



# Introduction & Short Methodology



## The Expat City Ranking 2021

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 with its annual country ranking. For this reason, the *Expat Insider* questionnaire also invites respondents to share their opinions on their current city of residence, for example, on the public transportation system, the affordability of housing, the state of the local economy, and their social life abroad.

In 2021, more than 12,000 expatriates — representing as many as 174 nationalities and living in 186 countries or territories across the globe — provided information on a wide range of topics related to life abroad. Thanks to these insights, the Expat City Ranking 2021 offers an overview of the 57 best- and worst-rated cities for expats worldwide. The following report explores the results in greater detail in several areas, from the quality of urban living to finance and housing, from urban work life to getting settled in a foreign city.

## Short Methodology

To identify the best and worst cities for expats around the globe, the respondents rated more than 25 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 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 13 subcategories (e.g., Friends & Socializing, Health & Environment). Their mean values were used to draw up four topical indices: Quality of Urban Living, Getting Settled, Urban Work Life, and Finance & Housing. 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).

In addition to the four topical indices listed above, the survey also includes a Local Cost of Living Index. However, it does not factor into the overall ranking to avoid overrepresenting financial aspects.

For a city to be featured in the Expat City Ranking 2021, a sample size of at least 50 survey participants per city was required. In 2021, 57 cities met this requirement. The top 10 cities for expats include Kuala Lumpur (1st), Málaga, Dubai, Sydney, Singapore, Ho Chi Minh City, Prague, Mexico City, Basel, and Madrid (10th).

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# Best & Worst Cities for Expats



# The Best & Worst Cities for Expats

## Top 10



1 Kuala Lumpur



2 Málaga



3 Dubai



4 Sydney



5 Singapore



6 Ho Chi Minh City



7 Prague



8 Mexico City



9 Basel



10 Madrid



## Bottom 10



48 New York



49 Moscow



50 Maastricht



51 Paris



52 Cairo



53 Tokyo



54 Istanbul



55 Johannesburg



56 Milan



57 Rome

11 Bangkok  
12 Nairobi  
13 Shanghai  
14 Vienna  
15 Doha

16 Abu Dhabi  
17 Muscat  
18 Lisbon  
19 The Hague  
20 Aachen

21 Lausanne  
22 Tallinn  
23 Brussels  
24 Melbourne  
25 Vancouver

26 Frankfurt am Main  
27 Toronto  
28 Rotterdam  
29 Barcelona  
30 Copenhagen

31 Amsterdam  
32 Budapest  
33 Santiago  
34 Zurich  
35 Munich

36 Luxembourg City  
37 Warsaw  
38 London  
39 Berlin  
40 Dusseldorf

41 Cape Town  
42 Hamburg  
43 Stockholm  
44 Riyadh  
45 Dublin

46 Hong Kong  
47 Geneva

# The Cities Where Expats Do (Not) Thrive in 2021

In the Expat City Ranking 2021, the top 3 destinations — Kuala Lumpur, Málaga, and Dubai — are geographically very diverse. Among the bottom 3, however, two Italian cities occupy the last and second-to-last places.



## TOP FINDINGS

- Kuala Lumpur (1st out of 57) receives stellar ratings for Finance & Housing.
- Málaga (2nd) impresses expats with its climate and leisure options.
- Expats find it easy to get settled in Dubai (3rd).
- Cities from the Asia-Pacific region are very well represented in the top 10.
- Six out of the bottom 10 cities are located across Europe.



## Kuala Lumpur: Welcoming & Affordable

**Kuala Lumpur** (1st out of 57) also ranks first in the Getting Settled Index — nearly all rating factors make it into the top 10. *“It’s easy to live here, and the people are wonderful!”* a US expat sums up her experience. (For details, see pp. 19-22 “Friendships & Social Life: Where It Is (Not) So Easy to Get Settled”.)

It boasts stellar results in the Finance & Housing Index (1st), too (see pp. 32-35 “Where Expats Can (and Can’t) Live Comfortably”). Kuala Lumpur comes first in the Housing Subcategory and is only beaten by Ho Chi Minh City (1st) with regard to finance: 64% of expats have a disposable household income that is *more* than enough to cover expenses in Kuala Lumpur (vs. 52% globally).

In the Urban Work Life Index (30th), it gets mixed results. Expats are happy with their working hours (75% vs. 66% globally) and work-life balance (72% vs. 66% globally). However, 34% rate the local career opportunities negatively (vs. 33% globally), and only 57% view the state of the local economy favorably (vs. 62% globally).



## The Best & Worst Cities for Expats

Lastly, the Quality of Urban Living Index (41st) is Kuala Lumpur's weakest point. While it lands in ninth place of the Leisure & Climate Subcategory, the results for other factors are rather subpar. This includes the urban environment (38th), personal safety (42nd), and transportation (47th). For example, 69% of expats globally rate the local transportation system positively, compared to 57% in Kuala Lumpur.

### Málaga: Relocating for a Better Quality of Life

**Málaga** (2nd) follows right behind Kuala Lumpur in the global top 3. The Getting Settled Index (3rd) is also its biggest strength. It even places first in the Friends & Socializing Subcategory: 69% of expats find it easy to make new friends (vs. 48% globally), and 78% are happy with their social life (vs. 57% globally). (For more information, see pp. 19-22.)

Málaga also receives great results in both the Cost of Living (1st) and the Finance & Housing (5th) Indices. The latter is largely due to the Housing Subcategory (3rd), though (see pp. 32-35). For Finance, Málaga merely comes 25th. Still, 82% of expats feel their disposable household income is enough or more than enough to cover expenses (vs. 77% globally).

Málaga scores an above-average 15th place in the Quality of Urban Living Index as well. In the Leisure & Climate Subcategory, it even comes first: 80% *love* the weather (vs. 27% globally), and 86% are happy with the leisure options (vs. 72% globally). *"I love the climate, the beautiful nature, and the rich cultural life here,"* says a female expat from Iceland. Málaga is also a safe city (12th), where healthcare is both of good quality (18th) and affordable (15th).

The Urban Work Life Index (51st) is Málaga's biggest weakness. Though its results in the Work-Life Balance Subcategory (32nd) are decent enough, it is not a city for career-driven expats: 28% are not satisfied with their job in general (vs. 16% globally), and 55% view the local career opportunities negatively (vs. 33% globally). However, only 14% relocated for work-related reasons (vs. 36% globally), while 33% did so for a better quality of life (vs. 7% globally).

### Dubai: Making It Easy for Expats to Get Settled

Similar to Kuala Lumpur and Málaga, **Dubai** (3rd) makes it easy for expats to settle in. It places sixth in the Getting Settled Index. The respondents appreciate the lack of a language barrier in this expat hotspot: 94% find it easy to live in Dubai without speaking the local language (vs. 54% globally). Moreover, 81% describe the local people as friendly towards foreign residents (vs. 67%), and 70% say that it is easy to get used to the local culture (vs. 65% globally).

Expats also benefit from an above-average quality of life. While Dubai misses out on the top 10 in the Quality of Urban Living Index (11th), it offers a safe and stable environment with good leisure options: 84% rate the latter positively (vs. 72% globally), while 97% feel safe in Dubai (vs. 84% globally). *"As a woman from a country where there is a lot of crime, safety is a big deal to me,"* stresses a female expat from South Africa.

The Finance & Housing Index (21st) is a bit of a mixed bag for Dubai. On the one hand, 86% state that housing for expats is easy to find (vs. 60% globally). But only 32% describe it as affordable (vs. 42% globally) and 28% are dissatisfied with their financial situation (vs. 19% globally). With 48% rating the cost of living negatively, Dubai comes 35th in this index. Dubai does worst in the Urban Work Life Index (38th). It places slightly above the global average for its local economy (23rd) and career opportunities (27th). Quite a few expats complain about long hours and little security, though: 22% rate their work-life balance negatively (vs. 17% globally), and 32% view their job security unfavorably (vs. 20% globally). With 57% moving for work-related reasons (vs. 36% globally), Dubai might not have lived up to their expectations.

### The Bottom 3: Where Italy Meets South Africa

**Rome** has landed among the bottom 3 since 2018, but in 2021, it comes last (57th out of 57) for the first time. It also places last in the Urban Work Life Index, where all underlying factors — such as job satisfaction and career opportunities — end up in the bottom 10 (see pp. 26-28 "All Work & No Play? Top Cities for Your Career").

## The Best & Worst Cities for Expats

The Quality of Urban Living Index (55th) is another area where Rome ranks among the bottom 3. It does especially poorly in the Transportation (53rd) and Health & Environment (50th) Subcategories. For example, 47% rate public transportation negatively (vs. 20% globally). (For more information, please see pp. 12-15 “Enjoy a High Quality of Life in These Cities”.)

Things look up a little in the Finance & Housing Index (45th), but Rome still places below the global average: 47% of expats describe housing as unaffordable (vs. 39% globally), and 41% say their household income is not enough to cover expenses in Rome (vs. 23% globally). Even Rome’s best rating — a 40th place in the Getting Settled Index — is far from satisfactory: 31% describe the local people as unfriendly towards foreign residents (vs. 18% globally).

With **Milan** (56th), another Italian city joins Rome in the bottom 3. Milan also does worst in the Urban Work Life Index (55th). For example, 26% of expats are unhappy with their job in general, compared to 16% globally (see pp. 26-28). Unlike Rome, it lands among the bottom 3 in the Finance & Housing Index (55th). In the Finance Subcategory (57th), Milan is even the worst-rated city worldwide. (For more details, see pp. 32-35).

Milan performs a little better in the Quality of Urban Living Index (47th) — but this doesn’t actually mean good results. It even comes among the bottom 10 for its urban environment (48th), political stability (48th), and personal safety (51st). Its best result is a mere 44th place in the Getting Settled Index. Three in ten expats (30%) do not feel at home in Milan (vs. 19% globally).

**Johannesburg** (55th), the last city in the bottom 3, is also the one that does worst in the Quality of Urban Living Index (57th). Its results for personal safety are particularly staggering — 68% of expats do not feel safe there, compared to a global average of 8% (see also pp. 12-15).

The city narrowly escapes the bottom 5 in the Urban Work Life Index (52nd). In the Work-Life Balance Subcategory, it does not do too badly (27th). However, expats are unhappy with the career opportunities (41% vs. 33% globally) and the local economy (48% vs. 19% globally).

Johannesburg’s results in the Getting Settled (29th) and Finance & Housing (24th) Indices are a stark contrast to the other two. But opinions are sharply divided with regard to housing and finance. On the one hand, expats consider housing easy to afford (9th) and to find (13th). On the other hand, 42% state that their household income is not enough to cover expenses (vs. 23% globally).

## Regional Trends among the Top & Bottom 10

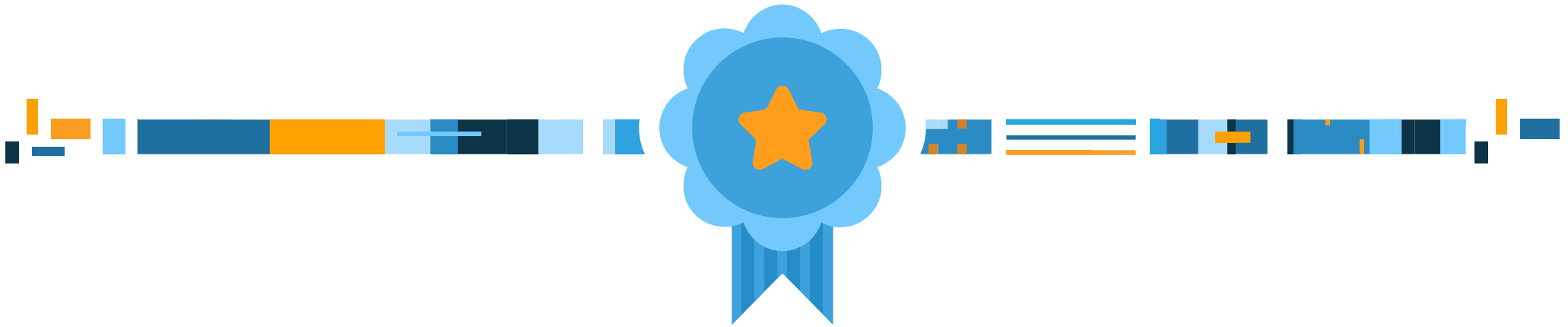
Among the top 10 destinations in the Expat City Ranking 2021, cities in the Asia-Pacific region are very well represented. In addition to **Kuala Lumpur** (1st), there is **Sydney** (4th), **Singapore** (5th), and **Ho Chi Minh City** (6th). Sydney might even have made it into the top 3 if not for its 29th place in the Finance & Housing Index. Ho Chi Minh City has fairly similar results to Kuala Lumpur, but it does a lot better in the Urban Work Life Index (10th) — and even worse in the Quality of Urban Living Index (52nd).

The other region that dominates the top 10 is Europe. **Málaga** (2nd) is followed by **Prague** (7th), **Basel** (9th), and **Madrid** (10th). However, European cities also predominate in the bottom 10, with six out of the ten worst-rated destinations located across the continent. Apart from **Rome** (57th) and **Milan** (56th), there are **Istanbul** (54th) and **Moscow** (49th) in Eastern Europe, as well as **Maastricht** (50th) and **Paris** (51st) in the west. And while the Asia-Pacific region is very well represented among the top 10, one of its cities ends up at the bottom: **Tokyo** ranks 53rd.

The MENA region — the Middle East and North Africa — is represented among both the best- and the worst-rated cities worldwide. **Cairo’s** disappointing 52nd rank forms a stark contrast to **Dubai’s** 3rd place. **Johannesburg** (55th) is the only sub-Saharan destination at either end of the ranking, though Nairobi lands in a very good 12th place. Lastly, **Mexico City** (8th) is the lone Latin American destination among the top 10, whereas **New York** (48th) represents North America in the bottom 10.



# Quality of Urban Living



# Quality of Urban Living Index 2021



## Quality of Urban Living

- 1 **Vienna**
- 2 **Basel**
- 3 **Singapore**
- 4 **Munich**
- 5 **Prague**
- 6 **Zurich**
- 7 **Madrid**
- 8 **Lausanne**
- 9 **Copenhagen**
- 10 **Sydney**
- 11 **Dubai**
- 12 **Lisbon**
- 13 **Vancouver**
- 14 **Tokyo**
- 15 **Málaga**
- 16 **Abu Dhabi**
- 17 **Stockholm**
- 18 **Barcelona**
- 19 **Shanghai**
- 20 **Luxembourg City**
- 21 **Geneva**
- 22 **Melbourne**
- 23 **Berlin**
- 24 **Rotterdam**
- 25 **Frankfurt am Main**
- 26 **Tallinn**
- 27 **Doha**
- 28 **Toronto**
- 29 **Hamburg**
- 30 **The Hague**
- 31 **Aachen**
- 32 **Dusseldorf**
- 33 **Paris**
- 34 **Amsterdam**
- 35 **Budapest**

## Leisure & Climate

- 1 Málaga
- 2 Barcelona
- 3 Cape Town
- 4 Madrid
- 5 Sydney
- 6 Mexico City
- 7 Nairobi
- 8 Lisbon
- 9 Kuala Lumpur
- 10 Bangkok
- 11 Vancouver
- 12 Vienna
- 13 Prague
- 14 Rome
- 15 Istanbul
- 16 Lausanne
- 17 Johannesburg
- 18 Budapest
- 19 Dubai
- 20 Ho Chi Minh City
- 21 Hong Kong
- 22 New York
- 23 Basel
- 24 Munich
- 25 Melbourne
- 26 Tokyo
- 27 Santiago
- 28 Zurich
- 29 Muscat
- 30 Cairo
- 31 Paris
- 32 Singapore
- 33 Shanghai
- 34 Abu Dhabi
- 35 Toronto

## Transportation

- 1 Basel
- 2 Copenhagen
- 3 Vienna
- 4 Singapore
- 5 Zurich
- 6 Rotterdam
- 7 Stockholm
- 8 Prague
- 9 The Hague
- 10 Shanghai
- 11 Luxembourg City
- 12 Amsterdam
- 13 Lausanne
- 14 Tokyo
- 15 Hong Kong
- 16 Geneva
- 17 Madrid
- 18 Budapest
- 19 Berlin
- 20 Warsaw
- 21 Barcelona
- 22 Munich
- 23 Moscow
- 24 Paris
- 24 Tallinn
- 24 Maastricht
- 27 Dubai
- 28 Hamburg
- 29 London
- 30 Dusseldorf
- 31 Frankfurt am Main
- 32 Lisbon
- 33 Vancouver
- 34 New York
- 35 Málaga

## Safety & Politics

- 1 Singapore
- 2 Dubai
- 3 Basel
- 4 Abu Dhabi
- 5 Zurich
- 6 Muscat
- 7 Copenhagen
- 8 Lausanne
- 8 Doha
- 10 Munich
- 11 Aachen
- 12 Geneva
- 13 Vancouver
- 14 Sydney
- 15 Lisbon
- 16 Tokyo
- 17 Shanghai
- 18 Hamburg
- 19 Luxembourg City
- 20 Toronto
- 21 Melbourne
- 22 Dusseldorf
- 23 Vienna
- 24 Rotterdam
- 25 Frankfurt am Main
- 26 The Hague
- 27 Stockholm
- 28 Prague
- 29 Amsterdam
- 30 Tallinn
- 31 Riyadh
- 32 Berlin
- 33 Ho Chi Minh City
- 34 Maastricht
- 35 Málaga

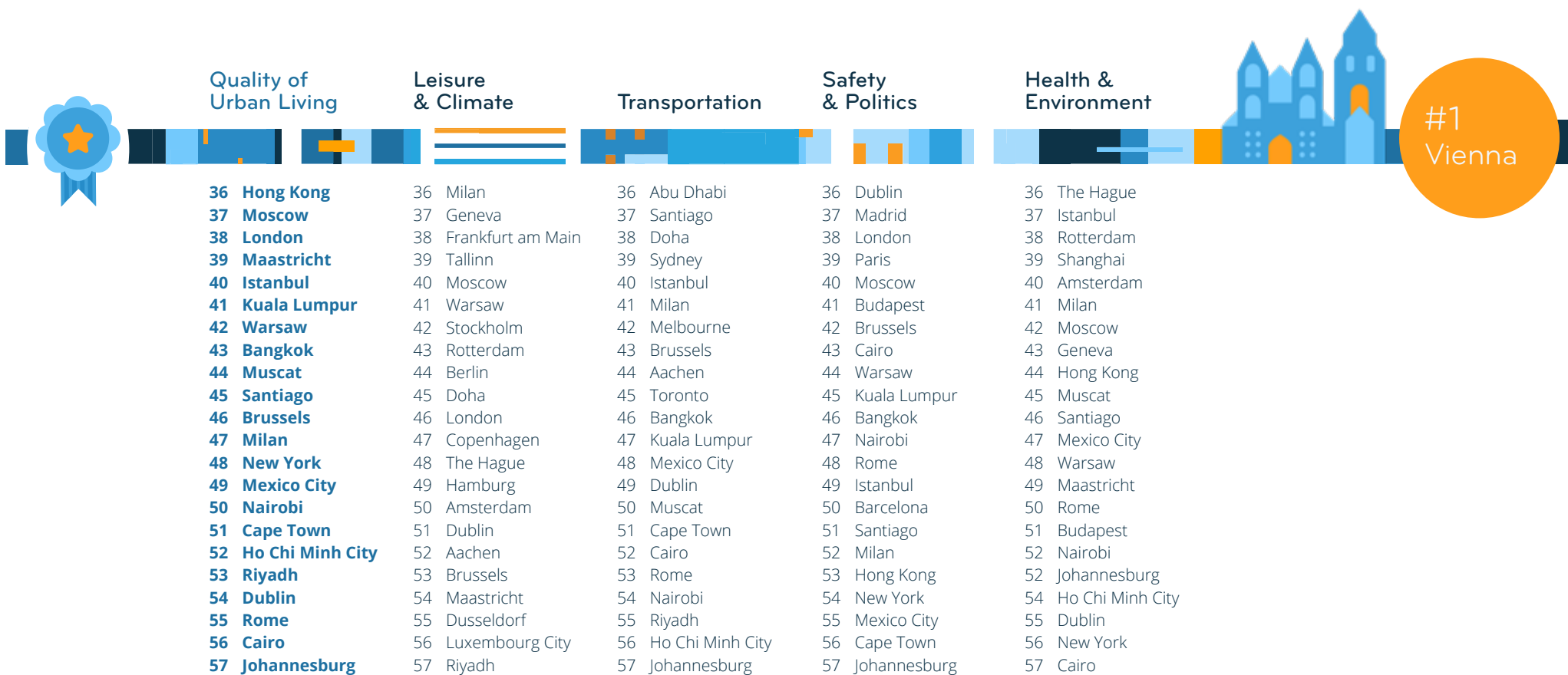
## Health & Environment

- 1 Vienna
- 2 Aachen
- 3 Munich
- 4 Copenhagen
- 5 Madrid
- 6 Prague
- 7 Toronto
- 8 Sydney
- 9 Abu Dhabi
- 10 Doha
- 11 Luxembourg City
- 12 Vancouver
- 13 Stockholm
- 14 Berlin
- 15 Barcelona
- 16 Melbourne
- 17 Dusseldorf
- 18 Paris
- 19 Málaga
- 20 Tokyo
- 21 Hamburg
- 22 Brussels
- 23 Frankfurt am Main
- 24 Tallinn
- 25 Dubai
- 26 Zurich
- 27 Singapore
- 28 Kuala Lumpur
- 29 Lisbon
- 30 Basel
- 31 Lausanne
- 32 Bangkok
- 33 London
- 34 Riyadh
- 35 Cape Town



#1  
Vienna

# Quality of Urban Living Index 2021



#1  
Vienna

# Enjoy a High Quality of Life in These Cities

No surprises here: Mostly European cities dominate the Quality of Urban Living Index, continuing the trend from previous years. A global mix of metropolises feature in the bottom 10.



## TOP FINDINGS

- Expats in Vienna (1st) love the urban environment: 94% rate it positively.
- In Basel (2nd), an impressive 100% of respondents are happy with the public transportation system.
- Singapore (3rd) receives its best results in the Safety & Politics Subcategory.
- Eight of the top 10 cities in the Quality of Urban Living Index are in Europe — like in 2020.
- Unhappiness with public transportation is almost universal among the bottom 10 cities.



## Methodology

For a city to be featured in the Expat City Ranking, a minimum sample size of 50 respondents is required. In 2021, 57 cities meet this requirement. The Quality of Urban Living Index includes four subcategories — Leisure & Climate, Transportation, Safety & Politics, and Health & Environment. The results in the subcategories are based on one to four ranking factors, which expats rated on a scale of one to seven: local leisure options and climate & weather; public transportation system; political stability and personal safety; affordability, availability & quality of healthcare, and the urban environment.

