

# The Top 10 Best And Worst Cities For Expatriates To Live In - Expat Insider City Ranking Report

According to our recent research, **Kuala Lumpur (1st), Málaga, Dubai, Sydney, Singapore, Ho Chi Minh City, Prague, Mexico City, Basel, and Madrid (10th) are the top 10 cities for expatriates to live in 2021.**

On the other hand, expatriates consider Rome (57th), Milan, Johannesburg, Istanbul, Tokyo, Cairo, Paris, Maastricht, Moscow, and New York (48th) the world's worst cities to live in.

Munich, 1 December, 2021 - Kuala Lumpur (1st), Málaga, and Dubai are the top 3 cities in the Expat City Ranking 2021 by InterNations, the world's largest expatriate community with over 4 million members. All of them rank very well in the Getting Settled Index - expatriates feel at home there and find it easy to make friends. What is more, Dubai and Málaga are appreciated for their high quality of life, while Kuala Lumpur and Málaga outperform Dubai in terms of cost of living, as well as finances and housing. At the other end of the list, Rome (57th), Milan, and Johannesburg are the worst cities worldwide according to expatriates. They rank particularly poor in the Urban Work Life Index, but expatriates are also unhappy with the low quality of life. Johannesburg outperforms the two Italian cities in the Finance and Housing and the Getting Settled Indices.

The Expat City Ranking is based on the annual Expat Insider survey, which is one of the most extensive surveys about living and working abroad, with 12,420 respondents in 2021. This year, 57 cities around the globe are analysed in the survey, which offers in-depth information about five areas of expatriate life: Quality of Urban Living, Getting Settled, Urban Work Life, Finance and Housing, and Local Cost of Living. Together, the first four topics make up the Expat City Ranking, which reveals the best and worst cities for expatriates to live in.

## Top 10 Cities 1 - KUALA LUMPUR

**Kuala Lumpur is the World's Best City for Expatriates, and is at the top of the Expat City Ranking 2021.**

Kuala Lumpur excels in the Getting Settled Index (1st): 75% of expatriates feel at home there (vs. 65% globally), and 78%

find it easy to get used to the local culture (vs. 65% globally). Most are also happy with the friendliness of the local population in general (81% vs. 69% globally) and towards foreign residents (77% vs. 67% globally). A US expatriate said: "I love Kuala Lumpur's culturally diverse environment and the overall friendliness".

Kuala Lumpur also ranks 1st out of 57 in the Finance and Housing Index. Expatriates find housing both affordable (74% vs. 42% globally) and easy to find (91% vs. 60% globally). Another 80% are satisfied with their financial situation (vs. 64% globally), and 64% say that their household income is more than enough (vs. 52% globally). The city ranks 3rd out of 57 in the Local Cost of Living Index as well, with 78% rating this aspect positively (vs. 48% globally). However, it gets average results in the Urban Work Life Index (30th). Expatriates are happy with their working hours (6th) and their work-life balance (7th), but not so much with the local economy (40th) and the career opportunities (44th). Lastly, Kuala Lumpur only ranks 41st in the Quality of Urban Living Index. For factors such as political stability (35% happy vs. 64% globally) and public transportation (57% vs. 69% globally), satisfaction is below the global average.

## 2 - MÁLAGA

**The Best City for Making Friends and Socialising.**

Málaga comes 2nd out of 57 in the Expat City Ranking 2021 and even 1st in the Local Cost of Living Index: 86% of expatriates rate this factor positively (vs. 48% globally). It also does very well in the Finance and Housing Index (5th). Expatriates consider housing both affordable (67% vs. 42% globally) and easy to find (70% vs. 60% globally). Málaga ranks 3rd in the Getting Settled Index and 1st in the Friends and Socialising Subcategory: 69% find it easy to make new friends (vs. 48% globally), and 78% are happy with their social life (vs. 57% globally). Many expatriates describe the local people as friendly in general (86% vs. 69% globally) and towards foreign residents in particular (82% vs. 67% globally). Coming 15th in the Quality of Urban Living Index, Málaga earns another top rank in the

Leisure and Climate Subcategory (1st). Not a single expatriate (0%) is unhappy with the weather (vs. 17% globally), and 86% rate the local leisure options favourably (vs. 72% globally). "Málaga has everything to offer for downtime," says an Australian expatriate.

