

# Expatriate Insider 2025

The World Through Expatriate Eyes



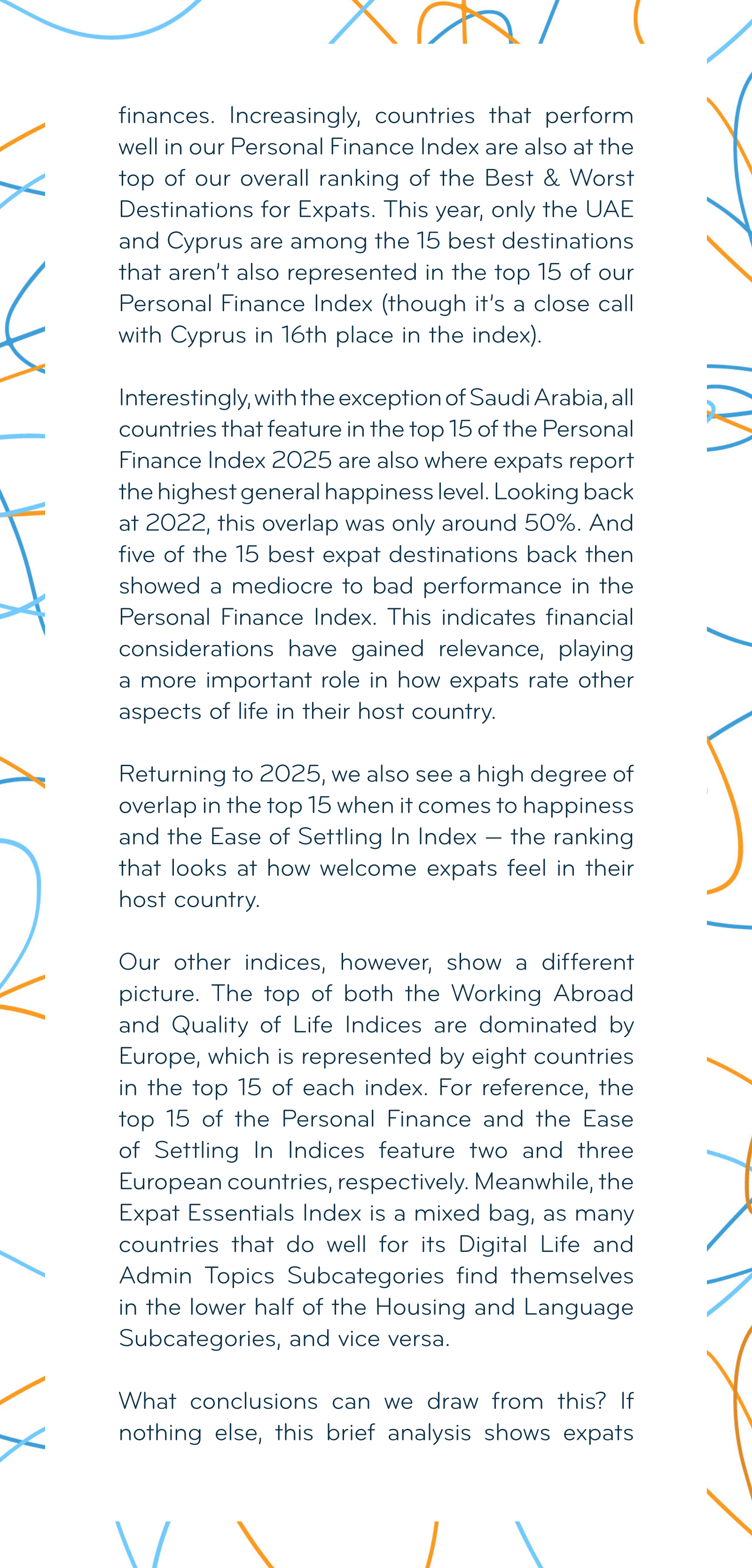
# Welcome to the 2025 edition of Expatriate Insider!

Conducted annually since 2014, our survey aims to shine a light on expat life around the globe. That's why every February, we ask our members to share their personal experience. They rate up to 53 different factors describing the living (and working) conditions in their current place of residence. Every country with at least 50 respondents makes it into our analysis, which is the basis for the different rankings and country spotlights you'll find in this report.

It's been rewarding to see public interest in our survey results grow. Every year, the number of interested readers and media features increases, and journalists, researchers, and governments alike reach out to us for more information. As the biggest and best established of its kind, our survey serves as a mirror of global developments and provides unique insights in times of increasingly mobile work forces, shifting employment markets, and skilled labor shortages around the globe.

Economic and financial uncertainty are topics that have had an influence on our country rankings in recent years. Political and economic developments are always reflected in our results on a country or regional level. When looking at the bigger picture — how individual countries fare in relation to others across the different indices of our survey — we can see global trends emerging.

One trend that's become apparent over the past three years is the importance of personal



finances. Increasingly, countries that perform well in our Personal Finance Index are also at the top of our overall ranking of the Best & Worst Destinations for Expats. This year, only the UAE and Cyprus are among the 15 best destinations that aren't also represented in the top 15 of our Personal Finance Index (though it's a close call with Cyprus in 16th place in the index).

Interestingly, with the exception of Saudi Arabia, all countries that feature in the top 15 of the Personal Finance Index 2025 are also where expats report the highest general happiness level. Looking back at 2022, this overlap was only around 50%. And five of the 15 best expat destinations back then showed a mediocre to bad performance in the Personal Finance Index. This indicates financial considerations have gained relevance, playing a more important role in how expats rate other aspects of life in their host country.

Returning to 2025, we also see a high degree of overlap in the top 15 when it comes to happiness and the Ease of Settling In Index – the ranking that looks at how welcome expats feel in their host country.

Our other indices, however, show a different picture. The top of both the Working Abroad and Quality of Life Indices are dominated by Europe, which is represented by eight countries in the top 15 of each index. For reference, the top 15 of the Personal Finance and the Ease of Settling In Indices feature two and three European countries, respectively. Meanwhile, the Expat Essentials Index is a mixed bag, as many countries that do well for its Digital Life and Admin Topics Subcategories find themselves in the lower half of the Housing and Language Subcategories, and vice versa.

What conclusions can we draw from this? If nothing else, this brief analysis shows expats



haven't been left untouched by the effects of high inflation and widespread economic pessimism. Good infrastructure in all areas of public life remains essential, but if you have to pay through your nose or are put in a position where you compete with the local population to access it, where does this leave us?

The pages of this report hold many more insights: data to be explored, questions to be asked, and trends waiting to be uncovered. I invite you to explore it all in detail. We'll be back next year – let's see what the future brings.



**Kathrin Chudoba**  
CMO  
InterNations

## The Top 15 Expat Destinations in 2025

	Overall Ranking	Quality of Life	Ease of Settling In	Working Abroad	Personal Finance	Expat Essentials	Happiness Level
1	Panama	Spain	Mexico	Panama	Vietnam	UAE	Panama
2	Colombia	UAE	Panama	Ireland	Colombia	Panama	Thailand
3	Mexico	Panama	Colombia	Saudi Arabia	Panama	Malaysia	Mexico
4	Thailand	Austria	Indonesia	Netherlands	China	Saudi Arabia	Spain
5	Vietnam	Luxembourg	Philippines	UAE	Thailand	Oman	Colombia
6	China	China	Brazil	Denmark	Indonesia	Qatar	Cyprus
7	UAE	Qatar	Oman	Luxembourg	Philippines	Mexico	China
8	Indonesia	Czechia	Kenya	Belgium	Mexico	Indonesia	Vietnam
9	Spain	Japan	Thailand	China	Malaysia	Colombia	Indonesia
10	Malaysia	Portugal	Cyprus	Australia	Brazil	Kenya	Philippines
11	Oman	Switzerland	UAE	Vietnam	Spain	Thailand	Portugal
12	Saudi Arabia	France	Vietnam	Norway	Portugal	Luxembourg	Oman
13	Philippines	Denmark	Spain	Czechia	Kenya	Philippines	Brazil
14	Cyprus	Singapore	Greece	Mexico	Oman	Australia	Kenya
15	Brazil	Australia	China	Austria	Saudi Arabia	USA	Malaysia

# What factors into the overall country ranking?



## Quality of Life

Travel & Transit  
Environment & Climate  
Leisure Options  
Healthcare  
Safety & Security



## Ease of Settling In

Local Friendliness  
Finding Friends  
Culture & Welcome



## Working Abroad

Career Prospects  
Salary & Job Security  
Work & Leisure  
Work Culture & Satisfaction



## Personal Finance



## Expatriate Essentials

Digital Life  
Admin Topics  
Housing  
Language



How happy are you with your life abroad in general?

# Short Methodology

The Expat Insider 2025 survey was conducted by InterNations from 1 to 28 February 2025. The online questionnaire was promoted through the InterNations community as well as the company newsletter and social media profiles, but responses were not limited to InterNations members.

The target audience included all kinds of expats, from foreign assignees (i.e., employees sent on a corporate assignment abroad) and international retirees to self-made expats who looked for work abroad and others who moved for a variety of reasons. A total of 10,085 expats participated in the survey, representing 172 nationalities living in countries or territories worldwide.

For a country to be listed in any of the indices and in the overall ranking, a sample size of at least 50 survey participants per destination is required. In 2025, 46 destinations met this requirement.

The results are published in the form of an overall ranking of popular expat destinations, with additional information on five topical indices: Working Abroad, Personal Finance, Quality of Life, Expat Essentials, and Ease of Settling In.

Survey participants were asked to rate up to 53 factors related to expat life on a scale of one to seven. The survey emphasized personal satisfaction with these factors and considers both factual (e.g., housing costs) and emotional (e.g., feeling at home) aspects with equal weight.

The individual factor ratings were grouped into 16 subcategories, which were then used to draw up

the five topical indices mentioned above. These five indices, plus responses to the question "All things considered, how happy are you with your life abroad in general?", were averaged to arrive at the overall country ranking.

**Please keep in mind:**

The ratings compare the survey participants' individual satisfaction with various factors, instead of looking at related facts from external sources. For example, "personal safety" is a measure of how safe expats *feel* in their respective destination, not actual crime rate statistics.

The indices don't cover every potential aspect of living abroad (e.g., international schools/education) nor are the results meant to be an endorsement of any specific destination. It's rather a comparison of how expats rate their everyday life abroad based on subjective scores.

All percentages have been rounded to full integral numbers. In some cases, this may lead to responses to one question adding up to 99% or 101%. These instances are simply due to rounding and aren't based on erroneous data.

# Expat Statistics

## Gender Split



50%

female

50%

male

0.3%

prefer to self-describe

## Family Status



80%

without dependent children abroad

20%

with dependent children abroad

## Personal Life



55%

in a relationship

45%

single

## Education



83%

with university degree

- 2% no degree at all
- 8% high school graduate
- 7% commercial / technical / vocational training
- 34% bachelor's degree (or similar)
- 42% postgraduate / master's degree (or similar)
- 7% PhD (or similar)

## Age



47.1

years on average


- 4% 25 and below
- 8% 26–30
- 11% 31–35
- 14% 36–40
- 14% 41–45
- 12% 46–50
- 10% 51–55
- 9% 56–60
- 19% 61 and above



# Expat Statistics

## Primary Motivation for Moving Abroad

Lifestyle Choices



7%

better quality of life

5%

looking for an adventure / a personal challenge

4%

simply enjoy living abroad

4%

to live in this country/city

3%

to retire abroad

3%

financial reasons

Education




9%

to go to school or university

1%

to improve my language skills

Love & Family



9%

to live in my partner's home country / for love

5%

for my partner's job

6%

other family reasons

Job & Career



18%

applied for / found a job here

7%

recruited internationally

7%

sent here by my employer


2%

to start my own business here

1%

diplomatic service or NGO/NPO assignment

Other



4%

other

3%

political, religious, or safety reasons

1%

volunteering or missionary work

## Planning to Leave Host Country?

39%

don't know yet

24%

want to stay forever

13%

at some point in the far future

13%


within the next five years

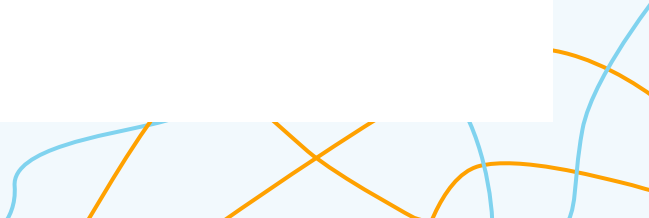
7%

within a year

3%

as soon as possible





# Countries of Residence and Nationalities

## Most Common Countries of Residence



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

## Most Common Nationalities



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



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<b>107</b>	Philippines	<b>153</b>	USA
<b>109</b>	Cyprus	<b>155</b>	Italy
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<b>115</b>	Portugal	<b>161</b>	Canada
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<b>127</b>	Austria	<b>173</b>	Kuwait



# Expatriate Destinations



# Overall Ranking

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

# The Best & Worst Countries for Expats in 2025

Familiar faces show up in the top and bottom 3 of the 2025 Expat Insider survey, though one country surprises with its drop in performance.

## 1st for the Second Year in a Row: Panama

In the 2025 Expat Insider survey, **Panama** (1st) holds on to its crown. All of its five indices place in the top 3, and a whopping 94% of expats there are happy with their life abroad.

*Everything is very relaxed, and Panamanians are very friendly. I feel safe in this country.*

German expat in Panama City

Panama is the place to be for retirees: 35% of respondents are already retired (vs. 11% globally), and 18% say their primary motivation for moving was to retire there (vs. 3%). And Panama doesn't disappoint in terms of Quality of Life, placing 3rd. There's plenty of opportunities to travel (3rd), public transportation is affordable (5th), and the natural environment is stellar (2nd). There're also plenty of options for dining (8th) and recreational sport (4th).

Before moving to Panama, 26% of expats said they had no concerns (vs. 16% globally). Once there, they find the availability of green goods and services (32nd), infrastructure for cars (30th), and the availability of administrative or government

services online (30th) to be poor — minor concerns for expats who are the happiest across the survey with their life abroad in Panama (1st). And in fact, more than a third (35%) plan to stay forever (vs. 24% globally).

Such a decision is unsurprising, with friendly locals and a welcoming culture (Ease of Settling In 2nd) as well as a comfortable life with the disposable income available to expats who are overall satisfied with their financial situation (Personal Finance 3rd).

Handling the Expat Essentials — from visas to housing — is hardly an issue (Panama ranks 2nd in the index). And for the ones not yet retired, the country offers an amazing experience Working Abroad (1st).

Find out more in the index-specific articles within this report.

## Your Money Takes You Far in Colombia (2nd)

From 5th in 2024, **Colombia** now ranks 2nd out of 46 destinations in 2025. Personal Finance (2nd) is the best-performing index, with the low cost of living (3rd) a big plus for expats: 81% are satisfied with their financial situation in Colombia (vs. 54% globally).



*I'm retired, so I'm enjoying the slow pace of life here in Colombia.*

US American expat  
in Bogotá, Colombia

However, financial reasons weren't the main draw for expats to relocate. Instead, the same share of expats (17%) cited a better quality of life (vs. 7% globally); love (vs. 9%); and job-related reasons (vs. 36%). Regarding the latter, the share is almost 20 percentage points lower than the global average; in fact, more than half of respondents in Colombia (57%) aren't doing any paid work for one reason or another (vs. 30% globally). And yet, 92% of respondents say their disposable household income is enough to lead a comfortable life (vs. 69%).





In addition to good finances, expats in Colombia are happy with their social lives and feel at home among friendly locals (Ease of Settling In 3rd). Importantly, housing is affordable (2nd) and easy to find (5th). However, there's a lack of availability of government services online (41st), and it isn't easy getting by without speaking Spanish (39th). This varying performance in factors places the Expat Essentials Index 9th.

One major concern prior to their move — cited by 43% of respondents — is the lack of safety and security (vs. 7% globally). It's a tangible concern, as the Safety & Security Subcategory ranks in the bottom 10 (39th). A quarter of expats in Colombia (25%) view their personal safety negatively (vs. 9% globally), and an even higher share (40%) say the political situation is unstable (vs. 18%). This places the Quality of Life Index in 18th, despite abundant Leisure Options (7th) and good Healthcare (9th).

## A Welcoming Local Culture in Mexico (3rd)

Rounding up the top 3 is **Mexico**. Three of its indices — Ease of Settling In (1st), Expat Essentials (7th), and Personal Finances (8th) — can be found in the top 10.

Since 2014, Mexico has consistently placed in the top 3 of the Ease of Settling In Index. Expats find it easy to get used to the local culture (1st) and make local friends (1st), with 35% describing their friends

and acquaintances as mostly locals — more than double the global average of 16%. It's unsurprising expats feel both welcome (2nd) and at home (2nd) there.

Despite a great social life, the Quality of Life is just average (23rd). Most of the heavy lifting is done by the Leisure Options (2nd) and Healthcare



*I love the weather, the affordable and fresh food, the culture, and the nice people.*

*Canadian expat in Ajijic, Mexico*



(19th) Subcategories, while Travel & Transit (31st), Safety & Security (33rd), and Environment & Climate (35th) linger close to the bottom 10. Although the weather is great (8th), the air quality is poor (39th). Personal safety is also an issue (39th); similarly to Colombia, a higher share than the global average cited the lack of safety and security as their biggest concern before moving to Mexico (29% vs. 7% globally).

So why do expats move to Mexico? The most cited reasons are job related (24% vs. 36% globally), followed by a better quality of life (17% vs. 7%). Expats appreciate their personal career opportunities (8th) and work-life balance (8th) but are unhappy with their working hours (31st) and job security (27th). Overall, 67% of respondents are satisfied with their jobs (vs. 60% globally). This lands the Working Abroad Index in above-average 14th place.

But like Panama and Colombia, there's a higher share of expats in Mexico that are already retired compared to the global average (31% vs. 11%). Satisfaction with their financial situation (3rd) could play a part in why 39% of respondents plan to stay forever in Mexico (vs. 24% globally).

## An Insular Society in Kuwait (46th)

No stranger to last place is Kuwait in 46th. Not only are the Quality of Life and Ease of Settling In Indices also in last place, but so is expats' overall happiness with their life in Kuwait (46th). And at 10 percentage points higher than the global average, 17% of expats plan to leave the country within a year.

The majority of respondents (70%) moved to Kuwait for job-related reasons (vs. 36% globally); in fact, 93% are working full time (vs. 56% globally). Yet the Working Abroad Index is in the bottom 10 (38th). Although the state of the economy is strong

(8th), expats aren't satisfied with their job security (45th) or work-life balance (44th) and don't agree that they're paid fairly for their work (44th).

Indeed, 38% of expats in Kuwait don't feel their disposable household income is enough to lead a comfortable life (vs. 31% globally). And around the same share as the global average is satisfied with their financial situation (56% vs. 54%). So although Personal Finance is Kuwait's best-performing index, it's in a below-average 29th place.

Expats' biggest concern before moving was the climate & weather (43% vs. 16% globally). Once there, about half (49%) give this factor a negative

rating. And there's no pleasant natural environment (46th), urban environment (42nd), or good air quality (44th) to distract from the desert heat. Other areas of the Quality of Life similarly disappoint with the lack of culture & nightlife (46th), public transportation (39th), and opportunity to travel (42nd).

The availability of healthcare (26th) and the dining options (24th) are at least less dire.

Though expats may have to contend with dining out alone as it's difficult to build a social life in Kuwait. The Ease of Settling In Index places last thanks in part to the perceived unfriendliness of locals in general (46th) and towards foreign residents (46th), as well as the difficulty getting used to the local culture (44th).

## A Fearsome Language Barrier in Türkiye (45th)

Like Kuwait, **Türkiye** (45th) is no stranger to the bottom 10. Except for Ease of Settling In, every index can also be found in the bottom 10. About a quarter of expats in Türkiye (26%) are unhappy with their life abroad (vs. 15% globally), and a similar share (23%) is planning to leave as soon as possible to within a year (vs. 11%).



*I'm not a fan of the air quality and summer temperatures.*


*Albanian expat in Fintas, Kuwait*




Although the Ease of Settling In (32nd) is the best-performing index, expats struggle with feeling at home in Türkiye (37th) and find the locals to be unfriendly towards foreigners (34th). Nevertheless, the best-performing factor across the index is making local friends: 42% of respondents say it's easy (vs. 38% globally). Interestingly, the second-most cited concern before moving to Türkiye was loneliness/isolation (22% vs. 24%).

And the most cited? The language barrier (54% vs. 32% globally). Indeed, about half of expats (48%) say it's difficult to get by without speaking Turkish (vs. 34%). This could be one reason why it's difficult to deal with the local bureaucracy/

authorities (39th), find housing (36th), or open a local bank account (37th). Additional poor performance of factors across the index ranks Expat Essentials second-to-last (45th).

  
*Day to day life is getting harder in Türkiye; the inflation is huge.*

*Indonesian expat in Istanbul*

  
Another index in 45th place is Working Abroad, with all four of its subcategories in the bottom 10. About a third of respondents (31%) moved to Türkiye for job-related reasons (vs. 36% globally), yet a similar share (32%) doesn't agree that moving improved their career prospects (vs. 22%). Expats find the state of the economy to be poor (46th) and are dissatisfied with their working hours (45th), job security (42nd), and job in general (44th).

The Quality of Life (41st) is in a similar position — expats are unsatisfied with being unable to openly express themselves and their opinions (45th); the political stability (43rd); and equal access to all kinds of healthcare services (39th). The silver lining: Türkiye has great weather (10th) and good availability of public transportation (18th).

## South Korea (44th) Loses Big in the Ranking

In a stunning display of how fortunes change,



**South Korea** tumbles from 23rd in 2024 to rank 44th out of 46 countries in 2025. All indices drop into the bottom 10, except for Quality of Life which instead loses its placement in the top 10. The recent political upheaval and economic turbulence in 2024 can soak up the blame,<sup>1</sup> but it doesn't change the fact that expats are unhappy with their life in South Korea (42nd).

Still holding on are the Travel & Transit (12th) and Healthcare (15th) Subcategories of the Quality of Life Index (32nd). Nevertheless, the affordability of both transportation and medical care has taken a hit. And while expats feel safe in the country (7th), their view on political stability has expectedly worsened (40th).

South Korea's Working Abroad Index (46th) is in the bottom 10, as are its four underlying subcategories. It's the worst-performing country (46th) for personal career opportunities, working

hours, work-life balance, fair pay for work, and general job satisfaction. For the 80% of respondents doing paid work, things could certainly be better.

