



The World Through Expatriate Eyes



Expatriate Insider
The InterNations Survey

Expat Insider 2016: Three Years of Insights

For the third year in a row, *Expat Insider* — one of the largest expat surveys worldwide — offers an in-depth analysis of everyday expat life in more than 60 countries across the globe.

With global mobility ever increasing, more and more people want to explore the world. So once again, we reached out to members of our global community and other expats worldwide, asking them to share their motivations for moving and evaluate their life abroad. More than 14,000 respondents representing 174 nationalities and 191 countries or territories took part and had their say on moving, living and working abroad.

The result is this detailed report, aimed at both the InterNations member base and a general audience interested in expat life: particularly those considering an international move will find a wealth of information on the 67 countries featured in our ranking.

The survey covers a wide range of topics, including basic facts about demographic data and the moving process. It focuses on participants' happiness with a variety of factors related to their country of residence and personal life abroad. Needless to say, we don't only address traditional expats. Our participants' backgrounds and their reasons for moving are as multi-faceted as the globe itself!

Top Findings at a Glance

In our overall league table, Taiwan is the new Malta. While the tiny Mediterranean nation was last year's breakout star, coming in on third place, newcomer Taiwan has even dethroned the winner of 2014 and 2015, Ecuador. The Asian Tiger performs extremely well in the Working Abroad and Personal Finance Indices, but also scores for other factors, like healthcare.

This doesn't mean that Malta has lost out. Quite on the contrary: Malta has moved up another place, now ranking 2nd out of 67. The popular tourist hotspot offers plenty of leisure opportunities and the best-rated climate. Under the Maltese sun, it's also very easy to make friends.

Previous winner Ecuador still features in the top three, but has been relegated to third place. Please note that the survey data was gathered before the earthquake hit in April 2016. One of the country's worst natural disasters thus didn't impact our respondents' replies, which highlight the ease of settling in and the low cost of living.

While Myanmar dropped out of the overall ranking due to a lack of participants, four new destinations were added. In addition to Taiwan, we can now find Egypt, Morocco, and Ukraine among the 67 countries:

- » The **Quality of Life** Index is headed by overall winner Taiwan, and with Japan, another East Asian country ranks third. The second place, however, belongs to Austria, due to excellent scores for travel and transport, health and well-being.
- » The first rank in the **Ease of Settling In** Index goes to Mexico — again. It successfully defends its reputation as the go-to place for a warm welcome.
- » Taiwan also makes it into the top three of the **Working Abroad** Index, though it can't keep up with clear winner Luxembourg. The tiny Grand Duchy's big neighbor, Germany, also lags slightly behind on third place.
- » In the **Family Life** Index, last year's number one, Austria, drops down to fourth rank. The 2015 runner-up, Finland, now makes it to the top, ahead of the Czech Republic and Israel.
- » Last but not least, the first place in the **Personal Finance** Index goes to Taiwan, too. With Ukraine, another newcomer features among the best three — also emerging as the top-rated country in the **Cost of Living** Index.

Just like last year, we have broken down the individual ratings by gender. Once again, both men and women completely agree on the best-rated destination, whereas opinions on the runners-up are divided: Cyprus, for example, does vastly better among male participants than among women.

Focal Point Working Abroad

This year's survey report doesn't focus on gender, though. With a view to the increasingly digitalized and globalized nature of work, we are going for a closer examination of the Working Abroad Index in 2016 and all the factors that play into it. After all, 35% of our respondents cite a career-related reason as their main motivation for relocating.

Some highlights of this year's report include:

- » **"Four Asian Tigers"**: Since Taiwan is the 2016 shooting star, we take a closer look at the so-called Asian Tiger states in a regional comparison.
- » **Working to Live**: Also this year, we provide an overview of countries with the best and worst work-life balance.

One thing is certain: expats looking for a life of leisure better like deep fjords, high mountains, and a steep cost of living.

- » **Assignee vs. Entrepreneur**: In our topical reports, we portray the "classic" expatriate on a foreign assignment, and the very opposite — respondents who said goodbye to their boss and chose self-employment abroad.

Similar to 2014 and 2015, the last section of the report features a variety of country profiles and expat portraits by nationality. We have added a new format as well: three regional reports zoom in on Australia and New Zealand, key African destinations, and the Arab Gulf states.

Expat Insider shows what moves expats around the globe. Explore the world through their eyes — and enjoy!

Munich, August 2016



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Short Methodology

The *Expat Insider 2016* survey was conducted by InterNations, with conceptual feedback provided by the independent market research company komma GmbH. The online survey ran from 18 February through 13 March 2016 and was promoted through the InterNations website, newsletter, and social media profiles — reaching out both to members of our network and expats in general. A total of 14,272 expatriates took part, representing 174 nationalities and living in 191 different countries or overseas territories.

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

For a country to be featured in the indices and consequently in the overall ranking, a sample size of at least 50 survey participants per country was necessary. The only exception to this is the Family Life Index, where a sample size of more than 30 respondents raising children abroad was required. In 2016, 67 and 45 countries respectively met these requirements. However, in many countries the sample size exceeded 50 or even 100 participants by far.

For the rankings themselves, participants were asked to rate 43 different aspects of life abroad on a scale of one to seven. The rating process emphasized the respondents' personal satisfaction with these aspects and considered both emotional topics such as the friendliness of the local population as well as more factual aspects (e.g. affordability of healthcare) 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 allowing for a glimpse into expatriates' perception of expenses in their country of residence, does not factor into the overall ranking.

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

What factors into the country ranking?



Expatriate stats



Gender
49% female
51% male



Relationship status
63% in a relationship
37% single



Average age
43 years

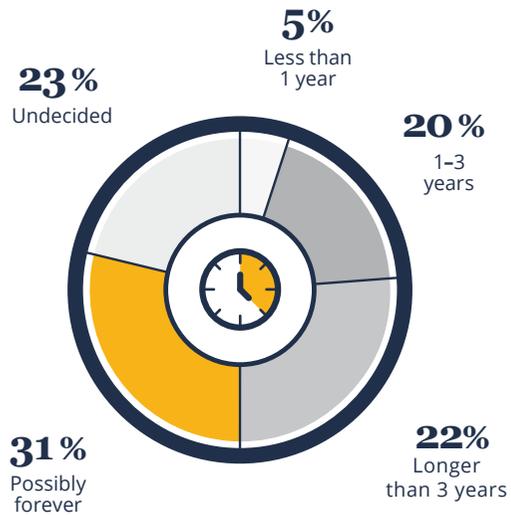


Family status
21% with dependent children abroad
79% without dependent children abroad



Average working hours
41.4 hours/week

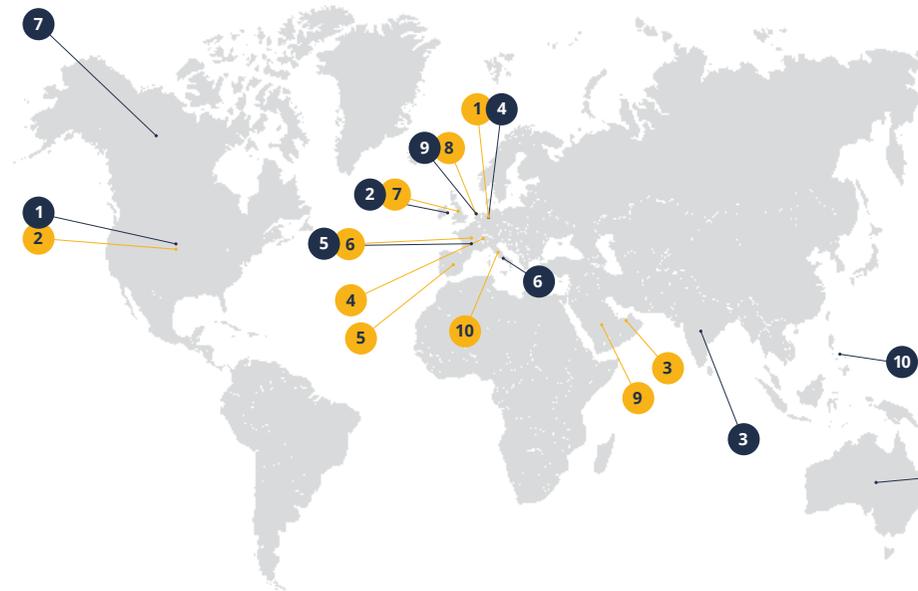
Planned length of stay



Top 10: Countries of residence and nationalities

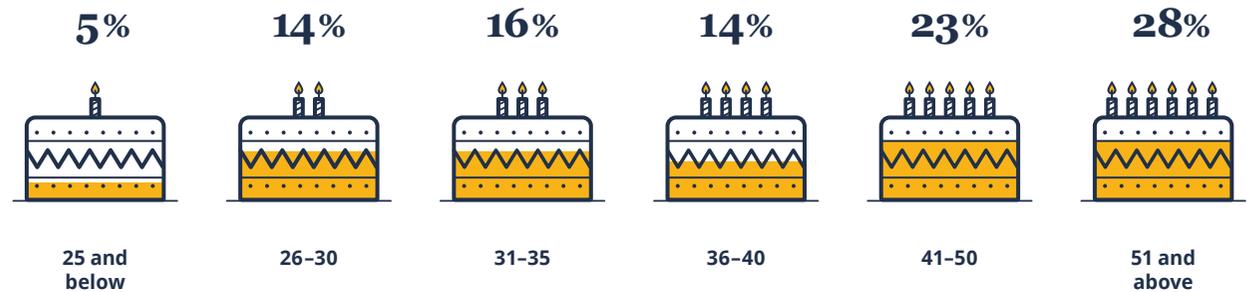
● country ● nationality

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

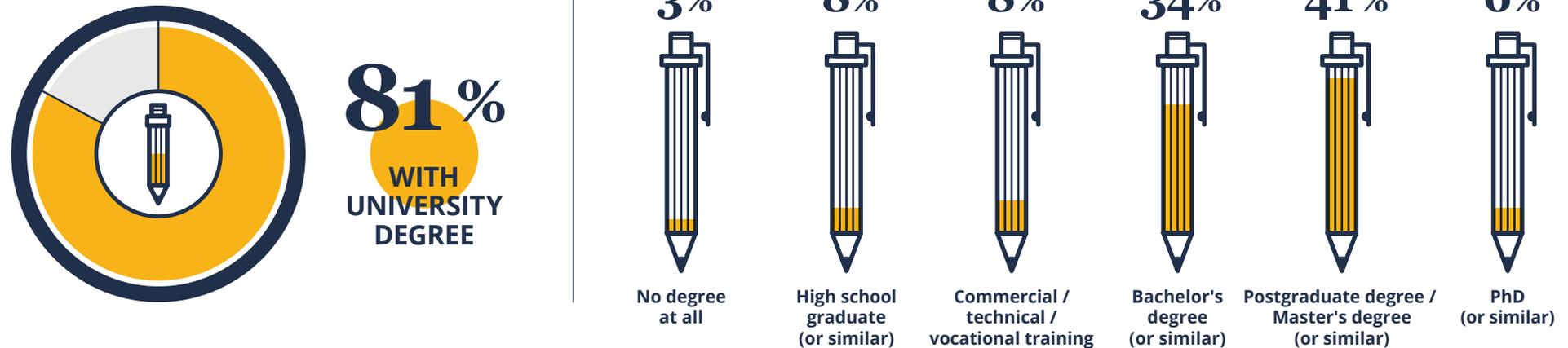


- 1 US American
- 2 British
- 3 Indian
- 4 German
- 5 French
- 6 Italian
- 7 Canadian
- 8 Australian
- 9 Dutch
- 10 Filipino

Age groups



Level of education



Primary motivation for moving abroad



An Expat Typology

What's an expat anyway? In addition to foreign assignees in management positions, people move abroad for a variety of reasons. The *Expat Insider* survey identifies ten different expat types.

Based on statistical methods for cluster analysis, the survey population was segmented into several sub-groups. By grouping data sets according to the similarity of their responses, certain trends and tendencies among these sub-groups started to emerge.

Drawing on these results, the following ten expat types could be identified through the *Expat Insider* survey: from the Foreign Assignee and the Traveling Spouse, to the (Ex-)Student in pursuit of an education and the Romantic moving for love, to name but a few examples. These expat types are also referred to in some of the articles of this survey report.

The graphic below provides a handy overview of the characteristic features of these expat types, such as the predominant gender, their typical countries of residence, their working life, and their motivation for moving abroad.

“I was sent here by my employer.”



THE FOREIGN ASSIGNEE

Percentage among survey population 11%

Typical countries of residence:
Romania, Kazakhstan, Kenya, India, Ukraine

 **63%**

 **37%**

- Average full-time working hours per week: 46.5 hours
- 73% are generally satisfied with their financial situation
- 10% have a gross yearly household income of over 200,000 USD
- 17% have lived in 5 or more countries before

“I found a job here on my own.”



THE CAREER EXPAT

Percentage among survey population 10%

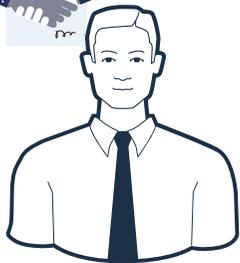
Typical countries of residence:
Luxembourg, Oman, Qatar, Nigeria, Saudi Arabia

 **60%**

 **40%**

- 43% have a postgraduate degree, 12% a PhD
- 17% are teachers, academic staff, or researchers
- Average full-time working hours per week: 44.1 hours
- Only 6% have a part-time job

“I found a job here on my own.”



THE FOREIGN RECRUITEE

Percentage among survey population

6%

Typical countries of residence:
Qatar, Saudi Arabia, Ireland, Bahrain, Kuwait

 68%  32%

- 18% work in IT or the technology sector
- 67% are generally satisfied with their job
- 32% say their income is a lot higher than back home
- 51% speak the local language(s) of their host country only a little or not at all

“I moved here to go to school or university.”



THE (EX-)STUDENT

Percentage among survey population

7%

Typical countries of residence:
Denmark, Finland, USA, Germany, Netherlands

 42%  58%

- 53% have a postgraduate/Master's degree, 10% a PhD
- 36% are still enrolled as students while the remaining 64% stayed abroad after graduating
- 15% have a part-time job
- 53% have a gross yearly household income of 25,000 USD or less

“I moved for my partner's job or education.”



THE TRAVELING SPOUSE

Percentage among survey population

9%

Typical countries of residence:
Hong Kong, India, Mozambique, Singapore, Denmark

 22%  78%

- 20% of traveling spouses are looking for work
- 19% are home-makers / stay-at-home parents
- 38% are raising children abroad
- 81% are generally satisfied with their relationship

“I moved for love.”



THE ROMANTIC

Percentage among survey population

8%

Typical countries of residence:
Greece, Philippines, Israel, Finland, Norway

 42%  58%

- 31% have a part-time job
- 26% are generally dissatisfied with their financial situation
- 81% are generally happy with their relationship
- 57% are planning to stay possibly forever

“I moved for family reasons.”

THE FAMILY EXPAT

Percentage among survey population **6%**

Typical countries of residence:
Argentina, Greece, Israel, Norway, Portugal



-  **48%**
-  **52%**
- 31% are currently raising children abroad
- 36% are planning to stay possibly forever
- 25% have acquired the citizenship of their host country
- 42% have already been living abroad for more than 10 years

“I always want to live in this particular country.”

THE DREAM DESTINATION EXPAT

Percentage among survey population **6%**

Typical countries of residence:
Malta, Costa Rica, Portugal, Hong Kong, New Zealand



-  **50%**
-  **50%**
- 91% are generally satisfied with life abroad
- 69% did not suffer culture shock
- 30% feel completely at home in the culture of their host country
- 52% are planning to stay possibly forever

“I was looking for a better quality of life.”

THE GREENER PASTURES EXPAT

Percentage among survey population **18%**

Typical countries of residence:
Uganda, Cyprus, Malta, Costa Rica, Philippines



-  **60%**
-  **40%**
- 19% are entrepreneurs or business owners
- 20% have a part-time job
- 14% are retirees
- Average age among this group: 47.3 years

“I was searching for an adventure or a personal challenge.”

THE ADVENTURER

Percentage among survey population **18%**

Typical countries of residence:
Tanzania, Ecuador, China, Japan, Panama



-  **49%**
-  **51%**
- 23% are planning a stay of 1-3 years
- 29% have never lived abroad before
- 42% speak the local language only a little or not at all
- 46% are especially happy with their travel opportunities

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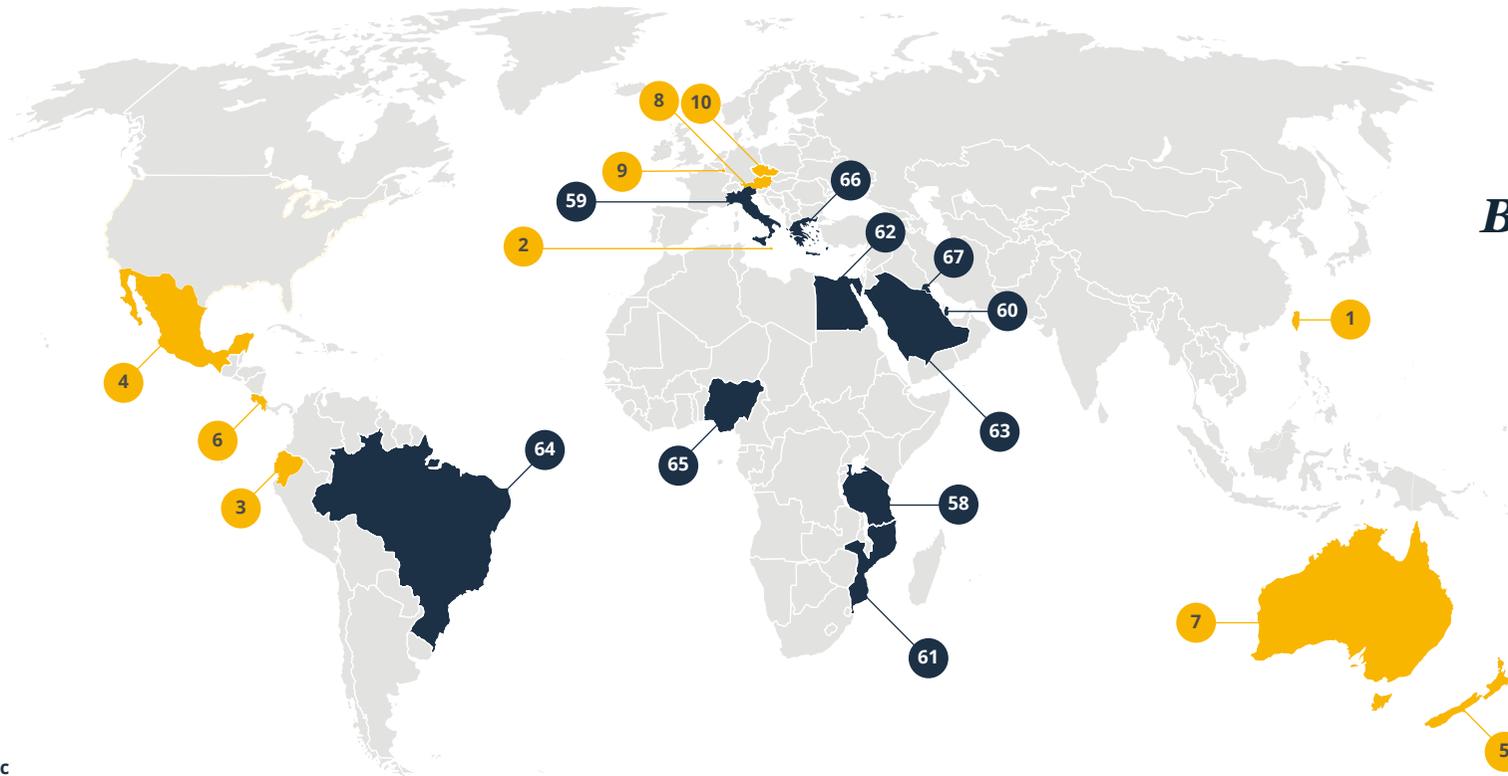
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Top 10

- 1 Taiwan
- 2 Malta
- 3 Ecuador
- 4 Mexico
- 5 New Zealand
- 6 Costa Rica
- 7 Australia
- 8 Austria
- 9 Luxembourg
- 10 Czech Republic



Bottom 10

- Kuwait 67
- Greece 66
- Nigeria 65
- Brazil 64
- Saudi Arabia 63
- Egypt 62
- Mozambique 61
- Qatar 60
- Italy 59
- Tanzania 58

- | | | | | | | | |
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| 12 Canada | 18 Thailand | 24 Poland | 30 Netherlands | 36 Israel | 42 Sweden | 48 China | 54 Argentina |
| 13 Singapore | 19 Bahrain | 25 Uganda | 31 Switzerland | 37 Morocco | 43 Norway | 49 India | 55 Kazakhstan |
| 14 Spain | 20 Colombia | 26 USA | 32 Finland | 38 Malaysia | 44 Hong Kong | 50 Denmark | 56 Ireland |
| 15 Panama | 21 Hungary | 27 South Korea | 33 United Kingdom | 39 Belgium | 45 Chile | 51 South Africa | 57 Turkey |
| 16 Romania | 22 Oman | 28 Portugal | 34 Ukraine | 40 UAE | 46 Kenya | 52 Indonesia | |

The Best & Worst Places for Expats in 2016

The newcomer Taiwan is this year's winner, followed by an aspiring Malta, while Ecuador only just retains its place on the podium. Kuwait, Greece, and Nigeria remain at the bottom of the pack.

Taiwan: Out with the Old, in with the New

The newcomer Taiwan has ousted two-time champion Ecuador to win this year's survey. In addition to claiming 1st place out of 67 countries in the overall ranking, it is in the top ten for every individual index! Taiwan holds first place in the Quality of Life and Personal Finance Indices, impressing with the quality and affordability of its healthcare and the enviable financial situation of expats living there.

The Asian Tiger scores second place in the Working Abroad Index. Over one-third of expats in Taiwan (34%) are completely satisfied with their jobs, more than double the global average of 16%. Expats are similarly

enthusiastic about their work-life balance (30%) and job security (34%).

This small island country also holds second place for overall satisfaction with life abroad, with 93% voicing their general contentment. Only Spain has higher ratings here. It comes as no surprise then, that a majority of expats in Taiwan (64%) plan to stay there longer than three years; with more than half of these (36% in total) even considering staying there forever.

Taiwan performs worst in the Ease of Settling In Index, although it still comes in a respectable tenth. Here, its first place in the Friendliness subcategory is evened out by much lower results in the Language subcategory, where it only

Top Findings

- » Taiwan named best expat destination in the world
- » Malta pushes Mexico off the podium
- » Taiwan and Malta perform well in all areas of expat life
- » Ecuador loses ground in terms of Working Abroad and Quality of Life
- » Kuwait, Greece and Nigeria remain last on the list

comes in 45th. Nine in ten expats give the friendliness of local residents towards foreigners a positive rating, compared to only 65% worldwide. However, the language barrier does pose some problems. Only 23% overall agree that learning the local language is easy (global 37%) and about one-third (32%) are of the opinion that living in Taiwan without learning at least some of the local tongue is problematic. It seems that many expats anticipated this challenge, with 35% naming the language barrier as a possible disadvantage they thought about before the move.

Taiwan is the only country in the top three with enough expats living abroad with their dependent children for it to feature in the Family Life Index, coming in 8th out of 45 countries. In fact, 43% of the respondents there have

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The Best & Worst Places for Expats in 2016

dependent children living with them, over twice the global average of 21%. It does best in terms of the friendly attitude towards families with children, with 58% rating this as very good (39% worldwide). However, for both childcare and education, only 3% of expat parents completely agree that these are easy to afford.

Malta: Fun in the Sun

Malta, a newcomer in last year's survey, has moved up one spot to claim second place, thus pushing Mexico, last year's second-place winner, off the podium completely, but only down to fourth place. Similar to Taiwan, Malta is also in the top ten for every index that factors into the overall ranking.

This Mediterranean country performs best in the Ease of Settling In Index, coming in fourth place. It is first in terms of settling down, getting used to the local culture, and making new friends. Over four in ten expats (41%) say it is very easy to settle down in Malta, well over twice the global average of 16%.

Malta fell from first place to fifth this year in the Working Abroad Index. It seems that expats working there are not as pleased with their work-life balance as they were in 2015, with only 22% completely satisfied (vs. 27% in 2015), which is still slightly above the global average of 17%. This is despite, or perhaps due to, the fact that 28% are part-time workers.

In the Personal Finance Index, Malta has made a quite significant jump, from 42nd to 6th place. One-quarter of respondents even quote complete satisfaction with their financial situation (global 15%). This is despite the fact that one-third of working expats say their income is generally lower than back home.

Malta holds sixth place in the Quality of Life Index, with exceptional ratings for the climate and weather. Three-quarters of expats say they couldn't be more pleased with it, and not a single respondent has something negative to say! With such glowing results, it's perhaps no surprise that almost half the expats in Malta are planning to stay forever (49%), significantly higher than the global average of 31%.

Ecuador: Struggling Economy, Sinking Ratings

After two years at first place, Ecuador has lost its crown. Nevertheless, it has still retained a spot on the podium with its third place in 2016. It saw losses in each index, some more striking than others.

Ecuador lost the most ground in the Working Abroad Index. In 2014 it ranked 5th out of 61 and in 2015 it held 7th out of 64, but this year it comes in at a very mediocre 30th out of 67 countries. This is mostly due to its dismal finish in the Job Security subcategory, where it comes in 50th place (it was 22nd in 2015). Overall, only half of expats in Ecuador

are satisfied with their level of job security, just under the global average of 56%. Even worse, only 6%, about one-third of the global average of 17%, believe the state of Ecuador's economy to be very good. As oil is Ecuador's key export, its low price has had adverse effects on the economy.¹ While occurring after the survey was conducted, the magnitude-7.8 earthquake that struck in April 2016 has not helped matters since.

In the Personal Finance Index, Ecuador saw a slight drop from first place in 2014 and 2015 to third place in 2016. Despite the dreary state of the economy, 27% of expats there are very happy with their financial situation, almost double the global average of 15%. This may be because 41% of survey respondents in Ecuador are retirees and may not be relying on Ecuador's economy for their income. This assumption is bolstered by the fact that only 13% of retirees were living in Ecuador prior to their retirement.

The Quality of Life Index is another area where Ecuador lost ground this year, with a drop to 18th place from 2nd. Only 22% of this year's respondents feel very safe in Ecuador (38% worldwide) and an average percentage (69% vs. 63% globally) are satisfied with the transport infrastructure. The country continues to rank well for the quality (30%) and affordability of healthcare (31%), however, with around three in ten considering both factors excellent against global rates of 23% and 21%.

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The Best & Worst Places for Expats in 2016

Ecuador's eighth place in the Ease of Settling In Index helps its overall ranking, as does its third place for how satisfied expats are with life abroad in general there. One-quarter couldn't be happier, compared to only 15% globally who feel the same about life in their host country.

The Bottom Three: No Surprises

The three countries at the end of the list in 2016 have remained stable: Kuwait, Greece, and Nigeria. Kuwait has remained steadily at the bottom for three years running. It

even managed to go down in each index this year, most notably in the Working Abroad and Personal Finance Indices.

Greece also came in second to last in 2015 while in 2014 it held the third to last spot. It did better in the Ease of Settling In Index this year (up to 27th from 41st) but worse in all the other indices that factor into the overall ranking. It's now last place for the Working Abroad and Personal Finance Indices and ranks a dismal 43rd out of 45 countries in the Family Life Index.

Nigeria also came in third to last in 2015, and in 2014 it was fifth to last. This year it holds last place for the Quality of Life and the Cost of Living Indices. Compared to 2015, it does slightly better in the Ease of Settling In Index this year (from 42nd to 39th place), but much worse in the Personal Finance Index (from 10th to 32nd). ■



¹ **The World Bank.** Ecuador Country Overview. 11 Apr 2016.
<http://www.worldbank.org/en/country/ecuador/overview>

The Biggest Winners & Losers in 2016

Vietnam, Uganda, and Finland advance the furthest this year, while the UAE, Indonesia, and Hong Kong see the largest losses in the overall ranking.

The Biggest Winner: Vietnam

Vietnam has made the biggest jump in the 2016 survey, rising up an astounding 24 places to come in 11th out of 67 countries. In 2015, on the other hand, this Asian country only came in 35th place out of 64 countries. It made the biggest gains in the Working Abroad Index (from 36th to 12th place) and the Ease of Settling In Index (35th to 29th place).

Whereas in 2015, only 13% of expats in Vietnam were completely satisfied with their work-life balance, in 2016, almost one in five (19%) is. Expats there are also more satisfied with their jobs in general, with about six in ten (61%) saying they are generally content in their jobs in 2015, and almost three-quarters (74%) stating the same in 2016.



“The Vietnamese are kind, caring and very considerate, with a good sense of humour. Life is good here, one of the nicest places I have ever lived.”

Expats in Vietnam are very pleased with the friendly nature of the local residents this year. The percentage of respondents that rate the general friendliness of the population positively

Top Findings

- » Uganda: spectacular gains in Working Abroad, Personal Finance & Ease of Settling In
- » Biggest loser UAE: sharp drops in Working Abroad Index
- » Once-popular expat hot spot Hong Kong down to 44th place

has risen by ten percentage points (74% to 84%). In addition, over two in five (41%) regard the friendly attitude towards foreign residents as very good (33% in 2015). It also seems to be easier to make new friends among the local residents this year, with 63% generally agreeing that this is easy to do. In 2015, only 48% were of the same opinion.

Uganda: A Spot in the Top Half

Uganda has gained 20 places in 2016, boosting it into the top half of the overall ranking. It comes in 25th out of 67 countries this year. From 2014 to 2015, it rose a more moderate six positions. In 2016, it has improved the most in the Working Abroad (53rd to 34th place), Personal Finance (40th to 24th), and Ease of Settling In Indices (10th to 3rd).

Expats Destinations 2016

The Biggest Winners & Losers in 2016

Expats in Uganda are much more satisfied with their working hours and work-life balance. In the previous year, only 57% were overall content with their working hours, but this has risen up to 68% in 2016. Over seven in ten expats (71%) are generally pleased with their work-life balance, and 18% couldn't be happier. In 2015, these percentages were 59% and 12%, respectively.



"I love the lifestyle and the flexibility in the working hours in Uganda! The culture and people are great as well."

It is in the Ease of Settling In Index, however, that Uganda has brought in its most spectacular results. The country has come in second in this year's Friendliness subcategory! In 2015, it was only at 13th place (out of 64 countries) and in 2014 it held 25th (out of 61). A full 94% consider the general friendliness of the population in a positive light, 57% say it is *very good*, and no one has anything negative to say about it. In 2015, only 88% gave it a positive rating and 8% a negative one.

Finland: A Turn for the Better

Finland has also climbed quite high up the rankings in the 2016 survey, although it still has rather mediocre results overall. It comes in 32nd out of 67 countries this year, up 19 spots from its rather dismal 51st place in 2015. Despite this large jump, the level of improvement in the different indices is not quite as striking. The biggest gains are found in the Quality of Life Index, where Finland went from spot 29th to 19th. And although the country doesn't do so well in the overall ranking, it comes in a glowing first in the Family Life Index, up one spot from second in 2015.

The impact of splitting the Health, Safety & Well-Being subcategory into two separate subcategories this year as opposed to 2014 and 2015 definitely had a positive effect on Finland's rankings. This Nordic country comes in third place in the newly created Health & Well-Being subcategory. Three-quarters of expats give positive ratings for the quality of the medical care and 38% even find it to be very good, up from 66% and 20% last year, respectively.



"I'm impressed by the medical care and good education in Finland."

When it comes to their children's schooling, a staggering 74% of expat parents in Finland are in complete agreement that the education options are easy to afford. In 2015, this percentage was 38%, about half of what it is this year, but still over three times that year's global average (12%).

The UAE: Falling Oil Prices, Falling Ratings

On the flip side, the UAE is the biggest loser in the 2016 survey ranking. It has fallen 21 places from 19th out of 64 countries in 2015 to 40th out of 67 countries in 2016. This Arab Gulf state has lost ground in all the indices, most noticeably in the Working Abroad Index (21st to 36th place) and the Cost of Living Index (37th to 51st place).



"Extortionately high rents in Abu Dhabi! Rent is paid for the full year or sometimes every six months, which is a massive strain for most people."

Expatriate Destinations 2016

The Biggest Winners & Losers in 2016

Biggest Winners

	2015	2016	
Vietnam	35	11	▲ 24
Uganda	45	25	▲ 20
Finland	51	32	▲ 19
Cyprus	52	35	▲ 17
Spain	30	14	▲ 16
Colombia	33	20	▲ 13
Russia	60	47	▲ 13
Czech Republic	22	10	▲ 12
Romania	27	16	▲ 11
Hungary	29	21	▲ 8

In 2016, the UAE fell from 46th to 54th place in the Work-Life Balance subcategory of the Working Abroad Index. The country took the biggest hit in the Job Security subcategory, however, which includes a question about the state of the economy. Whereas last year a full nine out of ten expats said the state of the economy was good and 52% even rated it as excellent, this year these percentages have dropped considerably to 70% and 26%, respectively. This is most likely due to the low oil prices at the time of the survey and the job and economic insecurity associated with this.¹

Expats in the UAE are also finding it more difficult to make

friends this year, especially local ones. In 2016, 46% generally disagree with the statement that it is easy to make local friends. In 2015, only 38% said the same. A lower percentage of expats think the local language is easy to master, with 23% in general agreement, compared to 28% last year. Given that the language itself obviously has not changed, this could be another indicator of a perceived change in attitude towards foreigners in the UAE. Indeed, the country has lost a few ranks in both the Feeling Welcome and the Friendliness subcategories.

Indonesia: An Ongoing Decline

Indonesia is down 20 spots this year, coming in a disappointing 52nd out of 67 countries. In fact, the country has lost ground each year, ranking in the top third at 20th out of 61 countries in 2014 before falling to 32nd place out of 64 countries in the 2015 survey. The country has worsened across the board, with the biggest losses in the Working Abroad Index (37th to 47th place) and the Cost of Living Index (10th to 20th place).



"I have no luck finding a job that's offering me a decent pay. I will gain nothing in the long run in Indonesia."

Biggest Losers

	2015	2016	
UAE	19	40	▼ 21
Indonesia	32	52	▼ 20
Hong Kong	26	44	▼ 18
Malaysia	21	38	▼ 17
Switzerland	14	31	▼ 17
Ireland	40	56	▼ 16
USA	13	26	▼ 13
Argentina	43	54	▼ 11
Denmark	39	50	▼ 11
Thailand	7	18	▼ 11

Whereas over three-quarters of survey respondents (77%) were overall satisfied with the cost of living in 2015, only 64% feel the same this year. For the Working Abroad Index, the percentage with a positive opinion about their career prospects, for instance, has dipped below half (49%), compared to 58% last year. This contributed to Indonesia's fall from 21st to 43rd place in the Job & Career subcategory of this index in 2016.

Indonesia used to rank in the top ten of the Friendliness subcategory of the Ease of Settling In Index (fifth in 2015 and seventh in 2014). This year, however, the country is down to 18th place. In 2015, well over half (55%) said the

Expatriate Destinations 2016

The Biggest Winners & Losers in 2016

general friendliness of the local population was very good. This percentage is down at 44% in 2016.

Hong Kong: How the Mighty Have Fallen

The Asian Tiger Hong Kong has fallen quite dramatically since the survey was first conducted in 2014. Back then it even featured in the top ten, coming in 10th out of 61 countries. In 2015, it landed a more mediocre 26th out of 64 countries. Now in 2016, Hong Kong is firmly in the bottom half of the ranking, having fallen an additional 18 spots to land at 44th place out of 67 countries. The Personal Finance Index took a major hit, dropping from 24th to 42nd place. The country also lost eleven spots in both the Ease of Settling In (37th to 48th) and the Working Abroad Indices (22nd to 33rd).

This year's survey participants in Hong Kong do not consider themselves to be nearly as financially well off as they did last year. A glance at the 2015 results shows 68% generally satisfied with their financial situation; only 57% feel the same this year. Similarly, a higher percentage of expats view the cost of living negatively, up to 72% from 61% last year. As Hong Kong is considered one of the most expensive expat destinations worldwide, this result is hardly surprising.²



“The salary is not intended to cover the cost of life in this country.”

In the Ease of Settling In Index, expats in Hong Kong are finding it harder to make new friends in general. In 2015, 70% voiced their overall satisfaction with this factor, while only 61% do so in 2016. In fact, 46% disagree that it is easy to make local friends, while only 32% said the same in 2015. ■



- ¹ **Gulf News.** Job Hiring in Middle East Slows Down due to Low Oil Prices. 22 Nov 2015.
<http://gulfnews.com/business/sectors/employment/job-hiring-in-middle-east-slows-down-due-to-low-oil-prices-1.1624335>
- ² **Mercer.** 2015 Cost of Living Rankings. 17 Jun 2015.
<http://www.mercer.com/newsroom/cost-of-living-survey.html>

Quality of Life

Quality of Life Index 2016

Where Expats Are Safe, Healthy & Content

Living the Good Life Abroad?

- . **024**
- . **028**
- . **031**

Chapter **02**



Quality of Life

1	Taiwan
2	Austria
3	Japan
4	Spain
5	Costa Rica
6	Malta
7	Czech Republic
8	Singapore
9	Germany
10	Switzerland
11	South Korea
12	Canada
13	New Zealand
14	Portugal
15	France
16	Australia
17	Luxembourg
18	Ecuador
19	Finland
20	Hungary

SUBCATEGORIES

Leisure Options

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

Personal Happiness

1	Costa Rica
2	Malta
3	Mexico
4	Philippines
5	Ecuador
6	New Zealand
7	Thailand
8	Vietnam
9	Panama
10	Spain
11	Taiwan
12	Uganda
13	Hungary
14	Peru
15	Kenya
16	Oman
17	Portugal
18	Indonesia
19	Mozambique
20	Colombia

Travel & Transport

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

Health & Well-Being

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

Safety & Security

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

Quality of Life

21	Denmark
22	Mexico
23	UAE
24	Netherlands
25	Hong Kong
26	Sweden
27	Thailand
28	Cyprus
29	Israel
30	Norway
31	Poland
32	Oman
33	Panama
34	United Kingdom
35	USA
36	Italy
37	Argentina
38	Morocco
39	Chile
40	Bahrain

SUBCATEGORIES

Leisure Options

21	Taiwan
22	Austria
23	Turkey
24	Italy
25	Philippines
26	Chile
27	Japan
28	Czech Republic
29	Ukraine
30	Morocco
31	Brazil
32	Romania
33	Canada
34	Malaysia
35	Vietnam
36	Peru
37	Singapore
38	Hong Kong
39	Indonesia
40	UAE

Personal Happiness

21	Cyprus
22	Malaysia
23	Chile
24	Australia
25	Argentina
26	Bahrain
27	Morocco
28	Ukraine
29	Poland
30	USA
31	Austria
32	India
33	Japan
34	South Korea
35	Brazil
36	China
37	Germany
38	France
39	Kazakhstan
40	Israel

Travel & Transport

21	Turkey
22	Ecuador
23	Finland
24	Belgium
25	Thailand
26	Portugal
27	Mexico
28	Russia
29	Canada
30	Italy
31	Norway
32	Israel
33	Malaysia
34	Greece
35	Costa Rica
36	Morocco
37	Chile
38	USA
39	Argentina
40	Bahrain

Health & Well-Being

21	Ecuador
22	Argentina
23	Switzerland
24	Cyprus
25	Belgium
26	South Africa
27	Bahrain
28	Thailand
29	Singapore
30	Mexico
31	Panama
32	United Kingdom
33	Oman
34	Italy
35	Netherlands
36	Colombia
37	Malaysia
38	Poland
39	Hungary
40	Turkey

Safety & Security

21	Sweden
22	South Korea
23	Qatar
24	Portugal
25	Spain
26	United Kingdom
27	Panama
28	Vietnam
29	China
30	Hong Kong
31	USA
32	Ireland
33	Poland
34	France
35	Morocco
36	Chile
37	Kazakhstan
38	Hungary
39	Romania
40	Bahrain

Quality of Life

41	Malaysia
42	Vietnam
43	Colombia
44	Belgium
45	Turkey
46	Greece
47	Russia
48	Romania
49	China
50	Philippines
51	Uganda
52	South Africa
53	Ukraine
54	Ireland
55	Qatar
56	Peru
57	Kazakhstan
58	Indonesia
59	Kenya
60	India

SUBCATEGORIES

Leisure Options

41	Panama
42	South Korea
43	Switzerland
44	Germany
45	Poland
46	Tanzania
47	Russia
48	Egypt
49	Bahrain
50	Oman
51	United Kingdom
52	Mozambique
53	China
54	Finland
55	Netherlands
56	Luxembourg
57	Belgium
58	Sweden
59	India
60	Denmark

Personal Happiness

41	Nigeria
42	Canada
43	Russia
44	Hong Kong
45	Czech Republic
46	Turkey
47	United Kingdom
48	South Africa
49	Romania
50	Finland
51	Netherlands
52	Singapore
53	Switzerland
54	Denmark
55	Italy
56	Luxembourg
57	Greece
58	Belgium
59	UAE
60	Qatar

Travel & Transport

41	Australia
42	Panama
43	Ukraine
44	Malta
45	Oman
46	Vietnam
47	Colombia
48	Ireland
49	Romania
50	New Zealand
51	Cyprus
52	Philippines
53	Uganda
54	South Africa
55	India
56	Kazakhstan
57	Peru
58	Qatar
59	Brazil
60	Indonesia

Health & Well-Being

41	UAE
42	Saudi Arabia
43	USA
44	Qatar
45	Romania
46	Morocco
47	Russia
48	Hong Kong
49	Chile
50	Greece
51	Philippines
52	Ukraine
53	Peru
54	Ireland
55	Uganda
56	Kazakhstan
57	Vietnam
58	Kenya
59	India
60	Kuwait

Safety & Security

41	Ecuador
42	Saudi Arabia
43	Tanzania
44	Italy
45	Belgium
46	Mexico
47	Kuwait
48	Thailand
49	Uganda
50	Russia
51	Philippines
52	Indonesia
53	Malaysia
54	Colombia
55	Greece
56	India
57	Israel
58	Argentina
59	Peru
60	Turkey

Quality of Life

61	Tanzania
62	Brazil
63	Saudi Arabia
64	Egypt
65	Kuwait
66	Mozambique
67	Nigeria

SUBCATEGORIES

Leisure Options

61	Kazakhstan
62	Ireland
63	Norway
64	Qatar
65	Nigeria
66	Saudi Arabia
67	Kuwait

Personal Happiness

61	Sweden
62	Tanzania
63	Norway
64	Egypt
65	Ireland
66	Saudi Arabia
67	Kuwait

Travel & Transport

61	Kenya
62	Saudi Arabia
63	Egypt
64	Kuwait
65	Tanzania
66	Mozambique
67	Nigeria

Health & Well-Being

61	Brazil
62	Indonesia
63	Egypt
64	China
65	Tanzania
66	Mozambique
67	Nigeria

Safety & Security

61	Ukraine
62	Egypt
63	Mozambique
64	Kenya
65	South Africa
66	Nigeria
67	Brazil

Where Expats Are Safe, Healthy & Content

The newcomer Taiwan finishes on first with stellar healthcare, Austria impresses with its clean water and clear air, and Japan's transport infrastructure knows no equal.

Methodology

What do expats have to say about the living standards in their country of residence? For the Quality of Life Index, the survey respondents were asked questions about leisure options, travel & transport, health & well-being, safety & security, and personal happiness. A country needed at least 50 respondents to feature in this index.

This year, the former Health, Safety & Well-Being subcategory was split into the two separate subcategories Health & Well-Being and Safety & Security in order to better reflect the importance of these areas of expat life. In this spirit, the question about the climate and weather was also moved to the Leisure Options subcategory.

Taiwan Swoops In to Claim First

The newcomer Taiwan rose right to the top of the 67 countries in 2016's Quality of Life Index. It also holds first place in this index among female respondents, and second for men. It has achieved this star position despite not getting first place in any of the subcategories, although it does rank comparatively well in all of them. It performs strongest in the Health & Well-Being subcategory, where it comes in second. This subcategory, however, is distinguished by stark contrasts. Whereas Taiwan comes in first place in terms of the quality of medical care and its affordability, it is all the way down at 37th in terms of the quality of the environment (e.g. water, air). While 94% rate the quality of the medical

Top Findings

- » Last year's winner Singapore dropped to 8th place
- » Ecuador and Israel losing ground
- » Taiwan scores high with personal safety and medical care
- » Austria first for Health & Well-Being
- » Japan stands out for peacefulness and transport infrastructure

care positively, only 61% feel the same about the quality of the environment (six percentage points below the global average of 67%).

A staggering 99% rate their personal safety favorably, and 78% even say it is very good. Around nine out of ten expats (89%) are also happy with the peacefulness in Taiwan. Overall, however, this Asian country only ranks tenth in the Safety & Security subcategory. This is due to its 18th place for political stability, possibly a result of the country's ambiguous political status.¹

Not one person considers the climate and weather to be very bad, with three-quarters giving this a positive rating (global: 61%). However, while worldwide 24% consider this

Quality of Life

Where Expats Are Safe, Healthy & Content

factor very good in their country of residence, just 18% feel the same in Taiwan. Finally, about nine out of ten expats in Taiwan (91%) are overall satisfied with the local transport infrastructure, compared to 63% globally.

Austria Impresses with Its Clean Air and Healthcare

Austria came in third place in 2014 and 2015 and has now inched up one spot to come in second in the Quality of Life Index 2016. This small European country comes in first in the Health & Well-Being subcategory. Expats there are enthusiastic about the quality of the environment (e.g. water, air), with 96% giving it a positive rating. Moreover, only 3% have something negative to say about it, compared to 20% globally. The quality of the medical care is rated as very good by 38% and 34% are also completely satisfied with its affordability.

The country also scores well in the Travel & Transport subcategory. Here, a staggering 72% rate the transport infrastructure as very good. The country ranks third for the opportunity to travel, with 92% overall happy with this aspect. Lastly, Austria proves itself to be a safe and peaceful place, with 93% giving it a positive rating for personal safety and 95% for peacefulness.

These excellent results are somewhat tempered by Austria's average results in the Personal Happiness and Leisure

Options subcategories, where it ranks 31st and 22nd out of 67 countries, respectively. It seems that especially the climate and weather is an area where expats living in Austria aren't quite as impressed: seven in ten expats are overall content with this factor, but another 17% are unhappy.

Japan Leads in Transport and Peacefulness

Japan, which came in seventh place in 2015, has now earned a spot on the podium with its third place. This island country stands out for its peacefulness, which is surpassed by none. Less than 1% of respondents (0.7%) give this factor a negative rating. Japan is doing similarly well in terms of personal safety, with 79% rating it very good, more than twice the global average of 38%.

Expats in Japan are also impressed with the country's transport infrastructure, where it comes in first. Eight in ten respondents rate the transport infrastructure as excellent, while globally only 29% feel the same. In fact, less than 1% give this factor a negative rating (global: 25%)! On the other hand, however, expats are less enthusiastic about the opportunity to travel. The country only lands on 24th place for this factor. Keeping Japan's relatively isolated geographical position in mind, this is perhaps not too surprising.

When it comes to the quality of medical care, 82% of expats rate this favorably, compared to 62% worldwide. Around

three-quarters (76%) are also pleased with the affordability of healthcare and 31% even think it is very good (ten percentage points more than the global average of 21%).

Singapore and Ecuador Suffer Losses

The winner of the Quality of Life Index in 2015, Singapore, dropped down to eighth place this year. Although it still ranks first in the Travel & Transport subcategory, it took hits in most of the other ones. In some parts, this can be explained by this year's restructuring of the setup of the Quality of Life Index, with for example Singapore's below average results in regard to the costs of medical care — only 36% rate this factor positively — carrying slightly more weight than in 2015. However, Singapore has also simply received worse results for some factors. For instance, whereas in 2015, 20% of expats in Singapore said they were completely satisfied with their socializing and leisure activities, in 2016, only 14% are still of this opinion.

Ecuador came in second place in the 2015 Quality of Life Index. In 2016, it couldn't hold on to this high ranking, and dropped back down to 18th place, where it also was in 2014. The country did worse in the Travel & Transport subcategory, falling from 14th to 22nd place, with expats there less likely to say that opportunities to travel are excellent (46% vs. 61% in 2015). Ecuador similarly lost ground in the other subcategories of this index.

Quality of Life

Where Expats Are Safe, Healthy & Content

Nigeria has come in at last place in the Quality of Life Index for the past three years. Kuwait was second to last in 2014 and 2015, and third to last in 2016. This year, Mozambique comes in second to last place, although it didn't do much better in the past, ranking 61st out of 64 countries in 2015.

Oman and Cyprus: Living Standards Looking Up

Oman is up from 48th out of 64 to 32nd place out of 67 countries in this year's Quality of Life Index. It has quite good rankings for personal safety (57% say it's very good), political stability (46%), and peacefulness (62%). It also does a lot better in terms of personal happiness, with almost

one-quarter of expats in Oman (24%) very happy this year, up from only 13% in 2015.

Cyprus has risen from 41st to 28th spot, mostly due to gains in the Leisure Options subcategory (14th from 30th place) and the Personal Happiness subcategory (21st from 45th place).

Weaker Performances for Ecuador and Israel

Ecuador, which is discussed above, is the biggest loser in this year's Quality of Life Index, falling 16 places. Israel is down from 15th to 29th place. The effects of splitting up

the Health, Safety & Well-Being subcategory — where it ranked 25th in 2015 — into two subcategories can be seen quite clearly here: although Israel does alright in terms of health and well-being, coming in 5th place, it holds a dismal 57th place in the Safety & Security subcategory. Other countries that lost ground this year are China, Romania, and South Africa, which each dropped down ten spots in the ranking. ■



¹ **BBC News.** Taiwan Profile — Full Overview. 20 Jan 2016.
<http://www.bbc.com/news/world-asia-16177285>

Top 10

Quality of environment

- 1 Finland
- 2 Sweden
- 3 Switzerland
- 4 Austria
- 5 New Zealand
- 6 Norway
- 7 Denmark
- 8 Canada
- 9 Australia
- 10 Costa Rica

Quality of medical care

- 1 Taiwan
- 2 France
- 3 Israel
- 4 South Korea
- 5 Japan
- 6 Malta
- 7 Austria
- 8 Germany
- 9 Thailand
- 10 Spain

Climate and weather

- 1 Malta
- 2 Costa Rica
- 3 Spain
- 4 Uganda
- 5 Greece
- 6 Cyprus
- 7 Kenya
- 8 South Africa
- 9 Morocco
- 10 Mexico



Climate and weather

- Ireland 1
- United Kingdom 2
- Belgium 3
- Netherlands 4
- Denmark 5
- Luxembourg 6
- Kuwait 7
- Qatar 8
- Sweden 9
- Saudi Arabia 10

Quality of environment

- China 1
- India 2
- Nigeria 3
- Egypt 4
- Indonesia 5
- Hong Kong 6
- Mozambique 7
- Vietnam 8
- Kuwait 9
- Peru 10

Quality of medical care

- Nigeria 1
- Tanzania 2
- Mozambique 3
- Egypt 4
- Indonesia 5
- Kazakhstan 6
- Uganda 7
- Romania 8
- Ireland 9
- Greece 10

Bottom 10

Ease of Settling In

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Chapter
03



Ease of Settling In

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

SUBCATEGORIES

Feeling Welcome

1	Malta
2	Mexico
3	New Zealand
4	Costa Rica
5	Spain
6	Canada
7	Ecuador
8	Cyprus
9	Portugal
10	Taiwan
11	Australia
12	Argentina
13	Romania
14	Colombia
15	Ukraine
16	Bahrain
17	USA
18	Philippines
19	Singapore
20	Panama

Friendliness

1	Taiwan
2	Uganda
3	Costa Rica
4	Mexico
5	Colombia
6	Oman
7	Philippines
8	New Zealand
9	Vietnam
10	Portugal
11	Brazil
12	Spain
13	Ecuador
14	Canada
15	Romania
16	Bahrain
17	Malta
18	Indonesia
19	Ukraine
20	Ireland

Finding Friends

1	Mexico
2	Malta
3	Costa Rica
4	Romania
5	Ukraine
6	Ecuador
7	Argentina
8	Taiwan
9	Uganda
10	Philippines
11	Vietnam
12	Colombia
13	Cyprus
14	Spain
15	Kenya
16	Oman
17	New Zealand
18	Greece
19	Bahrain
20	Israel

Language

1	Kenya
2	Malaysia
3	Singapore
4	Uganda
5	New Zealand
6	Bahrain
7	Philippines
8	South Africa
9	Oman
10	Ireland
11	Indonesia
12	Costa Rica
13	USA
14	UAE
15	Canada
16	Mexico
17	Romania
18	Cyprus
19	Nigeria
20	Australia

Ease of Settling In

21	USA
22	Indonesia
23	Ireland
24	Ukraine
25	Peru
26	Singapore
27	Greece
28	South Africa
29	Vietnam
30	Thailand
31	Panama
32	UAE
33	Brazil
34	Israel
35	United Kingdom
36	Morocco
37	Tanzania
38	Turkey
39	Nigeria
40	Luxembourg

SUBCATEGORIES

Feeling Welcome

21	Oman
22	Uganda
23	Malaysia
24	Thailand
25	Greece
26	United Kingdom
27	Vietnam
28	Ireland
29	Peru
30	South Africa
31	Poland
32	Hungary
33	Kenya
34	Turkey
35	Austria
36	UAE
37	Czech Republic
38	Italy
39	Brazil
40	Indonesia

Friendliness

21	Thailand
22	Argentina
23	Australia
24	Cyprus
25	USA
26	Greece
27	Peru
28	Morocco
29	Japan
30	Israel
31	UAE
32	Malaysia
33	Tanzania
34	India
35	Kenya
36	Turkey
37	Egypt
38	Kazakhstan
39	Mozambique
40	Poland

Finding Friends

21	Indonesia
22	Thailand
23	Portugal
24	Turkey
25	Brazil
26	Malaysia
27	Peru
28	Australia
29	South Africa
30	Canada
31	Morocco
32	Panama
33	Egypt
34	Nigeria
35	USA
36	Russia
37	India
38	Hungary
39	Poland
40	Mozambique

Language

21	Malta
22	Belgium
23	Portugal
24	Peru
25	Spain
26	United Kingdom
27	Luxembourg
28	Argentina
29	Sweden
30	Netherlands
31	Panama
32	Ecuador
33	Tanzania
34	Kuwait
35	Colombia
36	Qatar
37	Norway
38	India
39	Israel
40	Saudi Arabia

Ease of Settling In

41	India
42	Egypt
43	Poland
44	Belgium
45	Italy
46	Netherlands
47	Mozambique
48	Hong Kong
49	Kazakhstan
50	Chile
51	Hungary
52	South Korea
53	France
54	Austria
55	Japan
56	Russia
57	Germany
58	Czech Republic
59	Finland
60	China

SUBCATEGORIES

Feeling Welcome

41	France
42	Chile
43	Luxembourg
44	Hong Kong
45	Morocco
46	Belgium
47	Russia
48	Israel
49	Germany
50	Netherlands
51	Kazakhstan
52	Finland
53	Mozambique
54	Japan
55	South Korea
56	Egypt
57	Tanzania
58	Switzerland
59	India
60	Nigeria

Friendliness

41	Luxembourg
42	United Kingdom
43	China
44	Nigeria
45	Netherlands
46	Hungary
47	Italy
48	Panama
49	South Africa
50	South Korea
51	Singapore
52	Hong Kong
53	Belgium
54	Finland
55	Germany
56	France
57	Chile
58	Austria
59	Russia
60	Denmark

Finding Friends

41	Tanzania
42	Singapore
43	United Kingdom
44	Kazakhstan
45	China
46	Ireland
47	Hong Kong
48	Czech Republic
49	UAE
50	Italy
51	South Korea
52	France
53	Chile
54	Belgium
55	Japan
56	Austria
57	Luxembourg
58	Germany
59	Finland
60	Netherlands

Language

41	Greece
42	Egypt
43	Chile
44	Italy
45	Taiwan
46	Hong Kong
47	Switzerland
48	Morocco
49	Thailand
50	Denmark
51	Brazil
52	South Korea
53	Mozambique
54	Turkey
55	Kazakhstan
56	Austria
57	Ukraine
58	France
59	Poland
60	Germany

Ease of Settling In

61	Qatar
62	Sweden
63	Norway
64	Switzerland
65	Denmark
66	Saudi Arabia
67	Kuwait

SUBCATEGORIES

Feeling Welcome

61	Sweden
62	China
63	Norway
64	Denmark
65	Qatar
66	Kuwait
67	Saudi Arabia

Friendliness

61	Qatar
62	Sweden
63	Norway
64	Switzerland
65	Czech Republic
66	Saudi Arabia
67	Kuwait

Finding Friends

61	Saudi Arabia
62	Qatar
63	Switzerland
64	Sweden
65	Kuwait
66	Norway
67	Denmark

Language

61	Czech Republic
62	Vietnam
63	Finland
64	Japan
65	Russia
66	China
67	Hungary

Where Expats Are Met with Open Arms

Mexico is the friendliest and most welcoming country for the third year in a row, expats in Costa Rica feel at home, and Uganda joins the top three with big gains in friendliness.

