

# HSBC Bank International

Expatriate Explorer Survey 2009



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## Report two: Expatriate Experience

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**HSBC**   
The world's local bank

# About the Expat Explorer Survey

Commissioned by HSBC Bank International, Expat Explorer is the largest ever global survey of expats. Now in its second year, the survey has questioned more than 3,100 expats on the opportunities and challenges they face living away from home. The survey provides an insight into how expat life differs from country to country, continent to continent.



## Expat Experience

Expat Experience is the second of three reports to be produced from the Expat Explorer research. The report focuses on expats' experiences of integrating into local society, as well as their quality of life in comparison to where they used to live. A league table has been compiled using a substantial set of criteria (23 in total) to reveal which locations expats voted as the places with the best quality of life. Expats rated accommodation, food, entertainment, transport, clothing, household goods, utilities, healthcare, education/childcare, working hours, family life, social life, commute to work, health and hobbies. In addition, they also rated the relative ease in which they were able to do the following in their new country of residence:

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- ▶ Organising schools for their children
  - ▶ Setting up finances; healthcare; utilities
  - ▶ Finding somewhere to live
  - ▶ Learning the local language
  - ▶ Making expat friends; making local friends; whether or not they joined local community groups
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# Overall league table

	Overall (without language)	Organising school for my children	Organising my finances	Organising my healthcare	Finding somewhere to live	Learning the local language	Making friends	Setting up utilities	Made local friends	I have joined local community groups	Accommodation	Food	Entertainment	Transport	Clothing	Household goods	Utilities	Healthcare	Education/childcare	Working hours	Family life	Social life	Commute to work	Quality of health	Hobbies
Canada	1	6	7	8	5	4	11	2	2	3	1	3	10	10	9	7	2	10	9	15	2	16	5	8	2
Australia	2	7	1	7	11	3	10	5	6	9	5	8	5	9	21	17	14	15	20	6	3	8	7	5	3
Thailand	3	4	11	2	1	26	1	9	16	18	2	3	2	16	3	9	13	4	8	5	6	2	13	7	4
Singapore	4	13	6	4	13	5	7	1	18	24	9	12	6	4	15	11	3	6	2	20	12	10	4	13	10
Bahrain	5	5	3	1	2	23	5	4	20	1	16	25	13	14	6	4	10	14	4	1	7	1	10	9	13
South Africa	6	3	14	6	3	6	6	14	2	8	4	8	14	22	16	12	19	7	11	8	8	3	18	3	1
France	7	8	23	17	14	10	18	15	9	5	10	1	17	8	8	13	7	1	7	12	4	12	9	4	12
United States	8	12	20	24	10	1	15	7	7	4	3	13	3	13	1	1	4	9	17	18	17	22	17	17	8
Spain	9	18	10	9	7	11	12	8	8	13	14	6	18	12	13	21	20	8	19	4	5	5	6	1	7
Hong Kong	10	17	2	5	8	20	3	3	17	12	25	17	4	2	10	15	6	11	3	25	22	4	2	19	14
Malaysia	11	1	3	3	4	13	4	13	14	19	8	7	11	24	13	8	18	18	1	10	18	9	14	14	5
Germany	12	21	13	10	18	19	23	12	21	21	6	11	21	3	11	2	5	5	15	3	9	13	1	6	19
Switzerland	13	16	5	15	26	12	24	6	22	10	11	18	23	1	25	10	9	3	18	11	1	25	3	2	5
Saudi Arabia	14	14	9	11	15	14	14	10	24	2	21	21	25	11	5	5	8	16	6	7	10	15	8	10	11
Belgium	15	2	17	14	9	9	26	25	23	14	20	8	20	6	6	18	15	2	10	9	20	26	20	18	23
Japan	16	20	25	25	21	18	22	11	10	7	22	2	12	7	4	3	1	19	24	22	23	24	15	16	15
Netherlands	17	19	16	20	20	24	25	19	18	11	19	19	18	5	18	19	11	12	5	1	14	21	11	11	20
United Arab Emirates	18	22	12	12	25	15	9	21	25	23	12	15	8	18	12	6	12	17	13	14	15	17	19	15	17
Vietnam	19	9	18	16	19	22	2	22	12	6	17	14	22	26	23	24	22	25	16	13	13	6	12	20	21
Brazil	20	15	24	18	16	8	21	26	1	26	13	5	7	21	26	26	23	13	26	21	11	18	24	12	9
Mexico	21	10	14	23	12	7	8	23	11	14	7	16	14	23	19	20	26	22	25	23	19	14	22	22	16
China	22	11	21	21	6	17	19	18	15	14	18	20	16	19	17	22	16	26	12	17	21	11	16	22	26
United Kingdom	23	24	19	26	22	2	20	17	13	20	26	23	1	15	2	14	17	23	22	16	25	19	26	24	22
Russia Federation	24	26	26	22	23	15	12	24	4	25	24	24	9	20	22	15	25	21	14	24	26	7	23	25	18
India	25	23	22	19	17	21	17	16	5	17	23	26	24	25	24	25	24	20	21	26	24	20	21	26	25
Qatar	26	25	8	13	24	25	16	20	26	22	15	22	26	17	20	23	21	24	23	19	16	23	25	21	24

# Expat findings

## Motivations to move

With globalisation of the workplace an increasing trend, it is unsurprising that employment came out as the primary consideration for expats deciding to leave or stay in their country of residence. Approximately half of expats claim that the length of their employment contract (51%) or career prospects (44%) are the main reasons for staying in their country of residence. For most expats, the biggest advantages of taking an expatriate posting are the financial benefits, such as tax breaks and the increased ability to save. This is most pronounced in the Middle East, where one in three expats reported a more positive financial situation. For expats in the UK, career prospects are the biggest motivation to stay. While a third of all expats (28%) said that they would move in search of better career prospects, almost two-thirds (62%) of expats in the UK stay because of the quality of job opportunities open to them.

## Expat life means a better quality of life

Overall, the survey revealed that expats enjoy a better life in their new country, with the majority claiming an increase in the quality of living compared with life back home. Germany, France and Thailand topped the survey in this respect, with expats living in these countries reporting the greatest increases.

For most expats, the biggest increases in quality were seen in the categories of accommodation and travel, with 42% of expats saying that the quality of their accommodation had improved and 44% reporting that they had a better commute into work. Canada, Thailand and the US were the top countries in terms of better

quality of accommodation, with 68%, 63% and 61% respectively claiming that their homes are better now. However, the picture was very different for expats living in the UK, with more than half (58%) stating that accommodation standards were poorer than in their home country.

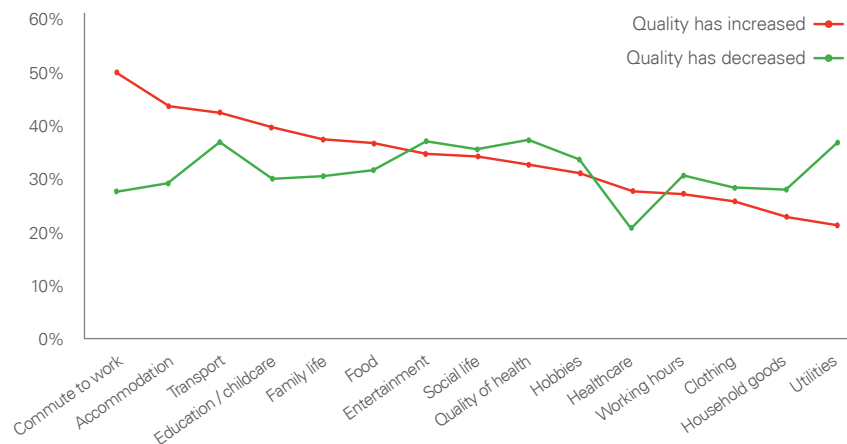
The opportunities to try new food and cultural dining experiences are often reasons cited as motivators to travel, but what about when you're an expat? Do you pine for the familiar flavours? More than one-third of expats living in UAE (37%) thought food quality had increased significantly compared with their country of origin. Singapore was a clear gourmet hotspot with 43% of expats living in the region agreeing that the food quality had improved significantly since moving there. However France topped this category with 71% of expats claiming a better quality of food.