*There's an obsession with social standing, and an expectation to work very long hours.*

*British expat in Seoul*

A leading concern for expats prior to their move to South Korea is the language barrier (58% vs.

32% globally). Not speaking Korean could lock job seekers out of the local job market, which is negatively rated by 54% of expats. A high share of respondents (41%) work in the education field, including language education (vs. 11%) – the next most popular field is finance at only 11% of the share.

The language barrier also has knock-on effects on the Expat Essentials Index (44th). It could partly explain why expats find it difficult to open a local bank account (41st), find housing (38th), and deal with the local bureaucracy/authorities (36th). Indeed, more than half of respondents (53%) say it's difficult to live in South Korea without speaking Korean (vs. 34% globally).

# Trends in the Top 10

1	Panama	6	China
2	Colombia	7	UAE
3	Mexico	8	Indonesia
4	Thailand	9	Spain
5	Vietnam	10	Malaysia

There hasn't been much change to the top 10 in 2025 – **China** (6th) and **Malaysia** (10th) are the only new arrivals. Together with **Thailand** (4th), **Vietnam** (5th), and **Indonesia** (8th), this means Asian countries dominate half of the list.

One thing that unites expats in these five countries is their satisfaction with Personal Finance, with the countries ranking in the top 10 of the index (from Vietnam's 1st place to Malaysia's 9th). Another great aspect is Housing: expats find it both affordable and easy to find. In fact, China's 11th place in the Housing Subcategory is the "worst" result here. What varies the most, however, is the Quality of Life Index, from China's 6th place to Indonesia's 40th. But one thing's for sure, expats won't run out of culinary and dining options, as all five countries rank in the top 10 for this factor.

Overall, expats living in these countries rank their happiness in the top 10, with the exception of Malaysia in 15th.

The top three positions are occupied by the Latin American countries **Panama** (1st), **Colombia** (2nd), and **Mexico** (3rd). Their commonality is a friendly and welcoming culture, with no shortage of a social life as indicated by a stellar Ease of Settling In Index: all its underlying subcategories and factors rank in the top 5; only Panama's Local Friendliness sees 6th place. They're also hotspots for retirees, with a high share of expats (25% or more vs. a global 11%) saying they're already retired.

The **UAE** (7th) and **Spain** (9th) are geographically the odd ones out. Although they occupy the top two positions in the Quality of Life Index, they begin to diverge when it comes to Expat Essentials (UAE 1st, Spain 23rd) and Working Abroad (5th, 27th). It's not all smooth sailing for the UAE as expats are unsatisfied with their disposable household income (38th vs. Spain's 18th) and rank their happiness with their life abroad (17th) lower than expats in Spain (4th).

## Trends in the Bottom 10

37	Italy	42	Germany
38	Sweden	43	Finland
39	Norway	44	South Korea
40	Canada	45	Türkiye
41	UK	46	Kuwait

Similar to the top 10, there are only two new additions to the bottom 10 this year: **Sweden** slips a few spots to 38th place, while **South Korea** takes a major tumble of 21 places to rank 44th.

More than half of the bottom 10 is occupied by European countries: **Italy** (37th), **Sweden** (38th), **Norway** (39th), **United Kingdom** (41st), **Germany** (42nd), and **Finland** (43rd). Right off the bat, expats rank these countries in the bottom 10 when it comes to their happiness with their lives abroad — except for Italy, which is in a below-average 26th place.

Reasons for their unhappiness vary. For instance, while the three Nordic countries offer a great Environment & Climate (top 10 ranking), expats struggle with the Ease of Settling In (bottom 10). In Expat Essentials Index, expats in Italy and Germany have a difficult time with Digital Life (Italy 40th, Germany 46th) and Admin Topics (46th, 42nd) in particular. Meanwhile, this index is the United Kingdom's best performing one (24th). But

expats there struggle with their Personal Finance (45th) as well as housing (41st) and medical (44th) costs.

**South Korea** (44th), **Türkiye** (45th), and **Kuwait** (46th) make up the bottom 3. Expats are in agreement that working in these countries is tough, with all three ranking in the bottom 10 of the Working Abroad Index (as well as the bottom 3 spots for Work Culture & Satisfaction).

Last but not least, **Canada** (40th) features in the bottom 10 for the second year in a row. One major gripe of expats there? Finances. Whether it's costs of public transportation (38th), housing (40th), or living (44th), settling in Canada is expensive.

1  
[DW. South Korea's political crisis dragging down economy. 1 Jun 2025.](#)



# The Biggest Winners & Losers in 2025

All but one of the biggest winners in the 2025 overall expat ranking can be found in Europe, with only China beating the trend. And another Asian destination is the biggest loser by a wide margin.

## Island Life Delights in Cyprus & Malta

The two biggest winners in the 2025 Expat Insider survey are both island states in the Mediterranean Sea: **Cyprus** (+22 in the overall ranking) and **Malta** (+20).

*I like the climate, food, and wine, the work-life balance, the cost of living – more or less everything.*

British expat in Larnaca, Cyprus

Both have made noticeable gains when it comes to Working Abroad. Cyprus finally left the bottom 10 to rank 31st in the index, while Malta rose 18 spots to place 16th in 2025.

The reasons for this development are many. The share of expats dissatisfied with their work-life balance in Malta, for example, has more than halved (29% in 2024 vs. 13% in 2025), and two-thirds (67%) now agree they're paid fairly for their work, compared to just around half (52%) the previous year. In Cyprus, meanwhile, its strong economic growth in 2024<sup>1</sup> might be behind expats' improved opinions on job security (from 40% positive ratings in 2024 to 52% in 2025), the local job market (from 30% to 42%), and their personal career opportunities (from 27% to 52%).

Malta, too, has seen economic growth and a slowing inflation rate that's further helped by governmental measures to keep energy prices stable.<sup>2</sup> It now ranks 21st in the Personal Finance Index (vs. 36th place in 2024).

In Cyprus, the share of respondents who find their disposable household income is *not* enough to lead a comfortable life has dropped from 39% to 26%. In fact, Cyprus made its biggest improvements in the Personal Finance Index, ranking 16th in 2025 after placing 38th a year earlier.

While these two indices are where Cyprus and Malta made the most gains, their results also improved — to a lesser degree — across other areas of the survey. For example, Cyprus rises 14 places in the Quality of Life Index to rank 19th in 2025, thanks in large part to better Leisure Options (+26). And in Malta, an easier housing search (+24), among other things, means the country leaves the bottom 10 of the Expat Essentials Index behind to rank 32nd (vs. 48th in 2024).

## An Improved Quality of Life in Czechia

With **Czechia**, a third European destination is among the three biggest winners in 2025. Up 18 ranks, the country places 21st in 2025.

*Czechia offers a good quality of life, career prospects, and safety.*

*Italian expat in Prague*

After years of getting close, Czechia finally makes it into the top 10 of the Quality of Life Index, ranking 8th. This isn't down to major changes for one or two of the underlying factors of the index. Rather, Czechia has made small to moderate gains for most, which add up to this improved result.

In the Expat Essentials Index (+10), Czechia's jump in the Digital Life Subcategory stands out (from

37th in 2024 to 21st in 2025). Expats are more likely to approve of the availability of online government/admin services and agree it's easy to get high-speed internet set up at home – both factors see a 10-percentage-point increase in positive ratings.

Over a third of respondents continue to regard the local population to be somewhat unfriendly (35% both years), and Czechia's 37th place in the Ease of Settling In Index isn't something to write home about. Still, results have improved when it comes to expats' social life (from 50% positive ratings in 2024 to 59%) and how easy they find it to make local friends (from 22% to 30%).

## Work a Continued Highlight in Ireland

There are some bad results that **Ireland** just can't seem to shake: a bottom 3 result for Healthcare (45th out of 46 in 2025), last place for Housing (46th), and expats' dissatisfaction with the climate & weather (42nd). Still, the country managed to climb 17 spots to place 28th overall.

Up 11 places, Ireland's Ease of Settling In Index (18th) is firmly above average. Expats consider the Irish to be friendly (from 71% to 81% in 2025) and are less likely to say they don't feel at home in the country (from 30% negative responses in 2024 to 19%).

Working Abroad has long been an area where Ireland received its best results. And indeed, following a dip in 2024 (11th), the country makes it back into the top 3 in 2025 to rank 2nd. Find out more in *Top Prospects, Good Hours & More: Countries for Your Career* (pp. 47–56).

What stands out: In 2024, over a third of working expats (35%) disagreed that their pay was fair, based on their industry, qualifications, and such. In 2025,



*Ireland offers a much better work-life balance compared to my country of origin.*

Polish expat in Cork



this share is down to 16%. And while an average 61% of expats already appreciated their work-life balance in 2024, this share has gone up to an above-average 72%. This development might be related to the introduction of a new code of practice in March 2024, which gives employees the legal right to request remote working arrangements — even if employers can still say no.<sup>3</sup>

## Better Careers in China

**China**, the only non-European country among the biggest winners, jumped from 19th place into the top 10 of 2025, ranking 6th.

Like Ireland, China made gains in the Working Abroad Index, where it's up 21 places to rank 9th in 2025. Expats continue to appreciate the fair pay (2nd) and their personal career opportunities (5th). Plus, general job satisfaction has grown (from 68% to 76%).

One possible explanation for this: expats in China are much more satisfied with their working hours (65% positive ratings in 2025 vs. 54% in 2024), which interestingly have also gone down. Respondents working full time in China report an average 41.4-hour week in 2025. In 2024, this

number was much higher at 43.7 hours — while the global average hasn't changed (42.5 h per week).

China also cinched a top 10 place in the Quality of Life Index: it ranks 6th in 2025, following 19th place in 2024. Results have improved for nearly every single factor of the index and most noticeably when it comes

to the Safety & Security (from 35th to 17th in 2025) and Leisure Options (25th to 5th) Subcategories.

China's gains in the Personal Finance Index were not as drastic but still worth mentioning: it further improves on its 10th place of 2024 to rank 4th in 2025. Only 6% of expats find their disposable household income is *not* enough to



*Life has gotten better and better ever since I got here. Wages went up, but cost of living is the same.*

US American in Dalian, China





lead a comfortable life. In 2024, this share was three times as high (18%).

## The Biggest Loser: South Korea

Ranking 44th out of 46 countries, **South Korea** sees a major fall in the 2025 Expat Insider survey: a year earlier, it still placed 23rd out of 53 destinations. With this 21-spot drop, it's by far the biggest loser in the survey. Runner-up Brazil "only" fell 8 places.

The reasons for South Korea's worsened results can't be pinned down to just one area of the survey. Even in indices like the Ease of Settling In, where the change in rank may not seem like much (from 36th in 2024 to 38th in 2025), expats' regard for some of the underlying factors has worsened. For instance, the share of respondents who feel welcome there has dropped by 15 percentage points (2024: 58%; 2025: 43%). And while close to two-thirds (64%) rated the general friendliness of the South Korean population positively in 2024, this is down to 48% in 2025.



*I don't like the culture of overwork, with lots of pressure and authority.*

*Canadian expat in Gwangju, South Korea*



The most drastic change, however, occurred in the Personal Finance Index: following a good 15th place in 2024, South Korea finds itself in the bottom 10 a year later, ranking 40th. Especially expats' satisfaction with their personal finances took a hit (from 11th to 45th). Find out more in *The Best (& Worst) Places for Your Finances in 2025* (pp. 59–65).

Usually one of South Korea's strong points, the Quality of Life Index worsened as well, with the country going from 10th to 32nd place within one year. Expats still appreciate the availability (9th) and affordability (12th) of public transportation, but the recent political crisis<sup>4</sup> and upheavals in the healthcare system<sup>5</sup> have clearly left their mark (see *Where Expats Can Find the Best Quality of Life (& Where Not)*, pp. 22–33).

The Working Abroad and Expat Essentials Indices were hardly a highlight of life in South Korea lately. But results slipped even further in 2025, with the country now in the bottom 3 for both, ranking 46th and 44th, respectively. That means it's the worst-performing country for working abroad! More details can be found in the dedicated articles: *Top Prospects, Good Hours & More: Countries for Your Career* (pp. 47–56) and *Where It's (Not So) Easy to Manage the Basics of Life Abroad* (pp. 69–79).

1  
[CyprusMail. Cyprus economy forecast to grow 3.1 per cent in 2025. 21 Jul 2025](#)

2  
[European Commission. Economic forecast for Malta. 19 May 2025](#)

3  
[William Fry. WRC Publish Code of Practice on the Right to Request Flexible and Remote Working. 8 Mar 2024](#)

4  
[CCN World. South Korea's impeached president is removed from office, four months after declaring martial law. 4 Apr 2025](#)

5  
[Reuters. South Korea offers to freeze medical student numbers to resolve 13-month dispute. 7 Mar 2025.](#)

# Quality of Life



# Top 10 for Quality of Life

## Quality of Life Index

- 1 Spain
- 2 UAE
- 3 Panama
- 4 Austria
- 5 Luxembourg
- 6 China
- 7 Qatar
- 8 Czechia
- 9 Japan
- 10 Portugal

## Healthcare

- 1 Spain
- 2 France
- 3 Saudi Arabia
- 4 Cyprus
- 5 Qatar
- 6 Luxembourg
- 7 Japan
- 8 Thailand
- 9 Colombia
- 10 Belgium

## Leisure Options

- 1 Spain
- 2 Mexico
- 3 Panama
- 4 Thailand
- 5 China
- 6 UAE
- 7 Colombia
- 8 Indonesia
- 9 Czechia
- 10 Malaysia

## Safety & Security

- 1 Luxembourg
- 2 Switzerland
- 3 Denmark
- 4 UAE
- 5 Panama
- 6 Qatar
- 7 Oman
- 8 Czechia
- 9 Portugal
- 10 Singapore

## Travel & Transit

- 1 China
- 2 Czechia
- 3 Austria
- 4 Singapore
- 5 Luxembourg
- 6 Qatar
- 7 Spain
- 8 Poland
- 9 Hungary
- 10 Japan

## Environment & Climate

- 1 Sweden
- 2 Switzerland
- 3 Austria
- 4 Portugal
- 5 Australia
- 6 Finland
- 7 Spain
- 8 Panama
- 9 Luxembourg
- 10 Norway



# Where Expats Can Find the Best Quality of Life (& Where Not)

European destinations make up the majority of the top 10, but a great quality of life can also be found elsewhere. And one country in particular has fallen far in the ranking.

## Methodology

The Quality of Life Index consists of five subcategories with three to six underlying factors each.

The **Safety & Security** Subcategory summarizes respondents' opinions on their personal safety; the political stability; and whether they feel they can openly express themselves and their opinions in their host country.

The **Healthcare** Subcategory looks into the affordability, availability, and quality of medical care as well as how easy it is to get equal access to all kinds of healthcare services.

The culture & nightlife offering; the culinary variety & dining options; and the local opportunities for recreational sports form the **Leisure Options** Subcategory.

The **Travel & Transit** Subcategory sums up the affordability and availability of public transportation; the opportunity to travel; the infrastructure for cars; and whether it's easy and safe to get around on foot or by bicycle.

Lastly, the **Environment & Climate** Subcategory is about expats' satisfaction with the host country's natural environment; urban environment; air quality; and climate & weather. It also considers how expats rate the availability of green goods and services (e.g., renewable energy, organic food) and whether the government supports policies to protect the environment.

Expats rated these factors on a scale of one (very bad / disagree completely) to seven (very good / agree completely). For a country to be featured in the ranking, it required a minimum of 50 respondents. In 2025, 46 destinations met this threshold.

## Happy & Healthy in Spain (1st)

**Spain** ranks 1st in the Quality of Life Index — an ongoing trend since 2022. So, it's hardly surprising that large shares of expats move there for a better quality of life (20% vs. 7% globally) or to retire abroad (8% vs. 3%). And in fact, most expats (84%) are happy with their life in Spain (vs. 67% globally).



*The quality food, healthcare, transportation and other environmental concerns are excellent.*

*US American in Madrid*



The reasons for the good result are many: expats love the weather (1st), the culture & nightlife (1st), as well as their opportunities for recreational sports (1st). And that's just the beginning! Over four in five respondents agree that Spain offers healthcare that's affordable (83% positive ratings vs. 59% globally), easily available (82% vs. 68%), and of high quality (81% vs. 67%).

Public transportation is another plus, with expats giving Spain good grades for its affordability (9th) and availability (14th). It's safe and easy to get around on foot or by bike, too, according to 87% of respondents (vs. 77% globally). Plus, there's plenty of opportunity to travel (7th).

Reviews for the Safety & Security Subcategory (14th) aren't quite as glowing. Expats agree they feel safe (87% vs. 81% globally) and can openly express themselves and their opinions (77% vs. 63%). However, results for Spain's political stability are only average (57% positive vs. 56% globally).

## Safe & Sound in the UAE (2nd)

Since placing 5th in 2022, the **UAE** has steadily climbed up a spot each year to now rank 2nd in the 2025 Quality of Life Index.



*It's safe, modern, organized ... and with lots of things to do as an expatriate or a tourist. Love it!*

*French expat in Abu Dhabi*

Personal safety is a huge highlight (1st), and close to nine in ten respondents (87%) rate the country's political stability positively (vs. 56% globally). Healthcare, meanwhile, is readily available (6th) and of high quality (3rd), but costs can be an issue (25th).



Around four in five expats praise the culinary variety & dining options (83% vs. 74%) and the culture & nightlife (78% vs. 66%), but recreational sporting opportunities aren't as abundant (21st).

Maybe outdoor sports are what's missing? The UAE receives one of its worst results for the natural environment, placing 42nd out of 46 destinations. But thanks to a good availability of green goods and services (8th) and a government that, according to expats, supports policies to protect the environment (1st), even the UAE's worst-performing subcategory in the index receives an above-average result: 20th for Environment & Climate.

## Plenty to Do & See in Panama (3rd)

**Panama's** 3rd place in the 2025 Quality of Life Index is a major step up: in 2024, it still ranked 16th out of 53 destinations.

Results have improved across all subcategories of the index except for Healthcare (14th vs. 15th place in 2024). Expats continue to appreciate the quality (14th) and availability (12th) of medical care in Panama, though less so its affordability (22nd).

Leisure Options (3rd) are among the best thanks to the available sporting opportunities (4th) and culture & nightlife (8th). Plus, 83% of respondents rate the culinary variety & dining options positively (vs. 74% globally).

Safety & Security (5th) is another highlight, with nearly every respondent (97%) feeling safe in Panama (vs. 81% globally). Four in five (80%) agree they can openly express themselves and their opinions (vs. 63%), and three-quarters (75%) rate the political stability favorably (vs. 56%).<sup>1</sup>



*I love the fresh food, fabulous dining, fascinating culture, and the sunshine.*

*US American expat in Panama City*

However, this high level of safety doesn't extend into every aspect of life. In 26th place, Panama receives one of its worst results in the index regarding how easy and safe it is to get around on foot or by bicycle. Though public transportation is affordable (5th) and there are plenty of opportunities to travel (3rd).



When it comes to the natural environment, a whopping 99% rate this factor positively (vs. 83% globally). Together with the good air quality (9th) and pleasant climate & weather (9th), this pushes Panama into the top 10 for Environment & Climate despite mediocre results for the rest of this subcategory.

## An Unpleasant Climate in Kuwait (46th)

Since 2020, **Kuwait** hasn't been able to shake its last place in the Quality of Life Index – and 2025 is no exception. In fact, the country ranks last in



two out of the index's five subcategories, and in the bottom 10 for the remaining three.

The good news: expats are unlikely to have come to Kuwait for lifestyle-related reasons in the first place. Job-related reasons are much more common (70% vs. 36% globally).

According to expats, Kuwait is the worst-performing country when it comes to the Environment & Climate (46th). Around half of respondents rate the natural environment (50%) and the climate & weather (49%) negatively (vs. a respective 7% and 22% globally). And in 42nd place, Kuwait's result for the urban environment isn't much better.



*There's no night life or proper entertainment.*

*Egyptian expat in Salmiya*

Expats are similarly disappointed by the (lack of) Leisure Options (46th), with only the culinary variety & dining options (24th) receiving an average result. Public transportation is comparatively affordable (26th) but not widely available (39th). Nor do expats have high opinions of the infrastructure for cars (37th) or the opportunity to travel (42nd).



Results across the Healthcare (39th) and Safety & Security (41st) Subcategories are less dire, but still nothing to write home about. For instance, more than half (53%) find they can't openly express themselves and their opinions (vs. 18%).

## Sunshine Isn't Everything in the Philippines (45th)

Like Kuwait, the **Philippines** is no stranger to the bottom 10 of the Quality of Life Index. Its second-to-last place in 2025 is a new low, however.

The country receives its "best" result in the index in the Healthcare Subcategory, ranking 36th. This is mainly thanks to equal access to all kinds

of healthcare services (18th) and a moderate availability of medical care (29th). Expats are dissatisfied with its affordability (39th), though. And only 45% have something positive to say about its quality (vs. 67% globally).



*The chaotic traffic conditions in Manila require a lot of time and stamina.*

*German expat in Las Piñas*



The pleasant climate & weather (14th) can't make up for the fact that the Philippines receives bottom 10 results for air quality (38th), the urban environment (43rd), and the availability of green goods and services (45th), resulting in an overall 42nd place for the Environment & Climate Subcategory.

Nor does the sunshine automatically lead to an abundance of sporting opportunities: over a third rate (36%) this factor negatively (vs. 11% globally).

Public transportation — while mostly affordable (21st) — isn't widely available according to 42% of respondents (vs. 17% globally). And the infrastructure for cars is even worse (58% negative responses vs. 14% globally).

Only around seven in ten expats (69%) feel safe in the Philippines (vs. 81% globally), and the country lands in the bottom 10 for political stability (42nd).

## Great Weather but Little Safety in Kenya (44th)

Since 2022, **Kenya** has regularly featured in the bottom 10 of the Quality of Life Index and 2025 is no different, with the country ranking 44th.

One major pain point: Travel & Transit. Kenya ranks dead last in this subcategory (46th) due to public transportation that's neither readily available (42nd) nor affordable (45th) and a road network that can't make up for the fact. Only 41% give the infrastructure for cars a positive rating (vs. 73% globally). Getting around on foot or by bicycle (45th) isn't safe or easy, either.

Speaking of safety: less than half of expats there (49%) feel safe (vs. 81% globally). Coupled with a low political stability (44th), it's hardly surprising that Kenya ranks second to last in the Safety & Security Subcategory (45th).



*I love the access to nature and the freedom that comes with it. But safety is a major concern.*

German expat in Nairobi



Results are slightly better regarding Healthcare (41st) but not by much. Only around half of respondents agree medical care is of good quality (53% vs. 67% globally) and readily available (48% vs. 68%). And close to double the global average find it expensive (40% vs. 22%).

