# 全球生活体验对比：美国、英国、法国、德国、北欧、中国、俄罗斯、日本、新加坡、香港、澳大利亚、新西兰

  
*香港维多利亚港夜景，作为全球生活成本最高的城市之一*[*[1]*](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=According%20to%20Mercer%E2%80%99s%202024%20cost,costliest%20cities%20for%20international%20workers)[*[2]*](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=This%20map%20presents%20the%20most,Bishkek%2C%20Islamabad%2C%20Lagos%20and%20Abuja)*。图源：Mercer*

本文围绕“外来者（移居他国的外国人）”和“普通人”的真实生活体验，从多个维度全面比较美国、英国、法国、德国、北欧（丹麦、瑞典、挪威、芬兰）、中国、俄罗斯、日本、新加坡、香港、澳大利亚、新西兰等国家和地区。本研究涵盖日常生活成本、安全与社会秩序、医疗与教育、环境与生活质量、工作与签证政策、社会包容度与人权等方面，并通过主要城市样本分析和情景化建议，为不同人群提供移居选择参考。所有金额尽量采用本币+美元双币标注，数据和论断均来自官方或可信第三方资料，并在有据可依处加注来源。如遇数据缺失则以“估”或“缺”标出并说明原因。以下是一览各国各维度情况的对比矩阵评分表（**评分说明**：各维度均以10为最佳，即生活成本**分数高代表负担更低**、安全分数高代表治安更好等）：

| **国家/地区** | **日常成本** <br>*(负担度)* | **安全** <br>*(治安)* | **医疗** <br>*(医保与就医)* | **教育** <br>*(基础教育)* | **环境** <br>*(清洁度)* | **签证** <br>*(便利度)* | **包容人权** <br>*(平等)* |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **美国** | 4 *(昂贵)*[[2]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=This%20map%20presents%20the%20most,Bishkek%2C%20Islamabad%2C%20Lagos%20and%20Abuja) | 5 *(治安一般)*[[3]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Worldwide%2C%2070,at%20night%20where%20they%20live)[[4]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20Americans%20are%203,be%20killed%20by%20police%20than) | 5 *(医疗贵，覆盖有限)*[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)[[6]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%20index%2C%20Singapore,69th%20place%20in%20this%20assessment) | 6 *(质量中上，公校免费)*[[7]](https://internationalednews.com/2019/12/11/around-the-world-in-pisa-2018-headlines/#:~:text=Around%20the%20World%20in%20PISA,Straits%20Times%2C%20December%203%2C%202019) | 7 *(环境良好)*[[8]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=,5%20annual%20guideline) | 4 *(移民门槛高)*[[9]](https://www.americanimmigrationcouncil.org/fact-sheet/h1b-visa-program-fact-sheet/#:~:text=The%20H,a%20master%27s%20degree%20or) | 6 *(多元但歧视存在)*[[4]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20Americans%20are%203,be%20killed%20by%20police%20than) |
| **英国** | 5 *(较昂贵)*[[10]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Netherlands47) | 6 *(总体安全)*[[11]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Albania%20Flag)[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 8 *(全民医保免费)*[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others) | 7 *(教育质量高)*[[7]](https://internationalednews.com/2019/12/11/around-the-world-in-pisa-2018-headlines/#:~:text=Around%20the%20World%20in%20PISA,Straits%20Times%2C%20December%203%2C%202019) | 7 *(环境良好)*[[13]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=%C3%97Close) | 6 *(政策规范)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 7 *(法律健全)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) |
| **法国** | 6 *(适中)*[[14]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20France%20Flag) | 6 *(总体安全)*[[15]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20France%20Flag)[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 8 *(全民医保报销)*[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others) | 7 *(教育公平，公立免费)*[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education) | 7 *(环境良好)*[[15]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20France%20Flag) | 5 *(移民手续繁)*[[17]](https://etias.com/articles/eu-issued-89,000-blue-cards-to-skilled-workers-in-2023#:~:text=In%202023%2C%20EU%20countries%20issued,of%20all) | 6 *(少数族裔矛盾)*[[18]](https://www.lemonde.fr/en/police-and-justice/article/2025/06/03/french-policeman-who-shot-nahel-m-to-go-on-trial-for-murder_6741963_105.html#:~:text=French%20police%20office%20who%20shot,to%20take%20place%20in%202026) |
| **德国** | 7 *(适中)*[[19]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Belgium40) | 7 *(安全)*[[20]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Australia%20Flag)[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 9 *(全民保险优质)*[[21]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=7,73)[[22]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=5,73) | 8 *(教育优质免费)*[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education) | 8 *(环境优秀)*[[23]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=,5%20annual) | 7 *(蓝卡吸引人才)*[[24]](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Residence_permits_%E2%80%93_statistics_on_authorisations_to_reside_and_work#:~:text=work%20ec,rights%20in%20the%20EU) | 7 *(注重平等)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) |
| **北欧** | 6 *(物价高但福利好)*[[25]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Norway%20Flag)[[26]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=Scandinavia%20in%20particular%20has%20long,subsidised%20childcare) | 8 *(极安全)*[[27]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Finland%20Flag)[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 9 *(全民免费医疗)*[[28]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=1,63)[[22]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=5,73) | 9 *(教育顶尖免费)*[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)[[29]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=home%20with%20my%20daughter%2C%20and,she%20explains) | 9 *(环境一流)*[[13]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=%C3%97Close) | 6 *(移民政策严格)*（估） | 8 *(平等包容)*[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education) |
| **中国** | 9 *(总体低廉)*[[30]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20China%20Flag) | 8 *(治安很好)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[31]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=,and%20severe%20punishment%20for%20crimes) | 7 *(公立医保覆盖广)*[[32]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%20index%2C%20Singapore,69th%20place%20in%20this%20assessment) | 6 *(基础教育质量高但竞争大)*[[33]](https://www.oecd.org/en/publications/2019/12/pisa-2018-results-volume-i_947e3529.html#:~:text=Beijing%2C%20Shanghai%2C%20Jiangsu%20and%20Zhejiang,other%20countries%2F%20economies%20that) | 5 *(环境改善中)*[[34]](https://www.iqair.com/china#:~:text=IQAir%20www,5)[[35]](https://www.iqair.com/th-en/world-most-polluted-countries#:~:text=IQAir%20www,Vietnam) | 4 *(长期定居难)*[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015) | 5 *(治安好但言论受限)*[[32]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%20index%2C%20Singapore,69th%20place%20in%20this%20assessment)[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015) |
| **俄罗斯** | 8 *(物价低)*[[37]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20United%20States%20Flag)[[30]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20China%20Flag) | 5 *(治安一般)*[[38]](https://en.wikipedia.org/wiki/Crime_in_Russia#:~:text=Crime%20in%20Russia%20,8) | 6 *(公立医疗免费但质量偏弱)*（估） | 6 *(教育基础扎实)*（估） | 6 *(环境广阔但城污)*[[39]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=) | 5 *(工作签证有限)*[[40]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=) | 4 *(外籍存顾虑)*[[41]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=Even%20though%20the%20water%20in,it%20is%20still%20not%20recommended)[[42]](https://www.theguardian.com/world/2023/nov/30/russia-supreme-court-outlaws-lgbt-movement#:~:text=Russia%20outlaws%20%27international%20LGBT%20public,lengthy%20prison%20sentences%20if) |
| **日本** | 7 *(物价中等)*[[43]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Latvia28) | 9 *(极安全)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[44]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Salvador%2C%20Honduras%2C%20and%20Jamaica%20notably,higher%20than%20the%20global%20average) | 8 *(全民医保高效)*[[22]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=5,73)[[45]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=18,Spain) | 8 *(教育质量高)*[[7]](https://internationalednews.com/2019/12/11/around-the-world-in-pisa-2018-headlines/#:~:text=Around%20the%20World%20in%20PISA,Straits%20Times%2C%20December%203%2C%202019) | 8 *(环境干净)*[[44]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Salvador%2C%20Honduras%2C%20and%20Jamaica%20notably,higher%20than%20the%20global%20average) | 6 *(签证要求严格)*[[46]](https://e-housing.jp/post/why-your-apartment-rental-application-is-getting-rejected-as-a-foreigner#:~:text=A%202016%20survey%20on%20discrimination,of%20foreigners%20were%20rejected) | 6 *(社会礼貌但外人难融)*[[47]](https://www.theguardian.com/world/2017/mar/31/japan-racism-survey-reveals-one-in-three-foreigners-experience-discrimination#:~:text=Nearly%20a%20third%20of%20foreigners,according%20to%20a%20landmark%20survey)[[48]](https://www.theguardian.com/world/2017/mar/31/japan-racism-survey-reveals-one-in-three-foreigners-experience-discrimination#:~:text=respondents%20who%20had%20looked%20for,in%20the%20past%20five%20years) |
| **新加坡** | 3 *(极昂贵)*[[1]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=According%20to%20Mercer%E2%80%99s%202024%20cost,costliest%20cities%20for%20international%20workers)[[2]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=This%20map%20presents%20the%20most,Bishkek%2C%20Islamabad%2C%20Lagos%20and%20Abuja) | 9 *(极安全)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[49]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Oman%20Flag) | 8 *(医保先进)*[[50]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=Rankings%20www,the%20United%20States%20ranks)[[6]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%20index%2C%20Singapore,69th%20place%20in%20this%20assessment) | 7 *(双语教育优质)*（估） | 8 *(环境整洁)*[[23]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=,5%20annual) | 8 *(引才友好)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 7 *(多元族群和谐)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) |
| **香港** | 2 *(极昂贵)*[[51]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Austria43)[[1]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=According%20to%20Mercer%E2%80%99s%202024%20cost,costliest%20cities%20for%20international%20workers) | 8 *(安全)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[52]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Singapore%20Flag) | 7 *(公私医疗并存)*[[53]](https://www.etnet.com.hk/www/tc/health/135879/%E5%85%A8%E7%90%83%E9%86%AB%E7%99%82%E4%BF%9D%E5%81%A5%E6%8C%87%E6%95%B8%E5%87%BA%E7%88%90%EF%BC%81no.1%E5%87%BA%E8%87%AA%E4%BA%9E%E6%B4%B2%E5%9C%B0%E5%8D%80%EF%BC%81%E6%9C%80%E5%B7%AE%E5%9C%B0%E6%96%B9%E8%A9%95%E5%88%86%E8%88%87%E7%AC%AC%E4%B8%80%E5%90%8D%E7%9B%B8%E5%B7%AE%E9%80%BE60%E5%88%86%EF%BC%81%E9%A6%99%E6%B8%AF%E3%80%81%E4%B8%AD%E5%9C%8B%E6%8E%92%E5%90%8D%E7%AC%AC%E5%B9%BE%EF%BC%9F%E5%8D%B3%E7%9D%87%E8%A9%B3%E7%B4%B0%E6%8E%92%E5%90%8D#:~:text=URL%3A%20https%3A%2F%2Fwww.etnet.com.hk%2Fwww%2Ftc%2Fhealth%2F135879%2F,8D%20Image)[[54]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=1,Iceland) | 7 *(教育质量高)*（估） | 7 *(空气一般)*[[35]](https://www.iqair.com/th-en/world-most-polluted-countries#:~:text=IQAir%20www,Vietnam) | 7 *(签证宽松)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 6 *(文化多元，近年自由下降)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) |
| **澳大利亚** | 5 *(较昂贵)* | 7 *(安全)*[[55]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Austria0)[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 9 *(全民医保优质)*[[28]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=1,63) | 8 *(教育质量高)*[[56]](https://worldpopulationreview.com/country-rankings/best-healthcare-in-the-world#:~:text=Review%20worldpopulationreview,7) | 9 *(环境优良)*[[13]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=%C3%97Close) | 8 *(移民体系成熟)*[[56]](https://worldpopulationreview.com/country-rankings/best-healthcare-in-the-world#:~:text=Review%20worldpopulationreview,7) | 8 *(包容多元)*[[56]](https://worldpopulationreview.com/country-rankings/best-healthcare-in-the-world#:~:text=Review%20worldpopulationreview,7) |
| **新西兰** | 6 *(中等)*[[57]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Canada46) | 8 *(安全)*[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK) | 8 *(全民医保可靠)*[[56]](https://worldpopulationreview.com/country-rankings/best-healthcare-in-the-world#:~:text=Review%20worldpopulationreview,7) | 8 *(教育质量高)*[[56]](https://worldpopulationreview.com/country-rankings/best-healthcare-in-the-world#:~:text=Review%20worldpopulationreview,7) | 9 *(环境纯净)*[[13]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=%C3%97Close) | 7 *(技术移民友好)*[[58]](https://immigrantinvest.com/blog/easy-residency-countries/#:~:text=16%20easiest%20countries%20to%20get,like%20Antigua%20and%20Barbuda%2C) | 8 *(社会平等)*[[59]](https://www.statista.com/chart/10804/the-countries-most-and-least-accepting-of-migrants/?srsltid=AfmBOoolTP6iNJmWzEiIhH3Qr1Y2Hn5X-F5O6UyM64Ath_JxK8Ejq4b9#:~:text=Statista%20www,three) |

**注**：上述评分基于公开数据和趋势评估，“北欧”作为整体考虑四国平均水平；“生活成本”以生活必需开支负担程度评分，数值高表示成本相对低/可负担性高；“安全”考虑犯罪率和主观安全感；“医疗”考虑医保获取容易度和就医费用；“教育”考虑基础教育质量和费用；“环境”涵盖空气水质、绿化与灾害风险；“签证”考虑外来者签证获取难度和政策稳定性；“包容人权”涵盖社会对少数群体的包容程度及人权与法治状况。

接下来将按各维度展开详细比较，并给出各国主要城市的生活样本观察，最后针对不同人群给出移居建议。

## 1. 日常生活成本比较

**住房成本：** 住房支出往往是最大头，尤其在国际大都市。总体而言，亚洲的香港、新加坡以及美英等发达国家大城市房租最昂贵。例如，**香港**市区一套一居室公寓月租约HK$15,000–20,000（~\$1,900–2,600）之谱，在全球居首[[1]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=According%20to%20Mercer%E2%80%99s%202024%20cost,costliest%20cities%20for%20international%20workers)[[2]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=This%20map%20presents%20the%20most,Bishkek%2C%20Islamabad%2C%20Lagos%20and%20Abuja)。**新加坡**近年房租飙涨，一般公寓月租达S\$3,000–5,000（\$2,200–3,700）以上[[60]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=utilities%2C%20local%20taxes%20and%20education,been%20driven%20by%20currency%20depreciations)，也跻身最贵行列[[1]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=According%20to%20Mercer%E2%80%99s%202024%20cost,costliest%20cities%20for%20international%20workers)。**美国**大城市住房同样昂贵：纽约曼哈顿一居室平均月租约\$3,000（约¥21,900）以上，旧金山等也在\$2,500左右；即便城市平均来看，美国生活成本指数仍比许多国家高出20%以上[[37]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20United%20States%20Flag)[[61]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Belgium%20Flag)。**英国**的伦敦月租中位数约£1,700（约¥15,000/\$2,100）以上，也令租房族压力山大[[10]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Netherlands47)。相较之下，**德国**和**法国**住房负担稍低：比如柏林一居室约€900（¥7,000/\$950）出头，巴黎约€1,100（¥8,400/\$1,160）[[61]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Belgium%20Flag)[[62]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Netherlands%20Flag)。**北欧**国家虽然物价高，但大城市租金并非高不可攀，例如**斯德哥尔摩**一居月租约SEK 12,000（¥8,000/\$1,100），**赫尔辛基**约€800–1000。**日本**东京一居室在市中心月租约¥160,000（日元，约¥8,000人民币/\$1,050）[[63]](https://www.numbeo.com/cost-of-living/compare_cities.jsp?country1=Japan&city1=Tokyo&country2=Japan&city2=Osaka#:~:text=Cost%20of%20Living%20Comparison%20Between,of%20Centre%2C%2095%2C504%C2%A5%2C%2068%2C333)；大阪等二线城市更低（¥100,000以内）[[63]](https://www.numbeo.com/cost-of-living/compare_cities.jsp?country1=Japan&city1=Tokyo&country2=Japan&city2=Osaka#:~:text=Cost%20of%20Living%20Comparison%20Between,of%20Centre%2C%2095%2C504%C2%A5%2C%2068%2C333)。**中国**国内差异巨大：一线城市如北京、上海市中心一居租金约¥6,000–8,000（\$850–1,100）/月，已接近欧美中档水平，但二三线城市房租可能不到¥3,000（\$400）[[30]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20China%20Flag)。**俄罗斯**住房相对廉价：莫斯科市中心一居月租约30,000卢布（约¥2,400/\$330），圣彼得堡更低——但须注意卢布贬值因素，按美元算显得便宜许多[[37]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20United%20States%20Flag)[[30]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20China%20Flag)。总体来说，美国、英国、香港、新加坡等对外来者而言租房负担沉重，而德国、法国等有相对租金管制，北欧虽税负高但提供公共住房补贴，俄罗斯和中国非顶尖城市的住房成本则明显低一档。

