

HSBC Bank International

Expatriate Explorer Survey 2010



Report three: Offshore Offspring



HSBC 
The world's local bank

About the Expat Explorer Survey

Commissioned by HSBC Bank International Expat Explorer is the world's largest global survey of expats. Now in its third year, the survey continues to deliver insight into expat life around the globe. Participation rates for the survey have continued to increase year-on-year and in 2010 the survey has more respondents than ever. With 4,127 expats answering questions relating to their finances, quality of life and even what it's like to raise children abroad. The survey continues to explore how expat life differs from country to country, continent to continent.

2010 – even bigger than 2009:

-
- ▶ Nearly 1,000 more expats sharing their experiences in this year's survey
-
- ▶ Expats from over 100 countries
-
- ▶ The addition of new countries in the Expat Explorer league tables, including Bermuda and the Philippines
-

Offshore Offspring

Offshore Offspring is the final report of the three-report series to be produced from the Expat Explorer 2010 research. The report focuses on expats' experiences of raising children abroad and examines their perceptions on a variety of aspects including; the cost of raising children, the quality of the education and childcare services, changes in their children's diet, activities after relocating and the ease with which children are able to integrate into new cultures.

A league table has been compiled using a substantial set of criteria to reveal which locations expats voted as having the best opportunities and experiences for their children. Countries were ranked in terms of three key elements defined as important for expat parents:

-
- ▶ Childcare
-
- ▶ Health and Wellbeing
-
- ▶ Integration
-

This year there were 1,381 expats with children who responded to the Expat Explorer survey. The report therefore includes detailed findings for 14 countries where 30 or more expats with children in the host country completed the survey. The countries are Australia, Belgium, Canada, China, France, Germany, Hong Kong, Netherlands, Qatar, Singapore, Spain, United Arab Emirates, United Kingdom, and the United States.

Contents

| | | | |
|--|-----------|------------------------------|-----------|
| ▶ Offshore Offspring | 4 | ▶ Country reports | 18 |
| The overview | 4 | Australia | 18 |
| ▶ Expat findings | 5 | Belgium | 20 |
| Belgium scores top for expats with children | 5 | Netherlands | 22 |
| Expat children adapt well to their life abroad | 6 | China | 24 |
| Better education and childcare for expat children | 7 | Singapore | 26 |
| Spain ranks top for health and wellbeing of Offshore Offspring | 9 | United Arab Emirates | 28 |
| A universally recognised education system is important for expat parents | 10 | Qatar | 30 |
| Offspring safety improves with relocation | 12 | United Kingdom | 32 |
| ▶ League tables by criteria | 14 | United States of America | 34 |
| Integration | 14 | Spain | 36 |
| Health and Wellbeing | 15 | France | 38 |
| Childcare | 16 | Hong Kong | 40 |
| ▶ Methodology | 17 | Germany | 42 |
| About Expat Explorer | 17 | Canada | 44 |
| About Offshore Offspring | 17 | ▶ Further information | |
| | | Contact | 46 |



Offshore Offspring

The overview

One in three expats (33%) surveyed have dependent children (children under the age of 18) living with them abroad.

Of the 14 countries in this year's survey where detailed analysis is available (Australia, Belgium, Canada, China, France, Germany, Hong Kong, Netherlands, Qatar, Singapore, Spain, United Arab Emirates, United Kingdom, and the United States), expats in Singapore (55%), Qatar (49%) and China (46%) are the most likely to live with dependent children, while the Netherlands (25%) and the UK (26%) have the lowest proportion of expat parents.

On the whole, this year's report paints a very positive picture for those wanting to raise their children abroad. Expats believe their children are enjoying their new lives abroad, and are highly likely to be learning new languages since relocating. Expats also think their children are safer following their move overseas and that the quality of childcare and standard of education available has improved – yet the cost of childcare and the cost of raising children are likely to have increased in most cases after relocating.

| COUNTRY | OVERALL | | CHILDCARE | | HEALTH AND WELLBEING | | INTEGRATION | |
|----------------------|---------|------|-----------|------|----------------------|------|-------------|------|
| | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK |
| Belgium | 0.59 | 1 | 0.66 | 1 | 0.43 | 6 | 0.67 | 2 |
| Spain | 0.58 | 2 | 0.52 | 6 | 0.53 | 1 | 0.69 | 1 |
| France | 0.55 | 3 | 0.58 | 2 | 0.48 | 4 | 0.60 | 6 |
| Hong Kong | 0.54 | 4 | 0.57 | 3 | 0.41 | 7 | 0.62 | 4 |
| Germany | 0.53 | 5 | 0.57 | 4 | 0.45 | 5 | 0.56 | 11 |
| Canada | 0.52 | 6 | 0.46 | 10 | 0.49 | 3 | 0.60 | 6 |
| Australia | 0.50 | 7 | 0.43 | 12 | 0.51 | 2 | 0.56 | 12 |
| Netherlands | 0.49 | 8 | 0.48 | 9 | 0.38 | 8 | 0.62 | 5 |
| China | 0.48 | 9 | 0.49 | 8 | 0.33 | 11 | 0.63 | 3 |
| Singapore | 0.48 | 10 | 0.50 | 7 | 0.36 | 10 | 0.58 | 10 |
| United Arab Emirates | 0.47 | 11 | 0.46 | 10 | 0.37 | 9 | 0.59 | 9 |
| Qatar | 0.45 | 12 | 0.54 | 5 | 0.29 | 13 | 0.52 | 14 |
| United States | 0.41 | 13 | 0.33 | 13 | 0.30 | 12 | 0.60 | 8 |
| United Kingdom | 0.32 | 14 | 0.19 | 14 | 0.23 | 14 | 0.55 | 13 |

Expat findings

Belgium scores top for expats with children

When it comes to the number one destination for raising children abroad, Belgium leads the way, ranking top in the overall Offshore Offspring league table. The quality of childcare and standard of education available to expat children were the key drivers underpinning Belgium's position and in these two factors the country ranked top out of the fourteen nations surveyed. Belgium scores particularly well when looking at the cost of raising children, with half of Belgium-based expats (50%) agreeing that the cost of raising children has reduced since relocating.

Interestingly, this reduction in cost is accompanied by an increase in standards. Whilst (65%) of expats believe that the cost of childcare is lower than in their home country, a further 68% think that the quality of childcare received has actually improved upon relocation, showing that for expats in Belgium good quality childcare needn't come at a high price.

While Belgium also ranks well with regards to integration (2nd) the country falls slightly behind in terms of health and wellbeing, ranking 6th overall. This position was impacted by a poor ranking on the amount of time children spent doing outdoor activities (11th) and the amount of junk food children have been eating (11th) relative to their home countries.

Mainland Europe scores well overall, with Spain (2nd), France (3rd) and Germany (5th) all featuring in the top five while the United States (13th) and the UK (14th) came at the bottom of the overall league table.



Expatriate findings

Expatriate children adapt well to their life abroad

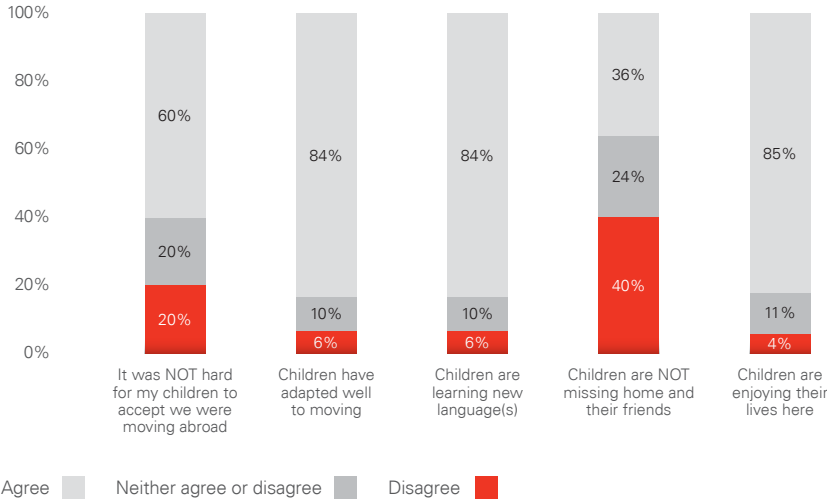
While many people looking to move abroad with children will undoubtedly have concerns about how their offspring will settle into a new country, the latest set of results in this year's report encouragingly suggest that on the whole, children have little trouble in accepting the move overseas and mostly enjoy life in their new country.

Over half (60%) of expats surveyed said their children had no problem accepting the move overseas while only 20% said their children found the move difficult. Post move, children seem to find settling in relatively easy, with 84% of expats agreeing that their children had adapted well to their new life abroad and a similar number (85%) agreeing that children enjoyed life in their new country.

Expats in Spain thought their children found it easiest to integrate, with 93% of respondents there agreeing that their children are enjoying the expat life (compared to 85% overall). At the other end of the spectrum, Qatar was judged to be the most difficult country for offspring integration (ranking 14th out of 14). Yet despite this position, over three quarters (77%) of expat children based there were still enjoying their time in their new country.

Alongside the relatively easy transition to a new country, expats reported many benefits to bringing their children up abroad – for both the children and themselves as parents. The vast majority of children living abroad were learning new languages (84%) and spending more time outdoors (50%) and many parents benefited from being able to spend more time with their children since relocating (53%).

Expatriate parents also felt their children were likely to be more internationally minded having grown up away from their country of origin, with 89% expecting their children to live or work abroad in the future. This outlook may well be significant for their future wellbeing and wealth given the growing economic strength of emerging markets and the exciting career opportunities that exist overseas.



Expatriate findings

Better education and childcare for expatriate children

According to this year's survey, expats believe that their children enjoy better quality childcare and a better education whilst living abroad than they did in their home country. While these benefits are a great draw for parents looking to move overseas, many expats believe that the overall cost of raising children actually increases when moving to another country.

In total, 52% of expats suggest that the standard of education available to their children is better than that of their home country, with only one in five (20%) believing that the standard of education had deteriorated. Those in Belgium were most likely to have seen an increase in the standard of education since relocating (81%), alongside France (73%) and Qatar (69%). These countries respectively occupy the top three positions on the improved standard of education rankings.

