and the UAE (91% and 89% respectively) find it easy to get by without speaking the local language, while another 85% in Qatar feel the same; a German expat based in the UAE commented that “conversation in English is possible everywhere”. In contrast, almost two-fifths of expats in Saudi Arabia (38%) say it's hard to get by without speaking the local language.

A Safe Spot with Satisfactory Politics

The UAE, Oman, and Qatar all make it into the top 10 of the World Economic Forum's Safety and Security Index,⁴ and *Expat Insider* survey respondents also rate the GCC states well for personal safety; all states in the region

receive good ratings, with as many as 19 out of 20 expats feeling positive about their personal security in the UAE. The UAE just missed a spot in the top 5 in the Safety & Security subcategory, while Oman came in at a similarly impressive ninth place.

Expats also see the region as politically stable, with most of the countries coming in well above the global average for this factor.⁵ However, Kuwait and Bahrain didn't do quite as well as their neighbors: less than half of expats (48% and 49% respectively) rate this factor positively.

Lacking Options for Families with Children

There were insufficient respondents with dependent children living in Kuwait for the country to feature in the Family Life Index. With the exception of Bahrain, the Family Life Index is a weak spot for the region, and all four remaining Gulf states are in the second half of the ranking. Saudi Arabia does particularly badly, and is in the bottom 5 in all but one of the Family Life Index subcategories.

“*Schooling is way too expensive and not in line with the quality.*”

Childcare is one of the main challenges for expat parents across the region: in Oman and Qatar, only 40% and

³ Gulf Migration. GCC: Total Population and Percentage of Nationals and Foreign Nationals in GCC Countries. 20 Apr 2016. <http://gulfmigration.eu/gcc-total-population-percentage-nationals-foreign-nationals-gcc-countries-national-statistics-2010-2016-numbers/>

⁴ World Economic Forum. Travel and Tourism Competitiveness Report 2017: Safety and Security Ranking. <http://reports.weforum.org/travel-and-tourism-competitiveness-report-2017/ranking/#series=TTCLA.02>

⁵ Please note that the survey results pre-date the diplomatic crisis in the Gulf states.

Your Country Through Expat Eyes

Regional Report: GCC States

43% of expat parents respectively are positive about the availability of childcare options, dropping to only a quarter of satisfied respondents in Saudi Arabia. Similarly, those with older children struggle with the affordability of education. In the UAE, for example, 65% of expats aren't happy with schooling costs: "Schooling and housing is way too expensive and not in line with the quality", says one Dutch expat. This dissatisfaction with education costs may also be related to the fact that seven in ten expat parents send their children to an international school.

Despite limited options, many expat parents in the region say that local residents are welcoming towards families: as many as 57% of those living in Bahrain and 54% in the UAE give the country top marks for this factor. However, once again there's variation across the Gulf: just 26% of expats in Saudi Arabia rate the friendliness towards families as very good, well below the global average of 48%.

Nordic Countries



Life in the Nordic Countries

	Denmark	Finland	Norway	Sweden
Overall Rank*	30	21	20	22
Quality of Life*	12	16	22	14
Ease of Settling In*	65	60	50	49
Working Abroad*	9	22	8	10
Family Life <small>(out of 45 countries)</small>	4	1	5	2
Personal Finance*	56	53	51	50
Cost of Living*	55	51	62	50

*out of 65 countries

Expats in the Nordic Countries

Top nationality



 **British**

7% Denmark
13% Norway
17% Finland
8% Sweden

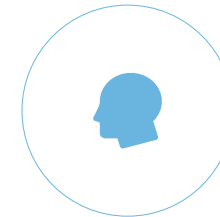
Top field of work



Education

8% Denmark
13% Norway
15% Finland
17% Sweden

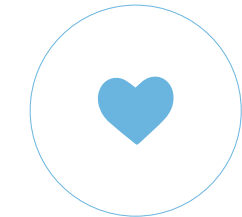
Average working hours



41.1 h/week (full time)

39.7h Denmark
42.9h Norway
38.5h Finland
42.3h Sweden

Top reason for relocating



“Moved for love”

26% Denmark
23% Norway
33% Finland
25% Sweden

Happy Families under the Northern Lights

Despite a welcome as frosty as the winters, expat families and employees alike love their lives in the Nordic countries.

Top Findings

- > All in top 10 of Health & Well-Being subcategory
- > Finland first in Family Life Index for second year running
- > Over half struggle to make local friends
- > Short working week and a top-notch work-life balance
- > Under 30% happy with cost of living

Happy with Healthcare

Denmark, Finland, Norway, and Sweden all rank in the top 10 of the Health & Well-Being subcategory, with the region's top performer, Denmark, coming in 3rd place out of 65 countries. Over two-thirds of respondents in all four countries are positive about the quality of medical care, which may be connected to the fact that healthcare spending is extremely high in each of these nations: Sweden, for example, spends 67 billion USD a year.¹ Expats are also happy with the cost of healthcare, with around two in five respondents giving this aspect the very best rating; all healthcare systems in the Nordic countries are tax-funded and publicly owned, meaning you don't need to splash your cash when you get sick.²



First Class Family Life

Over the years, the Nordic countries have performed continuously well in the Family Life Index and all make it into the top 5 in 2017. Finland retains its top spot, partly because of the country's strong performance in the Quality of Education subcategory, in which the country takes first place. With the gap between the weakest and strongest pupils being the smallest in the world, the Finnish schooling system also tops the World Economic Forum's Global Competitiveness Report when it comes to education.³ Take a look at the article "Educating Expat Kids" for more information on education in the Nordic countries.

“Denmark is a very family-friendly country and workplace culture is very supportive of families.”

¹ Emergo. Worldwide Spending on Healthcare. Jul 2016. <https://www.emergogroup.com/resources/worldwide-health-expenditures>

² World Health Organization. Nordic Health Care Systems. 2009. http://www.euro.who.int/_data/assets/pdf_file/0011/98417/E93429.pdf

³ Business Insider. The 11 best school systems in the world. 18 Nov 2016. <http://www.businessinsider.de/wef-ranking-of-best-school-systems-in-the-world-2016-2016-11?op=1>

Your Country Through Expat Eyes

Regional Report: Nordic Countries

All four countries also perform well in the Family Well-Being subcategory, with both Finland and Norway making it into the top 3. At a respectable 13th place out of 45 countries, Denmark, however, falls significantly behind its neighbors — it's the only country in this group not to make it into the top 10. Still, Denmark has come a long way, gaining 19 places in the overall Family Life Index compared to 2016. One British respondent in Denmark appreciates the fact that “Denmark is a very family-friendly country and workplace culture is very supportive of families”. The country also has the lowest childhood inequality in the world.⁴ If you would like to learn more about the Family Life Index, take a look at the article “Where Expat Families Feel at Home”.

The Romantics’ Relocation

The main reason female expats in the Nordic countries moved abroad was for love or to live in their partner’s home country, with 27% or more giving this answer. Over a third of female respondents in these nations have dependent children living abroad with them, however, very few stay at home to look after their kids; Finland is the exception to this rule, where 17% of female respondents list this as their main employment status. In general, however, it is relatively easy for women in Nordic countries to find a job, as these nations have some of the lowest gender discrimination rates in the world.⁵

This is also helped by childcare, which over half and even up to 70% of expat parents in the Nordic countries describe as affordable and easy to find. Furthermore, over three-quarters of expat parents across the four countries are pleased with the leisure activities for children, which, no doubt, provide parents with more free time.

A Welcome as Cold as the Weather

All four Nordic countries fall into the bottom 10 in the Finding Friends subcategory of the Ease of Settling In Index, with Norway, Denmark, and Sweden making up the bottom three. More than half of expats across the Nordic countries find it difficult to make local friends, and over two-fifths in each country describe the local population as distant. One Brit in Sweden states, “As in most Nordic countries, people are quite private, closed, and...not that open to conversations with new people”.

This unfriendly welcome results in a high proportion of respondents sticking mainly with fellow foreigners. Nearly a half of respondents in Denmark (46%) say their social circle mainly consists of other expats. The only exception to this trend is Finland, where 27% of respondents say they have mostly local friends — eight percentage points higher than the global average (19%).

“*People are quite private, closed, and...not that open to conversations with new people.*”

Language barriers often pose problems when making local friends; half of the respondents in Denmark with mostly expat friends say that the language prevents them from befriending the local residents. When it comes to the Language subcategory, however, each country performs quite differently. Finland comes in at a disappointing 53rd place out of 65 countries, while Sweden takes the 15th spot. The varying difficulty of the languages spoken across the region probably contributes to this result. In Finland, over four-fifths of respondents (85%) claim the local language is hard to learn, while only 49% of expats in Sweden feel the same way. Finnish is one of the most challenging languages, requiring 1,110 class hours to become proficient, while the official languages of the other Nordic countries require less than 600 hours.⁶

Language barriers are not completely prohibitive for expats, however, as all four countries fall into the top 5 of the World Economic Forum’s English Proficiency Index.⁷ This means that over 45% of respondents in the Nordic countries find it easy to get by without speaking the local language. One Spanish expat in Sweden, for example, describes the country as one “where you can live for years without uttering a word of Swedish”.

4 UNICEF. Fairness for Children. Apr 2016. https://www.unicef-irc.org/publications/pdf/RC13_eng.pdf

5 World Economic Forum. The Global Gender Gap Report. 2016. http://www3.weforum.org/docs/GGGR16/WEF_Global_Gender_Gap_Report_2016.pdf

6 Effective Language Learning. Language Difficulty Ranking. <http://www.effectivelanguagelearning.com/language-guide/language-difficulty>

7 World Economic Forum. Which countries are best at English as a second language? 15 Nov 2016. <https://www.weforum.org/agenda/2016/11/which-countries-are-best-at-english-as-a-second-language-4d24c8c8-6cf6-4067-a753-4c82b4bc865b/>

Top Destinations for Work-Life Balance

The Nordic countries perform very well in the Working Abroad Index, with three of them (Denmark, Norway, and Sweden) making it into the top 10. Over two-thirds of respondents in the region rate their work-life balance positively; Denmark — where full-time employees devote two-thirds of their day to personal care and leisure⁸ — even came first in the Work-Life Balance subcategory. This satisfaction may be linked to the short working hours across the Nordic countries. Full-time workers generally

have a far shorter week than their global counterparts, and over two-thirds are positive about their working hours. In Finland, for example, the full-time average is 38.5 hours, nearly six hours less than the global average of 44.3 hours. The downside: Spending all that leisure time might come at a cost. All four countries are among the most expensive places to live in the world: they're all found in the bottom 15 of the Cost of Living Index, with less than three in ten respondents in each country rating costs positively. Property prices are particularly problematic: over two in five expats in all four countries state that housing is not affordable, and one US American in Sweden even describes property prices as "prohibitive".