Methodology

Even if all the other factors — healthcare, work-life balance, international schools, etc. — are excellent, if expats and their families don't feel at home, a stay abroad is unlikely to be a success. In the Ease of Settling In Index, expats were asked about the friendliness of the local population, the ease of making friends, how welcome they feel, and how easy and important it is to learn the local language. At least 50 respondents were needed for a country to feature in this index, with 67 countries meeting this requirement.

Mexico Just Can't Be Beat

Mexico ranks first in the Ease of Settling In Index for the third year in a row! It has risen up from second to first place

in the Finding Friends subcategory. It also made gains in the Feeling Welcome subcategory, where it now comes in second place (compared to third in 2015 and fifth in 2014). Mexico dropped slightly in the Friendliness and Language subcategories, but not enough to cost it its spot at the top of the podium.

It just doesn't get any better than Mexico for the ease of finding local friends. Whereas globally only 12% of expats completely agree that it's easy to make local friends, in Mexico this percentage is nearly one-third (32%). Nearly eight in ten expats in Mexico (79%) find it easy to make new friends in general, while globally only six in ten feel the same.

Top Findings

- » Mexico: there's no better place for finding friends
- » Uganda has the friendliest population
- » Greece, Cyprus and Spain more welcoming towards expats
- » Hong Kong and Mozambique disappoint in terms of friendliness

Over double the global average of 16% completely agree that it is easy to settle down in Mexico (33%). Although it only comes in fourth place this year in the Friendliness subcategory, 93% of expats are still happy with the general friendliness of the population. Only this year's newcomer Taiwan beats Mexico in terms of friendliness towards foreign residents. Half of the expats in Mexico are extremely happy in this regard, over twice the global average of 24%. However, it's a good thing that learning Spanish is generally considered easy by 63% of expats, as 43% find life in Mexico difficult without speaking it — slightly above the global average of 40%.

Costa Rica Claims Silver

After two years at sixth place, Costa Rica now ranks second for the ease of settling in. This is largely due to gains in the

Ease of Settling In Where Expats Are Met with Open Arms

Language subcategory (21st to 12th place), although there was also a large jump in the Feeling Welcome subcategory (12th to 4th place). Nearly eight in ten expats (79%) feel “at home” in the local culture and four in ten (41%) are even completely satisfied in this regard, over double the global average of 18%.

Almost nine out of ten expats (89%) are pleased with the general friendliness of the population, with close to three-fifths (59%) even considering it very good. Globally, only 26% are completely satisfied with this factor. Befriending the local population is considered easy when compared to the global average, with 28% even agreeing that making local friends is very easy (global average: 12%).

Friendly Uganda Joins the Podium

Uganda made a considerable jump this year from tenth to third place. The country either stayed the same or made gains in each subcategory of the Ease of Settling In Index. It is its excellent ratings in the Friendliness subcategory — where it is only surpassed by the newcomer Taiwan — that pushes Uganda to third place this year.

Uganda's 2nd place in this subcategory is particularly notable as in 2015 it came in 13th place and in 2014 it was only at 25th place! So what changed? No other country beat Uganda when it comes to the general friendliness of the population.

Not only do 57% of the expats in Uganda give this factor the best possible rating (compared to a global average of 26%), but not a single person rates it negatively (global average: 15%)! The survey respondents are also lucky when it comes to finding friends. About eight in ten expats (81%) find it easy to make new friends in general.

The most difficult aspect of settling in in Uganda is getting used to the local culture, with only 64% generally agreeing that this is easy. Its rank of 22nd in the Feeling Welcome subcategory is rather mediocre compared to its other high results in the Ease of Settling In Index.

What Happened to New Zealand and Ecuador?

In *Expat Insider 2015*, Mexico, New Zealand, and Ecuador claimed the top three places in the Ease of Settling In Index. Whereas Mexico has kept its title for the third year running, New Zealand and Ecuador fell down the ranks a bit. At fifth place, New Zealand is three places lower in 2016. Why? It seems that expats in New Zealand are finding it a bit harder to make local friends. In 2015, only 18% generally did not agree that it's easy to make local friends. This year, a full one-quarter of expats are of this opinion.

Ecuador took a slightly larger fall, from third place to eighth. In 2015, Ecuador came in first place in the Finding Friends and Feeling Welcome subcategories, now it comes in sixth and seventh place, respectively.

The bottom three countries have remained fairly consistent over the past three years. Kuwait has always come in last, followed by Saudi Arabia. This year, Denmark is third from the bottom (it was fourth from the bottom in 2015 and 2014).

The Biggest Winners: Gains in Friendliness

Who are this year's biggest winners and losers? Let's start with the winners. Greece has risen from the 41st to the 27th spot in the Ease of Settling In Index. The country has made huge gains in terms of the ease of finding friends, jumping from 45th to 18th place. The percentage of expatriates in Greece who are generally satisfied with making new friends rose by 16 percentage points, 70% compared to 54%. This year's survey respondents feel that foreign residents are more welcomed in Greece now, with only 10% of expats considering the attitude towards foreign residents negatively, compared to 19% in 2015.

Cyprus also made large gains overall in this index (from 25th to 14th place) and especially in terms of friendliness, climbing from 40th to 24th place in this subcategory. Here as well, the attitude towards foreign residents lies at the heart of this improvement. Whereas in 2015, only 18% agreed that Cypriots' friendly sentiments towards their foreign neighbors were very good, this year nearly four in ten (39%) are of this opinion.

Ease of Settling In Where Expats Are Met with Open Arms

And finally, Spain has newly entered the top ten in the Ease of Settling In Index, coming in at ninth place. Continuing the trend, this is due to the positive results in the Friendliness subcategory, and more specifically the attitude towards foreigners. In 2015 only about one-quarter of expats (24%) found Spaniards to be very friendly towards foreign residents, while this year it's 35%.

The Biggest Losers: A Cold Reception

The biggest loser in the Ease of Settling In Index for 2016 is Mozambique, dropping from 33rd to 47th place. The

survey respondents are not impressed with the friendliness of the local population, either in general or towards foreign residents in particular. While not one respondent rated the general friendliness of the population negatively in 2015, 12% did so in 2016. Similarly, expats in Mozambique are having more difficulties finding friends this year, causing the country to fall from 14th to 40th place in this subcategory.

Hong Kong also suffered big losses in this index. With its 37th place in 2015, it was already in the bottom half, but has now dropped farther to 48th place. Reasons for this are difficulties finding friends and not finding it as easy to settle down in the country.

Kenya and Portugal have both dropped out of the top ten. Kenya was at 8th place and now only holds 19th. While in 2015, 34% considered the general friendliness of the population very good, less than one-quarter (24%) are of the same opinion in 2016. Portugal fell from 5th place to 16th. It seems expats are finding it harder to make local friends, among other things. In 2015, 19% generally disagreed that it is easy to make local friends there. This rose to 28% in 2016. ■

Common Expectations of Expats-to-Be

The general living standards in their host country were considered favorably by most expats before their move, while opinions differed about the climate & weather and the cost of living abroad.

Methodology

The survey respondents were asked how they felt about certain factors, such as their personal safety, the healthcare standards, and the climate and weather, when considering moving to their country of residence. There were three answer options: positive (the factor was a potential benefit), neutral (they didn't really think about this factor), and negative (the factor was a potential disadvantage).

Overall Benefits & Disadvantages

Among all survey participants, the factor that the most people thought about positively is the general living standards in their future host country, with 62% considering potential

benefits and just 8% thinking of possible disadvantages. Both the climate and weather as well as the cost of living seem to lead to divided opinions. While one-fifth and even close to one in four (24%), respectively, considered these factors as potential disadvantages of their new future home, 46% and 43% also thought they were possible benefits. Also of note, 28% of respondents considered the distance to their home country negatively.

Different Ages, Different Concerns

In terms of age, the youngest and oldest age groups stand out the most. More than half of expats aged 25 or below (53%) say they considered language a potential

Top Findings

- » Expectations differ according to age and gender
- » Expats moving to Switzerland raise concerns about cost of living
- » Personal health & safety considerations preoccupy expats before moving to Nigeria
- » Geographical isolation of Australia and New Zealand not to be dismissed

benefit of their future move. Conversely, one-third considered the cost of living as a potential disadvantage and 22% thought negatively about taxation in their future host country.

For expats aged 51 or above, the climate and weather was considered to be a potential advantage for 57%. Similarly, over half (51%) were optimistic about the cost of living in their future country of residence.

What Men & Women Consider Differently

Women are more likely to have thought of language as a potential advantage to the move (42% vs. 34% of men).

Ease of Settling In

Common Expectations of Expats-to-Be

A higher percentage of women than men also say they regarded the general living standards as a potential benefit (65% vs. 59% of men). Men, on the other hand, are more likely to have thought positively about the taxation in their future home (33% vs. 23% of women).

Countries That Stand Out

Singapore is the country where expats are most likely to say they thought positively about the infrastructure (78%) and personal safety (72%) prior to their move. Seven out of ten expats in Finland also thought of personal safety as a benefit to their move. Similarly, 66% say they considered the healthcare standards as an advantage and 63% say the same about personal health.

On the other end of the scale, expats moving to India tended to have negative thoughts about the infrastructure (52%) and their personal health (42%). However, expats in Nigeria are the most likely to have considered their personal health as a potential disadvantage of the move (44%). They also weren't thrilled when they thought about their personal safety (52% negative), the healthcare standards (57% negative), or the country's political stability (48% negative).

Whereas expats in Malta and Costa Rica looked forward to the climate and weather (92% and 89% positive thoughts, respectively), expats in the UK and Ireland were not as pleased with their prospects in this regard (both 60% negative thoughts).

Expats moving to Ecuador are the most likely to have considered the cost of living there favorably (81%), while expats moving to Switzerland were less enthusiastic about this aspect (56% negative).

Unsurprisingly, expats moving to three countries with no income tax — Qatar, Saudi Arabia, and the UAE — tended to regard taxation as a benefit of the move (70%, 64%, and 62%, respectively). On the other hand, expats in three European countries with high income taxes — Denmark, Sweden, and Belgium — are the most likely to have had negative thoughts about this factor (55%, 42%, and 40%).

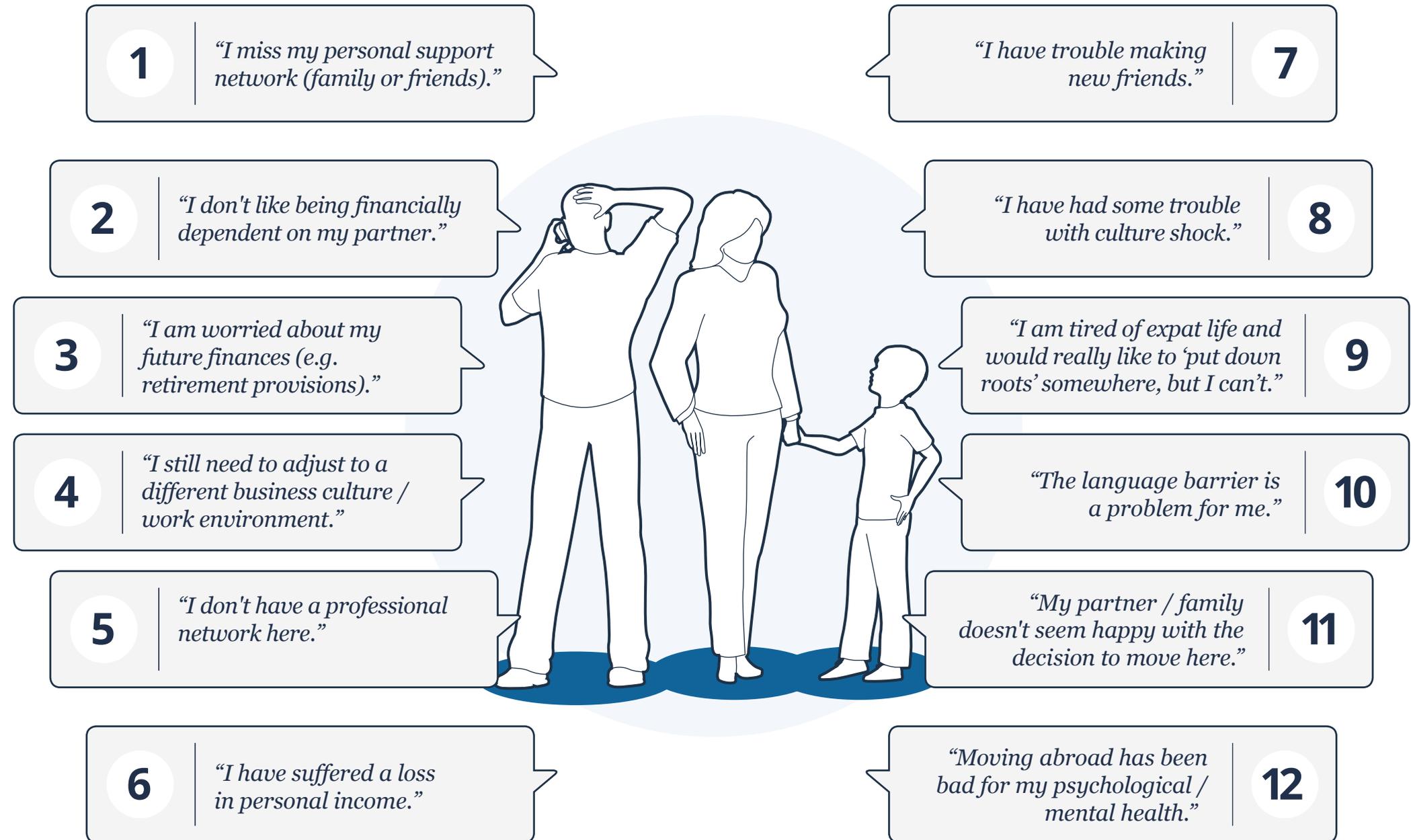
Also to be expected, New Zealand and Australia are the countries where the most expats say they considered the distance to their home country as a potential disadvantage before their move (61% and 60% negative, respectively).

Results by Expat Type

Based on the results according to expat type, it is the expats who had little or no say in where they ended up, such as Foreign Assignees or Foreign Recruits, that worried more about their personal health, healthcare standards, and general living standards.

Such expat types with children are also most likely to have thought negatively about their children's well-being: the Foreign Assignee (13%) and the Traveling Spouse (11%). Interestingly enough, though, the Traveling Spouse is also the most likely to have considered their children's well-being abroad in a positive light (64%). This is more expected for expat parents who freely chose their destination: the Dream Destination Expat and the Greener Pastures Expat (both 62% positive).

Romantics are the most likely to have thought negatively about the distance to their home country (39%), the language (26%), and the economy and/or labor market (19%). Dream Destination Expats (65%), Greener Pastures Expats, and Adventurers (52% each) tended to look forward to the climate and weather. ■



Working Abroad

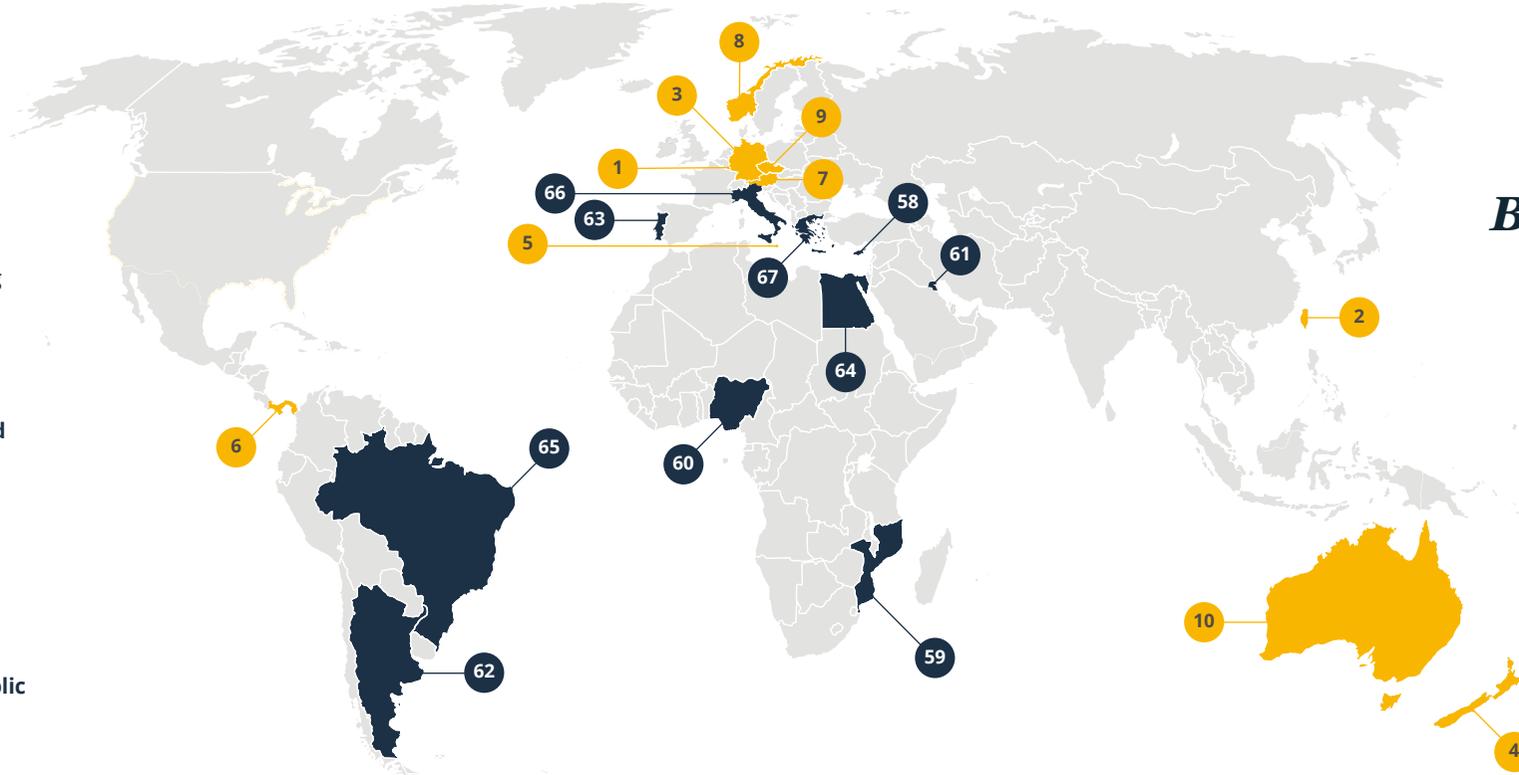
The Best & Worst Countries for Working Abroad	. 044
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Work & Leisure: Finding a Happy Medium	. 055
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Chapter
04



Top 10

- 1 Luxembourg
- 2 Taiwan
- 3 Germany
- 4 New Zealand
- 5 Malta
- 6 Panama
- 7 Austria
- 8 Norway
- 9 Czech Republic
- 10 Australia



Bottom 10

- Greece 67
- Italy 66
- Brazil 65
- Egypt 64
- Portugal 63
- Argentina 62
- Kuwait 61
- Nigeria 60
- Mozambique 59
- Cyprus 58

- | | | | | | | | |
|-------------------|----------------|---------------|--------------|----------------|------------|-----------------|-----------------|
| 11 Denmark | 17 Oman | 23 Canada | 29 Colombia | 35 Kenya | 41 Finland | 47 Indonesia | 53 South Africa |
| 12 Vietnam | 18 Mexico | 24 Romania | 30 Ecuador | 36 UAE | 42 France | 48 Peru | 54 Spain |
| 13 Poland | 19 Bahrain | 25 Hungary | 31 India | 37 Thailand | 43 Russia | 49 Malaysia | 55 Tanzania |
| 14 United Kingdom | 20 Netherlands | 26 USA | 32 Singapore | 38 Philippines | 44 Japan | 50 Saudi Arabia | 56 Turkey |
| 15 Sweden | 21 China | 27 Belgium | 33 Hong Kong | 39 Morocco | 45 Chile | 51 Ukraine | 57 Kazakhstan |
| 16 Switzerland | 22 South Korea | 28 Costa Rica | 34 Uganda | 40 Israel | 46 Ireland | 52 Qatar | |

Working Abroad

1	Luxembourg
2	Taiwan
3	Germany
4	New Zealand
5	Malta
6	Panama
7	Austria
8	Norway
9	Czech Republic
10	Australia
11	Denmark
12	Vietnam
13	Poland
14	United Kingdom
15	Sweden
16	Switzerland
17	Oman
18	Mexico
19	Bahrain
20	Netherlands

SUBCATEGORIES

Job & Career

1	Taiwan
2	Mexico
3	Malta
4	Romania
5	Vietnam
6	Luxembourg
7	United Kingdom
8	USA
9	Hungary
10	Ecuador
11	Australia
12	Panama
13	Poland
14	Bahrain
15	Colombia
16	Russia
17	Czech Republic
18	China
19	Germany
20	New Zealand

Work-Life Balance

1	Norway
2	Denmark
3	New Zealand
4	Luxembourg
5	Taiwan
6	Sweden
7	Hungary
8	Austria
9	Australia
10	Oman
11	Czech Republic
12	Germany
13	Costa Rica
14	Ecuador
15	Vietnam
16	Canada
17	Finland
18	Panama
19	Bahrain
20	Malta

Job Security

1	Luxembourg
2	Germany
3	Taiwan
4	Malta
5	Switzerland
6	New Zealand
7	Austria
8	Panama
9	Sweden
10	Singapore
11	South Korea
12	Norway
13	Denmark
14	Netherlands
15	Czech Republic
16	United Kingdom
17	China
18	Poland
19	Hong Kong
20	Oman

Working Abroad

21	China
22	South Korea
23	Canada
24	Romania
25	Hungary
26	USA
27	Belgium
28	Costa Rica
29	Colombia
30	Ecuador
31	India
32	Singapore
33	Hong Kong
34	Uganda
35	Kenya
36	UAE
37	Thailand
38	Philippines
39	Morocco
40	Israel

SUBCATEGORIES

Job & Career

21	Kenya
22	India
23	Nigeria
24	Canada
25	Uganda
26	Costa Rica
27	Singapore
28	Hong Kong
29	Ukraine
30	Belgium
31	UAE
32	Oman
33	Philippines
34	Japan
35	Austria
36	Thailand
37	Switzerland
38	Morocco
39	Netherlands
40	South Africa

Work-Life Balance

21	Uganda
22	Poland
23	Mexico
24	Netherlands
25	South Africa
26	Thailand
27	France
28	Morocco
29	Switzerland
30	Philippines
31	Belgium
32	Cyprus
33	United Kingdom
34	Romania
35	Spain
36	Colombia
37	India
38	Kenya
39	Russia
40	Indonesia

Job Security

21	Australia
22	USA
23	Japan
24	Belgium
25	Vietnam
26	UAE
27	Bahrain
28	Canada
29	Mexico
30	Chile
31	Saudi Arabia
32	India
33	Romania
34	Israel
35	Colombia
36	Qatar
37	Ireland
38	Costa Rica
39	Peru
40	France

Working Abroad

41	Finland
42	France
43	Russia
44	Japan
45	Chile
46	Ireland
47	Indonesia
48	Peru
49	Malaysia
50	Saudi Arabia
51	Ukraine
52	Qatar
53	South Africa
54	Spain
55	Tanzania
56	Turkey
57	Kazakhstan
58	Cyprus
59	Mozambique
60	Nigeria

SUBCATEGORIES

Job & Career

41	Chile
42	South Korea
43	Indonesia
44	Israel
45	Malaysia
46	Denmark
47	Kazakhstan
48	Tanzania
49	Norway
50	Saudi Arabia
51	Argentina
52	France
53	Mozambique
54	Turkey
55	Sweden
56	Spain
57	Ireland
58	Finland
59	Egypt
60	Qatar

Work-Life Balance

41	South Korea
42	Mozambique
43	Ukraine
44	Peru
45	Malaysia
46	Tanzania
47	China
48	Israel
49	Ireland
50	Argentina
51	USA
52	Portugal
53	Brazil
54	UAE
55	Egypt
56	Chile
57	Kazakhstan
58	Nigeria
59	Hong Kong
60	Greece

Job Security

41	Finland
42	Kenya
43	Philippines
44	Morocco
45	Thailand
46	Hungary
47	Kuwait
48	Uganda
49	Turkey
50	Ecuador
51	Malaysia
52	Indonesia
53	Russia
54	Kazakhstan
55	Spain
56	Cyprus
57	Tanzania
58	Portugal
59	Ukraine
60	South Africa

Working Abroad

61	Kuwait
62	Argentina
63	Portugal
64	Egypt
65	Brazil
66	Italy
67	Greece

SUBCATEGORIES

Job & Career

61	Brazil
62	Peru
63	Portugal
64	Kuwait
65	Cyprus
66	Italy
67	Greece

Work-Life Balance

61	Turkey
62	Qatar
63	Italy
64	Saudi Arabia
65	Singapore
66	Japan
67	Kuwait

Job Security

61	Mozambique
62	Italy
63	Egypt
64	Nigeria
65	Argentina
66	Brazil
67	Greece

The Best Places to Build Your Career

Luxembourg and Germany remain reliable destinations to boost your career, and newcomer Taiwan also proves a promising place to do so.

Methodology

In 2016, 67 countries feature in the Working Abroad Index. Respondents were asked about their satisfaction with different aspects concerning job and career, work-life balance, and job security. Their responses were rated on a scale of one to seven. The minimum sample size for a country to be included in this index is 50 respondents, although 47 countries had a sample size of more than 100 respondents.

Luxembourg: A Stable Job Market

After featuring consistently in the top three of the Working Abroad Index (ranking second in 2014 and third in 2015),

Luxembourg finally claims the top spot in 2016. Its finance industry appears to be the most popular sector, with more than three in ten expats (31%) choosing this option, as opposed to 8% worldwide. It is followed by the public sector — presumably due to Luxembourg's status as a European capital and seat of EU institutions.

In Luxembourg, expats are more likely to choose a traditional role as employee or manager as their main employment status than the global average (66% vs. 41%). Senior employees or experts also make up a large percentage of that group, with 32% in Luxembourg vs. 23% worldwide.

In terms of overall job satisfaction, 76% of expats in Luxembourg are generally satisfied, compared to a global

Top Findings

- » #1 Luxembourg offers a stable economy, safe jobs and a healthy work-life balance
- » #2 Taiwan impresses with high job satisfaction and good career prospects
- » #3 Germany offers expats high job security and reasonable working hours
- » Biggest winners: Hungary, Romania, India
- » Biggest losers: Mozambique, Ecuador, Qatar

average of 64%. With regard to career prospects, 67% are overall pleased with their opportunities (global average: 55%).

The work-life balance is rated highly by 79% of expats in Luxembourg (globally: 60%), with the country ranking fourth in the Work-Life Balance subcategory. As far as working hours are concerned, all working respondents spend on average 40.6 hours a week at their job (global: 41.4 hours). Only 7% work in part-time jobs, and the average work week for full-time employees thus isn't that much longer at 41.8 hours.

Expats also feel their jobs are secure, according to 81% of the respondents, which might be explained by the country's strong economy. Luxembourg ranks first in terms of the

Working Abroad

The Best Places to Build Your Career

state of the local economy, with not one respondent considering it very bad.

Generally, a large proportion of expats decided to move to Luxembourg for job-specific reasons. More than seven in ten respondents (71%) saw the economy or the job market as a potential benefit when they considered relocating there. This is backed up by the results for the participant's main motivation for their move: 34% of expats came to Luxembourg because they found a job on their own, making this the most important reason for relocating to this destination — at more than double the global average of 15%.

Taiwan: High Job Satisfaction

This year's newcomer Taiwan enters straight at second place in the Working Abroad Index. It even ranks first in the Job and Career subcategory, with 82% of expats in Taiwan citing overall satisfaction in their jobs (global average: 64%). Additionally, only 9% would rate their career prospects negatively, compared to 24% worldwide.

Taiwan fares pretty well in terms of work-life balance, too: 30% of respondents are completely satisfied with this factor, almost double the global average of 17%. Another 30% are also very happy with their 40.7 average working hours per week, with not one respondent giving the worst rating for this aspect. More than eight in ten expats (81%) are also happy with their job security, and 79% view the

Taiwanese economy positively, compared to a global average of 56% for both factors.

Teachers, academic staff and researchers (30%) are strongly represented in Taiwan, at more than three times the global average of 8%. On the other hand, there are only 23% regular employees and managers among the respondents, as opposed to 41% globally. Apart from education and academia, the sectors that stand out in Taiwan are the manufacturing and IT industries, with 25% and 22% of respondents working there, respectively (globally: 8% and 13%). Moreover, one in ten expats in Taiwan has their own business or is an entrepreneur.

Germany: A High-Performing Economy

After dropping to fourth place last year, Germany now returns to the top three of the Working Abroad Index. Out of the three subcategories in the index, Germany does best when it comes to job security, ranking second in the respective subcategory.

More than seven in ten respondents (71%) are generally satisfied with the level of job security, with 23% going so far as to express complete satisfaction. The state of the German economy is also very good, according to 44% of the respondents, more than double the worldwide average of 17%.

Indeed, 68% of those moving to Germany saw its economy or labor market as potential benefits during their relocation plans.

Expats also seem to be happy with their work-life balance (69%) and their working hours (72%): in fact, they work an average 42.4 hours per week in a full-time position, a couple of hours less than the worldwide average of 44.6 hours. In terms of overall job satisfaction, seven in ten expats in Germany are generally happy (64% worldwide), while two-thirds (66%) are overall satisfied with their career prospects, compared to a global average of 55%.

Most expats in Germany have opted for the role of employee or manager (47%). At 22%, the IT industry employs the highest percentage of expats, followed by the manufacturing industry with 10% (globally: 13% and 8%, respectively). Still, the state of the economy notwithstanding, one in nine respondents in Germany is currently looking for work (vs. 9% worldwide).

Some Win, Some Lose

Malta, last year's leader and "breakout star", drops a few places, though it is still listed among the global top five. Its ranking in the Work-Life Balance subcategory has fallen drastically, from ranking 3rd in 2015 to 20th in 2016. Last year's runner-up, Norway, is now in eighth place. It has plummeted from 15th to 49th place in the Job and Career subcategory, while also suffering with regard to job security.

Working Abroad

The Best Places to Build Your Career

The latter might be due to the falling oil prices and their potential effects on the petrochemical industry — one in five respondents works in the primary sector (agriculture, mining, or oil and gas).

The biggest climbers in 2016 are Hungary, Romania, and India. All three destinations have made a big leap forward in the Working Abroad Index, gaining between 20 and 27 positions in the ranking. The most obvious improvements can be seen in the Job & Career subcategory for each country:

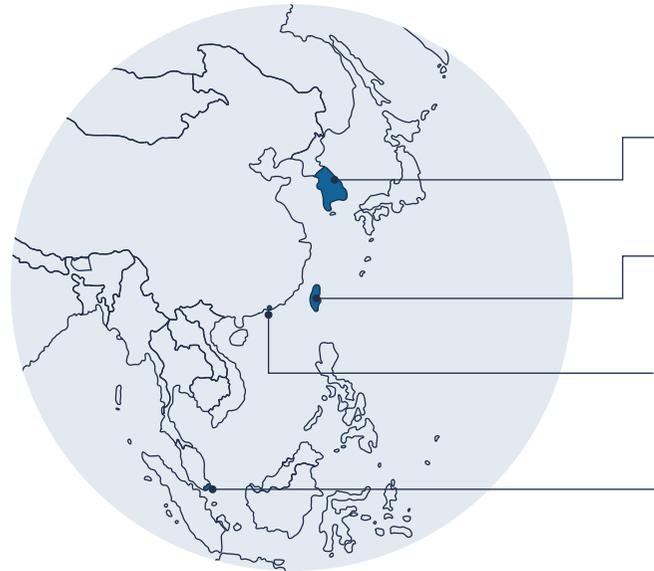
for instance, Hungary, which has climbed from 52nd place to the 27th rank overall, rises from 48th place in this subcategory to rank 9th in 2016. Overall, the percentage of expats in these countries who are happy with their career prospects and satisfied with their job has increased.

On the other hand, Mozambique, Ecuador, and Qatar have suffered a big drop in their respective rankings: Mozambique plummets from 31st to 59th place, while Ecuador — still featuring in last year's top ten — is relegated to 30th place.

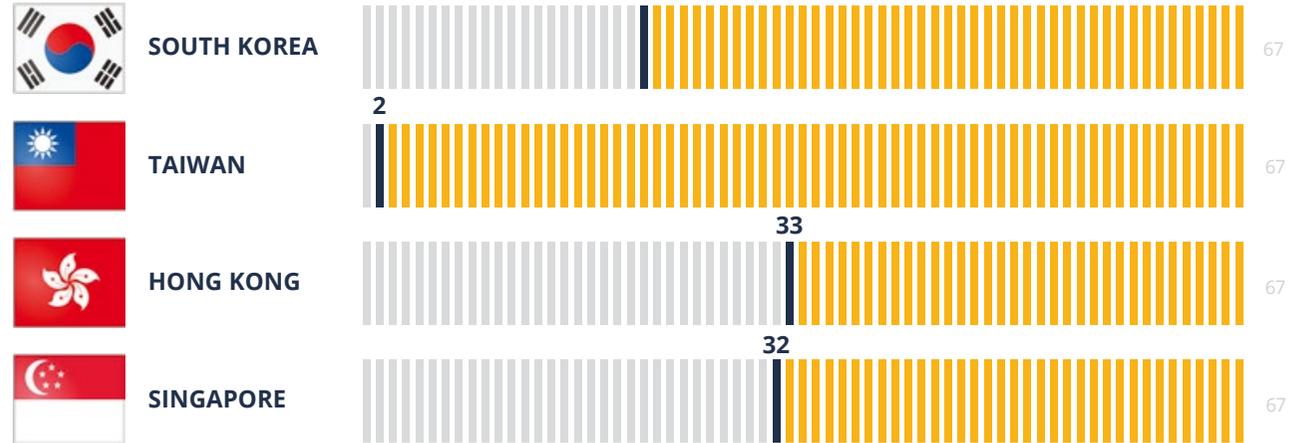
Qatar also loses 23 places altogether, now ranking 52nd out of 67. In Mozambique, the percentage of expats satisfied with their career prospects has massively decreased (42% vs. 62% in 2015), while respondents in Ecuador and Qatar are no longer confident about the state of the economy. In Qatar, for instance, only 66% of expats express satisfaction with the local economy, as opposed to more than 90% in 2015: like Norway, it might have become a victim of the falling oil prices in this respect. ■



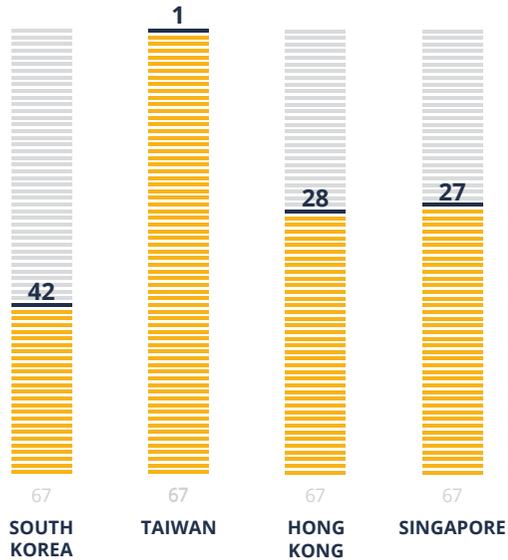
Working Abroad: The Asian Tiger States



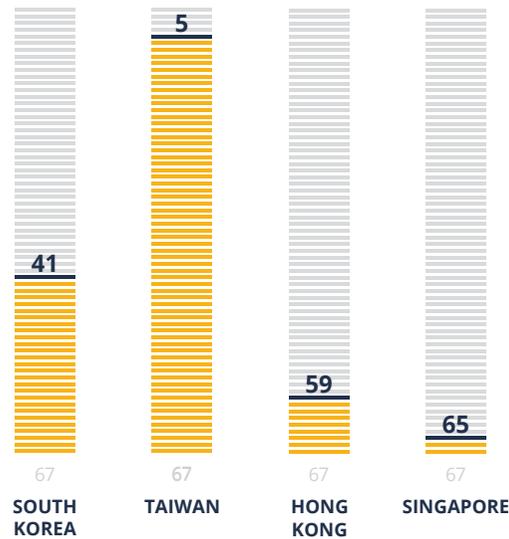
Working Abroad Index



Job & Career



Work-Life Balance



Job Security



Hear Me Roar? Working in the Tiger States

Given the name “Asian Tigers”, it is hardly surprising that expats in these four nations are positive about the economies, but the opinions regarding job security and work-life balance are a bit more varied.

The Four Asian Tigers — Hong Kong, Singapore, South Korea, and Taiwan — came to be called this after their impressive economic growth from developing countries to some of the economic leaders in the world. For example, South Korea’s GDP was comparable to some of the poorer African nations as late as the 1960s, but the country now has a strong economy¹. With newcomer to the *Expat Insider 2016* survey Taiwan coming in second place in the Working Abroad Index, and Hong Kong and Singapore being typical expat destinations, the so-called Asian Tiger (or Dragon) states deserve closer inspection.

Relatively Steady

The four states don’t do too badly in the Working Abroad Index. South Korea has been gradually improving year by

year since the first *Expat Insider* survey in 2014, in which it came 31st out of 61 countries; it is now 22nd out of 67 in 2016. Hong Kong and Singapore have both slipped down the rankings since 2015, with Hong Kong going from 22nd out of 64 countries in 2015 to 33rd this year and Singapore falling to 32nd in the latest survey from 14th in 2015. Nevertheless, all four countries are ranked in the top half of the Working Abroad Index in 2016, with Taiwan even making it to the second spot in its first year.

A Mixed Bag

In the Job & Career subcategory, quite a wide spread can be seen among the countries. Taiwan is ranked first while, performing the worst of the four countries in this subcategory, South Korea comes 42nd.

Top Findings

- » Newcomer Taiwan outshines other Asian Tigers in Working Abroad Index
- » Satisfaction with career prospects high in all countries
- » Work-life balance receives low ratings across the board
- » Job security and state of the economy generally perceived positively

In terms of job satisfaction, Hong Kong is just outside the top 20 in 24th place. Just 10% are overall unsatisfied with their job there compared to 17% globally. Meanwhile 34% of expats in Taiwan are completely satisfied with their job compared to 16% globally — indeed, just 7% are overall dissatisfied.

In comparison to the wide range seen between the countries in terms of job satisfaction, career prospects are considered a bit more positively in all four destinations: South Korea does the worst of the four in 37th place, but even so it still matches the global average of expats who are completely satisfied with their job prospects (13%). In Taiwan, meanwhile, just 9% are overall unhappy with their career prospects compared to 24% globally!

Working Abroad

Hear Me Roar? Working in the Tiger States

All Work, No Play?

It is well known that working hours in this region are higher than in other countries around the globe. Indeed, it has been stated that “East Asian economies such as Singapore, Hong Kong and South Korea all come out well above the US in average hours worked per year”.² As a matter of fact, it appears that expats in all of the four Asian Tiger states are less than impressed by their work-life balance.

Singapore is nearly at the bottom of the index in 65th place, while Hong Kong is not much further ahead in 59th place. An impressive 31% are generally dissatisfied with their work-life balance in Singapore compared to 19% globally. In addition, 30% of expats in the country are overall unhappy with their working hours and 29% feel similarly in Hong Kong.

Hard-Working Expats

The majority of expats in all four countries work full time. Meanwhile, the two countries coming last of the four in the Work-Life Balance subcategory also have the longest working hours. Indeed the average full-time hours worked in Hong Kong and Singapore per week are also significantly above the global average of 44.6 — Hong Kong comes in at 48.5 hours per week, while Singapore’s figures aren’t quite as high at 47.2 hours per week. Although there is no direct correlation between long working hours and dissatisfaction with work-life balance, it is still interesting to note. South Korea and Taiwan, while slightly lower than or just as high

as the global average, do not work many fewer hours, with full-timers spending 43.0 and 44.6 hours at work, respectively.

But does all the work pay off? It would seem so: in both Hong Kong and Singapore 65% and 66%, respectively, say that they have improved their job-related income by relocating, well above the global average of 54%. (In South Korea and Taiwan, 53% say the same). This increase in job-related income might be due to the fact that quite a few of the expats in these countries were sent there by their employer, and foreign assignees tend to do well financially. In Singapore 21% of expats moved there for this reason, while in South Korea and Hong Kong 20% and 17%, respectively, cite it as their main motivation (globally it’s just 13%).

Long-Term Career Paths

While expats may feel they work too much in these countries, they are much happier about their job security, with all four nations ranking in the top 20 in the Job Security subcategory. Expats in South Korea, which comes eleventh in this subcategory, are quite a bit happier than the global average: 28% are completely satisfied with their job security in comparison to 17% around the world. Meanwhile 63% and 57% are overall satisfied with this aspect in Hong Kong and Singapore, respectively.

The state of the economy in these countries is considered even more positively. Not one person in any of the four countries says they are not at all satisfied with the state of

the local economy in their new home. In fact, at least three-quarters of expats in all four countries say they are overall happy with it — 76% in South Korea, 77% in Hong Kong, 79% in Taiwan, and 86% in Singapore. Already prior to their move, 64% of expats in Singapore considered the economy and/or labor market there a potential benefit.

These positive opinions are interesting: in Singapore, for example, which has the highest percentage of expats who are overall happy with the state of the economy among the four states, it can be seen that the economy isn’t actually looking quite as rosy as expats may think. The growth of the economy is, in fact, currently slowing down³, suggesting that expats here have a more positive perception than reality. In fact, it would seem that the economic growth of all four countries is currently heading into a slump.⁴ The Tiger states do continue to roar — but they do it rather more quietly nowadays. ■

¹ **Forbes.** Best Countries for Business: South Korea. Dec 2015.
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² **QS Top Universities.** Differences in Average Working Hours around the World. 12 Mar 2014.
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³ **Channel NewsAsia.** Singapore’s slow economic growth environment expected to continue: MAS. 27 Apr 2016.
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⁴ **Bloomberg.** South Korea’s Growth Rate Retreats from a Five-Year High. 25 Mar 2016.
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Work & Leisure: Finding a Happy Medium

For the second year in a row, Norway is at the top of the Work-Life Balance subcategory. The Dream Destination Expat is the most satisfied with their hours, with over 50s the happiest age group.

The Work-Life Balance subcategory of the Working Abroad Index is made up of two questions focusing on work-life balance and working hours. In addition, expats were asked whether they work full- or part-time and how many hours they work per week.

Keeping the Right Balance

Among the rankings, there have been some big changes: Malta, for instance, has dropped from 3rd place last year in the Work-Life Balance subcategory to 20th in 2016. Meanwhile, India has climbed the ranking from last place in 2015 to 37th out of 67 countries in 2016. At the top of the subcategory are Norway, Denmark, and New Zealand.

New Zealand comes out on top in terms of work-life balance alone, beating Denmark and Luxembourg, who are in second and third place, respectively. Again, Malta has rushed down the rankings from 3rd in 2015, to 30th out of 64 countries in 2015 to 46th out of 67 countries in 2016.

In terms of satisfaction with working hours, Norway is given the most favorable expat opinions, while Greece is at the bottom of the list, joined by Turkey and Italy. Clearly, expats working in India are also regarding their working hours more favorably this year: the country rises from 60th out of 64 countries in 2015 to 30th in 2016.

Top Findings

- » Norway, Denmark and New Zealand top the list
- » Malta sees sharp drop in satisfaction with work-life balance
- » Greece, Turkey and Italy have lowest satisfaction with working hours
- » Expats aged 36–40 work the most hours per week
- » Men generally happier with working hours and work-life balance

More Free Time in the Nordic Countries

It is perhaps interesting to note that the top two countries in the Work-Life Balance subcategory are also two of the countries with the shortest full-time working hours: Denmark has the shortest working hours with 39.0 hours per week, while expats in Norway work on average 41.7 hours per week compared to the global average of 44.6. There has, however, been no proven correlation between satisfaction with work-life balance and short working hours. In fact, none of the countries in the bottom five of the Work-Life Balance subcategory are found among the five nations with the longest full-time working hours; the country with the longest full-time working hours is Tanzania with expats working 50.9 hours per week on average.



Work-Life Balance

LIVING TO WORK OR WORKING TO LIVE?

Most satisfied

- 1 New Zealand
- 2 Denmark
- 3 Luxembourg
- 4 Norway
- 5 Taiwan
- 6 Australia
- 7 Sweden
- 8 Czech Republic
- 9 Ecuador
- 10 Costa Rica

Least satisfied

- 1 Kuwait
- 2 Saudi Arabia
- 3 Japan
- 4 Nigeria
- 5 Qatar
- 6 Singapore
- 7 Italy
- 8 Kazakhstan
- 9 Egypt
- 10 UAE

Working Hours Get Longer as You Get Older

While the over 50 age group may have the lowest average working hours (40.1 weekly), looking solely at full-time positions, it can be seen that the eldest three groups actually work the longest hours. In fact, full-time workers aged 36 and above work a weekly 45.2 hours compared to the global average of 44.6.

Regarding both full- and part-time work, those aged 36–40 work the most hours per week (42.2 compared to 41.4 globally). Perhaps this is part of the reason why they are the least satisfied with both their work-life balance and working hours, especially as they are often trying to advance their career alongside balancing family obligations. Those over 50 are, on the other hand, the most satisfied with their work-life balance and working hours, with 22% quoting complete satisfaction with both factors.

Men and Those with No Kids Work More

Not only do men tend to work more hours per week than women (43.5 vs. 39.0 hours), but they interestingly also tend to be slightly happier than women with both their work-life balance and their working hours. Women are also twice as likely to work part time. The main motivations for moving abroad perhaps explain this: women are far more likely to



Working Hours

WHERE EXPATS WORK THE LONGEST HOURS*

Shortest work week

- 1 Denmark 39.0h
- 2 France 41.0h
- 3 Finland 41.1h
- 4 Canada 41.1h
- 5 Cyprus 41.5h
- 6 Ireland 41.5h
- 7 Norway 41.7h
- 8 Luxembourg 41.8h
- 9 New Zealand 42.2h
- 10 Spain 42.2h

Longest work week

- 1 Tanzania 50.9h
- 2 Uganda 50.5h
- 3 Nigeria 49.3h
- 4 Romania 49.2h
- 5 Kenya 48.9h
- 6 Hong Kong 48.5h
- 7 Indonesia 47.9h
- 8 Kazakhstan 47.8h
- 9 Panama 47.5h
- 10 Singapore 47.2h

*Average full-time working hours per week (global average 44.6h)

Working Abroad

Work & Leisure: Finding a Happy Medium

quote love (13% vs. 9%) or their partner's career (14% vs. 3%) as their main reason for relocating.

Meanwhile, as would be expected, parents are a bit more likely to work part time than expats without dependent children, with parents working 0.6 hours per week less than the global average. However, in full-time positions there is no difference. It should be pointed out, though, that this varies between mothers and fathers. Mothers working full time tend to do so 0.7 hours a week less than their non-parent counterparts, while there is barely any difference for men.

What Type of Expat Is Happiest with Work-Life Balance?

The Dream Destination Expat and the Adventurer are first and second, respectively, for levels of satisfaction when it comes to both work-life balance and working hours. In fact, 24% of Dream Destination Expats are completely satisfied with their work-life balance compared to 17% globally.

It is also interesting to see the average working hours when divided by expat type. The Foreign Assignee works the most

hours on average (45.9), followed by the Foreign Recruit (44.1), and the Career Expat (43.0), all noticeably more hours per week than the global average of 41.4. In fact, when looking at just full-time positions, the hours worked by the Foreign Assignees increase to 46.5 hours per week compared to the lower end of the spectrum of the (Ex-)Student who works 42.4 hours full time. ■

The Classic Expat: Foreign Assignees

Generally earning more than they would back home, the classic expat, who moves for their career, tends to stay abroad for less time than other expat types.

Who Is the Stereotypical Expat?

The so-called classic expats, or Foreign Assignees, all state that they were sent abroad by their employer as one of their reasons for relocating. The most common sectors Foreign Assignees are found working in are the manufacturing and consumer goods industry (14%) and the public sector (10%). On average, this group is 42.7 years old and more often than not male — 63% of respondents were men.

The Foreign Assignee tends to be well educated: 52% have a postgraduate degree, compared to the worldwide average of 41%. As may be expected, considering their main reason for moving abroad, the Foreign Assignee intends, on average, to stay abroad for less time than other expat types. Indeed,

most commonly, Foreign Assignees intend to live abroad for just one to three years (33%), while just 16% consider staying possibly forever compared to 31% globally.

Quite a lot of Foreign Assignees are in a relationship, which could prove challenging as 30% are not living in the same country as their partner. The most common reason for this is family (e.g. children, children's education, etc.), as stated by 34% of those assignees in an international long-distance relationship. Meanwhile, 19% each say that it is just a short-term assignment or that their partner has different career priorities. Among Foreign Assignees, 21% have one or more dependent kids living abroad with them, while 14% have dependent children who are living in a different country.

Top Findings

- » Most work in manufacturing and consumer goods industry or public sector
- » 72% are generally happy with their job
- » Financially, most have benefitted from their move abroad
- » 30% in long-distance relationship

Not Just Moving for Work

When asked to give their most important reason for relocating, 89% say that they were sent by their employer; globally the percentage was just 13%. However, when given the chance to mention multiple reasons for moving abroad, Foreign Assignees say that many other aspects played a part in their decision. About one in twenty Foreign Assignees also considered non-career-related reasons like looking for a better quality of life, an improved financial situation, the wish to live in their partner's country or to move to a particular destination as factors that influenced their decision.

Working Abroad

The Classic Expat: Foreign Assignees

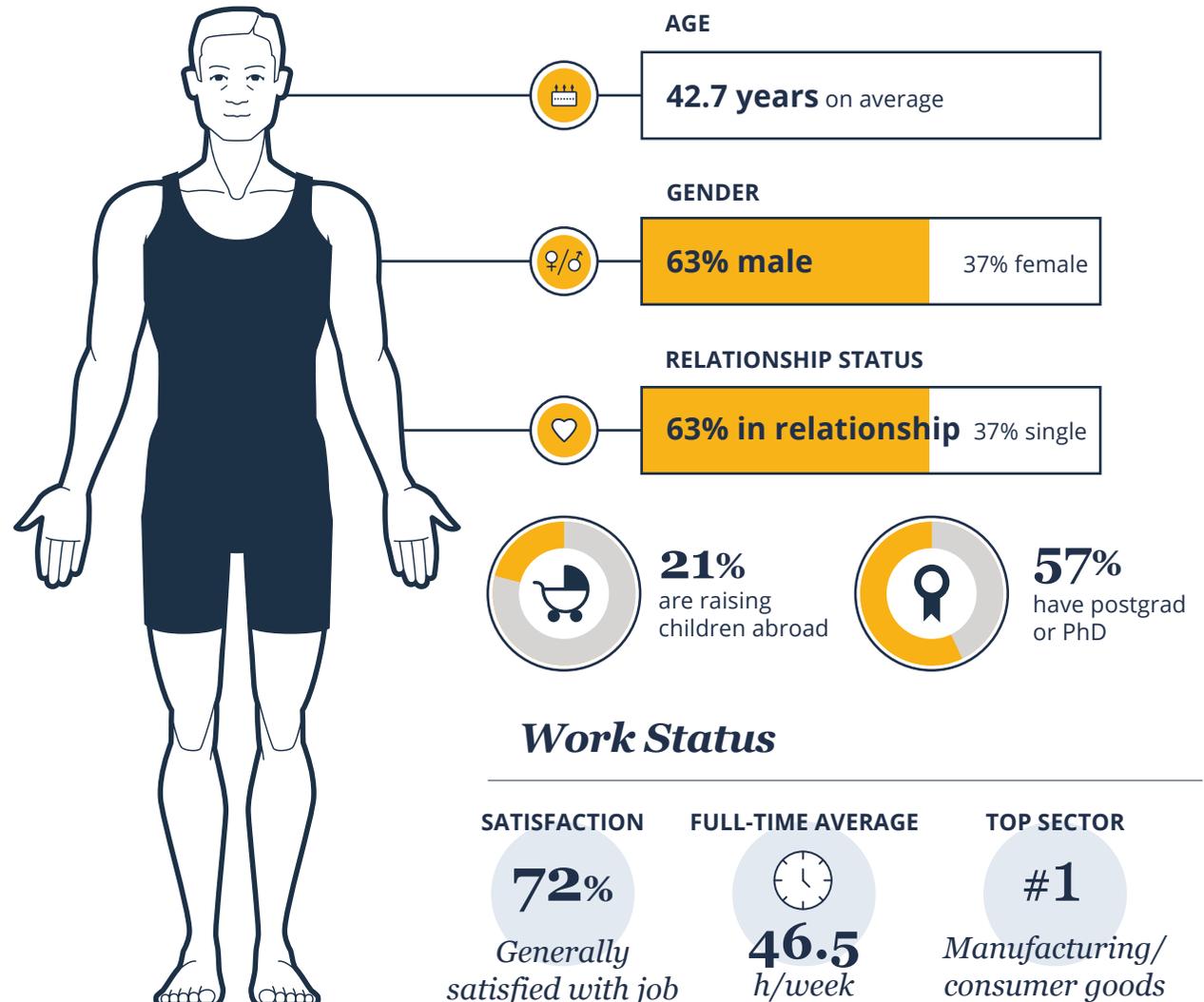
A Helping Hand

When relocating for the sake of their career, many Foreign Assignees received assistance from their employer, especially with practical issues such as visas, housing, or with financial matters such as moving costs. Indeed, 75% had help with getting a visa, work permit, or residence permit, while 65% say that their company paid for the relocation costs. However, 6% got no help at all.

