

Research Results

Rents, Transport and Costs

8,502 Respondents – Online Methodology

October 2007

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Summary

- ✔ A common size of residence is the two bedroom apartment
- ✔ In the UAE, a single bedroom apartment shares popularity with a two bedroom one – could also be due to rising rent costs
- ✔ More than a third of people in Syria, UAE and Qatar share their homes with other families
- ✔ Rented homes are the most preferred residences in the region
- ✔ Home ownership in current country of residence is relatively high in Levant and Egypt while a significant number of residents of GCC countries have purchased a property in another country
- ✔ About a third of residents of the UAE feel property investment is good but not affordable currently while another 24% are planning to invest in property in the country
- ✔ Most people pay less than USD 750 as monthly rent currently while in Qatar and UAE it is higher on average – even in terms of proportion of salary, half of those in Qatar and UAE pay more than 30% of their salary
- ✔ Rents have increased across most countries but the majority seemed to think the hike was less than 20%
- ✔ In terms of utility expenses, majority in most countries pay less than USD 100 while in Lebanon, Qatar and UAE, most people pay more than USD 100
- ✔ A significant proportion of respondents in Qatar, UAE, Bahrain and Saudi claim their housing allowance is insufficient to cover rents
- ✔ Car ownership prevalent among the target audience and a car is the preferred mode of transport
- ✔ Most vehicle owners spend less than USD 500 monthly on vehicle financing, less than USD 75 each on fuel and maintenance
- ✔ The exceptions are the Levant region and the UAE – the latter not so much due to cost of fuel as much as commuting distances and time spent on roads

Summary

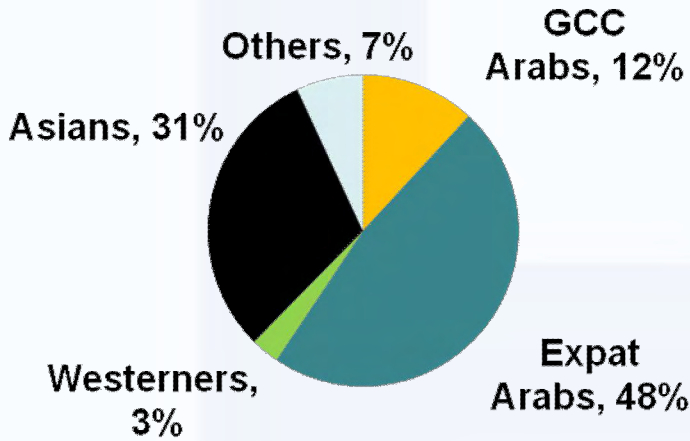
- ✔ A majority of respondents in Jordan, Bahrain, UAE and Kuwait are unable to support car finance with their transport allowance
- ✔ The benefits that most working people participating in the survey receive are employee insurance (with some getting family insurance) and annual employee air tickets
- ✔ A rough breakdown of monthly expenses as a proportion of salary among most respondents can be illustrated as follows:

✔ Rent	:	21-50%
✔ Utilities	:	<10%
✔ Transport	:	<15%
✔ Food	:	5-30%
✔ Clothing	:	<15%
✔ Children Schooling	:	<20%
✔ Children's Activities	:	<10%
✔ Entertainment	:	<15%
✔ Travel	:	<10%
✔ Medical Bills	:	<10%
✔ Domestic Help	:	<10%

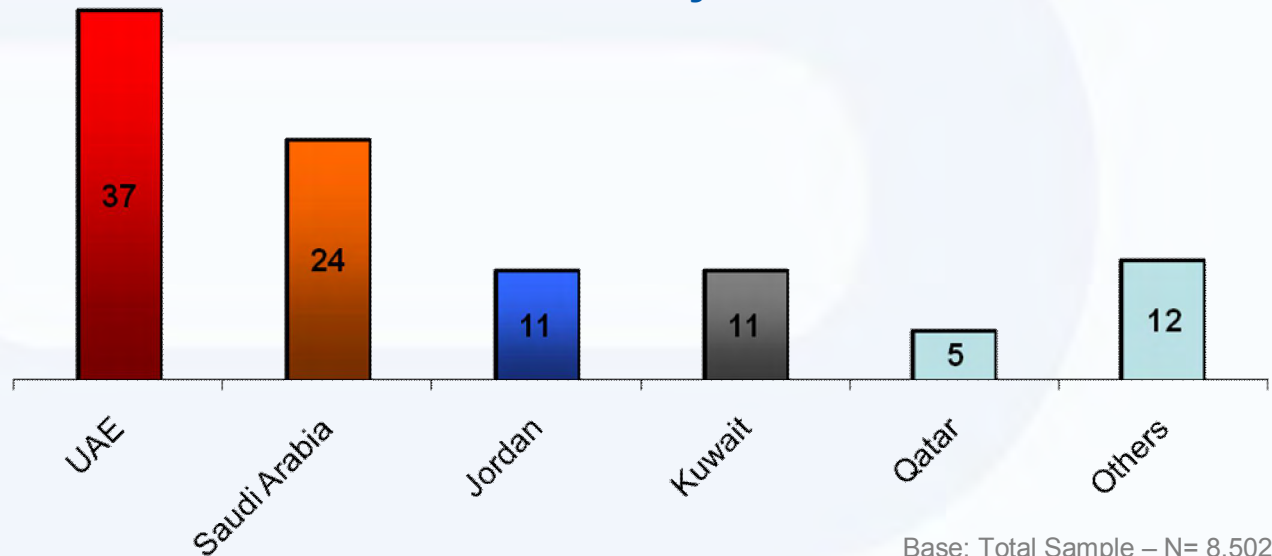
Respondent Profile...