However, the city lands in the bottom 10 of the Urban Work Life Index (51st). While ranking 32nd in the Work-Life Balance Subcategory, it performs poorly in the Job and Career (56th) and the Job Security (50th) Subcategories.

## 3 - DUBAI

**Easy for Settling-In but Hard to Afford, Dubai ranks 3rd out of 57 in the Expat City Ranking 2021.**

Receiving its best results in the Getting Settled Index (6th), it is the easiest city in the world to live in without speaking the local language (94% vs. 54% globally). Moreover, 81% describe the local people as generally friendly towards foreign residents (vs. 67% globally). Expatriates feel at home in Dubai (75% vs. 65% globally) and find it easy to make new friends there (59% vs. 48% globally).

Dubai also performs very well in the Quality of Urban Living Index (11th). Expatriates are happy with the political stability (90% vs. 64% globally), and 97% feel safe there (vs. 84% globally). However, it falls behind in the Urban Work Life Index (38th). It even ranks among the bottom 10 for job security (51st).

Expatriates are also unhappy with their work-life balance (22% vs. 17% globally), and only 65% are satisfied with their job in general (vs. 68% globally). Lastly, Dubai gets mixed results in the Finance and Housing Index (21st). It ranks well in the Housing Subcategory (12th): 86% say that housing is easy to find (vs. 60% globally). However, 41% find it unaffordable (vs. 39% globally), and the city does poorly in the Finance Subcategory (49th): 31% say that their disposable household income is not enough (vs. 23% globally).

## 4 - SYDNEY

**A Sunny Destination with Great Career Opportunities for Expatriates, placing 4th out of 57 in the Expat City Ranking 2021.**

Sydney performs best in the Quality of Urban Living Index (10th): expatriates are particularly happy with the leisure options

(89% vs. 72% globally), climate and weather (95% vs. 66% globally), quality of medical care (89% vs. 71% globally), and urban environment (92% vs. 71% globally). "I like the clean environment, the beautiful scenery, and the diverse community with its mix of cultures", says an expatriate from Pakistan.

Moreover, 81% of expatriates in Sydney find it easy to get used to the local culture (vs. 65% globally) - just one reason for its excellent ranking in the Getting Settled Index (11th). Another 80% describe the local residents as generally friendly (vs. 69% globally), and 72% feel at home in Sydney (vs. 65% globally). It also ranks 11th in the Urban Work Life Index: 66% are happy with the career opportunities (vs. 45% globally), and 78% rate their work-life balance positively (vs. 66% globally). However, Sydney only places 37th in the Local Cost of Living Index: 56% rate the cost of living negatively (vs. 34% globally). In the Finance and Housing Index, it comes 29th.

While 67% say it is easy to find housing (vs. 60% globally), 68% describe it as unaffordable (vs. 39% globally).

Expatriates find it easy to make new friends (56% vs. 48% globally) and are happy with their social life (60% vs. 57% globally). However, the results in the Urban Work Life Index (37th) are below average. Singapore even ranks in the bottom 10 of the Work-Life Balance Subcategory (52nd). While expatriates rate the local economy positively (85% vs. 62% globally), the career opportunities are fairly average (47% vs. 45% globally).

Lastly, Singapore comes 43rd in the Local Cost of Living Index: 63% rate this factor negatively (vs. 34% globally). Another 66% also find housing unaffordable (vs. 39% globally).

**6 - HO CHI MINH CITY**  
**The Cost of Living Is Excellent, the Quality of Life Less So, ranking 6th out of 57 in the Expat City Ranking 2021.**

Ho Chi Minh City makes it into the top 10 of four indices. It ranks 2nd out of 57 in both the Local Cost of Living Index - 84% rate this factor positively (vs. 48% globally) - and the Finance and Housing Index: 75% of expatriates say that their disposable household income is more than enough (vs. 52% globally), and 77% are satisfied with their financial situation (vs. 64% globally). They also find housing affordable (61% vs. 42% globally).