About half of those who answered the question about employment support (49%) are in a relationship with a partner or spouse they met before moving. Of this sub-group, 38% received assistance with getting a visa for their partner and 17% were offered language classes or intercultural training for their spouse, but only 7% were given support regarding their partner's career.

Meanwhile, 21% of those who responded to this question have dependent children living abroad with them. Among these parents, 27% had help from their employer with sorting out childcare or schooling for their kids. In fact, for 41% of them, the employer covered the related costs. This must have been a great help as 21% of all Foreign Assignees with dependent children send their kids to an independent daycare facility, and 48% of this expat type prefers international schools, both of which do not come cheap.

Foreign Assignees



Working Abroad

The Classic Expat: Foreign Assignees

Hard Workers

The majority of Foreign Assignees (97%) work full time, working on average 46.5 hours per week compared to the worldwide average of 44.6. This is hardly surprising, considering nearly six in ten Foreign Assignees who have chosen “employee or manager” as their current employment status (58%) are in management positions — 22% are even in top management — which often require longer hours than a less senior position.

Interestingly, however, despite working longer hours, Foreign Assignees show barely any difference from the global average when it comes to their satisfaction with their working hours,

with 63% saying they are overall satisfied compared to 61% globally. Indeed, the percentage of Foreign Assignees who are dissatisfied with their work-life balance is only slightly higher than for other expat types: 21% vs. 19% on average. Furthermore, 72% are generally happy with their job compared to 64% around the world.

A Successful Career Move

It would seem that most Foreign Assignees have benefitted from their move abroad. Indeed, 63% say that they earn more than they would in a similar position in their home country and 73% are positive about their financial situation — just 10% are overall negative about their personal finances.

Furthermore, of the 78% who answered the question about household income, 38% state that their yearly gross household income is 100,000 USD or more, while 10% — twice the global average — have over 200,000 USD at their disposal. ■

Expat Entrepreneurs around the World

Self-employed professionals and entrepreneurs usually move abroad for a better quality of life elsewhere, but their financial situation is often just average.

Aiming to Settle Down

Respondents who chose self-employed professional or business owner as their main employment status represent 8% and 5% of all participants, respectively. Male expats are the majority in both roles: 63% of all respondents describing their job with either title are men. The average age among self-employed expats is 46.5 years, so they are slightly older than the average participant (43.0 years).

The somewhat higher age might be one factor that contributes to explaining their family status: more than seven in ten (71%) are in a committed relationship (globally: 63%). Among self-employed professionals and business owners, over one-quarter (27%) are also raising children abroad, compared to a worldwide average of 21%.

Last but not least, both groups are far more likely to be in it for good: 40% and 44% of self-employed professionals and business owners, respectively, plan to possibly settle in their chosen destination forever (globally: 31%).

Looking for Better Opportunities

As far as their most important motivation for moving abroad is concerned, 8% of self-employed professionals say they were looking for an adventure or a personal challenge (global average: 6%), but their most popular response is finding a job on their own (14% vs. 15% globally). This implies that about one in seven self-employed professionals moved abroad to work as a regular employee and only decided to run their own business later on.

Top Findings

- » Men dominate among expat entrepreneurs
- » Business services and professional consulting main area of expertise
- » High satisfaction with working hours and work-life balance
- » Kazakhstan and Malta most popular destinations for the self-employed
- » Peru and Costa Rica attract business owners

Among business owners and entrepreneurs, there's a similar tendency: only 19% — more than six times the global average of 3%, though — wanted to start their own business in their destination in the first place. Another 12% cite seeking a better quality of life as *the* reason for their move abroad (globally: 9%). Thus, self-employment was actually not the original motivation for most people who are now self-employed or running their own business abroad.

With a wish for better living conditions and a sense of adventure, self-employed professionals, as well as business owners and entrepreneurs, often fall into the category of Greener Pastures Expat in the *Expat Insider* typology: 24% and 42% of them, respectively, could be classified thus, compared to the 18% global average. Some of them (12%)

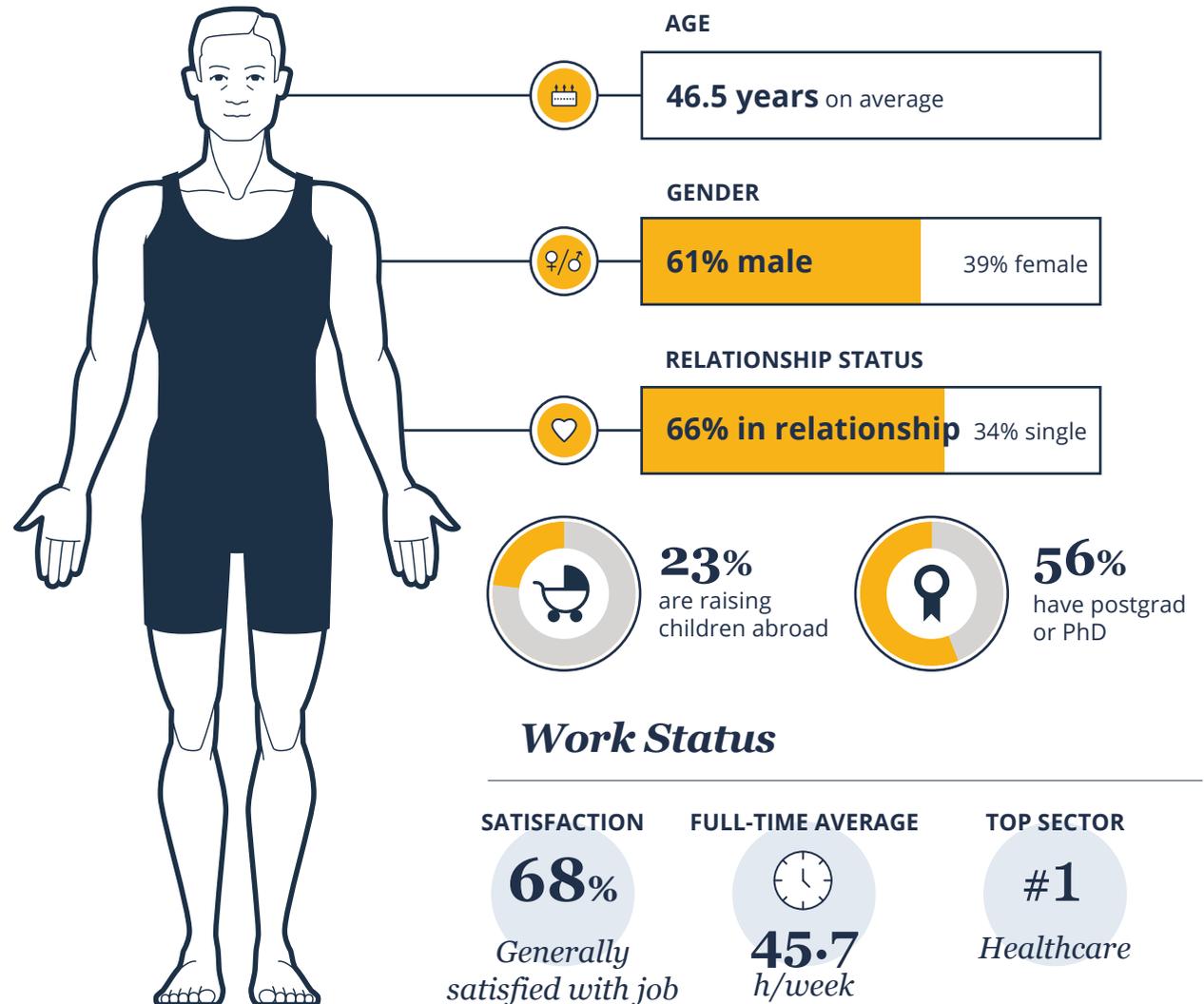
are also Romantics, whose reasons for relocating include moving for love and living in their partner's home country.

Tight on Money but Happy at Work

Looking at both business owners and self-employed professionals together, we find that 17% work in business services and professional consulting, making this the most popular area of expertise within this group. Among business owners and entrepreneurs only, the percentage of expats working in this sector is even higher at 19%. The latter are also numerous in the retail and wholesale sector (13%), as well as the accommodation, food services, and tourism industry (12%). Among self-employed professionals, the majority works in the healthcare sector, more than three times the global average (17% vs. 5%). Education and research, plus the law and legal services, also stand out for this group.

Among self-employed professionals, the percentage of those who work part time (30%) is double the global average of 15%, while the figure for business owners is not so far behind at 26%. Regarding working hours, both groups are more satisfied with this factor than the average respondent — even though their full-time working hours are indeed longer than average. The same goes for the work-life balance, with a quarter of the business owners even saying they are completely satisfied.

Self-Employed Professionals Abroad



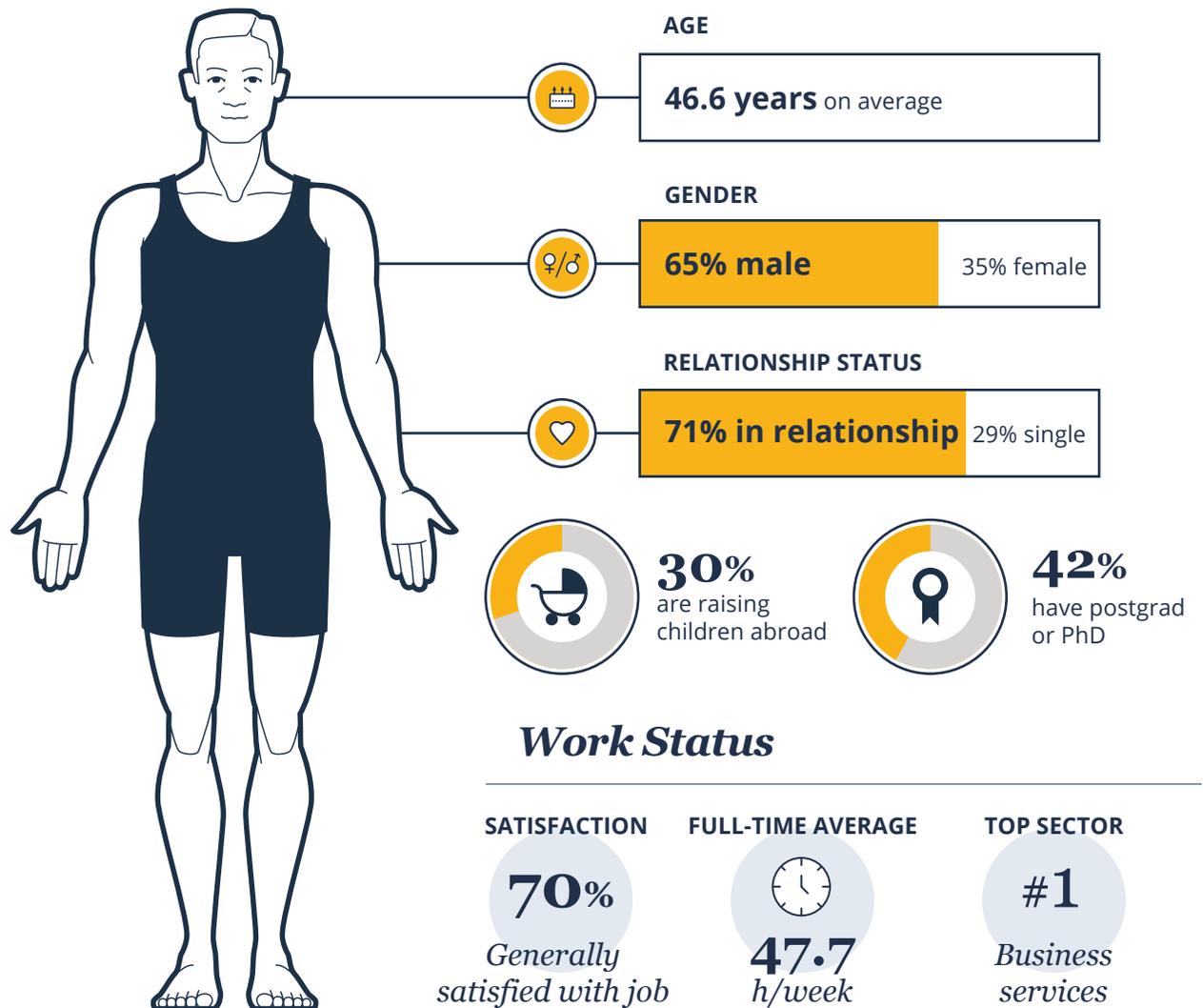
The financial situation could be better for self-employed professionals and business owners alike. Even though their satisfaction with this aspect is just about average, they still think they would probably have made more money with a similar career path back home, with more than one-third (36%) saying so (globally: 27%). Additionally, when asked whether their disposable income is sufficient for their daily life, 23% think it is not enough.

Where Entrepreneurs Shine

Are there any typical destinations for these expats? Self-employed professionals are especially well represented in Kazakhstan (15%) and Malta (10%), compared to a global average of 5%. Business owners are especially common in Peru (21%) and Costa Rica (19%), though (globally: 8%). It appears that of all nationalities represented in our survey, Egyptians are the most likely to be self-employed professionals (13%), while Israelis abroad are more likely to be business owners (18%) than any other nationality.

In terms of the difficulties that they face in the course of their relocation, dealing with business-related bureaucracy seems to pose major problems, followed by visa and work permit issues. On the other hand, registering the business itself, as well as having academic and professional qualifications recognized in the new country of residence, is not as much of a hassle. ■

Business Owners and Entrepreneurs Abroad



Family Life

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05

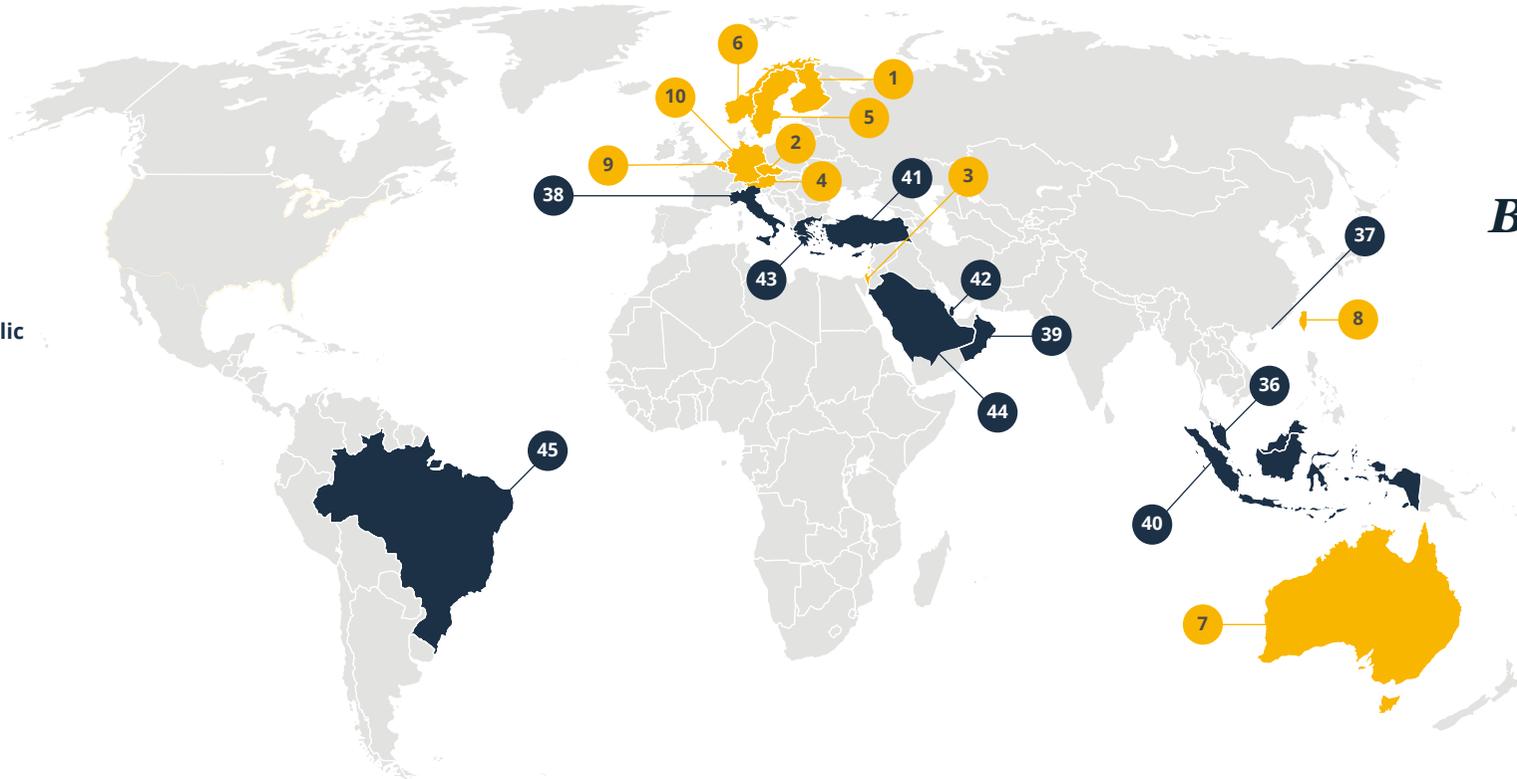


Top 10

- 1 Finland
- 2 Czech Republic
- 3 Israel
- 4 Austria
- 5 Sweden
- 6 Norway
- 7 Australia
- 8 Taiwan
- 9 Belgium
- 10 Germany

Bottom 10

- Brazil 45
- Saudi Arabia 44
- Greece 43
- Qatar 42
- Turkey 41
- Indonesia 40
- Oman 39
- Italy 38
- Hong Kong 37
- Malaysia 36



- 11 France
- 12 Poland
- 13 Netherlands
- 14 Luxembourg
- 15 South Africa
- 16 Singapore
- 17 Philippines
- 18 Mexico
- 19 South Korea
- 20 Thailand
- 21 Canada
- 22 Costa Rica
- 23 Denmark
- 24 United Kingdom
- 25 Japan
- 26 Spain
- 27 Russia
- 28 Uganda
- 29 India
- 30 Switzerland
- 31 China
- 32 USA
- 33 UAE
- 34 Bahrain
- 35 Kenya

Family Life

1	Finland
2	Czech Republic
3	Israel
4	Austria
5	Sweden
6	Norway
7	Australia
8	Taiwan
9	Belgium
10	Germany
11	France
12	Poland
13	Netherlands
14	Luxembourg
15	South Africa
16	Singapore
17	Philippines
18	Mexico
19	South Korea
20	Thailand

SUBCATEGORIES

Availability of Childcare & Education

1	Finland
2	South Africa
3	Czech Republic
4	Austria
5	Israel
6	Thailand
7	Australia
8	Sweden
9	Belgium
10	Singapore
11	Philippines
12	Norway
13	Mexico
14	Taiwan
15	Netherlands
16	Malaysia
17	Spain
18	Costa Rica
19	Poland
20	France

Costs of Childcare & Education

1	Finland
2	Sweden
3	Czech Republic
4	Norway
5	Austria
6	Philippines
7	Mexico
8	Germany
9	France
10	Belgium
11	Denmark
12	Israel
13	Spain
14	Poland
15	Taiwan
16	South Africa
17	Russia
18	Italy
19	Thailand
20	India

Quality of Education

1	Finland
2	Singapore
3	Switzerland
4	South Korea
5	Hong Kong
6	Israel
7	Belgium
8	Taiwan
9	Netherlands
10	Australia
11	India
12	Austria
13	Czech Republic
14	China
15	Germany
16	United Kingdom
17	Japan
18	Poland
19	Luxembourg
20	Canada

Family Well-Being

1	Australia
2	Canada
3	Japan
4	Finland
5	Israel
6	Czech Republic
7	Taiwan
8	Luxembourg
9	Norway
10	Singapore
11	South Korea
12	UAE
13	Costa Rica
14	Switzerland
15	Sweden
16	Germany
17	Netherlands
18	Austria
19	Thailand
20	Spain

Family Life

21	Canada
22	Costa Rica
23	Denmark
24	United Kingdom
25	Japan
26	Spain
27	Russia
28	Uganda
29	India
30	Switzerland
31	China
32	USA
33	UAE
34	Bahrain
35	Kenya
36	Malaysia
37	Hong Kong
38	Italy
39	Oman
40	Indonesia

SUBCATEGORIES

Availability of Childcare & Education

21	Canada
22	Germany
23	Kenya
24	China
25	USA
26	Uganda
27	Denmark
28	Luxembourg
29	United Kingdom
30	Russia
31	UAE
32	Bahrain
33	South Korea
34	Japan
35	Indonesia
36	Turkey
37	Switzerland
38	Brazil
39	India
40	Italy

Costs of Childcare & Education

21	Costa Rica
22	Bahrain
23	Canada
24	South Korea
25	Luxembourg
26	Netherlands
27	Japan
28	Malaysia
29	Australia
30	Uganda
31	United Kingdom
32	Turkey
33	Oman
34	Indonesia
35	Greece
36	Saudi Arabia
37	Switzerland
38	Kenya
39	UAE
40	China

Quality of Education

21	France
22	Bahrain
23	USA
24	Russia
25	Costa Rica
26	Norway
27	Uganda
28	UAE
29	Sweden
30	Kenya
31	Philippines
32	Denmark
33	Oman
34	South Africa
35	Thailand
36	Mexico
37	Italy
38	Qatar
39	Spain
40	Turkey

Family Well-Being

21	USA
22	France
23	United Kingdom
24	Poland
25	Denmark
26	Mexico
27	Uganda
28	Greece
29	Hong Kong
30	Belgium
31	Oman
32	Turkey
33	Bahrain
34	South Africa
35	Philippines
36	Italy
37	Qatar
38	Malaysia
39	Russia
40	Kenya

Family Life

41 **Turkey**

42 **Qatar**

43 **Greece**

44 **Saudi Arabia**

45 **Brazil**

SUBCATEGORIES

Availability of Childcare & Education

41 Oman

42 Hong Kong

43 Saudi Arabia

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41 Brazil

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41 India

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44 Brazil

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The Best Destinations for Expat Families

There has been some change in the Family Life Index since 2015, with Austria dropping out of the top three and the Czech Republic rejoining the ranking.

Methodology

In 2016, the Family Life Index consists of 45 countries, up from 41 last year. In order to be included, each country had to have at least 31 respondents who are raising dependent children abroad. The index ranks countries according to childcare and education options in general, their availability, their costs, the quality of education, and overall family well-being. This year, the children's health and safety factor was split into two individual factors in the Family Well-Being subcategory.

Finland Leaps to the Top of the List

Rising to first for Family Life this year, from second place in 2015, Finland ranks first in all the index's subcategories

except the Family Well-Being subcategory, in which it comes a respectable fourth. For instance, not one expat parent has something negative to say about children's health, children's safety, or children's well-being in Finland. The country does, however, only come 25th in regard to parents' satisfaction with family life in general.

As a country that has scored above average in PISA tests¹, it is no surprise that Finland ranks highly for its childcare and education. In fact, an impressive 70% say the quality of education there is excellent compared to the global average of just 21%.

Top Findings

- » Israel enters top three with high ratings for childcare options and family friendliness
- » Brazil and Saudi Arabia sit firmly at the bottom
- » Drastic decrease in quality of education for Austria and Sweden
- » Lower satisfaction with childcare options in Denmark
- » Norway, Belgium and South Korea emerge as biggest winners

Czech Republic Resurges to Second Place

Having not qualified for the Family Life Index in 2015 due to an insufficient number of participants with children, the Czech Republic shoots from 15th in 2014 to 2nd in 2016. The availability and costs of childcare and education there are rated well by expat parents, with close to three-quarters (74%) overall agreeing that education is easy to afford in the Czech Republic compared to the global average of 45%. The opinions on the quality of education, however, are not quite so good. While the country still receives 81% generally positive opinions, it is in 13th place for this particular factor, compared to 2nd and 5th for availability of childcare and education, respectively.

Family Life

The Best Destinations for Expat Families

The Family Well-Being subcategory is a mixed bag. Not one parent has something negative to say about children's health there, with 94% being overall positive. Similarly, the Czech Republic comes third for the children's well-being factor with 91% of expat parents overall satisfied. However, similar to the attitude towards foreign residents in general, the local attitude towards families with children does not receive glowing reviews. The country comes in 36th for this factor with 13% rating it negative to at least some degree, compared to 7% globally.

Israel Performs Well for the Second Year Running

Gaining one place from last year, Israel ranks third in the Family Life Index and performs particularly well in terms of childcare options in general. Indeed, 81% of expat parents are happy with the childcare options and they are similarly positive about the education options, with 84% expressing general satisfaction. The quality of education is also considered favorably by the vast majority of expat parents in Israel (84%).

Possibly surprising to some, family well-being is another positive in Israel. The country is ranked first for children's health in the Family Well-Being subcategory, with 56% of expat parents saying it is very good. Families there are also made to feel welcome — 69% consider the attitude towards families with children to be excellent. The country is, however, regarded less favorably for children's safety and family life in general, ranking 25th and 29th, respectively.

Missing the Mark

Of course, not all countries are considered so positively by expat parents. Saudi Arabia has been in the bottom two for the past three years, sitting at 44th place this year. This is one above Brazil, which has lost a place to Saudi Arabia and now sits in last place.

Falling from the Top

2015's winner Austria has dropped three places this year from first last year to fourth place in 2016. The country especially lost ground in the Family Well-Being and Quality of Education subcategories, slipping from 2nd place in each to 18th and 12th, respectively. In addition, while Austria has never done well with regard to a friendly attitude towards families with children, it is now in the bottom three for this factor (43rd out of 45).

Dropping from 2015's third to fifth place this year is Sweden. The rating for the Swedish Quality of Education subcategory has decreased drastically since last year's survey, with the average single factor ranking dropping from 5.18 to 4.93 out of 7. This may be connected to the continued crisis that the Swedish school system has been facing in recent years, with PISA rankings having fallen² and less students leaving school with the qualifications needed to go further³.

Climbing the Ladder

The biggest winner in the *Expat Insider 2016's* Family Life Index is Belgium, rising from 24th out of 41 countries in 2015 to 9th out of 45 countries in 2016, thus reclaiming its position from 2014. Compared to the previous year, the country shows improvements across the board, but most notably in regard to the availability of childcare and education: in 2015, 10% of expat parents there did not agree at all with the statement that childcare options were numerous and easy to get. In 2016, however, not one parent disagrees. Furthermore, this year, a third of expat parents consider the quality of education in Belgium very good. Last year, just about one-sixth (17%) said the same.

Another country which has improved greatly from last year's survey is Norway, which rose from 17th in 2015 to 6th this year. In 2015, 22% of expat parents in Norway were overall dissatisfied with childcare options in general. This year, just 13% still say the same, with 28% even citing complete satisfaction (14% felt this way last year).

Rising ten places from 29th in 2015 to 19th in 2016 is South Korea, a development largely influenced by the country's jump from 22nd to 4th in the Quality of Education subcategory. Indeed, 47% of expat parents in South Korea rate the quality of education as excellent this year compared to just 22% last year. The local attitude towards families with children has also improved: the percentage of parents

Family Life

The Best Destinations for Expat Families

who regard this factor negatively has more than halved from 7% in 2015 to 3% in 2016.

Tumbling down the Ranks

Falling from 19th place in 2015 to 34th this year, Bahrain is the biggest loser in the Family Life Index 2016. It saw a noticeable drop in the Quality of Education subcategory, among others, which has fallen from 8th in 2015 to 22nd this year.

Spain also took a tumble from 12th place last year to 26th in the 2016 Family Life Index. The Family Well-Being subcategory fell from 9th in 2015 to 20th this year and the

percentage of expat parents who are completely satisfied with family life there in general has gone down from 35% to 17%. In this subcategory, Spain has in fact been continually falling in the rankings from the first year of the *Expat Insider* survey when it came second.

Denmark has fallen from 11th last year to come in at 23rd for Family Life in 2016. Childcare options in general are now considered less positively than last year. While in 2015, not one expat parent was not satisfied and just 8% said they were less than satisfied with childcare options, in 2016, these numbers have gone up noticeably: 16% are overall not satisfied, with 3% even stating complete dissatisfaction.

However, it should be noted that Denmark has risen from 35th out of 41 last year to 32nd out of 45 this year in the Quality of Education subcategory. ■

¹ **OECD.** Finland Student Performance (PISA 2012).
<http://gpseducation.oecd.org/CountryProfile?primaryCountry=FIN&treshold=10&topic=PI>



² **The Guardian.** "It's a political failure": how Sweden's celebrated schools system fell into crisis. 10 Jun 2015.
<http://www.theguardian.com/world/2015/jun/10/sweden-schools-crisis-political-failure-education>

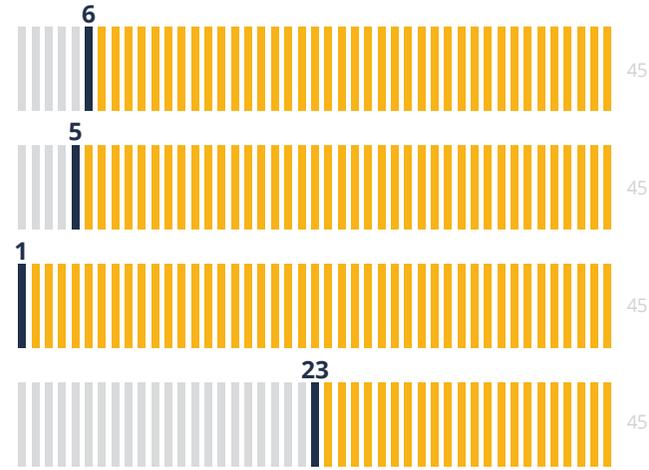
³ **BBC.** Sweden loses top marks for education. 21 Jul 2015.
<http://www.bbc.com/news/education-33115771>



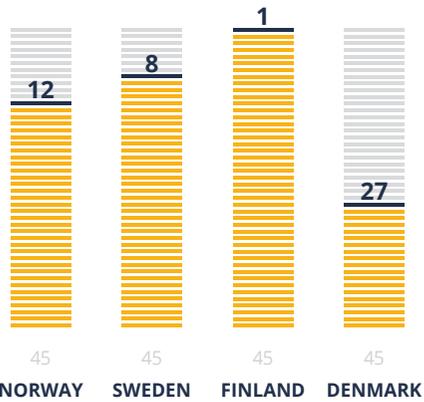
Family Life Close to the Arctic Circle



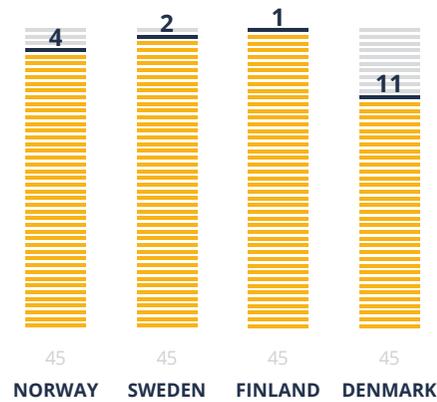
Family Life Index



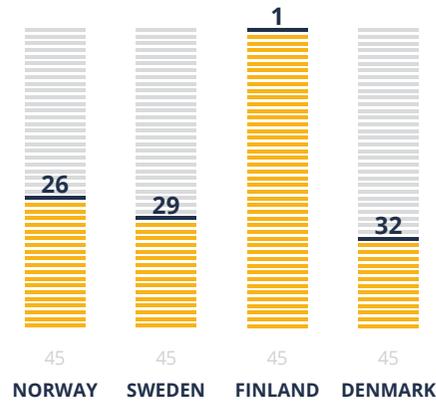
Availability of Childcare & Education



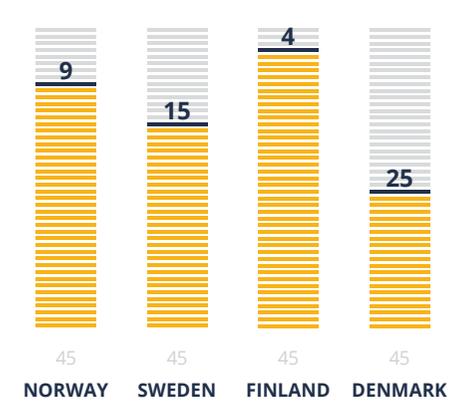
Costs of Childcare & Education



Quality of Education



Family Well-Being



Family Life Close to the Arctic Circle

Europe's Nordic countries are often praised for being particularly family friendly. There are, however, some noticeable variations in opinion between expat parents in Denmark, Finland, Sweden, and Norway.

Over the three years of the *Expat Insider* survey, the Nordic countries have repeatedly performed well in the Family Life Index, often appearing in the top ten. The fact that so many of these countries have ranked in the top ten — top five even — in recent years, as well as their general reputation as family-friendly places, warrants a closer look.

Finland Tops the List

Coming in first in the 2016 Family Life Index is Finland. This is an improvement from its 2015 debut in the Family Life Index, in which the nation came second. The country is given praise by the expats living there in almost all categories of the Family Life Index: availability and costs of childcare and education, quality of education, as well as family well-

being in general. The only areas that threaten to pop the bubble are available leisure activities for kids, the attitude towards families with children, and general family life. However, even in these categories, the country does not do too badly: not one person rates the attitude towards families with children as very bad, while 87% say it is generally good. Further, while the 72% of expat parents who are overall satisfied with general family life is less than the global average of 79%, just 3% are less than satisfied with this factor while worldwide 8% have something negative to say.

A Slow Journey down the Ranks for Sweden

While Sweden comes a respectable fifth in 2016, the country

Top Findings

- » Finland receives praise in almost all categories
- » Downward trend for Denmark and Sweden continues
- » Norway moving up the ranks, despite low ratings for quality of education

has been slowly falling in the Family Life Index, from first in 2014 and third in 2015. The country is given positive feedback by expat parents regarding the availability and costs of childcare and education. In fact, 29% agree completely that childcare options are numerous and easy to get, compared to 13% globally. Moreover, 59% of expat parents in Sweden generally agree that education options are numerous and easy to get. The costs of education and childcare there are considered in an even more positive light: 87% overall agree that childcare is easy to afford and 78% say the same about education.

The quality of education and family well-being in the country are not considered quite so favorably. In fact, one-fifth of expat parents in Sweden rate the quality of education

Family Life

Family Life Close to the Arctic Circle

negatively, a rating that can perhaps be seen in the wider context of the crisis that the education system is currently facing with PISA rankings having fallen¹. Still, not one parent goes so far as to call it very bad. The country does not do too badly in the Family Well-Being subcategory with a 15th place, but comes almost last for the factor general family life, ranking 42nd. However, 71% are still happy with the general family life (79% globally).

Denmark Is Quickly Losing Ground

Denmark has been falling down the rankings quite steadily since the first *Expat Insider* survey in 2014 when it came second. In 2015, the nation was 11th and in 2016, Denmark is 23rd out of 45 countries in the Family Life Index. It comes mid-field in the Availability of Childcare & Education subcategory (27th), with 33% feeling negative about the availability of education compared to 9% in Finland, for

instance. The costs of childcare and education are viewed a bit more positive, however: 63% overall agree that childcare in Denmark is easy to afford and 51% hold the same opinion about education. This is still not that great compared to the other Nordic countries but does bring the country to eleventh in this subcategory.

Similar to all the Nordic countries in the *Expat Insider 2016* survey, Denmark performs badly for the general family life factor, coming 33rd. However, while slightly more expat parents than the global average (10% vs. 8%) are overall not satisfied with the family life there, 73% are still generally satisfied.

Returning to the Top Ten: Norway

In 2015, Norway dropped from the 10th place it held in the Family Life Index in 2014 to 17th out of 41 countries. This year, it not only returns to the top ten, but improves on the

2014 ranking by coming 6th out of 45 countries. While the country is seen positively in relation to the costs and availability of childcare and education, it does not have such good ratings for the quality of education. The country comes 26th for this with 21% of expat parents saying the quality is overall bad compared to the global average of 18%.

Those who live in the country are, however, happy with their children's well-being and health and safety. In fact, 91% rate their children's health as overall good and they have nothing bad to say about their children's safety. Furthermore, just 6% have something negative to say about their children's well-being in the country. ■



¹ **The Guardian.** "It's a political failure": how Sweden's celebrated schools system fell into crisis. 10 June 2015.
<http://www.theguardian.com/world/2015/jun/10/sweden-schools-crisis-political-failure-education>

Children's general well-being

Top 10 Destinations for ...

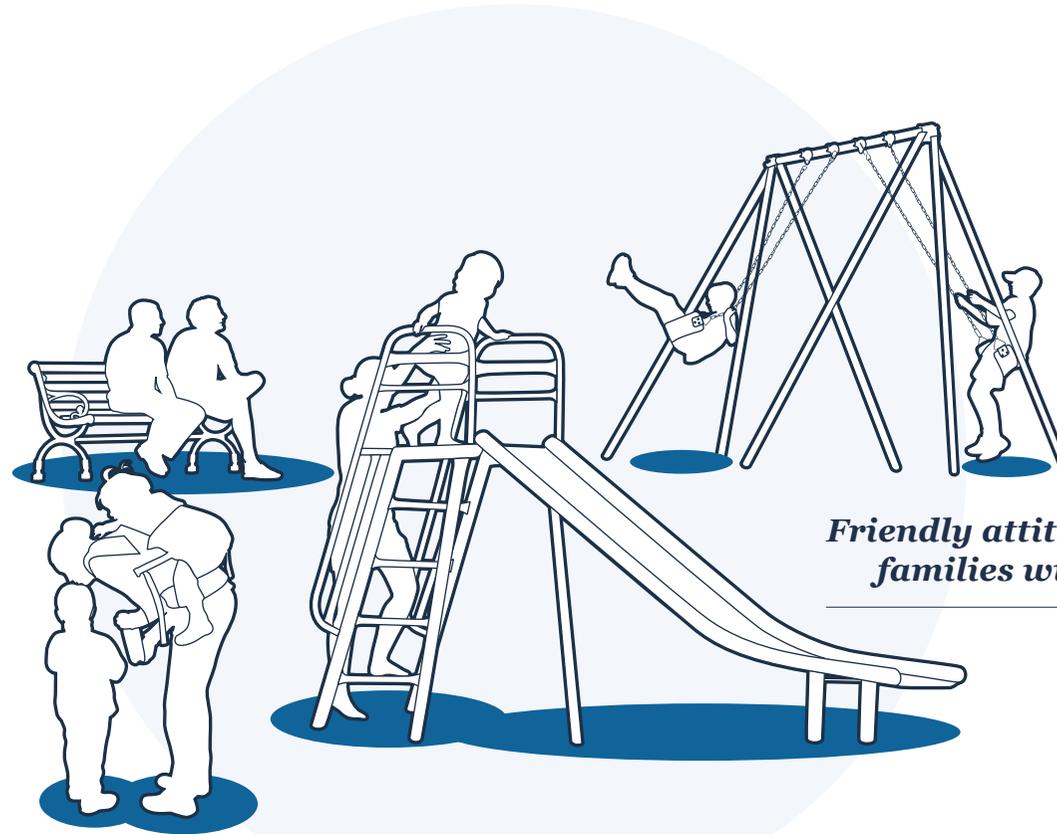
- 1 Canada
- 2 Finland
- 3 Czech Republic
- 4 Australia
- 5 Austria
- 6 Luxembourg
- 7 Switzerland
- 8 Norway
- 9 Japan
- 10 Netherlands

Children's safety

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

Children's health

- 1 Israel
- 2 Finland
- 3 Canada
- 4 Japan
- 5 Switzerland
- 6 Czech Republic
- 7 Germany
- 8 Australia
- 9 Taiwan
- 10 France



Friendly attitude toward families with children

Available leisure activities for kids

- Australia 1
 - Israel 2
 - Czech Republic 3
 - Canada 4
 - South Africa 5
 - Japan 6
 - UAE 7
 - Germany 8
 - Austria 9
 - Netherlands 10
-
- Uganda 1
 - Israel 2
 - Taiwan 3
 - Costa Rica 4
 - Thailand 5
 - Greece 6
 - Australia 7
 - Mexico 8
 - Turkey 9
 - Philippines 10

Childcare & Education Through Expat Parents' Eyes

There has been some change in the Family Life Index since 2015, with Austria dropping out of the top three and the Czech Republic rejoining the ranking.

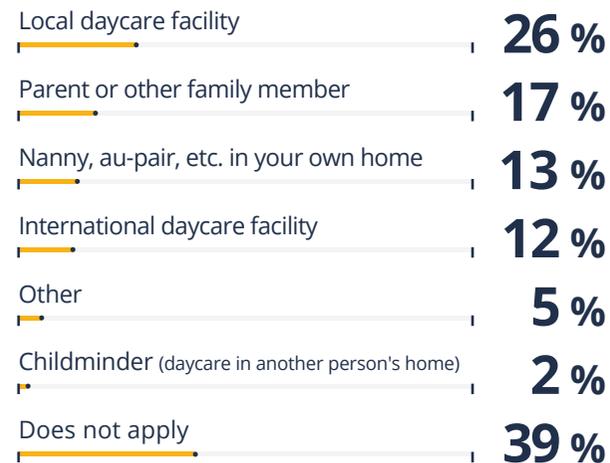
In this year's *Expat Insider* survey, 21% of all respondents are living abroad with dependent children. These respondents were asked to answer questions about childcare and education in their host country, including the quality, affordability, and availability.

Childcare Options

There are some countries that clearly stand out — for better or worse — with regard to the childcare options. Among them are Sweden, Finland, Switzerland, and Saudi Arabia. Sweden has made it into the top three for all three factors: first for costs of childcare and third for both the availability of childcare and childcare options in general. Meanwhile, Finland comes first for childcare options in general and second for the costs of childcare.

Childcare Choices among Expat Parents

(multiple answers possible)



Top Findings

- » Switzerland occupies last place for childcare
- » Finland tops all rankings for education
- » Almost a third of expat parents send kids to international schools
- » Homeschooling popular only in Uganda and Costa Rica

On the other end of the scale, Switzerland comes in last for all three factors. In fact, 35% of expat parents there express their dissatisfaction with the childcare options compared to the global average of 18%. Saudi Arabia features among the bottom three for both the availability of childcare and the childcare options in general. When asked if they consider childcare options numerous and easy to get, 41% of expat parents in Saudi Arabia say they tend to disagree compared to the global average of 30%.

Generally speaking, a large proportion of expat parents choose to send their children to a local daycare facility — 26% compared to 17% whose children are looked after by a parent or other family member and the 13% of expat parents whose children are looked after by a nanny or au pair. Perhaps interestingly, international daycare facilities

Family Life

Childcare & Education Through Expat Parents' Eyes

are the second-least popular childcare option among expat parents, with just 12% choosing this option.

There also seems to be quite a bit of support from employers towards childcare — 27% of expat parents who moved for job-related reasons receive financial support for childcare or schooling abroad. Moreover, 29% of expat partners with dependent children, who moved abroad due to their spouse's career or education, now receive financial support from their partner's employer for childcare or schooling.

Education

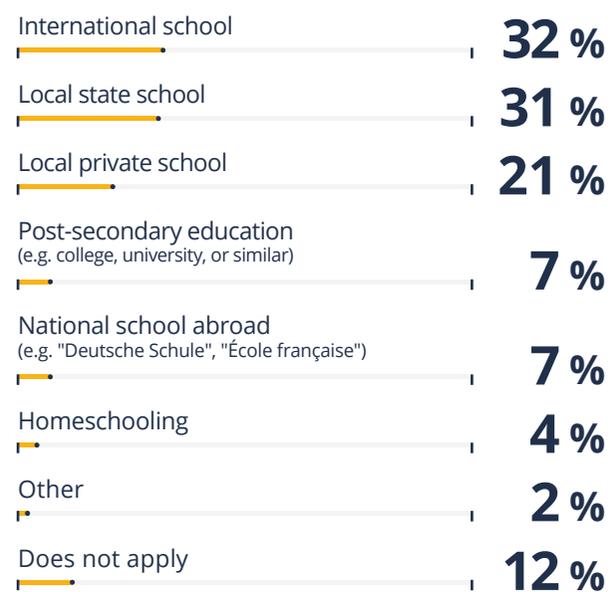
For education, Finland tops all four rankings: availability of education, costs, quality, and education options in general. The latter ranking factor is given a positive rating by 94% of parents, compared to just 66% globally. In addition, 94% of expat parents in this country rate the quality of education positively, with 70% saying it is excellent. Australia is another country performing well in the education rankings. The country is second for both availability of education and education options in general.

Unfortunately for Greece, the country comes in the bottom three for three out of the four education rankings — education options in general, quality, and availability. Indeed, 59% of expat parents in Greece overall disagree that education options are numerous and easy to get. Hong Kong and Brazil do not fare so well either, with

Hong Kong in the bottom three for both availability of education and its costs, and Brazil appearing among the last three for quality of education and education options in general.

Education Choices among Expat Parents

(multiple answers possible)



Making the Right Choice

Naturally, expat parents make different choices for their children's education, but the most common option is an international school, with 32% of expat parents sending their kids there. This choice is closely followed by local state schools, attended by 31% of expat kids. "National schools", such as "Deutsche Schule", are not that popular globally — 7% of expat parents globally choose them — but they are preferred by Germans (23%), the French (22%), and Indians (12%).

The least common choice for children's education among expat parents is homeschooling. Just 4% globally choose this path. However, in countries such as Uganda and Costa Rica it is much more common, with 23% and 20%, respectively, choosing this option for their children's education.

Speaking the Local Tongue

Around the world, 36% of expat kids speak the local language very well according to their parents — this is especially common in Israel, where 63% gave this answer, and France (60%). Meanwhile, 15% of expat parents say that their children speak the local language "a little" and for the same percentage of expat kids, the local language is the same as their mother tongue. On the other end of the scale, 10% of expat parents say that their children do not speak the local language at all; this is most common in Bahrain and Qatar with 44% and 42% of expat parents, respectively, saying this. ■

Personal Finance

Personal Finance & Cost of Living Indices
Countries That Are Beneficial to the Budget
Money, Money, Money: A Look at Financial Matters
A Home Abroad?

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Chapter
06



Personal Finance

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4	Hungary
5	Vietnam
6	Malta
7	China
8	Mexico
9	India
10	Kazakhstan
11	Thailand
12	Morocco
13	Indonesia
14	Philippines
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16	Romania
17	Saudi Arabia
18	Oman
19	Colombia
20	Russia

Cost of Living

1	Ukraine
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24	Uganda
25	Malaysia
26	Bahrain
27	Czech Republic
28	Kenya
29	Switzerland
30	Austria
31	Chile
32	Nigeria
33	Germany
34	Mozambique
35	Qatar
36	Singapore
37	Japan
38	Belgium
39	USA
40	Egypt

Cost of Living

21	Peru
22	Saudi Arabia
23	Germany
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25	South Africa
26	Turkey
27	Bahrain
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34	China
35	South Korea
36	USA
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40	France

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43	Costa Rica
44	New Zealand
45	Tanzania
46	Spain
47	United Kingdom
48	Cyprus
49	Norway
50	Peru
51	Australia
52	Turkey
53	Canada
54	Portugal
55	South Africa
56	Kuwait
57	UAE
58	Sweden
59	Brazil
60	France

Cost of Living

41	Greece
42	Italy
43	Netherlands
44	Belgium
45	Kenya
46	Chile
47	Argentina
48	Costa Rica
49	New Zealand
50	Sweden
51	UAE
52	Australia
53	United Kingdom
54	Brazil
55	Kuwait
56	Singapore
57	Ireland
58	Finland
59	Denmark
60	Mozambique

Personal Finance

61	Denmark
62	Israel
63	Argentina
64	Finland
65	Ireland
66	Italy
67	Greece

Cost of Living

61	Israel
62	Qatar
63	Luxembourg
64	Norway
65	Switzerland
66	Hong Kong
67	Nigeria

Countries That Are Beneficial to the Budget

Taiwan and Ukraine enter straight at the top with their relatively cheap cost of living, and Ecuador maintains its position in the top three.

Methodology

This year a total of 67 countries feature in the Personal Finance Index. The minimum sample size per country to be listed in this index is 50 respondents. Over 45 countries had a sample size of more than 100 respondents.

Expats answered two rating questions on a scale of one to seven: first, they rated their level of satisfaction with their personal financial situation; second, they assessed whether their income is sufficient for their daily life. The first question was assigned double the weight of the second one when the average ratings were combined to draw up the index.

Moreover, the same 67 countries also feature in the Cost of Living Index. This index is based solely on the ratings given

by respondents to the general cost of living in their respective country of residence, also on a scale of one to seven.

Taiwan: Chart-Breaking Newcomer

As a newcomer in 2016, Taiwan jumps straight to the top of the Personal Finance Index, also ranking first among both expat women and men. In Taiwan, only 2% of the respondents are generally dissatisfied with their financial situation abroad, compared to the global average of 17%. Instead, 85% are overall satisfied with this aspect, and 28% even go so far as to say they are completely happy with their financial situation (global average: 64% and 15%, respectively).

Top Findings

- » Last year's winner Ecuador overtaken by Taiwan and Ukraine
- » Nigeria, Brazil and Luxembourg suffer big drops in satisfaction with personal finances
- » Russia, Malta and Hungary climb up the ranks
- » Greece and Italy linger at the bottom

When asked whether their disposable household income is sufficient for their daily life, just 4% of expats in Taiwan think that it is not enough to get by. At 23%, the global average is more than five times as high. More than two-thirds of the respondents (69%) say they have more than they need to cover their expenses in Taiwan, as opposed to less than half of the survey participants worldwide (48%). Two in nine respondents (22%) even state that they have a lot more than enough, compared to one in ten globally.

Life in Taiwan seems to be rather inexpensive as well, as it ranks third in the Cost of Living Index. Five in six respondents (83%) are generally satisfied with the cost of living in Taiwan, compared to just under half worldwide (49%). Moreover, 35% of expats in Taiwan even say that the cost of living is

Personal Finance & Cost of Living

Countries That Are Beneficial to the Budget

very low, more than double the global average of 14%. The cost of living was also regarded as a potential benefit by 67% of expats when they considered their upcoming move to Taiwan (global average: 43%).

Ukraine: Inexpensive Living on a Modest Income

Another new entrant this year makes it to the top three, with Ukraine claiming second place in the Personal Finance Index. Only 13% of expats in Ukraine are unhappy with their financial situation, compared to 17% worldwide. However, 76% are generally satisfied with their finances, with 24% even being completely satisfied with money matters (global average: 64% and 15%, respectively). Almost three-quarters of the respondents (74%) think that their disposable income is more than what they need to make a living in Ukraine, as opposed to 48% worldwide; three in ten even state that their disposable income is rather more than enough — three times the global average of 10%. Also, just 12% think it's not sufficient, noticeably lower than the 23% of participants worldwide who feel the same.

Ukraine ranks first in the Cost of Living Index, with an impressive 45% of expats saying that the cost of living is extremely affordable, more than three times the worldwide average of 14%, making it the highest percentage for this factor across all countries. Overall, 85% quote general satisfaction with their expenses, while only 6% have something negative to say as compared to 32% globally.

Additionally, three-quarters of the respondents considered the cost of living as a potential advantage before moving to Ukraine.

Ecuador: Consistently Satisfactory

After two consecutive years at the top of the Personal Finance Index, Ecuador dropped to third place due to being overtaken by the two newcomers. More than four in five expats (81%) rate their financial situation positively, with 27% saying they are very satisfied, compared to 64% and 15% worldwide, respectively. When asked about their disposable income, 19% of respondents think it is a lot more than enough, nearly double the worldwide average of 10%. Among all survey participants worldwide, 23% feel that it generally isn't enough, but in Ecuador, just 9% say the same.

Not one respondent in Ecuador thinks that the cost of living is very bad (5% globally), while 42% are entirely satisfied with the local cost of living, as opposed to only 14% worldwide. Furthermore, one in five expats in Ecuador (20%) states financial reasons as their most important motivation for their move abroad (4% worldwide).

Bottom of the List

Lingering at the bottom of the Personal Finance Index is Greece, which came in last in 2015 and 2014. Just one-quarter of the respondents in Greece are overall satisfied with their

financial situation, in contrast to 64% worldwide. In addition, more than half of the expats in Greece (53%) say their disposable income is generally not enough to cover their daily expenses, with 22% saying it is not even nearly enough.

Italy takes the second-to-last place, after ranking 61st out of 64 countries in 2015. Over three in ten expats in Italy (32%) are not satisfied with their finances, and around one-third (33%) say their disposable income is just about enough to cover their daily expenses.

Ireland, which was ranked 54th out of 64 countries in 2015, comes in 65th place out of 67 countries in 2016. One in four expats in Ireland says they are not satisfied with their financial situation overall while close to two in five expats (38%) state their household income is not enough to get by (global: 17% and 23%, respectively).

The Biggest Winners and Losers

There are four newcomers in the Personal Finance Index this year, with one country — Myanmar — dropping out. Two of those newcomers, Taiwan and Ukraine, take the top two spots, while Morocco and Egypt enter the rankings in 12th and 40th place, respectively. Ecuador — first in 2015 — is relegated to third place. Luxembourg and Mexico — second and third in 2015 — are now in 22nd and 8th place, respectively.

In terms of the biggest winners in 2016, Russia, Malta, and Hungary are the countries that have climbed the most. Russia

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Countries That Are Beneficial to the Budget

rises from 60th to 20th position in 2016: 61% of expats state their satisfaction with their financial situation, compared to 49% in the year before, while the number of expats saying their disposable income is overall not enough to cover their daily needs almost halved from 28% to 13% in 2016. This might be explained by the drop in the ruble and the current financial crisis in Russia: expats earning their salaries in a foreign currency or in rubles but pegged to another currency, for example, may benefit from this development.

