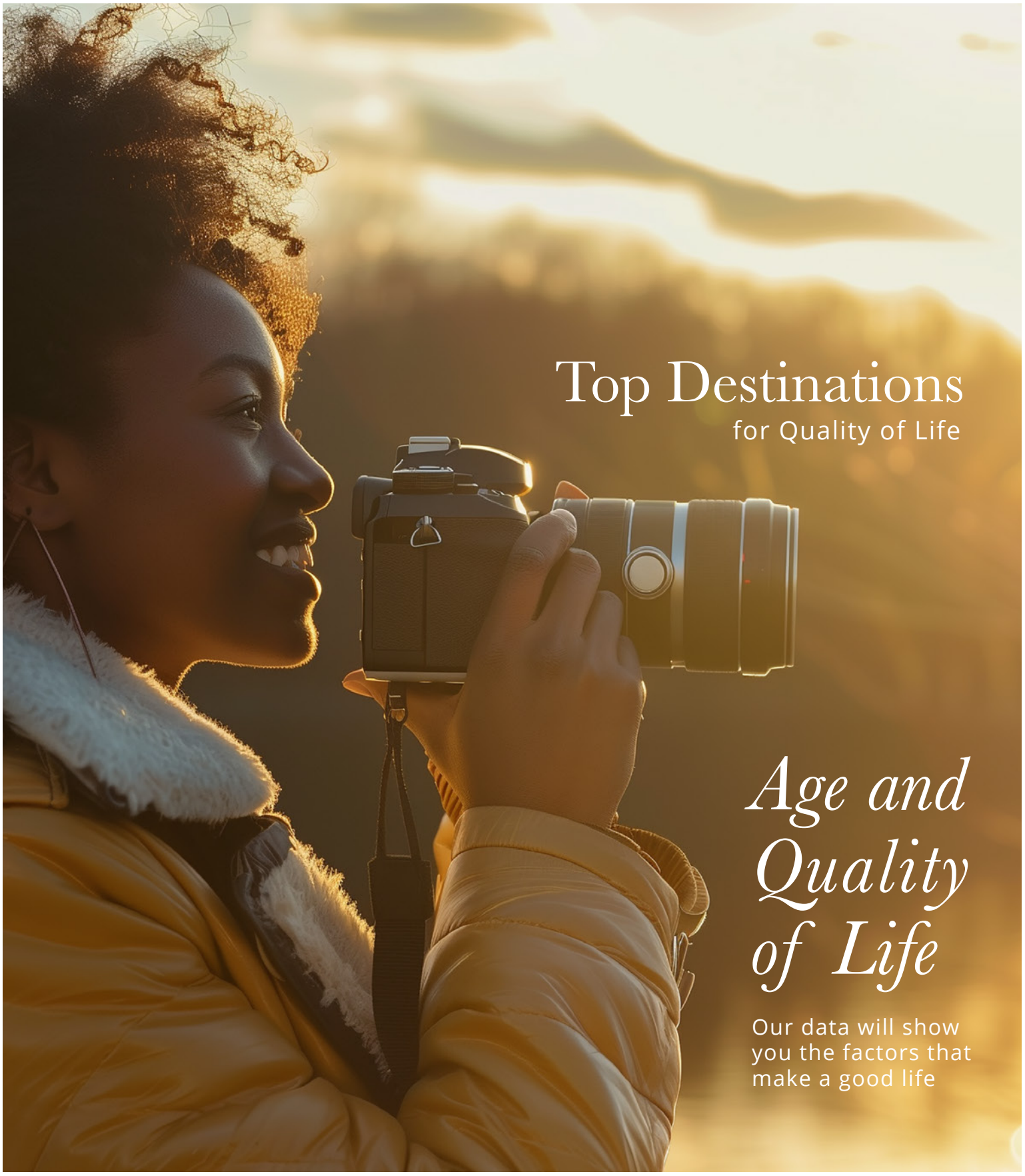
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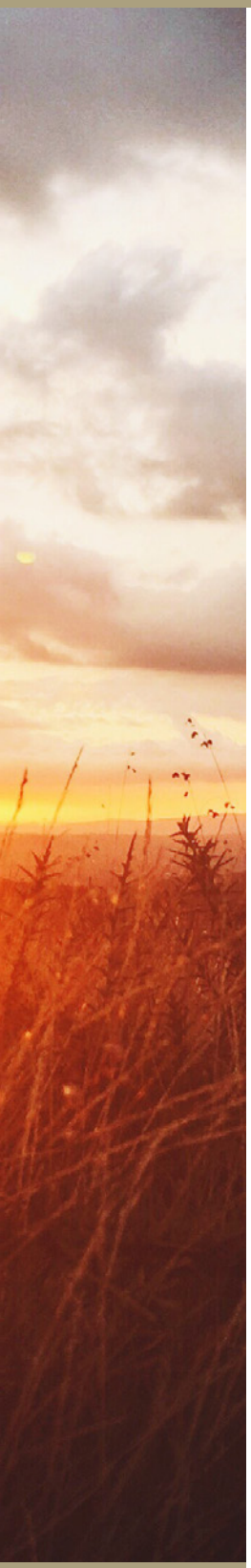


