



The International Workforce Well-Being Survey 2019



This 2,000-respondent survey shows the impact of various factors of international relocation on health and well-being – from work life and wages to settling children and the perceived threat of civil unrest.



Contents

4	Relocating abroad and its impact on health and well-being	14	Barriers to settling in
5	Study summary: headlines, key findings and summary	15	Perceived attitudes of the host country towards expats
	○ The positive	17	Security and civil unrest
	○ The negative	19	The influence of health and health care: Fitness
	○ The greatest challenges to settling in	20	Wearables
	○ Adapting to a new life	21	Virtual health care
	○ Other findings	22	Health insurance
8	The challenges of moving abroad	25	Appendix
9	Impact of challenges on well-being		○ Further reading
10	Impact on well-being		○ Methodology
11	Impact of work on well-being		○ Key profiling characteristics
12	Expatriate first experiences		

Relocating abroad and its impact on health and well-being



There are [50.5 million expats](#) around the world. For these individuals, succeeding in a new role or finding work, staying healthy and settling families into life in different cultures can all have an impact on the happiness and well-being of everyone involved.

It is good news for everyone – including expats – that health care is being reimagined. Today, it's far more personal and focused on preventing people from developing conditions or diseases, as well as supporting them if they do fall ill.

It has also become widely understood that everyone has their own set of personal circumstances, health history and goals. Often referred to as 'social determinants of

health', these circumstances include a range of factors, from whether we smoke and exercise to our education and the impact of air, noise and water pollution in our environment. Expats have their own set of social determinants and health pressures due to their specific situation – leaving their home country and relocating abroad.

We believe that by understanding the people we serve and helping them become healthy, happy individuals, with healthy, happy families, we can help them live successful new lives overseas.

This survey aims to discover the impact of moving abroad – especially for work – and the variables that can influence an individual's health and well-being.

The data offers new and valuable detail on the life of 2,000 working-age expats from a range of nationalities living in 10 different countries, including Canada, Hong Kong, Singapore, the UK and UAE. Seventy-five percent of respondents are full-time employees, with two thirds based in an office. The respondents had all been living abroad for no more than five years.

Study results: headlines, key learnings and summary

Living abroad and the impact on well-being

The data reveals that, from our list of choices (including the influence of access to a social support network, good education options for children, and corporate well-being programmes), moving abroad impacts well-being more positively than it does negatively.



The positive

Health care

Thirty-two percent of expats said that the quality of the health care system in their new home had a positive impact on their well-being and 82% had made their first trip to the doctor within the first six months; women being far more likely to go sooner (42% went in the first month compared to 29% of men). Despite this, women are less likely to have private medical insurance to cover them once they move – 48% vs 60% of men. This could be, at least in part, a product of the higher number of men in work and covered by a group scheme.

Attitudes to technology as a route to well-being

Expats are positive about innovation and technology. They have Fitbits and other wearables that they want to use to improve their health. They also embrace the idea of virtual health which can help people access primary care wherever they are, whenever they need.

The negative

The world of work

Job-related factors are among the least challenging aspects of moving, but their impact is more negative than positive on individuals' well-being, with wage levels being the only significant positive impact on overall well-being within the workplace. It appears that other aspects get worse by working abroad – from corporate culture to attitudes about flexible working. Within this, men are more likely to say that challenges relating to settling into a new job have a negative impact on their well-being - 88% vs 75% of women. This is also reflected in the finding that 33% of men and 26% of women said work/life balance in their new country had a negative impact on their well-being. The suggestion is that improved wages come at the cost of work/life balance. However, women are significantly more likely to say that moving abroad has had a positive impact on their home life – 32% vs 23% of males.

The greatest challenges to settling in

Settling children

This is the biggest challenge. It is important to note that women are significantly more likely to feel a negative impact from the challenge of settling the children (88% vs 66% of men) and making new friends (48% vs 40%).

The local language

The inability to speak the local language is also very challenging but does not impact expat well-being to any significant extent.



Adapting to a new life

Settling in is a complex process made up of several factors, from making friends to eating local food. Most expat 'first experiences' happen within the first six months. For unmarried, single people, dating is the most challenging aspect of moving abroad with 76% of single expats finding it hard. This is also supported by the fact that it remains the event that takes the longest to happen from our list of options that include: a trip to the doctor and conversational use of the local language.

The role of gender

Gender is the biggest barrier to settling in mainly felt by women (25% vs 5% of men). Religion is the least frequently cited barrier from our list. It may be unsurprising that the more visible aspects (gender, ethnicity) are the biggest barriers, while 'invisible' factors (sexual orientation, marital status) are the least. In a time when the news feels filled with reports of religious tensions, 98% people living away from home feel no

religious discrimination. Only 2% said that their religion has been a barrier but there are some notable deviations from the survey average within countries. These can be found in our country breakdowns at the end of this document.



Other findings

Perceived local attitudes to expats

Those living abroad see attitudes towards expats as remaining positive (80%) while there is near parity between the perceived views of expats getting better and worse (4% and 5% respectively). There are some interesting deviations from this, for example, attitudes to expats in the UK, Thailand and Indonesia are getting worse at almost twice the rate as those in other nations featured in the survey.

Security and safety

18% of expats are worried about the threat to their personal safety from war, civil unrest and political upheaval. For some it has a negative impact on their well-being.

The challenges of moving abroad



Question:

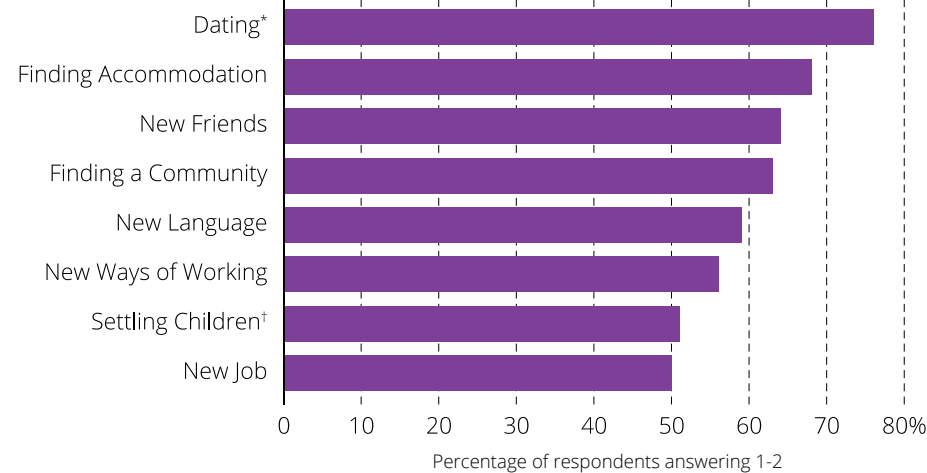
How have you felt about each of the following aspects of moving and living abroad, since you made the move? Please rate on the following scale from 1 to 4 where:

- 1 = Very challenging
- 2 = Quite challenging
- 3 = Quite easy
- 4 = Very easy

Key findings

- 1** Dating is the most challenging aspect of moving abroad for 76% of single expats – especially for men
- 2** Establishing a support network (new friends, finding a community) is a bigger challenge than culture (new language, new ways of working)
- 3** Job-related factors are among the least challenging aspects of moving we asked about.

