



The World Through Expatriate Eyes



Expatriate Insider
The InterNations Survey

Presenting Expat Insider

With the first issue of our Expat Insider report, the annual InterNations survey got off to an excellent start. The idea for Expat Insider was born out of our successful expatriate network.

We realized that, with 1.4 million InterNations members across the globe, we have the ideal base for finding out what moves expats around the world: why they relocate, what life abroad is like, and how happy they are.

We have now conducted one of the largest expat surveys worldwide, with close to 14,000 respondents. The results offer a wealth of information on dozens of destinations – information of potential use to both our members and a wider audience interested in other countries and cultures, in living and working abroad.

The questionnaire covered demographics, basic facts about relocating, as well as daily life in the current country of residence. It focused particularly on personal satisfaction with all aspects of living abroad.

Survey respondents include people from all walks of life. We did not reach only “typical” expats – executive assignees – but gathered a broad range of answers from those opting for a life abroad.

The Survey Report

In the general country ranking, our most popular destination turns out to be Ecuador, appreciated for the ease of making friends and the low cost of living. It is followed by Luxembourg, a clear winner for the career-minded, and Mexico, which ranks highly for general friendliness and personal happiness.

Our overall index for 61 destinations is followed by several topical rankings:

- › In the Quality of Life Index, Switzerland’s top-notch infrastructure earns the small Alpine country a well-deserved first rank. Nigeria, however, occupies the opposite end of the scale in nearly every respect.
- › Sunny and welcoming Mexico makes it to the top of our Ease of Settling In Index. Spain and New Zealand receive glowing ratings as well.
- › Due to a great work-life balance and a booming economy, Norway emerges as the winner in the Working Abroad Index.

- › Scandinavia scores highly in the Family Life Index as well: Expat families feel most at home in Denmark and Sweden. Some of the Gulf Arab States, though, are rather unpopular among parents.
- › Expats are most satisfied with their monetary situation in Ecuador, which comes first in both our Personal Finance Index and the (reverse) Cost of Living Index. Foreign nationals living in Italy and Greece, however, seem to have been affected by the Eurozone crisis.

In-depth articles on related highlights round out this section. Issues covered in greater detail include, amongst others,

- › the phenomenon of the “expat bubble”, most noticeable in the Middle East

- › expat children and language skills, with an impressive 86% of kids growing up bi- or multilingually

- › top destinations for the money-savvy, where Vietnam or the Philippines come to mind.

We have also added a chapter on romance and relationships: Though countries like Greece or Argentina are among the trouble spots for work and finance, they count among the go-to places for lovebirds.

Lastly, we aim to profile both the people moving round the globe and the countries they settle in. “Your Country through Expat Eyes” visualizes how expat residents see their local neighbors and their new home. 20 country reports provide succinct profiles

of common destinations, from Australia over Singapore to the US.

In contrast to the focus on destinations, our expat typology introduces various kinds of people: From the assignee over the globetrotter to the romantic, these profiles represent all possible reasons for packing your bags and moving abroad.

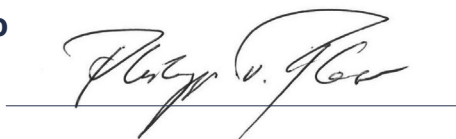
Fifteen nationality reports conclude the analysis. Did you know that Belgians are the most polyglot expats? Or that Brits are more likely to stay abroad forever than any other nationality?

You are invited to see the world anew through expat eyes. Explore and enjoy!

Munich, September 2014



Philipp von Plato
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of InterNations



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Short Methodology

The Expat Insider Survey 2014 was conducted by InterNations, with conceptual input, support, and data analysis provided by the independent market research company komma GmbH. 13,851 expatriates representing 165 nationalities and 169 countries of residence participated in our online survey, which ran from June 10 to June 30, 2014.

To be featured in one of our league tables, a sample size of at least 50 survey participants was necessary for a specific country. The only exception to this was the Family Life Index, where a sample size of 30 respondents was required. However, in many countries the sample size exceeded 50 or even 100 participants by far.

For the rankings themselves, participants were asked to rate diverse aspects of life abroad on a scale of one to seven, or one to five, in some cases. (The rating process included both the respondents' personal satisfaction with these aspects and the relative importance they accorded to them.)

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

Please be aware that we use rounded percentages. In some cases, this may lead to all responses to one and the same question

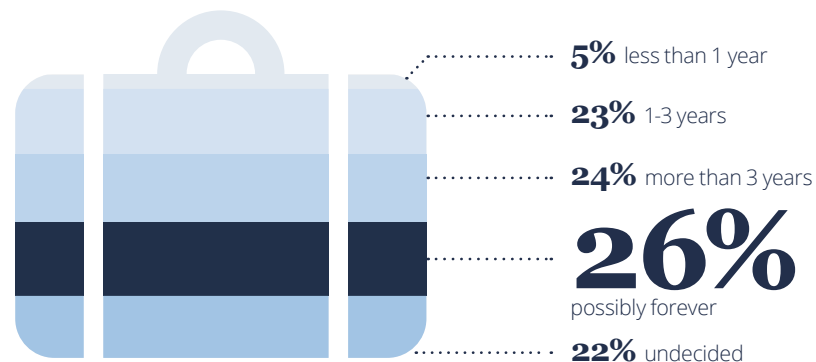
adding up to either 99% or 101%, instead of 100%. These instances are merely due to us rounding the results to integral numbers and are not based on erroneous data.

Survey Demographics

Expatriate stats

Gender	53% female vs. 47% male
Average age	39.5 years
Relationship status	36% single vs. 64% in a relationship
Official family status	married: 48% unmarried: 40% separated/divorced: 11% widowed: 1%
Expatriates with kids under 18	25% with kids 75% without kids
Average working hours	41 hours/week

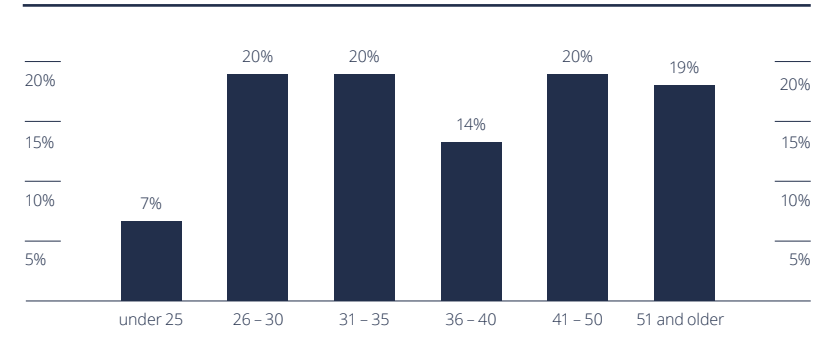
Planned length of stay



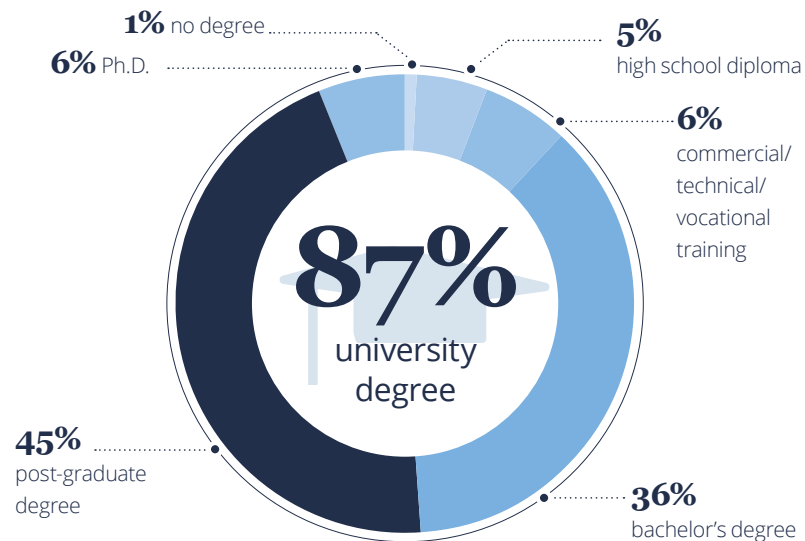
Top 10

1-10	Top 10 countries of residence	Top 10 nationalities
1	Germany	US-American
2	USA	British
3	UAE	Indian
4	Switzerland	German
5	United Kingdom	French
6	China	Australian
7	France	Canadian
8	Netherlands	Italian
9	Spain	Dutch
10	Belgium	Spanish

Age groups



Level of education



Primary motivation for moving abroad



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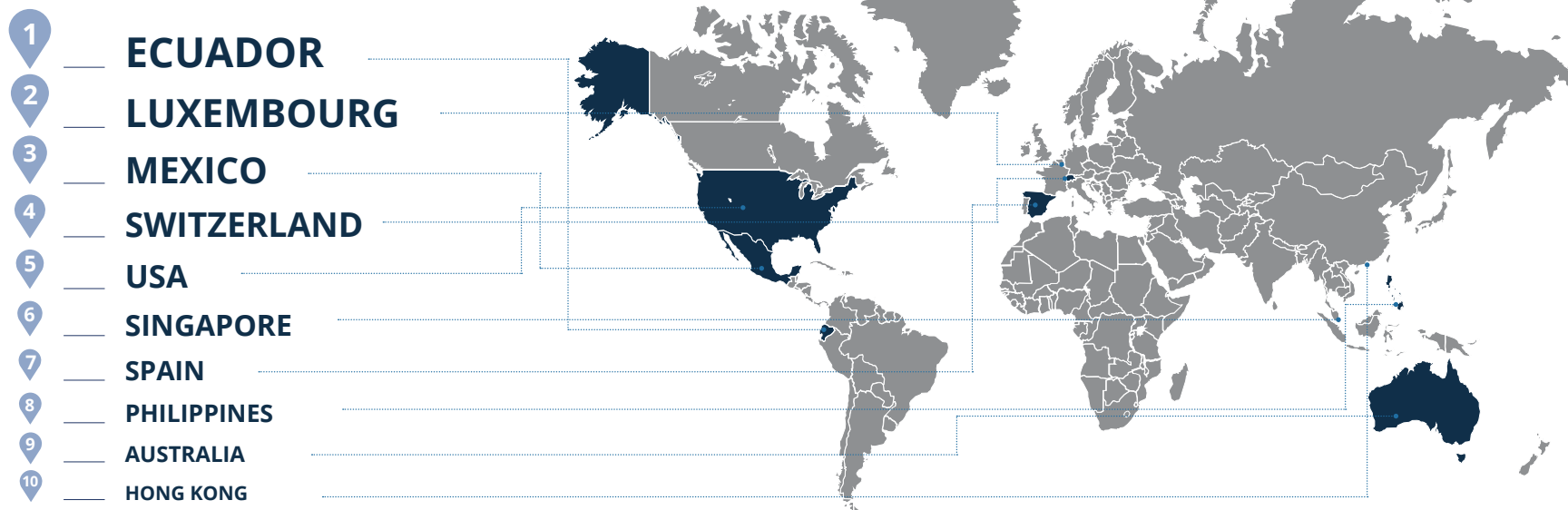


01 _____ **Expatriate Destinations 2014**

The Top Expatriate Destinations 2014 _____ **10**
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The Top Expat Destinations 2014

Rank — Country



Rank — Country

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

What factors into our country ranking?



The Best & Worst Places for Expats

Ecuador, Luxembourg, and Mexico emerge as clear winners while Greece, Saudi Arabia, and Kuwait fall behind.

Methodology

To arrive at our ranking of the most and least popular expat destinations worldwide, the results of several sub-indices were averaged. These include the General Quality of Life Index, Ease of Settling In Index, Working Abroad Index, Family Life Index (where applicable), Personal Finance Index, as well as the results for the question: "how satisfied are you with life abroad in general?". As this last factor is a single question, it carries disproportionate weight in the overall country ranking.

For each question in the survey, participants were asked to rate their own opinion or experience on a scale of one to seven, or one to five, in some cases. A sample size of at least 50 survey participants was necessary in order to feature in a specific ranking. The only exception to this was the Family Life Index, where a sample size of 30 respondents was required.¹

Ecuador: The Overall Winner

Ecuador emerges as a top destination in our expat survey. This can be explained by its high ranking in our various sub-indices,

notably the Personal Finance Index. Here, the South American country ranks first, as expats are generally very pleased with their financial situation in Ecuador.

In the Ease of Settling In Index, Ecuador holds spot eight. It has the highest result of all survey countries for the ease of making friends. Over eight in ten expats (82%) find it easy to settle down and feel at home in Ecuador.

¹ A sample size of 30 respondents is the minimum requirement for analyzing any given group of people from our survey, from a statistical point of view. While we would have preferred a somewhat larger sample size of 50 participants per country for our Family Life Index as well, the lower number of expats with children among the general survey population unfortunately made this impossible.

However, Ecuador has a less than average result when it comes to language difficulties. Over one-third (37%) agree that it is very difficult to live in this country without speaking Spanish. Luckily, one in three expats (30%) also think that learning the language is very easy.

Ecuador also comes in first place for personal happiness. A high 85% are satisfied with their relationship. In addition, nearly half the participants (44%) say they are “very happy” with their lives in general.

It is thus unsurprising that over nine out of ten expats (91%) report being satisfied with their life in Ecuador. As so many participants seem to be content with life there, it makes sense that almost half of the expats in Ecuador plan to stay there “possibly forever” (42%).

Most of the expats here report that they enjoy living abroad and that they moved here for a better quality of life. Although Ecuador ranks fifth in the Working Abroad Index, not many expats relocate to this country for work purposes. Ecuador has a high percentage of retirees (39%) and the

average age of expats in Ecuador is 52.8, well above the global average of 39.5.

Luxembourg: Home of the Career Expat

The small, land-locked European country ranks second overall in our expat survey. This is primarily due to Luxembourg’s second-place ranking in the Working Abroad Index.

Indeed, two out of three expats (64%) report career opportunities – whether they found a job themselves, were sent by their employer, or were recruited – to be the most important reason for their move abroad. Two in five even found a job in Luxembourg on their own, a higher percentage than for any other country in the survey.

Only about one in three expats (28%) want to stay in Luxembourg for the long run, however. One-fifth of expats (21%) plan to complete an assignment of one to three years.

Luxembourg may be a good place to advance your career, but this alone does not apparently equal overall contentment.

Luxembourg only comes in 50th out of 61 countries in the category personal happiness. Despite this, 89% say that they are satisfied with expat life in Luxembourg.

While Luxembourg provides an above-average infrastructure for travel and transport, as well as health and safety, the country only ranks 32nd out of 61 when it comes to the ease of settling in. Expats find it especially hard to make friends here, contributing to its ranking of 46th in this category. Only 9% report that it is very easy to make local friends.

Mexico: For Love or Money

In striking contrast to Luxembourg, Mexico is the clear winner in the Ease of Settling In Index. Its high ranking here helps account for its achieving third place overall in our expat survey.

Nine in ten expats (91%) are pleased with their expat life in Mexico, the same percentage as for the overall winner, Ecuador. Another measure of satisfaction is the high number of expats (44%) that would like to stay forever.

The Best & Worst Places for Expats

About one in three expats (28%) moved to Mexico for a job. Interestingly, the next highest percentage (19%) list love as their main motivation for moving to Mexico. They either moved in order to join their partner in Mexico or moved along with them.

Mexico ranks the lowest of our top three countries in the Working Abroad Index, coming in at 25th place out of 61. The lowest ranking was in the subcategory “job security” (32nd place).

Mexico’s results in the Quality of Life Index are somewhat mixed. On the bright side, Mexico ranks fourth for personal happiness, and the general satisfaction with the local climate and weather also adds to the quality of living. Only 61% of expats, however, are satisfied with Mexico’s transportation infrastructure. Not even two-thirds (62%) are pleased with their level of personal safety.

The Bottom Three: Greece, Saudi Arabia, and Kuwait

The economic crisis in Greece and the resulting very low rankings in the Working Abroad Index help explain its third to last

place overall. Greece holds last place in the “job and career” category and has the lowest score for job security by a large margin. Greece also fares poorly in the Personal Finance Index with another last place ranking.

Saudi Arabia holds the 60th place in the overall country ranking. This is primarily due to the country’s poor results in the Quality of Life Index (59th place). Saudi Arabia comes in last place in the “leisure activities” subcategory. A majority (54%) of participants are dissatisfied with the availability of leisure activities in the country.

Kuwait ranks last in the overall country ranking. This is largely due to its low results for personal happiness and in the Ease of Settling In Index. Expats in Kuwait do not think it is easy to settle down there, make friends, or feel at home. Only 5% of survey participants feel completely at home there, and only 7% find it very easy to make local friends.



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Quality of Life Index

RANK	OVERALL RANK	SUB-CATEGORIES			
1-61	General Quality of Life *	Leisure Options	Personal Happiness	Travel & Transport	Health, Safety & Well-Being
1	Switzerland	Australia	Ecuador	Switzerland	Switzerland
2	Spain	Argentina	Philippines	Hong Kong	Australia
3	Austria	Spain	Colombia	Germany	Austria
4	Hong Kong	USA	Mexico	Singapore	Singapore
5	Germany	New Zealand	Spain	Czech Republic	Spain
6	Singapore	South Africa	Costa Rica	Austria	Japan
7	Czech Republic	Czech Republic	Portugal	Netherlands	New Zealand
8	South Korea	Hong Kong	Indonesia	South Korea	Cyprus
9	France	Hungary	South Korea	Hungary	Costa Rica
10	Japan	Austria	Brazil	Denmark	Germany
11	Hungary	Canada	Vietnam	Japan	Portugal
12	Australia	Mexico	Chile	Spain	France
13	Portugal	France	Hungary	Sweden	Chile
14	Netherlands	United Kingdom	Thailand	France	Hong Kong
15	Denmark	Germany	Kenya	United Kingdom	South Korea
16	USA	Switzerland	Peru	China	Luxembourg
17	Sweden	Israel	New Zealand	Luxembourg	Czech Republic
18	Ecuador	UAE	Ghana	UAE	UAE
19	UAE	Costa Rica	USA	Belgium	Sweden
20	Canada	Thailand	Oman	Norway	Norway

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

Quality of Life Index

RANK	OVERALL RANK	SUB-CATEGORIES			
1-61	General Quality of Life *	Leisure Options	Personal Happiness	Travel & Transport	Health, Safety & Well-Being
21	New Zealand	South Korea	Poland	Portugal	USA
22	Chile	Portugal	Sweden	Ecuador	Canada
23	Costa Rica	Netherlands	Singapore	Poland	Denmark
24	Luxembourg	Denmark	Israel	Thailand	Israel
25	Norway	Italy	Malaysia	Canada	Panama
26	Mexico	Chile	Argentina	Turkey	Senegal
27	United Kingdom	Japan	India	Italy	Ecuador
28	Israel	Ecuador	Netherlands	USA	Italy
29	Poland	Belgium	Switzerland	Argentina	Poland
30	Thailand	Poland	Hong Kong	Chile	Hungary
31	Italy	Singapore	Czech Republic	Mexico	Netherlands
32	Belgium	Brazil	Canada	Australia	Oman
33	Argentina	Malaysia	China	Greece	Mexico
34	China	Peru	Norway	Malaysia	Turkey
35	Malaysia	Greece	Denmark	Israel	Ghana
36	Cyprus	Cyprus	Australia	Russia	Thailand
37	Greece	Colombia	South Africa	Panama	Greece
38	Panama	Sweden	France	Costa Rica	United Kingdom
39	Turkey	Norway	Ireland	Oman	Qatar
40	South Africa	Luxembourg	Italy	Ireland	Malaysia

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

Quality of Life Index

RANK	OVERALL RANK	SUB-CATEGORIES			
		Leisure Options	Personal Happiness	Travel & Transport	Health, Safety & Well-Being
1-61	General Quality of Life *				
41	Vietnam	China	Cyprus	Vietnam	Belgium
42	Colombia	Vietnam	Belgium	Bahrain	Vietnam
43	Oman	Kenya	Bahrain	New Zealand	China
44	Philippines	Uganda	Panama	South Africa	Philippines
45	Senegal	Turkey	Uganda	Colombia	Uganda
46	Peru	Russia	Egypt	Philippines	Indonesia
47	Brazil	Philippines	United Kingdom	Cyprus	Colombia
48	Russia	Senegal	Japan	Peru	Bahrain
49	Indonesia	Indonesia	Greece	Egypt	South Africa
50	Ireland	Ireland	Luxembourg	Kuwait	Kazakhstan
51	Uganda	Panama	Senegal	Uganda	Argentina
52	Bahrain	Egypt	Nigeria	Brazil	Peru
53	Kenya	Kazakhstan	Germany	Senegal	India
54	Egypt	Bahrain	Russia	Indonesia	Saudi Arabia
55	Kazakhstan	Oman	Austria	Kenya	Brazil
56	Ghana	Qatar	UAE	Qatar	Ireland
57	Qatar	India	Turkey	Kazakhstan	Egypt
58	India	Ghana	Kazakhstan	India	Russia
59	Saudi Arabia	Nigeria	Qatar	Saudi Arabia	Kuwait
60	Kuwait	Kuwait	Saudi Arabia	Ghana	Kenya
61	Nigeria	Saudi Arabia	Kuwait	Nigeria	Nigeria

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

Enjoying the Quality of Life Abroad

Switzerland and Austria earn more praise for their quality of life, and despite the Eurozone crisis, Spain's sunny charms lack none of their luster.

Methodology

The Quality of Life Ranking rates over 60 countries according to a variety of factors from four different areas: leisure, travel and transportation, health and safety, as well as personal happiness.

The latter mostly refers to individual contentment with the new life abroad; therefore it's the one factor with the least direct connection to the participant's country of residence. However, as it is indicative of respondents' general well-being, it has been included here.

To be featured in the ranking, any country requires a sample size of 50 expatriates: They were asked to evaluate relevant factors on a scale of one to seven. More than 30 countries in that list even have a sample size of 100 respondents or more.

Safe Switzerland

Switzerland is a clear winner in several subcategories. Respondents particularly appreciate what this quiet and stable country offers in terms of health and safety. 97% of resident expats rate their personal safety positively, and as many as 80% even

describe Switzerland as a very safe country. Only Japan (82%) and Singapore (87%) beat this result.

The quality of medical care garners some equally enthusiastic responses. More than 90% of expatriates express a positive attitude towards the medical services available. Every other participant is indeed very satisfied with local healthcare, nearly twice as much as the global average (27%).

Travel and transport are a similar highlight of the local infrastructure. Our survey

participants laud the Swiss transport network, as well as the travel opportunities that such a well-connected destination provides. Less than 5% of respondents have a less than favorable impression of these aspects.

However, the country doesn't fare as well with regard to leisure and socializing. Nearly 50% of participants think the potential choice of leisure activities is very good. However, their personal satisfaction with their social life fails to quite measure up.

Last but not least, Switzerland doesn't rank very well when we look at an admittedly somewhat nebulous factor. Once personal happiness comes under scrutiny, the local expat population rates their current life abroad in a more or less average fashion.

Of course, this ranking may depend on individual circumstances rather than living conditions. Nonetheless, Swiss chocolate doesn't seem to offer the perfect recipe for happiness.

Sunny Spain

Once we dig a little deeper into the data from Spain, we soon spot some noticeable trends. "Hard" facts, such as personal safety, political stability and medical care, or the infrastructure for transport and travel, cannot explain Spain's popularity on their own. The corresponding results are definitely good, but not excellent.

About half the respondents (52%) consider life in Spain very safe, with circa 94% being generally satisfied with personal safety. This clearly tops the worldwide average of 46% and 85%, respectively.

Similarly, despite the economic turmoil of recent years, expats in Spain mostly consider it a stable place to live. 79% of respondents rate its political stability on the positive end of the scale – from better than average to very good.

But what are the secrets of Spain's overwhelming success in the Quality of Life Index? The answer could be fairly simple. Sun and fun!

Despite their visible discontent with the world of work, expats in Spain keep enjoying their leisure opportunities. Only 3% judge the available leisure activities negatively. What's more important, 34% describe themselves as completely satisfied with their actual social life abroad – the highest number worldwide.

No wonder that our participants from Spain are a pretty mellow bunch! In the Personal Happiness Index, they rank 5th out of more than 60 countries.

Perhaps the Spanish sun accounts for that contentment. Less than 1% commented negatively on the local climate and weather. With 3,000 hours of sunshine per year, there's just no grounds for complaining!

(In)felix Austria

Similar to Switzerland, Austria impresses with top-notch living conditions and a highly ranked infrastructure. In our Health and Safety sub-index, the Alpine republic follows right on the heels of the Swiss Confederation (as well as Australia).

Enjoying the Quality of Life Abroad

95% of respondents give Austria a positive rating in terms of overall stability and peacefulness, and even more agree that it's quite safe to very safe for individual expats. Though fewer participants than in Switzerland (70%, as opposed to 80%) are completely satisfied with their personal safety, 94% still move about freely without worrying about safety issues.

Infrastructural factors, such as healthcare and transportation, also find particular favor. 44% of respondents are very satisfied with medical care, and two thirds (67%) gave the transport infrastructure the highest possible rating.

Plenty of expatriates living in Austria also appreciate the leisure activities on offer (90%) and their current opportunities to travel (92%). After all, the country isn't just a popular tourist destination in its own right: It also provides easy access to more highlights across Central and Southern Europe.

However, Austria's Quality of Life Index doesn't only resemble Switzerland as regards the positive aspects. Expat attitudes towards the two countries have some downsides in common:

While respondents are generally satisfied with the leisure activities on offer, they are less enthusiastic about their personal experience with socializing abroad.

In both countries, 18% of respondents describe themselves as completely satisfied with their current hobbies and social life. As mentioned above, the number in Spain (34%) is nearly twice as high!

And unlike happy Spain, Austria ranks but 55th out of 61 for that elusive factor: personal happiness.



03 — Ease of Settling In

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Ease of Settling In Index

RANK	OVERALL RANK	SUB-CATEGORIES			
1-61	Ease of Settling In *	Feeling Welcome	Friendliness	Finding Friends	Language
1	Mexico	Spain	Mexico	Ecuador	Kenya
2	Spain	Ecuador	Brazil	Mexico	Malaysia
3	New Zealand	USA	New Zealand	Argentina	Singapore
4	USA	New Zealand	Costa Rica	Spain	Ireland
5	Philippines	Mexico	Portugal	Costa Rica	Philippines
6	Costa Rica	Australia	Philippines	Brazil	Bahrain
7	Argentina	Canada	Indonesia	Vietnam	New Zealand
8	Ecuador	Argentina	Argentina	Philippines	Australia
9	Indonesia	Portugal	Oman	USA	UAE
10	Australia	Cyprus	Colombia	Indonesia	Uganda
11	Canada	Singapore	Spain	Uganda	Indonesia
12	Malaysia	Ireland	Ireland	Israel	USA
13	Oman	United Kingdom	Thailand	Malaysia	Mexico
14	Uganda	Costa Rica	Canada	Hungary	Oman
15	Portugal	Malaysia	USA	Colombia	Nigeria
16	Ireland	Philippines	Ecuador	Nigeria	United Kingdom
17	Cyprus	Bahrain	Vietnam	Canada	Qatar
18	Bahrain	Indonesia	Cyprus	Oman	Ghana
19	Kenya	Uganda	Egypt	Australia	South Africa
20	Colombia	Colombia	Turkey	Cyprus	Canada

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

Ease of Settling In Index

RANK	OVERALL RANK	SUB-CATEGORIES			
1-61	Ease of Settling In *	Feeling Welcome	Friendliness	Finding Friends	Language
21	UAE	Greece	Australia	Portugal	Belgium
22	United Kingdom	Poland	Bahrain	Peru	Costa Rica
23	Singapore	South Africa	Ghana	Turkey	Spain
24	Brazil	Thailand	UAE	New Zealand	Netherlands
25	Ghana	Peru	Uganda	Thailand	Panama
26	Peru	Panama	Israel	Poland	Sweden
27	South Africa	Oman	Peru	Ghana	Luxembourg
28	Israel	Hong Kong	Malaysia	Senegal	Cyprus
29	Panama	Italy	Luxembourg	South Africa	Israel
30	Thailand	Luxembourg	Italy	Kenya	Senegal
31	Vietnam	UAE	Poland	Russia	Argentina
32	Luxembourg	Chile	Nigeria	Kazakhstan	Norway
33	Nigeria	Brazil	Japan	Italy	Colombia
34	Senegal	Czech Republic	Kazakhstan	South Korea	Kuwait
35	Hong Kong	Belgium	United Kingdom	Panama	Peru
36	Italy	Hungary	China	Singapore	Portugal
37	Egypt	Turkey	Chile	Bahrain	Ecuador
38	Chile	Vietnam	Kenya	Hong Kong	India
39	Turkey	France	Hong Kong	Chile	Saudi Arabia
40	Belgium	Senegal	Netherlands	India	Hong Kong

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

Ease of Settling In Index

RANK	OVERALL RANK	SUB-CATEGORIES			
	Ease of Settling In *	Feeling Welcome	Friendliness	Finding Friends	Language
1-61					
41	Greece	Kenya	Senegal	United Kingdom	Switzerland
42	Netherlands	Ghana	Greece	China	Italy
43	Poland	Germany	Panama	Egypt	Egypt
44	Kazakhstan	Netherlands	India	UAE	Chile
45	South Korea	Austria	South Korea	Greece	Greece
46	India	Egypt	Hungary	Luxembourg	Denmark
47	Hungary	Switzerland	South Africa	Ireland	Austria
48	Norway	South Korea	Belgium	Czech Republic	Thailand
49	Sweden	Israel	Norway	Belgium	Vietnam
50	Germany	Norway	Germany	France	Brazil
51	Qatar	Kazakhstan	Sweden	Germany	South Korea
52	China	Sweden	Singapore	Japan	Germany
53	Switzerland	Japan	France	Netherlands	Kazakhstan
54	France	Russia	Denmark	Austria	Turkey
55	Japan	Denmark	Switzerland	Switzerland	France
56	Czech Republic	China	Qatar	Qatar	Czech Republic
57	Austria	Nigeria	Austria	Saudi Arabia	Poland
58	Denmark	Qatar	Russia	Norway	China
59	Russia	India	Czech Republic	Denmark	Japan
60	Saudi Arabia	Saudi Arabia	Saudi Arabia	Sweden	Hungary
61	Kuwait	Kuwait	Kuwait	Kuwait	Russia

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

The Most Welcoming Countries

Mexico is the friendliest country, Spain welcomes expats with open arms despite the economic crisis, and New Zealand also makes expats feel at home.

Methodology

The Ease of Settling In Index combines several "soft topics" – such as how welcome expats feel in their host country, how friendly the local population is, how easy it is for expatriates to make new friends, and how easy and important it is to learn the local language. Survey participants were asked to evaluate these factors on a scale of one to seven. Each country required a sample size of at least 50 survey participants to be featured in the ranking.

Friendly Mexico

Mexico ranks first place overall in the Ease of Settling In Index. In terms of friendliness, this Latin American country clearly takes the lead: An unrivalled 97% of participants answer positively when asked about the general friendliness of the population, and 94% agree that the local population has a friendly attitude towards foreign residents.

Our survey respondents are also impressed by the welcome they received in Mexico. Four out of five (80%) expats in Mexico feel at home in the local culture. A similar

number of expats respond that it's easy to settle down in Mexico (78%) and get used to the Mexican culture (76%).

Mexico comes in second place for the ease of making friends, whether among locals or expats. Only Ecuador beats Mexico in this category. Over two-thirds of expats (69%) find it easy to make local friends in Mexico. Ecuador only slightly exceeds this result with 70%.

Mexico ranks a bit lower when it comes to how easy and important expats think it is

The Most Welcoming Countries

to learn the local language. Luckily, around 70% agree that it is easy to learn Spanish, as half the survey participants (51%) also think that life in Mexico is difficult for those who cannot speak Spanish.

Only 15%, however, say that learning the local language poses problems for them. Indeed, around 83% of the respondents living in Mexico report having Spanish language skills.

Bienvenido a España

Expats in Spain particularly value how "at home" they feel in the country, with 82% giving positive answers. Over one-third (35%) answer that they feel completely at home, which was the highest percentage in the survey, and almost double the global average (19%).

Although most expats quickly feel at home in Spain, the country only comes in eleventh place in terms of overall friendliness. Although 88% of expats respond favorably as regards the general friendliness of Spaniards, only 33% answered that the local population was very friendly towards foreign residents. This percentage is only

a bit higher than the global average (25%) and is topped by 14 other survey countries.

Spain also doesn't rank very favorably in the "ease of making local friends" category. Only slightly more than half (59%) of the survey respondents answer positively when asked if it is easy to make local friends in Spain. This is only a little higher than the global average (45%). About one in ten (13%) expats even finds it quite difficult to make local friends.

A majority of expats (58%) agree that life in Spain is more difficult if you do not speak Spanish. On the bright side, 71% think it is easy to learn the local language and 79% of the survey participants living in Spain can speak the local language.

Kiwi Hospitality

New Zealand does very well in the Friendliness sub-index, with an impressive 91% of survey participants agreeing that Kiwis are a friendly bunch. A similar percentage of expats (88%) think that Kiwis have a friendly attitude towards foreign residents. Apart from our front-runner Mexico, only Brazil ranks higher in terms of friendliness.

Despite the apparent friendliness of the Kiwis, it can still be quite difficult to make friends. Less than two-thirds (61%) have been able to find friends easily in New Zealand, slightly below the global average (63%). An even lower number of participants (55%) would agree that it is easy to make friends with New Zealanders.

A third of survey participants (30%) feel completely at home in New Zealand (much higher than the global average of 19%). Making a new home in such a geographically isolated country isn't a breeze for everyone, however, as 17% of expats gave a negative response.

Over three-fourths of survey participants (76%) are pleased with the ease of settling down in New Zealand. One in three (30%) expats found it very easy to get used to the local culture, a percentage only exceeded by Spain and Ecuador (31% for both).

More than three-fourths of expats in New Zealand (77%) agree that learning the local language is easy. This is hardly surprising, though, as a working knowledge of English was necessary to complete our survey.

Making Friends Abroad

Older expats are the most likely to make friends in their local neighborhood. Expats living in the Middle East mostly meet new people through work.

In the survey, expats were asked about their circle of friends – does it consist of mostly local friends, mostly expat friends, or is it a mixed group? As far as their expat friends are concerned, we asked the respondents to tell us whether most of them come from their own country of origin, from another country, or whether this group is quite varied as well.

The survey participants could also choose all the different ways they usually meet friends abroad from a list – the possibilities

ranged from "through work" to "at expat events".

Demographic Trends

When we look at their circle of friends, women (37%) are more likely to have mostly expat friends than men (32%). A slightly higher percentage of men (20%), however, have mostly local friends when compared to women (15%). About half of both male and female expats report having a group of friends that's divided fairly evenly between locals and expats.

Men are more likely than women to meet their friends through work, professional networking, sports, or in their local neighborhood. Women, on the other hand, more frequently make new friends through other friends, via university, language classes or other forms of education, or through volunteering or non-profit work.

Several trends emerge when we look at different age groups. Respondents between the age of 26 and 35 are much more likely to have mostly expat friends, maybe due to

Making Friends Abroad

the increasing number of people of this age sent abroad by their employer.

With advancing age, expatriates tend to have more local friends than expat ones. There is even a 10% spike from the 41-50-year age group (18%) to those aged 51 and over (28%). This may be due to the high number of people in the latter group who plan to stay in their host country for the rest of their lives, for example, after they retire (46%, compared to a global average of 26%).

The older the expats surveyed, the less likely they were to have friends mostly from their own country of origin. They instead favor having a mixed group of friends. In the 51 and above age group, 55% of respondents have a group of expat friends composed of fairly equal numbers of people from their own country of origin and from other countries.

Unsurprisingly, fewer expats meet their friends through educational pursuits as they get older. Our youngest age group, those 25 and below, are most likely to meet new people through online networking and

How do you usually meet new people? (Multiple answers possible)



through other friends. Expats from 41-50 years of age are the most likely group to make friends through their children.

Not many expats in the 51 and over group make new friends at expat events or through sports. They also don't get to

know many new people through online networking or at work when compared to the average. They are, however, the most likely group to find new friends in their local neighborhood, with 38% meeting new people this way, well above the global average of 27%.

Trends for Different Expat Types

Expats who move abroad for love have the highest percentage of mostly local friends (35%, compared to the global average of just 17%). They are also the most likely to meet friends through their partner or spouse (58%), which may also account for many having mostly local friends. Expats who moved abroad for career reasons or accompanied their spouse for his or her job have the lowest number of mostly local friends. This could point to the fact that many of these people probably remain in the "expat bubble" during their stay abroad.

As one would expect, expats who moved abroad for their job get to know most of their friends through work. The percentage of friends they meet through their partners, volunteering, education, and in the local neighborhood is much lower than the global average. Respondents who accompany their partners abroad are the most likely to meet new people through their children.

Trends Based on Country or Nationality

Expats living in the Middle East are the most likely to find new friends at work. Between 79-84% of the expats in Kuwait, Oman, Qatar, Saudi Arabia, and the UAE listed this option among their answers. This might be due to the lack of social activities outside of the workplace in some of these countries.

Survey participants living in these countries are also less likely to meet new people through their partner or spouse than the global average. In Kuwait and Qatar, for example, the percentage is only 16%. In both these countries, however, about two out of five expats (37% and 40%, respectively) have not brought their spouse or partner along with them.

Nearly half the expats from two African nations, Nigeria (47%) and Kenya (40%) seek out new people through their religious community in their host country. This is the highest result in the survey and well above the global average of 9%.

Inside and Outside the Expat Bubble

Local friends are hard to come by in the Middle East, whereas in South America making local friends is a breeze.

In this article, we'll take a look at some destinations where expats either have lots of local friends or very few. Then we'll examine possible explanations for these results.

For some countries it is relatively easy to explain the existence (or absence) of an "expat bubble", while for others the reasons are less obvious.

"The Expat Bubble"

The ten countries where expats have the least number of local friends are mostly located in the Middle East (Kuwait, the UAE, Oman, Qatar, Bahrain, and Saudi Arabia). This list also includes somewhat more surprising results like Luxembourg, as well as typical expat hotspots like Singapore and Hong Kong. Panama rounds out the "top 10".

A majority of expats in Kuwait (51%) find it difficult to make local friends, and 32%

even think it's very difficult. A similar number of expats consider making local friends in Qatar and Saudi Arabia (45% and 37%, respectively) rather hard. Oman (21%) and Bahrain (19%) fare much better in this category, though.

One possible reason why not many of our survey participants have a high number of local friends in these Middle Eastern countries may simply be the considerable number of expats living there. In Saudi Arabia and Qatar, a sizeable percentage of respondents

Inside and Outside the Expat Bubble

The Expat Bubble – Love it or leave it

MOSTLY EXPAT FRIENDS		MOSTLY LOCAL FRIENDS	
Qatar	71%	Colombia	40%
Kuwait	70%	Ecuador	39%
Luxembourg	67%	Greece	37%
UAE	67%	Peru	35%
Belgium	57%	Brazil	35%
Saudi Arabia	54%	Philippines	31%
Denmark	51%	Chile	31%
Switzerland	51%	Argentina	31%
Hong Kong	48%	Portugal	30%
Singapore	46%	Russia	29%
Global Average	35%	Global Average	17%

also settle in expat-only neighborhoods (26% and 23%, respectively), further limiting their contact with the local population.

It is common for people in these locations to meet their friends at expat events or through expat clubs and associations. Most of these countries show results well above the global average (36% and 18%, respectively) for these two ways of socializing. However, other destinations

– such as China and India – have even higher percentages, so this alone doesn't sufficiently explain why people in these countries have mostly expat friends.

Between one-quarter and one-third of expats most Gulf Arab states cannot speak the local language at all. However, most of them indeed disagree that life there is difficult without sufficient language skills. This may point to the fact that expatriates

are frequently able to remain within their "expat bubble" and do not have much daily contact with local residents.

The results also indicate that the perceived friendliness of the population does not necessarily correspond directly to how many local friends our survey participants have. Whereas in Kuwait and Saudi Arabia our respondents think the local population is quite unfriendly, in the UAE and Bahrain expats are, on the whole, fairly satisfied with the friendliness of the population.

And yet, despite these differences, these countries are all listed among those where expats have the least local friends.

Going Local

A majority of the top ten countries where expats have the most local friends are located in South America – Colombia, Ecuador, Peru, Brazil, Chile, and Argentina. The remaining destinations in this list – Greece, the Philippines, Portugal, and Russia – are scattered across the globe.

In terms of making friends in general, Ecuador ranks first in the finding friends

Inside and Outside the Expat Bubble

sub-index, and Argentina comes in third. Interestingly, however, Chile comes in 39th out of 61 and Greece only holds spot 45.

Between 63% and 70% of respondents agree that it is easy to make friends in most of these South American nations, as well as the Philippines. Slightly less than half of the survey participants in Chile (47%) and Greece (46%) agree with this statement, despite the fact that expats there tend to have more local friends than expat ones.

The top two ways expats meet new people in these ten countries are through other friends or at work. As a majority of expatriates in these destinations (62% or more) work for companies with more local employees than expat staff, this may explain the higher number of friends from the local population.

Nonetheless, going to expat events remains one of the top five ways for meeting new people in every single one of the ten countries mentioned above.

Whereas the Philippines holds spot five in our Language sub-index, Brazil comes in 50th place out of 61 and Russia even comes in last. Russia's last-place ranking is partly due to the fact that 70% of respondents say living in this country is rather difficult if you cannot speak Russian. Luckily, 58% state that they can speak the language well or very well. Language issues aside, expatriates in Russia do not seem to be having trouble finding local friends.

Again, the perceived unfriendliness of the local population does not mean that expats in a particular country do not have many local friends. For example, over a quarter of expats in Russia (26%) think the general population is unfriendly, but this fact hasn't kept many foreign residents from leaving the expat bubble.



