



Introduction & Short Methodology



Expatriate City Ranking 2020

The Expat City Ranking is based on the annual *Expatriate Insider* survey by InterNations, which it has been a part of since 2017. In 2020, more than 15,000 expatriates representing 173 nationalities and living in 181 countries or territories provided information on various aspects of expat life. In addition to their satisfaction with life in their host country, respondents were also invited to share their opinions on the city they are currently living in, for example, on local career opportunities, the urban environment, and the ease of making friends.

Unlike the overall country rankings of previous years, our analysis of the latest survey data focuses on two other aspects of life abroad — sustainability & the environment (for which we published a separate report in October 2020), as well as local life in various cities around the world. The Expat City Ranking 2020 provides an overview of 66 cities across the globe, with an in-depth analysis of local life for expats, from the quality of urban living to getting settled, from urban work life to finance and housing.

It needs to be kept in mind, however, that the survey data for the ranking was collected in March 2020, just before COVID-19 turned into a global pandemic. Since then, living conditions have changed rather rapidly in some destinations. As such, the results may not always reflect what expat life in all of these cities will be like in a post-COVID world.

Short Methodology

To identify the best and worst cities for expats, survey participants were asked to rate more than 25 different aspects of urban life abroad on a scale of one to seven. The rating process emphasized the respondents' personal satisfaction with these aspects and considered both emotional topics and more factual aspects with equal weight.

The respondents' ratings of the individual factors were then bundled in various combinations for a total of 13 subcategories, and 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, this index does not factor into the overall ranking to avoid overrepresenting financial aspects.

For a city to be featured in the Expat City Ranking 2020, a sample size of at least 50 survey participants per city was required. In 2020, 66 cities meet this requirement, with the top 10 cities for expats being Valencia (1st), Alicante, Lisbon, Panama City, Singapore, Málaga, Buenos Aires, Kuala Lumpur, Madrid, and Abu Dhabi (10th).

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Best & Worst Cities for Expats



The Best & Worst Cities for Expats

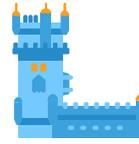
Top 10



1 Valencia



2 Alicante



3 Lisbon



4 Panama City



5 Singapore



6 Málaga



7 Buenos Aires



8 Kuala Lumpur

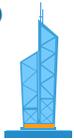


9 Madrid



10 Abu Dhabi

Bottom 10



57 Hong Kong



58 Dublin



59 Santiago



60 Johannesburg



61 Paris



62 Nairobi



63 Milan



64 Seoul



65 Rome



66 Salmiya

- | | | | | | | | |
|-----------|---------------------|---------------|--------------|----------------|---------------|--------------|--------------|
| 11 Graz | 17 Moscow | 23 Prague | 29 Frankfurt | 35 Tallinn | 41 Munich | 47 Cairo | 53 Tokyo |
| 12 Sydney | 18 Luxembourg City | 24 Basel | 30 Bangkok | 36 Helsinki | 42 Riyadh | 48 Geneva | 54 Istanbul |
| 13 Nice | 19 Ho Chi Minh City | 25 Barcelona | 31 The Hague | 37 Zurich | 43 Budapest | 49 Stuttgart | 55 Beijing |
| 14 Muscat | 20 Dubai | 26 Dusseldorf | 32 Brussels | 38 Mexico City | 44 Berlin | 50 Athens | 56 Cape Town |
| 15 Doha | 21 Shanghai | 27 Amsterdam | 33 Hamburg | 39 São Paulo | 45 Stockholm | 51 London | |
| 16 Vienna | 22 Auckland | 28 Lausanne | 34 New York | 40 Toronto | 46 Copenhagen | 52 Jeddah | |



The Best (& Worst) Cities for Expats

Destinations on the Iberian Peninsula come out on top in the Expat City Ranking 2020, with Valencia, Alicante, and Lisbon on the podium. The other end of the ranking offers more mixed results, though.



TOP FINDINGS

- **Expats in Valencia (1st out of 66) are particularly happy with the local healthcare and climate.**
- **In Alicante (2nd), over four in five expats feel at home in the city.**
- **No respondent has anything negative to say about their personal safety in Lisbon (3rd).**
- **Five of the top 10 cities are found on the Iberian Peninsula.**
- **Results at the other end of the ranking are geographically diverse, with Salmiya (66th), Rome (65th), and Seoul (64th) in the bottom 3.**



Valencia Delights Expats – But Not for Work

The clear winner in the Expat City Ranking 2020, Valencia also ranks first in the Quality of Urban Living Index (see pp. 13–16 “Looking for a Better Quality of Life Abroad?”). Expats particularly appreciate the affordable and readily available healthcare, next to plentiful leisure options and great weather, with the Spanish city ranking first for the two corresponding subcategories of the index. Respondents are also very much satisfied with their finances (10th) and report few struggles when it comes to the availability and affordability of housing (2nd; see pp. 34–37 “Top (and Bottom) Cities for Budget-Conscious Expats”). In fact, 82% rate the affordability of accommodation positively, twice the worldwide average (41%)!

Valencia narrowly misses out on a spot in the top 3 of the Getting Settled Index, too, ranking 4th out of 66 cities. Two-thirds of expats (67%) agree that it is easy to find new friends there, for example, 20 percentage points above the global average of 47%. Over nine in ten (91%) rate the general friendliness of the local population positively (vs. 68%), too, and 84% agree that it is easy to get used to the local culture (vs. 61% globally).

“Health and culture are great here. However, it has always been difficult regarding employment,”

The Best & Worst Cities for Expats

a French expat shares. Others agree, with the city only ranking in the lower half of the Urban Work Life Index (46th out of 66). Valencia even lands in the bottom 10 of the Job & Career subcategory (62nd). Close to half the expats (46%) regard their local career opportunities negatively (vs. 34% globally), and only 54% give the state of the economy in Valencia a favorable rating (vs. 63% globally). It is worth pointing out, however, that more than three times the global average of respondents in Valencia are already retired (36% vs. 11% globally), with an average age that is nearly ten years higher than that of the average survey participant (54.5 years vs. 45.7).

Alicante, a Retiree's Paradise?

Runner-up Alicante's results are rather similar to Valencia's: the city ranks very well in the Finance & Housing Index (2nd) and even first worldwide in the Getting Settled Index. For example, 81% of expats are satisfied with their financial situation, 20 percentage points more than the global average of 61%. Another 83% feel at home in Alicante, compared to 64% of all respondents. For more details on these two indices, please refer to the "Top (and Bottom) Cities for Budget-Conscious Expats" (pp. 34–37) and "From Friends to Language: Where It Is (Not) Easy to Settle In" (pp. 20–23) articles.

Alicante's results in the Quality of Urban Living Index are not quite as good, though its 19th rank is still respectable. Expats in Alicante consider the affordability (10th), availability (3rd), and quality (3rd) of healthcare to be very good, and they love the local weather (3rd). *"I really like the climate, healthcare, and low monthly costs,"* a British expats shares. However, results regarding the public transportation system are rather average, with 66% of respondents voicing their satisfaction (vs. 66% globally). What's more, Alicante just about ranks in the top half for personal safety (29th out of 66), compared to Valencia's twelfth place for this factor. Alicante receives its worst results in the Urban Work Life Index, though, where it places 39th. While expats' overall job satisfaction is only slightly below average (63% positive ratings vs. 65% globally), respondents are particularly dissatisfied with their local career opportunities: 44% rate them negatively (vs. 34% globally). However, like in Valencia, a large share of expats in Alicante (40%) are already retired (vs. 11% globally).

Friendly, Relaxed & Sunny Lisbon

Lisbon joins its Spanish neighbors on the podium, coming third in the Expat City Ranking 2020. Expats in the Portuguese capital give it top grades for the ease of getting settled (3rd in the respective index) and the local quality of life (4th); you can find detailed information on the former in the "From Friends to Language: Where It Is (Not) Easy to Settle In" article (pp. 20–23).

Close to nine in ten expats in Lisbon (89%) say they are happy with the local leisure options (vs. 71% globally), the majority (54%) even very much so (vs. 31% globally). An even larger share (96%) is satisfied with the local climate and weather (vs. 64%), which is hardly a surprise, considering Lisbon sees close to 300 days of sunshine a year, with mean temperatures in the double digits even during the coldest months. According to one Irish respondent, Portugal in general is *"a weirdly wonderful country, with plenty of idiosyncrasies but the people are kind, life is relaxed, the food and drink are excellent, and the weather is generally great."* However, expats like more about life in Lisbon than just the sun and the sea: not one single respondent has anything negative to say about their personal safety (vs. 9% globally), and close to nine in ten (87%), for example, rate the urban environment positively (vs. 65% globally).

In comparison, Lisbon's results in the Urban Work Life (23rd) and Finance & Housing (27th) Indices are rather mediocre. While around four in five respondents are generally satisfied with their job (79% vs. 65% globally) and work-life balance (83% vs. 64% globally), ratings for the local economy are rather average (62% positive answers vs. 63% globally). A higher-than-average share (37% vs. 34% globally) is also dissatisfied with their local career options. Despite what seems to be a not-so-affordable housing market — 51% give this factor a negative rating, ten percentage points more than the global average (41%) — expats in Lisbon do not struggle with their personal finances. Nearly two in three (66%) are satisfied with their financial situation (vs. 61% globally), ranking the city tenth for this factor.

Top 10: The Iberian Peninsula Is Ahead

The trend that can be observed in the top 3 also holds true for the top 10 of the Expat City

The Best & Worst Cities for Expats

Ranking: five of the ten best cities are located on the Iberian Peninsula, with **Málaga** (6th) and **Madrid** (9th) joining **Valencia** (1st), **Alicante** (2nd), and **Lisbon** (3rd).

All five cities see some of their best results in the Quality of Urban Living Index (Alicante's 19th place is the worst result here), as well as the Getting Settled Index. In the latter, only Madrid does not make it into the top 10, ranking 13th. While Alicante (2nd), Valencia (3rd), and Málaga (9th) all rank in the top 10 of the Finance & Housing Index, though, Madrid (34th) and Lisbon (27th) stand out with fairly average results. In both capitals, expats face more of a struggle when it comes to finding housing: around a third think that this isn't easy in Lisbon (37%) and Madrid (32% vs. 27% globally).

The rest of the top 10 are more of an international mix, with **Panama City** (4th), **Singapore** (5th), **Buenos Aires** (7th), **Kuala Lumpur** (8th), and **Abu Dhabi** (10th) completing the list. Their results have quite a wide range in both the Quality of Urban Living Index — from Singapore's 9th place to Kuala Lumpur's 51st — and the Urban Work Life Index: Panama City places 18th here, while Buenos Aires only ranks 47th. What these five cities have in common, though, are top-20 results in the Getting Settled Index and even top-15 ranks for finance and housing — with one exception: Abu Dhabi ranks 23rd in this index.

Unhappy Expats in the Bottom 3

At the other end of the ranking, there are Salmiya (66th), Rome (65th), and Seoul (64th). Expats in **Salmiya** are not at all happy with their quality of life and the ease of getting settled; the city ranks last in both indices (see pp. 13–16 “Looking for a Better Quality of Life Abroad?” and pp. 20–23 “From Friends to Language: Where It Is (Not) Easy to Settle In”). An expat from India for example points out “*the local-expat divide, an unprofessional and rude bureaucracy, and the one-day weekend*” as downsides to life in this Kuwaiti city. Salmiya's result in the Urban Work Life Index is not much better, with the city ranking 65th out of 66 destinations; only Rome performs even worse (see pp. 27–30 “Where Expats (Don't) Find a Good Urban Work Life”). In fact, the Finance & Housing Index is the only area where Salmiya does not rank in the bottom 10 — but it still places only 55th out of 66. Salmiya's

best result here is still very much below average: close to two in five respondents (38%) do not agree that it is easy for expats to find housing (vs. 27% globally). A similar share (37%) is not satisfied with their financial situation, either (vs. 21% globally).

Ranking second to last, **Rome** (65th) ends up among the bottom 5 in two out of four indices: it ranks 63rd in the Quality of Urban Living and last in the Urban Work Life Index (66th). In fact, Rome receives bottom-10 results for all underlying factors in this index (for more information, see pp. 27–30 “Where Expats (Don't) Find a Good Urban Work Life”). In the Quality of Urban Living Index, Rome's great results for the local climate and weather (12th) cannot make up for concerns regarding political stability (64th), personal safety (61st), the availability (57th) and quality (51st) of healthcare, and what is regarded as an insufficient public transportation infrastructure (62nd) — 64% rate the latter negatively (vs. 24% globally). Results in the Getting Settled (44th) and Finance & Housing (48th) Indices are not quite as dire, though expats in Rome are less likely to agree that their disposable household income is enough or more than enough to cover expenses (66% vs. 79% globally).

On the other side of the globe, expats in **Seoul** (64th) are particularly dissatisfied with the ease of getting settled in the South Korean capital (64th; see pp. 20–23 “From Friends to Language: Where It Is (Not) Easy to Settle In”), as well as their urban work life (61st). Ranking last in the Work-Life Balance subcategory, Seoul features nearly two in five expats (38%) who are dissatisfied with their working hours (vs. 17% globally). What's more, only about half (51%) are happy with their job in general (vs. 65% globally), and an even lower share (46%) is satisfied with the job security in South Korea (vs. 59% globally). Results in the Finance & Housing Index (51st) are more mixed: while Seoul ranks roughly mid-field for housing (39th), it places in the bottom 3 of the Finance subcategory (64th). Over a third of the respondents (35%) are in fact dissatisfied with their financial situation (vs. 21%). Expat life is not all bad in Seoul, though: the city ranks a good 21st place in the Quality of Urban Living Index. Respondents are particularly happy with the public transportation infrastructure (95% positive ratings vs. 66% globally), their personal safety (97% vs. 82%), and the quality of medical care (88% vs. 69% globally).

Regional Trends in the Bottom 10

The bottom 10 of the Expat City Ranking 2020 feature quite a mix of cities all across the globe, from Salmiya (66th), Rome (65th), and Seoul (64th) to Milan (63rd), Nairobi (62nd), Paris (61st), Johannesburg (60th), Santiago de Chile (59th), Dublin (58th), and Hong Kong (57th).

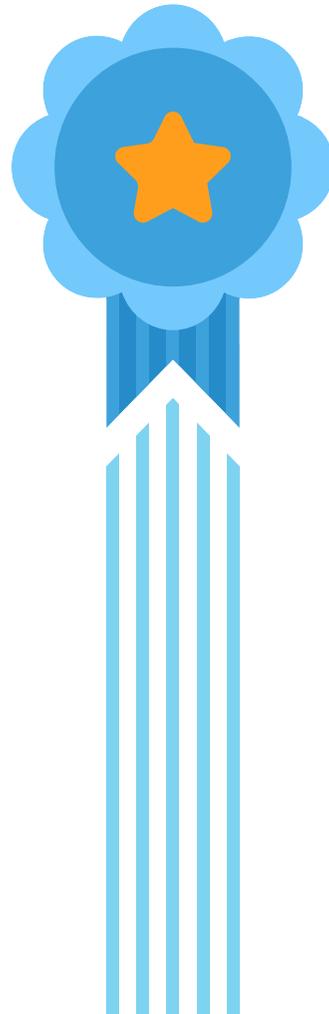
With **Milan** (63rd), a second Italian city joins **Rome** (65th) in the bottom 10. Expats in both cities are rather dissatisfied with safety and politics (56th Milan, 60th Rome in this subcategory), the availability of healthcare (53rd and 57th for this factor), as well as their finances (66th and 57th). And both cities receive some of their worst results in the Urban Work Life Index, where Milan (57th) and Rome (66th) rank in the bottom 10.

The other two European cities in the bottom 10, **Paris** (61st) and **Dublin** (58th), are both dragged down by their results in the Finance & Housing Index (62nd and 66th, respectively): Dublin even ranks last worldwide here, with over three-quarters of respondents describing housing as unaffordable (88% negative results vs. 41% globally) and hard to find (76% vs. 27% globally). Results across the rest of the ranking are less uniform, though expats in both destinations report struggles with living in the respective city without good local language skills: Paris ranks 62nd and Dublin 60th for this factor.

Expats in the Asian cities **Seoul** (64th), **Hong Kong** (57th), and **Beijing** (which narrowly escapes the bottom 10 in 55th place), find it somewhat difficult to get used to the local culture and feel at home. Results in the respective subcategory range from Hong Kong's 42nd place to Beijing ranking second to last (65th). The affordability of housing in any of these cities is not great, either (Seoul 46th; Beijing 51st; Hong Kong 65th). However, one of the biggest points of contention is the (lack of a good) work-life balance: all three rank in the bottom 10 of this subcategory. In fact, only about half the respondents in each city (from 45% in Seoul to 55% in Hong Kong) rate their work-life balance positively, compared to 64% worldwide.

African destinations **Nairobi** (62nd) and **Johannesburg** (60th), as well as **Cape Town** in 56th place, delight expats with the local climate and weather: each city makes it into the top 10 for this factor. However, expats are less happy with other aspects of the Quality of Urban Living Index, voicing particular dissatisfaction with the political stability, their personal safety, and the public transportation infrastructure. As a result, all three cities rank in the bottom 10 of this index. All three also rank among the bottom 10 when it comes to the Urban Work Life Index. The state of the respective local economy is a particular concern among expats in these destinations: at least 55% of respondents in each city rate this factor negatively (vs. 18% globally).

Quality of Urban Living



Quality of Urban Living Index 2020



Quality of Urban Living	Leisure & Climate	Transportation	Safety & Politics	Health & Environment
1 Valencia	1 Valencia	1 Vienna	1 Lausanne	1 Valencia
2 Vienna	2 Málaga	2 Prague	2 Singapore	2 Nice
3 Nice	3 Barcelona	3 Shanghai	3 Muscat	3 Madrid
4 Lisbon	4 Cape Town	4 Budapest	4 Luxembourg City	4 Vienna
5 Graz	5 Lisbon	5 Tokyo	5 Basel	5 Luxembourg City
6 Madrid	6 Nice	6 Zurich	6 Zurich	6 Alicante
7 Lausanne	7 Alicante	7 Helsinki	7 Dubai	7 Málaga
8 Prague	8 Madrid	8 Graz	8 Helsinki	8 Hamburg
9 Singapore	9 Buenos Aires	9 Seoul	9 Abu Dhabi	9 Munich
10 Tokyo	10 Sydney	10 The Hague	10 The Hague	10 Copenhagen
11 Zurich	11 Athens	11 Singapore	11 Lisbon	11 Helsinki
12 Munich	12 Johannesburg	12 Amsterdam	12 Copenhagen	12 Graz
13 Basel	13 Mexico City	13 Basel	13 Tokyo	13 Dusseldorf
14 Málaga	14 Auckland	14 Hong Kong	14 Auckland	14 Buenos Aires
15 Helsinki	15 Nairobi	15 Tallinn	15 Geneva	15 Barcelona
16 Dusseldorf	16 Lausanne	16 Copenhagen	16 Dusseldorf	16 Abu Dhabi
17 Copenhagen	17 Panama City	17 Barcelona	17 Amsterdam	17 Prague
18 Luxembourg City	18 Vienna	18 Madrid	18 Graz	18 Auckland
19 Alicante	19 Istanbul	19 Moscow	19 Doha	19 Seoul
20 Barcelona	20 Rome	20 Stockholm	20 Munich	20 Frankfurt
21 Seoul	21 New York	21 Valencia	21 Stuttgart	21 Lisbon
22 Hamburg	22 Graz	22 Lausanne	22 Hamburg	22 Tokyo
23 Shanghai	23 Prague	23 Munich	23 Vienna	23 Paris
24 Dubai	24 Budapest	24 Beijing	24 Prague	24 Singapore
25 Frankfurt	25 Zurich	25 Berlin	25 Shanghai	25 Doha
26 Sydney	26 Milan	26 Hamburg	26 Toronto	26 Berlin
27 Stockholm	27 Kuala Lumpur	27 Geneva	27 Seoul	27 Stockholm
28 Geneva	28 São Paulo	28 Frankfurt	28 Sydney	28 Stuttgart
29 The Hague	29 Munich	29 Buenos Aires	29 Stockholm	29 Toronto
30 Tallinn	30 Dubai	30 Nice	30 Frankfurt	30 Tallinn
31 Berlin	31 Tokyo	31 Dusseldorf	31 Beijing	31 Brussels
32 Stuttgart	32 Ho Chi Minh City	32 Luxembourg City	32 Tallinn	32 Sydney
33 Abu Dhabi	33 Bangkok	33 Milan	33 Panama City	33 Basel
34 Amsterdam	34 Basel	34 Lisbon	34 Valencia	34 Cape Town
35 Moscow	35 Singapore	35 Stuttgart	35 Berlin	35 Zurich

Quality of Urban Living Index 2020



Quality of Urban Living	Leisure & Climate	Transportation	Safety & Politics	Health & Environment
36 Auckland	36 Santiago	36 London	36 Nice	36 Moscow
37 Budapest	37 Geneva	37 Málaga	37 Riyadh	37 Panama City
38 Buenos Aires	38 Moscow	38 Paris	38 Ho Chi Minh City	38 The Hague
39 Panama City	39 Hong Kong	39 Dubai	39 Alicante	39 Dubai
40 Beijing	40 Cairo	40 Istanbul	40 Moscow	40 Milan
41 Doha	41 Paris	41 New York	41 Jeddah	41 Lausanne
42 Paris	42 Shanghai	42 Abu Dhabi	42 Madrid	42 Jeddah
43 Milan	43 Abu Dhabi	43 Santiago	43 Dublin	43 Kuala Lumpur
44 Toronto	44 Berlin	44 Brussels	44 Málaga	44 London
45 Hong Kong	45 Dusseldorf	45 Sydney	45 New York	45 Amsterdam
46 New York	46 Muscat	46 Alicante	46 Budapest	46 Riyadh
47 Istanbul	47 Toronto	47 Doha	47 Salmiya	47 Muscat
48 Muscat	48 Frankfurt	48 Panama City	48 Paris	48 Bangkok
49 London	49 Stuttgart	49 Athens	49 Cairo	49 Johannesburg
50 Athens	50 London	50 São Paulo	50 Athens	50 Shanghai
51 Kuala Lumpur	51 Tallinn	51 Bangkok	51 Brussels	51 Geneva
52 Brussels	52 Seoul	52 Toronto	52 Bangkok	52 Istanbul
53 Bangkok	53 Stockholm	53 Auckland	53 London	53 Hong Kong
54 Santiago	54 Doha	54 Kuala Lumpur	54 Kuala Lumpur	54 Beijing
55 Ho Chi Minh City	55 Beijing	55 Mexico City	55 Istanbul	55 São Paulo
56 São Paulo	56 Hamburg	56 Muscat	56 Milan	56 Rome
57 Cape Town	57 Amsterdam	57 Dublin	57 Hong Kong	57 Budapest
58 Cairo	58 The Hague	58 Cairo	58 Barcelona	58 Santiago
59 Riyadh	59 Copenhagen	59 Cape Town	59 Santiago	59 Ho Chi Minh City
60 Jeddah	60 Luxembourg City	60 Ho Chi Minh City	60 Rome	60 New York
61 Dublin	61 Helsinki	61 Salmiya	61 Buenos Aires	61 Athens
62 Mexico City	62 Dublin	62 Rome	62 São Paulo	62 Mexico City
63 Rome	63 Brussels	63 Riyadh	63 Nairobi	63 Cairo
64 Johannesburg	64 Jeddah	64 Jeddah	64 Mexico City	64 Nairobi
65 Nairobi	65 Riyadh	65 Johannesburg	65 Cape Town	65 Dublin
66 Salmiya	66 Salmiya	66 Nairobi	66 Johannesburg	66 Salmiya

Looking for a Better Quality of Life Abroad?

