



Expatriate Explorer

Achieving ambitions abroad

Global Report

HSBC 



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Foreword

Expat life can be an exciting and challenging experience, often involving a leap into the unknown to test one's comfort zones. Expats embrace fresh challenges all the time while building their lives, careers and families in many different locations around the world, from the peace of the Appalachian Mountains to hectic Hong Kong.

In the ninth edition of this annual survey, nearly 27,000 expats from 190 countries and territories shared their thoughts and experiences of expat life, creating the 2016 Expat Explorer report, *Achieving ambitions abroad*.

This year's findings suggest that whatever you are seeking in life, whether it is finding more fulfilment in your career, immersing yourself in a new culture, buying a property or getting access to better education for your children, expat life can help you reach that goal.

Every year, the research is used to create country league tables covering three aspects of life abroad: Economics, Experience and Family. For the second year in a row, Singapore takes first place as the best overall destination. Switzerland leads the economics league table, New Zealand tops our league tables for expat experience, and Sweden is the best destination for expat families.

This year, for the first time, the report also explores the experience of expats living in cities around the world. Using this unique insight, expats can find the country - and the city - that offer the best opportunities to achieve their ambitions.

During their time abroad, expats may face unexpected new challenges or simply change their priorities, but one constant is the need for information about their destination before they move or when they first arrive. I hope that *Achieving ambitions abroad* and our Expat Explorer tools will help expats around the world make the most of the opportunities available to them.

Thank you to all expats who have taken the time to share their views with us over the past nine years.

Dean Blackburn

Head of HSBC Expat





Key findings



Singapore ranks first in the overall Expat Explorer country league table as the best place to live, work and raise a family abroad. Over three in five (62%) expats living in Singapore say they are earning more and 66% agree that their quality of life is better.



There are cities around the world to suit every expat ambition, from improved quality of life to higher earnings. Nearly three quarters (71%) of expats in London and New York say working there will improve their job prospects when they move home or to another country. Meanwhile, 63% of expats say they feel safer in Toronto.



Younger expats stand out as the most likely of all age groups to move abroad in search of greater fulfilment at work, with nearly a quarter (22%) of expat millennials (aged 18-34) saying they moved abroad to find purpose in their career.



Living and working abroad can help expats progress faster towards achieving their longer-term financial goals. Two in five (40%) expats say life abroad has helped them speed up their saving for retirement, and almost a third (29%) say they have been able to save towards their children's education more quickly.



Living abroad can make it easier for expats to buy property, with 67% of expats saying they own property either at home or abroad. Over two in five (41%) say expat life has accelerated their progress towards buying their first or their next property.



Emerging economies offer more opportunities to start or grow a business, according to 44% of expat entrepreneurs, compared with 35% of expats living in developed economies. Wherever they live, expat entrepreneurs are also likely to move abroad to improve their quality of life, with more than two in five (44%) saying they have chosen to set up or grow their business in their adopted country because it was an opportunity for a new life and career.



Globally, most expats find living abroad to be a positive experience. Over half (52%) agree that their quality of life has improved since moving and 61% say they are integrating well with the local people and culture.



Expat students see the benefits of education abroad in terms of experience and future careers. Nearly two thirds (62%) of expat students say they believe their time abroad will improve their future job prospects.



Sweden ranks as the best country in the world for expat families. The majority (69%) of expat parents living in Sweden say their children's health and wellbeing is better since moving and 75% rate the quality of childcare in Sweden as better than at home.



The higher costs of raising a family abroad can be offset by the extra benefits children are likely to experience. Over three in five (62%) expat parents say it is more expensive overall to raise their children abroad. However, 88% of expat parents rate their children's quality of life as the same or better.

About the respondents

Gender

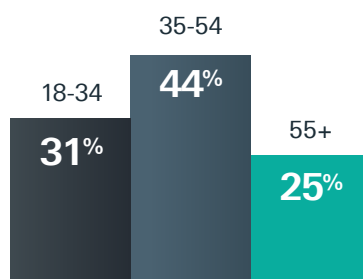


43%
Female

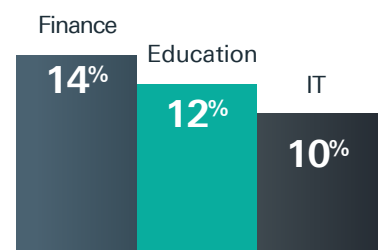


57%
Male

Age



Top occupations



Expat Explorer

Overall league table

The Expat Explorer league table ranks each country or territory using a score that summarises expats' overall views of that destination. The Expat Explorer overall score is the average of the Economics, Experience and Family scores, covering 27 key questions from the survey. Further details of the methodology for this league table can be found in 'The research' section at the end of the report.

Country	Expat Explorer overall		Economics		Experience		Family	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Singapore	1	0.57	2	0.61	4	0.59	3	0.50
New Zealand	2	0.55	15	0.51	1	0.64	4	0.50
Canada	3	0.54	10	0.53	3	0.60	5	0.49
Czech Republic	4	0.53	12	0.52	8	0.55	2	0.51
Switzerland	5	0.52	1	0.66	17	0.50	26	0.38
Norway	6	0.51	4	0.58	11	0.54	16	0.42
Austria	7	0.51	7	0.54	16	0.51	6	0.48
Sweden	8	0.51	6	0.56	31	0.46	1	0.52
Bahrain	9	0.50	17	0.51	6	0.56	9	0.44
Germany	10	0.50	3	0.60	27	0.47	12	0.43
Australia	11	0.50	18	0.51	5	0.59	20	0.40
United Arab Emirates	12	0.49	5	0.58	19	0.50	22	0.40
Hong Kong	13	0.48	19	0.50	12	0.53	18	0.41
Taiwan	14	0.48	24	0.45	7	0.56	15	0.42
Netherlands	15	0.48	9	0.53	28	0.46	10	0.43
Spain	16	0.46	42	0.31	2	0.61	7	0.47
Russia	17	0.46	25	0.45	23	0.48	8	0.44
Oman	18	0.46	14	0.52	15	0.51	34	0.34

Vietnam	19	0.44	13	0.52	25	0.48	35	0.34
Japan	20	0.44	28	0.42	13	0.52	25	0.39
France	21	0.44	36	0.35	9	0.55	13	0.43
United Kingdom	22	0.44	16	0.51	30	0.46	29	0.35
Belgium	23	0.43	30	0.42	29	0.46	14	0.42
Thailand	24	0.43	37	0.34	10	0.54	17	0.41
Poland	25	0.43	29	0.42	26	0.47	21	0.40
India	26	0.43	23	0.48	36	0.42	24	0.39
Ireland	27	0.43	31	0.41	33	0.45	11	0.43
Malaysia	28	0.42	35	0.37	14	0.52	27	0.38
Qatar	29	0.42	8	0.53	40	0.40	36	0.33
United States	30	0.42	20	0.49	34	0.44	37	0.33
Saudi Arabia	31	0.42	11	0.53	37	0.42	39	0.32
Mexico	32	0.41	32	0.40	20	0.49	28	0.35
South Africa	33	0.41	39	0.33	22	0.48	19	0.41
China	34	0.40	21	0.49	44	0.38	38	0.32
Kuwait	35	0.39	22	0.48	43	0.38	41	0.30
South Korea	36	0.39	33	0.40	24	0.48	45	0.28
Philippines	37	0.38	41	0.31	32	0.45	23	0.39
Indonesia	38	0.38	27	0.42	35	0.43	43	0.30
Turkey	39	0.37	43	0.28	18	0.50	31	0.35
Kenya	40	0.37	34	0.37	39	0.40	33	0.34
Chile	41	0.37	26	0.44	42	0.39	44	0.28
Peru	42	0.37	38	0.34	38	0.41	30	0.35
Italy	43	0.36	45	0.26	21	0.48	32	0.35
Egypt	44	0.33	40	0.31	45	0.37	40	0.31
Brazil	45	0.32	44	0.27	41	0.39	42	0.30

Scores are rounded to two decimal places in the league table



Singapore is the best overall destination for expats

For the second year in a row, expats rate Singapore as the best country overall to live, work and bring up children. New Zealand and Canada follow close behind, taking second and third places respectively in the overall Expat Explorer country league table.

Singapore performs best for economic confidence, compared to other countries. Nearly three quarters (73%) of expats in Singapore feel confident about the local economy, compared to 52% in the Asia-Pacific region. Over three in five (62%) expats living in Singapore say they are earning more than they would in their home country, compared to 39% of expats in Asia-Pacific and 42% of expats globally.

Three in five (60%) expats living in Singapore say they can save more money than they did in their home country, compared with 53% globally and 57% in Asia-Pacific. Working in Singapore is more likely to benefit expat careers: 62% of those based there agree it is a good place to progress their careers, compared with 43% globally and 42% in the region. Over half (58%) of expats say Singapore is a good place to start a business, compared with

38% globally and 39% in Asia-Pacific. Expats living in Singapore are also likely to enjoy higher incomes: USD139,000 per year on average, compared to the global average of USD97,000.

Singapore also stands out as a good place to raise a family, taking the third place in the Family league table. Three quarters (75%) of expats rate the quality of education as better than in their home country, while only 6% say it is worse.

Almost two thirds (66%) of expats in Singapore agree that the overall quality of life is better than in their country of origin. Almost half (47%) of expats living there say their physical health is better than it would be in their home country, while 84% feel safer than back home.

The top three reasons why expats choose to move to the Asian city state are for a new challenge (38%), to improve their earnings (37%) or to improve their quality of life (36%).



A city for every expat

There are cities around the world to suit every expat ambition, from quality of life through to career prospects, earning potential or local culture. While Singapore appeals for a combination of factors including financial wellbeing, family life and overall experience, expats embrace other international cities for a different mix of reasons.

Both London and New York attract expats seeking to boost their careers. Nearly three quarters (71%) of expats in both cities say working there will improve their job prospects when they return home, compared with 46% of expats globally. More than half of expats (54% in London and 52% in New York) find their work to be more fulfilling, and 60% of expats in London say the working culture is better than at home.

Toronto and Sydney stand out for quality of life, although for different reasons. Nearly three in five (59%) expats living in Sydney are more active than before, and over three quarters (77%) say they are integrating well with the local people and culture. Toronto attracts older generations of expats. Just over half (51%) of expats in Toronto are over 55 years old, compared with just a quarter (25%) globally. Over three in five (63%) say they feel safer in Toronto than they did at home, compared with 52% globally.

Expats in Hong Kong, Dubai, Zurich and Shanghai enjoy some of the best financial rewards. Around two thirds of expats moving to Dubai (65%) or Hong Kong (68%) say their disposable income has risen, compared with 56% globally. More than three quarters (77%) of expats in Dubai and 70% in Hong Kong receive health benefits, compared with 51% globally.

The highest earning expats live in Zurich, where 44% earn more than USD200,000 per year, compared with a global average of 11%. Expats in Shanghai also enjoy high salaries, with nearly a third (30%) reporting a personal income of over USD200,000. Expats in these cities also benefit from a good quality of life. More than three quarters (77%) of expats in Zurich say they feel safer there, and 61% in Dubai say their quality of life is better than it was at home.

In Paris, 77% of expats enjoy immersing themselves in the French culture (compared with the global average of 61%), and 92% say they are learning to use the local language. A quarter (25%) of expats in the city moved there to study, compared with just 10% globally.

Millennials lead the search for purpose abroad

Younger expats are the most likely of all age groups to move abroad in search of greater fulfilment and purpose at work, and many succeed in finding it.

Nearly a quarter (22%) of expat millennials (aged 18-34) say they moved abroad to find purpose in their career. Older expats are less likely to cite the same reason: 7% of expats aged 55 and over and 14% of expats from Generation X (aged 35-54) say their move abroad was motivated by the search of purpose at work. Japan (22%), Taiwan (22%) and the UAE (20%) are the three destinations with the highest proportions of expats overall who moved there in order to find purpose in their career.