04 Working Abroad

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RANK	OVERALL RANK	SUB-CATEGORIES		
1-61	Working Abroad *	Job and Career	Work-Life Balance	Job Security
1	Norway	Senegal	Norway	Norway
2	Luxembourg	USA	Costa Rica	Luxembourg
3	Germany	Nigeria	Denmark	Germany
4	Switzerland	Luxembourg	Australia	Switzerland
5	Ecuador	China	Sweden	Singapore
6	Panama	United Kingdom	Luxembourg	Austria
7	Denmark	Brazil	Cyprus	Sweden
8	Austria	Kenya	Czech Republic	Chile
9	Sweden	Czech Republic	Netherlands	Panama
10	Singapore	Mexico	Austria	Denmark
11	Netherlands	Germany	Germany	Hong Kong
12	Australia	Hong Kong	Argentina	Oman
13	Oman	Norway	Egypt	Qatar
14	New Zealand	Singapore	New Zealand	China
15	Canada	Colombia	Oman	Netherlands
16	Czech Republic	Kazakhstan	Canada	New Zealand
17	United Kingdom	Ecuador	Vietnam	South Korea
18	Peru	Switzerland	Ecuador	UAE
19	China	Russia	South Africa	Canada
20	USA	Ghana	Peru	Ecuador

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

RANK	OVERALL RANK	SUB-CATEGORIES		
1-61	Working Abroad *	Job and Career	Work-Life Balance	Job Security
21	Belgium	Belgium	Switzerland	Peru
22	Hong Kong	Egypt	Brazil	United Kingdom
23	Poland	UAE	Belgium	Poland
24	UAE	Panama	Hungary	Australia
25	Mexico	South Africa	Thailand	Belgium
26	Chile	Philippines	Indonesia	Japan
27	Senegal	Chile	United Kingdom	USA
28	Qatar	Peru	Kenya	Saudi Arabia
29	Malaysia	Canada	Spain	Czech Republic
30	Costa Rica	Indonesia	Mexico	Malaysia
31	South Korea	Netherlands	Bahrain	Colombia
32	Vietnam	Australia	Poland	Mexico
33	Brazil	South Korea	France	Kazakhstan
34	Colombia	Malaysia	Senegal	Israel
35	Indonesia	India	Uganda	Costa Rica
36	Kazakhstan	Oman	Israel	Kuwait
37	Bahrain	Austria	USA	Vietnam
38	Thailand	Costa Rica	Panama	Bahrain
39	Kenya	Vietnam	Ireland	Turkey
40	Israel	Japan	Singapore	Indonesia

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

RANK	OVERALL RANK	SUB-CATEGORIES		
1-61	Working Abroad *	Job and Career	Work-Life Balance	Job Security
41	South Africa	Poland	Italy	Senegal
42	Nigeria	Hungary	Malaysia	Philippines
43	Egypt	Denmark	Qatar	Thailand
44	Philippines	Ireland	Portugal	France
45	Ireland	New Zealand	Kazakhstan	Ireland
46	Hungary	Turkey	Ghana	Brazil
47	Turkey	Uganda	China	India
48	France	Argentina	UAE	Nigeria
49	Cyprus	Thailand	Philippines	Russia
50	Japan	Bahrain	Colombia	Kenya
51	Russia	Qatar	Nigeria	South Africa
52	India	Cyprus	Russia	Hungary
53	Saudi Arabia	Israel	Hong Kong	Uganda
54	Uganda	Sweden	India	Cyprus
55	Ghana	Spain	Turkey	Egypt
56	Spain	France	Chile	Ghana
57	Argentina	Saudi Arabia	Greece	Spain
58	Italy	Italy	South Korea	Italy
59	Kuwait	Portugal	Saudi Arabia	Portugal
60	Portugal	Kuwait	Japan	Argentina
61	Greece	Greece	Kuwait	Greece

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

Top Destinations for Working Abroad

Norway, Luxembourg, and Germany are leading in job security and satisfaction, as well as work-life balance. But top career prospects lie elsewhere.

Methodology

Our Working Abroad Index explores different factors of professional life. It rates over 60 countries according to different aspects, including job satisfaction and career prospects, satisfaction with working hours, work-life balance, job security, and the state of the local economy.

To be included in this ranking, the countries required a sample size of 50 expatriates. Respondents were asked to rate various factors based on a scale of one to seven.

Norway Takes the Cake

Speaking of Norway, people imagine snow, endless summer days and beautiful fjords. But the country up north is also popular for providing the right balance between your professional and your private life.

In fact, 81% indicate that they are satisfied with the work-life balance in Norway. More than one-third even consider it very good, a result which is only beaten by Costa Rica (47%).

The vast majority of expats in Norway (85%) is also rather happy with their average 37-hour work week. Of our participants in Norway, almost half give the highest possible rating.

When asked how they would judge the state of the country's economy, 93% of the participants give a positive answer. In fact, more than two-thirds even rate it "very good", a number only exceeded by Switzerland (71%). Not one survey participant rates Norway's economy negatively.

Top Destinations for Working Abroad

But expats are also very happy with their level of job security. Over one-third (34%) say they are completely satisfied with the job security they enjoy in Norway. Again, only Costa Rica (50%) beats this percentage.

Although Norway ranks very highly for all employment-related factors, most expats in Norway do not list their job as the main initial reason for their move abroad. One out of four expats (25%) states love as their main motivation and another 14% their partner's job or education. One in ten (10%) relocated for a better quality of life.

While Norway excels in job security and work-life balance, it drops to 13th place when it comes to the career factor. With the majority (75%) being satisfied with their job, 13% still judge job satisfaction negatively. Things look even a touch gloomier when it comes to career prospects. Despite 65% of positive ratings, 13% are dissatisfied or very unhappy with the opportunities in Norway.

Somewhat surprisingly, Senegal, USA, and Nigeria have made it to the top of the Job and Career sub-index. All three receive high points for the local career prospects.

Job Satisfaction Is High in Luxembourg

While Norway loses somewhat in terms of job satisfaction, Luxembourg has made it to fourth place in our Job and Career sub-index. All in all, 76% of survey participants are satisfied with their job in Luxembourg, and two-thirds rate the career prospects in the country positively. In fact, nearly two-thirds (64%) chose to move to Luxembourg for job-related reasons. Nevertheless, 21% are not satisfied with the career prospects Luxembourg has to offer.

One-third of survey participants (29%) in Luxembourg work in financial services, real estate, or insurance. This matches Luxembourg's status as a well-known center for banking and financial services.¹


On top of the high job satisfaction, even more people (77%) value the tiny country for the job security it provides. In fact, about one-third even rate this aspect very good. Participants in Luxembourg also rate the state of the economy very positively (95%). In fact, there are no negative responses at all.

Luxembourg has made it to number six in our Work-Life Balance sub-category. About three-quarters of all participants are satisfied with their working hours and 30% even give it the highest rating on the scale. Similarly, 69% appreciate Luxembourg for its work-life balance. Here, only 14% are not satisfied with the balance between their professional and personal life.

Germany: Where Job Security is Key

Job security is Germany's strong side! As the fifth largest economy in the world², the country holds third place in the job security ranking, right behind Norway and Luxembourg. Altogether, 70% of our participants value job security in Germany, and only 16% have a negative impression of it.

Moreover, the state of Germany's economy is also very good, according to the majority of our participants. All in all, 96% give Germany's economy a positive rating.

 ¹ CIA World Factbook
<https://www.cia.gov/library/publications/the-world-factbook/geos/lu.html>
² CIA World Factbook
<https://www.cia.gov/library/publications/the-world-factbook/geos/gm.html>

Top Destinations for Working Abroad

In our Job and Career sub-category, Germany doesn't quite make the top ten. Only 64% rate the local career prospects positively and 8% even consider them to be quite bad. While the majority (71%) is satisfied with their job in Germany, 14% still are not.

Interestingly, 14% originally moved to Germany primarily to go to school or university there. Only 9% are currently students, though. With Germany's relatively strong economy, it makes sense that many expats would choose to remain and find a job after completing their studies.

The biggest share of expats in Germany (20%) work in the IT industry, double the global average of 10%. Given the pronounced skills shortage in this sector, coupled with a high demand of qualified personnel, this number is hardly surprising. Particularly SMEs in Germany have trouble finding suitable IT specialists.³

Furthermore, 9% of our respondents work in manufacturing or consumer goods and 8% in transportation, aviation, warehousing, or logistics.

The results from our Work-Life Balance sub-category are rather similar to the ones from our Job and Career sub-index. While 68% feel they are able to negotiate well between their personal and their professional life, 16% still give the work-life balance in Germany a rather negative rating.

However, 71% are happy with their weekly working hours. Nearly 30% even indicate that they are very satisfied with their average 39-hour work week.

Strong Economies, Low Job Security

As a region, the Gulf Arab states have the most expats who say that the state of the economy is very good. The percentages range from 42% (Oman) to 58% (Qatar). The notable exception to this is Bahrain (only 14% answer "very good") where the economy and also expat businesses have been suffering in recent years.⁴

The results for job security in the Gulf Arab states paint a different picture, however. The number of expats satisfied with their job security ranges from 42%-64% in these countries. Complete satisfaction with job

security dips to a low of 7% (Kuwait) and only reaches a high of 26% (Bahrain).

Weaker Economies

The countries with the worst rankings in our overall Working Abroad Index are also ones with high unemployment rates and considerably weakened economies.⁵ In last place is Greece, preceded by Portugal, Italy, and Argentina. Some of these are European countries hit hard by the 2008 global economic crisis. Argentina's economy has been struggling since 2011 after a brief rebound in 2009.⁶

³ **Bildungsspiegel. IT-Arbeitsmarktstudie 2014**
<http://www.bildungsspiegel.de/bildungsnews/arbeitsmarkt/2108-it-arbeitsmarktstudie-2014-vermehrter-fachkraeftebedarf-in-it-abteilungen.html>

⁴ **BBC News**
<http://www.bbc.com/news/world-middle-east-23327048>

⁵ **OECD**
<http://data.oecd.org/unemp/unemployment-rates.htm>

⁶ **CIA World Factbook**
<https://www.cia.gov/library/publications/the-world-factbook/geos/ar.html>

Who Gets Relocation Support?

Overall, expats are satisfied with the amount of relocation support they receive, but expat spouses and partners could be offered significantly more.

Whether or not a company offers relocation support to its expat employees can determine the overall success of a foreign assignment. However, due to budget constraints in recent years, a dwindling number of companies still offer comprehensive relocation support.

Providing assistance for spouses and partners, in the form of language and intercultural training, is also vital to an assignment's success. In fact, the inability of family members to adapt to life in the

host country is the second most common reason why expat assignments fail.¹

According to our survey, about half of international employees (49%) are satisfied with the amount of relocation support they received from their company. Only 26% do not think the amount of support was sufficient.

The most common form of support was help in obtaining a visa, residence permit, and/or work permit. Two-thirds of expats

(65%) got assistance from their employer for this. A bit less than half the respondents (42%) had their relocation costs covered. A quarter of expats (24%) received help organizing their move, even if the expenses weren't always covered by the employer.

About a third of expats (32%) enjoy free or sponsored healthcare through their employer. Another third (31%) received



¹ Cartus: Global Mobility Policy & Practices 2014 Survey
http://guidance.cartusrelocation.com/rs/cartus/images/2014_Global_Mobility_Policy_Practices_Survey_Exec_Summary.pdf

Who Gets Relocation Support?

assistance finding housing and a similar percentage of respondents (29%) were actually provided with housing through their company. Only 16% of expats received no relocation support at all.

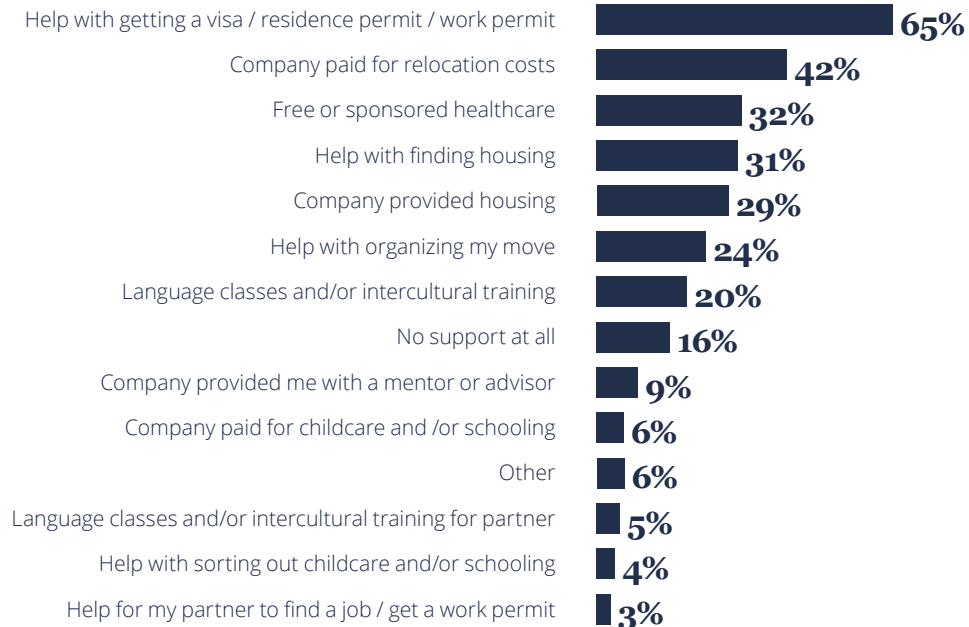
Expat spouses and partners did not receive much relocation support. Only 5% were provided with language classes or intercultural training and a mere 3% received help in finding a job or obtaining a work permit.

As one might expect, all of these percentages increase for expats who were sent abroad by their employer. The biggest jump is in the instances where the company paid for the relocation costs (up 28%). More expats also received help with their visas and permits (79% total) and had housing provided (40%).

Among expats who found their new job on their own, only 31% had their relocation costs covered by their company and 19% received no help at all.

Expats who were recruited by a local employer received the most support in getting a visa, residence permit and/or

Did you receive any kind of relocation support from your employer? (Multiple answers possible)



work permit (70%). Half of the time (45%) the company also paid for the relocation costs.

One quarter (24%) of expats living abroad with children under the age of 18 have childcare or education costs covered by their employer. A further 13% at least received

some assistance in sorting out childcare and/or schooling for their children.

Balancing Work and Life Abroad

Norway, Costa Rica, and Denmark enjoy great popularity for their working hours and work-life balance. How do they compare to the global average?

The Work-Life Balance sub-ranking looks at expats' combined satisfaction with their overall work-life balance and their average working hours.

The ranking is topped by Norway, which is particularly popular in terms of working hours, with 85% positive ratings. Costa Rica scores highly when it comes to work-life balance, and Denmark is strong in both categories.

But how do expats in these countries do when it comes to job satisfaction and career

prospects? We'll take a closer look at these factors below. Moreover, we will take a look at the average working hours in Norway, Costa Rica, and Denmark in relation to working hours worldwide.

Work-Life Balance vs. Job Satisfaction

Norway ranks highly in terms of work-life balance, with more than 80% giving the country a positive rating for this factor. Things also look great for Costa Rica, which has the highest percentage of very satisfied expats worldwide.

Denmark is another top destination for people seeking a good balance between their personal and their professional life. Overall, 76% gave the country a positive rating.

However, does a good work-life balance also mean that our participants are satisfied with their job in general? Not necessarily.

Norway only makes it to 13th place on the Job and Career sub-index, despite the fact that 75% of participants are satisfied with

their job there. Still, the country is doing better than Costa Rica (38th) and Denmark (43rd). In all three cases, people are less satisfied with the career prospects in their country of residence than with their job in general.

However, the question remains, what is it that influences the rankings for work-life balance so positively for these three countries?

Let's take a look at some other, non-work related factors. Participants in Denmark, for example, are particularly satisfied with family life in general. Costa Rica, on the other hand, is among the top ten countries when it comes to the ease of settling in, and even among the top five for friendliness.

Like Denmark, Norway also receives positive ratings for its attitude towards families with children (85%) and for family life in general (84%). However, the apparent prioritization of family life and leisure activities in Norway may well be directly related to its strict labor laws, strongly discouraging unpaid overtime and irregular work schedules.¹

So does it all boil down to short working hours in the end?

The 37-Hour Work Week

Norway, the most prosperous country among the Scandinavian States², ranks even better when it comes to the participants' overall satisfaction with their working hours. All in all, the vast majority gave it a positive rating and 49% are very satisfied with their weekly work hours, the highest percentage worldwide.

The results for Costa Rica and Denmark are similar: 80% of our participants in both countries rated their working hours positively. However, a shorter work week does not automatically account for a happier employee or vice versa, as our overall results show. For example, in Luxembourg, which has one of the top global rankings for career prospects and job satisfaction, expats work nearly an average 44 hours per week.

Still, it is worth noting that the number of hours people work in these countries is at least on the lower end. In Denmark, expats

spend 38.7 hours per week at work. In Norway, our participants work 37 hours per week on average and Costa Rica also has a 37-hour work week. At that rate, all three are far below the global average of 41 hours.

According to the OECD Better Life Index³, only few employees work very long hours in Norway (3%) and in Denmark (2%). Unfortunately, the index does not include Costa Rica in its rating.

Working Hours Worldwide

As mentioned above, Costa Rica, Norway, and Denmark are on the somewhat lower end of weekly working hours, only underbid by a few other countries, such as Ecuador with 34.4 hours.

The country on the opposite end of the scale is Nigeria, where expats spend approximately 48 hours per week at work.

¹ **BBC News Business**
<http://www.bbc.com/news/business-24912717>

² **CIA World Factbook**
<https://www.cia.gov/library/publications/the-world-factbook/rankorder/2004rank.html>

³ **OECD Better Life Index**
<http://www.oecdbetterlifeindex.org/topics/work-life-balance>

In Ghana it's 47.8 hours and in the UAE, our survey participants have to dedicate almost 46 hours of their time to the job.

Interestingly, these countries do not do too poorly when it comes to our participants' satisfaction with their work-life balance and working hours. In all three cases more than half rate the working hours in their country of residence positively. At the same time, Ghana receives 60%, Nigeria and the UAE 55% positive ratings on work-life balance.

On a global scale, expats between 36 and 40 years of age work the most. With close to 39 hours per week, women work less than their male counterparts, who spend approximately 43 hours per week at work. However, both are similarly satisfied with their situation, with a little over 60% in positive ratings both for working hours and work-life balance.

Working Hours Worldwide

SHORTEST WORK WEEK		LONGEST WORK WEEK	
Ecuador	34.4h	Nigeria	48.2h
Australia	36.0h	Ghana	47.8h
Argentina	36.4h	UAE	45.6h
Costa Rica	36.6h	Russia	45.0h
Portugal	36.6h	Kuwait	44.8h
Norway	37.0h	Qatar	44.8h
France	37.6h	Senegal	44.4h
Italy	37.9h	Kazakhstan	44.3h
Israel	38.1h	Saudi Arabia	44.3h
Netherlands	38.2h	Kenya	44.3h
Global Average	41.0h	Global Average	41.0h



05 _____ **Family Life Abroad**

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RANK	OVERALL RANK	SUB-CATEGORIES			
1-34	Family Life *	Availability of Childcare and Education	Costs of Childcare and Education	Quality of Education	Family Well-Being
1	Sweden	Sweden	Sweden	Switzerland	Denmark
2	Denmark	Singapore	Denmark	Singapore	Spain
3	France	Philippines	France	Belgium	Sweden
4	Austria	Denmark	Philippines	Germany	Australia
5	Germany	USA	Norway	Netherlands	United Kingdom
6	Singapore	France	Austria	Denmark	Canada
7	Philippines	Austria	Germany	Canada	Norway
8	Canada	Canada	Spain	United Kingdom	Singapore
9	Belgium	Mexico	Indonesia	France	USA
10	Norway	Norway	Canada	USA	UAE
11	Spain	Spain	Belgium	Austria	Austria
12	USA	Germany	Czech Republic	Hong Kong	Switzerland
13	Mexico	United Kingdom	Mexico	Australia	Netherlands
14	Netherlands	Indonesia	Italy	Sweden	Germany
15	Czech Republic	Thailand	Russia	Czech Republic	Mexico
16	Indonesia	Belgium	Thailand	UAE	France
17	United Kingdom	Czech Republic	Netherlands	China	Belgium
18	UAE	UAE	India	India	Indonesia
19	Australia	Australia	United Kingdom	Russia	Hong Kong
20	Switzerland	Netherlands	Oman	Mexico	Chile

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

RANK	OVERALL RANK	SUB-CATEGORIES			
1-34	Family Life *	Availability of Childcare and Education	Costs of Childcare and Education	Quality of Education	Family Well-Being
21	Thailand	Malaysia	Malaysia	Spain	Italy
22	Malaysia	South Africa	South Africa	Malaysia	Czech Republic
23	Russia	Russia	USA	Thailand	Oman
24	Italy	Chile	Chile	Philippines	Philippines
25	South Africa	Brazil	Singapore	Indonesia	Thailand
26	Chile	Switzerland	Saudi Arabia	Italy	Malaysia
27	Brazil	Turkey	Switzerland	Qatar	Brazil
28	India	Italy	Turkey	Norway	Turkey
29	Oman	China	Australia	Turkey	Qatar
30	China	India	UAE	South Africa	Russia
31	Turkey	Oman	Brazil	Oman	China
32	Hong Kong	Saudi Arabia	China	Brazil	South Africa
33	Qatar	Hong Kong	Qatar	Chile	India
34	Saudi Arabia	Qatar	Hong Kong	Saudi Arabia	Saudi Arabia

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

Where Expat Families Thrive

Sweden and Denmark rank high for education and family life in general. France is a popular destination for expat families enjoying the *joie de vivre*.

Methodology

Our Family Life Index takes a closer look at education and childcare, as well as expat family life in general. It rates more than 30 countries, according to different factors such as availability, quality, and cost of childcare and education, and the quality of family life in a broader sense.

The latter includes attitudes towards families with children, children's health and safety, their well-being, and the participants' personal satisfaction with their family life.

To be featured in this ranking, every country required a sample size of 30 expats who were asked to evaluate these factors on a scale from one to seven.

Sweden: Number One in Childcare and Education

Regarding availability and affordability of childcare and education, Sweden is the clear winner. Our participants were particularly satisfied with the various childcare options in the country.

While 78% consider childcare to be numerous and widely available, 87% appreciate it for being easy to afford. Furthermore, over 80% are satisfied with the availability of education options, and 91% appreciate them for their affordability.

Still, Sweden loses somewhat when it comes to quality of education. Although 77% give the quality of education a positive rating and 25% even consider it very good, the country is only number 14 on the list. Switzerland occupies the highest ranking –

Where Expat Families Thrive

with 89% of positive ratings – followed by Singapore and Belgium.

Things are again looking up for the Scandinavian country when we take a closer look at the overall satisfaction with general family life. Indeed, 90% of the participants appreciate Sweden for its friendliness towards families with children. The majority (53%) even deem it "very friendly".

Children's health and safety also receives a positive rating (88%), as does children's general well-being with 97%. Moreover, most participants in Sweden (86%) are happy with their family life there.

Denmark: A Happy Place for Families

Denmark, the tiny country north of Germany, receives the highest rating for family well-being in general. A whopping 94% are satisfied with the health and safety of their children (63% even rate this factor "very good"). All in all, the country boasts a friendly attitude towards families with children – 90% of our participants give Denmark a positive rating.

Thus, it does not come as a surprise that 97% of expats in Denmark rate their children's overall well-being high, and 91% give a positive answer when asked for their personal satisfaction with family life abroad.

Denmark does not disappoint in other aspects, either. All in all, 72% appreciate the country for the easy availability of childcare, while 66% are satisfied with the availability of education, lifting the country to fourth place in the overall ranking of this category.

The low cost of education (87% positive ratings) and childcare (79% positive ratings) is just another factor that makes Denmark an attractive family location.

In terms of its quality of education, it falls behind Switzerland, Singapore, Belgium, Germany, and the Netherlands. With 79% of positive ratings and the top-runner Sweden several ranks below, this is, however, not a result to be ashamed of.

Joie de Vivre in France

France is famous for its excellent food and its joie de vivre. Thus, it is not surprising

that the personal satisfaction with family life is rather high (84%). The same is true for children's general well-being, which is considered good by the vast majority (93%) and even very good by 29% of our participants.

The fact that France makes it only to 16th place in the Family Well-Being sub-index might come as somewhat of a surprise. Unfortunately, the overall attitude towards families with children is less friendly than one would expect. Only 77% give it a positive rating while 8% find France a rather unfriendly place for families with children.

The results look better when taking a look at the cost of childcare and education in France. The country is among the top three, after Sweden and Denmark. All in all, 76% appreciate the low education costs, while 61% rate childcare costs in France positively.

More than 60% appreciate the fact that childcare and education options are numerous and widely available. Moreover, France ranks ninth in the Quality of Education sub-index, with 82% rating it positively.

The Child-Friendliest Countries

Many European countries, especially the Scandinavian states, achieve favorable ratings when it comes to children's health, safety, and general well-being.

Keeping Your Children Happy and Safe

There are various factors which influence the lives of expat families. Children's health and safety, as well as their general well-being, play a significant role in this and might even determine if a family returns to their home country prematurely. When we take a closer look at these two factors, it turns out that Denmark makes it to the top of the list for both. Norway is another favorable destination both for children's overall well-being, as well as in terms of their health and safety.

The Best (and Worst) Destinations for Kids' Health and Safety

Occupying rank 2 on our overall Family Life Abroad index, Denmark is also regarded as the best destination in terms of children's health and safety. When asked to evaluate their country on this aspect, 94% of expats in Denmark – including, but not limited to expat parents – rate the country favorably. However, Norway and Austria rank highly as well (with 92% and 93% positive ratings respectively), closely followed by Switzerland and Germany.

But while these European destinations seem to offer expats a certain peace of mind, some countries fall very far behind when it comes to children's health and safety. Nigeria and Brazil find themselves at the bottom of the table, with 50% and 40% negative ratings respectively. The situation looks comparably grim in Kenya, India, and Egypt.

This is not surprising, if we examine the results for personal safety, as well as political stability and peacefulness. Personal safety is considered bad in Nigeria

(54%) and Brazil (55%), and even worse in Kenya (62%). The survey results for political stability and peacefulness look similar. Nigeria receives 67% negative ratings, while 54% are unsatisfied with the situation in Egypt and 61% feel that way in Kenya.

Children's Well-Being as a Priority

Denmark (97%) also tops the list for children's general well-being, very closely followed by Sweden (97%). Both countries received no negative ratings at all. This is hardly surprising, as both countries occupy the top ranks in our Family Life Abroad index. However, Norway, Switzerland, and the Netherlands are also popular destinations in terms of children's well-being.

Denmark, Norway, and Switzerland all received more than 90% of positive answers for personal safety, as well as for political stability and peacefulness. While this also applies to Sweden and the Netherlands, their strengths mainly lie in the availability and cost of childcare and education (Sweden), as well the quality of education (Netherlands).

At the bottom of the scale, we find Saudi Arabia, India, China, Qatar, and South Africa. Expat parents in these countries are rather concerned about the well-being of their children. At least in India and South Africa, this may have to do with issues of personal safety and political stability in these countries. However, the negative ratings for Saudi Arabia, China, and Qatar probably have other reasons.

Saudi Arabia lands on rank 32 for availability of childcare and education, only underscored by Qatar which is number 34 and last on the list. Expats also don't seem to respond well to the climate in these two countries: Saudi Arabia receives 53%, Qatar 45% negative ratings. With 31% negative ratings, the results aren't great for China either.

When it comes to the cost of childcare and education, China and Qatar occupy the bottom ranks while Saudi Arabia really loses in terms of quality of education. Our survey participants in Saudi Arabia voted their host country down to the last spot. The country also receives a lot of negative ratings for its leisure options, 54% to be precise. Survey

participants in Qatar are slightly better off, with 49% of positive ratings, while China seems to be a good place for leisure at 74%.

Despite all this, all three countries receive good results for family friendliness. In China, 72% are satisfied with the situation, while Qatar and Saudi Arabia receive 63% and 55% of positive ratings respectively.

Education Around the World

International schools are the most popular choice in Asia and the Middle East. Expat parents in North America and Europe prefer local state schools.

Overall, the highest percentage of expat parents (35%) choose an international school for their children. This result is closely followed by parents who decide to send their children to a local state school (30%). About two in ten parents (19%) enroll their children in local private schools.

Only 7% of parents send their children to a national school, such as a Deutsche Schule or an École française. Homeschooling is an option chosen by just 3% of the survey participants with school-age children.

Local state schools are chosen most often in North America and Europe. In several South American countries, as well as in South Africa, the Philippines, and Turkey, local private schools are the most popular option. In Asia and the Middle East, most expat parents prefer to send their children to international schools.

Quality of Education

Four out of the five top countries in the category "quality of education" are located in Europe. Switzerland ranks first in this category. Here a majority of children (53%)

attend local state schools. About one quarter (27%) are enrolled in international schools.

Singapore, the only non-European country in the top five, comes in second place in this category. Here, more children attend international schools (51%) than state schools (22%).

Belgium, Germany, and the Netherlands occupy the third, fourth, and fifth places for quality of education. They all have the highest percentage of children attending

local state schools, ranging from 45% for the Netherlands to 53% for Belgium. Of these three countries, Germany has the lowest number of children attending international schools (28%) and the Netherlands has the highest (39%).

Availability of Schools

To get the countries in this category, participants were asked if they agreed that educational options were numerous and easily available in their country of residence. Only one European country, Sweden, made the top five. Indeed, it has one of the highest percentages of expat parents satisfied with the educational options available for their children.

The other winners in this category are countries in North America or Asia. Canada and the USA both have the majority of expat children attending local state schools. In Canada this percentage is very high (75%), while in the USA it's a bit lower (60%).

The Philippines and Singapore are also found in the top five. In the Philippines, the highest percentage of expat children (37%) attend local private schools, followed by

international schools (29%) and local state schools (16%).

Cost of Education

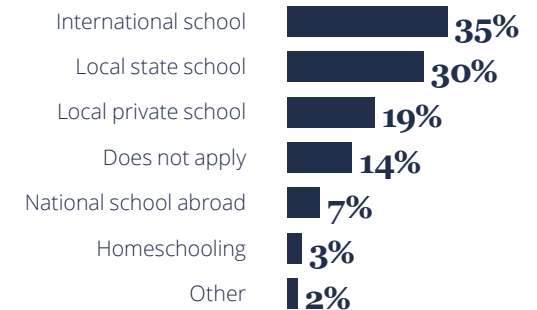
European countries are the clear winners when it comes to the cost of education. The top five countries in this category are Sweden, Norway, Denmark, France, and Germany.

In all of these countries, a fairly high number of parents decide to send their children to local state schools. The percentages range from 41% (Denmark) to 68% (Norway).

Local schools in these countries are chosen much more often than the global average of 30%. This is probably due to the fact that state schools are free or nearly free in these countries.

The bottom five countries in terms of cost of education are all located in Asia and South America. Expat parents are least satisfied with the cost of education in Hong Kong, followed by Qatar, China, Chile, and Brazil. As international and private schools are the most popular options in these countries, parents have high tuition fees to pay.

Education Choices among Expat Parents – global (multiple answers possible)



Child's Play? Daycare for Expat Kids

Sweden and Denmark emerge as the favorites of expat parents when it comes to availability and affordability of childcare. Switzerland loses out.

Childcare around the World

Among our survey participants, expat families are a minority. In fact, most of our participants (75%) do not have kids at all. However, family is an important aspect for expats and having children brings on whole new challenges when settling down abroad. Thus, we have asked our participants how they rate childcare in their country of residence according to availability and costs.

Furthermore, we have inquired about the types of childcare expats prefer and whether they received any family-specific support from their employer.

Expat Destinations and their Childcare Options

Expats in Sweden, Denmark, the Philippines, Austria, and Indonesia are most satisfied with the variety, availability, and costs of childcare in their country of residence. Local daycare facilities are very popular in Sweden (76%), Denmark (72%) and Austria (51%).

In the Philippines and Indonesia, many choose to have a nanny take care of their kids instead. Nannies and other in-house childcare options are also rather popular in South Africa (40%) and Chile (39%).

In Saudi Arabia, 38% of our survey participants prefer to leave their kids in the responsibility of a parent or other family members. We can assume that the reasons for this lie either in the availability or the affordability of childcare, or both. For instance, less than one-third of expat

Child's Play? Daycare for Expat Kids

parents in Saudi Arabia would agree that childcare is easy to afford, and only one in four thinks that childcare options are easily available.

Parents in Belgium, Germany, and the USA prefer local daycare facilities, a trend that has not taken on in Qatar (9%) and the UAE (7%). In fact, 32% of survey participants in the UAE and 25% in Qatar opt in favor of an international daycare facility instead.

A rarely used option is sending your kids to another person's home for daycare. While this is somewhat common in France (12%)

and the UK (10%), the global percentage of parents choosing this option is merely 3%.

Availability of Childcare

Expat parents in Sweden and Denmark are particularly satisfied with the variety and availability of childcare options in their country of residence. All in all, 78% gave Sweden a positive rating, putting it on top of the list.

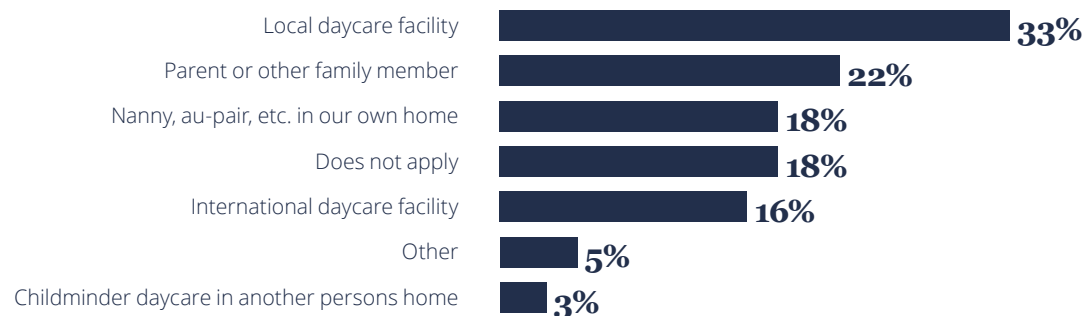
Singapore (67%) and the Philippines (64%) received plenty of positive ratings as well, just like France, where 65% of our survey participants are satisfied with the available

childcare options. On the other end of the scale, we find Switzerland, Saudi Arabia, Qatar, Hong Kong, and Italy.

Although it is an expat favorite in other respects, Switzerland received 54% negative responses, as our survey participants are rather unsatisfied with the availability of childcare options there. According to a Swiss National Science Foundation study, about one-fourth of all nursery-aged children have no access to daycare at all. Moreover, municipalities in which such facilities are available can only offer one full-time place to every fifth child.¹

The situation is hardly any better in Saudi Arabia and Qatar. There, almost half of our participants gave the affordability and availability of childcare a negative rating.

Childcare Choices among Expat Parents – global (multiple answers possible)



¹ Swiss National Science Foundation.
Gender Equality National Research Programme NRP60.
http://www.nfp60.ch/E/knowledge-transfer-and-communication/in-focus/Pages/_xc_child_care.aspx

Child's Play? Daycare for Expat Kids

Costs and Employer Support for Childcare

More than 80% of our participants in Sweden deem childcare in their country of residence very affordable (the country receives no negative ratings for this factor), followed by the Philippines and Denmark. Moreover, Indonesia, with 79%, and Austria, with 75% positive responses, are among the top five as well.

Here, too, Switzerland is at the bottom of the list, with 70% negative ratings. Other countries which rank highly for quality of education also drop significantly when it comes to the cost of childcare.

Australia (60%), the UK (60%), and the USA (50%) all received negative ratings for this particular factor. The results are also rather bad when it comes to the affordability of education in these countries. A reason for that might be that good schools and daycare facilities for expat kids are often privately run in these countries and, thus, come at a price.

Overall, only 4% of our participants received help with sorting out childcare in their country of residence, while 6% have an employer that pays for their childcare. The results look a little different for expats on an international assignment. In their case, 7% have the support of their employer when looking for childcare options, while 12% get childcare and / or education paid by their employer.

Expatriate Children & Foreign Languages

At school and through other activities, many expatriate children are learning to speak more languages than their parents speak to them at home.

This section addresses multilingualism among expatriate children. Survey participants were asked various questions about how many languages their children speak, how many languages are spoken at home, and how well their children speak the local language(s).

Every second expatriate child (50%) is being raised bilingually. About one-third of them (36%) are being brought up multilingually (with three or more languages), and just 14% can only speak one language.

The number of languages a child is being raised with not only includes those languages children speak with their parents at home, but also the local language(s) or other foreign languages they are learning at school or through other activities.

These figures change when we take a look at how many languages are actually spoken at home. Among parents living abroad with their children the number of children growing up in a bilingual household is almost exactly the same (51%). In contrast, over twice as many children (31%) only hear

one language spoken at home. A scant two out of ten expatriate parents (18%) say that their household is multilingual.

The higher percentages for how many languages children are being raised with, opposed to how many they speak at home, may indicate that expatriate parents are seeking out opportunities outside the home for their children to learn another language.

Depending on their nationality, expatriate parents have varying opinions on how important it is that their children learn

more than one language. For instance, 95% or more of the expat parents from Egypt, Brazil, Denmark, and Pakistan are raising their children to speak two or more languages.

Expats from English-speaking countries have the lowest number of parents raising their children to be bi- or multilingual. The lowest is Australia (65%) and the highest is Canada (84%).

When we instead look at expats by country of residence, parents living in Mexico, the Philippines, and China place particular emphasis on raising their children to be able to speak more than one language (95% each). Expats in Australia (58%), the USA (69%), and South Africa (74%), however, are much less concerned that their children learn a second language.

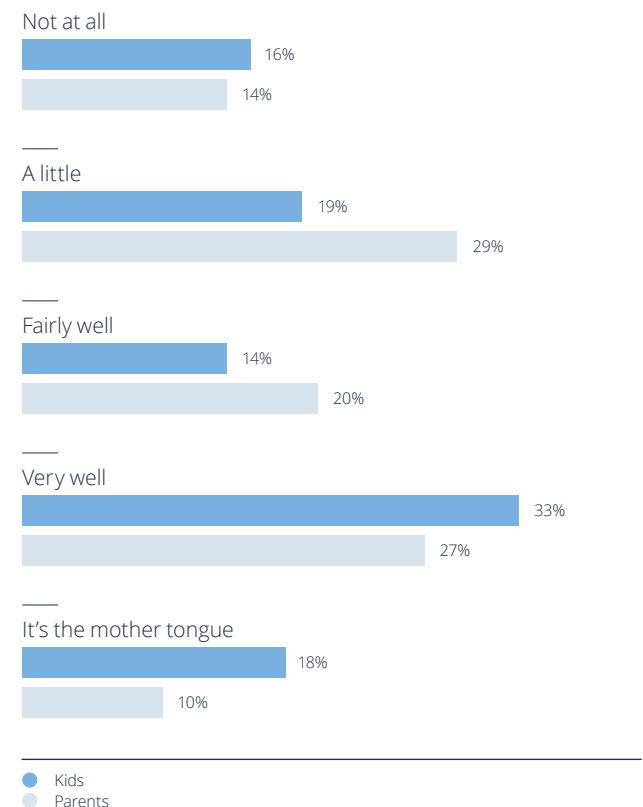
These low percentages may be due to the high number of expats coming to these countries from other English-speaking nations. This obviously decreases the necessity for their children to learn a second or third language.

Overall, according to the global averages, the highest percentage of children (33%) can speak the local language "very well". Only 16% cannot speak it at all. For 18%, the local language is the same as their mother tongue.

Expat children can speak the local language best in Australia, the UK, the USA, Spain, and Belgium. The lowest number of expat children can speak one of the local languages in India, Hong Kong, Malaysia, the UAE, and Oman. In each of these lowest-ranking countries, over two-thirds of the children attend an international or national school, such as a Deutsche Schule or an École française.

Children v. Parents: How well do they speak the local language?

Ability to speak the local language(s)



Where Parents Don't Take Their Kids

Almost 20% of the parents surveyed live abroad without their children. Many of these parents, mostly fathers, work in the Middle East.

The expats in our survey were first asked if they have any children under 18. Then we wanted to know if these children are living with them in their host country. As it turns out, almost two in ten expat parents (19%) are living abroad without their children.

The large majority of these expats are men (84%). More of these expats are either single (10%) or divorced (23%) than those expatriates who brought their children abroad with them (3% single and 11% divorced).

The top three countries where parents are living without their children are all located in the Middle East – the UAE, Saudi Arabia, and Qatar. Quite a few of these expats came for a temporary assignment and decided not to bring their families with them.

In combination with Qatar and Saudi Arabia's last place rankings in our overall Family Life Abroad index, this does not paint a favorable picture of expat family life in the Gulf region. The UAE did better overall (18th out of 34), but came in 30th

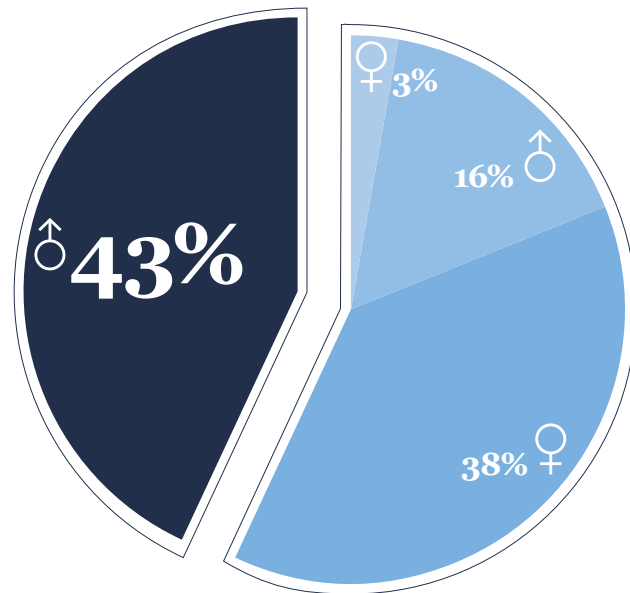
out of 34 countries for the cost of childcare and education.

The top five countries of origin for this group of parents are India (11%), the Philippines (10%), the UK (9%), the USA (7%), and Pakistan (4%).

The top three reasons for relocating are all employment related. About one quarter (24%) found a job on their own, 19% were sent by their employer, and 17% were recruited by a local company.

Where Parents Don't Take Their Kids

Expatriate Parents – With or Without Kids



- Expatriate men living abroad with their children
- Expatriate women living abroad with their children
- Expatriate men living abroad without their children
- Expatriate women living abroad without their children

As might be expected, a higher percentage of expatriate parents living abroad without their children work over 40 hours a week (60%). This drops to 47% for parents living abroad with their children.

There are also marked differences between these two groups of parents when we look at the planned duration of their stay. Whereas nearly a third of expatriate parents living with their children (31%) plan to stay in their host country forever, only 14% chose this answer among parents living abroad without their children.

Most parents living abroad without their children are planning to stay either one to three years (28%) or more than three years (30%).