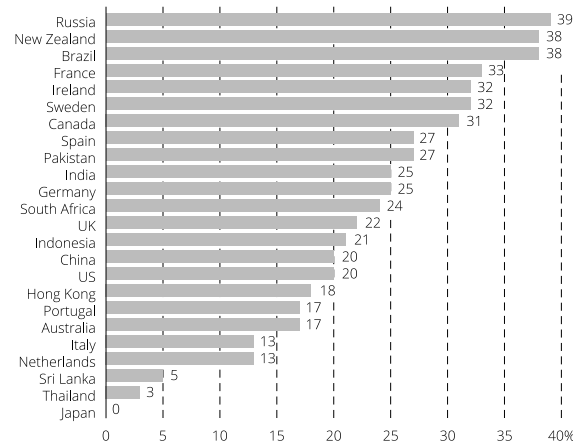
% of respondents answering 1-2



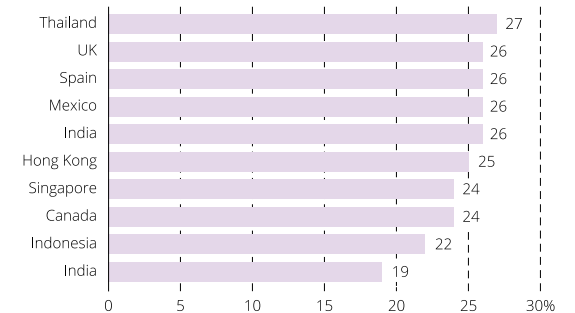
* Only asked of those who were single

† Only asked of those with children living at home

% Single (country of origin)



% Single (country of residence)



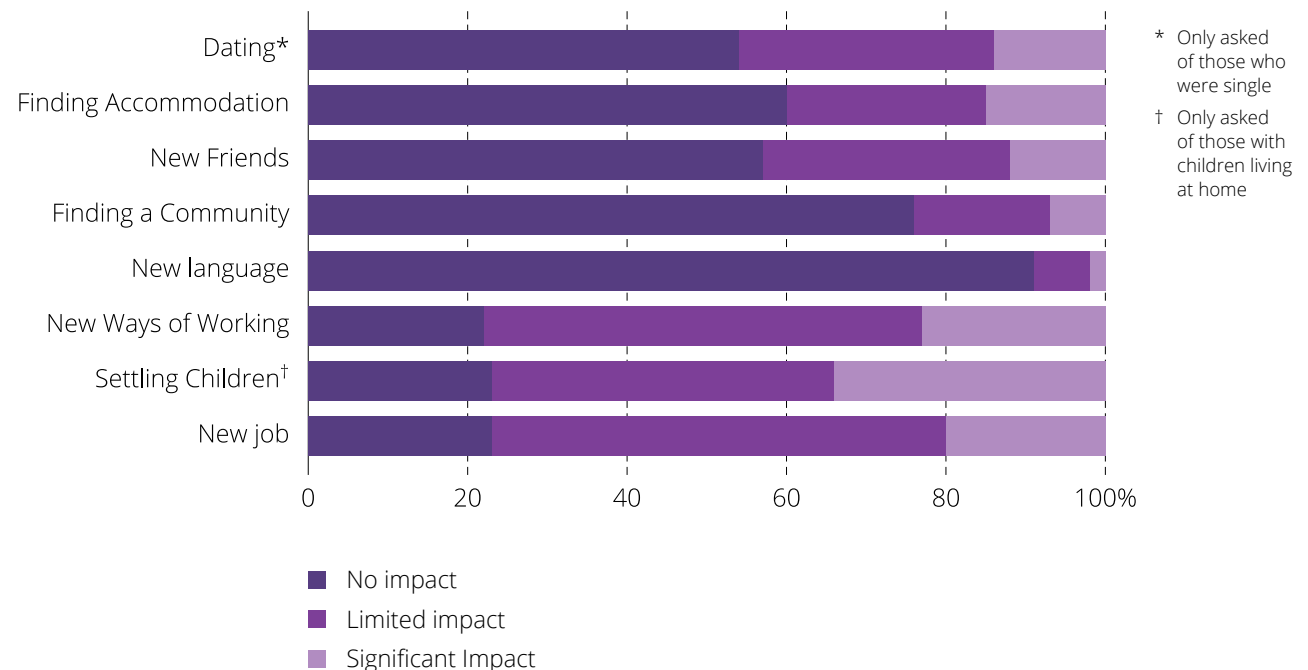
Impact of challenges on well-being



Question:

For each of those aspects that you have found challenging, can you say to what extent this has impacted your sense of well-being. Please rate on a scale from 1 to 3 where:

- 1 = Significant negative impact
- 2 = Limited negative impact
- 3 = No negative impact



Key findings

- 1 Of the challenges listed, the following had the biggest negative impact on well-being
 - a. Settling children
 - b. New ways of working
 - c. New job
- 2 A new language is a challenge, but doesn't impact well-being
- 3 Finding a community also doesn't significantly impact well-being.

Impact on well-being



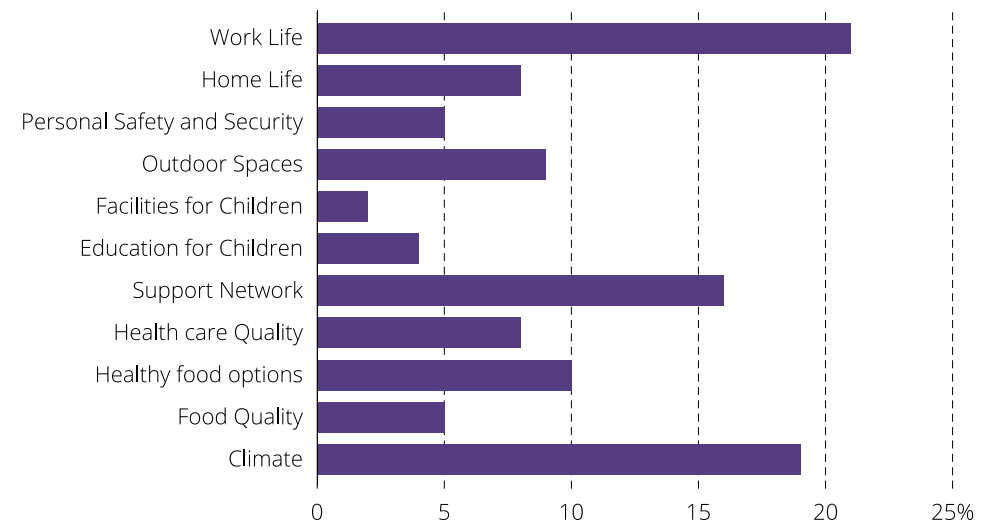
Question:

How would you rate the impact of the following things on your wellness and general health while living in [country]?

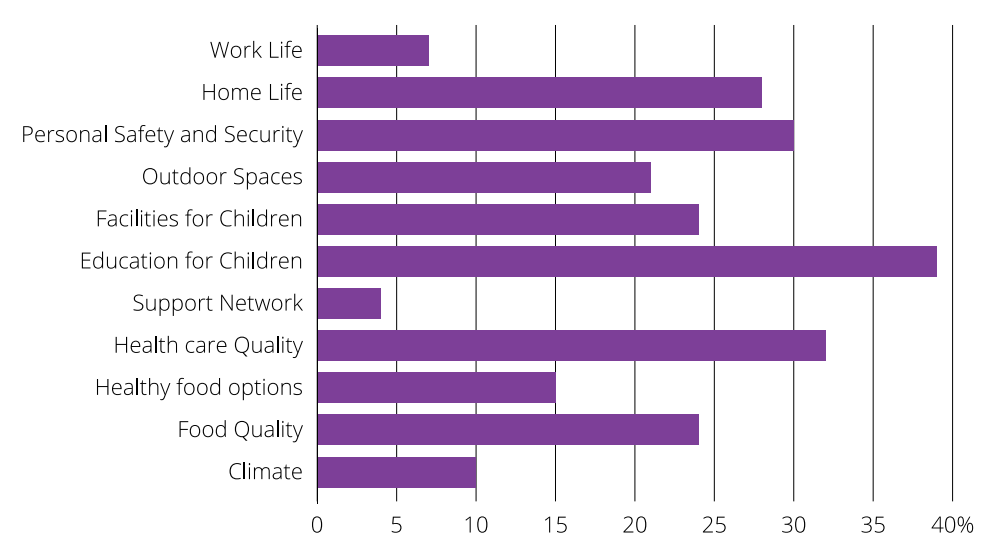
Key findings

- 1** Most people said the aspects of life presented (including work life and home life) had not impacted their well-being since relocating abroad
- 2** Of the factors tested for their influence on well-being, more of the factors are positively impacted by moving and living abroad
- 3** The biggest negative impact on well-being experienced by expats related to work life where 21% said it had a negative impact
- 4** Climate was reported as having the second greatest negative impact with 18% suggesting their well-being was affected
- 5** Education for children had the biggest positive impact on well-being (39%)
- 6** Health care had the second biggest positive impact on well-being (32%).

