

bunq

BANK OF THE FREE

2026 Global Living Report



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Message from our Chief Evangelist



Joe Wilson

Chief Evangelist at bunq

A year has passed since we first explored the modern-day world of digital nomads and since then the movement towards a borderless living has grown even stronger. It's something that resonates deeply with bunq users and myself. We may live in a time that feels quite dynamic globally but those that seek to find new international experiences are more inspired than ever to find the people, the place and the opportunity that could be that new home.

For this year's Global Living Report 2026, we've explored even deeper than previously, seeking to understand the true 'what' behind this shift, and 'why' it inspires someone to redefine their sense of 'home'.

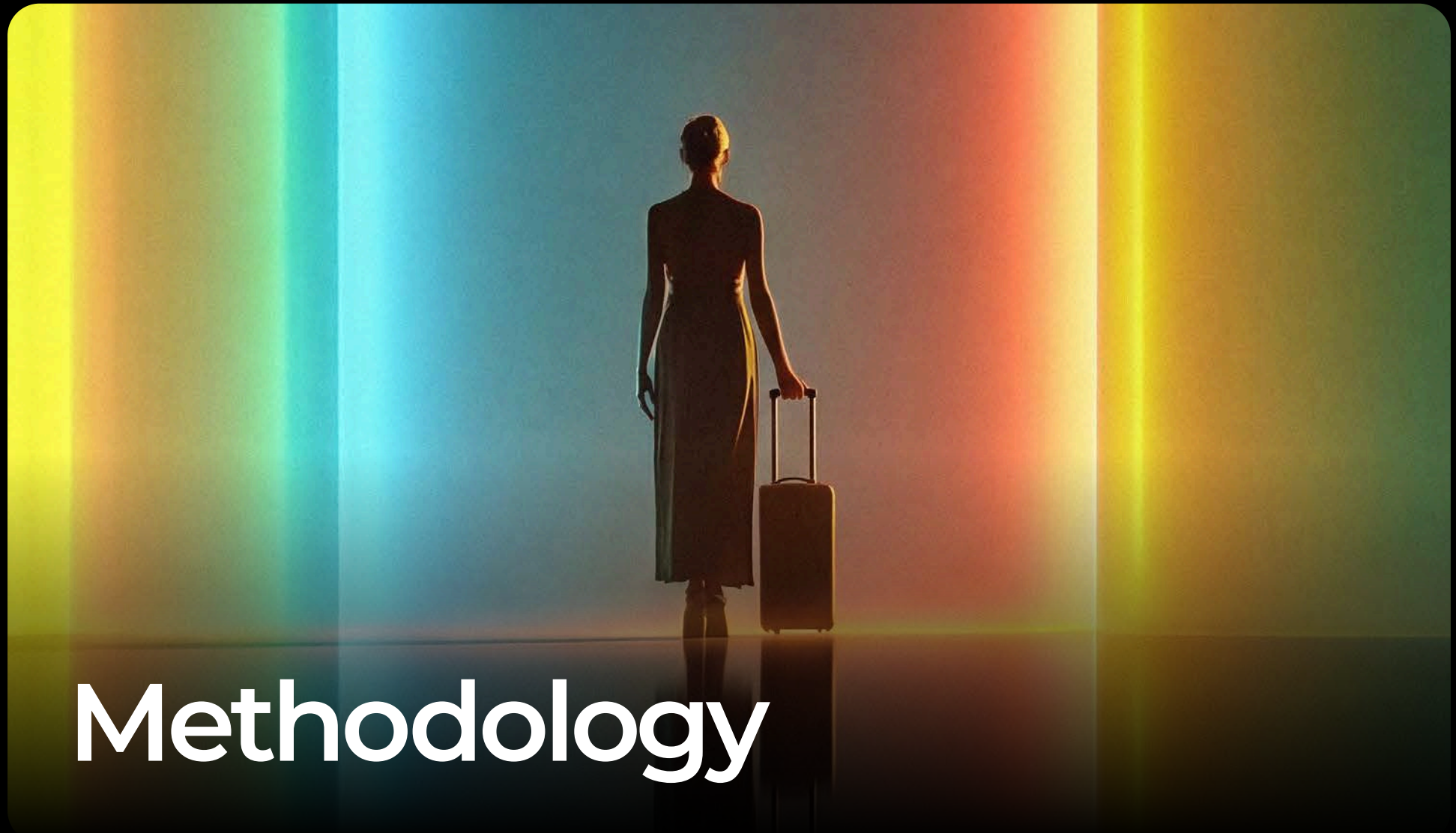
Our findings reveal a profound desire to experience different cultures, and to build a life that is enriched by new experiences but also redefines what home is for each person. It's also uncovered a motivation that

involves the pursuit of personal connection and creating a career that has no borders.

In the pages that follow we explore beneath the surface, demonstrating how this choice to live internationally is not a temporary choice, but becomes essential to people's wellbeing. The positive impacts on their lives are clearer than ever, including their finances and a meaningful work-life balance.

Despite the trade-off of missing friends, family and comforts of their original homes, we've seen that embracing living and working overseas brings emotional and sometimes financial wealth. People are able to experience new hobbies, dine out more, grow their savings, and feel a greater sense of financial security.

At bunq, we remain committed to making this journey for our users as seamless as possible, empowering anyone to build an international life that is truly theirs.



Methodology

Research approach

The goal of this research is to understand the experiences, challenges, and opportunities faced by international workers. By gathering insights from a diverse group of people living and working across borders and pinpointing key themes such as mental health, healthcare, and relationships, these findings capture the realities of digital nomads worldwide - offering a comprehensive view of their needs, goals, and evolving place in the global workforce.

Data collection

Data for this study were collected through a survey of 7,100 respondents who identify as digital nomads or individuals living internationally. To ensure participants aligned with

the digital nomad or international living criteria, a screener question was asked at the beginning of the survey.

Screener Question: To validate the eligibility of participants, they were asked: "Which of the following best describes your lifestyle?"

✓ Qualifying Answers:

- I frequently travel to different countries for work, leisure, or to visit friends and family
- I work remotely and often change my location, including living in different countries
- I live and work in a country different from where I was born

✗ Disqualifying Answers:

- I live in one country and have a fixed, non-mobile job
- I only travel for short vacations once or twice a year
- I rarely travel or only travel occasionally for leisure
- None of the above

The survey included multiple-choice questions and was supported through case studies. Topics explored in the survey included work-life balance, mental health, financial security, healthcare access, local bureaucracy, and the influence of living abroad on friendships and personal values.

Geographic scope

The survey targeted digital nomads across eight countries:

-  the UK (1,000 respondents)
-  the US (1000 respondents)
-  Spain (1,000 respondents)
-  Germany (1000 respondents)
-  France (1000 respondents)
-  the Netherlands (700 respondents)
-  Canada (700 respondents)
-  Ireland (700 respondents)

These nations were chosen to offer a diverse range of perspectives on how the digital nomad lifestyle influences various aspects of life across Europe and North America. This geographic mix helps capture a wide variety of cultural attitudes and economic conditions that shape the experience of international workers across different territories.

Data analysis

We analyzed the data using statistical methods, which were then summarized in percentages to highlight the most common responses for each question. The data was segmented by territories, gender and age group. The responses were then grouped into themes, which were then compared across the eight selected regions to provide a more detailed understanding of the experience of the international worker.

