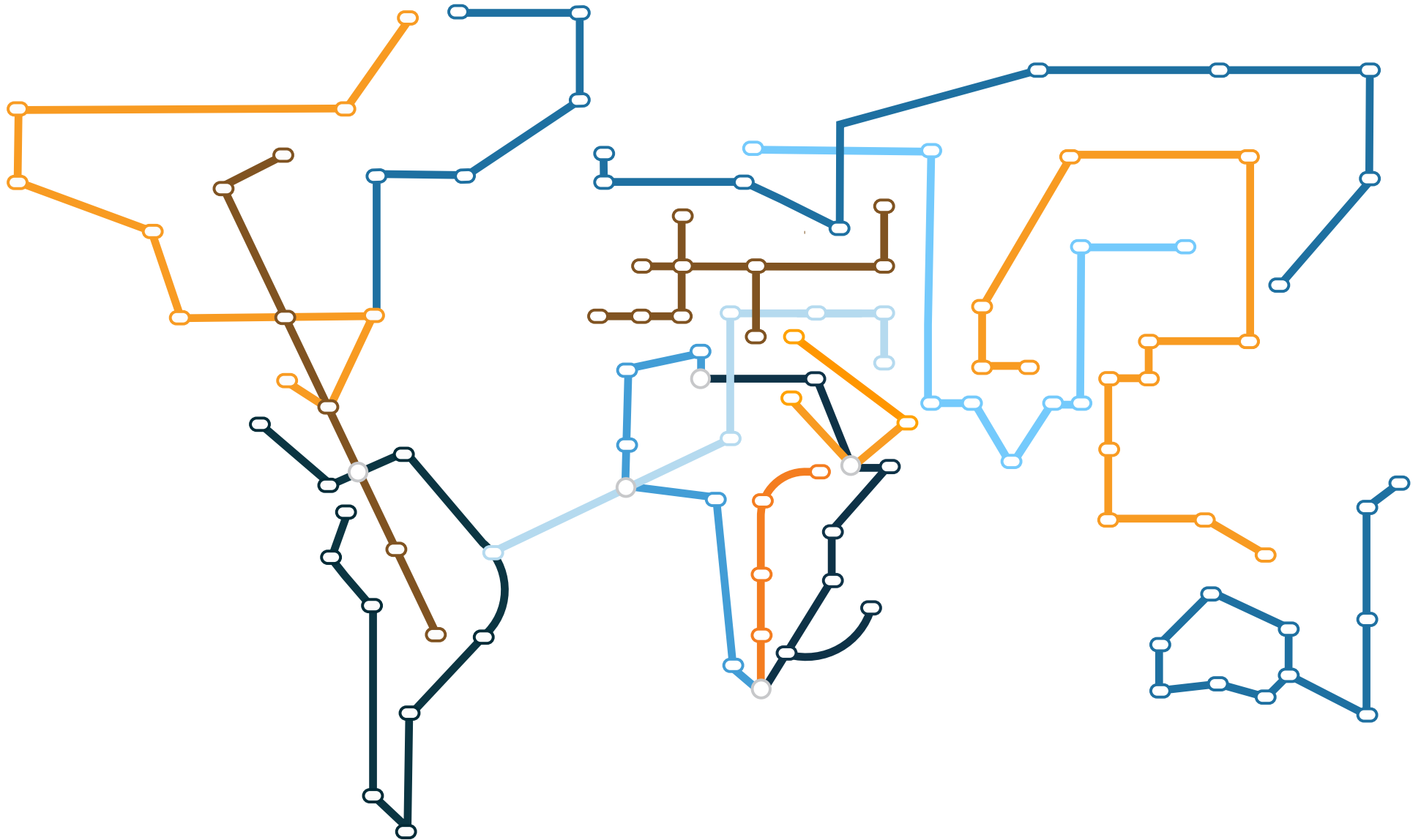


# Expat City Ranking 2022



# Introduction & Short Methodology

## Expat City Ranking 2022

The Expat City Ranking has been a part of the *Expat Insider* survey by InterNations since 2017. It is published in addition to the general survey report, which features an annual ranking of the best countries for expats. Through the *Expat Insider* questionnaire, respondents share their opinions on life abroad in general and their current city of residence in particular. Topics covered include the city's leisure options, the search for housing, the local job market, expats' social life abroad, and more.

In 2022, a total of 11,970 expats took part, representing 177 nationalities and living in 181 countries or territories across the world. Thanks to their insights, the Expat City Ranking 2022 offers an overview of the 50 best- and worst-rated cities for expats worldwide. The following report explores the results in greater detail in several areas, from the quality of life to personal finance, from working abroad to the ease of settling in a foreign city. It also features the recently introduced Expat Essentials Index for the first time, covering the subcategories of Housing, Digital Life, Language, and Admin Topics.

## Short Methodology

To identify the best and worst cities for expats around the globe, the respondents rated up to 56 different aspects of urban life abroad on a scale of one to seven. The rating process emphasized the participants' personal satisfaction with these aspects, considering both emotional topics (e.g., the ease of finding local friends) and more factual aspects (e.g., the availability of healthcare) with equal weight.

The respondents' ratings of the individual factors were then bundled in various combinations for a total of 16 subcategories. Their mean values were used to draw up five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Expat Essentials. These were further averaged in order to rank all cities worldwide that had the required number of participants for our minimum sample size (see below). These five indices, as well as the responses to the question "All things considered, how happy are you with your life abroad in general?", were then averaged to arrive at the overall city ranking.

The ratings compare the participants' individual satisfaction with various factors. They do not compare related facts from external sources. For example, the factor "personal safety" measures how safe expats feel in their respective destination. However, it does not refer to actual crime rates provided by local law enforcement.

The resulting ranking is also not meant to be an endorsement of any specific city. It is rather a comparison of how expats rate their everyday life abroad based on their subjective score. Moreover, the indices do not cover each and every potential aspect of living abroad. For instance, the questionnaire asked respondents to give their views on selected factors such as political stability, unrestricted online access, and the general ability to freely express themselves and their opinions. But the vast field of political issues – e.g., questions of censorship or human rights – is not explored in any depth in this survey.

For a city to be featured in the ranking, a sample size of at least 50 survey participants was required. In 2022, 50 cities met this requirement. The top 10 are Valencia, Dubai, Mexico City, Lisbon, Madrid, Bangkok, Basel, Melbourne, Abu Dhabi, and Singapore.

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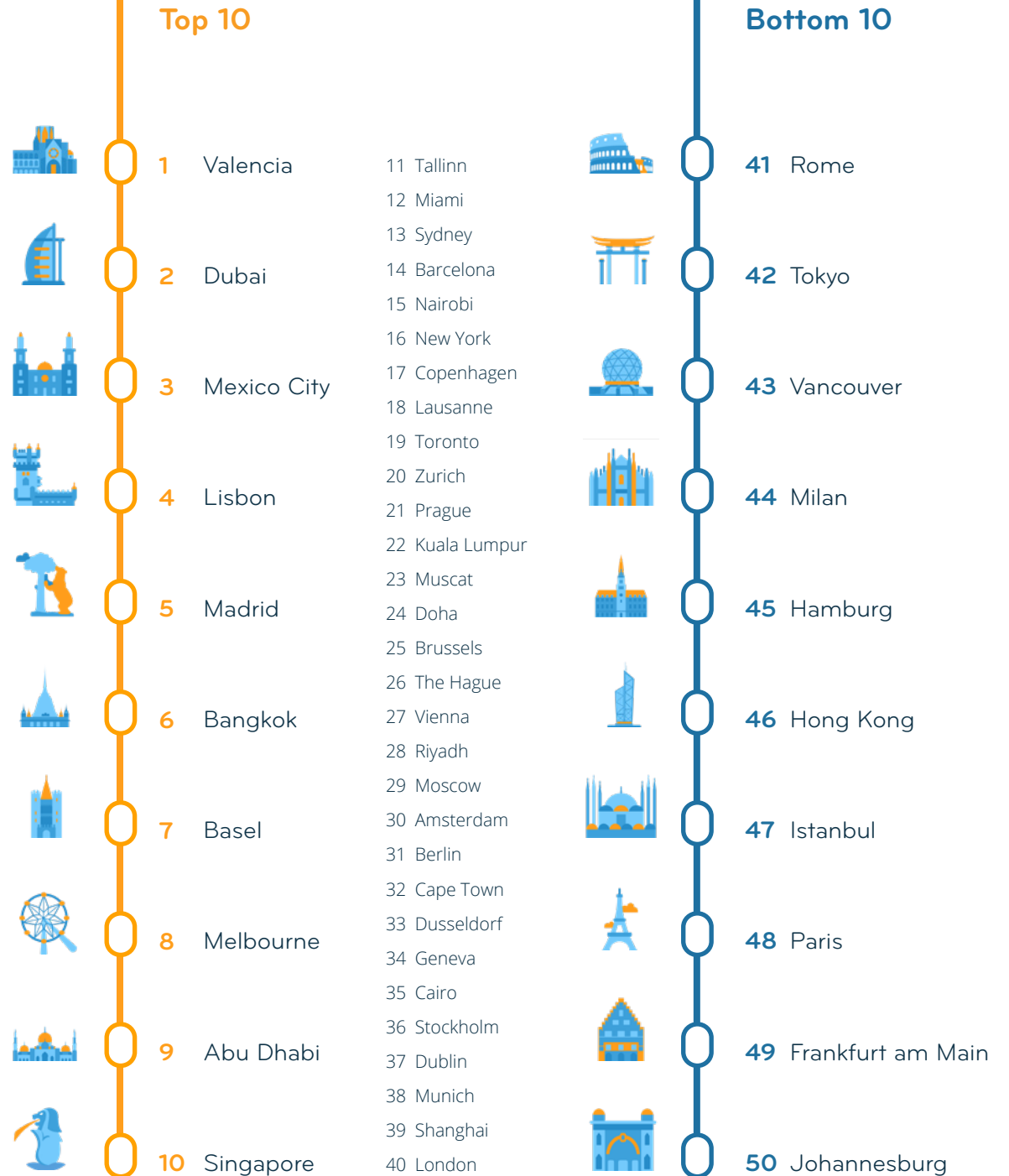


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9	Quality of Life
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30	Personal Finance
35	Expats Essentials
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# Best & Worst Cities for Expats

# The Best & Worst Cities for Expats



# The Cities Offering the Best (& Worst) Life Abroad

In the Expat City Ranking 2022, the top 3 destinations – Valencia, Dubai, and Mexico City – all do very well when it comes to the ease of settling in. Among the bottom 3, on the other hand, financial concerns and administrative hurdles make life abroad difficult.

## Top Findings

- #1 Valencia offers expats a great quality of life abroad.
- In #2 Dubai, expats find it easy to deal with admin topics.
- Getting settled couldn't be easier in #3 Mexico.
- Johannesburg (#50), Frankfurt (#49), and Paris (#48) are the worst destinations in 2022.

## Valencia: Livable, Friendly & Affordable

Valencia places 1st out of 50 in the Expat City Ranking 2022, as well as 1st in the **Quality of Life Index**. Expats describe public transportation as affordable (85% happy vs. 70% globally) and love the great opportunities for recreational sports (92% vs. 75% globally). And 92% of expats feel safe in Valencia (vs. 81% globally). For more details, see the "The Cities with the Best Quality of Life Abroad" (pp. 12–15).

When it comes to the **Ease of Settling In Index** (3rd), expats feel at home there (74% vs. 62% worldwide) and are happy with their social life (72% vs. 56% globally) (see "The Cities That Make Settling In Easy ... and Those That Do Not", pp. 19–22). The city also ranks third in the **Personal Finance Index**, even placing first for cost of living: 83% of expats rate it positively (vs. 45% globally). More on this can be found under "A Pretty Penny? The Best & Worst Cities for Expats' Finances" (pp. 32–34).

While Valencia performs well in the **Expat Essentials Index** (13th), the **Working Abroad Index** (41st) is by far its weakest point. It places last for Career Prospects (50th): 50% of expats rate the local job market negatively (vs. 27% globally), and 30% judge their own career opportunities unfavorably (vs. 22% globally).

### Dubai: Great for Both Work & Leisure

Dubai comes first worldwide in the **Expat Essentials Index** and its Admin Topics Subcategory. Expats report that it is easy to deal with the local authorities (66% vs. 40% globally), and 88% are happy with the availability of government services online (vs. 61% globally). However, 18% are unhappy with the access they have to online services (vs. 7% globally). For more details, see “Popular Expat Destinations Make Daily Essentials a Breeze” (pp. 38–40).

The **Ease of Settling In Index** (8th) – expats are happy with their social life (68% happy vs. 56% globally) and feel welcome in Dubai (81% vs. 66% globally) – and the **Quality of Life Index** (6th) are two more highlights. Nearly all expats (95%) are satisfied with the infrastructure for cars (vs. 75% globally), and they rank both the culture and nightlife (5th) and the culinary variety and dining options (3rd) highly. Dubai comes sixth in the **Working Abroad Index**. Expats are happy with their job (70% happy vs. 64% globally) and report that the local business culture encourages creativity (78% vs. 51% globally).

### Mexico City: Friendly & Affordable but Unsafe

Mexico City ranks first worldwide in the **Ease of Settling In Index** (see pp. 38–40). Expats feel at home (82% happy vs. 62% globally) and welcome (89% vs. 66% globally) there, and 87% describe the local residents as generally friendly (vs. 66% globally). The city performs equally well in the **Personal Finance Index** (1st, see pp. 32–34). Expats there are the most satisfied with their financial situation (73% happy vs. 60% globally). Despite its average performance in the **Working Abroad Index** (24th), expats are happy with both their personal career opportunities (71% vs. 58% globally) and their jobs overall (73% vs. 64% globally).

In the **Expat Essentials Index** (30th), Admin Topics (44th) are an issue, but housing is both easy to find (9th) and to afford (6th). Lastly, Mexico City ends up in the bottom 10 of

the **Quality of Life Index** (44th). Expats are especially disappointed with the Environment & Climate (41st) and the Safety & Security (47th) Subcategories. Over one in three (35%) are unhappy with their personal safety (vs. 9% globally).

### Johannesburg: The World’s Worst Expat Destination

Johannesburg is the worst city for expats overall and in the **Quality of Life Index** (50th) in particular (see pp. 12–15). Expats are unhappy with the affordability (25% unhappy vs. 15% globally) and the availability (39% vs. 17% globally) of public transportation, and they feel unsafe, too (62% vs. 9% globally). In the **Working Abroad Index** (49th), they rate the local job market (38% unhappy vs. 27% globally) and their personal career opportunities (29% vs. 22% globally) negatively (see “All in a Day’s Work: Great Cities for Working Expats”, pp. 26–29)

Expats are also dissatisfied with their personal finances (41% unhappy vs. 21% globally), and 44% say that their disposable household income is not enough to lead a comfortable life (vs. 28% globally). This puts the city in 47th place in the **Personal Finance Index**. At least housing is affordable (46% happy vs. 39% globally), which is one reason why Johannesburg still lands in 36th place in the **Expat Essentials Index**. On the other hand, expats rate the availability of government services online negatively (41% unhappy vs. 21% globally).

### Frankfurt: Struggling with Digital & Admin Topics

Frankfurt comes last in the **Expat Essentials Index** (50th) and ranks among the bottom 10 in all its subcategories (see pp. 38–40): Digital Life (47th), Language (46th), Admin Topics (45th), and Housing (43rd). Close to two in five are unhappy with the administrative services available online (39% vs. 21% globally) and the options to pay without cash (37% vs. 8% globally), while housing is considered too expensive (70% unhappy vs. 43% globally). Expats are also unhappy with the general cost of living (51% vs. 35% globally), ranking the city 41st in the **Personal Finance Index**.

## The Cities Offering the Best (& Worst) Life Abroad

In the **Ease of Settling In Index** (48th), they have a hard time making local friends (55% unhappy vs. 37% globally) and find it difficult to get used to the local culture (30% vs. 19% globally) (see pp. 19–22). Frankfurt performs somewhat better, but still below average, in the **Working Abroad** (35th) and **Quality of Life** (31st) **Indices**. For example, while the city ranks well for its infrastructure for cars (10th), it is rated the worst worldwide for the affordability of public transportation (50th).

### Paris: A Top City for Culture – If You Can Afford It

Paris lands in the bottom 5 of the **Expat Essentials Index** (47th). Expats find it extremely hard to find housing (47th), and 71% say that housing costs are too high (vs. 43% globally). High expenses also impact the **Personal Finance Index** (48th, see pp. 32–34): 62% consider the general cost of living too high (vs. 35% globally), and 35% are unhappy with their financial situation (vs. 21% globally).

Expats do not feel very welcome in Paris (45th), either, which is one of the reasons for its bottom 5 ranking in the **Ease of Settling In Index** (46th). They consider the Parisians unfriendly towards foreign residents (35% unhappy vs. 18% globally) and find it hard to make local friends (58% vs. 37% globally).

On the positive side, Paris ranks midfield for **Quality of Life** (30th). Expats appreciate, for example, the culinary variety and dining options (86% vs. 77% globally), as well as the culture and nightlife (78% vs. 67% globally). However, 23% worry about their personal safety (vs. 9% globally).





# Quality of Life



# Quality of Life Index 2022



## Quality of Life

- 1 **Valencia**
- 2 **Copenhagen**
- 3 **Zurich**
- 4 **Madrid**
- 5 **Lisbon**
- 6 **Dubai**
- 7 **Vienna**
- 8 **Abu Dhabi**
- 9 **Lausanne**
- 10 **Munich**
- 11 **Barcelona**
- 12 **Basel**
- 13 **Berlin**
- 14 **Dusseldorf**
- 15 **Prague**
- 16 **Tokyo**
- 17 **Geneva**
- 18 **Sydney**
- 19 **Melbourne**
- 20 **Singapore**
- 21 **Toronto**
- 22 **Tallinn**
- 23 **Vancouver**
- 24 **Hamburg**
- 25 **Doha**
- 26 **Stockholm**

## Leisure Options

- 1 Barcelona
- 2 Mexico City
- 3 Madrid
- 4 Miami
- 5 Dubai
- 6 New York
- 7 Valencia
- 8 Melbourne
- 9 Lisbon
- 10 Berlin
- 11 Shanghai
- 12 Bangkok
- 13 Moscow
- 14 Prague
- 15 Cape Town
- 16 Tokyo
- 17 London
- 18 Toronto
- 19 Milan
- 20 Copenhagen
- 21 Abu Dhabi
- 22 Sydney
- 23 Paris
- 24 Vienna
- 25 Dusseldorf
- 26 Rome

## Travel & Transit

- 1 Vienna
- 2 Prague
- 3 Valencia
- 4 Madrid
- 5 Dubai
- 6 Abu Dhabi
- 7 Singapore
- 8 Basel
- 9 Lausanne
- 10 Zurich
- 11 Copenhagen
- 12 Tokyo
- 13 Barcelona
- 14 Geneva
- 15 Lisbon
- 16 Tallinn
- 17 Amsterdam
- 18 Berlin
- 19 The Hague
- 20 Moscow
- 21 Shanghai
- 22 Munich
- 23 Hamburg
- 24 Doha
- 25 Dusseldorf
- 26 Stockholm

## Health & Well-Being

- 1 Abu Dhabi
- 2 Vienna
- 3 Doha
- 4 Valencia
- 5 Dusseldorf
- 6 Barcelona
- 7 Tokyo
- 8 Copenhagen
- 9 Madrid
- 10 Bangkok
- 11 Munich
- 12 Brussels
- 13 Dubai
- 14 Sydney
- 15 Riyadh
- 16 Zurich
- 17 Toronto
- 18 Singapore
- 19 Melbourne
- 20 Paris
- 21 Cape Town
- 22 Hamburg
- 23 Moscow
- 24 Tallinn
- 25 Hong Kong
- 26 Berlin

## Safety & Security

- 1 Copenhagen
- 2 Lausanne
- 3 Geneva
- 4 Basel
- 5 Zurich
- 6 Munich
- 7 Dusseldorf
- 8 Lisbon
- 9 Valencia
- 10 Sydney
- 11 Vancouver
- 12 Dubai
- 13 Berlin
- 14 Amsterdam
- 15 Toronto
- 16 Tallinn
- 17 Stockholm
- 18 Hamburg
- 19 The Hague
- 20 Abu Dhabi
- 21 Prague
- 22 Madrid
- 23 Singapore
- 24 Melbourne
- 25 Doha
- 26 Tokyo

## Environment & Climate

- 1 Lausanne
- 2 Basel
- 3 Lisbon
- 4 Zurich
- 5 Vancouver
- 6 Valencia
- 7 Geneva
- 8 Stockholm
- 9 Vienna
- 10 Sydney
- 11 Munich
- 12 Melbourne
- 13 Copenhagen
- 14 Abu Dhabi
- 15 Tallinn
- 16 Cape Town
- 17 Madrid
- 18 Miami
- 19 Barcelona
- 20 Berlin
- 21 Toronto
- 22 Singapore
- 23 Dubai
- 24 Prague
- 25 Muscat
- 26 Dusseldorf



# Quality of Life Index 2022



## Quality of Life

- 27 Amsterdam
- 28 Moscow
- 29 The Hague
- 30 Paris
- 31 Frankfurt
- 32 Brussels
- 33 Milan
- 34 Shanghai
- 35 London
- 36 New York
- 37 Cape Town
- 38 Miami
- 39 Bangkok
- 40 Istanbul
- 41 Rome
- 42 Riyadh
- 43 Muscat
- 44 Mexico City
- 45 Nairobi
- 46 Hong Kong
- 47 Dublin
- 48 Kuala Lumpur
- 49 Cairo
- 50 Johannesburg