Respondent profile – Country

Nationality

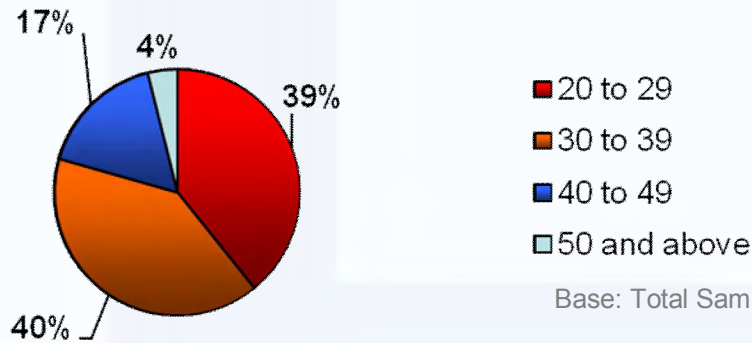


Country of residence



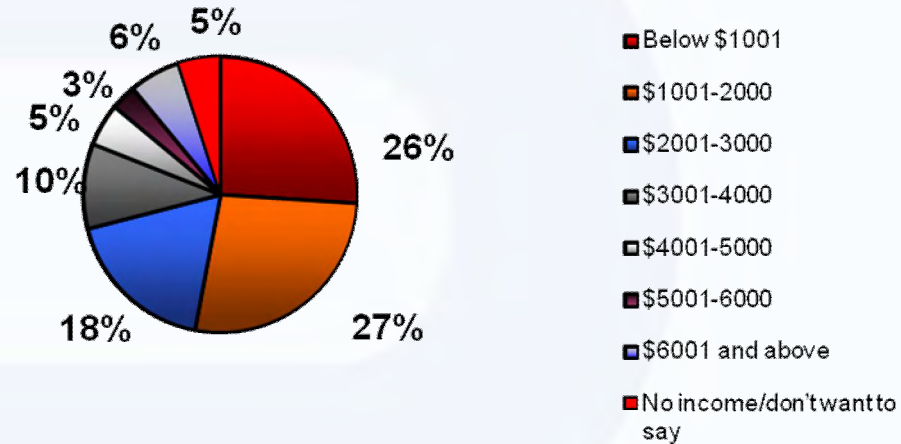
Respondent profile - Personal

Age



Base: Total Sample – N= 8,502

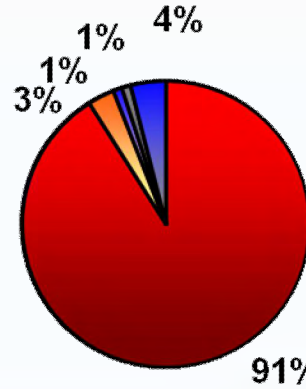
Monthly personal income



Base: Total Sample – N= 8,502

Respondent profile - Organizational

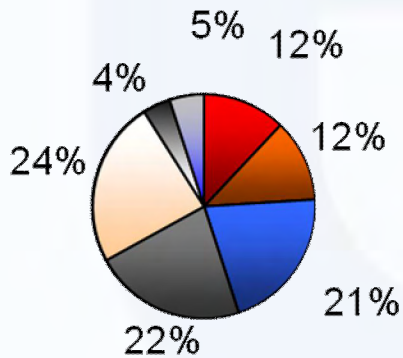
Working Status



- Working full time
- Part time
- Student
- Retired / Homemaker
- Unemployed / Other

Base: Total Sample – N= 8502

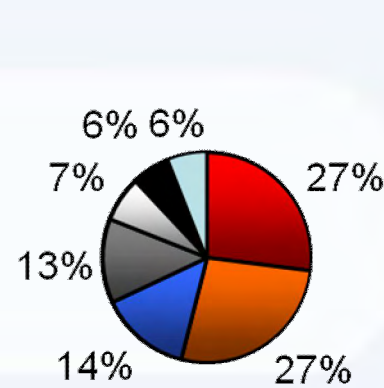
Level at Work



- CEO to Sr. Mgr
- Professional
- Middle Mgr
- Jr Mgr / Team leader
- Exec not mgr
- Clerical
- Do not work

Base: Total Sample – N= 8502

Sector



- MNC
- Large Local co
- Small/Medium local co
- Other private
- Public / govt
- Semi / quasi govt
- Other

Base: Total Sample – N= 8502

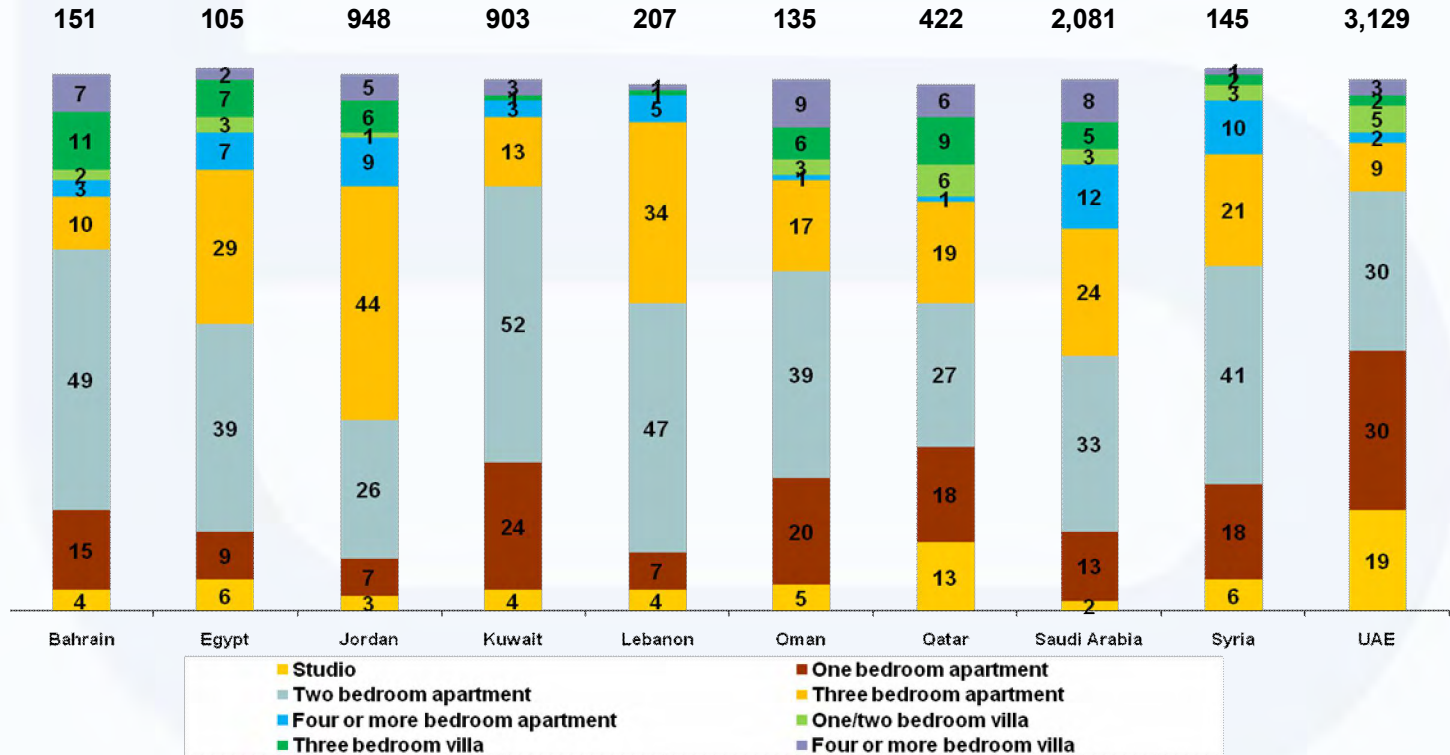
Main Findings

Size of Home Living in Currently

• Q: What is the size of the home that you live in currently?