The city does well in the Urban Work Life Index (10th), too. It is even voted the best worldwide for overall job satisfaction (1st). Ho Chi Minh City also scores high in the Getting Settled Index (10th). Expatriates find it easy to make new friends (77% vs. 48% globally), are happy with their social life (74% vs. 57% globally) and describe the local people as generally friendly towards foreign residents (93% vs. 67% globally).

However, the city lands in the bottom 10 of the Quality of Urban Living Index (52nd): 65% are unhappy with public transportation (vs. 20% globally), and 49% rate the urban environment negatively (vs. 16% globally). A Canadian expatriate explains: "The environmental quality can be challenging, such as pollution, lack of recycling, and noise".

**7 - PRAGUE**  
**A Great Working Life and a High Quality of Living, Prague not only makes it into the top 10 of the Expat City Ranking (7th) but also into the top 5 for two indices.**

In the Urban Work Life Index (4th), expatriates are happy with the career opportunities (60% vs. 45% globally), work-life balance (79% vs. 66% globally), and working hours (82% vs. 66% globally). The city comes 5th in the Quality of Urban Living Index: 83% rate the leisure options favourably (vs. 72% globally), and 91% are happy with the transportation system (vs. 69% globally). "I enjoy the great opportunities for socialising, activities, and travelling", states an expatriate from Ukraine.

However, while housing is easy to find for expatriates (73% vs. 60% globally), 43% find it hard to afford (vs. 39% globally). Still, Prague ranks 14th in the Finance and Housing Index, and 66% are satisfied with their financial situation (vs. 64% globally). It does even better in the Local Cost of Living Index (11th): 61% rate this factor positively (vs. 48% globally).

The Getting Settled Index (38th) shows some rather mixed results. Expatriates find the local residents generally unfriendly (32% vs. 16% globally), as well as unfriendly towards foreign residents (35% vs. 18% globally). However, 72% are happy with their social life (vs. 57% globally) and feel at home in Prague (vs. 65% globally).

A Great Climate and a Welcoming Atmosphere in the Expat City Ranking 2021

Expatriates find it easy to make new friends and are happy with their social life

**5 - SINGAPORE**  
**High Quality of Life but Poor Work-Life Balance, coming 5th out of 57 in the Expat City Ranking 2021.**

Singapore does best in the Quality of Urban Living Index (3rd), particularly in the Safety and Politics Subcategory (1st): 95% of expatriates are happy with the political stability (vs. 64% globally), and 99% feel safe (vs. 84% globally). Singapore also performs well in the Transportation Subcategory (4th). However, it receives mixed results regarding healthcare. While most expatriates are satisfied with its availability (89% vs. 76% globally) and quality (84% vs. 71% globally), 43% find it unaffordable (vs. 21% globally). Singapore also scores high in the Getting Settled Index (12th).

**8 - MEXICO CITY**  
**A Great Climate and a Welcoming Atmosphere in the Expat City Ranking 2021.**

Mexico City (8th out of 57) performs best in the Getting Settled Index (2nd), even coming 1st in the Feeling Welcome Subcategory. Expatriates find it easy to get used to the local culture (93% vs. 65% globally) and feel at home (80% vs. 65% globally). They are happy with their social life (67% vs. 57% globally) and find it easy to make new friends (73% vs. 48% globally). Another 88% describe the locals as friendly towards foreign residents (vs. 67% globally).

Mexico's capital also performs very well in the Local Cost of Living (5th) and Finance and Housing (4th) Indices: 92% say that their disposable household income is enough or more than enough to cover expenses (vs. 77% globally). Housing is both easy to afford (60% vs. 42% globally) and to find (74% vs. 60% globally).

However, the city only ranks 42nd in the Urban Work Life Index. While overall job satisfaction is high (6th), it lands in 52nd place for working hours. It even ends up in the bottom 10 of the Quality of

Urban Living Index (49th). Expatriates are dissatisfied with public transportation (30% vs. 20% globally), do not feel safe (37% vs. 8% globally) and rate the urban environment negatively (25% vs. 16% globally). However, they love the climate and weather (88% vs. 66% globally) and the local leisure options (81% vs. 72% globally).