It's not all doom and gloom, though. Kenya offers an amazing climate & weather (6th) and a lovely natural environment (15th).

## Trends in the Top 10

1	Spain	6	China
2	UAE	7	Qatar
3	Panama	8	Czechia
4	Austria	9	Japan
5	Luxembourg	10	Portugal

The top 10 of the Quality of Life Index have seen little change since 2024: only Panama (16th to 3rd), China (19th to 6th), and Czechia (14th to 8th) are new entries in 2025.

European destinations make up the majority: **Spain** (1st) is joined by **Austria** (4th), **Luxembourg** (5th), **Czechia** (8th), and **Portugal** (10th). They all perform well to very well across the different areas of the index. Interestingly, they differ in their weak points. Austria receives mediocre results for Safety & Security (23rd), in large part due to political stability (32nd), while Luxembourg cannot offer good Leisure Options (38th). Czechia and

Portugal, on the other hand, receive their worst results in the Healthcare Subcategory, ranking 21st and 24th, respectively.

In the Middle East, **Qatar** (7th) shows similar highs and lows as the **UAE** (2nd): expats appreciate the Healthcare (5th and 12th, respectively), Safety & Security (6th, 4th), and Travel & Transit (6th, 11th) Subcategories. The natural environment, on the other hand, doesn't delight (Qatar 44th; UAE 42nd).

The similarities are less noticeable among the two Asian destinations in the top 10: **China** (6th) and **Japan** (9th). Both destinations get great results for Healthcare (13th, 7th) and Travel & Transit (1st, 10th). But while China can delight in terms of Leisure Options (5th vs. Japan's 23rd place), Japan provides the better Environment & Climate (11th vs. China's 23rd place).

## Trends in the Bottom 10

37	South Africa	42	Malta
38	UK	43	USA
39	Ireland	44	Kenya
40	Indonesia	45	Philippines
41	Türkiye	46	Kuwait

The bottom 10 of the Quality of Life Index see a similar development as the top 10: only three countries are new in receiving this dubious distinction: Türkiye (41st), the UK (38th), and South Africa (37th).

**Indonesia** (40th) joins the **Philippines** (45th) in representing Southeast Asia. They perform similarly, with bottom 10 results across the Travel & Transit, Environment & Climate, and Safety & Security Subcategories. There's one big difference, though: while the Philippines sees 41st place for Leisure Options, Indonesia makes it into the top 10 for this subcategory, ranking 8th!



A big difference can also be found when comparing the two African destinations in the bottom 10: **Kenya** (44th) and **South Africa** (37th). While expats in the former are not satisfied with the available Healthcare (41st), South Africa receives a good 16th place in this subcategory. Personal safety remains an issue, though, with South Africa and Kenya ranking last and second to last, respectively.

**Malta** (42nd), **Ireland** (39th), and the **United Kingdom** (38th) are three European countries in the bottom 10. The reasons why vary. Despite good weather (7th), Malta loses a lot of ground with the Environment & Climate (44th), and expats have few positive things to say about Leisure Options (40th) and Travel & Transit (37th). The latter is also an issue in Ireland (44th), where public transportation is scarce (43rd) and unaffordable (42nd). However, Ireland's biggest issue is Healthcare (45th): the country lands in last place for three out of the four underlying factors! Expats' opinion on the topic in the UK isn't much better (43rd).

Geographically speaking the odd ones out are the **USA** (43rd) and **Türkiye** (41st), next to last-placed **Kuwait** (46th). Both receive at best mediocre results in the index: for example, the USA places 25th for Leisure Options and Türkiye 29th for Travel & Transit. But these results can't compensate for where they perform rather badly.

The USA ranks dead last when it comes to Healthcare and receives disappointing results in the Safety & Security Subcategory (43rd). Safety is also an issue in Türkiye (44th), which additionally lands in the bottom 10 of the Environment & Climate Subcategory (38th) – despite the good weather (79% positive ratings vs. 58% globally).

## The Biggest Winners for Quality of Life

After a disappointing 39th place out of 53

destinations in the 2024 Quality of Life Index, **Malaysia** rose 19 spots to rank 20th in 2025. This is thanks to improved results across nearly every single factor of the index. In fact, only the affordability of public transportation is rated slightly worse in 2025 (18th vs. 17th in 2024).

The culinary variety & dining options in the country remain a highlight (6th in 2024 and 2025). They are joined by more opportunities for recreational sports and a better culture & nightlife offering: over a third (36% each) give these factors the best possible rating in 2025, compared to just 26% and 27%, respectively, in 2024.

One of Malaysia's worst areas in the index – Safety & Security – has even managed to leave the bottom 10. Following 49th place in 2024, Malaysia now ranks 35th in this subcategory.

In contrast, the improved results for **Cyprus** – with a jump from 33rd to 19th in the 2025 Quality of Life Index – are more focused. Healthcare continues to delight (6th in 2024 to 4th in 2025); Safety & Security remains decent (28th to 26th); and Travel & Transit could be better (47th to 38th).

Where Cyprus really made gains is the Leisure Options Subcategory: following 37th place in 2024, it now ranks 11th. While close to one in five respondents in 2024 were dissatisfied with the culture & nightlife on offer, this has nearly halved (19% in 2024 vs. 11%). And the share of expats satisfied with the culinary variety & dining options went from 74% to 86% in 2025.

The Environment & Climate Subcategory also saw some improvements, going from 42nd to 27th in 2025. However, with a bottom 10 place for the urban environment (40th), availability of green goods and services (38th), as well as the government's support of policies to protect the environment (37th), there's plenty of room to grow.

# The Biggest Loser for Quality of Life

**South Korea** is the biggest loser in the Quality of Life Index, placing 32nd in 2025. A year earlier, the country ranked 10th out of 53 destinations, receiving praise particularly for its Healthcare (1st).

An aging population is putting a growing strain on the country's healthcare system, though, and reform efforts in 2024 led to major disputes in the sector with thousands of doctors-in-training stepping down.<sup>2</sup> It seems hardly surprising that expats are less satisfied with the quality of medical care (from 2nd to 17th in 2025). In 2024, over three-quarters (76%) agreed that it's easy to access all kinds of healthcare services in South Korea. In 2025, this share is down to 58%. Interestingly, expats still positively rate the general availability of healthcare services (7th).

South Korea's recent political crisis, which led to massive protests and ended with the impeachment of then-President Yoon Suk-Yeol,<sup>3</sup> is also reflected in the survey results. In 2024, just 6% had something negative to say about the political stability in the country. A year later, this share has risen to nearly a third (31%), with South Korea consequently falling to the bottom 10 for Safety & Security (37th).

The country also receives bottom 10 results in the Environment & Climate (41st) and Leisure Options (42nd) Subcategories. While it's never done particularly well in these topics, this too reflects worsening opinions by expats. For instance, satisfaction with the culinary variety & dining options has gone from 74% happy expats in 2024 to just 58% in 2025.

1

Note that the Expat Insider survey was conducted in February 2025 and as such prior to Panama's passing of a pension reform law and the unrests that followed [Reuters. Panama temporarily suspends some constitutional guarantees in protest-rocked province. 20 Jun 2025.](#)

2

[Reuters. South Korea offers to freeze medical student numbers to resolve 13-month dispute. 7 Mar 2025.](#)

3

[CCN World. South Korea's impeached president is removed from office, four months after declaring martial law. 4 Apr 2025.](#)



# The Complete Quality of Life Index

Quality of Life Index	Leisure Options	Travel & Transit	Healthcare	Safety & Security	Environment & Climate
1 Spain	1 Spain	1 China	1 Spain	1 Luxembourg	1 Sweden
2 UAE	2 Mexico	2 Czechia	2 France	2 Switzerland	2 Switzerland
3 Panama	3 Panama	3 Austria	3 Saudi Arabia	3 Denmark	3 Austria
4 Austria	4 Thailand	4 Singapore	4 Cyprus	4 UAE	4 Portugal
5 Luxembourg	5 China	5 Luxembourg	5 Qatar	5 Panama	5 Australia
6 China	6 UAE	6 Qatar	6 Luxembourg	6 Qatar	6 Finland
7 Qatar	7 Colombia	7 Spain	7 Japan	7 Oman	7 Spain
8 Czechia	8 Indonesia	8 Poland	8 Thailand	8 Czechia	8 Panama
9 Japan	9 Czechia	9 Hungary	9 Colombia	9 Portugal	9 Luxembourg
10 Portugal	10 Malaysia	10 Japan	10 Belgium	10 Singapore	10 Norway
11 Switzerland	11 Cyprus	11 UAE	11 Austria	11 Norway	11 Japan
12 France	12 Greece	12 South Korea	12 UAE	12 Australia	12 Denmark
13 Denmark	13 Vietnam	13 Switzerland	13 China	13 Ireland	13 Oman
14 Singapore	14 Portugal	14 Netherlands	14 Panama	14 Spain	14 Canada
15 Australia	15 France	15 Portugal	15 South Korea	15 Saudi Arabia	15 Czechia
16 Saudi Arabia	16 Australia	16 Denmark	16 South Africa	16 Netherlands	16 South Africa
17 Poland	17 Austria	17 Germany	17 Malaysia	17 China	17 France
18 Colombia	18 Qatar	18 Panama	18 Denmark	18 Finland	18 Colombia
19 Cyprus	19 Poland	19 France	19 Mexico	19 Japan	19 Germany
20 Malaysia	20 Brazil	20 Finland	20 Brazil	20 Vietnam	20 UAE
21 Oman	21 Hungary	21 Sweden	21 Czechia	21 Poland	21 Ireland
22 Thailand	22 Italy	22 Malaysia	22 Vietnam	22 Greece	22 Singapore
23 Mexico	23 Japan	23 Belgium	23 Italy	23 Austria	23 China
24 Finland	24 Singapore	24 Thailand	24 Portugal	24 Canada	24 Netherlands
25 Sweden	25 USA	25 Oman	25 Norway	25 France	25 Kenya
26 Belgium	26 Belgium	26 Italy	26 Australia	26 Cyprus	26 Italy
27 Netherlands	27 South Africa	27 Saudi Arabia	27 Malta	27 Malta	27 Cyprus
28 Italy	28 Saudi Arabia	28 Australia	28 Switzerland	28 Sweden	28 Brazil
29 Hungary	29 Netherlands	29 Türkiye	29 Germany	29 Italy	29 Hungary
30 Norway	30 Kenya	30 Norway	30 Sweden	30 Hungary	30 Malaysia
31 Germany	31 UK	31 Mexico	31 Türkiye	31 Indonesia	31 Qatar
32 South Korea	32 Oman	32 Colombia	32 Singapore	32 Belgium	32 Poland
33 Greece	33 Canada	33 UK	33 Poland	33 Mexico	33 USA
34 Vietnam	34 Türkiye	34 Vietnam	34 Finland	34 Germany	34 Saudi Arabia
35 Canada	35 Germany	35 Canada	35 Indonesia	35 Malaysia	35 Mexico
36 Brazil	36 Ireland	36 Greece	36 Philippines	36 Thailand	36 UK
37 South Africa	37 Denmark	37 Malta	37 Oman	37 South Korea	37 Greece
38 UK	38 Luxembourg	38 Cyprus	38 Greece	38 UK	38 Türkiye
39 Ireland	39 Switzerland	39 USA	39 Kuwait	39 Colombia	39 Belgium
40 Indonesia	40 Malta	40 Brazil	40 Netherlands	40 Philippines	40 Thailand
41 Türkiye	41 Philippines	41 Kuwait	41 Kenya	41 Kuwait	41 South Korea
42 Malta	42 South Korea	42 South Africa	42 Canada	42 Brazil	42 Philippines
43 USA	43 Sweden	43 Philippines	43 UK	43 USA	43 Indonesia
44 Kenya	44 Finland	44 Ireland	44 Hungary	44 Türkiye	44 Malta
45 Philippines	45 Norway	45 Indonesia	45 Ireland	45 Kenya	45 Vietnam
46 Kuwait	46 Kuwait	46 Kenya	46 USA	46 South Africa	46 Kuwait

# Ease of Settling In



# Top 10 for Ease of Settling In

## Ease of Settling In Index

- 1 Mexico
- 2 Panama
- 3 Colombia
- 4 Indonesia
- 5 Philippines
- 6 Brazil
- 7 Oman
- 8 Kenya
- 9 Thailand
- 10 Cyprus

## Local Friendliness

- 1 Indonesia
- 2 Colombia
- 3 Mexico
- 4 Philippines
- 5 Brazil
- 6 Panama
- 7 Oman
- 8 Thailand
- 9 Kenya
- 10 Vietnam

## Culture & Welcome

- 1 Mexico
- 2 Panama
- 3 Colombia
- 4 Indonesia
- 5 Brazil
- 6 Philippines
- 7 Spain
- 8 UAE
- 9 Cyprus
- 10 Oman

## Finding Friends

- 1 Panama
- 2 Mexico
- 3 Colombia
- 4 Indonesia
- 5 Kenya
- 6 Philippines
- 7 Oman
- 8 Thailand
- 9 Brazil
- 10 Vietnam

# Where to Go (or Avoid) for a Lively Social Circle

If you're a social butterfly, it's best to stay clear of Nordic countries — unless you fancy a challenge!

## Methodology

The Ease of Settling In Index is composed of three subcategories with two to three factors each.

The **Finding Friends** Subcategory considers whether expats are happy with their social life; if they have a personal support network in their new home abroad; and what they say about making local friends.

**Culture & Welcome** summarizes whether expats feel welcome and at home, as well as how easy it is to get used to the local culture of their host country.

And the **Local Friendliness** Subcategory factors in the friendliness of the local population — both in general and towards foreign residents.

In 2025, a total of 46 destinations met the minimum sample size of 50 respondents and thus ranked in the index.

## Mexico's (1st) Legendary Easy-Going Culture

**Mexico** has topped the Ease of Settling In Index since 2014 — only dropping to 2nd place a



couple of times. In 2025, the Culture & Welcome Subcategory (1st) takes the lead, followed by Finding Friends (2nd) and Local Friendliness (3rd).



*I love the slower pace of life, the friendly people, and the beautiful culture.*

*Dutch expat in Mérida, Mexico*

At more than 20 percentage points higher than the global average, expats feel both at home (79% vs. 58% globally) and welcome (88% vs. 62%) in Mexico. They're also happy with their social life (74% vs. 52%) and find that making local friends is easy (70% agree vs. 38%).



This is reflected in the make-up of friends and acquaintances. More than a third of respondents in Mexico (35%) describe them as mostly locals, more than double the global average of 16%. Interestingly, only 19% are friends with mostly other expats, in contrast to 38% of expats worldwide.

## Making Friends Is Easy in Panama (2nd)

In 1st place in the overall ranking, it's no surprise that **Panama** also excels in the Ease of Settling In Index (2nd). The Finding Friends Subcategory comes in 1st place, and more than four in five expats (82%) are happy with their social life in Panama (vs. 52% globally).



*I love the friendly Panamanian people and the interesting expats we meet.*

*US American expat in Panama City*

In contrast to Mexico, only 6% of respondents in Panama describe their friends and acquaintances as mostly locals (vs. 16% globally). Instead, more than half (55%) have a diverse circle of both expats and locals (vs. 46%).



Overall, expats find it easy to make local friends (75% agree vs. 38% globally), and nearly nine in ten (88%) say the locals are friendly towards foreign residents (vs. 60%).

## You'll Find a Support Network in Colombia (3rd)

Rounding up the top 3 in the index is **Colombia** in 3rd place. The star factor is having a personal support network in the country, which expats in Colombia rank in 1st place — nearly four in five expats (79%) agree they have people around them to ask for practical/emotional support, compared to 55% globally.



*There are incredibly strong expat and Colombian friendship circles and wider networks of brilliant people.*

*British expat in Colombia*

Colombian locals are also seen as friendly, in general (85% agree vs. 62% globally) and towards foreigners (87% vs. 60%). And respondents appear well-integrated, too: 51% describe their friends and acquaintances as mostly locals (vs. 16% globally), while only 8% run in mostly expat circles (vs. 38%).



## No Warm Welcome in Kuwait (46th)

Since the beginning of the survey in 2014, **Kuwait** has placed dead last — except once in 2017 — in the Ease of Settling In Index. In 2025, all three subcategories of the index are again in the bottom 10, with Culture & Welcome (46th) and Local Friendliness (46th) last.



*It's basically impossible to make local friends.*

*Portuguese expat in Fintas, Kuwait*

Around double the global average of expats say they feel neither at home (44% vs. 23% globally) nor welcome (37% vs. 18%) in Kuwait. Yet respondents are split regarding whether the local culture is easy to

get used to: 34% say it's easy (vs. 58% globally), the other 34% say it's difficult (vs. 22%). Either way, it's not good news in comparison to the global average.



## Norway's (45th) Locals Need Time to Open Up

Another familiar face in the index is **Norway**, which



graces the bottom 10 for the sixth year in a row. The most challenging aspect for expats is getting used to Norwegian culture – 46% say it's difficult, more than double the global average of 22%.

*Norwegian people are very insular, and thus it's very difficult to make friends. But when you do, they are friends for life.*

British expat in Stavanger, Norway

Only 17% of respondents find it easy to make local friends (vs. 38% globally), which could be tied to the perceived unfriendliness of the locals. More than two in five expats in Norway (41%) find the locals generally unfriendly (vs. 19% globally).



## Difficulties Integrating in Finland (44th)

In 44th place for the Ease of Settling In is another Nordic country: **Finland**. It dropped to the bottom 10 in 2024 and hasn't recovered. Expats don't quite feel welcome (44th) or at home (43rd). They're also unhappy with their social life (48% are dissatisfied vs. 29% globally), and more than two-thirds (68%) say making local friends is difficult (vs. 42% globally).

When it comes to their friends and acquaintances, 49% of respondents in Finland describe them as a mixed group of locals and expats (vs. 46% globally), and 42% as mostly other expats (vs. 38%). So, not all hope is lost in making a couple of Finnish friends!

## Trends in the Top 10

- |               |            |
|---------------|------------|
| 1 Mexico      | 6 Brazil   |
| 2 Panama      | 7 Oman     |
| 3 Colombia    | 8 Kenya    |
| 4 Indonesia   | 9 Thailand |
| 5 Philippines | 10 Cyprus  |

There are eight familiar faces in the top 10 of the Ease of Settling In Index from 2024. **Oman** (7th) and **Cyprus** (10th) are new additions, improving by 5 and 7 ranks, respectively. For both countries, expats highly rate the Culture & Welcome (Oman 10th, Cyprus 9th). Though locals may not be as friendly in Cyprus (16th) as they are in Oman (7th).

**Brazil** (6th) joins the three Latin American countries filling the top 3. These four destinations receive top 10 results for all three subcategories and their individual factors – except for expats' happiness with their social life in Brazil, which sees 14th place.

Asia is represented by **Indonesia** (4th), the **Philippines** (5th), and **Thailand** (9th). What unites all three is a high-ranking Local Friendliness Subcategory (1st, 4th, and 8th, respectively).

**Kenya** (8th) is the only African country to make the list. Expats find the locals to be friendly in general (8th) and towards foreigners (8th). Finding Friends (5th) is also a pleasant experience.

## Trends in the Bottom 10

37	Czechia	42	Sweden
38	South Korea	43	Germany
39	Switzerland	44	Finland
40	Denmark	45	Norway
41	Austria	46	Kuwait

In contrast to the top 10, the bottom 10 is heavily populated by European countries – with even four of the five Nordic countries making an appearance. Joining **Norway** (45th) and **Finland** (44th) are **Sweden** (42nd) and **Denmark** (40th).

The only saving grace is Denmark's Local Friendliness (35th), which is the only subcategory to make it out of the bottom 10.



More south geographically, there's **Germany** (43rd), **Austria** (41st), **Switzerland** (39th), and **Czechia** (37th). For Germany and Switzerland, nearly every single factor of the index is in the bottom 10. Austria and Czechia, meanwhile, perform a little better for Finding Friends and Culture & Welcome. Having a support network in Czechia (15th) in particular is a silver lining.

**South Korea** (38th) is the only new addition to the bottom 10. With **Kuwait** (46th), they represent the odd ones out. Nevertheless, they follow the trend of all three of the index's subcategories in the bottom 10.

## The Biggest Winners in 2025

For the Ease of Settling In Index, **Hungary** is the biggest winner having jumped 14 spots to land in 30th place, after seeing the bottom 10 in 2024. The biggest improvement is in the Culture & Welcome Subcategory (from 48th to 25th). The share of respondents who say they feel at home in Hungary increased nearly 20 percentage points from 47% in 2024 (vs. 58% globally) to 65% (vs. 58%).

People are not as unhappy with their social life: 21% of expats in Hungary give this factor a negative rating, down 17 percentage points from 2024 (vs. 29% globally both years).

Showing a 12-rank improvement are **Malta** (20th in 2025) and **Canada** (27th). In both countries, expats have seen an improvement in having a personal support network (from the bottom 10 to 26th and 35th place, respectively).

## The Biggest Losers in 2025

The biggest losses in rank in the Ease of Settling In Index aren't as dramatic as the gains. **Greece** (14th) fell four ranks, while **Thailand** (9th) and **Singapore** (33rd) fell three ranks each.

Nevertheless, four ranks were enough to push Greece out of the top 10. The biggest change is in the Finding Friends Subcategory (from 9th to 16th). It seems that people are less likely to agree they have a personal support network – the share of disagreeing respondents is up to 28% (vs. 27% globally), compared to just 14% in 2024 (vs. 27%).

For Thailand, the Culture & Welcome Subcategory and its three factors all dropped out of the top 10, yet none rank lower than 16th, which is still pretty decent. In Singapore, the biggest change was also in the personal support network (from 29th to 38th). Similar to Greece, the share of respondents who don't agree they have such a network increased from 25% in 2024 to 37% in 2025 (vs. 27% globally).

