



# International Zurich Survey on **Emigration**

Zurich Insurance Group  
December 10, 2013

# Management Summary

- Overall the results show clearly that most respondents **would not consider a new start in another country**. The most common answer from respondents who live in countries with a healthy economy (Switzerland, Germany, Australia and Austria) is that they **already live in the best country they can think of**. In other countries most people opted for **"I feel most secure in my home country"**. The three most important reasons why people wouldn't consider leaving their home country are the two mentioned above (with 17% each) as well as **family obligations that prevent them from leaving their country** (12%). Most respondents who mentioned that they have already considered a new start in another country say they **would be too anxious to actually do it** (15%).
- The most important reasons that would lead respondents to consider leaving their home country are **better job opportunities in another country** (28%) and **unemployment in the home country** (21%). But if we take a closer look, we can see once again that the reasons are mostly related to the economic health of the respondents' home country. For people from countries with a healthy economy, **love/relationship** and **love of adventure** are the most important reasons to leave their home country rather than job opportunities. When interpreting the results, it is therefore important to bear the economic health of a country in mind.
- When respondents consider emigration, the three most important security aspects in the target country are **job security** (43%), a **low crime rate** (39%) and **political stability** (38%). It is interesting to see that there are very low discrepancies between countries. This shows that although respondents were drawn from around the world, they have very similar requirements. In addition, for respondents in Switzerland, Germany and Austria, **reliable insurance coverage for illness/disability** is also an important prerequisite when deciding whether to emigrate.
- The most popular region for emigration is **North America (USA, Canada)** (31%). The second most attractive region is **Austria, Germany and Switzerland** (29%), followed by **Australia and New Zealand** (28%).

# Methodology

<b>Method</b>	<b>CATI</b> (Computer assisted telephone interview), <b>CAPI</b> (Computer assisted personal interview), <b>PAPI</b> (Paper assisted personal interview), <b>CAWI</b> (Computer web interview)
<b>Instrument</b>	Fully structured questionnaire
<b>Target Group</b>	Men and Women domiciled in the particular countries, age14++
<b>Countries</b>	12 countries
<b>Sample</b>	Representative sample of 500 to 1,000 inhabitants per country relating to gender, age and region
<b>Field Time</b>	August 8 – September 21, 2013
<b>Conducting Agency</b>	GfK Switzerland AG and GfK Global, tnsglobal (for Australia), Millward Brown (for Ireland) and bjconsult (for Morocco)

Question 1:

**Have you ever considered making a new start  
in another country?**

# Total - Considering a new start in another country

Basis: n = 7'754 / Statistics in %



# Countries summary - Considering a new start in another country



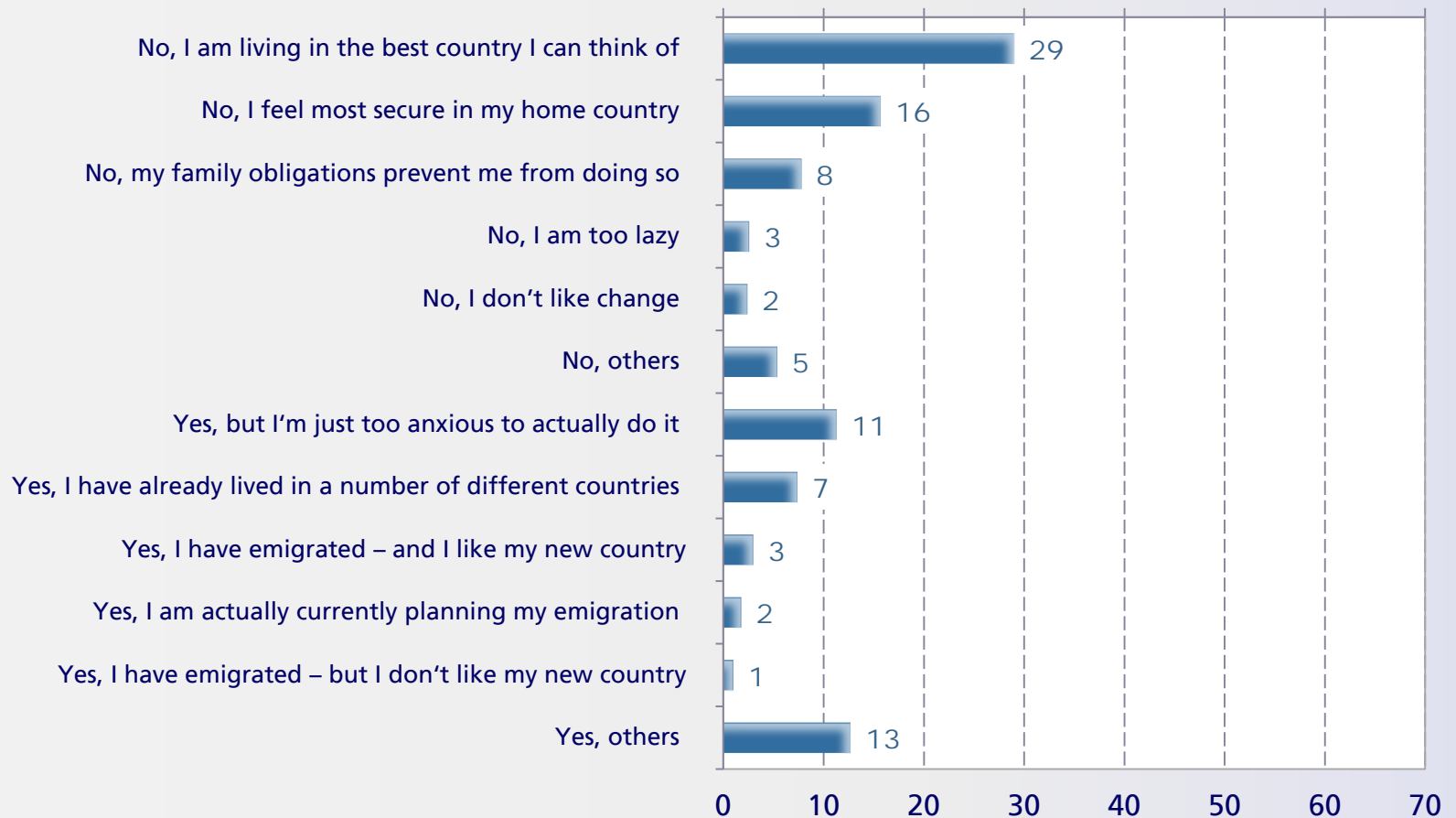
## Distribution in %

	Total	Switzerland n = 503	Germany n = 548	Italy n = 500	Spain n = 534	Russia n = 500	Ireland n = 1'000	Portugal n = 629	Morocco n = 501	Australia n = 498	Mexico n = 1'041	UK n = 1'000	Austria n = 500
No, I am living in the best country I can think of	17.2	29.0	23.2	3.5	7.8	6.4	10.8	5.7	11.6	46.6	11.1	11.0	39.7
No, I feel most secure in my home country	17.1	15.7	13.5	20.6	25.8	5.6	20.8	17.8	21.0	12.7	16.8	19.8	15.2
No, my family obligations prevent me from doing so	11.6	7.8	11.0	12.0	9.5	8.2	12.9	9.1	22.8	5.8	13.3	17.9	9.4
No, I am too lazy	2.2	2.6	4.5	2.5	0.4	2.2	2.8	0.7	0.8	0.4	7.8	1.2	0.1
No, I don't like change	6.7	2.4	2.6	11.4	10.0	9.6	11.6	14.8	2.4	2.8	9.2	2.0	2.4
No, others	8.5	5.4	10.4	19.5	14.1	4.2	8.9	11.9	1.2	4.0	9.1	10.3	2.7
Yes, but I'm just too anxious to actually do it	14.8	11.3	14.8	18.4	6.0	44.2	8.0	13.7	18.2	7.0	6.1	10.3	18.5
Yes, I have already lived in a number of different countries	4.5	7.4	4.9	2.2	3.3	1.8	6.5	4.4	2.6	3.6	6.1	6.5	5.0
Yes, I have already emigrated to the country where I live now – and like it	3.2	3.0	2.0	0.1	7.7	2.8	4.5	4.2	0.6	8.0	1.9	1.7	1.6
Yes, I am actually currently planning my emigration	5.7	1.8	3.2	6.3	4.4	9.6	5.1	6.8	16.4	2.0	8.4	3.1	1.2
Yes, I have already emigrated to the country where I live now – but I don't like it	0.6	1.0	-	0.2	1.3	0.8	0.2	0.8	1.0	0.8	0.6	0.3	-
Yes, others	7.9	12.7	9.8	3.3	9.6	4.6	7.9	10.1	1.6	6.0	9.7	16.0	4.2

# Switzerland - Considering a new start in another country

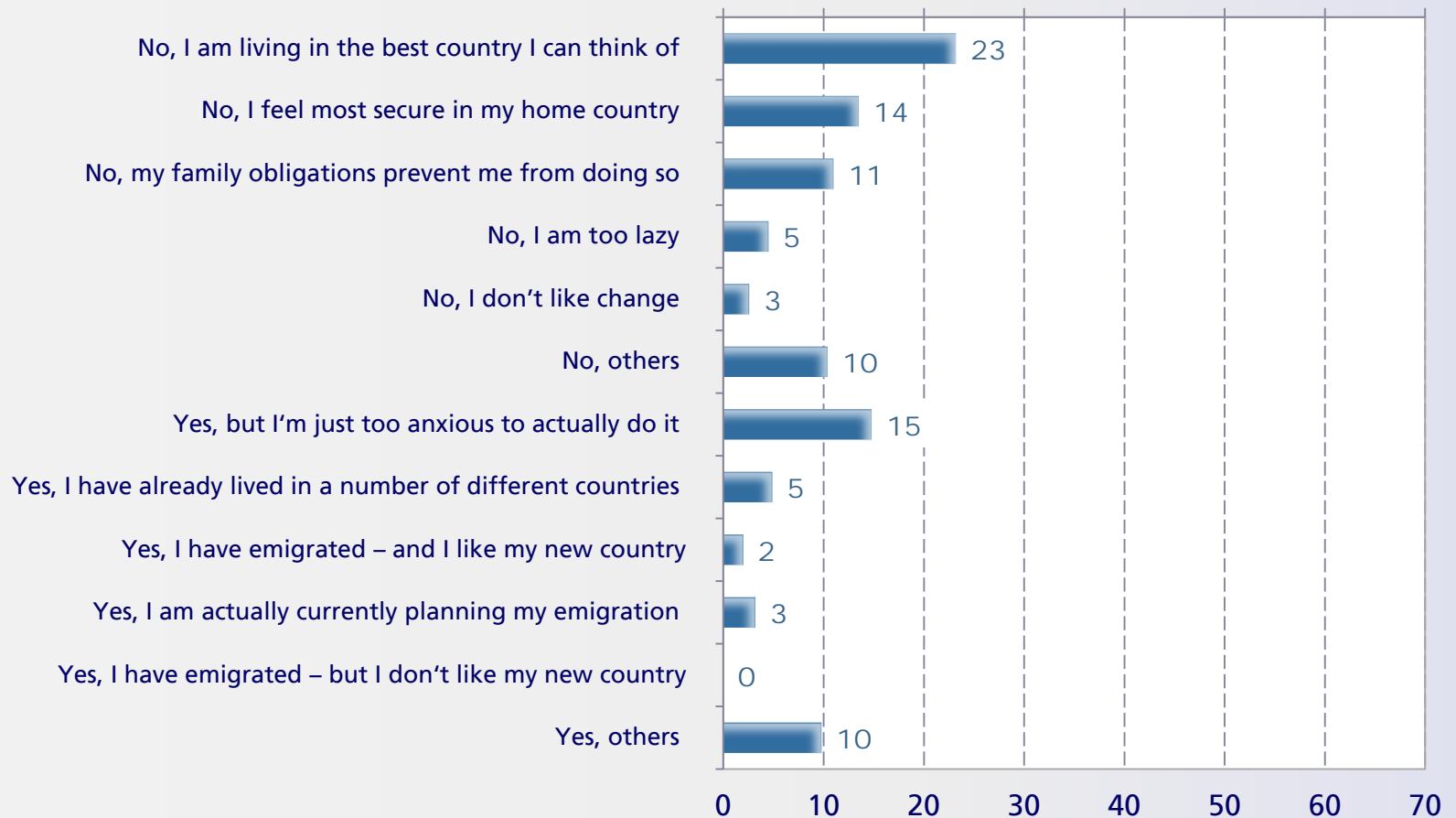


Basis: n = 503 / Statistics in %



# Germany - Considering a new start in another country

Basis: n = 548 / Statistics in %





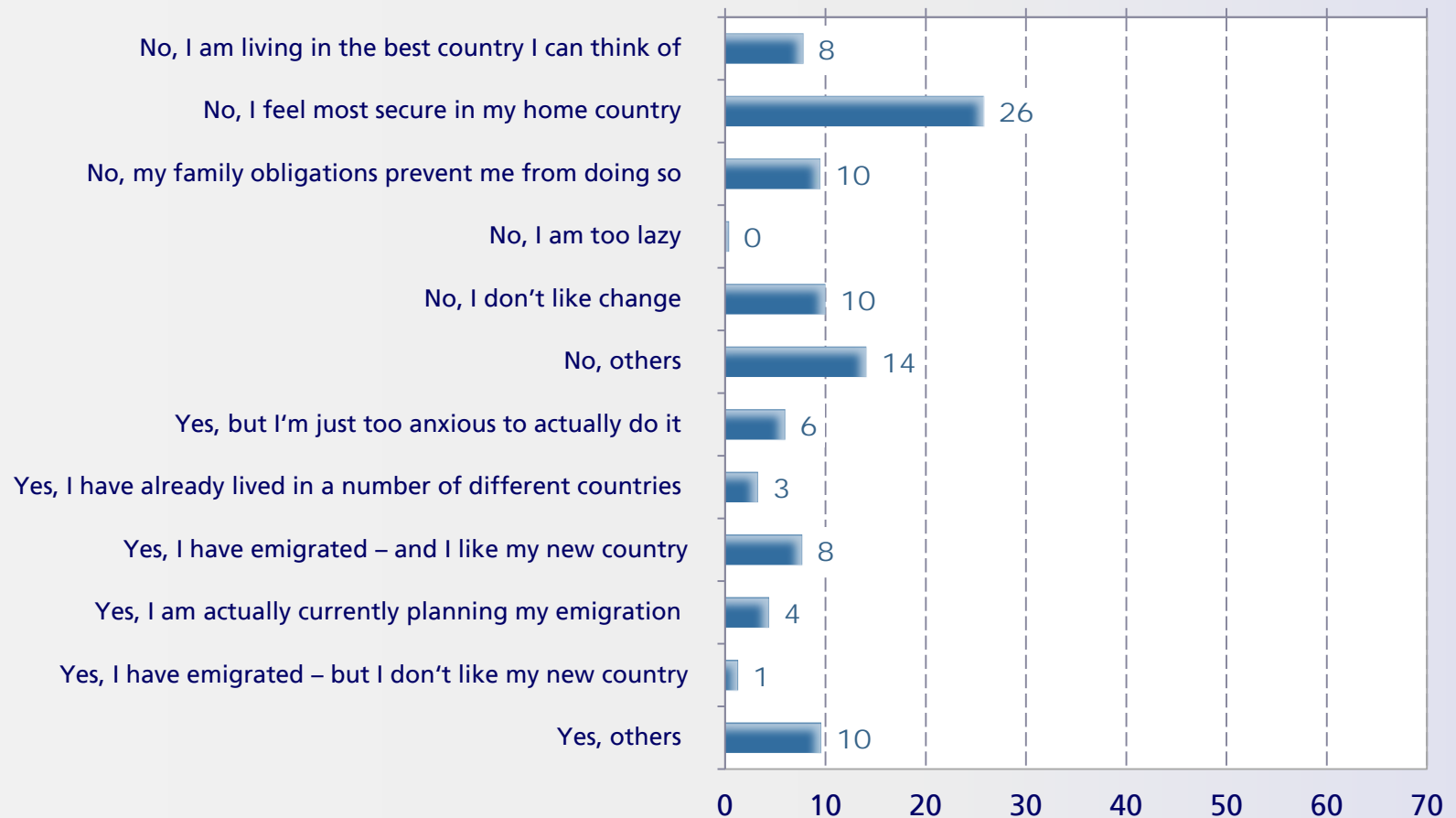
# Italy - Considering a new start in another country