### 9 - BASEL

#### The Best Working Life for Expatriates in Switzerland, making it into the top 10 of the Expat City Ranking 2021.

Basel (9th out of 57) performs best in the Quality of Urban Living Index (2nd). This includes a 1st place in the Transportation Subcategory and a 3rd rank in the Safety and Politics Subcategory. All expatriates in Basel (100%) are satisfied with public transportation (vs. 69% globally). An Australian expatriate notes: "The public transportation system is excellent". Nearly all respondents (97%) also feel safe there (vs. 84% globally).

The city also performs very well in the Urban Work Life Index (6th), particularly for the state of the local economy (1st). In fact, no expatriate (0%) rates the former negatively (vs. 19% globally).

Coming 23rd in the Finance and Housing Index, Basel even places 5th in the Finance Subcategory: 84% find their disposable

household income enough or more than enough (vs. 77% globally), and 77% are satisfied with their financial situation (vs. 64% globally). Nevertheless, the city ranks 48th in the Local Cost of Living Index: 69% are dissatisfied with the cost of living (vs. 34% globally).

The Getting Settled Index (39th) is another of Basel's weak points: 26% of respondents find it difficult to get used to the local culture (vs. 18% globally).

### 10 - MADRID

#### A Welcoming City with a High Quality of Life, coming 10th out of 57 in the Expat City Ranking 2021.

Madrid does best in the Quality of Urban Living Index (7th). It lands among the top 5 in the Leisure and Climate (4th) and the Health and Environment (5th) Subcategories: expatriates are happy with the climate (92% vs. 66% globally) and the leisure options (87% vs. 72% globally). "I like the good access to entertainment, cultural activities, and various food options", says a UK expatriate. They also rate the affordability (86% vs. 61% globally), availability (90% vs. 76% globally), and quality (89% vs. 71% globally) of healthcare positively.

Madrid ranks nearly as well in the Getting Settled Index (8th): 85% of expatriates find it easy to get used to the local culture (vs.

65% globally). Another 81% feel at home there (vs. 65% globally), and 73% are happy with their social life (vs. 57% globally). Expatriates describe the local people as generally friendly (85% vs. 69% globally) and friendly towards foreign residents (79% vs. 67% globally).

While Madrid does well in the Local Cost of Living (14th) and Finance and Housing (25th) Indices, it comes 44th in the Urban Work Life Index. Expatriates are unhappy with the working hours (25% vs. 16% globally), local economy (24% vs. 19% globally), and career options (38% vs. 33% globally).

### The 10 Worst Cities 57 - ROME

#### The Worst City for Expatriates Worldwide, Rome is rated the worst city (57th out of 57) in both the overall Expat City Ranking 2021 and the Urban Work Life Index (57th).

It also lands among the bottom 3 in all of its subcategories: Job and Career (57th), Job Security (55th), and Work-Life Balance (55th). Expatriates are unhappy with the career opportunities (60% vs. 33% globally), job security (45% vs. 20% globally), and working hours (27% vs. 16% globally). A UK expatriate sums it up: "The economy is terrible, and salaries are low".

The city ranks 55th in the Quality of Urban Living Index. The local climate and weather,



rated positively by 86% (vs. 66% globally), is the only highlight. Expatriates are unhappy with public transportation (47% vs. 20% globally) and political stability (34% vs. 16% globally), as well as the availability (16% vs. 11% globally) and quality (20% vs. 14% globally) of medical care. Rome only does slightly better in the Finance and Housing Index (45th): 32% are unhappy with their financial situation (vs. 19% globally), and 41% say that their disposable household income is not enough (vs. 23% globally). Moreover, housing is neither affordable (47% vs. 39% globally) nor easy to find (33% vs. 23% globally).

At least, 43% rate the cost of living positively (vs. 48% globally), with Rome ranking 20th in the Local Cost of Living Index.

