

Expatriation Explorer

Report 2014

Contents

Introduction.....	3	Country reports.....	42
Foreword by HSBC.....	4	Australia.....	43
Expatriation Explorer overview.....	5	Bahrain.....	44
Expatriation Economics.....	9	Brazil.....	45
Expatriation Experience.....	19	Canada.....	46
Raising Children Abroad.....	29	China.....	47
Expatriation Expenses.....	36	France.....	48
		Germany.....	49
		Hong Kong.....	50
		India.....	51
		Malaysia.....	52
		Mexico.....	53
		New Zealand.....	54
		Oman.....	55
		Saudi Arabia.....	56
		Singapore.....	57
		Switzerland.....	58
		Taiwan.....	59
		Thailand.....	60
		Turkey.....	61
		United Arab Emirates.....	62
		United Kingdom.....	63
		United States.....	64
		Vietnam.....	65
		About the survey.....	66
		References.....	67

The Expat Explorer survey, now in its seventh year, is one of the largest and longest-running global expat surveys.

This independent research study is commissioned by HSBC Expat and conducted by third party research company YouGov, who surveyed 9,288 expats through an online questionnaire.

The survey was conducted through April and May 2014, with expats from over 100 countries taking part. The survey focuses on the experiences of expats in their new country of residence, with expats from all over the world describing the opportunities and challenges they face living away from home.

The findings are used to generate the Expat Explorer league tables and provide expats with a balanced picture of what expat life is like around the world, covering four areas:

1. Expat Economics looks at a range of factors including expat earning levels, saving and investing patterns, and the impact of the current global financial climate, to paint an informed picture of expats' economic situation around the world.

2. Expat Experience covers an expat's lifestyle, especially the level of ease or difficulty in which expats can set up in their new country, how well they integrate into the local community, and their overall quality of life.

3. Raising Children Abroad reveals the best place for expat families to bring up children abroad.

4. Expat Expenses unveils the most cost-effective countries for expats to live based on everyday expenses.



A stint abroad often brings about a new perspective on different ways of living, new challenges and the chance to experience different cultures.

The days of moving abroad purely for monetary reasons, desirable expat benefits and healthy salaries seem long gone as expats today seek out locations that offer more balanced and well-rounded lifestyles. This year, nearly 9,300 expats shared with us their experiences of life abroad, and their accounts helped to shape the findings of the 2014 Expat Explorer survey and league tables, painting a revealing picture of modern expatriate life.

Expats have told us that Switzerland ranks as the top country for a balanced expat life, providing the means to build a good career while allowing expats to enjoy a life outside work and to raise their family abroad. Expats there embrace the Swiss way of life and are relishing what the country has on offer. Not only are Switzerland-based expats enjoying the good climate and pleasant scenery, with the country home to the sportiest

expats, but over half of the expats there also say they have a better work/life balance than they had at home. For expat parents, they note how their children have a healthier lifestyle and overall are enjoying a better quality of life.

The picture is similar for New Zealand, another country renowned for its spectacular scenery and great outdoors. This year, New Zealand ranks 1st in the Raising Children Abroad league table with parents noticing the improved health, wellbeing and safety of their children, as well as believing they are bringing up more confident and well-rounded individuals.

For the higher earning expat in 2014, Asia is the most popular destination. Expats there are almost three times more likely to earn over \$250,000 p.a. than their counterparts in Europe. Within Asia itself, our survey found that China is the preferred choice for these high flying expatriates, with four times as many expats in China (29%) earning over the \$250,000 p.a. mark compared with the global average (7%).

The Emerging and Growth Leading Economies, otherwise known as the 'EAGLEs', are proving popular for the seconded expat. Almost three times as many expats in EAGLE economies like Brazil, Turkey, or India say they were sent by their company, highlighting a trend for corporations to take advantage of these growth hotspots by relocating their employees abroad.

People end up living a life abroad for many different reasons. Each year, the results of our Expat Explorer survey provide an informative insight into how expat life has changed, from the shifts in attitudes to the different perspectives that make each expat experience so unique.

Thank you to everyone who has taken the time to share with us your stories of life abroad.



Dean Blackburn,
Head of HSBC
Expat



1 Switzerland, Singapore and China are the leading destinations for a balanced expat lifestyle in 2014, taking the top three spots in the Expat Explorer league table.

2 High growth 'EAGLE' economies such as Brazil, Turkey, India, China, Mexico and Taiwan are popular destinations for companies looking to send their employees abroad.

3 Asia is home to the highest earning expats, who are almost three times more likely to earn over \$250,000 p.a than their counterparts in Europe (14% compared with 5% in Europe).

4 Rental rates and volatile house prices are a big concern among expats based in the Middle East – 44% of expats there say fluctuations in rental prices pose a risk to their financial wellbeing and over a fifth (22%)

say changes in house prices pose the greatest threat to their financial wellbeing.

5 Adventurous expats choose to head to Asia. Over two-fifths (44%) say that they moved to Asia because they wanted to have a new challenge.

6 Canada takes the crown as the top expat retiree spot, with three times more expat retirees than the global expat average (31% compared with 11% globally).

7 New Zealand ranks 1st in both the Expat Experience and Raising Children Abroad league tables.

8 Canada and the United States offer expats an easy setup and great quality of life. Roughly three-quarters of expats in both countries (73% in the United States and 76% in Canada)

comment on the ease with which they integrated into the local community, weighing in above the global average of 65%.

9 Japan is a safe place to raise a family abroad. More than nine in ten (94%) expats in Japan say that their children's safety has improved since moving.

10 Expats rate Taiwanese healthcare as one of the best in the world in terms of affordability and quality. Nearly three times as many expats say they are spending less on healthcare than they used to (67% compared with the global average of 27%) and almost two-thirds (64%) say they enjoy the higher quality of healthcare available in Taiwan.

This year, Switzerland, Singapore and China lead the charge as the top destinations for expats. Ranking 1st in the Expat Explorer league table, Switzerland takes the top spot for expats looking for a balanced expat life. Many Switzerland-based expats mentioned the better work / life balance, availability of outdoor activities and a family-centric culture as the reasons for why they enjoy the Swiss lifestyle. When looking at the drivers behind expats taking the plunge to move abroad, this year the most frequently cited reason was to improve career prospects. Well over a third of expats (38%) tell us that their move abroad was spurred by the prospect of a better career, with equal proportions saying they relocated to improve their quality of life, to look for a new challenge or to be with a family partner (all 31%).

For those looking for better job prospects and increased earning potential, the Middle East remains the place to be. At nearly twice the global average, around two in three expats say they moved to Kuwait (63%), Qatar (63%) and Saudi Arabia (63%) for better job prospects.

Average expat salaries, however, vary greatly from region to region. Boosted by the number of higher earning expats in Asia, average salaries in this region top the \$100,000 p.a. mark. The average annual expat salary in Asia is \$120,000 p.a., compared with the global average of \$92,000 p.a. This is followed by expats in the Middle East earning \$84,000 p.a., while Europe-based expats earn an average salary of \$78,000 p.a. Expats living in Europe are more likely to be retired (18%) than those in Asia (4%) and the Middle East (13%), which could explain the relatively lower earnings in the region.

For expat retirees, Canada and New Zealand emerge as the most popular locations. Nearly a third of expats (31%) in Canada and 28% in New Zealand say

\$120k

Average annual expat salary in Asia

\$92k

Average annual global expat salary

they are retired compared with the global average of 11%. Retirees are most likely to relocate to be with a loved one (30%) or to improve their quality of life (29%).

When looking at the top economic concerns for expats, more than a third (35%) say job market security poses the greatest risk to their financial wellbeing, followed by the state of the local economy (33%) and the health of the global economy (27%). Expats based in Europe are the most likely to be concerned about the general state of the economy in the country they are residing in (40%) compared with those in other regions (Asia 24% and the Middle East 18%).

Expats who tell us that quality of life is more important tend to be attracted to the more relaxed lifestyles and slower pace of life of New Zealand (54%), Australia (46%) and France (43%). Expats in these countries noted the "more laid back way of life" as well as the sense of community and family-oriented culture experienced in these destinations.

When it comes to spending power and relative disposable income, over half of expats (53%) say they have greater disposable income since moving abroad. Expats in Asia in particular are enjoying a greater spending boost, with lower outgoings across everyday expenses. This is especially true for those in China, Vietnam and Taiwan. Around six in ten expats in China (62%), Vietnam (58%) and Taiwan (56%) say they spend less on utilities, compared with the global average of 26%. These expats also note reduced costs for groceries – about half (48%, 54% and 46% respectively) are spending less on food, compared with the global average of 22%.

"Be open-minded and adaptable. Enjoy another culture instead of trying to bring home with you!"

Expat in Malaysia

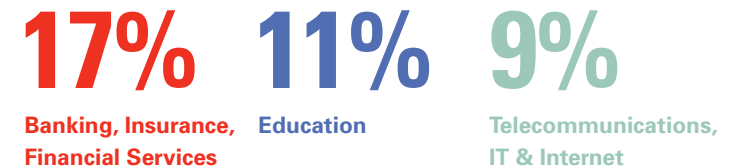
Which expats took part in the survey?

Respondents: 9,288

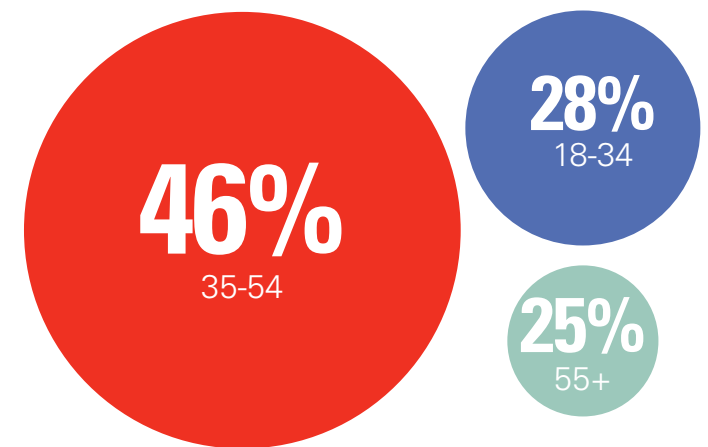
Gender



Occupation



Age



Country	Expat Explorer overall		Expat Economics		Expat Experience		Raising Children Abroad	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Switzerland	1	0.55	2	0.64	5	0.52	10	0.48
Singapore	2	0.53	3	0.58	3	0.52	5	0.50
China	3	0.53	1	0.70	26	0.44	12	0.46
Germany	4	0.53	7	0.57	10	0.50	3	0.52
Bahrain	5	0.51	11	0.51	2	0.54	9	0.49
New Zealand	6	0.50	22	0.41	1	0.55	1	0.54
Thailand	7	0.49	13	0.50	6	0.51	14	0.46
Taiwan	8	0.49	9	0.53	7	0.51	18	0.43
India	9	0.49	12	0.50	20	0.46	6	0.50
Hong Kong	10	0.48	6	0.57	17	0.47	22	0.41
Canada	11	0.48	17	0.47	12	0.49	8	0.49
Australia	12	0.48	14	0.48	4	0.52	19	0.43
Qatar	13	0.47	5	0.57	28	0.44	21	0.41
Oman	14	0.47	4	0.58	19	0.47	27	0.36
United Arab Emirates	15	0.47	10	0.51	21	0.46	16	0.44
Vietnam	16	0.46	8	0.53	15	0.48	25	0.38
Russia	17	0.45	19	0.45	13	0.49	20	0.42

Expat Explorer rank and score

The Expat Explorer overall league table ranks each country using a score that summarises expats' overall impression of the country. The Expat Explorer overall score is the average of the Expat Economics, Expat Experience and Raising Children Abroad scores, covering 43 different criteria from the survey.

Country	Expat Explorer overall		Expat Economics		Expat Experience		Raising Children Abroad	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Japan	18	0.45	25	0.36	16	0.48	4	0.50
Malaysia	19	0.44	16	0.47	18	0.47	24	0.39
Belgium	20	0.44	23	0.38	27	0.44	7	0.49
Mexico	21	0.43	18	0.46	24	0.45	26	0.37
South Africa	22	0.43	31	0.27	14	0.48	2	0.53
France	23	0.41	30	0.28	9	0.50	13	0.46
Spain	24	0.41	32	0.23	8	0.51	11	0.48
Ireland	25	0.40	28	0.33	11	0.49	23	0.39
Turkey	26	0.40	21	0.43	22	0.46	31	0.32
Netherlands	27	0.40	27	0.33	30	0.42	15	0.45
Saudi Arabia	28	0.40	15	0.48	32	0.39	30	0.33
Kuwait	29	0.40	20	0.45	33	0.38	28	0.36
United States	30	0.38	24	0.37	25	0.44	29	0.34
Italy	31	0.37	33	0.23	23	0.45	17	0.43
Brazil	32	0.36	26	0.35	29	0.43	33	0.30
United Kingdom	33	0.35	29	0.32	31	0.42	32	0.31
Egypt	34	0.22	34	0.19	34	0.27	34	0.19

Expat Explorer rank and score

The Expat Explorer overall league table ranks each country using a score that summarises expats' overall impression of the country. The Expat Explorer overall score is the average of the Expat Economics, Expat Experience and Raising Children Abroad scores, covering 43 different criteria from the survey.

Expatriation Explorer Report 2014
Expatriation Economics

Country	Expat Economics		Household income		Personal disposable income		Satisfaction with local economy	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
China	1	0.70	1	0.49	1	0.76	5	0.85
Switzerland	2	0.64	2	0.36	7	0.68	2	0.87
Singapore	3	0.58	6	0.23	11	0.64	1	0.88
Oman	4	0.58	11	0.19	5	0.69	4	0.86
Qatar	5	0.57	15	0.18	4	0.70	6	0.84
Hong Kong	6	0.57	3	0.31	12	0.63	11	0.76
Germany	7	0.57	14	0.18	9	0.65	3	0.87
Vietnam	8	0.53	10	0.20	2	0.75	17	0.65
Taiwan	9	0.53	5	0.24	8	0.65	14	0.69
United Arab Emirates	10	0.51	20	0.12	16	0.58	7	0.82
Bahrain	11	0.51	17	0.17	6	0.68	15	0.66
India	12	0.50	4	0.29	17	0.56	16	0.65
Thailand	13	0.50	16	0.17	3	0.72	20	0.61
Australia	14	0.48	9	0.21	20	0.53	13	0.70
Saudi Arabia	15	0.48	30	0.06	18	0.55	8	0.82
Malaysia	16	0.47	13	0.19	14	0.62	19	0.61
Canada	17	0.47	28	0.07	19	0.55	10	0.79

Expat Economics rank and score

The Expat Economics league table ranks each country using a score that summarises expats' views about the local economy. The Expat Economics score is the average of the household income, personal disposable income and satisfaction with the host economy scores, covering three key criteria from the survey.

Country	Expat Economics		Household income		Personal disposable income		Satisfaction with local economy	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Mexico	18	0.46	18	0.16	21	0.50	12	0.73
Russia	19	0.45	8	0.21	13	0.62	23	0.53
Kuwait	20	0.45	27	0.09	10	0.64	18	0.63
Turkey	21	0.43	7	0.21	15	0.59	26	0.51
New Zealand	22	0.41	25	0.09	34	0.34	9	0.79
Belgium	23	0.38	24	0.10	24	0.47	21	0.56
United States	24	0.37	22	0.10	22	0.50	24	0.52
Japan	25	0.36	25	0.09	25	0.46	22	0.54
Brazil	26	0.35	12	0.19	31	0.42	28	0.45
Netherlands	27	0.33	32	0.05	27	0.44	27	0.51
Ireland	28	0.33	19	0.13	26	0.45	29	0.41
United Kingdom	29	0.32	21	0.10	33	0.35	25	0.52
France	30	0.28	28	0.07	28	0.43	30	0.34
South Africa	31	0.27	23	0.10	30	0.42	31	0.31
Spain	32	0.23	33	0.03	29	0.42	32	0.25
Italy	33	0.23	34	0.03	23	0.48	33	0.18
Egypt	34	0.19	31	0.06	32	0.37	34	0.16

Expat Economics rank and score

The Expat Economics league table ranks each country using a score that summarises expats' views about the local economy. The Expat Economics score is the average of the household income, personal disposable income and satisfaction with the host economy scores, covering three key criteria from the survey.

The EAGLEs have landed

The Emerging and Growth Leading Economies', otherwise known as the 'EAGLEs', consisting of Brazil, Turkey, India, China, Mexico and Taiwan among others are proving to be popular destinations for companies looking to send their employees abroad.

In fact, this year's Expatriate Explorer survey reveals that

the highest proportion of expats who were seconded by their employers live in these emerging and growing economies.

Well over a third of expat respondents living in Brazil (37%) and a similarly high proportion in Turkey (29%), India (26%), China (24%), Mexico (24%) and Taiwan (24%) moved abroad because they were sent by their company compared

with the global average of 13%. Many expats living in these countries also agree that their host country is getting better as a place to live and work.

Notably, the highest proportion of expats (60% compared to the 32% global average) who expressed this positive outlook live in India and China – two countries considered to be the fastest growing of these economies in terms of GDP²,

suggesting that some of the benefits of rapid economic growth are beginning to be reflected in their experiences of living there.

“There are a lot of opportunities, and it is a fast growing economy”

Expatriate in Turkey

60%

of expat respondents living in India and China agreed that their host country is getting better as a place to live and work

37%

of expat respondents living in Brazil moved abroad because they were sent there by their employers



Expats benefit from higher salaries in Asia

Asia is the place to be for higher earning expats in 2014 as the world's highly mobile force of successful expats look for new opportunities.

Expat respondents in Asia are the most likely to earn over a quarter of a million dollars (14% of expats in Asia earn over \$250,000 p.a. compared to only 5% in Europe). Within Asia, China, which ranks 1st in the Expat Economics league table, is by far the leading destination for these high flying expatriates. The Expat Explorer survey found that over four times as many expats in China (29%) earn over \$250,000 p.a. compared with the global average (7%).

The survey findings also reveal that these higher earning expats are quick to capitalise on new opportunities and are flocking to Asia, where growth is expected to take off in the coming years, according to World Bank figures³. Nearly two-thirds (65%) of those earning over \$250,000 p.a. say they have

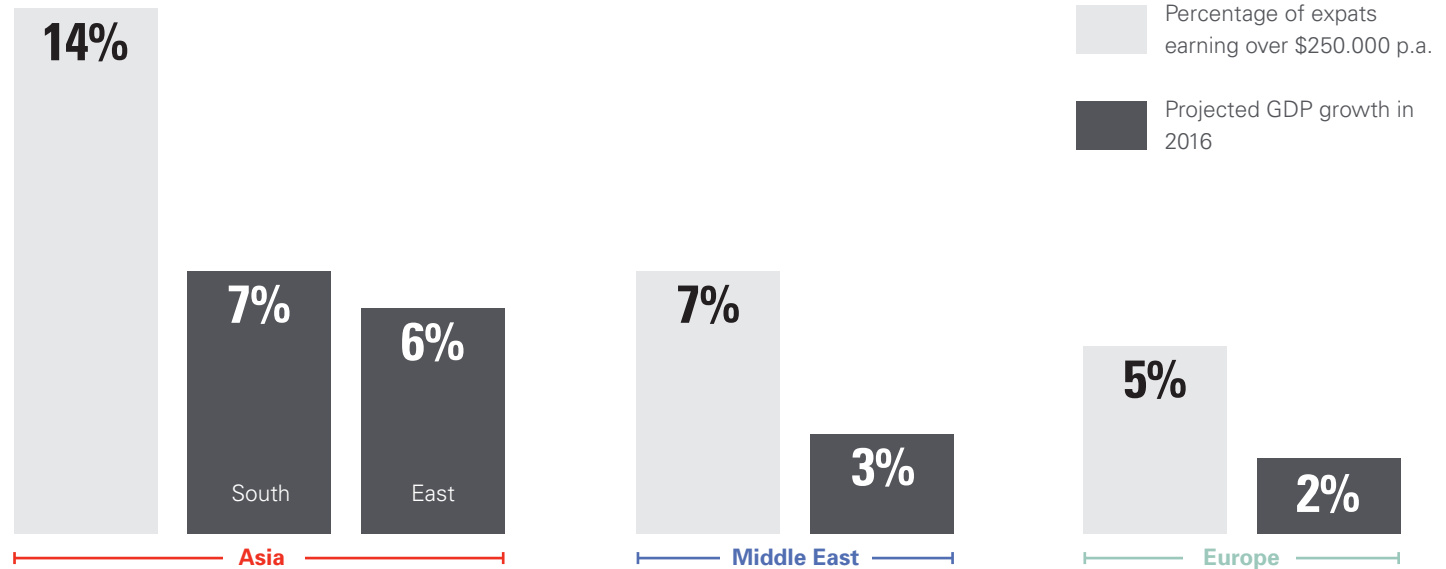
been expats on more than one occasion. Nearly half (47%) say they relocated to pursue new job prospects compared with the global average of 38% and close to a quarter (24%) moved to improve their earnings compared to the global average of 20%.

As well as earning more, this group is also settling into the new culture. Two-thirds (66%) say they found acclimatising to the local culture easy (compared with a global average of 60%), while more than a third (34%) say their social life improved since moving (compared to a global average of 28%).

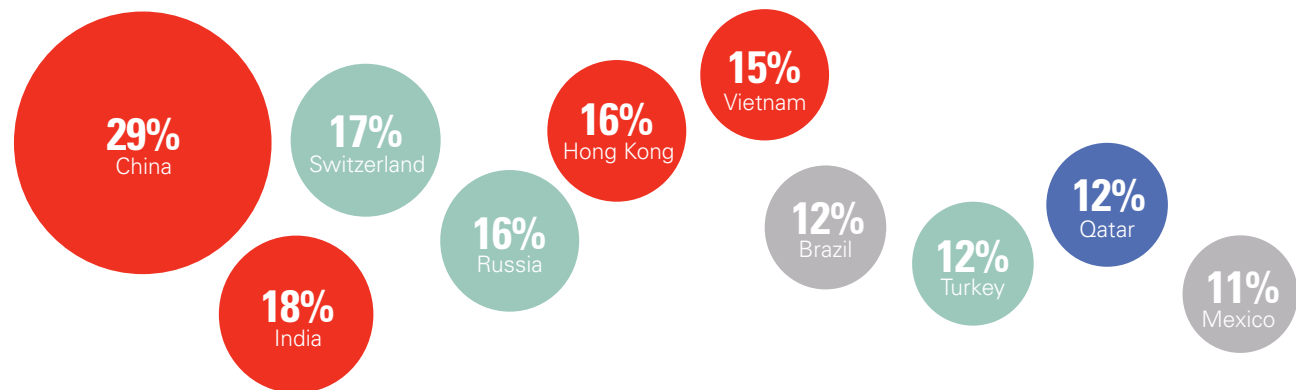
"Safety, economic stability, higher salary, career advancement."