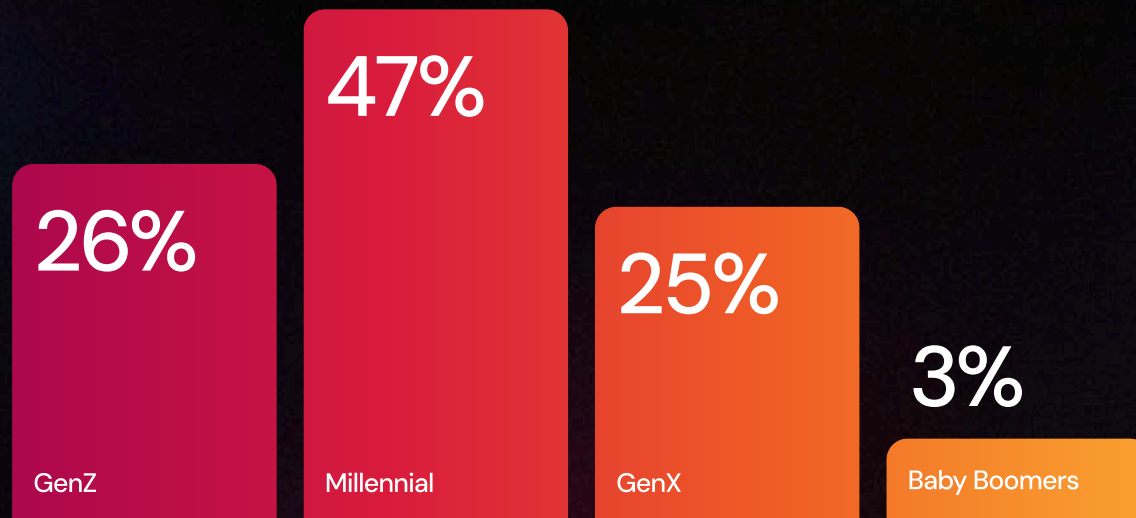
Limitations

While the sample size of 7,100 respondents is substantial, the findings may not fully represent the broader community of international workers. Additionally, as the data relies on self-reporting, it may be influenced by personal biases or subjective experiences.

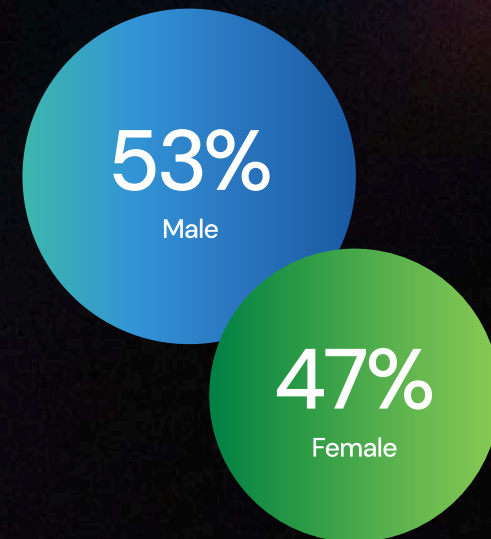


Demographics

Age



Gender

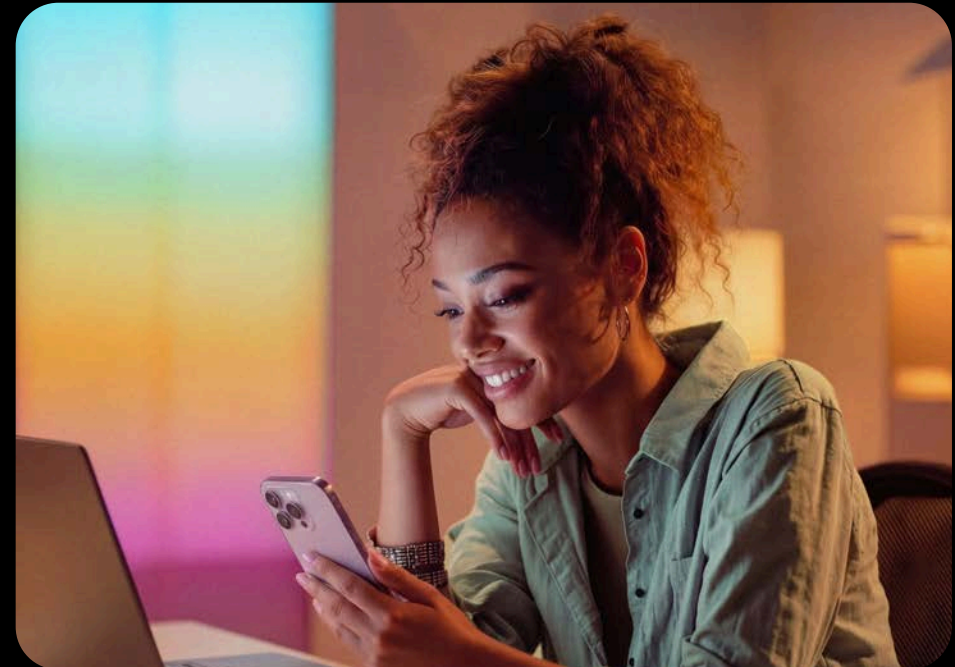




Report

1.

Adapting to a New Way of Living



The digital nomad lifestyle has grown rapidly in recent years, evolving from a niche trend into an established way of life for those seeking greater freedom and flexibility. Living and working across borders opens doors to new cultures and opportunities, while also introducing challenges that differ from more traditional ways of living.

Top three shifts for digital nomads:

56%

feels more financially secure

53%

report better work life balance

61%

are happier

Increased financial security

Financial confidence plays a defining role in how people experience life abroad. 56% of digital nomads say they feel more financially secure now, compared with 24% in 2025. At the same time, those feeling less secure have increased slightly (20% in 2025 vs. 21% in 2026), showing that even as stability improves, challenges persist.

This change reflects growing financial maturity among those living internationally. As technology enables cross-border income and access to digital banking, people are better equipped to plan for long-term stability, even while navigating fluctuating expenses and currencies.

Better work-life balance

After years of adjustment, many digital nomads are finding their rhythm. More than half (53%) say their work-life balance has improved, 40% report no change, and only 7% say it has worsened.

Remote collaboration, flexible scheduling, and clearer work boundaries are helping many achieve the balance that once felt out of reach. For them, it's not just about working from anywhere - it's about living fully wherever they are.

People with an international lifestyle are happier

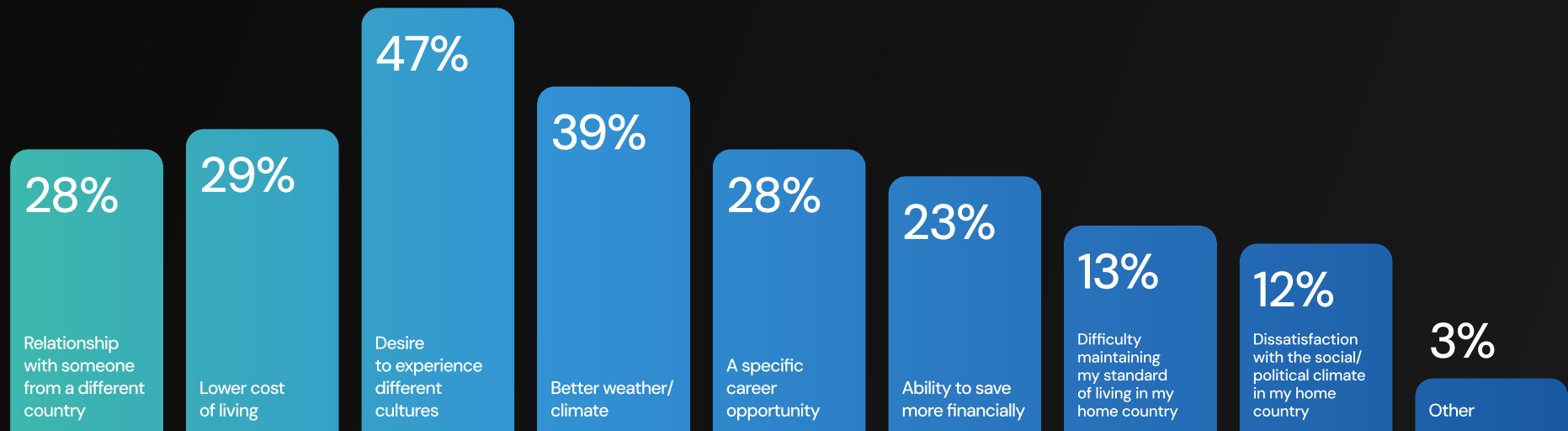
Happiness among people living internationally continues to rise. Sixty-one percent say they feel happier since adopting a global lifestyle, while 34% feel about the same and only 5% report being less happy.

This growing sense of fulfillment reflects how greater flexibility, cultural exposure, and personal freedom are reshaping what people value day to day.

Motivators for a global lifestyle

Choosing to live and work internationally is rarely spontaneous; it's often driven by the pursuit of balance, financial freedom, and personal growth. Many digital nomads are rethinking not just where they work but how they want to live.

As someone with an international lifestyle, what were your primary motivators for choosing this lifestyle?