## Vienna: A Uniquely Wonderful Place for Expats

Impressively, the Austrian capital has consistently ranked in the top 10 of the Quality of Urban Living Index since 2017. In 2021, **Vienna** owes its first-place ranking to a variety of aspects — but urban environment and healthcare-related factors stand out most.

In terms of aspects like green spaces, noise levels, and eco-friendly architecture, Vienna is hard to beat: the vast majority of expats there (94%) appreciate the urban environment (vs.

## Quality of Urban Living Index 2021

71% globally). And 48% of respondents even say it is *very good* (vs. 32% globally).

When asked about possible reasons for their happiness in Vienna, 58% of respondents shared that they enjoy the high quality of the environment and its benefits (vs. 41% globally). A German expat notes: *"The city of Vienna offers everything I could ask for and is surrounded by nature."*

Beauty and charm aside, it is also easy to get around the city. Nearly every respondent (96%) agrees that the public transportation system in Vienna is good (vs. 69% globally) — and this includes everything from buses to bike lanes. Four in five (80%) even give public transportation the best possible rating (vs. 37% globally).

Expats appreciate that there's plenty to do and see in Vienna: nearly nine in ten respondents (87%) are happy with the local leisure options (vs. 72% globally) — two in five (40%) even couldn't be any happier (vs. 30% globally).

Expats in Vienna are also very happy with local healthcare. A notable 92% rate the availability of healthcare positively (vs. 76% globally). Even healthcare costs are regarded favorably, as 88% of respondents are satisfied with the affordability of healthcare (vs. 61% globally). And 92% of expats are happy with the quality of medical care as well (vs. 71% globally), with 44% rating it *very good* (vs. 34% globally).

Interestingly, the average age of respondents in Vienna is four years younger than the global average: 42.1 years vs. 46.1 years worldwide.

A Swedish expat in Vienna shares: *"Vienna is a fantastic place. The streets and air are clean. People are friendly and polite. It's historical, safe for women (and everyone), with lots of things to do after work."*

## A Pleasant & Convenient City Life in Basel

**Basel** is not a stranger to the top 10 of the Quality of Urban Living Index (it even ranked

1st out of 51 cities in 2017.) In 2021, Basel ranks 2nd out of 57 cities in this index, and is notable for being safe, stable, and easy to get around.

Expats in Basel are unanimous: an impressive 100% rate the public transportation system positively (vs. 69% globally), and Basel is 2021's top-ranked city in the Transportation Subcategory. One expat from Sweden notes: *"Basel is very good for commuting. I don't have a car, and I don't need it!"*

Basel performs well for both factors in the Safety & Politics Subcategory. Nine in ten expats (90%) rate the political stability positively (vs. 64% globally); over four in five (82%) even give this factor the best possible rating (vs. 34% globally). Expats also love the excellent personal safety: 97% of respondents there rate their personal safety positively (vs. 84% globally).

Expats' satisfaction in the Swiss city also stems from Basel's excellent urban environment. Nearly nine in ten expats there (89%) regard the urban environment favorably (vs. 71% globally), with more than half (55%) giving it the best possible rating (vs. 32% globally).

While quality of healthcare is another great part of life in Basel, expats are less satisfied with healthcare costs: over nine in ten (92%) are happy with the quality of medical care (vs. 71% globally), but more than half the respondents in Basel (52%) give the affordability of healthcare a negative rating (vs. 21% globally).

## Easy Urban Living in Singapore

For urban living that is easy, safe, and well organized, look no further than **Singapore**. Singapore ranks third in the Quality of Urban Life Index 2021. It is a consistent top-performer in this index, having ranked in the top 10 every year since 2018.

A big draw for expats is the safety and stability — Singapore ranks first in the Safety & Politics Subcategory in 2021. A remarkable 99% of expats in Singapore regard their personal safety in the city-state positively (vs. 84% globally); 87% even say it's *very good* (vs. 46% globally).

## Quality of Urban Living Index 2021

Moreover, 95% of respondents there rate the political stability positively (vs. 64% globally) — and the share of those who give it the best possible rating is more than double the global average (77% vs. 34% globally).

An Indian expat in Singapore shares: *“Singapore has a very open and vibrant culture, and the quality of life is excellent.”*

The ease of commuting in Singapore also adds to its appeal among expats, evidenced by its fourth place in the Transportation Subcategory. A remarkable 98% of expats rate the public transportation system in Singapore favorably (vs. 69% globally). Over seven in ten (72%) consider it *very good* (vs. 37% globally) and not one respondent has something negative to say about this factor (vs. 20% globally).

Interestingly, only a below-average share of 2% of expats in Singapore say they moved there mainly for a better quality of life (vs. 7% globally). Instead, work remains a main motivator, with 28% of respondents having been sent to Singapore by their employer (vs. 10% globally).

Singapore also gets less outstanding results when it comes to Leisure & Climate, ranking only 32nd out of 57 cities in this subcategory. Nevertheless, around seven in ten expats (71%) are happy with the local leisure options, which is close to the global average of 72%.

A British expat in Singapore notes: *“Singapore is full of interesting things. I love the mosaic of people and cultures.”*

## European Cities Predominate in the Top 10 — Again

In 2021, eight of the top 10 cities in the Quality of Urban Living Index are in Europe, which was also the case in 2020. Three of the top 10 cities are even in the same country: **Basel**, **Zurich**, and **Lausanne**.

Across all three Swiss cities, expats are very satisfied with the public transportation system,

as well as the safety and political stability. Only Lausanne does not manage a top 10 ranking in the Transportation Subcategory, placing 13th, while Basel and Zurich rank first and fifth, respectively. Expats in all three Swiss cities also rate the urban environment highly: Zurich's ninth place for this factor is the worst result among the three. However, expats agree that medical care is too expensive, with Basel, Zurich, and Lausanne ranking in the bottom 10 for this factor.

When it comes to availability of healthcare, results in the top Swiss cities diverge somewhat: while Basel and Zurich place in the top 10 for this factor, Lausanne only ranks 22nd.

Next to Singapore, **Sydney** is the only other non-European city in the top 10. The favorable climate in Australia's largest city stands out: 95% of expats like the climate and weather — 45% even say they *love* it (vs. 66% and 27% globally). There is also plenty to do outside of work in Sydney, with 89% of respondents saying they are happy with the local leisure options (vs. 72% globally). The same share of expats (89%) appreciate the quality of medical care — 52% even rate it *very good* (vs. 71% and 34% globally).

## Expats Cite a Mix of Concerns in the Bottom 3

The cities at the bottom of the Quality of Urban Living Index 2021 are Johannesburg (57th), Cairo (56th) — and one European capital: Rome (55th).

Only 51% of expats in **Johannesburg** rate the urban environment positively, which is 20 percentage points less than the global average of 71%. As in past years, personal safety remains a big concern in Johannesburg: over two-thirds of expats (68%) are unhappy with their personal safety in the city (vs. 8% globally).

In **Cairo**, too, personal safety is an issue, as more than double the global average rate their personal safety in the city negatively (17% vs. 8% globally). Another lowlight is healthcare: only 52% of expats in Cairo give the availability of healthcare a good rating (vs. 76% globally) — in fact, nearly three times the global average regard it negatively (30% vs. 11% globally).

And expats' feelings about the urban environment are rather dismal — over a quarter of respondents (26%) even give the urban environment the worst possible rating (vs. 4% globally).

Meanwhile in **Rome**, which also ranks last overall in 2021 (see pp. 6-8 “The Cities Where Expats Do (Not) Thrive in 2021”), close to half the respondents (47%) are unhappy with the public transportation system (vs. 20% globally). However, the city fares much better when it comes to free-time activities: 67% of respondents rate the local leisure options in Rome positively, which is still five percentage points below the global average of 72%, though.

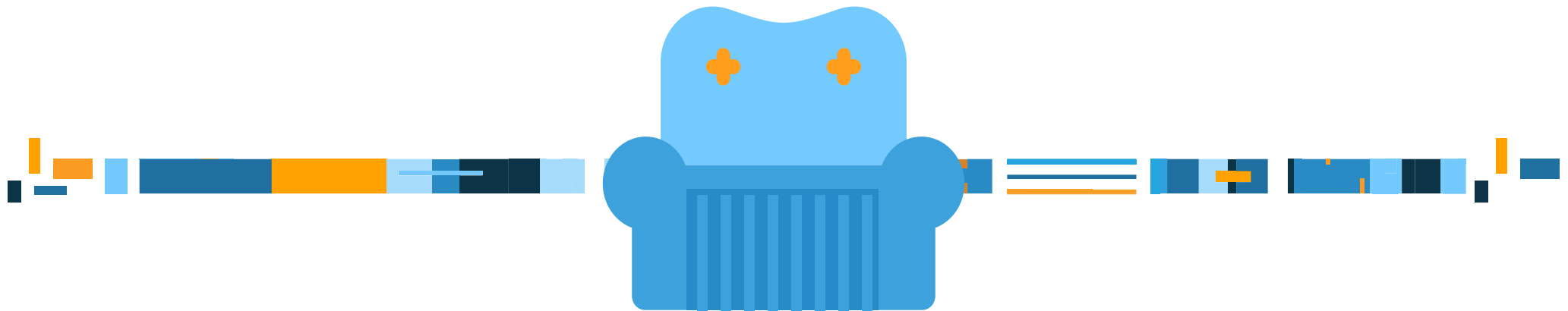
### Poor Public Transportation across the Bottom 10

There is quite a medley of cities overall in the bottom 10 of the Quality of Urban Living Index, representing different-sized urban centers located on almost every continent. There are a couple of European capitals, like **Rome** (55th) and **Dublin** (54th), and a range of African cities including **Johannesburg** (57th), **Cairo** (56th), **Cape Town** (51st), and **Nairobi** (50th). Only two Middle Eastern / Asian cities are featured: **Riyadh** (53rd) and **Ho Chi Minh City** (52nd). Two North American cities — **New York** (48th) and **Mexico City** (49th) — round out the bottom 10.

Similar to bottom-ranked Johannesburg, expats in Cape Town and Nairobi are also unhappy with their personal safety: the three cities rank 57th, 56th, and 53rd, respectively, for this factor. However, all three get their best results for local climate and weather, with Nairobi (2nd) and Cape Town (3rd) even placing in the top 3 for this factor.

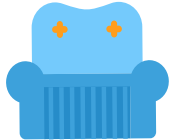
When it comes to public transportation, the only city that performs slightly better than the rest of the bottom 10 is New York. It ranks 34th for this factor, while the other nine cities are all found in the bottom 10. New York (56th), Dublin (55th), and Ho Chi Minh City (54th) also join Cairo (57th) in the bottom 5 of the Health & Environment Subcategory.

# Getting Settled





# Getting Settled Index 2021



## Getting Settled

- 1 **Kuala Lumpur**
- 2 **Mexico City**
- 3 **Málaga**
- 4 **Nairobi**
- 5 **Muscat**
- 6 **Dubai**
- 7 **Lisbon**
- 8 **Madrid**
- 9 **Vancouver**
- 10 **Ho Chi Minh City**
- 11 **Sydney**
- 12 **Singapore**
- 13 **Dublin**
- 14 **Barcelona**
- 15 **Cape Town**
- 16 **Abu Dhabi**
- 17 **Toronto**
- 18 **Bangkok**
- 19 **Brussels**
- 20 **New York**
- 21 **Doha**
- 22 **London**
- 23 **The Hague**
- 24 **Melbourne**
- 25 **Lausanne**
- 26 **Cairo**
- 27 **Shanghai**
- 28 **Hong Kong**
- 29 **Johannesburg**
- 30 **Amsterdam**
- 31 **Luxembourg City**
- 32 **Tallinn**
- 33 **Rotterdam**
- 34 **Frankfurt am Main**
- 35 **Riyadh**

## Local Friendliness

- 1 Muscat
- 2 Mexico City
- 3 Málaga
- 4 Ho Chi Minh City
- 5 Lisbon
- 6 Dublin
- 7 Dubai
- 8 Madrid
- 9 Kuala Lumpur
- 10 Nairobi
- 11 Bangkok
- 12 Sydney
- 13 Toronto
- 14 Abu Dhabi
- 15 Vancouver
- 16 Cairo
- 17 Melbourne
- 18 Shanghai
- 19 Brussels
- 20 Aachen
- 21 The Hague
- 22 Cape Town
- 23 New York
- 24 Barcelona
- 25 Rotterdam
- 26 Doha
- 27 Johannesburg
- 28 Singapore
- 29 Riyadh
- 30 Istanbul
- 31 Hong Kong
- 32 Lausanne
- 33 Amsterdam
- 34 London
- 35 Frankfurt am Main

## Feeling Welcome

- 1 Mexico City
- 2 Lisbon
- 3 Madrid
- 4 Málaga
- 5 Kuala Lumpur
- 6 Sydney
- 7 Vancouver
- 8 Muscat
- 9 Nairobi
- 10 Dubai
- 11 Barcelona
- 12 Toronto
- 13 New York
- 14 Cape Town
- 15 Ho Chi Minh City
- 16 Bangkok
- 17 London
- 18 Brussels
- 19 Abu Dhabi
- 20 Singapore
- 21 Lausanne
- 22 Dublin
- 23 Melbourne
- 24 Rome
- 25 Tallinn
- 26 Prague
- 27 Doha
- 28 Istanbul
- 29 The Hague
- 30 Frankfurt am Main
- 31 Luxembourg City
- 32 Amsterdam
- 33 Budapest
- 34 Hong Kong
- 35 Cairo

## Friends & Socializing

- 1 Málaga
- 2 Ho Chi Minh City
- 3 Kuala Lumpur
- 4 Nairobi
- 5 Mexico City
- 6 Madrid
- 7 Dubai
- 8 Shanghai
- 9 Lisbon
- 10 Bangkok
- 11 Singapore
- 12 Hong Kong
- 13 Barcelona
- 14 Prague
- 15 Cape Town
- 16 Cairo
- 17 Moscow
- 18 Muscat
- 19 Sydney
- 20 Dublin
- 21 Abu Dhabi
- 22 Brussels
- 23 Vancouver
- 24 Lausanne
- 25 Istanbul
- 26 Budapest
- 27 Luxembourg City
- 28 Basel
- 29 Johannesburg
- 30 London
- 31 Frankfurt am Main
- 32 Santiago
- 33 The Hague
- 34 Tallinn

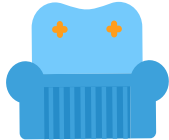
## Local Language

- 1 Kuala Lumpur
- 2 Nairobi
- 3 Singapore
- 4 Dubai
- 5 Vancouver
- 6 Toronto
- 7 Muscat
- 8 London
- 9 New York
- 10 Cape Town
- 11 Abu Dhabi
- 12 Doha
- 13 Barcelona
- 14 The Hague
- 15 Mexico City
- 16 Stockholm
- 17 Málaga
- 18 Brussels
- 19 Dublin
- 20 Amsterdam
- 21 Lisbon
- 22 Sydney
- 23 Rotterdam
- 24 Madrid
- 25 Melbourne
- 26 Johannesburg
- 27 Luxembourg City
- 28 Lausanne
- 29 Riyadh
- 30 Geneva
- 31 Maastricht
- 32 Tallinn
- 33 Santiago
- 34 Bangkok
- 35 Zurich



#1  
Kuala Lumpur

# Getting Settled Index 2021



## Getting Settled

- 36 Istanbul
- 37 Santiago
- 38 Prague
- 39 Basel
- 40 Rome
- 41 Moscow
- 42 Maastricht
- 43 Geneva
- 44 Milan
- 45 Budapest
- 46 Aachen
- 47 Berlin
- 48 Zurich
- 49 Warsaw
- 50 Vienna
- 51 Munich
- 52 Hamburg
- 53 Stockholm
- 54 Copenhagen
- 55 Paris
- 56 Dusseldorf
- 57 Tokyo

## Local Friendliness

- 36 Luxembourg City
- 37 Moscow
- 38 Santiago
- 39 Budapest
- 40 Tallinn
- 41 Rome
- 42 Hamburg
- 43 Maastricht
- 44 Dusseldorf
- 45 Milan
- 46 Basel
- 47 Munich
- 48 Tokyo
- 49 Warsaw
- 50 Geneva
- 51 Zurich
- 52 Berlin
- 53 Prague
- 54 Copenhagen
- 55 Stockholm
- 56 Paris
- 57 Vienna

## Feeling Welcome

- 36 Shanghai
- 37 Moscow
- 38 Johannesburg
- 39 Paris
- 40 Basel
- 41 Vienna
- 42 Santiago
- 43 Warsaw
- 44 Berlin
- 45 Rotterdam
- 46 Maastricht
- 47 Hamburg
- 48 Milan
- 49 Munich
- 50 Riyadh
- 51 Zurich
- 52 Geneva
- 53 Copenhagen
- 54 Aachen
- 55 Tokyo
- 56 Stockholm
- 57 Dusseldorf

## Friends & Socializing

- 36 Melbourne
- 37 New York
- 38 Toronto
- 39 Warsaw
- 40 Berlin
- 41 Milan
- 42 Amsterdam
- 43 Riyadh
- 44 Rome
- 45 Vienna
- 46 Paris
- 46 Aachen
- 48 Geneva
- 49 Munich
- 50 Maastricht
- 51 Rotterdam
- 52 Hamburg
- 53 Tokyo
- 54 Dusseldorf
- 55 Zurich
- 56 Copenhagen
- 57 Stockholm

## Local Language

- 36 Cairo
- 37 Copenhagen
- 38 Basel
- 39 Hong Kong
- 40 Frankfurt am Main
- 41 Milan
- 42 Shanghai
- 43 Ho Chi Minh City
- 44 Vienna
- 45 Rome
- 46 Berlin
- 47 Prague
- 48 Istanbul
- 49 Munich
- 50 Warsaw
- 51 Dusseldorf
- 52 Aachen
- 53 Paris
- 54 Hamburg
- 55 Moscow
- 56 Budapest
- 57 Tokyo



#1  
Kuala Lumpur

# Friendships & Social Life: Where It's (Not) So Easy to Get Settled

Respondents in German-speaking cities struggle to get settled, while cities on the Iberian Peninsula and in the Middle East make expats feel right at home.



## TOP FINDINGS

- In 1st-placed Kuala Lumpur, an impressive 92% of expats agree that living there is easy even without local language skills.
- The culture in Mexico City (2nd) is easy to get used to, according to 93% of expats living there.
- Four in five respondents (80%) feel at home in Málaga (3rd).
- Three of the top 10 cities are located on the Iberian Peninsula: Málaga, Lisbon, and Madrid.
- Getting settled in Tokyo, Dusseldorf, and Paris is difficult, especially for non-native speakers.



## Methodology

The Getting Settled Index covers four subcategories: Local Friendliness, Feeling Welcome, Friends & Socializing, and Local Language. The rank of each city has been calculated based on two factors per subcategory: the friendliness of local residents in general and towards foreign residents, whether expats feel at home in their city and if it is easy to get used to the local culture, whether finding new friends is easy and expats' happiness with their social life — and finally, the ease of learning the local language and of living in the city without speaking it. In 2021, 57 destinations make it into the Expat City Ranking, with a minimum sample size of 50 respondents per city.

## Kuala Lumpur: A City for Friendships

**Kuala Lumpur** ranks first in the Getting Settled Index in 2021 — this is the third time that the city has made it to the top of this index. Expats are particularly impressed when it comes to making connections: 74% are happy with their social life in Kuala Lumpur, and close to two-thirds of expats in the city (65%) agree that it's easy to find new friends there, compared to 57% and 48% globally. One Swiss expat describes Kuala Lumpur as “*very international with lovely people*” and a survey respondent from India says that “*making friends is not difficult*”.

Kuala Lumpur also excels in the Local Language Subcategory. An impressive 92% of expats there believe that it's easy to live in the city without speaking the local language (vs. just 54% globally), and 57% even agree completely. On the other hand, only a little more than half (53%) also consider the local language easy to learn — which is still more than the global average of 39%. It may not be a surprise that only 27% of expats in Kuala Lumpur speak the local language at least fairly well, while 73% say that they speak it only a little or not at all.

More than four in five expats in Kuala Lumpur (81%) rate the general friendliness of the local population positively (vs. 69% globally). And over three-quarters (77%) say that people in Kuala Lumpur are generally friendly towards foreign residents, compared to 67% globally.

What's more, three-quarters (75%) feel right at home in the city (vs. 65% globally), and 78% find it easy to get used to the local culture (vs. 65% globally).

### Feeling at Home in Mexico City

**Mexico City** occupies second place in the Getting Settled Index and also ranks eighth overall in the Expat City Ranking 2021. Just under nine in ten respondents in Mexico City (88%) say that people are generally friendly towards foreign residents; 48% even agree completely (vs. 67% and 25% globally). Just over four in five (82%) also rate the general friendliness of the population in Mexico City positively, and more than half (52%) even say it is *very good* (vs. 69% and 28% globally).

This may be part of the reason why 80% of expats say they feel at home in Mexico City (vs. 65% globally). An impressive 93% also agree that it's easy to get used to the local culture, close to half (47%) even very much so (vs. 65% and 21% globally).

Moreover, 67% are happy with their social life in Mexico City (vs. 57% globally), while more than seven in ten expats (73%) believe that it's easy to find new friends there (vs. 48% globally).

*"The city is so beautiful, people are friendly, and the climate is perfect,"* one expat from New

Zealand says, and another survey respondent praises the *"welcoming, warm people"* and the *"colorful culture"*.

The situation is more challenging for expats when it comes to speaking the local language: only one-third (33%) say that it's easy to live in Mexico City without speaking Spanish (vs. 54% globally). Fortunately, the local language seems to be easy to learn — 75% say so (vs. 39% globally). As a result, 78% of expats in Mexico City speak the local language at least fairly well, including 38% for whom it is their mother tongue.

### A Great Social Life in Málaga

In the two years that **Málaga** made it into the ranking, it has consistently placed in the top 3 of the Getting Settled Index. Aside from occupying third place in the index, the city also ranks second overall in 2021 (see pp. 6-8 "The Cities Where Expats Do (Not) Thrive in 2021"). Over three in four expats in Málaga (78%) are happy with their social life, compared to 57% globally. More than two-thirds (69%) say that it's easy to find new friends in Málaga (vs. 48% globally), and 20% very much so (vs. 14% globally).

Only Muscat and Mexico City outrank Málaga in the Local Friendliness Subcategory: 86% of expats in Málaga rate the general friendliness of the local residents positively (vs. 69% globally), and 82% say that people in the city are friendly towards foreign residents (vs. 67% globally). *"If you make an effort and respect the local community, it is returned more than equally to you,"* an expat from South Africa says.