# The Complete Ease of Settling In Index

## Ease of Settling In Index

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

## Culture & Welcome

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

## Local Friendliness

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

## Finding Friends

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

# Working Abroad





# Top 10 for Working Abroad

## Working Abroad Index

- 1 Panama
- 2 Ireland
- 3 Saudi Arabia
- 4 Netherlands
- 5 UAE
- 6 Denmark
- 7 Luxembourg
- 8 Belgium
- 9 China
- 10 Australia

## Career Prospects

- 1 Saudi Arabia
- 2 UAE
- 3 China
- 4 Ireland
- 5 USA
- 6 Panama
- 7 Belgium
- 8 Netherlands
- 9 Luxembourg
- 10 Australia

## Work & Leisure

- 1 Panama
- 2 Oman
- 3 Denmark
- 4 Australia
- 5 Norway
- 6 Netherlands
- 7 Malta
- 8 Ireland
- 9 Czechia
- 10 Colombia

## Salary & Job Security

- 1 Panama
- 2 Luxembourg
- 3 Saudi Arabia
- 4 UAE
- 5 China
- 6 Denmark
- 7 Switzerland
- 8 Ireland
- 9 Netherlands
- 10 Vietnam

## Work Culture & Satisfaction

- 1 Panama
- 2 Denmark
- 3 Netherlands
- 4 Ireland
- 5 Belgium
- 6 UAE
- 7 Australia
- 8 Norway
- 9 Sweden
- 10 Vietnam

# Top Prospects, Good Hours & More: Countries for Your Career

European destinations make up half of the top 10 – but the winner of the 2025 Working Abroad Index is a bit of a surprise.

## Methodology

The Working Abroad Index is based on four subcategories with two to three rating factors each.

The **Work & Leisure** Subcategory reflects expats' happiness with their working hours and work–life balance.

**Salary & Job Security** looks at a destination's state of the economy, the local job security, as well as whether expats feel they're paid fairly for their work.

Expats' general job satisfaction and how much they feel the local business culture supports flexibility (e.g., remote work, flexible hours) make up the **Work Culture & Satisfaction** Subcategory.

Lastly, **Career Prospects** considers expats' rating of the local job market; their personal career opportunities; and if moving to the country improved their career prospects.

For a destination to be included in the index, at least 50 respondents were required. In 2025, a total of 46 countries or territories met this minimum sample size.

## A Top Work–Life Balance in Panama (1st)

Following an already respectable 12th place the previous year, **Panama** jumps to the top in the 2025 Working Abroad Index — a result that's particularly interesting considering how work isn't a main motivation for expats to move to Panama in the first place. Less than one in five respondents (19%) name a job-related reason for their move (vs. 36% globally).

Instead, many originally relocated to retire there (18% vs. 3% globally), were looking for a better quality of life (10% vs. 7%), or simply enjoy living abroad (9% vs. 4%).

Still, if you *are* working, Panama seems the place to be! Respondents rate the country 1st for their general job satisfaction, their working hours, as well as the work–life balance. The fact that an above-average share of expats can work remotely at least some (49% vs. 45% globally) or even all the time (34% vs. 19%) might be one reason here.

Close to a quarter each work as freelancers (24% vs. 11% globally) or are business owners (22% vs. 7%).

Overall, two-thirds (67%) regard both their job security as well as personal career opportunities positively (vs. a global 54% and 52%, respectively). And an even higher share (78%) give the state of Panama's economy a good grade (vs. 57% globally).

## Improved Career Prospects in Ireland (2nd)

Like Panama, **Ireland** went from missing out on the top 10 in 2024 (11th) to rank an impressive 2nd in the 2025 Working Abroad Index.

Expats often work in IT (17% vs. 11% globally), healthcare (12% vs. 8%), and finance (10% vs. 7%) — and they're more likely to work in chemical and pharmaceutical industries, too (6% vs. 2%).



*I enjoy the slower pace of life and much better work-life balance compared to my country of origin.*

Polish expat in Cork

The country manages a top 10 result in each of the four subcategories of the index. Expats especially praise the local job market (2nd) and their personal career opportunities (6th). Seven in ten respondents (70%) agree that moving to Ireland improved their prospects (vs. 55% globally) — 43% even agree completely (vs. 23%).



Others agree: close to three-quarters (74%) are satisfied with their working hours (vs. 61% globally). With an average full-time week of 40.4 hours, expats in Ireland work fewer hours than the global average (42.5 h).

## Saudi Arabia (3rd) Offers an Excellent Job Market

**Saudi Arabia** completes the podium, ranking 3rd in the 2025 Working Abroad Index. That's especially great news for the 70% of expats who moved there primarily for work-related reasons, a share that's nearly twice the global average of 36%!



*There are opportunities for business everywhere if you just pay attention!*

Belgian expat in Riyadh

The long working hours — expats in full-time jobs spend an average 46.1 hours a week at work (vs. 42.5 h globally) — don't delight, however, with Saudi Arabia only ranking midfield in the Work & Leisure Subcategory (29th).

But the country makes up for it with an excellent job market (1st) and state of the economy (2nd). In fact, four in five respondents (80%) agree that moving to Saudi Arabia has improved their career prospects,





54% even agree completely (vs. a respective 55% and 29%, globally).

Top fields among expats in Saudi Arabia are construction (14% vs. 3% globally), IT (9% vs. 11%), manufacturing & engineering (8% vs. 6%), as well as healthcare (8% vs. 8%).

## No Job Satisfaction in South Korea (46th)



*I don't like the work culture (being expected to put self after the job).*

*US American expat in Busan*

**South Korea** has taken a major hit when it comes to working abroad, falling from 37th place out of 53 destinations in 2024 to rank dead last in the 2025 index.

The country places in the bottom 10 for each of the four subcategories.

In fact, expats rate it the worst worldwide (46th out of 46) for personal career opportunities, working hours, work-life balance, and general job satisfaction. And more than half (54%) regard the local job market negatively (vs. 33% globally).

South Korea's economy may be a major player in Asia, but it has been battered by domestic political turmoil and tensions in global trade.<sup>1</sup>

Respondents also don't agree they're paid fairly for their work (46th) or that the local business culture supports flexibility (46th).

Despite all this, a job is still a notable reason for expats to move to South Korea: 45% named work-related reasons as their main motivation (vs. 36% globally), and 80% of all respondents in the country are working right now, 11 percentage points more than the global average of 69%.

## A Struggling Economy in Türkiye (45th)

Expats rate the Turkish economy the worst worldwide (46th), with more than three times the global average giving it a negative rating (67% vs. 21% globally)! This is one, but certainly not the only reason for **Türkiye**'s second-to-last place in the 2025 Working Abroad Index (45th).



*The economy is a catastrophe. Advancing in your job or finding a new job is nearly impossible.*

*Iranian expat in Istanbul*

Consequently, over a third (36%) rate their personal career opportunities in Türkiye negatively (vs. 27% globally), and less than half (43%) are happy in their job (vs. 60%). The country also ranks second-to-last for working hours (45th) and expats' work-life balance (45th).



Work is at least not a main motivation to move to Türkiye: just 31% name a job-related reason (vs. 36% globally). Instead, they're more likely than the average to have moved there for their education (13% vs. 9% globally), because they simply enjoy living abroad (9% vs. 4%), or in search of an adventure (8% vs. 5%).

## Shorter Hours but Worse Prospects in Greece (44th)

Placing 44th out of 46 destinations, **Greece** is the second Mediterranean destination in the bottom 3 of the 2025 Working Abroad Index. It's the worst country in the ranking for improved prospects: close to a quarter (23%) very much disagree that the move was good for their career (vs. 11% globally).

In fact, close to half the respondents (48%) are dissatisfied with the Greek economy (vs. 21% globally), and a similar share (47%) rate the local job market negatively (vs. 33%).



People here are very kind. But I really don't like the bureaucracy, (lack of) work prospects, and economy.

Ukrainian expat in Greece

Despite shorter-than-average hours — expats with a full-time job in Greece work 40.9 hours per week (vs. a global average of 42.5 hours) — respondents are dissatisfied with their working hours (40th), too. Interestingly, over a third (35%) say they work remotely all the time (vs. 19% globally). This may be related to the above-average share of freelancers and self-employed expats among respondents in Greece (26% vs. 11% globally).



## Trends in the Top 10

1	Panama	6	Denmark
2	Ireland	7	Luxembourg
3	Saudi Arabia	8	Belgium
4	The Netherlands	9	China
5	UAE	10	Australia

In 2025, there was little change in the top 10 of the Working Abroad Index. Seven out of the ten countries already featured among the best the previous year. And while **Panama** (1st) and **Ireland** (2nd) are new to the top 10, they were pretty close in 2024, ranking 12th and 11th, respectively.

The one country that stands out is **China**: its 9th place in the 2025 index represents a 21-spot jump from its 30th rank in 2024! As such, it's one of the biggest winners in the index (more on that later).

From a geographical perspective, half of the top 10 can be found in Europe: next to **Ireland** (2nd), there's the **Netherlands** (4th), **Denmark** (6th), **Luxembourg** (7th), and **Belgium** (8th). All five receive good to very good results in the Salary & Job Security Subcategory, with only **Belgium** missing out on a top 10 placement here (11th).

The **UAE** in 5th place joins **Saudi Arabia** (3rd) in representing the Middle East among the best countries for working abroad. Both countries delight when it comes to improved career prospects (Saudi Arabia 1st, UAE 2nd) as well as the state of their respective economy (2nd and 1st, respectively). The majority of expats in Saudi Arabia (70%) and the UAE (58%) also moved there for work-related reasons, compared to 36% of respondents worldwide.

**Panama** (1st), **China** (9th), and **Australia** (10th), meanwhile, are the odd ones out. Like Panama, Australia delights with a good work–life balance (4th), and expats voice a high satisfaction with their job (6th). The latter is also true for China (3rd), where more than seven in ten respondents (71%) point out that moving there also improved their career prospects (vs. 55% globally).

## Trends in the Bottom 10

37	Hungary	42	Italy
38	Kuwait	43	Finland
39	Philippines	44	Greece
40	Portugal	45	Türkiye
41	Japan	46	South Korea

The 10 worst countries also list a few familiar faces: seven of the ten destinations received this dubious distinction in 2024, while **Portugal** (40th in 2025) and **Hungary** (37th) weren't far behind. Only **South Korea** saw a larger drop, ranking last (46th) in 2025 after a 37th place in 2024.

Interestingly, European destinations make up half of the bottom 10, too. Next to **Greece** (44th), there's **Finland** (43rd), **Italy** (42nd), **Portugal** (40th), and **Hungary** (37th). Greece and Italy have regularly ranked among the worst countries for working abroad in previous years, and Portugal and Hungary didn't fare much better, either. Finland, on the other



hand, only saw a major drop in the ranking in 2024 (from 5th in 2023 to 46th in 2024) — from which it hasn't recovered.

One of the weakest areas among all five countries: the available career opportunities. Only Hungary narrowly escapes the bottom 10 for this factor. However, it's dragged down by a second-to-last place for its economy (45th).

Next to **South Korea** (46th), two other Asian destinations cannot delight career-focused expats: **Japan** (41st) and the **Philippines** (39th). Expats in these countries find the local business unsupportive when it comes to flexibility (e.g., remote work) and think the local economy could be better.

However, that's where the similarities end. While Japan ranks midfield in the Career Prospects Subcategory (25th), South Korea (45th) and the Philippines (41st) receive some of their worst results here. On the other hand, close to three-quarters of expats in the Philippines (74% vs. 57% globally) find they're paid fairly for their work. In Japan (48%) and South Korea (42%), this share is notably below the global average.

Finally, **Kuwait** (38th) hasn't seen much change. Respondents continue to appreciate the state of the economy (8th) but are dissatisfied with their work-life balance (44th) and job security (45th).

## The Biggest Winners in 2025 for Working Abroad

In the 2025 Working Abroad Index, several countries managed to jump up in the ranking. After placing in the bottom 10 in 2024, **Malaysia** rose 27 spots to 20th in 2025. The country sees improvements across the board, and most notably for expats' satisfaction with their working hours (from 48th place in 2024 to 22nd in 2025). Close to two-thirds of respondents (64%) are happy with

their work–life balance. In 2024, only about half (51%) said the same.

Expats' general satisfaction with their job has notably improved (from 46th to 17th place), as has their opinion regarding personal career opportunities (from 41st to 20th). Only 4% have something negative to say about the state of Malaysia's economy. In 2024, this share was five times as high (20% negative ratings).

In 9th place, **China** not only grabs a spot in the top 10 in 2025 but it's also one of the biggest winners in the index, following a mediocre 30th place in 2024. In 2024, the country already received – and continues to receive – top 10 results for expats' personal career opportunities, fair pay, and whether relocating to China further improved their prospects.

Results for working hours (from 40th to 10th) and job security (29th to 7th) have notably improved, though. And in 2024, only about a third (36%) rated the local job market positively. In 2025, this share increased 10 percentage points to an above average 46% (vs. 39% globally).

Rising 20 spots to rank 31st in 2025, **Cyprus** manages to leave behind the bottom 10 of the Working Abroad Index for the first time since 2021. Results have improved across all factors of the index, with the most notable jump for personal career opportunities. In 2024, only 27% of respondents rated this factor positively. A year later, nearly double this share (52%) are satisfied.

Similarly, respondents are much more likely to view the local job market (from 44th to 16th) and their working hours (50th to 17th) positively. Their general job satisfaction has consequently gone up: 52% of expats in Cyprus are happy with their work in 2025, compared to 39% in 2024. Though this result is still below the global average of 60%.

# The Biggest Losers for Working Abroad

In 2024, **Indonesia** snagged a top 10 spot in the Working Abroad Index (9th). A year later, it's the undisputed biggest loser in the Working Abroad Index, down 19 places to rank 28th. An above-average 67% of expats (vs. 60% globally) are happy with their work–life balance, but this good result is disappointing compared to 2024's share of 79%.

Even worse: Indonesia tumbles down the ranks for personal career opportunities (from 1st to 36th!) and job security (14th to 41st). In 2024, close to three in ten respondents (29%) gave the latter point the best possible rating. In 2025, this share is down to just 5%.

Worsened career prospects are also one of the reasons for **Brazil**'s drop in the Working Abroad Index (from 18th to 33th in 2025). Close to a third (32%) rate them negatively in 2025 (vs. 19% in 2024), and only 37% give the local job market a good grade. This is a notable drop compared to 2024, when more than half the respondents (51%) viewed Brazil's job market favorably.

In 2024, over three-quarters of expats in Brazil (76%) said they're paid fairly for their work (based on the industry, their qualifications, etc.). In 2025, this share dropped to 55% of respondents. A possible consequence of these developments: expats' overall job satisfaction dropped from 2nd place to 29th in 2025.

1  
[ING South Korea's new president faces daunting array of economic challenges. 4 Jun 2025](#)

# The Complete Working Abroad Index

Working Abroad Index	Career Prospects	Work & Leisure	Salary & Job Security	Work Culture & Satisfaction
1 Panama	1 Saudi Arabia	1 Panama	1 Panama	1 Panama
2 Ireland	2 UAE	2 Oman	2 Luxembourg	2 Denmark
3 Saudi Arabia	3 China	3 Denmark	3 Saudi Arabia	3 Netherlands
4 Netherlands	4 Ireland	4 Australia	4 UAE	4 Ireland
5 UAE	5 USA	5 Norway	5 China	5 Belgium
6 Denmark	6 Panama	6 Netherlands	6 Denmark	6 UAE
7 Luxembourg	7 Belgium	7 Malta	7 Switzerland	7 Australia
8 Belgium	8 Netherlands	8 Ireland	8 Ireland	8 Norway
9 China	9 Luxembourg	9 Czechia	9 Netherlands	9 Sweden
10 Australia	10 Australia	10 Colombia	10 Vietnam	10 Vietnam
11 Vietnam	11 Qatar	11 Mexico	11 Belgium	11 Saudi Arabia
12 Norway	12 Mexico	12 Sweden	12 Norway	12 Luxembourg
13 Czechia	13 Vietnam	13 Vietnam	13 Qatar	13 Czechia
14 Mexico	14 UK	14 Indonesia	14 Singapore	14 Colombia
15 Austria	15 Poland	15 China	15 Austria	15 Poland
16 Malta	16 Kenya	16 Thailand	16 Malta	16 USA
17 Oman	17 Czechia	17 Luxembourg	17 Australia	17 Mexico
18 Poland	18 Malaysia	18 Spain	18 Poland	18 Austria
19 Colombia	19 Austria	19 Belgium	19 Czechia	19 UK
20 Malaysia	20 Germany	20 Malaysia	20 Mexico	20 Malaysia
21 USA	21 Colombia	21 Austria	21 Thailand	21 South Africa
22 Germany	22 Malta	22 Kenya	22 Oman	22 Germany
23 Qatar	23 Denmark	23 Germany	23 Germany	23 Hungary
24 Sweden	24 Oman	24 Cyprus	24 Malaysia	24 Spain
25 Thailand	25 Japan	25 France	25 France	25 Canada
26 Switzerland	26 Switzerland	26 Hungary	26 Spain	26 Switzerland
27 Spain	27 Singapore	27 Philippines	27 USA	27 Malta
28 Indonesia	28 Thailand	28 Portugal	28 Sweden	28 Brazil
29 France	29 Canada	29 Saudi Arabia	29 Kuwait	29 China
30 Singapore	30 Kuwait	30 Poland	30 Indonesia	30 Qatar
31 Cyprus	31 South Africa	31 Finland	31 Colombia	30 Thailand
32 Kenya	32 France	32 Brazil	32 Cyprus	32 Kenya
33 UK	33 Brazil	33 UAE	33 Portugal	33 Oman
34 Canada	34 Spain	34 South Africa	34 Japan	34 Cyprus
35 Brazil	35 Cyprus	35 Greece	35 Canada	35 Indonesia
36 South Africa	36 Indonesia	36 Canada	36 Philippines	36 Singapore
37 Hungary	37 Hungary	37 Italy	37 Brazil	37 France
38 Kuwait	38 Norway	38 Qatar	38 UK	38 Finland
39 Philippines	39 Sweden	39 Switzerland	39 South Korea	39 Philippines
40 Portugal	40 Türkiye	40 USA	40 Italy	40 Portugal
41 Japan	41 Philippines	41 Kuwait	41 Hungary	41 Italy
42 Italy	42 Italy	42 UK	42 Finland	42 Greece
43 Finland	43 Portugal	43 Japan	43 Kenya	43 Japan
44 Greece	44 Greece	44 Singapore	44 South Africa	44 Kuwait
45 Türkiye	45 South Korea	45 Türkiye	45 Greece	45 Türkiye
46 South Korea	46 Finland	46 South Korea	46 Türkiye	46 South Korea



# Personal Finance



# The Best (& Worst) Places for Your Finances


Asian and Latin American countries are the place to be for a happy wallet. Whereas you can expect higher bills in Europe.

## Methodology

For the Personal Finance Index, expats rated three different factors on a scale of one (very bad) to seven (very good): general cost of living; satisfaction with their financial situation; and whether a respondent's disposable household income is enough to lead a comfortable life.

To be featured in the ranking, a country must have a minimum of 50 respondents. In 2025, 46 destinations made this threshold.

## Vietnam (1st) Retains Its Crown, Again



*I can live a comfortable lifestyle while saving money for the future and traveling frequently.*

*US American expat in Hanoi*

**Vietnam** is the undisputed champion of the Personal Finance Index, coming in 1st place for the fifth year in a row. Almost nine in ten expats there (89%) are pleased with the general cost of living and say their disposable household income is about or more than enough (87%) to lead a comfortable life (vs. a global 40% and 69%, respectively).

Satisfaction with their financial situation in Vietnam (4th out of 46 destinations) may play a role in

keeping expats in the country: 54% have lived there for 5 or more years already, and 30% want to stay forever.

## Costs Not an Issue in Colombia (2nd)



*We live in the countryside ... we appreciate the low cost of living and can afford to retire here as opposed to the US.*

*US American expat in Chinavita*



**Colombia** takes not only 2nd place in the Personal Finance Index but is also 2nd overall in the ranking. The South American country maintains its 2nd rank in the index from last year, with expats ranking their satisfaction with their financial situation in 1st place.

A significant 92% of expats there say their disposable income is about or more than enough to lead a comfortable life (vs. 69% globally).

And not one expat cited high cost of living as a big concern prior to their move (vs. 21%). Interestingly, 25% of respondents are retired (vs. 11%), and 69% make 50,000 USD or less in gross yearly income (vs. 52%). Clearly, the low cost of living is a major draw!

## Panama (3rd) Is a Favorite for Retirees

In 3rd place in the index is **Panama** — the overall winner of the Expat Insider survey now for the second year in a row. More than a third of expats there (35% each) are retired (vs. 11% globally) and plan to stay forever (vs. 24%).

No surprises there, as 87% of respondents find their disposable income to be about or more than enough to lead a comfortable life (vs. 69% globally). And in terms of satisfaction with their financial situation, 78% are happy (vs. 54%).

## A Tough Financial Situation in Canada (46th)

In last place for Personal Finance is a country that's no stranger to the index's bottom 10: Canada.

More than half of expats there are unhappy with the general cost of living (62% vs. 40% globally) and find that their disposable household income isn't enough (52% vs. 31%). In both cases, that's 20 percentage points higher than the global average.

*One thing I don't like about living in Canada is the high cost of living – there are taxes for every single thing.*

Tanzanian expat in Québec

And nearly a third of respondents (30%) cited Canada's high cost of living as one of their major concerns prior to their move (vs. 21% globally). Once there, 40% aren't satisfied with their financial situation (vs. 26%).

## Insufficient Incomes in the United Kingdom (45th)

Another familiar face in the bottom 10 of the index is the **United Kingdom** (45th). In a similar fashion to Canada, 61% of expats in the UK are unhappy with the cost of living (vs. 40% globally) and 51% find that their disposable household income isn't

*I hate the high costs of living, from expensive housing costs to coffee bills.*

Italian expat in London

enough (vs. 31%) – again showing a 20-percentage-point difference in dissatisfaction compared to the global average.

In terms of the biggest concerns prior to their move, nearly two in five expats (39%) cited the high cost of living (vs. 21% globally). Close to two-

thirds (65%) report a gross yearly income of up to 50,000 USD (vs. 52% globally), which appears insufficient for a satisfying financial situation; indeed, this factor ranks 43rd out of 46.

## Expats Need More for a Comfortable Life in Finland (44th)

In 2024, **Finland** slipped from an average 30th place into the bottom 3. In 2025, it once again lands in the bottom, ranking 44th. More than a





## The cost of living is exorbitant!

German expat in Helsinki



third of respondents there (35%) are making less than 12,000 USD in gross yearly income (vs. 17% globally), which doesn't seem to be enough to lead a comfortable life – 43% say as much (vs. 31%).

Adding expats' general dissatisfaction with the cost of living (53%, vs. 40% globally), it's no surprise that nearly half (48%) aren't satisfied with their financial situation in Finland (vs. 26%).

## Trends in the Top 10

1	Vietnam	6	Indonesia
2	Colombia	7	Philippines
3	Panama	8	Mexico
4	China	9	Malaysia
5	Thailand	10	Brazil

Compared to 2024, nine of the countries in the top 10 retain this title. Only **Malaysia** (9th) is a new addition, edging its way in from 11th place last year.