Made it worse



Made it better



Impact of work on well-being

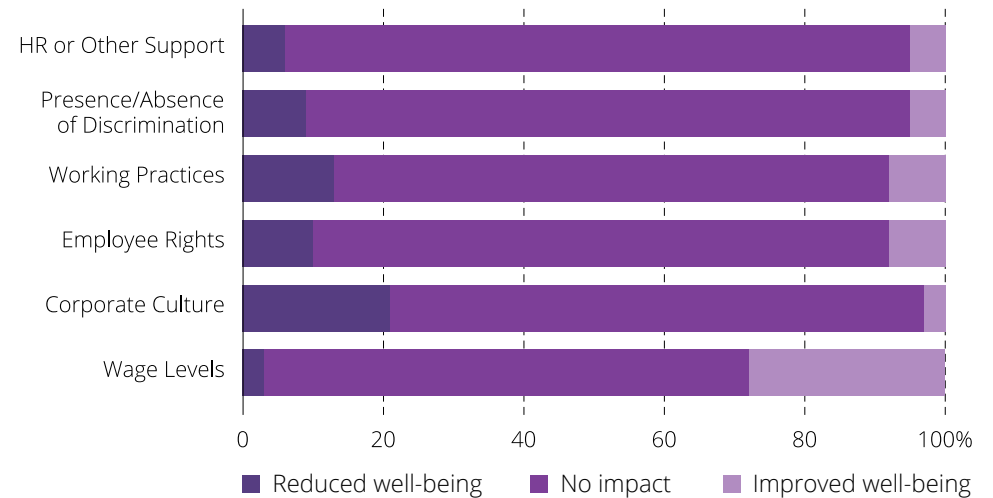


Question:

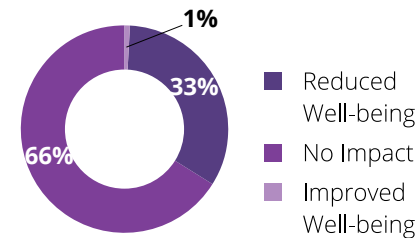
Having moved to [country], how has your overall well-being been impacted by each of the following factors related to your working life?

Key findings

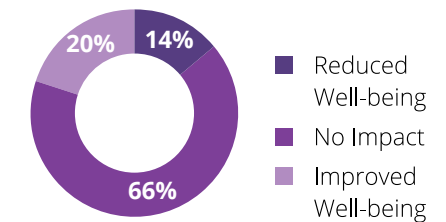
- 1** 69-89% of respondents said that the work-related environment had no impact on well-being
- 2** The three factors with fewer people finding them challenging had the most saying that it had a health impact. There is a sense that issues such as starting a new job or settling children are fine if they go well but potentially difficult and unsettling if not
- 3** Wages have the biggest positive impact on well-being (28%)
- 4** While wage levels have a significant positive impact on well-being (28%), other aspects are more detrimental. For example, 21% of respondents said corporate culture has reduced their well-being
- 5** The most negative things were corporate culture (21%) and working practices (13%)
- 6** The negative impact of corporate culture on well-being is seven times that of the positive impact.



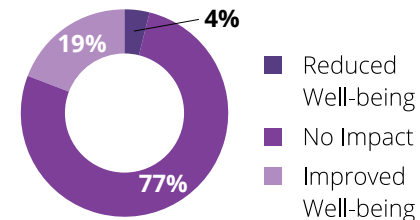
Wage level impact for those glad they moved



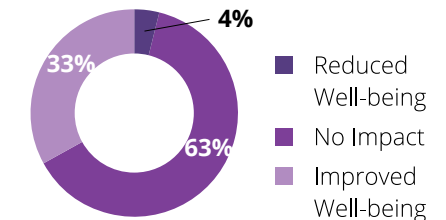
Wage level impact for those who wished they had stayed at home



Corporate culture impact for those not glad they moved



Corporate culture impact for those glad they moved



Expats first experiences



Question:

Thinking now about each of the following, how long did it take to reach each 'milestone', after your move abroad?

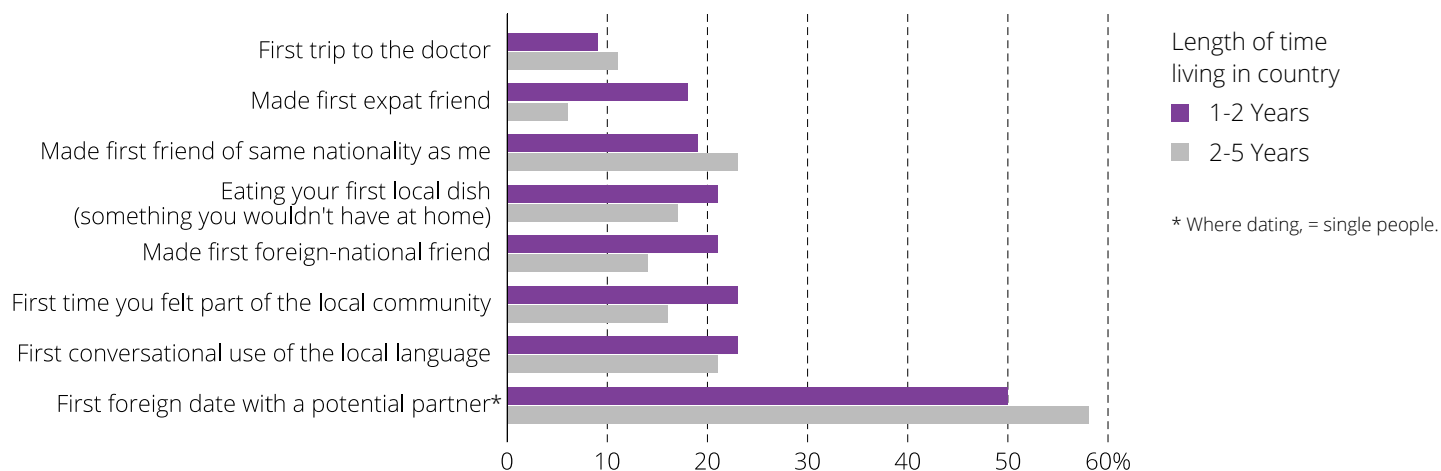
Key findings

- 1 Most expat 'firsts' happen within the first six months
- 2 82% of expats go to the doctor in the first six months of moving abroad!
- 3 Expats report that they've found it easier to make expat friends, followed by making foreign friends, followed by a friend of the same nationality (these take longer to find). It seems many people will not make a foreign friend
- 4 Women (42%) are 13 percentage points more likely to visit the doctor in the first month than men (29%).

