

Surviving The Recession

July 2009

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Background of the research

- The research was conducted to gauge consumer opinions on their struggles during these hard times of global economic recession
- Key issues were addressed to understand the impact the recession has had on a personal level and how it has impacted consumers spends & savings
- This helps us understand consumer sentiments in relation to their country of residence and industry to identify areas of impact for each
- Another major indicator is looking at how unemployment has affected aspects of consumers' lives
- The research was conducted online among 12,908 respondents between 26th of May and 28th of June 2009

Summary 1/2

- If faced with the prospects of a job loss, between 40 and 55% of respondents in most countries are unwilling to accept anything less than their current salary
- In Algeria and Morocco, this figure is lower, around a third of consumers
- The level up to which consumers are willing to compromise is comparatively higher among those who are currently employed or not working
- The research also gauged whether consumers have been cutting down on household expenditure during these tough times.
- In most countries, between a quarter and a third of respondents expressed a decline in expenses. In the UAE, 43% of respondents mentioned they had reduced household expenditure
- The main reasons for this cutdown are:
 - Rethink of non essential purchases/being more cautious
 - Job loss within the household
- Reduction on household expenses was also the predominant step consumers had taken due to the recession. A quarter had also found work in a different country than their family

Summary 2/2

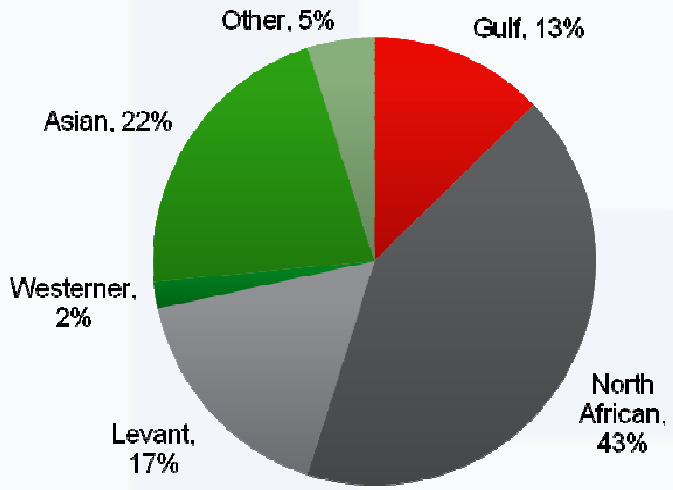
- When consumer response prior to and during recession was analysed, 28% of people were found to feel more negatively about their financial situation as compared to their peers
- The main reasons were job loss or salary cuts. With some variability, this cut across countries and industries
- There were some positive news – 10% claimed their financial health had improved in comparison to others
- There were mixed reasons for this – their own financial growth (found a better paying job or an increment) or a decline in the financial status of their peers
- A fifth of respondents felt they might need to sell some of their investments over the next 12 to 18 months to sustain their and their family's lifestyle
- 4 in 10 mentioned that they or a family member faced a health or stress related concern due to the recession

UAE – A key observation

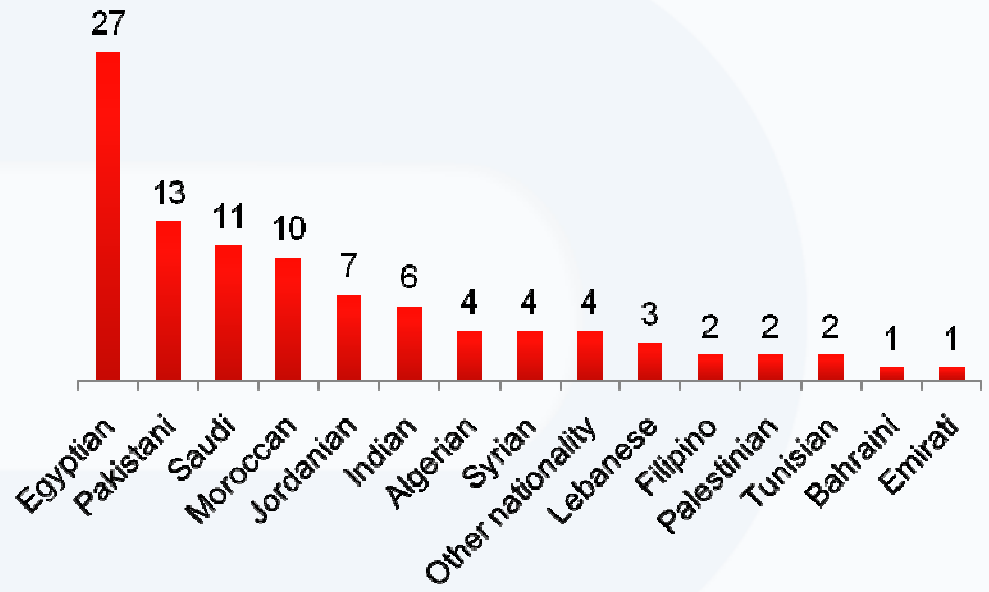
- In the UAE, consumers are evaluating and rethinking their household budget outlay more than other countries
- 43% of respondents mentioned they had reduced household expenditure – more than any other country
- 38% said they would accept a lower salary than their current one if faced with the prospect of a job loss – again higher than other countries
- Another figure that was higher in the UAE than other countries was the proportion of those who consider themselves worse off in the recession – it was 34% in the UAE as compared to an average of 28%
- 14% claimed they had sent their family back home

Respondent Profile

Nationality Groups

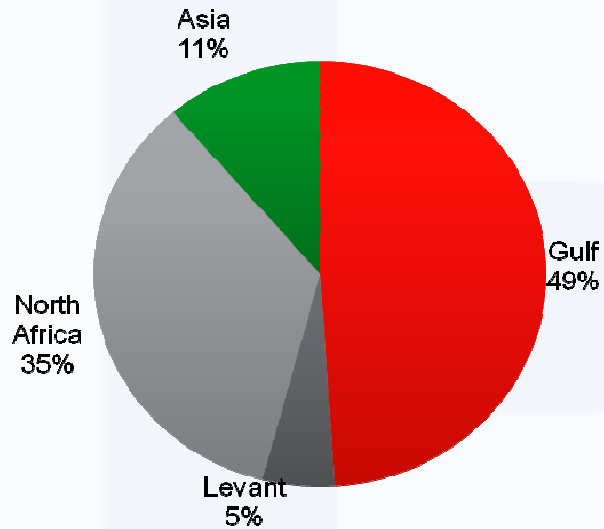


Nationality

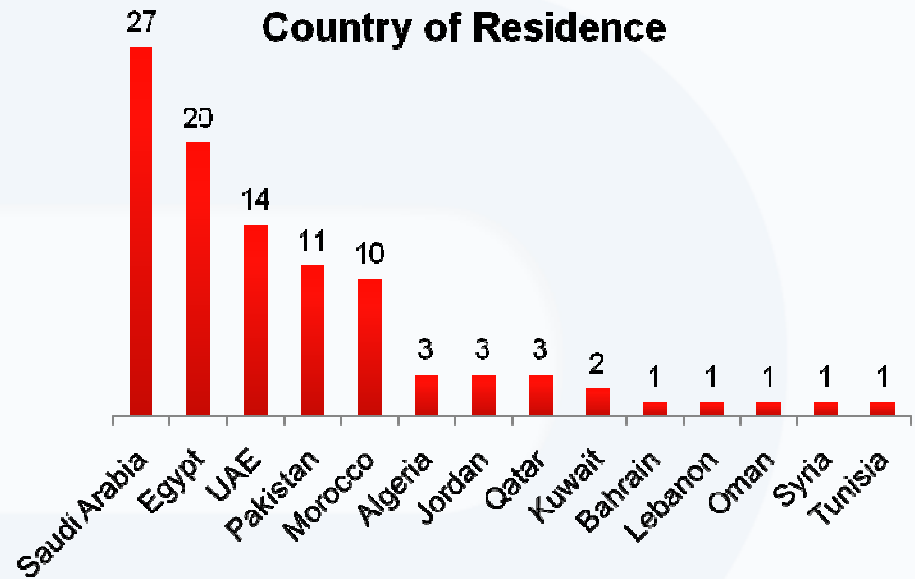


Respondent Profile

Country Grouped

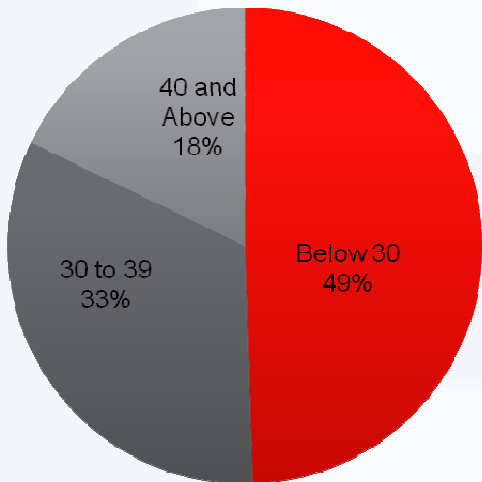


Country of Residence

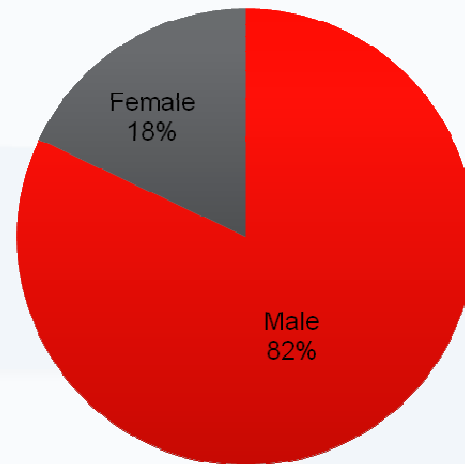


Respondent Profile - Personal

Age

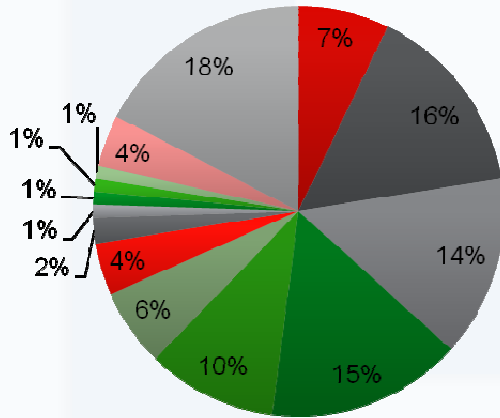


Gender



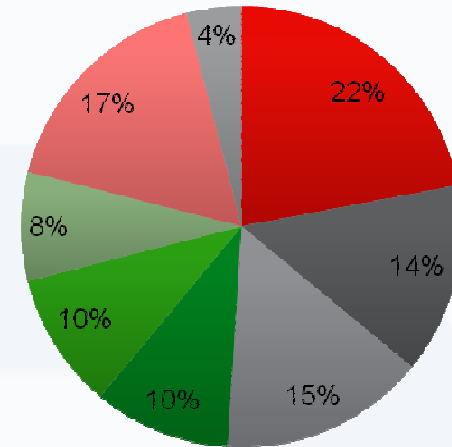
Respondent Profile – Household Income

Income



- Under US\$ 200 per month
- US\$ 200-500 per month
- US\$ 501-1000 per month
- US\$ 1001-2000 per month
- US\$ 2001-3000 per month
- US\$ 3001-4000 per month
- US\$ 4001-5000 per month
- US\$ 5001-6000 per month
- US\$ 6001-7000 per month
- US\$ 7001-8000 per month
- US\$ 8001-10000 per month
- US\$ 10,001-15,000 per month
- Don't know/Can't say
- No household income

