



The World Through Expatriate Eyes



Expatriate Insider
The InterNations Survey

Welcome to *Expat Insider* 2015: Take Two

We'd like to share with you a detailed picture of life abroad across all continents: why people relocate, what their daily life is like, and how satisfied they are.

After the success of the first *Expat Insider* survey in 2014, we are proud to present the second annual survey report. With 14,400 respondents, we have managed to involve even more expatriates in one of the biggest topical surveys worldwide. The information we collected benefits both the 1.8 million members of our international expat network and a broader audience interested in moving, living, and working abroad. By providing insights into expat life in 64 countries, from Argentina to Vietnam, we hope that this report will serve as a valuable resource and point of reference

for everyone — especially for those on the point of relocation.

Like in 2014, the *Expat Insider* survey included questions on demographics, basic facts about moving abroad, and daily life in the respective country. The questionnaire especially emphasized individual satisfaction with various aspects of expat living.

Survey participants cover a variety of people from 170 countries of origin and all kinds of backgrounds. Again, we did not only focus on expats in the strictest sense — foreign assignees — but reached out to all those living abroad.

The Survey Report

In the overall country ranking, the 2014

winner, Ecuador, defended its position. It is a clear favorite for low living expenses and affordable healthcare, for feeling welcome, making friends, and socializing.

Mexico, on third place in 2014, has jumped to second rank. Similar to Ecuador, expats in Mexico appreciate their financial situation and the ease of settling in. Their overall happiness balances out some less than stellar results regarding, for example, working hours and personal safety.

Luxembourg, last year's number two, has been "dethroned" by a newcomer: Malta. The tiny island state owes its success to the health, safety, and well-being of local respondents, as well as their great work-life balance.

Three more countries than in 2014 — Finland, Malta, and Myanmar — were added to the league table. The ranking for 64 destinations is followed by several topical indices.

- › In the Quality of Life Index, Singapore — nicknamed the “Switzerland” of Southeast Asia — deposes 2014 winner Switzerland. Nigeria stays at the bottom of this ranking for the second year running.
- › Mexico and New Zealand defend their placement among the global top three in the Ease of Settling In Index. They are joined by overall champion Ecuador.
- › Newcomer Malta also emerges as number one in the Working Abroad Index, followed by Norway and Luxembourg.
- › In the Family Life Index, another newly added country becomes a breakout

star: Finland relegates last year’s winner Sweden to third place. Its results are only bettered by Austria.

- › Just like in 2014, money-savvy expats give favorable ratings to Ecuador: once more, it comes in first in the (reverse) Cost of Living Index and the Personal Finance Index.

Last but certainly not least, the results were also broken down by gender this year. An in-depth analysis of some startling differences dives deeper into this topic. For instance, expat women love Thailand and Hong Kong while men prefer New Zealand or Mexico.

Further topical articles cover, among other things,

- › employer support among those relocating for work-related reasons
- › the general situation of expat spouses, who

went abroad for their partner’s career or education, and the specific issues they face

- › typical expat problems, such as culture shock or the language barrier — however, the loss of their personal support network is the one that hit all respondents the hardest. Saying goodbye is never easy.

The last section of the report provides an overview of both the people opting for life abroad and the places they have chosen. Over 20 country reports profile frequent destinations, from Australia and China to the UAE and the USA. These country profiles are followed by over 15 nationality reports. The Dutch, for instance, seem to be quite entrepreneurial folks, while Russian expats often relocate in pursuit of academic goals.

Expat Insider invites you to see the world anew through expat eyes. Explore and enjoy!

Munich, August 2015



Philipp von Plato
Founder and Co-CEO
of InterNations



Malte Zeeck
Founder and Co-CEO
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Short Methodology

The *Expat Insider 2015* survey was conducted by InterNations, with conceptual feedback, support, and data analysis provided by the independent market research company komma GmbH. A total of 14,388 expatriates representing 170 nationalities and 195 countries of residence or overseas territories took part in our online survey, which ran from 23 February to 9 March 2015.

To be featured in one of our indices, a sample size of at least 50 survey participants was necessary for a specific country. The only exception to this was the Family Life Index, where a sample size of more than 30 respondents raising children abroad was required. However, in many countries the

sample size exceeded 50 or even 100 participants by far.

For the rankings themselves, participants were asked to rate diverse aspects of life abroad on a scale of one to seven. The rating process emphasized the respondents' personal satisfaction with these aspects of life in another country.

The ratings of individual factors were then bundled in various combinations, and their mean values used to draw up the topical indices. The latter, as well as the responses to the question: "how satisfied are you with life abroad in general?", were averaged in order to arrive at the overall country ranking.

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

Expat stats



Gender
53% female
47% male



Relationship status
38% single
62% in a relationship



Average age
40.9 years

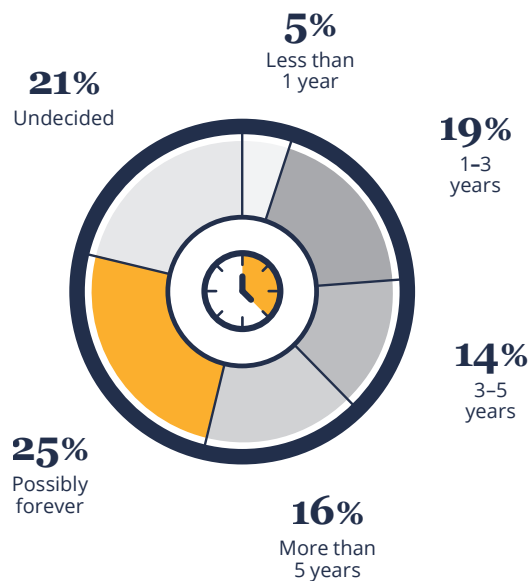


Family status
21% with dependent children abroad
79% without dependent children abroad



Average working hours
42.0 hours/week

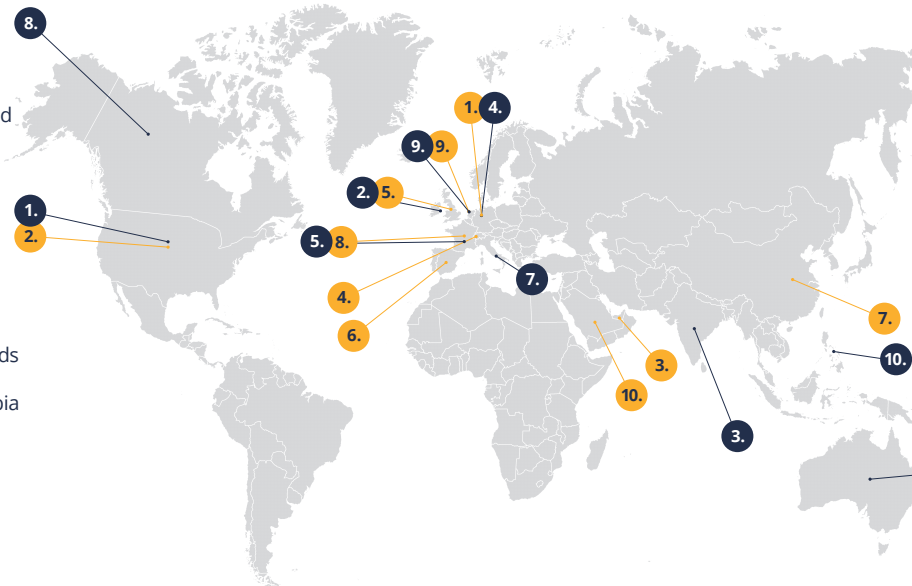
Planned length of stay



Top 10: Countries of residence and nationalities

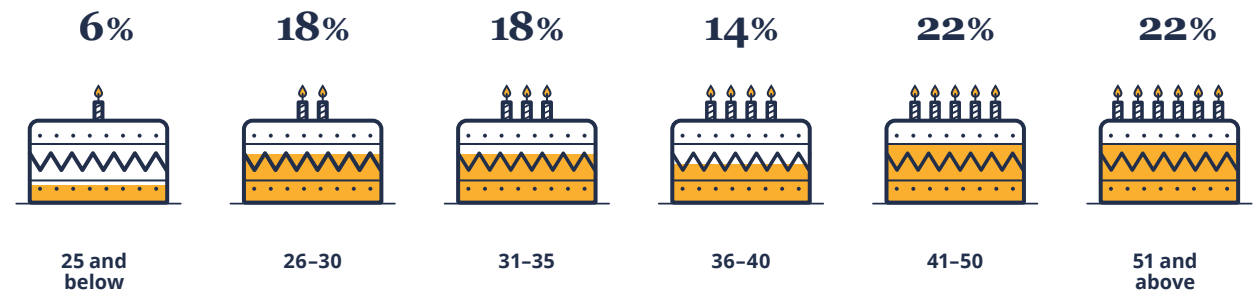
● country ● nationality

- Germany
- USA
- UAE
- Switzerland
- UK
- Spain
- China
- France
- Netherlands
- Saudi Arabia

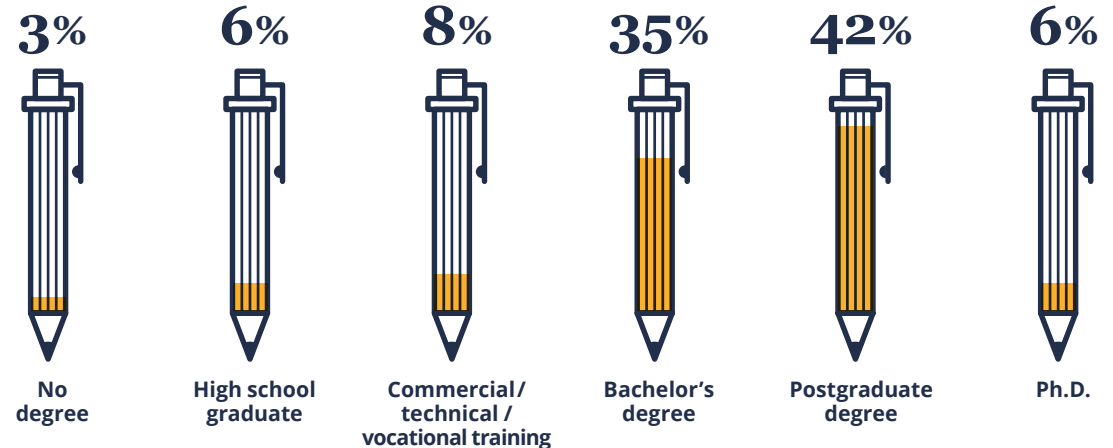
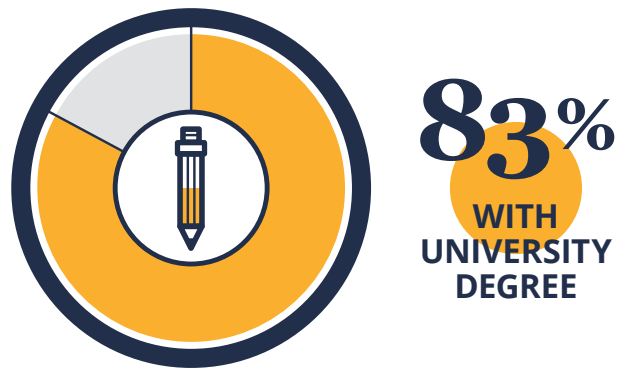


- US American
- British
- Indian
- German
- French
- Australian
- Italian
- Canadian
- Dutch
- Filipino

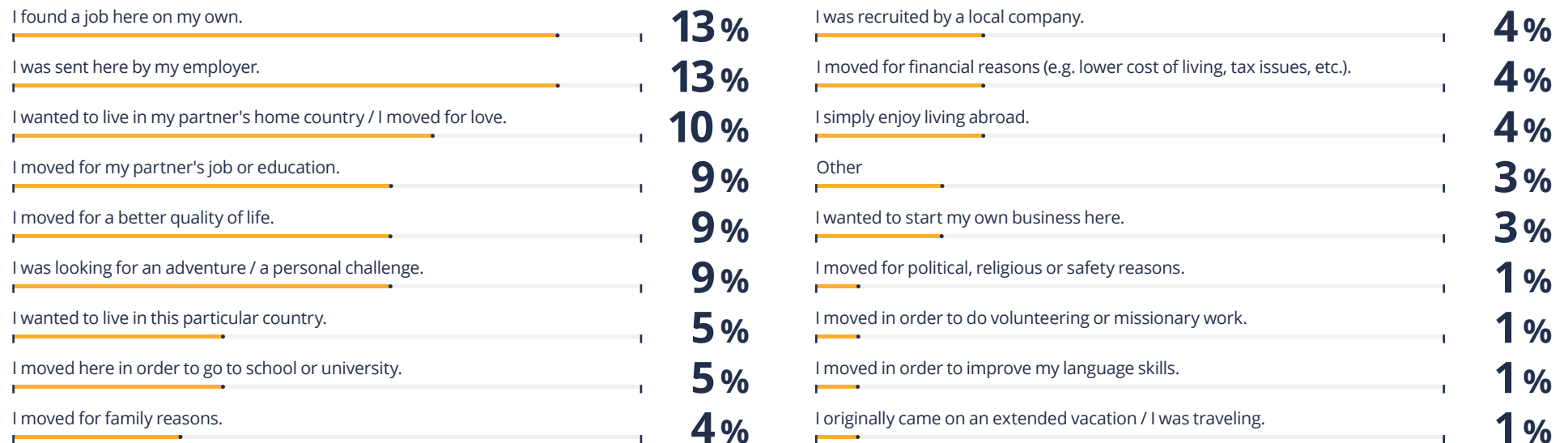
Age groups



Level of education



Primary motivation for moving abroad



An Expat Typology

What's an expat anyway? In addition to foreign assignees in management positions, people move abroad for a variety of reasons. A chart shows the ten expat types our survey identifies.

Methodology

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

Drawing on these results, we present here ten different types of expats that the *Expat Insider* survey has identified: from the Foreign Assignee and the Traveling Spouse, to the (Ex-)Student in pursuit of an education and the Romantic moving for love, to the Adventurer. We will be referring to these types in our articles as well.

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

"I was sent here by my employer."

THE FOREIGN ASSIGNEE

Percentage among the overall survey population: **16%**

Typical countries of residence:
Russia, Kenya, Brazil, Poland, Romania

 **60%**

 **40%**

- Average working hours per week: 46.1 hours
- 73% are generally satisfied with their job
- 77% are generally pleased with their financial situation
- 15% have lived in 5 or more other countries before



"I found a job here on my own."

THE CAREER EXPAT

Percentage among the overall survey population: **9%**

Typical countries of residence:
Oman, Luxembourg, Kuwait, Belgium, Nigeria

 **53%**

 **47%**

- 45% have a post-graduate degree, 14% a PhD, 18% are teachers, academic staff, or researchers
- Average working hours per week: 44.1 hours
- 71% generally agree that moving abroad has improved their career prospects
- 30% say that their income is now a lot higher than back home



"I was recruited by a local employer."

THE FOREIGN RECRUITEE

Percentage among the overall survey population: **6%**

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

 **64%**

 **36%**

- 24% of employees are in middle management, 16% are top managers
- Average working hours per week: 44.7 hours
- 34% have an annual household income of 100,000 USD per year or more
- 45% are mostly friends with other expats



"I moved here to go to school or university."

THE (EX-)STUDENT

Percentage among the overall survey population: **6%**

Typical countries of residence:
USA, Argentina, Germany, Denmark, France

 **37%**

 **63%**

- 32% are still enrolled as students while the remaining 68% stayed abroad after graduating
- 32% are in a romantic relationship with someone from another country
- For 38% this is their first stay abroad
- 49% speak the local language very well; 41% speak four or more languages altogether



"I moved for my partner's job or education."

THE TRAVELING SPOUSE

Percentage among survey population: **9%**

Typical countries of residence:
Singapore, Luxembourg, Kenya, Hong Kong, Mozambique

 **16%**  **84%**

- 39% work part-time
- 60% state that giving up their previous career has been difficult for them
- 49% are completely happy with their romantic relationship
- 34% are raising children abroad



"I moved for love."

THE ROMANTIC

Percentage among survey population: **9%**

Typical countries of residence:
Greece, Finland, Peru, Sweden, New Zealand

 **36%**  **64%**

- 26% work part-time
- 44% are financially worse off after moving abroad
- 53% are worried about their future finances
- 90% of parents are raising bi- or multilingual children
- 46% are planning to stay forever



"I moved for family reasons."

THE FAMILY EXPAT

Percentage among survey population: **6%**

Typical countries of residence:
Cyprus, Greece, New Zealand, Canada, Sweden

 **47%**  **53%**

- 32% are financially worse off after moving abroad and 48% are worried about their future finances
- 33% are not generally satisfied with life abroad
- 41% speak the local language very well
- 37% have been living abroad for over 10 years and 22% have obtained their new home's citizenship



"I always wanted to live in this particular country."

THE DREAM DESTINATION EXPAT

Percentage among survey population: **7%**

Typical countries of residence:
Australia, Costa Rica, Spain, Thailand, Greece

 **50%**  **50%**

- 21% work part-time only and 14% are retirees
- 75% find it easy to get used to the local culture
- 45% are planning to stay abroad forever
- 35% meet new people in their local neighborhood and 16% have joined local clubs or associations



"I was looking for a better quality of life."

THE GREENER PASTURES EXPAT

Percentage among overall survey population: **21%**

Typical countries of residence:
Costa Rica, Israel, Uganda, Ecuador, Panama



 **54%**

 **46%**

- 16% are entrepreneurs / business owners, 12% are self-employed professionals or freelancers
- 38% considered the cost of living before relocating and 22% moved for financial reasons
- For 31% this is their first stay abroad
- 26% have already been living in their current destination for over 10 years

"I was searching for an adventure or a personal challenge."

THE ADVENTURER

Percentage among overall survey population: **12%**

Typical countries of residence:
Ecuador, Ireland, China, Kazakhstan, United Kingdom

 **41%**

 **59%**

- 22% are planning to stay abroad for 1-3 years
- For 32% this is their first stay abroad
- 36% speak the local language just a little
- 51% are especially happy with their travel opportunities



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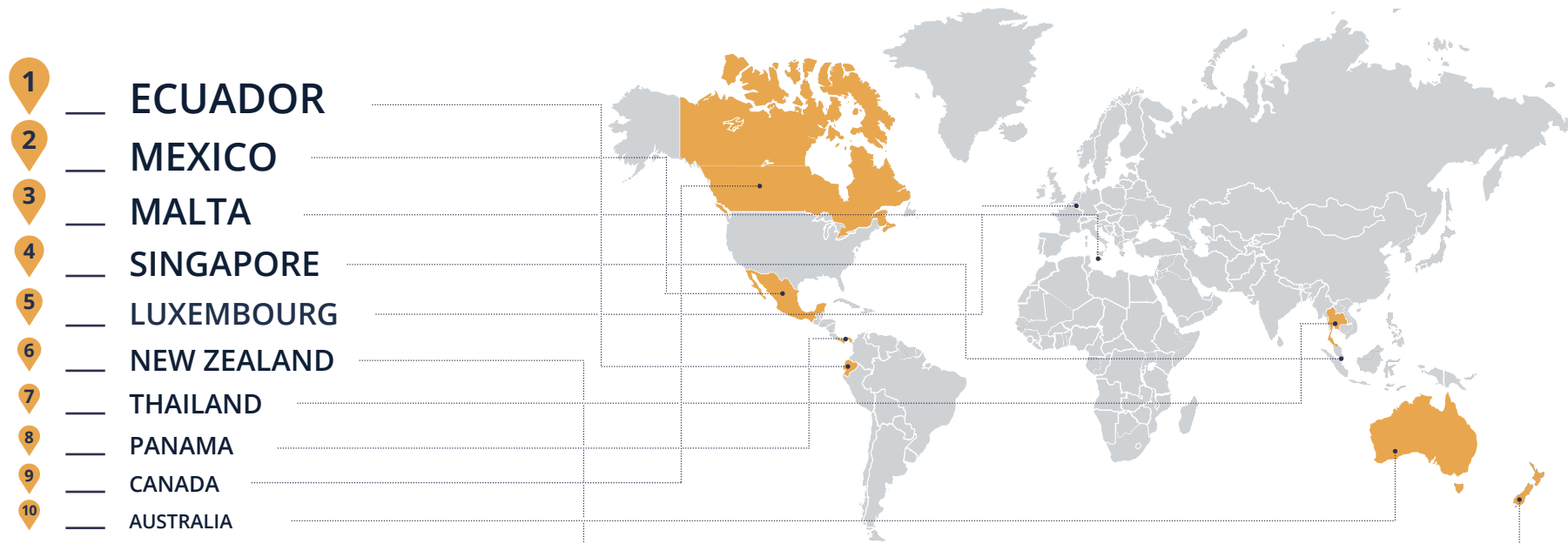
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Chapter **01**



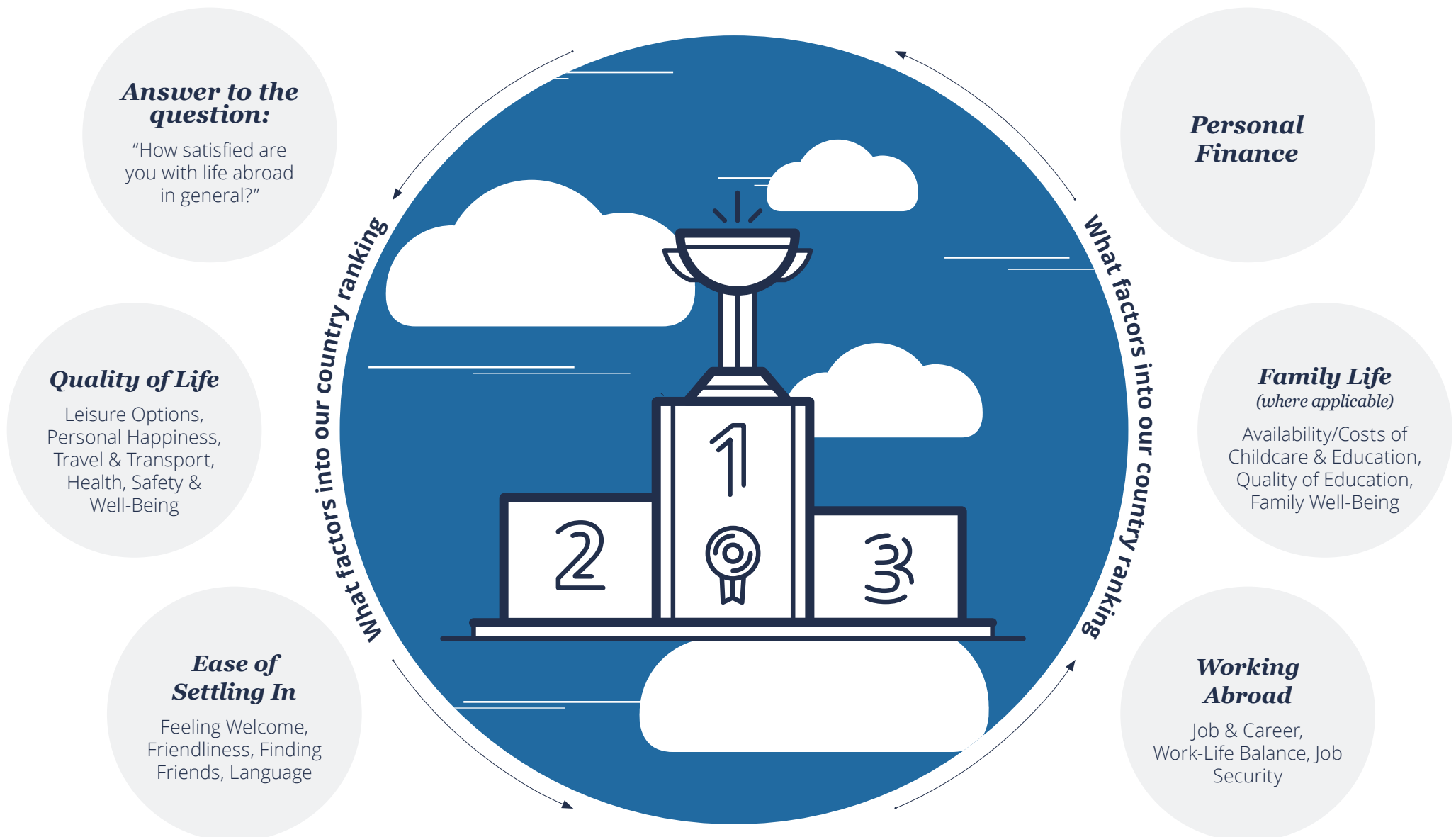
The Top Expat Destinations 2015



11 — Austria	21 — Malaysia	31 — United Kingdom	41 — Kenya	51 — Finland	61 — Saudi Arabia
12 — Costa Rica	22 — Czech Republic	32 — Indonesia	42 — Belgium	52 — Cyprus	62 — Nigeria
13 — USA	23 — South Korea	33 — Colombia	43 — Argentina	53 — Turkey	63 — Greece
14 — Switzerland	24 — Oman	34 — Norway	44 — Chile	54 — Qatar	64 — Kuwait
15 — Poland	25 — Netherlands	35 — Vietnam	45 — Uganda	55 — India	
16 — Germany	26 — Hong Kong	36 — Israel	46 — Peru	56 — Mozambique	
17 — Bahrain	27 — Romania	37 — Sweden	47 — France	57 — Brazil	
18 — Philippines	28 — Japan	38 — China	48 — Myanmar	58 — Italy	
19 — UAE	29 — Hungary	39 — Denmark	49 — South Africa	59 — Kazakhstan	
20 — Portugal	30 — Spain	40 — Ireland	50 — Tanzania	60 — Russia	



What factors into our country ranking?



The Best & Worst Places for Expats in 2015

Ecuador remains at the top of the ranking. Mexico and Malta are also clear favorites, while Kuwait, Greece, and Nigeria find themselves at the bottom of the scale.

What Happened in 2014?

A Quick Comparison

Compared to last year, not much has changed at the top. Ecuador is still a favorite among expats in many respects, occupying first place in our country ranking. Mexico climbed from a good third place in 2014 to an even better second place this

year. Malta, on the other hand, only entered the country ranking in 2015 and already holds third place. Luxembourg, the second country on the podium in 2014, only comes in fifth this year. In 2014, the bottom three countries, out of 61, were Greece (59th), Saudi Arabia (60th), and Kuwait (61st). Kuwait remains the least popular destina-

tion and occupies 64th place this year. Greece still comes in second to last, landing on 63rd place, while Saudi Arabia made it out of the bottom three and was replaced by Nigeria.

Ecuador: Everybody's Darling

Once more, Ecuador comes out on top as

Expat Destinations 2015

The Best & Worst Places for Expats in 2015

the clear winner of the *Expat Insider* survey. It occupies first place in the Personal Finance and Cost of Living Indices: 91% of the survey participants are generally satisfied with the cost of living and 80% say the same about their personal financial situation. But the quality of life is also relatively high. In this index, Ecuador occupies the top rank for Personal Happiness. Respondents are generally satisfied with their personal life and their romantic relationships. Leisure options also seem to be abundant in Ecuador, as 94% of respondents give them a positive rating.

More than that, though, Ecuador is a country that is easy to settle down in. The country ranks first when it comes to finding friends and feeling welcome. Job security, however, is only mediocre — Ecuador occupies 22nd rank in this subcategory and 59% say their income is lower than at home. Moreover, 55% fall into the lowest income brackets of 25,000 USD and below.

The majority of expats living in Ecuador are US Americans (56%) and in their golden years: the average age is 51.9 years. Of those who have a job, 36% work part-time

while 36% of all respondents in Ecuador are retirees. The country seems to attract those who plan on a long-term stay. In fact, 45% say that they might stay there forever.

Viva Mexico!

Mexico scores highly in the Ease of Settling In Index. The country receives top marks from expats for feeling at home in the local culture and ranks second in the subcategories of Friendliness and Finding Friends. All in all, 70% agree that making local friends is easy, and 37% indeed say that they mostly make new friends by meeting people from their local neighborhood.

The results are similarly positive in the Personal Finance Index: 76% are generally satisfied with their financial situation. Moreover, 81% rate the cost of living favorably.

However, Mexico only makes it to 22nd place in the Quality of Life Index. While survey respondents are fairly satisfied with leisure options, and are generally happy, their health, safety, and well-being still leave a lot to be desired. Mexico only ranks 36th in this subcategory and expats are particularly dissatisfied with their personal safety (24%).

Moreover, the country only ranks 33rd in the Working Abroad Index. These mediocre results have to do with the negative ratings for work-life balance (18%) and job security (19%). Respondents are particularly disappointed with their working hours (21%) and the state of the economy (31%).

Also in Mexico, the majority of respondents are US Americans (42%). The average age is 48.8 and thus lies significantly above the global average of 40.9.

Malta: Small in Size, Big in Popularity

Malta scores highest in the Working Abroad Index, mostly due to the high job satisfaction among survey respondents. Many of them are also generally happy with their career prospects (67%), work-life balance (67%) and working hours (69%). At the same time, though, 46% say that their income is now lower than it used to be back home and 38% fall into the lowest income brackets of 25,000 USD and below. Malta is also popular for its ease of settling in and makes it to fourth place in the respective index. In fact, 73% find it easy to make new friends there, and 77% feel right at home. Still, according to 8% of respondents, the friend-

Expat Destinations 2015

The Best & Worst Places for Expats in 2015

liness towards foreign residents could be better.

Although only 17% find the local language easy to learn, 88% disagree that life is difficult without speaking it. This is probably due to the fact that Malta, as a former British colony, still uses English, alongside Maltese, as one of its official languages. As 40% of survey respondents in Malta are British, “overcoming” the language barrier is not an issue for them.

Unfortunately, the country scores rather poorly in the Travel & Transport subcategory, landing only on 39th place. Expats seem to be particularly dissatisfied with the transport infrastructure (36%). On the other hand, they are quite happy with the socializing and leisure options (79%), the quality of healthcare (80%), and the climate and weather (97%).

Malta only makes it to 42nd place in the Personal Finance Index, though, with 62% saying they are overall happy with their financial situation.

The Bottom Three

Kuwait occupies the 64th and last place of

the overall ranking, particularly due to its low score in the Ease of Settling In Index. In fact, 53% of respondents are unhappy with the general friendliness of local residents. The opportunities to find new friends also leave a lot to be desired for one-third of respondents.

Unfortunately, the situation is similarly grim when it comes to the overall quality of life. Many expats are not satisfied with the available leisure options, while others see their personal happiness suffering. Only for the Job Security and Language subcategories does the country receive some decent results, making it to 26th and 25th place, respectively.

Greece, which occupies 63rd place overall, gets particularly bad results in all subcategories of the Working Abroad Index — Job & Career, Work-Life Balance, and Job Security — as well as in the Personal Finance Index, with 49% of respondents rating their financial situation negatively. At the same time, the cost of living is rather high. Personal happiness is also at a low among expats in Greece, with 15% unhappy with their life there. On the upside, many feel

at home in Greece (71%) and value the friendliness of the local population (76%).

While Nigeria occupies 10th place in the Personal Finance Index and still gets somewhat average ratings for job satisfaction (60% positive answers) and career prospects (52% positive answers), it occupies the last place in the Quality of Life Index. Survey participants are particularly dissatisfied with travel opportunities (60%) and transport infrastructure (84%), as well as the political stability (75%) and their personal safety (61%) in Nigeria. Moreover, Nigeria is a rather expensive country for expats, with 66% of them giving the cost of living a negative rating. The country thus occupies 62nd place in the overall ranking.

Quality of Life

Quality of Life Index 2015
Where Expats Breathe Easy

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Chapter 02



Quality of Life Index 2015

RANK	OVERALL RANK	SUB-CATEGORIES			
1—20	<i>Quality of Life *</i>	<i>Leisure Options</i>	<i>Personal Happiness</i>	<i>Travel & Transport</i>	<i>Health, Safety & Well-Being</i>
1	Singapore	Australia	Ecuador	Singapore	Austria
2	Ecuador	Mexico	Costa Rica	Switzerland	Japan
3	Austria	Spain	Mexico	Hong Kong (CN SAR)	Portugal
4	Switzerland	Ecuador	Thailand	Austria	Malta
5	Portugal	New Zealand	Philippines	Czech Republic	Switzerland
6	Spain	Israel	Panama	Germany	Singapore
7	Japan	Hungary	Portugal	Japan	Costa Rica
8	Czech Republic	South Africa	Myanmar	Netherlands	New Zealand
9	Germany	USA	Indonesia	South Korea	Australia
10	South Korea	Argentina	Malta	Hungary	Germany
11	Hungary	Malta	Israel	Spain	Finland
12	Costa Rica	Canada	Peru	France	Spain
13	Australia	Portugal	Vietnam	Denmark	Denmark
14	France	Costa Rica	Argentina	Ecuador	Canada
15	Israel	UAE	Colombia	Sweden	Luxembourg
16	Netherlands	Czech Republic	New Zealand	UAE	Ecuador
17	Malta	Thailand	Romania	Luxembourg	Sweden
18	Thailand	Austria	South Korea	China	Czech Republic
19	Canada	Singapore	Hungary	United Kingdom	South Korea
20	Luxembourg	United Kingdom	Uganda	Portugal	France

* Overall rank based on survey results in the sub-categories Leisure Options, Personal Happiness, Travel & Transport, as well as Health, Safety & Well-Being

RANK	OVERALL RANK	SUB-CATEGORIES			
21–40	<i>Quality of Life *</i>	<i>Leisure Options</i>	<i>Personal Happiness</i>	<i>Travel & Transport</i>	<i>Health, Safety & Well-Being</i>
21	UAE	Japan	Poland	Thailand	Norway
22	Mexico	Germany	Tanzania	Belgium	Panama
23	Denmark	France	Bahrain	Finland	UAE
24	Hong Kong (CN SAR)	Romania	Canada	Poland	Cyprus
25	New Zealand	South Korea	Singapore	Turkey	Israel
26	Sweden	Hong Kong (CN SAR)	Mozambique	Israel	Netherlands
27	Poland	Netherlands	USA	Italy	Oman
28	Panama	Switzerland	Australia	Mexico	Poland
29	Finland	Poland	Spain	Canada	Hungary
30	USA	Cyprus	Italy	Chile	USA
31	United Kingdom	Russia	Switzerland	USA	Qatar
32	Italy	Luxembourg	South Africa	Malaysia	Italy
33	Argentina	Panama	Kenya	Norway	Thailand
34	Norway	Colombia	Czech Republic	Panama	United Kingdom
35	Chile	Denmark	Finland	Australia	Chile
36	Belgium	Italy	Brazil	Costa Rica	Mexico
37	Malaysia	Belgium	Luxembourg	Argentina	Bahrain
38	Romania	Malaysia	China	Greece	Romania
39	China	Philippines	Japan	Malta	Greece
40	Turkey	Greece	Malaysia	Russia	Hong Kong (CN SAR)

* Overall rank based on survey results in the sub-categories Leisure Options, Personal Happiness, Travel & Transport, as well as Health, Safety & Well-Being

RANK	OVERALL RANK	SUB-CATEGORIES			
41–60	<i>Quality of Life *</i>	<i>Leisure Options</i>	<i>Personal Happiness</i>	<i>Travel & Transport</i>	<i>Health, Safety & Well-Being</i>
41	Cyprus	Peru	France	Vietnam	Malaysia
42	South Africa	Ireland	Austria	New Zealand	Colombia
43	Greece	Brazil	India	Romania	Uganda
44	Colombia	Sweden	Netherlands	Uganda	Belgium
45	Philippines	Chile	Cyprus	Peru	Turkey
46	Vietnam	Kenya	Chile	Ireland	Saudi Arabia
47	Bahrain	Finland	Germany	Oman	Vietnam
48	Oman	Turkey	Hong Kong (CN SAR)	South Africa	Argentina
49	Peru	Bahrain	Kazakhstan	Colombia	Ireland
50	Uganda	Norway	United Kingdom	Bahrain	Philippines
51	Ireland	China	Denmark	Brazil	South Africa
52	Russia	Indonesia	Norway	Philippines	Indonesia
53	Kenya	Uganda	Turkey	Qatar	China
54	Indonesia	Vietnam	UAE	India	Kazakhstan
55	Brazil	Tanzania	Oman	Kenya	Tanzania
56	Qatar	Oman	Sweden	Tanzania	Kenya
57	Tanzania	Mozambique	Ireland	Cyprus	Peru
58	India	Qatar	Russia	Indonesia	Kuwait
59	Kazakhstan	India	Belgium	Kuwait	India
60	Myanmar	Kazakhstan	Greece	Saudi Arabia	Myanmar

* Overall rank based on survey results in the sub-categories Leisure Options, Personal Happiness, Travel & Transport, as well as Health, Safety & Well-Being

RANK	OVERALL RANK	SUB-CATEGORIES			
61–64	<i>Quality of Life *</i>	<i>Leisure Options</i>	<i>Personal Happiness</i>	<i>Travel & Transport</i>	<i>Health, Safety & Well-Being</i>
61	Mozambique	Myanmar	Qatar	Myanmar	Brazil
62	Saudi Arabia	Nigeria	Nigeria	Kazakhstan	Russia
63	Kuwait	Saudi Arabia	Saudi Arabia	Mozambique	Mozambique
64	Nigeria	Kuwait	Kuwait	Nigeria	Nigeria

* Overall rank based on survey results in the sub-categories Leisure Options, Personal Happiness, Travel & Transport, as well as Health, Safety & Well-Being

Where Expats Breathe Easy

Singapore is popular for its travel and transport options, while Austria scores with the quality of its environment and healthcare. But the happiest people live in Ecuador.

Methodology

The Quality of Life Index includes 64 countries, ranked according to different factors such as leisure, personal happiness, travel and transport, as well as health, safety, and well-being. The minimum sample size per country was 50 respondents, and the majority of the countries that were included in the ranking even had more than 100 respondents.

This year, a few new questions were included in the survey: aside from other

aspects, survey participants were asked to rate "affordable healthcare" and "quality of environment" on a scale of one to seven. Moreover, "political stability" and "peacefulness" were considered as individual aspects rather than one combined factor.

The Top Three in the Quality of Life Index

Singapore, Ecuador, and Austria occupy the top three ranks of this year's Quality of Life Index. Austria, the number three in this ranking, managed to keep its position on

the podium, compared to 2014. However, this is not the case for last year's "winners" Switzerland and Spain. The tiny country in the Alps lost its first place and dropped to a respectable fourth place, while Spain, which made it to second place in 2014, only holds sixth place in this year's ranking.

Singapore, on the other hand, improved from sixth place in 2014 to first place this year. Ecuador, which ranked 18th last year, made an even bigger jump to second place.

Singapore: The Asian Tiger Scores with Travel and Safety

In 2015, Singapore tops the Quality of Life Index. It particularly owes this position to the respondents' satisfaction with travel and transport in Singapore. With 78% of respondents very satisfied with the opportunities to travel that Singapore offers, the country occupies pole position in this respect. This could be due to the state's ideal location between Indonesia and Malaysia and its close proximity to other Asian countries.

But it is also the transport infrastructure that survey participants are satisfied with. All in all, 78% of respondents considered it very good, compared to a global average of 33%. This is also reflected in the competitiveness ranking by the World Economic Forum, in which transport infrastructure scored 6.5 out of 7 points.¹

Moreover, the city-state is highly valued for its personal safety (90% of respondents rate this as very good), political stability (69% very good ratings), and peacefulness (71%). The quality of medical care is also well above the global average of 60%, with 79% positive ratings. However, Singapore is somewhat

lacking in terms of affordability of medical care, with 33% unhappy respondents testifying to the high medical costs in Singapore.

In terms of leisure options, Singapore makes another rather positive impression: it receives a slightly higher than average rating for leisure options in general, with 84% positive ratings. In terms of socializing and leisure activities, it also ranks above the global average, with 80% positive responses.

Ecuador: The Country of Good Living

In 2015, Ecuador occupies first place for personal happiness, just like in last year's survey. When asked about their general happiness with life, 92% of the survey participants in Ecuador give a positive answer, with 31% saying they are very happy. Moreover, expats in Ecuador are content with their relationships (87%), 54% of them very much so. The results are not surprising, as Ecuador values the contentment of its residents highly and operates under the motto "ama la vida" (love life). It even has a State Secretary for Good Living (*Secretaría del Buen Vivir*) for this purpose.²

This might also be the reason why the country improved in the Leisure Options subcategory and climbed from 28th to 4th place. All in all, 94% of survey respondents are satisfied with the available leisure options in Ecuador, far more than the global average of 75%.

The country's results also improved in terms of travel and transport, as well as health, safety, and well-being. For instance, Ecuador ranks fourth for the opportunity to travel, with 61% considering it very good, but only 20th for transport infrastructure. Many expats also value Ecuador for the affordability of its medical care, with 85% positive responses, but the country performs rather poorly in terms of personal safety.

Austria: Clean Air in the Alps

Austria's strengths lie in the health, safety, and well-being of its expat residents, as well as the available travel and transport infrastructure. Survey respondents value the small European country particularly for clean air and clear waters, which is reflected in the 95% of positive responses regarding the country's quality of environment. This

Quality of Life Where Expats Breathe Easy

number is far above the global average of 64%. Moreover, 84% are satisfied with the quality of medical care in Austria, while 80% give its affordability a positive rating.

Much like Singapore, Austria is also popular for its transport infrastructure and the resulting opportunity to travel. It's safe to say that its close proximity to Germany, Italy, and various Central and East European countries is one of the reasons why 94%

of survey respondents rate the opportunity to travel favorably, exceeding the global average of 83%. On top of that, an impressive 97% are satisfied with the country's transport infrastructure.

Although expatriates in Austria are also very happy with available leisure options in general, with 92% positive responses, they are not the happiest campers. The country only ranks 38th for general happiness with

life and 43rd when it comes to being satisfied with one's romantic relationship.

¹ **World Economic Forum. Country/Economy Profiles. Singapore**
<http://reports.weforum.org/global-competitiveness-report-2014-2015/economies/#indexId=GCI&economy=SGPreports.weforum.org/global-competitiveness-report-2014-2015/economies/#indexId=GCI&economy=SGP>



² **France 24. Ecuador Wants to Show Europe the Way to Happiness**
<http://www.france24.com/en/20150516-ecuador-buen-vivir-good-living-ministry-ehlers-happiness-index-bhutan>, May 2015

Ease of Settling In

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Chapter 03



Ease of Settling In Index 2015

RANK	OVERALL RANK	SUB-CATEGORIES			
1—20	<i>Ease of Settling In *</i>	<i>Feeling Welcome</i>	<i>Friendliness</i>	<i>Finding Friends</i>	<i>Language</i>
1	Mexico	Ecuador	Myanmar	Ecuador	Kenya
2	New Zealand	Portugal	Mexico	Mexico	Malaysia
3	Ecuador	Mexico	Portugal	Costa Rica	Singapore
4	Malta	Spain	Costa Rica	Malta	Uganda
5	Portugal	Malta	Indonesia	Romania	UAE
6	Costa Rica	New Zealand	Ireland	Philippines	Bahrain
7	Bahrain	Singapore	Philippines	Bahrain	Romania
8	Kenya	Canada	New Zealand	New Zealand	Malta
9	Philippines	Bahrain	Ecuador	Portugal	Indonesia
10	Uganda	Australia	Brazil	Uganda	Panama
11	Oman	Ireland	Colombia	Israel	Oman
12	Romania	Costa Rica	Oman	Argentina	New Zealand
13	Ireland	Argentina	Uganda	Kenya	Mexico
14	Canada	Thailand	Canada	Mozambique	Nigeria
15	Argentina	Cyprus	Argentina	Spain	Philippines
16	Indonesia	USA	Thailand	Oman	Ireland
17	Malaysia	Oman	Malta	Indonesia	Belgium
18	USA	Romania	Tanzania	Cyprus	Cyprus
19	Spain	United Kingdom	Kenya	Thailand	USA
20	Australia	Colombia	USA	Colombia	South Africa

* Overall rank based on survey results in the sub-categories Feeling Welcome, Friendliness, Finding Friends, as well as Language

Ease of Settling In Index 2015

RANK	OVERALL RANK	SUB-CATEGORIES			
21–40	<i>Ease of Settling In *</i>	<i>Feeling Welcome</i>	<i>Friendliness</i>	<i>Finding Friends</i>	<i>Language</i>
21	Singapore	Philippines	Bahrain	Brazil	Costa Rica
22	Colombia	Panama	Australia	USA	Qatar
23	Panama	Malaysia	Mozambique	Vietnam	Argentina
24	UAE	Hungary	Romania	Canada	Netherlands
25	Cyprus	Uganda	Vietnam	Ireland	Kuwait
26	Thailand	Kenya	Spain	Poland	Canada
27	South Africa	Peru	Israel	Singapore	Portugal
28	United Kingdom	Luxembourg	UAE	South Africa	Tanzania
29	Tanzania	Poland	Peru	Turkey	Australia
30	Myanmar	UAE	South Africa	Malaysia	Luxembourg
31	Israel	Hong Kong (CN SAR)	Turkey	Australia	United Kingdom
32	Peru	South Africa	Poland	Russia	Spain
33	Mozambique	Czech Republic	Japan	Panama	Sweden
34	Brazil	Italy	Malaysia	Peru	India
35	Vietnam	Vietnam	Panama	Kazakhstan	Norway
36	Luxembourg	Indonesia	Kazakhstan	Hong Kong (CN SAR)	Ecuador
37	Hong Kong (CN SAR)	Netherlands	Greece	UAE	Saudi Arabia
38	Italy	Greece	Italy	Hungary	Hong Kong (CN SAR)
39	Poland	Israel	United Kingdom	Myanmar	Switzerland
40	Netherlands	Belgium	Cyprus	Tanzania	Colombia

* Overall rank based on survey results in the sub-categories Feeling Welcome, Friendliness, Finding Friends, as well as Language

Ease of Settling In Index 2015

RANK	OVERALL RANK	SUB-CATEGORIES			
41–60	<i>Ease of Settling In *</i>	<i>Feeling Welcome</i>	<i>Friendliness</i>	<i>Finding Friends</i>	<i>Language</i>
41	Greece	Brazil	India	Italy	Israel
42	Nigeria	Germany	Netherlands	Czech Republic	Peru
43	Turkey	Chile	South Korea	India	Greece
44	India	Tanzania	Hungary	United Kingdom	Italy
45	Hungary	France	Nigeria	Greece	Mozambique
46	Belgium	Turkey	China	Japan	Myanmar
47	Kazakhstan	Austria	Singapore	China	Denmark
48	Japan	Myanmar	Luxembourg	Nigeria	Austria
49	South Korea	Mozambique	Hong Kong (CN SAR)	Luxembourg	Thailand
50	Chile	South Korea	Chile	South Korea	Chile
51	Qatar	Japan	Sweden	France	South Korea
52	Sweden	Sweden	Denmark	Chile	Vietnam
53	Czech Republic	Switzerland	Germany	Netherlands	Germany
54	Germany	Russia	Finland	Qatar	Kazakhstan
55	Austria	Finland	Russia	Belgium	Brazil
56	China	Norway	Belgium	Austria	Czech Republic
57	Norway	Denmark	Norway	Germany	Poland
58	Switzerland	Kazakhstan	Qatar	Switzerland	Turkey
59	France	Qatar	Austria	Sweden	France
60	Russia	India	Switzerland	Finland	Japan

* Overall rank based on survey results in the sub-categories Feeling Welcome, Friendliness, Finding Friends, as well as Language

Ease of Settling In Index 2015

RANK	OVERALL RANK	SUB-CATEGORIES			
61–64	<i>Ease of Settling In *</i>	<i>Feeling Welcome</i>	<i>Friendliness</i>	<i>Finding Friends</i>	<i>Language</i>
61	Denmark	China	France	Norway	Hungary
62	Finland	Nigeria	Saudi Arabia	Saudi Arabia	China
63	Saudi Arabia	Kuwait	Czech Republic	Denmark	Finland
64	Kuwait	Saudi Arabia	Kuwait	Kuwait	Russia

* Overall rank based on survey results in the sub-categories Feeling Welcome, Friendliness, Finding Friends, as well as Language

Where Expats Feel at Home in 2015

Friendly and welcoming Mexico holds on to first place, expats in New Zealand find it easy to make friends, and Ecuador enters the top three due to big gains in friendliness.

Methodology

In the Ease of Settling In Index, the survey participants were asked questions about how welcome they feel abroad, how friendly the local population is, how easy it is to make new friends, and how easy and important it is to learn the local language. Each question could be answered using a scale of one to seven. A country needed at least 50 respondents to be featured in this index.

Comparisons to *Expat Insider* 2014

Mexico has successfully defended its title

this year as the country where it's easiest to settle in abroad. New Zealand rose from third place to second. Ecuador has climbed up five places to come in third. Spain, which ranked second in 2014, has dropped out of the top ten completely and is now down at spot 19. This is mostly due to a big drop in the Friendliness subcategory, where it went from 11th to 26th place. The country also lost ground when it comes to finding friends and feeling welcome. One of the biggest gainers this year is Portugal, which climbed ten spots to claim fifth place.

Mexico Defends Its Title

For the second year in a row, expats in Mexico have confirmed that it is the easiest country to settle down in. Most expats in Mexico (81%) feel at home in this country, with one-third completely satisfied in this regard, nearly double the global average (17%). Expats also find it easy to make local friends in Mexico. Seven in ten expats generally agree that this is easy, and one-quarter are even in complete agreement. In terms of friendliness, Mexico lost its first-place ranking this year to Myanmar.

Ease of Settling In Where Expats Feel at Home in 2015

At second place, however, a high majority of expats in Mexico are still pleased with the general friendliness of the population and the friendliness shown towards foreign residents. A full 94% are generally happy with Mexicans' overall friendliness and 62% are even completely happy (more than double the global average of 30%). Around half of the expats in Mexico (51%) report that the local population is very friendly towards foreign residents, which is also over double the global average of nearly one-quarter (24%).

Speaking the local language is essential when settling down in Mexico, as 46% of respondents say getting by without it is difficult. Luckily, 64% also consider learning Spanish to be quite easy. About one-third of the respondents (34%) can speak Spanish very well and 27% have fairly good Spanish language skills.

New Zealand Makes Gains

What gave New Zealand the push it needed to reach the second rank this year? The explanation probably lies in its jump from 24th to 8th place in terms of the ease of finding friends. Compared to the global

average of 45%, in New Zealand 64% of expats are generally satisfied with the ease of making local friends. Some 23% even find befriending the "Kiwis" to be very easy.

Kiwis are also a very friendly bunch, according to the survey participants. Almost all the expats in New Zealand (94%) generally find the local population friendly, and a majority (56%) even considers Kiwis to be very friendly. This is almost double the global average of 30%. In terms of friendliness towards foreign residents in particular, 84% are generally pleased in this regard, and 35% are completely satisfied.

Expats in New Zealand don't find it very difficult to get used to the local culture, with 77% generally agreeing that they feel at home there. Almost one-third (32%) even feel completely at home, compared to a global average of 17%. Being able to speak the local language is regarded as important, as 57% generally agree that life is difficult in New Zealand if you can't speak English. As the survey was conducted in English and presumed a certain level of English skills, however, there may be some

bias regarding language skills in Anglo-phone countries such as New Zealand.

More Friendly Faces in Ecuador

Ecuador holds the third place for the ease of settling in. Ecuador's rankings either improved or stayed the same compared to last year. The biggest gain was in the Friendliness subcategory, where the country moved up seven spots to ninth place. Almost half of the survey participants in Ecuador (48%) couldn't be happier with the general friendliness they experience in Ecuador. When it comes to friendliness towards foreign residents in particular, 35% of expats are very pleased.

Ecuador remains in first place in this year's survey in the Finding Friends subcategory. It ranks first for the ease of making local friends. Three-quarters of expats (76%) generally agree that this is easy, and two in ten say it is very easy (the global average is one in ten).

The country also distinguishes itself in the Feeling Welcome subcategory, where it comes in first place. Expats living in Ecuador find it the easiest out of all 64 destinations

Ease of Settling In Where Expats Feel at Home in 2015

worldwide to settle down in this country. A respectable 84% generally agree (compared to a global average of only 58%) that it is easy to settle down in Ecuador. Of the survey respondents living in Ecua-

dor, 68% generally regard it as difficult to live in Ecuador without speaking Spanish. In only eleven other countries do expats find it more challenging to get by without speaking the local language. Luckily, 31%

can speak Spanish very well and a further 26% can speak it fairly well.

Where expats appreciate the friendly attitude towards foreign residents



11 — Costa Rica	21 — Thailand	31 — Malaysia	41 — Nigeria	51 — Sweden	61 — Switzerland
12 — Argentina	22 — Malta	32 — Poland	42 — Hong Kong	52 — Russia	62 — Czech Republic
13 — Romania	23 — Australia	33 — Turkey	43 — Luxembourg	53 — Germany	63 — Saudi Arabia
14 — New Zealand	24 — UAE	34 — Panama	44 — Italy	54 — Finland	64 — Kuwait
15 — Canada	25 — Tanzania	35 — India	45 — Japan	55 — Norway	
16 — Uganda	26 — Mozambique	36 — United Kingdom	46 — Chile	56 — Belgium	
17 — Bahrain	27 — Israel	37 — China	47 — Hungary	57 — Denmark	
18 — Vietnam	28 — Spain	38 — Netherlands	48 — Singapore	58 — Qatar	
19 — Kenya	29 — Kazakhstan	39 — South Africa	49 — South Korea	59 — France	
20 — USA	30 — Peru	40 — Greece	50 — Cyprus	60 — Austria	



Making Friends Abroad

Romantics are the expat type most likely to have local friends. In the Arab Gulf states, expat clubs and associations play an important role in meeting new people.

In the survey, participants were asked to describe their circle of friends in their host country. Are their friends mostly expats, mostly local residents or a mix of the two? Expats who are not mostly friends with local residents then elaborated on whether the majority of their expat friends are from their country of origin or other countries.

Where expats meet their friends is another topic of interest, with answer options ranging from work to expat events to bars and clubs.

Expat Friends, Local Friends, or Both?

Overall, one-third of survey participants (34%) say they have mostly expat friends. For women, this percentage is slightly higher (37%) and for men it is a bit lower (31%). Only 16% of all participants report having primarily local residents as friends. Here, men are slightly more likely to have mostly local friends than women (18% vs. 14%). Taking a look at different age groups, expats aged 51 and up are most likely to have a majority of local friends

(24%, compared to a global average of 16%). With percentages ranging from 39% to 41%, expats aged 26–40 are the most likely to have primarily other expat friends.

Where Expat Friends Come From

Expats who answered that they have mostly expat friends or a mix of expat and local friends were then asked where exactly these expat friends come from. Overall, 18% say that their expat friends are mostly from their own country of origin. One-quarter

Ease of Settling In Making Friends Abroad

(24%) says they primarily come from other countries but ones where they speak the same language or have a similar culture. A further 23% report that their expat friends are mostly from countries where they speak another language. The largest group, 36%, has a fairly diverse group of expat friends.

One noticeable trend is that the likelihood of having expat friends from another country who do not share one's language or cultural background seems to lessen with age. Whereas three in ten expats aged 25 or younger have mostly expat friends that fall into this category, among expats aged 51 and older this number is only 14%.

Where Expats Meet New People

The expats surveyed are most likely to meet new people through work (64%) and through other friends (56%). At the other end of the scale, only one in ten expats meets new people through volunteering and non-profit organizations (10%) or their religious community (9%).

Among all survey participants, 20% of women are currently not working compared

How do you usually meet new people?

(multiple answers possible)



to 13% of men. Thus, it comes as no surprise that men are more likely to meet people through work (68% vs. 60%) and professional networking (38% vs. 26%). Men (26%) are also more likely than women (17%) to meet new people at bars and clubs. Women are more likely to meet new people through their friends (59% vs. 54%), via their children (14% vs. 10%), and through volunteering or non-profit work (12% vs. 8%).

The older a respondent is, the less likely he or she is to meet people through nightlife, education, or networking. In terms of nightlife, for example, this percentage sharply drops from 34% for those aged 25 and below to 14% for those aged 51 and above. Meeting new people in one's local neighborhood or through one's partner or spouse becomes more likely with increasing age. Expats aged 51 and up (39%) are almost twice as likely to meet new people through their local neighborhood as those aged 25 and below (21%).

Trends by Expat Type

Romantics (32%) are twice as likely to have mostly local residents as friends than all the other expat types (global average: 16%).

Ease of Settling In Making Friends Abroad

On the other hand, Traveling Spouses (45%), Foreign Recruiters (45%), Career Expats (42%), and Foreign Assignees (40%) are the most likely to have mostly expat friends. (Ex-)Students are the least likely to have expat friends from their home country (10% vs. 18%) or a country with a similar culture or the same language (17% vs. 24%).

Unsurprisingly, career-minded expats, i.e. Foreign Recruiters (81%), Foreign Assignees (80%), and Career Expats (79%), are the most likely to make new friends through work. The Romantic (56%) and the Traveling Spouse (49%) are the most likely to find friends through their partner. Expat events are a favored place for Foreign Assignees (42%), Foreign Recruiters (40%), and interestingly also Adventurers (40%) to meet new people.

Trends by Nationality

Swedish expats are the least likely to have mostly expat friends (23%, compared to the global average of 34%). Similarly, only about a quarter of expats from three Asian countries — Malaysia, China, and Indonesia — have mostly expat friends, with percentages from 25% to 28%.

In contrast, almost half of Lebanese expats (49%) have predominantly expat friends. Four out of ten say their group of expat friends is fairly diverse. Expats from three European countries — Italy, Spain, and Bulgaria — are the next most likely to have mostly expat friends (47–48%).

Swedish expats are also the most likely to have mostly local residents as friends (25%), compared to the global average of 16%. This is closely followed by US Americans, the Dutch, and the Swiss, with 23% each.

Trends by Country of Residence

Compared to the global average of one-third (34%), expats living in Qatar are almost twice as likely to have mostly expat friends (65%). Six in ten expats in Luxembourg (61%) have predominantly expat friends, followed by expats in three more Arab Gulf states: Kuwait, the UAE, and Saudi Arabia. In contrast, expats living in New Zealand are least likely to have mostly expat friends (13%).

South America comes out on top for the places where expats have the most local residents as friends, with percentages ranging from 32% for Argentina to 39% for

Peru. By contrast, the Arab Gulf states, as well as Luxembourg, are also among those countries where expats are the least likely to have local residents as friends. In Qatar, the percentage lies at less than 1% and in Oman it is only 4%.

However, it is important to keep in mind that in many of these Arab Gulf states expats vastly outnumber the local residents, which naturally makes it more difficult to make local friends.¹ Indeed, two-thirds of expats in Kuwait (67%) and 61% of expats in Saudi Arabia say it is hard to make local friends. Correspondingly, in these countries expat clubs and associations play a larger role in meeting new people than the global average. In Bahrain, respondents are over twice as likely to meet new people through expat clubs and associations (39%) than the global average of 18%.

In Kuwait, an overwhelming 84% meet new people through work (global average: 64%)



¹ **UAE Interact. UAE, Qatar Have Highest Expat Ratio in GCC**
http://www.uaeinteract.com/docs/UAE_Qatar_have_highest_expats_ratio_in_GCC/57040.htm

² **Statistics Portal: Grand Duchy of Luxembourg**
http://www.statistiques.public.lu/stat/TableViewer/tableView.aspx?ReportId=384&IF_Language=eng&MainTheme=2&FldrName=1

Ease of Settling In Making Friends Abroad

and over twice the average make new friends through their religious communities (20% vs. 9%). Of the expats in these Arab Gulf states who have mostly expat friends, these are usually from their home country or a country with a similar cultural background. For example, in Kuwait, nearly

two-thirds of expats (64%) either have mostly friends from their home country or from a country with a similar culture.