First...	1 Month	2 to 6 Months	7 to 12 Months	Over 12 Months
Foreign friend	24%	42%	4%	8%
Expat friend	27%	44%	2%	9%
Friend of same nationality	21%	49%	2%	9%
Conversational language use	41%	28%	2%	4%
Local dish (not from home)	28%	46%	2%	5%
Trip to the doctor	34%	48%	4%	5%
Foreign date (potential partner)	12%	28%	3%	5%
Felt part of local community	24%	41%	4%	9%

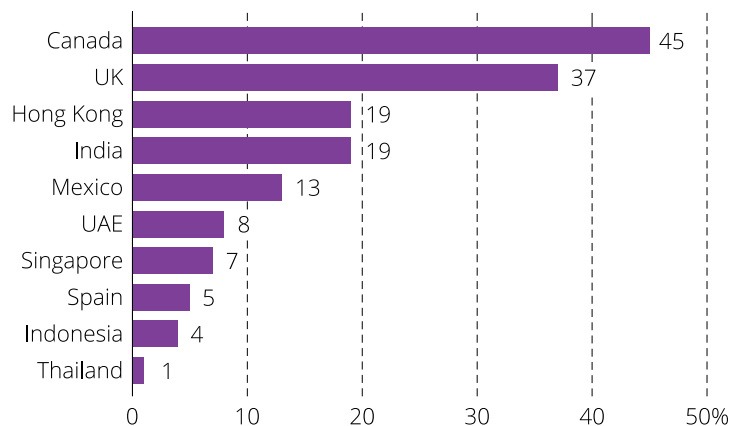
Some of our respondents said: 'Not happened yet'. This is the breakdown of how long these people have been expats.

% of audience saying "Not happened yet"



Percentage of expats who moved to a given country where they speak the native language.

% speaking native language of country moved to



Barriers to settling in



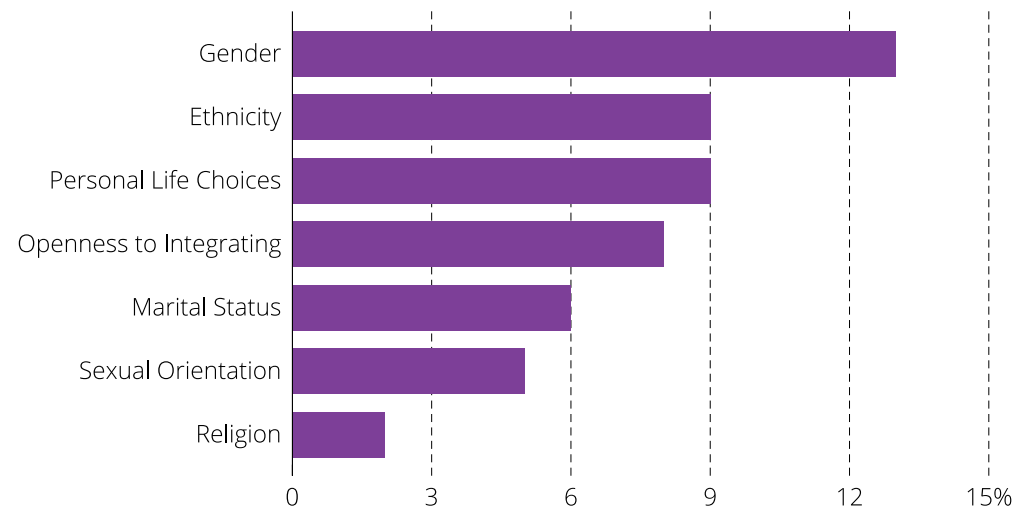
Question:

Do you think that any of the following personal characteristics and profiles have been barriers to you settling in [country]?

Key findings

- 1 Not much discrimination is felt by expats, especially towards religion
- 2 Gender discrimination was felt by the highest number of expats with the gender split 25% of women vs 5% of men
- 3 Countries with lower than the survey average for barriers were
 - a. Canada;
 - b. Mexico; and
 - c. Spain (except as for religion)
- 4 Countries with higher than the survey average for barriers were
 - a. India;
 - b. Thailand;
 - c. The UAE; and
 - d. The UK.

% of people who found a given factor a barrier



Perceived attitudes of the host country towards expats



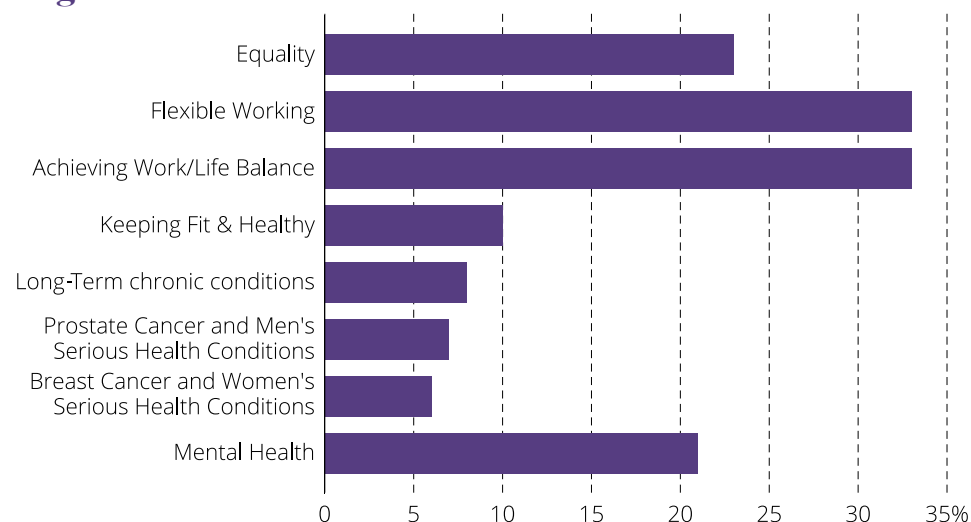
Question:

How would you rate attitudes and level of support for each of the following in [country]?

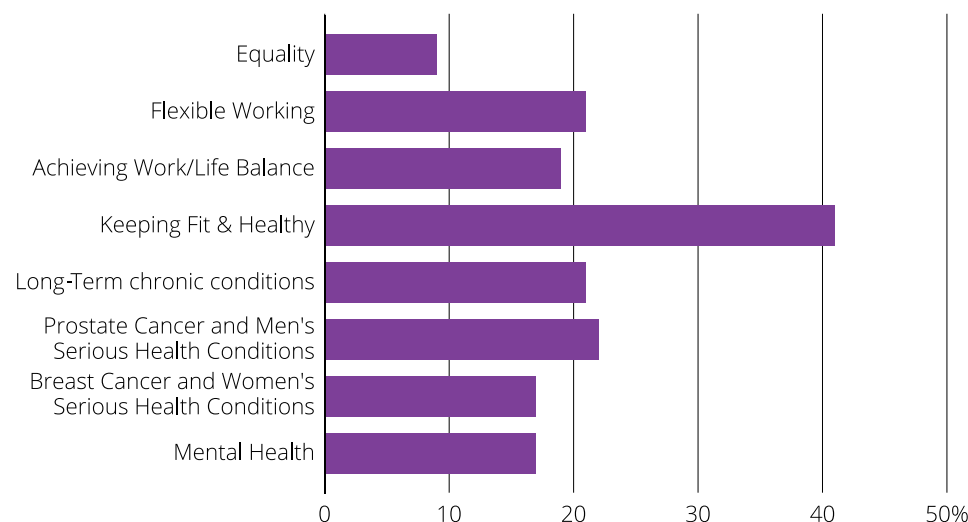
Key findings

- 1 Most expats either don't have a particular view or don't know what attitudes in their new home are
- 2 It's perceived that host countries had positive attitudes to staying fit and healthy
- 3 It's perceived that host countries had negative attitudes towards flexible working, work life balance, equality, and mental health
- 4 Men's health issues enjoy 22% positive attitudes whereas women's health had only 17% positive responses.