Expat millennials are also more likely than older generations to have moved abroad in search of a new challenge. More than two in five (43%) expat millennials say they were motivated by finding a new challenge, compared with

38% of those aged 35-54 and only 30% of expats aged 55 and over. Expat millennials are also more likely to achieve greater job satisfaction, with nearly half (49%) saying they find their work more fulfilling in their host country than it was at home, compared with 14% who find it less so.

For expat millennials, greater fulfilment is also supported by a better work culture than in their home country. More than half of expats (52%) who are 34 or younger rate the work culture in their host countries as better than back home and they are more likely than expats overall to believe they will have the chance to acquire new skills in their adopted countries (58% compared with 47%). The three countries where expats of any age are most likely to have a more positive experience of the working culture are Sweden (71%), Norway (69%) and Germany (62%).

However, millennial expats also have high ambitions for their careers, with 37% saying they embraced expat life to improve their job prospects. This compares with a quarter (25%) of Generation X expats (35-55 years) and only 12% of expats aged 55 and over. This reason for pursuing an expat life converts to reality for many. Nearly half (49%) say they earn more in their host country than they would at home, and a similar proportion (45%) say their job security is better.

Compared to older generations, younger expats are the most likely to work in financial services, which attracts 15% of expat millennials. More than one in ten (11%) of expats aged 18-34 work in either education, marketing, media and creative services or IT and telecommunications, while the construction and engineering sector employs 7% of this group.







Economics

Economics League table

The Economics league table ranks each country or territory using a score that summarises expats' views on nine key questions. Three of these questions concern an expat's personal finances (for example, their earning prospects); a further three cover views on the local economy (for example, how easy it is to start a business in the country); and the final three cover an expat's working life (for example, prospects for career progression). Further details of the methodology for this league table can be found in 'The research' section at the end of the report.

Country	Economics overall		Personal finances		Local economy		Working life	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Switzerland	1	0.66	1	0.73	2	0.66	4	0.59
Singapore	2	0.61	8	0.61	1	0.74	13	0.48
Germany	3	0.60	15	0.53	5	0.62	1	0.64
Norway	4	0.58	13	0.55	10	0.58	2	0.62
United Arab Emirates	5	0.58	5	0.63	4	0.63	14	0.47
Sweden	6	0.56	28	0.47	7	0.59	3	0.61
Austria	7	0.54	25	0.47	9	0.58	5	0.57
Qatar	8	0.53	2	0.73	21	0.46	25	0.41
Netherlands	9	0.53	30	0.46	11	0.58	6	0.56
Canada	10	0.53	21	0.49	6	0.61	9	0.50
Saudi Arabia	11	0.53	3	0.70	23	0.44	17	0.45
Czech Republic	12	0.52	23	0.48	8	0.59	11	0.50
Vietnam	13	0.52	11	0.59	12	0.57	28	0.40
Oman	14	0.52	4	0.63	19	0.49	21	0.43
New Zealand	15	0.51	41	0.37	3	0.65	7	0.52
United Kingdom	16	0.51	22	0.49	14	0.53	8	0.52
Bahrain	17	0.51	6	0.63	24	0.43	16	0.46

Australia	18	0.51	19	0.51	18	0.51	10	0.50
Hong Kong	19	0.50	7	0.63	22	0.44	20	0.43
United States	20	0.49	16	0.53	16	0.51	19	0.43
China	21	0.49	10	0.59	20	0.48	26	0.40
Kuwait	22	0.48	9	0.60	26	0.41	23	0.43
India	23	0.48	26	0.47	13	0.54	24	0.41
Taiwan	24	0.45	27	0.47	17	0.51	31	0.38
Russia	25	0.45	14	0.54	31	0.37	22	0.43
Chile	26	0.44	35	0.43	15	0.53	33	0.36
Indonesia	27	0.42	17	0.52	30	0.38	32	0.37
Japan	28	0.42	18	0.52	28	0.40	35	0.35
Poland	29	0.42	31	0.46	29	0.40	27	0.40
Belgium	30	0.42	33	0.43	34	0.33	12	0.49
Ireland	31	0.41	40	0.38	27	0.40	18	0.44
Mexico	32	0.40	34	0.43	25	0.42	34	0.35
South Korea	33	0.40	12	0.58	33	0.36	43	0.25
Kenya	34	0.37	29	0.47	35	0.32	36	0.33
Malaysia	35	0.37	20	0.51	40	0.22	30	0.39
France	36	0.35	44	0.31	37	0.27	15	0.47
Thailand	37	0.34	24	0.48	39	0.23	37	0.33
Peru	38	0.34	42	0.36	32	0.37	42	0.28
South Africa	39	0.33	36	0.43	44	0.16	29	0.40
Egypt	40	0.31	37	0.42	41	0.21	40	0.31
Philippines	41	0.31	32	0.44	36	0.29	45	0.21
Spain	42	0.31	43	0.35	38	0.25	38	0.33
Turkey	43	0.28	38	0.41	43	0.17	44	0.25
Brazil	44	0.27	39	0.39	45	0.12	41	0.30
Italy	45	0.26	45	0.30	42	0.17	39	0.32

Scores are rounded to two decimal places in the league table



Expatriate life fast tracks financial goals

Far from holding back expats' long-term financial planning, living and working abroad can help them progress towards achieving some of their important financial goals.

These goals can include buying property, saving for their children's education, protecting their family and assets, or putting money aside for retirement or other long-term investments.

Two in five (40%) expats say life abroad has helped them speed up their saving for retirement, compared with 20% who found it slowed their progress towards this goal. A similar proportion (41%) say that expat life has accelerated their progress towards property ownership, compared with 19% who find the reverse. Nearly three in ten (29%) say they have been able to save towards their children's education more quickly, compared with 15% who say it has slowed their progress.

Countries in the Middle East stand out for the opportunity to save towards retirement: the majority of expats in Saudi Arabia (68%), Qatar (59%), Bahrain (53%), Oman (51%) and the UAE (50%) say living in these countries has accelerated their ability to save for retirement, which compares to two in five (40%) expats globally. Expats in Qatar (79%), Saudi Arabia (77%), Oman (70%), Bahrain (65%) and the UAE (62%) are able to save more than they could in their home country, compared with 53% globally.

For some expats in the world's financial hubs, higher income levels are a primary factor in making faster progress towards their saving goals. In Switzerland, expats earn on average USD188,000 a year, in Hong Kong the average salary is USD170,000 a year and in Singapore the average salary is USD139,000 a year.

More than half of expats in Hong Kong, Switzerland (56%) and in Singapore (55%) have been able to build long-term savings and investments more swiftly than the global average of 38%.

Living abroad can make expats more likely to progress towards buying their first or next property. On average, over two in five (41%) say expat life has accelerated their ability to buy property. This is highest for expats living in Saudi Arabia (66%), Qatar (61%), Oman (54%), UAE (53%), Singapore (52%) and Canada (51%).

Life abroad puts home ownership in reach for expats

Nearly a third (32%) of expats own property in their host countries, and 41% own property in their countries of origin, while one in ten (10%) own a home in both. Overall, two thirds (67%) of expats own property at home or abroad, although patterns of ownership vary between regions.

Living abroad can make it easier for expats to access property ownership. Over two in five (41%) say expat life has accelerated their progress towards buying their first or their next property, while 19% say the reverse. Expats in Saudi Arabia (66%), Qatar (61%), Oman (54%), UAE (53%) and Singapore (52%) are the most likely to say living abroad has sped up their plans to buy property.

Expats in the Middle East are the least likely to have bought a property in their host countries. However, the UAE stands out in the region as the country where expats are most likely to own a

property locally, with over one in ten (12%) buying a property in the UAE, compared to 32% of expats globally. Expats in the Middle East are more likely to move from country to country and to own a property back home so they can settle there when they return from their expat years. More than half of expats in Bahrain (58%) and Qatar (54%) are at least on their second assignment abroad, compared with 48% globally. Over two thirds (68%) of expats in Saudi Arabia and 57% in Bahrain plan to live in their properties when they return home, compared with 48% globally.

The picture varies in other parts of the world, with many expats owning property in their new country. Almost three quarters (74%) of expats in Canada, 69% of expats in France, and 67% of expats in New Zealand own property in their adopted country.

Countries in which expats are likely to buy property also see expats remaining in the country for longer. In Canada, 80% of this year's sample report that they have lived in the country for more than five years, closely followed by New Zealand (73%) and France (67%). This compares with 50% of expats globally. Almost half (47%) of expats who bought property in their host country did so because they saw it as a good investment.

In Singapore and Hong Kong, over half (56%) of expats own property in their home countries, compared with the global average of 41%. Only around a quarter of expats in Singapore and Hong Kong (28% and 24% respectively) own property in their adopted countries, compared with 32% globally.





Expatriate entrepreneurs venture into emerging economies

Emerging economies offer more opportunities for business growth, say 44% of expats, compared with 35% of expats living in developed economies. While just over one in 10 (11%) expats in this year's survey are self-employed, significantly higher proportions of entrepreneurs can be found in Peru (25%), Brazil (24%) and Chile (23%). In fact, expats moving to emerging economies are some of the most likely to say they were motivated by the ambition to start a new business: 13% do so in Kenya and 11% in Brazil, India, Indonesia and Peru. This compares to 5% of expats globally.

Expatriate entrepreneurs are more likely to be driven by the search for a new challenge than other working expats. More than half (51%) of expats who move to start a new business also say they moved for a new challenge (compared to 43% of employed expats globally).

The search for improved financial gain or the prospect of an easier regulatory environment are important considerations for relatively few expatriate entrepreneurs. Just a fifth (20%) of expatriate entrepreneurs say increased profit was the reason for their move, and slightly less (19%) say it was easier from a regulatory point of view.

Expatriate entrepreneurs are also more likely to move abroad to improve their quality of life, with more than two in five (44%) saying they have chosen to set up or grow their business in their adopted country because it was an opportunity for a new life and career.

Entrepreneurs are also more likely than other expats to settle into the local culture. They are more likely than employed expats to say they integrate well with the local people and culture (67% compared with 61%). They are also faster to settle into their new country, with 34% declaring it feels like home after six months, compared to less than a third (30%) among employed expats.

From Silicon Valley to the Silicon Delta

This year's survey reveals that the American cities of San Francisco and Boston are both attracting expat entrepreneurial talent in the technology sector. It also highlights that China is increasingly appealing to expat entrepreneurs, who are drawn to the fast growing economic zone of the Pearl River Delta in Guangdong Province.

Expats in San Francisco and Boston are more optimistic about entrepreneurial opportunities than elsewhere in the USA or across the world. Two thirds of expats in San Francisco (68%) and Boston (67%) agree that the USA offers a good environment to start a business, compared with 56% of expats across the whole of the USA and 38% of expats globally. Technology is the most popular employment sector in both San Francisco and Boston, accounting for 37% and 29% of expats respectively, compared with 10% globally.

One in 10 (10%) expats move to Silicon Valley's San Francisco with the aim of starting or growing their business, twice the proportion of expats (5%) who do this globally. Expats in the two cities are also more likely to own a business: 17% compared to the global average of 11%.

The Pearl River Delta in China's Guangdong Province is home to the country's highest proportion of entrepreneurs, with 22% of expats there owning their business. Confidence in China's fast growing economic zone is stronger than in China as a whole: 63% of expats in the Pearl River Delta feel confident about the local economy, compared with 55% across China.

Although the proportion of expats (39%) who believe China is a good place to start a business is comparable to the global average (38%), the Pearl River Delta is particularly attractive to entrepreneurs. More than half (53%) of expats there agree that the region is a good place to start a business.



Expats finances thrive in the Middle East

The Middle East remains an excellent destination for expats to improve their earnings, increase their savings and enjoy greater disposable income, despite the fact that all Middle Eastern countries (except Kuwait) have slipped slightly in this year's Economics league table.

Two countries, the UAE and Qatar, remain in the top 10 for Economics in fifth and eighth place respectively, while three countries in the region (Saudi Arabia, Bahrain and Oman) were not rated in the top 10 countries this year for economic aspects. This slight decline comes amid a global reduction in the price of oil, which has affected economies in the region¹.

