

Two-Thirds of Americans Living Internationally Say They Are Happier, New Data Shows

Global Living Is Delivering Stronger Finances and Better Work-Life Balance but Comes With Trade-Offs

- Two-thirds of Americans (66%) report being happier living abroad, with 63% feeling more financially secure
- The move is primarily driven by a desire for new cultures (56%) and better weather (45%)
- While work-life balance and friendships improve, living internationally has its trade-offs, as 35% report missing major life events

New York, 26 May 2026 – Americans who live and work internationally are seeing meaningful improvements in their finances, work-life balance, and overall quality of life, according to new research from bunq's Global Living Report 2026.

The findings show that two-thirds of Americans (66%) say they are happier living internationally, while 63% report feeling more financially secure. More than half (53%) say their work-life balance has improved.

A choice, not a necessity

The shift appears to be driven by lifestyle priorities rather than necessity. A majority of Americans cite quality-of-life factors as their primary motivation for living abroad, with 56% pointing to the opportunity to experience different cultures and 45% to better weather and climate.

For many, this reflects a more deliberate approach to how and where they live and work, rather than a short-term or purely financial decision.

The payoff: better balance, stronger connections

Living internationally is also reshaping how Americans spend their time. More than half (54%) say their friendships have improved, pointing to the social benefits that come with greater flexibility and mobility.

Many also report day-to-day improvements, from better quality housing (47%) to more time for hobbies (43%), suggesting that the benefits of global living extend well beyond travel.

The trade-offs of distance

More than a third (35%) say they have missed important life events such as weddings, funerals, or milestone celebrations while living abroad.

The distance can also shape longer-term decisions. Around a quarter (26%) say they have delayed buying a home, and 17% say they have delayed having children, reflecting the broader personal choices that can come with building a life across countries.

Making global living work in practice

The research also points to the practical realities of managing day-to-day life internationally. Nearly half (48%) say they kept their existing job while living abroad, reflecting how global living is often built around remote and flexible work.

At the same time, most respondents (70%) say they have encountered unexpected costs while living abroad.

bunq, Europe's second-largest neobank, commissioned the research as part of its Global Living Report 2026, exploring how people are building lives across borders and how that is reshaping their finances, careers, and relationships.

Joe Wilson, Chief Evangelist at bunq, said: *"Having made the move myself a few times, what always stands out is the upside always outweighs the downside - people find better balance, stronger financial footing, make friends for life and a higher overall quality of life. "At the same time, living internationally is still more complex day to day. As more Americans build lives across countries, there's an expectation that the systems they rely on, especially around money, keep up."*

About bunq

bunq, Europe's second-largest neobank, has rebuilt banking from the ground up. As the world's first GenAI-powered bank, bunq's proprietary AI powers every part of the business, from helping users with their finances, to being baked into bunq's own operations. By developing a product rooted in its users' wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer license and applied for its US and Mexican banking license, with more global expansion to follow. Learn more:

www.bunq.com

About the survey

The survey was conducted by Pollfish on behalf of bunq in March 2026, with 7,100 respondents across 8 countries: France (1,000), Germany (1,000), Ireland (700), the Netherlands (700), Spain (1,000), the United Kingdom (1,000), Canada (700), and the United States (1,000). The objective was to understand attitudes toward global lifestyles and the impact of global living on people's welfare, careers, and relationships.

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