The morning commute is reviled by many, none more so than the expats living in the UK where a large percentage (53%) said that the morning commute to work has worsened. It's a different story in Hong Kong and Singapore, however, with 73% and 64% reporting that the morning commute had improved. And in Australia... what commute? Just 15% have issues with their journey to work.

Although no link was found between better working hours and an increased social life, there is a clear correlation between poor working hours and a decreased quality of family life. Over half of all expats moving to India (60%) and Hong Kong (52%) noted a worsening of their working hours created deterioration in the quality of their family life.

# Expat findings *(continued)*

## An expat's quality of life in their country of residence



The survey revealed that the land of sun, sea and sand has the ingredients for a healthier life, as almost half (45%) of expats living in Australia reported experiencing a marked improvement in their personal health. Expats in Hong Kong, however, are stating that their health has diminished, with almost one in four (23%) complaining of personal health problems since moving to the region. Similarly, lifestyle for expats in the UK has an effect on their health, with almost one-third (31%) admitting their health had deteriorated.

So how about when you have to make use of the healthcare systems? Compared with Singapore, where over half (56%) of expats felt healthcare had improved, the majority of UK-based expats (61%) reported that healthcare quality had diminished significantly. The US scored high in the survey for healthcare, with over a third (41%) of expats agreeing that healthcare had improved.

The general downside of expat life was revealed to be the social scene. More than a third of expats reported a decline in the quality of entertainment available and their social life in general. The US came last in this area, with 40% of expats admitting that their social lives had got worse since moving to the country. However, it's not all doom and gloom. Hong Kong came out as the social capital of the world, with approximately half (49%) of expats agreeing the quality of their social lives had improved. The UK tops the charts for entertainment: 58% of expats noted an increase in the quality of entertainment since moving to the UK. Interestingly, 70% of expats aged 55 or over agree that the quality of their social lives had improved significantly since becoming an expat.

## Expat quality improvements

- ▶ **Accommodation:** Canada offers expats the greatest improvement in quality of accommodation, followed by Thailand and the US.
- ▶ **Healthcare:** France offers expats the highest quality healthcare, followed by neighbouring Belgium and Switzerland.
- ▶ **Hobbies:** Expats based in South Africa feel that they have the greatest improvement in pursuing their hobbies, followed by Canada.
- ▶ **Food:** True to national stereotype, expats in France feel the quality of their food has improved most, followed by neighbouring Japan.
- ▶ **Education/childcare:** Expats in Malaysia claim that the quality of childcare and education in Malaysia is highest, followed by neighbouring Singapore.
- ▶ **Transport:** Switzerland is thought to offer expats the greatest improvement in the quality of transport, followed by Hong Kong.
- ▶ **Family life:** Switzerland offered the best improvement in the quality of family life, followed by Canada.
- ▶ **Working hours:** Bahrain and the Netherlands tied in offering its expat residents the greatest improvement in working hours, followed by Germany.
- ▶ **Entertainment:** The UK topped the charts in the greatest improvement in the quality of entertainment, followed by Thailand and the US.

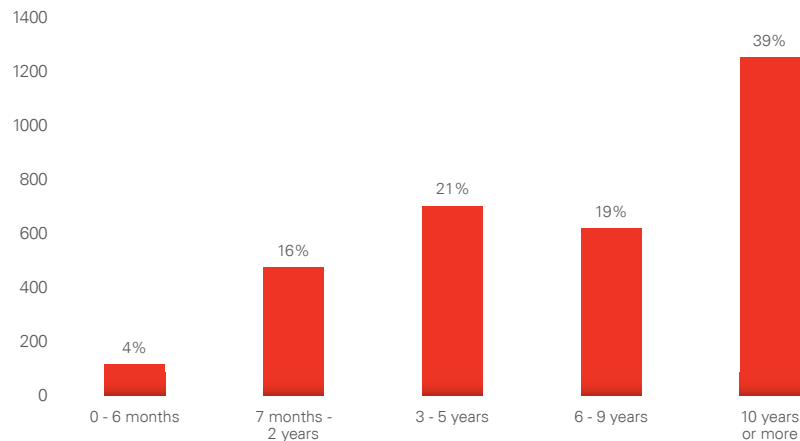
## Expats findings *(continued)*

### Expats are spending a long time away from home – and the length of time is increasing

Over half of expats (58%) questioned in 2009 have lived abroad for more than five years. The top three countries for settling down are South Africa, Thailand and Canada, where 55%, 53% and 52% of expats respectively have lived there for more than five years.

The countries who produce the 'expat-lifers' (expats having lived abroad for more than five years) include those originally from Thailand (82% of expats living abroad more than five years), Bahrain (81%), South Africa (73%), Russia and the US (both 70%).

### How long expats stay abroad

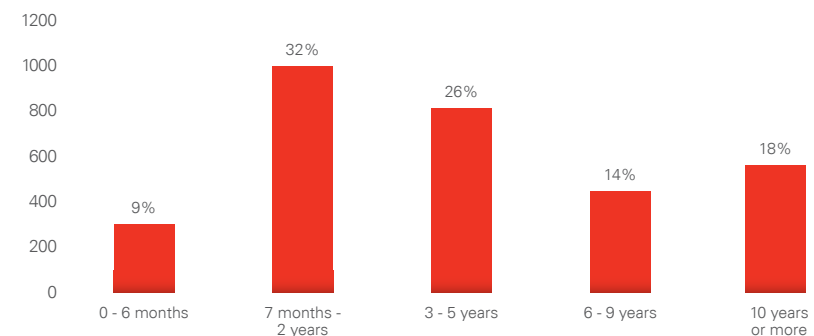


Interestingly, while expats are staying away for longer periods of time, most expats only stay in their respective country of residence for between seven months and two years. Male expats also tend to live abroad for longer than their female counterparts, with two-thirds (63%) of men versus 46% of women having lived abroad for more than five years, possibly linked to work versus family commitments.

Expats, on average, return home at least once a year with three-quarters (74%) saying that they make an annual trek home. Expats living in Brazil are the most likely to go home at least once a year, with almost all (94%) doing so. This contrasts with expats living in Australia, where a significantly lower number (43%) of expats living there go home at least once a year.

The longer expats have lived abroad, the less frequently they return home. One-third of expats living away for more than 10 years have not been home for more than two years. The under 35 category craves home the most, with 79% returning at least once a year.

### Length of stay in country of residence



# Expat findings *(continued)*

## Making new friends is easy for expats, especially those in the East

“Almost half (47%) of expats in Thailand alone say that they have found love, however if you are a single expat in India or Qatar, you best buy a teddy bear – just 4% of expats have found love while living in these countries.”

One in two (49%) expats have a positive experience making friends in a new country. Canada, which scored top in terms of integration for the 2008 survey, emerged as one of the easiest places for expats to make local friends and where expats had joined community groups. Asia emerged as the place to go for making friends in general, with Thailand ranking as the easiest country overall to make friends in, followed by Vietnam, Hong Kong and Malaysia.


While making friends is easy for most expats, there is a preference for making friends within the expat rather than the local community. An exception to this is in Brazil, which ranks highest for local community integration (94% of expats making local friends easily). This was closely followed by Canada and South Africa (both 91%, India and Russia (both 90%)).

Asian and Middle Eastern countries feature heavily as the places most expats make friends with other expats, as opposed to local people. In fact, expats living in the Middle East, especially those living in Qatar, UAE and Saudi Arabia, are the least likely to make friends with people from the local population.