Consequently, four in five expats in Málaga (80%) feel at home in the city, and 48% even agree completely (vs. 65% and 27% globally). Respondents also find that it's easy to get used to the local culture — 80% say as much, and 37% even give the best possible rating (vs. 65% and 21% globally).

Respondents in Málaga are slightly more likely to say that the local language is easy to learn than the global average (44% vs. 39%). More than three in five expats (61%) speak it at least

fairly well. On the other hand, a similar share (60%) also agree that it's easy to live in Málaga without speaking the local language (vs. 54% globally).

### Highlights from the Iberian Peninsula and the Middle East

Three of the top 10 cities in the Getting Settled Index can be found on the Iberian Peninsula. Aside from **Málaga** (3rd), **Lisbon** (7th) and **Madrid** (8th) rank in the top 10 as well. Although Barcelona (14th) misses the top 10, it still places in the top 15.

The majority of respondents in Lisbon (84%) and Madrid (85%) finds it easy to get used to the local culture in their city (vs. 65% globally). They are also happy with the general friendliness of the local population: 85% in Madrid and 80% in Lisbon say as much (vs. 69% globally). Although the cities don't receive the same raving results when it comes to respondents' happiness with their social life — 73% in Madrid and 68% in Lisbon rate this factor positively — their ratings are still higher than the global average of 57%.

Learning the local language doesn't seem too hard for expats living in these cities; however, some find it challenging to get by without speaking it. This is especially true for expats in Madrid: nearly half of the respondents in the city (47%) disagree that it's easy to get by without local language skills, compared to 29% globally. Over one in ten expats in Lisbon (12%) say the same.

Two Middle Eastern cities also join the top 10 of the index: **Muscat** (5th) and **Dubai** (6th). Both cities perform well across all of its factors. But while expats find it easy to get by without local language skills, especially in Dubai (76% agree *very much* with this factor, compared to 51% in Muscat and 21% worldwide), learning Arabic is a big challenge for respondents in both cities — 41% in Dubai and 37% in Muscat say as much.

### Where the Local Language Makes It Hard to Get Settled

In 2021, Tokyo (57th), Dusseldorf (56th), and Paris (55th) occupy the bottom 3 of the Getting

Settled Index. **Tokyo**, which also ranks 53rd out of 57 overall, performs especially poorly when it comes to the language: 54% of respondents in the city say that it's hard to live there without speaking Japanese, compared to a global average of 29%. Three out of four (75%) find the local language difficult to learn, too (vs. 42% globally).

Moreover, although just over half of the expats in Tokyo (51%) feel at home in the city, this is still 14 percentage points below the global average of 65%. Close to two in five (38%) find it difficult to get used to the local culture, 10% even very much so (vs. 18% and 5% globally). Finding friends in Tokyo is also a challenge for many expats: 51% struggle with making new friends there (vs. 32% globally) and 37% are dissatisfied with their social life in Tokyo (vs. 25% globally). *"Expats are treated fine,"* a US expat points out, *"but they are never looked at as part of the Japanese community."*

**Dusseldorf** ranks 56th in the Getting Settled Index and 40th overall. More than a third of expats in Dusseldorf (36%) do not feel at home in the city, compared to a global average of only 19%. A similar share (37%) says that it's difficult to get used to the local culture (vs. 18% globally). Just like in Tokyo, finding new friends can be a challenge — 51% say as much, compared to 32% globally. As a result, two in five respondents in Dusseldorf (40%) are dissatisfied with their social life in the city (vs. 25% globally). An expat from India agrees with these results, saying that it is *"very difficult to socialize with the locals"*.

Although Dusseldorf performs slightly better in the Local Friendliness Subcategory, nearly double the global average rate the general friendliness of the local residents negatively (30% vs. 16% globally). And one-third of survey respondents in Dusseldorf (33%) say people in the city are unfriendly towards foreign residents, compared to 18% globally.

The local language is a challenge for expats in Dusseldorf as well: 62% say that it's not easy to learn German (vs. 42% globally), and 45% find it difficult to live in Dusseldorf without speaking the local language (vs. 29% globally).

**Paris**, which ranks 55th in the Getting Settled Index in 2021, has never performed well in this

index. In fact, only Vienna receives worse results in the Local Friendliness Subcategory. Two in five expats in Paris (40%) disagree that people are generally friendly towards foreign residents, and more than twice the global average even give this factor the worst rating possible (11% vs. 5% globally). What's more, 39% of expats also view Parisians as generally unfriendly (vs. 16% globally).

The majority of respondents in Paris (53%) says that it is difficult to find new friends in the city (vs. 32% globally). On the upside, though, 54% are happy with their social life, only slightly less than the global average of 57%.

When it comes to language skills, 56% of expats in Paris find it difficult to live there without speaking the local language, compared to 29% globally, and 54% say that French is not easy to learn (vs. 42% globally).

While 59% say that they feel at home in the city, over a quarter of expats in Paris (26%) find it difficult to get used to the local culture (vs. 18% negative responses globally). A survey respondent from Sudan shares that it's *"difficult integrating into French society"*.

## German-Speaking Countries Rank in the Bottom

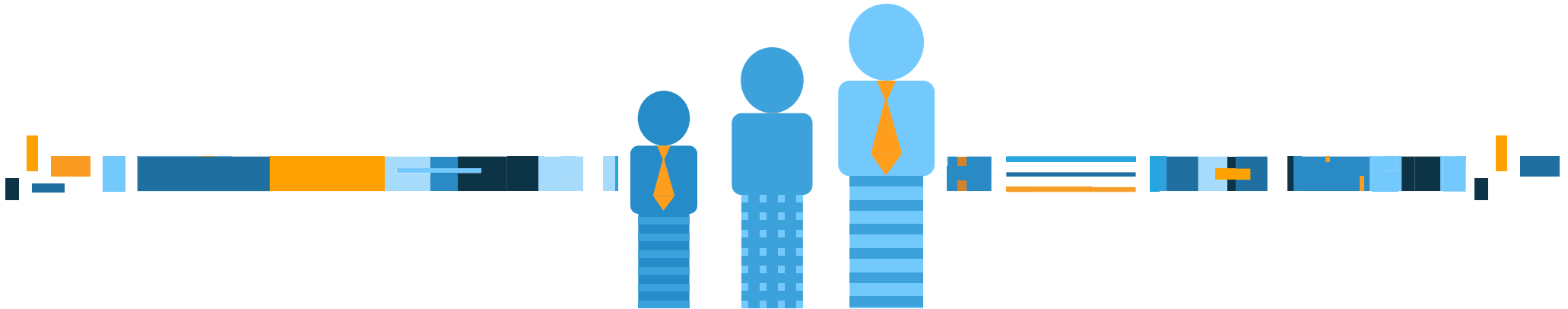
Five of the cities ranking in the bottom 10 are located in German-speaking countries: **Hamburg** (52nd), **Munich** (51st), **Vienna** (50th), and **Zurich** (48th) join **Dusseldorf** (56th) in the bottom. Other cities in these countries do not achieve much better results: **Berlin** (47th) and **Aachen** (46th) only just miss the bottom 10.

These cities receive negative ratings across most factors of the index. Especially expats in Hamburg (63%), Munich (66%), and Vienna (54%) struggle with learning the local language and getting by without speaking German (52%, 39%, and 28%, respectively). Expats in Vienna and Zurich also don't find the people generally friendly towards foreign residents (39% of survey respondents in both cities say as much) and rate the general friendliness of the locals negatively (43% and 27%, respectively). Respondents in Zurich (37%), Hamburg (30%), and

Dusseldorf (40%) are generally unhappy with their social lives and struggle with finding friends, according to 57% of expats in Zurich, 45% in Hamburg, and 51% in Dusseldorf.

While getting by without local language skills is easier in Nordic cities, both **Stockholm** (53rd) and **Copenhagen** (54th) also find themselves in the bottom 10 of the index. Expats in both cities don't feel at home there (34% and 30%) and struggle to get used to the local culture (37% and 30%). Finding new friends is also hard — 63% of expats in both cities say as much — although expats in Stockholm are a little unhappier with their social life (43% vs. 37% in Copenhagen). Respondents in Copenhagen disagree that people are generally friendly towards foreign residents (41%), while 46% of expats in Stockholm rate the general friendliness of the local residents negatively.

# Urban Work Life



# Urban Work Life Index 2021



## Urban Work Life

## Job & Career

## Job Security

## Work-Life Balance



#1  
Munich

1	<b>Munich</b>	1	New York	1	Munich	1	Copenhagen
2	<b>Aachen</b>	2	Dublin	2	Luxembourg City	2	Prague
3	<b>Dublin</b>	3	London	3	Frankfurt am Main	3	Dublin
4	<b>Prague</b>	4	Shanghai	4	Basel	4	Stockholm
5	<b>Hamburg</b>	5	Munich	5	Hamburg	5	Amsterdam
6	<b>Basel</b>	6	Ho Chi Minh City	6	Aachen	6	Kuala Lumpur
7	<b>Copenhagen</b>	7	Frankfurt am Main	7	Shanghai	7	Vienna
8	<b>Frankfurt am Main</b>	8	Sydney	8	Dusseldorf	8	Aachen
9	<b>Amsterdam</b>	9	Dusseldorf	9	Rotterdam	9	Hamburg
10	<b>Ho Chi Minh City</b>	10	Prague	10	Vienna	10	Basel
11	<b>Sydney</b>	11	Aachen	11	The Hague	11	Toronto
12	<b>Vienna</b>	12	The Hague	12	Zurich	12	Ho Chi Minh City
13	<b>Shanghai</b>	13	Amsterdam	13	Copenhagen	13	Bangkok
14	<b>The Hague</b>	14	Hamburg	14	Sydney	14	Munich
15	<b>Dusseldorf</b>	15	Basel	15	Amsterdam	15	Sydney
16	<b>Stockholm</b>	16	Brussels	16	Prague	16	Tallinn
17	<b>Rotterdam</b>	17	Santiago	17	Lausanne	17	Melbourne
18	<b>Tallinn</b>	18	Berlin	18	Ho Chi Minh City	18	The Hague
19	<b>Brussels</b>	19	Vienna	19	Stockholm	19	Berlin
20	<b>Berlin</b>	20	Paris	20	Paris	20	Rotterdam
21	<b>Lausanne</b>	21	Vancouver	21	Doha	21	Nairobi
22	<b>Paris</b>	22	Nairobi	22	Dublin	22	Cape Town
23	<b>London</b>	23	Melbourne	23	Tallinn	23	Brussels
24	<b>Luxembourg City</b>	24	Mexico City	24	Singapore	24	Geneva
25	<b>Doha</b>	25	Toronto	25	Geneva	25	Budapest
26	<b>Melbourne</b>	26	Lausanne	26	Maastricht	26	Vancouver
27	<b>Toronto</b>	27	Tallinn	27	Brussels	27	Johannesburg
28	<b>Geneva</b>	28	Doha	28	Berlin	28	Lausanne
29	<b>Vancouver</b>	29	Budapest	29	Abu Dhabi	28	Paris
30	<b>Kuala Lumpur</b>	30	Abu Dhabi	30	Riyadh	30	Muscat
31	<b>Zurich</b>	31	Stockholm	31	Warsaw	31	Frankfurt am Main
32	<b>Abu Dhabi</b>	32	Dubai	32	Vancouver	32	Málaga
33	<b>Santiago</b>	33	Singapore	33	Melbourne	33	Warsaw
34	<b>Nairobi</b>	34	Riyadh	34	London	34	Doha
35	<b>New York</b>	35	Copenhagen	35	Tokyo	35	Cairo



# Urban Work Life Index 2021



## Urban Work Life

- 36 **Warsaw**
- 37 **Singapore**
- 38 **Dubai**
- 39 **Budapest**
- 40 **Bangkok**
- 41 **Maastricht**
- 42 **Mexico City**
- 43 **Riyadh**
- 44 **Madrid**
- 45 **Barcelona**
- 46 **Hong Kong**
- 47 **Muscat**
- 48 **Moscow**
- 49 **Tokyo**
- 50 **Lisbon**
- 51 **Málaga**
- 52 **Johannesburg**
- 53 **Cairo**
- 54 **Cape Town**
- 55 **Milan**
- 56 **Istanbul**
- 57 **Rome**

## Job & Career

- 36 Kuala Lumpur
- 37 Geneva
- 38 Luxembourg City
- 39 Rotterdam
- 40 Zurich
- 41 Bangkok
- 42 Hong Kong
- 43 Warsaw
- 44 Barcelona
- 45 Madrid
- 46 Moscow
- 47 Johannesburg
- 48 Maastricht
- 49 Tokyo
- 50 Lisbon
- 51 Cape Town
- 52 Muscat
- 53 Cairo
- 54 Milan
- 55 Istanbul
- 56 Málaga
- 57 Rome

## Job Security

- 36 Dubai
- 37 Toronto
- 38 Santiago
- 39 Kuala Lumpur
- 40 Mexico City
- 41 New York
- 42 Madrid
- 43 Hong Kong
- 44 Nairobi
- 45 Budapest
- 46 Bangkok
- 47 Barcelona
- 48 Moscow
- 49 Muscat
- 50 Málaga
- 51 Lisbon
- 52 Cairo
- 53 Milan
- 54 Johannesburg
- 55 Rome
- 56 Istanbul
- 57 Cape Town

## Work-Life Balance

- 36 Dusseldorf
- 37 London
- 38 Abu Dhabi
- 39 Madrid
- 40 Lisbon
- 41 Shanghai
- 42 Santiago
- 43 Dubai
- 44 Maastricht
- 45 Barcelona
- 46 Zurich
- 47 Mexico City
- 48 Luxembourg City
- 49 Milan
- 50 Moscow
- 51 New York
- 52 Singapore
- 53 Hong Kong
- 54 Riyadh
- 55 Rome
- 56 Tokyo
- 57 Istanbul



#1  
Munich

# All Work & No Play?

## Top Cities for Your Career

In the Urban Work Life Index, European cities dominate both the top and the bottom of the ranking. While Dublin joins two German cities on the podium, expats in Rome and Milan continue to struggle with a lack of career opportunities.



### TOP FINDINGS

- Expats in Munich (1st) appreciate the Bavarian capital for its strong economy and great career opportunities.
- With Aachen (2nd), another German city makes it into the top 3 of this index.
- Dublin (3rd) ranks 1st for both local career opportunities and job security.
- Nine out of the top 10 cities are located in Europe, with Ho Chi Minh City (10th) being the odd one out.
- Istanbul (56th) joins Milan (55th) and Rome (57th) in the bottom 3.



### Methodology

The Urban Work Life Index is based on six rating factors, which are then combined into three subcategories: Job & Career, Job Security, and Work-Life Balance. Respondents got to rate these factors on a scale of one to seven, with a minimum sample size of 50 respondents per city required. In 2021, 57 cities meet this requirement.

### Munich Is Not Only Attractive for Engineers

Since 2017, **Munich** has always ranked among the top 10 in the Urban Work Life Index. However, 2021 is the first year when it places among the top 3, even ranking first worldwide. The Bavarian capital is viewed favorably across the board. Expats are particularly happy with the state of the local economy: 94% give this factor a positive rating, with close to half (48%) even describing the economy as *very good* (vs. 62% and 20% globally). Only Basel receives a better result here.

A strong economy seems to go hand in hand with good job security (7th) and great local career opportunities (4th), at least in Munich. Over three-quarters of expats (76%) are satisfied with the former (vs. 61% globally), while 26% — twice the global average — are *completely* satisfied with their career prospects (vs. 13% globally). IT is the most common field of work by far (27% vs. 11% globally), though an above-average share of respondents also work in advertising,

marketing & communication (13% vs. 5% globally) or manufacturing & engineering (9% vs. 7% globally).

Life in Munich is not “all work and no play” for expats, though: while the city receives its “worst” result in the Work-Life Balance Subcategory, it still ranks 14th out of 57 cities here. Around four in five respondents give the factors working hours (79%) and work-life balance (78%) a favorable rating (vs. 66% globally for each factor).

However, work does not stand out as a main motivator for relocating to Munich: slightly more than a third of expats (35%) cite career-related reasons for their move, which is in line with the global average of 36%.

### Enjoying a Good Work-Life Balance in Aachen

With **Aachen** (2nd), another German city makes it into the top 3 of the Urban Work Life Index. Respondents there are just as happy as those in Munich, ranking Aachen sixth and eighth, respectively, in the Job Security and Work-Life Balance Subcategories. A Spanish respondent appreciates “*how much Germans value the balance between life and work*”. Regarding job security, over four in five expats in Aachen (81%) are satisfied with this factor, three in ten (30%) even very much so (vs. 61% and 24% globally).

An even higher share (85%) is happy with their job in general (vs. 68% globally). The local career opportunities, though, are not regarded as favorably as in Munich: Aachen receives its worst result in the index for this factor (22nd), with “just” 65% of respondents expressing their satisfaction. However, this is still 20 percentage points more than the global average of 45%!

Overall, Aachen has a higher-than-average share of respondents who moved to Germany because they found a job on their own (20% vs. 13% globally). The combined share of all expats with work-related reasons remains below average (27% vs. 36% globally), though. Education is the most commonly cited field of work in Aachen, with a share of 26% (vs. 12% globally), followed by the public sector (13% vs. 3% globally) and manufacturing & engineering (11% vs. 7% globally).

### Look No Further Than Dublin for Your Career Abroad

Ranking 3rd out of 57 cities, **Dublin** makes it onto the podium in the Urban Work Life Index for the very first time. Expats rank the Irish capital first for both local career prospects and job security. “*Ireland supports people's growth,*” says a Hungarian respondent in Dublin. Others seem to agree: around a third of respondents couldn't be any happier with local career opportunities (33% vs. 13% globally) and job security (36% vs. 24% globally).

What's more, about three-quarters each are happy with their working hours (74% vs. 66% globally) and work-life balance (75% vs. 66% globally). Dublin therefore ranks third in the Work-Life Balance Subcategory, just behind two other European capitals, Copenhagen (1st) and Prague (2nd).

However, Dublin gets rather average results for respondents' overall job satisfaction (30th) and the state of the local economy (33rd). Still, two-thirds (67%) give the latter factor a good rating (vs. 62% globally).

Overall, 42% of respondents in Dublin moved to Ireland for work-related reasons (vs. 36% globally). Both international recruitments (16% vs. 11% globally) and expats finding a job on their own (19% vs. 13% globally) play an important role here. However, not one single respondent in Dublin moved there to open their own business (vs. 2% globally).

### Trends in the Top 10

The predominance of European cities at the very top of the Urban Work Life Index also continues slightly further down the list: nine out of the top 10 cities are located in Europe, with **Ho Chi Minh City** (10th) being the odd one out. Expats in Vietnam's largest city seem to love their job: close to nine in ten (88%) are generally satisfied with this factor, 20 percentage points more than the global average of 68%.

**Hamburg** (5th) and **Frankfurt am Main** (8th) join Munich and Aachen among the German

cities in the top 10. All four rank among the top 15 in the Job Security and Job & Career Subcategories. While Munich, Aachen, and Hamburg also score top 10 places in the Work-Life Balance Subcategory, Frankfurt only lands in a mediocre 31st place. Expats in Frankfurt also spend more time at work — 42.6 hours a week compared to just 39.1 hours in Hamburg, for example, and 39.9 hours globally.

**Prague** (4th), **Basel** (6th), **Copenhagen** (7th), and **Amsterdam** (9th) make up the rest of the top 10 in the Urban Work Life Index. In all four cities, expats are particularly satisfied with their working hours: with three-quarters of respondents (75%) giving this factor a positive rating, Basel receives the “worst” result here (vs. 66% globally). Copenhagen and Prague even rank first and second worldwide, respectively, in the Work-Life Balance Subcategory. Expats in Basel, however, love the local economy — not one respondent judges this factor unfavorably (vs. 19% globally) — and close to two-thirds (66%) appreciate the career opportunities in Amsterdam (vs. 45% globally).

### Few Changes among the Bottom 3

At the other end of the ranking, Turkey's largest city, **Istanbul** (56th), joins Italian cities **Milan** (55th) and **Rome** (57th).

Coming last in the Urban Work Life Index 2021, **Rome** has always ranked at the very bottom since 2017, and it also places last in the overall Expat City Ranking 2021 (see pp. 6-8 “The Cities Where Expats Do (Not) Thrive in 2021”). It is the worst-rated city when it comes to overall job satisfaction, job security, and the local career opportunities. In fact, three in five expats in Rome (60%) rate the career prospects negatively (vs. 33% globally), and a quarter (25%) even say that they are very bad (vs. 10% globally).

**Istanbul**, which places second to last in the index, is the worst place to be with regard to work-life balance, at least according to expats. It ranks last in the respective subcategory, as well as for its two underlying factors. A third of respondents in Istanbul (33%) are dissatisfied with both their working hours (vs. 16% globally) and their work-life balance (vs. 17% globally). An even higher share — more than half the expats in Istanbul (52%) — rates the state of the

local economy negatively, compared to a global average of just 19%. Close to one in five (19%) even give this factor the worst possible rating (vs. 4% globally).

With its 57th place in this index, **Milan** joins the Italian capital in the bottom 3. Close to half the expats in Milan (47%) rate the local career opportunities negatively (vs. 33% globally), and a quarter (25%) are dissatisfied with their working hours (vs. 16% globally). Another 38% are unhappy with the state of the local economy, twice the global average of 19%.

### Trends in the Bottom 10

With **Málaga** (51st) and **Lisbon** (50th), there are two more Southern European cities in the bottom 10. In both cities, work-life balance seems to be the only positive aspect of expats' working life: with 12% (Málaga) and 13% (Lisbon), respectively, respondents are less likely than the global average (17%) to give this factor a negative rating.

As has happened several times since 2017, South African cities **Cape Town** (54th) and **Johannesburg** (52nd) also end up among the bottom 10 in the Urban Work Life Index. When it comes to the Work-Life Balance Subcategory, they do not do too badly, coming in 22nd and 27th place, respectively. However, they lose out due to expats' dissatisfaction with the state of the local economy, their job security, and the local career opportunities. Across these three factors, Cape Town's 47th place for career options is, in fact, the best result. At the other end of the African continent, similar trends can be observed in **Cairo** (53rd), which joins the bottom 10 of this index.

**Tokyo** (49th) and **Moscow** (48th) complete the set. While expats in Tokyo are particularly dissatisfied with their job in general (52nd), respondents in the Russian capital give the state of the local economy a rather negative rating (51st). Neither city does well in the Work-Life Balance Subcategory, ranking 56th (Tokyo) and 50th (Moscow), respectively.