Top Destinations
for Quality of Life

Age and Quality of Life

Our data will show you the factors that make a good life

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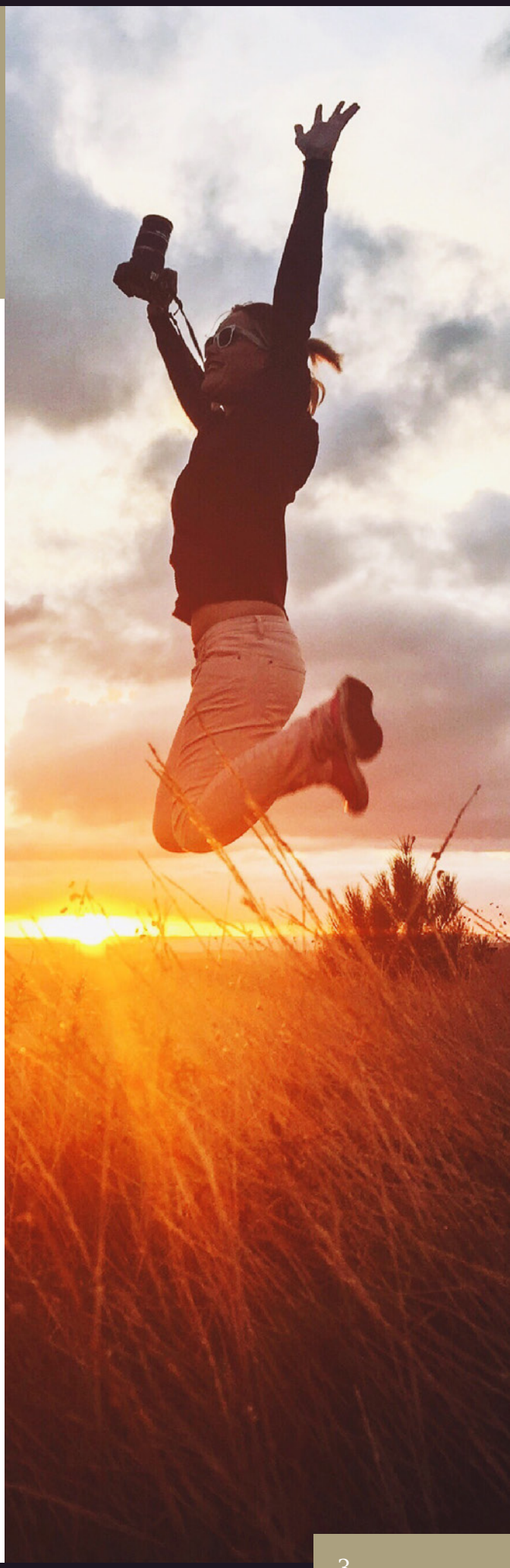
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Quality of life is a multifaceted concept that encompasses many factors. These factors contribute greatly to an individual's overall well-being, satisfaction, and fulfillment in their daily lives.

***The Good Life Index** goes beyond material possessions and economic prosperity, and includes aspects such as safety,healthcare, education, work-life balance, environmental quality, cultural richness, social support, and access to amenities and leisure activities.*

The importance of quality of life lies in its ability to enhance the physical, mental, and emotional welfare of individuals,leading to greater happiness, contentment, and productivity.

By evaluating destinations based on their Quality Of Life indicators, individuals can make informed decisions about where to live, work, travel, or retire to ensure a fulfilling and gratifying life experience.

***The Good Life Index** showcases top destinations that prioritise the well-being and happiness of their residents, making them ideal places to pursue a high-quality lifestyle.*



ABOUT **CS GLOBAL PARTNERS**

Established in London in 2012 and headquartered in Mayfair, CS Global Partners is a renowned consultancy dedicated to providing bespoke citizenship and residency solutions for high-net-worth-individuals globally. Our specialised team, committed to maintaining client confidentiality, focuses on delivering transformative options in citizenship and residency.

At CS Global Partners, our mission is to empower governments and individuals, fostering economic growth, stability, and security for enhanced lifestyles under the visionary leadership of our CEO. We champion a culture of corporate innovation and excellence, leveraging collective expertise to drive transformative results. Our emphasis on corporate values and inclusivity fosters a dynamic environment, encouraging collaborative decision-making and forward-thinking strategies.

Backed by a highly proficient and skilled legal team, CS Global Partners has a strong understanding of the legal frameworks required to make Citizenship by Investment (CBI) programmes reputable and successful.

As one of the only firms in the world with exclusive marketing and advisory mandates for two governments namely the Commonwealth of Dominica and St. Kitts and Nevis, we have worked hand-in-hand with these governments to increase their foreign direct investment and drive positive transformation in their countries.

CS Global Partners plays a pivotal role in empowering government institutions for lasting prosperity. Entrusted with providing expert advice, we attract significant foreign direct investments ethically, maintaining a strictly advisory role without interference in decision-making processes. Collaborating with governments globally, our expertise contributes to the successful promotion and transformation of Citizenship by Investment (CBI) and Residency by Investment (RBI) programmes, significantly impacting economic development and global prominence.

TOP DESTINATIONS FOR QUALITY OF LIFE

The Good Life Index highlights destinations that excel in providing residents and visitors with a combination of prosperity, well-being, safety, and overall quality of life.

01

MONACO

The epitome of luxury living with its glamorous lifestyle, safety, and stunning Mediterranean views.

02

DENMARK

World-renowned for its high standard of living, excellent healthcare, work-life balance, and eco-friendly practices.

03

HONG KONG

A bustling metropolis offering a vibrant cultural scene, world-class cuisine, and innovative city living.

04

FINLAND

Prized for its education system, nature-filled landscapes, sauna culture, and overall well-being.

05

SWEDEN

Embraces a balanced lifestyle with universal healthcare, progressive values, and a strong social welfare system.



TOP DESTINATIONS FOR QUALITY OF LIFE

The Good Life Index highlights destinations that excel in providing residents and visitors with a combination of prosperity, well-being, safety, and overall quality of life.

06

UNITED KINGDOM

Blend of history, modernity, diverse culture, and opportunities for work and leisure.

07

SWITZERLAND

Known for its quality of life, safety, healthcare, stunning Alps, and efficient public transport.

08

LIECHTENSTEIN

Small yet mighty, offering a high standard of living, picturesque landscapes, and low crime rates.