According to Luxembourg's Statistics Portal, 46% of the country's residents are expatriates.² This helps explain why Luxembourg

has the second highest percentage of expats with mostly other expats as friends.

Expats and Their Language Skills

Expats are most likely to speak three languages and knowledge of even five languages is not unheard of. As for expat children, most are being raised bilingually.

The survey participants were asked various questions about how many languages they speak (including their mother tongue), how well they speak the local language, and how difficult it is to get by without being able to speak the local language. Expat parents were additionally asked how many languages their children are being raised with and how well their children speak the local language.

How Many Languages Do You Speak?

Of all survey participants, one in three can

speak three languages (31%) and 26% only speak two. Nearly two in ten expats (19%) speak four languages and 8% even know five languages.

Survey participants from English-speaking countries are the most likely to be monolingual, though. The most polyglot nationalities in the survey, with respondents speaking five or more languages, are the Danish (37%), Belgians (35%), and Slovaks (32%). Taking a look at demographics, one-third of survey participants aged 25 or

younger (34%) speak four or more languages. However, two in ten expats over 50 (21%) only speak one language.

Learning the Local Language

Looking more closely at local language skills in particular: how well do expats speak the local language in their host country?

Three in ten (29%) report that they speak the local language very well. A further two in ten expats (19%) speak the local language fairly well, and the largest percentage, 31%,

Ease of Settling In Expats and Their Language Skills

at least speaks it a little. Only 11% say they do not speak the local language at all. One in ten expats in the survey didn't have to worry about learning a new language when they moved abroad, as the local language in their host country is the same as their mother tongue.

It appears that the female survey respondents are more confident in their language skills, as one-third (32%) says that they can speak the local language very well (compared to one-quarter for men). Older expats (aged 51 or above) are also most likely to speak just a little of the local language (37%) and least likely to speak it very well (23%). Interestingly, however, they are also the age group least likely to move to a country with the same language as their mother tongue (9%).

Expats living in the US are most likely to speak the local language very well (70%). This is followed by four more English-speaking countries: Ireland, the United Kingdom, Australia, and Canada. However, since the survey was conducted in English, the results are somewhat biased in this respect. Of non-English-speaking

countries, expats living in France (52%) or Italy (45%) are most likely to speak the local language very well.

Expatriates living in Asia, Africa, and the Middle East are most likely not to speak the local language at all. The top country here is Hong Kong, where 42% of expats have no knowledge of the local language. Fortunately for expats living in places such as Hong Kong, Uganda, or Bahrain, all of them are in the top ten for countries where it is easy to get by without speaking the local language.

Expats from Sweden (52%), Hungary (51%), and Poland (50%) are most likely to speak the local language. On the other end of the scale, expats from South Africa (24%), India (23%), and Norway (22%) are least likely to speak the local language.

It is interesting to note, however, that Norwegians are also among the nationalities that have the most people who can speak five or more languages (31%). Norwegian expatriates are scattered all over the world, but are most likely to live in Belgium (9%), as well as in Kenya, Poland, Switzerland,

Thailand, Uganda, and the USA (5% each). In this year's survey, Kenya, Malaysia, and Singapore remain in the top three spots in the Language subcategory. These countries rank highly for the ease of learning the local language and for how easy it is to get by without speaking it. Russia, Finland, and China, however, hold the bottom three spots.

Expat Children and Language Learning

It is also interesting to see how expat children fare when it comes to languages. Slightly more than half of all expat parents are raising their kids bilingually (51%). Next up are those with children who are multilingual (being raised with three or more languages) at just over one-third (34%). This doesn't necessarily mean that the child speaks three or more languages at home, as they could be attending a school, kindergarten, or daycare center where they speak another language or languages. Only 15% of expat parents are raising their kids with only one language.

Expatriates from English-speaking countries (Australia, New Zealand, the United Kingdom, and Canada, with up to 31% each)

Ease of Settling In Expats and Their Language Skills

and Portugal (20%) top the list for nationalities that are raising their children monolingually. On the other end of the spectrum there are expats from countries such as Belgium or Switzerland (6% each), where only few expat children only speak one language. However, given that both these countries have several official languages anyway, the multilingualism of Belgian and Swiss children may not be directly related to their living abroad.

When it comes to speaking the local language, one-third of expat parents say their children (34%) speak it very well. A further 12% say they speak it fairly well, and 18% at least a little. Only 8% of expat parents have kids that do not speak the local language at all.

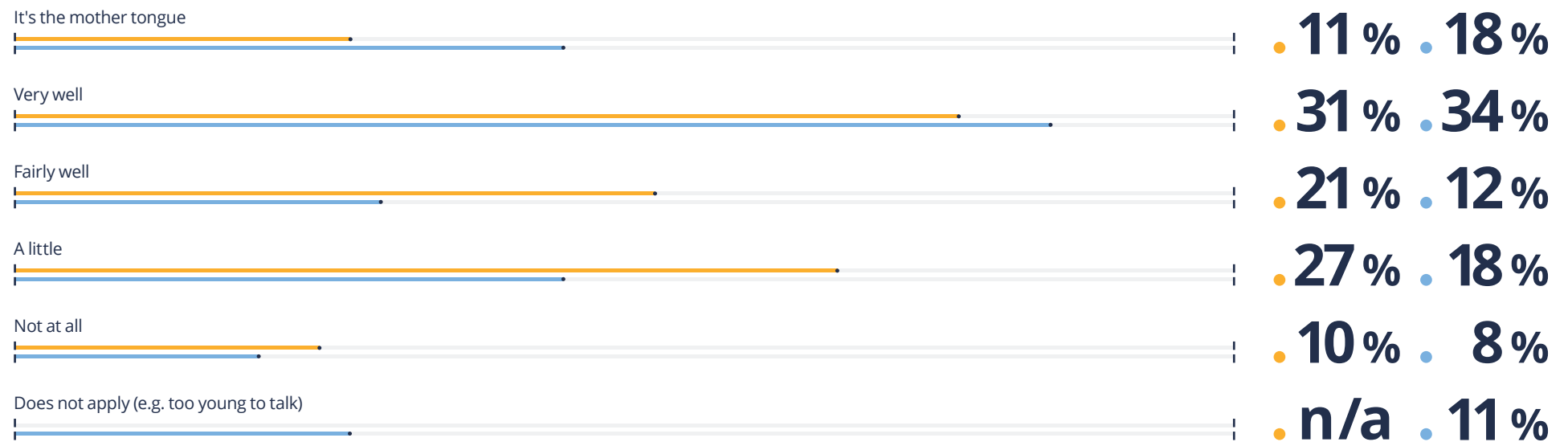
Expat parents living in Israel (58%) are most likely to say their kids speak the local language very well. However, the children of

one-third of expat parents living in Qatar (34%) do not speak the local language at all. India (26%) and Malaysia (24%) are further countries where many expat children have no knowledge of local languages.

For expatriates (and their children) living in many English-speaking countries (up to 45%), as well as Brazil (32%), the local language is the same as their mother tongue.

Kids vs. Parents: How well do they speak the local language(s)?

● Parents ● Kids



Common Considerations before Moving Abroad

The cost of living, economy and job market, as well as personal safety and crime, were mostly on the minds of expats before their move.

The survey participants were asked which factors regarding their new host country they were thinking about the most leading up to their move. They could choose up to three options, including cost of living, climate and weather, language, healthcare, etc. There was also an "other" option where they could enter their own response.

For some factors, it is clear that expatriates were particularly concerned about what life abroad was going to be like in that respect (e.g. personal safety and crime). In some other cases, however, expatriates were obviously thinking about these factors in a positive way (e.g. looking forward to the sunny weather).

Some expatriates answered this question by restating their main reasons for moving to a particular country. For example, some of their responses for the "other" option include improving their quality of life, studying for a degree, or pursuing a certain opportunity for career advancement. Further answers under "other" include reflec-

Ease of Settling In

Common Considerations before Moving Abroad

tions about the possible effects of the move on relationships, family members, and pets, considerations about the location and opportunity to travel, and pleasant thoughts about the highlights of living abroad in a particular culture.

The Most and Least Common Considerations

Expats are most likely to have thought about the cost of living before moving abroad (38%). The economy and labor market (35%), as well as personal safety and crime (32%), also occupied the thoughts of many expatriates. Three in ten expats (29%) say they considered the weather in their future host country.

The political stability in their new home is not a factor that mattered to many expats (12%). Taxation concerned even fewer (8%). At the bottom of the list are potential health concerns (4%).

With regards to male and female survey respondents, women put more emphasis on factors such as climate and weather (30%), language (27%), and the distance to their home country (26%). Men were only

slightly less likely to consider the weather before moving abroad (29%). However, they were noticeably less likely to choose the options language (20%) and distance to their home country (20%).

Although it is at the top of the list for both men and women, men were more likely to think about the cost of living (41%) than women (36%) before they moved abroad. Men were also a bit more likely to take the following aspects into consideration: the economy and labor market, the infrastructure, healthcare, and political stability. For all these factors, the difference in percentages between men and women is three percentage points or less. Only one aspect, taxation, occupied almost twice the number of men than women (11% and 6%, respectively).

Who Thought about What?

In terms of demographics, survey participants aged 25 and below are most likely to have thought about the cost of living before moving abroad (46%). Many expats in this age group also chose the language option (35%), compared to a global average of 24%. Expats aged 26 to 40 were most likely to

think about the economy and labor market. The climate and weather of their new host country was especially on the mind of expatriates aged 51 or above (41%). They are the age group more likely to consider the healthcare in their new country (20%) than the global average of 16%.

Taking a look at expat parents in particular, there are several factors that mattered more to them rather than the general survey population. Two in ten (19%) say they thought about healthcare, compared to an average 15% among expats without kids. Personal safety and crime occupied the thoughts of 36% of expat parents, whereas the global average among childless expats is 31%.

Safety, Taxation, and the Weather

Among specific expat types, the Foreign Assignee is most likely to have devoted time to thoughts about personal safety and crime (41%), the infrastructure (22%), and potential health risks (9%). Compared to the global average of 35%, perhaps unsurprisingly only one-quarter considered the economy and labor market. Language (32%), distance to their home country (27%), and healthcare

Ease of Settling In Common Considerations before Moving Abroad

(19%) matter to the Romantic; however, this expat type didn't think too much about infrastructure (12%), political stability (9%), and taxation (4%).

Expats living in African countries are most likely to have thought about personal safety and crime before their move. Two-thirds of expats in Nigeria (67%) considered this

factor, 61% in Tanzania, and 58% in Kenya. When expats attached a certain importance to the climate and weather before their move, it seems they were looking forward to long, sunny days, as top fair-weather destinations have the highest percentages for this factor. Cyprus comes in first here with 79%, followed by Malta (75%) and Costa Rica (67%). Taxation was most likely to be

on the mind of expats moving to Middle Eastern countries, from 27% in Oman to 24% in Qatar and the UAE. This can probably be attributed to the fact that none of these countries levy tax on personal income.

Trouble in Paradise: What Expats Struggle With

Expats under 30 struggle with the loss of their support system the most. People in India say finding a partner is particularly difficult and Traveling Spouses don't like being dependent on their partner.

From Culture Shock to Relationship Struggles

Although expat life can be an enriching experience, there are also various problems that expats in particular face. More than half (52%) miss their personal support network, landing this specific concern on the top of the list. Those between the age

of 26 and 30 struggle with the loss of their support system the most. Luckily, only a small percentage of expatriates has a hard time making new friends (26%), is struggling with the language barrier (26%) or culture shock (22%), or is tired of expat life and wants to settle down (21%). Moreover, only 10% say that the move has been

bad for their psychological health. Of course, these results vary according to the respondents' destinations. For instance, 65% of the survey population in New Zealand struggles with the loss of their personal network, and 40% have a hard time making new friends in Denmark. Survey participants in Kuwait are particularly tired

Ease of Settling In Trouble in Paradise: What Expats Struggle With

of expat life (53%) and expats in Israel are more prone to culture shock (40%).

Romantic problems seem to take a backseat for most expats. Still, 38% of single respondents say the expat lifestyle makes having a relationship rather difficult. Again, this is particularly the case for expats between 26 and 30, 45% of whom struggle with this. Moreover, India seems to be a destination where finding a partner seems especially hard, according to 49% of single survey respondents.

Among those who moved with their partner or family, only 15% say their loved ones are unhappy with the decision to move. The percentages are higher in Saudi Arabia and Kuwait, however, with 23% and 27%, respectively. Both countries occupy the bottom ranks of the Personal Happiness subcategory in the Quality of Life Index.

Money Matters and Business Concerns

Altogether, 40% of all respondents worry about their future finances. This is particularly the case among expats in Greece, where a whopping 71% agree with this statement. Moreover, expats between 36 and 40 are especially prone to financial worries. On the upside, only 30% of

the general survey population has suffered a loss in personal income.

Traveling Spouses and expat parents don't have it as easy. Among them, 56% and 35%, respectively, have experienced a loss of personal income. For expats over 50, who struggle relatively little with other problems, this is also the main concern.

Moreover, 39% of all participants under the age of 26 have a particularly hard time adjusting to a new work environment, compared to 33% on average. In Japan, this problem is particularly prevalent, with 48% of respondents agreeing that the local business environment is something they struggle with. When it comes to the lack of a professional network, it is Traveling Spouses who feel this the most (47%).

Problems of Traveling Spouses

While Traveling Spouses are also affected by the issues mentioned above, there are additional problems expat spouses have to face. Moreover, due to their specific circumstances, they are often hit harder by some problems. The biggest concern of Traveling Spouses is being financially dependent on their partner, according to 65% of them. All in all, 45% agree completely that

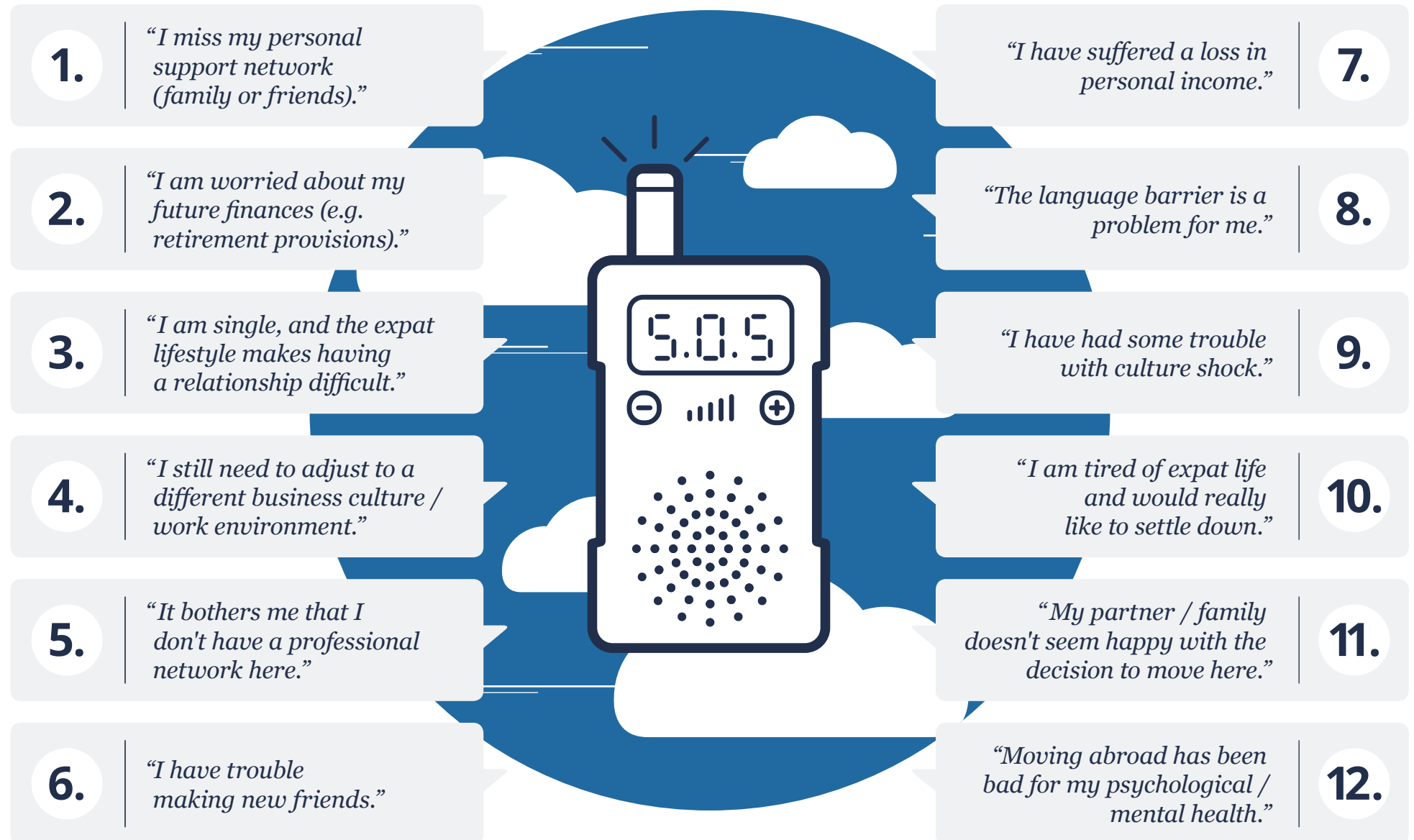
they don't like the loss of their financial independence. Moreover, 56% have suffered a loss in personal income and 60% find giving up their previous career difficult.

Traveling Spouses have the lowest amount of weekly working hours (34.6) and are more likely to work part-time than other expat types. Most of them are homemakers, or work as freelancers or volunteers.

But it's not just the career and financial issues that Traveling Spouses struggle with. In fact, 52% say that their partner is always working long hours, while 51% feel they are expected to organize all the practical aspects relating to their move and life abroad. However, only a little over one-third of expat spouses (37%) believe they are expected to always put their partner first.

Only 27% of spouses feel discriminated against due to their gender. This issue is a lot more prevalent among female Traveling Spouses. All in all, 12% of them even agree completely, while the same is true for only 6% of male Traveling Spouses.

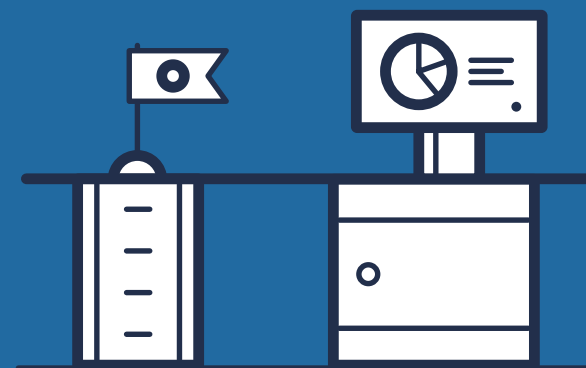
The Most Common Expat Problems



Working Abroad

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Chapter 04



RANK	OVERALL RANK	SUB-CATEGORIES		
1—20	<i>Working Abroad</i> *	<i>Job and Career</i>	<i>Work-Life Balance</i>	<i>Job Security</i>
1	Malta	Malta	Norway	Luxembourg
2	Norway	USA	Sweden	Germany
3	Luxembourg	China	Malta	Switzerland
4	Germany	Mozambique	Costa Rica	Norway
5	Panama	Luxembourg	New Zealand	Singapore
6	Austria	Poland	Denmark	Austria
7	Ecuador	United Kingdom	Argentina	Panama
8	New Zealand	Mexico	Ecuador	Denmark
9	Switzerland	Hong Kong (CN SAR)	Austria	Sweden
10	Sweden	Ecuador	Australia	Malta
11	Poland	Singapore	Philippines	Hong Kong (CN SAR)
12	Denmark	Myanmar	Poland	New Zealand
13	Canada	Panama	Netherlands	China
14	Singapore	Canada	Thailand	Qatar
15	Australia	Norway	Panama	UAE
16	Netherlands	Germany	Cyprus	Poland
17	China	Thailand	Ireland	United Kingdom
18	USA	Israel	Portugal	Netherlands
19	United Kingdom	Switzerland	Hungary	South Korea
20	Czech Republic	Belgium	Czech Republic	Canada

* Overall rank based on survey results in the sub-categories Job and Career, Work-Life Balance, as well as Job Security

RANK	OVERALL RANK	SUB-CATEGORIES		
21–40	Working Abroad *	Job and Career	Work-Life Balance	Job Security
21	UAE	Indonesia	Canada	Saudi Arabia
22	Hong Kong (CN SAR)	Australia	Germany	Ecuador
23	Bahrain	Bahrain	Bahrain	Australia
24	Thailand	Ireland	Oman	USA
25	South Korea	Costa Rica	Finland	Oman
26	Oman	UAE	South Africa	Kuwait
27	Belgium	Vietnam	Romania	Czech Republic
28	Israel	Argentina	Luxembourg	Chile
29	Qatar	New Zealand	Mozambique	Bahrain
30	Malaysia	Czech Republic	Mexico	Japan
31	Mozambique	Malaysia	France	Belgium
32	Ireland	Kenya	Israel	Malaysia
33	Mexico	Philippines	Switzerland	Israel
34	Chile	Austria	Myanmar	Finland
35	Costa Rica	Chile	Spain	Colombia
36	Vietnam	Romania	Indonesia	Ireland
37	Indonesia	Netherlands	Peru	Thailand
38	Peru	Peru	USA	Vietnam
39	Colombia	Nigeria	Malaysia	Peru
40	Japan	India	Belgium	Mexico

* Overall rank based on survey results in the sub-categories Job and Career, Work-Life Balance, as well as Job Security

RANK	OVERALL RANK	SUB-CATEGORIES		
41–60	Working Abroad *	Job and Career	Work-Life Balance	Job Security
41	Myanmar	Tanzania	Kenya	Indonesia
42	Finland	Uganda	United Kingdom	Costa Rica
43	Kuwait	South Korea	South Korea	India
44	Kenya	Kazakhstan	Vietnam	Kazakhstan
45	Philippines	Japan	Tanzania	Kenya
46	Romania	South Africa	UAE	France
47	Saudi Arabia	Colombia	China	Mozambique
48	France	Hungary	Colombia	Turkey
49	Kazakhstan	Qatar	Italy	Myanmar
50	Tanzania	Sweden	Uganda	Philippines
51	India	Brazil	Qatar	Romania
52	Hungary	Denmark	Singapore	Uganda
53	Uganda	Oman	Brazil	Tanzania
54	South Africa	Russia	Russia	Hungary
55	Turkey	France	Kuwait	Nigeria
56	Argentina	Saudi Arabia	Kazakhstan	South Africa
57	Nigeria	Turkey	Chile	Brazil
58	Brazil	Spain	Japan	Spain
59	Spain	Cyprus	Nigeria	Cyprus
60	Cyprus	Kuwait	Hong Kong (CN SAR)	Italy

* Overall rank based on survey results in the sub-categories Job and Career, Work-Life Balance, as well as Job Security

RANK	OVERALL RANK	SUB-CATEGORIES		
61–64	<i>Working Abroad</i> *	<i>Job and Career</i>	<i>Work-Life Balance</i>	<i>Job Security</i>
61	Russia	Finland	Turkey	Russia
62	Italy	Italy	Saudi Arabia	Argentina
63	Portugal	Portugal	Greece	Portugal
64	Greece	Greece	India	Greece

* Overall rank based on survey results in the sub-categories Job and Career, Work-Life Balance, as well as Job Security

Where Expats Love to Work Abroad in 2015

Malta attracts IT professionals and Norway entices with its favorable work-life balance, while expats in Luxembourg enjoy excellent job security.

Methodology

This year, 64 countries are featured in the Working Abroad Index. This index examines various factors from three different areas: job and career, work-life balance, and job security. The minimum sample size to be included in the ranking is 50 respondents, although nearly 40 countries had a sample size of over 100. Questions were rated on a scale of one to seven.

Comparisons with *Expat Insider 2014*

Malta, a new country in this year's survey,

pushed Norway down to second place in the Working Abroad Index. Norway dropped down to fourth place from first for job security but again ranked first for work-life balance. Luxembourg and Germany hold the two places after Norway, just as they did last year. Luxembourg has remained at third place despite a big drop in the Work-Life Balance subcategory (from 6th to 28th place). On the other hand, Kuwait is one country that made noticeable improvement this year, jumping from 59th to 43rd place.

Malta: Straight to the Top

Malta, which didn't have enough respondents to feature in last year's survey, is at first place overall in the Working Abroad Index. It also ranks first for overall job satisfaction, with seven in ten expats generally satisfied and 27% even completely satisfied, compared to a global average of 16%. In terms of career prospects, only the USA and the United Kingdom rank higher. Two-thirds of expats in Malta (67%) are generally pleased with their career prospects and two in ten couldn't be happier (19%). Interestingly,

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Where Expats Love to Work Abroad in 2015

however, another two in ten (21%) do not agree at all that relocating to Malta was a good move for their career, next to a global average of 6%.

In Malta, survey participants are less likely to be in a traditional employee/manager role than the global average (36% vs. 47%). Compared to 5% globally, in Malta 8% of expats are self-employed professionals. There are also between two and six percentage points more retirees, homemakers, and independently wealthy expats than among the global survey population.

Among those expats who do have to earn a living, jobs in the IT and gaming sector dominate (22%), compared to the overall average of 10%. This may be due to the high number of gaming companies which have begun operating out of Malta over the last few years.¹ Expats working in Malta are also likely to work in the hospitality and tourism sector (13%), retail and trade (16%), as well as recreation and entertainment (9%).

Malta holds third place in the Work-Life Balance subcategory. Two-thirds are generally satisfied with their work-life balance

(67%) and three in ten (31%) are completely satisfied, almost double the global average of 17%. Seven in ten expats (69%) are generally satisfied with their working hours. More expats work part-time in Malta than the global average (20% and 14%, respectively). Expatriates who do have a full-time job work an average of 42.7 hours a week, still below the global average of 44.9 hours. It is important to note that only 62% of the expats in Malta have either a full-time or part-time job. The remaining expats are looking for work, are stay-at-home parents, are students, are retired, etc.

Malta doesn't rank as well in the Job Security subcategory, with only 15th place for the state of the economy. However, this still means that 82% of expatriates consider the state of the economy generally good and not one respondent thinks it is very bad. When it comes to job security itself, a majority of expats in Malta are generally satisfied with it (62%).

Compared to the global averages, a lower percentage of expats moved to Malta for purely job-related reasons. Only 3% were sent by their employer and 4% found a job

there on their own (both global averages are 13%). One-quarter of respondents in Malta say they primarily moved for a better quality of life, making it the country with the highest percentage for this option. Also, three-quarters say they were thinking about the weather and climate before their move.

Norway: Excellent Work-Life Balance

Norway didn't make any big jumps in either direction in this year's Working Abroad Index, dropping down to second place. The country didn't make any big jumps in either direction in the Working Abroad Index. In the Work-Life Balance subcategory, Norway continues to excel, holding on to first place. Well over the global average of 19% are completely satisfied with their working hours (30%). This is despite the fact that, with 7% of working respondents, only half the global average of 14% work part-time. Expats in Norway with a full-time job work an average of 40.4 hours per week, significantly below the global average of 44.9 hours.

Norway moved down from first place to fourth place in the Job Security subcategory. Seven out of ten expats (69%) are generally

Working Abroad

Where Expats Love to Work Abroad in 2015

satisfied with their level of job security and only 1% are not at all satisfied; overall this number lies at 5%. A full 93% are generally happy with the state of the economy and over twice the global average of 25% think it is very good (53%). In Norway, the oil and gas sector employs seven times the number of expats than the global average (28% vs. 4%) and plays a pivotal role in the country's economy.²

Despite this strong economy, Norway only comes in 17th place in terms of career prospects. Only six in ten respondents are generally pleased with their current prospects and the same percentage generally agrees that they improved their career opportunities by moving to Norway (slightly less than the global average of 63%). A majority of expats (53%) chose the labor market or economy as one of the three factors that was on their mind the most before their move.

Three-quarters of expats are generally satisfied with their job. The survey respondents who are working but not self-employed tend to be employees rather than managers. Only 2% report working in top management

positions, compared to a global average of 11%. Somewhat less than the overall average moved to Norway for job-related reasons and no one moved there to open their own business. On the other hand, 18% primarily moved to Norway for love, next to only one in ten overall.

Luxembourg: The Securest Jobs

Luxembourg remains in the top three in the Working Abroad Index in this year's survey, despite a dramatic drop down to 28th from 6th place in the Work-Life Balance subcategory. Compared to Malta and especially Norway, expats working in Luxembourg are much less happy with their working hours. Only 68% are generally happy with them and 8% are not happy at all. Slightly more expats (71%) are overall satisfied with their work-life balance, but 7% consider it very bad. One in ten expats in Luxembourg is working part-time (less than the global average of 14%). The average number of working hours per week for those with a full-time job is 42.6, still under the global average of 44.9 hours.

Luckily, Luxembourg moved up one spot from second to first in the Job Security

subcategory. What they're missing in their work-life balance, expats in Luxembourg make up for in job security. Roughly two-thirds of expats (68%) are generally satisfied with their level of job security and 27% are even completely happy (global average: 16%). Only Switzerland and Singapore got better rankings for the state of the economy, with 63% of expats in Luxembourg saying it is very good, well over double the overall average of 25%.

With Luxembourg ranking fifth in the Jobs & Career subcategory, 70% of respondents are generally satisfied with their jobs and one-fifth couldn't be happier. Two-thirds (65%) are generally satisfied with their career prospects and over three-fourths (76%) are in overall agreement that their relocation to Luxembourg was a good move for their career.



¹ **Malta Gaming Authority. The Gaming Industry Keeps Flourishing in Malta**
<http://www.mga.org.mt/gaming-industry-keeps-flourishing-malta/>

² **Government.no. Oil and Gas**
<https://www.regjeringen.no/en/topics/energy/oil-and-gas/id1003/>

Expats and the Support They Receive

Foreign Assignees and Foreign Recruits receive the most relocation help from their employer. Traveling Spouses only get a little support and Career Expats are largely on their own.

At a time when international careers are ever more common, relocating abroad — whether alone or with a family — comes at a cost. This is why many companies offer relocation support to their foreign employees.

Survey respondents who named job-related reasons as their primary motivation, as well as those who chose their partner's job as their main reason for moving abroad, were asked to rate their satisfaction with the support they received.

Unfortunately, the results are only somewhat better than mediocre. In fact, 28% of respondents are unhappy with their relocation support. On the other hand, 47% are generally satisfied.

Common Types of Relocation Support

Foreign Assignees received the most help with securing their visa (80%), followed by Foreign Recruits (71%). In comparison, only 54% of Career Expats and 40% of Traveling Spouses¹ had help with arranging their visa.

Generally speaking, spouses and Career Expats received far less support throughout the relocation process than respondents sent abroad by their employer or recruited by a foreign company. For instance, 12% of Foreign Recruits and 4% of Foreign Assignees had no help at all, compared to 18% of Traveling Spouses and 26% of Career Expats.

However, a lot of employers take the costs involved with relocating to a foreign country seriously and compensate expats

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Expats and the Support They Receive

accordingly. Reimbursing relocation costs is among the most common types of support, which Foreign Assignees (68%) and Traveling Spouses (52%) in particular benefit from.

Moreover, Foreign Assignees had a lot of support with the housing search (45%) and were provided with company housing in 42% of cases. In comparison, only 24% of Career Expats were offered accommodation and 23% had help with the housing search.

Spousal Support: What Makes or Breaks an Assignment

Spousal support is becoming essential as the dissatisfaction of expat spouses is one of the main reasons why assignments fail.² Of all respondents who moved for job-related reasons, 14% had support in arranging a visa for their partner, while their spouses received language classes or intercultural training in 6% of cases. Help with securing a work permit and finding a job was provided for 3%.

However, it's worth mentioning that only 44% of Foreign Assignees, 42% of Foreign Recruits, and 32% of Career Expats are

Did you receive relocation support from your employer?

(multiple answers possible)



in a relationship with someone they met before relocating.

The partners of Foreign Assignees are well off: 22% of assignees had help in obtaining a visa for their partner, while 12%, twice the total average, say that their partner got language classes or intercultural training, and 5% received support in arranging a work permit or finding a job for their partner.

On the other hand, things look rather grim for Career Expats. Only 8% had help with securing their partner's visa, while language classes or intercultural training, as well as support with the partner's job search and work permit, was only granted for 2%.

Among the Traveling Spouses themselves, 40% had help with visas or residence permits, and 14% got to attend language classes or intercultural seminars. Unfortunately, only 7% had help with getting a work permit and even less (4%) with the job search.

Help with Childcare and Education

Kids also play a big role in an expat's life. Overall, 4% of those moving for career-related

Working Abroad

Expats and the Support They Receive

reasons had help with sorting out childcare or schooling while the employer paid for the kids' education in 8% of cases.

Foreign Assignees, 19% of whom have dependent children living with them, received help with organizing childcare or schooling in 7% of cases and 12% had their company pay for their kids' education. On the other hand, 18% of Foreign Recruits have dependent children, but only 4% had help with arranging the school or daycare.

Their employer paid for schooling in only 6% of cases.

The situation looks even worse for Career Expats. While 17% of them are parents of dependent children living with them, their employer paid for their kids' education in only 3% of cases and only 2% had help with organizing childcare or schooling.

This is the only factor where Traveling Spouses received more help than other

expat types. For 13% of them, the partner's company paid for their children's education and 7% had help with organizing childcare or schooling abroad. In total, 34% of Traveling Spouses have dependent children living with them.



¹ Traveling Spouses are expats who moved abroad for their partner's or spouse's job or education. The *Expat Insider* survey does not distinguish between spouses of Foreign Assignees, Foreign Recruits, or Career Expats, though.

² **BBC Capital. The Reluctant Expat Spouse**
<http://www.bbc.com/capital/story/20141110-the-reluctant-expat-spouse>

All Work, No Play? Work-Life Balance & Working Hours

Expats in Norway are most satisfied with their work-life balance and work the lowest number of hours worldwide. Overall, it's expats over 50 who are happiest with their work life.

The Work-Life Balance subcategory combines expats' satisfaction with their overall work-life balance and their average working hours.

It turns out that there isn't much of a difference between male and female respondents when it comes to their over-

all happiness with either working hours or work-life balance, although men are just slightly more satisfied with both of these factors. However, it is the age group over 50 that has the highest percentages of expats completely satisfied with their work-life balance (21%) and working hours (22%). Among the other age groups,

expats between 31 and 35 are happiest with these aspects.

In comparison to expats without kids, parents are just a bit happier with their work-life balance and weekly working hours. When it comes to expat types, the Dream Destination Expat (24% completely satisfied),

Working Abroad

All Work, No Play? Work-Life Balance & Working Hours

the Adventurer (18% completely satisfied), and the Greener Pastures Expat (18% completely satisfied) are those who are most content with their work-life balance.

But how many hours do working expats actually spend at their job? And how many of them only work part-time? Of course, these numbers differ widely depending on several factors.

Who Works the Most?

The average survey respondent works 42.0 hours per week, with 86% of participants working full-time (44.9 hours) and 14% in part-time jobs (23.7 hours).

Foreign Assignees work the most, with 46.1 hours per week, followed by Foreign Recruits (44.7 hours) and Career Expats (44.1 hours). Traveling Spouses, on the other hand, only have a 34.6-hour work-week, which is not surprising considering that 39% of them work part-time, much more than the global average of 14%. Romantics (26%) and Dream Destination Expats (21%) also work part-time at an above-average rate. This shows in their weekly working hours as well: Romantics

work 37.9 hours per week, on average, while Dream Destination Expats total 39.2 hours.

Expat parents only spend slightly less time at work than expats who don't have kids. Expat dads still work 45.7 hours per week full-time, and 26.1 hours if they have a part-time job. This is a lot more than expat moms who spend 43.1 hours or 22.9 hours at work, respectively. Even among the general survey population, men work slightly longer hours than women (44.2 vs. 39.7 hours). They are also a lot less likely to work part-time than women, with 90% of men working full-time compared to 82% of women.

Expats over the age of 50 are most likely to have cut back on their working hours, with only 79% of them working full-time, while those between 31 and 35 are most likely to work full-time (91%). On average, expats who are 51 and above also have the lowest number of working hours (41.0) per week. However, respondents from that age group work the longest hours (45.9 per week) if they still have a full-time job.

A Balanced Life in Scandinavia

Norway, Sweden, and Malta occupy the top ranks of the Work-Life Balance subcategory, while India, Greece, and Saudi Arabia are at the bottom. In Sweden, respondents are the happiest with their work-life balance, and Denmark comes in third for satisfaction with working hours, behind Norway and Sweden. On the other hand, when it comes to respondents' happiness with their work-life balance, or rather lack thereof, Kuwait occupies 62nd place, followed by India and Saudi Arabia, while expats in Turkey, Greece, and Chile are least satisfied with their working hours.

That Norway ranks first in the Work-Life Balance subcategory might also have something to do with its working hours. At 40.4 full-time working hours per week, survey respondents in Norway work a lot less than the global average (44.9 hours). Finland and Denmark are not far behind with 40.6 hours each. On the other hand, survey respondents spend the most time at work in Uganda, with 50.8 hours in total. The same tendency can be observed in Nigeria (49.9 hours) and the Philippines (48.9 hours).

Working Abroad

All Work, No Play? Work-Life Balance & Working Hours

In some countries, such as Costa Rica, Ecuador, and Malta, where expats are quite satisfied with their work-life balance, a lot of the respondents (up to 39%) say that they work part-time. While one could assume that it's easy to get along on a

smaller paycheck there without sacrificing the quality of life, this is at least not the case for Costa Rica, where 50% of respondents give the cost of living a negative rating. Moreover, Greece has a fairly high number of part-time workers as well, yet

respondents are rather unhappy with their work-life balance and working hours. Shorter working hours through part-time work do not necessarily seem to be the key to a good work-life balance — or to happiness in general.



Work-Life Balance

LIVING TO WORK OR WORKING TO LIVE?

Most satisfied

- 01** — Sweden
- 02** — Norway
- 03** — Malta
- 04** — Ecuador
- 05** — Costa Rica
- 06** — New Zealand
- 07** — Denmark
- 08** — Argentina
- 09** — Thailand
- 10** — Australia

Least satisfied

- 01** — Saudi Arabia
- 02** — India
- 03** — Kuwait
- 04** — Greece
- 05** — Nigeria
- 06** — Japan
- 07** — Hong Kong
- 08** — Turkey
- 09** — Russia
- 10** — Kazakhstan

Working Hours

WHERE EXPATS WORK THE LONGEST HOURS *

Shortest work week

- 01** — Norway 40.4 h
- 02** — Finland 40.6 h
- 03** — Denmark 40.6 h
- 04** — Canada 41.6 h
- 05** — Argentina 41.8 h
- 06** — Ireland 42.2 h
- 07** — Australia 42.3 h
- 08** — Sweden 42.3 h
- 09** — New Zealand 42.4 h
- 10** — Belgium 42.5 h

Longest work week

- 01** — Uganda 50.8 h
- 02** — Nigeria 49.9 h
- 03** — Philippines 48.9 h
- 04** — Panama 48.1 h
- 05** — Israel 47.9 h
- 06** — Kazakhstan 47.8 h
- 07** — Vietnam 47.8 h
- 08** — Tanzania 47.7 h
- 09** — Hong Kong 47.6 h
- 10** — Russia 47.3 h

*Average full-time working hours per week (global average 44.9 h)

Expat Managers around the World

Managers are much more likely to receive relocation support than the average expatriate who relocated for their career. The majority also earns more than they did back home.

Expats who stated that they are in an employment situation were also asked about their level of seniority within the company. This section takes a look at those expats who say they are in a middle or top management position.

Compared to the general survey population which is divided fairly evenly between men (47%) and women (53%), a much higher percentage of men have middle or top management positions than women (64% vs. 36%). Managers are on average slightly

older than the overall average (41.8 vs. 40.9 years). They are also more likely to have dependent children living abroad with them than the general survey population (26% vs. 21%). Managers are noticeably less likely to say they will possibly stay in their host country forever (18%, compared to a general average of 25%). For this group, a stay of one to three years is the option with the highest percentage (22%).

Sent Abroad for Work

The highest percentage of middle and top

managers was sent abroad by their employer (31%), compared to an average of 13% among the general survey population who listed this as their most important reason for moving abroad. Twice as many managers were recruited by a local company (8% vs. 4%) and a slightly higher percentage found a job in their host country on their own (16% vs. 13%). Expats in management positions are much less likely to move abroad in order to follow a partner or spouse. Half the general average moved for love (5% vs. 10%) and only a third of the

total average relocated for their partner's job or education (3% vs. 9%).

Benefiting from Relocation Support

Managers who moved abroad for job-related reasons are more likely to get relocation support from their employer. In fact, while across the survey 15% of those who went abroad for a job say they got no relocation support at all, among managers, this percentage is just 8%. A high 59% of managers had their company help pay for their relocation. Only 48% of all survey participants who relocated for job-related reasons can say the same. An even higher percentage (78%) had help with getting a visa or residence/work permit, compared to 67% among all respondents who relocated for their career.

Managers Abroad: Work & Money

Almost all managers in the survey work full-time (98% vs. 86% among all respondents). Managers work significantly longer hours than the overall average. Among these 98% who work full-time, their average working week consists of 47.6 hours, compared to the general average of 44.9. Despite longer working hours, these expatriate

Top 10 Work Destinations for Managers

1. Germany 
2. USA 
3. Switzerland 
4. Malaysia 
5. Singapore 
6. Australia 
7. United Kingdom 
8. Bahrain 
9. UAE 
10. Thailand 

managers are only slightly less satisfied in this regard. Six in ten are generally satisfied with their working hours, compared to 62% among the general survey population

There is also not a big difference in terms of satisfaction with work-life balance. Whereas 59% of managers are generally satisfied with this factor, 61% of all expats are. A bigger difference comes to light for overall job satisfaction, where 71% of managers express general satisfaction with their jobs (general average: 64%).

Among managers, almost twice as many as the general average work in manufacturing or consumer goods (13% vs. 7%). A considerably lower percentage of managers work in education, research, or translation than the overall average (8% vs. 17%).

Compared to all survey participants, managers are somewhat more likely to say they are now earning more than they did back home (63% vs. 56%). They are also more likely to have a household income that is higher than the local average (77%

vs. 60%), and 38% (vs. 25%) even have a household income that is significantly above the average local income.

Over eight in ten managers (82%) chose to answer the optional question about their actual household income. The results show that managers are much more likely to fall into the top income groups, with 43% having a yearly gross household income

of 100,000 USD or more. Twice as many as the overall average even have an income of 250,000 USD or more per year (7% vs. 3%).

Countries Ranked by Managers

In the survey, 26 countries have enough expats working in top and middle management to yield statistically significant results. Of these 26 countries, managers rank

Singapore the highest in general, followed by Malaysia, the USA, Australia, and Bahrain. More specifically, managers are the most satisfied with the working conditions in Germany, followed by the USA, Switzerland, Malaysia, and Singapore, which emerge as the top countries from the Working Abroad Index when rated by managers only.

Family Life

Family Life Index 2015
The Best Places for Expatriate Families in 2015
The Top Destinations for Expatriate Families
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Chapter 05



RANK	OVERALL RANK	SUB-CATEGORIES			
1—20	<i>Family Life</i> *	<i>Availability of Child-care and Education</i>	<i>Cost of Childcare and Education</i>	<i>Quality of Education</i>	<i>Family Well-Being</i>
1	Austria	Austria	Sweden	Finland	Australia
2	Finland	Sweden	Austria	Austria	Austria
3	Sweden	Finland	Finland	Singapore	Israel
4	Israel	Israel	Denmark	Germany	Singapore
5	New Zealand	New Zealand	Philippines	Switzerland	New Zealand
6	Singapore	Singapore	Norway	Poland	Finland
7	Germany	Philippines	Germany	Kenya	Canada
8	France	Spain	France	Bahrain	Luxembourg
9	Australia	Denmark	Mexico	United Kingdom	Spain
10	Luxembourg	Australia	Spain	New Zealand	Sweden
11	Denmark	South Africa	Poland	France	Costa Rica
12	Spain	USA	Belgium	China	Poland
13	Poland	France	Israel	Netherlands	Germany
14	Philippines	Mexico	New Zealand	Australia	Norway
15	Mexico	Canada	Luxembourg	Belgium	UAE
16	Canada	Norway	Costa Rica	Israel	USA
17	Norway	China	Thailand	Canada	Mexico
18	South Africa	Thailand	Bahrain	Hong Kong (CN SAR)	Thailand
19	Bahrain	Luxembourg	Italy	Luxembourg	Denmark
20	Costa Rica	Netherlands	South Africa	UAE	Switzerland

* Overall rank based on survey results in the sub-categories Availability of Childcare and Education, Costs of Childcare and Education, Quality of Education, as well as Family Well-Being

RANK	OVERALL RANK	SUB-CATEGORIES			
21–40	<i>Family Life *</i>	<i>Availability of Child-care and Education</i>	<i>Cost of Childcare and Education</i>	<i>Quality of Education</i>	<i>Family Well-Being</i>
21	Netherlands	Poland	Canada	Sweden	United Kingdom
22	United Kingdom	Kenya	Indonesia	South Korea	Netherlands
23	China	Germany	Australia	South Africa	Bahrain
24	Belgium	United Kingdom	Netherlands	India	France
25	USA	South Korea	Uganda	USA	South Korea
26	Thailand	UAE	Malaysia	Qatar	Philippines
27	Kenya	Bahrain	China	Costa Rica	Hong Kong (CN SAR)
28	UAE	Costa Rica	Kenya	Mexico	Italy
29	South Korea	Belgium	India	Uganda	South Africa
30	Switzerland	Malaysia	Saudi Arabia	Malaysia	China
31	Uganda	Uganda	United Kingdom	Spain	Uganda
32	Italy	Indonesia	South Korea	Indonesia	Oman
33	Indonesia	Oman	Oman	Norway	Belgium
34	India	India	Singapore	Italy	Kenya
35	Hong Kong (CN SAR)	Italy	Switzerland	Denmark	Qatar
36	Malaysia	Switzerland	UAE	Thailand	Indonesia
37	Oman	Brazil	USA	Oman	Malaysia
38	Qatar	Turkey	Turkey	Turkey	Brazil
39	Turkey	Qatar	Brazil	Saudi Arabia	Turkey
40	Brazil	Saudi Arabia	Qatar	Philippines	India

* Overall rank based on survey results in the sub-categories Availability of Childcare and Education, Costs of Childcare and Education, Quality of Education, as well as Family Well-Being

RANK	OVERALL RANK	SUB-CATEGORIES			
41–41	<i>Family Life</i> *	<i>Availability of Child-care and Education</i>	<i>Cost of Childcare and Education</i>	<i>Quality of Education</i>	<i>Family Well-Being</i>
41	Saudi Arabia	Hong Kong (CN SAR)	Hong Kong (CN SAR)	Brazil	Saudi Arabia

* Overall rank based on survey results in the sub-categories Availability of Childcare and Education, Costs of Childcare and Education, Quality of Education, as well as Family Well-Being

The Best Places for Expat Families in 2015

Austria is at the top of the Family Life Index. But Finland and Sweden also impress with the quality, cost, and availability of childcare and education.

Methodology

The Family Life Index ranks countries according to their results in these subcategories: availability of childcare and education, costs of childcare and education, quality of education, family well-being, as well as childcare and education options. This year, a question regarding available leisure activities for kids was included in the Family Well-Being subcategory.

In total, 41 countries are included in this index. In order to be included, each coun-

try needed over 30 survey respondents raising kids abroad who rated the above factors on a scale of one to seven.

Austria: Expat Parents' First Choice

Austria makes it to the top of the Family Life Index, compared to fourth place in 2014. The clear winner in this category of this year's *Expat Insider* survey receives the best results for the availability of childcare and education, with 74% and 76% positive ratings, respectively. However, it improved the most in terms of

the quality of education and family well-being. In both cases, Austria occupied 11th place in 2014 and makes it to second place this year. Indeed, an impressive 92% of expat parents rate Austria's quality of education favorably, compared to a global average of 65%. When it comes to family well-being, Austria receives impressive ratings for children's health and safety (98% positive answers), children's general well-being (100%), available leisure activities for kids (95%), and family life in general (96%).

Family Life

The Best Places for Expat Families in 2015

However, the country still has to improve its attitude towards families with children. All in all, 11% give Austria a negative rating for this aspect. Friendliness in Austria leaves a lot to be desired anyway: 31% rate the friendly attitude towards foreign residents negatively and 24% are unhappy with the general friendliness of the population.

Finland: The Best Education in the North

Due to the low number of respondents in 2014, Finland did not rank in last year's Family Life Index. This year, however, the country makes it to second place and receives the best ratings for its quality of education.

Finland ranks first out of 41 countries in this subcategory, with 92% of expat parents giving it a positive rating. In fact, 66% even find the quality of education very good, compared to a global average of 21%. Finland has one of the highest scores in the Program for International Student Assessment (PISA) and one of the leading education systems in the world.¹

Finland also makes it to third place for the availability of childcare and education, as well as the related costs. In total, 66% of

parents are generally satisfied with the availability of childcare, while 72% give the availability of education a positive rating. However, 12% and 14%, respectively, are unhappy with these factors.

Finland ranks behind Sweden, Austria, and the Philippines when it comes to the costs of childcare, but makes it to first place for the costs of education. Altogether, 81% of expat parents agree that education is easy to afford there, twice the global average of 41%. In fact, education, from pre-primary levels to higher education, is completely free of charge. Moreover, text books, daily meals, and transportation are free or partly funded.²

Finland occupies a good sixth place in the Family Well-Being subcategory but only ranks 47th out of 64 countries in terms of a friendly attitude towards families with children. Still, 73% are satisfied with the attitude towards families with children, just a little less than the global average of 76%. Only 7% gave this factor a negative rating.

Last Year's Winner Is Still Going Strong

While Sweden occupies third place and, hence, still made it onto the podium, the

country lost a few "votes" compared to last year, when it came in first. The country still ranks first for the cost of childcare and education and second for the availability of childcare and education. However, it dropped from 14th to 21st place for the quality of education and from 3rd to 10th place for family well-being. All in all, 71% of parents are still satisfied with the quality of education, while 16% give it a negative rating.

While the results in the Family Well-Being subcategory could theoretically be explained by the additional factor concerning available leisure activities, this question yielded mostly positive results (92%). Instead, Sweden only ranks 20th for family life in general and 28th out of 64 countries for a friendly attitude towards families with children. For both factors, the country still does a little better than the global average, though, with 85% and 84% satisfied survey respondents, respectively.



¹ **CNN. Why Finland's Schools Are Top-Notch**
<http://edition.cnn.com/2014/10/06/opinion/sahlberg-finland-education/>, 6 October 2014

² **Ministry of Education and Culture. Financing of Education.**
<http://www.minedu.fi/OPM/Koulutus/koulutuspolitiikka/rahoitus/?lang=en>

The Top Destinations for Expat Families



11 — Denmark	21 — Netherlands	31 — Uganda	41 — Saudi Arabia
12 — Spain	22 — United Kingdom	32 — Italy	
13 — Poland	23 — China	33 — Indonesia	
14 — Philippines	24 — Belgium	34 — India	
15 — Mexico	25 — USA	35 — Hong Kong	
16 — Canada	26 — Thailand	36 — Malaysia	
17 — Norway	27 — Kenya	37 — Oman	
18 — South Africa	28 — UAE	38 — Qatar	
19 — Bahrain	29 — South Korea	39 — Turkey	
20 — Costa Rica	30 — Switzerland	40 — Brazil	



Childcare for Expat Kids

Austria and Sweden have the happiest expat parents in terms of childcare abroad, while Switzerland continues to rank poorly.

In this year's survey, 21% of the survey respondents say they are living abroad with their dependent children. These expats were asked to answer some questions about how satisfied they are with the availability and cost of childcare in their host country and with the available options. Expat parents also gave responses about which types of childcare they prefer and if their employers offered any assistance.

Austria and Sweden rank in the top three for all three factors — availability, cost,

and options. Finland and Denmark also do quite well overall. Unfortunately, as in last year's survey report, Switzerland comes in last place for all three factors. Although expats rank Switzerland quite well in other respects, childcare is one area where they definitely see room for improvement.

Availability and Affordability

The top five countries where survey participants are most pleased with the availability of childcare are Austria, Sweden,

Singapore, Finland, and South Africa. Expat parents in Switzerland, Italy, and Saudi Arabia are the unhappiest with the availability of childcare in their host country. In Switzerland, almost two-thirds (64%) are generally dissatisfied and 23% are not at all satisfied.

Among the respondents in Austria, almost three-quarters (74%) generally agree with the statement that childcare options are numerous and easy to get and over one-third (36%) agree completely. However,

Sweden beats Austria for the affordability of childcare, with Finland, Denmark, and Mexico rounding out the top five. In Sweden, 44% of respondents are completely satisfied with the cost of childcare in the country (88% give it a favorable rating). This is probably due to Sweden's maximum fee policy. Fees are capped at 1,260 SEK per month (approx. 140 EUR) for public daycare facilities, depending on a family's income and their number of children, making childcare affordable for everyone.¹

In Switzerland, however, only 7% of expat parents with dependent children view the cost of childcare favorably. According to a 2013 [swissinfo.ch](#) article, about 90% of daycare facilities there are private and despite government subsidies, parents still end up paying about 80% of the bill.² The Netherlands and Australia only perform slightly better than Switzerland, with 21% and 26%, respectively, satisfied with their childcare expenditures in their host country. Although Singapore ranks in the top five for the availability and variety of childcare options, only 27% of expat parents are generally happy with the cost.

Satisfaction with Childcare Options

Austria comes in top place for satisfaction with the types of childcare options available, followed by Finland, Sweden, Denmark and Singapore. In all of these countries except Singapore, the most popular option (usually by a high margin) is to send children to a local daycare facility. For example, in Austria, 43% choose this option and in Sweden six in ten expat parents (61%) prefer local daycare centers.

In Singapore, however, the options chosen by expat parents are a bit more varied. Most parents choose to employ a nanny or au-pair to take care of the children at home (31%) or they send their children to an international daycare facility (24%). Only 19% of parents with dependent children in Singapore send their children to a local daycare facility.

Popular Childcare Options Worldwide

Local daycare facilities are the most popular option in all of the Nordic countries. In Finland, over two-thirds (68%) of all

expats chose this option. On the other hand, not a single survey participant in Finland answered that a parent, nanny or au-pair cares for their children at home. Having a parent or other family member take care of the kids is most common in countries such as Oman (27%), Turkey (27%), and Saudi Arabia (26%). However, Turkey and Saudi Arabia hold the second and third spots from the bottom in terms of the choice of childcare options (only Switzerland performs worse), which probably means that families might wish other childcare options were more readily available.

In Mozambique, four in ten expat parents send their children to an international daycare center, the highest number worldwide by a large margin. The highest percentage of parents choose nannies and au-pairs in Southeast Asian countries—the Philippines (33%), Hong Kong (32%), and Singapore (31%). Having a childminder care for your child in their own home is the least popular option overall, enjoying the most popularity in Israel (14%), but a global average of only 3%.

Employer Support

Of all expats who moved abroad for job-related reasons, 4% received assistance from their employer with sorting out childcare or schooling. In 8% of the cases, the employer provided financial assistance for daycare

or education. Among the specific expat types represented by the survey population, 7% of Foreign Assignees received support with finding a school or daycare center and 12% received help paying for it. These percentages are quite similar for

the Traveling Spouses expat type (7% and 13%, respectively).



¹ **European Union. European Platform for Investing in Children**
http://europa.eu/epic/countries/sweden/index_en.htm

² **Ministry of Education and Culture. Financing of Education.**
http://www.swissinfo.ch/eng/no-win-situation_counting-the-cost-of-childcare/36026662

Education for Expat Kids around the World

Finland and Austria are particularly popular among expat parents when it comes to education. In both countries expats prefer local state schools over other education options.

Although the number of expat parents among survey respondents is low — only 21% have dependent children living abroad with them — this topic is an important one. Their children's education is not only a major item on expat parents' list of things to be thoroughly researched and organized, but also a "detail" to be accounted for in their budget.

InterNations asked survey participants with kids to rate education in their country based on availability, costs, quality, and general

options. Moreover, they were asked which education options they prefer.

Education Options and Availability around the World

Austria, Finland, Sweden, and Australia are among the top five for availability of and overall satisfaction with education options for expat kids. Austria comes out on top in both rankings, with 76% and 90% positive responses, respectively. Thus, it ranks far above the global average of 51% and 70%. Moreover, New Zealand makes it to fifth

place for the availability of education and Luxembourg is number four in the ranking for satisfaction with education options in general.

Hong Kong is a rather popular expat destination and 83% of parents are satisfied with the quality of education there. Still, it finds itself at the bottom of the list when it comes to the availability of education with only 17% positive ratings, none of which are completely positive though, closely followed by Qatar (22%) and Saudi Arabia

Family Life

Education for Expat Kids around the World

(27%). It is no secret that the situation is dire for expat parents in Hong Kong. In 2014, reports of shortages of places at international schools made the rounds.¹ In terms of overall satisfaction with a country's education options, survey respondents are least satisfied with these in Saudi Arabia, followed by Turkey and Mozambique.

Quality and Costs of Education across the Globe

In the *Expat Insider 2015* survey, Finland has turned out to be the most popular destination among expat parents for its quality and cost of education. This is not surprising as Finland's public school system is famous for its fantastic PISA (Program for International Student Assessment) results for reading, science, and math.² (Finland was not included in the *Expat Insider 2014* survey, as our sample size of expat parents in that country was too small.)

After Finland with 92% satisfied expat parents, Austria (92%), Singapore (83%), Switzerland (82%), and Germany (79%) are also valued for their quality of education. Interestingly, none of these countries rank in the top five for availability, costs, and gen-

eral satisfaction with education options, except for Finland and Austria.

When it comes to the cost of education, survey respondents in Hong Kong and Qatar are again least satisfied with the situation, with 83% and 73% negative responses, respectively. The same is true for expat parents in Brazil (72%). Brazil, the Philippines, and Saudi Arabia fared the worst as far as the quality of education is concerned.

Popular Education Options for Expat Families

When asked about their preferred education options, 34% of respondents chose international schools, closely followed by local state schools (30%) and local private schools (20%). It might be possible that international schools are particularly popular in countries where the language barrier or the quality of education in the public school system is a serious hurdle for expat children.

Such countries include Hong Kong (78% of expat parents send their kids to international schools), Uganda (66%), Kenya (65%), Saudi Arabia (65%), and China (64%). On

the other hand, less than 10% of respondents choose international schools in English-speaking countries like the United Kingdom, Canada, or the USA.

Local state schools are particularly popular among survey participants in New Zealand (65%), Finland (65%), Norway (64%), Switzerland (62%), and Canada (59%). Finland in particular yields very good results in the education ranking, attesting to the quality of its public schools. Local state schools are a lot less popular in Bahrain, Saudi Arabia, Brazil, Kenya and India, where less than 3% of survey respondents favor this option.

In Mexico (56%), Brazil (50%), and Costa Rica (50%) local private schools are a popular option. However, they are rarely the first choice in Bahrain (8%), Singapore (7%), and the Netherlands (7%).