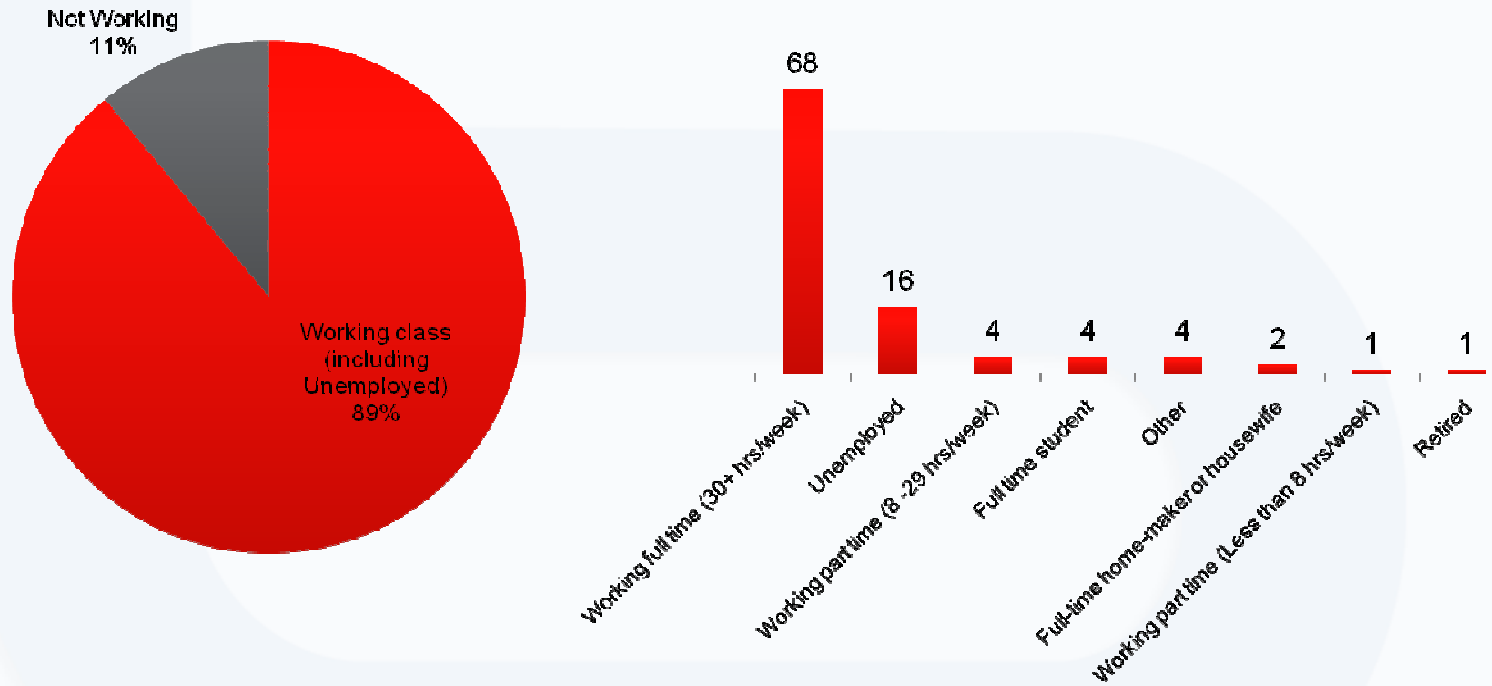
Income Groups



- Under \$500
- \$501 to 1000
- \$1001 to 2000
- \$2001 to 3000
- \$3001 to \$5000
- \$5001 or more
- Don't know/Can't say
- No personal income

Respondent Profile - Working status

Working status



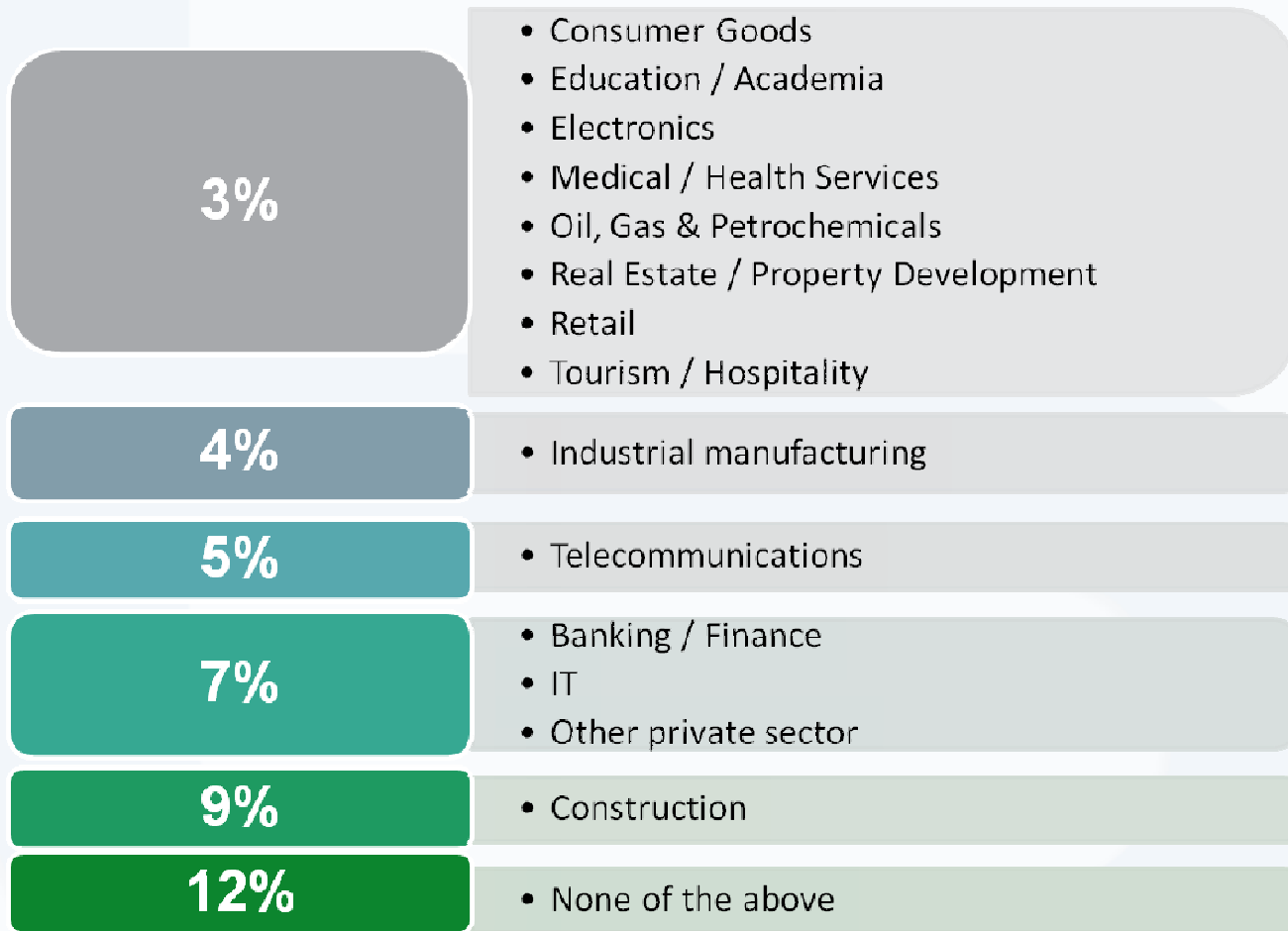
Industry currently worked in

1%

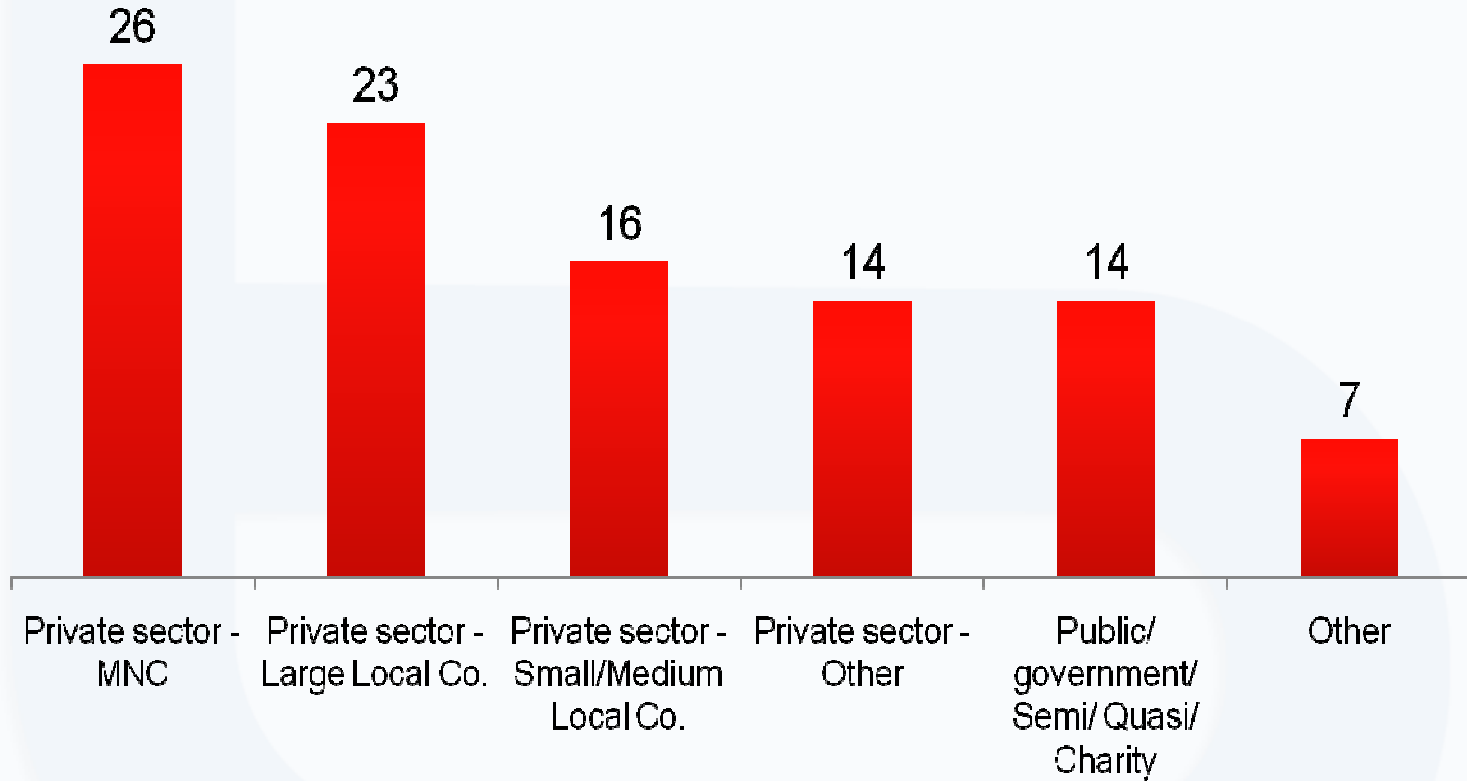
- Aerospace
- Agriculture / Forestry
- Charity / voluntary sector
- Law
- Market Research
- Mass Media
- Military/ Defense
- Other public sector
- Power
- Transport / Travel
- Water