European cities predominate in the top 10 of the Quality of Urban Living Index, but as Dublin (61st out of 66) and Rome (63rd) show, it's not all perfect for expats in Europe.



TOP FINDINGS

- In Valencia (1st), around nine in ten expats are happy with the availability (91%), quality (88%), and affordability (87%) of healthcare.
- Respondents in Vienna (2nd in the Quality of Urban Living Index) love the local public transportation system: 96% rate it positively.
- Not one respondent has anything negative to say about the local climate and weather in Nice (3rd).
- Eight of the top 10 cities in the Quality of Urban Living Index are located in Europe.
- Inadequate public transportation systems are a problem in all of the bottom 10 cities.



Methodology

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. For a city to be featured in the Expat City Ranking, a minimum sample size of 50 respondents is required. In 2020, 66 cities have met this requirement.

Valencia Offers the Best Quality of Life

Valencia ranks first in the Quality of Urban Living Index — great news for the 23% of expats in the city who moved there for a better quality of life and the 20% who relocated to retire in Valencia!

Respondents rate it the best destination in the Leisure & Climate and the Health & Environment subcategories. In fact, over nine in ten expats (91%) regard the availability of healthcare favorably (vs. 74% globally). Nearly as many are happy with its quality (88% vs. 69% globally) and affordability (87% vs. 61% globally), too.

Quality of Urban Living Index 2020

With over 300 annual days of sunshine, it is hardly surprising that the weather is regarded as a big benefit of life in Valencia: every single respondent rates the local climate positively, and not quite three-quarters (73%) even say it is very good (vs. 64% and 26% globally). *"I love the weather,"* a French respondent shares. *"There is not much of a winter in Valencia. It is a great place to live!"* What's more, 92% are also happy with their local leisure options, over twenty percentage points more than the global average of 71%.

Respondents are just as satisfied with the public transportation system in Valencia: 89% rate it positively (vs. 66% globally), and the majority (54%) even says it is very good (vs. 33% globally). Not everything regarding the quality of life in Valencia is great, though: while 97% of expats are happy with their personal safety (vs. 82% globally), only a slightly-below average 60% rate the political stability favorably (vs. 61% globally).

Quality Healthcare & Transportation in Vienna

Vienna routinely features among the top destinations in global quality of living rankings (e.g. Mercer's Quality of Living Ranking), and the same is true in 2020: the Austrian capital ranks second in this index of the Expat City Ranking. Respondents love the public transportation system in Vienna (1st): 96% rate it positively, and 82% even say it is excellent (vs. 66% and 33% globally). *"The transport system is amazingly efficient and pleasant,"* a British respondent shares.

Over four in five expats are very much satisfied with the affordability (84% positive ratings), availability (86%), and quality (83%) of healthcare in Vienna. Combined with a great result for the urban environment — nearly nine in ten (89%) rate this factor positively — Vienna narrowly misses out on the top 3 of the Health & Environment subcategory, ranking 4th out of 66 cities.

Respondents' satisfaction with the local leisure options is also high: 88% regard this factor favorably, compared to 71% of expats worldwide, while close to three-quarters (74%) rate the climate and weather favorably (vs. 64% globally). Even the city's worst result in this index,

its 27th rank for political stability, has above-average ratings (79% positive answers vs. 61% globally). A very large share of expats (94%) are still happy with their personal safety, though. All in all, Vienna is *"genuinely a great place to live,"* according to a Canadian respondent.

Nice Weather & Great Medical Care in Nice

Ranking 3rd out of 66 in this index, Nice receives its best results for the affordability (3rd), quality (2nd), and availability (2nd) of healthcare. *"Medical care here is really superb,"* a Philippine respondent states. An impressive 92% of respondents, for example, give the availability of healthcare a positive rating (vs. 74% globally), with close to three in five (59%) even considering it excellent (vs. 34% globally). Expats in Nice are not quite as satisfied but still happy with the urban environment: 83% rate this factor positively (vs. 65% globally).

Expats do love the weather, though: no respondent has anything negative to say about the climate in Nice (vs. 20% negative answers globally); close to three-quarters (74%) actually regard it as very good (vs. 26% globally). With 81%, an above-average share of expats is also happy with the available leisure options (vs. 71% globally), affording Nice a sixth place in the Leisure & Climate subcategory.

"Transportation is clean, reliable, and cost effective for seniors," according to a US American expat; good news for the higher-than-average share of retirees in Nice (34% vs. 11% globally). However, not only pensioners are happy with the public transportation system: 86% rate this factor favorably, twenty percentage points more than the global average (66% globally).

European Cities Predominate in the Top 10

Eight of the top 10 cities in the Quality of Urban Living Index are located in Europe: Valencia (1st) is joined by the Spanish capital, Madrid (6th), while Graz (5th) is the other Austrian city among the top 10, next to Vienna in second place. Other European cities in the top are Nice (3rd), Lisbon (4th), Lausanne (7th), and Prague (8th). The Asian cities Singapore (9th) and Tokyo (10th) complete the list.

Quality of Urban Living Index 2020

Expats in the Southern European cities Valencia, Madrid, Nice, and Lisbon particularly enjoy the available leisure options and the great weather, with all four destinations ranking in the top 10 of the Leisure & Climate subcategory.

As covered above, expats in Nice are very happy with the local healthcare, ranking the city second in the respective subcategory. A similar trend emerges in the Spanish cities, Valencia (1st in the subcategory) and Madrid (3rd), as well as the Austrian destinations, Vienna (4th) and Graz (12th).

Tokyo (13th in the subcategory) and Singapore (2nd), on the other hand, receive some of their best results in the Safety & Politics subcategory, as do Lisbon (11th) and especially Lausanne (1st). Singapore (11th) and Tokyo (5th) are also among the best destinations regarding the public transportation system, together with Vienna (1st), Graz (8th), and Prague (2nd).

Safety Concerns in the Bottom 3

Salmiya not only comes last in the overall Expat City Ranking but also ends up at the bottom of the list in the Quality of Urban Living Index. It is joined by two African cities in the bottom 3: Nairobi (65th) and Johannesburg (64th).

Salmiya places last in the Health & Environment and the Leisure & Climate subcategories. Well over half the expats in Salmiya (56%) rate their local leisure options negatively (vs. 15% globally), and a similar share (59%) is dissatisfied with the local weather and climate (vs. 20% globally). Respondents in Salmiya are also about three times more likely to rate the urban environment negatively (61% vs. 21% globally), and nearly half (46%) are dissatisfied with the affordability of medical care (vs. 21% globally). An even higher share (53%) regards the public transportation system negatively (vs. 24% globally), while fewer than two-thirds (66%) are happy with their personal safety, 16 percentage points below the global average of 82%.

The Kenyan capital, **Nairobi**, receives even worse results regarding expats' satisfaction with their personal safety: only 35% give this factor a positive rating (vs. 82% globally), ranking

the city 63rd in the Safety & Politics subcategory. Respondents' opinions aren't much better when it comes to the Health & Environment subcategory (64th): 45% rate the affordability of healthcare (vs. 21% globally) and the urban environment negatively (vs. 21% globally). However, Nairobi receives its worst result by far for the public transportation system: over seven in ten expats (71%) are dissatisfied with this factor (vs. 24% globally), rating the city last worldwide in this subcategory.

Ranking 64th in the Quality of Urban Living Index, **Johannesburg** performs worst in the Safety & Politics subcategory (66th out of 66). Personal safety is a major concern: seven in ten (70%) give this factor a negative rating (vs. 9% globally), with a third (33%) even saying it is *very bad* (vs. 2% globally). Not quite half (46%) rate the political stability negatively, too (vs. 17% globally). There is also a *“lack of proper public transportation”*, according to a Dutch respondent, and others agree: 62% of expats are dissatisfied with the transportation infrastructure in Johannesburg (vs. 24% globally). With a 49th place, results in the Health & Environment subcategory are below average, too, but not quite as dire. It's not all bad, though: Johannesburg ranks twelfth in the Leisure & Climate subcategory. An impressive 59% are in fact *completely* satisfied with the local climate (vs. 26% globally).

More than Just Poor Weather in the Bottom 10

The bottom 10 of the Quality of Urban Living Index include all the Saudi Arabian (**Jeddah** 60th, **Riyadh** 59th) and South African (**Johannesburg** 64th, **Cape Town** 57th) cities that have made it into the 2020 ranking. **Salmiya** (66th), **Nairobi** (65th), **Rome** (63rd), **Mexico City** (62nd), **Dublin** (61st), and **Cairo** (58th) complete the bottom 10.

An insufficient public transportation system is a problem for expats in all ten cities. Expats' personal safety and the political stability are a major concern in African cities Nairobi (63rd in the subcategory), Cape Town (65th), and Johannesburg (66th), but also in Mexico City (64th) and Rome (60th).

In the Leisure & Climate subcategory, it is Salmiya (66th), Jeddah (64th), Riyadh (65th), and

Dublin (62nd) that lose out. “*The weather is not great and doesn't allow many outdoor activities,*” says a Brazilian respondent in the Irish capital, while a poor performance in the Health & Environment subcategory impacts especially Salmiya’s (66th in the subcategory), Nairobi’s (64th), Mexico City’s (62nd), Dublin’s (65th), and Cairo’s (63rd) index results.

Sunny Skies & Plenty to Do?

The top 3 cities in the Leisure & Climate subcategory are all located in Spain: overall winner **Valencia** is joined by **Málaga** (2nd) and **Barcelona** (3rd). Expats in these destinations are very much satisfied with the local climate — the 96% who rate this factor positively in Barcelona are actually the “worst” result among the three — and satisfaction with the local leisure options is also high. Around half the respondents (from 48% in Málaga to 55% in Barcelona) even give them the best possible rating (vs. 31% globally).

At the other end of the ranking, **Salmiya** (66th) drops to the bottom once again, together with **Riyadh** (65th) and **Jeddah** (64th) in Saudi Arabia. Expats here are particularly dissatisfied with the local leisure options, with about twice the worldwide average rating them negatively (28% in Jeddah, 30% in Riyadh vs. 15% globally).

Transportation: Reliable or Non-Existent?

Vienna’s excellent public transportation infrastructure has already been covered above. **Prague** (2nd) and **Shanghai** (3rd) join the Austrian capital in the top 3 of the Transportation subcategory. Nearly all respondents in these two cities consider public transportation to be good (97% in Prague, 98% in Shanghai vs. 66% globally), with close to three-quarters in Prague (73%) even giving it the best possible rating (vs. 33% globally).

Nairobi (66th) and **Johannesburg** (65th), on the other hand, don’t manage to impress expats (see above). Neither does **Jeddah**, which ranks 64th out of 66 destinations in this subcategory. Close to three in five expats (57%) rate the public transportation infrastructure in Jeddah negatively, more than twice the global average of 24%.

Safe, Sound & Politically Stable?

Lausanne (1st), **Singapore** (2nd), and **Muscat** (3rd) are the clear winners in the Safety & Politics subcategory. Every respondent in the Swiss city is happy with their personal safety (vs. 82% globally), and 64% even say it is *very good* (vs. 45% globally). What’s more, 98% also consider the political stability in Lausanne to be good (vs. 61% globally). Similar shares are happy with their personal safety in Singapore (97%) and Muscat (96%), while the political stability in these two cities is rated favorably by about nine in ten expats (90% in Singapore and 87% in Muscat, vs. 61% globally).

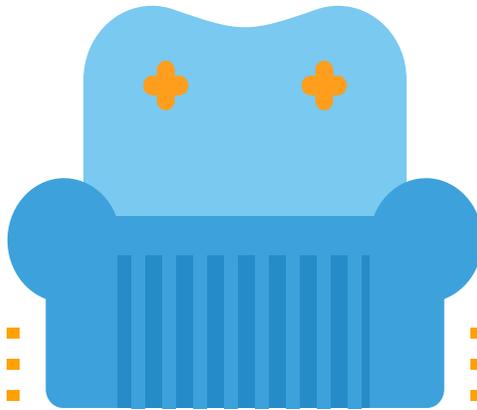
That **Johannesburg** ranks last in the Safety & Politics subcategory has already been mentioned above. Fellow South African destination **Cape Town** (65th) joins it in the bottom 3, with roughly half the respondents rating their personal safety (49%) and the political stability (51%) negatively. **Mexico City**, which ranks 64th in this subcategory, has similar results, with a respective 48% and 50% of expats voicing their negative opinion about these two factors.

Quality Healthcare or Lackluster Environment?

Valencia and **Nice** not only make it into the top 3 of the Quality of Urban Living Index but also rank first and second in its Health & Environment subcategory. They are followed by the Spanish capital, which, for example, even ranks first for the affordability of healthcare: 91% of the expats in **Madrid** rate this factor positively, thirty percentage points more than the global average (61%). A similar share considers medical care to be readily available (88%) and of a high quality (89%), too.

At the end of the subcategory ranking, **Dublin** (65th) joins **Salmiya** (66th) and **Nairobi** (64th) in the bottom 3. Expats in the Irish capital are particularly dissatisfied with the affordability (49% negative ratings vs. 21% globally), availability (38% vs. 13%), and quality (46% vs. 16%) of healthcare. It even ranks last worldwide for the latter two factors. Dublin’s results regarding the urban environment, on the other hand, are fairly average (34th out of 66).

Getting Settled



Getting Settled Index 2020



Getting Settled

Local Friendliness

Feeling Welcome

Friends & Socializing

Local Language



Getting Settled	Local Friendliness	Feeling Welcome	Friends & Socializing	Local Language
1 Alicante	1 Muscat	1 Málaga	1 Málaga	1 Kuala Lumpur
2 Málaga	2 Málaga	2 Alicante	2 Alicante	2 Singapore
3 Lisbon	3 Valencia	3 Valencia	3 Barcelona	3 Nairobi
4 Valencia	4 Mexico City	4 Lisbon	4 Buenos Aires	4 Sydney
5 Buenos Aires	5 Lisbon	5 Madrid	5 Lisbon	5 New York
6 Muscat	6 Alicante	6 Buenos Aires	6 Valencia	6 Dubai
7 Kuala Lumpur	7 Buenos Aires	7 Barcelona	7 São Paulo	7 Auckland
8 Auckland	8 São Paulo	8 Sydney	8 Kuala Lumpur	8 Barcelona
9 Mexico City	9 Dublin	9 Panama City	9 Panama City	9 Toronto
10 Barcelona	10 Ho Chi Minh City	10 Nice	10 Madrid	10 Muscat
11 Dubai	11 Auckland	11 Muscat	11 Dubai	11 Alicante
12 Sydney	12 Cairo	12 Auckland	12 Ho Chi Minh City	12 Panama City
13 Madrid	13 Madrid	13 Athens	13 Auckland	13 Abu Dhabi
14 Panama City	14 Dubai	14 Mexico City	14 Abu Dhabi	14 Doha
15 New York	15 Athens	15 Singapore	15 Athens	15 Mexico City
16 Singapore	16 Abu Dhabi	16 New York	16 Muscat	16 Lisbon
17 Abu Dhabi	17 Toronto	17 Kuala Lumpur	17 Singapore	17 Buenos Aires
18 Dublin	18 Kuala Lumpur	18 Dubai	18 Shanghai	18 London
19 São Paulo	19 Bangkok	19 Toronto	19 Mexico City	19 Luxembourg City
20 Nairobi	20 Panama City	20 Dublin	20 Bangkok	20 Dublin
21 Toronto	21 Nairobi	21 São Paulo	21 New York	21 The Hague
22 Athens	22 Sydney	22 Ho Chi Minh City	22 Moscow	22 Cape Town
23 Ho Chi Minh City	23 New York	23 Cape Town	23 Sydney	23 Valencia
24 Cape Town	24 Cape Town	24 Moscow	24 Nairobi	24 Lausanne
25 Luxembourg City	25 Singapore	25 Abu Dhabi	25 Luxembourg City	25 Amsterdam
26 Doha	26 Luxembourg City	26 London	26 Hong Kong	26 Madrid
27 Cairo	27 Barcelona	27 Bangkok	27 Prague	27 Geneva
28 Bangkok	28 Moscow	28 Luxembourg City	28 Cape Town	28 Málaga
29 London	29 The Hague	29 Cairo	29 Doha	29 Brussels
30 Nice	30 Istanbul	30 Milan	30 Dublin	30 Stockholm
31 Milan	31 Doha	31 Lausanne	31 Cairo	31 Riyadh
32 Amsterdam	32 Amsterdam	32 Doha	32 Johannesburg	32 Johannesburg
33 Lausanne	33 Milan	33 Amsterdam	33 Istanbul	33 Jeddah
34 Brussels	34 Shanghai	34 Nairobi	34 Milan	34 Milan
35 Moscow	35 Jeddah	35 Istanbul	35 Toronto	35 Athens

Getting Settled Index 2020



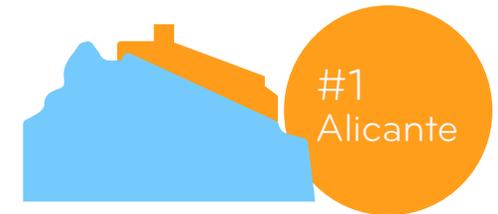
Getting Settled

Local Friendliness

Feeling Welcome

Friends & Socializing

Local Language



Getting Settled	Local Friendliness	Feeling Welcome	Friends & Socializing	Local Language
36 Johannesburg	36 Riyadh	36 Rome	36 Nice	36 Cairo
37 Shanghai	37 Nice	37 Tallinn	37 Brussels	37 Hong Kong
38 Istanbul	38 Hamburg	38 Paris	38 London	38 Tallinn
39 The Hague	39 Dusseldorf	39 Hamburg	39 Budapest	39 São Paulo
40 Hong Kong	40 London	40 Berlin	40 Santiago	40 Salmiya
41 Riyadh	41 Lausanne	41 Dusseldorf	41 Berlin	41 Rome
42 Jeddah	42 Brussels	42 Hong Kong	42 Jeddah	42 Copenhagen
43 Hamburg	43 Beijing	43 Prague	43 Beijing	43 Bangkok
44 Rome	44 Hong Kong	44 Vienna	44 Riyadh	44 Santiago
45 Santiago	45 Johannesburg	45 Budapest	45 Hamburg	45 Frankfurt
46 Tallinn	46 Rome	46 Brussels	46 Dusseldorf	46 Basel
47 Dusseldorf	47 Frankfurt	47 Shanghai	47 Vienna	47 Zurich
48 Frankfurt	48 Santiago	48 Johannesburg	48 Frankfurt	48 Nice
49 Geneva	49 Tokyo	49 The Hague	49 Tallinn	49 Shanghai
50 Berlin	50 Graz	50 Helsinki	50 Lausanne	50 Vienna
51 Prague	51 Helsinki	51 Frankfurt	51 Munich	51 Helsinki
52 Helsinki	52 Zurich	52 Graz	52 Amsterdam	52 Istanbul
53 Vienna	53 Munich	53 Santiago	53 Rome	53 Ho Chi Minh City
54 Budapest	54 Basel	54 Geneva	54 Paris	54 Hamburg
55 Paris	55 Budapest	55 Munich	55 Geneva	55 Prague
56 Basel	56 Berlin	56 Riyadh	56 Seoul	56 Berlin
57 Munich	57 Paris	57 Basel	57 Basel	57 Dusseldorf
58 Zurich	58 Tallinn	58 Jeddah	58 Helsinki	58 Seoul
59 Graz	59 Seoul	59 Tokyo	59 Tokyo	59 Munich
60 Beijing	60 Geneva	60 Copenhagen	60 Graz	60 Paris
61 Stockholm	61 Stuttgart	61 Zurich	61 The Hague	61 Graz
62 Tokyo	62 Copenhagen	62 Stuttgart	62 Zurich	62 Stuttgart
63 Copenhagen	63 Stockholm	63 Stockholm	63 Stuttgart	63 Moscow
64 Seoul	64 Vienna	64 Seoul	64 Copenhagen	64 Tokyo
65 Stuttgart	65 Prague	65 Beijing	65 Salmiya	65 Budapest
66 Salmiya	66 Salmiya	66 Salmiya	66 Stockholm	66 Beijing

From Friends to Language: Where It Is (Not) Easy to Settle In

Cities on the Iberian Peninsula are the easiest to get settled in, according to expats, while respondents in Salmiya, Stuttgart, and Seoul struggle to feel at home.



TOP FINDINGS

- **Alicante ranks first in the Getting Settled Index, with expats reporting happy social lives.**
- **Close to nine in ten respondents (87%) feel at home in runner-up Málaga (2nd).**
- **In Lisbon (3rd), 42% agree completely that people are friendly towards foreign residents.**
- **Cities in Spanish-speaking countries generally perform well in this index, making up six of the top 10.**
- **At the other end of the ranking, cities in East Asia, Northern Europe, and German-speaking countries land in the bottom 10.**



Methodology

The Getting Settled Index includes four subcategories — Local Friendliness, Feeling Welcome, Friends & Socializing, and Local Language. Each subcategory is calculated based on two factors which were rated on a scale of one to seven: general friendliness of the population and friendly attitude towards foreign residents; feeling at home in the city and getting used to the local culture; finding new friends and satisfaction with social life; ease of living in the city without local language skills and of actually learning the language. For a city to be featured in the Expat City Ranking, a minimum sample size of 50 respondents is required. In 2020, 66 cities have met this requirement.

Friendly Folk in Alicante

Respondents in Alicante, the winner of the Getting Settled Index, are particularly happy with the factors in the Friends & Socializing subcategory, which results in a respective second place for the Spanish city. In fact, over two-thirds of the expats in Alicante (68%) agree that it is easy to find new friends (vs. 47% globally), and an even higher share of 77% are happy with their social life in Alicante (vs. 59% globally).

Getting Settled Index 2020

Respondents in Alicante are just as likely to agree that it is easy to get used to the local culture (77% positive ratings vs. 61% globally). Together with excellent results for feeling at home in this city — 83% agree that this is the case for them — this allows Alicante to also rank second in the Feeling Welcome subcategory, only beaten by Málaga.

A British respondent in Alicante makes sure to highlight the *“easy way of life and the friendliness of the people around me”*. And others agree: 86% rate the general friendliness of local residents positively (vs. 68% globally), and a similar share (85%) considers the people of Alicante friendly towards foreign residents (vs. 66% worldwide). Close to half (49%) even agree *completely* with the latter (vs. 25% globally).

Together with few language difficulties — three in five expats in Alicante (60% each) agree that the local language is easy to learn and that it is easy to live there even without local language skills — these results catapult Alicante to first place in the Getting Settled Index 2020. Good news for the 55% of respondents who are planning to possibly stay there forever (vs. 33% globally).