Malta also makes a big leap from 42nd to 6th place in 2016, with not one respondent now voicing their complete

dissatisfaction with their financial situation. The third-biggest climber is Hungary, which jumps from rank 27 into the top five at 4th place. This is mainly thanks to 30% of expats in Hungary who are completely satisfied with their financial situation — a rise from 19% in 2015.

The countries that have suffered the biggest drops are Nigeria, Brazil, and Luxembourg. Nigeria drops out of the top ten, sitting in 32nd place in 2016. In 2015, seven in ten respondents in Nigeria said they were satisfied with their financial situation, but in 2016, this figure decreases to six in ten. Nigeria also ranks last in the Cost of Living Index.

Luxembourg suffers a big slump as well, dropping from 2nd to 22nd place in 2016. The overall satisfaction with the personal finances among expats in Luxembourg shrinks from 83% to 74% in 2016. Brazil loses 11 places, going from 38th to 59th. While in 2015, 21% of respondents in Brazil said that their disposable income was not enough, this figure goes up to 30% in 2016. ■

Money, Money, Money: A Look at Financial Matters

If you want to improve your income by relocating, Luxembourg or Switzerland are a safe bet. But if you want to gain financially by moving abroad, you'd better not follow your heart...

Methodology

The *Expat Insider 2016* survey questionnaire included several questions covering the respondents' financial situation. In particular, the participants were asked to state by how much their income situation has improved (or worsened) after moving abroad. They also rated whether or not their disposable income is enough to cover expenses. Respondents could also choose to share information on their yearly household income in an optional question.

Is the Grass Always Greener on the Other Side?

In general, when asked if their income from employment

abroad is higher than that from a similar career back home, 54% of survey participants respond positively, while 27%, however, state the opposite. Expats located in Luxembourg, Switzerland, and several Gulf States (i.e. Qatar, Oman, and Saudi Arabia) have benefitted the most from their move abroad. More than four in ten expats in each of these countries now have an income that is much higher than what they would earn in a similar position at home.

The annual household income in the countries mentioned above differs, though. In Switzerland, 54% of expats have an income of more than 100,000 USD, while in Qatar, for instance, almost half (48%) have an income of at most 50,000 USD a year. The latter figure might be explained by the respondents' nationality: the expat population in the Gulf

Top Findings

- » Expats in Luxembourg, Switzerland, and several Gulf States benefitted most from move abroad
- » Expats in Ukraine, Kazakhstan, and Taiwan relatively well-off despite low absolute income
- » Swiss, US Americans, and Australians often earn less in absolute terms after relocating

States is dominated by expats from countries where the income situation is a lot worse, and they often take up low-paid jobs in the Gulf region.

However, except for Oman, the cost of living in all these countries is high, with Luxembourg and Switzerland, for example, ranking in the bottom five of the Cost of Living Index. In terms of whether the disposable income is indeed enough to get by in those countries, 50% or more respondents in each country say they have more than what they need.

When it comes to the countries where the household income is more than sufficient to cover daily expenses, expats in Ukraine, Kazakhstan, and Taiwan state their income is a lot more than enough, with over 20% in each country saying

Personal Finance & Cost of Living

Money, Money, Money: A Look at Financial Matters

so. The purchasing power and cost of living might play a big role here, as Taiwan and Ukraine rank in the top three of the Cost of Living Index as well. The absolute income, though, is relatively low in those two countries, especially in Ukraine. There, more than seven in ten respondents (71%) have a yearly household income of less than 50,000 USD, compared to a global average of 52%.

On the other hand, expats who have moved, among others, to Greece, Israel, or Portugal have significantly worsened their income situation. More than 25% of respondents in these countries make a lot less abroad than a comparable career in their home country would offer. In terms of yearly household income, between seven and nine out of ten expats in Greece (87%) and Portugal (72%) have less than 50,000 USD at their disposal. The dire economic situation there might be an obvious reason for these figures. Furthermore, in Greece, 53% of respondents also say their household income is not enough to live on, while in Israel, 18% even go so far as to say it is not nearly enough. The latter might also be explained by Israel's 61st place out of 67 in the Cost of Living Index.

The Role of Age, Gender and Country of Origin

The country of origin is another factor that should be taken into consideration. In particular, Filipinos, Hungarians, and Serbs have improved their income considerably after moving

abroad. Half of the expats, more or less, with these nationalities now have a higher income than they would earn in a comparable career back home. However, among them, the percentage of expats with a gross yearly household income of 100,000 USD or more is still below the global average of 20%, with the figure for Serbs being as low as 5%. However, less than three in ten among them say their disposable income is not sufficient to cover their daily expenses.

The nationalities that earn less since relocating abroad include Swiss expats, US Americans, and Australians, with at least 24% of the respondents saying so. Still, more than one-third of both Swiss and Australian expats (35%) live off a household income of at least 100,000 USD annually, while at 24%, the figure for US Americans remains above the global average of 20%. Moreover, 50% or more among the respondents with these nationalities state their disposable income is more than enough to live on.

Demographic factors like age and gender also play a part with regard to income-related data. The age group that has improved their income the most, relatively speaking, consists of expats aged between 26 and 30 years, with 62% of them saying they make more after moving abroad: 27% even estimate that they have a much higher income abroad than they would earn in their country of origin. Nonetheless, in absolute terms, 44% of the expats in this age group only have an income of 25,000 USD a year or less, but 76% say

it is enough to cover their daily expenses, or even more than what they need.

Expats aged above 50, though, have improved their income the least. Less than half (47%) have a higher income than they would earn in their home country, while 15% say that their income is indeed a lot lower since they have moved abroad, compared to a global average of 11%. Of course, there might be an obvious explanation for this trend: about one-third of the participants aged 50 or older (34%) choose retiree as their current employment status. Additionally, not even one in five (19%) says their disposable income is not enough.

Male expats, on average, fare better than expat women. Among the men, 58% have improved their income, compared to 50% of women. The percentage of women earning less since their move abroad is also higher than among the male respondents (31% vs. 24%). To add to that, men are also more likely to say their household income is enough to get by (54% vs. 43% among the female survey participants).

Moving On to Bigger and Better Things?

All expat types who moved primarily for their career have improved their income from employment, compared to their home country. Most of the Foreign Assignees (63%) are earning more now, as are the Career Expats (62%). Just like

Personal Finance & Cost of Living

Money, Money, Money: A Look at Financial Matters

last year, Foreign Recruittees have improved their financial standing the most: 69% now make more money than they would in a similar position back home. Moreover, 32% of those recruited by a foreign company even have a much higher income after relocating internationally for their career.

In terms of absolute household income, Foreign Assignees and Foreign Recruittees are represented well in the top

income groups, with 38% and 28%, respectively, having an income of more than 100,000 USD. All in all, at least 54% of those career-related expat types have a disposable income that more than covers their daily needs.

Following one's heart, however, doesn't seem to pay off financially: moving for love or to live in their partner's home country, the Romantics are most likely to earn less than

they would back home, with 48% being worse off with regard to income. The Romantics are also strongly represented in the bottom two income groups with an income of 25,000 USD or less, at 38%. Moreover, three in ten say their disposable income is not enough to get by. ■

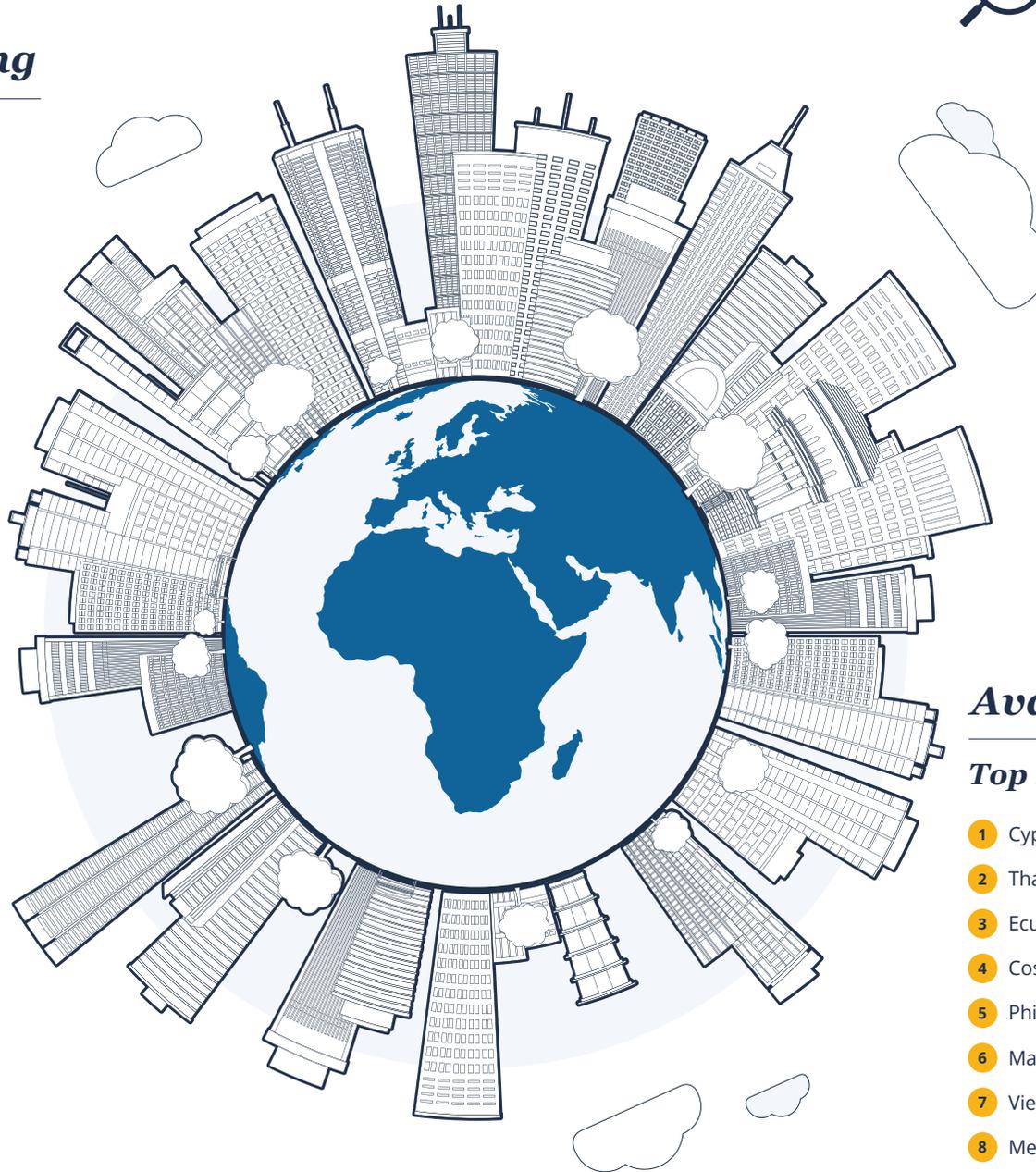
Affordability of Housing

Top 10

- 1 Ecuador
- 2 Thailand
- 3 Hungary
- 4 Mexico
- 5 Philippines
- 6 Vietnam
- 7 Colombia
- 8 Taiwan
- 9 Malta
- 10 Czech Republic

Bottom 10

- 1 Hong Kong
- 2 Luxembourg
- 3 Ireland
- 4 Mozambique
- 5 Qatar
- 6 Nigeria
- 7 Singapore
- 8 Kuwait
- 9 Switzerland
- 10 United Kingdom



Availability of Housing

Top 10

- 1 Cyprus
- 2 Thailand
- 3 Ecuador
- 4 Costa Rica
- 5 Philippines
- 6 Malta
- 7 Vietnam
- 8 Mexico
- 9 Malaysia
- 10 Portugal

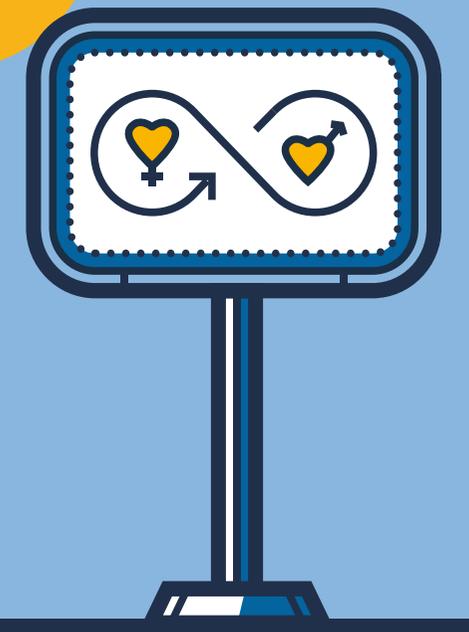
Bottom 10

- 1 Sweden
- 2 Denmark
- 3 Switzerland
- 4 Ireland
- 5 Germany
- 6 Qatar
- 7 Luxembourg
- 8 Mozambique
- 9 Kuwait
- 10 Netherlands

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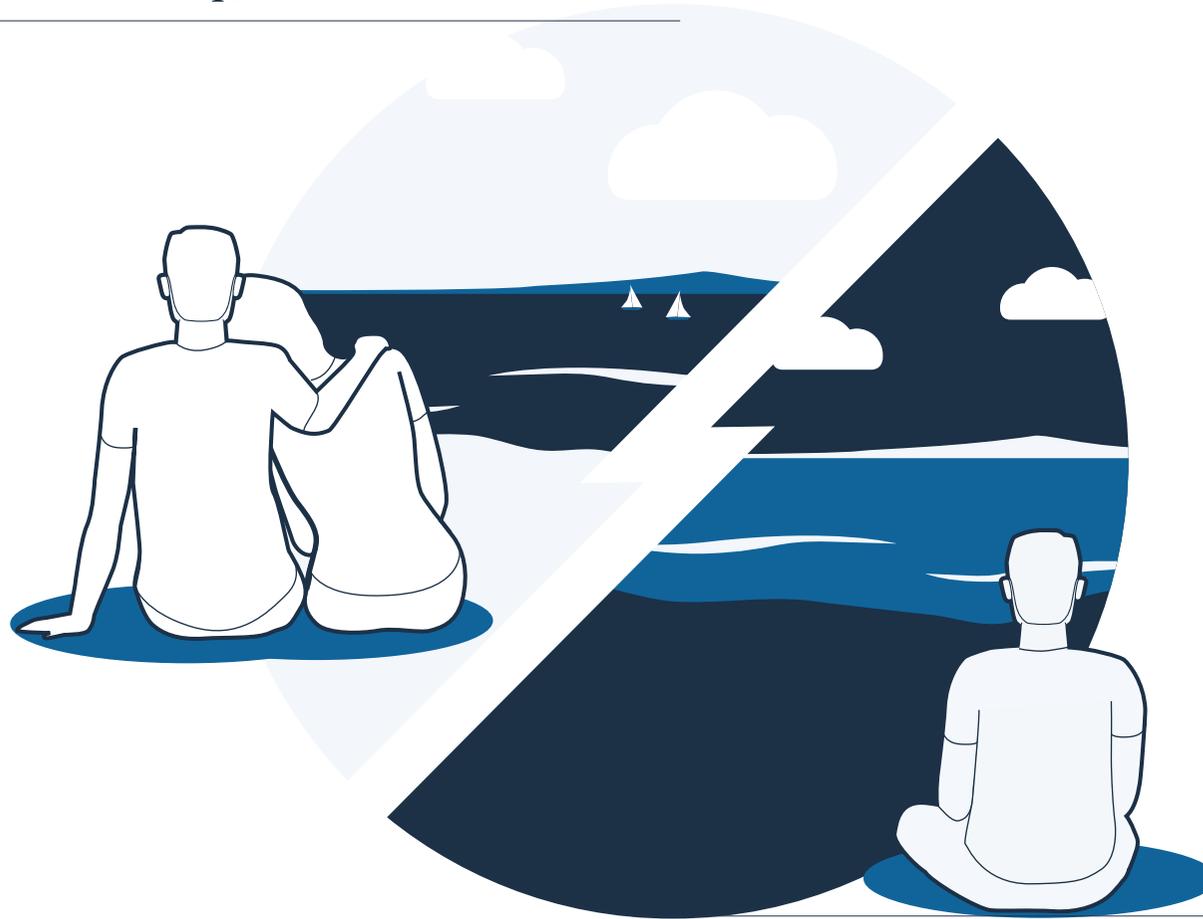
Chapter
07



Top 10

(Most satisfied with relationship)

- 1 Malta
- 2 Costa Rica
- 3 New Zealand
- 4 Mexico
- 5 Portugal
- 6 Philippines
- 7 Hungary
- 8 Thailand
- 9 Ecuador
- 10 Panama



- Saudi Arabia 1
- Romania 2
- Tanzania 3
- Kuwait 4
- Kazakhstan 5
- Singapore 6
- Switzerland 7
- Finland 8
- Qatar 9
- China 10

Bottom 10

(Least satisfied with relationship)

Love Abroad: Expat Relationships

Over half of the respondents in the *Expat Insider 2016* survey are in a relationship. Satisfaction levels vary, though, with people seeming to be happiest with their relationship in Malta.

Around the world, 63% of expats are in a committed relationship. Male expats are somewhat more likely to be in a relationship than females: 69% of men are in a relationship compared to 57% of women. Indeed, this trend has not changed since the first *Expat Insider* in 2014. In terms of age, it would seem that as expats get older, they are more likely to be in a relationship. In fact, only for those aged 25 or less are there more single respondents than those with a significant other. Meanwhile, 69% of those aged 51 and over are in a committed relationship.

Parents are, as one might expect, more likely to be in a committed relationship than expats who do not have children (87% vs. 56%). It is interesting to note, however, that 13% of parents living abroad with dependent kids are single.

Of those expat types who originally moved abroad for love-related reasons, not all are still in a relationship, though: 15% of those classified in the *Expat Insider 2016* survey as Romantics are single, while 9% of Traveling Spouses say the same. Meanwhile, (Ex-)Students are the most likely to be single, with 54% having answered this way, reflecting, with their lower than average age of 32.4 years, the aforementioned age-related trend as well.

Relationship Bliss?

Respondents in a relationship seem to be quite happy with it: 83% say they are generally satisfied with this factor of their life and 46% even go so far to say they are completely satisfied. Not only are those aged over 50 years most likely

Top Findings

- » More men than women are in a committed relationship
- » More women than men have a partner of another nationality
- » 16% of expats in long-distance relationship; many moved for job

to have a partner, they also seem to be the happiest with their relationship, with 54% saying they are completely satisfied. Parents whose dependent children live abroad with them are just as satisfied with their relationship as those who do not have kids.

Among the different expat types, the Dream Destination Expats are the most satisfied with their relationships, with 88% saying they are generally happy. Romantics and Traveling Spouses do not follow far behind with 87% and 85%, respectively. The work-focused Foreign Recruits, Foreign Assignees, and Career Expats, on the other hand, are comparatively less satisfied, with percentages ranging between 77 and 79%.

Cross-Cultural Relationships: The Beginnings

The majority of expats in a relationship around the globe is with a partner of another nationality. Women are actually more likely than men to be in a relationship with someone from another country: 58% female vs. 52% male. Meanwhile, parents are more likely to be in a relationship with someone from their own country (50% vs. 45% globally), who, more often than not, they met before the move abroad (78%).

Expats between the ages of 31 and 50 tend to be in a relationship with someone of the same nationality (47–48% in each group), while those under 26 and over 50 are the most likely to have a partner from their current country of residence (37% and 39%, respectively). Around seven in eight Romantics (87%) are in a relationship with someone from their host country, which is hardly surprising given that nearly all of this expat type (99.8%) moved for love and/or in order to live in their partner's home country.

It is not too surprising either, that 51% of expats in a relationship met their partner in their home country, given that 45% also say their partner has the same nationality as them. Indeed, 72% met their partner before moving to their current country of residence. However, it is interesting to note that of those under 31 years of age, over a third (35%) have met their partner after they relocated.

Love Surviving the Miles

While the majority of non-single expats are not in a long-distance relationship, there are still 16% who are currently not living in the same country as their partner. Men are more likely to be in a long-distance relationship, with 20% compared to 12% of women. Close to three in ten expats under the age of 26 who are in a relationship (29%) are currently living in different countries compared to the global average of 16%. As expats grow older, they become less likely to be in a long-distance relationship, though; with just 14%, those aged 51 and over are the least likely to say they live apart.

Among expat types, long-distance relationships are more common among those who moved primarily for their career. The Foreign Recruit (31%), the Foreign Assignee (30%), and the Career Expat (28%) are nearly twice as likely to live apart from their partner as the global average (16%). Meanwhile, it is hardly a surprise that Romantics and Traveling Spouses are not very likely to be away from their partner, with just 2% and 3%, respectively.

On a nationality level, expats from the Philippines are the most likely to live in a different country than their partner (38%), while Norwegians are the least likely to be in a long-distance relationship (5%).

The most common reason given for being in a long-distance relationship is family reasons, such as the children's education (28%), with especially men pointing this out (36% vs. 11% of women). Women tend to quote career priorities (28%) and a lack of suitable jobs in the same country (22%) as their top reasons for being in a long-distance relationship.

Family Bonds Cross the Globe

Rather unsurprisingly, expats in a long-distance relationship are less satisfied with this aspect of their life compared to those in a relationship who live together. Just 5% of those who live together are generally unsatisfied compared to 20% of those in a long-distance relationship.

Also to be expected, most parents with dependent children are living abroad together with their partner (97%). Among those in a long-distance relationship, 13% of women have dependent kids living abroad with them, while the same applies to just 3% of men. Indeed, nearly half of men in a long-distance relationship (45%) have dependent children who are not living abroad with them.

Cupid's Top Destinations

Malta seems to be the top country for love. Not only are 70% of expats in Malta in a relationship compared to the global average of 63%, close to two-thirds of those who are romantically involved (64%) say they could not be happier

Relationships & Gender

Love Abroad: Expat Relationships

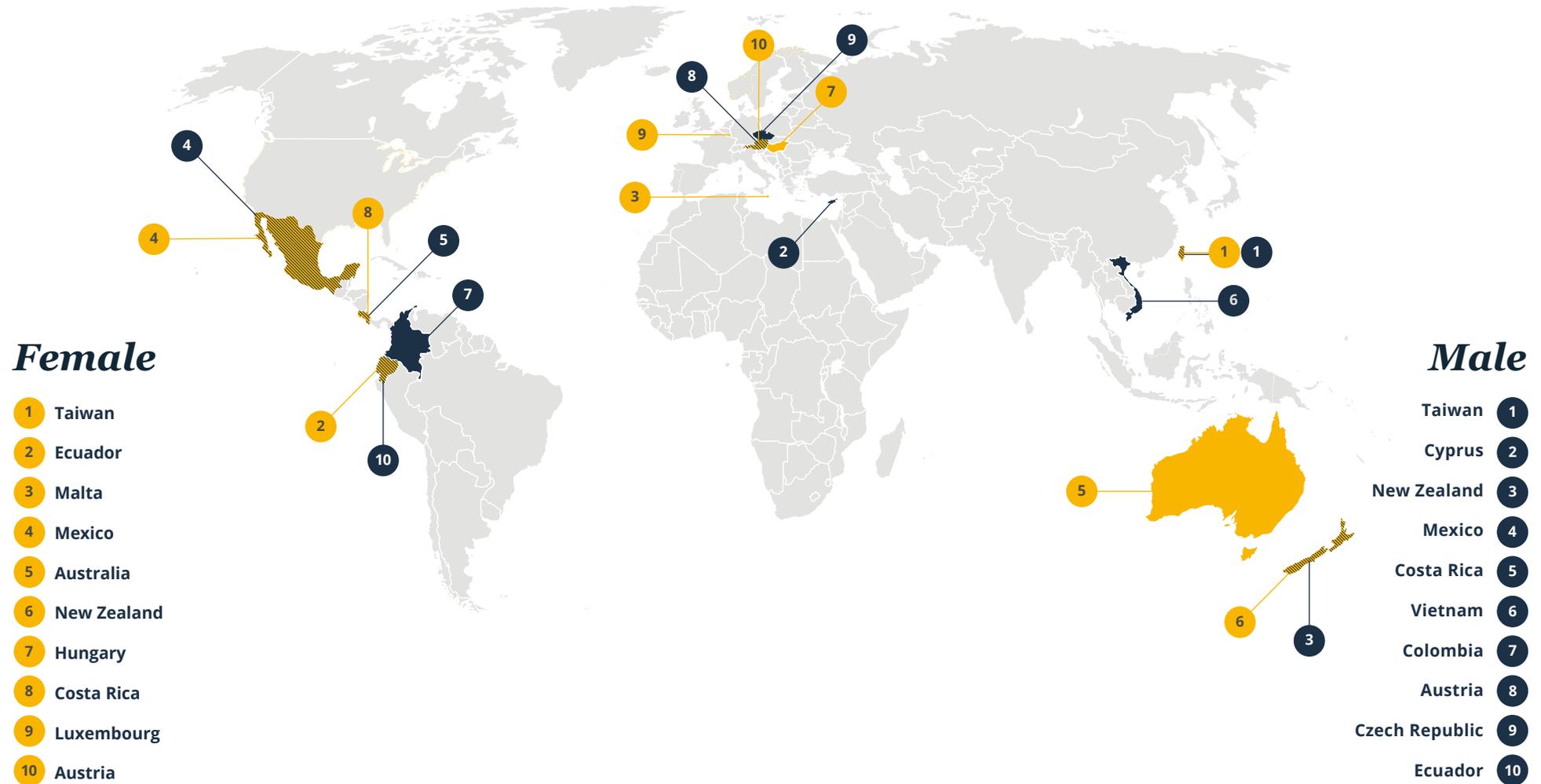
with their relationship. Possibly, this is connected to their higher than average age: over half of expats in a relationship in Malta are 51 years or older (54%). It also seems to be the place to go if you are together with someone who is neither Maltese nor from your own home country: 44% of expats in a relationship and living in Malta are together with someone from a third country, which is double the global average.

Rounding out the top three are Costa Rica and New Zealand with complete satisfaction being cited by 61% in each

country. Both countries also stand out with low percentages of expats in long-distance relationships (4% each), as well as couples that are predominantly of the same nationality (54% and 52%, respectively).

The highest concentration of expats in a relationship in the top ten countries is located in the Philippines, where just 19% of respondents say they are still single. Close to four in five of those who are in a relationship (79%) are together with a local, which is the highest percentage across all

countries. Interestingly, 91% of the non-single respondents are male and the average age is 58.2 compared to the global average of 44.3. ■



Expat Women vs. Men: Divided Opinions

Women and men are in agreement on Taiwan, while the rankings differ considerably in countries such as India, Colombia, and Sweden. Nowhere are opinions more divided than in Cyprus, however.

In order to be counted in this ranking, a nation needed at least 31 male or female respondents. As a result, a total of 57 countries rank for women and 62 countries for men. When the survey results of women and men are looked at separately, a considerable difference of opinion emerges in several countries.

The Top Countries according to Gender

Men and women are in agreement that Taiwan is 2016's survey winner, as this Asian country also comes in first place for each gender individually. There are still some differences, however. For example, men are more than twice as likely as women to feel completely at home in the local culture (33% vs. 15% for women).

Ecuador snags second place for women, but only comes in tenth for men. There's a big difference in the Quality of Life Index, where it ranks 7th for women but 26th for men. Opinions especially vary when it comes to socializing and leisure activities. Over nine in ten women (91%) are overall satisfied with their social life, whereas only 72% of men say the same. Men in Ecuador are more likely to think it is difficult to get by without speaking the local language: 22% of men completely agree vs. only 3% of women. Ecuador comes in first for women in the Cost of Living Index, with 90% generally agreeing that this is good. Only two-thirds of men (66%) feel the same.

Malta rounds out the top three countries for women in this year's survey.

Top Findings

- » Men more than twice as likely as women to feel completely at home in Taiwan
- » Women find it easier to get used to the local culture in Hungary
- » Ecuador ranks 7th for women but 26th for men in Quality of Life Index
- » Ranking 2nd for men, Cyprus comes in 49th for women

After Taiwan, Cyprus ranks second for men in the 2016 survey. New Zealand comes in third for men and a slightly lower sixth for women. Men there are on the whole more satisfied with their jobs than their female counterparts, with 23% giving this the best possible rating, compared to only 14% of women. Four in five men generally find it easy to make friends in New Zealand. This percentage is only 64% for women. The friendliness of Kiwis towards foreign residents is something women are also less impressed by, with 78% in general agreement vs. 93% of men.

Women in Hungary Find It Easy to Adapt

Hungary ranks 7th out of 57 countries for women but only 36th out of 62 countries for men in the 2016 survey.

Relationships & Gender

Expatriate Women vs. Men: Divided Opinions

It seems that career prospects are better for women, with 77% voicing general satisfaction. Less than half of men (48%) are similarly content. Interestingly, however, more men say their disposable household income is sufficient for daily life than women. Four out of ten men say they have a lot more than enough, next to only one in ten women.

Female survey respondents are more pleased with their socializing and leisure activities, though, with 35% who couldn't be happier with them. Only about one in five men (19%) feels the same. Women find it easier to get used to the local culture in Hungary. Almost one-quarter of women (23%) say this is a piece of cake, compared to 9% of men.

Work-Life Balance for Women in India

Women in the 2016 survey rank India 26th out of 57 countries, whereas men are much less impressed, leading to a ranking of 52 out of 62 countries. The biggest difference is in the Working Abroad Index, where India holds 17th place for women but only 36th for men. Men are considerably less happy with their work-life balance than women (46% vs. 76% generally satisfied). This is possibly linked to the fact that of those women with a job, 37% work part time, opposed to only 5% of working men.

Women are much more enthusiastic than men about the friendliness of Indians towards foreign residents: 36% of

women vs. 20% of men are completely satisfied with this aspect of life abroad. Women are also happier with their financial situation: almost three-quarters (74%) are happy on the whole in this regard, compared to 63% of men.

Cyprus: Much More Popular among Men

Cyprus ranks *much* better for men than women. As mentioned above, the country even holds the second spot for men. Among women, however, it is way down in the bottom 10 at 49th out of 57 countries. This is the biggest difference between men and women in this year's country ranking!

These varying opinions can possibly be explained by the quite dissimilar demographics of the different genders in Cyprus. Men are 52.2 years old on average, whereas the average woman is only 44.2 years old. Similarly, male expats are three times more likely to be retired (39% vs. 13%).

Women are significantly less happy with their personal finances compared to men. Whereas over seven in ten men (71%) say that their disposable household income is generally enough for their daily lives, only 37% of women are of the same opinion. Similarly, just over one-third of men (34%) are completely satisfied with their financial situation. Among women, this is only 10%. The fact that 15% of women, compared to only 7% of men, are looking for work may partly account for these results.

It seems men are also happier with their social lives, with 35% completely content with their socializing and leisure activities. Only 14% of women are similarly enthusiastic in this regard. Men and women in Cyprus also don't agree at all about the friendliness of the local residents towards foreigners. Whereas 58% of male expats are completely happy with this aspect, only 27% of women are of the same opinion. Men even find it easier to make new friends, with 39% completely satisfied in this regard compared to only 20% of women.

Affordable Healthcare for Men in Finland

Finland also shows stark differences between men and women, garnering 11th place for men and only 41st place for women. Almost four in five men (79%) are overall satisfied with the available leisure activities. Just over half of women (51%) agree. Interestingly, opinions also diverge about the political stability in Finland, with over double the percentage of men rating it as excellent (54% vs. 25%). Men are also much more enthusiastic about the affordability of healthcare, with 81% giving it a positive rating. Only 63% of women agree.

In the Working Abroad Index, a measly 5% of women are completely satisfied with their jobs, compared to almost one-quarter of men (24%). And only half of women have a favorable opinion of their work-life balance, whereas about three-quarters of men (76%) are generally happy in this regard.

Relationships & Gender

Expatriate Women vs. Men: Divided Opinions

Expatriate Men: Feeling at Home in Colombia

Whereas Colombia ranks in the top ten for men (7th out of 62 countries), it is firmly in the bottom half among women (35th out of 57 countries). Women are generally less satisfied with their financial situation, with 62% voicing overall contentment with this aspect of life abroad, up against 82% of men. Female expats are also less pleased with their career prospects. While three out of ten men couldn't be happier with their opportunities for advancement, only 8% of women feel the same.

Different opinions emerge about the opportunity to travel as well: 85% of men are generally content with this facet of

life in Colombia, but only 68% of women express similar views. Men also find it easier to feel at home in this South American country. Nearly four in five men (78%) give this factor a positive rating, compared to only two-thirds of women (66%).

Sweden: Better Job Satisfaction for Men

Sweden is another Nordic country that fares much better among men (19th place) than women (46th place). On the whole, men are much happier with their jobs in Sweden than women are. For example, only 40% of women are satisfied in general with their career prospects, compared to 66% of men.

Men are also much more likely to be content with their financial situation. Nearly three-quarters of men (74%) give this aspect a positive rating, next to only 47% of women. Female expats voice more discontent about the high cost of living in Sweden than men. Among women, only 23% are generally satisfied with this aspect, whereas 34% of men give this a favorable rating. Feeling at home in Sweden is another area where male opinions surpass those of their female counterparts. While only a mere 5% of women feel completely at home there, 16% of men do. ■

Your Country Through Expat Eyes

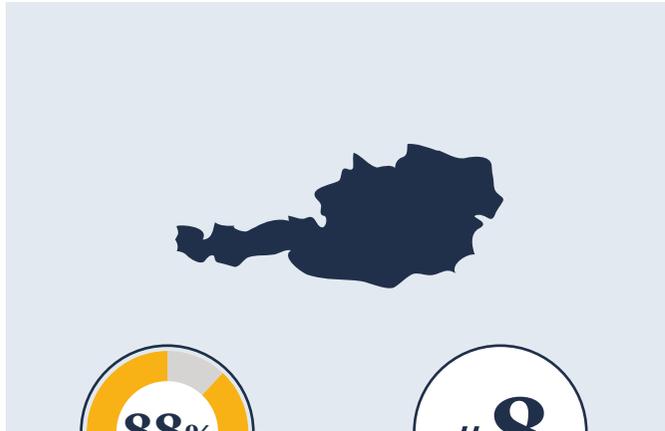
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08





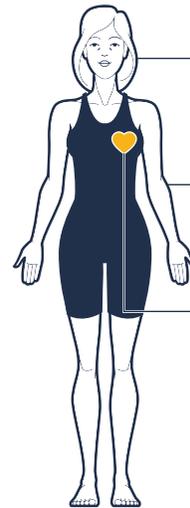
Country Report Austria



GENERALLY SATISFIED

2016 RANK

Expats in Austria



AGE

39.4 years on average

GENDER

61% ♀ 39% ♂

RELATIONSHIP STATUS

58% in rel. 42% single

TOP NATIONALITIES



Working in Austria



AVERAGE WORKING HOURS

39.7 h/week



TOP SECTOR/INDUSTRY

IT/software/technology/internet/gaming 20%



TOP INCOME GROUPS

25-50k USD	22%
12-25k USD	19%
50-75k USD	17%

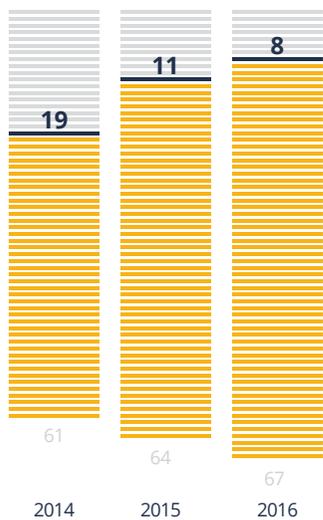


TOP EMPLOYMENT STATUSES

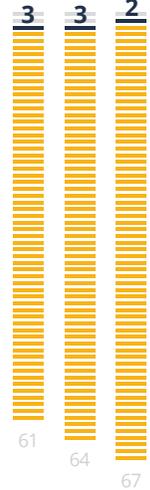
Employee/manager	42%
Looking for work	13%

Life in Austria

OVERALL RANK



Quality of Life



Ease of Settling In



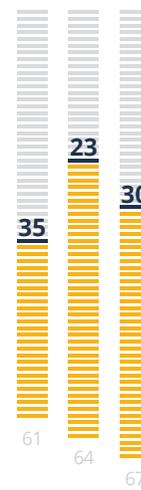
Working Abroad



Family Life



Personal Finance



Cost of Living



Moving to Austria

TOP 3 REASONS FOR RELOCATION

Found a job here #1

Moved for studies #2

Moved for love #3

POTENTIAL BENEFITS

General living standards #1

Infrastructure #2

Personal safety #3

POTENTIAL DRAWBACKS

Taxation #1

Language #2

Cost of living #3

Enjoying a Prosperous Life in Austria

Breaking into the top ten for the first time, Austria provides a great setting for work and family life, while offering the opportunity to explore the neighboring countries thanks to its optimal location.

In Fine Fettle

Austria rises up one rank to 2nd place out of 67 countries in the Quality of Life Index, lagging only behind Taiwan. This high ranking is mainly influenced by the Health & Well-Being subcategory, in which it ranks first worldwide. It also performs exceptionally well in the Travel & Transport subcategory, claiming third place.

Austria's central location in Europe might explain why 92% of expats there appreciate the many opportunities to travel. The excellent transport infrastructure in Austria is rated favorably by 94% of the respondents. Personal safety, peacefulness, and political stability also contribute positively to the Quality of Life Index, with favorable ratings of 93%,

95%, and 83%, respectively. However, having said all this, Austria ranks an uninspiring 31st place in the Personal Happiness subcategory.



"I love the Alpine lifestyle, the culture, tradition, the friendliness of the locals, the feeling of safety and respect."

Top Findings

- » First in Health & Well-Being subcategory
- » Over a quarter displeased with local attitude towards expats
- » Almost a third plan to stay for life
- » Down from first to fourth place in Family Life Index

When it comes to healthcare, Austria is up there among the top rankings. More than four-fifths of expats (82%) are satisfied with the quality of medical care, while 79% think that healthcare is affordable. The quality of the environment is also rated positively, according to 96% of the respondents: maybe the fresh mountain air has contributed to this result? Those mountains also serve as destinations for leisure activities like winter sports or hiking, with 85% of expats satisfied with the available leisure options.

Not the Warmest of Welcomes

One reason why the rankings for personal happiness are so mediocre, despite many other positive ratings, might be the difficulty of settling in. Austria reaches but a poor



Country Report Austria

54th place out of 67 in the Ease of Settling In Index. The perceived lack of friendliness of the locals, the trouble finding friends, and the difficulty of learning the local language are the main factors that bring Austria so far down in this category.



“Locals can be a little rejecting to foreigners especially if you do not speak German.”

Around half of the expats in Austria (51%) believe that the German language is difficult to learn, compared to 45% of the respondents around the world who think similarly about the local language of the country they now live in. Moreover, four out of nine expats say that making local friends is not easy, which could be connected to the level of friendliness of the locals towards foreign residents, as more than a quarter of the respondents (26%) are not happy with the local attitude towards expats. On the other hand, 61% state they feel at home in the local culture, while 58% have no problems with living in Austria without sufficient German language skills.

Safe and Secure

Austria ranks seventh in the Working Abroad Index. Indeed, many expats seem to proactively look for work in Austria before moving there: “I found a job here on my own” was the main reason for 14% of expats relocating there, with 42% of all respondents now working as an employee or manager. Eight in ten expats are happy with the state of the economy, and Austria also claims the seventh position in the Job Security subcategory as around two-thirds (67%) say they feel secure in their current job. It also ranks in the top ten in the Work-Life Balance subcategory, sitting in eighth place. Those figures might explain why almost a third of the expats (32%) want to possibly stay in Austria for life.

The length of the work week is seen positively by 73% of expats in Austria, and more than a quarter (26%) are very satisfied with it. The average Austrian work week (39.7 hours), as well as the average work week for full-time employees (43 hours), are shorter than the global average (41.4 and 44.6, respectively).

From a financial point of view, Austria seems to be about average, as it ranks 30th out of 67 countries in the Personal Finance Index, and 32nd in the Cost of Living Index. About one in five expats (21%) considers their disposable income insufficient to cover daily living expenses, but 73% are generally satisfied with their financial situation as a whole.

Local taxes, however, seem to have been considered the biggest potential disadvantage prior to moving there, with more than a quarter (26%) responding negatively to the prospect.

Family First

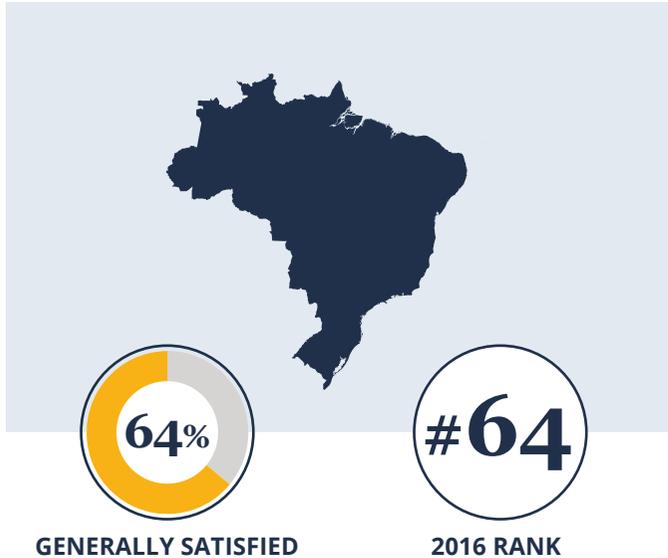
In the Family Life Index, Austria has slipped from top spot to fourth place, but it still maintains high rankings in the Availability, and Costs of Childcare & Education subcategories claiming fourth and fifth place, respectively.

None of the expat parents in the *Expat Insider 2016* survey are completely dissatisfied with their children’s well-being, while 87% are generally satisfied with the health and safety of their kids. In terms of overall satisfaction with family life in general, 35% say they are very satisfied.

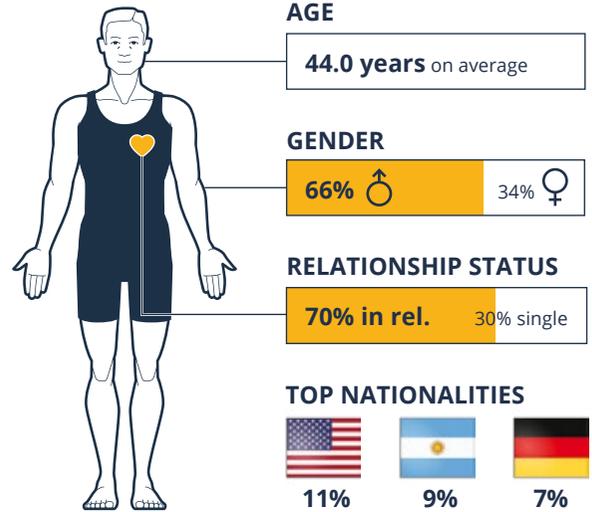
The quality of education is also rated favorably by 85% of expat parents, which is 21 percentage points more than across the globe. Education is also easy to afford, according to 73% of the respondents, in addition to around two-thirds (68%) saying that there is a wide variety of education options. ■



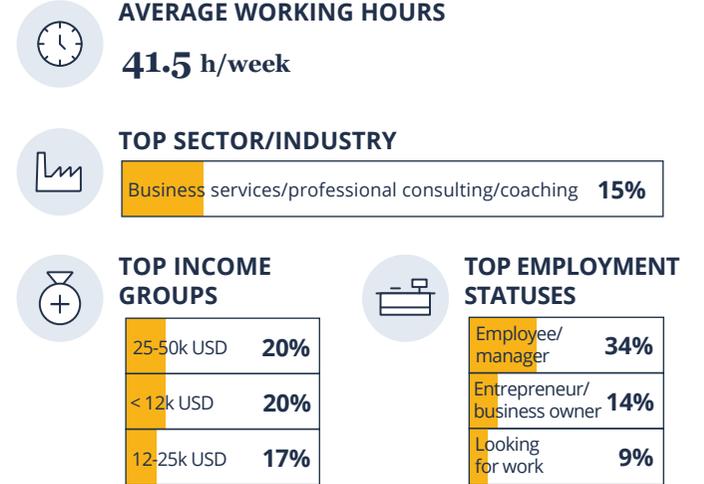
Country Report Brazil



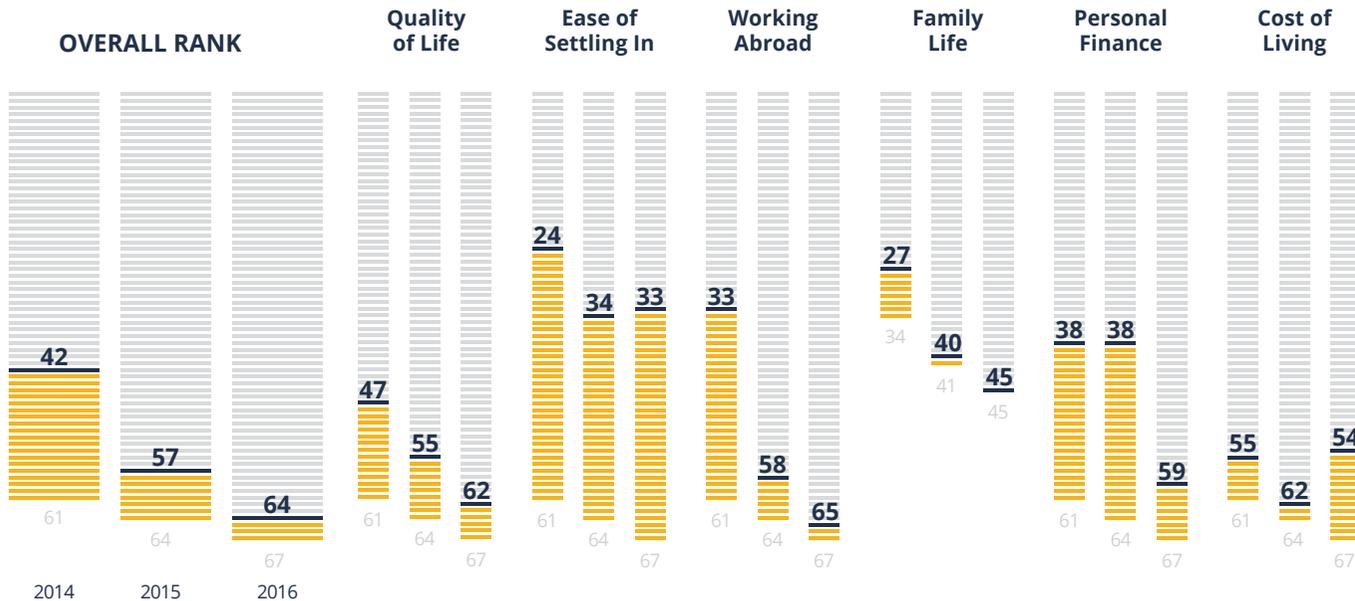
Expats in Brazil



Working in Brazil



Life in Brazil



Moving to Brazil

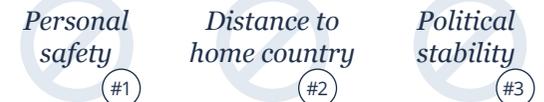
TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





No Festa for This Country

While the country may be fairly easy to settle into, Brazil is rated poorly in almost all of the indices. Ranking 64th overall, the country performs particularly badly in the Family Life Index.

A Downward Trend?

There have been some big changes in expat opinions on living in Brazil. Over the past three years, Brazil has dropped in the overall ranking from 42nd in 2014, to 57th last year, finally landing at 64th this year. The way expats view their personal finances and the state of the economy, for instance, has worsened quite drastically — the Personal Finance Index dropped from 38th out of 64 countries in the *Expat Insider 2015* survey to 59th out of 67 in this year's survey. Between 2015 and 2016, the percentage of expats in Brazil who are generally not satisfied with their financial situation increased by ten percentage points to 29% in 2016. Similarly, the percentage of expats who feel that their disposable household income is not enough to cover everything they need increased by eight percentage points,

with more than one in ten (11%) even saying it is not nearly enough to get by.



"The economy is not the best right now, but I am optimistic for the future."

It is not surprising, then, that close to three in five expats in Brazil (58%) agree to some extent that they are worried about their future finances. Indeed, the Cost of Living Index has rated consistently badly, coming 54th this year, with 53% saying the cost of living in general is overall bad

Top Findings

- » Steady drop in rankings each year
- » Widespread dissatisfaction with economy and finances
- » Political instability and safety are concerns
- » Quality and affordability of healthcare not ideal
- » Local population is very friendly, also to expats

compared to just 32% worldwide. What is more, 45% agree to some extent that they have suffered a loss in personal income since moving to Brazil.

Political Uncertainty and Worries about Safety

Possibly linked to the uncertain financial situation is the lack of political stability in Brazil. Just 16% of those asked rate this factor positively, compared to 61% globally. Similarly, just one in five rates their personal safety in Brazil as generally good compared to 77% worldwide. Indeed, personal safety and political stability were two of the top three disadvantages considered prior to moving to Brazil.



Making a Living in a Struggling Economy

The Working Abroad Index shows another drastic change in opinion among expats in Brazil. From 33rd out of 61 in 2014, the country has fallen to 65th out of 67 countries in this year's *Expat Insider* survey. In the Job Security subcategory of the index, Brazil comes 66th, with 85% of respondents giving the state of the economy a negative review, reflecting reports on rising unemployment and falling real wages in 2015 and 2016. It seems hardly a surprise then, that 11% of expats in Brazil say they are not at all satisfied with their job security, nearly double the global average of 6%. Similarly, expatriates in Brazil are less enthused about their working hours than respondents around the world (48% vs. a global 61%).

The Brilliant Weather Is Not Enough

Expatriates can at least look forward to a very good climate and weather, which is regarded negatively by just 8% compared to the global average of 22%. This was actually the most common potential benefit considered by expats before they made the move there.

Unfortunately, the country does not seem to have much else to offer to improve the quality of expat life, ranking 62nd in the respective index. The transport infrastructure,

for instance, is considered generally bad by 60% in Brazil compared to just a quarter globally. In addition, the country only comes in 61st in the Health & Well-Being subcategory: not only is the healthcare considered, on average, less affordable by expats in Brazil — 35% agree it is generally affordable compared to 55% globally — but 36% of respondents are also unhappy with its quality.

Not the Place for Families

Despite a more friendly attitude to families with children — 55% of expat parents go so far as to call it very good in Brazil compared to 39% globally — the education and well-being on offer there fall short. Just 28% of expat parents find the quality of education to be overall good compared to 64% worldwide. Meanwhile, five times the overall average of parents (55% vs. 11%) fear for their children's safety at least in some regard. Not least of all due to this, Brazil ranks last out of 45 countries in the Family Life Index.

A Welcoming Place despite the Negatives

The local people, at least, are a positive in the lives of expats in Brazil — over four in five rate the general friendliness of the population (85%), as well as the local attitude towards foreign residents (81%), positively, bringing the Friendliness subcategory to 11th. In fact, around five in eight expats in Brazil (63%) overall agree that making local friends is easy

compared to 45% globally. All of this despite the fact that seven in ten do agree that without speaking the local language it is very difficult to live there. ■



“Despite the language barrier, the people are very friendly and very kind!”



¹ **The Economist**. Economic Backgrounder: Brazilian Waxing and Waning. 18 Apr 2016. <http://www.economist.com/blogs/graphicdetail/2016/04/economic-backgrounder>



Country Report China



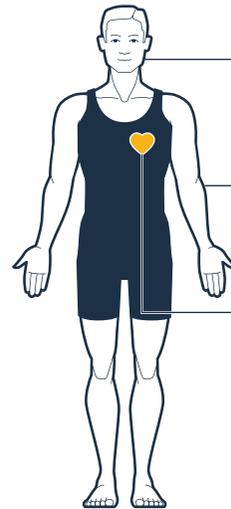
Expats Insider
The InterNations Survey



GENERALLY SATISFIED

2016 RANK

Expats in China



AGE

42.0 years on average

GENDER

54% ♂ 46% ♀

RELATIONSHIP STATUS

62% in rel. 38% single

TOP NATIONALITIES



19%



13%



8%

Working in China



AVERAGE WORKING HOURS

45.0 h/week



TOP SECTOR/INDUSTRY

Manufacturing/consumer goods 20%



TOP INCOME GROUPS

25-50k USD 19%

100-150k USD 18%

50-75k USD 16%



TOP EMPLOYMENT STATUSES

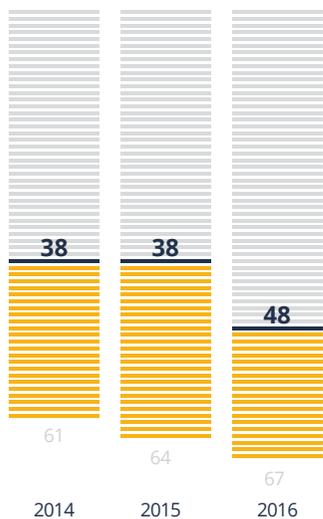
Employee/manager 43%

Teacher/academic staff/researcher 18%

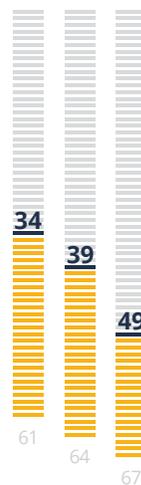
Entrepreneur/business owner 12%

Life in China

OVERALL RANK



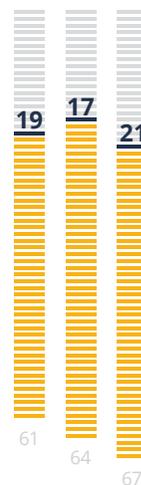
Quality of Life



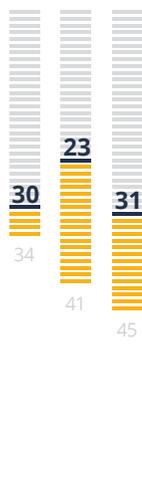
Ease of Settling In



Working Abroad



Family Life



Personal Finance



Cost of Living



Moving to China

TOP 3 REASONS FOR RELOCATION

Sent by employer

#1

Found a job here

#2

Moved for partner's career

#3

POTENTIAL BENEFITS

Economy and labor market

#1

Personal safety

#2

Cost of living

#3

POTENTIAL DRAWBACKS

Distance to home country

#1

Personal health

#2

Healthcare standards

#3



Powerful Economy, Awful Environment

China is very attractive for your career, but factors like the environment, cultural issues, or family life can pose certain disadvantages.

Family Life Could Be Easier in the Middle Kingdom

Moving to China with your family can be difficult and expensive, according to the *Expat Insider 2016* respondents. To quote just one example, only 9% of expat parents think their children's education is affordable. Is this price justified by the good quality of teaching? — 74% of expats rate it favorably.

In China, only 9% of expats think that their children's health is very good, compared to 30% worldwide. Pollution may be the culprit: in fact, some studies¹ have proven that coal-burning plants (which produce 70% of the country's electricity) can hinder a child's development.

Still, these negative ratings are balanced by the availability of childcare options, which more than half of expat parents (53%) judge favorably. But this comes at a price: half of expat parents (47%) think childcare is not easy to afford.

