



Expatriate Explorer

Balancing life abroad

Global Report

HSBC 



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Foreword by Dean Blackburn, Head of HSBC Expat

Living abroad can be an exciting, challenging and occasionally daunting adventure. It provides an opportunity to realise ambitions, develop a career and build a new life and a family home in an unfamiliar, but often rewarding environment.

As global mobility increases, expat life is becoming more attainable for more people. International companies continue to develop their business overseas and often offer their employees a secondment opportunity, while fast-growing and diverse economies attract people to new, exciting lives abroad. At the same time, technology has made it much easier to keep in touch with friends and family from the other side of the world.

Regardless of where they choose to move for their adventure, expats are seeking a balanced experience in their new home. This report, *Balancing life abroad*, looks at this theme in detail. What it shows is that rather than aiming purely for higher wages or instant career success, many expats move to improve their quality of life, seek a personal challenge or learn new skills.

It is this combination of factors that guides many of the lifestyle choices expats make when settling in another country. This is evident among first-timers, who are heading abroad determined to improve their life as well as their career. It is also true of retired expats, who quickly become active members of their new communities and enjoy integrating into a new culture.

Few people who live abroad do so without carefully considering their options, and this desire for relevant information is one reason we publish Expat Explorer. *Balancing life abroad* is the eighth report in the series and includes responses from 21,950 expats across the world – our largest survey of expats ever. It contains their views on topics including managing finances, career progression, the culture they experience and the quality of life for their children.

Covered in depth in this report, the findings are also available online to help current and future expats understand the latest views on life abroad, find out more about 39 popular expat destinations and easily compare them.

The research is used to create country league tables covering three aspects of life abroad: Economics, Experience and Family. Combining these factors, Singapore emerges as the best place overall to live and work as an expat. People who live there praise Singapore as a true all-rounder. Its streets are safe, job opportunities are plentiful, wages are high and it offers plenty to see and do.

Career progression remains important to many people and ambitious expats should consider Switzerland, which is ranked as the best place for Economics. Meanwhile New Zealand is ranked first for Experience and Sweden is number one for Family.

Whatever their motivation for living abroad, I hope the findings in *Balancing life abroad* give expats an informative insight into the places where they live or want to live. Thank you to everyone who has taken the time to share their views with us.



Key findings

- 1

Singapore ranks first in the overall Expat Explorer league table, providing strong opportunities for career progression and a stable economy. Overall, 67% say their quality of life is better in Singapore than it was at home.
- 2

Expats are moving abroad to improve their quality of life and take on new challenges, rather than purely for higher salaries. Their appetite for learning new skills in a foreign workplace and how to integrate into a new culture are two examples of this.
- 3

Nearly three-quarters (74%) of expats globally find at least one aspect of managing money abroad a challenge. Nearly two in five (37%) expats identify managing finances in different currencies as a key challenge – the most common financial problem faced.
- 4

Expats living abroad because their partner accepted a job are leading independent, active social lives. 54% believe the move has brought them closer together in their relationship, compared to 13% who say this is not the case.
- 5

Globally, expats say the cities of London, Dubai, Singapore and Hong Kong are the four best places in the world to start a business, due to their strong economies, culture and business environment which attract the world’s expat entrepreneurs.

- 6

Expat employee benefits vary greatly across the world, but expats in the Middle East enjoy some of the most generous employment packages. More than half (52%) of expats globally have health and medical benefits, but only a third (33%) receive accommodation allowances, compared to 60% of expats living in the Middle East.
- 7

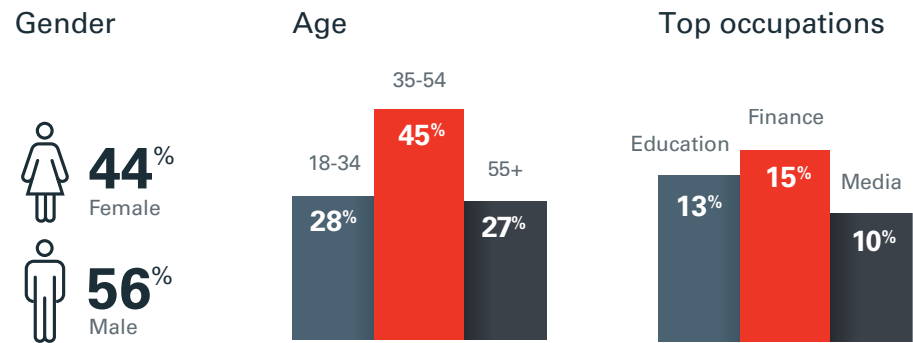
Expats rank South East Asia as the best place for career satisfaction, with four of the top five destinations (the Philippines, Malaysia, Indonesia and China) rated by expats on this issue located in the region.
- 8

Nearly four in five (77%) expats are confident about Switzerland’s economy and 53% say it is a good place for career progression. These are two reasons why the country ranks first in the Economics league table.
- 9

New Zealand ranks first in the Experience league table and 77% say their overall quality of life is better since moving there. Expats enjoy the outdoor lifestyle and sporting culture of the country and 57% say they have become more physically active living there.
- 10

Sweden’s family friendly culture and respected schools help the country rank first in the Family league table. The quality of childcare is better than at home according to 79% of expat parents, while the country also excels at bringing expat couples closer together.

Which expats took part in the survey



Top occupations

Education

13%

Finance

15%

Media

10%



Expat Explorer

Overall league table

The Expat Explorer league table ranks each country or territory based on a score that summarises expats’ overall views of that destination. The Expat Explorer score is the average of the Economics, Experience and Family scores, covering 27 key questions from the survey. Further details of the methodology for this league table can be found in ‘The research’ section at the end of the report.

Country	Expat Explorer overall		Economics		Experience		Family	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Singapore	1	0.56	2	0.59	3	0.61	3	0.48
New Zealand	2	0.56	16	0.49	1	0.67	2	0.52
Sweden	3	0.52	6	0.53	15	0.50	1	0.54
Bahrain	4	0.51	8	0.52	7	0.57	6	0.46
Germany	5	0.51	3	0.56	12	0.50	5	0.46
Canada	6	0.50	11	0.51	6	0.58	8	0.44
Australia	7	0.49	15	0.49	4	0.59	12	0.40
Taiwan	8	0.48	18	0.46	5	0.58	15	0.39
United Arab Emirates	9	0.47	4	0.55	18	0.48	16	0.39
Switzerland	10	0.47	1	0.60	26	0.46	25	0.36
Hong Kong	11	0.47	10	0.51	11	0.51	20	0.38
Netherlands	12	0.46	14	0.49	29	0.45	7	0.45
Spain	13	0.46	36	0.29	2	0.62	4	0.47
Oman	14	0.46	9	0.52	10	0.5	27	0.33
Russia	15	0.45	23	0.43	16	0.50	11	0.42
United States	16	0.45	13	0.49	23	0.46	19	0.38

India	17	0.44	17	0.46	30	0.43	10	0.43
Czech Republic	18	0.44	20	0.45	20	0.48	17	0.38
Mexico	19	0.43	26	0.40	9	0.52	18	0.38
Malaysia	20	0.43	25	0.41	17	0.50	23	0.37
Thailand	21	0.42	30	0.34	8	0.53	14	0.40
Qatar	22	0.42	5	0.54	34	0.41	34	0.30
United Kingdom	23	0.42	19	0.45	24	0.46	28	0.30
Japan	24	0.41	27	0.39	13	0.50	24	0.36
Vietnam	25	0.41	21	0.45	22	0.47	31	0.32
Saudi Arabia	26	0.41	7	0.53	35	0.41	36	0.29
China	27	0.41	12	0.50	36	0.41	30	0.33
Philippines	28	0.41	31	0.33	27	0.45	9	0.43
France	29	0.41	32	0.32	14	0.50	13	0.40
Belgium	30	0.40	24	0.42	33	0.42	22	0.38
Ireland	31	0.38	29	0.36	28	0.45	26	0.34
South Africa	32	0.38	34	0.29	25	0.46	21	0.38
Indonesia	33	0.37	28	0.38	32	0.42	33	0.31
Kuwait	34	0.35	22	0.44	39	0.36	39	0.24
Argentina	35	0.34	38	0.28	31	0.42	29	0.33
Turkey	36	0.34	35	0.29	21	0.47	38	0.25
Egypt	37	0.33	33	0.31	38	0.39	35	0.29
Italy	38	0.33	39	0.20	19	0.48	32	0.31
Brazil	39	0.32	37	0.28	37	0.39	37	0.29

Scores are rounded to two decimal places in the league table

Singapore takes the crown as the best place to live and work

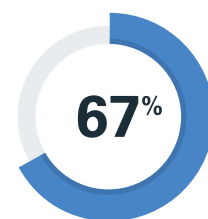
Singapore emerges as the best place overall for expats to enjoy an excellent quality of life, financial wellbeing and improved career prospects. Expats highlight its safe environment, confidence in the local economy and the quality of life for their children as some of the best reasons to live there.

Singapore attracts expats looking to learn new skills and earn higher wages. Nearly three in five (59%) expats say the city-state is a good place for career advancement, while 53% say the chance to acquire new skills at work is better than at home (only 12% disagree with this view). Nearly a third (30%) of expats in Singapore work in banking, insurance or financial services, reflecting its place as one of the major financial hubs in Asia. Although living in the country is expensive, expat earnings are high: an average expat salary of USD159,000 p.a. puts the country well above the global average of USD104,000 p.a. As a result, nearly two thirds (65%) of expats enjoy a greater level of disposable income than at home, while 60% are able to save more, compared with only 16% who say they save less.

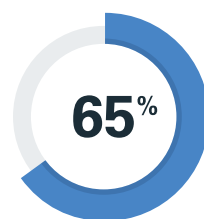
In addition to financial gains, Singapore is one of the best destinations for quality of life. Over two thirds (67%) of expats say they have enjoyed a rise in their quality of life since moving (compared with the global average of 53%). Exercise is one reason for this improvement, as 55% of expats have become more physically active since living in Singapore. Watersports, team games like rugby and even a 'Snow City' offer ways to stay active.

Expat parents say there are clear benefits for their families, with almost two thirds (65%) stating their children's health and wellbeing has improved since moving (compared with the global average of 48%). The vast majority (87%) of expats praise Singapore's level of safety. New Zealand, Sweden, Bahrain and Germany are the other countries ranked by expats in the top five overall destinations. Expats in each of these destinations say they are a good place to raise a family and Sweden ranks first in the Family league table. Germany, Sweden and Bahrain rank in the top ten countries for Economics, while New Zealand ranks first for Experience.

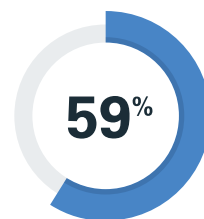
What expats say about living in Singapore



Their quality of life is better living there



Their children's health and wellbeing is better



It is a good place for expats to progress their career

Fitter, smarter, happier: expats look beyond financial rewards

Expats prioritise improving their life and finding a new challenge, rather than looking for a quick salary increase from their move abroad, according to the findings in *Balancing life abroad*. Expats see their overseas adventure as a long-term investment in their health, skills and life experience. As a result, moving to improve job prospects is only the third most important reason for becoming an expat, followed by being sent by an existing employer and moving for the better climate.

Globally, over three in five (61%) expats admit they have not experienced an immediate increase in their pay packet since their move. Instead, they

are pursuing a better life with 53% enjoying an increase in their quality of life as a result of moving and a further 26% seeing it stay the same.

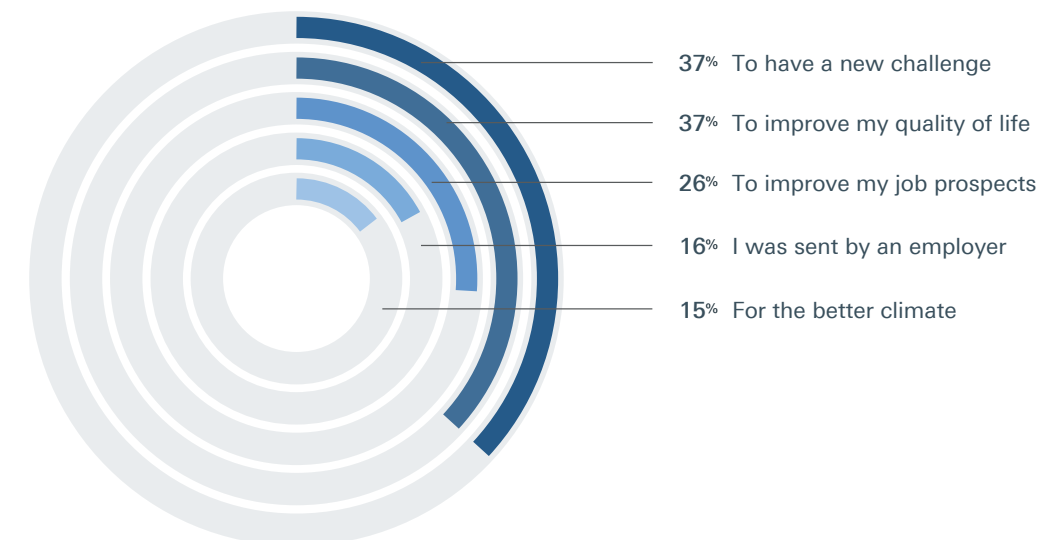
Moving abroad is also about learning new skills and embracing new cultures, according to expats. Only 14% struggle to integrate into their local community and just 11% fail to immerse themselves in their new culture. Learning to speak the local language – another key part of acclimatising – is something 63% of expats have done.

Finding fulfilment at work is another strong theme. Nearly half (48%) find their work more

fulfilling overseas than at home and only 13% disagree. While abroad, 43% of expats are picking up new skills too, as a result of their exposure to a foreign work environment.

Finally, expats see an improvement in their physical condition and in their relationship with family. Almost half (44%) of expats are more physically active as a result of the move, with an additional 30% still as active as at home. And for expats with partners, 49% say the journey overseas is bringing them closer together in their relationship, compared to only 18% who disagree.

Why expats decided to move to their host country



Q: Thinking of why you moved, which of the following apply to you? Please select all that apply.
(Base: All respondents)



Economics



Economics League table

The Economics league table ranks each country or territory using a score that summarises expats’ views on nine key questions. Three of these questions concern an expat’s personal finances (for example, their earning prospects); a further three cover views on the local economy (for example, how easy it is to start a business in the country); and the final three cover an expat’s working life (for example, prospects for career progression). Further details of the methodology for this league table can be found in ‘The research’ section at the end of the report.

Country	Economics overall		Personal finances		Local economy		Working life	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Switzerland	1	0.60	6	0.63	3	0.64	4	0.52
Singapore	2	0.59	7	0.63	1	0.72	13	0.44
Germany	3	0.56	20	0.49	2	0.64	1	0.56
United Arab Emirates	4	0.55	8	0.63	5	0.61	17	0.42
Qatar	5	0.54	1	0.73	9	0.52	23	0.38
Sweden	6	0.53	22	0.48	7	0.56	2	0.56
Saudi Arabia	7	0.53	3	0.67	11	0.49	15	0.43
Bahrain	8	0.52	4	0.67	20	0.44	9	0.46
Oman	9	0.52	2	0.69	19	0.45	20	0.41
Hong Kong	10	0.51	5	0.64	14	0.48	18	0.42
Canada	11	0.50	19	0.49	6	0.56	8	0.47
China	12	0.50	10	0.58	18	0.45	10	0.46
United States	13	0.49	14	0.53	10	0.51	12	0.44
Netherlands	14	0.49	30	0.43	8	0.52	3	0.53
Australia	15	0.49	15	0.52	16	0.46	6	0.49
New Zealand	16	0.49	37	0.33	4	0.64	5	0.50

India	17	0.46	16	0.51	15	0.47	19	0.42
Taiwan	18	0.46	18	0.51	13	0.48	22	0.40
United Kingdom	19	0.45	29	0.44	12	0.49	14	0.43
Czech Republic	20	0.45	21	0.48	17	0.46	21	0.40
Vietnam	21	0.45	11	0.55	21	0.42	25	0.36
Kuwait	22	0.44	9	0.62	23	0.37	33	0.33
Russia	23	0.43	26	0.47	25	0.37	11	0.45
Belgium	24	0.42	23	0.48	28	0.30	7	0.47
Malaysia	25	0.41	12	0.55	27	0.32	24	0.38
Mexico	26	0.40	27	0.45	22	0.39	26	0.36
Japan	27	0.38	17	0.51	26	0.33	34	0.32
Indonesia	28	0.38	13	0.53	30	0.27	32	0.33
Ireland	29	0.36	35	0.35	24	0.37	27	0.36
Thailand	30	0.34	25	0.47	34	0.21	30	0.33
Philippines	31	0.33	24	0.47	29	0.30	39	0.23
France	32	0.32	38	0.30	33	0.22	16	0.42
Egypt	33	0.31	34	0.38	31	0.25	35	0.31
South Africa	34	0.29	33	0.39	36	0.16	29	0.34
Turkey	35	0.29	28	0.45	35	0.18	38	0.24
Spain	36	0.29	36	0.34	32	0.23	36	0.30
Brazil	37	0.28	31	0.40	37	0.12	31	0.33
Argentina	38	0.28	32	0.39	38	0.10	28	0.35
Italy	39	0.20	39	0.25	39	0.08	37	0.27

Scores are rounded to two decimal places in the league table

Top destinations for fulfilling expat careers

Expats looking for a satisfying, fulfilling place to work should head to South East Asia as four of the top five destinations rated by expats for work satisfaction are in the region.