Some expat parents also choose a national school abroad (e.g. a "Deutsche Schule" or "Lycée Français") for their child. This applies particularly to expat parents from France (29%), Germany (14%), Belgium (13%), and India (12%). These numbers are far above the global average of only 7%.

Family Life

Education for Expat Kids around the World

Homeschooling, however, is a very rare option, which is only popular among 4% of all expat parents surveyed worldwide. This might also be due to the fact that homeschooling is illegal in some countries and heavily restricted in others, including Greece, Germany, and Sweden. Still, the popularity of homeschooling is way above average in

some countries, such as Costa Rica (17%), Mexico (14%), and India (13%). In these countries, homeschooling is legal as an alternative to the mandatory public school system or for parents who have registered their child and applied for an exemption. In Costa Rica, the situation is not quite as clear: some sources state that homeschooling is illegal,

while others point out that it is simply not addressed in the country's education law.³

¹ **Bloomberg Business. Hong Kong Expats Teach Kids at Home Amid School Shortage.**

<http://www.bloomberg.com/news/articles/2014-05-14/hong-kong-expats-teach-kids-at-home-amid-school-shortage>. 15 May 2014



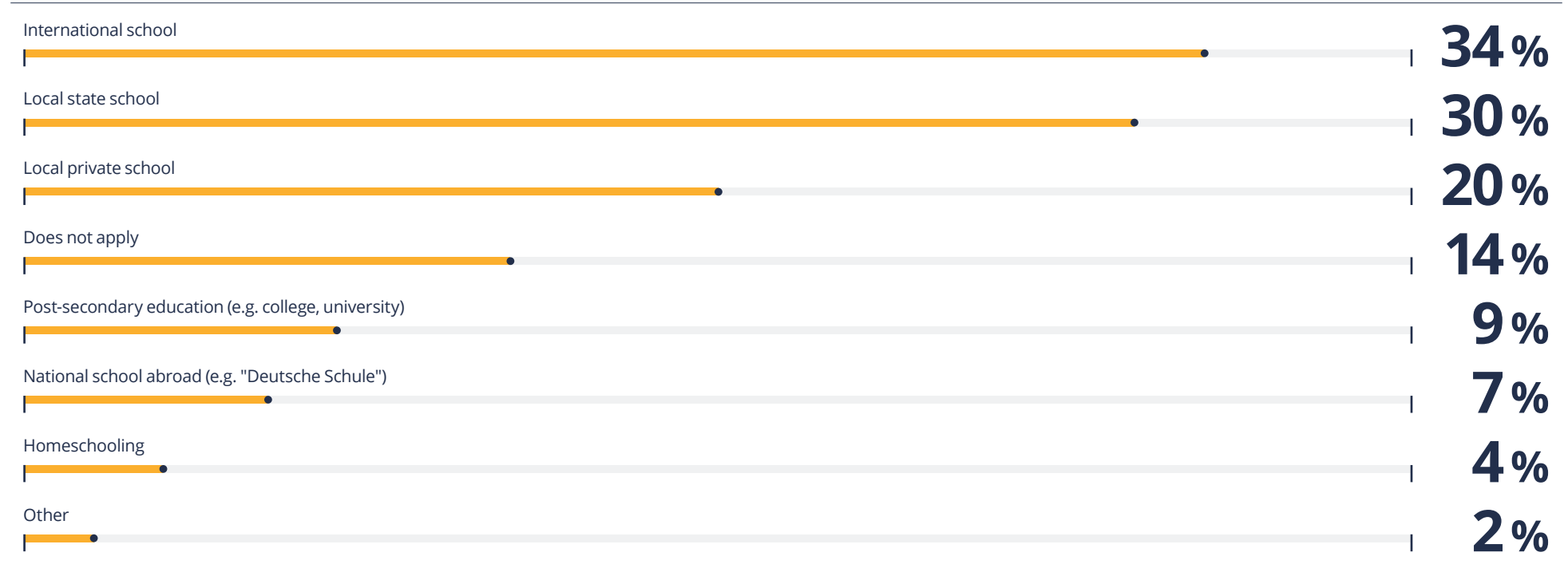
² **Smithsonian. Why Are Finland's Schools Successful? September 2011.**

http://www.smithsonianmag.com/innovation/why-are-finlands-schools-successful-49859555/?no-cache=&is_=&page=1

³ **The Home School Legal Defence Association (HSLDA)**

<http://www.hslda.org/hs/international/>

Education Choices among Expat Parents



Healthy Countries for Happy Kids

Austria, Australia, and Singapore stand out as healthy destinations for happy expat children, while Saudi Arabia, India, and Brazil fall behind.

Expat parents must consider various factors when moving abroad with their children, from their children's general well-being to their health and safety to the available leisure activities. Satisfaction with all these aspects is an important prerequisite to establishing a successful family life abroad. Austria, which holds first place overall in the Family Life Index, also comes in first place for all three rankings in this section. Australia distinguishes itself with a top five ranking for all three factors.

Children's General Well-Being

Austria holds a global record in this year's survey for children's general well-being, with 55% of parents completely satisfied, compared to a global average of 26%. To add icing to the cake, every single participant is generally satisfied in this regard. Costa Rica also performs very well: half of all expat parents are fully satisfied with their children's overall well-being in the country and 94% say they're generally satisfied. Not a single respondent is completely dissatisfied.

Finland, which ranks third in this year's Family Life Index, also ranks third in this category, with 95% generally satisfied expat parents and almost half who couldn't be more pleased with their children's well-being (49%). Australia and Sweden are also top destinations where expats are happy about their children's lives in this regard.

As in last year's survey, Saudi Arabia again remains at the bottom of the Family Life Index. In terms of children's general

well-being, this Middle Eastern country also comes in last: 16% of expat families are generally dissatisfied with this aspect and 2% are even completely unhappy with this factor. Brazil, Turkey, Malaysia, and Qatar also did quite poorly. In Turkey, for example, 7% of expat parents give their children's general well-being the lowest ranking.

Children's Health and Safety

Nearly every expat in Austria (98%) is generally satisfied with their children's health and safety, which gives it the highest ranking for this aspect as well. Despite Austria's first place, Singapore surpasses it for the percentage of parents who rate their kids' safety as very good (76%). In Austria, this number is 73% and the global average is only one-third. Singapore also has the top spot in the survey for expats' personal safety in general.

Australia, Finland, and Switzerland also perform very well in terms of children's health and safety, with absolutely no negative ratings. In Australia, 56% are completely satisfied in this regard and in Switzerland, this percentage even lies at 62%.

Expat parents in this year's survey rate India as the worst country for expat kids in terms of health and safety. Only half are generally satisfied and a dismal 5% say the conditions are very good. In Brazil, only 4% are completely happy with their children's health and safety, the lowest percentage in the survey. South Africa and Kenya are also among the worst destinations for children's health and safety, with up to 9% very dissatisfied in this regard. In China, over a quarter of expat parents (27%) are displeased with their children's health and safety. The fact that the country is ranked last for the quality of the environment could also be a consideration for expat parents.

Available Leisure Activities for Kids

Nearly two-thirds of expats in Austria (65%) say that the available leisure activities for their kids are very good, pushing it to first place for this factor as well. Globally, only 28% are very pleased. Australia follows close behind, with 97% of parents generally pleased and six in ten giving the available leisure options the best possible rating. Australia also ranks first among the general survey population

for its available leisure activities with a similar percentage of respondents, 59%, being very satisfied.

Canada, Singapore, and New Zealand also perform well, with no expat parents rating the available leisure activities for their kids as very bad. Austria, Australia, and New Zealand are also in the top five for the available leisure options among all expats surveyed, irrespective of whether they have children or not.

India again comes in last place for this factor, with a global record of only 3% saying the available leisure activities for children are very good and only 42% giving them a positive rating. Uganda, Saudi Arabia, Indonesia, and Turkey round out the five worst countries for this aspect. Saudi Arabia comes in second from the bottom for the available leisure options in general. No other country has a lower percentage of people who are very happy with these options (6%) or a higher number of those very displeased with them (21%).

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Chapter 06



Personal Finance & Cost of Living Indices 2015

RANK	OVERALL RANK
1–20	<i>Personal Finance *</i>
1	Ecuador
2	Luxembourg
3	Mexico
4	Philippines
5	China
6	Indonesia
7	Vietnam
8	Thailand
9	India
10	Nigeria
11	Poland
12	Myanmar
13	Panama
14	Kazakhstan
15	Saudi Arabia
16	Malaysia
17	Romania
18	Switzerland
19	Kenya
20	South Korea

RANK	OVERALL RANK
1–20	<i>Cost of Living **</i>
1	Ecuador
2	Poland
3	Czech Republic
4	Vietnam
5	Thailand
6	Hungary
7	Mexico
8	Romania
9	Saudi Arabia
10	Indonesia
11	India
12	Philippines
13	Malaysia
14	Portugal
15	Malta
16	Panama
17	Germany
18	Oman
19	Peru
20	Austria

* Overall rank based on survey results regarding expats' financial situation and the sufficiency of their household income

** In our Cost of Living Index, countries which received the best ratings are ranked highest

Personal Finance & Cost of Living Indices 2015

RANK	OVERALL RANK
21–40	<i>Personal Finance *</i>
21	Singapore
22	Oman
23	Austria
24	Hong Kong (CN SAR)
25	Japan
26	Germany
27	Hungary
28	Bahrain
29	Qatar
30	Norway
31	Chile
32	Belgium
33	Czech Republic
34	Mozambique
35	Colombia
36	Tanzania
37	USA
38	Brazil
39	Kuwait
40	Uganda

RANK	OVERALL RANK
21–40	<i>Cost of Living **</i>
21	Spain
22	China
23	Bahrain
24	Uganda
25	South Africa
26	South Korea
27	USA
28	Turkey
29	Colombia
30	Canada
31	Japan
32	Netherlands
33	Myanmar
34	Cyprus
35	Belgium
36	Argentina
37	UAE
38	Chile
39	Sweden
40	Kazakhstan

* Overall rank based on survey results regarding expats' financial situation and the sufficiency of their household income

** In our Cost of Living Index, countries which received the best ratings are ranked highest

Personal Finance & Cost of Living Indices 2015

RANK	OVERALL RANK
41–60	<i>Personal Finance *</i>
41	Netherlands
42	Malta
43	Canada
44	Turkey
45	Australia
46	Costa Rica
47	Peru
48	Portugal
49	UAE
50	Argentina
51	New Zealand
52	South Africa
53	Denmark
54	Ireland
55	France
56	Sweden
57	United Kingdom
58	Spain
59	Cyprus
60	Russia

RANK	OVERALL RANK
41–60	<i>Cost of Living **</i>
41	France
42	Italy
43	Costa Rica
44	New Zealand
45	Kuwait
46	Qatar
47	Denmark
48	Tanzania
49	Kenya
50	Russia
51	United Kingdom
52	Australia
53	Luxembourg
54	Singapore
55	Greece
56	Finland
57	Norway
58	Hong Kong (CN SAR)
59	Ireland
60	Switzerland

* Overall rank based on survey results regarding expats' financial situation and the sufficiency of their household income

** In our Cost of Living Index, countries which received the best ratings are ranked highest

Personal Finance & Cost of Living Indices 2015

RANK	OVERALL RANK
61–64	<i>Personal Finance</i> *
61	Italy
62	Israel
63	Finland
64	Greece

RANK	OVERALL RANK
61–64	<i>Cost of Living</i> **
61	Israel
62	Brazil
63	Nigeria
64	Mozambique

* Overall rank based on survey results regarding expats' financial situation and the sufficiency of their household income

** In our Cost of Living Index, countries which received the best ratings are ranked highest

Countries That Go Easy on the Expat Wallet

Expats in Ecuador still get the most for their dollar, in Luxembourg high incomes match the steep cost of living, and life in Mexico is affordable even with a modest paycheck.

Methodology

This year a total of 64 countries are featured in the Personal Finance Index. Expats were asked to rate their satisfaction with their personal financial situation and to answer if they feel like their disposable income is enough for their daily life. For the ranking, the first question was given double the weight of the second. A minimum sample size of 50 participants was necessary to be featured in this index, with over 40 countries having over 100 respondents. Questions were rated on a scale of one to seven.

Comparisons with *Expat Insider* 2014

There was a shake-up in this year's Personal Finance Index. While Ecuador stayed in first place, the second and third place winners rose way up the ranks. Luxembourg and Mexico didn't even make the top ten ranking last year, but they hold second and third place this year. Nigeria, which was ranked second last year, moved down to tenth place this year. Kazakhstan, at third place in 2014, fell to 14th place this year. This change might also be due to the fact that the satisfaction with personal finances was assigned more

weight in this year's methodology. In this single factor ranking in 2015, Nigeria and Kazakhstan only make it to 8th and 20th place, respectively.

Ecuador: Still the Most Bang for Your Buck

Ecuador has held onto its first place ranking in the Personal Finance Index in this year's survey. In terms of satisfaction with one's personal financial situation, not one expat in Ecuador is completely dissatisfied. Just over one-quarter (26%) are completely sat-

Personal Finance

Countries That Go Easy on the Expat Wallet

isfied, compared to a global average of 15%. Eight in ten are generally pleased with their financial situation, whereas only 65% are worldwide. In Ecuador, only 9% of expats feel that their disposable income isn't enough (global average: 23%). Whereas among all participants worldwide only around half (47%) rate their disposable income positively, in Ecuador, 63% are generally satisfied in this regard. Expats in Ecuador are very satisfied with their financial situation, despite the fact that the highest percentage of survey respondents has a gross yearly household income of between 12,000 and 25,000 USD (38%). A further 17% even have an income of less than 12,000 USD per year. This rather low figure is probably in part due to the high number of retirees living in this country (36%). Ecuador's ranking in the separate (reverse) Cost of Living Index also helps explain these results. As Ecuador ranks first here as well, it seems that life is rather affordable in this country. Not a single person says the cost of living is very bad and only 3% give it any negative rating.

Luxembourg: High Incomes for a Pricey Location

Luxembourg has risen up to 2nd place from

13th place. Fewer than one in ten participants (9%) are generally dissatisfied with their financial situation (overall average: 17%). In contrast, 83% are generally happy with their finances, and 22% are even completely satisfied. When asked about their disposable income, 56% of respondents in Luxembourg say that it is more than enough (global average: 47%). A further three in ten expats think their amount of disposable income is just about right.

Although it does quite well in terms of personal finance, Luxembourg only ranks 53rd in the separate (reverse) Cost of Living Index. This stands in stark contrast to Ecuador. Instead of four in ten expats very pleased with the cost of living, in Luxembourg only 2% are completely satisfied in this regard. Only Hong Kong, Mozambique, and Nigeria have fewer expats who think the local cost of living is very good.

Expats in Luxembourg may be displeased with the cost of living, but their high incomes keep them satisfied with their overall personal finances. In this small European country, 28% of respondents have a yearly gross household income of between 75,000 USD and 100,000 USD. Nearly one-quarter of

respondents (23%) even have an income of over 100,000 USD per year.

Mexico: High Satisfaction for a Modest Income

Mexico has climbed up the charts from 15th place to 3rd place in this year's Personal Finance Index. Only 12% of respondents are generally dissatisfied with their financial situation, a bit lower than the global average of 17%. Three-quarters (76%), however, are generally satisfied with their finances. Just over one-quarter (26%) is even completely satisfied, considerably more than the global average (15%). Nearly six in ten expats in Mexico (58%) think their disposable income is more than they need to get by. One-sixth of respondents (17%) even state that their disposable income is considerably more than enough.

The third place ranking in the Personal Finance Index is despite the fact that the highest percentage of expats in Mexico (33%) has a gross yearly household income of between 25,000 USD and 50,000 USD. A further 31% even have an income of 25,000 USD or less per year. Only 16% earn more than 100,000 USD per annum (globally: 23%).

Make Yourself at Home: Housing Costs and Availability

Ecuador is the country with the most affordable housing, but when it comes to availability of housing, Thailand takes the cake. Most expats in Nigeria live in company housing.

Housing for Penny-Pinchers and Big Spenders

Ecuador, Thailand, and Hungary make it to the top three of our single factor ranking for affordable housing. Worldwide, 41% are satisfied with the housing costs in their host country. The top three countries of this ranking exceed this percentage by far: 89%

of survey respondents in Ecuador, 83% in Thailand, and 80% in Hungary are satisfied with the affordability of housing. Ecuador receives no negative ratings for this factor and 43% even rate the housing costs very good. Hong Kong, Mozambique, and Luxembourg can be found at the bottom end of the scale. In fact, Hong Kong receives

88%, Mozambique 81%, and Luxembourg another 81% of negative answers, much more than the global average of 42%. In fact, 54% of survey respondents even rate the cost of housing in Hong Kong "very bad" and not a single person finds it "very good". The results of the *Expat Insider 2014* survey were similar: Hong Kong had the highest

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Make Yourself at Home: Housing Costs and Availability

percentage of expats giving the worst possible rating for affordable housing.

According to the Demographia International Housing Affordability Survey, Hong Kong has one of the least affordable housing markets, with median home prices being 17 times the median pre-tax household income.¹ In Mozambique, it is mostly the influx of expats which is causing rental prices to rise significantly.²

Where Housing Is Easily Available

All in all, 60% of all survey respondents worldwide find it relatively easy to find accommodation in their host country. In Thailand, a whopping 93% are satisfied with the availability of housing. In fact, 56% even rate it "very good", a percentage beaten only by Cyprus with 60%. Ecuador also is an easy place to find a home with 79% positive responses, and the same is true for Hungary with 71%. Thus, the top three countries for affordable housing are also places where it is easy for expats to find a house or apartment.

On the other hand, the countries with the costliest housing markets are also among

those where expat housing is hard to find. In fact, 47% of survey respondents are dissatisfied with the availability of housing in Luxembourg. In Mozambique and Hong Kong, 59% and 30%, respectively, give a negative rating. However, if only the worst ratings for this factor are considered, other countries, such as Sweden, with 30%, and Denmark, with 24%, have far higher percentages of expats who judge housing to be very difficult to find than the countries mentioned above.

Relocation Support: With a Little Help from My Employer

It turns out that 33% of expats who were sent abroad by their company, recruited from abroad, or moved for a job they found on their own, received some support with the housing search from their employer. This is especially the case in particularly expensive housing markets like Hong Kong, where 42% say that they had help. However, in Luxembourg (27%), Mozambique (24%), and Nigeria (18%), less than the global average received help in finding accommodation. Globally, 34% of respondents even had housing provided by the company they work for. In Nigeria, an impressive 85% live

in company housing, followed by 44% in Mozambique and 25% in Hong Kong. However, it is unclear whether this living situation is a temporary arrangement or if respondents live there long-term.

If this factor is analyzed according to expat type, it turns out that Foreign Assignees benefit most from their employer's support with the housing search, 45% altogether. In fact, 42% even had housing provided by their company. However, only 30% of Foreign Recruits have help with finding accommodation (less than the global average of 33%) and only 34% are provided with housing. Finally, only 28% of Traveling Spouses received support through their partner's employer, and only one out of five (20%) got to live in company-provided housing.

 ¹ Global Property Guide. Hong Kong, Vancouver, and Sydney — the least affordable housing markets
<http://www.globalpropertyguide.com/news-Hong-Kong-Vancouver-and-Sydney---the-least-affordable-housing-markets-2191>.
25 January 2015

² The Economist. Baobab Africa. Moving to Maputo
<http://www.economist.com/blogs/baobab/2013/06/property-mozambique>.
18 June 2013



Expat Household Incomes: Winners and Losers

Many expats have a higher household income than the local average, but that is not true for all. Destination, nationality, and expat type make a huge difference.

The Expat Perks – Making More than the Local Average

Three out of five survey respondents (60%) say their household income is higher than the local average in their country of residence, while about one in four (23%) earns the same. Only 16% believe that they earn less than the local average. The responses from women are

slightly more negative. Only 55% of female survey participants say that their household income is more than the local average, compared to two-thirds of male respondents. Of course, the results vary by country. In Myanmar (64%), the Philippines (60%), Vietnam (60%), Indonesia (60%), and India (59%) the household income of survey respondents exceeds the

local average by far. This is not a surprise, considering that these are all developing countries or emerging markets and the average income is rather low. The average monthly wage in the Philippines (202 USD) and India (162 USD), for instance, is a lot lower than the median weekly earnings of a full-time employee in the USA (826 USD).¹ However,

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Expatriate Household Incomes: Winners and Losers

at least one in ten expats says they earn a lot less than the local residents in Denmark (13%), Sweden (12%), Kuwait (11%), Finland (11%), and Greece (10%).

Nationalities with the Highest Household Income

Another aspect which influences whether expats improve their income through a move abroad is their country of origin. On average, Bulgarians (56%), Filipinos (52%), Hungarians (44%), Romanians (40%), and Egyptians (38%) earn much more in their country of residence than they did back home. However, the percentages of expats with these nationalities and a gross yearly household income of more than 100,000 USD are still far below the global average of 23%.

When asked specifically whether their household income is a lot higher than the local average, Austrians (43%), Danes (39%), Swiss expats (39%), Swedes (38%), and Australians (36%) stand out with high levels of agreement. On the other hand, the Swiss (28%) and Australians (22%) are also among those who now earn much less than they would at home. However, for both nationalities, at least one-third of respondents still belong to the top

income groups, with a household income of more than 100,000 USD.

Nationalities whose household income is far below the local average include Iranians (16%), Zimbabweans (12%), Kenyans (10%), Bulgarians (10%), and Serbians (9%). Still, a little less than half of all Kenyans (48%) say they earn more than they did at home. The same is true for 66% of Zimbabweans, 78% of Iranians and Bulgarians, and a whopping 81% of Serbians.

Expatriate Types that “Take the Cake”

Unsurprisingly, Foreign Assignees, Career Expats, and Foreign Recruits — all expatriate types who moved predominantly for their career — often get the most out of a move abroad. All in all, 62% of Foreign Assignees, 65% of Career Expats, and 70% of Foreign Recruits now earn more than they did in their home country. On the other hand, only 40% of Traveling Spouses improved their income after relocating, less than the overall average of 56%. That this group is worse off is also reflected in the fact that 36% say that they have a lower income now. The global average is 27%. Things look different with regard to the yearly household income, though. In fact, 6% of Traveling Spouses can be found

in the very highest income group of over 250,000 USD, and 36% are represented in the top income groups (with more than 100,000 USD annually). This is also due to the fact that the annual household income also takes their partner's or spouse's income into account. This is why a Traveling Spouse with a lower personal income might still live off a generous yearly household income.

Romantics, most of whom were primarily motivated to move abroad by love, are typically worse off. All in all, 44% of them earn less than they did before their move, and only 37% consider their income higher than back home.

On the other hand, 64% of (Ex-)Students say that their income is higher than it used to be, with 34% even going so far as to say that it is a lot higher. When it comes to the gross household income, however, slightly less than half of them (46%) get less than 25,000 USD a year. In fact, 23% of (Ex-)Students even find themselves in the lowest income group, with less than 12,000 USD per year.

 ¹ CNN Money. Global Wage Calculator
<http://money.cnn.com/interactive/news/economy/davos/global-wage-calculator/>

Who Earns What Where?

Nigeria is home to expats with the highest annual household income. However, results vary by age, expat type, and gender.

The Different Income Groups

This year, about 76% of survey respondents chose to answer the questions regarding their gross yearly household income.

The top end of the scale, the income group of over 250,000 USD annually, is occupied by respondents in Nigeria (12%), Hong Kong (10%), Switzerland (9%), Singapore (9%), and India (7%). However, there is also a significant portion of expats in India, with 33%, and Nigeria, with 20%, who

belong to the lowest income groups and make less than 25,000 USD annually.

The countries where the most expats earn less than 12,000 USD annually include Greece (41%), Bahrain (24%), Turkey (23%), Cyprus (21%), and Qatar (20%). The situation seems particularly dire in Cyprus and Greece, where only 9% and 3% have access to a yearly household income of more than 100,000 USD per year, respectively. Moreover, only 8% of survey respondents in Greece have an income

of between 50,000 USD and 100,000 USD. However, it is important to note that these countries have a high number of retirees (23% in Cyprus and 22% in Greece) and expats working part-time jobs (26% and 33% of working expats, respectively).

The wealthiest expats, with 35% living off at least 100,000 USD per year, are those between 41 and 50 years of age. They also have the highest percentage of answers (10%) in the top two income brackets of 200,000 USD and more. The youngest age

group (up to the age of 25) is also the one with the lowest household income. Altogether, 62% of them have an income of only 25,000 USD or less per year.

When it comes to comparing the yearly household income by expat type, Traveling Spouses and Foreign Assignees are doing quite well. In fact, 6% of both expat types can be found in the highest income group of over 250,000 USD per annum, and 36% of Traveling Spouses and 43% of Foreign Assignees are represented in the top income groups (with more than 100,000 USD annually).

(Ex-)Students, on the other hand, find themselves at the bottom of the scale, which is not surprising as this is a group which is largely still enrolled in school and is probably getting by on internships and poorly paid part-time work. Somewhat less than half of them (46%) have an annual household income of 25,000 USD or less. With

23%, they also have the highest percentage in the lowest income group, living on less than 12,000 USD per year.

Who Earns More after Their Move

When asked whether their income has improved after their move abroad, 56% of survey participants indicate that they now earn more, while 27% are financially worse off. Particularly survey respondents in Luxembourg (50%), Switzerland (44%), Saudi Arabia (42%), Kuwait (41%), Norway (39%), and Qatar (39%) say that their income is a lot higher than before their move. On the other hand, expats in Greece (37%), Costa Rica (36%), Israel (34%), Malta, Peru, and Ecuador (31% each) make a lot less since they have relocated abroad. Expats between 26 and 30 years of age have improved their income the most. Among them, 61% say that they have a higher income than back home, although 39% of this age group lives off of an annual income of 25,000 USD or less.

The opposite is the case for expats above the age of 50. They have improved their income the least, with only 48% saying that they have a higher income abroad and 15% stating that their income is a lot lower, compared to an overall average of 11%. However, survey participants over 50 belong to the wealthiest age groups. In fact, 9% of them are part of the two groups with the highest income, with an annual household income of over 200,000 USD.

Expat women are on average financially worse off than their male counterparts. All in all, 30% of them are earning less than they would earn back home, compared to 22% of male expats. Only 50% of female respondents say they have increased their income after their move, compared to 61% of the expat men taking the survey.

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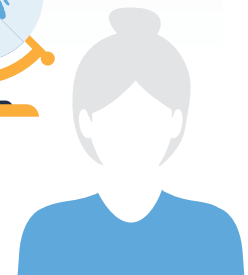
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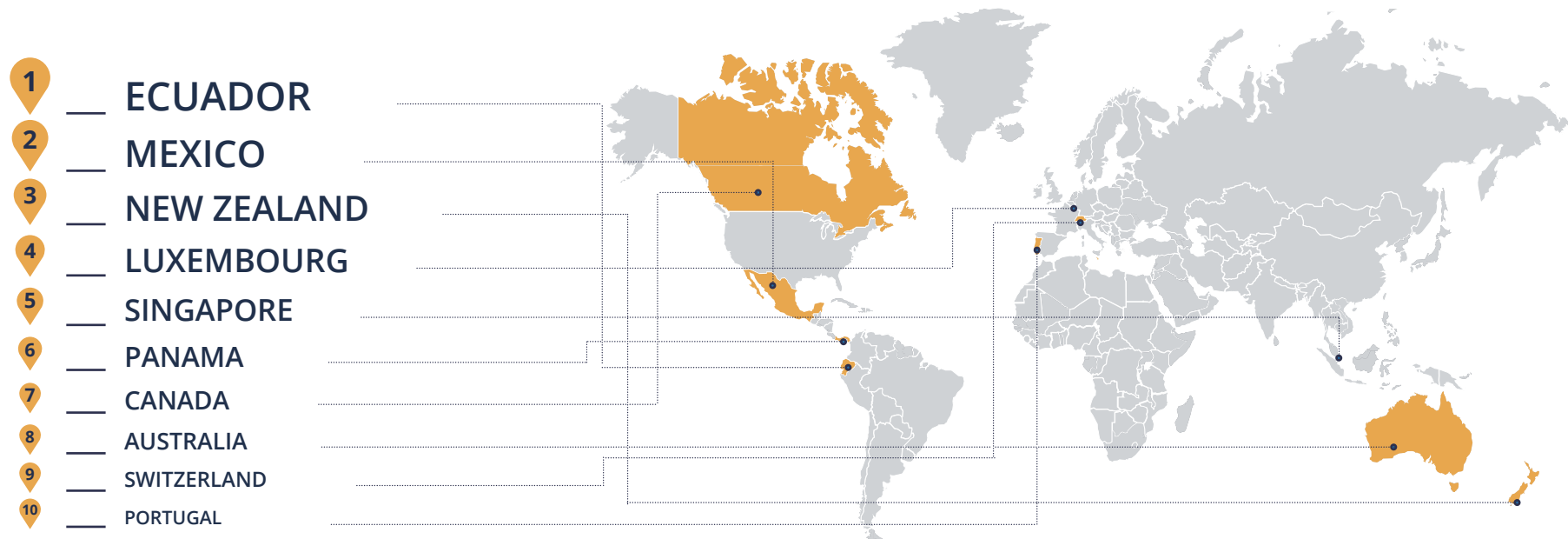
The Top Destinations for Expat Women 2015



11 — Canada	21 — Germany	31 — China	41 — South Africa	51 — Saudi Arabia
12 — Hong Kong	22 — South Korea	32 — Israel	42 — Kenya	52 — Finland
13 — UAE	23 — United Kingdom	33 — Hungary	43 — Norway	53 — India
14 — New Zealand	24 — Netherlands	34 — Czech Republic	44 — Belgium	54 — Italy
15 — Australia	25 — Malaysia	35 — Ireland	45 — Qatar	55 — Turkey
16 — USA	26 — Indonesia	36 — Argentina	46 — Uganda	56 — Brazil
17 — Panama	27 — Portugal	37 — Vietnam	47 — France	57 — Mozambique
18 — Bahrain	28 — Spain	38 — Japan	48 — Cyprus	58 — Kazakhstan
19 — Switzerland	29 — Denmark	39 — Sweden	49 — Chile	59 — Russia
20 — Philippines	30 — Tanzania	40 — Colombia	50 — Peru	60 — Greece



The Top Destinations for Expat Men 2015



11 — USA	21 — Netherlands	31 — Sweden	41 — Argentina	51 — Brazil
12 — Germany	22 — Bahrain	32 — Vietnam	42 — United Kingdom	52 — Mozambique
13 — Thailand	23 — Austria	33 — Uganda	43 — China	53 — South Africa
14 — Czech Republic	24 — Spain	34 — Oman	44 — Denmark	54 — Qatar
15 — Norway	25 — Philippines	35 — Indonesia	45 — France	55 — Tanzania
16 — Poland	26 — Belgium	36 — Israel	46 — Myanmar	56 — Russia
17 — Malaysia	27 — Hungary	37 — Peru	47 — Turkey	57 — Nigeria
18 — Colombia	28 — UAE	38 — Kenya	48 — Italy	58 — Kuwait
19 — Costa Rica	29 — South Korea	39 — Hong Kong	49 — India	59 — Saudi Arabia
20 — Japan	30 — Chile	40 — Finland	50 — Kazakhstan	



Expat Women vs. Men: Worlds Apart?

Surprisingly, Oman, the UAE, Hong Kong, Thailand, and the UK rank much higher for women than men. Both men and women agree on Ecuador's first place, though.

If the survey is examined separately for men and women, this yields some surprising results. At least 31 male or female respondents were needed to be included in the separate country rankings for men and women. Thus, there are 60 countries in the ranking for women and 59 countries for men.

All Agreed on Ecuador

Ecuador takes first place for both men and women. It comes in first for women in the Finding Friends subcategory. One in five

women finds it very easy to make local friends here. For men, Ecuador ranks first for being easy to settle down in. Nine in ten men find it generally easy to settle down here.

Among men, Ecuador holds first place in the Personal Happiness subcategory. Almost six in ten men (58%) couldn't be happier with their romantic relationship, for example. Ecuador also does well on affordable healthcare, garnering second place for men and third place for women.

Financial Bliss for Men in Mexico

Mexico holds spot two for men in the survey, but only ninth place for women. It ranks first for men in the Personal Finance Index, with 36% completely satisfied with their financial situation. Only 19% of women feel the same.

Moreover, women in Mexico are not nearly as satisfied with socializing and leisure as men (ninth vs. first place). Whereas 90% of men are generally satisfied in that regard, only 77% of women say the same. In terms

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Expatriate Women vs. Men: Worlds Apart?

of settling in, one-third of men (32%) agree completely that it is easy to get used to Mexican culture, compared to 15% of women.

New Zealand: Popular among Men Abroad

New Zealand ranks 3rd for men but only 14th for women. For the general Quality of Life Index, New Zealand ranks 6th for men and 32nd for women, which puts it in the bottom half. As in Mexico, expatriate men seem to be generally happier than women with the socializing and leisure activities (85% vs. 72%).

Whereas 43% of men in New Zealand are completely happy with the weather, only 24% of women feel the same. The country also ranks higher among men than expatriate women for quality of environment (fourth vs. seventh place) and overall peacefulness (5th vs. 18th rank).

New Zealand comes first in the Ease of Settling In Index for men and eighth for women. Only two in ten women (21%) agree it's very easy to get used to the local culture, compared to 36% of men. Men (74%) also gen-

erally find it easier to make local friends than women (57%).

No Language Woes in Malta

Malta comes in second place among the women surveyed. One-third of women are completely satisfied with their work-life balance (global average for men and women: 17%). Outside of work, they appreciate Malta for both the quality and affordability of its medical care (fourth and fifth global rank among women).

Women also find it easy to settle in to their life in Malta. Eight in ten generally feel at home in Maltese culture and 27% think it is very easy to make local friends. They also say Malta is the easiest country to live in without speaking the local language, with 77% in complete agreement.

Women in Thailand Love Local Culture

Thailand ranks third for women but rather lower for men (13th place). Women generally find it easier to settle down here: for example, while 18% of men generally disagree that Thailand is easy to settle down in, only 8% of women think so.

Three-quarters of women (76%) find it generally easy to get used to Thai culture, next to 68% of men. Only 76% of men think the local residents are usually friendly toward foreigners, but 85% of women share this opinion.

Women also give Thailand higher scores in the Quality of Life Index. Half of them say the quality of medical care is very good, compared to 38% of men. A higher percentage of women are also generally satisfied with the transport infrastructure (77% vs. 67% of men).

Better Work-Life Balance for Women in the UK

Several countries don't rank in the top three for either gender, but have surprisingly higher results for women. One of these is the UK, ranking 23rd for women, but coming in at 42nd place for men. The Working Abroad Index holds some clues as to why. While 10% of men are completely satisfied with their working hours, 19% of women are. The gap is even more striking with regard to work-life balance, where 19% of women, but only 6% of men, are completely happy. Indeed, men work 42.3 hours on

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average per week, compared to 37.7 hours for women. Also, only 5% of men work part-time, compared to 19% of women, which could perhaps help explain this disparity.

In the Quality of Life Index, 20% of women are completely satisfied with their socializing and leisure activities, but only 11% of men. Women are also much more content with their relationship: 38% are very happy, compared to 26% of men. As 21% of men in a relationship in the UK don't live abroad with their partner, as opposed to 13% of expatriate women, this may help explain the result.

Hong Kong Top for Working Women

Hong Kong is another country that ranks much higher for women than men, coming in at 12th for the former and 39th for the latter. The biggest difference lies in the Working Abroad Index (1st vs. 35th place for the Job and Career subcategory).

While 17% of women are very satisfied with their career prospects, only 6% of men feel the same. A significantly larger percentage of men are in middle management (37% vs. 20% of women) and top management (19% vs. 14%). As women are on average younger than

men (38.9 vs. 43.1), this may help explain why women feel better about future prospects for climbing the corporate ladder. Also, 42% of women have post-graduate degrees, which could account for their optimism, too.

Women in the UAE Happy with Cost of Living

Surprisingly, the UAE ranks 13th for women but only 28th for men. Twice as many men find the cost of living very bad (10% vs. 5% of women). Four in ten women (41%) think their disposable income is generally more than enough for daily life in the UAE, compared to 35% of men. Nonetheless, more men have improved their finances by moving to the UAE (73% vs. 67% of women). At work, women are more satisfied with their career prospects: the UAE ranks 9th for women, but 18th among men worldwide. Settling in to life in the UAE also comes easier to women, with 22% saying it's very easy to get used to the local culture, next to 17% of men. Expatriate women find it easier to make new friends, too, with 73% (vs. 67% of men) generally pleased in this regard.

Oman: More Financial Satisfaction for Women

Oman is another Arab Gulf state with a huge

difference between genders. It makes the top ten for women (rank 7) but is down in the bottom half for men (rank 34).

The biggest difference is in the Personal Finance Index: Oman ranks 8th for women and 38th for men. Whereas 78% of women are generally satisfied with their financial situation, only 66% of men feel this way. The percentage of women who consider their income a lot more than enough is almost twice that of men (15% vs. 8%). Average household incomes back these results: three times as many women have an income of 100,000 USD or more per year (21% vs. 7% of men).

In the Working Abroad Index, 73% of women and 64% of men are generally satisfied with their working hours. The difference in average weekly working hours is drastic: 46.9 hours for men and 39.3 hours for women — despite the fact that only a slightly higher percentage of women work part-time than men (5% vs. 3%). These long working hours may also have an effect on work-life balance, where 69% of women, but only 61% of men, are generally pleased.

The World of Expat Spouses

The majority of Traveling Spouses is female. While many of them are dissatisfied with their job situation and income, they seem to be quite happy in their relationships.

Key Facts

Traveling Spouses moved abroad to follow their partner or spouse and for 79% of them it was even the main reason for their move. About 9% of all survey respondents are Traveling Spouses, and 84% of them are women. Moreover, most Traveling Spouses are British (13%), US American (13%), or Indian (6%). The destinations in which expat spouses are slightly overrepresented include, among others, Hong Kong, Kenya, Luxembourg, and Singapore, where up to 18% of our respondents are

Traveling Spouses. Expats between the ages of 41 and 50 are overrepresented among Traveling Spouses, with 24% as compared to a general average of 20%. Quite unsurprisingly, 92% of all Traveling Spouses are currently in a relationship. On the other hand, that means that the remaining 8% have ended the relationship that brought them to their country of residence and still decided to stay put. All in all, 34% of Traveling Spouses have dependent children, as compared to 21% of all respondents.

The Daily Grind — Employment and Job Satisfaction

When it comes to responses about employment status, certain answer options are overrepresented among Traveling Spouses: freelancers, volunteers, homemakers, or those who were looking for work at the time the survey was conducted. A lot fewer of them than the overall average of 47% are regular employees or occupy management positions (24%). This is particularly the case among female Traveling Spouses: only 22% of these expat women are employ-

ees or managers, 17% are looking for work, and 3% are volunteers. However, 23% are stay-at-home parents and homemakers, compared to only 6% of the male Traveling Spouses.

Generally, Traveling Spouses also work part-time more frequently, 39% as compared to 14% on average. Here, too, more women (42%) than men (22%) work part-time. This might be the reason why Traveling Spouses have the lowest amount of working hours, with 34.6 hours compared to the general average of 42.0 hours per week.

While Traveling Spouses are more or less happy with their working hours, they are still slightly below the overall average. As opposed to 62% generally, 60% of Traveling Spouses are satisfied with their working hours. The additional free time does not seem to do much to help improve the work-life balance, unfortunately. At the end of the day, 59% are satisfied with this factor — again, somewhat fewer than overall (61%).

When it comes to the overall job satisfaction, Traveling Spouses are indeed the group with the second lowest rating among all expats,

underbid only by the Romantics. Among non-working spouses, 72% say that they gave up a previous career when moving abroad. Moreover, 58% would like to find a job but cannot work for different reasons. Issues that stand in the way of finding work include not being able to find a suitable position (16%), balancing work and family (9%), and work visa issues (9%). Still, the remaining 42% are quite happy not working.

Money Matters and Income

Altogether, 36% of Traveling Spouses say that they are financially worse off after their move abroad, compared to 27% of all expats. On the other hand, they are somewhat more satisfied with their disposable household income than the global average. In fact, 52% believe that their household income is more than enough to make a living (overall average: 47%).

Moreover, 36% of Traveling Spouses have an annual household income higher than 100,000 USD, compared to 23% among all survey respondents. The fact that Traveling Spouses are doing quite well implies that their partner or spouse is well-paid or that their family has additional income sources.

Yet, the loss of personal income and the financial dependence on their partner is one of the biggest concerns specific to expat spouses. More than half (51%) are worried about future finances, while 56% suffered a loss in personal income.

Love and Happiness

Traveling Spouses are the second least satisfied expat types, after the Family Expat, and they have the lowest percentage (9%) of respondents who say that they are completely satisfied with their life abroad. The results are slightly different when it comes to expat spouses' satisfaction with their relationship: almost half (49%) of Traveling Spouses are completely satisfied with this aspect of their life and it is the one factor of life abroad that they rate highest. Overall, 84% give it a positive rating, compared to 75% among all expatriates in a relationship.

Whether an expat spouse is happy with their expat life in general and their individual situation in particular also plays a significant role for the success of their partner's expat assignment. The Telegraph listed this aspect among its ten tips for a successful expat assignment.¹

What's on an Expat Spouse's Mind

Before moving to a foreign country with their partner or spouse, Traveling Spouses have a lot of things on their mind. They thought mostly about the local economy and labor market (35%), cost of living (34%), personal safety and crime (34%), climate and weather (26%), distance to home (24%), the language barrier (24%), and healthcare (20%).

When it comes to general expat problems, expat spouses are mostly affected by missing their families and friends — 63% say that they miss their personal support net-

work, compared to 52% of all survey respondents. Yet, only very few of them agree that their family doesn't seem happy with the decision to move to their country of residence, with 10% as compared to 15% of all respondents.

However, some issues are specific to expat spouses. For instance, 65% of Traveling Spouses agree that they don't like being financially dependent on their partner. Moreover, 60% struggled with giving up their previous career and a little more than half (52%) say that their partner is always working long hours in their job. Another

51% agree that they are often expected to organize all practical aspects of moving and living abroad.

On the other hand, 52% disagree with the statement that they sometimes feel discriminated against due to their gender. When asked if their partner or family expected to be always put first, 37% of Traveling Spouses agreed, while 36% disagreed. The rest was neutral.



¹ **The Telegraph. Top tips for a successful expat assignment.**
<http://www.telegraph.co.uk/expat/expatlife/8298268/Top-tips-for-a-successful-expat-assignment.html>
4 February 2011

"I moved abroad for my partner's job or education."

Percentage among the overall survey population:

9%

Typical countries of residence:

Singapore, Luxembourg, Kenya, Hong Kong, Mozambique

 16%

 84%



FAMILY MATTERS?

- 8% have split from their partner since relocating, but decided to stay abroad
- 34% are raising children abroad

OVER-QUALIFIED, UNDER-OCCUPIED

- 47% have a post-graduate degree or Ph.D.
- 20% are home-makers or stay-at-home parents
- Another 18% are looking for work
- 18% of all spouses are only working part-time

COMFORT WITH REGRETS

- 36% have an annual household income of 100,000 USD or more
- 65% dislike being financially dependent on their partner
- 60% find giving up their previous career difficult

JUST PASSING THROUGH

- 15% have lived in 4 or more other countries
- 50% don't speak the local language at all or only a little
- 45% are mostly friends with other expats

When Love Knows No Borders: Expat Relationships

Expats living in the Middle East are most likely to be in a long-distance relationship. Expats in a same-sex relationship are more likely than average to move for a partner's job.

This section takes a look at expatriates who are in a committed relationship. These expats were asked to answer questions about where they met their partner, which country their partner is from, and how satisfied they are with their relationship. By asking for information about the gender of participants' partners, this

year's survey also provides data on same-sex relationships.

Among the total survey population, 62% say they are in a committed relationship. Women are somewhat more likely to be single than men (44% vs. 33%). However, the likelihood of being in a relationship

steadily increases with age, from 43% for those aged 25 and below to 69% for those aged 51 and above. As the male survey respondents are on average a bit older than the female participants (43.1 vs. 38.9 years), this might explain this result. The expat types Traveling Spouses and Romantics originally moved abroad because of their

Gender & Relationships

When Love Knows No Borders: Expat Relationships

partner. However, only 92% and 85%, respectively, say they are currently in a relationship. (Ex-)Students and Career Expats are least likely to have a significant other. Only 46% of the former and 51% of the latter say that they are in a relationship right now.

Trends by Country and Nationality

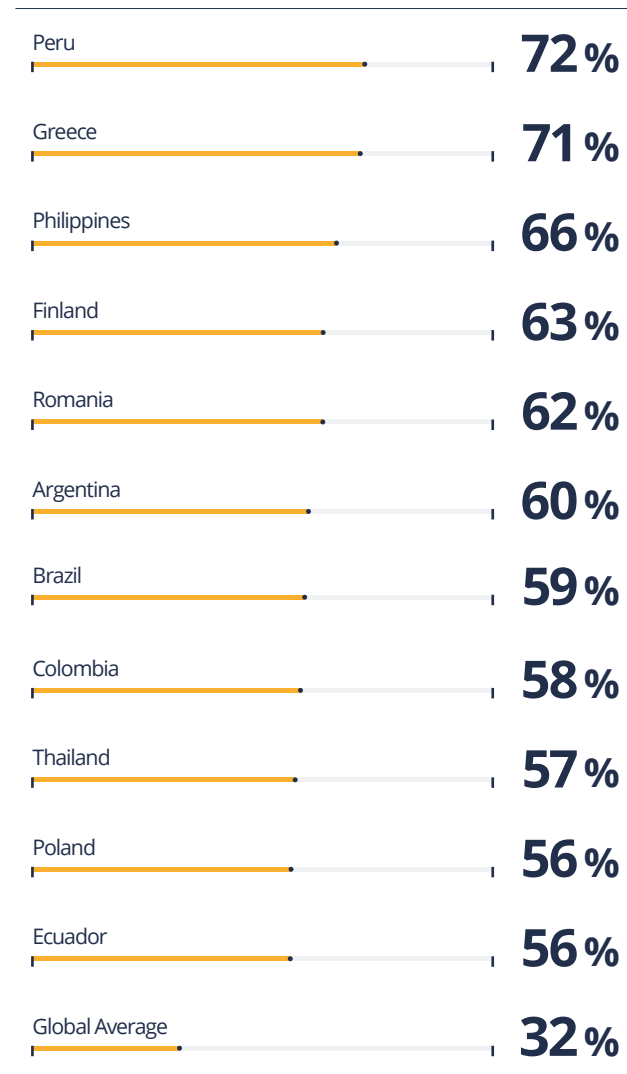
Expats living in Kenya, the Philippines, Finland, and Bahrain are most likely to be in a relationship (74% each). Among women, India is the top destination for those in a relationship (73%). Male expats living in South Korea are the most likely to have a partner (84%).

On the other end of the spectrum, in Belgium only half of the survey participants are in a relationship. With 39%, female expats in the Czech Republic are least likely to be in a relationship. For men, the UK has the lowest percentage of respondents in a relationship (56%).

Overall, Danish expats are most likely to have a significant other (74%). Looking at men and women separately, most Indian women abroad are in a relationship (76%),

In Love with the Local Population

(percentage of non-single expats in a relationship with a local resident)



while 81% of men from Denmark have a partner. In contrast, expatriates from Indonesia (38%) are the nationality least likely to be in a relationship.

Where Do Expat Partners Come From?

Among the participants who are currently in a relationship, 56% are with someone from a different country. Expats aged between 36 and 40, as well as between 41 and 50, are most likely to be with someone from the same country (46% each). Respondents aged 51 and above, as well as those aged 25 and below, are most likely to have a partner from their current country of residence (37% each).

A whopping nine out of ten expats from India (89%) are in a relationship with someone from their home country. On the other hand, expats from Ireland are least likely to be together with a compatriot (17%). Expats living in Peru (72%) and the Philippines (66%) are most likely to be in a relationship with a local resident.

Where Did They Meet?

Unsurprisingly, of expats who are in a relationship with someone from their country

Gender & Relationships

When Love Knows No Borders: Expat Relationships

of origin, 86% met their partner in their home country. In contrast, only two in ten expats who are in a relationship with a local resident met their partner in their own home country. A further 63% met their partner in their current country of residence and the rest of the couples (18%) met in neither partner's home country.

Of expats who are in a relationship with another expat, the highest percentage (36%) met their partner in their current country of residence. About one-quarter (26%) met their partner in a country which neither one originates from, two in ten met their partner in the partner's home country, and the lowest percentage (18%) met their partner in the respondent's home country.

Moving Patterns

Among those expats who met their partner before they moved (72% of those in a relationship), only 44% moved together with their partner. For 17%, their partner already lived in their current country of residence. At 12% each, either they moved first and then their partner followed or vice versa. The final 15% are currently in a long-distance relationship.

Women are more likely than men to follow their partner after the latter has already moved (18% vs. 6%). Older expats aged 51 and above are most likely to move together (51%), while those aged 25 or below are most likely to state that their partner still lives in another country (30%).

Long-Distance Relationships

Among all expats in a relationship, 14% are currently not living in the same country as their significant other. Among those expats who met before their move, 10% of women are in a long-distance relationship, but a full 20% of men. Among parents with dependent children, only 3% have a long-distance relationship.

Of all expats in a relationship, those in Kuwait are most likely to not be living abroad with their partner (39%). Long-distance relationships are also likely for expats in several other Middle Eastern countries like Qatar and Saudi Arabia, as well as some African countries including Nigeria and Tanzania, with percentages ranging from 27% to 30%. Expats living in South American countries are least likely to be in a long-distance relationship, with 2% each for Colombia, Ecuador, and Argentina.

Relationship Satisfaction

In general, 3% of expats in a relationship report not being at all satisfied with it. Three-quarters of all these expats are generally satisfied with their relationship, and four out of ten are even completely happy. Just like last year, older expats (aged 51+) are the happiest in love. Eight out of ten rate their relationship positively and nearly half of them (49%) are completely satisfied with their relationship.

Expats in Ecuador, Costa Rica, and Malta are the most satisfied with their relationship. Those living in Saudi Arabia, Nigeria, and Hong Kong are least satisfied. Among expat types, Traveling Spouses and Romantics are the luckiest in love, with about half completely satisfied (49% and 50%, respectively). Conversely, Career Expats and Foreign Assignees are least happy in their relationships. Here, only about one-third (32% and 35%, respectively) describe themselves as completely satisfied with their relationship.

Expats in Same-Sex Relationships

In this year's survey, expats had the option of answering whether their partner is male

Gender & Relationships

When Love Knows No Borders: Expat Relationships

or female. This question, as well as the question about the survey participant's own gender, was optional. Almost everyone answered the question about their own gender, and 97% answered the question about their partner's gender. In total, 212 men and 137 women say that they share the same gender as their partner. Among all respondents who say they are in a committed relationship, these same-sex relationships make up 4%.

The average age of expats in a same-sex relationship is 43.0 years, a bit higher

than the average of all expats in a relationship, i.e. 40.9 years. Two in ten expats in a same-sex relationship say they moved abroad for their partner's job or education, well above the average for all expats with partners (14%). A further 15% say they moved for love, slightly above the average for all expats in a relationship (14%).

And indeed, expats in a same-sex relationship are more satisfied with it compared to all expats in a relationship in general, giving their relationship a rating of 5.9 out

of 7.0 (overall average 5.6). A higher percentage of this group of expats is in a relationship with someone from their host country than the global average for expats in a relationship (40% vs. 32%). Only 38% are in a relationship with someone from their home country (global average for expats with partners: 43%).

The Top Destinations for Romance

The majority of expats in the Philippines and Thailand is in a relationship with a local resident. Many expats in Malta, Israel, and Panama have a partner who is also an expat.

This section takes a closer look at the ten countries where expats are most satisfied with their romantic relationship. Latin American and Asian countries are the most common destinations for expats lucky in love. Ecuador tops the list, followed by Costa Rica, Malta, Israel, and the Philippines. Indonesia, Panama, Thailand, Portugal, and Mexico round out the top ten destinations for romance.

Did more expats in these countries move abroad for their partner's job or for love?

Indeed, there are more Traveling Spouses in Indonesia (12%) and Panama (13%) than the global average (9%). In half of these top countries for love, the Romantic is overrepresented compared to the worldwide survey population, with numbers ranging from 11% (Mexico) to 18% (Malta).

In all top ten countries for romance, the average age of all participants is between three and twelve years above that of the general survey population (40.9 years). In Costa Rica, Ecuador, and the Philippines, a

majority of all respondents (between 51% and 56%) are aged 51 or older.

Worldwide, 53% of respondents are women and 47% are men. Portugal, Malta, and Israel have considerably more female participants, with percentages between 62% and 72%. Thailand (65%) and especially the Philippines (74%), however, have a much higher percentage of men.

Expat Partners & Their Nationalities
Expats in the Philippines (66%) and Thailand

Gender & Relationships

The Top Destinations for Romance









(57%) are the most likely in these ten countries to be in a relationship with a local resident. The percentage of expats with a local partner is also high in Ecuador (56%, compared to 32% worldwide). Expats in Malta (33%), Israel (32%), and Panama (31%), on the other hand, have a high percentage of participants in a relationship with another expat.

Of the top ten countries for romance, Panama (53%) and Costa Rica (47%) are the ones where expatriates are most likely to have a partner from their country of origin. They are also most likely to have met their partner back home (97% and 88%). Expats with a partner of the same nationality living in Mexico (90%) and Thailand (85%) are also quite likely to have met their partner in their country of origin. In Israel, however, 13% of expats with a partner of the same nationality actually met them somewhere else (8% worldwide).

Expats with a local partner in the Asian countries among the top ten destinations for romance are most likely to have met them in their host country. This holds true for 91% in Thailand, 84% in Indonesia, and

Top 10 Places for Expat Romance

(where expats are happiest in their relationship)

- | | | |
|-----|-------------|---|
| 1. | Ecuador |  |
| 2. | Costa Rica |  |
| 3. | Malta |  |
| 4. | Israel |  |
| 5. | Philippines |  |
| 6. | Indonesia |  |
| 7. | Panama |  |
| 8. | Thailand |  |
| 9. | Portugal |  |
| 10. | Mexico |  |

73% in the Philippines. These three countries also have an above-average percentage of expats whose partner is a local resident in the first place.

Moving Patterns & Long-Distance Relationships

Of expats who met their partner before their move, in nearly all ten countries the rule applies: if a respondent met their partner before relocating, the couple usually moved together. For example, 74% of expats in Costa Rica who met their partner before their relocation moved abroad together (44% globally).

The expats living in the top ten destinations for love are less likely than the average to be in a long-distance relationship. Whereas the global average is 15% among expats who met their partner before their relocation, in the Philippines only 11% have a long-distance relationship and in Ecuador a mere 3% are not living abroad with their partner.

Of expats who met their partner after their move, in the Philippines not a single one says that their partner is not living abroad

Gender & Relationships

The Top Destinations for Romance

with them now. In both Mexico and Indonesia, 9% of expats who met their partner after moving are in a long-distance relationship, still below the global average of 11%.

How Do Single Expats View These Countries?

Overall, in nearly all top ten countries, more than the global average of 62% of expats

are in a committed relationship. The Philippines has the highest percentage. Here, 74% of expats have a significant other.

The outlook is good for single expats in these countries as well. Across the entire survey population, 38% disagree with the statement that the expat lifestyle makes having a relationship difficult for single respondents. Expats in all ten countries,

however, are more likely to disagree with this. In Thailand, more than half (55%) disagree.

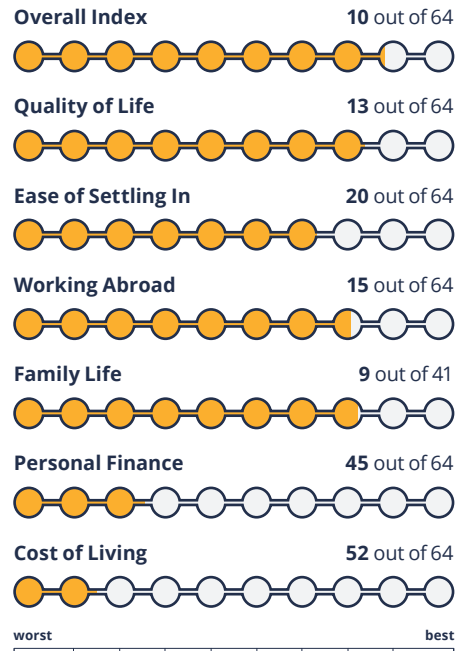
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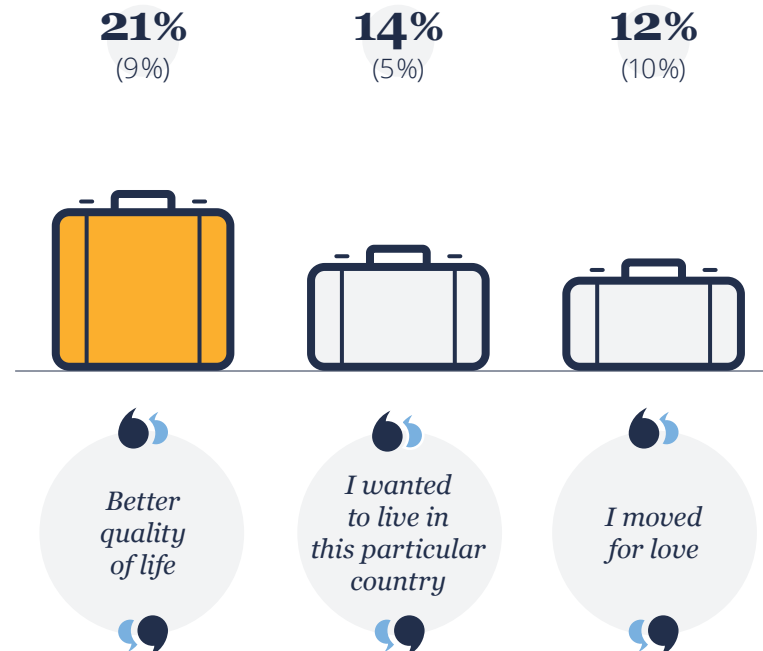
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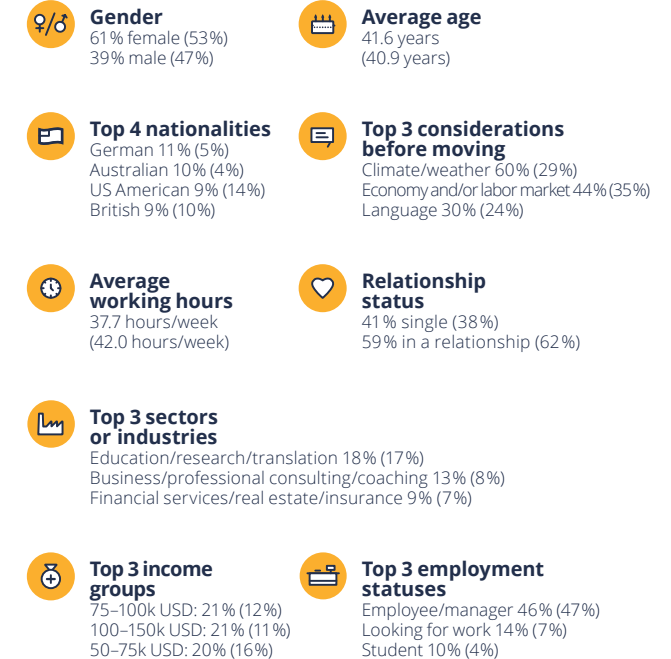
Ranking



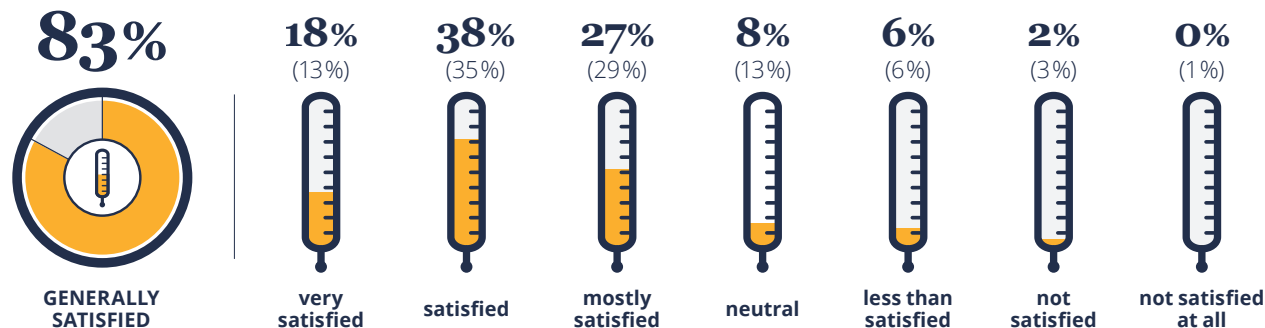
Top 3 reasons for relocating (vs. global average)



Expats stats Australia (vs. global average)



How satisfied are expats with life in Australia? (vs. global average)



Expats Voices



For Families and Leisure Lovers

Australia is the place for expats who are on the look-out for fun activities in their free time and a great family life.