Furthermore, leisure activities for kids are not widely available, and only 9% of expat parents think there are plenty of leisure options for children. These factors lead to only 15% of expats having a very good opinion of general family life in China, compared to 27% worldwide.

Decent Infrastructure, Low Crime, High Health Risks

The transport infrastructure in China is appreciated by 81%

Top Findings

- » Pollution leads to concerns for children's health
- » 90% satisfied with personal safety
- » Most expats learn basic Chinese
- » Economy and job prospects judged favorably
- » Expats work 45 hours per week (vs. global average 41.4)

of expats, which might be explained by the significant investments the country has made recently,² especially in the big cities. Additionally, personal safety is considered a huge plus for expats, and 90% are satisfied with this factor.

However, as mentioned above, China is infamous for its pollution,³ and the respondents of the *Expat Insider 2016* survey definitely agree. An impressive 84% of expats rate the quality of environment as bad or very bad, compared to 20% globally. And not a single respondent gave this factor a very good rating.

Finally, the quality of medical care in China is not enough to counterbalance those negative impact factors. In fact, only 9% of expats describe healthcare as very good, compared



to 23% worldwide. Furthermore, healthcare is not considered affordable by more than one-third of the expats living in China. Globally, only 24% of expats give the availability of local healthcare a similarly negative rating.

“Nihao” Is Not Enough to Get By

China’s official language is Mandarin Chinese, and it is apparently one of the most difficult languages to learn. In fact, 44% of the *Expat Insider 2016* respondents think it is a very difficult language, while only 16% of expats worldwide say the same about the local language in their destination. This can be a barrier in day-to-day life, but most expats obviously manage to learn the basics: 55% describe themselves as speaking the local language “a little”.



“The language barrier! I don’t like being dependent on others to arrange everything for me.”

While Chinese culture is among the oldest civilizations in the world, it might not always be that easy to get used to for

expatriates. According to 43% of expats, adapting to the culture is difficult, and coupled with the language barrier, it can be a bit frustrating to socialize with local people.

All of these factors explain why China is ranked 60th out of 67 in the Ease of Settling In Index.

A Worker’s Paradise?

China’s impressive economic growth in recent decades has created a high demand for skilled workers and managers. A lot of expats have seized those opportunities, and the good salaries that came with them.

More than two-thirds of expats (68%) view their career prospects positively, and the labor market is a major benefit which 55% of expats considered before moving to China. Another plus is the state of the economy, which is judged favorably by 72% of expats, compared to 57% worldwide.



“There are many opportunities to find work as a foreigner and live well within your means.”

China is ranked 7th out of 67 in the Personal Finance Index, and the fact that one-third of the survey respondents in China who decided to share income-related information have an annual household income of more than 100,000 USD illustrates why the country is performing well in this area. Also, 66% of expats describe their disposable income as “more than enough”, compared to 48% worldwide.

The only downside is the cost of living that has been climbing faster than the salaries.⁴ In fact, China is ranked 34th out of 67 when it comes to the Cost of Living Index. Finally, working hours are also a growing problem for expats, with 45 hours per week on average, compared to the global average of 41.4 hours. ■

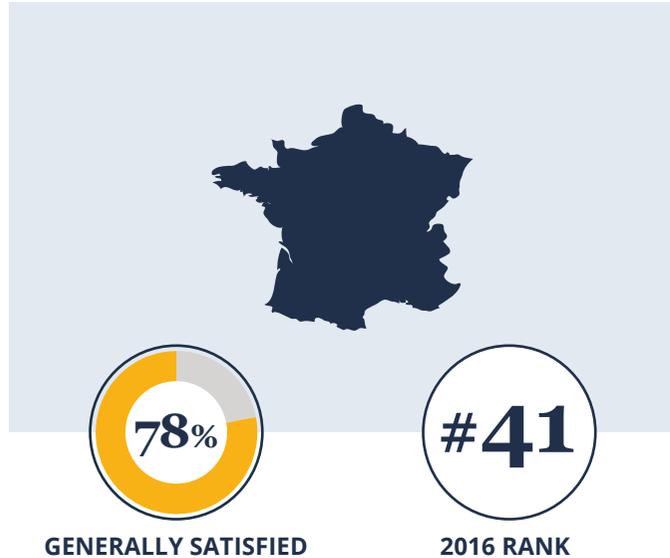


¹ **Columbia University: Mailman School of Public Health.** Air Pollution in China and Children’s Health. 26 Mar 2014. <https://www.mailman.columbia.edu/public-health-now/news/air-pollution-china-and-childrens-health>

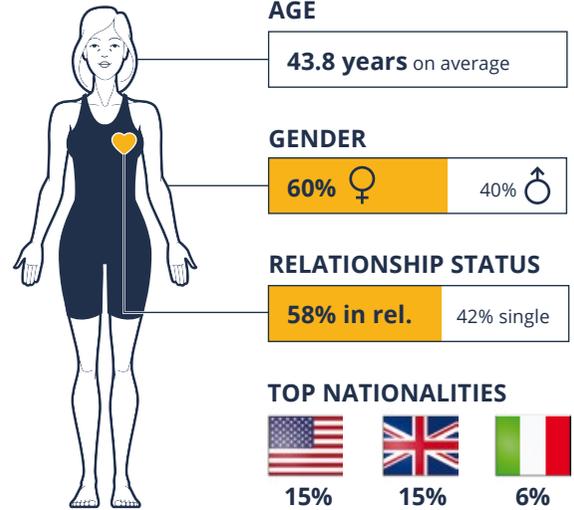
² **McKinsey&Company.** Chinese Infrastructure: The Big Picture. June 2013. <http://www.mckinsey.com/global-themes/winning-in-emerging-markets/chinese-infrastructure-the-big-picture>

³ **CNN.** Cities That Meet Air Standards in China: 8. 3 Feb 2015. <http://edition.cnn.com/2015/02/03/asia/china-pollution-rankings/>

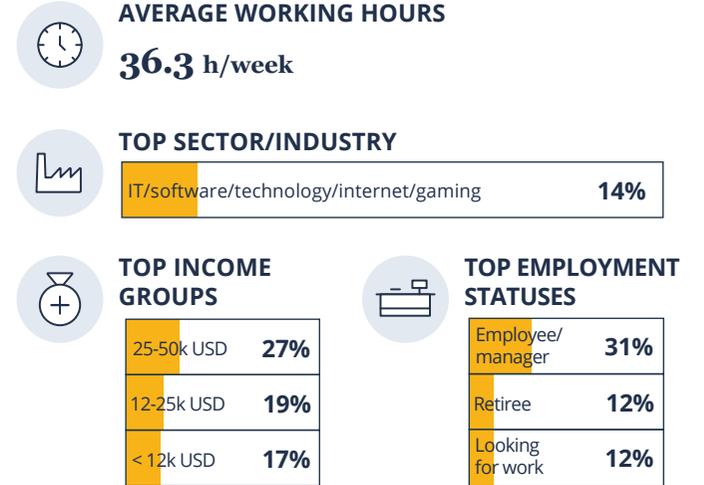
⁴ **Shanghai List.** Shanghai Jumps to 11th Place in New Worldwide Cost of Living Survey, Still Trails Hong Kong. 10 Mar 2016. http://shanghaiist.com/2016/03/10/shanghai_ranks_11_in_cost_of_living.php



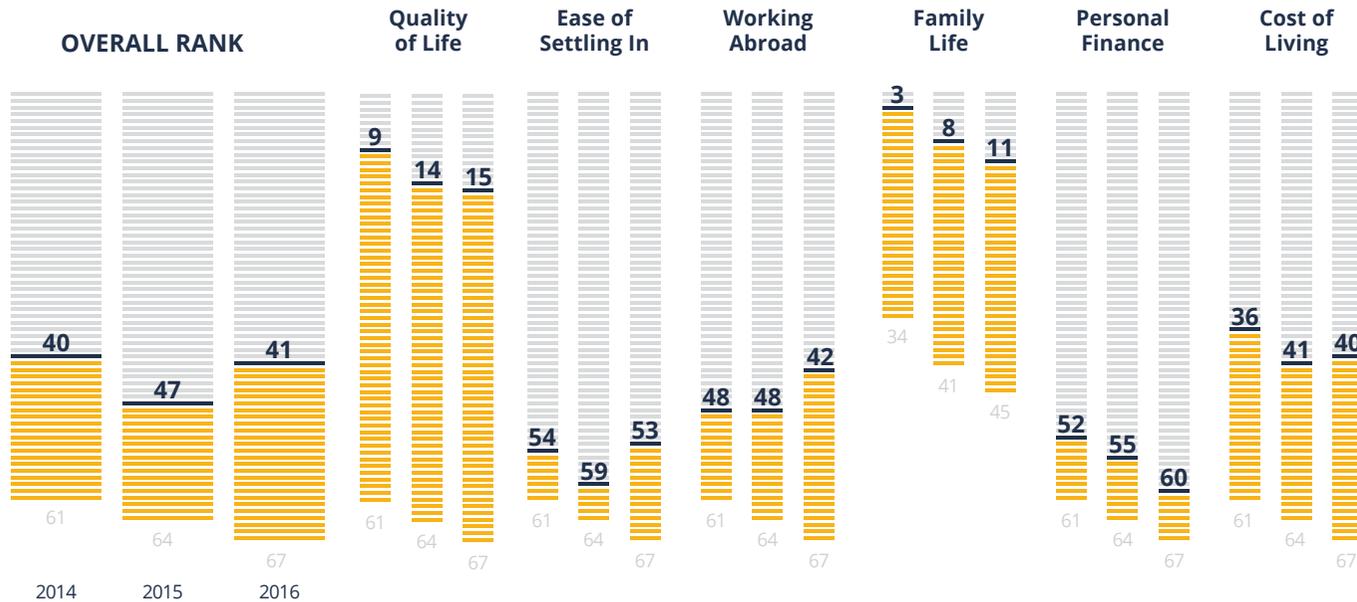
Expats in France



Working in France



Life in France



Moving to France

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS



Happy Family Life, but Missing the Warm Welcome

Rising to 41st overall, the land of cheese and wine offers a strong infrastructure and healthcare system.

Romance Is Alive in France

France is a popular expat destination, especially among retirees — at 12%, the number of retirees is four percentage points higher than the global average. This could also, perhaps, explain why so many people in France say they plan to possibly stay there forever: two-fifths of respondents say that this is their plan, compared to a global average of 31%.

Of course, retirees are not the only expats who come to France. Expats hold multiple reasons for being drawn to the life of Breton tops and baguettes. The most popular reason to move to France is a better quality of life — 12% of those asked state this as their main reason for relocating. Meanwhile, a ninth of respondents (11%) chose to live in France because they wanted to live in their partner's home

country, with women somewhat more likely to move for love: 13% of female expats state this as their main reason compared to 9% of male expats. Similarly, there are more female (60%) than male expats in France (40%), compared to the global averages of 49% and 51%.



“Many French care about the quality of life, so food, culture and conversation are highly valued.”

Top Findings

- » Popular among retirees; 40% plan to stay forever
- » Infrastructure and healthcare get positive ratings
- » Learning French is essential
- » Uncertainty about state of the economy
- » Expats work 36.3 hours per week (vs. 41.4 global average)

Offering a Good Lifestyle

France ranks well in the Quality of Life Index (15th out of 67 countries), showing no matter why people move there, they are happy with the life offered. In fact, 78% of the expats in France are overall satisfied with life abroad in general. Receiving particularly good opinions are the infrastructure and the healthcare offered in France: the quality of healthcare is considered in a positive light by 83% of expats and 40% of respondents consider its affordability to be very good. Consequently, France ranks in the top ten (eighth) in the Health & Well-Being subcategory of the Quality of Life Index. This, alongside the transport infrastructure, which is viewed positively by 83% of those asked, and the opportunity to travel while living in France



— considered very good by more than half the respondents (51%) — make life in France appealing.

Difficulties with Acclimatization and the Economy

Although the quality of life in France is high, there are drawbacks such as the difficulty of settling in: France ranks 53rd in the Ease of Settling In Index. Over seven in ten (71%) agree to some extent that it is hard to live there without knowledge of the local language and only 14% are completely happy with the general friendliness of the population compared to the global average of 26%. Likewise, only 54% sense a friendly attitude towards foreign residents compared to roughly two-thirds globally (65%).

The economy is also considered a problem by expats in France, with just 49% of the respondents rating its state positively. What is more, only one in twenty feels very good about the state of the economy compared to 17% worldwide. Not only due to this, France nearly lands in the lower third of the Working Abroad Index with its 42nd place. Another drawback has proven to be money for the 40% of respondents who report suffering a loss in personal income when they moved to France. Money was also the greatest cause for worry prior to relocation — well over a third of respondents say they saw taxation (38%) and the cost of living (35%) as potential disadvantages when considering their move to France.



“It is difficult to make French friends; they tend to have closed, tight-knit communities.”

Favorable Leisure and Childcare Options

Although some expats report a decreased income, living and working in France is not as bad as it may seem. With just 36.3 hours per week, those working there benefit from fewer working hours on average than their global counterparts (41.4 hours). This allows time for leisure activities, which 84% of expats in France consider generally good; 37% even rank the available leisure activities as very good.

Although France has dropped out of the top ten this year in the Family Life Index, it still comes in 11th place out of 45 countries. Childcare options are considered, on the whole, to be better than the global average of 60%, with 69% of expat parents in France overall satisfied with this factor. In fact, France ranks ninth in the Costs of Childcare & Education subcategory with 49% of expat parents agreeing

that childcare is overall easy to afford, and 76% saying the same about education. While the country does not rank quite so well in all aspects of family life, it can be found in the top 25 for all subcategories. Even the options for children’s education, with a 24th place France’s worst subcategory in this index, receive more than two-thirds of generally positive opinions (69%), representing the good quality of family life in France. ■



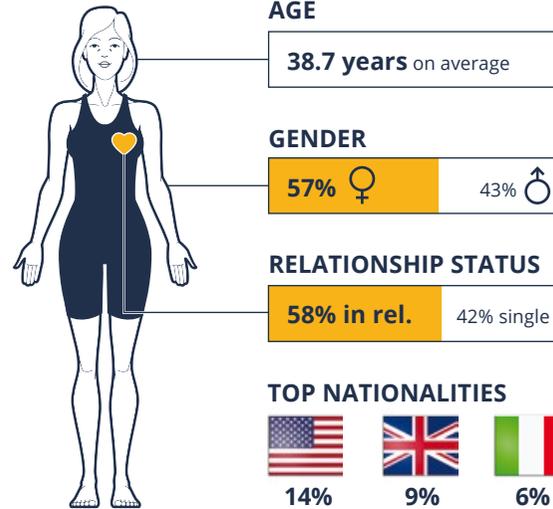
Country Report Germany



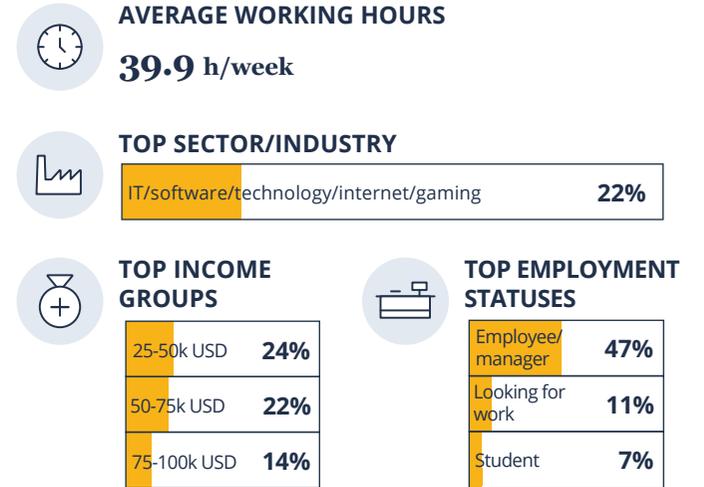
Expats Insider
The InterNations Survey



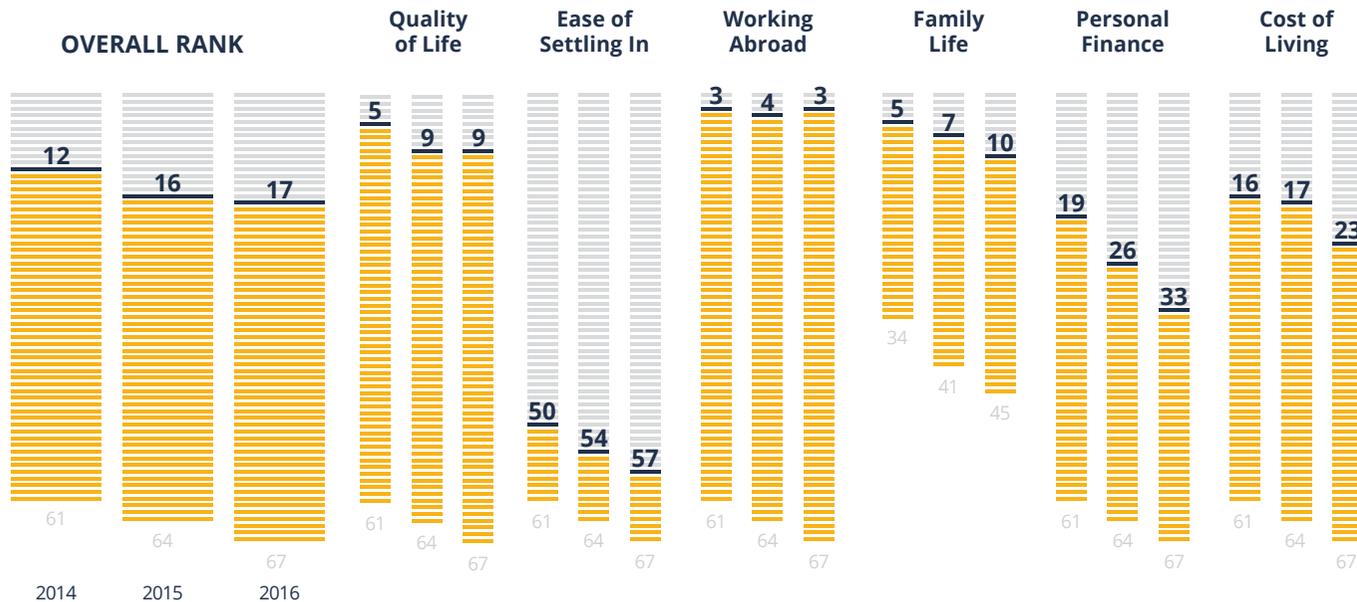
Expats in Germany



Working in Germany



Life in Germany



Moving to Germany

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





Raise Your Family in a Safe Environment

Germany is the ideal place to live with your family and start a career, but language issues and lack of friendliness might prove to be a stumbling block at first.

Germany: The Place to Be?

In the Quality of Life Index, Germany ranks ninth overall, owing to its transport infrastructure, safety, and healthcare. The obvious drawback is the German climate, with over one-third of expats (36%) feeling dissatisfied with the weather, compared to 22% globally. However, the natural environment finds favor with 89% of the respondents.

Around nine out of ten expats (92%) are satisfied with the transport infrastructure, and another 91% rate the travel opportunities positively. Around nine out of ten are happy with personal safety and peacefulness (90% and 88%, respectively), as well as Germany's long-term political stability (86%). Those statistics are convincing enough for

one in three expats to plan to stay in Germany for the rest of their life.

Working in Germany: Safe and Sound

Thanks to its consistently strong economy, Germany climbs up one rank this year to take third place in the Working Abroad Index, after Luxembourg and Taiwan. Having secured a job is the main reason for expats to relocate to Germany (15% found a job there on their own), with 47% of those moving there occupying the role of employee or manager.

Most expats in Germany (72%) are satisfied with the number of working hours, with a quarter of the respondents

Top Findings

- » Over one-third dissatisfied with German weather
- » High ratings for safety, peacefulness, and political stability
- » Positive ratings for job security
- » Children's health and leisure options viewed favorably
- » Poor results for friendliness of the locals

completely satisfied with their 39.9-hour work week, compared to 41.4 hours worldwide. For full-time workers, the gap between the average German work week of 42.4 hours and the global results (44.6 hours) stretches even more. In addition to their work-life balance, expats also appreciate their job security: five out of seven are happy with this factor, putting Germany second in the Job Security subcategory.

When it comes to money matters, Germany ranks a modest 33rd out of 67 in the Personal Finance Index. Asked if their disposable household income — the total income minus taxes — is enough to cover their living expenses, 21% respond negatively. The high tax rates might be one reason: one-third of the expats now living in Germany considered taxation a



Country Report Germany

potential disadvantage before relocating, almost twice the global average of 18%. The financial situation, however, is still seen as positive by seven out of ten expats. Moreover, the general cost of living is rated favorably by 62% of the respondents, 13 percentage points more than in the rest of the world, ranking it 23rd out of 67 in the Cost of Living Index.

Family-Friendly Germany?

Germany claims the 10th spot out of 45 in the Family Life Index, with fairly high ratings in the Quality and Costs of Childcare & Education subcategories, as well as general satisfaction with children's health and well-being.

Expats need not worry: more than half the expats raising children in Germany (52%) are totally satisfied with their children's health, while 45% rate their offspring's safety very favorably. Leisure options for kids are aplenty: 84% of parents are satisfied with the available opportunities, while six out of seven (86%) state their overall contentment with their kids' well-being.

About three in five expat parents (61%) agree that education options are numerous and easily available. Almost three-quarters of the expats with kids (72%) rate the quality of education positively, while over seven in ten (71%) think schooling is affordable. They make use of Germany's quality education system: 58% send their children to local state schools — almost double the global average of 31% — while 46% say their kids speak German very well.



"I feel very safe and secure here and I feel that by living in Germany I am giving our son the best opportunities in life."

However, there's one catch: when it comes to friendly attitudes towards families, Germany only ranks 41st out of 45 countries.

A Rough Welcome to German Life

Getting used to the local culture is an ongoing issue among expats relocating to Germany, with the country ranking a lowly 57th out of 67 in the Ease of Settling In Index. The language barrier and the exposure, or lack thereof, to locals come to mind there.

The German language is not easy to learn, according to 62% of the expats, compared to 45% of all respondents around the world who think the same about learning the respective local language. This might be partly a reason for the fact that 49% of expats have difficulties in socializing with the locals and finding German friends.

Moreover, it seems that the locals themselves don't exactly go out of their way to redress this: Germany ranks 55th in the Friendliness subcategory. Adding all this up doesn't make Germany seem like a hospitable place for expats, but it's not all doom and gloom: 58% feel at home in the local culture. Also, around only two in ten (21%) say it's very difficult to live in Germany without German language skills, compared to 19% globally. ■



"People are not as open-minded as in other countries and it takes a while to make friends and be accepted."



Country Report Hong Kong

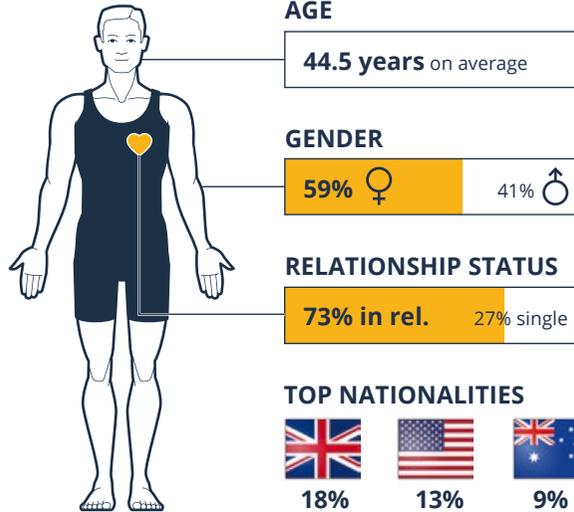


#44
2016 RANK

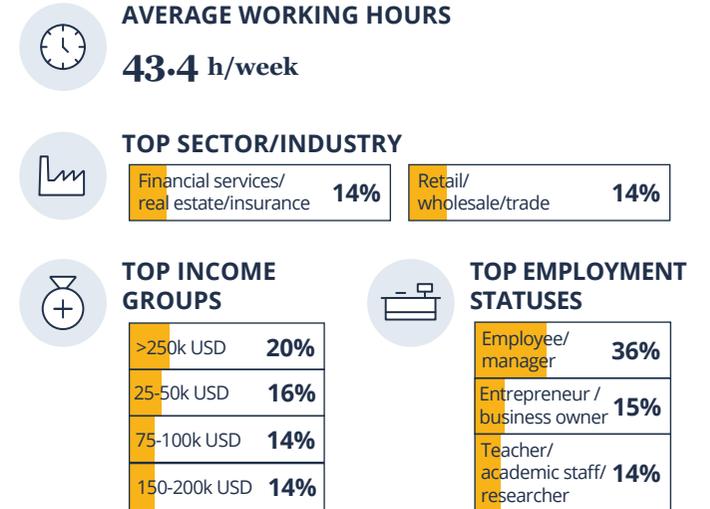
GENERALLY SATISFIED

2016 RANK

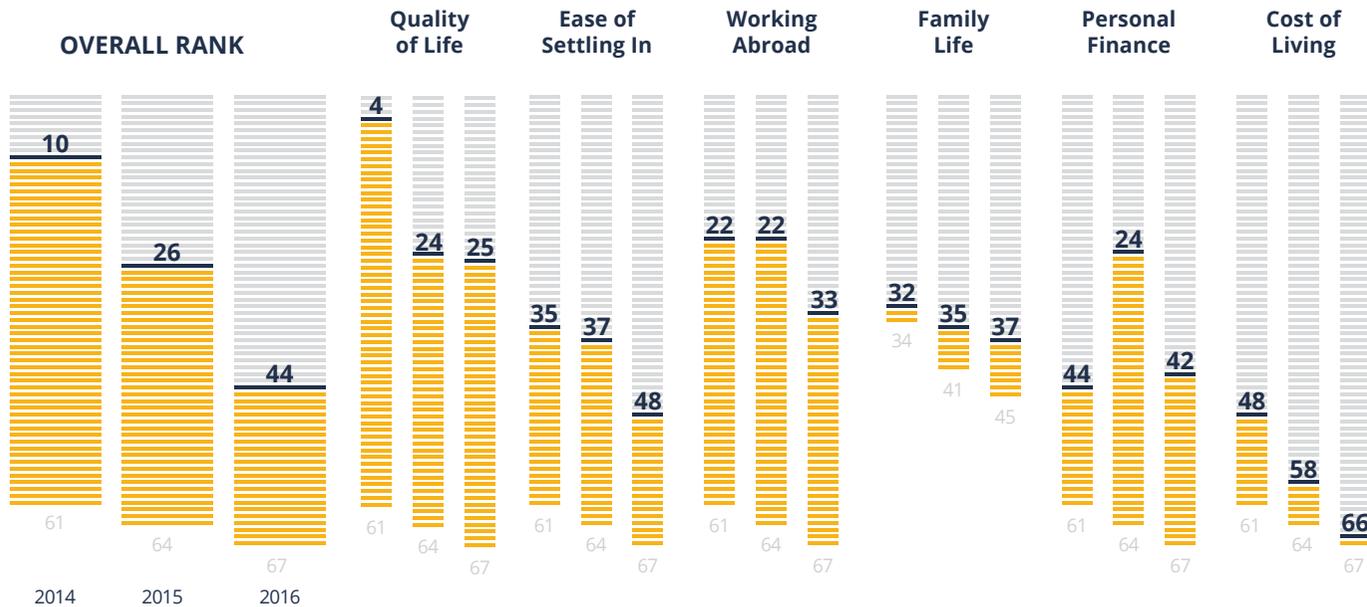
Expats in Hong Kong



Working in Hong Kong



Life in Hong Kong



Moving to Hong Kong





Living the Vibrant Hong Kong Life

Hong Kong's cost of living may be extraordinarily high, but the high quality of education, travel options, and safety could compensate for that.

Safe and within Easy Reach

Expats in Hong Kong feel safe and secure: only 1% of the respondents are not happy with their personal safety, while a quarter of them are very satisfied with the peacefulness of their destination. The travel opportunities are rated especially highly by expats, as no respondent was unhappy with this aspect, and three-quarters are very satisfied with the transport infrastructure, putting Hong Kong in second place in the Travel & Transport subcategory.

All in all, Hong Kong ranks 25th out of 67 countries in the Quality of Life Index. The Travel & Transport subcategory boosts the ranking in this index, as the ratings for the Health & Well-Being, Leisure Options, and Personal Happiness

subcategories are indeed below average. The quality of the environment does not find favor with 57% of the expats in Hong Kong, compared to 20% globally who are not happy with the environment of the country they currently live in. However, more than seven in ten people (71%) are satisfied with the quality of medical care, with only 46% saying that healthcare is affordable, though.

Finding Your Feet in Hong Kong

Expats moving to Hong Kong will find that it is not the easiest place to get settled in: it ranks 48th out of 67 countries in the Ease of Settling In Index, with the low ratings for finding friends, locals' friendliness, and the language barrier going a long way to explain this result.

Top Findings

- » Safety and peacefulness viewed favorably
- » More than half unhappy with quality of environment
- » Almost half struggle to make local friends
- » High job security and satisfaction; long working hours
- » Very high cost of living, but high average incomes

Learning the local language seems to pose some difficulties for expats according to five out of six respondents (83%), compared to 45% of expats worldwide stating the same about the local language in their respective countries. However, about seven out of ten (69%) say they can still get by in their daily activities without knowing the language. This may of course be due to the fact that English, while possibly not the language spoken widely on the streets of Hong Kong, is still one of the official languages, next to standard Cantonese.

When it comes to socializing, 46% say that it is a struggle to make local friends. The reason for this might be the friendliness of the population (or lack thereof), with Hong Kong ranking a humble 52nd out of 67 in that subcategory.



Country Report Hong Kong

On the other hand, more than two-thirds (69%) say they have had no problems with culture shock since they moved to Hong Kong, while 57% do feel at home in the local culture.



“The mix of cultures and the possibilities to meet people from other nations is great here, as well as the variety of places to visit.”

Long Work Weeks and Expensive Living

According to five out of seven expats working in Hong Kong (71%), job satisfaction is rated favorably. In addition to the high job security, where Hong Kong ranks 19th, more than three-quarters (76%) are happy with the state of the economy. Full-time employees, though, work almost four more hours per week (48.5) than the global average (44.6).

The extortionate cost of living in Hong Kong cannot be ignored, either: it ranks 66th out of 67 in the Cost of Living Index, just before Nigeria. Close to three-quarters of the respondents (72%) are unhappy with the cost of living, with another 90% sharing the view that housing is unaffordable.

Having said that, however, five out of nine (56%) regarded the favorable taxation system as a potential benefit before moving to Hong Kong, which is twice the global average of 28%. Moreover, four out of seven expats think that their financial situation is positive, with 20% of the expats who chose to reveal their financial situation having an income of more than 250,000 USD per year, dwarfing the global average of 3%.

All this puts Hong Kong in 33rd place in the Working Abroad Index and 42nd in the Personal Finance Index.

Enjoying Quality Education

For expats with kids, Hong Kong ranks poorly in 37th place out of 45 countries in the Family Life Index. The costs and availability of childcare and education bring the ranking down, but the quality of education stands out.

Hong Kong appears at the bottom of the table in the Costs of Childcare & Education subcategory: 76% of expat parents say that education is not easy to afford, but 77% are satisfied with the quality of education, putting Hong Kong fifth in the respective subcategory. Options for childcare and education, however, are not so widely available, according to up to four out of seven expat parents (37% and 57%, respectively).

When it comes to general family life, about two-thirds of the respondents with kids abroad (66%) are very happy with their children’s safety and almost three-quarters (74%)

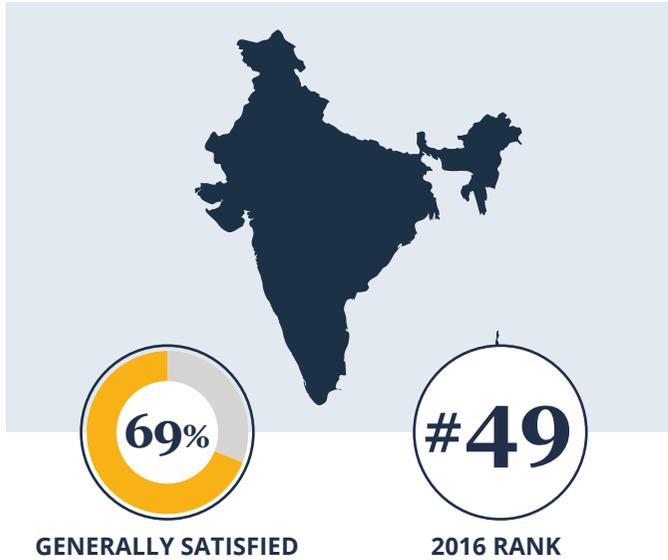
are generally satisfied with their kids’ health. All this might contribute to 77% of the parents stating their overall contentment with family life, placing Hong Kong 29th in the Family Well-Being subcategory. ■



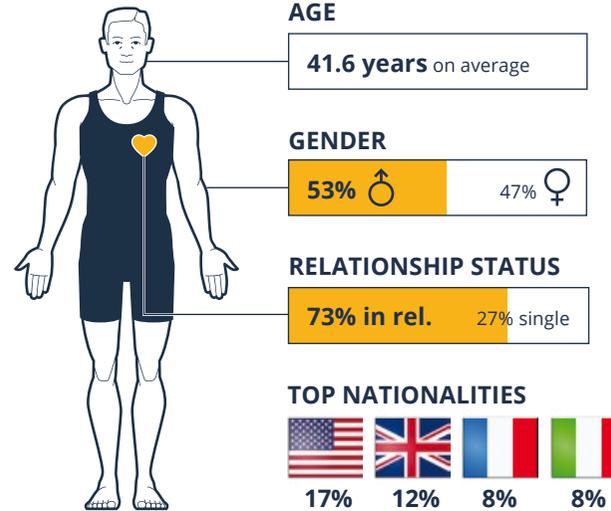
“I struggle most with the high cost of accommodation, high cost of international schools, and the pollution.”



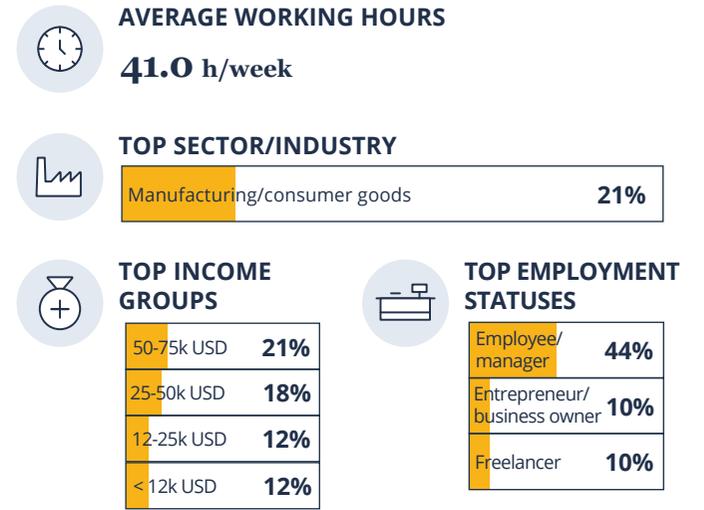
Country Report India



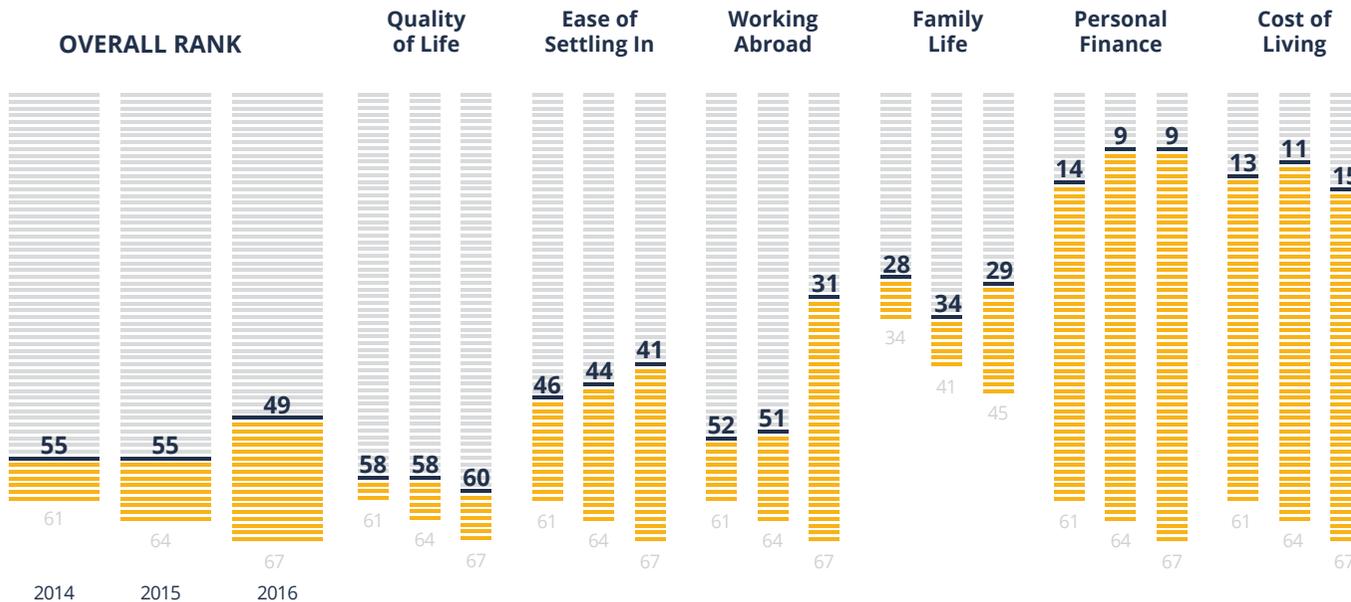
Expats in India



Working in India



Life in India



Moving to India

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





Welcome to India: Chaotic and Friendly

Amidst safety concerns and low-quality healthcare, India is not an easy country to settle down in. Can the friendly population and low living costs make up for the drawbacks?

Friendliness to Fight the Culture Shock

Settling in seems to be quite challenging in India, with only a third of the respondents there (34%) overall agreeing that it is easy to get settled, as opposed to the global average of 59%. Similarly, getting used to the local culture is considered to be at least somewhat problematic by over two-fifths (41%). So while expats in India will most likely suffer from culture shock at some point, they can at least be sure that they will be made to feel welcome in India: only one in ten expats regards the attitude towards foreign residents to be unfriendly, in contrast to the global average of 17%.



"People are really warm and loving, and I enjoy their philosophy of life."

Bad, Yet Affordable Healthcare

The quality of medical care is not too high in India, as 26% rate it negatively, compared to the global average of 20%. Consequently, India does not do too well in the Health & Well-Being subcategory of the Quality of Life Index, ranking 59th out of 67 countries. The positive thing about healthcare is that more than seven out of ten expats (71%) consider

Top Findings

- » Settling in and feeling at home is a challenge
- » Quality of healthcare is low, but it's affordable
- » Not one parent thinks children's health is very good
- » International and local private schools the most popular
- » Cost of living and personal finances are a plus

it to be overall affordable, while the global average is 55%. Still, even though healthcare is not costly, there is other bad news for expats' health: 28% of the respondents rate the quality of the environment as very bad, as opposed to the global average of 4%.

Not So Peaceful India

Expats do not feel very safe in India, either. Merely five in nine expats (56%) are happy with their personal safety there, which is a significantly lower percentage than the overall average of 77%. Similarly, when it comes to peacefulness, only one in nine expats (11%) considers this very good in India (in face of the global average of 35%).



“The air pollution and the shocking social disparities are the downside of living in India.”

Bringing Expat Children to India

Not only are Indians kind to foreign residents, they are also friendly towards families with children, as confirmed by seven out of nine expat parents (78%). Unfortunately, respondents are not as positive about their children's health, rated positively by only 58%, compared to the global average of 74%. In fact, not one parent in India considers it to be very good. In a similar vein, only 55% of expat parents in India rate their children's safety positively, against a global average of 75%.

The High Price of Private Education

Expat parents are faced with further difficulties when it comes to childcare options, seeing as 38% find it challenging to secure childcare. Similarly, education options are considered to be numerous and easy to get by only 31% of the respondents with dependent children abroad, in contrast to the global

average of 49%, ensuring India ranks 39th out of 45 countries in the Availability of Childcare & Education subcategory.

What is more, 48% of expat parents think education in India is pricey. However, it must be noted that 67% of them send their children to an international school, with a further 33% saying their kids are visiting local private schools. The global averages here are 32% and 21%, respectively. Not one parent says their children go to a local state school in India.

The expense at least seems to pay off, as the quality of education is considered to be very good by three out of eight expat parents (38%), a notably higher percentage than the global average of 21%.

A Rather Regular Working Life

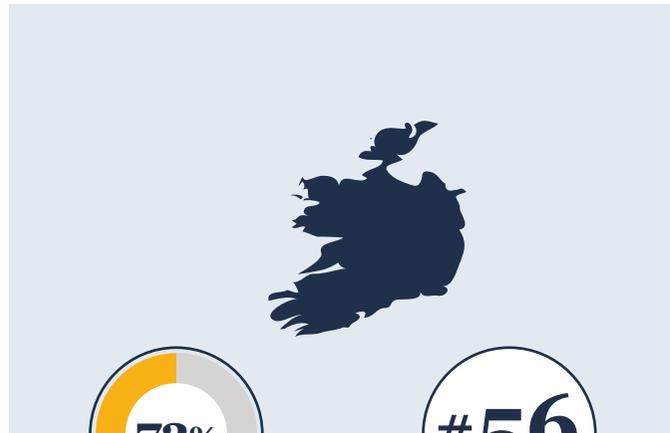
When it comes to work life in India, things appear to be rather stable, with the country ranking an average 31st out of 67 countries in the Working Abroad Index. For instance, 55% of the respondents are satisfied with their career prospects, which is exactly the same percentage as the global average. The Indian economy, meanwhile, is regarded negatively by one-quarter, a percentage that is not too far off the worldwide average of 24%. One noteworthy fact, however, is the full-time working hours per week which average at 46.2 hours, considerably more than the global average of 44.6 hours per week.

Living like a King

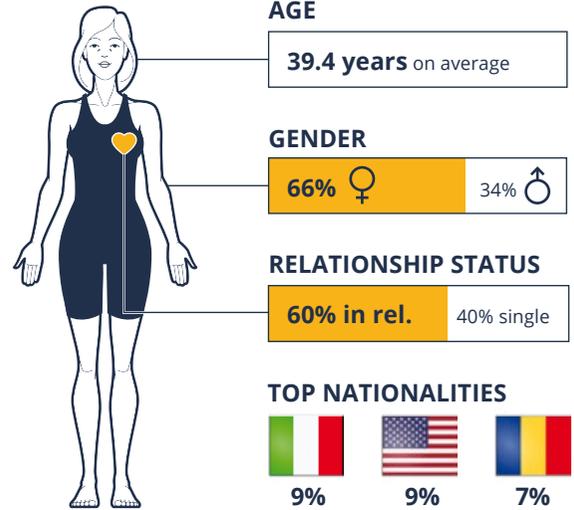
A more positive picture emerges when it comes to the financial aspect of living in India. Close to seven in ten of the respondents (68%) claim that their disposable household income is overall more than enough to cover everything they need for their daily life, which is a significantly higher percentage than the global average of 48%. It is not too surprising then, that India lands on a solid ninth place in the Personal Finance Index. Similarly, the cost of living in general is rated positively by 73% of expats, positioning India at rank 15 in the Cost of Living Index. ■



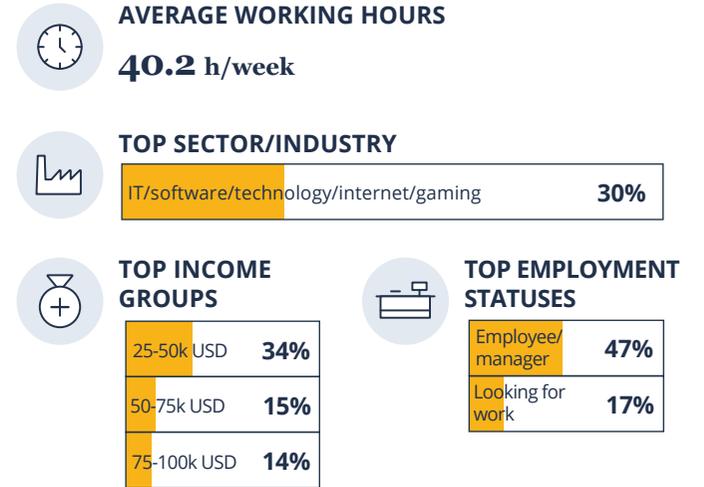
Country Report Ireland



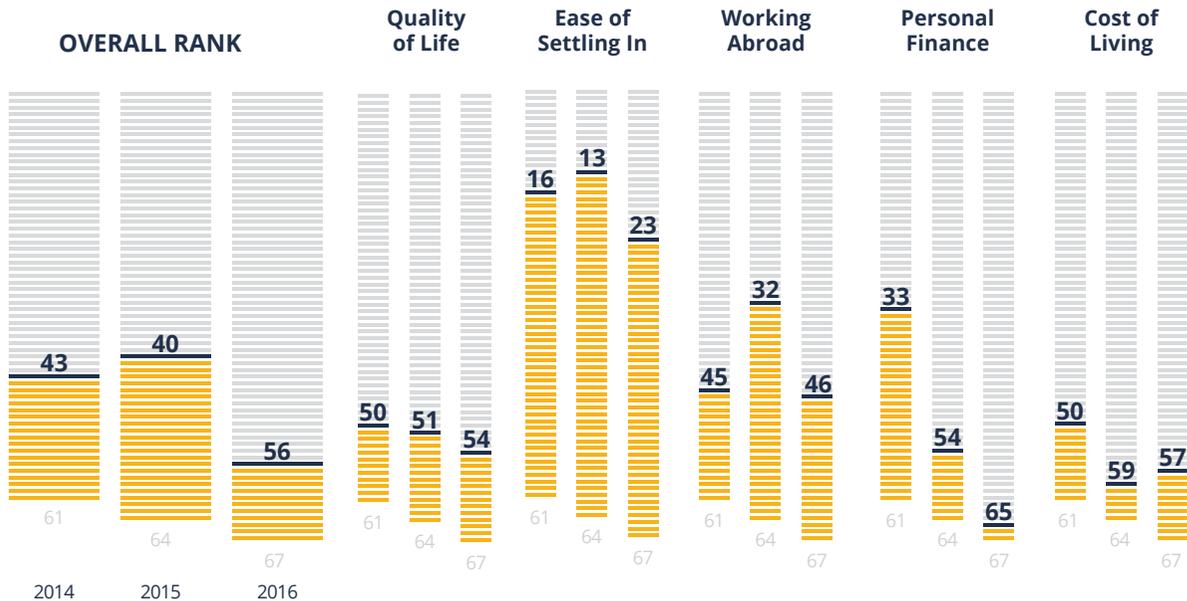
Expats in Ireland



Working in Ireland



Life in Ireland



Moving to Ireland

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





No Pot of Gold over the Rainbow?

While Ireland ranks well in the Ease of Settling In Index, the cost of living leaves many expats worried about their personal finances.

Hard Economic Times ...

While Ireland may be famed for leprechauns with pots of gold, this treasure would seem to be as hard to come by in real life as in the legends: Ireland ranks 65th out of 67 countries in the Personal Finance Index. A quarter of expats in Ireland are overall unsatisfied with their financial situation compared to 17% globally. Meanwhile, 16% state that their disposable household income is not nearly enough to cover everything they need in their daily life compared to the global average of just 7%.

The country also ranks consistently low in the Cost of Living Index: 50th out of 61 in 2014, 59th out of 64 in 2015, and 57th this year. The cost of living in general is considered

positively by 26% in Ireland, whereas 49% worldwide hold the same opinion. Indeed, even before they moved there, expats in Ireland were worried about this factor: 48% say they considered the cost of living to be a possible disadvantage prior to moving.

... But a Gradual Recovery

While the state of the economy is a cause for concern for expats in Ireland — just 5% consider it to be very good compared to 17% globally — there has been a gradual recovery over recent years. In fact, the Irish economy is the fastest-growing economy in the EU according to the European Commission.¹

Top Findings

- » Widespread dissatisfaction with financial situation
- » Economy and labor market looking up
- » Friendly locals and a culture that's easy to get used to
- » Not one expat gives weather highest rating

And while some expats may still be worried about the state of the economy, the largest sectors in Ireland are those which could hold the most promise over a long period of time. The IT sector is the top sector in Ireland with 30% of working expats compared to 13% globally. All in all, 62% of respondents say they viewed the economy and/or labor market as a potential benefit of a move to Ireland (46% globally).

Céad Míle Fáilte — A Hundred Thousand Welcomes

Although Ireland may have dropped in the Ease of Settling In Index from 13th out of 64 countries last year to 23rd out of 67 countries this year, the stereotypes of Irish friendliness continue to hold true. Ireland ranks 20th in the Friendliness



subcategory with just 4% feeling negatively about the general friendliness of the population compared to 15% globally. Indeed, three-quarters of expats in Ireland feel that the local culture is generally easy to get used to.

Of course, another benefit for many expats there is the language. Over three-quarters (77%) aren't at all hindered by a language barrier compared to an average of 43% across the globe. It is important to remember, however, that these results are somewhat biased, as the *Expat Insider 2016* survey was conducted in English, one of Ireland's official languages.

Healthcare is another sore point for expats in Ireland. The quality of medical care is viewed as overall good by just 36% (62% worldwide), while the affordability of healthcare is rated negatively by the majority of expats in Ireland (51%).



“The Irish are very friendly and helpful, always willing to have a chat or lend a hand in anything. The second best thing is the beautiful unspoiled nature.”

A Grey Life in Ireland

When it comes to the quality of life, the local climate and weather seem to be one of the biggest problems for expats. Not one respondent in Ireland rates the climate and weather as very good, while 16% — the highest percentage of all countries — state that it is in fact very bad. The transport infrastructure does little to improve the quality of life with 36% saying it is generally bad compared to just a quarter globally.



“Living outside of Dublin makes it more difficult to connect... and the weather is harsh.”

Lastly, when talking about life in Ireland, please note that not enough expat parents responded to qualify Ireland for the Family Life Index. ■



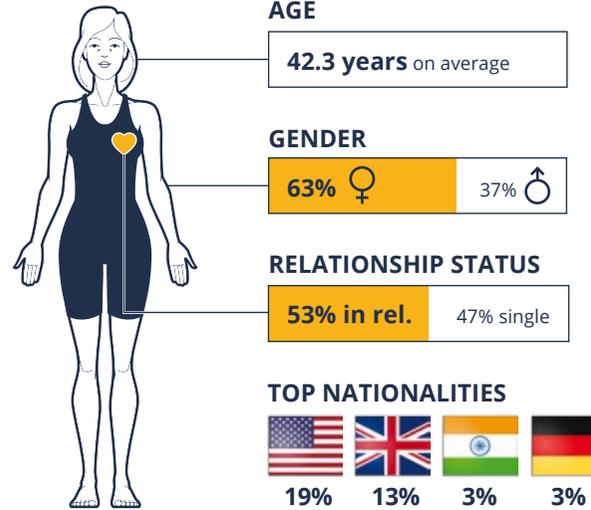
¹ **The Irish Times.** Ireland Remains Fastest-Growing Economy in Europe. 4 Feb 2016. <http://www.irishtimes.com/business/economy/ireland-remains-fastest-growing-economy-in-europe-1.2522354>



Country Report Italy



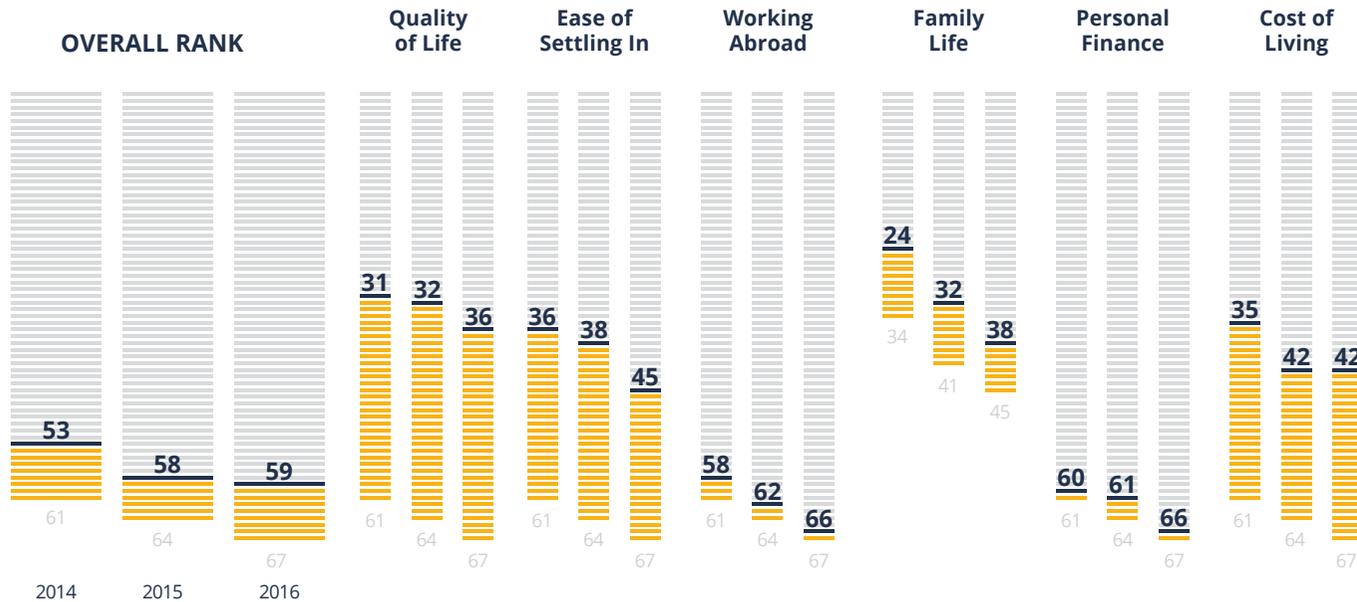
Expats in Italy



Working in Italy



Life in Italy



Moving to Italy

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS



Still Grappling with the Crisis

Italy is famous for its luxury industry, art, and food. But these factors alone don't suffice to make it attractive. The economic crisis is making life difficult for everybody, expats included.

Low Pay and Relatively High Prices

Italy's economy is still suffering from an ongoing crisis,¹ and the country is among the worst performing countries in the Working Abroad Index (66th out of 67). In fact, only 2% of expats in Italy think the state of the local economy is very good, compared to 17% worldwide. Also, job security is badly affected by the high unemployment figures,² and only 8% of expats are very satisfied with this factor, compared to 17% worldwide. Around 12% of the respondents work in tourism, where seasonal jobs could help explain the lack of job security.