One in five (20%) expats have found love overseas, with Thailand being the most likely place to fall in love, followed by Germany and Brazil. Almost half (47%) of expats in Thailand alone say that they have found love, however if you are a single expat in India or Qatar, you best buy a teddy bear – just 4% of expats have found love whilst

living in these countries. Those earning less are also more likely to find love, with expats earning less than \$60,000 more likely to find love abroad than any other group – over a quarter of expats in this group. Similarly, expats over the age of 55 will have greater chances at finding their life partner – one in four expats around the world aged 55 and over have found love or a life partner whilst living abroad.

## The friendliest expat locations

		Making friends	Made local friends
The five most friendly places for expats to live	Thailand	1	16
	Vietnam	2	12
	Hong Kong	3	17
	Malaysia	4	14
	Bahrain	5	20
	South Africa	6	2
	Singapore	7	18
	Mexico	8	11
	United Arab Emirates	9	25
	Australia	10	6
	Canada	11	2
	Russian Federation	12	4
	Spain	13	8
	Saudi Arabia	14	24
	United States	15	7
	Qatar	16	26
	India	17	5
	France	18	9
	China	19	15
	United Kingdom	20	13
	Brazil	21	1
	Japan	22	10
	Germany	23	21
	Switzerland	24	22
	Netherlands	25	18
	Belgium	26	23
The five least friendly places for expats to live			



# Expat findings *(continued)*

## A rewarding but challenging life

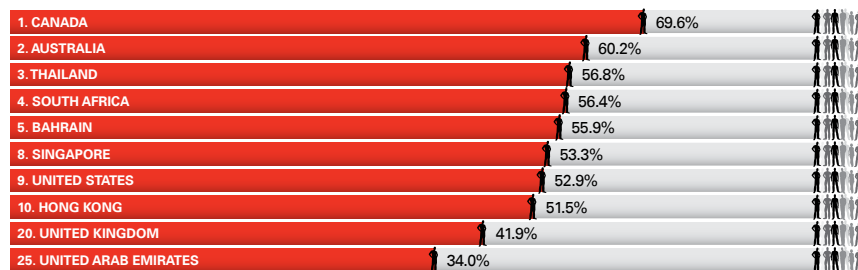
“At least half of all expats find most elements of expat living easy, but there are always exceptions.”

While expat life is generally a very rewarding experience, there are also many challenges that expats face as a result of relocating to a foreign country. In addition to the more social aspects such as making friends, setting up finances, utilities and healthcare are just some of the other factors to deal with when organising a new life.

Overall, the research found that Canada is the easiest place to set up home. It scored well across all categories, with ‘making expat friends’ the only category where it was ranked outside of the top ten. It scored in the top three for setting up utilities, making local friends and joining community groups.

Expats living in English-speaking countries have less trouble with language barriers, regardless of their origins. However, learning the local language remains the largest expat challenge of all. Hong Kong’s language barrier is the biggest hurdle, with almost three-quarters (72%) finding that learning the language is very difficult.

## Integration scores



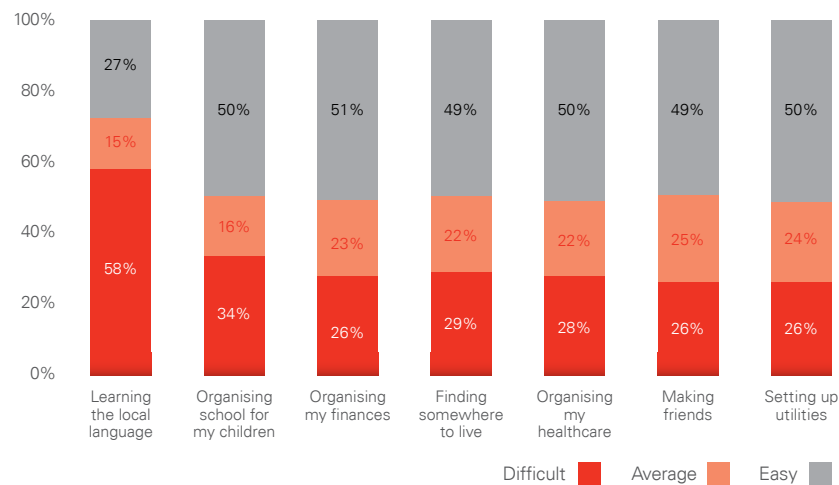
Only a quarter of expats overall (29%) said that they found it difficult to sort out accommodation in their new country of residence. Looking at the regions, exactly half of the expats living in the UAE find accommodation difficult to arrange. Similarly, over a third (41%) of expats living in the UK find it difficult to sort out suitable accommodation. This differs significantly to Australia and the US where finding accommodation is relatively simple – just one-fifth (21%) and (15%) respectively find it difficult. Interestingly, those earning more than \$250,000 are more likely to run into difficulty when looking for accommodation. Singapore is cooking on gas when it comes to utilities, with a staggering 82% of all expats finding them easy to arrange. The most difficult place to arrange utilities is the UAE where two-thirds (60%) found it less than easy to sort out.

In terms of healthcare, just 30% and 31% of UK and US-based expats reported that they found healthcare relatively simple to arrange. Overall, half (50%) of expats said that setting up healthcare was easy when moving to their country of residence.

Brazil and Japan are two countries where expats claimed that they found it difficult to organise their finances, with almost half (47% and 45% respectively) saying that they found organising their finances the greatest challenge. Women find it more difficult than men – with one in three saying they’ve found it confusing in the past. Almost one in three (31%) expats living in the UK also found it difficult – one of the highest percentages around the world.

## Expat findings *(continued)*

### The biggest challenges faced by expats in their country of residence



Being an expat does, however, also have its luxuries. If you're lucky enough to be an expat in Vietnam, the chances are you'll have staff – some 91 % of expats in Vietnam have household staff at hand. Almost one in four expats own a boat/yacht (23%), with those in Qatar most likely to have a boat or yacht (59%). Despite being an island, those living in the UK are one of the least likely to own a boat – just 12%, closely followed by US-based expats (18%).

When it comes to holidays, 47% of expats like to take them regularly. Those living in the US are least likely to take them regularly (33%), closely followed by those living in Australia (37%) and the UK (42%).

### The benefits of being an expat:

- ▶ Financial benefits (including tax breaks, ability to save, expat packages): 32 %
- ▶ Better quality of life (including lifestyle, work/life balance and greater freedom): 25%
- ▶ Cultural opportunities (including food, language, new experiences): 19%
- ▶ Career development (including gaining international experience, better prospects, greater job security): 17%
- ▶ Travel (including adventure): 14%

### Overall challenges of being an expat:

- ▶ Missing family, friends, looking after elderly relatives, keeping in touch, loneliness: 23%
- ▶ Language barriers/Poor communication: 18%
- ▶ Adapting to culture: 16%
- ▶ Re-establishing a social life, being accepted into the community, making friends: 12%
- ▶ Loss of identity, lack of stability, constantly being a foreigner: 10%

## Expat findings *(continued)*

### UK a poor location overall for expat lifestyle but better for entertainment

The survey, as it did in 2008, revealed that the UK was one of the worst locations when it comes to expat lifestyle. A lower quality of accommodation, healthcare and general family life can be expected there, according to the expats surveyed residing in the country.

Possibly as a result of this, well over half of expats living in the UK (76%) said that they had lived there for five years or less, compared with 68% in other regions surveyed. Fewer expats in the UK have been abroad for 10 or more years, indicating that the expat community in the UK is younger than in other countries surveyed.