Expat in Singapore

High earning expats seek destinations with strong projected GDP growth⁴



Top destinations for higher earning expats (earning over \$250,000 p.a.)



Career-driven expats move to the Middle East

A significant number of expats move to the Middle East looking for better job prospects and to boost their income.

Indeed, the countries where expats are most likely to move abroad for these reasons are all in the Middle East. These promising career prospects seem to be a reality, as over three-quarters (76%) of expats in the Middle East are in full-time employment and 70% of those living in the region believe that they earn more than they would have in their home country (compared with the global average of 53%).

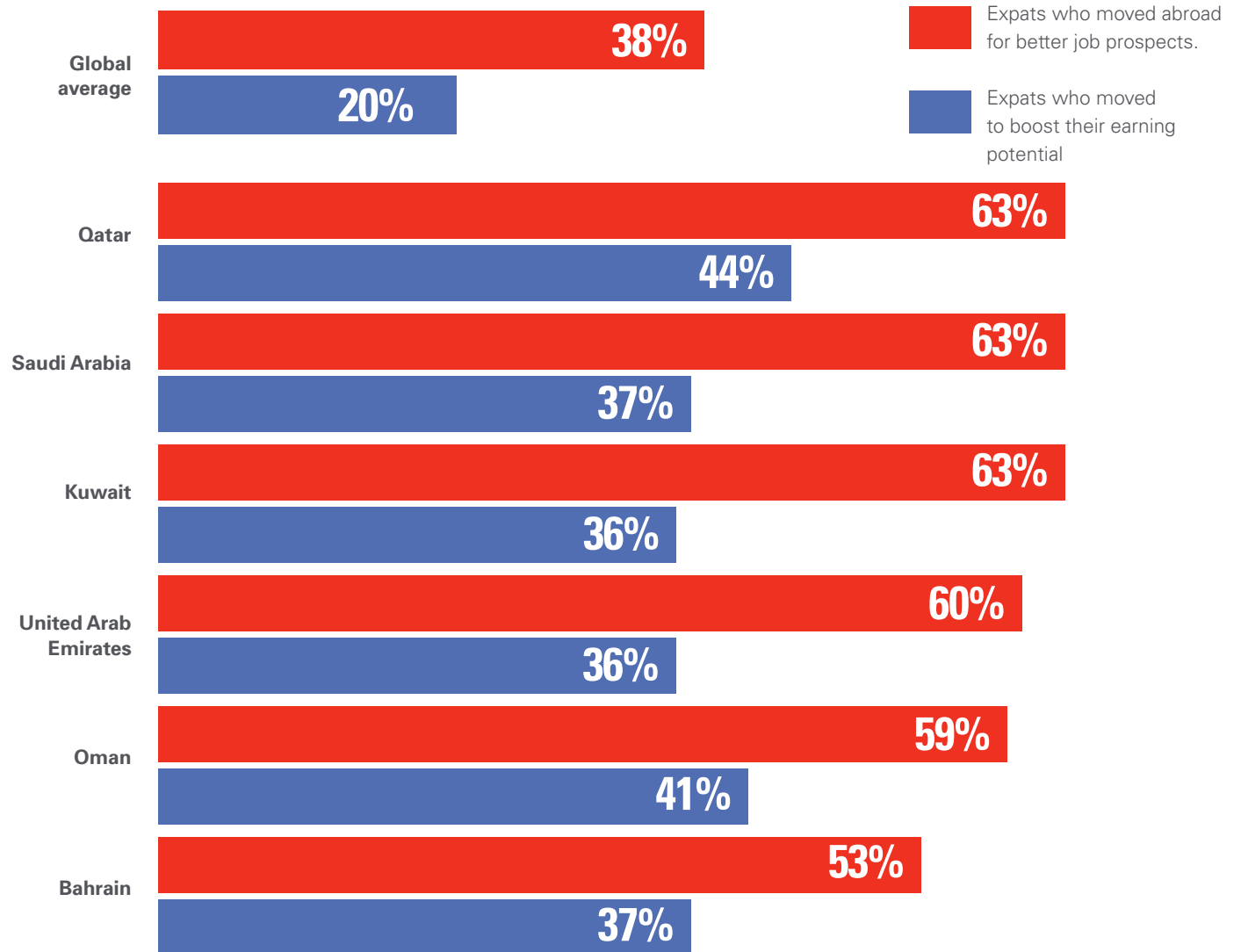
With the Middle East's famous cityscapes of modern towers and skyscrapers, it is perhaps not a surprise that nearly twice as many expats there are working in construction and engineering than the global average (16% compared with 9%). This is particularly true for those based in Oman and Saudi Arabia, where expats are nearly three times as likely to be in the construction sector (25% compared with 9% globally).

While the prospects are good and the pay is promising, these benefits can sometimes come at a cost, with expats finding less time to enjoy their life outside of work. However, expats heading to the Middle East not looking for an 'all work and no play' lifestyle may want to head to Bahrain, where 62% of expats say that they enjoy a good work / life balance (compared to the global average of 40%).

“Visit the country, see it in detail, understand the limitations on accommodation options and get a full understanding of the working culture of your potential employer”

Expatriate in Qatar

Expats move to the Middle East for better job prospects and to boost their income



High rise property concerns in the Middle East

Rental rates and volatile house prices are a big concern among expats in the Middle East. This year's Expat Explorer survey reveals that as many as 44% of expats in the region say fluctuations in rental prices pose a risk to their financial wellbeing – more than twice as many as the global average of 19%. Within the Middle East, United Arab Emirates based expats are most likely (58%) to cite changes in rental prices as a threat to their financial wealth and the sentiment is echoed among expats in Kuwait (51%) and Qatar (38%).

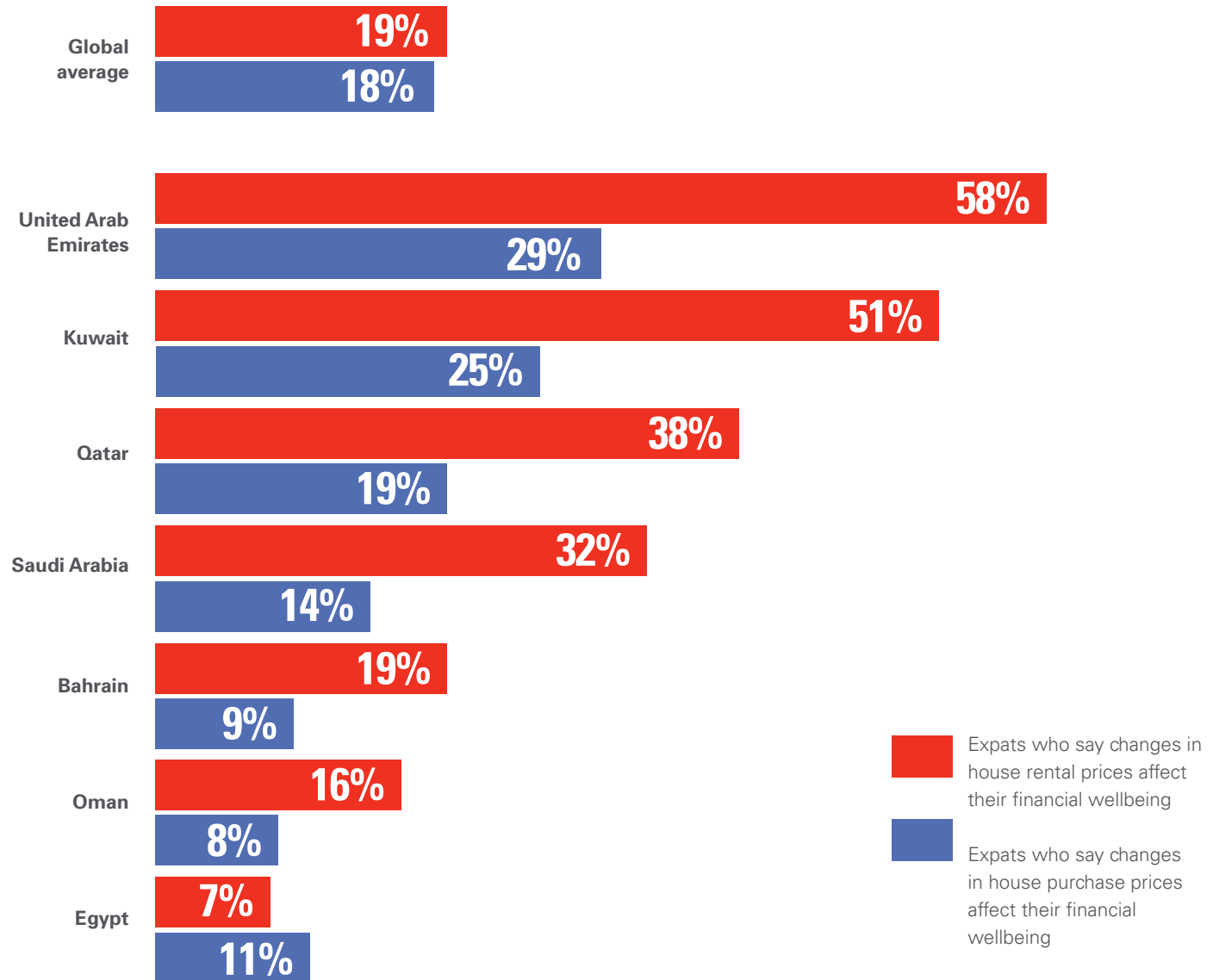
It's not just rental prices that are a concern for expats in the Middle East. At a country level, the International Monetary Fund is calling for places like Dubai to introduce further measures to cool the demand for property in the emirate, which grew at the fastest pace in the world in 2013⁵. Looking at the regional picture, over a fifth (22%) of expats in the Middle East say changes in house prices pose the greatest threat to their

financial wellbeing with those in United Arab Emirates (29%), Kuwait (25%) and Qatar (19%) being the most likely to share these concerns.

“Home rentals are expensive and expats must factor that in before arriving here”

Expat in Qatar

House purchase and rental concerns are higher in the Middle East than other countries



How expats are saving for retirement

34%

Putting more into savings

31%

Working later in life

24%

Saving more into a pension

24%

Putting more into property

19%

Saving more into investment funds



Home is where the heart is for expats in the Middle East

For most expats, a move to the Middle East is a short-term venture, not an opportunity to settle down.

This year's Expat Explorer survey shows that expats currently living in the Middle East are more likely to consider moving away for retirement reasons than their counterparts in Europe and Asia – over a fifth (21%) are considering doing so, compared to 17% and 18% in Europe and Asia respectively.

When looking at the retirement plans for expats based in the Middle East, over half (52%) say they are making retirement provisions back in their country of origin, compared with the global average of 34%. In contrast, expats in Europe are most likely to make retirement provisions in their host country (51% compared with a global average of 41%).

This year's survey also suggests that the global expat population as a whole has a keen awareness of how changing

economic conditions can affect their future plans and current financial management. In response to economic changes over the past 12 months, expats surveyed are putting more into savings, planning to work later in life, saving more into a pension, putting more into property and saving more into investment funds.

“Your journey is as important as your destination: the path to retirement must be as enjoyable as retirement”

Expat in Qatar

Expat finances become more complex after moving

A move abroad can entail many complexities, ranging from organising accommodation to sorting out schools, organising healthcare plans and making sure their finances are in order.

This year's Expat Explorer survey reveals that, when it comes to managing expat finances, six in ten (60%) expats say they found that finances have become more complex since relocating. This is especially true with the higher earners, expats earning more than \$250,000 p.a, where 75% agree that finances have become more complicated since moving abroad.

75%
agree that finances have become more complicated since moving abroad

Having to manage money in both their home and host country (45%) is the main reason finances have become more complex for expats.

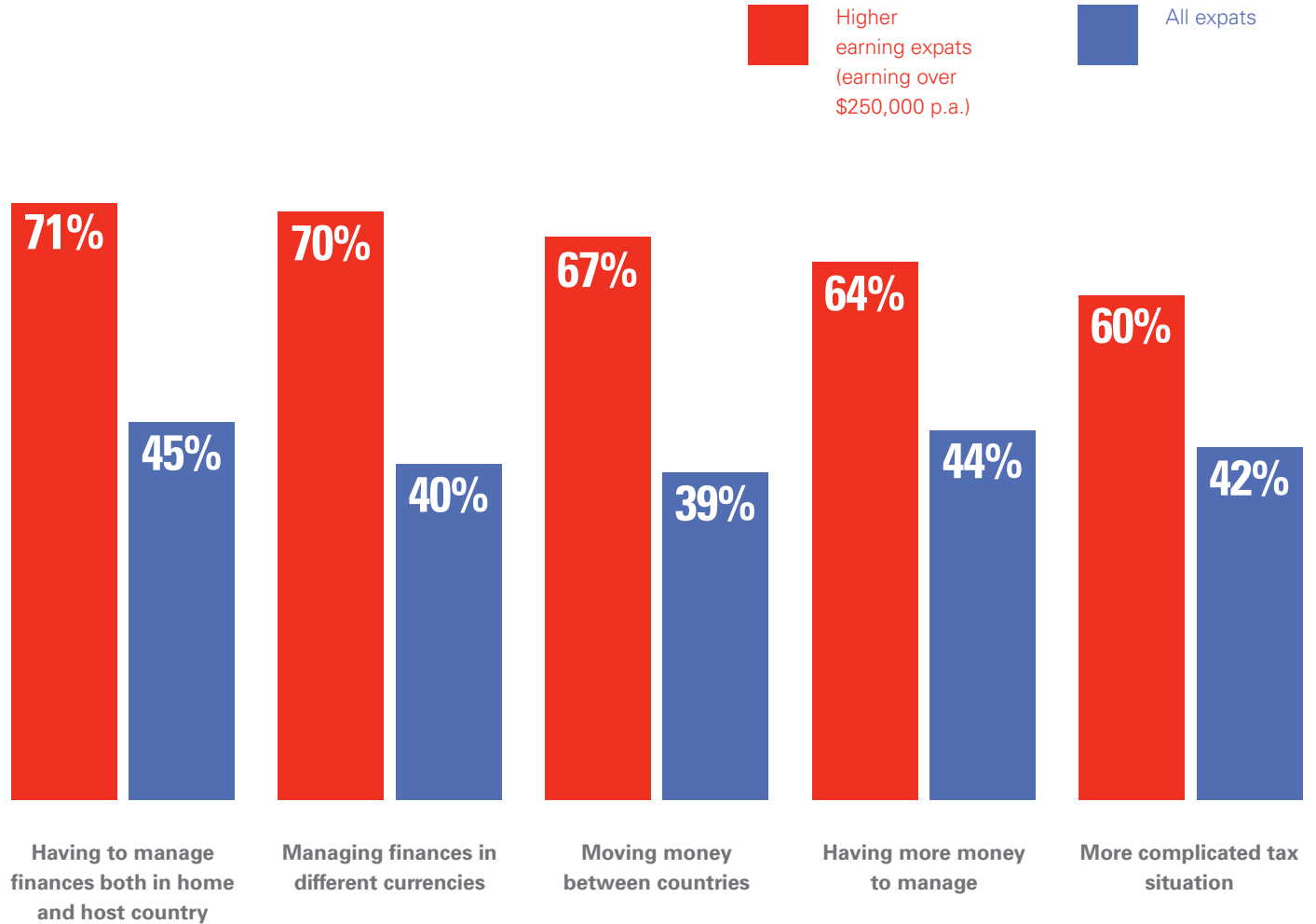
Four in ten (40%) expats say they maintain a bank account in their home and host country, a trend most accentuated in British expats (51%).

Expats also note that having more money to manage (listed by 44%) and dealing with the intricacies of a more complicated tax situation (42%) as other reasons why finances have become more complex.

"I manage finances in three countries and four currencies, but I like it!"

Expat in Bahrain

Finances become more complex for expats, especially higher earners



Higher earners enjoy spending boost abroad

The 2014 Expat Explorer survey reveals how higher earning expats - those with an annual income of more than \$250,000 p.a. - are more likely to move countries to boost their earning potential than any other income groups. Nearly a third (32%) say they moved to improve their income (compared with a global average of only 20%) while over seven in ten (71%) say their income is higher than it would

have been at home. The growth in the income of wealthy expats is even higher when local prices are taken into account, with three-quarters (75%) of wealthy expats saying their disposable income is higher than it would have been at home, compared with 53% of the global average.

Higher earning expats are taking advantage of the expat life on offer, be it visiting restaurants, bars or enjoying other forms of entertainment. Close to six in ten (58%) higher

earning expats spend more on going out compared with the global average of 49%, and over half (52%) say they spend more than they would at home on recreational activities in comparison to the global average of 42%.

71%
say their income is higher than it would have been at home

“Eat out at local spots as much as possible as they are cheap and there are thousands of dishes to choose from.”

Expat in Hong Kong



Country	Expat Experience		Setting up		Integration		Quality of life	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
New Zealand	1	0.55	1	0.74	23	0.66	3	0.47
Bahrain	2	0.54	4	0.63	16	0.68	2	0.49
Singapore	3	0.52	3	0.68	27	0.63	4	0.46
Australia	4	0.52	2	0.69	20	0.67	6	0.44
Switzerland	5	0.52	22	0.53	26	0.64	1	0.49
Thailand	6	0.51	10	0.58	10	0.71	5	0.45
Taiwan	7	0.51	20	0.54	1	0.77	8	0.44
Spain	8	0.51	6	0.62	9	0.71	12	0.43
France	9	0.50	11	0.58	8	0.71	9	0.43
Germany	10	0.50	15	0.56	12	0.70	7	0.44
Ireland	11	0.49	16	0.55	14	0.69	10	0.43
Canada	12	0.49	5	0.63	18	0.67	16	0.41
Russia	13	0.49	13	0.57	15	0.69	15	0.42
South Africa	14	0.48	18	0.55	17	0.68	13	0.42
Vietnam	15	0.48	14	0.56	13	0.70	19	0.40
Japan	16	0.48	29	0.46	6	0.72	14	0.42
Hong Kong	17	0.47	8	0.59	25	0.64	18	0.40

Expat Experience rank and score

The Expat Experience league table ranks each country using a score that summarises the life experiences of expats in that country. Two-thirds (67%) of the Expat Experience score is derived from the quality of life score, with the remaining third (33%) equally split between the ease of setting up and integration scores, covering a total of 29 different criteria from the survey.

Country	Expat Experience		Setting up		Integration		Quality of life	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Malaysia	18	0.47	21	0.53	22	0.66	20	0.40
Oman	19	0.47	17	0.55	24	0.64	21	0.40
India	20	0.46	32	0.43	11	0.70	17	0.41
United Arab Emirates	21	0.46	25	0.50	33	0.56	11	0.43
Turkey	22	0.46	26	0.50	4	0.74	24	0.38
Italy	23	0.45	19	0.54	5	0.74	26	0.36
Mexico	24	0.45	24	0.52	3	0.75	27	0.36
United States	25	0.44	9	0.58	19	0.67	29	0.35
China	26	0.44	34	0.39	7	0.71	23	0.39
Belgium	27	0.44	12	0.57	28	0.62	25	0.36
Qatar	28	0.44	27	0.47	31	0.58	22	0.39
Brazil	29	0.43	28	0.47	2	0.76	30	0.33
Netherlands	30	0.42	23	0.53	30	0.58	28	0.36
United Kingdom	31	0.42	7	0.59	21	0.67	33	0.31
Saudi Arabia	32	0.39	31	0.44	29	0.61	31	0.33
Kuwait	33	0.38	33	0.42	32	0.57	32	0.32
Egypt	34	0.27	30	0.45	34	0.43	34	0.19

Expat Experience rank and score

The Expat Experience league table ranks each country using a score that summarises the life experiences of expats in that country. Two-thirds (67%) of the Expat Experience score is derived from the quality of life score, with the remaining third (33%) equally split between the ease of setting up and integration scores, covering a total of 29 different criteria from the survey.

Bahrain: The jewel in the Middle Eastern crown

An archipelago of islands in the Arabian Gulf, Bahrain is proving attractive as a destination for expats heading to the Middle East.

In the 2014 Expat Explorer survey, Bahrain ranks 2nd out of 34 countries in the Expat Experience league table, scoring particularly well for quality of life and performing better than its Middle Eastern counterparts, Oman (19th), United Arab Emirates (21st), Qatar (28th), Saudi Arabia (32nd), Kuwait (33rd) and Egypt (34th).

Expats in the Middle East looking for a better work / life balance should enjoy what Bahrain has to offer. Compared to the regional and global average of 28%, expats in Bahrain are most likely to say they have a more active social life since moving (38%). In addition, nearly half (47%) say they experience a better working culture and environment compared with the regional average of 43%

and the global average of 39%, and more than six in ten expats in Bahrain (62%) say they have a better work / life balance than in their home country (compared with the Middle East average of 44% and the global average of 40%).

Furthermore, over half of expats in Bahrain also agree that they have better accommodation (55%) and a better commute to work (68%) since relocation – the highest out of all Middle Eastern countries where regional averages are 40% and 54% respectively and higher than the global averages of 40% and 45% respectively.

“The welcoming and caring local people... make you feel you are at home.”

Expatriate in Bahrain



Sporty expats embrace Swiss living

For many, a move abroad can signal a new beginning – better food, better health, more exercise. This year's Expat Explorer survey reveals that the open spaces of Switzerland, New Zealand and Australia are encouraging expats to live healthier lives, with many who have relocated to these countries remarking on an increased uptake in sport and an improved diet.

With ice skating, tobogganing and skiing as some of Switzerland's favourite pastimes⁶, it is perhaps unsurprising that this country is home to the sportiest expats – almost half say they are more active in sports here than they were at home (43% compared with a 29% global average).

Switzerland-based expats also seem to have more leisure time to indulge in these sporty hobbies, as over half (51%) report a better work / life balance than they had prior to moving (compared with a global average of 40%).

With its striking scenery and mountainous terrain, it's not difficult to see why the country lends itself to cleaner living. Over three-quarters (77%) of expats living in Switzerland associate the country with a pleasant climate and picturesque scenery.

Expats also rank the local environment second only to New Zealand when it comes to air quality and a lack of pollution. Three-quarters of expats in Switzerland (75%) say that the local air quality and pollution level is better than in their home country (compared with the 40% global average).

Expat parents say their children are also reaping the benefits of fresher air and more open spaces, with three-quarters observing that their children's health has improved following the move (74% compared with a global average of 56%). A further third of those surveyed observe a wider improvement in lifestyle, agreeing that their diet is healthier than it was previously (39% compared to 34% globally).

“Learn skiing - it is the best way to enjoy winter... Summer time is great with many open air festivals and activities by the lake.”

Expat in Switzerland



Expats in Turkey delight in the food and weather

Expats in the Mediterranean are throwing themselves into local culture, food first – with expats in Turkey leading the way.