- Two bedroom apartment the most common abode – relatively higher in Kuwait and Lebanon
- In Jordan, 3 bedroom apartment is more preferred while in the UAE, a single bedroom and two bedroom have an equal share. Probably a reflection of rising rent costs

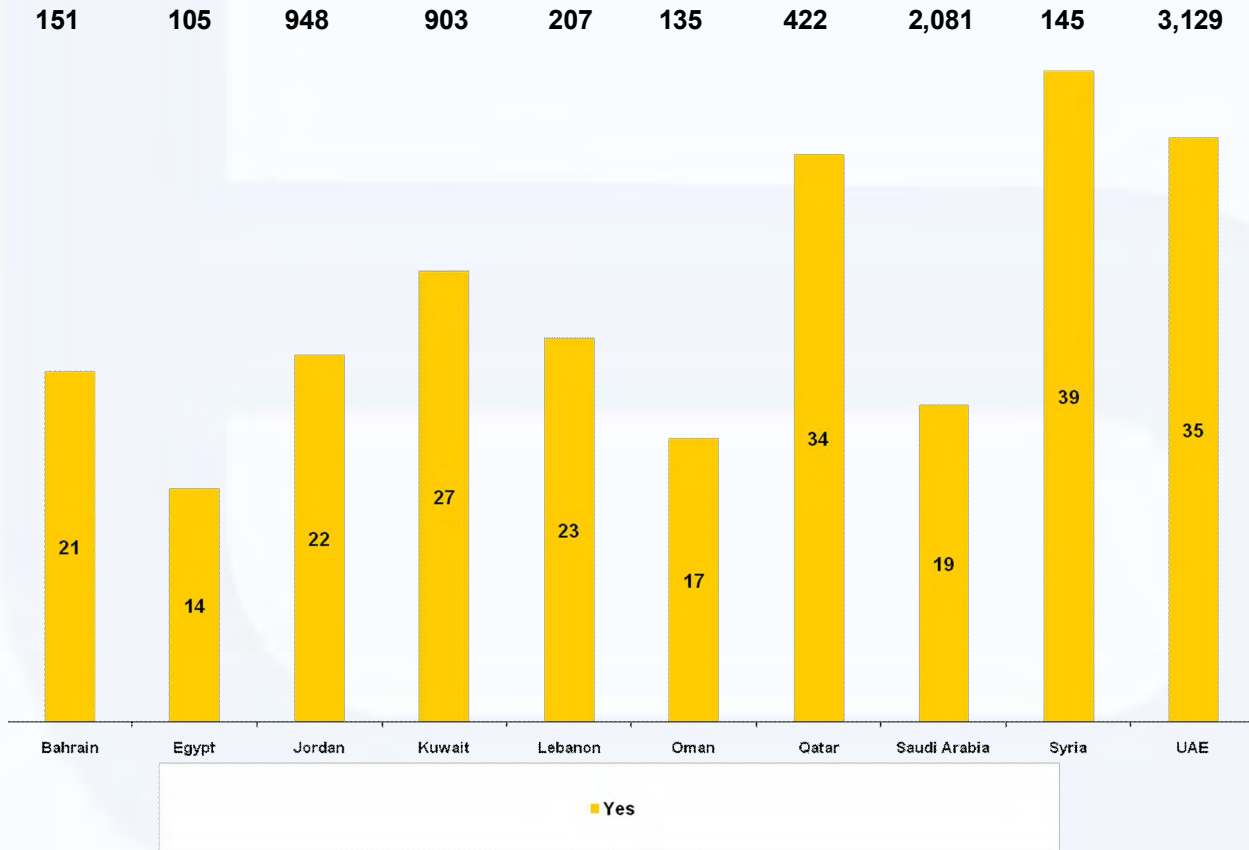
Sample Size:



Sharing of Current Home

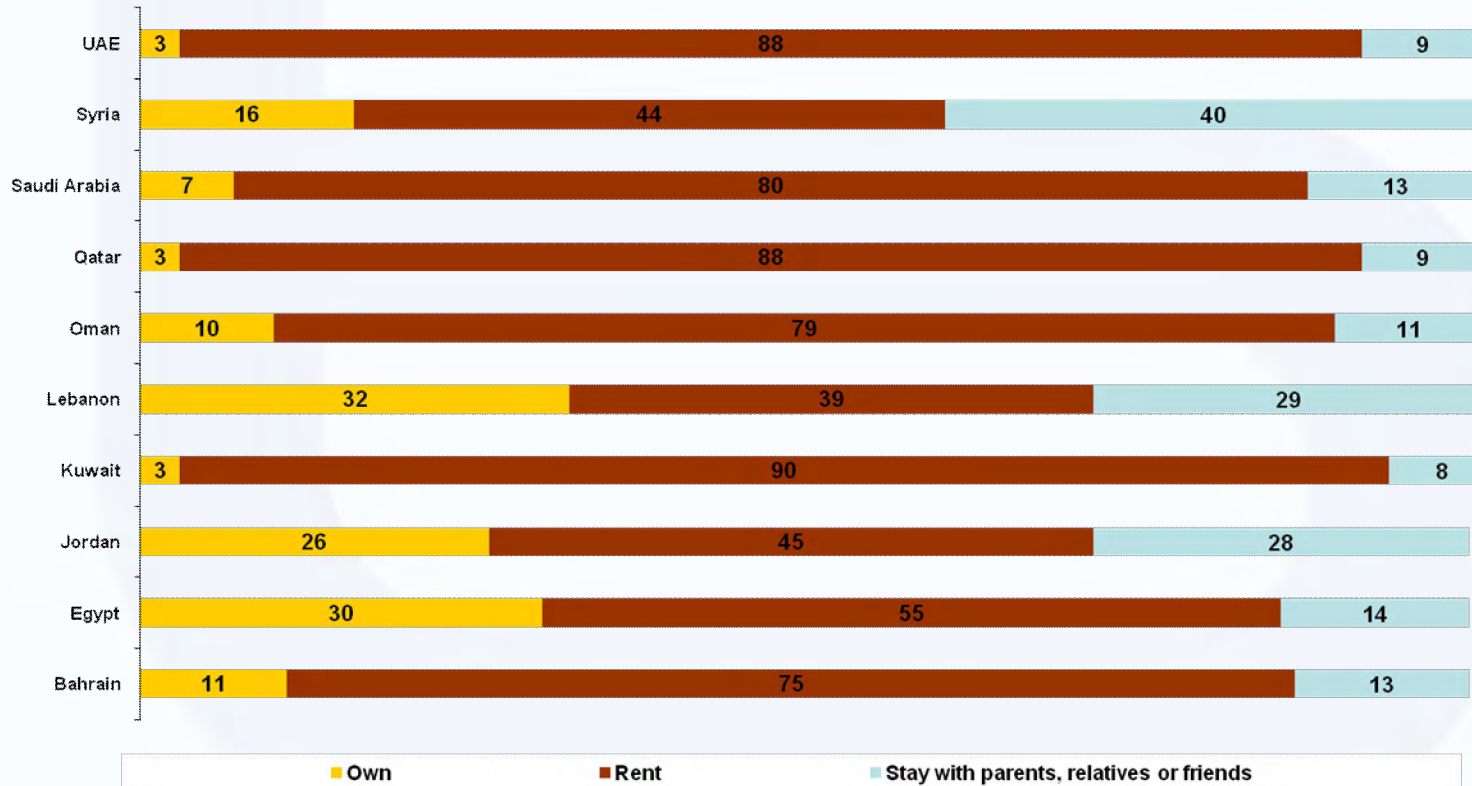
- Q: Do you share your home with another family or individuals not from your family?
- Sharing more widespread in Syria, UAE and Qatar

Sample Size:



Ownership or Rental of Home Living in

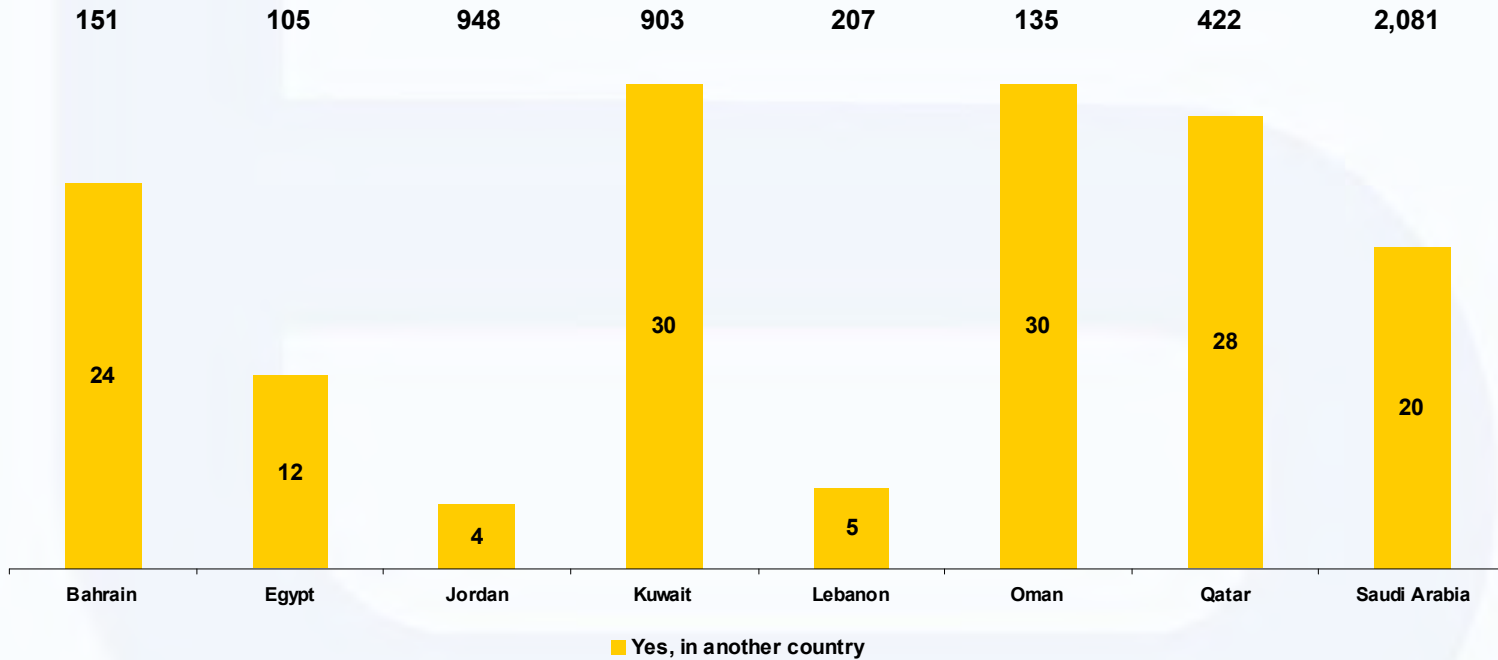
- **Q: Do you own the home you live in in this country or rent it?**
- Rented homes most prevalent in Kuwait, UAE and Qatar
- Ownership relatively higher in Egypt and Lebanon
- Staying with others (parents or friends) quite common in Syria



Property Ownership other than Current Residence

- Q: Do you own a house other than the residence you are currently living in
- 20% to 30% people residing in GCC countries have purchased a property in another country

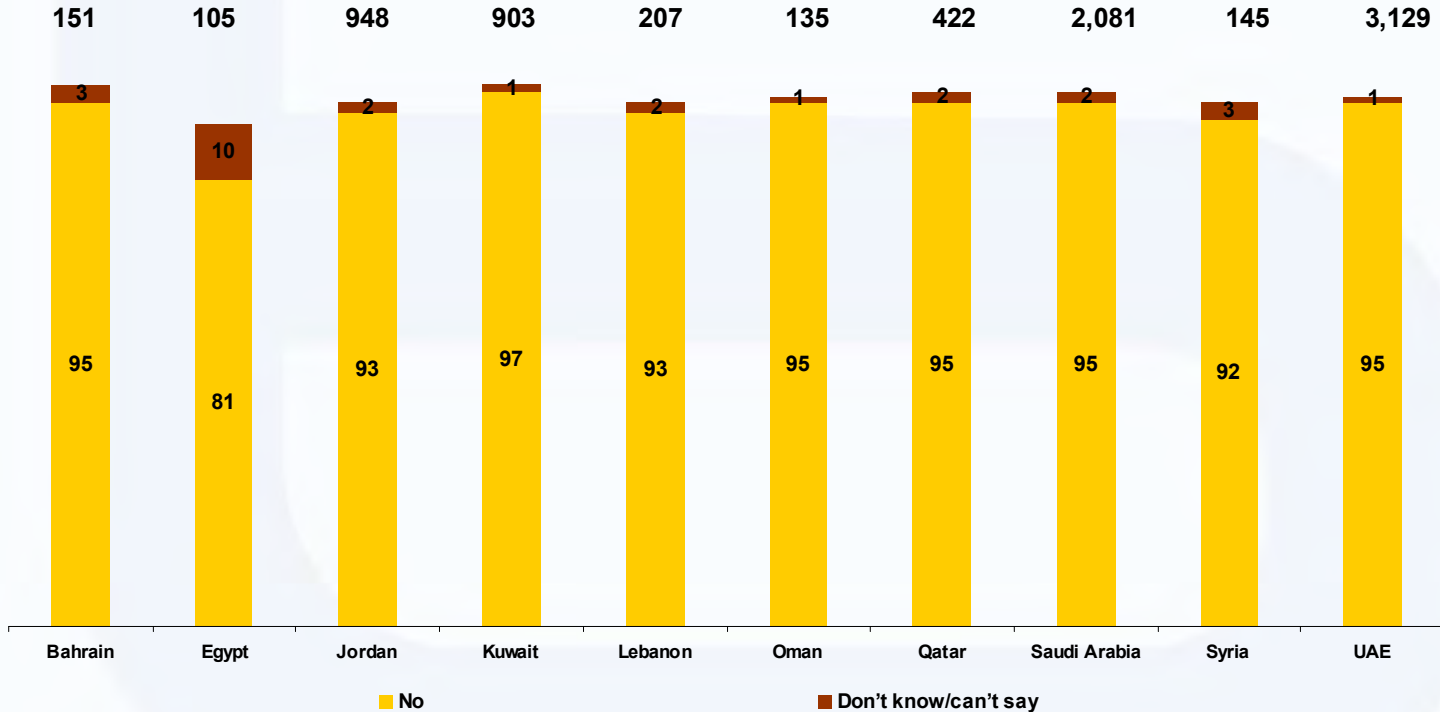
Sample Size:



Whether Both Ownership and Rented Accommodation in Resident Country

- Q: Do you own a home but live in rented accommodation in the same country?
- Hardly any incidence of people owning a property but staying elsewhere in their country of residence

Sample Size:

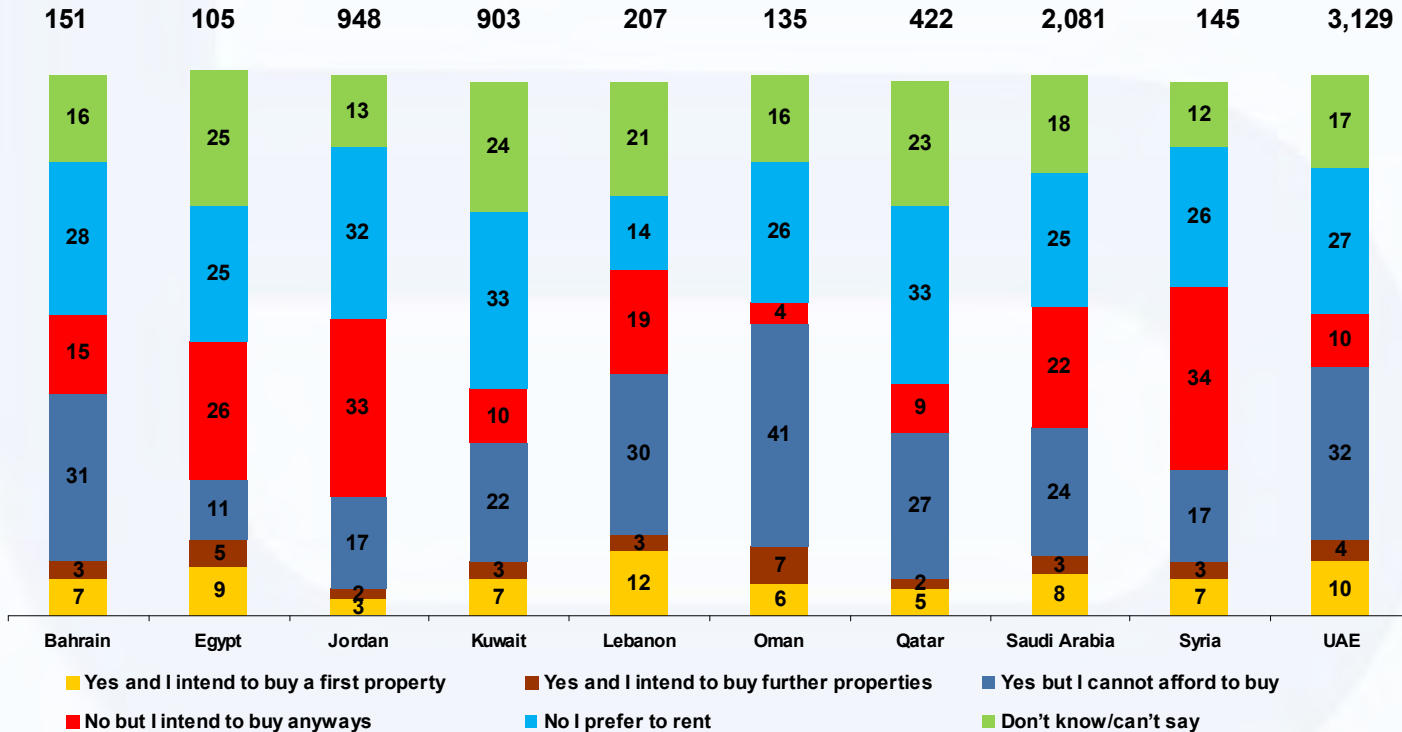


Intention to Invest in Property in Resident Country

• **Q: At current prices do you believe residential real estate in your country of residence is still a good buy?**

- A majority prefer to rent as property investment in current country is not a good idea
- In Syria and Jordan, there is a tendency to buy property even though it may not be a good decision while in Oman, UAE, Bahrain and Lebanon, nearly a third feel it is a good investment but unaffordable

Sample Size:

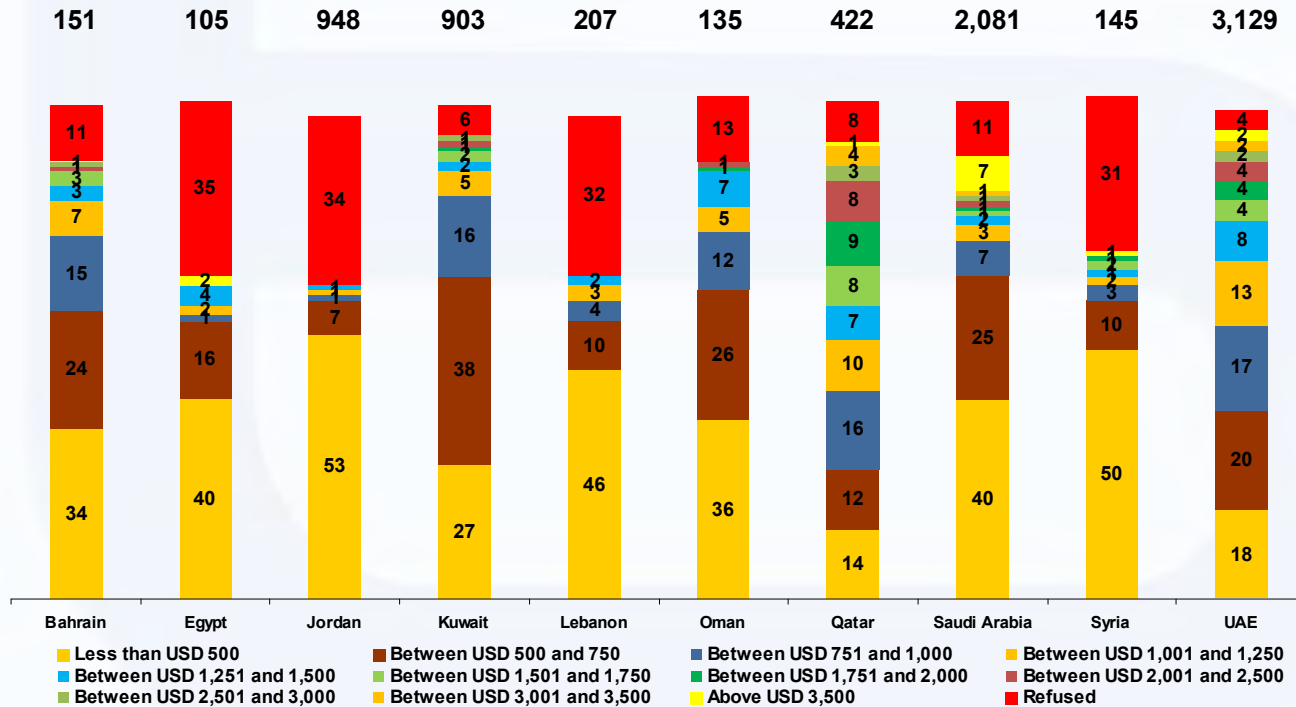


Monthly Rent

• **Q: How much rent do you pay every month?**

- Qatar and UAE seem to be countries paying higher rent
- Compared to other countries where around 60% pay rent less than USD 750, in Qatar and UAE, a majority of 66% and 58% pay rent higher than USD 750