## Leisure Options

- 27 Johannesburg
- 28 Amsterdam
- 29 Vancouver
- 30 Nairobi
- 31 Zurich
- 32 Doha
- 33 Singapore
- 34 Munich
- 35 Kuala Lumpur
- 36 Brussels
- 37 Hong Kong
- 38 Lausanne
- 39 Hamburg
- 40 Istanbul
- 41 Tallinn
- 42 The Hague
- 43 Cairo
- 44 Geneva
- 45 Dublin
- 46 Stockholm
- 47 Riyadh
- 48 Basel
- 49 Frankfurt
- 50 Muscat

## Travel & Transit

- 27 Paris
- 28 Milan
- 29 Frankfurt
- 30 Istanbul
- 31 Hong Kong
- 32 Vancouver
- 33 Brussels
- 34 Toronto
- 35 New York
- 36 London
- 37 Bangkok
- 38 Melbourne
- 39 Sydney
- 40 Kuala Lumpur
- 41 Mexico City
- 42 Muscat
- 43 Miami
- 44 Riyadh
- 45 Rome
- 46 Dublin
- 47 Cairo
- 48 Cape Town
- 49 Nairobi
- 50 Johannesburg

## Health & Well-Being

- 27 Basel
- 28 Lisbon
- 29 Prague
- 30 Istanbul
- 31 Milan
- 32 Kuala Lumpur
- 33 Shanghai
- 34 Geneva
- 35 Lausanne
- 36 Vancouver
- 37 Frankfurt
- 38 Stockholm
- 39 London
- 40 Mexico City
- 41 Rome
- 42 Muscat
- 43 Nairobi
- 44 The Hague
- 45 Cairo
- 46 Amsterdam
- 47 Johannesburg
- 48 New York
- 49 Miami
- 50 Dublin

## Safety & Security

- 27 Dublin
- 28 Frankfurt
- 29 Vienna
- 30 Muscat
- 31 Brussels
- 32 Barcelona
- 33 London
- 34 Paris
- 35 Riyadh
- 36 New York
- 37 Rome
- 38 Milan
- 39 Miami
- 40 Shanghai
- 41 Moscow
- 42 Cairo
- 43 Nairobi
- 44 Istanbul
- 45 Bangkok
- 46 Cape Town
- 47 Mexico City
- 48 Kuala Lumpur
- 49 Hong Kong
- 50 Johannesburg

## Environment & Climate

- 27 Dublin
- 28 Hamburg
- 29 Johannesburg
- 30 Frankfurt
- 31 Tokyo
- 32 Amsterdam
- 33 Nairobi
- 34 Rome
- 35 The Hague
- 36 Istanbul
- 37 New York
- 38 London
- 39 Riyadh
- 40 Milan
- 41 Doha
- 42 Moscow
- 43 Brussels
- 44 Kuala Lumpur
- 45 Paris
- 46 Mexico City
- 47 Hong Kong
- 48 Bangkok
- 49 Shanghai
- 50 Cairo

# The Cities with the Best Quality of Life Abroad

The three best-rated cities are all located across Europe, but they have different highlights in store for their expat residents. Find out more about the tops (and flops) below.

## Top Findings

- #1 Valencia shows a strong performance in all five subcategories.
- #2 Copenhagen places 1st worldwide for Safety & Security.
- Expats in #3 Zurich love the Environment & Climate (4th).
- Most top 10 cities are located in three distinct regional clusters.
- #50 Johannesburg, #49 Cairo, and #48 Kuala Lumpur end up at the bottom.

## Methodology

The Quality of Life Index covers 21 rating factors across five subcategories: Environment & Climate, Health & Well-Being, Leisure Options, Safety & Security, and Travel & Transit. Expats were asked to rate each factor on a scale from one (very bad) to seven (very good). This resulted in a ranking of 50 cities with a minimum sample size of 50 respondents per destination.

## Valencia: Where Expats Can Focus on Enjoying Life

The highest-rated destination in the Quality of Life Index, Valencia lands among the top 10 in all five subcategories, too. It does best in the Travel & Transit Subcategory (3rd). For example, expats in Valencia appreciate the affordability of public transportation (85% happy vs. 70% globally), as well as their travel opportunities (94% vs. 82% globally). However, the availability of public transportation could be better; Valencia lands in an average 25th place here.

Health & Well-Being (4th) does not follow far behind. According to the respondents, healthcare in Valencia is both easy to afford (80% happy vs. 61% globally) and to access (80% vs. 67% globally). It is also readily available (82% vs. 73% globally) and of good quality (80% vs. 72% globally).

## The Cities with the Best Quality of Life Abroad

In addition to great medical care, expats in Valencia benefit from the city's superb Environment & Climate (6th). They especially enjoy the climate and weather (94% happy vs. 62% globally) and the urban environment (89% vs. 67% globally). As a popular tourist destination, Valencia also offers excellent Leisure Options (7th). Among other things, 92% are satisfied with the opportunities for recreational sports (vs. 75% globally). *"I love the focus on social activities and enjoying life!"* shares an expat from the UK.

Last but not least, expats feel safe in Valencia. In fact, 92% rate their personal safety positively (vs. 81% globally). The city would probably do even better for Safety & Security (9th) without the slightly below-average rating for political stability (30th).

## Copenhagen: Perfect for a Safe & Sustainable Expat Life

Unlike sunny Valencia, runner-up Copenhagen (2nd) is not exactly famous for its climate and weather (45th). This factor impacts the city's result in the Environment & Climate Subcategory (13th). In all other respects, expats enjoy living in a particularly environmentally friendly city. For instance, 89% describe the urban environment positively (vs. 67% globally), and 92% agree that the Danish government supports policies to protect the planet (vs. 61% globally).

Copenhagen also provides a safe and friendly environment for cyclists and pedestrians (99% happy vs. 77% globally). *"Copenhagen is very accessible, and cycling as a means of transport is great,"* a German expat comments. The infrastructure for cars gets rated highly as well (93% vs. 75% globally), and public transportation is easily available (95% vs. 73% globally). The only drawback is the affordability of the latter – 19% rate it negatively (vs. 15% globally).

Healthcare, on the other hand, is extremely affordable. Copenhagen ranks 2nd out of 50 for this factor, right after Dusseldorf (1st). This puts Copenhagen at eighth worldwide for Health & Well-Being overall, and 79% of expats also rate the quality

of medical care positively (vs. 72% globally). In the Safety & Security Subcategory, the city does even better, placing first worldwide. Expats regard Copenhagen as a politically very stable destination (1st) and can openly express themselves and their opinions (7th). Another 93% feel safe there (vs. 81% globally).

Only the Leisure Options (20th) leave a bit to be desired. Copenhagen might not be the best destination for "foodie" expats – 11% dislike the dining options, about the same as the global average (12%).

## Zurich: The Place for a Stable & Predictable Life Abroad

Ranking 3rd out of 50 for its quality of life, Zurich combines a pleasant urban (6th) with a spectacular natural (2nd) environment. The Swiss city nearly makes it into the top 3 of the Environment & Climate Subcategory (4th). It lands among the top 10 for all related factors, except for its climate and weather (28th). For example, 93% give the air quality a positive rating, compared to 65% worldwide.

Zurich is also a very safe place to live, placing fifth for Safety & Security: 93% of expats feel safe there (vs. 81% globally) – 70% even very much so (vs. 47% globally) – while 92% appreciate the political stability (vs. 64% globally). The city performs quite well for Health & Well-Being (16th), too. However, the healthcare costs (39th for affordability) are the reason why it does not feature in the top 10 of this subcategory. Still, 81% find it easy to access all necessary healthcare services in Zurich (vs. 67% globally), and 86% are satisfied with their quality (vs. 72% globally).

In the Travel & Transit Subcategory (10th), Zurich offers the best travel opportunities worldwide: 96% of expats are happy with this factor (vs. 82% globally). Another 93% rate the availability of public transportation favorably (vs. 73% globally). However, 23% think it is not affordable enough (vs. 15% globally). It is probably a good thing then that it is safe and easy to get around Zurich by bike or on foot (93% happy vs. 77% globally).

## The Cities with the Best Quality of Life Abroad

The city provides great opportunities for recreational sports as well (92% happy vs. 75% globally). Unfortunately, expats are not satisfied with the culture and nightlife (35th) or the dining options (42nd). Still, as one respondent from Romania sums it up: *"Everything here works as it is supposed to. Trains arrive on time, the bureaucracy is predictable, and healthcare is easy to access."*

## The Bottom 3: Johannesburg, Cairo, Kuala Lumpur

Ending up in 50th and last place in the Quality of Life Index, **Johannesburg** also ranks last for Safety & Security (50th): 62% of expats do not feel safe there, 53 percentage points more than the worldwide average of 9%. The city also comes last for Travel & Transit (50th). For example, 59% do not find it safe or easy to get around on foot or by bicycle (vs. 13% globally), while another 39% rate the availability of public transportation negatively (vs. 17% globally). *"Not being able to walk around on the streets is heartbreaking,"* says an expat from Mexico.

Moreover, Johannesburg lands among the bottom 10 for all rating factors in the Health & Well-Being Subcategory (47th). For instance, 22% are not satisfied with the quality of medical care (vs. 14% globally). However, the city does fairly well for its culinary variety and dining options (85% happy vs. 77% globally). And expats in Johannesburg consider the climate (11th) and the natural environment (14th) genuine highlights as well.

Ranking second to last (49th) overall, **Cairo** even places last worldwide for Environment & Climate (50th). Among other factors, expats criticize the air quality (47% unhappy vs. 19% globally) and the urban environment (52% unhappy vs. 17% globally). The city also ranks 50th out of 50 for its infrastructure for car traffic, which 33% rate negatively (vs. 13% globally). Another 28% think it is not safe for cyclists or pedestrians (vs. 13% globally).

Expats in Cairo struggle with a variety of other factors as well. For instance, they are unhappy with the quality of medical care (27% vs. 14% globally), they think the

availability of healthcare could be better (16% dissatisfied vs. 13% globally), and they miss opportunities for recreational sports (26% unhappy vs. 11% globally).

**Kuala Lumpur** (48th) rounds out the bottom 3. It performs especially poorly for Safety & Security (48th). For example, 42% of expats do not feel free to openly express themselves or their opinions (vs. 18% globally), and 41% rate the political stability negatively (vs. 15% globally). The city does not seem to be an environmentally friendly place, either — 31% do not like the air quality (vs. 19% globally), and 42% believe the government does not support policies to protect the environment (vs. 18% globally). *"The haze is really bad sometimes because they keep burning the jungle to plant palm trees,"* an expat from Spain explains.

In the Travel & Transit Subcategory, Kuala Lumpur ranks 40th worldwide. Among other things, 28% of expats think it is not a safe place to get around on foot or by bike (vs. 13% globally). Public transportation seems to be affordable enough, though (85% happy vs. 70% globally).

## Trends in the Top 10

The top 10 in the Quality of Life Index are dominated by several very distinct geographical regions. In Europe, Nordic capital **Copenhagen** (2nd) is the only outlier. The other European top 10 destinations are all located on the Iberian Peninsula or in the German-speaking countries.

In addition to **Valencia** (1st), both the Spanish and the Portuguese capital make it into the top 5 for their high quality of living: **Madrid** lands in fourth place, while **Lisbon** ranks fifth. All three cities perform especially well for Leisure Options.

Apart from **Zurich** (3rd), three more cities in Austria, Germany, and Switzerland rank very highly here. The biggest strengths of Austria's capital, **Vienna** (7th in this index), are its outstanding results for Travel & Transit (1st) and Health & Well-Being (2nd). In

## The Cities with the Best Quality of Life Abroad

neighboring Germany, **Munich** (10th in this index) does best for Safety & Security (6th). With **Lausanne** in ninth place, there is another Swiss destination in the top 10. Unlike Zurich, the city is located in the French-speaking part of Switzerland; but just like Zurich, it performs very well for Environment & Climate, even ranking first worldwide.

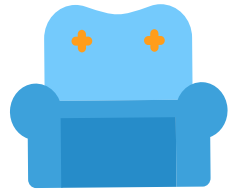
The only destinations outside of Europe are the two Emirati cities **Dubai** (6th) and **Abu Dhabi** (8th). As far as the local quality of life is concerned, Travel & Transit is their strongest point, with Dubai in fifth place and Abu Dhabi (6th) following right behind.

## Trends in the Bottom 10

Compared to the top 10, the ten worst-rated cities in the Quality of Life Index are a geographically fairly diverse mix. Europe is under- rather than overrepresented here, with only two destinations: **Dublin** (47th) and **Rome** (41st). However, Dublin hits a record low for Health & Well-Being, ranking 50th out of 50.

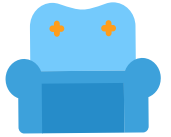
**Johannesburg** (50th) is joined by another metropolis in sub-Saharan Africa, with **Nairobi** in 45th place. Both cities have some lowlights – as well as highlights – in common. For example, they do rather badly regarding Safety & Security and Travel & Transit, but expats love the natural environment and the climate in both locations. In addition to **Cairo** (49th), there are two more bottom 10 cities located in North Africa and the Middle East: **Muscat** and **Riyadh** end up in 43rd and 42nd place, respectively. Both perform worst for Leisure Options. Apart from **Kuala Lumpur** (48th), **Hong Kong** (46th) is the only other East Asian city among the bottom 10. The two cities do rather badly when it comes to environmental factors, political stability, and freedom of expression.

Lastly, **Mexico City** (44th) stands out in two ways. Not only is it the only city in the Americas among the ten worst-rated ones. It is also the only bottom 10 destination that makes it into the global top 3 for one subcategory in the Quality of Life Index. However, its Leisure Options (2nd) are not enough to balance out its poor performance in other respects.

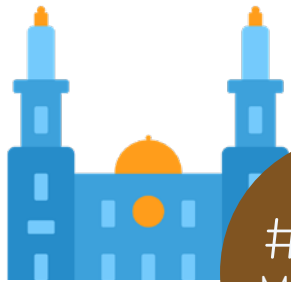


# Ease of Settling In



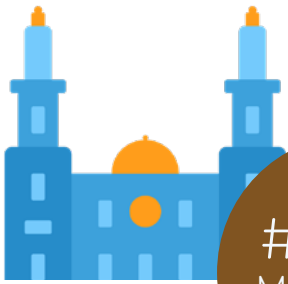


# Ease of Settling In Index 2022



#1  
Mexico City

Ease of Settling In	Culture & Welcome	Local Friendliness	Finding Friends
1 Mexico City	1 Mexico City	1 Mexico City	1 Mexico City
2 Muscat	2 Lisbon	2 Muscat	2 Nairobi
3 Valencia	3 Valencia	3 Bangkok	3 Bangkok
4 Bangkok	4 Madrid	4 Lisbon	4 Cape Town
5 Lisbon	5 Dubai	5 Valencia	5 Valencia
6 Nairobi	6 Miami	6 Nairobi	6 Muscat
7 Madrid	7 Nairobi	7 Dubai	7 Madrid
8 Dubai	8 Muscat	8 Madrid	8 Lisbon
9 Cape Town	9 Cape Town	9 Cairo	9 Dubai
10 Miami	10 Bangkok	10 Dublin	10 Kuala Lumpur
11 Cairo	11 Barcelona	11 Abu Dhabi	11 Cairo
12 Abu Dhabi	12 Toronto	12 Cape Town	12 Moscow
13 Rome	13 Rome	13 Miami	13 Miami
14 Sydney	14 Sydney	14 Toronto	14 Singapore
15 Dublin	15 New York	15 Sydney	15 Melbourne
16 New York	16 Melbourne	16 Rome	16 Barcelona
17 Melbourne	17 Cairo	17 Kuala Lumpur	17 Abu Dhabi
18 Kuala Lumpur	18 Abu Dhabi	18 New York	18 New York
19 Barcelona	19 Dublin	19 Melbourne	19 Shanghai
20 Toronto	20 Kuala Lumpur	20 Riyadh	20 Rome
21 Moscow	21 Moscow	21 The Hague	21 Hong Kong
22 Doha	22 Doha	22 Barcelona	22 Prague
23 Singapore	23 Singapore	23 Milan	23 Sydney
24 Riyadh	24 Lausanne	24 Brussels	24 Doha
25 Hong Kong	25 London	25 Doha	25 Johannesburg
26 Brussels	26 Vancouver	26 Lausanne	26 Dublin



#1  
Mexico City

# Ease of Settling In Index 2022



Ease of Settling In	Culture & Welcome	Local Friendliness	Finding Friends
27 <b>Lausanne</b>	27 Brussels	27 Moscow	27 Riyadh
28 <b>Milan</b>	28 Tallinn	28 Hong Kong	28 Istanbul
29 <b>The Hague</b>	29 The Hague	29 Shanghai	29 Berlin
30 <b>Istanbul</b>	30 Riyadh	30 Istanbul	30 Brussels
31 <b>Shanghai</b>	31 Milan	31 London	31 Lausanne
32 <b>London</b>	32 Hong Kong	32 Amsterdam	32 Toronto
33 <b>Tallinn</b>	33 Amsterdam	33 Singapore	33 Milan
34 <b>Amsterdam</b>	34 Geneva	34 Vancouver	34 Tallinn
35 <b>Vancouver</b>	35 Istanbul	35 Copenhagen	35 London
36 <b>Geneva</b>	36 Prague	36 Dusseldorf	36 The Hague
37 <b>Prague</b>	37 Copenhagen	37 Tokyo	37 Tokyo
38 <b>Berlin</b>	38 Basel	38 Tallinn	38 Geneva
39 <b>Tokyo</b>	39 Berlin	39 Geneva	39 Basel
40 <b>Johannesburg</b>	40 Paris	40 Basel	40 Vienna
41 <b>Copenhagen</b>	41 Tokyo	41 Berlin	41 Munich
42 <b>Basel</b>	42 Zurich	42 Frankfurt	42 Amsterdam
43 <b>Zurich</b>	43 Stockholm	43 Hamburg	43 Zurich
44 <b>Munich</b>	44 Johannesburg	44 Zurich	44 Copenhagen
45 <b>Dusseldorf</b>	45 Shanghai	45 Johannesburg	45 Vancouver
46 <b>Paris</b>	46 Munich	46 Stockholm	46 Dusseldorf
47 <b>Stockholm</b>	47 Vienna	47 Munich	47 Paris
48 <b>Frankfurt</b>	48 Hamburg	48 Paris	48 Frankfurt
49 <b>Hamburg</b>	49 Frankfurt	49 Prague	49 Stockholm
50 <b>Vienna</b>	50 Dusseldorf	50 Vienna	50 Hamburg

# The Cities That Make Settling In Easy ... and Those That Do Not

While German cities are among the worst places to easily settle down abroad, Mexico City comes first. The top 10 cover many different geographical regions.

## Top Findings

- In #1 Mexico City, expats praise the friendliness of the population.
- It is easy to make local friends in #2 Muscat.
- #3 Valencia offers a great social life.
- European cities make up the bottom 10, while the top 10 are more diverse.
- The Iberian Peninsula and the Arabian Peninsula are well represented in the top 10 of the index.

## Methodology

There are 50 cities in the Expat City Ranking 2022 with a minimum of 50 respondents each. The Ease of Settling In Index consists of three subcategories – Local Friendliness, Finding Friends, and Culture & Welcome. These subcategories contain eight single factors in total which survey respondents rated on a scale from one to seven: the friendliness of local residents in general and towards foreign residents in particular, respondents' happiness with their social life and whether they have a personal support network in their host city, how easy it is to make local friends and get used to the local culture, and whether expats feel at home and generally welcome there.

## Mexico City: A Truly Friendly Place

Mexico City ranks as the best city in the Ease of Settling In Index and even occupies first place in all of its subcategories! According to 91% of survey respondents in Mexico City, people there are friendly towards foreign residents, and 87% rate the general friendliness of the local population positively, compared to a global average of 65% and 66%, respectively. *"People here make life easy,"* says one expat from Venezuela. Close to three-quarters (73%) share that they have a support network in Mexico City (vs. 59% globally). What is more, around two in three are also happy with their social life (69% vs. 56% globally) and agree that making local friends is easy (69% vs. 42% globally).

## The Cities That Make Settling In Easy ... and Those That Do Not

Over four in five expats (82%) say that they feel at home in Mexico City (vs. 62% globally), and 89% feel welcome there (vs. 66% globally). Another 84% find that it is easy to get used to the local culture (vs. 62% globally). According to an expat from Slovakia, *"people in Mexico City have not forgotten to live, laugh, and be friendly, including all expats here."*

### Muscat: Where People Feel Welcome

Expats in Muscat rate the general friendliness of the local population positively – 88% say as much, 51% even very much so, compared to a global 66% and 30%, respectively. A similar share (88%) agree that people in the city are friendly towards foreign residents (vs. 65% globally). While Muscat performs way above the global average of 42% when it comes to making local friends – 66% of survey respondents find this to be easy – only 58% have a personal support network (vs. 59% globally) and 57% are happy with their social life (vs. 56% globally).