What Do You Do in Your Free Time?

Just as in 2014, Australia again outperforms every other country in the Leisure Options subcategory of the Quality of Life Index — 95% of expats down under appreciate local leisure options, and 59% even rate them as very good. In addition, nine out of ten enjoy the weather and climate (92%) and regard the quality of the environment as generally good (91%).

Furthermore, three-fourths of the respondents in Australia like the opportunity to travel.

The transport infrastructure is rated positively by two out of three expats (67%), which is almost on par with the global average (66%).

The vast majority of respondents rates political stability, personal safety, and peacefulness favorably (85%, 90%, and 94%, respectively). Overall, five in six survey participants in Australia are overall satisfied with their life abroad in general.

Hey Mate!

Expats in Australia do, after all, live in the

country that ranks 10th out of 64 in the Feeling Welcome subcategory of the Ease of Settling In Index. Four-fifths of the respondents there (81%) find it relatively easy to get used to the new culture, and 72% feel at home in the land down under. In fact, 27% feel so well integrated that they have acquired Australian citizenship, while around the world only 10% have done so for their respective country of residence.

The general friendliness of the population is rated positively by 84% of expats, and

79% confirm the friendly attitude of the local population towards foreign residents (global average: 67%). Making new friends in general isn't considered difficult by 63% of expatriates, and over half (51%) find making *local* friends easy, hence landing Australia a solid 31st place in the Finding Friends subcategory of the Ease of Settling In Index.

Another four in five expats in Australia (81%) find learning the local language easy, and three-fourths (76%) confirm that it is difficult to live in Australia when not speaking the local language. Since the InterNations *Expat Insider 2015* survey was conducted in English, however, please be aware that these results might be somewhat biased.

Family Life: Safe and Sound

Australia is a great place for expat families for many reasons. Children's health and safety is rated favorably by 100% of expat parents, 96% confirm that their kids are generally well, and not a single person rates their family life negatively. Furthermore, 97% favor the leisure activities for kids, and only 2% are generally unhappy with the local attitude towards families with children. Looking at all these results, it's unsurprising

that Australia is the number one country in the Family Well-Being subcategory.

Childcare options are liked by 71% of expat parents, but only 40% consider their availability sufficient, and even less (26%) find childcare easy to afford. Australia ranks 3rd out of 41 countries for its options for children's education — 92% of expat parents are overall satisfied with the available choices, 73% find education options generally numerous and easily available, even if 38% criticize the cost involved (which is still lower than the global average of 42%, though). The quality of education is considered overall high by 72% of expat parents.

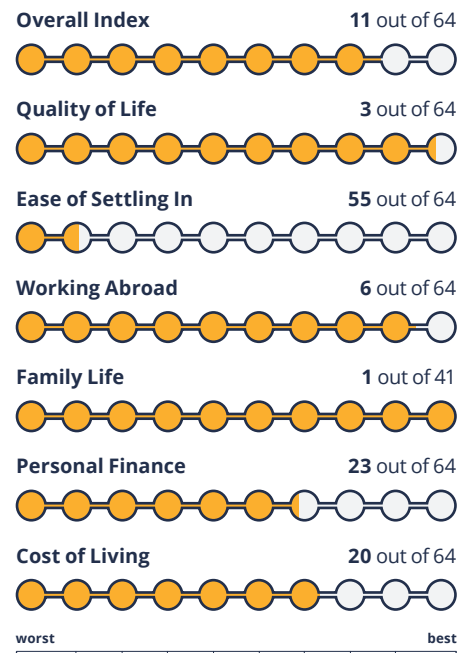
Aussie Life Comes At a Price

Enjoying all the great benefits as an expat in Australia comes at a price — literally. The land down under ranks 52nd in the Cost of Living Index, with 55% of survey participants considering life expensive and a quarter (26%) even going so far as to say that their disposable household income isn't enough to get by. The good news is, though, that Australia ranks 15th in the Working Abroad Index. Two-thirds of respondents (66%) are

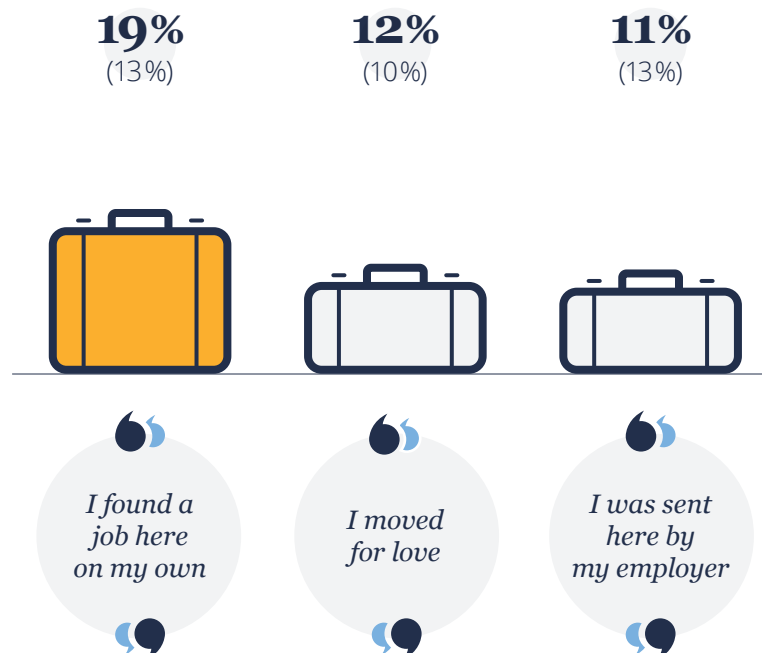
generally satisfied with their job and 64% find their career prospects appealing. Additionally, 59% rate their job security positively and 80% overall approve of the state of the Australian economy.

In the Work-Life Balance subcategory, Australia comes in 10th. Seven in ten (71%) are content with their working hours, which isn't surprising considering they are significantly lower than the global average (42.3 vs. 44.9 hours/week for those working full-time). Altogether, 68% are generally satisfied with their work-life balance in Australia.

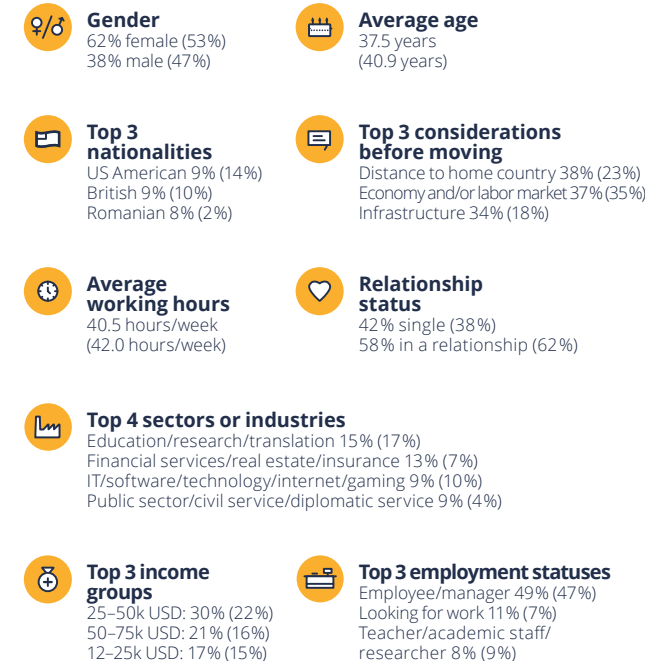
Ranking



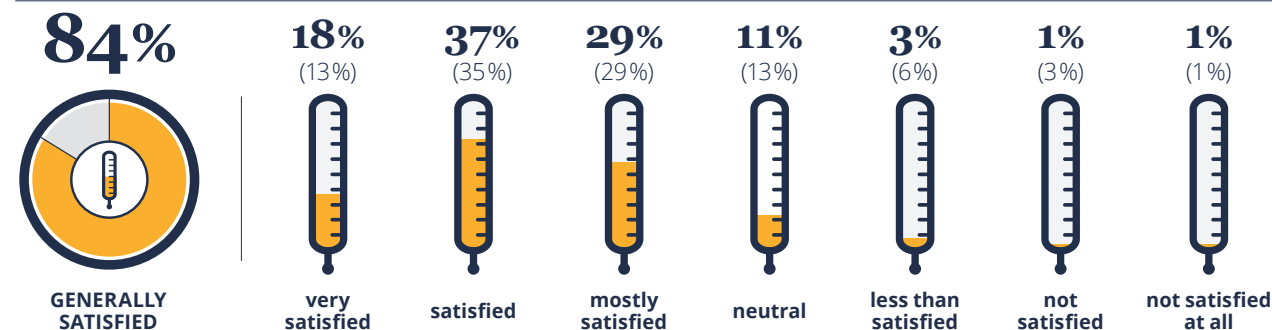
Top 3 reasons for relocating (vs. global average)



Expatriate stats Austria (vs. global average)



How satisfied are expats with life in Austria? (vs. global average)



Expatriate Voices



Safe & Sound in Austria

Known for schnitzels, mountains, and bodybuilders turned governors, Austria has excellent rankings in the Quality of Life, Working Abroad, and Family Life Indices, but settling in isn't easy.

Safety First

Austria ranks third in the Quality of Life Index, behind Singapore and Ecuador. This ranking is boosted by the Health, Safety & Well-Being subcategory, where Austria claims the first place. It seems to be an exceptionally peaceful country, as the majority of respondents rate peacefulness (97%), political stability (95%), and their personal safety (98%) positively. Accidents can happen, though, but no need to worry: the quality of healthcare is said to be generally good by over five out of six expats

(84%), and medical care is considered affordable by four out of five.

Clean mountain air is appreciated by most of the expatriates living in Austria (95%), who rate the quality of the environment positively. From hiking to skiing, available leisure activities are quite good, too, or so say over nine out of ten respondents (92%).

Austria's location in Central Europe makes it perfect for international travel, and the majority of expats (94%) praise the oppor-

tunities this provides. Location in relation to home also matters, as the biggest factor considered by expats before moving was the distance to their home country, as roughly three out of eight expats (38%) thought about it. Traveling within the country is also easy, as 97% rate the transport infrastructure in Austria positively.

In spite of all these advantages, the expats in Austria do not seem to be happy, though; the ranking in the Personal Happiness subcategory is only 42nd out of 64.

This could also be due to difficulties in settling down.

An Icy Welcome?

Austria is not an easy place to get settled, say the respondents. Although it comes out on top or at least ranks in the upper third in the other indices, the country's worst ranking is its 55th place in the Ease of Settling In Index. This means that getting used to the local culture, finding friends, and learning the language is considered quite difficult.

The friendliness of the local population is found to be lacking by almost a quarter of expats (24%), and their attitude towards foreign residents is reported to be unfriendly by almost one-third of those surveyed (31%). These results are almost twice as high as the global averages, 14% and 16%, respectively.

Since the locals warm up to newcomers slowly, it follows that making friends is generally difficult as well, as over half of the respondents (52%) say. Maybe some of the awkwardness is due to the language barrier: almost half of those surveyed (49%)

report it is rather difficult to live in Austria without knowing German, and only about one-quarter (27%) feels positive about the ease of learning it.

Don't Worry about Getting Terminated

Austria claims sixth place in the Working Abroad Index, with good ranks for work-life balance and job security, but it seems a bit lacking in career options. The expats in Austria also feel safe in their jobs due to the overall state of the economy, which is perceived to be strong by 94% of the respondents.

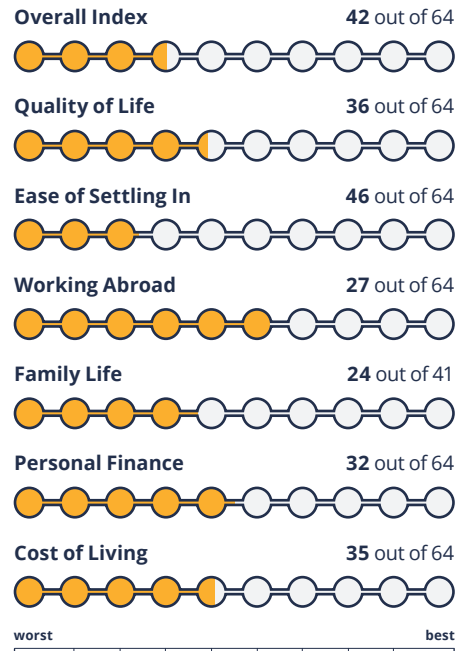
The respondents work 40.5 hours per week on average, and almost seven in ten (69%) are generally satisfied with the amount of time they spend at work. Austria ranks ninth in the Work-Life Balance subcategory and over two-thirds of the participants (68%) rate their work-life balance positively. Even if you do happen to work a lot, finding a place to take care of your children should not be a problem.

Family Matters

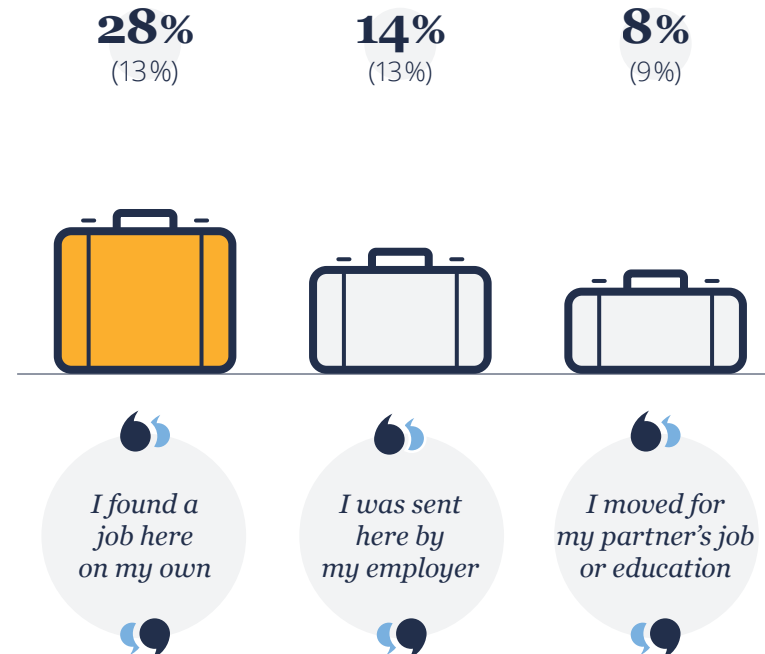
Austria is an excellent place for expatriates to raise a family. Ranked first in the Family

Life Index, it has the best availability and options for childcare and children's education. Costs of childcare and education, as well as the quality of education, are ranked second best in the world, after Sweden or Finland, respectively. Expats who consider bringing along their family to Austria will be happy to hear that all of the respondents are generally satisfied with their children's well-being, and 98% rate their children's health and safety positively.

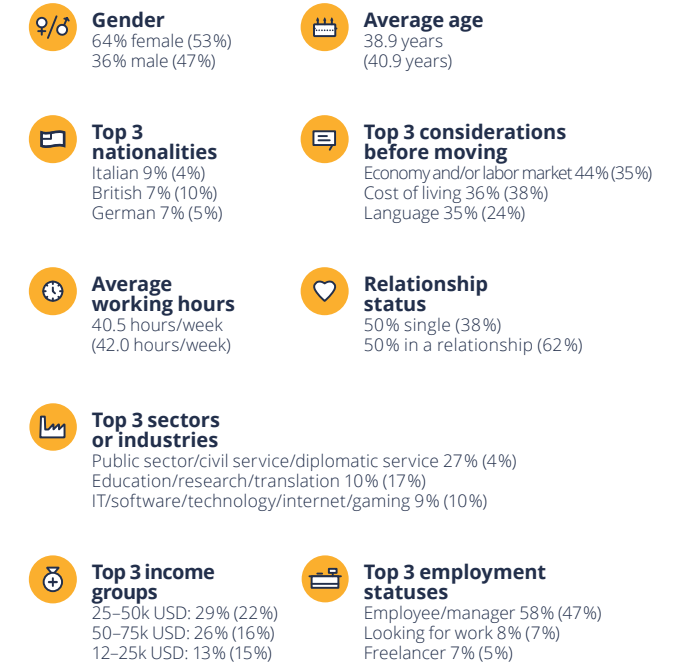
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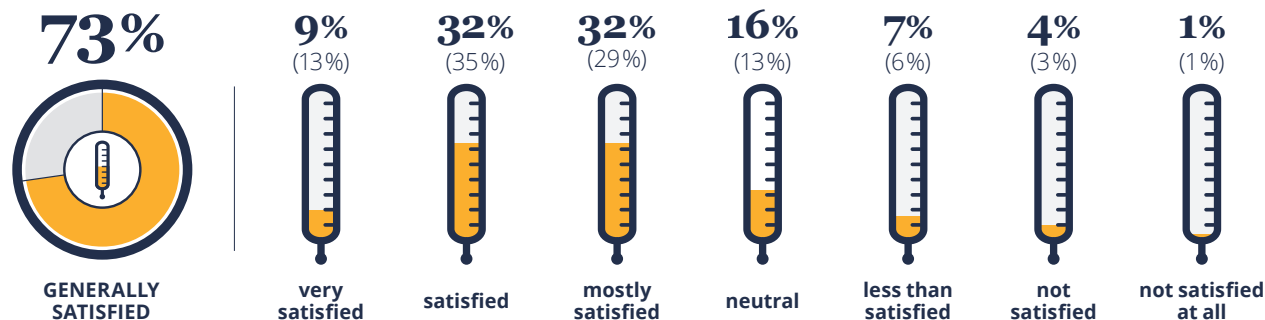
Top 3 reasons for relocating (vs. global average)



Expatriate stats Belgium (vs. global average)



How satisfied are expats with life in Belgium? (vs. global average)



Expatriate Voices



At the Core of the Union

The locus of the European Union, NATO and the United Nations, Belgium offers expats an array of public sector careers. This does not seem to guarantee a happy life, though.

Belgium can be seen as the heart of Europe both politically and geographically; located as it is between France, Germany, and the Netherlands. Ranking 42nd out of 64 countries in the overall ranking, it doesn't quite match the attractiveness of other Benelux nations (the Netherlands being 25th and Luxembourg 5th). The expats in Belgium seem to be particularly unhappy, as the country falls down to the 59th place in the Personal Happiness subcategory. One possible reason behind this might be the weather, rated nega-

tively by almost two-thirds of the respondents in Belgium (65%).

Brittleness in Brussels

Expats should not count too much on getting help from the locals when it comes to settling in Belgium: less than half of the participants (48%) regard the local population's attitude towards foreigners as friendly. Further, making local friends is found to be challenging by half the respondents as opposed to the global 38%.

Therefore it's no wonder that expats in Belgium have trouble feeling at home in the local culture; while globally 61% agree that this is generally the case for them in their respective host country, only 49% of respondents in Belgium share this feeling. However, thanks to its central location and a linguistic diversity with three official languages — French, German, and Dutch — the language barriers in the country are fortunately rather low. Also, learning the local language(s) is not considered too difficult, as only a third says it's hard. Globally, learn-

ing the tongue of a host country is somewhat more problematic, according to 46% of those surveyed.

Domain of the Officials

Ranking 27th in the Working Abroad Index, Belgium does a bit, but not a lot, better than the worldwide average. With many important institutions of the European Union — such as the European Parliament and the EU Commission — as well as the NATO headquarters, located in the country, Belgium has a larger percentage of expats working for the public sector than any other country (27%). Career prospects are close to average and are met with a favorable review by 56% of the participants. Getting sacked in Belgium is less of a threat; 23% say they are completely satisfied with their job security. Worldwide, only 16% have such confidence about their positions.

The economic conditions in the country are not excellent — only 11% rate them as very good vs. a global 25% — but not awful, either, as the state of Belgian's economy receives a negative score from a mere 13% of the expats surveyed.

Exceptional Equality

The expats' incomes in Belgium seem to be rather evenly distributed, with high incomes just as rare as low-end ones. As such, most people tend to have pretty average incomes. Indeed, well over a half of the respondents in Belgium (55%) have an annual gross household income between 25,000 and 75,000 USD, while globally only 38% end up in this middle group.

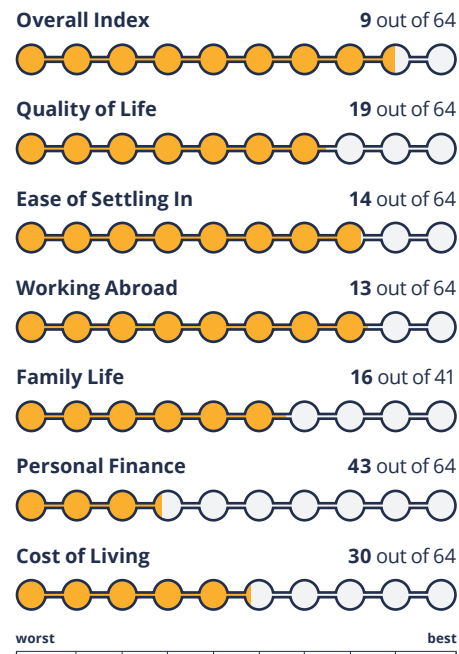
As the country ranks 32nd out of 64 countries in the Personal Finance Index, "mediocre" could be the most suitable word to describe expats' financial situation in Belgium. The Cost of Living Index tells pretty much the same story: the country's rank in the index is 35th, just below the average.

Inexpensive Education

Often stereotyped as rather reserved and private, Belgians are regarded as somewhat less than enthused about kids by local expats. While globally 36% of those surveyed regard their host country's citizens' attitude towards families with children as very good, less than half that percentage (17%) think the same about the Belgians.

Fortunately, Belgium has its advantages for children, too: the country ranks 12th in regard to the costs of childcare and education. The latter in particular is considered to be overall affordable by 62% of the respondents in Belgium. Around the globe only 41% of the expats have a positive opinion on the affordability of schooling in their respective host countries.

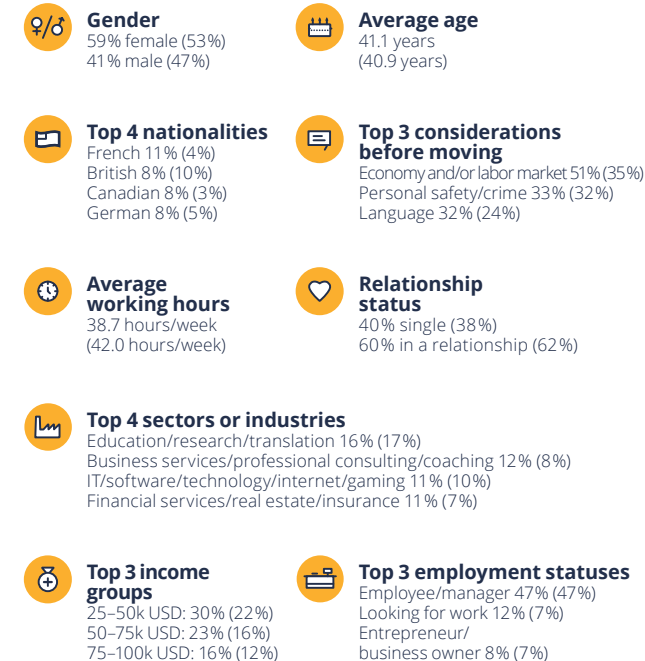
Ranking



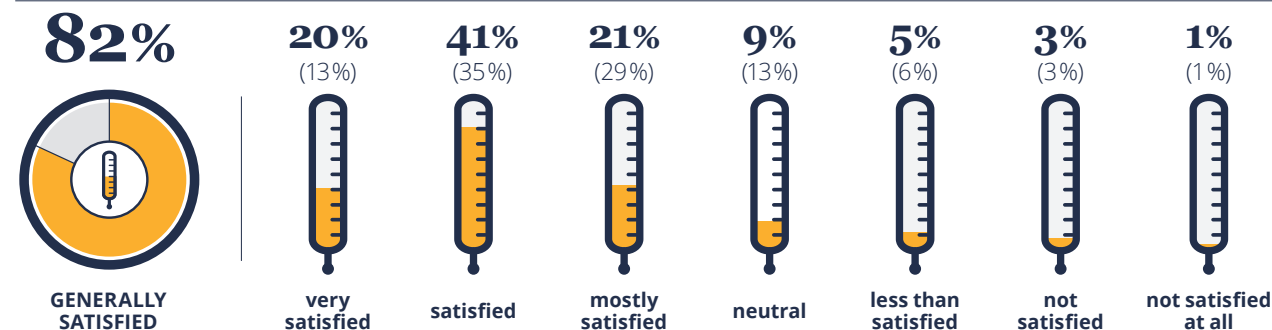
Top 4 reasons for relocating (vs. global average)



Expatriate stats Canada (vs. global average)



How satisfied are expats with life in Canada? (vs. global average)



Expatriate Voices



Canadians Will Make You Feel at Home

Ranking 9th overall, Canada offers expats great education, work, and leisure options, among other things.

Friendly Canadians: A True Stereotype?

People in Canada are considered to be very polite — and indeed, 84% of expats enjoy the general friendliness of the population, while 46% even rate it as very good. Four out of five respondents also confirm the friendliness of the local population towards foreign residents (vs. 67% globally).

On top of that, Canada ranks 8th out of 64 countries in the Feeling Welcome subcategory of the Ease of Settling In Index. Seven in ten regard settling down there as gen-

erally easy and 72% feel at home in the local culture. Making new friends is considered straightforward by 64% of expatriates.

Close to one-third of expats (32%) even feel so well settled that they have acquired Canadian citizenship — a significant number considering that worldwide only 10% of respondents have become a national of their country of residence.

The local language in the Great White North is either English or French, depending on

the province. Three-fourths find learning it easy, and — in addition to 26% who say it's their mother tongue — six out of ten expats claim to be speaking the local language very well (around the world only 29% say the same for the local language of their host country). Since the InterNations *Expat Insider 2015* survey was conducted in English, it is important to note that these results are somewhat biased, though. Overall, 68% share the opinion that it is very difficult to live in Canada without speaking the local language.

Earning and Spending Your Loonies

Canada ranks 13th in the Working Abroad Index, making it a desirable place to work and earn a lot of loonies (what the Canadians call their one-dollar coin). Two-thirds of expats are overall satisfied with their job and 63% appreciate their career prospects in the country, compared to 56% on a global scale.

The condition of the Canadian economy is rated positively by 84% of survey participants, and 57% are overall satisfied with their job security, which is right on par with the global average.

With regard to personal finances, though, Canada is not quite as popular — while 63% are overall satisfied with their financial situation, 28% say that their disposable income is not enough for daily life (global average: 23%). Only a little over half the expatriates (54%) are satisfied with the cost of living, landing Canada a solid 30th place in the corresponding index.

Yet, healthcare is considered affordable by 72% of survey participants and almost as many (68%) approve of its quality. Less than

1% criticize personal safety in Canada or the peacefulness there, and not a single person rates political stability negatively.

Attention Leisure Lovers!

Six out of seven expats favor the quality of the Canadian environment, whereas only 45% enjoy the local climate and weather (around the world 62% of expats like the weather and climate of their respective host country).

Leisure options in Canada are rated positively by 90% of expatriates, with 45% even considering them very good. The opportunity to travel is also enjoyed by three-fourths of respondents (76%), and 69% rate the transportation infrastructure favorably.

Luckily, the working hours among those working full-time in Canada are noticeably lower than the global average (41.6 vs. 44.9 hours/week) and 68% appreciate their work-life balance. Leisure activities for kids are further rated positively by 92% of expat parents in Canada.

Raising Your Child in Canada

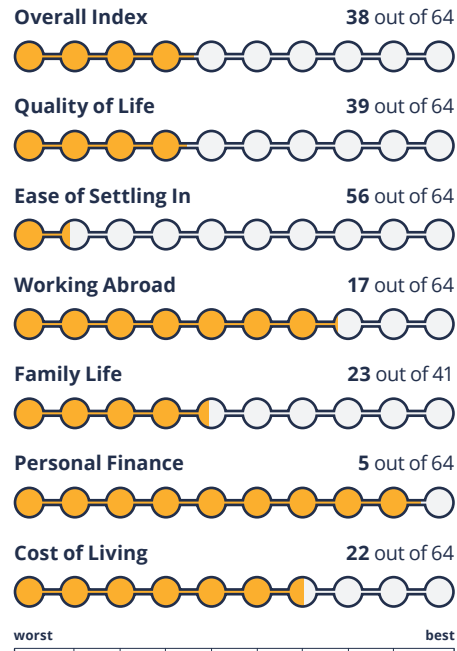
As for small children, more than half the

expat parents (56%) like the childcare options in general, but only 42% agree that they are numerous and easy to get. Another 62% don't consider childcare easy to afford in Canada.

Education is somewhat less problematic with almost eight-tenths of expat parents (79%) appreciating the options for their children's education, and 68% confirming that the options are numerous and easy to get. It seems like quality has its price, though: close to seven in ten respondents with kids in Canada (69%) approve of the quality of education, but 37% don't find education in Canada easy to afford.

Overall, 76% of expat parents are generally satisfied with their family life in Canada and not a single parent rates their children's general well-being or their children's health and safety negatively. As a result, Canada ranks 7th out of 41 countries in the Family Well-Being subcategory.

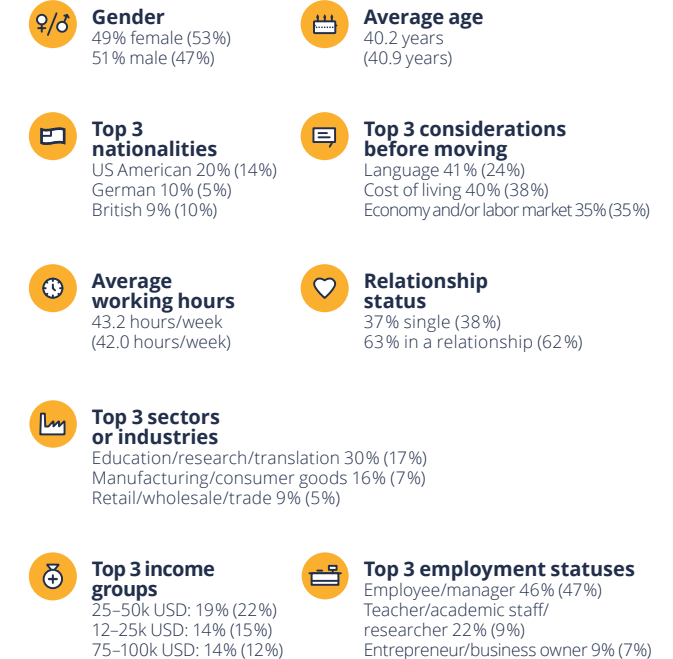
Ranking



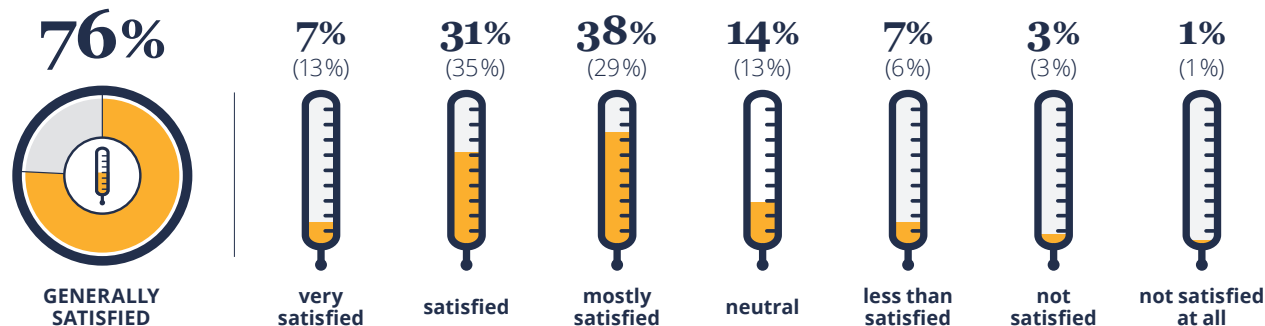
Top 3 reasons for relocating (vs. global average)



Expatriate stats China (vs. global average)



How satisfied are expats with life in China? (vs. global average)



Expatriate Voices



Of Job Satisfaction and Language Barriers

China is great for careers, but getting used to life in the world's most populated country requires effort.

A Place for Your Career

For the career-minded expat, China provides great opportunities to gain some work experience abroad. In the Job & Career subcategory of the Working Abroad Index, the country ranks 3rd overall, just beaten by Malta and the USA. Three out of four survey participants in China are overall satisfied with their jobs, and 65% welcome their career prospects.

Furthermore, two-thirds of expats appreciate their job security and only 3% regard

the state of the economy negatively (around the world, 21% say the same for their respective country). As such, China is positioned at the 13th place out of 64 countries in the Job Security subcategory. By contrast the country only ranks 47th in terms of work-life balance.

However, the average of 45.5 hours of work per week for those with full-time jobs seems to pay off: three out of four expats (74%) are overall satisfied with their financial situation and 87% regard their disposable

household income as enough or even more than enough to get by. As a result, China ranks 5th in the Personal Finance Index, making it an even more attractive place for the career-minded expat. An exception, though, is medical care — less than half approve of its affordability (42%) and its quality (44%).

Travel: Yes, Environment: No

The climate and weather give one in three respondents a hard time in China, as does the quality of the environment, which is

rated positively by only 5% (compared to a global average of 64%). As a matter of fact, China's economic rise in the last decade has led to extensive pollution of air, water, and land.¹ Political stability, peacefulness, and personal safety, on the other hand, are all appreciated by the majority of expatriates (74%, 73%, and 90%, respectively).

Traveling in, to, and from China is considered a plus — 85% welcome the opportunity to travel, which is mostly on par with the worldwide average of 83%. A further six out of seven survey participants (86%) think highly of the transportation infrastructure. However, assuming that most expats are based in big cities, this rating does probably not reflect the transportation infrastructure in the whole country. Altogether, four-fifths of expats in China (81%) are generally happy with their life.

Adapting to Chinese Culture Isn't Easy

Arriving and adapting to the Chinese way of life presents a challenge for many expats, though. In the Feeling Welcome subcategory of the Ease of Settling In Index, China ranks 61st out of 64. In fact, 42% find it difficult to settle down in this country (vs. 25%

globally) and only half the expatriates claim to be feeling at home in it.

The population in China is considered overall friendly by 68% of survey participants. Another two-thirds confirm that making new friends is generally easy, while making local friends is regarded as straightforward by only 37%. Indeed, 45% of expats in China say that their friends are mostly other expats, whereas 10% claim that they are mainly local residents.

Part of this problem might be the language barrier, which is not to be underestimated. China is positioned at number 62 in the Language subcategory, only ahead of Finland and Russia. This is because learning the local language is perceived as difficult by 81% of respondents, while 46% also agree that it is not easy to live in China without speaking the local language.

Family Life: Neither Great, nor Bad

As a parent, you have to consider additional factors when moving abroad. With regard to childcare options, half the expat parents in China rate the availability positively (49%) and consider them easy to afford (50%).

The availability of education options, in comparison, is rated favorably by 62% of expat parents, but only 23% appreciate its affordability.

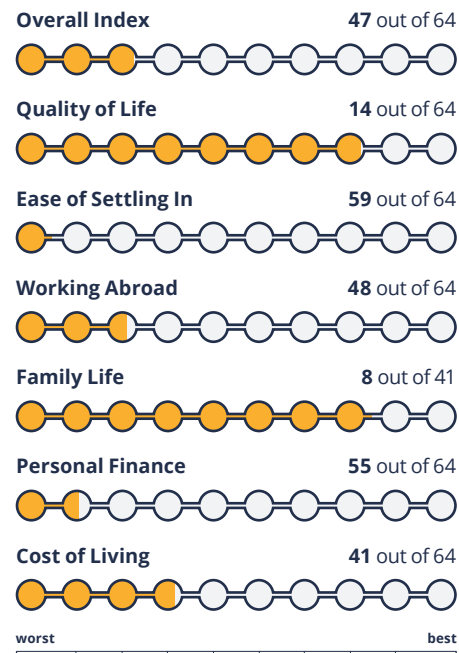
This might well have something to do with the choice of school: 65% of expat parents in China send their children to an international school — which are typically expensive — and only 8% to a local state school. Around the globe, 30% opt for local state schools and 34% send their kids to international schools. In the Quality of Education subcategory of the Family Life Index, China is nevertheless found at 12th place out of 41 countries.

In China, three out of five expat parents (61%) consider their children's health and safety positive, while around the globe 76% say so — this discrepancy might be due to the aforementioned pollution. Nevertheless, four-fifths of expat parents are overall satisfied with their family life in China and 78% confirm that their kids are generally well.

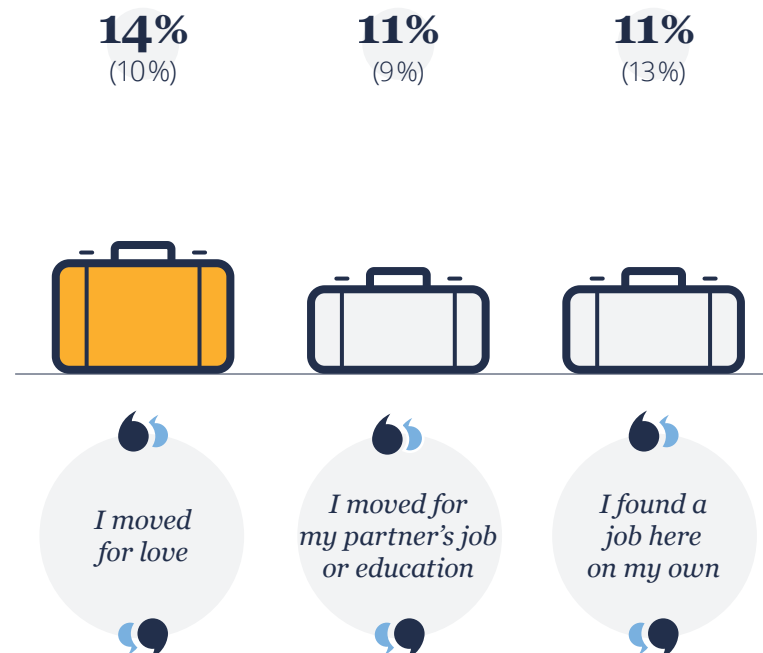


¹ Council on Foreign Relations
<http://www.cfr.org/china/chinas-environmental-crisis/p12608>

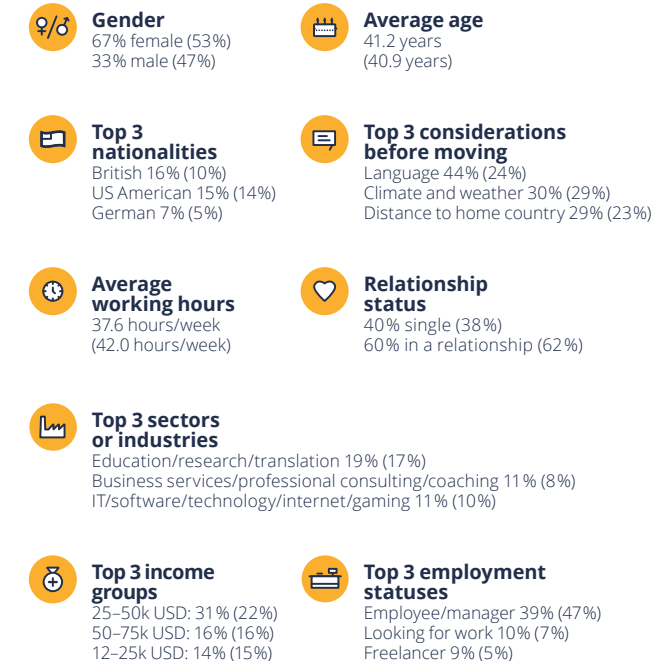
Ranking



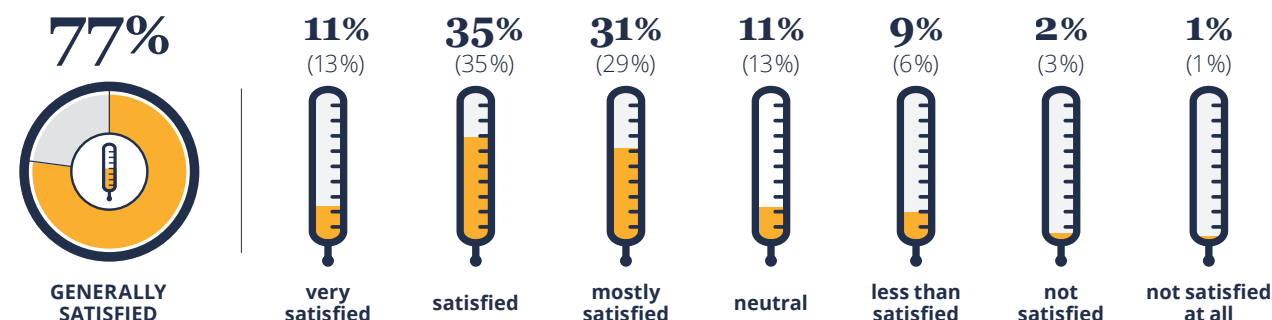
Top 3 reasons for relocating (vs. global average)



Expats stats France (vs. global average)



How satisfied are expats with life in France? (vs. global average)



Expats Voices



Pleasant Life, Mediocre Economy

While it's not the easiest country to get settled in, France does offer a variety of appealing factors, including excellent traveling opportunities and high-quality schooling.

The French definitely know how to relax, at least according to the expatriates residing in the country. Low working hours (on average 37.6 hours/week across full-time and part-time jobs), widely available leisure activities with 86% positive ratings, and good travel options favored by 92% of respondents are likely to attract those who do not wish to spend all their time behind an office desk. However, career prospects and working life receive significantly less favorable reviews: while France ranks 14th out of 64 countries in

the Quality of Life Index, it falls to the 48th position in the Working Abroad Index.

France's reputation as an exceptionally romantic country is also supported by the survey results. A quarter of the participants in France say that the most important reason for their relocation was related to their significant other: 14% wished to live in their partner's home country and 11% moved because of their partner's job or education.

Easy Travel in the Land of Language Barriers

Moving to France seems to present a remarkable challenge for a majority of expats, though. The country performs very poorly in the Ease of Settling In Index, ranking as the sixth lowest (59th). Adjusting to the French lifestyle does not cause that much trouble, as 57% find it more or less easy to get used to the local culture, close to the worldwide average of 60%. However, it's probably the local population's less than welcoming attitude toward

foreigners — experienced by almost a third of the respondents (32%) — that results in the low rank in the index; globally such problems were faced by only 16%.

Those who do not speak the local tongue are in an even worse situation. While the French may be sociable and loquacious, their ability or willingness to communicate in foreign languages is somewhat questionable: over three-fourths of the respondents (76%) say that living in France without speaking the language is tough.

In addition to fresh baguettes and world-famous wine, France offers excellent travel opportunities, as more than half of the participants (53%) rate them as very good, compared to the global average of 45%. A major factor behind the ease of travel is probably the local transportation system, which leaves only 5% of the respondents unhappy. Worldwide, expats were almost five times (23%) more likely to be displeased with the transportation in their respective host countries.

Unstable Employment

As mentioned before, France is probably

not the best place for pursuing a career: in the Job & Career subcategory the country ranks 55th. Expats in France are also somewhat more worried about unemployment than the average: globally, 57% of respondents are happy with their job security; among the expats in France, the percentage is 53%.

The economic conditions in the country are not quite optimal, either, at least partially due to the still ongoing Eurozone crisis. Less than half of the expats in France (48%) rate the economy of the country positively; far below the global average of 65%.

Healthy and Educated

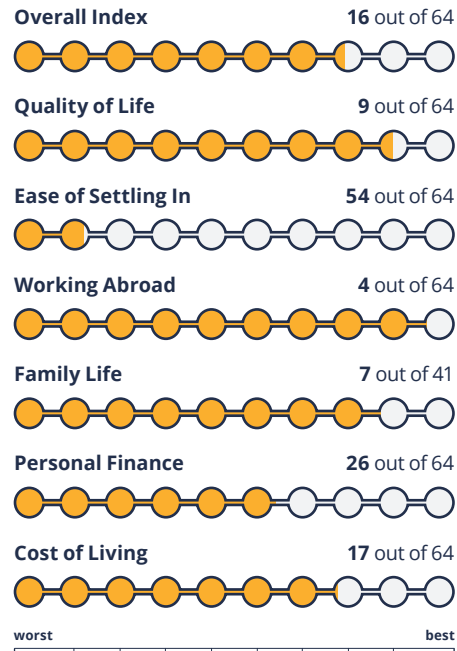
According to the survey results France is among the most family-friendly countries in the world, though. Childcare and education receive favorable ratings, as both are found to be affordable (ranking 8th in this subcategory) and widely available (ranking 13th). The participants in France are not worried about their offspring's health and safety, either, since 87% rate this factor favorably.

The effects of the less-than-ideal economic situation apparently do not reach the French

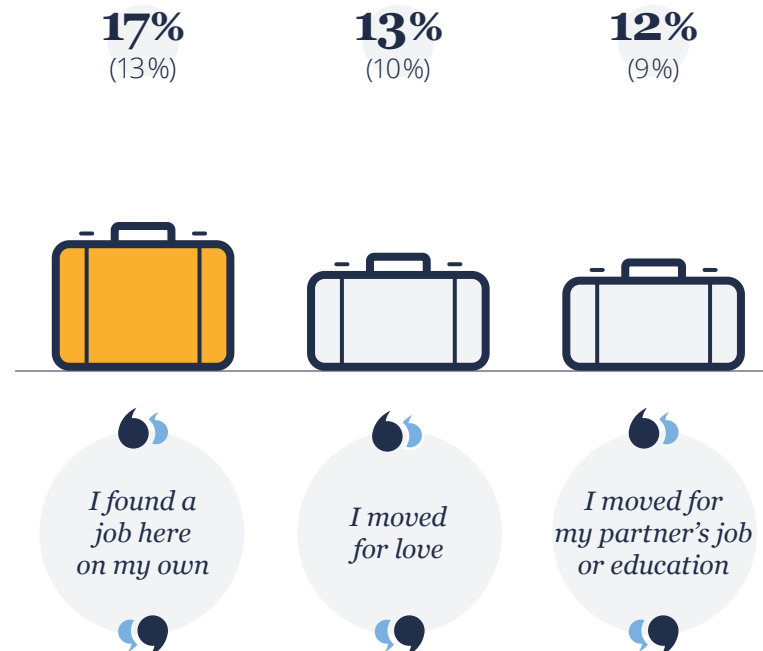
schools, as 79% of the expat parents regard the quality of education to be generally decent, clearly exceeding the global average of 65%.

Along with education, healthcare in France seems to be outstanding. A vast majority of the expats, 81%, give the local medical care a positive rating. Also, a trip to a hospital should not cost an arm and a leg, figuratively speaking; 77% of the participants in France find the healthcare to be overall affordable, whereas around the globe only 55% of the respondents think the same.

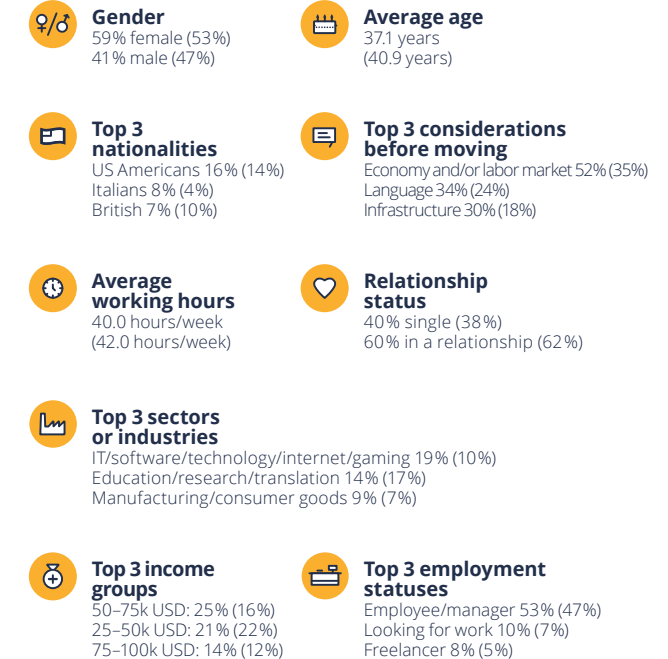
Ranking



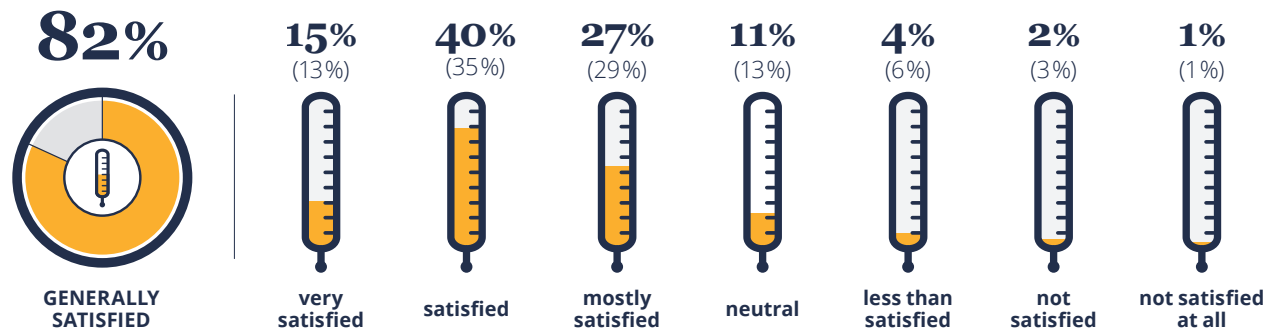
Top 3 reasons for relocating (vs. global average)



Expatriate stats Germany (vs. global average)



How satisfied are expats with life in Germany? (vs. global average)



Expatriate Voices



Safe Jobs, Happy Families

Germany is a great country to work in and raise a family, but difficulties in finding local friends and learning the language make settling in hard.

Quality of Life: Made in Germany

Germany ranks ninth in the Quality of Life Index, mainly thanks to its great transport infrastructure, healthcare, and safety. Also, almost eight out of nine expats (89%) feel positive about the quality of the natural environment. However, survey respondents also rain on Germany's parade, figuratively speaking: three out of eight respondents (37%) aren't happy with the weather, compared to only 22% globally. Two-thirds of expats living in Germany (67%) say that the transport infrastructure is very good, which

is twice as high as the global average (33%). The infrastructure leads to plenty of travel opportunities, according to those 93% of the respondents who rate them positively. These factors put Germany sixth in the Travel & Transport subcategory.

Healthcare is excellent, according to the vast majority of survey respondents, earning Germany the third rank worldwide as far as the quality of medical care is concerned. Over eight in ten expats (85%) rate the quality of healthcare favorably, compared to 60% globally.

Moreover, 72% of expats in Germany agree that local healthcare is affordable, whereas only 55% of their peers around the world would say the same.

For those looking for peace and quiet, Germany is the place to be, with only 1% or less having anything negative to say about personal safety, political stability, or peacefulness in the country. Globally, the respective averages are 11%, 16%, and 10%. Decades of political stability have indeed allowed Germany to become the economic powerhouse of Europe.

Germany: The Land of Job Opportunities?

As Germany is known for its strong economy, it might not be that surprising that the country is doing great in the Working Abroad Index: it claims the fourth place this year. High job security and good career prospects boost the ranking, although mediocre ratings for work-life balance bring down the average somewhat. Nonetheless, almost seven in ten expats (69%) are generally happy with their 40-hour workweek, which is indeed two hours shorter than the global average. Looking at those in full-time jobs only, the average 42.7 hours spent on the job every week are also below the global average of 44.9 hours.

Furthermore, almost two-thirds of expats in Germany (65%) feel positive about their career prospects. However, as far as their career paths are concerned, the local participants differ slightly from the global survey population: among employees and managers in Germany, respondents seem to favor the role of senior employee or expert (51%) rather than management positions (27%), when compared to their global counterparts (41% and 38%, respectively).

Germany ranks second after Luxembourg in the Job Security subcategory, as 96% of respondents rate the state of the economy positively and 73% say the same about their own job security. Expats with families will be happy to know that their children's education and medical care in Germany are also safe as houses.

Excellence in Education

Ranking seventh in the global Family Life Index, Germany is a great destination for expats who'd like to bring their kids along. The quality of education is ranked 4th out of 41 countries worldwide, and only 7% of the respondents with kids rated it negatively, compared to 19% around the globe. Seven in ten respondents consider education easy to afford in Germany, in contrast to only four out of ten (41%) globally.

Almost three in five expat parents (59%) are completely satisfied with the health and safety of their kids, and one in three respondents is completely satisfied with the local education options for their children. The respective averages around the world are just 33% and 22%.

Expat families take advantage of the quality options for schools and childcare, as 44% send their children to local daycare facilities and 46% to a German state school. The respective averages worldwide are just 26% and 30%. It should not come as a surprise that expat kids in Germany speak the local language better than their global peers, with 43% speaking it very well, as compared to 34%.

A Less Than Cordial Welcome?

The German language, however, is one of the issues that make feeling at home quite difficult, as Germany ranks 54th out of 64 destinations in the Ease of Settling In Index. While three in five survey participants do not consider learning German easy, less than half of the expats around the world (46%) echo this statement about the local language in their host country. In addition to the difficulty of learning the language, it is also rather hard to get by without speaking any German, as over half of the respondents (52%) agree.

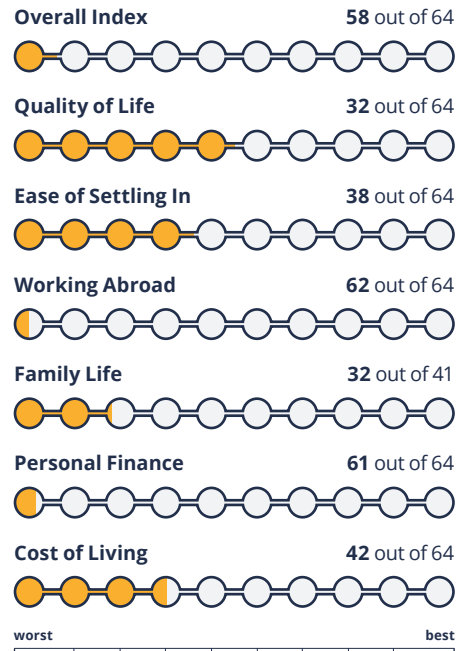
The local residents do not make settling in any easier: only 12% of the respondents would describe the German population in

general as very friendly while the global average is almost three times as high (30%). Another 11% only think that their German neighbors are very friendly towards foreign residents — on a global scale, more than

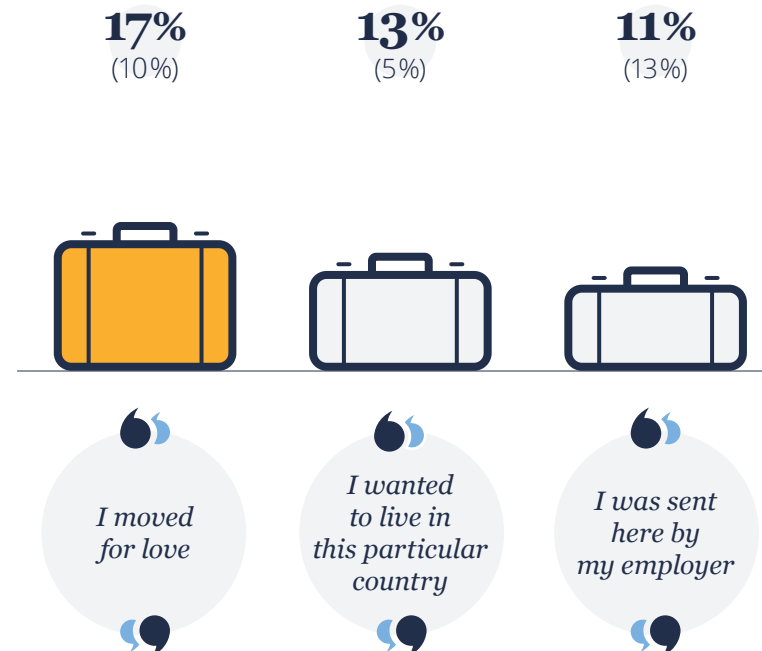
double the respondents (24%) would say the same about people in their host country. It follows that over half of the expats surveyed (51%) do not agree that making local friends in Germany is easy, whereas

less than two-fifths (38%) of the global survey population share their opinion.

