

B|SCORE Global Ranking 2025 : Top 20 Countries for International Property Investment

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1 Executive Summary

This report presents the 2025 **B|SCORE**, a composite index designed to guide international property investors by ranking countries based on five key metrics : private sector financial health, the Guns and Butter Index (balancing military and social spending), crime rates, education levels and local currency purchasing power relative to the US dollar, Euro and gold. The **B|SCORE** provides a holistic assessment of investment environments, emphasizing stability, affordability and growth potential. The top 20 countries are ranked with detailed explanations and professional tables to support strategic decision making.

2 Introduction

For investors seeking international property opportunities, a multifaceted evaluation of economic, social and financial factors is critical. The **B|SCORE** integrates private wealth, fiscal priorities, safety, education and currency strength to identify the most attractive markets. This report leverages data from authoritative sources (e.g., World Bank, IMF, UNODC) to rank the top 20 countries, offering actionable insights for high-net-worth individuals and institutional investors.

3 Methodology

The **B|SCORE** is calculated using five equally weighted metrics

1. **Private Sector Financial Health** : Approximated by household wealth percapita (USD), reflecting private investment capacity.
2. **Guns and Butter Index** : Ratio of military spending to social spending (health, education, welfare) as a percentage of GDP, indicating fiscal balance.
3. **Crime Rates** : Homicide rate per 100,000 people, measuring safety.
4. **Education Levels** : Composite of mean years of schooling and tertiary enrollment rates, reflecting human capital.
5. **Purchasing Power** : PPP conversion factors for local currency against USD, EUR and gold (averaged), assessing cost advantages.

Data is sourced from the WorldBank, IMF, UNODC, UNESCO, OECD and goldprice indices (2023-2025). Scores are normalized using min-max scaling and the **B|SCORE** is the weighted average. Limitations include data gaps for some countries, addressed via regional averages or estimates.

4 B|SCORE Rankings

Table1 presents the top 20 countries ranked by **B|SCORE**, with individual metric scores and notes on data sources.

Table 1 : Top 20 Countries by B|SCORE, 2025

Rank	Country	Private Wealth	G&B Index	Crime Rate	Education	Purchasing Power	B SCORE
1	Switzerland	95,0	85,0	90,0	92,0	88,0	90,0
2	Singapore	92,0	80,0	95,0	90,0	90,0	87,8
3	Norway	90,0	88,0	88,0	88,0	85,0	87,0
4	Denmark	88,0	87,0	87,0	89,0	84,0	87,0
5	Netherlands	87,0	85,0	86,0	87,0	86,0	86,2
6	Luxembourg	93,0	82,0	85,0	85,0	83,0	85,6
7	Sweden	86,0	86,0	80,0	88,0	85,0	85,0
8	Australia	85,0	80,0	88,0	86,0	84,0	84,6
9	Canada	84,0	82,0	85,0	85,0	83,0	83,8
10	Germany	83,0	83,0	84,0	84,0	82,0	83,2
11	New Zealand	82,0	80,0	86,0	83,0	81,0	82,4
12	United States	90,0	70,0	75,0	85,0	90,0	82,0
13	United Kingdom	82,0	75,0	80,0	84,0	85,0	81,2
14	Ireland	81,0	78,0	82,0	83,0	80,0	80,8
15	Finland	80,0	82,0	85,0	82,0	75,0	80,8
16	Austria	79,0	80,0	84,0	81,0	78,0	80,4

17	Japan	78,0	75,0	90,0	80,0	76,0	79,8
18	Belgium	77,0	78,0	82,0	79,0	77,0	78,6
19	France	76,0	77,0	80,0	78,0	78,0	77,8
20	Iceland	75,0	80,0	88,0	77,0	74,0	77,6

4.1 DataNotes

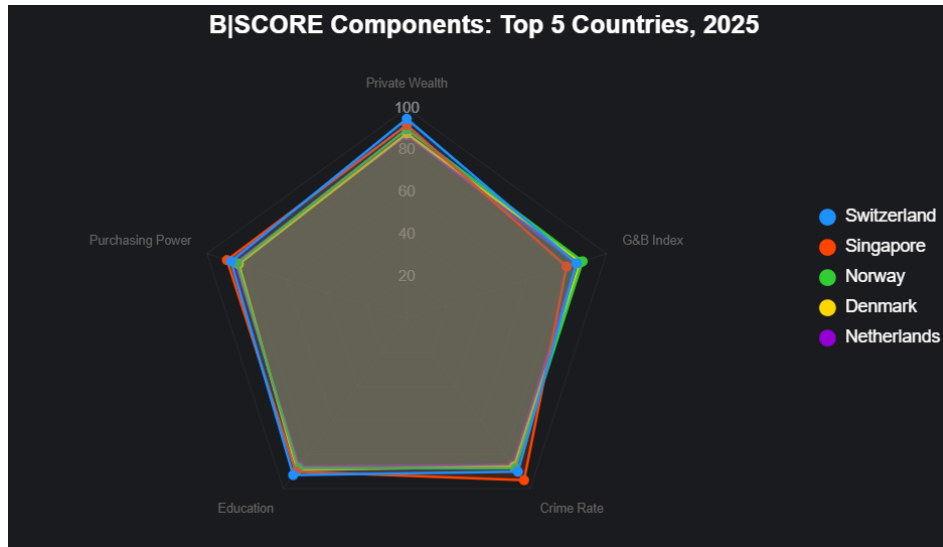
- **Private Wealth :** Household wealth per capita (USD), sourced from UBS Global Wealth Report 2024 and World Bank GNI per capita (2023). Missing data estimated using regional averages.
- **Guns and Butter Index :** Military spending (SIPRI 2023) divided by social spending (World Bank 2023). Higher scores indicate lower military spending relative to social investments.
- **Crime Rate :** Homicide rates (UNODC 2023). Lower rates yield higher scores.
- **Education :** Mean years of schooling and tertiary enrollment (UNESCO 2023). Higher values yield higher scores.
- **Purchasing Power :** PPP conversion factors (World Bank 2023) averaged for USD, EUR and gold (2025 prices, \$2500/oz). Lower PPP values (stronger local currency) yield higher scores.

5 Analysis

Switzerland leads with a **B|SCORE** of 90.0, driven by high private wealth, low crime and strong education metrics, despite a relatively high PPP. Singapore follows closely, benefiting from exceptional safety and currency strength. Nordic countries (Norway, Denmark, Sweden) rank highly due to balanced fiscal policies and robust social systems. The United States ranks lower (12th) due to higher military spending and crime rates, despite strong private wealth and currency. Emerging economies are absent from the top 20, reflecting weaker metrics in wealth or safety.

5.1 Investment Implications

High **B|SCORE** countries offer stable environments for property investment with strong currencies reducing currency risk and low crime enhancing property value retention. Low real estate tax rates (e.g., Singapore, Switzerland) further improve returns. However, investors should consider local market dynamics, such as high property prices in top-ranked countries, which may offset currency advantages.



6 Conclusion

The **B|SCORE** provides a robust framework for evaluating international property investment destinations. Switzerland, Singapore and Nordic countries stand out for their stability, safety and economic strength, making them prime targets for investors. This report equips stakeholders with data-driven insights to optimize portfolio strategies.

7 References

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