



# The Age of the Digital Nomad:

Reimagining the Global Work Experience  
in a Transformed Landscape

MetLife's Expat  
Employee Benefit  
Trends Study 2022

[metlife.com/ebtsexpat](https://metlife.com/ebtsexpat)





**01**      **Key drivers of increasing employee interest in international assignments.**      p.03

[Jump to chapter](#) ▶

---

**02**      **How heightened feelings about holistic health are changing what globally-mobile employees expect from their employers.**      p.08

[Jump to chapter](#) ▶

---

**03**      **What employers need to know about the future of globally-mobile work and the evolving spectrum of globally-mobile roles.**      p.13

[Jump to chapter](#) ▶

---

**04**      **The critical role expat benefits can play in winning the war for talent.**      p.15

[Jump to chapter](#) ▶

---

**05**      **Turning insights into action: How employers can engage and support their globally-mobile workforce in 2022 and beyond.**      p.21

[Jump to chapter](#) ▶

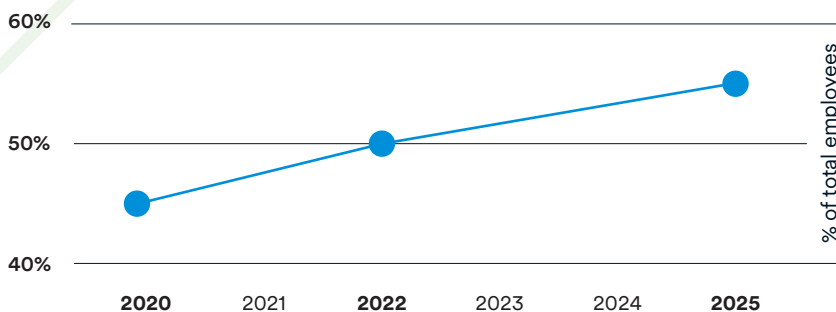


# The transformation of international work and the globally-mobile employee

**The ability to work from anywhere is prompting both organizations and employees to redefine traditional international roles and reimagine the future of the globally-mobile workforce.**

Pandemic-prompted remote working experiences have provided case studies for employers and employees alike, accelerating adoption, proficiency and comfort levels with the technology that makes work-from-anywhere models possible. However, as organizations continue to map out the future of work, employees are making their preferences clear. Even as remote work becomes more feasible, there is a growing interest in working abroad, especially among the younger workforce.

**Over the past two years, employee interest in working abroad or assuming work assignments in a foreign country has increased.**



**Increased Generation Z and Millennial workforce participation is driving the increased interest. With Zillennials projected to represent 75% of the workforce by 2025, interest in working abroad is projected to grow.<sup>1</sup>**

With the majority of employers (65%) expecting to see their globally-mobile workforce increase over the next three years, the ability to work from anywhere provides new opportunities for employers to differentiate themselves in the battle to attract and retain talent. Looking ahead, employers expect global mobility programs to play a larger role in their workplace and benefits strategies.

Overall, employees are ready to move beyond traditional workplace models while embracing a globally-mobile future. To maximize the potential of their global work programs and deliver on talent management and revenue objectives, forward-thinking employers must embrace new global working models and adapt their employee experiences to align with shifting employee expectations.

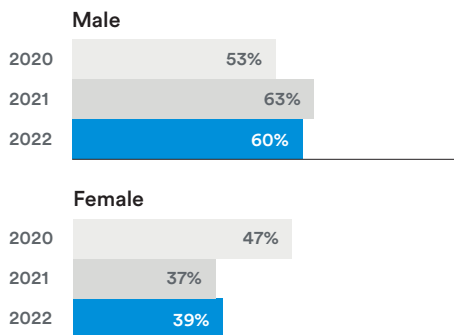


# From pre-pandemic to 2022:

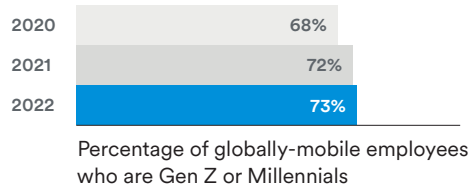
## The evolution of today's globally-mobile employee

While the nature of global work is evolving, there have been significant shifts to existing trends experienced within the global workforce over the past two years. As in prior years, the profile of the average globally-mobile employee tends to be younger, white, high-earning and highly educated males.

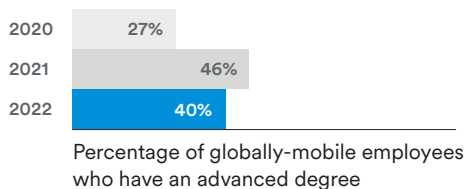
### More men are taking global assignments than women.



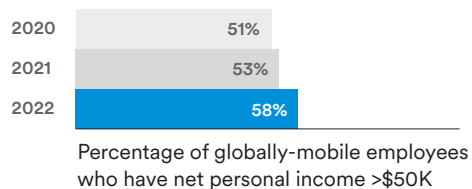
### The global workforce is getting younger.