Global food trends for 2014 continue to show a fresh appreciation for the lighter Mediterranean diet⁷ and this year's survey shows that there are plenty of expats following suit, particularly those living in the warmer European countries. In Turkey, expats are finding these flavours closer to home and win the prize for the world's most adventurous food shoppers, with 84% of expats there choosing to do their shopping at local shops and markets (compared with a global average of 68%).

These Turkey-based expats are hotly followed by foodies in Italy, Mexico and France (all 77%) who also shop locally for produce, indicating that expats here may be more partial to the home-grown flavours found in places other than the local supermarket.

With this in mind, it's no surprise that expats in the Mediterranean are the most likely in the world to say that they find it easy to get used to the local food – around four in five expats in Turkey (85%), Italy (83%) and France (80%) agree, compared to the global average of 73%. A sunny climate also seems to go a long way in helping expats acclimatise to a new life abroad, with eight in ten expats in Turkey (82%) agreeing that they found it easy to get used to the local weather.

When it comes to the best of the best, those seeking out only the tastiest yet healthy extravaganzas should head to Japan. Home to more than 50,000 centenarians and the world's highest life expectancy⁸, Japan is famed for its healthy foodstuffs. This year's Expat Explorer survey saw a large proportion of expats in Japan expressing strong appreciation for the local diet – almost all agree that they enjoy eating the local food (93% compared with a global average of 72%), and the number of those who say that they have a healthier diet

than they did when they lived at home is twice the global average (68% compared to 34%).

Meanwhile Vietnam and Thailand emerge as the other food favourites of the East, each proving a must-go location for the culinary expat. The overwhelming majority of expats in these countries with (87% in Vietnam and 85% in Thailand) agree that they enjoy the local food, exceeding the global average of 72%.

“Turkey has a lot to offer, don't be closed to it - try the food, travel within the country and make friends with plenty of Turkish people.”

Expat in Turkey



British expats embrace new surroundings

Expats hailing from the United Kingdom are among the most eager group in the world to embrace their new surroundings, with 89% saying they are happy to experience the local culture. British expats bridge the language divide with pure enthusiasm and are among the most likely to seek a new challenge (40% compared with an average of 31%) when moving abroad, while more than six in ten (63%) say they find it easy to make friends after relocating, compared with a global average of 54%.

Brits are also one of the quickest internationally to adapt to the culinary delicacies of their new home with over eight in ten (83%) expats originally from the United Kingdom reporting that getting used to the new diet is easy, compared to an average of 73%.

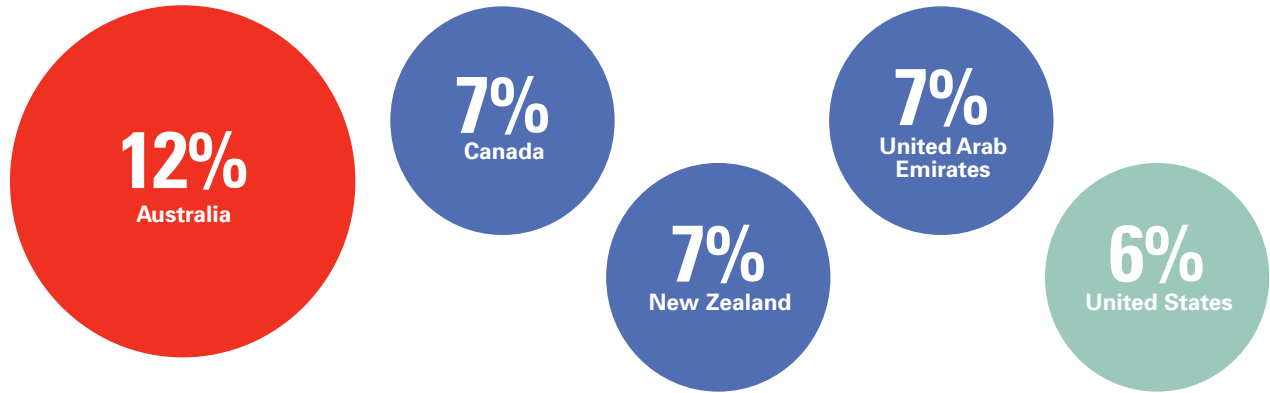
Unsurprisingly, expats from the United Kingdom frequently head to English-speaking countries, with the outdoor lifestyles of Australia, Canada

and New Zealand being the most popular. British expats are most likely to leave the United Kingdom to improve their quality of life (44% compared with an average of 31%) and, with 52% saying air quality and the environment in general has improved (compared to a global average of only 40%), the move seems to be paying off.

“Make sure you get out and meet people, join local groups...you will soon start to make friends.”

British expat in United Arab Emirates

Popular destinations for British expats



Expats enjoy the 'keep calm and carry on' attitude of Britain plc

When it comes to the 'keep calm and carry on'⁹ mentality, it appears that expats in the United Kingdom are some of the best at adopting the local attitude and appreciating all that Britain has to offer.

Expats in the United Kingdom speak highly of the country's local entertainment with over six in ten (63%) expats here saying they enjoy the entertainment on offer compared to a global average (47%). The United Kingdom's thriving pub culture is described by many expat respondents this year as an interesting and unique cultural aspect of the country, and probably contributes to expats' ability to meet and socialise with United Kingdom nationals.

This may also be augmented by the spike in the popularity of British coffee shops¹⁰, with more independent coffee shops adopting a more European approach and encouraging customers to stay for longer

and strike up conversation with fellow dwellers.

In addition, the United Kingdom emerges as the top location for expats straying outside expat circles and socialising with locals over fellow expats (49% compared to 31% globally), closely followed by New Zealand (48%), Canada (48%) and Ireland (46%).

This year's Expat Explorer survey also reveals that around three-quarters (73%) of those surveyed are integrating well into the local community. Even the British weather, so often the source of exasperation among natives, doesn't appear to put expats off – around half (48%) say they found it easy to get used to the weather, despite the prolific showers and cloudy spells which are often associated with life in the United Kingdom.

As well as frequenting bars, pubs and coffee shops, the rising popularity of dating apps and websites¹¹ with Brits also means that it's never been easier to meet a potential partner and fall in love. Half

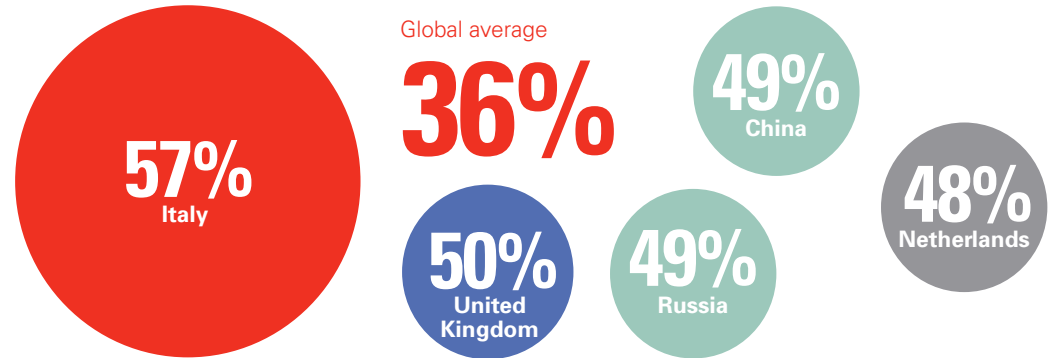
(50%) of expats in the United Kingdom say that they have found a life partner since relocating, coming in well above the global average of 36%.

With nearly three-quarters of expats in the United Kingdom agreeing that they are integrating well into the local community (73%), it is no surprise that the majority intend to stay put – seven in ten say they are planning to stay in their current location (72%), well above the global average of 61%.

"Enjoy the new culture and get to know people. They're great."

Expatriate in United Kingdom

Countries where expats have met a life partner since moving



Adventurous expats head to Asia

Almost a third of expats (31%) who took part in this year's Expat Explorer survey say that they moved abroad because they wanted to have a new challenge. This reason is as common a driver of expatriation as 'improving quality of life' and 'moving to be with a partner or family', and has only been topped by 'better job prospects' (38%).

The region that most attracts these challenge-seeking expats is Asia, with over two-fifths (44%) of respondents living there citing this as a key driver. Two-thirds (66%) of expats in Japan and just over half in Taiwan (52%) and Vietnam (52%) say this is one of the main reasons why they moved, and in these countries, the desire for a challenge outranks all other reasons for moving.

Expats heading to Asia most often originate from Western countries such as the United States and United Kingdom, suggesting that the different culture, language and

opportunities available provide an interesting challenge for expats originally from the West. A higher number of expats living in Japan and Taiwan are from the United States (42% and 35% respectively) while around a quarter of expats in Malaysia and Vietnam are British (27% and 25% respectively).

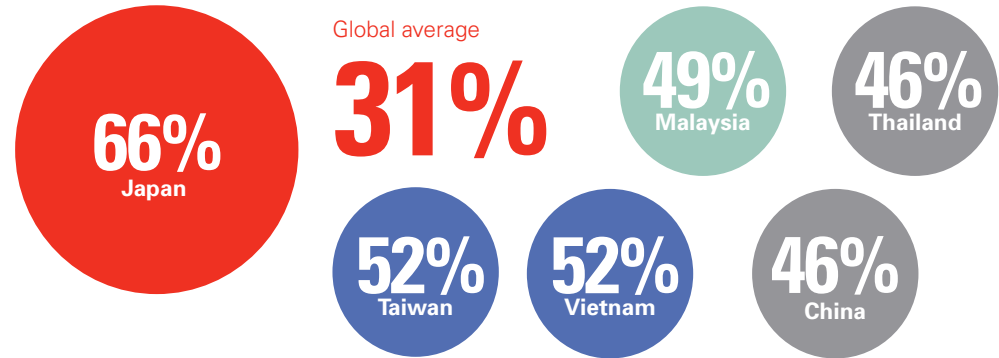
This Asian trend is especially clear in the case of Japan, which is renowned for its unique culture and also attracts the highest number of challenge-seeking expats. Expats moving to Japan are embracing the challenges and getting involved with all that the country has to offer - the vast majority of expats in Japan (95%) say that they are keen to experience local culture (compared with the global average of 83%).

Further to this, expats living in Japan are the most likely to try to speak the local language (87% compared to the global average of 58%) despite the fact that it is so hard to master (72% noted the difficulty of Japanese compared to the global average of 33%).

"Study Hiragana, Katakana & Kanji (written Japanese) as well as spoken Japanese before moving here. Especially if you are in a rural area, it will help immensely."

Expat in Japan

Countries where expats have moved for a new challenge



It comes with age: retired expats embrace life abroad

The prospect of better climes, improved quality of life and more varied cultures can be a driver for those heading overseas in their later years. For whatever the reason, it's not difficult to see why retiring abroad is growing in popularity¹². Among expat retirees who took part in the 2014 Expat Explorer survey, almost a third (29%) said they moved to improve their current quality of life.

When looking at the top retiree hotspots, Canada takes the crown as the most popular destination, with the proportion of retired expats living there almost three times the global expat average (31% compared with 11% globally), followed by New Zealand (28%) and the United States (26%)

The findings also show that retired expats are better at acclimatising to expat life – and generally find it easier than any other group to tick off the boxes when it comes to setting up, getting to grips

with a new way of life and finding friends and partners.

While some might say that with age comes a sense of being set in your ways, this year's survey shows that retired expats are breaking the stereotype and making sure they're spending their retirement exactly how they want. Retired expats are more likely to be first time expats (63% compared with the global expat average of 53%), rather than serial expats - perhaps indicating that they're unafraid of new challenges and big changes.

The prospect of fitting into a new culture and integrating into the local community goes hand-in-hand with this – three-quarters of retired expats say that they find it easy to do both of these (73% and 79% respectively), adding further to a picture of a more confident and liberated expat retiree.

With community integration and cultural understanding not fazing these expats, it's not surprising to see that expat retirees are also finding friends more easily than any other

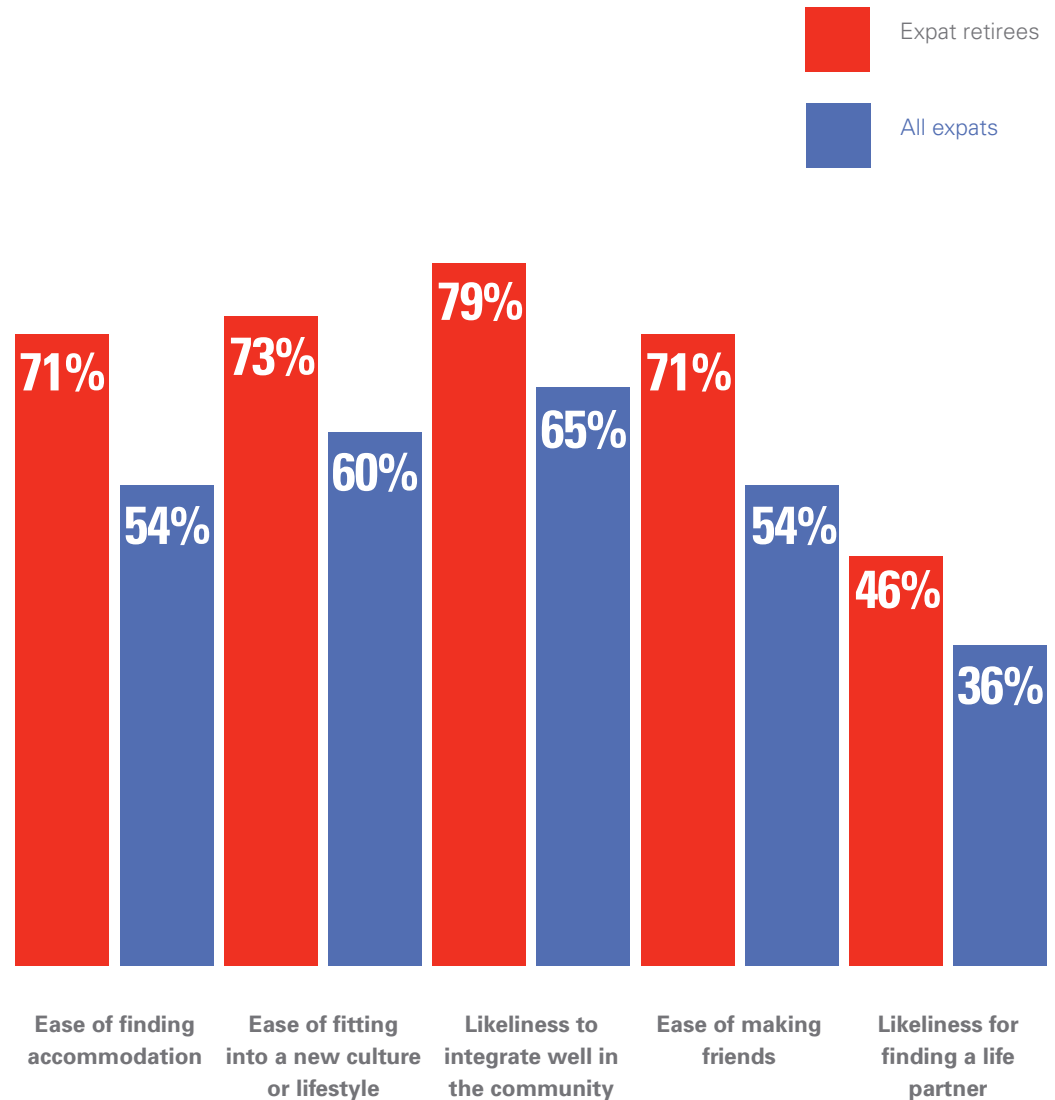
group - two-thirds (66%) say that it's easy to make friends, and over two in five (46%) expats say that they have found a life partner in their current country, above the global expat average of 36%.

Expat retirees also appear much more likely to stay put once they've made the move – almost nine in ten retired expats say that they intend to remain where they are currently (86% compared to 61% globally).

“Make sure that planning for retirement is on the agenda so that you can do it properly.”

Expat in Canada

Expat retirees more likely to acclimatise to life abroad



Expatriate Explorer Report 2014
Raising Children Abroad

Country	Raising Children Abroad		Childcare		Education		Health		Experience	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score
New Zealand	1	0.54	12	0.40	5	0.47	1	0.78	5	0.51
South Africa	2	0.53	4	0.44	14	0.40	3	0.73	1	0.55
Germany	3	0.52	10	0.42	10	0.43	5	0.70	4	0.52
Japan	4	0.50	15	0.37	1	0.49	10	0.65	9	0.48
Singapore	5	0.50	16	0.36	8	0.43	6	0.69	7	0.50
India	6	0.50	2	0.50	2	0.48	20	0.56	18	0.44
Belgium	7	0.49	6	0.43	4	0.47	11	0.64	21	0.43
Canada	8	0.49	19	0.35	9	0.43	7	0.68	8	0.49
Bahrain	9	0.49	8	0.43	15	0.39	9	0.65	11	0.47
Switzerland	10	0.48	27	0.26	13	0.40	2	0.74	2	0.54
Spain	11	0.48	5	0.43	12	0.41	8	0.65	20	0.43
China	12	0.46	7	0.43	3	0.48	24	0.46	12	0.47
France	13	0.46	12	0.40	11	0.42	17	0.59	23	0.42
Thailand	14	0.46	1	0.57	27	0.29	28	0.44	3	0.52
Netherlands	15	0.45	21	0.32	7	0.43	13	0.64	22	0.42
United Arab Emirates	16	0.44	18	0.36	22	0.32	14	0.63	16	0.45
Italy	17	0.43	14	0.37	19	0.35	12	0.64	28	0.38

Raising Children Abroad rank and score

The Raising Children Abroad league table ranks each country using a score that summarises expat parents' views about raising their children in that country. The Raising Children Abroad score is the average of the childcare, education, health and children's experience scores, covering a total of 11 different criteria from the survey.

Country	Raising Children Abroad		Childcare		Education		Health		Experience	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Taiwan	18	0.43	9	0.42	17	0.35	23	0.48	13	0.47
Australia	19	0.43	33	0.23	20	0.33	4	0.73	24	0.42
Russia	20	0.42	17	0.36	6	0.44	21	0.54	31	0.33
Qatar	21	0.41	22	0.32	29	0.27	15	0.61	17	0.45
Hong Kong	22	0.41	11	0.41	28	0.27	25	0.45	6	0.51
Ireland	23	0.39	32	0.23	21	0.33	18	0.59	19	0.43
Malaysia	24	0.39	20	0.33	23	0.31	26	0.44	10	0.47
Vietnam	25	0.38	3	0.49	18	0.35	33	0.22	15	0.46
Mexico	26	0.37	23	0.32	16	0.38	29	0.42	27	0.38
Oman	27	0.36	28	0.25	30	0.27	22	0.53	25	0.41
Kuwait	28	0.36	24	0.29	26	0.29	16	0.59	33	0.27
United States	29	0.34	30	0.24	24	0.31	27	0.44	29	0.36
Saudi Arabia	30	0.33	26	0.28	33	0.20	19	0.56	32	0.29
Turkey	31	0.32	25	0.28	32	0.21	31	0.38	26	0.40
United Kingdom	32	0.31	34	0.20	25	0.31	30	0.38	30	0.34
Brazil	33	0.30	29	0.24	34	0.17	32	0.33	13	0.47
Egypt	34	0.19	31	0.23	31	0.24	34	0.13	34	0.16

Raising Children Abroad rank and score

The Raising Children Abroad league table ranks each country using a score that summarises expat parents' views about raising their children in that country. The Raising Children Abroad score is the average of the childcare, education, health and children's experience scores, covering a total of 11 different criteria from the survey.

New Zealand tops the charts for raising children abroad

This year, New Zealand emerges as the best place to raise a child, coming 1st in the Raising Children Abroad league table, ahead of South Africa (2nd), Germany (3rd) and Japan (4th).

New Zealand performs particularly well in terms of health and also comes in the top five countries in terms of education (5th) and experience (5th). Nearly nine in ten (87%) expat parents in New Zealand note the improved safety of their children since moving (compared with the global average of 61%) as well as their improved health and wellbeing (78% compared with the global average of 56%).

The scenery, diverse landscape and good weather are also factors noted by expats in New Zealand. The vast majority of expat parents highlight the pleasant climate and scenery as a benefit of living there (89% compared to the global average of 48%) alongside the above average environmental factors

(73% rate the environment as better than their home country compared to a 33% global average), which all make it an ideal destination to raise active, outdoorsy, and healthy children. Expat parents also point out some distinct benefits of raising children in New Zealand, with 87% saying that their children enjoy a better quality of life (compared with the global average of 56%) and nearly six in ten (58%) say that their children are more well-rounded as a result of moving there (compared with the global average of 40%).

“Life is what you make it here – there are more opportunities for children, both educationally and socially.”

Expat parent in New Zealand



The states of play for expat families in the United States and Canada

Canada and the United States offer expats an easy setup and great quality of life, particularly for families.

When it comes to the reasons expats are heading to these countries, family ties go a long way. Over two-fifths (44%) of expats in the United States and nearly one-third (30%) in Canada cite following a partner or family member as their main motivation for moving, with others believing that they are likely to enjoy a better quality of life by making the jump abroad (18% in the United States and 38% in Canada).

With expats in the United States and Canada most likely to originate from English-speaking countries like the United Kingdom, roughly three-quarters of expats in both locations (73% in the United States and 76% in Canada) comment on the ease with which they integrated into the local community, weighing in above the global average of

65%. A higher proportion also remark on the strong bond they feel with their new home. Eight in ten expats in Canada say that they feel a strong connection to their host country (88% compared with a global average of 62%), and the picture is similar in the United States, where seven in ten say the same thing (70%).