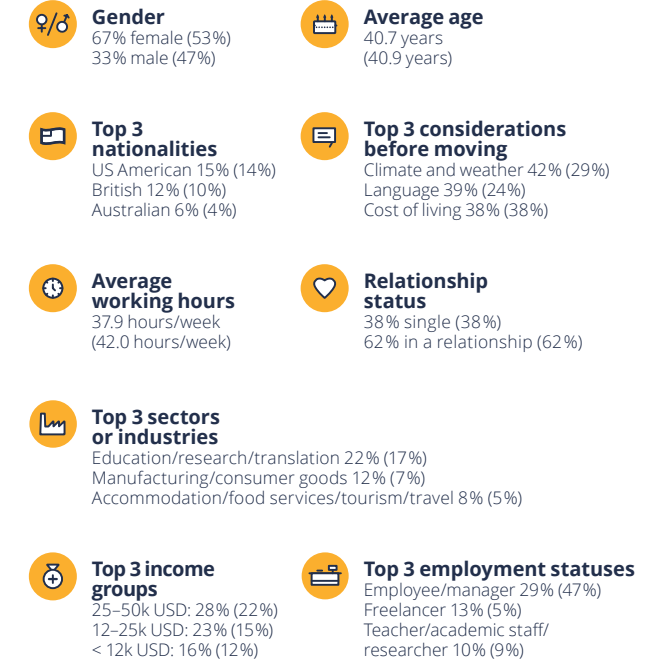
Ranking



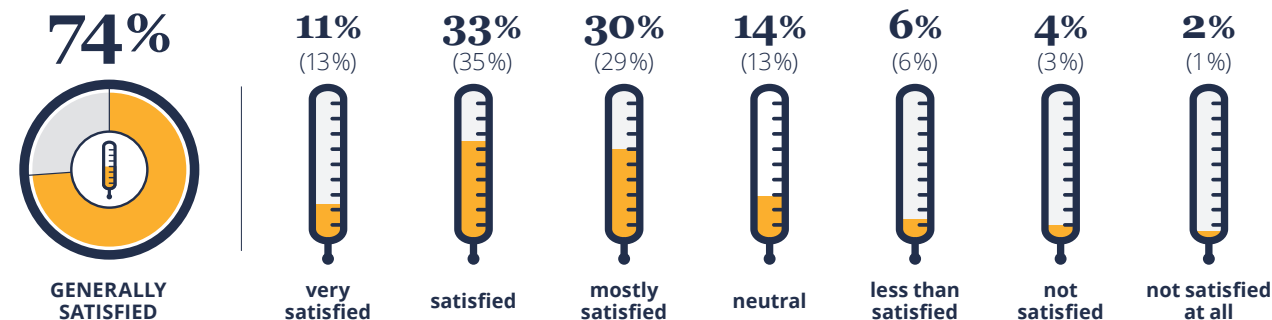
Top 3 reasons for relocating (vs. global average)



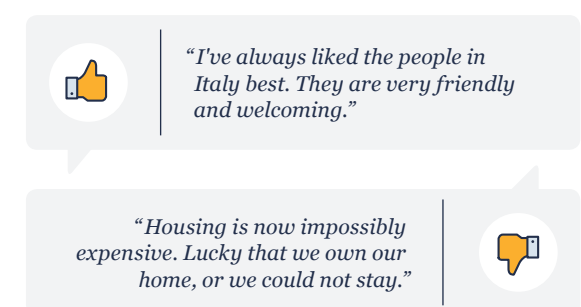
Expatriate stats Italy (vs. global average)



How satisfied are expats with life in Italy? (vs. global average)



Expatriate Voices



Of Pasta & Problems

The cradle of European culture still offers *la dolce vita* in the form of a pleasant climate and low working hours. Otherwise, Italy's current situation leaves a lot to be desired.

Italy's struggle with the economic crisis in recent years has also left its impression on expat life. In the Personal Finance Index the country ranks 61st, the fourth lowest of all countries surveyed. This obviously also plays a role in Italy's poor overall ranking at 58th place.

Living in Italy isn't all doom and gloom, though, as the country ranks a solid 32nd out of 64 in the Quality of Life Index, performing averagely in all the relevant sub-categories. Expatriates in Italy seem to be

relatively happy, too, despite the economy; almost four-fifths (79%) are more or less pleased with their lives.

A Warm Welcome

Expatriates do not generally have difficulties with the Italian culture: two-thirds of them say they feel "at home" in Italy and the local population is found to be pleasant company, as 75% rate the Italians' friendliness positively. Similarly, getting used to the local culture is regarded to be painless by 67% of the respondents, as opposed to a global 60%.

The Italian language is rather simple to learn, at least according to the survey participants; 54% consider learning the local language more or less easy. Worldwide this opinion on a host country's tongue is shared by only a little more than a third (37%). On the other hand, expats might encounter some challenges if they do *not* know Italian; two-thirds say that it is difficult to live in the country without speaking the language.

Career Prospects in a Tailspin

As mentioned before, Italy's economy has

definitely seen better days, as its state is considered to be poor by over three-fifths of respondents (62%). In global comparison this result is particularly striking, since the worldwide percentage of expats with an unfavorable view of their respective country's economy is a mere 21%. There is also a huge difference in employment and incomes between the industrialized north and the agricultural south.¹

Expats in Italy do not have particularly high expectations for their careers, either. Only 37% say they are overall happy with the career prospects in the country as compared to the worldwide average of 56%. Also, job security is seen as sub-par and regarded negatively by two-fifths of the participants in Italy, while globally only 22% have such concerns.

Overall, these factors result in Italy ranking 62nd in the Working Abroad Index, succeeded only by Portugal (63rd) and Greece (64th).

Empty Piggy Banks

With the employment situation being what it is, it should come as no surprise that

expats in Italy have reason to complain about their finances, too. Almost a third of the participants in Italy (32%) say that their disposable household income is not quite sufficient for their daily lives, resulting in the fourth lowest position in the Personal Finance Index. In the Cost of Living Index, the country does a little better, although the 42nd position (a lower ranking indicates a higher cost of living) is definitely nothing to write home about, either.

Averageness in Education

Family life in Italy is not believed to be in quite as deplorable a state as the country's economy. However, ranking 32nd out of 41 countries in the Family Life Index, Italy does not really shine in any of the related subcategories, either.

Children's education is found to be rather more affordable than childcare; while the former is considered to be not too pricey by 43% of respondents, only 24% say the same about the latter. Globally the respective percentages are 41% and 42%. In part, this might have something to do with the choice of education: over half of expat parents in Italy (53%) have sent their kids

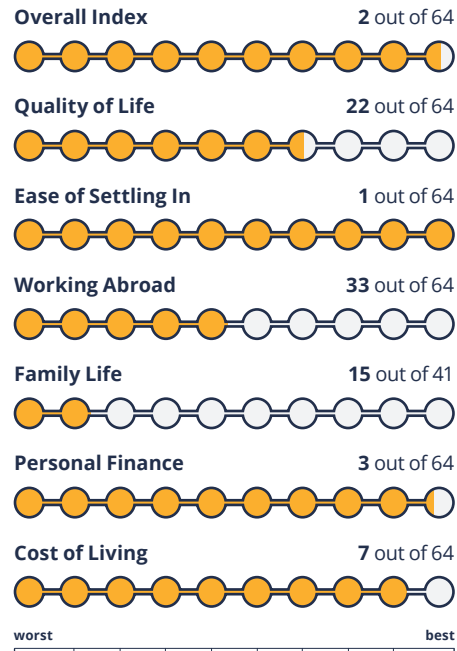
to a local state school, compared to a global average of just 30%.

The quality of education is given a favorable score by a little over half of the parents (57%), which is somewhat below the worldwide average of 65%. Nevertheless, overall, expat families in Italy seem to be doing alright, since the majority (86%) rates family life in general as positive.

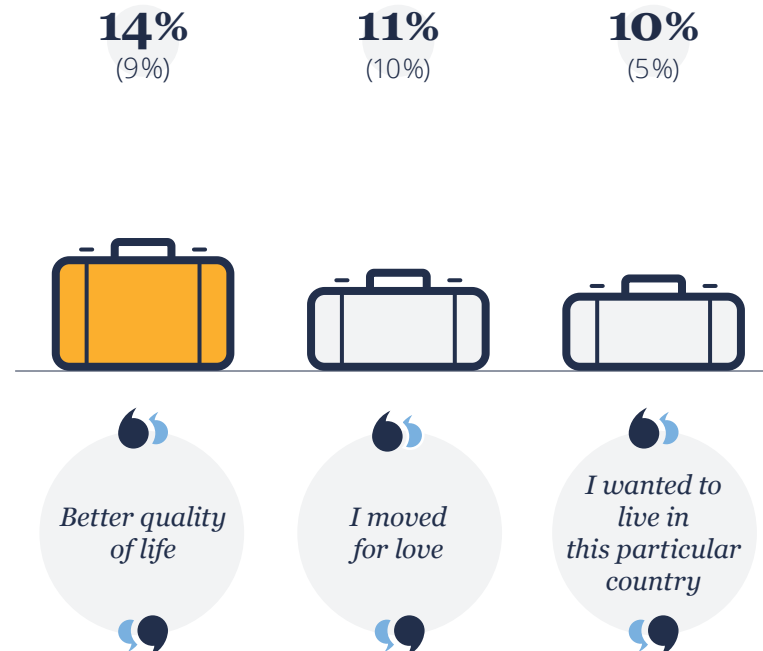


¹ The CIA World Factbook
<https://www.cia.gov/library/publications/the-world-factbook/geos/it.html>

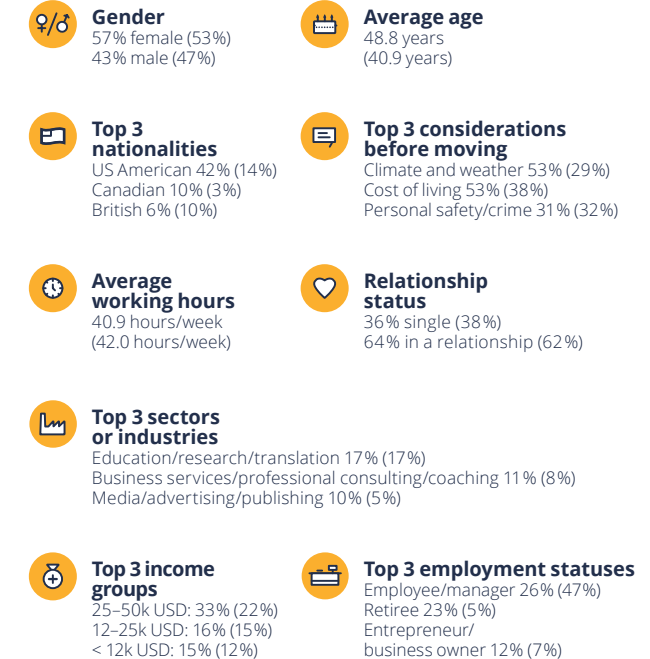
Ranking



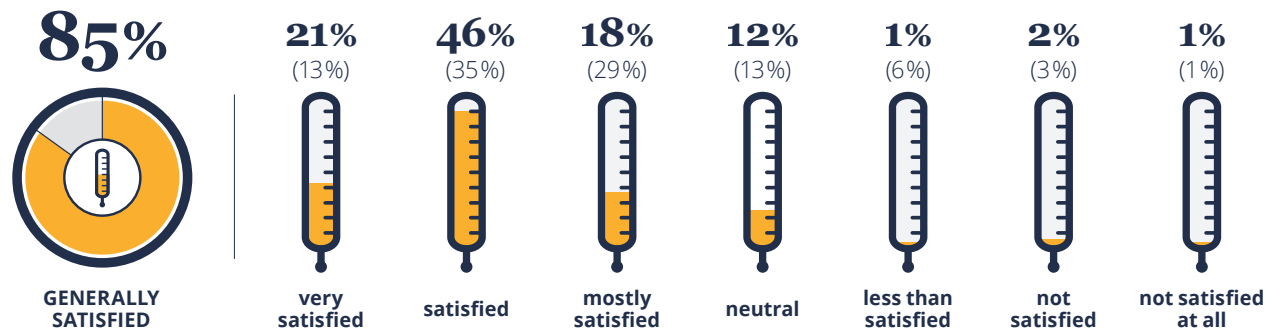
Top 3 reasons for relocating (vs. global average)



Expatriate stats Mexico (vs. global average)



How satisfied are expats with life in Mexico? (vs. global average)



Expatriate Voices



Viva Mexico!

Second in the overall ranking, and the easiest country to settle in, Mexico has won the hearts of many expats with the friendliness of its people, beautiful beaches, and tasty cuisine.

Bienvenidos!

Mexico tops the charts in the Ease of Settling In Index this year, due to the easygoing culture and friendly populace. It is easy to get used to the local culture, say over four out of five expats (82%), their mouths probably full of tacos.

The people are the salt of the earth, or in this case, the salt in your margarita, as Mexico ranks second in the Friendliness subcategory. Almost all of the respondents (94%) rate the general friendliness of the population positively, and nine out of ten expats describe the attitude of the Mexican people toward foreign residents to be similarly friendly.

It naturally follows that making local friends is easy, and seven out of ten participants find it to be so, compared to only 45% globally. Consequently, Mexico also ranks second in the Finding Friends subcategory. Finding a common language should not be too difficult, either, as almost two-thirds of expats (64%) say that it is easy to learn Spanish.

The (Low) Price of Happiness

Getting by financially is also easy for expats in Mexico, as over four out of five (81%) view the cost of living favorably and over three-quarters (76%) are generally happy about their financial situation. Mexico ranks seventh in the Cost of Living Index and third in the Personal Finance Index.

Free of financial woes, expats are exceptionally happy with their life in Mexico, which ranks third in the Personal Happiness subcategory after Ecuador and Costa Rica. Roughly three out of eight participants in Mexico (38%) say they are very happy with their lives, almost double the worldwide average of 19%.

Mexico also gets praise for its leisure options, ranking second in the subcategory globally, with over seven out of eight (88%) expatriates rating the availability of leisure activities positively. And where there is sun, there is also fun, say 94% of respondents who like the climate and weather in Mexico. However, this is not enough to put Mexico

higher than 22nd place (out of 64 countries) in the Quality of Life Index, due to its low scores in the Travel & Transport and Health, Safety & Well-Being subcategories.

Mexico is an amazingly diverse country, so it is not surprising that a majority of respondents (93%) rate the opportunities for travel positively. There are some speedbumps on the road, however, as only 56% feel the same about Mexico's transport infrastructure.

Personal safety is viewed negatively by almost a quarter (24%) of the respondents, compared to a worldwide average of 11%. Similar discrepancies in the negative averages for political stability (29% vs. 16%) and peacefulness (23% vs. 10%) hint at the social unrest in the country. Despite

these issues, however, many expatriates have made Mexico their permanent home.

A Good Place to Hang Your Sombrero

Mexico seems to be a popular place to retire, as it has almost five times as many retirees (23%) as the global average (5%), and over two out of five expats surveyed (41%) say they are likely to stay forever.

Those who are not retired yet are not too happy about their work-life balance, as Mexico ranks 30th in this subcategory. On average, the expatriates in Mexico with full-time jobs work 47.1 hours per week, and workers are not guaranteed any paid leave during their first year of employment according to Mexican law.¹

The low number of official vacation days is not everyone's problem, though, as almost

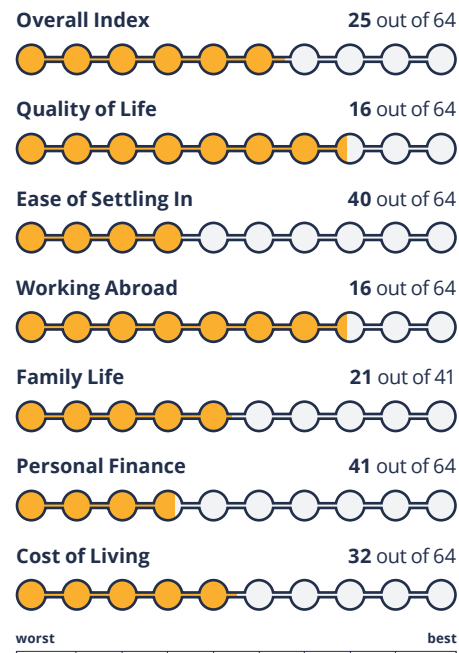
two out of seven expats (28%) work part-time and roughly one out of eight (12%) is a self-employed entrepreneur. In comparison, the worldwide averages are 14% and 7%, respectively.

High job satisfaction boosts Mexico to eighth place in the Job & Career subcategory, as almost three-quarters of respondents (73%) say they are generally satisfied with their jobs. However, almost one-third of them (31%) are worried about the state of the economy, lowering the ranking in the Job Security subcategory to 40th. These factors put Mexico 33rd in the Working Abroad Index, which is its worst ranking in the main indices.

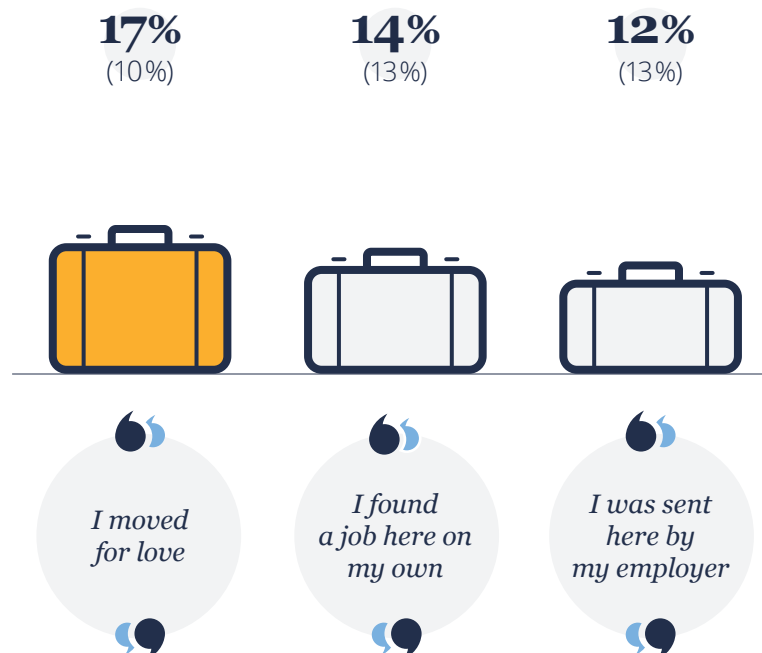


¹ **Secretaría del Trabajo y Previsión Social**
<http://www.profedet.gob.mx/profedet/pdf/LeyFederaldelTrabajoActualizada.pdf>
4 February 2011

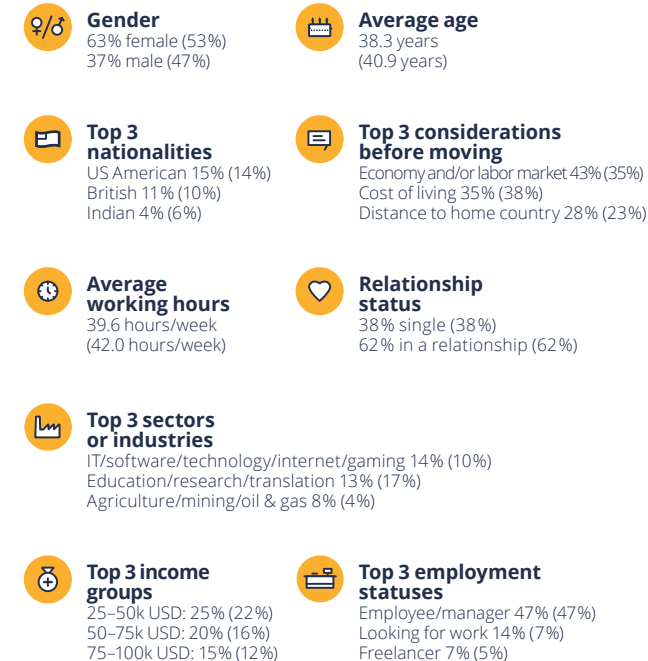
Ranking



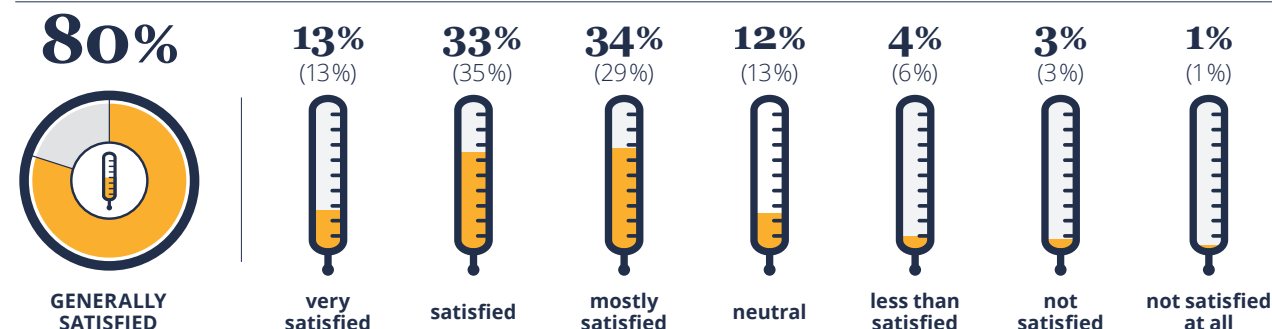
Top 3 reasons for relocating (vs. global average)



Expatriate stats Netherlands (vs. global average)



How satisfied are expats with life in the Netherlands? (vs. global average)



Expatriate Voices



Scoring in Education, Work, and Life

Expats in the Netherlands benefit from promising jobs and education options, as well as leisure and travel opportunities.

Gaining a Foothold

In the Netherlands, 68% of expatriates consider the population generally friendly, and 67% enjoy the friendliness of the local population towards foreign residents, which is mostly on par with the global average. Making new friends in general is considered easy by 55%, whereas only about one-third (34%) regard finding local friends straightforward, landing the Netherlands on a disappointing 53rd place in the Finding Friends subcategory of the Ease of Settling In Index. And indeed, 43%

of expats have mostly other expats as friends, while only 11% say that their friends are predominantly local residents.

There is good and bad news for non-Dutch speakers: while four in seven (57%) find learning the local language hard, 64% don't think it's difficult to live in the Netherlands without speaking the language. Furthermore, three-fifths (59%) consider getting used to the Dutch culture overall easy, and 57% even claim to be feeling at home in it.

To Travel Is to Live

Since love is the top motivator for a move to the Netherlands (17% state this as their most important reason), it is fortunate that 78% are generally happy in their relationship, 41% even quoting complete satisfaction. Personal safety, political stability, and peacefulness, too, are all considered positive by the vast majority of survey participants in the Netherlands (94%, 92%, and 93%, respectively). Even though more than half the respondents (52%) are not fond of the Dutch weather

and climate, available leisure activities are regarded positively by 85%. Luckily, 70% of expats are also content with their work-life balance and 92% appreciate the opportunity to travel. In addition, over nine-tenths (92%) favor the transportation infrastructure in the Netherlands. In fact, the country is ranked 8th out of 64 countries in the Travel & Transport subcategory of the Quality of Life Index.

Getting Down To Business

The Netherlands is ranked 16th in the Working Abroad Index. Two-thirds of respondents there are overall satisfied with their jobs and 57% appreciate their career prospects, which is mostly on par with the respective global averages (64% and 56%). Nearly three in five respondents (58%) are further satisfied with their job security, and 84% regard the state of the economy positively (globally, only 65% do so for their respective host country).

In the Personal Finance Index, the Netherlands is positioned at the 41st place — 65% are content with their financial situation, which is the same as the global average. Only half the expats approve of the cost of living, and one-quarter even goes so far as

to say that their disposable household income isn't enough to get by. In addition, 50% find the affordability of healthcare appropriate, while three-fifths are overall satisfied with its quality.

Ever Considered a Dutch Education?

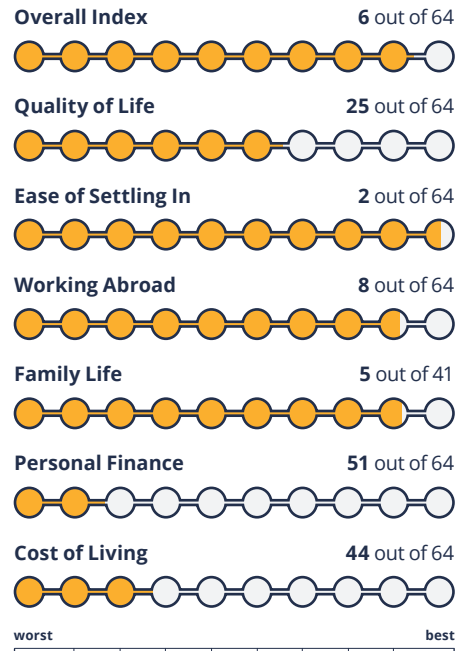
To continue with expenses, childcare is considered costly by 56% of expat parents in the Netherlands — 32% even consider it very hard to afford — whereas education is only regarded as expensive by approximately one-fourth (26%). Around the globe, 42% of expat parents disapprove of the education costs in their respective host country.

Three out of five expat parents are generally satisfied with the childcare options, but only 37% consider them numerous and easy to get. Regarding education, the Netherlands ranks 11th out of 41 for its options and only 16% are generally dissatisfied with their availability. In addition, the quality of education is considered very high, with only 2% of expat parents who don't find it satisfactory.

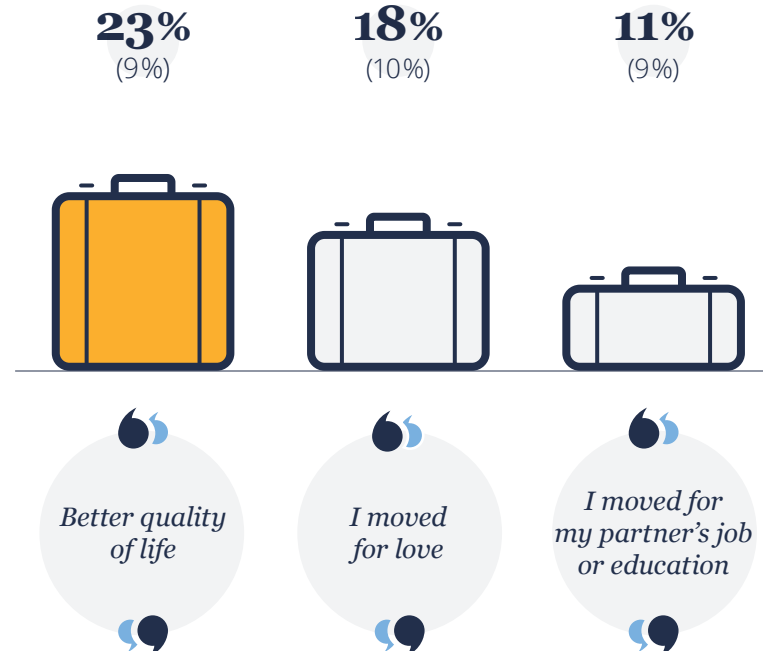
Altogether, 79% enjoy their family life in general in the Netherlands. Six in seven

expat parents (86%) rate their children's well-being positively, and a similar percentage (87%) approves of their children's health and safety. Last but not least, three-fourths of respondents (74%) consider the attitude of the Dutch towards families with children overall friendly.

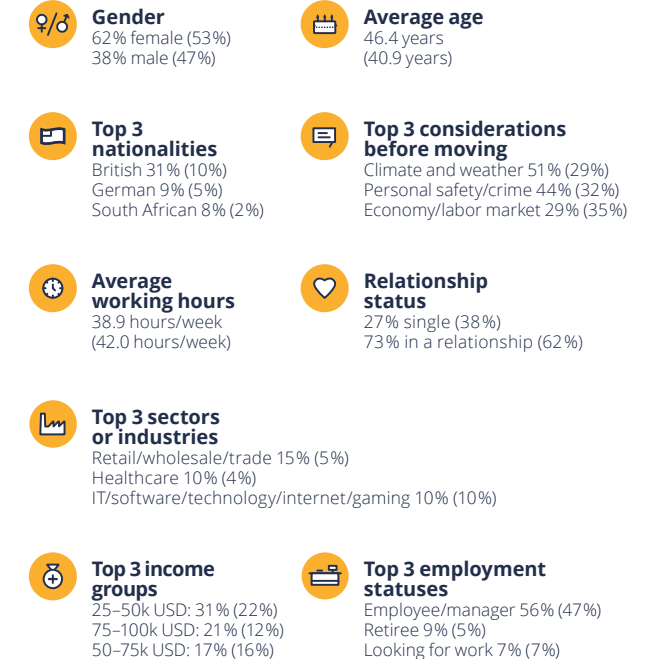
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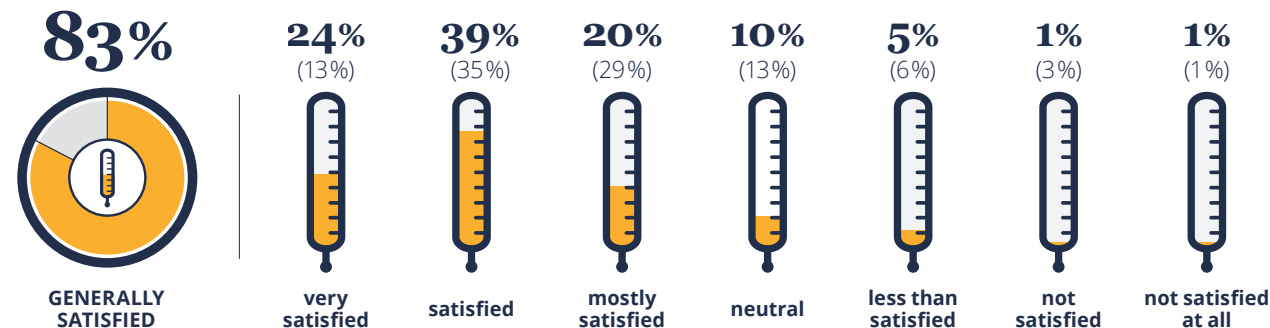
Top 3 reasons for relocating (vs. global average)



Expatriate stats New Zealand (vs. global average)



How satisfied are expats with life in New Zealand? (vs. global average)



Expatriate Voices



Nature, Leisure and Romance

For families and outdoorsy people, New Zealand hits the spot, but the high cost of living is a drawback.

The isolated island-country in Oceania used to be a British colony until the 20th century, and is still today a member of the Commonwealth. As such, it should not come as a surprise that the Brits are the largest group of New Zealand's expatriates, making up 31% of the total expat population.

Well-Being in Wellington

Many respondents have come to New Zealand in search of a better quality of life; 23% list this as the single most important reason for their relocation, while globally

less than half (9%) say the same. Whether expats have found the high-quality life they were looking for is open to interpretation, though, as New Zealand only ranks 25th out of 64 countries in the Quality of Life Index.

As one might expect, New Zealand excels in the Leisure Options and the Health, Safety & Well-Being subcategories of the index, ranking 5th and 8th, respectively. More than half of the respondents (53%) find available leisure options to be very good, a lot more

than the worldwide 32%. Expats apparently struggle with getting around, however, as 41% give a negative score to the country's transport infrastructure. Since globally only 23% of their colleagues feel the same, this also explains New Zealand's drop in the Quality of Life Index somewhat.

Settling in in New Zealand, on the other hand, seems to be exceptionally effortless; the country makes it to the second place in the Ease of Settling In Index, surpassed only by Mexico. Four out of five did not

have much trouble getting used to the local culture, and 77% feel more or less at home in it (vs. the worldwide 60% and 61%, respectively).

New Zealand's gorgeous nature also seems to provide a good environment for romance: 18% of the surveyed moved to the country mainly to live in the homeland of their partner, and 11% because of their partner's job or education. Furthermore, 73% say that they are in a relationship, more than ten percentage points above the global average of 62%.

No Need to Work around the Clock

Work life in New Zealand receives generally favorable reviews from the participants, as the country ranks eighth in the Working Abroad Index. Expats are particularly happy about their work-life balance: more than three-quarters (78%) rate this factor approvingly, while globally only 61% share this feeling. Expatriates with a full-time job in New Zealand also work two and a half hours less in a week than the global average (42.4 vs. 44.9 hours/week).

While the extra free time as well as the high job security — New Zealand ranks 12th in

the latter subcategory — are appreciated, conditions for pursuing a career in New Zealand are not among the best in the world. Career prospects in the country are regarded positively by 56% of the expats, exactly the same amount as the global average.

Pricey Properties

Kiwis, as the locals call themselves, might be used to paying a fortune for their apartments and estates, but expats certainly are not: over three-fifths (61%) are unhappy with the affordability of housing, which clearly exceeds the worldwide average of 42%.

Not only housing is expensive, though. Ranking 44th in the Cost of Living Index, New Zealand is among the pricier destinations in the world. Around the globe about half of the participants (51%) are happy with the cost of living in their respective host country. In New Zealand, however, only 35% of the expats consider the costs of living in general to be reasonable.

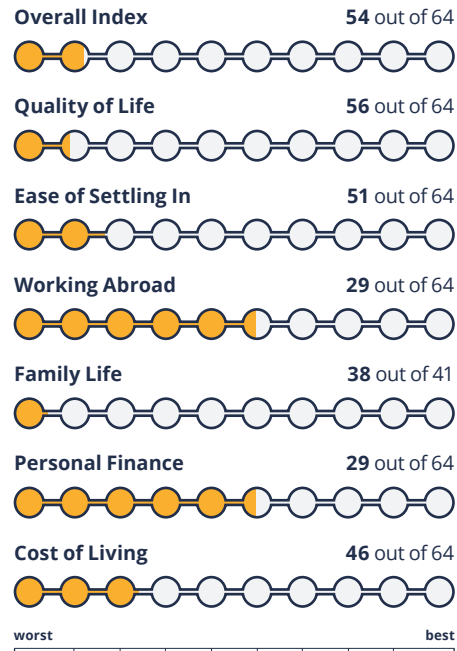
The living expenses might be lofty, but the other side of the coin is a prospering and

stable economy. Over four-fifths of the respondents (82%) are pleased with the economic conditions and none of them regard them as very bad.

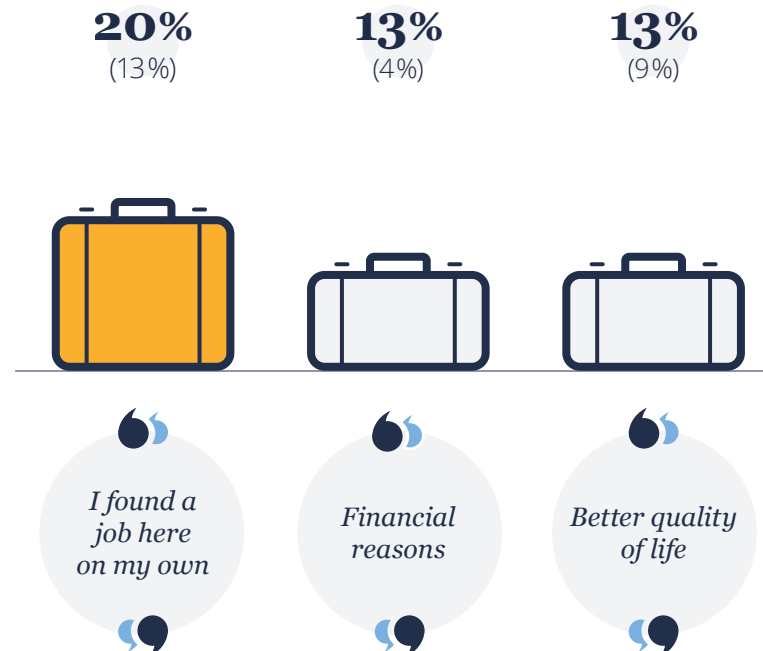
Kiwis Care about Kids

Bringing family along to New Zealand is not a bad idea, as the country ranks as the fifth best in the Family Life Index. A majority of expat parents in New Zealand find childcare to be widely available (66% compared to the global 45%), even if costs are met with slightly less enthusiasm: only 39% are pleased with the affordability of childcare. Children's education receives favorable ratings, both in terms of options and quality, ranking 8th and 10th out of 41 countries, respectively. Overall, the majority of expat parents in New Zealand (65%) has opted to send their kids to local state schools, followed by local private schools (25%) — note that multiple answers were possible here.

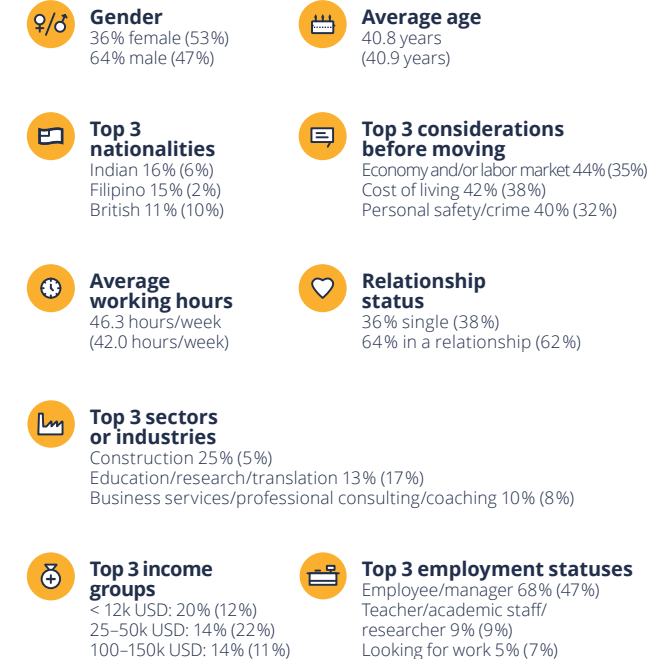
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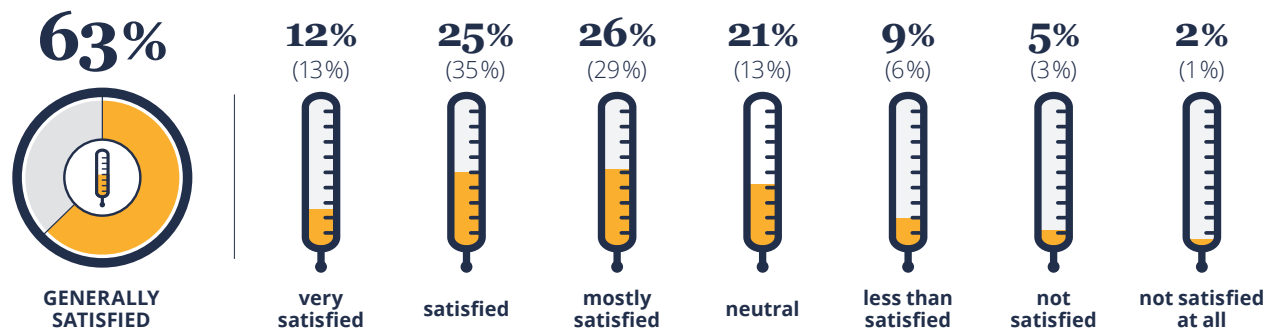
Top 3 reasons for relocating (vs. global average)



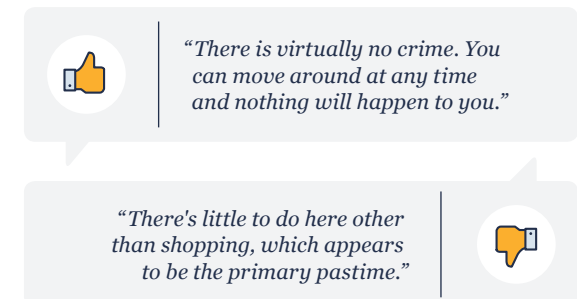
Expatriate stats Qatar (vs. global average)



How satisfied are expats with life in Qatar? (vs. global average)



Expatriate Voices



No Pain, No Gain

Qatar's booming economy attracts expats from all over the world, but relocating there has its drawbacks as well.

The small monarchy in the Arabian Peninsula has managed to achieve the highest GDP per capita in the world, mostly due to its immense oil resources.¹ Unfortunately, the economic prosperity is not always reflected in expats' lives: the country ranks 54th in the overall country ranking and 56th in the Quality of Life Index. Also, expat incomes can vary widely: While 23% of respondents say their annual gross household income is 100,000 USD or more, for a fifth it's less than 12,000 USD a year.

Peaceful but Boring

A lack of decent leisure activities is likely one reason for the poor performance in the

Quality of Life Index. Less than half of the expats in Qatar (46%) consider available leisure activities to be overall good, while globally three out of four expats regard that aspect in their host countries positively. Further, Qatar's transportation infrastructure is anything but perfect, with close to half of the respondents (46%) expressing their disappointment here, twice as many as the respective global percentage of 23%.

Furthermore, expats in Qatar seem to struggle with the heat, as over a third (34%) finds the local weather and climate to be bad, an opinion shared by a mere 22% of their worldwide peers. It's not all doom and gloom in Qatar, though: over half of the respondents

(52%) find the peacefulness in the country to be very good, and 82% give the political stability a favorable review.

Feeling Unwelcome

Settling in in the country may turn out to be a considerable challenge, though, as two in five expats in Qatar experienced trouble with this. Getting used to the local culture is not easy (36% report difficulties here vs. the worldwide average of 24%) and apparently expats don't really feel at home in the country either: only 43% feel that way compared to the global average of 61%.

The local population is regarded to be rather unfriendly by the respondents, which prob-

ably does not make settling in any easier. Only 49% describe local citizens as friendly—worldwide, not quite three-fourths of survey participants (72%) do so. All in all, Qatar's rankings in the Feeling Welcome and the Friendliness subcategories of the Ease of Settling In Index are 59th and 58th out of 64, respectively.

Fortunately expats do not have much trouble with languages in Qatar. Almost two-thirds (65%) say the language barrier is not a problem for them, even if learning the local language is considered a challenge by 58% of respondents in Qatar.

Nose to the Grindstone

Workaholics will enjoy their stay in Qatar, as the working hours in the country are among the highest in the world. While on average expats work 42.0 hours a week, respondents in Qatar spend 46.3 hours weekly at their jobs. Still, even though the

overall job satisfaction is below the world-wide average, most expats in Qatar are generally happy with their positions (55% vs. the global 64%).

The state of the economy in the country is praised highly by the respondents. Well over half of them (56%) consider it to be very good, an opinion only 25% of expats worldwide share about their host countries. And just 2% of the participants regard Qatar's economy negatively.

High Costs, Questionable Quality

Living in Qatar is not cheap, though. Only 33% of expats are overall pleased with the country's cost of living, while worldwide 51% of the respondents express their happiness with this factor in their respective host countries. Still, for those with high incomes, these clearly compensate for some of the high living costs, and 80% of the participants consider their household income to be

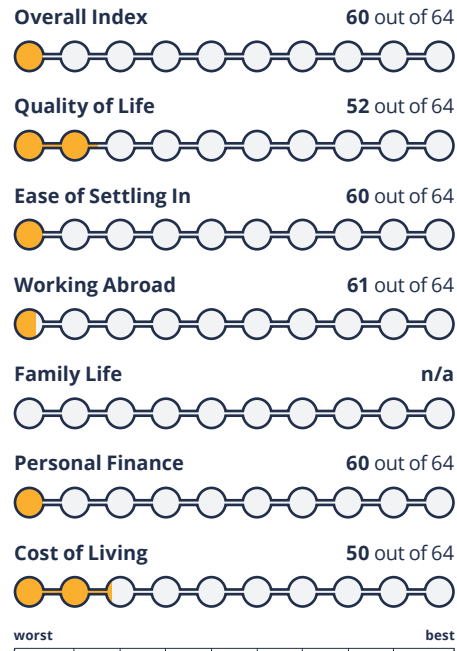
about — or even more than — enough for their daily lives.

Family life in Qatar, on the other hand, is mediocre at best. Childcare and education options are somewhat below the average, with 49% and 51% of expat parents, respectively overall happy with them, next to global averages of 60% and 70%. The quality of education is nothing to write home about, either, as Qatar ranks 26th out of 41 in this regard. The costs of education also meet the country's standards by being rather high: 73% of expat parents in Qatar are displeased with the affordability of education.



¹ **The CIA World Factbook**
<https://www.cia.gov/library/publications/the-world-factbook/rankorder/2004rank.html>

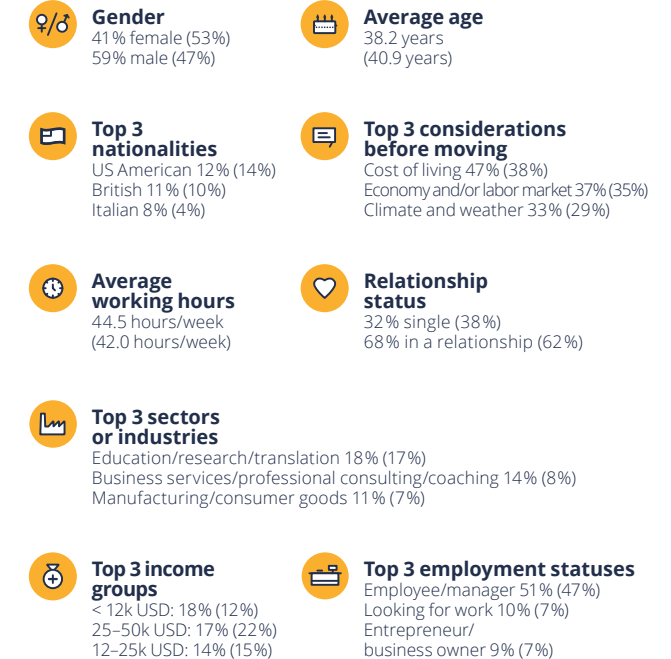
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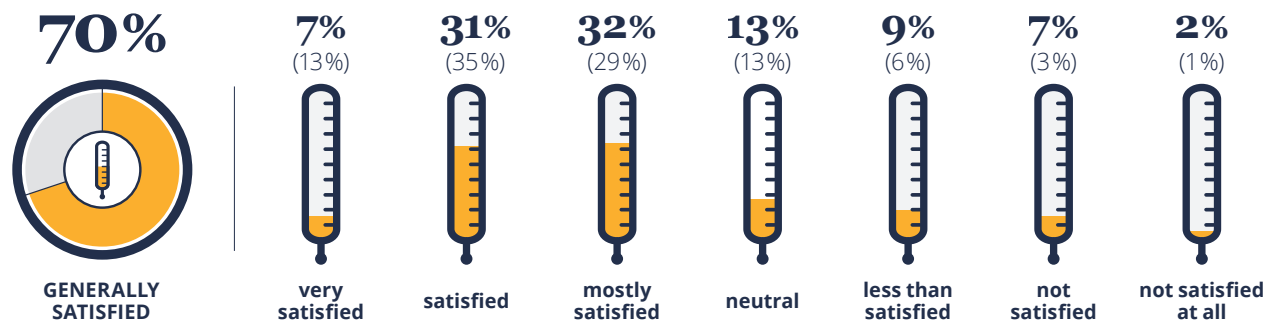
Top 3 reasons for relocating (vs. global average)



Expatriate stats Russia (vs. global average)



How satisfied are expats with life in Russia? (vs. global average)



Expatriate Voices



Not Only Vodka and Caviar

Ranking 60th out of 64 countries, Russia is not among the respondents' favorite destinations. The language barrier, lack of security, and bad weather make expat living in Russia difficult

The Wild, Wild East?

Over a quarter of the expats surveyed (27%) say their top reason for relocating to Russia was being sent there by their employer; globally the average is only 13%. Roughly one in ten respondents moved to Russia because they were looking for adventure and a personal challenge (11%), and according to the survey results, life in Russia abounds with challenges indeed.

Russia ranks 52nd out of 64 countries in the Quality of Life Index, which is one of its

better scores in the survey. Improving this ranking is Russia's score in the Leisure Options subcategory, where it comes in 31st. Over seven out of ten expats feel positive about the leisure options available in Russia (71%).

With its vast territory, Russia offers generally good opportunities for travel, as two-thirds of the survey participants agree. Getting around should not be a problem either, as the transport infrastructure is rated favorably by another two-thirds of

the expatriates. However, Russia gets bad grades in the Health, Safety & Well-Being subcategory, where it ranks 62nd worldwide. Political stability and peacefulness are rated very good by only 9% and 12% of expatriates, respectively. In comparison, the global averages for these factors are more than three times as high, with 34% and 39%.

Due to safety issues, but also for environmental reasons, it might sometimes seem tempting to stay indoors. Only about three

in ten expats rate the climate and weather (29%) and the quality of the environment (27%) positively.

Comrades Forever

Ranking 60th in the Ease of Settling In Index, Russia does not seem to be the most hospitable place for new arrivals. The population is slow to warm up to newcomers, but when they do, you will probably be friends for life. Over three in ten expats have a problem with the general friendliness of the population (31%), but over half of the respondents say making local friends is easy (52%).

The Russian language seems to be the hardest part about settling in, as Russia finishes last in the global Language subcategory. Fewer than one in five expatriates

says that learning Russian is easy (19%), and another 75% generally agree that it is very difficult to live in Russia without learning it.

If settling in is hard, the respondents are not very likely to tough it out, either. Only one in ten considers staying in their new host country possibly forever, compared to one-quarter of the respondents worldwide.

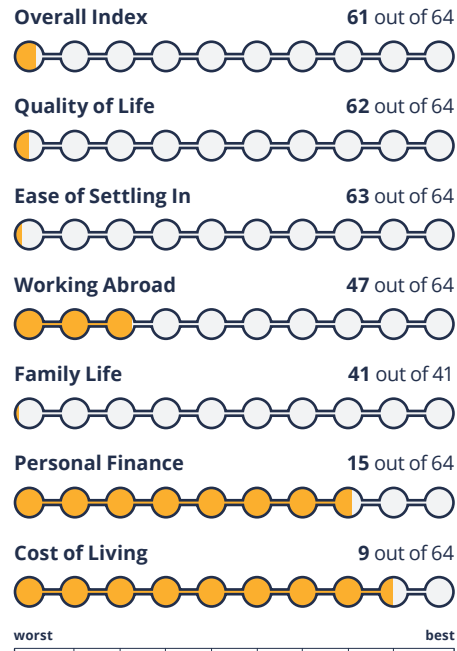
For a Fistful of Rubles

Expats in Russia work a lot. They clock in a respectable 44.5 hours per week, two and a half hours more than the global average. Those in full-time positions even spend an impressive 47.3 hours per week at work, which makes Russia one of the ten destinations with the longest working

hours around the globe. No wonder that quite a few respondents seem generally dissatisfied with their work-life balance (25%, as compared to 20% globally).

However, the hard work appears to be paying off. Among those survey respondents who identify as employees or managers, 23% have a top management position — more than twice as many as among the global survey population (11%). Not quite six out of ten respondents agree (57%) that they have improved their income by moving. When it comes to absolute household incomes, nearly one-third of expats in Russia (32%) belong to the top income groups with a gross annual income of 100,000 USD or more. Only 22% of all participants worldwide can say the same.

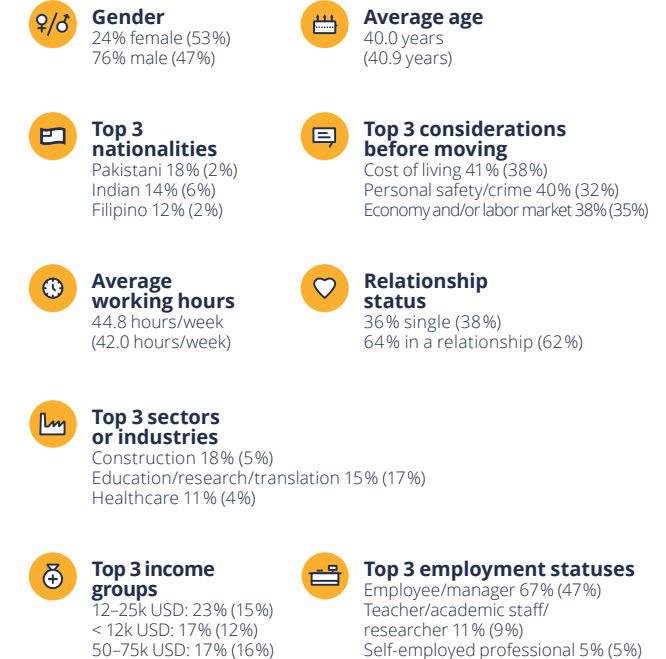
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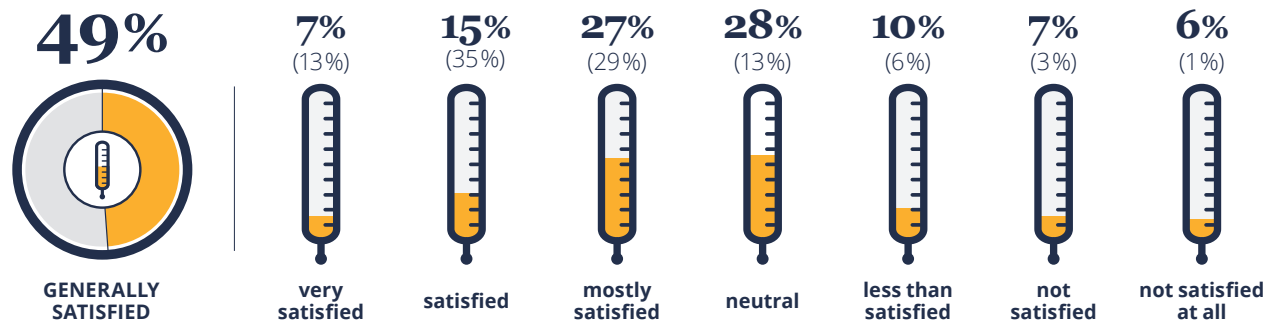
Top 3 reasons for relocating (vs. global average)



Expatriate stats Saudi Arabia (vs. global average)



How satisfied are expats with life in Saudi Arabia? (vs. global average)



Expatriate Voices



Overcoming Obstacles

Other than its promising cost of living, Saudi Arabia appears to be a problematic expat destination.

Arabic Hospitality — Not for Everyone?

The Kingdom of Saudi Arabia seems to present a true challenge for expats. Only two-fifths of the survey participants there (41%) consider the friendliness of the local population overall good, compared to 72% around the globe who rate this factor in their respective host country positively. Furthermore, just 37% favor the friendly attitude of the population towards foreign residents, and 61% consider making local friends difficult.

Adapting to the culture appears to be very problematic as well. Almost half the expats (49%) don't find settling down in Saudi Arabia easy and 44% don't feel at home in the local culture (global averages are 25% and 20%, respectively). Hence, Saudi Arabia lands the last place (64th out of 64 countries) in the Feeling Welcome subcategory of the Ease of Settling In Index.

In the land of hot sands, approximately half the expats (51%) regard learning the local language as difficult, but luckily 44% don't

find it hard to live in the country without speaking the local language.

Hot and Dull

Six in ten expatriates in Saudi Arabia (59%) consider the quality of medical care to be overall good, a percentage almost on par with the global average (60%). The quality of the environment, though, is rated favorably by only 36% of respondents and 46% don't appreciate the local weather and climate. Personal safety, political stability, and peacefulness at least, are all rated

positively by the majority of expats, even if percentages are at times noticeably below the survey averages (60% vs. 80%, 66% vs. 69%, and 71% vs. 79%, respectively).

In Saudi Arabia, just 22% enjoy the available leisure options, whereas worldwide three-fourths of the expats favor the activities available in their respective host country. Consequently, Saudi Arabia lands the 63rd position in the Leisure Options subcategory. In addition, only 39% rate the transportation infrastructure positively and less than half (47%) appreciate the opportunity to travel.

Saudi Arabia Is Affordable

The big plus for expats working in Saudi Arabia is its job security, which 51% are overall satisfied with, and additionally 86% consider the state of the economy healthy (global average: 65%) — landing Saudi Arabia a 21st place in the Job Security subcategory of the Working Abroad Index.

Furthermore, a little over half the expats (52%) are overall content with their job and a little less (48%) find their career prospects appealing. However, one-third (32%) isn't pleased with their working hours (44.8

hours/week on average) and their work-life balance (33%). All in all, Saudi Arabia thus lands a 47th place in the Working Abroad Index.

In the (reverse) Cost of Living Index, Saudi Arabia ranks among the top ten, in 9th place to be exact — better than in any other index. Over three-fourths (76%) approve of the cost of living, while globally only a little over half (51%) do so in their respective country of residence. In fact, 68% are overall satisfied with their financial situation, and 85% feel that their disposable household income is enough or more than enough to get by with. Even housing is considered affordable by 56%, which is a high percentage compared to the global average of 41%.

Families Ought to Reconsider

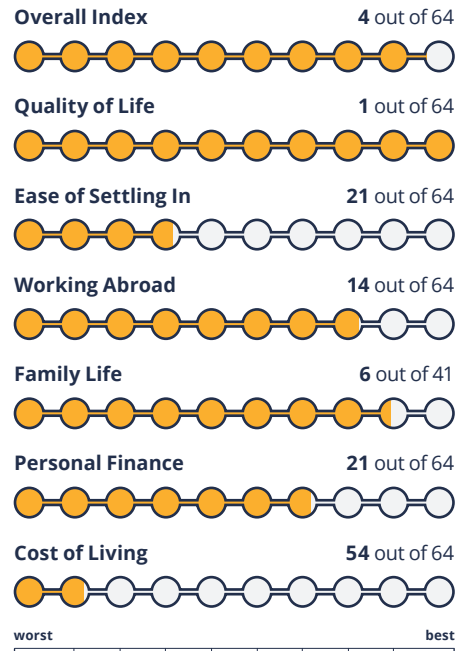
Around the world, 31% of expat parents regard the availability of both childcare and education options to be not sufficient. In Saudi Arabia, however, percentages are a lot higher — 44% don't think there are enough childcare options, and 51% don't find education options numerous and easily available. Thus Saudi Arabia lands a second to last place in the Availability of

Childcare & Education subcategory of the Family Life Index.

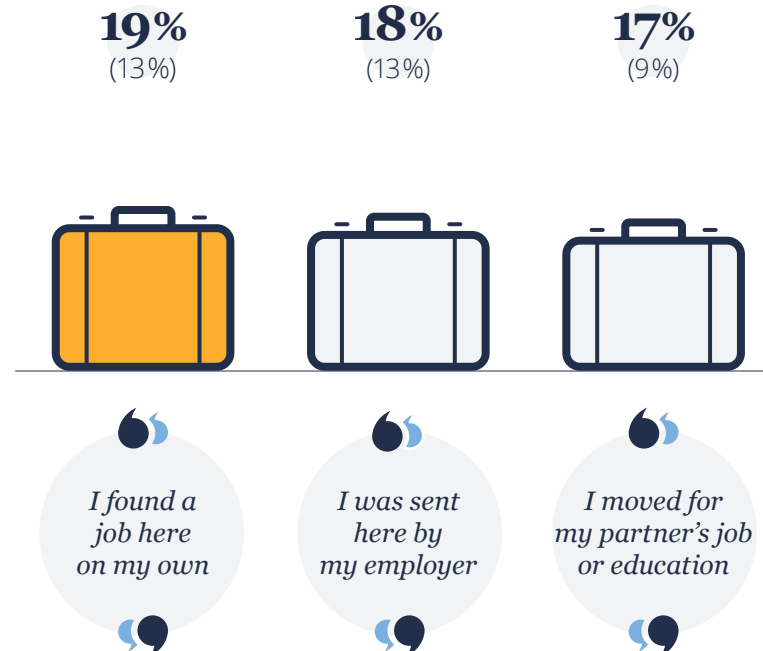
Additionally, 44% don't consider childcare easy to afford and almost half the expat parents (49%) regard education as expensive to pay for. To make matters worse, only 47% of respondents with kids favor the quality of education in Saudi Arabia (global average: 65%).

In the Family Well-Being subcategory, Saudi Arabia comes in last. Even though more than half the expat parents in Saudi Arabia rate the following factors positively, the percentages are very low compared to the global averages — children's health and safety (66% vs. 76%), children's general well-being (60% vs. 81%), and family life in general (57% vs. 81%). Also, 37% of expat parents rate the availability of leisure activities for kids negatively.