# Finance & Housing



# Finance & Housing Index 2021



## Finance & Housing

- 1 **Kuala Lumpur**
- 2 **Ho Chi Minh City**
- 3 **Bangkok**
- 4 **Mexico City**
- 5 **Málaga**
- 6 **Nairobi**
- 7 **Muscat**
- 8 **Warsaw**
- 9 **Budapest**
- 10 **Santiago**
- 11 **Aachen**
- 12 **Riyadh**
- 13 **Cape Town**
- 14 **Prague**
- 15 **Vienna**
- 16 **Doha**
- 17 **Brussels**
- 18 **Tallinn**
- 19 **Cairo**
- 20 **Singapore**
- 21 **Dubai**
- 22 **Shanghai**
- 23 **Basel**
- 24 **Johannesburg**
- 25 **Madrid**
- 26 **Istanbul**
- 27 **The Hague**
- 28 **Lisbon**
- 29 **Sydney**
- 30 **Abu Dhabi**
- 31 **Moscow**
- 32 **Melbourne**
- 33 **Dusseldorf**
- 34 **Rotterdam**
- 35 **Frankfurt am Main**

## Finance

- 1 Ho Chi Minh City
- 2 Kuala Lumpur
- 3 Aachen
- 4 Mexico City
- 5 Basel
- 6 Santiago
- 7 Nairobi
- 8 Bangkok
- 9 Dusseldorf
- 10 Lausanne
- 11 Shanghai
- 12 The Hague
- 13 Copenhagen
- 14 Frankfurt am Main
- 15 Zurich
- 16 Brussels
- 17 Singapore
- 18 Prague
- 19 Vienna
- 20 Berlin
- 21 Hong Kong
- 22 Maastricht
- 23 Sydney
- 24 Doha
- 25 Málaga
- 26 Geneva
- 27 Riyadh
- 28 Rotterdam
- 29 Hamburg
- 30 Munich
- 31 Paris
- 32 Amsterdam
- 33 Budapest
- 34 Warsaw
- 35 Stockholm

## Housing

- 1 Kuala Lumpur
- 2 Bangkok
- 3 Málaga
- 4 Muscat
- 5 Ho Chi Minh City
- 6 Nairobi
- 7 Mexico City
- 8 Warsaw
- 9 Cape Town
- 10 Johannesburg
- 11 Budapest
- 12 Dubai
- 13 Cairo
- 14 Riyadh
- 15 Tallinn
- 16 Istanbul
- 17 Doha
- 18 Prague
- 19 Vienna
- 20 Santiago
- 21 Brussels
- 22 Abu Dhabi
- 23 Singapore
- 24 Madrid
- 25 Aachen
- 26 Lisbon
- 27 Moscow
- 28 Shanghai
- 29 Melbourne
- 30 Basel
- 31 Barcelona
- 32 Sydney
- 33 The Hague
- 34 Rome
- 35 Rotterdam

## Local Cost of Living

- 1 **Málaga**
- 2 **Ho Chi Minh City**
- 3 **Kuala Lumpur**
- 4 **Aachen**
- 5 **Mexico City**
- 6 **Budapest**
- 7 **Cairo**
- 8 **Warsaw**
- 9 **Bangkok**
- 10 **Lisbon**
- 11 **Prague**
- 12 **Vienna**
- 13 **Berlin**
- 14 **Madrid**
- 15 **Muscat**
- 16 **Tallinn**
- 17 **Istanbul**
- 18 **Cape Town**
- 19 **Johannesburg**
- 20 **Rome**
- 21 **Moscow**
- 22 **Barcelona**
- 23 **Nairobi**
- 24 **Dusseldorf**
- 25 **Riyadh**
- 26 **The Hague**
- 27 **Shanghai**
- 28 **Abu Dhabi**
- 29 **Rotterdam**
- 30 **Melbourne**
- 31 **Hamburg**
- 32 **Frankfurt am Main**
- 33 **Brussels**
- 34 **Maastricht**
- 35 **Dubai**



#1  
Kuala Lumpur

# Finance & Housing Index 2021



- 36 **Hong Kong**
- 37 **Zurich**
- 38 **Barcelona**
- 39 **Lausanne**
- 40 **Berlin**
- 41 **Maastricht**
- 42 **Copenhagen**
- 43 **Tokyo**
- 44 **Amsterdam**
- 45 **Rome**
- 46 **London**
- 47 **New York**
- 48 **Toronto**
- 49 **Hamburg**
- 50 **Stockholm**
- 51 **Paris**
- 52 **Luxembourg City**
- 53 **Geneva**
- 54 **Vancouver**
- 55 **Milan**
- 56 **Munich**
- 57 **Dublin**

- 36 Luxembourg City
- 37 Muscat
- 38 Tallinn
- 39 Dublin
- 40 Madrid
- 41 Melbourne
- 42 Cape Town
- 43 Tokyo
- 44 New York
- 45 Moscow
- 46 Lisbon
- 47 Cairo
- 48 Barcelona
- 49 Dubai
- 50 London
- 51 Abu Dhabi
- 52 Toronto
- 53 Istanbul
- 54 Vancouver
- 55 Rome
- 56 Johannesburg
- 57 Milan

- 36 Toronto
- 37 Hong Kong
- 38 London
- 39 Frankfurt am Main
- 40 Dusseldorf
- 41 Tokyo
- 42 Zurich
- 43 Berlin
- 44 New York
- 45 Milan
- 46 Maastricht
- 47 Lausanne
- 48 Vancouver
- 49 Copenhagen
- 50 Amsterdam
- 51 Hamburg
- 52 Stockholm
- 53 Luxembourg City
- 54 Paris
- 55 Geneva
- 56 Dublin
- 57 Munich

- 36 **Santiago**
- 37 **Sydney**
- 38 **Tokyo**
- 39 **Toronto**
- 40 **Doha**
- 41 **Amsterdam**
- 42 **Stockholm**
- 43 **Singapore**
- 44 **Paris**
- 45 **Copenhagen**
- 46 **Milan**
- 47 **Munich**
- 48 **Basel**
- 49 **Zurich**
- 50 **London**
- 51 **Lausanne**
- 52 **Luxembourg City**
- 53 **Vancouver**
- 54 **Hong Kong**
- 55 **Dublin**
- 56 **New York**
- 57 **Geneva**

# Where Expats Can (and Can't) Live Comfortably

In 2021, three Southeast Asian cities are back at the top of the Finance & Housing Index, with three Western European cities at the bottom.



## TOP FINDINGS

- Kuala Lumpur (1st) comes in first place for the second year in a row.
- Ho Chi Minh City (2nd) is back in the top 3, after dropping to 5th place in 2020.
- Expats in Bangkok (3rd) especially appreciate the ease of finding housing.
- In Dublin (57th) and Munich (56th), expats are particularly displeased with the housing market.
- Expats in Milan (55th) aren't happy with their financial situation.
- Eight of the ten worst-performing cities are located in Western Europe.



## Methodology

Finance and Housing are the two subcategories that together make up this index. Each subcategory is further divided into two factors. For the Finance Subcategory, respondents were asked to rate their overall satisfaction with their financial situation. They were also asked if they felt their disposable household income is enough to cover daily costs. The former factor carries double weight in the subcategory.

For the Housing Subcategory, participants rated their city based on the affordability of housing and the ease of finding housing for expats.

Results from the Local Cost of Living Index are mentioned several times below. However, this index is provided purely as additional information. It does not factor into the Finance & Housing Index, nor the overall ranking, to avoid overrepresenting financial aspects in the general results.

In 2021, 57 cities made it into the ranking, with a minimum sample size of 50 respondents each.



## Kuala Lumpur Defends Its Title

When it comes to affordable living, it doesn't get much better than the Malaysian capital. **Kuala Lumpur** continues its winning streak in 2021. In addition to being the overall winner of the Expat City Ranking 2021, this Malaysian city also tops the Finance & Housing Index. It also came in first place in this index in 2020 and has consistently ranked in the top 3 for Finance & Housing since 2017.

Kuala Lumpur is THE destination for affordable and easily available expat housing, ranking first in the Housing Subcategory. More than nine in ten (91%) agree that it's easy for expats to find housing in Kuala Lumpur (vs. 60% globally), with three in five (60%) even agreeing *completely* (vs. 24% globally). Close to three-quarters of expats (74%) also find that housing is affordable there (vs. 42% globally). Almost three in ten (29%) even consider the affordability *very good* — over twice the global average of 14%!

It seems that Kuala Lumpur is generally quite an affordable place to live. Close to two-thirds (64%) say their disposable household income is more than they need for daily life (vs. 52% worldwide). This is also reflected in the Local Cost of Living Index, with 31% *very* satisfied in this regard, more than double the global average (14%). The result is in line with the findings of the 2021 Mercer Cost of Living survey, which saw Kuala Lumpur (144th out of 209 cities) drop eight places in a ranking that puts the most expensive destinations at the top.<sup>1</sup> What is more, expats in Kuala Lumpur are the most satisfied of all respondents with their financial situation (80% positive vs. 64% globally). Almost one in ten expats there (9%) say their annual income is over 200,000 USD (vs. 5% globally).

## Money to Spare in Ho Chi Minh City

**Ho Chi Minh City** ranks second in the Finance & Housing Index 2021, up three spots from 2020. A low cost of living coupled with an above-average share of expats with high incomes makes Ho Chi Minh City an attractive destination for expats.

When it comes to disposable household income, three-quarters of respondents there (75%) say that they have more than enough for their daily lives (vs. 52% globally). The low cost of living helps explain this high percentage, as more than twice the global average consider it *very good* (34% vs. 14% globally). And it certainly doesn't hurt that 13% of respondents (vs. only 3% worldwide!) earn over 250,000 USD per year. An expat from Singapore appreciates the *"affordable cost of living well"*.

But expats aren't only pleased with their financial situation in Ho Chi Minh City. They also praise the ease of finding housing there (88% vs. 60% globally). In addition, 61% of expats rate the affordability of housing positively, nearly 20 percentage points more than the global average (42%).

## The Housing Search Is a Breeze in Bangkok

Although it misses out on a place in the top 10 overall (11th), **Bangkok** comes in a proud third place in the Finance & Housing Index 2021, slowly climbing from spot four in 2020. It has consistently ranked in the top 5 of this index since 2017.

Just over double the global average agree *completely* that it is easy for expats to find housing in the Thai capital (49% vs. 24% globally). And nearly two-thirds (64%) rate the affordability of housing positively (vs. 42% worldwide). A British expat sums it up: *"Whether you are renting or buying — it's affordable."*

A similar percentage (65%) is satisfied with the general cost of living in Bangkok (vs. 48% globally). And indeed, an above-average percentage (83%) agree that their disposable household income is enough or more than enough to buy everything they need (vs. 77% globally). This might be helped by the fact that only 18% have a gross annual income of 25k USD or less, compared to 30% of expats worldwide.

1 Mercer. Asia Cities Lead Top 10 of World's Most Expensive Cities for Employees Working Abroad. 22 Jun 2021. <https://www.asean.mercer.com/newsroom/top10-most-expensive-cities-for-employees-working-abroad.html>

## The Bottom 3: Finance & Housing Woes in Western Europe

**Dublin** comes in last in the Finance & Housing Index for the fourth year running. Expats are especially frustrated with the housing situation there, with only Hong Kong receiving worse results when it comes to the affordability of housing. Close to four in five expats in the Irish capital (79%) rate this factor negatively (vs. 39% negative ratings globally). More than half (52%) even give it the worst possible rating (vs. only 12% worldwide). And indeed, it seems that the pandemic has worsened an already difficult housing market, causing rents to continue to rise and “[triggering] a mini-buying frenzy”.<sup>2</sup>

Housing isn't only expensive, it's hard to come by in the first place. Well over three times the global average of expats in Dublin (26% vs. 7%) even disagree *completely* that it's easy for expats to find housing there.

Expats' dissatisfaction doesn't end with the affordability of housing, though. Close to four in five (79%) rate the cost of living negatively (vs. 34% worldwide), with over four times the global average even saying it is *very bad* (30% vs. 7% globally). Only Geneva (57th) and New York (56th) do worse. When it comes to the Finance Subcategory, Dublin does comparatively better, but is still found in the bottom half with its 39th place out of 57 cities.

**Munich** comes in second to last in the index. Expats continue to lament the housing situation there, consistently landing the German city in the bottom 3 of the Housing Subcategory since 2017. In 2021, Munich even comes in last place in this subcategory. No other city ranks worse for the ease of finding housing: over seven in ten (72%) consider it difficult for expats, and 24% even disagree *completely* that it is easy (vs. a global 23% and 7%, respectively).

An even higher share (83%) rates the affordability of housing negatively (vs. 39% globally), with 38% going so far as to give it the worst possible rating (vs. only 12% globally). “*Apartment rental prices are ridiculously high for the quality you are getting,*” adds a female respondent from the Philippines.

Munich has much more average results in the Finance Subcategory, with 78% agreeing that their disposable household income is enough to cover daily costs (vs. 77% globally). This is despite two-third of respondents in Munich (67%) rating the cost of living negatively (vs. 34% worldwide).

**Milan** rounds out the bottom 3. As opposed to Dublin and Munich, in this Italian city, expats are most dissatisfied with their financial situation. Milan places at the very bottom of the Finance Subcategory, as well as coming in last place for both factors within this subcategory.

Only 39% of expats in Milan are satisfied with their financial situation (vs. 64% globally). And double the global average are not satisfied *at all* (14% vs. 7% globally). In addition, nearly two in five (39%) say that their disposable household income is not enough to pay for everything they need for daily life (vs. 23% globally).

## Western Europe Overrepresented in the Bottom 10

Eight of the ten cities at the bottom of the Housing & Finance Index are located in Western Europe. With the exception of Milan (which performs worse in the Finance Subcategory), the other European cities are also the seven very worst destinations for housing.

The bottom 10 are rounded out by two Canadian cities — **Vancouver** (54th) and **Toronto** (48th). They perform particularly badly in the Finance Subcategory, coming in 54th and 52nd place, respectively.

## Highs & Lows in the Two Subcategories

**Aachen** (3rd) joins Ho Chi Minh City (1st) and Kuala Lumpur (2nd) in the top 3 of the Finance Subcategory. Over two-thirds of expats in Aachen (68%) say that their disposable household income is more than enough to cover daily expenses (vs. 52% globally).

2. The Irish Times. Millennial housing crisis engulfs Ireland. 13 May 2021. <https://www.irishtimes.com/business/economy/millennial-housing-crisis-engulfs-ireland-1.4563339>

On the other end of the spectrum, **Johannesburg** (56th) and **Rome** (55th) join **Milan** (57th) in the bottom 3 of the Finance Subcategory. In Johannesburg, 16% of expats give their financial situation the worst possible rating (vs. 7% worldwide). And in Rome, 41% of respondents disagree that their disposable household income is enough to break even (vs. 23% globally).

With third-placed **Málaga**, a European city joins Asian cities **Kuala Lumpur** (1st) and **Bangkok** (2nd) in the top 3 of the Housing Subcategory. Two-thirds of respondents in Málaga (67%) rate the affordability of housing favorably (vs. 42% worldwide). Only Kuala Lumpur receives better results for this factor. And close to half (48%) *completely* agree that it's easy for expats to find housing, twice the global average of 24%.

At the bottom of the Housing Subcategory, a third European city (55th place **Geneva**) joins Munich (57th) and Dublin (56th). A staggering 87% of expats in Geneva rate the affordability of housing negatively, with 35% even considering it *very* bad (vs. 39% and 12% globally).

# City Focus



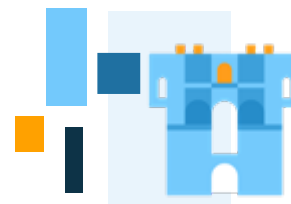


## 1 | Kuala Lumpur, Malaysia

Kuala Lumpur makes it to the very top of the Expat City Ranking 2021. The city excels in the **Getting Settled Index** (1st), with top 10 results in all subcategories. In fact, three-quarters or more feel at home there (75% vs. 65% globally) and find it easy to get used to the local culture (78% vs. 65% globally). Most are also happy with the general friendliness of the local population (81% vs. 69% globally), as well as their friendliness towards foreign residents (77% vs. 67% globally). A US American expat shares: *"I love the culturally diverse environment of Kuala Lumpur. The overall friendliness of Malaysians makes it the best place to retire."*

Kuala Lumpur also ranks 1st out of 57 in the **Finance & Housing Index**: expats find housing both affordable (74% vs. 42% globally) and easy to find (91% vs. 60% globally). Additionally, 80% are satisfied with their financial situation (vs. 64% globally), and 64% say that their household income is *more than enough* to cover expenses (vs. 52% globally). It might help that Kuala Lumpur also ranks 3rd in the **Local Cost of Living Index**, with 78% of expats rating this aspect positively (vs. 48% globally).

However, the city gets average results in the **Urban Work Life Index** (30th): expats are very happy with their working hours (6th) and their work-life balance (7th) but not so much with the state of the local economy (40th) and the career opportunities (44th). Lastly, Kuala Lumpur only ranks 41st in the **Quality of Urban Living Index**. Expats' satisfaction is below the global average when it comes to political stability (35% happy vs. 64% globally), personal safety (78% vs. 84% globally), the public transportation system (57% vs. 69% globally), and the urban environment (66% vs. 71% globally).



## 2 | Málaga, Spain

Málaga comes 2nd out of 57 in the Expat City Ranking 2021 — and even 1st in the **Local Cost of Living Index**: 86% of expats rate this factor positively (vs. 48% globally). It also does very well in the **Finance & Housing Index** (5th), far ahead of Madrid (25th) and Barcelona (38th). This is mainly due to the Housing Subcategory (3rd). Expats say that housing is both affordable (67% vs. 42% globally) and easy to find (70% vs. 60% globally).

Following right behind Kuala Lumpur (1st) and Mexico City (2nd), Málaga ranks 3rd in the **Getting Settled Index** and 1st in the Friends & Socializing Subcategory: 69% find it easy to make new friends (vs. 48% globally), and 78% are happy with their social life (vs. 57% globally). *"The locals are friendly and cheerful people,"* says an expat from the UK. Many expats describe the local population as friendly in general (86% vs. 69% globally) and towards foreign residents in particular (82% vs. 67% globally).

Coming 15th in the **Quality of Urban Living Index**, Málaga earns another top rank in the Leisure & Climate Subcategory. Not a single expat (0%) is unhappy with the weather (vs. 17% globally), and 86% rate the local leisure options favorably (vs. 72% globally). *"Málaga has everything to offer for downtime,"* says an Australian expat. However, expats are less happy with the transportation system (35th) and the urban environment (34th).

Lastly, Málaga lands among the bottom 10 worldwide in the **Urban Work Life Index** (51st). While it ranks in an average 32nd place in the Work-Life Balance Subcategory, it performs poorly in both the Job & Career (56th) and the Job Security (50th) Subcategories: 55% rate the local career opportunities negatively (vs. 33% globally), and 30% are unhappy with their job security (vs. 20% globally).

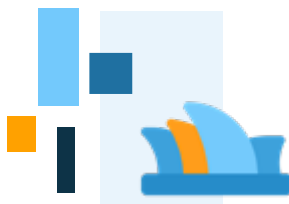


### 3 | Dubai, UAE

Dubai ranks 3rd out of 57 in the Expat City Ranking 2021, placing highest of all GCC cities included in this report. It receives its best results in the **Getting Settled Index** (6th), making it into the top 10 of every subcategory: Local Language (4th), Friends & Socializing (7th), Local Friendliness (7th), and Feeling Welcome (10th). Dubai is the easiest city in the world to live in without speaking the local language (94% vs. 54% globally). Moreover, 81% describe the local people as generally friendly towards foreign residents (vs. 67% globally). *“They are warm, welcoming, and friendly,”* says an Indian expat. Maybe this is why expats feel at home in Dubai (75% vs. 65% globally) and find it easy to make new friends (59% vs. 48% globally).

Dubai also performs very well in the **Quality of Urban Living Index** (11th). Expats are particularly happy with the political stability (90% vs. 64% globally), and nearly all of them (97%) feel safe (vs. 84% globally). However, Dubai falls behind in the **Urban Work Life Index** (38th). It even ranks among the bottom 10 for job security (51st): 32% are dissatisfied with this factor (vs. 20% globally). Expats are also unhappy with their work-life balance (22% vs. 17% globally), and fewer than two in three (65%) are satisfied with their job in general (vs. 68% globally).

Lastly, Dubai gets mixed results in the **Finance & Housing Index** (21st). It ranks well in the Housing Subcategory (12th): 86% say that housing is easy to find (vs. 60% globally). However, 41% find it unaffordable (vs. 39% globally), and the city does poorly in the Finance Subcategory (49th): 28% rate their financial situation negatively (vs. 19% globally), and 31% say that their disposable household income is not enough to cover expenses (vs. 23% globally).

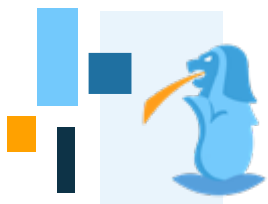


### 4 | Sydney, Australia

Placing 4th out of 57 in the Expat City Ranking 2021, Sydney only ranks behind Kuala Lumpur (1st), Málaga (2nd), and Dubai (3rd). The city shows its best performance in the **Quality of Urban Living Index** (10th): expats are particularly happy with the local leisure options (89% vs. 72% globally), the local climate and weather (95% vs. 66% globally), the quality of medical care (89% vs. 71% globally), and the urban environment (92% vs. 71% globally). *“I like the clean environment, the beautiful scenery, and the diverse community with its mix of cultures,”* says a male expat from Pakistan.

Most expats seem to agree with him, since more than four in five (81%) find it easy to get used to the local culture (vs. 65% globally). This is just one of the reasons for the city's excellent ranking in the **Getting Settled Index** (11th). Another four in five expats (80%) describe the local residents as generally friendly (vs. 69% globally), and 72% report feeling at home in Sydney (vs. 65% globally). Sydney also ranks 11th worldwide in the **Urban Work Life Index**. Nearly two-thirds of expats (66%) are happy with the local career opportunities (vs. 45% globally), and 78% rate their work-life balance positively (vs. 66% globally).

However, Sydney only places 37th in the **Local Cost of Living Index**: 56% rate the cost of living negatively, compared to 34% globally. In the **Finance & Housing Index**, it comes in 29th place. While 67% say it is easy to find housing as an expat (vs. 60% globally), 68% describe it as unaffordable (vs. 39% globally). *“Rent is very high, and it is almost impossible to buy property,”* shares a female expat from Brazil.