Interestingly, no European country makes the list, which is overwhelmingly occupied by Asian countries. In addition to **Vietnam** (1st), there's **China** (4th), **Thailand** (5th), **Indonesia** (6th), the **Philippines** (7th), and **Malaysia** (9th). What's noticeable is all three factors of the index are ranked in the top 10 for these countries – except for Malaysia, whose general cost of living (4th) is the only factor in the top 10.

The list is rounded up by four Latin American countries: **Colombia** (2nd), **Panama** (3rd), **Mexico** (8th), and **Brazil** (10th). A similar trend to the Asian countries can be seen: all factors of the index rank in the top 10 for these countries. Only Brazil is the odd one out with worse, but still above average, results for costs (16th) and expats' satisfaction with their financial situation (13th).

# Trends in the Bottom 10

37	Norway	42	Qatar
38	Australia	43	Türkiye
39	Ireland	44	Finland
40	South Korea	45	UK
41	Singapore	46	Canada

There are three new additions to the bottom 10 for 2025: **Qatar** (42nd) and **Australia** (38th) simply slid into the bottom, whereas **South Korea** (40th) saw a hard drop of 25 places from 2024.

Qatar ranks dead last for disposable household incomes being enough to lead a comfortable life (46th), whereas expats in Australia and South Korea are more displeased with the cost of living (38th) and their financial situation (45th), respectively.

The four European countries at the bottom are continuing their tradition from 2024. In addition to **Finland** (44th) and the **UK** (45th), there's **Ireland** (39th) and **Norway** (37th) – with **Türkiye** (43rd) joining in from the continent. A common thread for these countries is expats ranking the cost of living in the bottom 10.

As for **Singapore** (41st), it resumes its spot in the bottom 10 for the third year in a row. As in the previous two years, expats there rank the cost of living dead last (46th).

## The Biggest Winners for Personal Finance

Compared to 2024, the biggest winner in the Personal Finance Index is **Cyprus**, which managed a 22-rank jump from 38th place to 16th. It seems that expats there are much more satisfied with their financial situation. In 2024, 30% were unhappy

with this factor (vs. 26% globally). One year later, this share is down to 18% (vs. 26%).

This could be related to more disposable income; in just one year, the percentage of expats in Cyprus who find their household income to be about or more than enough increased from 61% (vs. 70% globally) to 74% (vs. 69%).

**Malta** (21st) and **Kuwait** (29th) managed to move up 15 ranks each. Similar to Cyprus, the share of expats in Malta who are happy with their disposable household income increased. Nearly half (47%) find it to be *more* than enough to lead a comfortable life (vs. 40% globally). Last year, only 34% said the same (vs. 41%).

There's also good news for Kuwait, which left the bottom 10 of the index to rank 29th. This is in part due to expats' increased satisfaction with their financial situation: following a spot in the bottom 10 in 2024 (48th), Kuwait now ranks 29th for this factor.

## The Biggest Losers for Personal Finance

**South Korea** dropped a whopping 25 places in the ranking to 40th place — a bottom 10 result. In one year, the percentage of respondents satisfied with their financial situation nearly halved, dropping from 70% (vs. 54% globally) to just 38% (vs. 54%). It appears expats' perception of the general cost of living has noticeably worsened (from 20th to 33rd), despite South Korea's comparatively steady, moderate inflation rate of around 2%.<sup>1</sup>

**South Africa's** fall in the ranking isn't as dramatic, but the country still lost 13 places to rank 31st. Two of the index's factors have dropped to the bottom 10: whether disposable household income is enough to lead a comfortable life (from 19th to 39th) and expats' satisfaction with their financial situation (from 31st to 39th).

Indeed, the former factor has shown a major change in the percentage that find their income is about or more than enough to lead a comfortable life – in 2024, 73% of respondents said as much (vs. 70% globally); in 2025, only 58% say the same (vs. 69%).

1  
[FocusEconomics. Korea Inflation Rate: Estimate & Outlook.](#)  
[Accessed 8 Aug 2025.](#)



# The Complete Personal Finance Index

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

# Expatriation Essentials



# Top 10 for Expatriate Essentials

## Expatriate Essentials Index

- 1 UAE
- 2 Panama
- 3 Malaysia
- 4 Saudi Arabia
- 5 Oman
- 6 Qatar
- 7 Mexico
- 8 Indonesia
- 9 Colombia
- 10 Kenya

## Housing

- 1 Panama
- 2 Thailand
- 3 Vietnam
- 4 Colombia
- 5 Malaysia
- 6 Philippines
- 7 Indonesia
- 8 Mexico
- 9 Oman
- 10 Kenya

## Digital Life

- 1 Denmark
- 2 Luxembourg
- 3 Netherlands
- 4 Sweden
- 5 Finland
- 6 Norway
- 7 UAE
- 8 Switzerland
- 9 Singapore
- 10 Panama

## Language

- 1 UAE
- 2 Panama
- 3 Malaysia
- 4 Kenya
- 5 Oman
- 6 Qatar
- 7 Singapore
- 8 Saudi Arabia
- 9 Mexico
- 10 USA

## Admin Topics

- 1 UAE
- 2 Luxembourg
- 3 Netherlands
- 4 Saudi Arabia
- 5 Australia
- 6 Qatar
- 7 Switzerland
- 8 Oman
- 9 Canada
- 10 Ireland

# Where It's (Not So) Easy to Manage the Basics of Life Abroad

Paperwork, housing, language barriers, and more: countries in the Middle East continue to make it easy for expats to handle the essentials. And among the top 3, there's a notable newcomer.

## Methodology

The Expat Essentials Index is based on four subcategories with two to four underlying factors each:

**Digital Life** considers the restrictiveness of online services in general, the online availability of admin and government services specifically, as well as the availability of high-speed internet and the ease of paying without cash.

The **Admin Topics** Subcategory looks at how easy respondents say it is to deal with local bureaucracy, open a bank account in their new home, or get a visa in the first place.

The ease of learning the local and/or official language(s) in an expats' new home, and whether it's difficult to live there without speaking it, is summarized in the **Language** Subcategory.

And lastly, the **Housing** Subcategory reflects housing affordability and how easy it is to find.

Respondents rated these points on a scale of one (very bad / disagree completely) to seven (very good / agree completely).



To be included in the ranking, a country needs a minimum of 50 respondents. In 2025, 46 destinations met this threshold.

## Easy Going in the UAE (1st)

For the second year in a row, the **UAE** places 1st in the Expat Essentials Index.

Expats have no trouble getting by in the UAE without speaking the local language (1st) and agree it's not difficult to get a visa to move there (1st). Bureaucracy in general is not a big issue: close to two-thirds (65%) find it's easy to deal with the local authorities, a notable contrast to the global average of 37%.

Access to high-speed internet (4th) and the availability of online admin services (1st) surely helps: 61% of respondents in the UAE rate the latter as very good (vs. 24% globally).

However, not every digital topic delights: two-thirds of respondents (67%) agree that access to online services such as social media is unrestricted.

Worldwide, a much larger share of 83% say the same about their host country, with the UAE thus ranking in the bottom 10 for this factor (42nd).

Luckily, housing is much less of an issue. Expats agree it's comparatively affordable (18th) as well as easy to find (8th). More than double the global average give the

latter point the best possible rating (38% vs. 17% globally).

## First for Housing: Panama (2nd)

For the third year in a row, **Panama** lands in the top 10 of the Expat Essentials Index – this time on the podium, placing 2nd.



*What I like about the UAE? The safety and ease of access to government facilities via online portals.*

*Filipino expat in Abu Dhabi*



Expats praise the country for nearly every aspect of the index. Panama's "worst" result is an average 30th place for the online availability of administrative services. Other aspects of the Digital Life Subcategory delight: over nine in ten respondents agree it's easy to get high-speed internet access (91% vs. 80% globally); pay without cash (97% vs. 85%); and enjoy unrestricted access to online services like social media (92% vs. 83%).

Panama also stands out for the ease of getting a visa (5th) and, most notably, for Housing (1st). More than double the global average rate the affordability of accommodation positively (71% vs. 34%), with close to three in ten respondents (28%) giving it the best possible rating (vs. 11% globally). And an even higher share (90%) point out it's easy to find, too (vs. 44% globally).

Lastly, Panama ranks 2nd in the Language Subcategory. Over three in five expats (63%) agree it's not difficult to live there without speaking the local language, compared to less than half the survey respondents worldwide (47%). A similar share (64%) find it easy to learn (vs. 39% globally). Though to be fair, for close to a quarter of respondents in Panama (23%), Spanish is already their native language.



*Almost everyone in KL speaks English, the people are so friendly, it's affordable, and the weather is fantastic.*

*Irish expat in Kuala Lumpur*



## No Language Barriers in Malaysia (3rd)

**Malaysia** continues to experience ups and downs in the Expat Essentials Index. Following 4th place in 2023, the country fell out of the top 10 to rank 13th in 2024. A year later, it's grabbed a spot on the podium, ranking 3rd.

The Southeast Asian country continues to offer expats affordable (4th) and easily available (10th) housing, with more than a third of respondents (36%) giving the affordability of accommodation the best possible rating (vs. 11% globally).

Malaysia does even better in the Language Subcategory (3rd). Close to three-quarters (74%) agree it's easy to live there without speaking the local language (vs. 47% globally), though less than a third (32%) consider it easy to learn (vs. 39%). Due to the country's colonial history, English is widely spoken, especially in business and the media.<sup>1</sup>

Malaysia does less well in other areas of the Expat Essentials Index, though its 21st and 22nd place in the Admin Topics and Digital Life Subcategories, respectively, reflect above-average results.

## Cash Is Still King in Germany (46th)

For the fourth year in a row, **Germany** places last in the Expat Essentials Index (46th out of 46 destinations) — with bottom 10 placements across all four subcategories.



*Dealing with public and other offices is too complicated and involves unreasonable paperwork and delays.*

*Pakistani expat in Hamburg*



Germany continues to struggle with a lack of fast fiber-optic internet connections and digitalization of its services.<sup>2</sup> This is also noted by expats: over 42% rate the availability of online admin services negatively, twice the global average of 21%. And compared to 80% globally, just 56% agree it's easy to get high-speed internet access at home.

Combined with a last place for cashless payment options, it's hardly surprising that Germany once again comes last in the Digital Life Subcategory (46th).

It's not only the lack of online services that makes handling admin topics tricky. Close to two-thirds (65%) rate the German bureaucracy negatively (vs. 41% globally) — around a third (32%) even give it the worst possible rating (vs. 16%).

Results for Language (45th) aren't much better. Two-thirds (67%) find German difficult to learn,

compared to 41% of all respondents who say the same about their host country's local language. Indeed, close to three in five expats (58%) share they worried about the language barrier prior to moving to Germany (vs. 32% globally).

Finally, Germany places 43rd for Housing. While costs are high (37th), the actual search seems to be a bigger issue. Over three in five respondents in Germany (63%) say it's difficult to find housing (vs. 36% globally).

## Winding Bureaucracy in Türkiye (45th)

**Türkiye** is the second-worst performing country in the Expat Essentials Index (45th).

Major pain points are the lack of high-speed internet (45th) and restricted access to online services like social media (45th). Despite this, an average share of respondents rate the availability of administrative services online positively (58% vs. 59% globally).



*I don't like the bureaucracy. It's hard sometimes to get the most simple things (like repairs in the house) done.*

*Dutch expat in Istanbul*



Not that this means there's little red tape. In fact, only a fifth (20%) agree it's easy to deal with the local authorities and bureaucracy (vs. 37% globally). And less than half (46%) say the same about opening a local bank account (vs. 62% agreeing globally).

Accommodation in Türkiye is neither simple to find (44% negative ratings vs. 36% globally) nor easy to afford (60% vs. 48%).

And the language barrier was a worry prior to expats' relocation to Türkiye, at least according to 54% of respondents (vs. 32% globally). The country's bottom 10 placement in the Language Subcategory (37th) seems to prove them right.



# Language Woes in South Korea (44th)

**South Korea** has never done particularly well in the Expat Essentials Index. But its 44th place in 2025 is its first time in the bottom 10.

The underlying results present a mixed picture: expats appreciate South Korea for the ease of cashless payment options (18th) and rank it 1st for its high-speed internet. However, while connections are quick, online services like social media aren't necessarily unrestricted (38th) and admin tasks can't always be done online (35th).

Or maybe those services are only available in Korean? The local language is something expats struggle with, with the country placing 44th in the respective subcategory. More than half (53%) disagree it's easy to live in South Korea without local language skills (vs. 34% globally), and close to two-thirds (64%) find it difficult to learn (vs. 41%). Unsurprisingly, the language barrier was a major concern prior to the move (58% vs. 32% globally).

Last but not least, only around a quarter (26%) agree it's easy for expats to find accommodation (vs. 44% globally). And a similar share (24%) considers it affordable, 10 percentage points below the global average of 34%.

## Trends in the Top 10

1	UAE	6	Qatar
2	Panama	7	Mexico
3	Malaysia	8	Indonesia
4	Saudi Arabia	9	Colombia
5	Oman	10	Kenya

Compared to 2024, only two countries are new in the top 10 of the Expat Essentials Index: **Malaysia** (3rd) and **Colombia** (9th).

As in 2024, a fair share of the best countries in the index can be found in the Middle East: the **UAE** (1st) is joined by **Saudi Arabia** (4th), **Oman** (5th), and **Qatar** (6th), while 2024's second-placed Bahrain simply didn't have enough respondents to feature in the 2025 ranking.

Expats in these destinations benefit from a lack of red tape – Oman's 8th place in the Admin Topics Subcategory is the "worst" result here – and readily available housing. Worldwide, 44% of respondents agree it's easy for expats to find accommodation. In these four destinations agreement is notably higher, ranging from 56% to 68%.

What's more, expats consider it easy to live in these countries even without speaking Arabic: the UAE (1st), Oman (2nd), and Qatar (5th) place in the top 5 for this point, with Saudi Arabia a bit behind (16th). The bad news? All four destinations rank in the bottom 10 when it comes to unrestricted access to online services.

**Indonesia** (8th) joins **Malaysia** (3rd) in representing Southeast Asia in the index. Like Malaysia, Indonesia stands out for affordable (6th) and easily available (7th) housing. Results in the Admin Topics (17th) and Language (13th) Subcategories aren't quite as good, but still above average. What keeps Indonesia from ranking even higher? Expats' dissatisfaction with Digital Life (39th), including the availability of online admin services (just 41% positive ratings vs. 59% globally).

Three Latin American destinations have made it into the top 10: next to **Panama** (2nd), there's **Mexico** (7th) and **Colombia** (9th). Admin Topics might not delight – ranking 35th, Colombia only just escapes the bottom 10 for this subcategory – but respondents appreciate housing, with all three countries ranking in the top 10 for this topic.

Plus, picking up Spanish doesn't seem be much of an issue: around three in five expats in Mexico

(59%) and Panama (64%) agree learning the local language is easy. In Colombia, the share is even higher at 71%, compared to a global average of just 39%.

Geographically the odd one out, **Kenya** (10th) ranks in the top 10 of the index for the fourth year running. Expats report few language struggles (4th in the respective subcategory) and appreciate the available housing: two-thirds (66%) agree it's easy to find, with 39% even giving this point the best possible rating (vs. a global 44% and 17%, respectively).

## Trends in the Bottom 10

37	Ireland	42	Greece
38	China	43	Italy
39	Czechia	44	South Korea
40	France	45	Türkiye
41	Japan	46	Germany

Like the top 10, the bottom 10 have seen little change. Only South Korea (2024: 36th out of 53; 2025: 44th out of 46) and Ireland (43rd vs. 37th) are new in this list.

Six of the ten countries can be found in Europe: in addition to **Germany** (46th), there's **Italy** (43rd), **Greece** (42nd), **France** (40th), **Czechia** (39th), and **Ireland** (37th). Among the six, only Ireland stands out well for Admin Topics, ranking 10th while all the others except for Czechia (23rd) can be found in the bottom 10 for this subcategory. Ireland in turn is dragged down by its last place in the Housing Subcategory (46th).

Digital Life is an issue in Germany (46th), Greece (41st), and Italy (40th), in large part due to a lack of cashless payment options; hard-to-get high-speed internet; and limited online admin services. France and Czechia, meanwhile, lose ground due

to bad results in the Language Subcategory, ranking 38th and 39th, respectively – though for different reasons! Around three-quarters of expats in Czechia (76%) find the local language difficult to learn (vs. 41% globally), while just a quarter of respondents in France (25%) agree it's easy to live there without speaking French (vs. 47%).

**South Korea** (44th), **Japan** (41st), and **China** (38th) represent Asia in the bottom 10. The language is a notable hurdle, with Japan ranking last for this subcategory. Language problems may also tie into expats' dissatisfaction with Admin Topics. For example, worldwide 62% of respondents agree that opening a local bank account is easy. In these three countries, this share is 40% or less.

Opinions differ when it comes to the housing search. While South Korea (38th) and Japan (39th) place in the bottom 10 for this factor, China (12th) is closer to the top 10. Similarly, results in the Digital Life Subcategory vary widely: South Korea places 1st for high-speed internet, China 41st; China ranks 7th for cashless payment options, Japan lands in the bottom 10 (44th).

## The Biggest Winners for Expat Essentials

After three years in the bottom 10 of the Expat Essentials Index, **Malta** (32nd) jumped 16 places in 2025. Expats there are still very dissatisfied with how difficult it is to open a local bank account (45th out of 46 in 2025). But the country has seen a 22-place improvement when it comes to the ease of getting a visa (from 31st to 9th). In early 2024, Malta launched the so-called Specialist Employee Initiative as an additional visa option for highly skilled individuals<sup>3</sup> that might have helped here.

The country has also made notable gains when it comes to finding housing (43rd to 19th): in 2024, two in five expats (40%) disagreed it was easy. In 2025, only 25% maintain this negative view.



With its 17th place in 2025, **Canada** finally seems to be at the end of its downward trend in the index: while it ranked 10th in 2022, results in 2023 (20th) and 2024 (31st) were much less positive. Nearly every factor of the index receives better ratings in 2025, though general trends that were already visible in previous years remain the same: learning the local language is easy (4th), it's difficult to get a visa (41st), and housing remains expensive (40th).

However, *finding* housing seems slightly less of an issue now: in 2024, more than half the respondents in Canada (53%) rated this factor negatively. While still high, this share is down 10 percentage points at 43% in 2025.

## The Biggest Losers for Expat Essentials

**South Korea** is not only one of the worst performing countries in the index (see details above), it's also the biggest loser in the 2025 Expat Essentials Index, falling from 36th place out of 53 destinations in 2024 to rank 44th out of 46 in 2025.

Especially in the Admin Topics Subcategory, the country has lost a lot of ground (from 27th to 41st in 2025). And the housing search seems to have grown more difficult in South Korea: the share of respondents who agree it's easy for expats to find housing has dropped from 39% in 2024 to just 26% a year later.

Housing, specifically the affordability of it, is a reoccurring issue in **Singapore**, the second-biggest loser in the index (from 9th down to 16th). But interestingly, results have somewhat improved in the Housing Subcategory (from 47th to 39th). The same can't be said for the rest of the index, though.

For example, the share of expats who agree it's easy to get a visa for Singapore has dropped by 10 percentage points, from 59% in 2024 to 49% in 2025. The country introduced several changes to

its visa system in 2024, including a ban on the use of employer of records to sponsor work permits.<sup>4</sup>

1  
[OED: Introduction to Malaysian English.](#)

2  
[European Commission: Germany 2024 Digital Decade Country Report. 11 July 2024.](#)

3  
[BAL: Malta | Specialist employee initiative created. 24 Jan 2024.](#)

4  
[Centuro Global. The APAC Visa Changes You Need to Know About. 11 Nov 2024.](#)

# The Complete Expat Essentials Index

Expat Essentials Index	Digital Life	Admin Topics	Housing	Language
1 UAE	1 Denmark	1 UAE	1 Panama	1 UAE
2 Panama	2 Luxembourg	2 Luxembourg	2 Thailand	2 Panama
3 Malaysia	3 Netherlands	3 Netherlands	3 Vietnam	3 Malaysia
4 Saudi Arabia	4 Sweden	4 Saudi Arabia	4 Colombia	4 Kenya
5 Oman	5 Finland	5 Australia	5 Malaysia	5 Oman
6 Qatar	6 Norway	6 Qatar	6 Philippines	6 Qatar
7 Mexico	7 UAE	7 Switzerland	7 Indonesia	7 Singapore
8 Indonesia	8 Switzerland	8 Oman	8 Mexico	8 Saudi Arabia
9 Colombia	9 Singapore	9 Canada	9 Oman	9 Mexico
10 Kenya	10 Panama	10 Ireland	10 Kenya	10 USA
11 Thailand	11 Qatar	11 Singapore	11 China	11 Australia
12 Luxembourg	12 USA	12 UK	12 UAE	12 Luxembourg
13 Philippines	13 Canada	13 Finland	13 South Africa	13 Indonesia
14 Australia	14 Australia	14 Denmark	14 Hungary	14 Philippines
15 USA	15 Spain	15 Panama	15 Brazil	15 Canada
16 Singapore	16 Saudi Arabia	16 Austria	16 Saudi Arabia	16 UK
17 Canada	17 Brazil	17 Indonesia	17 Qatar	17 South Africa
18 Belgium	18 Poland	18 Mexico	18 Austria	18 Sweden
19 Netherlands	19 UK	19 USA	19 Finland	19 Spain
20 South Africa	20 Ireland	20 Belgium	20 Belgium	20 Colombia
21 Denmark	21 Czechia	21 Malaysia	21 Poland	21 Kuwait
22 Finland	22 Malaysia	22 Norway	22 Cyprus	22 Ireland
23 Spain	23 France	23 Czechia	23 Malta	23 Netherlands
24 UK	24 Belgium	24 Philippines	24 Japan	24 Belgium
25 Sweden	25 Austria	25 Cyprus	25 Greece	25 Malta
26 Norway	26 Portugal	26 Spain	26 Spain	26 Cyprus
27 Cyprus	27 South Korea	27 Kenya	27 France	27 Norway
28 Austria	28 Malta	28 Hungary	28 Kuwait	28 Portugal
29 Brazil	29 Cyprus	29 Thailand	29 USA	29 Thailand
30 Switzerland	30 Colombia	30 Brazil	30 Portugal	30 Italy
31 Vietnam	31 Mexico	31 Sweden	31 Norway	31 Switzerland
32 Malta	32 Thailand	32 Poland	32 South Korea	32 Denmark
33 Kuwait	33 South Africa	33 Japan	33 Italy	33 Greece
34 Portugal	34 Hungary	34 Portugal	34 Denmark	34 Vietnam
35 Hungary	35 Kenya	35 Colombia	35 Sweden	35 Brazil
36 Poland	36 Oman	36 China	36 Czechia	36 Austria
37 Ireland	37 Kuwait	37 Kuwait	37 Türkiye	37 Türkiye
38 China	38 Japan	38 Malta	38 Australia	38 France
39 Czechia	39 Indonesia	39 France	39 Singapore	39 Czechia
40 France	40 Italy	40 Türkiye	40 Canada	40 Finland
41 Japan	41 Greece	41 South Korea	41 UK	41 Poland
42 Greece	42 Vietnam	42 Germany	42 Switzerland	42 China
43 Italy	43 Philippines	43 South Africa	43 Germany	43 Hungary
44 South Korea	44 Türkiye	44 Vietnam	44 Netherlands	44 South Korea
45 Türkiye	45 China	45 Greece	45 Luxembourg	45 Germany
46 Germany	46 Germany	46 Italy	46 Ireland	46 Japan

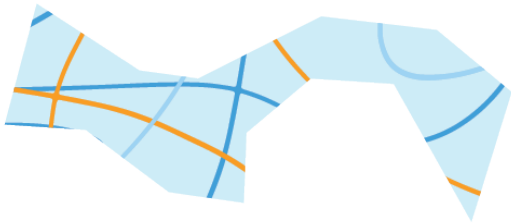
# Your Country Through Expat Eyes







# Panama



Overall Ranking

1<sup>st</sup> out of 46

Quality of Life



3<sup>rd</sup> out of 46

18

Travel & Transit

8

Environment & Climate

3

Leisure Options

14

Healthcare

15

Safety & Security

Working Abroad



1<sup>st</sup> out of 46

6

Career Prospects

1

Salary & Job Security

1

Work & Leisure

1

Work Culture & Satisfaction

Ease of Settling In



2<sup>nd</sup> out of 46

6

Local Friendliness

1

Finding Friends

2

Culture & Welcome

Expatriate Essentials



2<sup>nd</sup> out of 46

10

Digital Life

15

Admin Topics

1

Housing

2

Language

Personal Finance



3<sup>rd</sup> out of 46

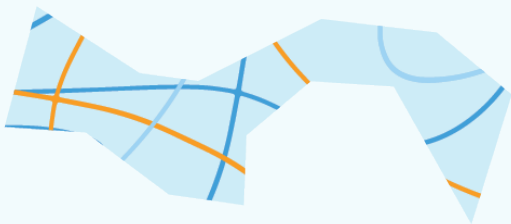
General Happiness



1<sup>st</sup> out of 46



# Panama



Average Age

56.2 years old

Gender Split



51% male

49% female

0% self-describe

Top Reasons for Moving



18% to retire abroad

10% better quality of life

Planning to Leave?