Our findings show that the decision to live internationally is led by aspirational and lifestyle-oriented goals. The desire to immerse yourself in new cultures is the single largest motivator, influencing 47% of respondents. This is closely followed by the pursuit of a better climate, which was a decisive factor for 39% of individuals.

Economic factors are also significant drivers. A lower cost of living influences 29% of individuals, while a specific career opportunity is the key reason for 28%. These are closely followed by personal financial goals, with 23% moving for the ability to save more money.

Push factors from the home country also play a role, although to a lesser extent. Difficulty in maintaining a high standard of living was a motivator for 13% of respondents, and dissatisfaction with the social or political climate was cited by 12%.

Top challenges faced

The most significant obstacle is the struggle with language barriers, a challenge faced by 41% of individuals trying to navigate new cultures. Close behind is the logistical complexity of managing different time zones, which proves to be a constant juggling act for 33% of these global professionals.

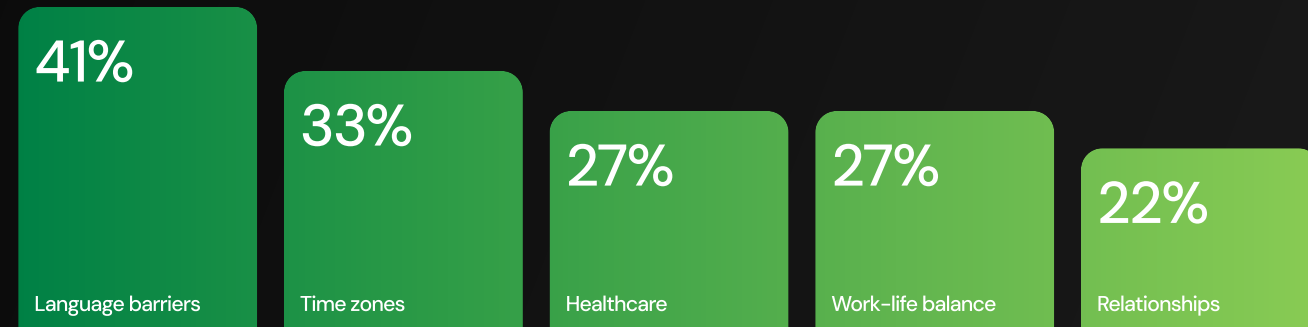
The pursuit of work-life balance as a digital nomad presents a complex picture. While a majority (53%) report a definitive improvement in their work-life balance compared to their previous lifestyle, the challenge is far from eliminated.

For a significant 27%, it remains a primary struggle, indicating that even when the balance shifts for the better, achieving a seamless equilibrium between work and travel

is a persistent and demanding aspect of the nomadic experience.

On the flip side, the challenges struggled with the least include integrating with the local culture (6%), opening a local bank account (10%) and navigating currency exchange rates (12%) suggesting that once settled, the day-to-day cultural and financial aspects of the lifestyle are more manageable.

Top five challenges faced by digital nomads



The global picture



While global trends show widespread optimism, country-level differences reveal how culture, infrastructure, and values shape the experience of living abroad.

In the US, financial motivations rank high, with many seeking lower living costs and greater opportunities to save. Americans also lead in reporting greater happiness abroad, with a majority saying life overseas feels more fulfilling.

A third of Americans (33%) say living abroad helps them save more, compared with 23% globally. Meanwhile, in France, cost savings were less of a motivator, with only 16% giving it as their primary reason - perhaps reflecting a lifestyle more centered on experience and connection.

In the UK, lifestyle factors such as better weather and balance are key

motivators - half (50%) cite climate as a reason for leaving, reflecting how personal well-being often outweighs practical considerations.

For France, emotional and relational drivers stand out. French respondents are the most likely to move abroad for love, with 37% reporting being motivated by a relationship, compared to 28% globally.

Across markets, one pattern is clear: despite different motivations, similar outcomes emerge. Digital nomads everywhere report stronger financial confidence, better balance, and higher overall happiness. Six in ten (61%) say they feel happier since adopting an international lifestyle, while only 5% say they are less happy.

**Jen Kye**

Marketing Manager, 40

“I moved from the US to the Netherlands, initially motivated by the opportunity to improve my financial situation. What started as a practical decision quickly became something more meaningful. With lower day-to-day costs and the flexibility of remote work, I’ve been able to save more, spend more intentionally, and enjoy a better quality of life. It’s given me the freedom to travel, invest in experiences, and feel more secure in my long-term future - all while staying closely connected to my family.”

**Eve Butler**

Bar Manager, 22

“I moved from the UK to Australia, and since then my overall happiness has definitely improved. A big part of that comes down to the lifestyle - the weather, the pace of life, and having more time to actually enjoy where I am. My job not only offers better pay than I had back home, but it also supports a much healthier work-life balance. In the UK, work often felt like the main priority, whereas here there’s a real understanding that life outside of work matters just as much. I’ve also built a strong network of new friends, while staying close to those back home, who have been incredibly supportive of the move.”

2.

The Emotional Cost of Living Abroad



While the opportunity to live and work abroad offers undeniable freedom, it also comes with its own set of personal challenges. Beyond the logistics of visas and Wi-Fi, there's an emotional adjustment that often goes unspoken - one shaped by distance, disconnection, and the absence of familiar comforts.

Our latest findings explore not just the practical hurdles digital nomads face but also the emotional realities of building a life away from home.

Top three shifts for digital nomads

Missing home

Home is where the heart is - but living abroad often means being away for the moments that matter most. Choosing the digital nomad lifestyle comes with real sacrifices: more than a third (35%) say they've missed important personal events such as birthdays, weddings, and even funerals due to being overseas.

The impact also extends to longer-term life decisions. The research shows that many individuals with a global lifestyle are postponing traditional milestones, with over one in five (23%) delaying buying a home and 15% deciding not to purchase one at all. Similarly, just under one in five (18%) have delayed having children, while 11% have chosen not to have children altogether.

Relationship strains

Across the eight countries analyzed, there was a clear frontrunner in what digital nomads miss most - their family and friends. For those from Spain, this was even more significant, with 60% reporting that this is what they miss most about home.

It's not all negative, though: half (51%) said working and living internationally has positively affected their friendships, compared with one in five (20%) who reported negative effects.

A shift in values

The emotional cost has a genuine impact on digital nomads, and it goes beyond external relationships - it can influence identity, beliefs, and values.

Our survey shows that 43% feel their values have changed in general as a result of their international experiences. Interestingly, a similar portion (39%) report that their core values have not been impacted by the cultures they have lived in. This serves as a reminder that adapting to a new country influences individuals on a personal level.

The study also uncovered a generational divide: 48% of Boomers living abroad said their experience had not changed their values, in comparison to 36% of Gen Z.

Globally, one in five (21%) have hidden their political beliefs at times, while 16% have been discreet about their sexuality, and 12% about their religious beliefs. This suggests that while many individuals experience a fundamental shift in their values, others adapt by managing how they express their identity in a new cultural context.



Lea Righini

Learning & Organizational Development
Advisor in the Legal sector, 30

“I moved from France to the UK to be with my partner, but it quickly became about much more than that. Living abroad has given me a sense of freedom I hadn’t experienced before, and I’ve found it easier to connect with people and build meaningful relationships. Being surrounded by a diverse, international community has broadened my perspective and made me more open-minded, both personally and professionally.”

How has the culture of countries you have lived/worked in impacted your values, if at all?



The global picture

Beyond the primary emotional tie to friends and family, the survey reveals a remarkable consensus on the second most-missed aspect of home: its food and drinks. This sentiment was shared across seven of the eight nationalities surveyed, highlighting that a longing for familiar cuisine is a near-universal experience for those living abroad. The sole exception was the UK, where respondents cited their national sense of humor as the second thing they missed most.

While the appreciation for home cuisine is widespread, its intensity varies by nationality.

The feeling is most pronounced among French respondents, with nearly a quarter (24%) missing their national food and drink. This sentiment is also strong among Dutch and German digital nomads (19% each), whereas it is notably less of a factor for those from the US and Canada (10%).

The survey also captured a longing for specific civic structures. For instance, 11% of Germans reported missing their healthcare system, a feeling echoed by 7% of British respondents who specifically longed for the National Health Service (NHS).

While digital nomads and expatriates embrace new opportunities and cultures, the emotional pull of familiar comforts from personal relationships to national cuisine and even public services, remains a powerful and defining aspect of the international lifestyle.