In terms of childcare, nearly half (46%) of expats feel that the quality of childcare has improved since relocating, while 37% think it is equal to that of their home country and less than one in five (17%) have seen a deterioration. Belgium again ranked first for quality of childcare, followed by Hong Kong and France.

While the outlook for children's education and childcare looks positive for expats, nearly half (43%) believe it is more expensive to raise children abroad, with only 31% feeling that it is better economically to raise children abroad compared to their home country.

Expats with children based in the UK (80%), Hong Kong (64%), UAE (59%) and Singapore (53%) were more likely to agree that the cost of raising children was higher than their home country. In contrast, Mainland Europe appears to be the most cost effective region for raising children— with Germany (1st), Spain, Belgium (joint 2nd) and France (4th) all ranking highly in this regard.



Expatriate findings

While education can be more costly for expats, those based in Singapore (42%) and the UAE (37%) were most likely to find the cost of education more expensive than in their home country (compared to an overall average of 20%).

Despite these costs many expats benefit from financial support from their employer when moving abroad in what appears to be a growing trend in an era of greater global mobility. Of those who were posted abroad by their employer, nearly a third receive support towards their children's education within their employee benefits package with those heading to Qatar (55%) and Singapore (50%) most likely to receive this.

Interestingly, this year's report also shows that expats paying higher childcare costs do not necessarily benefit from better quality childcare compared to their home country. The US and UK ranked at the bottom of the league table for quality of childcare (US 13th, UK 14th) as well as scoring the same two bottom positions for cost of childcare suggesting cost and quality do not always go hand in hand.

One explanation for this could be because the cost of living is generally higher in these countries. According to the Expat Explorer Expat Economics 2010 Report, 84% of expats based in the UK agreed that the cost of living has increased since relocating, so an increase in childcare costs for the UK based expats are in line with an overall increase in costs since relocating.

| COUNTRY | QUALITY OF CHILD CARE | | COST OF CHILD CARE | |
|----------------------|-----------------------|------|--------------------|------|
| | SCORE | RANK | SCORE | RANK |
| Belgium | 0.68 | 1 | 0.65 | 1 |
| Hong Kong | 0.65 | 2 | 0.49 | 5 |
| France | 0.56 | 3 | 0.47 | 6 |
| Canada | 0.52 | 4 | 0.21 | 11 |
| Singapore | 0.52 | 5 | 0.38 | 8 |
| Netherlands | 0.49 | 6 | 0.29 | 10 |
| China | 0.49 | 7 | 0.53 | 4 |
| Australia | 0.48 | 8 | 0.14 | 12 |
| United Arab Emirates | 0.45 | 9 | 0.35 | 9 |
| Spain | 0.43 | 9 | 0.64 | 2 |
| Qatar | 0.43 | 11 | 0.39 | 7 |
| Germany | 0.42 | 12 | 0.58 | 3 |
| United States | 0.31 | 13 | 0.11 | 13 |
| United Kingdom | 0.19 | 14 | 0.08 | 14 |

Expatriate findings

Spain ranks top for health and wellbeing of Offshore Offspring

Out of all the countries surveyed, expats living in Spain feel the country provides the best environment for healthy and active children. Spain ranked 1st on this measure out of 14 countries, followed by Australia and Canada.

Favourable climate conditions in these countries appear likely to have contributed to these high health and wellbeing rankings. 81% of expats in Australia say their children spend more time outdoors than in their home country. In Spain, expat children are spending less time playing video games (48% vs. 21% overall) and watching TV (37% vs. 28% overall) and in Canada three quarters of expats say their children are much more likely to spend more of their spare time playing sports since relocating.

By contrast, Qatar and the UK are the two countries that perform worst in the health and wellbeing category, ranking 13th and 14th respectively. Children in these countries are more likely to have an inactive lifestyle, spending more time in front of a screen watching TV, playing video games or surfing the internet. Only one in ten expat children in the UK play more sports than their country of origin and less than one in four (24%) spend more time outdoors than in their country of origin.

In Qatar, 39% of expat parents say their children are playing more video games. Parents in Middle Eastern countries also say that their children are more likely to spend time on the internet since relocating, with Qatar at 61% and the UAE at 59%, compared to those who ranked highly on the health and wellbeing league tables (Spain 33%, Canada 46% and Australia 36%). This may well be a consequence of the high temperatures in the Gulf countries, where the heat makes outdoor activities difficult during the hot summer months.

Children in Spain are also least likely to eat junk food on a regular basis compared to where they used to live (ranking 4th out of 14 countries). In contrast, expat children in the US (ranking 14th) are most likely to eat more junk food since moving.

| OVERALL HEALTH AND WELLBEING | | |
|------------------------------|-------|------|
| COUNTRY | SCORE | RANK |
| Spain | 0.53 | 1 |
| Australia | 0.51 | 2 |
| Canada | 0.49 | 3 |
| France | 0.48 | 4 |
| Germany | 0.45 | 5 |
| Belgium | 0.43 | 6 |
| Hong Kong | 0.41 | 7 |
| Netherlands | 0.38 | 8 |
| United Arab Emirates | 0.37 | 9 |
| Singapore | 0.36 | 9 |
| China | 0.33 | 11 |
| United States | 0.30 | 12 |
| Qatar | 0.29 | 13 |
| United Kingdom | 0.23 | 14 |

Expatriate findings

A universally recognised education system is important for expatriate parents

While living abroad, many expatriates choose a universally recognised education system for their children, possibly because they would like to ensure that when they return home or move to another expatriate post, that their children will be able to relocate without disrupting their schooling. As a result, nearly half (49%) of expatriates choose to send their children to an international school compared to only 32% who put their children into local schools.

Those most likely to attend an international school are expatriate children in Asia and the Middle East. All expatriates surveyed in Qatar decided to send their children to an international school, followed by 93% of expatriates in Hong Kong and Singapore, 89% in the UAE and 81% in China. In contrast the majority of expatriates living in Australia (97%) USA (84%) and Canada (83%) sent their children to local schools.

The language barriers and the vastly different curriculums in schools in Asia and the Middle East could be the reason why expatriates based in these countries are sending their children to international schools. Many of the expatriates responding to this survey had originally hailed from English speaking countries such as the UK, Australia, USA and Canada where the curriculum and language are very different to that of the local schools.

In comparison, expatriates in the USA, Canada and Australia were most likely to send their children to local schools. Again language appears to be the main motivation behind this decision because expatriates based in these countries are more likely to speak English, for example in Australia 92% of those surveyed spoke English, compared to 88% in Canada and 76% in the USA. In addition, the schooling systems in these markets are all broadly similar in terms of structure and curriculum.

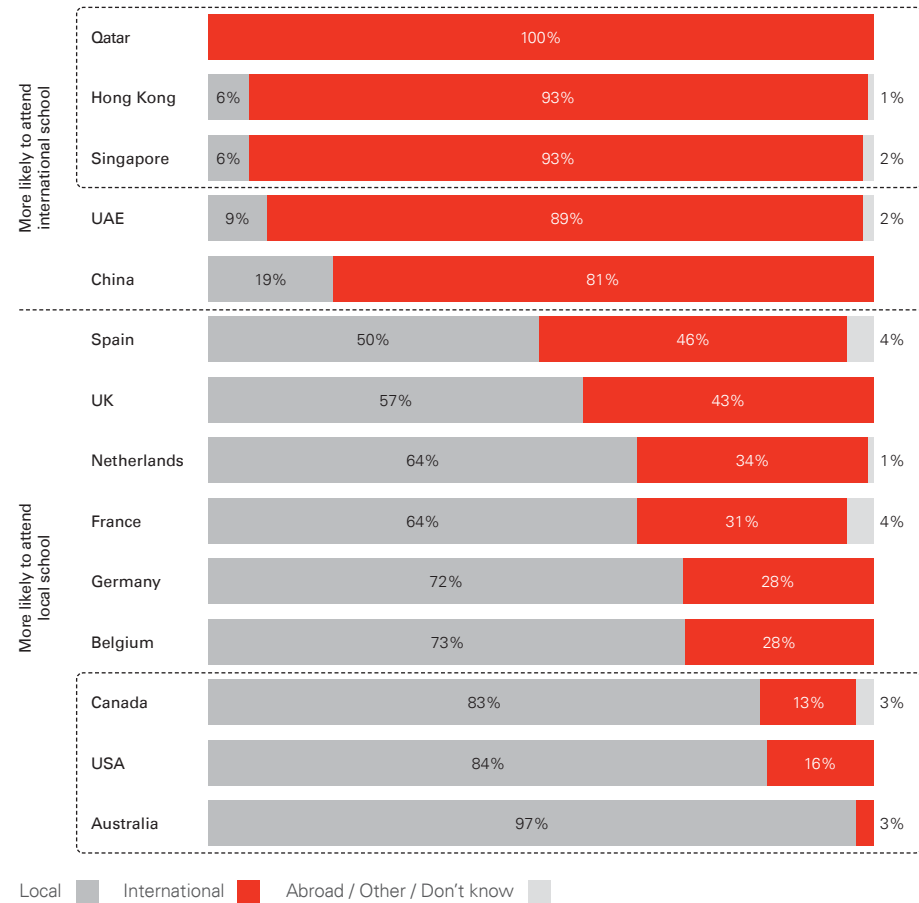


Expats findings

Expats in Hong Kong (23%), Singapore (22%) and Qatar (21%) were most likely to have received support and advice from their company ahead of moving with regards to their children's schooling, compared to an average of 16% of expats globally. It is perhaps unsurprising that companies have come to the aid of expats based in these markets as many of those in Hong Kong (52%) and Qatar (63%) with children reported that setting up their child's education was difficult compared to a global average of 37%.



International vs local schooling



Expatriate findings

Offspring safety improves with relocation

While many expats moving abroad with children may have concerns about how safe their offspring will be in their new home country, the results of this year's report suggest that on the whole parents see an improvement in child safety upon relocation in comparison to their previous home country.

Two thirds of expat parents say that the safety of their child has improved since moving overseas with only 14% having reported a deterioration and a fifth reporting no change. Whilst these perceptions are undoubtedly driven by prior experiences, there are some interesting trends and regional differences.

The safest locations for expat children according to this year's report are Asia and the Middle East. Expats in Hong Kong (94%), Singapore (90%) and Qatar (89%) are the most likely to say that their children's safety has improved and these nations topped the rankings in this category coming first, second and third respectively.