### Globally-mobile workers are more likely to hold an advanced degree, mainly a master's or doctorate.

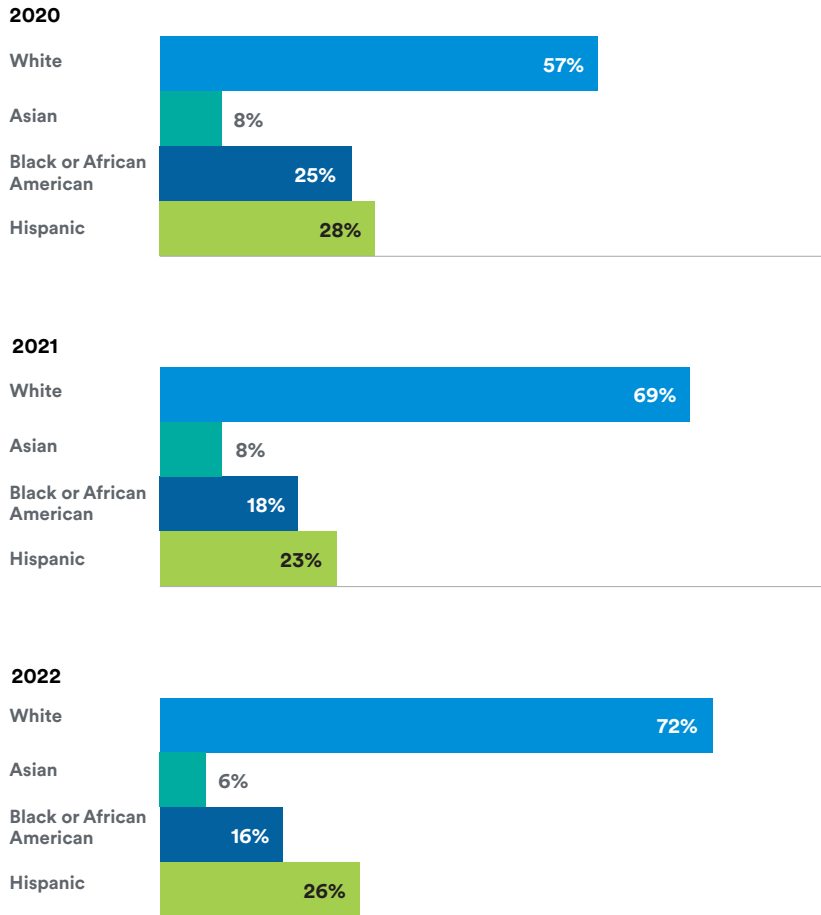


### More assignees skew to higher income bands than in 2020, earning \$50K - \$150K in net personal income.





**Most globally-mobile employees are from a white ethnic background.**



**Today, most globally-mobile employees embark on their assignments alone (39%) or with their spouse/partner (36%). In comparison to prior years, globally-mobile employees are slightly less likely to travel with kids under the age of 18 (19%).**

	2020	2021	2022
Alone	42%	39%	39%
Accompanied by spouse/partner	32%	36%	36%
Accompanied by kids under 18	21%	25%	19%

**METHODOLOGY**

This report is based on MetLife’s annual Employee Benefit Trends Study (EBTS), which offers insights from globally-mobile employees and employers with decision-making responsibility for expatriate benefits, captured via an in-depth quantitative survey and qualitative interviews.

**Employer survey:**

**2,737** decision-makers and influencers at companies with at least two employees

- **1,507** decision-makers with responsibility for expatriate benefits
- **14** interviews

**Employee survey:**

**2,982** full-time employees, ages 21 and over, at companies with at least two employees

- **1,011** globally-mobile employees
- **15** interviews

**EMPLOYEE DEFINITIONS**

MetLife’s Employee Benefit Trends Study defines globally-mobile employees as a combination of expatriates and inpatriates.

**Expatriates:** U.S. citizens who have lived or worked outside of the U.S. for at least six months in the past six years or are currently abroad on a company-sponsored assignment.

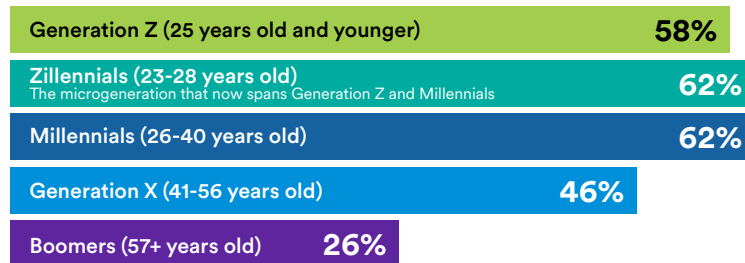
**Inpatriates:** Foreign workers currently in the U.S. on a work visa or company-sponsored assignment for at least six months.

**Total employees:** Full-time U.S. employees.

## Employee interest in working abroad is on the rise

While global employees are looking for more flexible working opportunities, U.S.-based employees are increasingly exploring global work options. Among all U.S. employees, one in four (25%) say their interest in working abroad has increased over the past three years. As a result, half of the workforce now expresses interest in globally-mobile work. Among younger workers, interest levels are significantly higher compared to their generational counterparts.

### 50% of employees are interested in working abroad or taking work assignments in a foreign country.



“ Pre-COVID-19, there were definitely more senior folks because that aligned with the business. Right now, we’re seeing a mix of everything. Some folks are moving with their families, there are other folks that are 20s, 30s, that have the desire to move somewhere and we’re able to find another fit for them in another region. So I think we’ve moved from folks that are really senior to folks who have experience in their field and there’s an opportunity or availability somewhere else.

- Employer, IT Consulting

As interest levels increase, concerns related to working abroad are decreasing among employees who have not yet taken a global assignment.

	2021	2022	Change
Pandemic	23%	20%	▼ -3% pts.
Job security	22%	16%	▼ -6% pts.
Safety (e.g., crime, terrorism, etc.)	17%	13%	▼ -4% pts.
Local healthcare	16%	10%	▼ -6% pts.
Government/ social unrest	14%	11%	▼ -3% pts.