Expats confidence in the local economic outlook has fallen slightly in the Middle East to 52%, down from 57% last year. This is in line with the expat global average of 52%. The proportion of expats in the Middle East who saw their disposable income increase after moving also declined slightly, from 67% in 2015 to 63% this year.

However, the region remains an area where expats have some of the highest levels of disposable income, with 73% in Qatar, 65% in Bahrain and 62% in UAE reporting they have more disposable income than they did at home, all above the global average of 56%. Many expats in the region are also able to save more: 77% in Saudi Arabia, 70% in Oman and 65% in Bahrain say they are able to save more than at home, compared to the global

average of 53%. The financial rewards of working in the region remain strong. In Qatar, 69% of expats say they can earn more than at home, as do 66% in the UAE and 59% in Bahrain (compared with 42% globally).

Expats in the region say the quality of their working life has improved this year. More than a third (36%) of expats in the Middle East say job security is better than it was in their home countries, up from 30% last year. Expats say the balance between their working and personal lives has also improved, with 53% saying they find it better than at home, up from 46% last year.

¹ www.theguardian.com/business/2016/apr/13/commodity-prices-put-pressure-on-middle-east







Experience

Experience League table

The Experience league table ranks each country or territory using a score that summarises expats' views on nine key questions about the experience they have in their adopted country. Three of these questions cover an expat's lifestyle (for example, their quality of life); a further three look at the people around them (for example, how easily they integrate with the local people); and the final three concern the ease of setting up (for example, finding accommodation). Further details of the methodology for this league table can be found in 'The research' section at the end of the report.

Country	Experience overall		Lifestyle		People		Setting up	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
New Zealand	1	0.64	3	0.61	1	0.67	1	0.64
Spain	2	0.61	1	0.69	5	0.64	13	0.49
Canada	3	0.60	6	0.59	4	0.65	3	0.56
Singapore	4	0.59	8	0.59	2	0.67	7	0.52
Australia	5	0.59	7	0.59	9	0.61	4	0.56
Bahrain	6	0.56	19	0.52	7	0.62	5	0.56
Taiwan	7	0.56	20	0.51	3	0.66	6	0.52
Czech Republic	8	0.55	10	0.56	10	0.60	12	0.50
France	9	0.55	2	0.65	16	0.56	18	0.44
Thailand	10	0.54	16	0.54	26	0.52	2	0.57
Norway	11	0.54	12	0.55	19	0.55	9	0.51
Hong Kong	12	0.53	25	0.48	8	0.61	10	0.50
Japan	13	0.52	5	0.60	6	0.64	40	0.33
Malaysia	14	0.52	22	0.49	20	0.55	8	0.52
Oman	15	0.51	21	0.49	11	0.60	20	0.44
Austria	16	0.51	13	0.54	28	0.51	15	0.47
Switzerland	17	0.50	9	0.58	24	0.53	26	0.40
Turkey	18	0.50	17	0.53	22	0.54	21	0.43

United Arab Emirates	19	0.50	23	0.49	13	0.58	22	0.42
Mexico	20	0.49	14	0.54	18	0.55	34	0.36
Italy	21	0.48	4	0.61	17	0.56	44	0.29
South Africa	22	0.48	18	0.53	41	0.44	14	0.48
Russia	23	0.48	24	0.48	12	0.59	31	0.37
South Korea	24	0.48	35	0.44	14	0.58	23	0.42
Vietnam	25	0.48	34	0.44	15	0.57	24	0.42
Poland	26	0.47	28	0.46	25	0.52	17	0.44
Germany	27	0.47	15	0.54	23	0.53	39	0.34
Netherlands	28	0.46	29	0.45	33	0.49	19	0.44
Belgium	29	0.46	26	0.47	43	0.42	11	0.50
United Kingdom	30	0.46	30	0.45	27	0.52	27	0.40
Sweden	31	0.46	11	0.56	37	0.46	37	0.34
Philippines	32	0.45	36	0.44	30	0.50	25	0.40
Ireland	33	0.45	31	0.45	21	0.55	38	0.34
United States	34	0.44	27	0.46	34	0.49	33	0.37
Indonesia	35	0.43	37	0.43	31	0.50	35	0.35
India	36	0.42	40	0.41	29	0.50	36	0.35
Saudi Arabia	37	0.42	41	0.37	40	0.45	16	0.44
Peru	38	0.41	32	0.45	44	0.41	32	0.37
Kenya	39	0.40	38	0.42	45	0.39	28	0.39
Qatar	40	0.40	43	0.35	36	0.47	29	0.38
Brazil	41	0.39	33	0.45	35	0.47	45	0.26
Chile	42	0.39	39	0.41	38	0.46	43	0.29
Kuwait	43	0.38	42	0.36	42	0.42	30	0.38
China	44	0.38	45	0.32	32	0.50	42	0.32
Egypt	45	0.37	44	0.34	39	0.45	41	0.33

Scores are rounded to two decimal places in the league table



Culture, friendship and integration at the heart of the expat experience

New Zealand and Spain have taken first and second place in the Experience country league table, scoring highly on criteria such as quality of life and ease of getting set-up in a new country.

The majority of expats say they moved to New Zealand (59%) and Spain (56%) to improve their quality of life, compared to 32% of expats globally. Many expats living in these countries do indeed achieve the ambition of improving their quality of life with nearly three quarters of expats in New Zealand (73%) and Spain (74%) saying this, compared with the global average of 52%.

Expats in New Zealand find it easy to settle in there. The majority (74%) of expats find it easy to organise their finances in New Zealand, compared with 41% globally. Seven in 10 (70%) expats find it easy to organise

their healthcare there, compared with 47% of expats globally. More than half (56%) of expats in the country find it easy to arrange accommodation, more than the global average of 46%.

Nearly three quarters (73%) of expats in Spain enjoy immersing themselves in the culture of the country, higher than the global average of 61%.

Globally, most expats find living abroad to be a positive experience, with 52% agreeing that their quality of life has improved since moving, compared with 22% who disagree. Over three in five (61%) agree they are integrating well with the local people and culture, compared to 14% who disagree. Forming new friendships is also easy for more than half (52%) of expats, with only around one in five (21%) finding this difficult.

Canada is up to third place in the Experience league table. For the second year, the country has been voted the most welcoming of people, regardless of gender, race, faith or sexual orientation. Over two thirds (69%) of expats find Canada to be more welcoming than their home country. More than three quarters (76%) of expats in Canada say they are integrating well with the local people and culture, compared with just over three in five (61%) globally.

Expat students: from learning to earning

Students being educated abroad are more likely than other expats to believe that their time spent overseas will improve their job prospects when they move to another country. More than three in five (62%) expat students believe that their time abroad will boost their future job prospects, compared with 46% of expats globally. However, international students are slightly less likely than average to say that better job prospects motivated them to move abroad, with 23% citing improved job prospects as a reason for their move overseas, compared with the expat global average of 25%.

The motivations of expat students vary among age groups. Those aged 25 or over are more likely to have moved abroad in search of purpose in their future career: 16% of students aged 25 or over give this reason, compared with 13% of those aged 22 to 24 and just 6% of those aged 18 to 21. Older international students are also more likely to have moved abroad to improve their quality of life: 26% of students aged 25 or over say this, compared with 23% of those aged 18 to 24.

Younger expat students are more likely to say international experience boosts their social lives. More than two in five (42%) students aged 18 to 21 and 43% aged 22 to 24 report a more active social life as a result of moving, compared to under a third (30%) of those aged 25 and over.

Younger students also find it easier to fit in with the local people and culture of their new country. More than three in five (63%) students aged 18 to 21 and 65% of those aged 22 to 24 agree that they are integrating well with the local people and culture, compared with 54% of those aged 25 and over.

Regardless of age, expat students are more likely to be learning or using the language of their adopted country, with nearly three quarters (72%) saying this, compared with 57% of all expats. Students are also more likely to enjoy immersing themselves in the culture of their adopted country, with 66% confirming this, compared with 61% globally.

Expat students settle into life abroad more quickly than the wider expat population, with 41% feeling at home within the first six months, compared with 32% globally. Nearly three in five (58%) feel at home within a year, compared with the global average of 49%.







Family

Family League table

The Family league table ranks each country or territory using a score that summarises expats' views on nine key questions about the family aspects of living in their adopted country. Three of these questions cover an expat's relationships (for example, whether their social life is more active); a further three look at education and childcare (for example, the quality and cost of education); and the final three examine the impact of raising children abroad (for example, the ease of their children making friends). Further details of the methodology for this league table can be found in 'The research' section at the end of the report.

Country	Family overall		Relationships		Education and childcare		Raising children	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Sweden	1	0.52	18	0.37	2	0.59	6	0.59
Czech Republic	2	0.51	31	0.33	1	0.64	10	0.54
Singapore	3	0.50	8	0.43	7	0.48	5	0.59
New Zealand	4	0.50	11	0.42	13	0.42	1	0.65
Canada	5	0.49	4	0.45	15	0.41	3	0.62
Austria	6	0.48	43	0.27	3	0.56	2	0.62
Spain	7	0.47	7	0.43	12	0.42	8	0.56
Russia	8	0.44	14	0.40	14	0.41	13	0.51
Bahrain	9	0.44	9	0.43	25	0.34	9	0.55
Netherlands	10	0.43	19	0.37	11	0.43	14	0.50
Ireland	11	0.43	16	0.38	23	0.35	7	0.56
Germany	12	0.43	35	0.31	5	0.49	17	0.48
France	13	0.43	25	0.35	8	0.47	19	0.46
Belgium	14	0.42	27	0.34	4	0.50	23	0.43
Taiwan	15	0.42	6	0.43	10	0.44	29	0.40
Norway	16	0.42	36	0.31	9	0.45	15	0.50
Thailand	17	0.41	2	0.48	26	0.34	26	0.42
Hong Kong	18	0.41	10	0.43	20	0.37	21	0.44
South Africa	19	0.41	29	0.33	18	0.38	12	0.52
Australia	20	0.40	21	0.36	39	0.26	4	0.60

Poland	21	0.40	39	0.30	6	0.48	25	0.42
United Arab Emirates	22	0.40	13	0.40	32	0.31	16	0.49
Philippines	23	0.39	1	0.49	19	0.37	40	0.32
India	24	0.39	15	0.38	16	0.38	28	0.40
Japan	25	0.39	37	0.30	17	0.38	18	0.47
Switzerland	26	0.38	42	0.27	22	0.35	11	0.53
Malaysia	27	0.38	24	0.35	24	0.34	20	0.45
Mexico	28	0.35	5	0.43	37	0.27	36	0.36
United Kingdom	29	0.35	20	0.36	27	0.32	35	0.37
Peru	30	0.35	26	0.35	21	0.36	39	0.34
Turkey	31	0.35	23	0.35	38	0.27	27	0.42
Italy	32	0.35	32	0.32	29	0.32	30	0.39
Kenya	33	0.34	30	0.33	40	0.26	22	0.44
Oman	34	0.34	12	0.40	43	0.23	31	0.39
Vietnam	35	0.34	17	0.38	28	0.32	42	0.32
Qatar	36	0.33	40	0.28	33	0.30	24	0.43
United States	37	0.33	28	0.34	34	0.29	34	0.38
China	38	0.32	33	0.32	30	0.31	41	0.32
Saudi Arabia	39	0.32	41	0.27	35	0.29	32	0.38
Egypt	40	0.31	34	0.32	42	0.24	37	0.36
Kuwait	41	0.30	45	0.25	36	0.28	33	0.38
Brazil	42	0.30	3	0.46	45	0.17	44	0.28
Indonesia	43	0.30	22	0.35	41	0.25	43	0.29
Chile	44	0.28	38	0.30	44	0.19	38	0.35
South Korea	45	0.28	44	0.25	31	0.31	45	0.27



Sweden retains its crown as the best place for families abroad

Sweden ranks as the best country in the world for expat families, with the Czech Republic in second place. Three quarters (75%) of expat parents in Sweden say their children's quality of life has improved since moving, compared with the global average of 60%. The majority (69%) of expat parents living in Sweden say their children's health and wellbeing is better since moving, compared with the global average of 49%. Three quarters (75%) of expats in Sweden rate the quality of childcare available as better than at home, compared to 47% globally.