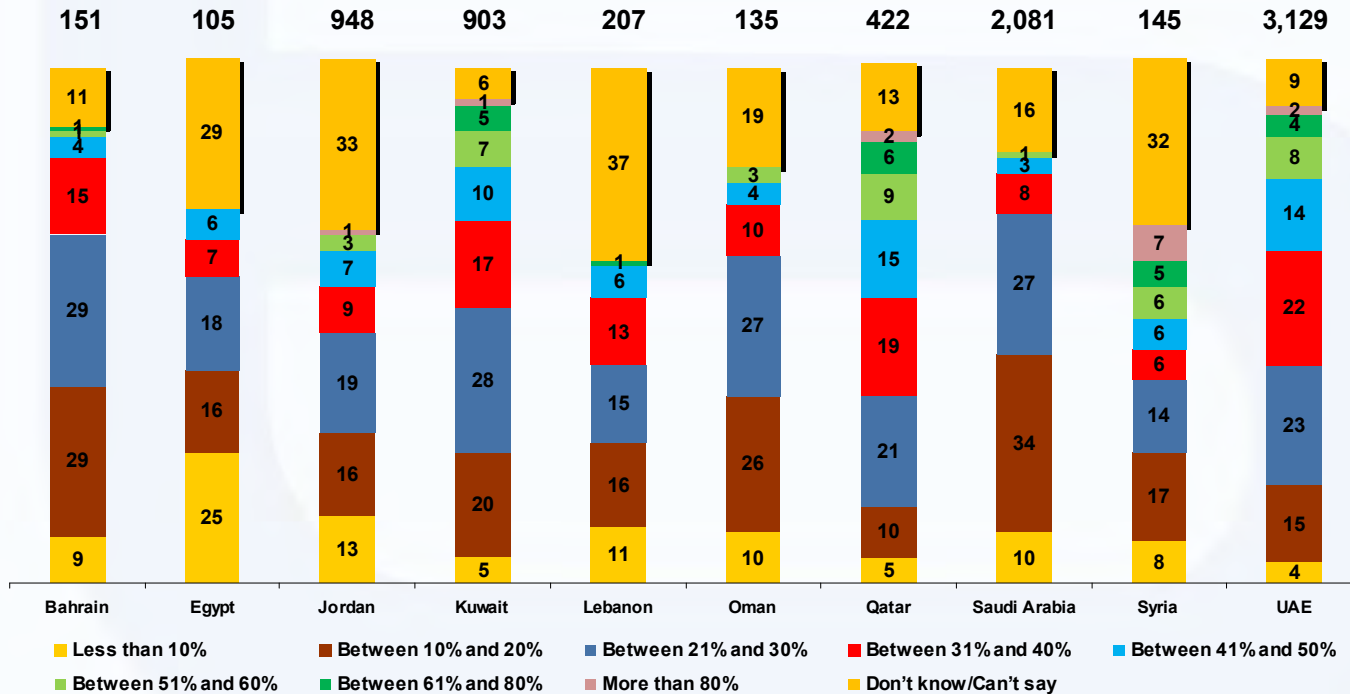
Sample Size:



Rent as Proportion of Monthly Salary

- **Q: What % of your monthly salary do you pay in rent?**
 - Qatar and UAE pay out a higher proportion of their salaries on average
 - 51% in Qatar and 49% in the UAE pay more than 30% of their salary as rent

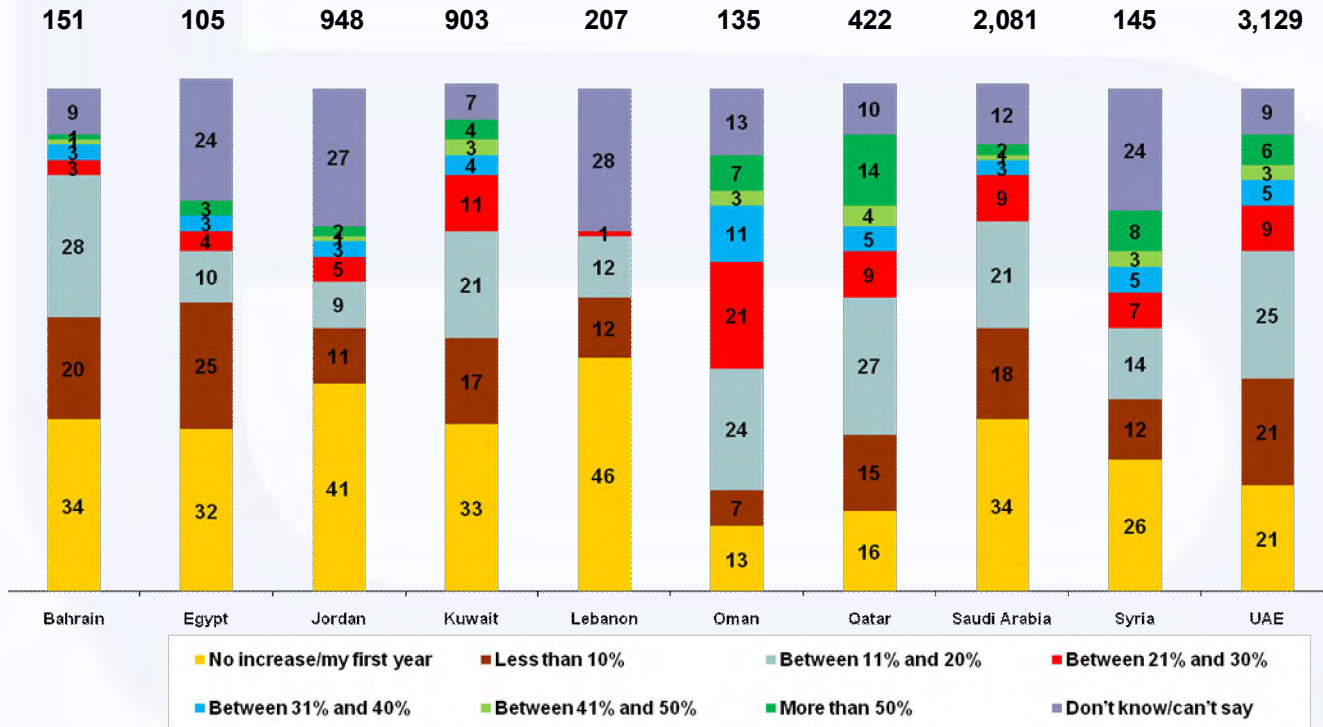
Sample Size:



Increase in Rent Over Last Year

- Q: How much did your rent increase compared to last year in % terms?
 - Relatively higher increases in Oman, Qatar and UAE
 - Rent increase of more than 20% were seen by 43%, 32% and 24% respectively.
 - A small proportion suffered a 50+% hike

Sample Size:

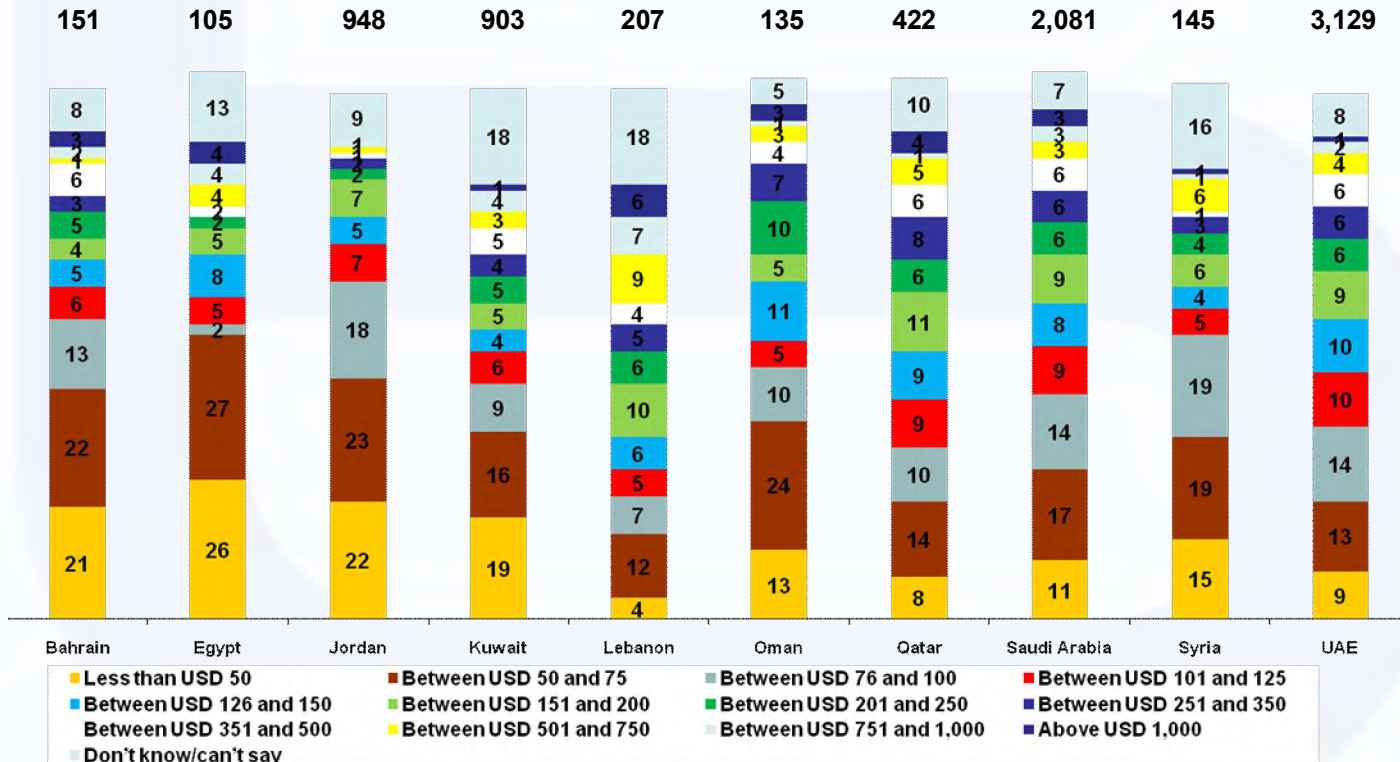


Monthly Utilities

• Q: What is your average monthly utility bill?

• Larger proportion of consumers in Lebanon, Qatar and UAE (59%, 58% and 56% respectively) pay more than USD 100 as monthly utilities

Sample Size:



Utilities as Proportion of Monthly Salary

- Q: What % of your monthly salary goes to utilities?
- Utilities quite high as compared to salaries in Lebanon and Syria

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 1%	11	6	6	12	2	3	5	6	3	6
Between 1% and 3%	17	10	12	13	8	19	20	16	8	17
Between 3% and 5%	21	9	16	13	11	19	17	19	8	18
Between 5% and 7%	9	12	12	11	8	8	13	12	9	14
Between 7% and 9%	8	1	8	8	5	13	6	10	8	8
Between 9% and 12%	12	16	16	9	10	13	9	11	14	10
More than 12%	12	16	15	14	34	14	11	14	32	10
Don't know/can't say	10	30	16	20	22	11	18	14	18	17

What Does Housing Allowance Cover

• **Q: Does your rental / housing allowance**

- In most countries a fixed salary is paid where housing allowance is not specified
- In Qatar, UAE, Bahrain and Saudi, the allowance is insufficient to even cover rents

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
<i>Sample Size</i>	151	105	948	903	207	135	422	2081	145	3129
Cover rent and utilities	13	19	10	12	19	21	12	16	14	12
Cover rent alone	29	17	18	12	15	20	21	36	13	21
Does not even cover rent	27	6	9	13	10	19	35	25	11	32
I get no housing allowance/I get a fixed salary which does not specify housing allowance	29	54	61	61	52	21	17	17	61	31
My accommodation is directly paid by my employer to the landlord	2	4	2	2	3	19	15	6	1	5