35% want to stay forever

32% don't know yet

13% in the far future

Top Sectors

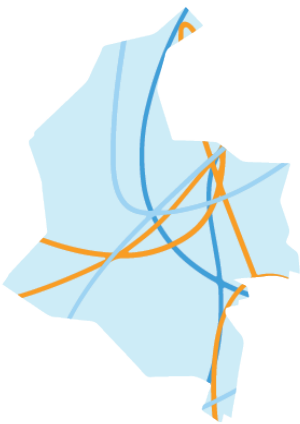


35% advertising, marketing & communication

10% commerce & trade

10% education

# Colombia



Overall Ranking

2<sup>nd</sup> out of 46

Quality of Life



18<sup>th</sup> out of 46

- 32 Travel & Transit
- 18 Environment & Climate
- 7 Leisure Options
- 9 Healthcare
- 39 Safety & Security

Working Abroad



19<sup>th</sup> out of 46

- 21 Career Prospects
- 31 Salary & Job Security
- 10 Work & Leisure
- 14 Work Culture & Satisfaction

Ease of Settling In



3<sup>rd</sup> out of 46

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

Expatriate Essentials



9<sup>th</sup> out of 46

- 30 Digital Life
- 35 Admin Topics
- 4 Housing
- 20 Language

Personal Finance



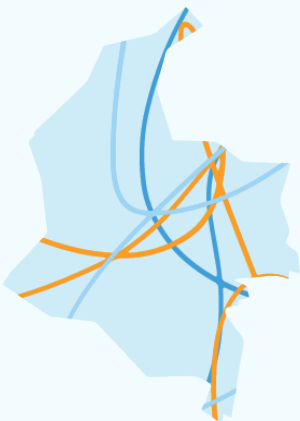
2<sup>nd</sup> out of 46

General Happiness



5<sup>th</sup> out of 46

# Colombia



Average Age

57.8 years old

Gender Split



67% male

33% female

0% self-describe

Top Reasons for Moving



17% better quality of life

17% for love

Planning to Leave?



47% don't know yet

36% want to stay forever

8% in the far future

Top Sectors



13% education

13% healthcare





# Mexico



Overall Ranking

3<sup>rd</sup> out of 46

Quality of Life



23<sup>rd</sup> out of 46

31

Travel & Transit

35

Environment & Climate

2

Leisure Options

19

Healthcare

33

Safety & Security

Working Abroad



14<sup>th</sup> out of 46

12

Career Prospects

20

Salary & Job Security

11

Work & Leisure

17

Work Culture & Satisfaction

Ease of Settling In



1<sup>st</sup> out of 46

3

Local Friendliness

2

Finding Friends

1

Culture & Welcome

Expatriate Essentials



7<sup>th</sup> out of 46

31

Digital Life

18

Admin Topics

8

Housing

9


Language

Personal Finance



8<sup>th</sup> out of 46

General Happiness



3<sup>rd</sup> out of 46



# Mexico



Average Age

56.6 years old

Gender Split



54%

male

46%

female

0%

self-describe

Top Reasons for Moving



17%

better quality of life

12%

for love

Planning to Leave?



39%

want to stay forever

34%

don't know yet

12%

within the next 5 years

Top Sectors



20%

education

10%

information technology

# Thailand



Overall Ranking

4<sup>th</sup> out of 46

Quality of Life



22<sup>nd</sup> out of 46

- 24 Travel & Transit
- 40 Environment & Climate
- 4 Leisure Options
- 8 Healthcare
- 36 Safety & Security

Working Abroad



25<sup>th</sup> out of 46

- 28 Career Prospects
- 21 Salary & Job Security
- 23 Work & Leisure
- 30 Work Culture & Satisfaction

Ease of Settling In



9<sup>th</sup> out of 46

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

Expatriate Essentials



11<sup>th</sup> out of 46

- 32 Digital Life
- 29 Admin Topics
- 2 Housing
- 29 Language

Personal Finance



5<sup>th</sup> out of 46

General Happiness



2<sup>nd</sup> out of 46

# Thailand



Average Age

54.5 years old

Gender Split



77%

male

23%

female

0.5%

self-describe

Top Reasons for Moving



12%

applied for / found a job here

11%

to retire abroad

9%

better quality of life

Planning to Leave?



35%

don't know yet

34%

want to stay forever

11%

within a year

Top Sectors



25%

education

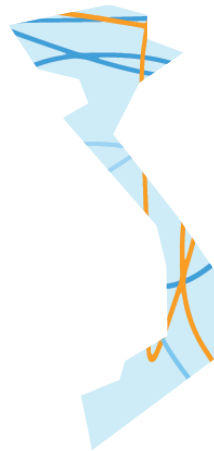
11%

information technology

9%

finance

# Vietnam



Overall Ranking

5<sup>th</sup> out of 46

Quality of Life



34<sup>th</sup> out of 46

- 34 Travel & Transit
- 45 Environment & Climate
- 13 Leisure Options
- 22 Healthcare
- 20 Safety & Security

Working Abroad



11<sup>th</sup> out of 46

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

Ease of Settling In



12<sup>th</sup> out of 46

- 10 Local Friendliness
- 10 Finding Friends
- 15 Culture & Welcome

Expatriate Essentials



31<sup>st</sup> out of 46

- 42 Digital Life
- 44 Admin Topics
- 3 Housing
- 34 Language

Personal Finance



1<sup>st</sup> out of 46

General Happiness



8<sup>th</sup> out of 46



# Vietnam



Average Age

52.9 years old

Gender Split



74%

male

26%

female

0%

self-describe

Top Reasons for Moving



22%

applied for / found a job here

13%

for an adventure / personal challenge

Planning to Leave?



31%

don't know yet

30%

want to stay forever

19%

within the next 5 years

Top Sector



42%

education

# China



Overall Ranking

6<sup>th</sup> out of 46

Quality of Life



6<sup>th</sup> out of 46

- 1 Travel & Transit
- 23 Environment & Climate
- 5 Leisure Options
- 13 Healthcare
- 17 Safety & Security

Working Abroad



9<sup>th</sup> out of 46

- 3 Career Prospects
- 5 Salary & Job Security
- 15 Work & Leisure
- 29 Work Culture & Satisfaction

Ease of Settling In



15<sup>th</sup> out of 46

- 13 Local Friendliness
- 11 Finding Friends
- 17 Culture & Welcome

Expatriate Essentials



38<sup>th</sup> out of 46

- 45 Digital Life
- 36 Admin Topics
- 11 Housing
- 42 Language

Personal Finance



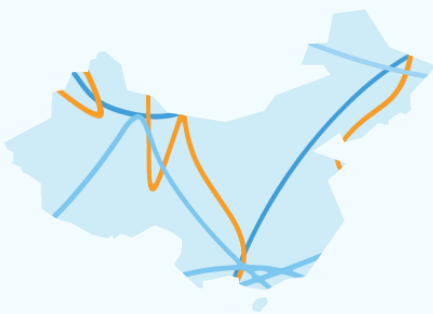
4<sup>th</sup> out of 46

General Happiness



7<sup>th</sup> out of 46

# China



Average Age

47.7 years old

Gender Split



53%

male

47%

female

0%

self-describe

Top Reasons for Moving



23%

applied for / found a job here

18%

sent by my employer

14%

to go to school or university

Planning to Leave?



37%

don't know yet

19%

within the next 5 years

14%

in the far future

Top Sectors



40%

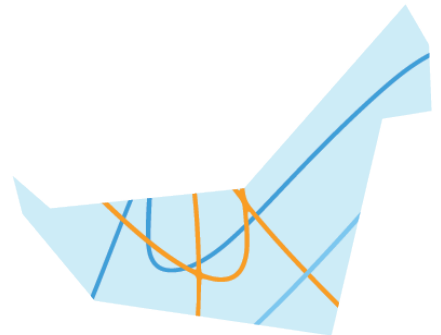
education

11%

manufacturing & engineering

10%

commerce & trade



# UAE

Overall Ranking

7<sup>th</sup> out of 46

Quality of Life



2<sup>nd</sup> out of 46

11

Travel & Transit

20

Environment & Climate

6

Leisure Options

12

Healthcare

4

Safety & Security

Working Abroad



5<sup>th</sup> out of 46

2

Career Prospects

4

Salary & Job Security

33

Work & Leisure

26

Work Culture & Satisfaction

Ease of Settling In



11<sup>th</sup> out of 46

11

Local Friendliness

14

Finding Friends

8

Culture & Welcome

Expatriate Essentials



1<sup>st</sup> out of 46

7

Digital Life

1

Admin Topics

12

Housing

1

Language

Personal Finance



24<sup>th</sup> out of 46

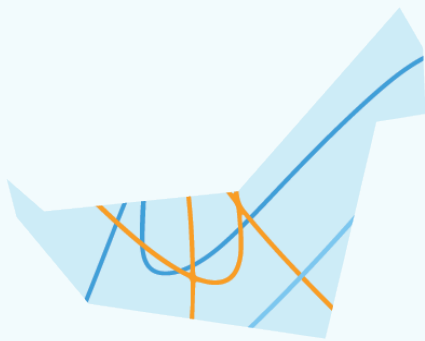
General Happiness



17<sup>th</sup> out of 46



# UAE



Average Age

41.2 years old

Gender Split



57% male

42% female

0.2% self-describe

Top Reasons for Moving



36% applied for / found a job here

10% recruited internationally

9% better quality of life

Planning to Leave?



39% don't know yet

19% want to stay forever

18% in the far future

Top Sectors



10% finance

9% hospitality

8% construction



# Indonesia



Overall Ranking

8<sup>th</sup> out of 46

Quality of Life



40<sup>th</sup> out of 46

- 45 Travel & Transit
- 43 Environment & Climate
- 8 Leisure Options
- 35 Healthcare
- 31 Safety & Security

Working Abroad



28<sup>th</sup> out of 46

- 36 Career Prospects
- 30 Salary & Job Security
- 14 Work & Leisure
- 35 Work Culture & Satisfaction

Ease of Settling In



4<sup>th</sup> out of 46

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

Expatriate Essentials



8<sup>th</sup> out of 46

- 39 Digital Life
- 17 Admin Topics
- 7 Housing
- 13 Language

Personal Finance



6<sup>th</sup> out of 46

General Happiness



9<sup>th</sup> out of 46

# Indonesia



Average Age

56.4 years old

Gender Split



71%

male

29%

female

0%

self-describe

Top Reasons for Moving



17%

applied for / found a job here

13%

for love

10%

simply to enjoy living abroad

Planning to Leave?



33%

don't know yet

33%

want to stay forever

13%

within a year

Top Sectors



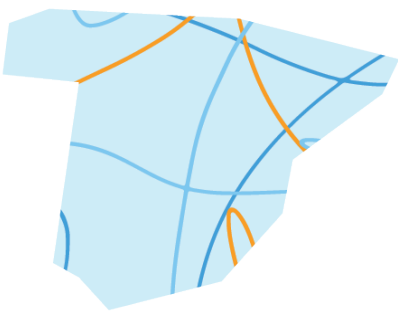
14%

finance

11%

advertising, marketing & communication

# Spain



Overall Ranking

9<sup>th</sup> out of 46

Quality of Life



1<sup>st</sup> out of 46

- 7 Travel & Transit
- 7 Environment & Climate
- 1 Leisure Options
- 1 Healthcare
- 14 Safety & Security

Working Abroad



27<sup>th</sup> out of 46

- 34 Career Prospects
- 26 Salary & Job Security
- 18 Work & Leisure
- 24 Work Culture & Satisfaction

Ease of Settling In



13<sup>th</sup> out of 46

- 17 Local Friendliness
- 13 Finding Friends
- 7 Culture & Welcome

Expatriate Essentials



23<sup>rd</sup> out of 46

- 15 Digital Life
- 26 Admin Topics
- 26 Housing
- 19 Language

Personal Finance



11<sup>th</sup> out of 46

General Happiness



4<sup>th</sup> out of 46

# Spain



Average Age

51.4 years old

Gender Split



39%

male

61%

female

0.1%

self-describe

Top Reasons for Moving



20%

better quality of life

9%

applied for / found a job here

8%

simply to enjoy living abroad

Planning to Leave?



41%

want to stay forever

37%

don't know yet

13%

at some point in the far future

Top Sectors



15%

information technology

14%

education

7%

healthcare

# Malaysia



Overall Ranking

10<sup>th</sup> out of 46

Quality of Life



20<sup>th</sup> out of 46

- 22 Travel & Transit
- 30 Environment & Climate
- 10 Leisure Options
- 17 Healthcare
- 35 Safety & Security

Working Abroad



20<sup>th</sup> out of 46

- 18 Career Prospects
- 24 Salary & Job Security
- 20 Work & Leisure
- 20 Work Culture & Satisfaction

Ease of Settling In



17<sup>th</sup> out of 46

- 18 Local Friendliness
- 15 Finding Friends
- 16 Culture & Welcome

Expatriate Essentials



3<sup>rd</sup> out of 46

- 22 Digital Life
- 21 Admin Topics
- 5 Housing
- 3 Language

Personal Finance



9<sup>th</sup> out of 46

General Happiness



15<sup>th</sup> out of 46



# Malaysia



Average Age

46.6 years old

Gender Split



64%

male

36%

female

0%

self-describe

Top Reasons for Moving



18%

applied for / found a job here

15%

sent by my employer

11%

to go to school or university

Planning to Leave?



37%

don't know yet

18%

want to stay forever

16%

within a year

Top Sectors



11%

education

10%

coaching & consulting

9%

manufacturing & engineering

# Oman



Overall Ranking

11<sup>th</sup> out of 46

Quality of Life



21<sup>st</sup> out of 46

- 25 Travel & Transit
- 13 Environment & Climate
- 32 Leisure Options
- 37 Healthcare
- 7 Safety & Security

Working Abroad



17<sup>th</sup> out of 46

- 24 Career Prospects
- 22 Salary & Job Security
- 2 Work & Leisure
- 33 Work Culture & Satisfaction

Ease of Settling In



7<sup>th</sup> out of 46

- 7 Local Friendliness
- 7 Finding Friends
- 10 Culture & Welcome

Expatriate Essentials



5<sup>th</sup> out of 46

- 36 Digital Life
- 8 Admin Topics
- 9 Housing
- 5 Language

Personal Finance



14<sup>th</sup> out of 46

General Happiness



12<sup>th</sup> out of 46

# Oman



Average Age

44.2 years old

Gender Split



70%

male

30%

female

0%

self-describe

Top Reasons for Moving



41%

applied for / found a job here

16%

recruited internationally

9%

for my partner's job

Planning to Leave?



41%

don't know yet

20%

within the next 5 years

16%

want to stay forever

Top Sectors



13%

finance

13%

hospitality

11%

construction

# Saudi Arabia



Overall Ranking

12<sup>th</sup> out of 46

Quality of Life



16<sup>th</sup> out of 46

- 27 Travel & Transit
- 34 Environment & Climate
- 28 Leisure Options
- 3 Healthcare
- 15 Safety & Security

Working Abroad



3<sup>rd</sup> out of 46

- 1 Career Prospects
- 3 Salary & Job Security
- 29 Work & Leisure
- 11 Work Culture & Satisfaction

Ease of Settling In



19<sup>th</sup> out of 46

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

Expatriate Essentials



4<sup>th</sup> out of 46

- 16 Digital Life
- 4 Admin Topics
- 16 Housing
- 8 Language

Personal Finance



15<sup>th</sup> out of 46

General Happiness



30<sup>th</sup> out of 46

# Saudi Arabia



Average Age

39.6 years old

Gender Split



73%

male

27%

female

0%

self-describe

Top Reasons for Moving



41%

applied for / found a job here

21%

recruited internationally

Planning to Leave?



37%

don't know yet

17%

at some point in the far future

16%

within the next 5 years

Top Sectors



14%

construction

9%

information technology



# Philippines



Overall Ranking

13<sup>th</sup> out of 46

Quality of Life



45<sup>th</sup> out of 46

- 43 Travel & Transit
- 42 Environment & Climate
- 41 Leisure Options
- 36 Healthcare
- 40 Safety & Security

Working Abroad



39<sup>th</sup> out of 46

- 41 Career Prospects
- 36 Salary & Job Security
- 27 Work & Leisure
- 39 Work Culture & Satisfaction

Ease of Settling In



5<sup>th</sup> out of 46

- 4 Local Friendliness
- 6 Finding Friends
- 6 Culture & Welcome

Expatriate Essentials



13<sup>th</sup> out of 46

- 43 Digital Life
- 24 Admin Topics
- 6 Housing
- 14 Language

Personal Finance



7<sup>th</sup> out of 46

General Happiness



10<sup>th</sup> out of 46

# Philippines



Average Age

60.2 years old

Gender Split



83%

male

17%

female

0%

self-describe

Top Reasons for Moving



16%

for love

14%

applied for / found a job here

14%

to retire abroad

Planning to Leave?



42%

want to stay forever

20%

within the next 5 years

18%

don't know yet

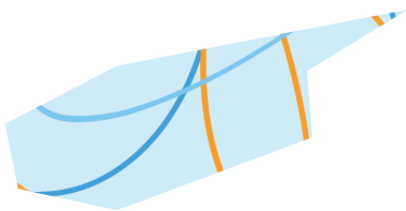
Top Sector



14%

information technology

# Cyprus



Overall Ranking

14<sup>th</sup> out of 46

Quality of Life



19<sup>th</sup> out of 46

- 38 Travel & Transit
- 27 Environment & Climate
- 11 Leisure Options
- 4 Healthcare
- 26 Safety & Security

Working Abroad



31<sup>st</sup> out of 46

- 35 Career Prospects
- 32 Salary & Job Security
- 24 Work & Leisure
- 34 Work Culture & Satisfaction

Ease of Settling In



10<sup>th</sup> out of 46

- 16 Local Friendliness
- 12 Finding Friends
- 9 Culture & Welcome

Expatriate Essentials



27<sup>th</sup> out of 46

- 29 Digital Life
- 25 Admin Topics
- 22 Housing
- 26 Language

Personal Finance



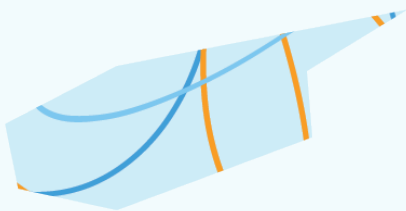
16<sup>th</sup> out of 46

General Happiness



6<sup>th</sup> out of 46

# Cyprus



Average Age

55.3 years old

Gender Split



51%

male

48%

female

1.3%

self-describe

Top Reasons for Moving



20%

to retire abroad

19%

better quality of life

10%

applied for / found a job here

Planning to Leave?



25%

don't know yet

50%

want to stay forever

10%

within the next 5 years

Top Sectors



14%

transportation & logistics

14%

information technology

11%

finance



# Brazil



Overall Ranking

15<sup>th</sup> out of 46

Quality of Life



36<sup>th</sup> out of 46

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

Working Abroad



35<sup>th</sup> out of 46

- 33 Career Prospects
- 37 Salary & Job Security
- 32 Work & Leisure
- 28 Work Culture & Satisfaction

Ease of Settling In



6<sup>th</sup> out of 46

- 5 Local Friendliness
- 9 Finding Friends
- 5 Culture & Welcome

Expatriate Essentials



29<sup>th</sup> out of 46

- 17 Digital Life
- 30 Admin Topics
- 15 Housing
- 35 Language

Personal Finance



10<sup>th</sup> out of 46

General Happiness



13<sup>th</sup> out of 46





# Brazil



Average Age

52.2 years old

Gender Split



65%

male

35%

female

0%

self-describe

Top Reasons for Moving



27%

for love

11%

sent by my employer

9%

family reasons

Planning to Leave?



