



A Year in Review:

Navigating the Globally-Mobile Landscape in a Transformed World

MetLife Worldwide Benefits, 2021 EBTS Deep Dive

What You'll Learn



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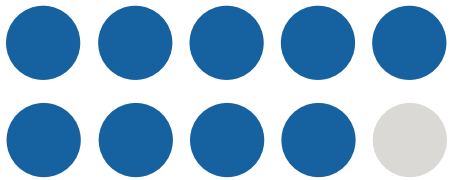
Introduction: An Ongoing Recovery

In the wake of the COVID-19 pandemic, the world is attempting to inch back toward normalcy. For globally-mobile employees, compared to their peers, it has been an exceptionally stressful year. Removed from family, friends, and home, globally-mobile employees generally demonstrate a level of mental and emotional maturity and physical resilience, which makes them well suited for working abroad. However, in this study, globally-mobile employees have reported higher levels of stress, burnout, and depression than in previous years.

At the same time, this employee group engages in greater benefits utilization and reports higher satisfaction levels when it comes to their employee benefits. But with higher satisfaction levels, globally-mobile employees are also demanding more from their benefits packages, including greater employer responsibility and involvement in non-medical benefits.

Employee expectations are partly influenced by external factors, such as the pandemic. Today, employers are seeing increased employee interest in working from home¹ and a focus on holistic benefits.

Post-pandemic...



9 in 10

employees, globally, want flexibility in **where** and **when** they work.²

Clearly, the future of work is now. And organizations have an opportunity to set themselves apart as “employers of choice” by adapting to changing expectations to preserve their most valuable asset – human capital.

¹Forbes, <https://www.forbes.com/sites/carolinecastrillon/2021/12/27/this-is-the-future-of-remote-work-in-2021/?sh=21fae2851e1d>, December 2020.

²EY, https://www.ey.com/en_tr/news/2021/05/more-than-half-of-employees-globally-would-quit-their-jobs-if-not-provided-post-pandemic-flexibility-ey-survey-finds, May 2021

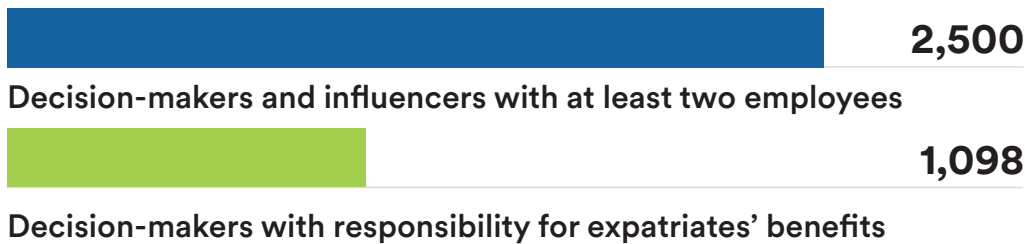


Methodology

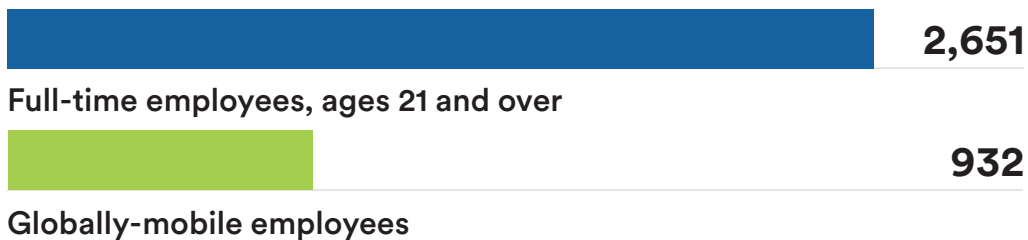
The employer survey includes 2,500 interviews with benefits decision-makers and influencers at companies with at least two employees. The survey includes 1,098 interviews with decision-makers with responsibility for expatriates' benefits.

The employee survey consists of 2,651 interviews with full-time employees, ages 21 and over, at companies with at least two employees. The survey includes 932 interviews with globally-mobile employees.

▶ Employer survey



▶ Employee survey



Defining the globally-mobile employee

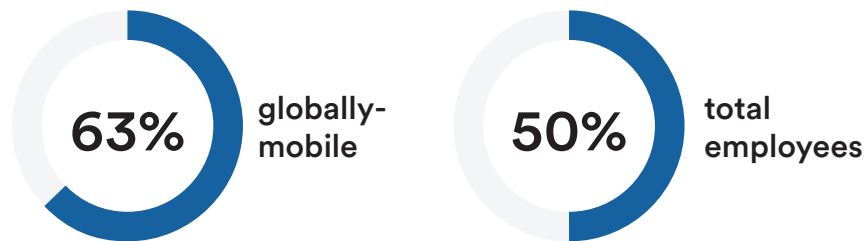
MetLife's Employee Benefit Trends Study (EBTS) defines the globally-mobile employee as a combination of expatriates and inpatriates with ties to the U.S.

- ▶ **Expatriates** are U.S. citizens who have lived and worked outside of the U.S. for at least six months in the past six years or are currently abroad on company-sponsored assignment.
- ▶ **Inpatriates** are foreign workers currently in the U.S. on a work visa or company-sponsored assignment for at least six months.
- ▶ **Total employees** represents data collected from U.S. domestic employees who have not lived and worked outside their home country.

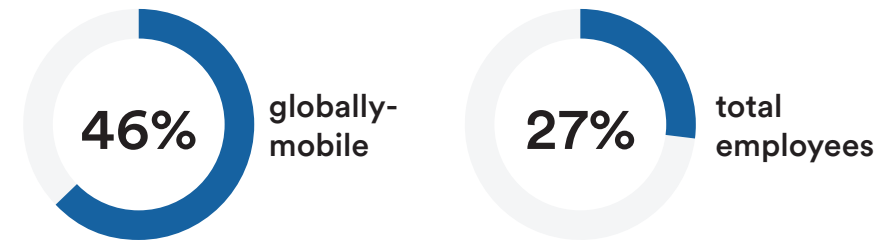
Snapshot of the globally-mobile employee

Compared to their counterparts, globally-mobile employees are more likely to be younger, married, male, and more highly educated.

Male employees



Have a master's, professional, or doctorate degree



Among U.S. expatriates...

- ▶ **41%** have been on assignment in the past 1 – 3 years, 38 percent are currently on assignment, and 21 percent have been on assignment in the past 4 – 6 years.

English-speaking countries are more popular among U.S. expatriates.

- ▶ **Nearly 50%** work or worked in a country where language is not a barrier.

The primary reasons for becoming a globally-mobile employee ...

- ▶ **38%** because the employee's partner was in a new country and the employee's employer required it (23 percent).



Despite uncertainty as a result of the pandemic, political unrest, or other factors, **“experience living in a new country”** remains the number one reason for becoming a future U.S. expatriate (**55 percent**), followed by **“a great opportunity for my career”** at **38 percent**, and **“receive a salary increase”** at **29 percent**.

In that same vein, future U.S. expatriates are concerned about missing their family and friends (**28 percent**), job security (**27 percent**), and the global pandemic (**25 percent**).


The employee state of mind

Across the board, emotions and experiences are heightened for globally-mobile employees compared to total employees. Globally-mobile employees experience higher stress levels, burnout, and depression—and this trend is on the rise.