**通勤与交通：** 城市通勤方式和花费因地而异。**欧洲**和**日本**大城市公共交通发达且价格合理（例如巴黎地铁月票约€75，东京地铁月票约¥10,000日元/\$70），许多居民依赖地铁、公交和自行车出行，通勤成本占收入比重不高。**英国伦敦**公共交通费相对贵，月票可达£160+\$200以上，但市内通勤仍首选地铁/公交[[10]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Netherlands47)。**美国**多数城市公共交通不如欧洲便利，很多人依赖私家车，带来汽油、停车等额外支出；在洛杉矶等城市，堵车时间也是生活成本的一部分。相反，**香港**和**新加坡**公共交通系统高效且票价低廉（香港地铁起步价\$0.5左右，新加坡地铁月支出常< S\$100/\$75），非常适合日常通勤。**澳大利亚悉尼**、**墨尔本**有完善的公交和火车网，但城市分散导致部分居民仍需开车，汽油价格约A\$1.8/升（约¥8.5/L）属中等。**北欧**城市如哥本哈根、斯德哥尔摩因城市紧凑且自行车道完善，不少上班族选择骑行或步行，既省钱又健康。总体看，发达城市的公共交通成本约占月收入的5–15%，美加城市若开车通勤则养车成本高于公共交通。

**食品与日用品：** 生活用品价格方面，**北欧**和**日本、新加坡**物价偏高。例如在挪威、丹麦，一升牛奶约¥12–15人民币，餐厅简餐常要¥100+[[25]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Norway%20Flag)。**瑞士、新加坡**的日常食品价格比全球平均高出约80–100%[[60]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=utilities%2C%20local%20taxes%20and%20education,been%20driven%20by%20currency%20depreciations)（新加坡对进口食品依赖大）。**美国**超市食品价格适中但近年通胀上涨；纽约一斤牛肉约\$6（¥42），基本生活品成本比中国高3倍左右[[37]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20United%20States%20Flag)[[14]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20France%20Flag)。**法国、德国**物价在西方属中等，一条法棍€1（¥7.5）多，去餐馆消费也相对平价。**中国**日用品和餐饮总体最实惠，在大城市工作日中餐¥30（\$4）即可吃饱，国内粮菜价格较全球低廉[[30]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20China%20Flag)。**俄罗斯**受汇率和制裁影响，本地食品价格以美元计更低，但进口商品贵且供应可能不稳。日用品花费的国际比较通常以纽约=100的指数衡量：新加坡和香港达到79和73左右，而中国内地约22，俄罗斯仅15左右[[64]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Singapore%20Flag)[[37]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20United%20States%20Flag)——反映出外国人在亚洲金融中心需付出远高于发展中国家的生活成本。

**医疗开支：** 医疗费用差异巨大，是外来者必须考虑的成本。**美国**医疗费用全球最高且以私人保险为主：未保险情况下一次急诊可能花费\$1,000+，常规医生问诊\$200起，让许多移民感叹“看病贵”[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)。约8%的人口（2,750万）仍无医保[[65]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=,of%20Americans)[[3]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Worldwide%2C%2070,at%20night%20where%20they%20live)。雇主保险虽覆盖大部分在职人群，但个人需承担的免赔额和共付也不菲。反之**英国、法国、德国、北欧、澳新**等实行全民医保，看病个人负担极低或免费：例如**英国NHS**公立医疗免费但等候时间可能较长；**法国**社保报销70%门诊费用，住院自付每天仅€20左右[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)；**德国**法定医保覆盖范围广，外来合法工作者可加入，与本国人同等享受[[22]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=5,73)。**北欧**则基本由高税负支撑免费医疗。在**日本**，所有长期居民（包括外籍）须加入国民健康保险或社保，看病自己只付30%，常规感冒诊疗自付几百日元（几十元人民币）而已[[22]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=5,73)[[45]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=18,Spain)。**新加坡**医疗体系混合公私：政府对公立医院和强制储蓄账户（Medisave）让本地人负担较轻，但外籍人士通常需购买商业医疗保险或自费在优质但昂贵的私立医疗机构治疗。据统计，新加坡基本医疗保险成本比全球平均高出109%[[66]](https://zhuanlan.zhihu.com/p/639336688#:~:text=%E5%85%A8%E7%90%83%E5%9F%8E%E5%B8%82%E7%94%9F%E6%B4%BB%E6%88%90%E6%9C%AC%E6%8E%92%E5%90%8D%E5%87%BA%E7%82%89%EF%BC%8C%E7%AC%AC%E4%B8%80%E5%90%8D%E8%B6%85%E4%B8%8A%E6%B5%B7%EF%BC%9F%E7%94%9F%E6%B4%BB%E6%88%90%E6%9C%AC%E4%B8%8E%E8%B4%A8%E9%87%8F%E5%A6%82%E4%BD%95%20...%20%E4%BD%8F%E5%AE%85%E6%88%BF%E5%9C%B0%E4%BA%A7%E7%9A%84%E9%9C%80%E6%B1%82%E9%9D%9E%E5%B8%B8%E9%AB%98%EF%BC%8C%E5%BE%81%E6%94%B6%E6%83%A9%E7%BD%9A%E6%80%A7%E9%AB%98%E7%A8%8E%E6%94%B6%E7%9A%84%E6%B1%BD%E8%BD%A6%E5%92%8C%E5%9F%BA%E6%9C%AC%E5%8C%BB%E7%96%97%E4%BF%9D%E9%99%A9%E7%9A%84%E6%88%90%E6%9C%AC%E5%88%86%E5%88%AB%E6%AF%94%E5%85%A8%E7%90%83%E5%B9%B3%E5%9D%87%E6%B0%B4%E5%B9%B3%E9%AB%98%E5%87%BA133)。**香港**公立医院世界一流且费用极低（持香港身份证者急诊费HK\$180，约¥160），外籍居民也可凭身份证享此价[[53]](https://www.etnet.com.hk/www/tc/health/135879/%E5%85%A8%E7%90%83%E9%86%AB%E7%99%82%E4%BF%9D%E5%81%A5%E6%8C%87%E6%95%B8%E5%87%BA%E7%88%90%EF%BC%81no.1%E5%87%BA%E8%87%AA%E4%BA%9E%E6%B4%B2%E5%9C%B0%E5%8D%80%EF%BC%81%E6%9C%80%E5%B7%AE%E5%9C%B0%E6%96%B9%E8%A9%95%E5%88%86%E8%88%87%E7%AC%AC%E4%B8%80%E5%90%8D%E7%9B%B8%E5%B7%AE%E9%80%BE60%E5%88%86%EF%BC%81%E9%A6%99%E6%B8%AF%E3%80%81%E4%B8%AD%E5%9C%8B%E6%8E%92%E5%90%8D%E7%AC%AC%E5%B9%BE%EF%BC%9F%E5%8D%B3%E7%9D%87%E8%A9%B3%E7%B4%B0%E6%8E%92%E5%90%8D#:~:text=URL%3A%20https%3A%2F%2Fwww.etnet.com.hk%2Fwww%2Ftc%2Fhealth%2F135879%2F,8D%20Image)；但国际私立医院收费与美国相近，一次普通住院可达HK\$数万元。**中国内地**的医疗费用相对低廉，自费挂号几十元即可，看常见病总费用往往不到¥200；但大城市优质医院号源紧张，需要排队。总体来说，移居**欧美及日本、澳新**可享受完善的医保体系，医疗财务风险小，而**美国**若无良好保险将面临极高医疗花销[[67]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=The%20Commonwealth%20Fund%27s%20%27Mirror%2C%20Mirror,2024%27%20Report)[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)。

**托幼与教育支出：** 教育费用对有家庭的人群至关重要。**基础教育**（小学中学）在几乎所有比较国家对本国公民/永久居民都是免费义务制，这对普通家庭是巨大保障。然而，外来者子女是否能免费就读公立学校，取决于签证身份和当地政策：在**欧美澳**等，合法长期居留者的孩子通常可入读公立学校，无额外收费；**新加坡、香港**则对非本地永久居民的学生收取一定学费，且入学名额要让位本地生源。例如新加坡政府中小学对国际学生每月学费 S\$600-1000（¥3,300-5,500），但教学质量高、双语环境对外籍子女有吸引力。**教学质量**方面，北欧的芬兰享誉全球教育体系公平优质，学生负担小但成绩优[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)；**日本、新加坡、香港**学生在国际PISA测评中常居顶尖[[33]](https://www.oecd.org/en/publications/2019/12/pisa-2018-results-volume-i_947e3529.html#:~:text=Beijing%2C%20Shanghai%2C%20Jiangsu%20and%20Zhejiang,other%20countries%2F%20economies%20that)，数学和科学成绩拔尖，但学业竞争激烈、课业压力大，被一些外籍家长视为“双刃剑”。**美国**和**英国**基础教育质量因地区而异：有世界一流的公立名校学区和贵族私校，也有资源不足的普通学校。总的来说，美英公立教育平均水平稍逊于北欧和东亚高收入经济体[[7]](https://internationalednews.com/2019/12/11/around-the-world-in-pisa-2018-headlines/#:~:text=Around%20the%20World%20in%20PISA,Straits%20Times%2C%20December%203%2C%202019)。**法国、德国**的基础教育体系严谨扎实，德国尤其注重职业教育分流。**俄罗斯**基础科学教育传统上强项明显，但教育设施和方法较陈旧，一些外籍家庭会考虑国际学校以避免语言障碍。

**学前儿童照护（托育/幼儿园）：** 这项在不同国家的费用差距极大。**北欧**以政府慷慨补贴著称：在**瑞典**，全日制托儿每月费用封顶约1,260瑞典克朗（约¥840/\$113）[[68]](https://www.theguardian.com/money/2014/may/31/costs-childcare-britain-sweden-compare#:~:text=The%20subsidy%20is%20means%20tested%2C,of%20your%20income%20and%20circumstances)；芬兰、丹麦等也类似，将托育费控制在家庭收入的5-10%以内[[26]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=Scandinavia%20in%20particular%20has%20long,subsidised%20childcare)[[29]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=home%20with%20my%20daughter%2C%20and,she%20explains)。**法国**有公立托儿所（Crèche），费用按收入梯度，普通家庭每月可能仅负担€200-300（¥1,500-2,300）。**德国**自2013年起法律保障1岁以上儿童有托育名额，各联邦州托费差异大但总体不高，有些地区3岁以上幼儿园基本免费。相比之下，**英语国家**幼托费用惊人：**英国**平均全日托婴每周约£305（¥2,700）[[69]](https://www.standard.co.uk/news/uk/childcare-costs-uk-countries-parents-children-london-b1061671.html#:~:text=What%20does%20childcare%20cost%20in,time%29%2C%20according%20to%20Coram)、每月相当于¥10,000+，占家庭收入比例全球最高[[70]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=It%20won%27t%20come%20as%20a,their%20income%20on%20childcare%20costs)[[71]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=the%20most%20expensive%20in%20the,their%20income%20on%20childcare%20costs)；**新西兰、美国**也分列第二、第四，高达双职工收入的25-30%[[71]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=the%20most%20expensive%20in%20the,their%20income%20on%20childcare%20costs)。美国大城市一孩全日制daycare月费\$1,000-1,500（¥7,000-10,000）并不罕见，单亲家庭甚至可能将一半收入投入 childcare[[72]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=So%20how%20does%20it%20compare,of%20their%20income%20on%20childcare)。“穷养不起孩子”在这些国家是真实难题，一些美英父母不得不因为托育太贵而让一方辞职在家。**中国**城市的幼儿园（3-6岁）有公立和私立之分：公立收费低廉每月几百元，但名额有限；私立双语幼儿园每月¥5,000-10,000（\$700-1,400）属高端选择。中国0-3岁托育市场则尚在发展，大多家庭依赖祖辈照看。**新加坡**近年加大对本地育儿支持，但外籍家庭孩子上幼儿园每月也需约S\$1,000-1,500（¥5,500-8,300）。在此背景下，不少跨国工作的父母倾向于选育儿成本低且有政策支持的国家，如北欧或加拿大等[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)[[29]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=home%20with%20my%20daughter%2C%20and,she%20explains)（加拿大未在比较范围内，但类似北欧在托育上有联邦资助）。

**国际学校与高等教育：** 外籍人士如不希望子女进入当地语授课的公校，往往考虑国际学校，但费用昂贵。**香港**和**新加坡**的国际学校学费每年约HK\$150k–250k（¥13-22万/\$19k-32k）[[73]](https://www.hk-schools.com/post/hong-kong-international-schools-raise-tution-by-average-of-5-for-2024-25#:~:text=...%20www.hk,HK%24245%2C100%20annually)[[74]](https://www.hk-schools.com/post/hong-kong-international-schools-raise-tution-by-average-of-5-for-2024-25#:~:text=1.%20Chinese%20International%20School%20,HK%24309%2C000%20annually)，另有高昂的建校债券或资本金（几十万港币）[[75]](https://www.hkis.edu.hk/admissions/tuition-fees#:~:text=Tuition%20%26%20Fees%20,12%2C%20%24131%2C650)[[76]](https://www.hk-schools.com/post/hong-kong-international-schools-raise-tution-by-average-of-5-for-2024-25#:~:text=6.%20Hong%20Kong%20International%20School%C2%A0,HK%24253%2C400%20annually)。**北京、上海**的国际学校年费亦在¥20-30万元区间。相较之下，**日本**的国际学校学费稍低一些但也动辄每年日币¥200万（¥10万元人民币）以上。对于高等教育，**欧美澳**公立大学对本国公民多收取象征性学费甚至免费（例如**德国**公立大学早已免除学费，**北欧**本科对欧盟学生免费），但对国际留学生通常收取较高学费。**英国**本科对本国学生每年£9,250封顶，但对海外学生专业不同收费£15k-30k（¥13-26万）不等。**美国**高校学费全球最高，私立大学年收费\$50k（¥35万）司空见惯，即使州立大学对国际生每年也要\$20k+。不过这里超出“基础生活”范畴，本报告重点仍在K12阶段。概言之，对于**移居带娃**的家庭，必须考虑在该国能否负担幼托和教育开销：北欧的高福利减轻了家庭负担，而美国、英国若无公司补贴教育津贴则可能不堪重负[[70]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=It%20won%27t%20come%20as%20a,their%20income%20on%20childcare%20costs)[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)。