3.

Mental Health Considerations

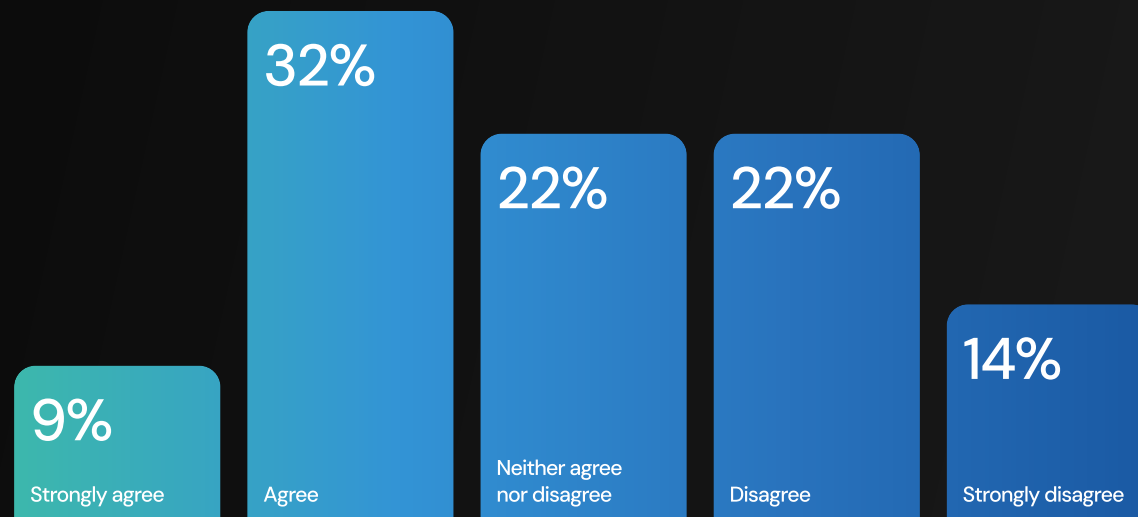


While the digital nomad lifestyle is often associated with freedom and fulfillment, it can also bring added pressure on mental well-being. Constant change, distance from support networks, and the need to adapt quickly can all contribute to a more complex emotional landscape than many expect.

Our research explores how these challenges are shaping the mental health of those living and working abroad.

Assessing mental health challenges

To what extent do you agree with the following statement in relation to being someone with an international lifestyle/digital nomad in another country: "I'm struggling with my mental health"?



The rise in mental-health struggles among all generations worldwide is well documented, particularly among Gen Z and Millennials.

Although most digital nomads in all eight countries surveyed found their happiness had increased thanks to living a global lifestyle, that doesn't mean they're immune to the effects of stress, anxiety, or depression.

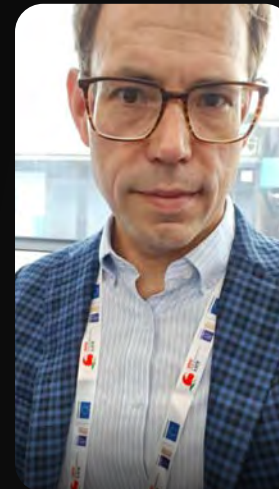
Globally, 41% of respondents admitted they have struggled with their mental health while living abroad - 32% agreed and 9% strongly agreed. This marks a significant increase from last year's study (in which 31% agree and 7% strongly agree), underscoring the growing importance of mental-health awareness within international living.

The global picture

While mental health experiences varied across countries, people in France were the most likely to relate to these challenges (57% vs. 41% global average), followed by those in Spain (51%). UK digital nomads were most likely to disagree that the lifestyle affected their mental health (49% vs. 36% globally), followed by Americans and Canadians (both 45%).

Interestingly, US citizens were the most likely to strongly agree (13%) that it had taken a toll on them mentally.

While many digital nomads report increased happiness from living and working abroad, the research shows this doesn't come without challenges. Experiences vary widely depending on background and environment, but stress, anxiety, and periods of isolation remain shared realities for many pursuing this lifestyle.



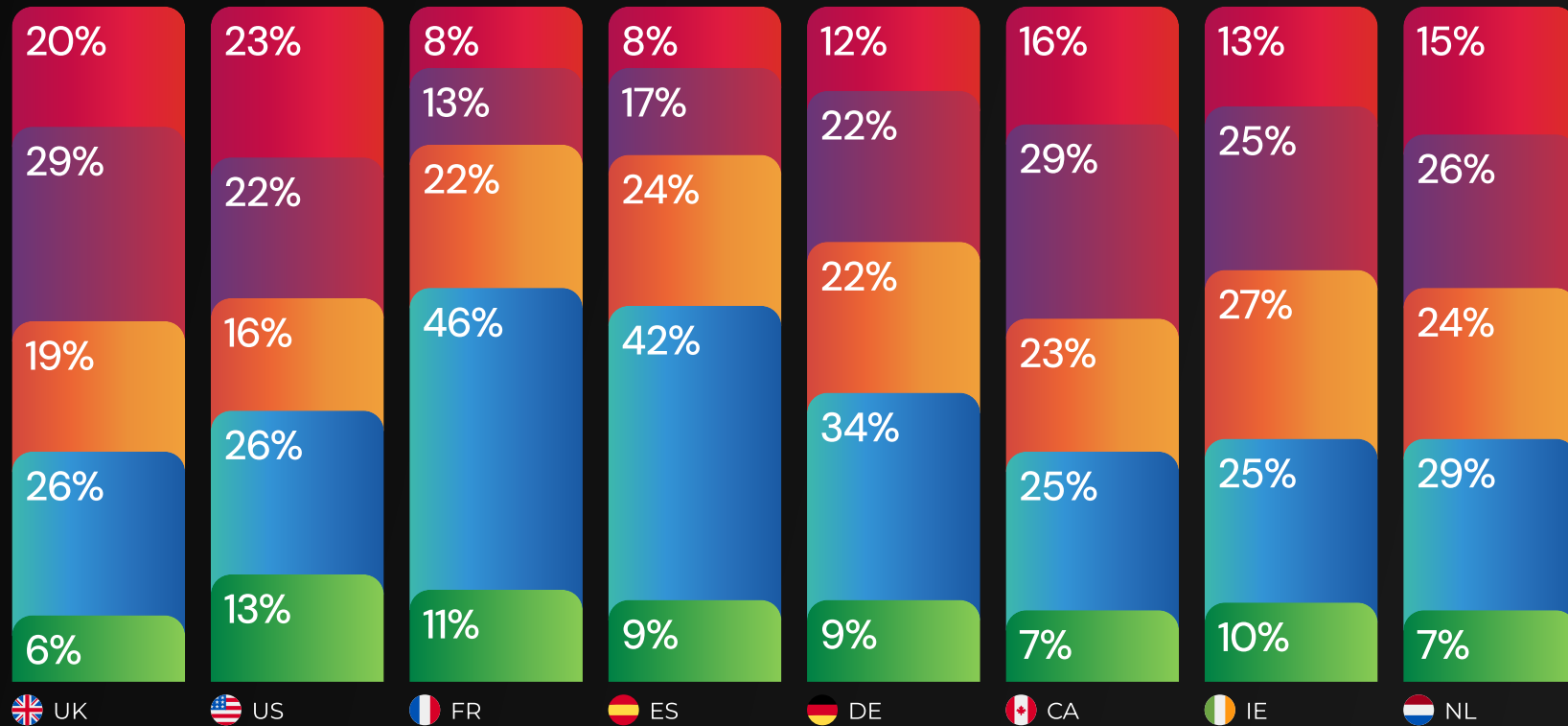
Christian

Business Development
within Imports/Exports
Sector, 42

“Moving from Germany to Hong Kong for a university placement completely changed my perspective - it made me realize my lifestyle and career prospects were stronger abroad than at home. Since relocating, my social life has improved significantly; I've built strong friendships, many of which started through work, and there's a much wider choice of places to explore, eat and spend time, with later opening hours that really suit my routine. Day-to-day costs, particularly food and activities, also feel more affordable, and overall my wellbeing has improved - I'm more active and making the most of everything the city has to offer.”

To what extent do you agree with the following statement in relation to being someone with an international lifestyle/digital nomad in another country: "I'm struggling with my mental health"?