The combination of their unique working situation and the consequences of an unprecedented global pandemic has reinforced globally-mobile employees' reliance on employee benefits. Benefit utilization numbers are up, and globally-mobile employees express a greater sense of appreciation for them.

74%

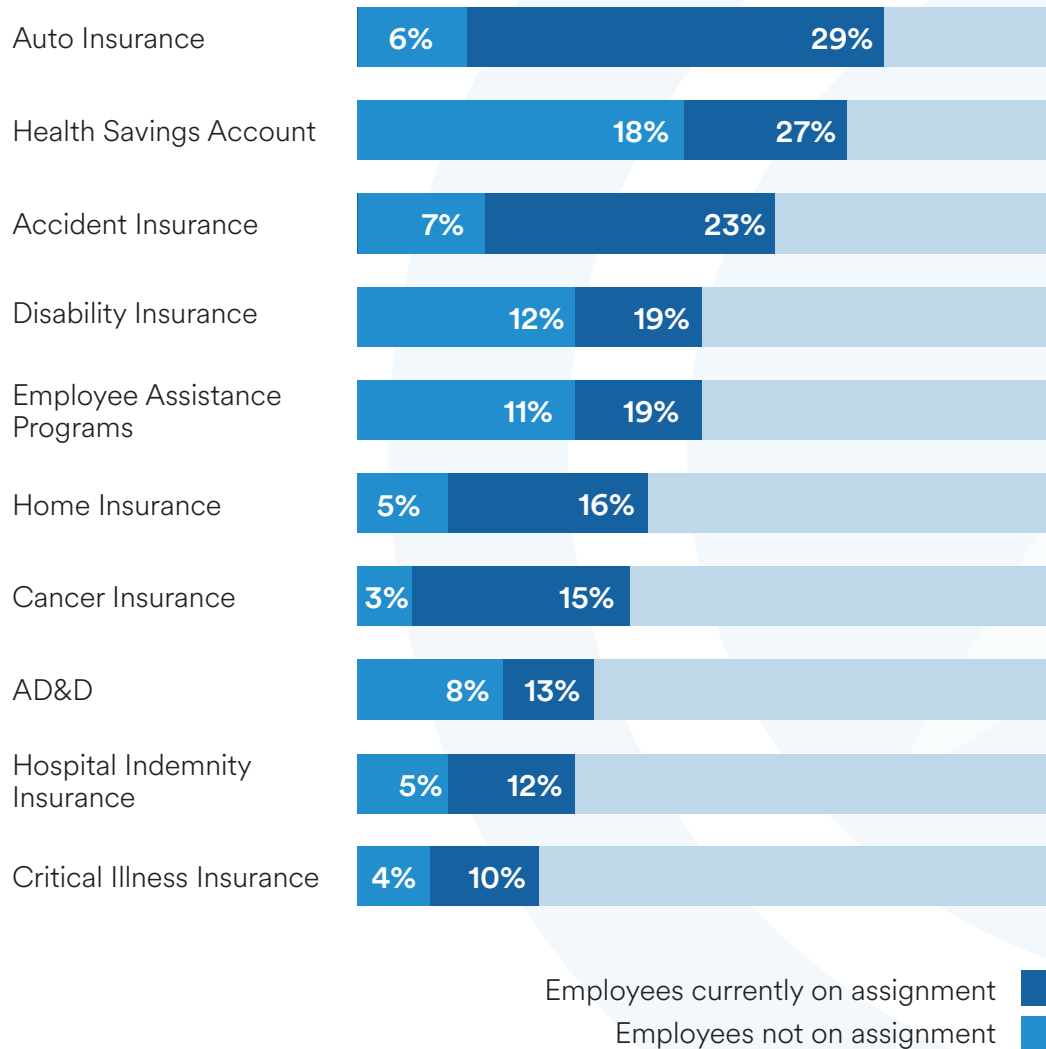
of globally-mobile employees are **satisfied with their benefits** compared to only 66 percent of total employees.

A woman with dark hair, wearing a blue denim shirt, is sitting at a desk. She has her eyes closed and is holding her hands to her face, appearing stressed or overwhelmed. She is holding a pair of black-rimmed glasses in her right hand. In front of her is a laptop computer. The background is a blurred office setting.

“I think any expat can testify to say that they have had their rollercoaster of emotions in terms of integrating. But in terms of COVID definitely. I feel like it really has tested everybody, and so feelings of anxiety are real. I don’t know if you would say depression, but just putting you in a bad place mentally where you’re frustrated and so on, yes, I hadn’t experienced those feelings until this year.”

—Expat in Zambia

Current U.S. expatriates' benefits utilization:



64%

of current U.S. expatriates stated that engaging with existing benefits “improved [their] mental health”

Compared to 49 percent of total employees.

36%

of current U.S. expatriates “felt less burned out”

Compared to 20 percent of total employees when they engaged with their benefits.



