

How Expats Rate Their Life in 7 Asian Cities















The Expat City Ranking 2021 reveals the best and worst cities for expats around the world, including Bangkok, Ho Chi Minh City, Hong Kong, Kuala Lumpur, Shanghai, Singapore, and Tokyo.

- Out of 57 cities in the Expat City Ranking 2021, Kuala Lumpur ranks 1st, followed by Singapore (5th), Ho Chi Minh City (6th), Bangkok (11th), Shanghai (13th), Hong Kong (46th), and Tokyo (53rd).
- Kuala Lumpur (1st), Málaga, Dubai, Sydney, Singapore, Ho Chi Minh City, Prague, Mexico City, Basel, and Madrid (10th) are the top 10 cities for expats to live in 2021.
- On the other hand, expats consider Rome (57th), Milan, Johannesburg, Istanbul, Tokyo, Cairo, Paris, Maastricht, Moscow, and New York (48th) the world's worst cities to live in.

Munich, 1 December 2021 — Seven Asian cities are featured in the Expat City Ranking 2021 by [InterNations](#), the world's largest expat community with over 4 million members: Kuala Lumpur ranks 1st out of 57, followed by Singapore (5th), Ho Chi Minh City (6th), Bangkok (11th), Shanghai (13th), Hong Kong (46th), and Tokyo (53rd). Most of the Asian cities featured in the survey are among the best-rated cities worldwide in terms of getting settled, finance and housing, and the local cost of living. However, Tokyo and Hong Kong land among the ten worst-rated cities worldwide: among other things, expats find it particularly hard to settle down in Tokyo and are unhappy with the cost of living in Hong Kong.

Expat City Ranking 2021

Expat Life in 7 Asian Cities

	 Bangkok Thailand	 Ho Chi Minh City Vietnam	 Hong Kong HK SAR	 Kuala Lumpur Malaysia	 Shanghai China	 Singapore Singapore	 Tokyo Japan
 Overall Ranking	11th	6th	46th	1st	13th	5th	53rd
 Quality of Urban Living	43rd	52nd	36th	41st	19th	3rd	14th
 Getting Settled	18th	10th	28th	1st	27th	12th	57th
 Urban Work Life	40th	10th	46th	30th	13th	37th	49th
 Finance & Housing	3rd	2nd	36th	1st	22nd	20th	43rd
 Local Cost of Living	9th	2nd	54th	3rd	27th	43rd	38th
 Happiness Level	85%	89%	81%	85%	79%	79%	65%

The Expat City Ranking 2021 covers 57 cities in total.

The [Expat City Ranking](#) is based on the annual *Expat Insider* survey by InterNations, which is one of the most extensive surveys about living and working abroad, with 12,420 respondents in 2021. This year, 57 cities around the globe are analyzed in the survey, which offers in-depth information about

five areas of expat life: Quality of Urban Living, Getting Settled, Urban Work Life, Finance & Housing, and Local Cost of Living. Together, the first four topics make up the Expat City Ranking, which reveals the best and worst cities for expats to live in.

What Expats Think about Life in 7 Asian Cities

1 | Kuala Lumpur Is the World's Best City for Expats

Kuala Lumpur makes it to the very top of the Expat City Ranking 2021. The city excels in the Getting Settled Index (1st), with top 10 results in all subcategories. In fact, three-quarters or more feel at home there (75% vs. 65% globally) and find it easy to get used to the local culture (78% vs. 65% globally). Most are also happy with the general friendliness of the local population (81% vs. 69% globally), as well as their friendliness towards foreign residents (77% vs. 67% globally). A US American expat shares: "I love the culturally diverse environment of Kuala Lumpur. The overall friendliness of Malaysians makes it the best place to retire."

Kuala Lumpur also ranks 1st out of 57 in the Finance & Housing Index: expats find housing both affordable (74% vs. 42% globally) and easy to find (91% vs. 60% globally). Additionally, 80% are satisfied with their financial situation (vs. 64% globally), and 64% say that their household income is more than enough to cover expenses (vs. 52% globally). It might help that Kuala Lumpur also ranks 3rd in the Local Cost of Living Index, with 78% of expats rating this aspect positively (vs. 48% globally).

However, the city gets average results in the Urban Work Life Index (30th): expats are very happy with their working hours (6th) and their work-life balance (7th) but not so much with the state of the local economy (40th) and the career opportunities (44th). Lastly, Kuala Lumpur only ranks 41st in the Quality of Urban Living Index. Expats' satisfaction is below the global average when it comes to political stability (35% happy vs. 64% globally), personal safety (78% vs. 84% globally), the public transportation system (57% vs. 69% globally), and the urban environment (66% vs. 71% globally).

5 | Singapore: High Quality of Life but Poor Work-Life Balance

Coming 5th out of 57 in the Expat City Ranking 2021, Singapore receives its best results in the Quality of Urban Living Index (3rd), particularly in the Safety & Politics Subcategory (1st). Nearly all expats are happy with the political stability (95% vs. 64% globally) and feel safe there (99% vs. 84% globally). It also performs well in the Transportation Subcategory (4th). A British expat is particularly pleased with "the efficiency and low cost of public transport services". However, Singapore receives mixed results in the Health & Environment Subcategory (27th). While the majority of expats is satisfied with the availability of healthcare (89% vs. 76% globally) and the quality of medical care (84% vs. 71% globally), 43% find healthcare unaffordable (vs. 21% globally).