The majority of expats living in the Philippines (57%), Malaysia (55%), Indonesia (54%) and mainland China (53%) all say they have found their work to be more fulfilling since relocating, compared with less than 15% in these countries who say the

opposite. One reason for this is how easy expats find it to fit in with their local colleagues, with around two thirds of expats in the Philippines (65%) and Indonesia (62%) saying they are integrating well with the local community.

If South East Asia stands out collectively, Russia stands out individually. The country has the highest rating by expats as the best place to learn new skills. It is also home to the most fulfilling expat jobs. Nearly half (45%) of

expats in Russia praise the work culture, compared to only 20% who say it is worse than at home. In addition, 57% say it took them less than a year to feel at home compared with 48% globally.

Learning the local language is key to successfully integrating in Russia. Over seven in 10 (71%) expats in the country are learning and using Russian during their time there, compared with 55% of expats globally who are learning their new local language.



What expats say about working abroad

Country	Work is more fulfilling	The chance to acquire new skills
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Global average	48%	43%
Russia	62%	62%
Philippines	57%	24%
Malaysia	55%	41%
Indonesia	54%	36%
China	53%	55%

Q: Are the following aspects of work in your host country better or worse than in your home country? If you don't work we are interested in your perspective of this as an expat.

A: How fulfilling your work is (Base: All respondents)
A: The chance to acquire new skills (Base: All respondents)

Managing money as an expat

Everyday responsibilities such as paying bills and saving for retirement can be made more challenging by expat life, as these tasks can involve multiple currencies across different countries. As a result, nearly three-quarters (74%) of expats feel at least one aspect of their finances has become more complex since moving abroad.

For some expats, managing their money is a particular challenge. Nearly a third (30%) globally say that their finances have become more complex overall since moving abroad and this is especially true for expats living in Brazil (44%), India (42%) and Japan (41%). Common challenges faced include dealing with finances in

multiple currencies (37%), a more complicated tax situation (27%) and moving money between countries (22%).

Expats on higher incomes face more of a challenge managing their money across borders. Nearly half (46%) of expats earning over USD250,000 p.a. say their finances have become more complex overall since moving abroad, far above the global average of 30%. Dealing with multiple currencies is the biggest challenge for 65% of this group.

Managing money is not universally difficult across the world. Expats in the Eurozone, Middle East and Far East say organising their finances is

relatively easy. In Bahrain for example, only 16% of expats say their finances have become more complex overall, and just 7% say their tax situation is more complicated living in the country.

In Hong Kong, expats are confident about managing their finances. Only around one in 10 (11%) believe managing their money is more restrictive in Hong Kong than at home (compared with the global average of 16%). Likewise, 15% say they do not understand the financial legislation in Hong Kong, compared to 20% of expats globally. These are both reflections of its status as the world's most liberal economy, according to the Heritage Foundation.¹

¹ www.heritage.org/index/country/hongkong

The impact of living abroad on expats' finances





80%

or more of expats think these cities are a good place to start a business

Expat entrepreneurs drawn to the world's financial hubs

The financial hubs of London, Dubai, Singapore and Hong Kong provide the perfect foundations for ambitious entrepreneurial expats. Business conditions are good, while the entrepreneurial environment in these cities creates a better work/life balance for expats.

Whether it is down to having the second best broadband speed in the world² (Hong Kong), the world's biggest airport hubs (London and Dubai)³ or a regulatory environment which allows you to start a small business in only a few days (Singapore)⁴, these cities enable expat entrepreneurs to set up and succeed.

87% of expats (who have an opinion on the viability of starting a business in the country) say Singapore is a good place to start a business, followed by Dubai

(86%), Hong Kong and London (both 85%). This compares with the global average of 56%.

Unsurprisingly, economic strength is an important consideration for entrepreneurs. In Singapore and Hong Kong, expats report high optimism about their economic prospects, with 78% and 60% respectively saying they are confident about the local economy. This compares with the global average of 48%. The results support the view from the World Bank⁵ that Singapore and Hong Kong rank as the first and third places in the world for the ease of doing business.

London is the perfect place for entrepreneurs looking to broaden their skills. More expats in London say the move there helped them learn new skills than any other location (64%

compared with the global average of 43%).

In Dubai, there are twice as many entrepreneurial expats as the global average (9% compared with the global average of 4%), with 56% attracted by their confidence in the economy. Over two thirds (68%) also say Dubai offers political stability, providing further benefits for those who want to run their own business.

Wherever entrepreneur expats decide to run their own business, doing so does not seem to significantly affect their work/life balance. In fact, the majority (58%) who move to start a business are more likely to report an improvement in their work/life balance, compared with 50% of all expats, and 57% say they are more fulfilled than they were before moving.

² www.gulf-times.com/eco.-bus.%20news/256/details/440523/singapore,-hong-kong-and-japan-have-fastest-internet-worldwide

³ www.telegraph.co.uk/finance/newsbysector/transport/11372616/Dubai-overtakes-Heathrow-to-become-worlds-busiest-airport.html

⁴ www.doingbusiness.org/data/exploreeconomies/singapore/starting-a-business

⁵ data.worldbank.org/indicator/LC.BUS.EASE.XQ/countries/1W

The Middle East offers most desirable packages for expats

Long known as a destination for economic and career prospects, the Middle East leads the way in offering high salaries, generous employee benefits and material incentives. A third (33%) of expats living in the region are on permanent expat contracts, which typically offer these types of benefits, compared to the global average of 21%.

For expats considering a move to the Middle East region, three key contractual benefits are offered to more employees there than in other expat destinations. Health and medical allowances (70%), annual trips home and airfare allowances (67%), and accommodation allowances (60%) are all far more likely to be offered as part of expat contracts in the region than in any other part of the world.

In Oman, 80% of expats are given airfare allowances for trips home. This compares to just 33% of expats globally who receive this benefit. In Qatar and the United Arab Emirates, 75% and 55% of expats respectively say they enjoy an accommodation allowance (compared with the global average of 33%). This is helpful given that the majority of expats in the United Arab Emirates (79%) and Qatar (70%)

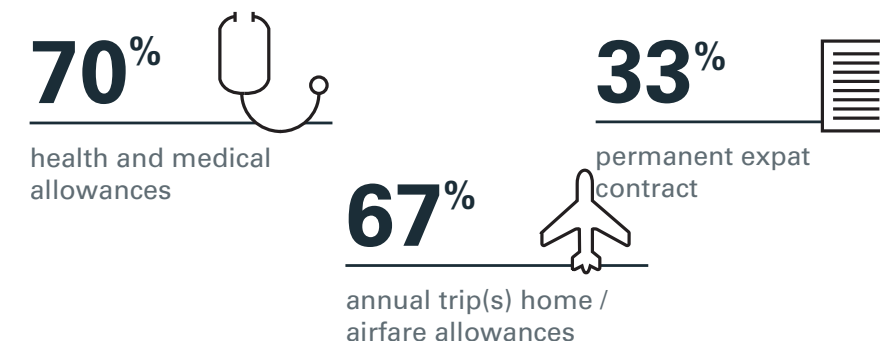
say the cost of housing is higher than in their home country.

For expats living outside the Middle East, contractual benefits in their packages are less common, though not unusual. Globally, more than half (52%) of expats receive health and medical allowances and over a fifth (21%) enjoy a relocation allowance.

Outside the Middle East, expats praise other aspects of their employment. In Australia, New Zealand and Ireland, contracts without these types of benefits are common. Only 10% of expats in Ireland receive a relocation allowance, while 11% of expats in Australia receive money for shipping personal effects (compared with 23% of expats globally).

In place of these benefits, expats highlight the ability to learn new skills at work and a strong sense of job satisfaction. For just over three in five (61%) expats in Australia, the work/life balance is better than at home (compared with the global average of 50%), while 79% of expats in Ireland feel the work culture is better or as good as at home (compared with the global average of 67%).

Benefits expats in the Middle East receive from their employer



Career progression and fulfilment on offer for expats in Switzerland

Switzerland ranks first in the Economics league table, as it offers expats the opportunity to experience career success and high salaries in a well-balanced, appealing environment.

Unlike some other countries in Europe, Switzerland has a low and stable unemployment rate⁶. Expats have a high level of economic confidence about the country, with over three-quarters (77%) saying they are confident about the local economy, compared with the global average of just 48%.

A thriving centre for business, 53% of expats say Switzerland is a good place for career progression (compared to the global average of 41%). In addition, 52% say their work

is more fulfilling than back at home, whereas only 9% say the opposite.

Expats can also improve their financial wellbeing by living in Switzerland. There are three main financial benefits according to expats living in the country; receiving a higher salary than at home (expats earn over USD180,000 p.a. on average), enjoying greater disposable income and being able to save more.

Expats say life is about more than just the salary in Switzerland. Seven in 10 (70%) expats report an overall improvement in their quality of life after moving there (compared with the global average of 53%).

Despite the number of career-driven expats going to Switzerland, many find it relatively easy to strike a balance between work and life. Around three in five (59%) report a better work/life balance after moving to the country and only 18% say the opposite, meaning expats can advance their careers without sacrificing their social or family life.

Expats find work/life balance in Europe

The European economies of Germany, Sweden, the Netherlands and Switzerland top the career rankings, offering a balance of career advancement and job security without making expats compromise on their home life. That balance reflects a common trait in these countries of a rewarding but stable work environment, while Sweden and the Netherlands rank second and fifth for their willingness to embrace diversity in the workplace.

Economic confidence is strong in these countries. Over four in five (82%) expats in Germany are confident about the local economy, a country with strong financial and manufacturing industries. Economic confidence is also strong in Switzerland (77%) and Sweden (67%) compared with 47% in Europe as a whole and 48% globally.

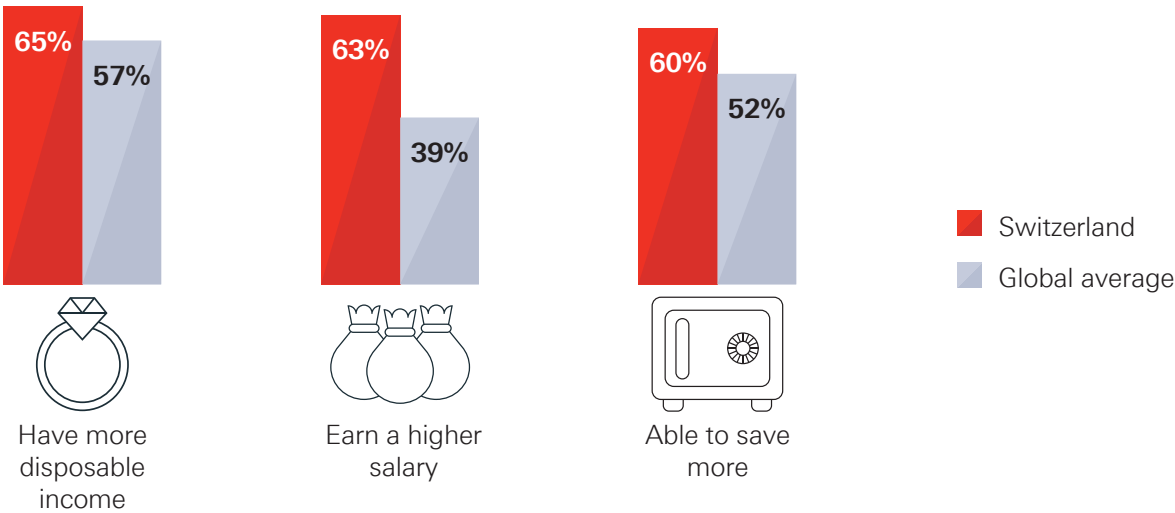
Strong economies mean good career prospects and Switzerland and Germany stand out as locations for career progression in particular. Around half (53% and 49% respectively) say their career has progressed quicker since moving there, compared with the global average of 41%. In these countries, most expats are on local employment contracts, with 78% of expats in Sweden using this type of contract, more than anywhere else in the world. Likewise, 68% of expats in Germany, 65% in Switzerland and 61% in the Netherlands are on local contracts, all above the global average of 54%.

The benefits of working in these countries do not come at the expense of an expat's personal life, as each of these destinations ranks in the top five countries globally for the best working

culture. In Sweden for example, those working in the country can regularly work from home and adjust their working hours to suit their lifestyle.⁷

As a result, 72% of expats in the country say the work/life balance is better than in their country of origin and 67% say the same about the working culture, compared to the global averages of 50% and 39% respectively.

The financial benefits for expats living in Switzerland



Q: Do you have less, about the same or more disposable income in your host country?
Q: Thinking about the career prospects of expats in your host country, which, if any of the following statements do you agree with? A: I earn more than I would in my home country. (Base: All respondents)
Q: Are you able to save less, about the same or more in your host country?

⁷ work.sweden.se/living-in-sweden/swedish-business-culture/





Experience



Experience League table

The Experience league table ranks each country or territory using a score that summarises expats’ views on nine key questions concerning the experience they have in their adopted country. Three of these questions cover an expat’s lifestyle (for example, their quality of life); a further three look at the people around them (for example, how easily they integrate with the local people); and the final three concern the ease of setting up (for example, finding accommodation). Further details of the methodology for this league table can be found in ‘The research’ section at the end of the report.

Country	Experience overall		Lifestyle		People		Setting up	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
New Zealand	1	0.67	2	0.64	1	0.72	1	0.65
Spain	2	0.62	1	0.69	4	0.68	9	0.49
Singapore	3	0.61	10	0.56	3	0.68	2	0.59
Australia	4	0.59	3	0.60	7	0.63	4	0.54
Taiwan	5	0.58	12	0.53	2	0.72	8	0.50
Canada	6	0.57	7	0.57	5	0.64	6	0.52
Bahrain	7	0.57	16	0.50	8	0.62	3	0.58
Thailand	8	0.53	14	0.53	25	0.53	5	0.52
Mexico	9	0.52	9	0.57	15	0.57	14	0.42
Oman	10	0.52	21	0.47	9	0.62	12	0.47
Hong Kong	11	0.51	27	0.44	12	0.60	10	0.49
Germany	12	0.50	11	0.55	10	0.60	28	0.36
Japan	13	0.50	6	0.57	6	0.63	36	0.30
France	14	0.50	4	0.58	21	0.54	25	0.37
Sweden	15	0.50	5	0.58	19	0.55	29	0.36
Russia	16	0.50	19	0.48	11	0.60	18	0.40

Malaysia	17	0.49	23	0.46	26	0.52	7	0.50
United Arab Emirates	18	0.48	25	0.45	14	0.57	17	0.41
Italy	19	0.48	8	0.57	16	0.57	37	0.30
Czech Republic	20	0.48	15	0.51	22	0.54	22	0.38
Turkey	21	0.47	17	0.49	17	0.57	26	0.37
Vietnam	22	0.47	26	0.45	18	0.57	21	0.39
United States	23	0.46	22	0.47	23	0.54	23	0.38
United Kingdom	24	0.46	30	0.44	24	0.53	15	0.42
South Africa	25	0.46	20	0.48	38	0.43	11	0.48
Switzerland	26	0.46	13	0.53	29	0.51	33	0.33
Philippines	27	0.45	31	0.43	28	0.51	16	0.41
Ireland	28	0.45	32	0.43	13	0.58	32	0.34
Netherlands	29	0.45	24	0.46	27	0.52	27	0.36
India	30	0.43	28	0.44	31	0.51	30	0.35
Argentina	31	0.42	18	0.49	34	0.49	38	0.30
Indonesia	32	0.42	34	0.39	30	0.51	31	0.35
Belgium	33	0.42	33	0.41	36	0.44	19	0.40
Qatar	34	0.41	36	0.36	32	0.50	24	0.37
Saudi Arabia	35	0.41	35	0.37	37	0.43	13	0.42
China	36	0.41	38	0.34	20	0.55	34	0.33
Brazil	37	0.39	29	0.44	33	0.49	39	0.24
Egypt	38	0.39	37	0.36	35	0.48	35	0.32
Kuwait	39	0.36	39	0.30	39	0.39	20	0.40

Scores are rounded to two decimal places in the league table



First-time expats rewarded for going abroad

Becoming an expat for the first time can be exciting, full of challenges and above all rewarding. Making the first move abroad is more likely to be people's own decision, rather than their employer's, while the reasons for going suggest expats want to improve their own lives in one way or another.