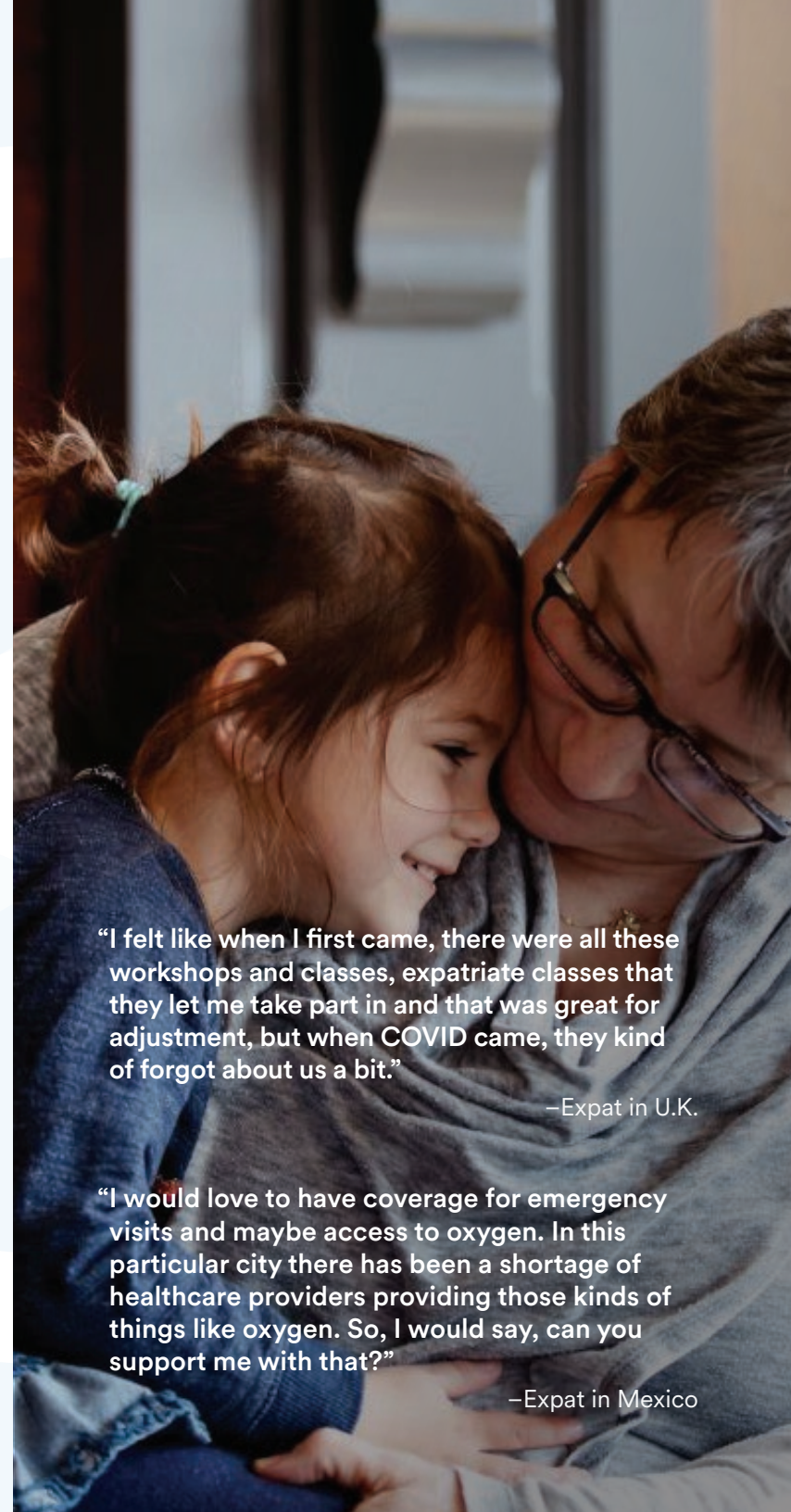


The more anxious employees feel about their current state, the **more likely they would turn to resources available to them**, such as employee benefits, to help manage their health and emotions.

Overall, globally-mobile employees are a high-touch employee group who demand more than their counterparts. With the increase in benefits utilization, we're also seeing increased expectations of employers. Employers are expected to play a greater role in keeping employees and their families safe and healthy. Additionally, they are interested in a broader range of benefits—especially if funded by their employer.

Despite their despondency and the overall aura of global uncertainty, data indicates that 51 percent of employees still seek expatriate opportunities.

Additionally, 24 percent of total employees say that expatriate benefits packages are a “must have.” This is up nine points (15 percent) from 2020, demonstrating that the more things change, the more they remain the same.



“I felt like when I first came, there were all these workshops and classes, expatriate classes that they let me take part in and that was great for adjustment, but when COVID came, they kind of forgot about us a bit.”

—Expat in U.K.

“I would love to have coverage for emergency visits and maybe access to oxygen. In this particular city there has been a shortage of healthcare providers providing those kinds of things like oxygen. So, I would say, can you support me with that?”

—Expat in Mexico



01

Three trends affecting the globally-mobile workforce

Trend 1:

Globally-mobile employees have increasing concerns about their holistic health—mental, financial, physical, and social

Holistic well-being, defined as the mental, financial, physical, and social health of an individual, is a strong indicator of overall employee productivity and how well globally-mobile employees perform on assignment. When asked to define holistic health, at a minimum, U.S. expatriates recognize the importance and interconnection of physical and mental wellness. However, more advanced definitions of holistic health incorporate financial wellness and capture key needs around managing emotions and belonging.



“I would characterize it as a balance of your emotions being in sync with your thought patterns and physical activity, which is connected tremendously to overall health. So, it’s the connection of the mental and the physical and the emotional, that’s how to characterize it.”

–Expat in Mexico

“I guess it means looking at your health not just from a physical aspect, but also a mental aspect and taking into consideration all the things that may affect your health, so your work, your family, your social relationships. I would say, yes, it’s physical and mental health combined with your social experiences.”

–Expat in U.K.

“Health and wellness mean not only being free of bodily injury but also of mind, psychologically, because the loneliness can become very depressing.”

–Expat in Russia

Concerns about health since the start of the pandemic

▶ Mental health:

78% Globally-mobile employees
Versus 54 percent total employees

▶ Financial health:

74% Globally-mobile employees
Versus 56 percent total employees

▶ Physical health:

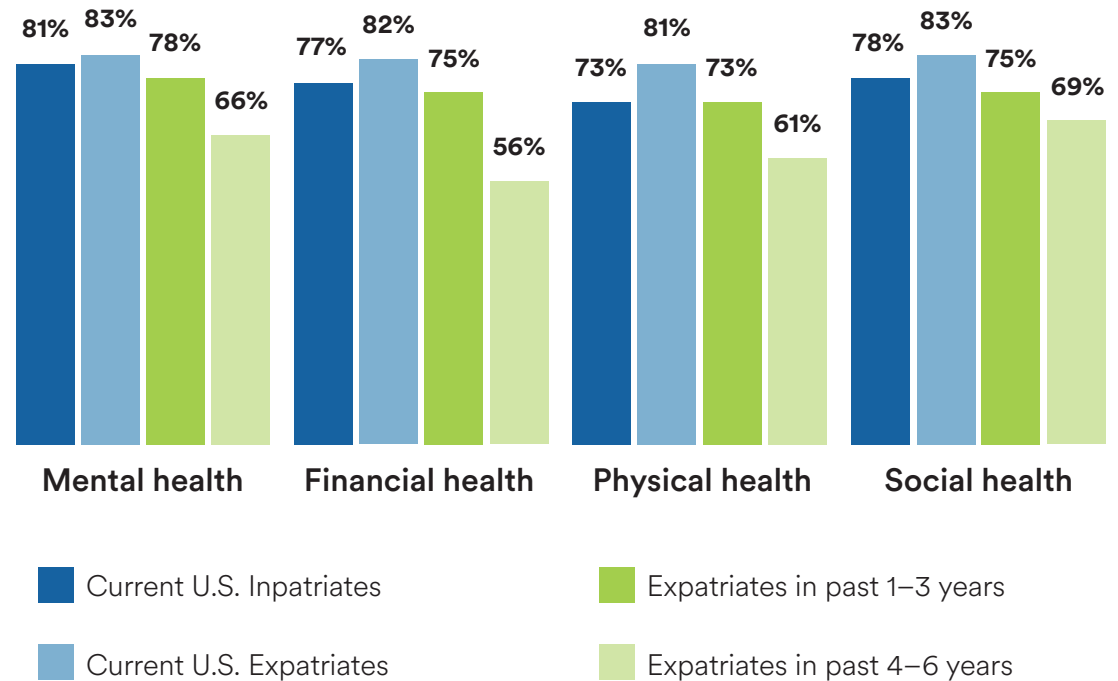
72% Globally-mobile employees
Versus 53 percent total employees

▶ Social health:

75% Globally-mobile employees
Versus 54 percent total employees

Trend 1:

Globally-mobile employees' concerns regarding all four areas of their holistic health are significantly greater than total employees—supporting the notion that they are faring worse than their peers in these categories. Thankfully, employers can leverage benefits packages to address these issues.



Trend 2:

Globally-mobile employees are increasingly more stressed, burned out, and depressed

A globally-mobile lifestyle hinges on an important factor—the ability to cultivate relationships. Whether creating bridges with new colleagues or exploring a new environment and making friends, globally-mobile employees thrive because they can forge bonds in unfamiliar settings.