**Top reasons globally-mobile employees chose to work abroad:**

- 25%** My organization required it
- 24%** It was a great opportunity for my career
- 19%** I wanted to experience living in a new country
- 17%** I was offered a salary increase
- 16%** I was offered better benefits
- 13%** I have friends/relatives in the new country
- 10%** My partner was in the new country

The reasons why employees pursue globally-mobile roles have also shifted slightly in recent years. While an increased salary and desire for new experiences are top motivators for accepting assignments, career advancement and assuming new roles required by their organization remain the most common reasons cited by globally-mobile employees for influencing their decision to work outside of their home country.

“ I’m seeing new lands, meeting new people, learning new skills and learning to work. The best part of it is, I’m learning to work with people from different cultures that have the same skills as me so I can see how they do things versus what I do.  
- Assignee in Spain



# Heightened feelings about holistic health are changing what globally-mobile employees expect from employers

## Globally-mobile employees are increasingly concerned about their holistic well-being

Despite increasing interest in working abroad, international assignments can be stressful and isolating experiences for employees. In recent years, the pandemic has exacerbated stress and isolation for globally-mobile employees.

Compared to the total employee population, globally-mobile employees, particularly current assignees, continue to struggle with all aspects of their holistic health, especially mental and financial well-being. In addition, current assignees, depending on the industry in which they work, have a higher potential of facing on-site risks, such as security threats or heightened COVID-19 exposure, which contribute to their greater concerns about their mental, financial, social and physical health.<sup>1,2</sup>



	Globally-mobile employees currently on assignment	Globally-mobile employees (total)	Total employees
Physical health	73%	73%	52%
Mental health	82%	73%	52%
Financial health	83%	69%	55%
Social health	74%	69%	48%

<sup>1</sup> Washington Post, 'Discriminatory' coronavirus rules leave expats frustrated while sparking diplomatic disputes, December 2021.

<sup>2</sup> CN Traveler, Homesick and Watching the World Reopen: How Expats Are Coping, September 2021.





Seven in ten (72%) globally-mobile employees currently on assignment have sought help for stress, burnout or mental health issues over the last 12 months, up slightly from the number of employees seeking expert help in 2021 (68%). This is more than twice the number of total employees who have reported needing to seek professional guidance.

**Employees seeking help for stress, burnout or mental health issues in the last 12 months**



**Globally-mobile employees**



**Total employees**

“ I think [being on assignment] certainly challenged my holistic health in many different ways. Being away from my family and friends, not being able to see them in person, seeing them over a screen, but not being able to see them and hug them, that has affected me both mentally and emotionally. I would say that I was lonely here for quite a while, so that has affected my health, as well.

- Assignee in the Netherlands

Regarding stress, burnout and depression, there is a disconnect between current assignees' feelings at work and their employer's perceptions. Most employers underestimate the true extent of the struggles and anxieties faced by globally-mobile employees and the day-to-day pressures that accompany global work, often because they have little to no contact with their employees who live abroad.

	Globally-mobile employees currently on assignment report feeling:	Employer perceptions of how globally-mobile employees are feeling:
Stressed	55%	39%
Burned out	59%	36%
Depressed	49%	35%

Behind globally-mobile employees' heightened concerns about their mental health lie a range of work-related issues. Topping the list, skewed work-life balance is cited by current assignees as the number one cause of lower mental health.

**Top 5 work-related causes of lower mental health among globally-mobile employees currently on assignment:**

- 24%** Balancing home and work life

---

- 17%** Increased workload

---

- 13%** Concern about job security

---

- 13%** Toxic work environment

---

- 11%** Not feeling in control of work demands



**65%**

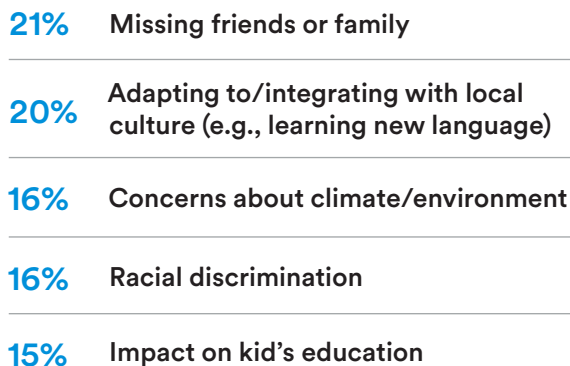
► Employers are making positive strides when it comes to recognition of their employees' current state of emotions. **65% of employers with globally-mobile workforces acknowledge employee burnout as a major concern, up from 58% in 2020.**





There is a strong link between mental health and social health. **Socially healthy assignees are two times more likely to be mentally healthy (88% vs. 45%).** With 24% of current assignees reporting an imbalance between work and home life as a top cause of lower mental health, work-life balance is a key area of social health to address among assignees. Outside of work-related concerns, globally-mobile employees continue to experience a variety of stressors surrounding social wellness while working abroad, with concerns about racial discrimination rising significantly since 2021, from 9% to 16%.

### Biggest sources of concern/stress while working in a different country



### Diversity, equity and inclusion are top of mind for the globally-mobile workforce

Assignees are often top performers in their organizations, so employers must ensure they are responding to their globally-mobile employees' evolving needs in order to attract and retain top talent.

As social wellness becomes an increasingly important part of assignees' holistic health, globally-mobile employees currently on assignment are much more likely to expect their employers to take action to promote diversity, equity and inclusion (DEI) – 91% of current assignees expect their employers to actively promote and sustain DEI at their organization, compared to nearly 65% of total employees.

### DEI expectations

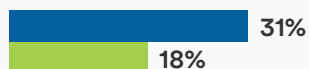
Globally-mobile employees currently on assignment have higher expectations of their employers tied to DEI issues compared to the total employee population.

