



Introduction

It's no secret that Singapore is one of the most multicultural countries in the world, its mix of locals and expats is a key reason the country is such a great place to live. WorldFirst helps thousands of expats in Singapore send money overseas every year, so we wanted to get their feedback on what it's like moving to, and living in the Lion City.

One lucky expat respondent from the Philippines won a \$5,000 Flight Centre voucher for participating!

Survey Respondents:

— **525+** respondents
— **51** countries participated

- | | |
|------------------|----------------|
| 1 United Kingdom | 6 France |
| 2 Australia | 7 Philippines |
| 3 USA | 8 New Zealand |
| 4 India | 9 Germany |
| 5 Malaysia | 10 Netherlands |

Gender

60%

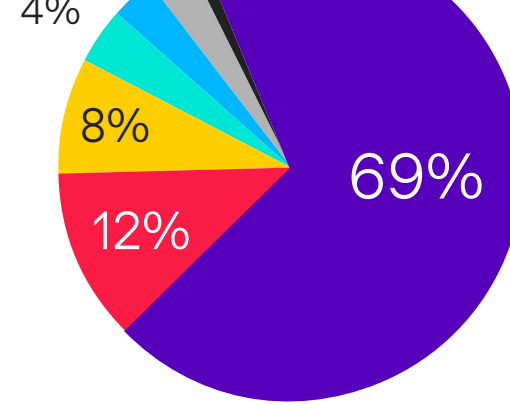


40%

Moving to Singapore

Career was the key reason people chose to move to Singapore, with **69 percent** stating this as their sole purpose. Those who didn't move for their career, typically did so for their partner's or family members career.

- Career
- Family
- Adventure/New Experience
- Study
- Love
- Other
- Travel

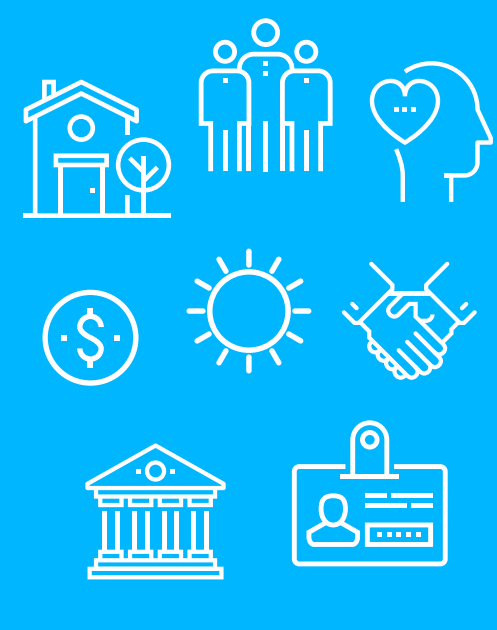


Challenges

Singapore is often in top ten lists of the world's most expensive cities to rent or buy property. So, the emotions and stress of an international move, coupled with high property prices can be a hurdle for expats.

According to expats, Singapore website, 'Property Guru', was the best place to start researching their move. Making new friends is tough no matter which country you relocate to, however, respondents said the best place to meet people is through the workplace.

The top ten challenges of moving to Singapore were:



1. Finding a **place to live**
2. Making **new friends**
3. **Emotional challenge** of the move
4. Understanding and adapting to a **new culture** and lifestyle
5. Initial moving **costs**
6. Adjusting to the **climate**
7. Finding a **job**
8. **Adapting** to a new climate
9. Setting up **bank accounts**
10. Obtaining an Employment Pass (EP) or other **Government documents**



Singapore may not be as isolated as some countries, like New Zealand, however, direct flights from the top three countries of expat origin aren't exactly close either:

- Singapore to **Australia (Sydney)**: 8h
- Singapore to the **United Kingdom (London)**: 14h 5min
- Singapore to the **United States (Los Angeles)**: 15h 15m

What you miss the most about home

Cost of living is significantly higher than most other South-East Asian countries too, so there's no shock seeing this feature high in the list of what's missed most about home.