06 _____ **Expat Personal Finance**

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Personal Finance Index & Cost of Living Index

RANK	OVERALL RANK	OVERALL RANK	RANK	OVERALL RANK	OVERALL RANK
1-61	Personal Finance *	Cost of Living **	1-61	Personal Finance *	Cost of Living **
1	Ecuador	Ecuador	21	Thailand	Colombia
2	Nigeria	Thailand	22	Hungary	USA
3	Kazakhstan	Vietnam	23	Russia	Panama
4	China	Czech Republic	24	Denmark	Turkey
5	Philippines	Hungary	25	Colombia	Uganda
6	Vietnam	Egypt	26	Malaysia	Austria
7	Indonesia	Mexico	27	Poland	Bahrain
8	Switzerland	Poland	28	Chile	Canada
9	Kenya	Philippines	29	Czech Republic	Argentina
10	Egypt	Malaysia	30	Belgium	Cyprus
11	South Korea	Portugal	31	USA	Chile
12	Senegal	Spain	32	Netherlands	Netherlands
13	Luxembourg	India	33	Ireland	Belgium
14	India	Peru	34	Norway	South Korea
15	Mexico	Indonesia	35	Austria	Italy
16	Oman	Germany	36	Singapore	France
17	Panama	China	37	Turkey	Japan
18	Peru	Saudi Arabia	38	Brazil	Kazakhstan
19	Germany	South Africa	39	Costa Rica	Costa Rica
20	Saudi Arabia	Oman	40	South Africa	UAE

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

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

Personal Finance Index & Cost of Living Index

RANK	OVERALL RANK	OVERALL RANK
1-61	Personal Finance *	Cost of Living **
41	United Kingdom	Greece
42	Japan	United Kingdom
43	Sweden	Sweden
44	Hong Kong	Luxembourg
45	Bahrain	New Zealand
46	Qatar	Kenya
47	Australia	Kuwait
48	Ghana	Hong Kong
49	UAE	Senegal
50	Cyprus	Ireland
51	Canada	Qatar
52	France	Australia
53	Argentina	Denmark
54	Uganda	Ghana
55	Spain	Brazil
56	Kuwait	Singapore
57	New Zealand	Russia
58	Portugal	Switzerland
59	Israel	Norway
60	Italy	Israel
61	Greece	Nigeria

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

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

The Cost of Living Abroad

Ecuador offers a lot to expats for little money. Nigeria and Kazakhstan rank poorly in our Cost of Living Index, despite financial stability.

Methodology

For our Personal Finance Index, we ranked more than 60 countries according to our participants' personal satisfaction with their financial situation and whether they consider their income sufficient for their daily lives.

Moreover, we asked the respondents to rate the cost of living in their country of residence from "very good" to "very bad".

Unlike other cost of living rankings, such as the one provided by Mercer, our

index focuses on the participants' overall satisfaction with the cost of living in their country. The result is a reverse cost of living index, ranking countries with the best costs of living highest. Living expenses were not considered as a factor in the Personal Finance Index, though.

In order to be included in either index, the countries required a sample size of at least 50 expatriates. They were asked to rate several factors based on a scale of one to five or one to seven.

Ecuador: The Most Financially Satisfying Place

Ecuador occupies the first place in our Personal Finance Index. When asked how satisfied they are with their financial situation, 85% of our participants give the country a positive rating. About one-third even deem it "very good".

The majority is also rather happy with their income. All in all, 94% consider what they earn to be at least sufficient for their daily life, and 47% even believe that they earn more than enough.

The Cost of Living Abroad

Ecuador also occupies the best rank in our Cost of Living Index. Of all participants, 88% rate it positively and 45% even describe the general cost of living as "very good".

According to Market Watch¹, Ecuador is a country popular for its low living expenses among US American expatriates and retirees alike. At the same time, Ecuador offers good-quality medical services and a good infrastructure.

Nigeria: Last in Cost of Living

With 78% positive ratings, Nigeria comes in a close second after Ecuador, in terms of our participants' personal satisfaction with

their financial situation. About one-third of them even indicate that they are very satisfied with their personal finances.

When asked whether they consider their income sufficient for their daily life, 68% of our participants give a positive answer. In fact, over 30% even state that they earn quite a bit more than what they'd need to get by.

This result may be somewhat surprising when we take a look at Nigeria's place in the Cost of Living Index. Of all the countries on the list, Nigeria comes in last, on 61st place.

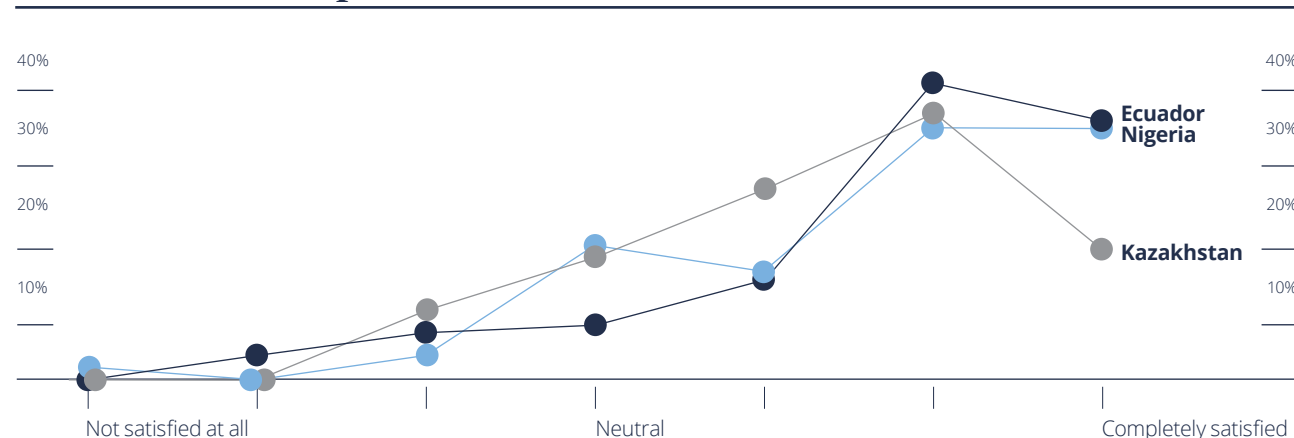
Despite 23% positive ratings, one-third of our participants deem the cost of living in Nigeria very poor.

Nigeria's economy is one of the biggest in Africa. However, recent security threats have kept foreign investors away and force the government to invest a big share of their budget into army and security forces.² Moreover, the country suffers from clogged traffic and chronic power cuts. Upholding a certain standard of living under such circumstances might result in higher expenses among the expat community.

Financial Stability Is High in Kazakhstan

The participants in Kazakhstan are rather satisfied both with their personal financial situation and with their income. Overall, 75% give a positive rating when asked about their financial situation and 17% even find it "very good". Only 9% respond with a negative assessment.

How satisfied are expats with their financial situation abroad?



¹ Market Watch. Retire Here, Not There: Ecuador.
<http://www.marketwatch.com/story/retire-here-not-there-ecuador-2013-05-13>

² The Wall Street Journal
<http://online.wsj.com/articles/spread-of-boko-haram-threatens-heart-of-nigerian-economy-1406844477>

The Cost of Living Abroad

A vast majority also indicate that they are satisfied with their monthly income. All in all, 38% even think they earn rather more than enough to cover expenses of their daily life.

Although their income is sufficient, survey participants give the cost of living in Kazakhstan only a mediocre rating. The country is number 38 in our Cost of Living Index. While 42% are satisfied, 35% evaluate the cost of living in Kazakhstan rather negatively.

The landlocked country relies heavily on its neighbors for the import of various consumer goods.³ This might just contribute to keeping expenses for daily goods and services high. Furthermore, there is still room for improvement in Kazakhstan's infrastructure, telecommunication, and the supply and distribution of electricity.⁴



³ **The Economist**
<http://www.economist.com/news/asia/21597005-anger-devaluation-hints-broader-malaise-tenge-fever>

⁴ **CIA World Factbook**
<https://www.cia.gov/library/publications/the-world-factbook/geos/kz.html>

Home Sweet Home? The Cost of Housing

Ecuador offers expats the most affordable accommodation options, while Hong Kong comes in last with its exorbitant housing prices.

Our survey participants were asked how important affordable housing is to them when rating the quality of life in a particular country. Then they were asked to rate the cost of housing in their host country. When we look at the results, we see a big difference in how important expats say affordable housing is to them and how affordable housing actually is in their host country.

A full 85% of expats say that affordable housing is important to them when they rate the quality of life in a particular

country. One-third (34%) even say that it is very important. Nevertheless, only 13% of expats agree that their housing is in fact very affordable and one in three expats (33%) are displeased with the amount of money they are spending on housing.

Accommodation is particularly expensive in Hong Kong, followed by Singapore, Luxembourg, Qatar, and Kuwait. Over one-third of expats in Hong Kong (38%) give their housing expenses the worst possible rating. This is no wonder, with an average three-bedroom apartment in a central area

renting for HKD 30,000 (approx. USD 3,900) per month and property selling for around HKD 150,000 (approx. USD 19,500) per square meter.¹

Luckily, some expats have their housing provided by their company in these countries with high housing costs. In Qatar, almost half of all survey respondents (49%) have the cost of their lodgings covered by



¹ Hong Kong Property Review August 2014
<http://www.rvd.gov.hk/doc/en/statistics/full.pdf>

Home Sweet Home? The Cost of Housing

their employer. In Kuwait, this number is 39%, in Hong Kong 29%, and in Singapore 19%. All but 3% of expats in Luxembourg have to foot the bill for housing themselves. However, about one-third (30%) at least received help finding housing in this country.

Interestingly, none of these countries is among the top five where employers provide the most housing for their expat employees. Oman, Ghana, and Kazakhstan only slightly outrank Qatar by 7-9%. Employers in Nigeria, on the other hand, provide housing for almost three-fourths of their expat employees (73%), although this is most likely due to safety reasons.

Looking at the other end of the spectrum, Ecuador has the best rating for the affordable housing available there. Nine in ten expats (91%) are satisfied with the cost of housing in Ecuador and over half (52%) even say housing is very affordable. This result is unsurprising considering Ecuador's number one ranking for the reverse cost of Living Index overall. The next best countries to move to for their affordable housing are Hungary, Thailand, Mexico, and Egypt.

Countries where housing is affordable (cost rated as very good)

COUNTRY	VERY EXPENSIVE		NEUTRAL		VERY AFFORDABLE		
Ecuador	0%	1%	0%	7%	11%	28%	52%
Hungary	0%	4%	3%	7%	14%	26%	46%
Thailand	0%	1%	3%	10%	13%	34%	38%
Mexico	0%	2%	6%	12%	17%	30%	33%
Egypt	2%	2%	2%	13%	21%	33%	27%

Countries where housing is expensive (cost rated as very bad)

COUNTRY	VERY EXPENSIVE		NEUTRAL		VERY AFFORDABLE		
Hong Kong	38%	25%	17%	10%	4%	3%	2%
Singapore	20%	27%	27%	13%	11%	2%	2%
Luxembourg	19%	21%	30%	14%	6%	10%	0%
Qatar	28%	19%	12%	20%	10%	7%	3%
Kuwait	21%	20%	16%	30%	4%	5%	4%

Top Destinations for the Money-Savvy

Financial satisfaction is high in the Philippines, Vietnam, and Indonesia. Switzerland is a top destination for expats in high-earning careers.

The Best Financial Deal

The personal financial satisfaction among expatriates frequently influences how satisfied they are with life in their host country in general. But which countries offer the best "financial deal" to expats? We'll take a closer look at several expat destinations, the financial satisfaction among expat residents, the local cost of living, and the expat types who typically settle there.

While Ecuador tops both the Personal Finance and the (reverse) Cost of Living Index, other countries also rank highly regarding those factors. The Philippines, Vietnam, and Indonesia all receive similarly positive ratings and are mostly popular among retirees, as well as those who move abroad for love or because they simply enjoy living the expat life.

Switzerland is only number 58 on our Cost of Living Index but receives lots of positive ratings for other finance-related factors. For instance, our participants

are rather satisfied with their disposable income and their overall financial situation in Switzerland. Most expats who move to Switzerland, however, relocate for their career.

Indonesia, Vietnam, and the Philippines: Where Less is More!

Much like Ecuador, Indonesia, Vietnam, and the Philippines receive high ratings for several factors, placing them among the top 10 countries in our Personal Finance Index. In Indonesia, 56% of our participants consider their disposable income more

Top Destinations for the Money-Savvy

than enough to cover daily living expenses. In Vietnam (60%) and the Philippines (55%), the results are similarly positive.

Thus, it does not come as a surprise that the majority of participants in these countries is satisfied with their overall financial situation. Moreover, 86% of our participants in Vietnam and Indonesia indicate that their income is above the local average, while 84% in the Philippines give the same answer.

The average yearly income in these countries, however, is relatively low compared to other top destinations in our Personal Finance Index. In Vietnam, 58% earn less than USD 50,000 per year, while the same applies to 57% in the Philippines and 44% in Indonesia. More than one-third in the Philippines even make less than USD 25,000 per year. On the other hand, Vietnam, Indonesia, and the Philippines all perform rather well when it comes to the cost of living there.

It also transpires that many of our survey participants move to these countries for reasons other than to make a fortune or kick-start their career.

Ecuador and the Philippines are particularly popular among retirees, with 39% and 22% retiring there respectively. The Philippines is also a major destination for hopeful romantics: About one-fifth move there to be with their partner.

Vietnam attracts both expats on assignments (17%) and people who value the country for the good quality of life and the unique cultural experience (17%). Indonesia, on the other hand, seems to be a top destination for business people, as 41% moved there for job-related reasons.

Switzerland: A Country for High-Earning Career Expats

Switzerland makes it to 8th rank in our Personal Finance Index but drops all the way to number 58 in our reverse Cost of Living ranking. All in all, 54% indicate that their disposable income is enough to cover their daily expenses. While 43% state that

their income is above average, one-fourth find themselves at the opposite end of the scale.

Nonetheless, 77% are satisfied with their financial situation. It is hardly a surprise that 47% make a lot more money than they did back home: The yearly household income in Switzerland is rather high. One-third of our participants earn between USD 100,000 and USD 150,000. In fact, 18% even make more than USD 200,000 per year.

Switzerland is a country for career people in search of a top job with high earning potential. Of our respondents, 13% were recruited by a local company, 11% are foreign assignees, and another 21% found a job on their own in the small European country.

Moving Pays: The Gains of Relocation

Overall, expats have increased their personal income by moving abroad. A majority also believe they are making more than the local average.

In this section, we will take a look at expats' current income in their host country compared to the earnings they would expect to receive in a similar job back home. We also asked our respondents to gauge how much they believe they are earning compared to the average income in their host country.

Half the survey respondents (50%) say they are making more money now than they did in their home country. Over a quarter (28%) even report that their income is considerably higher than before. Two in ten

expats (22%) are earning about the same as they did previously. Only 27% have made a financial loss income-wise by moving abroad.

The expats in our survey believe their incomes are considerably higher than the average in their host country. A majority (56%) estimate that their income is above average and almost a quarter (24%) believe it to be significantly above average. Only 18% are of the opinion that they earn less than the local average.

Income by Country of Residence

People living in three Middle Eastern or Central Asian countries report that their income has increased significantly since moving. In Qatar and Oman, for instance, 46% of expats think they are earning a lot more than they would back home, while in Kazakhstan 42% state that they have improved their income more than a bit. Moreover, you can find one European nation (Switzerland) and an African state (Nigeria) on the same top five list.

Unsurprisingly, the top five countries where expats believe they are earning considerably more than the local average are all developing economies: Kazakhstan, Vietnam, Indonesia, Nigeria, and Panama. In the first-ranked country in this category, Kazakhstan, over half the expats surveyed (57%) believe their personal income is considerably higher than the average income there.

On the flip side, when we look at countries where expats are earning less than before, we find three countries with hard-hit economies – Greece, Argentina, and Spain – in the bottom five. Expats working in Israel and Uganda also report a financial loss.

Expats living in Luxembourg (34%), Norway (25%), and Denmark (31%) feel that they are earning less than the local average. However, the average income in these countries is quite high.¹ A smaller number of expats in Kuwait (29%) and the UAE (26%) also think they are earning less than average.

Income by Nationality

A majority or near majority of expats from several Eastern European countries – Hungary, Romania, Slovakia, and Bulgaria – as well as from the Philippines, feel that their income has considerably increased compared to back home.

Swiss people are the most likely to think that their income in their host country is lower than it would be back in Switzerland (56% feel this way). This is to be expected, considering the high incomes in Switzerland.² Australian, American, Japanese, and Dutch expats are also feeling the loss.

Lithuanians in particular feel that they are being paid a less than average wage. Almost a quarter (23%) think that their income is significantly below average for their country of residence. However, 62% believe they are earning more than they would back home. Syrians, Bulgarians, Pakistanis, and Iranians also believe that their income is less than the local average, but still more than what they would earn for a comparable job in their home country.

¹ Eurostat
http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Wages_and_labour_costs

² OECD Better Life Index
<http://www.oecdbetterlifeindex.org/countries/switzerland>

Who's Earning What and Where?

Nigeria has the highest percentage of top-income expats, Argentina the lowest. The highest-earning expats are between 41 and 50 years old.

Our survey participants were asked to tell us their gross annual household income. This was a purely optional question, but about 73% of the surveyed expats chose to answer it. With the help of the results, we can pinpoint trends in the distribution of income groups among the general survey population.

Among the survey participants who answered this question, almost a quarter (23%) fall into the lowest income group (less than USD 25,000 per year). Another quarter (22%) earn an annual income of between

USD 25,000-50,000. The majority (52%) make between USD 50,000-250,000 per year. Only 3% of respondents say that their household earnings are over USD 250,000 per annum.

Argentina is the country with the highest portion of expat households (49%) with a yearly income in the lowest income bracket (USD 25,000 or less). Greece (43%), Uganda (41%), Malaysia (38%), and Egypt (38%) also have high percentages of low-income expat households.

The country with the highest percentage of households that fall within the highest income group (more than USD 250,000 per year) is Nigeria, with 12%. This African country is followed by Russia (11%), Kazakhstan (11%), Switzerland (9%), and Malaysia (9%). Interestingly, Malaysia has some of the highest-earning and lowest-earning expat households in our survey.

When we look at different age groups, the 41-50-year olds are the strongest in terms of gross household income. This group has the lowest percentages in the under

Who's Earning What and Where?

USD 25,000 per year income bracket (15%) and the one with USD 25,000-50,000 per year (17%). It also has the highest portion of expats (38%) with an annual household income of USD 100,000 or more.

As might be expected, in the other demographic groups the trend shows that expats are earning more as they get older, with the exception of the over 51 age group, which contains many retirees. Still, a third of the expats over 51 (33%) have a yearly household income of USD 100,000 or more. Only 18% earn less than USD 25,000 per year.

Expat Incomes

HIGH INCOME COUNTRIES (% OF HOUSEHOLDS WITH MORE THAN USD 250,000)		LOW INCOME COUNTRIES (% OF HOUSEHOLDS WITH LESS THAN USD 25,000)	
Nigeria	12%	Argentina	49%
Russia	11%	Greece	43%
Kazakhstan	11%	Uganda	41%
Malaysia	9%	Egypt	38%
Switzerland	9%	Malaysia	38%
Hong Kong	8%	Saudi Arabia	37%
Singapore	7%	Portugal	36%
Indonesia	6%	Costa Rica	36%
USA	5%	Ghana	36%
Egypt	5%	Poland	36%
Global Average	3%	Global Average	23%



07 — **Expatriate Romance**

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Love Is in the Air: Expat Romance

Argentina, Chile, Mexico, and Greece are the go-to places for romance. Greece and the Philippines also rank highly among love birds.

Top Countries for Relationships and Romance

While insisting that certain countries are better destinations for falling in love is probably a bit far-fetched, some countries just stand out when it comes to romance. Greece, Chile, Argentina, Mexico, and the Philippines are our top spots for expat romance!

These are the destinations with some of the highest percentages of expats who either met their partner in their country of residence or whose partner comes

from that country. But that's not all: They also scored well in other matters of the heart, such as for example the share of participants who are blissfully happy with their romantic relationship.

Let's take a closer look at where the love birds among our survey respondents live.

Finding Love Abroad

Chile, the Philippines, Greece, and Mexico are all great places for meeting your significant other, it turns out. Nearly half of our survey participants in these countries

who are in a relationship have met their partner there.

Moreover, the vast majority of them is in a relationship with someone who comes from their current country of residence. At 66%, the share of people who are in a relationship with a local resident is the highest in the Philippines. However, Argentina (55%), Chile (54%), Mexico (54%), and Greece (53%) can also show results that lie far above the global average of 31%.

Love Is in the Air: Expat Romance

Thus, it does not come as a surprise that expats in these countries are also much less likely to be in a long-distance relationship. In Chile, the share of survey respondents whose partner still lives in another country is only 2%. While the respective numbers are indeed higher for Greece, Argentina, Mexico, or the Philippines, they are still below the global average of 15%.

In Love with the Locals

TOP COUNTRIES WHERE EXPATS ARE IN A
RELATIONSHIP WITH A LOCAL RESIDENT

Philippines	66%
Colombia	60%
Argentina	55%
Brazil	54%
Mexico	54%
Chile	54%
Israel	53%
Greece	53%
Poland	51%
Ecuador	51%
Russia	51%
Global Average	31%

Out of the five featured countries, the Philippines (31%) and Chile (21%) have the highest percentage of expats in a relationship who met their partner after moving abroad. Moreover, 29% of our participants in Greece and 28% in Argentina indicate that they moved there for love.

Greece also seems to be beneficial to a couple's happiness, as 53% state that they are completely satisfied with their relationship. The Philippines is apparently home to even more romance, with 56% of non-single participants being completely satisfied with their relationship. The global average is 43%.

Happiness in a Relationship

There are various factors which influence a relationship and which might determine its success. After all, a move abroad can take quite a toll on a relationship as one or both partners experience frustration and alienation, as well as other symptoms of culture shock.

Thus, the ease of settling in (of finding friends, learning the local language, and feeling welcome) in their country of residence may

play a big role when it comes to satisfaction with one's relationship. Mexico tops our Ease of Settling In Index, mostly for its high positive results for making friends (23%) and friendliness (58%). One can easily imagine that this explains why so many of our respondents in Mexico met their significant other after moving abroad.

The Philippines and Argentina also score highly in these categories. The Philippines comes in fifth in terms of ease of settling in. Not only is it a very friendly destination (53%), it also ranks very well for ease of language. Argentina, on the other hand, is a great place for finding friends. In fact, 22% of respondents are completely satisfied with the ease of making friends in Argentina.

When it comes to meeting people, already established friendships play a big role in Argentina and Chile. Overall, 74% of survey participants in Argentina and 71% in Chile indicate that they usually meet new people through their friends as compared to a global average of 59%.

Expat Relationships 101: An Overview

While many expats move with their partners, it's mostly women who "trail along". Regardless of gender, however, it's older expats who are happiest.

Expat Romance and Relationships

Relationships in general and romance in particular are often important factors that influence expatriate living. A long-distance relationship might, for instance, be a strong motivation for a move abroad, and one partner's decision to relocate can uproot a couple's life.

But what role does their relationship status really play for expats, and how does it affect their moving patterns? Let's take a closer look at love in the time of globalization!

Single Expats: A Minority

Although one might assume that a busy expat life makes it harder to maintain a relationship, single people are actually a minority among our survey participants. Overall, 64% of our participants are in a relationship. Expats without kids are more likely to be single, while 86% of expats with kids are in a committed relationship.

The relationship status also seems to be determined by age: the older the expat, the more likely it is that they have found their special someone to settle down with. In

fact, 70% of our survey participants over the age of 50 are in a relationship.

A similar pattern can be seen when we look at how satisfied people are with their relationship: 50% of our survey participants aged 50 or older are completely happy with life with their significant other.

Overall, 43% of our non-single participants (48% of men and 38% of women) have a partner who has the same nationality as them. On the other hand, 31% are in a relationship with someone from their

current country of residence while 26% of respondents have a significant other from yet another country.

This means that more than half of the expats surveyed are in a cross-cultural relationship. How's that for international understanding?

Moving Patterns: What's Love Got to Do with It?

Most of our respondents, 71% in fact, met their partner before moving to their current country of residence. Almost half of these couples moved to their country of residence together, while 17% indicate that their partner already lived there. A further 24% either followed their partner or had their partner follow them abroad.

Moreover, moving patterns vary by age, gender, and the respective motivation for relocating. For instance, men are more likely to move abroad first, leaving their partner to "trail along" or join them later.

With 20% saying that their partner still lives in another country, male expats are more likely to lead a long-distance relationship

in the first place. This might explain why women are more likely to follow their significant other abroad.

As mentioned above, older expat couples are more likely to move abroad together. More than half of the 50+ age group state that they made the move together, while only 20% of our participants under 25 give the same answer. Unsurprisingly, younger expats are also more likely to be involved in a long-distance relationship.

But it's not only participants' age that impacts their moving patterns – the reasons behind their move also determine if they relocate together with their significant other. Some expats with particular motivations for relocating are more likely to move together with their partner – instead of organizing the move in stages or opting for a long-distance relationship. After the traveling spouse, who relocates for their partner's job or education, the globetrotting expat enjoying an extended vacation is most likely to move abroad together with their partner, with 59% giving this answer.

Expats in Long-Distance Relationships

Overall, 15% of our survey participants indicate that their partner still lives in another country. Long-distance relationships are more common among (former) students (37%) and people who move abroad for their career (35%).

Some countries are more typical destinations for long-distance relationships than others. For instance, of our non-single survey participants, 39% in Nigeria live in a long-distance relationship. The same applies to 37% in Kuwait and 40% in Qatar. Kenya (31%), Saudi Arabia (30%), and Kazakhstan (24%) are also common destinations among expats leading a long-distance relationship.



08____ **Your Country Through Expat Eyes**

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Turkey ____ **135**

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United Kingdom ____ **141**

USA ____ **144**

Psychographic Positioning of Expat Host Countries

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

Methodology

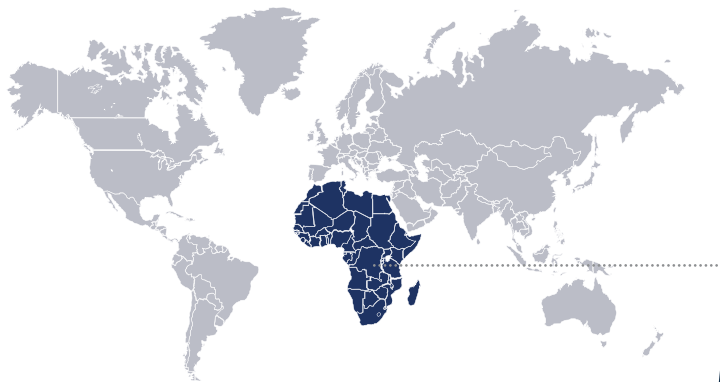
For this series of charts, we asked expats a number of questions about how they'd describe their current country of residence and especially the people. Questions included, for example, "would you say they are rather innovative or traditional? More reserved or more outgoing?" Responses were collected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

The answers to the various questions were sorted into two categories referring to broadly defined pairs of opposites (emotional/rational, traditional/dynamic). The values from the various rating scales served as the basis for assigning coordinates on each axis. Thus, you can place each country within the coordinate system.

According to the respective place in the coordinate system, you can see at a glance how expats **perceive** their destination. This

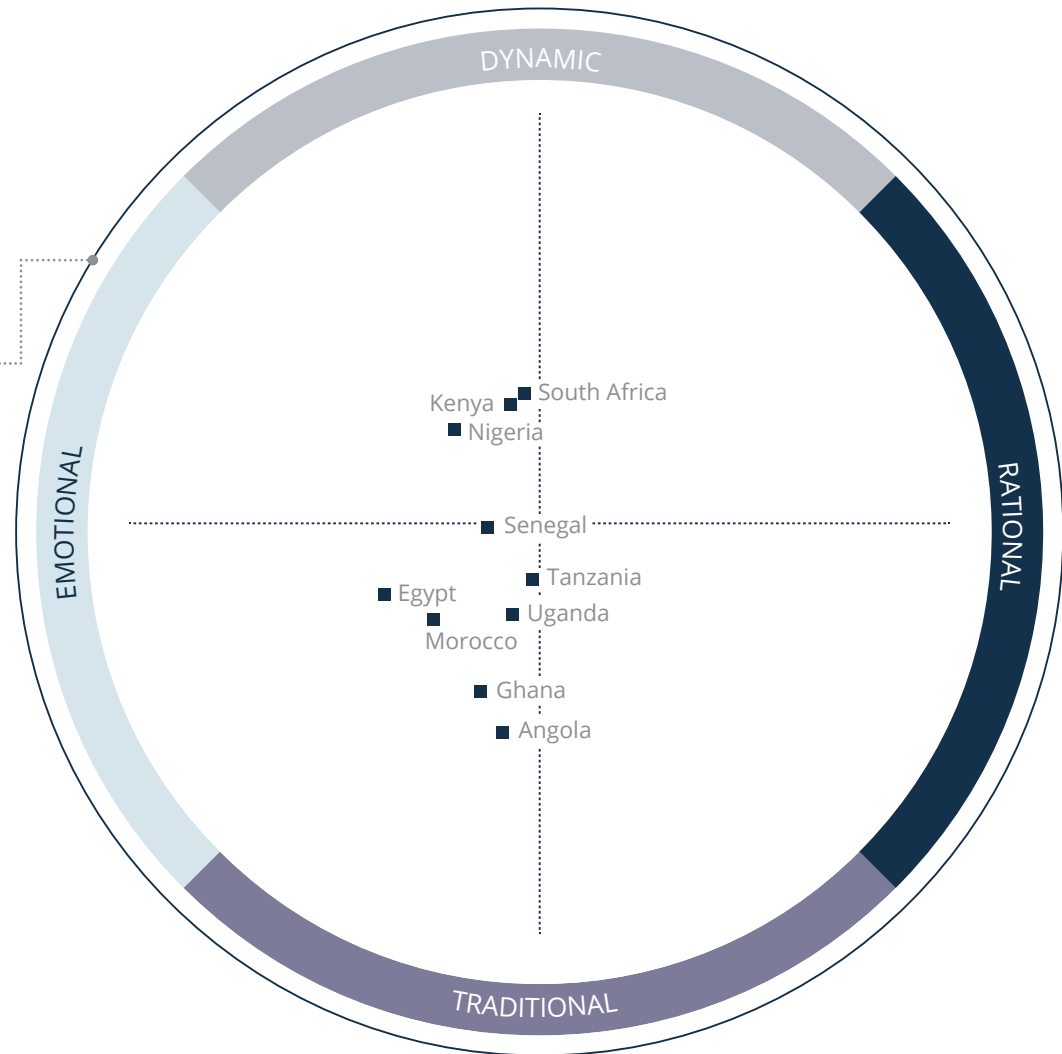
chart does not present any objective facts about those countries, but rather their **subjective** image among expatriates living there.

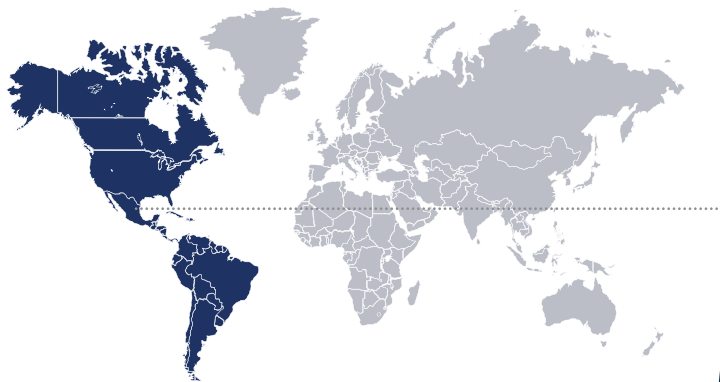
Germany, for instance, is seen as having a cool and rational population that doesn't come across as particularly warm-hearted to outsiders. Residents, as seen through expat eyes, are equally balanced between conservatism and innovation.



AFRICA

The three countries that stand out most for their dynamic development are indeed Africa's fastest-growing regional hubs: Nigeria, Kenya, and South Africa.

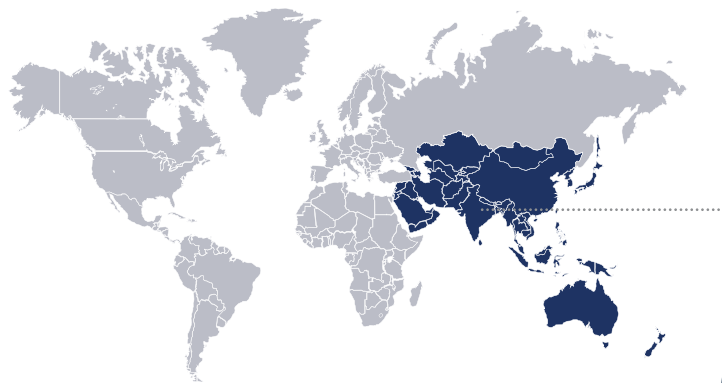




AMERICA

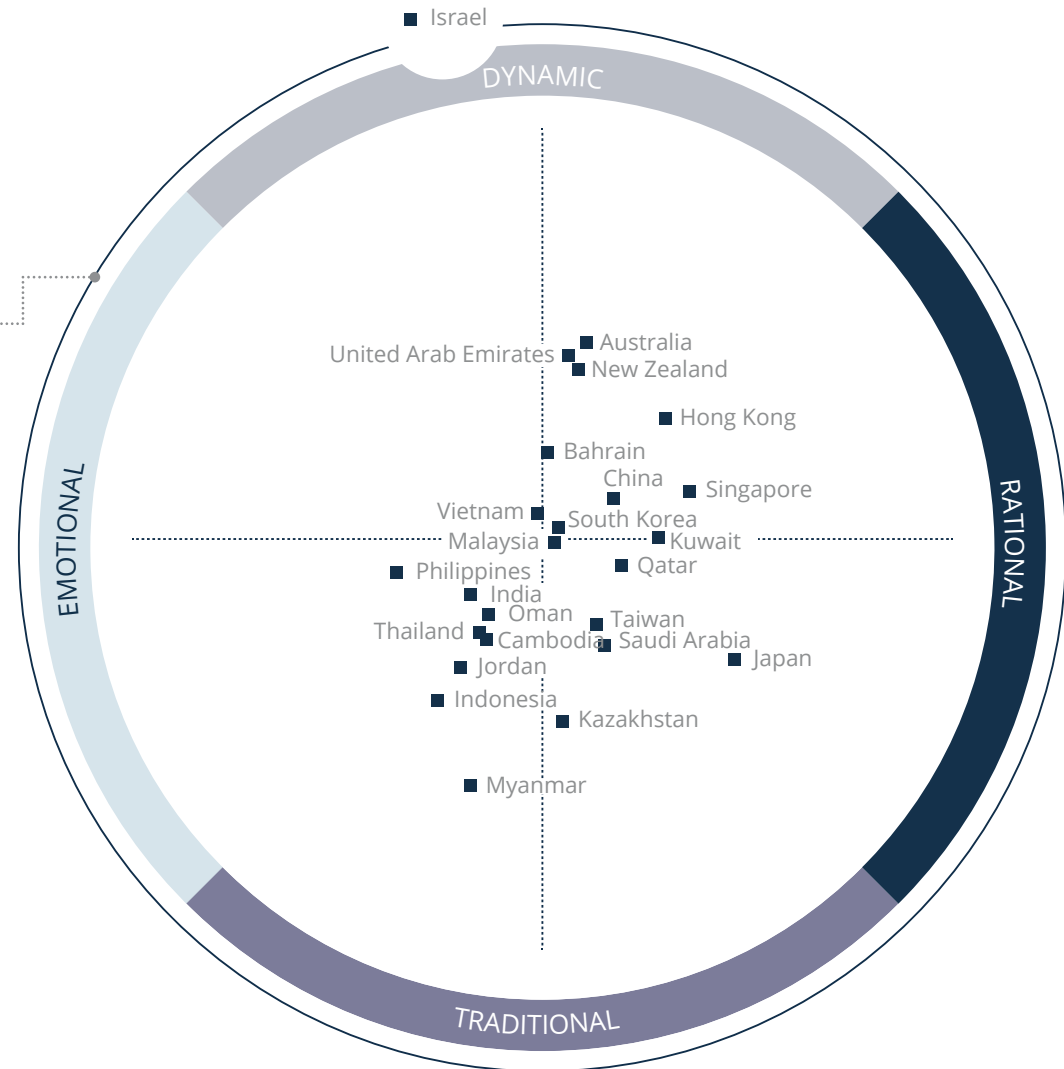
A clear contrast: North America is seen as less emotional and engaging than Latin American states. Brazil, a leading BRIC economy, ranks highly for dynamism.

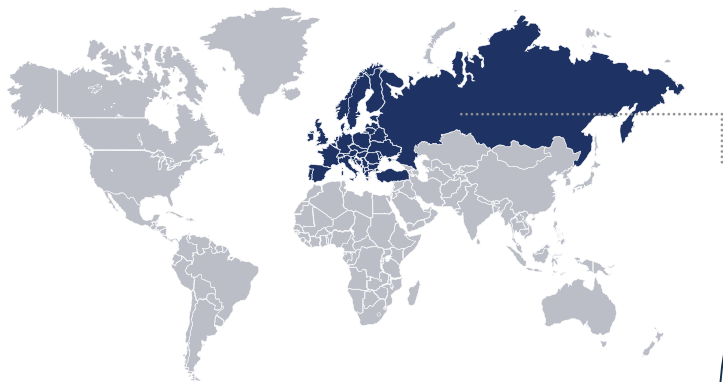




ASIA-PACIFIC & MIDDLE EAST

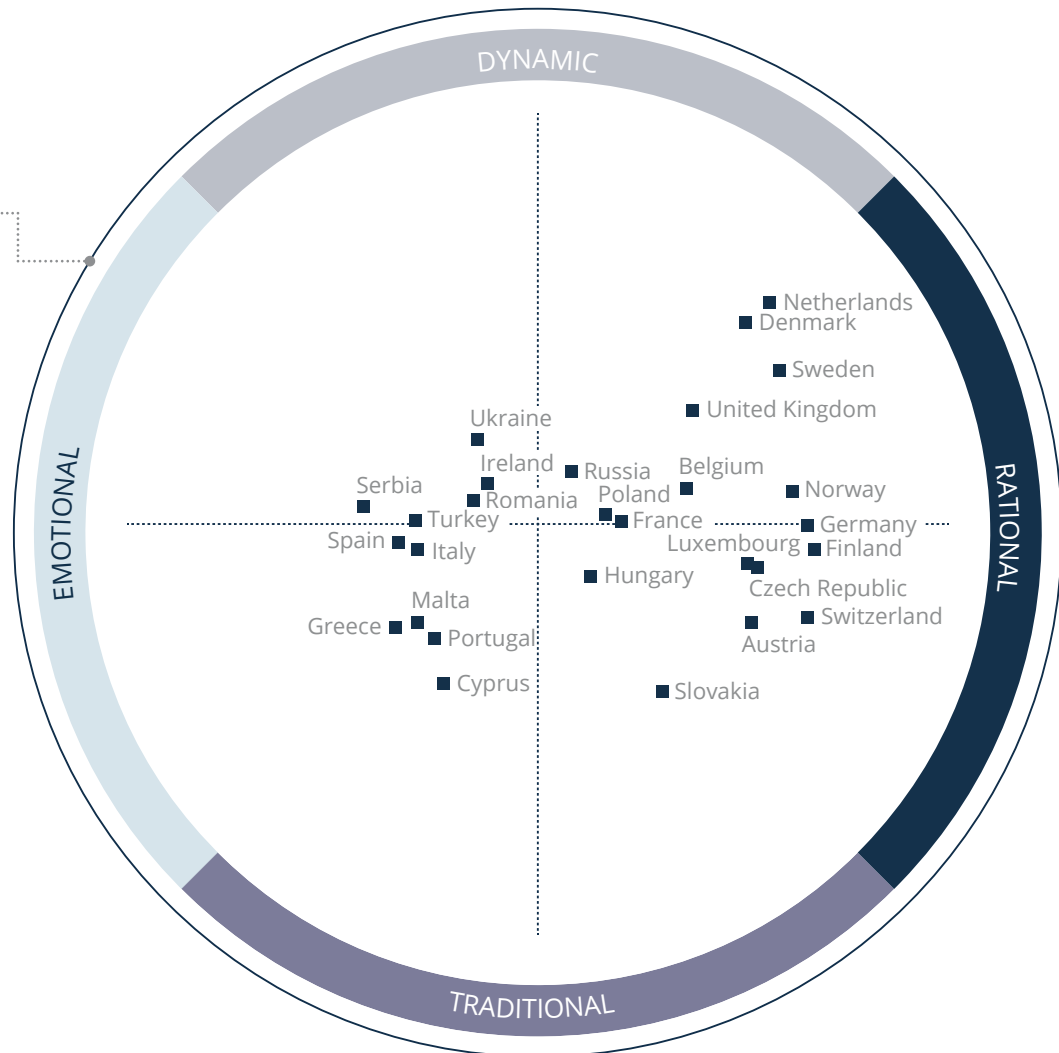
Oceania (i.e. Australia and New Zealand) scores particularly highly for its innovative character: a result only rivaled by the UAE, as well as Israel, which holds a veritable record in dynamism.





EUROPE

The lower left, indicative of friendliness and conservatism, is occupied by the Mediterranean south. The opposite corner – dynamic, but distant – belongs to Scandinavia and the Netherlands.



Country Report



Ranking

Overall Index	9 (out of 61)	
Quality of Life	12 (out of 61)	
Ease of Settling In	10 (out of 61)	
Working Abroad	12 (out of 61)	
Family Life	19 (out of 34)	
Personal Finance	47 (out of 61)	
Cost of Living	52 (out of 61)	

Top 3 reasons for relocating (vs. global average)

20%
(9%)



Better quality of life

15%
(8%)



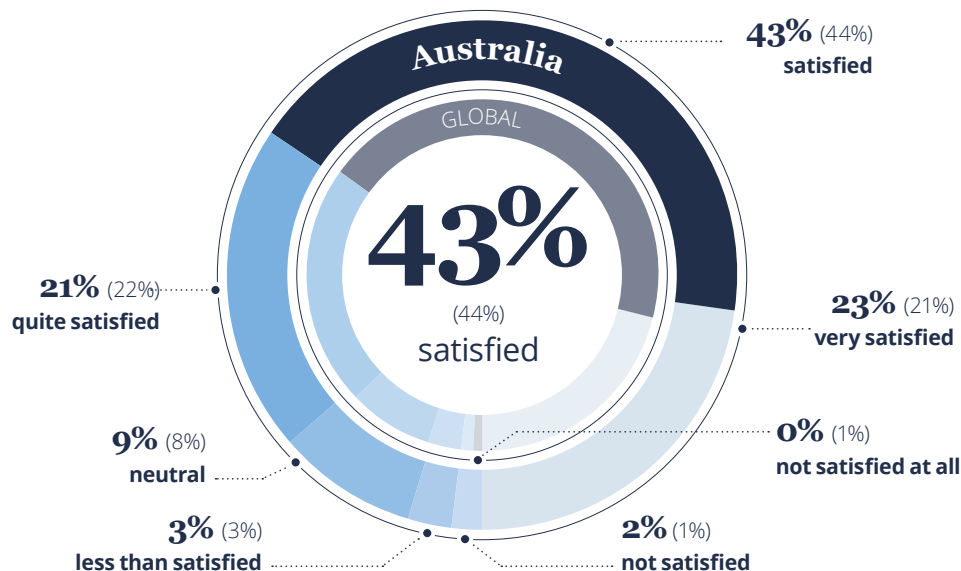
I wanted to live in this particular country

13%
(11%)



I moved for love

How satisfied are expats with life in Australia?