#### Expectations:

Provide conflict resolution training to managers



Engage external moderators/speakers to encourage productive discussion



Offer a wider range of benefits to address DEI



Create a more representative leadership team



Increase senior leadership communication on DEI



Change policies to accommodate different views



Provide employee/affinity resource groups



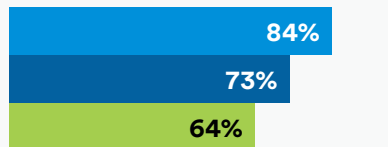
Current assignees

Total employees

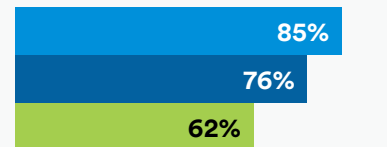
Overall, employers overestimate how their organizations are delivering on key actions and commitments related to DEI. When it comes to work culture and progressive DEI practices, employers tend to be slightly out of touch with the opinions of their global workforce. However, current assignees are more likely to rate their employer's DEI efforts higher than total employees.

Employers    Current assignees    All employees

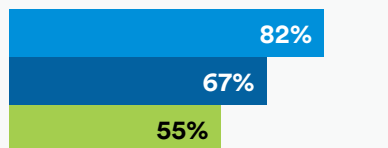
My organization's work culture is open, inclusive and supportive to all employees



My organization listens to the ideas and feedback of employees



My organization is ahead of others in our industry in its Diversity, Equity and Inclusion (DEI) practices



Emphasizing DEI as a central element of an organization's culture efforts can help employers foster greater loyalty among their existing global workforce, appeal to future global talent and fill existing gaps in employees' social health and well-being.

“ I've met and I've worked with some great people that I'll have relationships with for a lifetime that are scattered across the world. I've really sacrificed a lot of time from my family and friends by being here, so I feel like I'm getting the most out of the experience that I can, but it is very difficult to be away for this amount of time, and so it does hit me at moments. Certainly, thinking about my health and how I improve it is also a concern of mine too, or it's a challenge.

- Assignee in the Netherlands



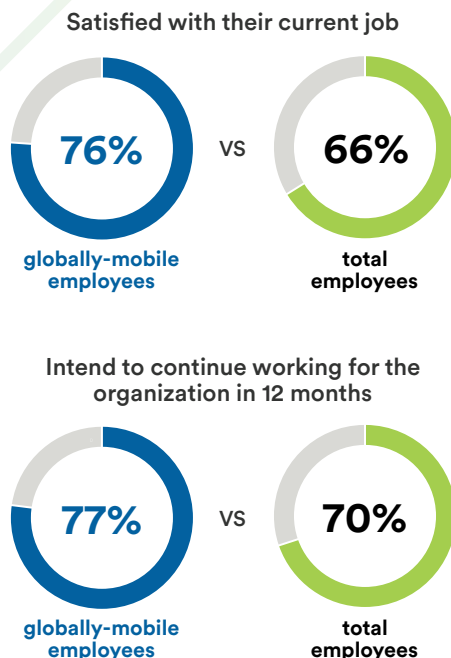
# The future of globally-mobile work: What employers need to know

## The implications of work-from-anywhere capabilities

Shifting attitudes and expectations around global work are primarily being driven by improved capabilities that enable more work to be done from anywhere. This poses an especially unique situation for globally-mobile employees, who – by definition – are traditionally required to be on-site overseas to perform the day-to-day duties of their assignments. Looking ahead, employers will have more flexibility when it comes to deploying talent and maximizing productivity. At the same time, the ability to work from anywhere creates new opportunities for companies to stand out when competing to attract and retain employees.

As a result, employers are shifting from traditional expat models to decentralized models that incorporate more virtual assignments and in-market hiring. However, globally-mobile work opportunities are not solely driven by cost and efficiency factors. Offering globally-mobile work assignments can provide organizations with a tangible return on investment. Globally-mobile employees are significantly more satisfied with their jobs and more likely to remain with their employers.

### Globally-mobile work assignments strengthen the employee-to-employer relationship.

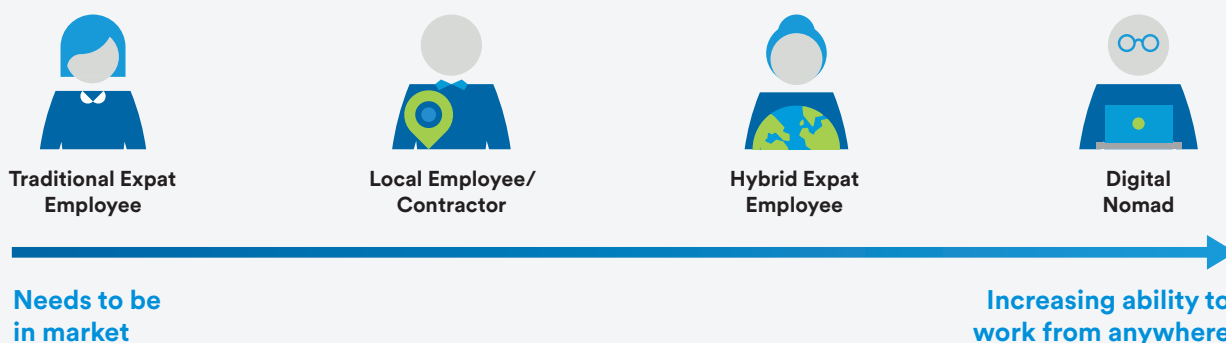


“ I’m just happy that my employer is so generous... the benefits they offer and having me stay in Rome, that’s an amazing thing, so I’m not really looking to go anywhere.  
- Assignee in Italy

“ [New ways of working] has made me become more reliant and trusting...they’ll take care of me when something goes wrong because it’s their responsibility to make sure that I remain healthy.  
- Assignee in India

As employers seek to balance the increasing ability to work from anywhere with business objectives and employee interest, the globally-mobile workforce of the future will be more complex and expand to encompass a range of roles. By reimagining globally-mobile roles, employers can optimize the ability to work remotely while still offering flexible work-abroad opportunities that appeal to employees, especially Gen Z and Millennial employees, the two generations with the greatest interest in working abroad.