Singapore also scores high in the Getting Settled Index (12th). Expats find it easy to make new friends (56% vs. 48% globally) and are happy with their social life (60% vs. 57% globally). However, its results in the Urban Work Life Index (37th) are below average. It even ranks in the bottom 10 of the Work-Life Balance Subcategory (52nd). In fact, expats are unhappy with their working hours (23% vs. 16% globally) and work-life balance (22% vs. 17% globally). An Indian expat shares: "There is hardly any work-life balance or time for family; life is mostly about working and paying bills." And while expats rate the state of the local economy positively (85% vs. 62% globally), the local career opportunities are fairly average (47% vs. 45% globally).

Lastly, Singapore ranks 43rd in the Local Cost of Living Index, and 63% rate this factor negatively (vs. 34% globally). About two-thirds (66%) also find housing unaffordable (vs. 39% globally). On the bright side, housing is at least easy enough to find (79% vs. 60% globally).

6 | Ho Chi Minh City: The Cost of Living Is Excellent, the Quality of Life Less So

Ranking 6th out of 57 in the Expat City Ranking 2021, Ho Chi Minh City makes it into the top 10 for four indices — and ends up in the bottom 10 for the fifth one. It ranks 2nd in both the Local Cost of Living Index — 84% rate the local cost of living positively (vs. 48% globally) — and the Finance & Housing Index. It even tops the list in the Finance Subcategory (1st): 75% of expats say that their disposable household income is more than enough to cover expenses (vs. 52% globally), and 77% are satisfied with their financial situation (vs. 64% globally). They also find housing affordable (61% vs. 42% globally) and easy to find (88% vs. 60% globally).

The Vietnamese city does well in the Urban Work Life Index (10th) and is the best city in terms of overall job satisfaction (1st). In fact, 88% of expats are satisfied with their job in general (vs. 68% globally). Ho Chi Minh City also scores high in the Getting Settled Index (10th): expats find it easy to make new friends (77% vs. 48% globally), are happy with their social life (74% vs. 57% globally), and describe the local people as generally friendly towards foreign residents (93% vs. 67% globally). While 80% find it hard to learn the local language (vs. 42% globally), 77% say it is easy to live there without speaking it (vs. 54% globally).

Lastly, the city lands in the bottom 10 of the Quality of Urban Living Index (52nd). It comes second to last in the Transportation Subcategory (56th), just ahead of Johannesburg (57th). Nearly two in three expats (65%) are unhappy with this factor (vs. 20% globally), and 49% rate the urban environment negatively (vs. 16% globally). A Canadian expat explains: “The environmental quality can be challenging, such as pollution, lack of recycling, and noise.”

11 | Bangkok: Finance and Housing Are Great — The Urban Environment Is Not

Bangkok (11th out of 57) narrowly misses out on the top 10 of the Expat City Ranking 2021. It has excellent results in the Finance & Housing Index (3rd): 71% of expats are satisfied with their financial situation (vs. 64% globally). They also consider housing easy to find (87% vs. 60% globally) and affordable (64% vs. 42% globally). Bangkok excels in the Local Cost of Living Index (9th) too: 65% rate the cost of living positively (vs. 48% globally). A British expat shares: “There is a great range of supermarkets, with options that cover all budgets.” He adds that “whether you are renting or buying, it is affordable”.

Bangkok has an above-average performance in the Getting Settled Index (18th), particularly in the Friends & Socializing Subcategory (10th): 74% of expats are happy with their social life (vs. 57% globally). Another 81% rate the general friendliness of the local residents positively (vs. 69% globally), contributing to the city's 11th place in the Local Friendliness Subcategory.

However, Bangkok receives poor results in the Quality of Urban Living Index (43rd). Expats are happy with the availability of healthcare (88% vs. 76% globally) and its quality (89% vs. 71% globally), but the city ends up in the bottom 3 for its urban environment (55th): 39% rate this factor negatively (vs. 16% globally); only in Ho Chi Minh City (56th) and Cairo (57th) are expats less satisfied. A US American expat

shares that there are “pollution and environmental concerns and so much plastic waste” in Bangkok. Bangkok also ranks below the global average in the Urban Work Life Index (40th). While expats are very happy with their job in general (3rd), there seem to be few career opportunities (52nd): 41% are unhappy with the latter (vs. 33% globally).

13 | Shanghai Offers Great Career Opportunities for Expats

Shanghai receives above-average results in the Expat City Ranking 2021, ranking 13th out of 57 cities. It does best in the Urban Work Life Index (13th), ranking in the top 10 of the Job & Career (4th) and Job Security (7th) Subcategories. About three in four expats in Shanghai (74%) are satisfied with their job in general (vs. 68% globally), and 62% are happy with the local career opportunities (vs. 45% globally). Moreover, most expats (89%) rate the state of the local economy positively (vs. 62% globally). Shanghai also performs fairly well in the Finance & Housing Index (22nd), with 82% of survey respondents stating that their household income is enough or more than enough to cover expenses (vs. 77% globally). However, 58% find housing unaffordable (vs. 39% globally).