Basis: n = 500 / Statistics in %



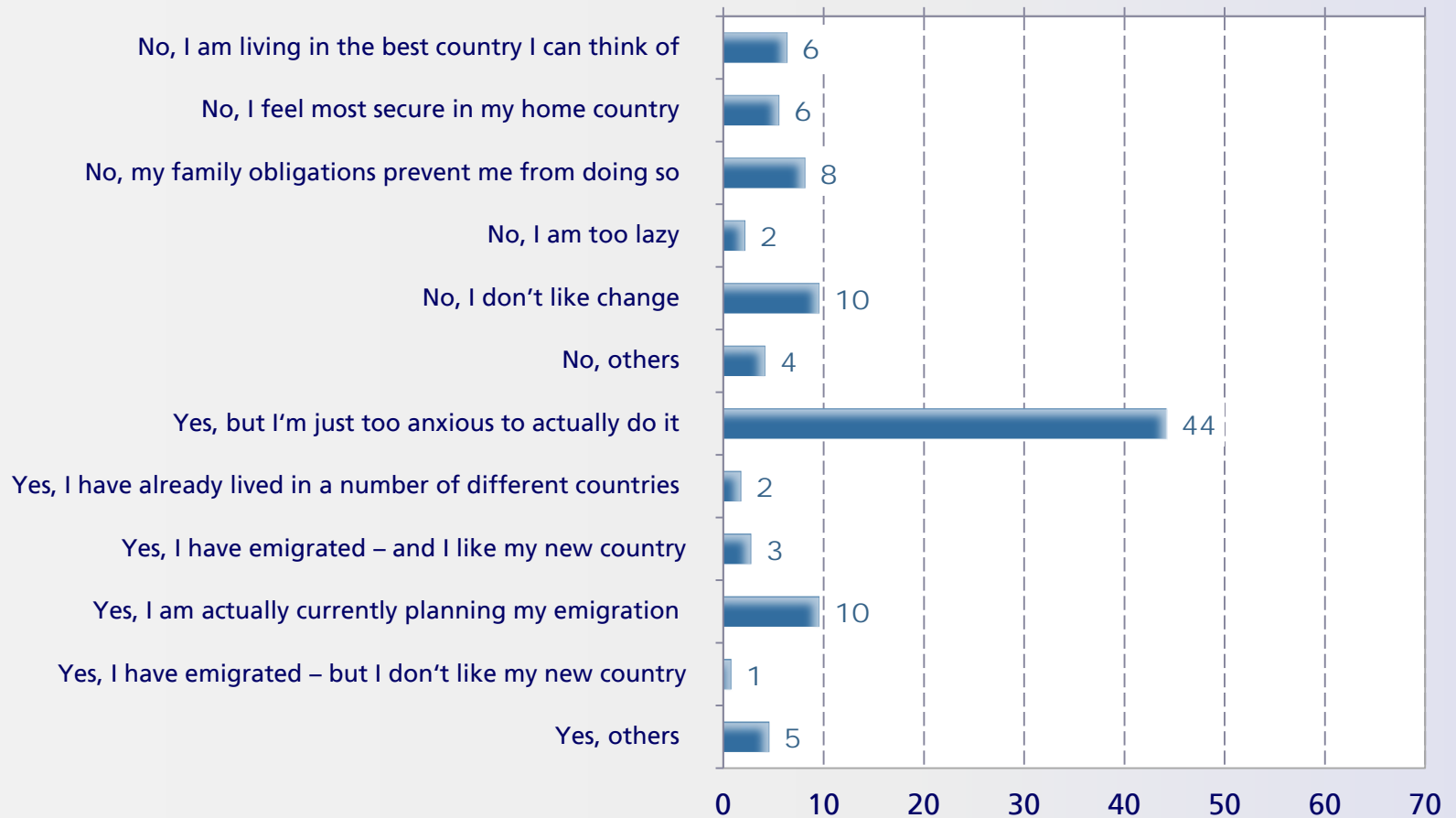
# Spain - Considering a new start in another country

**Basis: n = 534 / Statistics in %**



# Russia - Considering a new start in another country

Basis: n = 500 / Statistics in %



# Ireland - Considering a new start in another country

Basis: n = 1'000 / Statistics in %



# Portugal - Considering a new start in another country

Basis: n = 629 / Statistics in %



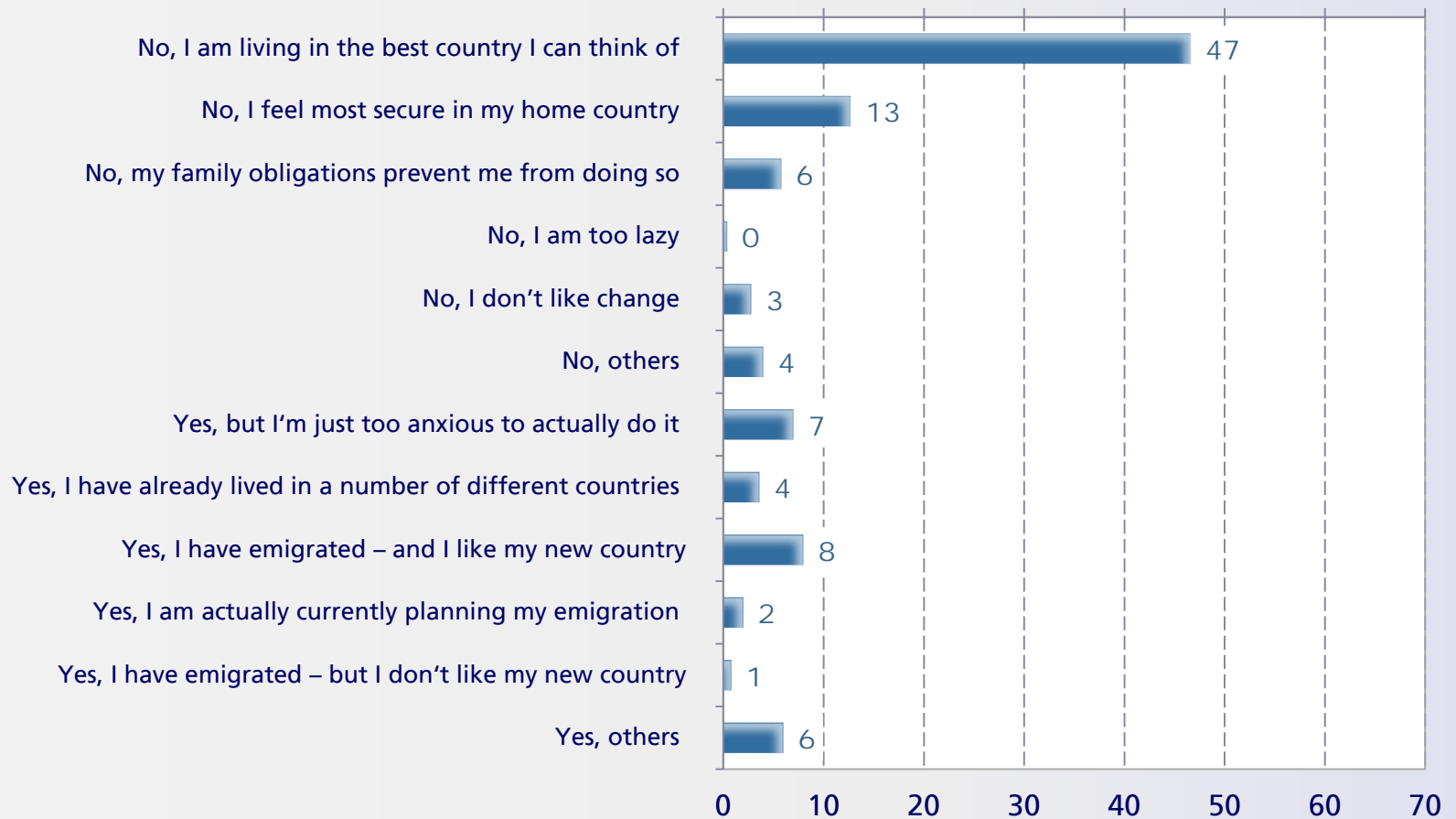
# Morocco - Considering new start in other country

Basis: n = 501 / Statistics in %



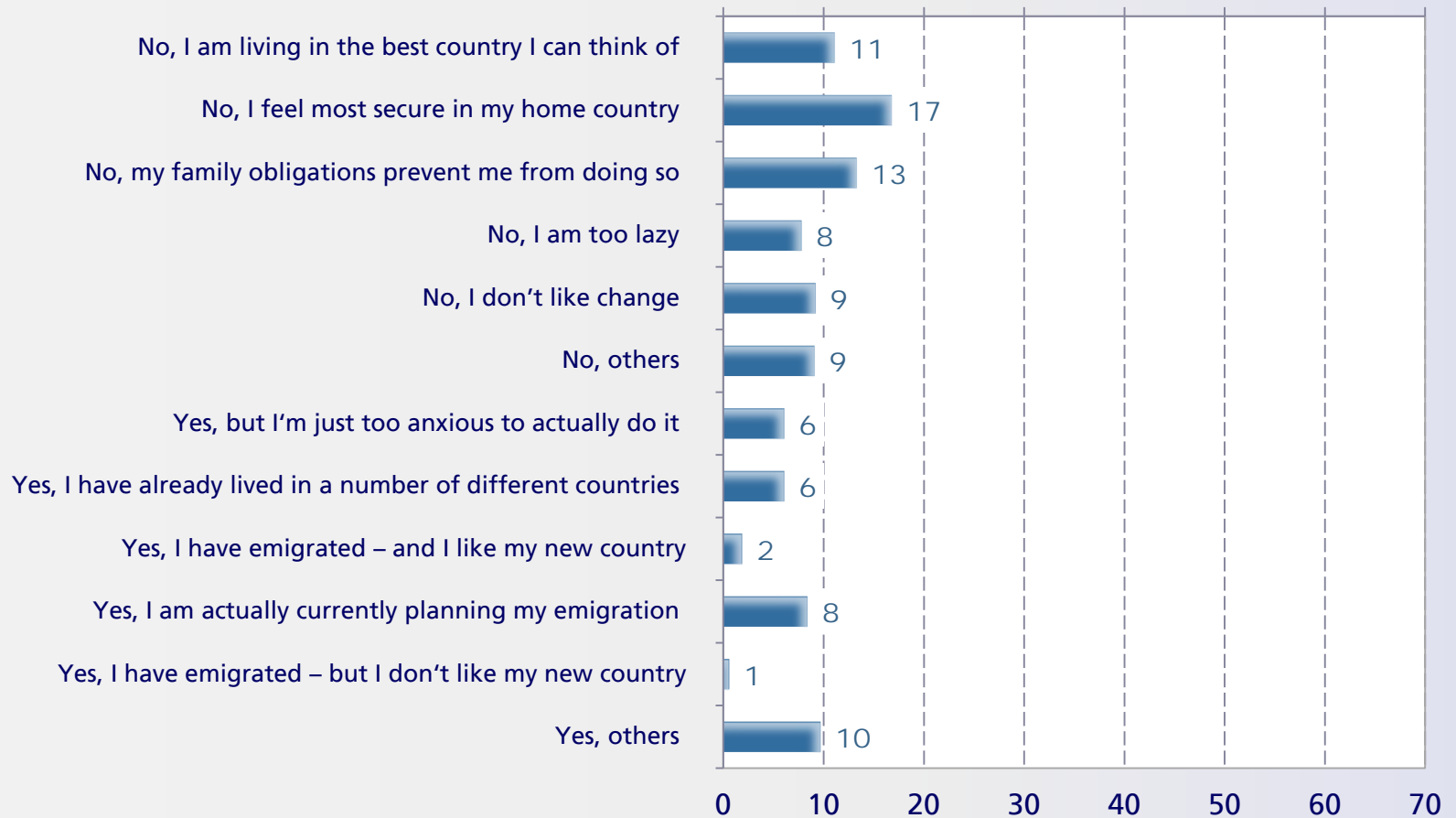
# Australia - Considering a new start in another country

Basis: n = 498 / Statistics in %



# Mexico - Considering a new start in another country

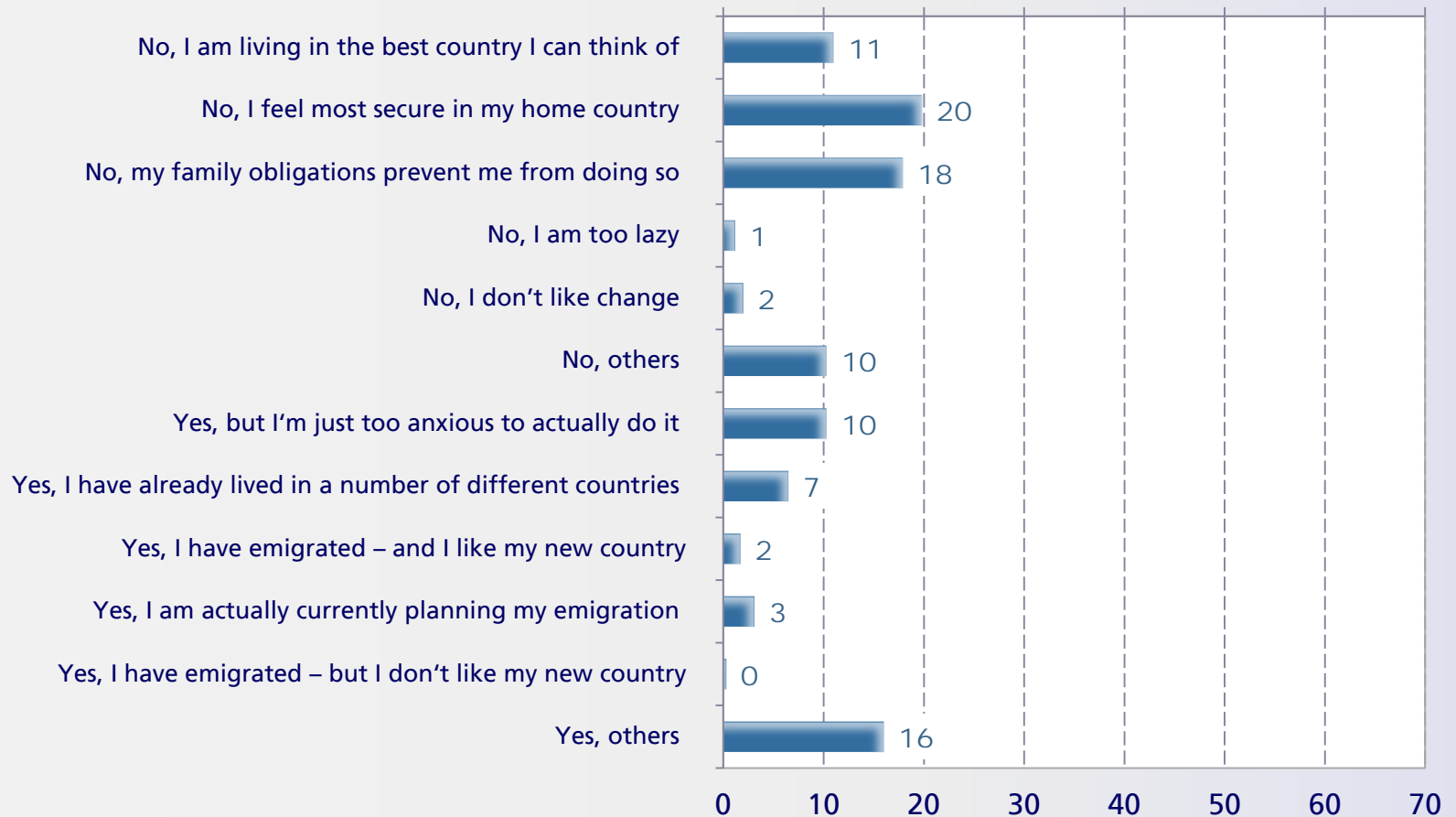
Basis: n = 1'041 / Statistics in %





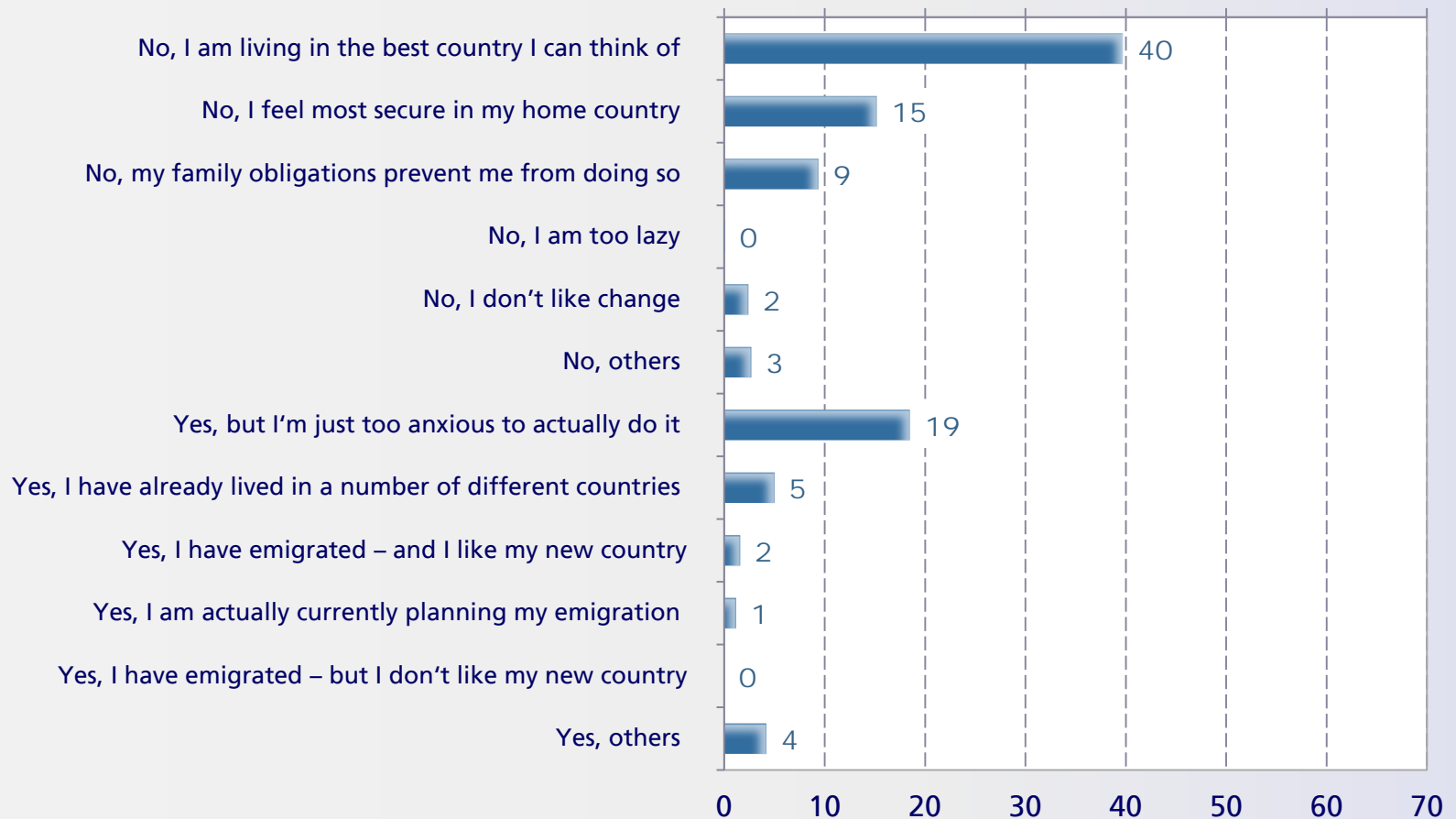
# UK - Considering a new start in another country