09

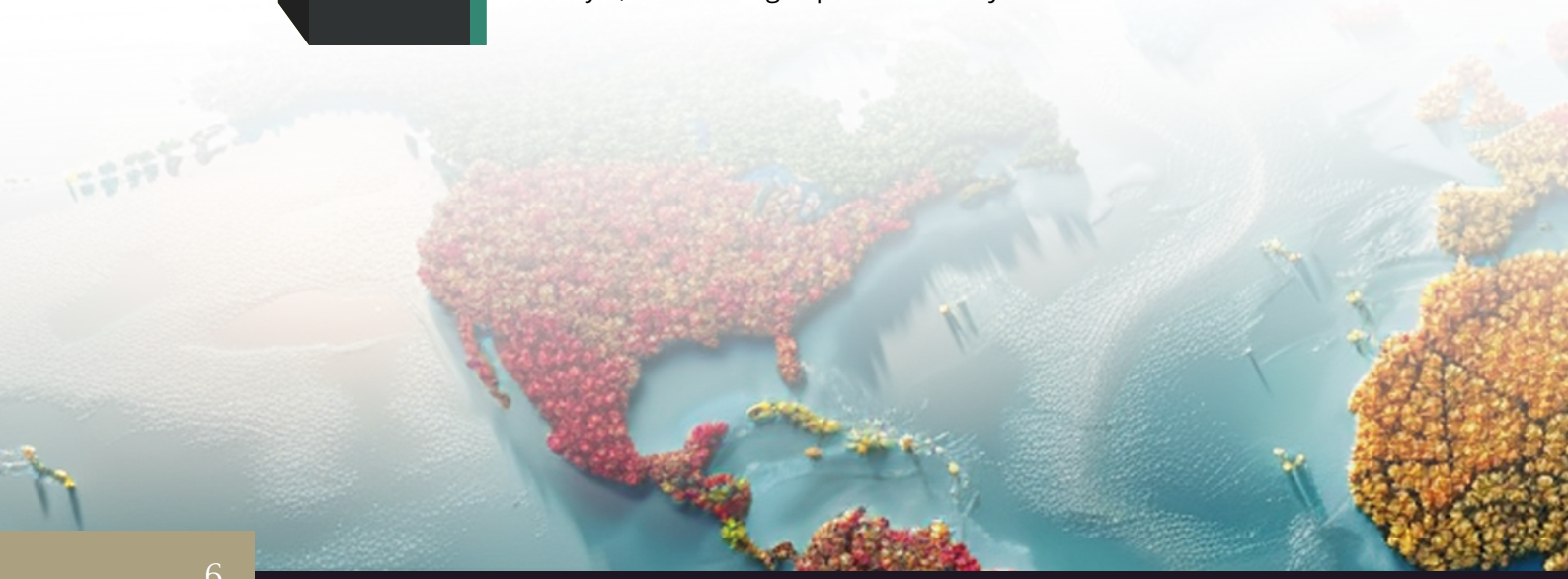
LUXEMBOURG

Multicultural hub with a robust economy, high-income levels, and access to nature.

10

MALTA

Mediterranean gem known for its sunny weather, rich history, relaxed lifestyle, and thriving expat community.



WORST DESTINATIONS FOR QUALITY OF LIFE

These destinations struggle to provide citizens with prosperity, well-being, safety, and overall quality of life.

01

SOMALIA

Somalia received the lowest score in our index due to its ongoing food crisis, corruption, civil war and terrorist attacks.

02

CHAD

Chad struggles with the rule of law, facing off a number of humanitarian, environmental, and geopolitical issues.

03

SOUTH SUDAN

South Sudan is bearing the brunt of climate change, with widespread human displacement, poverty and crop failure.

04

MALI

Multiple coups, armed militias, poor education, and poverty have contributed to Mali's low ranking for Quality of Life.

05

NIGER

Niger suffers from economic contraction, poor education, human displacement and political instability.





METHODOLOGY

Our Good Life Index ranking relies on the Human Development Index (HDI) published by the United Nations Development Programme (UNDP), which is the world's most authoritative measure of human development across multiple dimensions. Crucially, the HDI does not recognise economic growth as the sole value to be considered when measuring human development progress. Rather, economic growth is one of a few different variables.

The secondary component of the Quality of Life motivator assesses the ability of a nation to provide a cleaner, more resilient environment through sustainable practices. This component relies on the Environmental Performance Index (EPI), produced by Yale University and Columbia University in conjunction with the World Economic Forum. The EPI collects data and ranks countries on their performance across several environmental health indicators, such as air and water quality, climate change mitigation strategies, waste management efficiency, and environmental protection policies.

HEALTH	ENVIRONMENT	ECONOMY
Life expectancy at birth	**Climate resilience and environmental protection**	**Growth potential and standard of living, ex. gross national income**
Factors that affect life expectancy: poverty rates, political stability	**Food security, crop vitality, air and water quality**	**Literacy rate, educational and skill attainment**



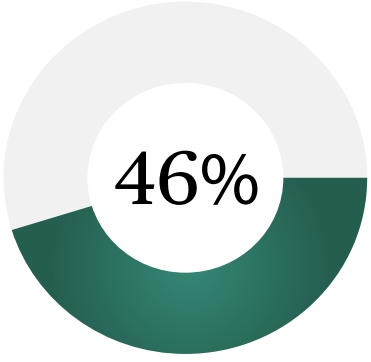
AGE AND QUALITY OF LIFE

Our data also indicates that quality of life is more valuable to older demographics than younger ones.

As HNWIs age, they gain increased financial stability compared to younger HNWIs which means that personal needs beyond basic ones can come to the fore. This might include leisure activities, social connections and/or healthcare.

While 46.2 per cent of HNWIs in the 55 to 64 age group prioritise the Quality of Life factor of citizenship, 34.1 per cent of HNWIs in the 25-34 age group also do so.

Older HNWIs and global citizens in general often have more financial stability, which allows them to prioritise aspects of their lives beyond basic needs, such as leisure activities, health care, and social connections.



46% of 55 - 64 year olds surveyed prioritised Quality of Life over other motivators to seek a second citizenship.