Unlike expats who have spent time living abroad before, first-timers are less likely to have moved because they were sent by their employer. Only 11% of first-timers go abroad for this reason, compared to 20% of repeat expats.

Career development is important for this group of expats. They are just as likely to move abroad to improve job prospects and seek new challenges as repeat expats, even if that opportunity is not presented by their employer. However, they are more likely to move abroad to improve their quality of life. Over two in five (41%) go abroad for this reason, compared to just 33% of repeat expats.

First-time expats are rewarded for their decision both in terms

of their career development and their experience living overseas. Nearly half of this group (45%) say their new country has given them a chance to learn new skills, compared to just 22% who disagree. Likewise, 47% find their work more fulfilling, compared to only 14% who disagree.

For first-timers who are focused on the experience rather than finances, the better work/life balance is welcome. Over half (52%) agree this balance is better than in their home country, compared to only 23% who say the opposite.

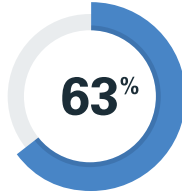
While popular destinations for the first time living as an expat include the expat hubs of the United Kingdom, United Arab Emirates and Abu Dhabi, first-timers experience little difficulty settling in. Indeed, they are better at taking the opportunity to experience a whole new culture than repeat expats in many ways. For example, more first-timers (63%) say they have integrated well with the local people and culture than repeat expats (58%). This is also true of attitudes to forming friendships. Only 38% say they socialise more

with expat friends than locals, compared to 46% of repeat expats.

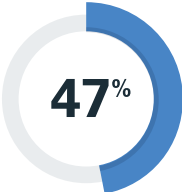
Ultimately, there are two rewards for expats moving abroad with the intention of immersing themselves quickly in local life. Nearly half of first-timers (47%) feel at home within a year and many never look back, staying in their new home for a long time – nearly three in five first-timers (57%) have been in their adopted home over five years, compared to 52% of all expats.

First-time expats

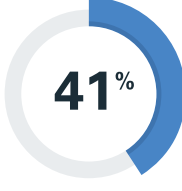
Are integrating well with the local people and culture



Say they felt at home within a year



Moved abroad to improve their quality of life



When do expats feel like locals?

The length of time it takes to settle into a new life abroad is relatively short for expats, though the reasons why differ. For almost half (48%) of expats, it takes less than a year for their adopted country to feel like home. For 16% the change is instant. For expats looking to feel instantly at home, then Bahrain, Spain and the Philippines are good destinations, as 28%, 24% and 24% of expats respectively say their new host country felt like home from their first day there.

The importance of making new friends is a key part of feeling at home with over half (51%) of expats saying this is the most

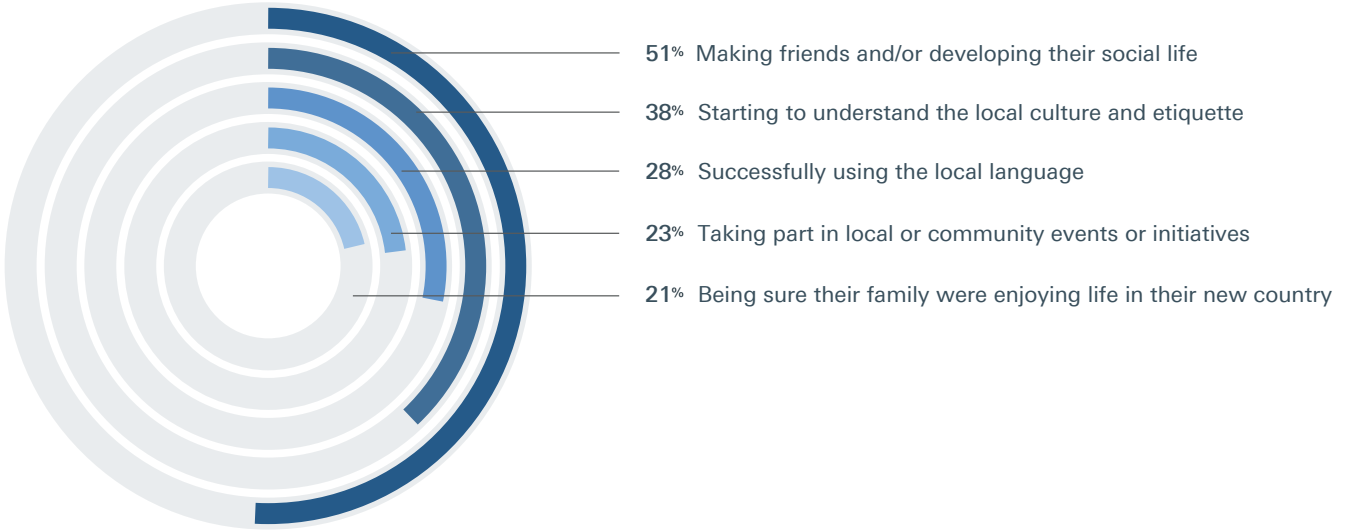
important milestone for them. This is particularly true for expats living in Australia, where 65% say this. This is not a problem however, as three in five (57%) expats in the country say making friends is easy, compared to only 17% who disagree. As well as making friends, 38% of expats globally say understanding the local culture is essential to settling in.

The final part of feeling at home is learning and understanding the language. This is a major milestone for 28% of expats and especially for those in Brazil, where 60% say it is important. Understanding the language plays a unique role in feeling

at home in Italy, more so than anywhere else in the world. Almost a quarter (24%) of expats in the country say that when they start dreaming in Italian is when they feel at home – nearly three times higher than the global average of 9%.

Regardless of what it takes for expats to settle in, one group feels at home far quicker than all the others. Almost half (49%) of expats who moved abroad to retire say it took less than six months to feel at home. In comparison, only a third (33%) of expats aged 18 to 34 settle in this quickly.

Reasons expats feel at home in their new country



Q: Which of the following milestones most played a part in helping you to feel a strong connection with your host country? Please select up to three. (Base: All respondents)



77%

of expats living in New Zealand say their quality of life is better

New Zealand and Spain lead the way for life experience

New Zealand ranks first in the Experience league table, with Spain following close behind in second. Expats in these countries identify the quality of life, richness of culture and ease of settling in as the main reasons for their positive experience of living there.

In New Zealand, expats have access to family-friendly amenities, and high environmental standards, which together make for a memorable experience. Almost four in five (77%) expats living there say their quality of life is better than at home and well over half (63%) say making friends has been easy.

In particular, expats in New Zealand comment on the ease of setting up finances, healthcare and accommodation. Expats also say settling in is relatively easy, with 35% agreeing that they felt at home instantly or within six months, compared to the global average of 31%.

One opportunity from living in New Zealand is the adventure

offered by the country's scenery and geography, and expats are taking advantage of this. Nearly three in five (57%) agree they have become more physically active since the move to the country, compared to just 15% who disagree.

Close behind New Zealand is Spain, which is the best place in Europe for expats wanting to enjoy life. Rather than living mostly in the expat bubble, experience-hungry expats look for the local culture following their move to the country. Over seven in 10 (72%) expats say they enjoy immersing themselves in the culture of Spain.

Integrating with the local community is important to expats in the country and this is made easier by mastering the local language. Nearly half (49%) of expats in Spain say this has played a part in them feeling a strong connection with the country, while 81% are learning to speak Spanish. Over two in five (42%) say they felt at home having understood the local culture and etiquette.



58%

of expats in emerging markets say they have found it easy to form new friendships

Experienced expats make a home in the world's emerging economies

Expats heading to the emerging economies of the world say these countries are on the up as destinations to live and work. This is typified by the fact that those who moved to these countries are far more optimistic about the future of their countries than those living in the developed economies of Canada, France, Germany, Italy, Japan, the United Kingdom and the United States.

More than two out of five (42%) expats living in the world's emerging economies⁸ say the country they live in is getting better whereas only a quarter (25%) believe the opposite. In contrast, only 25% in the developed economies believe their adopted home is getting better.

Over half (56%) of expats who choose these emerging economies have already spent time living overseas on a previous occasion. This experience helps them acclimatise quickly, with 52%

saying they felt at home within a year, compared to 42% of those living in developed economies. Generous employment packages are also on offer in these countries and over half of expats enjoy annual airfare and accommodation allowances.

Working in education is the most common profession in the developing nations, with 15% of expats employed in this field. Financial services (12%), engineering and construction (10%) and marketing (10%) are other popular professions.

Forming new friendships is easier too. Nearly three in five (58%) say they have found it easy to do so, compared to only 15% who say the opposite. This compares favourably with expats living in developed nations, where 50% say they have found it easy to form those friendships.

Expats in the world's emerging economies clearly look to their peers to form those friendships.

Nearly half (49%) say they spend more time with other expats and only a quarter (25%) say they spend more time socialising with the locals. In contrast, forming friendships living in the developed economies is more of a local affair with only 28% saying they spend more time with other expats.

Language is another area where expats living in these parts of the world differ. Only 51% of those living in emerging nations say they are learning the local language, compared to 67% in developed markets.

⁸ MSCI classification of emerging economies. This includes Brazil, Chile, China, Colombia, Czech Republic, Egypt, Greece, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Peru, Philippines, Poland, Russia, Qatar, South Africa, Taiwan, Thailand, Turkey and the United Arab Emirates.



72%

of expats in Latin America say they are integrating well with the local people and culture

Latin America's scenery, culture and adventure enjoyed by repeat expats

Latin America emerges as a popular destination for repeat expats who prioritise life's experiences over other things. Over half (53%) of expats in the region say the experience of life abroad is what matters most to them (compared with the global average of 41%). Many expats highlight Latin America's ability to offer new challenges, the ease of integrating with the locals and the region's cuisine.

Many expats living in South America are on their second, third or more period living abroad. This group of repeat expats clearly has an idea of what they enjoy most about life abroad and has identified it in the region. Indeed, only South and Central Asia attracts more repeat expats than Latin America. Only 39% of expats in Latin America

are first-timers (compared with the global average of 49%).

For first-timers and repeat expats alike, Latin America has plenty to offer. The diverse culture of the region in particular is cited by expats and nearly two thirds (65%) say they enjoy immersing themselves in it. Expats find it easy to fit in and 72% in the region say they have found it easy to integrate with the locals and their culture (compared with the global average of 61%).

Expats praise the food too, with over two thirds (67%) enjoying cooking and eating the range of local cuisines on offer (compared with the global average of 58%). Argentinian (73%) and Brazilian (68%) cuisine are particular favorites among expats.

Latin America may not be a long term destination for expats – only 36% have lived in the region for more than five years. However, it is a place that helps build strong relationships, with 36% of expats saying they have found a long-term partner during their time there. Similarly, two in five (40%) say the move has brought them closer in their relationship with their existing partner, compared to only 13% who disagree.

The opportunity to strengthen existing relationships and form new ones, allied with the desire to seek a new challenge (43% of expats moving to Latin America say they were seeking this) offer good reasons for expats to consider the region.

Life abroad gives British expats a healthy glow

British families enjoy a healthy, outdoor lifestyle in their new lives abroad as they move to picturesque destinations overseas. Expats moving from the United Kingdom are motivated by the prospect of improving their quality of life (47% say this compared with the global average of 37%) and many choose the outdoor living and vibrant cultures of Australia, Spain and France.

The weather in these countries plays a role in British expats' decision to go there with Brits almost twice as likely to prioritise the climate when moving (28% compared with 15% of expats globally). Yet British expats also

take advantage of their new environment to live healthier lives.

The majority of adults (53%) become more active, with only 17% reducing the amount of exercise they do (this compares with the global averages of 44% and 25% respectively). This pattern is just as strong among children, with 40% of British parents seeing an increase in the amount of sport their children play.

Australia, the most popular destination for British expats in the survey, is also the second best location worldwide for improving the health and

increasing the exercise levels of children (68% of expats in Australia say this, twice the global average of 34%).

The trend continues in Spain, the second most popular destination for British expats. The majority (55%) of all expats in the country say the environment there is better than at home. This has a definite impact on their health. Almost three in five (59%) living in Spain see an improvement in their health. Regardless of where they live, 86% of expats from the UK say their health has stayed the same or improved since moving.

The top three destinations for British expats⁹

- 1 Australia (9%)
- 2 Spain (8%)
- 3 France (7%)

Q: Which country are you living in now?
(Base: All respondents)

⁹ Based on the number of UK survey respondents living as expats.





Family



Family League table

The Family league table ranks each country or territory using a score that summarises expats' views on nine key questions concerning the family aspects of living in their adopted country. Three of these questions cover an expat's relationships (for example, whether they feel close to their partner); a further three look at education and childcare (for example, the quality of childcare and education); and the final three examine the impact of raising children abroad (for example, the ease of their children to making friends). Further details of the methodology for this league table can be found in 'The research' section at the end of the report.

Country	Family overall		Relationships		Education and childcare		Raising children	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Sweden	1	0.54	12	0.40	1	0.61	4	0.61
New Zealand	2	0.52	5	0.43	7	0.42	1	0.72
Singapore	3	0.48	6	0.42	10	0.41	3	0.61
Spain	4	0.47	3	0.43	13	0.39	5	0.58
Germany	5	0.46	22	0.36	2	0.48	9	0.54
Bahrain	6	0.46	4	0.43	15	0.37	6	0.57
Netherlands	7	0.45	21	0.37	8	0.42	8	0.56
Canada	8	0.44	8	0.42	19	0.33	7	0.56
Philippines	9	0.43	1	0.50	11	0.40	24	0.39
India	10	0.43	14	0.39	4	0.44	15	0.47
Russia	11	0.42	9	0.40	9	0.41	18	0.45
Australia	12	0.40	24	0.34	35	0.24	2	0.63
France	13	0.40	32	0.30	5	0.43	13	0.47
Thailand	14	0.40	7	0.42	14	0.38	26	0.38
Taiwan	15	0.39	10	0.40	12	0.39	27	0.38
United Arab Emirates	16	0.39	18	0.37	23	0.30	11	0.50

Czech Republic	17	0.38	26	0.33	3	0.45	30	0.37
Mexico	18	0.38	2	0.45	20	0.32	28	0.38
United States	19	0.38	23	0.36	22	0.31	12	0.48
Hong Kong	20	0.38	20	0.37	18	0.33	20	0.44
South Africa	21	0.38	27	0.32	17	0.35	16	0.47
Belgium	22	0.38	31	0.30	6	0.42	22	0.40
Malaysia	23	0.37	16	0.37	25	0.30	19	0.44
Japan	24	0.36	36	0.25	16	0.35	14	0.47
Switzerland	25	0.36	37	0.25	24	0.30	10	0.52
Ireland	26	0.34	33	0.29	31	0.26	17	0.45
Oman	27	0.33	19	0.37	36	0.22	21	0.41
United Kingdom	28	0.33	17	0.37	29	0.28	31	0.34
Argentina	29	0.33	13	0.39	26	0.29	35	0.30
China	30	0.33	29	0.32	21	0.32	32	0.34
Vietnam	31	0.32	15	0.38	32	0.26	34	0.31
Italy	32	0.31	34	0.29	33	0.25	23	0.40
Indonesia	33	0.31	25	0.34	27	0.29	33	0.32
Qatar	34	0.30	35	0.27	34	0.25	25	0.39
Egypt	35	0.29	30	0.31	30	0.27	36	0.30
Saudi Arabia	36	0.29	39	0.23	28	0.28	29	0.37
Brazil	37	0.29	11	0.40	39	0.17	37	0.29
Turkey	38	0.25	28	0.32	38	0.18	39	0.25
Kuwait	39	0.24	38	0.24	37	0.21	38	0.26

Scores are rounded to two decimal places in the league table



63%

of expats partners in the Philippines feel their move abroad has brought them closer together in their relationship

Expat partners blossom following their move abroad

The reasons why people move abroad are diverse, but one reason is to join a partner on their adventure, often as a result of an employer sending them overseas. This type of move can be a challenge, but the findings show that expat partners are thriving.

Popular destinations for relocating partners include the United Arab Emirates, Switzerland and the United Kingdom, and over half (56%) of expat partners are aged between 35 and 54. It is encouraging therefore that when it comes to settling in, these partners forge independent, active lives in their new home. Almost three in five (59%) say their social life has remained as busy as or become even more active than in their home country.

Relying on a strong social circle is particularly important to this group and 52% state that making friends is a key milestone to feeling at home. Expats moving abroad with their partners are more likely to do this by building

a network of friends among other expats. Over half (52%) say they tend to socialise more with expats than locals (compared to the global average of 42%).

The United Arab Emirates is known for its strong expat network and 66% of partners in the Emirates say their social life is as or more active since moving. Seven in 10 (70%) say they socialise more with other expats than locals.

A social circle is not the only focus for expat partners. Many who join their partners overseas look to build their own career or take on a new challenge. Almost two in five (39%) say the chance to acquire new skills is better than in their host country, compared to 26% who disagree. In addition, 22% say the move abroad was partly about a new personal challenge for them.