Over three in five (64%) expats in the Czech Republic say the quality of education is better than at home, compared with the global average of 43%. More than half (59%) say the cost of education is less expensive there than at home, which compares with 20% of expats globally. Parents also appreciate the quality of childcare in the Czech Republic, with 64% of expats rating it as better than in their home country. This compares to just under half (47%) of expat parents globally.

In New Zealand, which ranks fourth in the Family league table, 44% of parents say the ease with which their children make friends is better than in their home country, compared to less than a third (31%) globally.

Canada, which ranks fifth overall in the Family league table, offers many benefits for children growing up in the country. Expat parents in Canada say the benefits to raising their children there include: openness to new experiences and cultures (72%), being more well-rounded and confident (55%) and fluency in more than one language (50%).

In Bahrain, 42% of parents say the ease with which their children make friends is better than in their home country, compared with 32% across the Middle East and 31% globally. In ninth place, Bahrain is the highest ranking Middle Eastern country in this year's Family league table.

Benefits offset costs for expat families

This year's survey reveals that the higher costs of raising an expat family abroad can be offset by the extra benefits children are likely to experience.

Many expat parents praise the standard of childcare and education available abroad, with 43% agreeing that the quality of education in their host country is better than at home. Expat parents in Singapore (75%), the Czech Republic (64%), Russia (63%) and Belgium (62%) say the quality of education is better than at home. When it comes to childcare, expat parents in Austria (77%), Sweden (75%) and Norway (74%) say the quality is better than at home.

However, higher standards can come at a higher cost, and over three in five (62%) expat parents say it is more expensive overall to raise their children abroad than it was at home. A higher proportion of parents experience this in the Middle East (88% in the UAE and 87% in Qatar), Asia (83% in Singapore and 78% in Hong Kong) and Europe (75% in Switzerland).

However, nearly nine in ten (88%) expats who moved abroad with their children say their children's quality of life is as good as or better than in their home country. The countries where expat parents are most likely to see an improvement in their child's quality of life are Australia (83%), New Zealand (83%), Austria (79%), Bahrain (78%) and Ireland (73%).

Expat parents report many benefits of raising their children abroad, including being open to new experiences and cultures (69%), learning new languages (59%) and being more well-rounded and confident (45%). Parents particularly appreciate the benefit to their children of being open to new cultures in Kenya (85%), South Africa (82%), Hong Kong (78%) and Japan (78%), which compares to the expat global average of 69%. Expat parents living in continental European countries such as France (85%), Germany (85%) and Belgium (83%) are among the most likely to recognise their children's fluency in more than one language as a key advantage of living abroad, compared to 59% of expats globally.







Country reports

Australia

1 Country ranking



Moving to Australia can present new opportunities for many expat entrepreneurs. Expat business owners highlight the opportunities there are to start or grow their business in Australia, with more than half (53%) of them agreeing that entrepreneurs are viewed positively in the country (compared with the expat global average of 46%).

Expat entrepreneurs also comment on the quality of the workforce in Australia. Half (50%) of expat entrepreneurs in the country agree that the local workforce have the skills to make businesses like theirs a success, compared with only 9% who disagree. This is a higher proportion than in Canada (49%), the USA (48%), the UK (41%), and the global average

(37%). Almost half (46%) of all expats in Australia agree that the country is a good place to start a business (compared with the global average of 38%).

The most common reasons for entrepreneurs to decide to start or grow their business in Australia, is the search for a new life and career (47% of expat entrepreneurs say this) or because they believe the country offers better opportunities to start a new business than at home (40%). These are both in line with the global averages for expat entrepreneurs of 44% and 39% respectively.

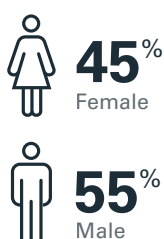
Expats across Australia say that moving to the country has helped them to progress their career and improve their financial wellbeing. Almost half (46%)

of all expats in Australia say the country is a good place to progress their career, compared with 43% of expats globally. A similar proportion (48%) say their earning prospects are better in Australia than in their own country, compared with the global average of 45%. Almost half (48%) of expats in Australia say that their time in the country has helped accelerate progress towards saving for retirement, compared with the global average of 40%.

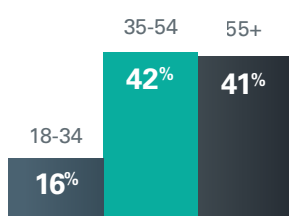
Expats in Australia also praise the excellent quality of life they enjoy there. Australia ranks fifth overall in the Experience league table and nearly two thirds (67%) of expats say their quality of life has improved since moving to the country, compared with the global average of 52%.

2 About the respondents

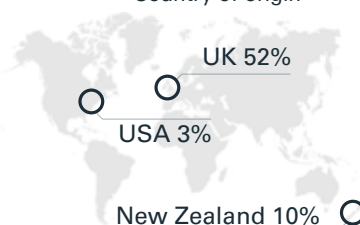
Gender



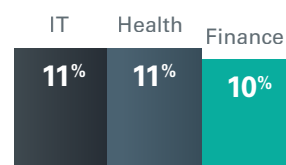
Age



Country of origin



Top occupations







Canada

Canada ranks third in this year's Expat Explorer overall country league table, achieving high rankings in the Economics (10th), Experience (3rd) and Family (5th) league tables.

Expats living in Canada praise the country's culture of tolerance and diversity. Over two thirds (69%) of expats say the country welcomes people regardless of faith, race, gender or sexual orientation better than their home country (compared to 43% of expats globally).

More than two thirds (68%) say the overall quality of life in Canada is better than back home (compared to the global average of 52%). A similar proportion (66%) of expats say they feel safer than in their home country (compared to 52% globally). Over three quarters (76%) say they are integrating well with the local

people and culture, compared with 68% of expats in the USA and 61% globally.

Parents say the overall quality of life has improved for their children with three quarters (75%) saying it is better than in their home country (compared to 60% of expats globally). A similar proportion (75%) of expat parents also say their children's health and wellbeing has improved and 45% say making new friends there is easier for their children than it was in their home country (compared with the global averages of 49% and 31% respectively).

Canada emerges as one of the world's best destinations for expats to access property ownership. Almost three quarters (74%) of expats in Canada say they own a property in their new country (compared with the

global average of 32%) while only 19% say they own property in their home country (compared with the global average of 41%). Canada is also a place where expats tend to live for longer periods of time, with 80% of expats in Canada saying they have lived in the country for more than five years (compared with 50% globally).

Canada is also appealing to expats who want to start a business, with 53% of expats saying this compared with the global average of 38%. Nearly three quarters (74%) of expats say they are confident in the political stability of Canada, compared with 51% globally.

Expat life in Canada

773 expats in Canada completed the Expat Explorer survey between March and April 2016.



1 Country ranking



2 Did you know...?

74%

of expats own a property in Canada



69%

agree Canada welcomes people regardless of faith, race, gender and sexual orientation better than their home country

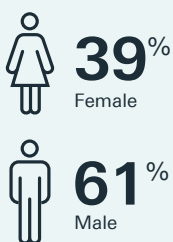


3 Key expat findings

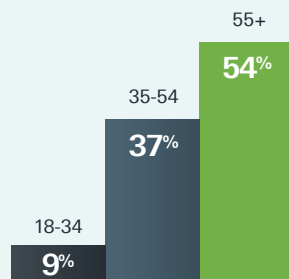


4 About the respondents

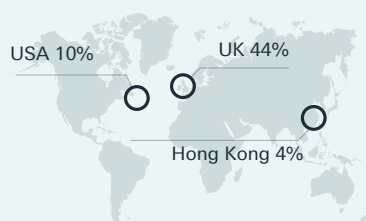
Gender



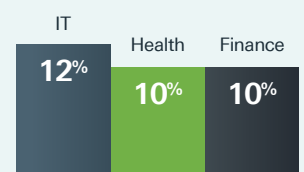
Age



Country of origin

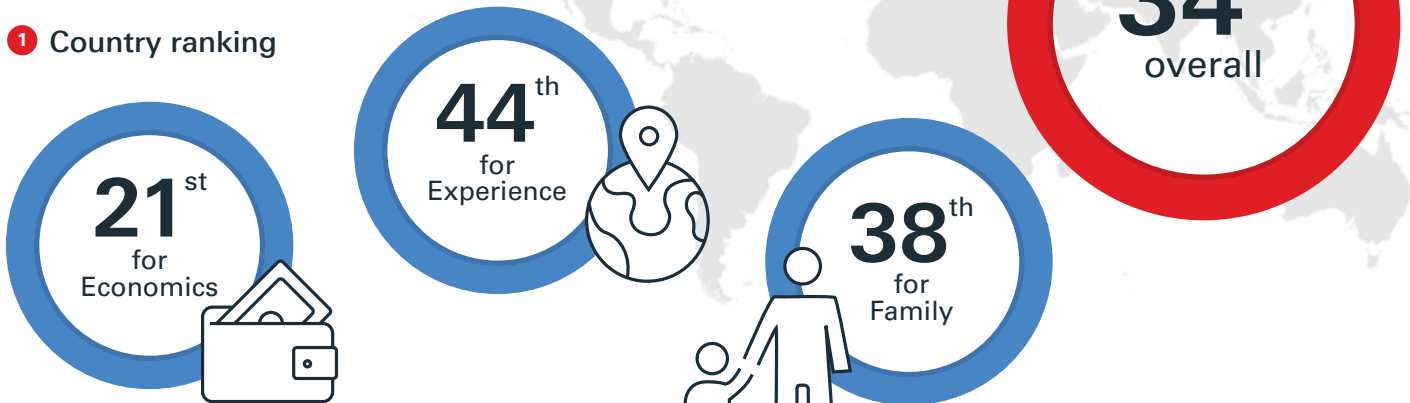


Top occupations



China

1 Country ranking



Together with Japan, China is the destination where expats are most likely to move in search of a new challenge, with 50% of expats in both countries moving for this reason, compared with the expat global average of 37%. Meanwhile, over a third (34%) of expats in China say they have moved to the country to improve their job prospects, compared with 25% globally.

More than half (54%) of expats believe that moving to China is indeed good for their career progression, compared with a global average of 43%. Expats in the country also receive generous benefits as part of their employment contract. Three in five (60%) expats in China receive an airfare allowance, compared with 33% globally, while almost

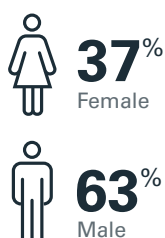
two thirds (66%) receive an accommodation allowance, more than twice the global average of 32%. Nearly two in five (38%) receive a relocation allowance or mobility premium, compared with the global average of 22%.

Expats in China see their disposable income and ability to save improve after moving to the country. Almost two thirds (66%) of expats in China say their disposable income has increased (compared with the global average of 56%) with the same proportion (66%) seeing an increase in the amount of money they can save (compared with the global average of 53%). More than one in five (22%) expats in China earn more than USD200,000 a year, twice the global average of 11%.

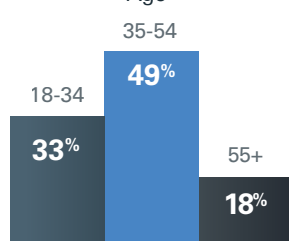
Expats in China are also able to progress faster towards their long-term financial goals. Nearly half (45%) of expats in China say moving to the country has accelerated their ability to save towards retirement, compared with a global average of 40%. A further half (47%) of expats say they have accelerated their progress towards their other long-term savings, compared with 38% globally. Expats who move to China are also likely to believe that buying property in the country is a good investment. Almost two thirds (66%) of expats who bought property in China believe it is a good investment, compared with a global average of 47%.