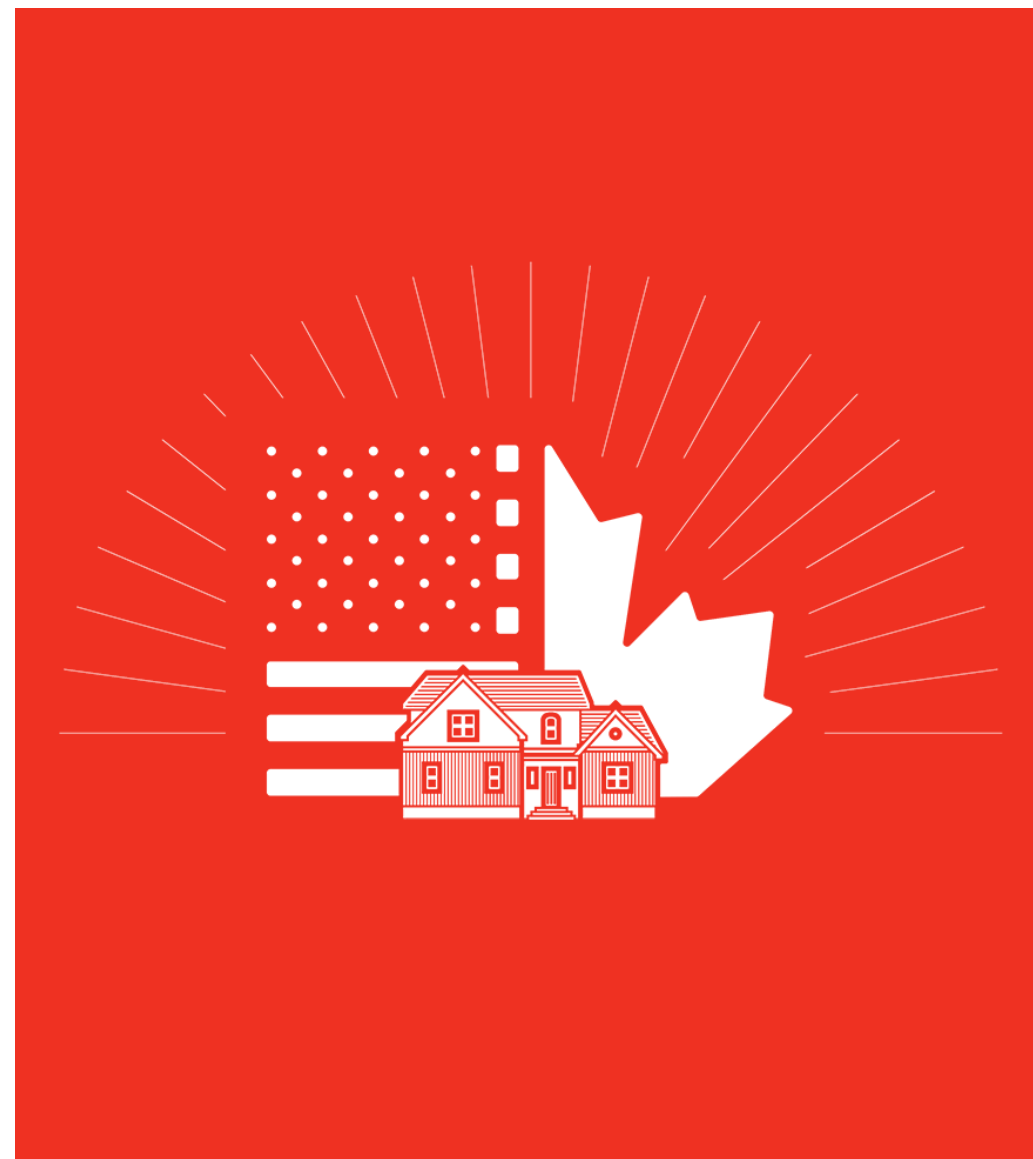
The state of play for expats in the United States and Canada is a positive one, especially where families are concerned. Canada in particular emerges as a great spot for parents and children alike, as three-quarters of parents (75% compared to a global average of 61%) say that they feel their children are safer than they were in their home country. It's not just safety either. Canada also scores well when it comes to the general health and wellbeing of expat kids – nearly seven in ten expat parents here say that is a lot better than it was previously (68% compared to a global average of 56%).

Canada also gets a gold star from expat parents when it comes to arranging schooling

for their children – six in ten (61%) say that this is simple to do, compared with 35% in the United States and 41% globally. Furthermore, a quarter (24%) agree that the country is a cost-effective place to raise a family compared to other countries, deeming it less expensive than home.

“Say yes when you are invited to go somewhere or do something. Most of the time, you will have fun and learn something about where you are living.”

Expat parent in Canada



Global trends in expat education

Providing their children with good quality education is a top priority for any parent, and for those relocating as a family abroad, the choices for education and the decisions to be made about schooling can be as important as which country to move to. This year's Expat Explorer survey reveals that two in five (40%) expat parents choose to send their children to international schools. The region where this is most prevalent is the Middle East with the vast majority of expat parents in Qatar (84%), Bahrain (80%) and the United Arab Emirates (77%) opting for this type of schooling.

When looking at state schools, over a third (37%) of expat parents choose to send their children to local schools. This trend is particularly common among expats living in English-speaking countries with established local curriculums such as New Zealand (80%), Canada (79%), Ireland (78%), United States (78%) and the United Kingdom (72%).

The quality of education offered in these countries likely contributes to parents' willingness to state-educate their children. Indeed, these countries are commonly regarded as having some of the best education systems in the world, with 51% and 38% of parents ranking the United States and United Kingdom respectively in their top three countries for the highest quality education¹³.

While home schooling has minimal uptake in comparison to other educational systems in all countries, the 2014 data reveals areas where the highest propensity to home school occurs among expats. Expat children in Oman are four times more likely to be home schooled than the global average (12% compared to 3%), closely followed by China (10%) and Spain (8%).

“If you want to integrate, live in the countryside and send your kids to local schools.”

Expat parent in Switzerland



Japan: The safest place to raise your children.

Japan's crime rate has always been relatively low, but this year, official figures show that it has dropped even lower. Official Organisation for Economic Co-operation and Development (OECD) figures ranked Japan as the safest country in the world in terms of crime. The organisation attributed an ageing population, better safety technology and less use of cash¹⁴ as the reasons for lower crime rates. Unsurprisingly nearly nine in ten (86%) expats in our 2014 Expat Explorer survey associate the country with higher personal security (over double the global average of 42%).

Equally, the vast majority (94%) of expat parents say that the safety of their children improved since moving, and no expats at all say that it became worse, putting Japan well ahead of any other country in the child safety stakes.

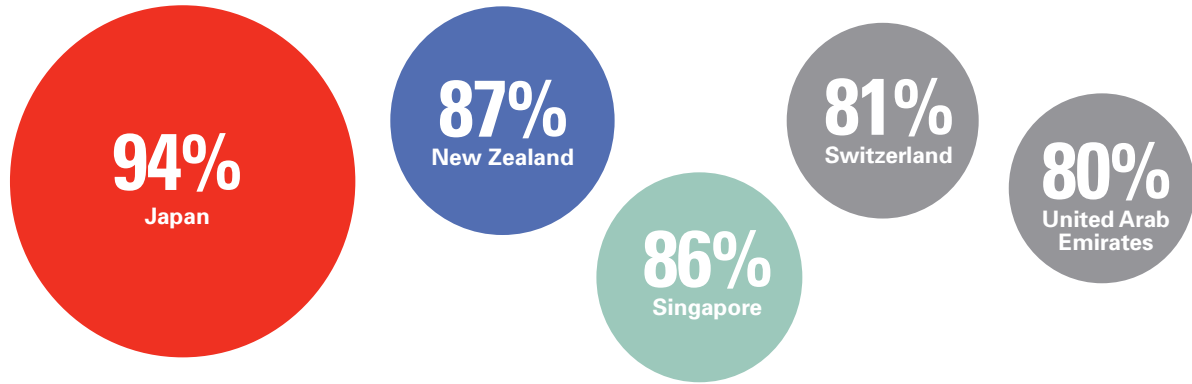
With Japan ranking 4th in the Raising Children Abroad league table, safety is not the only area

in which the country excels for parents. Many expats globally cite the quality of education available to their children, and Japan ranks the highest out of any other country in this respect with 81% of expats (compared to the 46% global average) noting this as a benefit of expatriation.

"The city is extremely safe."

Expat parent in Japan

Safest countries for expat parents to raise a child



Expatriation Explorer Report 2014
Expatriation Expenses

Country	Expat Expenses		Disposable income		Cost of everyday items	
	Rank	Score	Rank	Score	Rank	Score
Thailand	1	0.68	3	0.79	1	0.62
Vietnam	2	0.62	1	0.82	9	0.52
Taiwan	3	0.60	7	0.75	2	0.53
China	4	0.60	2	0.80	4	0.50
Bahrain	5	0.50	4	0.78	10	0.34
India	6	0.49	18	0.65	5	0.41
Turkey	7	0.49	12	0.70	6	0.38
Oman	8	0.48	9	0.74	9	0.35
Qatar	9	0.46	6	0.76	15	0.30
Kuwait	10	0.46	14	0.70	12	0.33
Malaysia	11	0.46	15	0.68	11	0.34
Saudi Arabia	12	0.45	21	0.63	7	0.36
Russia	13	0.44	13	0.70	16	0.30
Mexico	14	0.44	23	0.60	8	0.35
Hong Kong	15	0.44	11	0.71	17	0.29
Germany	16	0.40	8	0.74	27	0.22
Spain	17	0.40	27	0.55	14	0.32

Expat Expenses rank and score

The Expat Expenses league table ranks each country using a score that summarises expats' ability to afford a range of goods and services – 35% of the Expat Expenses score is derived from the disposable income score, with the remaining 65% coming from the cost of everyday goods and services score. This involves a total of 12 criteria from the survey.

The Expat Expenses score is used to reveal insights into the cost of living in the host country, but is not included in the Expat Explorer overall league table or score.

Country	Expat Expenses		Disposable income		Cost of everyday items	
	Rank	Score	Rank	Score	Rank	Score
United States	18	0.40	22	0.62	18	0.28
Singapore	19	0.40	10	0.73	28	0.21
United Arab Emirates	20	0.39	16	0.66	21	0.24
Switzerland	21	0.39	5	0.76	29	0.19
Canada	22	0.38	19	0.65	22	0.24
Egypt	23	0.37	33	0.47	13	0.32
South Africa	24	0.37	30	0.54	19	0.28
France	25	0.37	31	0.54	20	0.27
Japan	26	0.35	25	0.58	24	0.23
Italy	27	0.35	26	0.57	25	0.23
Australia	28	0.35	17	0.66	33	0.18
Brazil	29	0.35	24	0.58	26	0.22
Belgium	30	0.34	20	0.64	34	0.18
New Zealand	31	0.33	32	0.49	23	0.24
Ireland	32	0.31	28	0.55	31	0.19
Netherlands	33	0.31	29	0.54	32	0.18
United Kingdom	34	0.28	34	0.47	30	0.19

Expat Expenses rank and score

The Expat Expenses league table ranks each country using a score that summarises expats' ability to afford a range of goods and services – 35% of the Expat Expenses score is derived from the disposable income score, with the remaining 65% coming from the cost of everyday goods and services score. This involves a total of 12 criteria from the survey.

The Expat Expenses score is used to reveal insights into the cost of living in the host country, but is not included in the Expat Explorer overall league table or score.

Affordable living in Vietnam and Thailand

For expats living in the Far East, life is sweet and – often – comes at a lower price than it did at home.

Expats in Thailand and Vietnam point out how cost-effective it is to live in these destinations, with many saying that the countries offer much better value than home. The expat opinion of Thailand has not shifted particularly from last year's survey, underlining the fact that the Far East continues to be a magnet for expats in search of cost-effective adventure.

This year, around two-thirds of expats say that they associate Thailand and Vietnam with a higher quality of life (69% and 62% respectively), with many also commenting on the comparatively higher levels of disposable income (72% and 75% respectively).

Around two-thirds of expats in Thailand and Vietnam associate their host country as being a culturally interesting place to

live (69% and 64% respectively, compared to the global average 47%). Whether it's enjoying Thai New Year or the Vietnamese Tet-Lunar New Year festival, both cultures offer plenty to do for almost any budget. Here, recreation also comes at a price cheaper than almost anywhere else in the world. These two Asian countries top the tables for affordable fun, with about half the expats living in Thailand (50%) and Vietnam (49%) spending less on going out to visit local restaurants, theatre, music bars or general night life compared with the global average of 23% who said the same.

But it's not just about a good night out. Expats in Thailand and Vietnam are among those most likely to find that they are travelling more since becoming an expat, making the most of small islands nearby and transport links to other parts of the east: particularly so in Vietnam, where eight in ten expats agree (79%), just above Thailand (68%), and significantly higher than the global average of 58%.

“Eat the local food and enjoy domestic travel. It's cheap and easy.”

Expat in Vietnam



Less is more for expats in Asia

The most affordable places to live are also some of the most rewarding according to our Expat Expenses league table. In Asia, over six in ten (65%) expats see their disposable income increase, with more expats rating the country highly for quality of life (50%) than either Europe (37%) or the Middle East (48%).

China is the best place for expats looking to make their money go further, with more than three quarters (76%) of expats in the country experiencing a growth in their spending power once they've moved. The Asian countries of Vietnam, Thailand and Taiwan round out the top of our table, driven by lower spend on utilities, groceries and accommodation.

Despite expats in Thailand saying they spend less on accommodation than they did at home (70% compared with the global average of 23%), the quality of accommodation is not compromised, and a

large proportion (78%) of expats in the country say the quality of their accommodation improved or stayed the same. The same is true in healthcare, with expats in Taiwan receiving both the cheapest and the best healthcare.

“However much you think you need to bring with you - don't. Or bring half. What you can get here is either better or cheaper, so not worth the hassle bringing it from home!”

Expat in Thailand



Taiwan scores double for expat healthcare

The Taiwanese healthcare system is coveted by healthcare tourists around the world, but its simple rules for expats and provisions for health insurance are what distinguish it from the pack in this year's Expat Explorer survey¹⁵.

Upon relocation, all expats and their employers are required to register with the National Health Insurance system, which grants them access to medical and dental care¹⁶. Contrary to how many expats feel about the paperwork involved with getting enrolled onto local healthcare systems, nearly seven in ten (69%) expats in Taiwan agree that organising health insurance is relatively easy compared to a global average of 55% who said the same.

Expats who took part in the 2014 survey also rate Taiwanese healthcare as one of the best in the world, with the results eclipsing its rivals, both in terms of affordability and quality. Nearly three times as many expats say they are spending

less on healthcare than they used to (67% compared with the global average of 27%), while almost two-thirds (64%) say they enjoy the higher quality of healthcare on offer in Taiwan – again at an above global average of 38%.

Healthcare is a major cost for expats worldwide, with only 27% saying healthcare costs went down after making the move. Taiwan is joined by the select few countries of United Kingdom, Thailand, Japan and Saudi Arabia offering high quality, affordable healthcare for expats. However, despite enjoying higher quality healthcare, expats in Switzerland (78%), Germany (55%), France (48%) and Belgium (45%) are more likely to report that the healthcare costs are higher than the global average of 42%.

"Taiwan has a well-run health care system."

Expat in Taiwan

Affordability versus quality of healthcare

Affordable, low quality healthcare



Expensive, low quality healthcare

Taiwan Affordable, high quality healthcare

Expensive, high quality healthcare

Expatriation Explorer Report 2014
Country reports

Australia

Australia is attracting a huge number of British expats, who are looking to improve their quality of life and take advantage of the pleasant climate and scenery on offer. Of the expats who responded in this year's Expat Explorer survey, half of those living in Australia originate from the United Kingdom and Ireland (45% and 5% respectively). In fact, Australia is the most popular destination among expats originating from the United Kingdom, with 12% of British expats choosing to direct their move down under, double the global average of 6%.

Over two-fifths (46%) of expats in Australia say they moved there to improve their quality of life (compared with the global average of 31%), while over a third (34%) say there were drawn by the promise of a good climate (compared with the global average of 13%). This is perhaps unsurprising given that many expats heading to Australia are originally from the United Kingdom and, no doubt, looking for a sunnier break from the infamous British drizzle. Their expectations are

being met too, as the vast majority (86%) of those living there associate Australia with a pleasant climate and scenery (compared with the global average of 48%) while 59% associate the country with a high quality of life (compared with the global average of 46%). Unsurprisingly, the perennial good weather is also proving conducive to a more active and healthier lifestyle for children with almost three-quarters (73%) of expat parents noting their children's improved health and wellbeing since moving (compared with the global average of 56%).

These positive factors will have contributed to Australia coming in 4th place in the Expat Experience league tables, but this ranking has been boosted by the country's high score for setting up. Australia came in 2nd place for ease of setting up, falling just behind its geographical neighbour New Zealand. Australia scores consistently well across all areas of setting up with expats especially noting the ease with which they were able to organise their finances (72%

In summary

Australia's beautiful scenery and reliable climate appeals to expats seeking out a better quality of life.

12th

Expat Explorer overall

14th

Expat Economics

4th

Expat Experience

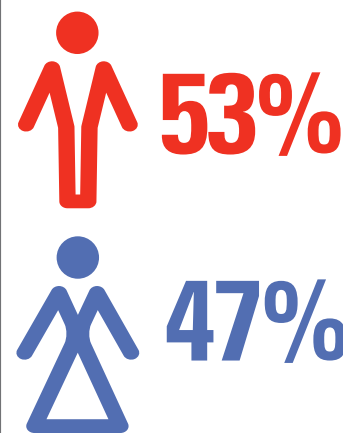
19th

Raising Children Abroad

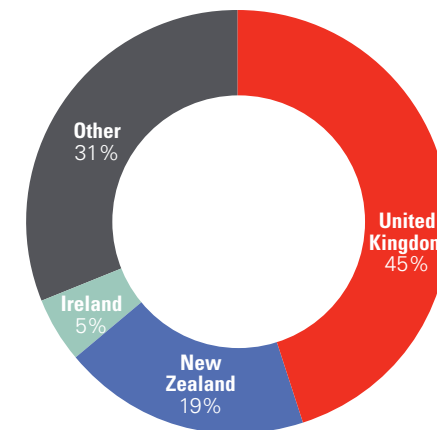
compared with the global average of 54%), healthcare (70% compared with the global average of 55%) and utilities (70% compared with the global average of 56%). The ease with which expats are able to get everything set up may also be freeing up time for them to settle in to their new community, as over three-quarters (77%) commented on how easily they integrated into the local community (compared with the global average of 65%).

Unlike other countries that expats move to for career specific purposes, Australia is more about the experience. However, the consistent spread of expats working across different sectors shows that Australia has opportunities on offer across a wider spectrum of professions, with an equal proportion of expats working across health (10%), construction and engineering (10%), financial services (10%), hospitality and tourism, (10%) and telecommunications and internet (10%) sectors.

Gender



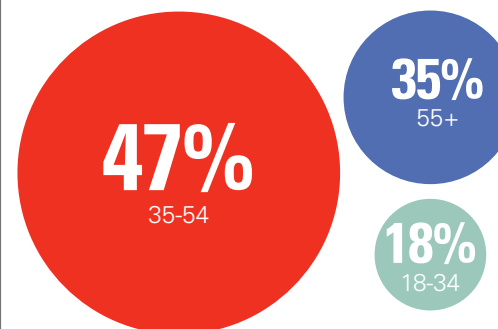
Country of origin



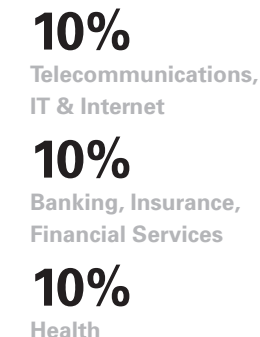
"It is a lifestyle choice more than anything. Salaries might not be as much as they offer to move to other countries, but the quality of life is awesome in Australia."

Expat in Australia

Age



Occupation



Bahrain

Even though expats in Bahrain are more likely than average to say they have stronger ties to their new country (67% compared with a global average of 62%), these expats are also among the most likely to say they still retain strong associations with their country of origin (91% compared with a global average of 82%).

Epitomising the contradictions of expat identity, expats in Bahrain enjoy the local culture (84% compared with a global average of 83%) and the local food (74% compared with a global average of 72%) but also make friends with other expats (75% say they tend to make friends with other expats compared to a global average of 44%).

Combining a 2nd place ranking in the Expat Experience league table with 11th place in the Expat Economics rankings, over half (53%) of expats in Bahrain say they moved to improve their job prospects (compared with a global average of 38%) and the majority have found that their work/life balance has improved since they arrived (62%

compared with a global average of 40%). This is particularly impressive when considering that 77% of expats in the country say they are earning more than they would do at home (compared with a global average of only 53%).

However, the pay boost can be seen as a necessity when looking at the added expenditure expats experience upon moving to Bahrain, especially for accommodation and general grocery costs. Nearly two-thirds (64%) of expats in the country say they encounter more expensive housing than they are used to (compared with a global average of 52%), and the same number also say groceries are more expensive than in their home country (compared with the global average of 49%).

Expat parents are particularly complimentary about the country, with three-quarters (75%) saying it is a safer place for their children than their home country (compared with a global average of 61%). Six in ten (60%) expat parents we spoke to also rated the quality

In summary

Expats in Bahrain are some of the best in the world at integrating into the local culture without losing their home identities.

5th

Expat Explorer overall

11th

Expat Economics

2nd

Expat Experience

9th

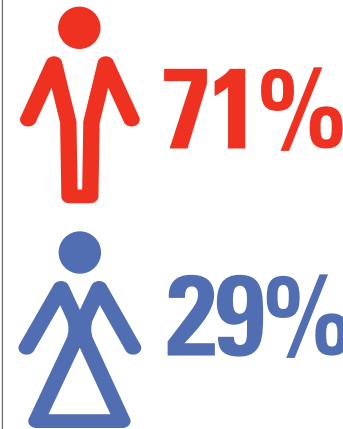
Raising Children Abroad

of the local childcare (compared with a global average of 48%) whilst overall around two-thirds (65%) say they saw the health of their children improve after moving (compared with a global average of 56%).

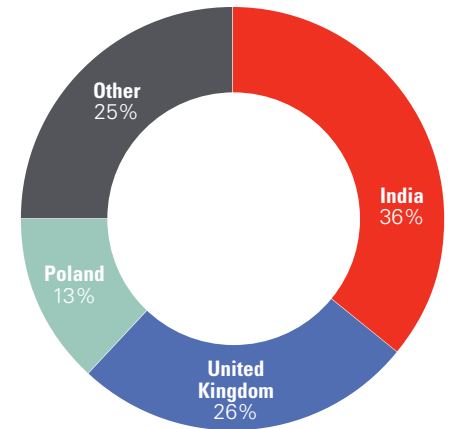
Who are the expats in Bahrain

Respondents: 146

Gender



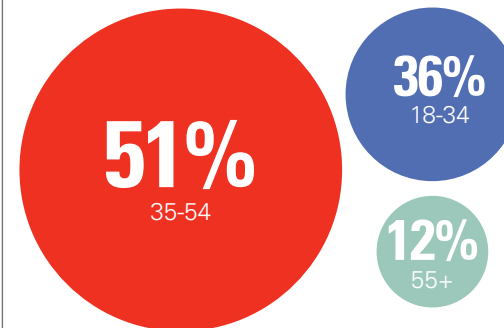
Country of origin



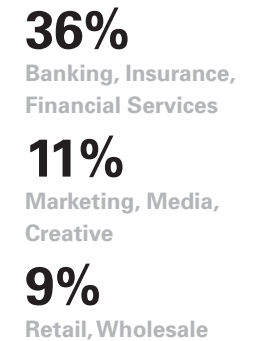
“The locals respect and accept expats in a very friendly way.”

Expat in Bahrain

Age



Occupation



Brazil

When it comes to expat life, the main area where Brazil excels is integration – it's one of the places expats say they are able to acclimatise to life abroad most easily. This year it was beaten only by Taiwan which topped the tables for the integration factor, with Brazil coming second out of 34 countries. Seven in ten (70%) expats there say they are integrating well into the local community (compared with a global average of 65%) and a similar proportion (73%) say that they feel welcome at work. Nearly half (47%) say that they found it easy to make friends during their early experiences as an expat in Brazil, despite anecdotal comments from expats in our survey saying that the country can sometimes be a challenging place to grow a network.