GEOGRAPHY AND QUALITY OF LIFE

Does your region or your age impact the importance of quality of life? Our survey has answers.

According to our data, quality of life is a truly global phenomenon. We found that a plurality, 36.9 per cent, of global participants indicated that the Quality of Life motivator of citizenship was the most important to them. This is compared to other motivators such as Safety and Security or Financial Freedom.

This motivator mostly transcended differences between regions, though it was most valued in Africa and Europe, and least valued in Oceania and North America.

Our data was controlled for region to understand variation across geographic area; understandably, HNWIs will have different priorities depending on where they live and their respective cultures, economies and governments. However, our data indicated that quality of life is nearly universally prioritised, even after controlling for region.

When considering the value of a second citizenship, quality of life becomes even more universal. Almost every region regards 'access to a better quality of life' as a fundamentally important factor when considering the value that second citizenship can provide to lives and their family's lives.

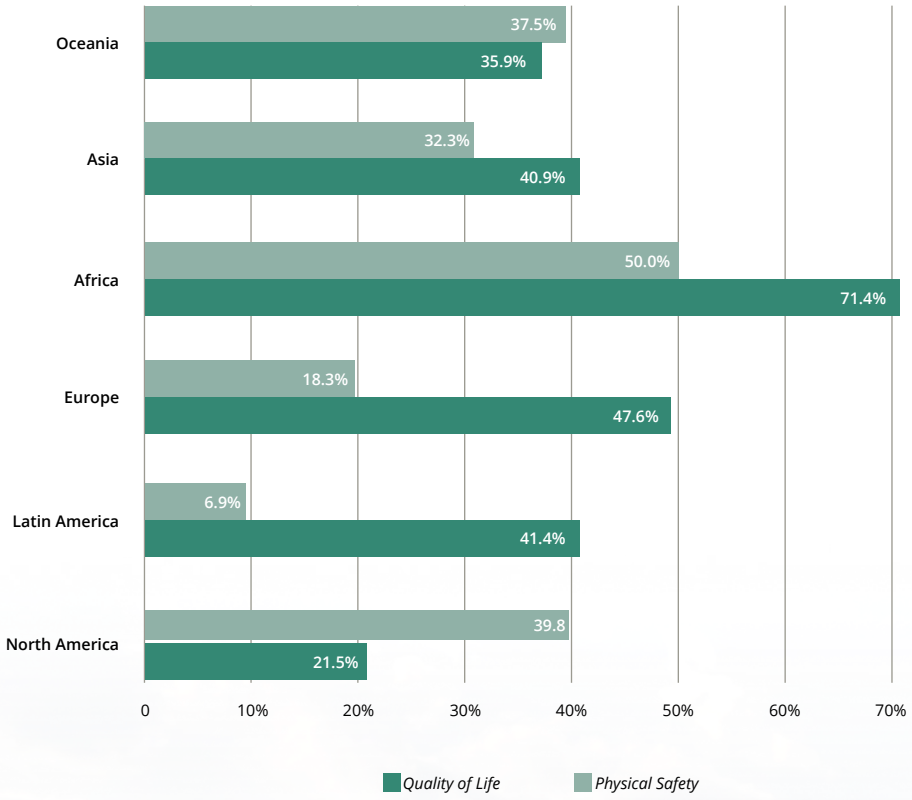
This indicates that the desire for a higher standard of living traverses borders, especially when a second citizenship comes into play. It also indicates the precariousness of the current geopolitical and macroeconomic situation, and its impact on global living standards.

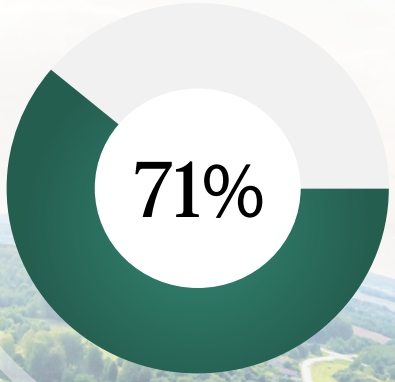
The lessened emphasis on quality of life in North America especially as compared to Africa and Europe could be attributed to a few different factors. Firstly, note in the data that North Americans value the Physical Safety pillar more than the Quality of Life pillar. Given the large presence of survey sample participants from the United States, factors prevalent in this country might impact our results.

For example, safety concerns are widespread in the US, as gun crime and other violent crime continue to grip the country. According to the Global Peace Index, the US ranks as the 31st most violent country in the world. However, the country also boasts a strong GDP and consistent economic growth, high standards of living and vitality. The continent of Africa, in contrast, has lower standards of living and lessened access to quality healthcare. Much of the continent suffers from poverty, poor water quality and little environmental protection.



Figure 1: *HNWI attitudes on Quality of Life vs Physical Safety as the top feature of citizenship by region*





71% of African HNWIs prioritise Quality of Life over other factors

MONACO: DEEP DIVE

#1

Good Life Index Ranking

Nestled along the sparkling Mediterranean coastline, Monaco stands as a beacon of opulence, sophistication, and unparalleled quality of life. Renowned as one of the world's most prestigious destinations, this microstate exudes a unique charm that captivates residents and visitors alike. From its glamorous lifestyle to its exceptional healthcare and safety standards, Monaco sets the gold standard for luxurious living.

At the core of Monaco's allure is its commitment to providing residents with an unparalleled quality of life. The principality boasts a vibrant cultural scene, world-class dining options, and a calendar filled with exclusive events that cater to the elite and discerning population.

The pristine beaches, scenic harbours, and Monaco's picturesque surroundings offer a serene retreat from the hustle and bustle of everyday life.

Moreover, Monaco's dedication to safety and security ensures that its residents can enjoy peace of mind in their daily activities. The principality's efficient healthcare system, combined with its emphasis on well-being and healthy living, contributes to the overall happiness and longevity of its residents.