Feeling at Home in Málaga

Málaga's results are rather similar to Alicante's: respondents are very much satisfied with the local friendliness (2nd), feel welcome there (1st), and have little to complain about regarding friends and socializing (1st). In fact, close to nine in ten expats (87%) say they feel at home in Málaga (vs. 64% worldwide), and a similar share (88%) agrees that the people are generally friendly (vs. 68% globally). *“I love the warmth of the people and the country,”* a Swedish respondent shares.

Over three-quarters (77%) are happy with their social life in Málaga (vs. 59% globally), and 42% — double the global average (21%) — give this factor the best possible rating. More than three in five (62%) also agree that it is easy to find new friends there, 15 percentage points more than the global average of 47%.

What is keeping Málaga from the top is the local language: while 60% report no problems

living there without local language skills, only 38% of the respondents agree that the language is easy to learn. Compared to 60% in Alicante, this result shows that the local Andalusian dialect in Málaga is more difficult than some might have thought.

Finding New Friends in Lisbon

Portugal's capital does not only rank third in the Expat City Ranking but also comes in third place in the Getting Settled Index. Respondents feel at home in Lisbon — 82% rate this factor favorably (vs. 64% globally) — and four in five (80%) report that it is easy to get used to the Portuguese culture (vs. 61% globally).

“The people are extremely friendly,” according to a US American respondent in Lisbon; 86% of expats agree and rate the general friendliness of the local population positively (vs. 68% globally). This friendliness may also be a reason for the ease of finding new friends in Lisbon: over seven in ten expats (71%) agree that this is not difficult (vs. 47% globally), and an even larger share (79%) is happy with their social life (vs. 59% globally).

Lisbon does not do quite as well in the Local Language subcategory but still comes in a good 16th place. *“There are poor job opportunities for expats who don't speak Portuguese,”* according to a Russian respondent. However, nearly four in five expats in Lisbon (78%) find it is easy to live there without speaking the local language (vs. 54% globally).

Spanish-Speaking Cities Predominate

Alicante and **Málaga** are not the only Spanish cities where expats find it easy to settle down. In fact, with **Valencia** (4th) and **Barcelona** (10th), four of the top 10 cities in the Getting Settled Index are located in Spain — while the Spanish capital, **Madrid** (13th), is not far behind. Expats in all five destinations feel at home there and find it easy to get used to the local culture — Barcelona receives the “worst” result here with a seventh place in the respective subcategory.

Respondents in these Spanish cities are just as satisfied with their social life and how easy it is to find new friends, with all five ranking in the top 10 for these factors. Opinions regarding the local friendliness and language are not quite as uniform, but all five cities still land in the upper half of the ranking.

Buenos Aires (5th in the Getting Settled Index) and **Mexico City** (9th) in the Spanish-speaking destinations Argentina and Mexico see excellent results, too, with respondents particularly praising the friendliness of the population and how easy it is to get used to the local culture in these cities. **Muscat** (6th), **Kuala Lumpur** (7th), and **Auckland** (8th) complete the top 10, receiving their best results in the Local Friendliness (Muscat ranks 1st) and Local Language (Kuala Lumpur 1st, Auckland 7th) subcategories.

But Getting Settled Isn't Always Easy

Salmiya does not only rank last in the Expat City Ranking in general, but it is also the worst-rated city in the Getting Settled Index (66th out of 66). Indeed, the Kuwaiti city places last or second to last in three out of four subcategories in this index, with only the Local Language subcategory getting a better — but still below-average — result (40th). The majority of respondents doesn't feel at home in Salmiya (54% vs. 21% globally), finds it hard to make new friends (59% vs. 33% globally), and disagrees that it is easy to get used to the local culture (52% vs. 21% globally).

The verdict on **Stuttgart** (65th) in southwestern Germany is not quite as harsh, though results are still noticeably below average: 47% say it is difficult to make new friends there (vs. 33% globally), and around two in five are dissatisfied with their social life (43% negative ratings vs. 24% globally), as well as with the general friendliness of the local population (41% vs. 17% globally). *"The locals are stand-offish in general,"* says a Greek respondent. *"It is not easy to integrate."* German poses an additional problem: 58% of respondents think it is not easy to live in Stuttgart without speaking the local language (vs. 30% worldwide).

Seoul (64th), on the other hand, receives its worst results in the Feeling Welcome subcategory,

where it also ranks 64th. Fewer than half the respondents (48%) say they feel at home in the South Korean capital (vs. 64% globally), and 41%, nearly twice the worldwide average, think it is difficult to get used to the local culture (vs. 21% globally). In part, this might be connected to the local (lack of) friendliness: only 39% think that people in Seoul are friendly towards foreign residents (vs. 66% globally)! What's more, close to two in five (39%) say it is a struggle to live in the city without local language skills (vs. 30% globally), and 64% consider Korean difficult to learn (vs. 46% globally).

Trends in the Bottom 10

A look at the bottom 10 shows that cities in East Asia, Northern European countries, and German-speaking destinations predominate. Like in **Seoul** (64th), expats in **Tokyo** (62nd) and **Beijing** (60th) struggle in particular with the local language and culture.

Stuttgart (65th), on the other hand, is joined by **Copenhagen** (63rd), **Stockholm** (61st), **Graz** (59th), **Zurich** (58th), and **Munich** (57th) in the bottom 10, with negative ratings across most rating factors in this index. In the words of a Guatemalan respondent in Stockholm: *"The culture of reservation, silence, and conformity can be a shock to many."* Compared to the success of Spanish and Portuguese cities in the index, this shows an interesting north-south divide in Europe when it comes to the ease of settling in.

Local Friendliness around the World

While **Muscat** places sixth in the Getting Settled Index, it is the undisputed winner in the Local Friendliness subcategory. Over four in five expats (82%) consider the residents in the Omani capital generally friendly, 14 percentage points above the worldwide average (68%). An even higher share (89%) describes the attitude towards foreign residents as friendly — half (50%) even as very much so (vs. 66% and 25% globally).

Málaga (2nd), which has already been covered in detail above, joins Muscat on the podium for this subcategory, as does **Valencia** (3rd). In fact, not one respondent in Valencia has anything

negative to say about the population's friendliness, and 86% agree that the local people are friendly towards expats in particular, 20 percentage points above the global average (66%).

Salmiya (66th), **Prague** (65th), and **Vienna** (64th), on the other hand, do not perform well at all in this subcategory. Fewer than a quarter (24%) rate the general friendliness in Salmiya positively, compared to a global average of 68%. And in both Prague and Vienna, 42% of respondents don't think that the attitude towards foreign residents in their respective city is friendly (vs. 18% globally).

Feeling at Home Abroad

Alicante and **Málaga** place not only first and second in the Getting Settled Index, but also second and first, respectively, in the Feeling Welcome subcategory. They are joined in the top 3 by a third Spanish city, **Valencia**. At least four in five respondents feel at home in Valencia (80% vs. 64% globally) and agree that it is easy to get used to the local culture there (84% vs. 61% globally).

Just like in the overall index, **Salmiya** (66th) and **Seoul** (64th) are also found at the other end of the ranking scale in this subcategory, making up the bottom 3 together with **Beijing** (65th). Over two in five expats in the Chinese capital (41%) find it difficult to get used to the local culture (vs. 21% globally), and more than three in ten (31%) don't feel at home there (vs. 21% globally).

New Life, New Friends?

In the Friends & Socializing subcategory, it is again three Spanish cities that land in the top 3: **Barcelona** (3rd) joins **Málaga** (1st) and **Alicante** (2nd) — which have been covered in detail above — on the podium. Over two in three respondents (68%) find it easy to make new friends in Barcelona (vs. 47% globally). What is more, 81% are happy with their social life, 22 percentage points above the worldwide average (59%).

Expats in **Stockholm** (66th) paint a very different picture: close to three-quarters (72%) think it is difficult to find new friends in the Swedish capital (vs. 33% globally), ranking Stockholm last for this factor. Over two in five (42%) are unhappy with their social life, too (vs. 24% globally).

For **Salmiya's** results, which also places second to last in this subcategory, please refer to the earlier section on the index's bottom 3. The third city at the end of the list is **Copenhagen** with a 64th rank in this subcategory. Like in Stockholm, respondents struggle to find new friends in the Danish capital (59% negative responses), and over a third (34%) are dissatisfied with their social life as well.

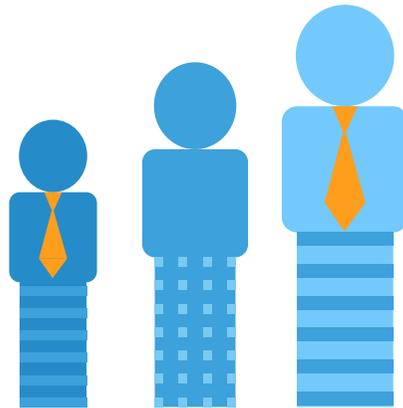
The Importance of Language

Kuala Lumpur (1st), Singapore (2nd), and Nairobi (3rd) lead the ranking in the Local Language subcategory, while Beijing (66th), Budapest (65th), and Tokyo (64th) land at the very bottom.

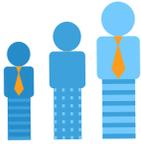
Over nine in ten expats in **Kuala Lumpur** (91%) agree it is easy to live there without speaking the local language, while 73% of respondents in **Singapore** and 81% in **Nairobi** say the same (vs. 54% globally). However, it is worth noting that the *Expat Insider* survey was conducted in English, which is widely spoken in all three cities and even has official status in Singapore and Kenya.

On the other hand, around two in five expats in **Beijing** (39%) and **Tokyo** (44%) say it is difficult to live in these cities without local language skills (vs. 30% globally). Respondents in Budapest report fewer difficulties in this regard (25% negative ratings). However, Hungarian seems to be incredibly hard to learn: 94% of expats in **Budapest** state it isn't easy to learn the local language, more than twice the global average (46%). Not quite two-thirds (64%) even think it is *very* difficult (vs. 18% globally), ranking the Hungarian capital last for this factor.

Urban Work Life



Urban Work Life Index 2020



Urban Work Life

Job & Career

Job Security

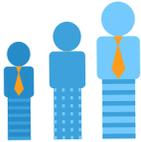
Work-Life Balance



1	Luxembourg City	1	Dublin	1	Luxembourg City	1	Stockholm
2	Amsterdam	2	Stuttgart	2	Dusseldorf	2	Copenhagen
3	Hamburg	3	New York	3	Frankfurt	3	Amsterdam
4	Dusseldorf	4	Dusseldorf	4	Munich	4	Auckland
5	Frankfurt	5	Frankfurt	5	Graz	5	Hamburg
6	Stuttgart	6	Hamburg	6	Amsterdam	6	Sydney
7	Dublin	7	Prague	7	Hamburg	7	Nice
8	Graz	8	Amsterdam	8	Basel	8	Helsinki
9	Munich	9	Munich	9	Stuttgart	9	Panama City
10	Stockholm	10	Luxembourg City	10	Stockholm	10	Graz
11	Auckland	11	Sydney	11	Zurich	11	Lisbon
12	Prague	12	Moscow	12	Shanghai	12	Vienna
13	Basel	13	Brussels	13	Prague	13	The Hague
14	Sydney	14	London	14	Vienna	14	Dusseldorf
15	The Hague	15	Buenos Aires	15	Dublin	15	Dublin
16	Vienna	16	Auckland	16	The Hague	16	Luxembourg City
17	Copenhagen	17	Shanghai	17	Lausanne	17	Buenos Aires
18	Panama City	18	Basel	18	Copenhagen	18	Frankfurt
19	Ho Chi Minh City	19	Graz	19	Ho Chi Minh City	19	Stuttgart
20	New York	20	Mexico City	20	Geneva	20	Prague
21	Moscow	21	Ho Chi Minh City	21	Singapore	21	Valencia
22	Shanghai	22	Toronto	22	Auckland	22	Munich
23	Lisbon	23	Panama City	23	Doha	23	Tallinn
24	Doha	24	Paris	24	New York	24	Doha
25	Brussels	25	Singapore	25	Helsinki	25	Ho Chi Minh City
26	Nice	26	Lisbon	26	Berlin	26	Kuala Lumpur
27	Singapore	27	The Hague	27	Abu Dhabi	27	Moscow
28	Toronto	28	Zurich	28	Nice	28	Cape Town
29	Zurich	29	Doha	29	Panama City	29	Alicante
30	Berlin	30	Riyadh	30	Brussels	30	Basel
31	Geneva	31	Stockholm	31	Moscow	31	Málaga
32	Paris	32	Vienna	32	Beijing	32	Bangkok
33	Helsinki	33	São Paulo	33	Lisbon	33	Toronto
34	Tallinn	34	Berlin	34	Paris	34	Johannesburg
35	Lausanne	35	Abu Dhabi	35	Toronto	35	Muscat



Urban Work Life Index 2020



Urban Work Life

Job & Career

Job Security

Work-Life Balance

36	Abu Dhabi	36	Tallinn	36	Sydney	36	Geneva
37	London	37	Santiago	37	Tokyo	37	Brussels
38	Riyadh	38	Dubai	38	Tallinn	38	Madrid
39	Alicante	39	Hong Kong	39	Riyadh	39	Berlin
40	São Paulo	40	Geneva	40	Alicante	40	Barcelona
41	Madrid	41	Nice	41	London	41	Paris
42	Barcelona	42	Madrid	42	Málaga	42	São Paulo
43	Kuala Lumpur	43	Barcelona	43	Jeddah	43	Lausanne
44	Beijing	44	Kuala Lumpur	44	Dubai	44	Singapore
45	Mexico City	45	Jeddah	45	Seoul	45	New York
46	Valencia	46	Copenhagen	46	Madrid	46	Nairobi
47	Buenos Aires	47	Budapest	47	Valencia	47	Shanghai
48	Dubai	48	Tokyo	48	Barcelona	48	Cairo
49	Jeddah	49	Johannesburg	49	Santiago	49	Abu Dhabi
50	Bangkok	50	Lausanne	50	Budapest	50	Milan
51	Budapest	51	Beijing	51	São Paulo	51	Mexico City
52	Santiago	52	Cairo	52	Muscat	52	Riyadh
53	Muscat	53	Bangkok	53	Kuala Lumpur	53	Athens
54	Málaga	54	Alicante	54	Milan	54	Budapest
55	Tokyo	55	Milan	55	Bangkok	55	London
56	Cairo	56	Cape Town	56	Mexico City	56	Zurich
57	Milan	57	Istanbul	57	Hong Kong	57	Dubai
58	Johannesburg	58	Muscat	58	Cairo	58	Jeddah
59	Hong Kong	59	Helsinki	59	Salmiya	59	Beijing
60	Cape Town	60	Seoul	60	Istanbul	60	Santiago
61	Seoul	61	Nairobi	61	Nairobi	61	Hong Kong
62	Nairobi	62	Valencia	62	Cape Town	62	Rome
63	Istanbul	63	Athens	63	Johannesburg	63	Istanbul
64	Athens	64	Salmiya	64	Athens	64	Salmiya
65	Salmiya	65	Málaga	65	Rome	65	Tokyo
66	Rome	66	Rome	66	Buenos Aires	66	Seoul



#1
Luxembourg
City

Where Expats (Don't) Find a Good Urban Work Life

German cities get impressive results for working life. However, with Luxembourg City and Amsterdam, other European cities rank at the top, while Rome and Athens are found at the bottom.



TOP FINDINGS

- In first-ranking Luxembourg City, nearly all respondents (97%) rate the local economy favorably.
- Expats in Amsterdam (2nd in the Urban Work Life Index) love their working hours: 44% give them the best possible rating.
- Hamburg (3rd out of 66) also receives a spot on the podium, with nearly two in five (39%) saying the local economy is *very good*.
- European cities in general tend to perform well in the index, with all of the top 10 found on the continent.
- However, with Rome (66th) and Athens (64th) joining Salmiya (65th) in the bottom 3, all is not perfect for expats working in the EU.



Methodology

The Urban Work Life Index includes three subcategories — Job & Career, Job Security, and Work-Life Balance. Each subcategory is based on two factors each: overall job satisfaction and local career opportunities, job security and the state of the local economy, working hours and work-life balance. For a city to be featured in the Expat City Ranking, a minimum sample size of 50 respondents is required. In 2020, 66 cities have met this requirement.

Luxembourg City in the Lead

Ranking 18th out of 66 cities overall, Luxembourg City snags the top spot when it comes to working abroad. Expats are particularly satisfied with their job security and the local economy — consequently ranking the city first for the latter. In fact, nearly every respondent in Luxembourg City (97%) rates the local economy favorably; 61% even say it is *very good* (vs. 19% globally). *“I really appreciate the excellent state of the economy and public affairs (funds),”* a Belgian expat shares. Not quite as many expats, but still a considerable share at 80%, are satisfied with the job security in Luxembourg City. Only Graz, Austria, ranks even better for this factor.

Luxembourg City also ranks fifth for local career opportunities, with two-thirds of the respondents (67%) regarding this factor favorably (vs. 43% globally). An above-average share actually relocated to Luxembourg City for job-related reasons (70% vs. 36% globally). Over three-quarters (77%) also rate their work-life balance in Luxembourg positively, with a third (33%) *completely* satisfied with this aspect of their life abroad (vs. a respective 64% and 24% globally).

Amsterdam's Work-Life Balance Delights

Amsterdam may only land in a slightly above-average 27th place out of 66 in the overall city ranking; however, expats rate it the second-best city when it comes to urban work life. They are particularly happy with their work-life balance and working hours: at least four in five respondents give each factor a favorable rating, compared to fewer than two-thirds worldwide. An impressive 44% of expats in Amsterdam even give their working hours the best possible rating (vs. 28% globally). A US American expat in the city makes sure to point out their appreciation of Dutch labor laws: *"I love the work culture that finds it acceptable to take a minimum of 25 days off."*

What is more, nine in ten (90%) say the state of the local economy is good, compared to 63% of respondents worldwide. Close to two in three (65%) are also satisfied with the available career opportunities in Amsterdam (vs. 43% globally), over a fifth (22%) even completely so — good news for the 11% of respondents who say they are currently looking for work in Amsterdam. With one in five expats (20%) working in each of these fields, finance and IT are very prominent in Amsterdam. However, there is also an above-average share of expats working in law & legal services (6% vs. 2% globally) and leisure, sports & tourism (5% vs. 2% globally). Overall, three-quarters of respondents in Amsterdam (75%) say they are satisfied with their job, ten percentage points above the global average of 65%.

A Top-Notch Economy in Hamburg

The German port city completes the top 3 of the Urban Work Life Index, though it only ranks

33rd overall. Expats in Hamburg are satisfied with all factors related to their working life, with the city placing in the top 10 for each subcategory in the index. Four in five respondents (80%), for example, rate their working hours in Hamburg favorably, 43% even very much so (vs. 65% and 28% globally). *"I appreciate the general work-life-family balance here,"* one respondent shares, *"I did not have that in the USA."* In fact, expats in a full-time position in Hamburg work over two hours less than the global average (41.3 hours a week vs. 43.5 hours worldwide).

Respondents are also happy with their job security in Hamburg (5th), as well as the local economy (9th). Nearly nine in ten (87%) rate the latter positively (vs. 63% worldwide); nearly two in five (39%) even say it is very good (vs. 19% globally). This result may be partly connected to the Port of Hamburg, Germany's biggest seaport: an above-average 12% of expats working in Hamburg do so in the field of transportation & logistics, four times the global average of 3%. Hamburg is also a major player in the German IT sector, particularly regarding startup businesses, and this is reflected among working respondents, too: close to one in four (24%) cite IT as their field of work (vs. 11% globally).

European Cities Predominate in the Top 10

It is not only the top 3 cities in the Urban Work Life Index that are located in Europe: in fact, all of the ten best destinations are European cities. Five of them are in Germany: **Hamburg** (3rd) is followed by **Dusseldorf** (4th), **Frankfurt** (5th), **Stuttgart** (6th), and **Munich** (9th). All five rank in the top 10 for both the Job & Career and Job Security subcategories. Even the "worst" result in the index, Munich's 22nd place in the Work-Life Balance subcategory, is still in the upper third of the ranking.

At least four in five respondents in these German cities rate the local economy favorably. And while the share of expats who rate the local career opportunities in Dusseldorf positively (58%) is noticeably below the percentage in Stuttgart (71%), for example, this result is still considerably better than the global average of 43% positive ratings for this factor.

Dublin (7th), **Graz** (8th), and **Stockholm** (10th) complete the top 10 of the Urban Work

Life Index. All three receive good to excellent results for all the rating factors used in the index. While expats in Dublin love the local career opportunities (82% positive ratings vs. 43% globally) and respondents rank Graz first with regard to job security, Stockholm is the undisputed winner when it comes to expats' work-life balance (more on this below).

Economic Woes among the Bottom 3

At the other end of the ranking scale, **Rome** (66th), Salmiya (65th), and Athens (64th) make up the bottom 3.

More than twice the global share of respondents rate the local career opportunities in Rome negatively (74% vs. 34% globally), while over three in five (62%) consider the state of the local economy to be bad (vs. 18% globally). *"The weak economy makes career advancement difficult,"* a Canadian respondent in Rome points out, *"and I don't like the work-life balance I have."* Others agree: one in four expats in the Italian capital (25%) is dissatisfied with their working hours (vs. 17% worldwide), and three in ten (30%) rate their work-life balance negatively (vs. 18% globally).

Second-to-last **Salmiya** in Kuwait does not do much better. While it manages to avoid the bottom of the list for its local economy (47th out of 66 cities), respondents are not at all satisfied with their jobs, work-life balance, and job security. Over two in five (41%) give the latter factor a negative rating (vs. 22% globally), and a similar share of expats (39%) say they are dissatisfied with their job in Salmiya (vs 18% globally). Nonetheless, work remains a crucial factor for relocating to Salmiya: close to three in five respondents (59%) gave a job-related reason for their move (vs. 36% globally).

Ranking 64th in the Urban Work Life Index, **Athens** receives its worst results regarding career opportunities (64th), job security (63rd), and the state of the local economy (62nd). More than half the respondents (55%) regard the latter negatively, while an even higher share of 60% rate the local career options unfavorably (vs. 34% globally). Interestingly, a third of the expats working in Athens (33%) are freelancers, which is three times the global average of 11%.

Quite the Mix among the 10 Worst-Rated Cities

In the bottom 10, Rome and Athens are joined by **Milan** (57th), which receives bad results across the board when it comes to the Urban Work Life Index, as does **Istanbul** (63rd).

African destinations **Johannesburg** (58th), **Cape Town** (60th), and **Nairobi** (62nd) do not perform too badly in the Work-Life Balance subcategory — results range from Cape Town's 28th to Nairobi's 46th place. However, these results cannot make up for expats' dissatisfaction with the local career opportunities and with the state of the economy in these cities.

In the Urban Work Life Index, Asian cities **Seoul** (61st) and **Hong Kong** (59th) do not fare particularly well in general and receive their worst results in the Work-Life Balance subcategory, ranking 66th and 61st, respectively. The share of respondents in these two cities who rate their working hours negatively is — at 38% and 34%, respectively — at least twice the global average of 17%.

Places to Be for Your Job & Career

If we take a closer look at the different sections of the index, there are both some familiar and some new destinations among the best and worst cities in the Job & Career subcategory: **Dublin** places first, with over four in five respondents (82%) giving their career opportunities a positive rating (vs. 43% globally). More than twice the worldwide share of expats even says their career options are *very good* (28% vs. 12% globally).