38%

don't know yet

28%

want to stay forever

12%

within a year

Top Sectors



27%

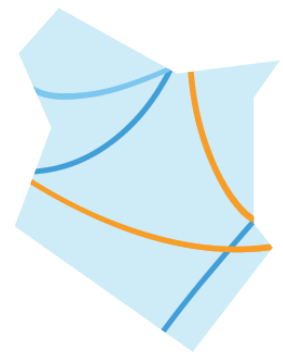
education

13%

advertising, marketing & communication



# Kenya



Overall Ranking

16<sup>th</sup> out of 46

Quality of Life



44<sup>th</sup> out of 46

- 46 Travel & Transit
- 25 Environment & Climate
- 30 Leisure Options
- 41 Healthcare
- 45 Safety & Security

Working Abroad



32<sup>nd</sup> out of 46

- 16 Career Prospects
- 43 Salary & Job Security
- 22 Work & Leisure
- 32 Work Culture & Satisfaction

Ease of Settling In



8<sup>th</sup> out of 46

- 9 Local Friendliness
- 5 Finding Friends
- 12 Culture & Welcome

Expatriate Essentials



10<sup>th</sup> out of 46

- 35 Digital Life
- 27 Admin Topics
- 10 Housing
- 4 Language

Personal Finance



13<sup>th</sup> out of 46

General Happiness



14<sup>th</sup> out of 46



# Kenya



Average Age

45.4 years old

Gender Split



69%

male

31%

female

0%

self-describe

Top Reasons for Moving



18%

sent by my employer

15%

applied for / found a job here

13%

diplomatic service or  
NGO/NPO assignment

Planning to Leave?



43%

don't know yet

21%

in the far future

16%

want to stay forever

Top Sectors



14%

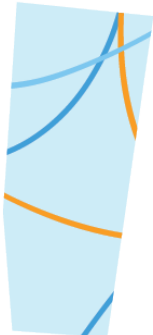
commerce & trade

11%

information technology

11%

public sector,  
government, NGOs



# Portugal

Overall Ranking

17<sup>th</sup> out of 46

Quality of Life



10<sup>th</sup> out of 46

- 15 Travel & Transit
- 4 Environment & Climate
- 14 Leisure Options
- 24 Healthcare
- 9 Safety & Security

Working Abroad



40<sup>th</sup> out of 46

- 43 Career Prospects
- 33 Salary & Job Security
- 28 Work & Leisure
- 40 Work Culture & Satisfaction

Ease of Settling In



16<sup>th</sup> out of 46

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

Expatriate Essentials



34<sup>th</sup> out of 46

- 26 Digital Life
- 34 Admin Topics
- 30 Housing
- 28 Language

Personal Finance



12<sup>th</sup> out of 46

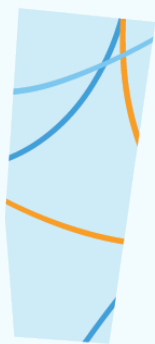
General Happiness



11<sup>th</sup> out of 46



# Portugal



Average Age

54.6 years old

Gender Split



51%

male

48%

female

0.7%

self-describe

Top Reasons for Moving



24%

better quality of life

15%

to retire abroad

8%

simply to enjoy living abroad

Planning to Leave?



36%

don't know yet

34%

want to stay forever

13%

in the far future

Top Sectors



14%

information technology

8%

advertising, marketing & communication

7%

finance



# Luxembourg



Overall Ranking

18<sup>th</sup> out of 46

Quality of Life



5<sup>th</sup> out of 46

- 5 Travel & Transit
- 9 Environment & Climate
- 38 Leisure Options
- 6 Healthcare
- 1 Safety & Security

Working Abroad



7<sup>th</sup> out of 46

- 9 Career Prospects
- 2 Salary & Job Security
- 17 Work & Leisure
- 12 Work Culture & Satisfaction

Ease of Settling In



29<sup>th</sup> out of 46

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

Expatriate Essentials



12<sup>th</sup> out of 46

- 2 Digital Life
- 2 Admin Topics
- 45 Housing
- 12 Language

Personal Finance



30<sup>th</sup> out of 46

General Happiness



22<sup>nd</sup> out of 46

# Luxembourg



Average Age

48.4 years old

Gender Split



41%

male

59%

female

0%

self-describe

Top Reasons for Moving



38%

applied for / found a job here

16%

for my partner's job

11%

recruited internationally

Planning to Leave?



43%

don't know yet

28%

want to stay forever

Top Sectors



40%

finance

10%

public sector, government, NGOs

8%

healthcare

# Australia



Overall Ranking

19<sup>th</sup> out of 46

Quality of Life



15<sup>th</sup> out of 46

- 28 Travel & Transit
- 5 Environment & Climate
- 16 Leisure Options
- 26 Healthcare
- 12 Safety & Security

Working Abroad



10<sup>th</sup> out of 46

- 10 Career Prospects
- 17 Salary & Job Security
- 4 Work & Leisure
- 7 Work Culture & Satisfaction

Ease of Settling In



22<sup>nd</sup> out of 46

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

Expatriate Essentials



14<sup>th</sup> out of 46

- 14 Digital Life
- 5 Admin Topics
- 38 Housing
- 11 Language

Personal Finance



38<sup>th</sup> out of 46

General Happiness



16<sup>th</sup> out of 46

# Australia



Average Age

46.7 years old

Gender Split



41%

male

59%

female

0%

self-describe

Top Reasons for Moving



15%

better quality of life

12%

for love

12%

school or university

Planning to Leave?



36%

want to stay forever

31%

don't know yet

14%

in the far future

Top Sectors



13%

education

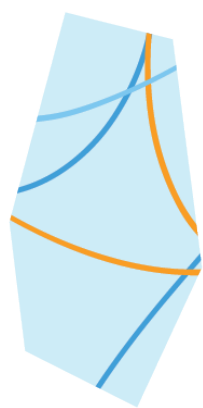
10%

healthcare

10%

information technology

# Qatar



Overall Ranking

20<sup>th</sup> out of 46

Quality of Life



7<sup>th</sup> out of 46

- 6 Travel & Transit
- 31 Environment & Climate
- 18 Leisure Options
- 5 Healthcare
- 6 Safety & Security

Working Abroad



23<sup>rd</sup> out of 46

- 11 Career Prospects
- 13 Salary & Job Security
- 38 Work & Leisure
- 30 Work Culture & Satisfaction

Ease of Settling In



21<sup>st</sup> out of 46

- 21 Local Friendliness
- 21 Finding Friends
- 20 Culture & Welcome

Expatriate Essentials



6<sup>th</sup> out of 46

- 11 Digital Life
- 6 Admin Topics
- 17 Housing
- 6 Language

Personal Finance



42<sup>nd</sup> out of 46

General Happiness



37<sup>th</sup> out of 46



# Qatar



Average Age

37.8 years old

Gender Split



73%

male

27%

female

0%

self-describe

Top Reasons for Moving



41%

applied for / found a job here

18%

recruited internationally

7%

financial reasons

Planning to Leave?



40%

don't know yet

20%

in the far future

19%

within the next 5 years

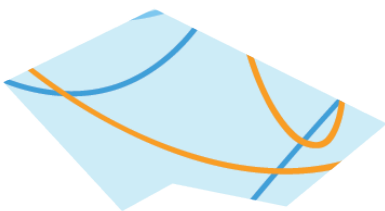
Top Sector



20%

hospitality

# Czechia



Overall Ranking

21<sup>st</sup> out of 46

Quality of Life



8<sup>th</sup> out of 46

- 2 Travel & Transit
- 15 Environment & Climate
- 9 Leisure Options
- 21 Healthcare
- 8 Safety & Security

Working Abroad



13<sup>th</sup> out of 46

- 17 Career Prospects
- 19 Salary & Job Security
- 9 Work & Leisure
- 13 Work Culture & Satisfaction

Ease of Settling In



37<sup>th</sup> out of 46

- 45 Local Friendliness
- 25 Finding Friends
- 35 Culture & Welcome

Expatriate Essentials



39<sup>th</sup> out of 46

- 21 Digital Life
- 23 Admin Topics
- 36 Housing
- 39 Language

Personal Finance



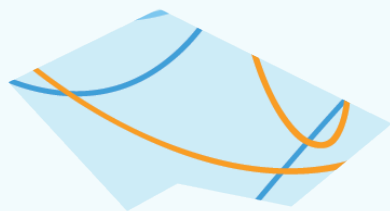
17<sup>th</sup> out of 46

General Happiness



18<sup>th</sup> out of 46

# Czechia



Average Age

45.7 years old

Gender Split



51%

male

49%

female

0.7%

self-describe

Top Reasons for Moving



16%

to go to school or university

15%

applied for / found a job here

13%

for love

Planning to Leave?



32%

don't know yet

24%

want to stay forever

17%

in the far future

Top Sectors



20%

education

20%

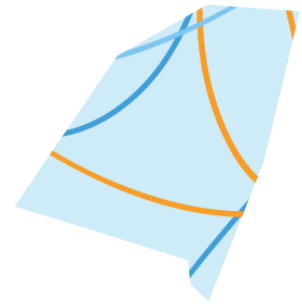
information technology

9%

finance



# Netherlands



Overall Ranking

**22<sup>nd</sup>** out of 46

Quality of Life



**27<sup>th</sup>** out of 46

- 14 Travel & Transit
- 24 Environment & Climate
- 29 Leisure Options
- 40 Healthcare
- 16 Safety & Security

Working Abroad



**4<sup>th</sup>** out of 46

- 8 Career Prospects
- 9 Salary & Job Security
- 6 Work & Leisure
- 3 Work Culture & Satisfaction

Ease of Settling In



**34<sup>th</sup>** out of 46

- 28 Local Friendliness
- 37 Finding Friends
- 33 Culture & Welcome

Expatriate Essentials



**19<sup>th</sup>** out of 46

- 3 Digital Life
- 3 Admin Topics
- 44 Housing
- 23 Language

Personal Finance



**34<sup>th</sup>** out of 46

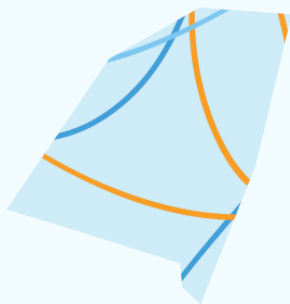
General Happiness



**20<sup>th</sup>** out of 46



# Netherlands



Average Age

44.1 years old

Gender Split



40%

male

60%

female

0%

self-describe

Top Reasons for Moving



18%

applied for / found a job here

17%

for love

12%

to go to school or university

Planning to Leave?



41%

don't know yet

22%

want to stay forever

19%

in the far future

Top Sectors



15%

Information technology

11%

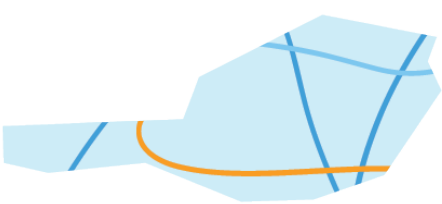
finance

9%

manufacturing & engineering



# Austria



Overall Ranking

23<sup>rd</sup> out of 46

Quality of Life



4<sup>th</sup> out of 46

- 3 Travel & Transit
- 3 Environment & Climate
- 17 Leisure Options
- 11 Healthcare
- 23 Safety & Security

Working Abroad



15<sup>th</sup> out of 46

- 19 Career Prospects
- 15 Salary & Job Security
- 21 Work & Leisure
- 18 Work Culture & Satisfaction

Ease of Settling In



41<sup>st</sup> out of 46

- 44 Local Friendliness
- 36 Finding Friends
- 36 Culture & Welcome

Expatriate Essentials



28<sup>th</sup> out of 46

- 25 Digital Life
- 16 Admin Topics
- 18 Housing
- 36 Language

Personal Finance



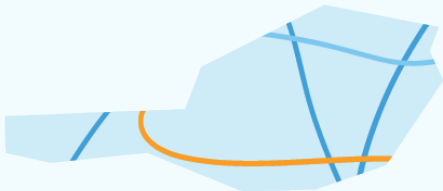
18<sup>th</sup> out of 46

General Happiness



28<sup>th</sup> out of 46

# Austria



Average Age

47.7 years old

Gender Split



41%

male

59%

female

0%

self-describe

Top Reasons for Moving



20%

applied for / found a job here

17%

for love

9%

to go to school or university

Planning to Leave?



47%

don't know yet

24%

want to stay forever

13%

in the far future

Top Sectors



15%

information technology

10%

education

10%

manufacturing & engineering



# Belgium



Overall Ranking

24<sup>th</sup> out of 46

Quality of Life



26<sup>th</sup> out of 46

- 23 Travel & Transit
- 39 Environment & Climate
- 26 Leisure Options
- 10 Healthcare
- 32 Safety & Security

Working Abroad



8<sup>th</sup> out of 46

- 7 Career Prospects
- 11 Salary & Job Security
- 19 Work & Leisure
- 5 Work Culture & Satisfaction

Ease of Settling In



28<sup>th</sup> out of 46

- 27 Local Friendliness
- 32 Finding Friends
- 30 Culture & Welcome

Expatriate Essentials



18<sup>th</sup> out of 46

- 24 Digital Life
- 20 Admin Topics
- 20 Housing
- 24 Language

Personal Finance



22<sup>nd</sup> out of 46

General Happiness



36<sup>th</sup> out of 46



# Belgium



Average Age

47.5 years old

Gender Split



49%

male

51%

female

0%

self-describe

Top Reasons for Moving



26%

applied for / found a job here

10%

recruited internationally

9%

to go to school or university

Planning to Leave?



38%

don't know yet

19%

want to stay forever

17%

in the far future

Top Sectors



16%

public sector, government, NGOs

10%

information technology

8%

manufacturing & engineering

# Denmark



Overall Ranking

25<sup>th</sup> out of 46

Quality of Life



13<sup>th</sup> out of 46

- 16 Travel & Transit
- 12 Environment & Climate
- 37 Leisure Options
- 18 Healthcare
- 3 Safety & Security

Working Abroad



6<sup>th</sup> out of 46

- 23 Career Prospects
- 6 Salary & Job Security
- 3 Work & Leisure
- 2 Work Culture & Satisfaction

Ease of Settling In



40<sup>th</sup> out of 46

- 35 Local Friendliness
- 43 Finding Friends
- 40 Culture & Welcome

Expatriate Essentials



21<sup>st</sup> out of 46

- 1 Digital Life
- 14 Admin Topics
- 34 Housing
- 32 Language

Personal Finance



25<sup>th</sup> out of 46

General Happiness



31<sup>st</sup> out of 46



# Denmark



Average Age

45.6 years old

Gender Split



43% male

56% female

1.1% self-describe

Top Reasons for Moving



23% for love

18% applied for / found a job here

13% simply to enjoy living abroad

Planning to Leave?



38% don't know yet

28% want to stay forever

16% in the far future

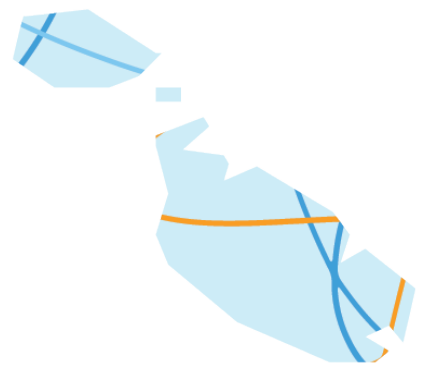
Top Sectors



14% manufacturing & engineering

14% Information technology

8% education



# Malta

Overall Ranking

26<sup>th</sup> out of 46

Quality of Life



42<sup>nd</sup> out of 46

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

Working Abroad



16<sup>th</sup> out of 46

- 22 Career Prospects
- 16 Salary & Job Security
- 7 Work & Leisure
- 27 Work Culture & Satisfaction

Ease of Settling In



20<sup>th</sup> out of 46

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

Expatriate Essentials



32<sup>nd</sup> out of 46

- 28 Digital Life
- 38 Admin Topics
- 23 Housing
- 25 Language

Personal Finance



21<sup>st</sup> out of 46

General Happiness



29<sup>th</sup> out of 46



# Malta



Average Age

51.5 years old

Gender Split



49%

male

51%

female

0%

self-describe

Top Reason for Moving



17%

applied for / found a job here

Planning to Leave?



36%

don't know yet

29%

want to stay forever

13%

in the far future

Top Sectors



18%

hospitality

12%

finance

10%

healthcare



# France

Overall Ranking

27<sup>th</sup> out of 46

Quality of Life



12<sup>th</sup> out of 46

- 19 Travel & Transit
- 17 Environment & Climate
- 15 Leisure Options
- 2 Healthcare
- 25 Safety & Security

Working Abroad



29<sup>th</sup> out of 46

- 32 Career Prospects
- 25 Salary & Job Security
- 25 Work & Leisure
- 37 Work Culture & Satisfaction

Ease of Settling In



26<sup>th</sup> out of 46

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

Expatriate Essentials



40<sup>th</sup> out of 46

- 23 Digital Life
- 39 Admin Topics
- 27 Housing
- 38 Language

Personal Finance



23<sup>rd</sup> out of 46

General Happiness



21<sup>st</sup> out of 46



# France



Average Age

50.1 years old

Gender Split



43%

male

57%

female

0%

self-describe

Top Reasons for Moving



12%

for love

12%

to go to school or university

11%

applied for / found a job here

Planning to Leave?



36%

don't know yet

30%

want to stay forever

13%

in the far future

Top Sectors



9%

education

9%

information technology

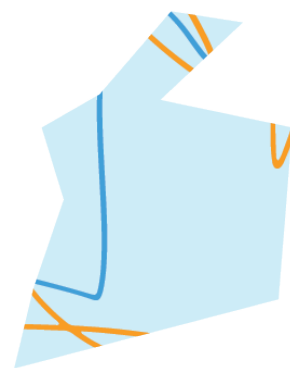
12%

healthcare





# Ireland



Overall Ranking

28<sup>th</sup> out of 46

Quality of Life



39<sup>th</sup> out of 46

- 44 Travel & Transit
- 21 Environment & Climate
- 36 Leisure Options
- 45 Healthcare
- 13 Safety & Security

Working Abroad



2<sup>nd</sup> out of 46

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

Ease of Settling In



18<sup>th</sup> out of 46

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

Expatriate Essentials



37<sup>th</sup> out of 46

- 20 Digital Life
- 10 Admin Topics
- 46 Housing
- 22 Language

Personal Finance



39<sup>th</sup> out of 46

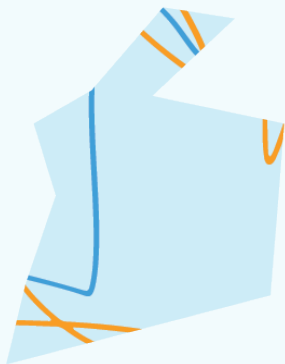
General Happiness



27<sup>th</sup> out of 46



# Ireland



Average Age

43.5 years old

Gender Split



46%

male

54%

female

0%

self-describe

Top Reasons for Moving



19%

applied for / found a job here

9%

recruited internationally

Planning to Leave?



38%

don't know yet

26%

want to stay forever

Top Sectors



17%

information technology

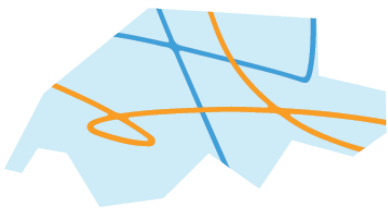
12%

healthcare

10%

finance

# Switzerland



Overall Ranking

29<sup>th</sup> out of 46

Quality of Life



11<sup>th</sup> out of 46

- 13 Travel & Transit
- 2 Environment & Climate
- 39 Leisure Options
- 28 Healthcare
- 2 Safety & Security

Working Abroad



26<sup>th</sup> out of 46

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

Ease of Settling In



39<sup>th</sup> out of 46

- 36 Local Friendliness
- 41 Finding Friends
- 39 Culture & Welcome

Expatriate Essentials



30<sup>th</sup> out of 46

- 8 Digital Life
- 7 Admin Topics
- 42 Housing
- 31 Language

Personal Finance



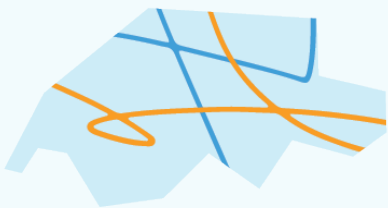
33<sup>rd</sup> out of 46

General Happiness



25<sup>th</sup> out of 46

# Switzerland



Average Age

47.0 years old

Gender Split



43%

male

57%

female

0.7%

self-describe

Top Reasons for Moving



25%

applied for / found a job here

13%

for my partner's job

10%

sent by employer

Planning to Leave?



40%

don't know yet

28%

want to stay forever

13%

in the far future

Top Sectors



15%

healthcare

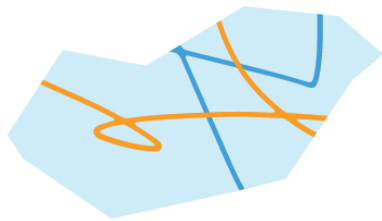
13%

information technology

11%

finance

# Hungary



Overall Ranking

30<sup>th</sup> out of 46

Quality of Life



29<sup>th</sup> out of 46

- 9 Travel & Transit
- 29 Environment & Climate
- 21 Leisure Options
- 44 Healthcare
- 30 Safety & Security

Working Abroad



37<sup>th</sup> out of 46

- 37 Career Prospects
- 41 Salary & Job Security
- 26 Work & Leisure
- 23 Work Culture & Satisfaction

Ease of Settling In



30<sup>th</sup> out of 46

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

Expatriate Essentials



35<sup>th</sup> out of 46

- 34 Digital Life
- 28 Admin Topics
- 14 Housing
- 43 Language

Personal Finance



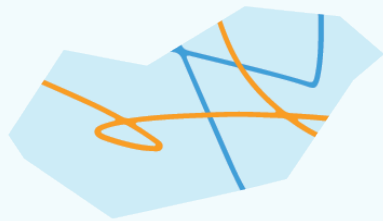
20<sup>th</sup> out of 46

General Happiness



24<sup>th</sup> out of 46

# Hungary



Average Age

45.5 years old

Gender Split



49%

male

51%

female

0%

self-describe

Top Reasons for Moving



27%

to go to school or university

14%

applied for / found a job here

9%

for love

Planning to Leave?



