



CIGNA 360 GLOBAL WELL-BEING SURVEY

Burned out overseas - The state of expat life 2022*

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global
WELL-BEING SURVEY



Assumptions about expat life are challenged

The pandemic has changed the lives of expats. Burnout is rising, stress is at an all-time high, and priorities are changing.

Over the past two and a half years, expats have seen many of their assumptions about their lifestyle challenged. The world of easy travel, with the ability to visit family, friends and colleagues disappeared suddenly, and many found themselves separated by long quarantines, disrupted flights, job losses and visa requirements.

Earlier this year, as the world began a slow shift towards normality, we spoke to 11,922 people across the world to understand how their priorities have changed.

Our key findings:

- › Expat burnout is now endemic & money worries increase
- › There is a new younger expat generation
- › Expat life priorities are at the forefront
- › Destinations are changing

Jason Sadler, President, Cigna International Markets

“Many expats saw their lifestyles completely up-ended by the experience of the pandemic, separated from family, friends and colleagues. The challenge now is to rethink the expat opportunity to reflect the experiences, and the new priorities, of those living overseas.”





Expatriate burnout is now endemic & money worries increase

While memories of the pandemic are fading in many parts of the world, its enduring impact continues to be felt. Expatriate stress levels have reached an all-time high, with 90% reporting that they were stressed, significantly higher than people living in their home market (77%). Perhaps more worrying is that 98% of people we spoke to had experienced symptoms of expatriate burnout, driven, most likely, by the fact that 89% said they are ‘always on’, constantly connected and unable to switch off from work.

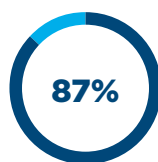
The isolation that many expats are experiencing is having an ongoing impact on their well-being. 87% said they feel helpless, trapped or defeated and 86% feel detached or alone in the world. While these issues also arise amongst non-expats, the incidence is significantly lower, with 68% of locals saying they felt helpless, and 64% feeling detached.

This will be a huge challenge for employers hoping to fill overseas assignments in the future. The exciting, rewarding, globally mobile lifestyle that used to sum-up the ‘expatriate dream’ has changed and more people are now prioritizing lifestyle, family and friends when planning future moves. 73% of expats said they have spent time re-evaluating their life priorities since the onset of the pandemic, and 76% said that being close to family and friends is more important than before.

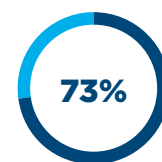
We also see rising financial concerns amongst those overseas, contributing to expatriate burnout. Only 38% said they were confident about the current financial situation, falling to 19% for expats currently residing in Switzerland. We also saw concerns about the long-term financial situation linger, with only 33% saying they felt they had sufficient savings for retirement, marginally higher than in 2021 when most of the world was in lockdown, but still a very low figure for a group that traditionally have been able to prioritize long-term savings.



98% of expats have experienced symptoms of burnout



87% feel helpless, trapped or defeated



73% of current expats have spent more time reevaluating their life priorities since the pandemic



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A younger expat generation

Despite the challenges, it seems the dream of the expat lifestyle is still aspirational for some, with 23% of non-expats keen to make the move overseas. In particular, we are seeing a demographic shift away from mid/senior career movers, in favor of younger expats.

37% of those between 18 and 24, and 34% aged 25-34 said they were keen to move. In contrast, we see only 13% of those over the age of 50 wanting to do the same. Those locals most likely to want to

relocate are those in the UAE (56%), Kenya (52%), Saudi Arabia and India (both 49%), compared with only 5% in Japan and 11% in the United Kingdom.

We have also seen expat numbers begin to rise, notably in Mainland China, where numbers increased by 14%, likely due to expats returning to the country having left in the early stages of the pandemic. We are also seeing significant rises in India, 8%, as well as Singapore and Saudi Arabia which both increased by 6%. In contrast, Australia, whose borders only began to re-open as this study was conducted dropped by 5%. »

“With a new generation of young expats, it is critical that they have the support they need to be successful. It is essential that this includes robust mental health support, giving them the tools they need to be resilient in a still uncertain world, as well as health insurance that covers them living and working in an increasingly location independent world.”

**Dr. Stella George, Chief Medical Officer,
Cigna International Markets**





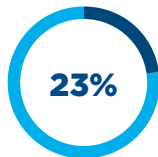
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Those who are already expats are broadly confident that they will remain so, with 32% saying they were confident they would remain as expats for the next two years, compared to 14% who said they would likely return home. However, 54% said they are undecided, highlighting the ongoing uncertainty many feel.

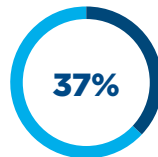
There are also regional differences emerging. Those who are living in Europe and Australia are more confident about expat life, with a significant majority saying they will remain overseas. In comparison, we see much lower levels of

confidence from those in Asia, with only 5% of those in India and 16% of those in Mainland China, confident that they will remain.

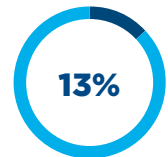
The length of time someone is overseas also makes a huge difference. Only 9% of those who have been away from home for over five years said they would be likely to return home, compared to a quarter of those who have been away for less than a year. This presents a challenge to organizations as they try to bring in and retain new or young expats to stabilize their overseas operations.



23% of non-expats keen to move overseas



37% of 18-24-year-olds keen to live overseas



13% of over 50's want to live overseas

“We’ve been overseas for almost 8 years now, and proudly call the UAE our home. However, the uncertainty during COVID did take a toll on our mental health and we were constantly worried about family back home. Travel restrictions and the feeling of being away from them made it worse. Since then, we’ve made a conscious effort to connect with family, spend time with our four years old daughter and enjoy things we love the most in order to live more meaningfully.”