For expats in Brazil, the main driver for relocating tends to be for work – well over a third say they were sent by the company or organisation (37%) they work for and the same proportion say they moved to find a new challenge (37%). The Emerging and Growth

Leading Economies¹⁷ otherwise known as the 'EAGLEs' and consisting of Brazil, Turkey, India, China, Mexico and Taiwan among others, are proving to be popular destinations for companies looking to send their employees overseas. The fact that one in ten expats who move to Brazil work in the construction and engineering business (10%) is likely to be associated with the country's recent surge in demand for these types of roles¹⁸.

A similar proportion also says that they moved to follow family or a partner (32%) to Brazil. Although the country didn't retain its crown for being the destination where expats are most likely to fall in love and find a new life partner¹⁹, its figures this year match the global average of 36%.

Brazil also emerges as a magnet for those expats seeking culture and excitement – and there's no question that this year's international football games are another example of this coming into play. The country's many festivals²⁰ and its rich history also appear to

In summary

A magnet for expats seeking excitement and a colourful culture.

32nd

Expat Explorer overall

26th

Expat Economics

29th

Expat Experience

33rd

Raising Children Abroad

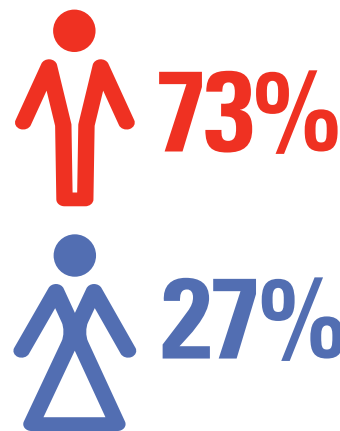
be a big attraction for expats. Nearly six in ten (57%) of those arriving there say that they strongly associate Brazil with being a culturally interesting place for themselves and their families to live, in addition to around three-quarters remarking on the pleasant local scenery (76%) and friendly local people (75%).

Brazil is also a good place for expat foodies – just over eight in ten (83%) say they enjoy the local food (compared with a global average of 72%) and three in four expats in Brazil say they tend to shop for local produce (73%) at independent markets rather than supermarkets. Looking more broadly at the picture, two in five (40%) expats there say they feel that overall the country is improving, which scores above the 32% global average – underlining Brazil as an enjoyable and balanced expat destination.

Who are the expats in Brazil

Respondents: 115

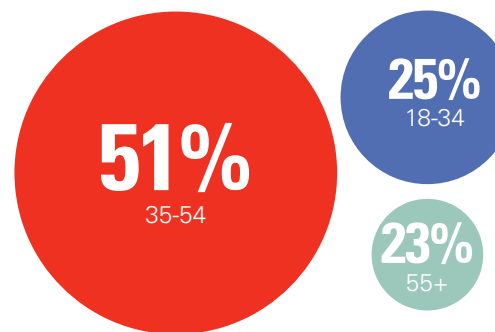
Gender



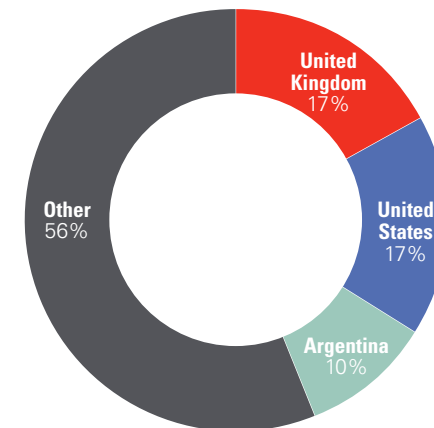
"The music, the food and the happiness of the people."

Expat in Brazil

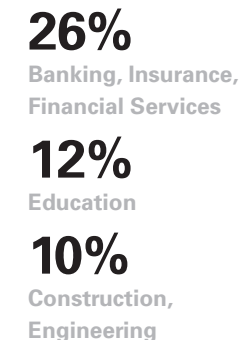
Age



Country of origin



Occupation



Canada

Canada is a great destination for expats looking to immerse themselves in their new environment and really venture out of the expat bubble.

Over six in ten (62%) expats living there say that they find it easy to make local friends (compared with the global average of 50%) and 48% are socialising more with locals than with other expats (compared with the global average of 31%). Furthermore, over three-quarters (76%) note the ease with which they integrated in to the local community (compared with the global average of 65%), likely contributing to their satisfaction more broadly, as the vast majority (88%) of expats say they feel a stronger connection with the country (compared with the global average of 62%).

Perhaps having these local friends helps to guide the setting up process too, with respondents ranking Canada as being the 5th in which to set things up. Expats living there say that it is easy to find accommodation (67%

compared with the global average of 54%), organise finances (63% compared with the global average of 54%), and set up healthcare (63% compared with the global average of 55%).

In terms of the reasons why expats are heading to Canada, over a third (38%) move there to improve their quality of life (compared with the global average of 31%). They are not likely to be disappointed either, as nearly six in ten (58%) note the improved environmental health factors (compared with the global average of 33%) and better quality housing (56% compared with the global average of 40%) on offer in the country.

Expat children are also seeing these benefits. Three-quarters (75%) of expat parents say that their children have a better quality of life since moving and are safer than they were back home (compared with the global average of 56% and 61% respectively) while 68% note that their children's health and wellbeing has improved too (compared with the global

In summary

Great for kids, parents and retirees: expats heading to Canada like to break out of the expat bubble.

11th

Expat Explorer overall

17th

Expat Economics

12th

Expat Experience

8th

Raising Children Abroad

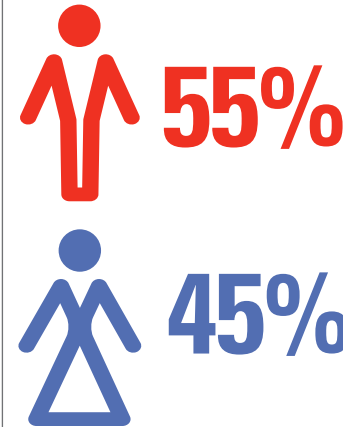
average of 56%). Not only are children safer and healthier upon moving to Canada, but they can also benefit from a great state-education system, in to which 79% of expat parents are choosing to enlist their children (compared with the global average of 37%).

It isn't just about expat children though, as Canada has a lot to offer for the older expat. Indeed, Canada is host to the highest proportion of expat retirees than in any other country (31% compared with the 11% global average), and these individuals are displaying confidence in the local economy by choosing to keep the majority of their retirement provisions in country (79% compared with the global average of 41%). This positive economic sentiment is shared, it seems, by the wider expat population, 79% of whom express satisfaction with the local economy (compared with the global average of 62%) and associate the country with economic growth (45% compared with the global average of 33%).

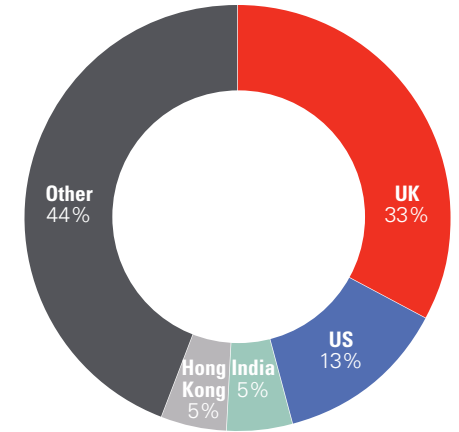
Who are the expats in Canada

Respondents: 496

Gender



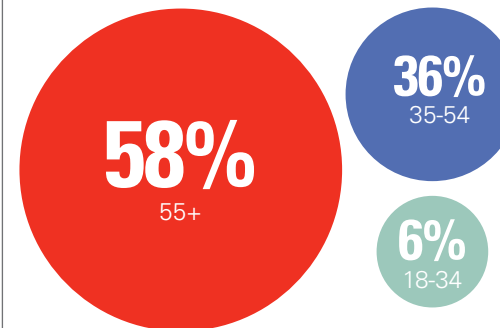
Country of origin



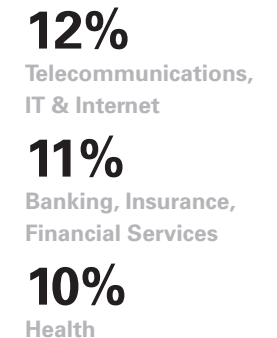
“Enjoy this wonderful country and its people. Commit to the way of life here.”

Expat in Canada

Age



Occupation



China

This year, China tops the Expat Economics league tables, ranking 1st across a range of economic factors including income, wealth and disposable income, and in the top five for satisfaction with the local economy.

Indeed, a significant proportion of expats in China say that they are happy with the general state of the economy (85% compared with the 62% global average) and this does not look set to change, as over half (52%) currently associate the country with economic growth (compared with the global average of 33%).

Employers and employees alike are recognising the opportunities in this Emerging and Growth Leading Economy²¹ (EAGLE) with 53% of expats moving there for better job prospects (compared with the global average of 38%) and nearly a quarter (24%) being seconded by their employer (almost double the global average of 13%). The pay packages on offer are no doubt encouraging workers to accept these expat postings

as China emerges as a hotspot for higher earners. Compared with the global average of 5%, almost one in four (23%) expats living in China earn more than \$300,000 p.a. - the highest proportion of any country.

China also performs well in the Expat Expenses league table, ranking 4th out of 34 countries in this regard. In fact, expats in China are spending less on day-to-day expenses across the board with 62% forking out less money on public transport (compared with the global average of 35%), household goods (51% compared with the global average of 22%) and utilities (62% compared with the global average of 26%) as well as on leisure costs such as going out (45% compared with the global average of 23%).

Higher income levels, combined with these cheaper outgoings, mean that 76% of expats in China are finding themselves with more disposable income than they did back home (compared with the global average of 53%) and are enjoying a better social life as a result with over two-fifths

In summary

A growing economy offering higher earnings and a lower cost of living.

3rd

Expat Explorer overall

1st

Expat Economics

26th

Expat Experience

12th

Raising Children Abroad

(43%) saying that they have a more active social life since moving (compared with the global average of 28%).

As an EAGLE economy, China is also investing heavily in education²², and this is reflected in the experience of expats living there. Nearly two-thirds (65%) of expat parents say that the quality of their children's education has improved as a result of the move (compared with the global average of 46%) and just over six in ten (62%) note the ease with which they were able to organise schools (compared with the global average of 41%).

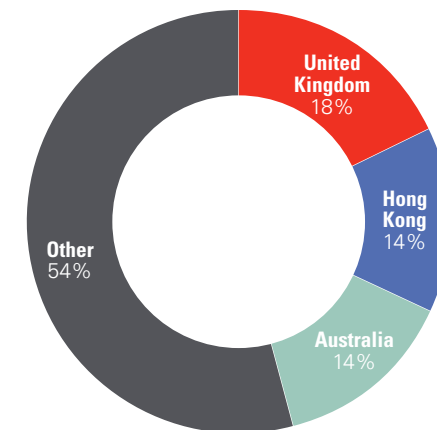
Who are the expats in China

Respondents: 119

Gender



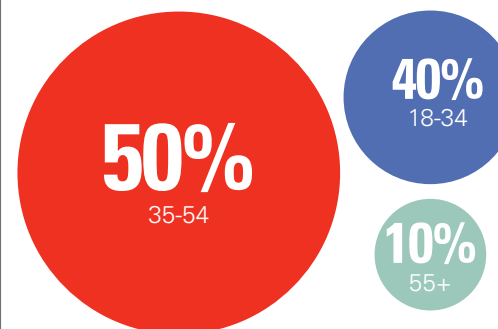
Country of origin



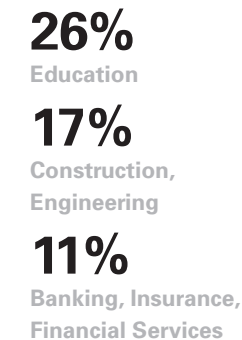
"Everything revolves around food - business deals can be signed at the dinner table or even in karaoke!"

Expat in China

Age



Occupation



France

France ranks 9th in the Expat Experience league table, so it's no surprise that improving quality of life was top of the wish list for expats moving to France, with over two-fifths (43%) citing this as a reason for moving, compared to a global average of 31%.

Expats in France tell us they're enjoying good food, temperate weather and great healthcare. Of those surveyed, the vast majority (84%) enjoy local cuisine compared with a global average of 72%, while nearly half (48%) find their diets are now healthier too compared with a global average of 34%. France is described as having a pleasant climate and scenery by 63% (compared to a global average of 48%) – with 53% saying their environmental conditions are better than before (compared to a global average of 40%).

Healthy food and a healthy environment are matched by higher quality healthcare too – 60% of expats in France now experience better healthcare (well above a global average of 38%) and over half (52%) cite

high quality healthcare as a key benefit of moving (compared to a global average of 28%).

It could be these reasons which are prompting expats to stay put – 71% are planning to stay in France, compared to 61% globally who told us they aim to stay in their current host country.

Long-term plans to stay in France are matched by commitment to integrating and particularly the adoption of the French language – 83% are attempting to learn the local language (compared with a global average of 58%) and 58% of expat parents report that their children are learning a new language too since moving aboard (compared with a global average of 45%). In 44% of cases, expats report that learning the local language was easy compared to a global average of 34%, suggesting that, while picking up the language may be a necessity of expat life there, expats find French among the easier of foreign tongues to learn.

Not only are expat children in

In summary
Vive la France: Lifestyle and language go hand in hand for expats in France.

23rd
 Expat Explorer overall

30th
 Expat Economics

9th
 Expat Experience

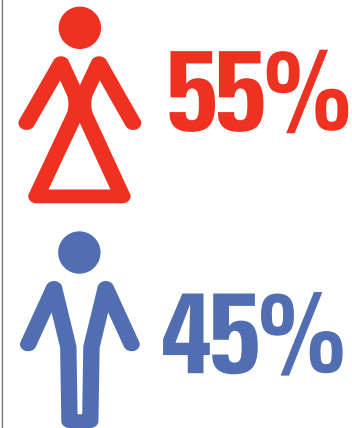
13th
 Raising Children Abroad

France becoming multilingual – they're enjoying inexpensive schooling too. Nearly two thirds (64%) are state school educated there, compared with a global average of 37% and 45% of expat parents in France report that they spend nothing on schooling, compared with a global average of 19%. Overall, 35% of expat parents in France report that it is less expensive to raise their children there than it would be at home, double the global average of 17%.

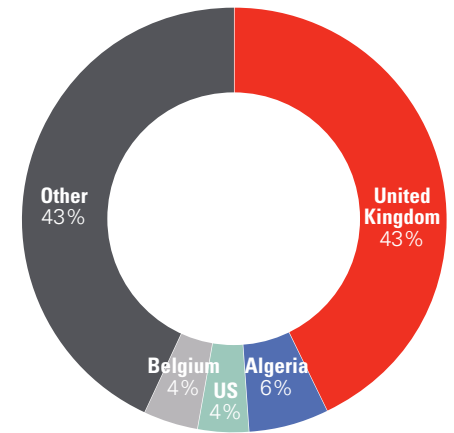
Who are the expats in France

Respondents: 248

Gender

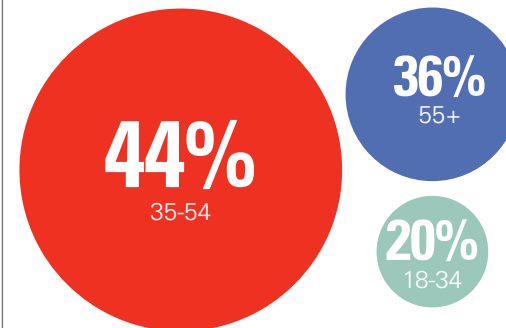


Country of origin



“Learn the language and meet the locals. Explore the country and go off the beaten track – there are lots of hidden treasures to discover in France.”
 Expat in France

Age



Occupation

18% Hospitality, Travel, Leisure, Tourism, Customer Service
12% Education
9% Telecommunication, IT & Internet

Germany

Germany emerges from the 2014 Expat Explorer survey as a safe and stable destination for expats, particularly for those looking to raise children abroad. Those living in the country are unlikely to report economic or political uncertainties - an impressive 87% of expats say they are satisfied with the state of the German economy, considerably higher than the global average of 62% and more than six in ten regard it as a safe (61%) and politically stable place to live (67%).

This sense of security may be a key factor in explaining Germany's position in this year's league table for Raising Children Abroad. Eight in ten (80%) say that it is a safer place for their children than their home country, considerably higher than the global average of 61%. Similarly, most expats feel that their children's general health and wellbeing is better in Germany than at home (70% compared to the global average of 56%).

In terms of schooling, two-thirds send their children to public or state-funded schools,

something that is not the norm globally (the global average is only 37%). One parent pointed out that 'enrolling your children in a public school helps the child to learn language easily and gets them connected to their community'²³. Other expat parents in Germany also recognise this to be the case, as 81% of those believe one of the main benefits of bringing their children up abroad is that they will learn a new language, almost twice the global average of 45%.

In fact, expats are just as concerned with learning and speaking German themselves as with their children doing so - 82% say they try to speak the language as much as possible, far more than the global average (58%). Indeed, many emphasised how important this is for integrating into the community, suggesting that it is worth making the effort 'even if you don't do it that well'²⁴ - however, these language difficulties may help to explain why almost a third of expats find it hard to make local friends (31%).

In summary

Safety and stability: expats living in Germany have few worries, making it a great place to bring up a child.

4th

Expat Explorer overall

7th

Expat Economics

10th

Expat Experience

3rd

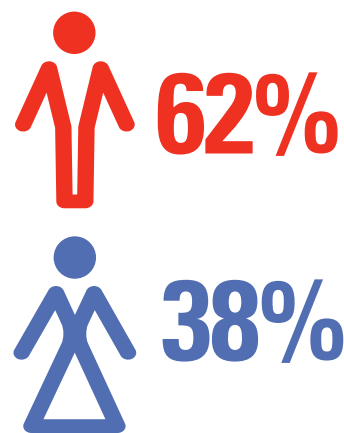
Raising Children Abroad

Despite this, most expats find they integrate well into the local community (70%), with 86% saying they enjoy experiencing local culture, particularly highlighting annual festivities such as the Oktoberfest festival and Christmas markets as valuable experiences during their posting in the country.

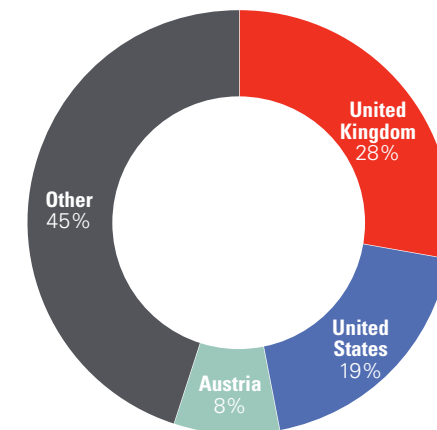
Who are the expats in Germany

Respondents: 181

Gender



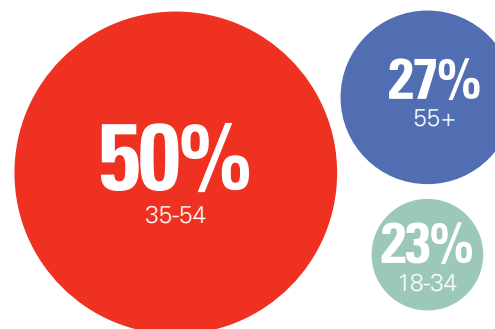
Country of origin



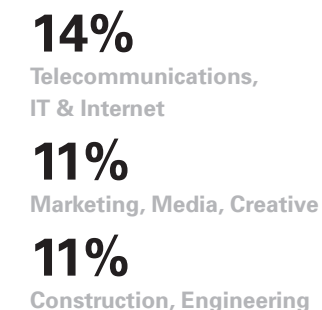
"There is so much to see and do in Germany. You will not get lonely nor will it be boring. It's the experiment of a lifetime."

Expat in Germany

Age



Occupation



Hong Kong

Hong Kong is a popular destination among financial services professionals, who account for 45% of the expats surveyed there. Higher salaries and the chance of career progression make for an attractive expat proposition.

Hong Kong's stronger performance on the Expat Economics league table (where it ranks 6th out of 34 countries) is due to higher salaries and greater disposable incomes, although accommodation and the costs associated with raising a family remain high. For 52% of expats surveyed, better job prospects brought them to Hong Kong (compared with 38% globally who become expats for this reason). Nearly seven in ten (69%) expats report that they have a higher income since making the move and 55% associate the destination with higher salaries generally.

However, some costs remain high, especially when it comes to raising a family. Eight in ten (82%) expat

parents there report that raising their children has become more expensive, compared with a global average of 66%, and housing is more expensive for 69% than it was in their home country - but increased levels of disposable income (reported by 63% in Hong Kong, compared to a global average of 53%) and cheaper utilities (40% compared with a global average of 26%) make for happy expats. In Hong Kong, 76% of respondents said they were satisfied with the local economy, well above the global average of 62%.

Hong Kong has lots to offer from a lifestyle point of view too. It is a great base for onward travel – 70% of expats say they travel more since arriving here (compared with a global average of 58%) and over a third (38%) report that enjoying luxurious holidays is a major perk of moving. Travel within the territory is good too – 82% told us it was easy to get around, and 60% now have a better commute. And, due

In summary

Higher earnings draw professionals to an expat life in Hong Kong.

10th

Expat Explorer overall

6th

Expat Economics

17th

Expat Experience

22nd

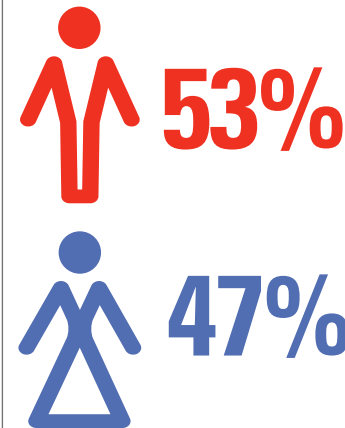
Raising Children Abroad

to its popularity as an expat destination, there is a thriving social scene for the newly arrived to tap into, with 65% of those surveyed telling us they go out more with expat, rather than local friends (compared to a global average of 44%).