⁸ OECD Better Life Index. Work-Life Balance. <http://www.oecdbetterlifeindex.org/topics/work-life-balance/>

Oceania



Life in Oceania

	Australia	New Zealand
Overall Rank*	34	6
Quality of Life*	23	15
Ease of Settling In*	31	10
Working Abroad*	32	2
Family Life <small>(out of 45 countries)</small>	24	14
Personal Finance*	62	49
Cost of Living*	56	48

*out of 65 countries

Expats in Oceania

Average age



44.9 years

43.0 Australia 47.0 New Zealand

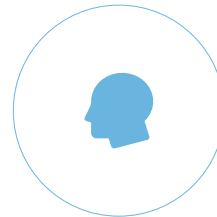
Top nationality



British

15% Australia 32% New Zealand

Predominant gender



Female

66% Australia 73% New Zealand

Top reason for relocating



“ *Better quality of life* ”

25% Australia 26% New Zealand

A Happy Expat Life Comes at a Price

Oceania offers a high quality of life for expat singles and families alike, but health and happiness can come at a serious price.

Top Findings

- > Over 70% happy with quality of healthcare
- > Expats struggle with cost of living despite high incomes
- > Weary workers in Australia, happy employees in New Zealand
- > Different experiences settling in
- > More than four-fifths happy with family life

Top-Notch Quality of Life

At least a quarter of respondents in Oceania (Australia and New Zealand) say they moved abroad for a better quality of life, making this the most popular response among expats in the region. They certainly weren't disappointed: both countries make it into the top 25 of the Quality of Life Index, and the majority of respondents in Australia (51%) and New Zealand (72%) now plan to stay forever.

Expats are happy with the available leisure options, which around nine in ten in both countries rate favorably. Over three-quarters rate the climate and weather positively, or as one British expat in Australia put it, "I wake up happy when the sun is shining". Low pollution levels also make it easier and more enjoyable to spend time outdoors. Both Australia and New Zealand have some of the lowest air pollution levels in the world,¹ and 88% of respondents in



Australia and 90% in New Zealand feel positively about the quality of the environment.

Good healthcare further enhances expats' quality of life in Oceania. While Australia falls below the global average when it comes to healthcare costs, over seven in ten respondents in both countries still feel positively about the quality of medical care, and over two-fifths are happy with its affordability. This may be because a doctor's appointment and prescriptions are at least partially subsidized in both countries, and hospital treatments are free of charge.^{2,3} Additionally, both countries spend over nine percent of their GDP on healthcare, leading to a reliable and affordable system.⁴

High Price for the High Life

New Zealand and Australia rank very poorly in both the

1 World Economic Forum. The best — and worst — countries for air pollution and electricity use. 9 Feb 2017. <https://www.weforum.org/agenda/2017/02/the-best-and-worst-countries-for-air-pollution-and-electricity-use>

2 The Telegraph. Expat guide to New Zealand: health care. 10 Feb 2011. <http://www.telegraph.co.uk/news/health/expat-health/8308330/Expat-guide-to-New-Zealand-health-care.html>

3 The Telegraph. Expat guide to Australia: health care. 21 Jul 2010. <http://www.telegraph.co.uk/news/health/expat-health/7898820/Expat-guide-to-Australia-health-care.html>

4 The World Bank. Health expenditure, total (% of GDP). <http://data.worldbank.org/indicator/SH.XPD.TOTL.ZS>

Your Country Through Expat Eyes

Regional Report: Oceania

Personal Finance and Cost of Living Indices. Despite over two in five respondents in both countries having access to an annual household income of over 75,000 USD, expats down under are unhappy with their personal finances. Over 30% believe that their disposable household income is not enough to cover their daily expenses.

“Rental prices and cost of living are far beyond average.”

This is not helped by the fact that New Zealand has the second most expensive property prices in the world, with Australia only falling slightly behind in third place.⁵ Expats certainly feel this financial drain: over six in ten respondents in Oceania find accommodation unaffordable, and one South African expat in New Zealand even described the cost of living as “horrendous”, while one German in Australia finds that “rental prices and cost of living are far beyond average”.

Varying Employment Experiences

New Zealand performs extremely well in the Working Abroad Index, taking the second spot. Australia, however, falls far behind, ranking 32nd out of 65 countries. New Zealand does decidedly better than Australia in the Job & Career subcategory (8th vs. 46th) as well as the Work-Life

Balance subcategory (5th vs. 40th). Though their average full-time working weeks are similar (42.9 hours in Australia and 42.3 in New Zealand), three-quarters of respondents in New Zealand say they are satisfied with their working hours, while only 60% in Australia feel the same way.

Feeling at Home in New Zealand

When it comes to the ease of settling in, New Zealand succeeds once again; four-fifths of respondents in New Zealand find it easy to settle down, however, only 68% in Australia feel the same way. Three cities in New Zealand make it into a list of the 30 friendliest cities in the world.⁶ Expats in the country strongly agree, with half the respondents in New Zealand giving the general friendliness of the local population the best possible rating. Over two-thirds (68%) claim that it is easy to make friends, and one Irish expat states, “Everyone is really friendly, and the culture is very chilled out”. In contrast, only 53% of expats in Australia find it easy to make friends.

However, expats in both countries also find it relatively easy to befriend the local residents, with 57% of respondents saying that their social circle is a mix of expats and local residents — nearly ten percentage points higher than the global average of 48%. This may be because there are no (or very few) language barriers when meeting new people, since English is an official language

in both countries and the *Expat Insider* survey was also conducted in English.

“Everyone is really friendly, and the culture is very chilled out.”

It's not all simple when it comes to language, however, as the countries perform very differently in the Language subcategory. While New Zealand ranks 9th out of 65, Australia falls behind, taking 32nd place. This is largely because nearly three-quarters of respondents in Australia (74%) believe that it's difficult to live there without speaking the local language, while only half in New Zealand feel the same way.

Family First Down Under

While New Zealand beats its neighbor in the Family Life Index, ranking 14th out of 45 countries, Australia still takes a respectable 24th place. Life is made easier by the friendly attitude towards families with kids. Over five-sixths of expat parents in both countries are happy with this aspect — one reason why both countries make it into the top 15 of the Family Well-Being subcategory. Expat parents are just as happy with their children's health and leisure activities: over 80% in both countries rate children's health positively, while 86% feel the same about available leisure activities for kids.

⁵ HuffPost: Sydney Has The Second Most Unaffordable Housing In The World. 24 Jan 2017. http://www.huffingtonpost.com.au/2017/01/23/sydney-has-the-second-most-unaffordable-housing-in-the-world_a_21661117/

⁶ Conde Nast Traveler. The 2016 Friendliest and Unfriendliest Cities in the World. 15 Aug 2016. <http://www.cntraveler.com/galleries/2015-08-14/the-2015-friendliest-and-unfriendliest-cities-in-the-world>

Your Country Through Expat Eyes

Regional Report: Oceania

Parents are also happy with the quality of education, which over 70% rate positively. These two countries have some of the best education systems in the world, and both rank in the top 15 in the Education sub-index of the Legatum Prosperity Index.⁷ The top-notch education systems may be one reason why nearly half of expat parents in Australia (49%) and nearly two-thirds in New Zealand (64%) send their children to local state schools, compared to the global average of just one-third.

Family life is not all positive in Oceania, however, as parents in both countries think childcare is expensive. Just over two-fifths of expat parents in New Zealand (41%) believe that it's affordable, while a mere 8% in Australia feel the same way. Childcare in Oceania is among the most expensive in the world; parents in Australia spend 15.7% of their income on childcare, while those in New Zealand spend 29%, making it the second most expensive childcare worldwide.⁸

⁷ Legatum Institute. The Legatum Prosperity Index™ 2016. Nov 2016. http://www.prosperity.com/application/files/9214/7808/9761/Legatum_Prosperty_Index_2016.pdf

⁸ World Economic Forum. These are the countries where parents spend the most on childcare. 22 Dec 2016. <https://www.weforum.org/agenda/2016/12/childcare-cost-oecd/>

Expats Around the World

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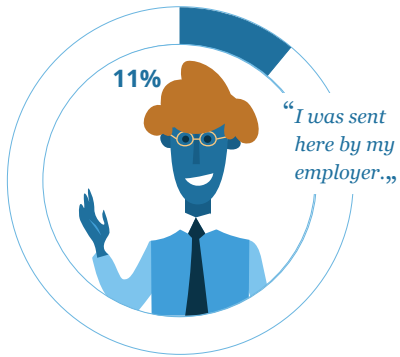
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10 Types of Expats

The Foreign Assignee



61% male | 39% female

Typical countries of residence:
Myanmar, Nigeria, Kenya, Singapore, Poland

- > 43% work as managers
- > 44% gross household income p.a. ≥ 100,000 USD
- > 81% knew no one in their destination before
- > 40% are mostly friends with other expats

The Career Expat



52% male | 48% female

Typical countries of residence:
Luxembourg, Kuwait, Qatar, Oman, Bahrain

- > 11% business owners or entrepreneurs
- > 17% teachers, academics, or researchers
- > 57% saw the local economy as a benefit
- > 50% have lived in ≤ 1 other country

The Foreign Recruitée

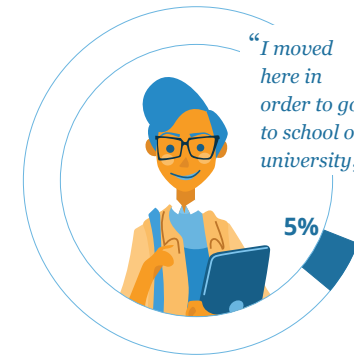


61% male | 39% female

Typical countries of residence:
Saudi Arabia, Switzerland, Qatar, UAE, Kazakhstan

- > 38% saw local taxes as a benefit
- > 40% very likely to return home
- > 16% aren't living with their children
- > 60% little or no local language skills

The (Ex-)Student



37% male | 63% female

Typical countries of residence:
Ukraine, Denmark, Hungary, Netherlands, Austria

- > 43% still enrolled in higher education
- > 33% gross household income p.a. ≤ 12,000 USD
- > 55% good or great local language skills
- > 37% planning to stay for 1-5 years