Expats in **Stuttgart** also regard this factor favorably (71% positive ratings), but they are even more satisfied with their jobs: 83% say they are happy with this aspect of their life abroad, compared to 65% of expats worldwide.

Not quite such a large share of respondents (73%) are satisfied with their job in **New York City**. However, with three times the global average giving the local career opportunities the best possible rating (36% vs. 12% globally), the Big Apple's third place in the Job & Career subcategory is easily explained.

At the other end of the scale, Rome and Salmiya — which have already been covered above — are joined by **Málaga**, Spain. Nearly two in three respondents there (65%) say the local career opportunities are bad, not quite double the global average of 34%.

Of Local Economies & Job Security

The clear winner of the Job Security subcategory, Luxembourg City, is joined by **Dusseldorf** and **Frankfurt**. Nearly nine in ten respondents give the state of the local economy in these German cities a positive rating (88% in Dusseldorf and 89% in Frankfurt, vs. 63% globally). And expats are just as happy with their job security there: more than four in five (82% in Dusseldorf; 81% in Frankfurt) rate this factor favorably (vs. 59% globally).

Buenos Aires, on the other hand, doesn't impress the respondents and actually ranks last in the Job Security subcategory, even worse than Rome (65th) and Athens (64th). A Bolivian expat does not like *"the economic instability in Buenos Aires. You can't plan for your future."* Close to two-thirds (65%) agree and rate the state of the local economy negatively (vs. 18% globally).

Better Hours Up North?

Amsterdam does not only rank second in the index but also comes third in the Work-Life Balance subcategory. Two Nordic cities perform even better than the Dutch capital, though: Stockholm ranks first and Copenhagen second in this subcategory.

Respondents in the Swedish capital are particularly happy with their working hours (87% positive ratings vs. 65% globally), with nearly half (46%) even *completely* satisfied. This may be connected to their lower-than-average hours: expats in a full-time position in **Stockholm** report working nearly two hours a week less than the global average (41.6 vs. 43.5 hours).

The majority of expats in **Copenhagen** (51%) is also *very* happy with their working hours (vs. 28% globally); with 40.7 hours, the average full-time work week is even shorter than in Stockholm! Overall, not quite four in five respondents in Copenhagen (79%) agree that their work-life balance is good (vs. 64% globally). These results are also in line with the findings of the OECD Better Life Index: Denmark ranks third for work-life balance here.

Finance & Housing



Finance & Housing



Finance & Housing

Finance

Housing

Local Cost of Living

Finance & Housing	Finance	Housing	Local Cost of Living
1 Kuala Lumpur	1 Alicante	1 Kuala Lumpur	1 Valencia
2 Alicante	2 Málaga	2 Valencia	2 Alicante
3 Valencia	3 Kuala Lumpur	3 Alicante	3 Málaga
4 Bangkok	4 Lausanne	4 Ho Chi Minh City	4 Ho Chi Minh City
5 Ho Chi Minh City	5 Panama City	5 Bangkok	5 Kuala Lumpur
6 Panama City	6 Buenos Aires	6 Muscat	6 Lisbon
7 Muscat	7 Shanghai	7 Panama City	7 Budapest
8 Riyadh	8 Bangkok	8 Johannesburg	8 Mexico City
9 Málaga	9 Riyadh	9 Riyadh	9 Madrid
10 Brussels	10 Valencia	10 Jeddah	10 Riyadh
11 Buenos Aires	11 Basel	11 Málaga	11 Berlin
12 Jeddah	12 Singapore	12 Cairo	12 Prague
13 Johannesburg	13 Brussels	13 Dubai	13 Tallinn
14 Moscow	14 Zurich	14 Brussels	14 Cairo
15 Singapore	15 Ho Chi Minh City	15 Nairobi	15 Buenos Aires
16 Cairo	16 Moscow	16 Budapest	16 Graz
17 Doha	17 Doha	17 Mexico City	17 Bangkok
18 Graz	18 Frankfurt	18 Istanbul	18 Jeddah
19 Mexico City	19 Lisbon	19 Buenos Aires	19 Istanbul
20 Nairobi	20 Luxembourg City	20 Athens	20 Athens
21 Budapest	21 Muscat	21 Moscow	21 Johannesburg
22 Shanghai	22 Prague	22 Tallinn	22 Vienna
23 Abu Dhabi	23 Beijing	23 Graz	23 Muscat
24 Basel	24 Hamburg	24 Doha	24 Panama City
25 Vienna	25 Graz	25 Abu Dhabi	25 Dusseldorf
26 Istanbul	26 Amsterdam	26 Singapore	26 Nice
27 Lisbon	27 Jeddah	27 Cape Town	27 Moscow
28 Santiago	28 Stuttgart	28 Vienna	28 Barcelona
29 Tallinn	29 Hong Kong	29 Santiago	29 Cape Town
30 Dubai	30 Geneva	30 São Paulo	30 Rome
31 São Paulo	31 Stockholm	31 Madrid	31 Brussels
32 Prague	32 Santiago	32 Nice	32 Beijing
33 Nice	33 São Paulo	33 Shanghai	33 Frankfurt
34 Madrid	34 Abu Dhabi	34 Basel	34 Hamburg
35 Athens	35 Mexico City	35 Lisbon	35 The Hague



Finance & Housing



Finance & Housing

Finance

Housing

Local Cost of Living

- 36 Cape Town
- 37 Beijing
- 38 Frankfurt
- 39 Helsinki
- 40 Dusseldorf
- 41 Zurich
- 42 The Hague
- 43 Lausanne
- 44 Sydney
- 45 Hong Kong
- 46 Barcelona
- 47 Tokyo
- 48 Rome
- 49 Berlin
- 50 Hamburg
- 51 Seoul
- 52 Amsterdam
- 53 Luxembourg City
- 54 New York
- 55 Salmiya
- 56 Copenhagen
- 57 Auckland
- 58 Stockholm
- 59 London
- 60 Geneva
- 61 Milan
- 62 Paris
- 63 Stuttgart
- 64 Toronto
- 65 Munich
- 66 Dublin

- 36 Vienna
- 37 Cairo
- 38 Tokyo
- 39 Munich
- 40 Dusseldorf
- 41 Budapest
- 42 Johannesburg
- 43 Nice
- 44 Nairobi
- 45 The Hague
- 46 Berlin
- 47 Madrid
- 48 Copenhagen
- 49 Sydney
- 50 Dublin
- 51 Barcelona
- 52 Helsinki
- 53 Istanbul
- 54 Tallinn
- 55 Paris
- 56 Auckland
- 57 Rome
- 58 London
- 59 New York
- 60 Toronto
- 61 Salmiya
- 62 Dubai
- 63 Cape Town
- 64 Seoul
- 65 Athens
- 66 Milan

- 36 Prague
- 37 Helsinki
- 38 Sydney
- 39 Seoul
- 40 The Hague
- 41 Barcelona
- 42 Dusseldorf
- 43 Beijing
- 44 Rome
- 45 New York
- 46 Salmiya
- 47 Frankfurt
- 48 Berlin
- 49 Hong Kong
- 50 Milan
- 51 Tokyo
- 52 Auckland
- 53 Zurich
- 54 London
- 55 Copenhagen
- 56 Lausanne
- 57 Toronto
- 58 Amsterdam
- 59 Paris
- 60 Hamburg
- 61 Luxembourg City
- 62 Stockholm
- 63 Geneva
- 64 Stuttgart
- 65 Munich
- 66 Dublin

- 36 Stuttgart
- 37 Shanghai
- 38 Doha
- 39 Abu Dhabi
- 40 São Paulo
- 41 Dubai
- 42 Tokyo
- 43 Milan
- 44 Nairobi
- 45 Basel
- 46 Seoul
- 47 Amsterdam
- 48 Helsinki
- 49 Stockholm
- 50 Singapore
- 51 Lausanne
- 52 Toronto
- 53 Santiago
- 54 Luxembourg City
- 55 Paris
- 56 Sydney
- 57 Copenhagen
- 58 Salmiya
- 59 Munich
- 60 Auckland
- 61 Zurich
- 62 London
- 63 New York
- 64 Dublin
- 65 Geneva
- 66 Hong Kong



#1
Kuala Lumpur

Top (and Bottom) Cities for Budget-Conscious Expats

Kuala Lumpur, Alicante, and Valencia occupy the top 3 of the Finance & Housing Index. Dublin, Munich, and Toronto come in last, but there is a clear trend in the bottom 10.



TOP FINDINGS

- In the top 3 Kuala Lumpur (1st), Alicante (2nd), and Valencia (3rd), money goes a long way for expats.
- In Dublin (66th) and Munich (65th), expats are particularly unhappy with the housing market.
- Toronto (64th) is not the best place for expats on a budget.
- With Alicante (2nd), Valencia (3rd), and Málaga (9th), there are three Spanish cities in the top 10.
- Eight out of the bottom 10 cities are located in Western Europe.



Methodology

The Finance & Housing Index covers two subcategories, made up of two factors each: For the Finance subcategory, survey respondents rated their overall satisfaction with their financial situation (which carried double weight in the subcategory) and answered the question whether they felt that their disposable household income was enough to cover daily costs. The affordability of housing and the ease of finding housing for expats make up the ranking of the Housing subcategory.

Based on expats' satisfaction with the cost of living in their city, a Local Cost of Living Index is provided as additional information. However, it does not factor into the overall ranking to avoid overrepresenting financial aspects in the general results.

In 2020, 66 cities make it into the ranking, with a minimum sample size of 50 respondents each.

Malaysia's Capital on Top

Kuala Lumpur ranks first in the Finance & Housing Index in 2020. The Malaysian capital

particularly impresses expats when it comes to housing: 84% of survey respondents living in Kuala Lumpur believe that it is easy to find a place to live, and nearly half (48%) even agree *completely* with this statement, compared to 20% globally. Seven in ten expats in Kuala Lumpur (70%) find housing in the city to be affordable, too, and one in five (20%) considers the affordability to be *very good*.

Survey respondents in Kuala Lumpur are also happy with their overall financial situation: 76% say as much, compared to 61% worldwide. More than seven in eight expats in Kuala Lumpur (88%) consider their disposable household income enough or even more than enough to cover their everyday costs. Two-thirds of respondents (67%) even say that they have more than they need. *"It is an easy way of life,"* one British survey respondent points out. *"Expats have a good life here."* This is also reflected in the fact that 6% of the survey respondents in Kuala Lumpur receive an annual income of more than 250,000 USD, compared to 3% globally.

Alicante: Low Cost of Living on the Costa Blanca

Alicante, a newcomer to the Expat City Ranking in 2020, makes it to second place, both in the Finance & Housing Index and the overall ranking.

Survey respondents are rather happy with the housing situation in Alicante: over two-thirds (68%) rate the affordability of housing positively, and 32% even find it very good. Plus, close to four in five (79%) find it easy for expats to find housing in Alicante, compared to 55% globally.

An even higher share of expats living in Alicante (81%) is also satisfied with their financial situation, and nearly three out of ten (29%) even say that they are very satisfied, compared to 21% globally. Indeed, it seems like expats in Alicante have everything they need: for 87%, their disposable household income is enough or even more than enough to cover the costs of daily living.

This is most likely thanks to low costs: the majority of respondents in Alicante (82%) are satisfied with the local cost of living, and nearly three times the global average (40% vs. 14% globally) even think that the cost of living is very good. This is echoed by a survey respondent

from the UK who praises *"the sunshine, cheap food and vino, and the cost of living"*. Despite this, expats in Alicante tend to make less than the global average: 71% of survey respondents in the city earn less than 50,000 USD annually. However, finances are not the main reason for expats to move to Alicante in the first place. Instead, 32% moved for a better quality of life, and 13% were looking to retire in Alicante.

Great Value for Money in Valencia

The city that ranks first overall in the Expat City Ranking 2020, Valencia, also places in the top 3 of the Finance & Housing Index. The majority of respondents living in the city (82%) rates the affordability of housing positively, twice the global average of 41%. Over a quarter (26%) are even *very satisfied* with this factor. Just over four in five (81%) agree that it's easy for expats to find housing, and close to three in ten (29%) agree *completely*.

Also a great destination for financially conscious expats, the Spanish city offers a lot of value for money: it ranks first in the Local Cost of Living Index, as a staggering 94% of expats in Valencia are satisfied with the cost of living in their home abroad. Moreover, 72% are happy with their financial situation, and 27% even very much so. Five out of six survey respondents in Valencia (83%) say that their disposable household income is enough or even more than enough to cover their daily expenses. Roughly six in ten (61%) even find it to be more than enough. One of the advantages of living in Valencia, according to one survey respondent from France, is the *"good value for money you get on most things"*.

Much like survey respondents in Alicante, the majority of expats in Valencia (62%) makes less than 50,000 USD annually (vs. 53% globally). However, with the main reasons for moving being retiring in Valencia (for 20% of respondents) and seeking a better quality of life (23%), financial matters might not play as big a role for them.

Trends in the Top 10

With Alicante (2nd), Valencia (3rd), and Málaga (9th), three Spanish cities are ranking in

the top 10 of the Finance & Housing Index. However, the more famous destinations in the country, **Barcelona** and **Madrid**, do not follow this trend — they rank 46th and 34th, respectively. Two in three expats in Barcelona (67%) and two in five in Madrid (40%) are unhappy with the affordability of housing, and 36% and 32% say it's a struggle for expats to find housing in their city, respectively. In both cities, just under three in ten expats (28%) are unhappy with their financial situation. When it comes to their disposable household income, 25% of respondents in Barcelona say that it's not enough to cover the daily costs, and 30% of expats in Madrid agree.

Kuala Lumpur is not the only Asian city that makes it into the top 10 of the Finance & Housing Index; it is joined by Bangkok (4th) and Ho Chi Minh City (5th). Expats are rather happy with the housing situation in all three cities. In both **Bangkok** and **Ho Chi Minh City**, 88% of survey respondents say it is easy to find a place to live. Three in five expats in Bangkok (60%) and just over five in eight in Ho Chi Minh City (63%) also agree that housing is generally affordable in their city.

The Three Worst Cities for Finance & Housing

Dublin, which also ranks in the bottom 10 of the Expat City Ranking 2020 overall, achieves particularly poor results in the Housing subcategory. Nearly nine in ten expats in Dublin (88%) rate the affordability of housing negatively, compared to 41% globally, and three in five (60%) give this factor the worst possible rating. It is also not easy to find housing in the Irish capital: 76% of respondents are unsatisfied with this factor, and close to half (47%) very much so. As a survey respondent from Portugal points out, expats either get *“extremely bad quality housing or unaffordable prices for normal apartments”*.

Moreover, nearly three in ten expats in Dublin (27%) say that their disposable household income is not enough to cover their everyday costs, and over a quarter (26%) are generally unhappy with their financial situation. One Croatian expat who laments the *“abnormal cost of living”* in the city is not alone in her assessment of the situation: 77% of respondents in Dublin rate the cost of living poorly, 36% even very much so.

For expats searching for housing in **Munich**, the situation is similarly dire: 73% of survey respondents living in the Bavarian city believe that it's difficult for expats to find housing, and 39% even think that it is *very* difficult, compared to only 9% globally. With five in six expats (83%), more than twice the global average of 41% also rate the affordability of housing in Munich negatively. Just over two in five (41%) even give it the worst possible rating (vs. 13% worldwide). As a Serbian expat puts it, *“housing is very expensive and it's very hard to find a place”*, and a survey respondent from Ukraine adds, *“prices are just crazy”*. According to the UBS Global Real Estate Bubble Index, Munich ranks as the most overvalued housing market in the world, as real estate prices are unsustainably high in the Bavarian capital.

The results of the Finance subcategory are rather average in comparison: 61% of expats in Munich are happy with their financial situation, the same percentage as the global average. Plus, more than three-quarters (76%) say that their disposable household income is enough to cover the daily costs, only three percentage point less than the global average (79%).

Occupying 64th place in the index, **Toronto** shows less impressive results when it comes to finance: only 53% of respondents in the Canadian city are satisfied with their financial situation. In fact, 13% aren't happy at all with this factor — almost twice the global average of 7%! And while 72% say that their disposable household income is enough or more than enough to pay for daily expenses (vs. 79% globally), less than two in five (39%) consider it more than enough, compared to more than half the expats worldwide (51%).

Four out of five respondents in Toronto (80%) rate the affordability of housing negatively, almost twice the global average (41%), and four in nine (44%) are very unhappy with this factor. *“The real estate market in Toronto is crazy expensive,”* says one survey respondent from Serbia. *“It's unrealistic to purchase a home here.”* While it seems slightly easier for expats to find housing in Toronto than in other cities, 44% of survey respondents still consider it a struggle.

Expensive Europe at the Bottom

There is a clear trend in the bottom of the Finance & Housing Index, as eight out of the bottom

10 cities are located in Western Europe. Aside from Dublin (66th) and Munich (65th), which were addressed earlier, Stuttgart (63rd), Paris (62nd), Milan (61st), Geneva (60th), London (59th), and Stockholm (58th) were rated negatively as well. Expats in these cities are mostly unsatisfied with the housing market. For instance, 38% of expats in London and 35% in Geneva give the affordability of housing in their city the worst possible rating (vs. 13% globally). Nearly one-third of respondents in Stockholm (32%) and close to a quarter of expats in Paris (23%) say that housing is *very* hard to find for expats in their city (vs. 9% globally).

(Not So) Strong in Finance

Next to **Alicante**, which ranks first in the Finance subcategory and second in the Finance & Housing Index overall, **Málaga** is another Spanish city which impresses financially conscious expats. Just over four in five respondents in Málaga (81%) say that their disposable household income is enough or more than enough to cover the daily costs. And 60% even say that it's more than enough, compared to 51% globally. Thus, it is not a surprise that 79% of expats in Málaga are happy with their financial situation, 35% very much so. The third place in the Finance subcategory is occupied by **Kuala Lumpur**, which ranks first in the index overall.

Milan, Athens, and Seoul rank at the bottom of the Finance subcategory. More than one-

third of the expats in **Milan** (34%) say that their disposable household income is not enough to cover their daily costs. Even more, 36% to be precise, are unhappy with their financial situation, and 11% are completely dissatisfied. Expats in **Athens**, which ranks 65th out of 66 cities in this subcategory, feel similarly about their city: only 44% of them are satisfied with their financial situation (vs. 61% globally), and nearly a third (32%) say that their disposable household income is not enough. With 33%, a similar percentage of expats in **Seoul** find their disposable household income to not be sufficient for covering daily costs. An even higher share (35%) is unhappy with their financial situation, 14% even very much so.

The Housing Struggle in Europe

The top 3 cities of the Finance & Housing Index also occupy the top 3 ranks in the Housing subcategory.

Dublin and **Munich** also, unsurprisingly, rank in the last two places of the Housing subcategory, along with Stuttgart (64th), which places 63rd in the index overall. Seven in nine respondents in **Stuttgart** (78%) are dissatisfied with the affordability of housing, and 33% even give it the worst possible rating (vs. 13% globally). Nearly four in five (79%) also find it difficult to find housing in the city, with 29% *very* unhappy with this factor.

City Focus



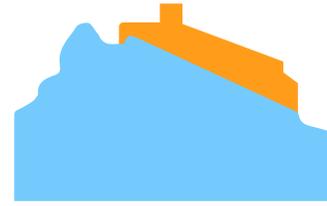


1. Valencia, Spain

Coming in 1st place out of 66 cities worldwide, Valencia is the best destination for expats, according to the Expat City Ranking 2020. The Spanish city is among the top 5 in all topical indices but one. It even ranks first worldwide in both the Quality of Urban Living and the Local Cost of Living Indices. In fact, 94% of expats rate the local cost of living positively (vs. 46% globally), and 91% consider healthcare easily available (vs. 74% globally). This places the city first in the Health & Environment subcategory. Expats are also very happy with the local climate and weather (2nd) and the leisure options (4th).

With more than four in five expats (82%) saying that housing in Valencia is affordable (vs. 41% globally), it also comes first for this factor. Overall, the Spanish city ranks third in the Finance & Housing Index. A US American expat lists *“the quality of life and the cost of living”* as their favorite things about Valencia. Apparently, it is also easy to get settled in Valencia, which comes fourth in this index. More than four in five expats (84%) find it easy to get used to the local culture (vs. 61% globally), and 91% say that the local residents are generally friendly (vs. 68% globally).

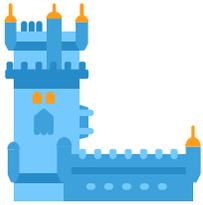
The Urban Work Life Index (46th) is Valencia’s only sore point. In the Job & Career subcategory, it only ranks 62nd, with 46% of expats saying they are unhappy with their local career opportunities (vs. 34% globally). A French expat says that *“finding employment has always been difficult”* for them. Moreover, expats are not happy with the local economy: fewer than five in nine expats (54%) rate this aspect positively, which is nine percentage points below the global average (63%).



2. Alicante, Spain

Placing 2nd out of 66 destinations, Alicante is one of the best cities worldwide for expats, beaten only by neighboring Valencia (1st). The city ranks among the global top 3 in the Finance & Housing (2nd), the Local Cost of Living (2nd), and the Getting Settled (1st) Indices. In fact, 83% of expats feel at home there (vs. 64% globally), and 68% find it easy to make friends in Alicante (vs. 47% globally). A British expat appreciates the *“easy way of life and the friendliness of people around me”*. In terms of finance, 81% of expats are satisfied with their financial situation (vs. 61% globally). Additionally, more than two in three survey respondents (68%) say that housing in Alicante is affordable (vs. 41% globally), and 82% rate the cost of living in general positively (vs. 46% globally).

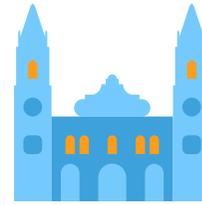
Similar to Valencia, Alicante shows a comparably weak performance in the Urban Work Life Index (39th). For example, 44% of expats rate their local career opportunities negatively (vs. 34% globally), putting the city into the bottom 10 worldwide for this factor (57th). In the Quality of Urban Living Index (19th), the city also receives lower results, which is partly due to public transportation (46th). On the other hand, Alicante receives great results for the availability of healthcare (89% satisfied vs. 74% globally), as well as the local climate and weather (97% satisfied vs. 64% globally).



3. Lisbon, Portugal

Coming in 3rd place out of 66 cities in the Expat City Ranking, Lisbon performs well across the board. It does especially well in the Getting Settled Index (3rd), and 82% of expats feel at home in the city (vs. 64% globally). Another 79% are happy with their social life there (vs. 59% globally), placing the city third worldwide for this factor as well. The Quality of Urban Living Index (4th) showcases how much expats like Lisbon, with the Portuguese capital coming fifth in the Leisure & Climate subcategory. In fact, 89% of expats are satisfied with the local leisure options (vs. 71% globally). A Brazilian expat likes to spend her leisure time *“on the beach in the sun”*. Moreover, 96% of expats are happy with Lisbon’s weather and climate (vs. 64% globally), and 56% even very much so (vs. 26% globally). A Canadian expat likes the *“good weather and the safe environment”*. Nearly all expats in Lisbon (99%) feel the same way about their personal safety (vs. 82% globally).