2%

- Advertising
- Automotive
- Business consultancy
- Government / Civil service
- Hospitality / Recreation / Entertainment
- Pharmaceuticals
- Public Relations

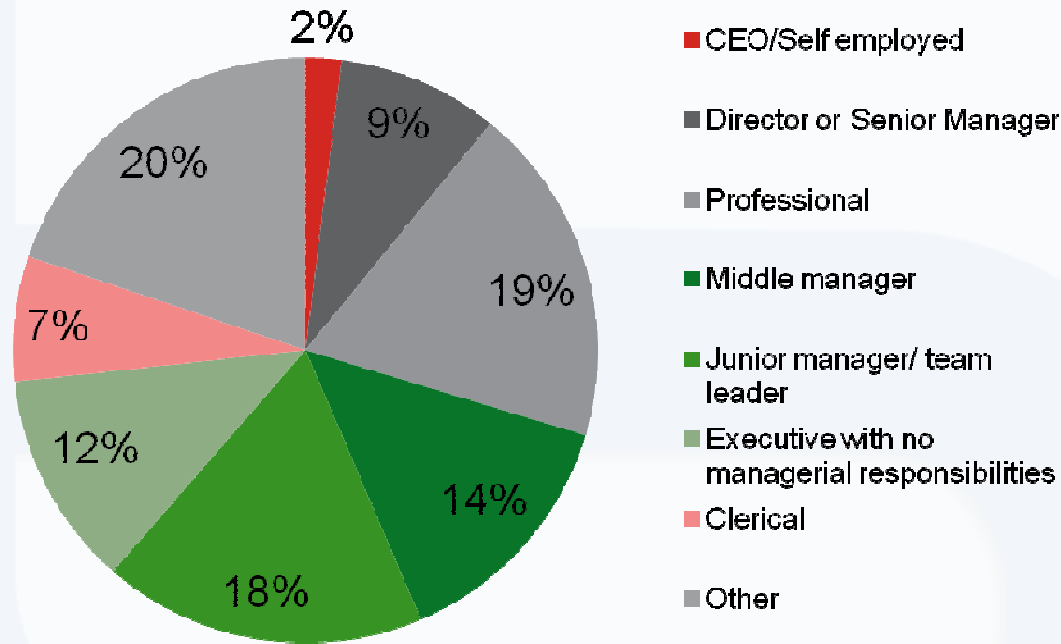


Sector currently worked in



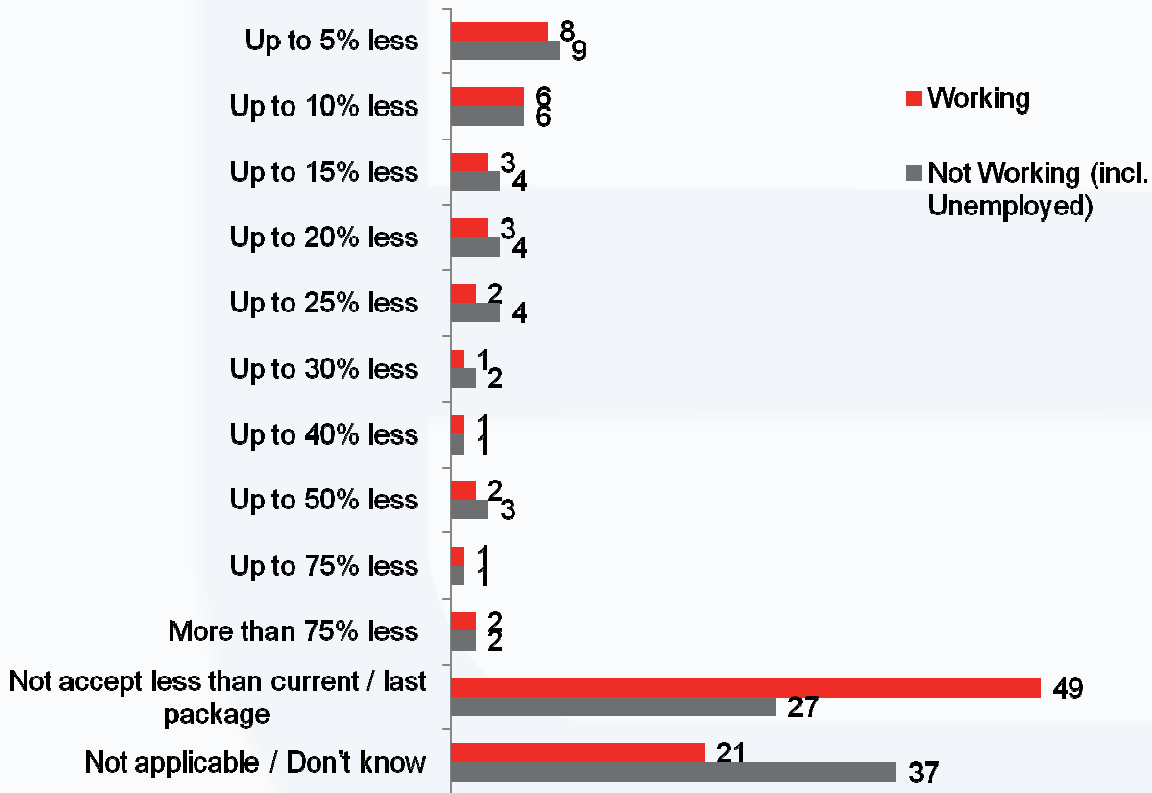
Q: In which of the following sectors do you work?

Level of Seniority



Maximum compromise – Working status

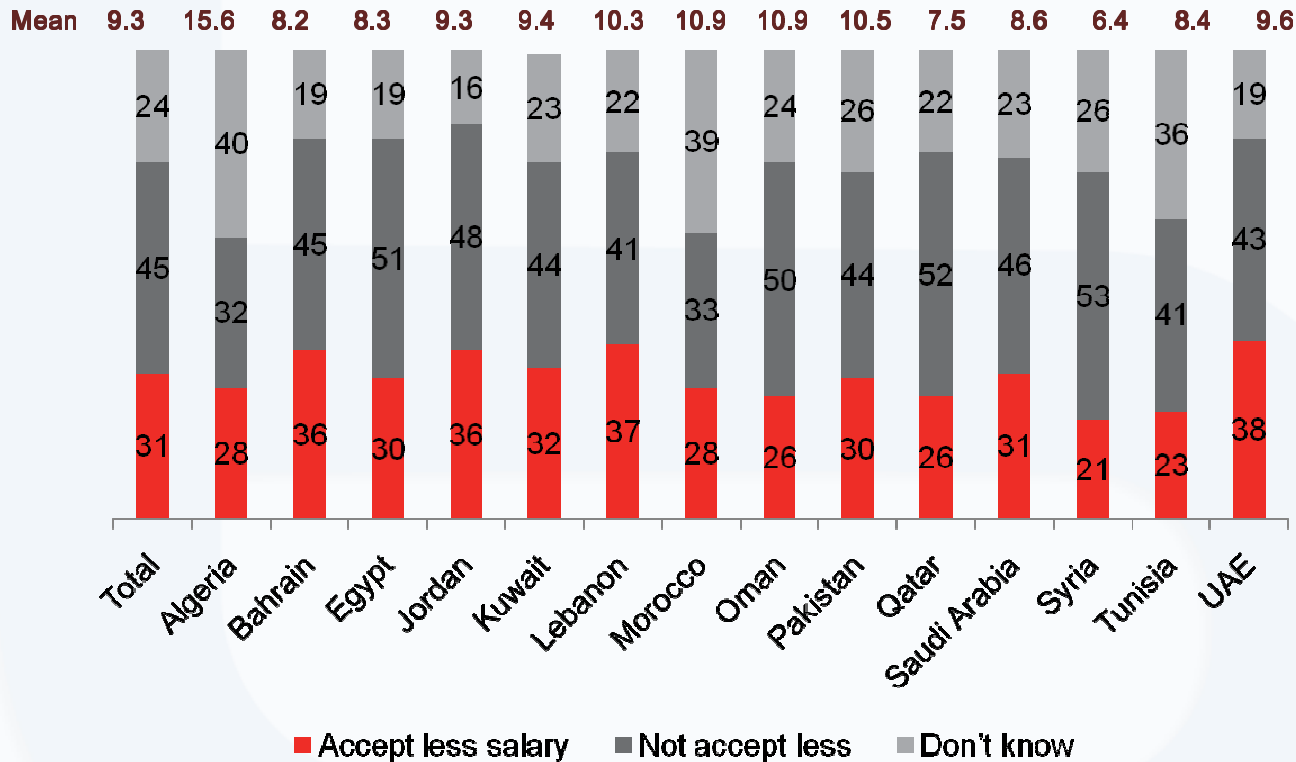
Clearly, those unemployed seem to be willing to compromise more.



Q: If you HAVE lost your job or WERE TO lose your job, please tell us what is the MINIMUM package (salary + benefits) you would be willing to accept in your next job as compared to what you are currently earning (or were earning in your last job if you are currently jobless).