The Traveling Spouse



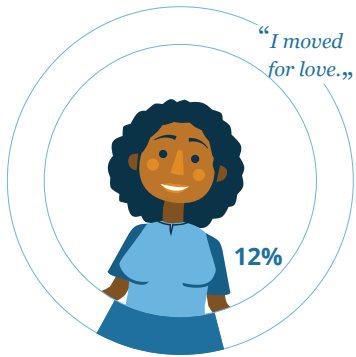
13% male | 87% female

Typical countries of residence:
Singapore, Luxembourg, Hong Kong, India, Uganda

- > 42% moved due to partner's foreign assignment
- > 45% work part time
- > 48% raising children abroad
- > 72% of parents send kids to private schools

10 Types of Expats

The Romantic



40% male | 60% female

Typical countries of residence:
Finland, Greece, Philippines, Denmark, Sweden

- > 76% in a relationship with a local
- > 48% completely happy with their relationship
- > 25% have acquired local citizenship
- > 17% mainly friends with other expats

The Family Expat



38% male | 62% female

Typical countries of residence:
Kuwait, Chile, Israel, Canada, Greece

- > 34% earn less than they would at home
- > 34% negative ratings for career
- > 51% have lived in current country for > 10 years
- > 79% feel at home there by now

The Dream Destination Expat



38% male | 62% female

Typical countries of residence:
Israel, Cambodia, Italy, Spain, Thailand

- > 24% completely satisfied with life abroad
- > 75% have (more than) enough for all expenses
- > 57% very happy with travel opportunities
- > 78% feel at home in local culture

The Greener Pastures Expat

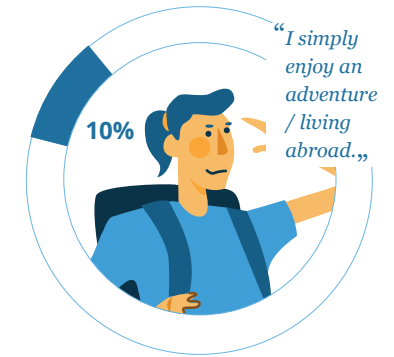


50% male | 50% female

Typical countries of residence:
Cyprus, Costa Rica, Portugal, Ecuador, Malta

- > 36% staying abroad for the first time
- > 28% retirees
- > 64% positive ratings for cost of living
- > 58% saw personal health as a benefit

The Adventurer



40% male | 60% female

Typical countries of residence:
Vietnam, China, Turkey, Peru, Argentina

- > 60% have lived in ≤ 1 other country
- > 22% want to improve language skills
- > 74% satisfied with socializing and leisure
- > 17% mostly friends with locals

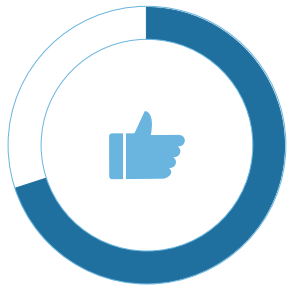
Austrians Abroad



Servus!

I'm from Austria, but I live in the US now. My employer sent me abroad, and my income as an expat is higher than at home.

Satisfaction



70%
generally
satisfied with
life abroad

Expatriate Profile

Average
age



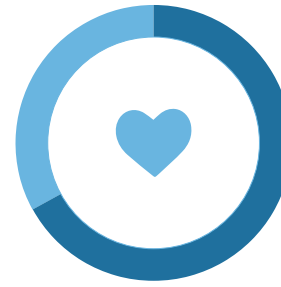
47.2
years

Gender
split



59% **41%**
female male

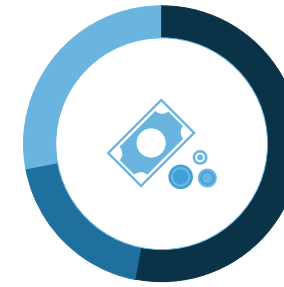
Relationship
status



67% **33%**
in a single
relationship

Working Abroad

Income abroad
compared to similar job at home



54% **19%** **28%**
higher about lower
the same

Top employment
statuses



29% **10%**
employee retiree
15%
manager

Top Reasons for Relocating

#1
Sent by employer

#2
Moved for love

#3
Adventure/personal
challenge

Top Countries of Residence

9%
USA

8%
Austria
(adopted citizenship)

8%
Germany

Austrians Don't Stray Too Far from Home

Highly educated and linguistically capable, Austrian expats tend to be older than average and earn more than back home.

Top Findings

- > 41% have lived in three or more countries before
- > Nearly two-fifths speak the local language(s) very well
- > Over seven in ten (71%) have a partner from another country
- > An above-average 16% have a PhD
- > Austrians are notably older than average (47.2 years old)

Always Internationally Minded

Austrian expats are experienced when it comes to living abroad: more than four in ten (41%) have already lived in three or more foreign countries. Close to three in ten (28%) have been living in their current host country for more than ten years, with 12% even taking up citizenship there.

Kein Problem with Local Languages

After the USA — where 9% of Austrian respondents live — Germany is the second most popular destination for Austrian expats. This makes the move abroad far less linguistically challenging, since German is the native language of both countries. However, even Austrian respondents who move beyond German-speaking

countries still manage to pick up the local language(s): nearly two-fifths (39%) say they speak it very well, compared to a global average of less than a quarter (24%). This is fortunate as almost three in ten (28%) say expat life in their host country would be *very* challenging without local language skills.

Austrians' ability to communicate abroad may also be connected to the fact that so many of them can speak English: learning English at school is compulsory in most parts of Austria,¹ and Austrians rank eighth when it comes to English proficiency worldwide.²

Crossing Borders for Love and Friendship

Three-fifths of Austrians abroad describe their social circle as a mix of expats and locals, possibly connected to their

¹ Die Presse. In der Volksschule lernen alle Kinder eine Fremdsprache. 24 Sep 2015. <http://diepresse.com/home/bildung/schule/4828358/In-der-Volksschulen-lernen-alle-Kinder-eine-Fremdsprache>

² Education First. The World's Largest Ranking of Countries by English Skills: Austria. 2016. <http://www.ef.se/epi/regions/europe/austria/>

Nationality Report: Austrians Abroad

ability to communicate in multiple languages. Austrians are also not afraid to go it alone: just 2% of Austrians moved to a city where they already knew people, compared to 10% of expats worldwide.

Two-thirds of Austrians are in a relationship, and more than one in ten Austrian expats (12%) relocated to be with their partner. In general, loved-up Austrians tend to have partners from other countries: of those who are in a relationship, more than seven in ten (71%) are with a foreign national, and two-fifths say they met their partner in their current host country.

Highly Educated and Career-Driven

Austrian expats tend to be well-educated: 43% have a postgraduate or master's degree, and a further 16% have a PhD — ten percentage points higher than the global average. Some are even relocating for their studies: 9% moved for this reason, nearly double the global average (5%). This doesn't mean Austrian expats want to stay in

academia: only 3% work as teachers, academic staff, or researchers compared to 9% globally. Instead, the most frequent status of employment for Austrians abroad is as an employee (29%) or a manager (15%). Nearly a fifth (17%) say they moved abroad as they were sent by their employer, while 8% were recruited by a local company (global average: 11% and 6% respectively).

Austrians abroad can expect to earn more than if they'd stayed at home. While 54% of those working say that they are bringing home more than they would for the same job in Austria, just 15% said their salary was a lot larger. This means Austrians are almost ten percentage points less likely to feel that they are earning *considerably* more abroad than the global average (24%).

While 29% of Austrian expats are employees, one in ten are retirees, making this the third most popular employment status among Austrian respondents. With an average age of 47.2 years, Austrians are almost four years older than the survey average (43.5), and just 15% have dependent children living with them abroad.

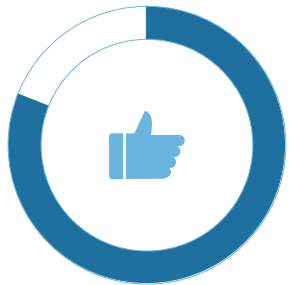
The British Abroad



Hello!

I left the UK for Spain, as I wanted to spend my retirement somewhere sunny and benefit from a better quality of life.

Satisfaction



81%
generally
satisfied with
life abroad

Expat Profile

Average
age



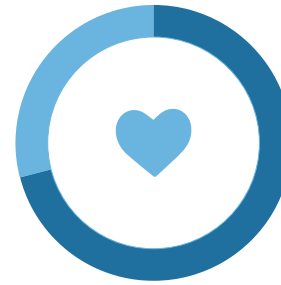
51.2
years

Gender
split



53% female
47% male

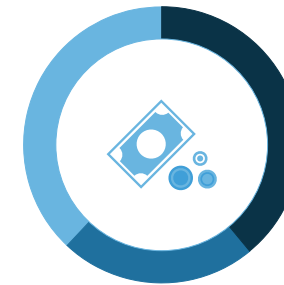
Relationship
status



71% in a
relationship
29% single

Working Abroad

Income abroad
compared to similar job at home



39% higher
23% about
the
same
38% lower

Top employment
statuses



22% retiree
14% employee
11% teacher/
academic
staff/
researcher

Top Reasons for Relocating

#1
Better quality of life

#2
Moved for love

#3
Found a job here

Top Countries of Residence

8%
Spain

6%
Germany

5%
France

Fleeing the British Weather Forever

Many British expats spend their retirement overseas and are generally satisfied with life abroad. Those that are working are most likely to be in education.

Top Findings

- > Two-thirds looked forward to a better climate and weather
- > Spain remains the most popular destination
- > Expats struggle to learn the local language(s)
- > 22% of Brits abroad are retirees
- > More than half (52%) say they're unlikely to return to the UK

Close to Home but Not Likely to Return

Brits don't usually venture too far: Spain (8%), Germany (6%), and France (5%) are the top 3 destinations for British expats, and have been since the first *Expat Insider* survey in 2014. Their main reason for relocating was to find a better quality of life (17%), which they achieved by (generally) relocating to countries with better weather and climate — an aspect which two-thirds saw as a potential benefit before moving. A British expat residing in Myanmar, for example, loves “the feeling of being settled with my family in a beautiful rich cultural country in a warm climate”. After moving, 78% of British expats rate the climate and weather of their host country positively (compared to 61% of expats worldwide), with 42% even saying it's excellent (26% globally).

The average age of British expats is around 51 years old — more than seven years older than the average survey respondent. In fact, 22% of all Brits abroad are retirees, compared to only 9% of all *Expat Insider* participants. Of British expats who are still working, a quarter are in the education sector — ten percentage points higher than the global average. This could be connected to the high demand for English teachers globally.¹

Whether retired or working, Brits seem to quickly adjust to expat life — 26% feel at home nearly straight away. They also seem to really love living abroad: over one-third (35%) have been living in their host country for more than ten years, and more than half (52%) say it's unlikely they will be returning to the UK in the future. However, only 14% have acquired citizenship of their host country.