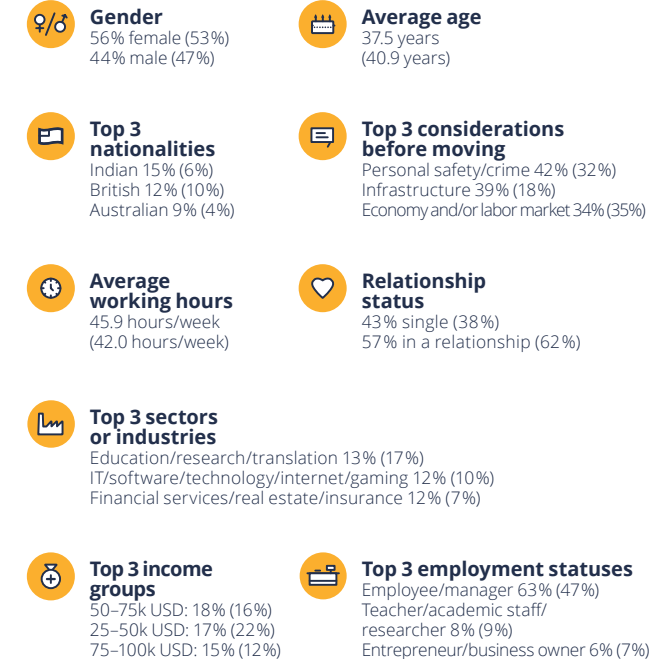
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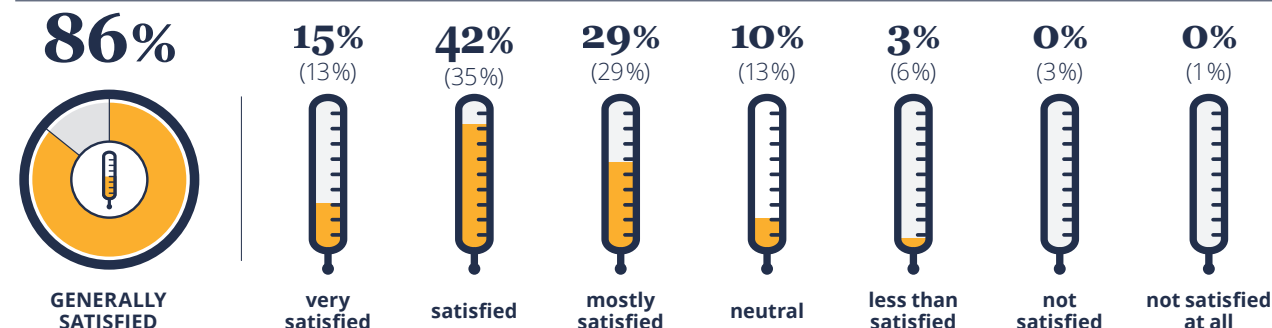
Top 3 reasons for relocating (vs. global average)



Expatriate stats Singapore (vs. global average)



How satisfied are expats with life in Singapore? (vs. global average)



Expatriate Voices



Classy Life in Southeast Asia

Ranking first in the Quality of Life Index, Singapore offers an outstanding standard of living, travel opportunities, and healthcare. These benefits cost accordingly, though.

Singapore, regarded as one of the "Four Asian Tigers" for its rapid economic growth in the later decades of the 20th century, provides an attractive choice for expats looking for high income and living standards. The small city-state also ranks fourth in terms of family well-being, third in regard to the quality of education, and sixth for health, safety, and well-being in general; the impressive results in these subcategories should guarantee that expat parents, too, are satisfied with life in Singapore. Moving to Singapore is made easier by a

welcoming atmosphere (ranked 7th in the Feeling Welcome subcategory) and four official languages, including English (3rd in the Language subcategory). The friendliness of the local population, however, is below average, ranking 47th, affording the country an overall good 21st position in the Ease of Settling In Index.

Top-Notch Transportation

Expats in Singapore do not have much to complain about regarding their living environment. Even though the city is one of the

major commercial hubs in Asia and packed with people, an astonishing 71% of respondents in Singapore find the overall peacefulness to be very good, a score that only 39% of their global peers give to their corresponding host countries. The quality of the environment receives excellent grades, too, as 87% rate it positively compared to a global 64%.

Those living in Singapore can rest assured when it comes to security, as well: 90% of the survey participants in the country regard

their personal safety to be very good while around the globe only 42% say the same. Also, not one expat in Singapore considers the political stability negatively.

The country also performs superbly when it comes to getting around, occupying first place in the Travel & Transport subcategory. Almost all of the respondents (99%) are pleased with the local transport infrastructure. Possibly because of Singapore's location in the heart of Southeast Asia, travel opportunities are equally excellent, being met with favorable reviews by 98% of respondents. The global averages are far less with 66% and 83%, respectively.

Escalated Living Expenses

All the benefits mentioned before have their downside, unfortunately, and that is the expensiveness of life in Singapore. Expats there are remarkably unhappy with their living costs: the majority (57%) rates them generally unfavorably, whereas worldwide only a third of respondents do the same.

On the other hand, incomes in Singapore also tend to be above the average. More than half of the participants (58%) access

a gross household income of more than 75,000 USD per year, while globally only 35% make as much. One-sixth (17%) even say their annual household income is 200,000 USD or more. When considering the living costs in respect to the relatively high wages, it seems unsurprising that most expats in Singapore (82%) say their disposable income is about (or even more than) enough for their daily lives.

Better Be Diligent

High salaries are not paid for idling, though. Singapore stands out — arguably in a not-too-positive sense — in a comparison of weekly working hours, which are among the highest in the world, exceeding the average by almost four hours (45.9 vs. 42.0 hours/week). This might be one reason for the country's poor ranking in the Work-Life Balance subcategory (52nd out of 64 countries).

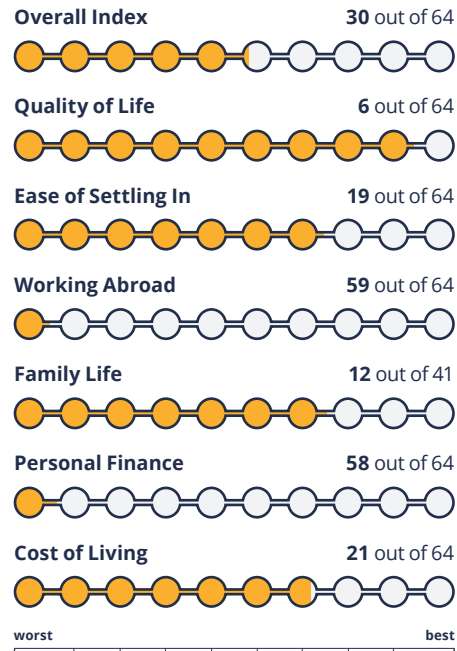
However, Singapore does well in the Job Security subcategory, where it is ranked the fifth best in the world; overall, most expats (62%) in the city-state are happy with their job security. Also, 65% rate the economy as very good.

Health and Education First

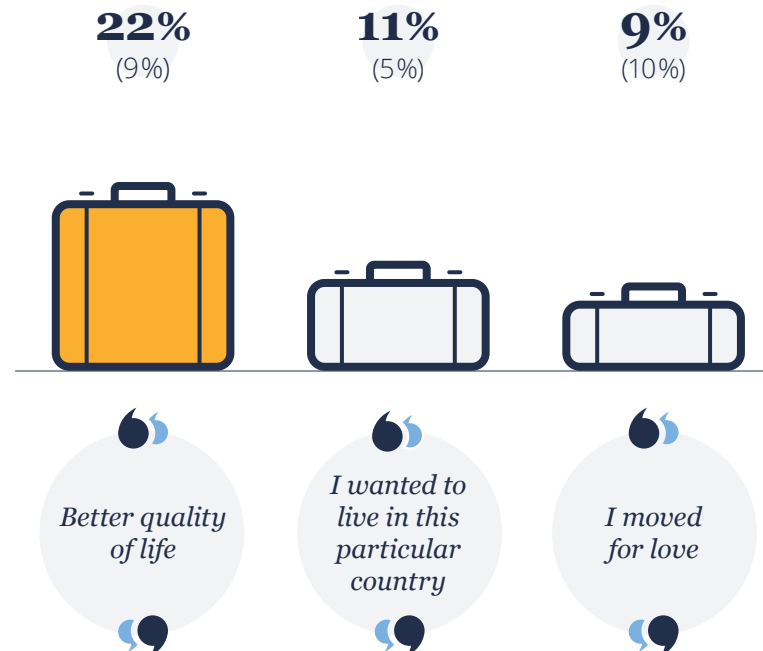
Singapore further offers high-quality facilities for children — provided their parents have the sufficient funds to pay for them. Especially education seems to be first-rate, with 83% of expat parents giving the quality of education an approving grade compared to a worldwide 65%. The affordability of education is met with less delight: 56% of parents generally disagree when asked whether education is easy to afford in Singapore.

The vast majority of expat parents in Singapore (93%) does, however, give the country a favorable score when it comes to their kids' health and safety, well over the global average of 76%. Another noteworthy result is that not a single expat parent was displeased with their children's general well-being in the country.

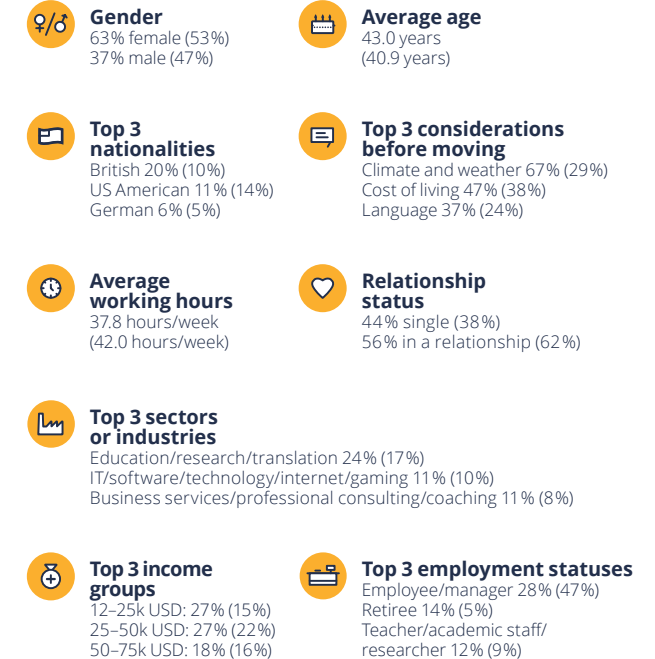
Ranking



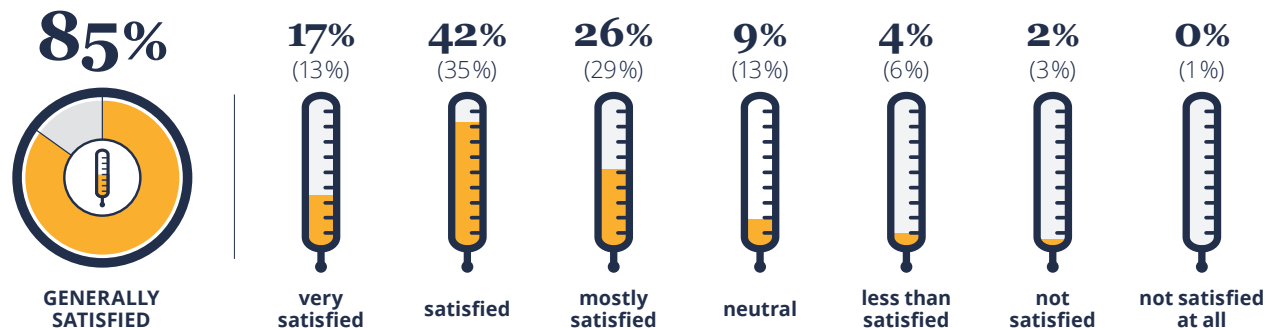
Top 3 reasons for relocating (vs. global average)



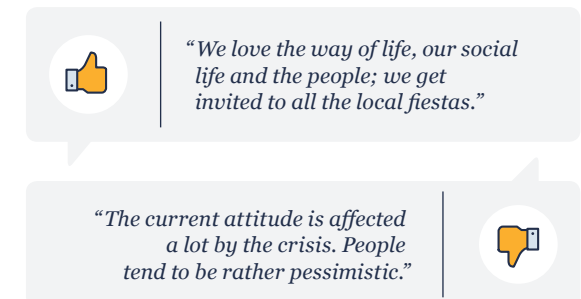
Expatriate stats Spain (vs. global average)



How satisfied are expats with life in Spain? (vs. global average)



Expatriate Voices



Sunny Side Up

Excellent weather and leisure activities give Spain a good score in the Quality of Life Index, but poor ranks in the Working Abroad and Personal Finance Indices drag it down again.

The Sun Also Rises

A better quality of life is the top motivation for relocating to Spain among those surveyed (22%), and it is a valid reason since Spain ranks sixth in the Quality of Life Index this year. Boosting the rating is the excellent score in the Leisure Options subcategory, where Spain comes in third after Australia and Mexico. Over half of the respondents (51%) rate the available leisure activities in Spain as very good, whereas globally just under one-third (32%) can say the same.

Spain is ideally located for holiday excursions, as over nine out of ten expats feel generally positive about the opportunities for travel (92%) it provides, as well as the

transport infrastructure (91%) in the country. But why would you even want to leave when the weather is so good?

Spain is known for its sunshine, so it doesn't come as a surprise that the climate and weather were a factor considered by two-thirds of the survey participants prior to moving. Their expectations are met, as three out of five expats say that the climate and weather are very good, and only less than two percent have anything negative to say about them. As a comparison, the worldwide averages are 23% and 22%, respectively. In the case of heat stroke, expats can rely on the local hospitals, as the quality of Spanish healthcare is per-

ceived positively by over seven out of ten participants (73%). Over three in four (76%) also think that medical care is generally easy to afford. Out of harm's way, nine out of ten respondents rate their personal safety positively, and 87% say it is peaceful in Spain. However, only 15% say that political stability in Spain is very good, which is less than half the global average (34%). This perception of political unrest is possibly due to the state of the economy.

Working Hard or Hardly Working?

There is little faith in Spain's economy, the survey finds: over four out of seven expats (58%) rate it negatively. The lack of personal job security is also bothering expatriates,

as almost two out of five (39%) are generally dissatisfied with the situation. These factors give Spain the 58th rank out of 64 countries in the Job Security subcategory.

Spain does equally bad in the Job & Career subcategory, as over three out of eight (38%) respondents find their career prospects lacking. Combined, Spain ranks 59th overall in the Working Abroad Index, slightly worse than its ranking in the Personal Finance Index (58th out of 64). However, not everyone comes to Spain for full-time employment.

One in seven respondents in Spain (14%) are retirees, which is almost triple the global average of 5%. Furthermore, over one in five expats (21%) is working part-time, probably contributing to the low number of average working hours that the participants report. Expatriates in Spain work only 37.8 hours per week, over four hours less than the worldwide average of 42.0 hours.

Best Friends Forever

Less work means more time to spend on getting to know the local customs and making friends. Over three-quarters of

expats (77%) generally agree that it is not difficult to settle down in Spain, and almost four in five (79%) say that getting used to the local culture is usually easy. These factors put Spain fourth in the Feeling Welcome subcategory, behind Ecuador, Portugal, and Mexico.

Those moving to Spain love the late-night tapas, and getting to know the local residents over a shared jug of sangria is easy. Over four out of seven respondents (58%) say making local friends is not hard, and over five in seven (84%) describe the Spaniards as a generally friendly bunch.

However, Spain is only 19th in the Ease of Settling In Index, as the Language subcategory brings the average down: over half of the participants (55%) agree that it is difficult to get by without knowing the local language. The good news to those attempting to overcome the language barrier is that three-fifths say learning Spanish is quite easy. Three out of eight expats also say they speak Spanish very well.

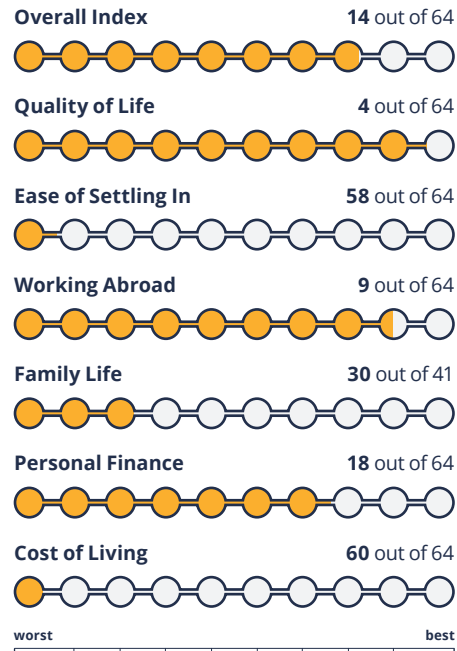
Sagrada Família

This ease of learning the local language can

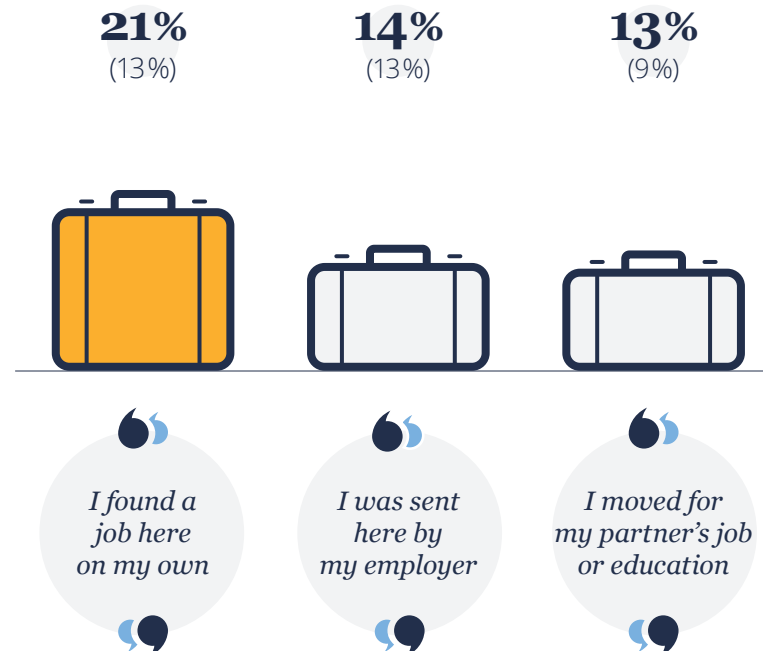
also be seen in expatriate children, as over half of the parents (51%) say that their kids speak Spanish very well. It seems that Spain is a good country for bringing along your children, as the availability and cost of childcare and education are all within the first quartile of global rankings.

This is why Spain does quite well in the Family Life Index, claiming the 12th spot out of 41 countries. The only factor dragging down the ranking is the quality of education, as only about one in ten expat parents (11%) would rate it as very good, with the global average being twice as high (20%).

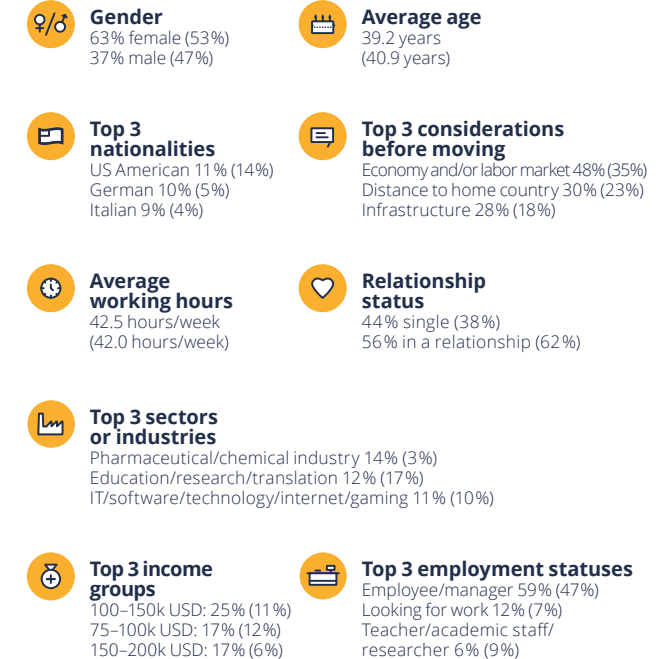
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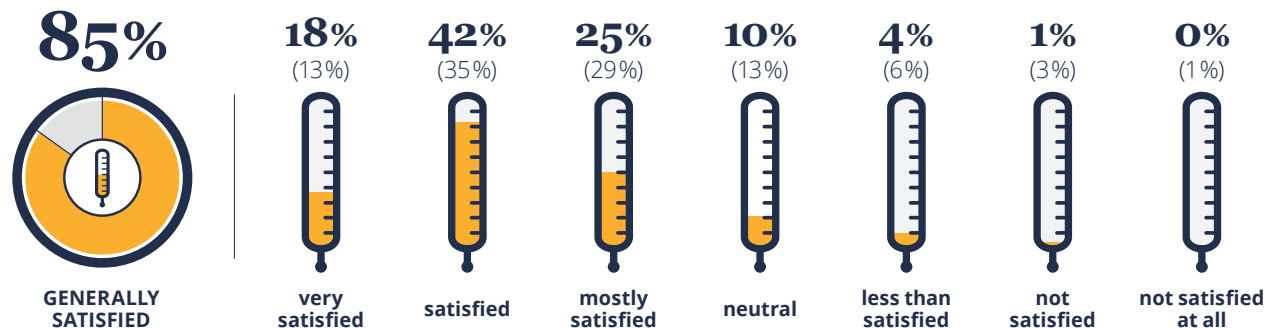
Top 3 reasons for relocating (vs. global average)



Expatriate stats Switzerland (vs. global average)



How satisfied are expats with life in Switzerland? (vs. global average)



Expatriate Voices



The Country of Opposites

Switzerland ranks among the top ten countries worldwide in terms of quality of life and work, but not everything is that great in the Alpine country.

Safe and Sound

Switzerland ranks 5th out of 64 countries in the Health, Safety & Well-Being subcategory of the Quality of Life Index. Personal safety, political stability, peacefulness, and the quality of the environment in Switzerland are, with 96% or more, all evaluated positively by the vast majority of expats.

Furthermore, 98% of expats in Switzerland enjoy the transport infrastructure, and 94% rate the opportunity to travel positively. Overall, the Alpine nation is positioned 2nd

out of 64 countries in the Travel & Transport subcategory of the Quality of Life Index, beaten only by Singapore. When taking a look at available leisure activities, 86% of survey participants find them sufficient, with 38% even rating them as very good. In total, four out of five expats in Switzerland (81%) claim to be generally happy with their life.

Becoming Accustomed

Nevertheless, Switzerland is not particularly known for its warm-heartedness, ranking 58th out of 64 countries in the Ease of Set-

ting In Index. Among all expats living in the Alpine country, 54% consider the Swiss population generally friendly, while only a little over two-fifths (43%) appreciate the friendliness of the local population towards foreign residents. Around the globe, much larger portions of participants feel the same way about the local population in their host countries (72% and 67%, respectively).

Correspondingly, making local friends is seen as difficult by 60% of respondents in Switzerland, while worldwide less than two-

fifths (38%) criticize this factor in their individual country. Similarly, one-third (32%) finds getting used to the local culture hard.

While more than half of the survey participants in Switzerland (52%) consider learning the local language challenging, 45% claim that living in Switzerland is not difficult even if you don't speak the local language.

Great Jobs, High Expenses

With its 9th place in the Working Abroad Index, Switzerland is among the best destinations for the career-minded. Out of all expats working in the country, 70% are generally satisfied with their jobs, 64% are content with their working hours, and 61% find their career prospects appealing.

While these factors only rank somewhat better than the global average, others are much more striking. The Job Security subcategory of the Working Abroad Index stands out in particular, with Switzerland ranking 3rd out of 64 countries, just behind Luxembourg and Germany. The state of the Swiss economy is regarded favorably by 97% of respondents and 65% even describe it as very good. Around the world, only one-fourth

of expats say the same for their respective country of residence.

Overall, 73% of survey participants in Switzerland are generally satisfied with their financial situation. Still, the country ranks 60th in the (reverse) Cost of Living Index. This doesn't come as a surprise, when close to double the global average regard living in Switzerland as expensive (63% vs. 33%).

Childcare and Education

Expenses become even greater for those expatriates with kids. Looking at the Costs of Childcare & Education subcategory of the Family Life Index, Switzerland is found in the bottom ten — ranking 35th out of 41 countries. Childcare is seen as affordable by only 7% of expat parents in Switzerland, while 42% of parents around the world find childcare easy to afford. Education is considered less difficult to pay for, but 34% of expat parents in Switzerland still disapprove of education costs.

The flip side is that Switzerland ranks 5th out of 41 countries when it comes to the quality of education. As a matter of fact, over four out of five respondents with kids

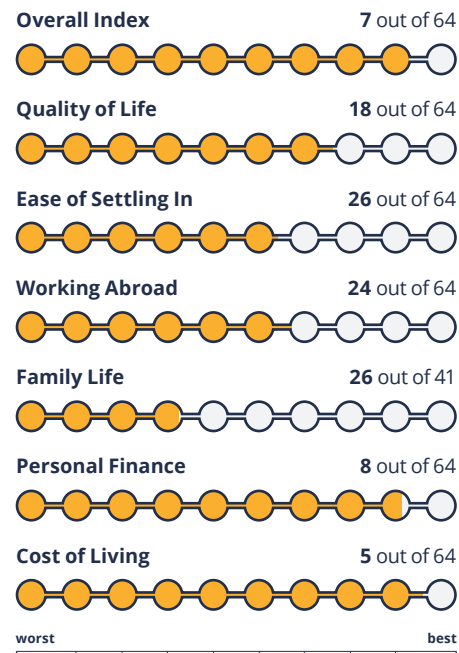
in Switzerland (82%) approve of it (globally only 65% do so). Additionally, close to three-fourths of expat parents in Switzerland (73%) find the options for their children's education generally appealing, although only a little over half (52%) confirm that they are numerous and easily available.

Childcare seems to be more problematic than education in Switzerland. Three out of seven expat parents (43%) are generally dissatisfied with the childcare options, and 64% are unhappy with their availability. As a result, Switzerland was voted the least attractive country when it comes to childcare options in general.

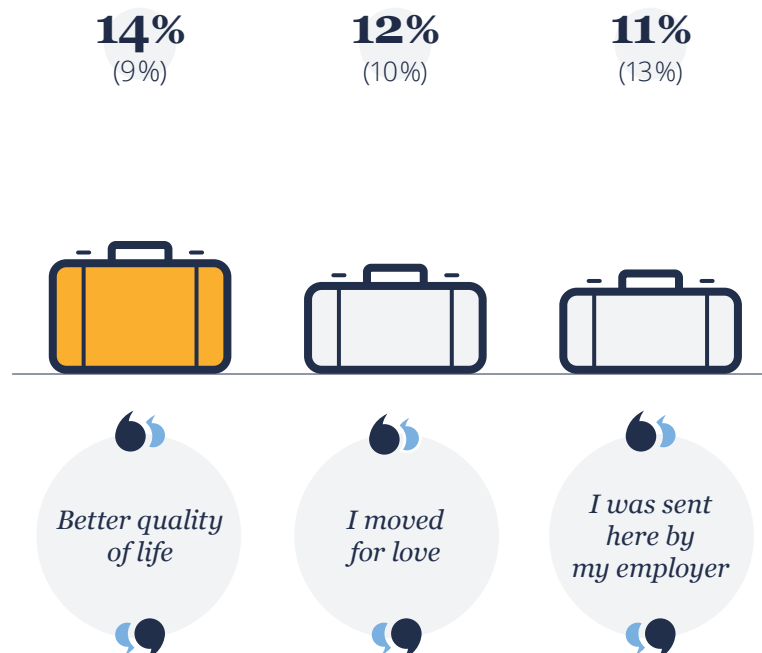
The Swiss Family Life

Altogether, 86% of expat parents in Switzerland are overall satisfied with their family life in general and close to nine out of ten (89%) rate their children's general well-being favorably. Not a single expat parent shows any concerns about their children's health and safety — 62% even rate it as very good, while only 33% do so globally. Last but not least, almost nine-tenths of expat parents (88%) appreciate the available leisure activities for kids in Switzerland.

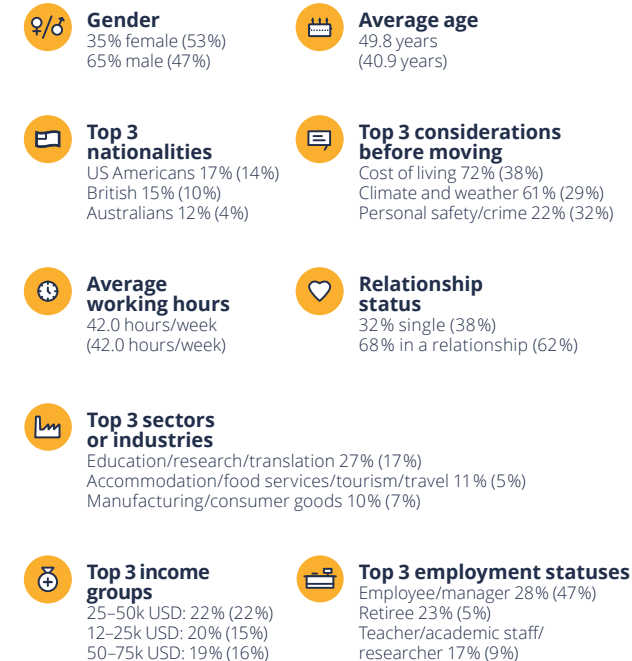
Ranking



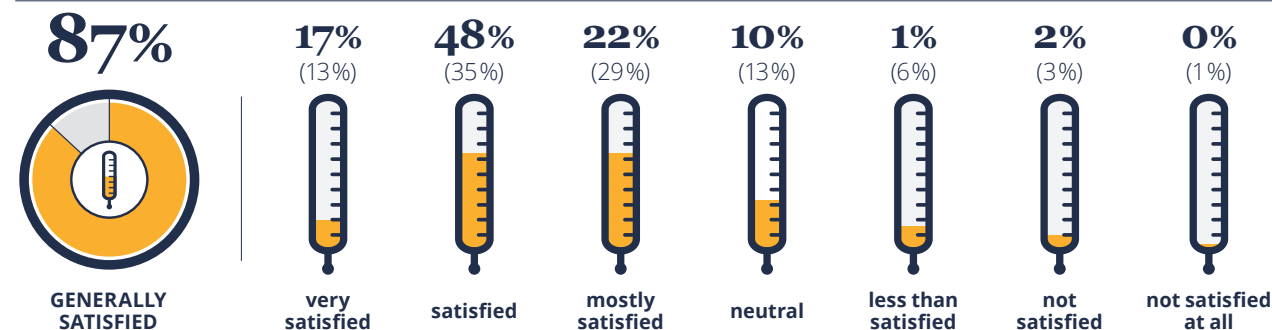
Top 3 reasons for relocating (vs. global average)



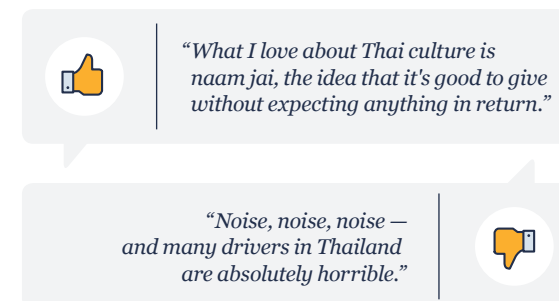
Expatriate stats Thailand (vs. global average)



How satisfied are expats with life in Thailand? (vs. global average)



Expatriate Voices



Bliss Beneath Palm Trees

Besides countless beaches and paradise islands, Thailand offers a number of attractive features for expats who appreciate a pleasant climate and affordable living costs.

Indeed, over a third of the participants in Thailand (36%) list the better quality of life as a reason for relocating. And it seems Thailand does not disappoint in this matter: it ranks fourth in the Personal Happiness subcategory.

Thailand is also the country of choice for an exceptionally high share of retirees (23% versus 5% worldwide). A vast majority of participants (75%) found it easy to settle in the country and 88% of those surveyed give the local friendliness a positive rating. These

attributes — together with the comparatively inexpensive way of life — are likely one reason for the country's popularity among retirees.

Cost-Efficient Life

The survey reveals that Thailand's cost of living is, at least from an expat's perspective, among the lowest in the world, as the country is ranked the fifth best when it comes to the affordability of life. Only 4% of participants are for example unhappy with the affordability of housing, and 88% consider

their disposable income to be enough or even more than enough for their daily lives — even though incomes in Thailand are not astronomical. Over half of the respondents (52%) are found in the lower income groups of up to 50,000 USD per year in terms of gross household income. Similarly, an expat's income in Thailand is often lower than it would be back home, according to 46% of survey participants.

On the other hand, expats are generally satisfied with the affordability of healthcare,

so getting bitten by a bloodthirsty shark while scuba diving should not be a financial disaster, at least. Only 15% of those surveyed find the costs of medical care to be too high, which is a good number given that globally over a quarter say the same (26%).

The Art of (Not) Working

Globally almost half of the expats (47%) state that they are currently an employee or a manager, whereas this percentage is only 28% in Thailand. Instead, almost a fourth of the respondents in Thailand (23%) are retirees.

Another notable group of expats in Thailand is formed by teachers, academic staff, and researchers. These professions make up for a total of 17% of Thailand's expatriate community, almost twice as much as the global average (9%). Therefore it's not a surprise that the largest sector is that of education, research, and translation, employing 27% of the expatriates working and residing in the country.

As an important source of national income in Thailand¹, tourism employs a good amount of locals as well as expats. Over

one-tenth of the participants (11% compared to 5% worldwide) report that the industry they work for is accommodation, food services, tourism, or travel.

Families Are Welcome

Expat parents in Thailand do not have to be millionaires in order to afford childcare, as more than half of the participants (55%) are happy with its affordability, while globally only 42% of their peers share this opinion. Education, on the other hand, is found to be a tad pricier; just 36% give a positive rating for the costs of their children's education, which does not quite match the worldwide average (41%). Children's general well-being gets a positive score from 83% of the participants, close to the global average of 81%.

Family life in general receives a somewhat similar rating, with 88% of those surveyed in Thailand happy with it. This is again a few percentages above the global average of 81%, implying that there are worse places to live with a family than Thailand. Medical care also gets a good rating from expats, as in addition to the aforementioned affordability it is also considered

to be of high quality. Less than one-tenth of expats (8%) are unhappy with this factor and 42% of the respondents in Thailand even find it to be very good. Around the globe only 21% share this opinion on their host country's healthcare system. Again, this might be one of the reasons behind Thailand's appeal to retirees.

Political (In)Stability and Environmental Issues

Thailand has plenty of room for improvement when it comes to the political stability in the country, though; over half of those surveyed (53%) give this factor a negative score. This is definitely a poor result as political conditions in the respective host countries are considered to be unstable by only 16% of participants worldwide.

The somewhat poor economy of the country — only slightly over a half of the respondents (52%) give a positive rating — might also be a concern for those considering a career in Thailand, with the less-than-ideal political conditions possibly not the best basis for a prospering

economy. Around the world, expats generally are happier (65%) with the economies of their countries of residence. Thailand cannot really boast about its environmen-

tal achievements, either. Less than half of expatriates (48%) are happy with the quality of the environment (e.g. water and air). Worldwide, 64% of the participants give

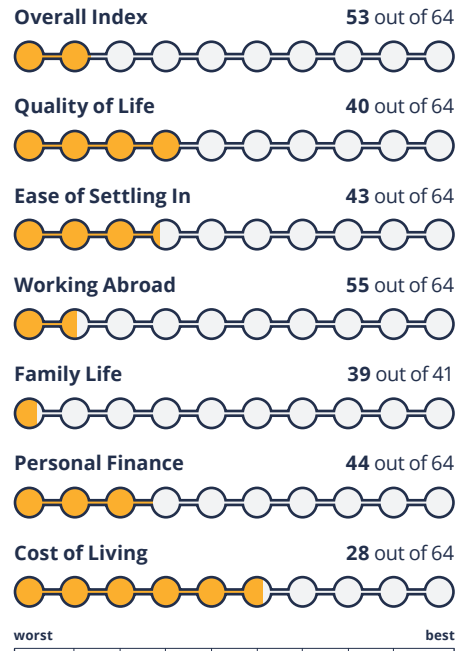
their respective host country a favorable score in this regard.



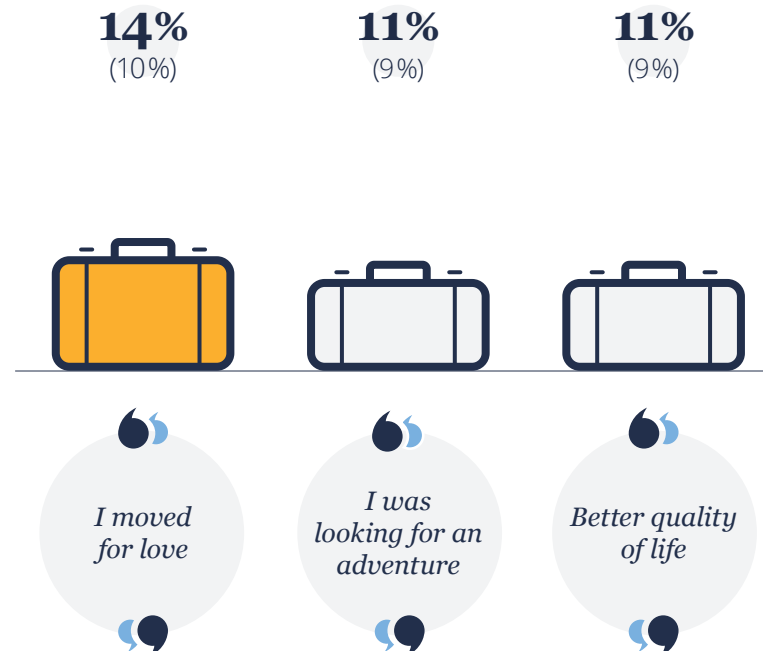
¹ The CIA World Factbook

<https://www.cia.gov/library/publications/the-world-factbook/geos/th.html>

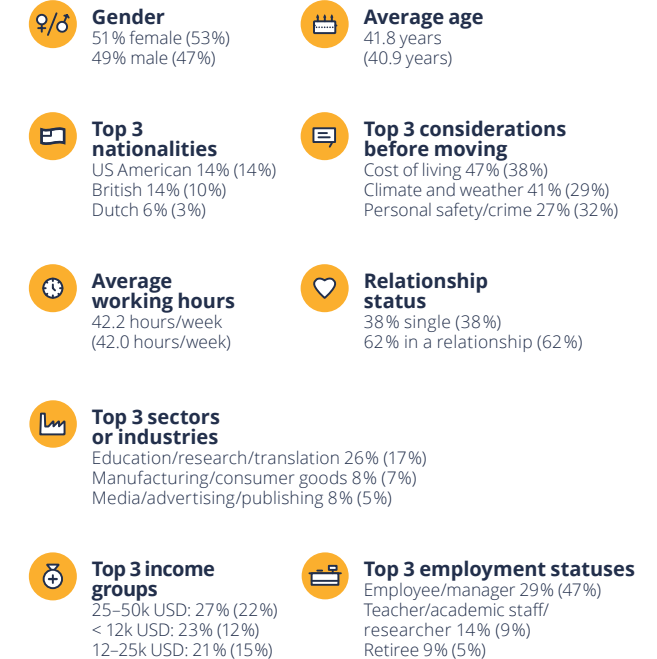
Ranking



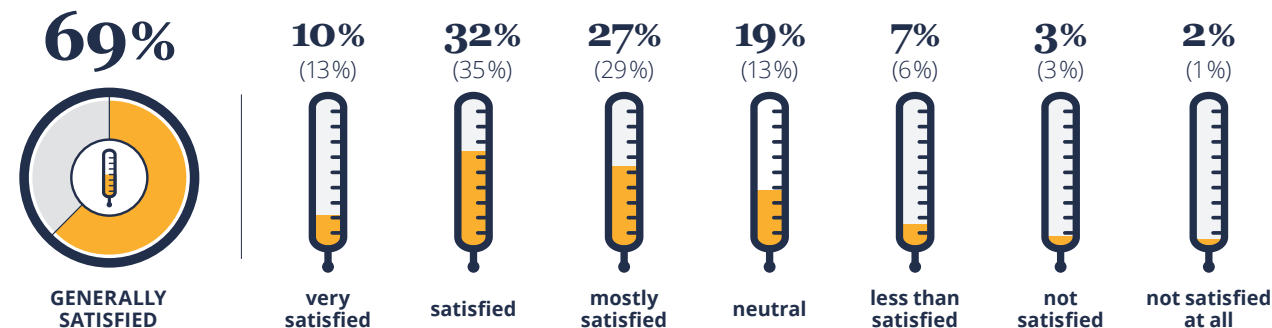
Top 3 reasons for relocating (vs. global average)



Expatriate stats Turkey (vs. global average)



How satisfied are expats with life in Turkey? (vs. global average)



Expatriate Voices



A Tough Destination

As welcoming as the community in Turkey is, the country presents a challenge for those seeking work and moving there with children.

Friendly People, Challenging Culture

Expats relocating to Turkey are welcomed to a community that is considered generally friendly by 77% of the survey respondents in the country. Seven in ten (71%) also confirm the friendly attitude towards foreign residents, and 64% find making new friends overall straightforward, which is mostly on par with the global average of 63%.

Making friends seems to be the easier part, though, since only 55% say it is overall

simple to get used to the local culture and just 45% regard settling down in this country easy. Another factor that appears to be problematic is the Turkish language. Three out of five consider learning the local language difficult, and 57% confirm that it is hard to live in Turkey without speaking it — landing Turkey a disappointing 58th place out of 64 countries in the Language sub-category of the Ease of Settling In Index.

Stable Weather but Political Instability

The opportunity to travel is enjoyed by 84%

of the expats in Turkey, which goes hand in hand with 73% who are generally satisfied with the local transportation infrastructure. In addition, the climate and weather are appreciated by four-fifths of the respondents (79%), whereas the quality of the environment is only approved of by a little over half (53%). The available leisure options are liked by 63% of the expats in Turkey, and three-quarters say they are generally happy with their life right now. However, a quarter of the survey participants in Turkey (26%) don't consider the country particularly

peaceful, and 45% regard it as politically unstable (globally, only 16% say the same for their respective country of residence). Still, personal safety is rated positively by seven out of ten expats (69%) and 61% approve of the quality of medical care.

Work Can Be Problematic

In the Working Abroad Index, Turkey is positioned at the 55th place, its worst ranking in any of the main indices. Only a little over half the expatriates (51%) are overall satisfied with their job, whereas globally 64% say the same for their respective country. One in three respondents (32%) doesn't find their career prospects in Turkey appealing. Job security presents another challenge, with only 44% approving of it and not even half (48%) rating the state of the economy positively, while worldwide 65% favor the state of their respective host country's economy.

In the Work-Life Balance subcategory, Turkey lands at almost the end of the scale at 61st place. Reasons for this include that 40% are dissatisfied with their working hours (42.2 hours/week on average) and 29% criticize their work-life balance overall.

Regarding money, three out of five expatriates in Turkey are content with their financial situation and the cost of living is favored by more than half (52%). However, one-fourth still feels that their disposable household income isn't enough for their life in Turkey, which is almost on par with the global average of 23%.

A Challenge for Expat Families

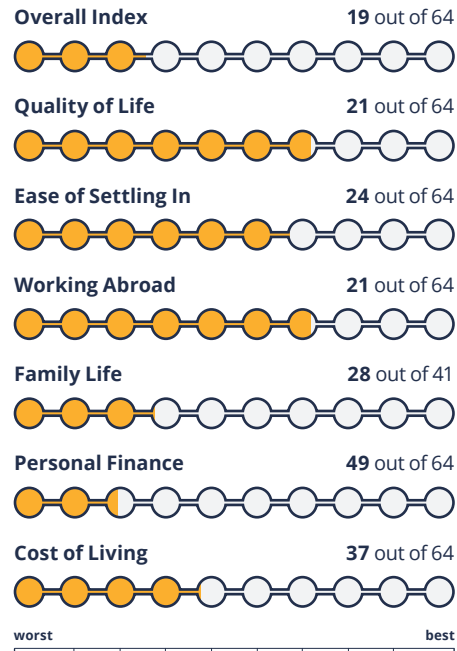
Having children imposes additional costs for expats. As for childcare, 38% of expat parents in Turkey criticize the availability of childcare options and more than half (53%) find them difficult to afford. With regard to education, 51% of expat parents don't consider the availability of options sufficient, and three-fifths (61%) find it expensive to pay for. Furthermore, only 49% of expatriates with kids approve of the quality of education, while worldwide 65% think it's generally fine in their respective host country.

While the friendly attitude towards families with children is rated positively by 81% of the expats in Turkey, only about six-tenths of parents (62%) are happy with their children's health and safety (global average:

76%) and two-thirds are overall satisfied with their children's well-being (global average: 81%). In fact, 7% of parents in Turkey actually say they are not at all satisfied with this factor.

Last but not least, looking at the available leisure activities for kids, only 35% rate them positively, which is half of the corresponding worldwide average of 70%. Altogether, Turkey thus lands the 39th place out of 41 countries in the Family Life Index, only beating Brazil and Saudi Arabia — 62% of expat parents say they are overall satisfied with their family life in general in Turkey, against 81% worldwide.

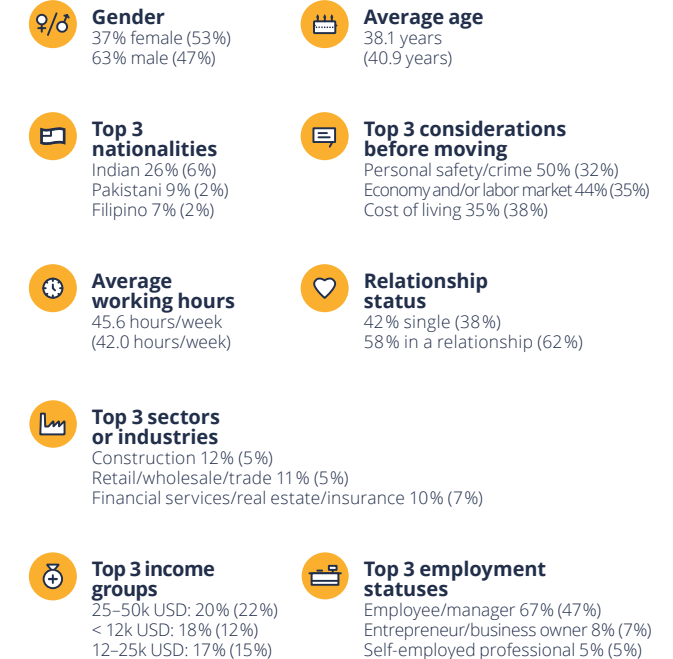
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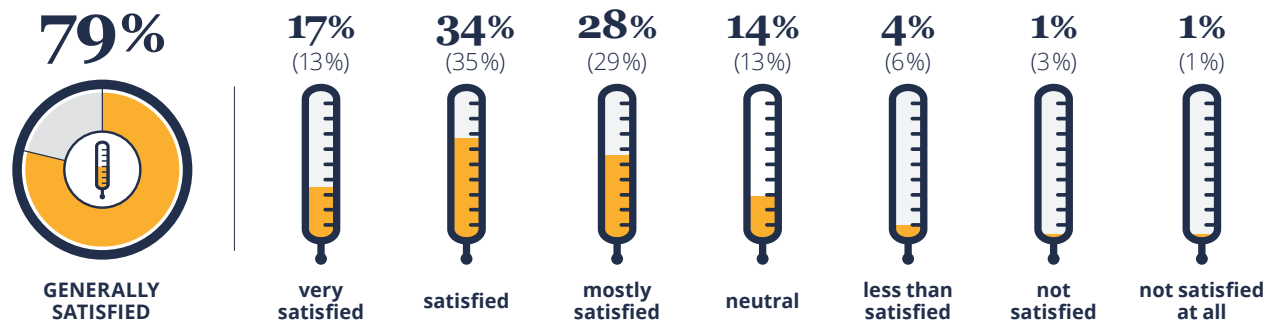
Top 3 reasons for relocating (vs. global average)



Expatriate stats UAE (vs. global average)



How satisfied are expats with life in the UAE? (vs. global average)



Expatriate Voices



Great Quality at a High Cost

The United Arab Emirates is among the top twenty destinations for expats — just make sure to bring some extra cash for your stay.

United in Diversity

In the United Arab Emirates, 72% of expatriates enjoy the general friendliness of the people. A bit more (73%) stress the friendliness of the local population towards foreign residents, and 30% even describe them as being very friendly. However, making local friends is considered easy by only 38% of respondents in the UAE, while almost seven-tenths (69%) agree that making new friends in general is straightforward. This may well be due to the simple fact that only 13% of the population are UAE citizens and

the majority of the people are fellow expats, according to the World Population Review.¹

Almost three in five expatriates in the UAE agree that it is easy to settle down, get used to, and feel at home in the local culture (59%, 58%, and 57%, respectively). Thus, the UAE lands a solid 30th out of 64 countries in the Feeling Welcome subcategory of the Ease of Settling In Index.

In terms of language, the country ranks 5th out of 64. This high position is mainly due

to 73% of expats overall agreeing that it is not difficult to live there without speaking the local language. More than half (52%) don't find learning the UAE's local language easy, though.

Working Pays Off

In the UAE, three-fifths of all working expats are generally satisfied with their job, and 62% find their career prospects appealing. Working hours and the work-life balance are each rated positively by 57% of the respondents, which is somewhat below

the global average of 62% and 61%, respectively. This seems hardly surprising with an average work week of 45.6 hours.

In the Job Security subcategory of the Working Abroad Index, the UAE ranks 15th out of all 64 countries. While less than half the survey participants in the UAE (49%) rate their job security favorably, nine-tenths consider the economy's condition overall positive (vs. 65% globally), with more than half (52%) evaluating it as very good.

Five out of nine expats in the UAE (56%) are happy with their personal financial situation, but 42% find living there expensive. The affordability of housing in particular is considered problematic by 60% of respondents — worldwide, only 42% of the expatriates criticize this factor in their respective host country.

Taking Care and Enjoying Life

With medical care comes another expense that 35% of expats in the UAE consider high, but nearly three in five (59%) are satisfied with its quality. High percentages of approval among expats in the UAE stand

out in regard to personal safety (96%), political stability (91%), and peacefulness (95%).

In the UAE, 87% appreciate the opportunity to travel and the transportation infrastructure is considered positive by four out of five survey participants (81%). When not traveling, 83% of expats enjoy the available leisure activities, which are considered completely satisfying by more than two-fifths of all expats in the UAE (42%). Altogether, the United Arab Emirates is positioned at number 21 of 64 in the Quality of Life Index.

Family Life: Safe but Costly

Leisure activities for kids are similarly appreciated by 81% of expat parents in the UAE. Furthermore, over nine in ten (91%) are generally happy about their children's health and safety, with no one rating this factor as very bad, and 81% are pleased with their kids' general well-being in the UAE. Overall, the country ranks 15th out of 41 in the Family Well-Being subcategory of the Family Life Index. Less than half the expat parents there consider childcare and education options numerous

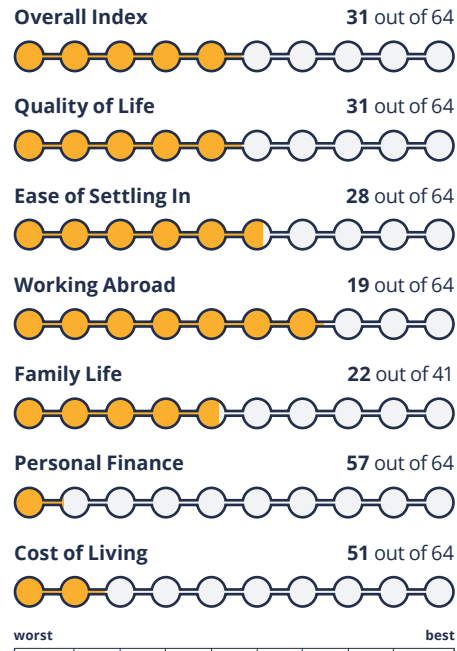
and easily available (48% and 46%, respectively). Nevertheless, more than three-fifths (62%) are generally satisfied with the childcare options, and 64% welcome the education options for their kids. The quality of education is approved of by 71% of all survey respondents with kids in the UAE, which is only slightly below the global average of 75%.

In the Costs of Childcare & Education subcategory of the Family Life Index, on the other hand, the UAE ranks 36th out of 41. In fact, nearly half the expat parents (48%) don't find childcare easy to afford — a percentage that is even higher when looking at the costs for education (60%).

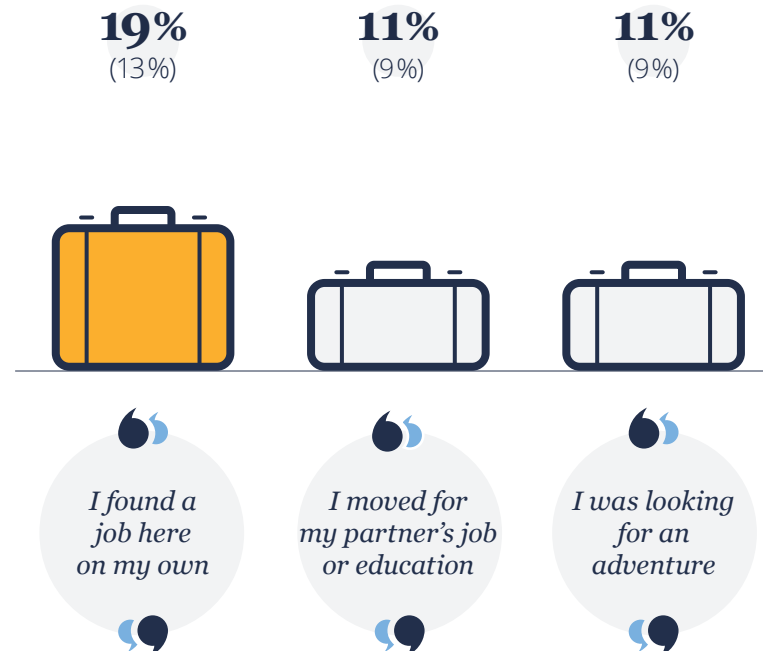


¹ World Population Review
<http://worldpopulationreview.com/countries/united-arab-emirates-population/>

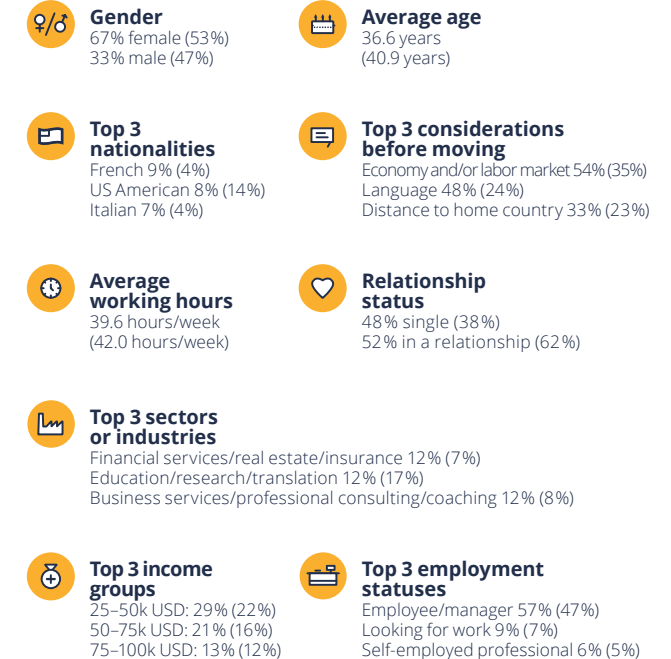
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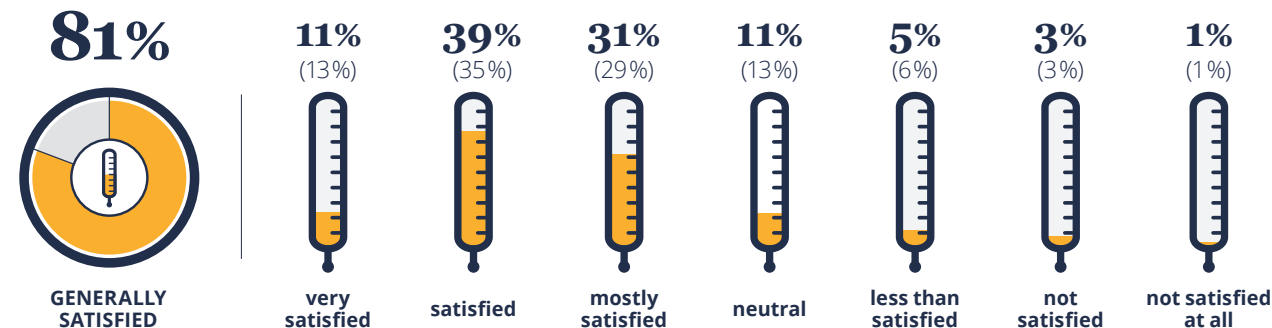
Top 3 reasons for relocating (vs. global average)



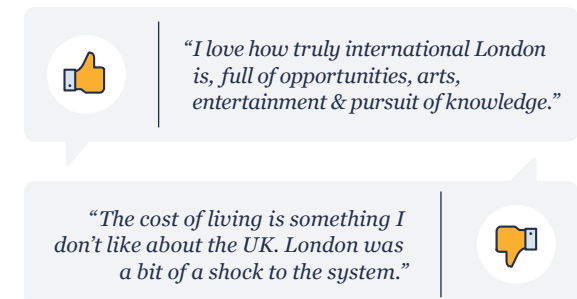
Expatriate stats United Kingdom (vs. global average)



How satisfied are expats with life in the United Kingdom? (vs. global average)



Expatriate Voices



Career Opportunities Come at a Price

Expats appreciate British culture and the friendliness of the people — just as well, as they may need some British sense of humor when dealing with the cost of life on the isles.

Work to Travel?

The two most popular reasons for people moving to the United Kingdom relate to either a local job that expats have found on their own, or the career opportunity of a partner. Indeed, the UK ranks seventh in the Job & Career subcategory of the Working Abroad Index. More than two-thirds of the expats (69%) are content with their career prospects, and 63% are generally satisfied with their jobs.

Overall, jobs are considered insecure by only 16% of expats in the UK, compared to a global

average of 22%. Thanks to this, together with a rather positive outlook on the local economy (four in five give it a favorable rating), the UK ranks a respectable 17th out of 64 countries in terms of overall job security. On average, a job in the UK takes up 39.6 hours per week. In their spare time, 83% of respondents are happy about the available options to pursue various leisure activities, and 85% feel safe in the UK. Over half of local expats (52%) are, however, not delighted by the British weather conditions (worldwide, only 22% of expatriates are unhappy with the

climate in their host countries). As such, it is fortunate that close to nine in ten respondents (88%) rate the opportunity to travel favorably and more than half (51%) even describe it as very good.

Welcome to the UK!

In the UK, one in four expats (24%) is French, US American, or Italian. The new arrivals from these and various other nations come to a fairly welcoming country, with the UK ranking 19th out of 64 in the Feeling Welcome subcategory in the Ease of Settling In Index.

Altogether, 73% of respondents in the UK rate the general friendliness of the British positively. While 71% of all local survey participants have few problems settling down (worldwide, only 58% would say the same), almost two in five (38%) find it hard to make local friends. Nevertheless, three-fourths of expats don't have a lot of trouble getting used to the local culture, and 69% feel quite at home. Overall, 76% say that they are generally happy with their life in the UK.

Do You Speak English?

Three out of four people (76%) state that life is a lot harder if you don't speak the local language in the UK. Worldwide, only 43% think the same of life in their respective host countries. Luckily, the vast majority (82%) doesn't consider English a difficult language to learn. The fact that the survey was conducted in English, with the respondents thus proving their proficiency in the UK's local language, makes this figure somewhat biased. Nevertheless, three in four expat parents in the UK (74%) raise their kids to speak two or more languages.