The United States (13th) and United Kingdom (14th) dominated the bottom two spots with 21% and 38% of parents respectively stating that they felt their child's safety had deteriorated since relocating, while Mainland Europe also dominated the bottom half of the league table. Belgium, which has scored consistently high throughout the Offshore Offspring report across all ranges of categories, scored the lowest of all Mainland European nations, placed 11th out of 14.

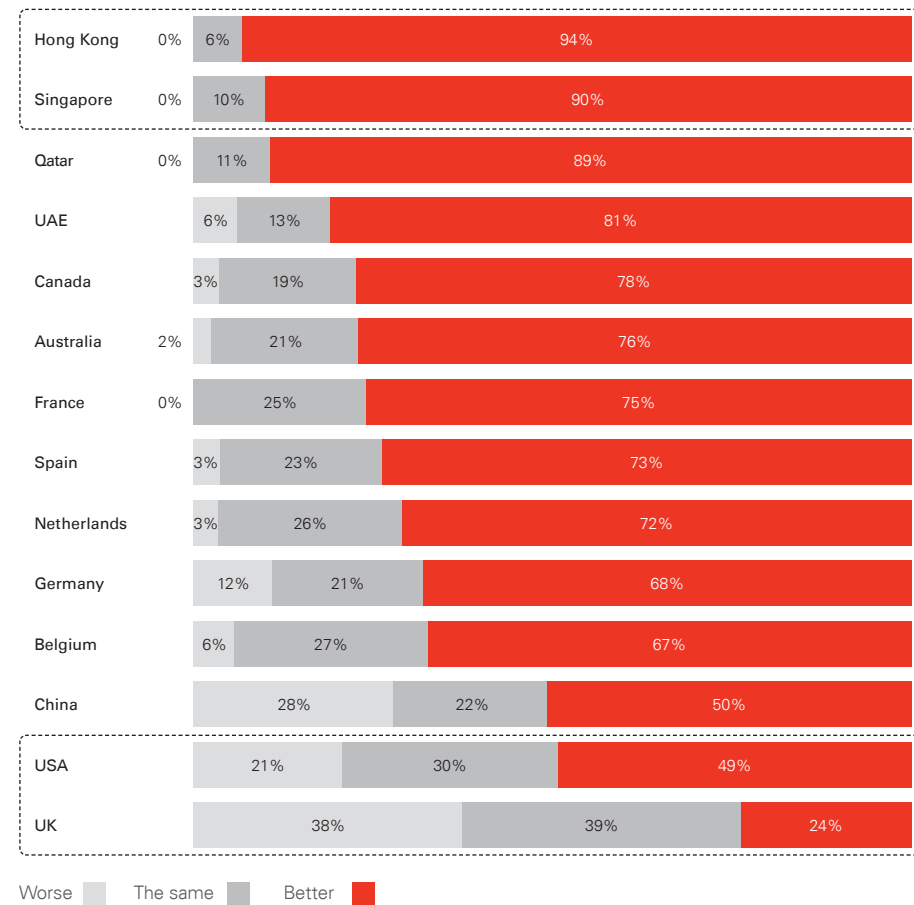


Expatriate findings

A number of factors could be impacting expat parents' perceptions of their children's safety such as local law, law enforcement and policies in schools relating to children's safety which will undoubtedly differ from many expats' home country. However, the fact that expats based in Asia and the Middle East are most likely to have seen an increase in safety levels since relocating could link to the fact that expats in these countries are most likely to have formed strong bonds with their fellow expat community, therefore increasing their perceived safety levels in comparison to their home country.

As shown in the Expat Experience 2010 report, expats in general are likely to gravitate towards fellow expats rather than making new local friends after relocating, but this trend was much more pronounced in Asia and the Middle East. This increased trust and integration, alongside the fact that expats based in these countries are likely to live in secure expat communities, could correlate to the fact that expats based here see a heightened sense of safety for their children.

Safety of children since relocating



League tables

Integration

| COUNTRY | INTEGRATION | | | | | | | | | | | |
|----------------------|---------------------|------|---|------|-------------------------------------|------|---|------|--|------|--|------|
| | OVERALL INTEGRATION | | MY CHILDREN HAVE SETTLED IN QUICKER THAN I HAVE | | SOCIAL INTEGRATION OF YOUR CHILDREN | | MY CHILDREN ARE ENJOYING THEIR LIVES HERE | | MY CHILDREN ARE LEARNING NEW LANGUAGE(S) | | MY CHILDREN ARE NOT MISSING HOME AND THEIR FRIENDS | |
| | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK |
| Belgium | 0.69 | 1 | 0.57 | 3 | 0.47 | 6 | 0.93 | 1 | 1.00 | 1 | 0.50 | 2 |
| Spain | 0.67 | 2 | 0.59 | 2 | 0.62 | 2 | 0.86 | 6 | 0.97 | 2 | 0.31 | 12 |
| Netherlands | 0.63 | 3 | 0.56 | 5 | 0.54 | 3 | 0.79 | 13 | 0.95 | 3 | 0.29 | 14 |
| Canada | 0.62 | 4 | 0.39 | 13 | 0.51 | 4 | 0.88 | 5 | 0.92 | 5 | 0.42 | 5 |
| United Arab Emirates | 0.62 | 5 | 0.62 | 1 | 0.41 | 8 | 0.80 | 12 | 0.93 | 4 | 0.32 | 11 |
| Australia | 0.60 | 6 | 0.51 | 7 | 0.39 | 10 | 0.83 | 10 | 0.89 | 6 | 0.39 | 6 |
| Singapore | 0.60 | 7 | 0.47 | 9 | 0.63 | 1 | 0.85 | 7 | 0.67 | 12 | 0.39 | 6 |
| Qatar | 0.60 | 8 | 0.56 | 5 | 0.41 | 8 | 0.84 | 8 | 0.75 | 11 | 0.43 | 3 |
| China | 0.59 | 9 | 0.46 | 11 | 0.46 | 7 | 0.89 | 4 | 0.83 | 8 | 0.30 | 13 |
| Hong Kong | 0.58 | 10 | 0.33 | 14 | 0.36 | 11 | 0.92 | 2 | 0.85 | 7 | 0.43 | 3 |
| France | 0.56 | 11 | 0.57 | 3 | 0.26 | 14 | 0.83 | 10 | 0.81 | 9 | 0.33 | 9 |
| United States | 0.56 | 12 | 0.51 | 7 | 0.49 | 5 | 0.90 | 3 | 0.53 | 14 | 0.35 | 8 |
| United Kingdom | 0.55 | 13 | 0.47 | 9 | 0.31 | 12 | 0.84 | 8 | 0.79 | 10 | 0.33 | 9 |
| Germany | 0.52 | 14 | 0.44 | 12 | 0.31 | 12 | 0.77 | 14 | 0.55 | 13 | 0.53 | 1 |

League tables

Health and Wellbeing

| COUNTRY | HEALTH AND WELLBEING | | | | | | | | | | | | | |
|----------------------|------------------------------|------|------------------------------|------|---------------------------------|------|---------------------|------|--------------------------|------|------------------|------|---|------|
| | OVERALL HEALTH AND WELLBEING | | SPENDING MORE TIME OUT DOORS | | SPENDING MORE TIME WITH ME / US | | PLAYING MORE SPORTS | | PLAYING LESS VIDEO GAMES | | WATCHING LESS TV | | MY CHILDREN ARE EATING LESS JUNK FOOD NOW | |
| | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK |
| Spain | 0.53 | 1 | 0.78 | 2 | 0.57 | 4 | 0.54 | 5 | 0.48 | 1 | 0.37 | 3 | 0.43 | 4 |
| Australia | 0.51 | 2 | 0.81 | 1 | 0.57 | 4 | 0.70 | 2 | 0.38 | 2 | 0.28 | 8 | 0.34 | 8 |
| Canada | 0.49 | 3 | 0.76 | 3 | 0.65 | 1 | 0.75 | 1 | 0.11 | 12 | 0.34 | 5 | 0.34 | 8 |
| France | 0.48 | 4 | 0.65 | 4 | 0.56 | 6 | 0.44 | 9 | 0.16 | 9 | 0.40 | 1 | 0.65 | 1 |
| Germany | 0.45 | 5 | 0.52 | 5 | 0.52 | 9 | 0.52 | 6 | 0.22 | 5 | 0.39 | 2 | 0.55 | 2 |
| Belgium | 0.43 | 6 | 0.42 | 11 | 0.61 | 2 | 0.57 | 3 | 0.29 | 3 | 0.36 | 4 | 0.31 | 11 |
| Hong Kong | 0.41 | 7 | 0.45 | 8 | 0.51 | 10 | 0.57 | 3 | 0.22 | 5 | 0.34 | 5 | 0.39 | 6 |
| Netherlands | 0.38 | 8 | 0.46 | 7 | 0.53 | 7 | 0.34 | 13 | 0.27 | 4 | 0.25 | 11 | 0.43 | 4 |
| United Arab Emirates | 0.37 | 9 | 0.43 | 10 | 0.53 | 7 | 0.47 | 7 | 0.18 | 8 | 0.26 | 10 | 0.33 | 10 |
| Singapore | 0.36 | 10 | 0.44 | 9 | 0.40 | 11 | 0.40 | 12 | 0.22 | 5 | 0.32 | 7 | 0.35 | 7 |
| China | 0.33 | 11 | 0.30 | 13 | 0.37 | 13 | 0.43 | 10 | 0.15 | 10 | 0.28 | 8 | 0.47 | 3 |
| United States | 0.30 | 12 | 0.51 | 6 | 0.38 | 12 | 0.47 | 7 | 0.15 | 10 | 0.19 | 12 | 0.09 | 14 |
| Qatar | 0.29 | 13 | 0.33 | 12 | 0.58 | 3 | 0.41 | 11 | 0.07 | 14 | 0.14 | 13 | 0.21 | 13 |
| United Kingdom | 0.23 | 14 | 0.24 | 14 | 0.36 | 14 | 0.29 | 14 | 0.10 | 13 | 0.12 | 14 | 0.25 | 12 |