37%

don't know yet

21%

want to stay forever

19%

within the next 5 years

Top Sectors



17%

education

9%

public sector, government, NGO

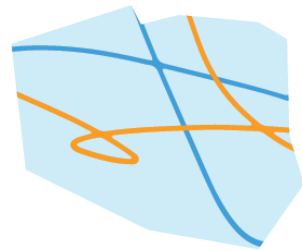
8%

manufacturing & engineering





# Poland



Overall Ranking

31<sup>st</sup> out of 46

Quality of Life



17<sup>th</sup> out of 46

- 8 Travel & Transit
- 32 Environment & Climate
- 19 Leisure Options
- 33 Healthcare
- 21 Safety & Security

Working Abroad



18<sup>th</sup> out of 46

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

Ease of Settling In



35<sup>th</sup> out of 46

- 37 Local Friendliness
- 33 Finding Friends
- 38 Culture & Welcome

Expatriate Essentials



36<sup>th</sup> out of 46

- 18 Digital Life
- 32 Admin Topics
- 21 Housing
- 41 Language

Personal Finance



19<sup>th</sup> out of 46

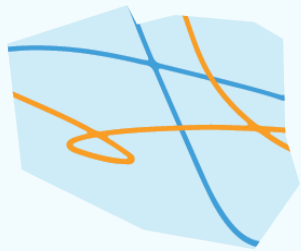
General Happiness



35<sup>th</sup> out of 46



# Poland



Average Age

42.0 years old

Gender Split



63%

male

38%

female

0%

self-describe

Top Reasons for Moving



20%

applied for / found a job here

11%

to go to school or university

11%

for love

Planning to Leave?



45%

don't know yet

17%

want to stay forever

16%

in the far future

Top Sectors



19%

information technology

13%

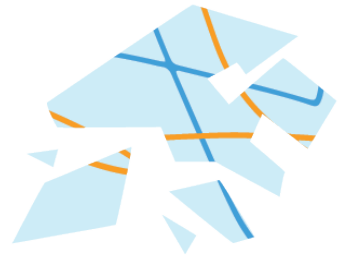
education

9%

finance



# Singapore



Overall Ranking

32<sup>nd</sup> out of 46

Quality of Life



14<sup>th</sup> out of 46

- 4 Travel & Transit
- 22 Environment & Climate
- 24 Leisure Options
- 32 Healthcare
- 10 Safety & Security

Working Abroad



30<sup>th</sup> out of 46

- 27 Career Prospects
- 14 Salary & Job Security
- 44 Work & Leisure
- 36 Work Culture & Satisfaction

Ease of Settling In



33<sup>rd</sup> out of 46

- 34 Local Friendliness
- 30 Finding Friends
- 31 Culture & Welcome

Expatriate Essentials



16<sup>th</sup> out of 46

- 9 Digital Life
- 11 Admin Topics
- 39 Housing
- 7 Language

Personal Finance



41<sup>st</sup> out of 46

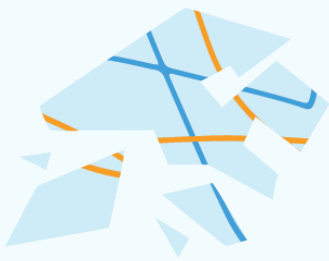
General Happiness



32<sup>nd</sup> out of 46



# Singapore



Average Age

43.6 years old

Gender Split



56%

male

43%

female

1%

self-describe

Top Reasons for Moving



25%

sent by my employer

22%

applied for / found a job here

17%

recruited internationally

Planning to Leave?



38%

don't know yet

21%

within the next 5 years

14%

want to stay forever

Top Sectors



15%

finance

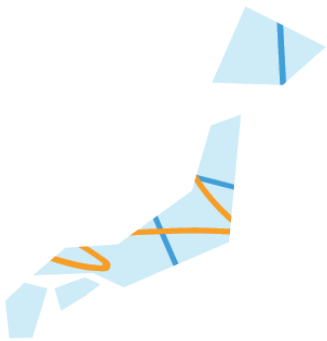
12%

information technology

8%

manufacturing & engineering

# Japan



Overall Ranking

33<sup>rd</sup> out of 46

Quality of Life



19<sup>th</sup> out of 46

- 10 Travel & Transit
- 11 Environment & Climate
- 23 Leisure Options
- 7 Healthcare
- 19 Safety & Security

Working Abroad



41<sup>st</sup> out of 46

- 25 Career Prospects
- 34 Salary & Job Security
- 43 Work & Leisure
- 43 Work Culture & Satisfaction

Ease of Settling In



31<sup>st</sup> out of 46

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

Expat Essentials



41<sup>st</sup> out of 46

- 38 Digital Life
- 33 Admin Topics
- 24 Housing
- 46 Language

Personal Finance



27<sup>th</sup> out of 46

General Happiness



23<sup>rd</sup> out of 46

# Japan



Average Age

45.3 years old

Gender Split



61%

male

39%

female

0%

self-describe

Top Reasons for Moving



19%

applied for / found a job here

11%

for love

10%

to go to school or university

Planning to Leave?



37%

don't know yet

23%

want to stay forever

16%

in the far future

Top Sectors



25%

education

13%

information technology

8%

manufacturing & engineering



# Greece



Overall Ranking

34<sup>th</sup> out of 46

Quality of Life



33<sup>th</sup> out of 46

- 36 Travel & Transit
- 37 Environment & Climate
- 12 Leisure Options
- 38 Healthcare
- 22 Safety & Security

Working Abroad



44<sup>th</sup> out of 46

- 44 Career Prospects
- 45 Salary & Job Security
- 35 Work & Leisure
- 42 Work Culture & Satisfaction

Ease of Settling In



14<sup>th</sup> out of 46

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

Expatriate Essentials



42<sup>nd</sup> out of 46

- 41 Digital Life
- 45 Admin Topics
- 25 Housing
- 33 Language

Personal Finance



32<sup>nd</sup> out of 46

General Happiness



19<sup>th</sup> out of 46

# Greece



Average Age

52.3 years old

Gender Split



31%

male

69%

female

0%

self-describe

Top Reasons for Moving



23%

for love

13%

better quality of life

11%

applied for / found a job here

Planning to Leave?



41%

don't know yet

31%

want to stay forever

13%

in the far future

Top Sectors



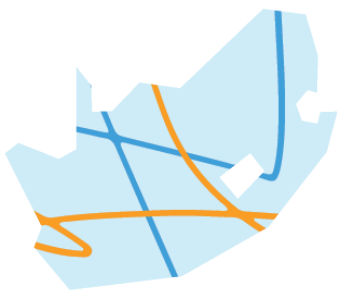
11%

hospitality

11%

information technology

# South Africa



Overall Ranking

35<sup>th</sup> out of 46

Quality of Life



37<sup>th</sup> out of 46

- 42 Travel & Transit
- 16 Environment & Climate
- 27 Leisure Options
- 16 Healthcare
- 46 Safety & Security

Working Abroad



36<sup>th</sup> out of 46

- 31 Career Prospects
- 44 Salary & Job Security
- 34 Work & Leisure
- 21 Work Culture & Satisfaction

Ease of Settling In



23<sup>rd</sup> out of 46

- 26 Local Friendliness
- 19 Finding Friends
- 28 Culture & Welcome

Expatriate Essentials



20<sup>th</sup> out of 46

- 33 Digital Life
- 43 Admin Topics
- 13 Housing
- 17 Language

Personal Finance



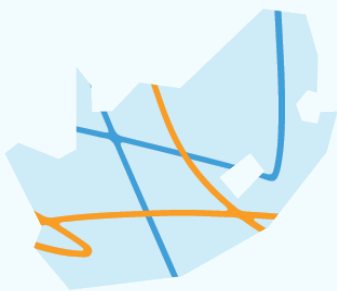
31<sup>st</sup> out of 46

General Happiness



33<sup>rd</sup> out of 46

# South Africa



Average Age

49.7 years old

Gender Split



52%

male

47%

female

1%

self-describe

Top Reasons for Moving



14%

better quality of life

14%

to go to school or university

10%

for love

Planning to Leave?



32%

don't know yet

21%

want to stay forever

17%

in the far future

Top Sectors



9%

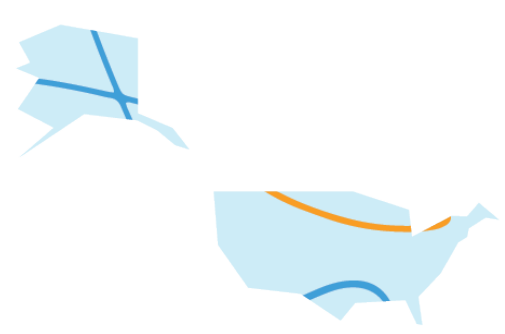
education

9%

healthcare

9%

hospitality



# USA

Overall Ranking

36<sup>th</sup> out of 46

Quality of Life



43<sup>rd</sup> out of 46

39

Travel & Transit

33

Environment & Climate

25

Leisure Options

46

Healthcare

43

Safety & Security

Working Abroad



21<sup>st</sup> out of 46

5

Career Prospects

27

Salary & Job Security

40

Work & Leisure

16

Work Culture & Satisfaction

Ease of Settling In



25<sup>th</sup> out of 46

24

Local Friendliness

29

Finding Friends

26

Culture & Welcome

Expatriate Essentials



15<sup>th</sup> out of 46

12

Digital Life

19

Admin Topics

29

Housing

10

Language

Personal Finance



35<sup>th</sup> out of 46

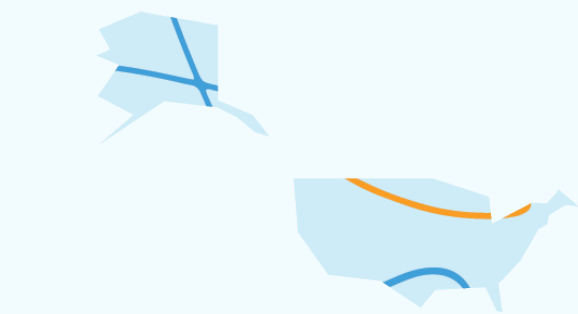
General Happiness



34<sup>th</sup> out of 46



# USA



Average Age

49.1 years old

Gender Split



40%

male

59%

female

0.4%

self-describe

Top Reasons for Moving



17%

to go to school or university

13%

sent by employer

10%

for love

Planning to Leave?



46%

don't know yet

17%

want to stay forever

16%

in the far future

Top Sectors



12%

healthcare

11%

information technology

10%

education





# Italy



Overall Ranking

37<sup>th</sup> out of 46

Quality of Life



28<sup>th</sup> out of 46

- 26 Travel & Transit
- 26 Environment & Climate
- 22 Leisure Options
- 23 Healthcare
- 29 Safety & Security

Working Abroad



42<sup>nd</sup> out of 46

- 42 Career Prospects
- 40 Salary & Job Security
- 37 Work & Leisure
- 41 Work Culture & Satisfaction

Ease of Settling In



24<sup>th</sup> out of 46

- 25 Local Friendliness
- 27 Finding Friends
- 21 Culture & Welcome

Expatriate Essentials



43<sup>rd</sup> out of 46

- 40 Digital Life
- 46 Admin Topics
- 33 Housing
- 30 Language

Personal Finance



26<sup>th</sup> out of 46

General Happiness



26<sup>th</sup> out of 46



# Italy



Average Age

48.0 years old

Gender Split



40%

male

60%

female

0%

self-describe

Top Reasons for Moving



19%

to go to school or university

12%

for love

10%

applied for / found a job here

Planning to Leave?



41%

don't know yet

26%

want to stay forever

11%

within next 5 years

Top Sectors



16%

education

7%

manufacturing & engineering

7%

finance



# Sweden

Overall Ranking

38<sup>th</sup> out of 46

Quality of Life



25<sup>th</sup> out of 46

- 21 Travel & Transit
- 1 Environment & Climate
- 43 Leisure Options
- 30 Healthcare
- 28 Safety & Security

Working Abroad



24<sup>th</sup> out of 46

- 39 Career Prospects
- 28 Salary & Job Security
- 12 Work & Leisure
- 9 Work Culture & Satisfaction

Ease of Settling In



42<sup>nd</sup> out of 46

- 40 Local Friendliness
- 46 Finding Friends
- 41 Culture & Welcome

Expatriate Essentials



25<sup>th</sup> out of 46

- 4 Digital Life
- 31 Admin Topics
- 35 Housing
- 18 Language

Personal Finance



36<sup>th</sup> out of 46

General Happiness



38<sup>th</sup> out of 46



# Sweden



Average Age

43.2 years old

Gender Split



41% male

59% female

0% self-describe

Top Reasons for Moving



18% applied for / found a job here

18% for love

14% to go to school or university

Planning to Leave?



40% don't know yet

23% want to stay forever

19% in the far future

Top Sectors



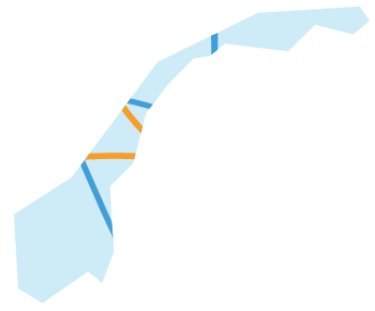
21% information technology

11% education

10% facturing & engineering



# Norway



Overall Ranking

39<sup>th</sup> out of 46

Quality of Life



30<sup>th</sup> out of 46

- 30 Travel & Transit
- 10 Environment & Climate
- 45 Leisure Options
- 25 Healthcare
- 11 Safety & Security

Working Abroad



12<sup>th</sup> out of 46

- 38 Career Prospects
- 12 Salary & Job Security
- 5 Work & Leisure
- 8 Work Culture & Satisfaction

Ease of Settling In



45<sup>th</sup> out of 46

- 43 Local Friendliness
- 44 Finding Friends
- 45 Culture & Welcome

Expatriate Essentials



26<sup>th</sup> out of 46

- 6 Digital Life
- 22 Admin Topics
- 31 Housing
- 27 Language

Personal Finance



37<sup>th</sup> out of 46

General Happiness



44<sup>th</sup> out of 46



# Norway



Average Age

45.2 years old

Gender Split



39%

male

61%

female

0%

self-describe

Top Reasons for Moving



23%

for love

16%

applied for / found a job here

13%

to go to school or university

Planning to Leave?



40%

don't know yet

20%

want to stay forever

18%

in the far future

Top Sectors



11%

healthcare

10%

manufacturing & engineering

10%

information technology





# Canada



Overall Ranking

40<sup>th</sup> out of 46

Quality of Life



35<sup>th</sup> out of 46

- 35 Travel & Transit
- 14 Environment & Climate
- 33 Leisure Options
- 42 Healthcare
- 24 Safety & Security

Working Abroad



34<sup>th</sup> out of 46

- 29 Career Prospects
- 35 Salary & Job Security
- 36 Work & Leisure
- 25 Work Culture & Satisfaction

Ease of Settling In



27<sup>th</sup> out of 46

- 23 Local Friendliness
- 35 Finding Friends
- 27 Culture & Welcome

Expatriate Essentials



17<sup>th</sup> out of 46

- 13 Digital Life
- 9 Admin Topics
- 40 Housing
- 15 Language

Personal Finance



46<sup>th</sup> out of 46

General Happiness



39<sup>th</sup> out of 46



# Canada



Average Age

45.6 years old

Gender Split



46%

male

54%

female

0.4%

self-describe

Top Reasons for Moving



15%

better quality of life

15%

to go to school or university

14%

family reasons

Planning to Leave?



34%

don't know yet

26%

want to stay forever

18%

in the far future

Top Sectors



15%

finance

12%

information technology

9%

healthcare

# United Kingdom



Overall Ranking

41<sup>st</sup> out of 46

Quality of Life



38<sup>th</sup> out of 46

- 33 Travel & Transit
- 36 Environment & Climate
- 31 Leisure Options
- 43 Healthcare
- 38 Safety & Security

Working Abroad



33<sup>rd</sup> out of 46

- 14 Career Prospects
- 38 Salary & Job Security
- 42 Work & Leisure
- 19 Work Culture & Satisfaction

Ease of Settling In



36<sup>th</sup> out of 46

- 33 Local Friendliness
- 39 Finding Friends
- 37 Culture & Welcome

Expatriate Essentials



24<sup>th</sup> out of 46

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

Personal Finance



45<sup>th</sup> out of 46

General Happiness



40<sup>th</sup> out of 46

# United Kingdom



Average Age

44.1 years old

Gender Split



38%

male

62%

female

0.5%

self-describe

Top Reasons for Moving



17%

to go to school or university

16%

applied for / found a job here

10%

for love

Planning to Leave?



42%

don't know yet

18%

in the far future

17%

want to stay forever

Top Sectors



21%

healthcare

9%

education

8%

finance

# Germany



Overall Ranking

42<sup>nd</sup> out of 46

Quality of Life



31<sup>st</sup> out of 46

- 17 Travel & Transit
- 19 Environment & Climate
- 35 Leisure Options
- 29 Healthcare
- 34 Safety & Security

Working Abroad



22<sup>nd</sup> out of 46

- 20 Career Prospects
- 23 Salary & Job Security
- 23 Work & Leisure
- 22 Work Culture & Satisfaction

Ease of Settling In



43<sup>rd</sup> out of 46

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

Expatriate Essentials



46<sup>th</sup> out of 46

- 46 Digital Life
- 42 Admin Topics
- 43 Housing
- 45 Language

Personal Finance



28<sup>th</sup> out of 46

General Happiness



41<sup>st</sup> out of 46

# Germany



Average Age

42.5 years old

Gender Split



46%

male

53%

female

0.4%

self-describe

Top Reasons for Moving



22%

applied for / found a job here

17%

to go to school or university

12%

for love

Planning to Leave?



40%

don't know yet

19%

in the far future

18%

want to stay forever

Top Sectors



18%

information technology

19%

manufacturing & engineering





# Finland



Overall Ranking

43<sup>rd</sup> out of 46

Quality of Life



24<sup>th</sup> out of 46

- 20 Travel & Transit
- 6 Environment & Climate
- 44 Leisure Options
- 34 Healthcare
- 18 Safety & Security

Working Abroad



43<sup>rd</sup> out of 46

- 46 Career Prospects
- 42 Salary & Job Security
- 31 Work & Leisure
- 38 Work Culture & Satisfaction

Ease of Settling In



44<sup>th</sup> out of 46

- 41 Local Friendliness
- 45 Finding Friends
- 44 Culture & Welcome

Expatriate Essentials



22<sup>nd</sup> out of 46

- 5 Digital Life
- 13 Admin Topics
- 19 Housing
- 40 Language

Personal Finance



44<sup>th</sup> out of 46

General Happiness



45<sup>th</sup> out of 46



# Finland



Average Age

42.3 years old

Gender Split



50%

male

50%

female

0%

self-describe

Top Reasons for Moving



22%

applied for / found a job here

20%

for love

13%

to go to school or university

Planning to Leave?



37%

don't know yet

20%

want to stay forever

Top Sectors



18%

healthcare

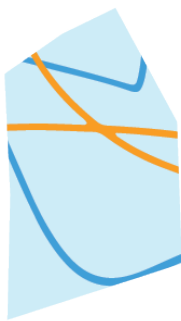
9%

manufacturing & engineering

9%

information technology

# South Korea



Overall Ranking

44<sup>th</sup> out of 46

Quality of Life



32<sup>nd</sup> out of 46

- 12 Travel & Transit
- 41 Environment & Climate
- 42 Leisure Options
- 15 Healthcare
- 37 Safety & Security

Working Abroad



46<sup>th</sup> out of 46

- 45 Career Prospects
- 39 Salary & Job Security
- 46 Work & Leisure
- 46 Work Culture & Satisfaction

Ease of Settling In



38<sup>th</sup> out of 46

- 39 Local Friendliness
- 38 Finding Friends
- 42 Culture & Welcome

Expatriate Essentials



44<sup>th</sup> out of 46

- 27 Digital Life
- 41 Admin Topics
- 32 Housing
- 44 Language

Personal Finance



40<sup>th</sup> out of 46

General Happiness



42<sup>nd</sup> out of 46

# South Korea



Average Age

46.2 years old

Gender Split



56%

male

41%

female

4%

self-describe

Top Reasons for Moving



20%

applied for / found a job here

13%

to go to school or university

11%

sent by my employer

Planning to Leave?



38%

don't know yet

27%

within the next 5 years

Top Sectors



41%

education

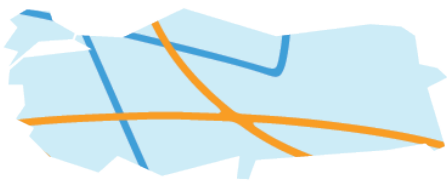
11%

finance

9%

manufacturing & engineering

# Türkiye



Overall Ranking

45<sup>th</sup> out of 46

Quality of Life



41<sup>st</sup> out of 46

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

Working Abroad



45<sup>th</sup> out of 46

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

Ease of Settling In



32<sup>nd</sup> out of 46

- 32 Local Friendliness
- 26 Finding Friends
- 34 Culture & Welcome

Expatriate Essentials



45<sup>th</sup> out of 46

- 44 Digital Life
- 40 Admin Topics
- 37 Housing
- 37 Language

Personal Finance



43<sup>rd</sup> out of 46

General Happiness



43<sup>rd</sup> out of 46

# Türkiye



Average Age

43.6 years old

Gender Split



50%

male

50%

female

0%

self-describe

Top Reasons for Moving



15%

applied for / found a job here

13%

to go to school or university

9%

simply to enjoy living abroad

Planning to Leave?



40%

don't know yet

14%

within a year

13%

within the next 5 years

Top Sectors



17%

education

7%

healthcare

6%

coaching & consulting



# Kuwait



Overall Ranking

46<sup>th</sup> out of 46

Quality of Life



46<sup>th</sup> out of 46

- 41 Travel & Transit
- 46 Environment & Climate
- 46 Leisure Options
- 39 Healthcare
- 41 Safety & Security

Working Abroad



38<sup>th</sup> out of 46

- 30 Career Prospects
- 29 Salary & Job Security
- 41 Work & Leisure
- 44 Work Culture & Satisfaction

Ease of Settling In



46<sup>th</sup> out of 46

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

Expatriate Essentials



33<sup>rd</sup> out of 46

- 37 Digital Life
- 37 Admin Topics
- 28 Housing
- 21 Language

Personal Finance



29<sup>th</sup> out of 46

General Happiness



46<sup>th</sup> out of 46

# Kuwait



Average Age

41.3 years old

Gender Split



67%

male

33%

female

0%

self-describe

Top Reasons for Moving



43%

applied for / found a job here

21%

recruited internationally

9%

financial reasons

Planning to Leave?



37%

don't know yet

29%

recruited internationally

17%

within a year

Top Sectors



25%

education

11%

hospitality

8%

healthcare

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**Questionnaire**

InterNations, with conceptual feedback from komma GmbH

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