● Strongly disagree
 ● Disagree
 ● Neither agree nor disagree
 ● Agree
 ● Strongly agree



4.

Financial Health Realities

While the digital nomad lifestyle is often driven by the promise of greater financial freedom, the reality is more nuanced. Adapting to new economies, living costs, and spending habits can reshape how people manage and perceive their money.

Findings from this year's study reveal how living abroad is influencing financial well-being, uncovering both the opportunities and the unexpected challenges that come with it.



How has living/working internationally impacted your finances?



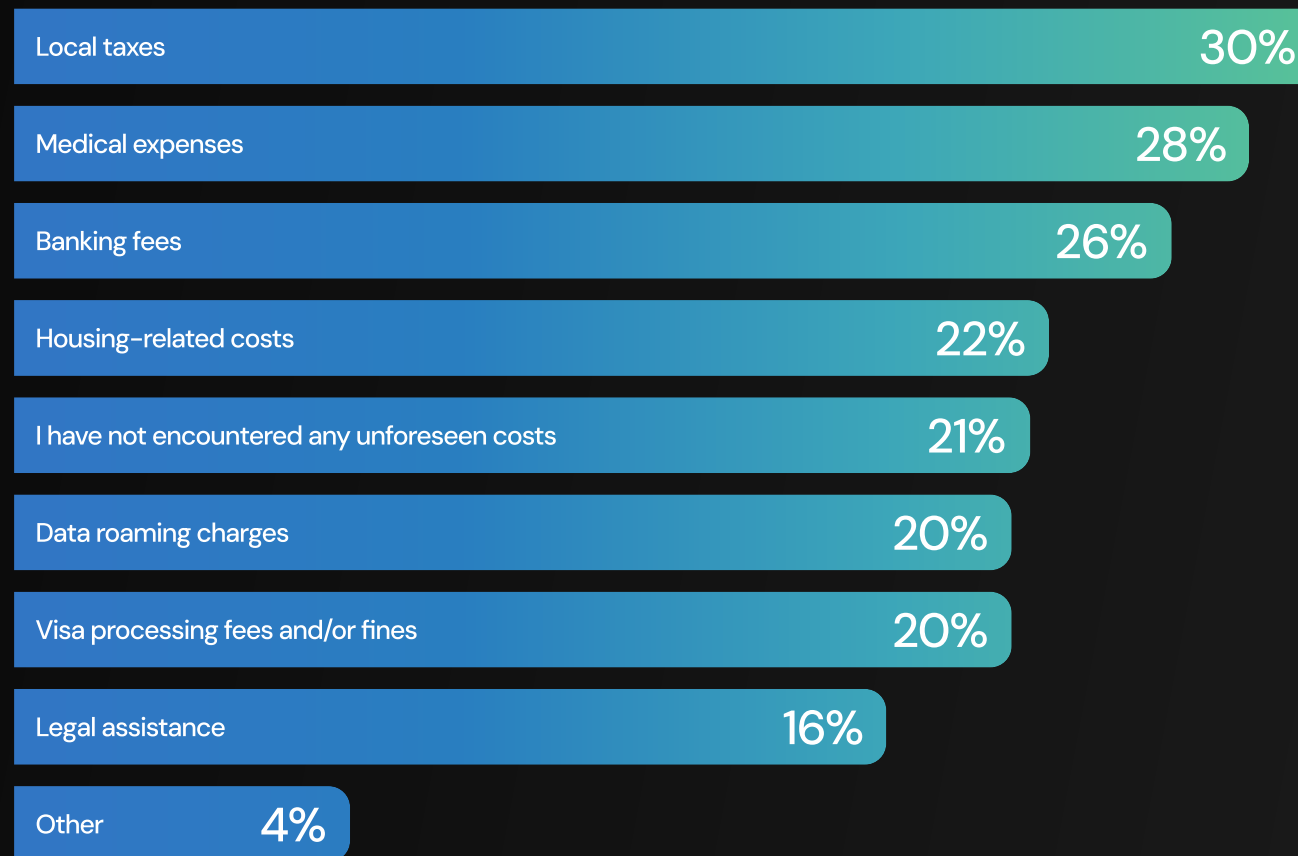
For many, saving more money and finding a way out of the cost-of-living crisis are key reasons for choosing the digital-nomad lifestyle — with more than half (56%) feeling more financially secure.

Greater financial security from living and working internationally brings other benefits to daily life. A third (32%) of respondents said living abroad allowed them to “dine out more,” while 37% said it enabled them to enjoy higher-quality housing compared to their home country.

One in six (16%) said their new lifestyle made it possible to grow their savings, while 32% highlighted that it gave them the ability to provide greater financial support to family members.

One in three (34%) also reported that their international lifestyle gave them more opportunity to pursue hobbies and personal interests.

Have you ever been stung by an unforeseen cost from traveling/moving abroad?



Unforeseen costs

Dealing with everyday expenses in another country can lead to surprises: 79% said they had been caught off guard by unforeseen costs.

The most common were local taxes (30%), followed by medical expenses (28%) and banking fees (26%), while one in five (20%) said roaming charges had caught them out.

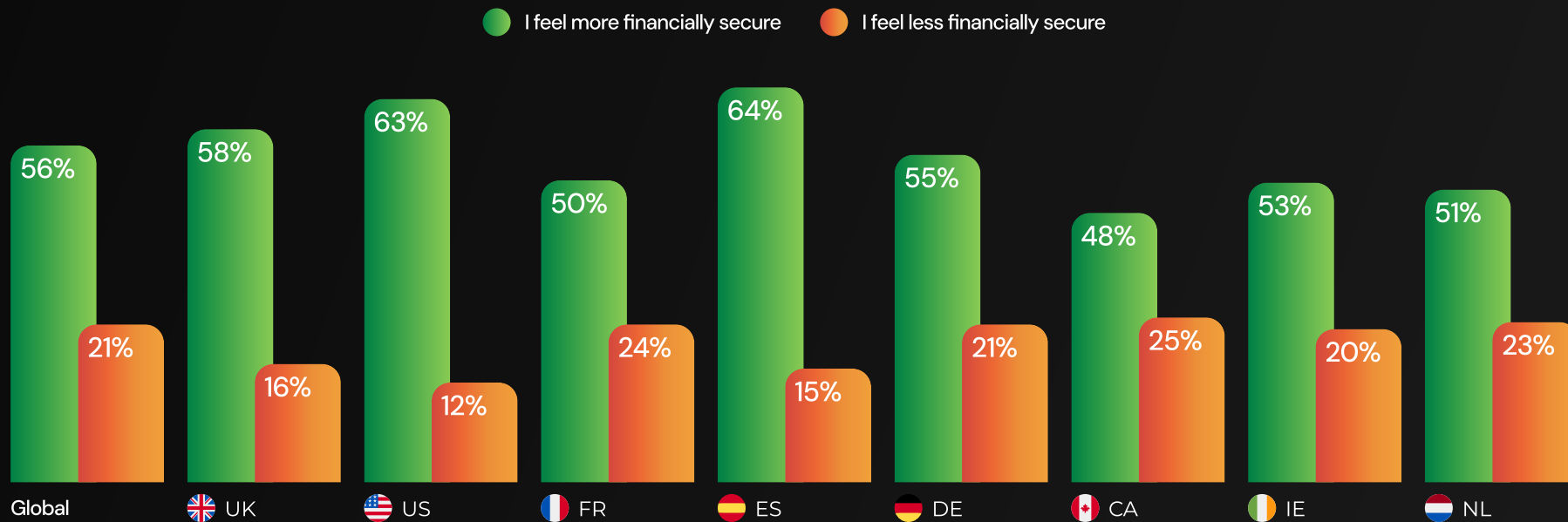
There was also a noticeable age gap - Gen Z respondents were more likely to report experiencing unexpected costs, while Baby Boomers were far less likely to do so.

While challenges remain, many are demonstrating a strong ability to adapt, gaining greater control over how they manage their money across borders.

The global picture

The financial outlook among digital nomads continues to vary by nationality, shaped by economic conditions and local experiences.

How has living/working internationally impacted your finances?





While a majority of digital nomads feel more financially secure from living abroad, this is not a universal outcome. A significant minority reports a decline in their financial stability, a sentiment most pronounced among Canadians and the French. Notably, a quarter of all Canadian respondents (25%) state they feel less financially secure as a result of their international life, closely followed by 24% of French respondents who feel the same.