Monaco's exceptional standards in education, leisure facilities, and urban planning further add to the allure of this premier destination.



DENMARK: DEEP DIVE

#2

Good Life Index Ranking

Denmark emerges as a shining example of a country that excels in providing its residents with an exceptional quality of life. Securing its place as the second-best destination for quality living, Denmark's Nordic charm, progressive policies, and high standards across various metrics make it a top choice for those seeking a balanced and fulfilling lifestyle.

One of Denmark's standout features is its unwavering commitment to work-life balance. The Danish culture embraces leisure time, ensuring that individuals have the opportunity to pursue personal interests, spend time with loved ones, and recharge away from the demands of work. This dedication to well-rounded living contributes significantly to the overall happiness and satisfaction of residents.

Denmark's robust healthcare system, part of strong social welfare tradition, plays a vital role in enhancing quality of life. Accessible healthcare services, high medical standards, and a focus on preventive care contribute to the well-being and longevity of the population.

Moreover, the country's emphasis on sustainable practices, green energy initiatives, and environmental conservation underscores its commitment to creating a healthy and eco-friendly living environment.

The Danish people's emphasis on equality, democracy, and social cohesion fosters a sense of belonging and inclusivity, enriching the quality of life experienced in the country.





HONG KONG: DEEP DIVE

#3

Good Life Index Ranking

Nestled between soaring skyscrapers and lush mountains, Hong Kong emerges as a dynamic metropolis that offers a unique blend of Eastern and Western influences, making it a compelling choice for those seeking a high quality of life.

Securing its place as the third-best destination for quality living, Hong Kong's fast-paced lifestyle, cultural diversity, and exceptional amenities contribute to its allure as a premier global city.

The city's vibrant nightlife, bustling markets, and world-class shopping destinations provide endless opportunities for entertainment and exploration, ensuring that residents can immerse themselves in a rich tapestry of experiences.

Moreover, Hong Kong's efficient public transportation system, including its iconic double-decker trams, extensive MTR network, and convenient ferry services, make navigating the city a breeze. This connectivity enhances the overall quality of life.

Hong Kong's dedication to innovation and technology also contributes to its reputation. The city's skyscraper-studded skyline is a testament to its status as a global financial hub. Hong Kong's world-class healthcare facilities, international schools, and vibrant arts and cultural scene further enrich the living experience for residents. A fusion of modernity, tradition, efficiency, and cosmopolitan living.



FINLAND: DEEP DIVE

#4

Good Life Index Ranking

Tucked away in the pristine landscapes of Northern Europe, Finland shines as a beacon of tranquility, innovation, and quality of life.

Securing its position as the fourth-best destination for quality living, Finland's harmonious blend of nature, technology, and social progressiveness makes it a standout choice for those seeking a balanced and enriching lifestyle.

One of Finland's crowning jewels is its seamless integration of nature into everyday life. With vast expanses of forests, thousands of lakes, and the mesmerising spectacle of the Northern Lights, Finland offers residents unparalleled opportunities to connect with the great outdoors. This relationship with nature not only promotes physical well-being but also enhances mental health and overall happiness.

Finland's commitment to education and innovation is another key factor in its high Quality of Life rankings. The country's renowned education system, which emphasises creativity, critical thinking, and practical skills, ensures that residents have access to top-notch learning opportunities from an early age.

Furthermore, Finland's focus on social equality, healthcare accessibility, and gender equality contributes to a sense of security and inclusivity for all residents. The Finnish welfare state provides a robust safety net, ensuring that individuals have access to healthcare, education, and social services.





SWEDEN: DEEP DIVE

#5

Good Life Index Ranking

Sweden emerges as a captivating destination that embodies the essence of a high quality of life, earning its place as the fifth-best destination for quality living.

With its captivating blend of natural beauty, social welfare, innovation, and inclusivity, Sweden stands out as a model society that prioritises the well-being of its residents.

One of Sweden's most enchanting features is its stunning natural landscapes, from the crystal-clear waters of its archipelagos to the verdant, stretching forests. Residents have the privilege of enjoying the great outdoors year-round, with activities such as hiking, skiing, and foraging for berries ingrained in the Swedish way of life. This close connection to nature fosters a sense of peace, rejuvenation, and appreciation for the environment.

Sweden's commitment to social welfare and equality is another pillar of its exceptional quality of life. The Swedish welfare state ensures that all residents have access to healthcare, education, and social services. The country's progressive policies on gender equality, LGBTQ+ rights, and inclusivity contribute to a society that celebrates diversity.

Moreover, Sweden's innovation-driven economy and emphasis on sustainability position it as a global leader in responsible business practices and environmental stewardship. The Swedish ethos of lagom, or balance and moderation, fills all aspects of life.



THE FLIP SIDE:
Which Countries Ranked Lowest?