We Are Family

Expat families have to take more things into

consideration when moving abroad. Overall, 83% of participants are happy with their family life in the UK. The country is among the top ten regarding the quality of education (9th out of 41 countries). Moreover, four in five expat parents (81%) rate the options provided in the UK for their children's education positively. The opinions about the costs of education are divided: 39% rule in favor of the affordability of education, whereas 42% evaluate it negatively.

However, things look a little different for childcare. While the available options are generally considered favorably by 63% of expat parents in the UK, less than half (44%) are happy with their availability. Furthermore, 61% of respondents with kids find childcare in the UK expensive and over one-fourth (27%) even consider it not at all easy to afford.

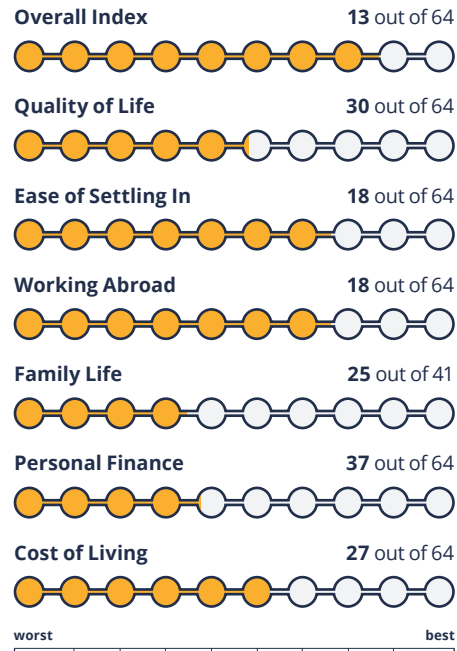
The British Life is Costly

Good career and education opportunities come at a high price for expats in the UK. As far as personal finances are concerned, the UK ranks among the bottom ten on the global scale in the Personal Finance Index (59th out of 64 countries).

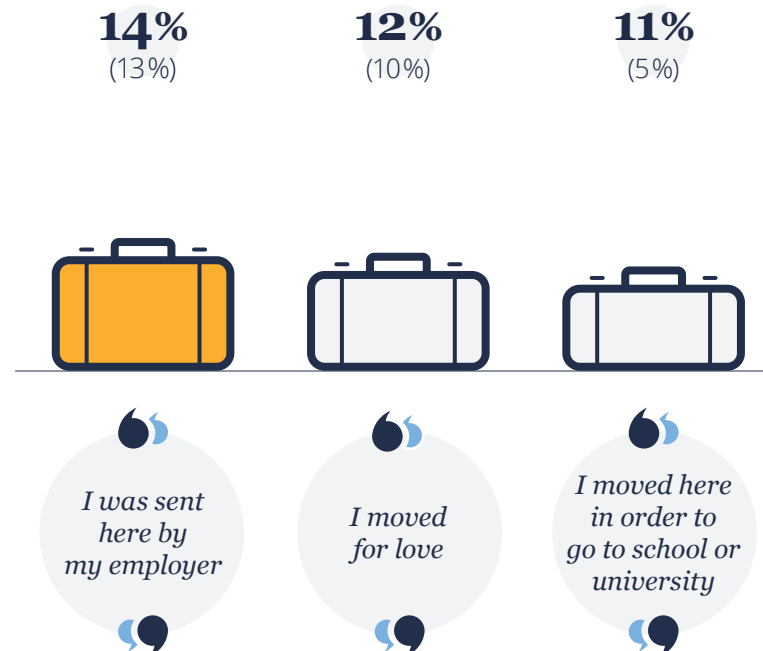
More than half of the survey respondents (53%) are not happy with the overall cost of living. In the Cost of Living Index, the UK ranks 51st out of 64. Housing costs in particular stand out, with two in three expats (66%) rating the affordability of housing negatively. In addition, one-third doesn't consider finding appropriate housing easy in the UK.

The cost of healthcare in the UK is rated as reasonable by 62% of the expats, but almost three in ten (29%) are not content with its quality. However, 62% of survey participants in the UK are pleased with the quality of the natural environment. The local economy, political stability, and peacefulness are also all regarded favorably by the majority of respondents in the United Kingdom (80%, 86%, and 86%, respectively).

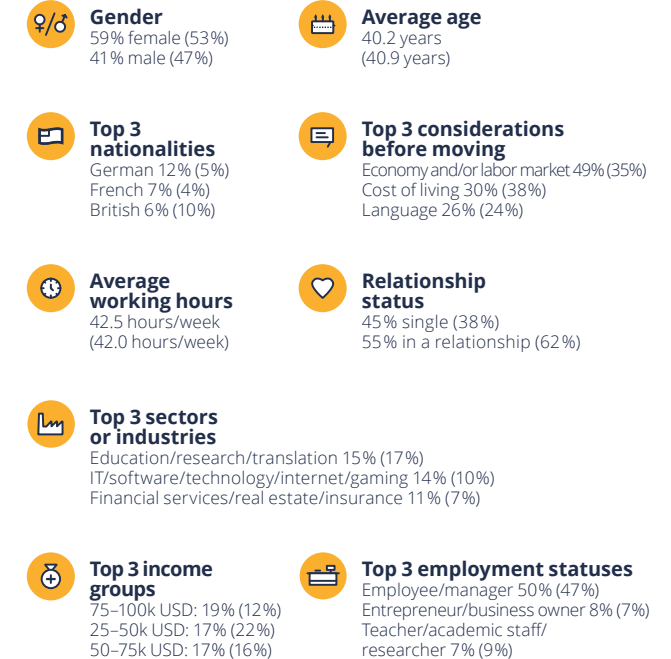
Ranking



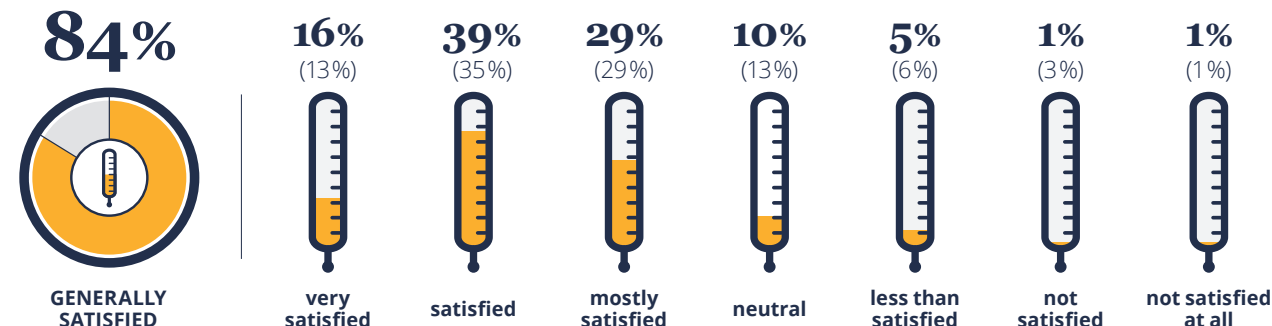
Top 3 reasons for relocating (vs. global average)



Expatriate stats USA (vs. global average)



How satisfied are expats with life in the USA? (vs. global average)



Expatriate Voices



Living the American Dream

The USA remains a popular expat destination, ranking in the top half in all the main indices except for one, the Personal Finance Index.

A Warm Welcome

Out of all expatriates arriving in the United States of America, 83% appreciate the general friendliness of the local population in their new country of residence; close to two out of five people (39%) even rate it as very good. Indeed, the USA ranks 16th out of 64 countries in the Feeling Welcome subcategory of the Ease of Settling In Index. When it comes to finding friends, 68% of respondents don't have a hard time, and over half (55%) find it easy to make local friends in particular. Two out of three survey participants confirm that

settling down in the USA is uncomplicated, a sentiment that is echoed by 58% of respondents worldwide regarding their host countries. Only 15% of expats in the USA find it difficult to get used to the local culture, whereas globally one-fourth (24%) has a hard time.

Knowing the local language is considered to facilitate life in the USA by 67% of respondents, and five in six people (83%) share the opinion that learning the local language is easy. At this point, it is important to note that the *Expat*

Insider survey was conducted in English, and therefore the results in this particular category might be a little biased.

Fun in the Sun

The USA ranks 9th out of 64 countries in the Leisure Options subcategory of the Quality of Life Index. Almost nine in ten people (88%) are happy with the leisure options available and more than half (51%) even rate them as very good. Furthermore, the opportunity to travel is appreciated by 87% of expats in the USA. However, only 58% consider the US

transportation infrastructure favorably, and just 22% rate it as very good compared to a global average of 33%. In the USA, 73% of the survey participants feel comfortable with the local weather and climate. About one person out of ten (11%) is dissatisfied with the quality of the natural environment, though, while globally 23% of expats criticize this factor in their respective country.

The Land of Opportunity

In the Job & Career subcategory of the Working Abroad Index, the USA ranks 2nd out of 64 countries, just behind Malta. The great appreciation of career prospects (seven out of ten expats in the USA (71%) rate this factor positively, while worldwide only 56% do so), and the high level of job satisfaction (68%) among expats in the USA account for this ranking. In addition, less than one in ten expats (8%) evaluates the state of the US economy negatively.

Money, Money, Money

With regard to the (reverse) Cost of Living Index, the USA ranks 27th out of all 64 countries. Over half of the expatriates in the USA (55%) evaluate the costs of living positively, while 65% are content with their overall finan-

cial situation. Taking a closer look, housing costs in the USA are regarded favorably by almost one in two respondents (48%), whereas only 41% of expats worldwide rate the housing costs in their respective country of residence positively. While the quality of US healthcare is in line with expectations for 60% of the expats questioned, more than half (53%) do not consider medical care in the USA affordable. In comparison, costs of healthcare are perceived negatively by only one-fourth of the expats around the globe (26%).

Childcare and Education

With regards to further expenses, the USA ranks 37th out of 41 countries in the Costs of Childcare & Education subcategory of the Family Life Index. In fact, 60% of expat parents do not appreciate the high costs of childcare in the USA¹, compared to a worldwide percentage of 38%. The results show a similar situation for education costs, which three in five expat parents in the USA (58%) do not find easy to afford, in comparison to a global average of 42%.

The good news is that high costs come with high quality. The options for education are considered satisfactory by nearly three-fourths

of the expat parents in the USA (73%) and 63% evaluate the quality of education positively. With regards to childcare, 58% of expat parents share the opinion that childcare options are numerous and easily available, while only 45% around the world say the same for their country of residence.

Happy Families

Family life in general in the USA is enjoyed by over four-fifths of expat parents (82%). Moreover, only one in twenty evaluates their children's general well-being negatively, with not one parent in the USA going so far as to state they are not satisfied at all in this regard.

Leisure activities for kids are appreciated by almost nine in ten parents (88%), with 43% even rating them very good. In addition, the local population's friendliness towards families with children is agreed upon by 82% of expats. All in all, the USA is considered a safe and healthy environment for kids by 78% of local expat parents, a percentage that is mostly on par with the global average of 76%.

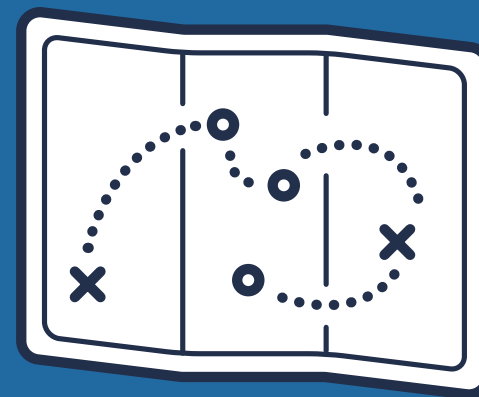


¹ ChildCare Aware. Parents and the High Cost of Child Care: 2014 Report
<http://www.usa.childcareaware.org/costofcare>

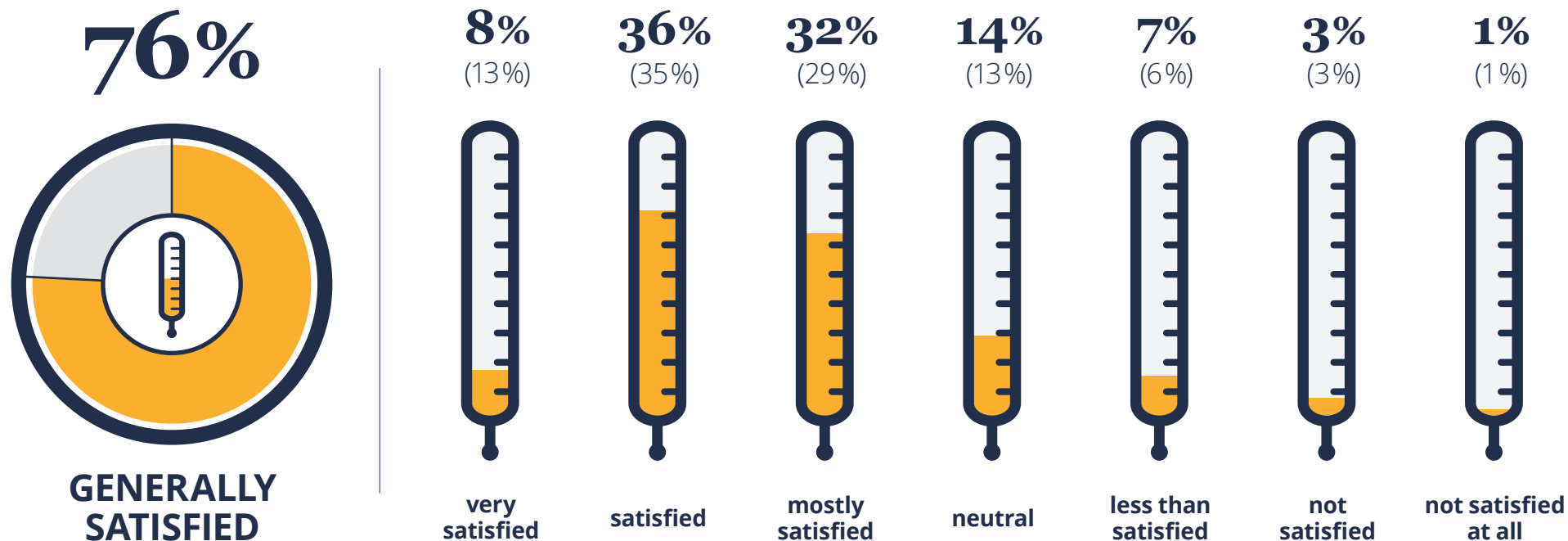
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Chapter 09



How satisfied are Australian expats with their life abroad in general? (vs. global average)



Expat stats: Australians

<p></p> <p>Gender 55% female (53%) 45% male (47%)</p>	<p></p> <p>Top 3 countries Germany 7% (7%) Thailand 6% (2%) USA 6% (5%)</p>	<p></p> <p>Top 3 expat types The "Greener Pastures" Expat 17% (21%) The Adventurer 16% (12%) The Traveling Spouse 13% (9%)</p>	<p></p> <p>Top 3 employment statuses Employee/manager 38% (47%) Teacher/academic staff/ researcher 15% (9%) Entrepreneur/business owner 10% (7%)</p>	<p></p> <p>Top 3 considerations before moving Cost of living 46% (38%) Climate and weather 34% (29%) Economy and/or labor market 28% (35%)</p>	<p></p> <p>Relationship status 33% single (38%) 67% in a relationship (62%)</p>	<p></p> <p>Family status 25% with dependent children abroad (21%) 75% without dependent children abroad (79%)</p>
<p></p> <p>Average age 45.3 years (40.9 years)</p>						

A Global Walkabout

As experienced expatriates, Australians have followed their heart and traveled the world, but they probably haven't picked up any additional languages on the way.

How You Going?

Australians don't back down from a challenge, and what motivates them to move abroad is usually their thirst for adventure: almost a third of Australian expats (31%) say this was one of their reasons for relocating.

When asked about the most important reason, relationships stand out, as one in seven Australians say they primarily moved for love. The three most prominent expat types among the Aussies are, however, the Greener Pastures Expat (17%), the Adventurer (16%), and the Traveling Spouse (13%). They are likely to be no stranger to expat life, either, as almost four out of five Aus-

tralian expats (79%) say they have lived abroad before, and 13% state they have lived in five or more countries already. They also like to stay a while, as 22% of Aussies report they plan on staying over five years, and one in seven (14%) has acquired the citizenship of their host country. These numbers are higher than the global averages of 16% and 10%, respectively.

Lingua Franca

Even though they travel a lot, Australians rarely seem to learn foreign languages. Four out of nine Australians surveyed (44%) are monolingual, which is almost four times as high as the worldwide average (12%). It follows that they either live in a country

where English is the local language, as one out of six (17%) reports, or that they speak the local language only a little or not at all (55%). Moreover, the percentage of Australians raising their children in a monolingual household is over double (31%) that of the global average (15%) among expats.

Common Wealth?

In their professional life, Australians abroad are more likely to work as an entrepreneur (10% vs. 7%), or as a teacher, academic staff or researcher (15% vs. 9%) than other nationalities. Even though many are employed in academia, they are less likely to have a Master's degree (31% vs. 42%) than the global average, while quite a few

tend to have commercial, technical or vocational training (13% vs. 8%).

Australians' leadership abilities also seem to be appreciated, as out of all employees and managers, one in five works in a top management position. Not everyone is a high-powered executive, however, as Aussies also know how to take it easy and almost one-quarter (23%) work part-time. A fact that probably reveals more about Australia's strong economy than the expats themselves is that 44% say their compensation is less than it would be back home.

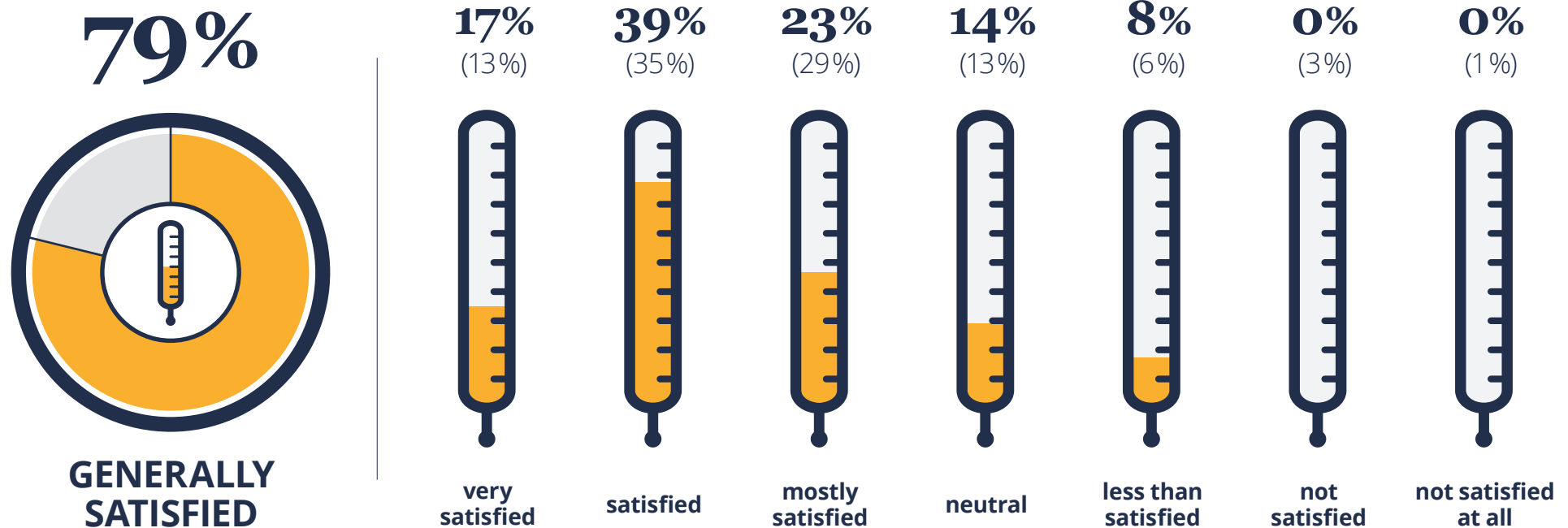
Mates

Australian expatriates are almost five years older than the global average, and they are thus more likely to be in a relationship (67% vs. 62%) and to have children (25% vs. 21%). One-third have an Australian spouse, while four out of nine (44%) are in a relationship with a partner from their host country.

Australians are more likely to meet new people through their spouse or partner (29%) and children (18%) than the average respondent, with 24% and 12%, respectively. As friends, Australians tend to stick together

with other Anglophones, as almost half (48%) say that their expat friends in the respective host country speak the same language, even though they are not from the same country.

How satisfied are Austrian expats with their life abroad in general? (vs. global average)



Expat stats: Austrians



The Hard-Working Expat

Life abroad for the Austrian expat revolves around work, but getting to know new friends through work and a relatively high income sweeten the deal.

Austria being the second most popular destination among Austrian expats may seem paradoxical, but it is made possible by multiple citizenship. Therefore it should be taken into account that Austrian respondents may identify with different countries and nationalities.

Among the Austrian respondents with multiple citizenship, 9% list US citizenship as their second nationality and for 7% Canadian is their second nationality. On top of this, a few Austrian respondents have a

third nationality as well, about equally divided between Canada and Israel.

Leaving the Good Life Behind

It is fair to say that Austrians have good living conditions at home as only 11% indicate the search for a better quality of life to be a reason for moving abroad, which is less than half of the global average (23%). Similarly, financial woes do not plague the mind of Austrians planning on moving abroad: only one-quarter consider the cost of living when moving abroad, as compared to 38% globally.

Being asked to relocate by an employer is the most important reason for Austrians moving abroad (22% vs. 13% worldwide). Moving for love is also relatively common among Austrian expats: 15% name it as their most important reason compared to 10% worldwide.

More seasoned than some, the Austrian expat is half as likely to be living abroad for the first time as the global average (14% vs. 28%). Once abroad, 28% intend to stay possibly forever.

Full-Time Jobs and Longer Hours, but Better Pay

For 38% of Austrian respondents, work is the main reason for moving abroad. The relative prevalence of the IT sector among the working Austrian expats is quite noteworthy: 14% are employed in this field, as opposed to 10% worldwide. Similarly, manufacturing and consumer goods is also popular as an industry among Austrians abroad, with 14% working there compared to the global average of 7%.

The commercial, technical, or vocational training completed by 12% of Austrian expats provides them with a good starting point for their career path. The non-profit sector, however, apparently holds no appeal for the Austrians abroad, with none saying they work in this sector compared to a global average of 3%.

More than half the Austrians abroad (55%) work as employees or managers, eight percentage points more than the global average. As a reward for working mostly full-time jobs (nine out of ten Austrian respondents) with relatively long hours (44.6 hours vs. 42.0 worldwide), 64% of the

Austrian expats now have a higher income than back home.

Mixing Business with Pleasure

Meeting new people mostly happens through work (69%), friends (57%), and professional networking (41%). Meeting people in the local neighborhood or through sports in their downtime is disproportionately common among Austrian expats when compared to the global average (34% vs. 28% and 26% vs. 19%, respectively).

Just over two out of three Austrian expats are in a relationship (68%). A full 73% of Austrian respondents are overall happy with their relationship and 35% are even completely satisfied. Perhaps a foreign partner provides the happiness factor in the relationship: 76% of Austrian expats have a partner with a different nationality, quite a few more than the average 56% worldwide.

Drawing the Line at Seven Languages

German may be the official language spoken by 98% of the Austrian population, but an affinity with other languages can still be expected given the country's many different

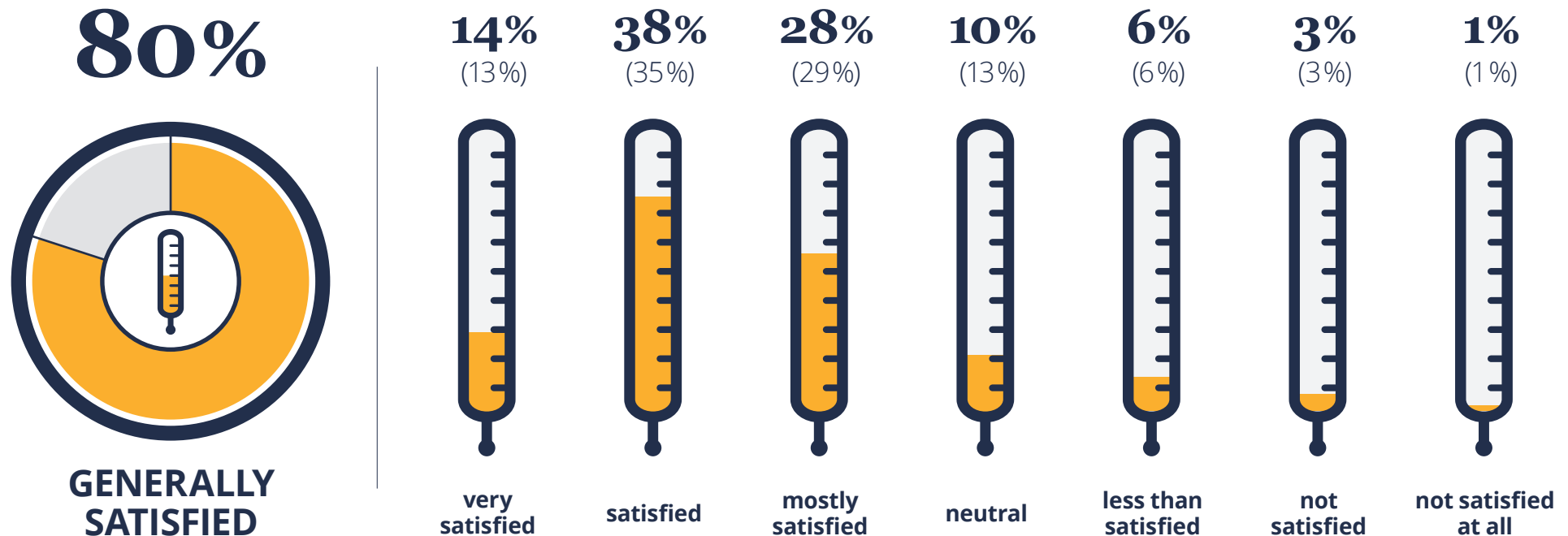
dialects and since some provinces have Croatian and Hungarian as official languages.¹

Merely 1% of survey respondents from Austria, compared to 12% worldwide, speak only their mother tongue. Even though the cut-off point seems to be at seven languages, the Austrian expat scores above the global average when it comes to speaking three or four languages (41% vs. 31% and 22% vs. 19%, respectively). This evident skill set plays a part in 47% speaking the local language of their host country very well and only 8% not speaking the local language at all (as opposed to 12% globally).











¹ BBC. Languages across Europe
http://www.bbc.co.uk/languages/european_languages/countries/austria.shtml

How satisfied are British expats with their life abroad in general? (vs. global average)



Expat stats: The British

<p></p> <p>Gender 50% female (53%) 50% male (47%)</p>	<p></p> <p>Top 3 countries Spain 6% (3%) Germany 5% (7%) France 4% (3%)</p>	<p></p> <p>Top 3 expat types The "Greener Pastures" Expat 22% (21%) The Foreign Assignee 13% (16%) The Adventurer 13% (12%)</p>	<p></p> <p>Top 3 employment statuses Employee/manager 34% (47%) Retiree 13% (5%) Teacher/academic staff/researcher 13% (9%)</p>	<p></p> <p>Top 3 considerations before moving Climate and weather 45% (29%) Cost of living 40% (38%) Personal safety/crime 27% (32%)</p>	<p></p> <p>Relationship status 31% single (38%) 69% in a relationship (62%)</p>	<p></p> <p>Family status 22% with dependent children abroad (21%) 78% without dependent children abroad (79%)</p>
<p></p> <p>Average age 49.0 years (40.9 years)</p>						

Farewell Forever

Life abroad seems to appeal to British expats as a lot of them are likely never to return to Mother England.

The Atlantic Archipelago is known for its somewhat fickle weather. Apparently, this also serves as a major factor for Brits deciding to leave behind their home, since 45% of them mention climate and weather as a consideration for their relocation, while globally only 29% of the respondents would say the same.

Continental Europe seems to be the place to look for the sunnier climes, as Spain and France are among the top destinations for Britons moving abroad.

According to the survey, Brits don't get homesick that easily: 41% say that they are possibly going to stay overseas for the rest of their days. Worldwide, only 25% of expats make such predictions.

Mostly Monolingual

The linguistic abilities of the British expats fall slightly behind in a global comparison. Over one-third (34%) know only one language other than their own, and 36% say they don't speak anything except for English. Globally, 61% of respondents speak three or more

languages, almost double the percentage of British expats who profess similar language skills (31%).

However, 40% of Brits abroad say they are able to speak the local language a little, which is probably enough in most cases considering how widely their mother tongue is spoken all over the world. Indeed, British expats don't consider the language barrier to be that high — only 24% have had problems with it, a little less than the global average of 26%.

Play before Work

The British have not primarily moved abroad for work-related reasons. Neither finding a job nor being sent on a foreign assignment is the number one reason for relocating. The single most important reason is the search for a better quality of life, listed by 14% of the British respondents. This might be partly explained by the exceptionally large percentage of retirees among the British expats (13% vs. 5% globally).

In comparison with the global survey population, British expats have a somewhat lower level of formal education: 19% do not have any degree at all or have only graduated from secondary school. Globally, this group consists of only 9% of all expats. And while 42% of expatriates worldwide have a postgraduate degree, this applies only to 27% of the British survey participants.

This doesn't stop them from having successful careers, though: 45% of British employees overseas state that they are in a management position, clearly more than the global average of 38%. Still, 37% of Brits working abroad have a lower

income than they would have back in the United Kingdom.

In Love with the Locals

Among British expats, a committed relationship is somewhat more common than among the expatriate population in general: 69% mention having a partner or spouse, while around the globe 62% say the same.

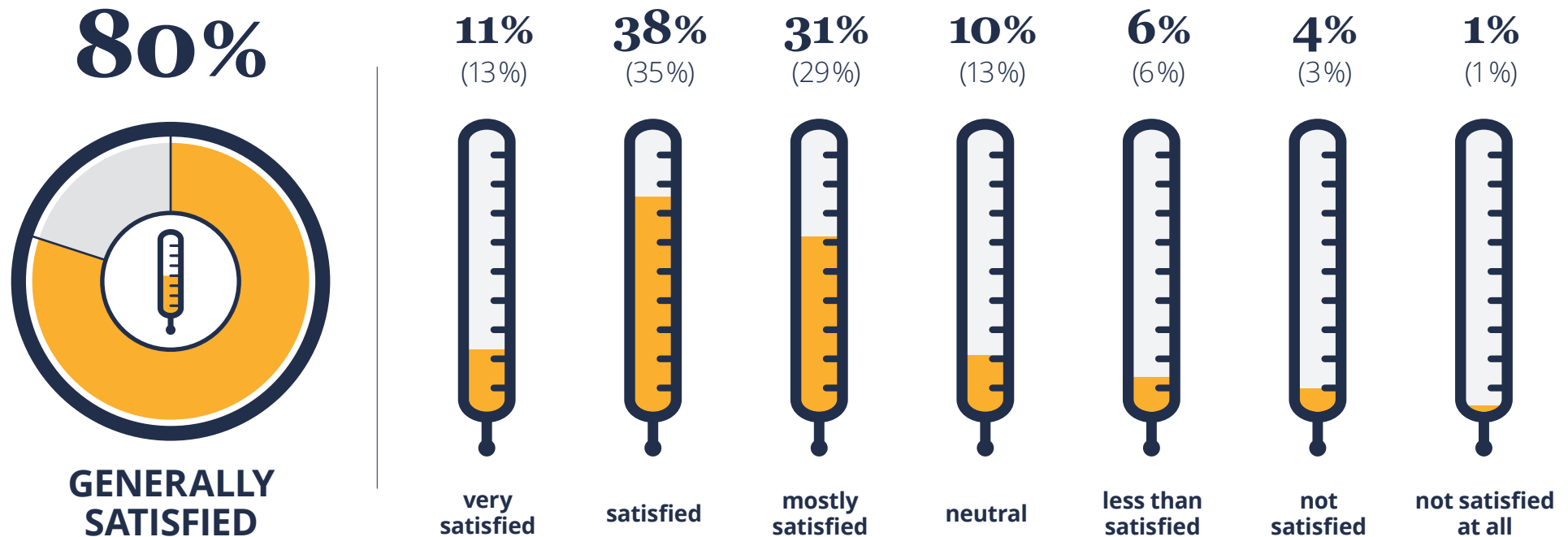
Apparently, Brits abroad also tend to find their significant other in their host country more often than the average, as 36% of those in a relationship have a partner from their current country of residence (versus 32% worldwide).

Smooth Socializing









Despite their somewhat limited foreign language skills, British expats seem to get on fairly well with the local population. While globally 16% of the expats say their social circles consist mostly of local residents, the respective percentage of British expats is 20%. Further, over half of the British respondents (51%) describe their friends and acquaintances overseas as a mixed group of expats and local people.

While work is the most common way to meet new people for most expats, one-third of the British expats finds it convenient to make friends in the local neighborhood, and 16% get to know new people through local clubs and associations. The global averages for these ways of socializing are 28% and 13%, respectively.

How satisfied are Canadian expats with their life abroad in general? (vs. global average)



Expat stats: Canadians

 <p>Gender 55% female (53%) 45% male (47%)</p>	 <p>Top 3 countries Germany 5% (7%) France 5% (3%) USA 5% (5%)</p>	 <p>Top 3 expat types The "Greener Pastures" Expat 20% (21%) The Adventurer 14% (12%) The Foreign Assignee 13% (16%)</p>	 <p>Top 3 employment statuses Employee/manager 36% (47%) Teacher/academic staff/ researcher 15% (9%) Entrepreneur/business owner 9% (7%)</p>	 <p>Top 3 considerations before moving Climate and weather 41% (29%) Cost of living 41% (38%) Economy and/or labor market 28% (35%)</p>	 <p>Relationship status 38% single (38%) 62% in a relationship (62%)</p>	 <p>Family status 21% with dependent children abroad (21%) 79% without dependent children abroad (79%)</p>
 <p>Average age 45.5 years (40.9 years)</p>						

Finding Friends All Over the World

Although Canadians abroad tend to speak few languages, they are very well educated and great at making an international group of friends.

Canadians abroad are an adventurous people, with 35% saying they are going abroad to look for a personal challenge, whereas globally only 26% consider this one of the reasons for their move. For about one-quarter (26%) it's their first longer stay outside Canada and another 26% like their expat life so much that they are considering staying abroad possibly forever.

Who Are Your Friends?

Expats from Canada meet most of their friends at work (58%), through other friends

(57%) and at expat events (39%). Almost half of the Canadian respondents (49%) say their group of friends is fairly mixed, while about one-fifth (21%) have mostly local residents as friends. Three out of ten are predominantly friends with other expats.

Of the latter, only 4% have mostly fellow Canadians as friends, whereas half claim that their friends abroad are from mostly other countries, but share the same language (worldwide only 24% say the same about their friends). Just one in ten Canadian

expatriates (11%) has mostly expat friends from other countries and cultures that speak a different language, too (global average: 23%).

Lovebirds Abroad

Canadian expatriates sure enjoy mingling with other expats, but 62% are also in a committed relationship. Since most of the Canadian survey participants (14%) state love as the most important reason for moving abroad, it's not surprising that 43% of their partners originate from the coun-

try they are currently living in (global average: 32%).

Did love lead to happiness, though? Four out of five (79%) are overall happy in their relationship, and 43% even say they're completely satisfied. On the other hand, 44% of the Canadian singles generally agree that the expat lifestyle makes having a relationship difficult.

Spreading the Language, eh?

A factor that makes expat life less difficult is the ability to speak the local language. For 56% of the Canadian expatriates the language barrier doesn't cause any problems — for 15% the local language is even the same as back home — whereas 27% do have some trouble with the local language.

About one-quarter of the Canadian respondents (26%) speak only their native language, though — a large percentage compared to the global rate of 12%. Apart from that, 36% know one additional language and 24% speak three languages (the global averages are 26% and 31%, respectively). Only 22% think about the language in their destination prior to their move and 1% name improving their language skills as their main reason to move abroad. A little over half the Canadian expats (52%) speak the language of their current country of residence a little or fairly well, and circa one in five (21%) knows it very well.

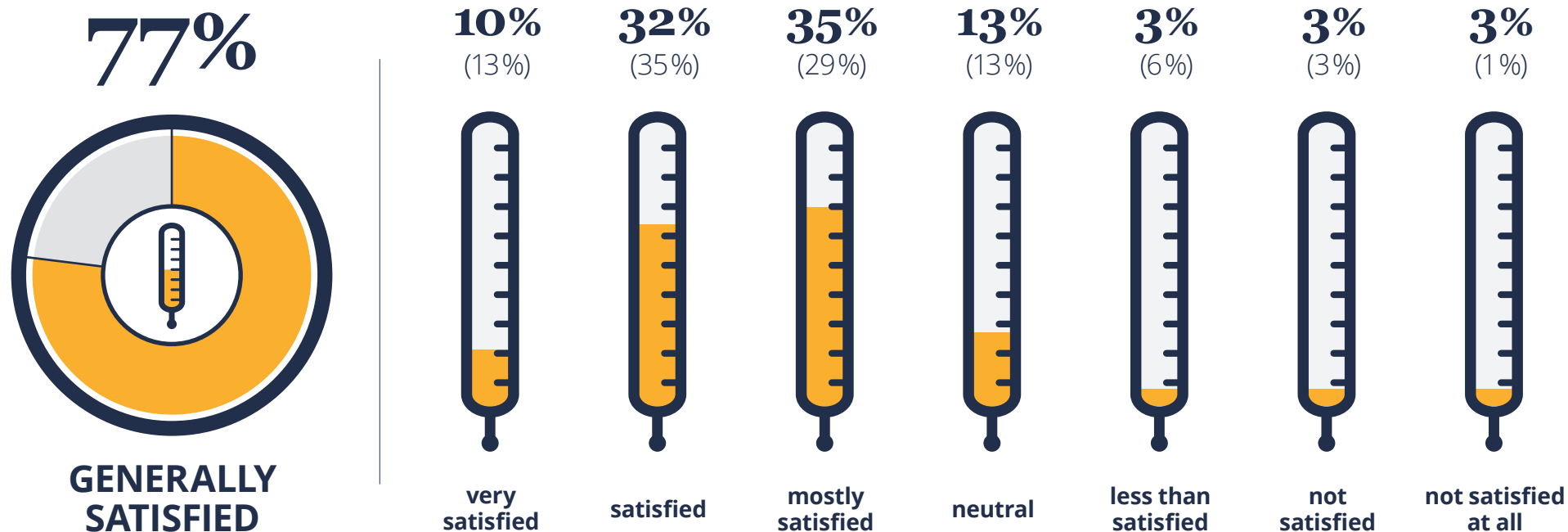
Education Calls for Jobs

Of all Canadian expats, 28% left their home country for work-related reasons, twice as many as those who solely left for love. An

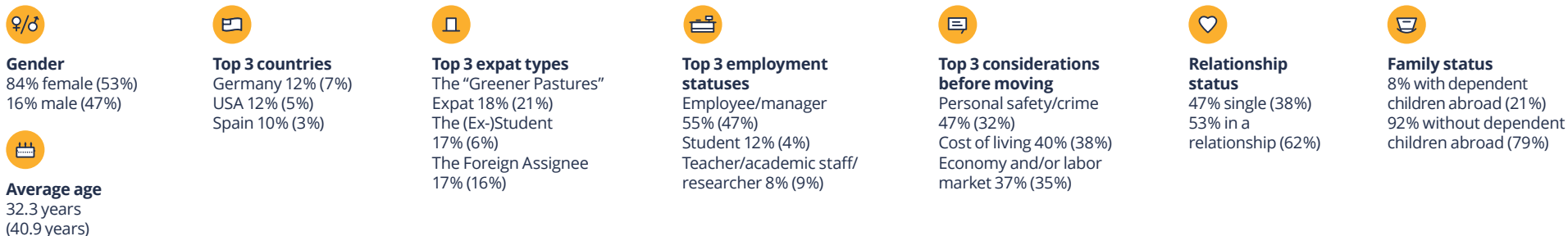
additional 10% moved away from home for their partner's job or education.

Generally, Canadians abroad are very well educated — 42% have a Bachelor's degree and 39% even a Master's degree or a PhD. The largest percentage of Canadians abroad works as employees and managers (36%); 15% are teachers, academic staff or researchers, and 9% own their own business or are entrepreneurs. A conspicuously large percentage compared to the global average works only part-time (21% vs. 14%) and for 64% the income is either the same as or lower than back home.

How satisfied are Chinese expats with their life abroad in general? (vs. global average)



Expat stats: The Chinese



Stay in School

Young, multilingual, and well-educated, the Chinese survey respondents move abroad to work or to further their education.

The Young Dragons

Surprisingly, almost six out of seven (84%) Chinese survey respondents are women. They are nearly nine years younger than the global average, and many are still students. Almost half (47%) are single and only 8% have children. The most important reason for the Chinese respondents to move abroad is education, as one out of six (17%) reports. In comparison, the worldwide average of people moving for their education is only 5%.

The top expat types are the Greener Pastures Expat (18%) in search of a better quality of life, the (Ex-)Student (17%) in pursuit of an international education, and

the Foreign Assignee (17%) sent by their employer. The biggest concern for the Chinese expats when moving abroad is their personal safety, as almost half of the respondents (47%) considered it prior to moving, and afterwards almost three-quarters (73%) say they are generally satisfied with it.

Education vs. Experience

After getting an education and looking for a personal challenge, work is the most important reason why Chinese expats move abroad. Out of the respondents, 13% were sent abroad by their employer, and 12% found work abroad themselves. Over nine out of ten (91%) said they are working full-time.

Over half of those surveyed (55%) stated that they are employees or managers. When asked about their seniority in the company, roughly three out of eight (37%) say they have less than two years of professional experience. This is not surprising, as Chinese expats are on average nine years younger than the survey participants in general.

According to the survey results, the Chinese place a high value on education, as 94% of those surveyed have a college or university degree, compared to the worldwide average of 83%. Furthermore, a larger percentage of the Chinese expats are currently students (12%) than the global average (4%). Lan-

guage studies are a part of a well-rounded education, and the Chinese participants seem to be adept at speaking languages other than their mother tongue.

The Great Language Barrier?

None of the Chinese expats surveyed said they only speak one language, and almost half of them (47%) speak three.

These results differ significantly from the global averages of 12% and 31%, respectively. No matter how many languages you speak, while you are living abroad, it is the local language that counts, though.

The Chinese seem to have a slightly better grasp of it than the global average of expats,

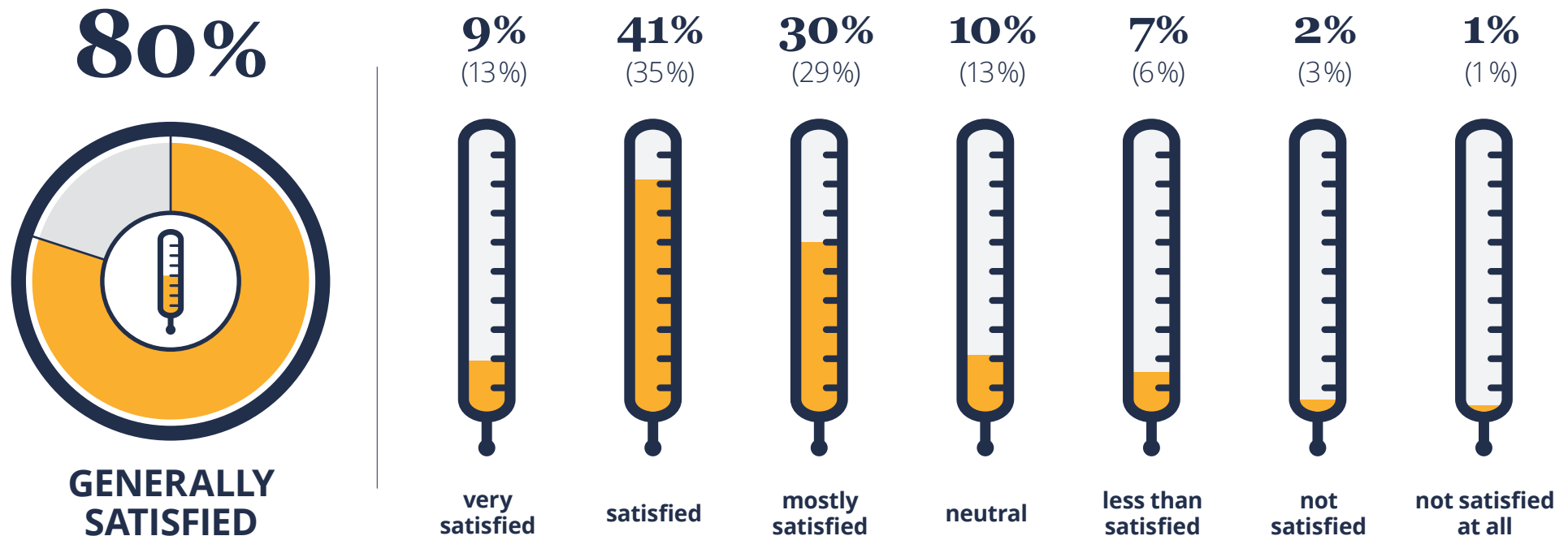
as almost five out of nine (55%) speak the local language fairly well or very well, compared to less than half globally (48%). Moreover, the average of respondents not speaking the local language at all is lower for the Chinese survey participants (7% vs. 12% in general). Nevertheless, the Chinese expats report that the language barrier is a problem for them. Almost two out of five (39%) agree with this statement on some level.

The Chinese Connection

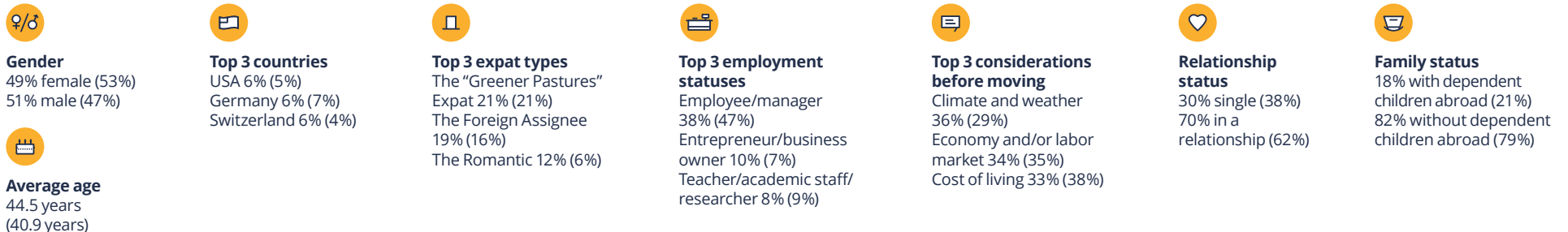
Less likely than the average to have only expat friends (27% vs. 34%), the Chinese respondents still seem to enjoy the company of their compatriots. Three out of ten (30%) say their expat friends abroad mostly come from

China, whereas globally only about one in six expats (18%) socializes mostly with other people from their own country of origin. Chinese expatriates generally meet new people through their friends (67%), work (62%), and expat events (43%). Since many are students, an important way of socializing and meeting new people is through their education, as two in five report. Globally, the biggest venue for getting to know new people is work (64%), and only 15% of all respondents make friends at school.

How satisfied are Dutch expats with their life abroad in general? (vs. global average)



Expat stats: The Dutch



Easy-Going Cosmopolites

Expatriates from the Netherlands are well traveled and multilingual, which helps them to feel at home abroad.

Dutch expats appear to be rather amorous folk, according to the survey, as 30% of them list love as their single most significant motive for relocation. Moving to their partner's home country was mentioned as the most important reason by 15% while another 15% say they primarily moved for their significant other's job or education. On average, romance isn't quite as important in most expats' lives, as globally speaking, the factors mentioned above are listed as the most important causes for relocating merely by 10% and 9%, respectively.

Otherwise the reasons for moving do not deviate much from the worldwide averages, although the Dutch seem to be somewhat more entrepreneurial than most: 11% state that starting a business in their host country was one of the factors behind their relocation (vs. the global 7%), and 5% say it was the most important one (global average: 3%).

Citizens of the World

Living abroad is nothing new to most Dutch expats, as 61% say they have prior experi-

ence of living in two or more different countries, excluding the Netherlands and their current country of residence; globally only 49% can say the same. Also, 14% of the Dutch respondents even report having lived in five or more foreign countries before.

The Dutch do seem to have a knack for foreign languages as well. More than six out of ten (61%) are able to speak four or more languages, something which on average is achieved by just over 30% of expats.

Almost all of the Dutch expats (99%) know at least one foreign language in addition to their own. Furthermore, 63% can speak the local language fairly or very well. The language barrier is an issue for only 16% of the Dutch respondents, while it causes problems for 26% of all survey participants in general.

With their linguistic skills and wide travel experience it's no wonder that 71% of the Dutch feel more or less at home in the local culture of their host countries. A vast majority of them (80%) are also relatively happy with their lives abroad. Around the globe the averages are not quite as good, the respective percentages being 61% and 77%.

Nothing Ventured, Nothing Gained

As mentioned earlier, Dutch expats tend to have more entrepreneurs among them than the worldwide average. One in ten states that they are currently a business

owner or an entrepreneur, while globally only around 7% say so. Perhaps their entrepreneurial spirit also pays off: the Dutch respondents include an above-average percentage of expats with a top-end income, with one-third of them having an annual gross household income of 100,000 USD or more. Worldwide, only 23% of expats belong to these high income groups.

Dutch employees and managers have also acquired prestigious positions in the organizations they work for — 39% are in middle or top management careers — which may partially explain their hefty incomes, too.

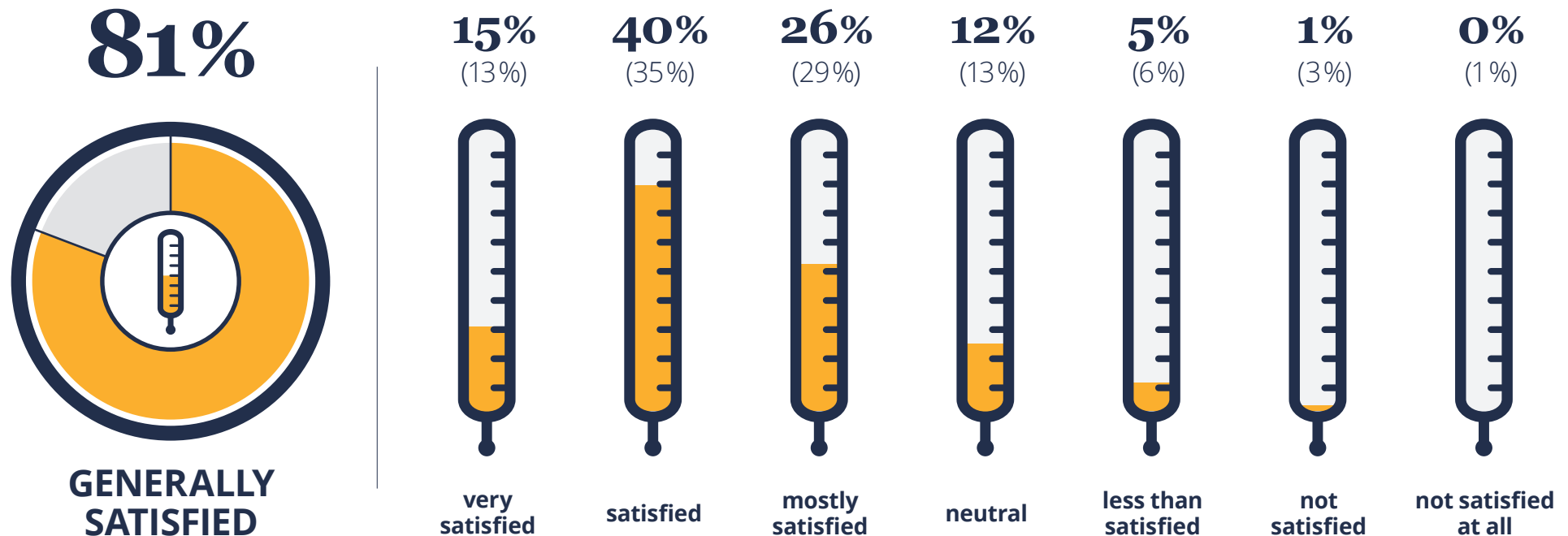
Flexible Lovey-Doveys

As might be expected considering their motives for relocation, the Dutch respondents often have a partner from their host country (41% vs. 32% globally). In general, an above-average share of Dutch expats



are in a committed relationship: 70% mention having a spouse or partner. Worldwide, the average percentage of expats in a relationship is 62%.

Further, Dutch expats demonstrate an excellent ability to blend in among the local population: more than one in five (23%) say their social circle consists mostly of locals, while only 29% socialize mainly with other expats. On average, other expatriates are not quite as adaptable as the global percentages are 16% and 34%, respectively.

How satisfied are French expats with their life abroad in general? (vs. global average)



Expat stats: The French

<p></p> <p>Gender 57% female (53%) 43% male (47%)</p>	<p></p> <p>Top 3 countries Germany 9% (7%) USA 9% (5%) United Kingdom 8% (3%)</p>	<p></p> <p>Top 3 expat types The Foreign Assignee 17% (16%) The "Greener Pastures" Expat 16% (21%) The Adventurer 13% (12%)</p>	<p></p> <p>Top 3 employment statuses Employee/manager 62% (47%) Looking for work 9% (7%) Entrepreneur/business owner 5% (7%)</p>	<p></p> <p>Top 3 considerations before moving Economy and/or labor market 44% (35%) Cost of living 37% (38%) Climate and weather 31% (29%)</p>	<p></p> <p>Relationship status 44% single (38%) 56% in a relationship (62%)</p>	<p></p> <p>Family status 20% with dependent children abroad (21%) 80% without dependent children abroad (79%)</p>
<p></p> <p>Average age 37.3 years (40.9 years)</p>						

French Expats: Seasoned, Multilingual & Exclusive

The French move abroad in search of adventure, but tend to confine their top-notch language skills and social lives to the expat community.

The relatively high number of foreign countries the French expat has lived in is typical of a true globetrotter: 62% have lived in two or more countries previous to their current stay abroad, compared to less than half for the global average (49%). The French respondent is also more likely to already have lived in at least one other foreign country: 28%

worldwide as opposed to only 16% of the French expats who have never lived abroad before.

Climbing the Ladder Abroad

Across the survey, romantic notions of adventure (27%) and the desire to live in a foreign country (26%) are among the top

reasons for moving abroad. This romantic attitude is overshadowed by job aspirations when looking at the most important motivations for moving abroad, though. For the French expat, the top three most important reasons are having found a job abroad (16%), being sent abroad by an employer (13%), and, tied for third place, moving for

a partner's job or to live in their home country (both 11%).

Once abroad, the French occupy predominantly positions as employees or managers (62% vs. 47% worldwide). Employment in the academic field does not seem to appeal to the French expat as much with only 4% working as teachers, academic staff, or researchers, for example, compared to a total average of 9%.

According to six out of ten French respondents (61%), emigrating for work is worthwhile if you are looking for generally good career prospects. Similarly, the figures regarding one's current income abroad compared to back home are favorable for the French, with 57% indicating that it is higher than in France compared to one-quarter saying they earn less abroad. These figures are both only one percentage point lower than their respective global averages, but a larger discrepancy arises when looking at expats with an income abroad which is a lot higher than at home. Here, the French average is six percentage points lower. Fortunately, this is unlikely to act as a deterrent to the French as only 2%

indicate financial reasons as their most important motivation for moving abroad anyway.

Communication Is Key

Regardless of money issues, the well-educated French respondents — just under three-quarters (73%) have at least a post-graduate degree compared to less than half worldwide (48%) — are well-versed in languages. Even though the French expatriate falls behind the global average when it comes to speaking five or more languages, an impressive 70% say they speak three or four languages, whereas around the globe only every other respondent can say the same.

Their linguistic skills arguably contribute to the ease with which French survey participants pick up the local language, with 52% saying they speak it fairly or even very well. In addition, the French are more likely than the average respondent to find themselves in a foreign country where their mother tongue is spoken (14% vs. a global 10%).

Expat Mix-and-Match

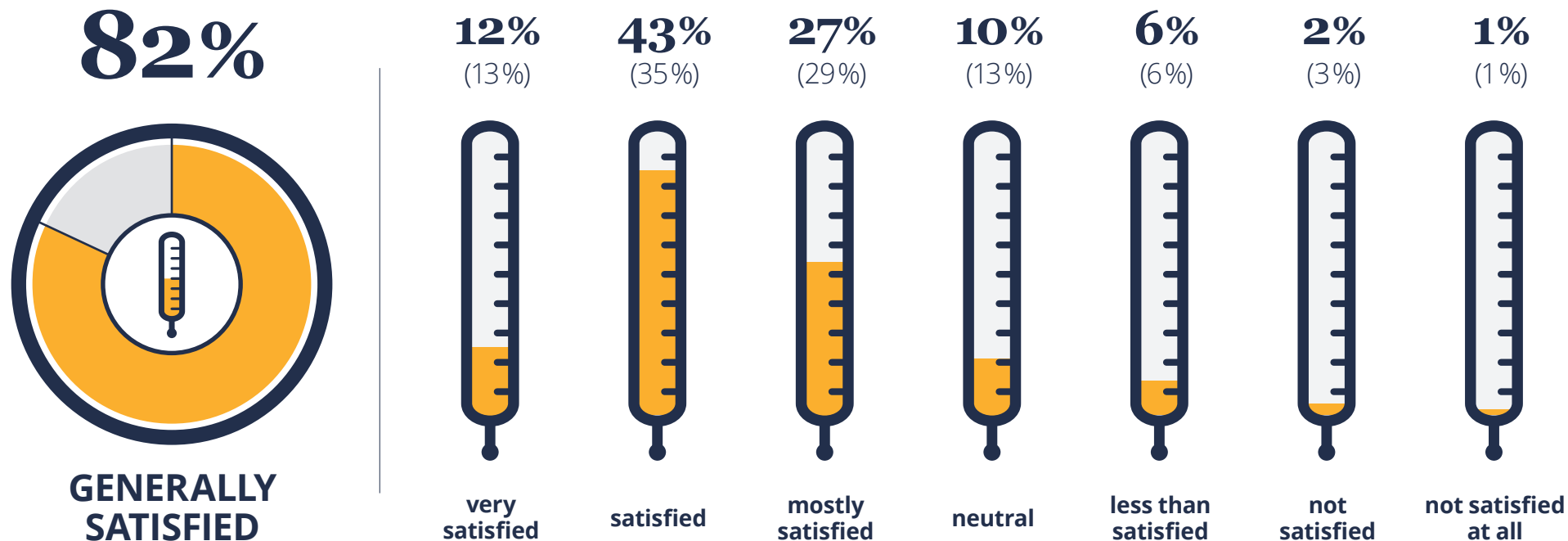
The French seem to make the most out of

their expat community when building social circles: 40% of respondents describe their friends and acquaintances as being composed mostly of other expatriates compared to the survey average of 34%. Expat clubs and associations (20%), as well as expat events (46%), are common sources of friends for the French.