Maximum compromise - Country

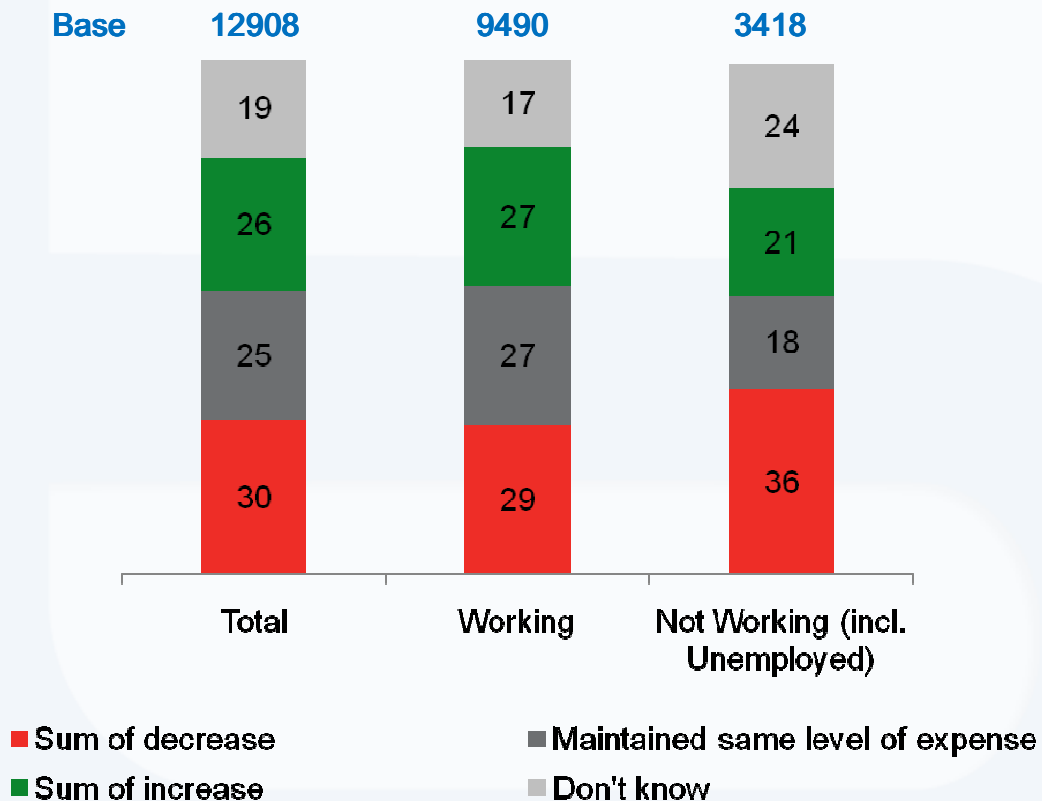
The general range of compromise across all countries is between 7 to 11% with Algeria being slightly more flexible with a willingness to accept up to a 15.6% lower package.



Q: If you HAVE lost your job or WERE TO lose your job, please tell us what is the MINIMUM package (salary + benefits) you would be willing to accept in your next job as compared to what you are currently earning (or were earning in your last job if you are currently jobless).

Consumption compromise – Working status

Those not working have been forced to compromise more.

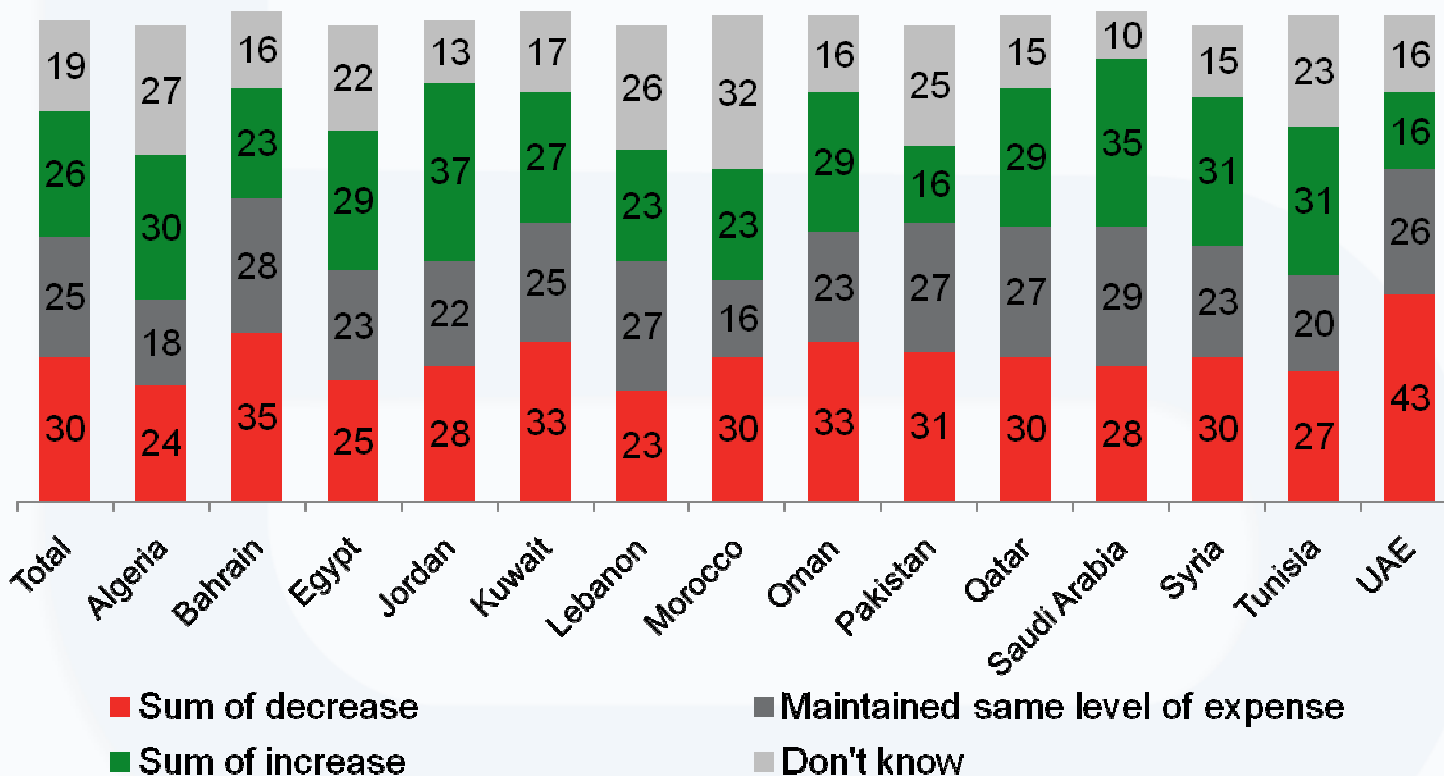


Q: When it comes to your OVERALL household expenditure, which of the following would you say applies currently in your household?

Consumption compromise – Country

The largest dip in consumption was observed in the UAE. Given that the country has a traditionally high average household expenditure, the impacts of the recession seem to have made people rethink purchases.

Base	12908	449	141	2548	417	311	145	1340	110	1462	421	3463	92	168	1841
Mean	-4.0	-1.5	-4.3	-0.9	2.9	-4.9	-1.1	-9.0	1.3	-11.7	-2.7	0.8	-3.2	-2.6	-12.4



Q: When it comes to your OVERALL household expenditure, which of the following would you say applies currently in your household?

Reasons for cutting down on expenditure - GCC

	Total	Bahrain	Kuwait	Oman	Qatar	Saudi Arabia	UAE
BASE of declined household expenditure	3866	47	99	35	127	950	778
I/a family member have lost jobs	37	34	44	26	33	29	45
I/a family member have faced a salary cut	19	19	24	23	18	13	22
I/a family member have financial investments which have declined	12	15	14	17	9	16	10
I/a family member have property investments which have declined	5	11	4	11	8	5	4
The foreign exchange rates have become unfavourable for me	8	13	12	14	10	10	9
Interest rates on loans have risen	8	15	5	0	13	7	7
It is more difficult to get loans nowadays	16	15	19	9	23	16	13
The recession has forced me / my family to rethink our non essential purchases	43	49	36	43	44	50	45
I/my family are just being cautious	24	23	23	37	30	30	25
Bad debt – others are not paying me my dues	8	9	6	6	9	9	9
I've over invested / cannot pay others back now	7	6	12	9	7	8	7
None of the above / Don't know	10	0	7	9	8	9	4

Q: You mentioned you have cut down on your expenditure due to the recession. Please select the appropriate reasons for this. Please select up to 3 responses which are most relevant to your household.

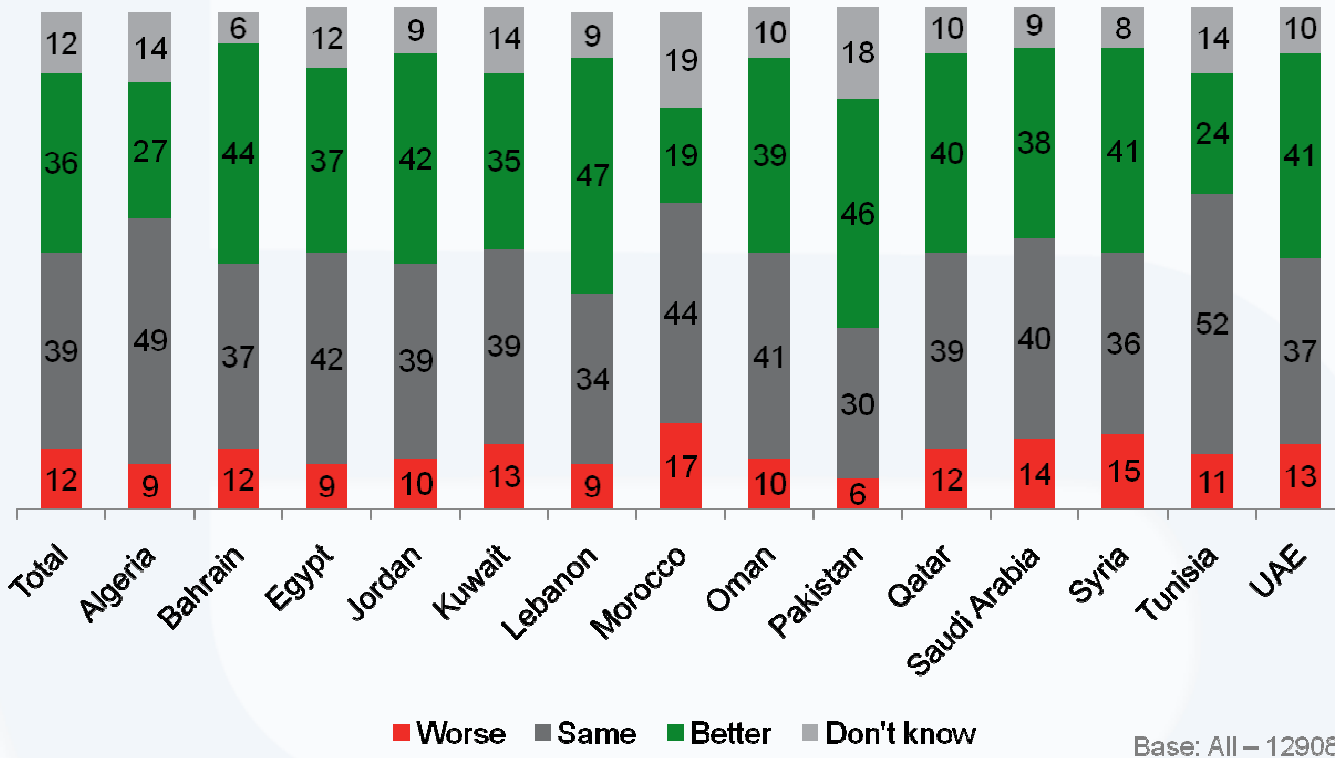
Reasons for cutting down on expenditure – Other Countries

	Total	Algeria	Egypt	Jordan	Lebanon	Morocco	Pakistan	Syria	Tunisia
BASE of declined household expenditure	3866	112	656	120	34	383	452	28	45
I/a family member have lost jobs	37	35	41	33	26	39	38	36	31
I/a family member have faced a salary cut	19	14	23	18	24	17	22	11	16
I/a family member have financial investments which have declined	12	8	11	15	15	10	11	4	7
I/a family member have property investments which have declined	5	1	5	4	0	5	6	7	2
The foreign exchange rates have become unfavourable for me	8	7	6	3	3	6	8	4	2
Interest rates on loans have risen	8	5	5	12	18	8	11	0	16
It is more difficult to get loans nowadays	16	25	15	18	15	22	15	14	29
The recession has forced me / my family to rethink our non essential purchases	43	34	49	58	53	27	28	54	27
I/my family are just being cautious	24	22	20	28	32	20	16	29	22
Bad debt – others are not paying me my dues	8	4	6	8	6	5	9	14	7
I've over invested / cannot pay others back now	7	4	10	8	0	4	5	4	11
None of the above / Don't know	10	20	10	13	9	14	17	11	13

Q: You mentioned you have cut down on your expenditure due to the recession. Please select the appropriate reasons for this. Please select up to 3 responses which are most relevant to your household.