However, combating the spread of COVID-19, which includes self-quarantining, the halting of social gatherings and travel, and the closure of public events and some spaces, has increased feelings of loneliness and isolation among globally-mobile employees. As a result, they are experiencing stress, burnout, and depression at higher percentage points than their peers.



“I would be lying to you if I told you that I was not affected by COVID. At the beginning, it was absolutely awful. I wasn’t home. I couldn’t get home. I was just super sad. I felt lost. I had to like, you know, go about things, and try to motivate myself.”

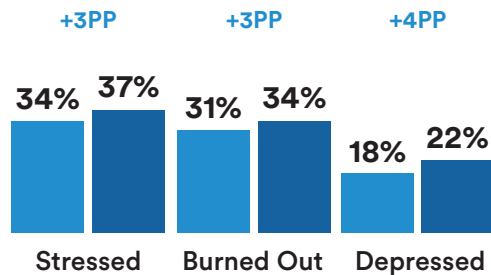
—Expat in U.K.

“No one knew about COVID, no one could have imagined what would have happened, this is unheard of what happened, so I didn’t even have any idea. I thought I would be coming home regularly, like every few months, maybe every three months to visit. So, I didn’t realize that I would be kind of trapped, and that’s the biggest pain point of it.”

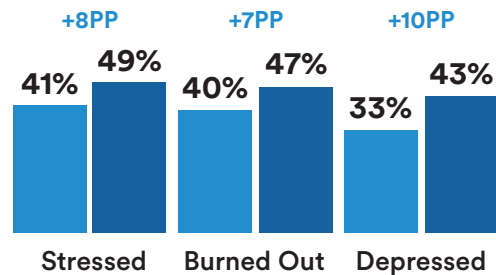
—Expat in France

Trend 2:

Total employees



Globally-mobile employees



■ September 2019 ■ January 2020

Unfortunately, employers are underestimating the frequency of these mental health issues. There is a significant discrepancy between what employers perceive their expatriate employees are experiencing regarding stress, burnout, and depression versus how they feel.



Globally-mobile employees' feelings at work versus employer perception

▶ **Stressed:**

48% Employees

Versus 40 percent employer

▶ **Burned out:**

49% Employees

Versus 33 percent employer

▶ **Depressed:**

40% Employees

Versus 27 percent employer



Trend 2:

Major causes of employee stress and anxiety

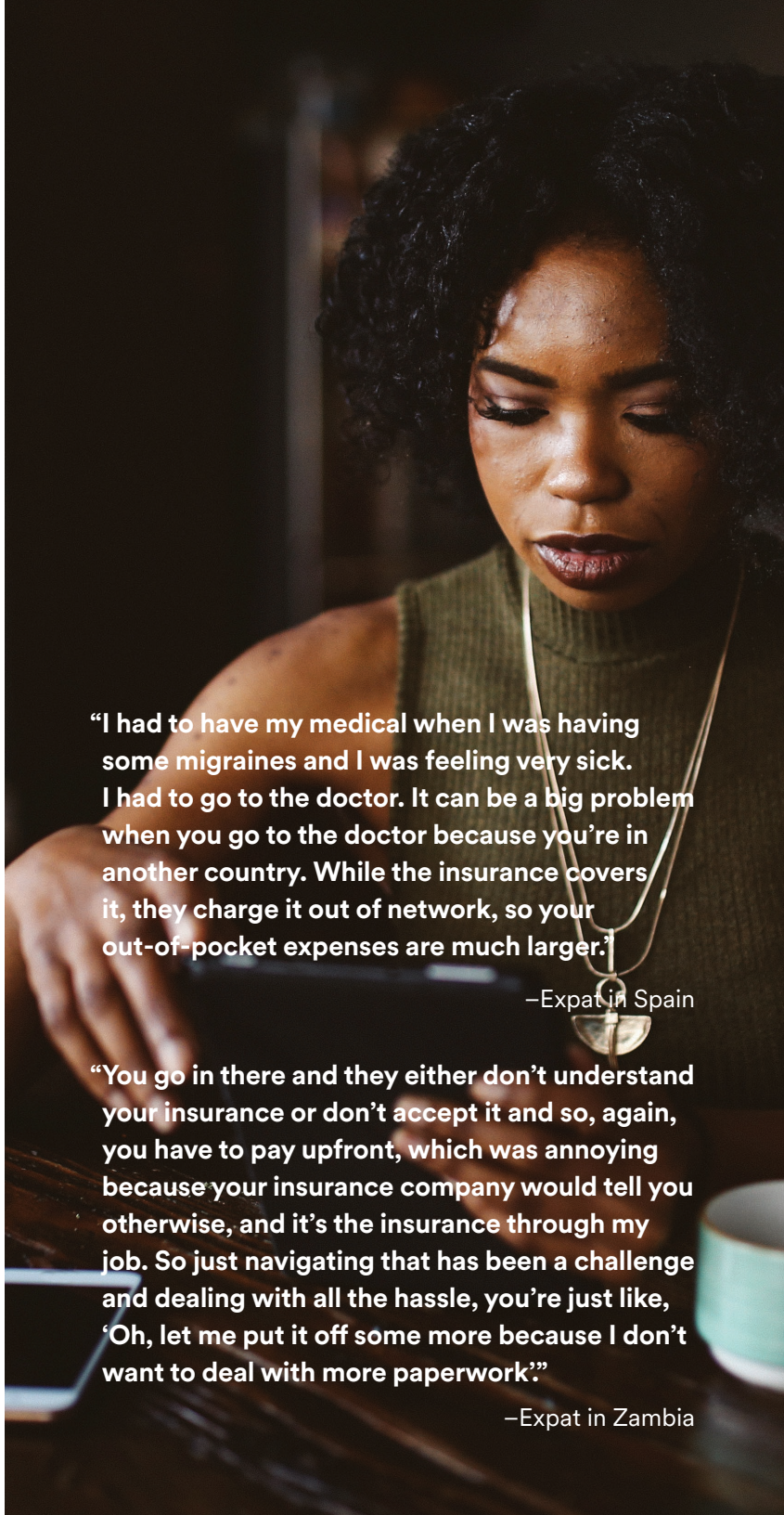
Among those currently on assignment, stressors can be categorized into four groups: health, financial, work, and social concerns. Healthcare access is the highest cause of stress across all four categories.

Among those currently on assignment...

- ▶ **76%** are concerned about healthcare access due to COVID-19.
- ▶ **65%** are concerned about healthcare access unrelated to the pandemic.

Regarding COVID-19 specifically...

- ▶ **79%** globally-mobile employees fear their family, friends, and loved ones contracting the virus.
- ▶ **77%** globally-mobile employees fear contracting the virus themselves.



“I had to have my medical when I was having some migraines and I was feeling very sick. I had to go to the doctor. It can be a big problem when you go to the doctor because you’re in another country. While the insurance covers it, they charge it out of network, so your out-of-pocket expenses are much larger.”

–Expatriate in Spain

“You go in there and they either don’t understand your insurance or don’t accept it and so, again, you have to pay upfront, which was annoying because your insurance company would tell you otherwise, and it’s the insurance through my job. So just navigating that has been a challenge and dealing with all the hassle, you’re just like, ‘Oh, let me put it off some more because I don’t want to deal with more paperwork.’”