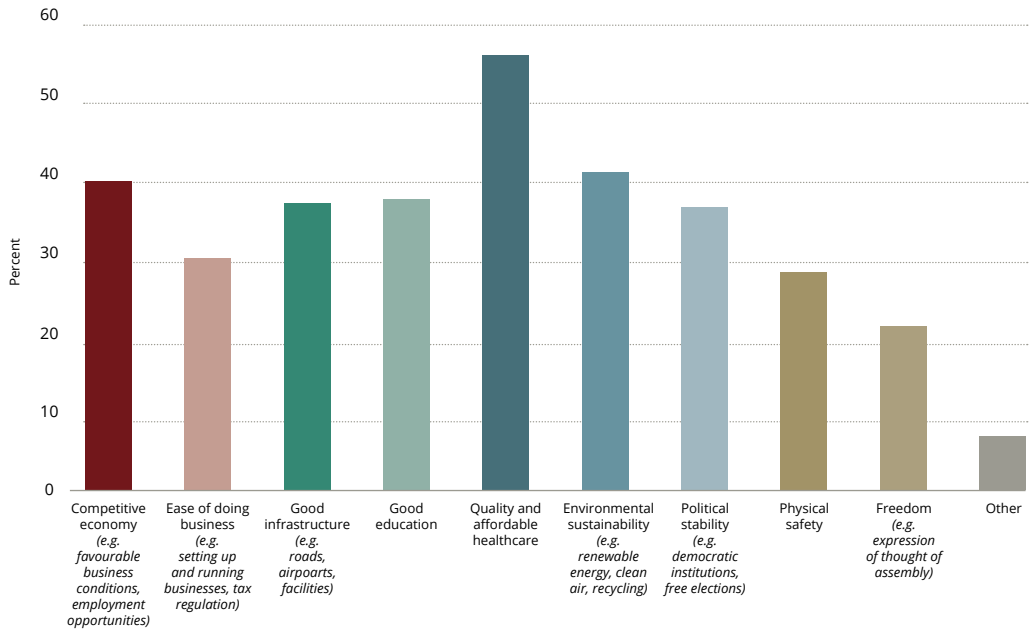


As important as it is to consider the top countries globally for quality of life, it is also important to understand which countries are among the lowest ranked for quality of life. These countries scored poorly for human development and environmental parameters.

In particular, the countries with the worst quality of life stand out for their low ranking in educational, environmental, governance and sanitation metrics. **People from countries with poor qualify of life may seek a second citizenship.**

This section will consider the five countries with the lowest scores on our Quality of Life metric, leading to our report's conclusion about the integral aspects of a positive quality of life. We draw from World Bank and Freedom House data, along with United Nations reports to analyse these countries.

Question: In what areas, if any, do you feel your goverment is falling? Please select all that apply.



SOMALIA: DEEP DIVE

#162

Good Life Index Ranking



Somalia received the lowest score in our index for quality of life, due to its ongoing food crisis, governmental corruption, civil war and frequent attacks from Al-Shabab (a militant group aligned to al-Qaeda). With a staggeringly low literacy rate of 5.4 per cent, the country's educational opportunities for citizens are minimal.

Primary school attendance is among the lowest in the world, with few children attending secondary school and even less school attendance among Somali girls.

Somalia is dependent on agriculture and food imports, but its agricultural output has been impacted by extreme weather patterns (made worse by climate-induced disasters). Droughts killed Somali livestock, and some regions of the country suffer from famine.

Geopolitical instability and widespread violence has impacted the provision of humanitarian assistance to the country, particularly in areas controlled by Al-Shabab. An ongoing civil war, originally between the ruling military junta and various rebel groups, has shifted into a war between the Somali government, the self-declared Somaliland state, the Al-Shabab militant group and Islamic State terror group.

The group's indiscriminate attacks, including suicide bombings, along with targeted killings and executions of enemies, resulted in hundreds of civilian deaths last year.



CHAD: DEEP DIVE

#161

Good Life Index Ranking

Chad struggles with a number of humanitarian and geopolitical issues. After Mahamat Idriss Deby took power in 2022, the country has suffered instability due to lack of the rule of law. Deby gained control of the country's Transitional Military Council, and promised elections by October 2022. These elections have not yet occurred, though the government claimed that elections would be held in May 2024. Opposition forces led widespread demonstrations against Deby, but these demonstrations were met with excessive force.

Chad also scores poorly in other metrics which govern quality of life, such as health, education and environment. 42 per cent of Chadians are in poverty; of those who are impoverished, most are living in extreme poverty.

Extreme poverty is defined as living on less than $2.15 a day, according to the World Bank. The adult literacy rate of Chad stands at just over a quarter, 27 per cent. Education is in a dire state, with most students lacking a proper foundation in reading and maths; notably, most teachers even lack higher education.

The country finds itself particularly vulnerable to the adverse impacts of climate change, too. Rising temperatures have brought about drought, species extinction, soil degradation and declining water-based resources (including fewer fish and the fully dried up Lake Chad).

Chad's environmental crisis worsened in 2022 and 2023 when climate-induced flooding brought about widespread displacement of communities throughout the country.