Furthermore, only 45% of expats rate their financial situation positively, compared to 64% globally, and a paltry 3% say they have more than enough disposable income for their daily life, while the worldwide number is three times as high (10%).



"Taxes and salary bother me the most. They are not comparable to the cost of living."

Top Findings

- » Economy still suffering; job security affected
- » Italian climate much appreciated
- » Concerns about safety and political stability
- » Two-thirds of expats are women
- » Italian skills necessary, but easy to learn

According to the *Expat Insider 2016* survey respondents, incomes and prices don't seem to be well balanced, since only 38% judge the cost of living positively, compared to 49% worldwide. Finally, expats are disappointed with their career prospects; in fact, only 32% consider them generally good, compared to 55% globally.

Good Travel Opportunities, Average Infrastructure

The legendary Italian climate is highly appreciated by the expat respondents: 78% say they are satisfied with the local weather, compared to 61% globally.



“The best thing about Italy? The food, the art, the beautiful cities, the beaches, the mountains, cheap public transport including trains ...”

Also, there are a lot of opportunities to travel domestically or to neighboring countries, according to 84% of expats. However, Italy's transport infrastructure does not find favor with quite so many survey respondents: only 19% of expat respondents deem it very good, compared to 29% worldwide.

Furthermore, expats appreciate the healthcare system in Italy, with 27% saying it is very affordable, compared to 21% globally. However, the quality of the environment is considered generally good by only 60% of expats, while two-thirds have something positive to say about this factor globally.

Finally, the recent political climate in Italy has become unstable,³ and only 7% of expats are very satisfied with the country's political stability, compared to 25% worldwide. Also, expats feel a lack of personal safety, with only a quarter saying they feel very safe.

Italiano, per Favore

Something that stands out among expats in Italy is the proportion of women. In fact, they constitute around two-thirds of expats (63%) in the country. Also, one-fifth of expats moved to Italy for love, or to live in their partner's home country, compared to an average of 12% worldwide. Around 69% of expats say it is easy to get used to the local culture, compared to 61% worldwide — maybe because they have acquired a taste of the culture thanks to their romantic history.

According to the survey respondents, speaking Italian seems to be a requirement in the country, and just 24% of expats think it is easy to live there without speaking the local language, compared to 43% globally. However, on a positive note, 54% of expats think that the language is easy to learn, compared to 37% worldwide.

Finally, settling in in Italy is considered very easy by only 9% of the respondents, while 16% worldwide think the same about their destination. These factors might help to explain why Italy is only ranked 45th out of 67 in the Ease of Settling In Index.

Family Life Is Not Always Easy for the Bambini

Italy is only ranked 38th out of 45 in the Family Life Index; according to the *Expatriate Insider 2016* survey respondents,

family life in general is rated very good by only 18% of expats in Italy, compared to 27% worldwide.

Moreover, only 6% of expats think that education options are very numerous and easy to get in Italy, less than half than worldwide (13%). This may well be one of the reasons why 46% of parents — against a global average of 31% — send their kids to local state schools, where most classes are taught in Italian. However, more than half of expat parents (53%) also say that education is easy to afford.

That doesn't seem to hold true for childcare in Italy: only 6% of expats think it is very affordable, while 14% say the same globally. ■

¹ **Global Risk Insights.** Will Italian Banks Spark Another Financial Crisis? 7 Mar 2016. <http://globalriskinsights.com/2016/03/will-italian-banks-spark-another-financial-crisis/>



² **Financial Times.** Stagnant Italy Jobs Growth Challenges Matteo Renzi. 28 Apr 2016. <http://www.ft.com/intl/cms/s/0/483a0140-0c5c-11e6-9cd4-2be898308be3.html#axzz4901K7OYE>

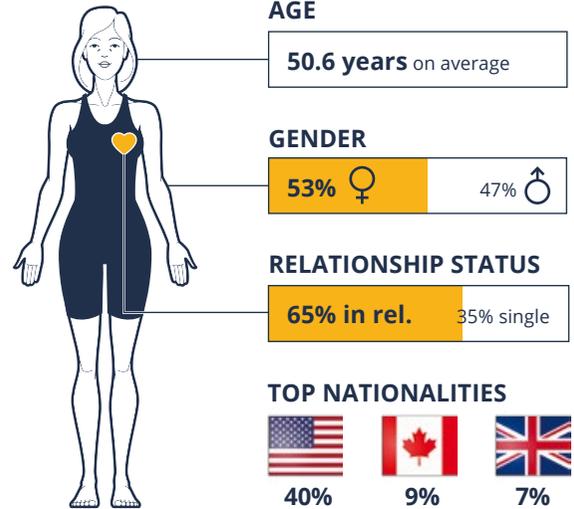
³ **The Global Economy.** Italy: Political Stability. http://www.theglobaleconomy.com/Italy/wb_political_stability/



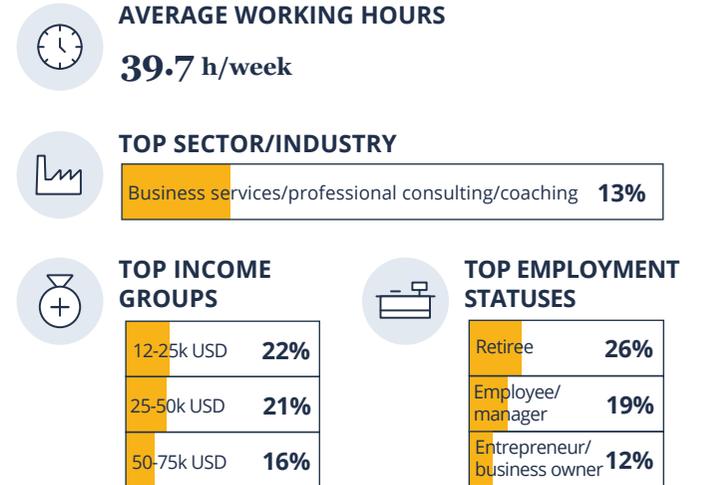
Country Report Mexico



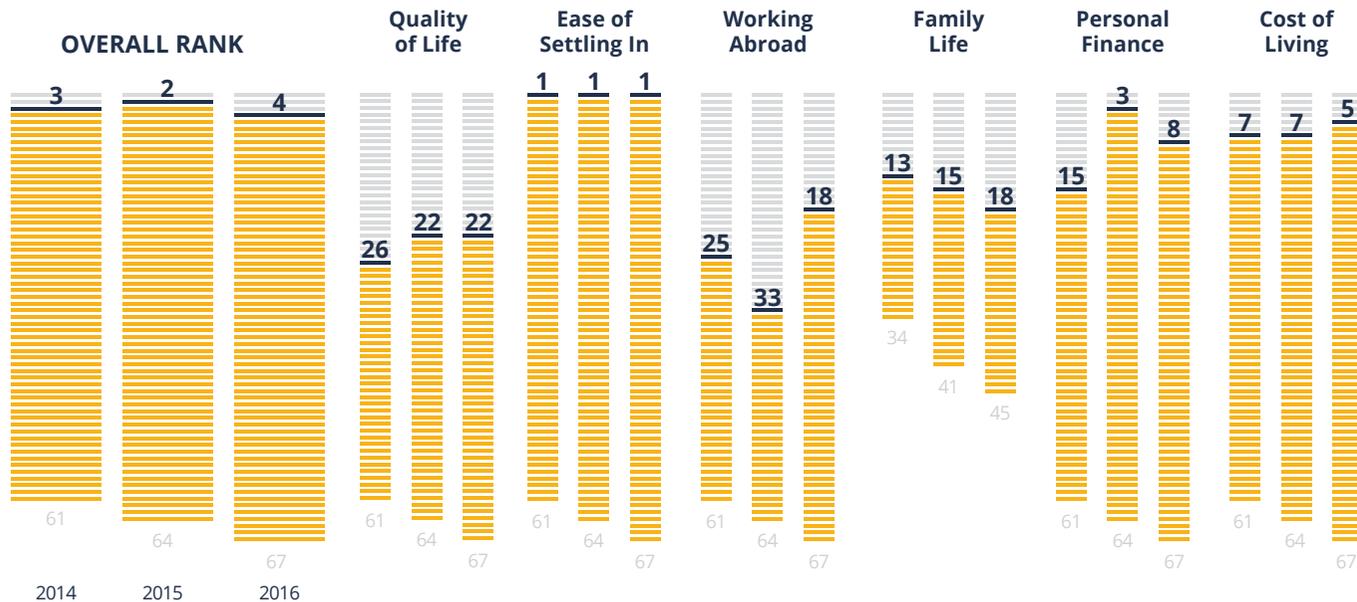
Expats in Mexico



Working in Mexico



Life in Mexico



Moving to Mexico

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





A Fiesta with the Locals in Mexico

The friendly locals and pleasant culture may make expats feel welcome, but the country is not rated as the safest place to live.

Top Findings

- » Over half give friendliness of locals highest rating
- » Climate and social life gain widespread approval
- » Low cost of living leads to financial bliss
- » Costs of education and children's safety viewed with concern
- » 30% of respondents retired

A Warm Welcome

Mexico retains the top spot in the Ease of Settling In Index for the third year running, scoring well in several subcategories such as Finding Friends (first) and Feeling Welcome (second). Expats in Mexico feel quite at home in the local culture — over four in five (82%) give this factor a favorable rating — and an impressive 33% also agree completely that it is easy to settle down there, more than double the global average of 16%. This is in addition to the friendliness of the population, which is rated as very good by 53% of respondents compared to just 26% globally. Not only is meeting the locals seemingly easy in Mexico but so is communication with them — over three-fifths of the respondents (63%) generally agree that it is easy to learn the local language.



“Life seems more relaxed and I actually feel the people seem much happier here than in many other countries.”

Good Quality of Life, but Better Be Careful

There seems to be a lot on offer for those who choose to

live in Mexico. The country ranks fourth in the Leisure Options subcategory of the Quality of Life Index (in which it comes 22nd). The climate and weather rate predictably well with 51% going so far as to call it very good compared to 24% globally. In addition, more than double the worldwide percentage rate the socializing and leisure activities in Mexico as very good (42% vs. a global 20%).

It's not all roses, though. Before making the move to Mexico, 42% considered personal safety to be a potential disadvantage compared to the global average of just 11%. This difference is, however, not so pronounced after expats have experienced life in Mexico. Fewer than one in five (19%) have something negative to say about this factor, a percentage that is, while higher, at least not too far off the worldwide average of



Country Report Mexico

12%. Expats also have a less than rosy view of the political stability in Mexico: almost a quarter of respondents (24%) consider this factor to be generally negative.



“In certain places or cities, crime is an issue; also traffic in Mexico City is a little bit of a hassle.”

Finances: Attracting and Retaining Expats

Although the situation of personal safety and politics may be less than favorable, the financial situation is another story. In the Personal Finance and Cost of Living Indices, Mexico ranks eighth and fifth, respectively. In comparison to the global average, expats in Mexico are twice as likely to say they are completely satisfied with their financial

situation (30% vs. 15%). The cost of living is likely a contributing factor to this satisfaction and was, indeed, considered the biggest possible benefit by 76% of respondents prior to moving to Mexico. In fact, 10% of respondents state financial reasons as their most important reason for making the move. They weren't wrong. Only 7% find the cost of living in general to be bad compared to the global average of close to a third (32%)! Similarly, while globally 36% of expats find the cost of housing in their respective countries of residence to be overall bad, in Mexico the percentage is much lower at just 8%.

A Mixed Bag for Families

Expat parents show mixed opinions about family life in Mexico. The majority (52%) reports an extremely friendly attitude towards families with children and the country ranks well in the Family Life Index (18th out of 45) in general and the Costs of Childcare & Education subcategory in particular (7th). Unfortunately, while the costs may be acceptable, expat parents are less enthusiastic about the quality of education, with 13% rating it as very bad, compared to just 3% globally. This is in addition to the significantly lower than

average rating for children's safety, with only 53% of expat parents in Mexico regarding this factor positively while around the globe three-quarters are overall happy with this.

Offering Better Than Average Job Satisfaction

When asked about their main employment status, the largest group of respondents in Mexico (30%) actually indicates they are retired, perhaps explaining why 40% intend to stay possibly forever, nine percentage points more than the global average. Those working full time in Mexico work slightly more hours than the global average — 45.6 hours per week compared to 44.6. Despite potentially long hours, those working in Mexico are on the whole satisfied with their careers: the country is in second place in the Job & Career subcategory, with three-quarters of those who work in Mexico saying they are overall satisfied with their jobs. A quarter even cites complete satisfaction with their job compared to a global average of 16%. ■



Country Report Singapore

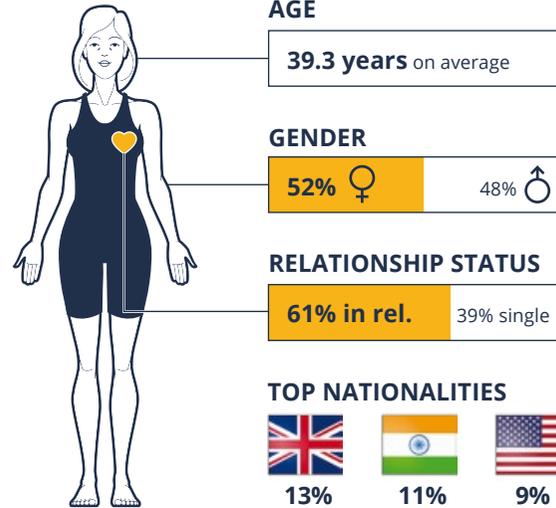


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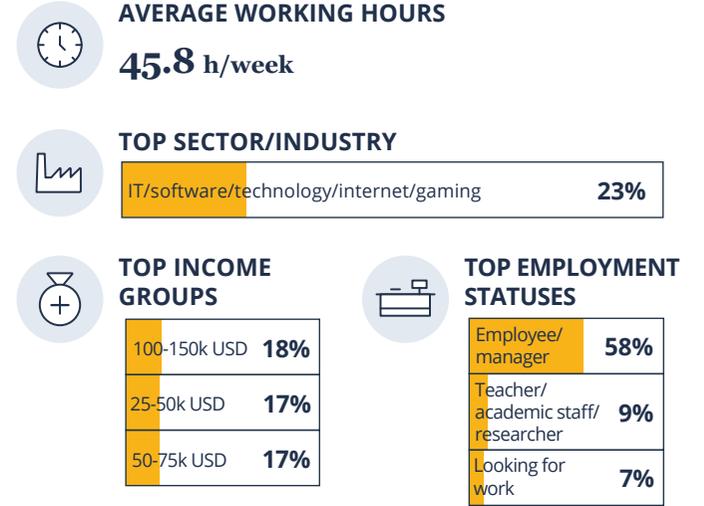
GENERALLY SATISFIED

2016 RANK

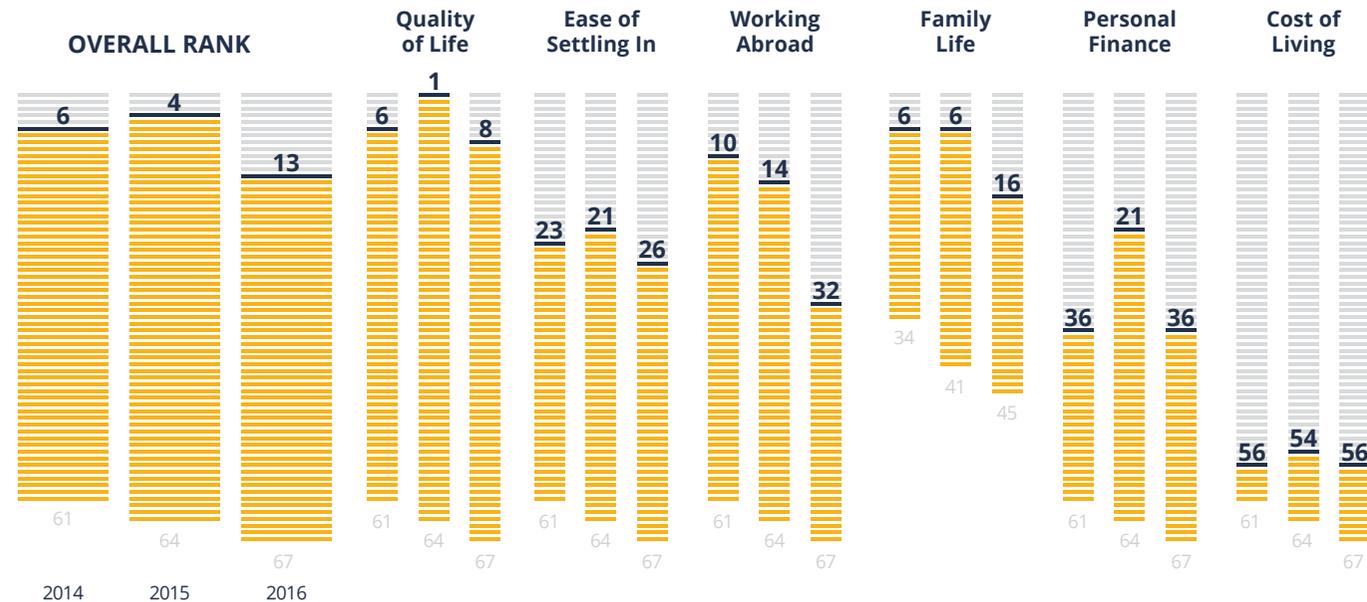
Expats in Singapore



Working in Singapore



Life in Singapore



Moving to Singapore

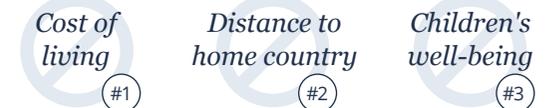
TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





Comfy, but Costly

Singapore attracts thousands of expats, due to the safe environment and career opportunities. However, certain factors like the cost of living or work-life balance can make life harder than expected.

Excellent Infrastructure and Medical Care, but at a Price

Unsurprisingly, Singapore's ranking in the Quality of Life Index is in the global top ten. Firstly, 64% of expats say that their opportunities to travel — due to the proximity to Malaysia, Indonesia, and Thailand, among others — are excellent, compared to 40% worldwide. Similarly, the transport infrastructure is deemed very good by an impressive 63% of expats, while a mere 29% think the same worldwide.

When it comes to medical care, about three-quarters (76%) judge its quality favorably. However, this quality comes at an expensive price, according to 36% of expats, compared

to 24% worldwide. You may nonetheless be less likely to fall sick, thanks to the excellent quality of the environment, judged favorably by 81% of expats.



“The place has high standards of infrastructure as well as cleanliness, safety and respect for each other in the community.”

Top Findings

- » Praise for excellent transport infrastructure
- » Great economy, but lack of work-life balance
- » Exorbitant cost of living tempered by high wages
- » Easy to get by speaking English
- » Quality of education is excellent, but not cheap

Furthermore, Singapore is known to be a very safe country,¹ and the *Expat Insider 2016* respondents agree: an overwhelming 80% of expats feel very safe in the country, compared to only 38% globally. Singapore also has a high degree of political stability, which is judged positively by 88% of expats, compared to 61% worldwide.

Excellent Wages, Little Leisure Time

Working in Singapore is good for your career prospects, according to 61% of expats. Moreover, the state of the country's economy receives an impressive 86% of positive opinions from expats, compared to 56% globally. Also, 14% of the survey respondents who decided to share income-related



Country Report Singapore

information have a household income of more than 250,000 USD, which is a significant difference to just 3% worldwide.

However, the downside is the lack of work-life balance. In fact, Singapore is ranked 65th out of 67 when it comes to work-life balance. To illustrate this factor: an expat works 41.4 hours per week on average, while an expat in Singapore works 45.8.

Furthermore, living in Singapore is extremely expensive, and the city has already been ranked as the most expensive in the world.² The survey respondents agree, since a mere 1% think that the cost of living is very low, compared to 14% worldwide. Also, the availability of affordable housing is judged favorably by only 14% of expats, compared to 45% globally.

No Need to Learn “Singlish”

The significant population of expatriates in Singapore may be an advantage when it comes to settling in. In fact, 77% of expats say that settling down in Singapore is easy, while only 58% worldwide think the same about their destination.

Moreover, it is generally difficult to live in a country where you do not speak the local language, but in Singapore, four in ten survey respondents (42%) say this is not the case at all. In fact, English is among the four official languages, and the government has created an association to promote bilingualism in English and the native languages.³

Also, about three-quarters of the *Expat Insider 2016* survey respondents (73%) say that it is easy to get used to Singapore’s culture, compared to 61% worldwide. A possible reason could be the relative ethnic and cultural heterogeneity, with Singapore’s population blending four ethnicities (Malay, Chinese, Indian, and Eurasian) and their heritage.⁴



“It’s easy to make friends and meet new people, but the transitional nature of Singapore makes getting close and forming deep friendships difficult as people are here on a short-term basis.”

Family Rhymes with Tranquility

Singapore is ranked 16th in the Family Life Index, and this good performance is due to a lot of factors. First of all, 59% of expat parents say that childcare options are numerous, compared to 46% worldwide. However, they are deemed too expensive by 51% of expats with kids, while only 36% worldwide think that local childcare options aren’t affordable.

Furthermore, local residents invest a lot in their children’s education, which explains why for more than a decade, Singapore has been at or near the top of international league tables that measure children’s ability in science, reading, and math.⁵ In fact, an impressive 53% of expat parents also rate the quality of education as excellent, more than double than worldwide (21%). However, 58% of expats think that education is not easily affordable.

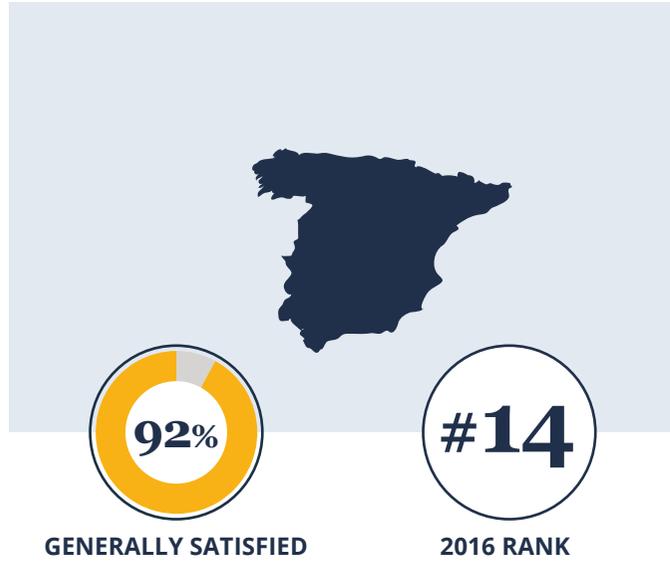
Finally, available leisure activities for kids are deemed abundant by 90% of expat parents. More importantly, nearly three-quarters (73%) think their children’s safety is very good, compared to a mere 35% worldwide, and 90% are satisfied with their children’s health. ■



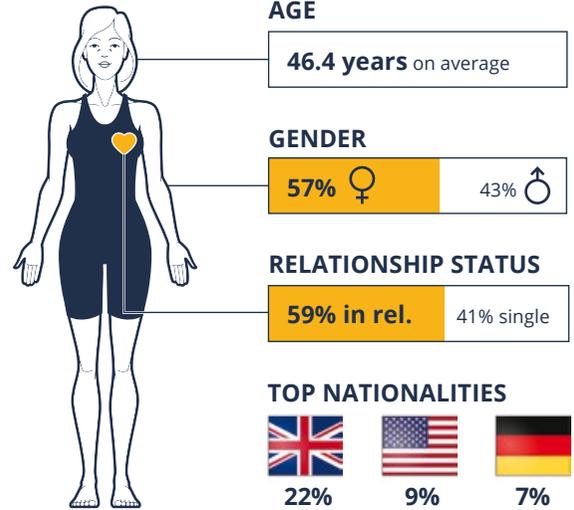
¹ **Singapore Police Force.** Annual Crime Statistics. 12 Feb 2016. <http://www.police.gov.sg/news-and-publications/statistics?category=Crime%20Situation>
² **BBC News.** Singapore “Still World’s Most Expensive City”. 10 Mar 2016. <http://www.bbc.com/news/business-35765378>
³ **Lee Kuan Yew Fund for Bilingualism.** About the Fund. <http://www.bilingualism.sg/about-the-fund/about-the-fund>
⁴ **Contact Singapore.** About Singapore: Facts & Figures. <https://www.contactsingapore.sg/en/professionals/why-singapore/about-singapore/facts-and-figures>
⁵ **The Conversation.** Why Is Singapore’s School System So Successful, and Is It a Model for the West? 11 Feb 2014. <http://theconversation.com/why-is-singapores-school-system-so-successful-and-is-it-a-model-for-the-west-22917>



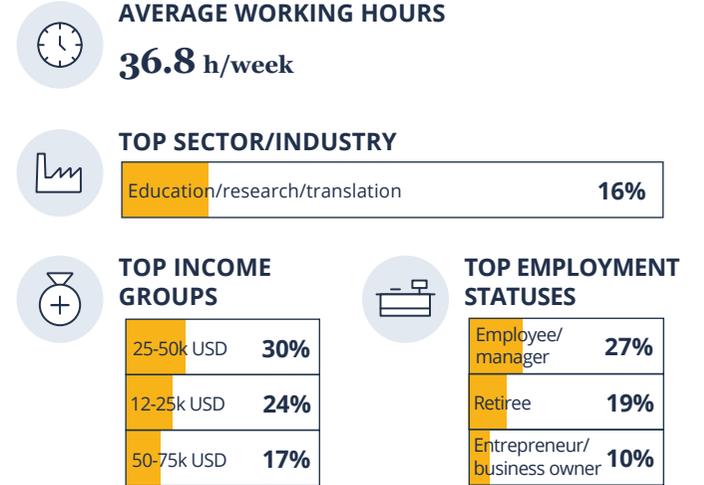
Country Report Spain



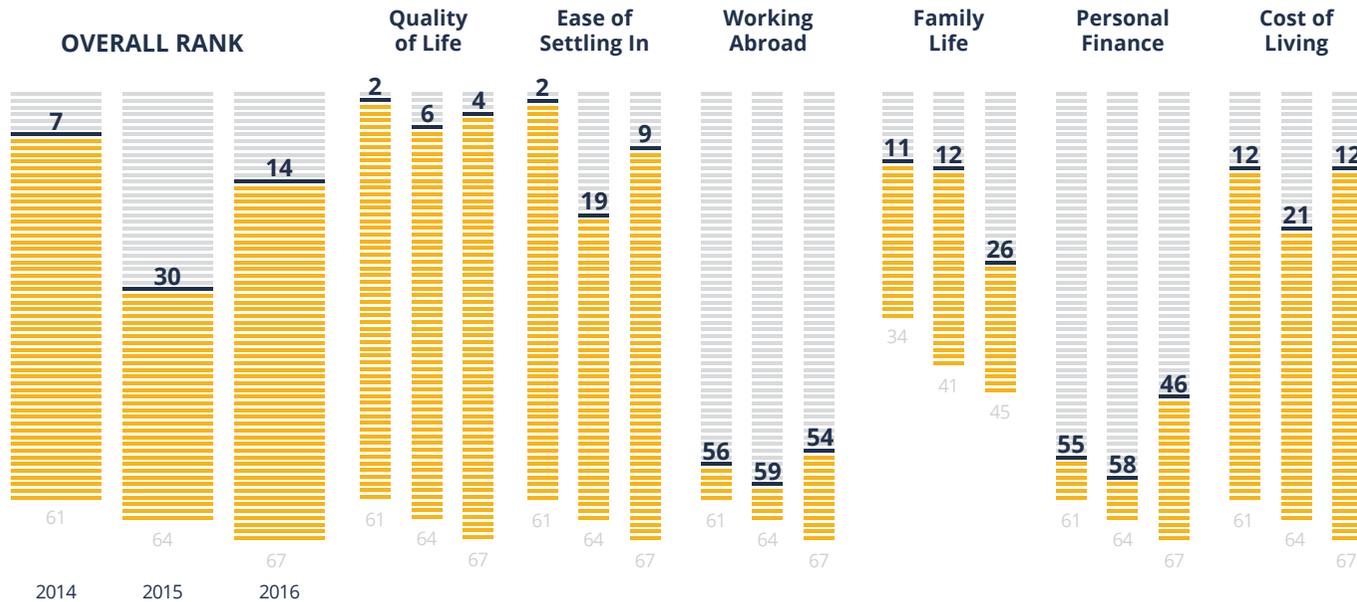
Expats in Spain



Working in Spain



Life in Spain



Moving to Spain

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





Friends, Sun, but Few Career Opportunities

Spain is a welcoming country for expats and their families, but its economy is plodding along.

Top Findings

- » One-quarter very happy with life there
- » Easy to settle in and make new friends
- » Healthcare is affordable and of high quality
- » Families with children are welcomed
- » Career prospects and economy viewed unfavorably

Making Expats Happy

Expat life in Spain might have its shortcomings, but a broad majority of expats (92%) claim to be overall satisfied with their life there. One-quarter of the respondents even say they are very satisfied as opposed to the global average of 15%. Indeed, Spain proudly ranks 10th out of 67 in the Personal Happiness subcategory and 14th in the overall country ranking.

The good weather in Spain seems to play a role here: 84% of respondents say they thought about this factor as a potential benefit before moving there. In addition, available leisure activities are considered to be very good by nearly half the expats (47%) as opposed to the global average of 30%.



"I love the warmth of both the people and the climate! Money isn't the main goal in life, and there is more focus on health and happiness."

Finding Amigos in Spain

Once in Spain, it is not hard to feel welcome and make friends, at least according to the respondents. Close to

three-quarters (74%) agree that it is generally easy to settle down compared to the global average of 59%, a factor that has helped Spain reach fifth place in the Feeling Welcome subcategory of the Ease of Settling In Index. The country also ranks twelfth in the Friendliness subcategory, with 86% of expats saying the general friendliness of the population is overall good. More than two-fifths (42%) even consider it excellent! What is more, Spain ranks 14th in the Finding Friends subcategory, confirming once more the warmth of the local population.

Affordable and Good Healthcare

When it comes to health in Spain, the results are not bad either. Spain ranks tenth in the Health & Well-Being



Country Report Spain

subcategory of the Quality of Life Index, thanks to various factors. For instance, 34% of respondents consider healthcare to be of excellent quality, while 39% claim it is also very easily affordable (opposed to global averages of 23% and 21%, respectively). Children's health is also rated positively in Spain: none of the expat parents consider it very bad and only 3% give it an overall negative rating, as opposed to the global average of 12%.

Bringing Your Family with You Is a Good Idea

Spain in general is not a bad destination for expat families. It ranks 26th out of 45 countries in the Family Life Index and scores well in different areas. To start with, around four in seven expat parents generally agree that education options are numerous (58%) and easy to afford (56%). Childcare is also considered easy to afford, given that only 15% of the parents in Spain — compared to 34% worldwide — do not agree with this statement. When it comes to a friendly attitude towards families with children, slightly more than half of expat parents evaluate it as excellent as opposed to 39% around the globe. The only bitter note is that the quality of education is considered very good by just 11% of parents, compared to the global average of 21%.

The Downside: The Spanish Economy

All in all, Spain seems to do well for itself in many areas. This ends, however, when it comes to working and finance. This is likely linked to the economic crises which led to an economic recession in 2008–13. While there are signs that the Spanish economy is slowly recovering,¹ only 42% of respondents feel overall positive about their career prospects in the country. This is a significantly lower percentage than the overall average of 55%. The state of the economy is also considered unfavorable by over two-fifths of the respondents in Spain (41%). Consequently, Spain did not score well in the Job Security subcategory, ranking 55th out of 67 countries.



“Due to the economic crisis, there aren't many job opportunities for qualified people.”

Spain also only ranks 46th in the Personal Finance Index, despite 76% of the respondents there evaluating the cost of living in Spain positively. However, only 5% of the expats in Spain claim that their disposable household income is a lot more than enough to cover everything they need, as opposed to the global average of 10%. And close to one in five (19%) is overall dissatisfied with their financial situation. ■



¹ **The Economist.** Back on its feet. 8 Aug 2015.
<http://www.economist.com/news/finance-and-economics/21660550-growth-has-returned-dangers-still-lurk-back-its-feet>

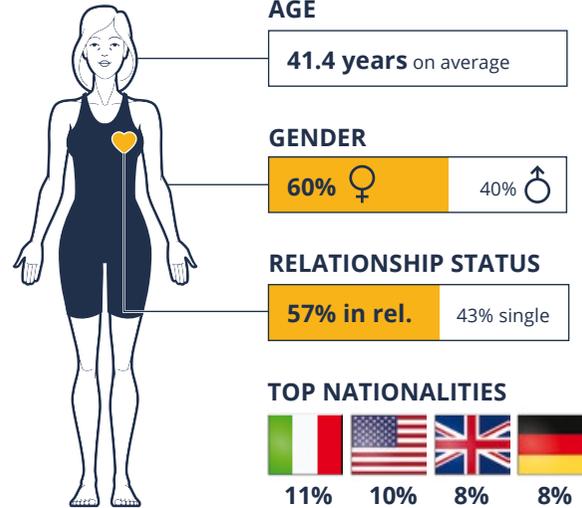


Country Report Switzerland

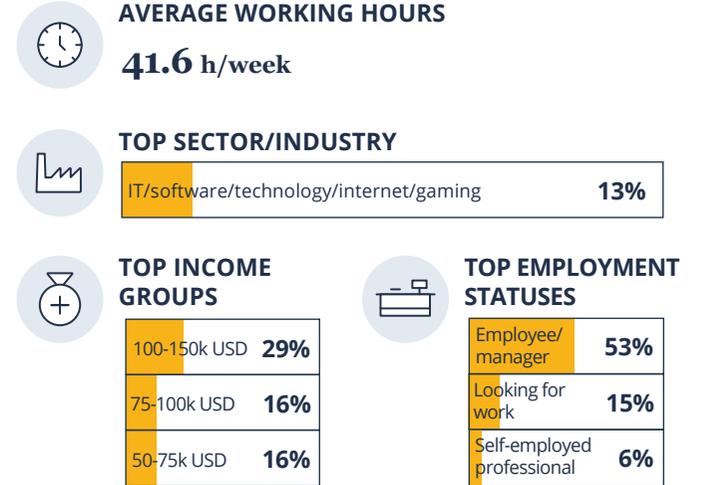


Expats Insider
The InterNations Survey

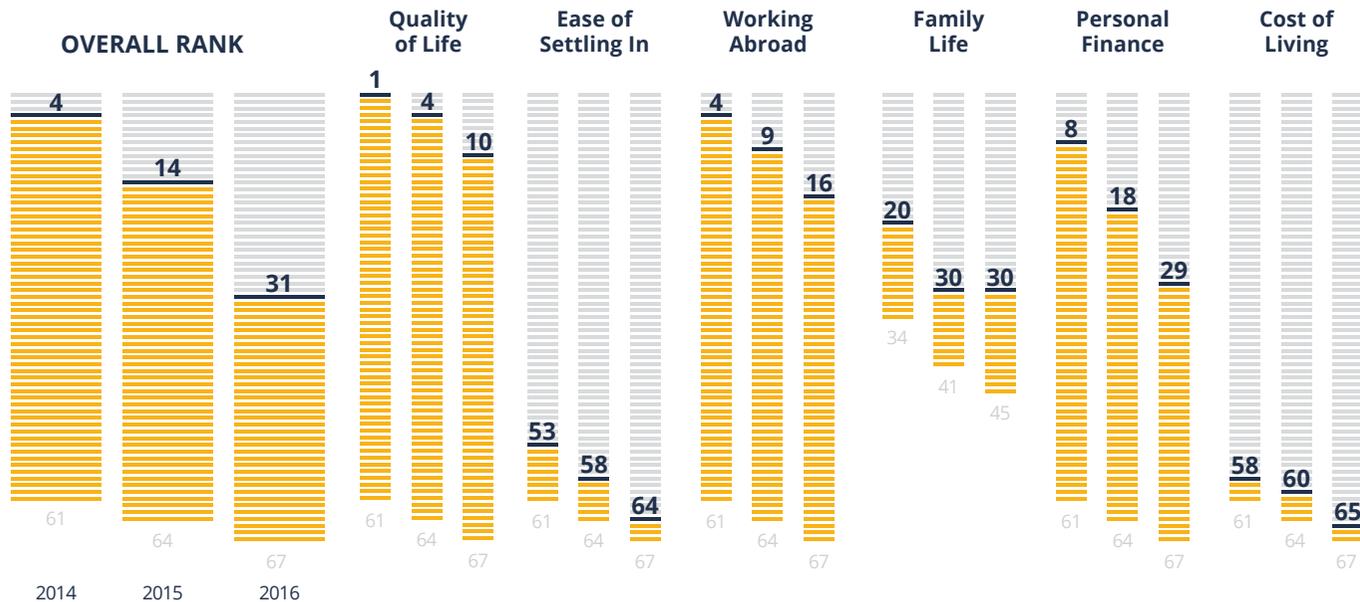
Expats in Switzerland



Working in Switzerland



Life in Switzerland

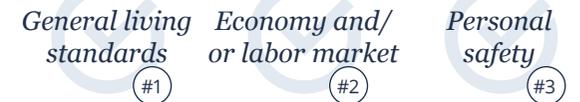


Moving to Switzerland

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





An Uphill Journey

What life in this country provides with one hand, it takes with the other: a good quality of life is dampened by the high cost of living and the struggle to settle in.

Diversity Yes, Foreigners No?

It might be easy to presume that given the cultural diversity in Switzerland, the local population would be welcoming to foreigners. Unfortunately, while there are four different coexisting languages and cultures in Switzerland — German, French, Italian, and Romansh — the acceptance of diversity does not seem to extend to newcomers: 36% of expats in Switzerland say the attitude towards foreign residents is generally bad compared to the global average of 17%. In fact, 67% overall disagree when asked whether it is easy to make local friends in Switzerland.



“The Swiss can be a little private, reluctant to become friends with foreigners.”

There are two disadvantages for expats that seem to arise from the mixture of languages and cultures as well. The first is the struggle to get used to the local culture with 48% generally agreeing that it is easy to get used to, 13 percentage points fewer than the global average. The other problem that could have been worsened by the linguistic diversity

Top Findings

- » Over one-third unhappy with attitude towards expats
- » Great opportunities to travel get high rating
- » Robust economy leads to job security
- » High cost of living considered possible disadvantage
- » Excellent quality of education, yet high costs

is the ease of learning the local language(s) — 55% generally disagree that learning the local language is easy.

Offering a High Standard of Living

While it may be difficult to settle in Switzerland, the quality of life there is still a big bonus for expats. The country ranks 10th out of 67 countries in the Quality of Life Index. There is much on offer, such as the strong transport infrastructure, which only 3% rate negatively compared to a quarter of expats worldwide. Indeed, the Travel & Transport subcategory is ranked fifth, further bolstered by the opportunity to travel, rated very good by 58% of expats in Switzerland.



“What I like most about living in Switzerland: The security, access to good education for my child, the central location within Europe, the local and international diversity, the good quality of life.”

Safety proves to be another benefit of living in Switzerland; the country is sixth in the Safety & Security subcategory. Just 1% have something negative to say about their personal safety in Switzerland compared to the worldwide average of 12%. The healthcare on offer is also another positive. While it is considered expensive in comparison to the overall average — 33% say it is generally affordable compared to 55% globally — only 8% are unhappy with the quality of medical care compared to one-fifth of all respondents.

A Worker’s Paradise?

Switzerland seems to be a good country to move to, especially if you work in the pharmaceuticals industry, which accounts for 12% of working expats there compared to just 3%

worldwide. Information technology (13%) and financial, real estate, and insurance services (12%) are similarly popular. The country ranks 16th in the Working Abroad Index and offers a higher gross yearly household income than the worldwide average. The largest income group in Switzerland is 100,000–150,000 USD (29% vs. 10% worldwide) and a higher percentage of expats also fall into the 150,000–200,000 USD income bracket — 12% compared to just 5% globally. The top two income brackets are also on average more common in Switzerland than the global average — 14% quote a gross yearly household income above 200,000 USD in Switzerland compared to 5% globally. People in Switzerland also feel secure in their jobs, ranking the country fifth in the Job Security subcategory. This could be due to the strength of the economy, which is only viewed negatively by 3% of respondents compared to the global average of 24%.

The High Salaries Are Necessary

Although most expats in Switzerland say the economy is good and the country ranks reasonably in the Personal Finance Index (29th), the cost of living is very high. In fact, Switzerland ranks almost bottom in the Cost of Living Index at 65th out of 67 countries. Indeed, this is the only factor that a majority of expats in Switzerland (56%) consider as a possible disadvantage before moving there. Once arrived, just 18% of those in Switzerland consider the cost of living to be generally good compared to 49% worldwide.

A Good Standard of Education

Similar to many expats in Switzerland, families do not feel entirely welcomed by the locals with 21% generally disagreeing that there is a friendly attitude towards families with children compared to just 7% worldwide. However, parents do agree that the quality of education is among the best in the world, with the country ranking 3rd out of 45 countries in the respective subcategory.

Overall, expat parents seem to be happy and comfortable with letting their children grow up in this country. Less than 1% state that children’s safety is generally bad compared to 11% globally. Furthermore, just 2% are overall unsatisfied with their children’s well-being. Unfortunately, there are a couple of pitfalls for the Swiss Family Life Index. The availability and costs of childcare and education are not considered so positively, with the country ranking 37th out of 45 in both of the respective subcategories. In fact, close to three-quarters of expat parents (74%) consider the affordability of childcare negatively, against 34% worldwide who are of the same opinion. ■



Country Report United Kingdom



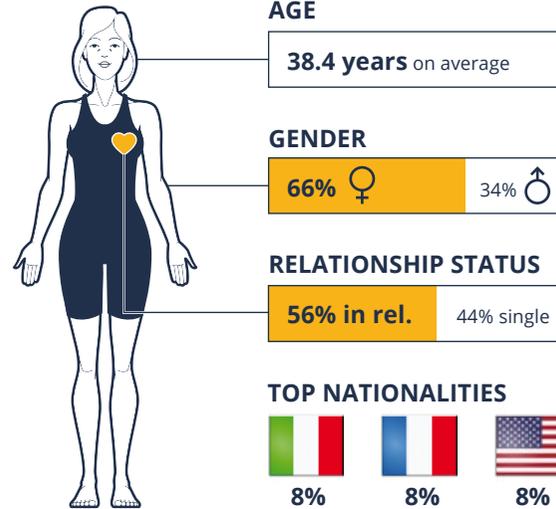
Expats Insider
The InterNations Survey



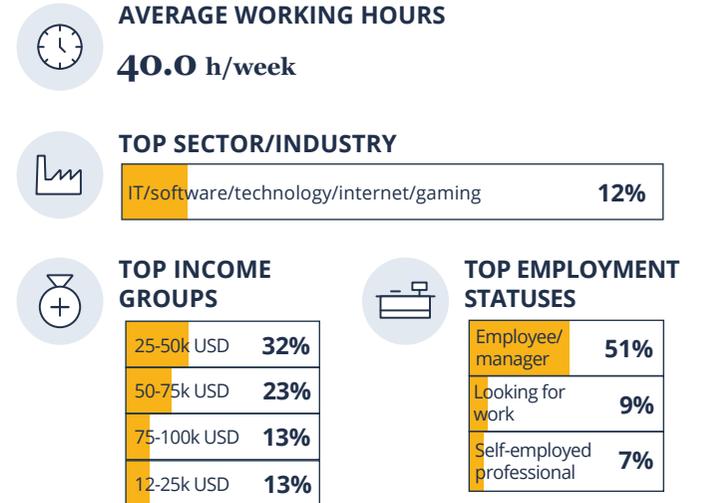
GENERALLY SATISFIED

2016 RANK

Expats in UK

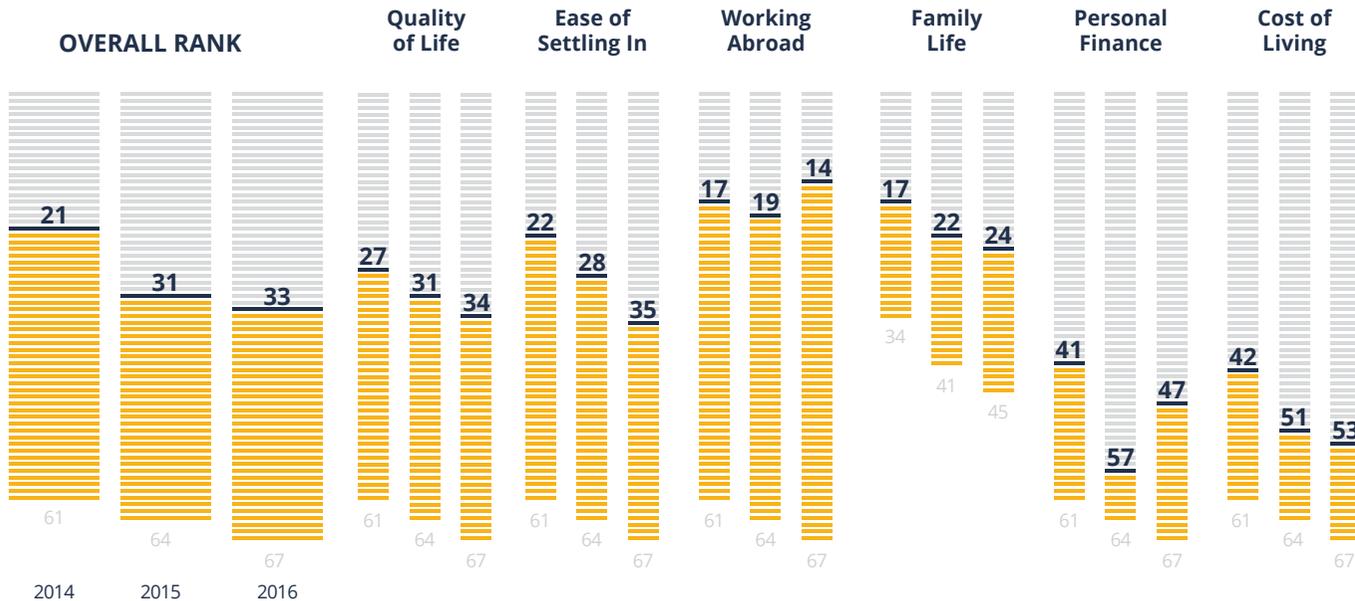


Working in UK



Life in UK

Moving to UK



TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





Good Quality Education and Job Opportunities at a High Price

The United Kingdom offers work opportunities in a politically stable country, but the cost of living is high.

Top Findings

- » Learning English a must to live there
- » Well over half unhappy with British weather
- » Healthcare affordable, but quality questionable
- » Widespread satisfaction with career prospects and job security
- » High cost of living and expensive housing

The Importance of Speaking English

Many people moving to the UK are motivated by the desire to learn the language. In fact, 3% of the respondents go so far as to say this was the main reason for their relocation, compared to the global average of 1%. Also, almost four-fifths of the respondents (79%) claim that learning the local language is easy. However, as the *Expat Insider 2016* survey was conducted in English, this point is somewhat biased. What is more, while English is considered easy to learn, two-fifths of the respondents claim that without speaking the local language it is very difficult to live in this country.

Having Fun While It Rains

One thing is sure: expats moving to the UK are not relocating there because of the good weather. In fact, a stereotypical 61% of the respondents are not happy with this factor and it is also regarded as the number one potential disadvantage by 60% before moving to the UK, with just 20% of respondents worldwide sharing this opinion.

Even if the weather is not ideal, at least the available leisure activities are not lacking, as 80% of the expats surveyed rate them positively. Additionally, the UK seems to offer plenty of traveling opportunities, with only 2% of the respondents rating this factor badly as opposed to the global average of 9%.

Disappointing Healthcare in a Stable Country

The quality of medical care is not considered to be the best, seeing as only slightly more than half of the surveyed expats in the UK (54%) think positively about it, compared to the global average of 62%. However, around two-thirds of the respondents (66%) consider healthcare to be overall affordable in the UK. The quality of healthcare might not be excellent, but at least the UK appears to offer satisfactory political stability and fewer reasons for concern in regard to one's personal safety: 77% rate the former factor positively — 16 percentage points more than the global average — while less than 0.5% regard the latter as very bad against an overall 2%.



Many Work Opportunities in a Flourishing Economy

The economy and the labor market are considered one of the top potential benefits by expats before moving to the UK (64%), and rightly so. Close to three-quarters of the surveyed expats (73%) rate the career prospects positively, in face of a global average of 55%. The country also ranks 16th out of 67 in the Job Security subcategory, with 77% of the respondents overall happy about the state of the British economy, which is a significantly higher percentage than the average of 56%. Thanks to these various factors, the UK lands on a solid 14th place in the Working Abroad Index.



“There are plenty of choices and the professional opportunities are very good.”

Expensive United Kingdom

Despite the apparent positive job prospects, personal finances seem to be affected negatively in the United Kingdom. Only 4% of the respondents there claim that their disposable household income is a lot more than enough

to cover their daily needs, compared to the global average of 10%. In fact, the majority of the surveyed expats (54%) confirms that the cost of living in general is high, while the global average is 22 percentage points less. Consequently, the UK ranks 53rd in the Cost of Living Index.



“The weather and expensive houseprices are challenging. Also, I don't think the government health service is easily accessible.”

Not only does the UK rank 47th in the Personal Finance Index; finding affordable housing seems particularly challenging, according to almost two-thirds of the respondents (65%). However, it is important to note that 41% of the respondents in the UK who answered the optional question regarding their city of residence live in London, where prices tend to be higher than in the rest of the country.

A Happy Family Life?

For expat parents, high costs do not end with accommodation, either: 35% consider childcare to be very expensive, with three in five expat parents generally not agreeing with the

statement that it is easily affordable. The global averages are 11% and 34%, respectively. Education, at least, is considered overall affordable by the majority of expat parents (55%).

Another positive thing about education in the UK is that the quality is generally high, as rated by almost three-quarters of parents (74%). Indeed, the UK ranks 16th out of 45 countries in the Quality of Education subcategory.

In general, over four-fifths of expat parents (81%) feel positively about the attitude towards families with children in the UK, and children's safety is regarded as less than ideal by just 4%, with not one parent rating it very bad or quite bad. Lastly, there seems to be a lot of fun to experience for children in the UK: merely 5% of the expat parents consider available leisure activities to be insufficient, opposed to the global average of 18%. ■



On a general note: The *Expat Insider 2016* survey was conducted in February/ March 2016 and thus before the Brexit referendum in June 2016.



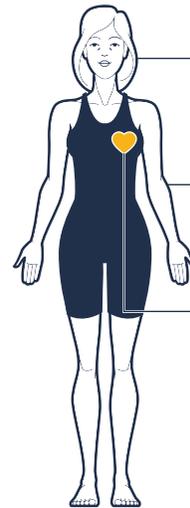
Country Report USA



GENERALLY SATISFIED

2016 RANK

Expats in USA



AGE

42.6 years on average

GENDER

59% ♀ 41% ♂

RELATIONSHIP STATUS

56% in rel. 44% single

TOP NATIONALITIES



Working in USA



AVERAGE WORKING HOURS

41.3 h/week



TOP SECTOR/INDUSTRY

IT/software/technology/internet/gaming 14%



TOP INCOME GROUPS

25-50k USD	19%
75-100k USD	17%
100-150k USD	16%

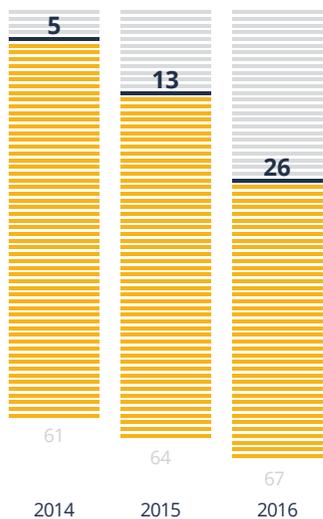


TOP EMPLOYMENT STATUSES

Employee/manager	42%
Looking for work	10%
Entrepreneur/business owner	9%

Life in USA

OVERALL RANK



Quality of Life



Ease of Settling In



Working Abroad



Family Life



Personal Finance



Cost of Living



Moving to USA

TOP 3 REASONS FOR RELOCATION



POTENTIAL BENEFITS



POTENTIAL DRAWBACKS





USA: Career and Leisure Opportunities at a Cost

The USA welcomes expats warmly and offers good career opportunities. However, childcare and healthcare are pricey.

Top Findings

- » Almost half want to stay forever; 27% acquired citizenship
- » Locals are friendly, but finding friends not always easy
- » Career prospects good; work-life balance not as rosy
- » Good opportunities to travel, but transport infrastructure lacking
- » Healthcare good, but not affordable

All in all, expats in the USA are rather satisfied with their lives there. In fact, the USA ranks 26th out of 67 countries in terms of satisfaction with life abroad. The survey results show that 85% of the respondents claim to be overall satisfied with their life abroad in the USA and 46% even state that they would like to stay in the United States forever, if possible. In fact, 27% of the expats in the USA have already acquired US citizenship, more than double the global average of 11%.

You Are Welcome in the USA

Expats moving to the USA seem to be welcomed rather warmly, as 73% of the respondents rate the friendliness towards foreign residents positively and three-quarters consider locals to be friendly in general. As a matter of fact, the USA is generally considered an easy country to settle

in by 67% of expats there, and even more so in regard to the local culture (73% positive ratings). It is not for nothing indeed, that the USA ranks 21st out of 67 countries in the Easy of Setting In Index. Despite this, the country ranks only 35th in the Finding Friends subcategory of the previously mentioned index.

Do You Speak English?

When it comes to the local language, a vast majority of expats (82%) claim it is easy to learn and thus not a potential barrier: just 7% generally agree that the language barrier is a problem for them, while worldwide one-quarter say the same. However, given that the *Expat Insider* was conducted in English, these results might not be completely unbiased. Unsurprisingly then, 90% of the respondents say they speak

the local language very well or even at a native speaker level. All the same, 57% also generally agree that without speaking the local language one might encounter significant barriers in one's daily life in the USA.



“There is a lot of freedom here; to be yourself, to pursue your dreams and to be a valuable member of your community... The culture sits well with me.”



A Good Country to Work In

Expats in the USA appear to be rather satisfied within the career sphere; most working respondents are in full-time positions (84%) and overall job satisfaction is mostly on par with the worldwide average (66% vs. 64%). When it comes to the state of the economy, seven out of ten expats feel positively about it, and the same percentage of respondents is generally satisfied with the career prospects. It does not come as a surprise then, that the USA ranks 8th out of 67 countries in the Job & Career subcategory of the Working Abroad Index. When it comes to work-life balance, on the other hand, the USA scores rather badly, ranking 51st in the respective subcategory.



“I don't like the lack of work-life balance, with very limited vacation time or flexibility.”