League tables

Childcare

| COUNTRY | CHILDCARE | | | | | | | | | | | |
|----------------------|-------------------|------|-----------------------|------|--|------|----------------------|------|-------------------|------|--------------------------|------|
| | OVERALL CHILDCARE | | SAFETY OF MY CHILDREN | | STANDARD OF EDUCATION AVAILABLE TO MY CHILDREN | | QUALITY OF CHILDCARE | | COST OF CHILDCARE | | COST OF RAISING CHILDREN | |
| | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK | SCORE | RANK |
| Belgium | 0.66 | 1 | 0.67 | 11 | 0.81 | 1 | 0.68 | 1 | 0.65 | 1 | 0.50 | 2 |
| France | 0.58 | 2 | 0.75 | 7 | 0.73 | 2 | 0.56 | 3 | 0.47 | 6 | 0.41 | 4 |
| Hong Kong | 0.57 | 3 | 0.94 | 1 | 0.59 | 6 | 0.65 | 2 | 0.49 | 5 | 0.20 | 10 |
| Germany | 0.57 | 4 | 0.68 | 10 | 0.62 | 4 | 0.42 | 12 | 0.58 | 3 | 0.53 | 1 |
| Qatar | 0.54 | 5 | 0.89 | 3 | 0.69 | 3 | 0.43 | 10 | 0.39 | 7 | 0.32 | 7 |
| Spain | 0.52 | 6 | 0.73 | 8 | 0.30 | 14 | 0.43 | 10 | 0.64 | 2 | 0.50 | 2 |
| Singapore | 0.50 | 7 | 0.90 | 2 | 0.60 | 5 | 0.52 | 4 | 0.38 | 8 | 0.10 | 13 |
| China | 0.49 | 8 | 0.50 | 12 | 0.50 | 10 | 0.49 | 6 | 0.53 | 4 | 0.41 | 4 |
| Netherlands | 0.48 | 9 | 0.72 | 9 | 0.54 | 8 | 0.49 | 6 | 0.29 | 10 | 0.34 | 6 |
| Canada | 0.46 | 10 | 0.78 | 5 | 0.53 | 9 | 0.52 | 4 | 0.21 | 11 | 0.25 | 9 |
| United Arab Emirates | 0.46 | 11 | 0.81 | 4 | 0.49 | 11 | 0.45 | 9 | 0.35 | 9 | 0.19 | 11 |
| Australia | 0.43 | 12 | 0.76 | 6 | 0.56 | 7 | 0.48 | 8 | 0.14 | 12 | 0.19 | 11 |
| United States | 0.33 | 13 | 0.49 | 13 | 0.48 | 12 | 0.31 | 13 | 0.11 | 13 | 0.28 | 8 |
| United Kingdom | 0.19 | 14 | 0.24 | 14 | 0.38 | 13 | 0.19 | 14 | 0.08 | 14 | 0.06 | 14 |

Methodology

About Expat Explorer

The Expat Explorer survey, now in its third year, is the largest global survey of expats. Commissioned by HSBC Bank International and conducted by third party research company GfK, 4,127 expats were questioned through an online survey between 26th April 2010 and 7th June 2010, with expats from over 100 countries worldwide taking part – making this unique survey the largest of its kind. 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. Please note the sampling technique used for the 2010 survey does not claim to give a fully representative sample of expatriates. In addition, it differs substantially from the sampling technique used in 2009. Therefore, comparisons of results year on year are not statistically valid and have been made for illustrative purposes only.

A sample size of 30 or more respondents with children from each country was required for inclusion in the Offshore Offspring 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" or "refuse to say" have been excluded.

An expatriate is defined as someone over the age of 18 and currently living away from their home country (country of origin). It was designed so that we could capture the views from expats with origins from all around the globe.

About Offshore Offspring

Offshore Offspring is the third report to be produced from the Expat Explorer research. This report looks at the perceptions of expat parents on various aspects such as: the cost of raising children, the quality of education and childcare services, changes in children's diet and activities after relocating and the ease with which children are able to integrate into new cultures.

The Offshore Offspring league table ranks countries in terms of three main factors, deemed important for expat parents:

- ▶ Childcare
- ▶ Health and Wellbeing
- ▶ Integration of children

All countries with a sample size of at least 30 expats with children living in the country of residence are included in the league table.

Scores from each factor are weighted to arrive at an Overall 'Offshore Offspring' Score and Overall Rank. The weighting applied is as follows: Childcare – 33.3%, Health & Wellbeing – 33.3% and Integration – 33.3%.

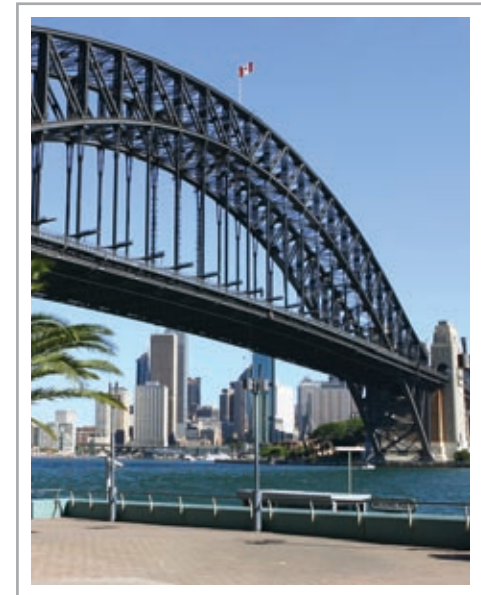
Country reports



AUSTRALIA

- ▶ Overall ranking: 7th out of 14
- ▶ Childcare ranking: 12th out of 14
- ▶ Healthcare and Wellbeing ranking: 2nd out of 14
- ▶ Integration ranking: 12th out of 14

“Improved standard of living for entire family, but at a financial cost.”
– Expat in Australia



Australia

Healthy lifestyle the key to Australia's expat parent appeal

Overall, Australia ranks 7th out of the 14 countries included in the offspring league tables, placing it in the middle of the table between Canada (6th) and Netherlands (8th).

However, Australia performs consistently well across the health and wellbeing category as expat parents feel that the country provides the best environment for healthy and active children, compared with where they used to live.

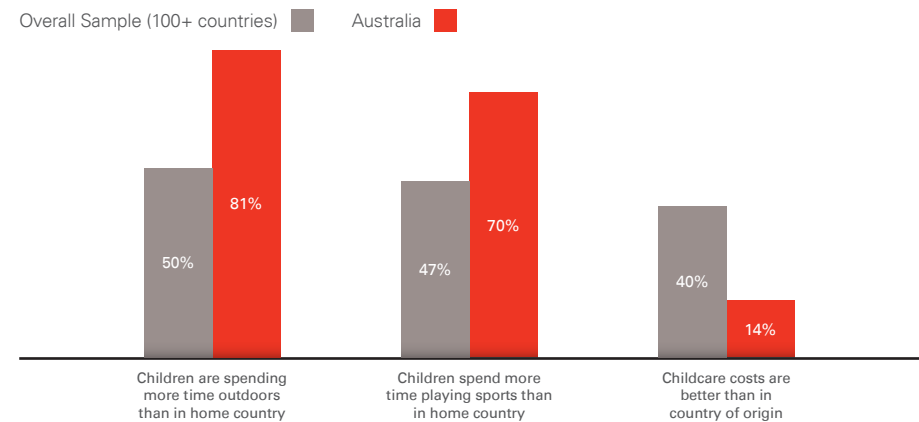
With the widespread availability of sporting activities and favourable climate conditions, it is no surprise that 81% of expats say their children were spending more time outside the house. In addition to this, 70% of expat parents say their children are spending more time playing sports compared with the worldwide average of 47%.

On the whole, Australia performed well in this year's Expat Experience report, rated 8th out of 25 countries in the Experience league table. Expats based in Australia say that they are leading a healthier lifestyle than in their home country, with 41% suggesting that they play more sport.

Australia achieved comparatively low scores in childcare and integration where it fell to the bottom quartile of the tables (12th out of 14 for both league tables). Australia's low childcare score seems to arise from expats experiencing higher costs. Only 14% of expats say that the cost of childcare has improved since relocating compared to 40% overall. Additionally, Australia-based expats say that

the overall cost of raising children has increased when compared with their home country. Only 19% say that the cost of raising children has reduced, compared to a worldwide average of 31%.

Children based in Australia were least likely to be learning new languages (14th). However, as English is the first language in Australia and many expats based in the country originate from the UK, the need to learn a second language will be quite limited.



Country reports



BELGIUM

- ▶ Overall ranking: 1st out of 14
- ▶ Childcare ranking: 1st out of 14
- ▶ Healthcare and Wellbeing ranking: 6th out of 14
- ▶ Integration ranking: 2nd out of 14

“Great fun and not to be missed for anything in the world.”
– Expat in Belgium



Belgium

Belgium is the top destination for expat parents

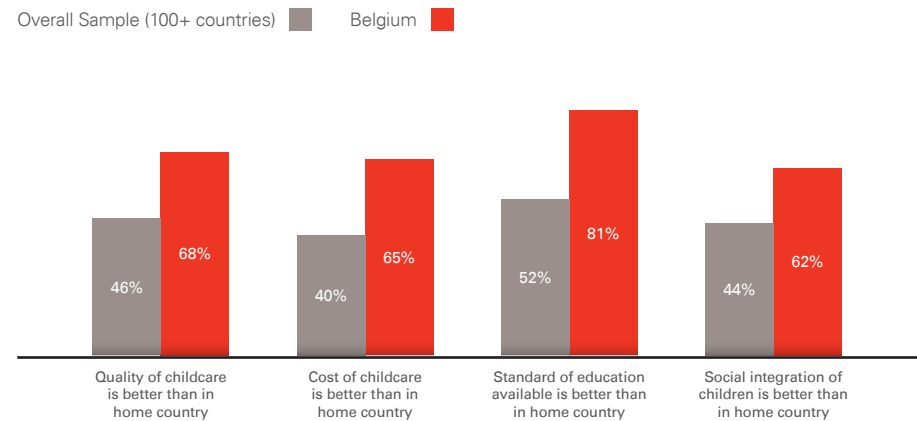
This year's Offshore Offspring report reveals Belgium as the best location for expats to raise their children with the country ranking 1st for childcare and 2nd for offspring integration.