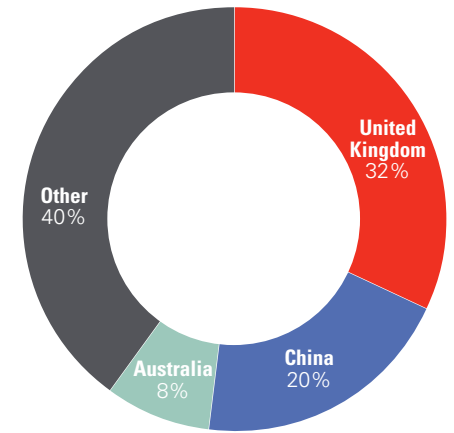
Who are the expats in Hong Kong

Respondents: 233

Gender



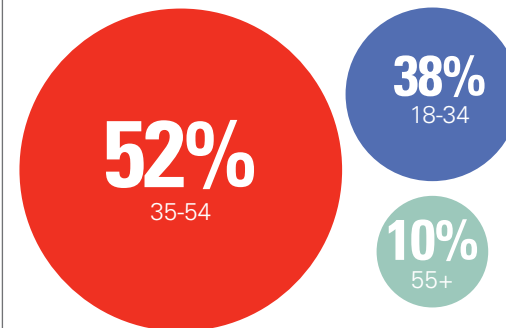
Country of origin



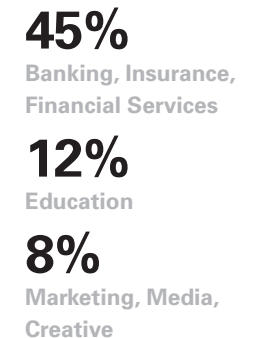
“Go with an open mind and be prepared to be flexible in work and social life.”

Expat in Hong Kong

Age



Occupation



India

Over a quarter of expats (26%) in India were seconded by their companies, in line with the other EAGLES (Emerging And Growth Leading Economies), but upon their arrival many expats also reported that they were able to benefit from cheaper living costs as well as finding the country a great destination for bringing up a family. This year, India ranks in the top ten in the Raising Children Abroad league tables at 6th place.

One of the main benefits of raising a family in India is that many find it more cost effective, with 44% of expats reporting that the cost of raising children there is lower than in their home country, well above a global average of 17%. This is helped by the cheaper childcare, (which costs less for 46% of expats compared to an average of 20% globally), and cheaper education (less expensive for 37% of expats in India, compared to 17% of expats globally). Children's education is also easier to organise, according to over half (54%) of expats and three quarters (75%) of expats in India opt

for international schooling (compared to only 40% of expats globally).

Many expats in India also report greater savings on everyday expenses when compared to their home countries. Expats are spending less on utilities (43%), groceries (42%), clothing (42%), healthcare (41%), housing (40%) and household goods (40%) compared with global averages of 26%, 22%, 26%, 27% and 23% respectively. While four in ten (40%) expats told us that local work culture was difficult to get used to, 43% say they have a better work/life balance since moving, while nearly two-fifths (39%) of expats report that they now have a better social life (above a global average of 28%) and 60% say it's easy to make local friends (compared to a global average of 50%).

In summary

Lower living costs and good perks for families make India an increasingly attractive expat destination.

9th

Expat Explorer overall

12th

Expat Economics

20th

Expat Experience

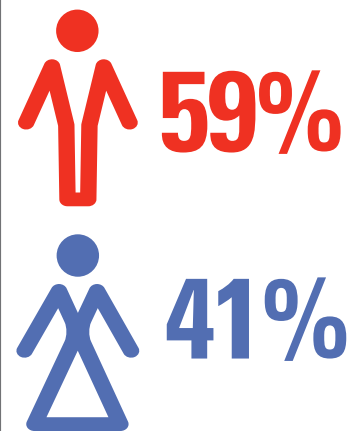
6th

Raising Children Abroad

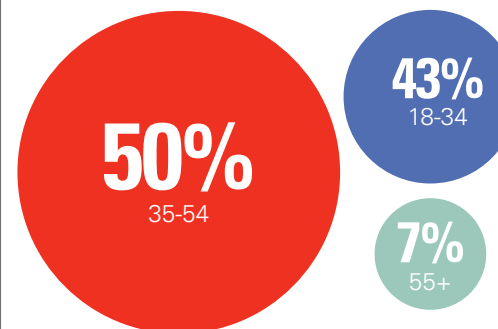
"India is fun, exciting and varied - and that can sometimes mean challenging too."

Expat in India

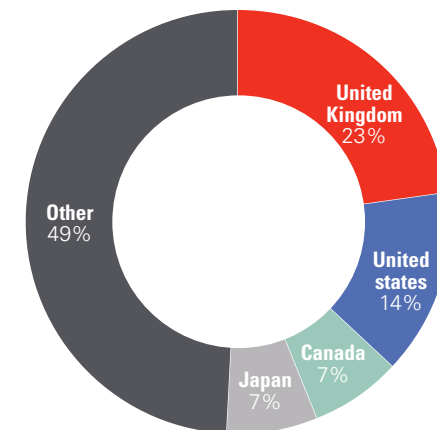
Gender



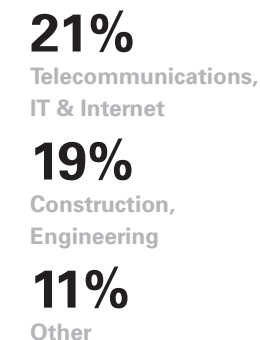
Age



Country of origin



Occupation



Malaysia

Expats looking for a challenge are among the most likely to head to Malaysia in Southeast Asia – 49% of expat respondents told us this reason motivated their move, compared with a global average of 31%. The need to 'look for a new challenge' was the most popular reason for expats to move to Malaysia, followed by better job prospects (a driver for 46%).

It appears that a larger culture change is in order for many expats when they make Malaysia their home, with over a quarter (27%) of Malaysia-based expats surveyed this year originally from the United Kingdom. Nearly half of expats in Malaysia (47%) say they find the local language difficult (compared to a global average of 33%). But expats who make Malaysia their home seem to embrace the sense of adventure, with over half (56%) trying to learn and use the local language, despite its difficulty, 70% travelling more since embarking on an expat life (compared to a global average of 58%), and 57% describing Malaysia as a culturally

interesting place for them and their families (compared to a global average of 47%).

Many also find that Malaysia is cost-effective as well as being an exciting destination. Respondents report that accommodation is easy to find, higher quality and relatively inexpensive. Finding accommodation is described as easy by 63% (compared to a global average of 54%), over half (54%) say it is of a higher standard than they enjoyed in their home country (compared to a global average of 40%) and 34% are now spending less on housing than before (compared to a global average of 23%). Utilities are another area in which expats are saving – 37% now spend less on these bills compared to a global average of 26%.

In summary
Expats seek out challenge and adventure by heading to Malaysia.

19th
Expats Explorer overall

16th
Expats Economics

18th
Expats Experience

24th
Raising Children Abroad

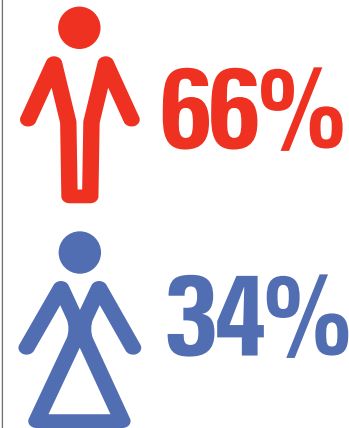
“Malaysia is an amazing country. Grab the opportunity to live here.”

Expats in Malaysia

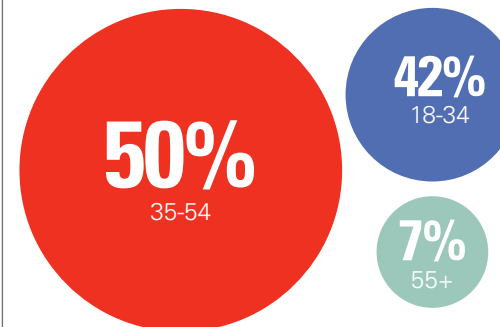
Who are the expats in Malaysia

Respondents: 113

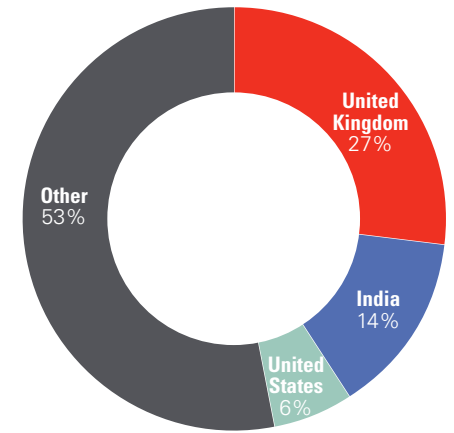
Gender



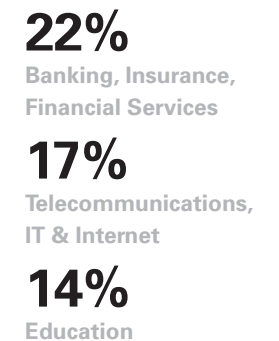
Age



Country of origin



Occupation



Mexico

Mexico is a welcoming country with a lifestyle expats easily adapt to, despite featuring in the lower halves of the Expat Experience, Expat Economics and Raising Children Abroad league tables. Six in ten (61%) expats in Mexico note how simple it is to make local friends, with 64% saying they strongly associate friendliness with the country (noticeably higher than the global average of 48%). Many gave examples of this, commenting on how it is common to be invited over for dinner, even if the people don't know you well, and how easy people are to get on with. Most of those relocating to Mexico quickly adjust to the climate (69%), prefer the local entertainment to that of their home country (59%) and enjoy eating the local food (80%). This helps to account for why Mexico has the third highest score for integration of the countries looked at in the Expat Explorer 2014 survey.

Expats living in Mexico tend to throw themselves into their host country's culture (89%), with three-quarters (73%) trying to learn and use

Mexican Spanish regularly. A significant proportion (89%) of expats there say they enjoy experiencing Mexican culture, with a number of expats citing the Day of the Dead celebration as a particular highlight. Close to six in ten (59%) expats also note that they enjoy local entertainment, including "los Mariachis". Others comment on the strength of family values, patriotism and the country's Mayan and Aztec heritage as being the most interesting aspects of local culture.

In the Expat Explorer 2014 survey, the highest proportion of expats who were sent abroad by their employers live in Emerging And Growth Leading Economies or 'EAGLES' – with Mexico among them. A quarter (24%) of expats in Mexico say that being sent by their company was one of the main motivators for their move, compared to the global average of 13%, suggesting that businesses are responding to emerging growth by developing their offering in these markets and relocating their employees abroad.

In summary
Mexico offers expats a lively land of ancient cultures.

21st
Expat Explorer overall

18th
Expat Economics

24th
Expat Experience

26th
Raising Children Abroad

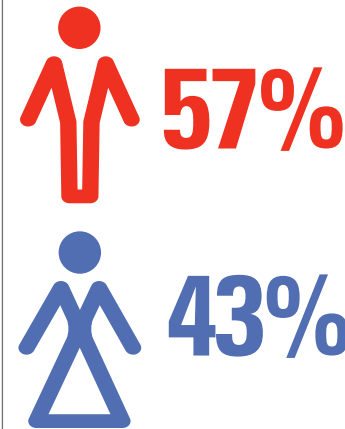
"Living in Mexico you can't help but notice the friendliness of people, open and always willing to help. I have never heard no."

Expat in Mexico

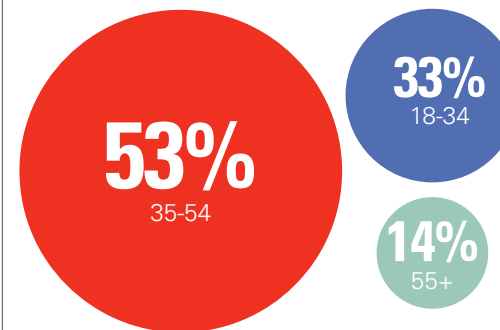
Who are the expats in Mexico

Respondents: 135

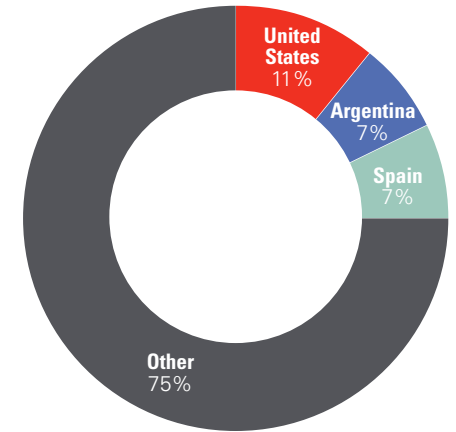
Gender



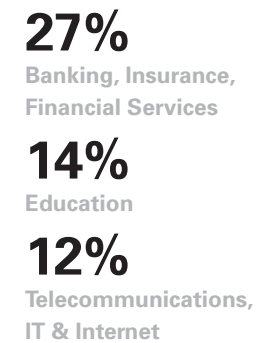
Age



Country of origin



Occupation



New Zealand

If you're looking to pick up a new sport and enjoy the fresh air, then head to New Zealand. The relatively small island of only four and a half million inhabitants tops both our Raising Children Abroad and Expat Experience league tables and is unsurprisingly the most popular country for expats who want to improve their quality of life²⁵.

The single biggest destination for health professionals (14% of the expats surveyed in New Zealand are in health compared to a global average of only 6%) also happens to be one of the healthiest in the world with expats in the country the most likely to experience a leap in the quality of the environment since moving (84% compared with a global average of 40%). New Zealand-based expats are also the second most likely to increase the amount of sport they play (40% compared with a global average of 29%) and the most likely to associate their new home with cleaner air, water and other environmental health factors (73% compared to a global average of 33%). Indeed, be prepared to spend more time watching, playing

and talking about sport, with a number of expats surveyed noting the "passion" for Rugby in New Zealand.

Furthermore, over two-fifths (45%) of expats in New Zealand say they have started eating more healthily since making the move (compared with a global average of 34%) whilst three-quarters (75%) also say they enjoy the local cuisine (compared with a global average of 72%). For expat parents in New Zealand, the combination of good food, more sport and a cleaner environment all help to improve the health of their children—nearly eight in ten (78%) expat parents in New Zealand say the health of their children improved since moving there, compared with a global average of 56%.

On the topic of children, the expat parents we surveyed also raved about the country's child friendly qualities. The vast majority (87%) say their children enjoyed a higher quality of life (compared with the global average of only 56%) and nearly six in ten (58%) say that their children are more well-

In summary
New Zealand – top for expat quality of life and raising a family abroad.

6th
Expat Explorer overall

22nd
Expat Economics

1st
Expat Experience

1st
Raising Children Abroad

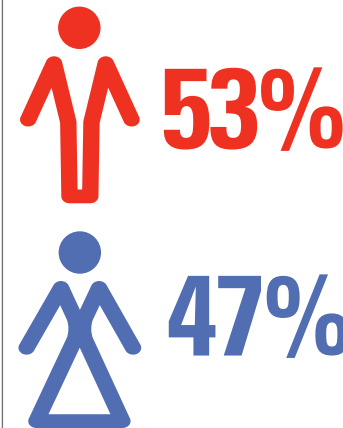
rounded as a result of moving there (compared with the global average of 40%).

The Maori culture is a particular highlight for the expats in our survey, noting traditional practices such as "Hongi", where the locals greet one another by touching noses and the integration of Maori culture into the school curriculum. Perhaps because of these cultural quirks, over three in four (78%) expats say they find it easy to fit into the New Zealand culture and lifestyle.

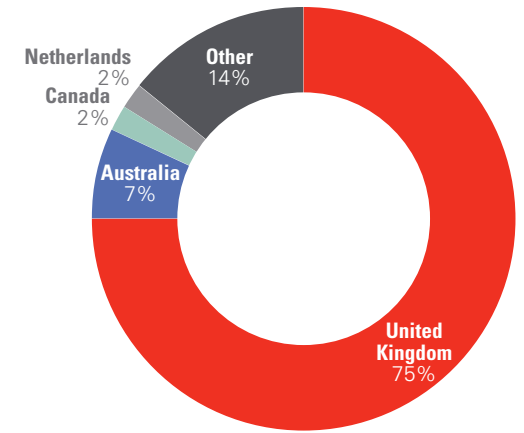
The speed with which expats embrace New Zealand's rich culture could also be down to the welcoming people. Three-quarters of expats (75%) say the people are particularly welcoming (compared with a global average of only 48%) whilst over six in ten (61%) say it was easy to make local friends (compared with a global average of 54%). Expats in New Zealand tend to make friends outside of expat circles and are less than half as likely as average to make friends with other expats (21% compared to a global average of 44%).

Who are the expats in New Zealand

Gender



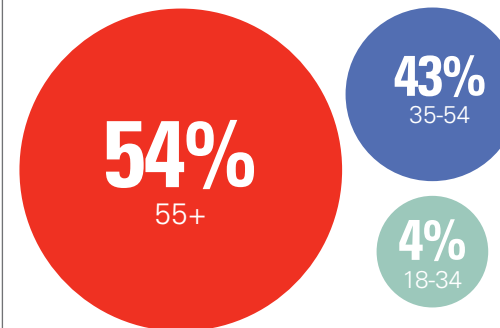
Country of origin



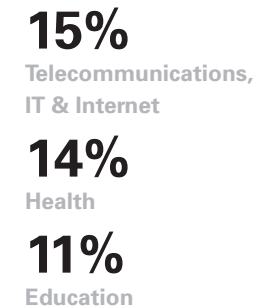
"Watching my daughter learn Maori has been amazing!"

Expat in New Zealand

Age



Occupation



Oman

In keeping with much of the Middle East, expats are most likely to move to Oman to improve their job prospects (59% compared with a global average of 38%) and earning potential (41% compared with a global average of 20%), with the majority of expats associating the country with higher salaries (66% compared to a global average of 40%).

With nearly nine in ten (86%) expats in Oman satisfied with the state of the economy (compared with a global average of 62%), Oman achieves a top five ranking in our Expat Economics league table at 4th place. Overall, 69% of expats in Oman say they have more disposable income than they would have at home (compared with a global average of 53%).

When looking at the investment patterns of expats in Oman, the Expat Explorer survey reveals that expats there are the most likely globally to increase their investment into property after making the move (47% compared to a global average of only 24%). Expats based in

Oman are not just concerned about prudential money management, however, and are more than twice as likely as the average expat to splash out on an expensive car (63% compared to a global average of 31%).

Oman's working life also stands out with 55% of expats saying their work/life balance has improved since moving (compared with a global average of 40%) and 65% noting an easier commute to work (compared to a global average of 45%). Yet although expats in Oman can expect to settle in more easily at work, expats take time to acclimatise to their new surroundings. Whilst 60% say it is easy to adapt to the work culture (compared to a global average of 53%), only 49% found it easy to adapt to the Omani weather (compared with a global average of 61%).

Similarly, whilst 73% said they feel welcome at work (compared to a global average of 66%), learning the local language proved difficult for 56% of the Oman-based expats

In summary
Fast cars and higher incomes attract expats to Oman.

14th
Expat Explorer overall

4th
Expat Economics

19th
Expat Experience

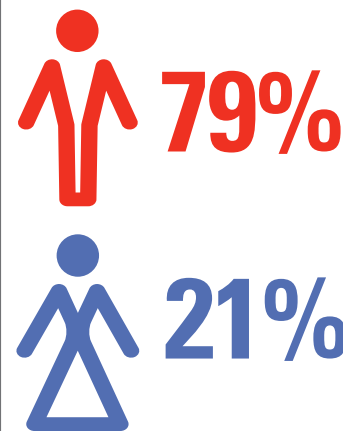
27th
Raising Children Abroad

we spoke to (compared with a global average of 33%). Nevertheless, perseverance is well worth it for expats looking to move to Oman, with 84% of expats saying they enjoy the local culture, in line with the global average of 83%.

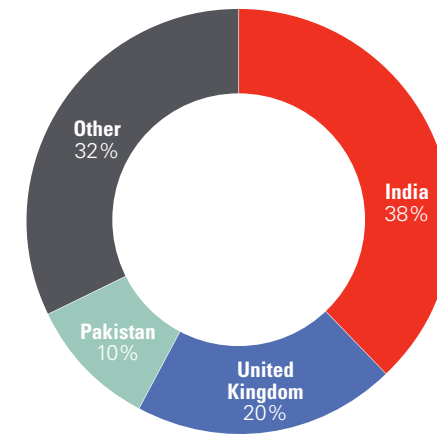
Who are the expats in Oman

Respondents: 113

Gender



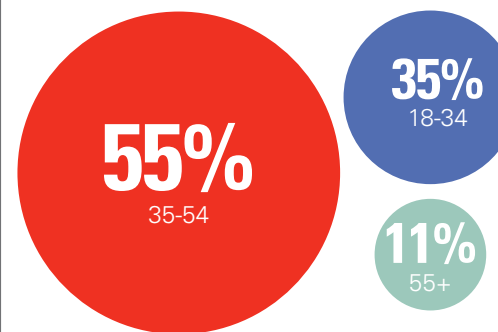
Country of origin



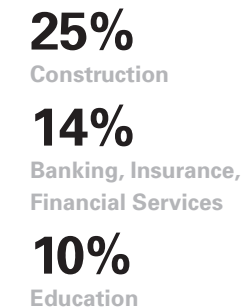
“Seize the opportunity with both hands and enjoy life here as there is so much to see and do.”

Expat in Oman

Age



Occupation



Saudi Arabia

Saudi Arabia draws expats looking to pursue economic opportunities abroad, although it ranks lower in the Expat Economics, Expat Experience and Raising Children Abroad league than its Middle-Eastern neighbours such as the United Arab Emirates and Oman.

Just over seven in ten expats (71%) there say they earn more in Saudi Arabia than they would in their home country, which is considerably higher than the global average of 53%. The country is associated with higher salaries (67%) and the majority of expats (82%) report they are satisfied with the current state of the economy.

Better job prospects (63%) are the main motivation for expats in choosing to move to Saudi Arabia, followed by financial drivers. Well over a third (37%) of expats there say they moved to boost their earning potential. The country's booming construction sector²⁶ is also seen to be drawing expats in, with a quarter working in the construction and engineering industries (25%).

Raising children in Saudi Arabia is not cheap though, with three-quarters (76%) of expat parents saying they find it more expensive to bring their children up in their host country compared to their home country.

Expats are also nearly twice as likely to send their children to international schools than the global average (77% in Saudi Arabia compared to 40%) and 81% say the cost of education is higher than at home. Despite the expense, the majority of expats think Saudi Arabia is a safer place to bring up their children than their home country (65%).

The lower Expat Experience and Raising Children Abroad league table rankings reveal some Saudi-based expats find the lifestyle challenging. Most expats do not see Saudi Arabia as a long term opportunity, with 67% considering or actively looking to move elsewhere. This suggests that although the economic opportunities are a draw, expats move there for short term financial gain rather than to settle down.

In summary

Enticing economic opportunities for career-driven expats.