Still, over three out of four expats (76%) feel welcome in Muscat (vs. 66% globally), and 73% say that they feel at home there (vs. 62% globally). They also find it is easy to get used to the local culture (72% happy vs. 62% globally). One expat from Malaysia points out that *"people are usually very friendly here. And Oman is a beautiful and peaceful country."*

### Valencia: A Great Social Life

Valencia ranks third in the Ease of Settling In Index and first overall. Expats in the Spanish city rate the general friendliness of the local population positively (85% happy vs. 66% globally). And over four in five (81%) agree that locals are friendly towards foreign residents as well (vs. 65% globally). Making local friends is also not an issue (55% happy vs. 42% globally). Unsurprisingly, 62% have a local support system (vs. 59% globally), and 72% are happy with their social life in Valencia (vs. 56% globally).

Expats in Valencia find the local culture generally easy to get used to – 79% say as much (vs. 62% globally). The same percentage (79%) feels welcome in the city (vs. 66% globally), and 74% say that they feel at home there (vs. 62% globally). *"People's friendliness,"* is also the reason why one survey respondent from the UK enjoys life in Valencia so much.

### It Is Hard to Settle In in the Bottom 3

Taking a look at the cities where expats struggle to settle in, the bottom 3 are all found in German-speaking countries.

**Vienna** (50th) ranks last in the Ease of Settling In Index and also in the Local Friendliness Subcategory. Nearly half the respondents in the city (46%) say that people are unfriendly towards foreign residents (vs. 18% globally), and 43% rate the general friendliness of the population negatively (vs. 17% globally). An Australian expat is unhappy with the seemingly *"bad tempered locals"*, while a survey respondent from the UK struggles to get along with the *"conservative Austrians"* in Vienna. Unsurprisingly, more than half of the expats in Vienna (54%) find it difficult to make friends with the locals (vs. 37% globally). Around one-third (32%) are unhappy with their social life (vs. 26% globally), and 27% do not have a personal support system in Vienna (vs. 24% globally).

Expats in **Hamburg** (49th) also struggle with making local friends (65% dissatisfied vs. 37% globally) and are unhappy with their social life (37% vs. 26% globally) – Hamburg even ranks last for the latter factor. Only slightly more than half of the survey respondents in Hamburg (52%) have a personal support system in the city (vs. 59% globally). They also do not feel at home (39% unhappy vs. 21%) or welcome in Hamburg (26% vs. 16% globally). More than one-third (34%) find it difficult to get used to the local culture (vs. 19% globally). *"It is hard to get in touch with locals here and very hard to find friends,"* says a survey respondent from Afghanistan. The local friendliness is lacking as well: 35% of survey respondents rate the general friendliness

## The Cities That Make Settling In Easy ... and Those That Do Not

of the local population poorly (vs. 17% globally), and 27% find people to be unfriendly towards foreign residents (vs. 18% globally).

**Frankfurt** (48th) is the second German city in the bottom 3. According to the survey respondents, it is quite difficult to get used to the local culture – 30% say as much (vs. 19% globally). Just under one-third of the expats in Frankfurt (32%) do not feel at home in the city, and only 44% feel welcome there, compared to a global 21% and 66%, respectively. Finding local friends seems to be a big challenge, too (55% unhappy vs. 37% globally). Expats in Frankfurt are also less likely to be happy with their social life (36% happy vs. 56% globally) and have a personal support network there (50% vs. 59% globally). Another 22% rate the general friendliness of the local population poorly (vs. 17% globally), and 25% find people in Frankfurt to be unfriendly towards foreign residents (vs. 18% globally). An expat from Zimbabwe says that it is due to *“the lack of openness of the people”*.

## Trends in the Top 10

Two cities on the Arabian Peninsula rank in the top 10: aside from **Muscat** (2nd), **Dubai** comes in eighth in the Ease of Settling In Index and second overall. Survey respondents feel welcome in the city (81% agree vs. 66% globally) and are happy with their social life (68% vs. 56% globally). Over three-quarters (77%) also say that people are generally friendly towards foreign residents in Dubai (vs. 65% globally). *“It is a very open and easy place to live among different cultures and religions,”* an expat from the UK shares.

Cities on the Iberian Peninsula also perform quite well when it comes to the ease of settling in. In addition to **Valencia** (3rd), **Lisbon** (5th) and **Madrid** (7th) are popular among expats in this regard. Lisbon particularly impresses with its welcoming culture. Nearly three in four expats in the Portuguese capital (74%) feel at home there (vs. 62% globally), and 80% say that they feel welcome (vs. 66% globally). According to 81% of survey respondents, it is easy to get used to the culture in Lisbon (vs. 62%

globally). *“The hospitable, patient, and easy-going Portuguese people are helpful, kind, and polite,”* according to an expat from the USA. Madrid, ranking seventh in the Ease of Settling In Index and fifth overall, is quite popular as well. Over seven in ten survey respondents feel at home in Madrid (78% vs. 62% globally) and say that they have found a personal support network there (71% vs. 59% globally). *“It was so easy to get integrated and be part of the local life,”* says a French expat. *“In Madrid, people are very open and friendly.”*

**Nairobi** (6th) and **Cape Town** (9th) represent the African continent in the top 10 of the index. According to 66% of survey respondents, making local friends is generally easy in Nairobi – 29% even find it very easy (vs. 42% and 16% globally). Expats in both cities feel at home (Nairobi 4th, Cape Town 6th) and are happy with their social life there (Nairobi 6th, Cape Town 1st). In the South African metropolis, 42% are even very pleased with their social life (vs. 23% globally). According to an expat from the US, *“the people and cultures are diverse, and Cape Town is the most naturally beautiful anywhere.”*

## Trends in the Bottom 10

German-speaking countries make it particularly difficult for expats to get settled, according to *Expatriate Insider* survey respondents. Seven out of the bottom 10 cities in the Ease of Settling In Index are located in Germany, Austria, and Switzerland. Aside from the bottom 3 – **Frankfurt** (48th), **Hamburg** (49th), and **Vienna** (50th) – expats in **Basel** (42nd), **Zurich** (43rd), **Munich** (44th), and **Dusseldorf** (45th) find it difficult to settle in as well.

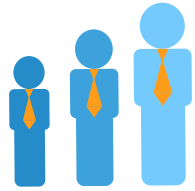
Although Basel ranks seventh overall, 27% of the survey respondents find it hard to get used to the local culture there (vs. 19% globally), and three in ten (30%) rate the friendliness of residents negatively (vs. 17% globally). *“It is difficult to socialize and make friends here,”* an Italian expat says. Zurich performs poorly across all subcategories of the Ease of Settling In Index. Making local friends is rather difficult

## The Cities That Make Settling In Easy ... and Those That Do Not

in this city, according to 54% of expats (vs. 37% globally). A French survey respondent points to the *"closed mentality of the local people"* as one of their main struggles.

Expats in Munich have a hard time feeling at home in the city (30% unhappy vs. 21% globally). Three in ten (30%) also rate the general friendliness of the local residents negatively (vs. 17% globally). *"It is hard to integrate without speaking German fluently,"* says a survey respondent from Sweden. Expats in Dusseldorf really struggle with getting used to the local culture – 42% give this factor a negative rating, more than twice the global average of 19%. Three in ten (30%) do not feel at home in Dusseldorf (vs. 21% globally), and nearly double that find it hard to make local friends there (59% vs. 37% globally).

Aside from these German-speaking destinations, two Scandinavian cities rank in the bottom 10 of the Ease of Settling In Index: **Copenhagen** (41st) and **Stockholm** (47th). Around one-third of the survey respondents in Copenhagen find that they do not have a personal support network in the city (33% vs. 24% globally) and are unhappy with their social life (34% vs. 26% globally). *"Generally, as a foreigner, one does not feel welcome and it is hard to get in contact with locals,"* says a German expat living in Copenhagen. Expats in Stockholm find making local friends in the city rather difficult as well (65% unhappy vs. 37% globally). Over two in five (41%) rate the general friendliness of the local residents negatively (vs. 17% globally), and 34% are unhappy with their social life in Stockholm (vs. 26% globally). According to one survey respondent from the US, it is *"difficult to break into the Swedish social circles"*.



# Working Abroad



# Working Abroad Index 2022



#1  
Copenhagen

## Working Abroad

- 1 **Copenhagen**
- 2 **Dublin**
- 3 **New York**
- 4 **Melbourne**
- 5 **Munich**
- 6 **Dubai**
- 7 **Amsterdam**
- 8 **Stockholm**
- 9 **Berlin**
- 10 **Dusseldorf**
- 11 **The Hague**
- 12 **Sydney**
- 13 **Toronto**
- 14 **Basel**
- 15 **Brussels**
- 16 **Tallinn**
- 17 **London**
- 18 **Prague**
- 19 **Miami**
- 20 **Zurich**
- 21 **Riyadh**
- 22 **Lausanne**
- 23 **Geneva**
- 24 **Mexico City**
- 25 **Hamburg**
- 26 **Vienna**

## Career Prospects

- 1 New York
- 2 Dublin
- 3 London
- 4 Dubai
- 5 Miami
- 6 Munich
- 7 Melbourne
- 8 Mexico City
- 9 Dusseldorf
- 10 Berlin
- 11 Shanghai
- 12 Sydney
- 13 Basel
- 14 Brussels
- 15 Doha
- 16 Prague
- 17 Zurich
- 18 Abu Dhabi
- 19 Toronto
- 20 The Hague
- 21 Singapore
- 22 Riyadh
- 23 Amsterdam
- 24 Lausanne
- 25 Moscow
- 26 Copenhagen

## Work & Leisure

- 1 Copenhagen
- 2 Stockholm
- 3 Dublin
- 4 Melbourne
- 5 Munich
- 6 Prague
- 7 Sydney
- 8 Tallinn
- 9 Lisbon
- 10 The Hague
- 11 Valencia
- 12 Amsterdam
- 13 Dusseldorf
- 14 Berlin
- 15 Vienna
- 16 Bangkok
- 17 Toronto
- 18 Mexico City
- 19 Hamburg
- 20 Brussels
- 21 Nairobi
- 22 Cape Town
- 23 Riyadh
- 24 Geneva
- 25 Madrid
- 26 New York

## Salary & Job Security

- 1 Basel
- 2 Munich
- 3 Zurich
- 4 Copenhagen
- 5 Dusseldorf
- 6 Shanghai
- 7 Berlin
- 8 Stockholm
- 9 Dublin
- 10 Geneva
- 11 Lausanne
- 12 Singapore
- 13 Amsterdam
- 14 Vienna
- 15 Hamburg
- 16 Brussels
- 17 Dubai
- 18 Doha
- 19 Melbourne
- 20 Riyadh
- 21 Toronto
- 22 The Hague
- 23 Sydney
- 24 Frankfurt
- 25 Prague
- 26 New York

## Work Culture & Satisfaction

- 1 New York
- 2 Copenhagen
- 3 Tallinn
- 4 Dublin
- 5 Dubai
- 6 Melbourne
- 7 Miami
- 8 Amsterdam
- 9 The Hague
- 10 Toronto
- 11 Stockholm
- 12 London
- 13 Sydney
- 14 Brussels
- 15 Abu Dhabi
- 16 Basel
- 17 Cape Town
- 18 Mexico City
- 19 Riyadh
- 20 Berlin
- 21 Lausanne
- 22 Prague
- 23 Zurich
- 24 Vancouver
- 25 Munich
- 26 Geneva





# Working Abroad Index 2022



#1  
Copenhagen

## Working Abroad

- 27 Abu Dhabi
- 28 Singapore
- 29 Doha
- 30 Shanghai
- 31 Vancouver
- 32 Moscow
- 33 Nairobi
- 34 Paris
- 35 Frankfurt
- 36 Lisbon
- 37 Barcelona
- 38 Madrid
- 39 Bangkok
- 40 Tokyo
- 41 Valencia
- 42 Cairo
- 43 Hong Kong
- 44 Cape Town
- 45 Rome
- 46 Kuala Lumpur
- 47 Muscat
- 48 Milan
- 49 Johannesburg
- 50 Istanbul

## Career Prospects

- 27 Hong Kong
- 28 Tokyo
- 29 Cairo
- 30 Hamburg
- 31 Vancouver
- 32 Geneva
- 33 Frankfurt
- 34 Vienna
- 35 Tallinn
- 36 Stockholm
- 37 Nairobi
- 38 Paris
- 39 Madrid
- 40 Barcelona
- 41 Bangkok
- 42 Lisbon
- 43 Kuala Lumpur
- 44 Milan
- 45 Istanbul
- 46 Rome
- 47 Johannesburg
- 48 Muscat
- 49 Cape Town
- 50 Valencia

## Work & Leisure

- 27 Vancouver
- 28 Barcelona
- 29 London
- 30 Paris
- 31 Miami
- 32 Dubai
- 33 Singapore
- 34 Basel
- 35 Moscow
- 36 Lausanne
- 37 Zurich
- 38 Rome
- 39 Abu Dhabi
- 40 Muscat
- 41 Frankfurt
- 42 Doha
- 43 Johannesburg
- 44 Shanghai
- 45 Kuala Lumpur
- 46 Tokyo
- 47 Milan
- 48 Hong Kong
- 49 Istanbul
- 50 Cairo

## Salary & Job Security

- 27 Tallinn
- 28 Tokyo
- 29 Abu Dhabi
- 30 Paris
- 31 London
- 32 Miami
- 33 Moscow
- 34 Vancouver
- 35 Mexico City
- 36 Cairo
- 37 Madrid
- 38 Valencia
- 39 Nairobi
- 40 Barcelona
- 41 Bangkok
- 42 Kuala Lumpur
- 43 Hong Kong
- 44 Lisbon
- 45 Rome
- 46 Milan
- 47 Muscat
- 48 Johannesburg
- 49 Cape Town
- 50 Istanbul

## Work Culture & Satisfaction

- 27 Nairobi
- 28 Dusseldorf
- 29 Barcelona
- 30 Lisbon
- 31 Doha
- 32 Cairo
- 33 Moscow
- 34 Hamburg
- 35 Vienna
- 36 Johannesburg
- 37 Singapore
- 38 Madrid
- 39 Paris
- 40 Muscat
- 41 Valencia
- 42 Milan
- 43 Rome
- 44 Hong Kong
- 45 Kuala Lumpur
- 46 Bangkok
- 47 Frankfurt
- 48 Shanghai
- 49 Istanbul
- 50 Tokyo

# All in a Day's Work: Great Cities for Working Expats

A closer look at the top 3 cities in the Working Abroad Index reveals that they have different strengths. Only one gets great results for both Career Prospects and Work & Leisure.

## Top Findings

- #1 Copenhagen offers expats the best work-life balance worldwide.
- Respondents in #2 Dublin are especially happy with their career prospects.
- #3 New York City has a strong performance for general job satisfaction.
- Out of the ten best cities for working abroad, seven are located in Europe.
- #50 Istanbul, #49 Johannesburg, and #48 Milan are the three worst-rated cities in this index.

## Methodology

The Working Abroad Index includes 50 cities in total, with a minimum sample size of 50 respondents per city. It is based on four subcategories with at least two factors each. The survey participants were asked to rate each factor on a scale of one (very bad) to seven (very good).

The Career Prospects Subcategory includes the local job market, personal career opportunities, and whether relocating has improved respondents' career prospects. The Salary & Job Security Subcategory features questions on job security, the state of the economy, and fair pay. Working hours and work-life balance are the rating factors in the Work & Leisure Subcategory. And, apart from overall job satisfaction, the Work Culture & Satisfaction Subcategory looks into if expats see a purpose in their work and if the local business culture supports creativity / thinking outside the box, encourages flexibility, and promotes independent work and/or flat hierarchies.

## Copenhagen: Top Work-Life Balance with Ample Time for Hygge

In the Working Abroad Index, Copenhagen (1st) is the best-rated destination in the Expat City Ranking 2022. The Danish capital does particularly well in the Work &

## All in a Day's Work: Great Cities for Working Expats

Leisure (1st) and Work Culture & Job Satisfaction (2nd) Subcategories. Among expats in Copenhagen, 77% rate their working hours positively (vs. 63% globally), while 82% are happy with their work-life balance (vs. 62% globally). *"Denmark has a very positive work-life balance,"* a respondent from Germany stresses.

Most expats in Copenhagen agree that the work culture supports flexibility (85% vs. 60% globally), flat hierarchies (82% vs. 45% globally), and creativity (74% vs. 51% globally). Nearly nine in ten (88%) also see a purpose in their work (vs. 78% globally). The most popular fields of work among expats in Copenhagen are IT (16%), healthcare (14%), transportation and logistics (8%), and education (8%).

However, despite the top index ranking, the city does not do equally great in all subcategories. It does land in an outstanding fourth place for Salary & Job Security, mostly due to expats' satisfaction with the economy (98% happy vs. 64% globally). But its result for Career Prospects (26th) is actually below average: only 58% of respondents say that moving to Copenhagen has improved their career prospects, about the same as the global average of 60%. *"It is difficult to get work without the language even after working in an industry for longer than most,"* an Irish expat shares.

## Dublin: Some of the Best Career Opportunities Worldwide

Dublin (2nd) follows right behind Copenhagen when it comes to working abroad. Unlike the Danish capital, the Irish one features among the top 10 in all four subcategories: Career Prospects (2nd), Work & Leisure (3rd), Work Culture & Satisfaction (4th), and Salary & Job Security (9th).

Also unlike in Copenhagen, 78% of expats in Dublin agree that moving there has improved their career prospects (vs. 60% globally). Another 77% give the job market a positive rating, 30 percentage points more than the worldwide average (47%). *"There are a lot of job opportunities for foreigners due to the international companies here in Dublin,"* an expat from the Netherlands comments. The respondents express

a high degree of overall job satisfaction as well (74% vs. 64% globally). This might be related to them also appreciating the local business culture, especially the support for remote work, flexible working hours, and similar topics (89% happy vs. 60% globally). Though they clearly enjoy working there, expats in Dublin do not seem to spend all their time at their job: 78% are content with their working hours (vs. 63% globally). But they still get paid fairly – 75% think so (vs. 62% globally) – and feel that their job is secure (81% happy vs. 59% globally). *"Living here has given me and my wife a sense of security in our jobs,"* an expat from South Africa says.

## New York: Extremely High Job Satisfaction among Expats

New York City (3rd) rounds out the top 3 of the Working Abroad Index. However, the excellent overall placement hides that the results are quite sharply divided between the various subcategories.

On the one hand, New York ranks 1st out of 50 for both Work Culture & Satisfaction and Career Prospects. In the latter, the city even lands in first place for every single rating factor! Expats in NYC love the local job market (79% vs. 47% globally) and their personal career opportunities (84% vs. 58% globally). Another 87% have improved their career prospects by moving there (vs. 60% globally). *"There are many opportunities for anyone who is prepared to work,"* an expat from South Africa comments. The respondents also see a purpose in their work (88% happy vs. 78% globally) and have a high level of job satisfaction (77% vs. 64% globally).

On the other hand, these opportunities seem to come at a price. New York ranks in a slightly below-average 26th place for both Salary & Job Security and Work & Leisure: 24% are not satisfied with their work-life balance (vs. 19% globally). *"There is no work-life balance here,"* another expat from South Africa criticizes. And hard work does not always seem to pay off: about one in five (21%) believe they are not compensated fairly (vs. 20% globally).

## The Bottom 3: Istanbul, Johannesburg, Milan

Ranking 50th out of 50, **Istanbul** performs badly across the board. It features among the bottom 10 for all but 2 out of the 13 rating factors the Working Abroad Index is based on. For example, Istanbul also comes last for Salary & Job Security (50th): 52% rate the economy negatively (vs. 17% globally), and 26% do not feel paid fairly (vs. 20% globally). *"Finding a job here is very difficult and the working conditions are not good at all when compared to the pay,"* says an expat from Cameroon. However, expats in Istanbul still seem to work a lot: 28% are not satisfied with their working hours (vs. 17% globally). No wonder that the city places last for overall job satisfaction as well (50th).

**Johannesburg** (49th) does worst in the Career Prospects (47th) and Salary & Job Security (48th) Subcategories: 38% of expats rate the local job market badly (vs. 27% globally). They also see few career opportunities for themselves (29% unhappy vs. 22% globally). The local economy only lands in 48th place. Unsurprisingly, Johannesburg gets the worst result for job security worldwide (50th). Interestingly, however, 82% of expats still see a purpose in their work (vs. 78% globally).

Unlike in Johannesburg, expats in **Milan** (48th) do not see much of a purpose at work (46th). About one in four (24%) are dissatisfied with their job in general (vs. 16% globally), and 29% rate their work-life balance badly (vs. 19% globally). Another 29% think their work is not paid fairly (vs. 20% globally), and 31% rate their career prospects negatively (vs. 22% globally). *"Finding a job here is hard, while salaries are low,"* says an expat from Iran.

## Trends in the Top 10

With seven out of ten cities, European destinations are overrepresented among the top 10 in the Working Abroad Index. As explained, **Dublin** (2nd) is one of the best cities for Career Prospects (2nd). **Copenhagen** (1st in the index) and fellow Nordic

capital **Stockholm** (8th) both excel in the Work & Leisure Subcategory (1st and 2nd, respectively).

**Amsterdam** (7th) owes much of its great index ranking to its strong performance for Work Culture & Satisfaction (8th). Three cities in neighboring Germany, on the other hand, do particularly well for Salary & Job Security. **Munich** (5th in the index) even ranks 2nd out of 50 in this subcategory, with **Dusseldorf** (10th) and **Berlin** (9th) following in 5th and 7th place, respectively.