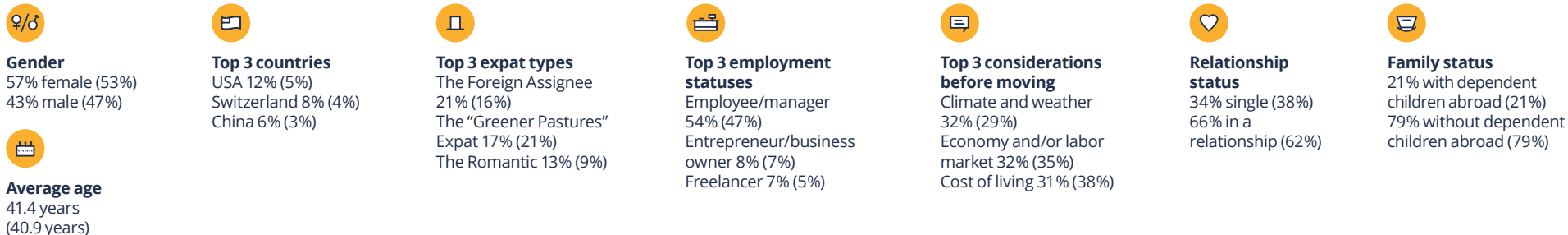
Nevertheless, these expat friends are described by 39% of French respondents as being fairly diverse in terms of their culture and country of origin, which is slightly above average for the survey (36%). Still, one in five (21%) say their expat friends are mostly fellow Frenchmen.

Finally, when it comes to relationships, the French abroad are flexible and resourceful. They are flexible in the sense that the percentage of partners coming either from France, the current country of residence, or from a different country altogether is about equal with 37%, 31%, and 32%, respectively. They are resourceful as they are more than twice as likely to find a partner of the same nationality abroad than the average respondent (29% vs. 14% of expats with a partner from the same home country).

How satisfied are German expats with their life abroad in general? (vs. global average)



Expat stats: Germans



Satisfied with Life Abroad

German respondents seem well adapted to living abroad, immersing themselves in diverse social groups and making good use of their foreign language skills.

Complete satisfaction is hard to come by, but among the Germans abroad 82% indicate they are overall satisfied with their expat life, surpassing the global satisfaction level (77%). Perhaps it is this positive attitude that makes the largest group of German respondents (28%) say they'll possibly stay forever in their respective countries. Then again, should their current host country not be a perfect fit, the German respondent can tap into their nomadic tendencies: the global average for having previously lived in two or more foreign countries is

49% compared to 61% of the well-traveled Germans. The US is the fortunate host of 12% of the travel-happy German expats, more than double the average of all expats in the US (5%).

Traveling for Business or Pleasure?

The top motivations for moving abroad are both economic and social. When asked for their reasons for relocating (multiple answers were possible), 52% of Germans abroad say they found a job on their own or were sent by an employer (28% and 24%,

respectively), while moving because they simply wanted to live abroad or were searching for adventure applies to 54% (27% each).

Business-driven motivations dominate the top three most important reasons for moving abroad, however: being sent by an employer (15%), moving for love (15%), and having found a job (14%). As for the other end of the spectrum, the German respondent is unlikely to be compelled to move abroad for political, religious or safety

reasons (0.3%) and only a mere 2%, half of the global average, due to financial issues.

Careers Abroad

The status of employee or manager is more common among the Germans abroad than globally speaking (54% vs. 47%). Many German respondents also break out on their own as entrepreneurs or business owners (8%), as well as freelancers (7%). Fortunately, German expats find it relatively easy to become self-employed compared to the worldwide average (56% vs. 41%) or to start their own business (52% vs. 36%). Surely, the free movement of workers principle in the EU plays a facilitating role here. Overall, the top three sectors for the working German abroad are education/research/translation (13%), business services/consulting/coaching (11%), and manufacturing/consumer goods (11%).

A Social Melting Pot

It's not quite all work and no play for Germans abroad, though, as they usually meet new people through work or friends (65% and 62%, respectively, multiple answers possible). A disparity with the survey average in this respect is that Germans abroad

often meet new people through sports (28% compared to 19%). Conversely, online networking and religious communities are not social hubs for the German expat (17% vs. a global 21%, and 5% vs. 9%, respectively).

International couples are frequent among German expats, with 72% of those in a relationship having a partner from another country; only 56% of non-single expats around the world can say the same. This diversity continues into the social circles of more than half the respondents (53%), which consist of local residents and expats alike.

From Kindergarten to PhD

National schools abroad are the top choice for one in seven of the German respondents with children (14%, double the global average), although state or private schools in the host country are also quite popular (26% and 21%, respectively).

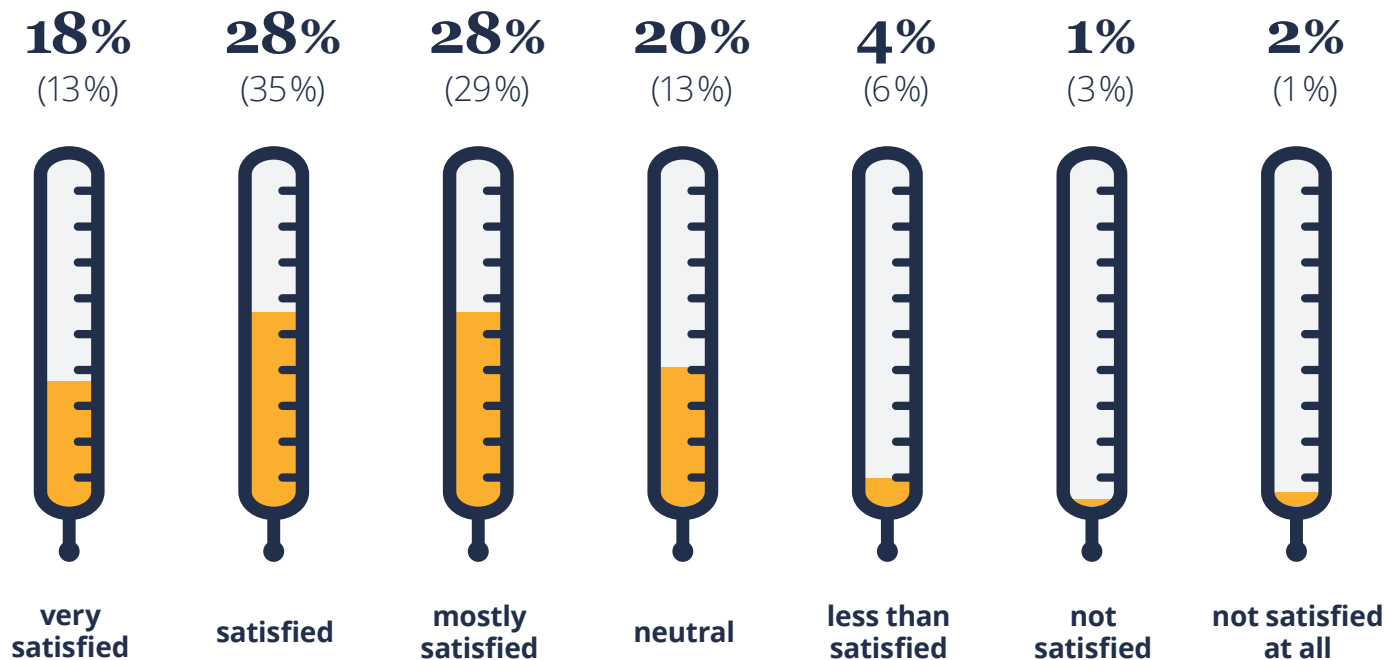
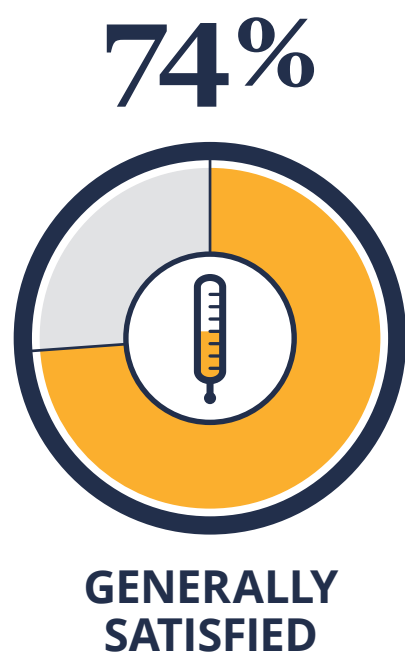
Just over half of the Germans abroad have a postgraduate degree (51%), which is nine percentage points higher than the global average. A PhD is held by another 10% of the German respondents compared to 6%

worldwide. Even the 1% without a degree still does relatively well considering 3% is the worldwide average here.

Well-Versed in Languages

Not knowing any foreign languages seems to be a cardinal sin amongst the Germans abroad: less than 0.5% speak only their mother tongue compared to 12% globally. The largest group is that of Germans who are fluent in three languages (37% vs. 31% worldwide), followed by those who speak four (25%). Additionally, an impressive 17% proclaim skills in five or more languages (global average: 12%). Finally, Germans abroad tend to speak the local language of their respective host country either fairly or very well (62% vs. 48% globally).

How satisfied are Indian expats with their life abroad in general? (vs. global average)



Expat stats: Indians



Bringing Home Abroad

Well-educated and multilingual, young Indians are looking elsewhere for work and a better quality of life. They get compensated better abroad, but aren't going to stay forever.

First Time for Everything

Indian respondents are on average more than 4 years younger than most expats, and with 80%, men are clearly over-represented among them. They don't usually go too far from home, as three out of seven (43%) Indian expats are living in the Arab states of the Persian Gulf, and a further 13% in Southeast Asia.

Not the most experienced expats out there, over two out of five Indian respondents (42%) say it is their first time living abroad.

Most of them are not considering sticking around, however: only 12% report that they would stay in the host country possibly forever, compared to one quarter of the expats globally.

The desire to leave again can also be seen in the percentage of Indians who have acquired the passport of their host country (2%), whereas the average for the survey is 10%. However, this could also be due to strict regulations for citizenship in their host countries.

The top expat types for Indians are the Greener Pastures Expat (20%), looking for a better quality of life, the Career Expat (19%), cashing in with their expertise, and the Foreign Assignee (18%), who was sent abroad by their employer.

Longer Hours, More Money

The two biggest reasons for moving among Indians were work related, as two out of nine (22%) found a job in the host country by themselves, and over one out of seven (15%) were sent abroad by their employer.

Two-thirds of Indian expats are employees or managers, and these employed Indians are more likely to work in middle management than employed expats around the world (31% vs. 21%). They are also well educated, as over nine out of ten Indian respondents (92%) have an academic degree.

A large majority of the Indian survey participants (95%) report working full-time. They also work over three hours more per week than the worldwide average (45.2 vs. 42.0 hours). Still, they are surprisingly happy with their work-life balance, as only one out of ten Indians rates this factor negatively. Moving abroad seems to pay off financially, too, as almost three-quarters (74%) say their pay is higher than back home.

Brain Full of Languages

Most likely due to the many languages spoken in India, almost none of the Indian respondents (1%) speak only one language, whereas globally close to one out of eight expats (12%) is monolingual. Even speakers of two languages are in the minority among Indians (14%), the worldwide average being

almost twice as high (26%). In fact, Indians seem to be quite the linguists, as almost half of the respondents (48%) say they speak four or more languages, including their mother tongue(s).

They seem to have trouble learning the local language of their host country, however. Only 16% report that they speak it very well, compared to well over one-quarter of expats in general (29%) who say so. Close to three in ten Indians (28%) even say they have problems with the language barrier in their host country. Improving one's language skills is not a popular reason for moving either — only 2% of Indian expats gave this as one of their motivations for the relocation and just 12% gave this factor any consideration prior to the move.

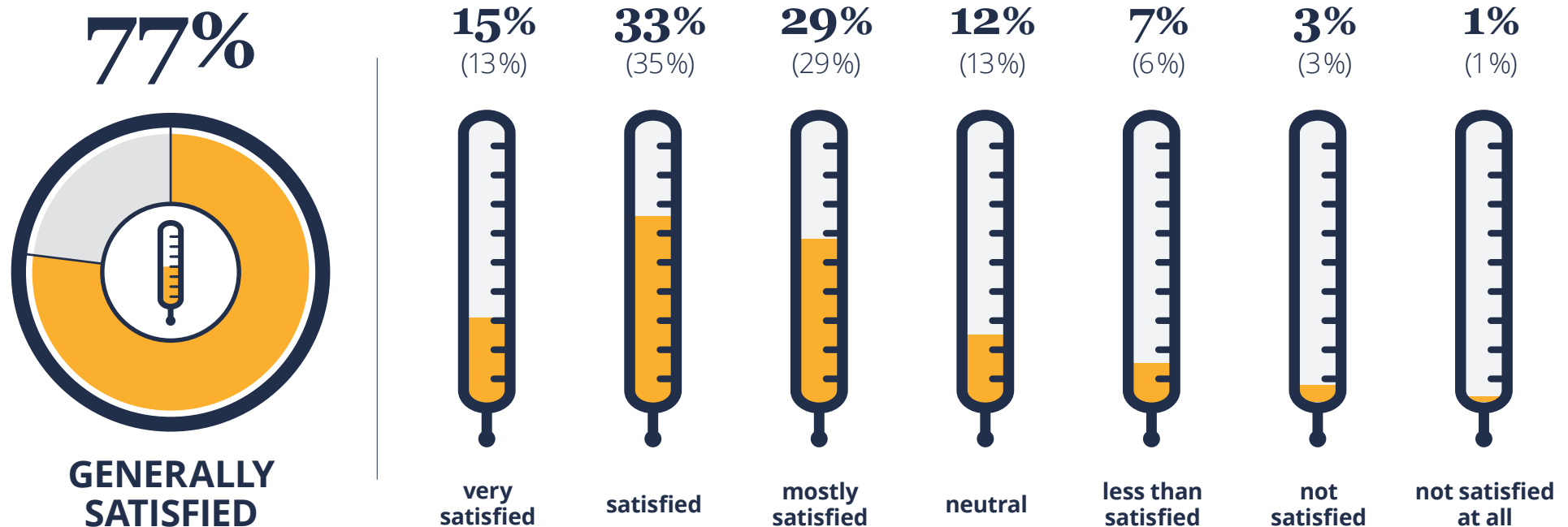
Rolling with My Homies

Almost nine out of ten taken Indian expats (89%) are in a relationship with another Indian, but only three-quarters of couples actually live together in the host country. In cases where expats have met their partner previous to the relocation, it seems to be common that the expat moves first, and the partner follows later, as over a quarter

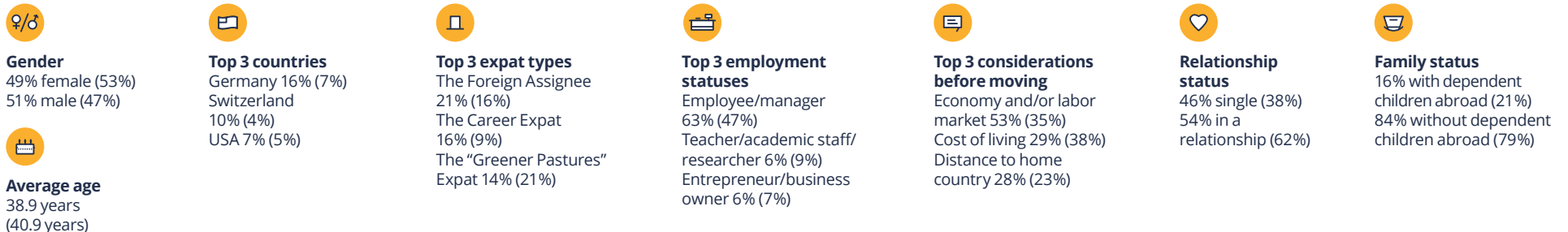
(27%) said to be the case. Globally, it is much less likely for expats to have a partner from their home country, as only three out of seven non-single respondents (43%) do, but they are more likely to live together (86%).

As in their relationships, in their social life Indians also like to spend time in the company of their own countrymen: over one-third (36%) said their expat friends are mostly from India. The biggest channels to meet new people for Indian expats are: work (75%), through their friends (55%), and professional networking (47%).

How satisfied are Italian expats with their life abroad in general? (vs. global average)



Expat stats: Italians



Multilingual and Educated

Expats from Italy move abroad for practical reasons, rarely intending to abandon their home country forever.

Probably due to current subpar economic conditions in their home country¹, Italian expats' main motivation for relocation is often the improved working opportunities other nations can offer. Over half (53%) mention the economy and/or labor market as an important factor for their decision to live in another country and the overall single most important reason for leaving Italy is finding a new job abroad, as listed by 19% of Italian respondents. As such, typical expat types among Italians are the Foreign Assignee (21%) and Career Expat (16%).

Germany (hosting 17%) and Switzerland (10%) are the most favored countries of the Italian expats, likely because of the proximity to the motherland. The short distance to home is indeed an attribute Italians appreciate, with 28% mentioning it as an issue that was on their mind when considering moving abroad.

Speaking Proficiently

Regardless of where expat life takes them, Italians seem to be fairly talented when it comes to languages. Close to half (46%)

state they speak four or more languages including their mother tongue(s). Globally only 30% of the expats are so accomplished. Italians also seem to have a good command of the local language in their respective host country: 58% boast being able to speak their host country's language fairly or even very well, while only 48% of all survey participants say the same. Improving language skills also serves as a motivation to move abroad: 13% of Italian expats mention it as one reason for their relocation.

Academic Accomplishments

As mentioned, Italians often travel abroad driven by better working opportunities. Highly educated — two-thirds have a post-graduate degree such as a Master's degree or PhD — Italian expats nevertheless tend to be conventional employees and managers (63% vs. the global 47%) rather than, for example, researchers (6%), freelancers (5%), or entrepreneurs (6%).

Overall, the effort of moving abroad is rewarded in the form of higher incomes: 73% say they currently earn more than they would back home and 35% even go so far as to say their income is now a lot higher. In general, Italian expats also have slightly higher incomes than the worldwide average: 59% of the Italians say their annual household income is higher than 50,000 USD, compared to 51% among the entire survey population.

Love across Borders

Italian expats happen to be single more often than the global average would suggest (46% vs. a worldwide 38%). Of those who do have a partner, 16% are in a long-distance relationship with their better half residing in another country.

On the other hand, only two in five Italians in a relationship have a partner who is also Italian. In 28% of the cases the partner is neither from the home country nor the current country of residence.

Attending Expat Activities

Expats from Italy have a tendency to keep company mostly with other expats. Almost half (48%) say their acquaintances consist mainly of fellow internationals; around the globe only 34% say the same. When asked about the origin of their expat friends, 21% say they are mostly from Italy, too.

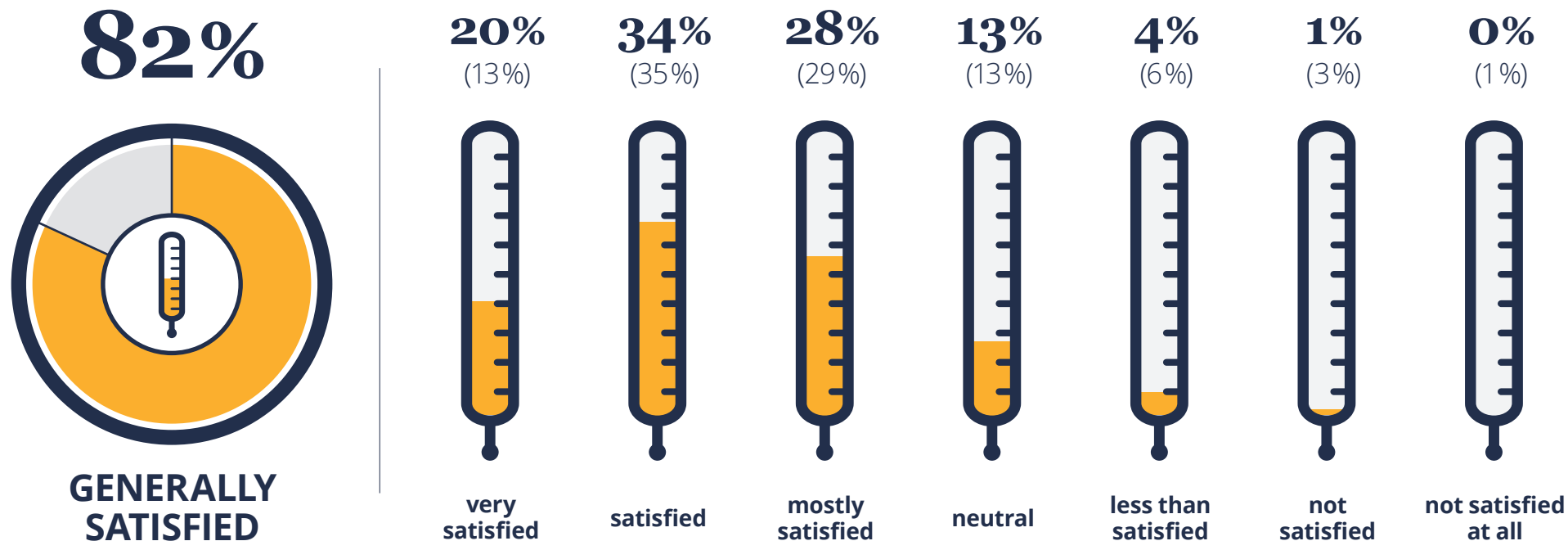
On the other hand, close to one-third (32%) has expat friends from a third country with a different culture and no shared language.

Being work-oriented, Italian expats most commonly meet new people through their jobs: two-thirds of them mention work as a place to socialize, followed by those who find friends through other friends (55%). Italians also frequently attend expat events, with 45% saying these are a good place to make new friends.

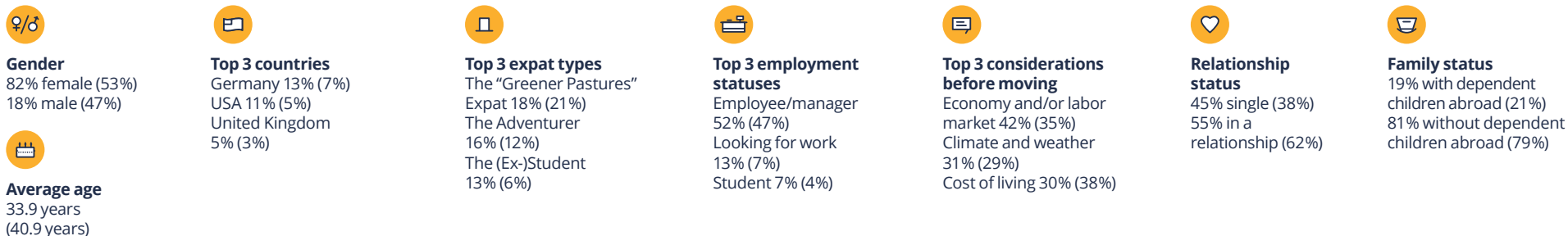


¹ The CIA World Factbook
<https://www.cia.gov/library/publications/the-world-factbook/fields/2116.html#it>

How satisfied are Russian expats with their life abroad in general? (vs. global average)



Expat stats: Russians



In It for the Long Haul

A foreign partner, learning local languages, and acquiring local citizenship are distinguishing features among the Russian expat community, preparing them for a long-term stay.

The Russian expat is committed to the cause: 39%, as opposed to one-quarter worldwide, intend to stay forever in their current country of residence. Furthermore, 18% of Russians rather than the 10% among the expat average have acquired their respective foreign citizenship. This is quite a commitment considering the hassle surrounding dual citizenship prompted by new legislation introduced in Russia last year.¹

Perhaps the complexity of the relationship with the motherland is the reason behind

almost one-third of Russian expats (30%) taking the distance to their home country into consideration when moving abroad. The question remains whether this was a push or pull factor, but in any case the largest cohort of Russian respondents (13%) moves abroad to find a better quality of life.

Young and Eager to Learn

The fact that Oxford was named as a dream destination for 2% of the Russian participants (as opposed to close to none (0.2%) in the global ranking) might reflect high

academic ambitions among the 7% which identify as students. These respondents, in turn, probably contribute to the low average age (33.9 years, as compared to 40.9 years globally). The (Ex-)Student expat type features nearly twice as often among the Russians abroad (13%) as among the general population (6%). Following the same trend, the education/research/translation sector is where 19% of the Russian respondents work. As can be expected, wanting to improve their language skills and going to university or school are rela-

tively popular reasons for moving abroad: 16% compared to 10% on average, and 20% compared to 9%, respectively. Academic goals are twice as likely to be the most important reason for moving abroad for Russians compared to the global average (10% vs. 5%). Overall, moving for a better quality of life (13%) or for love (12%) are Russians' most important reasons.

However, professional life and careers among the Russian expats are found a bit wanting. At half the global average, only 6% of Russian employees and managers hold top management positions — a larger fraction can be found working as experienced employees (31% vs. 21% globally). Another significant group is that of the almost one in seven Russian expats looking for work (13%).

Say “Da!” to Foreign Language Skills

Linguistic skills are in abundance among

this group of expats, as less than 1% speaks only their mother tongue (0.4%) and most (52%) speak three languages, which is far above the global average of 31%. It being unlikely that their mother tongue is spoken in their current country of residence (3%), it is fortunate that only 6%, half of the worldwide average, say they do not speak the local language at all. Four out of nine Russian expats can boast of speaking the local language very well, a sense of accomplishment heightened in light of the fact that only 29% of expats on average can say the same.

From Russia with Love

No one meets new people quite like the Russians, who outrank the global average in their main ways of socializing: via their education (29% vs. 15%), online networking (30% vs. 21%), and through friends (63% vs. 56%). The outlier in these statistics is meeting people through a religious com-

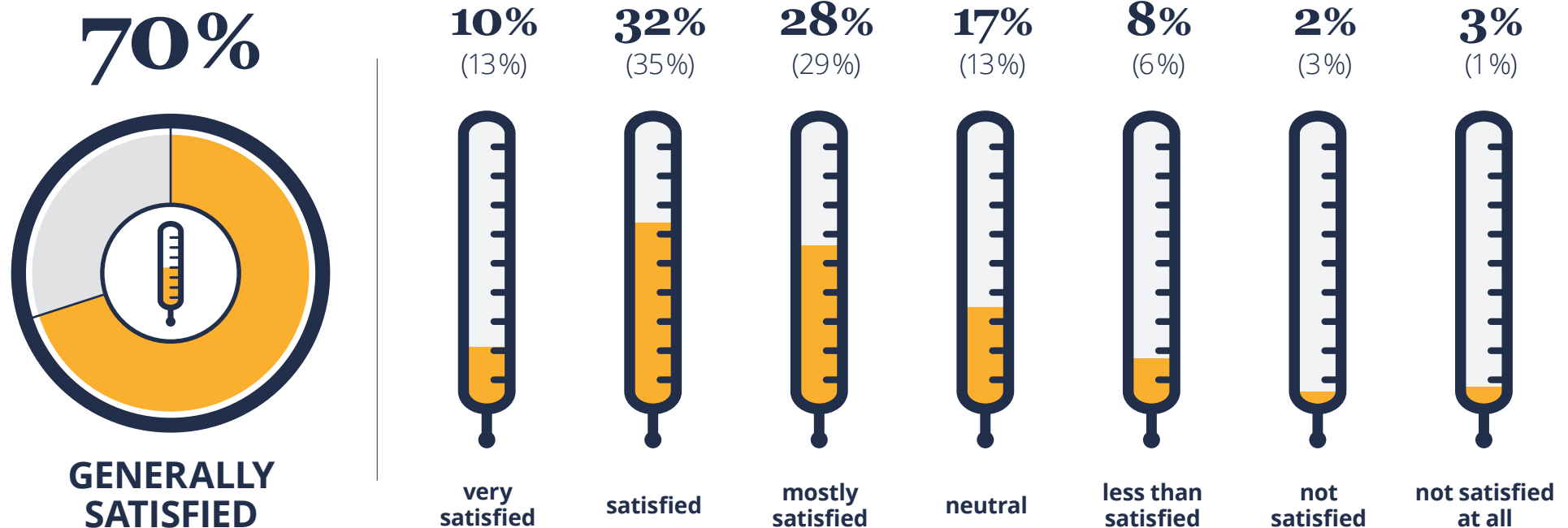
munity (merely 2% compared to 9% worldwide), something which can be put down to historic trends in Russia.²

Russians abroad are happy to look outside their own nationality for a partner: only 35% — compared to 43% globally — have a partner with the same nationality as theirs. Interestingly enough, Russian women (72%) are far more inclined than men (35%) to have a partner with a different nationality. In fact, expat women worldwide can take a page out of the book of their Russia counterparts when it comes to single life — more of the latter disagree with the statement that being an expat makes having a relationship difficult (47% of Russian respondents compared to 32% on average for female expats).

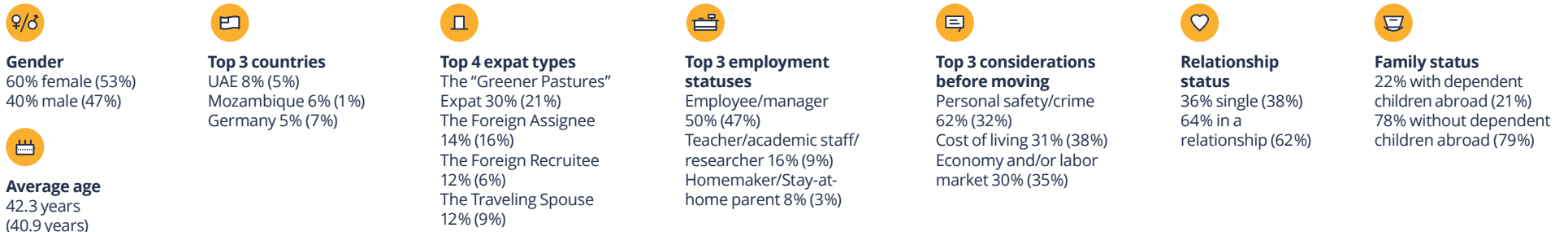
¹ **The Moscow Times**
www.themoscowtimes.com/news/article/deadline-set-for-disclosing-dual-citizenship/504769.html+&cd=5&hl=nl&ct=clnk&gl=de

² **Pew Research Center**
<http://www.pewforum.org/2014/02/10/russians-return-to-religion-but-not-to-church/>

How satisfied are South African expats with their life abroad in general? (vs. global average)



Expat stats: South Africans



In Search of Greener and Safer Pastures

Many South African respondents stay abroad for at least five years, living comfortably in predominantly English-speaking social circles and top management positions.

For 37% of the South African respondents their current stay abroad is their first, which is a relatively high figure considering 28% is the global average for expats. Perhaps they are not as seasoned as some, but South Africans do seem to hit the expat jackpot the first time around: 22% of them are planning to stay longer than five years in their current country of residence, versus 16% globally.

Safety First

What are some of the pull factors for South

Africans moving abroad? Aside from the usual job-related reasons, the search for adventure (28%) and a better quality of life (22%) are common reasons for moving abroad. The former is even named as the most important reason by 13% of South African survey participants.

Possibly related to the search for a better quality of life is the fact that South Africans are on average more compelled to move abroad for political, religious, or safety reasons (13% vs. 4%), with 5% indicating

this as their most important reason for moving abroad compared to a mere 1% of all respondents. Fortunately, it looks as if South African expats can put their mind at ease as the perception of personal safety, as well as the health and safety of their children, in their respective country of residence is very positive: 83% and 85%, respectively, rated these factors favorably.

Straight to the Top

South Africans can take pride in their professional achievements abroad: just under

one-quarter of the respondents who identify as employees or managers (24%) are in top management positions, compared to 11% worldwide! They are also over-represented in the academic field with 16% of them working as teachers, academic staff, and researchers (global average: 9%). The fact that 63% enjoy a higher income than at home is icing on the cake.

South African respondents hold on average fewer degrees than expats worldwide, starting at the level of a Bachelor's degree. The global average for having at least a Bachelor's degree is 83% while theirs is 66%. Clearly, this does not hold back the hard-working South African expat, who spends two more hours a week at work than the average expat. Could this be the secret to their success?

The Linguistic Comfort Zone

Since South African expats come from a country with eleven official languages¹, it should come as no surprise that relatively many of them speak two languages (52% compared to 26% globally). Regardless, learning the local language of their destination seems to pose somewhat of a challenge: South Africans are twice as likely as the worldwide average not to speak the local language at all, and only 23% — compared to 48% on average — speak the local language fairly well or fluently. Language barriers are a problem for 31% of South Africans abroad, which is 5% higher than the global average.

The comfort of conversing in their mother tongue is sought out by a large cohort of the South African respondents: 11% live in

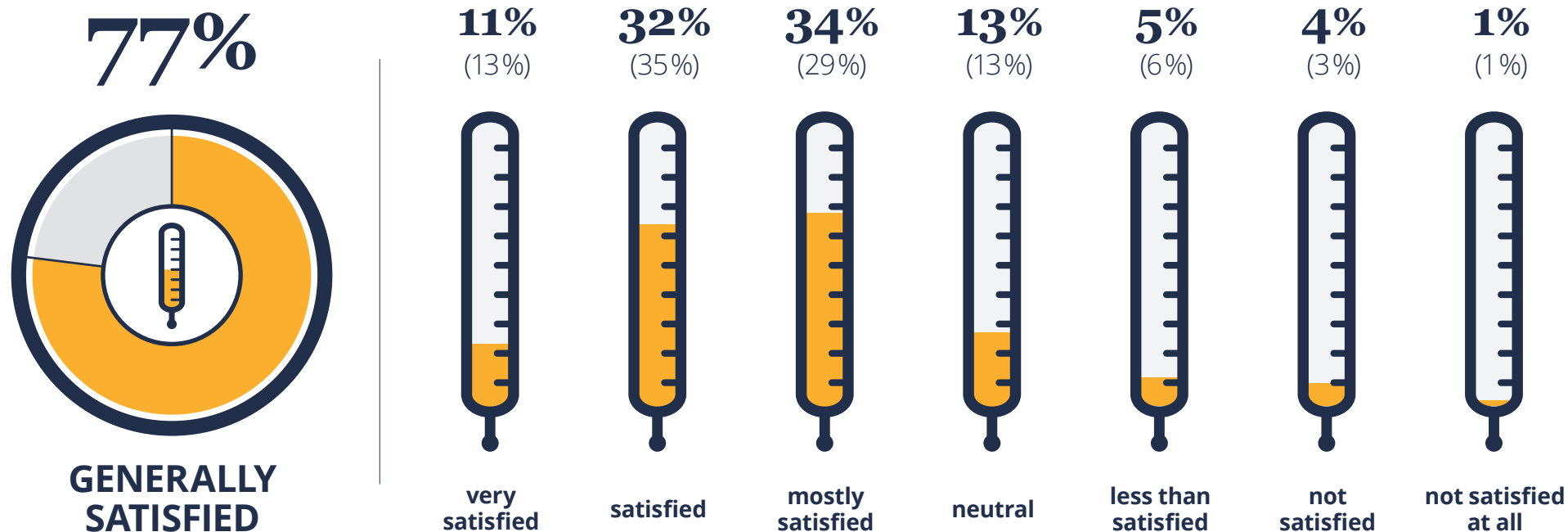
a country where the local language is the same as their mother tongue, and 37% have mainly expat friends that speak the same language even if they are from different countries.

This tendency continues in the relationship spectrum of South Africans abroad: four out of seven respondents have a partner of the same nationality, compared to three out of seven globally. This desire for the familiar arguably resonates with the 36% of South African respondents who miss their personal support network very much and the 46% of South African singles who find expat life makes having a relationship difficult (worldwide average: 38%).

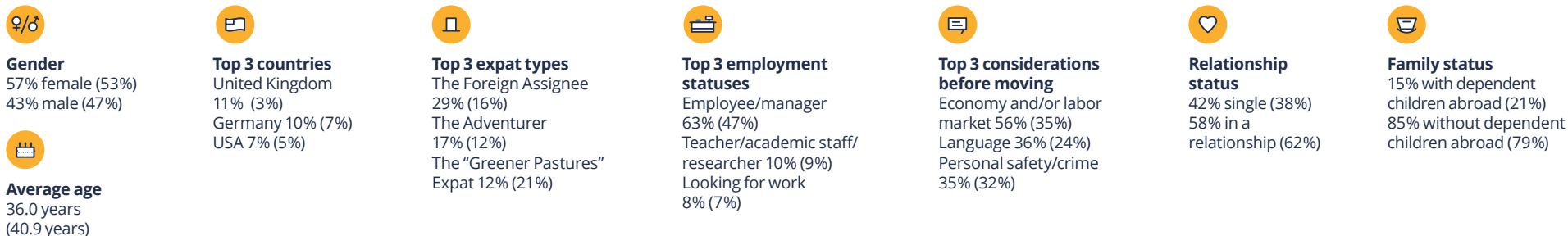


¹ The CIA World Factbook
<https://www.cia.gov/library/publications/the-world-factbook/geos/sf.html>

How satisfied are Spanish expats with their life abroad in general? (vs. global average)



Expat stats: Spaniards



Mainly Moving for Business

Career comes first for most of the Spanish expats — no surprise when seeing their high level of education and the ability to speak several languages.

Muchos Amigos Españoles

The Spanish abroad like to mingle with fellow expats — almost half of the Spanish survey participants (48%) state they have mostly other expats as friends, whereas globally only 34% say so. Among their expat friends, one-fourth are mostly fellow Spaniards and 20% are predominantly from other countries, but speak the same language or share a similar culture. Only about one in nine (11%) claims to have mostly locals from their current country of residence as friends.

Most of the Spaniards abroad meet new people at work (63%), through friends of theirs (60%), and at expat events (38%). Since meeting new people is a lot easier when sharing a language, it is fortunate that the Spanish expatriates have an overall good command of languages — 73% (vs. a global 61%) are proficient in three or more languages. In addition, 37% say they speak the local language of their respective host country very well (global average: 29%), while for 15% of the Spanish expats it's the same as in their home country. As such,

the language barrier is only a problem for one-fifth of Spanish expats (21%).

Good Education Brings Great Jobs

Spaniards leave their home country for several reasons — some are looking for an adventure (11%), relocate because of a partner's job or education (11%), or even move abroad simply to improve their language skills (4%). However, for almost half (48%) the main reason for the move was related to their work. That explains why the most predominant expat type among Span-

ish expats is the Foreign Assignee (29%). The majority of the Spaniards abroad (63%) are employees or managers (global average: 47%), while one in ten works in academia, and 8% are currently looking for work.

Compared to the global average, more Spanish expats who work do so full-time (93% vs. 86% worldwide), which seems to be paying off — the income is higher than back home for two-thirds (66%). Furthermore, Spanish expats are very well educated. Almost three-tenths have a Bachelor's degree (29%) and an astonishing 57% graduated with a Master's degree (globally, only 42% have done so), with a further 7% holding a PhD.

Spaniards abroad are also experienced travelers. For only 18% it's their first stay

abroad that's longer than three months (global average: 28%), whereas 65% have stayed in up to three foreign countries before. Interestingly, though, only 11% want to stay in their current country of residence forever, compared to one-fourth of expats around the world who would like to put down roots permanently. The largest percentage of Spanish expats (43%) plan to stay in their respective host country between one and five years.

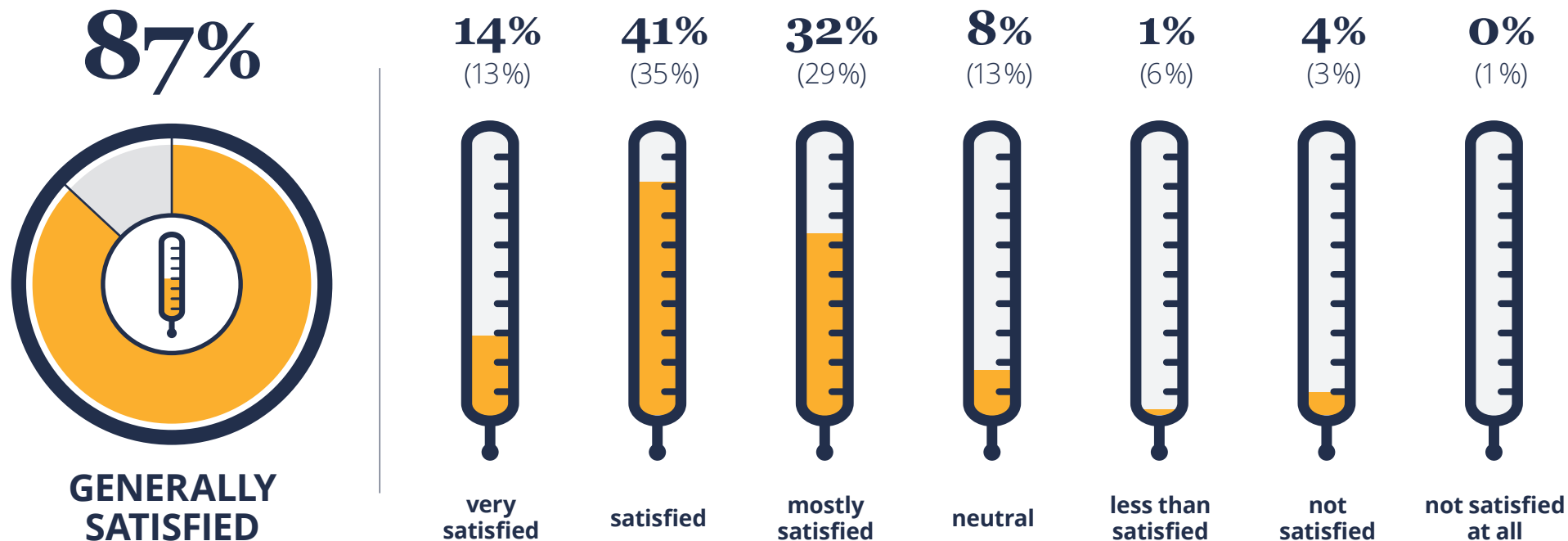
Spanish Love

Among those Spanish expats who are in a committed relationship (58%), circa three out of eight (37%) have a Spanish partner and of these 79% also met before their move abroad. Only one in five of the loved ones (21%) originate from the country where the Spanish survey participants are









currently living in, and the partners of 42% are neither from Spain nor from their current country of residence.

Three-fourths of the taken Spanish expatriates (74%) met their partner before becoming an expat and 40% of these moved abroad together. All in all, almost seven in ten (69%) are overall happy with their relationship and 36% even say they are completely satisfied.

How satisfied are Swiss expats with their life abroad in general? (vs. global average)



Expat stats: The Swiss

 <p>Gender 49% female (53%) 51% male (47%)</p>	 <p>Top 4 countries USA 8% (5%) United Kingdom 7% (3%) Switzerland 5% (4%) Thailand 5% (2%)</p>	 <p>Top 3 expat types The "Greener Pastures" Expat 24% (21%) The Foreign Assignee 18% (16%) The Traveling Spouse 11% (9%)</p>	 <p>Top 3 employment statuses Employee/manager 47% (47%) Entrepreneur/business owner 13% (7%) Retiree 12% (5%)</p>	 <p>Top 3 considerations before moving Climate and weather 41% (29%) Cost of living 37% (38%) Economy and/or labor market 31% (35%)</p>	 <p>Relationship status 34% single (38%) 66% in a relationship (62%)</p>	 <p>Family status 21% with dependent children abroad (21%) 79% without dependent children abroad (79%)</p>
 <p>Average age 43.3 years (40.9 years)</p>						

The World Is Your Oyster

Expats from Switzerland are willing to sacrifice some of their income in order to enjoy an adventurous life abroad.

The Swiss apparently do not find their motherland to be a particularly exciting country, since the most common (although not the most important) reason for their relocation is the search for an adventure or a personal challenge (mentioned by 28%). In addition, 24% of the Swiss report that they specifically wanted to live in the country they currently reside in, and according to a further 22% they simply enjoy living abroad. Many Swiss expats have previous experience with life abroad. Almost a quarter (24%) has lived in four

or more countries before, excluding Switzerland and their current host country; globally, only 16% of participants can say the same. Planned lengths of stay do not deviate as much (e.g. 27% Swiss vs. 25% overall plan to possibly stay forever). However, in contrast to the worldwide trend, stays of 3–5 years are somewhat more popular with the Swiss than those of over five years (20% and 10%, respectively).

Luckily, the Swiss passport seems to open many doors, as an exceptionally high per-

centage of the Swiss expats (59%) mention that getting a visa for their host country was very easy, an opinion only 41% of their global peers share.

Knack for Languages

As Switzerland is a multilingual country with four official tongues, it's no wonder that its citizens excel at languages. Indeed, almost two-thirds (65%) say they know four or more languages (including their mother tongue), something only 30% of the expats worldwide have achieved.

Swiss expatriates do not seem to have much trouble speaking the local language of their host country, either. Less than a third (32%) are not able to speak it or speak it only a little. Learning the local tongue in their various host countries is, comparatively, not such a big problem for the Swiss expats either, as 48% found it more or less easy. Around the globe only 37% agree on this matter.

Money Isn't Everything

Swiss expats consist mostly of employees and managers (47%), with above-average percentages of entrepreneurs and business owners (13%), as well as retirees (12%). Overall, their educational level doesn't deviate much from the worldwide average: globally, 83% of expats possess some sort of university degree; among the Swiss the respective percentage is 80%. Commercial, technical, or vocational training, on the other hand, is much more common among Swiss expats (14% vs. a global 7%).

More than half of the Swiss abroad (57%) currently have a lower income than they would have back home — which is not big

news considering Switzerland's famously high salaries.¹ That being said, the Swiss do not primarily move abroad to pursue a career, with less than a third (30%) citing work-related reasons as their main motivation. They do, however, show more entrepreneurialism than the average: 12% mention starting a business as one of their reasons for relocation, slightly less than twice the worldwide 7%.

Of Friends and Soul Mates

Swiss expats tend to find love in their host countries rather than in their motherland: 39% say their partner comes from the nation they currently reside in. A further 26% of partners hail from a country other than Switzerland or the respective host country, leaving only 36% of the non-single Swiss expats with Swiss partners.

According to the survey results, Swiss expats are also relatively happy with their relationships, with almost half (48%) being completely satisfied with this aspect of their lives.

Around the globe, only 40% of the respondents are as fortunate. Making friends with

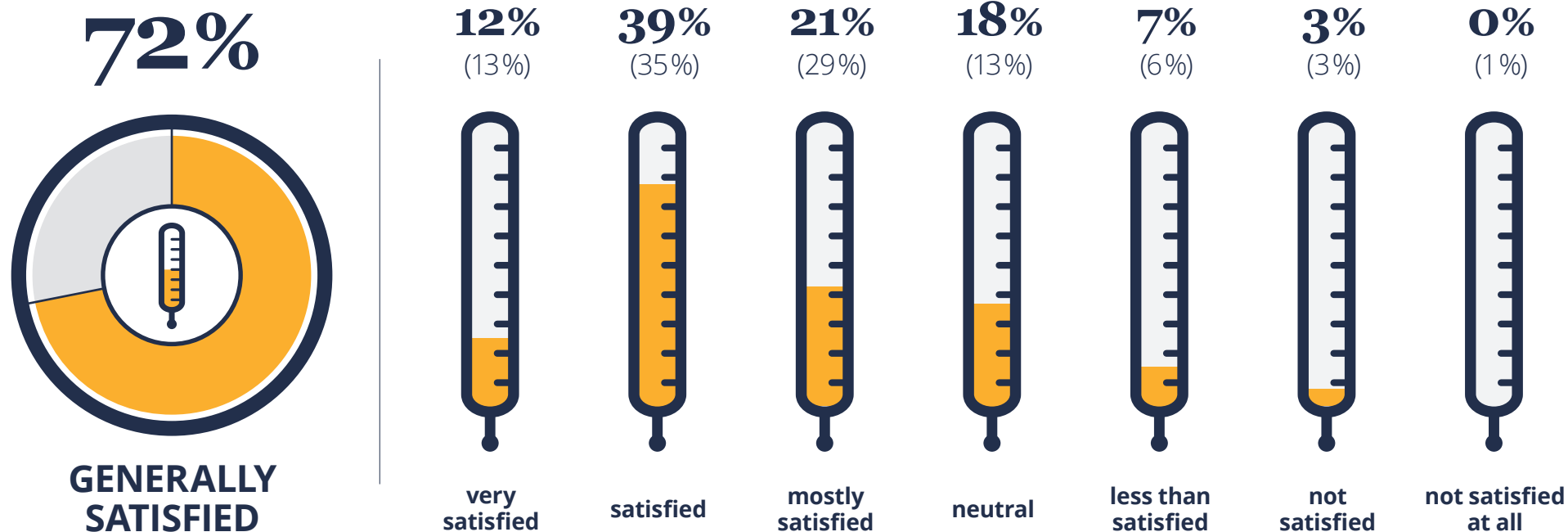
the local population in their host countries seems to be rather easy for the Swiss, too, as 23% would describe their friends as such rather than other expats. Friends (62%) and work (60%) occupy the top two spots for meeting new people, but the Swiss also seem to be an exceptionally active folk, with 28% saying they make new acquaintances through sports (vs. 19% worldwide).

Altogether, the vast majority of Swiss expatriates (86%) is generally pleased with their lives abroad, with 30% going so far as to say they are very happy. Only Norwegians have a higher percentage here.

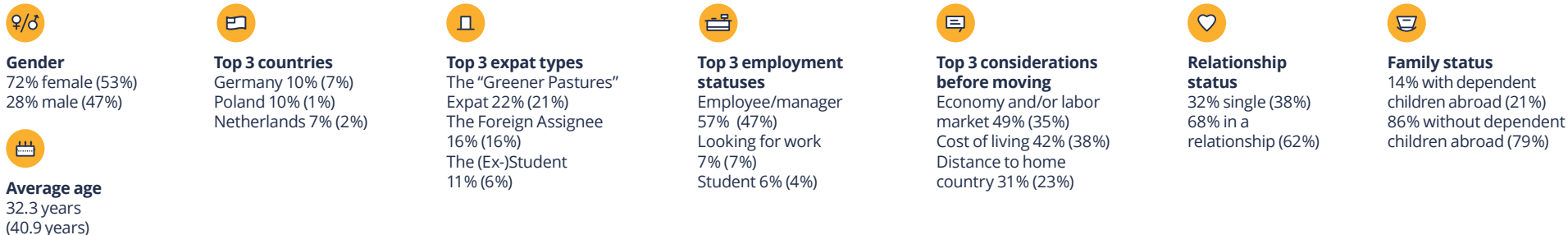


¹ **The Moscow Times**
www.themoscowtimes.com/news/article/deadline-set-for-disclosing-dual-citizenship/504769.html+&cd=5&hl=nl&ct=clnk&gl=de

How satisfied are Ukrainian expats with their life abroad in general? (vs. global average)



Expat stats: Ukrainians



Seeking a Better Life

Highly educated and competent in languages, Ukrainian expats are more than capable when it comes to making their fortunes abroad.

With the ongoing crisis in their home country, it is no surprise that over a third of the Ukrainians (34% vs. the worldwide 23%) list a better quality of life as one factor behind their relocation. Likely for the same reason, 13% of them mention political, safety, or religious issues leading to the decision to leave the motherland.

Overall, Ukrainian expats' most important reasons for moving abroad are nevertheless being sent there by an employer (14%) or finding a job there on their own (14%). The

percentage of Ukrainians planning to stay in a foreign country forever is somewhat higher than the global average (28% vs. 25%), though.

Climbing Up the Language Ladder

Ukrainians either have a natural aptitude for languages or they have been studying particularly diligently, since their linguistic knowledge seems to be well above the global average. While on average 30% of expats say they can speak four or more languages (including their mother tongue),

among the expats from Ukraine the percentage is twice as high with 60%. More than half of them (56%) are also able to speak the tongue of their host country at least fairly well. Worldwide, 48% of survey respondents can say the same.

Academic Accomplishments

The expats from Ukraine often have plenty of schooling under their belts, since 72% say they have a postgraduate degree — such as a Master's degree or PhD — something achieved by an average of 48%

worldwide. This education may certainly come in handy in the most popular working sector for Ukrainians: close to double the overall average work in IT (18% vs. 10%).

Being educated does not automatically mean high income, though: three in five Ukrainians (61%) describe their annual gross household income as less than 50,000 USD, while only 49% of all respondents say so. Still, 79% of the expats from Ukraine mention that their income is currently higher than it would be back home, with 37% even saying that it is a lot higher.

International Relationships

According to the survey results, Ukrainian women outnumber their male counterparts

by almost three to one (72% female vs. 28% male). Overall, Ukrainians are less commonly single than the average would suggest, with over two-thirds (68%) saying they are in a committed relationship. In 30% of the cases their partner comes neither from Ukraine nor the current country of residence but from a third nation, while another 30% report that their beloved is from their current host country. The proportion of Ukrainians with dependent kids abroad, on the other hand, is with 14% notably lower than the global average of 21%.

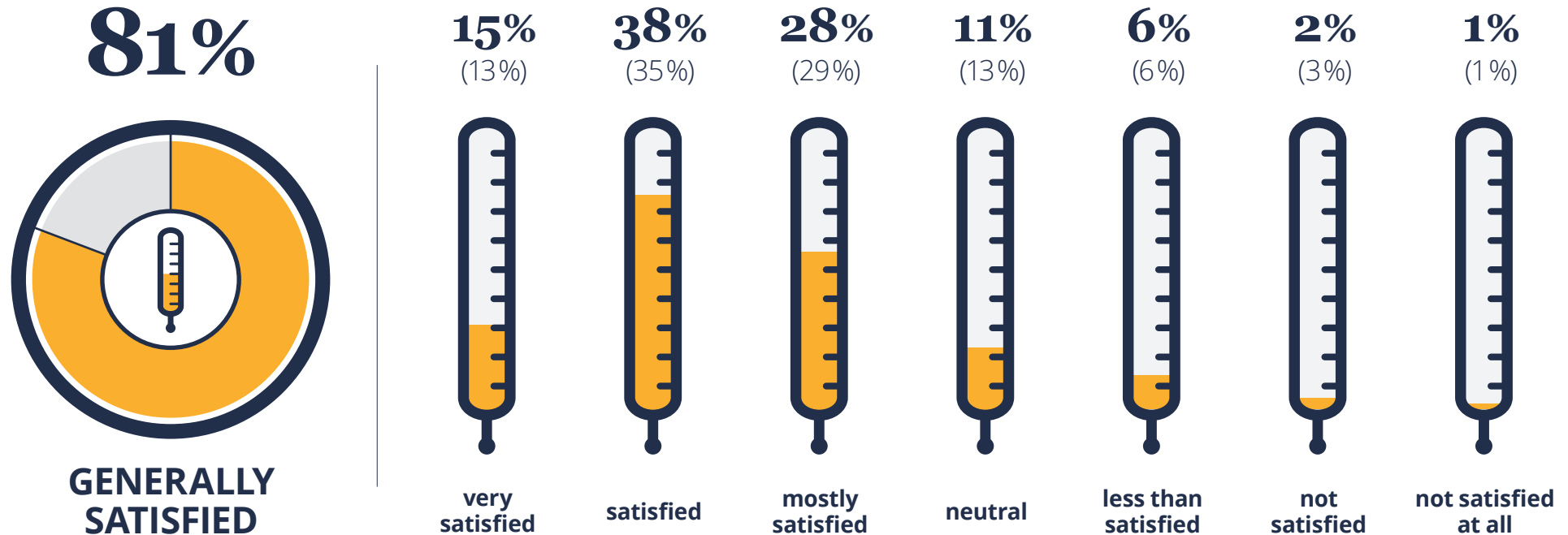
Going with the Flow

Ukrainians seem to prefer the company of fellow expats over hanging out with the local population of their host countries; 43%









report that their friends and acquaintances are mainly other expatriates, while only 12% say their social circles consist mostly of locals.

Work is the most convenient place to socialize for Ukrainian expats; 71% say they meet new people through their job, which worldwide 64% of expats echo. Ukrainians are also frequent attenders of expat events, as almost half of them (49%) mention these as a place to make friends, compared to only 37% who say the same globally.

How satisfied are US American expats with their life abroad in general? (vs. global average)



Expat stats: US Americans

<p></p> <p>Gender 56% female (53%) 44% male (47%)</p>	<p></p> <p>Top 3 countries Germany 8% (7%) China 4% (3%) Mexico 4% (1%)</p>	<p></p> <p>Top 3 expat types The "Greener Pastures" Expat 24% (21%) The Adventurer 16% (12%) The Foreign Assignee 14% (16%)</p>	<p></p> <p>Top 3 employment statuses Employee/manager 29% (47%) Teacher/academic staff/ researcher 17% (9%) Retiree 14% (5%)</p>	<p></p> <p>Top 3 considerations before moving Cost of living 48% (38%) Climate and weather 32% (29%) Personal safety/crime 28% (32%)</p>	<p></p> <p>Relationship status 35% single (38%) 65% in a relationship (62%)</p>	<p></p> <p>Family status 22% with dependent children abroad (21%) 78% without dependent children abroad (79%)</p>
<p></p> <p>Average age 46.7 years (40.9 years)</p>						

Falling in Love with the World

If it isn't for work-related reasons, most US Americans move abroad for love, despite any language barriers that may exist.

Most of the US Americans abroad are looking for an adventure (35%) or simply enjoy living abroad (31%). About one-third (32%) even like their new life abroad so much that they consider staying in their current country of residence possibly forever (globally, only one out of four says so).

Love Is in the Air

When one looks at *the* most important reason for US Americans' move away from home, 14% claim to have moved for love. In fact, 65% of the US Americans abroad

are in a committed relationship. Out of these, 71% already knew their partner before moving abroad and 45% of the partners of non-single US American expatriates also originate from their current host country.

Among the US Americans who are taken, 91% live together with their partner. Eight out of ten (81%) are overall happy with their relationship and 44% even say they are completely satisfied. Of those US American expats around the world who are single,

38% generally agree that expat life makes having a relationship difficult, which is exactly on par with the global average.

The US American survey participants with predominantly expat friends report that most of them hail from another country, but they speak the same language or share a similar culture (39%, but only 24% say the same worldwide). However, almost one-fourth (23%) have mostly local residents as friends, compared to a global average of 16%. In fact, 32% state they typically find

new friends in their local neighborhood, while around the world only 28% do so. Most of the US American expats still meet new people either through other friends of theirs (58%) or at work (55%), though.

Retiring Abroad, Anyone?

For 27% of the US Americans around the world, work is the main reason to move abroad. Four-fifths (81%) hold either a Bachelor's or Master's degree, or even a PhD (8%), which may be linked to the high percentage of US respondents (17%) who are working as teachers, academic staff, or researchers (global average: 9%).

Other than that, 29% can be found in positions as employees or managers, and 14% are retirees (global averages are 47% and

5%, respectively). The latter group certainly plays a role in the higher than average age of 46.7 years, when compared to the global average of 40.9 years.

Compared to the global rate, a smaller percentage of US American expats who work do so full-time (78% vs. a global 86%). For another 67% of US American respondents, the income is either the same or lower than back home, which may well be a consequence of their shorter working hours (39.7 vs. 42.0 hours per week on a global level).

New Languages Require Time

It's interesting to note that only 8% of the US Americans abroad say that they are living in a country that has the same local

language as back home. Still, most of the US American expats speak only their mother tongue (31%) or one other additional language (42%). At the same time, no more than 1% name improving their language skills as their main reason for moving, even if the topic of language was something many (27%) say they thought about before going abroad.

As such, the language barrier is a problem for almost one-third (32%) of US American expatriates (global average: 26%), and while 21% claim to be speaking the local language of their respective host country very well, more than half (51%) say they speak it only a little or not at all.



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