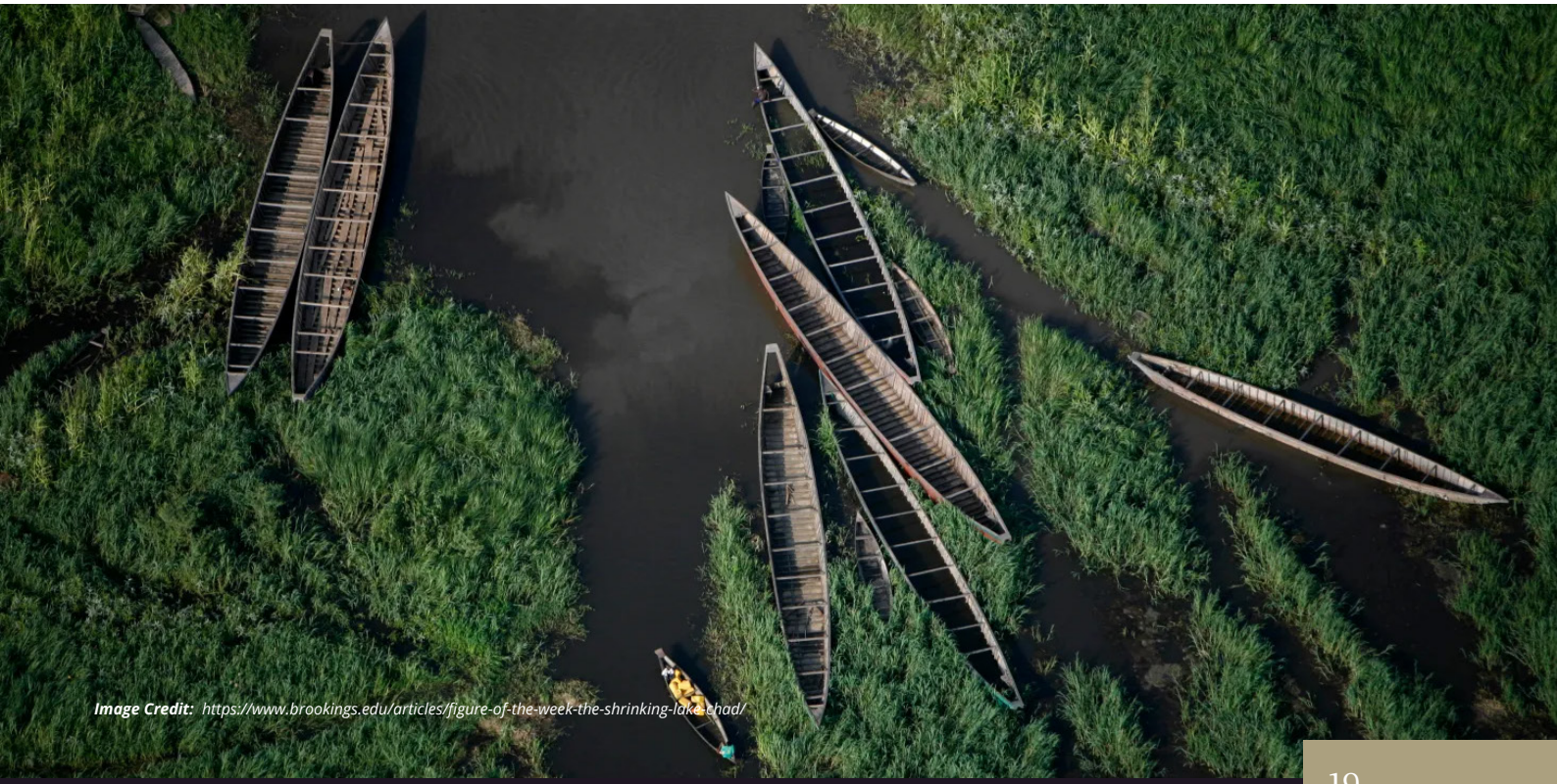


Image Credit: *https://www.brookings.edu/articles/figure-of-the-week-the-shrinking-lake-chad/*

SOUTH SUDAN: DEEP DIVE

#160

Good Life Index Ranking



South Sudan has suffered ongoing instability even before becoming independent from Sudan in 2011.

After two civil wars (1955-72 and 1983-2005), South Sudan gained autonomous status within Sudan, and independence from Sudan was granted after a subsequent referendum.

Unfortunately, while undergoing the laborious process of state building, South Sudan has also had to reckon with ongoing instability in Sudan.

Receiving many refugees from the conflict in Sudan while also contending with its own humanitarian problems, the poverty rate in South Sudan stands at nearly 80 per cent.

Climate change has led to the decimation of crops and arable land, leaving millions to struggle with food insecurity. Diminishing crops and arable land, coupled with deforestation and pollution from oil drilling, have contributed to animal habitat loss and biodiversity in the country.

South Sudan's adult literacy rate is stark, at 35 per cent. A whopping 70 per cent of students are out of school in the country, and a third of schools have been damaged or destroyed in conflicts. The large refugee population has also put pressure on educational facilities.



Image Credit: *https://journeysbydesign.com/destinations/south-sudan/shambe-national-park-and-sudd*

MALI: DEEP DIVE

#159

Good Life Index Ranking

Multiple coups, armed militias, and poverty have contributed to Mali's low ranking for quality of life. The country made great strides towards democracy in the 1990s, but in 2012, insurgencies in its northern region and a military coup threatened stability.

The country has not recovered from this turmoil. Extremist groups regularly terrorise civilians, and the country has lost accountability after dismissing United Nations forces from its territory.

With a poverty rate of 90 per cent, Mali has suffered from trade instability, electricity supply shocks, and a high level of economic volatility. The ECOWAS regional bloc placed sanctions on Mali, further diminishing trade potential.

A highly populated country, coupled with a high fertility rate, increase poverty in areas such as the south of the country that have the highest population density.

Deadly heatwaves in the Sahel, driven by climate change, have caused droughts and crop failures in Mali.

Mali has one of the lowest adult literacy rates in the world, at 31 per cent. A quarter of Mali's girls are unenrolled in primary education, compared to about 17 per cent of boys. The gender education gap also exists in secondary education, where 15 per cent of girls are enrolled, while 21 per cent of boys are enrolled.







NIGER: DEEP DIVE

#158

Good Life Index Ranking



Niger's low quality of life ranking stems from economic contraction, poor education, and political instability.

Among the poorest countries in the world, a military coup in July 2023 alerted the world to the country's human rights abuses and limitations on freedom of expression.

Under the military junta, these problems have worsened. Several armed insurgent groups such as the Islamic State in the Greater Sahara, the Islamic State in West Africa Province, Boko Haram, and the Al-Qaeda linked Group for the Support of Islam and Muslims have taken hold of the country.

Niger's adult literacy rate is 38 per cent, among the lowest in the world.

The country suffered sanctions even from its own region, with the Economic Community of West African States (ECOWAS) hitting the country with asset freezes and financial sanctions. Niger subsequently announced its withdrawal from the regional bloc.

Half of Nigeriens live in poverty, largely due to negative growth, lack of economic diversification, border closures and displacement of people across the country. The military coup caused neighbouring countries to close their land and air borders to Niger, resulting in worsened economic turmoil.



WHAT IS THE GOOD LIFE?

The Good Life means something different to everyone.

To some, it's a bustling, experiential and culturally-rich lifestyle full of the best food and the best opportunities.

To others, it's a comfortable, languorous life where every day is deliciously savoured.

Regardless, our data shows that people delight in countries where they can feel safe, empowered and healthy. Environmental protection, democracy safeguards, and low poverty rates are all important to the Good Life.

WHAT DO THE TOP TEN HAVE IN COMMON?