2 About the respondents

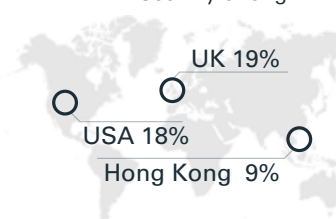
Gender



Age

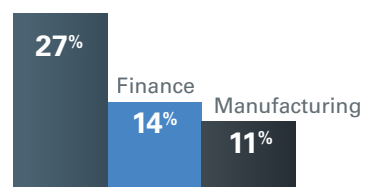


Country of origin



Top occupations

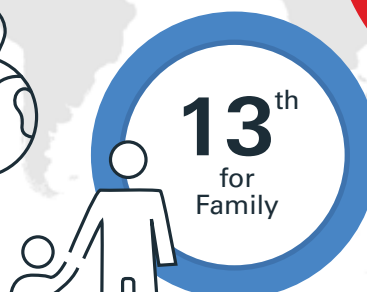
Education





France

1 Country ranking



France has moved up the Experience country league table, from 14th place in 2015 to ninth place this year as expats enjoy the French way of life.

Almost half (47%) of expats who move to France do so to improve their quality of life, with the majority (69%) seeing an improvement (compared with the expat global averages of 32% and 52% respectively). Expats also say that they have seen improvements in their health. More than half (52%) of the expats surveyed say that their physical health is better and 58% say that the environment is better in France than it is in their home country (compared with the global averages of 38% and 40% respectively).

Employed expats also see benefits of living in France for their professional lives. Nearly

three quarters (72%) say their work/life balance is better in France than in their home country, compared with 52% of expats globally. Over half (52%) also report that their job security is better than it would have been at home, compared with 38% of all expats.

Almost three quarters (73%) of expats in France say they enjoy immersing themselves in the local culture, compared with the global average of 61%. Two thirds (67%) say they integrate well with both the local people and the culture, and nine in 10 (89%) are learning and using the French language. Over one in five (22%) expats say France felt like home almost instantly, compared with the global average of 16%.

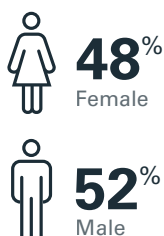
Expat children also benefit from living in France, with over three in five (62%) expat parents

saying their children's quality of life has improved and 58% saying that their health and wellbeing is better, compared with the global averages of 60% and 49% respectively. France offers expat parents a number of financial benefits: 59% of parents say childcare is less expensive in the country (compared with the global average of 26%) and 43% say that the overall cost of raising children is lower than in their home country, compared with the global average of 19%.

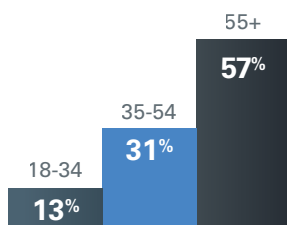
Over two thirds (69%) of expats say they have invested in property in France, compared with the global average of 32% – the highest percentage to do so in Europe and the second highest globally. Almost half (49%) say they sold a property at home to buy their French property, compared with the global average of 23%.

2 About the respondents

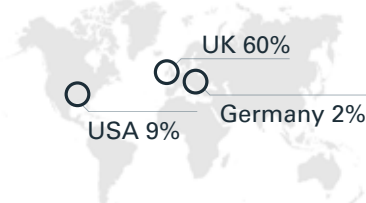
Gender



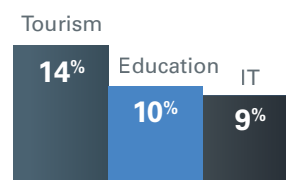
Age



Country of origin



Top occupations







Hong Kong

Hong Kong is a desirable destination for expats seeking to earn and save more than at home. The income levels reported by expats in the territory are higher than the global average, and expats are optimistic that working in Hong Kong will support their future career and earning prospects.

More than two thirds (68%) of expats in Hong Kong agree that it is a good place for career progression, well above the expat global average of 43%. Over three in five (63%) believe their time working there will enhance their future job prospects when they move on to a different country or back home, compared with 46% globally.

More than three in five (62%) expats living in Hong Kong say they earn more than they did in their home country, which compares with 45% globally.

On average, expats earn nearly USD170,000 per year in Hong Kong, well above the global average of USD97,000.

In addition to receiving higher than average incomes, expats in Hong Kong are able to save more than they did back home. The majority (56%) of expats say living there has accelerated their progress towards making long-term savings and investments, compared to under two in five (38%) of expats globally. More than two in five (42%) expat parents say that living abroad has helped them save more quickly for their children's education, compared with 29% globally. However, nearly four in five (79%) expat parents say that education in Hong Kong is more expensive than in their home country.

Over half (54%) of expats living in Hong Kong report that they are able to save faster towards their retirement there, above the global average of 40%. Nearly half (46%) of expats in Hong Kong say living in the country has accelerated their progress towards buying a property, compared with 40% of expats globally. Nearly three quarters (74%) already own property at home or in Hong Kong (compared with the global average of 67%).

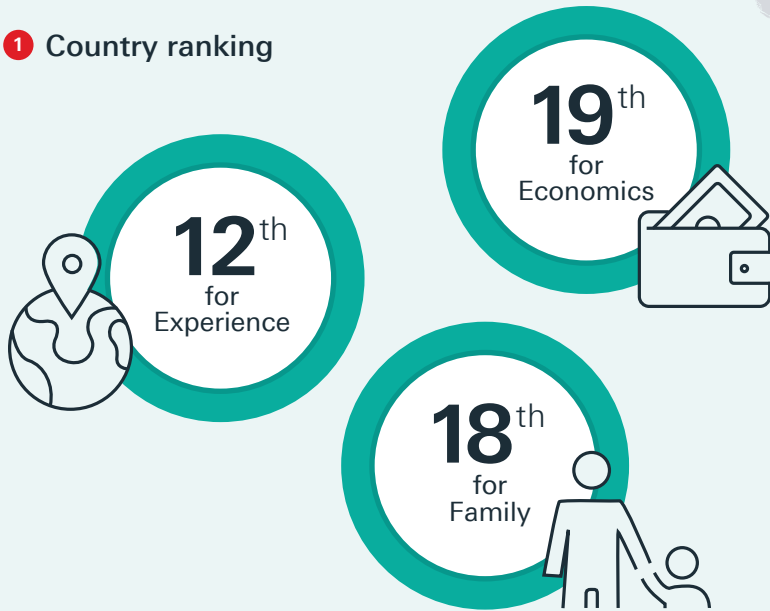
Entrepreneurs seeking to start their own businesses are also well placed there, with more than half (53%) of expats in Hong Kong agreeing that it is a good place to start or grow a business, compared with 38% globally.

Expat life in Hong Kong

616 expats in Hong Kong completed the Expat Explorer survey between March and April 2016.

13th
overall

1 Country ranking



2 Did you know...?

53%

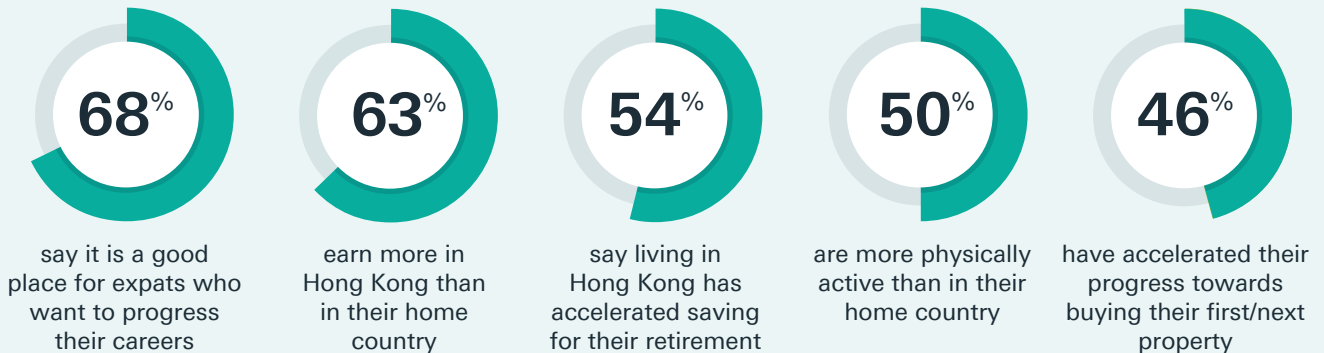
agree it is a good place to start a business



USD170,000

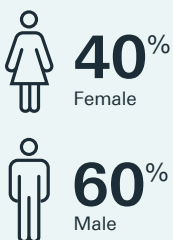
is the average gross personal income for expats in Hong Kong annually

3 Key findings for expats in Hong Kong

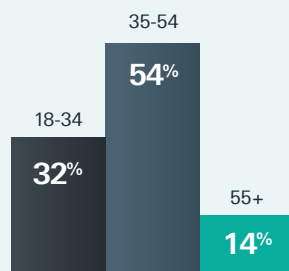


4 About the respondents

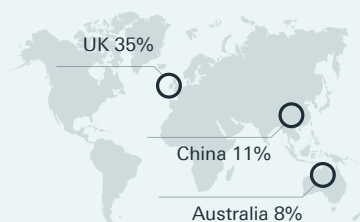
Gender



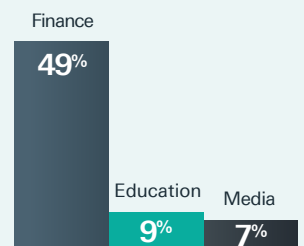
Age



Country of origin



Top occupations



India

1 Country ranking



Alongside high levels of confidence in the country's political and economic stability, expats praise India as a good destination to progress a career, start a business or achieve their long-term financial goals.

Nearly two thirds (64%) of expats are confident in the Indian economy, above the expat average of 52% across Asia-Pacific. More than half (53%) of expats in India also have confidence in the political stability of the country, above the average of 48% across Asia-Pacific.

In comparison to other countries in the region, India has the highest proportion of expats on an international secondment or assignment. A third (33%) of expats in India have been relocated to the country by their employer, more than in regional financial hubs such as

Hong Kong (26%) and Singapore (22%), and above the Asia-Pacific average of 17%. Three in five (60%) expats believe their experience in India will improve their future job prospects, compared with 43% of expats across the region. More than half (51%) of expats in India believe the country is a good place for them to progress their career, compared with 42% across Asia-Pacific. More than half (57%) of expats in India say they have a better chance to acquire new skills than they did in their home country, compared with 44% across the region.

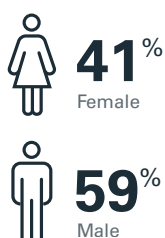
Almost nine in 10 (89%) expats in India receive at least one financial benefit from their employer, considerably more than the regional average of 67%. Nearly two in five (38%) expats in India say their time abroad has accelerated their progress towards saving for their

children's education, above the average of 29% in Asia-Pacific. Expats in India are also able to save more, with 44% saying that living there has accelerated their progress towards making long-term savings and investments, compared with 39% across the region.

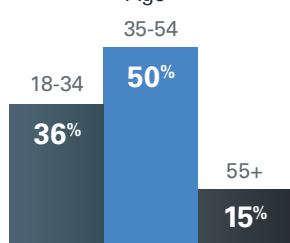
India is also a popular destination for expat entrepreneurs. More than one in ten (11%) expats in the country moved there to set up a business, more than twice the average of 5% across Asia-Pacific. India also draws more expat entrepreneurs than countries in the Middle East, such as Bahrain (7%) and the UAE (5%). Almost half (46%) of expats report that India is a good place to start a business, more than in both China (39%) and Oman (32%), and above the Asia-Pacific average of 39%.

2 About the respondents

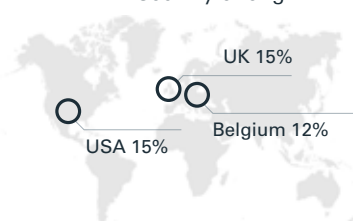
Gender



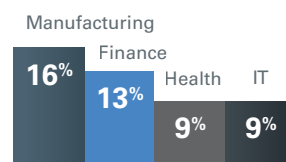
Age



Country of origin



Top occupations







Indonesia

1 Country ranking



Expats living in Indonesia are likely to benefit financially from working abroad, be more fulfilled in their careers and immerse themselves in the local culture.

More than three in five (61%) expats living in the country say they have more disposable income since moving abroad, compared with 56% of expats globally. More than half (56%) of expats say they also have been able to save more, slightly above the global average of 53%. Nearly a third (30%) say that the overall cost of raising children in Indonesia is lower than in their home country (compared with 19% of expats globally).