While Lisbon also ranks a good sixth place in the Local Cost of Living Index, with 64% of expats being satisfied with this aspect (vs. 46% globally), it does not perform as well in the Finance & Housing Index (27th). Nearly three in eight expats (37%) find it difficult to find housing in Lisbon (vs. 27% globally). Lastly, they city gets mixed results in the Urban Work Life Index (23rd): Expats are very happy with their jobs in general (79% happy vs. 65% globally) and their personal work-life balance (83% happy vs. 64% globally). But they are unhappy with the local career opportunities (37% unhappy vs. 34% globally) and the state of the local economy (19% unhappy vs. 18% globally).



4. Panama City, Panama

The Panamanian capital is not only the best-rated Latin American city in the Expat City Ranking 2020 but even makes it into the global top 5 (4th out of 66). This is mainly due to its performance in the Finance & Housing (6th) and Getting Settled (14th) Indices.

Expats in Panama City are more than satisfied with their financial situation (72% positive responses vs. 61% globally). They also consider it easy to find housing (4th), and more than half (55%) describe the available housing as generally affordable (vs. 41% globally). In addition to this, about three in four expats (76%) also feel at home in Panama City (vs. 64% globally), and 44% even agree completely (vs. 27% globally). *“I think there’s room for development for me as a person. I am ready to see what Panama has in store for me,”* a female expat from Kenya comments.

Panama City does just slightly worse in the Urban Work Life Index (18th). On the one hand, 70% of survey participants are satisfied with their jobs overall (vs. 65% globally), and 43% even say they could not be any happier (vs. 20% worldwide). However, it seems difficult to get a job in the first place: Panama City comes in 41st place for local career opportunities. The city’s weakest point is the local quality of life. Panama City only places 39th in the respective index, and expats are particularly dissatisfied with infrastructural factors such as public transportation (48th) and the urban environment (50th).

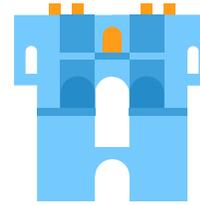


5. Singapore

Singapore (5th out of 66 in the general ranking) scores high in nearly all areas of the Expat City Ranking 2020. It performs best in the Quality of Urban Living Index (9th), which is largely due to its excellent results in the Safety & Politics subcategory (2nd). A British expat living in Singapore describes it as *“an amazing place to live and extremely safe”*. In fact, nearly all expats in Singapore rate the political stability positively (90% vs. 61% globally) and feel personally safe there (97% vs. 82% globally). For personal safety, Singapore even ranks 2nd worldwide, only beaten by Tokyo (1st).

Another area Singapore performs well in is the Finance & Housing Index (15th), with 63% of survey respondents saying that their disposable household income is more than they need to cover their expenses (vs. 51% globally). The city-state receives great results for this factor despite the fact that the cost of living seems to be very high, with Singapore coming in 50th place in this index. Nearly three in five expats (58%) rate the cost of living in Singapore negatively, compared to the global average of 36%. An expat from India says: *“Living here is expensive, and as they say: ‘Everything comes with a price tag!’”* This is also true when it comes to housing: while 80% say it is easy to find housing as an expat (vs. 55% globally), more than half (55%) say it is unaffordable (vs. 41% globally).

Lastly, it seems to be easy to get settled in Singapore as an expat — it ranks 16th in the Getting Settled Index. Expats are particularly happy with the ease of making new friends (58% happy vs. 47% globally), and they find it easy to get used to the local culture (70% happy vs. 61% globally). Maybe this is why 76% also feel at home in Singapore (vs. 64% globally).



6. Málaga, Spain

Ranking 6th out of 66 destinations in the Expat City Ranking, the Spanish coastal city performs best in the Getting Settled Index (2nd), where only Alicante (1st) ranks even better. Málaga comes first in both the Friends & Socializing and the Feeling Welcome subcategories, with 87% of expats feeling at home there (vs. 64% globally). Additionally, 77% of survey respondents are happy with their social life in Málaga (vs. 59% globally).

An expat from the UK lists *“the friendships as well as the happiness and friendliness of expats and locals”* as their favorite things about life in Málaga. In fact, the vast majority of respondents rates the friendliness of the local population positively (88% vs. 68% globally). The city also performs very well in the Local Cost of Living (3rd) and the Finance & Housing (9th) Indices. Almost nine in ten expats (88%) are happy with the local cost of living (vs. 46% globally), and 79% are happy with their own financial situation as well (vs. 61% globally). Moreover, more than half the expats (54%) describe housing in Málaga as affordable (vs. 41% globally).

Málaga lands among the top 15 in the Quality of Urban Life Index (14th), performing best in the Leisure & Climate subcategory (2nd). All expats (100%) are happy with the climate and weather in Málaga (vs. 64% globally), and 92% are satisfied with the availability of healthcare (vs. 74% globally). On the downside, Málaga receives rather weak results in the Urban Work Life Index (54th). It even ranks 65th for local career opportunities — only ahead of Rome — since just one in ten expats (10%) is happy with the local career options (vs. 43% globally).



7. Buenos Aires, Argentina

Ranking only three places below Panama City (4th), Buenos Aires (7th out of 66) is the other Latin American destination in the top 10 of the Expat City Ranking 2020. Overall, it gets some excellent results despite its poor performance in the Urban Work Life Index (47th). The latter is mainly due to expats worrying about Argentina's unstable economy: nearly two in three (65%) rate this factor negatively (vs. 18% globally), which puts the city in last place worldwide for this factor.

The lack of stability might also affect Buenos Aires's ranking in the Quality of Urban Living Index (38th). While the city is praised for its leisure options (88% happy vs. 71% worldwide), its disappointing 61st place in the Safety & Security subcategory brings the ranking down: 62% of expats are unhappy with the political (in)stability (vs. 17% globally), and 19% feel personally unsafe (vs. 9% globally).

However, expats rate Buenos Aires highly in both the Finance & Housing (11th) and the Local Cost of Living (15th) Indices. In fact, 57% rate the local living expenses positively (vs. 46% worldwide), and seven in ten (70%) are satisfied with their financial situation. *"It's a cheap place, with affordable private health insurance, if (!) you have US dollars,"* according to an expat from the US.

Getting settled in Buenos Aires is not a problem, either. The city ranks fifth in this index, even making it to first place for the ease of finding friends: 72% agree that it is easy to make new friends in Buenos Aires (vs. 47% globally). *"I just love the people here!",* adds another US expat.



8. Kuala Lumpur, Malaysia

Ranking eighth, Kuala Lumpur comes in the top 10 of the Expat City Ranking for the fourth year in a row. The city does particularly well in the Finance & Housing Index (1st). Exactly seven in ten expats in Kuala Lumpur (70%) say that housing is affordable (vs. 41% globally), and over four in five (84%) also say it is easy to find (vs. 55% globally). Moreover, more than three in four survey respondents are happy with their financial situation (76% vs. 61% globally) and the local cost of living (77% vs. 46% globally). A Swedish expat who lives in Kuala Lumpur agrees: *"It is easy and affordable to live here."*

Kuala Lumpur also performs well in the Getting Settled Index (7th). A Singaporean expat living in Kuala Lumpur shares: *"Moving to Malaysia as a foreigner has been easy, and so has settling down here."* This can be largely attributed to the ease of living in the city without speaking the local language and the ease of making new friends. More than nine in ten expats (91%) say it is easy to live in Kuala Lumpur without speaking the local language, which is 37 percentage points above the global average (54%). What is more, the city ranks eighth in the Friends & Socializing subcategory, with 72% of expats being happy with their social life (vs. 59% globally) and 60% finding it easy to make new friends (vs. 47% globally).

On the other hand, Kuala Lumpur narrowly escapes landing among the bottom 10 in the Quality of Urban Living Index, where it ranks 51st out of 66 cities. It does particularly poorly in the Safety & Politics subcategory, with just 68% of expats rating their personal safety positively (vs. 82% globally). Additionally, fewer than three in eight survey respondents (36%) are satisfied with the political stability (vs. 61% globally).

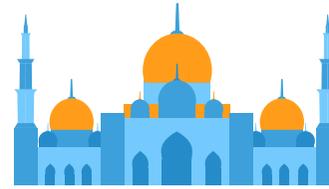


9. Madrid, Spain

Ranking 9th out of 66 destinations in the Expat City Ranking 2020, Madrid is the last Spanish city to make it into the top 10 — right after Málaga (6th), Alicante (2nd), and Valencia (1st). The Spanish capital does especially well in the Quality of Urban Living Index (6th), coming eighth in the Leisure & Climate subcategory: more than nine in ten expats (92%) are happy with its leisure options (vs. 71% globally), which puts Madrid in first place worldwide for this factor. *“I really like the leisure and entertainment options here,”* says a Venezuelan expat, and a US American also appreciates that there are *“a lot of activities to do with friends”*. Additionally, 89% are satisfied with the local climate and weather (vs. 64% globally).

Madrid also receives very good results in the Local Cost of Living Index (9th), with 64% of expats rating this aspect positively (vs. 46% globally). An expat from Canada says that the *“climate and cost of living”* are their favorite things about life in Madrid. Despite the apparently low cost of living, finances are not great in Madrid. Madrid ranks 34th in the Finance & Housing Index and just 47th in the Finance subcategory. In fact, 30% say that their disposable household income is not enough to all expenses (vs. 21% globally). The Urban Work Life Index (41st) looks similarly grim: Madrid only ranks 46th in the Job Security subcategory, and 17% of expats are dissatisfied with the state of the local economy (vs. 18% globally). A US American expat shares: *“The job market is horrendous, and salaries are stagnant — I do not see the opportunity here.”* In fact, one in three expats (33%) is also dissatisfied with local career opportunities (vs. 34% globally).

On the bright side, Madrid does rank well in the Getting Settled Index (13th). Most expats (83%) feel at home in the Spanish capital (vs. 64% globally), and 79% find it easy to get used to the local culture (vs. 61% globally).

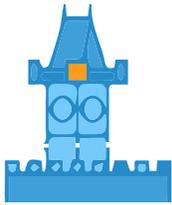


10. Abu Dhabi, UAE

Among the Middle Eastern destinations in the Expat City Ranking 2020, Abu Dhabi is the best-rated one, ranking 10th out of 66. It performs especially well in the Getting Settled Index (17th). Expats in Abu Dhabi do not only find it easy to live there without speaking the local language (93% vs. 54% globally), but they also consider it easy to make new friends (57% vs. 47% worldwide). Moreover, they describe the local population as both friendly in general (17th) and friendly towards foreign residents in particular (16th).

The Finance & Housing Index (23rd) is Abu Dhabi's second-biggest strength. While 70% say it is easy to find housing (vs. 55% globally), only 28% find it affordable (vs. 41% globally). Nonetheless, 63% are satisfied with their financial situation, about the same as the global average (61%).

The city's results in the Quality of Urban Living (33rd) and Urban Work Life (36th) Indices are just about average. Abu Dhabi benefits from the easy availability of healthcare (10th) and the high degree of personal safety (6th) — 78% of expats feel completely safe there (vs. 45% globally). However, only 50% are happy with the local climate and weather (vs. 64% globally). In terms of working in Abu Dhabi, expats are dissatisfied with their job security (47th), their working hours (51st), and their work-life balance (52nd). *“I dislike my very busy working schedule and not having the time to socialize with my friends,”* says an expat from Uganda.



11. Graz, Austria

Coming 11th out of 66 destinations in total, Graz narrowly misses out on a spot among the top 10 cities worldwide. This Austrian city performs better than the capital Vienna (16th), and it ranks among the top 10 in both the Quality of Urban Living (5th) and the Urban Work Life (8th) Indices. Regarding the quality of urban living, Graz stands out with its public transportation system: 96% of expats rate this factor positively (vs. 66% globally). Additionally, it lands in fifth place for its urban environment, with 92% of survey respondents happy with this factor (vs. 65% globally). A Tunisian expat living in Graz lists the “*nature, quality of life, infrastructure, and green spaces*” as things he likes most about his life abroad. In the Urban Work Life Index, Graz comes fifth in the Job Security subcategory and tenth in the Work-Life Balance subcategory. In fact, 80% of expats in Graz are happy with their job security in Austria (vs. 59% globally), and 79% rate their working hours positively (vs. 65% globally).

On the downside, Graz loses a lot of points in the Getting Settled Index (59th), even ranking among the bottom 10 in this category. The Austrian city comes in 60th place in the Friends & Socializing subcategory, with 41% of respondents unhappy with their social life in Graz (vs. 24% globally). Moreover, 45% of expats find it difficult to find new friends (vs. 33% globally). “*It is not easy to make friends. Austrians tend to stick with Austrians and do not speak much English or enjoy speaking English. So, sometimes I feel lonely,*” shares a South African expat. The local population of Graz is also not perceived as very friendly towards foreign residents (37% negative ratings vs. 18% globally), which leads to poor results in the Local Friendliness subcategory (50th).



12. Sydney, Australia

Overall, Sydney (12th) performs well in the Expat City Ranking 2020, particularly in the Getting Settled Index (12th). More than four in five expats (81%) say it is easy to get used to the local culture (vs. 61% globally), and 75% feel at home in Sydney (vs. 64% globally). A US American expat shares: “*The people have positive attitudes and are usually in good spirits!*” Luckily, expats seem to have enough time to spend with their friends, since Sydney also performs well in the Urban Work Life Index (14th): close to four in five expats (79%) are satisfied with their work-life balance (vs. 64% globally). “*I like the work-life balance! And I enjoy working to live, not living to work,*” shares a US expat. But it is not just the work-life balance — 71% of expats are also happy with the local career opportunities (vs. 43% globally).

Moreover, 88% of survey respondents rate the local leisure options positively (vs. 71% globally), putting the city on rank 10 in the Leisure & Climate subcategory. In the Quality of Urban Living Index (26th), this is Sydney's best result. On the downside, all of this comes at a price: Sydney does not perform well in both the Local Cost of Living Index (56th) and the Finance & Housing Index (44th). In fact, 70% of expats rate Sydney's cost of living negatively (vs. 36% globally), and an expat from Canada says that “*the housing in Sydney is old, but the cost of living is very high*”. This statement does not come as a surprise, with more than four-fifths of survey respondents (82%) saying that housing in Sydney is not affordable (vs. 41% globally).

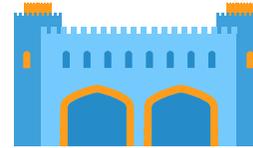


13. Nice, France

Coming 13th out of 66 cities in the Expat City Ranking 2020, Nice ranks far ahead of Paris (61st). It even comes in third place in the Quality of Urban Living Index, only beaten by Vienna (2nd) and Valencia (1st). For example, more than nine in ten expats (92%) rate the availability of healthcare positively (vs. 74% globally). *“The medical care here is really superb,”* says an expat from the Philippines. Nice also comes sixth in the Leisure & Climate subcategory: not a single survey respondent (0%) is unhappy with the local climate and weather (vs. 20% globally).

Although Nice ranks a lot better than Paris (62nd) in the Finance & Housing Index, it still comes only in a mediocre 33rd place. Over one in four expats (27%) are dissatisfied with their financial situation (vs. 21% globally), and just 36% find it easy to find housing in Nice (vs. 55% globally). However, housing seems to be fairly affordable as just one in three expats (33%) rates this factor negatively (vs. 41% globally).

Lastly, Nice ranks 30th in the Getting Settled Index. When it comes to the Feeling Welcome subcategory, expats feel a lot more welcome in Nice (10th) than in Paris (38th). In fact, 75% of expats feel at home in Nice (vs. 64% globally) and 58% are happy with their social life, about the same as the global average (59%).



14. Muscat, Oman

Ranking 14th out of 66 cities, the Omani capital boasts some excellent results in the Getting Settled (6th) and Finance & Housing (7th) Indices. In the Local Friendliness subcategory, Muscat even comes first worldwide: 82% are happy with the general friendliness of its residents (vs. 68% globally), and 89% appreciate the friendly attitude towards expats (vs. 66% worldwide). *“I love the warmth and the hospitality,”* says an expat from India. No wonder that 77% of the respondents feel at home in Muscat (vs. 64% globally).

Expats also find it easy to find a literal home in Muscat: 76% rate this factor positively (vs. 55% worldwide), and 53% describe housing as affordable (vs. 41% globally). While the respondents are not as satisfied with the general cost of living (23rd), they are still happy enough with their disposable household income: 63% say that it is more than what they need to cover expenses (vs. 51% globally).

However, the income seems to be hard earned. Muscat only ranks 53rd in the Urban Work Life Index. Expats worry about their job security (64th) and local career opportunities (59th). Two in five (40%) are unhappy with the latter (vs. 34% globally), for example. Lastly, Muscat ranks low in the Quality of Urban Living Index (48th). Nearly one in four expats (24%) complain about the lack of leisure options (vs. 15% globally). Moreover, they are unhappy with the public transportation system (56th) and the availability of healthcare (42nd). On the bright side, 96% feel safe in Muscat (vs. 82% globally).



15. Doha, Qatar

In the Expat City Ranking 2020, Doha lands in a favorable 15th place out of 66 expat destinations. The Qatari capital gets its best result in the Finance & Housing Index (17th). Around two out of three expats (66%) are happy with their financial situation (vs. 61% globally). While housing is easy to find (73% positive ratings vs. 55% globally), just 25% describe it as affordable (vs. 41% worldwide).

Doha also does better than the global average in both the Urban Work Life (24th) and the Getting Settled (26th) Indices. Nearly seven in ten expats (68%) are generally satisfied with their job (vs. 65% worldwide); however, their satisfaction with local career opportunities is just about average (42% happy vs. 43% globally). When it comes to getting settled in Doha, 92% of expats appreciate how easy it is to live there without speaking the local language (vs. 54% globally). But only 58% find it easy to get used to the local culture, just below the global average (61%).

The Quality of Urban Living Index (41st) yields the most disappointing results. Doha does very well for some factors, such as the quality of healthcare (9th) and personal safety (14th). However, expats do not always enjoy local life that much: 31% are unhappy with the climate and weather (vs. 20% worldwide), and about one in five (21%) dislike the lack of leisure options (vs. 15% globally). *"I really miss cultural activities, such as theater, ballet, etc.,"* states a Turkish expat.



16. Vienna, Austria

Placing 16th overall, Vienna performs generally well in the Urban Work Life (16th), Finance & Housing (25th), and Local Cost of Living (22nd) Indices. However, when it comes to the two other indices featured in the survey, the results could not be any more different: Austria's capital city does best in the Quality of Urban Living Index (2nd), where it is only preceded by Valencia, Spain (1st). Expats are particularly happy with the local transportation system (96% positive ratings vs. 66% globally), ranking the city first worldwide for this factor. Vienna is also one of the top 5 cities in the Health & Environment subcategory (4th), with 89% of survey respondents happy with the urban environment (vs. 65% globally) and 86% satisfied with the availability of healthcare (vs. 74% globally). *"Vienna is a wonderful city with a high quality of life,"* says a German expat. *"The infrastructure, public transportation, and healthcare are working very well. And the environment of Vienna is beautiful and diverse."*

However, Vienna ranks low in the Getting Settled Index (53rd) and is even among the bottom 3 cities in the Local Friendliness subcategory (64th). Only Salmiya in Kuwait (66th) and Prague, Czechia (65th), perform poorer for local friendliness. Close to three in eight survey respondents in Vienna (37%) rate the general friendliness of the local residents negatively (vs. 17% globally), and 42% consider them unfriendly towards foreign residents (vs. 18% globally). A British expat living in Vienna says that he does not like *"the unfriendly attitude of some Austrians towards certain foreigners"*.

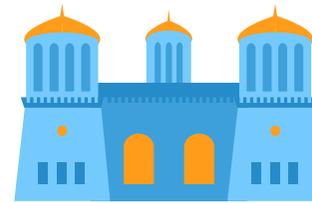


17. Moscow, Russia

Moscow comes 17th out of 66 destinations in the Expat City Ranking 2020. The city does especially well in the Finance & Housing Index (14th), with 68% of expats satisfied with their financial situation (vs. 61% globally). Another 46% of respondents say that housing in Moscow is affordable (vs. 41% globally). Moscow also receives good results in the Urban Work Life Index (21st), even ranking third worldwide for overall job satisfaction. In fact, 73% of expats are happy with their jobs (vs. 65% globally).

However, Moscow ranks just below the average in both the Quality of Urban Living and the Getting Settled Indices (35th for both). On the one hand, 68% of expats are satisfied with their social life (vs. 59% globally), and 54% find it is easy to make friends in Moscow (vs. 47% globally). An Austrian expat says that *“the people are very warm”*. On the other hand, expats in Moscow do have a hard time with the local language, which puts the city in a disappointing 63rd place in this subcategory. Close to two in three survey respondents (66%) say that it is difficult to learn the local language (vs. 46% globally), which is an issue since 47% find it hard to get around in Moscow without knowing the local language (vs. 30% globally).

Regarding the urban quality of life, Moscow comes 38th in the Leisure & Climate subcategory: expats are unhappy with the climate and weather (39% unhappy vs. 20% globally) but do like the local leisure options (85% vs. 71% globally). And while nearly nine in ten expats (88%) are satisfied with the local transportation (vs. 66% globally), only 77% feel safe in Moscow (vs. 82% globally).



18. Luxembourg City, Luxembourg

Placing 18th out of 66 cities in the Expat City Ranking 2020, Luxembourg's capital is a top destination for expats looking for a great working life. With Luxembourg City ranking first worldwide in the Urban Work Life Index, the majority of expats is happy with their job security (80% vs. 59% globally) and the state of the local economy (97% vs. 63% globally). A Greek expat even names the *“stability of the economy”* as their favorite thing about living in Luxembourg City. The city also comes in at a good 18th place in the Quality of Urban Living Index, despite its low ranking in the Leisure & Climate subcategory (60th). This is balanced out by the top 5 rankings for health and environment (5th) and safety and politics (4th). Nearly all expats are happy with Luxembourg City's political stability (97% vs. 61% globally) and feel safe there (92% vs. 82% globally). An Irish expat summarizes: *“I like the safety and job security here.”*

However, all this comes at a price: Luxembourg City ranks low in both the Local Cost of Living Index (54th) and the Finance & Housing Index (53rd). It even comes 64th out of 66 cities for the affordability of housing, only ahead of Hong Kong (65th) and Dublin (66th). In fact, close to nine in ten expats (86%) find housing unaffordable (vs. 41% globally). An expat from Mauritius thinks that the *“real estate prices are too high”* and worries about the *“high cost of living”*. In fact, 65% of expats rate the latter negatively (vs. 36% globally).



19. Ho Chi Minh City, Vietnam

Coming in 19th place in the Expat City Ranking 2020, Ho Chi Minh City performs generally well. It ranks particularly high in the Cost of Living Index (4th) and the Finance & Housing Index (5th): nearly three out of four expats (74%) rate the cost of living in Ho Chi Minh City positively, which is 28 percentage points above the global average (46%). *“Even though the overall cost of living has increased, it is still affordable,”* shares an expat from Australia. In fact, about two-thirds (67%) say their disposable household income is more than what they need to cover expenses (vs. 51% globally). What is more, housing is not only affordable (63% vs. 41% globally) but easy to find as well (88% vs. 55% globally). Expats are also very satisfied with their jobs in general (6th); they seem particularly happy with the state of the local economy (81% vs. 63% globally) and their work-life-balance (72% vs. 64% globally). Lastly, the friendly locals make life in Ho Chi Minh City a highlight, with 79% of expats rating their attitude towards foreign residents as generally friendly (vs. 66% globally). Maybe this is why 60% are also happy with the ease of making new friends there (vs. 47% globally).