Basis: n = 1'000 / Statistics in %



# Austria - Considering a new start in another country

Basis: n = 500 / Statistics in %



Question 2:

**What makes/made you consider to leave your home country and go abroad?**

# Total - Reasons for leaving the country

**Basis: n = 7'754 / Statistics in %**



# Countries summary - Reasons for leaving the country

## Distribution in %

	Total	Switzerland n = 503	Germany n = 548	Italy n = 500	Spain n = 534	Russia n = 500	Ireland n = 1'000	Portugal n = 629	Morocco n = 501	Australia n = 498	Mexico n = 1'041	UK n = 1'000	Austria n = 500
Better job opportunities in other countries	27.6	14.5	18.0	24.4	33.3	18.0	34.2	33.4	49.9	19.5	38.8	32.9	13.7
Unemployment in my home country	20.7	8.0	14.5	30.3	41.1	7.4	29.3	44.4	19.8	6.8	26.8	10.0	9.9
I want to live a simpler life with a better work-life balance	17.6	20.9	22.3	15.0	5.0	29.8	9.7	8.6	10.6	12.4	28.0	31.3	17.0
Love of adventure makes me want to go abroad	16.1	35.2	25.5	1.4	6.6	13.4	10.2	4.7	4.8	25.5	9.6	18.9	36.8
My strained personal financial situation	13.4	5.8	6.0	17.6	13.0	14.2	13.7	34.1	28.5	3.8	12.7	7.5	3.9
The financial situation of my home country	13.3	5.6	8.9	16.4	20.3	21.0	21.9	20.4	11.4	5.2	9.5	12.7	6.8
Better education opportunities for me and/or my children	12.7	7.6	7.1	6.3	8.9	19.2	7.0	10.5	36.7	6.8	20.5	13.5	8.0
Love – my partner lives abroad	12.1	27.8	28.5	3.1	3.5	4.2	4.1	9.8	2.8	8.0	3.3	12.8	37.6
The political situation in my home country	10.8	7.0	14.5	20.3	11.8	16.2	5.7	9.0	4.2	5.4	9.6	10.8	15.1
Crime and/or corruption in my home country	9.4	6.2	7.8	8.6	6.5	25.6	4.4	2.9	2.6	4.8	23.5	10.1	9.9
Better old age provision abroad	7.6	3.8	6.7	5.7	4.5	29.8	4.6	6.5	6.4	2.8	9.7	7.4	3.7
Others	11.0	17.7	17.4	8.2	11.2	5.2	6.7	8.0	2.6	14.5	5.8	14.6	20.0
Don't know	15.2	14.3	10.7	20.5	12.1	9.4	24.8	12.6	8.0	35.5	3.0	16.5	15.4

# Switzerland - Reasons for leaving the country

Basis: n = 503 / Statistics in %



# Germany - Reasons for leaving the country

Basis: n = 548 / Statistics in %



# Italy - Reasons for leaving the country

**Basis: n = 500 / Statistics in %**





# Spain - Reasons for leaving the country

Basis: n = 534 / Statistics in %



# Russia - Reasons for leaving the country

Basis: n = 500 / Statistics in %



# Ireland - Reasons for leaving the country

Basis: n = 1'000 / Statistics in %



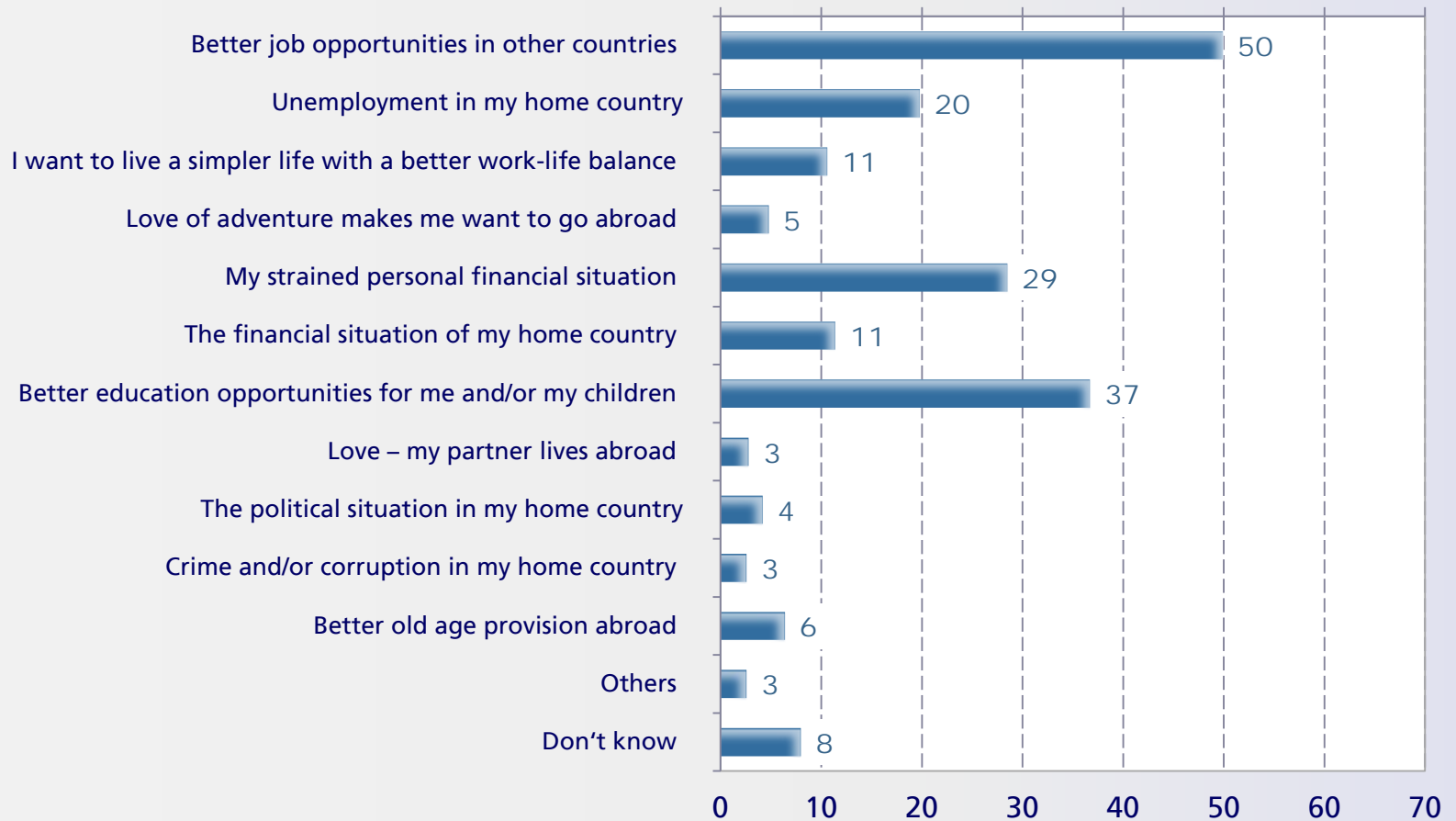
# Portugal - Reasons for leaving the country

Basis: n = 629 / Statistics in %



# Morocco - Reasons for leaving the country

Basis: n = 501 / Statistics in %



# Australia - Reasons for leaving the country

Basis: n = 498 / Statistics in %



# Mexico - Reasons for leaving the country

Basis: n = 1'041 / Statistics in %



# UK - Reasons for leaving the country

Basis: n = 1'000 / Statistics in %





# Austria - Reasons for leaving the country

Basis: n = 500 / Statistics in %



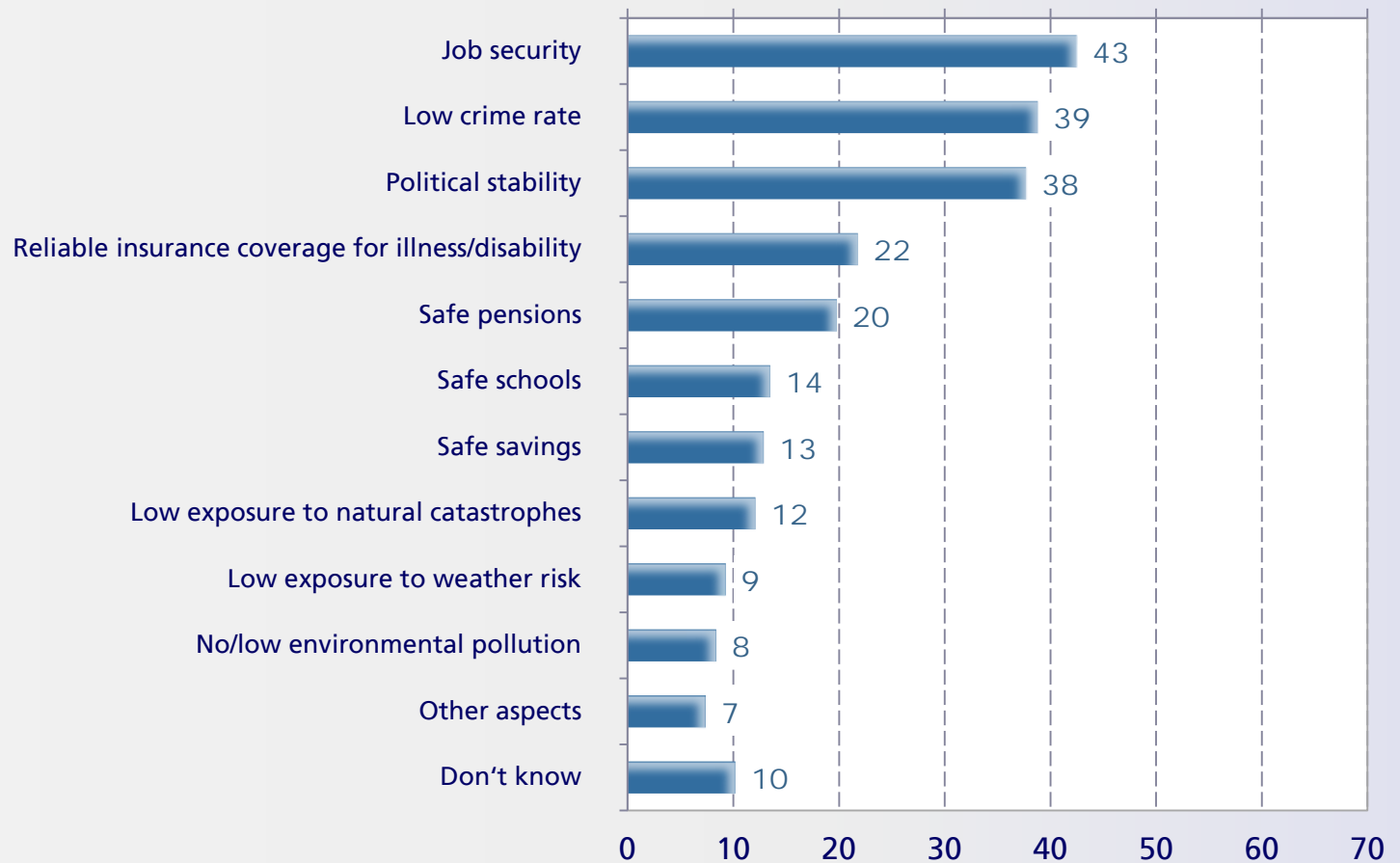
Question 3:

**Which security aspects matter the most when considering which country to move to permanently?**

# Total – Security aspects when considering moving country



Basis: n = 7'754 / Statistics in %



# Countries summary - Security aspects when considering moving country



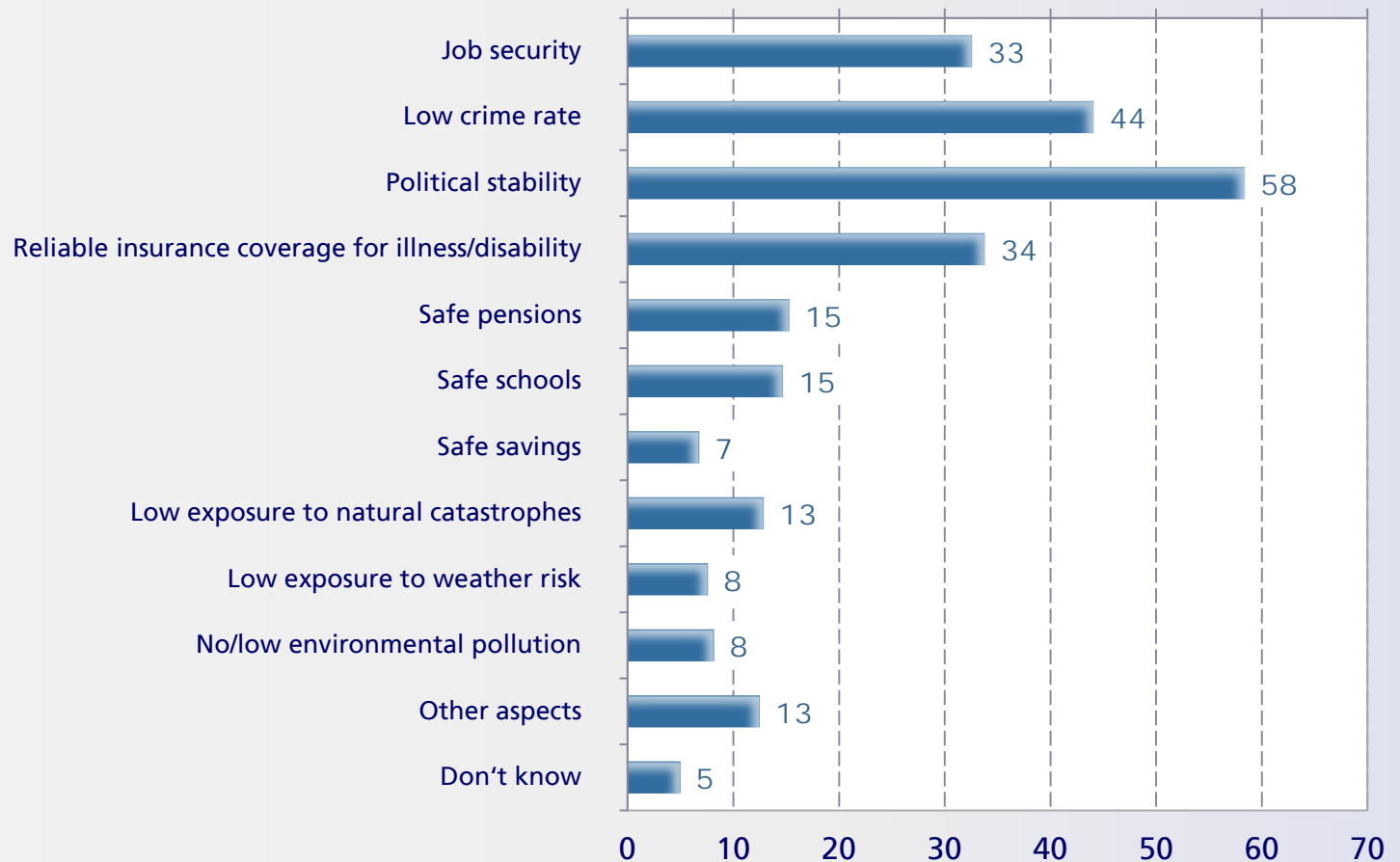
## Distribution in %

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Job security	42.5	32.6	27.5	46.4	60.4	45.4	57.1	55.2	47.1	42.0	28.1	31.2	37.1
Low crime rate	38.8	44.1	39.4	27.0	19.8	40.6	29.9	36.2	43.1	46.0	54.9	36.7	47.5
Political stability	37.7	58.4	59.2	28.5	23.8	43.6	24.5	28.6	46.3	41.0	22.6	29.0	47.1
Reliable insurance coverage for illness/disability	21.8	33.8	43.9	14.9	15.7	19.6	11.0	15.7	18.8	9.8	10.3	19.4	48.8
Safe pensions	19.8	15.3	19.1	21.3	28.4	29.6	13.4	24.1	28.5	9.2	13.2	17.8	18.1
Safe schools	13.5	14.7	9.2	3.5	11.9	13.8	17.3	7.2	18.0	16.1	21.4	16.3	12.6
Safe savings	12.9	6.8	11.7	13.6	10.9	11.6	14.9	14.5	22.4	14.3	10.6	13.3	9.8
Low exposure to natural catastrophes	12.1	12.9	17.9	5.0	4.3	23.8	10.6	5.0	7.2	19.1	6.7	15.2	17.8
Low exposure to weather risk	9.3	7.6	15.2	5.3	4.4	13.2	9.9	4.4	10.0	8.2	8.2	12.8	12.6
No/low environmental pollution	8.4	8.2	7.1	9.2	3.2	15.2	3.6	0.6	8.6	8.6	15.6	10.8	9.8
Safe savings	12.9	6.8	11.7	13.6	10.9	11.6	14.9	14.5	22.4	14.3	10.6	13.3	9.8
Other aspects	7.4	12.5	7.8	9.4	11.7	3.6	5.0	7.8	1.8	7.6	8.4	7.3	6.1
Don't know	10.1	5.0	4.4	19.2	9.9	5.4	17.7	14.6	4.8	16.5	1.4	17.0	5.2