Many Travel Opportunities

Relaxing and having fun is apparently very easy in the USA. As a matter of fact, 84% of expats are overall satisfied with the available leisure options, which is one of the reasons why the USA ranks a respectable 18th out of 67 in the Leisure Options subcategory of the Quality of Life Index. When it comes to traveling, the country is not lacking in opportunities either: eight out of ten expats in the USA have a positive opinion about the traveling options there, even though only about half of the respondents (51%) deem the transport infrastructure to be good, compared to 63% of expats worldwide. Accordingly, the USA ranks only 38th out of 67 countries in the Travel & Transport subcategory of the Quality of Life Index.

The Right Country for Families?

When it comes to raising your children in the USA, there seem to be two sides to the story. On the one hand, a not insignificant portion of respondents with kids generally agree that childcare options are numerous and easy to get (45%), as are education options (63%). The quality of education

is also considered to be overall good by 67% of expat parents, and less than one in ten (7%) voices concerns over their children's safety in the USA. The same goes for children's health, which just one in ten expat parents considers to be negative and not one respondent rates as very bad. However, on the flip side are the high costs: around seven out of ten expat parents (69%) do not think that childcare is affordable in the USA, similarly to education which is generally considered expensive by over half of expat parents (51%).

Not a Healthcare Paradise

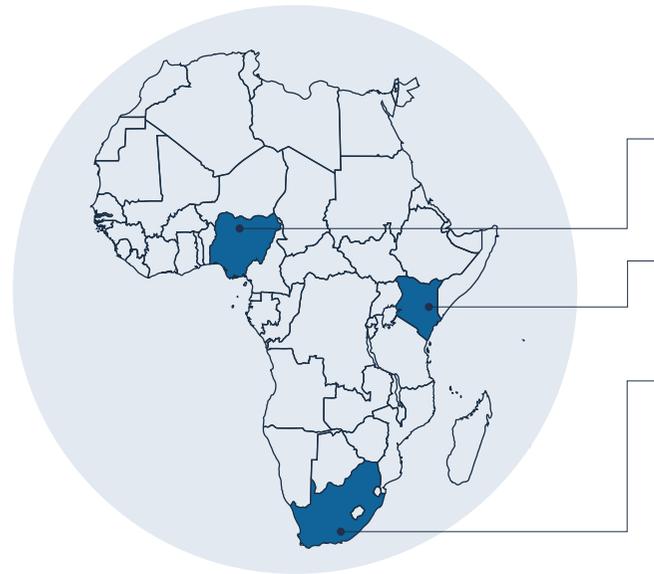
Another bitter note seems to be healthcare in the USA. Generally, expats do not have a bad opinion of the quality of medical care, in fact 62% of them value it positively which is on par with the worldwide average. However, around six out of ten respondents (59%) think healthcare is not easily affordable in the USA, more than double the global average of 24%. This is the reason why the country ranks only 43rd out of 67 in the Health & Well-Being subcategory of the Quality of Life Index. ■



Regional Report Kenya-Nigeria-South Africa



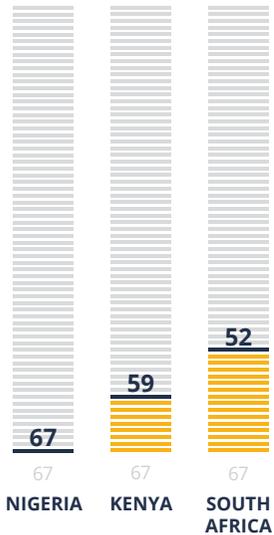
Expats Insider
The InterNations Survey



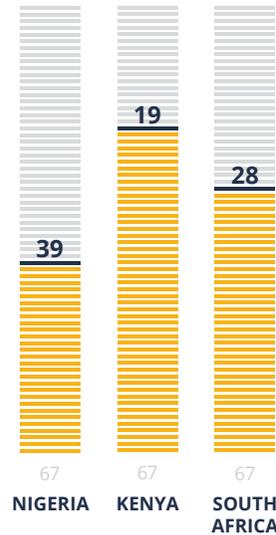
Overall Ranking



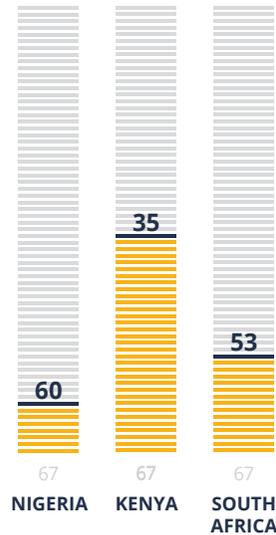
Quality of Life



Ease of Settling In



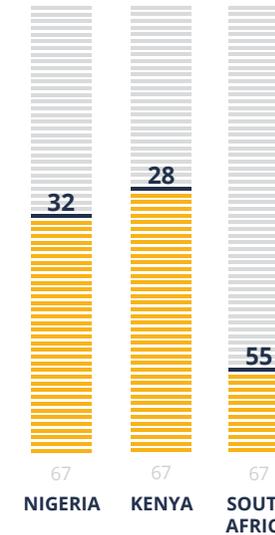
Working Abroad



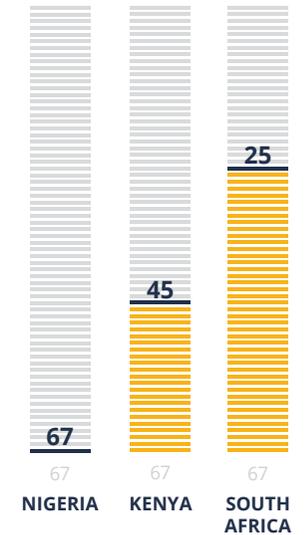
Family Life



Personal Finance



Cost of Living





Africa's Expat Destinations: Friendly, but Not Always Safe

The countries in this cluster have few points in common: from very good healthcare in South Africa to very high working hours in Nigeria, a lot of factors need to be taken into consideration.

Room for Improvement in the Quality of Life Index

The key African expat destinations are all listed in the bottom ten of the Quality of Life Index: South Africa, Kenya, and Nigeria rank 52nd, 59th, and 67th out of 67 countries, respectively. However, the reasons for these low ratings are very different among the three countries.

For instance, the survey respondents in Kenya and South Africa are overwhelmingly happy with the climate, with 89% of expats saying they are satisfied. On the other hand, only 48% of Nigeria expats state the same; a likely reason would be the alternation between monsoonal and very dry climate as the only two seasons in the country.¹

Furthermore, while expats in Kenya are only slightly less happy than the global average when it comes to available leisure activities in general (66% vs. 72%), the other countries differ widely. In fact, in Nigeria only 2% of expats are very satisfied with local leisure options, compared to 54% in South Africa!

Satisfaction with healthcare is also very different among expats in these African destinations: in Nigeria not a single respondent is very satisfied with the quality of healthcare, and in Kenya only 6% express complete satisfaction. The only country performing better than the worldwide average (23%) is South Africa, with 32% of expats very satisfied and 77% who are generally happy with this factor (vs. 62% globally).

Top Findings

- » High cost of healthcare causes dissatisfaction among expats
- » Finding friends is easy, language barrier not a problem
- » Kenya & Nigeria: High job satisfaction despite poor economy and long work weeks
- » South Africa stands out for availability of childcare and education

However, despite the below-average quality, medical care for expats still comes at a cost: fewer expats in these destinations are satisfied with the affordability of healthcare than the global average of 55%, with only 9% being overall satisfied in Nigeria, and 40% saying the same about Kenya. South Africa does best in this subcategory, too (50%), but it does not quite reach the global average of 55%.

Political instability and personal safety are a significant problem in these countries,² and this is indeed a major reason why they do not perform well in the Quality of Life Index. In fact, Kenya, Nigeria, and South Africa are all ranked in the bottom 5 out of 67 in the Safety & Security subcategory.



Regional Report Kenya-Nigeria-South Africa

A Warm Welcome — In English

In the Ease of Settling In Index, the three destinations do noticeably better: ranking 19th, Kenya features in the global top 20 while South Africa and Nigeria are placed 28th and 39th out of 67, respectively.

The Kenyan population in particular stands out for its friendliness, according to 77% of the survey respondents, while expats in Nigeria and South Africa find the local residents just a tad less friendly than the global average. However, when it comes to making new friends, expats in all three countries responded more positively than the global average, with as much as 78% overall satisfied in Kenya as opposed to 60% globally.

Only 5% and 6% of expats in Nigeria and Kenya, respectively, say it is very easy to learn the local language(s), compared to 11% worldwide. However, this doesn't translate into a language barrier for expats in daily life, as English is among the official languages and widely spoken in these countries. It is not that surprising then that Kenya ranks 1st out of 67 in the Language subcategory: in fact, only one in nine expats in Kenya says it is not easy to live in the country without speaking the local language(s), compared to 40% worldwide. South Africa and Nigeria also perform well here, with 21% and 14% of respondents sharing this opinion.

Various Sectors, Long Hours

In the Working Abroad Index, Kenya is the best-ranking country of the cluster, at place 35 out of 67, while South Africa (53rd) and Nigeria (60th) are in the bottom 15 again. Just like in the Quality of Life Index, the potential reasons for these ratings vary from country to country.

In fact, while South Africa and Kenya expats are about as satisfied as the global average of 60% when it comes to work-life balance, only 41% say the same in Nigeria. And this is perfectly understandable — expats in full-time jobs work on average close to 49 hours per week!

However, this lack of work-life balance is not enough to make the respondents dissatisfied with their work per se. Expats in these destinations are overall more satisfied with their job than the worldwide average: 75% and 69% of expats in Kenya and Nigeria, respectively, say they are satisfied with their job, compared to a 64% global average. In fact, the most likely reasons for expats to move to these destinations are work related, apart from South Africa, where nearly one-fifth of the respondents (18%) say they moved for love.

A significant downside, according to expats, is the state of the economy, though. Whereas 17% of respondents worldwide say the state of the economy is very good, not a single one in South Africa would agree! In Nigeria and Kenya, things are not looking much brighter: only 1% and

6% of respondents, respectively, give the local economy a very good rating.

In Kenya, survey respondents shouldn't be affected too much by the economic climate, though: more than 20% of expats work for NGOs, which makes it the most important sector for expat employment in the country, whereas another 10% are employed in public sector positions, for example in the diplomatic service.

In Nigeria, the most important industries are manufacturing and consumer goods, as well as the primary sector (most likely oil). Among the expats working there, two-thirds are employees or managers, compared to a worldwide average of 41%. Many of them indeed work in highly qualified positions as senior staff, experts, or management. Last but not least, expat employment in South Africa is mostly characterized by technological and service sectors, such as business, consulting, and IT.

Best for Kids: South Africa

Only South Africa and Kenya are featured in the Family Life Index, since the number of respondents with families in Nigeria was too small to be statistically significant. South Africa performs well in this index, ranking 15th, while Kenya comes 35th out of 45 destinations for expats with families.

Where South Africa stands out (and not only among the African countries, but in the world) is the availability of



Regional Report Kenya-Nigeria-South Africa

childcare and education. In fact, the country ranks 2nd out of 45 in this subcategory while Kenya is lagging behind on 23rd place. In South Africa, two-thirds of the respondents are satisfied with the childcare options and say they are numerous and easy to get. Still, Kenya also fares slightly better than the global average of 46%, with 49% of expats voicing their overall satisfaction.

While childcare is deemed easy to afford by 42% of respondents in Kenya, 59% say the same in South Africa. Moreover, South Africa performs a lot better than Kenya with regard to the cost of education: 48% of expat parents say that an education is easy to afford in South Africa, while only 11% in Kenya share this opinion. It's interesting to note though that nearly half of the expat parents in Kenya (47%) send their kids to an international school — often the more expensive option when it comes to children's education.

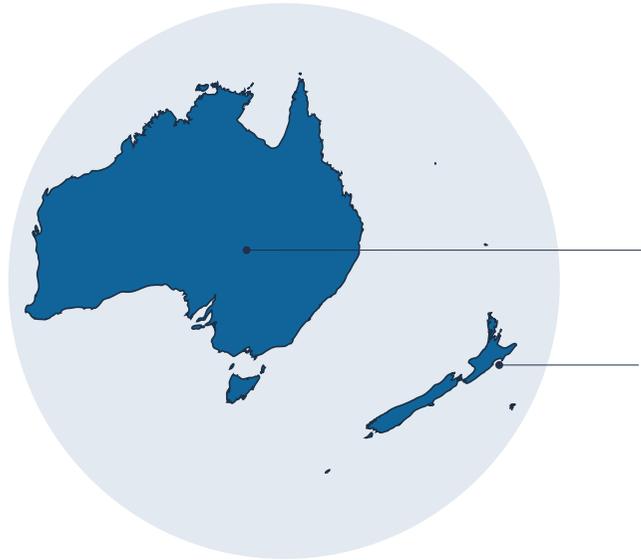
Finally, 55% of expat families in Kenya are happy with their children's overall health, compared to 79% in South Africa, and 74% worldwide. ■



- ¹ **The CIA World Factbook.** Nigeria. 7 Jun 2016.
<https://www.cia.gov/library/publications/the-world-factbook/geos/ni.html>
- ² **Gov.uk.** Foreign Travel Advice: South Africa.
<https://www.gov.uk/foreign-travel-advice/south-africa/safety-and-security>
- Gov.uk.** Foreign Travel Advice: Kenya.
<https://www.gov.uk/foreign-travel-advice/kenya/safety-and-security>
- Gov.uk.** Foreign Travel Advice: Nigeria.
<https://www.gov.uk/foreign-travel-advice/nigeria/safety-and-security>



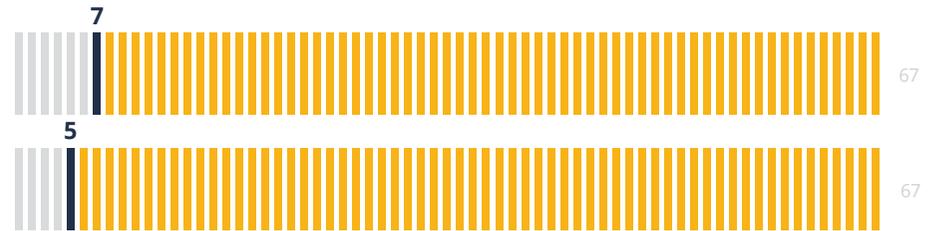
Overall Ranking



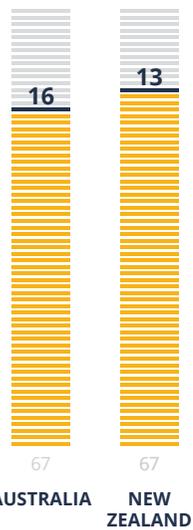
AUSTRALIA



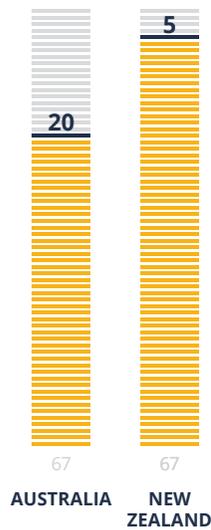
NEW ZEALAND



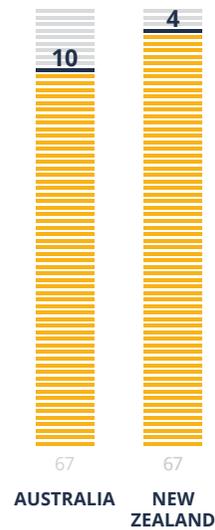
Quality of Life Index



Ease of Settling In Index



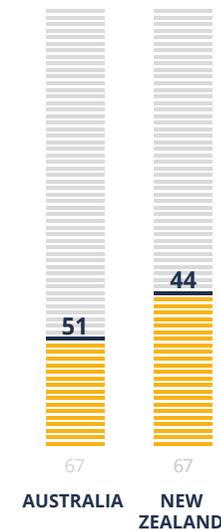
Working Abroad Index



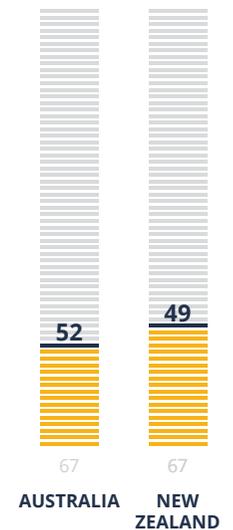
Family Life Index



Personal Finance Index



Cost of Living Index





Australia vs. New Zealand: A Close Call

Most people tend to mentally lump Australia and New Zealand together — but there are some surprising differences concerning expat life in these destinations.

Remote Locations — But Very Attractive Nonetheless

Expats appreciate the region for its quality of life, with New Zealand and Australia ranking 13th and 16th out of 67, respectively, in the Quality of Life Index. More than one-fifth of the respondents in each country say their main reason for moving there was the quality of life.

However, the quality of living is not necessarily appreciated for the very same reasons in both countries: 45% of expats in Australia consider the weather very good, compared to only 26% in New Zealand. Moreover, looking at travel opportunities, 29% of expats are very satisfied in the former destination, while only 19% think the same about New Zealand. But even Australia's score is low compared to the

40% of expats worldwide who are very satisfied with this factor: survey respondents feel the region's relative isolation.

New Zealand scores more points when it comes to healthcare: 24% find medical care very affordable, compared to 16% in Australia. The country also has an advantage regarding the quality of the environment, with 63% judging it very good, as compared to 50% in Australia. Both countries perform extremely well compared to the global average of 28%, though.

Are “Kiwis” the Friendlier Folks?

The region is among the easiest places to settle in. According to the Ease of Settling In Index, Australia ranks 20th, and New Zealand even 5th out of 67. The difference can be

Top Findings

- » Lack of travel opportunities leaves expats feeling isolated
- » Kiwis even more welcoming than the traditionally friendly Australians
- » Great work-life balance but high cost of living
- » Expat parents praise affordable, high-quality Australian education

partly explained by the friendliness towards foreign residents, judged favorably by 83% of expats in New Zealand, compared to 71% in Australia.

Furthermore, while Australian people have a general reputation of being friendly, according to expats, New Zealand does it even better: 21% think it is very easy to make local friends, compared to 14% in Australia. Also, 34% of expats say it is extremely easy to get used to the local culture in New Zealand, while 29% in Australia share that view. Generally speaking, both local cultures seem to be fairly welcoming, since only 16% say the same worldwide.

The warm welcome might help to explain why these countries attract more expat women than average: 61% and 59% of expats in Australia and New Zealand, respectively, are female.



Regional Report Oceania

Moreover, Australia attracts a more adventurous type of expats than New Zealand. To live in a country full of crocodiles, snakes, and flying spiders, you need to be unflappable!

Good Career Opportunities, Very High Cost of Living

Similarly, the region performs very well in the Working Abroad Index, with Australia ranking 10th and New Zealand coming in 4th out of 67. Career prospects are considered satisfactory in both countries, with 67% of expats in Australia and 70% in New Zealand rating them positively.

Work-life balance here is excellent, with 71% of respondents in Australia agreeing they have a good work-life balance and 79% saying the same about New Zealand. The worldwide average is only 60%. Furthermore, expats in these countries work an average 38.6 hours a week, compared to the global average of 41.4 hours.

Expats in Australia are slightly more apprehensive about losing their job than expats in New Zealand: around 59%

in the former judge their job security positively, while 76% in the latter give it favorable ratings. However, Australia doesn't perform worse than the global average of 56%.

So far, expat life here seems to be a paradise; but the downside comes in the Personal Finance Index, where Australia ranks 51st and New Zealand comes 44th out of 67. In fact, 10% of expats in Australia say their disposable income is not nearly enough, compared to 3% in New Zealand: the survey respondents confirm the fact that life in Australia is rather expensive.

Finally, more than half the expats in Australia (52%) are unhappy with the cost of living, while 43% say the same in New Zealand. Both countries do badly compared to the global average of 32%.

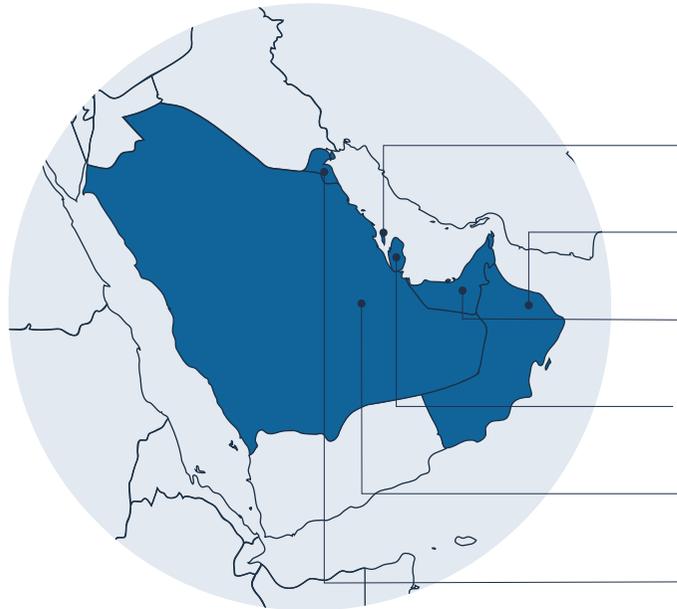
Family Life Is Easier Down Under

Unfortunately, too few expat parents living in New Zealand participated in the survey this year, which is why only Australia makes an appearance in the 2016 Family Life Index.

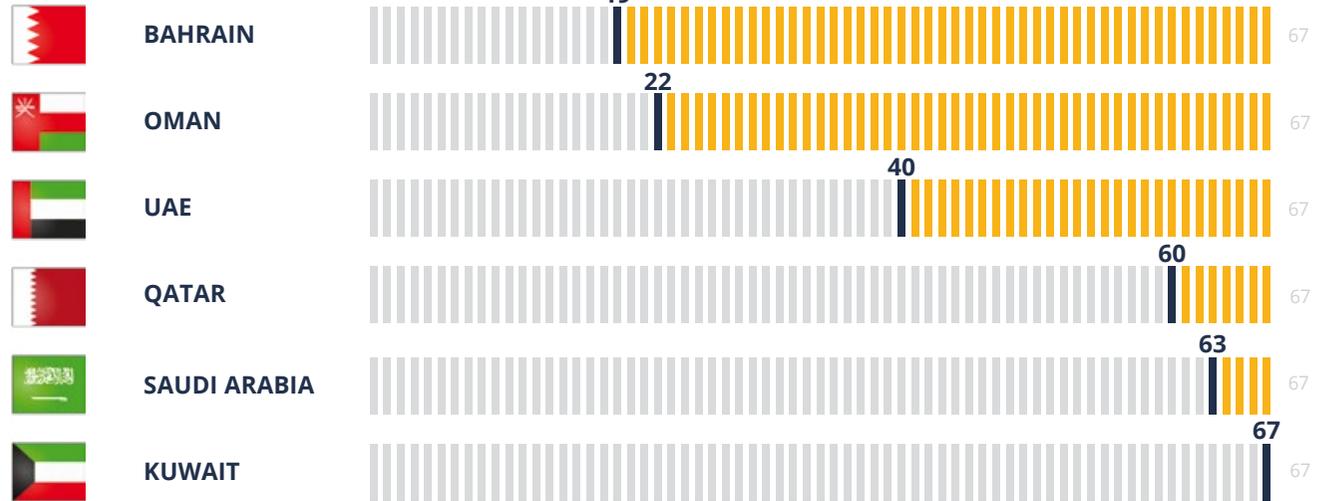
Australia is ranked 7th out of 45 in the Family Life Index, and it performs well in most subcategories. For example, only 2% of expats disagree with the statement that education options are numerous and widely available, compared to a staggering 31% worldwide.

Furthermore, education is deemed easy to afford by 64% of expats, compared to 45% globally. The quality of education is also appreciated by an impressive 84% of respondents, while only 64% rate it positively around the world.

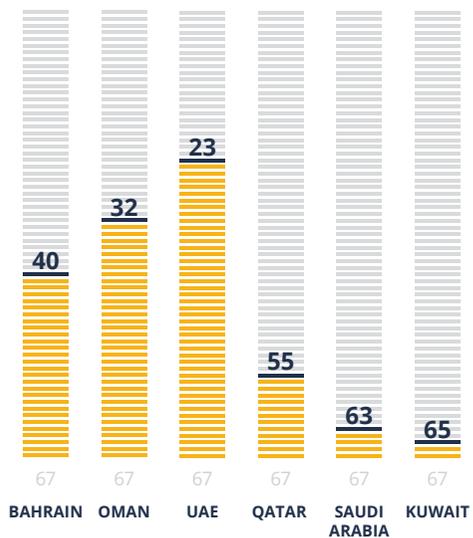
Finally, nearly half of the expat parents in Australia (49%) are very satisfied with their children's health, compared to 30% worldwide; another 90% of them are happy with the overall safety of their kids, a good performance compared to the 75% who say the same around the globe. ■



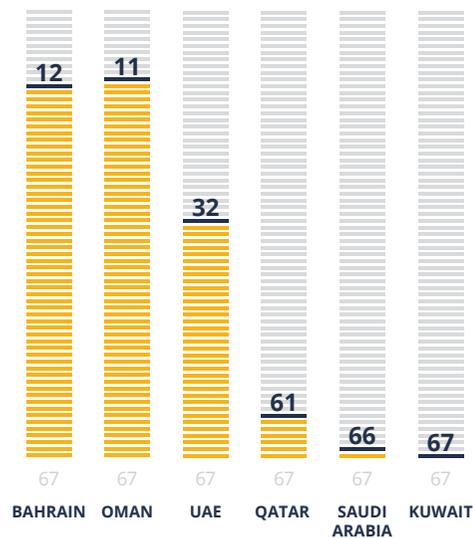
Overall Ranking



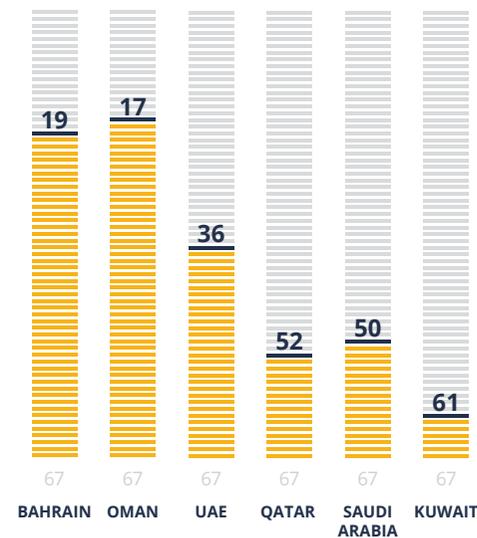
Quality of Life Index



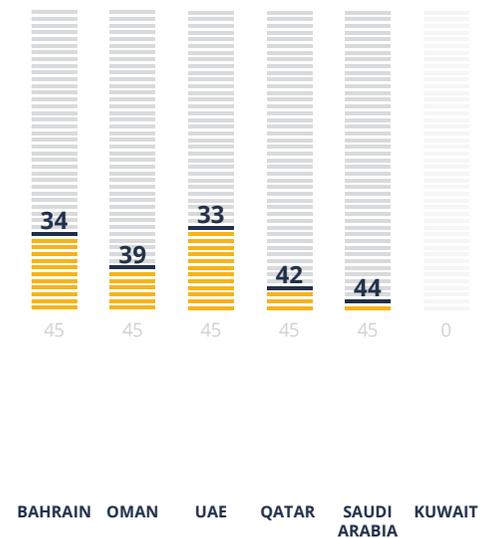
Ease of Settling In Index



Working Abroad Index



Family Life Index





GCC States: Dynamic Economies with Downsides

The Arab Gulf region is surprisingly varied, and it can be quite attractive for people seeking higher wages. However, there are some serious downsides to be taken into consideration.

Few Leisure Options, Political Instability, and a Skewed Gender Ratio

The GCC states' rankings in the Quality of Life Index are, for the most part, among the worst in the world: Qatar, Saudi Arabia, and Kuwait rank 55th, 63rd, and 65th out of 67 countries, with the UAE and Oman standing out on place 23 and 32, respectively.

Firstly, expats are generally dissatisfied with leisure activities available in the region: only the UAE does better than the worldwide average, with 38% of expats expressing complete satisfaction with local leisure options. In comparison, only 5% of respondents in Saudi Arabia say the same.

Political instability in the Middle East is a major problem at the moment, and the Gulf States are also affected by it, according to the survey respondents. In fact, fewer expats in Bahrain, Kuwait, and Saudi Arabia are satisfied with the political stability in their country of residence than the global average of 61%. On the other hand, Oman and the UAE perform a lot better than the worldwide average: 85% and 81%, respectively, are generally happy with this factor.

However, this instability does not lead to issues with personal safety, with the region having a fairly low number of crimes.¹ Most of the expats living in the region agree with this: for example, 63% feel very safe in the UAE, compared to a global average of 38%. Only Kuwait (27%) and Saudi Arabia (28%) perform worse than average in this regard.

Top Findings

- » Expats not impressed with quality of life in Gulf region
- » Oman stands out for friendliness of local population
- » Jobs draw expats to the region, but career prospects often disappoint
- » Availability and cost of childcare present challenge to expat parents

Not surprisingly perhaps, the region is less attractive to expat women than to men. For example, there are only 15% of female expats in Saudi Arabia, and 33% in Qatar, compared to the global average of 49%. Three of the GCC states (Qatar, Kuwait, and Saudi Arabia) are also among the ten worst-rated destinations for expat women.

A Hot Climate, but No Warm Welcome

The results among the various destinations in the Ease of Settling Index vary greatly: Oman and Bahrain feature in the global top 15 while Qatar, Saudi Arabia, and Kuwait rank 61st, 66th, and 67th out of 67, respectively.



Regional Report GCC Countries

Unsurprisingly, the responses to individual questions cover a wide range of reactions, ranging from a mere 35% of expats saying the locals are friendly in Kuwait, to an overwhelming 87% positive ratings in Oman. Qatar and Saudi Arabia are also below the worldwide average of 69%, with a respective 47% and 38% of positive respondents.

Furthermore, 21% of expats in Oman and Bahrain say that making local friends is very easy, compared to the worldwide average of 12%. However, all the other Gulf States have below-average ratings for this question, and it seems that the language might also be a contributing factor.

In fact, the survey respondents across every country of the region find learning the local language less than easy: for example, only 5% of expats in Qatar consider it very easy to learn, compared to 11% globally.

However, most expats in the region (between 56% and 74%) agree that it is not necessary to speak Gulf Arabic in order to get by in everyday life, especially in Bahrain, Oman, and the UAE, where Arabic and English are the main business languages.² The only exception to this rule is Saudi Arabia, where only 43% of the respondents think it's easy to get by without speaking the language, exactly the same proportion as the global average.

Job Market and Financial Reasons as “Pull Factors”

In the Working Abroad Index, the best-ranking Gulf countries are again Oman and Bahrain, both featuring among the top 20 worldwide. The UAE comes in just above the global average, on 36th place, while the rest (Kuwait, Qatar, and Saudi Arabia) are all in the bottom 20.

An interesting fact about the region is that Indian expats constitute the largest nationality in terms of numbers, except for Saudi Arabia, where Pakistani expats are the most numerous. The most likely explanation would be the availability of jobs, often with higher wages than in their home countries, coupled with the relative proximity of the Gulf region to South Asia.

In fact, expats in the region say their top three reasons for relocation are all financial or work related, with the exception of the UAE, where an improved quality of life was another deciding factor. However, respondents are not particularly satisfied with the career prospects offered in the region; only the UAE and Bahrain outperform the worldwide average of 55% positive ratings, with 62% and 57%, respectively.

Furthermore, the work-life balance (or lack thereof) seems to be a problem: in most of the Gulf States, expats work on average more than 45.2 hours a week, except for those

in Oman, where the average work week is 43.3 hours, still more than the global average of 41.4 hours.

Moreover, in the UAE, Kuwait, and Qatar, more than 50% of expats also state that they are dissatisfied with the cost of living, compared to less than a third worldwide (32%). This surge in the cost of living can be attributed to the region's impressive economic growth in the last three decades.³ The notable exception here is Saudi Arabia, where only 16% of expats are less than happy with the cost of living. In that specific case, government subsidies may help to keep living expenses affordable.⁴

A Less Than Family-Friendly Place

In the Family Life Index, all Gulf States rank in the bottom 15 out of 45 destinations, with the UAE coming in at 33rd and Saudi Arabia at 44th. Also, please note that Kuwait is not featured in the ranking since the number of respondents with families was too few to be statistically significant.

When it comes to the available childcare options, only Bahrain (48%) and the UAE (51%) outperform the global average of 46% positive ratings. Oman, however, has the lowest percentage in the region, with only 23% of expats saying they are satisfied with the availability of childcare.

Furthermore, childcare options seem to be both too few



Regional Report GCC Countries

and too expensive: nearly a quarter of the expats in Qatar (24%) think that childcare is very difficult to afford. The UAE (17%) and Saudi Arabia (15%) also do worse than the worldwide average of 11% for those who are completely dissatisfied with the cost of childcare; however, only 3% of expats in Bahrain say that childcare is very expensive.

Expats in the region are generally as satisfied as the global average among expat parents when it comes to the quality of education (64% positive ratings worldwide): Bahrain and Saudi Arabia stand out, though — the one in a positive way,

the other less so. In fact, more than two-thirds of expat parents in Bahrain (69%) are generally satisfied with the quality of education, while only 38% say the same about Saudi Arabia.

Even though the quality seems to be on par with the worldwide average, expat families say that there aren't enough options for their children's education across the region. Again, Saudi Arabia fares worst, with only 24% of parents agreeing that education options are numerous and easily available (globally: 49%). ■

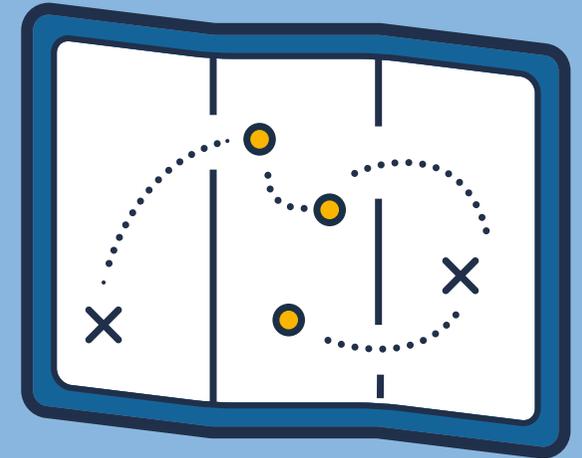


- ¹ **OSAC.** United Arab Emirates 2016 Crime & Safety Report. 8 Mar 2016. <https://www.osac.gov/Pages/ContentReportDetails.aspx?cid=19241>
- OSAC.** Saudi Arabia 2016 Crime & Safety Report. 8 Mar 2016. <https://www.osac.gov/pages/ContentReportDetails.aspx?cid=19243>
- ² **Emirates Group Careers.** Discover Dubai: People and Languages. <http://www.emiratesgroupcareers.com/english/discover/people.aspx>
- ³ **Gulf News.** Making Money from Rising Cost of Living in GCC. 21 Jun 2015. <http://gulfnews.com/business/money/making-money-from-rising-cost-of-living-in-gcc-1.1536845>
- ⁴ **Bloomberg.** Saudi Prince Says Kingdom Working to Soften Subsidy Cut Blow. 18 Apr 2016. <http://www.bloomberg.com/news/articles/2016-04-18/saudi-prince-says-kingdom-working-to-soften-blow-of-subsidy-cuts-in5scpes>

Mapping Expats around the World

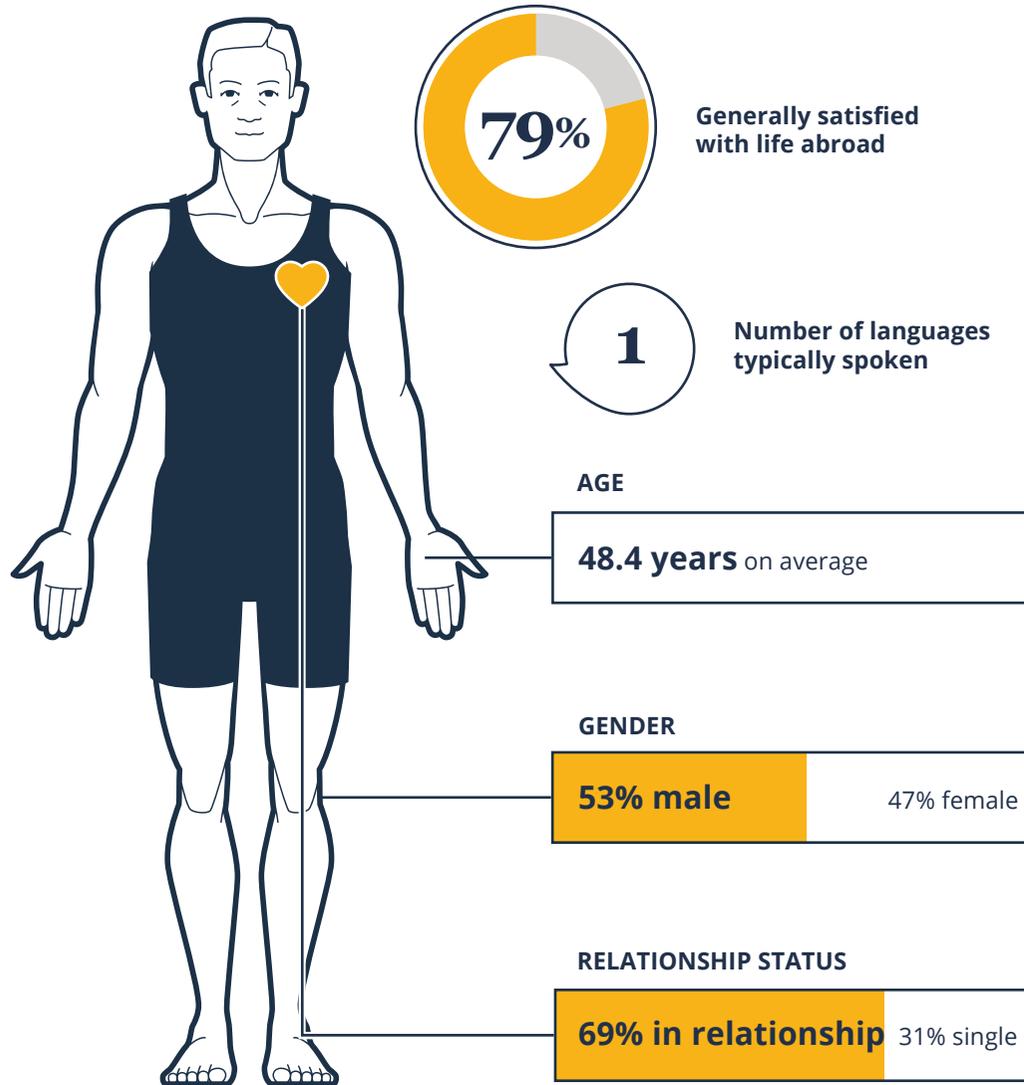
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Chapter
09





Expatriate Profile



Top Countries



5%
Indonesia



5%
Thailand



5%
USA

Top Employment Statuses

Employee/
manager

#1

Entrepreneur/
business owner

#2

Retiree

#3

Potential Benefits of Moving Abroad

General living
standards

#1

Climate
and weather

#2

Cost of living

#3

Potential Drawbacks of Moving Abroad

Distance to
home country

#1

Language

#2

Political
stability

#3



Romantics and Adventurers: Aussies Abroad

Most Australian expats move for love, but despite being of the adventurous type, many tend to not relocate too far from the homeland.

Romantics and Adventurers

It would seem that a large number of Australian expats are romantics at heart. When asked to give their main reason for moving abroad, the highest proportion say that they moved for love (17%), while 12% moved for their partner's job or education. In fact, 16% of Australian expats have acquired the citizenship of their host country, compared to 11% globally. One potential explanation for this trend might be the high number of those moving for love who possibly marry abroad or just want to have the same nationality as their partner.

When able to give multiple reasons for their relocation, most Australian expats say that they were looking for an adventure

or a personal challenge (32% compared to 25% globally). Australians would then appear to be an adventurous bunch, even though not many of them have lived in another country before. For a quarter of Australian expats, this is their first stay abroad. On the other hand, 16% of them have lived in five or more countries; compared to the global average of 11% they seem to be quite adventurous after all.

In fact, the most common expat type among Australian expats is the Adventurer, representing 23% of Aussies. The Greener Pastures Expat and the Romantic follow with 19% and 13%, respectively. In fact, the percentage of Aussie expats who are classified as Romantics is five percentage points higher than the global average, representing their tendency to move for love.

Top Findings

- » Southeast Asia among the most common destinations
- » For a quarter it's the first stay abroad
- » Nearly half only speak their native tongue
- » Twice the average in top management positions
- » The average full-time work week has 47.6 hours

Not Too Linguistically Adventurous

While the Aussies seem to be quite adventurous, they do not seem to have a love for learning languages. An impressive 48% only speak one language, compared to 12% globally. There are also quite a few who speak two languages (32%), but most Australians who move abroad only speak a little of the local language (42% compared to 29% among all nationalities).

However, 55% overall disagree that they have had trouble with a potential language barrier in their new country, and only 26% considered the local language to be a possible disadvantage before relocating, which is however still higher



Nationality Report Australians Abroad

than the global average of 20%. However, this statement might be somewhat biased as English is either the native language or is widely spoken in the top Australian-expat destinations — Indonesia, Thailand, and the USA. In fact, 16% say that the local language is the same as their mother tongue compared to just 11% of all nationalities.

High Flyers

An impressive 28% of those Australian expats who have chosen the traditional role of employee or manager as their main employment status are in top management positions, two times the global average of 14%! Indeed, 64% of all Australian expats have a Bachelor's degree or higher. However, 51% say that their income is overall lower than what they'd earn in a similar position back home. Despite the lower earnings, at 47.6 hours per week, their average

full-time working hours are quite a bit higher than the global average of 44.6.

As far as the current employment status of Australian expats is concerned, it is interesting to note that significantly less than the global average are employees and managers (32% vs. 41% globally). Meanwhile, there are slightly more entrepreneurs, business owners, and retirees than the global average. One in nine Australian expats (11%) is either an entrepreneur or a retiree, respectively, compared to 8% each worldwide.

Struck by Cupid's Arrow

As already stated, most Australian expats made the move abroad for love. As would be expected, then, over three-quarters of them (76%) met their partner before relocating.



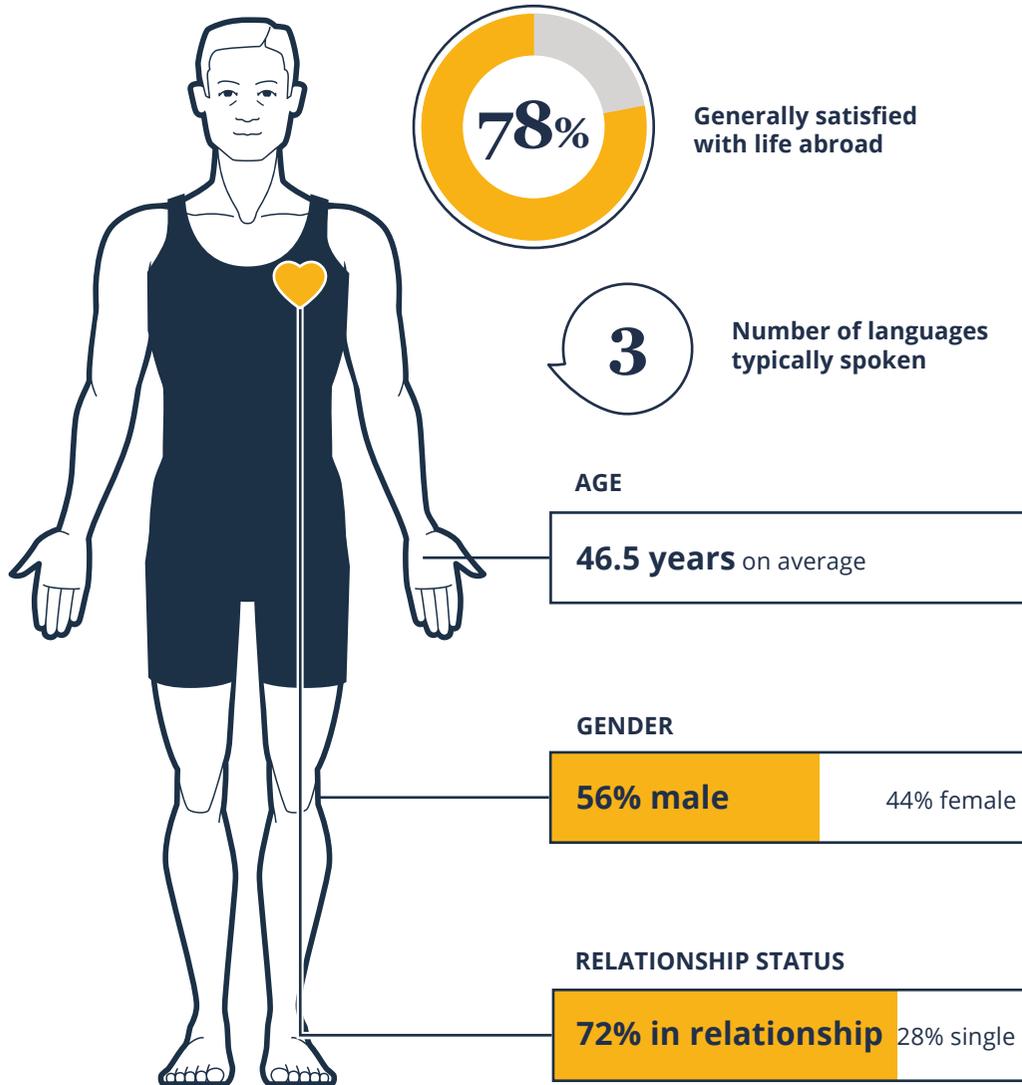
Expat Insider
The InterNations Survey

Indeed, nearly half (46%) say that their partner comes from the country they have moved to, compared to 33% globally.

It would also seem that love trumped any worries these expats had about moving abroad, as 40% saw the distance to their home country as a potential disadvantage prior to moving compared to 28% globally. However, it is interesting to note that, relatively speaking, most Australian expats aren't that far from home. Among the top locations of Australian expats are Indonesia, Thailand, and the USA, all with 5% of Australians living there. ■



Expats Profile



Top Countries



12%
USA



6%
China



6%
Germany

Top Employment Statuses

Employee/
manager

#1

Self-employed
professional

#2

Retiree

#3

Potential Benefits of Moving Abroad

General living
standards

#1

Climate
and weather

#2

Language

#3

Potential Drawbacks of Moving Abroad

Healthcare
standards

#1

Distance to
home country

#2

Political
stability

#3



Austrians Like to Stay for a While

Austrians abroad are highly educated and speak a fair number of languages, which comes in handy during their many and long stays abroad.

Work and Adventure Calling

Two-ninths of Austrian expats (22%) indicate that being sent abroad by their employer was their main motivation for moving, while 11% say they found a job in their new country of residence on their own. However, it's not all work and no play for the Austrian expats. In fact, another 13% of the respondents claim that the most important reason for their relocation was that they were simply looking for an adventure, which is seven percentage points higher than the global average. Prior to moving abroad, Austrian respondents say they considered the climate and weather (50%), the general living standards (49%), as well the language (44%) potential benefits of their relocation.

Established Expats

Generally, Austrians are not new to living abroad. Not quite one-quarter of the respondents (23%) say they have lived in two other countries before their current stay, followed by 22% who have lived in one other country before. For only 17% is this the first stay abroad, in contrast to the global average of 27%. Furthermore, a considerable 15% have previously lived in five or more countries, a statement made by only 11% of all respondents worldwide.

Quite a large percentage has also been living abroad for a long while: close to a third of Austrian expats (31%) — against 22% worldwide — say the length of their stay in their current country of residence already exceeds ten years. Incidentally,

Top Findings

- » Half consider the weather before moving
- » Most have lived abroad before
- » About a quarter speak four languages
- » 29% of Austrian partners are unhappy with move

31% of Austrians also hope to stay in their host country possibly forever, a sentiment that is echoed by the same percentage of expats worldwide.

Scaling the Heights of Education

Austrians abroad are generally very well educated: 46% of respondents have obtained a postgraduate degree or a Master's degree while globally the average is 41%. What is more, an impressive 14% even have a PhD or similar degree, which is a significantly higher percentage than the global average of 6%.



Speaking Not Only the Mother Tongue

The local languages of the respective countries of residence are spoken very well by an impressive half of the Austrian respondents, in contrast to the global average of 28%. Across all survey respondents, 12% admit to not speaking the local tongue at all; among Austrians abroad, only a third of this percentage (4%) say the same. One in ten also claims that their mother tongue is the same language as in their host country. Therefore, it seems hardly surprising that 68% of the Austrian expats generally disagree that the language barrier is a problem for them. Indeed, four-ninths of the Austrians (44%) even saw language as a potential benefit before moving.

All in all, over two in five (42%) say they speak three languages, which is significantly higher than the global average of 31%. Furthermore, 24% speak four languages, five percentage

points more than the global average again. Not one Austrian survey participant speaks only their mother tongue (vs. 12% globally). However, as the *Expat Insider* survey was conducted in English, this is hardly a surprise.

From Self-Employed Professionals to Top Managers

As is the case on a worldwide level (41%), the largest group of Austrian expats also works as either employees or managers (38%). Of these, close to a quarter each (24%) are employed in top management and middle management positions. The second most common employment statuses among Austrians abroad with 9% each are retirees and self-employed professionals. While the percentage of the former is close to the general average (8%), the latter is clearly overrepresented among Austrian expats when compared to all survey respondents (5%).

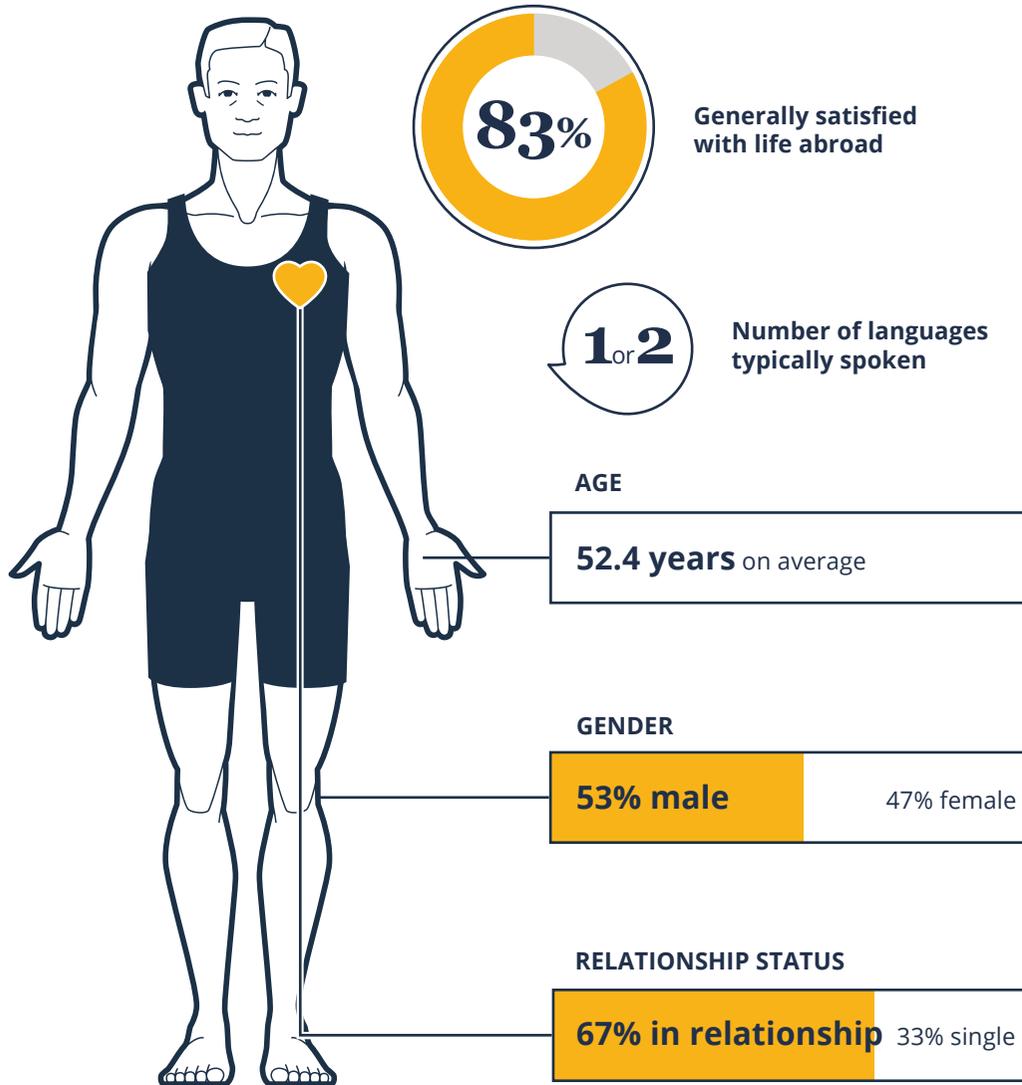
Stable Relationships

Most of the Austrian respondents are in a relationship; 72% have a partner as opposed to the global average of 63%. When it comes to the nationality of their significant others, things are rather mixed. While across all survey participants there is a tendency towards couples with the same nationality (45%), among Austrian expats in a relationship only 36% say the same. More than three in ten (31%) have a partner who is from the same country they are living in, and one-third are with someone from another country altogether. The vast majority lives in the same country as their partner, but there are 18% of Austrian expats in a relationship who do not.

Unfortunately, 29% of the respondents from Austria say that their partner is not happy with the move abroad, while globally the average is only 18%. Nevertheless, around two-thirds (66%) are generally satisfied with their relationship. ■



Expat Profile



Top Countries



8%
Spain



6%
Germany



5%
France

Top Employment Statuses

Employee/
manager

#1

Retiree

#2

Teacher/academic
staff/researcher

#3

Potential Benefits of Moving Abroad

General living
standards

#1

Climate
and weather

#2

Cost of living

#3

Potential Drawbacks of Moving Abroad

Language

#1

Political
stability

#2

Distance to
home country

#3



Monolingual and Looking for a Better Life

Many British expats settle in other European countries where they are retirees, teachers, or employees.

Settling Down for Good in Europe?

British people do not necessarily stray far away from home. Indeed, the three top countries of residence are Spain (8%), Germany (6%), and France (5%). British respondents say they considered the climate one of the top potential benefits prior to their move: 63% were looking forward to leaving the British weather behind, as well as hoping for generally better living standards. Indeed, work is not the most important reason for British people to live abroad. Instead, 15% indicate a wish for a better quality of life, followed by 14% who moved to live in their partner's home country.

The British are not prone to short stays, either: 35% have

been living in their host country for more than ten years, while only 9% have been living there for less than six months. Similarly, when asked about the planned length of their experience abroad, nearly half of the respondents (49%) plan to stay in their host country possibly forever. This is 18 percentage points more than the global average.