# Broadening the definition of globally-mobile roles



**Traditional Expat Employee** Experienced employees, often in managerial roles, deployed to work abroad (typically 6+ months) based on the organization’s objective to have someone present in the location of the opportunity.

With the increasing ability to work from anywhere, employers have the chance to reevaluate and redefine these types of global assignments. As a result, the number of traditional in-market, on-site expat roles are likely to decrease in the future, except in industries such as construction or oil and gas where on-the-ground expat employees are required.

**Local Employee/Contractor** Workers, often blue-collar, with transferrable skill sets widely available across markets, enabling employers to hire local talent. These types of roles are expected to continue to increase.

**Hybrid Expat Employee** Skilled service industry workers. This mode of working combines the ability of employees to do the job from anywhere with the need to be in-market for shorter stints (less than 6 months) in several countries over the course of a single year.

These types of roles offer the flexibility many employees seek along with efficiencies and savings for the employer. Hybrid expat roles are expected to continue to increase, due to the ability to work from anywhere.

**Digital Nomad** Younger, less experienced workers with a strong drive to work abroad. This type of role caters to employees’ desire for new experiences while having flexibility around where they work and the need to be in market.

Digital nomads are a relatively new scenario in the global workspace. Companies should view these roles as part of their recruiting and retention strategies, weighing the costs and benefits accordingly. Digital nomad roles are projected to increase and will be crucial in the war for talent.

“ We’re trying to find the good middle ground...there are people who are looking for more [work-from-anywhere options], and we’re trying to figure out what that sweet spot is.

- Employer, IT Industry

“ ...instead of long stretches of five or six months, maybe, they [employer] would send us for two months here and then have a break of a month... instead of having us [on assignment] for a long stretch of time.

- Assignee in France



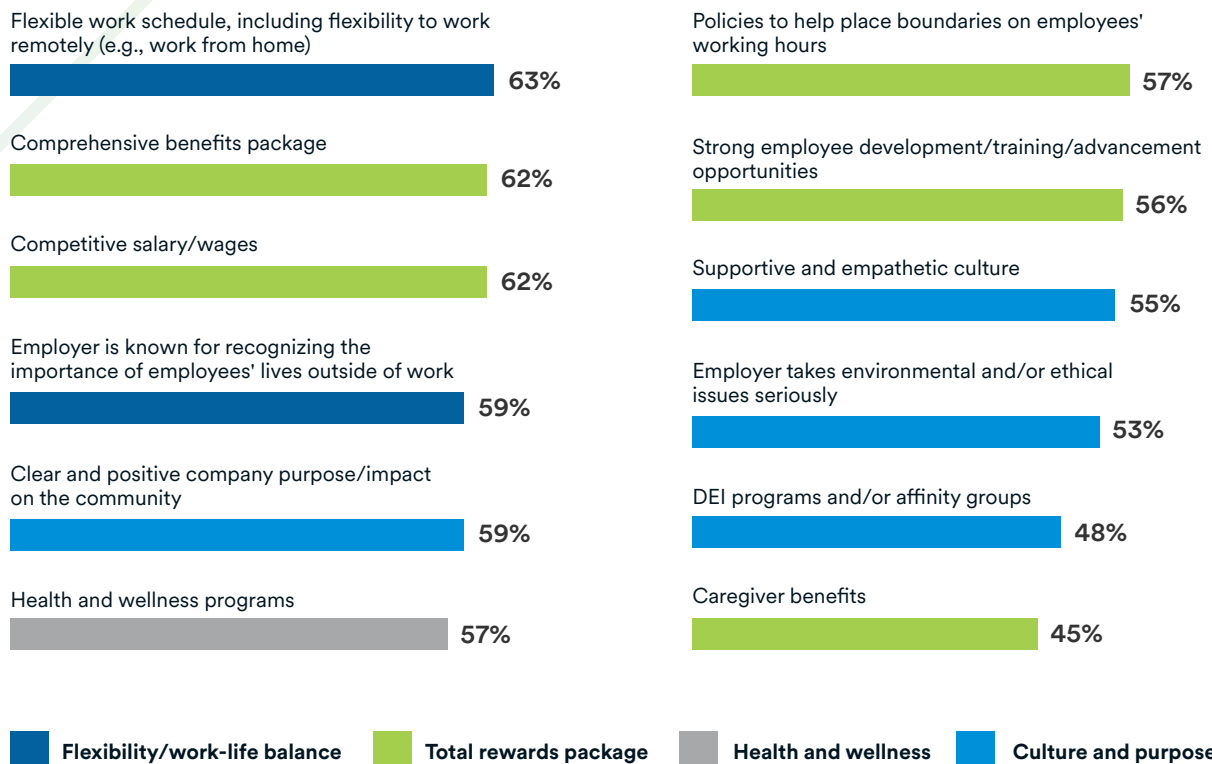
# The critical role expat benefits can play in winning the war for talent

## Globally-mobile employees prioritize flexibility, benefits and experiences

As globally-mobile roles flex to match business objectives and employee interest, it's critical for employers to understand what globally-mobile employees of the future will consider must-haves when deciding whether to accept or remain in a role.