On the downside, Ho Chi Minh City performs poorly in the Quality of Urban Living Index (55th). The Vietnamese city ranks among the bottom 10 worldwide in the Transportation subcategory (60th), as fewer than one in four expats (24%) rate its public transportation infrastructure positively (vs. 66% globally). The city also receives poor results in the Health & Environment subcategory (59th). Only 27% of expats are happy with Ho Chi Minh City’s urban environment (vs. 65% globally). An expat from the USA shares: *“Ho Chi Minh City is noisy and polluted, there are minimal green spaces, and some areas are very dirty.”* Another Swiss expat also comments on the state of the environment, saying that *“there is massive plastic pollution all over the country, especially along the shoreline — it is a devastating sight”*.



20. Dubai, UAE

Dubai ranks 20th out of 66 in the Expat City Ranking 2020. In the Getting Settled Index (11th), the city is even the number one for the ease of living abroad without local language skills. Maybe this is one reason why expats are happy with their social life in Dubai (69% vs. 59% globally) and consider it easy to make friends (61% vs. 47% worldwide).

Dubai also performs better than average in the Quality of Urban Living Index (24th). Respondents consider it the third-safest city worldwide, after Tokyo (1st) and Singapore (2nd). *“I feel really comfortable here,”* says a Chinese expat woman. And unlike in other Middle Eastern destinations, expats seem happy with the leisure options (84% vs. 71% globally), too. However, 29% are unhappy with the affordability of healthcare (vs. 21% globally).

Affordability seems to be a touchy subject in general, with the city ranking 30th in the Finance & Housing Index. This is mainly due to the Housing subcategory (13th), whereas Dubai ends up among the bottom 10 for finance (62nd): 30% of expats are not satisfied with their financial situation (vs. 21% globally), and 32% say their disposable household income is not enough to cover expenses (vs. 21% worldwide). Another 54% consider the cost of living too high (vs. 36% globally), ranking Dubai 41st for the latter.

In the Urban Work Life Index, Dubai merely comes 48th. Nearly one in four expats (23%) are unhappy with their working hours (vs. 17% worldwide). They are also dissatisfied with their jobs in general (53rd) and their lack of job security (62nd).



21. Shanghai, China

Coming in 21st place out of 66 cities overall, Shanghai ranks above the global average in the Expat City Ranking. The city receives its best results in the Finance & Housing Index and the Urban Work Life Index (both 22nd). Job security seems to be particularly high: Shanghai ranks 12th out of 66 in the respective subcategory, with nearly three in four expats (73%) satisfied with their job security (vs. 59% globally). Another 72% of survey respondents are happy with the local career opportunities (vs. 43% globally). An expat from the UK shares that *“there are many work opportunities, particularly for English natives or for people who speak both English and Chinese”*. In terms of finance and housing, Shanghai lands in the global top 10 of the Finance subcategory (7th). It even comes in first place for disposable household income: 71% of expats feel their income is more than enough to cover their living expenses (vs. 51% globally). Housing, on the other hand, seems to be more of an issue: only 17% of expats are happy with the affordability of housing (vs. 41% globally).

While Shanghai also does well in the Quality of Urban Living Index (23rd) — particularly for its public transportation system (3rd) and personal safety (4th) — the city comes 37th in the Getting Settled Index. One of the reasons: While 64% of expats state that it is easy to live in Shanghai without speaking the local language (vs. 54% globally), 72% of expats think it is difficult to learn it (vs. 46% globally). *“Learning the language is difficult, and I find it frustrating when I cannot communicate,”* explains a British expat. Additionally, it seems to be challenging for expats in Shanghai to be immersed in the local way of life, as 29% find it difficult to get used to the local culture (vs. 21% globally).



22. Auckland, New Zealand

Auckland ranks 22nd out of 66 cities in the Expat City Ranking 2020, ending up in both the top 10 and the bottom 10 cities worldwide, depending on the topic. It performs best in the Getting Settled Index (8th): most expats are happy with the friendliness of the locals, both in general (81% vs. 68% globally) and towards foreign residents in particular (78% vs. 66% globally). Additionally, Auckland comes twelfth in the Feeling Welcome subcategory, with 78% of expats finding it easy to get used to the local culture (vs. 61% globally). An expat from France says that *“people are open-minded and easy-going”*. The city also performs well in the Urban Work Life Index (11th): expats are not only really happy with their work-life balance (79% vs. 64% globally), but also with the local career opportunities (62% vs. 43% globally) and their job security (63% vs. 59% globally).

However, all of these benefits seem to come at a high price: Auckland does very poorly in the Finance & Housing (57th) and the Local Cost of Living (60th) Indices. More than one in four survey respondents (26%) are dissatisfied with their financial situation (vs. 21% globally), and 69% rate the local cost of living negatively (vs. 36% globally). Moreover, the city also ranks 52nd in the Housing subcategory, with 74% of expats saying that housing is unaffordable (vs. 41% globally). A Venezuelan expat says that the *“housing prices and living costs are very expensive”*.



23. Prague, Czechia

In the Expat City Ranking 2020, Prague ranks 23rd out of 66 cities in total. It makes it into the top 10 in the Quality of Urban Living Index (8th) — for example, nearly all expats (97%) rate Prague’s public transportation positively (vs. 66% globally). This puts the city on second rank for public transportation, and it is only beaten by Vienna (1st). *“The transport system in Prague is the best I have ever experienced,”* shares a British expat.

With Prague coming twelfth in the Local Cost of Living Index, everyday life seems to be very much affordable for expats. A survey respondent from Slovakia says that she likes the *“low of costs of services and food”*; in fact, nearly three in six expats (57%) rate the local cost of living positively (vs. 46% globally). What is more, Prague also ranks twelfth in the Urban Work Life Index, which is mainly due to high overall job satisfaction among expats (73% happy vs. 65% globally). Close to two in three expats (64%) are also happy with the local career opportunities (vs. 43% globally), and 70% rate their working hours positively (vs. 65% globally).

However, Prague comes 51st in the Getting Settled Index, with less than half the expats (46%) rating the friendliness of the locals positively (vs. 68% globally). And over two-fifths (42%) describe the local residents as unfriendly towards expats (vs. 18% globally). Therefore, Prague ranks 65th in the Local Friendliness subcategory, only ahead of Salmiya in Kuwait. A Russian expat says that *“a lot of times, I can perceive a negative attitude towards foreigners”*. Maybe this is why just 57% of expats say it is easy to get used to the local culture (vs. 61% globally).



24. Basel, Switzerland

Basel comes in 24th place out of 66 cities in the Expat City Ranking 2020. Out of all the Swiss cities featured in the survey, Basel ranks best for urban work life (13th). Nearly all expats (97%) are satisfied with the state of the local economy (vs. 63% globally). The Swiss city also ranks 13th in the Quality of Urban Living Index: 95% of expats are happy with the public transportation system (vs. 66% globally), and 88% rate the urban environment positively (vs. 65% globally). Basel performs better than average in the Finance & Housing Index (24th) — well ahead of Geneva (60th), Lausanne (43th), and Zurich (41st). More than two in three expats in Basel (69%) rate their financial situation positively (vs. 61% globally). A Brazilian expat who lives in Basel lists *“the financial safety and the ease of traveling”* among the things he likes best about his life abroad.

However, Basel comes 56th in the Getting Settled Index, which is the second-worst result for Switzerland in this category. Moreover, the city is among the bottom 10 in both the Feeling Welcome and the Friends & Socializing subcategories (57th for both). Many expats do not feel at home in Basel (29% vs. 21% globally) and find it difficult to get used to the local culture (36% vs. 21% globally). *“Locals are not open to new friendships and it is difficult to be part of the local community,”* shares a Venezuelan expat. In fact, about four in seven expats (57%) have trouble finding new friends (vs. 33% globally), and 37% are unhappy with their social life (vs. 24% globally).



25. ■■■■■ Barcelona, Spain

Ranking 25th out of 66 destinations in the Expat City Ranking 2020, Barcelona is the only Spanish city that does not make it into the top 10. It receives its best results in the Getting Settled Index (10th), doing especially well in the Friends & Socializing subcategory (3rd): 81% of expats are happy with their social life (vs. 59% globally).

Also, almost four in five respondents (79%) say they feel at home in Barcelona (vs. 64% globally). In the Quality of Urban Living Index (20th), Barcelona gets great results for the local climate (96% happy vs. 64% globally) and local leisure options (94% happy vs. 71% globally). A British expat summarizes: *"The climate is good, and there are plenty of opportunities for various activities."* However, personal safety (57th) seems to be an issue, with only about two-thirds (66%) rating this factor positively (vs. 82% globally).

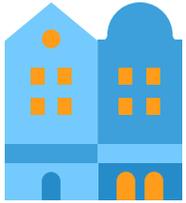
Similar to the other Spanish cities featured in the ranking, Barcelona does not do well in the Urban Work Life Index (42nd); in the Job Security subcategory, it just comes 48th out of 66. Only 53% of expats are satisfied with the state of the local economy (vs. 63% globally). *"I do not like the working conditions, the pay is too low, and the rents are high,"* shares a German expat. In fact, it is the costs and finances that differentiate Barcelona from other Spanish cities: 28% of expats in the city are dissatisfied with their financial situation (vs. 21% globally), and 67% find local housing unaffordable (vs. 41% globally).



26. ■■■■ Dusseldorf, Germany

Overall, Dusseldorf comes in 26th place and is first among all German cities featured in the Expat City Ranking 2020. It ranks 4th out of 66 cities in the Urban Work Life Index, following close behind Luxembourg City (1st), Amsterdam (2nd), and Hamburg (3rd). In fact, nearly nine in ten expats (88%) rate the state of the city's economy positively (vs. 63% globally), and 58% are happy with the local career opportunities (vs. 43% globally). A French expat mentions *"the good dynamic job market"* as one of the things she likes about living in Dusseldorf. The city also receives above-average results in the Quality of Urban Living Index (16th). Most expats feel safe in Dusseldorf (97% satisfied vs. 82% globally), like the urban environment (80% vs. 65% globally), and are satisfied with the availability of healthcare (89% vs. 74% globally). *"I like that I feel safe here,"* shares a Brazilian expat.

Dusseldorf performs slightly better than average in the Local Cost of Living Index (25th), with close to half the expats (47%) rating this aspect of expat life positively (vs. 46% globally). On the downside, Dusseldorf lands in a low 47th place in the Getting Settled Index, although this is still the second-best result among the German cities in the ranking, where only Hamburg (43rd) performs slightly better. Just 56% of the respondents think that the people in Dusseldorf are generally friendly towards foreign residents (vs. 66% globally), and nearly three in ten (29%) find it difficult to get used to the local culture (vs. 21% globally). *"Quite a lot of people are really unfriendly to people who do not speak German or have a non-German appearance,"* says a Dutch expat. Moreover, 40% say it is not easy to find new friends in Dusseldorf (vs. 33% globally), and just 56% are happy with their social life (vs. 59% globally).



27. Amsterdam, Netherlands

Coming in at 27th place in the Expat City Ranking 2020, Amsterdam receives rather mixed results. The Dutch capital performs very well in the Urban Work Life Index (2nd), ranking just behind Luxembourg City (1st). Close to two in three expats (65%) rate their career prospects positively (vs. 43% globally), and 90% are happy with state of the local economy (vs. 63% globally). An Indian expat says they like *“the digital economy and the work opportunities”*. Expats in Amsterdam are also satisfied with the public transportation infrastructure (94% vs. 66% globally) and the urban environment (86% vs. 65% globally). However, the city just ranks 34th in the Quality of Urban Living Index, due to the local climate and weather (64th), the availability of healthcare (58th), and the quality of medical care (61st).

Amsterdam receives even weaker results in the Finance & Housing Index (52nd). This is due to its poor ranking in the Housing subcategory (58th), where fewer than one in six survey respondents (16%) state that housing is affordable (vs. 41% globally). Additionally, 64% say it is difficult to find housing there (vs. 27% globally). Amsterdam’s results in the Getting Settled Index (32nd) are also mixed. In the Friends & Socializing subcategory (52nd), more than four in nine expats (45%) find it difficult to make friends (vs. 33% globally), and 28% are unhappy with their social life (vs. 24% globally). However, the language barrier does not seem to be an issue, as 90% of expats say it is easy to get around without speaking the local language (vs. 54% globally).



28. Lausanne, Switzerland

Ranking 28th overall, Lausanne is the second-best-ranking city in Switzerland, right after Basel (24th). It comes in the top 10 of the Quality of Urban Living Index (7th) and is even first worldwide in the Safety & Politics subcategory. All respondents in Lausanne feel safe there, compared to a global average of 82%. What is more, 90% also rate the quality of the urban environment positively (vs. 65% globally). However, Lausanne’s performance in the Getting Settled (33rd) and Urban Work Life Indices (35th) is just about average. A Dominican expat shares that she likes *“the security and economical opportunities”* most about life in Lausanne. In fact, 95% of expats are especially happy with the state of the local economy (vs. 63% globally). However, just 46% are happy with their career opportunities — which is only slightly above the average of 43%.

The city performs worse in the Finance & Housing Index (43rd): 61% of respondents say it is difficult for expats to find housing (vs. 27% globally). Additionally, only 17% of expats think housing in Lausanne is affordable (vs. 41% globally). *“Housing is not very affordable, and the real estate agencies are horrible across the board,”* says an Italian expat. On the upside, Lausanne ranks fourth in the Finance subcategory, with 80% of survey respondents happy with their financial situation (vs. 61% globally). Moreover, more than two in three expats in Lausanne (68%) say that their disposable household income is more than enough to cover their living expenses (vs. 51% globally). But this does not seem to compensate entirely for the high cost of living in Lausanne (51st), which 64% of expats rate negatively (vs. 36% globally).



29. Frankfurt am Main, Germany

Overall, Frankfurt comes in 29th place out of 66 cities, performing best in the Urban Work Life Index (5th). Exactly seven in ten expats (70%) are satisfied with their local career opportunities (vs. 43% globally), and 89% rate the state of the local economy positively (vs. 63% globally). A 55-year-old Italian expat living in Frankfurt points out that he likes *“being able to find a job, even if you are more than 50 years old”*. Frankfurt also ranks very well in the Job Security subcategory (3rd): more than four in five survey respondents (81%) are happy with their job security (vs. 59% globally).

In the Quality of Urban Living Index (25th), Frankfurt comes 20th in the Health & Environment subcategory: five in six expats (83%) are happy with the availability of healthcare (vs. 74% globally), and 77% rate the urban environment positively (vs. 65% globally). *“I like that it is clean here and that I have good healthcare coverage,”* shares an Indian expat. Maybe it is the high quality of life that makes it hard for expats to find housing. In fact, four in seven expats (57%) have trouble with this (vs. 27% globally), ranking the city 47th in the Housing subcategory. Thanks to its performance in the Finance subcategory (18th), Frankfurt still lands on a mediocre 38th place in the Finance & Housing Index.

The city performs worst in the Getting Settled Index (48th). Only 55% of respondents consider the local residents generally friendly, compared to 68% on a global scale. Moreover, 25% do not feel at home in Frankfurt (vs. 21% globally), and 26% are unhappy with their social life (vs. 24% globally). *“People are prejudiced against foreigners,”* says a Turkish expat. *“If you do not speak German very well, you might experience discrimination. And it takes forever to make local friends.”* More than two-fifths of expats (42%) agree that it is not easy to find new friends in Frankfurt (vs. 33% globally).



30. Bangkok, Thailand

Overall, Bangkok performs slightly above average in the Expat City Ranking 2020, coming in 30th place out of 66 cities. The Thai capital ranks among the top 5 of the Finance & Housing Index (4th). Over two in three expats (67%) feel their disposable household income is more than enough to pay for everything they need (vs. 51% globally). A US American expat appreciates that expat life in Bangkok is *“less stressful than living in the USA, with about one-third fewer costs for a good quality of life”*. Additionally, three in five survey respondents (60%) are satisfied with the affordability of housing in Bangkok (vs. 41% globally), and the majority (88%) finds housing easy to find as well (vs. 55% globally).

On the downside, Bangkok ranks rather low in the Quality of Urban Living Index (53rd). It even comes last worldwide for its urban environment (66th), with 64% of expats unhappy with this factor (vs. 21% globally). An expat from Germany says, *“there is awful air pollution in Bangkok and a lack of green spaces”*. Expats are also unhappy with the political stability — just 26% rate this factor positively (vs. 61% globally). The Urban Work Life Index (50th) does not look a lot better: expats are dissatisfied with their local career opportunities (49% unhappy vs. 34% globally) and the state of the local economy (33% unhappy vs. 18% globally). This is outweighed by slightly above-average results in the Getting Settled Index (28th), with 75% of expats saying that the local residents are friendly (vs. 68% globally). Another 72% are happy with their social life in Bangkok (vs. 59% globally).

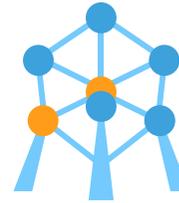


31. The Hague, Netherlands

Ranking 31st out of 66 destinations in the Expat City Ranking 2020, The Hague performs best in the Urban Work Life Index (15th). With the city coming 16th in the Job Security subcategory, 88% of expats are happy with the state of the local economy (vs. 63% globally). An Italian expat says they like the “*job opportunities for people who are over 45 years old.*” In fact, 50% of respondents are happy with their local career opportunities (vs. 43% globally).

The Hague ranks slightly above the global average in the Quality of Urban Living Index (29th). Expats are particularly satisfied with the public transportation system (94% vs. 66% globally) and the political stability (91% vs. 61% globally). However, the city only ranks 58th in the Leisure & Climate subcategory, which is mainly due to 54% of expats being unhappy with the local climate and weather (vs. 20% globally).

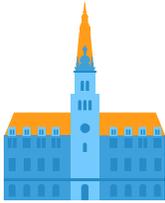
Similar to Amsterdam, The Hague’s results in the Getting Settled Index (39th) are mixed. The city is among the bottom 10 in the Friends & Socializing subcategory (61st) — expats are unhappy with their social life (41% vs. 24% globally) and have trouble finding friends (49% vs. 33% globally). However, expats like the fact that it is easy to get around without knowing the local language (87% positive ratings vs. 54% globally). The Hague beats Amsterdam in both the Finance & Housing (42nd) and the Cost of Living (35th) Indices. But in comparison with the other cities featured in the ranking, expats in The Hague are still not that satisfied with their financial situation (26% unhappy vs. 21% globally).



32. Brussels, Belgium

Brussels ranks 32nd out of 66 in the Expat City Ranking 2020, performing especially well in the Finance & Housing Index (10th). Exactly three-fifths of expats (60%) say their disposable household income in Brussels is more than enough to cover their living expenses (vs. 51% globally). Additionally, over two-thirds (68%) rate their financial situation positively (vs. 61% globally), and almost half the expats (48%) find housing in Brussels affordable (vs. 41%). An expat from Romania summarizes: “*Life in Brussels is affordable.*” What is more, expats are also very satisfied with their jobs in general, ranking the city fifth for this factor. They are very happy with their job security as well (75% vs. 59% globally).

However, Brussels does not perform well in the Quality of Urban Living Index (52nd). The Belgian capital ranks second from the bottom (65th) for climate and weather, only ahead of Salmiya in Kuwait (66th). Close to two in three expats (63%) rate the local climate and weather negatively, more than three times the global average (20%). “*After all these years, I still find the grey, rainy weather and cloudy skies depressing,*” shares a US American expat. Brussels also ranks low in the Safety & Politics subcategory (51st): just 50% of expats rate the political stability positively (vs. 61% globally), and just 65% feel personally safe (vs. 82% globally). A British expat complains: “*I dislike the government, or complete lack of central government.*” And a Finnish respondent shares: “*For a small town like Brussels, it has all the problems of a big city, such as a high crime rate.*”



33. Hamburg, Germany

Coming in 33rd place out of 66 cities in the Expat City Ranking 2020, Hamburg ranks 3rd in the Urban Work Life Index. Here, it performs best among all the German cities featured in the ranking, and on a global scale, only Luxembourg City (1st) and Amsterdam (2nd) do better. Close to two in three expats in Hamburg (66%) are happy with their local career opportunities (vs. 43% globally), and 87% are satisfied with the state of the city's economy (vs. 63% globally). The city also ranks seventh worldwide in the Job Security subcategory and fifth in the Work-Life Balance subcategory. In fact, 80% rate their working hours positively (vs. 65% globally), and 76% are happy with their work-life balance (vs. 64% globally). *"I like the work-life balance and the general stability that comes with living here,"* says a Ukrainian expat.

Hamburg also performs well in the Quality of Urban Living Index (22nd), even ranking eighth in the Health & Environment subcategory. Close to nine in ten expats (89%) are happy with the urban environment (vs. 65% globally), and 85% rate the availability of healthcare positively (vs. 74% globally). However, these great results are dragged down by the climate and weather in northern Germany: for this factor, Hamburg (63rd) ranks worst in Germany and among the bottom 5 worldwide. Only expats in Salimiya (66th), Brussels (65th), and Amsterdam (64th) are even less happy with the local climate and weather.

The excellent working life and the good quality of life come at a price: Hamburg ranks 50th in the Finance & Housing Index. While it comes in an above-average 24th place for finance, it lands in the bottom 10 for housing (60th). Just 14% of survey respondents find housing in Hamburg affordable, which is 27 percentage points below the global average (41%). Moreover, nearly two in three expats (65%) complain about the difficulty of even finding a place to live in Hamburg (vs. 27% globally).



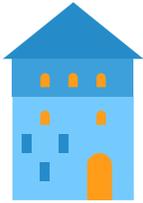
34. New York City, USA

In the Expat City Ranking 2020, NYC lands in a solid 34th place out of 66. Getting settled seems to be easy in New York City, with the city ranking 15th in this index. Expats find it relatively easy to get used to the local culture (76% vs. 61% globally) and to make new friends (57% vs. 47% worldwide). They also describe the population as friendly towards foreign residents (74% vs. 66% globally).

The city ranks well in the Urban Work Life Index (20th), too. Expats are optimistic about their career opportunities (70% vs. 43% globally) and the local economy (77% vs. 63% globally). However, they seem to work hard for their career options — their satisfaction with work-life balance is just about average (66% happy vs. 64% worldwide).

The city performs noticeably worse in the Quality of Urban Living Index (46th) and even ranks last worldwide for the affordability of medical care (66th). While 22% are also unhappy with its quality (vs. 16% globally), a staggering 69% describe healthcare as unaffordable (vs. 21% worldwide). *"I do not understand how you can pay insurance for the privilege of going to a doctor — and then pay even more,"* a Canadian expat wonders. Even New York's outstanding leisure options (7th) cannot make up for this.

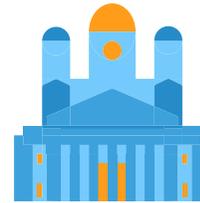
Not only healthcare is expensive in NYC: 36% of expats struggle with their finances, compared to 21% worldwide, and four in five (80%) find housing unaffordable (vs. 41% globally).