¹ The Atlantic. The International-School Surge. 5 Jun 2017. <https://www.theatlantic.com/education/archive/2017/06/the-international-school-surge/528792/>

The Benefit of Speaking English

More than half of British expats (56%) generally agree that it is easy to live in their host country without speaking the local language(s), ten percent points higher than the global average. Brits abroad have a relatively hard time learning the local language(s) despite the fact that over one-quarter (26%) say their social circle mostly consists of local residents; three-fifths don't find it easy, compared to 50% of expats across all nationalities.

Moreover, 52% say they speak the local language(s) of their host country only a little or not at all, compared to a worldwide result of 46%. A British expat living in Spain, for example, says that "the thing that bothers me most is the inability to speak the language but I am having lessons to remedy this".

Romance beyond British Borders

Brits abroad are slightly more likely to be in a relationship (71% vs. 65% globally). However, long-distance relationships are not particularly common: only 9% are braving the distance, compared to a worldwide result of 13%.

Although speaking the local language can be a challenge,

over four in ten British expats who are in a relationship (43%) have a partner who's from their host country, and 15% of all British respondents moved for love. Almost half of British expats in a relationship (47%), however, actually met their partner in the UK.

A quarter of Brits abroad have dependent children living with them, while another three in ten have children that are already living on their own. The latter is almost double the global average (16%) and may be connected to the fact that a large proportion of British expats are retirees. All things considered, more than four-fifths of Brits abroad (81%) are generally happy with their life.

A Variety of Incomes

There are mixed results among British expats when it comes to income: nearly two-fifths of those working (38%) state that it's lower than back home, compared to 29% globally.

Despite lower wages, over three-quarters (76%) feel that their disposable household income is enough or even more than they need to cover their expenses. Over half of British expats (51%) regarded the cost of living as a benefit prior to their big move, as opposed to 42% globally. Actual costs, of course, depend on their country of residence: in Spain — the most popular destination for British expats — prices are around 20% cheaper than in the UK.²

Gross yearly household income is in line with the global average: the most common income bracket for Brits abroad (23%) is 25,000 to 50,000 USD a year. Some British expats, however, are earning a lot more: 13% have an annual household income of 150,000 USD or more, slightly more than the global average (10%). At the same time, just under three in ten British expats (28%) have at least a postgraduate or master's degree — compared to a global average of 46%.

² Numbeo. Cost of Living Comparison Between United Kingdom and Spain. Jun 2017. https://www.numbeo.com/cost-of-living/compare_countries_result.jsp?country1=United+Kingdom&country2=Spain

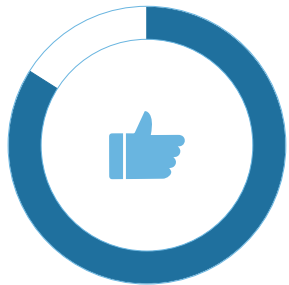
The French Abroad



Bonjour!

I found a job abroad, so I moved to the US. I'm generally pretty satisfied with expat life, and I earn more than in France.

Satisfaction



84%
generally
satisfied with
life abroad

Expat Profile

Average
age



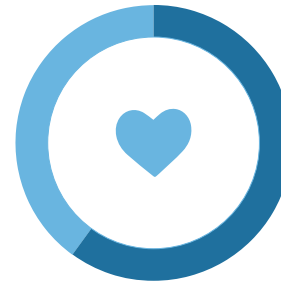
40.6
years

Gender
split



61% 39%
female male

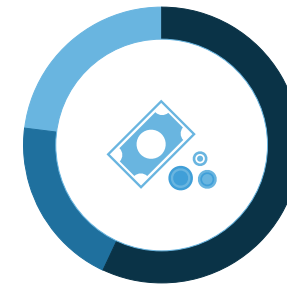
Relationship
status



60% 40%
in a single
relationship

Working Abroad

Income abroad
compared to similar job at home



57% 21% 23%
higher about lower
the same

Top employment
statuses



31% 8%
employee entrepreneur/
19% business
manager owner

Top Reasons for Relocating

#1
Found a job here

#2
Sent by employer

#3
Moved for partner's career

Top Countries of Residence

10%
USA

8%
United Kingdom

7%
Germany

Wealth and Health: The Highs and Lows for French Expats

Highly educated and slightly younger than average, the French move abroad for the economic advantages, but miss the healthcare back home.

Top Findings

- > French expats cautious of foreign healthcare
- > More than half see economic advantages in moving abroad
- > 63% can speak the local language at least fairly well
- > Almost two-thirds in a relationship with someone who is not French

Homesick for the Healthcare

Coming from a country with a universal healthcare system financed by employers and taxation,¹ French citizens venturing abroad are apprehensive about the coverage in their new home. Over a fifth of French respondents see the standards of healthcare abroad (28%) and how their personal health could be affected (21%) as potential disadvantages to leaving France.

Once abroad, 42% of French expats rate the affordability of healthcare negatively, compared to 27% of all survey respondents. At least for some, this might be explained by their choice of destination: one in ten respondents from France opted to relocate to the USA, which has a notoriously expensive healthcare system; one French expat living in the US describes the health service as “too money driven”.

Economic Advantages and Better Pay

One of the benefits the French saw to moving abroad was the economy: 52% were looking forward to a different economy and/or labor market, compared to 45% of expats around the globe. One French respondent was full of praise for the thriving Canadian economy, loving “the dynamism: economy, innovation, entrepreneurship”. Not quite two-fifths of all French expats (37%) cite work as their primary reason for relocating, with an above-average 15% having found a job abroad on their own and 14% being sent abroad by their employer.

Financially, the French prosper abroad: almost six in ten of those working (57%) enjoy a higher income than they would back home in a similar job. Close to a fifth of French expats (19%) are working in management, where they are

¹ Commonwealth Fund. 2015 International Profiles of Healthcare Systems. Jan 2016. http://www.commonwealthfund.org/~media/files/publications/fund-report/2016/jan/1857_mossialos_intl_profiles_2015_v7.pdf?la=en

Nationality Report: The French Abroad

more likely to hold either a top (43%) or a lower (21%) management position than the global average (38% and 13% respectively). The latter may be connected to their young average age: at 40.6 years old, French respondents are almost three years younger than the survey average (43.5). Correspondingly, the percentage of retirees among the French expat population is less than half the global average (4% of French expats vs. 9% globally).

From Engineering to Education: Finding Employment Abroad

Manufacturing and engineering are the sectors where you're most likely to find French expats, and 11% work in this field. Commerce and trade as well as the IT sector and education are also popular fields — 8% work in each of these industries. However, relatively speaking, expats from France are almost half as likely to be employed in education than expats across the globe (15%).

Even if they're not working in education, French respondents have still spent a lot of time in the classroom: six in ten hold a postgraduate degree, making them 20 percentage points more likely to hold this kind of qualification than the global average; a further 8% even have a PhD or equivalent.

Citizens of the World

French expats are more multinational than most: they

are almost twice as likely to have lived in five or more countries than the global average (14% vs. 8% globally). Close to half (46%) say it's unlikely they'll return to France, even if just 21% plan on staying in their current country of residence forever.

The French make an effort when moving abroad, with more than six in ten (63%) being able to speak the local language(s) at least fairly well. Languages are a persuasive reason for French to move abroad: 19% list improving their language skills as one of their reasons to relocate, compared to only 10% of expats globally.

Despite their linguistic ambitions, French expats don't always mix with the local population. When asked about their social circle, 41% describe their friendship group as mainly expats, making them more likely to stick with other foreigners than survey participants worldwide (33%). Cultural barriers seem to be the biggest hurdle to breaking out of the expat bubble, and over half of French respondents who say they mainly socialize with other expats (51%) cite this as a reason for not having more local friends.

Fewer Relationships but More International Couples

Their reputation as romantics doesn't mean French expats are more likely to be in a relationship: an above-average four in ten are single. While globally, half of all expats in

a relationship say they met their partner in their home country, French couples are somewhat more international: just a third say they met in France, and over three-fifths (63%) are in a relationship with a foreign national. In fact, nearly a third of French respondents in a relationship (32%) are with someone who is neither French nor from their current country of residence.

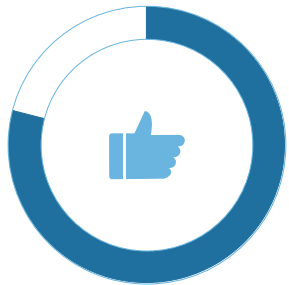
Germans Abroad



Guten Tag!

I left Germany because my employer transferred me to another country. I'm currently based in the United States.

Satisfaction



79%
generally
satisfied with
life abroad

Expat Profile

Average
age



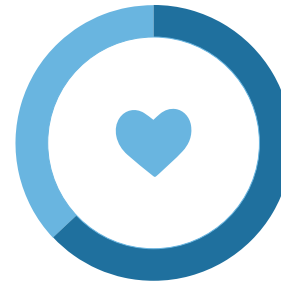
44.8
years

Gender
split



60% female
40% male

Relationship
status

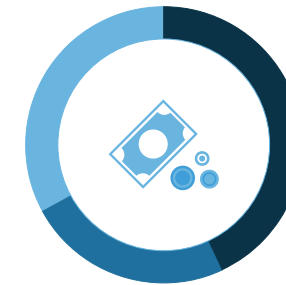


63%
in a
relationship

37%
single

Working Abroad

Income abroad
compared to similar job at home



43% higher
24% about
the
same
33% lower

Top employment
statuses



27% employee
19% manager
10% entrepreneur/
business
owner

Top Reasons for Relocating

#1
Sent by employer

#2
Moved for partner's career

#3
Moved for love

Top Countries of Residence

11%
USA

7%
Switzerland

6%
United
Kingdom

Experienced Expats with Worrying Work Lives

Germans easily settle in to life abroad and have no problem adjusting to local languages, but they struggle to make local friends and find a good work-life balance.

Top Findings

- > 12% have lived in five or more countries
- > Nearly a third want to stay abroad forever
- > 28% have access to a household income of over 100k USD per year
- > 44% speak the local language(s) very well
- > More than two-fifths struggle to make local friends

Enjoying the Expat Experience

Nearly four-fifths of German expats (79%) claim to be satisfied with their life abroad in general. This may be because they very rarely feel unwelcome while overseas: two-thirds (67%) say they have never felt unwelcome because of their nationality, and nearly three-quarters (73%) have never felt this way because of their culture.