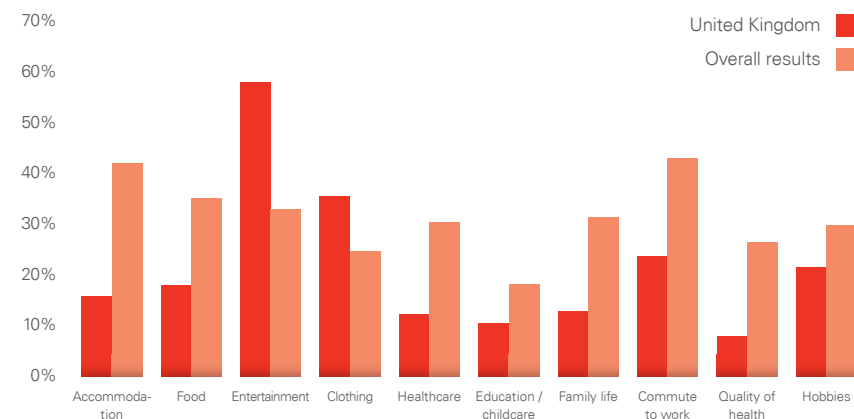
The UK ranks poorly on availability and quality of accommodation. Over one-third (41%) of expats in the UK find it difficult to find somewhere to live (compared to a 29% average across all regions surveyed). Just one-sixth (16%) of expats in the UK found that the quality of their accommodation had increased since moving, with over half (58%) noticing a decrease in quality. Globally, expats found a much higher average standard globally, with figures of 42% and 29% respectively.

### Quality of life in the UK

The daily commute to work was another area where the UK shows up poorly, with over half (53%) in the UK noticing that it was worse than in their previous country, and under a quarter (24%) noticing an improvement.

The UK is also judged to be poor for expat health. When asked about their general health, just 8% of expats in the UK believed it to have improved since moving, while one-third (31%) said it had deteriorated. This compares with figures of 27% and 20% respectively for expats worldwide. Almost half (44%) of expats in the UK found

it difficult to organise their healthcare, and approximately the same amount (49%) agreed that food quality has decreased significantly since moving to the UK.



Expats in the UK are more frequently in contact with their friends and family back home, compared with expats living in other countries. Three-quarters (75%) contact family and friends every week, whereas the global average is two-thirds (66%).

The UK does hold the crown of the expat entertainment capital of the world, with over half of expats (58%) saying that the quality of entertainment had increased when compared with their home country.

Among expats in the UK, just 10% said that a better quality of life was the biggest benefit of being an expat, and 15% cited the financial benefits. Both were cited as the biggest benefit by more expats in other countries (25% and 32% respectively).

# Regional league tables

A regional outlook of quality of life across the continents – Europe, Middle East and Africa, Asia Pacific and the Americas.

	Overall (without language)	Organising school for my children	Organising my finances	Organising my healthcare	Finding somewhere to live	Learning the local language	Making friends	Setting up utilities	Made local friends	I have joined local community groups	Accommodation	Food	Entertainment	Transport	Clothing	Household goods	Utilities	Healthcare	Education/childcare	Working hours	Family life	Social life	Commute to work	Quality of health	Hobbies
EUROPE																									
France	1 (7)	8	23	17	14	10	18	15	9	5	10	1	17	8	8	13	7	1	7	12	4	12	9	4	12
Spain	2 (9)	18	10	9	7	11	12	8	8	13	14	6	18	12	13	21	20	8	19	4	5	5	6	1	7
Germany	3 (12)	21	13	10	18	19	23	12	21	21	6	11	21	3	11	2	5	5	15	3	9	13	1	6	19
Switzerland	4 (13)	16	5	15	26	12	24	6	22	10	11	18	23	1	25	10	9	3	18	11	1	25	3	2	5
Belgium	5 (15)	2	17	14	9	9	26	25	23	14	20	8	20	6	6	18	15	2	10	9	20	26	20	18	23
Netherlands	6 (17)	19	16	20	20	24	25	19	18	11	19	19	18	5	18	19	11	12	5	1	14	21	11	11	20
United Kingdom	7 (23)	24	19	26	22	2	20	17	13	20	26	23	1	15	2	14	17	23	22	16	25	19	26	24	22
ASIA PACIFIC																									
Australia	1 (2)	7	1	7	11	3	10	5	6	9	5	8	5	9	21	17	14	15	20	6	3	8	7	5	3
Thailand	2 (3)	4	11	2	1	26	1	9	16	18	2	3	2	16	3	9	13	4	8	5	6	2	13	7	4
Singapore	3 (4)	13	6	4	13	5	7	1	18	24	9	12	6	4	15	11	3	6	2	20	12	10	4	13	10
Hong Kong	4 (10)	17	2	5	8	20	3	3	17	12	25	17	4	2	10	15	6	11	3	25	22	4	2	19	14
Malaysia	5 (11)	1	3	3	4	13	4	13	14	19	8	7	11	24	13	8	18	18	1	10	18	9	14	14	5
Japan	6 (16)	20	25	25	21	18	22	11	10	7	22	2	12	7	4	3	1	19	24	22	23	24	15	16	15
Vietnam	7 (19)	9	18	16	19	22	2	22	12	6	17	14	22	26	23	24	22	25	16	13	13	6	12	20	21
China	8 (22)	11	21	21	6	17	19	18	15	14	18	20	16	19	17	22	16	26	12	17	21	11	16	22	26
Russia Federation	9 (24)	26	26	22	23	15	12	24	4	25	24	24	9	20	22	15	25	21	14	24	26	7	23	25	18
India	10 (25)	23	22	19	17	21	17	16	5	17	23	26	24	25	24	25	24	20	21	26	24	20	21	26	25

Note: secondary ranking shows how the country was positioned in the overall league table.

# Regional league tables *(continued)*

	Overall (without language)	Organising school for my children	Organising my finances	Organising my healthcare	Finding somewhere to live	Learning the local language	Making friends	Setting up utilities	Made local friends	I have joined local community groups	Accommodation	Food	Entertainment	Transport	Clothing	Household goods	Utilities	Healthcare	Education/childcare	Working hours	Family life	Social life	Commute to work	Quality of health	Hobbies
MIDDLE EAST AND AFRICA																									
Bahrain	1 (5)	5	3	1	2	23	5	4	20	1	16	25	13	14	6	4	10	14	4	1	7	1	10	9	13
South Africa	2 (6)	3	14	6	3	6	6	14	2	8	4	8	14	22	16	12	19	7	11	8	8	3	18	3	1
Saudi Arabia	3 (14)	14	9	11	15	14	14	10	24	2	21	21	25	11	5	5	8	16	6	7	10	15	8	10	11
United Arab Emirates	4 (18)	22	12	12	25	15	9	21	25	23	12	15	8	18	12	6	12	17	13	14	15	17	19	15	17
Qatar	5 (26)	25	8	13	24	25	16	20	26	22	15	22	26	17	20	23	21	24	23	19	16	23	25	21	24
THE AMERICAS																									
Canada	1 (1)	6	7	8	5	4	11	2	2	3	1	3	10	10	9	7	2	10	9	15	2	16	5	8	2
United States	2 (8)	12	20	24	10	1	15	7	7	4	3	13	3	13	1	1	4	9	17	18	17	22	17	17	8
Brazil	3 (20)	15	24	18	16	8	21	26	1	26	13	5	7	21	26	26	23	13	26	21	11	18	24	12	9
Mexico	4 (21)	10	14	23	12	7	8	23	11	14	7	16	14	23	19	20	26	22	25	23	19	14	22	22	16
ESTABLISHED MARKETS																									
These markets are developed economies, with varying levels of growth.																									
Canada	1 (1)	6	7	8	5	4	11	2	2	3	1	3	10	10	9	7	2	10	9	15	2	16	5	8	2
Australia	2 (2)	7	1	7	11	3	10	5	6	9	5	8	5	9	21	17	14	15	20	6	3	8	7	5	3
Singapore	3 (4)	13	6	4	13	5	7	1	18	24	9	12	6	4	15	11	3	6	2	20	12	10	4	13	10
France	4 (7)	8	23	17	14	10	18	15	9	5	10	1	17	8	8	13	7	1	7	12	4	12	9	4	12
United States	5 (8)	12	20	24	10	1	15	7	7	4	3	13	3	13	1	1	4	9	17	18	17	22	17	17	8
Spain	6 (9)	18	10	9	7	11	12	8	8	13	14	6	18	12	13	21	20	8	19	4	5	5	6	1	7
Hong Kong	7 (10)	17	2	5	8	20	3	3	17	12	25	17	4	2	10	15	6	11	3	25	22	4	2	19	14
Germany	8 (12)	21	13	10	18	19	23	12	21	21	6	11	21	3	11	2	5	5	15	3	9	13	1	6	19
Switzerland	9 (13)	16	5	15	26	12	24	6	22	10	11	18	23	1	25	10	9	3	18	11	1	25	3	2	5
Belgium	10 (15)	2	17	14	9	9	26	25	23	14	20	8	20	6	6	18	15	2	10	9	20	26	20	18	23
Japan	11 (16)	20	25	25	21	18	22	11	10	7	22	2	12	7	4	3	1	19	24	22	23	24	15	16	15
Netherlands	12 (17)	19	16	20	20	24	25	19	18	11	19	19	18	5	18	19	11	12	5	1	14	21	11	11	20
United Kingdom	13 (23)	24	19	26	22	2	20	17	13	20	26	23	1	15	2	14	17	23	22	16	25	19	26	24	22