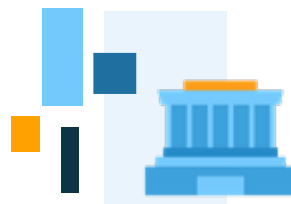


## 5 | Singapore

Coming 5th out of 57 in the Expat City Ranking 2021, Singapore receives its best results in the **Quality of Urban Living Index** (3rd), particularly in the Safety & Politics Subcategory (1st). Nearly all expats are happy with the political stability (95% vs. 64% globally) and feel safe there (99% vs. 84% globally). It also performs well in the Transportation Subcategory (4th). A British expat is particularly pleased with *“the efficiency and low cost of public transport services”*. However, Singapore receives mixed results in the Health & Environment Subcategory (27th). While the majority of expats is satisfied with the availability of healthcare (89% vs. 76% globally) and the quality of medical care (84% vs. 71% globally), 43% find healthcare unaffordable (vs. 21% globally).

Singapore also scores high in the **Getting Settled Index** (12th). Expats find it easy to make new friends (56% vs. 48% globally) and are happy with their social life (60% vs. 57% globally). However, its results in the **Urban Work Life Index** (37th) are below average. It even ranks in the bottom 10 of the Work-Life Balance Subcategory (52nd). In fact, expats are unhappy with their working hours (23% vs. 16% globally) and work-life balance (22% vs. 17% globally). An Indian expat shares: *“There is hardly any work-life balance or time for family; life is mostly about working and paying bills.”* And while expats rate the state of the local economy positively (85% vs. 62% globally), the local career opportunities are fairly average (47% vs. 45% globally).

Lastly, Singapore ranks 43rd in the **Local Cost of Living Index**, and 63% rate this factor negatively (vs. 34% globally). About two-thirds (66%) also find housing unaffordable (vs. 39% globally). On the bright side, housing is at least easy enough to find (79% vs. 60% globally).



## 6 | Ho Chi Minh City, Vietnam

Ranking 6th out of 57 in the Expat City Ranking 2021, Ho Chi Minh City makes it into the top 10 for four indices — and ends up in the bottom 10 for the fifth one. It ranks 2nd in both the **Local Cost of Living Index** — 84% rate the local cost of living positively (vs. 48% globally) — and the **Finance & Housing Index**. It even tops the list in the Finance Subcategory (1st): 75% of expats say that their disposable household income is *more than enough* to cover expenses (vs. 52% globally), and 77% are satisfied with their financial situation (vs. 64% globally). They also find housing affordable (61% vs. 42% globally) and easy to find (88% vs. 60% globally).

The Vietnamese city does well in the **Urban Work Life Index** (10th) and is the best city in terms of overall job satisfaction (1st). In fact, 88% of expats are satisfied with their job in general (vs. 68% globally). Ho Chi Minh City also scores high in the **Getting Settled Index** (10th): expats find it easy to make new friends (77% vs. 48% globally), are happy with their social life (74% vs. 57% globally), and describe the local people as generally friendly towards foreign residents (93% vs. 67% globally). While 80% find it hard to learn the local language (vs. 42% globally), 77% say it is easy to live there without speaking it (vs. 54% globally).

Lastly, the city lands in the bottom 10 of the **Quality of Urban Living Index** (52nd). It comes second to last in the Transportation Subcategory (56th), just ahead of Johannesburg (57th). Nearly two in three expats (65%) are unhappy with this factor (vs. 20% globally), and 49% rate the urban environment negatively (vs. 16% globally). A Canadian expat explains: *“The environmental quality can be challenging, such as pollution, lack of recycling, and noise.”*

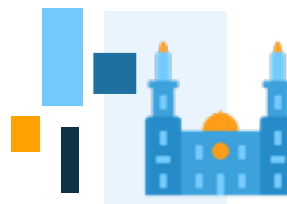


## 7 | Prague, Czechia

Prague not only makes it into the global top 10 of the Expat City Ranking (7th) but also into the top 5 for two indices. It ranks 4th in the **Urban Work Life Index**, after Munich (1st), Aachen (2nd), and Dublin (3rd). Expats are particularly happy with the local career opportunities (60% vs. 45% globally), work-life balance (79% vs. 66% globally), and working hours (82% vs. 66% globally). The city also comes 5th in the **Quality of Urban Living Index**. *"I enjoy the great opportunities for socializing, activities, and traveling, and personal growth,"* states a female expat from Ukraine. In fact, 83% of expats rate the local leisure options favorably (vs. 72% globally), and 91% are happy with the transportation system (vs. 69% globally). Healthcare is not only easily available (87% vs. 76% globally) but also easy to afford (85% vs. 61% globally).

When it comes to housing, things look a little different: while it is easy to find for expats (73% vs. 60% globally), 43% find it hard to afford (vs. 39% globally). Despite this, Prague ranks 14th in the **Finance & Housing Index**, and nearly two-thirds (66%) are satisfied with their financial situation (vs. 64% globally). It does even better in the **Local Cost of Living Index** (11th): 61% rate this factor positively (vs. 48% globally).

The **Getting Settled Index** (38th) shows some rather mixed results. Expats find the local residents generally unfriendly (32% vs. 16% globally), as well as unfriendly towards foreign residents (35% vs. 18% globally), ranking the city 53rd in the Local Friendliness Subcategory. *"The culture can be a bit brusque,"* says a female expat from Canada. However, 72% are happy with their social life (vs. 57% globally) and feel at home in Prague (vs. 65% globally).



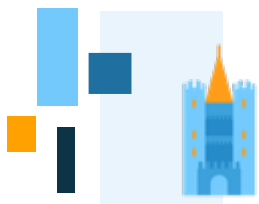
## 8 | Mexico City, Mexico

Mexico City ranks 8th out of 57 in the Expat City Ranking 2021, making it into the top 5 of three indices. It performs best in the **Getting Settled Index** (2nd), following right after Kuala Lumpur (1st) and even ranking 1st in the Feeling Welcome Subcategory. Expats find it very easy to get used to the local culture (93% vs. 65% globally) and feel at home in Mexico City (80% vs. 65% globally). They are also happy with their social life (67% vs. 57% globally) and find it easy to make new friends (73% vs. 48% globally). It might help that 88% of expats describe the local people as generally friendly towards foreign residents (vs. 67% globally).

Mexico's capital also performs very well in the **Local Cost of Living** (5th) and **Finance & Housing** (4th) **Indices**: close to three-quarters (73%) are satisfied with their financial situation (vs. 64% globally), and 92% say that their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally). Moreover, housing is both affordable (60% vs. 42% globally) and easy to find (74% vs. 60% globally).

On the downside, Mexico City only ranks 42nd in the **Urban Work Life Index**. While overall job satisfaction is high (6th), working hours (52nd) are rated negatively by 25% (vs. 16% globally). The city even ends up in the bottom 10 of the **Quality of Urban Living Index** (49th). Well over four times the global average do not feel safe in Mexico City (37% vs. 8% globally). In addition, expats are dissatisfied with the public transportation system (30% vs. 20% globally) and rate the urban environment negatively (25% vs. 16% globally). *"There is a lot of noise and environmental pollution in the city,"* shares a Venezuelan expat. However, they love the climate and weather (88% vs. 66% globally) and the local leisure options (81% vs. 72% globally).





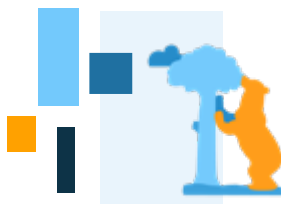
## 9 | Basel, Switzerland

Making it into the top 10 in the Expat City Ranking 2021, Basel (9th out of 57) places the highest among the Swiss cities in the report. It even ranks 2nd in the **Quality of Urban Living Index**, including a 1st place in the Transportation Subcategory and a 3rd rank in the Safety & Politics Subcategory. All expats in Basel (100%) are satisfied with the public transportation system (vs. 69% globally) — 85% *very much* so (vs. 37% globally). An Australian expat notes: *“The public transportation system is excellent — there is no need to own a car.”* Nearly all expats (97%) also feel safe in Basel (vs. 84% globally), and 90% are happy with the political stability (vs. 64% globally).

The city also performs very well in the **Urban Work Life Index** (6th), particularly for the state of the local economy (1st) and the working hours (8th). No expat (0%) rates the state of Basel's local economy negatively (vs. 19% globally), and 75% are happy with their working hours (vs. 66% globally).

Coming 23rd in the **Finance & Housing Index**, Basel ranks ahead of Zurich (37th), Lausanne (39th), and Geneva (53rd). It even places 5th in the Finance Subcategory. More than four in five expats (84%) find their disposable household income enough or more than enough to cover their expenses (vs. 77% globally), and 77% are satisfied with their financial situation (vs. 64% globally). Nevertheless, the city ranks 48th in the **Local Cost of Living Index**: 69% of expats in Basel are dissatisfied with the cost of living, more than double the global average (34%).

The **Getting Settled Index** (39th) is another of Basel's weak points. Expats especially struggle with getting used to the local culture: more than one in four respondents (26%) state that they find this difficult (vs. 18% globally).

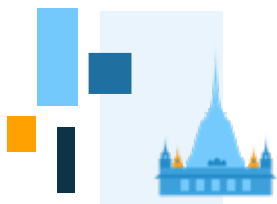


## 10 | Madrid, Spain

Ranking 10th out of 57 in the overall Expat City Ranking 2021, Madrid performs best in the **Quality of Urban Living Index** (7th). It lands among the top 10 in both the Leisure & Climate (4th) and the Health & Environment (5th) Subcategories: expats are very happy with the climate (92% vs. 66% globally) and the local leisure options (87% vs. 72% globally). *“I like the good access to entertainment, cultural activities, and various food options,”* says an expat from the UK. Expats also rate the affordability (86% vs. 61% globally) and availability (90% vs. 76% globally) of healthcare positively. They are happy with the quality of medical care (89% vs. 71% globally) as well.

Madrid ranks nearly as well in the **Getting Settled Index** (8th): 85% of expats find it easy to get used to the local culture (vs. 65% globally) — only expats in Mexico City (93%) find this even easier. More than four in five (81%) also feel at home in Madrid (vs. 65% globally), and 73% are happy with their social life (vs. 57% globally). It might help that expats describe the local population as both friendly in general (85% vs. 69% globally) and towards foreign residents in particular (79% vs. 67% globally). *“The locals are quite friendly to foreigners, even when they struggle with the local language,”* says a British expat.

While Madrid still does well in the **Local Cost of Living** (14th) and **Finance & Housing** (25th) **Indices**, it performs poorly in the **Urban Work Life Index** (44th). More than one in five expats in Madrid (22%) are unhappy with their job in general (vs. 16% globally). They are particularly dissatisfied with their working hours (25% vs. 16% globally), the state of the local economy (24% vs. 19% globally), and the local career opportunities (38% vs. 33% globally).



## 11 | Bangkok, Thailand

Bangkok (11th out of 57) narrowly misses out on the top 10 of the Expat City Ranking 2021. It has excellent results in the **Finance & Housing Index** (3rd): 71% of expats are satisfied with their financial situation (vs. 64% globally). They also consider housing easy to find (87% vs. 60% globally) and affordable (64% vs. 42% globally). Bangkok excels in the **Local Cost of Living Index** (9th) too: 65% rate the cost of living positively (vs. 48% globally). A British expat shares: *“There is a great range of supermarkets, with options that cover all budgets.”* He adds that *“whether you are renting or buying, it is affordable”*.

Bangkok has an above-average performance in the **Getting Settled Index** (18th), particularly in the Friends & Socializing Subcategory (10th): 74% of expats are happy with their social life (vs. 57% globally). Another 81% rate the general friendliness of the local residents positively (vs. 69% globally), contributing to the city's 11th place in the Local Friendliness Subcategory.

However, Bangkok receives poor results in the **Quality of Urban Living Index** (43rd). Expats are happy with the availability of healthcare (88% vs. 76% globally) and its quality (89% vs. 71% globally), but the city ends up in the bottom 3 for its urban environment (55th): 39% rate this factor negatively (vs. 16% globally); only in Ho Chi Minh City (56th) and Cairo (57th) are expats less satisfied. A US American expat shares that there are *“pollution and environmental concerns and so much plastic waste”* in Bangkok. Bangkok also ranks below the global average in the **Urban Work Life Index** (40th). While expats are very happy with their job in general (3rd), there seem to be few career opportunities (52nd): 41% are unhappy with the latter (vs. 33% globally).

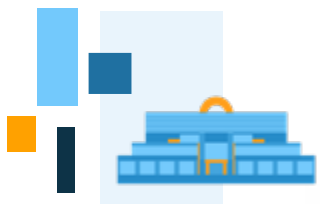


## 12 | Nairobi, Kenya

Nairobi ranks 12th out of 57 in the Expat City Ranking 2021, placing the highest out of the African cities included in the report. It does especially well in the **Getting Settled Index** (4th): nearly four in five expats in Nairobi (78%) describe the local residents as generally friendly (vs. 69% globally), and 62% find it easy to make new friends (vs. 48% globally). *“The people are welcoming and friendly,”* says an Indian expat, adding that he greatly enjoys his *“good social life”*. Expats in Nairobi agree: 74% are happy with their social life, 17 percentage points more than the global average (57%).

Nairobi also lands among the global top 10 in the **Finance & Housing Index** (6th): 82% of expats have no trouble finding housing, compared to 60% globally. Additionally, close to half the respondents (49%) find housing affordable (vs. 42% globally). And while nearly one in five expats globally (19%) are dissatisfied with their financial situation, this is only the case for 9% of expats in Nairobi. Interestingly, 42% still rate the local cost of living negatively (vs. 34% globally), ranking the city 23rd in the **Local Cost of Living Index**.

However, Nairobi ends up in the bottom 10 in the **Quality of Urban Living Index** (50th). The availability (48th) and quality of medical care (50th) are particular lowlights. In addition, 55% are unhappy with the public transportation system (vs. 20% globally). A Dutch expat even says that the *“poor maintenance of local roads”* is one of the things he dislikes most about life in Nairobi. Nairobi's performance in the **Urban Work Life Index** (34th) is an interesting mix: the city ranks 49th worldwide for the state of the local economy (30% unhappy vs. 19% globally) but 9th for overall job satisfaction (73% happy vs. 68% globally).

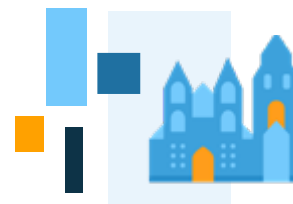


## 13 | Shanghai, China

Shanghai receives above-average results in the Expat City Ranking 2021, ranking 13th out of 57 cities. It does best in the **Urban Work Life Index** (13th), ranking in the top 10 of the Job & Career (4th) and Job Security (7th) Subcategories. About three in four expats in Shanghai (74%) are satisfied with their job in general (vs. 68% globally), and 62% are happy with the local career opportunities (vs. 45% globally). Moreover, most expats (89%) rate the state of the local economy positively (vs. 62% globally). Shanghai also performs fairly well in the **Finance & Housing Index** (22nd), with 82% of survey respondents stating that their household income is enough or more than enough to cover expenses (vs. 77% globally). However, 58% find housing unaffordable (vs. 39% globally).

Coming in 19th place in the **Quality of Urban Living Index**, Shanghai does very well in the Transportation Subcategory (10th): 89% of expats are satisfied with the public transportation system, compared to just 69% globally. An Australian expat points out that *“transportation is extremely efficient”*. Nearly all survey respondents (97%) also feel personally safe there (vs. 84% globally) — only expats in Singapore (1st) and Dubai (2nd) feel even safer.

Shanghai’s performance in the **Getting Settled Index** (27th) is slightly weaker, with three-quarters of expats (75%) having difficulties learning the local language (vs. 42% globally). On the upside, the city lands in the top 10 for Friends & Socializing (8th). More than seven out of ten expats (71%) find it easy to make new friends in Shanghai (vs. 48% globally). A Spanish expat says: *“The people here are really friendly, so there are plenty of opportunities to interact with locals and create bonds.”*



## 14 | Vienna, Austria

Ranking 14th out of 57 in the Expat City Ranking 2021, Vienna is the only German-speaking city to make it into the global top 15. It is rated best in the **Quality of Urban Living Index**, with top results in the Transportation (3rd) and Health & Environment (1st) Subcategories. More than nine in ten expats (92%) are happy with the availability of healthcare (vs. 76% globally), and 88% find it affordable (vs. 61% globally). They are also satisfied with the quality of medical care (92% vs. 71% globally) and the urban environment (94% vs. 71% globally).

The city also does well in the **Urban Work Life Index** (12th), with expats there particularly happy with their work-life balance (74% vs. 66% globally) and working hours (76% vs. 66% globally). *“I like that I have a good job with a great work-life balance and that it is fairly paid,”* states a female expat from Russia. In fact, 69% of expats are happy with their financial situation (vs. 64% globally), and 84% say that their disposable household income is enough or more than enough to cover all expenses (vs. 77% globally). While slightly more than half (51%) also find housing affordable (vs. 42% globally), it can be a little hard to find. Just 54% of expats say it is easy (vs. 60% globally). Overall, Vienna ranks 15th in the **Finance & Housing Index** and even better in the **Local Cost of Living Index** (12th).

The **Getting Settled Index** (50th) is the city’s only sore point, and Vienna even comes last in the Local Friendliness Subcategory (57th). Expats describe the locals as generally unfriendly (43% vs. 16% globally), as well as unfriendly towards foreign residents (39% vs. 18% globally). This might be a reason why they find it hard to get used to the local culture (28% vs. 18% globally) and struggle to make new friends (44% vs. 32% globally).

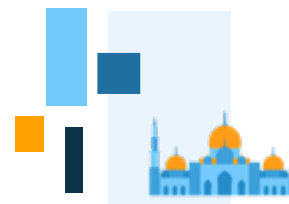


## 15 | Doha, Qatar

Coming 15th out of 57 in the Expat City Ranking 2021, Doha does best in the **Finance & Housing Index** (16th): 80% of expats say it is easy to find housing in Doha (vs. 60% globally), and 70% are happy with their financial situation (vs. 64% globally). A Russian expat mentions her *"financial conditions"* as a personal highlight of living in Doha. Nevertheless, 52% rate the local cost of living negatively (vs. 34% globally), with the city landing in 40th place in the **Local Cost of Living Index**.

The city performs above the global average in the **Getting Settled Index** (21st). Similar to Dubai, Doha makes it easy for expats to live there without speaking the local language (90% vs. 54% globally). Expats also find it easy to make new friends (53% vs. 48% globally) and are happy with their social life (64% vs. 57% globally). In the **Urban Work Life Index** (25th), Doha stands out for the state of its local economy (6th), which receives the best results out of all GCC cities featured in the survey. However, expats are dissatisfied with their job security (23% vs. 20% globally) and working hours (21% vs. 16% globally).

Lastly, Doha ranks 27th in the **Quality of Urban Living Index**. However, it ends up in the bottom 10 for local leisure options (52nd). Close to one in five (19%) rate this factor negatively (vs. 14% globally). On the upside, the city ranks 1st out of 57 for the availability of healthcare, with 90% rating this factor positively (vs. 76% globally). A high majority also find it affordable (83% vs. 61% globally) and are happy with its quality (91% vs. 71% worldwide). *"I feel extremely safe here with a good healthcare system,"* says a US American expat. In fact, 93% of expats feel safe in Doha in general (vs. 84% globally).

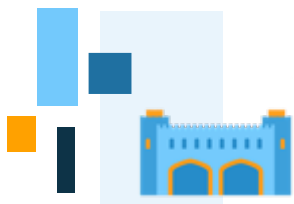


## 16 | Abu Dhabi, UAE

Coming 16th out of 57 in the Expat City Ranking 2021, Abu Dhabi performs best in the **Getting Settled** and **Quality of Urban Living Indices** (16th for each). Regarding the quality of living, it stands out in the Safety & Politics (4th) and Health & Environment (9th) Subcategories. Expats rate the political stability positively (90% vs. 64% globally) and feel safe in Abu Dhabi (93% vs. 84% globally). *"It is safe for my daughters and me here, and the healthcare is of high quality and efficient,"* a Kenyan expat notes. In fact, expats are very satisfied with the availability (88% vs. 76% globally) and quality (90% vs. 71% globally) of medical care. In terms of getting settled, expats find it easy to live in Abu Dhabi without speaking the local language (90% vs. 54% globally) and describe the local people as generally friendly towards foreign residents (73% vs. 67% globally).

While Abu Dhabi ranks midfield in the **Local Cost of Living** (28th) and **Finance & Housing Indices**, it lands in the bottom 10 of the Finance Subcategory (51st). About three in ten expats are unhappy with their financial situation (29% vs. 19% globally) and say that their disposable household income is not enough to cover expenses (31% vs. 23% globally). While housing is also considered unaffordable (51% vs. 39% globally), 73% say that it is at least easy to find (vs. 60% globally).

The city ranks slightly worse in the **Urban Work Life Index** (32nd), with especially poor results for work-life balance: only 55% are happy with this factor, compared to 66% globally. While 22% also rate their job security negatively (vs. 20% globally), more than half (52%) are happy with the local career opportunities (vs. 45% globally).

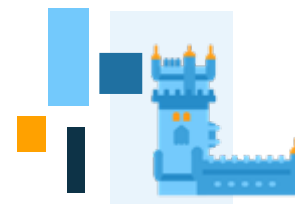


## 17 | Muscat, Oman

Muscat ranks 17th out of 57 in the Expat City Ranking 2021, receiving excellent results in the **Getting Settled Index** (5th). The city even ranks 1st worldwide for both the general friendliness of its local residents (88% happy vs. 69% globally) and the friendliness towards foreign residents in particular (85% vs. 67% globally). *"The local people are so kind and friendly,"* says an expat from India. It is hardly a surprise that 73% of expats feel at home in Muscat (vs. 65% globally), while 69% find it easy to get used to the local culture (vs. 65% globally).

Muscat's top 10 rank in the **Finance & Housing Index** (7th) is mainly due to the Housing Subcategory (4th). In fact, 80% of expats have no difficulties finding housing there (vs. 60% globally), and 48% consider it affordable (vs. 42% globally). But the city performs below the global average in the Finance Subcategory (37th): only 54% are happy with their financial situation (vs. 64% globally). Another 29% say that their disposable household income is *not* enough to cover expenses (vs. 23% globally) — even though Muscat ranks 15th in the **Local Cost of Living Index**, with 53% rating this aspect positively (vs. 48% globally).

With a below-average result in the **Quality of Urban Living Index** (44th), Muscat is rated poorly for its public transportation system (41% unhappy vs. 20% globally) and the quality of medical care (22% vs. 14% globally). On the upside, 95% of expats feel safe in Muscat (vs. 84% globally). Lastly, the city does worst in the **Urban Work Life Index** (47th). Expats are particularly unhappy with their job security (33% vs. 20% globally) and local career opportunities (47% vs. 33% globally). In fact, Muscat ranks second to last worldwide for the latter, only ahead of Rome (57th).