For Generation Z and Millennial employees, globally-mobile assignments are all about the experience – both on and off the job. With flexibility at the top of their list of must-haves, they also prioritize elements related to culture and purpose when considering accepting a position or remaining in a job.

### Top must-have elements among younger employees interested in expat assignments:





## Designing comprehensive benefits for a globally-mobile workforce

As their need for holistic support increases, globally-mobile employees are turning to their employers for a broader benefits offering. Among globally-mobile employees, 82% describe having an expat benefits package including medical, dental, vision and life insurance as a must-have or nice-to-have, further demonstrating the need for a comprehensive offering that supports the holistic needs of those working abroad. In addition, 66% of current assignees are interested in a wider array of non-medical benefits they can choose to purchase and pay for on their own, such as commuter benefits or retirement contribution plans.

---

“ [My employee benefits program] is very important because they [my employer] are the ones who are putting me in this position, so they've got every responsibility to make sure that my emotional and my physical well-being is taken care of.

- Assignee in Spain

“ It's their [my employer's] duty to make sure that I stay in top shape mentally and physically, so that I don't suffer from emotional distress.

- Assignee in India

**Benefits considered “must-haves” among current assignees and total employees.**

<b>Benefit</b>	<b>Current assignees</b>	<b>Total employees</b>	<b>Percentage point difference</b>
Legal services	67%	34%	+32
Home insurance	55%	33%	+22
Student debt assistance/forgiveness	49%	31%	+18
Life insurance	79%	63%	+16
Commuter benefits (e.g., subsidized travel to work, preferential bicycle loan, etc.)	46%	33%	+13
Pet insurance	31%	18%	+13
Financial planning/education workshops/financial wellness tools	53%	41%	+12
Expatriate benefits packages	39%	28%	+11
Critical Illness insurance	55%	46%	+9
Access to subsidized care options (e.g., child, dependent, pet)	36%	27%	+9
Auto insurance	41%	32%	+9
Flexible Spending Account (FSA)	53%	45%	+8
Employee Assistance Programs	48%	41%	+8
Unpaid leave	50%	42%	+7
Long Term Care insurance	49%	45%	+4
Accidental Death & Dismemberment (AD&D)	52%	49%	+3
Hospital Indemnity insurance	44%	41%	+3
Cancer insurance	42%	39%	+3
Health Reimbursement Arrangement (HRA)	43%	41%	+2
Accident insurance	43%	43%	0



For employers, providing a comprehensive benefits offering tailored for globally-mobile employees can be a critical element in meeting evolving needs and expectations. Today, companies of all sizes are more likely to offer expat benefit packages.

#### Employers offering expat benefits packages:

2-99 employees:	14%	vs.	6%	in 2020
100-4,999 employees:	27%	vs.	14%	in 2020
5,000+ employees:	35%	vs.	23%	in 2020

Sixty-seven percent of globally-mobile employees say their employers offer benefits that meet their personal and household needs. However, 63% of employees currently on assignment say there are benefits they are interested in that their employer doesn't offer, compared to 58% of total employees, showcasing the demand for employers to adopt a more holistic view of employee benefits to serve the whole employee experience.

As employers compete to attract and retain talent, they have an opportunity to leverage their benefits program as a differentiator and become employers of choice by making strategic additions to address the gaps identified by globally-mobile employees. However, there is a clear disparity in the expectations and interest of employees compared to what expat employers offer.

#### Beyond the basics: Globally-mobile employees are interested in a wider range of benefits

Must-have benefits	Current assignees	Percentage of expat employers offering	Percentage point difference
Legal services	67%	45%	▼ -22
Critical Illness insurance	55%	45%	▼ -10
Home insurance	55%	42%	▼ -13
Vision Care insurance or discount program	54%	41%	▼ -13
Flexible Spending Account (FSA)	53%	26%	▼ -17
Unpaid leave	50%	33%	▼ -17
Student debt assistance/forgiveness	49%	26%	▼ -23
Cancer insurance	42%	19%	▼ -23
Pet insurance	31%	21%	▼ -10



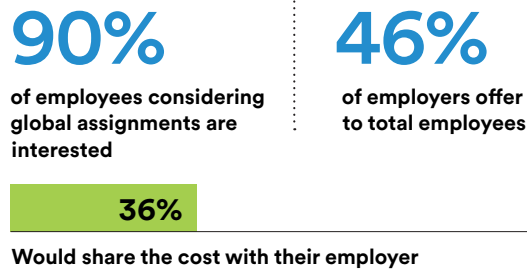
You want to make sure your employer gives you a comprehensive plan that covers everything from A to Z because you never know what's going to happen... you've got to make sure that it's a truly full-service comprehensive global plan from end-to-end and not a limited plan.

- Assignee in Germany

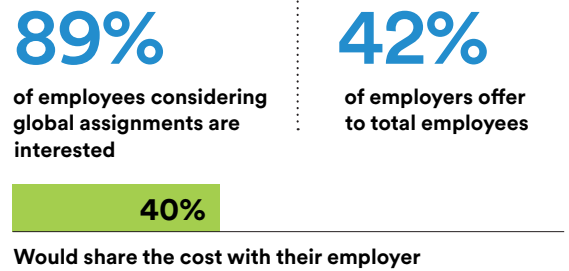
Though most employers struggle to fully understand the globally-mobile employee state of mind, they are beginning to make enhancements to the support they provide to employees. Many expat employers are rounding out their offering for globally-mobile workers with enhanced resources to support their holistic well-being and help them adapt to living and working outside their native country. Still, employees report needing more from their employers in order to work in a foreign country in the future.