Expatriate stats Australia (vs. global average)

Gender	63% female (53 %) vs. 37% male (47%)
Average age	39.3 years (39.5 years)
Top 3 nationalities	US-Americans: 10% (13%) Germans: 8% (6%) British: 7% (9%)
Top 3 employment status	Employee/manager: 43% (47%) Looking for work: 14% (6%) Student: 8% (5%)
Top 3 income groups	USD 50,000-75,000: 23% (17%) USD 100,000-150,000: 17% (13%) USD 75,000-100,000: 17% (13%)
Average working hours	36 hours/week (41 hours/week)
Single in a relationship	33% singles (36%) 67% in a relationship (64%)

Leisure Lovers at Home Down Under

Australia offers expats a better quality of life, family life, and work-life balance, but all of these benefits come at a price.

One in five of our respondents (20%) moved to Australia primarily for a better quality of life – more than twice the global average of 9% – and, according to our results, they weren't wrong for doing so.

Australia tops the Leisure sub-ranking for its abundance of social and leisure activities. Our survey reveals that 84% of the participants think the availability of leisure activities in Australia is great (globally 61%).

Under quality of life, we also consider health, safety, and personal well-being of expats. Four out of five (82%) are happy with the weather and climate in the Land Down Under. Moreover, 82% also feel safe, which is a noticeable difference to the global average of 73%. This may also have something to do with Australia's political stability and peacefulness: Almost nine out of ten of our respondents (87%) consider these factors good or excellent – significantly above the global average of 65%.

All things considered, Australia ranks 12th out of 61 countries for the local quality of life. This good but not great result can at least in part be explained by participants' take on the transport infrastructure: Only half of the respondents (49%) consider it to be good or very good, which leaves it lagging slightly behind the global average of 53%.

Finding Your Feet

Australia's high ranking in the Ease of Settling In Index probably has a lot to do with its culture and language. As an English-

Country Report



speaking country with a European heritage, Australia is both culturally and linguistically accessible to a lot of people from traditional expat sender countries. As such, about two-thirds of our participants (62%) find it easy to get used to the local culture, which is much higher than the global average of 41%.

Over one-third of expats in Australia (37%) have English as their mother tongue. So, while only a quarter of expatriates around the world (26%) find it easy to learn the local language, three-quarters (74%) find it easy to do so in Australia. And this is apparently necessary, because almost two-thirds of our respondents (65%) agree that life in Australia would be difficult without speaking the local tongue.

Work versus Life

Only about two in five expats in Australia (38%) are happy with their job security and not even half of them (44%) are satisfied or completely satisfied with their jobs. These figures are exceeded slightly by the global averages of 45% and 47%, respectively.

However, almost eight in ten of our survey participants (78%) are happy with their work-life balance, a much higher percentage than the global average (63%). Similarly, 60% like their working hours, compared to 49% of their expat colleagues around the world. Those lucky expats in Australia only work on average 36 hours per week, as compared to the global 41 hours.

Expats with Children

Australia's family life, ranked 19th out of 34, is hampered only by the cost and availability of childcare and education. Three in five of our respondents (60%) disagree with the statement "childcare is easily affordable", compared to a global average of about one-third (35%).

Furthermore, just under half (46%) disagree that "childcare options are numerous and available". On a global scale, only about one-third of respondents (31%) say the same.

About three in five respondents (59%) are, however, happy with Australia's quality of education, compared to 46% globally. Similarly, four out of five are satisfied or completely satisfied with their children's

well-being in Australia (83%) and consider their kids' health and safety to be well protected (77%). These figures contrast strongly with the global averages of 69% and 59%, respectively.








Money Matters in Australia

A beautiful life in Australia is, however, a commodity for which one must pay. Almost one in four expats in Australia (23%) are dissatisfied to some extent with their financial situation. Further, Australia ranks 52nd out of 61 countries on the Cost of Living Index, with over half of the survey participants (53%) rating the cost of living in Australia negatively.

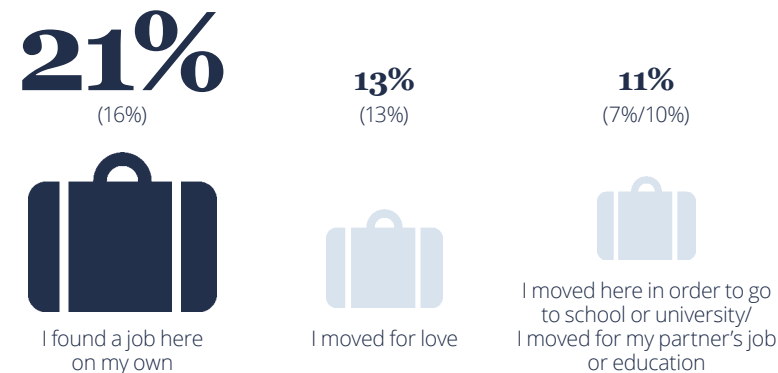
Country Report

Austria

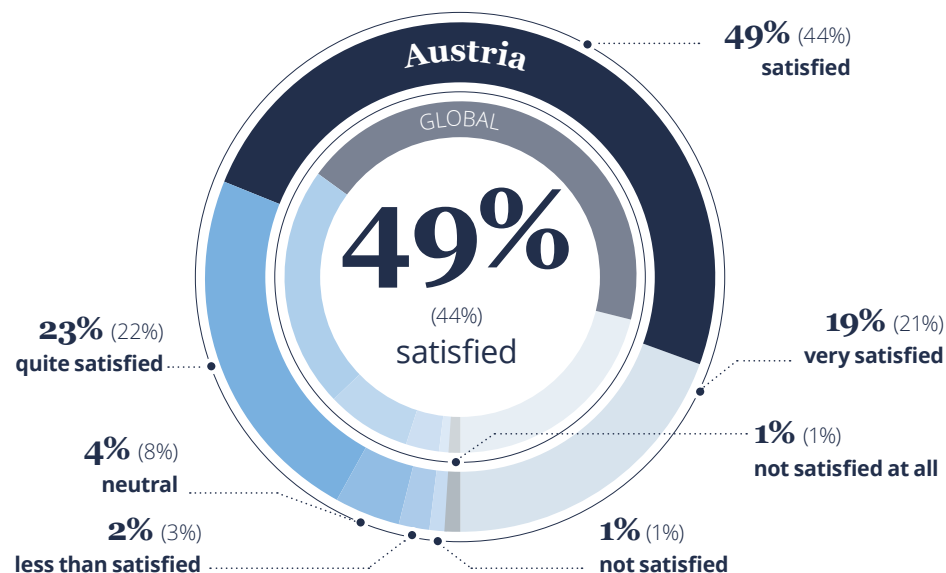
Ranking

Overall Index	19 (out of 61)	
Quality of Life	3 (out of 61)	
Ease of Settling In	57 (out of 61)	
Working Abroad	8 (out of 61)	
Family Life	4 (out of 34)	
Personal Finance	35 (out of 61)	
Cost of Living	26 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Austria?



Expats stats Austria (vs. global average)

Gender	63% female (53%) vs. 37% male (47%)
Average age	35.7 years (39.5 years)
Top 4 nationalities	US-Americans: 10% (13%) Germans: 7% (6%) Italians: 7% (3%) British: 7% (9%)
Top 3 employment status	Employee/manager: 50% (47%) Looking for work: 11% (6%) Student: 7% (5%)
Top 3 income groups	USD 25,000-50,000: 27% (22%) less than USD 25,000: 20% (23%) USD 50,000-75,000: 18% (17%)
Average working hours	39.2 hours/week (41 hours/week)
Single in a relationship	39% singles (36%) 61% in a relationship (64%)

The Good Life with Kids

Austria ranks in the top third of countries for expats, mainly due to the quality of life and the family friendly environment.

Austria is among the top three countries for quality of life, making it a suitable fit for expats looking to enjoy the benefits of European living. About half of the survey participants living in Austria (51%) are very satisfied with the availability of leisure activities (weather permitting), and about four in ten (44%) feel the same way about medical care.

Austria's location and transportation system also lend themselves well to opportunities for travel, including travel within the country; 67% of expats report

being completely satisfied with transport inside Austria's borders and 54% with travel opportunities in general.

Furthermore, most expats describe personal safety and political stability as very good (70% and 64% respectively). In general, participants seem content with their lives, with less than 10% claiming to be unhappy.

Home! Sweet Home?

Compared to other countries, respondents in Austria do not consider it to have a large

expat community; only 26% of expats completely agree that Austria has a large expat community, while globally, 38% would describe their new country of residence that way.

The country only ranks 57th in the Ease of Settling In Index. Still, some 55% of participants report it is relatively easy to settle down in Austria and 58% don't consider it difficult to get used to the local culture.

Country Report

Austria

About one third (33%) also say it is easy to make local friends. Only 12% of participants, however, describe their friends and acquaintances as mostly local (compared to 17% on a global scale). In fact, 42% claim that their friends and acquaintances are mostly other expats, with the worldwide average being 35%.

Participants also mention meeting new people through their local neighborhood less often than in many other countries; fewer than one in five expats meet people in their neighborhood as a way of making acquaintances.

Austria is ranked 57th (out of 61) for friendliness. Nonetheless, participants find attitudes towards foreign residents in Austria to be somewhat more positive than negative (54%, as opposed to 26%).

It is important to keep in mind that 76% of participants find it necessary to improve their language skill. Thus, by increasing their German fluency, they might find it easier to participate in their new community.

Baby-Proof

The low ranking for general friendliness notwithstanding, Austria provides a welcoming environment for families. Eight in ten expats agree that the general attitude towards families with children is friendly, and 93% feel confident in their children's health and safety. In comparison, the average global figures are 78% and 72%, respectively.

Not one participant reports being unsatisfied with their children's well-being, and most agree that childcare (75%) and education (69%) are easy to afford: Both figures are noticeably higher than the global averages of 46% and 42%. More than two-thirds of expats in Austria (66%) claim to be either satisfied or completely satisfied with family life in general, which is on par with the rest of the world (65%).

Work Hard, Play Hard

The majority of expat participants in Austria are also content with their work situation. Most (68%) are fairly satisfied with their working hours and 73% report being at the

very least quite happy with their work-life balance. In comparison, on a global scale, 63% rate this factor positively.








Along the same lines, most participants find the cost of living in Austria to be at least "fairly good" (66%), while on a global scale 54% of participants rate the local cost of living favorably.

All in all, a great quality of life and a family-friendly environment can be found in Austria, but it may take time for expats to feel at home.

Country Report

Belgium

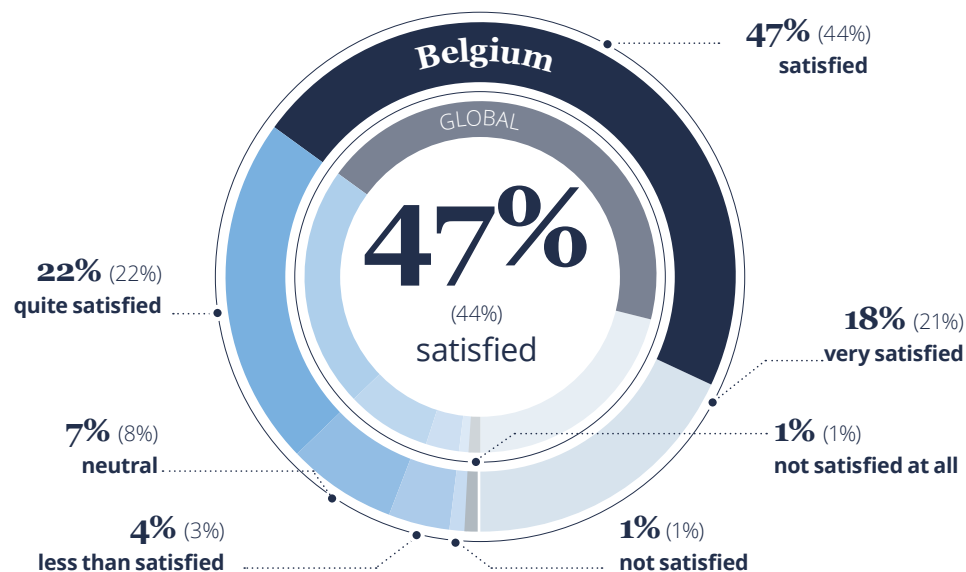
Ranking

Overall Index	29 (out of 61)	
Quality of Life	32 (out of 61)	
Ease of Settling In	40 (out of 61)	
Working Abroad	21 (out of 61)	
Family Life	9 (out of 34)	
Personal Finance	30 (out of 61)	
Cost of Living	33 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Belgium?



Expats stats Belgium (vs. global average)

Gender	63% female (53%) vs. 37% male (47%)
Average age	37.6 years (39.5 years)
Top 3 nationalities	US-Americans: 8% (13%) British: 8% (9%) Italians: 7% (3%)
Top 3 employment status	Employee/manager: 52% (47%) Looking for work: 8% (6%) Student: 8% (5%)
Top 3 income groups	USD 25,000-50,000: 25% (22%) USD 50,000-75,000: 24% (17%) less than USD 25,000: 15% (23%)
Average working hours	40.3 hours/week (41 hours/week)
Single in a relationship	45% singles (36%) 55% in a relationship (64%)

Pulse of the European Union

At an overall rank of 29 out of 61, Belgium is not a country of extremes; such universality is fitting for the seat of the EU's power and politics.

It appears that most expats move to Belgium for work, both in the public and private sectors. Over half of them (53%) give a work-related reason as the most important factor for their move to Belgium. Moreover, they are well supported by their employers in doing so: half receive assistance with relocation costs (48%), two in five with housing (40%), and a third with visas (31%) and language or intercultural training (29%).

The global average of our survey participants working for an international company or

organization is 66%; in Belgium it's 87%. Furthermore, expats in Belgium are highly educated: Almost two-thirds (65%) hold a master's or PhD, globally the figure is just over half (51%). All these components are likely representative of the large expat population working for the EU, NATO, and the UN in Brussels, Bruges, and Mons.

European Crossroads

Belgium's geographical location, in the middle of Western Europe between France, Germany, and the Netherlands, benefits not only the EU, but expats as well. Three

out of five survey respondents in Belgium (61%) are particularly happy with how easy it is to travel. A global average of only 47% assess the "opportunity to travel" in their new-found homes so highly.

It is fortunate that one can venture abroad so easily, as the weather and climate in Belgium are rated negatively by almost half its expat residents (47%). This differs significantly from the global average of 20% who say the same about their foreign country of residence.

Country Report



Culture Confusion

If, in fact, weather affects mood, then it might explain why only one in five of our expat respondents (19%) find the Belgians to be “very friendly” towards foreigners when a quarter of their global colleagues say the same of their hosts. Although, given that only 17% of the results suggest Belgians are “very friendly” in general, compared to a global average of 27%, it may have nothing to do with being a foreigner.

As such, expats in Belgium seem to have trouble making local friends: Only 16% find it easy compared to 27% worldwide. This problem doesn't seem to be a language-barrier issue either. Over half the respondents (55%) believe it is easy enough to live in Belgium without speaking any of the three local languages. A global average of 40% indicates that it is more difficult in other countries to do the same.

Nevertheless, only about a third of our expats (33%) really feel at home in the local culture, compared to an average of slightly less than half around the world (44%).

Clever Kids

Belgium ranks 3rd out of 34 countries for its quality of education. Around two-thirds of the survey participants (65%) rate it highly compared to less than half (46%) worldwide. Moreover, half of our respondents agree or strongly agree that education is easily affordable in Belgium, which is an impressive improvement on the global average of 29%.

The availability (55%) and affordability (52%) of childcare, however, rate only slightly above the global averages (49% and 46% respectively). Nonetheless, with all factors combined, Belgium comes out with a family-friendly ranking of 9th, which puts it in the top-third of the 34 countries on the Family Life Index.

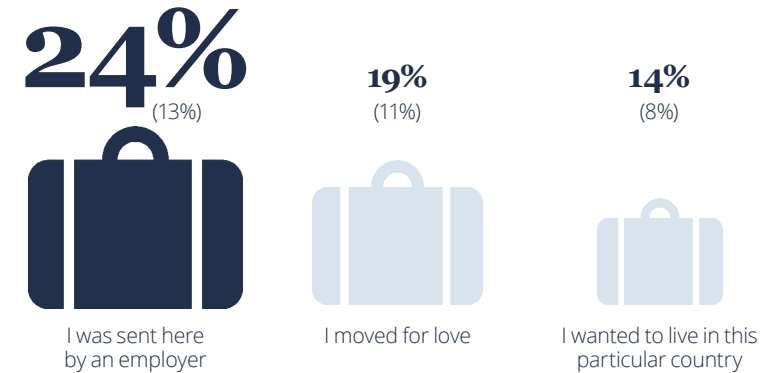
Country Report



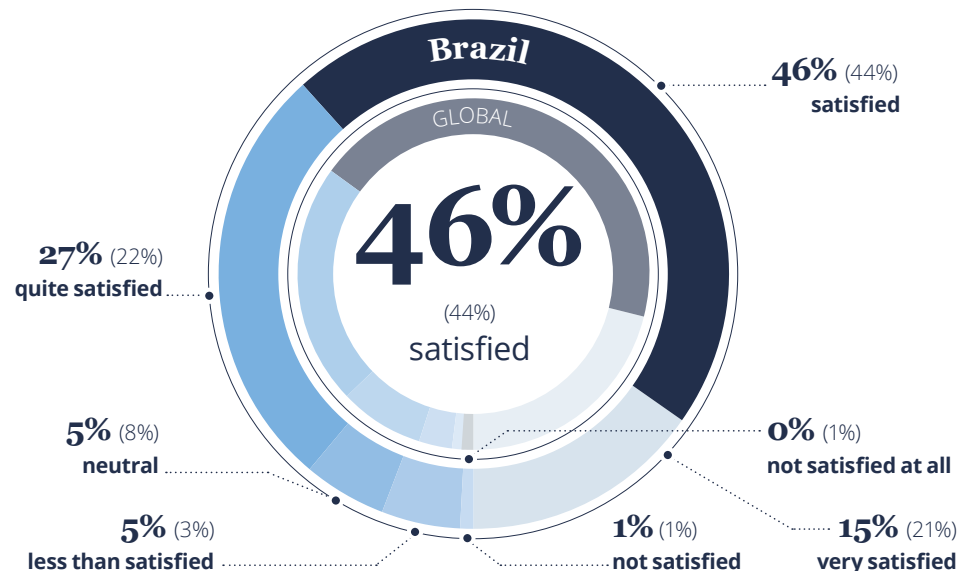
Ranking

Overall Index	42 (out of 61)	
Quality of Life	47 (out of 61)	
Ease of Settling In	24 (out of 61)	
Working Abroad	33 (out of 61)	
Family Life	27 (out of 34)	
Personal Finance	38 (out of 61)	
Cost of Living	55 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Brazil?



Expatriate stats Brazil (vs. global average)

Gender	45% female (53%) vs. 55% male (47%)
Average age	40.4 years (39.5 years)
Top 3 nationalities	US-Americans: 16% (13%) Germans: 8% (6%) Portuguese: 8% (1%)
Top 4 employment status	Employee/manager: 46% (47%) Entrepreneur/business owner: 12% (7%) Teacher/academic staff: 6% (8%) Self-employed professional: 6% (6%)
Top 3 income groups	USD 25,000-50,000: 22% (22%) less than USD 25,000: 18% (23%) USD 50,000-75,000: 17% (17%)
Average working hours	41.6 hours/week (41 hours/week)
Single in a relationship	31% singles (36%) 69% in a relationship (64%)

Friendliness Defines Brazil

While it does not rank among the safest countries, Brazil has much to offer expatriates looking for a rich social life.

Four in five of our expatriates residing in Brazil (80%) find that living there without knowing the local language is a challenge – almost double the global average of 45%. This is part of the reason why Brazil ranks 24th out of 61 for expats settling in.

However, while just two-fifths of expatriates across the globe (39%) find it relatively easy to learn the local tongue, more than half of the expats in Brazil (53%) say the same for Portuguese.

Friends Galore

Despite the notion that a good life in Brazil seems to be somewhat dependent on knowing the local language, the country ranks 2nd out of 61 in terms of friendliness. Compared to the global average of 55%, six in seven expats in Brazil (84%) rate the general friendliness quite positively. Two in five (42%) even describe the local friendliness towards foreign residents in particular as very good.

Likewise, Brazil ranks sixth in our Finding Friends sub-index. This is especially highlighted by the fact that nearly half of our respondents (48%) agree that making local friends is easy, compared to the global average of 27%.

Not All Fun and Games

For a few different reasons, Brazil does, however, rank just 47th out of 61 when it comes to the general quality of life.

First, just one in eight participants (12%) describe their personal safety as good or

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even very good – six times less than the global average of 73%.

Second, more than half (56%) are dissatisfied with the country's transport infrastructure; a sentiment only 20% of our global respondents echo.

Finally, resident expats do not find the political situation in Brazil all too stable. As such, just one in twenty (5%) go so far as to describe Brazil's political stability and peacefulness as very good, nowhere near the global average of two in five (40%). It may be worth mentioning here that our survey period coincided with the run-up to the 2014 FIFA World Cup, a time marked by conflict and street protests.

Nevertheless, Brazil still ranks quite well for personal happiness at 10th out of 61, and the majority of our respondents (84%) are particularly pleased with the Brazilian climate.

Families Prosper despite Concerns

Brazil only places at number 27 out of 34 in our Family Life Index, mainly because resident expats are concerned about the

health and safety of their children. Only one in five (20%) rate this aspect as good or very good, while three in five of our global respondents (59%) say the same.

The affordability of childcare and education also has participants voicing concerns. While 14% on a global scale find both very easily affordable, just 2% consider childcare very easy to afford in Brazil, and none feel the same about education. This might easily be explained by expat parents' choice of schools: More than two in five (43%) send their kids to a local private school and less than one in ten (8%) opt for local state schools. On a global scale, the favor is much more with the latter option (19% and 30% respectively).

In spite of these concerns, however, families seem to lead satisfying lives, as 92% think positively of family life in general. This can only be said for 82% of all families in the survey.

Work Has Expats Divided

As for our Working Abroad Index, Brazil ranks 33rd out of 61. The country ranks just 46th for job security, which relates to the

fact that one-third of respondents (33%) take issue with the state of the Brazilian economy – almost double the global average (17%).








In relation to jobs and career, however, Brazil comes in at rank 7 out of 61. And for work-life balance, our survey results rank Brazil in the upper half as well (22nd). The general happiness of resident expats could to some extent account for this.

So, all in all, while Brazil ranks below average in a number of safety- and family-related categories, resident expatriates seem to be happy and have no trouble socializing with local residents.

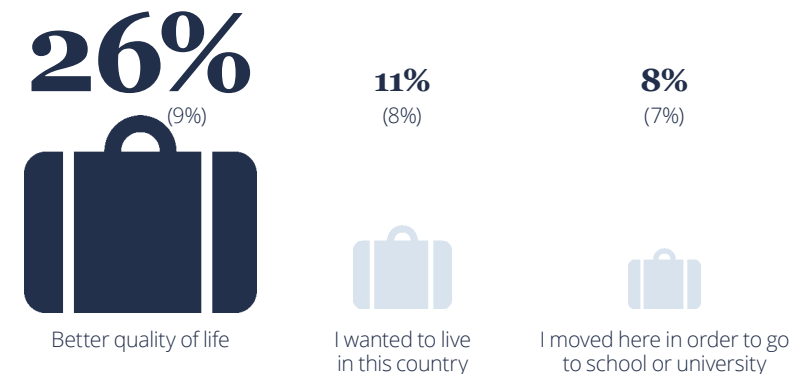
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Canada

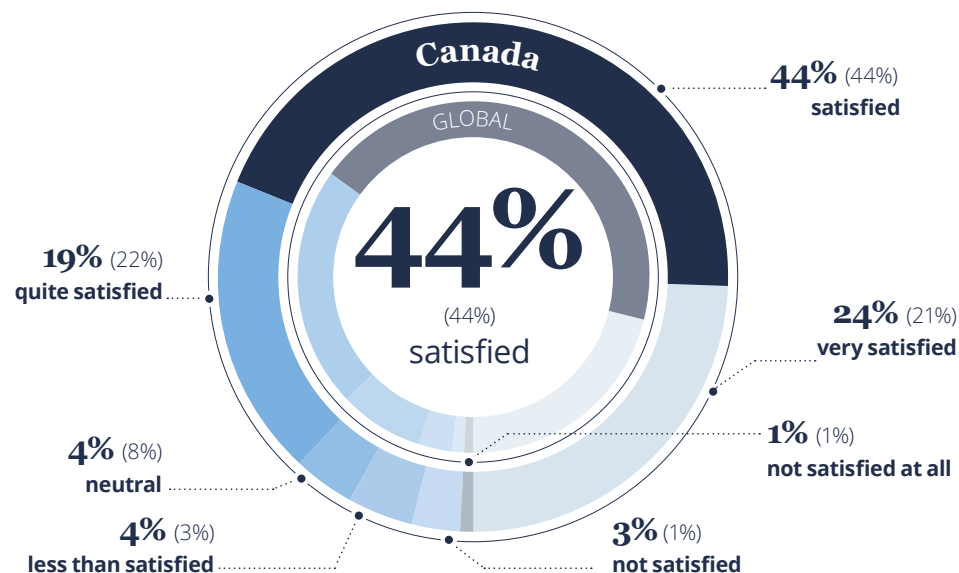
Ranking

Overall Index	14 (out of 61)	
Quality of Life	20 (out of 61)	
Ease of Settling In	11 (out of 61)	
Working Abroad	15 (out of 61)	
Family Life	8 (out of 34)	
Personal Finance	51 (out of 61)	
Cost of Living	28 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Canada?



Expats stats Canada (vs. global average)

Gender	52% female (53%) vs. 48% male (47%)
Average age	40.7 years (39.5 years)
Top 4 nationalities	French: 6% (4%) Indians: 5% (6%) Germans: 5% (6%) British: 5% (9%)
Top 3 employment status	Employee/manager: 44% (47%) Looking for work: 13% (6%) Entrepreneur/business owner: 7% (7%)
Top 3 income groups	USD 50,000-75,000: 22% (17%) USD 25,000-50,000: 20% (22%) less than USD 25,000: 20% (23%)
Average working hours	39.7 hours/week (41 hours/week)
Single in a relationship	43% singles (36%) 57% in a relationship (64%)

Cold Weather – Warm People

Known as the land of maple syrup and snowed-in cars, Canada also finds favor for the great warmth of its residents and an excellent education system.

If you don't mind cold feet in the winter or quasi-friendly neighborhood bears, Canada could be the place for you. The country ranks 14th in the overall survey index, and expats going there take long-term factors into consideration more than any other group.

Nearly two-thirds (63%) consider political stability and 42% the state of the economy to be extremely important factors in their move, as compared to the global averages of 48% and 27%, respectively. Moreover, in relative terms, almost twice as many expats

in Canada (47%) as anywhere else (26%) are contemplating staying permanently in their new home.

New Home, New Friends

Results imply that the popular image of the friendly Mountie helping the hapless foreigner might be far from fabrication. Survey participants indicate that it is relatively easy to start a new life in Canada; 28% completely agree that it is easy to settle down there as opposed to the global average of 17%.

In many ways, Canada is seen as the new melting pot nation, a space where cultures can come together and become one. This notion is reflected in the survey results as 14% of expats identify as Canadian, which might be the highest percentage of naturalized foreigners throughout the entire study. Also, over one in four expats feel completely at home in their adopted country, as compared to a worldwide percentage of less than 20%.

Moreover, while 60% of participants say that there's a large community of expats within

Country Report



the country, an even greater number (71%) either strongly or completely agree that local residents are friendly to their foreign neighbors. This friendliness is highlighted by the fact that expats in Canada have more diverse social circles; 62% say that their social circles are fairly mixed between expats and local friends, measured against a worldwide average of 48%.

Family and Education, eh?

One of the primary reasons why Canada ranks so highly in our survey is its exemplary education system. Canada consistently achieves a high ranking in all aspects of education and childcare, coming in on eighth position for availability and tenth in terms of cost.

Although 35% of expats in other countries are sending their offspring to international schools, almost none go for this option in Canada. Here, 75% of the respondents are taking advantage of local state schools, as compared to a global average of 30%.

Furthermore, expats in Canada have a fairly high opinion of the quality of education which their children receive.

More than two-thirds (68%) agree that the quality of education is good or excellent in Canada. On a global scale fewer than half of respondents (46%) express a similar esteem.

Participants unequivocally indicate that Canada is a great place to rear children and for the family as a whole. The country ranks eighth in the overall Family Life Index, with four in five expats (81%) believing their children are safe and healthy. About the same number (79%) perceive the local attitude toward families as very good, compared to a global average of circa two out of three (65%).

A Good Place to Live

In Canada, 52% of respondents feel their work-life balance is very satisfying in contrast to the average 45%. Furthermore, expats report that the country offers a good quality of life, resulting in Canada placing 20th in the survey's General Quality of Life Index.

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China

Ranking

Overall Index	38 (out of 61)	
Quality of Life	34 (out of 61)	
Ease of Settling In	52 (out of 61)	
Working Abroad	19 (out of 61)	
Family Life	30 (out of 34)	
Personal Finance	4 (out of 61)	
Cost of Living	17 (out of 61)	

Top 3 reasons for relocating (vs. global average)

18%
(13%)



I was sent here
by my employer

17%
(16%)



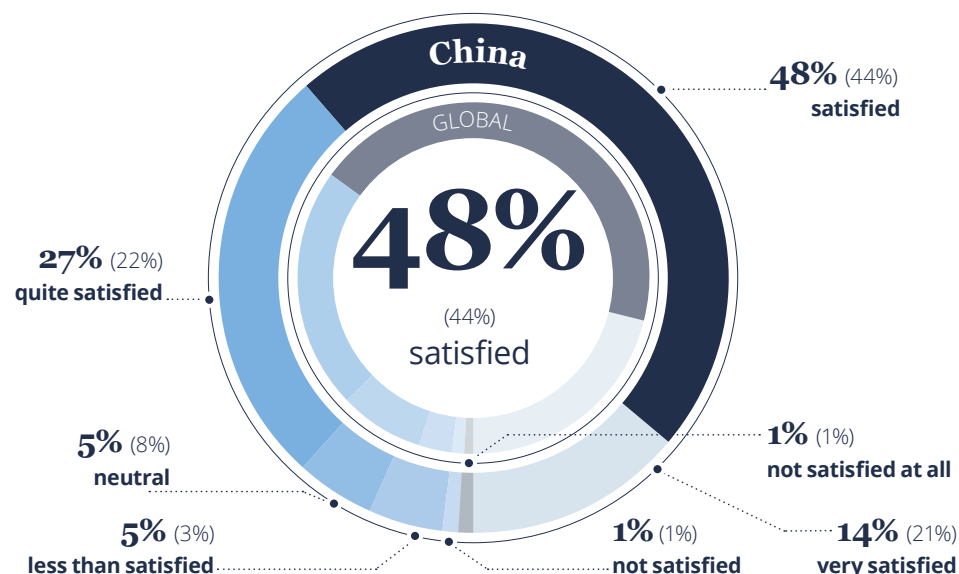
I found a job here
on my own

14%
(8%)



I wanted to live in this
particular country

How satisfied are expats with life in China?



Expatriate stats China (vs. global average)

Gender	53% female (53%) vs. 47% male (47%)
Average age	38.2 years (39.5 years)
Top 3 nationalities	US-Americans: 17% (13%) Germans: 10% (6%) British: 8% (9%)
Top 3 employment status	Employee/manager: 44% (47%) Teacher/academic staff: 18% (8%) Entrepreneur/business owner: 9% (7%)
Top 3 income groups	less than USD 25,000: 25% (23%) USD 25,000-50,000: 21% (22%) USD 50,000-75,000: 16% (17%)
Average working hours	42.5 hours/week (41 hours/week)
Single in a relationship	33% singles (36%) 67% in a relationship (64%)

Work Rather than Pleasure

China is a great place to work, but can it feel like home? Results suggest that it is neither easy to settle in nor great for expat families.

An economic hub, people go to China for business and work, as well as to benefit from the country's comparatively low cost of living. However, although China ranks 4th in Personal Finance and 19th of 61 in the Working Abroad Index, it faces sharp criticism in regards to the general quality of life.

Only 14% of expats in China are completely satisfied with their life abroad, which lags behind the global average of 21%. Moreover, survey participants also indicate a marked dissatisfaction with the country's medical

facilities; only 32% agree the system is good compared to the global average of 53%.

Small Cost in Big China

The low living costs in China makes it a beacon of value in an expensive world. While only one in three (35%) expats the world over find their local cost of living to be either good or very good, China excels with nearly half of the respondents living there agreeing to the same (48%).

The comparatively low cost of living is complemented by a greater disposable

income, as 59% of expats in China agree that their income easily covers everyday expenditures, in contrast to the worldwide average of 45%.

Companies seem to be trying their best to attract expats to China, too. Four of five respondents (83%) say they received help from their employer with attaining a work visa and two in five (42%) say they were provided housing by their companies. This overshadows the global averages of 65% and 29% respectively. It also helps explain why the most frequently cited reason for

Country Report



China

expatriation to China is work; 18% say they were sent by an employer and 17% found work there themselves.

Finding Ying and Yang

China plummets down the overall country index when one takes the Ease of Settling In into account, however, where it ranks 52nd out of 61. Famed for the affability of its people, the survey results highlight how expats experience a chasm between politeness and formulating friendships. Although three-quarters of respondents (76%) agree that they work with very few expats, they are less likely to have friends who are local residents. Rather, 45% say they usually meet people at expat events, whereas this figure is just 36% worldwide

However, this could ultimately be due to the culture gap between expats and the local culture. Although 43% of participants profess to the ability of being able to speak Mandarin, just one in five (23%) agree that it is easy to get used to the local culture compared to the global average of two in five (41%). As such, only one in ten (12%) expats in China feel completely at home.

Homeschooling Anyone?

Further dragging China down is its poor display on the Family Life Index, where it comes just 4th from the bottom (30th out of 34). However, this is mainly due to its education system, for the country remains on par with the global averages for most aspects of childcare and general family life.








Expats in China are, with 16%, half as likely to agree that education choices were numerous and readily available compared to the worldwide average of 32%. Thus, respondents in China are more likely to send their children to an international school than their compatriots elsewhere (45% against the global 35%) and as a result find education to be very expensive.

However, according to the survey results, one of the grimmest aspects of life in China is the atmosphere it presents for children. One fourth of participants (25%) are not happy in regard to their children's health and safety there. On a global scale, only 11% feel this way.

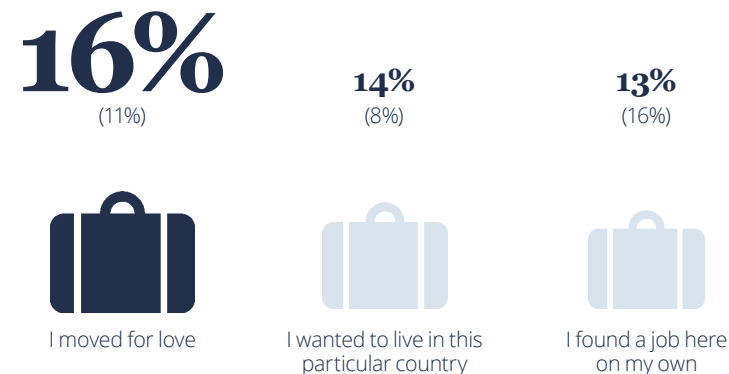
Country Report

■ ■ France

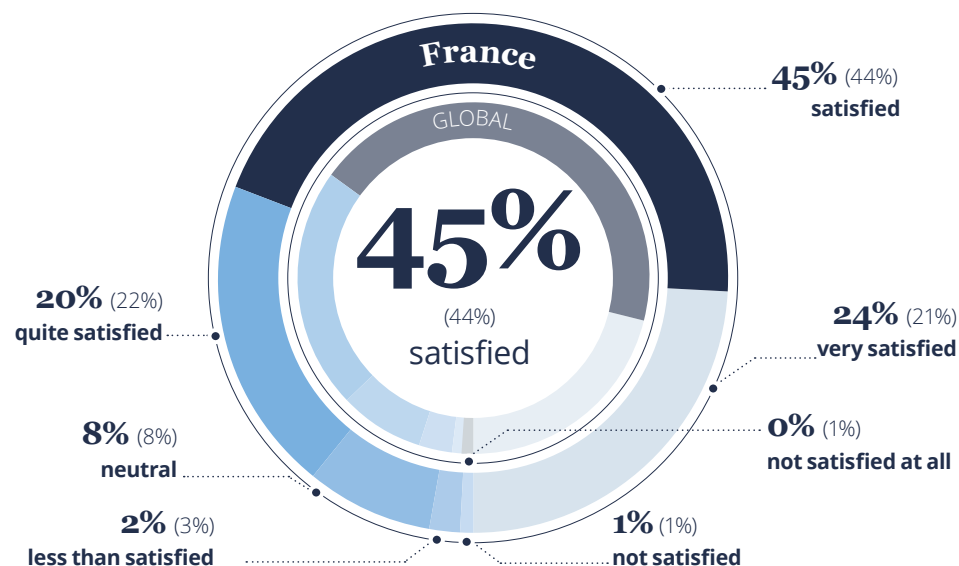
Ranking

Overall Index	40 (out of 61)	
Quality of Life	9 (out of 61)	
Ease of Settling In	54 (out of 61)	
Working Abroad	48 (out of 61)	
Family Life	3 (out of 34)	
Personal Finance	52 (out of 61)	
Cost of Living	36 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in France?



Expats stats France (vs. global average)

Gender	65% female (53%) vs. 35% male (47%)
Average age	40.6 years (39.5 years)
Top 3 nationalities	British: 17% (9%) US-Americans: 14% (13%) Germans: 7% (6%)
Top 4 employment status	Employee/manager: 39% (47%) Entrepreneur/business owner: 8% (7%) Looking for work: 8% (6%) Freelancer: 8% (5%)
Top 3 income groups	USD 25,000-50,000: 27% (22%) less than USD 25,000: 19% (23%) USD 50,000-75,000: 18% (17%)
Average working hours	37.6 hours/week (41 hours/week)
Single in a relationship	38% singles (36%) 62% in a relationship (64%)

Safe and Family-Friendly in France

Moving to France can present a bit of a challenge, but those who stay the course enjoy a high quality of life for both themselves and their children.

France ranks only seventh from the bottom when it comes to the ease of settling in. Most notably, resident expats seem to have issues fitting in with the locals. While, on average, more than a quarter of our worldwide participants (27%) describe the respective local residents as very friendly, only about one in seven expats in France (14%) feel the same way.

Part of this might be explained by the fact that 64% of our respondents agree that living in France is difficult without learning the language; a sentiment shared by just

a third of expats across the globe (33%) as far as their new country of residence is concerned.

France Welcomes Families

On a more positive note, families with children seem to thrive in France, as the country ranks 3rd out of 34 countries in our Family Life Index, beaten only by Sweden and Denmark. This seems to be mainly due to two factors.

First, hardly any of the resident expats (1%) are concerned about the health and safety

of their children. Second, France ranks quite well for quality of education (9th out of 34). At the same time, around two-thirds of participants (67%) agree that education for their children is easy to afford, which just an average of 29% of expats worldwide echo.

However, our participants are not quite as happy about their general financial situation. Thus, France comes in at rank 52 out of 61 in the Personal Finance Index. Of our resident expats, 11% are dissatisfied with their personal financial situation, which

Country Report

■ ■ France

compared to the global average of 9% does not seem to be too significant, however.

Still, while one in six participants on a global scale (16%) are completely satisfied with their finances, the same can be said for just every tenth expat in France (11%). Nevertheless, France does rank 36th out of 61 in regard to general living costs. According to our reverse Cost of Living Ranking, this means that life there is rated somewhat more expensive than the global average.

Personal Well-Being a Major Plus

In terms of general quality of life, France is ranked highly at 9th out of 61. For example, four in five respondents (80%) describe the quality of French medical care as good or excellent – a significant improvement on the global average of 53%.

Similarly, just 2% of expats in France are in any way concerned about their personal safety, while on average 8% of expats worldwide harbor such concerns.

In their spare time, our participants also find that there is plenty to do in France. More

than three in four (77%) deem available leisure activities to be either good or very good, compared to the global average of 61%.

In spite of the satisfaction with health, safety, and leisure activities, France ranks just 38th in terms of personal happiness. Our respondents' troubles with settling in might in some way account for this ranking.

Subpar Career Opportunities








However, expats in France seem less satisfied with their work situation than the global average; the country ranks 48th out of 61. Quite notably, a mere 7% of resident expats are very satisfied with the state of the French economy, while on average one in four expats worldwide (25%) express a similar level of satisfaction.

This could also account for the discrepancies in career prospect satisfaction. While, on average, two in five expats globally (40%) are content with their career prospects, less than a quarter of expats in France (24%) express the same confidence.