## 56 - MILAN

**Disappointed Expatriates across the Board, coming 56th out of 57 in the Expat City Ranking 2021.**

Milan performs poorly in every index. It lands in 55th place in the Urban Work Life Index and among the bottom 10 for all its rating factors: 47% of expatriates rate the career opportunities negatively (vs. 33% globally), and 38% are unhappy with the local economy (vs. 19% globally). They are also dissatisfied with their work-life balance (22% vs. 17% globally) and working hours (25% vs. 16% globally).

Milan also ranks 55th in the Finance and Housing Index, coming last worldwide in the Finance Subcategory (57th): 32% are unhappy with their financial situation (vs. 19% globally), and 39% say that their disposable household income is not enough (vs. 23% globally). Housing is considered unaffordable (68% vs. 39% globally) as well.

The city does slightly better in the Local Cost of Living (46th) and Quality of Urban Living (47th) Indices. Expatriates are particularly unhappy with the urban environment (23% vs. 16% globally), and 14% worry about their personal safety (vs. 8% globally).

On the bright side, the local leisure options are rated positively by 76% (vs. 72% globally).

Lastly, Milan ranks best in the Getting Settled Index (44th). Even so, 30% do not feel at home there (vs. 19% globally).

## 55 - JOHANNESBURG

**Issues with Safety, Work, and Finances, in the Expat City Ranking 2021.**

Johannesburg (55th out of 57) comes last in the Quality of Urban Living Index (57th): 63% of expatriates are not satisfied with public transportation (vs. 20% globally), and a staggering 68% worry about their personal safety (8% globally). An Irish expatriate feels that he must "always be on guard due to security issues". Moreover, 32% are unhappy with the urban environment (vs. 16% globally), and they consider healthcare to be neither available (20% vs. 11% globally) nor affordable (40% vs. 21% globally).

The city also ends up in the bottom 10 of the Urban Work Life Index (52nd): 41% are dissatisfied with the local career opportunities (vs. 33% globally). Expatriates also rate the job security (29% vs. 20% globally) and the state of the local economy (48% vs. 19% globally) negatively.

Johannesburg performs a lot better in the Getting Settled (29th) and the Finance and Housing (24th) Indices. However, the latter has some very mixed results. The city ranks 56th in the Finance Subcategory and 10th in the Housing Subcategory: 52% of expatriates find housing affordable (vs. 42% globally), but 42% say that their disposable household income is not enough (vs. 23% globally).

## 54 - ISTANBUL

**Expatriates Are Unhappy with their Working Life, Istanbul (54th out of 57) lands in the bottom 10 of the Expat City Ranking 2021.**

In the Urban Work Life Index (56th), it places last worldwide for the state of the local economy (52% unhappy vs. 19% globally), working hours (33% vs. 16% globally), and work-life balance (33% vs. 17% globally). Expatriates are also not satisfied with their job security (38% vs. 20% globally) and local career opportunities (44% vs. 33% globally).

Istanbul performs somewhat better in the Quality of Urban Living Index (40th), despite poor results for political stability (52nd) and the urban environment (50th). Three in ten expatriates (30%) rate the latter negatively (vs. 16% globally).

When it comes to the Getting Settled Index (36th), 51% find it hard to live in Istanbul without speaking the local language (vs. 29% globally). On the bright side, Istanbul has an above-average result in the Local Cost of Living Index (17th). But this is not reflected in the Finance Subcategory (53rd), which is part of the Finance and Housing Index (26th): 32% are dissatisfied with their financial situation (vs. 19% globally). At least housing is considered affordable (50% vs. 42% globally).

## 53 - TOKYO

**One of the Worst Cities in the World for Settling-In, coming 53rd out of 57 in the Expat City Ranking 2021.**

Tokyo is voted worst worldwide in the Getting Settled Index (57th). Here, it ranks in the bottom 10 for most factors. Expatriates find it difficult to learn the language (75% vs. 42% globally) and to live there without speaking it (54% vs. 29% globally). Another 38% find it hard to get used to the local culture (vs. 18% globally), and 40% describe the local population as unfriendly towards foreign residents (vs. 18% globally). "You hardly feel like a local living in Japan, and it can be difficult to integrate", says an expatriate from the UK.