This comfortable international experience means that over three in ten (31%) possibly want to stay abroad forever, and two in five say that it's unlikely that they will return home to Germany at some point in the future. It's not only their current expat experience that Germans are so enamored with, but life abroad in general: over a tenth (12%) have lived in five or more countries prior to their current stay, compared to a global average of 8%.

Mixed Feelings towards Work

While many German expats move abroad for their partner's job or for love, nearly one-fifth (18%) were sent abroad by their employer, making this the most popular reason for relocating. Germans working abroad tend to be employees (27%) or managers (19%). Of the latter, a third work in top management, which may be connected to German expats' high wages: close to three in ten (28%) have access to an annual household income of over 100,000 USD.

In general, German expats are happy with their working lives, with just under two-thirds (66%) rating their job satisfaction positively. This may be because the most popular destination among German expats (11%), the US, is a country with a comparatively high happiness factor at work according to a recent study.¹ It's not all

¹ Business Insider. Here are the countries with the happiest workers. 8 Jun 2016. <http://www.businessinsider.com/where-are-the-happiest-workers-2016-6?IR=T>

Nationality Report: Germans Abroad

straightforward for German workers, however, as over one-fifth (22%) are unhappy with their work-life balance. Again, this may be connected to their countries of residence: the US and Switzerland (the second most popular expat destination for German expats) both rank in the lower half of the Work-Life Balance subcategory (48th and 37th out of 65 respectively). In fact, the US offers one of the worst work-life balances in the world — employees there devote just 14.5 hours a day to sleeping, personal care, and leisure, compared to a worldwide average of 15 hours.² German expats in the country have picked up on this, with one expat describing the work-life balance as “unhealthy” and another complaining that “time off is hard to schedule”.

A Love of Language Learning

Germans abroad have no problem when it comes to language learning. Not including native speakers, over two-fifths (44%) claim that they can speak the local language(s) of their host country very well — an impressive 20 percentage points higher than the global average.

Germans' ease with languages may be connected to where they're living. Switzerland, where German is one of the official languages, is the second most popular destination among German expats. The US and the UK are the first and third most popular destinations among Germans

moving abroad; since Germany ranks ninth in a list of countries with the highest English proficiency,³ it's clear why 45% of German respondents find it easy to learn the local language.

Complicated Relationships

When it comes to both friendships and romantic relationships, Germans abroad aren't entirely content. While 13% of German expats moved for their partner's job or education, 12% relocated for love, making these the second and third most popular reasons for moving abroad. Following loved ones may lead to some resentment, however, as nearly one in ten (9%) are unhappy with their relationship.

Germans are even unhappier with making friends, with over one-quarter (26%) stating that they're disappointed with this aspect. Respondents find it particularly hard to make local friends — over two-fifths (43%) think it's difficult. This may be connected to the fact that over half of German respondents with predominantly expat friends (56%) believe cultural issues are an obstacle to making local friends. Despite these barriers, over half (52%) have social circles that are a mix of local residents and expats. This could be a result of German expats' ability to communicate easily, as only about a quarter of German respondents with mostly expat friends (26%) cite language barriers as a possible reason.

² OECD Better Life Index. Work-Life Balance. <http://www.oecdbetterlifeindex.org/topics/work-life-balance/>

³ World Economic Forum. Which countries are best at English as a second language? 15 Nov 2016. <https://www.weforum.org/agenda/2016/11/which-countries-are-best-at-english-as-a-second-language-4d24c8c8-6cf6-4067-a753-4c82b4bc865b/>

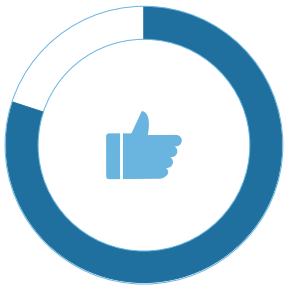
The Irish Abroad



Dia dhuit!

I've joined the ranks of the Irish expat community out of love. My partner is from Germany, and now we live there together.

Satisfaction



80%
generally satisfied with life abroad

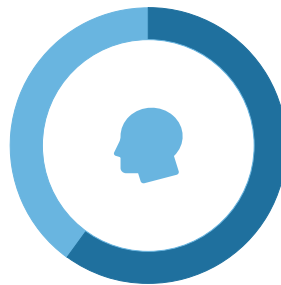
Expatriate Profile

Average age



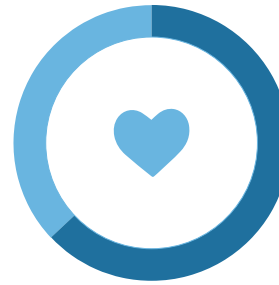
45.6
years

Gender split



59% female
41% male

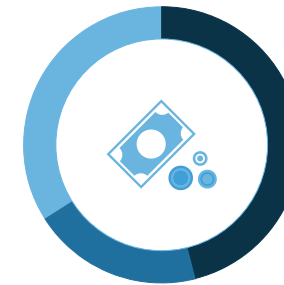
Relationship status



63% in a relationship
37% single

Working Abroad

Income abroad compared to similar job at home



46% higher
20% about the same
34% lower

Top employment statuses



25% employee
16% manager
11% teacher/academic staff/researcher

Top Reasons for Relocating

#1
Moved for love

#2
Found a job here

#3
Moved for partner's career

Top Countries of Residence

7%
United Kingdom

7%
Germany

5%
Spain

5%
USA

Finding Friends Not an Issue for Irish Expats

Having lived in multiple countries, Irish expats have no problem settling in to life overseas and making new friends with locals and expats alike.

Top Findings

- > Over two-fifths (42%) want to stay abroad forever
- > The Irish tend to stay within Europe
- > 29% disappointed with economy of host country
- > Nearly all (91%) happy with their relationship
- > Six in ten find it easy to make friends

Feeling at Home Abroad

Irish people seem to love living abroad: although emigration levels have decreased in recent years, it is still the country with the highest percentage of citizens living beyond its borders.¹ One in six Irish people are currently living outside of Ireland,² and they seem to be enjoying themselves: four-fifths are generally satisfied with expat life. This happiness may be the reason why the Irish stay abroad for so long: over half (54%) have been living in their host country for more than five years, and 42% even want to stay abroad forever.

High satisfaction levels may be because the Irish adapt quickly to life abroad. Over one-fifth (22%) say they felt at home nearly straight away, while more than three-fifths (63%) believe that it is easy to feel at home in their host country's culture. In fact, Irish expats rarely feel

unwelcome abroad: over four-fifths (82%) have never felt unwelcome because of their nationality, compared to a global average of 65%.

Staying Close to Home

Despite many Irish expats worrying about the distance between their host and home countries prior to relocating (33% saw this as a potential disadvantage), Irish respondents tend not to move too far: 7% relocated to the neighboring UK, while a further 7% moved to Germany and 5% to Spain. The fact that the UK is the most popular destination among Irish expats might explain why only 14% thought of the political situation as a potential benefit prior to moving (global average: 27%). Irish expats in the UK are concerned about the effect of Brexit on their residency rights, with one respondent complaining about the “move towards more nationalist policies” and “the inwardness of Britain”.

1 Forbes. The Countries With The Most Native-Born People Living Abroad. 15 Jan 2016. <https://www.forbes.com/sites/niallmccarthy/2016/01/15/the-countries-with-the-most-native-born-people-living-abroad-infographic/#68a85f5b7924>

2 The Irish Times. One in Six Irish-born people now live abroad. 16 Sep 2015. <http://www.irishtimes.com/life-and-style/abroad/generation-emigration/one-in-six-irish-born-people-now-live-abroad-1.2354097>

Overseas Economies Leave a Lot to Be Desired

Over a tenth of Irish respondents (13%) moved abroad because they found a job on their own, making this the second most popular reason for relocating. The majority of Irish workers are employees (25%) or managers (16%), and, of the latter, nearly nine in ten work in either top (35%) or middle management (54%). Despite these more senior roles, Irish expats do not have exceptionally high incomes: one-third of respondents (34%) earn less than they would in Ireland, and more than a quarter (26%) say that their disposable household income is not enough to cover everything they need for their daily lives. What is more, nearly three in ten (29%) rate their host country's economy negatively.

International Love

One in seven Irish expats (14%) move abroad for love, making this the most popular reason to relocate. The Irish are big fans of international romance: less than three in ten of those in a relationship (28%) have a partner who's also Irish, compared to 44% globally who have a partner with the same nationality. What's more, only 38% met their partner in Ireland, while over a third (35%) met them in their current host country, and over a quarter (27%)

met in another country entirely — nearly ten percentage points higher than the global average of 18%. Very few Irish expats in a relationship (8%) are in a long-distance one, possibly explaining why around nine in ten (91%) are happy with their relationship.

Friendly Folks

Ireland ranks 23rd out of 65 countries in the Friendliness subcategory of the Ease of Settling In Index, and it seems that the Irish abroad are equally open: three-fifths think it's easy to make friends while living abroad. In addition, nearly one-quarter (23%) say that their friendship circle mostly consists of local residents — four percentage points higher than the global average.

Of the 33% that have mainly expat friends, less than three in ten (28%) find it hard to make local friends because of language barriers. This is possibly connected to the fact that Irish people generally speak English, which is also spoken by around 1,500 million people around the world,³ potentially minimizing communication problems in their host country. This could explain why they find it so easy to make friends when abroad, despite the two most popular destinations for Irish expats — the UK and Germany — ranking 52nd and 51st respectively in the Friendliness subcategory.

³ Statista. The most spoken languages worldwide (speakers and native speaker in millions). <https://www.statista.com/statistics/266808/the-most-spoken-languages-worldwide/>

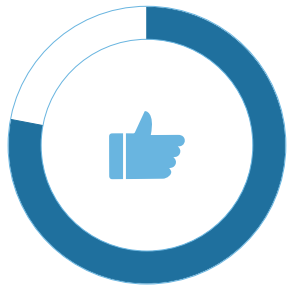
Italians Abroad

Ciao!

I left Italy for better career prospects. I found a job in Switzerland that pays me a lot more than what I would earn at home.