Coming in 19th place in the Quality of Urban Living Index, Shanghai does very well in the Transportation Subcategory (10th): 89% of expats are satisfied with the public transportation system, compared to just 69% globally. An Australian expat points out that “transportation is extremely efficient”. Nearly all survey respondents (97%) also feel personally safe there (vs. 84% globally) — only expats in Singapore (1st) and Dubai (2nd) feel even safer.

Shanghai’s performance in the Getting Settled Index (27th) is slightly weaker, with three-quarters of expats (75%) having difficulties learning the local language (vs. 42% globally). On the upside, the city lands in the top 10 for Friends & Socializing (8th). More than seven out of ten expats (71%) find it easy to make new friends in Shanghai (vs. 48% globally). A Spanish expat says: “The people here are really friendly, so there are plenty of opportunities to interact with locals and create bonds.”

46 | Hong Kong: Expats Are Unhappy with the Political Stability and Housing Costs

Ranking 46th out of 57, Hong Kong narrowly escapes the bottom 10 of the Expat City Ranking 2021. Among all Asian cities featured in the survey, only Tokyo (53rd) performs worse. Hong Kong’s weakest spot is the Local Cost of Living Index (54th): 78% of expats rate this aspect negatively (vs. 34% globally). This is also reflected in the Housing Subcategory (37th), which is part of the Finance & Housing Index (36th). While 71% say that it is easy for expats to find housing (vs. 60% globally), 89% consider it unaffordable (vs. 39% globally). Hong Kong even comes last for affordable housing (57th). A German expat points out that “the flats are small and expensive.” In the Urban Work Life Index (46th), Hong Kong ranks in the bottom 10 of the Work-Life Balance Subcategory (53rd): 31% of expats are unhappy with their working hours (vs. 16% globally), and 27% rate their work-life balance negatively (vs. 17% globally).

The city also ranks below the global average in the Quality of Urban Living Index (36th), with just about half the expats (52%) satisfied with the urban environment (vs. 71% globally). Moreover, Hong Kong is the only Asian city in the survey that ranks in the bottom 10 of the Safety & Politics Subcategory (53rd). It even places last for political stability (57th): only 10% of expats rate this factor positively, compared to 64% globally. “We will move soon because the political situation is so bad,” shares a US American expat. Hong Kong receives its best results in the Getting Settled Index (28th). Expats find it easy to make new friends (57% vs. 48% globally) and are happy with their social life (67% vs. 57%

globally). It probably helps that 86% find it is easy to live there without local language skills (vs. 54% globally).

53 | Tokyo: One of the Worst Cities in the World for Settling In

Ranking 53rd out of 57 in the Expat City Ranking 2021, Tokyo is voted the worst city worldwide in the Getting Settled Index (57th). Here, it ranks in the bottom 10 across the board, apart from the general friendliness of the local residents (42nd). Communication seems to be a particular issue — expats find it difficult to learn the language (75% vs. 42% globally) and to live in Tokyo without speaking Japanese (54% vs. 29% globally). Another 38% find it hard to get used to the local culture (vs. 18% globally). The city even ranks last worldwide for the latter. “You can hardly feel like a local living in Japan, and it can be difficult to integrate,” says an expat from the UK. It probably does not help that 40% of survey respondents describe the local population as generally unfriendly towards foreign residents (vs. 18% globally).

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

However, Tokyo does really well in the Quality of Urban Living Index (14th), even ranking in the top 10 for personal safety (7th). Nearly all expats (96%) feel safe there (vs. 84% globally). Expats are also happy with the public transportation system (87% vs. 69% globally) and 77% find healthcare affordable (vs. 61% globally).

About the Expat City Ranking 2021

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

Participants were asked to rate more than 25 different aspects of urban life abroad on a scale of one to seven. The rating process emphasized the respondents’ personal satisfaction with these aspects, considering both emotional topics and more factual aspects with equal weight. The respondents’ ratings of the individual factors were then bundled in various combinations for a total of 13 subcategories, and their mean values were used to draw up four topical indices: Quality of Urban Living, Getting Settled, Urban Work Life, and Finance & Housing. These were further averaged in order to rank all cities worldwide that had the required number of participants for the minimum sample size. (The survey also includes a Local Cost of Living Index, which does, however, not factor into the overall ranking to avoid overrepresenting financial aspects.) In 2021, the top 10 cities for expats are Kuala Lumpur (1st), Málaga, Dubai, Sydney, Singapore, Ho Chi Minh City, Prague, Mexico City, Basel, and Madrid (10th).

For a city to be featured in the Expat City Ranking 2021, a sample size of at least 50 survey participants

per city was required. In total, 57 cities met this requirement.

About InterNations

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

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