Negative



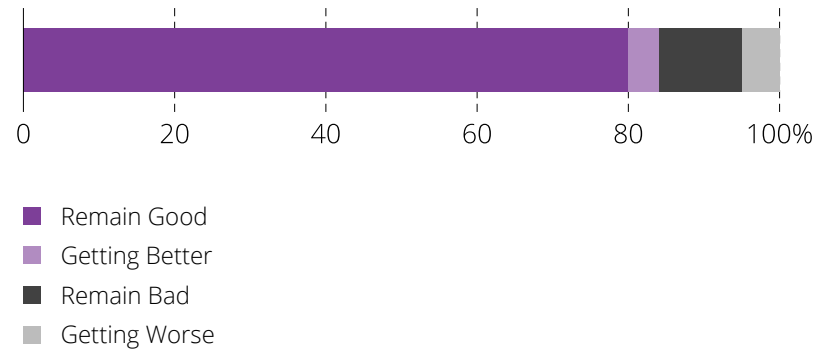
Positive



Question:

Since you've been living in [country], how do you feel attitudes to expats have changed there?

Impact on well-being of those aspects found challenging

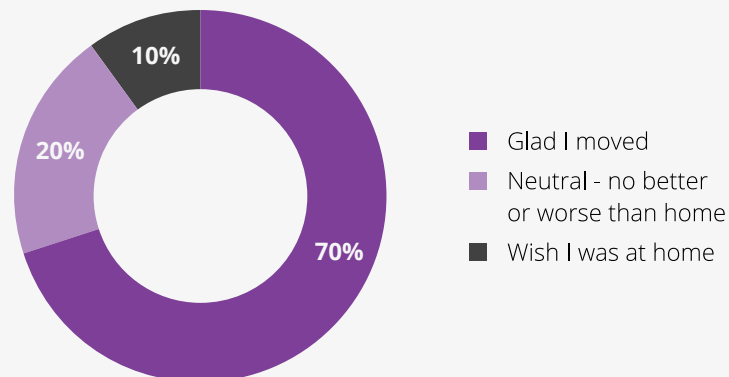


Key findings

- 1 80% of expats feel attitudes to expats remain good
- 2 10% of expats wish they were at home
- 3 Only 9% of expats said attitudes are changing (getting better or getting worse).

Question:

Which of the following best describes how you feel about living in [country] at the moment?



Security and civil unrest



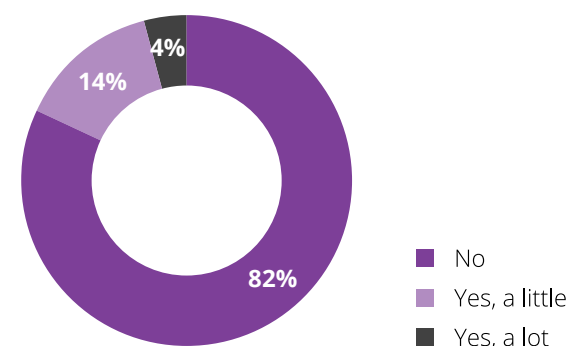
Question:

Are you concerned about the threat of civil war, civil unrest or political upheaval where you are? And if so, does this impact your general health?

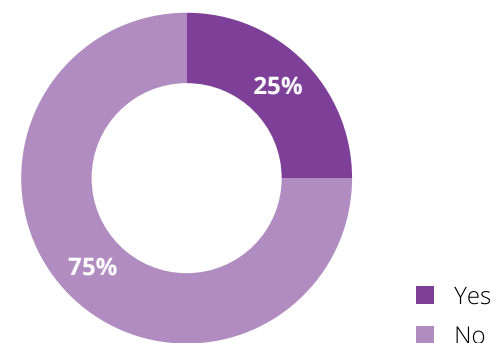
Key findings

- 1** 82% of expats are not concerned about civil war, unrest or political upheaval
- 2** 18% are worried about these threats, and, of this, 4% are very worried
- 3** Only 4.5% of the total quota have their health and well-being impacted by these threats (25% of 14%+4%)
- 4** Expats in Hong Kong are the most concerned about security issues
- 5** Expats in UAE are the least concerned about security issues
- 6** Of those who are glad they're living abroad, only 14% are concerned about civil war, unrest or political either a lot or a little
- 7** Of those who wish they were living at home, 41% are concerned about civil war, unrest or political upheaval either a lot or a little

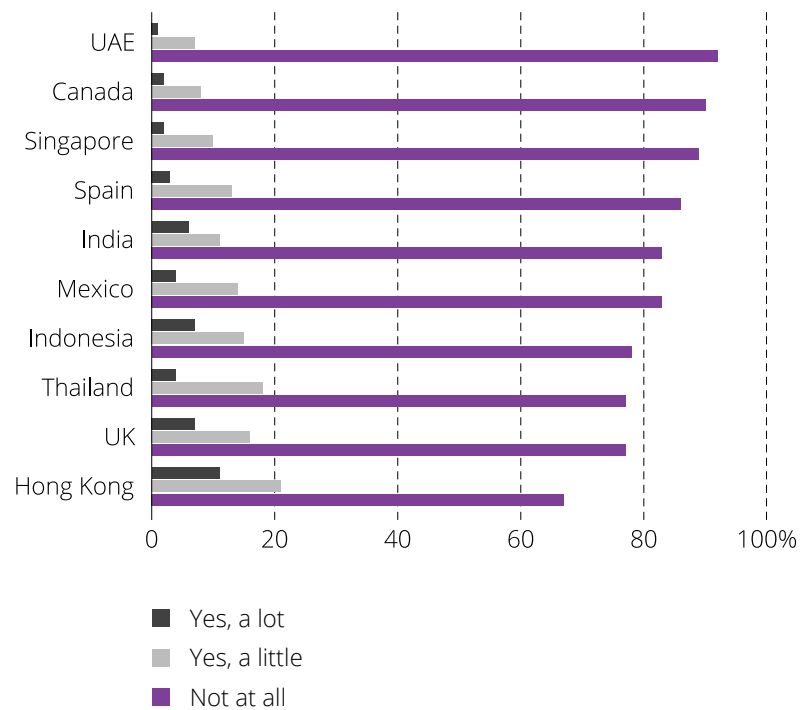
Concerned about civil war, unrest or political upheaval in...



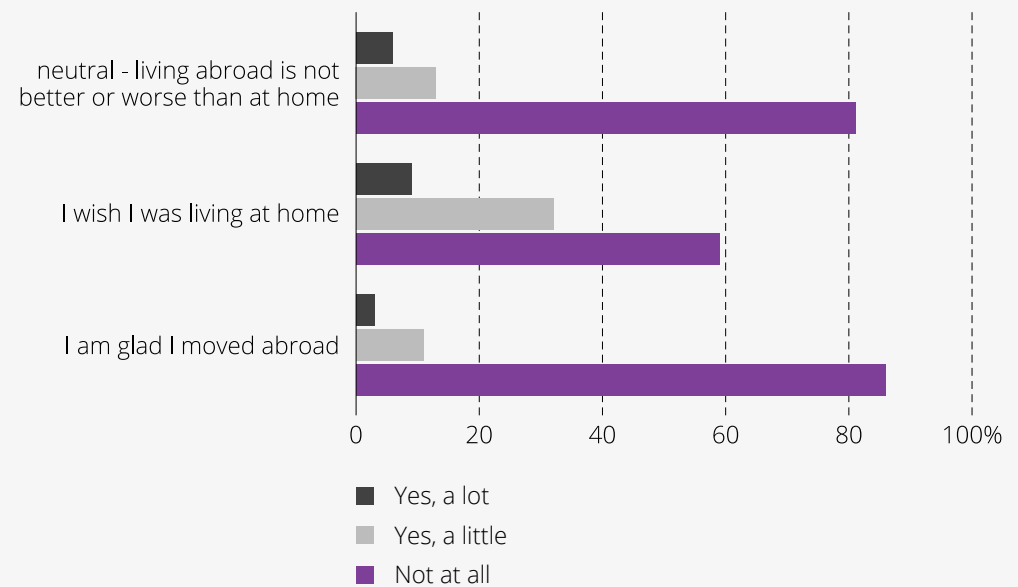
If yes, does it impact health?