Financial Health BEFORE the recession – Country

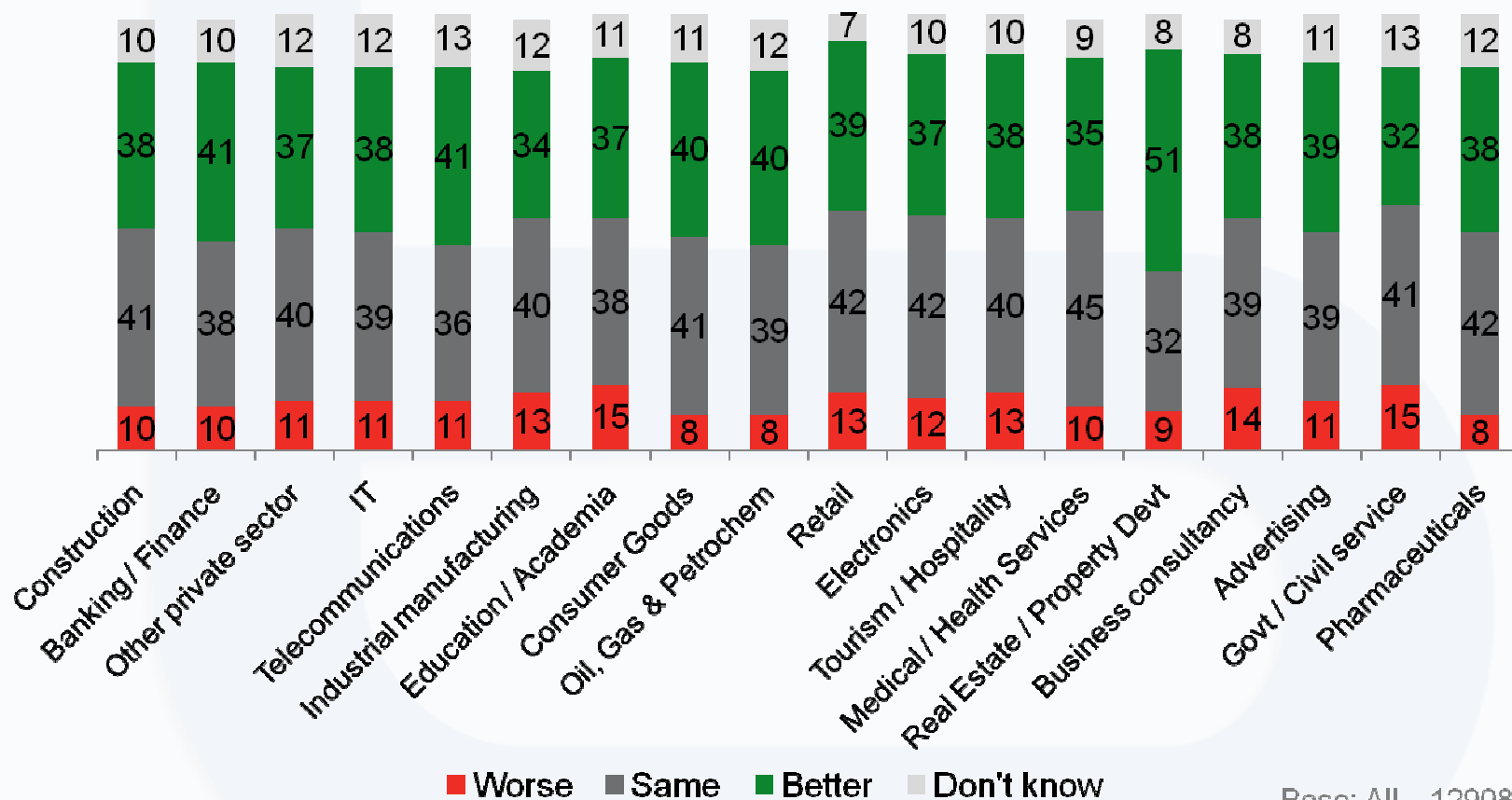
UAE was among the more optimistic countries prior to the downswing



Q: How do you think you are faring financially relative to your friends / peers BEFORE the recession?

Financial Health BEFORE the recession - Industry

Those working in the real estate sector were well placed before the economy took a turn

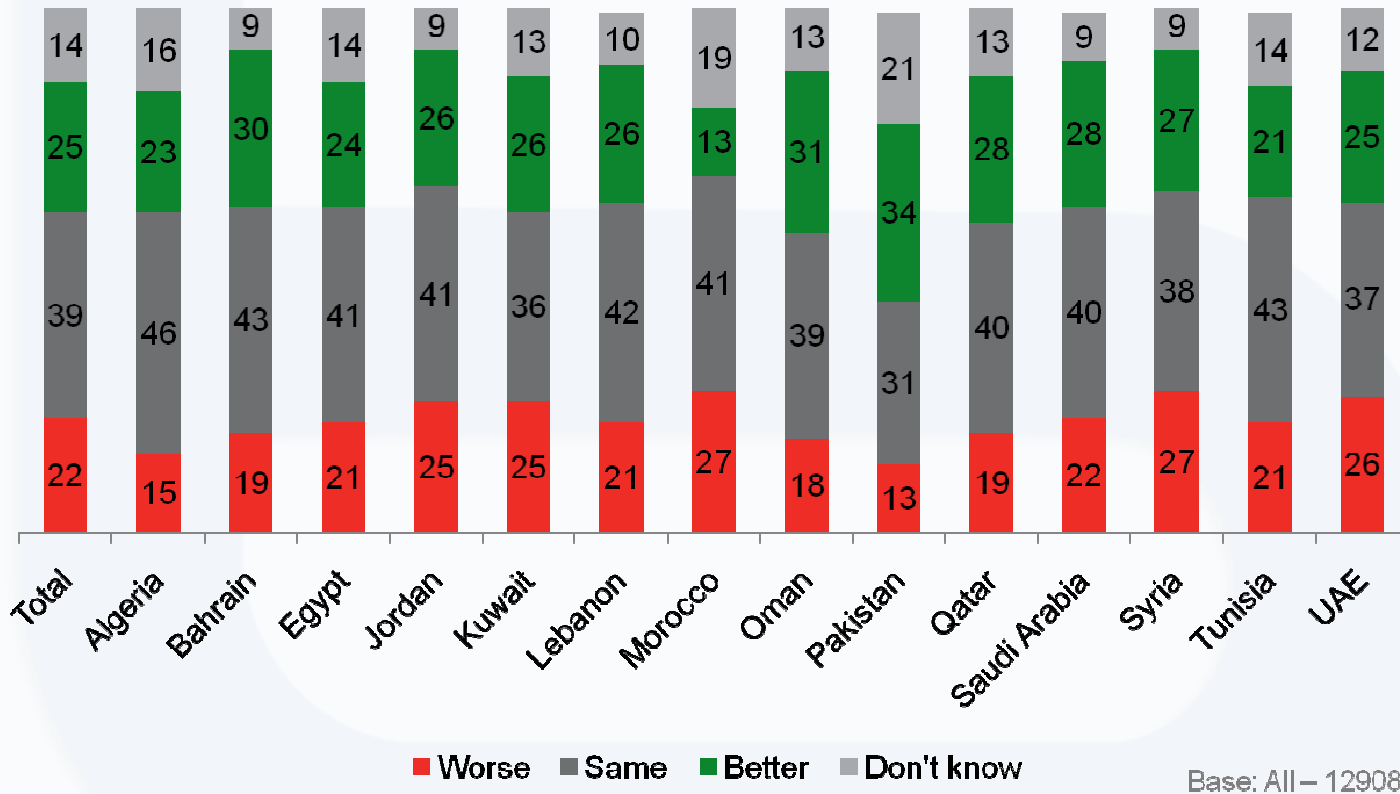


Base: All – 12908

Q: How do you think you are faring financially relative to your friends / peers BEFORE the recession?