–Expatriate in Zambia

Trend 2:

Financial health (26 percent) is the critical factor contributing to worsening mental health. Financial concerns for employees currently on assignment largely focus on debt, emphasizing money management and taxes.

- ▶ **The increased daily cost of living (25 percent) and saving for retirement (23 percent) are some drivers of poor financial health.**
- ▶ **Additionally, filing taxes has become an increasingly stressful task. 51 percent of expatriates currently on assignment are concerned about filing taxes versus 24 percent of globally-mobile employees.**

“I would say that, financially, I’ve taken a pretty significant financial hit: it’s more expensive over here, and they don’t pay as much; that is also a negative.”

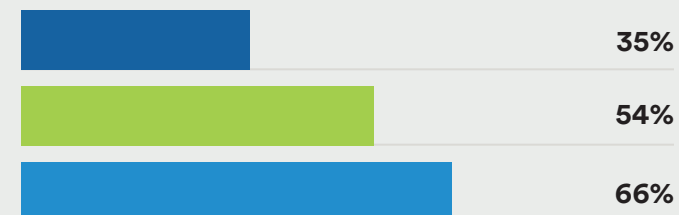
–Expat in U.K.

“Part of my compensation comes in the form of stock. The tax rate is not taken into effect. So, the conversation is always gross; gross value top-line compensation, not really take home, which I understand. I generally think that’s pretty fair. Due to the stark differences in the tax rates, I’d make considerably more in America than here just based on that alone.”

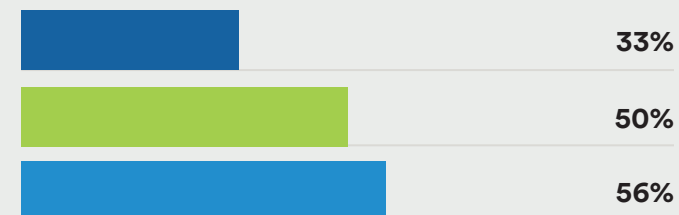
–Expat in U.K.

Top three financial concerns causing stress and anxiety

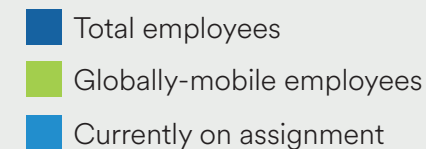
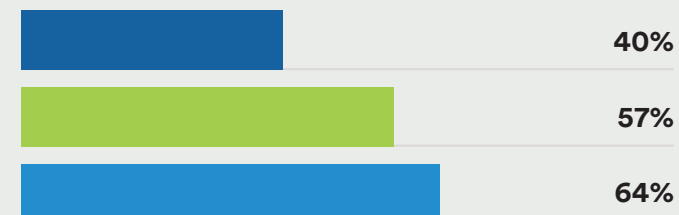
Student debt



Education expenses (e.g., college tuition)



Other debt (credit card, other)



Trend 2:

The third-highest concern for globally-mobile employees is blurring work-life boundaries (on par with total employees).

- ▶ **68%** of employees currently on assignment indicate they are “always on.”

Tied for second place

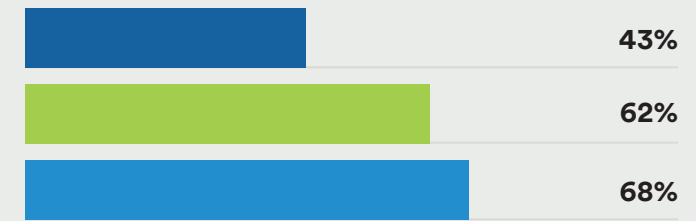
- ▶ **68%** Having a “poor working relationship with boss.”

“So, in my role in innovation, we really are the problem solvers and so in this point in time work actually ramped up for us. We were fortunate to actually be busy and it distracted us for quite a while, but then there came a point where you just get that burnout and that’s where it really hit me. Even going into July, August, September was the other factor—I really didn’t have that time where I was baking banana bread or doing yoga and all these other free workout routines. I was constantly still working.”

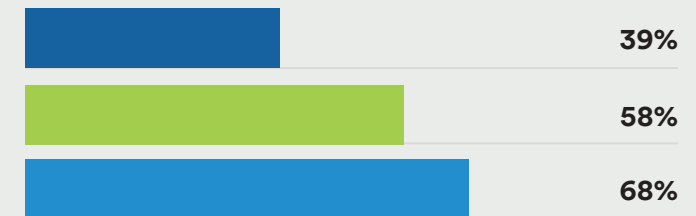
—Expat in Zambia

Top three work concerns causing stress and anxiety

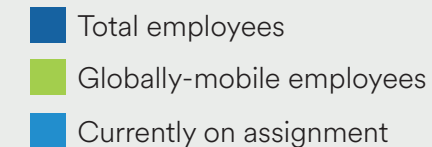
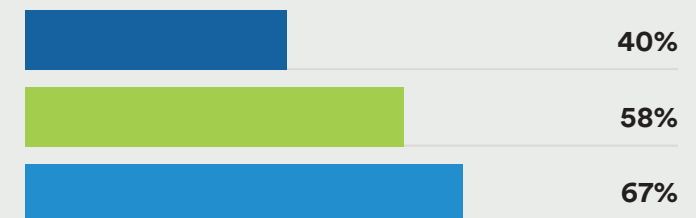
Blurring work-life boundaries