Sense of civil unrest, political upheaval in country

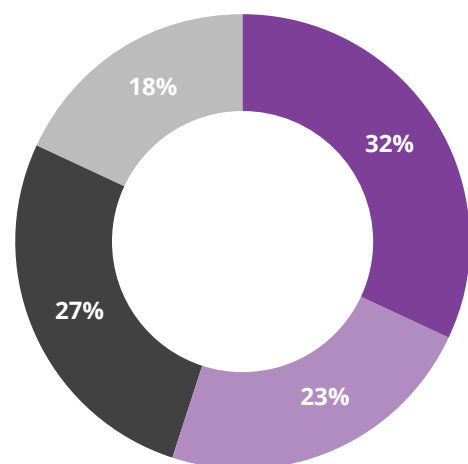


Impact of civil unrest, political upheaval in country



The influence of health and health care: Fitness

Question:
Do you make a conscious effort to stay fit and healthy?



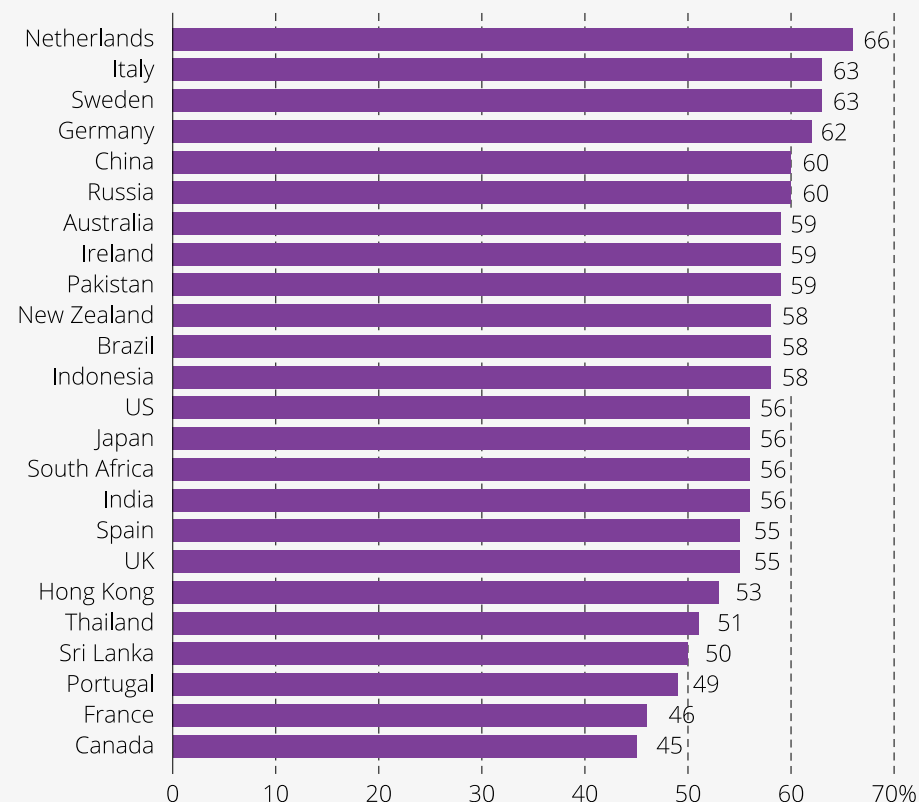
- Yes most of the time
- Yes some of the time
- No but I feel I should
- No and comfortable not doing so

Key findings

- 1** 55% of expats said they try and stay healthy
- 2** 18% of expats make no effort to stay fit and healthy and are happy with that
- 3** 82% of expats either feel they should make a conscious effort to stay fit and healthy, or make an effort at least some or most of the time.

Do you make a conscious effort to stay fit and healthy?

% yes (some or most of the time)



Wearables



Question:

Do you have a Fitbit or other health/fitness-related wearable?

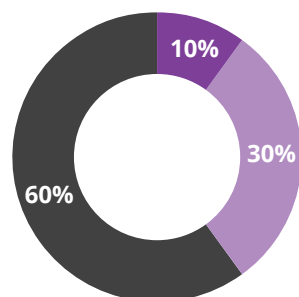
If yes, has it been more or less useful away, than at home?

And would you be prepared to share your data with an insurer and/or medical professionals to help improve your overall health and well-being?

Key findings

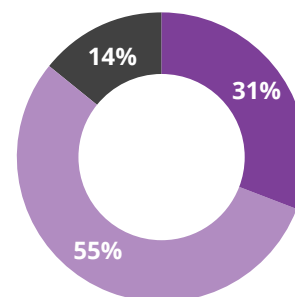
- 1 40% of expats have a wearable such as a Fitbit
- 2 Of these, 70% would be happy to use the data it gathers to help insurers and medical professionals
- 3 86% said they are the same or more useful having moved abroad.

Have/Use Fitbit or other wearables



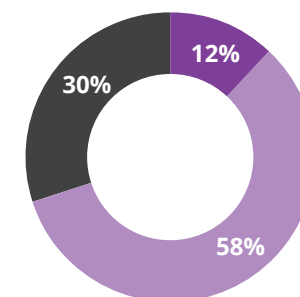
- Yes, used regularly
- Yes, not used regularly
- No

If yes, more or less useful away from home



- More useful
- About the same
- Less useful

Willing to share data with insurer and/or medical professionals?



- Yes, without question
- Yes, with assurances
- No

Virtual health care

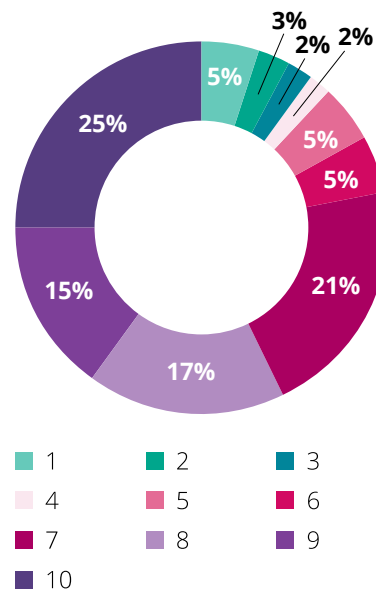


Question:

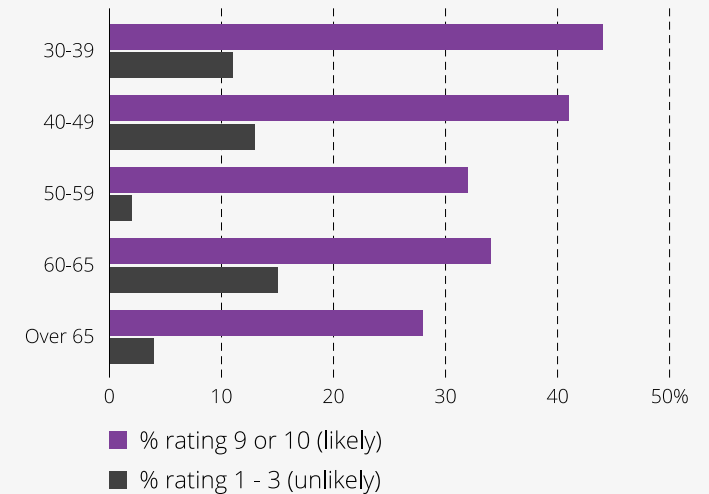
We are interested in your views on virtual health care. This can be defined as the delivery of primary care services through the use of technology, such as tablets or smartphones. It can help to maintain a patient's health and well-being, provide consultations for acute illness and improve monitoring and management of chronic conditions. How likely would you be to use a virtual health care service (such as telephone or online doctor consultations) to access health care on a scale of 1 to 10, where 1 - Not at all likely and 10 - extremely likely?