## 2. 安全与社会秩序

**暴力犯罪率：** 犯罪安全是评估生活质量的重要指标。总体上，**日本、新加坡、北欧**等地暴力犯罪率极低，被公认为全球最安全地区之一[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[49]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Oman%20Flag)。例如**新加坡**每10万人命案发生率仅约0.07，几乎可以忽略[[52]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Singapore%20Flag)；**日本**常年命案率~0.2-0.3[[44]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Salvador%2C%20Honduras%2C%20and%20Jamaica%20notably,higher%20than%20the%20global%20average)，公众遭遇随机暴力的概率极小。**香港**治安同样良好，凶杀率约0.5以内，位居亚洲安全城市前列[[77]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Macau%20Flag)[[52]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Singapore%20Flag)。**西欧**主要国家治安也较好：法国1.34、瑞典1.15、芬兰0.98、英国约1.2左右（每10万人故意杀人率）[[11]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Albania%20Flag)[[78]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Sweden%20Flag)。**德国**更低约0.9[[27]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Finland%20Flag)。相比之下，**美国**暴力犯罪率高于其他发达国家：近年来全美谋杀率在5-6/10万徘徊[[79]](https://en.wikipedia.org/wiki/List_of_countries_by_intentional_homicide_rate#:~:text=Image%C2%A0United%20Kingdom%20,19%2C796%202023%20Americas%20Northern%20America)[[80]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Murders%20spiked%20in%202020%20to,83%20per%20100%2C000%20Americans)。2020年受疫情等因素影响一度飙升至6.8，虽然后续有所回落但仍比2010年代初高出近10%[[80]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Murders%20spiked%20in%202020%20to,83%20per%20100%2C000%20Americans)。美国各地差异极大：大城市中圣路易斯、新奥尔良等谋杀率达40+，而小镇社区几乎零发案，可谓冰火两重天[[81]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=%E2%80%9CSo%2C%20if%20you%20can%20go,%E2%80%9D)。**俄罗斯**治安状况一般，官方数据2021年全国谋杀率为6.8[[82]](https://www.macrotrends.net/global-metrics/countries/rus/russia/murder-homicide-rate#:~:text=Russia%20Murder%2FHomicide%20Rate%20,35)。俄罗斯在90年代社会转型期暴力犯罪猖獗，近二十年有所改善，但某些地区如远东、外高加索治安仍不稳。据报道2020年俄罗斯谋杀率4.7，已低于当年美国的7.8[[38]](https://en.wikipedia.org/wiki/Crime_in_Russia#:~:text=Crime%20in%20Russia%20,8)。需要指出，不同国家统计口径和隐案率不同，但杀人率作为最严重暴力犯罪指标，具有较高可比性[[83]](https://en.wikipedia.org/wiki/List_of_countries_by_intentional_homicide_rate#:~:text=The%20list%20of%20countries%20by,to%20date%20as%20other%20sources)[[31]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=,and%20severe%20punishment%20for%20crimes)。

**枪支泛滥：** **美国**是全球平民持枪最多的国家，民间保有枪支超4亿支，平均每百人约120支枪，远超其他国家[[44]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Salvador%2C%20Honduras%2C%20and%20Jamaica%20notably,higher%20than%20the%20global%20average)。枪械泛滥直接导致美国枪击暴力事件频发，除了谋杀还包括每年3-4万起枪支自杀和大量的枪伤案件。这一点在其他发达国家不可想象：**英国、日本**等实施极严格的枪械管制，普通人几乎不可能合法持枪，因而枪击案极少发生（英国每年枪杀人数不及美国的1/200）[[4]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20Americans%20are%203,be%20killed%20by%20police%20than)。**加拿大、澳大利亚、新西兰**也经历过枪支立法收紧（如澳大利亚1996年大规模禁枪），目前枪支拥有率和枪案率都已大大降低。**北欧**部分国家狩猎文化使合法步枪存在一定数量，但管控严格、持枪者须训练许可，犯罪分子获取枪支也难，犯罪主要以刀具等。这些因素使得生活在西欧、日韩、澳新的居民很少担心遭遇枪击。然而**美国**的外来者需要适应“枪支文化”：很多家庭出于安全考虑自购枪械，但研究表明美国黑人等少数族裔受枪支暴力伤害风险尤其高[[84]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20people%20more%20than%20three,TH%20Chan%20School%20of)。**俄罗斯**民间持枪率远低于美国（每百人约8支），但黑市武器和军警弹药流失仍带来枪击案件，一些有组织犯罪涉及枪械。

**毒品和社会治安：** 毒品问题与社会治安密切相关。在**新加坡、迪拜**等零容忍毒品的法制社会，普通人几乎看不到毒品迹象，新加坡执法部门对毒品贩运者甚至可判死刑[[31]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=,and%20severe%20punishment%20for%20crimes)。**中国**严打毒品，公众场合吸毒贩毒极少见，一旦发现将被迅速拘捕（外国人在华若涉及毒品也会被驱逐甚至判刑）。**日本**社会对毒品高度排斥，娱乐圈明星沾毒品都会身败名裂，所以街头毒瘾者非常罕见。**香港**早年有地下毒品交易但近年已转入隐蔽，普通市民日常难以接触。**西欧**则较为复杂：**荷兰**等国软性毒品（大麻）合法一定程度上反而减少了黑市交易；**英国、法国**大城市某些区可能见到瘾君子或针头，但总体上毒品相关治安问题主要局限于特定人群。**美国**一些城市毒品和街头犯罪交织成严重社会问题，如旧金山的流浪吸毒者聚集区、费城“Kensington”开放式毒品交易场景曾引发媒体关注，外来者夜晚路过这些区域会感到不安[[85]](https://www.reddit.com/r/geography/comments/1no9ne1/do_you_feel_safe_walking_alone_at_night_73_of/#:~:text=Reddit%20www,how%20safe%20it%20felt)。美国的阿片类药物滥用危机更造成大量人员过量死亡，属于公共卫生挑战。**俄罗斯**九十年代经历过严重海洛因泛滥期，现今毒品问题仍存在但官方数据不透明，某些贫困地区酗酒和毒品导致治安恶化。**澳大利亚**和**新西兰**近年也报告冰毒（Meth）滥用上升，不过整体社会秩序未出现大规模混乱。在大多数上榜国家中，普通民众日常不会直接接触毒品犯罪，但**美国**的外来者需要对部分市中心街区提高警惕。总体来看，新加坡、东亚的禁毒成效显著，北欧西欧治安良好但亦需防范小规模毒品犯罪滋生的问题。

**夜间出行安全感：** “夜里独自走在街上，您感到安全吗？”这个指标从主观上反映社会治安。根据盖洛普全球民调，**新加坡**受访者中有**94%**表示夜间独行感到安全，排名世界第一[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[86]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Rank%20Country%201%20Singapore%202,Kuwait%208%20Norway%209%20Bahrain)。紧随其后的是**塔吉克斯坦**和**中国**，中国公众夜间安全感达**88%**左右，反映出严厉治安管理让社会大部分地方夜不闭户[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)。**香港**和**日本**也在全球前十之列，90%和约85%的居民夜间无惧独行[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[86]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Rank%20Country%201%20Singapore%202,Kuwait%208%20Norway%209%20Bahrain)。相比之下，**西欧**国家多在70-80%区间，如**德国、英国、法国**约70-75%自我感觉安全[[3]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Worldwide%2C%2070,at%20night%20where%20they%20live)[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)。**美国**约72%，在38个主要发达国家中排名第24[[3]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Worldwide%2C%2070,at%20night%20where%20they%20live)。这与美国犯罪率相对偏高一致，但也说明多数美国社区并非像影视渲染的那样“夜晚危险”，绝大部分美国人夜里出门并不会遇到问题，只是区域差异极大[[87]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=neighborhood%20in%20America)。**俄罗斯**数据缺失估计在60%左右（俄城市治安感受不如西欧）。夜间安全感还受性别影响：全球范围女性普遍比男性更缺乏安全感，这点在拉美、非洲尤为明显，但在日本、新加坡等男女夜间皆感安心。盖洛普报告称2023年全球平均有73%的人夜里感到安全，比十年前略有提高[[65]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=,of%20Americans)[[3]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Worldwide%2C%2070,at%20night%20where%20they%20live)。可见，被比较的国家和地区中，东亚和北欧营造了最让人安心的夜晚环境；美国虽治安数据一般，但居民安全感并非最低，说明治安热点多集中于特定街区而非普遍状况[[88]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=The%20U.S.%20figure%20of%2072,tracked%20this%20year%2C%20Ray%20said)。对于外来者来说，事先了解城市哪些区域深夜需谨慎是必要的。总体而言，新加坡、日本这类“路不拾遗”的国家，外来者夜间出行几乎不必担心人身安全[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)；在欧美大城市，夜晚尽量待在人多光亮的主街道、避免去贫困高犯罪率社区，是保障安全的简单法则。

**社会秩序与执法：** 社会秩序不仅体现于犯罪率，也表现在执法力度和公共规则遵守度。**新加坡**素有“罚款之城”之称（乱丢垃圾、地铁饮食都会被重罚），因此环境整洁、违章行为罕见，公共秩序井然有序。**日本**社会强调礼仪和遵守，他人行为高度自律：地铁安静排队、街道干净无警察却秩序良好，这对很多外来者是种文化冲击。**北欧**秩序建立在高公德心上，交通行人守规、社会信任度高；丹麦等还实行柔性执法为主，社会自律性强。**中国**城市则依靠大量人力和科技手段维护秩序：街头摄像头林立，警务人员密度高，使得治安情况好但也引发对隐私监控的讨论[[32]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%20index%2C%20Singapore,69th%20place%20in%20this%20assessment)。**香港**在2019年以前以安全有序闻名，社会遵纪守法（地铁站无人检票闸机曾是市民素质象征），但近年政治风波后警民关系紧张，公众秩序依然良好但多了一分警觉。**欧美**各国情况不一：**德国**城市秩序和准时守法文化接近北欧；**英国**守序传统强但近年来大城市也出现如夜间酗酒闹事、小规模反社会行为；**美国**社会秩序总体正常，但部分地区游民、枪械、毒品问题使秩序受挑战（例如旧金山公共卫生环境和商铺被盗问题成新闻热点）。执法方面，不少外来者关注警察可靠度：北欧和新加坡警察享有极高信任度，民众相信警察能维护正义[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)；美国警察资源充沛但形象两极，白人社区视警察为守护者，少数族裔社区有时将其看作威胁（见下文“执法歧视”）。总体来说，在这些国家生活，无论白天黑夜，大多数地方是安全可控的，但美国和俄罗斯等因区域差异，外来者需“挑区而居”，方能享受到与北欧、日本类似的安全水平。

## 3. 医疗与教育

本节进一步比较各国医疗体系和教育资源，侧重外来者可获得的保障和需要承担的成本。

**医疗体系覆盖与外来者可及性：** **全民医疗保障**在比较国家中相当普及，除了**美国**尚未实现全民覆盖，其余国家均有政府主导的医保计划[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)。**英国**的NHS、**法国**的社会保险、**德国**的法定医疗保险、**加拿大/澳洲**的全民医保都对合法居民一视同仁，外籍移民一旦取得长期居留/工作签证，也可以加入当地医保体系。例如，一个在德国工作的外国工程师，其工资中会扣除约14%的医保税，公司再配比，进入公立医保，持有医保卡即可在全国看病不用额外付费（仅少量自付药费），这和德籍并无区别[[22]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=5,73)。**英国**工作签证持有者需支付移民健康附加费（IHS，每年约£624），之后整个签证期内可同样免费使用NHS医疗服务。**澳大利亚**对持有4年以上长期签证者可提供Medicare公费医疗，新西兰PR则直接有免费医疗。有些国家对短期外籍人士例外：如**日本**只要在留超过3个月就必须加入国民健康保险或公司保险[[45]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=18,Spain)，确保无“裸险”人群；**中国**外籍员工可参加城镇职工医保，在华长期居留也可自愿参加当地居民医保。但**美国**没有政府给外国人特别提供医保，新移民通常通过雇主或自购商业保险覆盖。由于美国医疗昂贵，建议外籍者一定要有保险，否则一场意外可能倾家荡产（比如救护车起步价\$500+，住院一晚\$5,000以上）[[67]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=The%20Commonwealth%20Fund%27s%20%27Mirror%2C%20Mirror,2024%27%20Report)。**俄罗斯**实行国家免费医疗但质量不均，一些大城市有国际医院可自费就诊；外籍人士如在俄工作需购买商业保险或由雇主提供基本保险。

**看病成本与质量：** 医疗质量方面，各国差距缩小，高端医疗资源在发达国家都较丰富。**美国**医疗技术和医护水平全球领先，疑难大病生存率高，但费用也是**全球最贵**，看病费用对没保险者极其不友好[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)。**英法德北欧**等以公立医院为主，质量可靠且费用低，有时需要排队等待非紧急手术。**北欧**医生问诊时间可能更从容，但某些专科手术等待数月不足为奇。**法国**医疗体系在欧洲评价很高，小病看全科医生自付仅€7，住院一天自付20欧封顶[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)。**德国**医院设备先进且注重康复护理，在医院住一周费用自己只付约€70总计。**日本**拥有世界密度最高的MRI、CT等设备，医院服务周到且药价便宜，看一次门诊总费用折合人民币百元内（有保险情况下）[[22]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=5,73)。**新加坡**医疗水平在亚洲顶尖，公立医院如新加坡综合医院跻身全球医院前十[[50]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=Rankings%20www,the%20United%20States%20ranks)；对公民有重疾保障计划，外籍若自费在此就诊需承担不菲费用但享受一流服务。**香港**公立医院医生大多英美训练，医疗水平高且收费象征性，常见病住院每日费用HK\$120（¥110）左右——对香港居民极为友善[[53]](https://www.etnet.com.hk/www/tc/health/135879/%E5%85%A8%E7%90%83%E9%86%AB%E7%99%82%E4%BF%9D%E5%81%A5%E6%8C%87%E6%95%B8%E5%87%BA%E7%88%90%EF%BC%81no.1%E5%87%BA%E8%87%AA%E4%BA%9E%E6%B4%B2%E5%9C%B0%E5%8D%80%EF%BC%81%E6%9C%80%E5%B7%AE%E5%9C%B0%E6%96%B9%E8%A9%95%E5%88%86%E8%88%87%E7%AC%AC%E4%B8%80%E5%90%8D%E7%9B%B8%E5%B7%AE%E9%80%BE60%E5%88%86%EF%BC%81%E9%A6%99%E6%B8%AF%E3%80%81%E4%B8%AD%E5%9C%8B%E6%8E%92%E5%90%8D%E7%AC%AC%E5%B9%BE%EF%BC%9F%E5%8D%B3%E7%9D%87%E8%A9%B3%E7%B4%B0%E6%8E%92%E5%90%8D#:~:text=URL%3A%20https%3A%2F%2Fwww.etnet.com.hk%2Fwww%2Ftc%2Fhealth%2F135879%2F,8D%20Image)。因此很多港人为小病不介意等候公立资源，但外籍如想避免粤语沟通障碍或长等待，也可能选私立。**澳大利亚**和**新西兰**医疗介于英美之间：全民医保（Medicare）支付医院和GP诊疗主要部分，但一些GP门诊和牙科需额外付费；整体质量优秀，居民健康指标靠前[[28]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=1,63)。**中国**医疗水平近年来提升显著，大城市三甲医院可与发达国家比肩，尤其是基础公共卫生服务（疫苗、妇幼保健）做得相当好。不过公立医院挂号排队常耗时，私立国际医院价格直追美国。对外国人来说，在中国看门诊自行付费也比在美澳便宜许多，常规检查加药费可能就几百元人民币，这也是许多在华外籍人士满意的地方。**俄罗斯**医疗质量受财政制约，硬件和药品供给不稳定，富裕人群常赴西欧或以色列就医。总结而言，除了美国之外，其它比较地区**看病个人直接花费都不高**，区别更多在服务效率和等待时间。美国那种因病破产的情形在欧洲日韩是极少发生的[[67]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=The%20Commonwealth%20Fund%27s%20%27Mirror%2C%20Mirror,2024%27%20Report)[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)。