The three geographical outliers – **New York City** (3rd), **Melbourne** (4th), and **Dubai** (6th) – have quite different strengths. New York is a great destination for expats looking for excellent Career Prospects (1st), while Melbourne performs very well in the Work & Leisure Subcategory (4th). Lastly, Dubai not only does well for Career Prospects (4th), but also for Work Culture & Satisfaction (5th).

## Trends in the Bottom 10

Among the bottom 10 cities in the Working Abroad Index, it is impossible to identify a similar geographical cluster. The destinations are spread across sub-Saharan Africa, North Africa and the Middle East, Asia, and Southern Europe.

As the other South African city in the ranking, **Cape Town** (44th) receives much the same results as **Johannesburg** (49th). However, it does a little better in a few respects, especially for Work & Leisure. Cape Town ranks 22nd in this subcategory, while Johannesburg lands in 43rd place. A similar picture emerges with regard to **Milan** (48th) and **Rome** (45th). Though both Italian cities perform badly across the board, Rome outperforms Milan a little in the Work & Leisure Subcategory. There, the Italian capital at least avoids the bottom 10 (38th).

Landing in 41st place of the Working Abroad Index, **Valencia** actually comes last worldwide for Career Prospects (50th). However, it very narrowly misses out on a top 10 rank for

## All in a Day's Work: Great Cities for Working Expats

Work & Leisure (11th). **Kuala Lumpur** is another destination that performs rather poorly for working abroad overall (46th), but it stands out in one respect: expats working there feel more than fairly paid for their work (6th).

The other Asian city in the bottom 10, **Hong Kong**, ends up in 43rd place. However, expats in Hong Kong still agree that moving there has improved their career opportunities (12th). On the other hand, they give their working hours the second-worst rating worldwide (49th), right after Istanbul (50th), which also places last (50th) in the entire index.

Lastly, **Cairo** (42nd) and **Muscat** (47th) are the Middle Eastern destinations rounding out the bottom 10 of the Working Abroad Index. While expats in Cairo are particularly dissatisfied with factors in the Work & Leisure Subcategory (50th), the respondents in Muscat struggle most with Career Prospects (48th).



# Personal Finance



# Personal Finance Index 2022



- |                |                 |
|----------------|-----------------|
| 1 Mexico City  | 26 Stockholm    |
| 2 Bangkok      | 27 Melbourne    |
| 3 Valencia     | 28 Dubai        |
| 4 Kuala Lumpur | 29 Hamburg      |
| 5 Lisbon       | 30 Sydney       |
| 6 Prague       | 31 The Hague    |
| 7 Berlin       | 32 Amsterdam    |
| 8 Basel        | 33 Munich       |
| 9 Vienna       | 34 Abu Dhabi    |
| 10 Madrid      | 35 Copenhagen   |
| 11 Cairo       | 36 Doha         |
| 12 Dusseldorf  | 37 Miami        |
| 13 Shanghai    | 38 Lausanne     |
| 14 Moscow      | 39 Hong Kong    |
| 15 Brussels    | 40 Istanbul     |
| 16 Singapore   | 41 Frankfurt    |
| 17 Nairobi     | 42 New York     |
| 18 Riyadh      | 43 Geneva       |
| 19 Barcelona   | 44 Dublin       |
| 20 Tallinn     | 45 Milan        |
| 21 Cape Town   | 46 Toronto      |
| 22 Tokyo       | 47 Johannesburg |
| 23 Muscat      | 48 Paris        |
| 24 Zurich      | 49 London       |
| 25 Rome        | 50 Vancouver    |

# A Pretty Penny? The Best & Worst Cities for Expats' Finances

Regarding personal finance, Mexico City, Bangkok, and Valencia are the clear favorites. In Vancouver, London, and Paris, however, expats struggle with their living expenses.

## Top Findings

- Expats in #1 Mexico City have the highest level of financial satisfaction.
- Incomes go a lot further in #2 Bangkok, so a comfortable life is easier to afford.
- #3 Valencia's result is boosted by its top ranking for cost of living.
- Most top 10 cities are located in either Europe or Southeast Asia.
- Western and Central Europe, plus North America, dominate the bottom 10.

## Methodology

The Personal Finance Index of the Expat City Ranking features 50 cities across the globe, with a minimum sample size of 50 respondents each. The index is based on three rating factors: general cost of living, expats' satisfaction with their financial situation, and whether a respondent's disposable household income is considered enough for a comfortable life.

## Mexico City: A High Level of Financial Satisfaction

Mexico City lands in first place of the Personal Finance Index. It also comes first for two of the three rating factors: expats' satisfaction with their financial situation and whether their household income enables them to lead a comfortable life abroad.

Among the respondents in Mexico City, nearly three in four (73%) rate their financial situation positively, compared to 60% worldwide. Another 87% state that their disposable household income is enough or more than enough for a comfortable life (vs. 72% globally). In fact, about two in three expats (65%) even say that it is *more* than enough, 20 percentage points above the global average of 45%.

The latter result may be connected to the local cost of living. Though Mexico City



## A Pretty Penny? The Best & Worst Cities for Expats' Finances

ranks "only" 6th out of 50 destinations for this factor, another 67% judge their living expenses favorably, as opposed to 45% worldwide. With regard to income, expats in Mexico City don't seem to be doing too badly either. The largest income group, with nearly one in four respondents (23%), has a yearly gross income of 50,000 to 75,000 USD (vs. 15% globally). Another 27% make at least 100,000 USD annually (vs. 21% globally).

### Bangkok: Paying Less for a Comfortable Life Abroad

Ranking 2nd out of 50 cities in the Personal Finance Index, Bangkok also comes in 2nd place for the cost of living: 69% of expats in the Thai capital are happy with this factor, nearly 25 percentage points more than the global average of 45%. *"Your money definitely goes a lot further here than it would in Europe,"* says a British-Nigerian expat.

The vast majority of respondents seems to agree: 86% say that their disposable household income is enough or *more* than enough to afford a comfortable life in Bangkok (vs. 72% globally). Nearly three in five (59%) even agree that it is more than enough, compared to 45% worldwide.

This high level of satisfaction with regard to income is probably not just due to the affordable cost of living. More than one in three expats in Bangkok (34%) have a yearly gross income of 100,000 USD or more, in comparison to about one in five (21%) globally. All in all, it is hardly surprising that more than seven in ten (72%) are happy with their financial situation (vs. 60% globally).

### Valencia: The Best City for Expats on a Budget

While Valencia ranks 3rd out of 50 cities in the Personal Finance Index, it is the uncontested number one for the cost of living: 83% of expats in Valencia are happy with this factor, 38 percentage points more than the worldwide average of 45%.

Though none of the respondents in Valencia mention financial considerations as their primary reason for moving there, they do benefit from the relatively low living expenses. Out of all the destinations featured in the Expat City Ranking, this Spanish city has the largest share of retirees – 26% of respondents, as opposed to a global average of 10%.

This might also explain the income structure in Valencia: 44% have a gross income of up to 25,000 USD a year, while only one in three worldwide (33%) belongs to this income group. This could be the reason why only 74% of expats in Valencia say that their income is enough or more than enough for a comfortable life, a noticeably lower share than in Mexico City (87%) or Bangkok (86%) and about the same as the global average of 72%.

Still, most respondents in Valencia are satisfied with their financial situation (67% happy vs. 60% globally). *"You get a good quality of life for a very reasonable cost of living,"* an expat from New Zealand sums it up. In fact, 23% state that a better quality of life was their actual motivation for relocating to Valencia.

### The Bottom 3 Cities: Vancouver, London & Paris

**Vancouver** ends up at the bottom of the Personal Finance Index, ranking 50th out of 50 cities worldwide. Expats are particularly unhappy with the general cost of living: 69% rate it negatively, nearly twice the global average of 35%. *"The cost of living is far too high. If you don't have a very high income, you don't have much money left after paying your bills,"* a French expat laments. In fact, 50% say that their disposable household income is not enough for a comfortable life, compared to 28% globally.

Landing in 49th place, **London** hardly does any better. Here, too, seven in ten expats (70%) describe the cost of living as too high (vs. 35% globally). *"It's not just the weather that could be better,"* says another respondent from France about life in London. *"The cost of living and housing is getting worse with inflation."* This may

be why 25% of expats are dissatisfied with their financial situation (vs. 21% globally).

In **Paris** (48th out of 50), "only" 62% of expats rate the cost of living negatively (vs. 35% globally). Another 35% each are unhappy with their financial situation in general (vs. 21% globally) or say that their disposable household income is not enough for a comfortable life (vs. 28% globally). *"I think Paris is just a relatively expensive city to live in,"* says an expat from Nigeria.

### Trends in the Top 10

Except for **Mexico City** (1st), the top 10 destinations in the Personal Finance Index are all located in Europe or Asia. In addition to **Bangkok** (2nd), there is another Southeast Asian destination among the top 5, with **Kuala Lumpur** landing in fourth place. **Valencia** (3rd) is joined by two more destinations on the Iberian Peninsula – **Lisbon** (5th) and **Madrid** (10th). The other top-rated European cities are situated in Central Europe, though, with **Prague** ranking sixth, followed by **Berlin** (7th), **Basel** (8th), and **Vienna** (9th).

Although Mexico City is the destination that stands out most geographically speaking, a closer look at the index results reveals that Basel is actually the outlier among the top 10. Eight out of these destinations also rank in the global top 10 for cost of living as an individual factor; Prague (11th for this factor) misses the top 10 very narrowly. However, Basel only comes in a below-average 33rd place for cost of living.

So, while nine of the ten best-rated cities benefit from their relative affordability, Basel owes its great result mainly to the respondents' high incomes. In fact, 73% of expats in Basel report an annual gross income of 100,000 USD or more (vs. 21% globally). Only in Mexico City (1st for this factor) are expats even more satisfied with their financial situation than in Basel (2nd).

### Trends in the Bottom 10

Among the bottom 10 in the Personal Finance Index, a couple more geographical clusters emerge. With **Vancouver** (50th), **Toronto** (46th), and **New York City** (42nd), three of the ten worst-rated cities are located in North America. Another five destinations are spread across Western and Central Europe: **London** (49th) and **Paris** (48th) round out the bottom 3, with **Dublin** (44th), **Geneva** (43rd), and **Frankfurt** (41st) following not far behind.

Located in South Africa and Southern Europe, respectively, **Johannesburg** (47th) and **Milan** (45th) are not only the "odd cities out" in terms of geography. They are also the only ones among the bottom 10 in the Working Abroad Index, where Johannesburg ranks 49th and Milan 48th. It seems that economic issues might be a potential reason why expats in both cities are so dissatisfied with their personal finances – especially considering that these destinations do better than the rest of the bottom 10 with regard to living expenses. For this factor, Johannesburg lands in 19th place and Milan comes 32nd, whereas the other eight rank somewhere between 35th (Frankfurt) and 50th (Geneva).

Geneva is an outlier in another sense. Though it has the worst-rated living expenses worldwide, expats are still relatively satisfied with their financial situation (19th). Dublin is the only other bottom 10 city with a fairly similar profile. It comes in 14th place for financial situation but ranks 48th for cost of living. In these cases, it seems to be a cost-of-living crisis rather than economic concerns that are reflected in the Personal Finance Index.



# Expat Essentials



# Expatriate Essentials Index 2022



## Expatriate Essentials

- 1 **Dubai**
- 2 **Abu Dhabi**
- 3 **Singapore**
- 4 **Tallinn**
- 5 **Doha**
- 6 **Riyadh**
- 7 **Toronto**
- 8 **Muscat**
- 9 **Nairobi**
- 10 **Kuala Lumpur**
- 11 **The Hague**
- 12 **Miami**
- 13 **Valencia**
- 14 **Basel**
- 15 **New York**
- 16 **Melbourne**
- 17 **Sydney**
- 18 **Brussels**
- 19 **Lisbon**
- 20 **Madrid**
- 21 **Vancouver**
- 22 **Bangkok**
- 23 **Cape Town**
- 24 **Zurich**
- 25 **Lausanne**
- 26 **Barcelona**

## Digital Life

- 1 Tallinn
- 2 Copenhagen
- 3 Singapore
- 4 Zurich
- 5 Stockholm
- 6 Toronto
- 7 New York
- 8 Lausanne
- 9 Amsterdam
- 10 The Hague
- 11 Vancouver
- 12 Basel
- 13 Miami
- 14 Dubai
- 15 London
- 16 Melbourne
- 17 Geneva
- 18 Dublin
- 19 Moscow
- 20 Valencia
- 21 Doha
- 22 Sydney
- 23 Abu Dhabi
- 24 Barcelona
- 25 Madrid
- 26 Riyadh

## Admin Topics

- 1 Dubai
- 2 Tallinn
- 3 The Hague
- 4 Abu Dhabi
- 5 Toronto
- 6 Vancouver
- 7 Basel
- 8 Zurich
- 9 Singapore
- 10 Lausanne
- 11 Sydney
- 12 Amsterdam
- 13 Doha
- 14 Copenhagen
- 15 Riyadh
- 16 Geneva
- 17 London
- 18 Miami
- 19 Melbourne
- 20 Hong Kong
- 21 New York
- 22 Muscat
- 23 Dublin
- 24 Moscow
- 25 Lisbon
- 26 Stockholm

## Housing

- 1 Bangkok
- 2 Kuala Lumpur
- 3 Valencia
- 4 Cairo
- 5 Muscat
- 6 Mexico City
- 7 Dubai
- 8 Cape Town
- 9 Nairobi
- 10 Riyadh
- 11 Abu Dhabi
- 12 Johannesburg
- 13 Brussels
- 14 Vienna
- 15 Moscow
- 16 Tallinn
- 17 Madrid
- 18 Doha
- 19 Lisbon
- 20 Istanbul
- 21 Basel
- 22 Barcelona
- 23 Shanghai
- 24 Singapore
- 25 Rome
- 26 Prague

## Language

- 1 Singapore
- 2 Dubai
- 3 Miami
- 4 Toronto
- 5 Nairobi
- 6 Kuala Lumpur
- 7 Abu Dhabi
- 8 Dublin
- 9 Doha
- 10 Muscat
- 11 New York
- 12 Vancouver
- 13 Melbourne
- 14 Barcelona
- 15 Sydney
- 16 Stockholm
- 17 Riyadh
- 18 The Hague
- 19 London
- 20 Lisbon
- 21 Geneva
- 22 Madrid
- 23 Brussels
- 24 Cape Town
- 25 Amsterdam
- 26 Tallinn



# Expatriate Essentials Index 2022



## Expatriate Essentials

- 27 London
- 28 Vienna
- 29 Copenhagen
- 30 Mexico City
- 31 Moscow
- 32 Stockholm
- 33 Amsterdam
- 34 Geneva
- 35 Hong Kong
- 36 Johannesburg
- 37 Cairo
- 38 Dublin
- 39 Istanbul
- 40 Prague
- 41 Milan
- 42 Dusseldorf
- 43 Rome
- 44 Berlin
- 45 Tokyo
- 46 Shanghai
- 47 Paris
- 48 Hamburg
- 49 Munich
- 50 Frankfurt

## Digital Life

- 27 Lisbon
- 28 Nairobi
- 29 Cape Town
- 30 Vienna
- 31 Hong Kong
- 32 Prague
- 33 Paris
- 34 Brussels
- 35 Kuala Lumpur
- 36 Istanbul
- 37 Johannesburg
- 38 Mexico City
- 39 Milan
- 40 Tokyo
- 41 Muscat
- 42 Bangkok
- 43 Dusseldorf
- 44 Rome
- 45 Munich
- 46 Hamburg
- 47 Frankfurt
- 48 Berlin
- 49 Cairo
- 50 Shanghai

## Admin Topics

- 27 Istanbul
- 28 Brussels
- 29 Vienna
- 30 Dusseldorf
- 31 Prague
- 32 Valencia
- 33 Nairobi
- 34 Madrid
- 35 Munich
- 36 Barcelona
- 37 Hamburg
- 38 Berlin
- 39 Cairo
- 40 Kuala Lumpur
- 41 Tokyo
- 42 Bangkok
- 43 Cape Town
- 44 Mexico City
- 45 Frankfurt
- 46 Paris
- 47 Johannesburg
- 48 Milan
- 49 Shanghai
- 50 Rome

## Housing

- 27 Melbourne
- 28 Miami
- 29 New York
- 30 The Hague
- 31 Sydney
- 32 Milan
- 33 Dusseldorf
- 34 Tokyo
- 35 Hong Kong
- 36 Zurich
- 37 Toronto
- 38 Berlin
- 39 London
- 40 Copenhagen
- 41 Lausanne
- 42 Hamburg
- 43 Frankfurt
- 44 Stockholm
- 45 Paris
- 46 Amsterdam
- 47 Geneva
- 48 Vancouver
- 49 Dublin
- 50 Munich

## Language

- 27 Lausanne
- 28 Johannesburg
- 29 Mexico City
- 30 Hong Kong
- 31 Valencia
- 32 Basel
- 33 Cairo
- 34 Copenhagen
- 35 Bangkok
- 36 Zurich
- 37 Milan
- 38 Rome
- 39 Vienna
- 40 Berlin
- 41 Shanghai
- 42 Istanbul
- 43 Dusseldorf
- 44 Munich
- 45 Moscow
- 46 Frankfurt
- 47 Paris
- 48 Prague
- 49 Hamburg
- 50 Tokyo

# Popular Expat Destinations Make Daily Essentials a Breeze

Dubai and Abu Dhabi impress with their easy administration and Singapore with its online options. German cities, on the other hand, still struggle to enter the digital age.

## Top Findings

- In #1 Dubai, expats particularly appreciate how easy it is to get a visa.
- It is easy to access government services online in #2 Abu Dhabi.
- #3 Singapore impresses with the ease of getting high-speed internet.
- Five of the top 10 cities are located in the Middle East.
- The bottom 3 cities are all in Germany, where digitalization lags behind.
- Eight of the ten worst-rated cities in this index are located in Europe.

## Methodology

The Expat Essentials Index features 50 cities with a minimum sample size of 50 respondents each. This index – new in 2022 – is based on four subcategories, with at least two rating factors per category. Survey participants rated the individual factors on a scale of one to seven.

The Admin Topics Subcategory covers the ease of opening a bank account, getting a visa, and dealing with local bureaucracy. Topics included in the Digital Life Subcategory are the ease of paying without cash and getting high-speed internet access at home, as well as unrestricted online access and the availability of digital government services. In the Housing Subcategory, respondents were asked to rate the ease of finding accommodation as well as its affordability. Finally, the Language Subcategory covers the ease of living in a particular destination without speaking the local language(s) and how easy it is to learn it/them.

## Dubai: Easy Admin & Housing Search

Dubai ranks 1st out of 50 in the Expat Essentials Index of the Expat City Ranking 2022. It is also the best-rated city in the Admin Topics Subcategory (1st). An impressive 85% of expats agree that it is easy to get a visa in order to move there

## Popular Expat Destinations Make Daily Essentials a Breeze

(vs. 56% globally). According to a Nigerian expat, the fact that *"it is easy to get a visa to come,"* is what he likes best about life in Dubai. Nearly two in three respondents (66%) also find it easy to deal with the local authorities (vs. 40% globally). In fact, 36% are *completely* happy with this factor, almost three times the global average (13%).

The city also does well in the Housing Subcategory, especially when it comes to the housing search. Dubai ranks second for this factor, with 48% *completely* happy with the ease of finding accommodation, over twice the global average (22%). What is more, expats also find it easy to get by without local language skills in Dubai (1st).

They are not as pleased with the Digital Life in Dubai, though. While 88% agree that the availability of government services online is good (vs. 61% globally), they are not as happy with the unrestricted access to online services in general, such as social media. In fact, 18% are unhappy with this factor (vs. 7% globally), with the city ranking in 46th place.

## Abu Dhabi: Little Bureaucracy & Convenient Online Services

Another city in the UAE, Abu Dhabi, places second in the Expat Essentials Index. Like Dubai, it also does best in the Admin Topics Subcategory (4th). Eight in ten expats (80%) found it easy to get a visa (vs. 56% globally). They also find it quite straightforward to deal with the local bureaucracy (53% happy vs. 40% globally) and open a local bank account (74% vs. 64% globally). *"Most day-to-day things are easy to do,"* says an expat from South Africa.

Abu Dhabi narrowly misses out on a top 10 ranking in the Housing Subcategory (11th). Although finding housing does not seem to be an issue for most expats (72% happy vs. 54% globally), they are less pleased with its affordability (31% vs. 39% globally).

The Middle Eastern city performs worst in the Digital Life Subcategory (23rd). As in

Dubai, respondents are satisfied with the availability of government services online (85% vs. 61% globally). They are less happy, however, when it comes to unrestricted access to online services, for example, social media (54% happy vs. 82% globally).

## Singapore: Well Connected & Online in No Time

Another expat hub, Singapore (3rd), rounds out the top 3 of the Expat Essentials Index. In terms of digitalization, it is the place to be, coming in third place in the Digital Life Subcategory. In no other city in the ranking is it as easy to get high-speed internet access at home (1st), with 97% of expats happy in this regard (vs. 79% globally).

Over nine in ten respondents (91%) are also happy with the availability of government services online (vs. 61% globally). Almost two in three (66%) are even *completely* satisfied, well over twice the global average (26%). An Indonesian expat appreciates the *"fast and organized online services for many administrative purposes."* And it is also easy to pay without cash in Singapore, according to 97% of expats (vs. 84% globally).