# Switzerland – Security aspects when considering moving country

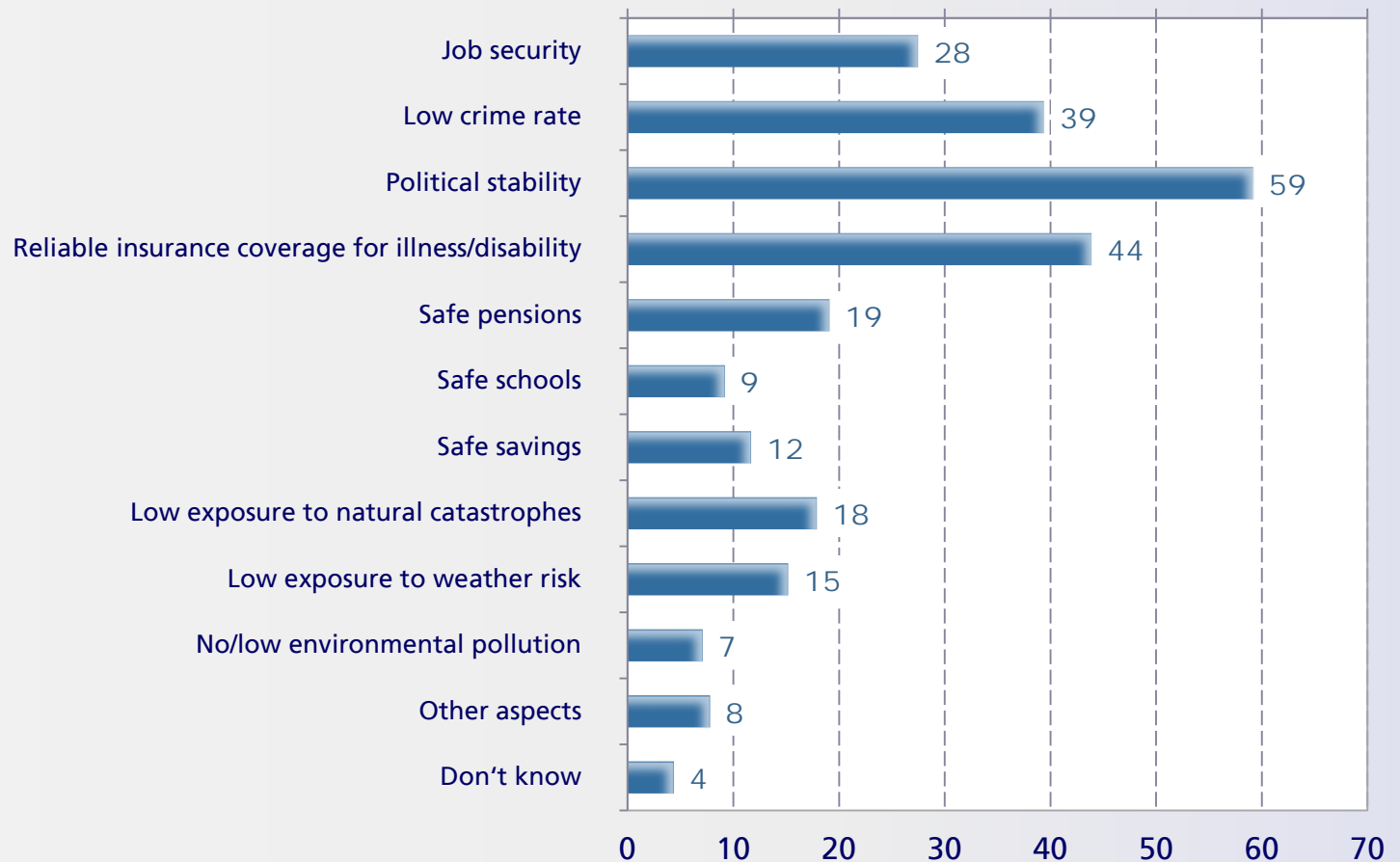


Basis: n = 503 / Statistics in %



# Germany - Security aspects when considering moving country

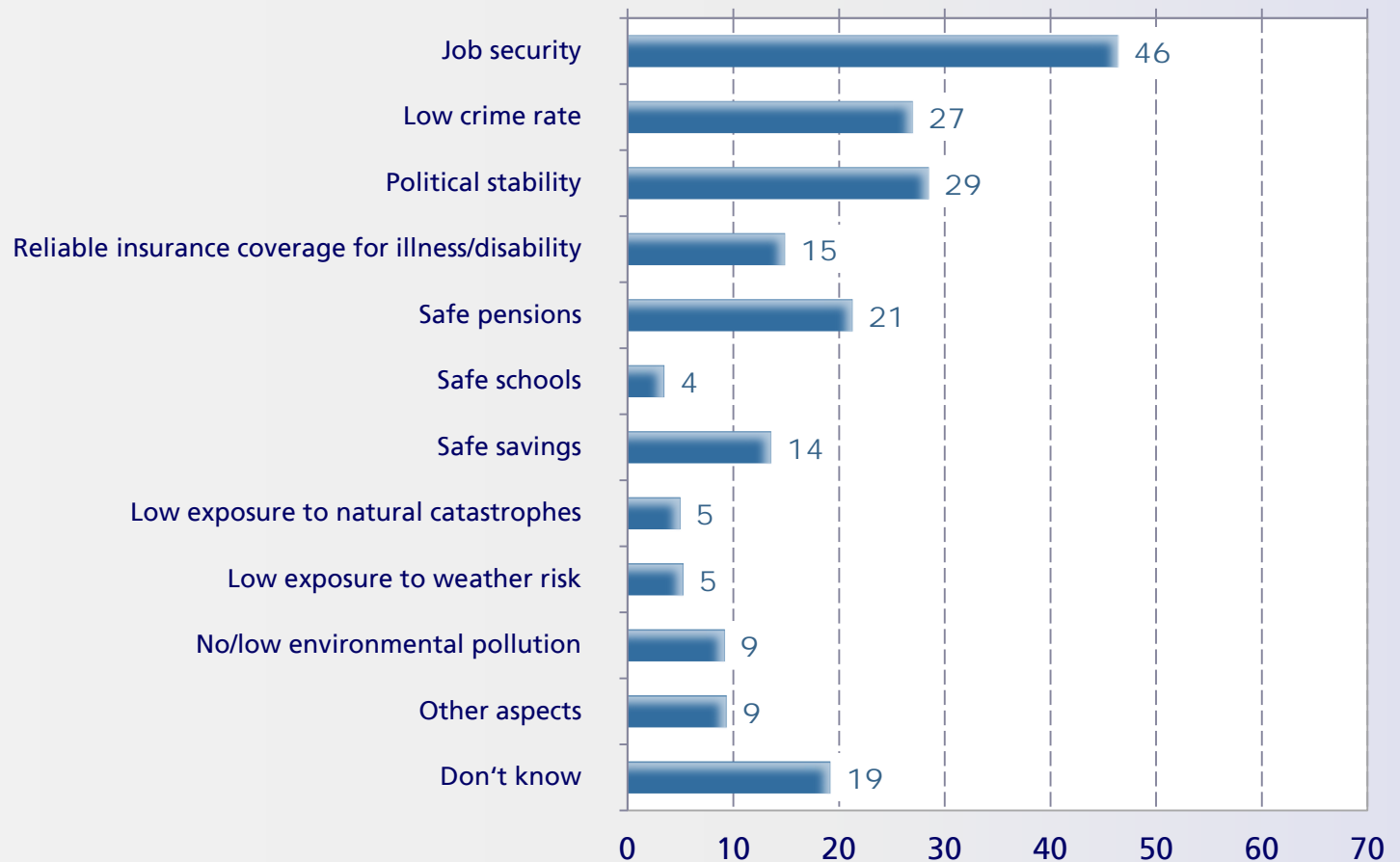
Basis: n = 548 / Statistics in %



# Italy - Security aspects when considering moving country



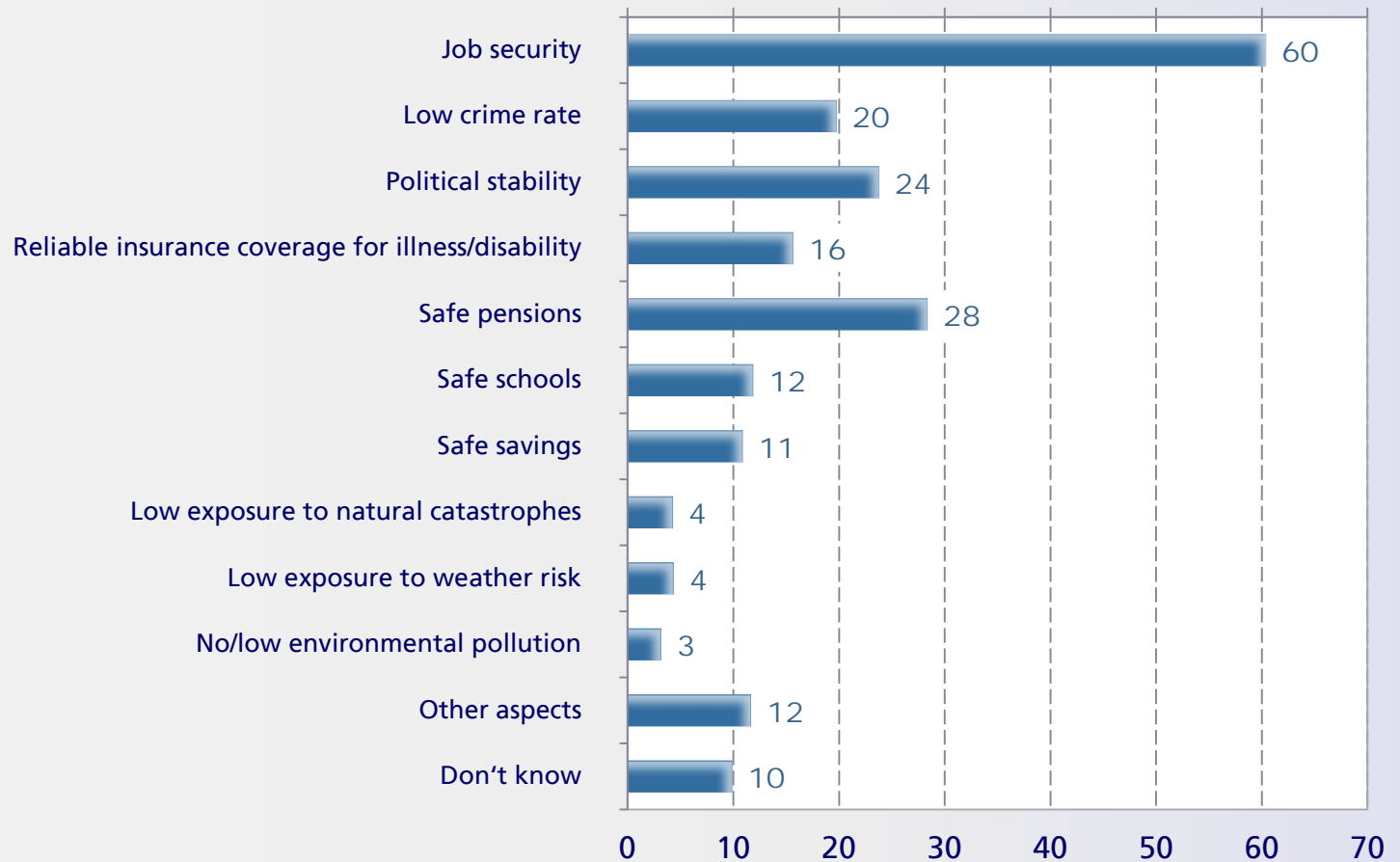
Basis: n = 500 / Statistics in %



# Spain - Security aspects when considering moving country



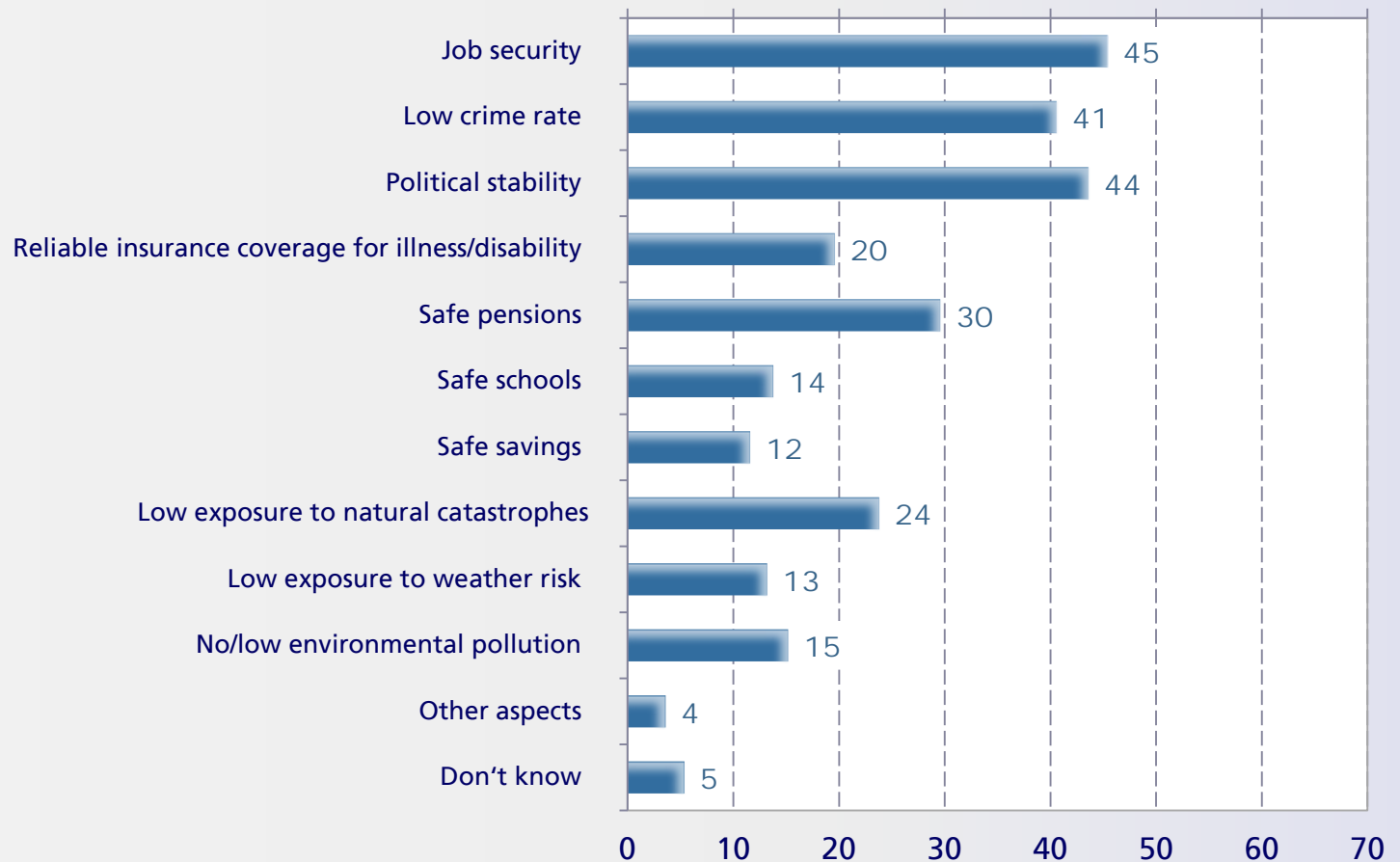
Basis: n = 534 / Statistics in %





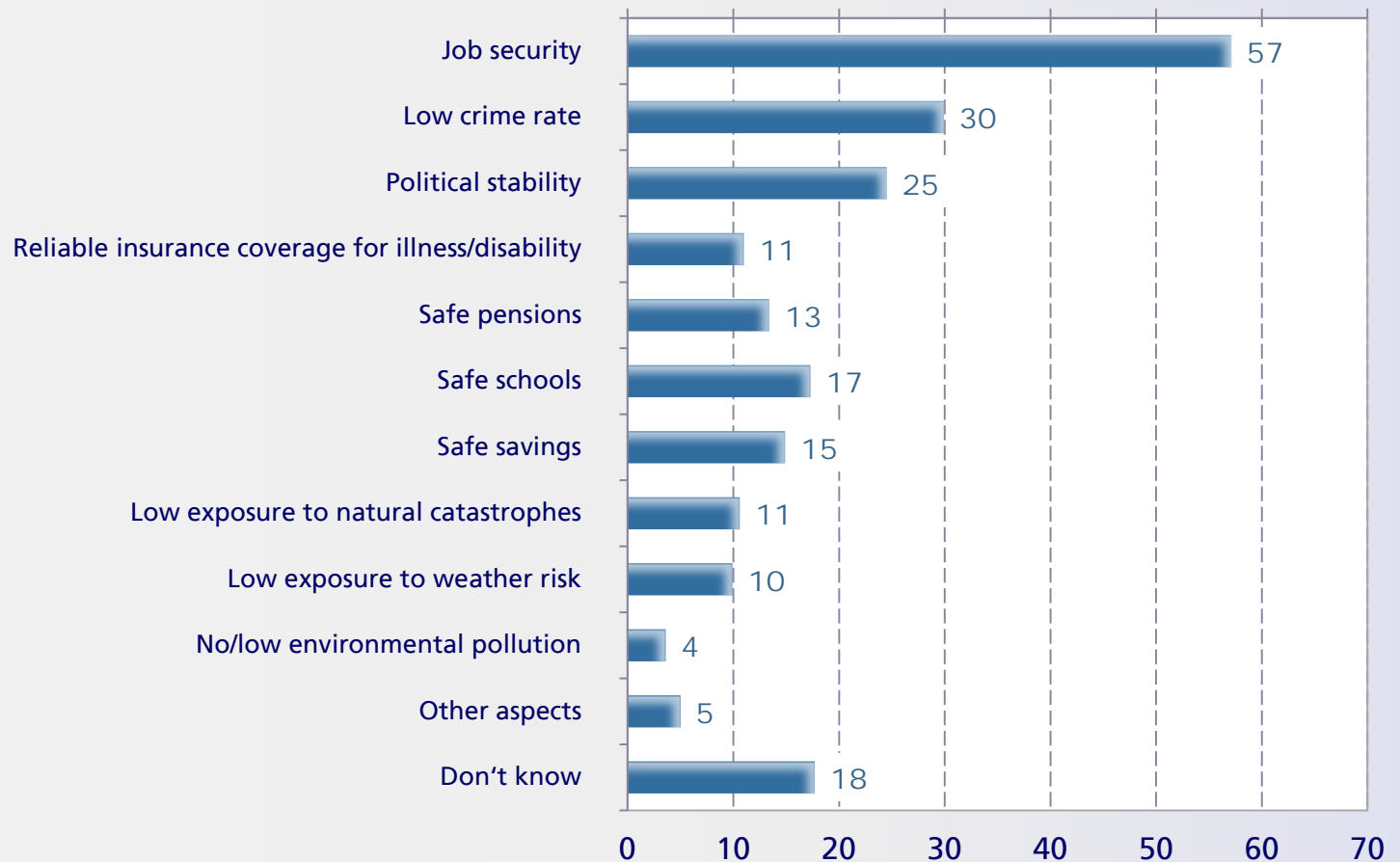
# Russia - Security aspects when considering moving country