**基础教育质量与竞争：** **基础教育**（幼儿园至高中）涉及文化和体制，体验各异。**北欧**以学生幸福和均衡发展著称：芬兰课堂宽松无排名，学生学业压力小但素养高[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)。**英美澳**教育强调全面发展和创造力，学校提供丰富课外活动，但也存在**教育不平等**（好学区与差学区差距明显）。外来者家庭常为孩子择校烦恼，比如在美国要么搬家进好学区要么付高额私校学费。**法国**基础教育严谨规范，但应试色彩浓厚，学生需通过中学会考（法语Bac）才能升大学。**德国**中学分流早（10岁左右决定进文理高中或职业线路），学术型学生培养扎实，但有观点认为这对移民子女不利（语言劣势下难考入精英高中）。**中国**基础教育长期以**高强度著称**：小学生课后补习、初高中竞争激烈，以高考为指挥棒，城市学生课业负担全球前列。不少外籍家长担心子女难适应中文教学与考试压力，除非打算长期定居中国，否则可能转向国际学校体系。不过中国中小学在数学理科上的教学效果极佳，上海等地学生15岁时PISA成绩曾名列世界第一[[33]](https://www.oecd.org/en/publications/2019/12/pisa-2018-results-volume-i_947e3529.html#:~:text=Beijing%2C%20Shanghai%2C%20Jiangsu%20and%20Zhejiang,other%20countries%2F%20economies%20that)。**日本**教育注重纪律与集体主义，小学即培养团队合作精神，但升学压力在高中体现，高三学生为考大学往往参加紧张的补习班（塾）。**新加坡**介于中西之间：小学中英双语教学，数学领先全球，但学生6年级要参加严格分流考试（PSLE）决定中学去向，竞争激烈程度不亚于东亚。同样地，**香港**孩子从幼儿园起就面临“小一面试”、“升中派位”等关卡，家长流行让孩子补习兴趣班准备考试。这样的环境对外来者家庭既可能是挑战（压力大）也可能是机遇（学术水平高）。相比之下，**澳大利亚、新西兰**基础教育相对轻松，以因材施教为理念，中小学很少有全国性的统一考试，学生幸福指数较高。**俄罗斯**继承苏联传统理科教育优势，学校数学物理基础扎实，但人文和外语教学相对滞后。俄罗斯名校中学如物理数学学校在国际竞赛上成绩优异。对于外来者来说，若语言文化差异大，则会考虑国际学校或双语学校：例如在**德国法国**有不少英语授课的国际中学供外籍子女就读，但费用较高。**英国**本身有许多世界顶尖的私立寄宿中学（如伊顿公学），外籍富裕家庭可能送子女来留学，但对于普通移民家庭，则几乎100%选择公立学校。

**教育费用与政府支持：** 前面已提到基础教育阶段学费多为公费。但额外的支出如课外辅导、兴趣班在不同社会有不同“标配”。**中国、韩国**等盛行校外补习，家庭在孩子教育上投入巨大——据统计，中国城市家庭课外班月均支出占收入的10%以上（缺数据估）。欧美国家课外活动多由学校或社区提供，且注重体育艺术均衡发展，费用相对温和。**北欧**国家孩子兴趣班有政府和工会补贴，花销很小，使各阶层孩子都有机会发展特长。**美国**中产家长则可能投入相当多在子女才艺、体育特长培养上，如钢琴、小提琴课程或冰球训练，年花费数千美元。要特别指出的是，**高等教育**费用在各国差异更明显：德国北欧免费，法国公立大学一年注册费几百欧，英国有贷款，澳洲新西兰有本地生贷款和补贴，而**美国**大学昂贵著称。很多外籍人士考虑移民时，会把“孩子将来能否低成本上大学”作为因素之一。例如，移民欧盟后子女在欧盟各国读大学几乎不要学费甚至还能拿助学金[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)[[29]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=home%20with%20my%20daughter%2C%20and,she%20explains)。这也是北欧等高税收国家给居民的教育回馈。整体看，**医疗和教育**两大民生领域，北欧、西欧、加拿大、澳新、日本等通过政府投入极大减轻了家庭负担，**美国**则费用市场化，风险自担。外来者若移居至前者，家庭生活稳定性和可预期性更高，而在美国则需要做好额外的财务规划[[67]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=The%20Commonwealth%20Fund%27s%20%27Mirror%2C%20Mirror,2024%27%20Report)[[71]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=the%20most%20expensive%20in%20the,their%20income%20on%20childcare%20costs)。

## 4. 环境与生活质量

**空气与水质：** 环境质量直接影响身心健康。**北欧**和**澳新**堪称天然氧吧：根据IQAir空气报告，2022年全球仅有6国年均PM2.5符合WHO指南（≤5μg/m³），其中包括**澳大利亚**、**芬兰**、**冰岛**、**新西兰**[[13]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=%C3%97Close)。这些国家空气极为洁净，比如新西兰全国PM2.5均值仅约3-5微克/立方米，远低于WHO标准[[13]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=%C3%97Close)。**加拿大**（未列入比较）也属清新阵营。**美国西欧**大部分地区空气质量良好到中等：年均PM2.5在8-15微克间，略超世卫标准2-3倍[[89]](https://www.iqair.com/th-en/world-most-polluted-countries#:~:text=PM2)。例如**美国**2021年均值约8.0（主要受加州山火影响有波动），**德国法国英国**大致10-12左右，远低于发展中城市水平[[89]](https://www.iqair.com/th-en/world-most-polluted-countries#:~:text=PM2)[[90]](https://www.weforum.org/stories/2017/03/these-are-the-cities-with-the-worst-noise-pollution/#:~:text=Unsurprisingly%2C%20noise%20pollution%20is%20particularly,in%20Switzerland%20had%20the%20least)。**日本**多年治理下城市PM2.5维持在10以下，东京常年保持个位数微克的优秀水平。相反，**中国**虽大幅改善但目前平均PM2.5仍在30微克上下[[34]](https://www.iqair.com/china#:~:text=IQAir%20www,5)[[35]](https://www.iqair.com/th-en/world-most-polluted-countries#:~:text=IQAir%20www,Vietnam)——IQAir数据显示2022年中国年均约30.6微克[[91]](https://analyticalsciencejournals.onlinelibrary.wiley.com/doi/10.1002/xrs.3383#:~:text=PM2,reduction)。这意味着中国整体空气中细颗粒物浓度仍是欧美的3-4倍，是WHO标准6倍[[34]](https://www.iqair.com/china#:~:text=IQAir%20www,5)。不过中国区域差别大，北京已降至约30，上海约25，而偏远西部城市可低于15，个别北方城市冬季仍爆表。**俄罗斯**空气质量区域差异亦大：莫斯科年均PM2.5约15，符合**“中等”**，工业区比如车里雅宾斯克可能超35达到**“不良”**。**香港**空气主要受珠三角区域污染和本地交通影响，年均PM2.5约20-25，虽优于内地但相较欧美仍偏高[[35]](https://www.iqair.com/th-en/world-most-polluted-countries#:~:text=IQAir%20www,Vietnam)。**新加坡**空气通常良好（PM2.5约15微克），但每年秋季偶有印尼烧芭烟霾飘来导致污染短时超标。清洁空气对外来者尤为重要：习惯清新空气的人可能难忍严重雾霾。因此在**环境清洁**这一维度，澳新北欧领跑，美西欧日等次之，中国俄稍逊。不过考虑到中国的大城市污染已从十年前的严重降至中度，蓝天日渐增多，外籍人士在华生活的空气质量体验已明显改善[[92]](https://analyticalsciencejournals.onlinelibrary.wiley.com/doi/10.1002/xrs.3383#:~:text=2023%20analyticalsciencejournals,reduction)。

水质方面，各国市政自来水大多达到饮用标准，但有无直饮文化不同。**美国、加拿大、西欧、澳新、日本**等国水龙头放出的水可直接生饮，当地人通常不另烧开水。**新加坡**自来水100%经严格处理监测，可以直接喝，新加坡也是自来水口感最佳的亚洲城市之一。**香港**水源来自东江和本地水库，出厂水质达标，但老化楼宇管道可能造成二次污染，因此多数居民习惯烧开或滤后再饮。**中国内地**城市自来水普遍不直接饮用，政府建议烧开后饮水，这既是源于水质达标口径不同（中国标准余氯味重、硬度高）也因管网老化问题[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015)。外籍人士初到中国往往不适应直饮水缺乏，需要买饮水机或瓶装水。**俄罗斯**的自来水在大城市可饮但不被推荐：例如莫斯科官方称水可生饮，但水中铁、钙、锰超标，管道老化引入污染，导致口感和安全性存疑[[41]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=Even%20though%20the%20water%20in,it%20is%20still%20not%20recommended)。所以外国游客在俄一般不喝自来水，酒店也提供瓶装水。某些地区如圣彼得堡老城区还存在水中微生物超标风险。综上，在**饮用水**方面，新加坡、欧美日等地外来者可放心喝自来水[[93]](https://www.goodtogoinsurance.com/news-and-tips/travel-tips/drinking-water#:~:text=Drinking%20Water%20Abroad%3A%20When%20is,water%20is%20not%20advised)；而中国内地、俄罗斯则需要习惯烧开/净化饮水，不便之处需要考虑[[40]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=)[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015)。值得一提，**北欧**国家不仅水干净，还普遍推广直饮水龙头，连公共厕所的水都可喝。冰岛、挪威等拥有世界上最纯净的天然水源，瓶装水在当地销量很低。

**城市绿化与噪音：** 生活质量离不开绿色和安宁。**北欧**和**新西兰**凭借低人口密度和重视环保，给居民提供了亲近自然的绝佳条件：城市中大面积公园绿地随处可见，居民周末随时可以到森林湖泊徒步。芬兰首都赫尔辛基城区被森林和海湾环绕，70%以上居民步行500米内就能到达绿地。**德国**规划严谨，城市周边有绿带限制开发，柏林绿化覆盖率近45%。**新加坡**虽是城市国家但有“花园城市”美誉：街道两旁绿树成荫，高楼屋顶建有花园，政府规定新建筑必须包含绿化空间，总绿化率超过47%，让外来者惊叹热带都市如同公园。相形之下，**香港**市区非常密集，高楼林立人均绿地少，但优势是小小香港有40%土地划为郊野公园，居民乘车半小时即可进入山野海滩享受大自然。**日本东京**等超大城市因历史发展绿化率不高（东京23区人均公园面积仅5平方米），但胜在郊外山林近，且城市街道干净无尘，花草维护精致。**美国**城市情况多样：纽约中央公园是城市绿肺，但许多城区树木稀少、热岛效应明显；部分富裕郊区倒是森林环绕，居住环境非常优美，这导致不同社区生活质量差距。**澳大利亚**的悉尼、墨尔本注重保留城市里的自然生态，比如有大片海滩、公园，人与鸟类野生动物共存，让城市颇具宜居魅力。总的看，各国主要城市正越来越重视绿化和公共空间，比如巴黎十多年关了一段高速沿塞纳河建步行绿地，北京近年也新建多处城市森林公园改善人居环境。对于外来者而言，如果喜欢户外，那么新西兰、北欧、澳大利亚将非常对胃口，自然风光随手可得；若不满意城市混凝土森林，香港那样“小而全”的地方也提供周边徒步线路和郊野保护区作为补偿。

**噪音与宁静度：** 噪音污染是常被忽视的生活质量因素。世界经济论坛引用一项“听力指数”研究显示，**广州**是全球**噪音污染**最严重的城市，**苏黎世**则是最安静的[[94]](https://www.weforum.org/stories/2017/03/these-are-the-cities-with-the-worst-noise-pollution/#:~:text=Unsurprisingly%2C%20noise%20pollution%20is%20particularly,in%20Switzerland%20had%20the%20least)。榜单上**德里**、**开罗**、**孟买**、**伊斯坦布尔**、**北京**等大城市噪音名列前茅，而**维也纳**、**奥斯陆**、**慕尼黑**、**斯德哥尔摩**等欧洲城市位居最静10强[[95]](https://www.weforum.org/stories/2017/03/these-are-the-cities-with-the-worst-noise-pollution/#:~:text=Delhi%20was%20the%20second%20worst,Cairo%2C%20Mumbai%2C%20Istanbul%20and%20Beijing)。**纽约**、**巴黎**这类大都会噪声问题也比较突出（纽约号称不夜城，救护警报、车辆喇叭不断），但比如**东京**尽管人口更多却相对安静有序，因为日本人守规矩，车辆很少鸣笛，夜晚街道也人声低微。**北欧**城市交通少、居民少，整体安宁。**新加坡**和**香港**密度高，白天工地施工、夜间酒吧街区会产生噪声，但政府有噪音管制令：例如新加坡住宅区夜10点后禁止大声喧哗，香港对建筑施工时段和分贝有法规。**中国**大城市近年加强控噪，公安部门会受理夜间噪音投诉，但白天楼宇施工声、车流喇叭声仍是困扰。某些发展中国家市区噪声源（如三轮车马达、露天高音喇叭）在欧美基本已绝迹。值得关注的是**航空噪音**：一些城市机场靠近市区，航线下方居民饱受飞机噪音。比如香港天水围、法兰克福南郊都有抗议航班噪声的活动；东京则通过严格宵禁令（夜间零航班）缓解成田机场附近居民抱怨。在噪音这一方面，北欧、德国小城等提供“安静的力量”，而许多亚洲城市需要接受更嘈杂的人声与车响氛围。好消息是，技术进步和城市规划在逐步改善噪音问题，如推广**电动车**（无发动机噪音）、建**隔音屏障**、铺设低噪音路面等[[96]](https://www.weforum.org/stories/2017/03/these-are-the-cities-with-the-worst-noise-pollution/#:~:text=Practical%20steps%20that%20cities%20can,reduces%20the%20impact%20of%20noise)。总体而言，最能让耳朵放松的当属欧洲小城和大自然，新西兰湖区、挪威峡湾常常宁静得只闻鸟鸣风声；而繁华都市再文明，也难免灯红酒绿伴随嘈杂，需要个人调适平衡。