28th

Expat Explorer overall

15th

Expat Economics

32nd

Expat Experience

30th

Raising Children Abroad

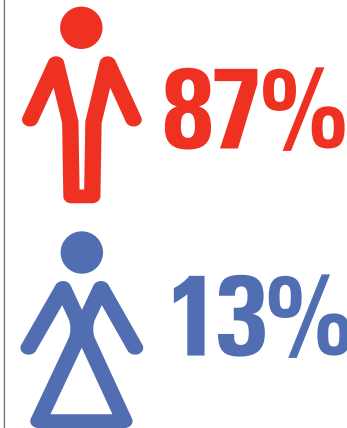
“Start making friends and get socially involved.”

Expat in Saudi Arabia

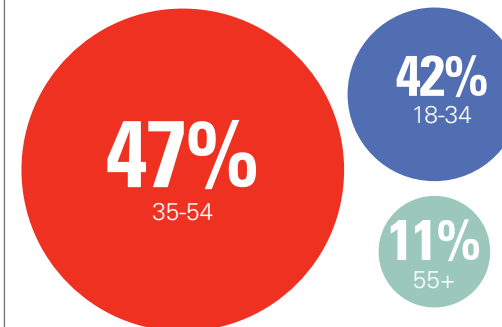
Who are the expats in Saudi Arabia

Respondents: 139

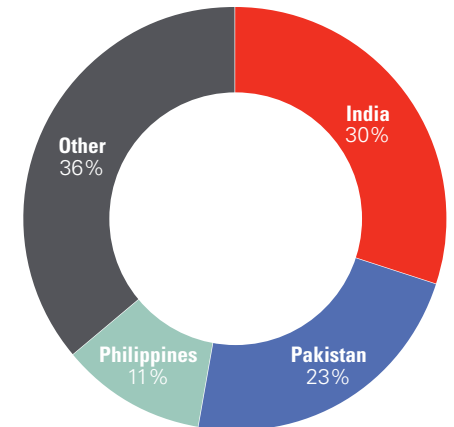
Gender



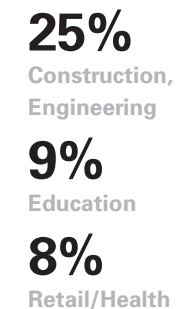
Age



Country of origin



Occupation



Singapore

For expats looking for an improved quality of life and greater economic opportunities, Singapore is the place to go.

The country comes 3rd in both the Expat Economics and Expat Experience league tables this year, topping the latter for Asia countries.

Most expats enjoy the diverse range of food available (74%), commenting on its multicultural influences and the central role it plays in the Singaporean lifestyle.

Many pulled out the hawker centres with their “low cost, high quality, authentic food” as being a particularly interesting part of the cultural experience, with almost two-thirds (65%) saying they enjoy shopping for local produce at the local markets.

The country performs solidly in all areas accounting for quality of life, consistently in line with global averages for expats having high quality accommodation (44% compared with 40% globally), an active social life (31% compared with 28% globally)

and good access to healthcare (48% compared with 38% globally).

Getting set up in Singapore is a relatively simple process for new expats. Just over two-thirds (67%) say it was easy to organise their finances when relocating and three-quarters say they had little difficulty in setting up their utilities (76% compared with a global average of 56%). In terms of lifestyle, most found it easy to fit in with Singaporean culture (71%), with over seven in ten (73%) saying they found the weather easy to get used to and an impressive 88% saying they quickly got used to travelling around the local area.

The majority of expats moved to Singapore for better job prospects (60%), and given that 78% of expats are in full-time employment (compared with the global average of 58%), they’ve made a safe choice. Generally, people are satisfied with the state of the Singaporean economy (88%) and most have greater levels of disposable income since moving to the country (64%

In summary

A higher quality of life with a vibrant food scene draws expats to Singapore, but this doesn't come cheap.

2nd

Expat Explorer overall

3rd

Expat Economics

3rd

Expat Experience

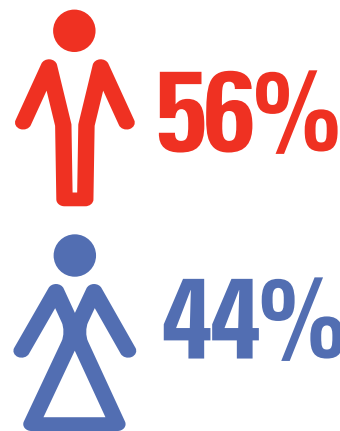
5th

Raising Children Abroad

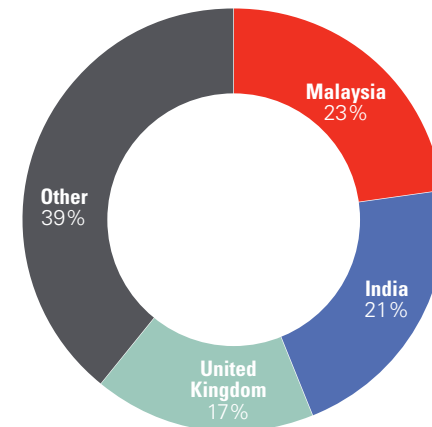
compared with the global average of 53%). Nearly six in ten expats there associate Singapore with higher salaries and lower taxes (both 56%). However, life in Singapore is expensive. More than three-quarters of expats pay more for their accommodation than they did at home (77%), significantly higher than the global average of 52%. Most also spend more on going out (67%), groceries (63%), healthcare (58%) and utilities (53%) than before they moved to the country.

This theme carries on when expats discuss raising children in Singapore, with 87% saying it is more expensive to do so than at home. Well over three-quarters of those paying for their children’s education find it more expensive than educating them at home (83%). However, for this money, 70% say their children get a better quality of education than they would have had otherwise. A considerable majority feel that living in Singapore means their children have a better quality of life (71%) and even more, that it is a safe place to raise a child (86%).

Gender



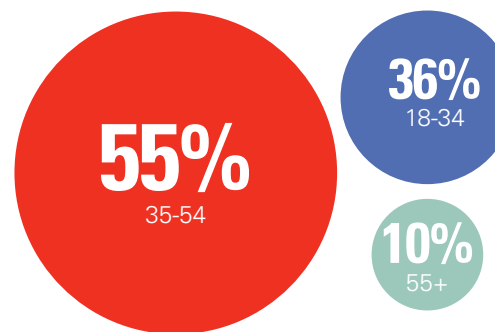
Country of origin



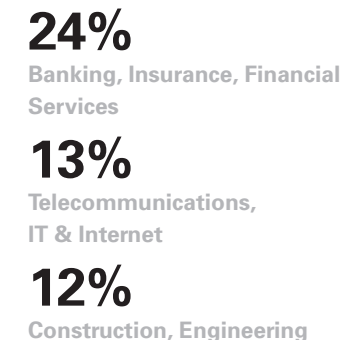
“Every group lives peacefully united and in harmony with each other regardless of race, religion or colour. It is simply a beautiful place to experience.”

Expat in Singapore

Age



Occupation



Switzerland

Performing strongly in all three league tables, Switzerland has emerged as the top destination in the 2014 Expat Explorer survey for a balanced expat life.

Much of this success is driven by high levels of economic satisfaction (87% of expats say they are happy with the state of the economy), which helps to explain why the country comes second in the Expat Economics league table. A quarter of expats earn over \$200,000 p.a., more than twice as many as the global average (25% compared with the global average of 11%) and 85% associate Switzerland with higher salaries than their home country. This is a necessity in a country where life is expensive: the cost of living tends to be much higher for expats in Switzerland than in their home countries, with many reporting they spend considerably more on groceries (84%), healthcare (78%), accommodation (77%), household goods (69%) and going out (66%) than they did previously. Despite this, over two-thirds find they have more disposable income than they did before moving to the country (68%).

However, the country's position at the top of the global league

table is not solely a result of economic factors. Expats living in Switzerland have an active and healthy lifestyle, with many taking advantage of the pleasant climate and scenery (77% associate this with Switzerland compared with the global average of 48%). Over two-thirds say they travel more since moving there (68%), taking advantage of the country's central location in Europe.

With a number of expats commenting on the 'the joys of both the summer and winter seasons in the mountains'²⁷, it's lucky that nine in ten expats think travelling around Switzerland is easy (91% compared with a global average of 72%). The fresh mountain air helps explain the fact that three-quarters of expats say the environment is better in Switzerland than in their home country, considerably higher than the global average (75% compared to 40%) and this in turn seems to inspire expats to bring out their sporty side: expats in Switzerland are the most likely to report doing more sports since moving to the country (43% compared with a 29% global average). The stunning environment combined with the 'amazing skiing, fondue and

In summary
Money in the mountains: high earnings plus the great outdoors makes Switzerland the top destination for expats.

1st
Expat Explorer overall

2nd
Expat Economics

5th
Expat Experience

10th
Raising Children Abroad

chocolate'²⁸ means that it is no surprise that Switzerland performs so well in the Expat Experience league table.

Switzerland is also among the top 10 countries to raise a child abroad. Parents feel that it is a very safe place to bring up their children (81% say it is safer than their home country, compared to the global average of 61%) and that their health and wellbeing is better (74% compared with the global average of 56%). Children growing up in Switzerland also receive a high quality education (65% of parents say this is better than at home), with parents particularly highlighting the benefit of their children learning a new language (77% compared with the global average of 45%). However, like most things in the country, raising a child in Switzerland does not come cheap - 83% of parents say that it is more expensive to bring their children up there than at home.

With its high salaries, beautiful scenery, outdoorsy lifestyle and great benefits for raising a family, it is no surprise to see Switzerland claim its place as the top destination in this year's Expat Explorer survey.

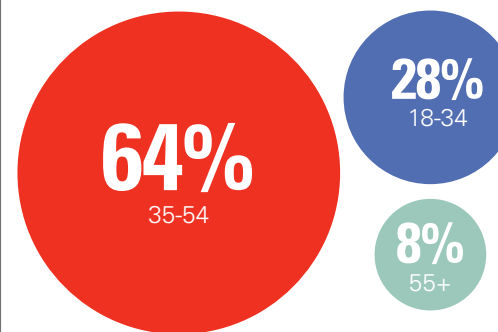
Gender



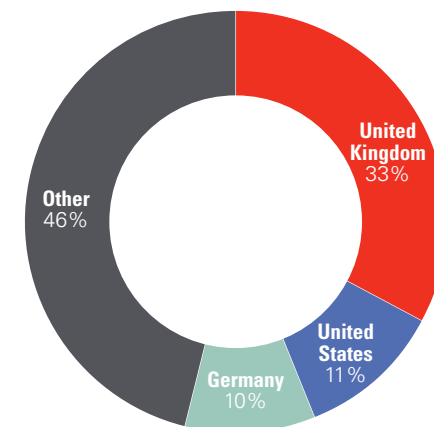
"It may look like a quiet country but there's a lot happening."

Expat in Switzerland

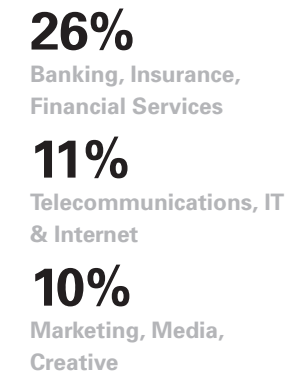
Age



Country of origin



Occupation



Taiwan

Taiwan performs well in both the Expat Experience and Economics league tables, particularly standing out for how well expats integrate into local life (receiving the highest integration score of all the countries in this year's league tables).

An overwhelming 93% say they enjoy experiencing Taiwanese culture, from the celebrations around the Ghost Festival and Lunar New Year to the tea ceremony, temples and superstitions. Most expats are big fans of the local food (85%) and enjoy shopping for produce in the local markets (75%) – many called out Taiwan's famous night markets with hawkers selling stinky tofu, bubble tea and hundreds more local specialities.

Nearly two-thirds of expats in Taiwan say they have more disposable income than in their home country (65%) and almost a fifth of expats earn over \$200,000 p.a. Taiwan comes 3rd when looking at the overall Expat Expenses league table, which covers the most cost-effective countries

for expats to live based on everyday outgoings. Lower accommodation, utilities, healthcare and transport costs all contribute towards the affordability of living in the country.

Three-quarters of expats feel welcome at work (76%) although some comment on how different the work culture in Taiwan is compared to what they're used to. Friendliness clearly spreads beyond work life – 91% of expats strongly associate Taiwan with friendly locals, whom they describe as kind, helpful and polite. This being said, the expat community in the country is also strong, with almost two thirds saying they tend to go out with expat friends rather than locals (62%).

This year's survey creates a glowing picture of the Taiwanese healthcare system. Setting up healthcare when moving to a new country can be challenging, even for seasoned expats; however, 69% of expats in Taiwan think sorting out their health insurance and other medical provisions was

In summary

A thriving healthcare system, affordable lifestyle and lively local culture make Taiwan a fantastic option for expats.

8th

Expat Explorer overall

9th

Expat Economics

7th

Expat Experience

18th

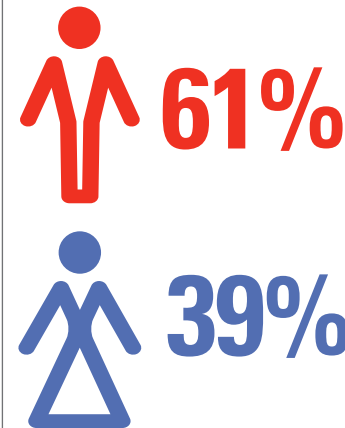
Raising Children Abroad

relatively easy compared to a global average of 55%. It also stands out for affordability, with over two-thirds of expats saying they spend less on healthcare in Taiwan than they used to at home (67%) – significantly higher than the global average of 27%. A similar proportional also say the accessibility and quality of healthcare in the country is far better than at home (64%), completing the picture of a flourishing healthcare system in Taiwan.

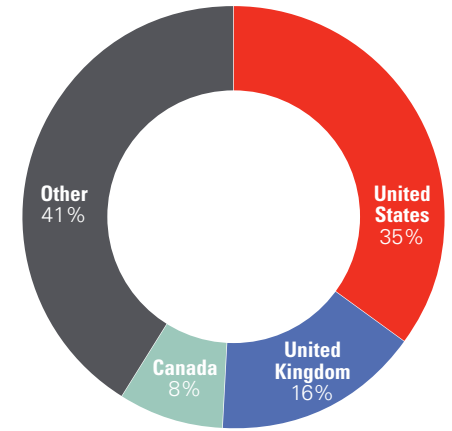
Who are the expats in Taiwan

Respondents: 153

Gender



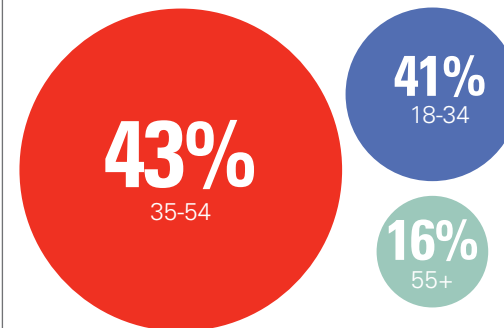
Country of origin



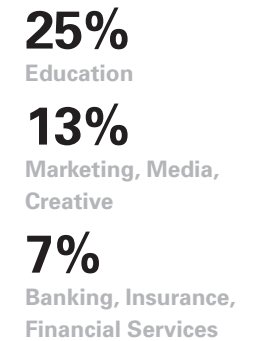
“Taiwan is a wonderful island, full of interesting places to go to.”

Expat in Taiwan

Age



Occupation



Thailand

Thailand emerges from the 2014 Expat Explorer survey as the best destination for expats looking for an improved lifestyle at a low cost. Over two-thirds of expats say they associate Thailand with a higher quality of life (69%) and 72% say they have greater levels of disposable income than they did before moving to the country (much higher than the global average of 53%).

This greater level of disposable income can be attributed to the high proportion of expats who say they spend less on utilities (71% compared to a global average of 26%); on accommodation (70% compared to a global average of 23%); on public transport (69% compared to a global average of 35%) and on groceries (66% compared to 22% globally). However, this does not mean a drop in quality – looking at accommodation, for example, over three-quarters of expats say the quality of their accommodation improved or stayed the same since moving (78%).

It's lucky that expats in Thailand have lots of disposable income

as the country is not short of exciting opportunities to spend it. Thai cuisine is clearly popular with expats, with 85% saying they enjoy eating the local food, while the shopping is also highly regarded. One expat who completed the survey reported the shopping as 'amazing, ranging from local markets for cheaper goods to world class shopping centres that have everything' – although clothes shopping can be challenging, with expats from western countries noting it can sometimes be difficult to find clothing in the right size²⁹. Thai culture holds no less appeal – 90% say they enjoy experiencing local culture, from Buddhist temples to ancient historical sights and the Songkran festival to celebrate the New Year.

Language can be a bit of a struggle, with 77% of expats saying that they found it difficult to learn Thai when they first moved to the country. However, this doesn't seem to stop people getting around: over two-thirds of expats say they travel more since moving to Thailand (68%), taking

In summary

Cheap and cheerful: money goes further in Thailand so be sure to explore.

7th

Expat Explorer overall

13th

Expat Economics

6th

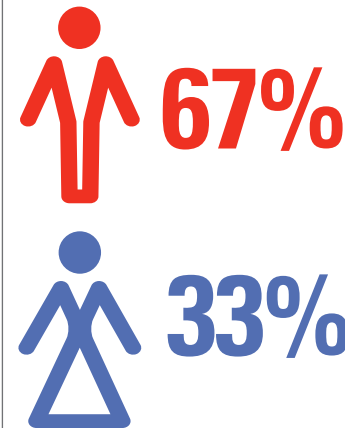
Expat Experience

14th

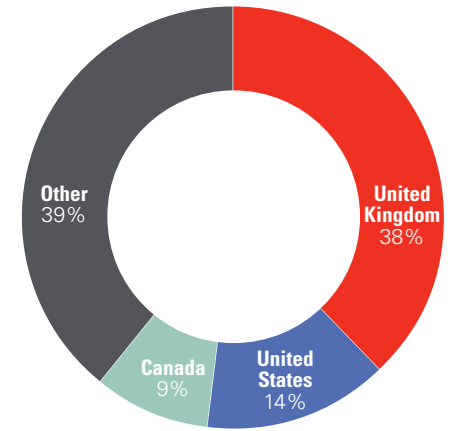
Raising Children Abroad

advantage of the beautiful destinations across the country and Bangkok's position as a gateway to the rest of Asia. 79% say it is simple to travel around locally, be it to historical sites and temples, the national parks in the mountains or the stunning beach resorts.

Gender



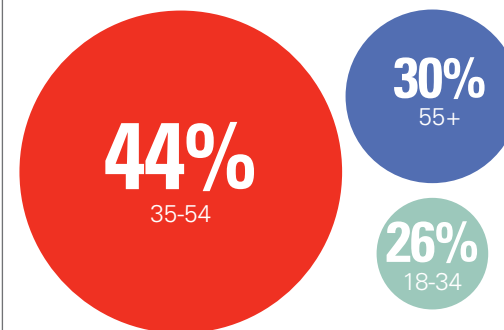
Country of origin



"Visit local markets, shops, restaurants, pubs. Visit everywhere in the country, North, South, the coast, the mountains. Everywhere."

Expat in Thailand

Age



Occupation

25% Education
12% Marketing, Media, Creative
12% Hospitality, Travel, Leisure, Tourism, Customer Service

Turkey

Turkey is well-favoured as a key holiday destination³⁰, but also appeals to expats who are unafraid of a challenge, with many in this year's survey citing this as their main motivation for moving abroad (38% compared to a global average of 31%). Other top reasons prompting expats to make the jump include nearly a third being sent by their company or organisation (29%), and a further 26% who were keen to improve their current quality of life.

Unsurprisingly, the sunny weather and pleasant landscape are big draws for a higher proportion of expats in Turkey – over three-quarters associate the country with these aspects, and a further third (32%) agree that the local environment is better than it is at home. With a higher number of sunshine days per calendar year, it's unsurprising that just over eight in ten (82%) say they found it easy to get used to the local weather, scoring well above the global average of 61%. Nearly two-fifths of expats (38%) in Turkey go there because they like a challenge,

which may explain why it emerges from the survey as one of the trickier places for expats to find their feet. Language is one area which brings this to life; second only to Vietnam, Turkey emerges from the survey as the location where expats describe learning the language as being difficult (78% compared to a global average of 33%).

However in the spirit of embracing a challenge, it is also the country where expats are most likely to have a go at picking up the local lingo. Eight in ten (82%) say that they aim to try and speak Turkish, which is well above the global average of 58%.

As well as being the most likely group of expats to explore the local shops and enjoy regional produce, there are other benefits of being in Turkey which contribute to a better quality of life for expats. For instance, a higher percentage than the global average are able to employ household or domestic staff and/or a nanny (38% compared to a global average 20%), with nearly six

In summary

Expats in Turkey delight in food and weather.

26th

Expat Explorer overall

21st

Expat Economics

22nd

Expat Experience

31st

Raising Children Abroad

in ten enjoying more disposable income than previously (59% compared to a global average of 53%). Our survey also found that there are a number of other everyday items upon which expats are spending less, enabling them to have a higher quality of life at a lower cost than they spent previously.

Expats in Turkey are also planning for the future when thinking ahead to retirement. The main way they are doing so is contributing to savings (30%) and investing more of their savings into property (29%). Over half of expats hold the majority of their retirement provision at home, rather than in Turkey (56% compared to a global average of 34%), suggesting that expats there intend to return home – just over half (51%) say they are either considering or actively looking to either move back home or to another country (compared to a global average of 39%).

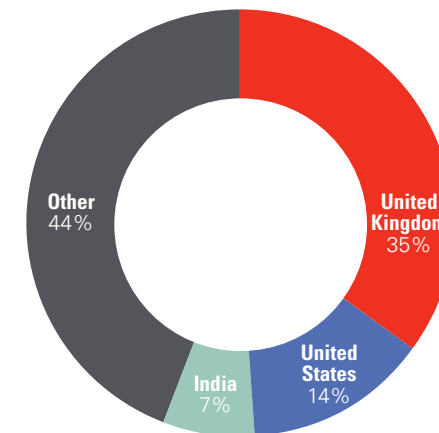
Who are the expats in Turkey

Respondents: 307

Gender



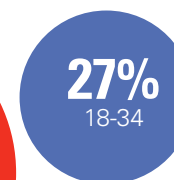
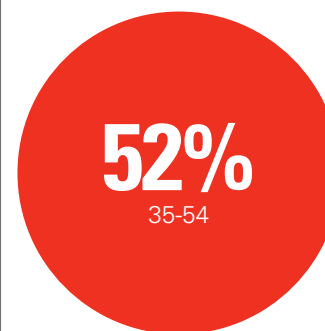
Country of origin



“Knowing the culture will be really helpful and it will be a very smooth process... Turkey is an excellent place to live and work – and the food is amazing!”