Expat partners also see the benefits to their relationship of moving overseas. Of those who moved abroad to support their

partner, over half (54%) say this change has brought them closer together in their relationship, compared to just 13% who say this is not the case.

Expat partners moving to India, the Philippines and Mexico in particular enjoy a closer relationship, with 65%, 63% and 61% in these countries agreeing they feel closer to their partner since moving.

Expat parents put down deep roots

Parents who move their family abroad see the world in a different way to other expats. Whether it is helping their children take up sport or giving them a better education, expat parents are more likely to stay abroad a long time, valuing the continuity this provides their family. Of those expats who move with their children, 57% globally say they have stayed in their new country for longer than five years, compared with 50% of expats living without children.

Expat parents' concern for a high quality, stable family life is one of the main factors for them staying a long time. After making friends, the second most important factor helping expat parents feel at home is having their loved ones settled. Among expats with children, 39% said they could

only feel at home once their family were enjoying life abroad. While settling in can take time, New Zealand and Australia are places expat parents find it particularly difficult to leave. In Australia for example, 71% of parents say they have lived in the country for more than five years, compared with the global average of 57%.

Parents value the opportunities for their children in these countries and encourage them to make the most of an active lifestyle. Expat children in Australia and New Zealand are more likely to have increased the amount of sport they play than those living in any other nation (71% said this in New Zealand and 58% in Australia compared with the global average of 28%). Japan is another country where

parents are likely to stay for a long time. Expats in the country are almost twice as likely to stay for more than five years (74% of expat parents surveyed in Japan said this, compared with 40% among the remaining expats in the country).

In a country with some of the best numeracy and literacy rates in the world¹⁰, half (50%) of expats in Japan say the schooling is better than at home, compared with only 15% who disagree. And while expats globally are most likely to enrol their children in international schools, the most popular choice in Japan is to enrol in the state education system in a sign of confidence in the nation's schooling.

¹⁰ www.oecd.org/site/piaac/publications.htm



57%

of expat parents have lived in their host country for five years or longer

Retired expats go native

Retired expats immerse themselves in life abroad and rather than opting for a quiet or expat-focused lifestyle, have become true members of the local communities they live in.

Less than a third (29%) of expat retirees say they go out more with expat friends than locals, a much lower figure than the global average of 42% of expats. For a third (33%) of retirees, the key milestone to feeling at home is when they join local community events and activities, higher than the global average of 23%.

This approach to life has several benefits for retirees, including how quickly they feel at home in their new country. Nearly two in five (39%) of retired expats say it takes less than six months to feel at home, while 52% say it takes less than a year. With the exception of those living abroad to study, no other group of expats feels at home more quickly.

Retirees say they have clear opportunities to boost their social life being an expat. Over two in

five (43%) of retired expats say they lead a more active social life than at home, compared with only 21% who disagree. Discovering new cuisines plays a major role in socialising, with 69% of retired expats enjoying cooking or eating the local food.

As a result, 63% of retired expats have found it easy to form new friendships abroad. Nearly three-quarters (72%) believe they are integrating well overall with the local people and culture.

For some expats, retirement is just another stage of life abroad. For others, the move to retire is their first taste of expat life. Popular destinations to retire abroad include Spain and France (where 15% and 12% of this group go respectively). South East Asia is another attractive destination, with 8% choosing Thailand and the Philippines, while 10% pick Mexico.

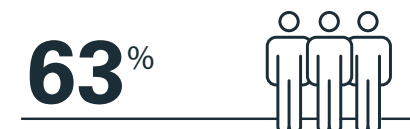
Regardless of location, this is a rewarding decision as 67% of those who moved abroad to retire say their quality of life is now higher than back home.

Retired expats who



69%

enjoy eating and cooking the local cuisine



63%

have found it easy to form new friendships in their host country

79%

of expat parents in Sweden say the overall quality of life for their children is better

Sweden shines for expat families

Expats rank Sweden as the best destination for family life, closely followed by New Zealand and Singapore. Expats highlight three factors in particular that make Sweden stand out for families: the education system, government policies on families, and the living environment.

For new parents, the Swedish Government provides an impressive 480 days of leave to look after children, which can be split between both parents¹¹. The quality of childcare is also better than in their home country, according to 79% of parents.

The supportive environment for family life is evident when children go to school in Sweden. Over two thirds (67%) of expat parents find it simple to arrange

their children's education, while the country's free schools model means 77% of parents find the cost of education cheaper than at home. Learning the local language is not a barrier for children, with 58% of expat parents saying their offspring are doing so (compared with the global average of 51%).

Sweden's environment is positive for families too. The country is seen as safe and secure by the majority (72%) of expats. Its scenery and temperate climate encourage exercise – 53% of parents say their children are leading a healthier and more active lifestyle in the country (compared to the global average of 34%). In total, 79% of expat parents in Sweden say the quality of life for their children is

better overall than at home, far higher than the 58% for all expat parents globally.

Sweden is an excellent place for expats looking to start a family. Nearly two in five (39%) have found a long-term partner since moving to the country and, for those moving with an existing partner, the country is beneficial too. Three in five (60%) of this group say the move to Sweden has brought them closer together in their relationship.

¹¹ [sweden.se/quickfact/parental-leave/](https://www.sweden.se/quickfact/parental-leave/)

Employers help families flourish from a move to India

More expats (36%) moved to India as a result of their employer sending them there than any other country. However, expats do not have concerns about the effect of this on their family as the country is one of the top 10 destinations in the Family league table. Good quality education and childcare combine with the ease of making friends, while expats parents enjoy greater opportunities to make significant financial savings.

Families moving to India settle quickly and nearly two in five (38%) expats say it feels like home within six months. A total of 63% say it takes less than a year to feel at home in the country, compared with 48% of expats globally.

For parents, establishing childcare and education are important for settling in and both are relatively easy in India. Over half of expat parents (52%) in the country say that setting up childcare and schooling is easy, compared to 38% of expat parents globally. Only 20% of parents in India disagree with this view.

One reason for this is the support expats receive from their employers. Nearly a third (30%) of expats receive education or daycare allowances for their children from their employer. Just under a third (32%) receive family support allowances for cultural or language coaching. In both cases, this level of support for expats is higher in India than any other country surveyed. Parents cite further benefits to living in India for their offspring. Nearly half (45%) say it is easier for their children to make friends than at home, compared to just 14% who say it is harder. Nearly three in five (59%) expat children learn a new language during their time there too. Nearly half (47%) of parents cite the opportunity to take part in more social activities and clubs than in their country of origin (compared with the global average of 33%).

In total, 60% of expat parents in India say their children have become more well-rounded and confident individuals, and as a further benefit, 72% say the cost of raising children is lower or the same as in their home country.

52%

of expat parents in India say setting up childcare and schooling is easy

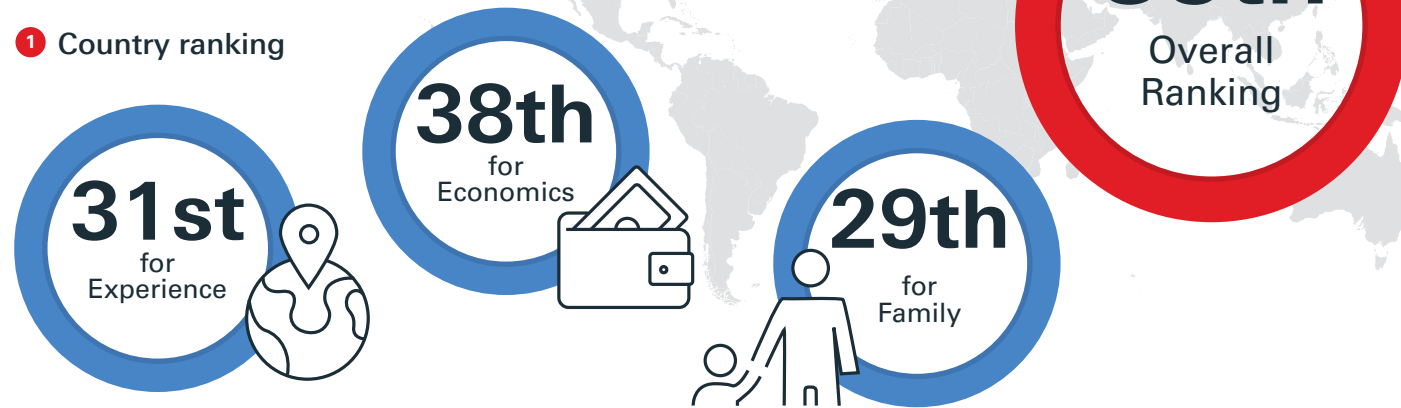




Country reports

Argentina

1 Country ranking



“Argentina is an amazing country, fabulous for travelling and seeing wonderful sights. The people are very friendly and welcoming.”

British expat living in Argentina

Expats in Argentina look to quickly immerse themselves in its culture, climate and cuisine. The country is attractive for people looking for a new challenge with 42% of expats living in Argentina saying this is why they moved. While only 39% have been in Argentina for more than 5 years, a shorter length of stay is not a barrier to becoming involved in the Argentinian way of life.

For example, nearly three-quarters (73%) of expats enjoy cooking and eating the local cuisine, and 69% say they are immersing themselves in the local culture. In both cases, those aged 35 to 54 are more likely to enjoy these activities. Expats are keen to learn the local language too and 80% state they

are doing so, compared with 55% globally.

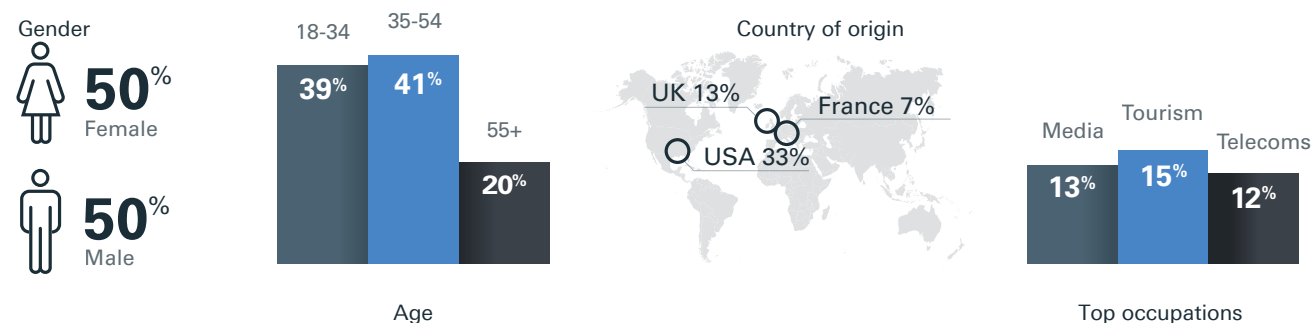
Argentina is also a country expats view as a good place to socialise. More than half (51%) living in the country say they have found it easy to form new friendships, compared to only 21% who say the opposite. However, only a quarter (25%) say they go out more with other expats than with locals. This is particularly true of those aged 35 to 54, with less than a fifth (18%) of this group saying they socialise more with expats than locals.

Argentina is not ranked as highly for the financial side of life as other countries, with only 24% of expats saying earning prospects are better than at home (compared with the global

average of 42%). Similarly, 41% believe that they can save more in the country, but this is lower than the global average of 52%.

There are some benefits to working in Argentina though. The work/life balance is one example and 55% say this is better than in their home country. In contrast, only 22% believe the opposite. The country scores highly as a place where people can be open about their sexual orientation at work. Over two in five (43%) expats say this is true of Argentina, which makes it one of the top ten countries globally for this issue.

2 About the respondents





Australia

1 Country ranking



“Open yourself, open your heart, and explore the country.”

Malaysian expat living in Australia

Australia is a popular choice for expats focused on experience and for those living abroad for the first time (59% in Australia are first-time expats). As well as Australia's lifestyle, which expats say is among the best in the world, the country is rated highly as a place to start a business.

Australia ranks highly in the Experience league table. Over half (53%) say they moved there to improve their quality of life. Only 8% were sent by their employer, though over a fifth (21%) say they were looking to improve their job prospects.

The decision to move and experience more of what life has to offer has rewards for expats in Australia. Over three in five (61%) say their work/life

balance is better and only 12% say it is worse than in their home country.

The improved work/life balance gives expats opportunities to do other things. Nearly three in five (57%) are more physically active than in their home country, compared with only 11% who say the opposite is true. It is easy to settle in and make friends, as 77% say they have integrated well. Only 20% say they go out more with expat friends than locals, versus 53% who say the opposite is true.

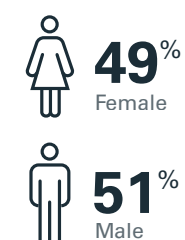
Once newcomers arrive in Australia, they do not want to leave. Almost three-quarters (73%) have been in the country for five years or more, and only 4% say they are on a fixed-term

assignment with a set leaving date (compared with the global average of 13%).

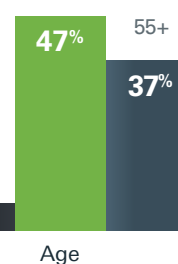
Australia is also an attractive destination for expats with an entrepreneurial spirit. Compared to the global average of 34%, almost half (47%) of those in Australia say the country is a good place to start a business. Only 10% disagree with this view. Finally, over half (55%) say the country enables them to progress their career, compared to 41% of expats globally.

2 About the respondents

Gender



35-54

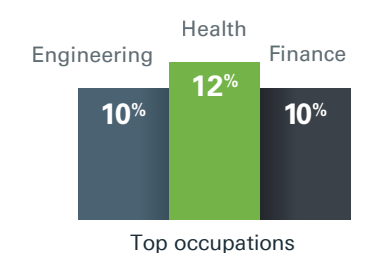
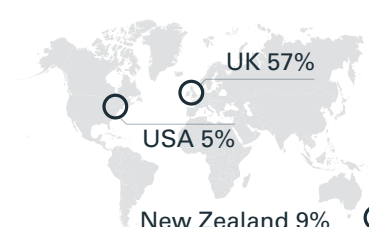


18-34

16%

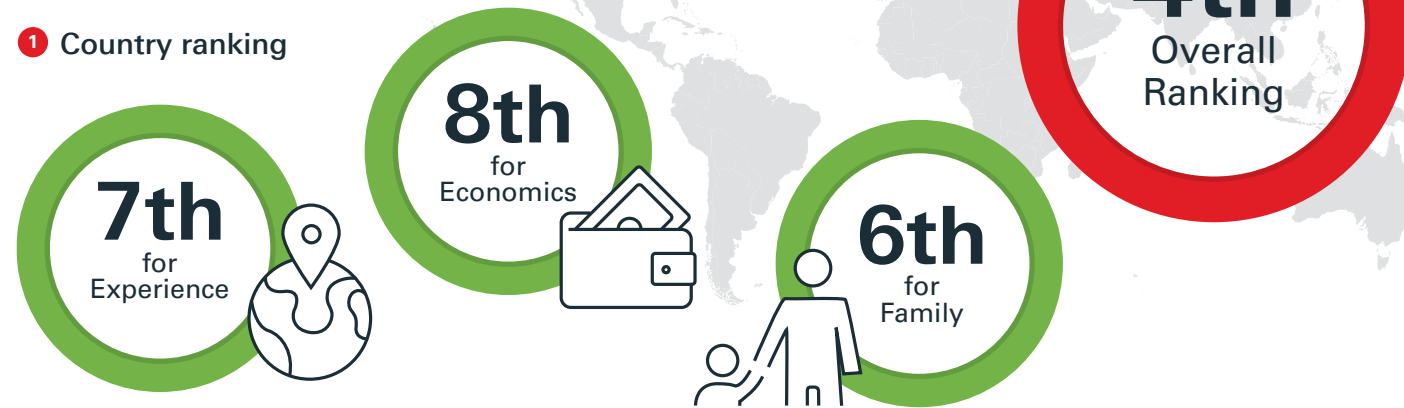
Age

Country of origin



Bahrain

1 Country ranking



“It is a lot different from life back home. However, it is an extremely welcoming country with warm people. It’s better to come in with an open mind. It’s my home away from home.” Indian expat living in Bahrain

Bahrain is an easy and stable choice for expats, offering a smooth transition and a warm welcome. Financially, the country offers several benefits. The straightforward financial landscape means just 7% say their tax situation is more complicated than at home, compared with the global average of 27%.

Seven in 10 (70%) say they are able to save more than at home (compared with the global average of 52%) and 68% that they enjoy more disposable income. Only Oman (72%) and Qatar (76%) are home to a greater number of expats who say their disposable income is higher.