Archana, Indian National, Middle East



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Expatriate life priorities at the forefront

The pandemic has caused many to rethink their priorities. 73% of current expats, and 75% of those who plan to move overseas in the next two years, have said they have spent more time reevaluating their life priorities since the pandemic. Lifestyle has now replaced finances as the number one priority for those living, or planning to live, overseas.

Amongst existing expats, the desire to be closer to their family is now a top three priority, placed above job market considerations by more than a quarter of those we spoke to. In fact, for the majority of long-term expats, those who have been overseas

for over five years, this is now the number one consideration.

In contrast, seeking a better job market is the primary motivation for 31% of those planning to move abroad. Perhaps unsurprisingly, health care is now a major priority for all groups, with 23% of existing expats considering moving in order to have access to better health care.

Work culture is also a major consideration for many people's expat lives. When asked for their 'Top 3' workplace benefits, more than a quarter (28%) of aspiring expats said flexible hours were critical and 16% said they wanted the ability to work from any location in the world. »

“From now on, it's likely that organizations will need to re-evaluate how they structure expat assignments. Personal and family needs are now at the forefront of decision-making and this may impact the benefits expats prioritize when selecting future roles.”

Arjan Toor, Head of Global Individual Health, Cigna International Markets

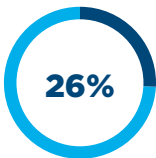




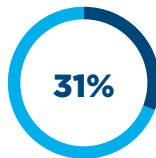
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Employer values are also critically important, rated as 'Top 3' by 15% of both current and aspiring expats. While 22% of current expats said that an enhanced health care plan that offers more than simply medical coverage was critical, reflecting the trend we see globally of people seeking better health care and the peace of mind that goes with it.

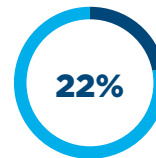
We also see different motivators across generations. While lifestyle is the most important factor across all expats of all ages, we see new considerations emerging. With geopolitical tensions rising, a quarter of those aged 35-49 said that safety is a major reason for wanting to relocate, and this remains a priority for more than one in five of those aged 25-34. The severity of COVID-19 restrictions is also now a top 10 consideration, rising to 13% for those with children.



26% existing expats want to move closer to family



31% new expats are seeking a better job market



22% expect an enhanced health care plan

“I’ve been overseas for over twenty years. I met my wife in Hong Kong and have raised two children. I always thought I would live the rest of my life in Asia, but the pandemic changed our priorities and we have made the decision to relocate to Germany to be closer to our families and give our children a more stable education.”

Alex, UK National, Hong Kong

Destinations are changing

The top destination for existing expats to move to is Canada, with 11% of current expats wanting to relocate there. This is followed by the United States and Australia, tied at 9%, showing that ‘new world’ destinations remain attractive.

For those planning an expat life, the United States and United Kingdom are the most attractive, favored by 16% of those planning to relocate overseas. In contrast, Mainland China and Saudi Arabia are now only of interest to 1% of those planning to experience expat life for the first time.

“Over the past few years we have seen people choosing to take roles that are closer to home, with a move away from ‘long haul’ expats destinations, towards more localized, regional roles. With memories of restricted travel likely to remain for the foreseeable future, the emphasis on being able to travel and easily visit loved ones will be likely to continue.”

**Michelle Leung, Head of Human Resources,
Cigna International Markets**

However, there are regional differences that emerge when comparing short and long-term expats. The Middle East has a greater proportion of long-term expats, with 57% of those in the UAE and 45% in Saudi Arabia having been overseas for over five years.

Switzerland is also a popular long stay destination, with 52% having five or more years of expat life. In contrast, we see a higher proportion of short-term expats in APAC. 57% of those in Mainland China, 47% of expats in India and 40% in Singapore have less than a year’s overseas tenure. »

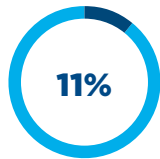




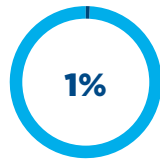
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Interestingly, despite the ongoing COVID-19 restrictions in Hong Kong, it remains a popular ‘mid-stay’ destination, with a higher proportion of those staying between one and five years of all markets we spoke to. This was closely followed by India, with 40% of resident expats having been overseas for a similar period.

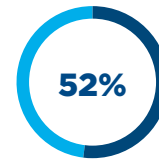
This could herald a shift in expat life moves in the future, with some traditional low tax hubs in Asia losing their allure as long-term destinations, as people’s priorities shift from finances to lifestyle. Amongst those we spoke to, 55% of expats said that they were now planning to retire earlier, even if it meant having less money than originally planned.



11% want to move to Canada



1% want to move to Saudi Arabia or Mainland China



52% of expats in Switzerland have been there over five years

“My wife and I have been thinking much more about our long-term plan. Previously we were quite happy to be long-term wanderers, but we both now feel the need to think about where we want to put down more permanent roots.”

Marek, Polish National, UK

ABOUT THIS STUDY

To monitor and track the annual evolution of well-being, the Cigna 360 Global Well-Being Survey 2022 looked at five key components- family, financial, physical, social, and work. In partnership with Kantar, a leading data, insights and consulting company, Cigna International has analyzed the findings to uncover the latest trends and challenges for health and well-being.

We surveyed 11,922 people aged 18-65, in Australia, Belgium, Mainland China, Hong Kong, India, Japan, Kenya, Saudi Arabia, Singapore, Spain, Switzerland, The Netherlands, UAE, UK and U.S.

*The following data is part of the Cigna 360 Global Well-being Survey 2022. The fieldwork for this survey was completed in April and May 2022.

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