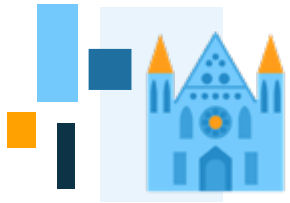
## 18 | Lisbon, Portugal

Out of 57 cities in the Expat City Ranking 2021, Lisbon comes in 18th place. It performs best in the **Getting Settled Index** (7th) and ranks 1st worldwide for expats feeling at home (80% vs. 65% globally). Expats find it easy to get used to the local culture (84% vs. 65% globally) and describe the local people as generally friendly (80% vs. 69% globally). *"Many people here are warm, good-natured, respectful, friendly, and welcoming,"* says a US American expat. Indeed, expats find it easy to make friends (62% vs. 48% globally) and are happy with their social life (68% vs. 57% globally).

Lisbon also performs very well in the **Quality of Urban Living Index** (12th). Expats are particularly satisfied with the climate (87% vs. 66% globally) and leisure options (85% vs. 72% globally). *"There is good food, great weather, and plenty to see and do,"* says a British expat. They also feel safe (96% vs. 84% globally) and rate the urban environment positively (81% vs. 71% globally).

While Lisbon ranks well in the **Local Cost of Living Index** (10th), it only lands in 28th place in the **Finance & Housing Index**: 26% are dissatisfied with their financial situation (vs. 19% globally), and 33% say that their disposable household income is not enough to cover their expenses (vs. 23% globally).

Lastly, Portugal's capital ends up in the bottom 10 of the **Urban Work Life Index** (50th). Expats rate the state of the local economy (40% vs. 19% globally) and the job security (22% vs. 20% globally) negatively. They are also unhappy with the local career opportunities (49% vs. 33% globally) and their job in general (26% vs. 16% globally). In fact, Lisbon ranks among the bottom 10 for all factors of this index, except for work-life balance (18th).

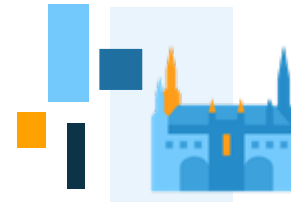


## 19 | The Hague, Netherlands

The Hague comes 19th out of 57 cities in the Expat City Ranking 2021, the highest rank among the Dutch cities included in this report. The city places 14th in the **Urban Work Life Index**, narrowly missing out on the top 10 in both the Job & Career (12th) and the Job Security (11th) Subcategories. Expats are happy with the local career opportunities (55% vs. 45% globally), the state of the local economy (84% vs. 62% globally), and their work-life balance (75% vs. 66% globally). *"I like the balance between work and your private life, as well as the flexibility of working hours,"* says a female expat from Italy.

Compared to the other Dutch cities, The Hague seems to be more affordable, placing 26th in the **Local Cost of Living Index** and 27th in the **Finance & Housing Index**. In fact, 71% are happy with their financial situation (vs. 64% globally), and 85% say that their disposable household income is enough or even more than enough to cover their expenses (vs. 77% globally). The Hague ranks 23rd in the **Getting Settled Index**, easily beating Amsterdam (30th), Rotterdam (33rd), and Maastricht (42nd). It even places 5th for the ease of living there without speaking the local language, something that 91% of expats in The Hague agree with (vs. 54% globally).

Lastly, the city lands in a mediocre 30th place in the **Quality of Urban Living Index** but performs very well in the Transportation Subcategory (9th). An Italian expat says that *"the transportation system is excellent — you do not even need a car!"*. However, similar to other Dutch cities, the local climate and weather drag down The Hague's results, leading to a place among the bottom 10 for this factor (51st): 42% rate this factor negatively (vs. 17% globally).

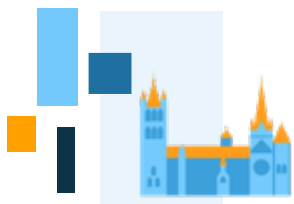


## 20 | Aachen, Germany

Ranking 20th out of 57 cities in the Expat City Ranking 2021, Aachen does best out of the six German cities featured in the survey. It is also the only German city in the top 10 of the **Local Cost of Living Index** (4th): close to four in five expats (79%) rate this factor positively, compared to 48% globally. What is more, 91% state that their disposable household income is enough or more than enough to cover all expenses (vs. 77% globally), and 70% are generally satisfied with their financial situation (vs. 64% globally). With a high share of expats that find housing in Aachen affordable (68% vs. 42% globally), the city ranks 11th worldwide in the **Finance & Housing Index**. However, while housing is affordable, 52% say it is hard to find as an expat in the first place (vs. 23% globally).

Aachen ranks even better in the **Urban Work Life Index** (2nd), where it is only beaten by Munich: Expats are particularly happy with their job security (81% vs. 61% globally) and their working hours (78% vs. 66% globally), and 85% are satisfied with their job in general (vs. 68% globally). *"I like how much Germans value the balance between life and work,"* shares a female expat from Spain.

While Aachen still ranks in a decent 31st place in the **Quality of Urban Living Index**, it only comes 46th in the **Getting Settled Index**. *"It is difficult to make friends outside of work,"* says a female expat from India. In fact, 27% of expats are unhappy with their social life in Aachen (vs. 25% globally), 16% even *extremely* so (vs. 8% globally). This might be why three in ten (30%) do not feel at home there, compared to 19% globally. Only expats in Stockholm (34%) and Dusseldorf (36%) feel even less at home in their respective city.

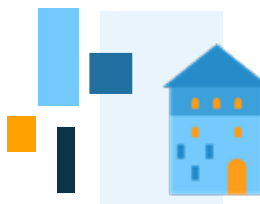


## 21 | Lausanne, Switzerland

Out of 57 cities in the Expat City Ranking 2021, Lausanne comes in 21st place. It ranks 8th in the **Quality of Urban Living Index**, performing best for political stability (7th) and the urban environment (6th). In fact, 90% of expats are satisfied with the former (vs. 64% globally), and 91% are happy with the latter (vs. 71% globally). *"It is stunningly beautiful and topographically diverse, and every season is interesting in a different way,"* says a US American expat. However, the city only lands in 31st place in the Health & Environment Subcategory. This is mainly due to the affordability of healthcare (54th), which 43% of expats rate negatively (vs. 21% globally).

With an above-average result in the **Urban Work Life Index** (21st), Lausanne scores especially high for the state of its local economy (8th): 88% are satisfied with this factor (vs. 62% globally). Interestingly, it seems to be much easier for expats to get settled in Lausanne than in other Swiss cities: Lausanne ranks 25th in the **Getting Settled Index**, followed by Basel (39th), Geneva (43rd), and Zurich (48th). For example, 47% find it easy to make friends in Lausanne — slightly less than the global average (48%) but a better result than in Basel (42%), Geneva (37%), and Zurich (25%).

Lausanne does a lot worse in the **Local Cost of Living Index** (51st): two-thirds of expats (67%) are dissatisfied with this aspect (vs. 34% globally). An Italian expat shares: *"The food at supermarkets, restaurants, and cafés is insanely expensive."* Still, 72% of expats are happy with their financial situation (vs. 64% globally). However, while this affords Lausanne a 10th place in the Finance Subcategory, a competitive housing market means it only lands on a below-average 39th place in the **Finance & Housing Index**.



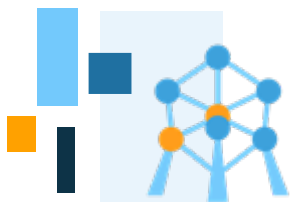
## 22 | Tallinn, Estonia

Coming 22nd out of 57 cities in the Expat City Ranking 2021, Tallinn receives mixed results in the **Quality of Urban Living Index** (26th). On the one hand, it ranks 10th for personal safety. Nearly all respondents (97%) report being happy with this factor (vs. 84% globally). Additionally, 84% are satisfied with the urban environment (vs. 71% globally). *"It is peaceful, clean, and safe,"* a Mexican expat says. On the other hand, Tallinn performs poorly for local leisure options (43rd) and the availability of healthcare (42nd).

The city places slightly below the global average in the **Getting Settled Index** (32nd), faring especially poorly in the Local Friendliness Subcategory (40th). In fact, less than half the expats (47%) find the local residents generally friendly (vs. 69% globally). *"People here are not welcoming and quite closed off,"* shares a Ukrainian expat. Consequently, 36% find it hard to make new friends (vs. 32% globally).

Tallinn performs a lot better in the **Finance & Housing Index** (18th). Expats describe housing as affordable (50% vs. 42% globally) and quite easy to find (60% vs. 60% globally). *"My partner and I were even able to purchase a flat here, which was a rather easy process,"* a Lithuanian expat explains. Lastly, Tallinn ranks above the global average in the **Local Cost of Living** (16th) and **Urban Work Life** (18th) **Indices**. The city even makes it into the top 5 for working hours (4th): 73% of survey respondents are satisfied with this factor (vs. 66% globally). They are also happy with the job security (72% vs. 61% globally) and local career opportunities (55% vs. 45% globally).



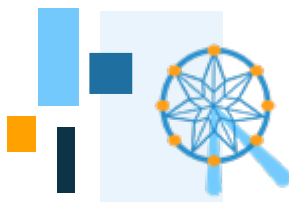


## 23 | Brussels, Belgium

Ranking 23rd out of 57 in the Expat City Ranking 2021, Brussels performs worst in the **Quality of Urban Living Index** (46th). It ranks among the bottom 10 for the local climate and weather (55th) and for personal safety (50th). In fact, close to one in five expats (19%) do not feel safe in Brussels, compared to 8% globally.

Brussels also has a rather mediocre result in the **Local Cost of Living Index** (33rd): 40% are unhappy with the local expenses (vs. 34% globally). However, it performs considerably better in all other indices. When it comes to the **Finance & Housing Index** (17th), 66% of expats in Brussels are happy with their financial situation (vs. 64% globally), and 81% say that their disposable household income is enough or more than enough to cover all expenses (vs. 77% globally). However, while 66% report that it is easy to find housing as an expat (vs. 60% globally), 43% find it unaffordable, which is more than the global average (39%).

Ranking 19th in the **Urban Work Life Index**, Brussels even makes it into the top 5 for job security (2nd) and overall job satisfaction (5th). More than half (54%) are also happy with the local career opportunities (vs. 45% globally), while just 62% rate the state of the local economy positively, the same as the global average (62%). Lastly, Brussels also ranks 19th in the **Getting Settled Index**. Expats describe the locals as generally friendly towards foreign residents (72% vs. 67% globally) and find it easy to make new friends (57% vs. 48% globally). A female expat from Germany mentions *“the friendliness and manners of the Belgian people”* as one of the things she likes best about life in Brussels.

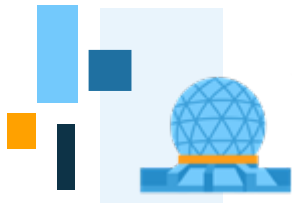


## 24 | Melbourne, Australia

Coming 24th in the Expat City Ranking 2021, Melbourne lands far behind Sydney (4th). It only outperforms Sydney in the **Local Cost of Living Index**: Melbourne ranks 30th, while Sydney lands in 37th place. Still, 42% of expats in Melbourne rate the cost of living negatively, compared to 34% globally. And they are generally less satisfied with their finances than expats in Sydney: 26% rate their financial situation negatively (vs. 19% globally), and 28% say that their disposable household income is not enough to cover all expenses (vs. 23% globally). While the housing situation is rated somewhat better than in Sydney, housing is still hard to afford (57%), compared to the global average of 39%. Overall, Melbourne ranks 32nd in the **Finance & Housing Index**.

Melbourne performs best in the **Quality of Urban Living Index** (22nd). Like in Sydney, expats are particularly happy with the local leisure options (83% vs. 72% globally). Close to half (49%) even consider them very good (vs. 30% globally). *“The weather is much better, the salaries are much higher, and the natural environment is stunning,”* says a female expat from the UK. In fact, 83% are happy with the urban environment in Melbourne (vs. 71% globally). However, the same person also adds: *“I do not have many friends here. It is hard to make friends like the ones you have back home.”* While the city lands in an above-average 24th place in the **Getting Settled Index**, expats do find it hard to make friends (38% vs. 32% globally) and are unhappy with their social life (30% vs. 25% globally). Lastly, Melbourne gets some rather mixed results in the **Urban Work Life Index** (26th). Expats are happy with their working hours (73% vs. 66% globally) but less so with their job security (47% vs. 61% globally).



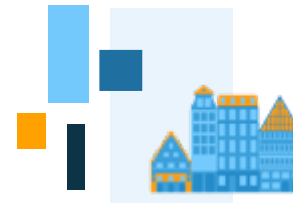


## 25 | Vancouver, Canada

Ranking 25th out of 57 in the Expat City Ranking 2021, Vancouver performs best in the **Getting Settled Index** (9th). Expats find it easy to get used to the local culture (81% vs. 65% globally) and feel at home there (73% vs. 65% globally). Interestingly, expats in Vancouver also find it easier to make friends (21st) and are happier with their social life (22nd) than those in Toronto (38th and 41st, respectively).

Vancouver ranks nearly as well in the **Quality of Urban Living Index** (13th). Apart from the political stability (10th) and the affordability of healthcare (10th), which are rated positively across Canada in general, expats point out the urban environment (2nd) as a particular highlight. More than nine in ten (91%) are happy with this factor (vs. 71% globally), and 61% even consider it *very good* (vs. 32% globally). Only Stockholm (1st) ranks better in this regard. *"I love the peaceful environment, the beautiful surroundings, and the closeness to nature,"* says a female expat from Poland about life in Vancouver.

While its result in the **Urban Work Life Index** (29th) is still all right, Vancouver ends up in the bottom 10 for two indices. It ranks 53rd in the **Local Cost of Living Index**: 72% are unhappy with this factor, compared to 34% globally. It also places 54th in the **Finance & Housing Index**, only ahead of Milan (55th), Munich (56th), and Dublin (57th). More than a quarter (27%) are unhappy with their financial situation (vs. 19% globally), and 42% say that their disposable household income is not enough to cover expenses (vs. 23% globally). To make things worse, housing is hard to find (33% vs. 23% globally) and to afford (75% vs. 39% globally). More than two in five (41%) even consider it to be completely unaffordable, compared to 12% globally.

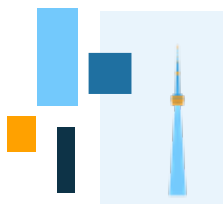


## 26 | Frankfurt, Germany

Frankfurt am Main ranks 26th out of 57 in the Expat City Ranking 2021. Like most of the six German cities featured in the survey, it lands among the global top 10 in the **Urban Work Life Index** (8th). Expats appreciate their job security (79% vs. 61% globally) and local career opportunities (71% vs. 45% globally). *"Frankfurt is very international and has a lot of job opportunities,"* says a male expat from Sweden. But they seem to come at a price — more than one in five are unhappy with their work-life balance (22% vs. 17% globally) and working hours (21% vs. 16% globally). Expats in Frankfurt work an average of 42.6 hours per week (full-time and part-time jobs combined), considerably longer than the global average (39.9 hours) and the longest of all six German cities.

Other than its great results in terms of working life, Frankfurt is a fairly average city according to expats: they rank it 25th in the **Quality of Urban Living Index**, followed by the **Local Cost of Living Index** (32nd), the **Getting Settled Index** (34th), and the **Finance & Housing Index** (35th). So, even Frankfurt's worst index ranking is still not bad: more than three-quarters (76%) rate their financial situation positively (vs. 64% globally), and 84% say that their disposable household income is enough or more than enough to cover all expenses (vs. 77% globally). In fact, 29% of expats in Frankfurt have a yearly income of 100,000 USD or more (vs. 20% globally), the highest share among the six German cities.

However, Frankfurt's performance in the Finance & Housing Index is affected by the housing situation: 40% find it hard to find housing (vs. 23% globally), and 62% say it is unaffordable (vs. 39% globally).

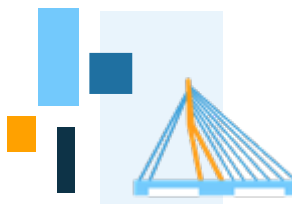


## 27 | Toronto, Canada

Toronto ranks 27th out of 57 in the Expat City Ranking, performing best in the **Getting Settled Index** (17th). More than four in five expats (82%) describe the locals as generally friendly towards foreign residents (vs. 67% globally), and 75% find it easy to get used to the local culture (vs. 65% globally). *"I like how multicultural Canada is,"* says a female expat from Turkey. *"I have friends from all over the world."* Nevertheless, 44% find it hard to make new friends (vs. 32% globally), and 32% are unhappy with their social life (vs. 25% globally).

Toronto also performs well in the **Urban Work Life Index** (27th), even slightly better than Vancouver (29th). This is mainly due to expats' high satisfaction with their work-life balance (76% vs. 66% globally) and working hours (75% vs. 66% globally). In fact, the average working week (full-time and part-time jobs combined) is shorter in Toronto (36.1 hours) than in Vancouver (37.9 hours) — and both cities are well below the global average (39.9 hours).

While the city does well enough in the **Quality of Urban Living Index** (28th), this is not the case in the **Finance & Housing Index** (48th). The Finance Subcategory (52nd) is the bigger issue: 30% are unhappy with their financial situation (vs. 19% globally), and 35% say that their disposable household income is not enough to cover expenses (vs. 23% globally). The Housing Subcategory (36th) looks better at first glance, but housing is still unaffordable (67% vs. 39% globally) and hard to find (28% vs. 23% globally). *"Housing costs are astronomical,"* a male expat from the USA complains. Lastly, Toronto ranks 39th in the **Local Cost of Living Index**, which is a lot better than Vancouver (53rd), but 54% are still unhappy with this factor (vs. 34% globally).



## 28 | Rotterdam, Netherlands

Rotterdam ranks 28th out of 57 cities in the Expat City Ranking 2021, with rather mixed results in the **Getting Settled Index** (33rd). The majority of expats (84%) finds it easy to live in Rotterdam without speaking the local language (vs. 54% globally). However, 46% find it hard to make new friends (vs. 32% globally), and 38% are unhappy with their social life (vs. 25% globally). *"Everyone speaks English, which makes it easy to adjust,"* says a Belgian expat, while a US American expat shares that she is *"struggling to make new friends and have a healthy social life"*. Therefore, the city ends up in the bottom 10 of the Friends & Socializing Subcategory (51st).

While the results in the **Quality of Urban Living Index** (24th) are also mixed, Rotterdam is the best ranking out of the Dutch cities here. On the one hand, it comes 6th in the Transportation Subcategory since nearly all expats (98%) are happy with the public transportation system (vs. 69% globally). On the other hand, the local climate and weather are particular lowlights for expats in Rotterdam, just like in the other Dutch cities: only 32% of expats are satisfied with this factor, compared to 66% globally.

Lastly, Rotterdam has an average performance in the **Local Cost of Living** (29th) and **Finance & Housing** (34th) **Indices** but gets good results in the **Urban Work Life Index** (17th). The city ranks 9th in the Job Security Subcategory: 93% of expats are content with the state of the local economy (vs. 62% globally), and 67% are satisfied with their job security (vs. 61% globally).

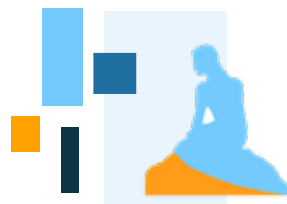


## 29 | Barcelona, Spain

With a mediocre 29th place out of 57, Barcelona is the only Spanish city in the Expat City Ranking 2021 that does not rank among the top 10. It performs best in the **Getting Settled Index** (14th). Nearly three-quarters of expats (73%) feel at home in Barcelona, eight percentage points more than the global average (65%). *"I love the culture of enjoying life,"* says an Italian expat. In fact, another 73% find it easy to get used to the local culture (vs. 65% globally), and 67% are happy with their social life (vs. 57% globally).

While the city also does well in the **Quality of Urban Living Index** (18th), it gets some mixed results. Barcelona comes 2nd worldwide in the Leisure & Climate Subcategory, beaten only by Málaga (1st). The majority of expats is satisfied with the leisure options (89% vs. 72% globally), as well as the climate and weather (94% vs. 66% globally). However, the city ends up in the bottom 10 of the Safety & Politics Subcategory (50th), since 13% of expats do not feel safe in Barcelona (vs. 8% globally). A Polish expat notes that she *"has not felt very safe or secure in the last few years"*.

When it comes to finance, Barcelona is the worst Spanish city in the report: it ranks 22nd in the **Local Cost of Living Index**, while Madrid ranks 14th and Málaga even 1st. And it places 38th in the **Finance & Housing Index**, far behind Madrid (25th) and Málaga (5th). Barcelona even lands among the bottom 10 worldwide in the Finance Subcategory (48th): 30% are unhappy with their financial situation (vs. 19% globally). Barcelona also has a below-average performance in the **Urban Work Life Index** (45th): 39% of expats are dissatisfied with the local career opportunities (vs. 33% globally), and 20% rate their working hours negatively (vs. 16% globally).



## 30 | Copenhagen, Denmark

Copenhagen ranks 30th out of 57 in the Expat City Ranking 2021, landing in the top 10 for two indices — but in the bottom 10 for another one. It performs best in the **Urban Work Life Index** (7th), placing 1st in the Work-Life Balance Subcategory. Most expats in Copenhagen (88%) are satisfied with their working hours (vs. 66% globally), and 82% are happy with their work-life balance (vs. 66% globally). The city also does well in the **Quality of Urban Living Index** (9th). It even comes 1st for the affordability of healthcare: 86% rate it positively (vs. 61% globally). The vast majority is also happy with the public transportation system (99% vs. 69% globally) and the urban environment (85% vs. 71% globally). However, 49% rate the local climate and weather negatively (vs. 17% globally).

However, Copenhagen lands in the bottom 10 of the **Getting Settled Index** (54th), as well as in the Local Friendliness (54th), Feeling Welcome (53rd), and Friends & Socializing (56th) Subcategories — only Stockholm (57th) does worse in the latter. Expats find it difficult to make new friends (63% vs. 32% globally) and are unhappy with their social life (37% vs. 25% globally). *"It is extremely difficult to make friends or build relationships,"* a British expat explains. It might not help that 41% of expats describe the local population as generally unfriendly towards foreign residents (vs. 18% globally).