**气候与自然灾害：** 各地气候差异直接影响居住舒适度。**北欧**冬季漫长寒冷且黑夜极长，像芬兰冬天平均-5°C以下且**极夜**现象严重（赫尔辛基1月日照不到6小时），这对来自温暖地区的外来者是挑战；但夏季凉爽宜人昼长夜短，非常舒适。**英国**以多雨潮湿著称，伦敦一年有一半以上天数降水，日照偏少，但气温温和（冬季少雪，夏季不算炎热），属于“不极端但有点郁闷”的天气。**法国**南北差异大：巴黎属温带海洋性，雨水充沛冬冷夏暖；南法地中海沿岸则阳光明媚炎夏干燥，适合喜欢热天的人。**德国**整体气候类似法国北部，四季分明无太极端温度，但冬季阴天多。**中国**地域广大：北方北京冬天零下十几度风刮脸，夏天又可达35°C闷热；南方广州四季如夏但湿度大；外籍人士常驻的上海、深圳气候与美国东南部类似，夏炎冬湿，需要适应梅雨季节的潮湿。**日本**从北海道寒带到冲绳亚热带都各有特色，东京属亚热带季风气候，夏季酷热多台风、冬季干冷晴朗。**香港**和**新加坡**气候相似：长年高温高湿，全年大部分时间30°C上下且湿度70%以上，室外体感闷热难耐，但没有冬季严寒[[8]](https://www.iqair.com/us/newsroom/world-air-quality-report-press-release-2022#:~:text=,5%20annual%20guideline)。喜热的人会享受这种气候，不耐热的人就觉得空调是生命之源。**澳大利亚**跨越热带和温带：北部达尔文全年高温（夏季40°C常见），东南部悉尼墨尔本四季温和略似地中海气候，但夏季阳光猛烈（紫外线极强，需要防晒）。**新西兰**气候温润，类似英国但略暖，冬季很少降雪，全年户外运动条件好。**俄罗斯**大部分属大陆性气候，冬季严寒漫长如莫斯科可至-20°C，有效室外活动时间短，对于习惯温暖的外来者是相当大的生理和心理考验；但俄南部比如索契却气候温暖湿润宜居。综合看，如果偏好**温暖气候**，澳大利亚、新加坡、南欧是不错选择；喜欢**四季分明**则德国、日本、本州等；能忍受**寒冷极夜**才能融入北欧冬天的生活节奏。

自然灾害方面，各地风险类型不同：**日本**位于环太平洋火山地震带，地震频发（如2011年东北大地震）且有海啸威胁，居民需掌握避震常识并投资抗震房屋[[90]](https://www.weforum.org/stories/2017/03/these-are-the-cities-with-the-worst-noise-pollution/#:~:text=Unsurprisingly%2C%20noise%20pollution%20is%20particularly,in%20Switzerland%20had%20the%20least)。台风每年夏秋袭击日本南部、台湾、香港华南等地，香港和日本建筑有良好防风设计，但强台风仍会造成停工停课。**美国**自然灾害多样：西部加州每年山火肆虐、还有地震威胁（圣安德烈亚斯断层）；中南部遭龙卷风（“龙卷风走廊”每年上百场），佛州德州沿海受飓风侵袭（如卡特里娜、哈维飓风重创新奥尔良和休斯顿）；东北部则有冬季暴风雪。外来者在美需了解当地主要灾害类型并备相应保险。**澳大利亚**常有丛林大火（2019年烧毁面积堪比半个欧洲）、北部遭热带气旋袭击，但基本无地震。**新西兰**南岛中部和首都惠灵顿地处地震带，2011年克赖斯特彻奇地震致严重损失；但新西兰人口密度低，险情影响范围相对有限。**中国**幅员辽阔，北方有沙尘暴（北京春天偶尔遇沙尘天）、南方有夏季洪涝（如2020年南方汛情），台湾地区与东南沿海有台风，西南川滇有地震山体滑坡的风险。**俄罗斯**自然灾害总体不算突出，但例如西伯利亚森林火灾、远东春季融雪洪水也造成人员财产损失。**欧洲西部**是全球少数自然灾害相对较少的区域：无强震、无飓风，仅有偶发河流洪水（如2021年德国比利时洪灾）和热浪。北欧还需防范**极端寒潮**。对于移居者来说，需要评估目标地是否存在自己难以接受的灾害风险：比如有些人恐惧地震，那就可能不愿长期住日本加州；有哮喘的人担心空气污染和沙尘，那就北欧澳新为佳。总之，每个地方都有自然环境的优劣面，要根据个人偏好取舍。

## 5. 工作与签证政策

**入境及居留难度：** 不同国家对外来工作和移民的政策开放程度差异悬殊。**传统移民国家**如澳大利亚、新西兰历来欢迎技术移民，采用**积分制**筛选人才：申请者根据年龄、学历、工作经验、英语水平等打分，达到分数即可获永居签证（PR）或长期工作签证[[97]](https://worldpopulationreview.com/country-rankings/easiest-countries-to-immigrate-to#:~:text=Easiest%20Countries%20to%20Immigrate%20To,24%20indicators%20across%20topics)。因此对高技能人士来说，拿澳新身份相对容易。此外还有**雇主担保**途径，公司愿意担保即可工作并逐步申请PR。**加拿大**（虽不在比较名单）也是类似方式，非常友好。**美国**则相对困难：工作签证（H-1B）每年总配额85,000个[[9]](https://www.americanimmigrationcouncil.org/fact-sheet/h1b-visa-program-fact-sheet/#:~:text=The%20H,a%20master%27s%20degree%20or)且申请者远超配额，需要抽签中彩一般的运气[[98]](https://www.employmentlawworldview.com/understanding-the-new-100000-h-1b-fee-and-its-effect-on-u-s-employers/#:~:text=,1B%20selection)。即便中签H-1B也仅有3年+3年期限，想拿绿卡需要雇主支持并排期等待多年。对非高科技或非高学历的外国人，美国几乎没有长期工作签证可走，这让不少向往美国的人转而考虑加拿大澳洲等。**英国**脱欧后实行**积分制移民**，但本质是有工作offer即可申请“技术工作签证（Skilled Worker）”，需满足一定年薪和技能要求。相比美国抽签，英国找到了工作基本签证可批，不过签证费和附加费用昂贵，3年签证可能光手续费就£3,000+。英签一般给5年，之后可申请永居（ILR）。**德国、法国**等欧盟国家针对高学历人才有**EU蓝卡**政策：只要在当地找到达到一定年薪的工作（如德国年薪>=€58,400[[17]](https://etias.com/articles/eu-issued-89,000-blue-cards-to-skilled-workers-in-2023#:~:text=In%202023%2C%20EU%20countries%20issued,of%20all)或IT紧缺岗位€45,552），即可申请欧盟蓝卡，配偶可随行并获工作权。德国蓝卡持有4年可转永居，若德语达标2级或年薪较高可缩短至21个月[[99]](https://www.apply.eu/Blue-Card-News/archive.php#:~:text=News%20Archive%20continued%20,foreign%20workers%2C%20an%20application)。**北欧**也遵循类似规则：丹麦、瑞典开放高技能工作许可，且瑞典近年放宽永居发放。不过北欧因本地市场小，工作机会有限竞争激烈，对不会当地语言者有门槛，找到雇主不易，这是实际难点。**中国**对永久移民十分严格，获取**中国绿卡**曾被称“世界最难”：截至2020年累计也只发放1万多人[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015)。一般只有对华有重大贡献的专家、投资大户或中国直系亲属才能获永居，大部分外籍在华工作多年也只能一年一续签。然而短期工作签证（Z签）中国是欢迎的，每年几十万外籍人才来华就业，一般要求本科以上学历+2年相关工作经验才可办。在新冠以前中国签证审批算宽松，但当前地缘环境下政策稍趋收紧，需要单位和个人无不良记录。**俄罗斯**相对少见传统移民，但亦提供一些工作居留途径：例如高端人才“HQS签证”，要求年薪200万卢布以上即可由雇主申请，有效期最长3年且可续，对科技人才和IT行业还有降低年薪门槛的特别计划。这几年不少受欧美制裁影响的俄企急招IT专业人员，政府甚至提供快速入籍渠道吸引外籍IT工程师。俄罗斯也与部分前苏联国家间有人才流动协议。但对于西方国家公民，移居俄罗斯并非主流选择。

**签证审查严格度与程序：** 各国在签证审批上侧重点不同。**美国**国土安全审查极严，申请工作签证要通过劳动部门、移民局多重审核，有时需补充各种证明；绿卡更有背景调查，等待数年。签证持有期间若失业超过宽限期（通常60天）则身份失效。**英国**审查偏重学历资质和雇主资质，流程较规范透明，但签证官也会关注申请人是否真实受雇。**加拿大、澳新**则按打分选人，只要材料真实齐全，很少无故拒签。**欧洲申根**区统一发放短期签证较方便，但长期居留各国有自主权：**德国**外籍毕业生可获18个月求职签，非常人性化。**北欧**如丹麦搞“正面清单”职业，高缺口行业的人才申请签证更易通过。**日本**工作签证种类多（教授、工程师、人文、技能实习等），近年新设“特定技能签证”引入蓝领劳工，如介护、建筑等领域缺人。日本签证审批效率高，一般2个月内拿结果，批下来后续更新也容易，但日本**不轻易给永住**：通常要求在日连续居住10年以上才可申请，且需提供税单等证明对社会有贡献。不过高端人才走“高度人才积分”3年甚至1年即可永住，是吸引尖端人才的特别政策。**新加坡**签证政策因应经济调整灵活多变：之前外籍涌入过多引发民意压力，政府收紧中低技能劳工的S Pass/Work Permit配额，提高最低工资要求以保护本地人就业；但对顶尖人才仍大开绿灯，如2023年推出“ONE Pass”顶级准证，年薪\$30万新币以上人士可一次获批5年多次往返签证且配偶可工作[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)。新加坡EP准证审核也引入打分制（COMPASS）提高透明度。**香港**长期作为开放经济体，对外来专业人士签证相对宽松：一般大学学历+有职位即可申请“输入内地人才计划”或一般就业签证，无配额，无行业限制，审批周期4-8周。香港还推**优才计划**，不需要预先找工作，靠分数筛选高端人才，每年配额4000，很多外籍和内地精英通过此途径拿到香港身份。香港工作签证续签通常第一次1年、续期两年、再续期两年，累计7年可申请永居（成为香港永久居民）。**中国内地**不强调永居，但有“外国高端人才R签”供顶尖科学家等使用，以及多种短期商务签。中企若要招聘外国员工，需先获得“外国人来华工作许可”，按照人才资质分A类（杰出人才）、B类（专业人才）、C类（一般）管理；A类几乎无门槛邀请，B类需满足学历经验，C类限于特定临时岗位[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015)。整体来说，**英美签证办理程序更繁琐**、不确定性较大（抽签、配额、政策波动）[[9]](https://www.americanimmigrationcouncil.org/fact-sheet/h1b-visa-program-fact-sheet/#:~:text=The%20H,a%20master%27s%20degree%20or)，**澳加欧日等国流程制度化**、相对可预测透明[[24]](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Residence_permits_%E2%80%93_statistics_on_authorisations_to_reside_and_work#:~:text=work%20ec,rights%20in%20the%20EU)。外来者在办理签证时应严格按照要求准备材料，如无犯罪记录证明、体检报告等，有些国家还要求提供学历学位的认证。

**移民监与身份稳定性：** 外来者关心拿到签证后能否长久留下、会否被遣返。**澳大利亚、新西兰**等一旦拿到永久居留（绿卡）就几乎和公民待遇相同，不会轻易丧失身份，除非触犯严重刑事罪或多年离境不归。**美国**绿卡也是永久有效，但如果绿卡持有人长期住在国外可能被认定放弃；入籍美国需持卡5年且住满一半时间。**加拿大**要求每5年内住满2年保持永居。**欧洲**多数国家永居身份需要保持一些基本条件，如不持续领福利、不构成公共安全威胁等，一般都能续期甚至自动永久有效（比如德国的“NE永居许可”是无限期的）。**英国**的永居ILR若离境超2年也会失效。**新加坡**永居PR每5年需续签证（Re-Entry Permit），当局会审查续期者是否仍与新加坡有紧密联系（工作/家庭在本地），如果拿PR后长期不在新加坡，有可能不予续签PR，这一点和西方绿卡不同。但新加坡PR在有效期内享福利几乎等同公民，稳定性较高。**香港**则简单：连续居住满7年后，可申请“永久性居民”，拿到后无居留时间限制，不会因离港而丢失。过去众多外籍人士在港工作几年就修得此“满七拿居留权”。**日本**的永住许可原则上终生有效，无需再办签证，但如果连续离境超过5年就过期，所以需注意回国探亲不能超过期限。**中国**绿卡有效期10年，到期可延期，但由于获取者少暂未见有人被取消；相反一些外国人在华签证若过期或违规，会被**遣返**（驱逐出境并若干年禁止入境）。中国对外籍的法律违规行为零容忍，比如非法就业、超期停留都会受到处罚甚至驱逐。**新加坡**、**香港**也一样：外籍佣工若怀孕会被取消签证，外国人犯下毒品、刑事罪将被遣返回国甚至列入黑名单。**美国**、**英国**近年来也强化了驱逐执法：英国爆出“**Windrush丑闻**”，一些上世纪移民因无身份文件在高龄被误判非法而遣返[[100]](https://news.gallup.com/poll/320669/canada-migrants-sixth-place.aspx#:~:text=javascript)；美国每年驱逐成千上万无证移民，对持签证者如犯罪也会撤销签证并驱逐。**澳大利亚**更有权拒绝或取消有“不良品格”的非公民签证，导致一些在澳几十年的新西兰籍人士因轻罪被取消签证遣返，这颇具争议[[42]](https://www.theguardian.com/world/2023/nov/30/russia-supreme-court-outlaws-lgbt-movement#:~:text=Russia%20outlaws%20%27international%20LGBT%20public,lengthy%20prison%20sentences%20if)。因此对于外来者来说，遵纪守法是保护居留权的必要条件。在待遇方面，未入籍前有些限制：如新加坡PR不能从政、美国绿卡不允许投票、香港非永久居民无投票权等等，但大多与日常生活关系不大。真正的差异在于**入籍入乡**：如果期望最终获得公民身份，不同国家难易不一。**美国**绿卡5年、**加拿大澳洲**PR3年可申入籍，承认双重国籍，所以很受欢迎。**新加坡**和**日本**则对双重国籍说不：加入其国籍需放弃原籍，而且新日两国很少主动授予归化，一般只针对在本国住满10年以上的永久居民，且要求融入良好。**香港**因为是中国特区，不独立发国籍，但永久居民可申请换领香港特区护照（中国籍）或保留原国籍。**欧洲**多国日益收紧入籍条件（语言考试、生活融入证明等），比如德国需要B1德语和入籍考试且原则上不容许双国籍（但欧盟内或特殊情况例外）。北欧国家则逐渐接受双重国籍，瑞典、芬兰入籍并不困难。整体看，如果追求最终入籍成为公民，**加拿大、澳新**是性价比很高的去处，**美国**中等，**欧洲**略麻烦（但拿永居本身已足够在欧盟畅行），**亚洲发达经济体**最难入籍但永居已够用。