Satisfaction



78%
generally
satisfied with
life abroad

Expat Profile

Average
age



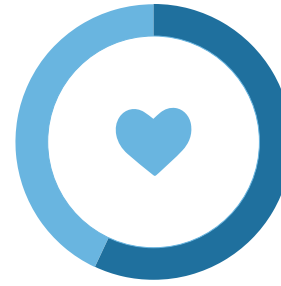
42.6
years

Gender
split



51% male
49% female

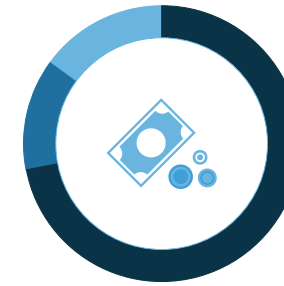
Relationship
status



57% in a
relationship
43% single

Working Abroad

Income abroad
compared to similar job at home



72% higher
13% about
the
same
15% lower

Top employment
statuses



33% employee
17% manager
8% entrepreneur/
business
owner

Top Reasons for Relocating

#1
Found a job here

#2
Sent by employer

#3
Recruited by local company

Top Countries of Residence

11%
Switzerland

10%
Germany

8%
United
Kingdom

Leaving La Dolce Vita Behind

Despite high wages, previous overseas experience, and excellent language skills, Italians are generally dissatisfied with life abroad.

Top Findings

- > 11% believe they will never feel at home abroad
- > Almost two-fifths (38%) speak the local language(s) very well
- > 70% happy with host country's economy
- > Over seven in ten (72%) earn more than they would in Italy
- > Unhappy with friendships and romantic relationships

Struggling to Settle In

A large number of Italy's population leave the Mediterranean country behind for life abroad, with over 100,000 nationals emigrating in 2015.¹ Many of these expats have overseas experience — 31% have lived in three or more foreign countries before their current stay — but struggle to make their new country home: nearly a third (32%) find it difficult to settle down in their host country and over one in ten (11%) believe that they will never feel at home there. As a result, only one-fifth possibly want to stay abroad forever (global average: 29%), and less than a tenth (9%) have acquired the citizenship of their host country. Still, Italians have no intention of returning to Italy: only one-quarter state that it's very likely that they'll return home at one point.

Learning Languages? Nessun Problema!

Almost two-fifths of Italian respondents (37%) find learning the local language(s) of their host country easy and a further 38% can speak it/them very well — more than ten percentage points higher than the global average (24%). It's lucky Italians are so knowledgeable when it comes to languages — nearly half (49%) believe it would be difficult to live in their host country without speaking the local language.

Italians may face so few linguistic issues because of the countries they move to. The most popular destination among Italian expats is Switzerland, where 11% are currently living. Italian is one of the official languages of this country, and 8% of the population speak it as their mother tongue.² Italians also tend to have a good grasp of

¹ The Local. Brain drain: More Italians than ever are moving abroad. 6 Oct 2016. <https://www.thelocal.it/20161006/over-100000-italians-moved-abroad-in-2015>

² Swiss Info. Languages. 5 May 2017. <https://www.swissinfo.ch/eng/languages/29177618>

German, as it's one of the country's minority languages — nearly 5% of Italians speak it as their first language.³ This helps when moving abroad, since Switzerland and Germany (home to another 10% of Italian expats) are the two most popular destinations for Italians relocating abroad, and both have German as an official language.

Economic Advantages to Life Overseas

Italy's economy continues to concern nationals: the country has lost 12% of its disposable income since 2009, and its national debt is 1.3 times higher than the economic output.⁴ Political corruption only makes economic matters worse,⁵ which might explain why nearly two-fifths (37%) saw the political situation in their host country as a potential benefit prior to moving abroad, and nearly two-thirds (66%) viewed the economy and/or labor market in their future home abroad in the same way.

Italians retained this optimistic outlook after moving, with seven in ten rating the state of the economy in their host country positively — 14 percentage points higher than the global average. Satisfaction with the economy is most likely to be connected to their countries of residence: Germany, the second most popular destination for Italians, has the fourth biggest economy in the world.⁶

High Wages but Pricey Living Costs

Almost three-quarters (72%) of working respondents say they earn more than they would for the same job in Italy. Italian respondents are generally satisfied with their financial situation, with over seven in ten (71%) rating this aspect favorably. Italian expats are also generally well-educated: nearly half (49%) have postgraduate degrees and a further 10% have PhDs.

Despite being satisfied with their salaries, nearly half of Italian expats (47%) are unhappy with the cost of living abroad, and three in ten even say they saw this aspect as a potential disadvantage prior to moving. Once more, the countries to which Italians typically move could explain this: Switzerland is a notoriously expensive country with high accommodation prices, which might explain why over half of Italian respondents (55%) rate the affordability of housing negatively.

Dissatisfied with Relationships and Friendships Alike

Although Italians have a reputation for being romantic,⁷ over two-fifths of Italian expats (43%) are single. Six in ten (63%) do not have any children, compared to a global average of around a half (51%).

Less than two-fifths of Italians in a relationship (39%) have an Italian partner, and well over half (57%) met their partner outside of their home country. While the idea of being in an international relationship might seem dreamy, cross-cultural love comes at a price: over a fifth (21%) are not living in the same country as their partner — eight percentage points higher than the global average. This may contribute to the fact that one in ten is dissatisfied with their relationship, and 13% are unhappy with their life abroad in general.

It is not only romantic relationships that disappoint Italian expats. Despite good language skills, they also have a tough time making friends. Over a third (34%) struggle to make new friends, and a further 51% find it hard to befriend the local residents. As a result, 46% describe their social circle as being mostly other expats and more than half (51%) cite cultural differences as a reason for this. The countries Italian expats typically live in could explain why finding friends is tough: their top destinations, Switzerland and Germany, rank 61st and 51st respectively out of 65 countries in the Friendliness subcategory of the Ease of Settling In Index. Italian expats have certainly noticed this, with one respondent in Switzerland stating, "you don't really have a chance to integrate".

3 Istat. The usage of Italian language, dialects and other languages in Italy. 27 Oct 2014. <https://www.istat.it/en/archive/136517>

4 Political fears are economic and they trace back to Italy. 11 May 2017. <https://www.ft.com/content/05a0be02-3599-11e7-99bd-13beb0903fa3?mhq5j=e1>

5 Corruption In Italy Is Getting Worse, Says Supreme Court Judge. 25 Apr 2016. <https://www.forbes.com/sites/jwebb/2016/04/25/corruption-in-italy-is-getting-worse-says-supreme-court-judge/#5ce4184f34c4>

6 World Economic Forum. The world's 10 biggest economies. 09 Mar 2017. <https://www.weforum.org/agenda/2017/03/worlds-biggest-economies-in-2017/>

7 CNN. World's most romantic nationalities. 8 Feb 2012. <http://travel.cnn.com/explorations/life/valentines/most-romantic-nationalities-807423/>

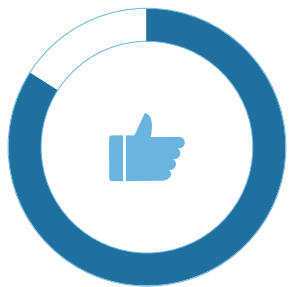
Russians Abroad



Привет!

My company operates internationally, so my employer sent me to work in Germany. The location is good, and not too far from Russia.

Satisfaction



84%
generally
satisfied with
life abroad

Expatriate Profile

Average age



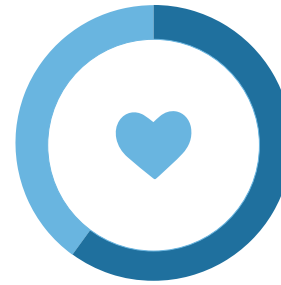
36.0
years

Gender split



86% **14%**
female male

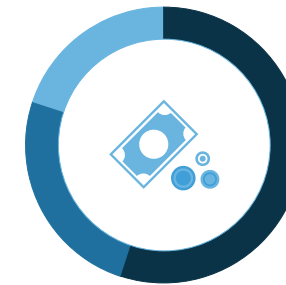
Relationship status



60% **40%**
in a single
relationship

Working Abroad

Income abroad compared to similar job at home



55% **24%** **20%**
higher about lower
the same

Top employment statuses



27% **15%**
employee manager
16%
looking
for work

Top Reasons for Relocating

#1
Sent by employer

#2
Moved for love

#2
Better quality of life

Top Countries of Residence

12%
Germany

7%
USA

5%
United
Kingdom

Relocating with No Intention of Returning

Russian expats are not particularly experienced at living overseas, but, with more favorable political and economic situations abroad, many don't plan to return home.

Top Findings

- > 35% never want to return to Russia
- > Political and economic stability were considered major advantages of relocating
- > Nearly two-thirds (65%) happy with their jobs
- > Linguistic abilities mean no problems with communication
- > Over two-fifths (41%) have mostly expat friends

Leaving Home for Good

Russians are fairly inexperienced when it comes to life abroad: over two-fifths (41%) have been living in their current host country for less than two years, and two in five are currently living abroad for the very first time. This could be linked to the fact that Russian expats tend to be younger than their global counterparts, with an average age of 36 years (worldwide average: 43.5).

A lack of overseas experience could contribute to difficulties settling in, with 15% of Russian expats saying they don't yet feel at home in their host country. However, Russian respondents seem to enjoy expat life: over four-fifths (84%) are generally satisfied with life abroad — six percentage points higher than the global average.

Happiness overseas results in a lack of desire to return

home, and over a third (35%) say it's not at all likely that they will ever return to Russia.

Moving for Safety and Security

Over two-fifths of Russian respondents (41%) saw the political situation in their future home as a potential benefit prior to moving. This could be a result of Russia's current political situation, with corruption¹, increasingly tight media controls, and a heightening sense of nationalism often surfacing in the international news. It might also explain why political, religious, and safety reasons were cited as a reason for moving abroad by one in ten Russians.

Nearly half (49%) also saw the economy and/or labor market abroad as a potential benefit. This could be linked to economic problems in Russia: stock markets have failed

¹ Forbes. This is Russia's Biggest Problem. 1 May 2017. <https://www.forbes.com/sites/kenrapoza/2017/05/01/this-is-russias-biggest-problem/#4eadc4827d26>

Nationality Report: Russians Abroad

to recover since plummeting in 2015, and the economy is extremely regionalized, with over a fifth of the country's wealth being generated in Moscow and the surrounding area.² In contrast, the countries that Russians typically move to have very strong economies: the US (where 7% of Russian respondents currently live) has the strongest economy in the world, and Germany (the most popular destination among Russian expats) represents 4.5% of the world's economy.³ This may explain why over three-fifths of Russian respondents (62%) rank their host country's economy favorably.

High Job Satisfaction despite Low Wages

Around one in seven Russian expats working abroad (15%) are managers and, of these, more than one-third (34%) work in top management. Despite career success, only 57% rate their financial situation positively — seven percentage points lower than the global average. Russians do earn less than their global counterparts: nearly two-thirds (65%) only have access to an annual household income of under 50,000 USD.