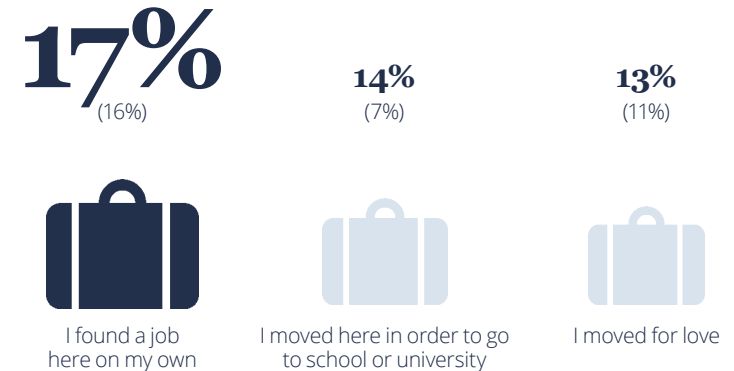
Country Report

Germany

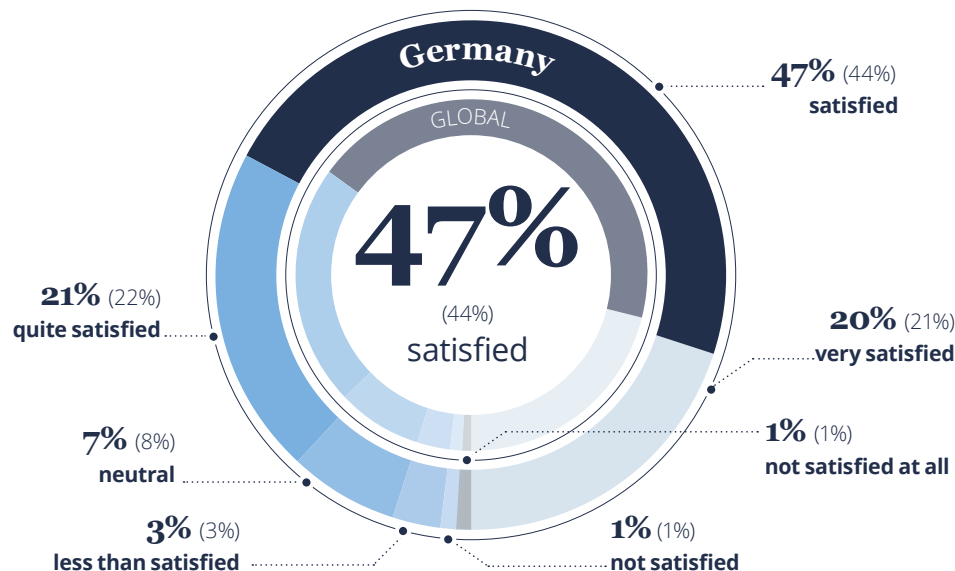
Ranking

Overall Index	12 (out of 61)	
Quality of Life	5 (out of 61)	
Ease of Settling In	50 (out of 61)	
Working Abroad	3 (out of 61)	
Family Life	5 (out of 34)	
Personal Finance	19 (out of 61)	
Cost of Living	16 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Germany?



Expats stats Germany (vs. global average)

Gender	57% female (53%) vs. 43% male (47%)
Average age	35.6 years (39.5 years)
Top 3 nationalities	US-Americans: 15% (13%) Indians: 7% (6%) British: 7% (9%)
Top 4 employment status	Employee/manager: 50% (47%) Student: 9% (5%) Looking for work: 7% (6%) Freelancer: 7% (5%)
Top 3 income groups	USD 50,000-75,000: 23% (17%) USD 25,000-50,000: 19% (22%) less than USD 25,000: 18% (23%)
Average working hours	39.2 hours/week (41 hours/week)
Single in a relationship	39% singles (36%) 61% in a relationship (64%)

Germany for Work, Life, and Travel

As the world's new land of opportunity and the engine driving the European Union, Germany has more to offer expats than just pretzels and beer.

Decades of political cooperation, clever fiscal policy, infrastructure development, and prosperity have resulted in Germany becoming a world economic force and a desired destination for many an expat¹. Our expat survey results rank it at 12th overall, and in the top five on each of the Quality of Life, Working Abroad, and Family Life Indices.

Peace, Productivity, and Play

About nine out of ten of our expat respondents rate Germany's political stability and peacefulness (92%) and the state of

its economy (87%) as good or excellent. In comparison, the global averages for these factors are 65% and 51% respectively.

And although our expats are not entirely happy with the weather and climate – only one in ten thinks they are excellent, compared to about a quarter globally (23%) – nine out of ten rate the availability of leisure activities positively. Moreover, it seems a weekend abroad is not difficult: Almost all the survey participants living in Germany (96%) grade the opportunity to travel favorably.

Making Inroads

The transport infrastructure within Germany, as well, is considered excellent by almost two-thirds of its expat population (65%), a figure which is more than double the global average (31%). Wherever they are in Germany, however, three-fifths of our respondents (59%) find it difficult to learn the language – noticeably more than expats across the globe (43%). Nevertheless, over three in five (63%) say they speak German at least fairly well.



¹ **The Washington Post** - http://www.washingtonpost.com/world/europe/the-new-land-of-opportunity-for-immigrants-is-germany/2014/07/27/93464262-7eff-4931-817c-786db6d21ec8_story.html

Country Report



Germany

Nevertheless, this does not seem to favorably impact their opinion of German friendliness. Globally, one in four expats considers the residents of their host country to be “very friendly” towards foreigners; in Germany, that drops to just over one in ten (13%), which may affect our participants’ Ease of Settling In – a category in which Germany places a very low 50th out of 61 countries.

Only 5% of the survey participants found it “very easy” to make local friends in Germany; globally, the average is more than double that (12%). Nonetheless, seven in ten of the respondents (69%) say their friends and acquaintances include both Germans and expats, or mostly Germans.

The Land of Poets and Thinkers

It also appears that Germany is a popular destination for students. About one in seven expats surveyed (14%) moved to Germany in order to go to school or university, making this the second most popular reason for relocating. Taking a closer look at our survey results, it is not difficult to see why.

The percentage of those who rate the quality of German education as excellent (44%) is double the global average (22%). This places Germany at 4th out of 34 countries in the Quality of Education sub-ranking, behind only Switzerland, Singapore, and Belgium.

Moreover, six in ten (58%) either agree or completely agree that a German education is easy to afford. On average, only three in ten expats around the world (29%) profess the same. It also appears that our respondents take advantage of the free state schooling in Germany: Half of those with kids send them to such an institution.

Safe as Houses, Healthy as a Horse

Another system that is well-received in Germany is that of healthcare. If expats in Germany require medical attention, eight in ten (79%) are confident that the quality of German medical care is good or excellent. On average, only about half of the expats worldwide (53%) share that same confidence about their host country.

Further, it seems our expats in Germany don’t worry too much about their personal safety; barely any negative ratings (less








than 0.5%) are given! In fact, seven in ten survey respondents in Germany (69%) feel completely safe. Fewer than five in ten (46%) are similarly confident the world over.

In the same vein, Germany receives negligible negative ratings for “children’s health and safety” (less than 0.8%). Three in five of our respondents (58%) even consider it excellent compared to an average of around a third globally (34%). As to their children’s general well-being, four out of five expat parents in Germany (79%) are very or completely satisfied. These two factors, amongst others including education and childcare, elevate Germany to a child-friendly Family Life Index ranking of 5th out of 34 countries.

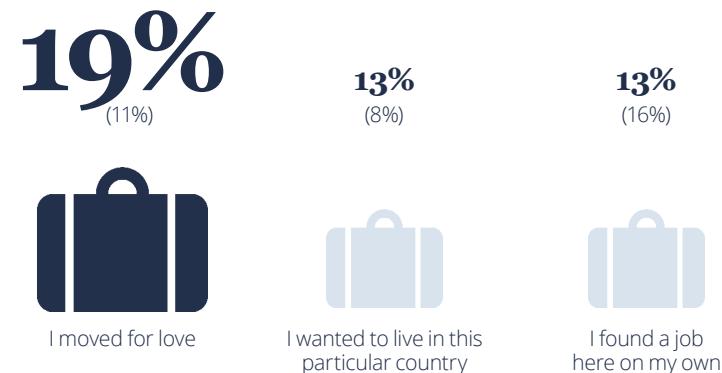
Country Report

Italy

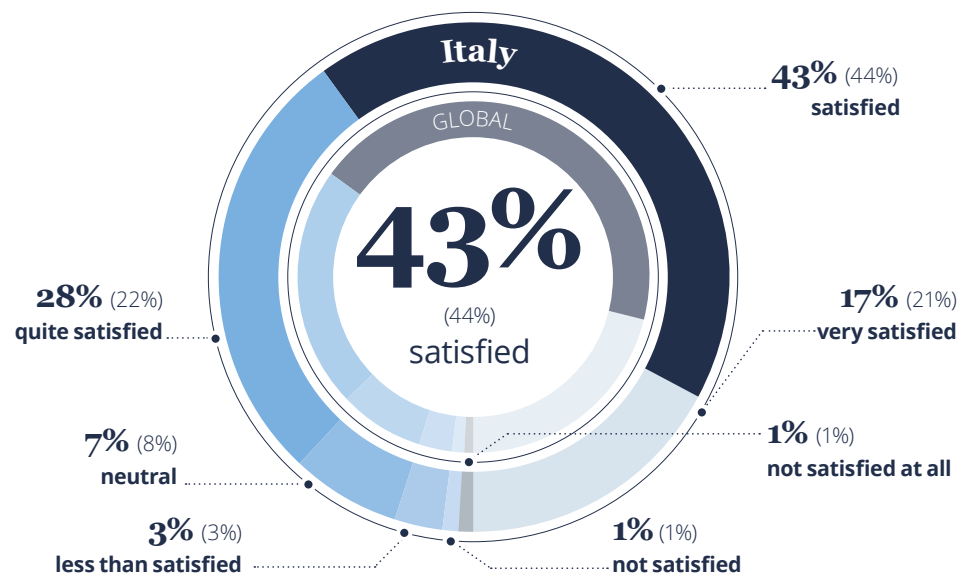
Ranking

Overall Index	53 (out of 61)	
Quality of Life	31 (out of 61)	
Ease of Settling In	36 (out of 61)	
Working Abroad	58 (out of 61)	
Family Life	24 (out of 34)	
Personal Finance	60 (out of 61)	
Cost of Living	35 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Italy?



Expats stats Italy (vs. global average)

Gender	69% female (53%) vs. 31% male (47%)
Average age	40.5 years (39.5 years)
Top 3 nationalities	US-Americans: 26% (13%) British: 9% (9%) Australians: 6% (4%)
Top 3 employment status	Employee/manager: 34% (47%) Teacher/academic staff: 10% (8%) Freelancer: 10% (5%)
Top 3 income groups	less than USD 25,000: 31% (23%) USD 25,000-50,000: 22% (22%) USD 50,000-75,000: 16% (17%)
Average working hours	37.9 hours/week (41 hours/week)
Single in a relationship	37% singles (36%) 63% in a relationship (64%)

Warm Climate, Empty Accounts

Although the sun shines brightly on Italy, it may not be able to erase the financial and career challenges expats face there.

Italy offers a generally positive quality of life, ranking 31st out of 61 countries in our Quality of Life Index. Most participants (84%) are, for example, quite happy with the available leisure activities. Furthermore, expats in Italy also feel confident in their personal safety; only 2% feel unsafe.

The local climate further brightens up the Italian lifestyle, with the majority of participants (88%) feeling satisfied with the weather. Globally, only 64% of expats feel the same way.

On the other hand, respondents find the government to be on the more unstable side. Only 15% of local expats describe Italy's political stability to be very good, while the global average is 40%. Italy's quality of medical care is also described as slightly sub-par when compared to the worldwide average. Still, one-fifth of expats claim the quality of Italy's medical care is very good.

Transport within Italy is not up to standard either, with only 15% of respondents describing the transport infrastructure to

be very good. The worldwide average is 31%. Nevertheless, Italy is ranked 27th in our sub-category Travel and Transport, and nearly two-thirds of the participants (56%) believe it offers very good opportunities for travel.

Career Frustration

Italy matches the global average for complete job satisfaction at 17%. The work-life balance ratings in Italy are similarly close to average, with about two-thirds of participants (62%) feeling content with this aspect of their life. The number of

Country Report



Italy

participants in Italy satisfied with their working hours is only slightly below the worldwide average (59% and 65% respectively).

However, participants in Italy still seem to feel the effects of the financial crisis with just 21% describing the state of the local economy as good, as opposed to the 69% of expats worldwide. About half of the respondents (51%) are content with their job security, which is also lacking compared to the global average of 61%. The percentage of expats in Italy who feel at least satisfied with their career prospects is significantly lower than the worldwide average (26% compared to 40%).

Empty Purses

Italy performs poorly in our Personal Finance Index, ranking 60th out of 61 countries. Only 5% of respondents describe the cost of living as “very good” as opposed to the 14% that make the same claim worldwide. Along similar lines, only 30% of expats in Italy are mostly or even completely satisfied with their financial situation compared to 46% globally.

When asked if they feel as though their disposable income is sufficient for daily life, only 10% of respondents consider their income to be more than enough while the global average is 21%. In fact, about every third participant (36%) describes their income as not enough, while worldwide only one-fourth (24%) would say the same.

Friendly Neighbors

Italy falls just below average in the Ease of Settling In Index, ranking at 36th place. Only slightly more than half of the respondents (53%) find it easy to settle down in this country, while the global average is closer to two-thirds (61%). This may have something to do with the language barrier, as 71% agree that it is difficult to live in Italy without speaking the local tongue.

However, the local population is considered friendly (79% compared to the global average of 74%) and many participants feel at home in the local culture as well (72%).

The Little Ones








Family life in Italy is adequate with an overall positive feel for children’s health and safety. Italy ranks 24th out of 34 in

the Family Life Index. While the quality of education is considered decent, only 10% of respondents consider it to be very good in comparison to the global average of 22%.

Country Report

The Netherlands

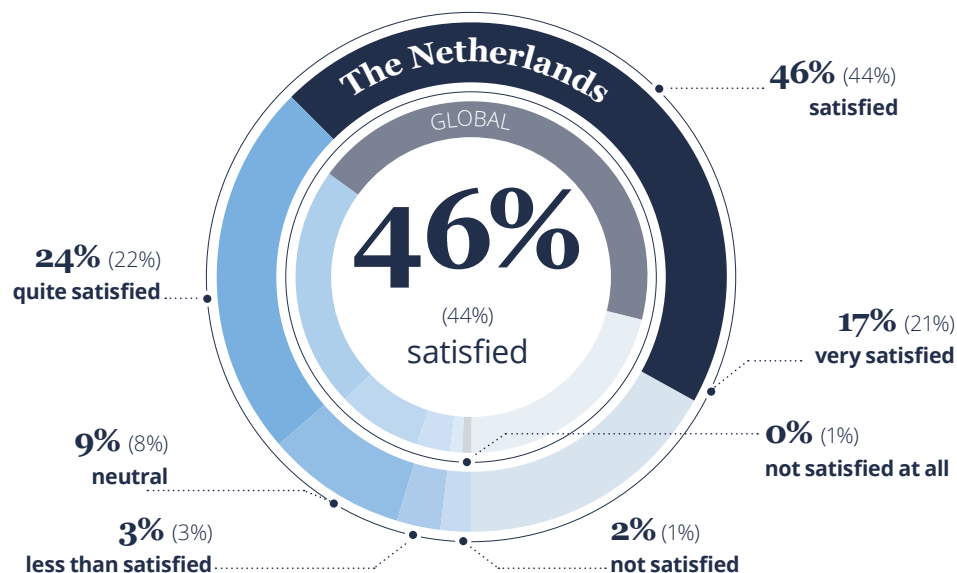
Ranking

Overall Index	23 (out of 61)	
Quality of Life	14 (out of 61)	
Ease of Settling In	42 (out of 61)	
Working Abroad	11 (out of 61)	
Family Life	14 (out of 34)	
Personal Finance	32 (out of 61)	
Cost of Living	32 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in The Netherlands?



Expatriate stats The Netherlands (vs. global average)

Gender	69% female (53%) vs. 31% male (47%)
Average age	36 years (39.5 years)
Top 3 nationalities	US-Americans: 11% (13%) British: 7% (9%) Italians: 5% (6%)
Top 3 employment status	Employee/manager: 49% (47%) Student: 8% (5%) Looking for work: 8% (6%)
Top 3 income groups	USD 50,000-75,000: 26% (17%) USD 25,000-50,000: 20% (22%) less than USD 25,000: 18% (23%)
Average working hours	38.2 hours/week (41 hours/week)
Single in a relationship	36% singles (36%) 64% in a relationship (64%)

Not Just a Fairytale

Tulips, clogs, and coffee are just some of the things expats love about the Netherlands, followed closely by education, work, and transport options.

The Netherlands is often mentioned in popular media with reference to Neverland, the home of beloved children's character Peter Pan. And indeed, survey results suggest that, for expats, the Netherlands is not far from the idyllic paradise of the child protagonist's country. And due to the lack of pirates and crocodiles, it is certainly safer, with an astounding 96% of participants feeling out of harm's way.

It is not only a safe country, but one in which expats can easily go exploring, as 95% of respondents agree that the

transport infrastructure is good. Placing 14th of 61 countries in the Quality of Life Index, the one thing that actually drags the Netherlands down is the weather. Only 3% of participants deemed it to be very good.

Families in the Netherlands

In the Family Life Index, the Netherlands ranks 14th of 34. Standing on equal footing with the global averages for childcare and family life, its education system is, for expats, something to be noted. Next to international schools (39%), respondents particularly favor local state schools (45%).

This decision correlates with the fact that 70% of expat parents believe the standard of education their children are receiving is either good or excellent in the Netherlands against the global average of 46%. Furthermore, over four-fifths (85%) consider their children safe and healthy whereas the worldwide average is only 72%.

Settling In in the Low Country

Regrettably, the fairytale (somewhat) ends here. Even though the largest percentage of those moving to the Netherlands do so for love (17%), it seems that expats have a

Country Report

The Netherlands

more difficult relationship with the rest of the country's population.

Throughout the world, 27% of expats either agree or even completely agree that making friends with the locals in their resident countries is easy, while just over half this percentage of respondents in the Netherlands (14%) feel the same.

Moreover, only 54% of participants find some sense of home and belonging in the Netherlands, which falls short of the global average of 63%. These facts already begin to explain why the Netherlands is found in the bottom third of the Ease of Settling In Index, coming 42nd out of 61.

For many countries, this distance between expatriates and the resident country/population can be explained by a language barrier. However, the same cannot be said for the Netherlands, where only 28% find the language difficult to learn and only 21% say that it can be hard to live in the country without speaking the local tongue.

Working for Captain Hook or Peter Pan?

Although the country draws the romantic, it looks like expats have also fallen in love with the Netherlands' working conditions. Ranking 11th of 61 on the Working Abroad Index, expats report a better work-life balance than the worldwide average. Over two-thirds (69%) are either satisfied or completely satisfied, compared to 63% on the global scale.

The Netherlands matches worldwide averages for nearly all aspects of our Personal Finance Index. It settles at 32nd of 61, just missing a place in the top half of this index. However, while 35% of expats the world over find the cost of living to be either good or very good, only 24% of respondents in the Netherlands express a similar sentiment.

Country Report



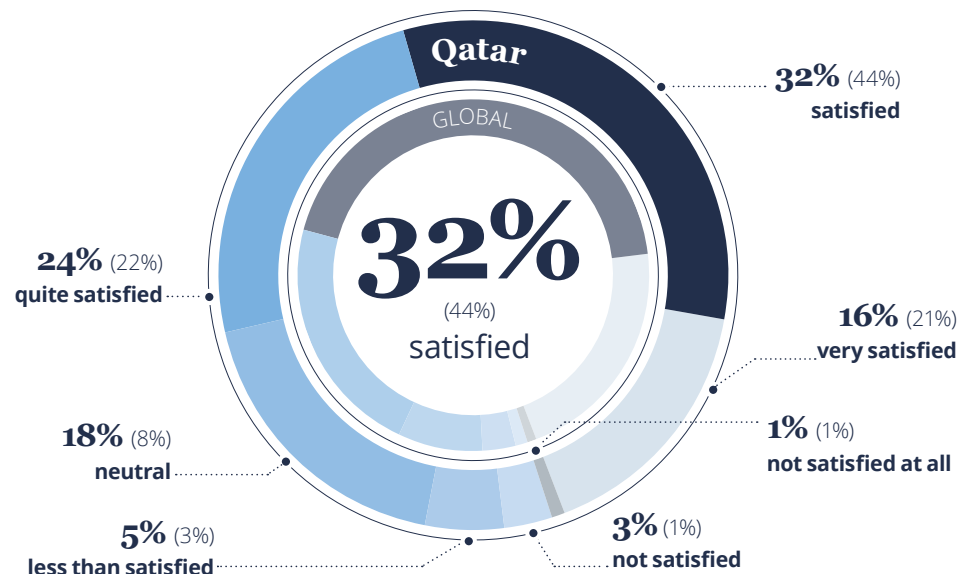
Ranking

Overall Index	58 (out of 61)	
Quality of Life	57 (out of 61)	
Ease of Settling In	51 (out of 61)	
Working Abroad	28 (out of 61)	
Family Life	33 (out of 34)	
Personal Finance	46 (out of 61)	
Cost of Living	51 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Qatar?



Expatriate stats Qatar (vs. global average)

Gender	31% female (53%) vs. 69% male (47%)
Average age	39.2 years (39.5 years)
Top 3 nationalities	Indians: 16% (6%) Filipinos: 9% (2%) British: 8% (9%)
Top 3 employment status	Employee/manager: 65% (47%) Teacher/academic staff: 9% (8%) Self-employed professional: 6% (6%)
Top 3 income groups	less than USD 25,000: 27% (23%) USD 25,000-50,000: 24% (22%) USD 100,000-150,000: 14% (13%)
Average working hours	44.8 hours/week (41 hours/week)
Single in a relationship	37% singles (36%) 63% in a relationship (64%)

Qatar Presents a Challenge

Reasonable medical care, good personal safety, and an above-average working life do not alleviate the difficult aspects of expat life in Qatar.

Getting used to life in Qatar seems to be a tricky feat to accomplish. While more than two-fifths of our respondents worldwide (44%) feel quite at home in the local culture of their host countries, just a quarter of our respondents in Qatar (26%) report the same. This is one of three factors which culminate in Qatar's place of 58th out of 61 in the Feeling Welcome sub-ranking.

Even after the initial adjustment period, resident expats seem to struggle at socializing with local residents. Just a third (33%) describe the Qatari friendliness

towards foreign residents as good or very good, which could explain why 45% disagree that making local friends is easy; more than double the global average of 22%.

There is, however, one aspect of settling down that our respondents in Qatar describe positively. Only one in seven (14%) thinks that not knowing the language makes it difficult to live there. Worldwide, more than three times as many expats (45%) consider this an issue in their host countries.

Economy and Careers

The biggest factor in Qatar's number 28 ranking in our Working Abroad Index seems to be the state of the country's economy. In this respect, almost none of the resident expatriates (1%) is in any way dissatisfied, and close to three-fifths (58%) are even completely satisfied. As such, Qatar fares much better than the global averages of 17% and 25%, respectively.

Apart from the economy, however, Qatar does not rank well in other aspects of working life. For instance, around the

Country Report

Qatar

world, just one in ten of our participants (9%) is truly dissatisfied with their job. In Qatar, meanwhile, the portion of expats who harbor similar concerns amounts to just about one in six (15%).

High Safety

Outside work, Qatar-based respondents do seem to be more at peace. A mere 2% find the political stability and peacefulness of the country in any way bad. As a result, almost three in five (57%) feel completely safe; quite a healthy amount compared to the global average of 46%.

In the same vein, the evaluation of the quality of medical care is more or less on par with the global average. A little more than half of respondents in both Qatar (51%) and worldwide (53%) describe medical care in their respective host country as good or excellent. What pulls Qatar into the lower half (39th) of the Health and Safety ranking, a subcategory of our Quality of Life Index, seems to be the dry, hot, Qatari desert climate, which only every sixth expat (15%) enjoys.

Poor Education System

Outperforming only its neighbor Saudi Arabia, Qatar ranks 33rd out of 34 in our Family Life Index. In particular, resident expats are displeased with the lack of education options: Only one in seven (14%) agrees that these are easily available. Further, two-thirds of our respondents (66%) find education in Qatar difficult to afford.

On the plus side, however, participants seemingly do not feel they need to worry too much about the health and safety of their children. Compared to the global average (59%), only a slightly lower fraction of expatriates in Qatar (57%) describe it as good or very good.

Financial Woes

The cost of education is not the only financial problem survey participants in Qatar are expressing.

First, almost half (47%) find housing affordability bad or very bad. In comparison, on average, just under one-fifth of worldwide respondents (18%) share this concern.

Second, only one in seven Qatar-based expats (14%) describes the general cost of living as good or excellent; globally, the average is over one in three (35%).

Moreover, despite Qatar's unparalleled GDP per capita¹, expatriates there seem to earn no more than the global expat average.










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

Country Report

Saudi Arabia

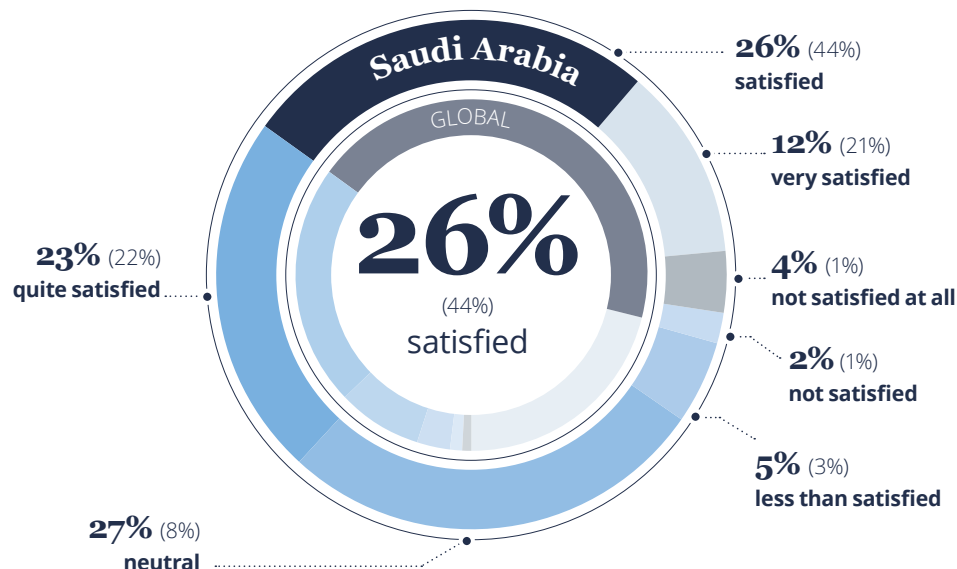
Ranking

Overall Index	60 (out of 61)	
Quality of Life	59 (out of 61)	
Ease of Settling In	60 (out of 61)	
Working Abroad	53 (out of 61)	
Family Life	34 (out of 34)	
Personal Finance	20 (out of 61)	
Cost of Living	18 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Saudi Arabia?



Expatriate stats Saudi Arabia (vs. global average)

Gender	20% female (53%) vs. 80% male (47%)
Average age	38.9 years (39.5 years)
Top 3 nationalities	Indians: 17% (6%) Pakistanis: 14% (2%) Filipinos: 9% (2%)
Top 4 employment status	Employee/manager: 63% (47%) Other: 9% (6%) Teacher/academic staff: 8% (8%) Self-employed professional: 5% (6%)
Top 3 income groups	less than USD 25,000: 37% (23%) USD 25,000-50,000: 20% (22%) USD 50,000-75,000: 15% (17%)
Average working hours	44.3 hours/week (41 hours/week)
Single in a relationship	31% singles (36%) 69% in a relationship (64%)

Life Above the Ocean of Oil

A low scorer in our survey, Saudi Arabia only places well in Personal Finance; it seems that the wealthy nation is not the easiest place for expats.

Renowned for its seemingly endless oil deposits and regarded as the cradle of Islam, the Kingdom of Saudi Arabia remains a constant presence on news outlets. The country finds itself at the bottom of the tables across nearly all of our survey indices, culminating in its second from last position in the overall country ranking. However, Saudi Arabia's strong economy in particular has drawn people from all corners of the globe, for better or for worse.

Quality of Life

Only 22% of expats living there are satisfied with the available leisure activities and it seems hard to get to places with more facilities; just 56% are satisfied with the opportunity to travel, 29% less than the global average. In terms of medical facilities, just over a third (38%) find them to be good or excellent in comparison to the worldwide average of 53%.

Expats here are similarly less inclined to feel contented with their life abroad and only 38% of our participants in Saudi Arabia are

particularly satisfied with it, a striking figure when cast in the light of the global average of 65%.

Friendship and Culture

Expats express a strong sense of isolation in Saudi Arabia. The country consistently ranks well below average in nearly all aspects of adjustment, which lands it just second from the bottom in the Ease of Settling In Index (60th of 61).

Not only do expats here report local resident friendliness to be half that of the global

average (only 26% consider them to be either very friendly or friendly), participants find it very hard to become friends with Saudi Arabians; only 4% of them describe their social group as mostly local residents.

The sense of isolation is worsened by an alien culture, to which only 16% find it easy to adjust, compared to the global average of 41%. Thus, in terms of percentage, less than half as many expats (18%) feel at home in their host country than expats around the world (44%).

Family Life

The greatest expat indictment of Saudi Arabia is its lack of family friendliness. Accordingly, the country ranks very last on the Family Life Index. A much higher percentage of expats there (19%) are dissatisfied with their children's general well-being than the global average (6%), and only 55% feel that their children's health and safety is in good hands, compared to the global average of 72%.

Furthermore, expats indicate that the country can be detrimental to family life. One in five (21%) is unhappy with the state

of their familial lifestyle in Saudi Arabia, dwarfing the worldwide average of 8%.

Moreover, expats also find supporting a family expensive in Saudi Arabia, and only 14% regard education as easily affordable. However, this may be due to the type of institutions they are choosing. Just 4% of respondents are sending their children to local state schools (less than a sixth of the global average of 30%). Instead, 65% opt for international schools.

Living to Work or Working to Live?

For Saudi Arabia, it is not all negative. After all, the country ranks in the top third of the Personal Finance Index (20th of 61). It is on par with the global average for affordability of housing and even beats the global average of the cost of living, which three in five respondents consider favorably.

Participants are also content with, and optimistic about, the country's economy. Slightly under half (44%) agree it is excellent, in contrast to a quarter (25%) of worldwide expats saying the same about their own resident countries.








Unfortunately, Saudi Arabia drops to the bottom of the tables once more in the Working Abroad Index, placing 53rd of 61. Not only are respondents less satisfied with their work-life balance than the worldwide average, only 11% find complete satisfaction in their occupation and just one in three (31%) are happy with their career prospects.

Moreover, while the country is quite wealthy, this fact is not reflected in the expat population's bank balances. According to our results, the highest percentage of participants in Saudi Arabia (37%) earn less than USD 25,000.

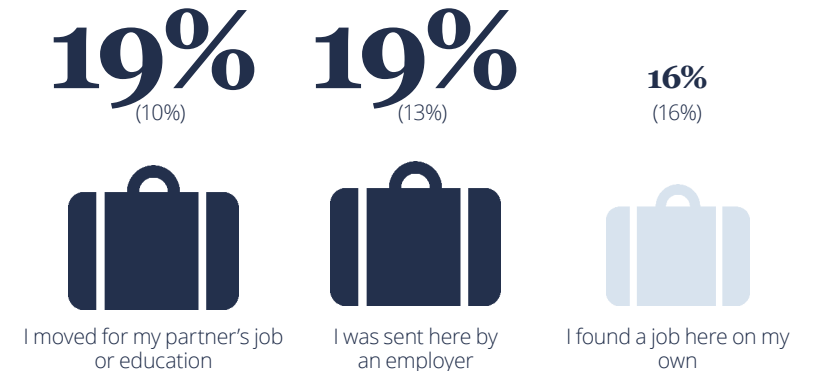
Country Report

Singapore

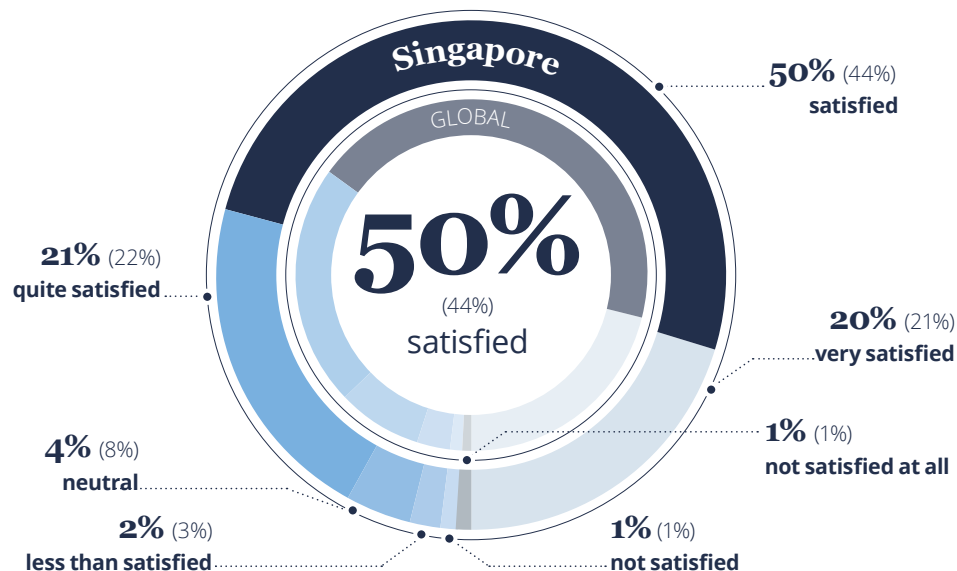
Ranking

Overall Index	6 (out of 61)	
Quality of Life	6 (out of 61)	
Ease of Settling In	23 (out of 61)	
Working Abroad	10 (out of 61)	
Family Life	6 (out of 34)	
Personal Finance	36 (out of 61)	
Cost of Living	56 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Singapore?



Expat stats Singapore (vs. global average)

Gender	61% female (53%) vs. 39% male (47%)
Average age	36.3 years (39.5 years)
Top 3 nationalities	Indians: 16% (6%) Germans: 10% (6%) US-Americans: 9% (13%)
Top 3 employment status	Employee/manager: 62% (47%) Entrepreneur/business owner: 8% (7%) Teacher/academic staff: 7% (8%)
Top 3 income groups	USD 50,000-75,000: 25% (17%) USD 100,000-150,000: 17% (13%) USD 25,000-50,000: 16% (22%)
Average working hours	44.1 hours/week (41 hours/week)
Single in a relationship	34% singles (36%) 66% in a relationship (64%)

With Money Comes Quality

Despite high living expenses, expatriates based in Singapore are happy with their well-being, health, safety, family life, work, and more.

There is a lot to like about living in Singapore, according to our resident expatriates and evidenced by the country's sixth place in our overall ranking. Singapore also ranks sixth in our Quality of Life Index, with, for example, more than three in four (76%) describing the quality of medical care as good or even very good. This is considerably higher than the global average (53%).

Furthermore, two-thirds of our survey participants in Singapore (64%) deem the political stability very good and the country

very peaceful. This might explain why nearly nine in ten (87%) also feel extremely safe in Singapore; a feeling just 46% of global respondents share.

Of the 61 countries in the survey, Singapore furthermore ranks highly in both our sub-indices on Travel and Transport (4th) as well as Health and Safety (4th).

Everything Comes at a Price

Respondents indicate, however, that the downside to life in Singapore is the high living

expenses. Just under one-sixth (15%) think positively of housing prices in Singapore, which is far less than the global average of 50%. Likewise, only 8% of Singapore-based respondents describe the general costs of living as good or very good.

This puts Singapore below average in the Personal Finance Index at 36th place. It should be noted, however, that 44% of resident expats feel their disposable income is enough or even more than enough to cover their expenses. This compares

Country Report



quite well to the global average of 45%. An explanation for this might be the fact that 40% of resident expats have a household income of more than USD 100,000 per year.

Children Completely Safe

As with general living expenses, expats seem to find childcare and education expensive in Singapore. Only half as many participants in Singapore (14%) find childcare easily affordable compared to the global average (29%). Roughly the same goes for education (11% to 29%).

The money seems to be well spent, however, as Singapore ranks 2nd out of 34 in the Quality of Education subcategory of our Family Life Index, below only Switzerland.

When it comes to the health and safety of children, one in ten of all our participants worldwide (11%) worries at least somewhat. In Singapore, no respondents express any such concerns. The same holds true for their children's general well-being, and these factors likely explain why Singapore ranks highly in our Family Life Index (6th out of 34).

A Healthy Economy

In terms of work, Singapore makes it into our top ten countries. In large parts, this appears to be because of the state of the Singaporean economy. Only 2% of resident expats consider it in any way bad. Of our global respondents, 17% think negatively of the economy in their respective countries of residence.

Settling In Not an Issue

Singapore ranks well in the top half when it comes to settling in (23rd). Its comparatively low ranking of 52nd in the Friendliness subcategory of our Ease of Settling In Index plays a large role in this. This may have something to do with the low number of expats (14%) who rate the Singaporean friendliness towards foreign residents as very good. The global average is higher at 25%.

Nevertheless, our respondents seem to have little trouble getting used to life in Singapore. One in three (33%) completely agrees that settling down in Singapore is easy, which is almost double the global average (17%).

With four official languages¹, including English and Mandarin, it is no surprise that only 41% of expats in Singapore feel the need to improve their local language skills, compared to a global average of 71%.










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

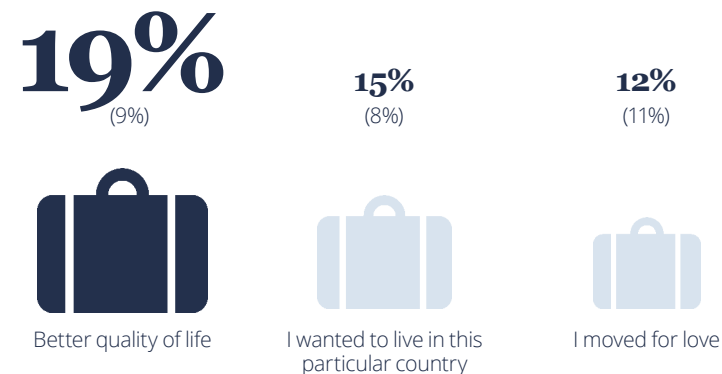
Country Report

Spain

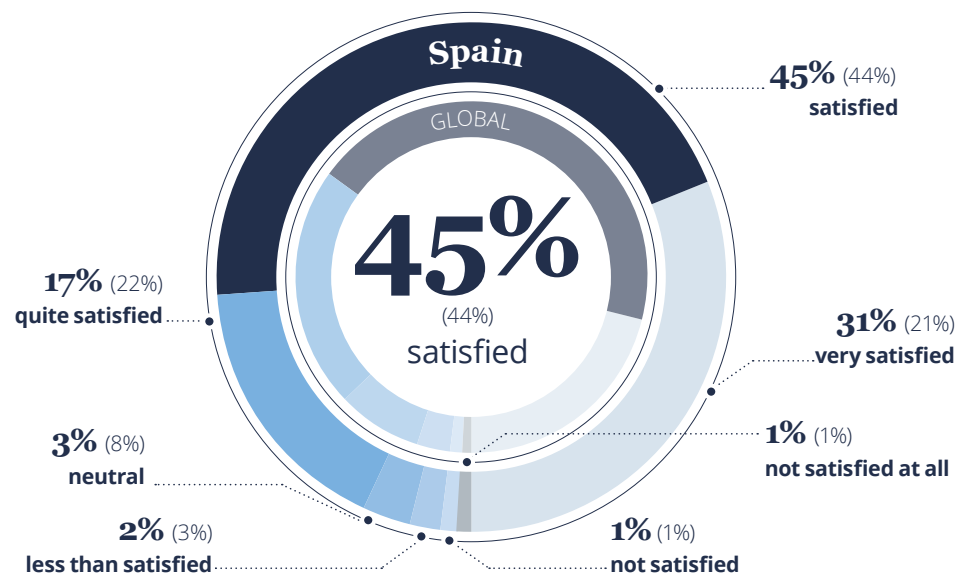
Ranking

Overall Index	7 (out of 61)	
Quality of Life	2 (out of 61)	
Ease of Settling In	2 (out of 61)	
Working Abroad	56 (out of 61)	
Family Life	11 (out of 34)	
Personal Finance	55 (out of 61)	
Cost of Living	12 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Spain?



Expat stats Spain (vs. global average)

Gender	65% female (53%) vs. 35% male (47%)
Average age	42 years (39.5 years)
Top 3 nationalities	British: 19% (9%) US-Americans: 10% (13%) Germans: 6% (6%)
Top 3 employment status	Employee/manager: 34% (47%) Teacher/academic staff: 10% (8%) Freelancer: 10% (5%)
Top 3 income groups	less than USD 25,000: 32% (23%) USD 25,000-50,000: 31% (22%) USD 50,000-75,000: 16% (17%)
Average working hours	38.4 hours/week (41 hours/week)
Single in a relationship	44% singles (36%) 56% in a relationship (64%)

The Bright Side of Life

Ranking 7th overall, Spain brings sun, friendly people and leisure to the table, but cannot keep up when it comes to economy and job prospects.

In Spain, expats know how to enjoy life. Except for Switzerland, it tops all other countries on the Quality of Life Index. To start off, less than 1% of participants describe the climate as bad, and just 2% have negative sentiments towards their personal safety. An impressive 91% are content with available leisure activities, which correlates well with Spain's rank at number three in the Leisure Options subcategory of our Quality of Life Index.

Where to Next?

Keeping up with the trend of European nations, Spain offers decent transport options. Only 5% claim to be unhappy with the local transport infrastructure. In comparison, one-fifth of participants globally find transport infrastructure to be poor.

Opportunities to travel abound as well; 94% of expats in Spain consider their opportunity to travel positively, compared to 85% of expats worldwide who agree.

Safety First

Medical care is also rated highly with just 6% of expats having complaints, compared to the global average of 16%. General satisfaction with Spain's political stability and peacefulness is only separated from the global average by one percentage point (79% and 78%). Moreover, the majority of respondents (94%) are confident in their personal safety. Globally, 85% feel the same way.

Country Report



Let's Be Friends

Spain also ranks second in the Ease of Settling In Index, edged out for number one by Mexico. The majority of respondents (82%) agree to feeling "at home" in the local culture. This is a drastic increase from the global average of 63%. Furthermore, just 9% find it difficult to settle down in this country, which is less than half compared to respondents worldwide (20%).

Spaniards seem to exude friendliness, as 88% of respondents describe the welcoming nature of the Spanish population positively. Just one in twenty expats (5%) find that there is an unfriendly attitude towards foreign residents, far below the global average of 13%.

Expats also find that it is relatively easy to get used to the culture in Spain (82%) and to learn the local language (71%), exceeding the global averages by twenty and thirty-two percentage points, respectively.

Complicated Job Search

However, Spain ranks on the other side of the spectrum in the Working Abroad Index (56th of 61). The survey results indicate that

this is mostly due to the unacceptable state of the local economy. More than half (55%) consider it to be bad while globally only 17% feel the same way about the state of the economy in their respective host country.