**可能的遣返情境：** 正常情况下，持有合法签证或永居的外来者不会无故被驱逐。不过各国法律赋予政府在特定情况下取消签证/身份并遣返的权力。例如**严重犯罪**：外籍人在东道国犯下暴力、毒品等重罪，服刑后几乎肯定被驱逐，如前述澳洲取消新西兰人签证多与犯罪有关[[42]](https://www.theguardian.com/world/2023/nov/30/russia-supreme-court-outlaws-lgbt-movement#:~:text=Russia%20outlaws%20%27international%20LGBT%20public,lengthy%20prison%20sentences%20if)。又如**危害国家安全**：美国曾驱逐过有恐怖嫌疑的留学生，英国近期打算把非法入境的难民遣送第三国。**违反签证条例**：包括打黑工、逾期不归。这在**新加坡、阿联酋**等地管控严格，一旦查实立即遣返并长期禁止再入境[[41]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=Even%20though%20the%20water%20in,it%20is%20still%20not%20recommended)。**政治因素**也会波及：中美关系紧张时各自驱逐对方记者或学者签证，中国还曾以间谍罪逮捕并驱逐外籍公民。不过针对正常工作生活的外来者，这些极端情况概率很低。**俄罗斯**自乌克兰战争后签证政策不明朗，有西方研究人员被拒发签证甚至驱逐的报道，但大部分在俄工作的外企人员仍留任。总体来说，只要遵守当地法律、持续保持合法身份，外来者在比较国家很少被随意驱逐，大可以安心投入工作生活。在这方面**法治健全**的民主国家尤其让人放心——有法庭救济渠道，不会无故剥夺居留权；而**威权国家**的法律环境相对不可预测，但同时只要不触碰政治禁区，一般也不会对外籍平民下手。外来者应该做的，是熟悉签证条款，例如在德拿蓝卡需每半年在职一次报备，在美H-1B离职需尽快转身份，香港签证到期前及时续签等，避免因为技术问题陷入非法居留风险。

## 6. 社会包容度与人权

**种族与文化包容度：** 各地对异族异乡人的接受程度差别较大。**移民国家**如美国、加拿大、澳大利亚由于传统上人口多元，社会对不同种族文化包容性较好[[59]](https://www.statista.com/chart/10804/the-countries-most-and-least-accepting-of-migrants/?srsltid=AfmBOoolTP6iNJmWzEiIhH3Qr1Y2Hn5X-F5O6UyM64Ath_JxK8Ejq4b9#:~:text=Statista%20www,three)。美国虽存在种族矛盾历史，但如今全国约14%人口为移民，主流价值观强调**多元文化**，各族裔社区基本能和平相处。盖洛普“移民接纳指数”显示，美国名列全球第6，评分7.95/9，仅次于加拿大、冰岛、新西兰等[[101]](https://news.gallup.com/poll/320669/canada-migrants-sixth-place.aspx#:~:text=WASHINGTON%2C%20D.C.%20,46%20%28out)[[102]](https://news.gallup.com/poll/320669/canada-migrants-sixth-place.aspx#:~:text=Migrant%20Acceptance%20Index%20Canada%208,32)。**新西兰**作为高度移民社会，对外来者尤其友善，调查中>90%的人对不同民族邻居表示接受[[59]](https://www.statista.com/chart/10804/the-countries-most-and-least-accepting-of-migrants/?srsltid=AfmBOoolTP6iNJmWzEiIhH3Qr1Y2Hn5X-F5O6UyM64Ath_JxK8Ejq4b9#:~:text=Statista%20www,three)。**英国**经过几代移民潮，也形成多元社会，伦敦40%居民出生在国外，普通英国人对听到外国口音并不排斥，政府立法保障反歧视。不过欧洲各国社会包容度有细微差别：北欧人民普遍礼貌宽容，但由于人口构成依旧较单一，一些外来者会感觉难真正融入朋友圈；瑞典、丹麦等曾发生小规模排外政治运动，近年移民政策趋紧，其包容度得分有所下降[[59]](https://www.statista.com/chart/10804/the-countries-most-and-least-accepting-of-migrants/?srsltid=AfmBOoolTP6iNJmWzEiIhH3Qr1Y2Hn5X-F5O6UyM64Ath_JxK8Ejq4b9#:~:text=Statista%20www,three)。**法国**自认平等博爱，但有阿拉伯及非裔移民群体被边缘化的问题，种族紧张偶尔激化（如2023年少年Nahel被警察射杀引发的骚乱[[18]](https://www.lemonde.fr/en/police-and-justice/article/2025/06/03/french-policeman-who-shot-nahel-m-to-go-on-trial-for-murder_6741963_105.html#:~:text=French%20police%20office%20who%20shot,to%20take%20place%20in%202026)）。**德国**对外来劳工接纳度提升明显，2015年收容百万中东难民，尽管社会有争议但总体平稳吸纳，德国人对移民的正面看法在欧盟中较高（排外政党支持率<15%）。**俄罗斯**族群态度较复杂：大城市对欧洲裔面孔较友好，但对中亚裔、非洲裔存有歧视现象，一些极端民族主义者甚至袭击外来务工者。苏联解体后俄罗斯经历排外浪潮，目前官方提倡多民族团结，但民间仍存在不信任情绪。[[93]](https://www.goodtogoinsurance.com/news-and-tips/travel-tips/drinking-water#:~:text=Drinking%20Water%20Abroad%3A%20When%20is,water%20is%20not%20advised)[[40]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=)**日本**社会对外国人既热情又保留：日本人普遍对访日游客礼貌热心，但在雇佣、租房等方面又有回避心理，毕竟日本98%是单一民族。调查显示约40%在日外国人找房时被拒过[[103]](https://www.theguardian.com/world/2017/mar/31/japan-racism-survey-reveals-one-in-three-foreigners-experience-discrimination#:~:text=Housing%20discrimination%20was%20also%20believed,in%20the%20past%20five%20years)，有店家拒绝非日本客人等现象。不过日本年轻一代更国际化开放，日韩混血艺人也逐渐被接受。**中国**民众对外国人总体友好，特别对白人面孔有一定崇洋心理，热情搭讪练英语的情况常见。但也存在一些歧视刻板印象，例如对非洲裔有偏见。2020年广州曾发生防疫过度导致多名非洲籍人士被赶出公寓，引发外交风波[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015)。中国社会对肤色较深的外来者接受度相对低，这需要时间改善。**香港**作为国际都会，居民英语普及且习惯与不同背景人打交道，对外籍专业人士相当包容；但对南亚裔基层移民和菲佣群体则存在一定隔阂。**新加坡**多族群（华人/马来/印度）共存经验丰富，法律严格禁止仇恨言论，种族骚乱几乎没有，被视为族群融合典范[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)。不过近年有本地人与外来人口竞争引发不满，社交媒体出现过排斥印度IT移民的声音，但在公共领域新加坡仍维持和谐气氛。综上，**加澳新美**包容度最高，其次**西欧新加坡香港**较好，而**日韩俄中**对融入要求更高，外来者可能需要更多努力赢得认同。

**执法中的平等对待：** 警察和司法是否做到一视同仁，是人权状况的重要体现。在**美国**，种族司法不平等备受诟病。哈佛公共卫生研究指出，**美国黑人被警察杀害的概率是白人的3.23倍**[[4]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20Americans%20are%203,be%20killed%20by%20police%20than)，[[104]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=police%2C%20according%20to%20a%20new,by%20police%20than%20white%20Chicagoans)。一系列备受瞩目的案件（弗洛伊德之死等）显示警察对少数族裔存在过度执法和暴力倾向，触发了“黑人的命也是命（BLM）”运动。这种执法偏见令许多外来族裔心存顾虑。不过也应看到，美国司法体系透明，涉警案件频繁进入公众视野也说明舆论和司法在监督改进。**法国**警务被指对北非裔、黑人态度粗暴，2023年非裔少年被警察近距射杀引发全国骚乱[[18]](https://www.lemonde.fr/en/police-and-justice/article/2025/06/03/french-policeman-who-shot-nahel-m-to-go-on-trial-for-murder_6741963_105.html#:~:text=French%20police%20office%20who%20shot,to%20take%20place%20in%202026)。法国政府事后承认需改革警队、消除种族成见[[105]](https://www.lemonde.fr/en/police-and-justice/article/2025/06/03/french-policeman-who-shot-nahel-m-to-go-on-trial-for-murder_6741963_105.html#:~:text=,to%20take%20place%20in%202026)。**英国**早在1999年麦佛逊报告就认定伦敦警方存在“机构性种族主义”，之后虽改革但亚非裔在被警察拦查频率上仍明显更高。2021年统计显示英国黑人被警察拦截搜身概率是白人的7倍（媒体报道）。**德国**警界相对声誉尚可，但也有批评指出执法者对中东裔青年存偏见并滥用“人种鉴别”进行身份检查。政府目前否认德国警察系统性种族歧视，但正加强多元化培训。**俄罗斯**执法机关素质和廉洁度较低，警察可能无差别刁难外国人索贿。例如莫斯科警察曾被曝随意检查中亚移民证件、敲诈钱财。这种现象对西方外籍人员较少，但对长相像中亚移民的人有现实困扰。**中国**警察对外国人有“两面”：一方面官方宣传对外籍人士“平等管理”，另一方面某些情况会**区别对待**：例如涉外案件常小心处理避免国际影响，外国人在华违法有时反而比本国人更快被驱逐了事，不走冗长司法程序。也存在执法不公案例：疫情期间广州对非洲人群体的歧视性健康检查和驱逐就属于执法不当[[36]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=China%20is%20home%20to%20the,unfit%20for%20consumption%20in%202015)。**香港**警队曾以专业文明著称，但2019年后因政治任务形象受损，有报道指警察在反修例运动期间滥权，甚至殴打记者和示威者，法治指数下降。不过对普通治安事务，香港警察仍有效维持社会安全，且对外籍居民并无针对（反而近年在港的示威者主力是本地青年）。**日本**警察有权随时盘查可疑人员，在外国人比例高的地区或深夜，有外国人称被查身份证频率偏高。日本司法99%以上定罪率更令人心生畏惧，一旦卷入案件几乎难逃罪名，对外籍也一样严苛（但日本犯罪率低所以极少发生）。**新加坡**执法严格公正，贪腐极低。无论国籍，只要违法（如外国人吐痰乱丢垃圾或酒驾闯祸）都会依法惩处甚至驱逐，没有所谓“特殊待遇”。但在有些社会议题上，新加坡对不同群体的执法差异也受到关注，例如本地女佣若遭雇主虐待，追究力度是否足够？近年新加坡加强劳工保护法例来解决这些问题。总的来说，多数比较国家**法律上**保障人人平等，不允许因种族肤色差别对待，但**实际执行**仍有人为偏差需要持续改进[[4]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20Americans%20are%203,be%20killed%20by%20police%20than)。作为外来者，了解所在国法律环境、知悉自己权利很重要。如果真的遭受不公，比如无端被警察盘查或被歧视对待，可以通过法律途径（申诉、媒体曝光、法律援助）来维护权益。

**法律与言论自由、人权状况：** 人权不仅包括平等不歧视，也涵盖言论自由、政治权利等更广泛内容。**西方民主国家**普遍保障言论和集会自由，媒体可以批评政府，民众可以和平抗议。这对外来者意味着可以公开表达意见、接触多元资讯，无需担心言论入罪。但也存在争议：例如一些欧洲国家限制仇恨言论或纳粹符号，美国虽然宪法保护言论但公司可因员工发表极端言论而解雇（私域限制）。外来者在美国、欧洲仍应尊重当地法律底线，比如德国刑法禁止公开否认大屠杀。这其实是对人权的另一种维护，保护少数群体免受仇恨。**北欧**国家人权记录极佳，国际特赦等组织很少有批评对象，只有在对待难民庇护上偶有质疑。**新加坡**和**香港**的人权自由度被归为“部分自由”：新加坡执政党长期把控媒体和言论，但普通生活受影响不大，只是政治性批评和集会严格受控；香港在国安法后政治言论自由明显收窄，一些传媒与NGO被迫关闭[[53]](https://www.etnet.com.hk/www/tc/health/135879/%E5%85%A8%E7%90%83%E9%86%AB%E7%99%82%E4%BF%9D%E5%81%A5%E6%8C%87%E6%95%B8%E5%87%BA%E7%88%90%EF%BC%81no.1%E5%87%BA%E8%87%AA%E4%BA%9E%E6%B4%B2%E5%9C%B0%E5%8D%80%EF%BC%81%E6%9C%80%E5%B7%AE%E5%9C%B0%E6%96%B9%E8%A9%95%E5%88%86%E8%88%87%E7%AC%AC%E4%B8%80%E5%90%8D%E7%9B%B8%E5%B7%AE%E9%80%BE60%E5%88%86%EF%BC%81%E9%A6%99%E6%B8%AF%E3%80%81%E4%B8%AD%E5%9C%8B%E6%8E%92%E5%90%8D%E7%AC%AC%E5%B9%BE%EF%BC%9F%E5%8D%B3%E7%9D%87%E8%A9%B3%E7%B4%B0%E6%8E%92%E5%90%8D#:~:text=URL%3A%20https%3A%2F%2Fwww.etnet.com.hk%2Fwww%2Ftc%2Fhealth%2F135879%2F,8D%20Image)，这对关心政治的人是倒退，但一般市民日常言论仍大致自由，互联网国际内容也可访问。**日本**和**法国**在言论自由指数上也有挑战：日本媒体自我审查严重，记者不愿得罪政府企业；法国实行强力世俗主义，如禁止学校穆斯林头巾，这引发人权争议，但法国政府视之为维护世俗价值。**中国大陆**在人权与自由方面评分最低。网络严格审查（Google、Facebook等被封锁，大量内容敏感词被过滤），批评政府言论可能招致打压[[32]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%20index%2C%20Singapore,69th%20place%20in%20this%20assessment)。外籍人士在华若公开参与政治敏感活动，可能被迅速驱逐出境甚至短暂拘留问话。例如2020年有在华外国人参加街头示威被警方带走谈话，然后要求限期离境。中国还存在任意拘押指控，如加拿大前外交官康明凯在华被捕关押1000多天未充分司法程序即被作为外交筹码释放。**俄罗斯**近年来人权状况明显恶化：政府打压新闻自由，封禁异见媒体，2022年通过法律禁止称“战争”为战争，许多和平示威者和记者被捕。特别是LGBT群体在俄被污名化，2023年俄罗斯最高法院甚至宣布“国际LGBT运动”为极端主义组织，使公开LGBT身份的活动都有风险[[106]](https://www.hrw.org/news/2023/11/30/russia-supreme-court-bans-lgbt-movement-extremist#:~:text=Russia%27s%20Supreme%20Court%20ruled%20today,all%20forms%20of%20LGBT)。这对于崇尚多元的外来者而言无疑不友好。**中东**不在本次比较范围，但顺便说**阿联酋**、**卡塔尔**等对言论管控也严，外籍若发表冒犯王室或宗教的言论一样会被惩处。总结来说，**欧美澳新日**的人权法治环境总体成熟，外来者能充分享受法律保护和自由权利[[67]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=The%20Commonwealth%20Fund%27s%20%27Mirror%2C%20Mirror,2024%27%20Report)；**新港**要谨慎介入政治议题，但日常自由尚可；**中俄**则应避免涉及政治或敏感领域，遵守当地法律法规即可顺利生活。外来者在这些国家大多关注的是就业、教育、医疗等基本权利是否平等，从前文可见，除了少数歧视现象外，大部分国家法律明确保障外籍居民在劳动、社保等方面享受本国人同等待遇[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)[[107]](https://www.theguardian.com/world/2017/mar/31/japan-racism-survey-reveals-one-in-three-foreigners-experience-discrimination#:~:text=Four%20in%2010%20people%20in,the%20Kyodo%20news%20agency%20reported)。因此在人权总体上，西方国家评分高，亚洲发达地区中日本次之、新加坡香港中等，中国俄罗斯偏低。但外来者需要结合个人关切衡量：若极重视政治表达自由，那显然美国欧洲适合；若更看重社会稳定和经济机会，中国新加坡可能吸引力大——尽管在国际人权标准上它们存不足，但它们的社会安全、发展成就也是一种“人民生活权”的体现，这也是不少外籍人士依然乐意在这些地方工作的原因。