Basis: n = 500 / Statistics in %



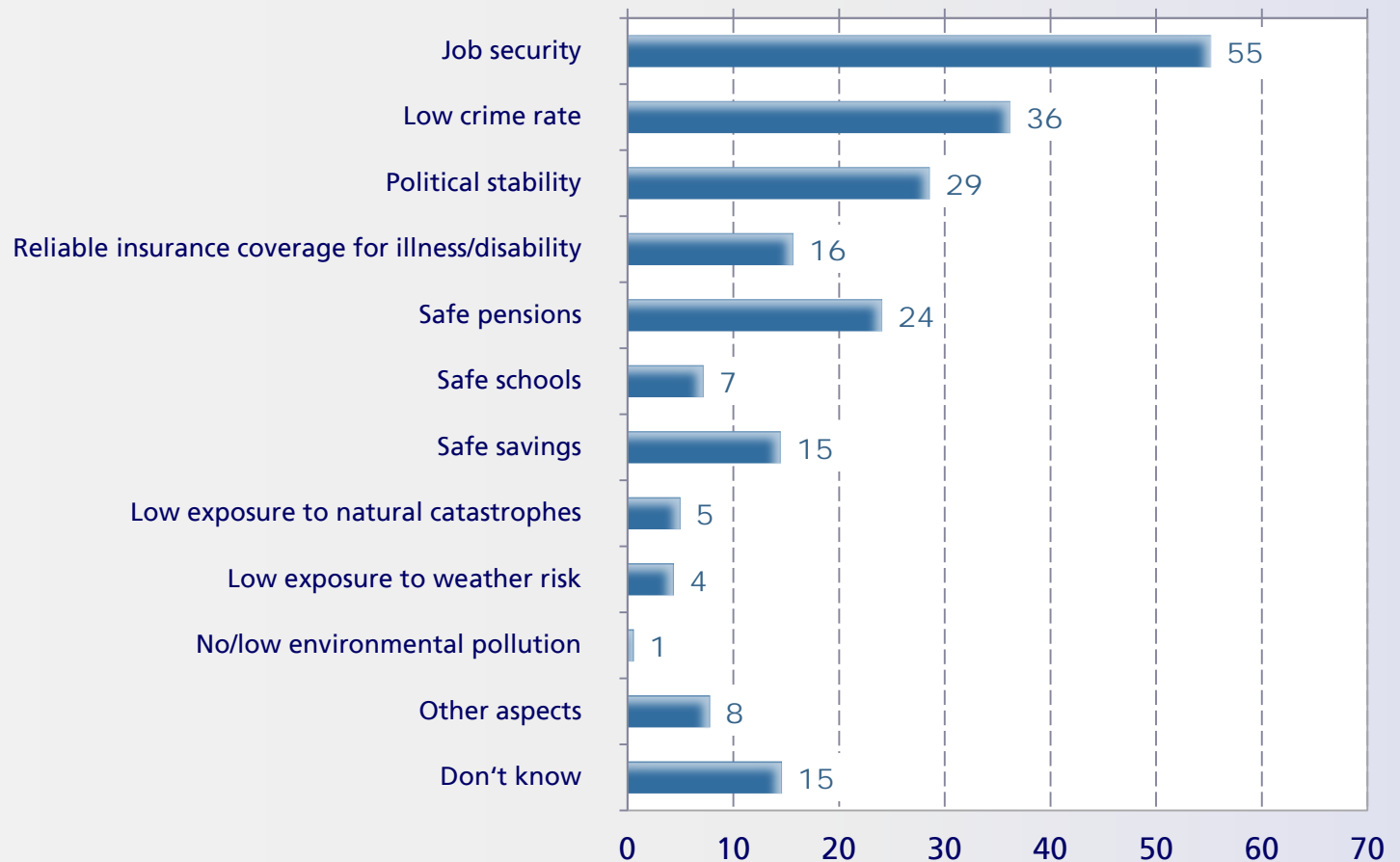
# Ireland - Security aspects when considering moving country

Basis: n = 1'000 / Statistics in %



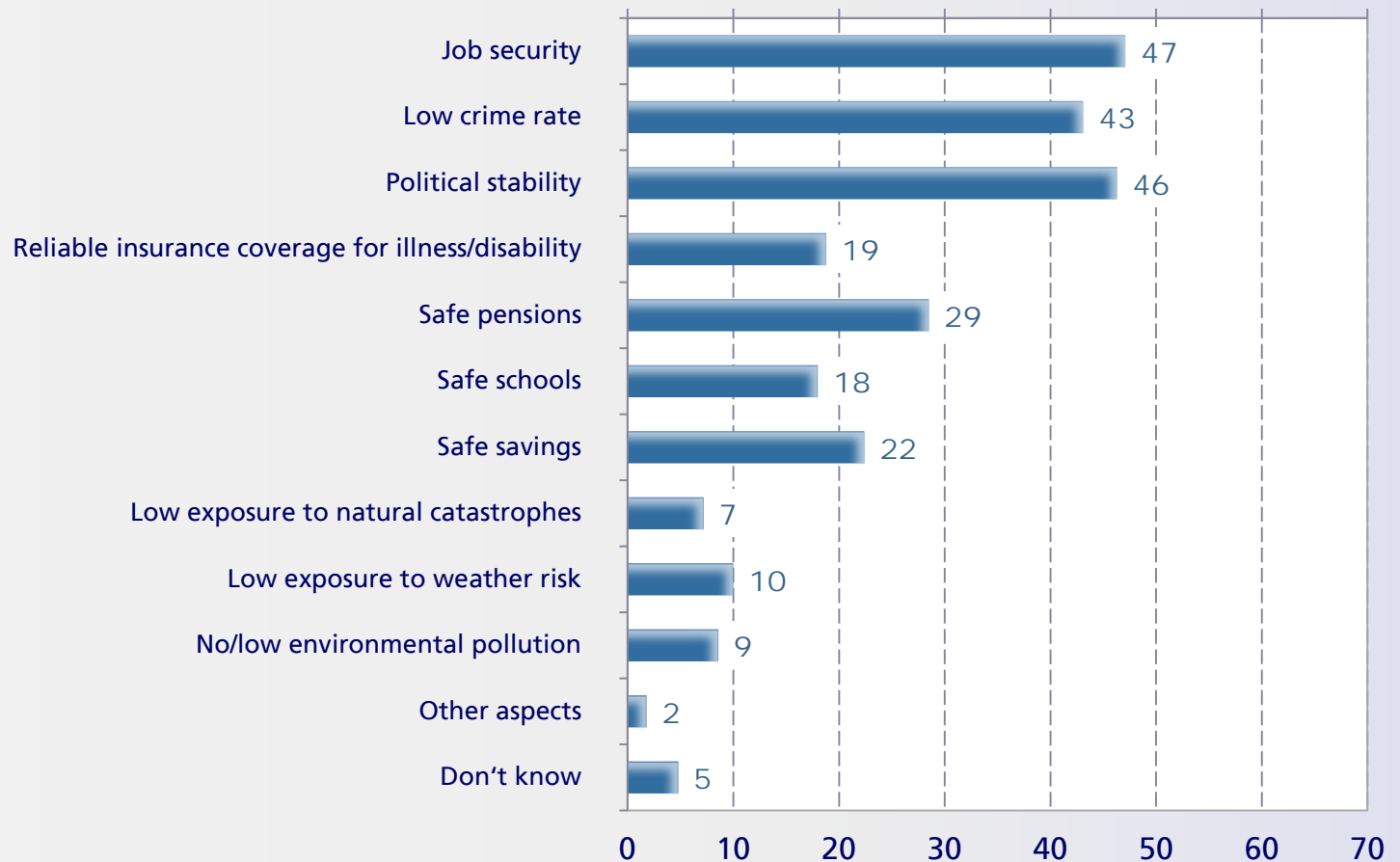
# Portugal - Security aspects when considering moving country

Basis: n = 629 / Statistics in %



# Morocco - Security aspects when considering moving country

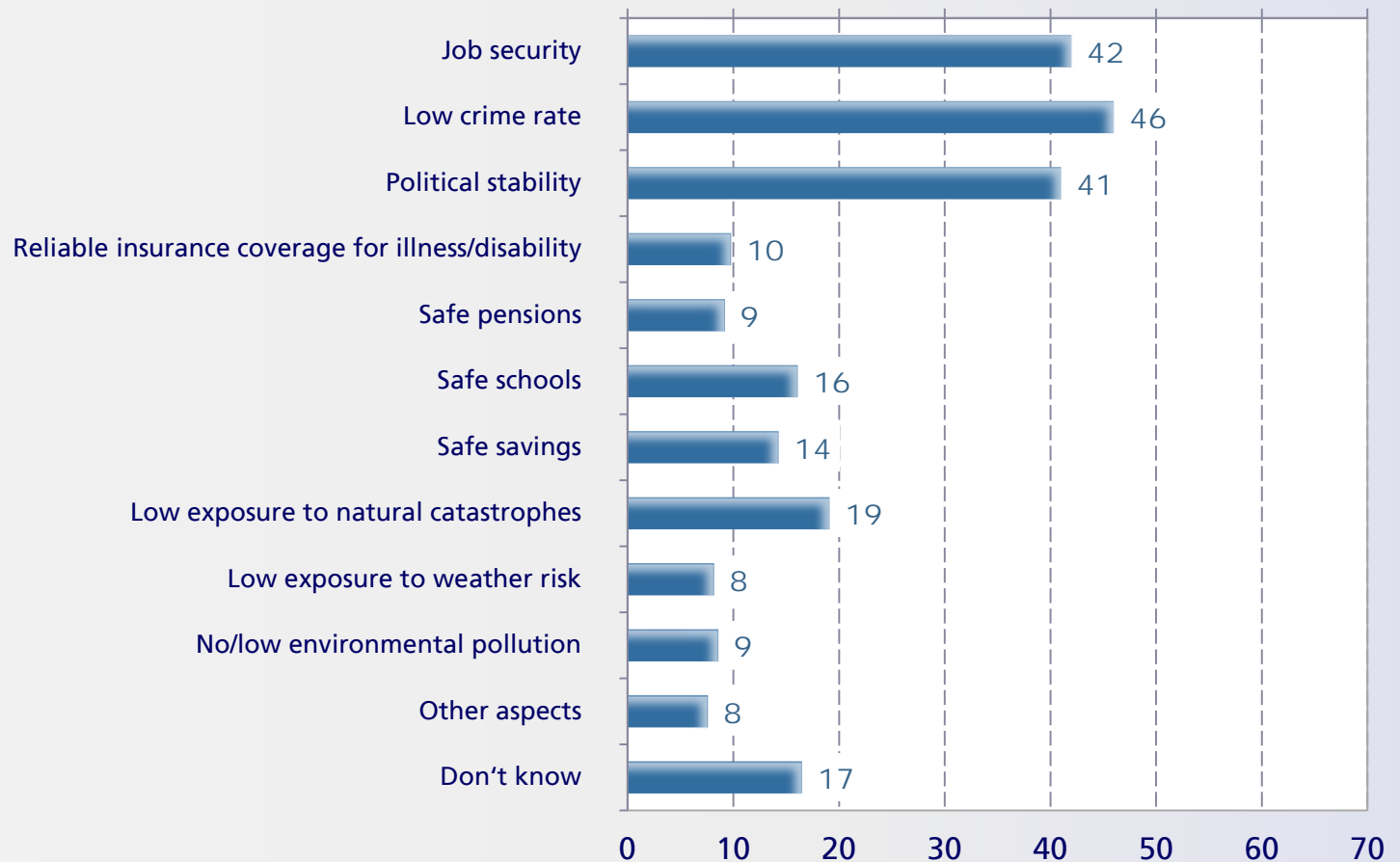
Basis: n = 501 / Statistics in %



# Australia - Security aspects when considering moving country



**Basis: n = 498 / Statistics in %**



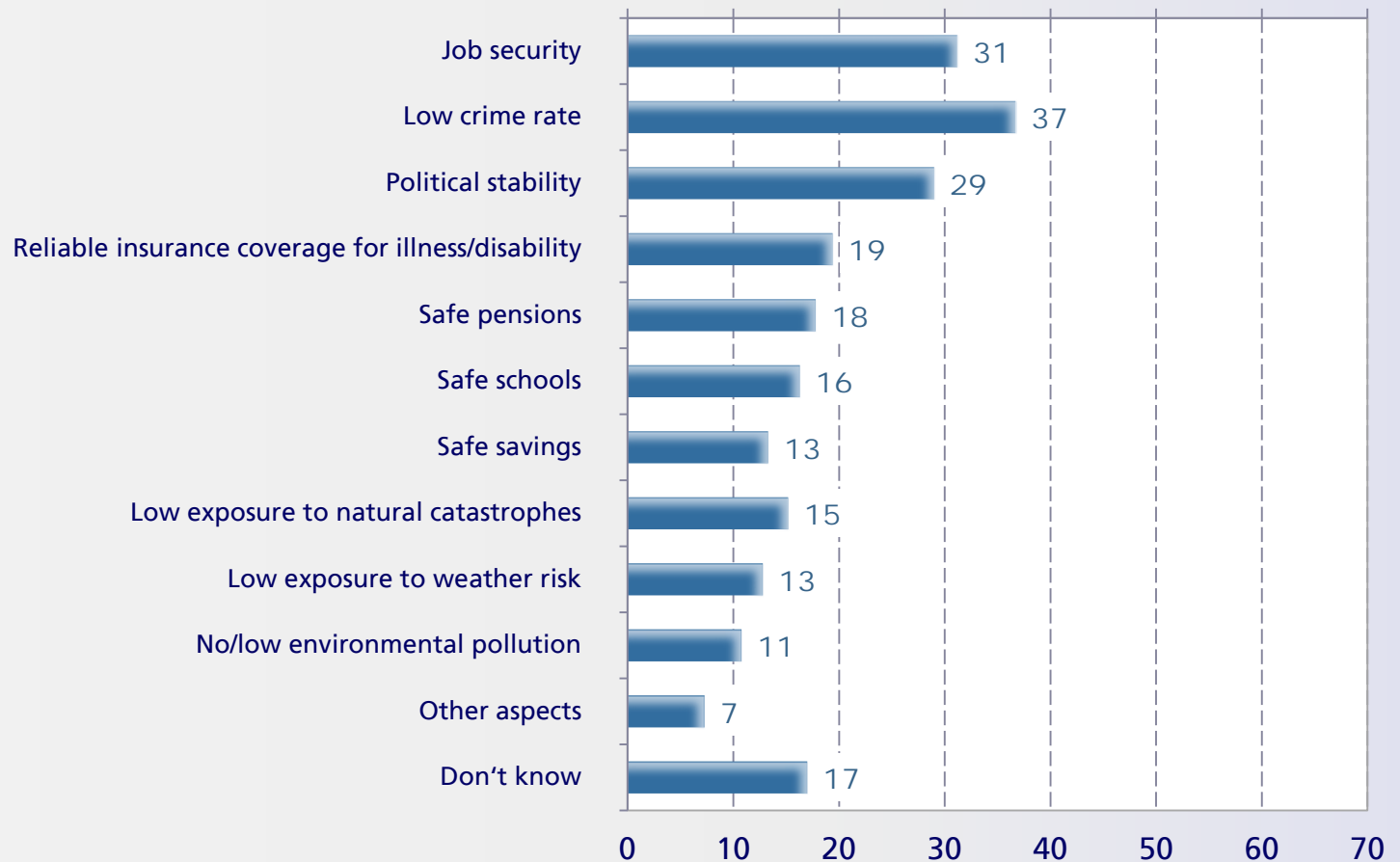
# Mexico - Security aspects when considering moving country