Career prospects also play a role in Spain's low ranking in the Working Abroad Index. Just 44% of respondents are satisfied with their career prospects. About two-thirds of their colleagues worldwide (59%) feel the same.

Cash Flow

Spain stumbles equally as much in the Personal Finance Index, ranking 55th out of 61. Respondents tend to be more unsatisfied (24%) with their financial situation than the global average (17%). For instance, only one in ten participants (12%) consider their disposable income more than enough to cover daily costs.

Worldwide, more than one-fifth (21%) say the same.

However, woes over personal finance are not limitless. Globally, three times the percentage of expats claim their cost of

living to be bad compared to those residing in Spain (30% to 10%). Housing is also considered to be fairly affordable with 72% of participants agreeing to this statement, whereas, on a global scale, only 50% say the same.

Strollers and Pacifiers








Though finances shatter the fairytale illusion of sunny Spain, it is still described as a decent place for families. Only 1% of respondents have experienced an unfriendly attitude towards families with children.

Furthermore, only 2% of participants in Spain view the state of children's health and safety to be in danger. This deviates heavily from the 11% of respondents globally who believe this to be the case in their countries of residence.

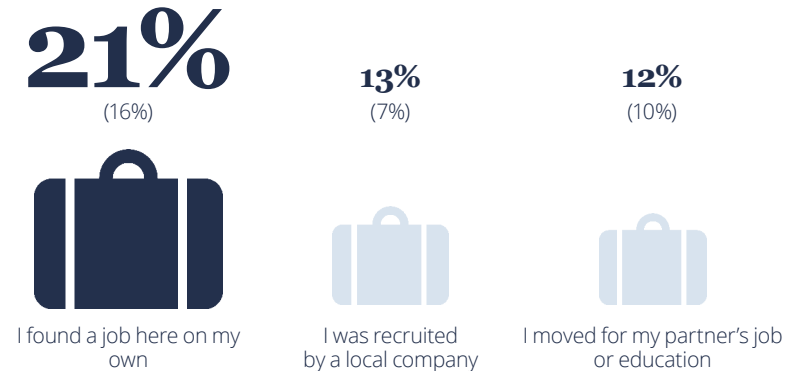
Country Report

Switzerland

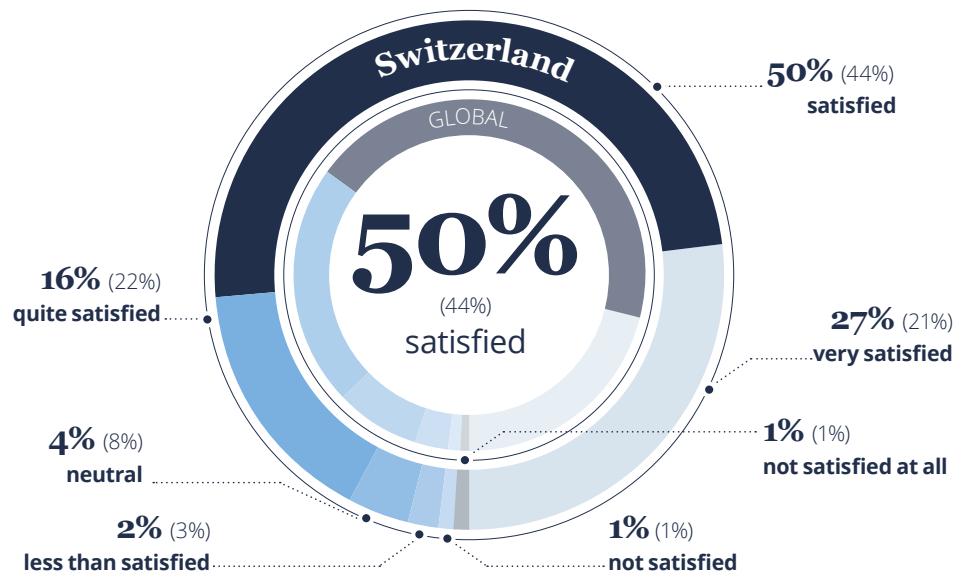
Ranking

Overall Index	4 (out of 61)	
Quality of Life	1 (out of 61)	
Ease of Settling In	53 (out of 61)	
Working Abroad	4 (out of 61)	
Family Life	20 (out of 34)	
Personal Finance	8 (out of 61)	
Cost of Living	58 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Switzerland?



Expats stats Switzerland (vs. global average)

Gender	64% female (53%) vs. 36% male (47%)
Average age	38 years (39.5 years)
Top 3 nationalities	US-Americans: 11% (13%) Italians: 9% (3%) Germans: 9% (6%)
Top 3 employment status	Employee/manager: 58% (47%) Looking for work: 9% (6%) Entrepreneur/business owner: 6% (7%)
Top 3 income groups	USD 100,000-150,000: 31% (13%) USD 150,000-200,000: 15% (6%) USD 75,000-100,000: 13% (13%)
Average working hours	42.3 hours/week (41 hours/week)
Single in a relationship	41% singles (36%) 59% in a relationship (64%)

Switzerland First in Quality of Life

It's peaceful, healthy, and safe living in Switzerland, according to our expat survey respondents, as well as easy to get around.

Switzerland's number one ranking in the Quality of Life Index is predominantly due to its high position in our subcategories for Travel and Transport as well as for Health, Safety, and Personal Well-Being – in both, Switzerland ranks 1st out of the 61 countries in our survey.

Participants appreciate the opportunity to travel while living in Switzerland: 69% of them rate it as very good compared to a global average of 47%. Further, it is not difficult to do so: three in four (76%) of our respondents feel Switzerland's transport

infrastructure is excellent; this figure is almost two and a half times the global average of 31%.

Switzerland also appears to be twice as peaceful (83% compared to a global 40%), which may explain why four out of five expats (80%) consider themselves very safe – a significantly higher proportion than the global 46%. Should medical care be necessary, half of our respondents (51%) are confident that it is of very high quality, whereas the worldwide average of such confidence is 27%.

Settling In

Switzerland does, however, struggle in some areas. It ranks 53rd out of 61 countries for Ease of Settling In. This appears largely due to the attitudes and friendliness of the locals towards foreign residents. Only about one in three participants (31%) is happy with the Swiss' friendliness towards foreigners, which is noticeably less than the average of one in two (54%).

In particular, they find it hard to make local friends. On average about a third of our expats (35%) have this problem, but

Country Report

Switzerland

in Switzerland the figure is much higher at 58%.

Finances

The cost of living in Switzerland also seems to displease many respondents. Twice as many (63%) as the global average (30%) rate it negatively. As such, Switzerland is the fourth most expensive country on our survey in which to live, following Nigeria, Israel, and Norway.

Interestingly, however, more expats in Switzerland (54%) say they have “enough” or “more than enough” disposable income for daily life compared to the rest of the world (45%) – possibly because almost two thirds (64%) have a household income of over USD 100,000, which is significantly higher than the quarter of participants (25%) earning that much globally.

Thus, about three-quarters of Swiss expats (77%) rate their personal financial situation positively; the global average is lower at 67%. Accordingly, Switzerland ranks 8th out of 61 on the Personal Finance Index.

Expats in Switzerland are not worried about the state of the economy either. An incredible 71% of them rate it as excellent compared to the global 25%. And, with above-average satisfaction with working hours and work-life balance putting Switzerland at 4th out of 61 on the Working Abroad Index, it is unlikely our respondents are thinking of leaving anytime soon. In fact, over a third (37%) say they are planning on staying “possibly forever”. On average, about one in four expats around the world (26%) has similar plans.

Families

Particularly in the latter case, family-related factors are worth consideration. Switzerland ranks 20th out of 34 on the Family Life Index. Expats with kids find childcare options limited (54%) and costly (70%), significantly more so than the global averages of 31% and 35% respectively. The cost and availability of education options, however, are fairly comparable to the rest of the world.








Switzerland really stands out positively, though, with its very high quality of education – ranked 1st in the world – and

the health and safety of kids. Nine in ten expats in Switzerland rate “children’s health and safety” positively.

Country Report

Thailand

Ranking

Overall Index	22 (out of 61)	
Quality of Life	30 (out of 61)	
Ease of Settling In	30 (out of 61)	
Working Abroad	38 (out of 61)	
Family Life	21 (out of 34)	
Personal Finance	21 (out of 61)	
Cost of Living	2 (out of 61)	

Top 3 reasons for relocating (vs. global average)

13%
(6%)



I simply enjoy living abroad

12%
(16%)



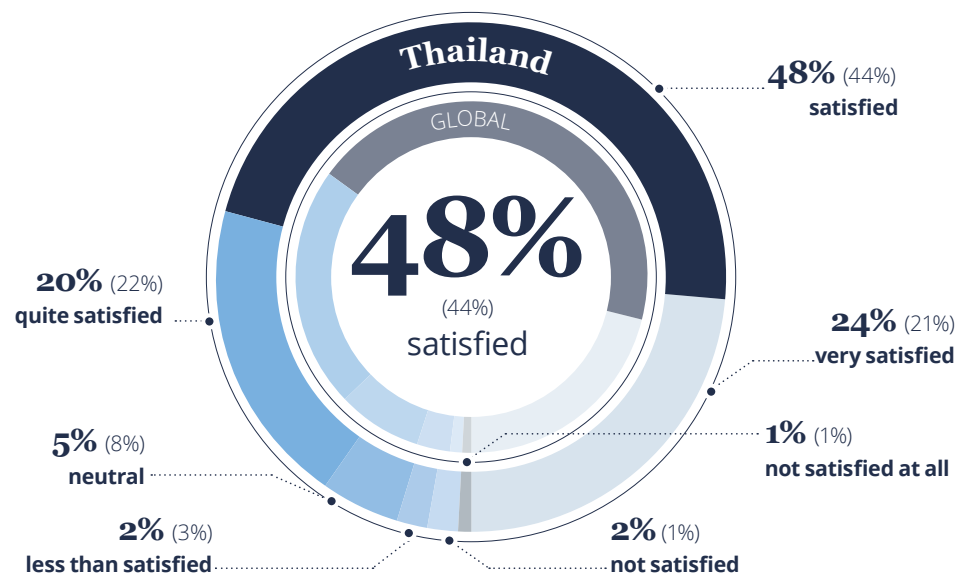
I found a job here
on my own

12%
(9%)



Better quality of life

How satisfied are expats with life in Thailand?



Expat stats Thailand (vs. global average)

Gender	34% female (53%) vs. 66% male (47%)
Average age	47 years (39.5 years)
Top 3 nationalities	US-Americans: 18% (13%) British: 15% (9%) Australians: 9% (4%)
Top 3 employment status	Employee/manager: 25% (47%) Retiree: 18% (4%) Teacher/academic staff: 14% (8%)
Top 3 income groups	less than USD 25,000: 33% (23%) USD 25,000-50,000: 22% (22%) USD 50,000-75,000: 12% (17%)
Average working hours	40 hours/week (41 hours/week)
Single in a relationship	31% singles (36%) 69% in a relationship (64%)

Thailand for Life

Thailand's low cost of living, high standard of medical care, and friendly local people make it a popular retirement destination.

It's not just backpacking students on a gap year who are drawn to Thailand's stunning environment, white, sandy beaches, and crystal clear waters. And, given its location in the heart of South-East Asia, it is a great base from which to travel. Almost all of our expat survey respondents in Thailand (95%) rated "opportunity to travel" positively. Some did, however, feel let down by the local transport infrastructure: Only 16% rate it as excellent, which is about half the global average (31%).

Bartering with Baht

Nevertheless, Thailand redeems itself with its low cost of living. Three quarters of our respondents (74%) consider Thailand's cost of living to be good or excellent, a claim which is only made by a third of expats worldwide (35%) in regard to their host countries.

This result makes Thailand the second-cheapest country in which to live in our survey, beaten only by Ecuador. The cost of housing also reflects this fact. On a global scale, only an average of 50% of those

surveyed consider housing in their resident country affordable. In Thailand, however, 85% of our respondents are happy with the affordability of the housing market.

Still, given how good the weather is, it is unlikely they spend a lot of time indoors. Four out of five expats (81%) rate the weather and climate in Thailand favorably – a noticeable difference to the global three out of five (64%).

Country Report

Thailand

Tongue Twister

Our respondents do, however, have trouble learning the Thai language: only 13% consider it in any way easy. This is three times less than the global average of 39%. Fortunately, this does not appear to be too much of a problem, as only about one in ten (10%) strongly agrees that life in Thailand is difficult without speaking the local language. Worldwide, one in five expats (19%) say the same of their host countries.

Those encountering difficulties can, however, likely rely on the Thai people to assist them. Around the globe just over half our survey participants (55%) find their respective local population friendly. In Thailand, though, that figure is closer to three quarters (73%).

Careers and Commerce

It is only unfortunate that the economy cannot be entirely powered by the friendly nature of its workers. Less than half the expats in Thailand (48%) have any confidence in its economy, which contrasts sharply with the global average of over two-thirds (69%).

Moreover, only two in five (42%) are at least somewhat satisfied with their career prospects, while three in five of their global colleagues (59%) feel similarly. Given, however, that about one in five expats in Thailand (18%) is a retiree, perhaps some need not think about their career at all!

Staying Healthy

Medical care is an important factor when deciding on a destination - not only for retirees. Thus, it is certainly worth noting that seven out of ten expats in Thailand (71%) consider the in-country medical care good or excellent, which is almost half-as-good-again as the global average (53%).

Of course, an ounce of prevention is worth a pound of cure, which is why it is worth avoiding Bangkok whenever there is any political unrest. Expats' negative perception of "political stability and peacefulness" in Thailand is over four times (46%) that of the global average (11%). Nevertheless, 84% feel positive about their personal safety, which is almost perfectly on par with the global average of 85%.

Country Report



Turkey

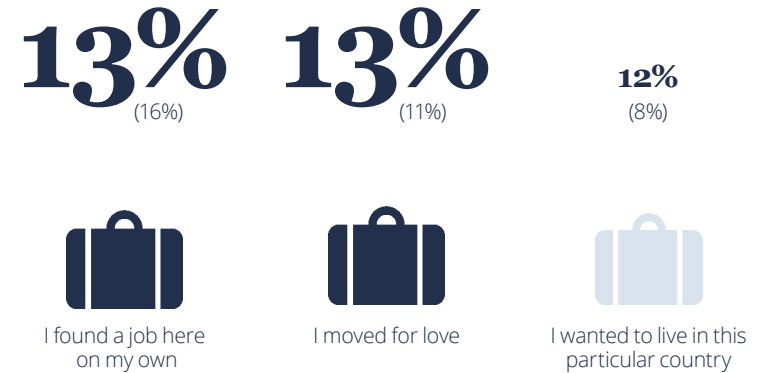


Expats Insider
The InterNations Survey

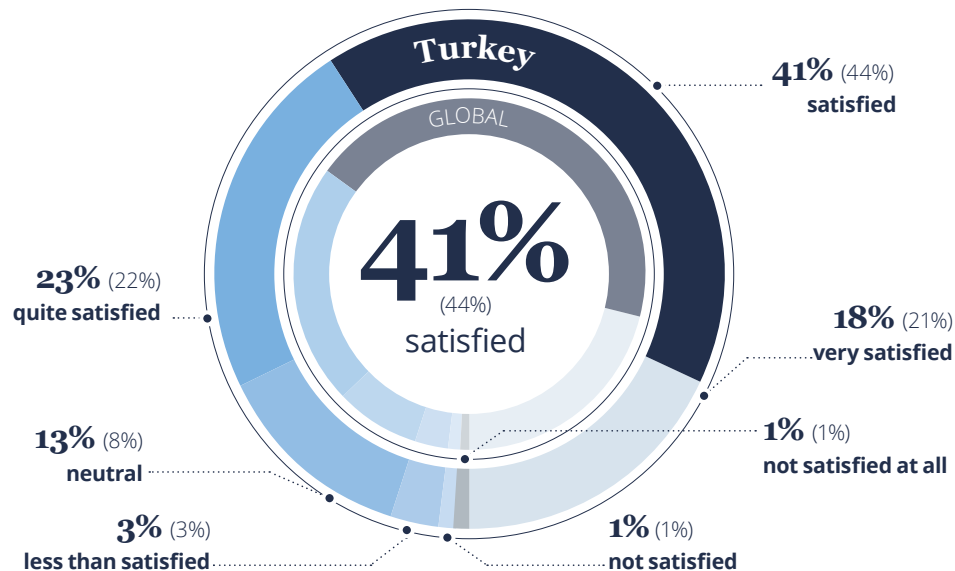
Ranking

Overall Index	49 (out of 61)	
Quality of Life	39 (out of 61)	
Ease of Settling In	39 (out of 61)	
Working Abroad	47 (out of 61)	
Family Life	31 (out of 34)	
Personal Finance	37 (out of 61)	
Cost of Living	24 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in Turkey?



Expats stats Turkey (vs. global average)

Gender	56% female (53%) vs. 44% male (47%)
Average age	40 years (39.5 years)
Top 3 nationalities	US-Americans: 19% (13%) British: 11% (9%) Iranians: 8% (1%)
Top 3 employment status	Employee/manager: 33% (47%) Teacher/academic staff: 20% (8%) Entrepreneur/business owner: 7% (7%)
Top 3 income groups	less than USD 25,000: 35% (23%) USD 25,000-50,000: 32% (22%) USD 50,000-75,000: 12% (17%)
Average working hours	40.7 hours/week (41 hours/week)
Single in a relationship	43% singles (36%) 57% in a relationship (64%)

Big Hearts and Instability

A friendly population welcomes expats to Turkey, but this may not be the place to find work or a place to bring the children.

Turkey just misses the middle of the pack for the Quality of Life Index, ranking 39th out of 61 countries. Expat participants describe Turkey's quality of medical care, available leisure activities, transport, and personal safety to be almost on par with the global average.

Peace Out

The outliers include climate as well as political stability and peacefulness. The majority of respondents (87%) are content with the weather in Turkey, while, globally, only 64% feel the same. However, participants are

less pleased with Turkey's political stability. Only two in five (40%) consider the country to be politically stable and peaceful, while the global average is 78%.

Welcoming Population

In the Ease of Settling In Index, Turkey once again finds itself 39th out of 61 countries. The percentage of respondents that favorably describe feeling "at home" in Turkey, making new friends, and getting used to the local culture only deviate from global percentages by, at most, three percentage points.

However, just over half of our participants (53%) find it easy to settle down in Turkey, while 61% of worldwide respondents feel the same way about their country of residence. Results indicate that this may have something to do with knowledge of the local language.

Around two-thirds (62%) find it difficult to live in Turkey without speaking the local language, which does not compare favorably to the global average of 45%. Moreover, six in ten respondents consider

Country Report



Turkey

learning the local language difficult, while the global average is 43%.

On the other hand, Turkey's population is described as friendly, especially towards foreign residents (82% respectively).

Work Frustration

Turkey nears the bottom of the tables with regard to the Working Abroad Index at 47th out of 61 countries. Though participants in Turkey nearly match the global average for career prospect satisfaction (58% versus 59%), Turkey fails to provide much else for expats in this category.

Turkey-based expats consider the state of the economy to be bad, rating it worse than the global average (61% versus 69%). Overall job satisfaction and job security is similarly somewhat lacking at 60% and 55% respectively, while, globally, 67% and 61% of respondents feel the same way.

About one-third of respondents (35%) are dissatisfied with their working hours, which is nearly double the worldwide average of

19%. Furthermore, 56% are content with their work-life balance, while, globally, less than two-thirds (63%) feel the same.

Allowance Money

Turkey comes 37th in the Personal Finance Index, its best ranking. The percentage of participants who feel that their disposable income is enough to cover everything they need for daily life is equal to the global average at 76%. Respondents feel similarly when it comes to their financial situation in general.

Expats rate the cost of living well in comparison to the global average (63% versus 54%). Housing is also considered affordable among 62% of participants. Only half of all respondents globally feel the same.

No Playgrounds








All aspects of family life considered, the survey indicates that there may be better places to raise children. Ranking 31st out of 34 countries, Turkey struggles to provide an ideal family-friendly environment.

Two-thirds of local participants (66%) consider their children's health and safety to be good; however, this fails to meet the global average of 72%. Less than four in ten (38%) are content with the availability of childcare options and only 35% consider them easy to afford.

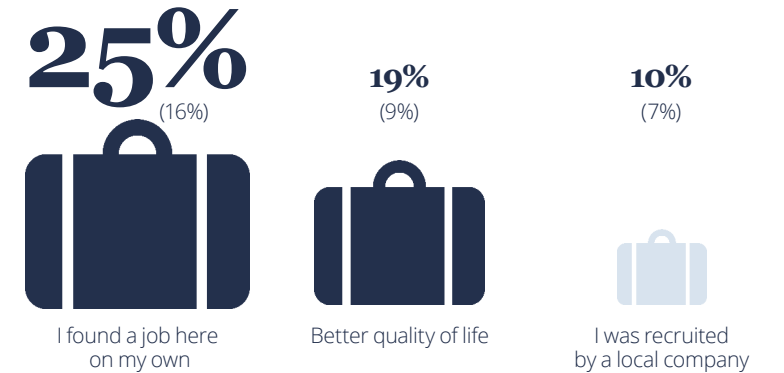
Similarly, just 40% of participants consider education options to be numerous and easily available, while the global average is just over half (52%). The quality of Turkish education also seems to be subpar with slightly less than half of respondents (49%) describing it as good; the global average is 64%. Furthermore, only 26% deem education easy to afford, which might at least partially be explained by the fact that a higher percentage of expats in Turkey send their children to international schools or local private schools (64% vs. a global average of 54%).

Nonetheless, the majority of participants (84%) experience a friendly attitude towards families with children, exceeding the global average of 78%.

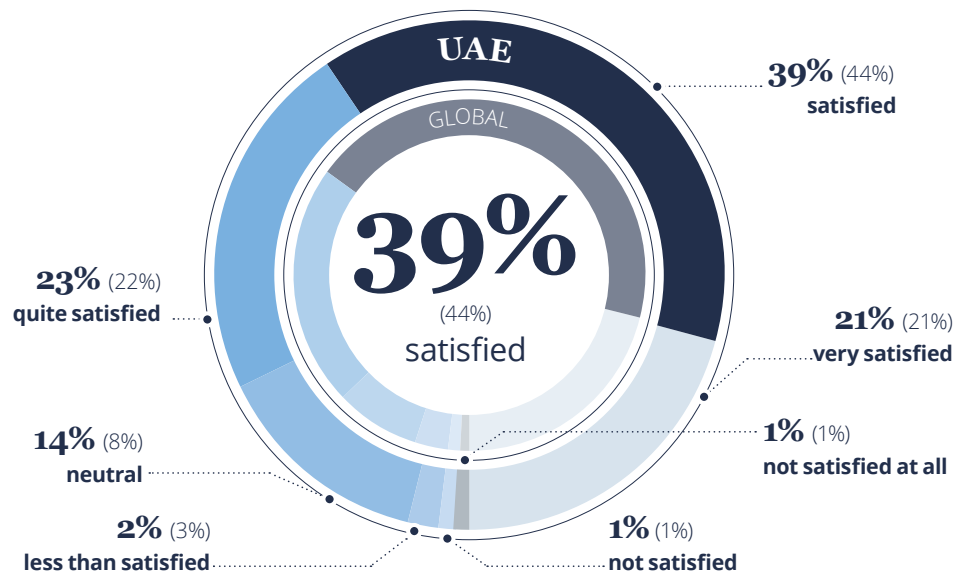
Ranking

Overall Index	33 (out of 61)	
Quality of Life	19 (out of 61)	
Ease of Settling In	21 (out of 61)	
Working Abroad	24 (out of 61)	
Family Life	18 (out of 34)	
Personal Finance	49 (out of 61)	
Cost of Living	40 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in UAE?



Expatriate stats UAE (vs. global average)

Gender	40% female (53%) vs. 60% male (47%)
Average age	37.8 years (39.5 years)
Top 3 nationalities	Indians: 23% (6%) Pakistanis: 9% (2%) Filipinos: 8% (2%)
Top 3 employment status	Employee/manager: 68% (47%) Entrepreneur/business owner: 6% (7%) Teacher/academic staff: 5% (8%)
Top 3 income groups	less than USD 25,000: 24% (23%) USD 25,000-50,000: 24% (22%) USD 50,000-75,000: 17% (17%)
Average working hours	45.6 hours/week (41 hours/week)
Single in a relationship	37% singles (36%) 63% in a relationship (64%)

The UAE: Gold or Silver?

Although Dubai, the City of Gold, is part of the UAE, expats are unsure of what carat the country is, landing it about halfway down our survey.

Rich in history and oil, expats find the United Arab Emirates is neither a bad nor a great country to relocate to. Continually finding a place in the low upper half of our survey, a poor display in the Personal Finance Index brings the country down to the 33rd position (of 61) in the overall country ranking.

However, ranking reasonably high in our Quality of Life Index at 19th position, expats indicate they enjoy living there. Among the top survey results speaking for a move to the UAE is a strong sense of personal

safety, which 90% rate to be either good or very good, and a stable political situation of which 69% agree is excellent. Moreover, three in five participants (68%) also find the availability of leisure activities to be good, making the UAE not just a safe place to live but a fun one.

United in Making it Easy

In one of the UAE's better categories, it ranks 21st of 61 for Ease of Settling In. Over three-fifths of respondents (63%) agree that the resident population is friendly to expats. However, for participants, it seems that it is

the friendliness of their foreign peers that makes the UAE something of a social hub.

Over three-fifths of expats in the UAE (67%) say their social group mainly consists of expats and only 1% report it consists mainly of local people (comparative world averages are 35% and 17%, respectively). However, this may have something to do with where respondents are going and the size of the expat community, which 83% identify to be large. Furthermore, 42% find they work alongside mostly expats and over four-fifths (82%) say they mainly meet people at work.

Country Report



Moreover, despite the fact that expats in the UAE consider it slightly more difficult to adjust to the local culture than the global average, they find it somewhat easier to create a new home. Respondents are more inclined to completely agree that they found it easy to settle down compared to expats worldwide (23% versus the global average of 17%). Furthermore, over half of expats in the UAE (61%) also agree that they found a sense of home in their host country.

Work and Finance

The UAE falls sharply behind global averages for all aspects of personal finance and the country places 49th of 61 in this index. Expats find it to be expensive and only 26% rate the affordability of housing to be good, just over half the worldwide average of 50%. Moreover, only about two in five (38%) view the cost of living to be in any way good, while on a global scale this is one in two (54%).

The country also falls short in terms of work life. It seems that in the UAE it is all work and no play with only 55% finding satisfaction in their work-life balance, notably below

the global average of 63%. With just 15% of participants in the UAE finding complete satisfaction in their careers, it seems the country's redeeming factor is the strength of its economy, which over half (52%) rate to be very good. Thus, the UAE ranks 24th out of 61 in the Working Abroad Index.

Education

At 18th of 34 on the Family Life Index, the UAE is often minimally ahead of global averages in the aspects of childcare, family life in general and education. What brings the country down is the expensiveness of the latter. Only 16% of respondents consider it affordable, less than one-quarter of the global average of 42%.

However, this seems mainly due to the type of facility parents are sending their children to, as less expats in the UAE are sending their children to local state schools compared to the global average (2% against the worldwide 30%). Instead, 66% opt for international schools.








Nevertheless, expats also argue that the UAE provides a good environment in which

to raise a child; 82% feel there is a friendly attitude towards families and 81% believe that their children are safe and healthy in the UAE.

Country Report

United Kingdom

Ranking

Overall Index	21 (out of 61)	
Quality of Life	27 (out of 61)	
Ease of Settling In	22 (out of 61)	
Working Abroad	17 (out of 61)	
Family Life	17 (out of 34)	
Personal Finance	41 (out of 61)	
Cost of Living	42 (out of 61)	

Top 3 reasons for relocating (vs. global average)

16%
(16%)



I found a job here
on my own

13%
(7%)



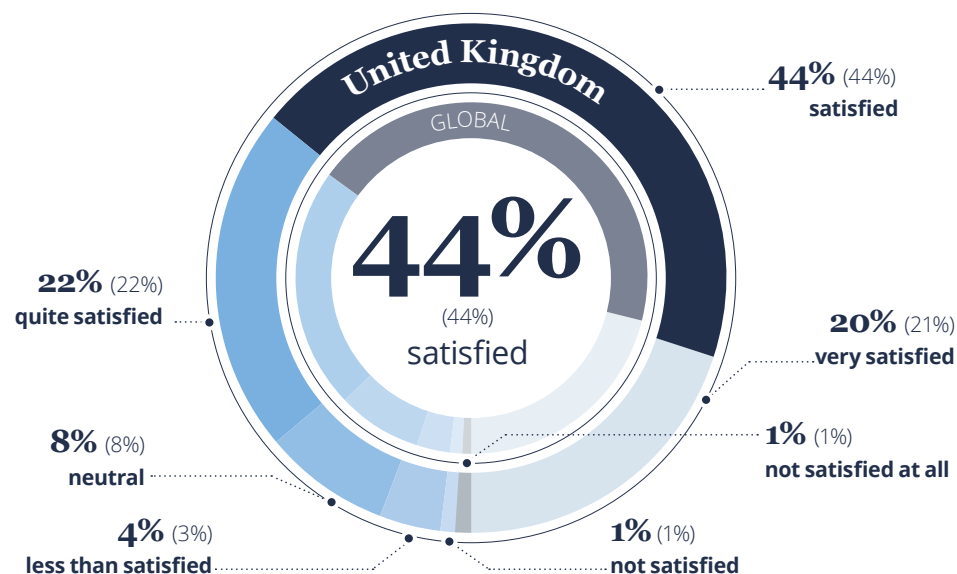
I moved here in order to go
to school or university

11%
(8%/11%)



I wanted to live in
this particular country/
I moved for love

How satisfied are expats with life in United Kingdom?



Expatriate stats United Kingdom (vs. global average)

Gender	68% female (53%) vs. 32% male (47%)
Average age	36.9 years (39.5 years)
Top 3 nationalities	Germans: 10% (6%) US-Americans: 9% (13%) French: 6% (4%)
Top 5 employment status	Employee/manager: 53% (47%) Self-employed professional: 8% (6%) Teacher/academic staff: 7% (8%) Looking for work: 7% (6%) Student: 7% (5%)
Top 3 income groups	USD 25,000-50,000: 22% (22%) less than USD 25,000: 19% (23%) USD 75,000-100,000: 16% (13%)
Average working hours	39.2 hours/week (41 hours/week)
Single in a relationship	45% singles (36%) 55% in a relationship (64%)

Opportunities and Cloudy Skies

The United Kingdom consistently ranks in the top third of the survey's main indices, that is, as long as money is not concerned.

When it comes to quality of life, the main downfall of the UK is the climate. A mere 28% of participants describe the weather favorably, which significantly falls behind the global average of 64%. That minor detail aside, the UK has plenty to offer expats.

Travel opportunities in the UK are almost unlimited. Only one in ten expats are unhappy with the transport infrastructure, notably exceeded by the global average of 20%. Additionally, only 2% of respondents are unsatisfied with available travel opportunities in general.

Similarly, safety only causes a sliver of concern in the UK. Just 1% of participants consider the UK unsafe, and the same small number find this country politically unstable or lacking peace.

Set Up Camp

Most respondents (71%) consider it a challenge to live in the UK without being able to speak English, however, only 3% deem it a difficult language to learn.

Furthermore, only 12% find it challenging to get used to the local culture, while one-

fifth of expats globally make the same claim. Thus, 70% of expats feel at home in the British culture, exceeding the global average of less than two-thirds (63%).

Employee of the Month

One of the categories in which the United Kingdom shines is the Working Abroad Index, ranking 17th out of 61 countries. The state of the economy is regarded favorably compared to the global average, with only 7% versus 17% rating it poorly.

Country Report

United Kingdom

Just one in seven participants (14%) view their job security unfavorably, whereas, globally, one-fifth feel the same. According to most respondents (69%), their career prospects in the UK are positive; only 59% feel the same worldwide.

Book Smart

The UK ranks well in the Family Life Index, 17th out of 34. The quality of and options for children's education in the UK are regarded as great, with positive ratings of 80% and 82% respectively. The global averages are significantly lower at 64% and 69%. Just over three in five expats (63%) also agree that education options are numerous and easily available.

Hardly any expats are unhappy with their children's well-being and a mere 4% are unsatisfied with family life in the UK in general. However, only about half the respondents (53%) are satisfied with the available childcare options and three in five find them difficult to afford, while, globally, only 35% of survey participants feel the same way.

Faltering Finances

The two times in which the UK fails to make the cut for countries ranked in the top third are the Personal Finance Index and our reverse Cost of Living ranking, where it can be found on position 41 and 42 respectively.

Just 40% of participants are content with the cost of living in general, which compared to the global average of 54%, isn't top third material. This could, in part, be due to expensive housing. Less than one-third of respondents (30%) agree that housing is affordable, while over half of the survey's participants globally (50%) feel the same way.

Nonetheless, money matters in the UK are not all below average. The percent of expats who are unhappy with their financial situation is on par with the global average. Furthermore, the percent of those who feel that their disposable income is enough to cover everything they need for their daily life only just misses the global average mark (43% and 45%).

Country Report



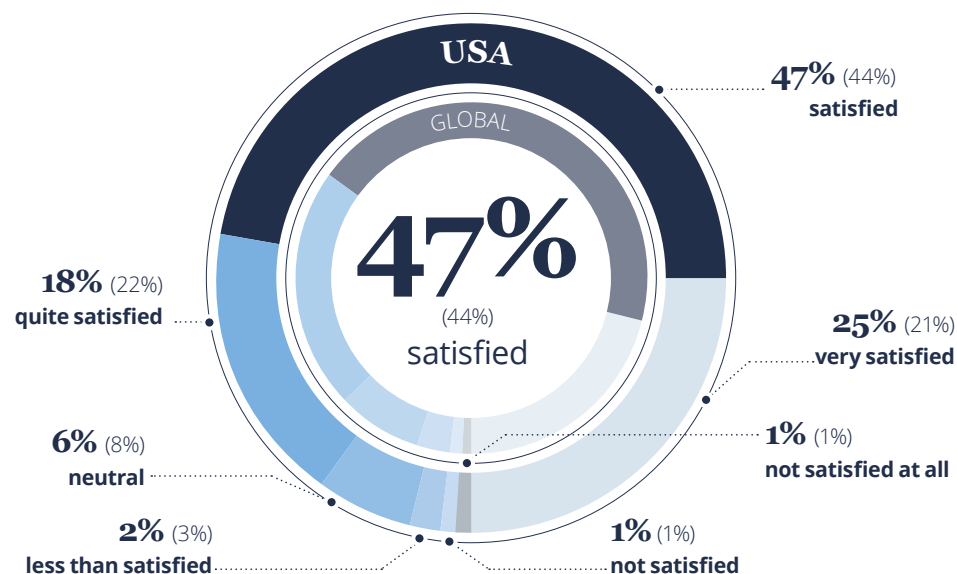
Ranking

Overall Index	5 (out of 61)	
Quality of Life	16 (out of 61)	
Ease of Settling In	4 (out of 61)	
Working Abroad	20 (out of 61)	
Family Life	12 (out of 34)	
Personal Finance	31 (out of 61)	
Cost of Living	22 (out of 61)	

Top 3 reasons for relocating (vs. global average)



How satisfied are expats with life in USA?



Expatriate stats USA (vs. global average)

Gender	62% female (53%) vs. 38% male (47%)
Average age	39.6 years (39.5 years)
Top 3 nationalities	Germans: 11% (6%) French: 6% (4%) British: 6% (9%)
Top 3 employment status	Employee/manager: 49% (47%) Self-employed professional: 7% (6%) Entrepreneur/business owner: 7% (7%)
Top 3 income groups	USD 50,000-75,000: 19% (17%) USD 75,000-100,000: 18% (13%) USD 100,000-150,000: 17% (13%)
Average working hours	42 hours/week (41 hours/week)
Single in a relationship	40% singles (36%) 60% in a relationship (64%)

Hit the Ground Running

Ranking 5th overall and no lower than 31st in any of our main indices, the United States presents a fun and convenient choice for expats.

Our respondents seem to have little trouble starting their expatriate lives in the United States of America. The country ranks 4th in terms of settling in, which may have a lot to do with the 29% of resident expats who completely agree that it is easy to get used to the American culture. In comparison, just 17% of our global respondents feel similarly.

Expatriates in the States also find the Americans quite friendly. Only 3% rate the general friendliness negatively, four times less than the global average (12%).

However, more than half (55%) agree that not speaking the local language makes living in the US difficult, which just a third of participants worldwide (33%) say about their countries of residence. Luckily, seven in ten US-based respondents (71%) consider the language easy to learn.

Good Quality of Life

The USA ranks 16th out of 61 when it comes to quality of life. Among the factors that keep the country outside the top ten is transport. Only one in five (20%) is very happy with the country's transport infrastructure, which is

noticeably lower than the average of one in three worldwide (31%).

The USA can, however, make up for this with its 4th rank in our Leisure Options sub-ranking. From impressive national parks to a supreme movie and theater scene, the country seems to have resident expatriates excited about their spare time. As such, more than half (55%) rate the available leisure activities as excellent. On a worldwide basis, just a third of respondents (34%) think so of their new homes abroad.

Country Report



USA

Plenty of Career Opportunities

Close to one quarter of our respondents in the US (23%) indicate that they are completely satisfied with their career prospects. Just 15% of our global participants feel the same way, and the US ranks behind only Senegal in our Job and Career sub-ranking.

In terms of work-life balance, the USA comes in just below average at rank 37 out of 61, the country's lowest ranking in any of our main or sub-indices. The foremost factor for this seems to be working hours, where a slightly smaller portion of respondents in the US (21%) are completely satisfied than worldwide (23%).

When it comes to personal finance, expats in the US seem to have no more qualms than the global average. For instance, more than two out of five (43%) are pleased or even very pleased with their general living expenses. Worldwide, just over a third of respondents (35%) express similar contentment.

Despite such outliers as New York City and San Francisco, which are well known for their high costs of accommodation, housing in the USA is generally considered fairly affordable by respondents as well: six in ten (60%) are of this opinion, compared to five in ten (50%) globally.

Excellent Education

Expats in the USA do, however, seem to regard childcare as especially expensive. While only one in twenty (5%) completely agrees that it is easily affordable, 22% do not agree with this sentiment at all. The corresponding numbers on a global scale paint a significantly better picture with 14% and 12% respectively.

On the other hand, the United States of America comes in at 5th out of 34 in our Availability of Childcare and Education sub-ranking. In particular, resident participants (55%) are more content with the options for education compared to the global average (32%). Additionally, one in three expats in the States (33%) regards the quality of education as very good. Just one in five respondents globally (22%) says the same.

The satisfaction with American education might be one reason why almost two in five (38%) are completely satisfied with their general family life. This compares favorably to the 29% on a global basis.



09 Mapping Expats Around the World

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US-Americans Abroad ____ **194**

10 Types of Expats that Roam the World

What's an expat anyway? In addition to "typical" expatriates (executives on foreign assignments), people move abroad for various reasons. The following charts show the ten expat types that our survey identifies.

Methodology

Based on our respondents' motivations for moving abroad, we segmented the survey population into several sub-groups. When analyzing the data for these groups even further, we noticed that the members of each actually have numerous traits in common or that, at least, certain trends and tendencies emerge.

Drawing on these results, we present the ten types of expats that roam the world: from the foreign assignee and the traveling spouse, over the internationally mobile

student and the hopeless romantic, to the globetrotter and the people simply in search of greener pastures.

The graphic above provides a handy overview of their characteristic features, such as the predominant gender and average age, their typical countries of residence, their working life, language skills, and relationships.