Financial Health DURING the recession - Country

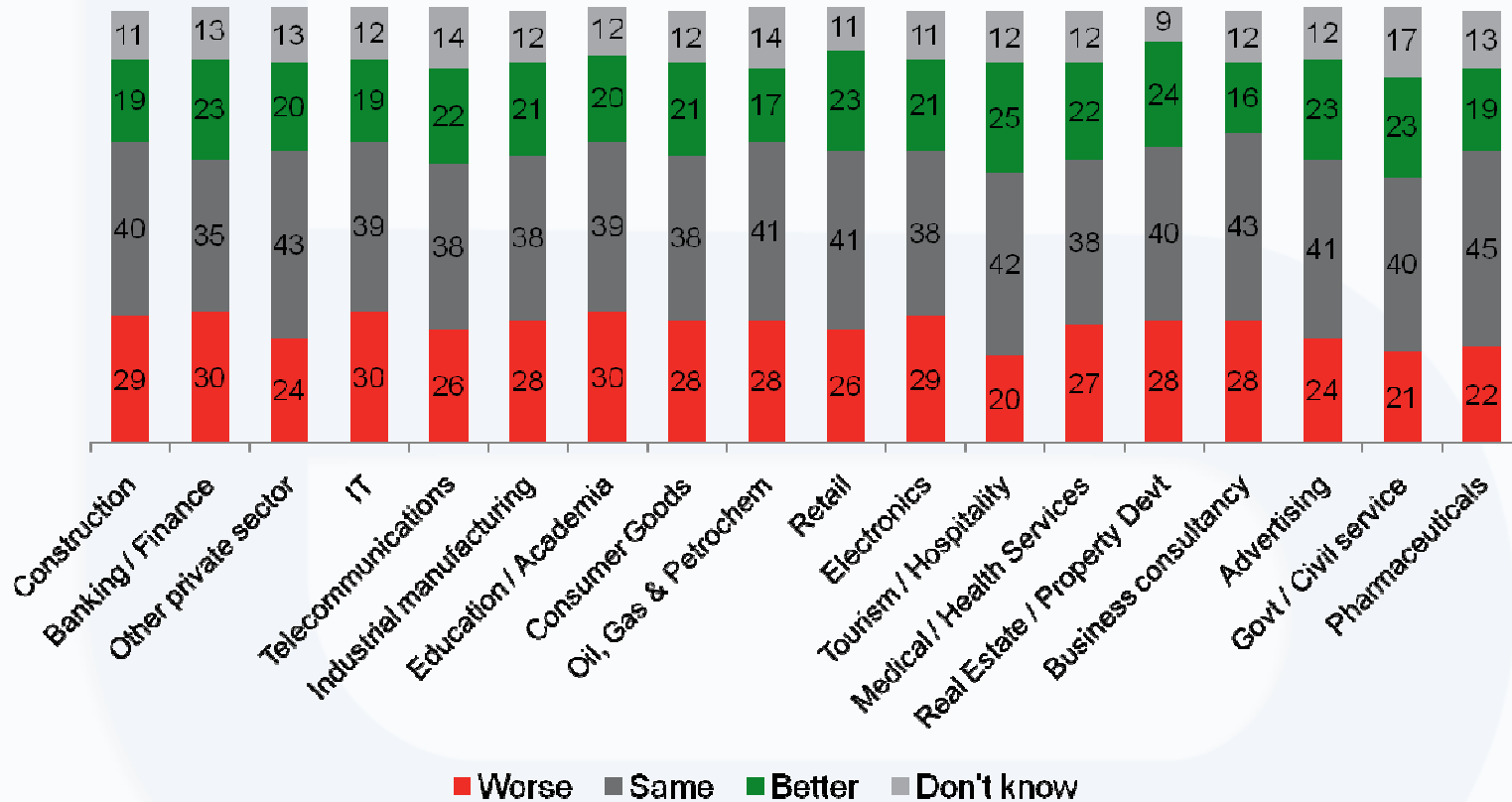
Currently, the UAE has an equal number of consumers feeling they are better off or worse than their peers



Q: How do you think you are fairing financially relative to your friends / peers DURING the recession?

Financial Health DURING the recession - Industry

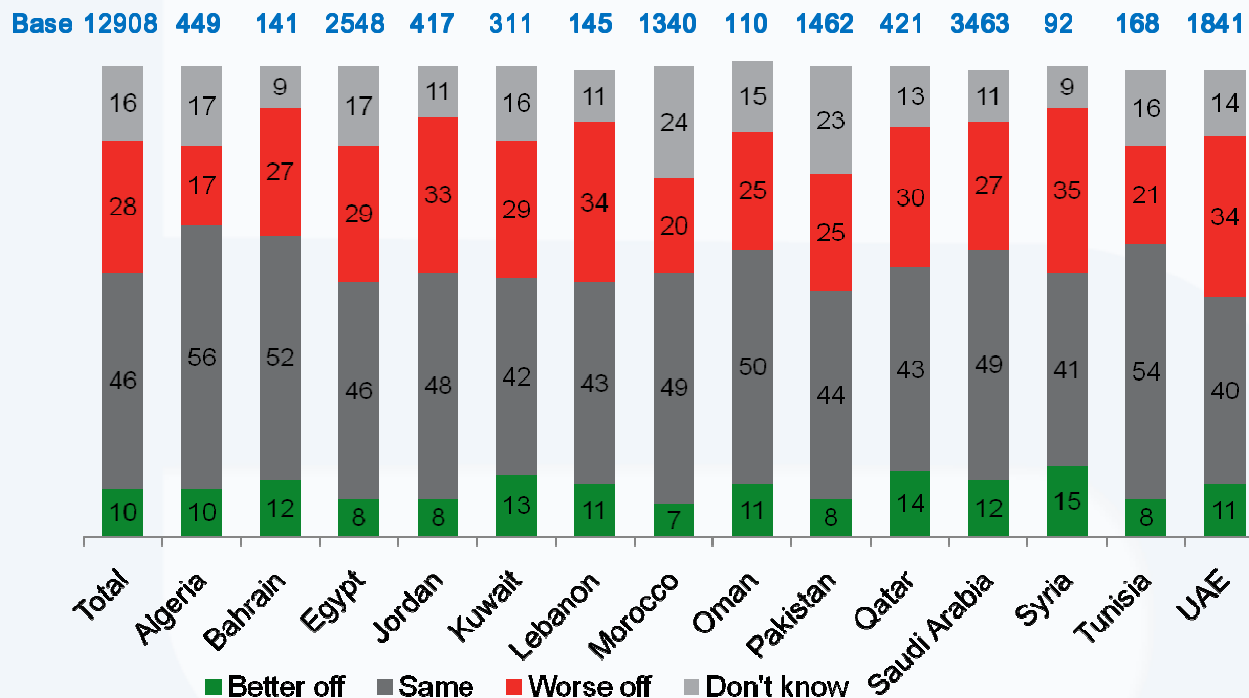
The real estate sector has faced a significant decline of optimism



Q: How do you think you are fairing financially relative to your friends / peers DURING the recession?

Financial Health – before & during recession comparison

Difference in well-being 'before' and 'during' the recession has revealed around 28% consider themselves worse off in the recession – in the UAE, it is a third.



Q: How do you think you are faring financially relative to your friends / peers BEFORE the recession?

Q: How do you think you are faring financially relative to your friends / peers DURING the recession?

Reasons for decline in financial health - GCC

	Total	Bahrain	Kuwait	Oman	Qatar	Saudi Arabia	UAE
BASE SIZE	3571	38	90	27	125	945	635
Lost jobs	38	39	46	33	39	27	48
Faced a salary cut	21	18	28	30	17	17	23
Financial investments have declined	12	11	9	11	10	17	9
Property investments have declined	5	11	6	7	4	7	5
The foreign exchange rates have become unfavourable for me	8	13	18	11	14	11	9
Bad debt / others me money	9	5	8	7	6	11	11
I've over invested / cannot pay back	7	5	11	0	9	8	8
No loans available	15	24	18	15	14	18	17
Interest rates on loans have risen	8	11	4	4	10	8	10

Q: You mentioned there is a relative decline in your financial well being as compared to others due to the recession. Please tell us the reasons for this.

Reasons for decline in financial health - Country

	Total	Algeria	Egypt	Jordan	Lebanon	Morocco	Pakistan	Syria	Tunisia
BASE SIZE	3571	77	741	136	50	273	366	32	36
Lost jobs	38	32	38	38	24	49	40	31	36
Faced a salary cut	21	12	26	17	28	16	20	13	3
Financial investments have declined	12	9	12	17	8	4	7	9	3
Property investments have declined	5	5	5	3	2	4	5	9	3
The foreign exchange rates have become unfavourable for me	8	12	5	2	0	3	4	6	14
Bad debt / others me money	9	1	8	10	8	6	8	13	8
I've over invested / cannot pay back	7	4	8	4	4	5	6	6	8
No loans available	15	16	11	13	22	15	10	13	11
Interest rates on loans have risen	8	6	5	8	12	6	10	3	6

Q: You mentioned there is a relative decline in your financial well being as compared to others due to the recession. Please tell us the reasons for this.

Reasons for decline in financial health - Industry

	Total	Construction	Banking/Finance	Other private sector	IT	Telecommunications	Real Estate/Property Dev't	Industrial manufacturing	Oil, Gas & Petrochemicals	Education/Academia	Electronics	Consumer Goods	Tourism / Hospitality
BASE SIZE	3571	297	264	224	194	153	122	116	111	109	105	104	104
Lost jobs	38	40	42	34	32	39	42	37	32	39	35	44	44
Faced a salary cut	21	23	19	20	22	21	20	24	22	19	21	19	20
Financial investments have declined	12	10	16	11	10	8	13	7	14	14	14	11	7
Property investments have declined	5	3	5	3	11	4	4	3	10	1	3	11	3
The foreign exchange rates have become unfavourable for me	8	12	6	7	9	8	7	9	12	9	6	4	4
Bad debt / others me money	9	8	8	8	11	7	11	7	6	13	7	13	5
I've over invested / cannot pay back	7	6	8	5	8	4	11	7	5	5	10	13	5
No loans available	15	11	15	17	15	11	18	20	9	9	12	13	13
Interest rates on loans have risen	8	6	10	8	12	7	7	10	9	6	8	8	7

Q: You mentioned there is a relative decline in your financial well being as compared to others due to the recession. Please tell us the reasons for this.

Reasons for improvement in financial health - GCC

	Total	Bahrain	Kuwait	Oman	Qatar	Saudi Arabia	UAE
BASE	1320	17	40	12	60	430	209
Found better paying jobs	16	6	10	33	23	17	16
Got an increment	12	18	3	8	17	13	9
Good deal on Real Estate	3	0	3	0	5	3	1
Got back money due to cancelled Real Estate projects	2	6	5	0	0	2	1
Invested now in financial instruments	3	0	3	0	3	4	1
Invested in gold at good rate	2	0	3	0	0	2	3
FOREX rates favourable	3	6	3	8	5	3	5
Rent is more affordable	5	0	0	0	15	4	10
Products & services are cheaper	5	6	10	0	8	3	2
Other investments doing well	2	0	0	0	3	3	2
Other reason	15	24	23	8	7	15	15
Only better off in comparison to others	37	41	45	33	33	37	41
Don't know	11	6	10	8	7	10	8

Q: You mentioned there is a relative improvement in your financial well being as compared to others due to the recession. Please tell us the reasons for this.

Reasons for improvement in financial health - Country

	Total	Algeria	Egypt	Jordan	Lebanon	Morocco	Pakistan	Syria	Tunisia
BASE	1320	43	215	35	16	95	120	14	14
Found better paying jobs	16	7	14	17	25	9	20	21	14
Got an increment	12	14	11	20	13	11	10	0	21
Good deal on Real Estate	3	0	6	0	6	1	6	0	7
Got back money due to cancelled Real Estate projects	2	0	2	0	0	4	3	7	7
Invested now in financial instruments	3	0	3	0	6	2	3	7	0
Invested in gold at good rate	2	2	0	0	6	2	3	0	0
FOREX rates favourable	3	2	1	0	6	0	3	0	0
Rent is more affordable	5	2	1	0	6	5	5	0	0
Products & services are cheaper	5	2	5	11	6	9	3	0	0
Other investments doing well	2	0	3	0	6	0	3	7	0
Other reason	15	23	13	17	19	25	13	7	14
Only better off in comparison to others	37	40	45	34	25	27	27	50	36
Don't know	11	14	9	14	6	21	17	7	7

Q: You mentioned there is a relative improvement in your financial well being as compared to others due to the recession. Please tell us the reasons for this.