The quality of education was highly regarded by expat parents living in Belgium. 81% of expats agreed that the standard of education available to their children is better in comparison to their home country.

Belgium also fared well against other countries in terms of the quality and cost of childcare, topping the league table for both aspects. Two-thirds (68%) of expat parents based in Belgium reported an increase in the quality of childcare compared to the global average of 46%. In terms of cost of childcare, almost two in three (65%) Belgium based expats agreed that they were now paying less for childcare in comparison with their home country compared with just 40% overall. This compares favourably with neighbouring Mainland European countries such as France, (6th out of 14) and the Netherlands (10th out of 14).

Expatriate children living in Belgium are likely to integrate well into the local community. 62% of Belgium-based expats surveyed said that the social integration of their children has improved since relocating (compared to 44% overall). Additionally, children in Belgium are most likely to be learning a new language, with 97% of expat children in Belgium learning a new language compared to 84% overall. Despite the fact that many children find it easy to integrate into the local community, more than half (59%) of expats in Belgium said their children are missing friends in their home country.

Belgium fares worse when it comes to health and wellbeing where it came 6th out of 14 countries, falling behind other European countries such as Spain (1st), France (4th) and Germany (5th). The key areas highlighted by the survey where Belgium ranked relatively low compared to other countries were the amount of time expat children spend outdoors and the amount of junk food expat children are eating relative to their home countries. On both measures Belgium ranked 11th.



Country reports



NETHERLANDS

- ▶ Overall ranking: 8th out of 14
- ▶ Childcare ranking: 9th out of 14
- ▶ Healthcare and Wellbeing ranking: 8th out of 14
- ▶ Integration ranking: 5th out of 14

“More family orientated, less work stress.”

– Expat in Netherlands



Netherlands

Netherlands ranks top for Offshore Offspring integration

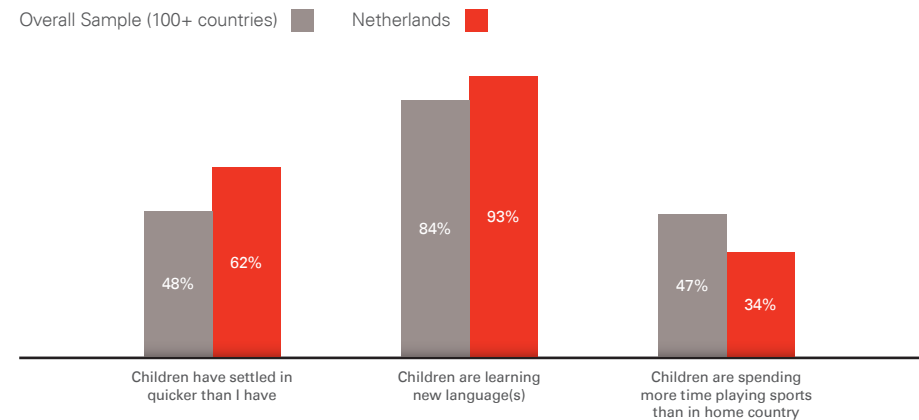
In terms of childcare and overall ranking, the Netherlands was placed mid-table coming 8th overall and 9th for childcare in the league tables. However, the Netherlands benefited from a high integration score (5th) suggesting children find it easier to settle in the Netherlands than other countries.

The country also had a mid-table score when it came to overall health and wellbeing and the standard of education, coming in 8th for each.

While the cost of raising a child in the Netherlands was lower than average with 34% saying the cost has improved after relocation, the cost of childcare was actually higher for many with only a third (29%) of expats based in the Netherlands reporting that their childcare costs had improved since relocating, compared to 40% overall.

In terms of integration, the Netherlands ranked 5th overall. Expats based in the Netherlands felt that their children found it particularly easy to settle into this county – 62% of expats agreed that their children settled in quicker than they did, allowing the country to score top on this measure. Expat children are also highly likely to learn a new language since moving to the Netherlands (93% compared with 84% overall).

The Netherlands faltered however when it came to children's leisure activities. Over a third (34%) of parents reported that their children were less likely to play sports, putting the country almost bottom of the table in 13th place. Similarly, one quarter (25%) of parents said that their children are watching less television, placing the country 11th out of 14. Despite these lower than average scores, expat children in the Netherlands are reported to play less video games (27%) and eat less junk food (43%).



Country reports



CHINA

- ▶ Overall ranking: 9th out of 14
- ▶ Childcare ranking: 8th out of 14
- ▶ Healthcare and Wellbeing ranking: 11th out of 14
- ▶ Integration ranking: 3rd out of 14

“Exciting, dynamic,
interesting, enjoyable.”
– Expat in China



China

Offshore children in China most likely to miss home

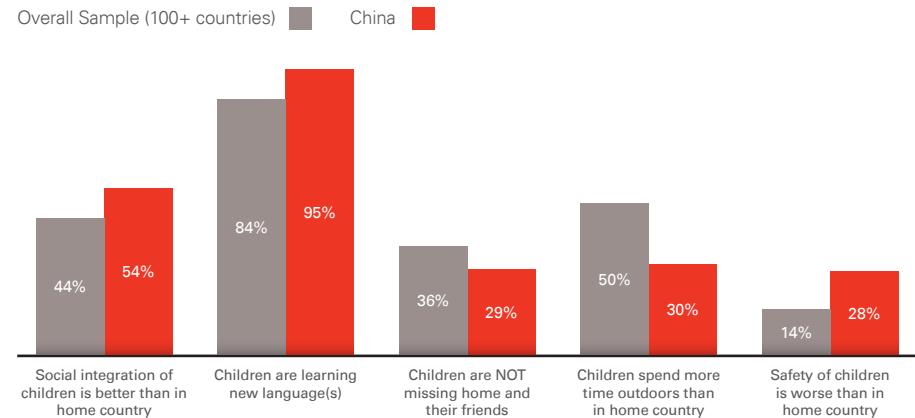
Overall China is placed 9th out of the 14 countries included in the Offshore Offspring league table, and scores very well on integration, coming third overall. Expat parents based in China are among the most likely to say that their children have integrated into their new country successfully (3rd out of 14 countries surveyed) and are also highly likely (3rd) to say that their children are learning a new language.

Despite scoring well on these aspects, there are some indications that children find it difficult to settle in their new country. Many parents said that their children missed their friends (14th) and that their children struggled to get used to the new culture (13th).

China's position in the middle of the overall Offshore Offspring table has been influenced by its lower scores for both health and wellbeing (11th) and childcare (8th). Expat children based in China are among the least likely to spend time outdoors or with their parents (13th). Although on a more positive note, nearly half (47%) of parents reported that their children are eating less junk food since relocating (compared to 40% overall).

Safety appears to be a concern for parents in China, with the country ranked 12th out of 14 countries in terms of expat children's safety. In fact, nearly one-third (28%) of expat parents based in China feel that their child's safety has deteriorated since relocating - double the overall figure of 14%.

In terms of the cost of raising a child in China, the country scores relatively well ranking 4th out of 14 for both the cost of childcare and raising children.



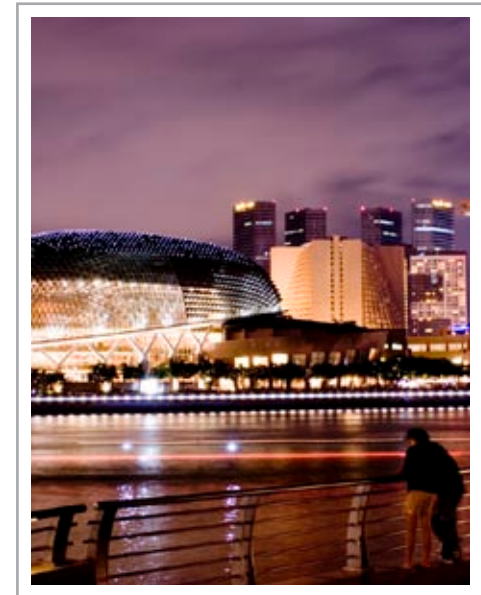
Country reports



SINGAPORE

- ▶ Overall ranking: 10th out of 14
- ▶ Childcare ranking: 7th out of 14
- ▶ Healthcare and Wellbeing ranking: 10th out of 14
- ▶ Integration ranking: 10th out of 14

“Great experience
and perfect for
bringing up children.”
– Expat in Singapore



Singapore

A higher cost of living makes raising children in Singapore expensive

Ranking just below China in the league table at 10th overall, Singapore scores lower than average mainly due to its low scores in health and wellbeing and integration (10th).

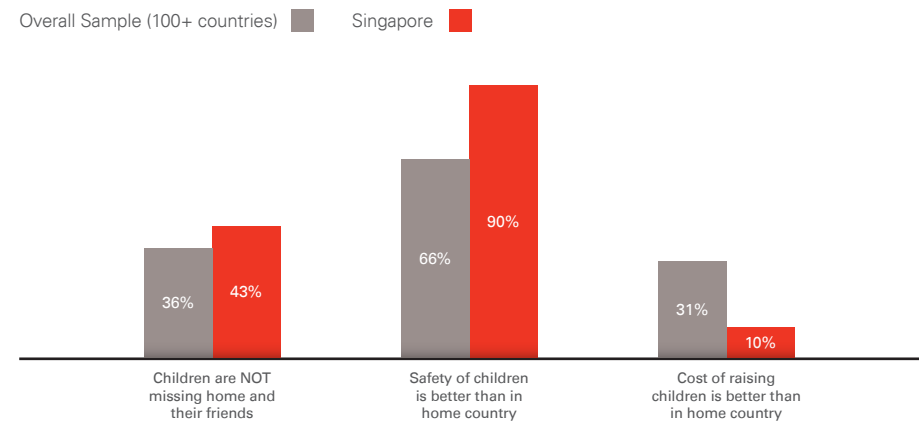
The lifestyle of expat children in Singapore seems to be relatively inactive, and hence the country is placed 12th, below other countries such as Canada and Australia. Expats here are less likely to say that their children are playing more sports since relocating with only 40% agreeing with this statement compared to an average of 47%. Furthermore, only 40% of parents say their children are spending more time with them compared to the 53% average, placing them 11th overall.

When looking at integration it is apparent that the social integration of many children in Singapore has not improved after their relocation (11th). The country also ranks lower than average in terms of the number of children learning a new language (7th), supporting the suggestion of lower integration levels.