Singapore ranks in the top 10 in the Admin Topics Subcategory (9th), too. Not only do survey participants report that it is easy to deal with the local bureaucracy (63% vs. 40% globally), they also had no trouble opening a local bank account (81% vs. 64% globally). However, unlike in Dubai and Abu Dhabi, getting a visa for Singapore is more challenging (58% happy vs. 56% globally).

In the Housing Subcategory, Singapore lands in a more or less average 24th place. Although it still ranks in the top 10 for the ease of finding housing (10th), the city-state shows a below average performance for its affordability (36th).

## The Bottom 3: Germany Lags Behind Digitally

Three German cities fill the bottom 3 spots in the Expat Essentials Index – **Frankfurt am Main** (50th), **Munich** (49th), and **Hamburg** (48th).

## Popular Expat Destinations Make Daily Essentials a Breeze

All three cities end up among the bottom 10 in the Digital Life Subcategory. Expats are particularly displeased with the lack of cashless payment options. Frankfurt, for example, ranks 49th for this factor, with only 46% happy (vs. 84% globally). Getting high-speed internet access at home is another pain point in all three cities. Only slightly more than half the respondents in Frankfurt (52%) agree that this was unproblematic (vs. 79% globally). *"The internet connections are very poor,"* criticizes a Portuguese expat.

All three cities also rank in the bottom 10 in the Housing Subcategory. Munich even comes in last place (50th). Respondents there are particularly unhappy with how hard it is for expats to find accommodation (75% dissatisfied vs. 27% globally). They are not thrilled with the affordability, either (5% pleased vs. 39% globally). When asked what they most dislike about life in Germany, a Croatian expat responded: *"The housing prices in Munich and how it is actually pretty difficult to find new housing."*

It also does not help that it seems to be difficult to live in Germany without speaking German, yet expats do not find the language easy to learn. In Hamburg, only 32% agree it is easy to live there without speaking the local language (vs. 51% globally). However, only one in four (25%) agrees that German is an easy language to learn (vs. 41% globally).

## Trends in the Top 10

Half of the top 10 cities in the Expat Essentials Index are located in the Middle East – **Dubai** (1st), **Abu Dhabi** (2nd), **Doha** (5th), **Riyadh** (6th), and **Muscat** (8th). In all of them, it is relatively easy to find housing, ranging from Dubai (2nd) to Riyadh (13th). The availability of government services online is also a plus, with top 10 results in all cities except for Muscat (29th).

Two of the index's remaining top 10 cities are in Southeast Asia – **Singapore** (3rd) and **Kuala Lumpur** (10th). However, a closer look at the results shows very different reasons for their strong performance. Whereas Singapore does best in the Digital Life Subcategory (3rd), Kuala Lumpur even lands in the bottom half for some of these

factors. For example, it comes in 37th place for the ease of paying without cash. However, the Malaysian capital does shine in the Housing Subcategory (2nd). It ranks third for both the ease of finding housing and its affordability.

The rest of the cities in the top 10 of this index are scattered around the globe – **Tallinn** (4th), **Toronto** (7th), and **Nairobi** (9th). Tallinn is in first place for the availability of government services online, Toronto impresses with the ease of opening a local bank account (2nd), and in Nairobi, it is easy for expats to find housing (6th).

## Trends in the Bottom 10

Eight of the index's bottom 10 cities are located in Europe, with five of them in Germany. As mentioned above, Germany generally performs very badly in the Digital Life Subcategory. The German cities in the bottom 10 – **Frankfurt** (50th), **Munich** (49th), **Hamburg** (48th), **Berlin** (44th), and **Dusseldorf** (42nd) – hold the bottom 5 spots for the ease of paying without cash.

Italy has two cities in the bottom 10, **Rome** (43rd) and **Milan** (41st). They are considered the two worst destinations for the ease of dealing with the local authorities (50th for Rome and 49th for Milan).

**Paris** (47th) rounds out the European cities in the bottom 10. It gets the poorest result in the Language Subcategory (47th), coming in last place for the ease of living there without speaking the local language (50th). Expats in the French capital also struggle when it comes to Admin Topics (46th) and Housing (45th).

The last two cities in the bottom 10 are located in Asia: **Shanghai** (46th) and **Tokyo** (45th). The two cities show striking differences in terms of cashless payment options. Whereas Tokyo ranks 45th for this factor, Shanghai is actually in 1st place. However, the lack of unrestricted access to online services and the difficulty of getting high-speed internet access at home drags down Shanghai's ranking in the Digital Life Subcategory (50th) and in the index overall.





# City Focus

# Australian Cities Offer Expats a Great Working Life, but They Are Expensive

Melbourne comes 8th out of 50 cities, with Sydney following in 13th place. Both perform best in the Working Abroad Index and worst in the Personal Finance Index.



## Melbourne: An Easy City to Get Used To

Melbourne ranks 8th out of 50 in the Expat City Ranking 2022, performing best in the **Working Abroad Index** (4th). Expats are happy with their working hours (73% happy vs. 63% globally) and work-life balance (72% vs. 62% globally). Another 68% rate their career opportunities positively (vs. 58% globally), while 61% view the job market favorably (vs. 47% globally). Moreover, seven in ten (70%) agree they are paid fairly (vs. 62% globally). It is hardly surprising then that 77% report overall job satisfaction (vs. 64% globally).

In the **Expat Essentials Index** (16th), Melbourne's results are not quite as stellar but still really good. Expats do agree it is easy to open a local bank account (81% happy vs. 64% globally) and to deal with the local authorities (53% vs. 40% globally). However, getting a visa to move there is something 49% struggled with (vs. 24% globally). Housing is another hot issue: 30% consider it difficult to find (vs. 27% globally), while 59% say it is hard to afford (vs. 43% globally).

The **Personal Finance Index** in general is the one where Melbourne does worst (27th): 38% rate the cost of living unfavorably, a little

more than the global average of 35%, and 24% are dissatisfied with their financial situation (vs. 21% globally). *"I worry about the housing market and the rising cost of living in general,"* an Armenian-Lebanese expat shares.

Nevertheless, expats feel welcome in Melbourne (67% vs. 66% globally). They find it slightly easier to make local friends than in other destinations (46% vs. 42% globally), and they consider the local residents generally friendly (72% vs. 66% globally). Moreover, 74% find it easy to get used to the local culture (vs. 62% globally). The city ranks in a decent 17th place in the **Ease of Settling In Index**.

Finally, Melbourne comes 19th in the **Quality of Life Index**. Expats benefit from great Leisure Options (8th), for example, the opportunities for recreational sports (86% happy vs. 75% globally). The city offers a pleasant urban environment (79% happy vs. 67% globally) and top air quality (83% vs. 65% globally). *"The climate and the natural beauty are not surpassed by much,"* says an expat from Italy.



## Sydney: A City Full of Opportunities

In the Expat City Ranking 2022, Sydney places 13th. Like Melbourne, it does best in the **Working Abroad Index** (12th). Here, too, expats appreciate their working hours (75% vs. 63% globally), the job market (71% vs. 47% globally), and fair pay (68% vs. 62% globally). They also agree that the business culture supports flexibility (78% vs. 60% globally), independent work (62% vs. 45% globally), and creativity (61% vs. 51% globally).

Sydney ranks 14th in the **Ease of Settling In Index**. Expats not only find it easy to get used to the local culture (78% vs. 62% globally). They also describe the local population as generally friendly (71% happy vs. 66% globally) and friendly towards foreign residents (70% vs. 65% globally). About two in three expats (65%) have a personal support network in Sydney (vs. 59% globally).

In the **Expat Essentials Index** (17th), Sydney ranks first for the ease of opening a local bank account. Similar to Melbourne, expats find it easy to deal with the local bureaucracy (67% happy vs. 40% globally), but it was hard to get a visa to relocate there (42% unhappy vs. 24%

globally). They also like the availability of government services online (74% vs. 61% globally). However, the housing market seems even worse than in Melbourne: 77% consider housing in Sydney unaffordable (vs. 59% in Melbourne and 43% globally). More generally speaking, the **Personal Finance Index** (30th) is Sydney's weakest point. Nearly three in five expats (59%) think that the local cost of living is too high (vs. 35% globally).

Respondents at least get to enjoy a relatively high **Quality of Life** in Sydney, which ranks 18th in this index. Expats love the natural environment (7th), the climate and weather (10th), and the freedom to openly express themselves and their opinions (9th). Sydney offers even better opportunities for recreational sports than Melbourne (91% happy vs. 86% in Melbourne and 75% globally). However, expats are less enthusiastic about the culture and nightlife (66% happy vs. 83% in Melbourne and 67% globally). Still: *"Not only are there plenty of work and educational opportunities, but the overall quality of life is outstanding,"* says an expat from the UK.

# Expats Love the Quality & Affordability of Life in Vienna but Rank It Worst for Settling In

Vienna ranks 27th out of 50 cities, performing very well in the Quality of Life and Personal Finance Indices, but coming last for the Ease of Settling In.



In the Expat City Ranking 2022, Vienna lands in an average 27th place out of 50. On the plus side, it ranks in the top 10 of the **Quality of Life Index** (7th), mainly due to Travel & Transit (1st) and Health & Well-Being (2nd). Expats in Vienna describe public transportation as easily available (97% happy vs. 73% globally) and affordable (90% vs. 70% globally). Both the availability (3rd) and the affordability (4th) of healthcare, as well as its quality (9th), receive great results too. Vienna also offers the respondents a pleasant urban environment (86% happy vs. 67% globally) and various "green" goods and services (83% vs. 64% globally). *"I like the huge variety of things to do and the ability to get around with public transportation,"* says a US American expat. Even so, Vienna is not that expensive, ranking ninth in the **Personal Finance Index**: 54% rate the cost of living positively (vs. 45% globally).

However, the **Ease of Settling In Index** (50th) is a major drawback. Here, Vienna is the worst-rated city worldwide, also coming in last place for Local Friendliness (50th). Expats describe the local residents as unfriendly in general (43% unhappy vs. 17% globally) and towards foreign residents in particular (46% vs. 18% globally). Moreover, 54% have a hard time making local friends (vs. 37% globally). Another 32% do not feel welcome in Vienna (vs. 16% globally) – the city ranks last for this factor as well. *"I really dislike the grumpiness and the unfriendliness,"* an expat from Sweden shares.

In the other indices, Vienna has a fairly average performance, with some top results balancing out a few subpar ones. In the **Working Abroad Index** (26th), 68% of expats consider their job secure (vs. 59% globally), while 66% view their work-life balance favorably (vs. 62% globally). Still, 23% are unhappy with their career opportunities (vs. 22% globally), and 35% think the business culture does not encourage creativity (vs. 26% globally).

When it comes to **Expat Essentials** (28th), housing in Vienna is considered easy to afford (9th). Moreover, 79% of expats find it easy to open a local bank account in Vienna (vs. 64% globally). But it was not that simple to get a visa to move there (38th), and the city lags behind for cashless payment options (42nd).

# Expats Enjoy the High Quality of Life in Toronto and Vancouver but Struggle to Afford It

Toronto ranks 19th while Vancouver lands far lower at 43rd place out of 50 cities.



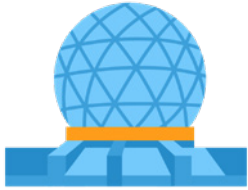
## Toronto: A Great Place to Work & Easy to Deal with Admin Topics

Toronto ranks 19th out of 50 cities in the Expat City Ranking 2022 and makes it into the top 10 of the **Expat Essentials Index** (7th). Expats find it very easy to navigate Admin Topics (5th), such as dealing with the local bureaucracy (70% happy vs. 40% globally) and opening a local bank account (91% vs. 64% globally). While the Digital Life Subcategory (6th) is also rated highly, Toronto only comes 37th in the Housing Subcategory. This is mainly due to expenses: more than three-quarters of expats (76%) find housing unaffordable, compared to 43% worldwide.

High costs are also reflected in the **Personal Finance Index**, where Toronto ranks among the bottom 5 (46th). *"Toronto has become totally unaffordable for a lot of people,"* shares a Russian expat. In fact, 26% of expats are unsatisfied with their financial situation (vs. 21% globally), and 40% say that their disposable household income is not enough to lead a comfortable life (vs. 28% globally).

The **Working Abroad Index** (13th), on the other hand, is another highlight of expat life in Toronto. Expats are particularly satisfied with their job security (66% happy vs. 59% globally), the local job market (64% vs. 47% globally), and their personal career opportunities (61% vs. 58% globally). The city also ranks tenth in the Work Culture & Satisfaction Subcategory, since the majority of expats agrees that the local business culture promotes independent work (74% happy vs. 45% globally) and supports flexibility (83% vs. 60% globally).

Lastly, Toronto performs well in both the **Ease of Settling In** (20th) and **Quality of Life** (21st) **Indices**. While expats enjoy the natural environment (94% happy vs. 83% globally), 35% are unhappy with the climate and weather (vs. 19% globally). They also feel welcome (77% happy vs. 66% globally) and find it easy to get used to the local culture (69% vs. 62% globally), ranking the city twelfth in the Culture & Welcome Subcategory. It might help that 72% consider the locals generally friendly towards foreign residents, compared to 65% globally.



## Vancouver: Where Housing Is Unaffordable & the Local Residents Are Not So Friendly

Ranking 43rd out of 50 cities in the Expat City Ranking, Vancouver is rated considerably worse than Toronto (19th) and even places last in the world in the **Personal Finance Index** (50th). Expats are extremely dissatisfied with the general cost of living (69% unhappy vs. 35% globally) and their financial situation (43% vs. 21% globally). Half (50%) even say that their disposable household income is not enough to lead a comfortable life (vs. 28% globally). In fact, the affordability of housing (49th) is also the worst-rated factor in the **Expat Essentials Index**. However, thanks to Vancouver's excellent performance in the Admin Topics (6th), Digital Life (11th), and Language (12th) Subcategories, it still comes in a good 21st place in this index.

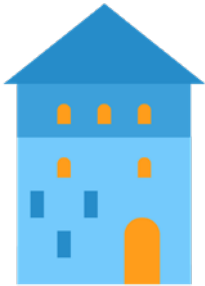
Coming back to expats' financial struggles, it does not help that 31% of expats feel paid unfairly for their work (based on industry, qualifications, role, etc.), compared to 20% globally. What is more, 18% do not see a purpose in their work, which is twice the global average (9%). Aside from these two factors, however, Vancouver's

performance in the **Working Abroad Index** (31st) is not so bad: expats are happy with their work-life balance (73% happy vs. 62% globally) and rate the local job market positively (60% vs. 47% globally).

Vancouver receives below-average results in the **Ease of Settling In Index** (35th): close to three in ten expats (29%) describe the local residents as unfriendly, compared to 17% globally. Maybe this is why 39% are unhappy with their social life (vs. 26% globally), and 32% do not have a personal support network (vs. 24% globally). Vancouver even ranks last worldwide for the latter factor. *"It can be hard to enter a social circle which is already established,"* shares an expat from New Zealand. On a more positive note, the Environment & Climate Subcategory (5th) in the **Quality of Life Index** (23rd) is a real highlight: 100% of expats appreciate the natural environment (vs. 83% globally). They also enjoy the air quality (87% vs. 65% globally) and the availability of green goods and services (89% vs. 64% globally) in Vancouver.

# Expats Vote Tallinn the Best City for Digital Life

Tallinn ranks 11th out of 50 cities and performs particularly well for digital life and admin topics.



Tallinn ranks 11th out of 50 cities in the Expat City Ranking 2022, even coming fourth in the **Expat Essentials Index**. It is voted the best city worldwide in the Digital Life Subcategory (1st). Expats are very satisfied with the availability of government services online (90% happy vs. 61% globally) and the unrestricted access to online services (100% vs. 82% globally). More than four in five (82%) also find it easy to deal with local bureaucracy, more than twice the global average (40%), and 80% had no problem getting a visa in order to move there (vs. 56% globally). Therefore, Tallinn lands in an excellent second place in the Admin Topics Subcategory, only beaten by Dubai (1st).

The **Working Abroad Index** (16th) is another highlight for Tallinn, particularly when it comes to the Work Culture & Satisfaction Subcategory (3rd). Expats agree that the local business culture encourages creativity (83% happy vs. 51% globally), promotes independent work (81% vs. 45% globally), and supports flexibility (92% vs. 60% globally). While expats are also happy with their working hours (76% happy vs. 63% globally), 29% say that moving to Tallinn has not improved their career prospects (vs. 18% globally).

Tallinn ranks midfield in both the **Personal Finance** (20th) and the **Quality of Life** (22nd) **Indices**; however, the latter features both highs and lows: expats rank the city first for the affordability of public transportation (98% happy vs. 70% globally), and 92% are also happy with its availability (vs. 73% globally). *"I like the easy transport and clean environment,"* shares an expat from India. In fact, expats generally appreciate the great air quality (4th) and the urban environment (5th). The great environment might help a bit with Tallinn's ranking for recreational sports (24th), but on the other hand, about one in five (19%) are unhappy with the culinary variety and dining options (vs. 12% globally). Overall, the city lands in a low 41st place in the Leisure Options Subcategory.

The **Ease of Settling In Index** (33rd) is Tallinn's weak point. This is mainly due to the Local Friendliness Subcategory (38th): 23% of expats perceive the local population as unfriendly towards foreign residents (vs. 18% globally), and more than half (52%) find it hard to make friends with them (vs. 37% globally). In the end, 35% are unhappy with their social life in Tallinn, compared to 26% globally.

# Expats in Paris Fight with Daily Hurdles but Enjoy the Cultural Life

Paris ranks among the bottom 3 of the Expat City Ranking 2022 (48th). Expats struggle in many areas of life: housing, finding friends, and the general cost of living.



Paris places 48th out of 50 cities in the Expat City Ranking 2022 and lands in the bottom 5 of the **Expat Essentials Index** (47th). Expats find it extremely hard to find housing (47th). More than seven in ten (71%) also say that housing costs are too high (vs. 43% globally). Language is another obstacle: when it comes to trying to get by without speaking the local language, expats rank Paris last (50th). Admin topics, even simple ones like opening a bank account (41% find it hard vs. 21% globally), cause further problems, with Paris ranking 46th in this subcategory. *"The administration system is complicated and slow, and there is little support for expats to navigate through it. Plus, there are the language barrier and the illogically low salaries compared to the cost of living"*, says a Lithuanian expat. High expenses in France's capital can also be felt in the **Personal Finance Index**, where Paris ends up in the bottom 3 (48th). The general cost of living is considered too high by 62% of expats (vs. 35% globally), which might be why 35% are unhappy with their financial situation (vs. 21% globally).

Expats do not feel very welcome in Paris (45th), either, which is one of the reasons for its bottom 5 ranking in the **Ease of Settling In Index** (46th). More than one in three (35%) consider the Parisians unfriendly towards foreign residents, almost twice the global share (18%). Paris not only ranks 48th in the Local Friendliness Subcategory, but also 47th in the Finding Friends Subcategory. Expats find it hard to make local friends (58% vs. 37% globally) and do not have a personal network for

practical and emotional support (33% vs. 24% globally). *"Social life in Paris will probably push many to form a support network consisting of people of their own nationality,"* says a Lebanese expat.

On the positive side, Paris ranks midfield for **Quality of Life** (30th). Nine out of ten (90%) enjoy their travel opportunities (vs. 82% globally), and 83% appreciate the availability of public transportation in Paris (vs. 73% globally). More than three-quarters (76%) find healthcare affordable (vs. 61% globally), and very few (7%) have anything negative to say about the quality of medical care (vs. 14% globally). A large majority of expats (86%) enjoy the food and dining options (vs. 77% globally), and 78% appreciate the culture and nightlife (vs. 67% globally). *"I love the quality of life, the food, the infrastructure, healthcare, and ease of travel,"* says a US American expat. However, expats worry about their personal safety (46th). More than one in five (23%) do not feel safe in Paris, more than twice the worldwide average (9%).

Paris also receives mixed reviews in the **Working Abroad Index** (34th). Nearly two-thirds (66%) are satisfied with their job security (vs. 59% globally), but only slightly more than half (53%) feel that they are being fairly paid based on industry, qualifications, and role (vs. 62% globally). In terms of overall job satisfaction, Paris ranks 43rd. More than one in three (35%) say that the local business culture does not encourage creativity or thinking outside of the box (vs. 26% globally).



# German Cities Offer Highs & Lows for Expats but Overall, They Are Average at Best

Mixed results for Germany: out of 50 cities in the Expat City Ranking 2022, Berlin ranks 31st, followed by Dusseldorf (33rd), Munich (38th), Hamburg (45th), and Frankfurt (49th).



## Berlin: Cheap, Great for Work & a High Quality of Life

Berlin ranks 31st out of 50 cities in the Expat City Ranking 2022 and is the only German city to make it into the top 10 of the **Personal Finance Index** (7th). Expats find life in Germany's capital affordable. Only 17% rate the general cost of living negatively, less than half the global average (35%).

It might help that 93% also view the state of the economy favorably (vs. 64% globally). In fact, Berlin features among the top 10 of the **Working Abroad Index** (9th), the second-best result for Germany after Munich (5th). Seven in ten (70%) appreciate the local job market (vs. 47% globally), and the German capital ranks tenth for Career Prospects. *"Berlin offers nice job opportunities and a good standard of living including good healthcare,"* says an Indian expat.