Before moving to their current country of residence, the British expats did not necessarily live in many other foreign countries. Indeed, for the largest group of 28%, this is their first stay abroad, while more than one in six (18%) have lived in another country before. There is, however, also a not insignificant portion of British expats — 16% to be exact — who have lived in five or more countries already.

Top Findings

- » Spain is the top country of residence
- » Brits seek better weather abroad
- » About half plan to stay forever
- » A majority don't speak the local language well
- » One-fifth are retirees

The Curse of Speaking a Lingua Franca

Most likely because their mother tongue is English, a language that is widely understood and spoken in many areas of the world, the British tend to speak fewer languages than the global average. As a matter of fact, 36% say they speak only the one language, followed by another 36% of British respondents who have mastered two. For comparison, these two options together make up just 38% of all survey respondents.

As a consequence, many British expats can only speak the local language(s) in their respective host country a little (39%) or not at all (13%). Just 17% consider their local language



skills very good, compared to 28% worldwide. Despite this, the language barrier is not a problem at all according to 41% and only one-fourth generally consider it to be a problem.

Retirees Abound Abroad

Only slightly more than one-fourth of the British (26%) are working as employees or managers, against 41% worldwide. Over one in ten (11%) are employed as teachers, researchers, or academic staff, primarily at international (36%) or language schools (19%). Another 8% work as self-employed professionals, not quite double the global average of 5%. However, the second-largest group following employees and managers are retirees. In fact, one-fifth of British expats are retired abroad, perhaps somewhat explaining the aforementioned focus on a better quality of life and climate.

A Technical Education

The British expats' academic achievements are slightly lower than the global average. One-third have attained a Bachelor's degree and one-fourth have a postgraduate degree, with another 4% of PhDs. Many British expats have had commercial, technical, or vocational training instead, making up 17% of the British abroad, which is more than double the global average of 8%. One in ten expats does not have a degree at all, though, in contrast to the global average of 3%.

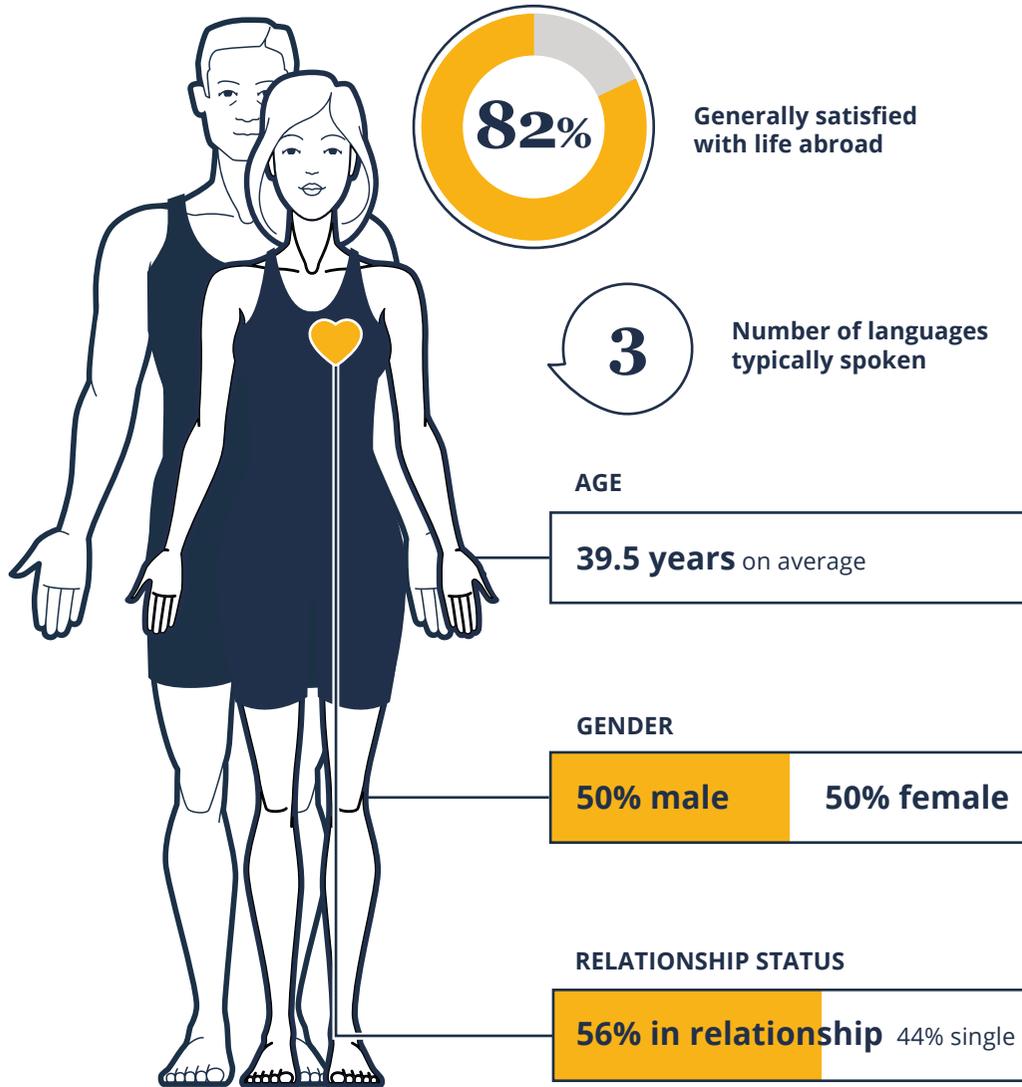
Diverse Incomes

When it comes to comparing the income of working expats with what they would have gotten back home in the United Kingdom, the figures are quite interesting. Close to one in

five (19%) claims that their income is a lot lower than back home, 18% say it is about the same, while another 17% say it is a lot higher than in their home country. Among all working survey participants, there is rather a tendency toward improved incomes, with close to a quarter (24%) earning a lot more than they would at home. Luckily, the majority of British expats (51%) still say their disposable household income is more than they need to get by. ■



Expats Profile



Top Countries



9%
Germany



8%
Switzerland



8%
USA

Top Employment Statuses

Employee/
manager

#1

Looking
for work

#2

Entrepreneur/
business owner

#3

Potential Benefits of Moving Abroad

General living
standards

#1

Economy and/
or labor market

#2

Personal safety

#3

Potential Drawbacks of Moving Abroad

Healthcare
standards

#1

Distance to
home country

#2

Taxation

#3

French Expats: Adventurous & Cosmopolitan

French people abroad mainly move for job-related reasons, speak many languages, and are highly educated.

A Cosmopolitan People

French people living abroad are generally satisfied with their lives, as attested by 82% of the respondents, which is a slightly higher percentage than the global average of 78%. Indeed, they enjoy the cosmopolitan lifestyle to the point that close to seven in ten French respondents (68%) have lived in at least two other countries before. Worldwide, less than half of all survey participants (49%) can say the same. Consequently, for only 16% of French abroad is their current experience also their first stay in another country, which is eleven percentage points less than the global average. More than one-quarter of the respondents (26%) also admit to having the desire to stay in their current country of residence forever, if possible.

Between Job Opportunities and Adventure

When asked about their reasons for moving and with multiple answers possible, 31% of the French respondents say they found a job and 28% were looking for a personal challenge or adventure. This is also reflected in the factors that French participants very much regarded as potential benefits prior to the move: general living standards (61%) and the economy and labor market (58%) are what French expats-to-be were looking forward to the most.

A Good Position in the Workforce

Once abroad, the French typically work as either employees or managers (52%), as opposed to the global average which is eleven percentage points lower. Those employed occupy mostly senior and expert positions (21%), followed by those with less than two years of experience (20%) and those with more than two years of experience (20%). French retirees abroad, on the other hand, are somewhat rarer than the global average with 3% against 8% overall.

Money Is Not a Problem

In their new country, around five-ninths of the French

Top Findings

- » Most have lived abroad before
- » 36% speak the local language very well
- » Two-thirds have a postgraduate degree
- » *Écoles françaises* a popular option for French expat kids



Nationality Report The French Abroad

respondents (55%) confirm having an overall higher income compared to back home, which is mostly on par with the global average of 54%. Over two in five (42%) also say they have absolutely not suffered from a loss in personal income in the host country. The lower than average percentage of French expats with a disposable household income of 25,000 USD or less a year (18% vs. 30% on average) seems to support this statement.

The French Polyglots

Living in different countries seems to help French people improve their language skills, too. In fact, over two-fifths of the respondents (43%) say they speak three languages and 23% even speak four. Just 1% of French abroad say they only speak one language, a significantly lower portion than the

global average of 12%. Additionally, French people seem to be keen on learning the local languages of their host country, as they are reportedly spoken very well by 36% of the French people living abroad. Only 12% say they do not speak the local language(s) at all. Unsurprisingly then, the language barrier is not at all a problem for half of the French respondents.

Highly Educated

The French are not only well educated when it comes to languages, though. A rather impressive 66% possess a postgraduate or Master's degree. Worldwide, only around two-fifths of expats (41%) can say the same.

Speaking of education, French parents with dependent children abroad seem keen to provide their kids with an

education similar to what they would receive back in France. While worldwide only 7% of parents say they have chosen to send their children to a national school abroad, over one-fifth of French parents (22%) say they picked an *école française*.

The Great Romantics?

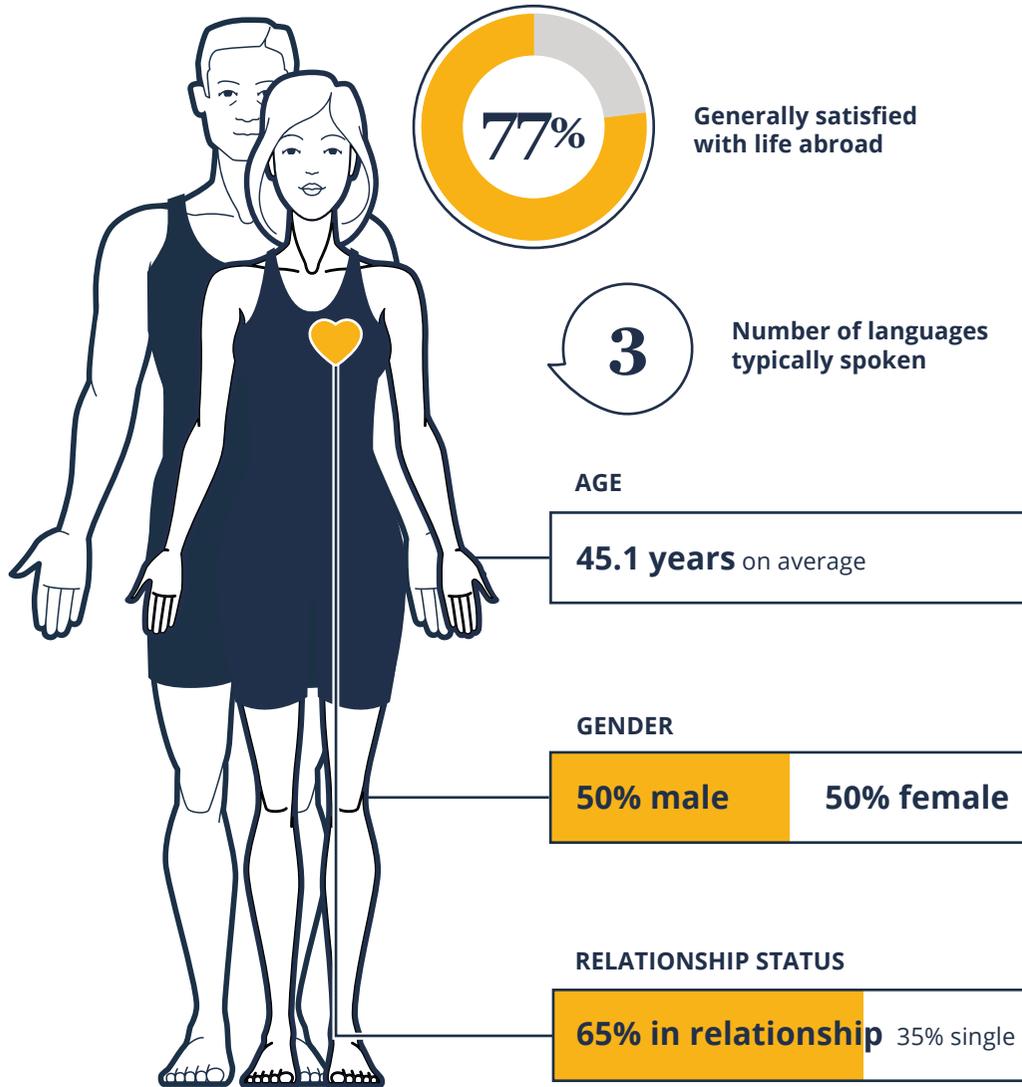
The French are stereotypically very romantic people. However, of the French living abroad, only 56% are involved in a relationship, as opposed to the global average of 63%. Two-fifths of the respondents say they have a French partner, whereas 32% are with a partner who comes from another country, and only 28% have a partner from the country they are currently living in. ■



Expat Insider
The InterNations Survey



Expats Profile



Top Countries



9%
USA



8%
Switzerland



5%
Spain

Top Employment Statuses

Employee/
manager

#1

Entrepreneur/
business owner

#2

Freelancer

#3

Potential Benefits of Moving Abroad

Climate and
weather

#1

General living
standards

#2

Language

#3

Potential Drawbacks of Moving Abroad

Distance to
home country

#1

Healthcare
standards

#2

Cost of living

#3



Germans Abroad: For Work, Love & Adventure

Germans move abroad mainly for job-related reasons, speak multiple languages, and tend to live in their host countries for a long time.

What Makes Germans Relocate?

While close to one in four of the German respondents (23%) cited looking for an adventure or a personal challenge as one of their reasons for relocating, most were in the end mainly motivated to move to their current host countries for work-related reasons. In fact, almost one-fifth (19%) cite being sent abroad by their employer as the most important reason, which is six percentage points more than the global average. One-seventh found a job abroad on their own (14%), and a group of romantics made up by 12% of the German respondents moved to live in their partner's home country. Similarly, another 12% joined or followed their partner when they relocated for work or education.

Their own education or finances seem to be less of a motivation: only 3% of German expats say they moved abroad in order to go to school or university, which is half the global average of 6%. Similarly, just 2% quote financial reasons as their most important ones, compared to 4% worldwide. The destination country, on the other hand, has played a larger role in the decision making: 7% of Germans say their desire to live in a particular country was the main reason to go, a percentage that is beaten only by Israelis (15%) and is on par with US Americans (7%).

Staying in the Host Country Forever

The average age of the German respondents is 45.1 years,

Top Findings

- » Germans like a good adventure
- » They tend towards long stays abroad
- » Many plan to stay in their host country forever
- » About half speak the local language very well

which is only slightly higher than the global average of 43.0 years. Regardless of age, two-sevenths (29%) say they have been living in their current country of residence for more than ten years already, followed by close to a fifth (19%) whose stay so far has lasted between five and ten years. Only one out of nine (11%) has been living in their country of residence for less than six months so far.

Expats' plans reflect this tendency for longer stays as well: the largest group of Germans, made up of 34% of respondents, is planning to stay in their current country forever, if possible. Still, this does not mean that Germans abroad tend to stick to just one destination: while worldwide 27% say that their current experience is their first stay abroad, this is the case for not quite a sixth of German



respondents (16%). Instead, 17% even say they have lived in five or more foreign countries so far, against a global average of 11%.

Speaking the Essential Languages

When living in multiple countries, good language skills can only be a boon. Close to two in five Germans (38%) say they speak three languages, including their mother tongue. A further 23% speak four languages and 16% even five or more, against 12% worldwide.

Indeed, 46% of Germans claim to speak the local language(s) of their respective country of residence very well, in contrast to the global average of 28%. One out of five speaks the local language a little and 18% speak it fairly well. Another one in ten even lives in a country where the local language is the same as their mother tongue. As a consequence, almost seven-tenths of the German respondents (69%) generally disagree that the language barrier is a problem for them.

Occupying Rather High Positions

Abroad, most Germans work as either employees or managers, making up half of the respondents. The second-largest group is 15% of Germans who work as entrepreneurs or own a business, while another 13% work as freelancers. The level of seniority among German employees or managers abroad is somewhat above average: almost two-sevenths (28%) are senior employees or experts and 45% work in management positions.

Despite the good positions as well as a good education — 54% have a Master's degree or even a PhD, compared to 47% worldwide — Germans generally speaking do not earn much more for the same job abroad. In fact, 21% say they earn about the same, and even if 47% say their income is generally higher than it would be in Germany, this percentage is still lower than the global average of 54%.

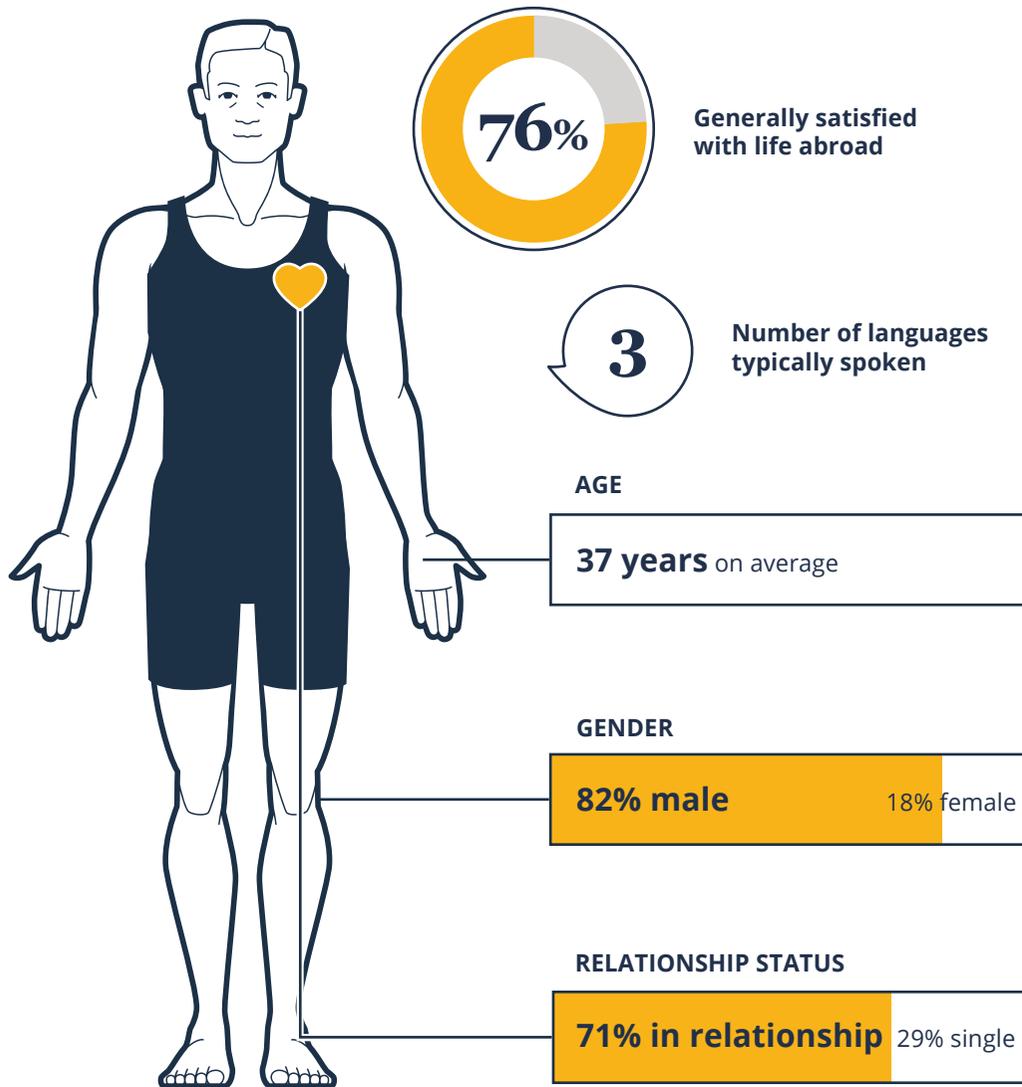
Mixed Relationships Divided by Job Priorities

Most of the German respondents are in a relationship (65%). Interestingly, the percentages of the partner's nationality are almost equally divided: 33% have a German partner, 35% are in a relationship with a national from their current country of residence, and almost one-third are with a person from another country (32%). The majority, made up by more than four-fifths (84%), lives in the same country as their partner, a percentage that matches the global average.

The unlucky ones who are in a long-distance relationship mainly cite work-related reasons for this. In fact, one-quarter live separately due to the lack of suitable jobs for both partners in the same country, while another 24% cite different career priorities. Almost one-fifth (19%) are living in different countries for family reasons. ■



Expatriate Profile



Top Countries



16%
UAE



8%
Oman



6%
Germany

Top Employment Statuses

Employee/
manager

#1

Teacher/academic
staff/researcher

#2

Entrepreneur/
business owner

#3

Potential Benefits of Moving Abroad

General living
standards

#1

Infrastructure

#2

Personal safety

#3

Potential Drawbacks of Moving Abroad

Language

#1

Cost of living

#2



Indians Abroad Put Work and Study First

Most Indians have a high education level and move abroad to better their economic circumstances.

Top Findings

- » Indians earn more abroad
- » Vast majority of Indian expats are male
- » Over a quarter found a job abroad on their own
- » A quarter don't speak the local language at all
- » 29% are in a long-distance relationship

Staying Close to Home

Many Indians who live abroad do so just on the other side of the Arabian Sea: almost one-sixth live in the UAE (16%), while 8% live in Oman and a further 5% each in Bahrain, Saudi Arabia, and Qatar. The only Western country in the top five destinations of Indians abroad is Germany with 6%.

Going Abroad for Work and Study

The reasons behind the relocation are mainly work and study related: almost two out of seven Indian expats (28%) say they found a job abroad on their own, 16% were sent by an employer, 9% were recruited by a local company, and

9% moved to go to school or university abroad. Love as the main motivator is much less common than across all respondents (2% vs. 11% worldwide), as is the partner's job or education (7% vs. 9%). This changes, however, when looking at Indian women only: the female figures show that for 34% of them the number one reason for relocating is the partner's job or education. It is worth pointing out though that 82% of the Indian respondents who disclosed their gender are male.

Employees, Entrepreneurs, or Stay-at-Home Mothers

Once abroad, around two-thirds work as either employees or managers (65%), while 6% describe themselves as teachers,

academic staff, or researchers, and a further 6% are entrepreneurs or business owners. Among Indian women, the largest group with approximately two-fifths (39%) are also employees or managers, while the second-largest group consists of home-makers and stay-at-home mothers (16%).

The Benefit Number One

One of the most important potential benefits of a move abroad is considered to be the general standards of living, regarded as such by 65% of Indian respondents. And thanks to improved incomes, Indian expats can fulfill this wish for a good standard of living: more than five out of seven respondents (72%) say that for the same position in their home country, they would generally earn less. Across all survey respondents, only 54% feel the same.



Above-Average Education Levels

Indian expats also show a high level of education. Indeed, half of the respondents have attained either a postgraduate degree or a Master's degree, which is nine percentage points more than the global average. A further 37% of the Indian expats have a Bachelor's degree and one in twenty even has a PhD. Very few have no degree at all (only 1%) or just a high school diploma, the latter of which has been obtained by 4% opposed to the global average of 8%.

Linguistic Talent, but Not for the Local Language(s)

Respondents from India certainly have a flair for languages, seeing as with 36%, the largest group says they speak three

languages, and almost two out of seven (28%) speak four, whereas globally the averages are 31% and 19%, respectively. But what is even more striking is that 14% say they speak five languages, 4% speak six, and 2% even seven or more, which is double the global average. It may come as somewhat of a surprise then, that only a third say they speak the local language(s) in their host country generally well, while almost two in five (39%) speak it just a little and 24% not at all.

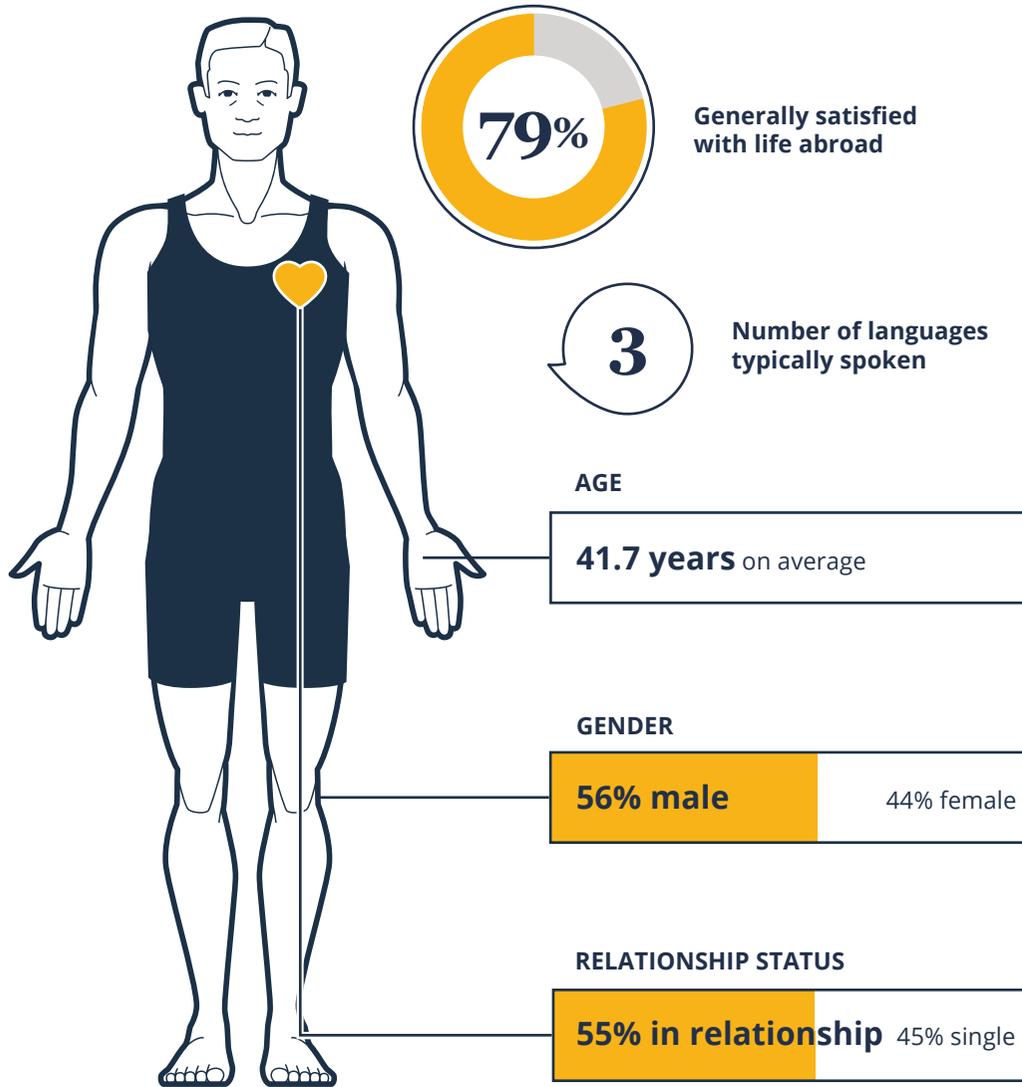
Indian Partners and Long-Distance Relationships

Five out of seven Indian respondents (71%) are in a relationship. Mostly, their partner is from India as well (86%) and 78% say they met before moving to their current host country. However, two-sevenths (29%) are in a long-distance relationship, which is not quite double the global average

of 16%. For 47%, family reasons are the number one reason for doing long distance, including for example considerations regarding their children's education. This is a significantly higher percentage than the global average of 28%. On the other hand, different career priorities among the partners (11%) and a lack of suitable jobs for both (8%) are far less likely to be quoted by Indian expats than the global average of 20% and 14%, respectively, would suggest. ■



Expats Profile



Top Countries



13%
Switzerland



11%
Germany



7%
United Kingdom

Top Employment Statuses

Employee/
manager

#1

Looking for work

#2

Entrepreneur/
business owner

#3

Potential Benefits of Moving Abroad

General living
standards

#1

Economy and/or
labor market

#2

Infrastructure

#3

Potential Drawbacks of Moving Abroad

Climate and
weather

#1

Cost of living

#2

Distance to
home country

#3



A Career Move before Anything Else

Expats from Italy mostly move for better career opportunities, preferring to settle in countries close to their homeland.

Staying Close to Mamma

When asked about the most important factor in choosing a new country, Italians are focused on the availability of jobs. In fact, 23% found a job in their new country on their own while another 18% say they were sent by their employer. Around the globe, 15% and 13%, respectively, say the same. Consequently, the two main expat types among Italians are the Foreign Assignee (17%), and the Career Expat (17%). Italians abroad can also be seen as experienced expats, since only 19% say this is their first stay abroad, compared to 27% of expats globally.

Italians have the image of being very warm and friendly people, but 16% of them report having a lot of trouble making

new friends in their country of residence, compared to 10% of expats worldwide. However, this may also be explained by their destination, as the local culture there surely plays a role here as well. In fact, Italian expats tend to stay close to home, with the top three countries of residence being Switzerland (13%), Germany (11%), and the United Kingdom (7%). And with ranks 63rd, 58th, and 43rd out of 67 countries, none of these do particularly well in the Finding Friends subcategory of the Ease of Settling In Index.

Excellent Language Skills

Italian expats seem to be more proficient in languages than the norm, since more than three-quarters (80%) speak three or more languages, compared to only 62% of all the survey

Top Findings

- » Finding friends abroad not easy for Italian expats
- » Move abroad means higher income for most
- » Italians prefer to retire at home
- » 80% speak three or more languages

participants. Moreover, 40% say they speak the local language(s) of their respective country of residence very well, compared to 28% of expats worldwide. The fact that only 3% live in a country where their mother tongue is spoken gives them even more credit; especially in light of the global average of 11%.

Italian expats rarely chose to move to another country to improve their language skills (only 2%), at least when it comes to their main motivation for relocating. However, they are still more likely to do so than expats from other countries (1%).



Highly Specialized and Well Paid

Nearly two-thirds of Italians abroad (61%) hold a postgraduate degree or PhD, while less than half of expats (47%) can say the same worldwide. This high level of specialization does not mean that Italian expats hold higher positions than others, though. In fact, more than half of them (54%) are employees or managers — compared to 41% globally. Of these expats, Italians abroad are less likely to be employed as top (9% vs. 14% globally) or middle managers (19% vs. 22% globally).

Nor, it seems, are the PhD holders particularly attracted to academic, teaching, and research work, since only 4% of Italian expats work in this field, compared to 8% worldwide.

It also seems that Italians prefer to retire at home: a mere 3% chose retiree as their status, which is less than half the percentage of global survey respondents (8%).

Finally, it is also worth noting that 69% of Italians abroad who are currently working say that their income is higher than back home. Over three in ten (31%) even go so far as to say their income is a lot higher than it would be back in Italy.

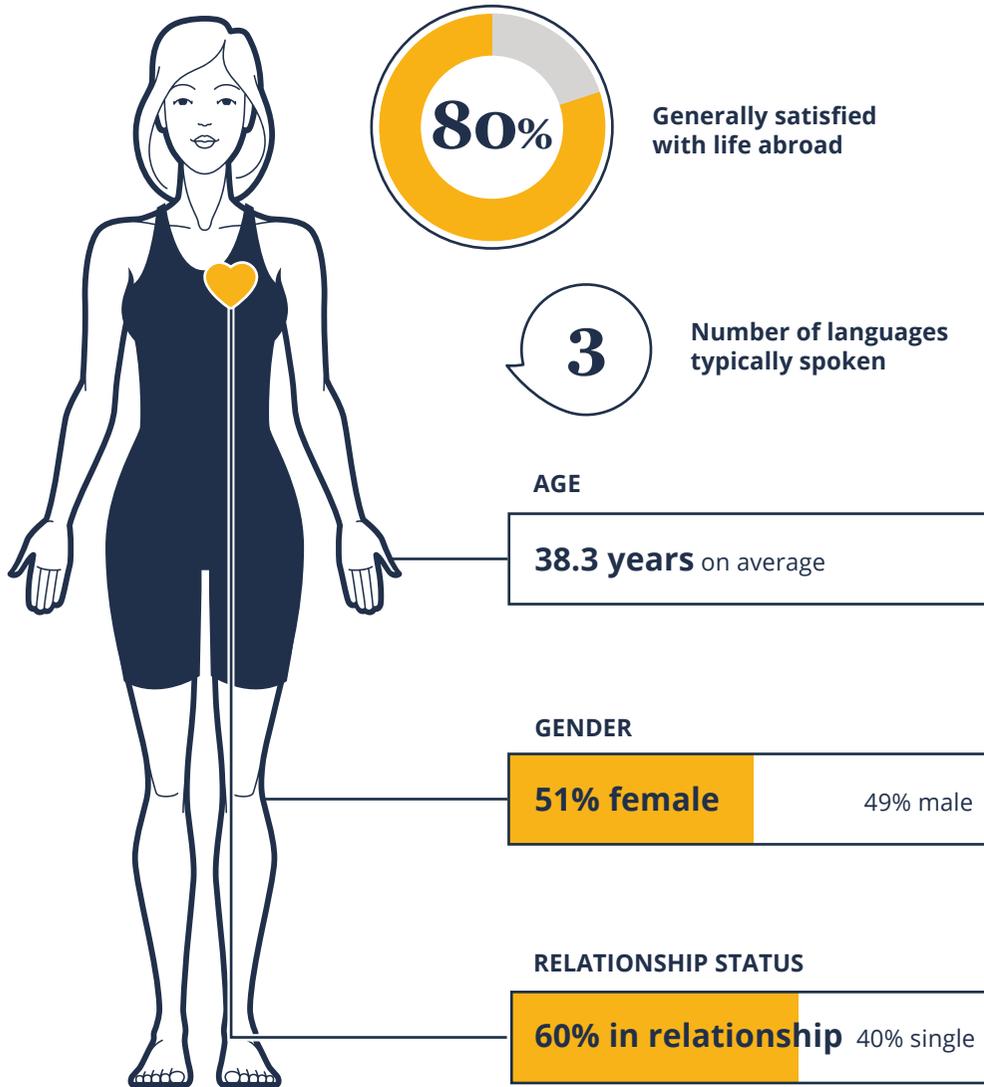
More Pragmatic than Romantic

Italians have the reputation of being a romantic people, but this stereotype may be surprisingly untrue for expats: over four out of nine Italian respondents (45%) say they are not in a relationship, compared to only 37% globally.

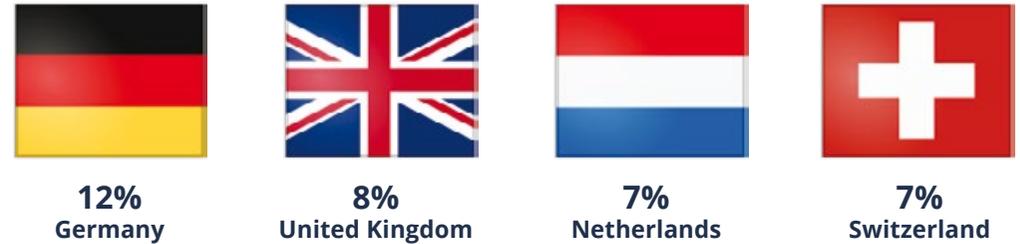
Italians are more likely to have a partner from another country than their own or their host country (28% compared to 22% worldwide). Furthermore, a fifth of Italian expats who are in a relationship are in a long-distance one. Different career priorities are the most common reason for this, according to 38% of Italians abroad. The fact that this is the case for only 20% of expats in a long-distance relationship worldwide underlines the importance of a career for Italian expats. ■



Expatriate Profile



Top Countries



Top Employment Statuses

Employee/
manager
#1

Looking for work
#2

Freelancer
#3

Potential Benefits of Moving Abroad

Economy and/or
labor market
#1

General living
standards
#2

Personal safety
#3

Potential Drawbacks of Moving Abroad

Climate and
weather
#1

Taxation
#2

Cost of living
#3



Spaniards: Looking for Better Careers Abroad

Spanish expats mainly move abroad for work-related reasons and tend to stay for a moderate amount of time. They also speak many languages and are highly educated.

Moving Abroad for Work

Work-related reasons are the driving factor behind Spanish people leaving their sunny country to live abroad. In fact, 26% found a job abroad on their own, which is eleven percentage points more than the global average, while a further one in five has been sent to their host country by their employer. In line with these results is the fact that 66% of Spanish expats consider the economy and/or labor market in their future host country as the biggest potential benefit prior to moving. And if they did not move for their own job, 12% moved because of the partner's job or education.

Top-Notch Education and Improved Incomes

Spaniards are highly educated: four in seven respondents (57%) have a postgraduate or a Master's degree, which is a rather impressive 16 percentage points higher than the global average. What is more, a further 7% possess a PhD or similar credentials. The second largest group is composed of 27% of the respondents who have attained a Bachelor's degree, while only 1% say they do not have any degree at all.

The Spanish abroad mostly work as either employees or managers, making up over three-fifths of the respondents (61%). Between this and the second largest group there is a huge gap: 9% are still looking for a job abroad, a number

Top Findings

- » A quarter found a job abroad on their own
- » 57% have a postgraduate or Master's degree
- » Spaniards are generally habitual expats
- » But most plan to return home

on par with the global average. The remaining respondents mostly work as freelancers (7%) or teachers, researchers, and academic staff (6%). Their jobs abroad seem to benefit Spanish expats as well, seeing as 68% state that they earn generally more than in their country of origin, which is a notably higher percentage than the global average of 54% who say the same.

Living Abroad, but Not for Forever

Generally speaking, the Spaniards do not aim to live in their host countries for a very long time. In fact, more than three in ten (31%) say they have been living there for anywhere between six months and two years, whereas just 12% have



Nationality Report Spaniards Abroad

been living there for more than ten years, compared to a worldwide 22%. These figures seem to reflect economic reality in Spain, which has seen a big increase in emigration since 2008, even recording net emigration since 2012.¹ However, most of the highly skilled graduates leaving the country to look for employment elsewhere² are set to return one day: while a bit more than one-quarter (26%) plan to stay abroad for least three years and 23% between one and three years, only one in five has the wish to stay there possibly forever. This is a considerably lower percentage than the global average of 31%.

Moderate Travelers

While they do not plan to stay in their host countries forever, Spaniards do however like to move around quite a bit. For

the vast majority (87%), their current stay abroad is not their first, whereas worldwide less than three-quarters (73%) can say the same. In fact, 13% of Spanish respondents say they have been living in five or more foreign countries previously. Another quarter has lived in two other countries before and 21% in one other foreign country.

No Solo Hablo Español

Possibly because they need them for their work abroad, Spaniards are keen language learners, with 14% even citing improving their language skills as one of the reasons for their move. In fact, 36% say they speak three languages, including their mother tongue, as opposed to the global average of 31%. There is a smaller percentage of 27% that even speaks four languages, which is 8 percentage points

more than the global average of 19%. A further 17% speak five or more languages.

When it comes to the language(s) of their host country, four-sevenths of the respondents claim to speak them generally well (57%), whereas 17% have no local language skills at all, which is 5 percentage points more than the global average. Still, the language barrier is generally not a problem according to three out of five Spanish expats (59%). ■



Expat Insider
The InterNations Survey

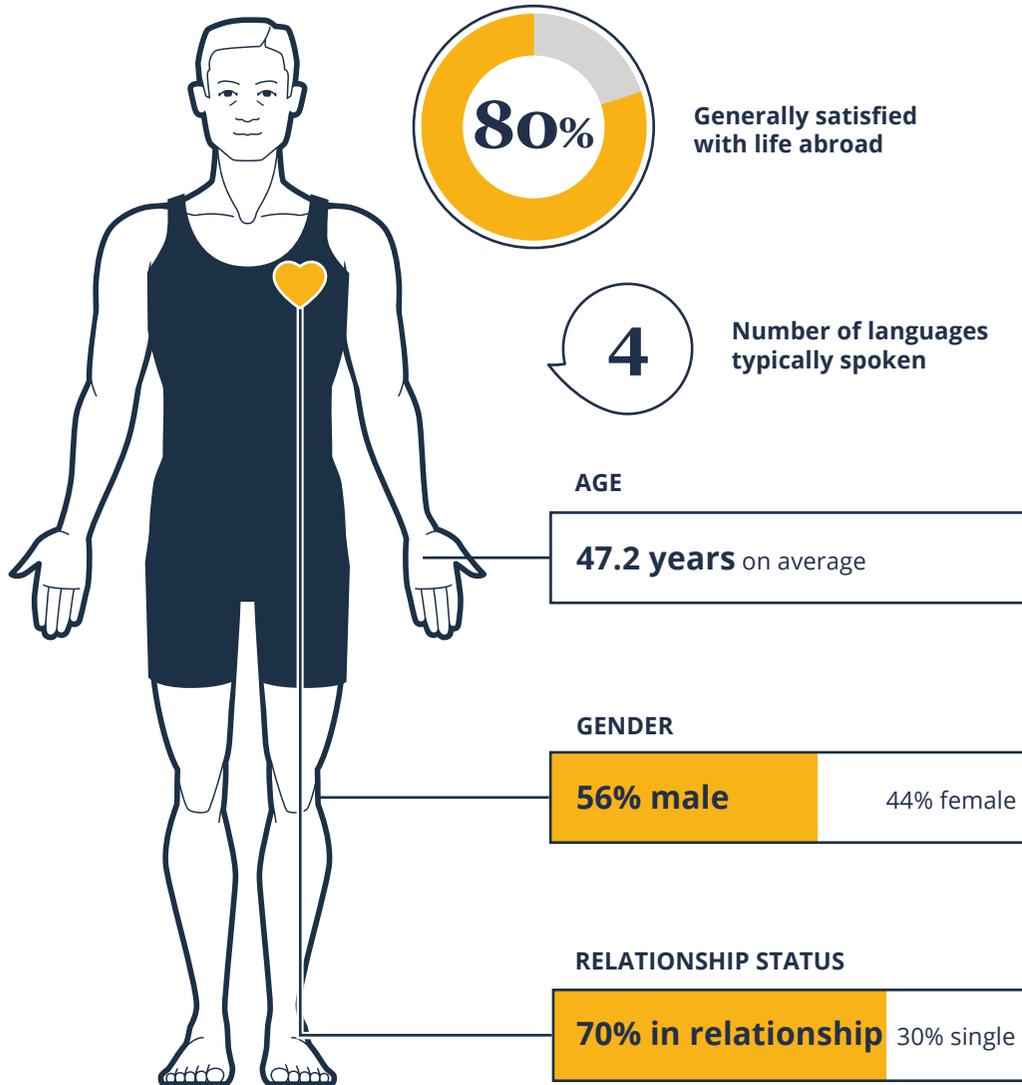


¹ **Banco de España.** Spain: From Immigration to Emigration? 2015.
<http://www.bde.es/wwb/bde/SES/Secciones/Publicaciones/PublicacionesSerias/DocumentosTrabajo/15/Fich/dt1503e.pdf>

² **Migration Policy Institute.** Spain: New Emigration Policies Needed for an Emerging Diaspora. March 2016.
<http://www.migrationpolicy.org/research/spain-new-emigration-policies-needed-emerging-diaspora>



Expats Profile



Top Countries



6%
Germany



6%
USA



5%
South Africa

Top Employment Statuses

Employee/
manager

#1

Retiree

#2

Entrepreneur/
business owner

#3

Potential Benefits of Moving Abroad

Climate and
weather

#1

General living
standards

#2

Potential Drawbacks of Moving Abroad

Distance to
home country

#1

Political
stability

#2

Infrastructure

#3



The Swiss Feel at Home Abroad

The typical Swiss expat has lived in many countries, speaks multiple languages, and often has a lower income abroad.

Top Findings

- » Swiss expats often move abroad for love
- » 36% want to stay in their host country forever
- » 19% have lived in five or more countries
- » No one only speaks their native tongue
- » 31% earn a lot less than they would back home

(No) Reason to Move

The Swiss definitely enjoy their lives abroad, as 80% of the respondents say they are overall satisfied with it and close to one-fifth (19%) even quote complete satisfaction. Some of the most important reasons for moving abroad are — after being sent by an employer (16%) — surprisingly love related: 13% moved in order to live in their partner's home country and one in ten moved due to the partner's job or education.

Besides moving for love or one's job, a comparatively high percentage of Swiss respondents (7% vs. a global 4%) also say their most important reason for the move was that they wanted to live in their particular country of residence. The quality of life, on the other hand, was less of a motivating

factor: while worldwide over a quarter (26%) consider this to be a reason for their move and 9% even the most important one, Swiss respondents are less likely to quote this factor as a or even *the* main reason (15% and 6%, respectively). Considering that their country of origin, Switzerland, ranks in the top ten of the Quality of Life Index, this may not seem surprising.

International Love

Most of the Swiss respondents, a sound 70%, are in a relationship. Of these, 38% are together with a person from the same country they are living in, a higher than average percentage (33%) that also correlates with the higher than average portion of Swiss who moved abroad for love. The

Swiss are significantly less likely to be in a relationship with a fellow Swiss national (28% against a worldwide 45%) and more than one-third (34%) have a partner from another country altogether.

Citizens of the World

Apparently, the Swiss like their host countries, seeing that 27% say they have been living there for more than ten years, with a further 18% between five and ten years. It does not come as a surprise then that 36% want to stay there forever, if possible. However, before potentially settling in their current host countries, a large portion of the Swiss respondents have had quite the cosmopolitan experience. In fact, nearly two-thirds of them (65%) have lived in two or



more foreign countries before, not counting their current country of residence, and 19% even say they have lived in five or more countries.

Communication? Not a Problem

Languages are a piece of cake for the Swiss. One in three speaks as many as four languages (33%), whereas globally only 19% say the same. An additional third of Swiss respondents (34%) even speak five or more languages, and not one admitted to speaking just one language. The latter fact is somewhat biased due to the survey being conducted in English, however.

In their host countries, they don't seem to have language problems either, as 35% attest to speaking (at least one of) the local language(s) very well (versus 28% globally) and only 9% do not speak the local tongue at all. As a result, the language barrier is not a problem at all according to 52% of the Swiss respondents.

University Degrees Are Just One Option

When it comes to their level of education, the Swiss seem somewhat below the global average, with only about three-eighths of them (38%) having either a postgraduate degree or a Master's degree, and 28% having attained a Bachelor's degree or similar (versus 41% and 34%, respectively). However, with 16%, double the global average have instead completed a commercial, technical, or vocational training, which generally play a much larger role in the Swiss education system than in many other countries.¹

The Swiss in the Workforce

With this education, two in five are either employees or managers. A smaller amount, 12%, are either entrepreneurs or business owners, and another 13% are living abroad as retirees. Compared to all survey respondents, Swiss expats are much less likely to be found at educational institutions,

whether as students abroad (1% vs. a global 4%) or teachers, academic staff, or researchers (1% vs. 8% worldwide). Those in an employment situation are often found in middle management (27%) and senior or expert positions (18%).

It's Not All about the Money

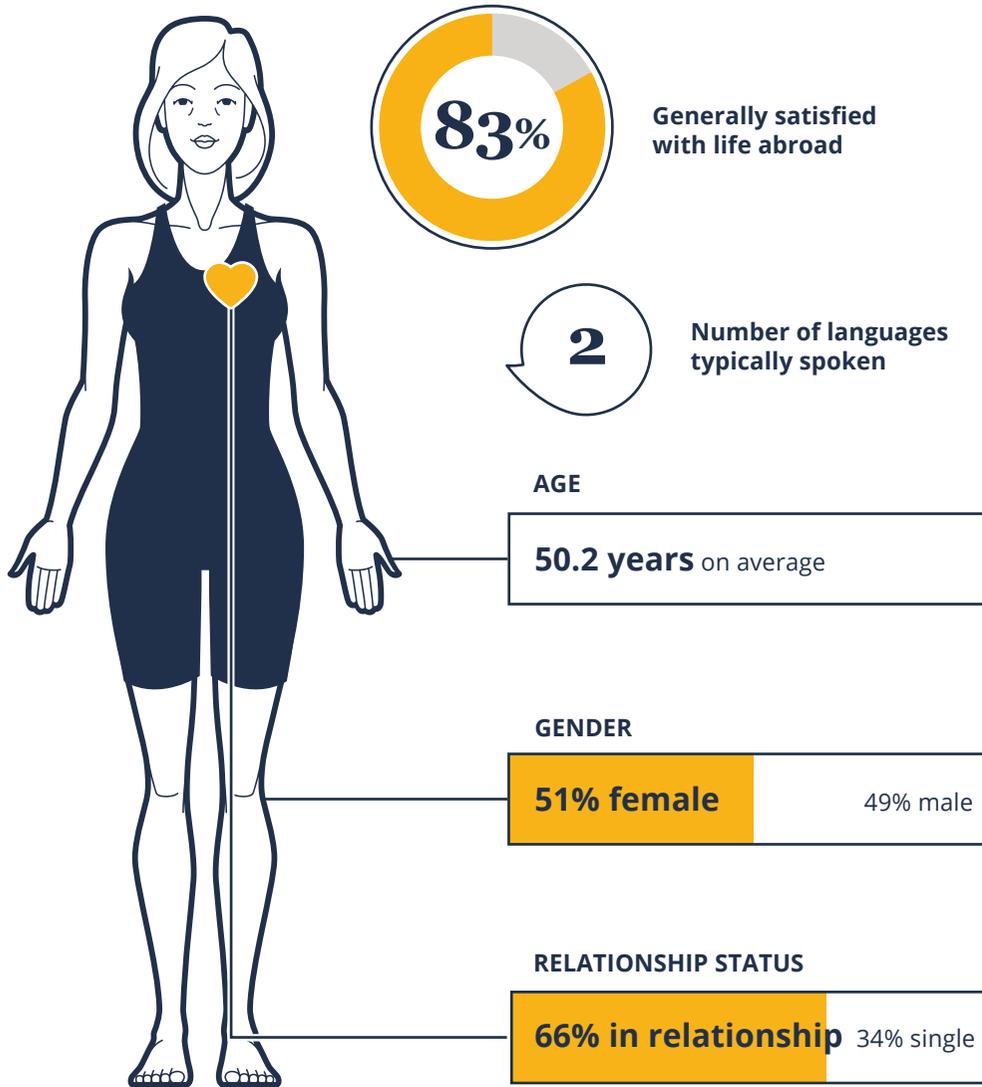
It seems Swiss people do not move abroad to earn more money. In fact, more than three-tenths of those working (31%) report an income which is a lot lower than back home and 57% in total say it is lower to at least some degree. Consequently, 47% generally agree to having suffered a loss in personal income since moving to their host country, whereas globally only 31% concur with this statement. ■



¹ **OECD Better Life Index.** Switzerland.
<http://www.oecdbetterlifeindex.org/countries/switzerland>



Expats Profile



Top Countries



7%
Germany



5%
Mexico



4%
France

Top Employment Statuses

Employee/
manager

#1

Retiree

#2

Teacher/academic
staff/researcher

#3

Potential Benefits of Moving Abroad

General living
standards

#1

Cost of living

#2

Climate and
weather

#3

Potential Drawbacks of Moving Abroad

Distance to
home country

#1

Taxation

#2

Political stability

#3



Love Knows No Language Barriers

While some US Americans moved abroad for love, others are enjoying their retirement. Their language skills are nothing to write home about in any case.

Looking for Love & Adventure

When making the decision to move abroad, 35% of US Americans were to some degree prompted by a spirit of adventure. A fair share says they simply wanted to live abroad in general (31%) or in a certain country in particular (24%), too. When asked to narrow it down to their most important reason, however, what made many go to their current host country were matters of the heart: 15% moved for love or because they wanted to live in their partner's country. Work-related reasons, on the other hand, only add up to close to a quarter of the respondents (24%); the global average is notably higher with 35%.

In Love with the Locals

As love is one of the main motivating factors for the move, it does not come as a surprise that almost half of the respondents who are in a relationship (48%) have a partner who comes from the country they are currently living in. A smaller group made up of more or less three-eighths of expats (37%) has a partner of the same nationality, a fact that, with 45%, is more common across all survey respondents in a relationship. A higher than average 92% live in the same country as their partner. A quarter of the US American respondents who are in a long-distance relationship (27%) indicate that this is due to different career priorities.

Staying Forever and Ever?

Nearly a quarter of the US Americans (24%) have been living in their host country for over ten years already. However, the distribution of percentages here does in fact not differ much from the global averages. US Americans do stand out when it comes to moving abroad for good, though: more than two-fifths (41%) wish to stay in their respective host country forever, against 31% worldwide.

When it comes to previous stays abroad, US Americans once again show comparatively average numbers: it is the first time venturing from home for not quite three in ten (29% vs. 27% worldwide), followed by 24% who have lived in exactly one other foreign country before. Stays in four

Top Findings

- » 48% in a relationship with a local resident
- » Over two-fifths want to stay forever
- » One-fifth are pensioners
- » Close to one-quarter work part-time
- » 29% are very happy with their life abroad



Nationality Report US Americans Abroad

or more countries are reported by 18% of US Americans, a number that is once more on par with the overall average.

While Germany is a popular destination for 7% of US Americans (the same as the overall average), they are also found comparatively often in Central or nearby South American countries such as Mexico (5% vs. a global 2%), Costa Rica (3% vs. 1%), and Ecuador (3% vs. 1%).

Getting By with English

US Americans are not exactly polyglots. Indeed, 32% of them speak just their mother tongue, whereas globally this is the case for 12% of survey participants. However, almost two-fifths (39%) speak two languages and 21% even three. Possessing skills in four or more languages is comparatively rare with 9% against 31% worldwide.

Close to half of the expats hailing from the US (49%) say they speak the local language(s) of their host country only a little or even not at all. Luckily, only one in ten completely

agrees that it is hard to live abroad without speaking the local tongue, a sentiment echoed by 16% of respondents worldwide. Overall, the language barrier is somewhat of a problem for three in ten US American expats.

Leaving Work Behind

A significantly lower percentage of US Americans (22% vs. a global 41%) work as either employees or managers, while with 15% nearly double the global average (8%) are teachers, academic staff members, or researchers, typically at international (36%) or language schools (17%).

However, what really stands out is the one-fifth of US Americans who live abroad as retirees. This is the case for just 8% of all survey participants. A notable majority of US American pensioners (65%) even say they specifically moved abroad in order to retire. The high share of retirees also corresponds to the comparatively older age of US Americans abroad: 50.2 against the overall average of 43 years. In fact, more than half (51%) are over 50 years old.



Happy Expats despite Lower Incomes

Of those not yet retired, close to half (48%) generally agree that they are now earning less than they would back home, with 24% even going so far as to state that they earn a lot less now. For comparison, across all working survey participants, 27% and 11%, respectively, say the same.

One factor behind this may be the higher percentage of part-time workers (24% vs. a global 15%), who spend an average 20.1 hours a week at work. Regardless of money and working times, though, US Americans appear very much content with their lives in general: 85% say they are overall happy, with close to three in ten (29%) saying they are very happy. ■

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