10 Types of Expats that Roam the World

"I was sent here by my employer"

THE FOREIGN ASSIGNEE

Typical countries of residence:
India, Senegal, Kazakhstan, Brazil, Nigeria

 **61%**  **39%**



- In a relationship: 62% / Single: 38%
- Works on average 46.4 h per week
- 59% have improved their income by relocating
- 59% are very satisfied with their job security
- 50% speak the local language only a little or not at all
- 63% meet new people through expat events, clubs, or associations

"I found a job here on my own"

THE CAREER EXPAT

Typical countries of residence:
Bahrain, Belgium, Kenya, Luxembourg, Oman

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



- In a relationship: 55% / Single: 45%
- Works on average 43.6 h per week
- 59% have improved their income by relocating
- 13% have PhDs
- 51% speak the local language only a little or not at all
- 46% have mostly expat friends

"I was recruited by a local employer"

THE FOREIGN RECRUITEE

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

 **63%**  **37%**



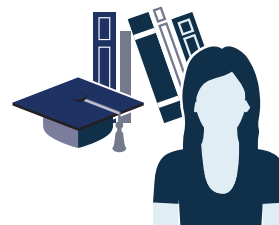
- In a relationship: 60% / Single: 40%
- Works on average 44.9 h per week
- 61% have improved their income by relocating
- 84% meet new people at work
- 54% speak the local language only a little or not at all
- 37% consider learning it quite difficult

"I moved here in order to go to school or university"

THE (EX-)STUDENT

Typical countries of residence:
Denmark, South Korea, Japan, USA, UK

 **40%**  **60%**



- In a relationship: 47% / Single: 53%
- 79% agree that the move has improved their career prospects
- 14% speak 5 or more languages
- 25% speak the local language only a little or not at all
- 44% speak it very well
- 44% have mainly expat friends from other countries

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

THE TRAVELING SPOUSE

Typical countries of residence: **Singapore, Hong Kong, Indonesia, Switzerland, Kazakhstan**

 **14%**  **86%**




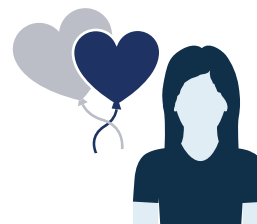
- In a relationship: 93% / Single: 7%
- 23% are homemakers or stay-at-home parents
- 42% have improved their income by relocating
- 33% are financially worse off
- 47% speak the local language only a little or not at all
- 48% find it difficult to make local friends

"I moved for love"

THE ROMANTIC

Typical countries of residence: **Greece, Sweden, Argentina, Ireland, Norway**

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



- In a relationship: 85% / Single: 15%
- Works on average 37.3 h per week
- 35% have improved their income by relocating
- 44% are financially worse off
- 44% have mostly local colleagues
- 31% speak the local language only a little or not at all

"I moved for family reasons"

THE FAMILY EXPAT

Typical countries of residence: **Greece, Kuwait, New Zealand, Canada, Israel**

 **Men: 47%**  **Women: 53%**




- In a relationship: 61% / Single: 39%
- Works on average 39.3 h per week
- 43% have improved their income by relocating
- 32% are financially worse off
- 29% speak the local language only a little or not at all
- 35% have already been living in their current country for more than 10 years

"I wanted to live in this particular country and I found a job here on my own"

THE „SINGLE DESTINATION“ EXPAT

Typical countries of residence: **Israel, New Zealand, Japan, Australia, Spain**

 **Men: 46%**  **Women: 54%**




- In a relationship: 51% / Single: 49%
- Works on average 41.2 h per week
- 43% have improved their income by relocating
- 34% are financially worse off
- 31% speak the local language only a little or not at all
- 57% feel very much at home in the local culture

„I moved for a better quality of life and I simply enjoy living abroad“

THE „GREENER PASTURES“ EXPAT

Typical countries of residence:
Ecuador, Thailand, Cyprus, Costa Rica, Panama



 **Men: 53%**  **Women: 47%**

- In a relationship: 59% / Single: 41%
- Works on average 40.5 h per week
- 43% have improved their income by relocating
- 8% are retirees
- 47% speak the local language only a little or not at all
- 79% consider a friendly attitude towards foreigners very important

„I love traveling and simply enjoy living abroad“

THE GLOBETROTTER

Typical countries of residence:
Argentina, Costa Rica, Panama, Thailand, Uganda

 **Men: 41%**  **Women: 59%**

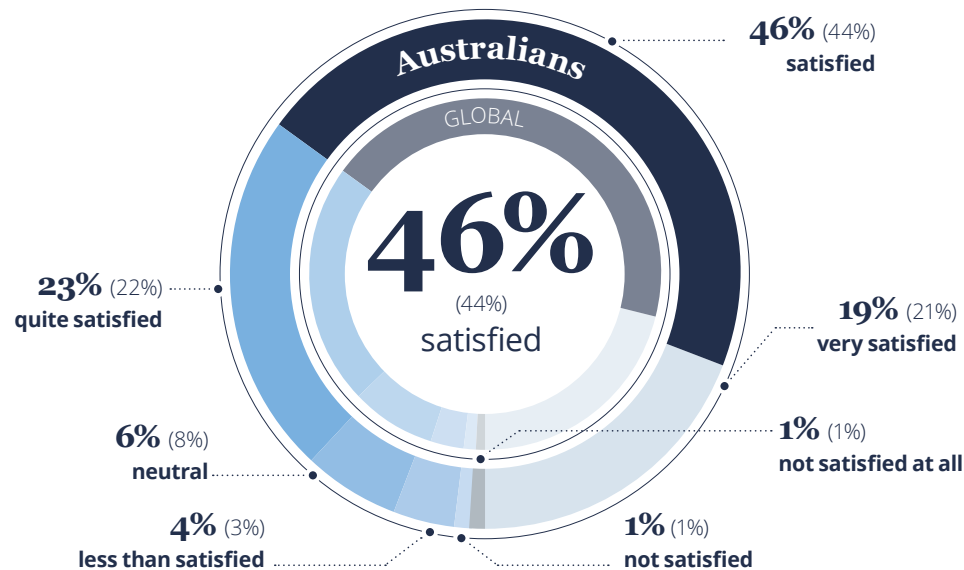


- In a relationship: 57% / Single: 43%
- Works on average 38.8 h per week
- 44% have improved their income by relocating
- 31% are financially worse off
- 16% are teachers / academic staff
- 51% speak the local language only a little or not at all

Nationality Report

Australians Abroad

How satisfied are Australian expats with their life abroad in general?



Expats stats: Australians (vs. global average)

Gender	59% female (53 %) vs. 41% male (47%)
Average age	43.4 years (39.5 years)
Top 3 countries	USA: 8% (6%) China: 5% (3%) Thailand: 4% (2%)
Top 3 Expat Types	The Traveling Spouse: 16% (9%) The Romantic: 12% (11%) The "Greener Pastures" Expat: 11% (14%)
Top 3 employment status	Employee/manager: 35% (47%) Teacher/academic Staff: 13% (8%) Entrepreneur/business owner: 9% (7%)
Single in a relationship	31% singles (36%) 69% in a relationship (64%)
Expats with kids under 18	24% kids (25%) 76% without kids (75%)

Traveling in Pairs

Australians seem to be an adventurous bunch, but they prefer to bring their partners with them rather than to leave love behind.

Australia as a country is renowned for its beautiful beaches, wonderful weather, and unique flora and fauna. Nevertheless, the Aussies themselves seem to have “no worries” saying “cheers” and leaving Down Under to explore the world.

The most popular reasons for taking off include wanting to join a partner who moved abroad for work or education (17%) and simply the wish to live in a particular “overseas” country (13%). Thus, the top three expat types among Australians are: the Traveling Spouse (16%), the Romantic

(12%), and the “Greener Pastures” Expat (11%).

Success Abroad

There is a greater proportion of Australian respondents with commercial, technical, or vocational training (12%), or a bachelor’s degree (43%) living abroad than of expats in general (6% and 36% respectively). However, Australians are far less likely (32%) than the average (45%) to possess a master’s or other postgraduate degree.

One in ten (9%) states they have no formal educational qualification at all or simply a high-school certificate. There also tends to be more Australian academic staff (13%), stay-at-home parents (8%) and volunteers (4%) abroad, proportionally speaking.

Furthermore, the percentage of Australian employees, managers, or students is less than the global average. Just over a third of Australians (35%) are employees or managers and 2% are students, while globally, 47% ascribe to the former and 5% to the latter. One in five Australian

Nationality Report

Australians Abroad



employees or managers can be found in a top management position, compared to the overall average of 12%.

D'ya Speak English?

According to the survey results, 68% of Australian expats live in a monolingual household, while just under half of participants (49%) indicate the same worldwide. Less than three in ten (28%) live in a bilingual household (compared to a global 39%). As such, a mere 4% live in a multilingual household, consisting of three or more languages; of all expats, on average 11% say the same.

Most Australian expat respondents, like many English speakers, seem to rely on others' ability to understand their language. Half admit being able to speak only one language, while on a global scale, just 12% of participants say the same. When asked how well they speak the local language, less than a third of Australians (29%) report knowing it fairly or even very well, while the global average is nearly half (48%). Nevertheless, three quarters do recognize the need to improve their language skills. Although, some do not need to, as 20%

of Australians live in a country where the language is the same as back home.

Aussies generally do not feel that it is difficult to live in their respective countries of residence without speaking the local language, either. Over half (54%) claim it is relatively easy to live abroad without speaking the local tongue, while on a global scale, only two in five would agree.

Bonding Time

Even though they may rely on others to speak English, our Australian expats do seem to make a significant effort to integrate themselves into new cultures. Almost a quarter (23%) describe their friends and acquaintances as mostly local people, while the global average for expats in general who feel the same is 17%.

Furthermore, about one in four of Australian participants (24%) describes the area in which they live as a local neighborhood with very few other expats. Only 20% of respondents worldwide live in a similarly populated neighborhood. That being said, Australians tend rather to meet people through their partner or their children (49%

versus 39% of all participants), than in their local neighborhood (26%).

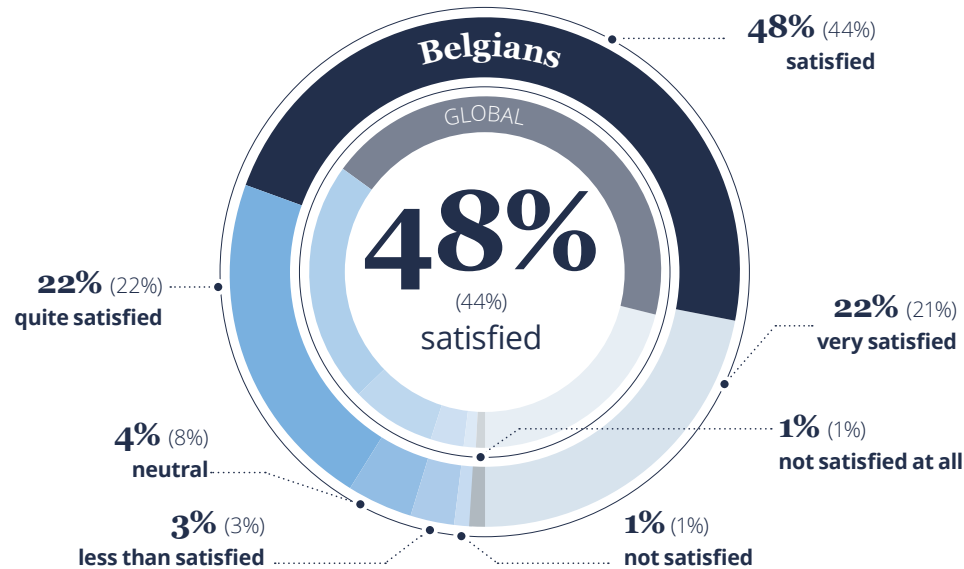
Twice the Fun

Many Australian respondents are in relationships, 69% compared to a global average of 64%, or even married or in a civil union (58% versus 47%). Just over three in five Australians (62%) moved to their current country of residence together with their partner, while the global average is less than half 44%.

Nationality Report

Belgians Abroad

How satisfied are Belgian expats with their life abroad in general?



Expatriate stats: Belgians (vs. global average)

Gender	51% female (53 %) vs. 49% male (47%)
Average age	43 years (39.5 years)
Top 3 countries	Spain: 7% (3%) USA: 6% (6%) France: 5% (3%)
Top 3 Expatriate Types	The Foreign Assignee: 17% (13%) The "Greener Pastures" Expatriate: 16% (14%) The Traveling Spouse: 13% (9%)
Top 3 employment status	Employee/manager: 45% (47%) Entrepreneur/business owner: 10% (7%) Teacher/academic Staff: 9% (8%)
Single in a relationship	30% singles (36%) 70% in a relationship (64%)
Expatriates with kids under 18	28% kids (25%) 72% without kids (75%)

Multilingual and Seasoned Expats

Belgium is renowned for the many languages spoken inside its borders, and our Belgian expatriates deliver on this reputation abroad as well.

A greater proportion of Belgian expats say they speak four or more languages (72%) than any other nationality represented in the survey. Furthermore, none of our Belgian respondents admits to being proficient in only one language.

This may explain why close to half (45%) do not feel it necessary to improve their proficiency in the local language of their new-found home abroad. Apart from English as well as Belgium's three official languages French (91%), Dutch (83%),

and German (50%)¹, Belgians also show a particular affinity towards Spanish (38%).

Belgian expats appear to have taken advantage of their linguistic prowess as well. About one in five (21%) claims to have lived in more than four other countries before moving to their current country of residence. Only respondents from New Zealand and Denmark surpass the Belgians in this regard.

Wherever they move, almost three in five Belgians (58%) state that they speak the local language in their new home fairly or even very well. Less than half of all survey participants (48%) are as confident.

Learn to Love

Compared to the global average (45%), a considerably larger proportion of Belgian respondents (54%) have completed a master's degree as their highest level of



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

Nationality Report

Belgians Abroad

education. However, at the same time, twice as high a percentage of Belgians (11%) than the average of all participants (5%) state that they have completed no more than a high school certificate.

Nevertheless, it seems that less Belgians move because of school or university. Just 2% consider themselves students, and only 4% point to education as the main reason for moving abroad. Across the entire survey, these numbers are significantly higher at 5% and 7%, respectively.

Rather, close to one in six Belgians surveyed (15%) indicate that their primary motivation for moving abroad was their partner's job or education. In fact, a much higher proportion (56%) than the survey average (44%) reveal that they moved to their current home together with their partner. Nevertheless, only 36% of our Belgian survey participants report that their partner is also Belgian.

Mingling with the Masses

When it comes to socializing, however, relationships do not seem to hold our Belgian expats back. One in three (33%) says they usually meet new people via their

partner, and one in five (19%) states they do so via their children.

However, their partners and children are not the Belgians' only means of mingling. Most likely helped by their considerable language skills, more than half (54%) describe their expat friends as non-Belgians. On average, only 36% of all participants claim that most of their expat friends are from countries other than their own.

Similarly, one-fifth of our Belgian respondents assert that most of their friends and acquaintances are local residents, compared to 17% of all survey participants. This could be related to the fact that more Belgian expats (36%) than expats in general (27%) believe that mostly local residents live in their neighborhood.

Making Ends Meet

Compared to the world average, expats from Belgium, for the most part, seem to earn their living in small and medium enterprises. Of all employed survey participants or business owners, nearly two in five (37%) report that their company employs more than 5,000 people. Just a

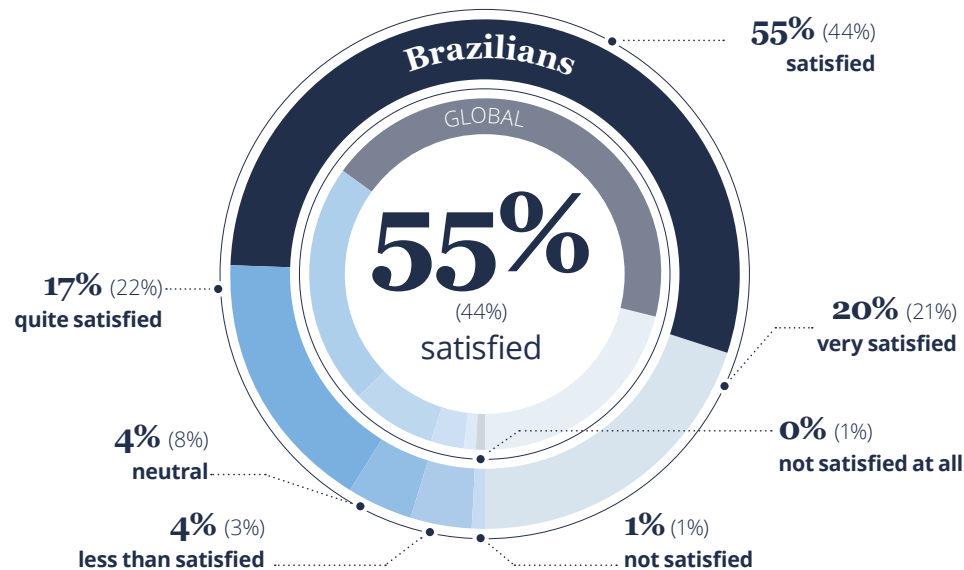
quarter of their Belgian counterparts say the same. At the same time, a significantly higher proportion of Belgian managers, business owners, or employees (23% vs. 13% on average) indicate that their company has somewhere between 1,000 and 5,000 employees.

In terms of earnings, Belgian expats seem to have little trouble making ends meet on a daily basis. As such, almost three out of five (57%) describe their disposable income as enough or even more than enough to cover their daily expenses. In comparison, less than half of expats in general (45%) feel similarly content about their finances.

Nationality Report

Brazilians Abroad

How satisfied are Brazilian expats with their life abroad in general?



Expat stats: Brazilians (vs. global average)

Gender	59% female (53 %) vs. 41% male (47%)
Average age	36 years (39.5 years)
Top 3 countries	USA: 14% (6%) Germany: 11% (7%) Switzerland: 7% (4%)
Top 3 Expat Types	The Foreign Assignee: 23% (13%) The (Ex-) Student: 13% (8%) The "Greener Pastures" Expat: 13% (14%)
Top 3 employment status	Employee/manager: 48% (47%) Looking for work: 10% (6%) Student: 8% (5%)
Single in a relationship	32% singles (36%) 68% in a relationship (64%)
Expats with kids under 18	23% kids (25%) 77% without kids (75%)

Learning and Earning

Brazil has exported many things, from coffee to Samba, but its greatest export is its people, who thrive abroad.

It can seem dichotomous that from the land of extravagant festivals like Carnival and twenty-four hour night clubs comes an expat group that is ambitious in both their occupation and their education. Brazilians live abroad for myriad reasons, but the largest groups can be described as the Foreign Assignee, who was sent abroad by their employer (23%), and the (Ex-) Student (13%).

Although half of Brazilian survey participants have lived in only one or no other country before their current home, they generally

report a greater satisfaction with life abroad (92% against the survey average of 87%). This satisfaction also seems to be reflected in the fact that over half are considering staying more than three years or possibly even forever (53%).

From the Dance Floor to the Language Classroom

It appears that the fluent movements associated with Samba extend to the tongue, as Brazilians are among the world's most talented linguists. Over four in five Brazilian respondents speak three or

more languages (87%), dwarfing the global average of just three in five (61%).

Interestingly, the top destinations Brazilian expats relocate to are the USA (14%), Germany (11%), and Switzerland (7%). However, neither Germany nor Switzerland have (with the exception of French) their national tongues represented in the top three most common languages spoken by our Brazilian expats. After Portuguese, these are English (98%), Spanish (75%) and French (31%).

Nationality Report

Brazilians Abroad



In the linguistic field, Brazilian expats in our survey appear to be devout followers of the principle of self-improvement. They show a great proficiency in the local language of their countries of residence, with 42% identifying themselves as being able to speak it very well as opposed to the global average of 28% saying the same. Nevertheless, Brazilian participants were equally inclined to say they feel it is necessary to improve their local language skills as expat respondents globally (71%).

Fiery Passion or Luke-Warm Affection?

It would seem that the fiery passion of the Brazilian people as depicted in American cinema, oscillating between the extremes of love and hate, may simply be a Hollywood fabrication. Brazilian expats rank on par with the global averages for nearly all facets of the relationships category of our survey.

Where Brazilian respondents do somewhat distinguish themselves from the herd is in regards to their partners. Of those Brazilian expats in a committed relationship, two in five (41%) are seeing people from their country of residence. On average, less than

one third of all respondents (31%) report the same. Further, Brazilian participants seem to be quite happy in their relationships; three-quarters report finding satisfaction in their relationship in comparison to the global expat response of 66%.

Brazilian expats are also on average for aspects regarding their social circle. The only difference worth noting is how they meet people. In comparison to the overall survey percentage of 16%, more than one in five Brazilians (23%) meets new people through their education. However, this could be explained by the fact that a larger portion of Brazilian expats are students (8% versus an average of 5%).

University Was Better than Work

While nearly three in five Brazilian expats (57%) have postgraduate degrees, only 51% of global survey respondents are as educated. Employers seem to be taking advantage of this well-educated group who has experience with living abroad. The most commonly cited main reason for expatriation among Brazilian respondents is being sent abroad by an employer (19%).

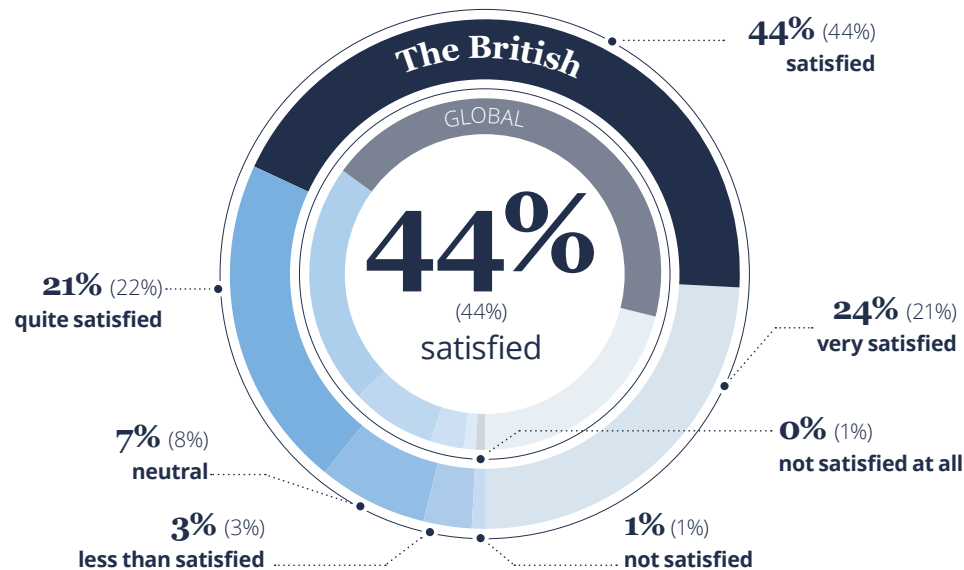
However, Brazilian participants are not benefiting as much from working abroad when compared to expat respondents globally. In terms of seniority within their company, although moderately outpacing the worldwide average for lower ranking management positions (17% to 9%), Brazilian employees and managers are out in the cold when it comes to the upper scale.

This is best exemplified in top management positions, where the global average is fourfold that of Brazilian respondents (12% and 3% respectively). Moreover, just over two in five (42%) consider themselves to be earning more than they would back home, in comparison to half of our global respondents feeling the same.

Nationality Report

The British Abroad

How satisfied are British expats with their life abroad in general?



Expatriate stats: The British (vs. global average)

Gender	49% female (53 %) vs. 51% male (47%)
Average age	47.6 years (39.5 years)
Top 3 countries	Spain: 6% (3%) Germany: 6% (7%) France: 6% (3%)
Top 3 Expatriate Types	The "Greener Pastures" Expatriate: 17% (14%) The Romantic: 13% (11%) The Traveling Spouse: 10% (9%)
Top 3 employment status	Employee/manager: 35% (47%) Teacher/academic staff: 12% (8%) Entrepreneur/business owner: 11% (7%)
Single in a relationship	31% singles (36%) 69% in a relationship (64%)
Expatriates with kids under 18	26% kids (25%) 74% without kids (75%)

Saying Cheerio to Old Blighty

Unlike their colonial predecessors, modern Brits seem to fit in well abroad. Around half of them, in fact, don't plan on returning to the Motherland.

The British give a variety of reasons for moving abroad, most of which deviate little from the global averages. Two, however, stand out. Only 1% of Brits abroad are there to study, a figure sevenfold smaller than the global average (7%). And, perhaps most interestingly, the third most popular reason Brits move abroad is for a better quality of life.

For Ever and a Day

Whether this has something to do with the British weather is not a foregone conclusion.

Our British respondents are, however, far more likely to call the climate in their foreign host country "good" or "excellent" (63%) than expats in general (46%).

Further, out of over fifty nationalities, a greater proportion of Britons (42%) is likely to stay abroad "possibly forever" than any other nationality. These most exodus-prone expats are followed by US-Americans (36%), Swedes (34%), the Irish (32%), and the Dutch (31%). The average for all nationalities is 26%.

All the World's a Stage

Of course, it may also be that our British contributors are simply well-traveled and comfortable abroad: 18% of them have lived in five or more foreign countries in their lifetime, noticeably more than the general average of 12%. Having a British passport and speaking the Queen's English certainly doesn't hurt either, though it does seem that the latter affects the Brits' proficiency in other languages.

It's All Greek to Me

Our British respondents are often up to 50% less likely to speak a given foreign language fluently than expats in general. For example, 19% of British expats report being able to speak Spanish in contrast to the 27% average of all nationalities. Similar results are seen for the German language (British 16% versus a global 26%) and for Italian (6% versus 12%). A marked exception to this observation is French, which a third of our British respondents (33%) speak, just above the global average of 32%.

Thus and therefore, Brits are more likely to live in a monolingual household (63%) than the average expat (49%), and less likely to speak the local language of their host country – unless it is English (13%). Just over a third (37%) assert that they speak the local language fairly or very well, compared to almost half of all expats (48%).

As Good Luck Would Have It

Nevertheless, it seems being an English speaker has its advantages. Only a third of our British respondents (34%) agree that not speaking the local language makes it harder to live in their host countries,

whereas almost half of all expats (45%) experience such difficulties.

Moreover, speaking fewer languages hasn't seemed to affect the Brits' ability to fit in. They are more likely than the average to live in a "local neighborhood with very few other expats" (28% vs. 20%), and describe their friends and acquaintances as "mostly local people" (21% vs. 17%) or a mix of expatriates and local people alike (50%). Of those Brits who have expat friends, 59% assert that the group comprises a good mix of expats from both home and other countries, which is noticeably more than the average of 48%.

Masters of Their Fates

As to their jobs, one in five Brits who work abroad as an employee, manager, or business owner do so in a company with fewer than ten employees (21%). On average, only two in seven working expats (14%) earn their living in such businesses. Whatever the size of the organization, though, there appears to be a significant proportion of Brits in "top management" positions (18%) compared to the average (12%). Furthermore, more than one in

ten (11%) state they are entrepreneurs or business owners, against 7% of all respondents who say the same.

These figures do not appear to correlate with formal education. Only about one third of our British respondents (35%) have a postgraduate degree, while on average, half of our respondents (51%) do. Further, the proportion of Brits who only have a high-school certificate or no formal educational qualifications at all (13%) is more than double the average (6%).

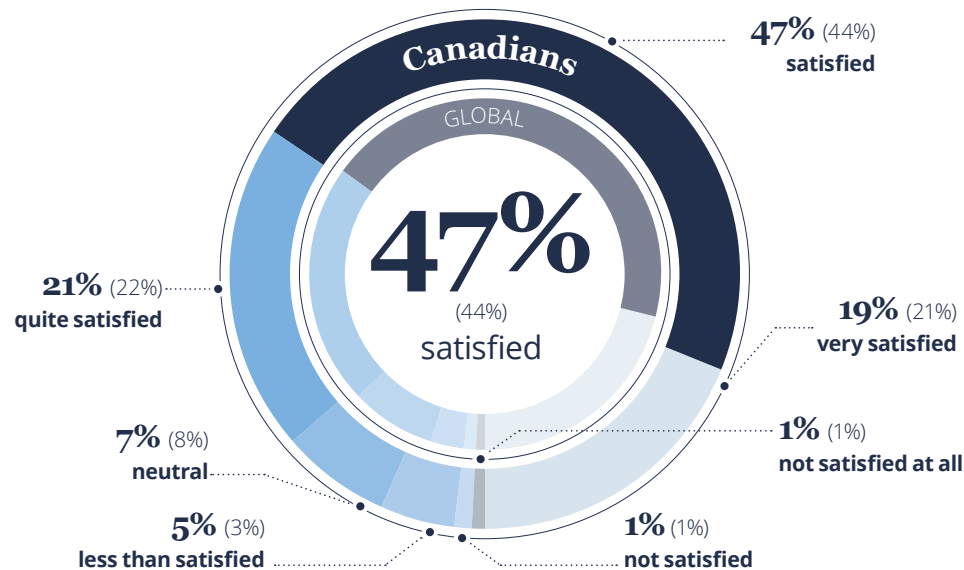
The World's Mine Oyster

Nonetheless, our British expats are big earners: One in five (21%) makes over USD 150,000 per year. Only around one in eight expats (12%), on average, can claim the same. Curiously, however, while half of our survey participants agree or completely agree that moving abroad has improved their career prospects, this enthusiasm is only shared by just over a third of the British respondents (37%).

Nationality Report

🇨🇦 Canadians Abroad

How satisfied are Canadian expats with their life abroad in general?



Expatriate stats: Canadians (vs. global average)

Gender	60% female (53 %) vs. 40% male (47%)
Average age	44.1 years (39.5 years)
Top 3 countries	Germany: 6% (7%) USA: 6% (6%) China: 4% (3%)
Top 3 Expatriate Types	The "Greener Pastures" Expatriate: 14% (14%) The Romantic: 14% (11%) The Globetrotter: 11% (5%)
Top 3 employment status	Employee/manager: 34% (47%) Teacher/academic staff: 18% (8%) Retiree: 8% (4%)
Single in a relationship	34% singles (36%) 66% in a relationship (64%)
Expatriates with kids under 18	23% kids (25%) 77% without kids (75%)

Canadian Expats Like to Mingle

Despite getting by on mostly just one or two languages, our Canadian respondents seem to fit in well with local residents across the globe.

Even though the percentage of Canadian respondents (24%) who speak only one language is the lowest among the English native speakers in the survey, it is still twice as high as the global average (12%). Similarly, while over three-fifths of participants in general (61%) state they speak more than two languages, just two-fifths of Canadian expats make the same claim.

In spite of this, close to a quarter of Canadian survey respondents (24%) report that their friends are mostly local residents, only slightly less than those (29%) who report

having mostly expat friends. Among all participants, the corresponding percentages are more heavily skewed towards the latter (17% and 35% respectively). Granted, this could also be related to the fact that nearly double the global average (10%) of Canadian expats (19%) reside in countries where their mother-tongue is also the local language.

Still, regarding their expatriate friends, nearly half of the Canadian participants (49%) report that the majority of their expat friends hail from countries other than Canada. This is well above the average of all

participants who have mostly foreign expat friends (36%).

International Love

Canadian expatriates seem to not only befriend foreigners; a considerable amount also appears to have found love abroad. Twice as many have a foreign partner or spouse (67%) than a Canadian one (33%). On average and among all participants, the discrepancy is not quite as pronounced (57% versus 43%). More than half of the respondents from Canada (55%) are married or in a civil partnership; a slightly

Nationality Report

Canadians Abroad

greater portion than the global average (47%).

Moreover, more than half (55%) report having moved to their host country together with their partner. Love also appears to be the number one reason for moving abroad among Canadian expats, as one in six (16%) points to this as the main reason for their move. Additionally, three in ten indicate that the move may even be permanent.

Students Few and Far Between

Compared to the average of all participants, Canadian survey respondents do not set out with quite as high academic degrees. Of all expats surveyed, close to half (45%) have completed a master's degree as their highest level of education. Just over a third of Canadian respondents (35%) claim the same.

For bachelor's degrees, it is the other way round. Over two-fifths of Canadian participants (44%) have completed a bachelor's degree as their highest level of education, which goes for just over one-third of all participants (36%).

Canadian expats do not seem to be immediately inclined to further their education while abroad either. Just 4% point to studying as the main reason for the move abroad.

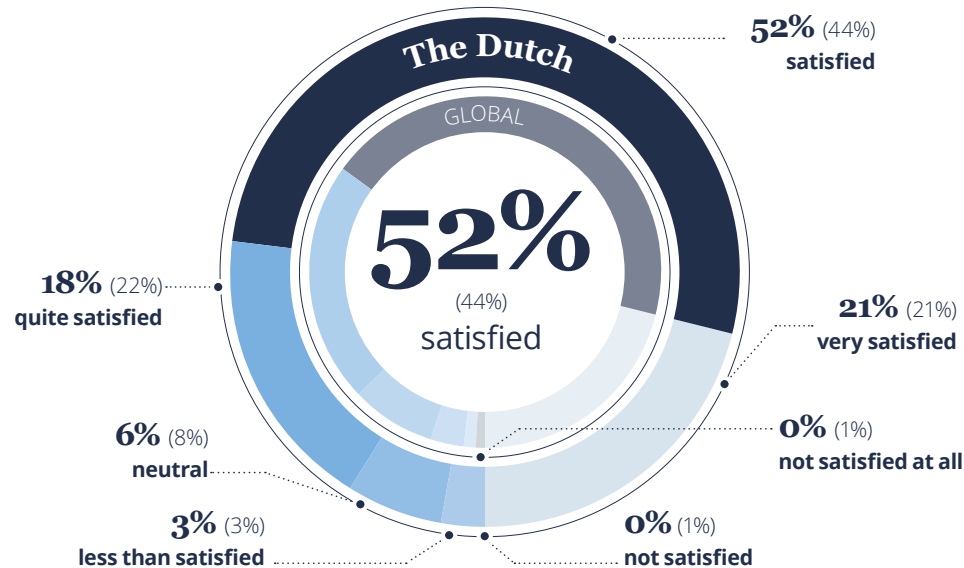
Teaching Boom

Education as such is not completely out of the picture, however. More than one-tenth of Canadians surveyed (11%) indicate that they earn their pay in the education, research, or translation sector, which is the highest percentage of any nationality in the survey. Likewise, the share of Canadian participants (18%) who are currently employed as teachers or academic staff significantly outweighs the global average (8%).

Expats from Canada seem to generally earn less than they would at home. About one-third (34%) feel that their income is lower than in Canada. Of all participants, just over a quarter (27%) say the same about their incomes compared to their countries of origin.

Nevertheless, Canadian expats seem quite satisfied with their salaries. More than a quarter (27%) deem their disposable income more than enough to cover their daily expenses. Just over a fifth of all respondents (21%) feel similarly content.

How satisfied are Dutch expats with their life abroad in general?



Expats stats: The Dutch (vs. global average)

Gender	48% female (53 %) vs. 52% male (47%)
Average age	44.3 years (39.5 years)
Top 3 countries	USA: 8% (6%) United Kingdom: 6% (4%) Germany: 5% (7%)
Top 3 Expat Types	The Romantic: 18% (11%) The Foreign Assignee: 15% (13%) The Traveling Spouse: 13% (9%)
Top 3 employment status	Employee/manager: 40% (47%) Entrepreneur/business owner: 13% (7%) Self-employed professional: 7% (6%)
Single in a relationship	25% singles (36%) 75% in a relationship (64%)
Expats with kids under 18	32% kids (25%) 68% without kids (75%)

Far-Flung But Still at Home

The Dutch seem particularly well-suited to life abroad: They fit in well anywhere, and their multilingualism appears to extend to the language of love.

Our Dutch survey participants seem quite comfortable abroad. Despite being spread across every populated continent in the world, over three-quarters of them (76%) say they feel “at home” in their host countries’ foreign cultures. They also come across as a rather happy bunch. Three in four (73%) claim to be satisfied or completely satisfied with “life abroad in general”, which is noticeably higher than the global average of about two-thirds (65%).

Moreover, our Dutch respondents do not appear to need to buy their happiness.

While half of our expats abroad believe they earn a better income than back home, only about a third of Dutch expats (37%) make the same claim. Nevertheless, three in ten (31%) find their disposable income to be “more than enough” to cover their daily needs, which is higher than the global average of two in ten (21%).

Reinventing the Windmill

Perhaps, this is related to the entrepreneurship of the Dutch. One in four (26%) declares their employment status as entrepreneur, business owner, self-

employed professional, or freelancer. On average, about one in six expats (18%) says the same.

Furthermore, our Dutch participants seem to favor smaller enterprises. Almost a quarter of those who work in a company (24%) do so in a business with fewer than ten employees. This statistic is noticeably greater than the global average of 14%.

Clogs for Two

Predominantly, however, our Dutch respondents are abroad for love. Almost a

third of them (32%) give a partner-related reason for moving, and three-quarters are in a relationship. Only one in five expats in general (21%) moves for a partner, and about two-thirds (64%) are in a relationship.

Of the Dutch expats in a relationship, two in five (39%) have partners who come from their foreign country of residence, a figure above the average of 31%. Three in five (58%) also moved abroad together with their partner, which is significantly higher than the 44% average. Most importantly, perhaps, four out of five Dutch expats (79%) are satisfied or completely satisfied with their relationship, compared to an average, across all nationalities, of about two-thirds (66%).

Life is Gouda

On the subject of love and like, our Dutch respondents also seem to get along well with the local residents of their host countries. A quarter of them describe their friends and acquaintances as mostly local people, compared to an average of 17%. Further, over three in five Dutch expatriates (62%) state they live in neighborhoods populated by mostly local residents or, at least, with

very few expats – less than half our total respondents (47%) report the same.

Moreover, most (91%) assert that their non-local friends come from countries other than the Netherlands or that their expat friend group is fairly mixed. As far as making friends goes, just under two in five of our Dutch respondents (38%) meet people through their partner or spouse. On average, about one in four expats (27%) does the same. Meeting people through work or friends, however, are still the two most common ways of doing so.

A Chat over Coffee

Making friends might be rendered easier by our Dutch participants' multilingualism and worldliness. While, in general, 12% of all expats have lived in five or more foreign countries, 18% of Dutch expats assert the same. Further, 40% state that they speak the local language of their current host country "very well", compared to a global average of only 28% of expats.

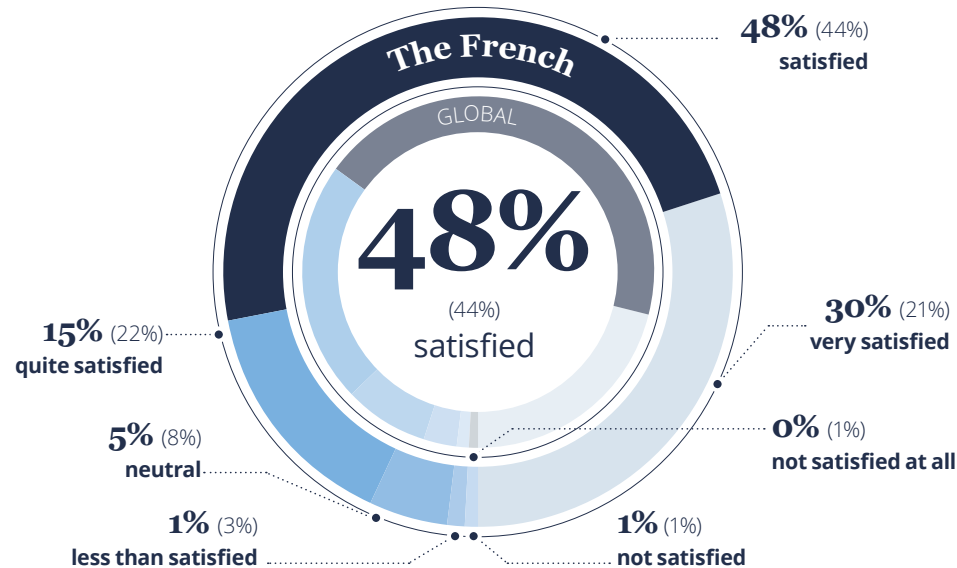
This may be because five in ten of our Dutch respondents speak four or more languages, while, on average, only three in ten expats

are so linguistically proficient. Next to Dutch and English, about two-thirds of Dutch respondents (65%) also speak German and two in five French. In comparison, the global averages for speakers of these languages are 26% and 32%, respectively.

Nationality Report

■ ■ The French Abroad

How satisfied are French expats with their life abroad in general?



Expats stats: The French (vs. global average)

Gender	58% female (53 %) vs. 42% male (47%)
Average age	35.5 years (39.5 years)
Top 3 countries	Germany: 9% (7%) USA: 9% (6%) Switzerland: 6% (4%)
Top 3 Expat Types	The "Greener Pastures" Expat: 18% (9%) The Foreign Assignee: 17% (13%) The Romantic: 11% (11%)
Top 3 employment status	Employee/manager: 57% (47%) Entrepreneur/business owner: 7% (7%) Looking for work: 7% (6%)
Single in a relationship	42% singles (36%) 58% in a relationship (64%)
Expats with kids under 18	20% kids (25%) 80% without kids (75%)

International, But Exclusive

French expat respondents tend to adapt easily to new environments; however, they tend to stick to French social groups.

French expat participants list finding a job or being sent to another country by their employer as the top two reasons for their stay abroad (18% and 14% respectively). Compared to the average of 6%, a slightly higher percentage also moved abroad simply because they enjoy living in another country (9%). In contrast, fewer French expats state they relocated in order to go to school or university (4%) than the global average (7%).

For a significant amount of our French respondents, their current experience abroad is not their first stay in another country. Only 12%, as opposed to the global average of 24%, state this is the first time they are living abroad. Furthermore, a higher percentage of French expats has lived in five or more countries in total when compared to the average worldwide (19% versus 12%).

Language Confidence

When it comes to language ability, French expat respondents exceed the global average for fluency in three or four

languages. Just over two-thirds (67%) consider themselves to be fluent in either three or four languages, while only 50% of all respondents claim to have these skills.

French expats usually feel confident in their ability to speak the local language of the country in which they reside. Over half (56%) claim they speak the local language fairly or very well, while globally, only 48% of expat respondents feel the same way in their respective host countries. Consequently, a smaller proportion of French participants (64%) feel it is necessary to improve their

Nationality Report

■ ■ The French Abroad

local language skills compared to expat respondents in general (71%).

Putting Education to Use

Over two-thirds of French expat respondents (70%) bring a postgraduate or master's degree to the table when entering the job market abroad. The global average is less than half (45%).

Furthermore, just under three in five French respondents (57%) work as either an employee or a manager, while the global average is less than half (47%). According to the answers supplied by expat participants, there are significantly more French respondents working as an employee with less than two years of experience (23%) than expats on a global scale (13%).

International Relationships

More French participants (42%) say they are single than respondents worldwide (36%). Of those that are in a relationship, just over two-thirds (67%) say their partner is not from their home country, while worldwide 57% say the same.

About one third of our French respondents (31%) met their partner in a different country from their home country or their current country of residence. Globally, only one in five participants states the same.

Exclusive Socializing

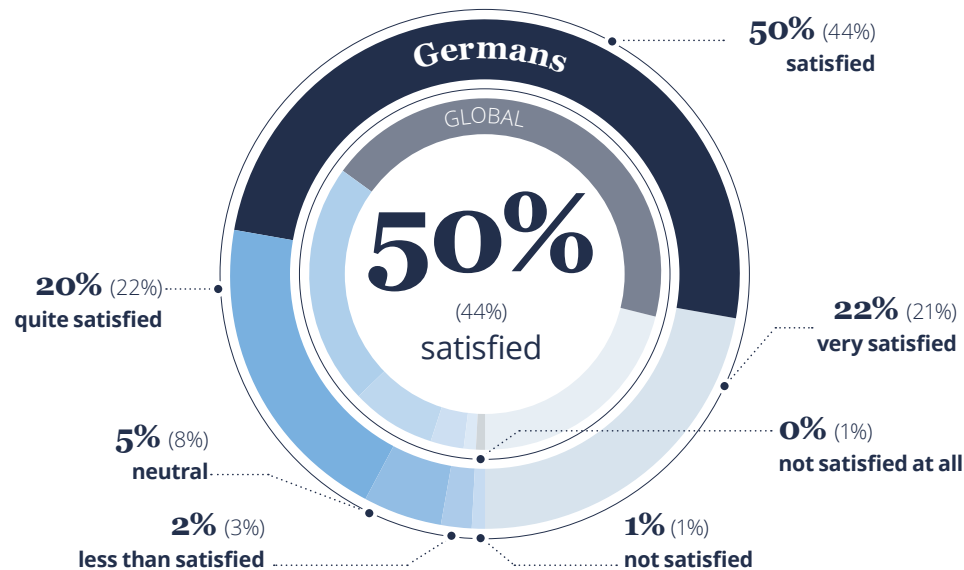
Just over four in ten (42%) French respondents describe their friends and acquaintances as mostly other expats, while the global average for expat respondents in general is 35%. Furthermore, a higher percentage of French expats say that their expat friends are mostly from France (24% as opposed to 16% worldwide).

The ways in which French expat respondents meet new people deviate significantly from the global average in two ways: through expat events and sports. Just over four in ten (43%) say they meet new people at expat events, while the global average for all participants is 36%. And about one-third (31%) do so through sports, with the average closer to two in ten (21%). However, work and friends are still the top two options for meeting new people.

Nationality Report

Germans Abroad

How satisfied are German expats with their life abroad in general?