Conversely 92% of Singapore-based expats say that their children are enjoying life in the new country compared to 85% of expats on average, taking the country's position on the league table to 2nd overall. Also Singapore-based expats are among the most likely to say their children are not missing home or friends (3rd).

Singapore fares better in the childcare category in which it is rated 7th overall. This higher position is mainly driven by the fact the country is placed 2nd in terms of safety, just beaten to the top spot by Hong Kong. The vast majority (90%) of expats based in Singapore say that they feel their children's safety has improved since relocating.

The cost of raising a child in Singapore is an area where the country features low in the league tables, coming only 13th out of 14. This perhaps reflects the overall higher cost of living in the country. However, with Singapore topping the economics league table on income, with nearly half (45%) of expats there earning over \$200,000 per annum, expat parents are unlikely to be adversely affected by the higher cost of bringing up a child. Despite the added costs, more than half (52%) feel that the quality in childcare has improved since relocating to Singapore.



Country reports

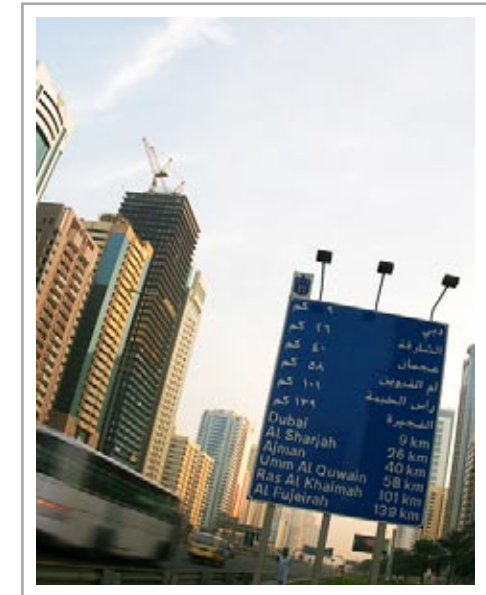


UNITED ARAB EMIRATES

- ▶ Overall ranking: 11th out of 14
- ▶ Childcare ranking: 10th out of 14
- ▶ Healthcare and Wellbeing ranking: 9th out of 14
- ▶ Integration ranking: 9th out of 14

“ So far so good - enjoying challenges and experience and family continues to enjoy expat life.”

– Expat in the UAE



United Arab Emirates

Expatriate children in the UAE safer since relocating

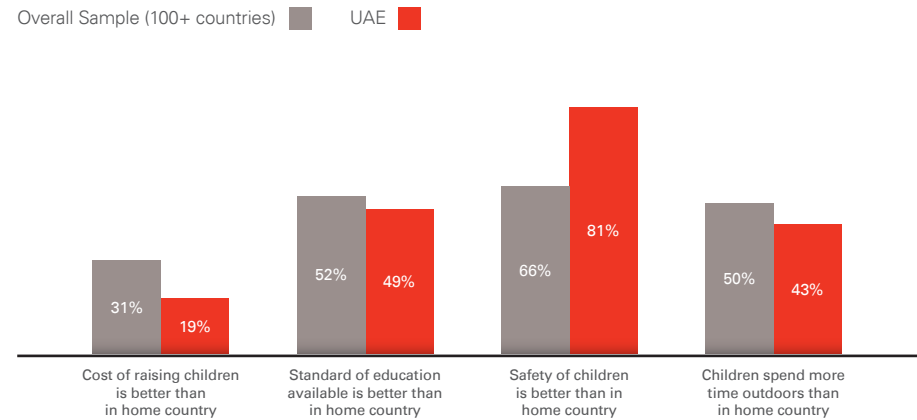
Overall the UAE comes 11th out of the 14 countries included in the offspring league table, placing it in the lower half of the table.

This low position is due to lower than average scores in childcare (10th), health & wellbeing (9th) and integration (9th).

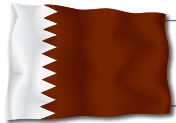
Raising children in the UAE also appears to be more expensive than average with 59% of UAE-based expats saying that the cost of raising children has increased since relocating compared to 43% of expats overall. Despite the increase in costs, it would seem that the quality of childcare is much better, with 45% of parents feeling it is superior to that of their home country, giving the UAE a rank of 9th overall.

The UAE has average or lower scores in all of the health and wellbeing categories. Parents here are less likely to say that their children are spending more time outdoors, watching less TV, or eating less junk food and the UAE is rated 10th on all of these measures in the league tables.

Despite this, expat children in the UAE are perceived to be amongst the safest in the world, with the country positioned 4th for this measure as well as in the number of expat children who are described as enjoying life in their new country.



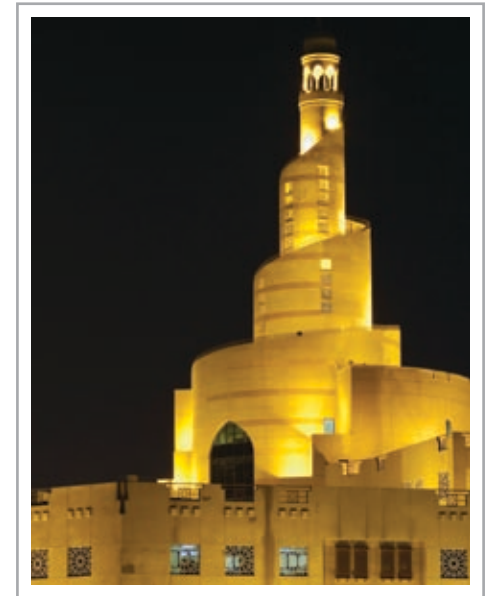
Country reports



QATAR

- ▶ Overall ranking: 12th out of 14
- ▶ Childcare ranking: 5th out of 14
- ▶ Healthcare and Wellbeing ranking: 13th out of 14
- ▶ Integration ranking: 14th out of 14

“ It enables me to accept a lower wage but retain a better lifestyle and to spend more time with family.”
– Expat in Qatar



Qatar

Inactive lifestyles impact the health and wellbeing of children in Qatar

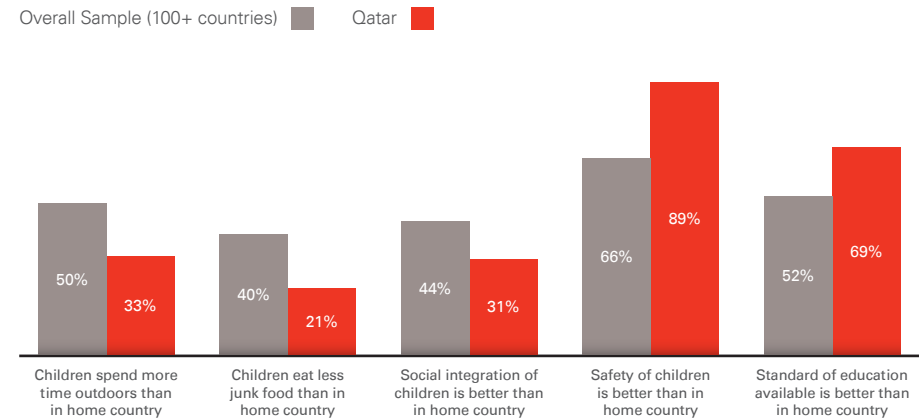
With similar results to the UAE, Qatar is positioned close to bottom in the overall league table coming 12th out of a total of 14 countries surveyed. Once again this low score is attributed to low ratings in health and wellbeing and integration.

Qatar scores poorly under the lifestyle categories and children based here are among the most likely to be inactive. Of all the countries featured in the Offshore Offspring report, expat children based in Qatar are most likely to be playing more video games since relocating (14th). Expat children based in Qatar are also very likely to be watching more TV (ranking 13th) and spending less time outdoors (ranking 12th) or eating more junk food (ranking 13th) compared to their home country.

Qatar also scores poorly in terms of integration, coming last in the league table with only 31% of parents saying that social integration has improved since moving. Children in Qatar are also less likely to be learning a new language with only 55% studying the local dialect compared to a global average of 84%.

Expats in Qatar are more likely to say their children spend more time with them since the move (3rd) and are the least likely to be missing home or friends (1st).

Qatar has a better than average score for childcare, positioned 5th overall. This is predominantly due to parents saying that the standard of education (3rd) and the safety of their children (3rd) have improved since relocating. 89% of Qatar-based parents say the safety of their children has improved compared to 66% on average.



Country reports



UNITED KINGDOM

- ▶ Overall ranking: 14th out of 14
- ▶ Childcare ranking: 14th out of 14
- ▶ Healthcare and Wellbeing ranking: 14th out of 14
- ▶ Integration ranking: 13th out of 14

“Unique opportunity to expose my kids to foreign cultures and a great way to have a better career.”

– Expat in the UK



United Kingdom

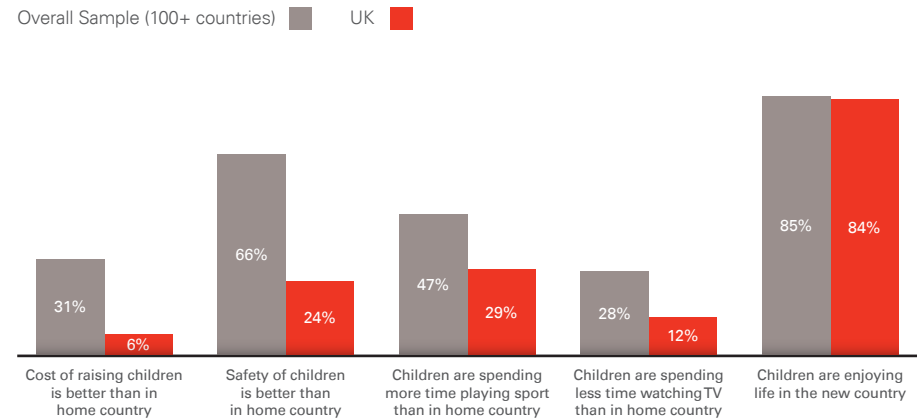
Expat children enjoy life in the UK

The majority of parents (84%) report that their children are enjoying their life in the UK, scoring the country 8th out of 14 in terms of how much children enjoy their life in their new country. This may relate to the fact that the UK scores top for Expat Entertainment in Expat Explorer's Expat Experience 2010 report, suggesting that children can take advantage of many attractions and excursions which will help them settle in and enjoy life in their new country.