Poor working relationship with boss

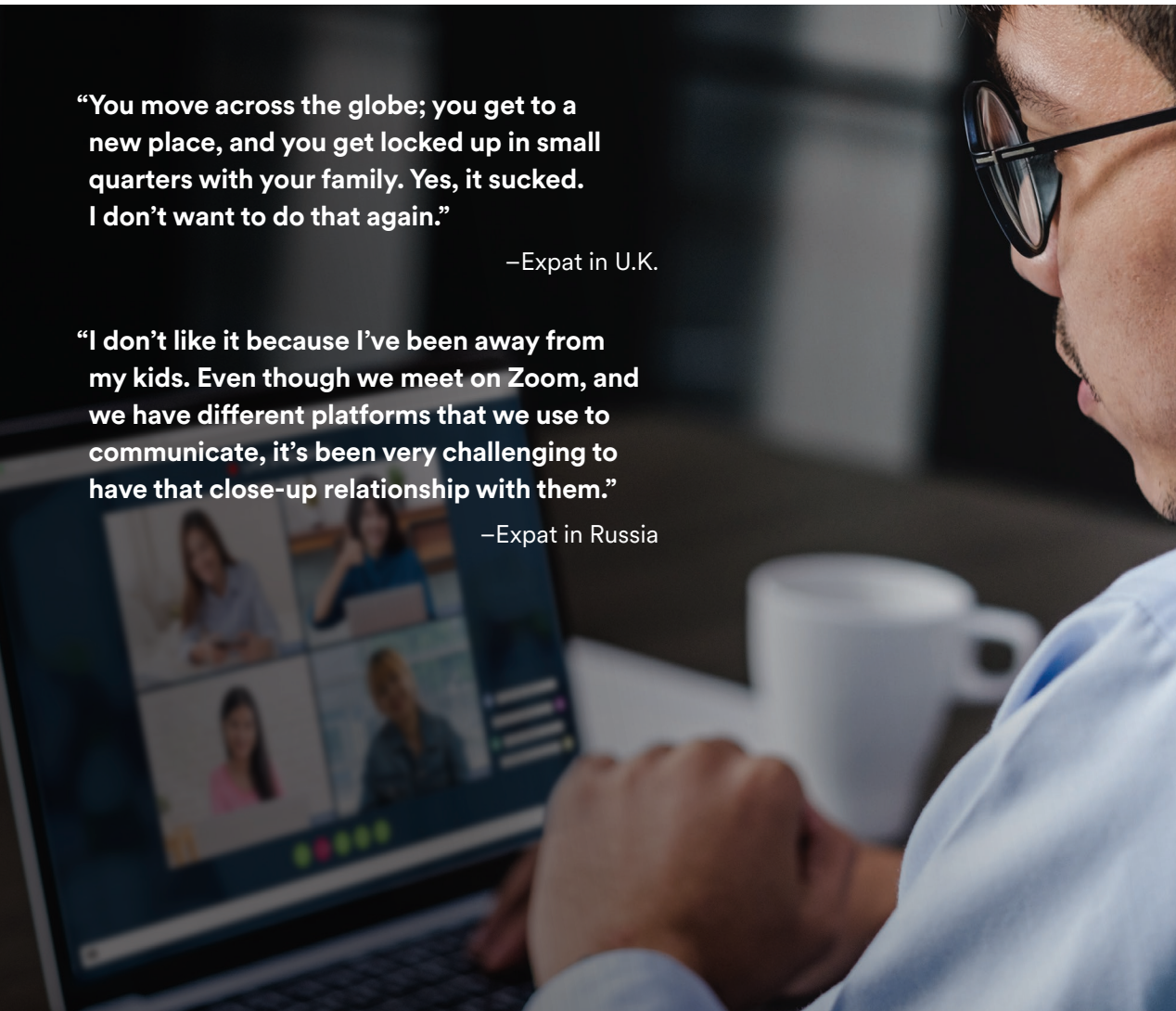


Organizational changes in the workplace



Trend 2:

Finally, globally-mobile employees indicate that social concerns are contributing to high levels of stress and anxiety. This includes caring for elderly parents in addition to their own family, as well as extended time spent at home with family members and roommates.



“You move across the globe; you get to a new place, and you get locked up in small quarters with your family. Yes, it sucked. I don’t want to do that again.”

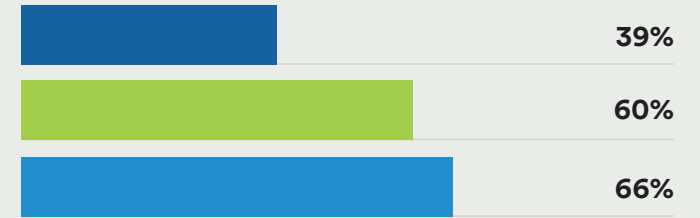
–Expat in U.K.

“I don’t like it because I’ve been away from my kids. Even though we meet on Zoom, and we have different platforms that we use to communicate, it’s been very challenging to have that close-up relationship with them.”

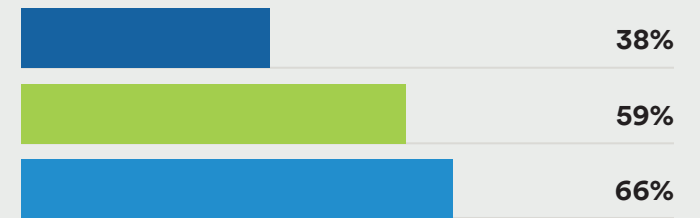
–Expat in Russia

Top three social concerns causing stress and anxiety

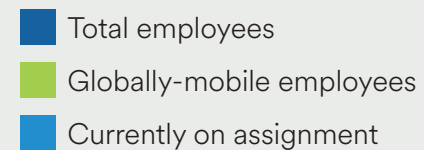
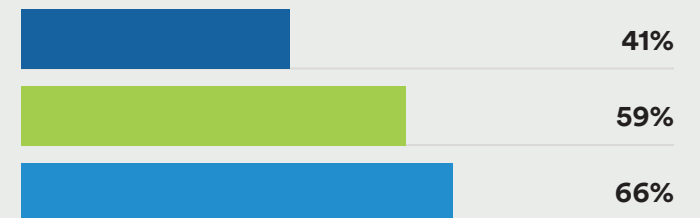
Caring for elderly parents in addition to my own family



Rifts among friends/family from varying approach to pandemic safety/risks



Extended time at home with your family members/roommates



Trend 3:

Feelings of isolation and loneliness are high among globally-mobile employees

Considering the stress and anxiety globally-mobile employees face, it is not surprising that they feel isolated and lonely compared to total employees. Almost half, 49 percent, of globally-mobile employees feel isolated and disconnected from others compared to 27 percent of total employees. When factoring in COVID-19, these numbers jump to an alarming 67 percent of globally-mobile employees and 79 percent of those currently on assignment.



“Well, my health has been holding steady. Just the loneliness is the main thing that causes the problem. Just being lonely here—and I’m going to be here for another two years.”

—Expat in Spain

“I’d like to see them create different programs that assist us with socializing with others so that we don’t get lost in the shuffle, and we don’t feel lonely.”

—Expat in Russia

“I think I was really optimistic and really excited to be here. So, I didn’t really do my research or compare/contrast, but when I started to feel a little bit isolated, then I started to look into what is everybody else experiencing? What are they getting? Could this be better?”

—Expat in U.K.

Trend 3:

▶ Percentage of employees who feel more isolated/disconnected from others as a result of COVID-19




Worries about the virus, access to healthcare, and feelings of isolation are commonplace. Alarmingly, more than half of globally-mobile employees have sought help for stress in the last 12 months, rising to nearly two-thirds of those currently on assignment.

▶ Percentage of employees who have sought help for stress, burnout, or mental health issues in the last 12 months



“We have a counsellor that I can talk to. He can Zoom me. When I feel lonely, I can have a session with them, and it’s covered through our EAP program.”

–Expat in Spain



“We have what’s called an employee assistance program where we could speak with mental health counsellors any time, they’re very available to us, so that’s something that’s wonderful.”

–Expat in France

“We’ve always had some healthcare services where you can call in and speak to a nurse or something like this. Certainly, mental health is a bit more on the forefront now, so those resources are now catered specifically for mental health.”

–Expat in U.K.

02

Driving resilience for this unique employee group

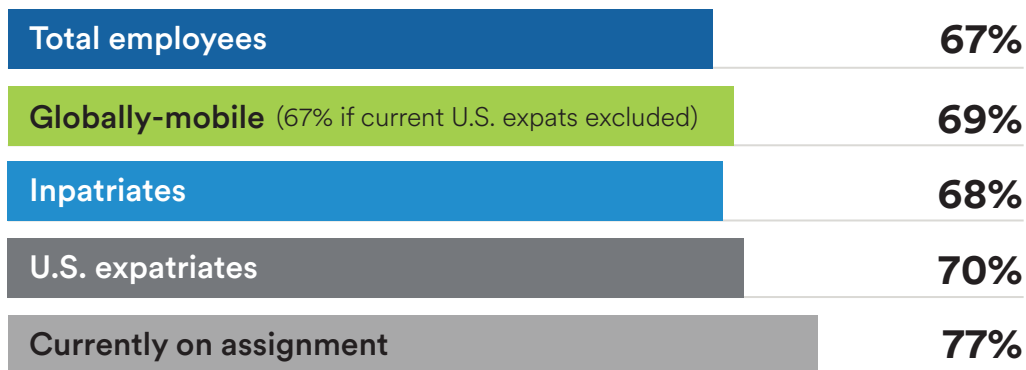
Workplace resilience is strongly linked to employee productivity and well-being. It's the steadying force that helps workers confront changes, unknowns, and stressors in their work environment. Resiliency is also a critical factor in determining good candidates for globally-mobile assignments. Expatriates are submerged in high-stress situations not just because they are in a new location for work but because "going home" at the end of the day means that everything around them is different and unfamiliar. They need to forge new friendships, create new routines, and identify places of comfort, which will help them "nest" while working as an expatriate.