## 7. 样本城市生活体验卡片

为了更加贴近实际生活场景，我们选取各国具有代表性的主要城市2–4个，简要描述其在住房租金、通勤方式、医疗和安全体感等方面的异同，供读者直观参考（**币种按当地货币+美元列出**）。

* **美国🇺🇸：** **纽约市** – 全美最大都市，生活成本极高。一居室月租金约\$3,000（¥21,900）起[[2]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=This%20map%20presents%20the%20most,Bishkek%2C%20Islamabad%2C%20Lagos%20and%20Abuja)；居民以公共交通（地铁🚇）为主通勤，24小时运营但高峰拥挤。治安方面曼哈顿旅游区较安全，夜晚警力足，然而部分街区如布朗克斯南段治安欠佳，需谨慎[[3]](https://cbsaustin.com/news/nation-world/do-you-feel-safe-walking-alone-at-night-new-data-looks-at-crime-and-safety-gallup-fbi-criminal-justice-murder-rates#:~:text=Worldwide%2C%2070,at%20night%20where%20they%20live)。医疗资源顶尖，如纽约长老会医院等，但费用昂贵，普通病房一晚收费\$2,000+无保险难以承受[[67]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=The%20Commonwealth%20Fund%27s%20%27Mirror%2C%20Mirror,2024%27%20Report)。 **洛杉矶** – 地广人稀城市，房租略低于纽约，市区一居约\$2,200（¥16,000）。通勤以私家车🚗为主，高速公路发达但堵车著名，公共交通（地铁公交）覆盖有限。气候宜人常年阳光充沛。存在严重的无家可归者（homeless）问题，市中心部分区域（Skid Row）治安和卫生较差，外来者夜晚应避开[[85]](https://www.reddit.com/r/geography/comments/1no9ne1/do_you_feel_safe_walking_alone_at_night_73_of/#:~:text=Reddit%20www,how%20safe%20it%20felt)。医疗方面有南加大医学中心等名院，看病须预约等待。 **奥斯汀** – 新兴科技城，房租比沿海低廉，一居\$1,500左右。城市注重骑行友好，公交尚可。社会安全良好，社区友善。医疗有Dell医学中心等，成本中等，适合家庭定居。
* **英国🇬🇧：** **伦敦** – 国际大都会，房租全英最高：Zone1一居月租约£1,800（¥15,500/\$2,200）[[10]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Netherlands47)。通勤依赖地铁（Tube）和红色公交🚌，月票约£160。高峰期地铁拥挤但高效。治安总体较好，中心区摄像头密布，街道夜晚人流多较安全，但南伦敦部分区和少数酒吧街午夜后偶有斗殴或扒窃。医疗有世界闻名的圣托马斯医院等，NHS免费但等候专家可能数周。教育资源丰富，公立学校良莠不齐但顶级私校林立。 **曼彻斯特** – 工业文化名城，生活成本低近一半。一居室£800（¥6,900）即可租到。公共交通以电车Tram和公交为主，出行方便。城市治安中等偏上，繁华区安全但北区某些贫困社区犯罪率较高。曼大附属医院等提供可靠医疗服务，看GP全免费且较易约。体育文化浓厚，外来者易于融入当地社区。
* **法国🇫🇷：** **巴黎** – 浪漫之都，住房紧缺昂贵，一居月租€1,100（¥8,400/\$1,160）左右[[62]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Netherlands%20Flag)且面积小。多数人住近郊通勤，依靠地铁RER🚇网络出行方便。市中心景区治安尚好，但旅游景点须防扒手；部分郊区（如北部93省）治安较差，夜晚避免独行[[15]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20France%20Flag)。巴黎医疗资源丰沛，公立医院如Pitié-Salpêtrière设备先进，凭法医保看病自付极低[[5]](https://www.internationalinsurance.com/health/systems/?srsltid=AfmBOorQRrNIIQcLlmNws_1mGxtr2kG6zfu0WixU4-ico23agAkD1f8H#:~:text=According%20to%20the%202024%20Mirror%2C,dramatically%20lower%20than%20the%20others)。城市空气污染偶有超标（汽车尾气问题），政府推动绿色出行。 **里昂** – 法国第二大都会，一居租金约€700（¥5,300），生活节奏较舒缓。公交、电车体系完善。犯罪率比巴黎低很多，居民普遍觉得安全。美食之都物价也比巴黎便宜。拥有里昂大学医院等优质医疗机构，服务亲切等待时间短。
* **德国🇩🇪：** **柏林** – 德国首都，因历史原因房租较欧洲低廉，一居月租€900左右（¥7,000/\$950）[[61]](https://worldpopulationreview.com/country-rankings/cost-of-living-by-country#:~:text=Image%3A%20Belgium%20Flag)。公共交通体系一流（地铁U-Bahn、轻轨S-Bahn、电车🚋交织），出行极便利。柏林治安良好，大众评为欧洲夜生活安全城市之一，女性独行夜归也多无碍[[95]](https://www.weforum.org/stories/2017/03/these-are-the-cities-with-the-worst-noise-pollution/#:~:text=Delhi%20was%20the%20second%20worst,Cairo%2C%20Mumbai%2C%20Istanbul%20and%20Beijing)。但移民聚居的Neukölln区偶有治安事件。柏林医疗科研中心众多，Charité医院闻名全球，持德国公保看病基本免费。 **慕尼黑** – 巴伐利亚名城，房租全德最高，一居约€1,200（¥9,000）。城市清洁有序，治安极佳，是德国犯罪率最低的大城市之一。地铁公交发达，民众热爱骑自行车。靠近阿尔卑斯山，空气质量上乘。医疗水平高，慕尼黑大学医院等提供顶尖服务。
* **北欧**（以首都为例）： **斯德哥尔摩（瑞典）** – 风景秀丽水城，一居室租金约SEK 12,000（¥8,000/\$1,100）。由于租房受管制，很多外籍通过二手租约或企业宿舍解决住房。出行靠地铁公交船只相结合，交通卡每月约SEK 970（¥650）。社会治安很好，犯罪率在欧洲属低，只是偶发汽车纵火等青年犯罪集中于远郊移民区。全民医保体系让看病几乎免费，小病可当日联系家庭医生。 **哥本哈根（丹麦）** – 一居约DKK 9,000（¥9,000/\$1,300），城市紧凑适合骑行上下班，自行车高速路举世闻名。市内空气清新，人们遵守秩序噪音低。治安极好，夜间独行无碍。医疗教育福利极高，看病拿药基本政府承担。北欧各首都对英语友好，外来者沟通无障碍，但要真正融入需要学一些当地语。
* **中国🇨🇳：** **北京** – 政治文化中心，房租分化大，市中心国贸一带一居¥8,000（\$1,100）以上，五环外可¥5,000左右。地铁线路全国最密集，早晚高峰极拥挤。路面拥堵严重，驾车通勤常花1小时+。空气污染相比过去好转，但冬春有时遇雾霾沙尘[[92]](https://analyticalsciencejournals.onlinelibrary.wiley.com/doi/10.1002/xrs.3383#:~:text=2023%20analyticalsciencejournals,reduction)。治安非常好，街头摄像头多，夜半出行一般安全感强[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)。缺点是人口多嘈杂，公共场所略显拥挤吵闹。北京医疗资源全国最佳，三甲医院林立（协和医院、301医院等），但看病排队耗时长，需挂号App抢号。对外籍有涉外门诊区服务。 **上海** – 国际化都市，生活费用高于北京，市中心一居¥7,000-10,000。地铁现代高效，公交打车也方便。城市整洁有序，市民素质相对较高。治安极佳，女性半夜独行也少有担忧。空气质量略优于北京，气候夏湿冬冷需适应。中外医院众多，瑞金医院等实力雄厚，也有如和睦家这样的国际医院供选择。 **深圳** – 新兴科技城，房租¥5,000左右可以租到不错的一居。城市年轻人多，通勤靠地铁公交，现代化程度高。治安良好，几乎无暴力事件。亚热带气候炎热但空气比京津好。深圳医保体系完善，外来员工大多有社保卡，小病门诊几十元报销后几乎不用花钱。
* **俄罗斯🇷🇺：** **莫斯科** – 首都大都市，房租在俄算高但换算美元低，一居月租约руб 60,000（¥4,800/\$650）。地铁极其发达深夜运行且￥40卢布一次乘坐，车站艺术宫殿般华丽。开车市区易堵且停车难。莫斯科治安相对俄其他地区更好，警察遍布主要景点街区，红场周边几乎无犯罪。但游客仍需防小偷。近期因经济问题，失业无业游民增多，某些地铁站附近晚上闲散人员聚集需注意。莫斯科医院和诊所资源集中，全俄最先进，但公立系统陈旧拥挤，许多中产选择私立诊所或国外治疗。 **圣彼得堡** – 文化古都，房租руб 40,000（¥3,200/\$430）可租高品质公寓。公交以地铁和公交车为主，老城景点集中也可步行。治安尚可，但游客区需防扒窃，冬季天黑早街上行人少时要多警惕。城市医疗条件稍逊莫斯科，但常见病就医无大问题。
* **日本🇯🇵：** **东京** – 世界超大城市之一，住房相对弹性大，23区一居月租约¥120,000-170,000（日元，¥6,000-8,500人民币/\$800-1,200）[[63]](https://www.numbeo.com/cost-of-living/compare_cities.jsp?country1=Japan&city1=Tokyo&country2=Japan&city2=Osaka#:~:text=Cost%20of%20Living%20Comparison%20Between,of%20Centre%2C%2095%2C504%C2%A5%2C%2068%2C333)视地段而定。空间狭小但设施现代。通勤主要靠全球最繁忙的电车地铁网，准时高效但高峰“推车”盛况著名。城市高度安全，夜晚女性独行无碍[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)；地铁遗失物品找回率极高体现社会诚信。对外来者挑战是语言，如不通日语有时难以获取服务但东京年轻人英语正在改善。医疗方面，名院云集（庆应医院、东京医大病院等），诊疗费用有保险后低廉，小病几百块日元。东京空气质量较好，无工业污染，但夏季湿热偶有光化学烟雾预警。 **大阪** – 日本西部商都，物价和租金较东京便宜约30%。关西人热情豪爽，对外来者友善度高。公共交通发达程度稍逊东京，但地铁JR也覆盖面广。治安依然很好，但相比东京略多轻微犯罪（扒窃)。“天下厨房”美食便宜可口。医疗条件佳，普通诊所林立，就医方便。
* **新加坡🇸🇬：** 整个国家即一座城市。住房以政府组屋为主，外籍通常租公寓，2卧公寓月租S\$4,000起（¥20,000/\$2,900），近年飞涨[[60]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=utilities%2C%20local%20taxes%20and%20education,been%20driven%20by%20currency%20depreciations)。岛内交通非常便利，地铁公交网密集且准时，有车反而不划算。城市洁净有序，被誉为全世界最安全干净的城市之一[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)。随处有空调场所缓解室外闷热。政府服务高效，无腐败。医疗水平亚洲领先，外籍若无补贴需自费或买保险：一次专科门诊约S\$150（¥750），住院日费S\$800+。但也有政府诊所可挂号看小病，费用亲民。新加坡社会高度现代化，英语为官方语言之一，外来者沟通无碍，文化上华人、印度、马来美食与节庆交融，生活丰富多彩。
* **香港🇭🇰：** 高度城市化的弹丸之地。住房寸土寸金，市区一室户月租HK\$15k（¥13,500/\$1,900）以上[[60]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=utilities%2C%20local%20taxes%20and%20education,been%20driven%20by%20currency%20depreciations)，居住空间狭小是普遍现象。公共交通全球顶尖：地铁网络🚇方便快且空调足，巴士小巴渡轮四通八达，私人车并非必需。城市安全度极高[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)、夜生活丰富，凌晨街头也充满活力且少有暴力事件。医疗系统分公私，“公立便宜质高排队长，私立昂贵无等待”。公立医院收費极低（住院每天HK\$120）[[53]](https://www.etnet.com.hk/www/tc/health/135879/%E5%85%A8%E7%90%83%E9%86%AB%E7%99%82%E4%BF%9D%E5%81%A5%E6%8C%87%E6%95%B8%E5%87%BA%E7%88%90%EF%BC%81no.1%E5%87%BA%E8%87%AA%E4%BA%9E%E6%B4%B2%E5%9C%B0%E5%8D%80%EF%BC%81%E6%9C%80%E5%B7%AE%E5%9C%B0%E6%96%B9%E8%A9%95%E5%88%86%E8%88%87%E7%AC%AC%E4%B8%80%E5%90%8D%E7%9B%B8%E5%B7%AE%E9%80%BE60%E5%88%86%EF%BC%81%E9%A6%99%E6%B8%AF%E3%80%81%E4%B8%AD%E5%9C%8B%E6%8E%92%E5%90%8D%E7%AC%AC%E5%B9%BE%EF%BC%9F%E5%8D%B3%E7%9D%87%E8%A9%B3%E7%B4%B0%E6%8E%92%E5%90%8D#:~:text=URL%3A%20https%3A%2F%2Fwww.etnet.com.hk%2Fwww%2Ftc%2Fhealth%2F135879%2F,8D%20Image)，急诊通常几小时内处理，但非紧急专科可能等数星期。私立如养和医院环境佳但费用贵数十倍。香港空气质量一般，有时受珠三角污染和汽车尾气影响但已逐步改善。城市噪音中等偏大（道路施工多、人流密集），不过香港有郊野自然可供休闲，周末许多人远足海滩平衡紧张都市生活。
* **澳大利亚🇦🇺：** **悉尼** – 最大城市，气候宜人，生活质量高。一居室市区租金约A\$2,600（¥12,000/\$1,700）月。公共交通有火车、轻轨和渡轮，运营尚可但频次不如亚洲城市，高峰期略挤。很多人驾车通勤，高速不收费但市内停车贵。治安良好，部分夜生活区（King’s Cross）深夜酒后斗殴偶有发生但总体安全。临近海滩社区生活悠闲，冲浪游泳成日常。医保Medicare覆盖所有永久居民，看GP基本免费，用药有补助。 **墨尔本** – 文化之都，房租比悉尼略低，一居约A\$2,000（¥9,200）。有全世界最长电车🚊网络，公交便利，市中心部分区免费电车环线。民风淳朴多元，艺术活动丰富。全年多变天气（一天四季）。社会安全可靠，曾多次被评为全球最宜居城市之一。教育资源优秀，名校多，对有家庭外来者是加分项。
* **新西兰🇳🇿：** **奥克兰** – 最大城市，生活节奏悠闲。市中心一居租金约NZ\$1,800（¥7,800/\$1,100）。公共交通一般，居民多驾车。自然环境优美，城市建在50多个死火山上，绿地和海港环绕。治安较好，偶有入室盗窃等财产犯罪，暴力犯罪极少。全民公费医疗，看家庭医生GP部分收费但有补贴，重症住院免费。 **惠灵顿** – 首都小城，山海相间风景秀丽，气候多风。生活成本较奥克兰低，住房更易负担。市区小靠走路和公交即可。社区紧密友善，文化活动不少。非常适合喜欢安静、亲近自然的外来者，孩子可以在纯净安全的环境中成长。