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

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

## 52 - CAIRO

**Affordable but with a Very Poor Quality of Life, Cairo ranks 52nd out of 57 in the Expat City Ranking 2021.**

In the Quality of Urban Living Index (56th), expatriates rate the Transportation (52nd) and Health and Environment (57th) Subcategories especially poorly. Additionally, 32% view the quality of medical care negatively (vs. 14% globally). In the Urban Work Life Index (53rd), Cairo does not fare much better, especially in the Job Security (52nd) and Job and Career (53rd) Subcategories. Expatriates are unhappy with their job in general (22% vs. 16% globally) and the local career opportunities (42% vs. 33% globally).

However, the city performs much better in the Getting Settled Index (26th): 57% of expatriates say finding friends in Cairo is easy (vs. 48% globally), and 70% describe the local residents as generally friendly (vs. 69% globally).

Ranking the city 19th in the Finance and Housing Index, expatriates consider housing in Cairo both easy to find (67% vs. 60% globally) and to afford (52% vs. 42% globally).

Lastly, the city receives its best results in the Local Cost of Living Index (7th). 63% rate this factor positively (vs. 48% globally).

## 51 - PARIS

**Lacking in Friendliness, Personal Safety, and Affordable Housing, ranking 51st out of 57, Paris is among the worst-rated cities in the Expat City Ranking 2021.**

It places 55th in the Getting Settled Index. Expatriates describe the Parisians as especially unfriendly towards foreign residents (40% vs. 18% globally), while 53% find it hard to make new friends (vs. 32% globally). The city does not perform much better in the Finance and Housing Index (51st): housing is hard to find (59% vs. 23% globally) and to afford (77% vs. 39% globally). Still, 79% say that their disposable household income is enough or more than enough (vs. 77% globally).

While Paris lands in an average 33rd place in the Quality of Urban Living Index, two factors affect its performance: 20% do not feel safe in Paris (vs. 8% globally). Additionally, 23% of expatriates rate the urban environment negatively (vs. 16% globally).

However, the French capital makes it into the top 10 for affordable healthcare (2nd) and local leisure options (8th).

Lastly, it performs quite well in the Urban Work Life Index (22nd), even ranking 4th for job security: 79% rate the latter positively (vs. 61% globally). Another 59% are satisfied with the career opportunities (vs. 45% globally), and 71% are happy with their job in general (vs. 68% globally).

## 50 - MAASTRICHT

**The Worst Dutch City for Career-Driven Expatriates, Maastricht (50th out of 57) ends up in the bottom 10.**

It performs worst in the Getting Settled Index (42nd), placing 50th in the Friends and Socialising Subcategory. Expatriates find it hard to make new friends (45% vs. 32% globally) and are unhappy with their social life (36% vs. 25% globally). “The locals are not looking to make friends with you as they already have their own groups”, explains a US expatriate. It may not help that 28% perceive them as generally unfriendly (vs. 16% globally).

In the Urban Work Life Index (41st), Maastricht performs a lot worse than other Dutch destinations, particularly for local career opportunities (50th): 45% of expatriates are not satisfied with this factor (vs. 33% globally). Another 20% are unhappy with their job in general (vs. 16% globally).

The city also ranks 41st in the Finance and Housing Index: 50% say housing is hard to find (vs. 23% globally), and 57% find it unaffordable (vs. 39% globally).

In the Quality of Urban Living Index (39th), Maastricht ranks among the worst cities worldwide in the Health and Environment Subcategory (49th). It does badly for the availability (51st), affordability (48th), and quality of medical care (54th).

Maastricht also does rather poorly in the Leisure and Climate Subcategory (54th): 32% are unhappy with the leisure options (vs. 14% globally).