Employers are enhancing benefits packages by offering valuable support resources for employees working abroad. Yet, there is a clear gap between employee demand and what their employers are providing. Of all employees interested in taking an assignment abroad, many employees are interested in non-medical benefits, with some even willing to share the cost of these benefits with their employer.

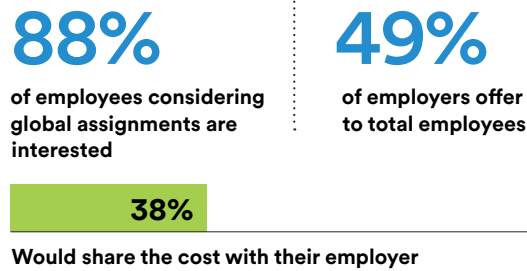
**Financial wellness tools/support services:**



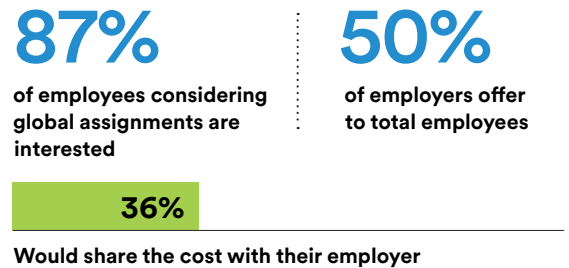
**Mental health support programs/initiatives:**



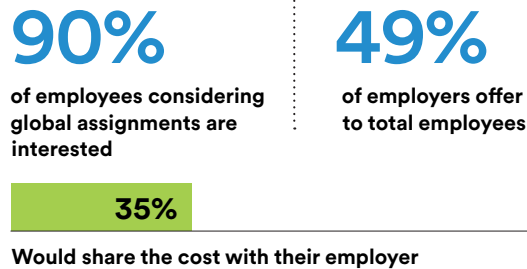
**Medical or security evacuation:**



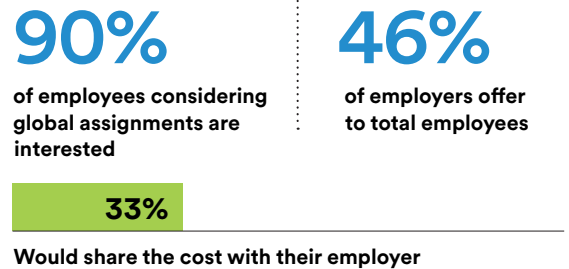
**Support in navigating the local medical system (e.g., accessing care, finding doctors/hospitals, etc.):**



**Access to health support programs (e.g., nutrition counseling, smoking cessation, weight loss groups, etc.):**



**Tax support (e.g., guidance on local tax laws):**



**Training on host country culture, societal values, etc:**

**89%**

of employees considering global assignments are interested

**36%**

Would share the cost with their employer

**54%**

of employers offer to total employees

**Pre-travel support (Visa, educational country guides):**

**90%**

of employees considering global assignments are interested

**29%**

Would share the cost with their employer

**46%**

of employers offer to total employees

**Housing support services:**

**88%**

of employees considering global assignments are interested

**34%**

Would share the cost with their employer

**50%**

of employers offer to total employees

**Legal services and estate planning:**

**89%**

of employees considering global assignments are interested

**35%**

Would share the cost with their employer

**50%**

of employers offer to total employees

To drive utilization of these benefits, effective communications and education are critical to increase awareness and benefit utilization among employees. Along with a wider range of benefits that better suit their needs, 65% of current assignees are looking for more relevant benefits communications and education from their employers, compared to 46% of total employees.

“ It’s unknown, for many, how medical coverage works as an American citizen traveling to another country trying to get medical coverage. So I think there’s a lot of education and awareness that needs to be done around this, which I think will help encourage those that are on the fence of traveling for these missions to travel for the first time or travel again.  
- Assignee in the Netherlands

“ [Benefits communication] is very important because if you don’t know what’s out there, then there is no way that you’re going to be able to take advantage of... so it’s very important to know what the options are.  
- Assignee in India



# Turning insights into action: How employers can engage and support a globally-mobile workforce

## Recommendations for employers

In the months and years ahead, employers have a significant opportunity to reimagine globally-mobile work and make tangible progress in meeting their objectives when it comes to attracting and retaining talent, driving loyalty and increasing job satisfaction.

01

- ▶ **Redefine globally-mobile roles to optimize work-from-anywhere capabilities and capitalize on employee interest.**
- 

02

- ▶ **Recognize the unique pressures faced by globally-mobile employees and offer support that aligns with them.**
- 

03

- ▶ **Identify opportunities to enhance the resources and benefits available to globally-mobile employees.**

# 01 **Redefine globally-mobile roles to optimize work-from-anywhere capabilities and capitalize on employee interest.**

Demand for global assignments is predicted to rise, but the nature of assignments will need to change. In recognition of increasing employee interest and optimism toward global assignments, employers must redefine traditional expat roles and opportunities to work abroad to address employees' desire for global experiences. Employers should weigh potential cost implications against the positive impact to productivity, recruiting and retention that global programs can bring.

Embrace emerging globally-mobile roles, such as hybrid or digital nomad roles, to offer greater work-from-anywhere flexibility and create appealing differentiators in the workforce. Remote working means that certain assignments no longer require a fully mobile experience. Shorter assignments are becoming increasingly popular among assignees whose roles might require some on-site work, but do not obligate traditional multi-year stints abroad.