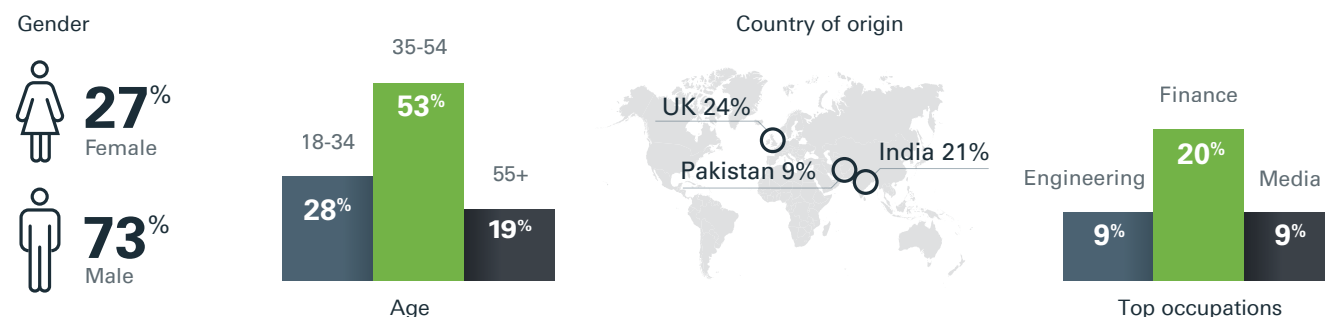
Some living costs are high, such as housing which 57% say they spend more on than at home, but others are less so – for example, only 23% of expats say they spend more on utility bills. Any additional living costs are not a strong concern though, as nearly nine in 10 (86%) believe Bahrain is improving or remaining steady as a place to live.

Bahrain is a popular destination beyond just financial considerations. Settling into the country is not a challenge and nearly half (47%) of expats say the country felt like home within six months (compared with the global average of 31%). Nearly two thirds (66%) say finding accommodation is easy and only

11% found integrating into the country’s culture and lifestyle difficult.

Finally, as far as parents are concerned, Bahrain offers a better quality of life for children. Nearly two thirds (65%) of expat parents believe their offspring enjoy a higher quality of life in the country. One aspect of this is health and wellbeing, which 57% of parents state is better than at home for their children. In contrast, only 8% believe the opposite is true.

2 About the respondents





Brazil

“Anything from satisfying to disappointing to challenging to fantastic, all in the space of a week. It’s a complete roller coaster.”

Australian expat living in Brazil

Expats in Brazil say the country is an attractive place for culture, community and excitement. It is particularly popular as a destination for repeat expats (64% in the country say it is their second time or more living abroad). Over half (51%) of those living there say the experience of living abroad is most important to them, compared with only 27% who prioritise the financial side of life.

Expats enjoy what Brazil has to offer, though only 27% believe the overall quality of life is better than at home. Friendships are more likely to be made with locals and only 27% say they go out more with expats.

Two thirds (68%) say they like the country’s cuisine and 65% enjoy immersing themselves in Brazilian culture, though a low number (10%) admit they feel safer and more secure than they

did in their country of origin. Despite this, in comparison to their country of origin, only 20% believe Brazil does not welcome of people regardless of their faith, race, gender or sexual orientation.

The length of time spent in Brazil by expats is shorter than other countries. Only 40% have been in the country for more than 5 years (compared with the global average of 52%) and just 14% of those aged 18 to 34 have been there that long.

However, mastering the local language is still an important factor for settling in successfully. Three in five (60%) expats in Brazil say this was the most important factor to feeling at home (compared with the global average of 28%) and 86% are learning the language. In terms of economics, Brazil does not rank as highly as other

destinations. Only 10% of expats in the country are confident about the local economy and 32% state it is a good place for career progression (compared with the global average of 41%). However, employers do offer strong benefits packages to people moving there.

Over a fifth (21%) of expats receive cultural courses and language coaching for their families through their employment contract. This is three times the average for expats globally and one of several contractual benefits that expats working in Brazil have. Annual airfare allowances for trips home (46%), accommodation (44%) and relocation allowances (38%), as well as repatriation support (36%) are all more commonly offered to expats in the country than globally.

Expat life in Brazil

39th
Overall
Ranking

1 Country ranking

37th
for
Experience

37th
for
Economics

37th
for
Family

2 Did you know...?

35%

of expats have found a long-term partner

3 Did you know...?

30%

of expats took less than 6 months to feel at home

4 Key findings

86%

Are learning and using the local language

75%

Are integrating well with the local people and culture

68%

Enjoy the local cuisine

67%

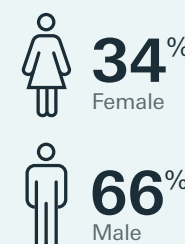
Found it easy to get used to the local weather

60%

Found it easy to form new friendships

5 About the respondents

Gender



35-54

48%

18-34

23%

55+

29%

Age

Country of origin

USA 24%

UK 17%

France 6%

Education

Banking

22%

Engineering

15%

8%

Top occupations



Canada

“I love Canada and its people! I felt welcomed from the very beginning.”

Italian expat living in Canada

Canada ranks sixth overall in the Expat Explorer league table. A key reason for this is that almost two thirds (66%) of expats say the quality of life is better than at home. A second reason is how easily expats feel they can integrate with the local people and culture; with three-quarters (75%) feeling this is the case, compared to 61% of expats globally.

It is also a destination for the long-term. Nearly four in five (79%) expats have been in the country for over five years and well over a third (37%) say it took them less than a year to feel at home. This is despite nearly two in three (66%) saying that Canada is their first taste of expat life.

A further positive for expats living in Canada is the country's attitude on diversity. Canada was one of the first countries in the world to legalise gay marriage in

2005 and it pursues a policy of multiculturalism. Expats rank it as the most welcoming destination worldwide regardless of a person's age, faith, race, gender or sexual orientation (62% feel this way). Nearly half (48%) say it is easier to progress their career in the country regardless of these considerations too.

Although Canada ranks just outside the top ten for the financial side of life, more than half of expats (54%) say the work/life balance is better than at home, compared to only 18% who think it is worse. A positive work culture is recognised and 89% find their employment more than or just as fulfilling as in their country of origin.

For parents, Canada ranks in the top 10 destinations for family life. Nearly three-quarters (72%) of parents agree their children's quality of life has improved since

relocating there, compared to the global average of 58%. With a general decline in Canada's crime rate in recent years¹², many say Canada is a safer place to bring up a family too. Nearly seven in 10 (68%) parents say that the safety of their children is better than in their home country and only 2% of respondents believe the opposite is true.

Expat life in Canada



1 Country ranking



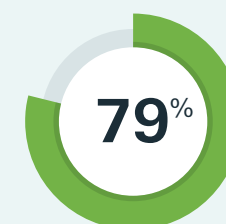
2 Did you know...?



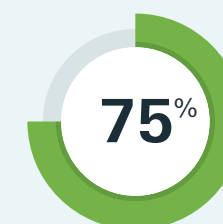
3 Did you know...?



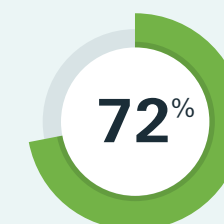
4 Key findings



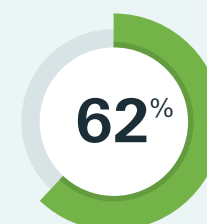
Have been there for
more than five years



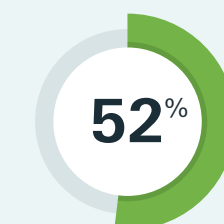
Are integrating well
with the locals



Say their children's
quality of life has
improved

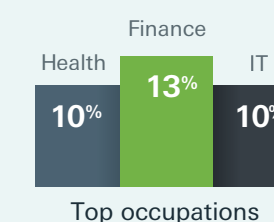
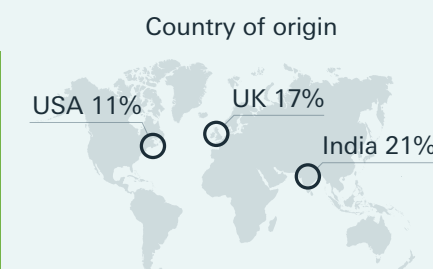
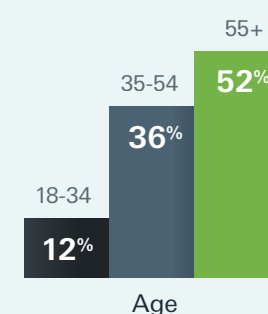
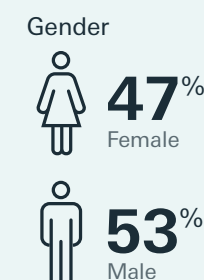


Found it easy to
get used to the
local weather



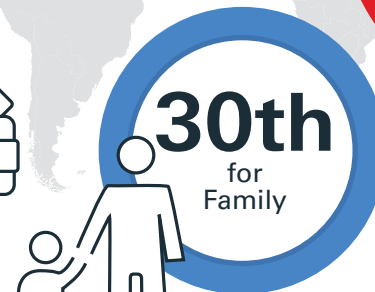
Found it easy
to form new
friendships

5 About the respondents



China

1 Country ranking



“Keep an open mind, challenge your own preconceptions and embrace the foreign culture.”

German expat living in China

Ranking in the top third of the Economics league table, China is a strong choice for expats who want to improve their careers quickly. The country has a positive long-term impact, offering the opportunity to learn new skills and save money for the future, though expats have concerns about their physical health in China and admit the quality of life is sometimes better back home.

Over half (55%) of expats in China say the country provides a better opportunity to learn new skills than their home does, compared to just 18% who disagree with this view. This is not a surprise for a country which ranks in second place globally as a destination to progress careers. Over three in five (62%) believe

this is the case, compared to the global average of 41%.

However, those who move to China are not just able to learn new skills, they are also able to save more. Nine out of ten (90%) expats in China say they can save at least as much as in their home country and the majority (65%) are saving more.

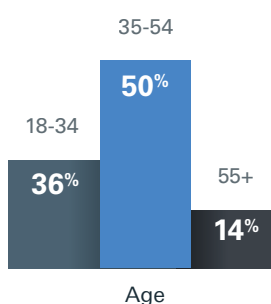
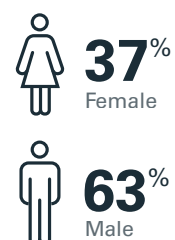
As well as saving more, 68% say they have higher levels of disposable income. This is a higher number than any other destination except Oman and compares with the global average of 57%. The ability to spend less on living costs such as transport (62% say this cost is lower) and utilities (80% say this cost is lower or the same) contribute to this.

The financial benefits of living in China offset some aspects of life which expats rank lower than elsewhere in the world. Only a quarter (25%) say their overall quality of life is better and just 16% state that their physical health is better than in their home country. Organising healthcare is also more difficult and only 27% say this is easy to setup in China, compared with the global average of 43%.

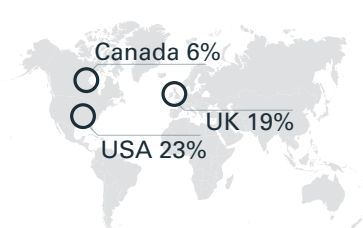
China ranks lower than some destinations for raising a family, but expat parents do praise Chinese schools as 74% state the education is as good or better than at home (compared with the global average of 69%).

2 About the respondents

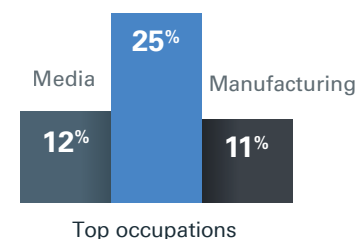
Gender



Country of origin



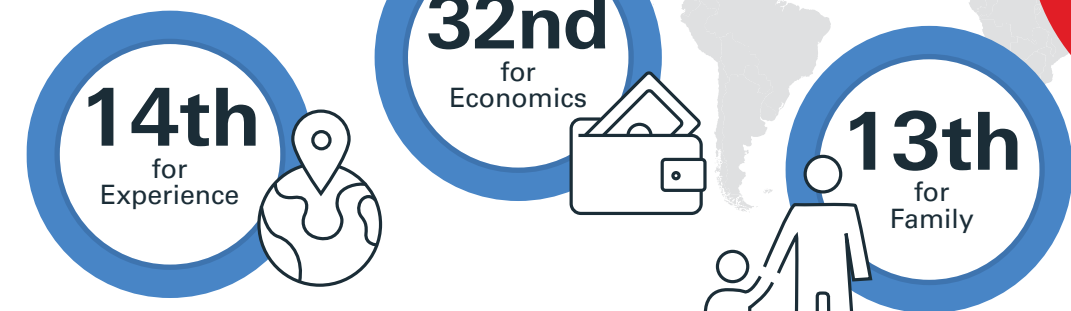
Education





France

1 Country ranking



“An adventure that quickly becomes your everyday life.”

British expat living in France

The benefits of France’s lifestyle, culture and cuisine are all recognised by expats, though the country’s economic prospects are less attractive than in other destinations. Nearly three in five (57%) of those living in France say the experience of a life abroad is the most important thing to them – a higher proportion than in any country except Spain and Portugal. This desire to experience what France has to offer is rewarded as nearly two thirds (63%) state their quality of life has improved since moving.

From a financial point of view, the cost of accommodation is less or the same as at home according to 60% of expats, compared to 33% who say it costs more. The main benefits

living in France are at work and 46% say their job security is higher than at home (compared to only 20% who disagree). These positive views are balanced by only 28% who have confidence in the French economy and 17% who say the country is a good place for career progression.

Overall, nearly two thirds (64%) of expats in the country say the work/life balance is better. With more time to spend outside of work, 68% of those in France are immersing themselves in the country’s culture and 77% are enjoying the local cuisine. Making the most of life in France means only 12% say they are failing to integrate with the local people and culture. Just over a third (36%) spend more time

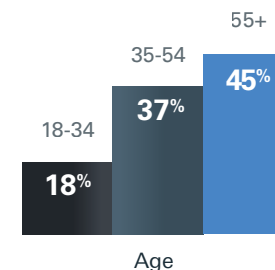
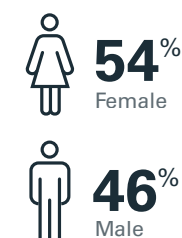
with other expats, rather than local friends – lower than the global average of 42%.

For families, France has several attractions. Parents are keen to immerse their children into French society and 61% send their offspring to a local state school – nearly twice as many as the global average of 31%. Over half of expat parents (53%) report that organising education and childcare is easy, compared to just 19% who say it can be difficult to arrange.

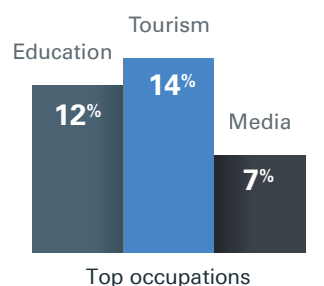
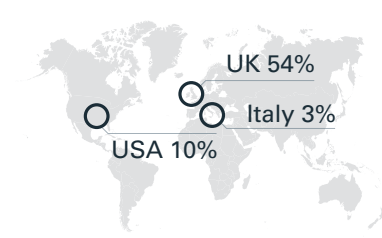
Finally, with exposure to the French curriculum, 62% of parents say their children are speaking the language, giving expat families more ability to enjoy the experience of living in France.

2 About the respondents

Gender



Country of origin





Hong Kong

“Be open, be positive, be yourself and make the best of living in Hong Kong.”

German expat living in Hong Kong

Hong Kong is a strong economic destination and particularly attractive to expats working in financial services (39% of expats surveyed in Hong Kong work in this industry). It has the best career progression opportunities of any destination in *Balancing life abroad*, with 68% of expats stating it is a good place for this and 86% that the chance to acquire new skills is better than or just as good as at home. As well as employees, entrepreneurs can benefit, as 54% say Hong Kong is a good place to start a business.

Living in Hong Kong has financial benefits, as 61% report an increase in their earnings after moving there (compared with the global average of 39%). The average expat earns around USD70,000 p.a. more than the global average. The majority (61%) ends up saving more of their income as a result of the

move to Hong Kong and only 16% say they are able to save less. This is despite the high cost of accommodation, which 85% say costs more than at home.

These benefits do come with some sacrifices. Almost twice as many expats in Hong Kong say the work/life balance is worse than in their home country (45% compared with the global average of 25%). To compensate, employers offer more contractual benefits than in other destinations. These include health and medical allowances: 66% in Hong Kong receive this benefit compared with the global average of 52%. Likewise, over a third (37%) of expats receive an accommodation allowance.

Many expats in Hong Kong focus on their personal or career development. Nearly half (47%) say they moved there for a new challenge, 38% to improve their

job prospects and 29% because their employer sent them. Expats in Hong Kong know how to enjoy themselves outside of work too. The culture of Hong Kong is attractive and 58% say they enjoy immersing themselves in it. Around two thirds (65%) say they enjoy eating and cooking Hong Kong’s mix of Asian and Western cuisine. Expats feel they are more healthy living there, as 50% say they are more physically active than at home, compared with only 24% who say the opposite.