Basis: n = 1'041 / Statistics in %



# UK - Security aspects when considering moving country

Basis: n = 1'000 / Statistics in %



# Austria - Security aspects when considering moving country

Basis: n = 500 / Statistics in %



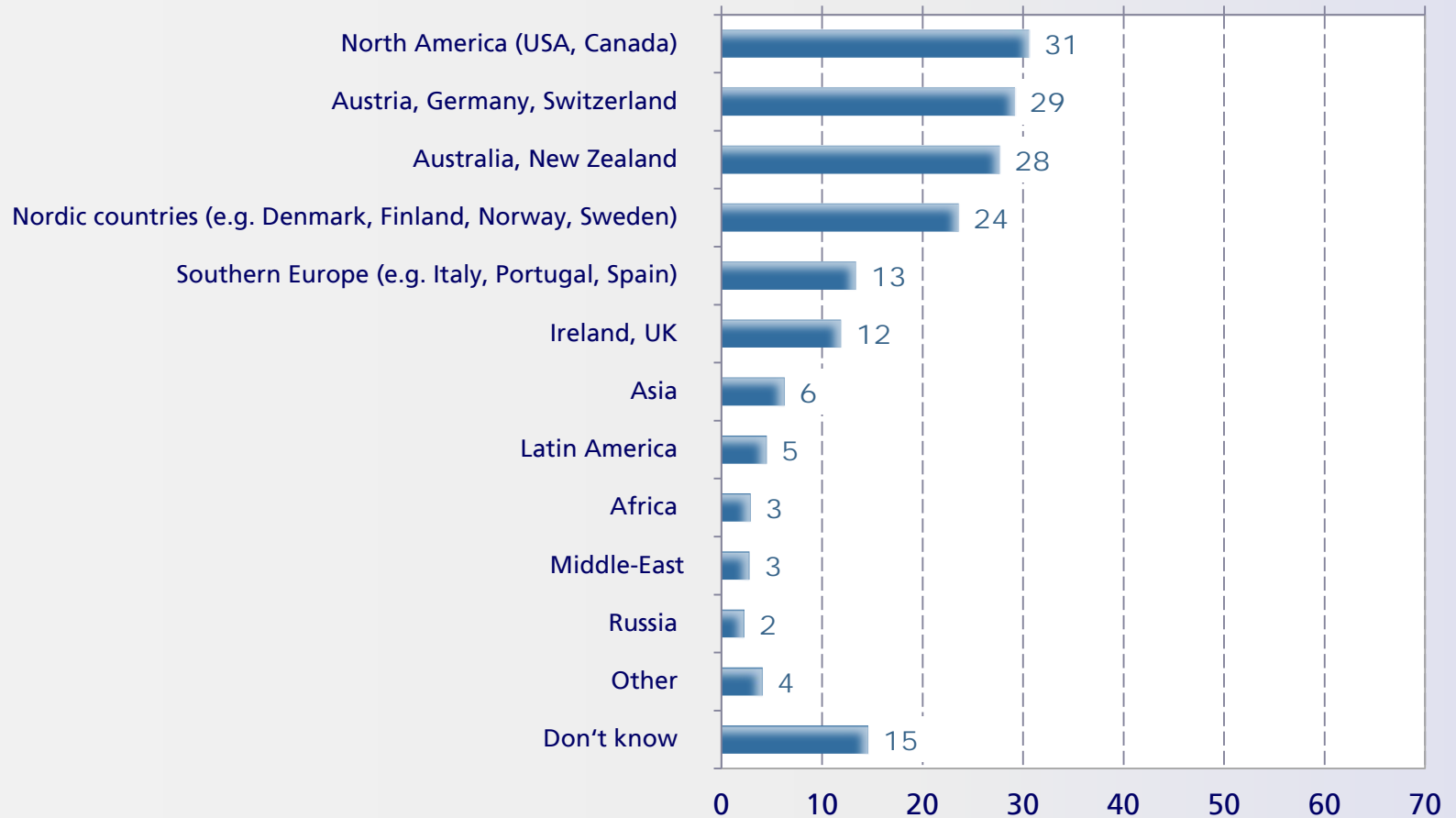


Question 4:

**Which regions offer the best opportunities for a new start?**

# Total - Most attractive regions for a new start

**Basis: n = 7'754 / Statistics in %**



# Countries summary - Most attractive regions for a new start

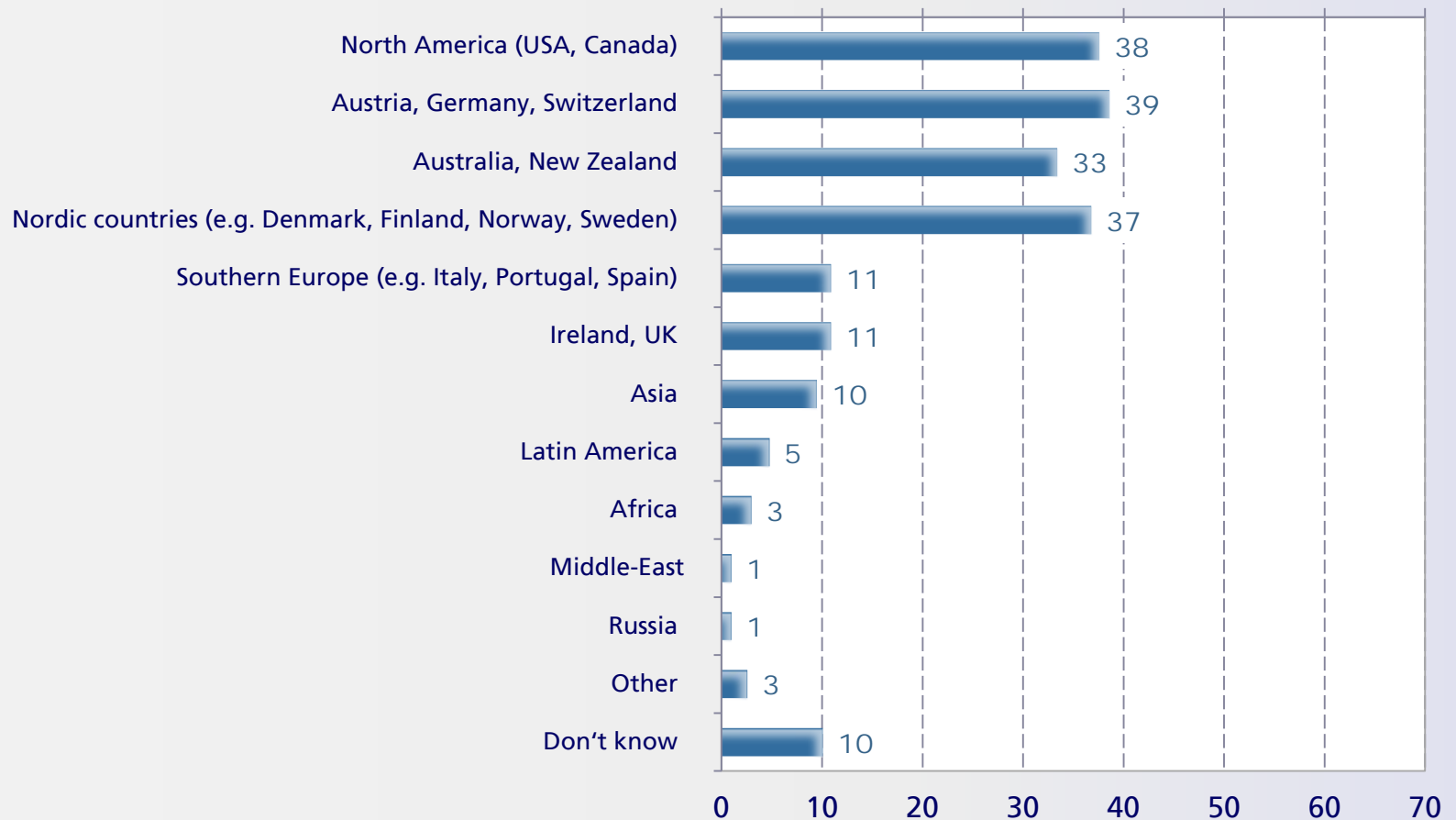
## Distribution in %

	Total	Switzerland n = 503	Germany n = 548	Italy n = 500	Spain n = 534	Russia n = 500	Ireland n = 1'000	Portugal n = 629	Morocco n = 501	Australia n = 498	Mexico n = 1'041	UK n = 1'000	Austria n = 500
North America (USA, Canada)	30.6	37.6	27.9	17.9	17.3	27.4	47.1	19.0	32.1	23.1	50.9	36.0	31.3
Austria, Germany, Switzerland	29.3	38.6	39.6	26.2	38.0	44.0	14.8	40.4	22.6	14.3	11.1	20.9	41.6
Australia, New Zealand	27.6	33.4	25.2	21.3	6.5	25.2	52.6	7.1	6.4	58.0	5.8	52.4	37.2
Nordic countries (e.g. Denmark, Finland, Norway, Sweden)	23.6	36.8	41.4	22.2	21.7	42.8	4.3	17.5	15.8	12.7	1.7	22.3	43.8
Southern Europe (e.g. Italy, Portugal, Spain)	13.4	10.9	15.1	6.3	15.9	19.8	6.9	15.1	28.9	8.0	10.2	17.3	6.7
Ireland, UK	11.9	10.9	11.3	14.3	14.4	8.4	13.6	11.0	5.4	15.3	3.8	21.8	13.0
Asia	6.3	9.5	8.5	2.9	4.2	3.8	2.6	1.6	6.2	13.5	5.7	8.4	8.6
Latin America	4.5	4.8	3.3	6.4	12.3	3.4	1.7	3.5	2.2	0.2	12.2	2.0	2.0
Africa	2.9	3.0	1.3	3.4	2.9	0.8	1.6	10.6	5.0	0.8	1.5	2.4	1.9
Middle-East	2.8	1.0	0.5	0.8	1.9	0.4	5.4	0.9	12.6	1.6	2.6	4.6	0.9
Russia	2.3	1.0	0.2	0.4	3.1	12.6	0.4	0.4	4.2	0.8	1.0	0.8	2.5
Other	4.1	2.6	3.8	3.7	7.3	3.0	1.2	6.3	10.8	2.4	1.9	3.8	2.3
Don't know	14.6	10.1	13.4	26.8	12.1	7.0	13.8	25.4	15.0	21.3	8.2	7.9	13.8

# Switzerland - Most attractive regions for a new start

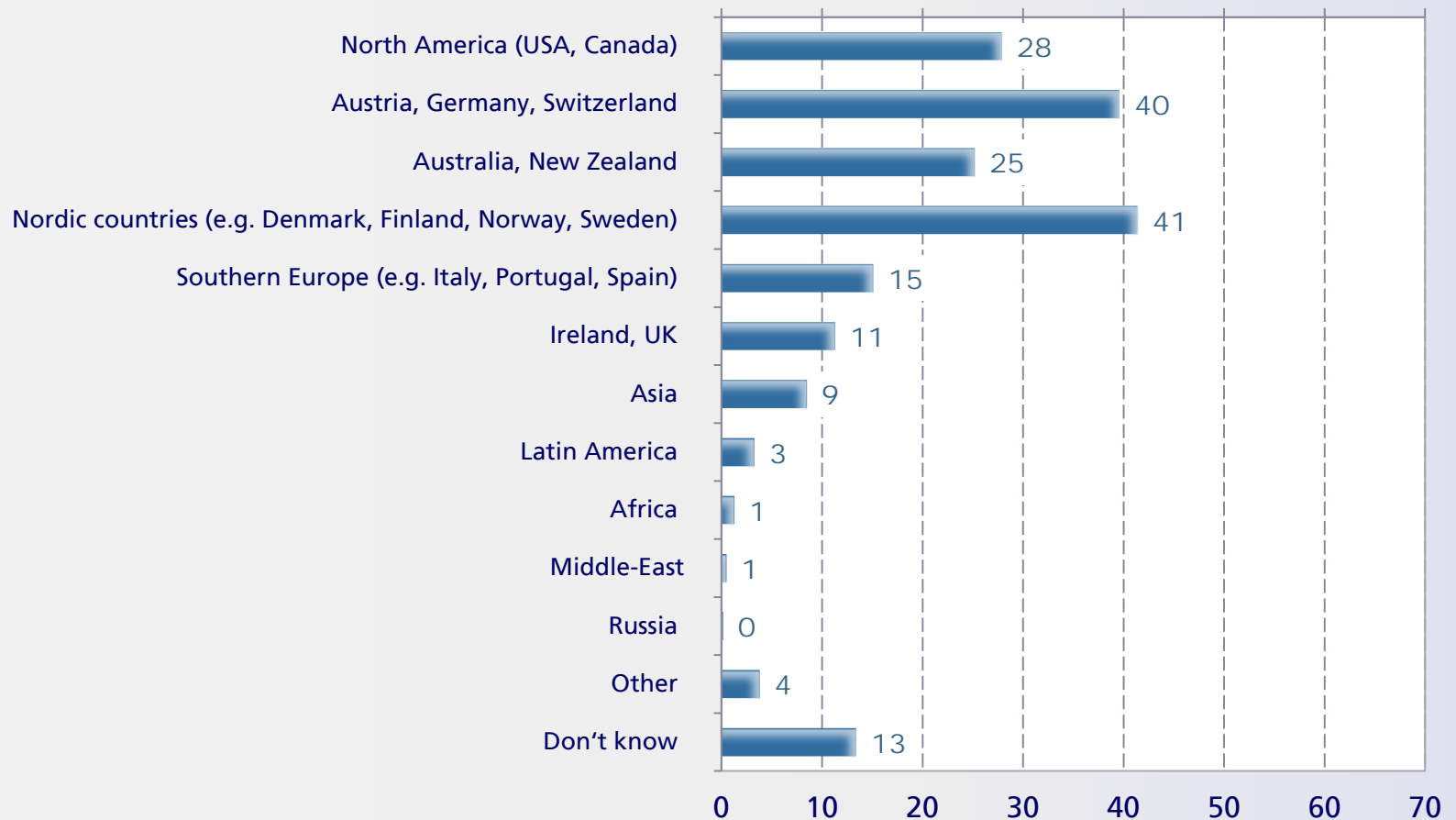


**Basis: n = 503 / Statistics in %**



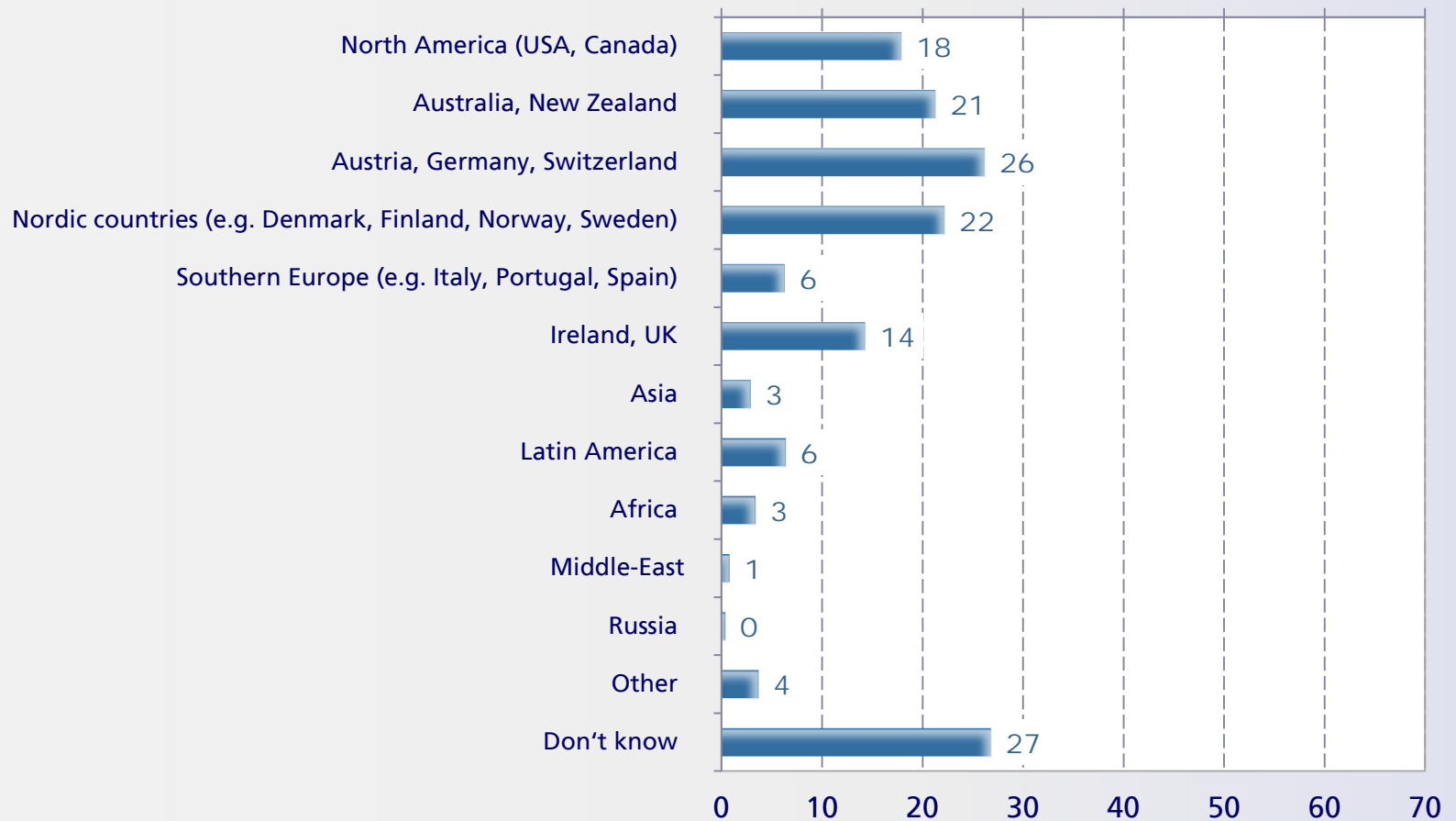
# Germany - Most attractive regions for a new start