Reasons for improvement in financial health - Industry

	Total	Construction	IT	Banking/ Finance	Other private sector	Education/ Academia	Indust. manufacturing	Electronics	Medical/ Health Services	Telecommunications	Business consultancy	Consumer Goods	Retail	Oil, Gas & Petrochem	Real Estate / Property Dev.
BASE	1320	129	96	88	74	54	54	41	40	39	36	35	35	34	32
Found better paying jobs	16	18	24	16	15	15	15	7	18	21	28	14	20	29	13
Got an increment	12	12	14	10	14	9	11	20	5	5	3	11	11	12	28
Good deal on Real Estate	3	1	6	3	0	4	2	7	3	0	0	6	3	12	6
Got back money due to cancelled Real Estate projects	2	2	4	2	3	0	0	2	3	0	0	3	3	3	0
Invested now in financial instruments	3	2	4	5	3	4	2	10	3	0	3	3	0	0	0
Invested in gold at good rate	2	3	1	2	1	4	0	2	3	0	3	0	0	0	0
FOREX rates favourable	3	4	5	5	0	2	2	0	3	0	0	0	6	3	6
Rent is more affordable	5	10	5	8	5	4	0	5	3	3	0	6	3	3	9
Products & services are cheaper	5	8	5	3	4	4	2	2	10	3	0	6	9	3	9
Other investments doing well	2	1	1	3	4	2	4	5	0	3	3	0	0	0	6
Other reason	15	13	16	13	11	19	11	20	23	13	14	14	11	18	3
Only better off in comparison to others	37	40	32	28	46	44	43	27	43	38	47	40	40	24	38
Don't know	11	8	10	18	11	7	13	12	3	18	6	9	0	3	6

Q: You mentioned there is a relative improvement in your financial well being as compared to others due to the recession. Please tell us the reasons for this.

Steps taken due to recession - GCC

	Total	Bahrain	Kuwait	Oman	Qatar	Saudi Arabia	UAE
BASE	12908	141	311	110	421	3463	1841
Send my family back home	7	7	12	6	11	6	14
Find work in a different country from my family	25	27	20	24	22	15	18
Move with my family to a different country	8	11	8	14	12	6	9
Shift to a smaller home	7	9	12	5	8	7	13
Shift to a cheaper area	7	7	12	5	9	7	16
Cut down on expenses	43	56	50	35	43	47	53
Put children in a less expensive school	4	4	3	3	5	5	5
Contribute less to my pension / children's education plans	3	6	2	1	3	2	4
Take anti stress medication	4	3	4	2	4	4	6
None of the above	23	20	21	25	21	28	17
Don't know	7	7	6	9	5	6	6

Q: Please tell us if you have had to take any of the following steps due to the recession.

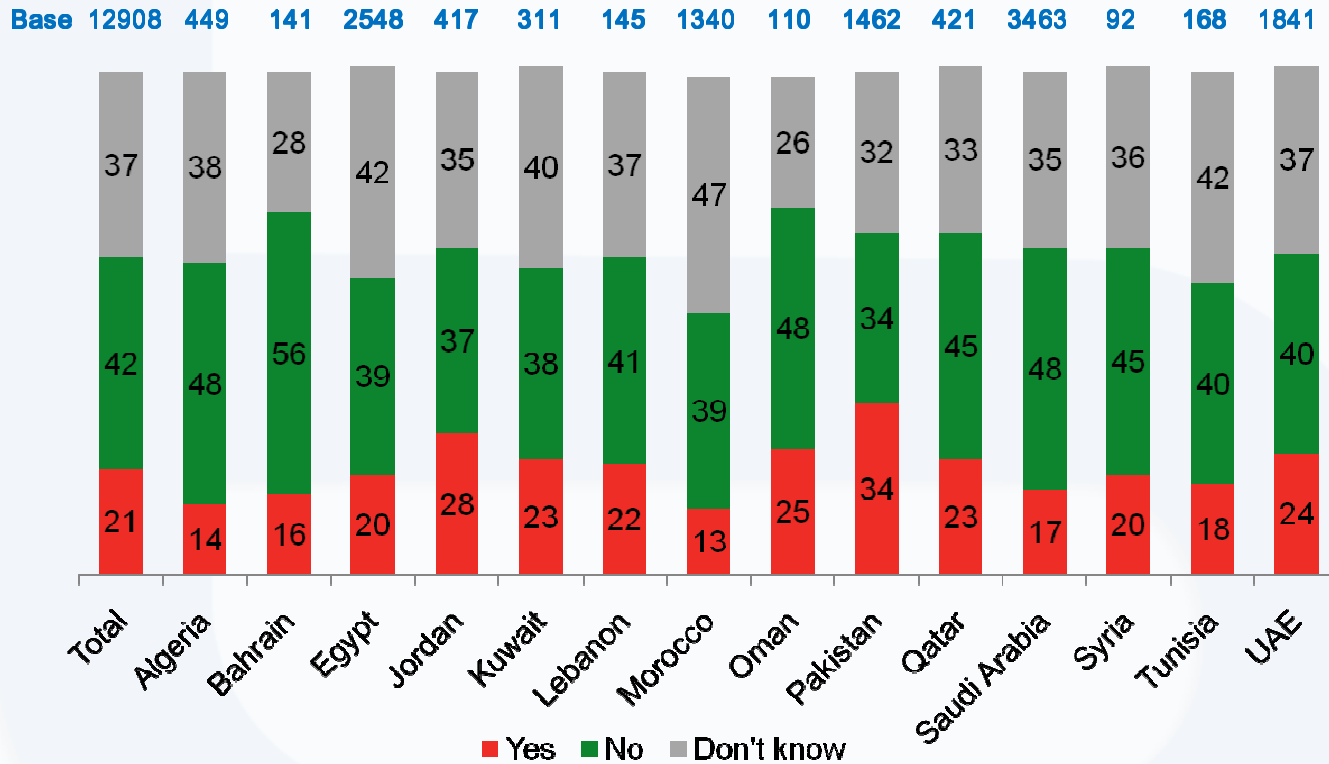
Steps taken due to recession – Other Countries

	Total	Algeria	Egypt	Jordan	Lebanon	Morocco	Pakistan	Syria	Tunisia
BASE	12908	449	2548	417	145	1340	1462	92	168
Send my family back home	7	4	3	4	2	3	11	5	3
Find work in a different country from my family	25	33	35	31	32	30	27	40	42
Move with my family to a different country	8	8	7	6	6	7	17	3	8
Shift to a smaller home	7	4	3	4	8	6	9	3	5
Shift to a cheaper area	7	3	3	5	6	7	6	8	5
Cut down on expenses	43	31	45	48	43	35	31	36	36
Put children in a less expensive school	4	1	3	7	4	3	4	4	1
Contribute less to my pension / children's education plans	3	2	2	3	3	2	3	2	2
Take anti stress medication	4	2	4	4	9	4	3	9	1
None of the above	23	28	24	22	26	24	13	30	15
Don't know	7	8	5	6	3	10	15	1	8

Q: Please tell us if you have had to take any of the following steps due to the recession.

Investments

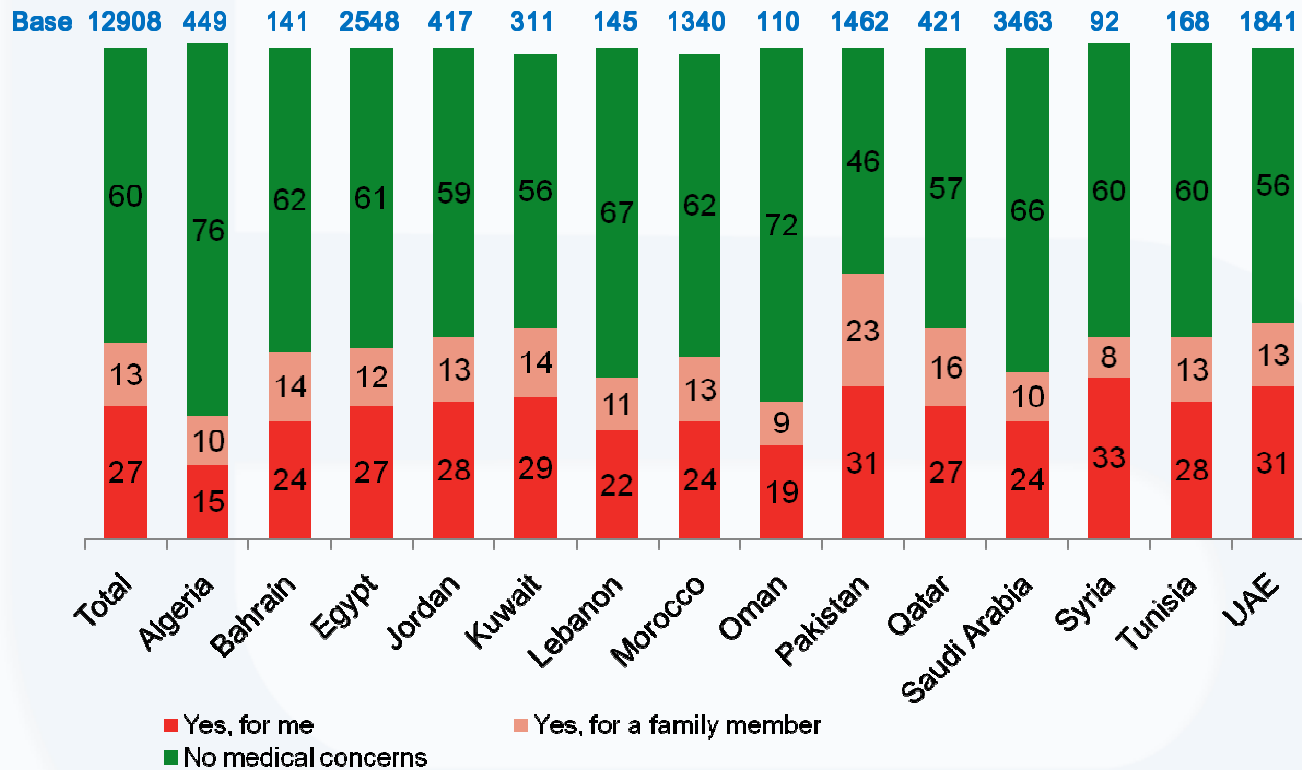
A fifth of respondents expect to sell some investments over the next 12-18 months to sustain themselves.



Q: Do you expect to have to sell investments to support yourself/your family in the next 12-18 months?

Health checkup

4 in 10 respondents say the recession has had an effect on either themselves or their family members.



Q: Has the recession resulted in any health concerns / ailments for you or your family? This could include severe stress or stress related concerns.