Given these known obstacles, the pandemic has exacerbated an already challenging situation. As COVID-19 erodes the resilience of even the most unshakable employees, many employers understand the strains their employees face. They also acknowledge the role of resilience: 82 percent of employers believe employee resilience is vital to business recovery and adapting to the new normal.

So how can employers cultivate resiliency? Resilience needs to be actively nurtured across three interconnected pillars: self-care, culture, and support. When the employee experience promotes all three, it can help to build and sustain employee resilience over time.

► **Globally-mobile employee resilience has declined 7 percent since July 2020**

Despite this fall, globally-mobile employees are approximately at the same level of resilience as the average employee.



Against this backdrop, globally-mobile employees believe that their employer is responsible for their well-being—especially their mental and financial health.





“I wish I had negotiated more time off; that’s one thing that I didn’t do that I could have done better.”

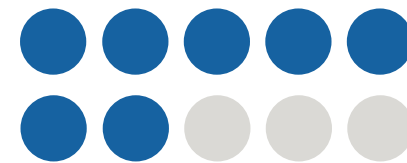
–Expat in Russia

- ▶ Employees believe employers have a responsibility for the health and well-being of their employees

77%

of globally-mobile employees compared to 73 percent total employees

- ▶ Globally-mobile employees feel employers have a responsibility for the mental and financial health of their employees.

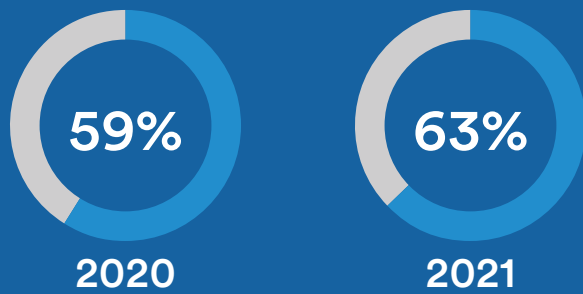


7 in 10

Yet, employer perceptions do not fully align with employee needs. Employers generally believe they offer employees the flexibility they need, yet only a quarter of globally-mobile employees feel their employer is providing flexibility in response to the pandemic.

The good news is that while employers are underestimating employee feelings of stress, burnout, and depression, employers' overall concern about burnout has increased.

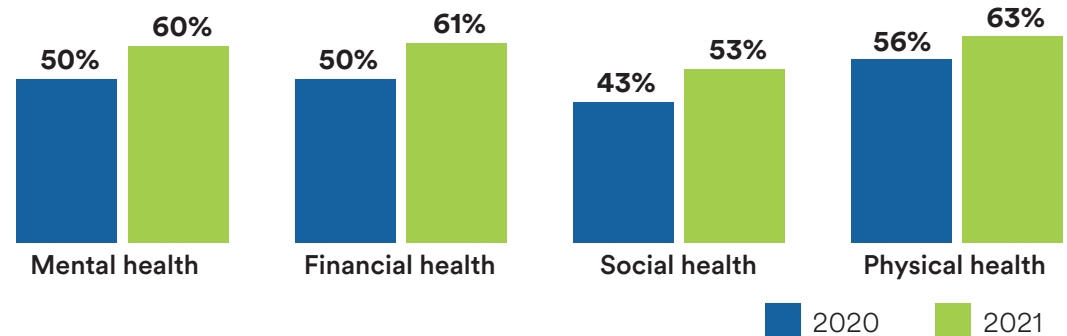
Expatriate employers agreeing that employee burnout is a "major concern"



And while employers are more optimistic about their employees' health and well-being than is the case, employers are making appropriate changes to their well-being and benefit strategies. They have also increased recognition of the value of benefits in building and sustaining workplace culture and are now more likely to include each of the four aspects of health into their healthy workplace definition.

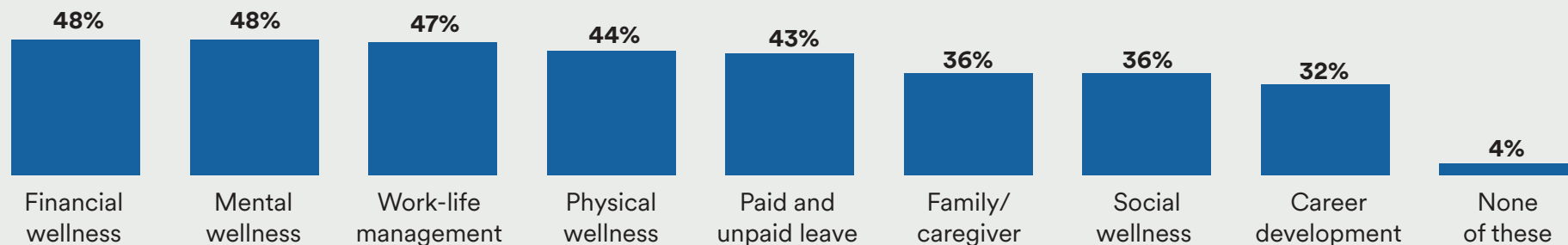
- ▶ **80 percent of expatriate employers** think benefits play an essential role in building and sustaining workplace culture. That's up from 75 percent in 2020.

Aspects of health included in employers' healthy workplace definition



Finally, employers are placing financial wellness programs at the forefront in future investment plans.

Benefits/programs



03

Increased value and demand for employee benefits

We've seen how the concern around holistic health has increased the stress and anxiety of globally-mobile employees. But we're also seeing those employees rely on their benefits to help assuage their needs. Sixty-one percent of globally-mobile employees (64 percent of current expats) feel that their benefits package is personalized to suit their needs. Still, globally-mobile employees, who lean more on their benefits than total employees, want to see more. They are interested in a wider range of benefits, especially if they're employer-funded.



▶ **67%**

of globally-mobile employees **would like benefits their employer does not offer**, compared to 57 percent of total employees.