**Basis: n = 548 / Statistics in %**



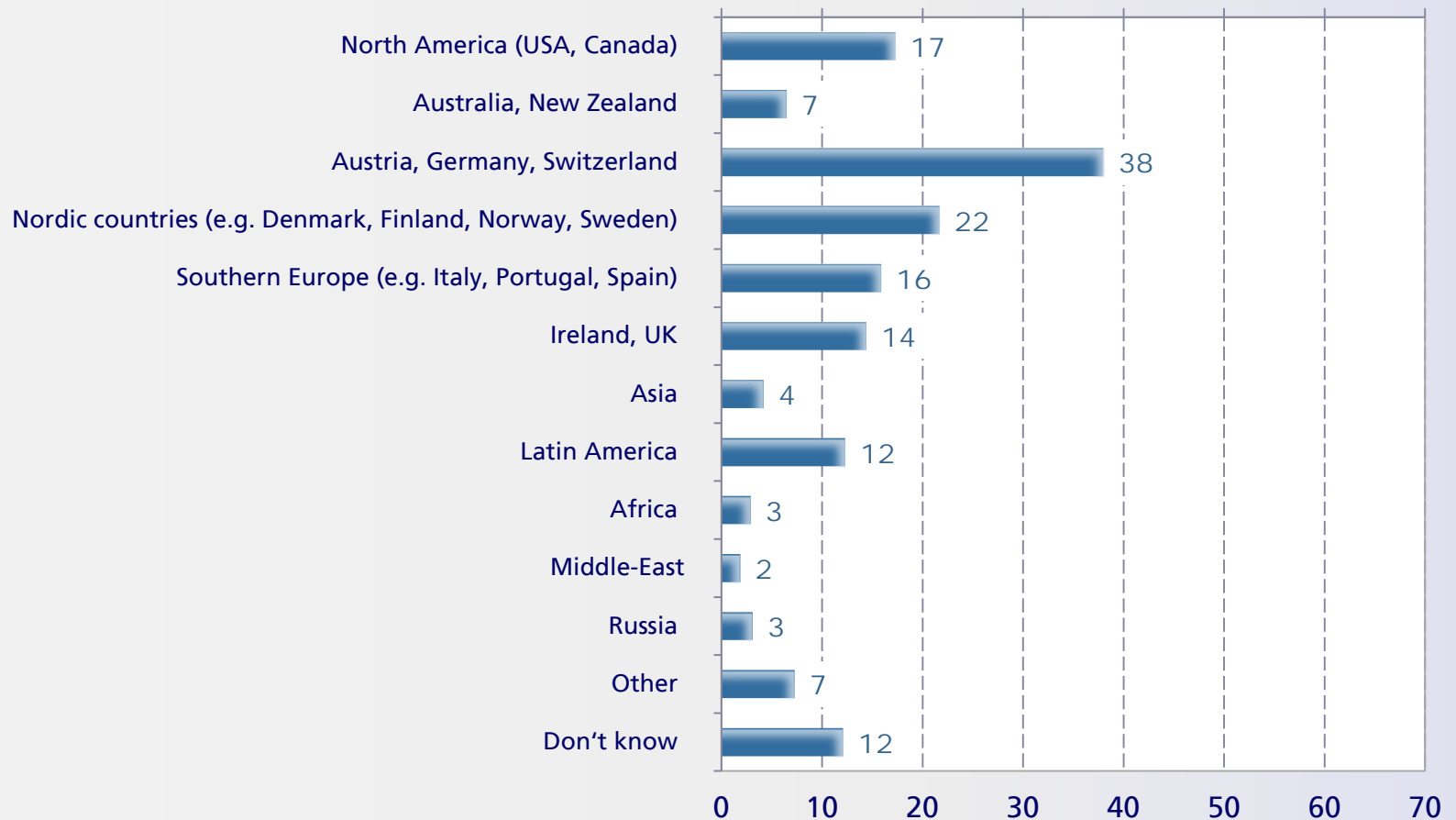
# Italy - Most attractive regions for a new start

**Basis: n = 500 / Statistics in %**



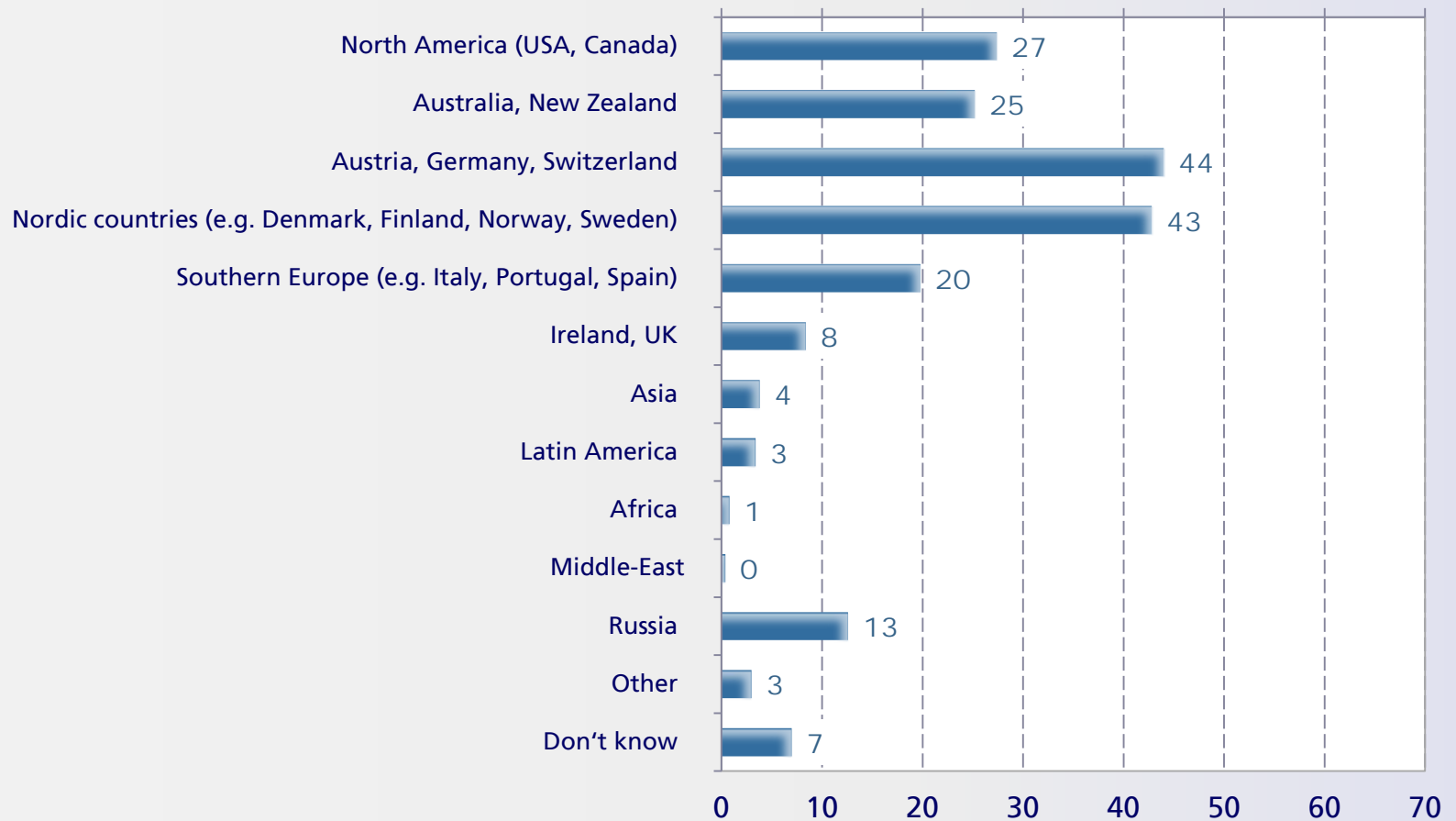
# Spain - Most attractive regions for a new start

Basis: n = 534 / Statistics in %



# Russia - Most attractive regions for a new start

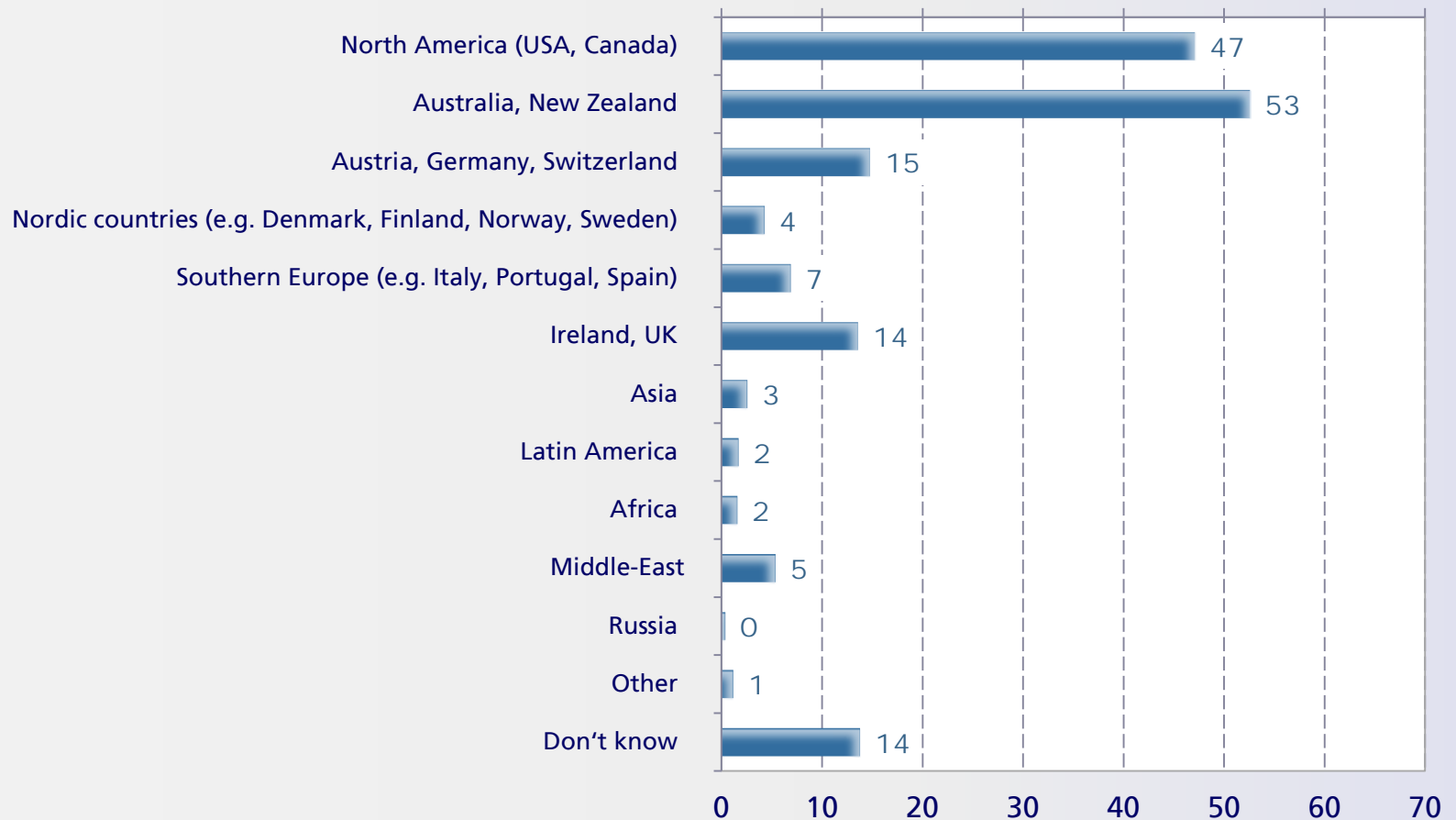
Basis: n = 500 / Statistics in %





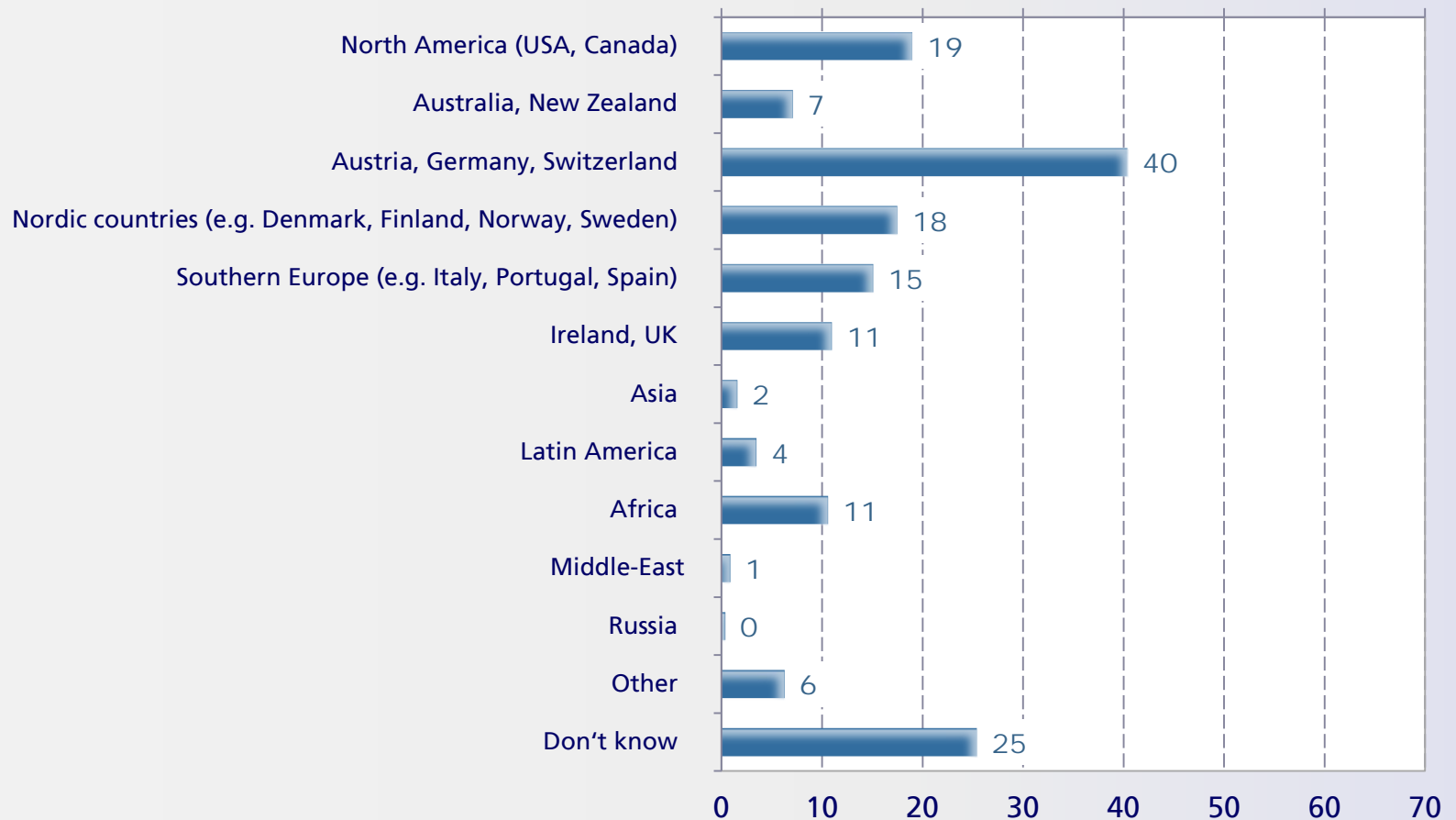
# Ireland - Most attractive regions for a new start