Working life aside, expats also enjoy a high **Quality of Life** (13th), with Berlin doing second best among the German cities after Munich (10th). Expats love the Leisure Options (10th), especially the culture and nightlife (92% happy vs. 67% globally). More than nine in ten (91%) also appreciate the political stability (vs. 64% globally). *"I love Berlin's stability, culture, nature, and international environment,"* says a Mexican

expat. In fact, 89% are happy with the urban environment, such as green spaces, noise levels, and eco-friendly architecture, compared to 67% globally. Expats also agree that the government supports policies to protect the environment (86% happy vs. 61% globally) and that green goods and services are widely available (91% vs. 64% globally). Berlin even ranks first in the world for the latter factor.

On the downside, Berlin receives a below-average ranking in the **Ease of Settling In Index** (38th), even though it is the only German city that does not land in the bottom 10 worldwide. Nonetheless, only 55% feel at home in Germany's capital (vs. 62% globally), and 31% find the local residents unfriendly (vs. 17% globally).

When it comes to the **Expat Essentials Index** (44th), the situation is even worse. Expats in Berlin struggle with Germany's lack of digitalization, as 32% find it hard to get high-speed internet access at home (vs. 11% globally), and 35% struggle to pay without cash (vs. 8% globally). What is more, close to three in five expats describe housing in Berlin as unaffordable (59% unhappy vs. 43% globally) and hard to find in the first place (58% vs. 27% globally).



## Dusseldorf: Where Expats in Germany Are Happiest but Still Feel Unwelcome

Ranking 33rd out of 50 cities in the Expat City Ranking and 2nd among the German cities featured in the survey, Dusseldorf is the place where expats in Germany feel happiest overall (22nd). They are particularly pleased with their working life, ranking Dusseldorf tenth in the Working Abroad Index. The city comes in eighth for personal career opportunities (69% happy vs. 58% globally), the best result among the five German expat hubs in the ranking. What is more, 80% consider their jobs to be secure (vs. 64% globally), and 70% are satisfied with their jobs in general (vs. 64% globally).

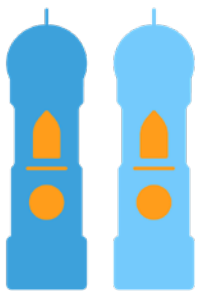
In terms of **Personal Finance** (12th), Dusseldorf has the second-best performance among the five German cities, topped only by Berlin (7th). More than three in four respondents (78%) are satisfied with their financial situation (vs. 60% globally). Dusseldorf is also the only German city among the top 10 where expats find their household income is enough to lead a comfortable life (8th). *"It is easy to find a job in my field and work on my career without having financial problems,"* says a Lithuanian expat.

Expats in Dusseldorf also enjoy a high **Quality of Life** (14th) with exceptional ratings in the Health & Well-Being Subcategory (5th). The city ranks first worldwide for the affordability of healthcare and third for its quality: close to nine in ten (88%) appreciate how affordable medical care is (vs. 61%

globally). Besides that, the large majority of expats in Dusseldorf is happy with their travel opportunities (98% vs. 82% globally), their opportunities for recreational sports (93% vs. 75% globally), and their personal safety (96% vs. 81% globally).

However, 25% of expats do not feel welcome in Dusseldorf (vs. 16% globally), and 42% find it difficult to get used to the local culture (vs. 19% globally). This places the city among the bottom 10 in the **Ease of Settling In Index** (45th), and it even comes last in the Culture & Welcome Subcategory (50th). *"People here can be obsessed with rules and scold others who do not adhere to them. They do not socialize much, and they are not open to new friendships,"* says an Italian expat. It is no surprise then that expats find it hard to make local friends (59% unhappy vs. 37% globally) and are unhappy with their social life (38% vs. 26% globally).

Although it performs best out of the German cities in the ranking, Dusseldorf is still among the bottom 10 in the **Expat Essentials Index** (42nd). Expats struggle the most with Language and Digital Life (43rd for both). For example, they find it hard to pay without cash (27% unhappy vs. 8% globally), and 34% are not satisfied with the availability of administrative/government services online (vs. 21% globally). Another 55% find it difficult to deal with local bureaucracy (vs. 39% globally).



## Munich: Among the Top 10 Worldwide for Work & Quality of Life

Munich ranks 38th out of 50 cities in the ranking and 5th in the **Working Abroad Index**. In the latter, it performs best among the five German cities featured in the survey. Munich ranks first for job security (81% happy vs. 59% globally) and third for its local job market (76% vs. 47% globally). Out of all the German cities, Munich offers the best career prospects (6th): close to three-quarters (73%) say moving to Munich has improved their careers (vs. 60% globally), and 95% rate the state of the local economy positively (vs. 64% globally). One in four

expats in Munich (25%) earns 75,000–100,000 USD per year (vs. 11% globally), and 66% feel paid fairly for their work (vs. 62% globally). Munich also does best among the five German cities in the Work & Leisure Subcategory (5th): expats work 40.7 hours full time per week, over two hours fewer than the global average (43.3 hours).

Munich also has the best result in Germany for its **Quality of Life** (10th). Expats appreciate the urban environment (90% happy vs. 67%

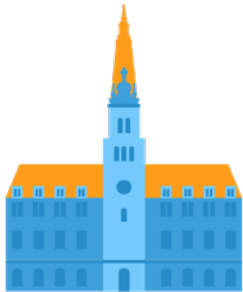
globally), the natural environment (95% vs. 83% globally), and the high air quality (83% vs. 65% globally). They are also satisfied with the availability of green goods and services (80% happy vs. 64% globally). Munich is also Germany's best-rated city in the Safety & Security Subcategory (6th). More than nine in ten appreciate both the political stability (91% happy vs. 64% globally) and their personal safety (96% vs. 81% globally). They also find it easy and safe to get around Munich by foot and/or bike (95% happy vs. 77% globally), and 92% rate the infrastructure for cars positively (vs. 75% globally). *"I live in a clean, safe city with excellent public transport, historic buildings, large parks and scenic countryside nearby. There is also a lot of art and culture,"* explains a British expat.

The only real lowlight in the **Quality of Life Index** is the affordability of public transportation (44th). In fact, Munich comes in 41st place for the general cost of living, a significantly worse result than in the other German cities (Frankfurt 35th, Hamburg 26th, Dusseldorf 23rd, Berlin 8th). Still, 51% of expats in Munich find their disposable household income is more than enough to lead a comfortable life (vs. 45% globally), which might have to do with their above-average

incomes. In the end, Munich lands in an average 33rd place for **Personal Finance**.

Similar to the other German cities, Munich does poorly in the **Expat Essentials Index** (49th) and even ranks last worldwide in the Housing Subcategory (50th). Expats really struggle to find an apartment or house in Munich (75% unhappy vs. 27% globally) and to afford it (83% vs. 43% globally). On top of that, 41% find it hard to live in Munich without speaking the local language (vs. 32% globally), and 52% struggle with the local bureaucracy (vs. 39% globally).

Another negative aspect of expat life in Munich is the struggle with settling in and making friends. Close to three in five (59%) say it is difficult to make local friends (vs. 37% globally). Munich also ranks worst out of all German cities in the Local Friendliness Subcategory (47th). Expats find the people in Munich unfriendly in general (30% unhappy vs. 17% globally) and unfriendly towards foreign residents in particular (25% vs. 18% globally). All this is reflected in the city's 44th place in the **Ease of Settling In Index**.



## Hamburg: Where Expats Are Unhappiest & Have the Hardest Time Making Friends

Hamburg ranks 45th out of 50 cities in the Expat City Ranking 2022 and 47th for overall happiness, making it the city where expats are least satisfied with their life in Germany. More than one in four (26%) say they are unhappy with their life abroad, which is twice the global average (13%).

This might be due to the lack of a social life: Hamburg holds the next-to-last spot in the **Ease of Settling In Index** (49th), which is the worst result among all German cities. Only expats in Vienna (50th) find it even harder to get settled. Hamburg places last worldwide in the Finding Friends Subcategory (50th). Only 19% find it easy to make local friends, compared to 42% globally. Unsurprisingly, Hamburg also finishes last in terms of expats' satisfaction with their social life (50th), and 39% do not

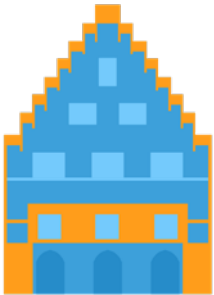
feel at home there (vs. 21% globally). *"It takes very long to be accepted as a 'friend' of any order,"* says an Australian expat.

Together with Munich (49th) and Frankfurt (50th), Hamburg (48th) also ends up in the bottom 3 of the **Expat Essentials Index**. After Tokyo (50th), it ranks second to last in the Language Subcategory (49th). Almost one in two (49%) say it is difficult to live in the North German metropolis without speaking the local language (vs. 32% globally). The Housing Subcategory (42nd) is another lowlight for expats, as 66% have a hard time finding accommodation in Hamburg (vs. 27% globally).

In terms of **Quality of Life** (24th), expats are a bit more satisfied.

While the city ranks second to last for climate and weather (49th), it does very well for the availability of green goods and services (3rd). And while 28% are unhappy with the affordability of public transportation (vs. 15% globally), 95% are happy with its availability (vs. 73% globally). Expats also rate the infrastructure for cars positively (8th), and 94% find it easy and safe to get around Hamburg on foot and by bicycle (vs. 77% globally). *"Things tend to work – healthcare, infrastructure, public transportation. I also appreciate the international aspects of my city,"* says a US American expat.

Hamburg ranks mid-field in the **Working Abroad Index** (25th). Expats in Hamburg highly appreciate their job security and the state of the local economy (10th for both). In terms of working hours (9th), Hamburg does even better (74% happy vs. 63% globally). However, 15% do not see a purpose in their work (vs. 9% globally), and 24% do not feel paid fairly (vs. 20% globally). The latter may also be reflected in the city's mediocre result in the **Personal Finance Index** (29th). Just about two-thirds (66%) say that their disposable household income is enough or more than enough to lead a comfortable life in Hamburg, compared to 72% globally.



## Frankfurt: Where Expats Struggle Most with Digitalization, Administration & Language

Frankfurt ranks 49th out of 50 cities in the Expat City Ranking 2022, only ahead of Johannesburg (50th). It even comes in last in the **Expat Essentials Index** (50th). All German cities perform poorly in this index, but Frankfurt is the only one to land among the bottom 10 in all four subcategories: Digital Life (47th), Language (46th), Admin Topics (45th), and Housing (43rd). Close to two in five are unhappy with the administrative services available online (39% vs. 21% globally) and the options to pay without cash (37% vs. 8% globally). What is more, housing in Frankfurt is considered too expensive (70% unhappy vs. 43% globally) and too hard to find for expats (61% vs. 27% globally). *"The lack of clear instructions is insane when it comes to admin topics like taxes, TV license fees, or citizenship,"* says a French expat.

High costs seem to be a general issue in Frankfurt. Although 38% of expats work in a senior/specialist position (vs. 29% globally) and 23% earn 75,000–100,000 USD (vs. 11% globally), Frankfurt is the only German city that lands in the bottom 10 of the **Personal Finance Index** (41st). More than half (51%) find the general cost of living too high (vs. 35% globally).

The **Ease of Settling In Index** (48th) is another one of Frankfurt's weakest points. As in all the German cities featured in the ranking,

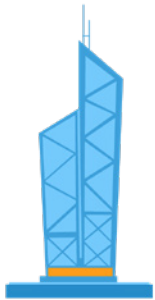
expats have a hard time making local friends in Frankfurt (55% unhappy vs. 37% globally). Only 36% are happy with their social life (vs. 56% globally), and 30% find it difficult to get used to the local culture (vs. 19% globally). More than three in ten (31%) lack a personal support network in Frankfurt, compared to 24% globally.

Frankfurt performs somewhat better, but still below the global average, in the **Working Abroad** (35th) and **Quality of Life** (31st) **Indices**. For example, it is rated second to last for Leisure Options (49th), and 28% say it is difficult to access all the healthcare services they need (vs. 17% globally). While the city ranks well for its infrastructure for cars (10th), it is rated the worst worldwide for the affordability of public transportation (50th). In terms of working abroad, expats in Frankfurt lack personal career opportunities (44th) and are unsatisfied with their work-life balance (41st). The city also ranks among the worst worldwide in the Work Culture & Satisfaction Subcategory (47th). Expats agree that the local business culture does not encourage creativity (46% unhappy vs. 26% globally) or independent work and/or flat hierarchies (41% vs. 28% globally).

Not surprisingly, overall job satisfaction in Frankfurt is low (48th): 23% rate it negatively (vs. 16% globally). Even worse, expats in Frankfurt are among the unhappiest in general (46th). Only 61% are happy with their life abroad (vs. 71% globally).

# Expats Struggle with Hong Kong's Demanding Working Life

Hong Kong ranks 46th out of 50 cities, due to a low quality of life and tough working conditions.



Hong Kong ranks 46th out of 50 cities in the Expat City Ranking 2022. It is the city where expats are overall unhappiest with their life abroad: 32% are generally unhappy, compared to 13% globally. One reason for this could be the low **Quality of Life**, with Hong Kong ranking 46th in this index. Expats find it to be lacking when it comes to the Environment & Climate (47th). Over half (56%) are unhappy with the city's air quality, nearly three times the global average (19%). *"There are all kinds of pollution,"* reports a Taiwanese expat. The city even ranks last worldwide (50th) when it comes to the availability of green goods and services, such as renewable energy, organic food, and sustainable products. Additionally, 42% of expats feel that the government does not support policies to protect the environment (vs. 18% globally). Expats also rank Hong Kong last worldwide (50th) for its political stability, and only 28% feel that they can openly express themselves and their opinions, less than half the global average (64%).

On the positive side, not one respondent is unhappy with the availability of public transportation (vs. 17% globally), while 76% are very satisfied with this factor (vs. 43% globally). *"There are excellent public transportation options,"* notes an expat from the United States. Expats also rank the city fifth for the affordability of public transportation (93% happy vs. 70% globally).

The **Working Abroad Index** (43rd) is a low point for Hong Kong. Expats are especially disappointed with the Work & Leisure Subcategory (48th). The city ranks second to last (49th) for working hours – only Istanbul (50th) performs worse for this factor – and 48th for work-life balance. Hong Kong also ranks among the bottom 10 in the Salary & Job Security (43rd) and Work Culture & Satisfaction (44th) Subcategories: nearly three in ten expats (28%) feel that the business culture does not encourage flexibility (vs. 19% globally), and 46% say that it does not encourage creativity (vs. 26% globally).

The city ranks midfield in the **Ease of Settling In Index** (25th). A particular highlight in this index: over two in three expats (68%) feel that they have a personal support network in Hong Kong (vs. 59% globally), which places the city fourth for this factor. Lastly, Hong Kong receives mixed results in the **Expat Essentials Index** (35th). While 60% of expats say that the local language is difficult to learn (vs. 38% globally), 86% of expats agree that it is easy to live in Hong Kong without speaking it (vs. 51% globally). While nearly two in three (66%) consider it easy for expats to find housing (vs. 54% globally), 89% find it unaffordable (vs. 43% globally). Affordability seems to be a general problem, as the city ranks 46th for general cost of living. Accordingly, Hong Kong only places 39th in the **Personal Finance Index**.

# Dublin: A Great Place for Expats to Work, A Hard Place for Them to Live

Dublin ranks 37th out of 50 cities, performing best for working abroad and worst for the quality of life.



Dublin ranks 37th out of 50 cities in the Expat City Ranking 2022, performing worst in the **Quality of Life Index** (47th). Expats vote the city last worldwide in the Health & Well-Being Subcategory (50th) and for three of the four related rating factors: they are unhappy with the availability of healthcare (38% vs. 13% globally), the ease of accessing all necessary healthcare services (40% vs. 17% unhappy), and the quality of medical care (42% vs. 14% globally). *"It is impossible to access primary healthcare. You cannot even get registered with a general doctor,"* shares a Spanish expat. Additionally, healthcare is considered unaffordable (49% unhappy vs. 21% globally).

Getting around is another major issue for expats in Dublin. The city ranks among the bottom 5 in the Travel & Transit Subcategory (46th). Expats struggle with the affordability (27% unhappy vs. 15% globally) and the availability (26% vs. 17% globally) of public transportation. About one in five (19%) feel that it is unsafe to get around by foot or by bicycle (vs. 13% globally), and 20% are unhappy with the infrastructure for cars (vs. 13% globally). Leisure options are also quite limited: expats rank the city 46th for the culinary variety and dining options, and 48th for the opportunities for recreational sports.

On the positive side, Dublin comes second globally in the **Working Abroad Index**, only beaten by Copenhagen (1st). It ranks among the top 10 in all subcategories. Expats are especially pleased with the

Career Prospects Subcategory (2nd): they rate the local job market (77% happy vs. 47% globally) and their personal career opportunities (72% vs. 58% globally) positively. *"There are a lot of job opportunities for foreigners due to the international companies in Dublin,"* a Dutch expat explains. In fact, 78% say that moving to Dublin has improved their career prospects (vs. 60% globally).

Dublin also excels in the Work & Leisure Subcategory (3rd). Expats are happy with their working hours (78% happy vs. 63% globally) and work-life balance (74% vs. 62% globally). Moreover, the local business culture encourages creativity (72% happy vs. 51% globally), promotes independent work (65% vs. 45% globally), and fosters flexibility (89% vs. 60% globally). Maybe this is why 74% of expats are satisfied with their job in general, compared to 64% globally.

While the city performs well in the **Ease of Settling In Index** (15th), the **Expat Essentials Index** (38th) brings some more negative results: housing is not only difficult to find for expats (62% unhappy vs. 27% globally) but also hard to afford (79% vs. 43% globally). *"The cost of living is outrageous,"* shares an Italian expat. *"It is impossible to find decent accommodation at affordable prices."* In fact, the city ranks second to last in the Housing Subcategory (49th), where only Munich (50th) performs worse.

It does not look much better in the **Personal Finance Index** (44th). Over two in three expats (69%) are unhappy with the general cost of living in Dublin, about double the global average (35%). Interestingly, though the city ranks poorly for the other financial factors, 63% of expats in Dublin are satisfied with their financial situation, slightly more than the global average (60%). This could be due to the fact that 75% of expats feel that they are paid fairly for their work (vs. 62% globally).



# Expats in Rome & Milan Struggle with Their Career and Local Bureaucracy

Both Italian cities perform rather poorly: Rome comes 41st and Milan places 44th out of 50 cities.



## Rome: Expats Feel at Home despite Low Quality of Life

Rome ranks 41st out of 50 cities in the Expat City Ranking 2022 and lands in the bottom 10 of the **Working Abroad Index** (45th). It performs especially poorly in the Career Prospects Subcategory (46th). Expats there are unhappy with the local job market (38% unhappy vs. 27% globally), and 24% feel that moving there has not improved their career prospects (vs. 18% globally). The city also performs poorly in the Work Culture & Satisfaction (43rd) and Salary & Job Security (45th) Subcategories. More than one-third (34%) are concerned about the state of the economy (vs. 17% globally): *"Italy's biggest problem is the economy,"* shares an Iranian expat.

The city does not fare much better in the **Expat Essentials Index** (43rd). In fact, it ranks last worldwide in the Admin Topics Subcategory (50th). Expats feel that it is difficult to get a visa to move there (35% unhappy vs. 24% globally), to open a local bank account (46% vs. 21% globally), and to deal with local bureaucracy and the authorities (73% vs. 39% globally). This may be partly due to the lack of administrative and government services online (50% negative ratings vs. 21% globally), with Rome ranking last worldwide (50th) for this factor.

Rome also ends up among the bottom 10 in the **Quality of Life Index** (41st). Getting around is a major issue for expats. They are unhappy with the availability of public transportation (38% unhappy vs. 17% globally) and the infrastructure for cars (36% vs. 13% globally). They are also dissatisfied with both the quality (43rd) and the availability (48th) of healthcare, and 28% report that it is difficult to access all the kinds of healthcare services that they need (vs. 17% globally).

On the positive side, the city performs well in the **Ease of Settling In Index** (13th). Three in four expats (75%) feel at home in Rome (vs. 62% globally), and 69% have a personal support network there (vs. 59% globally). Lastly, Rome ranks midfield in the **Personal Finance Index** (25th), which is mainly due to the satisfaction with the general cost of living (56% happy vs. 45% globally). Still, 42% feel that their disposable household income is not enough to lead a comfortable life in Rome (vs. 28% globally).





## Milan: Troubling Financial Situation, Difficult Working Life

Milan ranks 44th in the Expat City Ranking 2022, performing slightly worse than Rome (41st). Like Rome, Milan does worst in the **Working Abroad Index** (48th). The Work & Leisure Subcategory (47th) is a particular low point for Milan – the city ranks in the bottom 5 for both working hours (48th) and work-life balance (46th). Nearly one in three expats (31%) also struggle with the lack of personal career opportunities (vs. 22% globally), and 29% feel that they are not paid fairly for their work (vs. 20% globally). “*Finding a job is so hard, and the salaries are so low,*” shares an Iranian expat. This contributes to Milan’s low rank in the bottom 10 of the Salary & Job Security Subcategory (46th).

Milan has both highs and lows to offer in the **Quality of Life Index** (33rd). While over half the respondents (54%) are unhappy with the city’s air quality (vs. 19% globally), about three in four (73%) enjoy the climate and weather (vs. 62% globally). And while the infrastructure

for cars (42nd) leaves much to be desired, expats appreciate their opportunities to travel (10th), due to the central location, tourism, or other reasons.

