



International Zurich Survey on **Emigration**

Zurich Insurance Group
December 10, 2013

Methodology

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

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.
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- The most popular region for emigration is **North America (USA, Canada)** (31%). The second most attractive region is **Australia and New Zealand** (29%), followed by **Austria, Germany and Switzerland** (28%).

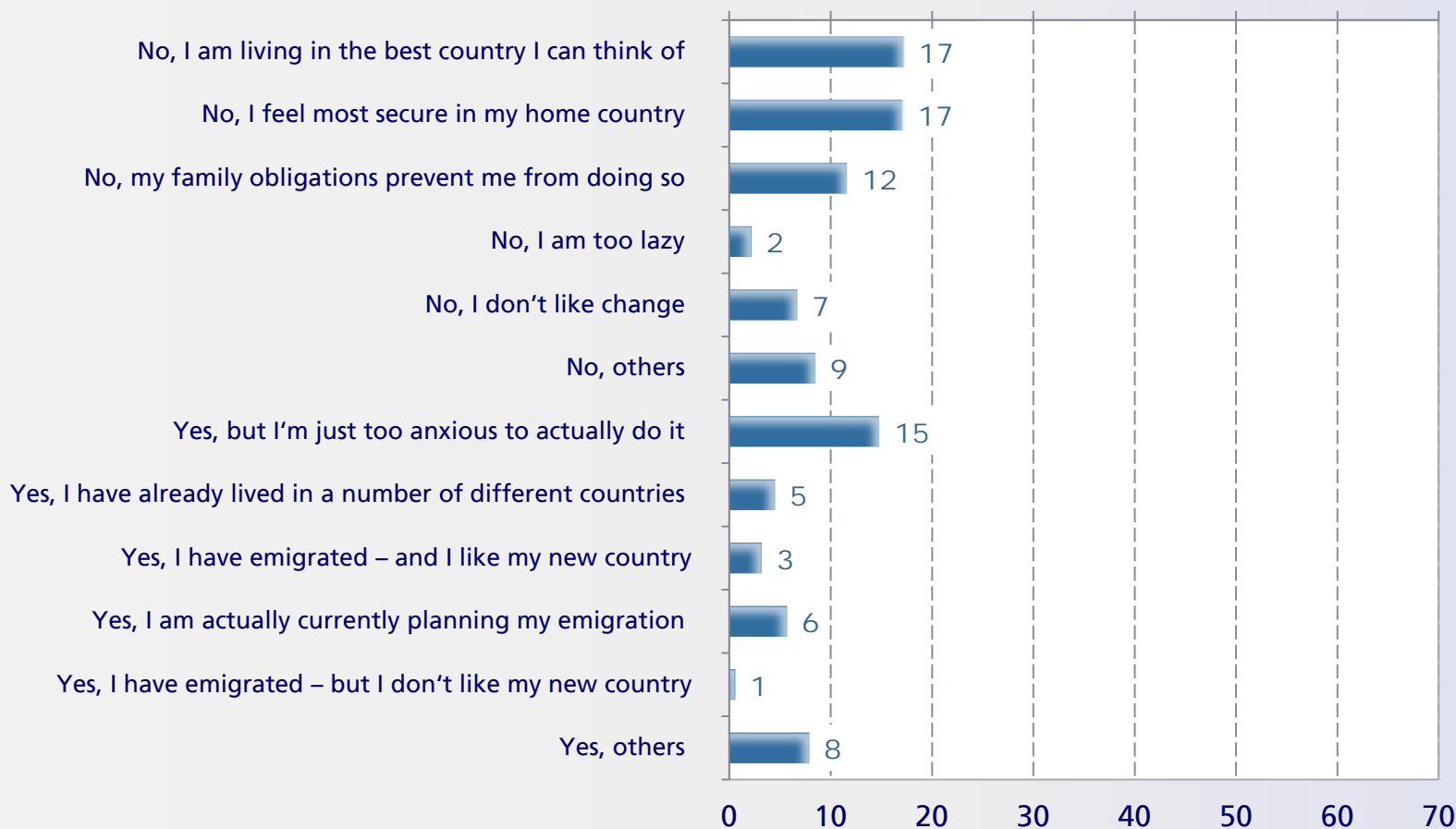
Question 1:

**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



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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