35. Tallinn, Estonia

Placing 35th out of 66 cities, Tallinn receives mid-range results in the Finance & Housing (29th), Urban Work Life (34th), and Quality of Urban Living (30th) Indices. However, in the latter, Tallinn also makes it into the top 10 for its urban environment (8th): 85% of expats are satisfied with this factor (vs. 65% globally). The Estonian capital also performs well in the Local Cost of Living Index (13th), with 49% of respondents being happy with the local cost of living (vs. 46% globally). *“It is cheaper to live here,”* reveals an expat from Finland.

While the local cost of living is fine, finances still seem to be a sensitive issue in Tallinn, which ranks 54th in this subcategory. In fact, just 51% of survey respondents are happy with their financial situation, compared to 61% worldwide. However, Tallinn’s weakest point is the Getting Settled Index (46th), where it features among the bottom 10 of the Local Friendliness subcategory (58th). Only 35% of expats think that locals are friendly to foreign residents, which is far below the global average of 66%.



36. Helsinki, Finland

Helsinki ranks 36th out of 66 cities, performing especially poorly in the Local Cost of Living (48th) and Getting Settled Indices (52nd). In the latter, the Finnish capital even lands in the bottom 10 of the Friends & Socializing subcategory (58th). Only 30% of expats find it easy to make new friends (vs. 47% globally), and 25% are unhappy with their social life (vs. 24% globally). The results in the Urban Work Life Index (33rd) are rather mixed: expats rank the city 58th out of 66 for overall job satisfaction, and there seems to be a lack of career opportunities (52% negative ratings vs. 34% globally). On the other hand, the city ranks high in the Work-Life Balance subcategory (8th): 77% rate their work-life balance positively (vs. 64% globally), and 75% are happy with their working hours (vs. 65% globally).

Helsinki does best in the Quality of Urban Living Index (15th). More than nine in ten expats (94%) feel safe there (vs. 82% globally), the city coming in seventh place for this factor. Helsinki also ranks among the top 10 in the Transportation subcategory (7th), with 93% of expats being satisfied with the city’s public transportation system (vs. 66% globally). Lastly, Helsinki ranks first worldwide for its urban environment, with 95% of expats rating it positively (vs. 65% globally). An expat from Malaysia likes the *“safe and clean environment”*, and another expat from the UK appreciates the city’s *“green spaces”*.



37. Zurich, Switzerland

Zurich comes in 37th place out of 66 cities in the Expat City Ranking 2020 but is one of the worst-performing destinations worldwide in the Getting Settled Index (58th). Many expats do not feel at home in Zurich (30% vs. 21% globally) and find it difficult to get used to the local culture (42% vs. 21% globally). A Dutch expat thinks the city cultivates a “*stiff and closed culture*”, and a South African expat does not like the “*exclusive culture*” that makes it “*hard to fit in*”. Moreover, three in five expats (60%) say it is challenging to find new friends (vs. 33% globally) — the city ranks 64th for this factor, only ahead of Copenhagen (65th) and Stockholm (66th). This might be one reason why more than a third of respondents (34%) are unhappy with their social life (vs. 24% globally). The city also ranks among the bottom 10 in the Local Cost of Living Index (61st), with 74% of survey respondents rating this factor negatively (vs. 36% globally).

However, Zurich performs much better in the Quality of Urban Living Index (11th), where it even ranks sixth for both the Transportation and the Safety & Politics subcategories. More than nine in ten expats (94%) feel safe in Zurich (vs. 82% globally). “*I feel fairly safe,*” says a Polish expat and adds: “*The transport is also great, which is a big plus if you do not have a car.*” In fact, 94% of expats are happy with Zurich’s public transportation system, compared to 66% globally. Switzerland’s largest city also ranks above the average in the Urban Work Life Index (29th): 54% of expats in Zurich are satisfied with the local career opportunities (vs. 43% globally), and 91% rate the local economy positively (vs. 63% globally).



38. Mexico City, Mexico

Mexico City only lands in a mediocre 38th place out of 66 in the Expat City Ranking 2020. In the Quality of Urban Living Index (62nd), it even ends up among the bottom 5, mainly due to its results in the Safety & Security (64th) and the Health & Environment (62nd) subcategories. Expats are particularly dissatisfied with the availability of healthcare (33% unhappy vs. 13% globally) and their personal safety (48% negative responses vs. 9% globally).

The city fares a little better in the Urban Work Life Index (45th). Interestingly, the respondents tend to view their local career opportunities favorably (60% positive responses vs. 43% worldwide), while rating the general state of the local economy harshly (32% negative answers vs. 18% globally). They are also less satisfied with their working hours than the average (27% unhappy vs. 17% globally).

On the other hand, expats feel confident about finance and housing (19th). Mexico City does especially well for affordable housing (27% negative ratings vs. 41% globally). Moreover, 63% of expats are satisfied with the cost of living in general (vs. 46% worldwide), with the city placing eighth in the Local Cost of Living Index.

Lastly, the city also ranks among the top 10 in the Getting Settled Index (9th). Over four in five expats (85%) describe the local population as generally friendly (vs. 68% globally), and 82% find it easy to get used to the local culture (vs. 61% globally). “*I love how easy it is to get along with the local people,*” says an expat from Portugal.



39. São Paulo, Brazil

With São Paulo ranking 39th out of 66 in the Expat City Ranking, its weakest point is the Quality of Urban Living Index (56th). The city performs worst for personal safety (42% unhappy vs. 9% worldwide), but it also has low scores for the urban environment (56th). *“The air, water, land, and noise pollution is unbearable,”* explains an expat from the US.

In the Urban Work Life Index (40th), São Paulo’s results improve somewhat. Expats are quite satisfied with their own jobs (62% happy vs. 65% globally), but 32% rate the local economy negatively (vs. 18% globally). Nonetheless, expats do not seem to struggle financially — 84% state that their disposable household income is enough or more than enough to cover their expenses (vs. 79% globally). All in all, São Paulo ranks 31st in the Finance & Housing Index.

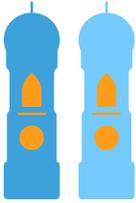
Like most other Latin American destinations, São Paulo does best in the Getting Settled Index (19th). Expats are especially enthusiastic about the general friendliness of the local population and the friendly attitude towards foreign residents — São Paulo ranks sixth for both factors. Moreover, about three in four respondents (74%) find it easy to make friends in town (vs. 47% globally). *“The happiness here is simply contagious,”* adds a female expat from Mexico.



40. Toronto, Canada

In the Expat City Ranking 2020, Toronto ranks 40th out of 66 cities in total. It performs very poorly in the Finance & Housing Index (64th), only ahead of Munich (65th) and Dublin (66th). Just 53% of expats are satisfied with their financial situation (vs. 61% globally), and nearly three in ten (28%) say their income is not enough to cover their living expenses (vs. 21% globally). Property prices and rental costs in Toronto also seem to be very high, as 80% of respondents find housing unaffordable (vs. 41% globally). *“The real estate market in Toronto is crazy expensive, and it is unrealistic to purchase a home,”* explains an expat from Serbia. Toronto also comes in a sub-par 44th place in the Urban Quality of Life Index: for example, 35% of expats rate the public transportation system negatively (vs. 24% globally). The Canadian city also performs poorly in the Leisure & Climate subcategory (47th) — more than one out of four expats (26%) are unhappy with the weather (vs. 20% globally). *“The winters are harsh and there are many days without the sun in the sky,”* says an expat from Azerbaijan.

However, Toronto performs a lot better in the Getting Settled Index (21st). Expats agree that it is easy to get used to the local culture (74% vs. 61% globally), which might be partly due to the fact that it is so easy to learn the local language. Moreover, expats appreciate that the people in Toronto are generally friendly towards foreign residents (75% vs. 66% globally). Lastly, work also seems to be a benefit of expat life in Toronto: 61% are happy with their local career opportunities (vs. 43% globally), and 65% are satisfied with their job in general, which matches the global average (65%).



41. Munich, Germany

Ranking 41st out of 66 cities worldwide, Munich receives rather mixed results. On the upside, the city makes it into the top 10 in the Urban Work Life Index (9th) — just like all other German cities in the ranking, except for Berlin (30th). Many expats in Munich are satisfied with the local career opportunities (66% vs. 43% globally), as well as the state of the local economy (88% vs. 63% globally). The Bavarian capital also performs well in the Quality of Urban Living Index (12th), ranking third worldwide for its urban environment: 93% of expats rate the latter positively (vs. 65% globally). A US American shares: *“Munich is a beautiful city with a lot of green spaces. I love the daytrips to lakes and mountains.”* A Brazilian expat also mentions *“safety”* as an upside of living in Munich, and 93% agree with him (vs. 82% globally).

However, Munich lands among the bottom 10 in both the Getting Settled Index (57th) and the Local Cost of Living Index (59th), even coming second to last in the Finance & Housing Index (65th). Only Dublin (66th) performs worse. Nearly three in four survey respondents (73%) say it is difficult to find housing in Munich (vs. 27% globally), and 83% find the available housing unaffordable (vs. 41% globally). Close to seven in ten (69%) rate the cost of living in general negatively (vs. 36% globally). A Serbian expat says: *“The housing here is very expensive, and it is very hard to find a place — even if it is expensive! People hardly respond to your applications, and the current tenants try to force you into buying their furniture.”* In terms of getting settled in Munich, 30% describe the local residents as generally unfriendly (vs. 17% globally), and another 30% are unhappy with their social life (vs. 24% globally).



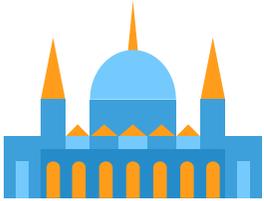
42. Riyadh, Saudi Arabia

Riyadh ranks 42nd out of 66 cities in the Expat City Ranking, with its best result in the Finance & Housing Index (8th). Expats in Riyadh appreciate the affordable housing (8th) and are happy with their financial situation (9th). Three in five (60%) even state that their disposable household income is more than what they need to cover expenses (vs. 51% globally). Another 52% rate the local cost of living positively (vs. 46% worldwide).

Careerwise, they are not quite as satisfied, ranking the city 38th in the Urban Work Life Index. Their overall job satisfaction (32nd), as well as their satisfaction with local career options (29th), is a little above the global average. However, many do not consider their jobs secure (34% negative responses vs. 22% worldwide) and are unhappy with their work-life balance (28% vs. 18% globally).

Riyadh ranks even worse in the Getting Settled Index (41st). Respondents find it challenging to get used to the local culture: only 45% of expats rate this factor positively (vs. 61% worldwide), and 31% do not feel at home in Riyadh (vs. 21% globally).

In the Quality of Urban Living Index, Riyadh even ends up among the bottom 10 (59th). It does particularly badly in both the Leisure & Climate (65th) and the Transportation (63rd) subcategories. Just 49% rate the local leisure options positively (vs. 71% globally), and 57% criticize the public transportation infrastructure (vs. 24% worldwide). *“I hate that I am totally reliant on my car,”* says an expat from Australia.



43. Budapest, Hungary

Ranking 43rd out of 66 cities in total, Budapest ends up well in the bottom half of the Expat City Ranking 2020. The Hungarian capital receives its best results in the Local Cost of Living Index (7th): nearly three in five expats (58%) rate the cost of living positively (vs. 46% globally). A Canadian survey respondent shares that *“the cost of living is very affordable for the salary I earn.”* The city also performs well in the Finance & Housing subcategory (21st), with about two-thirds of expats (66%) saying that it is easy to find housing in Budapest (vs. 55% globally), and 43% rating the affordability of housing positively (vs. 41% globally).

Budapest’s performance in the Quality of Urban Living Index (37th) is rather mixed, the city performing well for transportation (4th) but poorly in the Health & Environment subcategory (57th). *“The public transportation is amazing and convenient,”* says a South African expat. In fact, all expats (100%) rate Budapest’s public transportation system positively (vs. 66% globally). But Hungary’s capital is nearly the worst for the local availability of healthcare (65th), only ahead of Dublin (66th). Close to three in ten expats (28%) rate this factor negatively (vs. 14% globally).

The Urban Work Life (51st) and Getting Settled (54th) Indices are Budapest’s weakest points. Only 45% of expats describe the local residents as generally friendly (vs. 68% globally), and 31% find it hard to get used to the local culture (vs. 21% globally). According to an expat from Greece, *“most locals are not very sociable towards foreigners”*.



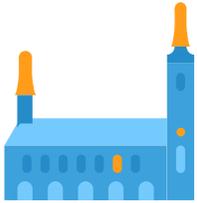
44. Berlin, Germany

On a below-average 44th place out of 66 cities, Berlin has the second-worst result among the German destinations in the Expat City Ranking 2020.

Although the German capital narrowly misses out on the top 10 for the local cost of living (11th), its performance in the Finance & Housing Index is not as good as might be expected (49th). Nearly two in three expats (64%) consider it difficult to find housing (vs. 27% globally), and only 33% say it is affordable (vs. 41% worldwide). This might be one reason why 24% are not satisfied with their financial situation, a little more than the global average (21%).

Berlin does a lot better in the Quality of Urban Living (31st) and Urban Work Life (30th) Indices. Respondents appreciate the city for its public transportation system (25th), urban environment (20th), and leisure options (16th): 83% rate the latter favorably, compared to 71% globally. But expat life in Berlin is not just all play and no work! Nearly three in five respondents (57%) are also happy with their local career opportunities (vs. 43% worldwide).

Berlin’s poor results in the Getting Settled Index (50th out of 66) bring the overall ranking down. The city even lands among the bottom 10 for general friendliness of the local population (58th). Nearly one in three expats (32%) describe the residents as generally unfriendly (vs. 17%). Nonetheless, 68% feel at home in Berlin (vs. 64% globally). *“I don’t know much about Germany,”* an expat from Brazil comments, *“but I do know a lot about Berlin: here, you can just be yourself.”*



45. Stockholm, Sweden

Ranking 45th in the Expat City Ranking 2020, Stockholm receives very mixed results. The Swedish capital performs worst in the Getting Settled Index, coming 61st out of 66 cities. It even places last in the Friends & Socializing subcategory (66th): more than seven in ten expats (72%) find it difficult to make friends in Stockholm (vs. 33% globally), and 42% of expats are unhappy with their social life (vs. 24% globally). An expat from the United States explains that the *“attitude towards immigrants can be tough”*.

Stockholm also lands in the bottom 10 of the Finance & Housing Index (58th), with especially bad results in the Housing subcategory (62nd). Nearly seven in ten expats (69%) say it is difficult to find housing (vs. 27% globally), and just about one in seven (14%) rate the affordability of housing positively (vs. 41% globally).

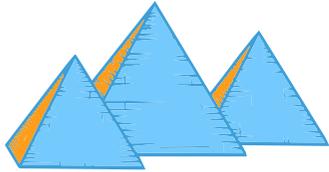
On the other hand, Stockholm ranks tenth in the Urban Work Life Index and is voted the best city in terms of work-life balance. A Spanish expat says that they *“love the work-life balance”*, and 79% of expats agree (vs. 64% globally). Lastly, the city’s urban environment is a positive aspect of expat life in Stockholm, as it ranks second for this factor — just behind Helsinki (1st). More than nine in ten expats (94%) are happy with Stockholm’s environment (vs. 65% globally): for example, a British expat says that they particularly enjoy the *“beautiful, clean nature”*.



46. Copenhagen, Denmark

Placing 46th out of 66 cities in the Expat City Ranking 2020, Copenhagen ends up in the bottom 10 for nearly all factors featured in the Getting Settled Index. The only exception is the ease to live there without speaking the local language (13th). But expats in the Danish capital really seem to struggle with making new friends, which 59% say this is hard (vs. 33% globally). A Swedish expat shares that it is *“difficult to make friends with the Danish locals”*. It is no surprise then that 34% are unhappy with their social life as well (vs. 24% globally). Copenhagen can also be found among the bottom 10 of the Local Cost of Living Index (57th): 72% of expats are unhappy with the local cost of living (vs. 36% globally), and 16% even very much so (vs. 8% globally).

On the bright side, Copenhagen ranks 17th in the Quality of Urban Living Index. This is due to its great results in both the Safety & Politics (12th) and the Health & Environment subcategories (10th). In fact, 89% are happy with the political stability (vs. 61% globally), and 95% rate the urban environment positively (vs. 65% globally). Lastly, Copenhagen also receives good results in the Urban Work Life Index (17th), with especially high ratings in the Work-Life Balance subcategory (2nd). Close to nine in ten expats (89%) rate their working hours positively (vs. 65% globally), with a Brazilian expat saying they enjoy the *“flexibility and working hours”*.



47. 
Cairo, Egypt

Cairo comes in 47th place out of 66 cities in the Expat City Ranking 2020, which is mainly due to its poor results in the Quality of Urban Living Index (58th) and the Urban Work Life Index (56th). The city ranks particularly low for its urban environment (65th), only ahead of Bangkok (Thailand), with 63% of expats rating this factor negatively (vs. 21% globally). What is more, expats are unhappy with the public transportation system (58th) and the local leisure options (59th). In fact, 20% rate the latter negatively (vs. 15% globally). When it comes to the Urban Work Life Index, job security seems to be an issue in Cairo. The city ranks 58th in this subcategory, and 39% of expats are unhappy with the local economy (vs. 18% globally).

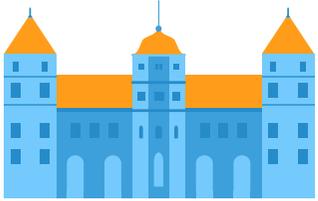
On the other hand, Cairo performs well in the Finance & Housing Index (16th) and the Local Cost of Living Index (14th). According to a British survey respondent, there is “good quality of housing”; in fact, 46% of expats find housing affordable (vs. 41% globally), while 56% say that it is easy to find (vs. 55% globally). Lastly, Cairo comes 27th in the Getting Settled Index and even lands among the top 10 worldwide for the general friendliness of local people towards foreign residents (8th). Exactly three out of four respondents (75%) describe them as friendly towards expats (vs. 66% globally), with an expat from Romania pointing out: “The people are kind!”



48. 
Geneva, Switzerland

Coming 48th out of 66 cities worldwide, Geneva ranks among the bottom 5 in the Local Cost of Living Index (65th), with only Hong Kong (66th) performing worse. More than four in five expats (81%) rate the local cost of living negatively (vs. 36% globally). “The cost of living is very high, and the Swiss Franc is way overvalued so that things cost much more than they would elsewhere,” says a US American expat living in Geneva. It is hardly a surprise then that the city also performs badly in the Finance & Housing Index (60th), especially because of its poor results in the Housing subcategory (63rd). Close to four in five survey respondents (78%) find housing in Geneva unaffordable (vs. 41% globally), and 64% say it is difficult to even find housing (vs. 27% globally).

While Geneva also ranks low in the Getting Settled Index (49th), it performs better in the Urban Work Life (31st) and Quality of Urban Living Indices (28th). Similar to the other cities in Switzerland, most expats in Geneva (94%) rate the political stability positively (vs. 61% globally). A French expat says that “the direct democracy” is what he likes most about living in Geneva, and an expat from Canada is happy about the “good bike lanes and excellent transportation infrastructure”. In fact, 89% of expats are also happy with the city’s public transportation system (vs. 66% globally).



49. Stuttgart, Germany

Stuttgart comes in 49th place overall in the Expat City Ranking 2020 and is the lowest-ranking city among all German destinations. While the city has average results in the Quality of Urban Living (32nd) and the Local Cost of Living (36th) Indices, it performs poorly in the Finance & Housing Index (63rd). Nearly four in five expats (79%) say that it is difficult to find housing in Stuttgart (vs. 27% globally), and 78% consider it unaffordable (vs. 41% globally). A Belgian expat points out *“the lack of affordable housing”* as a downside of living in Stuttgart. Moreover, the city ranks second to last worldwide in the Getting Settled Index (65th), only ahead of Salmiya in Kuwait (66th). Stuttgart ranks among the bottom 10 in every subcategory of this index: local friendliness (61st), feeling welcome (62nd), friends and socializing (63rd), and local language (62nd). In fact, 43% of expats are unhappy with their social life in Stuttgart, compared to 24% globally. *“Finding friends has been really hard,”* shares an Australian expat. On top of this, more than two in five survey respondents (41%) find the local residents generally unfriendly (vs. 17% globally), and 33% do not feel at home in Stuttgart (vs. 21% globally). A South African expat lists *“people’s general unfriendliness”* as one thing she does not like about living Stuttgart.

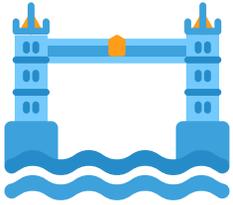
Similar to the other German cities, Stuttgart at least offers a great working life, ranking sixth worldwide in this index. It comes third for local career opportunities, just behind Dublin (1st) and New York City (2nd), and even first for overall job satisfaction. More than two in five expats (83%) rate the latter positively (vs. 65% globally), and 71% are happy with their local career opportunities (vs. 43% globally). A Russian expat summarizes: *“I like the opportunities to develop in your career and in my job in general.”*



50. Athens, Greece

Athens comes in at a low 50th place out of 66 cities in the Expat City Ranking 2020. The Greek capital performs particularly poorly in the Urban Work Life Index (64th). In Athens, 60% of expats rate the local career options negatively (vs. 34% globally), and more than half (55%) are not satisfied with the state of the local economy (vs. 18% globally). A 58-years-old British expat says that the *“job opportunities are not as good as in other countries, especially for my age group”*. Athens also performs poorly in terms of finances. In fact, it ranks 65th in the Finances subcategory — only ahead of Milan — and even last in the world for expats’ satisfaction with their personal finances. Only 44% of expats are satisfied with their financial situation (vs. 61% globally). Since housing, however, is both affordable (60% positive ratings vs. 41% globally) and quite easy to find (55% positive ratings vs. 55% globally), Athens still lands in an average 35th place in the Finance & Housing Index.

Athens ranks just slightly better in the Quality of Urban Living Index (50th) than with regard to working life. Expats’ unhappiness with many factors, such as the quality of the urban environment (43% negative ratings vs. 21% globally), cannot be made up for by the great local climate and weather (95% positive ratings vs. 64% globally). Lastly, the Greek capital performs best in the Getting Settled Index (22nd). Over three in four expats (77%) feel at home in Athens (vs. 64% globally), and close to five in six (82%) describe the local population as friendly towards foreign residents (vs. 66% globally). *“Greek people are very welcoming and easy-going,”* shares a Finnish expat. Additionally, more than two-thirds of the respondents (69%) are happy with their social life in Athens (vs. 59% globally).



51. London, UK

London ranks 51st out of 66 cities in the Expat City Ranking 2020, and the Finance & Housing Index (59th) is its sore point. Housing is hard to find (38% unhappy vs. 27% globally), and only 8% of expats consider it affordable (vs. 41% worldwide). Just 51% are satisfied with their financial situation in general (vs. 61% globally). *"I hate the extortionate cost of living, which results in very small living spaces,"* an Australian expat complains. In fact, London comes 62nd in the Local Cost of Living Index.

The quality of life fares little better (49th). Expats are especially worried about their safety, as only 16% feel completely safe (vs. 45% globally). Moreover, they rate the availability (51st) and the quality (57th) of healthcare rather poorly. On the plus side, 83% of expats are happy with the leisure options (vs. 71% globally).