However, overall the UK finds itself bottom of the league table, coming 14th out of the 14 countries included in the report

The UK is the worst performing country in both childcare and health and wellbeing categories (14th) when expat parents compared it to their home countries. The UK is among the most expensive places to raise a child (14th) with the country also coming bottom (14th) in terms of childcare costs. UK based expats are most likely to say that the quality of childcare has not improved since their relocation and that they feel their child is more unsafe than in their home country.

Expat children in the UK appear to have the least active lifestyle, with only 24% of parents saying their children spend more time outdoors since their move. Parents are also least likely to say their children play more sport (14th) or spend less time watching TV (14th) or that their quality of life has improved (14th) since relocation.



Country reports



UNITED STATES OF AMERICA

- ▶ Overall ranking: 13th out of 14
- ▶ Childcare ranking: 13th out of 14
- ▶ Healthcare and Wellbeing ranking: 12th out of 14
- ▶ Integration ranking: 8th out of 14

“ Being an expat allowed for a new experience and also provided me and my family with more time as compared to living in our home country.”

– Expat in the USA



United States of America

Expatriate children adjust well to life in the USA

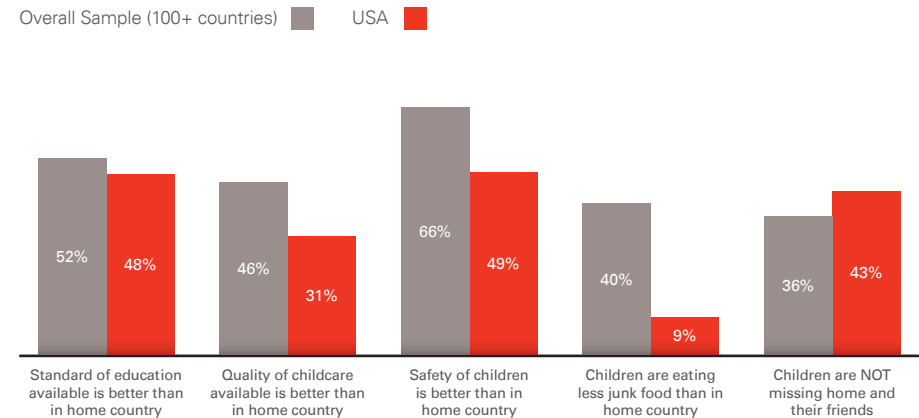
Overall the USA is rated 13th out of the 14 countries included in the Offshore Offspring league table. This is mainly due to the low scores it received when marked against criteria in the childcare (13th) and health & wellbeing (12th) categories.

Childcare and education in the USA are not perceived well by expats based there. Expatriate parents in the USA are among the least likely to agree that the standard of their child's education has improved (12th) or that the quality of childcare they receive is any better than in their home country (13th). USA based expats are also among the least likely to say their child's safety has improved, ranking the country 13th out of 14.

An unhealthy lifestyle with children watching more TV and playing video games means that the USA has a low health and wellbeing score. Children here are most likely to eat junk food (14th), with one third of parents saying that their children eat more junk food since relocating compared with less than one fifth of all expats on average.

Despite a poor diet, expatriate children in the USA are likely to spend a similar amount of time outdoors (51%) as the overall average (50%).

Results show that children who have relocated to the USA adjust relatively well to life in their new country with the country coming 8th in the league table for overall integration. Children also seem to settle in quickly with 56% of parents saying their children have settled in quicker than they have.



Country reports



SPAIN

- ▶ Overall ranking: 2nd out of 14
- ▶ Childcare ranking: 6th out of 14
- ▶ Healthcare and Wellbeing ranking: 1st out of 14
- ▶ Integration ranking: 1st out of 14

“Wonderful, relaxing and a great place to see my children and grandchildren growing up. The children and grandchildren are fluent in Spanish.”
– Expat in Spain



Spain

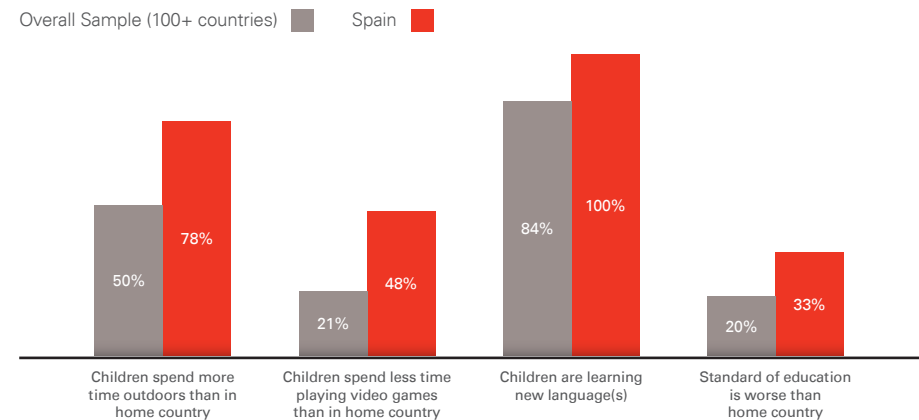
Spain offers a more active lifestyle for expat children

Out of all the countries surveyed, expats living in Spain feel the country provides the best environment for healthy and active children. Spain's favourable climate is likely to have contributed to its high health and wellbeing rank, where it came 1st out of 14 countries. For example, over three quarters (78%) of expats in Spain say their children spend more time outdoors than in their previous country. Parents also suggest that their children are spending less time playing video games (48% vs. 21% worldwide) and watching TV (37% vs. 28%).

Expat parents in Spain have also noted a decrease in junk food consumption. 43% of expats find their children are eating less junk food compared to their home country.

Expat children in Spain are also most likely to integrate well into the local culture. In terms of overall integration, this is an area where Spain is rated 1st again. Every one of the expat parents based in Spain that was surveyed said their children are learning a new language, suggesting that it might be easier for them to integrate with the local community. Half of the parents surveyed said that their children are not missing home or friends. Spain-based expats are also the most likely out of the 14 countries surveyed to say their children are enjoying life in their new location.

However, Spain fares slightly less well in childcare, where it is positioned 6th falling behind other European countries such as Germany (4th), France (2nd) and Belgium (1st). A third (33%) also noted a decrease in the standard of education available since moving, ranking 14th out of 14 countries.



Country reports

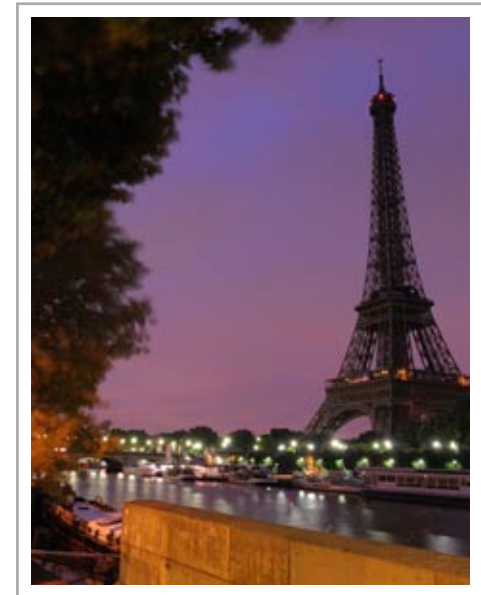


FRANCE

- ▶ Overall ranking: 3rd out of 14
- ▶ Childcare ranking: 2nd out of 14
- ▶ Healthcare and Wellbeing ranking: 4th out of 14
- ▶ Integration ranking: 6th out of 14

“ We love life here and our grandson is healthier and happier, he has more freedom to be a boy. We can relax more now.”

– Expat in France



France

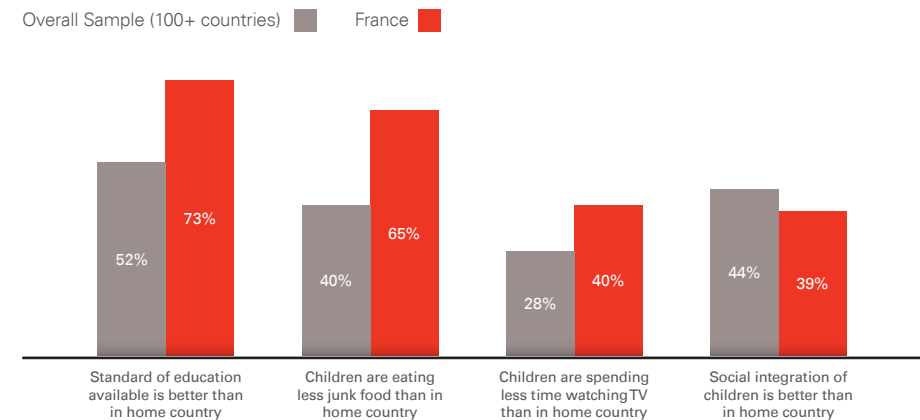
High standard of education gives France expat parent appeal

France performs well in terms of its overall position as a favourable destination for expat children, coming 3rd out of 14.

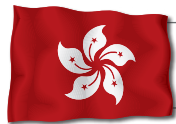
France is rated 2nd in terms of childcare, trailing just behind Belgium. The education system in France is well-regarded. 64% of parents send their children to a local school and nearly three quarters (73%) of expats believe the standard of education for their children has improved compared to the global average of 52%.

The famous French cuisine is likely to have impacted France's health and wellbeing score, with almost two thirds (65%) of expats living here are likely to say their children are eating less junk food than before relocating, giving the country the top score in this category out of the 14 nations surveyed. France-based expats are also most likely to say their children are spending less time watching TV (40% compared to the worldwide average of 28%).

France fares less well in terms of integration coming 6th out of 14. Parents are less likely to say that their children's social integration is better than their home country (39% vs. 44% globally), despite almost nine in ten (89%) expat children learning new languages.