The Danish capital does not fare much better in the **Local Cost of Living** (45th) and **Finance & Housing** (42nd) **Indices**. It ranks among the bottom 10 in the Housing Subcategory (49th): 47% of expats state it is difficult to find housing (vs. 23% globally). A British expat says: *"I have been searching for a reasonably-priced rental for two-and-a-half years without any luck."*

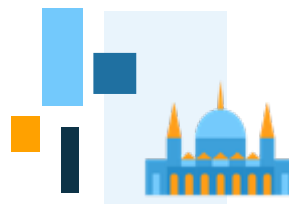


## 31 | Amsterdam, Netherlands

Ranking 31st out of 57 destinations in the overall Expat City Ranking 2021, Amsterdam is the best-rated Dutch city in the **Urban Work Life Index** (9th). Expats are particularly satisfied with their work-life balance (80% vs. 66% globally), their working hours (81% vs. 66% globally), and the local career opportunities (66% vs. 45% globally). An Indian expat highlights the “*healthy work environment*” as one of the things he enjoys most about life abroad in Amsterdam.

The city has a fairly average performance in the **Getting Settled** (30th) and the **Quality of Urban Living** (34th) **Indices**. Regarding the latter, it even ranks among the bottom 10 of the Leisure & Climate Subcategory (50th): while expats are satisfied with the local leisure options (81% vs. 72% globally), they are unhappy with the climate and weather (52% vs. 17% globally). A similar contrast can be found in the Health & Environment Subcategory (40th): expats appreciate the urban environment (88% vs. 71% globally) but rate the quality of medical care negatively (34% vs. 14% globally). A Lithuanian expat living in Amsterdam says: “*The quality of healthcare scares me. Most of the time I prefer to do my health check-ups in my home country instead.*”

Lastly, Amsterdam performs poorly in the **Finance & Housing Index** (44th). It even ranks 50th in the Housing Subcategory: only 11% of expats are satisfied with the affordability of housing options, 31 percentage points less than the global average (42%). Moreover, the city ranks 41st in the **Local Cost of Living Index** since 62% are dissatisfied with the general cost of living in Amsterdam (vs. 34% globally).



## 32 | Budapest, Hungary

Budapest ranks 32nd out of 57 in the Expat City Ranking 2021 but lands in the top 10 of the **Local Cost of Living** (6th) and **Finance & Housing** (9th) **Indices**. Over two in three expats (68%) are satisfied with the cost of living in Budapest (vs. 48% globally), and 80% say that their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally). Housing is not just affordable (57% vs. 42% globally) but also easy to find (70% vs. 60% globally).

While Budapest lands in an average 35th place in the **Quality of Urban Living Index**, it only ranks 51st in the Health & Environment Subcategory. “*Healthcare services are weak, and emergency healthcare is especially poor,*” notes a British expat. In fact, 35% are unhappy with the quality of medical care (vs. 14% globally), and 21% rate the availability of healthcare negatively (vs. 11% globally). The city also receives below-average results in the **Urban Work Life Index** (39th), where expats are particularly unhappy with the state of the local economy (32% vs. 19% globally). On the other hand, job security (65% vs. 61% globally) and local career opportunities (50% vs. 45% globally) are rated positively. Overall, 73% are satisfied with their job in general, compared to 68% globally.

However, Budapest performs poorly in the **Getting Settled Index** (45th), and expats consider Hungarian the hardest local language to learn. Close to nine in ten (86%) find this difficult (vs. 42% globally), 56% even very much so (vs. 16% globally). “*It is a language that takes years to be able to speak at an elementary level,*” shares a Venezuelan expat. Despite this, expats find it easy to make new friends (51% vs. 48% globally) and feel quite at home in Budapest (66% vs. 65% globally).

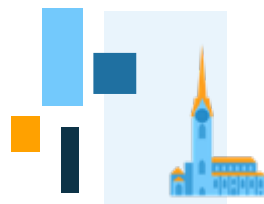


### 33 | Santiago, Chile

Landing in a mediocre 33rd place out of 57 in the Expat City Ranking 2021, Santiago de Chile offers both highs and lows to its expat population. It ranks 10th worldwide in the **Finance & Housing Index** and even 6th in the Finance Subcategory. Close to seven in ten expats (69%) are happy with their financial situation (vs. 64% globally), and 86% state that their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally). This is quite interesting since 59% rate the local cost of living negatively (vs. 34% globally), ranking the city 36th in the **Local Cost of Living Index**.

Santiago also shows a somewhat mediocre performance in the **Urban Work Life Index** (33rd): two-thirds (67%) rate the state of the local economy positively (vs. 62% globally), 43% are happy with the local career opportunities (vs. 45% globally), and 63% are happy with their work-life balance (vs. 66% globally). Despite these average results, 79% of expats are happy with their job in general, compared to 68% globally. They even rank the city 2nd worldwide for this factor, right after Ho Chi Minh City.

While the city places 37th in the **Getting Settled Index**, it lands among the bottom 10 in terms of expats feeling at home (53rd). Exactly three in ten (30%) do not feel at home there, eleven percentage points more than the global average (19%). What is more, personal safety (49th) also seems to be an issue: 14% do not feel safe in Santiago (vs. 8% globally). Combined with a high dissatisfaction with the affordability of healthcare (49% vs. 21% globally) and political stability (31% vs. 16% globally), this explains why Santiago only ranks 45th in the **Quality of Urban Living Index**.

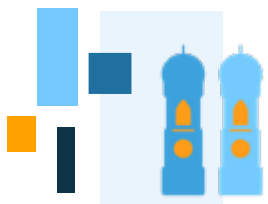


### 34 | Zurich, Switzerland

Zurich (34th out of 57) has rather mixed results in the Expat City Ranking 2021. It comes 48th in the **Getting Settled Index**, the lowest ranking out of the four Swiss cities in the report. It ends up in the bottom 10 in the Local Friendliness (51st), Feeling Welcome (51st), and Friends & Socializing (55th) Subcategories. Just 25% of expats in Zurich find it easy to make new friends (vs. 48% globally), while 37% are unhappy with their social life (vs. 25% globally). They describe the locals as unfriendly towards foreign residents (39% vs. 18% globally) and find it hard to get used to the local culture (27% vs. 18% globally).

Like all Swiss cities, Zurich ranks among the bottom 10 in the **Local Cost of Living Index** (49th): 69% of expats rate this aspect negatively (vs. 34% globally). Still, 68% are happy with their financial situation (vs. 64% globally), and 85% say that their disposable household income is enough or more than enough to cover expenses (vs. 77% globally). However, with housing being unaffordable (58% vs. 39% globally) and hard to find (45% vs. 23% globally), Zurich only ranks 37th in the **Finance & Housing Index**.

The city performs best in the **Quality of Urban Living Index** (6th), ranking 5th in both the Safety & Politics and the Transportation Subcategories. The majority of expats is satisfied with the public transportation system (96% vs. 69% globally), political stability (89% vs. 64% globally), and personal safety (94% vs. 84% globally). *"It is very safe for a lone woman,"* notes a female expat from Finland. Another 86% are happy with the urban environment (vs. 71% globally). A Cuban expat says that *"the proximity to forests, as well as the lack of billboards and highways within the city"* are some of the aspects he likes best about Zurich.



## 35 | Munich, Germany

Ranking 35th out of 57 in the Expat City Ranking 2021, Munich makes it into both the top and the bottom 10 in different indices.

It is voted the best city worldwide in the **Urban Work Life Index** (1st). Expats are particularly happy with their job security (76% vs. 61% globally), local career opportunities (72% vs. 45% globally), and the state of the economy (94% vs. 62% globally). Close to four in five are also satisfied with their working hours (79% vs. 66% globally) and work-life balance (78% vs. 66% globally). The latter might be influenced by the high quality of life: Munich ranks 4th in the **Quality of Urban Living Index**, the only German city in the global top 20. The urban environment plays a major role here — 94% rate it positively (vs. 71% globally). Other contributing factors are the availability of healthcare (90% vs. 76% globally), personal safety (96% vs. 84% globally), and local leisure options (85% vs. 72% globally). A female expat from the US sums it up: *“I like the great balance between city and nature, between working and enjoying your life.”*

On the downside, Munich ranks 56th in the **Finance & Housing Index**, only ahead of Dublin, and even last in the Housing Subcategory (57th). *“Apartment rental prices are ridiculously high for the quality you are getting,”* shares a female expat from the Philippines. In fact, 83% find housing unaffordable (vs. 39% globally), and 72% say it is hard to find (vs. 23% globally). Lastly, expats in Munich struggle to settle in, ranking it 51st in the **Getting Settled Index**. They find it hard to get used to the local culture (25% vs. 18% globally) and to make new friends (48% vs. 32% globally). Just 44% are happy with their social life (vs. 57% globally).

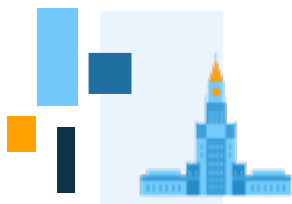


## 36 | Luxembourg City, Luxembourg

Luxembourg City comes below the global average in the Expat City Ranking 2021 (36th out of 57), with particularly poor results for costs and finances. More than three in five expats (62%) find the local cost of living too high (vs. 34% globally), ranking the city 52nd in the **Local Cost of Living Index**. The city ranks the same in the **Finance & Housing Index** (52nd), even coming 53rd in the Housing Subcategory. Expats describe housing as unaffordable (83% vs. 39% globally) and hard to find (47% vs. 23% globally). A French expat says that *“the housing costs for both renting and buying are a nightmare”*.

The city receives mixed results in the **Urban Work Life Index** (24th). It ranks 2nd out of 57 in the Job Security Subcategory, placing just behind Munich (1st). Expats are satisfied with the state of the local economy (90% vs. 62% globally) and their job security (69% vs. 61% globally). However, Luxembourg City ends up in the bottom 10 of the Work-Life Balance Subcategory (48th): 22% of expats are unhappy with their working hours (vs. 16% globally), and just over half (56%) are satisfied with their work-life balance (vs. 66% globally).

The **Quality of Urban Living Index** (20th) is where the city performs best, but even here, it places second to last in the Leisure & Climate Subcategory (56th). Only Riyadh (57th) does worse. Expats are unhappy with the climate and weather (44% vs. 17% globally) and the local leisure options (17% vs. 14% globally). *“The small size of Luxembourg makes social and cultural activities very limited,”* shares a British expat. However, expats are satisfied with the public transportation system (94% vs. 69% globally), the political stability (90% vs. 64% globally), and the affordability of healthcare (74% vs. 61% globally).

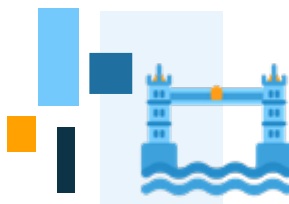


## 37 | Warsaw, Poland

Ranking 37th out of 57 in the Expat City Ranking 2021, Warsaw makes it into both the top and the bottom 10 worldwide in different indices. The city performs worst in the **Getting Settled Index** (49th), with particularly poor results for Local Friendliness (49th) and Local Language (50th): three in four expats (75%) have difficulties learning the local language (vs. 42% globally), and 36% describe the people in Warsaw as generally unfriendly towards foreign residents (vs. 18% globally). *“People seem cold, and it is difficult to socialize and make friends,”* shares a Portuguese expat. Maybe this why only 46% of expats feel at home in Warsaw (vs. 65% globally).

Warsaw performs poorly in the **Quality of Urban Living Index** (42nd) as well, even ending up in the bottom 10 of the Health & Environment Subcategory (48th). Expats are unhappy with the quality of medical care (26% vs. 14% globally) and its availability (15% vs. 11% globally). *“I do not like the quality of public healthcare, which is why I have private medical insurance,”* shares a Ukrainian expat. What is more, 39% worry about the political stability (vs. 16% globally). Results are also below the global average in the **Urban Work Life Index** (36th). While expats are dissatisfied with their job in general (51st), job security (10th) seems to be high: 69% rate this factor positively (vs. 61% globally), and another 55% are happy with the local career opportunities (vs. 45% globally).

On the upside, Warsaw performs very well in both the **Finance & Housing** and the **Local Cost of Living Indices** (8th for both). A German expat even says that the *“affordable standard of living”* is one of her favorite aspects of life in Warsaw. In fact, 69% of expats rate the local cost of living positively (vs. 48% globally).



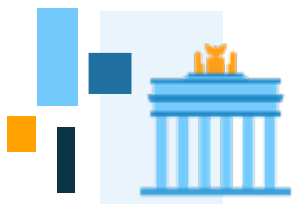
## 38 | London, UK

London ranks 38th out of 57 destinations in the Expat City Ranking 2021. The UK capital performs worst in the **Local Cost of Living Index** (50th), with 70% of expats rating this factor negatively (vs. 34% globally). *“It is too expensive to live here,”* says an Italian expat. This is also reflected in the **Finance & Housing Index** (46th): 28% of expats are dissatisfied with their financial situation (vs. 19% globally), and 78% find housing unaffordable (vs. 39% globally). *“I am not able to afford living alone and cannot even dream of owning property,”* shares a Polish expat. In fact, 33% say that their disposable household income is not enough to cover their expenses (vs. 23% globally).

The city gets rather mediocre results in the **Quality of Urban Living Index** (38th), placing second to last for the local climate and weather (56th) — only ahead of Amsterdam (57th). A Brazilian expat says: *“I miss the sun as much as I miss my family!”* What's more, just 75% feel safe in London, which is below the global average of 84%. On the bright side, 80% rate the local leisure options positively (vs. 72% globally). London ranks a lot better in the **Urban Work Life Index** (23rd), even ranking 3rd out of 57 for the local career opportunities. *“I believe there are amazing opportunities for work here,”* says an Austrian expat. Nearly three-quarters (72%) are happy with the career opportunities in London (vs. 45% globally); only those in New York (2nd) and Dublin (1st) rate this factor better. However, this seems to come at a cost — 22% rate their work-life balance negatively (vs. 17% globally).

London performs best in the **Getting Settled Index** (22nd): expats find it easy to get used to the local culture (72% vs. 65% globally), and 68% feel at home there (vs. 65% globally).



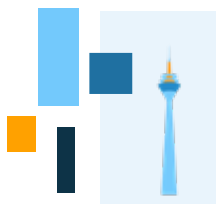


## 39 | Berlin, Germany

Berlin lands in a mediocre 39th place out of 57 in the Expat City Ranking 2021. In the **Urban Work Life Index**, it does worst out of the six German cities featured in the survey, but it still lands in a good 20th place. It even comes 10th for the local career opportunities. Close to two in three expats (64%) rate the latter positively (vs. 45% globally). They are also happy with their work-life balance (72% vs. 66% globally) and working hours (70% vs. 66% globally): with an average of 38.3 hours (full-time and part-time jobs combined), expats in Berlin have the shortest working week of the German cities and a shorter one than the global average (39.9 hours).

Their income still seems to be enough for life in Berlin: 84% state that their household income is enough or more than enough to cover their expenses (vs. 77% globally). It probably helps that Berlin ranks 13th worldwide in the **Local Cost of Living Index**: more than three in five (63%) rate this factor positively (vs. 48% globally). However, housing is an issue: 44% find it unaffordable (vs. 39% globally), and 63% say it is hard to find (vs. 23% globally). Berlin ranks 55th for the ease of finding housing as an expat, only ahead of Stockholm (56th) and Munich (57th). Overall, it places 40th in the **Finance & Housing Index**.

Similar to most other German cities, Berlin's sore spot is the **Getting Settled Index** (47th): 31% find the local residents generally unfriendly (vs. 16% globally). Only in Paris (55th), Vienna (56th), and Stockholm (57th) are they perceived as less friendly. It is hardly a surprise that 45% of expats in Berlin find it hard to make new friends (vs. 32% globally) and just 56% feel at home there (vs. 65% globally).



## 40 | Dusseldorf, Germany

Ranking 40th out of 57 in the Expat City Ranking 2021, Dusseldorf follows right behind Berlin (39th). While expats struggle to get settled in all German cities featured in the ranking, they find it hardest in Dusseldorf. It ranks 56th in the **Getting Settled Index**, only ahead of Tokyo, and is voted worst worldwide in the Feeling Welcome Subcategory (57th). Close to two in five (36%) do not feel at home there (vs. 19% globally), 37% find it hard to get used to the local culture (vs. 18% globally), and 40% are unhappy with their social life (vs. 25% globally). *"Everyone seems to be primarily focused on themselves. This is a stark contrast to my experience in Canada,"* says a male Canadian expat. In fact, 51% each find it hard to make new friends (vs. 32% globally) and are mainly friends with other expats (vs. 32% globally). Just 36% describe their social circle as a fairly mixed group of expats and local residents, which is the smallest share in Germany and considerably lower than the global average (48%).

Housing is another sore point in Dusseldorf. More than half the expats say it is unaffordable (51% vs. 39% globally) and hard to find (52% vs. 23% globally). However, Dusseldorf still lands in an average 33rd place in the **Finance & Housing Index** since it ranks 9th in the Finance Subcategory. More than seven in ten (72%) are happy with their financial situation (vs. 64% globally), and 86% say that their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally).

On the bright side, Dusseldorf ranks 15th in the **Urban Work Life Index**. Expats are particularly happy with their job security (75% vs. 61% globally) and the local career opportunities (60% vs. 45% globally).



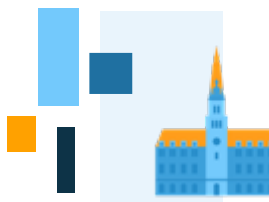


## 41 | Cape Town, South Africa

Cape Town ranks 41st out of 57 in the Expat City Ranking 2021. The city performs particularly poorly in the **Urban Work Life Index** (54th): expats are unhappy with their job security (38% vs. 20% globally) and the state of the local economy (53% vs. 19% globally). A German expat highlights the *“local economic problems”*, while a Namibian respondent mentions the *“high unemployment rate”*.

Cape Town also lands in the bottom 10 of the **Quality of Urban Living Index** (51st) — with especially low results in the Safety & Politics Subcategory (56th), where only Johannesburg (57th) performs worse. In fact, 42% of expats in Cape Town are dissatisfied with the political stability (vs. 16% globally), and 43% worry about their personal safety (vs. 8% globally). While the public transportation system is another lowlight (52% negative ratings vs. 20% globally), 93% enjoy the climate and weather (vs. 66% globally). Cape Town even places 3rd in the Leisure & Climate Subcategory: 81% are satisfied with the local leisure options (vs. 72% globally). A British expat notes that there is a *“great outdoor lifestyle due to the good weather”*.

Maybe the leisure options help expats socialize: they find it easy to make new friends (53% vs. 48% globally) and feel at home in Cape Town (72% vs. 65% globally). This leads to a good ranking in the **Getting Settled Index** (15th). Cape Town also performs well in the **Local Cost of Living** (18th) and the **Finance & Housing** (13th) **Indices**. The latter is mainly due to the housing situation: expats say housing is easy to find (78% vs. 60% globally), but just 40% find it affordable, slightly less than the global average (42%). In fact, 29% say that their disposable household income is not enough to cover all expenses (vs. 23% globally).

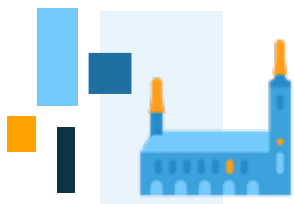


## 42 | Hamburg, Germany

Out of the six German cities featured in the survey, Hamburg (42nd out of 57) does worst in the Expat City Ranking 2021. Still, it ranks 5th worldwide in the **Urban Work Life Index**. Expats are happy with their job security (76% vs. 61% globally), the state of the economy (89% vs. 62% globally), and their work-life balance (77% vs. 66% globally). *“Work-life balance and job security in Germany are really unparalleled,”* a male expat from Egypt believes. Among the German cities, Hamburg also has the highest share of expats working full time (78%) and the second-highest share of expats with a yearly income of 100,000 USD or more (28%). This is just one percentage point less than in Frankfurt (29%) but eight more than the global average (20%).

Despite this, just 63% of expats are happy with their financial situation, about the same as the global average (64%). Housing is also a bit of an issue: 68% find it hard to afford (vs. 39% globally), and 55% say it is hard to find (vs. 23% globally). This lands Hamburg in a low 49th place in the **Finance & Housing Index**.

The city ranks a lot better in the **Quality of Urban Living Index** (29th). Expats feel safe (99% vs. 84% globally) and like the urban environment (82% vs. 71% globally), but the local climate takes its toll. More than half (51%) are unhappy with the weather (vs. 17% globally). Regarding the **Getting Settled Index** (52nd), expats find it hard to make new friends (45% vs. 32% globally) — 21% very much so (vs. 11% globally). *“It takes a long time before Germans become social and open,”* says a female expat from Belgium. In fact, 30% are unhappy with their social life (vs. 25% globally), and 24% do not feel at home in Hamburg (vs. 19% globally).



## 43 | Stockholm, Sweden

In the Expat City Ranking 2021, Stockholm ranks 43rd out of 57, performing especially poorly in the **Getting Settled Index** (53rd). It ends up among the bottom 5 in the Local Friendliness (55th), Feeling Welcome (56th), and Friends & Socializing (57th) Subcategories. Expats do not find the local residents either friendly in general (46% vs. 16% globally) or friendly towards foreign residents specifically (34% vs. 18% globally). *“People here seem suspicious of foreign residents, as if they do not know how to relate to them,”* shares a South African expat. Just 46% of expats feel at home in Stockholm (vs. 65% globally), while another 63% have trouble making friends (vs. 32% globally).

Stockholm’s results in the **Finance & Housing Index** (50th) are not much better. It ranks 56th for the ease of finding housing, only ahead of Munich (57th). In fact, 62% find this difficult (vs. 23% globally), and 65% say that housing is unaffordable (vs. 39% globally).

On the upside, Stockholm performs well in the **Urban Work Life Index** (16th), ranking 4th in the Work-Life Balance Subcategory: 77% are satisfied with their work-life balance (vs. 66% globally), and 75% rate their working hours positively (vs. 66% globally). A German expat even cites *“the cultural attitude towards work-life balance”* as one of her favorite things about Stockholm. Expats are also satisfied with the job security (80% vs. 61% globally) and local career opportunities (57% vs. 45% globally). Lastly, Stockholm ranks 17th in the **Quality of Urban Living Index**, even coming 1st for its urban environment: 93% of expats rate this factor positively (vs. 71% globally). They are also happy with the public transportation system (96% vs. 69% globally), and 79% find healthcare affordable (vs. 61% globally).



## 44 | Riyadh, Saudi Arabia

Placing 44th out of 57 in the Expat City Ranking 2021, Riyadh lags far behind the other cities from the GCC region that are featured in the survey. It performs especially poorly in the **Quality of Urban Living Index** (53rd), only ahead of Dublin, Rome, Cairo, and Johannesburg (57th), even ranking last worldwide in the Leisure & Climate Subcategory (57th): 27% rate the climate and weather negatively (vs. 17% globally), and 37% are dissatisfied with the local leisure options (vs. 14% globally). Expats are also unhappy with the public transportation system (45% vs. 20% globally) and the urban environment (33% vs. 16% globally).