- | | | | | | |
|----------------------------------|----------|---|---------------------------|-----------------------|----------------------|
| 1. Family/Friends | 2. Food | 3. Cost of living | 4. Nature | 5. Local humour | 6. Weather + Climate |
| 7. Sporting + leisure activities | 8. Other | 9. Locally produced TV, music, movies + entertainment | 10. Local brands or shops | =10. Local night life | |

Living in Singapore

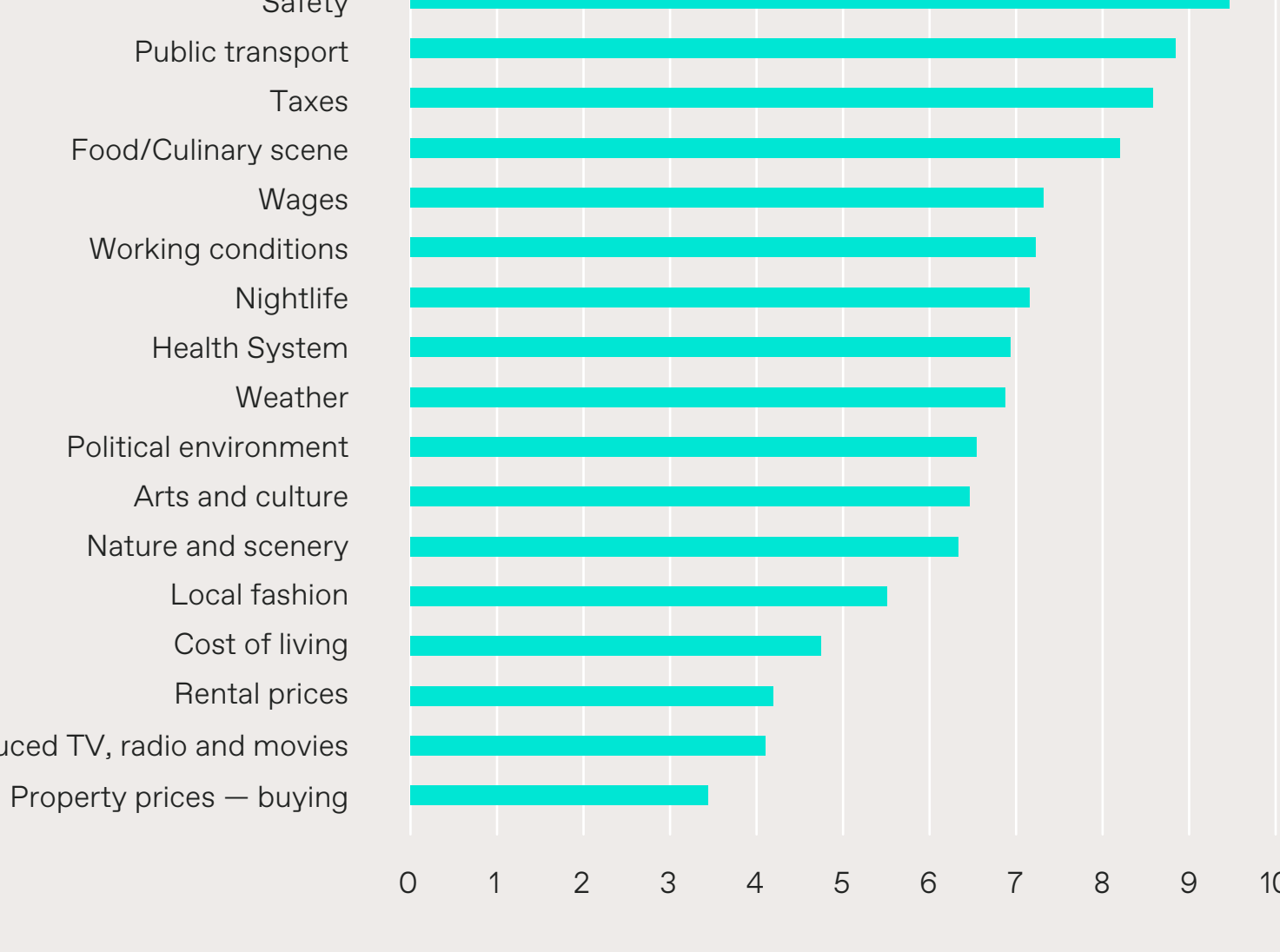
It's safe to say expats love living in Singapore, rating the Lion City **8.2/10**.