This finding for Canadians is particularly striking when viewed in context. As they were the least likely group to miss the financial security of their home country, it suggests many may be leaving a place of perceived stability.

The reality of living abroad, potentially with higher-than-expected costs or less robust social safety nets, may therefore result in a net decrease in their sense of financial well-being compared to their starting point.

For Spaniards, moving abroad pays off - literally! 64% report feeling more financially secure after relocating, the highest of any nation. Given Spain's economic hardships and lower domestic salaries, looking beyond borders is a strategy for financial stability and higher earning potential.

5.

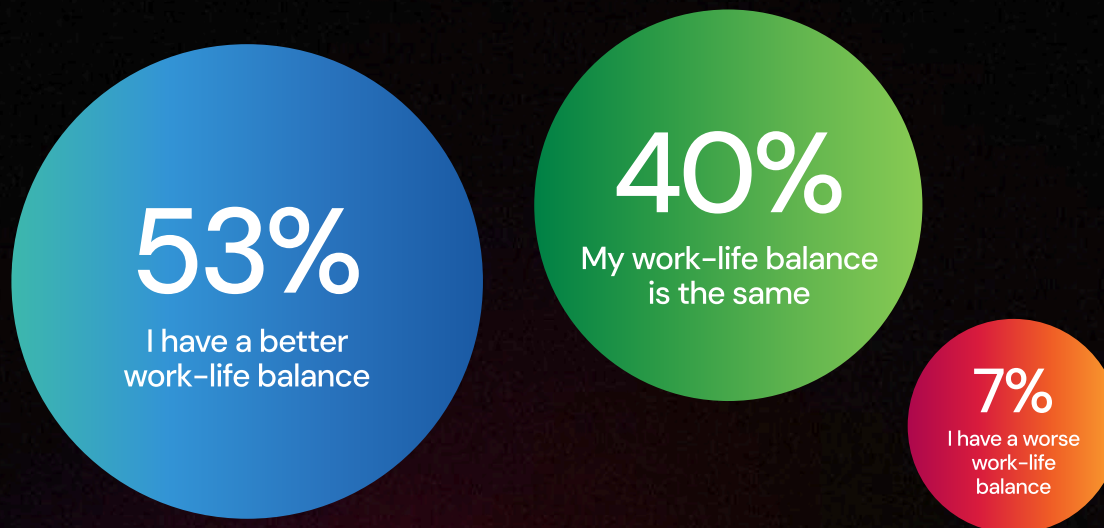
The Impact on Work



The shift toward more flexible ways of working has opened the door to entirely new lifestyles, with many professionals no longer tied to a single location. While this freedom can create opportunities for better balance and autonomy, it also reshapes how people approach their careers and daily routines.

This year's findings explore how working abroad is influencing work-life balance, job choices, and the evolving relationship between work and place.

How does an international lifestyle impact work-life balance?



When 93% of people say that living an international lifestyle has led to either the same (40%) or a better (53%) work-life balance, it's hard to ignore. This is a significant finding, suggesting that recent changes in work culture - such as increased remote work and flexible schedules - are having a positive impact for most people.

Millennials reported the biggest improvement across age ranges, with 55% feeling a positive change. There was also a noticeable increase in Baby Boomers reporting no change in work-life balance, likely reflecting that many are experiencing this lifestyle in retirement or have already found the right rhythm over the course of their careers.



Rachel Santa Cruz

Senior Account Manager
within the Travel Industry, 29

“Moving from the US to the UK was initially driven by university, but it was really the catalyst for something I’d wanted for years.

While salaries in the US are typically higher, moving to the UK has been a conscious trade-off - I’ve swapped a more high-pressure work culture for a better work-life balance, prioritizing a lifestyle that suits me over purely financial gain.”

Flexing new ways of working

The rise of remote work has changed how both businesses and employees think about where work needs to happen.

Which of the following best describes your primary method of earning income?



Many companies remain supportive of “work from anywhere” arrangements: 44% of digital nomads in the study kept their existing jobs. A quarter (26%) said they had found a new role—either a permanent position in their new country or one that enables international work.

Self-employment is also common, with just over one fifth (22%) using this lifestyle to run their own business or work independently as freelancers or contractors. This trend was led by respondents from the Netherlands, followed by Germany and the US.

Only 4% took advantage of their mobility by finding temporary local jobs in the places they visited. Interestingly, Baby Boomers were just as likely to do this as Gen Z, even though younger groups are often associated with taking short-term jobs abroad to sustain their travels.

As a result of living abroad, more than a third of digital nomads report expanding their professional networks, opening doors to new connections and career opportunities that may not have been available at home.

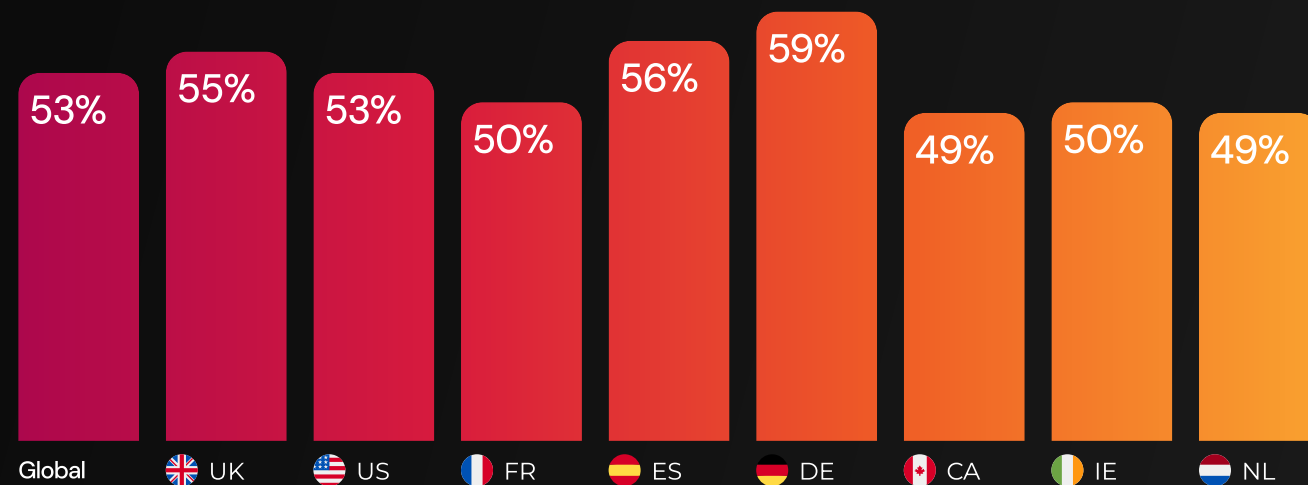


The global picture

While the benefits of flexible work are being felt worldwide, the extent of the impact varies across countries and generations. For many, improved work-life balance is one of the most immediate gains of living abroad, but the experience often depends on career stage, cultural expectations, and local work structures.

How has your international lifestyle impacted your work-life balance?

"I have a better work-life balance"



Across markets, some countries show a more pronounced shift toward improved balance. Germany leads the change, with 58% reporting a better work-life balance, followed by Spain (56%) and the UK (55%), where digital nomads are also seeing notable improvements. Other regions reflect a more gradual shift - highlighting how local working cultures continue to shape the experience of international living.

Job continuity when moving abroad appears to be strongly linked to English language proficiency. Respondents from native English-speaking countries (UK, Ireland, US, Canada) and the Netherlands (a nation with high English fluency) are significantly more likely to remain in the same job after relocating.

This suggests they may be employed by multinational companies that facilitate internal transfers and operate in English.

On the flip side, respondents from France, Spain and Germany were more likely to find a new job to suit their international requirements.