Note: secondary ranking shows how the country was positioned in the overall league table.

# Regional league tables *(continued)*

	Overall (without language)	Organising school for my children	Organising my finances	Organising my healthcare	Finding somewhere to live	Learning the local language	Making friends	Setting up utilities	Made local friends	I have joined local community groups	Accommodation	Food	Entertainment	Transport	Clothing	Household goods	Utilities	Healthcare	Education/childcare	Working hours	Family life	Social life	Commute to work	Quality of health	Hobbies
<b>EMERGING MARKETS/BRIC</b>																									
These markets are developing economies that are experiencing fast growth. BRIC (Brazil, Russia, India and China) make up a large portion of these markets.																									
Thailand	1 (3)	4	11	2	1	26	1	9	16	18	2	3	2	16	3	9	13	4	8	5	6	2	13	7	4
Bahrain	2 (5)	5	3	1	2	23	5	4	20	1	16	25	13	14	6	4	10	14	4	1	7	1	10	9	13
South Africa	3 (6)	3	14	6	3	6	6	14	2	8	4	8	14	22	16	12	19	7	11	8	8	3	18	3	1
Malaysia	4 (11)	1	3	3	4	13	4	13	14	19	8	7	11	24	13	8	18	18	1	10	18	9	14	14	5
Saudi Arabia	5 (14)	14	9	11	15	14	14	10	24	2	21	21	25	11	5	5	8	16	6	7	10	15	8	10	11
United Arab Emirates	6 (18)	22	12	12	25	15	9	21	25	23	12	15	8	18	12	6	12	17	13	14	15	17	19	15	17
Vietnam	7 (19)	9	18	16	19	22	2	22	12	6	17	14	22	26	23	24	22	25	16	13	13	6	12	20	21
Brazil	8 (20)	15	24	18	16	8	21	26	1	26	13	5	7	21	26	26	23	13	26	21	11	18	24	12	9
Mexico	9 (21)	10	14	23	12	7	8	23	11	14	7	16	14	23	19	20	26	22	25	23	19	14	22	22	16
China	10 (22)	11	21	21	6	17	19	18	15	14	18	20	16	19	17	22	16	26	12	17	21	11	16	22	26
Russia Federation	11 (24)	26	26	22	23	15	12	24	4	25	24	24	9	20	22	15	25	21	14	24	26	7	23	25	18
India	12 (25)	23	22	19	17	21	17	16	5	17	23	26	24	25	24	25	24	20	21	26	24	20	21	26	25
Qatar	13 (26)	25	8	13	24	25	16	20	26	22	15	22	26	17	20	23	21	24	23	19	16	23	25	21	24

Note: secondary ranking shows how the country was positioned in the overall league table.

# Methodology

## About the Expat Explorer survey

The Expat Explorer survey, now in its second year, is the largest global survey of expats. Commissioned by HSBC Bank International and conducted by third party research company FreshMinds, more than 3,100 expats were questioned between February and April 2009.

Individuals from four continents described the opportunities and challenges they experience living away from home. The survey provides an insight into how expat life differs from country to country, continent to continent and from an expats' country of origin.

A sample size of 30 or more respondents from each country was required for inclusion in the league tables, in order to be considered robust and indicative of the views and trends of the specific population it relates to. The league tables are based on a series of interrelated factors (rather than a single factor or question) to ensure a fair assessment of how individual countries rate across the full criteria. The responses of those who responded "not applicable" have been excluded. Each criterion is equally weighted to arrive at a score. The overall ranking is based on the average score for a country across the criteria.

An expatriate is defined as someone over the age of 18 years old and currently living away from their home country (country of origin). It was designed so that we could capture the views of the internationally representative expat population.

## About Expat Experience

Expat Experience is the second report to be produced from the Expat Explorer research. It explores the quality of life as an expat, looking at those factors directly impacting upon an expat's lifestyle in their country of residence. In addition, the

report also explores the crucial factors of integration and assimilation into a new culture, such as the ability to learn a new language and make friends.

The ranking table is determined by 23 main factors, including the increase or decrease in a quality of a number of day-to-day items including accommodation/food/social life, the ease of organising finances, ease of finding accommodation and the ability to make friends. Learning the local language, whilst an important aspect of expat life, was not included in the league table in order to avoid skewing results away from English speaking countries. It is, however, still covered throughout this report to shed light on how this particular aspect differs from country to country. Each criterion is equally weighted to arrive at a score. The overall ranking is based on the average score for a country across the criteria.

Respondents answered income-related questions in one of five currencies that they use most often: Australian dollars, Euro, British pound, Japanese yen or US dollars. However, for ease of analysis and comparison, all foreign currencies were converted into US dollars. As per the following table, currency conversions were calculated based on conversion rates available on 1 April 2009. These conversion rates were then rounded to one decimal place to provide more rounded income brackets.

Currency	Conversion rate as of 1 April 2009
USD	1 USD = 1.00 USD
AUD	1 USD = 1.45 AUD
EUR	1 USD = 0.75 EUR
GBP	1 USD = 0.69 GBP

# Country reports



## UNITED KINGDOM

- ▶ Overall ranking: 23rd out of 26
- ▶ Quality of life: 23rd out of 26
- ▶ Ease of integration: 24th out of 26

### Poor lifestyle location

Overall, the UK was one of the worst performing locations for expats. Expats residing in the UK are less satisfied with their quality of life than the majority of their counterparts elsewhere. More than half (58%) reported that the quality of their accommodation has decreased since they moved to the UK. Accommodation costs are also more likely to have increased, with over three-quarters (79%) of UK-based expats claiming it costs more to live in the UK than their homeland.

The UK also compared unfavourably in terms of healthcare provision compared with other regions. Over a third (38%) of UK-based expats said that the quality of their healthcare had decreased, compared with 35% in other parts of the world. Expats in the UK also say that their well-being has been affected, with approximately one-third (31%) saying that the quality of their health had decreased since moving there.

“In the next couple of years I will leave the UK, something I would probably not have done previously.”

- Expat in the UK



The commute to work remains one of the biggest bug-bears for expats in the UK, with over half (53%) saying that the quality of their journey had decreased. Expats also revealed that value for money had dropped since their move there and the weather was also well down their list for a reason that would keep them in the country. In fact, the UK scored lowest out of all other countries for expats nominating the weather as a reason to stay; there was also a large difference when compared to the global average (7% compared with 44%).