The most common reason why expats move to Indonesia is for a new challenge (41% compared with 37% globally) and one in five

(20%) do so because they were sent there by their employer, compared to 15% globally. Indeed, over a quarter (26%) of expats in the country are working on a fixed-term international assignment or secondment, twice the global average of 13%. Indonesia is also revealed as an appealing destination for expat entrepreneurs, with more than one in 10 (11%) expats in the country saying they moved there to start a business (compared with the global average of 5%).

Over four in five (86%) expats working in the country receive benefits as part of their employment contract, compared with 67% globally. Two in five (40%) expats receive a relocation allowance. Nearly three in five (58%) receive an airfare or travel allowance and more than

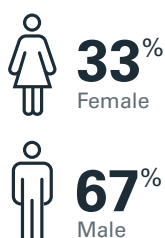
two thirds (69%) receive an accommodation allowance.

Expats in Indonesia also see benefits in their working lives. More than half (54%) have found higher levels of personal fulfilment at work, compared with 47% of expats globally. Over half (56%) also report having a better balance between their work and personal life, just above the global average of 53%.

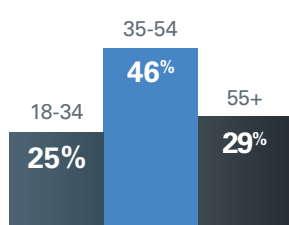
Almost three quarters (74%) of expats in Indonesia make an effort to learn the local language, compared with 64% globally. Expats in Indonesia also say they find it easy to form friendships (57% compared with 52% globally) and 62% are immersing themselves in the local culture.

2 About the respondents

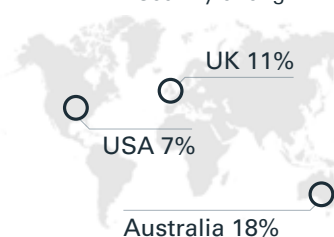
Gender



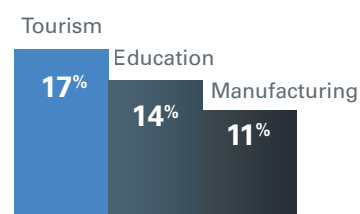
Age



Country of origin

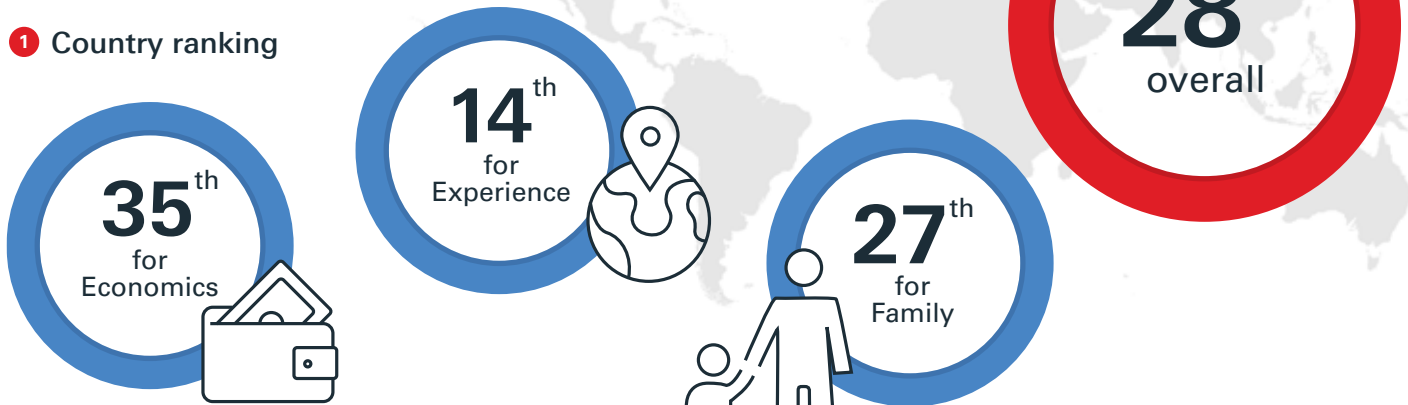


Top occupations



Malaysia

1 Country ranking



Malaysia offers expats a good work/life balance, a friendly culture and lower costs for raising a child.

The vast majority (78%) of expats in Malaysia say that their work/life balance is as good as or better than in their home country. This is slightly more than the expat average across Asia-Pacific (72%), but considerably more than other emerging economies such as the Philippines, where only 59% of expats see their work/life balance stays the same or improves.

Although expat incomes in Malaysia are in line with the global average, expats in the country are able to save and spend more than they could at home. While on average expats in Malaysia earn USD104,000 (compared with the global average of USD97,000), 61%

say they have more disposable income than at home, compared to 56% of expats globally. The majority (58%) of expats in Malaysia also say they are able to save more, compared with the global average of 53%.

Expats find Malaysia a welcoming place to live, with 65% of expats finding it easy to form new friendships in the country, compared with 57% across Asia-Pacific. Likewise, 64% of expats in Malaysia say they integrate well with the local people and culture, more than the global average of 61%. Expats in Malaysia are also more likely to say they felt at home in the country within six months (40% compared with 32% of expats globally).

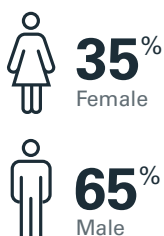
More than a third (35%) of expats in Malaysia say the overall cost of raising children is less expensive

than it was in their home country. This is considerably more than the global average (19%) and the average across Asia-Pacific (22%). Despite the lower costs for raising a child, the quality of life for children in Malaysia is in line with the global average. Nearly three in five (59%) expats parents in Malaysia say their children's quality of life is better than it was in their home country, compared with 60% of expats globally and 62% across Asia-Pacific.

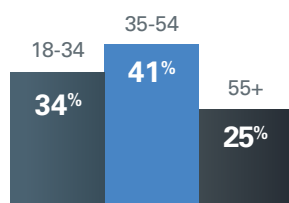
Expats find it relatively easy to relocate to Malaysia. Nearly two thirds (66%) say finding accommodation is easy, well above the global average of 46%. More than half (52%) say organising healthcare is easy in Malaysia, just above the 50% average of expats across Asia-Pacific.

2 About the respondents

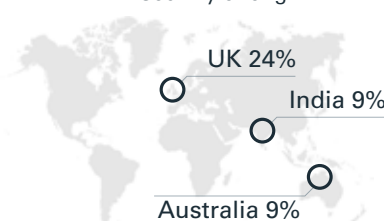
Gender



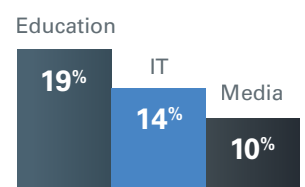
Age



Country of origin



Top occupations







Mexico

1 Country ranking



Mexico is revealed as an appealing destination for expats who are looking to experience life abroad and integrate with the local people and culture.

Many expat parents say their children have benefited from moving to Mexico, with half (50%) saying their children now have a wider circle or greater diversity of friends, compared with the expat global average of 44%. In addition, expat parents in Mexico see financial benefits from raising their children in the country. Almost a third (29%) say that the overall cost of raising a child in Mexico is lower than in their home country, compared with 19% of expats globally.

A large number of expats also move to Mexico for the better climate, with twice as many

(26%) moving for this reason, in comparison to the global average of 13%. Another 21% say they moved to Mexico to retire – more than three times the global average of 6%.

Expats in Mexico are enjoying the lifestyle of the country with three quarters (75%) of expats integrating well with the local people. A further 78% say they are immersing themselves in the local culture, compared with 61% globally.

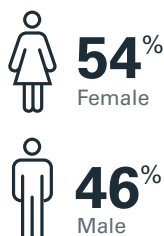
Over two in five (43%) expats in Mexico say they now have a more active social life and 52% report being more physically active than they were in their home country (compared with the global averages of 32% and 43% respectively). Nearly two thirds (65%) of expats find it easy

to form new friendships in the country, compared with 52% globally.

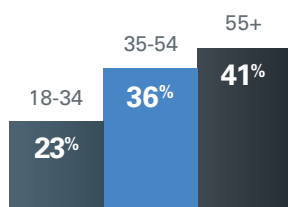
Expats feel at home quickly in Mexico, with 46% of expats saying it took them less than six months, compared with the global average of 32%. Over four in five (81%) expats are learning or using the local language, compared with 64% of expats globally. Expats in Mexico are also more likely than average to own a property locally. Almost half (47%) of expats in Mexico own a property in the country, compared with 32% of expats globally. Half of expats who have bought a property in Mexico say they have done so because it is a good investment, while over a quarter (27%) say living in Mexico has enabled them to become home owners.

2 About the respondents

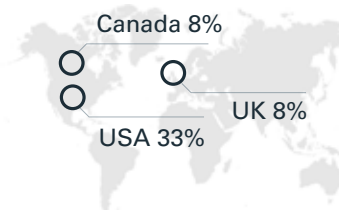
Gender



Age

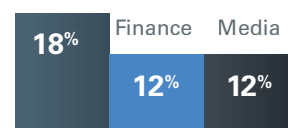


Country of origin



Top occupations

Education



Singapore

1 Country ranking



Singapore is the best place to live and work abroad as an expat, ranking first in the 2016 Expat Explorer country league table. Expats in the city state enjoy a good quality of life combined with strong career prospects and high earnings.

Expats in Singapore feel secure on a personal, economic and political level. More than four in five (84%) expats in Singapore say they feel safer than they did at home, more than in any other country and above the expat global average of 52%. Nearly three quarters (73%) of expats in the country feel confident about the local economy, compared with 52% globally. Almost nine in 10 (89%) feel confident about Singapore's political stability, compared with the global average of 51%.

Over three in five (62%) expats in Singapore say that the country is a good place for expats to progress their career, significantly more than the global average of 43%. The only country in the world where expats are more likely to say this is Hong Kong (68%).

More than a third (37%) of expats move to Singapore specifically to increase their earnings, compared with the global average of 25%, while 38% move there for a new challenge (37% globally).

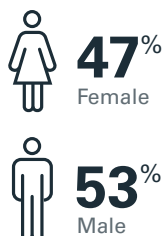
On average, expats in Singapore earn USD139,000 which is significantly higher than the global average of USD97,000. Expats in the country can also enjoy benefit packages from their employers, with 73% of expats receiving at least one benefit as part of their contract, compared with 67% globally.

The most common benefit among expats in Singapore is health and medical allowances, which 60% of expats receive, compared with the global average of 51%.

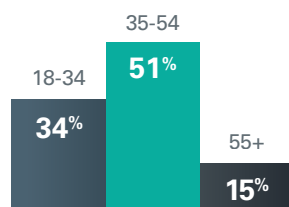
More than half (56%) of expats in Singapore say living in the country has helped them to save faster for their retirement, compared with 40% globally. Singapore also offers expats the opportunity to save for the future with 55% saying that moving to the country has helped them to contribute towards their other long-term savings and investments more quickly. Almost three in five (58%) expats in Singapore say that organising their finances in the country is easy, compared with a global average of 41%. Only expats in New Zealand (74%) and Australia (62%) are more likely to find this easy.

2 About the respondents

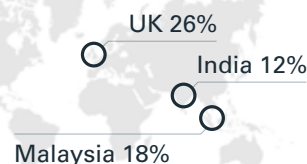
Gender



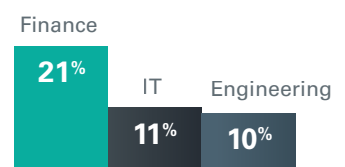
Age



Country of origin



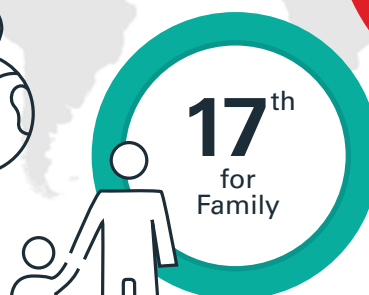
Top occupations





Taiwan

1 Country ranking



Expats in Taiwan are making friends and improving their social life while finding the opportunity to improve their earnings.