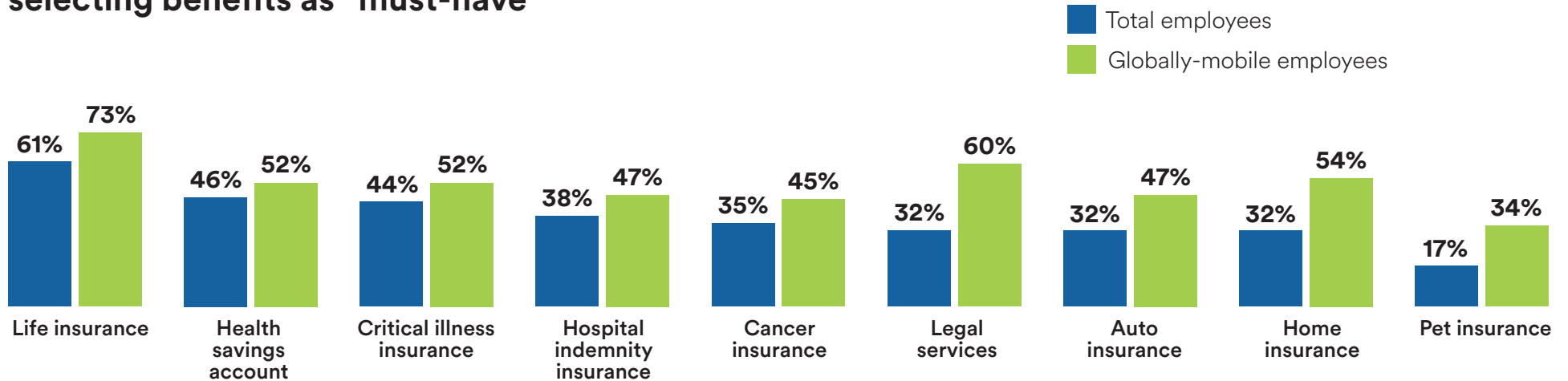
▶ **70%**

of globally-mobile employees want to see a **wider mix of non-medical benefits**, compared to 60 percent of total employees.

- ▶ Globally-mobile employees are also more **willing to share the cost for benefits including legal services (39 percent), mental health support programs (36 percent), and financial wellness tools (36 percent)**. Additionally, they are more likely to view additional insurance options as “must-haves.”



Percentage of globally-mobile employees selecting benefits as “must-have”



Employee benefit expectations of potential U.S. expatriates (only if the employer pays 100 percent)

- ▶ **50%** Medical or security evacuation
- ▶ **49%** Navigating local medical system
- ▶ **48%** Tax support



04

Turning insights into action

Within these boundaries and expectations, employers have an opportunity to shape the future of globally-mobile experiences. Although smaller in number compared to total employees at an organization, globally-mobile employees add tremendous value and play a vital role in providing expertise and leadership.

Recommendations for employers



1. Continue to drive resiliency through self-care, culture, and support.

Globally-mobile employees contribute substantially to their organizations, so highlight their accomplishments on internal communication channels. Reward and recognize specific milestones and feature them in a manner where other employees become familiar with who they are while simultaneously promoting your company's global opportunities.

Additionally, create a network for globally-mobile employees within your organization so they have a support group. Encourage leaders to engage with that network and have dedicated H.R. personnel responsible for checking in with the group.



2. Adapt and improve for future expatriate experiences.

Explore updates to benefits packages based on what globally-mobile employees have shared are relevant and important to them. This will enhance their productivity and satisfaction on assignments and usher in a new expatriate experience for employees who are considering overseas assignments in the future.

Continue to promote the use of Employee Assistance Programs (EAP). A generally underutilized benefit, EAPs can help employees better navigate new environments with free and confidential assessments, short-term counseling, referrals, and follow-up services.





3. Ensure digital access to benefits.

Consider digital access (telemedicine) to standard health benefits, including:

- Access to primary care providers and specialists including mental and behavioral health
- Coaching and support when managing chronic health conditions such as weight management and nutrition counseling
- Post-hospitalization follow-ups
- Low-risk urgent care for non-COVID-19 symptoms
- Education and training for employees on lifestyle, wellness, and health management topics
- And, increase access to financial wellness tools, specifically those having to do with retirement planning and taxes

By proactively customizing benefits for globally-mobile employees and addressing the needs and concerns brought up by this employee group, organizations can expect high performance levels and improved productivity. According to our study, 78 percent of employers with expat programs are interested in a broker/consultant providing expertise on personalized expatriate benefit packages. The chance to help shape the future of the globally-mobile landscape cannot be underestimated, considering that remote work is here to stay and the desire for expatriate opportunities continues to rise.



Methodology

MetLife’s 19th Annual U.S. Employee Benefit Trends Study was conducted in December 2020–January 2021 and consists of two distinct studies fielded by Rainmakers CSI – a global strategy, insight and planning consultancy.

Employees

Gender	
Male	63%
Female	37%
Other (including non-binary)	-
Marital status	
Married	67%
Single, not living with partner	22%
Single, living with partner	8%
Divorced/Separated	3%
Widowed	1%
Ethnicity	
Caucasian	72%
African American	17%
Asian	6%
Other	2%
Hispanic	31%
Non-Hispanic	69%
Family status	
Do not live with children under 18	40%
Live with children under 18	60%

Employer size (staff size)	
2-9	5%
10-49	13%
50-199	14%
200-499	9%
500-999	22%
1,000-4,999	16%
5,000-9,999	4%
10,000+	13%
Geography	
South	35%
West	30%
Northeast	21%
Midwest	21%

The employer survey includes 2,500 interviews with benefits decision-makers and influencers at companies with at least two employees. The survey includes 1,098 interviews with decision-makers with responsibility for expatriates’ benefits.

The employee survey consists of 2,651 interviews with full-time employees, ages 21 and over, at companies with at least two employees. The survey includes 932 interviews with globally-mobile employees.

Age	
21-24	18%
25-34	28%
35-44	39%
45-54	6%
55-64	6%
65+	1%
Personal income	
Under \$30,000	7%
\$30,000-\$49,999	8%
\$50,000-\$74,999	15%
\$75,000-\$99,999	13%
\$100,000-\$149,999	21%
\$150,000 and over	29%
Prefer not to answer	1%
Education	
Some schooling completed / No high school diploma	2%
High school graduate or the equivalent (e.g., GED)	8%
Some college credit, no degree	8%
Associate degree	9%
Bachelor’s degree	28%
Master’s degree	29%
Professional / Doctorate degree	17%

Employers

Employer size (staff size)	
2-9	4%
10-49	11%
50-199	11%
200-499	7%
500-999	13%
1,000-4,999	17%
5,000-9,999	12%
10,000+	25%
Industry	
IT/Technology	27%
Finance and Insurance	13%
Health Care and Social Assistance	5%
Manufacturing	10%
Other Services	4%
Professional, Scientific & Technical Services	7%
Retail	6%
Construction	6%

Educational Services	5%
Accommodation and Food Services	2%
Public Administration	1%
Transportation and Warehousing	2%
Real Estate	2%
Energy & Utilities	2%
Wholesale Trade	1%
Arts, Entertainment and Recreation	1%
Administration and Support and Waste Management and Remediation	2%
Management of Companies & Enterprises	1%
Information	1%
Agriculture, Forestry, and Fishing	1%
Geography	
South	41%
West	21%
Northeast	21%
Midwest	18%



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About Rainmakers CSI:

Rainmakers CSI is a UK-based global strategy, insight and planning consultancy with a focus on delivering game-changing commercial impact. Since our inception in 2007, we’ve worked collaboratively with leading companies to help define opportunities for brands, categories and businesses. Our expertise spans not only Financial Services, but also Food and Drink, Beauty, Healthcare, Telecoms, Technology, Entertainment, and Travel. Our programs and client relationships span all continents, with 50% of our work originating in the U.S.

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