Positively, the UK scored well for fun things to do – over half (58%) of expats in the UK reported an increase in the quality of entertainment available to them. The UK also scored highly for career options, with 62% saying that improved employment prospects are among the main reasons that they chose to live in the UK, compared with 59% of expats on average.



# Country reports

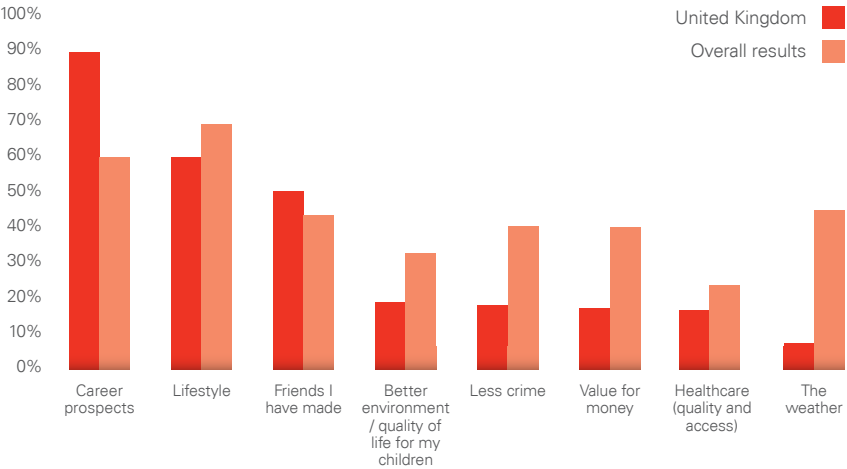


## UNITED KINGDOM *(continued)*

### Top reasons for staying in the UK

- ▶ Career prospects (62%)
- ▶ Length of contract (37%)
- ▶ Better environment/quality of life for children (19%)
- ▶ Less crime (18%)
- ▶ Lifestyle (14%)

### Top reasons for staying in the country of residence



# Country reports



## UNITED STATES

- ▶ Overall ranking: 8th out of 26
- ▶ Quality of life: 10th out of 26
- ▶ Ease of integration: 10th out of 26

### Good quality of life but difficult to set up healthcare

Overall, the United States ranked eighth globally as the best place to live. Expats living in the US reported that, in comparison to their home country, the quality of household products, accommodation and clothing had increased. In comparison to other regions, expats in the US were also more likely to own more than one property (51% said this was the case, compared with 31% of expats on average) and more than one car (53% in the US compared with 29% on average).

“Quality of life; exposure; ability to live independently and increase confidence/thinking, the opportunities, a paradigm shift.”  
- Expat in the US



Of the top 26 countries, the US was tenth in terms of the ease of integration. It ranked fourth in terms of expats joining local community groups and was the seventh best country to make local friends.

Nonetheless, expats also reported that setting up their healthcare was particularly difficult. Of all the countries, the US ranked 24th for this provision. Organising one's finances was also seen as a challenge – the United States ranked 20th out of 26 in this regard.

# Country reports

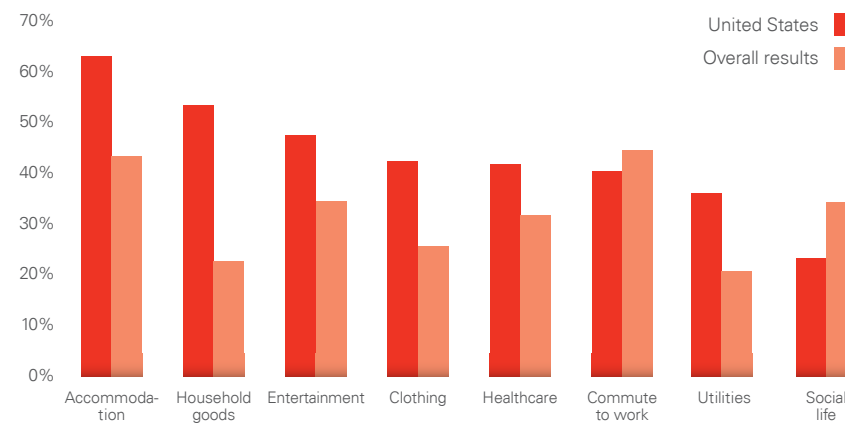


## UNITED STATES *(continued)*

### Top reasons for staying in the US

- ▶ Length of contract (52%)
- ▶ Better environment/quality of life for children (41%)
- ▶ Career prospects (38%)
- ▶ The weather (19%)
- ▶ Lifestyle (17%)

### Increase in quality of everyday items in the US



# Country reports



## AUSTRALIA

- ▶ Overall ranking: 2nd out of 26
- ▶ Quality of life: 8th out of 26
- ▶ Ease of integration: 3rd out of 26

### Sun and the sea keep expats happy down under

When asked to provide the top five reasons for staying in Australia, expats are much more likely to name the general environment and quality of life for their children than anywhere else (48% compared to the global average of 33%). Unsurprisingly, 83% mention that the weather is one of the best reasons for living in Australia. Australia is also among the top five countries in terms of quality of accommodation, entertainment and family life.

In fact, the Australian approach to life is the primary reason for people choosing to live there, with 91% of respondents reporting that their lifestyle was the reason for staying in Australia. Almost half (48%) of expats living in Australia reported that the quality of their family life has increased. This compares favourably with the overall sample, where one-third (32%) said that their family's quality of life was better living

“Easy adapt to new environment, easy to meet friends from different countries, easy to enter international companies.”

- Expat Expat in Australia



as expats. Australia is also classed one of the best places for ease of integration for expats, second only to Canada.

It is considered the easiest place for expats to organise their finances, but only ranks mid-table in terms of ease of finding somewhere to live (eleventh) and making friends (tenth). However, in terms of making local friends, Australia scores quite highly, placing sixth.

Living in Australia also allows expats to make purchases that they may not be able to do elsewhere. Over half (56%) of Australia-based expats claimed to own a property compared with one-third (31%) of expats globally. However, less than one-tenth (8%) of expats in Australia employed household staff, a much lower percentage compared with the global average (48%).

# Country reports

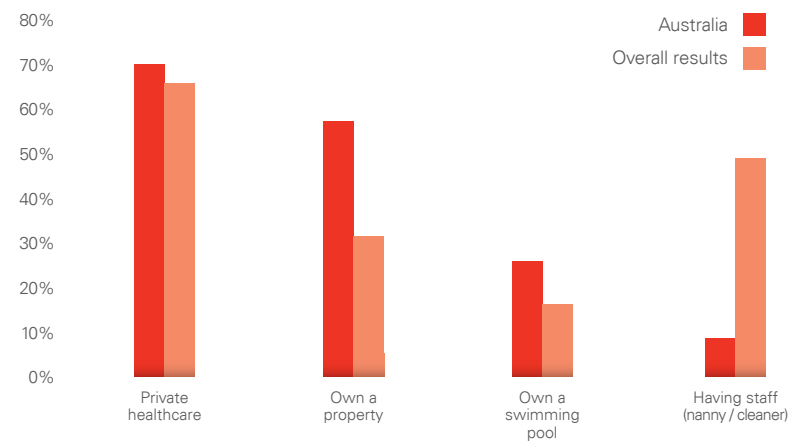


## AUSTRALIA *(continued)*

### Top reasons to live in Australia

- ▶ Better environment/quality of life for children (48%)
- ▶ Length of contract (33%)
- ▶ Lifestyle (30%)
- ▶ Career (19%)
- ▶ Weather (18%)

### Expat possessions in Australia



# Country reports



## SINGAPORE

- ▶ Overall ranking: 4th out of 26
- ▶ Quality of life: 5th out of 26
- ▶ Ease of integration: 8th out of 26

### High quality services and business mentality

Singapore ranked highly in terms of quality of life (fifth overall) and was among the top six countries in terms of the quality of utilities, entertainment and healthcare. Over half of respondents (51%) also said that the quality of their accommodation had increased from their country of origin.