There are also benefits for families living in Hong Kong (80% of expat parents state that the quality of education is better than at home), though it ranks lower in the Family league table than some locations. One reason for this is the high cost of raising children, as 75% of parents feel it is more expensive to do so than in their country of origin.

Expat life in Hong Kong

11th
Overall
Ranking

1 Country ranking

11th
for
Experience



10th
for
Economics



2 Did you know...?

26%

of expats have found a long-term partner



20th
for
Family



3 Did you know...?

33%

of expats took less than 6 months to feel at home



4 Key findings

70%

Of expat children are learning the local language

68%

Say Hong Kong is a good place for career progression

65%

Enjoy the local cuisine

63%

Say earning prospects are better

54%

Say it is a good place to start a business

5 About the respondents

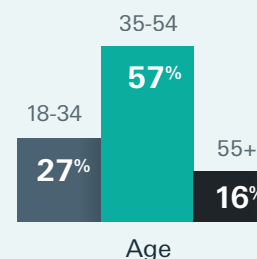
Gender



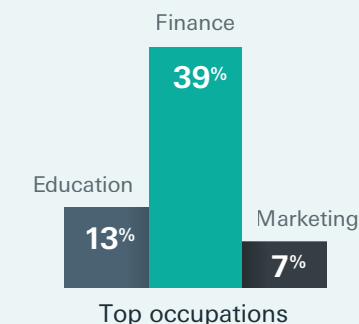
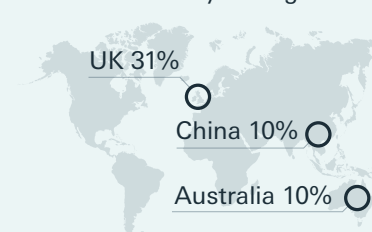
39%
Female



61%
Male

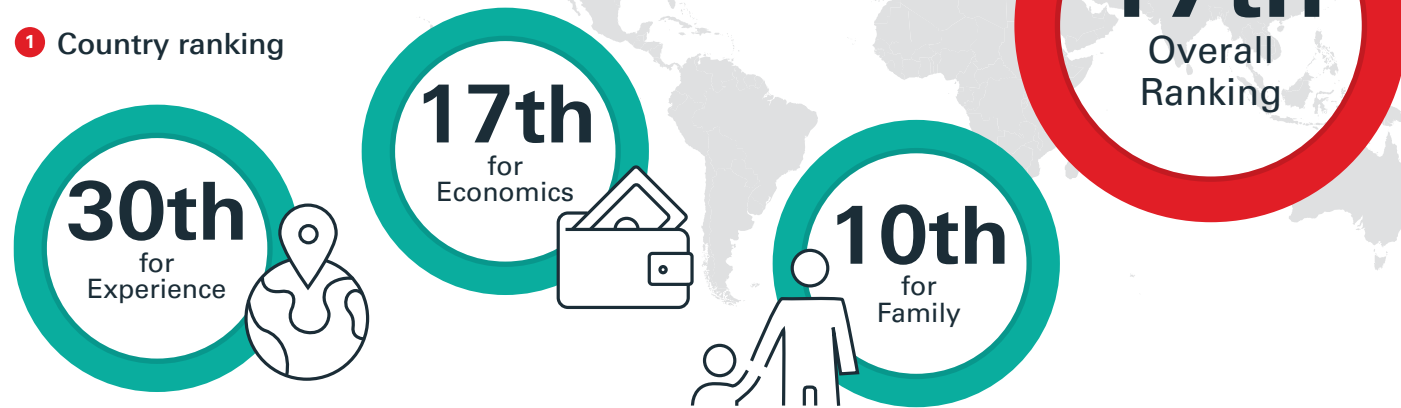


Country of origin



India

1 Country ranking



“Be prepared to experience a new way of living.”

Russian expat living in India

With a top ten ranking in the Family rankings, India provides a strong base for young families making a home in South Asia.

The country is seen as easy to settle in. Over three in five (62%) expats in the country feel at home within the first year, compared with the global average of just 48%. This is especially true for parents, half (52%) of whom have found setting up childcare and schooling to be easy, compared to 38% of expat parents globally. With a strong base established, three in five (60%) parents say their children are more well-rounded and 55% have a wider circle of friends as a result of growing up in India.

Financially there are good reasons for relocating to India. The majority (51%) of expats in the country find their new job more fulfilling, with only 13% less content in their career after moving. Expats in India also learn new skills and 82% believe the country is as good as or better for learning new skills than their country of origin.

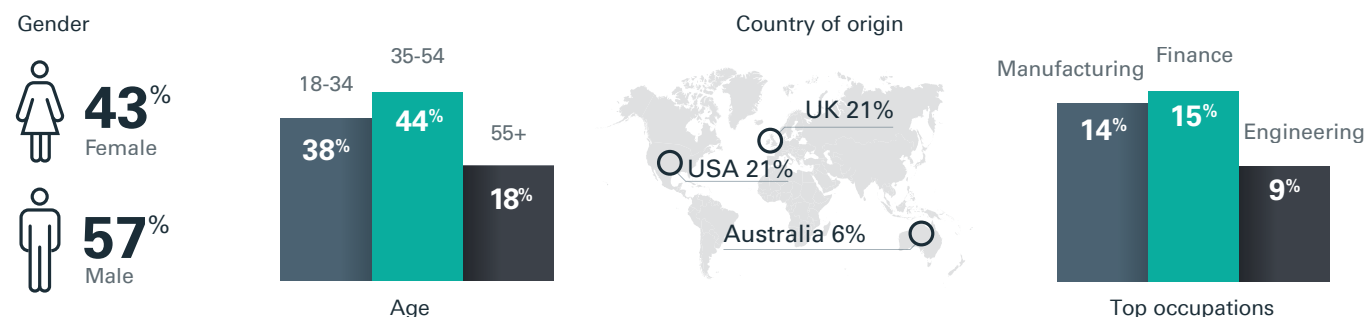
Outside of the classroom and the office, expats rank some aspects of their experience strongly, though admit to challenges. Integrating into Indian culture is one challenge, with almost a quarter (24%) in the country finding it difficult to do so (compared with the global average of 18%). Organising finances is harder than elsewhere as only 21% found this easy

to do, compared with 39% of expats globally.

It is worth overcoming these challenges though, as 69% of those living in India say they enjoy immersing themselves in the country's rich and varied culture. For nearly half (48%) understanding Indian etiquette and culture is the key milestone to feeling at home.

A good environment for children, fulfilling work and a rich culture are some of the reasons why 58% of expats believe the country is getting better as a place to live and work (nearly double the global average of 34%). Finally, over three in five (62%) say it takes less than a year to feel at home.

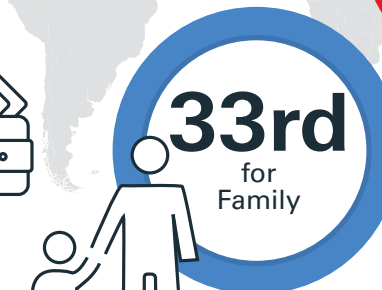
2 About the respondents





Indonesia

1 Country ranking



“A perfect opportunity to expand your horizons.”

Finnish expat living in Indonesia

Indonesia offers expats an affordable lifestyle in a rich culture. The country provides good value accommodation and expats can save money on bills while benefitting from higher levels of disposable income.

It is a regular destination for expats focused on their career or personal development with the most popular reason for moving to the country being to take on a new challenge. This accounts for 47% of those living there from overseas. A further 26% say they were sent by their employer.

Indonesia does not rank as highly as some destinations for the financial side of life, in part because only 32% are confident about the country's economy (compared with the global

average of 48%). And only one in five (21%) expats are more confident about their job security than in their country of origin.

There are financial benefits though, particularly the contractual incentives given by employers. Nearly two thirds (65%) are given an accommodation allowance and a similar proportion (64%) enjoy annual airfare allowances for trips home. As 62% of expats say the cost of bills is lower, the country does offer good financial reasons to live and work there. In fact, over half (54%) say their work is more fulfilling than at home (compared with only 13% who say the opposite).

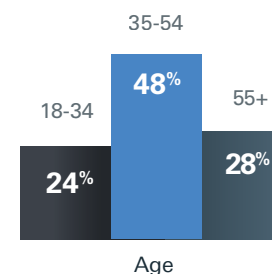
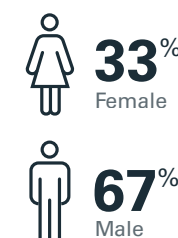
The financial benefits mean 65% of expats in Indonesia say

they enjoy greater disposable income than at home. Fewer feel their overall quality of life has improved (32% compared with the global average of 53%) but the country does provide a strong social life. Seven in 10 (70%) expats say this is better or as good as in their home country and 62% have found making new friendships to be easy.

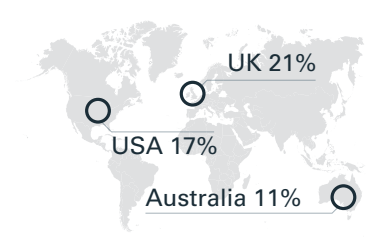
Friendships are made more often with other expats, as 45% say they spend more time with this group than with locals compared to 21% who disagree. Despite this, over three in five (61%) believe they are integrating well with the locals and a similar number (58%) enjoy immersing themselves in the culture (compared with only 8% who do not).

2 About the respondents

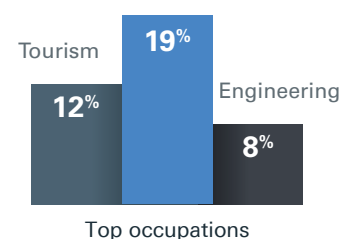
Gender



Country of origin

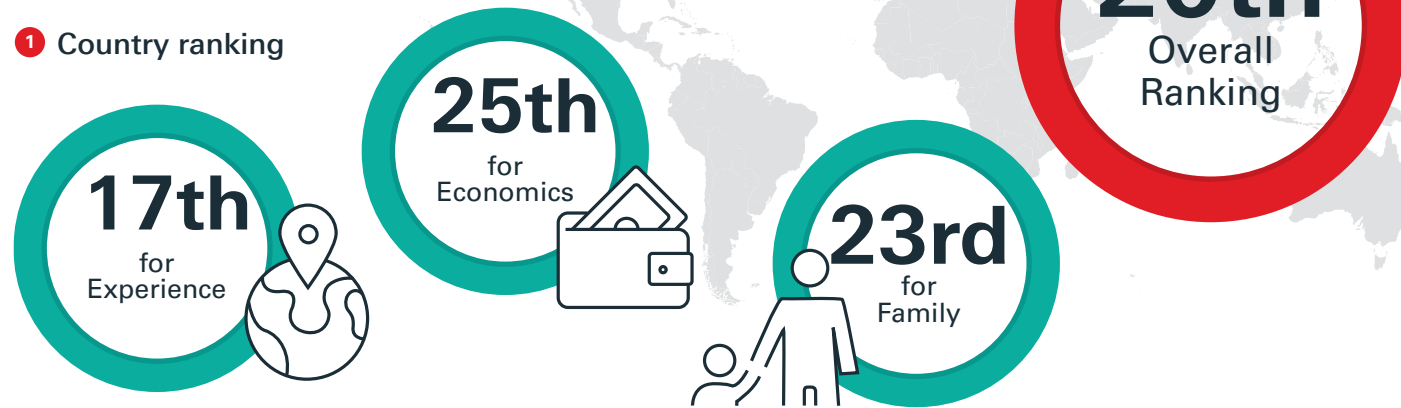


Education



Malaysia

1 Country ranking



“Have an open mind and push yourself to meet new people as soon as you get to your new country.”

Canadian expat living in Malaysia

Malaysia ranks in the middle of each league table as expats find good reasons to live and work in the country including the benefits offered by employers, the ease of making friends and the opportunities to lead an active social life.

With 28% of expats being sent to the country for work (compared with the global average of 16%), employers make sure their workers are being looked after. Salaries for expats are above the global average at over USD109,000 p.a. and several contractual benefits are more commonly offered than in other countries.

These include health and medical allowances (73% receive this benefit compared with the global

average of 52%), an annual allowance for visiting home (45% compared with the global average of 33%) and a personal effects shipment (42% compared with the global average of 23%).

Expats are not as confident about the local economy as elsewhere in the world (35% are confident in Malaysia compared to 48% globally), but do enjoy a good work/life balance. Over half (53%) say this is better than at home compared with just 21% who disagree.

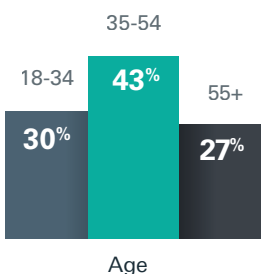
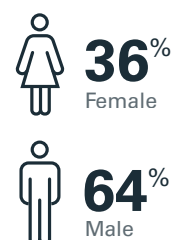
The better work/life balance and the fact that 63% of expats in the country say they enjoy greater disposable income than at home provides the time and money to lead an active social life. Malaysia ranks well in this regard. Making

friends is easy according to 62% of expats in the country and 72% say their social life is more or just as active as at home.

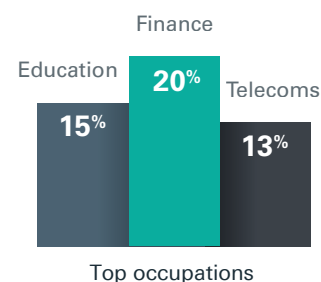
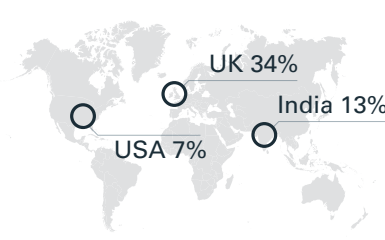
Moving to the country has also brought 43% of expat partners closer together in their relationship, compared with only 15% who say the opposite. Expats recognise some benefits to raising a family in Malaysia as 60% of parents report that their children have a wider, more diverse circle of friends living in the country. A similar proportion (60%) agree that the overall quality of life is better for their offspring following the move. However, only 29% of parents believe the quality of childcare is better than in their home country.

2 About the respondents

Gender



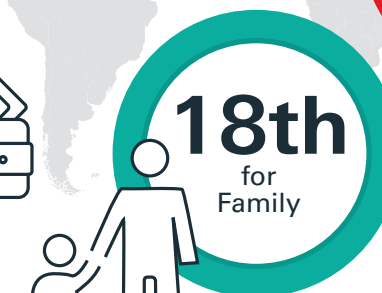
Country of origin





Mexico

1 Country ranking



“If you love colour, noise, laughter, history, culture - you'll love Mexico and everything else will work itself out gradually.”

American expat living in Mexico

Expats settle into the Mexican way of life quicker than most countries in the world, enjoying the local culture and finding fulfilment at work. The country is the joint second easiest place in the world to make new friends, with 68% saying they have found this to be the case, compared to only 9% who have found it a challenge.

Expats warm to the country and its people. Just over a third (34%) go out with expat friends more often than local ones, compared with the global average of 42%. The Mexican culture strongly appeals to and nearly four in five (78%) enjoy immersing themselves in it (compared with the global average of 57%). The cuisine is also popular and 82% enjoy cooking and eating it.

After only two years living in Mexico over three-quarters (76%) of expats say the country feels like home – a much higher percentage than the 62% globally who say this.

The country is not as strong a place for career progression as elsewhere as only 36% say this aspect of life is better than at home (compared with the global average of 41%). Earning prospects are not as strong either, with only 27% believing this is better in Mexico and average expat salaries of just over USD87,000 p.a. (compared with the global average of over USD104,000 p.a.).

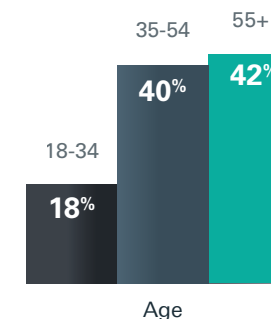
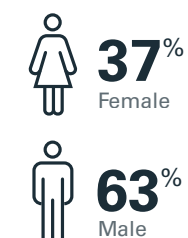
Despite these views, Mexico does offer advantages for those sent to the country by their

employer. Over half of this group sees an increase in their earnings once they move in comparison to only 25% of all expats in the country. People sent by their employer are also more likely to say they have picked up new skills since moving (47% compared with the average of 35% for all expats in Mexico).

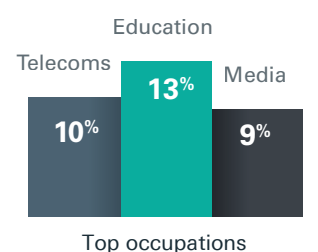
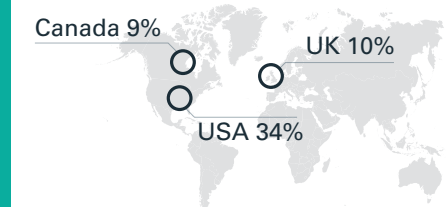
Even if the financial benefits are not as strong, working in the country proves to be rewarding in a number of other ways. The majority (54%) of expats say their job is more fulfilling than at home, compared to only 12% who feel the opposite. Likewise, less than a quarter (23%) say the work/life balance is worse than at home and half (50%) believe it is better.