Expat stats: Germans (vs. global average)

Gender	57% female (53 %) vs. 43% male (47%)
Average age	41.6 years (39.5 years)
Top 3 countries	USA: 12% (6%) United Kingdom: 6% (4%) Switzerland: 6% (4%)
Top 3 Expat Types	The Foreign Assignee: 21% (13%) The Romantic: 14% (11%) The "Single Destination" Expat: 11% (7%)
Top 3 employment status	Employee/manager: 54% (47%) Entrepreneur/business owner: 7% (7%) Self-employed professional: 7% (6%)
Single in a relationship	32% singles (36%) 68% in a relationship (64%)
Expats with kids under 18	23% kids (25%) 77% without kids (75%)

Efficiency in All Things

Maybe it's something in the Schnitzel that gives Germans their talents. Whatever the case, they seem to speak the right language and are thriving abroad.

German expats reveal themselves to be a group in our survey with an almost lifelong disposition towards travel. For them, expatriation is not a single move to another country, but to a careful selection of a smorgasbord of countries; 44% have lived in three or more countries, significantly outpacing the global average of just 34%.

Wahlheimat (Adoptive Home)

This is reflected in their perception of their current country of residence, which is only slightly more definitive than on a global scale. While almost three in ten (29%) are

considering permanent relocation to their resident country, 26% of global respondents say the same. Likewise, while one-fifth is unsure as to how long they will stay (20%), 22% of all survey participants are similarly uncertain.

The most commonly cited reason for relocation for German participants is being sent by an employer (19%) and does give some credence to the stereotype of German efficiency, if only a little.

Love of Another Nation and Nationality

Since more than one in ten of German expats (13%) report love as their main reason for relocation, it seems the nation is more romantic than it is traditionally credited with. A slightly higher share of Germans is in a relationship than of expat respondents globally (68% versus 64% respectively).

One in ten German expats (11%) relocate because they wanted to live in their particular country of residence (against the

Nationality Report

Germans Abroad



global average of 8%). Moreover, it appears that not only do they prefer other countries to their own but also other nationalities; only 29% of Germans in a relationship are together with someone from their own country, which is well below the global average of 43%.

Germans Hit the Biz-Mark

The majority of German participants who identified their employment role as “employee/manager”, “apprentice/intern/trainee”, or “entrepreneur/business owner”, work for international businesses (74%). Furthermore, more often than not these companies are quite large, as 55% reported working in a company that employs between 1,000 to 100,000 people or more.

Although on par with global averages for different management levels, this highly educated group – 59% of German expats have either a master’s degrees or a PhD – seem to be reaping more financial rewards for their work than expat respondents in general.

Commonly relocating to somewhat expensive countries with established

economies, such as the USA (12%), the UK (6%), and Switzerland (6%), 65% of German expats state they earn between slightly above to significantly more than the average national income. One in three do, nevertheless, report earning a lower income than they would receive at home (33%), which somewhat overshadows the global average of 27% saying the same.

This can, however, be offset by finding a greater disposable income abroad, which 82% of German participants say is between enough and more than enough to cover daily expenditures. The equivalent global response for this is 76%.

Leading in the Language Lab

Following in the tradition of Goethe, German expats seem to have a way with words and languages. Less than 0.8% of German participants report being monolingual, a figure that is fifteen times less than the worldwide average. Conversely, almost three quarters speak three or more languages (74%), outweighing the global scale of just over three in five stating the same (61%). After German, the most common languages spoken by these expats

are English (99%), French (43%), and Spanish (29%), which do somewhat correlate with the prime destinations German expats are choosing.

However, the ability to speak so many languages may have lulled German expats into a false sense of security. Over half (53%) consider life abroad to be rather difficult without knowledge of the local language, in comparison to 45% of global respondents who are feeling the same way.

Part of the Neighborhood

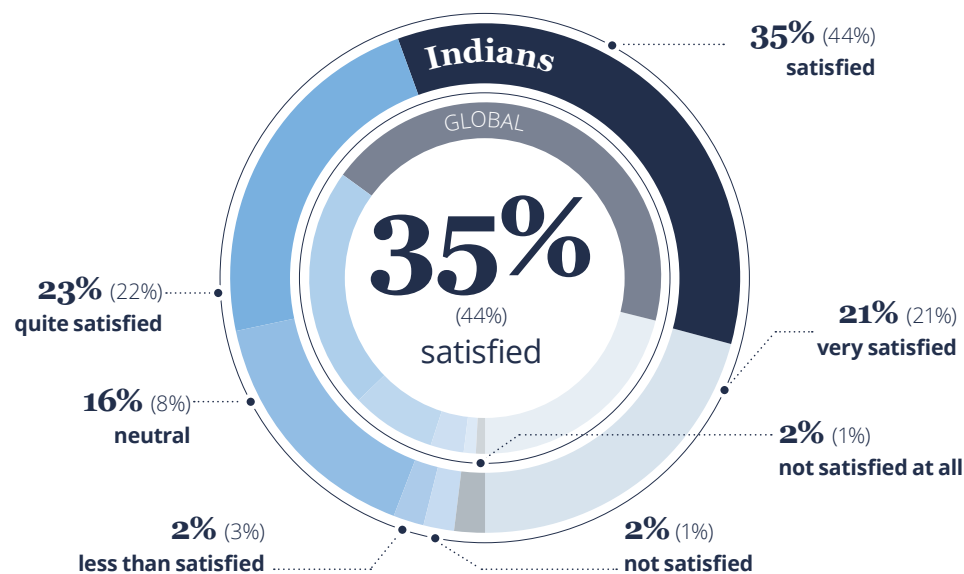
This proficiency in languages may have some impact on the areas German participants are willing to live in their resident countries. The survey results indicate that they are more comfortable living among the local population than is globally average.

Over half of German expats are living in either a mostly local or almost exclusively local neighborhood with very few expats (55%), whereas in the larger survey pool only 47% say the same. Despite this, the composition of their social circles does not deviate much from the makeup of the global average.

Nationality Report

Indians Abroad

How satisfied are Indian expats with their life abroad in general?



Expatriate stats: Indians (vs. global average)

Gender	22% female (53 %) vs. 78% male (47%)
Average age	35.1 years (39.5 years)
Top 3 countries	UAE: 19% (5%) Germany: 8% (7%) Oman: 6% (1%)
Top 3 Expatriate Types	The Foreign Assignee: 17% (13%) The "Greener Pastures" Expatriate: 15% (14%) The Foreign Recruit : 13% (9%)
Top 3 employment status	Employee/manager: 63% (47%) Entrepreneur/business owner: 7% (7%) Looking for work: 6% (6%)
Single in a relationship	30% singles (36%) 70% in a relationship (64%)
Expatriates with kids under 18	37% kids (25%) 63% without kids (75%)

Bringing Home Abroad

Writing of India, Mark Twain called it the Land of Dreams. From here comes a people who make dreams reality, finding work and happiness abroad.

India, a land known for the great diversity of its people and its richly spiced cuisine, has seen many people leave its borders in search of work experiences abroad or even a new home. The Indian expat group consists mainly of the highly educated; 94% are to some extent college graduates (ranging from bachelor degrees to PhDs). The most popular reason for leaving home is because they either found work in their host country or because they were sent there by their employer (39%).

What distinguishes Indian expats from the global average is their relationship with their first host countries. While many of our survey participants are serial expats, meaning they often go from one country to another, two in five of Indian respondents (41%) have never lived in another country before. Moreover, they are more inclined to stay longer in their host country with 32% agreeing they are likely to stay more than three years there, compared to the global average of just 24%.

The Many-Tongued

Arising from a multicultural background, our Indian expat participants seem to have an affinity for languages. An astounding 80% of them state they speak three or more languages, overshadowing the global average of 61%. However, with 22 official state languages and 100 more recognized in India, the languages spoken by Indian expats are generally orientated toward the subcontinent and its history.¹ The most



¹ Office of The Registrar General & Census Commissioner, India
http://www.censusindia.gov.in/Census_Data_2001/Census_Data_Online/Language/gen_note.html

Nationality Report

Indians Abroad

frequently cited languages spoken by our Indian respondents are: English (98%), Hindi (91%), Urdu (18%), and Punjabi (14%).

Thus, although our Indian participants outpace the global average in terms of languages spoken, they are, in fact, more likely to relocate to a country where they do not speak the host language. While two-thirds of Indian respondents (66%) say they speak little to none of the language of their adopted country, on a global scale, only two-fifths of expats (42%) say the same.

Looking Out for Each Other

According to survey results, Indian expats are more inclined to socialize with each other than with local residents. While on the global scale, 17% of expats say they mainly socialize with people of their host country, only 9% of Indian participants say the same. Moreover, although more than half (53%) state that their circle of friends is relatively mixed between expats and locals, 33% of Indian participants also say that their expat friends are mostly from India, too. This more than doubles the global average of 16%.

The Heart Follows

Indian expats moving abroad do so for an eclectic assortment of reasons, but one thing very few go in search of is love. The number of Indian respondents in a committed relationship with a partner is only slightly greater than the global average (70% against the worldwide 64%). However, there is an important distinction to be drawn between the types of relationships Indian respondents are engaged in compared to the global kind.

Over four in five Indian participants are engaged in relationships with people from their own country (86%), a figure which dwarfs the global average of slightly more than two in five (43%). This means that while many expats move for a partner, following them back to their home country, Indian expats are more inclined to move with a partner. While slightly more than one in ten global respondents relocated for love or to live in their partner's home country (11%), only 3% of Indians say the same.

Interestingly, Indian expats are less likely to move abroad at the same time as their partners than the worldwide average

(33% versus 44% respectively). Instead, many chose to relocate separately, with 29% moving before their spouse. The comparative global figure is 13%.

Work

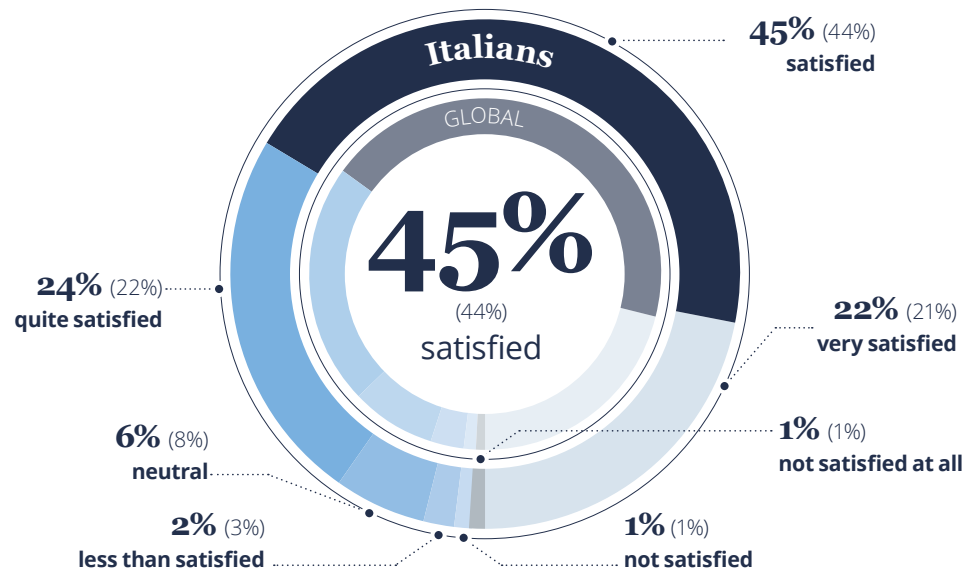
Like the majority of survey participants, Indian expats are highly educated. What differentiates them from the larger survey pool, however, is the type of occupation they find abroad.

More than three in five (63%) work for a company in an employee or management position, whereas the global scale sees 47% in a similar role. Moreover, their presence in upper-management outweighs that of the global average, as 41% identify themselves as either middle management or top management in comparison to the worldwide response of 34%.

Nationality Report

 Italians Abroad

How satisfied are Italian expats with their life abroad in general?



Expats stats: Italians (vs. global average)

Gender	48% female (53 %) vs. 52% male (47%)
Average age	38.3 years (39.5 years)
Top 3 countries	Germany: 12% (7%) Switzerland: 10% (4%) United Kingdom: 6% (4%)
Top 3 Expat Types	The Foreign Assignee: 17% (13%) The Foreign Recruitree: 15% (9%) The Career Expat: 14% (8%)
Top 3 employment status	Employee/manager: 59% (47%) Entrepreneur/business owner: 7% (7%) Freelancer: 6% (5%)
Single in a relationship	42% singles (36%) 58% in a relationship (64%)
Expats with kids under 18	20% kids (25%) 80% without kids (75%)

International Business and Love

Italians do not hold back on the full, international expat experience, embracing language and culture, though they may be reluctant to sever all ties.

Experienced travelers, many of our Italian participants are serial expats. The majority (83%) have lived in at least one other country besides the one they now call home, while only three quarters of respondents worldwide can say the same.

Their reasons for flying the nest vary, however, next to being sent abroad (15%), finding a job either on their own (24%) or by being recruited locally (11%) are the most common reasons listed. Interestingly, only 7% (compared to an average of 11%)

report wanting to live in their partner's home country as their main reason for expatriation.

Language-Hungry

Our Italian respondents can immerse themselves in a variety of cultures thanks to their extensive language abilities. About four in five (82%) say they speak three or more languages, while globally, only 61% of participants report the same. The languages in which fluency is most commonly cited by our Italian participants, besides their

own language, are English (99%), French (53%), Spanish (39%), German (26%), and Portuguese (11%).

Furthermore, well over half of Italian respondents (56%) are able to speak the language of the country in which they reside fairly or even very well. Globally, 48% say the same. Just under half of Italian participants (48%) also report living in areas with both local and foreign residents, letting them put their language skills to the test.

Nationality Report

Italians Abroad

The Other Half

However, Italians describe most of their friends and acquaintances in their host country as other expats (45%) rather than local residents (11%). The comparative average percentages are 35% and 17% respectively. Furthermore, 20% of their expat friends originate mostly from their own country of origin. Thus, even though Italians are language-savvy they do still rely on Italian friendships.

The most popular way to meet new people for Italian participants is through work. However, compared to the global average, they do not meet nearly as many people through their local neighborhood (21% versus the global average of 27%), their partner (20% compared to 27%), or their religious community (5% versus 9%).

Just over two in five Italian expat respondents (42%) are single, outweighing the global average of 36%. A higher than average percentage of Italians in relationships also maintains a long distance relationship with a partner who lives in another country (24% compared to the survey average of 15%).

Highly Qualified

Italian participants are well-educated; almost two-thirds (64%) have a master's degree or a PhD, while only 51% of all participants have reached the same level of education. More than half of Italian expats abroad are employees or managers (59%) and there is also a significant amount of apprentices, interns and trainees (3%) compared to the global average (1%).

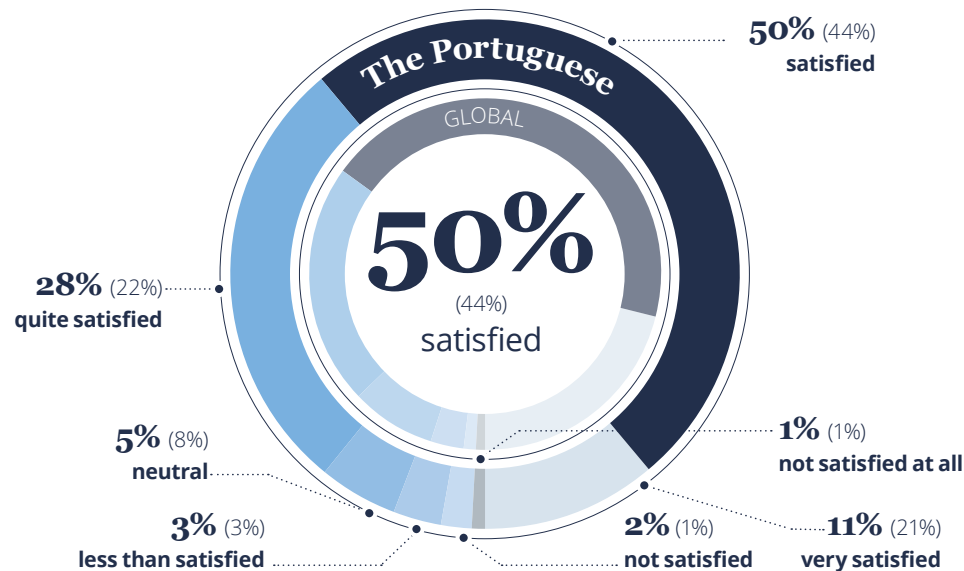
Besides their linguistic ability, our Italian participants further embrace the international by securing jobs in multinational companies. Three-quarters of Italian employees, entrepreneurs, or trainees work in an international company, while the global average for all respondents is two-thirds.

However, the main incentive for Italian respondents to move abroad is to follow the money. Over two-thirds (68%) state their income is higher than it would be back home, while only half of participants globally say the same.

Nationality Report

The Portuguese Abroad

How satisfied are Portuguese expats with their life abroad in general?



Expats stats: The Portuguese (vs. global average)

Gender	45% female (53 %) vs. 55% male (47%)
Average age	38 years (39.5 years)
Top 4 countries	Germany: 10% (7%) Brazil: 9% (2%) Switzerland: 8% (4%) United Kingdom: 8% (4%)
Top 3 Expat Types	The Foreign Recruitée: 19% (9%) The Foreign Assignee: 17% (13%) The "Greener Pastures" Expat: 12% (14%)
Top 3 employment status	Employee/manager: 67% (47%) Entrepreneur/business owner: 5% (7%) Looking for work: 5% (6%)
Single in a relationship	39% singles (36%) 61% in a relationship (64%)
Expats with kids under 18	22% kids (25%) 78% without kids (75%)

Staying True

The Portuguese are tempted abroad by the chance of a higher income. However, the majority do not plan on abandoning their home country indefinitely.

Portuguese expats may give up natural beauty and seafood, for at least a few years, to test run life in a country previously unknown to them and, ideally, to further their careers. As such, they flock to destinations around the world primarily for employment reasons (52%).

Though Portuguese participants plan to stay abroad for a lengthy period of time (34% plan to stay longer than three years), only 17% hope to live in their current country of residence forever. This is a

notable difference to the general averages of 24% and 26%, respectively.

Left-Brain Skills

Our Portuguese respondents have a knack for languages. Just under half (47%) are fluent in either four or five languages, while on a global scale only 27% of participants say the same. The top four languages that the Portuguese can converse in particularly well, not including their mother tongue, are English (99%), Spanish (73%), French (57%), and Italian (20%).

However, 24% of Portuguese expat respondents state that the language in their country of residence is the same as in their home country, significantly higher than the global average of 10%. Thus, it may be the case that our skilled linguists still tend to migrate towards countries in which they feel very comfortable with the local tongue.

Social Time

Three in five Portuguese expat respondents say they met their partner in their home country, a percentage that dwarfs the

Nationality Report

The Portuguese Abroad

global average of just less than half (48%). In keeping with this high percentage, the majority of Portuguese respondents (79%) also state that they met their partner before they moved abroad.

Portuguese participants further tend to develop friendships with those of their own nationality. One-third says their expat friends come mostly from their own country of origin, nearly doubling the general average of 16%. At the same time, just about one in four (26%) state that the majority of their expat friends hail from countries other than their own. This is significantly less than 36% that say the same on a global scale.

However, although a larger than average portion of Portuguese respondents state their social circle consists of mostly other expats (42% versus 35%), they list meeting new people through expat clubs and associations less than on a global scale (7% as opposed to 18%). Instead, the top ways they meet people are through work or friends (73% and 64%), as well as, to a lesser extent, professional networking (32%).

Money Tree

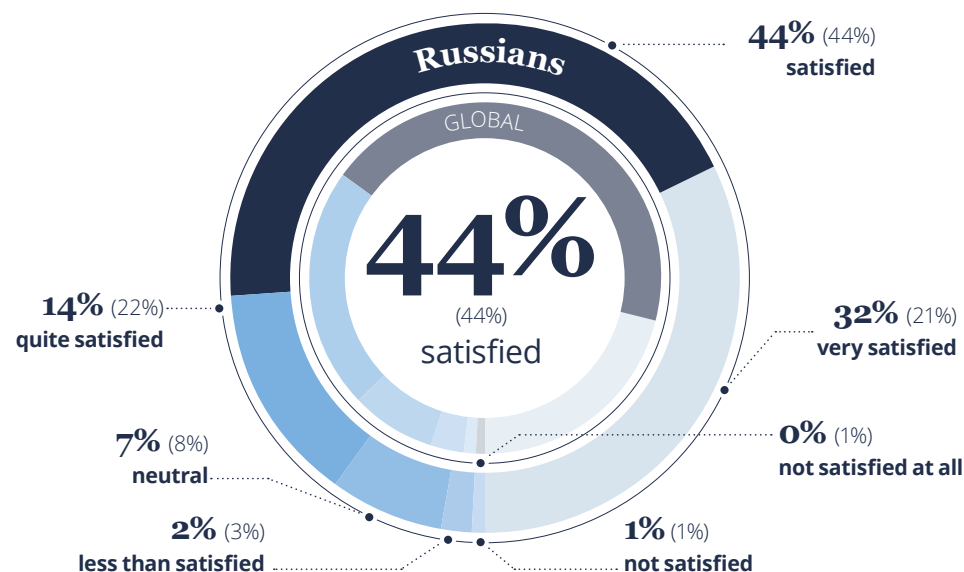
Everything Portugal has to offer its inhabitants may not be enough to keep the ambitious Portuguese in their home country. In terms of work, just over two-thirds (67%) are employees or managers and, compared to the overall percentage, a noticeably greater portion of Portuguese expats work as laborers (3% compared to the global average of 1%).

What really seems to draw Portuguese respondents away from home is the temptation of a higher income. The majority (73%) consider themselves to be making more than they would at home. This statistic is significantly greater than the 50% of participants worldwide who feel the same.

Nationality Report

Russians Abroad

How satisfied are Russian expats with their life abroad in general?



Expatriate stats: Russians (vs. global average)

Gender	80% female (53 %) vs. 20% male (47%)
Average age	33 years (39.5 years)
Top 3 countries	China: 8% (3%) Germany: 8% (7%) USA: 7% (6%)
Top 3 Expatriate Types	The (Ex-)Student: 20% (8%) The "Greener Pastures" Expatriate: 13% (14%) The Foreign Assignee: 12% (13%)
Top 3 employment status	Employee/manager: 49% (47%) Looking for work: 11% (6%) Student: 10% (5%)
Single in a relationship	40% singles (36%) 60% in a relationship (64%)
Expatriates with kids under 18	23% kids (25%) 77% without kids (75%)

Taking Heed of Russian Proverbs

Young and educated, Russians, particularly Russian women, are heading abroad en masse looking for work and study opportunities around the world.

Almost one in five of our Russian respondents (18%) moved abroad to study, which makes it the most popular reason for leaving Mother Russia. Only around one in seven of all expats surveyed (7%) left their homeland with the same aim.

As such, our Russian expats are highly educated. Two-thirds (68%) have completed postgraduate degrees, such as a master's or PhD, which is significantly higher than the average of about half of all survey participants (51%).

Time for Business, an Hour for Fun

While about three-quarters of our Russian survey participants (73%) are employed or working for themselves, one in ten (10%) is a student, another one in ten (11%) is looking for a job, and 2% are currently apprentices, interns, or trainees. Therefore, the proportion of Russians studying abroad or looking for work is about twice the global averages (5% and 6% respectively).

Don't Drive the Horse with a Whip, but with a Ruble

Our Russian comrades do really seem to be

embracing the opportunities in the West and East. With China, Germany, and the USA being the most popular destinations, young Russians are migrating not only throughout Europe (48%) and Asia (30%), but The Americas (12%) as well. And they are noticeably younger: The average age of all participants in our survey is 39.5 years, among the Russians, however, it is 33 years.

It would seem, however, that the salaries beyond Russia's borders are less than impressive. Where 50% of all expats feel their income abroad is higher than back

Nationality Report

Russians Abroad



home, only 45% of our Russians say the same. Further, only a third (32%) judge their income to be enough or more than enough to satisfy their daily needs. In comparison, almost half of all participants (45%) believe the same.

Nobody Goes to Tula with One's Own Samovar

Apart from being well-educated, the majority of our Russian contributors is also multilingual. Almost four in five (78%) report speaking three or more languages, which is significantly higher than the three in five expat average (61%). In fact, less than 0.5% only speak one language.

Our Russian expats are also far more likely to speak the local language of their respective foreign countries of residence. Almost two-thirds (64%) report being able to speak their host's tongue fairly or very well, whereas only about half of all expats surveyed (48%) say the same. In a similar vein, two in five Russian respondents (41%) believe that living in their host country without speaking the local language is difficult or very difficult. On average, one in three expats (33%) feels the same.

Speaking Will Show You the Way

Aside from the Russian language, almost all our Russian expats (99%) say they speak English, a quarter French, a similar amount German (24%), about one in seven Spanish (14%), and 12% Chinese (Mandarin or Cantonese). Thus, the first, third, and fifth most popular foreign languages of our Russian participants also match their top three destinations abroad: China, Germany, and the USA.

Curiously, however, Russian expats are noticeably more likely (61%) than the global average (49%) to live in a monolingual household. And, while 35% of expats in general describe their friends and acquaintances as "mostly other expats", 41% of our Russian respondents declare the same. Furthermore, almost a quarter (23%) state that their expat friends are chiefly from their country of origin (Russia), whereas only 16% of all expats affirm the same.

Without Rest even the Horse Doesn't Gallop

In line with a propensity to study abroad, about a third of our Russian expats (32%)

meet people via their education – twice the global average (16%). Expat events also appear to be a popular place for 43% of our Russian respondents to meet people, compared to 36% of all expats. Online networking (29%) and playing sports (27%), as well, find more favor with Russians than the global averages of 22% and 21%, respectively.

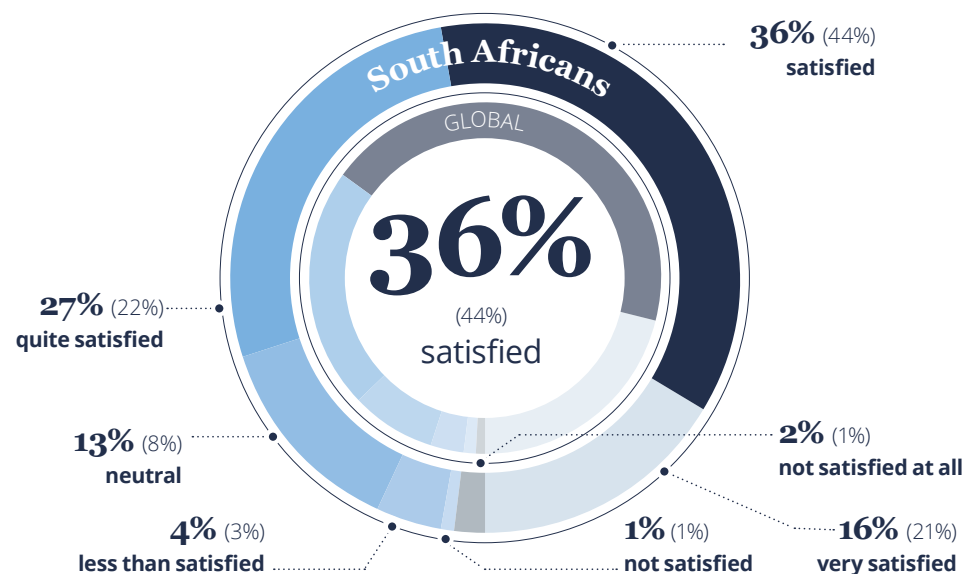
Socializing while abroad also appears to play a role in our expat Russians' love lives. Two out of five of them (41%) met their partners in their current country of residence, which is somewhat more than the one-third of all expats (32%) who report the same.

In terms of their country of origin, about a quarter of the romantic partners (26%) are from the expat Russians' country of residence and just over a third (35%) are neither from Russia, nor the Russians' host country, but somewhere else in the world. On average, it's usually the other way round. Of all expats in relationships, almost a third of their partners (31%) come from their country of residence and a quarter from another country (26%).

Nationality Report

South Africans Abroad

How satisfied are South African expats with their life abroad in general?



Expatriate stats: South Africans (vs. global average)

Gender	58% female (53 %) vs. 42% male (47%)
Average age	42.6 years (39.5 years)
Top 3 countries	UAE: 9% (5%) Netherlands: 5% (3%) Germany: 5% (7%)
Top 3 Expatriate Types	The "Greener Pastures" Expatriate: 18% (14%) The Foreign Assignee: 13% (13%) The Globetrotter: 12% (5%)
Top 3 employment status	Employee/manager: 43% (47%) Teacher/academic staff: 13% (8%) Entrepreneur/business owner: 9% (7%)
Single in a relationship	35% singles (36%) 65% in a relationship (64%)
Expatriates with kids under 18	30% kids (25%) 70% without kids (75%)

Getting Down to Business

Although not as frequently from academic backgrounds, expatriates hailing from the Rainbow Nation seem to land many high-ranking positions.

Across our entire survey, only 2% point to political stability and safety as the most important reason for their move abroad. Of our South African respondents, a markedly higher fraction (8%) indicate that they moved to their current home primarily for this reason. This could be related to the type of unrest that has surrounded recent South African elections.¹

Judging from our survey results, however, it seems that some may have found what they were looking for. More South African expats (52%) than the global average (46%)

feel very good about their personal safety in their new country of residence. And in terms of political stability in their respective countries, only a slightly smaller portion of South African expats (76%) rate stability and peacefulness positively than the average among all survey participants (78%).

However, this does not seem to be reflected in their general happiness away from home. Almost three out of five of expats in general (65%) claim to be quite or even completely satisfied with their life abroad in general, while just half of our South African

respondents (52%) feel the same level of contentment.

High-Ranking Managers

Of our South African expats, one in five reports having only a high school certificate or commercial, technical, or vocational training. Meanwhile, one-third have completed either at least a master's degree (30%) or a PhD (3%), which is not



¹ New York Times
<http://www.nytimes.com/2014/05/11/world/africa/south-african-army-called-in-to-crack-down-on-post-election-unrest.html>

Nationality Report

South Africans Abroad

quite up to par with the averages among all respondents (45% and 6%, respectively).

Nevertheless, South African expats do not seem to be doing too poorly when it comes to their level of seniority. While 43% of all employed survey respondents state that they work in management, this is true for 51% of expats from South Africa. Furthermore, the specific proportion of South African expats (21%) who are in top management is far higher than the percentage of all survey respondents who say the same (12%).

Industries and Earnings

As for their field of work, a relatively high number of South African expats seem to be involved in fairly practical industries. As such, one in ten (10%) is employed in the agricultural, the mining, or the oil and gas sector, and slightly more (11%) in construction. This is twice the average among all survey participants (5% each).

In terms of wages, more than one-third of South Africans surveyed (36%) describe their income as a lot higher than back home, which just 28% of all respondents

echo. Regardless of this, just as high a portion of respondents in general (76%) consider their disposable income to be at least about enough to cover daily expenses, as respondents from South Africa do (77%).

Love and Languages

Upwards of three in five South Africans in the survey (59%) report that they speak the local language of their current country of residence only a little or not at all.

This could be an explaining factor for why very few have found love in their new home. Of South African survey respondents in a committed relationship, five out of six (83%) note that they met their partner before moving to their current host country, and only 19% say that their partner comes from there. In comparison, the global averages are 71% and 31%, respectively. Instead, a higher than average percentage of South Africans have a partner who hails from their own country of origin (56% vs. 43% on average).

In general, however, our South African expats do not appear to have much trouble in the romance department. Quite on the

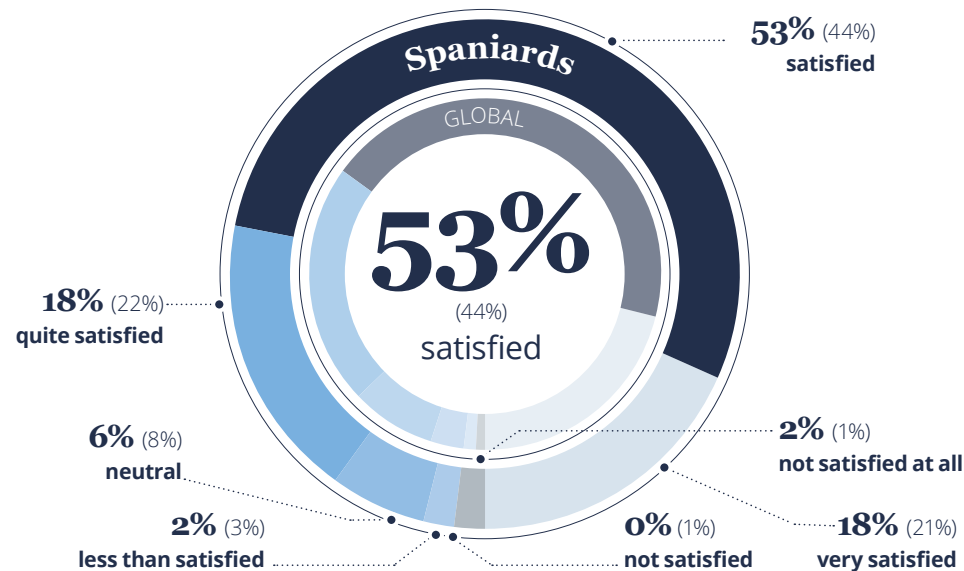
contrary, just over a quarter (26%) describe their family status as single, unmarried, or never married, and this is the lowest percentage for any nationality in the survey.

As far as friends go, a higher percentage of South African participants (42%) than the survey average (35%) report that they tend to meet with mostly other expats. At the same time, however, about the same percentage of South Africans (18%) as the average (17%) report that most of their friends are local.

Nationality Report

Spaniards Abroad

How satisfied are Spanish expats with their life abroad in general?



Expatriate stats: Spaniards (vs. global average)

Gender	53% female (53 %) vs. 47% male (47%)
Average age	36.8 years (39.5 years)
Top 3 countries	Germany: 13% (7%) UK: 10% (4%) Belgium: 7% (2%)
Top 3 Expatriate Types	The Foreign Assignee: 23% (13%) The Career Expatriate: 12% (8%) The "Greener Pastures" Expatriate: 11% (14%)
Top 3 employment status	Employee/manager: 63% (47%) Looking for work: 8% (6%) Teacher/academic staff: 6% (8%)
Single in a relationship	48% singles (36%) 52% in a relationship (64%)
Expatriates with kids under 18	20% kids (25%) 80% without kids (75%)

Language Skills Put to Use

Highly educated and largely multilingual, our Spanish respondents mainly venture abroad for career opportunities, which their income seems to reflect.

Alongside the Portuguese and just ahead of the South Koreans, our Spanish expats seem to move abroad primarily for work more than any other nationality in the survey.

About one in five (22%) says they mainly moved to their current country of residence because they were assigned there by their employer. Just as many (22%) declare that they found a job there on their own, and about one in twelve (8%) was recruited by a local company. Thus, in total, over half of our expats from Spain (52%) primarily

relocated for work. This is true for just over a third of our participants in general (36%).

Four out of five Spanish respondents claim that they work for or own a company that predominantly operates internationally. On average, just two out of three of all survey participants (66%) say the same. Furthermore, over half of our Spanish expats (52%) declare that there are 5,000 or more employees at their company, which just 37% of all respondents echo.

Solid Qualifications

A big part of Spaniards' appeal to large international corporations could be their high linguistic proficiency. Almost four-fifths (79%) indicate that they speak three or more languages; a noticeably higher portion than the global average (61%).

As well as their language skills, another factor could be our Spanish respondents' academic qualifications. Close to three-fifths (58%) state that they have completed a master's degree as their highest level of education, and 8% even have a PhD. On a

Nationality Report

Spaniards Abroad

global scale, just 45% and 6%, respectively, can make the same claims.

Career Comes First

While about two-thirds of all respondents (64%) note that they are in a relationship, only slightly over half of our Spanish expats (52%) indicate that they have found a significant other. Additionally, compared to the global average of 43%, just a third of our respondents from Spain (33%) claim to be completely satisfied with their relationship.

On the topic of commitment – or the lack thereof – Spanish respondents do not seem too inclined to permanently settle down in their current countries of residence. On average, more than a quarter of all expats surveyed (26%) indicate that they might stay in their new-found homes forever. In contrast, just one-seventh of Spanish expats (14%) consider this a possibility.

Spanish expats seem to be quite content with their careers, however. Half our Spanish participants are satisfied or even completely satisfied with their career prospects, which is true for just two-fifths of respondents in general. Similarly, more

than half our respondents from Spain (54%) feel that their disposable income is more than enough to cover their daily expenditures. Of all survey participants, a somewhat lower percentage (45%) share this feeling.

Expat Social Circles

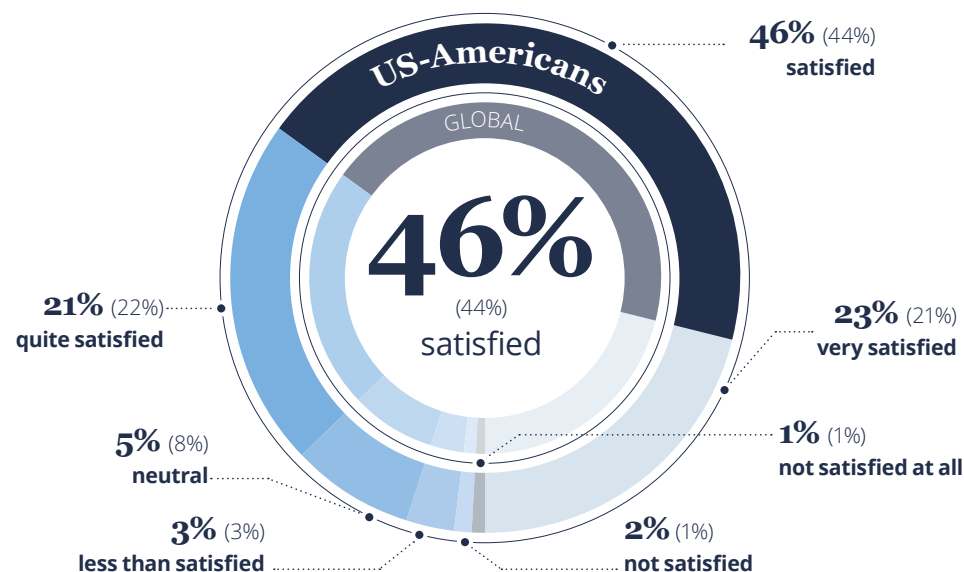
One in three participants from Spain (33%) describes their neighborhood as an area with mostly local residents. Among all participants, not quite as many do so (27%). However, while just as many respondents in general (27%) reveal that they usually meet people in their local neighborhoods, not even one-fifth of Spanish expats (18%) say the same.

Rather, two in five respondents from Spain disclose that they usually meet people at expat events. This may be why nearly half (45%) describe their group of friends and acquaintances as mostly other expatriates. Another likely reason for this may be that the Spaniards are having trouble making local friends. Close to half (45%) do not find this is easy; a markedly higher proportion than the global average (35%).

Nationality Report

US-Americans Abroad

How satisfied are US-American expats with their life abroad in general?



Expatriate stats: US-Americans (vs. global average)

Gender	59% female (53 %) vs. 41% male (47%)
Average age	44.2 years (39.5 years)
Top 3 countries	Germany: 8% (7%) Italy: 4% (2%) China: 4% (3%)
Top 3 Expatriate Types	The "Greener Pastures" Expatriate: 16% (14%) The Romantic: 16% (11%) The Globetrotter: 10% (5%)
Top 3 employment status	Employee/manager: 30% (47%) Teacher/academic staff: 16% (8%) Retiree: 12% (4%)
Single in a relationship	36% singles (36%) 64% in a relationship (64%)
Expatriates with kids under 18	19% kids (25%) 81% without kids (75%)

Finding the 51st State

Rarely being able to speak the language of their host country, US expats make up for this through an intense love of their partner and their new home.

The United States, a country formed by successive groups of expats, immigrants, and refugees has now produced its own generation of expats. US Americans leave home for a variety of reasons. However, while for many expatriation is an opportunity to secure a better job or standard of living, Americans rank reasons like love (16%) and a simple enjoyment of living abroad (8%) higher than the global averages (11% and 6% respectively).

American expats remain on par with the global scale for the number of countries

lived in previously. However, when asked about the intended duration of their stay in their current country of residence, these expats seem to have a more definite grasp of their lives abroad than the average. Over a third of American respondents (36%) say they were considering staying forever, while only 26% of all survey participants indicate the same.

Workin' Nine To Five (Abroad)

Whether it's disillusionment with the American education system, or simply the fact that teaching English as a foreign

language is a natural career choice for Americans abroad: in percentage, twice as many US American expats are teachers or otherwise academic staff compared to the global average (16% to 8%, respectively). In other businesses, 30% of Americans find themselves in an employee or managerial based position, well beneath the general average of 47%.

Unfortunately for American workers abroad, however, wages are not one of the better sides of expat life. Two in five US respondents (40%) found their income to

Nationality Report

US-Americans Abroad

be either moderately or a lot less than what they were earning at home compared to just over a quarter of all expats (27%) who share this opinion.

Nonetheless, there is no difference between the US expat response and the worldwide average on whether they found their disposable income to be at least enough to cover daily expenditures (76%). For some, however, the working world is nothing but a distant memory, as 12% of US expats relocate as retirees, threefold the global average of just 4%.

Love and Language

It appears that our US expats have taken heed of the power ballads of the 1980s, as the most frequently cited reason for them moving abroad is love (16%). Moreover, although 16% of American participants say they are divorced, this does not seem to hurt their chances in the romantic department: 39% met their partners in their host country, outpacing the global expat response of 32%.

Though they fluently speak the language of love, American participants score

well below the worldwide average in the linguistic department. Three in ten (30%) speak only one language, a limitation to which an average of only 12% of expats in general admit. For those who speak more than one tongue, the most popular language after English is Spanish (35%), which does surpass the global scale of 27%.

Friends

Being unable to speak the host language does not seem to deter our American participants from cultivating an active social circle nor does it seem to hamper their lives in general. Three in ten live in a neighborhood almost exclusively populated by locals compared to the global average of just two in ten.

Moreover, it seems that the riotous block-parties often portrayed in American cinema do have at least some bearing in reality, as 31% of American respondents meet people through living in their neighborhood. Only about a quarter of all survey participants (27%) report the same.

Growing up in a country that celebrates its diversity so profoundly appears to

have had an extremely positive impact on our American respondents. Their ability to befriend local residents outstrips the average of expat respondents; one-quarter of US expats describe their social circle as mainly locals while the equivalent global response is only 17%. Furthermore, when speaking of their expat friends, 53% of American participants describe them as coming from an assortment of countries and only 15% identify their social group as mainly American.



Expat Insider
The InterNations Survey



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