Country reports



HONG KONG

- ▶ Overall ranking: 4th out of 14
- ▶ Childcare ranking: 3rd out of 14
- ▶ Healthcare and Wellbeing ranking: 7th out of 14
- ▶ Integration ranking: 4th out of 14

“A rich experience for me and my family.”
– Expat in Hong Kong



Hong Kong

Hong Kong's safety and ease of integration make it a favourable place for raising children

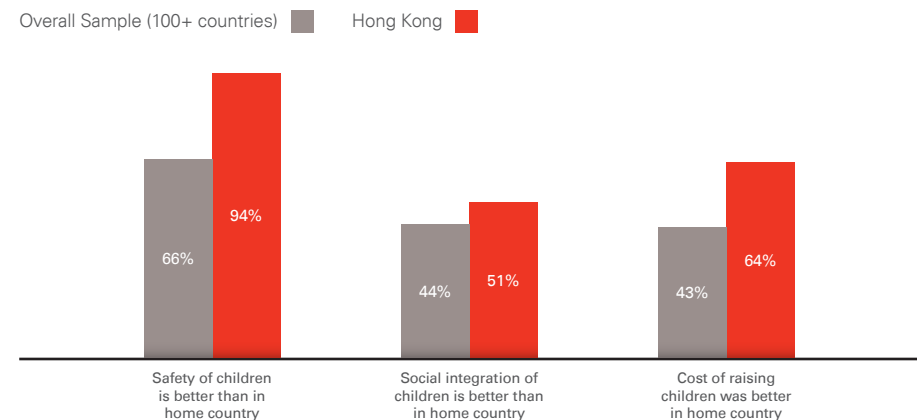
Hong Kong has performed consistently well across all three reports as an ideal location for expat finances, quality of life abroad and bringing up children.

In terms of bringing up children, Hong Kong is positioned 4th out of the 14 countries for the Offshore Offspring league tables. This high overall rating arises from good scores in childcare (3rd) and integration (4th).

Hong Kong comes top of the table in the safety of expat children. Nearly all (94%) of the expat parents surveyed felt that the safety for their children improved compared to their country of origin. Hong Kong also has good scores for integration. More than half (51%) of expat parents say Hong Kong is better for their child's social integration than their home country, compared to the worldwide average of 44%. Nearly half (45%) also noted that their children are spending more time outdoors compared with less than a third (30%) of expat parents based in China.

While Hong Kong ranked highly for childcare and integration, the results suggest that Hong Kong is more expensive for raising children. Nearly two-thirds (64%) said the cost of raising children was more expensive than their home country, compared to under half (43%) of expats on average and Hong Kong appears to score less well for health and wellbeing, landing a mid-table position of 7th out of 14 countries.

Although expat children in Hong Kong are likely to play more sports (3rd) and fewer video games (5th), their overall health and wellbeing score is impacted by them being less likely to spend more time with their parents. One in five (20%) parents note that their children spend less time with them since relocating compared to 15% on average.



Country reports

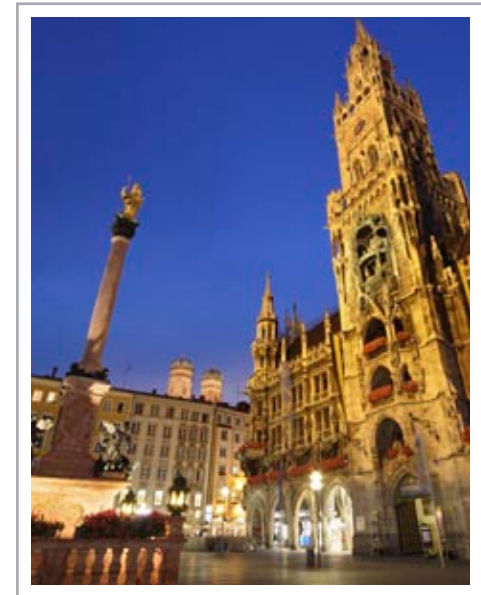


GERMANY

- ▶ Overall ranking: 5th out of 14
- ▶ Childcare ranking: 4th out of 14
- ▶ Healthcare and Wellbeing ranking: 5th out of 14
- ▶ Integration ranking: 11th out of 14

“ Good international experience, especially beneficial to children for their future opportunity.”

– Expat in Germany



Germany

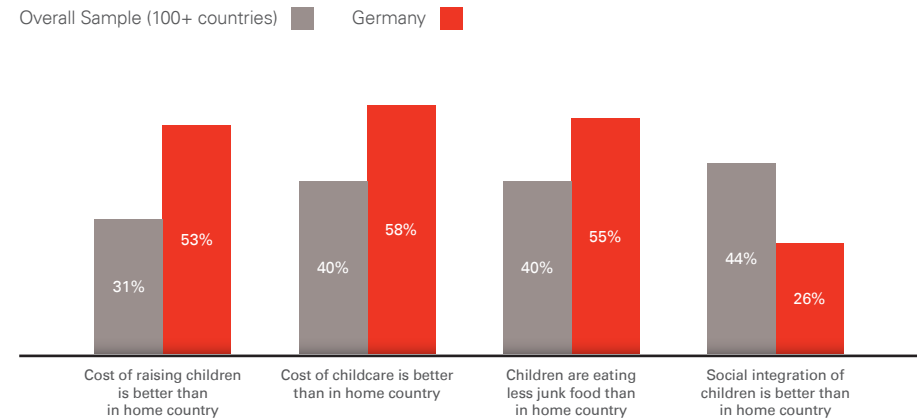
Expats in Germany find raising children cheaper than anywhere else

Overall Germany is positioned 5th out of the 14 countries included in the offspring league tables, falling behind other European countries such as France (3rd), Spain (2nd) and Belgium (1st).

Out of all the criteria that look at the best locations for bringing up a family, Germany performs best for the cost of raising a child, coming top of the rankings. Nearly three in five (53%) expat parents in Germany say that the cost of raising children is better than their home country compared to the worldwide average of 31%.

Placed 5th out of 14 in terms of health and wellbeing, children in Germany seem to benefit from healthy eating. More than half (55%) of expat parents in Germany agree that their children are eating less junk food since relocating compared to the worldwide average of 40%. German-based expats are also noting that their children are spending less time in front of the screen. 39% say their children are watching less TV and 22% say their children are playing less video games.

In terms of integration, Germany scores poorly, falling into the bottom quartile of the integration league table (11th), followed by Australia (12th), the UK (13th) and Qatar (14th). In particular, expat parents based in Germany are least likely (14th) to say the social integration of their children is better than in their home country. Only one in four (26%) say social integration is better, compared to a worldwide average of 44%.



Country reports



CANADA

- ▶ Overall ranking: 6th out of 14

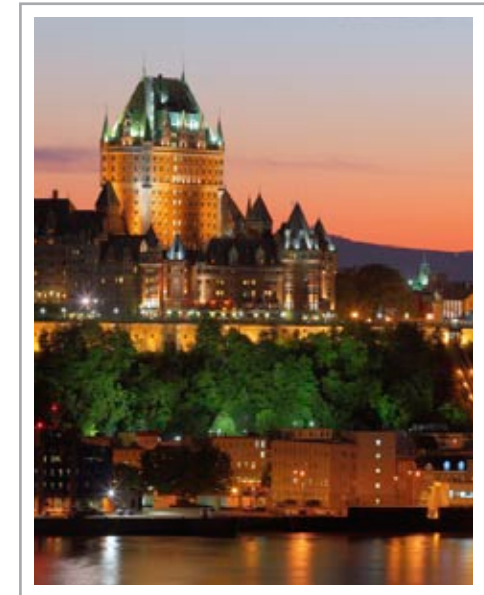
- ▶ Childcare ranking: 10th out of 14

- ▶ Healthcare and Wellbeing ranking: 3rd out of 14

- ▶ Integration ranking: 6th out of 14

“Canada is a wonderful, safe country and has been very good to me and my family.”

– Expat in Canada



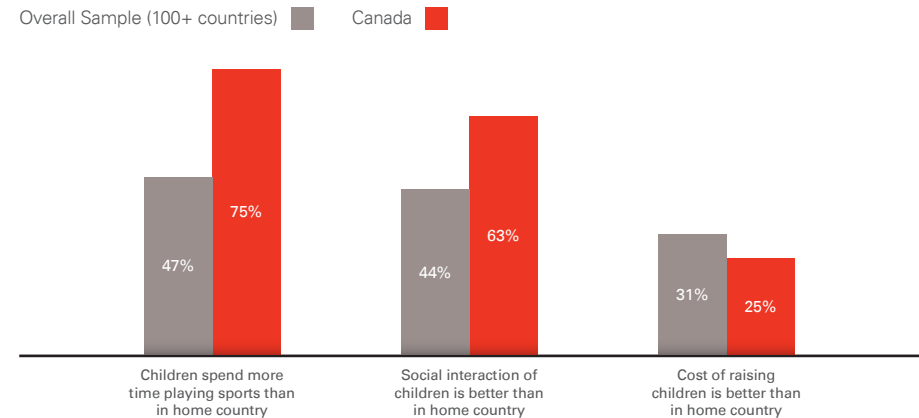
Canada

Expats children in Canada enjoy the great outdoors

Placed in the top half of the offspring league tables, Canada is rated 6th out of 14 countries in between Germany (5th) and Australia (7th). Canada's mid-table ranking is helped from a high score in the health and wellbeing categories where it is placed 3rd out of 14 countries. Parents in Canada have noted that since relocating, their children spend more time outside the house with 76% of expats saying their children are enjoying the great outdoors and 78% agreeing that their child's safety has improved when compared to their country of origin.

Famous for sports such as ice hockey, lacrosse and softball, three in five (75%) say their children are participating in more sports. Canada-based expats are also the most likely to say they spend more time with their children since relocating, on this measure the country is ranked 1st.

Canada has a less favourable position when it comes to childcare coming 10th out of 14. This seems to be mainly due to higher costs associated with childcare provisions. More than two thirds (67%) say the cost of childcare has increased since moving abroad compared to the worldwide average of 42%, while a third think the cost of raising children has increased.



Further information

Contact:

Katy Ringsdore

PR Manager

HSBC Bank International

Phone: 01534 606865

Email: katy.ringsdore@hsbc.com

Karen Butcher / Nick Woods

Hill & Knowlton

Phone: 020 7413 3181 / 3151

Email: Karen.Butcher@hillandknowlton.com / Nick.Woods@hillandknowlton.com

Web: www.offshore.hsbc.com/expatexplorer

Blog: www.expatexplorer.blogspot.com

Twitter: www.twitter.com/expatexplorer