Likelihood of using virtual health care services

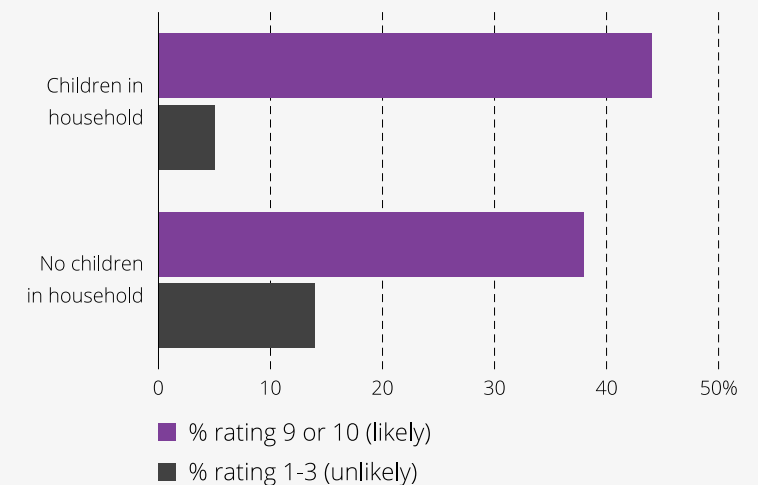
1 = Not at all to 10 = Extremely Likely



Age groups most/least likely to adopt virtual health



Impact of parenthood on views of virtual health



Key findings

- 1 The majority of expats said they are likely or highly likely to use virtual health care services
- 2 Younger age groups (30-49) are more likely to use it than older age groups (50+)
- 3 Those with children were more likely to use virtual health than those without.

Health insurance



Question:

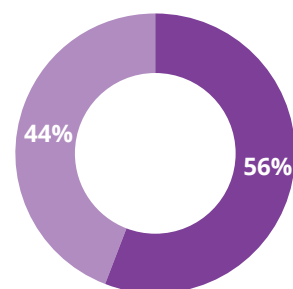
Do you have private health insurance? If so, what type?

Have you travelled for treatment while living away from home?

Key findings

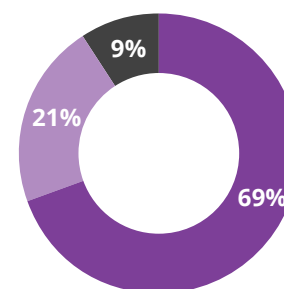
- 1** 56% of expats have a private health insurance plan
 - a. Of them, 69% have insurance through work or as part of a family member's plan
 - b. 21% pay for their own individual plan
- 2** 21% of expats have travelled outside their host country for treatment
- 3** 48% of women have health insurance, while 60% of men do.

Health insurance holding



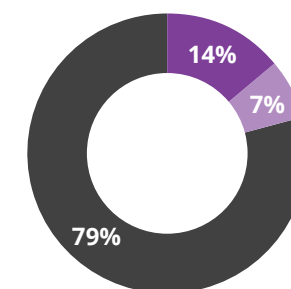
■ Yes
■ No

Type of health insurance



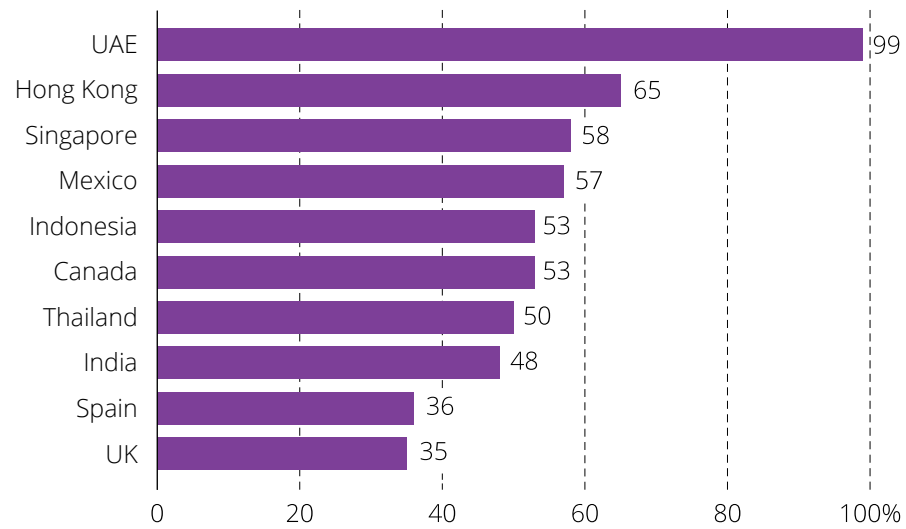
■ Group
■ Individual
■ Both

Travelled for treatment while away?

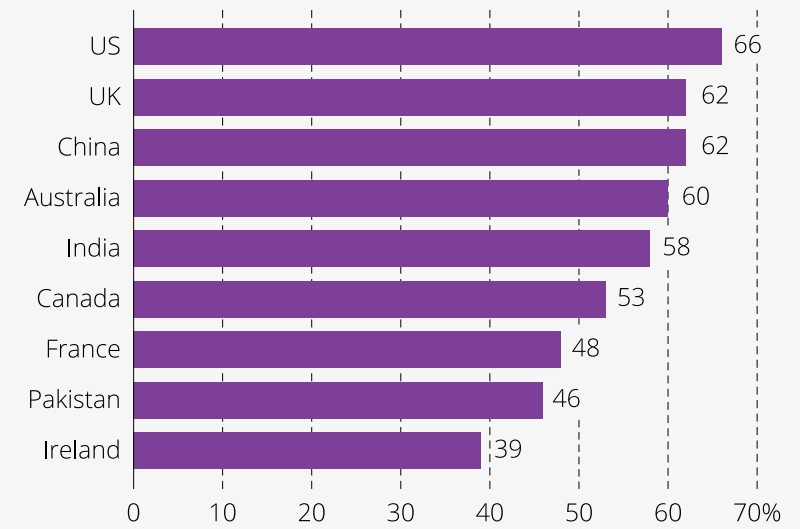


■ Yes, back home
■ Yes, to another country
■ No

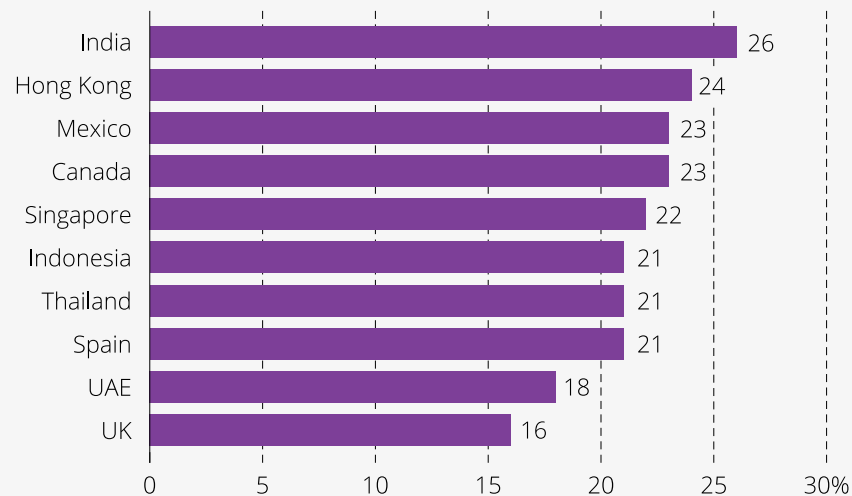
Percentage with PMI by country of residence