Nearly half (47%) of expats in Taiwan say they moved there for a new challenge, above the expat global average of 37%. More than one in five (22%) say they moved to the country to find purpose in their career, which compares with 15% globally.

Expats find housing and healthcare relatively simple to set up. More than half (54%) of expats in the country say that they found their accommodation easily, compared with 46% globally. Almost two thirds (66%) said healthcare was also easy to organise, compared with the global average of 47%.

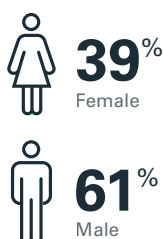
Nearly three in five (59%) expats in Taiwan have more disposable income as a result of moving, just above the global average of 56%. A similar proportion (57%) say they are now able to save more, compared with 53% globally. Economic confidence is also relatively strong among expats in the country: 54% say they feel confident about the local economy, just above the global average of 52%. Almost half (46%) of expats say that the country is a good place to start a business, compared with 38% globally.

Three in five (61%) expats say they have found it easy to form new friendships, above the global average of 52%. Two in five (40%) expats in the country say their social life is more active as a result of moving, above the global average of 33%.

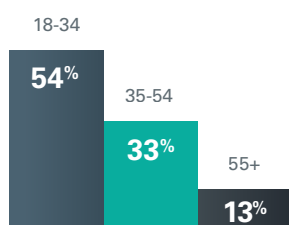
The majority (53%) of expats describe the country as accepting of diversity, and believe it welcomes people regardless of their faith, race, gender or sexual orientation better than their home country. This compares with the global average of 43%. Almost three quarters (74%) of expats in Taiwan are learning or using the local language compared with 64% globally.

2 About the respondents

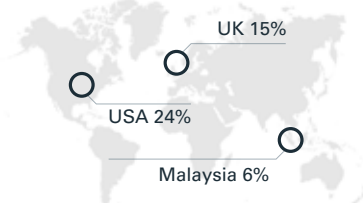
Gender



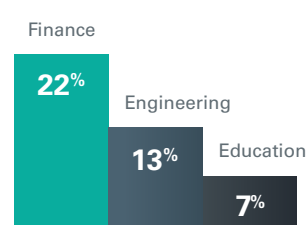
Age



Country of origin



Top occupations







United Arab Emirates

Life in the UAE provides expats with a range of financial rewards, high economic confidence and the chance to experience an improved quality of life.

Expats in the UAE are confident about the local economy, with 87% feeling confident or neutral, compared to the expat global average of 82%. More than half (54%) believe it is a good destination for expats to progress their career, compared with 43% globally.

The majority (53%) of expats in the UAE say that living there has accelerated their progress towards buying a property, compared with the global average of 41%. Expats in the country are also more likely than average to say the move has accelerated their progress towards making other long-term savings and investments (52% compared to the global average of 38%), saving for retirement

(50% compared to 40% globally) and saving for their children's education (43% compared to the global average of 29%).

Expats are moving to the UAE in order to improve their earnings above all other reasons (53% compared with 25% globally). Almost two in three (62%) expats in the UAE report an increase in their disposable income (compared with the global average of 56%) and their ability to save (62% compared with the global average of 53%). The vast majority (93%) of expats in the country say they receive at least one benefit as part of their contract, compared with 33% globally. The benefits expats in the UAE are most likely to receive from their employers are health and airfare allowances. Three quarters (75%) of expats in the UAE receive a medical allowance as part of their contract, while 72% receive an airfare allowance (compared with the global

averages of 51% and 33% respectively).

Two in five (41%) expats move to the UAE to improve their quality of life, compared with a global average of 32%. The majority of expats in the country achieve this aim with 61% saying their quality of life has improved since moving, compared with 52% globally.

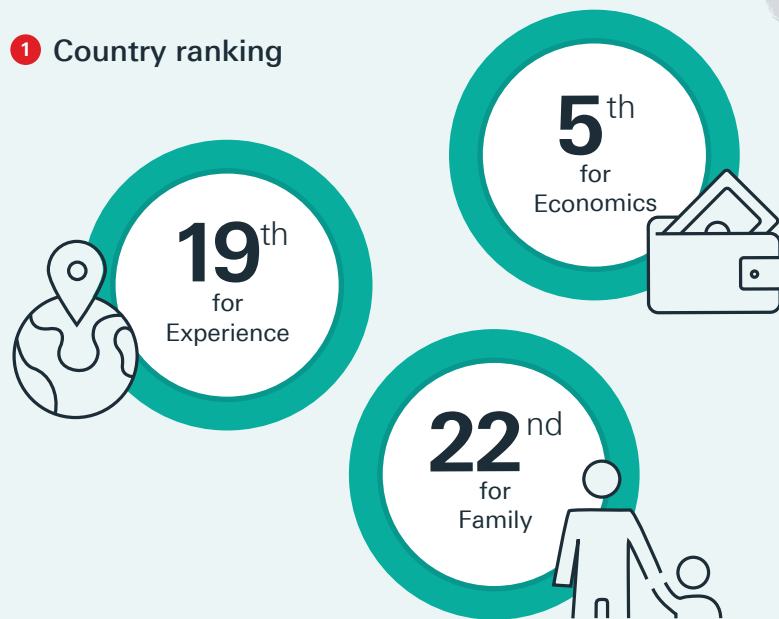
More than half of expat parents (54%) in the UAE say that the health and wellbeing of their children have improved, compared with the global average of 49%. However, the vast majority (88%) of expats say the overall cost of raising children in the UAE is more expensive than it was in their home country, compared to 62% globally. The majority (81%) of expats say that moving to the UAE has increased their childcare costs, while 91% report an increase in the cost of education.

Expat life in the UAE

3,092 expats in the UAE completed the Expat Explorer survey between March and April 2016.



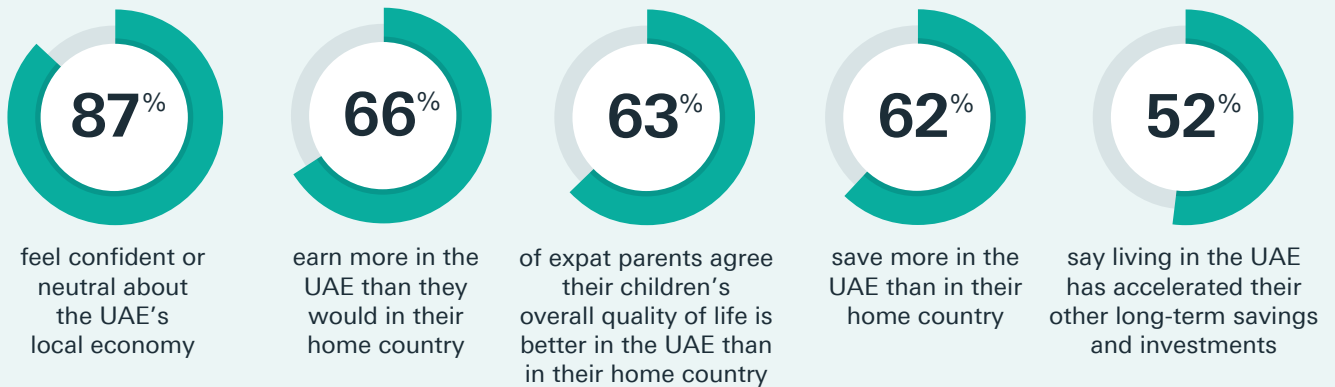
1 Country ranking



2 Did you know...?

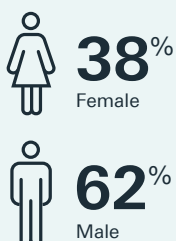


3 Key expat findings

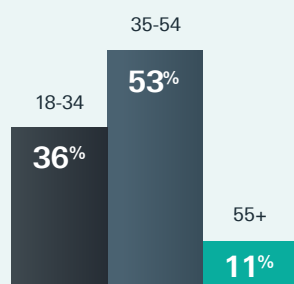


4 About the respondents

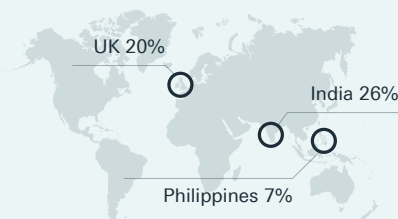
Gender



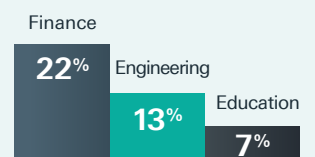
Age



Country of origin



Top occupations





United Kingdom

The UK is a good destination for expats to progress their careers and learn new skills, while its major cities offer different choices for expats.

Almost two thirds (64%) of expats in the UK say the chance to acquire new skills is better there than in their home country, compared with 50% across Europe and 47% globally. In addition, 62% of expats in the UK say the country is a good place to progress their career, compared to the global average of 43%.

Globally, a quarter (25%) of expats move abroad to improve their job prospects, rising to 40% for expats in London and Edinburgh, and 35% in the UK as a whole. Almost three quarters (71%) of expats in London and nearly two thirds (64%) in Edinburgh agree that their time in the UK will improve their job prospects when they move back

home or to another country, compared with 46% globally.

Expats particularly praise the working culture in London. Three in five (60%) expats in London rate the working culture there as better than at home, compared with 45% globally. In addition, nearly two thirds (63%) of expat entrepreneurs in London agree that entrepreneurs are viewed more positively in the UK than at home, compared with the global average of 46%.

While fewer than half (47%) of expats in the UK as a whole have a better work/life balance here than in their home country, this rises to 60% of those in Bristol. More than three quarters (76%) of expats in Bristol enjoy immersing themselves in the British culture, compared to 70% across the UK. Half (52%) of expats in Leeds agree that their overall quality of life is better

in the city than back home, compared with 43% across the UK as a whole.

In Birmingham, 58% of expats find their work more fulfilling than they did in their home country, compared with the global average of 47%. The majority (57%) of expats in Birmingham said that their experience in the UK would improve their job prospects, compared to 46% globally.

The majority (57%) of expats in Edinburgh find it easy to form new friendships, compared with 48% across the UK. Two in five (40%) expats in Edinburgh feel at home within six months, a much higher proportion than across the UK as a whole (29%).

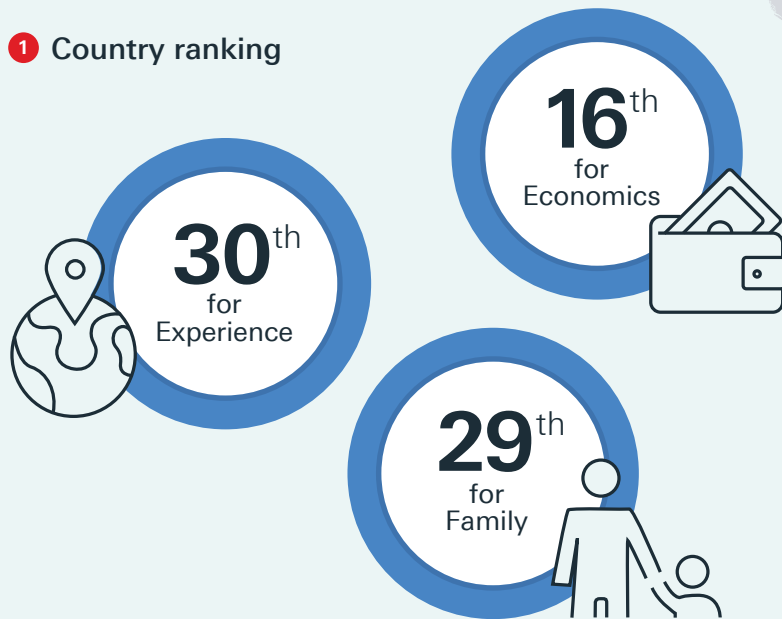
The survey was conducted between March and April 2016, before the UK referendum vote to leave the European Union took place.

Expat life in the UK

4,791 expats in the UK completed the Expat Explorer survey between March and April 2016.