Nevertheless, 65% of Russians rate their job satisfaction positively, and two-thirds are happy with their work-life balance. This could be connected to the fact that Germany, the most popular destination for Russian expats,

offers employees one of the best work-life balance ratios in the world, coming eighth in the OECD work-life ranking.⁴ The fact that nearly a quarter of Russians abroad (24%) work part-time might also explain their satisfaction with work-life balance. For the 76% that are working full-time, the workweek stands at 42.4 hours — nearly two hours less than the worldwide average of 44.3 hours. This could explain why nearly seven in ten (68%) are happy with their working hours.

Linguistic Experts

Over a third of Russian expats (34%) can speak the local language(s) of their host country *very well* — ten percentage points higher than the global average. They also have no problem picking up languages, with over two-fifths (43%) stating that learning the local language(s) is easy. It's fortunate that Russians are such linguistic experts — half believe it would be difficult to live in their host country without speaking the local language. One respondent in Germany even states that you need a “decent level of German to survive”.

The Search for Love and Friendship Abroad

More than a tenth of Russians (11%) moved overseas for

love; however, this figure is slightly higher among female respondents (13%), making this the most popular reason for moving abroad among Russian women. Generally, Russian expats are much more likely to be female (86%), and these women tend to be in very international relationships: only around a fifth of Russian women in a relationship (21%) have a Russian partner, compared to 43% of expat women globally who are in a relationship with someone with the same nationality.

What's more, nearly seven in ten female Russian expats (69%) met their other half outside of Russia, with 46% finding love in their host country. Although 15% are in a long-distance relationship, and international love often comes with challenges, Russian women tend to be happy with their relationship, which only 5% rate negatively.

In general, Russians are equally satisfied with their social circle: over four-fifths (82%) rate the friendliness of their host country's population positively, and nearly three-fifths (58%) find it easy to make new friends. This might be related to the fact that three in ten Russian expats (30%) already had friends or family members living in their host country. Social circles also reflect these established networks: 41% say they're mainly friends with other expats — eight percentage points higher than the global average.

2 BBC. Russia country profile. 18 May 2017. <http://www.bbc.com/news/world-europe-17839672>

3 World Economic Forum. The world's 10 biggest economies in 2017. 09 Mar 2017. <https://www.weforum.org/agenda/2017/03/worlds-biggest-economies-in-2017/>

4 OECD Better Life Index. Work-Life Balance. <http://www.oecdbetterlifeindex.org/topics/work-life-balance/>

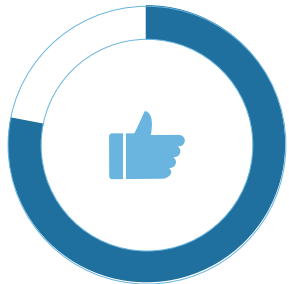
Spaniards Abroad



Hola!

I was looking for a job abroad, and the UK seemed like an obvious choice. The weather's not as great as in Spain though.

Satisfaction



78%
generally
satisfied with
life abroad

Expat Profile

Average
age



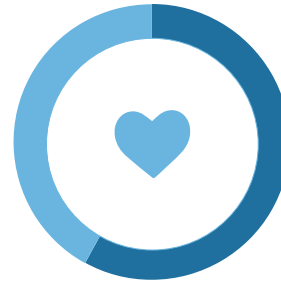
37.9
years

Gender
split



57% **43%**
female male

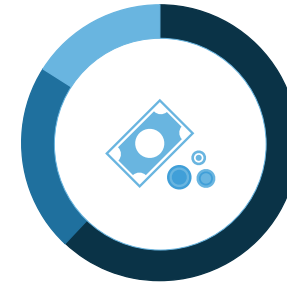
Relationship
status



58% **42%**
in a single
relationship

Working Abroad

Income abroad
compared to similar job at home



62% **22%** **16%**
higher about
the lower
same

Top employment
statuses



35% **10%**
employee teacher/
academic
15% staff/
manager researcher

Top Reasons for Relocating

#1
Found a job here

#2
Sent by employer

#3
Moved for partner's career

Top Countries of Residence

13%
United Kingdom

9%
USA

9%
Germany

Avoiding the Spanish Economy

Spanish expats are keen on language learning and mostly move abroad for work. They are also highly educated and more than content with their salaries.

Top Findings

- > Almost half have postgraduate or master's degree
- > Only 15% plan on staying forever
- > Typically get higher salaries than at home
- > Nearly four-fifths (78%) generally happy with life abroad

Seeking Jobs Elsewhere

Spanish expats generally move abroad for work: 19% found a job on their own and 16% were sent abroad by their employer. Close to two-thirds of Spanish expats (66%) say they saw the economy and/or labor market of their future host country as a potential benefit before relocating — most likely due to Spain's slowly recovering economy and still high unemployment rates.^{1,2}

Half of working Spanish expats are either employees (35%) or managers (15%), and the most common sectors are IT (11%), education (10%), and finance (10%). Almost three-fifths of expats from Spain (59%) are happy with their career prospects, compared to a global average of 53%. Spaniards abroad are generally highly educated: almost half (49%) have a postgraduate or master's degree, while a further 7% have a PhD.

For most Spanish expats, the move abroad paid off: over three-fifths (62%) earn more than they would in a similar job back home, and half say their current disposable household income is more than enough to cover their expenses. With 42.8 hours, full-time working hours for Spanish expats are also below the global average — a typical workweek is 44.3 hours.

A Temporary Move

Spanish expats are not planning to stay long in their host country: while close to three in ten of all respondents (29%) plan to stay abroad forever, only 15% of Spanish expats feel the same way. Moreover, only 7% have acquired the citizenship of their current host country, compared to 12% worldwide. Knowing that their stay is only temporary could explain why Spanish expats take so long to feel comfortable: one-fifth say they don't feel at

¹ El Pais. IMF raises Spain's 2017 growth forecast to 2.6% as global economy recovers. 19 Apr 2017. http://elpais.com/elpais/2017/04/19/inenglish/1492587950_471364.html

² Financial Times. Spanish unemployment falls 112k, driving jobless rate to 2009 low. 2 Jun 2017. <https://www.ft.com/content/5a2b2d4e-c257-3b31-b8f5-1a9bc91c2340?mhq5j=e2>

Nationality Report: Spaniards Abroad

home yet, and 12% think they will never feel at home.

When looking at the global share of respondents that have previously lived abroad, only a quarter have already lived in three or more foreign countries, compared to 35% of Spaniards. Despite this expat experience, over two-fifths (44%) think it's *very* likely that they will return to Spain at one point — eleven percentage points more than their global counterparts.

The most popular country to relocate to among Spanish expats is the UK (13%), followed by the USA (9%), and Germany (9%). Eight out of the ten most common destinations are in Europe, explaining why 40% say they considered the distance to their home country a potential benefit prior to relocating. Moving away from the Mediterranean, however, also means that 41% saw the climate and weather of their future home as a potential drawback.

Foreign Language? No Hay Problema

The Spanish seem to love speaking other languages — 16% say that one of the reasons for moving abroad was to improve their language skills, and 51% considered language a potential benefit prior to their move. Once abroad, more than half of Spanish respondents (51%) say they speak the local language(s) of their host country fairly or very well; a further 14% say it's the same as their

mother tongue. It's lucky they have these linguistic abilities — almost half of respondents (49%) say it would be difficult to live in their host country without speaking the local language. A Spanish expat in Sweden, for example, states, "if you're serious about staying you should prioritize learning Swedish".

Barely Bursting the Expat Bubble

Over half of Spanish expats (54%) are generally happy with making new friends abroad, although just under a third (32%) consider it easy to make local friends. In fact, over two in five Spaniards (42%) say their social circle is mostly other expats, compared to a third globally. They find that the main barriers to making local friends are cultural issues (45%) and being surrounded mostly by other expats at work (41%).

However, this does not mean that Spanish expats only stick together: almost two-fifths of those in a relationship (38%) have a partner from their host country. In general, Spanish expats are more likely to move abroad without being in a relationship: 32% only met their partner after arriving in their current country of residence and 42% are currently single, compared to a 35% globally.

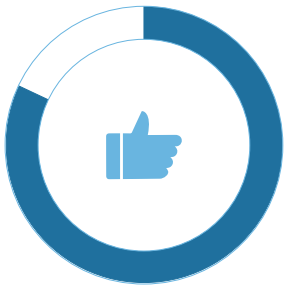
The Swiss Abroad



*Grüezi, salut, buongiorno,
bainvegni!*

*My employer sent me to work
abroad. I earn less now, but life
in Brazil is not as expensive as in
Switzerland.*

Satisfaction



82%
generally
satisfied with
life abroad

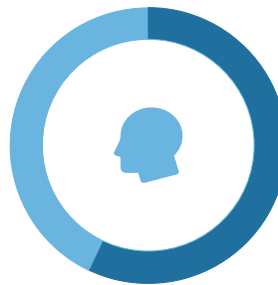
Expat Profile

Average
age



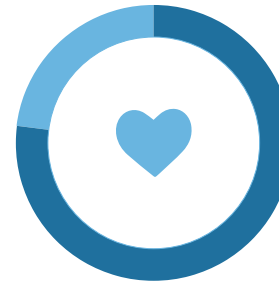
49.4
years

Gender
split



57% male
43% female

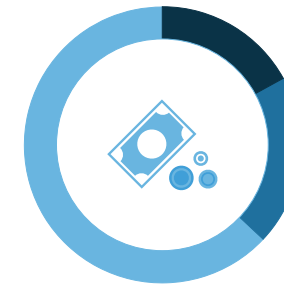
Relationship
status



77% in a
relationship
23% single

Working Abroad

Income abroad
compared to similar job at home



17% higher
20% about
the
same
63% lower

Top employment
statuses



23% employee
15% retiree
21% manager

Top Reasons for Relocating

#1
Sent by employer

#2
Moved for partner's career

#3
Moved for love

Top Countries of Residence

6%
Brazil

6%
United Kingdom

6%
USA

Quickly Adapting to Life Away from Home

Swiss expats have little difficulty with life abroad: though many move for work-related reasons, they also have great language skills, socialize with local friends, and even fall in love abroad.

Top Findings

- > About one in three moved for their career
- > More than three in four have lived in another country before
- > 49% speak the local language fluently
- > Nearly eight in ten are in a relationship; 42% with a local resident
- > Around one-third are planning to stay abroad forever

Building an International Career

About one-third of Swiss expats (34%) moved for career-related reasons, especially because of a foreign assignment (22%). For many, this seems to have been the right choice: almost three-quarters of employed Swiss expats are happy with their work-life balance (74%), and 73% are generally satisfied with their job. Moreover, 21% are in a management position, as opposed to 14% worldwide. Industries that tend to attract Swiss expatriates include advertising, marketing, and PR (10%), coaching and consulting (9%), finance (9%), as well as manufacturing and engineering (9%).