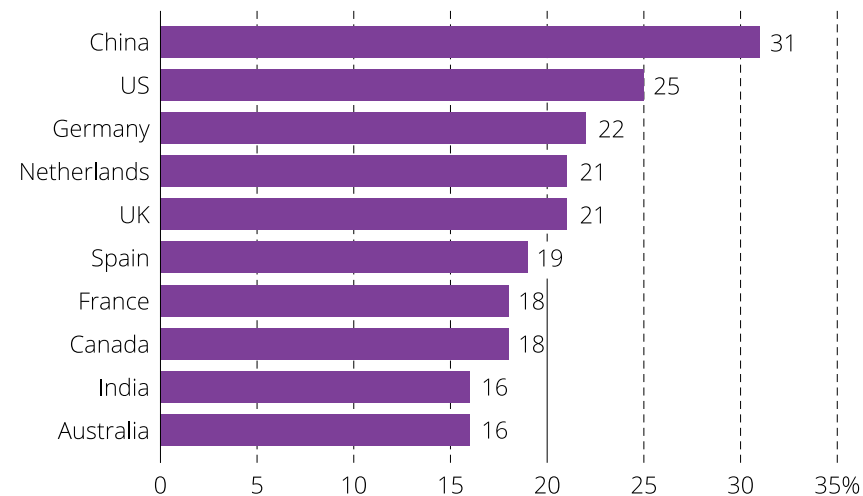
Percentage with PMI by country of origin (selected countries)



**Travel for treatment by
country of residence**



**Travel for treatment by country
of origin (selected countries)**



Appendix



Further reading

Follow the links below to read more about the topics covered in this survey:

- [Employer's Guide to International Assignment Success](#)
- [Bringing virtual health care to life:](#)
- [Civil unrest: military coup evacuation case study:](#)
- [Flying for treatment: an introduction to health care tourism:](#)
- [International child health for globally mobile families:](#)
- [Mental health support for expats.](#)

Other Aetna International research includes:

- [What Is Wellness Survey 2018;](#) and
- [Expatriate Experience Survey 2018.](#)

Methodology

This survey is formed of an online survey of 2,000 people living and working outside of their home country.

The survey took approximately 10 minutes to complete and covered a range of questions on health and well-being issues from home, work and personal life.

Surveying was conducted in 10 different countries (200 individuals per country):

- Canada;
- Hong Kong;
- India;
- Indonesia;
- Mexico;
- Singapore;
- Spain;
- Thailand;
- The UAE;
- The UK.

Respondents were drawn largely from major expat populations such as US, India, UK, China, France, Australia – but with more than 60 home countries represented.

The quota includes a maximum 20% sample from any single country, in any one country.

All respondents were within the first five years of having moved, to avoid capturing the views of those who have effectively settled long-term in their new country.

Quotas were set on factors such as presence of children, insurance holding, and age and gender.

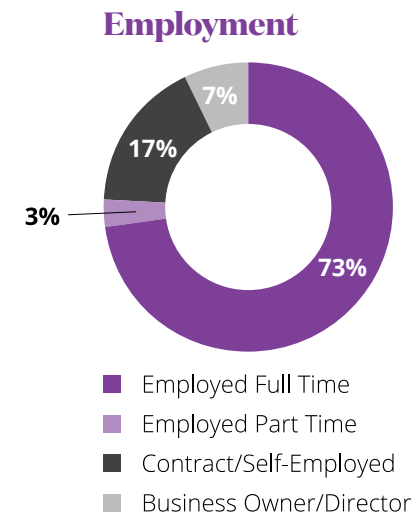
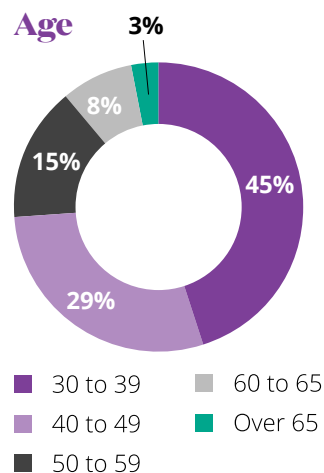
The fieldwork was conducted in September 2018.

Key profiling characteristics

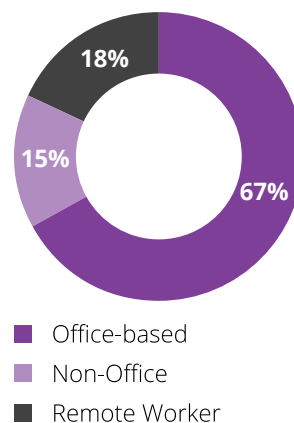
The lower age limit was set at 30 years old, with the largest proportion of respondents in the 30-39 bracket but includes significant numbers up to age 59.

Almost three-quarters are full-time employees, and more than two-thirds are office-based. Thus, the base reflects the more typical 'expat on assignment'.

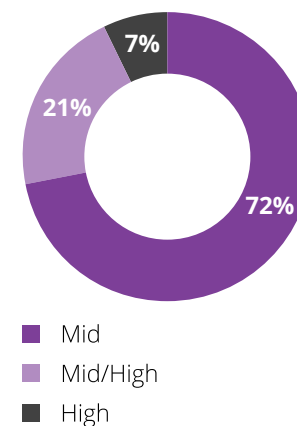
All respondents had to be earning in the top 25% of incomes for the country they live in, to exclude lower income, transient migrant workers but incomes are then categorised into mid, mid/high and high income for the sample (based on local currency) – with nearly three-quarters in mid and just 7% in high.



Employment type



Income

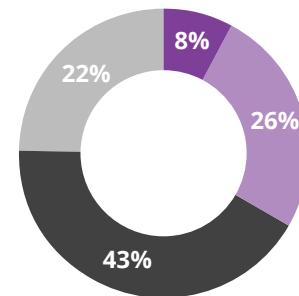


All had to have been no more than 5 years into their time away from home. Around 1 in 3 are in their first year overseas.

We have more males in our sample than females but also include 10% who did not want to disclose gender.

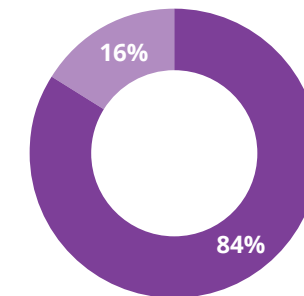
40% of the sample were families, with children living at home.

**Time away from home
(Max 5 years)**



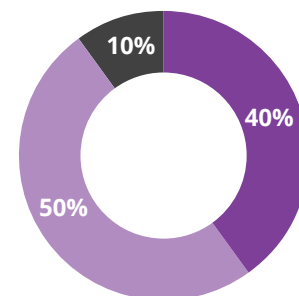
- Less than 6 months
- 7 to 12 months
- 1 to 2 years
- 2 to 5 years

**Native speaker of host
country language**



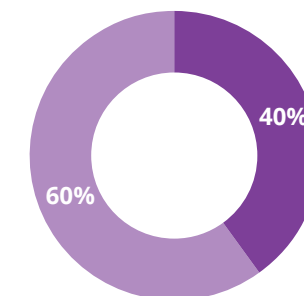
- Yes
- No

Gender



- Female
- Male
- Prefer not to say

Children living at home



- Yes
- No



The information included in this communication is provided for information purposes only and it is not intended to constitute professional advice or replace consultation with a qualified medical practitioner. Aetna does not diagnose, provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions, and the terms and conditions of the relevant plan documents.

Notice to UK residents: In the United Kingdom, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication.

Notice to all: Please visit <http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities> for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

Aetna® is a trademark of Aetna Inc., a CVS company, and is protected throughout the world by trademark registrations and treaties.