The **Personal Finance Index** (45th) is another low point for Milan, though. About one in three expats are unhappy with their financial situation (33% vs. 21% globally) and feel that their disposable household income is not enough to lead a comfortable life in Milan (34% vs. 28% globally). When it comes to the **Expat Essentials Index** (41st), the city does not fare much better. Dissatisfaction with the Admin Topics Subcategory seems to be a general problem in Italy, as Milan (48th) joins Rome (50th) in the bottom 3: nearly two-thirds (66%) find it hard to deal with the local bureaucracy, compared to 39% globally.

# Expats Love the Low Cost of Living in Kuala Lumpur but Have Trouble with Their Working Life

Kuala Lumpur ranks 22nd out of 50 cities, with many different highs and lows across the ranking.



Ranking 22nd in the Expat City Ranking 2022 overall, Kuala Lumpur's worst performance is in the **Quality of Life Index** (48th). The city ends up in the bottom 10 of the Environment & Climate (44th) and Safety & Security (48th) Subcategories: 42% of expats feel that the government does not support policies to protect the environment, more than double the global average (18%). And more than two in five say that they cannot openly express themselves and their opinions (42% vs. 18% globally) and are unhappy with the political stability (41% vs. 15% globally). Expats are also disappointed with the infrastructure for cars (41st) and the availability of public transportation (43rd). *"The inadequate transport system in Kuala Lumpur and the traffic jams restrict mobility and hinder social life,"* shares a British expat.

On the positive side, the city performs very well in the **Expat Essentials Index** (10th). This is largely due to its second place in the Housing Subcategory – only Bangkok (1st) performs better. Expats describe housing as easy to find (79% vs. 54% globally) and to afford (64% vs. 39% globally). Affordability seems to be a general trend, as the city

ranks fourth in the **Personal Finance Index**. Over two in three expats (69%) are happy with the general cost of living in Kuala Lumpur (vs. 45% globally), and 86% feel that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally).

However, expats encounter more difficulties when it comes to the **Working Abroad Index** (46th). In fact, Kuala Lumpur ranks among the bottom 10 for every subcategory in this index: Career Prospects (43rd), Salary & Job Security (42nd), Work & Leisure (45th), and Work Culture & Satisfaction (45th). For example, over one in four (27%) are unhappy with their work-life balance (vs. 19% globally). Additionally, expats report that the local business culture does not encourage creativity / thinking outside of the box (43% unhappy vs. 26% globally), independent work and/or flat hierarchies (43% vs. 28% globally), or flexibility (31% vs. 19% globally).

# Friendly Locals & a Welcoming Culture Await Expats in Mexico City

Mexico City ranks 3rd out of 50 cities, excelling for factors such as local friendliness and feeling welcome.



Mexico City ranks first worldwide in the **Ease of Settling In Index**, as well as all subcategories in this index. Expats feel at home (82% vs. 62% globally) and welcome (89% vs. 66% globally) there, and 87% describe the local residents as generally friendly (vs. 66% globally). "People here have not forgotten to live, laugh, and be friendly," shares a Slovak expat. Perhaps it is because of this that 69% of expats say that making local friends is easy (vs. 42% globally). Mexico City performs equally well in the **Personal Finance Index** (1st). It is the city where expats worldwide are the most satisfied with their financial situation (73% happy vs. 60% globally). Moreover, 87% report that their disposable household income is enough or more than enough to lead a comfortable life in Mexico City (vs. 72% globally).

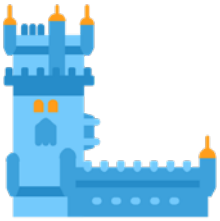
Though the city has an average performance in the **Working Abroad Index** (24th) in general, the index still includes some highlights. Expats rank Mexico City eighth in the Career Prospects Subcategory – more than seven in ten expats are happy with both their personal career opportunities (71% vs. 58% globally) and their jobs overall (73% vs. 64% globally). Results are more mixed when it comes to the **Expatriate Essentials Index** (30th). Mexico City ranks very poorly for Admin

Topics (44th), with 69% of expats finding it difficult to deal with the local bureaucracy (vs. 39% globally). On the other hand, housing is both easy to find (9th) and to afford (6th).

Despite its high overall ranking, Mexico City ends up in the bottom 10 of the **Quality of Life Index** (44th). Expats are especially disappointed with the Environment & Climate Subcategory (41st), even ranking the city last globally for both the government support for policies to protect the environment (50th) and its air quality (50th). The Safety & Security Subcategory (47th) is another area where expats struggle with life in Mexico City: 35% are unhappy with their personal safety, about four times the global average (9%). A Colombian expat cites a "certain feeling of insecurity" as the aspect he dislikes most about life in Mexico City. However, when it comes to culture & nightlife and the culinary variety & dining options, the city is back at the top (1st for both).

# Expats in Lisbon Are Among the Happiest Worldwide, but Their Careers Are Not Advancing

Lisbon ranks 4th out of 50 cities. It is among the best cities for quality of life, ease of settling in, and personal finance, but expats view their career prospects negatively.



Lisbon ranks 4th out of 50 in the Expat City Ranking 2022 and is one of the cities where expats are happiest with their life abroad (86% happy vs. 71% globally). Only expats in Valencia are even happier. It is also one of the best-rated cities in the **Quality of Life Index** (5th). Almost all expats (98%) are happy with the climate & weather (vs. 62% globally), ranking the city first in this regard. In fact, 17% moved to the Portuguese capital for a better quality of life (vs. 7% globally), and they are not disappointed. *"Everything is great here – the climate, the people, the food, and the nature,"* says an Indian expat. Expats also highly appreciate the culture & nightlife (87% happy vs. 67% globally) and the opportunities for recreational sports (94% vs. 81% globally). On top of that, more than nine out of ten feel safe in Lisbon (94% vs. 81% globally) and find it easy to get around on foot and by bicycle (93% vs. 77% globally).

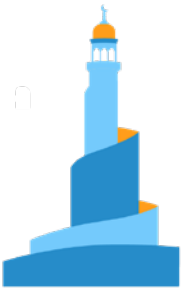
Lisbon also ranks fifth in the **Ease of Settling In Index**, with particularly great results in the Local Friendliness (4th) and Culture & Welcome (2nd) Subcategories. *"I love the hospitable, patient, and easy-going Portuguese people. They are helpful, kind, and polite,"* says a US American expat. In fact, expats describe the local residents as generally friendly (82% vs. 66% globally), find it easy to get used to the local culture (81% vs. 62% globally), and are happy with their social life (69% vs. 59% globally). Lastly, Lisbon also lands in fifth place in the **Personal**

**Finance Index**, mainly due to expats' high satisfaction with the cost of living (69% happy vs. 45% globally). However, just 71% say that their disposable household income is enough or more than enough to lead a comfortable life, about the same as the global average (72%).

This might be related to the fact that 27% of expats in Lisbon feel that based on industry, qualifications, and role, they are not paid fairly for their work (vs. 20% globally). *"Wages in general are very poor in Portugal,"* says an Irish expat. Since they also rate the state of the local economy negatively (25% vs. 17% globally), the city only ranks 44th in the Salary & Job Security Subcategory. What is more, 28% find that moving to Lisbon has not improved their career prospects (vs. 18% globally). For this factor, the city ranks second to last worldwide, only ahead of Valencia (50th). However, thanks to the Work & Leisure Subcategory (9th), Lisbon still ranks 36th in the **Working Abroad Index** overall. More than seven in ten (72%) rate their work-life balance positively (vs. 62% globally).

# Expats in Doha Encounter Financial Troubles but Appreciate the Healthcare System

Doha ranks 24th place, performing best for expat essentials and worst for personal finance.



Doha ranks 24th out of 50 in the Expat City Ranking 2022 and is among the best destinations in the **Expat Essentials Index** (5th). Expats are especially happy with the availability of administrative/government services online (80% happy vs. 61% globally), ranking the city eighth for this factor. The Language Subcategory (9th) is another highlight: 80% of expats in Doha find it easy to live there without speaking the local language (vs. 51% globally). However, the city ranks in the bottom 10 for unrestricted access to online services (44th).

The city ranks midfield in both the **Ease of Settling In** (22nd) and the **Working Abroad** (29th) **Indices**. On the positive side, over three in four expats (77%) feel that moving to Doha has improved their career prospects (vs. 60% globally), and 90% are happy with the state of the economy (vs. 64% globally). On the negative side, the city comes in 42nd place for both working hours and work-life balance. In fact, expats in Doha work an average of 46 hours per week, compared to 40.2 hours globally. A Tunisian expat shares that there are *"too many working hours, you can barely have a life"*.

Moreover, expats do not feel that they are properly rewarded for their

demanding working life: 28% find that they are not paid fairly for their work (vs. 20% globally). Financial frustrations are also present in the **Personal Finance Index** (36th). For more than one in three expats (34%), their disposable household income is not enough to lead a comfortable life (vs. 28% globally), which leads to a bottom 10 ranking for this factor (42nd).

Expats have very mixed opinions regarding the **Quality of Life Index** (25th). The Health & Well-Being Subcategory (3rd) is a major highlight for expats in Doha. They find healthcare to be both affordable (76% happy vs. 61% globally) and easily available (85% vs. 73% globally). The quality of medical care also does not disappoint, with Doha ranking sixth worldwide for this factor. *"The general governance of healthcare"* is an element of life in Doha that an expat from Kenya enjoys the most. While Doha places in the top 10 for personal safety (6th) and political stability (10th), 28% of expats do not feel that they can openly express themselves and their opinions (vs. 18% globally). They also struggle when it comes to the Environment & Climate Subcategory (41st). For example, the city ranks last worldwide for its natural environment (50th): 27% rate this factor negatively, compared to 8% globally.

# Singapore Is Great for Expats' Careers, but the Work Culture Could Be Better

Singapore ranks 10th out of 50 cities: expats find it easy to navigate their life there, but working abroad has some room for improvement.



Singapore ranks 10th out of 50 cities in the Expat City Ranking 2022 and even 3rd in the **Expat Essentials Index**. The city-state comes first worldwide in the Language Subcategory. It also lands among the best-rated destinations for Digital Life (3rd) and Admin Topics (9th): expats are very happy with the ease of getting high-speed internet access at home (97% happy vs. 79% globally) and the ease of paying without cash (97% vs. 84% globally). They also rate the availability of government services online (91% vs. 61% globally) and the ease of dealing with the local bureaucracy (63% vs. 40% happy) positively. An expat from Indonesia mentions the *"fast and organized online services for many administrative purposes"* as one of her highlights of living in Singapore.

While 73% of expats describe it as easy to find housing in Singapore (vs. 54% globally), 71% find it unaffordable (vs. 43% globally). Additionally, 56% rate the general cost of living negatively, compared to 35% globally. Still, expats are satisfied with their financial situation (75% happy vs. 60% globally) and feel that their disposable household income is enough or more than enough to lead a comfortable life in Singapore (87% vs. 72% globally). This helps the city land in 16th place in the **Personal Finance Index**.

It might help with regard to finance that close to three-quarters (74%) feel paid fairly for their work, based on their industry, qualification, and

role (vs. 62% globally). Singapore ranks third worldwide for this factor, only beaten by Basel (1st) and Dublin (2nd). In fact, 78% say that moving to Singapore has improved their career (vs. 60% globally) — 46% even very much so (vs. 33% globally). However, Singapore only ranks 28th in the **Working Abroad Index** since the Work & Leisure (33rd) and Work Culture & Satisfaction (37th) Subcategories leave a lot to be desired. The city ranks low in terms of work-life balance (39th) and expats seeing a purpose in their job (38th). They also find that the local business culture encourages neither creativity (40% unhappy vs. 26% globally) nor independent work and/or flat hierarchies (36% vs. 28% globally).

Singapore shows a better performance in the **Ease of Settling In** (23rd) and the **Quality of Life** (20th) **Indices**. However, the latter features some ups and downs. While Singapore ranks among the best cities worldwide for both the affordability (3rd) and the availability (4th) of public transportation, as well as the infrastructure for cars (3rd), it is among the worst-rated ones for the opportunity to travel (46th). Similar trends can be found among the results in the Health & Well-Being (18th) and the Safety & Security (23rd) Subcategories. For example, expats describe healthcare as unaffordable (44th) but are happy with its availability and quality (2nd for both). Singapore even ranks first worldwide for the ease of accessing all kinds of necessary healthcare services (84% positive ratings vs. 67% globally).

# Cape Town Outperforms Johannesburg, but Expats in Both Are Unhappy with Their Jobs

Johannesburg is the world's worst city for expats (50th), while Cape Town ranks in a mediocre 32nd place out of 50 cities.



## Cape Town: A Great Place to Make Friends but Not to Improve Your Career

Cape Town ranks 32nd out of 50 cities in the Expat City Ranking 2022 and even makes it into the top 10 of the **Ease of Settling In Index** (9th). Expats describe the local residents as generally friendly (74% happy vs. 66% globally) and find it easy to make friends with them (50% vs. 42% globally). In fact, expats in Cape Town are happiest with their social life (1st): 64% rate this factor positively (vs. 56% globally), and 42% are even *completely* satisfied (vs. 23% globally).

It might help with making friends that Cape Town ranks 15th in the Leisure Options Subcategory. Expats are particularly satisfied with the opportunities for recreational sports (85% happy vs. 75% globally), as well as the culinary variety and dining options (87% vs. 77% globally). *"I have made great friends and like being outdoors here,"* shares a British expat. In fact, the climate and weather (9th) and the natural environment (6th) are two more factors with ratings among the top 10. However, in the end, Cape Town only ranks 37th in the **Quality of Life Index**. This is mainly due to expats' dissatisfaction with Travel & Transit (48th) and Safety & Security (46th). They are unhappy with the availability of public transportation

(47th), and 39% do not find it easy or safe to get around on foot and/or bicycle (vs. 13% globally). What is more, 38% are worried about their personal safety in general, which is more than four times the global average (9%).

In the **Expat Essential Index** (23rd), Cape Town ranks among the worst cities in the Admin Topics Subcategory (43rd) but among the best in the Housing Subcategory (8th). In fact, expats describe housing as both affordable (41% happy vs. 39% globally) and easy to find (72% vs. 54% globally).

Lastly, Cape Town ranks 44th in the **Working Abroad Index**, even landing in second-to-last place worldwide in both the Career Prospects (49th) and the Salary & Job Security (49th) Subcategories. Close to half the expats (46%) are unhappy with the local job market (vs. 27% globally), and 20% say that moving to Cape Town has not improved their career prospects (vs. 18% globally). Additionally, they worry about their job security (33% unhappy vs. 20% globally) and rate the state of the economy negatively (51% vs. 17% globally).



## Johannesburg: The World's Worst Expat Destination

Johannesburg comes last (50th) in the Expat City Ranking 2022. It also ends up as the worst city worldwide in the **Quality of Life Index** (50th). Expats are extremely unhappy with the affordability (25% unhappy vs. 15% globally) and availability (39% vs. 17% globally) of public transportation. Close to three in five (59%) do not find it easy and safe to get around by foot and/or bicycle (vs. 13% globally) – 32% even describe it as *extremely* unsafe, eight times the global average (4%). The city ranks last worldwide for both this factor and personal safety in general: 62% do not feel safe in Johannesburg, compared to 9% globally.

Johannesburg ranks 49th in the **Working Abroad Index**, only ahead of Istanbul (50th). Expats rate the local job market (38% unhappy vs. 27% globally) and their personal career opportunities (29% vs. 22% globally) negatively, and about a quarter (24%) say that moving there has not improved their career prospects (vs. 18% globally). Since expats in Johannesburg also tend to be dissatisfied with their job security (34% unhappy vs. 20% globally), the state of the economy

(36% vs. 17% globally), and their work-life balance (23% vs. 19% globally), it is no surprise that 24% are unhappy with their job in general (vs. 16% globally).

Interestingly, while only a slightly above average share of expats feel they are not paid fairly for their job (22% vs. 20% globally), results in the **Personal Finance Index** (47th) look much worse. Expats are unsatisfied with their personal finances (41% unhappy vs. 21% globally), and 44% say that their disposable household income is not enough to lead a comfortable life (vs. 28% globally). In fact, Johannesburg ranks last worldwide (50th) for both factors.

At least housing is affordable, according to 46% of expats (vs. 39% globally), which is one reason why Johannesburg still lands in 36th place in the **Expat Essentials Index**. On the other hand, expats rate the availability of administrative/government services online negatively (41% unhappy vs. 21% globally), and 34% struggle to open a local bank account (vs. 21% globally).



# Spanish Cities Offer Expats a Great Quality of Life, but Very Few Career Choices

Valencia comes 1st out of 50 cities worldwide. With Madrid (5th), another Spanish city makes it into the global top 10, while Barcelona lags just slightly behind in 14th place.



## Valencia: Livable, Friendly & Affordable

Valencia places 1st out of 50 in the Expat City Ranking 2022, also ranking 1st in the **Quality of Life Index**. Expats love the infrastructure for Travel & Transit (3rd): 85% describe public transportation as affordable (vs. 70% globally). Valencia also offers great opportunities for recreational sports (92% happy vs. 75% globally), among other leisure activities. *"I love the opportunity to do activities in the outdoors regularly,"* says a UK expat. Moreover, the city ranks highly for Health & Well-Being (4th), due to affordable healthcare (2nd) and easy access to medical services (7th). Lastly, 92% of expats feel safe there (vs. 81% globally).

Valencia comes third in the **Ease of Settling In Index**: 74% of expats feel at home there (vs. 62% worldwide), ranking the city second for this factor. Only Mexico City does better in this regard. Expats describe the local residents as friendly (85% vs. 66% globally) and are happy with their social life (72% vs. 56% globally). The city ranks 3rd out of 50 in the **Personal Finance Index**, even placing 1st for cost of living: 83% of expats rate it positively, compared to 45% worldwide. About two-thirds (67%) are also happy with their financial situation (vs. 60% globally) – 38% are even completely satisfied with this factor (vs. 22% globally).

However, Valencia receives slightly mixed results in the **Expat Essentials Index** (13th). It does very well in the Housing Subcategory (3rd), even ranking first for affordable housing. But the local bureaucracy is not that easy to deal with: 52% of expats rate this factor negatively (vs. 39% globally). *"The government processes are pretty inefficient,"* says a New Zealand expat.

The **Working Abroad Index** (41st) is by far Valencia's weakest point. In fact, it places last for Career Prospects (50th): 50% of expats rate the local job market negatively (vs. 27% globally), and 30% judge their own career opportunities unfavorably (vs. 22% globally). Overall, just 56% are happy with their job in general, which is below the global average (64%). However, it should be noted that only 8% of respondents actually moved there for work-related reasons, compared to 36% globally. The most popular reasons for moving to Valencia are a better quality of life (23% vs. 7% globally) and the plan to retire abroad (23% vs. 3% globally).



## Madrid: Great Leisure Activities & a Welcoming Culture

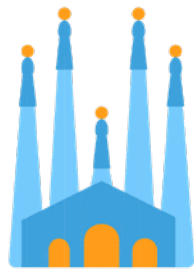
In the Expat City Ranking 2022, Madrid places 5th out of 50. It performs best in the **Quality of Life Index** (4th). Expats love the climate and weather (88% happy vs. 62% globally) and their travel opportunities (95% vs. 82% globally). Madrid places third for Leisure Options, where expats are particularly happy with the available culture and nightlife (90% happy vs. 67% globally) and the culinary variety and dining options (92% vs. 77% globally).

In the **Ease of Settling In Index** (7th), Madrid also shines, particularly in the Culture & Welcome Subcategory (4th). Expats find it easy to get used to the local culture (77% happy vs. 62% globally) and feel welcome (77% vs. 66% globally). Moreover, 71% have a personal support network in Madrid (vs. 59% globally). *"It was so easy to get integrated and be a part of local life!"* a French expat comments. The city ranks tenth in the **Personal Finance Index**, which is mainly due to the cost of living (7th). However, only 74% say that their household

income is enough or more than enough for a comfortable life, about the same as the global average (72%).

Madrid comes in 20th place in the **Expat Essentials Index**. It does really well for the affordability of housing (45% happy vs. 39% globally) and the access to high-speed internet (89% vs. 79% globally). But 29% of expats are unhappy with the availability of government services online (vs. 21% globally).

Like all the Spanish cities in this ranking, Madrid performs worst in the **Working Abroad Index** (38th). Among other things, expats disagree that the local business culture promotes flat hierarchies (36% unhappy vs. 28% globally) and are worried about their job security (27% vs. 20% globally). *"The economy does not allow for many work opportunities here,"* an expat from Canada shares. In fact, 22% find that moving to the city has not improved their career prospects (vs. 18% globally).



## Barcelona: Best Leisure Options Worldwide, Few Career Prospects

Among the Spanish destinations in the Expat City Ranking, Barcelona (14th) is the only one not featured in the global top 10.

Though Barcelona narrowly misses out on the top 10 in the **Quality of Life Index** (11th), it does best worldwide for Leisure Options (1st). Expats appreciate the city's culinary variety and dining options (97% happy vs. 77% globally), its culture and nightlife (93% vs. 67% globally), as well as the opportunities for recreational sports (91% vs. 75% globally).

However, in comparison with Valencia (9th) and Madrid (22nd), Barcelona performs worse in the Safety & Security Subcategory (32nd): 78% of expats do feel safe there, but that is slightly less than the global average of 81%.