Appendix

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Purchase behaviour modifications - Country

		Education	Healthcare	Buying property	Renting property	Vehicle	Public Transport / Taxis, etc...	Clothing, Shoes & Accessories (Self)	Clothing, Shoes & Accessories (Children)	Toys & Activities (Children)	Food and beverages (for home)	Other household items
Total	Decrease	16	20	21	19	23	24	43	28	28	28	34
	Same	30	37	11	20	20	25	23	21	19	30	25
	Increase	20	22	10	17	15	23	24	20	16	32	24
	NA	34	21	57	44	42	28	10	31	36	10	18
UAE	Decrease	14	20	24	26	26	25	51	34	34	36	44
	Same	30	41	10	25	28	26	25	22	19	37	28
	Increase	16	15	7	15	10	18	15	12	11	21	17
	NA	40	23	59	34	36	31	9	32	36	6	12
KSA	Decrease	13	16	18	16	22	16	39	27	27	23	31
	Same	34	41	12	26	23	27	26	26	25	33	27
	Increase	19	21	13	27	20	17	28	27	22	38	29
	NA	34	22	57	32	35	39	7	20	26	6	13
Kuwait	Decrease	13	19	21	21	28	18	43	33	31	25	39
	Same	34	41	12	27	23	24	25	20	21	36	25
	Increase	16	16	10	16	14	17	22	20	18	30	25
	NA	37	23	57	36	35	41	10	26	30	8	12

Q: Please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

Purchase behaviour modifications - Country

		Education	Healthcare	Buying property	Renting property	Vehicle	Public Transport / Taxis, etc...	Clothing, Shoes & Accessories (Self)	Clothing, Shoes & Accessories (Children)	Toys & Activities (Children)	Food and beverages (for home)	Other household items
Bahrain	Decrease	13	24	23	21	26	22	47	32	32	28	40
	Same	38	43	12	22	26	18	23	23	20	38	30
	Increase	17	11	9	14	21	18	23	18	16	26	21
	NA	31	22	56	43	28	43	7	26	33	8	9
Qatar	Decrease	11	15	29	24	22	20	41	26	29	27	36
	Same	33	47	16	23	28	28	28	26	24	34	28
	Increase	24	19	10	19	15	19	24	22	16	31	24
	NA	31	19	46	34	34	33	7	26	31	8	13
Oman	Decrease	20	22	27	20	24	23	44	35	33	25	34
	Same	30	39	12	25	25	28	25	26	22	33	28
	Increase	22	21	15	13	18	14	24	17	16	31	26
	NA	28	18	45	42	33	35	8	21	29	12	12
Pakistan	Decrease	23	25	27	23	27	27	42	29	31	31	34
	Same	28	32	13	17	23	21	21	20	19	25	24
	Increase	27	28	10	13	17	24	26	23	16	33	26
	NA	22	15	50	47	33	28	11	28	34	11	15

Q: Please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

Purchase behaviour modifications - Country

		Education	Healthcare	Buying property	Renting property	Vehicle	Public Transport / Taxis, etc...	Clothing, Shoes & Accessories (Self)	Clothing, Shoes & Accessories (Children)	Toys & Activities (Children)	Food and beverages (for home)	Other household items
Total	Decrease	16	20	21	19	23	24	43	28	28	28	34
	Same	30	37	11	20	20	25	23	21	19	30	25
	Increase	20	22	10	17	15	23	24	20	16	32	24
	NA	34	21	57	44	42	28	10	31	36	10	18
Jordan	Decrease	11	18	21	17	23	23	49	34	31	31	34
	Same	33	41	10	18	18	18	16	14	16	25	25
	Increase	20	23	8	14	16	32	28	22	18	35	24
	NA	36	18	61	52	44	27	7	30	35	9	17
Lebanon	Decrease	14	19	23	19	28	24	45	21	21	22	34
	Same	29	40	12	17	24	25	17	13	13	33	21
	Increase	24	25	15	12	20	29	34	18	13	34	27
	NA	33	17	49	52	28	22	3	48	53	10	17
Syria	Decrease	10	16	18	21	21	29	45	28	26	30	30
	Same	32	43	10	14	10	21	14	14	18	22	22
	Increase	25	22	15	12	15	29	32	28	21	36	32
	NA	34	18	57	53	54	21	10	29	35	12	16

Q: Please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

Purchase behaviour modifications - Country

		Education	Healthcare	Buying property	Renting property	Vehicle	Public Transport / Taxis, etc...	Clothing, Shoes & Accessories (Self)	Clothing, Shoes & Accessories (Children)	Toys & Activities (Children)	Food and beverages (for home)	Other household items
Algeria	Decrease	20	22	16	17	20	25	37	25	21	24	23
	Same	27	30	10	14	14	29	23	17	17	23	22
	Increase	18	26	14	12	17	27	27	20	16	37	27
	NA	35	21	60	57	49	19	14	38	45	16	28
Egypt	Decrease	16	21	23	19	22	29	44	27	27	27	33
	Same	31	39	10	15	15	26	22	19	17	30	22
	Increase	20	23	9	12	10	28	24	17	14	30	21
	NA	33	18	57	54	53	16	10	37	43	12	24
Morocco	Decrease	23	29	17	16	18	29	40	25	23	31	29
	Same	23	22	10	12	10	22	19	12	12	22	19
	Increase	18	22	9	11	10	28	23	14	11	28	19
	NA	36	27	65	61	62	21	19	49	55	20	33
Tunisia	Decrease	18	20	23	24	24	29	40	25	27	33	35
	Same	22	29	14	16	8	18	21	19	15	21	18
	Increase	23	32	13	16	18	35	32	21	16	37	30
	NA	37	20	51	44	49	18	7	35	41	8	17

Q: Please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

Purchase behaviour modifications - Country

		Utilities/ Phone/ Mobile	Dining out	Entertain ment	Sports /Club memberships	Vacations /Holidays	Relaxatio n/Beauty related	Home furniture and furnishings	Consumer Electronic s	Household Appliances	Luxury / Designer items	Savings / Investments / Life insurance
Total	Decrease	31	45	46	30	40	31	36	36	34	33	27
	Same	32	21	22	20	19	14	19	21	22	14	21
	Increase	27	19	16	10	15	9	16	18	15	10	14
	NA	9	15	17	40	26	46	29	24	29	43	38
UAE	Decrease	39	56	55	36	47	41	46	47	45	43	34
	Same	36	20	21	15	19	13	17	20	20	12	25
	Increase	18	13	11	7	10	7	10	12	10	6	13
	NA	7	10	13	41	24	39	27	22	25	39	28
KSA	Decrease	26	43	43	25	37	28	34	34	31	32	23
	Same	38	25	27	23	22	16	23	24	26	18	23
	Increase	31	25	19	11	18	10	20	22	19	13	14
	NA	5	7	11	40	22	46	23	21	24	37	40
Kuwait	Decrease	32	43	47	32	43	33	37	39	37	37	31
	Same	34	26	24	20	22	15	24	23	24	15	21
	Increase	24	19	17	10	16	8	14	17	16	10	15
	NA	10	12	12	38	19	43	25	21	23	38	33

Q: Again, please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

Purchase behaviour modifications - Country

		Utilities/ Phone/ Mobile	Dining out	Entertain ment	Sports /Club memberships	Vacations /Holidays	Relaxatio n/Beauty related	Home furniture and furnishings	Consumer Electronic s	Household Appliances	Luxury / Designer items	Savings / Investments / Life insurance
Bahrain	Decrease	34	61	57	38	50	43	41	45	43	44	31
	Same	36	16	21	20	18	13	16	18	21	14	21
	Increase	17	16	10	9	13	8	15	18	12	10	20
	NA	13	6	13	34	18	36	28	18	24	32	28
Qatar	Decrease	31	44	46	33	38	35	39	36	35	37	31
	Same	38	26	24	19	24	15	22	25	26	14	23
	Increase	23	19	14	10	15	8	15	19	15	9	18
	NA	8	11	15	39	23	42	24	19	24	40	29
Oman	Decrease	29	45	47	30	42	32	40	35	34	39	25
	Same	31	22	22	22	23	12	20	16	21	13	27
	Increase	26	15	16	8	19	10	18	24	19	14	15
	NA	14	19	15	40	16	46	22	25	26	35	33
Pakistan	Decrease	38	42	44	32	38	34	39	39	37	35	31
	Same	25	19	20	17	18	16	17	21	22	14	20
	Increase	26	15	17	10	15	11	18	20	18	11	18
	NA	11	24	18	41	28	38	27	21	24	39	32

Q: Again, please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

Purchase behaviour modifications - Country

		Utilities/ Phone/ Mobile	Dining out	Entertain ment	Sports /Club memberships	Vacations /Holidays	Relaxatio n/Beauty related	Home furniture and furnishings	Consumer Electronic s	Household Appliances	Luxury / Designer items	Savings / Investments / Life insurance
Total	Decrease	31	45	46	30	40	31	36	36	34	33	27
	Same	32	21	22	20	19	14	19	21	22	14	21
	Increase	27	19	16	10	15	9	16	18	15	10	14
	NA	9	15	17	40	26	46	29	24	29	43	38
Jordan	Decrease	29	51	52	35	48	35	37	38	35	35	31
	Same	34	18	18	16	17	12	19	19	20	12	18
	Increase	29	18	18	9	14	6	14	17	13	6	10
	NA	8	13	12	40	21	46	30	26	31	47	41
Lebanon	Decrease	33	57	55	44	49	39	37	40	34	40	30
	Same	32	17	14	19	15	14	16	21	28	10	25
	Increase	26	21	20	13	16	8	18	17	12	14	19
	NA	9	6	10	24	20	39	30	21	27	36	26
Syria	Decrease	32	42	42	37	45	40	38	40	41	40	34
	Same	30	23	26	24	18	11	14	21	17	12	20
	Increase	28	17	14	8	15	8	15	12	15	10	10
	NA	10	17	17	32	22	41	33	27	26	38	37

Q: Again, please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

Purchase behaviour modifications - Country

		Utilities/ Phone/ Mobile	Dining out	Entertain ment	Sports /Club memberships	Vacations/ Holidays	Relaxation /Beauty related	Home furniture and furnishings	Consumer Electronics	Household Appliances	Luxury / Designer items	Savings / Investments / Life insurance
Algeria	Decrease	25	35	33	23	28	23	29	29	29	25	22
	Same	29	23	21	22	18	17	20	21	21	14	24
	Increase	29	20	16	13	17	10	20	20	16	10	13
	NA	18	22	30	42	37	49	31	30	35	51	41
Egypt	Decrease	30	47	48	29	42	29	31	34	31	30	26
	Same	31	18	20	23	19	11	19	21	21	12	19
	Increase	31	19	15	9	12	7	12	15	12	8	12
	NA	9	17	17	39	27	53	38	29	35	49	44
Morocco	Decrease	27	38	35	27	34	27	32	31	29	23	23
	Same	24	16	16	16	14	11	14	17	16	10	16
	Increase	28	19	15	11	16	9	17	18	15	8	12
	NA	21	27	34	45	36	54	37	34	41	59	49
Tunisia	Decrease	34	37	39	27	38	29	35	35	35	31	29
	Same	20	20	19	23	13	15	14	20	18	10	15
	Increase	36	26	24	14	17	9	22	26	23	17	16
	NA	10	17	18	35	33	48	29	20	24	42	40

Q: Again, please tell us if you've made any changes to the amount you pay / spend on each of the following during the recession as opposed to what you would normally have paid / spent on each.

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