## 49 - MOSCOW

**A Difficult Destination for Career-Minded Expatriates, Moscow (49th out of 57) lands in the bottom 10 of the Expat City Ranking 2021.**

The Urban Work Life Index (48th) is its sore spot, especially in terms of Work-Life Balance (50th): 27% of expatriates are unhappy with this factor (vs. 17% globally), and 22% are dissatisfied with their working hours (vs. 16% globally). What is more, only 34% are happy with the state of the local economy (vs. 62% globally). Moscow could also offer better career opportunities

(41% unhappy vs. 33% globally). “It is difficult to get a job without having local citizenship”, says a Danish expatriate.

Moscow lands in a low 41st place in the Getting Settled Index. Expatriates find it hard to learn the local language (60% vs. 42% globally), while just 25% find it easy to live there without speaking it (vs. 54% globally). Another 27% perceive the locals as unfriendly (vs. 16% globally), and 23% do not feel at home (vs. 19% globally). Still, 63% are happy with their social life (vs. 57% globally).

The city receives mediocre results in the Quality of Urban Living (37th) and the Finance and Housing (31st) Indices: 32% of expatriates say that their disposable household income is not enough to cover expenses (vs. 23% globally).

Moscow performs best in the Local Cost of Living Index (21st). Nonetheless, just 36% rate the local cost of living positively (vs. 48% globally).



New York places second to last in the Local Cost of Living Index

## 48 - NEW YORK CITY

**Where Expatriates Sacrifice Their Work-Life Balance for Their Career, coming 48th out of 57 in the Expat City Ranking 2021.**

New York places second to last in the Local Cost of Living Index (56th): 75% of expatriates are dissatisfied with the cost of living (vs. 34% globally). It also performs poorly in the Finance and Housing Index (47th), especially for one factor in the Housing Subcategory (44th): 78% find housing not affordable (vs. 39% globally).

The Quality of Urban Living Index (48th) does not look much better. Expatriates are worried about political stability (48% vs. 16% globally) and personal safety (28% vs. 8% globally). A Filipino expatriate said: “I do not like the political and social instability”.

Respondents also find healthcare unaffordable (67% vs. 21% globally) and rate its availability negatively (25% vs. 11% globally). While 25% are unhappy with New York’s urban environment (vs. 16% globally), 84% rate the local leisure options positively (vs. 72% globally). New York gets mixed results in the Urban Work Life Index (35th). Expatriates are happy with the career opportunities (69% vs. 45% globally) but rate their work-life balance negatively (38% vs. 17% globally). The ranking in

the Getting Settled Index (20th) is a lot better: expatriates find it easy to get used to the local culture (77% vs. 65% globally) and feel at home in New York (70% vs. 65% globally).

## About The Expat City Ranking 2021

The Expat City Ranking is based on the annual Expat Insider survey by InterNations. For the survey, InterNations asked 12,420 expatriates representing 174 nationalities and living in 186 countries or territories to provide information on various aspects of expatriate life, as well as their gender, age, and nationality. In addition to their satisfaction with life in their host country, respondents were also invited to share their opinions on the city they are currently living in.

Participants were asked to rate more than 25 different aspects of urban life abroad on a scale of one to seven. The rating process emphasised the respondents’ personal satisfaction with these aspects, considering both emotional topics and more factual aspects with equal weight. The respondents’ ratings of the individual factors were then bundled in various combinations for a total of 13 subcategories, and their mean values were used to draw up four topical indices: Quality of Urban Living, Getting Settled, Urban Work Life, and Finance and Housing. These were further averaged in order to rank all cities worldwide that had the required number of participants for the minimum sample size. (The survey also includes a Local Cost of Living Index, which does, however, not factor into the overall ranking to avoid overrepresenting financial aspects).

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

## INTERNATIONS

With more than 4 million members in 420 cities around the world, InterNations is the largest global community and a source of information for people who live and work abroad. InterNations offers global and local networking and socialising, both online and face to face. At around 6,000 events and activities per month, expatriates have the opportunity to meet other global minds. Online services include discussion forums and helpful articles with personal expatriate experiences, tips, and information about life abroad. Membership is by approval only to ensure we remain a community of trust. InterNations is part of the NEW WORK SE, a group of brands that offer products and services for a better working life. For further information please visit [www.internations.org](http://www.internations.org)