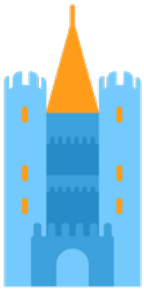
Barcelona scores lower in the **Ease of Settling In** and **Personal Finance**

**Indices** than Madrid and Valencia as well (19th in both). Nevertheless, 54% rate the cost of living positively (vs. 45% globally), and 78% find it easy to get used to the local culture (vs. 62% globally). In terms of Local Friendliness (22nd), 67% of expats describe the local population as generally friendly towards foreign residents, just about the same as the global average of 65%.

In the **Expat Essentials Index**, Barcelona comes in a slightly below-average 26th place. Local housing seems still affordable (21st), but less so than in Madrid (14th) and Valencia (1st). Again, the **Working Abroad Index** (37th) is the biggest issue for expats, though. For example, 30% of expats believe that moving to Barcelona has not improved their career prospects (vs. 18% globally), and 22% do not feel paid fairly for their work (vs. 20% globally). *"It is impossible to earn a competitive salary here,"* a respondent from Panama complains.

# Basel Outperforms Lausanne, Zurich & Geneva as the Best City for Expats in Switzerland

Basel ranks 7th out of 50 cities, followed by Lausanne (18th), Zurich (20th), and Geneva (34th).



## Basel: Expats Are Satisfied with Their Finances, Jobs & the Quality of Life

Basel is the best rated out of the four Swiss cities featured in the Expat City Ranking (7th). It does best in the **Personal Finance Index** (8th), ranking second worldwide for both expats' satisfaction with their financial situation (80% happy vs. 60% globally) and them feeling that their disposable household income is enough to lead a comfortable life abroad (68% have more than enough vs. 45% globally). Basel also lands in a good 14th place in the **Expat Essentials Index**, which is mainly due to its strong performance in the Admin Topics (7th) and Digital Life (12th) Subcategories. Expats are particularly satisfied with the ease of opening a local bank account (76% happy vs. 64% globally), getting high-speed internet access at home (88% vs. 79% globally), and the unrestricted access to online services (94% vs. 82% globally).

Basel also performs well in the **Quality of Life Index** (12th), particularly for Environment & Climate (2nd), Safety & Security (4th), and Travel & Transit (8th). *"The environment is great, and you can enjoy outdoor life around the year. It is easy to get around the country and abroad with public transportation or by car,"* shares an expat from Venezuela. In fact, most expats rate the urban environment (90% happy vs. 67% globally), natural environment (98% vs. 83% globally), and air quality (90% vs. 65% globally) positively. They also feel safe in Basel (98% vs.

81% globally), are happy with the availability of public transportation (96% vs. 73% globally), and find it easy and safe to get around on foot and/or by bicycle (92% vs. 77% globally). On the downside, Basel lands in the bottom 3 in the Leisure Options Subcategory (48th). One in five expats (20%) is unhappy with both the culture and nightlife (vs. 16% globally) and the culinary variety and dining options (vs. 12% globally) – the city even ranks last worldwide (50th) for the latter factor.

In the **Working Abroad Index** (14th), Basel ranks first in the Salary & Job Security Subcategory, and 79% of expats feel paid fairly for their work (vs. 62% globally). More than four in five (81%) also agree that moving there has improved their career prospects, compared to 60% globally. In the end, Basel is the city with the highest level of overall job satisfaction (1st): 86% rate this factor positively (vs. 64% globally).

The **Ease of Settling In Index** (42nd) is the only real lowlight about life in Basel: 30% of expats describe the local residents as generally unfriendly (vs. 17% globally), and 27% find it hard to get used to the local culture (vs. 19% globally). Maybe this helps to explain why 58% also find it hard to make local friends (vs. 37% globally) – 24% even find it extremely hard (vs. 14% globally).



## Lausanne: A High Quality of Life but Hard to Make Friends

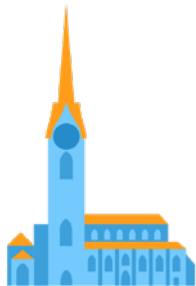
Lausanne performs best in the **Quality of Life Index** (9th), even ranking first worldwide in the Environment & Climate Subcategory. Expats appreciate the natural environment (1st) and the great air quality (2nd). They are also very happy with the availability of green goods and services (89% happy vs. 64% globally), and 83% agree that the government supports policies to protect the environment (vs. 61% globally). Expats also feel generally safe in Lausanne (94% happy vs. 81% globally) and find it easy and safe to get around the city by foot and/or bicycle (97% vs. 77% globally). The only real lowlights in this index are the culinary variety and dining options (48th) and the affordability of healthcare (47th).

Expats generally consider the local cost of living too high (45th): 72% rate this factor negatively, more than twice the global average (35%). Still, 67% are satisfied with their financial situation (vs. 60% globally), and the city lands in a mediocre 38th place in the **Personal Finance Index**. However, 75% do feel paid fairly for their work, compared to 62% globally. The city ranks 7th for this factor, 2nd for the state of the economy, and 22nd in the **Working Abroad Index** overall. In fact,

expats are happy with their personal career opportunities (66% happy vs. 58% globally) in Lausanne and are satisfied with their job in general (73% vs. 64% globally).

In the **Expat Essentials In Index** (25th), Lausanne features among both the top 10 and the bottom 10 cities, depending on the subcategory. It ranks eighth for Digital Life – for example, 97% find it easy to pay without cash (vs. 84% globally) – and tenth for Admin Topics: expats find it easy to open a local bank account (83% happy vs. 64% globally) and to deal with the local bureaucracy/authorities (55% vs. 40% globally). But the city ranks 41st in the Housing Subcategory since 54% of expats say it is hard to find housing in Lausanne (vs. 27% globally).

While Lausanne has the best performance out of the Swiss cities featured in the **Ease of Settling In Index**, it is still only in a mediocre 27th place. Expats feel at home in Lausanne (72% happy vs. 62% globally) and have a personal support network there (64% vs. 59% globally), but 48% find it hard to make local friends (vs. 37% globally).



## Zurich: Expensive but Expats Can Still Afford It

Zurich ranks third worldwide in the **Quality of Life Index**, only beaten by Valencia (1st) and Copenhagen (2nd). Expats are very happy with the Travel & Transit (10th) Subcategory, but even more so with the Environment & Climate (4th). They appreciate the natural environment (99% happy vs. 83% globally), the air quality (93% vs. 65% globally), and the urban environment (81% vs. 67% globally). Additionally, they feel safe in Zurich (93% vs. 81% globally) and are happy with the availability (84% vs. 73% globally) and quality (86% vs. 72% globally) of medical care. More than four in five expats in Zurich (81%) say that they can access all the healthcare services they need (vs. 67% globally).

The city also performs quite well in the **Working Abroad Index** (20th), even ranking first worldwide for the state of the local economy: 94% of expats rate this factor positively, compared to 64% globally. They are also happy with the local job market (60% vs. 47% globally) and feel paid fairly for their work (69% happy vs. 62% globally). This might also explain the results in the **Personal Finance Index** (24th): while the general cost of living is considered too high (65% unhappy vs. 35% globally), 74% are still satisfied with their financial situation (vs. 60% globally). More than four in five expats in Zurich (84%) say that their disposable household income is about enough or more than enough.



to lead a comfortable life (vs. 72% globally). "You can afford to lead a comfortable life here where things just work", says a US American expat.

When it comes to the **Expat Essentials Index** (24th), expats find it easy to pay without cash (97% happy vs. 84% globally) and to deal with the local bureaucracy/authorities (69% vs. 40% globally). However, housing is hard to find in Zurich (41% unhappy vs. 27% globally), and 63% describe it as unaffordable (vs. 43% globally).

## Geneva: The Highest Cost of Living Worldwide

Geneva performs worst out of the four Swiss cities in the Expat City Ranking 2022. It even ranks last worldwide for the local cost of living (50th): 80% consider it too high, compared to 35% globally – 31% even find it extremely high (vs. 8% globally). While 73% still say that their disposable household income is about enough or more than enough to lead a comfortable life, which is about the same as the global average (72%), the city still ends up in a low 43rd place in the **Personal Finance Index**. Since housing is not only hard to afford (73% unhappy vs. 43% globally) but also to find (63% vs. 27% globally), Geneva comes 47th out of 50 in the Housing Subcategory. Other than that, the **Expat Essentials Index** (34th) does not look too bad. Expats are, for example, happy with the access to high-speed internet at home (89% happy vs. 79% globally) and find it easy to deal with the local bureaucracy/authorities (54% vs. 40% globally).

Geneva performs a little worse in the **Ease of Settling In Index** (36th), with 32% describing the local residents as generally unfriendly (vs.

Placing 43rd in the **Ease of Settling In Index**, Zurich is the worst-rated Swiss city. In fact, it is among the bottom 10 for all three subcategories: Local Friendliness (44th), Finding Friends (43rd), and Culture & Welcome (42nd). Expats describe the local population as unfriendly towards foreign residents (29% unhappy vs. 18% globally) and find it hard to get used to the local culture (28% vs. 19% globally). Since they also find it hard to make local friends (54% vs. 37% globally), it is no surprise that 30% are unhappy with their social life in Zurich (vs. 26% globally).

17% globally). Maybe this is one reason why more than a third of expats (34%) are unhappy with their social life in Geneva, compared to 26% globally.

Similar to the other Swiss cities, Geneva does well in the **Working Abroad** (23rd) and **Quality of Life** (17th) **Indices**. It even comes third worldwide in the Safety & Security Subcategory: expats are satisfied with the political stability (89% happy vs. 64% globally) and feel that they can openly express themselves and their opinions (79% vs. 64% globally). They also appreciate the natural environment (96% happy vs. 83% globally), as well as the air quality (80% vs. 65% globally), and 86% believe that the government supports policies to protect the environment (vs. 61% globally). On the downside, Geneva ranks 44th in the Leisure Options Subcategory. While 84% rate the opportunities for recreational sports positively (vs. 75% globally), they are dissatisfied with the culinary variety and dining options (17% unhappy vs. 12% globally), as well as the city's culture and nightlife (28% vs. 16% globally).

# Bangkok Offers Expats a Friendly Atmosphere & a Low Cost of Living

Bangkok ranks 6th out of 50 cities, performing best for personal finance and worst for working abroad and quality of life.



Bangkok ranks 6th out of 50 cities in the Expat City Ranking 2022 and 2nd worldwide in the **Personal Finance Index**. Expats are not only happy with the general cost of living (69% vs. 45% globally), but affordability is also a highlight in the **Expat Essentials Index** (22nd). Housing is both affordable (70% happy vs. 39% globally) and easy to find (85% vs. 54% globally), with Bangkok landing in first place in the Housing Subcategory. On the other hand, expats rank the city 42nd in both the Digital Life and the Admin Topics Subcategories. For example, more than two in five (42%) are unhappy with the availability of government services online (vs. 21% globally). *"It is all paperwork, for everything,"* shares a Chilean expat. Bangkok comes in 49th for this factor, only ahead of Rome (50th).

The **Working Abroad Index** (39th) is another lowlight, where Bangkok lands among the bottom 10 in the Salary & Job Security (41st), Career Prospects (41st), and Work Culture & Satisfaction (46th) Subcategories. Over one in three expats (35%) are unhappy with the local job market (vs. 27% globally), and 46% feel that the local business culture does not promote flat hierarchies or independent work (vs. 28% globally). Luckily, respondents seem to have an easier time in their private life. They describe the local residents as generally friendly (88% vs. 66% globally) and are happy with their social life (73% vs. 56% globally). When asked what he likes most about life in Bangkok, a British expat

cites the *"Thais' culture, friendliness, and attitude to living"*. It may not be a surprise then that 78% feel at home in Bangkok (vs. 62% globally) and the city ranks fourth in the **Ease of Settling In Index**.

Lastly, Bangkok comes 39th in the **Quality of Life Index**, ranking among the worst destinations worldwide for Safety & Security (45th) and Environment & Climate (48th). Expats are unhappy with the air quality (67% vs. 19% globally), as well as the urban environment (38% vs. 17% globally), and 43% agree that the government does not support environmentally friendly policies (vs. 18% globally). Regarding their safety, 36% of expats are unhappy with the political stability (vs. 15% globally), and 43% feel that they cannot openly express themselves and their opinions (vs. 18% globally).

# No Bureaucratic Troubles for Expats in Dubai and Abu Dhabi

Dubai ranks 2nd while Abu Dhabi follows in 9th place out of 50 in the Expat City Ranking 2022.



## Dubai: Great for Both Work & Leisure

Dubai ranks 2nd out of 50 in the Expat City Ranking 2022, even coming first worldwide in the **Expat Essentials Index**. The Admin Topics Subcategory (1st) is a particular highlight, since almost two in three expats (66%) report that it is easy to deal with the local bureaucracy/authorities, compared to only 40% globally. This could be due in part to the fact that most expats (88%) are happy with the availability of administrative/government services online (vs. 61% globally). *"The basic things can be taken care of, you do not have to struggle for them,"* shares an Indian expat. However, nearly one in five expats (18%) are unhappy with the access they have to online services (such as social media), more than double the global average (7%). In fact, both Dubai and Abu Dhabi rank in the bottom 5 for this factor (46th and 48th, respectively).

The **Ease of Settling In Index** (8th) is another highlight for Dubai, and the city lands among the top 10 in all three subcategories of the index. Expats are happy with their social life (68% happy vs. 56% globally) and feel welcome there (81% vs. 66% globally). Expats are similarly pleased with the **Quality of Life Index** (6th), and Dubai comes in fifth place for both the Travel & Transit and the Leisure Options Subcategories.

Nearly all expats (95%) are satisfied with the infrastructure for cars (vs. 75% globally), and 80% are even very satisfied with this factor (vs. 43% globally). It seems like there are many reasons to make use of this infrastructure, since Dubai ranks fifth for culture and nightlife, as well as third for culinary variety and dining options.

Aside from the great leisure opportunities, expats are also pleased with their working life, with Dubai coming sixth in the **Working Abroad Index**. It ranks fifth in the Work Culture & Satisfaction Subcategory, since 70% of expats are happy with their jobs (vs. 64% globally) and 78% report that the local business culture encourages creativity (vs. 51% globally). More than four in five (82%) also feel that moving to Dubai has improved their career prospects (vs. 60% globally). Despite their overall job satisfaction, their income may not be sufficient: over one in three expats (34%) say that their disposable household income is not enough to lead a comfortable life there (vs. 28% globally). This is one of the factors that lead to Dubai's mediocre performance in the **Personal Finance Index** (28th).





## Abu Dhabi: Excellent Healthcare & Worry-Free Bureaucracy

Abu Dhabi ranks 9th out of 50 in the Expat City Ranking 2022. The capital city performs best in the **Expat Essentials Index** (2nd), placing just behind Dubai. Like in Dubai, expats are especially happy with the Admin Topics Subcategory (4th): expats find it easy to open a local bank account (74% happy vs. 64% globally) and deal with local bureaucracy (53% vs. 40% globally). What is more, 72% say that it is easy for expats to find housing (vs. 54% globally).

However, while Dubai (6th) excels in the **Working Abroad Index**, Abu Dhabi only ranks midfield (27th). While three in four expats in Abu Dhabi (75%) feel that moving there has improved their career prospects (vs. 60% globally), 31% feel paid unfairly for their work (vs. 20% globally). Perhaps it could also be connected to the perceived low pay that the city places in the bottom 10 for expats' satisfaction with their financial situation (43rd), leading to a below-average ranking in the **Personal Finance Index** (34th).

Expats are quite pleased when it comes to the **Ease of Settling In Index** (12th). Around three in four (72%) describe the local population as being friendly towards foreign residents (vs. 65% globally). *"The local Emiratis are welcoming, helpful, and friendly,"* shares a British expat. After getting settled in, expats find a great **Quality of Life** (8th) in Abu Dhabi. The city claims first place for both the availability of healthcare and the quality of medical care in the Health & Well-Being Subcategory (1st), compared to Dubai's 13th place rank in this subcategory. While the capital city ranks much lower than Dubai for Leisure Options (21st vs. 5th, respectively), both Abu Dhabi and Dubai perform very well for personal safety (3rd and 2nd, respectively).



# London Offers Expats Great Career Opportunities, but the Costs Are Too High

London ranks 40th out of 50 cities, performing best for working abroad and worst for personal finance.



Coming 40th out of 50 in the Expat City Ranking 2022, London narrowly escapes the bottom 10. On the plus side, it ranks 17th in the **Working Abroad Index** and is even among the top 3 for Career Prospects (3rd): 73% of expats in London rate their career opportunities positively (vs. 58% globally), while 78% have improved their career prospects by moving there (vs. 60% globally). *"Here, I have better opportunities to achieve my goals,"* says a Kenyan expat. However, though most respondents view their jobs as secure (66% happy vs. 59% globally), only 56% feel paid fairly (vs. 62% globally).

Monetary concerns are generally a big issue, with London coming second to last in the **Personal Finance Index** (49th). Only Vancouver (50th) does worse. Seven out of ten expats in London (70%) consider the cost of living too high, twice the global average (35%), and 38% say their disposable income is not enough for a comfortable life (vs. 28% globally).

The financial aspect also affects London's results in the Housing Subcategory (39th) of the **Expat Essentials Index** (27th): 80% consider housing in London to be unaffordable (vs. 43% globally). However, the city does well for Digital Life (15th) and Admin Topics (17th). For example, 80% are satisfied with the availability of government services online (vs. 61% globally), and 64% consider it easy to deal with the local authorities (vs. 40% globally).

In the **Ease of Settling In Index** (32nd), London gets a slightly below-average result. On the one hand, it is not too hard for expats to get used to the local culture (21st). On the other hand, 30% are unhappy with their social life (vs. 26% globally). Lastly, London also gets sub-par results for many factors in the **Quality of Life Index** (35th). Those in the Leisure Options Subcategory (17th) are among the exceptions. However, 16% rate their personal safety negatively (vs. 9% globally), 34% describe public transportation as too expensive (vs. 15% globally), and 35% are unhappy with the air quality (vs. 19% globally). *"I do not like the pollution and certain restrictions to NHS services,"* says a German expat. In fact, London features among the bottom 10 for both the availability (45th) and the quality (44th) of healthcare.

# Expats Love the Work Culture but Struggle with the Healthcare System in Both NYC and Miami

Miami ranks 12th, followed closely by New York City in 16th place out of 50.



## Miami: Welcoming but Hard to Get Around

Miami ranks 12th out of 50 cities in the Expat City Ranking 2022 and performs best in the **Ease of Settling In Index** (10th). Expats rank the city sixth in the Culture & Welcome Subcategory, where 89% find it easy to get used to the local culture (vs. 62% globally). Only Mexico City (1st) performs better for this factor. The city also performs well in the **Expat Essentials Index** (12th). Expats report that it is easy to get high-speed internet access at home (4th), pay without cash (6th), and open a local bank account (5th).

The city ranks midfield in the **Working Abroad Index** (19th), performing best in the Career Prospects (5th) and Work Culture & Satisfaction (7th) Subcategories. Expats are particularly happy with their personal career opportunities (75% vs. 58% globally) and feel that the local business culture encourages creativity / thinking outside of the box (75% vs. 51% globally). However, about one in four (24%) are unhappy with their working hours (vs. 17% globally).

Lastly, Miami does not do well in the **Personal Finance** (37th) and **Quality of Life** (38th) Indices. The city lands in the bottom 10 of the

Travel & Transit Subcategory (43rd). In fact, Miami ranks last worldwide for the availability of public transportation (50th) – 57% of expats are dissatisfied with this factor, more than three times the global average (17%). The Health & Well-Being Subcategory (49th) is another major lowlight for Miami; only Dublin (50th) performs worse. *“The health system and insecurity make me crazy,”* a Spanish expat shares. In fact, expats find healthcare unaffordable (60% unhappy vs. 21% globally) and unavailable (25% vs. 13% globally).



## New York City: Expensive with Great Work Opportunities

With New York City coming in 16th place overall, the **Working Abroad Index** (3rd) is a major highlight for expats. They rank the city first worldwide in both the Career Prospects and Work Culture & Satisfaction Subcategories. About four in five expats (79%) are happy with the local job market (vs. 47% globally), and 84% are satisfied with their personal career opportunities (vs. 58% globally). *"There are many opportunities for anyone who is prepared to work,"* says a South African expat.

New York City also ranks well in both the **Ease of Settling In** (16th) and the **Expat Essentials** (15th) **Indices**. The Digital Life Subcategory (7th) is another positive point for expats: for example, 87% are happy with the ease of getting high-speed internet access at home (vs. 79% globally). On the downside, expats encounter difficulties in the **Personal Finance Index** (42nd). In fact, 58% of expats in New York

City are unhappy with the cost of living, compared to only 35% globally. *"It is expensive, you need big savings to live here,"* shares a Philippine expat.

In the **Quality of Life Index** (36th), the city receives mixed results. Like Miami (49th), New York City (48th) does not please expats in the Health & Well-Being Subcategory. Over one in four (26%) say that it is difficult to access all the kinds of healthcare services that they need (vs. 17% globally). Another 15% are concerned about their personal safety (vs. 9% globally). However, while Miami ranks last (50th) for the availability of public transportation, New York City performs much better (31st). Additionally, New York City satisfies expats with great culinary & dining options (6th) and its culture & nightlife (8th).

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