2 About the respondents

Gender



Country of origin



New Zealand

1 Country ranking



“Don’t be an ‘expat’, integrate from day one... Enjoy the ‘Kiwi’ lifestyle or move on, you’ll never be happy unless you give it your all.”

British expat living in New Zealand

People seeking adventure, a strong social life, an inspiring place to raise a family or fulfilling employment can find all of these in New Zealand. The country ranks first for Experience and its landscape provides natural encouragement to go outdoors. Nearly three in five (57%) expats in the country say they are more physically active than at home (only 15% disagree) and 55% believe their health has improved since moving.

Setting up a home in the country is easy. Nearly four in five (78%) expats say they are integrating well with the local Kiwi and Maori culture. Practical issues are easy to address in New Zealand too. Over seven in 10 (73%) say that organising their finances was

easy upon arrival as do 68% who set up healthcare arrangements.

These are some of the reasons why more than three-quarters (77%) say their overall quality of life is better than at home. Expats take advantage of this to stay for the long-term and 71% have lived in New Zealand for five years or more.

Working in New Zealand brings rewards, although just 25% believe earning prospects are better than in their country of origin. Nearly three in five (57%) say the work culture is better than in their home country (compared with the global average of 39%). Expats value the work they do in New Zealand as 54% feel their job is more

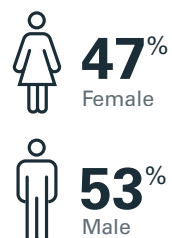
fulfilling. Only 8% disagree.

Parents do not have to worry about raising children as the country is one of the best places for families. The active, outdoor lifestyle has a positive effect on children too and 76% of parents believe their offspring are more healthy living in New Zealand.

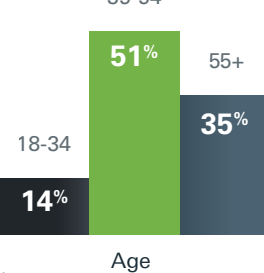
The majority (76%) of parents place their children in local schools and half (50%) say the quality of education is higher than at home (only 8% believe the quality is lower). Culturally this education is beneficial as 68% of expat parents believe their children are more well-rounded and confident from their time spent living in New Zealand.

2 About the respondents

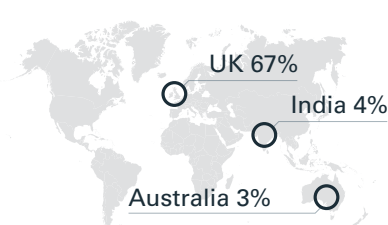
Gender



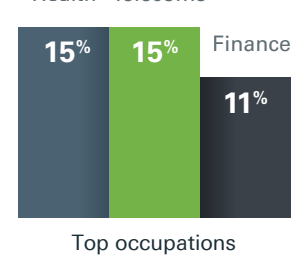
35-54



Country of origin



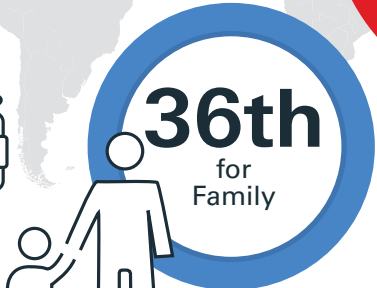
Health Telecoms





Saudi Arabia

1 Country ranking



“A game changer.
A whole world of new opportunities are waiting for you.”

British expat living in Saudi Arabia

More than any other country in the league tables, expats associate Saudi Arabia with the financial side of life. Nearly three-quarters (73%) say this is the most important aspect of life for them in Saudi Arabia. The country offers expats strong contractual benefits, a lower cost of living and a strong economy. Confidence in the economy is high with 68% stating this and 55% confident in the country’s political stability (only 16% disagree).

Expat salaries in Saudi Arabia are slightly below the global average (USD101,000 p.a. compared to USD104,000 p.a.) but this is compensated for by the contractual benefits on offer for employees. Three-quarters (75%) of expats receive an

accommodation allowance and a similar number (73%) enjoy annual airfare allowances for trips home.

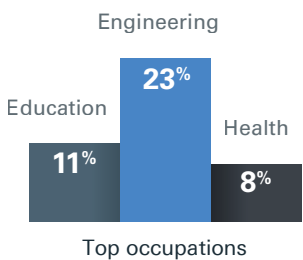
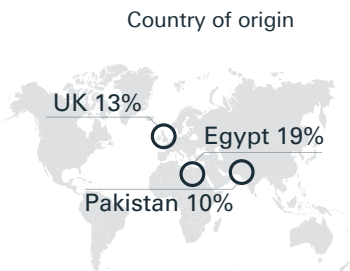
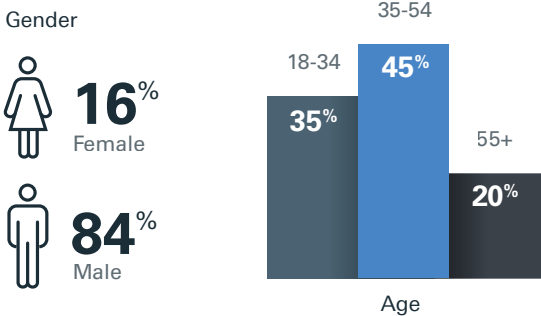
There are other economic benefits for those living in the country. Even with expat salaries below the global average, nearly two thirds (65%) still say they can earn more than at home. Nearly three-quarters (73%) spend less or the same amount of money as at home and this provides the opportunity to put their money to use elsewhere. A similar proportion (75%) of expats in the country save more than they did at home and 68% say they have more disposable income to hand.

Many of those living in Saudi Arabia do feel the social side of life is not as good as in their

country of origin. For example, only a third (33%) enjoy immersing themselves in the local culture (compared with the global average of 57%). Overall, 41% say the quality of life is better than in their country of origin – lower than 53% of expats globally. The majority (56%) tend to socialise more with their fellow expats as only 40% believe they are integrating well with the local people.

For expat parents moving to Saudi Arabia, the quality of childcare is just as good as other destinations (39% rate it as better than at home, the same as the global average). The country is seen as expensive though and only 16% believe the cost of raising children is lower than in their country of origin.

2 About the respondents



Singapore

1 Country ranking



“Endlessly challenging and endlessly stimulating; wholly worth it.”

Canadian expat living in Singapore

A strong all-round destination, Singapore ranks in the top three destinations in each league table, making it the best destination for expats overall.

A global centre for finance, it offers strong career progression opportunities and an exceptional quality of life. Over two thirds (67%) of expats recognise an improvement in their overall quality of life from moving to Singapore and many settle for the long-term – almost half (46%) have been there for over five years.

The most popular reason to move to Singapore is to seek an improvement in quality of life (42% say this), but career development is another common reason. Two in five (40%) move

to Singapore to improve their job prospects, compared with the global average of 26%.

Expats heading to Singapore enjoy a combination of financial and career advantages. Over a quarter (28%) of expats there earn more than USD200,000 p.a., compared with just 13% globally. Over half (53%) believe the opportunity to acquire new skills is greater than at home, compared to only 12% who believe this is not the case. Younger expats are particularly enthusiastic about the chance to upskill, with 64% believing Singapore offers more opportunity to do so.

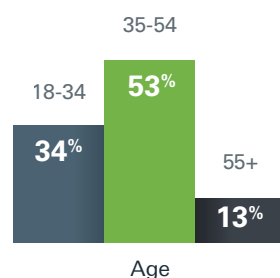
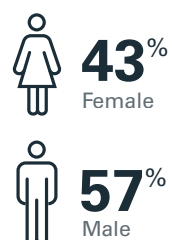
For expat families, Singapore represents a smooth and safe transition. Many say it is easy

to set up finances (63%) and healthcare (63%). The country is second only to Bahrain for children having a wider and more diverse circle of friends. Over four in five (85%) acknowledge that education is more expensive but only 4% say the quality of that education is worse than at home, compared to 66% who believe it to be better.

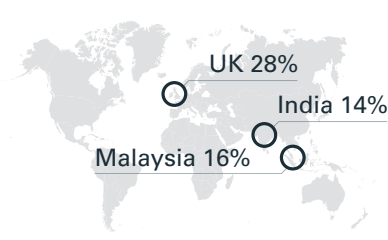
Finally, Singapore offers an excellent social life, with three-quarters (75%) of expats saying theirs is either just as active or more so than at home. Nearly three in five (57%) also say they find it easy to adapt to the local culture and lifestyle.

2 About the respondents

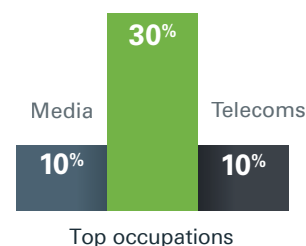
Gender



Country of origin



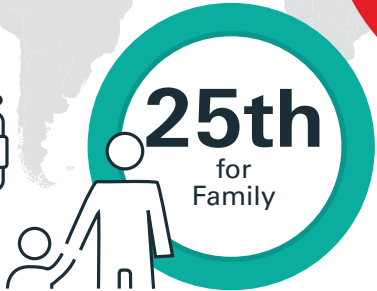
Finance





Switzerland

1 Country ranking



“A wonderful challenge - with all its ups and downs, I would not change it for anything else.”

German expat living in Switzerland

Long-term stability and confidence in Switzerland’s economy provide ambitious expats with the opportunity to progress their careers and increase their earning potential. Over four in five (83%) expats in Switzerland believe their job security is better or just as good as in their home country and 77% are confident in the Swiss economy.

Overall, more than half (53%) believe the country is a good place for career progression (compared with the global average of 41%). It also offers a good work/life balance, which 59% say is better than at home and only 18% believe is worse. Expats believe time spent at work is rewarding with over half (52%) describing their work as

more fulfilling, compared to only 9% who disagree with this view. As well as strong career progression, an expat’s earning potential is important. Nearly a third (29%) earn over USD200,000 p.a – second only to expats in Hong Kong.

Although strong for economics, Switzerland does rank lower than some destinations for expat experience and for raising a family. There are several social reasons for this as only 35% have found it easy to form friendships in the country and 43% have found it easy to integrate with the local people and culture (compared with 61% of expats globally).

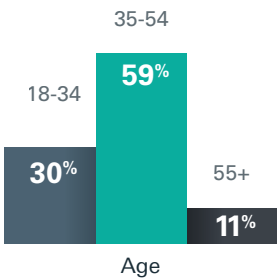
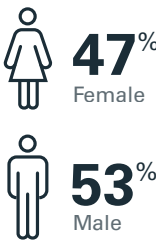
There are benefits to living in Switzerland beyond work

though. For instance, 53% have become more physically active since moving to the country and 78% call describe the country’s environmental health as better than at home.

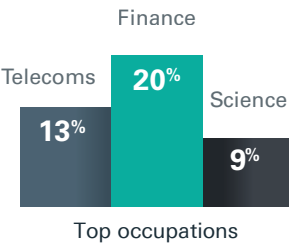
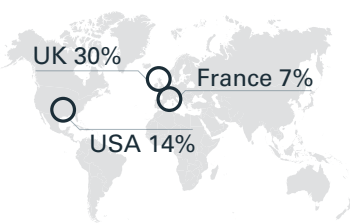
Family life in Switzerland is expensive as only 5% of expat parents say the cost of raising children is lower than in their home country. However, children benefit from their upbringing in the country. Four in five (80%) expat families say life in Switzerland is safer for their children and 74% say the overall quality of life for their offspring is better. Finally, 61% believe their children’s health and wellbeing has improved.

2 About the respondents

Gender

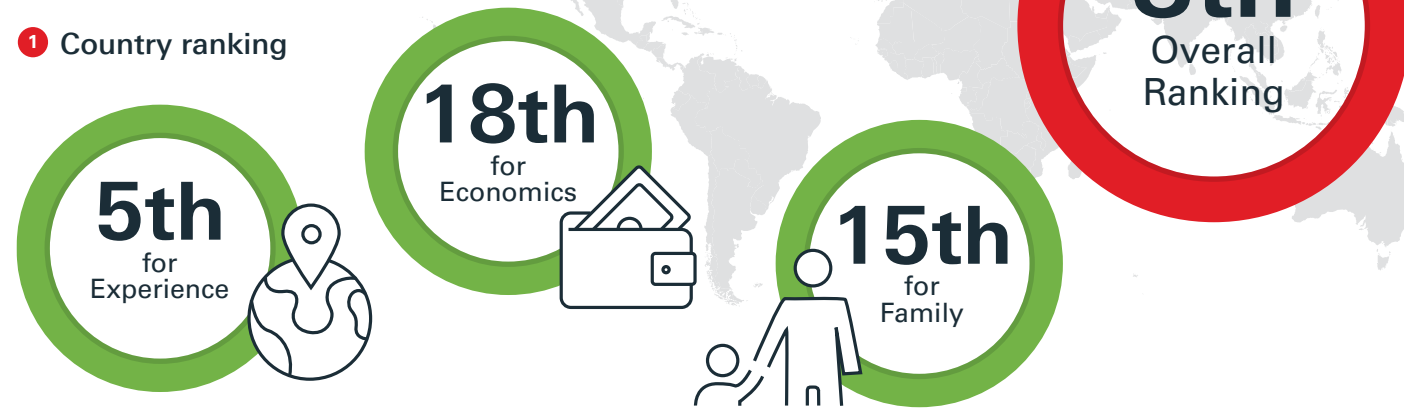


Country of origin



Taiwan

1 Country ranking



“Be open to the sometimes unexpected things that the locals do as they are the friendliest people you could imagine.”

British Expat living in Taiwan

Taiwan is Asia’s hidden experience capital. Over half (55%) of expats living there are attracted by the lifestyle and culture. The island offers economic benefits and ranks in the top half of the Economics league table.

Two thirds (67%) of expats living in Taiwan enjoy immersing themselves in its rich culture and exploring the island’s natural hot springs, annual moon festival and dance performances showcasing indigenous traditions. Socialising is also easy as 70% feel their social life is just as or more active than back at home and nearly two thirds (66%) are integrating well with the locals.

Going out and socialising is easy in part because Taiwan ranks as

one of the safest countries for expats. Over four in five (84%) say they feel safe in the country. Parents feel at ease too as 75% say Taiwan is a safer place for their children than at home.

People who move to Taiwan have little difficulty settling in as only 13% say organising healthcare was difficult and just 11% that finding accommodation was hard. Parents find setting up their family home easy as well and only 20% found arranging childcare and schooling difficult, compared to 42% who found it easy.

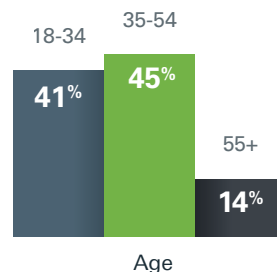
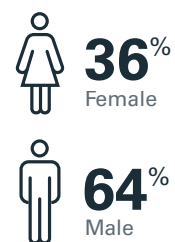
Taiwan does not rank as high as some destinations for the financial side of life, but there are positives for expats moving there. Confidence is high in the

local economy, with 60% holding a positive view of it (compared with 48% of expats globally). However, less than a third (31%) believe earning prospects are better than at home and a similar number (32%) say it is a good place for career progression.

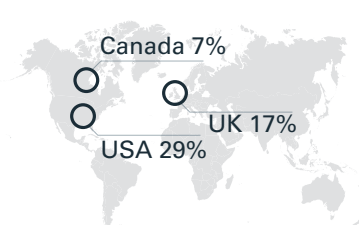
Finally, expat partners moving abroad after their partner accepts a job in Taiwan can thrive on the island. Over half (56%) say the move has given them the chance to develop their career, compared to only 42% of expat partners globally who believe this has been the case.

2 About the respondents

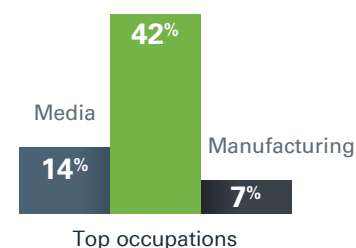
Gender



Country of origin



Education



Top occupations





United Arab Emirates

“My husband has always been an expat, and after 20 years in the Middle East, this is home.”

British expat living in the United Arab Emirates

The United Arab Emirates (UAE) provides many economic opportunities, offering career advancement and generous benefits packages in a destination with an extensive expat network. The Emirates provides a strong economy (61% of expats are confident about it) which is important given nearly two thirds (64%) living there say the financial side of life is the most important thing for them.

The thriving economy is one reason for high salary levels. Expats say they earn an average of over USD124,000 p.a. in the UAE, which is USD20,000 p.a. more than the global average. The high salaries on offer compensate for the more expensive cost of living with 79% stating that accommodation is more expensive than at home and 60% saying they spend more on bills (only 18% say they spend less).