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

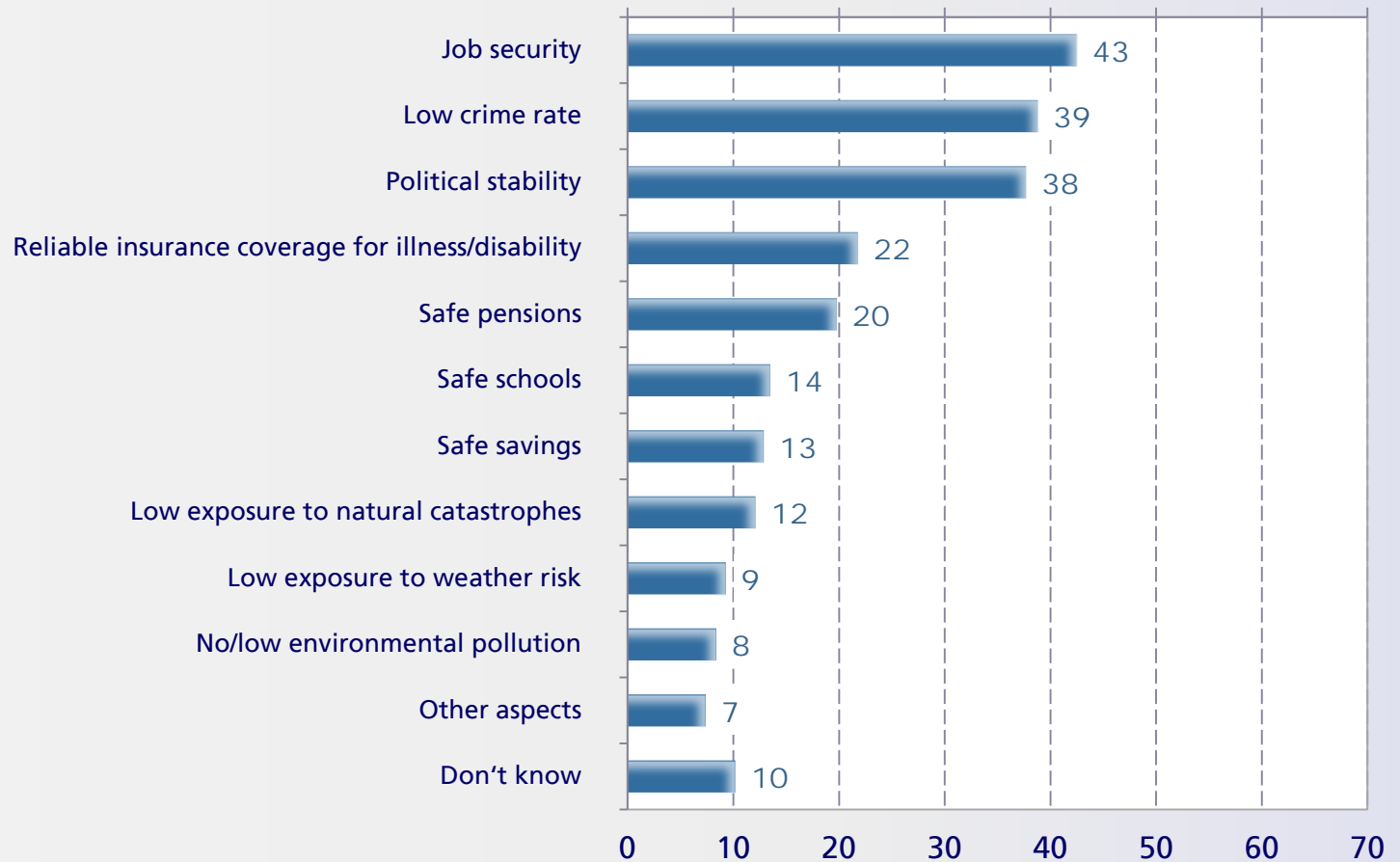
Question 3:

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 %

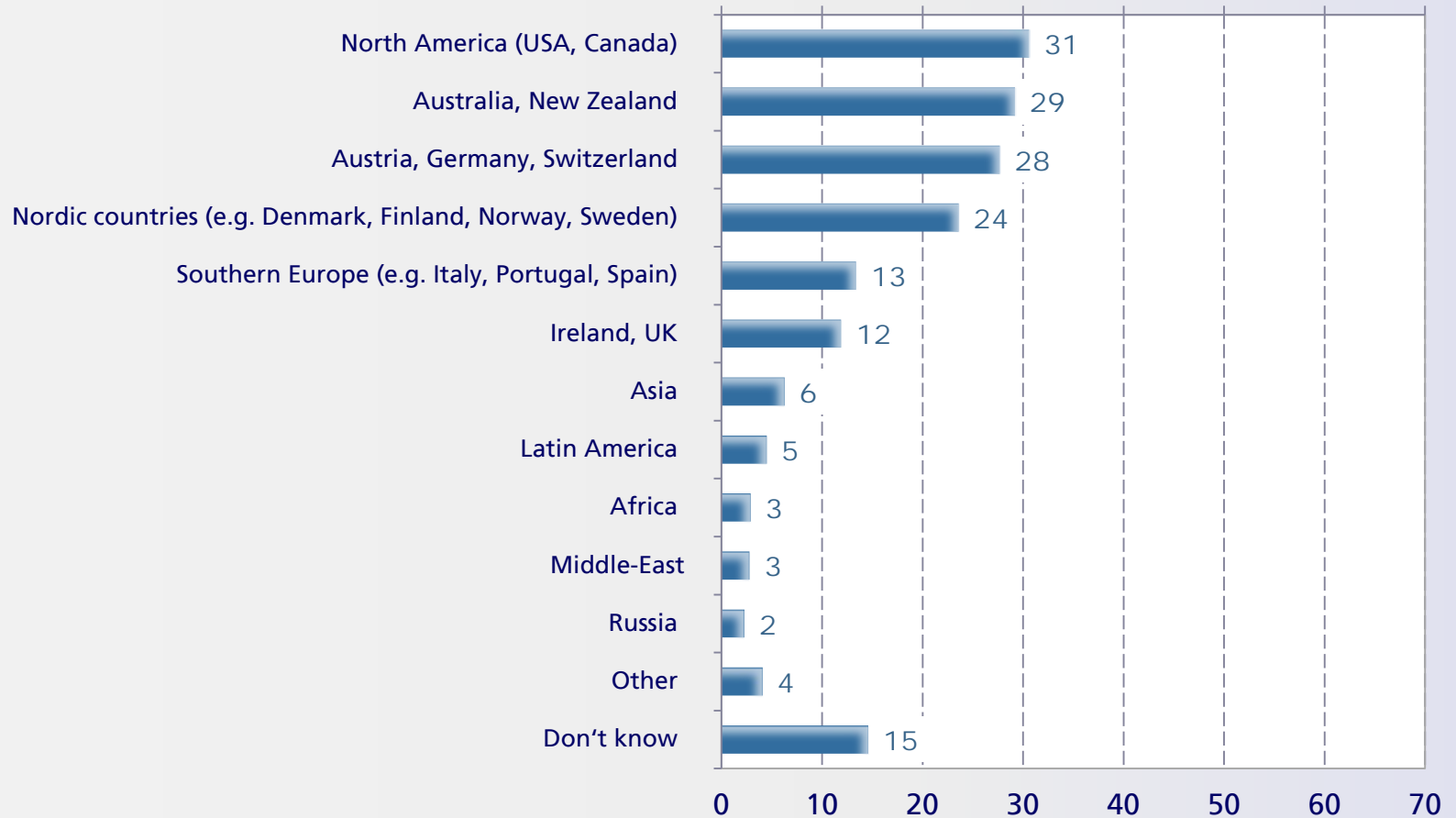
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Job security	42.5	32.6	27.5	46.4	60.4	45.4	57.1	55.2	47.1	42.0	28.1	31.2	37.1
Low crime rate	38.8	44.1	39.4	27.0	19.8	40.6	29.9	36.2	43.1	46.0	54.9	36.7	47.5
Political stability	37.7	58.4	59.2	28.5	23.8	43.6	24.5	28.6	46.3	41.0	22.6	29.0	47.1
Reliable 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

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
Australia, New Zealand	29.2	38.6	39.6	21.3	6.5	25.2	52.6	7.1	6.4	58.0	5.8	52.4	37.2
Austria, Germany, Switzerland	27.7	33.4	25.2	26.2	38.0	44.0	14.8	40.4	22.6	14.3	11.1	20.9	41.6
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



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