However, only 17% of Swiss expats state that they earn more than in a comparable job back home. Considering the potential difference in cost of living, however, it's no surprise that 85% still say their income is enough or more than enough to cover all their expenses. In fact, 45% of

Swiss expats have access to an annual household income of 100,000 USD or more (worldwide average: 21%).

Top Destinations and Considerations before Moving

You're most likely to find Swiss expats in Brazil (6%), the UK (6%), the US (6%), as well as Thailand (5%). For many Swiss respondents, life abroad is nothing new: 76% have lived in at least one other country before, compared to a worldwide average of 68%. More significantly, 22% have previously lived in five or more other destinations — nearly three times the global average (8%)!

Considering the good quality of life at home (Switzerland ranks 8th in the Quality of Life Index), Swiss expats had some concerns before moving: nearly three in ten (29%) considered infrastructure a potential disadvantage, and 28%

Nationality Report: The Swiss Abroad

said the same about both personal safety and healthcare standards. The latter might be the result of Switzerland's own compulsory — and highly regarded — healthcare system: Swiss insurers are required to offer basic insurance to everyone, regardless of age or medical condition.¹

On the plus side, over half of Swiss expats (53%) thought the local cost of living abroad would be a potential benefit of moving away from infamously expensive Switzerland. Possible language barriers didn't seem to worry many respondents either: about one in eight (13%) was concerned about language issues before moving.

A Multilingual Background Makes Expat Life Easier

Speaking a foreign language seems to come relatively easy to the Swiss: just 4% live in a destination where the local language is the same as their mother tongue, but 49% can speak the local language very well, and only 7% admit to not speaking it at all (global averages: 24% and 13% respectively).

With such strong language skills, the majority of Swiss expats (72%) says they have never felt unwelcome abroad due to their language or accent (global average: 58%). Perhaps the lack of a language barrier also helps them to settle in: half of all Swiss respondents say it only took up to six months to feel at home. Also, 28% are mostly friends with local residents (global average: 19%), and only one in

five Swiss expats mainly socializes with other expatriates, as opposed to one in three worldwide.

Yes to Romance, No to Raising Kids Abroad

Almost eight in ten Swiss expats (77%) are currently in a relationship, twelve percentage points more than the global average (65%); six in seven of them (86%) are generally happy with their relationship, and 48% say they couldn't be any happier. However, not everyone is living in the same country as their partner — 17% are in a long-distance relationship.

In addition to work, an existing relationship was another common reason for moving abroad among Swiss expats: one in nine (11%) moved because of their partner's job or education, and one in ten moved for love or to live in their partner's home country. Of those who are in a relationship, only one in four is currently involved with another Swiss national; 42%, however, have a partner who's from their new country of residence. Perhaps this is why 34% of all Swiss expatriates say they may stay abroad forever.

What's also striking about Swiss expats is that only 16% are raising dependent children abroad (global average: 26%). Another 18% state that they do have children, but they're already living on their own. The higher-than-average age of Swiss expats (49.4 years vs. 43.5 worldwide) might be one possible reason for this.

¹ Swiss health. Health Care System. <http://www.swisshealth.ch/en/ueber-die-schweiz/gesundheitswesen.php>

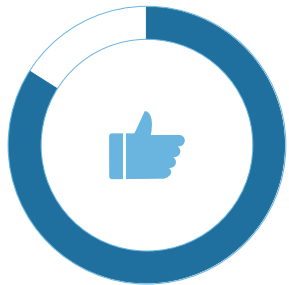
US Americans Abroad



Hi!

I spent some time in Germany when I was younger and met the love of my life. A bit later, I left the US for good to live here with my partner.

Satisfaction



84%
generally
satisfied with
life abroad

Expat Profile

Average
age



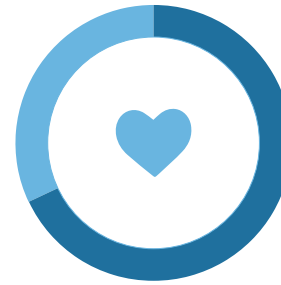
49.1
years

Gender
split



58% female
42% male

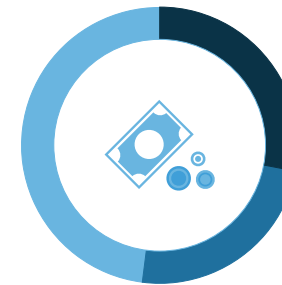
Relationship
status



68% in a
relationship
32% single

Working Abroad

Income abroad
compared to similar job at home



28% higher
24% about
the
same
48% lower

Top employment
statuses



20% retiree
14% employee
15%
teacher/academic staff/
researcher

Top Reasons for Relocating

#1
Moved for love

#2
Found a job here

#3
Adventure/personal
challenge

Top Countries of Residence

9%
Germany

5%
Mexico

4%
Costa Rica

First-Time Expats Relocating for Retirement

Over a third of US American expats are currently living overseas for the first time, but they are generally happy with life abroad because of low living costs and friendly locals.

Top Findings

- > Inexperienced expats quickly settling into life abroad
- > 16% move for love
- > One-fifth are retirees
- > Very satisfied with work-life balance
- > Struggle to learn language but not to make friends

Enjoying Their First Move

Over one-third of US American expats (36%) are currently living abroad for the first time, and one in ten has been living overseas for less than six months. Despite this lack of experience, respondents from the US have adjusted to expat life relatively quickly, with over one-fifth (21%) saying they felt at home nearly straight away and two-thirds (67%) stating that they feel at home in the local culture.

Two-fifths plan to stay abroad forever. In fact, 15% of respondents have even acquired the citizenship of their host country; this might only be three percentage points higher than the global average, but it's a relatively large number considering the most popular destination among US expats is Germany — a country well known for being particularly tricky to acquire citizenship, unless you come from elsewhere in the EU.¹

Romantic Reasons for Moving

With 16% of US Americans moving abroad to live in their partner's home country, romance is the most popular reason for relocating. Americans are big fans of international love, as over two-fifths of those currently in a relationship (45%) have a partner who comes from their host country and half met their other halves outside of the US. Luckily, an impressive 86% say they're satisfied with their relationship. This may be connected to the fact that few American expats are in a long-distance romance: less than a tenth (8%) live in a different country to their partner, compared to a global average of 13%.

Moving for a Richer Retirement

One-fifth of US American expats are retirees, making this the most common employment status among

¹ Investopedia. 5 Hardest Countries For Getting Citizenship. 19 Jan 2017. <http://www.investopedia.com/articles/personal-finance/121114/5-hardest-countries-getting-citizenship.asp>

Nationality Report: US Americans Abroad

respondents. Mexico — where 5% of US American respondents live — and Costa Rica (4%) are the second and third most popular destination among expats from the US. Both of these countries make it into the top 5 of International Living's Best Places to Retire list, largely because of the low cost of living.²

Better Work-Life Balance

Despite the high number of retirees, three-fifths of US American expats abroad do work, and over three-quarters of them (76%) work full-time. When it comes to overall job satisfaction, respondents are pretty happy, with nearly two-thirds (66%) rating this factor positively (global average: 64%). This is largely thanks to work-life balance, which close to two-thirds of US Americans (66%) are satisfied with.

Almost one-tenth (9%) are living in Germany, making this the most popular destination among US Americans. Germany offers employees the eighth best work-life balance in the world,³ and companies there are required to offer employees at least 20 paid vacation days a year. This may be one reason why the country came in at a respectable 20th place out of 65 countries in the Work-Life Balance subcategory of the Working Abroad Index. Nearly two-thirds of US Americans abroad (65%) are also happy with their working hours. While US expats

working full time do not have an abnormally short week (43.7 hours compared to the global average of 44.3), their working hours are significantly shorter than they would be back home. In the US, employees work 1,674 hours per year on average compared to 1,371 hours in Germany,⁴ explaining why one US American respondent in Germany stated that their work-life balance means “less stress” and “more time for family”.

Can't Quite Find the Words

US Americans abroad struggle when it comes to language learning. Two-fifths of US expats say they can only speak a little of their host country's local language(s), with another 11% saying they don't speak it at all. This is despite the fact the official language of both Costa Rica and Mexico, two of the most popular destinations among US Americans, is Spanish, which is considered one of the easiest languages for English speakers to learn, requiring up to 600 class hours to become proficient.⁵

Language was on US Americans' minds before they moved, with over one-quarter (26%) saying this factor was a potential disadvantage. These concerns did not stop upon arrival, as well over half (56%) still believe that the local language is difficult to learn. While nearly half (49%) think that it's easy to live in their current country of residence without speaking the local language, US Americans still

face some linguistic challenges. One respondent in Mexico, for example, claims to have faced “isolation” because of communication issues. Other US Americans tend to agree: 46% of those whose social circles mostly consist of other expats believe it is hard to make local friends because of language barriers.

No Problem Making Friends

Despite language barriers, over three-fifths of US American expats (62%) find it easy to make friends abroad. They particularly excel at making local friends, with nearly half saying it's easy (46%), and 27% claiming that their social circles mostly consist of local residents. This may be connected to the fact that Mexico and Costa Rica, two of their top destinations, are in the top 5 of the Friendliness subcategory of the Ease of Settling In Index. Their economies rely on tourism and a large proportion of the population can speak English.⁶

Having local friends does not always mean that US Americans feel comfortable abroad, however. Although over three-fifths (61%) believe that it's generally easy to settle down in their country of residence, respondents can sometimes feel unwelcome: over a third (36%) say they have felt unwelcome due to their culture at times, while over two-fifths (41%) have felt the same way because of their nationality — six percentage points higher than the global average.

2 Investopedia. Best Countries to Retire to and Planning for Retirement Abroad. 12 Apr 2017. <http://www.investopedia.com/retirement/best-countries-to-retire/>

3 OECD Better Life Index. Work-Life Balance. <http://www.oecdbetterlifeindex.org/topics/work-life-balance/>

4 OECD. Average annual hours actually worked per year. <https://stats.oecd.org/Index.aspx?DataSetCode=ANHRS>

5 Effective Language Learning. Language Difficulty Ranking. <http://www.effectivelanguagelearning.com/language-guide/language-difficulty>

6 The Coolist. 14 Friendliest Countries in the World to Outsiders. <http://www.thecoolist.com/friendliest-countries-in-the-world/>

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