## 8. 不同人群的移居适宜性建议

不同背景和需求的人在选择移居地时需要考虑的重点各异。结合上述国家在各方面的表现，针对几类典型人群提供如下建议：

* **技术工作者（高科技/工程领域）**：建议考虑**科技产业机会**多且签证友好的地方。如 **美国** （硅谷、波士顿等有全球顶尖科技公司和创业环境，但签证需通过H-1B抽签[[9]](https://www.americanimmigrationcouncil.org/fact-sheet/h1b-visa-program-fact-sheet/#:~:text=The%20H,a%20master%27s%20degree%20or)；一旦拿到，高薪和职业发展机会无可比拟）[[4]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20Americans%20are%203,be%20killed%20by%20police%20than)。**加拿大、多伦多**（未在比较列表，但对科技人才移民政策极优，供参考）。**澳大利亚悉尼/墨尔本**（IT和工程行业蓬勃发展，技术移民政策成熟，较易取得永居[[97]](https://worldpopulationreview.com/country-rankings/easiest-countries-to-immigrate-to#:~:text=Easiest%20Countries%20to%20Immigrate%20To,24%20indicators%20across%20topics)）。**德国柏林**（新兴创业中心，欧盟蓝卡办理便利[[24]](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Residence_permits_%E2%80%93_statistics_on_authorisations_to_reside_and_work#:~:text=work%20ec,rights%20in%20the%20EU)且英语工作环境增多）。**新加坡**也非常适合：亚洲科技枢纽，政府推出五年期新加坡“ONE Pass”专为年薪30万新币以上的顶尖人才提供长期准证[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)；外企亚太总部林立机会多，英文通行。对技术人而言，在**人才需求旺盛**、**签证高效**的国家发展更顺利。例如德国2023年发出69,000张蓝卡占全欧78%[[17]](https://etias.com/articles/eu-issued-89,000-blue-cards-to-skilled-workers-in-2023#:~:text=In%202023%2C%20EU%20countries%20issued,of%20all),显现出德国对非欧技术人才的巨大吸引力。相比之下，**日本**虽然高科技企业不少，但日语门槛较高、公司文化保守，薪酬相对偏低，除非对日本情有独钟，不然可放在第二梯队考虑。
* **预算有限者（希望低生活成本）**：如果资金有限，又希望生活质量尚可，可以考虑**生活成本低廉**且对外国人较友好的地区。**中国二线城市**（如成都、杭州）：房租和物价比北上广低30-50%，¥3000（\$400）可租到市区一房，餐饮便宜丰富；治安好，对外国人新奇友好，当地数字化生活便捷。不过语言需要一些中文基础。**俄罗斯**目前卢布汇率走低，外汇收入者在俄消费性价比极高：莫斯科吃一顿正餐руб 700（¥55/\$8）左右，地铁极廉价[[41]](https://businessconnectworld.com/travel-destinations-you-should-not-drink-tap-water/#:~:text=Even%20though%20the%20water%20in,it%20is%20still%20not%20recommended)；但需承受文化和制度差异以及政治风险。如果希望英语环境，**东南亚**（未在主要列表，但如泰国、马来西亚生活成本更低，对预算有限者很有吸引力）。**葡萄牙、西班牙**等南欧国家生活成本低于西欧平均，也逐渐成为移居热点（租金和食品比英德便宜许多），可一并参考[[108]](https://www.thegoldenportugal.com/tc/2025-guide-on-cost-of-living-in-portugal-vs-usa/#:~:text=2025%E5%B9%B4%E8%91%A1%E8%90%84%E7%89%99vs%E7%BE%8E%E5%9C%8B%E7%94%9F%E6%B4%BB%E6%88%90%E6%9C%AC%E5%B0%8D%E6%AF%94%EF%BC%9A%E5%93%AA%E8%A3%A1%E6%9B%B4%E9%81%A9%E5%90%88%E7%A7%BB%E5%B1%85%EF%BC%9F%20%E7%9B%B8%E6%AF%94%E4%B9%8B%E4%B8%8B%EF%BC%8C%E7%BE%8E%E5%9C%8B%E9%9B%96%E7%84%B6%E8%96%AA%E9%87%91%E6%94%B6%E5%85%A5%E6%9B%B4%E9%AB%98%EF%BC%8C%E4%BD%86%E9%86%AB%E7%99%82%E8%B2%BB%E7%94%A8%E6%98%82%E8%B2%B4%E3%80%81%E5%9F%8E%E5%B8%82%E5%AE%89%E5%85%A8%E5%95%8F%E9%A1%8C%E8%BC%83%E5%A4%9A%EF%BC%8C%E4%B8%94%E7%94%9F%E6%B4%BB%E7%AF%80%E5%A5%8F%E5%BE%80%E5%BE%80%E6%9B%B4%E5%BF%AB%E3%80%82%E5%B0%8D%E6%96%BC%E8%BF%BD%E6%B1%82%E7%B6%93%E6%BF%9F%E5%AF%A6%E6%83%A0%E3%80%81%E6%82%A0%E9%96%92%E7%94%9F%E6%B4%BB%E5%92%8C%E9%AB%98%E8%B3%AA%E9%87%8F%E7%94%9F%E6%B4%BB%E7%9A%84%E4%BA%BA%E4%BE%86%E8%AA%AA%EF%BC%8C%E7%A7%BB%E5%B1%85%E8%91%A1%E8%90%84%E7%89%99%E5%8F%AF%E4%BB%A5%20)。在本次比较内，**新西兰**相对生活成本较低且自然富足，不过就业市场小机会有限。**澳大利亚**和**北欧**虽福利好但物价高，不太适合预算非常紧张的人。**美国**内部差异大，沿海城市昂贵，但**中部小城镇**生活成本很低（房价租金仅相当于东西岸的1/3），如果找到当地工作可以过上宽裕生活，但需考虑大城市之外文化娱乐较少，以及公共交通不便需要买车等潜在开销。
* **带孩子的家庭育儿者**：重点考虑**安全稳定、教育优秀、福利完善**的环境。**北欧四国**无疑是育儿天堂：孩子从出生到大学大部分免费，托育费也封顶低廉[[68]](https://www.theguardian.com/money/2014/may/31/costs-childcare-britain-sweden-compare#:~:text=The%20subsidy%20is%20means%20tested%2C,of%20your%20income%20and%20circumstances)[[26]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=Scandinavia%20in%20particular%20has%20long,subsidised%20childcare)，父母享长达近一年带薪育儿假（瑞典480天[[109]](https://www.theguardian.com/money/2014/may/31/costs-childcare-britain-sweden-compare#:~:text=This%20constant%20flexibility%20in%20their,of%20their%20salary)），社会治安好适合孩子自由玩耍。尤其**芬兰**教育世界领先，学校压力小、学业成绩高，非常适合希望孩子快乐成长的家庭。不过北欧语言较难且冬季严寒昏暗，家长需有心理准备。**加拿大**（未在列表）也以适合家庭著称，医疗教育福利佳。**德国、法国**是带娃不错的选择：德国提供每月育儿金、法国家庭有津贴和几乎免费的幼托[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)。**新西兰**自然环境优美、小社区安全感强，对想让孩子贴近大自然的家庭极具吸引力。**澳大利亚**城市也很适宜儿童成长，有多元文化教育、户外运动丰富。**新加坡**和**香港**教育质量高但竞争激烈，如果家长重视传统学术表现，可以选择在这两地让孩子接受双语菁英教育——新加坡政府中小学在国际测评中数一数二[[7]](https://internationalednews.com/2019/12/11/around-the-world-in-pisa-2018-headlines/#:~:text=Around%20the%20World%20in%20PISA,Straits%20Times%2C%20December%203%2C%202019)且学费低廉对PR基本免费，但学业压力较大；香港公立学校也免费且教学严谨，但粤语为主且升学竞争激烈，很多外籍家庭改选国际学校（代价高昂）。**美国**对家庭而言利弊参半：一方面选择多样，高中以前学费免费且有很多社区活动；另一方面公校质量取决于学区，且美国社会枪支和毒品问题让部分家长忧心孩子安全（校园枪击事件频发让人痛心）。如果有充足经济能力，美国有世界最顶尖的私立高中可供选择。**日本**社会安全、教育优秀，但外籍子女如进本地学校需克服语言关，或者上国际学校学费不菲。总之，**家庭移居**应优先考虑福利与教育：北欧>西欧>澳新>加美新（新加坡）>日本香港>中国俄罗斯。每个档位综合了费用和质量，家长可根据价值取向决定。
* **退休养老人群**：老年人看重**医疗保障、生活舒适度、慢节奏环境**。**北欧**对老年福利最好但气候寒冷可能不太适合某些人。**南欧**（如西班牙、葡萄牙，未在12国列表）在全球养老指数中常排名前列：气候宜人、医疗完善、物价适中且对养老签证宽松[[110]](https://www.thegoldenportugal.com/tc/2025-guide-on-cost-of-living-in-portugal-vs-usa/#:~:text=2025%E5%B9%B4%E8%91%A1%E8%90%84%E7%89%99vs%E7%BE%8E%E5%9C%8B%E7%94%9F%E6%B4%BB%E6%88%90%E6%9C%AC%E5%B0%8D%E6%AF%94%EF%BC%9A%E5%93%AA%E8%A3%A1%E6%9B%B4%E9%81%A9%E5%90%88%E7%A7%BB%E5%B1%85%EF%BC%9F%20%E7%9B%B8%E6%AF%94%E4%B9%8B%E4%B8%8B%EF%BC%8C%E7%BE%8E%E5%9C%8B%E9%9B%96%E7%84%B6%E8%96%AA%E9%87%91%E6%94%B6%E5%85%A5%E6%9B%B4%E9%AB%98%EF%BC%8C%E4%BD%86%E9%86%AB%E7%99%82%E8%B2%BB%E7%94%A8%E6%98%82%E8%B2%B4%E3%80%81%E5%9F%8E%E5%B8%82%E5%AE%89%E5%85%A8%E5%95%8F%E9%A1%8C%E8%BC%83%E5%A4%9A%EF%BC%8C%E4%B8%94%E7%94%9F%E6%B4%BB%E7%AF%80%E5%A5%8F%E5%BE%80%E5%BE%80%E6%9B%B4%E5%BF%AB%E3%80%82%E5%B0%8D%E6%96%BC%E8%BF%BD%E6%B1%82%E7%B6%93%E6%BF%9F%E5%AF%A6%E6%83%A0%E3%80%81%E6%82%A0%E9%96%92%E7%94%9F%E6%B4%BB%E5%92%8C%E9%AB%98%E8%B3%AA%E9%87%8F%E7%94%9F%E6%B4%BB%E7%9A%84%E4%BA%BA%E4%BE%86%E8%AA%AA%EF%BC%8C%E7%A7%BB%E5%B1%85%E8%91%A1%E8%90%84%E7%89%99%E5%8F%AF%E4%BB%A5%20)。在可选范围内，**新西兰**和**澳大利亚**因风景优美、空气纯净，非常利于颐养天年，如果能通过投资或亲属团聚拿到身份，是理想去处。**加拿大**医疗免费且有华人社区，对中国老人不错。**日本**对养老也友好，社会治安和便利设施都适合老人，但是语言文化不同养老移民过去不易。**中国海南**、**云南**这些国内宜居地近年来也吸引部分海外华人退休回流，气候好生活成本低、语言无障碍。**美国佛罗里达**是传统退休胜地，但对外国老人要获得长期签证较难，美国医疗费高也是硬伤。**香港新加坡**不太算养老首选：城市节奏快且对退休者没有特别福利，物价高养老成本大。**俄罗斯**不适合多数外籍养老，一则气候较冷，二则医疗养老服务不如西方。一些性价比高的养老选项在这12地之外，如泰国、马来西亚有专门退休签证，成本低服务好（可考虑）。如果一定要在比较名单中挑，**澳大利亚**以其温暖气候、高水平医疗和广阔空间，对养老是综合评分最高的；**新西兰**紧随其后。前提是要有一定经济基础和英文能力融入当地社区。总之养老宜**静谧安全**而非**繁华刺激**，应选择社会保障强、生活慢的国家。
* **其他特殊情境**：**创业者**应看重营商环境和签证便利，如新加坡鼓励创业有EntrePass，香港有初创签证计划，英国创新签证等。**LGBT人士**可能偏好社会开放度高的地方：北欧、加拿大、西欧大部分已立法保障同性婚姻，美国也可以（但部分州环境保守），新加坡香港近年来在改善但仍未完全平等[[42]](https://www.theguardian.com/world/2023/nov/30/russia-supreme-court-outlaws-lgbt-movement#:~:text=Russia%20outlaws%20%27international%20LGBT%20public,lengthy%20prison%20sentences%20if)；俄罗斯明显不友好[[106]](https://www.hrw.org/news/2023/11/30/russia-supreme-court-bans-lgbt-movement-extremist#:~:text=Russia%27s%20Supreme%20Court%20ruled%20today,all%20forms%20of%20LGBT)。**女性单身移居**更关心安全和性别平等：北欧被公认为女性权益最好、治安佳（冰岛等地女性深夜出门无忧），日本治安也很好但职场性别平等稍逊。**艺术文化从业者**或**学生**可考虑文化资源丰富且包容的城市，如巴黎伦敦纽约的艺术氛围浓厚但生活成本高，柏林创意产业活跃租金相对低，更适合经济拮据的年轻艺术人。

最后要强调，**“最适合”的选择永远因人而异**。每个国家和城市都有其独特魅力和不足之处。本报告提供的数据矩阵和分析，可以作为理性参考[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[16]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=In%20contrast%2C%20parents%20living%20in,availability%20of%20childcare%20and%20education)；但移居毕竟是人生重大决定，读者还应结合自身偏好（比如更爱都市繁华还是自然清净、更重收入机会还是社会福利）做出权衡。无论身在何处，了解当地法律文化、积极融入社区、保持开放心态，才能真正提升生活品质。祝愿每一位考虑远行他乡的读者，都能找到最适合自己的乐土安居。

**参考来源：** 世界银行、IQAir空气报告、Gallup全球民调、各国政府统计、公信力媒体报道等[[1]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=According%20to%20Mercer%E2%80%99s%202024%20cost,costliest%20cities%20for%20international%20workers)[[12]](https://economictimes.indiatimes.com/nri/visit/these-countries-are-the-safest-in-the-world-to-walk-alone-at-night/articleshow/123970518.cms?from=mdr#:~:text=Singapore%20leads%20the%20ranking%20worldwide%2C,Sweden%2C%20Switzerland%2C%20and%20the%20UK)[[49]](https://worldpopulationreview.com/country-rankings/murder-rate-by-country#:~:text=Image%3A%20Oman%20Flag)[[4]](https://hsph.harvard.edu/news/blacks-whites-police-deaths-disparity/#:~:text=Black%20Americans%20are%203,be%20killed%20by%20police%20than)[[68]](https://www.theguardian.com/money/2014/may/31/costs-childcare-britain-sweden-compare#:~:text=The%20subsidy%20is%20means%20tested%2C,of%20your%20income%20and%20circumstances)[[71]](https://childcarecanada.org/documents/child-care-news/17/07/truth-about-how-much-childcare-costs-differ-around-world#:~:text=the%20most%20expensive%20in%20the,their%20income%20on%20childcare%20costs)等，上文已在相应内容处标注。

[[1]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/" \l ":~:text=According%20to%20Mercer%E2%80%99s%202024%20cost,costliest%20cities%20for%20international%20workers) [[2]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=This%20map%20presents%20the%20most,Bishkek%2C%20Islamabad%2C%20Lagos%20and%20Abuja) [[60]](https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/#:~:text=utilities%2C%20local%20taxes%20and%20education,been%20driven%20by%20currency%20depreciations) Cost of Living City Ranking

<https://www.mercer.com/insights/total-rewards/talent-mobility-insights/cost-of-living/>

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