London also provides excellent career opportunities for expats (4th), but they seem to come at a price. Nearly three in ten expats (29%) are not happy with their work-life balance (vs. 18% globally). And despite their career options, respondents are skeptical about the local economy (45th out of 66). Overall, London's ranking in the Urban Work Life Index is slightly below average (37th). It does best in the Getting Settled Index (29th): 69% consider it easy to get used to the local culture (vs. 61% globally), and 67% feel at home in London (vs. 64% worldwide).



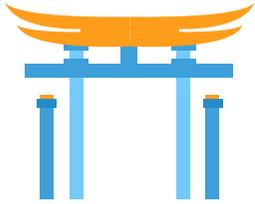
52. Jeddah, Saudi Arabia

Jeddah's strengths and weaknesses are similar to those of Riyadh, the other Saudi Arabian city in the Expat City Ranking 2020. However, coming 52nd out of 66 cities, Jeddah ranks ten places lower. Like Riyadh, Jeddah offers affordable housing (only 17% unhappy vs. 41% globally), and expats are satisfied with their disposable household income: 85% say it is enough or more than enough to cover expenses (vs. 79% worldwide).

However, Jeddah does a lot worse in the Getting Settled Index (42nd). Expats find it difficult to get used to Jeddah's local culture (59th out of 66). While 67% describe the locals as friendly (vs. 68% globally), only 36% find it easy to make friends (vs. 47% globally). Moreover, just 44% are happy with their social life (vs. 59% worldwide).

In the Urban Work Life Index (49th), expats' overall job satisfaction (43rd) and the satisfaction with local career opportunities (45th) are both low. What is more, they are unhappy with the lack of job security (30% negative ratings vs. 22% globally), and only 48% rate their work-life balance positively (vs. 64% worldwide).

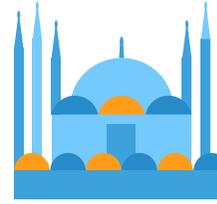
Similar to Riyadh, the Quality of Urban Living Index (60th) is Jeddah's weakest point. Healthcare-related factors — such as its availability (19th) — are the only ones for which Jeddah performs well. Expats dislike the urban environment (62nd), the transportation system (64th), and the local leisure options (65th). An expat woman from New Zealand is very unhappy with the restrictions: *"I can't even simply go outside for a run! The opportunities to be active are limited."*



53. Tokyo, Japan

Coming in 53rd place out of 66 destinations worldwide, Tokyo narrowly avoids landing among the bottom 10 cities featured in the Expat City Ranking 2020. However, the Japanese capital ranks tenth in the Quality of Urban Living Index. It scores particularly high in the Transportation subcategory (5th) and for the factor personal safety (1st). Nearly all expats (99%) feel safe in Tokyo (vs. 82% globally), and 93% are happy with its public transportation infrastructure (vs. 66% globally). An Armenian expat shares that *“it is very easy to travel and the public transportation is very convenient”*.

However, Tokyo ranks below average in all other indices and even lands among the bottom 10 in the Getting Settled Index (62nd). In fact, 25% of expats say they do not feel at home there (vs. 21% globally), and 34% find it difficult to get used to the local culture (vs. 21% globally). Tokyo ranks 59th in both the Feeling Welcome and Friends & Socializing subcategories, with half of the survey respondents (50%) finding it difficult to make friends in Tokyo (vs. 33% globally). An expat from Thailand says that *“while the people are polite, it is difficult to find friends — particularly among the local residents.”* The language barrier seems to make it hard since just 34% of expats find it easy to live in Tokyo without speaking the local language (vs. 54% globally). An expat from Australia shares: *“I am not able to communicate well with the locals and therefore not able to have a social life.”* Tokyo is one of the worst cities worldwide in the Local Language subcategory (64th), with only Beijing (66th) and Budapest (65th) performing worse. Lastly, Tokyo also ranks second-to-last in the Work-Life Balance subcategory, only ahead of Seoul: 36% of expats are unhappy with their work-life balance (vs. 18% globally), and 31% rate their working hours negatively (vs. 17% globally). Since 23% are also unhappy with their jobs in general (vs. 18% globally), Tokyo only ranks 55th in the Urban Work Life Index.



54. Istanbul, Turkey

Out of the 66 destinations surveyed in the Expat City Ranking 2020, Istanbul ranks 54th overall. Performing especially badly in the Urban Work Life Index (63rd), the city ends up among the bottom 10 in the Job Security subcategory (60th). In fact, four in nine expats (44%) are not satisfied with the state of the local economy, which is 26 percentage points more than the global average (18%). Istanbul also does poorly in the Job & Career subcategory (57th), with 42% of expats rating their local career opportunities negatively (vs. 34% globally). Just about half the expats living in Istanbul (51%) are satisfied with their jobs in general (vs. 65% globally), while 36% do not like their working hours (vs. 17% globally). A Moroccan expat in Istanbul shares: *“People work way too much here, and they expect everyone to do so.”* Istanbul also receives poor results in the Quality of Urban Living Index (47th), with more than one in three expats (36%) rating the urban environment negatively (vs. 21% globally). On top of that, Istanbul comes in the lower half of the ranking for the availability of healthcare (43rd) and personal safety (47th), as well as local leisure options and the public transportation system (40th for both).

Turkey's largest city performs better in the Finance & Housing Index (26th). It only ranks 53rd for finance, however, while coming in 18th place for housing. While an above average proportion of expats are not satisfied with their financial situation (28% vs. 21% globally), many think that housing is affordable (49% vs. 41% globally). A Lebanese expat mentions *“the cheap life”* as an upside of relocating to Istanbul — and half of the respondents (50%) seem to agree with this statement, rating the local cost of living positively (vs. 46% globally). In fact, Istanbul ranks highest in the Local Cost of Living Index (19th).



55. Beijing, China

Overall, Beijing performs rather poorly in the Expat City Ranking 2020, coming in 55th place out of 66 cities. The Chinese capital ranks worst in the Getting Settled Index (60th): only 42% of expats feel at home in the local culture (vs. 61% globally), and 39% find it difficult to live in Beijing without speaking the local language (vs. 30% globally). A German expat points out that it is “*difficult to learn the language, find local friends, and get accustomed to the culture*”. When it comes to the Urban Work Life Index (44th), expats are particularly unhappy with their work-life balance (25% negative ratings vs. 18% globally). Maybe this is one reason why just 57% of expats are generally satisfied with their jobs (vs. 65% globally).

Beijing does somewhat better in the finance-related indices, coming 32nd in the Local Cost of Living Index and 37th in the Finance & Housing Index. Just about two in five expats (42%) say it is easy to find housing in Beijing, compared to 55% globally. What is more, 66% of expats also consider the available housing less than affordable (vs. 41% globally). “*The rent and housing prices are ridiculously expensive,*” says an expat from Romania. In general, expat life in Beijing seems to come at a price — just 39% are happy with the cost of living, compared to 46% globally.

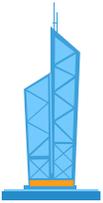


56. Cape Town, South Africa

With the city coming 56th out of 66 destinations in the Expat City Ranking 2020, Cape Town’s main pitfall are in the Urban Work Life (60th) and the Quality of Urban Living (57th) Indices. In the latter, Cape Town ranks 59th in the Transportation subcategory and second-to-last for personal safety (65th), only ahead of Johannesburg (66th). Just 31% of expats feel personally safe in the city (vs. 82% globally), and more than half of them (51%) rate the political stability negatively (vs. 17% globally).

In the Urban Work Life Index, Cape Town ranks a low 62nd in the Job Security subcategory: 34% of expats rate their job security negatively (vs. 22% globally), and 56% are unhappy with the local economy (vs. 18% globally). An expat from Singapore comments that “*there is a lot of poverty*” in Cape Town. In general, the South African city seems to be financially unattractive for expats — 40% state that their disposable household income is not enough to cover daily expenses (vs. 21% globally). The city ranks lowest worldwide for this factor. However, as housing is easy to find (61% positive ratings vs. 55% globally), Cape Town still comes in 36th place in the Finance & Housing Index.

The only real highlight Cape Town has to offer seems to be the Leisure & Climate subcategory (4th). In fact, 93% of expats rate the local leisure activities, as well as the climate, positively (vs. 71% and 64%, respectively, worldwide). An expat from Nigeria says that the “*weather is beautiful most of the year*” and that there is “*a huge number of available activities*”.



57. Hong Kong

Ranking 57th out of 66 cities in total, Hong Kong lands in the bottom 10 of the Expat City Ranking 2020. It is even voted the worst city in the world for the local cost of living, with an expat from Denmark explaining: *“There are extremely high costs of living, for example, for schooling and groceries.”* In fact, 80% of expats in Hong Kong are unhappy with the local cost of living, compared to just 36% of survey respondents worldwide. This result is also reflected in the Finance & Housing Index (45th), where Hong Kong ranks second-to-last worldwide for the affordability of housing (65th). Only Dublin (66th) is rated worse. More than nine in ten expats (94%) find housing in Hong Kong unaffordable (vs. 41% globally). The Urban Work Life Index (59th) is another sore point, particularly when it comes to the Work-Life Balance subcategory (61st): more than one in three expats in Hong Kong (34%) are unhappy with their working hours, which is twice the global average (17%). Moreover, 43% are dissatisfied with the state of the local economy (vs. 18% globally).

While Hong Kong has an average performance in the Quality of Urban Living Index (45th) in general, safety and security seem to be a real concern: the city is rated worst in the world for political stability, with 69% of expats being worried about this factor (vs. 17% globally). The city performs best in the Getting Settled Index (40th), though still below average. It comes in 26th place in the Friends & Socializing subcategory: almost half the expats (49%) say it is easy to find new friends (vs. 47% globally), and 63% are happy with their social life in Hong Kong (vs. 59% globally).

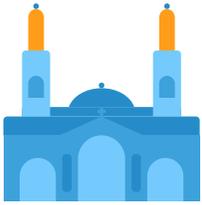


58. Dublin, Ireland

Dublin ranks 58th out of 66 in the Expat City Ranking 2020, coming last in the Finance & Housing Index (66th) and also performing very poorly in the Local Cost of Living Index (64th). More than three in four expats (76%) say it is difficult to find housing (vs. 27% globally), and 88% find local housing unaffordable (vs. 41% globally). Additionally, 26% are dissatisfied with their financial situation (vs. 21% globally). A Portuguese expat explains that they only see *“extremely bad-quality housing or unaffordable prices, even for normal apartments”*.

The Quality of Urban Living Index is another area where Dublin performs poorly (61st), in particular in the Health & Environment (65th) and the Leisure & Climate (62nd) subcategories. In fact, 38% of survey respondents rate the availability of healthcare negatively (vs. 13% globally), and 46% think that medical care in Dublin is of low quality (vs. 16% globally). A Russian expat explains: *“To receive a good healthcare treatment, the best option as an expat is leaving to get it elsewhere — not here!”*

On the bright side, Dublin ranks 18th in the Getting Settled Index: the majority of respondents says that the local residents are generally friendly (90% vs. 68% globally) and warm towards foreign residents (86% vs. 66% globally). Expats also find it easy to get used to the local culture (71% satisfied vs. 61% globally). However, it is the Urban Work Life Index (7th) that Dublin really excels in. Expats rank the city first worldwide for local career opportunities — 82% are happy with this factor (vs. 43% globally). Dublin also performs well in the Job Security and Work-Life Balance subcategories (15th for both), which might be among the reasons why 69% of expats are satisfied with their jobs in general (vs. 65% globally).



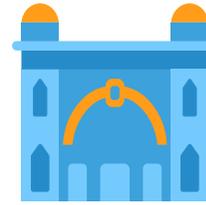
59. 🇨🇱 Santiago de Chile, Chile

Coming in a disappointing 59th place out of 66 in the Expat City Ranking 2020, Santiago de Chile is the only Latin American destination among the bottom 10.

The Chilean capital performs worst in the Quality of Urban Living Index (54th), mainly because of its poor performance in the Health & Environment (58th) and Safety & Politics (59th) subcategories. Expats in Santiago are particularly worried about political stability, which 57% rate negatively (vs. 17% worldwide). *“There are riots, protests, and social unrest everywhere,”* a Venezuelan expat complains. Moreover, respondents are concerned about the availability of healthcare (30% unhappy vs. 17% globally), as well as its affordability (62% unhappy vs. 21% globally).

The Urban Work Life Index (52nd) is Santiago’s second-weakest point. While 58% of expats rate their job security favorably — about the same as the global average (59%) — less than half (46%) judge the local economy positively (vs. 63% worldwide). They are also dissatisfied with their working conditions: nearly three in ten (29%) complain about their work-life balance (vs. 18% globally).

Santiago de Chile lags behind in the Getting Settled Index (45th), too. Only 50% of expats feel at home there (vs. 64% globally), and 36% describe the residents as unfriendly (vs. 17% worldwide). Lastly, while it ranks 28th in the Finance & Housing Index, it only comes 53rd for the local cost of living. Among the expats in Santiago, 68% are unhappy with the latter (vs. 36% globally).



60. 🇿🇦 Johannesburg, South Africa

Placing 60th out of 66 cities, Johannesburg performs worst in the Quality of Urban Living Index (64th). With the city coming last in the Safety & Politics subcategory (66th), 70% of expats rate their feelings of personal safety negatively (vs. only 9% globally). Additionally, the city comes 65th for transportation — just ahead of Nairobi (66th). Only 28% of expats view public transportation in Johannesburg positively (vs. 66% globally), and a Norwegian expat says that *“there is not a lot of local transportation”*. The South African city also performs poorly in the Urban Work Life Index (58th). Johannesburg comes in at 64th place for the state of the local economy, and more than three in five survey respondents (62%) rate its economy negatively (vs. 18% globally).

However, Johannesburg lands in the top 15 of the Finance & Housing Index (13th). In fact, 75% of expats say it is easy to find housing (vs. 55% globally), and 47% find the housing affordable (vs. 41% globally). Another upside that comes with living in this city is a factor in the Quality of Urban Living Index: 91% of expats are happy with Johannesburg’s local climate (vs. 64% globally). A German expat even thinks that *“Johannesburg has the best weather in the world”*.



61. Paris, France

Paris ranks 61st out of 66 cities in the Expat City Ranking 2020, performing especially poorly in the Finance & Housing Index (62nd). About three in ten expats (29%) are dissatisfied with their financial situation (vs. 21% globally), and only 19% of expats say it is easy to find housing (vs. 55% globally). Additionally, 70% of expats describe housing in Paris as unaffordable (vs. 41% globally). *“Rents are too high, especially in comparison to the low salaries,”* says an expat from Bulgaria.

Paris performs better in the Urban Work Life Index (32nd): 59% of expats are happy with their local career opportunities (vs. 43% globally). With two in three expats (67%) rating the local economy positively (vs. 63% globally), Paris also performs slightly above the average in this regard. An expat from the US shares: *“My job is fantastic, and I like the employee rights, as well as the relaxed work environment, in France.”*

However, Paris nearly lands among the bottom 10 in the Getting Settled Index (55th), with two in five expats (40%) saying that the local residents are not friendly (vs. 17% globally). Well over half the expats (56%) find it difficult to make new friends in Paris (vs. 33% globally). *“In general, Parisians are angry, complain too much, and smile too little. It is difficult to make local friends here,”* explains a Brazilian expat. This might be why just 53% of expats are happy with their social life in Paris (vs. 59% globally).



62. Nairobi, Kenya

Overall, Nairobi comes 62nd in the Expat City Ranking 2020, placing among the bottom 5 destinations. The city ranks especially low in the Quality of Urban Living Index (65th), just ahead of Salmiya in Kuwait (66th). Kenya’s capital even ranks last for its public transportation system (66th), with 71% rating this factor negatively (vs. 24% globally). A British expat points out: *“The road infrastructure is not good in Nairobi, so getting around can be difficult.”* Nairobi also loses points for personal safety (64th), which 46% of survey respondents are dissatisfied with (vs. 9% globally). *“Your personal safety is not always guaranteed,”* says a Dutch expat. Additionally, close to one in four expats (24%) are unhappy with the availability of healthcare in Nairobi (vs. 13% globally), and 45% rate the urban environment negatively (vs. 21% globally).

In the Quality of Urban Living Index Nairobi only stands out — in a positive way — for the local climate and weather (93% happy vs. 64% globally). An Indian expat names *“the weather and the warm friendly people”* as the highlights of his life in Nairobi. In fact, the city performs well in the Getting Settled Index (20th). Nearly three in five respondents (58%) find it easy to make new friends (vs. 47% globally). Nairobi also performs above the global average in the Finance & Housing Index (20th), with about six in seven expats (85%) saying that it is easy to find housing (vs. 55% globally).

However, Kenya’s capital performs very poorly in the Urban Work Life Index (62nd), with only 48% of respondents rating their job security positively (vs. 59% globally). Moreover, over half the expats are dissatisfied with the local career opportunities (53% vs. 34% globally) and the state of the local economy (55% vs. 18% globally).



63. Milan, Italy

Coming in 63rd place in the overall Expat City Ranking 2020, Milan ends up among the bottom 10 for the fourth year in a row; it comes only ahead of Seoul (64th), Rome (65th), and Salmiya (66th) in 2020. Milan performs particularly poorly in the Finance & Housing (61st) and the Urban Work Life (57th) Indices. Just 46% of expats are satisfied with their financial situation (vs. 61% globally), and 34% say that their household income is not enough to cover their expenses in Milan (vs. 21% globally). More than three in five expats (62%) also rate the affordability of housing negatively (vs. 41% globally). *"It is difficult to find an apartment as an expat — a nightmare,"* says an expat from Ukraine. When it comes to their working life, 32% of survey respondents are concerned about the local economy (vs. 18% globally). Maybe this is why only 33% rate their career opportunities positively (vs. 43% globally) and why another 23% are dissatisfied with their jobs (vs. 18% globally).

The Getting Settled Index (31st) is Milan's strongest point, with 66% of expats finding it easy to get used to the local culture (vs. 61% globally). A US American expat says: *"I like the food and the general culture, which strives towards a healthy lifestyle."* However, 19% of respondents say that the local residents are generally unfriendly (vs. 17% globally), and one-fifth (20%) states that people in Milan are not friendly towards foreign residents (vs. 18% globally). Lastly, while 43% find it difficult to live in Milan without speaking Italian (vs. 30% globally), 53% consider it at least an easy language to learn (vs. 37% globally).

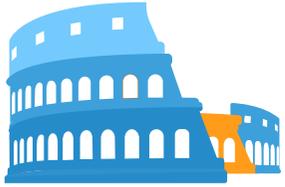


64. Seoul, South Korea

Ranking 64th out of 66 cities in the Expat City Ranking 2020, Seoul lands among the bottom 3 worldwide, only ahead of Rome and Salmiya (Kuwait). Seoul performs worst in the Getting Settled Index (64th). Almost half the expats (47%) say it is difficult to find new friends in Seoul (vs. 33% globally), and only 48% feel at home in the city (vs. 64% globally). An expat from Germany says: *"Korea does not seem ready to embrace the idea of 'foreigners' ever really becoming 'Koreans.'"* Work life does not look much better, with Seoul ranking 61st in the Urban Work Life Index: More than half the survey respondents (54%) rate their local career opportunities negatively (vs. 34% globally). Additionally, 37% are dissatisfied with their work-life balance (vs. 18% global average), and 38% rate their working hours negatively (vs. 17% globally). Seoul ranks last worldwide in the Work-Life Balance subcategory.

Seoul does just a little better in the Finance & Housing (51st) and Local Cost of Living (45th) Indices. Only 19% of expats rate the local cost of living positively (vs. 46% globally), and over a third (35%) are dissatisfied with their financial situation (vs. 21% globally).

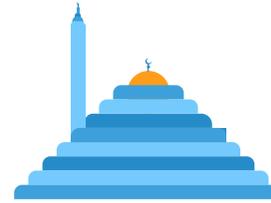
On the bright side, Seoul performs best in the Quality of Urban Living Index (21st). The availability of healthcare (7th) and the public transportation system (9th) are particularly good. An expat from the Philippines says that they appreciate *"the high standard of technology, good facilities in hospitals, as well as the transportation"*. The majority of expats (92%) rates the availability of medical care positively (vs. 74% globally). *"I like the accessible and affordable healthcare,"* shares a US American expat. In fact, nearly nine in ten expats (88%) rate South Korea's quality of medical care positively (vs. 69% globally).



65. Rome, Italy

Rome (65th) comes second to last in the overall Expat City Ranking 2020, ranking only ahead of Salmiya in Kuwait (66th) and slightly behind Milan (63rd). Rome comes in last place worldwide in the Urban Work Life Index (66th), with only 8% of survey respondents rating their local career options positively (vs. 43% globally). Three in ten expats (30%) are dissatisfied with their job in general (vs. 18% globally), and 37% feel their job is not secure (vs. 22% globally). More than three in five respondents (62%) are also concerned about the economy in the Italian capital (vs. 18% globally), and 30% are unhappy with their work-life balance (vs. 18% globally). *"I do not like the work-life balance and may have to consider moving away from Italy for work,"* shares a Canadian expat. *"On top of this, the weak economy makes career advancements difficult."*

Rome performs just as poorly in the Quality of Urban Living Index (63rd): expats are dissatisfied with the public transportation system (64% vs. 24% globally), feel unsafe (20% vs. 9% globally), and are unhappy with the urban environment (46% vs. 21% globally). The city performs slightly better in the Getting Settled Index (44th), with more than three in five expats (62%) feeling at home in Rome (vs. 64% globally). Still, 30% of respondents find the local residents unfriendly (vs. 17% globally), and 34% are unhappy with their social life (vs. 24% globally). *"Generally, I find the people rude,"* says an expat from Mexico. While 34% of expats state that their household income is not enough to cover expenses (vs. 21% globally), Rome does do best in the Local Cost of Living Index (30th). However, this only means rather mediocre results, with 39% of expats expressing their dissatisfaction with the cost of living (vs. 36% globally).



66. Salmiya, Kuwait

Salmiya is the worst-rated destination in the Expat City Ranking 2020 (66th out of 66). It places last in two indices and ends up among the bottom 10 in every single index but one. *"What I don't like about local life? Oh, so many things — I could go on for hours!"*, as an expat from Australia puts it.

In the Quality of Urban Living Index (66th), Salmiya's only redeeming aspect seems to be the Safety & Politics subcategory (47th). However, expats in Salmiya are unhappy with the local transportation (61st), with their health and the environment (66th), as well as with climate and leisure (66th). Nearly three in five (56%) dislike the local leisure options, for example (vs. 15% worldwide).

In the Getting Settled Index (66th), expats do not feel at home (54% vs. 21% globally), they describe the local population as unfriendly (48% vs. 17% globally), and they are unhappy with their social life (56% vs. 24% globally).

The city's losing streak also continues in the Urban Work Life Index (65th), where it features among the global bottom 10 in all subcategories: Job & Career (64th), Work-Life Balance (64th), and Job Security (59th). For example, expats in Salmiya are the least happy with their work-life balance worldwide (41% unhappy vs. 18% globally).

Things are looking up a little in the Finance & Housing Index (55th). However, even for its best-ranking factor in this index — the ease of finding housing — Salmiya still places 44th out of 66.

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Published by InterNations GmbH

Registered office
Munich, Germany

Commercial register
Munich, HRB 239797

Managing directors
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Data protection
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