Its infrastructure was well regarded, with two-thirds (64%) of expats living in Singapore reporting an increase in the ease of their commute to work, compared with 44% globally; while roughly three-quarters (72%) said travelling as a whole was better, claiming a rise in general transport quality (compared with 41% overall).

“Singapore is a very easy place to live and work, language is not a problem and there is a vast selection of familiar foods and goods available.”  
- Expat in Singapore



In terms of how easy it is to settle in, Singapore ranked eighth overall. Expats in Singapore reported that they found it very easy to organise their healthcare and set up utilities for their home. Of all 26 countries, Singapore ranked sixth in terms of ease of organising one's finances.

However, expats in Singapore did not prioritise socialising with local people and it came 24th out of 26th for expats choosing to join a community group and 18th in terms of the ease of making local friends.

# Country reports

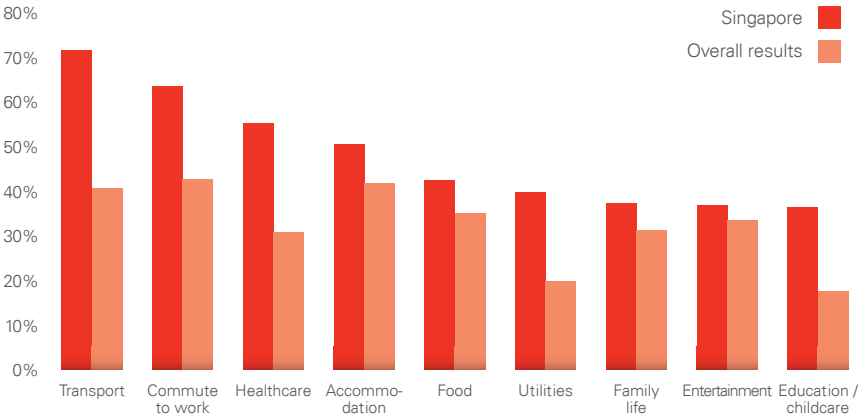


## SINGAPORE *(continued)*

### Top reasons for staying in Singapore

- ▶ Length of contract (65%)
- ▶ Career prospects (40%)
- ▶ Better environment/quality of life for children (32%)
- ▶ Lifestyle (20%)
- ▶ Friends I have made (16%)

### Increase in quality of everyday items in Singapore



# Country reports



## UNITED ARAB EMIRATES

- ▶ Overall ranking: 18th out of 26
- ▶ Quality of life: 18th out of 26
- ▶ Ease of integration: 23rd out of 26

### Integration and setting up proves to be difficult

Expats who have made the UAE home reported that they found it difficult to integrate with the local people and it scored poorly in this respect, coming 25th out of the 26 countries. In addition, the UAE ranked 23rd in terms of expats deciding to join local community groups and, overall, a smaller percentage of UAE expats made local friends compared with expats living in other countries in the study (39% vs 76%).

In comparison to other regions, expats in the UAE reported that they found it more difficult to find somewhere to live. More than one-fifth (21%) found it very difficult

“Its not for everyone,  
you need to make a  
lot of changes in your  
life to adapt.”  
- Expat in the UAE



compared with only 7% on average in other countries. Once they have found a home, more than half of expats in the UAE (54%) claimed to spend much more on accommodation than they did in their country of origin.

However, expats in the UAE were more likely than their counterparts in other regions to have more than one car (55% vs 29%) or to employ staff (62% vs 48%). Half of expats in the UAE also said that the quality of their accommodation had increased, with over one-third (41%) saying that the commute to work had improved and 37% saying that the quality of the food had increased.



# Country reports

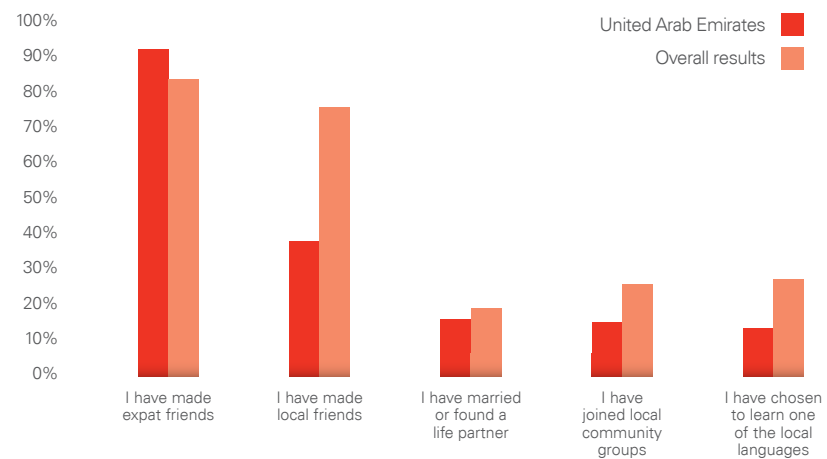


## UNITED ARAB EMIRATES *(continued)*

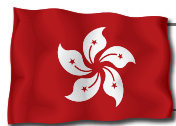
### Reasons why expats are staying in UAE

- ▶ Length of contract (55%)
- ▶ Career prospects (51%)
- ▶ Better environment / quality of life for children (22%)
- ▶ Lifestyle (15%)
- ▶ Less crime (13%)

### Integrating in the UAE



# Country reports



## HONG KONG

- ▶ Overall ranking: 10th out of 26
- ▶ Quality of life: 12th out of 26
- ▶ Ease of integration: 7th out of 26

### Poor lifestyle location

Of the 26 studied countries, Hong Kong ranked third in terms of making friends and fourth when looking at the quality of social life and entertainment. Hong Kong ranks seventh overall for ease of integration, with expats in Hong Kong making the greatest effort to fit in socially – particularly within the expat community. Almost all expats currently living in Hong Kong have looked to make friends, learn the local language, join a local group or find love, while only 4% of expats overall had not made any effort to engage in any of these social activities.

Expats in Hong Kong also enjoy a number of other benefits. Like Singapore, expats in the country find the commute to work much easier and they have also noticed an improvement in transport generally (81% noted an improvement compared with 41% overall).

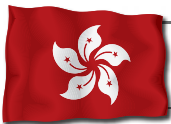
“Working and living  
in a new culture in  
a different continent –  
extremely life enriching”  
- Expat in Hong Kong



Over one-third (39%) found organising their finances very easy, compared with only a quarter (18%) overall. Similarly, setting up utilities posed no challenges to 45% of Hong Kong expats (compared with 20% overall).

However, the country ranked second to last in terms of quality of accommodation and working hours which could also explain its lower rank in terms of the quality of family life (22nd).