Sandeep Chowdhury

Math Teacher at Dover Court International School, 32

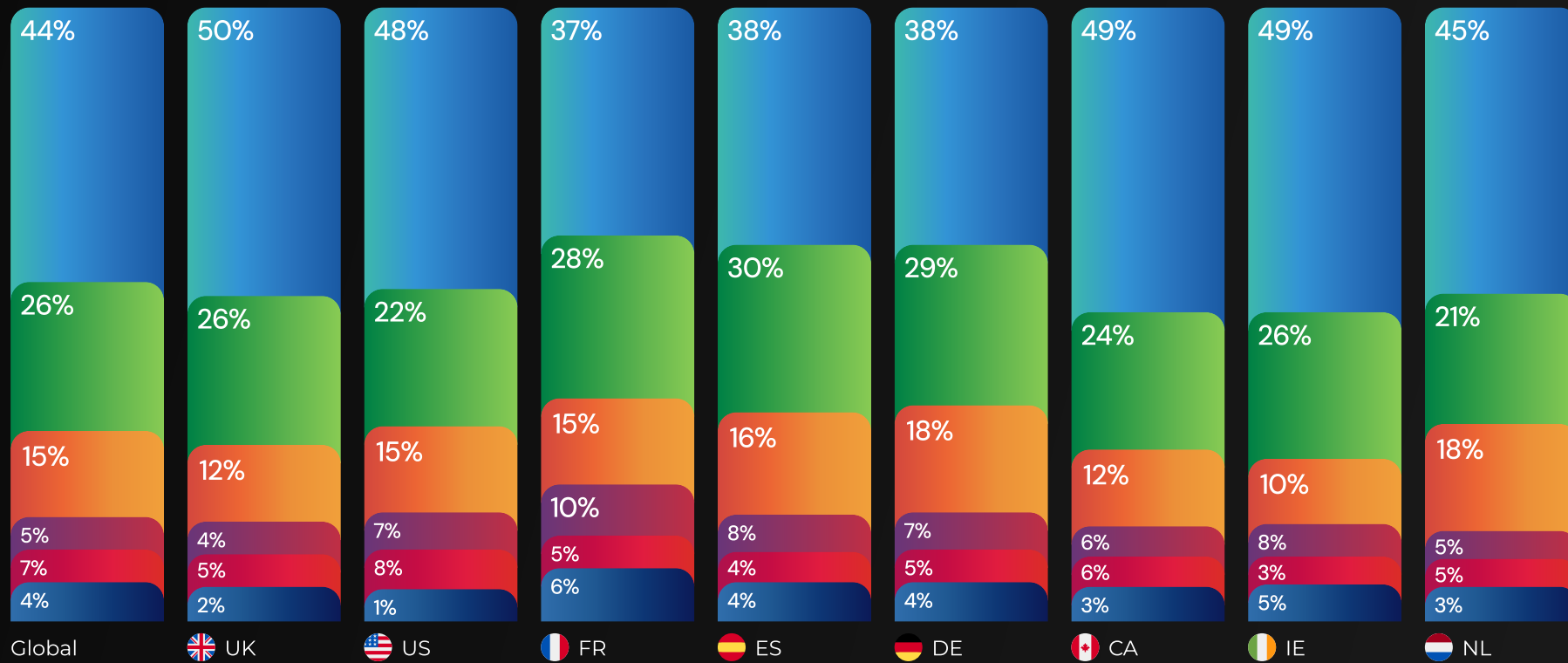
“I moved abroad from the UK to Singapore, primarily for the opportunity to earn a higher salary and access better benefits than I would have in the UK. While the experience of living and working in a new region was a big draw, the ability to improve my financial situation and better support my family was a key factor in the decision.”

“Since relocating, I’ve felt more financially secure and, over time, have been able to save more than I would have back home. It hasn’t been immediate - it takes time to adjust and find your footing - but the long-term benefits have been clear. One of the biggest impacts has been being able to provide more support to my family, particularly during more challenging periods.”

“Professionally, the move has also broadened my network, connecting me with colleagues and peers across international schools and opening up future opportunities globally. While there have been trade-offs - including being away from family and rebuilding a sense of community - the experience has given me greater independence, new perspectives, and a stronger sense of what I want from both my career and my life.”

Which of the following best describes your primary method of earning income?

- I kept my existing job
- I found a new job that accepts my international requirements
- I work as a self-employed freelancer or independent contractor
- I rely on passive income sources
- I am an entrepreneur running my own business
- I work local temporary jobs in the places I visit

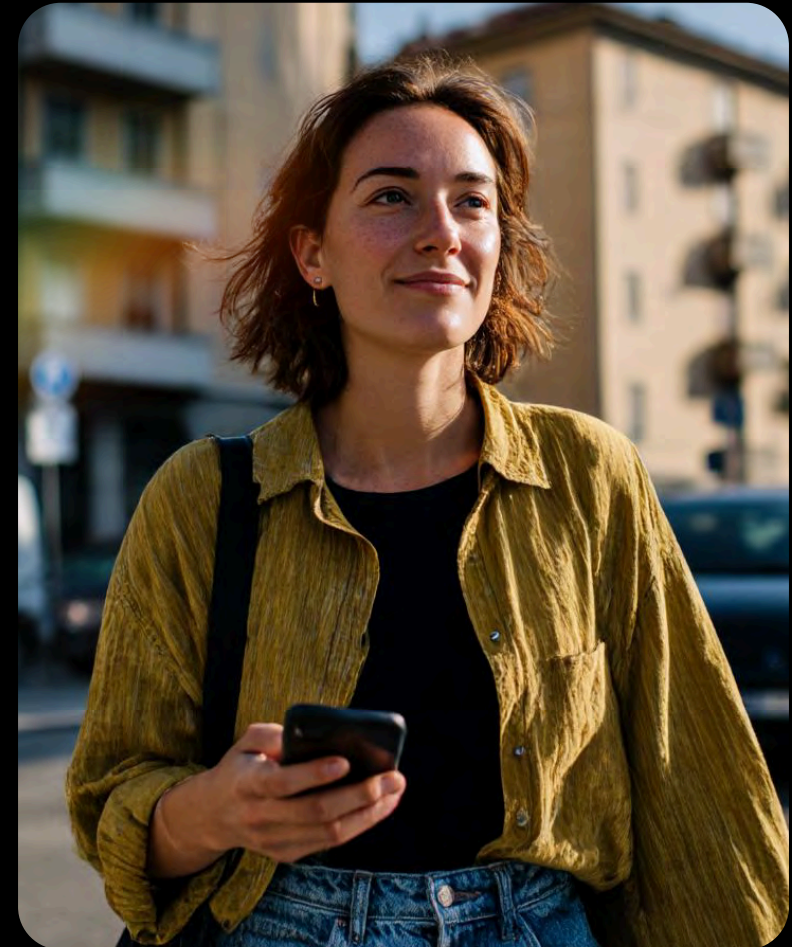


6.

Navigating Bureaucracy

While the benefits of living and working abroad are clear, navigating the practical realities behind the scenes can be far less straightforward. From visas to banking systems, administrative processes often become more complex when experienced in a new country and language.

This year's findings explore how digital nomads are managing these bureaucratic challenges, highlighting where systems are improving and where obstacles still remain.



How have you found navigating local bureaucracy when working or living abroad?



The story of digital nomads is one of better work-life balance, more savings, increased time to enjoy life, and the chance to experience different types of freedom.

Naturally, enjoying those freedoms doesn't come without its challenges.

Local bureaucracy can be tough to deal with even in your home country and language, but facing it abroad can prove complex, frustrating, and discouraging. The good news is that 38% found visa and residency processes easy to handle, compared with a quarter (25%) who didn't.

Similarly, more respondents found banking or tax processes easy than those who didn't (27% vs. 15%), suggesting that financial administration globally is becoming simpler to manage.

Notably, for 28% of those surveyed, their employer handled all aspects of their global mobility, ensuring they weren't overwhelmed by paperwork. This advantage eases the bureaucratic burden for many living and working across borders.

The global picture

While navigating bureaucracy is a shared part of the digital-nomad experience, how it is perceived and managed varies subtly across markets.

In some countries, navigating bureaucracy is notably smoother, with Germany reporting higher ease (42%) when managing visa processes. In contrast, respondents from the Netherlands found these same systems more challenging (34%), highlighting how local infrastructure and familiarity can shape the experience.

Meanwhile, reliance on employer support is particularly strong in the US (33%) and UK (32%), reinforcing the role businesses play in simplifying global mobility.

Overall, the findings show that while bureaucracy remains an unavoidable part of living abroad, it's becoming less of a barrier for many. Increasingly, it's something that can be navigated—and in some cases, removed entirely - allowing digital nomads to focus more on the opportunities of international living rather than its complexities.