Expat in Turkey

Age



Occupation

22%

Education

19%

Banking, Insurance, Financial Services

11%

Marketing, Media, Creative

United Arab Emirates

The United Arab Emirates emerges from this year's survey as a great option for career-minded expats looking for a high quality of life, securing a solid score from expats across all criteria, but particularly for Expat Economics where it ranks 10th out of 34 countries. The main attraction for expats there appears to be the career opportunities, with 60% of expats believing that the move will improve their job prospects, well above the global average of 38%. Furthermore, over a third (37%) say their main motivation for moving was to pursue a higher quality of life, and over half (54%) agree that this is something they continue to associate with life there after they arrive.

Some of the benefits reported by expats in the United Arab Emirates include higher salaries (58% compared to a global average of 40%), a better car (55%), higher quality accommodation (39%), and domestic help (23%), all of which exceed the global averages of 31%, 29%, and 20% respectively. However, expats report that a lot of things such as utilities (58%) and household goods (53%) cost more than they did at home. Although nearly six in ten (58%)

expats there say that they have more disposable income than they did at home, this is only just above the global average of 53%, underlining the fact that it is far from cheap, particularly in comparison to more cost-effective options like Vietnam (75%) and Thailand (72%).

Work and income emerge as major drivers for expats living in the United Arab Emirates, but it also appears that it may not be all about the money. Expats also comment on the pleasant working conditions and enjoyable travel to and from their jobs. Well over half say that their work commute is better than it was at home (59% compared with a global average of 45%) and a greater proportion says that they feel welcome at work, matching the global average of 66%.

When it comes to socialising, expats are more likely to stay within these circles rather than make local friends. Over six in ten (64%) expats agree that they tend to go out with expat friends more than local friends (compared with a global average of 44%). This could be partly due to difficulties with the language – 54% say that they found it hard

In summary

The place to be for career-minded expats.

15th

Expat Explorer overall

10th

Expat Economics

21st

Expat Experience

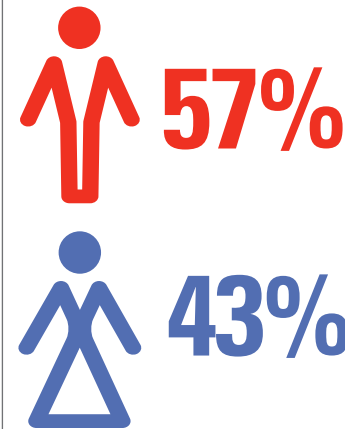
16th

Raising Children Abroad

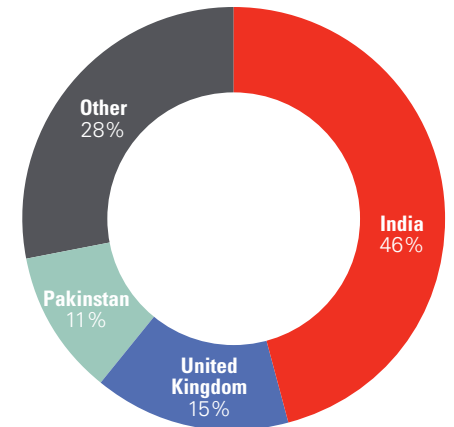
to learn (compared with a global average of 33%), despite a similar proportion (49%) making the effort to try and use it. Nearly six in ten think the country is getting better for expats (58% compared to 32%) and 82% are satisfied with the present economy (compared to 62% average). The Purchasing Manager's Index, a benchmark indicator of a country's economic health, continues to show good growth³¹ for the United Arab Emirates – which may prove a further draw for expats from around the world in the future. Expats there also associate the country with higher personal security (66% compared to 42% average).

However the Expat Explorer survey also reveals that the United Arab Emirates emerges as one of the costlier expat destinations, with more than half saying that they would choose to leave because it is too expensive (60%) or for retirement (23%). With that in mind, it's unsurprising that changes in rental price is perceived by expats to pose the biggest risk (58%) to financial wellbeing and confidence over the next 12 months (compared to 19% globally).

Gender



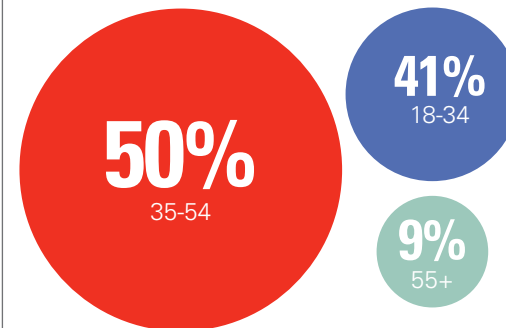
Country of origin



“Experience the local culture with a local resident... it makes things far more interesting!”

Expat in United Arab Emirates

Age



Occupation

- 17%** Banking, Insurance, Financial Services
- 15%** Construction, Engineering
- 10%** Retail, Research

United Kingdom

The United Kingdom emerges from this year's Expat Explorer survey as a solid place for expats to enjoy a balanced life, with a varied culture and friendly community, despite the tough competition of more exotic locations like Thailand, New Zealand and Australia.

Expats are most likely to head to the United Kingdom in pursuit of better job prospects (31%) or to be with family and partners (31%), but this year's survey reveals that expats there are also among the most likely to fall in love in their new country. Half of expats (50%) there say that they have found a life partner since moving – second only to Italy (57%) and higher than the global average of 36%. Nearly three-quarters (73%) found it easy to integrate into the local community.

Although the survey covers the United Kingdom in its entirety, some of the most interesting facts emerge from the country's capital, where eight in ten expats say they feel a strong connection with the city (81% compared the global average of 62%).

London is also 'capital' for local entertainment with over two-thirds (67%) saying they enjoy the music and movies on offer nearby, compared with the global average of 47%. It's a similar story for the rest of the country: six in ten (63%) expats agree that they enjoy local entertainment and 86% say that they are happy to experience the local culture.

When it comes to the other advantages of living in London, expats also value the city's culture and deem it an interesting place for themselves and their families to live: nearly six in ten (59%) expats agree with this compared to the global average of 47%. Other things that expats associate with life in the United Kingdom capital include its political stability (43%), higher salaries (40%) and friendly local people (34%).

Many expats in the wider United Kingdom also report the benefits of being able to get on the property ladder and enjoying good quality healthcare. One in three expats who did not own a property at home say

In summary

Life in the United Kingdom offers expats careers, property and the potential to find a partner.

33rd

Expat Explorer overall

29th

Expat Economics

31st

Expat Experience

32nd

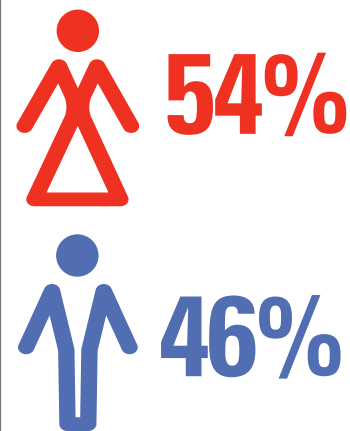
Raising Children Abroad

that this is now no longer the case (30% compared to a global average of 21%), beaten only by South Africa (39%), Canada (38%) and the USA (31%). Over one in three say that healthcare is better there than in their home country (matching the global average of 38%) and almost twice this proportion comment on the ease of setting it up (67% compared to the global average of 55%), outdoing provisions for arranging healthcare elsewhere, particularly in the United States (41%), Japan (39%) and Turkey (36%).

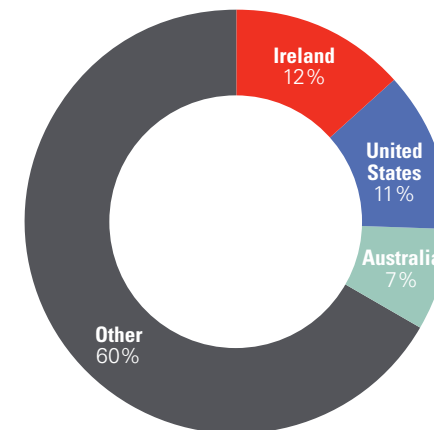
Who are the expats in United Kingdom

Respondents: 1,267

Gender



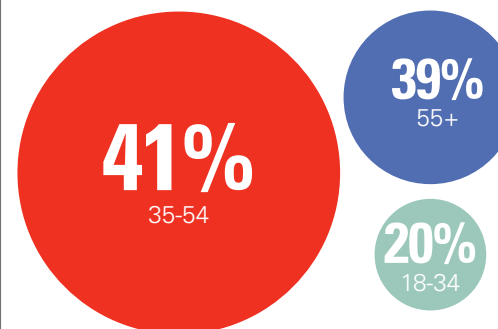
Country of origin



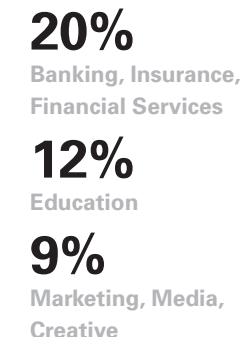
"Despite the unpredictable weather it can be a wonderful country to live in."

Expat in United Kingdom

Age



Occupation



United States

The United States continues to prove its worth as a hotspot among the older generations, with retirees making up over a quarter (26%) of expat respondents to this year's Expat Explorer survey (compared with the global average of 11%). The established economy might be one reason for this trend, with a large proportion of expats indicating their trust by choosing to keep the majority of their retirement provisions in the country (65% compared with the global average of 41%).

While moving abroad later on in life may be appealing, it can also be very stressful, but expats retiring to the United States will be pleased to hear that it rates highly among expats for ease of setting up, ranking in the top 10 countries in this regard. Indeed, nearly three-quarters of expats (73%) say that they found it easier to integrate in to the local community (compared with the global average of 65%) while close to two-thirds (65%) comment on the ease with which they were able to find accommodation (compared

with the global average of 54%). This will also be music to the ears of the many first-time expats heading stateside (63% compared with the global average of 53%), who have less expat know-how, but are also likely to be setting up to stay, with seven in ten (71%) expats there expressing an intention to remain where they are (compared with the global average of 61%).

This longevity may be accounted for by the type of expats heading there and the reasons why they move. With 44% of expats in the United States moving to be with a partner or family, which is more than the global average of 31%, these expats are less easily uprooted, having to think about how the move will affect - not just themselves - but other family members.

For these more family-driven expats, the well-respected education system on offer may also add to the country's appeal. A significantly larger number of expat parents living in the United States are choosing to state educate their

In summary

Family-focused expats move to the United States and stay put, making use of the great schooling system.

30th

Expat Explorer overall

24th

Expat Economics

25th

Expat Experience

29th

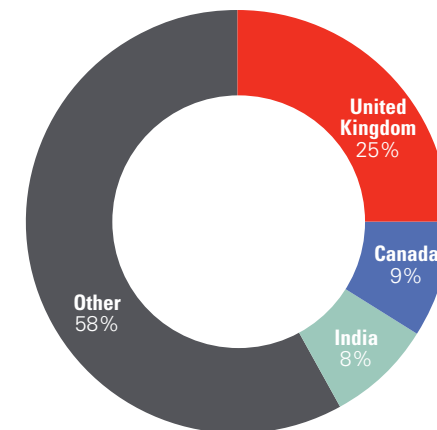
Raising Children Abroad

children, with 78% of expats opting for this type of schooling (compared with the global average of 37%). The free education on offer means that a great deal of parents do not spend anything on school fees (34% compared with the global average of 19%) and they are not having to compromise on quality either, as half (51%) of expat parents rank the United States in their top three best countries for schooling³².

Gender



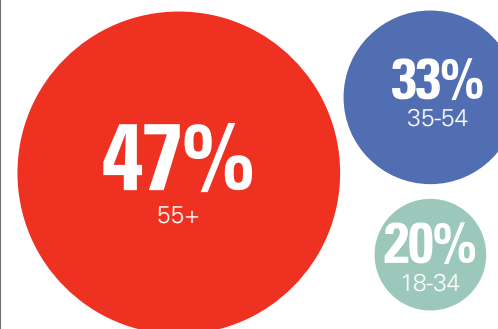
Country of origin



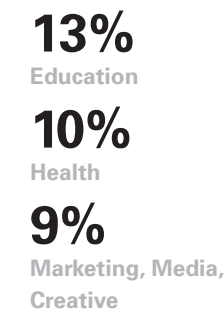
"See as much as you can while you're here and just keep doing it. You never know how long you'll stay"

Expat in United States

Age



Occupation



Vietnam

Expat life in Vietnam is all about travelling, challenging yourself and having a good time, according to this year's survey, as lower prices help expats to make the most of their earnings.

Whilst expats in Vietnam are no more likely to see an increase in their wages than those in any other country, with 52% of expats in Vietnam saying they earn more than they would have at home compared with a global average of 53%, their disposable income shoots up with lower prices for everything from transport to entertainment. Overall, three-quarters of expats in Vietnam (75%) say their disposable income increased once they moved compared with a global average of just 53%.

That money is put to good use, however, with just over half (52%) of Vietnam-based expats moving there to experience a new challenge (compared with a global average of 31%). In addition, nearly eight in ten (79%) of expats in the country agree that they travel more than they did at home (compared

with a global average of 58%). With some of the cheapest public transport in our survey (61% noted cheaper forms of public transport than at home compared with a global average of 35%), there's no reason not to explore the whole country. A common tip from expats who took part in our survey is to soak up the Lunar New Year festival or "Tet", and with a larger majority (89%) of expats saying they enjoy the local culture generally (compared to a global average of 83%), Vietnam has a lot to offer the adventurous expat.

The local cuisine is another stand out part of life in Vietnam, with 87% saying they enjoy the country's fare compared to 72% globally. With some of the cheapest groceries in the world (54% of expats in Vietnam say they spent less on their groceries since moving compared to a global average of just 22%), it's no surprise that 80% of expats say they got used to Vietnam's local food quickly (compared to a global average of 73%).

However, what's fine food

In summary
It's easy to make friends in Vietnam.

16th
Expat Explorer overall

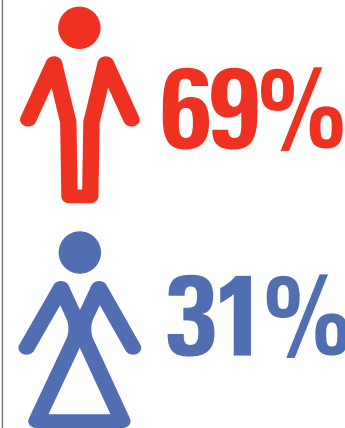
8th
Expat Economics

15th
Expat Experience

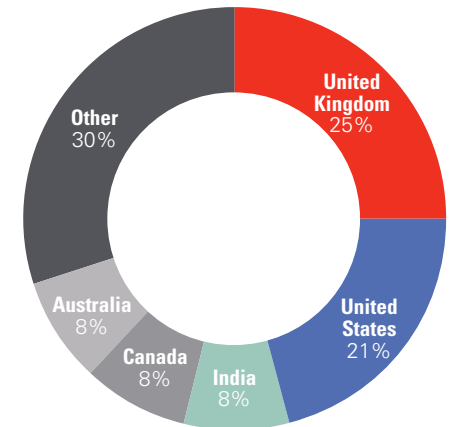
25th
Raising Children Abroad

without friendly company to enjoy it with? Almost three-quarters (73%) of Vietnam-based expats found it easy to make friends (compared with a global average of 54%) and the same proportion said the local people were overwhelmingly friendly (compared to an average of just 48%). It's unsurprising therefore, that Vietnam is the third best place to go for expats looking to improve their quality of life, with 62% saying they strongly associate the country with a high quality of life compared to only 46% globally.

Gender

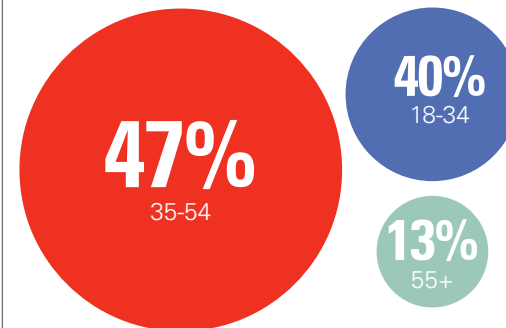


Country of origin

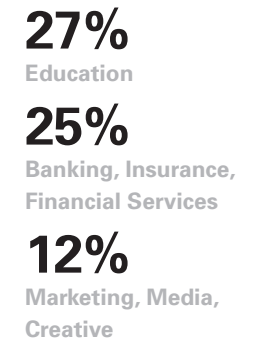


"Eat the local food and enjoy domestic travel. It's cheap and easy to get around the country."
Expat in Vietnam

Age



Occupation



The Expat Explorer survey was completed by 9,288 expats from over 100 countries through an online questionnaire in April and May 2014.

A minimum country sample of 100 expat respondents and at least 30 expat parents is required for that country to be included in the league tables. This year, 34 countries qualified for the league tables.

Each league table scores countries on a scale of zero to one, with the highest score ranking first and the lowest ranking last. All scores have been rounded to two decimal points.

Expat Explorer overall league table

The Expat Explorer overall league table ranks each country using a score that summarises expats' overall impression of the country. The Expat Explorer overall score is the average of the Expat Economics, Expat Experience and Raising Children Abroad scores below, covering 43 different criteria from the survey.

Expat Economics league table

The Expat Economics league table ranks each country using a score that summarises expats' views about the local economy. The Expat Economics score is the average of the household income, personal disposable income and satisfaction with the host economy scores, covering three key criteria from the survey.

Expat Experience league table

The Expat Experience league table ranks each country using a score that summarises the life experiences of expats in that country. Two-thirds (67%) of the Expat Experience score is derived from the quality of life score, with the remaining third (33%) equally split between the ease of setting up and integration scores, covering a total of 29 different criteria from the survey.

Raising Children Abroad league table

The Raising Children Abroad league table ranks each country using a score that summarises expat parents' views about raising their children in that country. The Raising Children Abroad score is the average of the childcare, education, health and children's experience scores, covering a total of 11 different criteria from the survey.

Expat Expenses league table

The Expat Expenses league table ranks each country using a score that summarises expats' ability to afford a range of goods and services – 35% of the Expat Expenses score is derived from the disposable income score, with the remaining 65% coming from the cost of everyday goods and services score. This involves a total of 12 criteria from the survey.

The Expat Expenses score is used to reveal insights into the cost of living in the host country, but is not included in the Expat Explorer overall league table or score.

Other

An expat is defined as an adult over the age of 18 years old who is currently living away from their country of origin. All findings in this report are from the 2014 Expat Explorer survey unless referenced otherwise. All monetary values are expressed in US dollars (\$).

References

- 1 (page 12)**
Investopedia
www.investopedia.com/terms/e/eagles.asp, New York Times - www.nytimes.com/2010/11/16/business/global/16eagles.html?_r=0
- 2 (page 12)**
Herd S., Dougherty R, (2007), 'Growth Prospects in China and India Compared', European Journal of Comparative Economics, June, 2007
- 3 (page 13)**
World Bank
www.data.worldbank.org/data-catalog/global-economic-prospects
- 4 (page 13)**
Expat Explorer 2014
World Bank
- 5 (page 15)**
Wall Street Journal
www.blogs.wsj.com/middleeast/2014/07/06/rising-dubai-real-estate-prices-pose-risk-for-uae-imf-says
- 6 (page 23)**
Swiss Winter Sports
www.swisswintersports.co.uk/wheretogo.php
- 7 (page 24)**
The Dish
www.thedish.restaurant.com/take-a-bite-out-of-2014-hot-food-trends-for-the-new-year
- 8 (page 24)**
The Guardian
www.theguardian.com/world/2012/sep/14/japan-centenarian-population
- 9 (page 26)**
Keep Calm and Carry On
www.keepcalmandcarryon.com/history
- 10 (page 26)**
Retail Times
www.retailtimes.co.uk/uk-sees-15-rise-number-independent-coffee-shops-cloudzync-reports
- 11 (page 26)**
Evening Standard
www.standard.co.uk/lifestyle/london-life/love-me-tinder-the-dating-app-spreading-through-london-like-wildfire-8829112.html
- 12 (page 28)**
Insurance News Net
www.insuranceneeds.com/oarticle/2014/07/13/retiring-abroad-is-growing-in-popularity-a-529469.html#U85_BUBP18E
- 13 (page 34)**
The Value of Education
Springboard to success, HSBC, April 2014, p.7
- 14 (page 35)**
Society at a Glance, OECD, March 2014
- 15 (page 41)**
The International Medical Travel Journal:
www.imtj.com/news/?entryid82=416496
- 16 (page 41)**
Internations.org
www.internations.org/taiwan-expats/guide/living-in-taiwan-15765/healthcare-and-transportation-in-taiwan-2
- 17 (page 45)**
Wikipedia
en.wikipedia.org/wiki/Emerging_and_growth-leading_economies
- 18 (page 45)**
www.expattarrivals.com/brazil/working-in-brazil
- 19 (page 45)**
Expat Explorer
2013 survey
- 20 (page 45)**
Go Brazil
www.gobrazil.about.com/od/festivalsevents
- 21 (page 47)**
Wikipedia
en.wikipedia.org/wiki/Emerging_and_growth-leading_economies
- 22 (page 47)**
"China's Educational Performance: Implications for Global Competitiveness, Social Stability and Long-Term Development," Manufacturers Alliance, 2008
- 23 (page 49)**
Expat Explorer
respondent in Germany, 2014
- 24 (page 49)**
Expat Explorer
respondent in Germany, 2014
- 25 (page 54)**
New Zealand government statistics:
www.stats.govt.nz/tools_and_services/population_clock.aspx
- 26 (page 56)**
Construct Arabia
www.constructarabia.com/the-big5/saudi-construction-market-analysis
- 27 (page 58)**
Expat Explorer
respondent in Switzerland, 2014
- 28 (page 58)**
Expat Explorer
respondent in Switzerland, 2014
- 29 (page 60)**
Expat Explorer
respondents in Thailand, 2014
- 30 (page 61)**
Fethiye times
www.fethiyetimes.com/travel-2/12306-turkey-popular-destination.html
- 31 (page 62)**
Emirates
www.emirates247.com/business/economy-finance/uae-economy-remains-in-sweet-spot-hsbc-2014-08-05-1.558554
- 32 (page 64)**
Value of Education report, HSBC, 2014, p.7

© HSBC Holdings plc 2014

All rights reserved.

Excerpts from this report may be used or quoted, provided they are accompanied by the following attribution: 'Reproduced with permission from the Expat Explorer Report, published in 2014 by HSBC Expat.'

HSBC Expat is a trading name of HSBC Bank International Limited. HSBC Expat is an award winning provider of offshore financial services, with its head office based in Jersey, Channel Islands. Other than as provided above you may not use or reproduce the HSBC trademark, logo or brand name.

Published by HSBC Expat, Jersey
www.expat.hsbc.com.

Further information

Interactive tool:

www.expatexplorer.hsbc.com

HSBC Expat website:

www.expat.hsbc.com

Press enquiries:

hsbc_expats@hkstrategies.com

Get involved

Expat Hints & Tips:

www.expatexplorer.hsbc.com/hintsandtips

Blog:

www.expatexplorer.blogspot.com

Twitter:

www.twitter.com/expatexplorer