Basis: n = 1'000 / Statistics in %



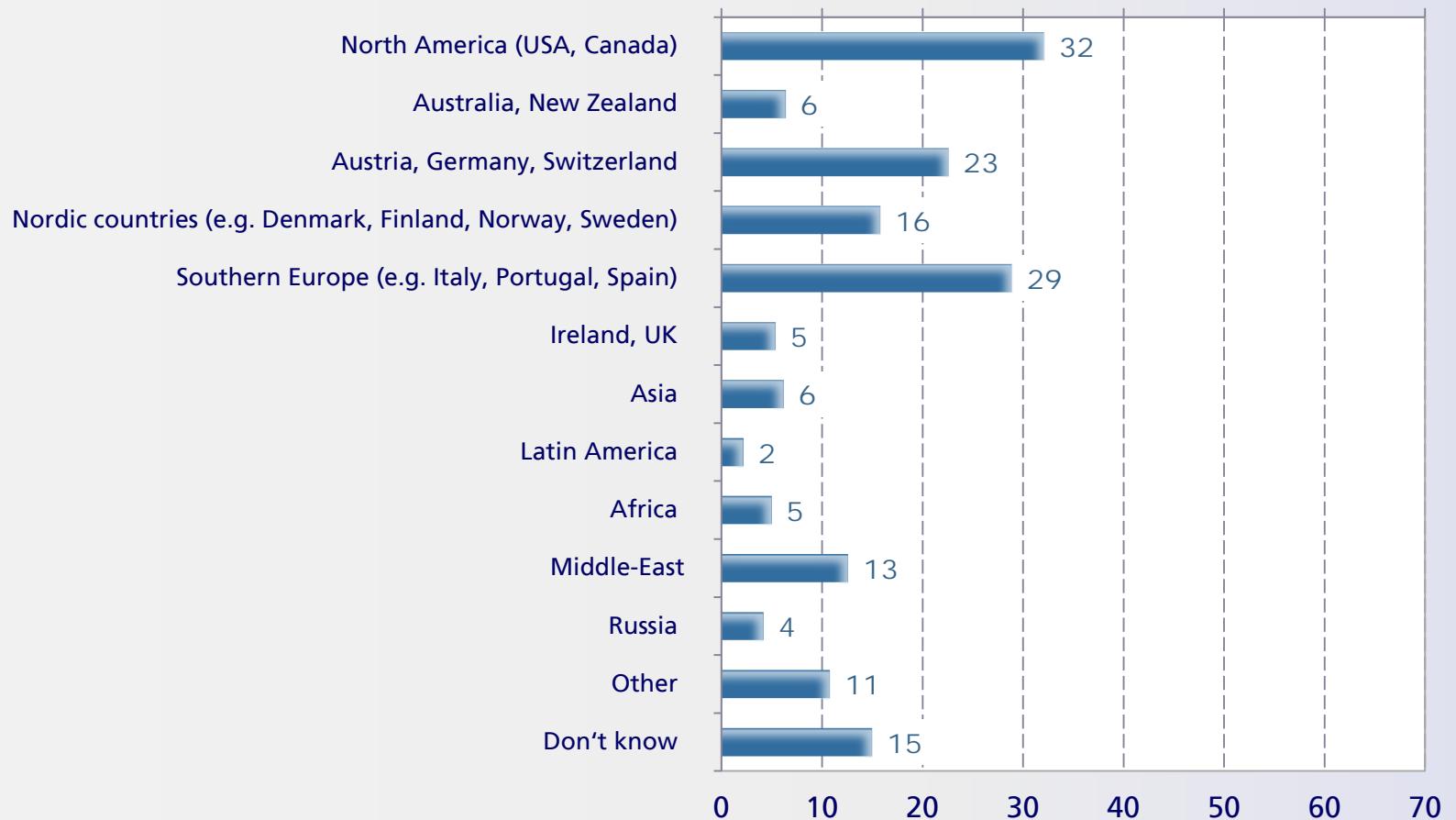
# Portugal - Most attractive regions for a new start

Basis: n = 629 / Statistics in %



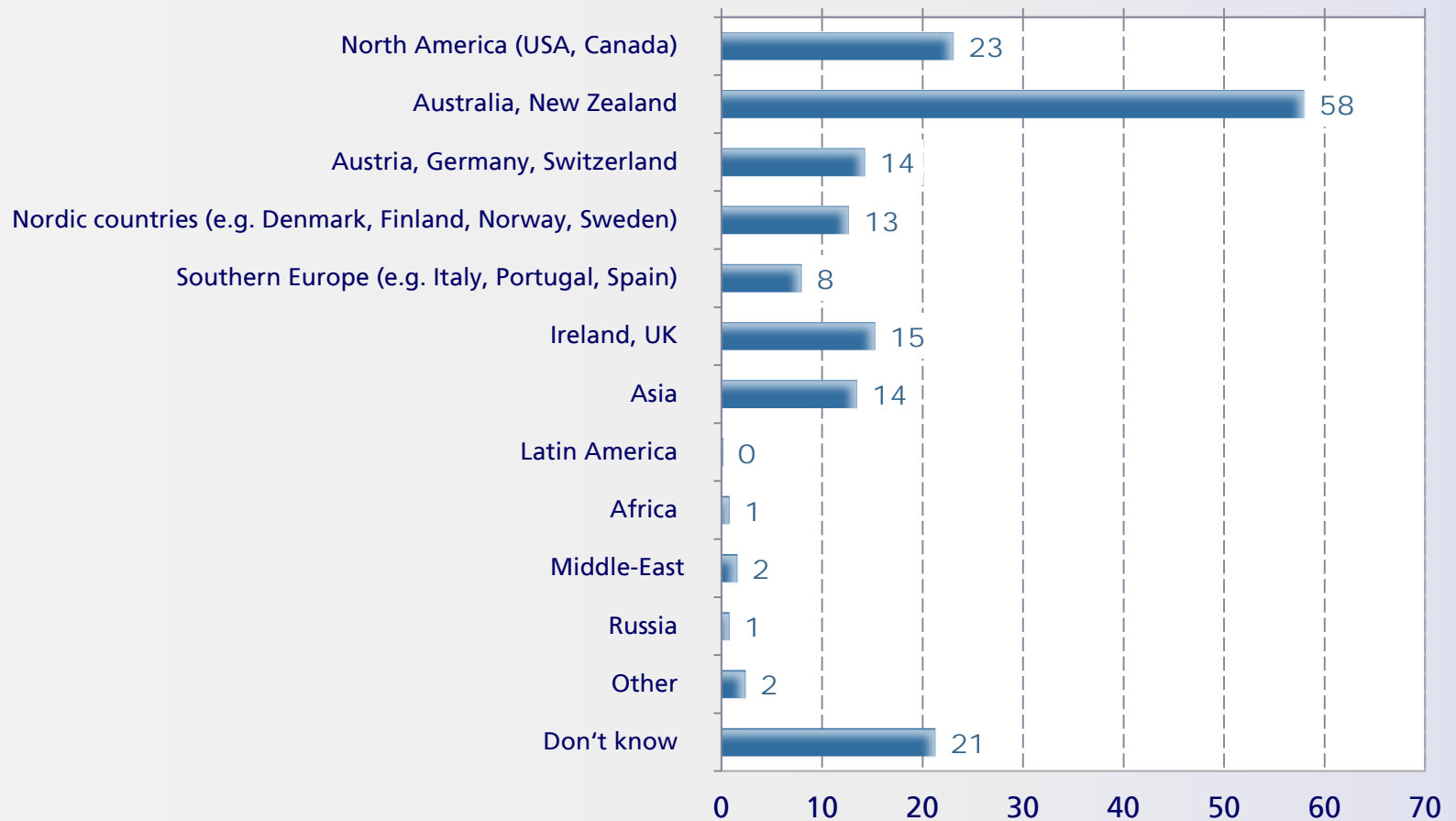
# Morocco - Most attractive regions for a new start

Basis: n = 501 / Statistics in %



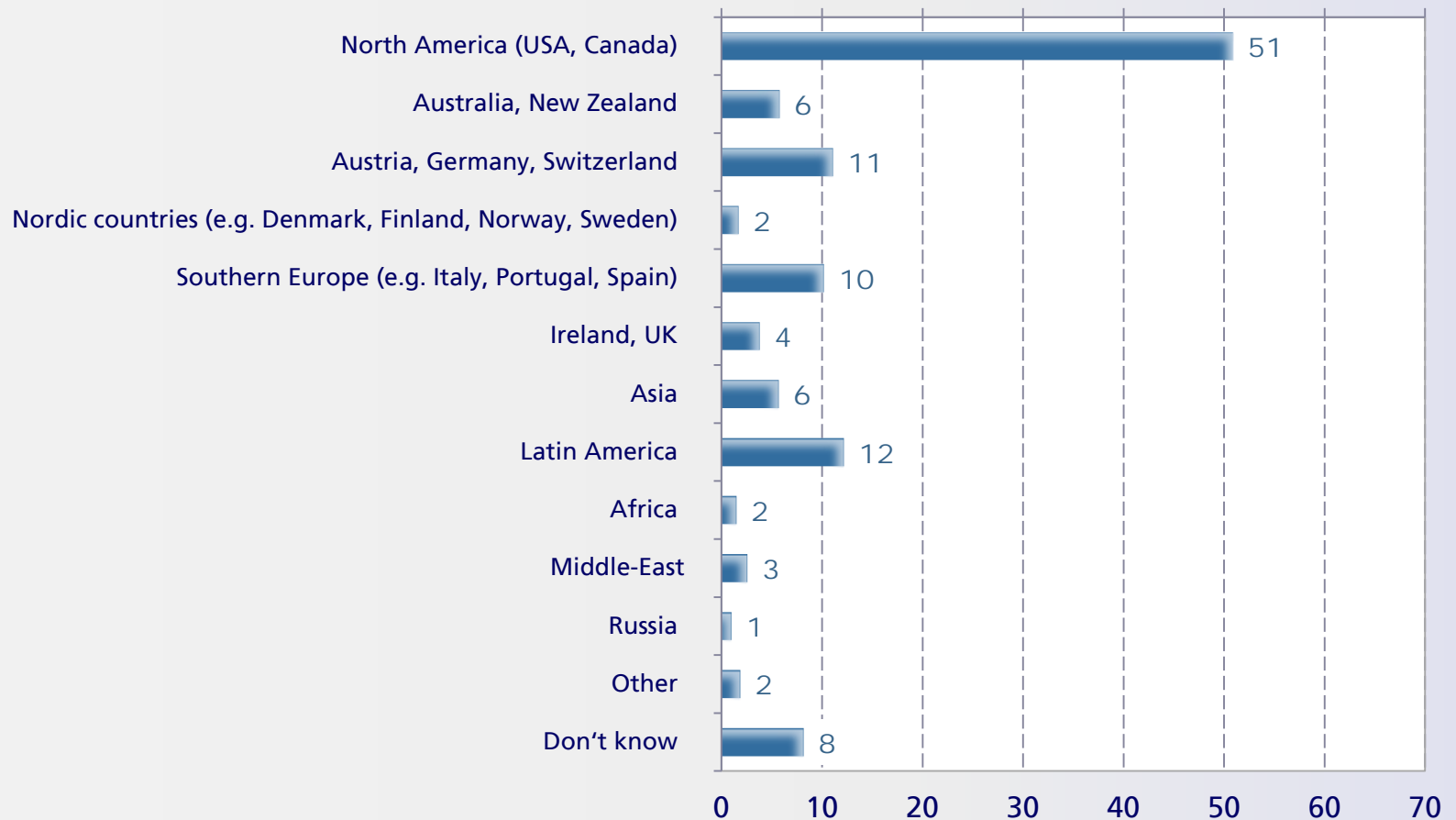
# Australia - Most attractive regions for a new start

Basis: n = 498 / Statistics in %



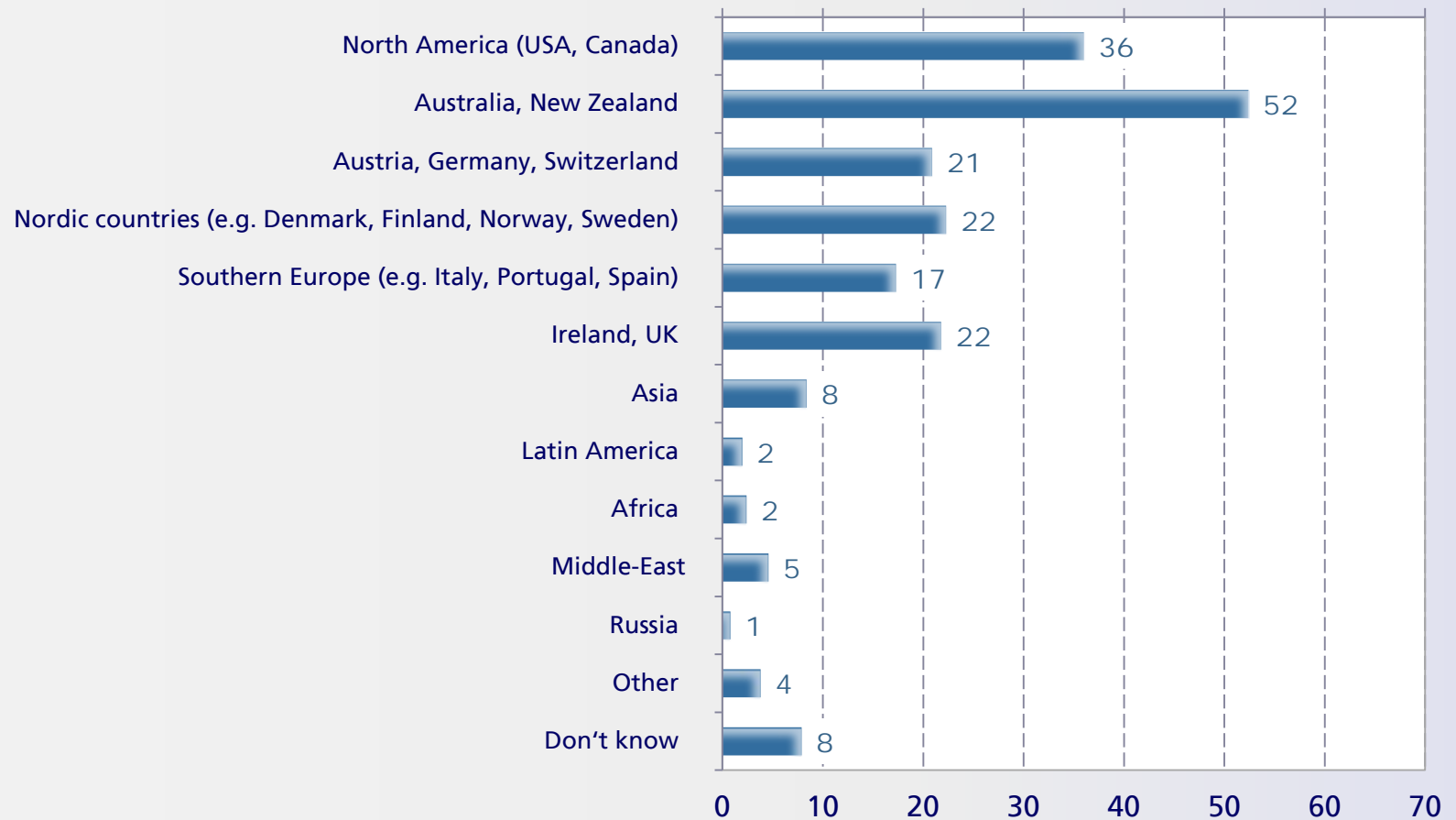
# Mexico - Most attractive regions for a new start

Basis: n = 1'041 / Statistics in %



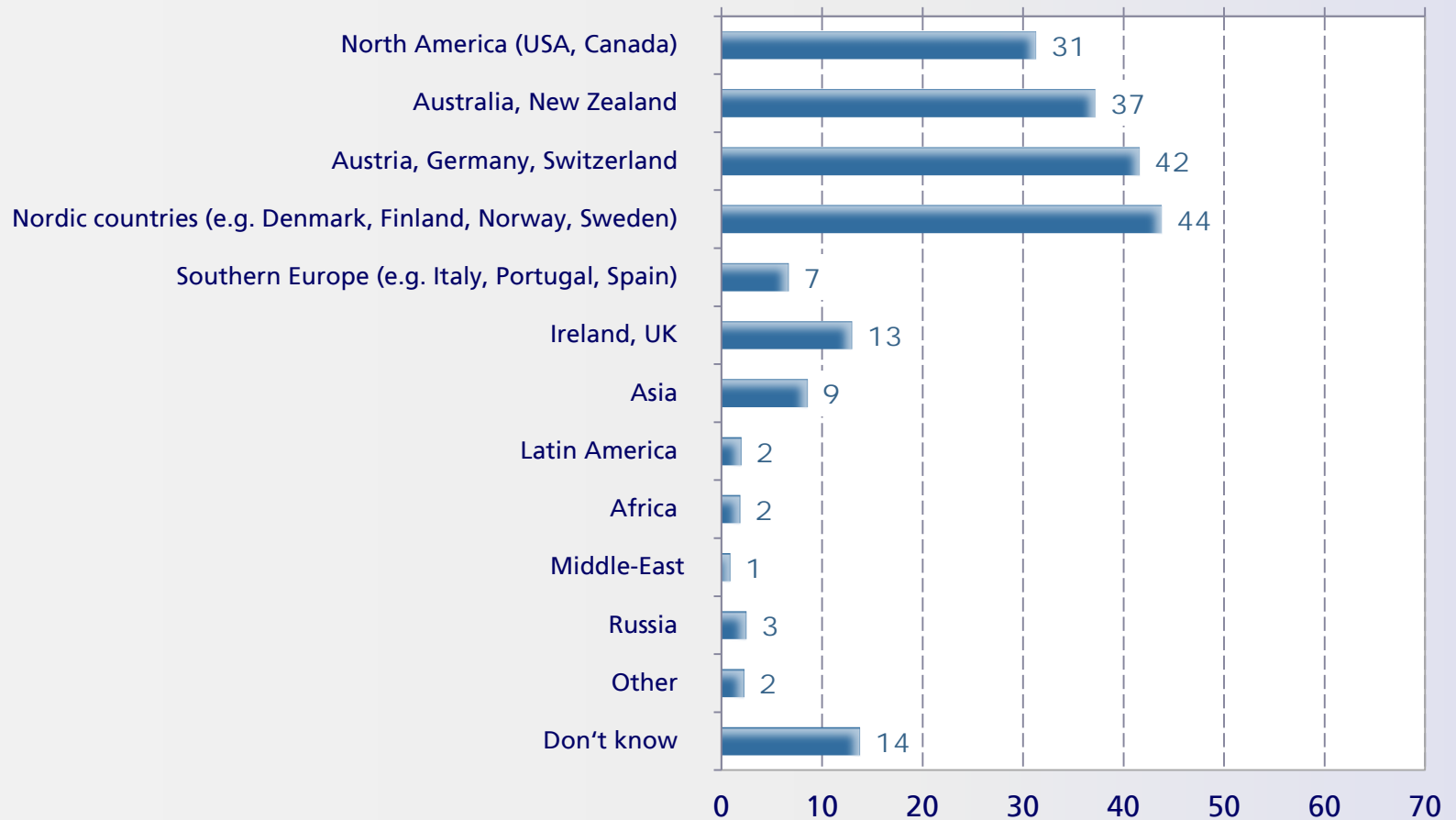
# UK - Most attractive regions for a new start

Basis: n = 1'000 / Statistics in %



# Austria - Most attractive regions for a new start

Basis: n = 500 / Statistics in %





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