Riyadh does not fare much better in the **Urban Work Life Index** (43rd), where it lands in the bottom 5 of the Work-Life Balance Subcategory (54th): about one in three expats are unhappy with both their work-life balance (31% vs. 17% globally) and their working hours (33% vs. 16% globally). More than one-quarter (26%) also rate their job security negatively, compared to 20% globally. While its overall performance in the **Getting Settled Index** (35th) is about average, Riyadh ranks 55th for expats’ satisfaction with their social life. Close to two in five (39%) rate this negatively — only in Dusseldorf and Stockholm are expats less satisfied. What is more, 30% do not feel at home in Riyadh (vs. 19% globally).

While Riyadh does alright in the **Local Cost of Living Index** (25th), it performs best in the **Finance & Housing Index** (12th). More than seven in ten expats (72%) have no difficulty finding housing in Riyadh (vs. 60% globally), and 38% find it affordable, which is just below the global average (42%).



## 45 | Dublin, Ireland

Out of 57 cities in the Expat City Ranking 2021, Dublin comes in a low 45th place. It ranks last in the **Finance & Housing Index** (57th) and second to last in the Housing Subcategory (56th), only ahead of Munich (57th). Expats find housing in Dublin neither affordable (79% vs. 39% globally) nor easy to find (62% vs. 23% globally). *"The housing crisis is a real problem; the rent is simply too high,"* a Dutch expat explains. Close to four in five (79%) also rate the local cost of living negatively (vs. 34% globally), with Dublin landing in 55th place in the **Local Cost of Living Index**.

The Irish capital does not fare much better in the **Quality of Urban Living Index** (54th), where it ranks last worldwide for both the availability and the quality of healthcare. More than one-third (34%) find the quality poor (vs. 14% globally), and 14% even say that it is not good at all (vs. 3% globally). Expats also rate public transportation negatively (37% vs. 20% globally), and nearly three times the global average are unhappy with the climate and weather (45% vs. 17% globally).

Dublin does considerably better in the **Getting Settled Index** (13th). Close to nine in ten (86%) describe the local residents as generally friendly (vs. 69% globally), and 77% find it easy to get used to the local culture (vs. 65% globally). *"Ireland's best asset is the Irish people themselves,"* shares a US American expat. *"They are kind, friendly, and open."* Maybe this is why 55% also find it easy to make new friends (vs. 48% globally). In the end, Dublin performs best in the **Urban Work Life Index** (3rd), even coming 1st for both local career opportunities (79% happy vs. 45% globally) and job security (84% vs. 61% globally). Expats are also satisfied with their work-life balance (75% vs. 66% globally).



## 46 | Hong Kong

Ranking 46th out of 57, Hong Kong narrowly escapes the bottom 10 of the Expat City Ranking 2021. Among all Asian cities featured in the survey, only Tokyo (53rd) performs worse. Hong Kong's weakest spot is the **Local Cost of Living Index** (54th): 78% of expats rate this aspect negatively (vs. 34% globally). This is also reflected in the Housing Subcategory (37th), which is part of the **Finance & Housing Index** (36th). While 71% say that it is easy for expats to find housing (vs. 60% globally), 89% consider it unaffordable (vs. 39% globally). Hong Kong even comes last for affordable housing (57th). A German expat points out that *"the flats are small and expensive."* In the **Urban Work Life Index** (46th), Hong Kong ranks in the bottom 10 of the Work-Life Balance Subcategory (53rd): 31% of expats are unhappy with their working hours (vs. 16% globally), and 27% rate their work-life balance negatively (vs. 17% globally).

The city also ranks below the global average in the **Quality of Urban Living Index** (36th), with just about half the expats (52%) satisfied with the urban environment (vs. 71% globally). Moreover, Hong Kong is the only Asian city in the survey that ranks in the bottom 10 of the Safety & Politics Subcategory (53rd). It even places last for political stability (57th): only 10% of expats rate this factor positively, compared to 64% globally. *"We will move soon because the political situation is so bad,"* shares a US American expat. Hong Kong receives its best results in the **Getting Settled Index** (28th). Expats find it easy to make new friends (57% vs. 48% globally) and are happy with their social life (67% vs. 57% globally). It probably helps that 86% find it is easy to live there without local language skills (vs. 54% globally).

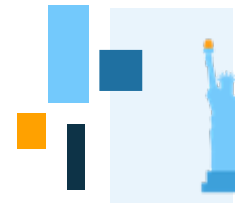


## 47 | Geneva, Switzerland

Narrowly avoiding the bottom 10, Geneva comes 47th out of 57 in the Expat City Ranking 2021. It has the worst results among the Swiss cities included in the report and is the only one that does not rank in the global top 10 of the **Quality of Urban Living Index** (21st). Similar to the other Swiss cities, Geneva ranks among the top 10 for political stability (1st) and in the bottom 10 for the affordability of healthcare (56th). However, it lags behind for all other factors in this index, with expats particularly unsatisfied with the local leisure options (23% vs. 14% globally).

Interestingly, the comparably low quality of life does not make Geneva any easier to afford: on the contrary, it is the worst-ranking city worldwide in the **Local Cost of Living Index** (57th) and by far the worst-rated Swiss city in the **Finance & Housing Index** (53rd). While Geneva comes 26th in the Finance Subcategory, it ranks 55th in the Housing Subcategory, only ahead of Dublin (56th) and Munich (57th). Expats find housing in Geneva unaffordable (87% vs. 39% globally) and hard to find (63% vs. 23% globally).

Geneva has a fairly average performance in the **Urban Work Life Index** (28th) — actually, 79% are happy with their job in general (vs. 68% globally) — but receives worse results in the **Getting Settled Index** (43rd). It ends up in the bottom 10 of the Feeling Welcome (52nd), Local Friendliness (50th), and Friends & Socializing (48th) Subcategories. *"It is certainly not easy to integrate into the local culture and community,"* says a Malaysian expat. In fact, 35% find the locals generally unfriendly (vs. 16% globally). Maybe this is also why they find it hard to get used to the local culture (32% vs. 18% globally) and do not feel at home (33% vs. 19% globally).



## 48 | New York City, USA

Coming 48th out of 57 in the Expat City Ranking 2021, New York even places second to last in the **Local Cost of Living Index** (56th), just ahead of Geneva (57th). In fact, three-quarters of expats (75%) are dissatisfied with the cost of living in New York, compared to just 34% globally. New York also performs poorly in the **Finance & Housing Index** (47th), especially for one factor in the Housing Subcategory (44th): 78% of expats find housing in New York not affordable (vs. 39% globally).

The **Quality of Urban Living Index** (48th) does not look much better. Expats are worried about the political stability (48% vs. 16% globally) and their personal safety (28% vs. 8% globally). A Filipino expat shares: *"I do not like the political and social instability."* Healthcare is also an issue since expats find it unaffordable (67% vs. 21% globally) and rate its availability negatively (25% vs. 11% globally). While 25% are also unhappy with New York's urban environment (vs. 16% globally), 84% rate the local leisure options positively (vs. 72% globally). The city even ranks 2nd out of 57 for this factor, right after Madrid (1st).

New York gets mixed results in the **Urban Work Life Index** (35th). On the one hand, expats are very happy with the local career opportunities (69% vs. 45% globally), but on the other hand, they rate their work-life balance negatively (38% vs. 17% globally). What is more, 26% view their job security negatively, compared to 20% globally. The results in the **Getting Settled Index** (20th) are a lot better: expats find it very easy to get used to the local culture (77% vs. 65% globally) and feel at home in New York (70% vs. 65% globally).



## 49 | Moscow, Russia

Moscow (49th out of 57) lands in the bottom 10 of the Expat City Ranking 2021. The **Urban Work Life Index** (48th) is the city's sore spot, especially in the Work-Life Balance Subcategory (50th): 27% of expats are unhappy with their work-life balance (vs. 17% globally), and 22% are dissatisfied with their working hours (vs. 16% globally). What is more, only 34% are happy with the state of the local economy (vs. 62% globally). And according to 41% of expats, Moscow could also offer better career opportunities (vs. 33% globally). *"It is difficult to get a job without having local citizenship,"* says a Danish expat.

Moscow also lands in a low 41st place in the **Getting Settled Index**. Expats find it hard to learn the local language (60% vs. 42% globally), which is an issue since just 25% find it easy to live in Moscow without speaking it (vs. 54% globally). More than a quarter (27%) perceive the local residents as generally unfriendly (vs. 16% globally), and 23% do not feel at home in Moscow (vs. 19% globally). Still, 57% find it easy to make new friends (vs. 48% globally), and 63% are happy with their social life (57% globally).

The city receives mediocre results in the **Quality of Urban Living** (37th) and the **Finance & Housing** (31st) **Indices**. About three in ten expats are unhappy with their financial situation (29% vs. 19% globally) and say that their disposable household income is not enough to cover expenses (32% vs. 23% globally). Moscow performs best in the **Local Cost of Living Index** (21st). Still, just 36% of expats rate the local cost of living positively, compared to a global average of 48%.

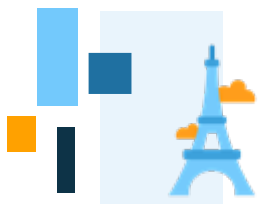


## 50 | Maastricht, Netherlands

Ranking the lowest among the Dutch cities included in the report, Maastricht (50th out of 57) ends up in the bottom 10 worldwide. It performs worst in the **Getting Settled Index** (42nd), where it places in the bottom 10 of the Friends & Socializing Subcategory (50th). Expats find it hard to make new friends (45% vs. 32% globally) and are unhappy with their social life (36% vs. 25% globally). *"It is almost impossible to meet and befriend locals. They are not looking to make friends with you as they already have their own groups,"* explains a US American expat. It probably does not help that close to three in ten expats (28%) perceive the locals as generally unfriendly (vs. 16% globally).

In the **Urban Work Life Index**, Maastricht (41st) shows a much poorer performance than Amsterdam (9th), The Hague (14th), and Rotterdam (17th). It even ranks 50th for local career opportunities: 45% of expats are not satisfied with this factor (vs. 33% globally). Exactly one in five (20%) is unhappy with their job in general (vs. 16% globally). The city also ranks 41st in the **Finance & Housing Index**, mainly due to the housing situation: half the expats (50%) say it is hard to find housing (vs. 23% globally), and 57% find it unaffordable (vs. 39% globally).

The results in the **Quality of Urban Living Index** (39th) are not much better. Maastricht ranks among the worst cities worldwide in the Health & Environment Subcategory (49th). In fact, it ends up in the bottom 10 for every healthcare-related factor: availability of healthcare (51st), affordable healthcare (48th), and quality of medical care (54th). Moreover, it does rather poorly in the Leisure & Climate Subcategory (54th): 32% are unhappy with the local leisure options in Maastricht (vs. 14% globally).



## 51 | Paris, France

Ranking 51st out of 57, Paris is among the worst-rated cities in the Expat City Ranking 2021. It places 55th in the **Getting Settled Index**, only ahead of Dusseldorf and Tokyo. Expats describe the Parisians as the unfriendliest locals towards foreign residents worldwide. Exactly two in five (40%) describe them as unfriendly (vs. 18% globally), and 53% find it hard to make new friends (vs. 32% globally). The city does not perform much better in the **Finance & Housing Index** (51st): housing is hard to find (59% vs. 23% globally) and to afford (77% vs. 39% globally). Despite this, 79% say that their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally). Another 60% are satisfied with their financial situation, just slightly less than the global average of 64%.

While Paris lands in an average 33rd place in the **Quality of Urban Living Index**, two factors affect its performance: one in five expats (20%) does not feel safe in Paris (vs. 8% globally), ranking it just ahead of Mexico City (55th), Cape Town (56th), and Johannesburg (57th). Additionally, Paris comes 49th for its urban environment, with 23% of expats rating this factor negatively (vs. 16% globally). On the other hand, the city makes it into the top 10 for two factors. It ranks 2nd for affordable healthcare (85% happy vs. 61% globally) and 8th for the local leisure options (86% happy vs. 72% globally).

Lastly, it performs quite well in the **Urban Work Life Index** (22nd), even ranking 4th for job security. Close to four in five expats (79%) rate the latter positively (vs. 61% globally). About three in five (59%) are also satisfied with the local career opportunities (vs. 45% globally), and 71% are happy with their job in general (vs. 68% globally).

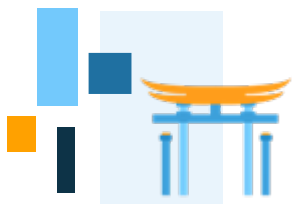


## 52 | Cairo, Egypt

Cairo ranks 52nd out of 57 in the Expat City Ranking 2021. It ends up in the bottom 10 of the overall ranking, as well as in two indices. In the **Quality of Urban Living Index** (56th), expats rank Transportation (52nd) and Health & Environment (57th) especially poorly. In fact, 67% of expats in Cairo are not satisfied with the urban environment, compared to 16% globally. An Afghan expat says that the *“poor air quality and lack of green spaces”* are what he dislikes most about life in Cairo. Additionally, nearly one in three (32%) rate the quality of medical care negatively (vs. 14% globally).

In the **Urban Work Life Index** (53rd), Cairo does not fare much better, coming 52nd in the Job Security Subcategory and 53rd in the Job & Career Subcategory. Expats are unhappy with their job in general (22% vs. 16% globally) and the local career opportunities (42% vs. 33% globally).

On the upside, the city performs much better in the **Getting Settled Index** (26th): nearly three in five expats (57%) say finding friends in Cairo is easy (vs. 48% globally), and 70% describe the local residents as generally friendly (vs. 69% globally). More than two in five (41%) even think that they could not be any friendlier, compared to 28% globally. Ranking the city 19th in the **Finance & Housing Index**, expats say that housing in Cairo is both easy to find (67% vs. 60% globally) and to afford (52% vs. 42% globally). The city even ranks 10th worldwide for the latter but receives its best results in the **Local Cost of Living Index** (7th): 63% of expats rate this factor positively (vs. 48% globally). *“I like how cheap it is to live here,”* says a Burundian expat. *“It is an advantage for someone who is looking to settle in Egypt.”*

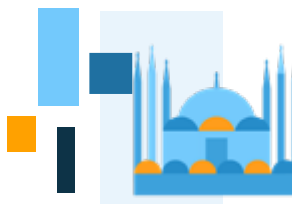


## 53 | Tokyo, Japan

Ranking 53rd out of 57 in the Expat City Ranking 2021, Tokyo is voted the worst city worldwide in the **Getting Settled Index** (57th). Here, it ranks in the bottom 10 across the board, apart from the general friendliness of the local residents (42nd). Communication seems to be a particular issue — expats find it difficult to learn the language (75% vs. 42% globally) and to live in Tokyo without speaking Japanese (54% vs. 29% globally). Another 38% find it hard to get used to the local culture (vs. 18% globally). The city even ranks last worldwide for the latter. *“You can hardly feel like a local living in Japan, and it can be difficult to integrate,”* says an expat from the UK. It probably does not help that 40% of survey respondents describe the local population as generally unfriendly towards foreign residents (vs. 18% globally).

Tokyo also ranks among the bottom 10 in the **Urban Work Life Index** (49th). About one-third each rate their working hours negatively (35% vs. 16% globally) and are unhappy with their work-life balance (32% vs. 17% globally). Only expats in Istanbul are less satisfied with the latter. Tokyo performs just slightly better in the **Finance & Housing Index** (43rd): 50% say that it is hard to find housing (vs. 23% globally), and 58% describe it as unaffordable (vs. 39% globally). Overall, 23% are unhappy with their financial situation (vs. 19% globally).

However, Tokyo does really well in the **Quality of Urban Living Index** (14th), even ranking in the top 10 for personal safety (7th). Nearly all expats (96%) feel safe there (vs. 84% globally). Expats are also happy with the public transportation system (87% vs. 69% globally) and 77% find healthcare affordable (vs. 61% globally).



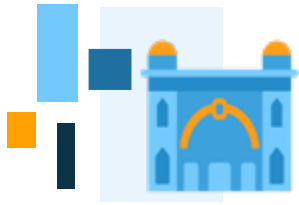
## 54 | Istanbul, Turkey

Istanbul (54th out of 57) lands in the bottom 10 of the Expat City Ranking 2021. It even comes in second to last in the **Urban Work Life Index** (56th), where only Rome performs worse. Istanbul ranks among the bottom 10 of every factor in this index, even placing last worldwide for the state of the local economy (52% unhappy vs. 19% globally), working hours (33% vs. 16% globally), and work-life balance (33% vs. 17% globally). What is more, expats are unhappy with their job security (38% vs. 20% globally) and local career opportunities (44% vs. 33% globally).

Istanbul performs somewhat better in the **Quality of Urban Living Index** (40th), despite particularly poor results for political stability (52nd) and the urban environment (50th). Three in ten expats (30%) rate the latter negatively, compared to 16% globally. When it comes to the **Getting Settled Index** (36th), 51% find it hard to live in Istanbul without speaking the local language (vs. 29% globally). An Italian expat explains that *“if you do not speak the Turkish language, it is difficult to navigate life here”*, while a Spanish expat says that *“the language is very difficult, and no one speaks English”*.

On the bright side, Istanbul has an above-average performance in the **Local Cost of Living Index** (17th). *“The cost of living is low,”* says a British expat. *“Good-quality food does not cost much.”* However, this is not reflected in the Finance Subcategory (53rd), which is part of the **Finance & Housing Index** (26th). More than three in ten each are dissatisfied with their financial situation (32% vs. 19% globally) and feel that their disposable household income is not enough to cover expenses (31% vs. 23% globally). However, housing is considered affordable (50% vs. 42% globally).





## 55 | Johannesburg, South Africa

Johannesburg (55th out of 57) is one of the worst cities for expats worldwide, according to the Expat City Ranking 2021. Overall, it ranks 14 places below Cape Town, even coming last in the **Quality of Urban Living Index** (57th) and two out of its four subcategories: Transportation (57th) and Safety & Politics (57th). Around two-thirds each are unsatisfied with the public transportation system (63% vs. 20% globally) and worry about their personal safety (68% vs. 8% globally). An Irish expat feels that he must *“always be on guard due to security issues”*. Moreover, Johannesburg ranks 52nd in the Health & Environment Subcategory: 32% are unhappy with the urban environment (vs. 16% globally), and expats consider healthcare to be neither available (20% vs. 11% globally) nor affordable (40% vs. 21% globally).

The city also ends up in the bottom 10 of the **Urban Work Life Index** (52nd): 41% are dissatisfied with the local career opportunities (vs. 33% globally). A Kenyan expat shares: *“The amount of time it took to find a job has been stressful, overwhelming, and frightening.”* Expats also rate the job security (29% vs. 20% globally) and state of the local economy (48% vs. 19% globally) negatively.

Johannesburg performs a lot better in the **Getting Settled** (29th) and the **Finance & Housing Indices** (24th). However, the latter has some very mixed results, with the city ranking 56th in the Finance Subcategory and 10th in the Housing Subcategory. Over half the expats in Johannesburg (52%) find housing affordable (vs. 42% globally), while 70% say it is easy to find (vs. 60% globally). But 28% are unhappy with their financial situation (vs. 19% globally), and 42% say that their disposable household income is not enough to cover all expenses (vs. 23% globally).



## 56 | Milan, Italy

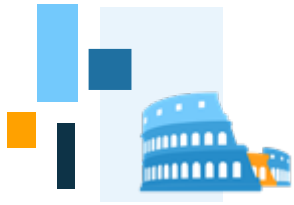
Coming 56th out of 57 in the Expat City Ranking 2021, Milan performs poorly in each and every index. The city lands in 55th place in the **Urban Work Life Index** and among the bottom 10 for all factors in this index. Nearly half the expats (47%) rate the local career opportunities negatively (vs. 33% globally), and 38% are unhappy with the state of the local economy (vs. 19% globally). What is more, they are unsatisfied with their work-life balance (22% vs. 17% globally) and working hours (25% vs. 16% globally). Interestingly enough, though, the average weekly working hours (full-time and part-time jobs combined) in Milan are actually shorter than the global average (38.1 vs. 39.9 hours).

Milan also ranks 55th in the **Finance & Housing Index**, coming last worldwide in the Finance Subcategory (57th). Close to one-third (32%) are unhappy with their financial situation (vs. 19% globally), and 39% say that their disposable household income is not enough to cover expenses (vs. 23% globally). What is more, housing is considered both unaffordable (68% vs. 39% globally) and hard to find (45% vs. 23% globally).

The city does just slightly better in the **Local Cost of Living** (46th) and **Quality of Urban Living** (47th) **Indices**. Regarding the latter, expats are particularly unhappy with the urban environment (23% vs. 16% globally), and 14% worry about their personal safety (vs. 8% globally). On the bright side, the city ranks 32nd for the local leisure options, which are rated positively by 76% (vs. 72% globally).

Lastly, Milan ranks best in the **Getting Settled Index** (44th). Even so, 27% describe the locals as generally unfriendly (vs. 16% globally), and 30% do not feel at home there (vs. 19% globally).





## 57 | Rome, Italy

Rome is rated the worst city (57th out of 57) in the overall Expat City Ranking 2021, as well as in the **Urban Work Life Index** (57th). It also lands among the bottom 3 in all of this index's subcategories: Job & Career (57th), Job Security (55th), and Work-Life Balance (55th). A male expat from the UK sums it up: *"The economy is terrible, and salaries are low."* Expats are unhappy with the career opportunities (60% vs. 33% globally), job security (45% vs. 20% globally), and working hours (27% vs. 16% globally).

The city ranks 55th in the **Quality of Urban Living Index**, only ahead of Cairo (56th) and Johannesburg (57th). The local climate and weather, rated positively by 86% of expats (vs. 66% globally), is the only highlight. Expats are unhappy with the transportation system (47% vs. 20% globally) and the political stability (34% vs. 16% globally), as well as the availability (16% vs. 11% globally) and quality (20% vs. 14% globally) of medical care.

Rome only does slightly better in the **Finance & Housing Index** (45th): 32% are unhappy with their financial situation (vs. 19% globally), and 41% say that their disposable household income is not enough to cover expenses (vs. 23% globally). Moreover, housing is neither affordable (47% vs. 39% globally) nor easy to find (33% vs. 23% globally). At least, 43% rate the local cost of living positively (vs. 48% globally), which is still good enough for the city to rank 20th in the **Local Cost of Living Index** — far ahead of Milan (46th).

Lastly, Rome comes 40th in the **Getting Settled Index**. While 66% find it easy to get used to the local culture (vs. 65% globally), 46% still struggle to make new friends (vs. 32% globally). It probably does not help that 31% consider the locals generally unfriendly towards foreign residents (vs. 18% globally).

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