# Country reports

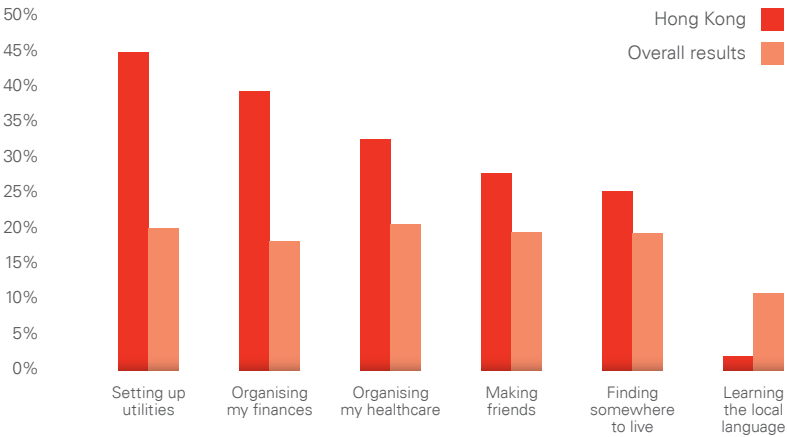


## HONG KONG *(continued)*

### Top reasons for staying in Hong Kong

- ▶ Length of contract (54%)
- ▶ Career prospects (46%)
- ▶ Lifestyle (34%)
- ▶ Better environment/quality of life for children (13%)
- ▶ Less crime (10%)

### Arranging expat life in Hong Kong



# Country reports



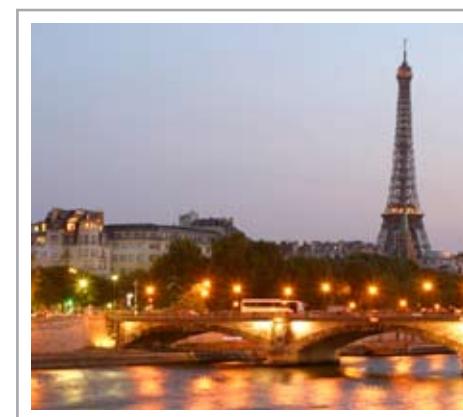
## FRANCE

- ▶ Overall ranking: 7th out of 26
- ▶ Quality of life: 2nd out of 26
- ▶ Ease of integration: 13th out of 26

### A relaxed way of life

Overall, France is in the top three countries where expats report the greatest increase in quality of life (with the other two countries being Germany (1st) and Thailand (3rd)). Almost half (44%) of the expats in France said that the quality of their family life had improved, compared with a third (32%) overall, while the country also seems good for one's health – 44% of people reported that their health had improved and 74% that the quality of healthcare was better in France.

“The biggest benefit of being an expat in France is the re-invigoration of learning an entirely new lifestyle, local friends and discovering their way of Life.”  
- Expat in France



Local communities in France are said to be very welcoming, with over three-quarters (85%) of expats living there reporting that they have made friends with local people (compared with 76% overall). Of this group, 43% of people were over 55. More than a third of expats living in France (35%) reported that they had joined a local community group.

# Country reports



## FRANCE *(continued)*

True to the national stereotype of culinary excellence, expats living in France feel the quality of their food has improved the most (71% claimed this), compared with people living in other countries (just 36% overall). The survey also found that France offers expats the highest quality healthcare, followed by neighbouring Belgium and Switzerland.

However, over one-third (36%) of expats in France reported that they found organising their finances quite difficult (compared with 25% of expats overall).

### Top reasons for staying in France

- ▶ Length of employment contract (53%)
- ▶ Lifestyle (46%)
- ▶ Career prospects (37%)
- ▶ Better environment for the children (34%)
- ▶ Less crime (21%)

# Country reports



## CANADA

- ▶ Overall ranking: 1st out of 26
- ▶ Quality of life: 4th out of 26
- ▶ Ease of integration: 2nd out of 26

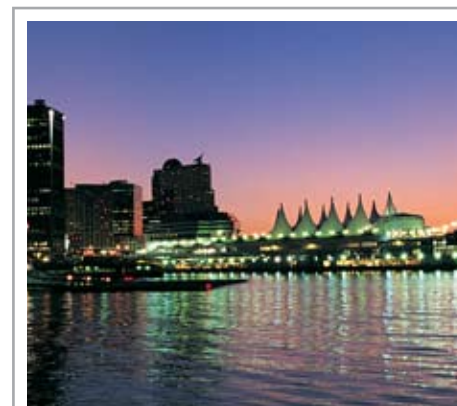
### Top expat location for lifestyle

Canada has a high proportion (24%) of retired expats (compared with 7% globally) and a relatively older expat community, with 61% aged 45 and over. In addition, over two-thirds (67%) own a property there, over double the global average (31%), and almost half (47%) own more than one car, far above the global average (29%). The country ranks highly on a number of measures of expatriate integration. A strong indicator is that over half (53%) of expats in Canada have noticed an improvement in the quality of their family life there, compared with under a third globally (32%) who can say the same.

Many expats in Canada had either made local friends (91%) there, or found love (32%). This is above the global averages of 76% and 20% in each case. Local community groups also prove popular amongst expats in Canada, with 42% joining one compared with a global average of 27%.

“I have never regretted coming to Canada. I have had a wonderful life and my children, grandchildren have all contributed to the country.”

- Expat in Canada



On the more administrative side, 61% of expats in Canada say that it was easy to organise their finances and 61% say the same about their healthcare (compared with 51% and 50% global averages).

Canada also ranks the best of all the countries surveyed on accommodation for expats, with over two-thirds (68%) saying that it was easy to find somewhere to live. A huge 68% of expats in Canada also point out that the quality of their accommodation is better there than in their home country, the best figure of all the countries surveyed. Getting utilities arranged in their new home was also no problem for most expats in Canada, with over three-quarters (76%) finding it easy, compared with an average worldwide of under half (47%).

# Country reports



## CANADA *(continued)*

A large proportion of expats in Canada enjoy the food there, with 61% noticing an improvement compared with back home, almost double the global average (36%). Perhaps reflecting this, 38% of expats in Canada have noticed an improvement in their health since moving, comparing favourably with the global average of 27%. Fewer expats from Canada return home regularly, with under half (44%) returning at least every year. Globally, three-quarters (74%) return home at least every year.

### Top reasons to live in Canada

- ▶ Better environment/quality of life for my children (39%)
- ▶ Lifestyle (38%)
- ▶ Length of contract (36%)
- ▶ Career prospects (35%)
- ▶ Less crime (13%)

# Country reports



## THAILAND

- ▶ Overall ranking: 3rd out of 26
- ▶ Quality of life: 3rd out of 26
- ▶ Ease of integration: 4th out of 26

### Lucky in love

Thailand was one of the best performing locations for expats, ranking third overall. Expats residing in Thailand are more satisfied with their quality of life than the majority of their counterparts elsewhere. More than half (53%) reported that the quality of their social life has increased since they moved there and almost one third (29%) said that the quality of their working hours had improved.

The commute to work remains one of the biggest bug-bears for expats in Thailand, with over half (53%) saying that the quality of their journey had decreased, and over a third (38%) admitting that the quality of transportation available, had decreased. Expats also revealed that personal wealth and salary was, on average, much lower in Thailand than anywhere else around the world, but a significantly improved lifestyle was what kept them from leaving. Entertainment, food quality, accommodation, social life and health and well-being all rated significantly higher than the worldwide averages.

“Having a Thai wife is costly, too. You have to take care of her family as well.”  
- Expat in Thailand



Thailand also rated very favourably in terms of luxuries, when compared with other parts of the world. Over 60% of Thailand-based expats said that they had household staff, compared with 48% in other parts of the world. One in four expats in Thailand also say that they have their own swimming pool and almost half (49%) own their own home – compared with just 31% worldwide.

Negatively, Thailand scored poorly when it came to overcoming the language barrier – over a third (38%) of expats in Thailand rated the language barrier as the top challenge while living in the country. Despite this, however, over a half (58%) of expats have chosen to learn more of the native tongue and, not letting language get in the way, a staggering 76% of expats have managed to make local friends already.



# Country reports



## THAILAND *(continued)*

However, the luckiest expats for finding love were found in Thailand – some 47% admit finding love since moving to the country. This is in stark contrast to the worldwide average of just 20%.

### Top reasons for staying in Thailand

- ▶ Length of contract (53%)
- ▶ Career prospects (47%)
- ▶ Better environment/quality of life for children (35%)
- ▶ Lifestyle (28%)
- ▶ The weather (24%)

## Further information

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