Expats in the UAE are more likely to receive additional financial help from their employer beyond their salary. Twice as many (68%) expats in the country receive annual airfare allowances for trips home compared to the global average. More than half (55%) receive accommodation allowances. These benefits, combined with the high salaries on offer, mean that nearly two thirds (65%) have more disposable income despite the high living costs in the Emirates.

The UAE ranks highly for career progression as well. Over half (53%) of expats say it is a good place to advance a career, while 47% believe the country is a good place to acquire new skills – more than twice the number who do not believe this is the case. A similar percentage (50%) believe the country is a good place to start a business (just 13% disagree with this view).

Outside of work, the UAE does not rank as strong as elsewhere in the world, though 53% feel it is getting better as a place to live and work (compared to the global average of 34%). Expats find it harder to integrate with the local people and culture than in other destinations and only 42% believe they have done so successfully (compared with the global average of 61%). For families, raising children is expensive. Less than one in 10 (6%) say this is less expensive than in their country of origin.

Overall though, the Emirates is a popular choice for expats and three in five (60%) feel their overall quality of life is better living there.

Expat life in the UAE

9th
Overall
Ranking

1 Country ranking

18th
for
Experience



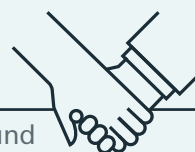
4th
for
Economics



2 Did you know...?

19%

of expats have found a long-term partner



3 Did you know...?

32%

of expats took less than 6 months to feel at home



4 Key findings

76%

Send their child to international schools

60%

Say the overall quality of life is better

61%

Are confident in the local economy

53%

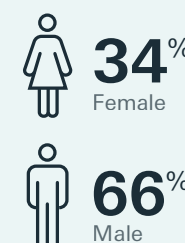
Say the UAE is good for career progression

40%

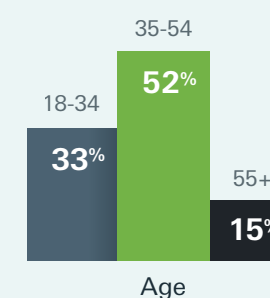
Moved to improve job prospects

5 About the respondents

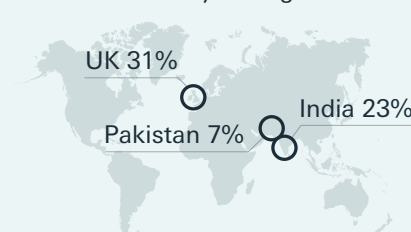
Gender



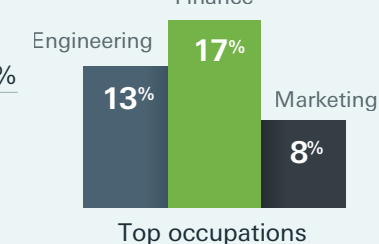
Age



Country of origin



Top occupations





United Kingdom

“We’ve been here for 20 years now and have had so many experiences. We will head home one day but for now it still suits us.”

Canadian expat living in the UK

Expats moving to the United Kingdom have opportunities to advance their careers and experience Britain’s culture. The country is one of the most popular destinations for first-timers and 58% of expats in the United Kingdom report being on their first adventure living abroad.

Once expats arrive, the destination becomes home for many. Nearly two thirds (63%) have lived in the country for more than five years. This increases to 70% of those with children under 18.

Britain is expensive to live in according to expats. Less than two in five (38%) can save more money than they used to in their home country and just 11% say the cost of raising children is lower. Despite this, there are compelling reasons that make the country a long-term home.

Expats find it easy to settle into the British way of life. Two thirds (67%) enjoy immersing themselves in the British culture and half (50%) find it easy to do so, compared to just 13% who have found this difficult.

Over half of expats (51%) believe the United Kingdom is welcoming to people regardless of their faith, race, gender or sexual orientation. Only 18% disagree with this view, making the United Kingdom one of the top five countries globally on this issue. The same attitude is evident in the workplace, where 46% of expats believe people can be open about their sexual orientation, significantly higher than the global average of 26%.

The open attitude on diversity is one of several benefits of working in the country. Nearly three in five (57%) expats are confident it is a good place

to progress their career. The United Kingdom is also seen as a good place to acquire new skills, with 59% believing this to be the case compared with only 10% who disagree. Finally, nearly half (46%) of expats say the work culture is better than at home (compared with the global average of 39%) and only a quarter (25%) disagree.

Expat life in the UK

23rd
Overall
Ranking

1 Country ranking

24th

for
Experience



19th

for
Economics



28th

for
Family



2 Did you know...?

42%

of expats have found
a long-term partner



3 Did you know...?

28%

of expats took less than
6 months to feel at home



4 Key findings

73%

Are integrating well
with the locals

59%

Say they have the
chance to acquire
new skills

58%

Of expats are
first time expats

57%

Say the UK is a
good place for
career progression

46%

Enjoy the work
culture

5 About the respondents

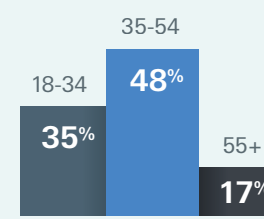
Gender



55%
Female

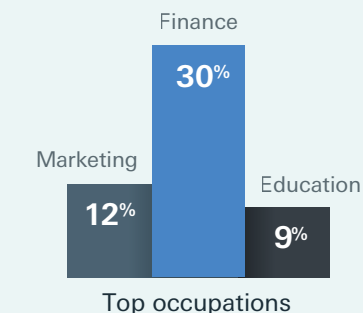
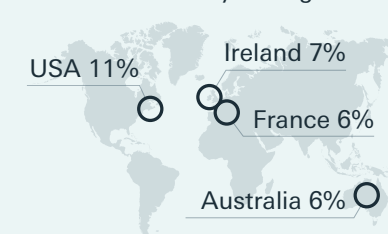


45%
Male



Age

Country of origin



Top occupations



United States

“An experience not to miss.”

British expat living in the USA

The United States (USA) is an appealing destination for ambitious, work-focused individuals keen to develop their career. Popular with first-time expats (63% in the USA say this is their first time living abroad), the country is seen as a long-term destination. Nearly two thirds (65%) of those living in the USA have been there for over five years, compared with 52% of expats in other countries.

The country offers strong career development opportunities. Over three in five (61%) expats see the USA as a better place to acquire new skills than their home country and only 7% believe the opposite. A similar proportion (60%) say it is a good place to progress their career.

Banking, insurance and financial services is a common industry to work in, with 22% of expats employed in

this sector (compared with the global average of 15%). Salaries in the USA are above the global average at just under USD115,000 p.a.

For entrepreneurs, the USA is an attractive destination as well. Half (50%) of expats living there believe the country is a good place to start a business and only 9% disagree with this view. A further positive sign is that 55% are confident about the American economy (compared with the global average of 48%) and only 11% disagree with this view.

Key living costs are generally higher than at home (for example 60% say they spend more on accommodation) and fewer expats feel safer than in their home country compared to the global average (40% compared with 54%). Parents however recognise several benefits to raising a family in the country.

Over three in five (61%) believe the overall quality of life is better for their children compared to living at home.

Organising healthcare is difficult (only 28% found this easy) but over half (52%) believe their children’s health is better and 57% say the USA offers more activities

Expat life in the USA

16th
Overall
Ranking

1 Country ranking

23rd
for
Experience



13th
for
Economics



2 Did you know...?

37%

of expats have found a long-term partner



19th
for
Family



3 Did you know...?

26%

of expats took less than 6 months to feel at home



4 Key findings

71%

Are integrating well with locals

66%

Of expat children are in local state schools

65%

Of expats there have been in the USA for over five years

61%

Say they have the chance to acquire new skills

60%

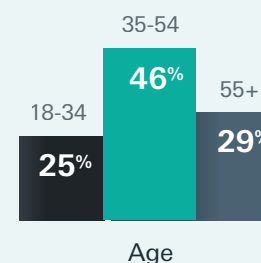
Say the US is good for career progression

5 About the respondents

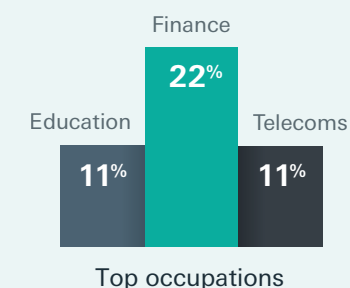
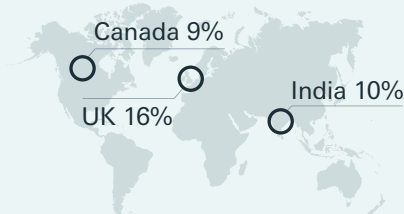
Gender

53%
Female

47%
Male



Country of origin



Practical steps towards a balanced expat life

Here are some important insights and practical actions drawn from the research findings for expats to consider.

1 Get the most from your time

Expats move abroad for many reasons, but the most popular are for a new challenge (37%), to improve their quality of life (37%) and for career development (26%).

Think about what you want from your time abroad and plan accordingly. Once you have moved, review how you feel about your new life and adjust it as necessary.

2 Understand your employee benefits package

Expat benefits packages vary greatly, though some benefits are more common. Over half (52%) receive health and medical benefits, while a third (33%) have accommodation allowances.

Consider what you need to be comfortable at home and effective at work. Discuss this with your employer so your package can be tailored accordingly. If you don't have an employer, consider these questions too and make decisions about what you need.

3 Immerse yourself

Experiencing a foreign lifestyle appeals greatly to expats. Nearly three in five (57%) enjoy immersing themselves in the local culture and 61% are integrating well.

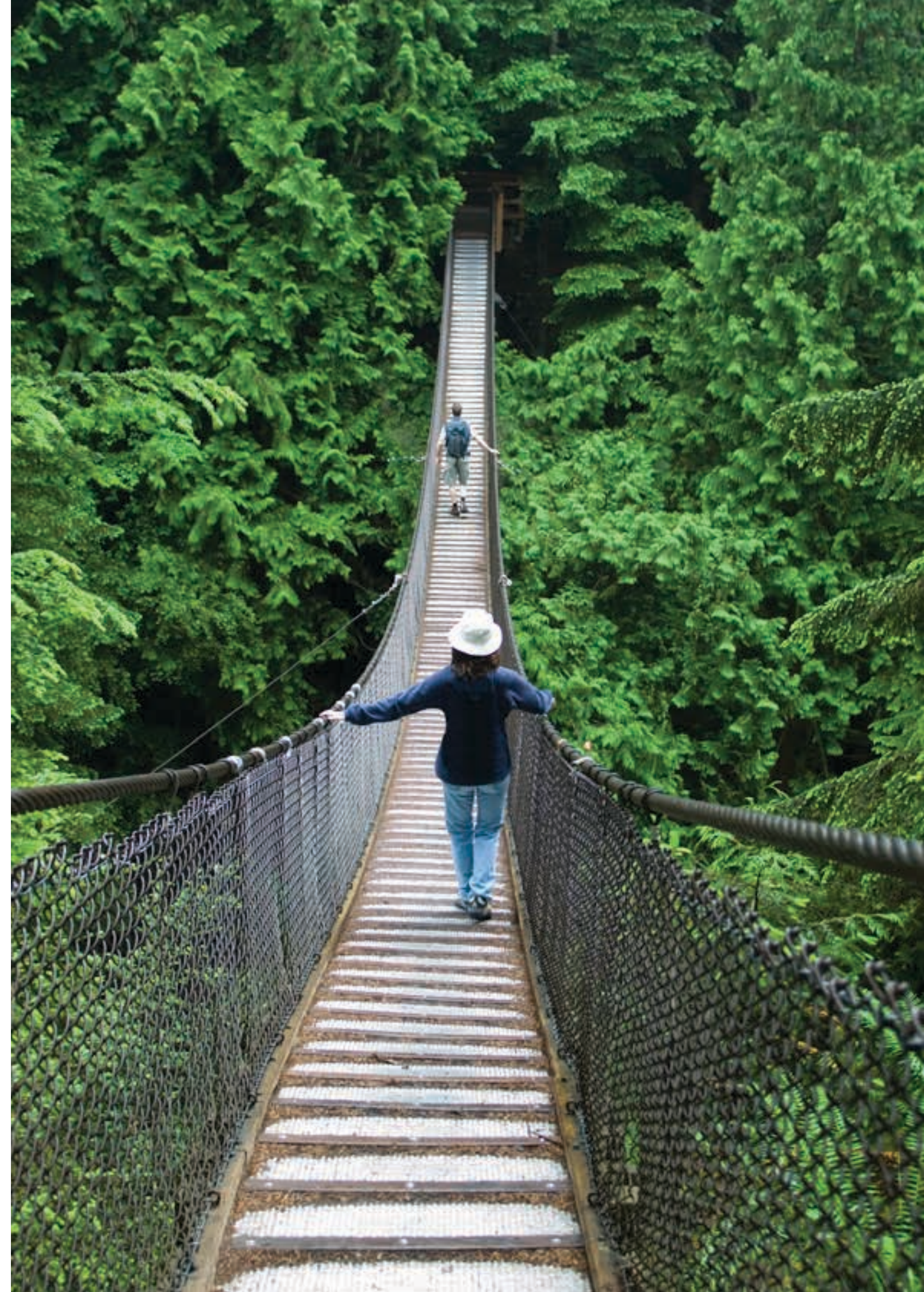
Experience the local culture, scenery and people, whether that is with other expats, local friends or on your own. Be prepared to change your traditional habits as you adjust to living abroad.

4 Plan for managing your money

Nearly three-quarters (74%) of expats say at least one part of their finances has become more complex living abroad, whether that concerns new currencies, tax or moving money abroad.

Ask other expats how they have dealt with these challenges and consider whether you need additional information or professional advice with managing your money.

Read more on what expats say about life in their adopted countries and their tips for making the most of living abroad at www.expatsexplorer.hsbc.com/hintsandtips





The research

Expat Explorer is an independent consumer research study into global expat views, commissioned by HSBC. It provides authoritative insights into expats’ attitudes, behaviours and opinions on the financial and social aspects of the countries they live in.

The findings are based on a global survey completed by 21,950 expats across the world. The research was conducted online by YouGov in March, April and May 2015. Global figures are the average of all countries and territories surveyed, unless otherwise stated. Figures have been rounded to the nearest whole number. All monetary values are expressed in US dollars (USD).

An expat is defined as an adult over the age of 18 years old who is currently living away from their country of origin / home country.

The league tables are calculated using responses to 27 of the questions asked in the research. A minimum sample of 100 expat respondents including at least 30 expat parents is required for a country to be included in the league tables.

Each league table scores countries on a scale of zero to one, with the highest score ranking first and the lowest ranking last. All scores have been rounded to two decimal places in the league tables.

Expat Explorer overall league table

The Expat Explorer overall league table ranks each country using a score that summarises expats’ overall view of the country they live in. The Expat Explorer overall score is the average of the Economics, Experience and Family scores detailed below, covering 27 key criteria from the survey.

Economics league table

The Economics league table ranks each country using a score that summarises expats’ views on nine issues concerning a country’s economy and its effect on expats. The overall score is the average of the scores for these issues, weighted equally. These cover:

- Personal finances - earning prospects, level of disposable income, level of saving.
- The local economy - confidence in the local economy, view on political stability, view on how easy it is to start a business.
- Working life - prospects for career progression, work/life balance, job security.

Experience league table

The Experience league table ranks each country using a score that summarises expats’ views on nine issues concerning the lifestyle they have in their adopted country. The overall score is the average of the scores for these issues, weighted equally. These cover:

- Lifestyle - the local culture, expats’ physical health, quality of life.
- The people around them - how safe expats feel, ease of integrating with the local people, ease of forming friendships.
- The ease of setting up - organising finances, organising healthcare, finding accommodation.

Family league table

The Family league table ranks each country using a score that summarises expats’ views on nine issues concerning family life in their adopted country. The overall score is the average of the scores for these issues, weighted equally. These cover:

- Relationships - expats’ social life, whether they feel close to their partner, how welcoming the country is from a diversity point of view.
- Education and childcare - quality of childcare, quality of education, overall cost of raising children.
- Impact of raising children abroad - their health and wellbeing, ease of making friends, overall quality of life.

39 countries or territories qualified for the league tables in *Balancing life abroad*

■ Argentina	■ Indonesia	■ Saudi Arabia
■ Australia	■ Ireland	■ Singapore
■ Bahrain	■ Italy	■ South Africa
■ Belgium	■ Japan	■ Spain
■ Brazil	■ Kuwait	■ Sweden
■ Canada	■ Malaysia	■ Switzerland
■ China	■ Mexico	■ Taiwan
■ Czech Republic	■ Netherlands	■ Thailand
■ Egypt	■ New Zealand	■ Turkey
■ France	■ Oman	■ United Arab Emirates
■ Germany	■ Philippines	■ United Kingdom
■ Hong Kong	■ Qatar	■ United States
■ India	■ Russia	■ Vietnam