At the same time, the role of employers is becoming more significant, with many taking on administrative responsibilities and enabling a smoother transition for those relocating.

Despite these variations, the broader trend is one of gradual improvement. Across regions, more digital nomads are finding key processes - from banking to tax - increasingly manageable, pointing to a shift toward more accessible and streamlined systems worldwide.



Sandeep Chowdhury

Math Teacher at Dover Court International School, 32

“Moving to Singapore for work was a great opportunity, but the practical side of relocating definitely came with challenges. From sorting paperwork to understanding local systems, it took time to adjust and get everything in place. It wasn’t always straightforward, especially at the start, and it took a couple of years to fully find my footing. However, once I had navigated those initial hurdles, things became much smoother, and it allowed me to focus on the benefits of living abroad - from feeling more financially secure to building a new life and network.”



Jen Kye

Marketing Manager, 40

“Moving from the US to the Netherlands was a big transition, and while I chose it partly for how easy it is to settle in, there were still practical challenges to navigate. Setting up day-to-day essentials like banking, housing, and paperwork took time and patience, especially in a new system. That said, compared to what I expected, the process felt relatively manageable, and once everything was in place, it gave me a strong sense of stability. It’s made it easier to enjoy the lifestyle, focus on my work, and feel more in control of both my finances and day-to-day life.”

7.

Standard of Healthcare

Accessing healthcare abroad is an important consideration for anyone choosing an international lifestyle, with quality, cost, and accessibility varying significantly from country to country. While relocating can open the door to better services for some, it can also introduce uncertainty and new challenges.

This year's findings explore how digital nomads perceive healthcare overseas, revealing how experiences differ across countries and demographics.

What have been your experiences with healthcare in other countries?

37%

I have found healthcare in other countries better

36%

I have found healthcare in other countries as good as in my home country

26%

I have found that I prefer the healthcare system in my home country

Living abroad brings both healthcare advantages and hurdles. Surprisingly, 73% of global citizens have found the healthcare in other countries to be either “better than” (37%) or “as good as” (36%) the system in their home country. Just a quarter (26%) said they’d prefer their home country’s healthcare system.

Gender disparities in healthcare persist worldwide, with women reporting a slightly higher preference for their healthcare at home compared to men (29% vs 25% respectively).



Lea Righini

Learning & Organizational Development
Advisor in the Legal sector, 30

“I didn’t fully consider how different healthcare systems would feel until I experienced one abroad. I moved from France to the UK, and in many ways, the standard of care has been just as good as what I was used to, and in some areas even more efficient. However, there are still differences in how accessible services are and how quickly you can be seen. It made me realize that healthcare isn’t just about quality - it’s about how the system works day-to-day, and how well it fits your needs when you’re living in a different country.”

The global picture

Perceptions of healthcare abroad are shaped not only by the systems themselves, but by the expectations and experiences individuals bring with them. While many digital nomads report positive experiences, the extent to which healthcare is viewed as better, comparable, or worse varies significantly across countries and demographics.

Across markets, differences in national healthcare systems play a key role in shaping sentiment. For some, access to more affordable or efficient services abroad represents a clear improvement, while for others, familiarity and trust in their home system remain difficult to replicate.

These contrasts highlight how healthcare is not only a practical consideration, but also a deeply personal one, influenced by prior experiences and cultural expectations.

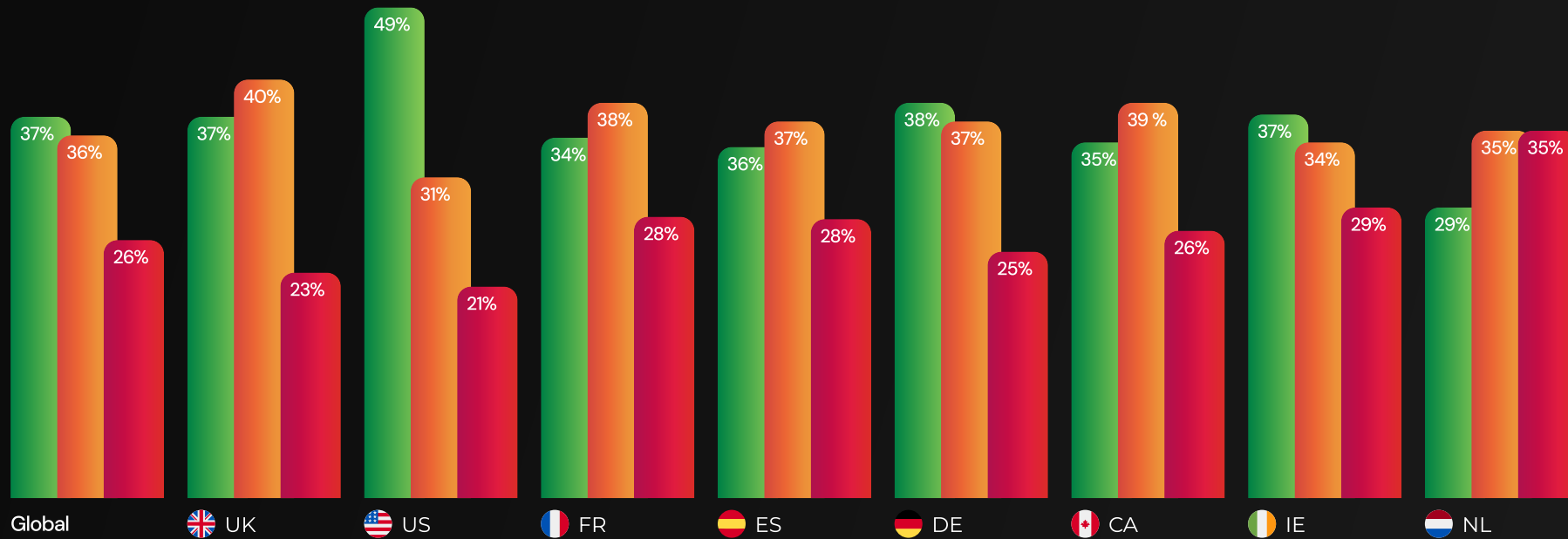
This variation is reflected across countries. In the US, nearly half (48%) of respondents viewed healthcare abroad as better than at home, while in the Netherlands, there is a stronger preference for domestic systems, with over a third (35%) preferring it at home. Meanwhile, in the UK, two in five (40%) report more balanced perceptions, with many viewing international healthcare as comparable to what they are used to.

Demographic factors further shape these perceptions. Gender, in particular, continues to influence how healthcare systems are experienced, with varying levels of satisfaction reflecting broader global disparities in access and quality of care.

Taken together, the findings suggest that while many digital nomads are positively surprised by healthcare abroad, experiences are far from uniform. Instead, they reflect a complex interplay of system quality, personal expectations, and individual needs - reinforcing the importance of healthcare as a key factor in shaping the overall experience of living and working internationally.

How has living/working internationally impacted your finances?

- I have found healthcare in other countries better than in my home country
- I have found healthcare in other countries as good as in my home country
- I have found that I prefer the healthcare system in my home country



Conclusion

The digital nomad lifestyle is no longer a niche - it's a defining shift in how people around the world approach work and life. For many, living and working abroad offers greater flexibility, better balance, and a renewed sense of fulfillment. It's a chance to design a lifestyle that prioritizes experience, independence, and personal growth.

Yet, as the report reveals, this way of living comes with its own complexities. The benefits of freedom and mobility are balanced by emotional, practical, and financial challenges. Being away from home can mean missing key moments or facing new uncertainties,

while maintaining mental well-being and stability on the move demands intention and resilience.

Financially and professionally, international living opens new doors. Many digital nomads are improving their quality of life, expanding their networks, and tapping into opportunities once out of reach. But global mobility also means navigating new systems, adapting to unfamiliar economies, and finding stability in constant change.

Work itself has been fundamentally reshaped. Increased flexibility has made it possible to redefine where and how people work - breaking the

old link between career and location. Still, daily realities like managing bureaucracy, securing healthcare, and maintaining community remain part of the experience, even as global systems continue to evolve and simplify.

Ultimately, global living represents both opportunity and compromise. It's a dynamic way of life - more flexible, more connected, and more self-directed - but one that asks for adaptability and awareness. As more people embrace borderless living, the lines between home, work, and travel will keep blending, shaping a world where freedom and belonging can thrive together.