CONCLUSION



Though we found that older people value quality of life more than younger people, perhaps due to concerns around retirement, our data showed that quality of life is a universally sought after trait for governments. And though Africa and Europe prioritised quality of life the most, it is still highly prized in each region we surveyed.

When mulling a second citizenship, quality of life becomes even more important. Global citizens prioritise having a second citizenship option that ensures a high standard of living, with the best healthcare, environmental, and economic outcomes.



There are some threats to quality of life that governments ought to take seriously, if they hope to ensure the best quality of life for their citizens.

Climate change was among the most difficult obstacles for governments to overcome to ensure a positive quality of life. In our worst scoring countries, climate change led to drought, famine, displacement and a loss of biodiversity. These effects, in turn, have a negative impact on health and economic growth outcomes. Relying less on fossil fuels, collaborating with the international community to drive foreign direct investment, and protecting the natural environment can help fight this acute threat to quality of life.

Building resilient governments answerable to the rule of law also helps ensure a high quality of life. Countries that are susceptible to coups, dictatorships, and military juntas are less likely to be able to ensure citizens rights and safety. Countries embroiled in constant geopolitical instability are also harder to defend from extremist threats and sectarian violence. It is also more difficult to ensure a healthy populace when threats converge from all sides.

Ensuring that a population has access to food, drinkable water and reliable shelter can be nearly impossible in violent, unstable countries. In contrast, countries that respect human dignity, fortified against demagoguery through a robust rule of law, will be happier and safer. Their citizens can enjoy their rights and freedoms without fearing that they may disappear.

Citizens enjoying a high quality of life can rely on their governments to give food, water and shelter if necessary, knowing that the governmental apparatuses function consistently and fairly.

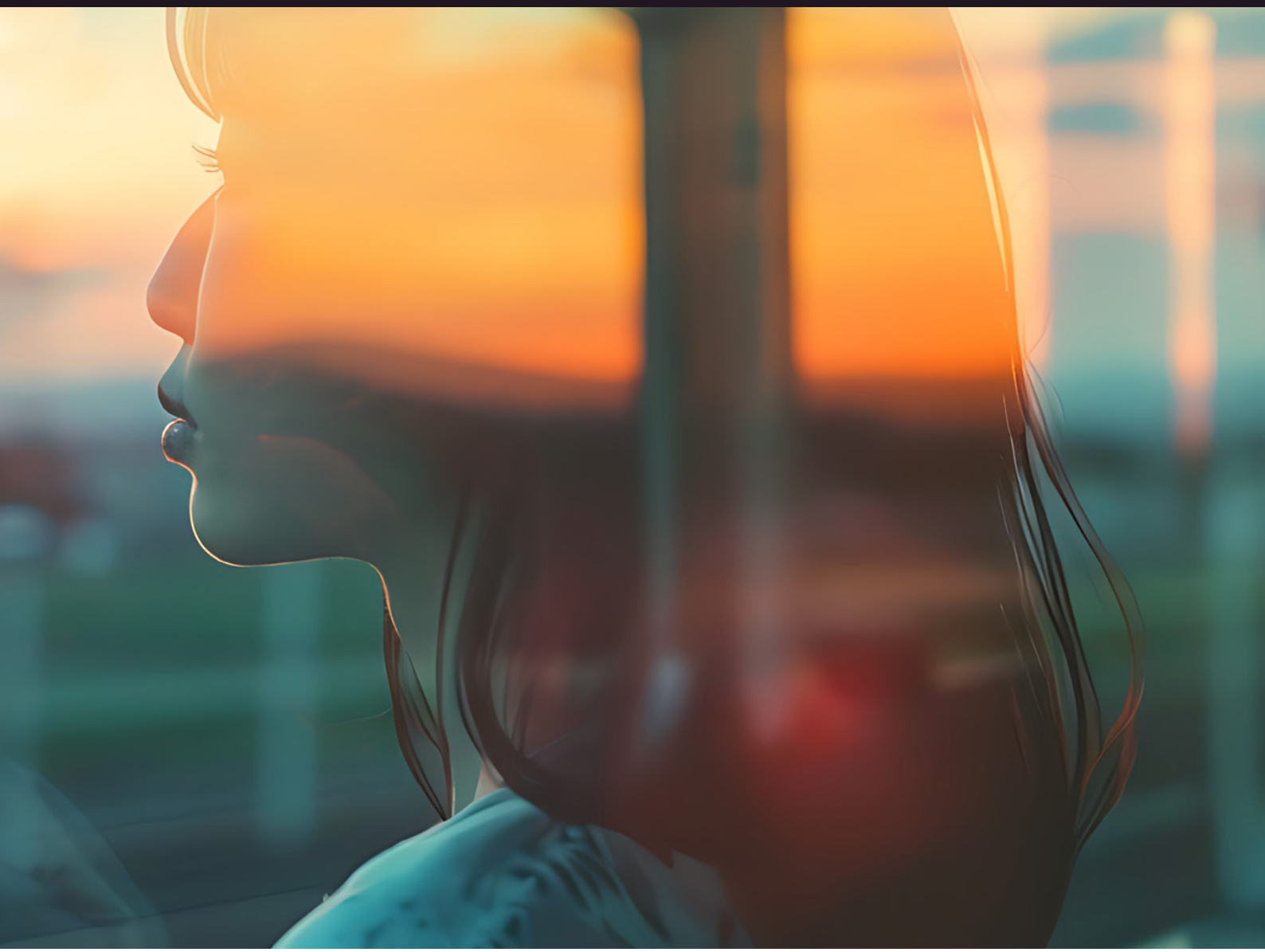


ACKNOWLEDGEMENTS

The Good Life is meant to be savoured, to be maximised, to be passed on to future generations.

Countries like Monaco, Denmark, Hong Kong, Finland and Sweden are safe and economically viable, with strong governments that help protect the people's rights.

We hope that the Good Life Index has given you some ideas about how you and your family can maximise your potential and live well.



Questions? Get in touch!

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