22nd
overall

1 Country ranking



2 Did you know...?

63%



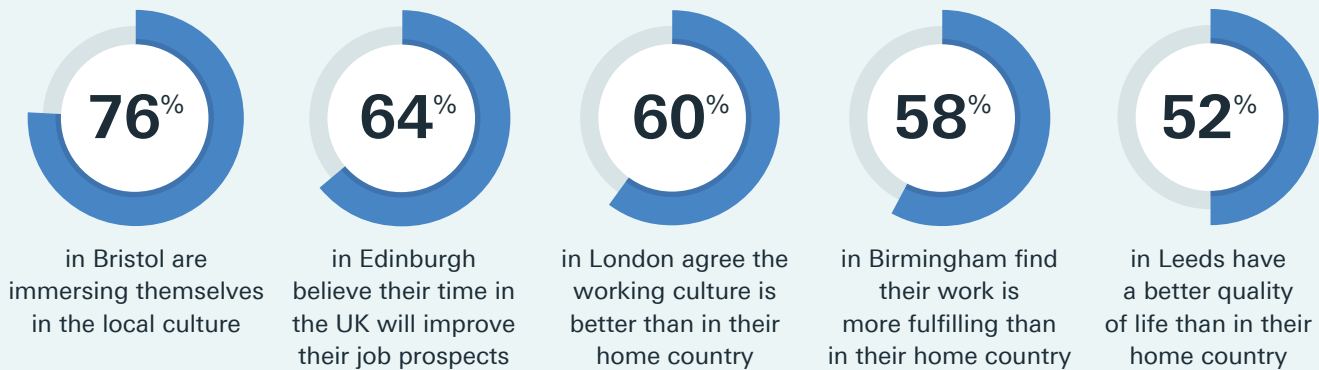
of expat entrepreneurs in London say they are viewed more positively in the UK than in their home country

62%



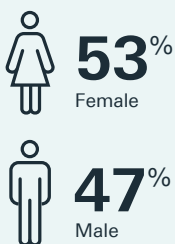
say the UK is a good place for expats who want to progress their careers

3 Expats achieve their ambitions in British cities

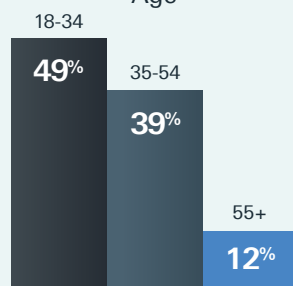


4 About the respondents

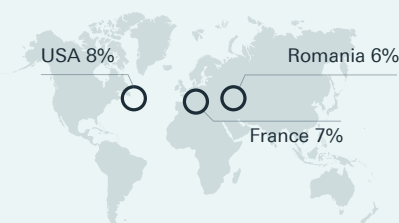
Gender



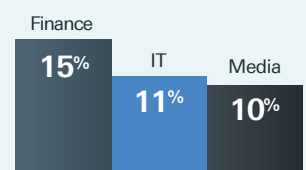
Age



Country of origin



Top occupations





United States

Expats in the USA are confident about the local economic outlook, their career prospects and their personal finances. Nearly two thirds (63%) of expats in the USA are confident in the local economy, compared with 56% of expats in Canada and 52% of expats globally.

Expats also believe that the USA creates a strong environment for entrepreneurs and new businesses to flourish, with more than half (56%) saying that the USA is a good place to start a business, compared with the global average of 38%. More than half (52%) of expats in the USA say there is more help and support available to entrepreneurs than in their home country, compared with 35% in Canada and 27% globally. Over two thirds (70%) praise the entrepreneurial culture in the

USA, saying that they are viewed positively, compared to 53% who say this in Canada and 46% globally.

Beyond entrepreneurs, expats as a whole in the USA rate their career prospects highly, with 61% saying the country is a good place to progress their career, compared to the global average of 43%. The country is also a good place to acquire new skills, with 60% of expats saying they have a better chance to do so in the USA than they did in their home country, compared to 53% in Canada and 47% globally. In addition, expats in the USA enjoy higher salaries than the global average. Expats in the USA earn USD130,000 per year on average, which compares with USD97,000 among all expats in the world, and USD84,000 among expats in Canada.

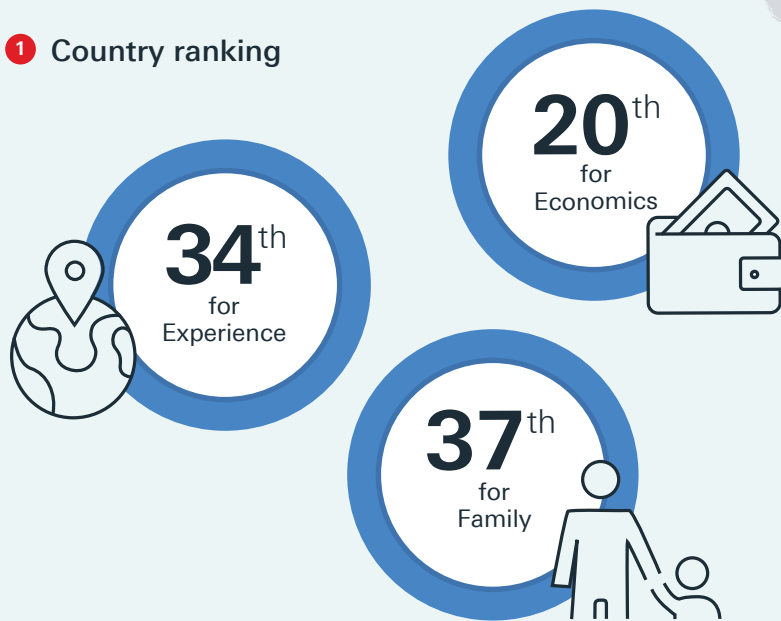
The majority of expats in the USA (55%) own property in the country, compared with the global average of 32%. More than half (53%) say they believe owning property in the USA is a good investment, compared to 47% of expats globally. However, less than half (45%) of expats in the USA say their quality of life has improved, compared to the global average of 52%.

Expat life in the USA


1,409 expats in the USA completed the Expat Explorer survey between March and April 2016.

30th
overall

1 Country ranking



2 Did you know...?

70% 
of expat entrepreneurs agree they are viewed more positively in the USA than in their home country

USD130,000

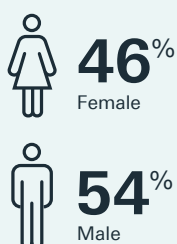
the average gross personal income for expats in the USA annually

3 Key expat findings

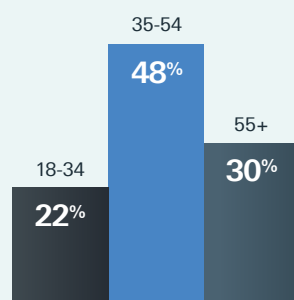


4 About the respondents

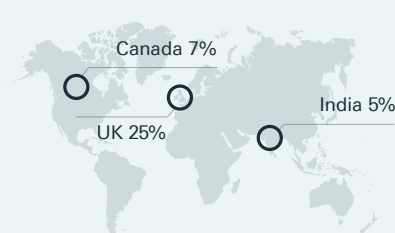
Gender



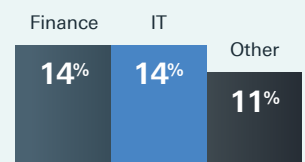
Age



Country of origin



Top occupations



Practical steps towards achieving ambitions abroad

Here are some important insights and practical actions drawn from the research findings, which may help current and prospective expats to achieve their ambitions abroad.

1

Boost your financial plans

For many expats, life abroad has accelerated their ability to save for retirement (40%) or to make other long-term savings and investments (38%).

Before moving, have a financial review of your long-term plans and consider if expat life can help speed up progress towards achieving your financial goals.

2

Consider opportunities to buy property

Nearly a third (32%) of expats own property in their host country and 41% own property back in their home country.

If you live abroad and plan to buy a property back home, either as a buy-to-let investment or to live in when you return, make sure to seek professional advice if you need help. If you plan to buy where you live, make sure you understand the local property market and regulations, as these can affect your ability to rent or sell your property if you move again.

3

Explore education options for your children

The majority (62%) of expats say the cost of education is higher in their host country, but 60% say their children's quality of life has improved as a result of moving.

Before moving to a new country with your family, check if your benefits package covers children's care and education, and seek support from expat family communities to research the schooling options available. If you are an international student, consider all the costs involved including tuition fees, living expenses, accommodation and travel.

4

Understand your employee benefits package

Over half (51%) of expats receive health and medical benefits, while nearly a third (32%) get an accommodation allowance from their employer.

Consider what you need to be comfortable at home and effective at work. Ask your employer to tailor your package accordingly, ensuring that your particular needs are fully covered.

5

Learn how to manage your finances abroad

Over half of (53%) expats say that at least one part of their finances has become more complex living abroad, whether that concerns new currencies, tax or moving money abroad.

Ask other expats how they have handled these challenges and consider whether you need additional information or professional advice on managing your money abroad

The research

Expat Explorer is an independent consumer research study into global expat views, commissioned by HSBC Expat. It provides authoritative insights into expats' attitudes, behaviours and opinions on the financial and social aspects of the countries they live in.

This report, *Achieving ambitions abroad*, is the ninth in the series and represents the views of 26,871 expats in 190 countries and territories.

The findings are based on a global survey conducted online by YouGov in March and April 2016. Global figures are the average of all countries and territories surveyed, unless otherwise stated. Figures have been rounded to the nearest whole number. All monetary values are expressed in US dollars (USD).

An expat is defined as an adult over the age of 18 years old who is currently living away from their country of origin / home country.

The country league tables are created using responses to 27 of the questions asked in the survey. A minimum sample of 100 expat respondents, including at least 30 expat parents, is required for a country to be included in 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 places in the league tables.

The methodology behind the country league table is identical to the 2015 survey, although sample sizes and composition vary from year to year.

Expat Explorer overall league table

The Expat Explorer overall country league table ranks each country using a score that summarises expats' overall view of the country they live in. The Expat Explorer overall score is the average of the Economics, Experience and Family scores detailed below, covering 27 key criteria from the survey.

Economics league table

The Economics country league table ranks each country using a score that summarises expats' views on nine questions about a country's economy and its effect on expats. The overall score is the average of the scores for these questions weighted equally. These cover:

- Personal finances - earning prospects, level of disposable income, level of saving.
- The local economy - confidence in the local economy, view on political stability, view on how easy it is to start a business.
- Working life - prospects for career progression, work/life balance, job security.

Experience league table

The Experience country league table ranks each country using a score that summarises expats' views on nine questions about the lifestyle they have in their adopted country. The overall score is the average of the scores for these questions weighted equally. These cover:

- Lifestyle - the local culture, expats' physical health, quality of life.
- The people around them - how safe expats feel, ease of integrating with the local people, ease of forming friendships.
- The ease of setting up - organising finances, organising healthcare, finding accommodation.

Family league table

The Family country league table ranks each country using a score that summarises expats' views on nine questions about family life in their adopted country. The overall score is the average of the scores for these questions, weighted equally. These cover:

- Relationships - expats' social life, whether they feel close to their partner, how welcoming the country is from a diversity point of view.
- Education and childcare - quality of childcare, quality of education, overall cost of raising children.
- Impact of raising children abroad - their health and wellbeing, the ease of making friends, overall quality of life.

This year, 45 countries or territories qualified to be included in the Expat Explorer country league tables:

- Australia
- Austria
- Bahrain
- Belgium
- Brazil
- Canada
- Chile
- China
- Czech Republic
- Egypt
- France
- Germany

- Hong Kong
- India
- Indonesia
- Ireland
- Italy
- Japan
- Kenya
- Kuwait
- Malaysia
- Mexico
- Netherlands
- New Zealand
- Norway
- Oman
- Peru
- Philippines
- Poland

- Qatar
- Russia
- Saudi Arabia
- Singapore
- South Africa
- South Korea
- Spain
- Sweden
- Switzerland
- Taiwan
- Thailand
- Turkey
- United Arab Emirates
- United Kingdom
- United States
- Vietnam



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Further information

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