When defining globally-mobile assignments, look for opportunities to enhance actions and promote support related to diversity, equity and inclusion.

- ▶ **Develop a clear, transparent internal communication strategy surrounding DEI initiatives.** Communicate corporate DEI milestones and company culture goals to the workforce. These routine updates around the company's mission, values, and culture could be delivered in the form of an email campaign, video cameos or internal message board posts from senior leadership.
- ▶ **Seek external moderators and speakers to spark conversation around DEI** when hosting company town halls or panel discussions and encourage multidirectional communications between employees and leadership during these events. This can increase visibility to diverse perspectives and ideas that resonate with all functional areas of an organization.
- ▶ **Offer a wider range of benefits that address DEI**, such as increased unpaid time off, student debt assistance or well-being programs and initiatives.



# 02

## Recognize the unique pressures globally-mobile employees face and offer support that aligns with them.

Take a holistic approach to employee well-being by offering resources and support across the physical, mental, financial and social aspects of well-being.

- ▶ **Encourage a healthy balance between work and home life.** There is a strong link between assignees' social and mental health, so advocating for the right harmony between work and assignees' personal life is extremely important for their well-being.
- ▶ **Create a mentor program to connect employees, share expat experiences, and reduce feelings of loneliness and isolation.** Build in scheduling flexibility to enable employees to travel in the area or return home for regular visits.

Benefits will require a degree of personalization to address new and evolving needs. By providing a wider range of benefits, employers can help inspire the confidence that employees need when assuming assignments abroad.

- ▶ **Increase access to health and wellness services that go beyond traditional medical benefits,** such as employee assistance programs (EAP) and telemedicine to support employees as they navigate unfamiliar experiences and manage stress.
- ▶ **Consider offering financial wellness tools and education workshops** to help employees understand their needs and the options available to help support their financial ambitions and achieve their financial goals.

“

You have to make yourself attractive, you have to show that you're a good employer and you have good opportunities, and you have to be competitive and make a better offer than the other companies out there.

- Assignee in Germany



# 03

## Identify opportunities to enhance the resources and benefits available to globally-mobile employees.

Globally-mobile employees value employee benefits and resources that are tailored to address the specialized needs of working abroad. Enhance benefits programs to offer a range of options based on employees' needs, including benefits and services that globally-mobile employees can select and pay for on their own.

- ▶ **Consider offering resources**, such as education and training related to local culture and customs or assistance in navigating local medical systems.
- ▶ **Create targeted communication strategies for globally-mobile workers** to increase awareness, understanding and utilization of the resources available to them. Don't let globally-mobile employees become out of sight, out of mind because they are physically removed from the home country workplace. As an added layer of support, keep in touch with your globally-mobile employees by increasing communication and outreach.

The pandemic's impact on working conditions among this unique employee population has transformed how employers and employees approach international work assignments. As the pandemic eases, the shape and composition of the globally-mobile work landscape will continue to evolve and become more complex, giving employers new opportunities to adapt and leverage their benefits strategies.

## METHODOLOGY

MetLife's 20th Annual U.S. Employee Benefit Trends Study was conducted in November 2021 and consists of two distinct studies fielded by Rainmakers CSI – a global strategy, insight and planning consultancy.

### Gender

Male	61%
Female	38%

### Marital Status

Married	68%
Single, not living with partner	20%
Single, living with partner	9%
Divorced/Separated	2%
Widowed	1%

### Ethnicity

Caucasian	70%
African American	17%
Asian	6%
Other	3%

### Family status

Do not live with children under 18	40%
Live with children under 18	60%

### Employer size (staff size)

2-9	4%
10-49	14%
50-199	20%
200-499	10%
500-999	19%
1,000-4,999	18%
5,000-9,999	4%
10,000+	10%

### Geography

South	41%
West	20%
Northeast	22%
Midwest	17%

### Age

21-24	14%
25-34	28%
35-44	44%
45-54	9%
55-64	4%
65+	2%

The employer survey includes 2,737 interviews with benefits decision-makers and influencers at companies with at least two employees. The survey includes 1,507 interviews with decision-makers with responsibility for expatriate benefits.

The employee survey consists of 2,982 interviews with full-time employees, ages 21 and over, at companies with at least two employees. The survey includes 1,011 interviews with globally-mobile employees.

## Personal income

Under \$30,000	8%
\$30,000-\$39,999	8%
\$40,000-\$49,999	6%
\$50,000-\$74,999	13%
\$75,000-\$99,999	15%
\$100,000-\$149,999	27%
\$150,000-\$199,999	13%
\$200,000 or more	9%

## Industry

Information Technology	18%
Finance and Insurance	11%
Other Services	10%
Construction	9%
Manufacturing	7%
Health Care and Social Assistance	7%
Retail	5%
Educational Services	5%
Professional, Scientific, and Technical Services	4%
Transportation and Warehousing	3%
Accommodation and Food Services	3%
Administration and Support and Waste Management and Remediation	3%
Energy and Utilities	3%
Agriculture, Forestry, and Fishing	2%
Not sure	2%
Real Estate	2%



## About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the world’s leading financial services companies, providing insurance, annuities, employee benefits and asset management to help individual and institutional customers build a more confident future. Founded in 1868, MetLife has operations in more than 40 markets globally and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

For more information, visit [www.metlife.com](http://www.metlife.com).

## 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.

For more information, visit [www.rainmakerscsi.com](http://www.rainmakerscsi.com).



**Metropolitan Life Insurance Company**

200 Park Avenue

New York, NY 10166

L0622023582[exp0624][All States]

© 2022 MetLife Services and Solutions, LLC