Singapore commonly ranks as the safest country in the world, with low levels of crime, homicide and a high reliability rating for their Police force. Public transport has positive feedback from expats, with a low-bar set in some other countries like Australia.

Taxes for non-residents range from 15% to 22% - a very attractive proposition that can alleviate a relatively high cost of living. This is often an important factor in attracting international talent to Singapore's workforce.

Property purchase and rental prices, locally produced media and the cost of living all received fail marks.



What would expats change about Singapore?

- **Cost of living**
Respondents called out alcohol, groceries, vehicles and rent as key drivers of their high cost of living.
- **The weather**
Humidity was a real pain point for expats living in Singapore, with Europeans and Brits feeling the heat the most.
- **An improved arts and culture scene**
- **Taxi drivers**
Roller coaster or taxi ride? Expats seem to think the driving skills of taxi drivers could improve.



Culture

We asked expats if there were any surprising cultural traditions in Singapore and here were the top responses:

- **People eating durian**
Dubbed by many as the 'world's smelliest fruit', and not aesthetically pleasing on the eye either, the majority of expats would pass on going back for seconds.
- **The Hungry Ghost Festival**
The concert-like performance with singers, dancers and entertainers who provide offerings to wandering spirits, was an interesting experience for many expats.
- **Weddings**
The tradition of gifting money in a red packet at weddings was something that expats found odd. Weddings are also very expensive in Singapore!
- **Long queues - for absolutely everything**
If there's a long line for something it must be good, right? Not necessarily in Singapore - there are long lines for everything!



Sports

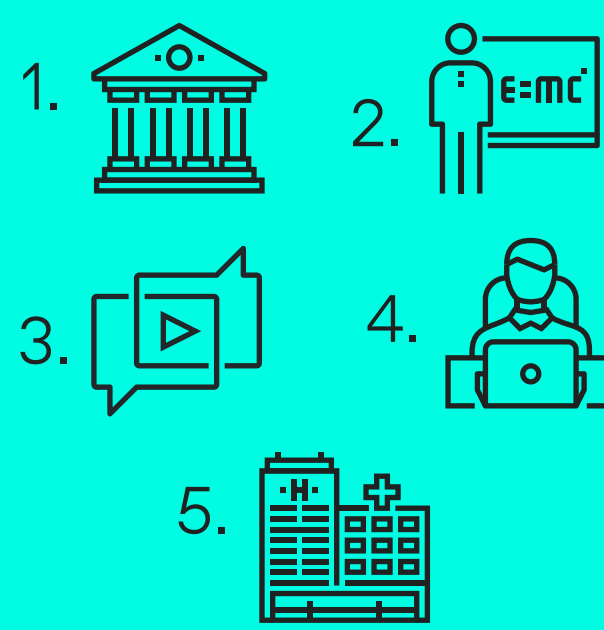
Expats in Singapore play a huge variety of sports, ranging from dragon boat racing to badminton. Here are the top five sports expats said they participate in:

- | | | | | |
|--------------------|------------|--------------------|-------------|---------|
| 1. Running/Jogging | 2. Cycling | 3. Football/Soccer | 4. Swimming | 5. Yoga |
|--------------------|------------|--------------------|-------------|---------|

Working in Singapore

Almost three quarters of expats move to Singapore for career reasons, so here are the top five industries attracting international professionals:

1. Finance - Insurance, banking, investment and fintech
2. Education, training or childcare
3. Media, advertising or marketing
4. Professional Services
5. Healthcare



50% of expats are **working the same** hours they did back home

35% work **longer hours**

46h average work week for expats

55% are getting **paid better** in Singapore

Financial snapshot

- Salary/Wages
- Tax
- Cost of Living

About WorldFirst

WorldFirst helps businesses, individuals and online sellers achieve great exchange rates on international money transfers and we pride ourselves on giving a highly personalised customer service experience.

We were established in 2004 and currently employ over 600 people in Singapore, London, Sydney, Austin, Hong Kong, Amsterdam, Tokyo and Shenzhen. Over the past decade we've helped hundreds of thousands of people transfer billions of dollars around the globe.

We are regulated by MAS which means your money is safe and secure with us.