Commuting Habits and Vehicle Ownership

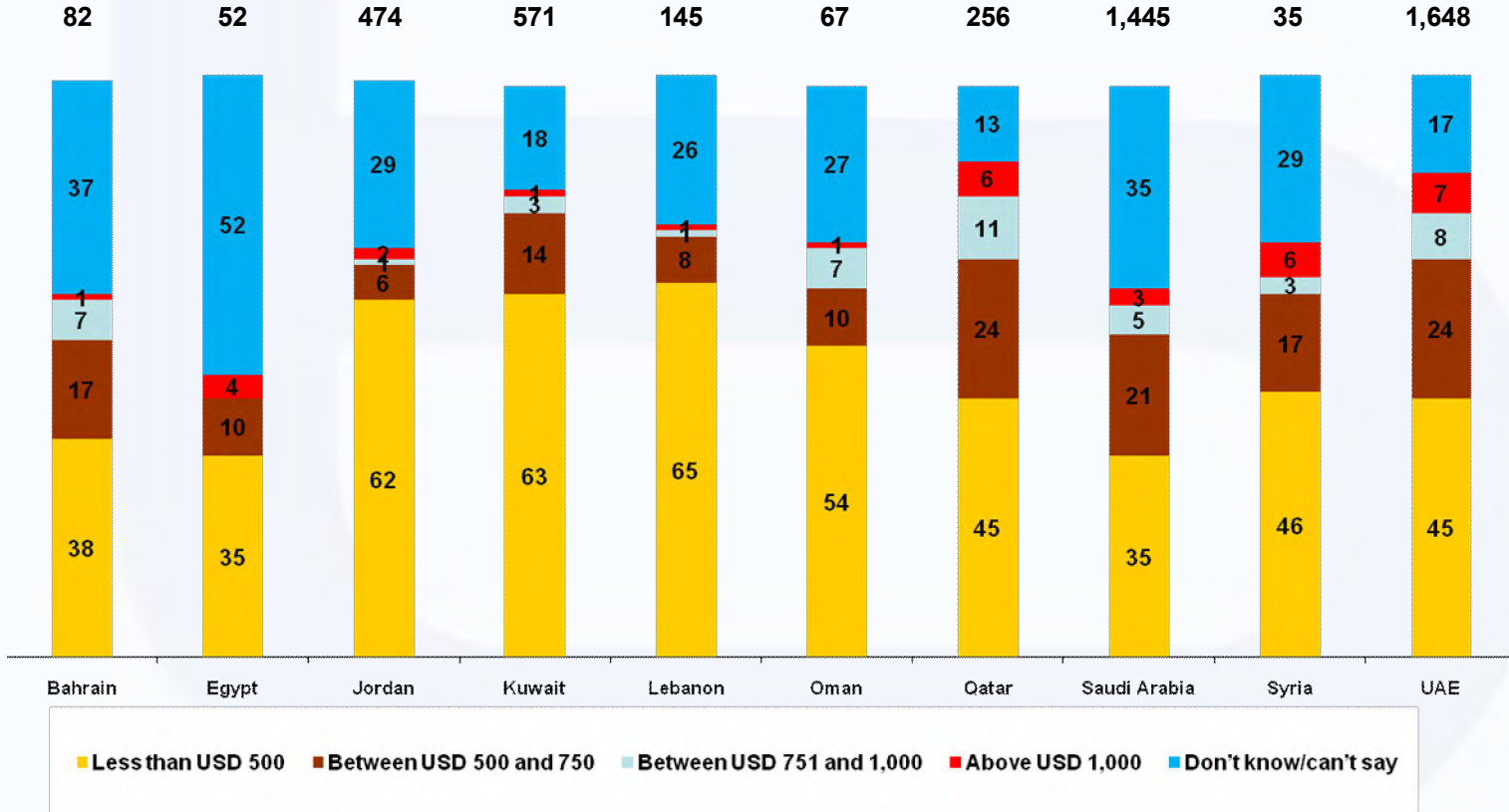
- Q: How do you commute to work or school/university or for other reasons?
 - Q: Do you own your vehicle?
 - Q: Did you purchase your vehicle with financing or cash?
- Own or other car is the predominant mode of transport
 - Public transport used more in Syria, Jordan and Egypt
 - Car ownership higher in Lebanon and Saudi
 - In Qatar, UAE and Kuwait, outside financing preferred

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Private Car	75	51	52	71	73	74	74	83	33	63
Shared Transport Service	13	12	11	14	6	13	12	7	8	14
Public Transportation	10	26	33	12	18	11	12	7	48	18
Don't use transport	2	10	3	3	3	1	2	3	10	5
Vehicle ownership	55	50	50	63	70	50	61	69	24	53
Vehicle financing (sample size)	82	52	474	571	145	67	256	1445	35	1648
Financing	51	31	64	73	48	63	80	48	63	76
Cash	46	63	33	25	43	34	18	48	37	22

Monthly Auto Financing Cost

- Q: How much is your monthly auto financing cost?
- Most respondents spend less than USD 500 monthly

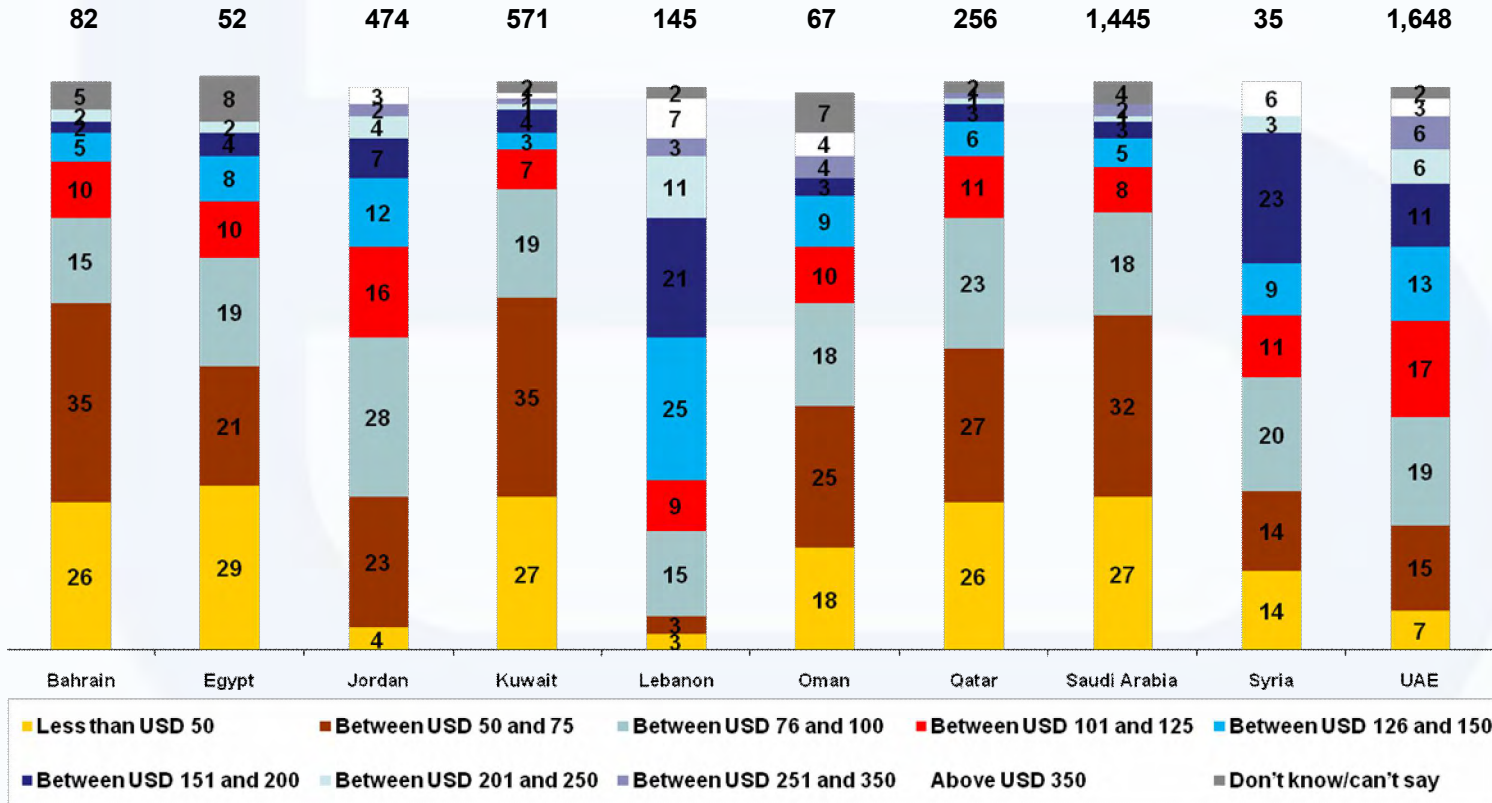
Sample Size: Vehicle owners



Monthly Fuel Cost

- Q: How much is your monthly fuel cost?
 - Fuel expense highest in Lebanon
 - Low in GCC countries except UAE which could be a function of commuting distances

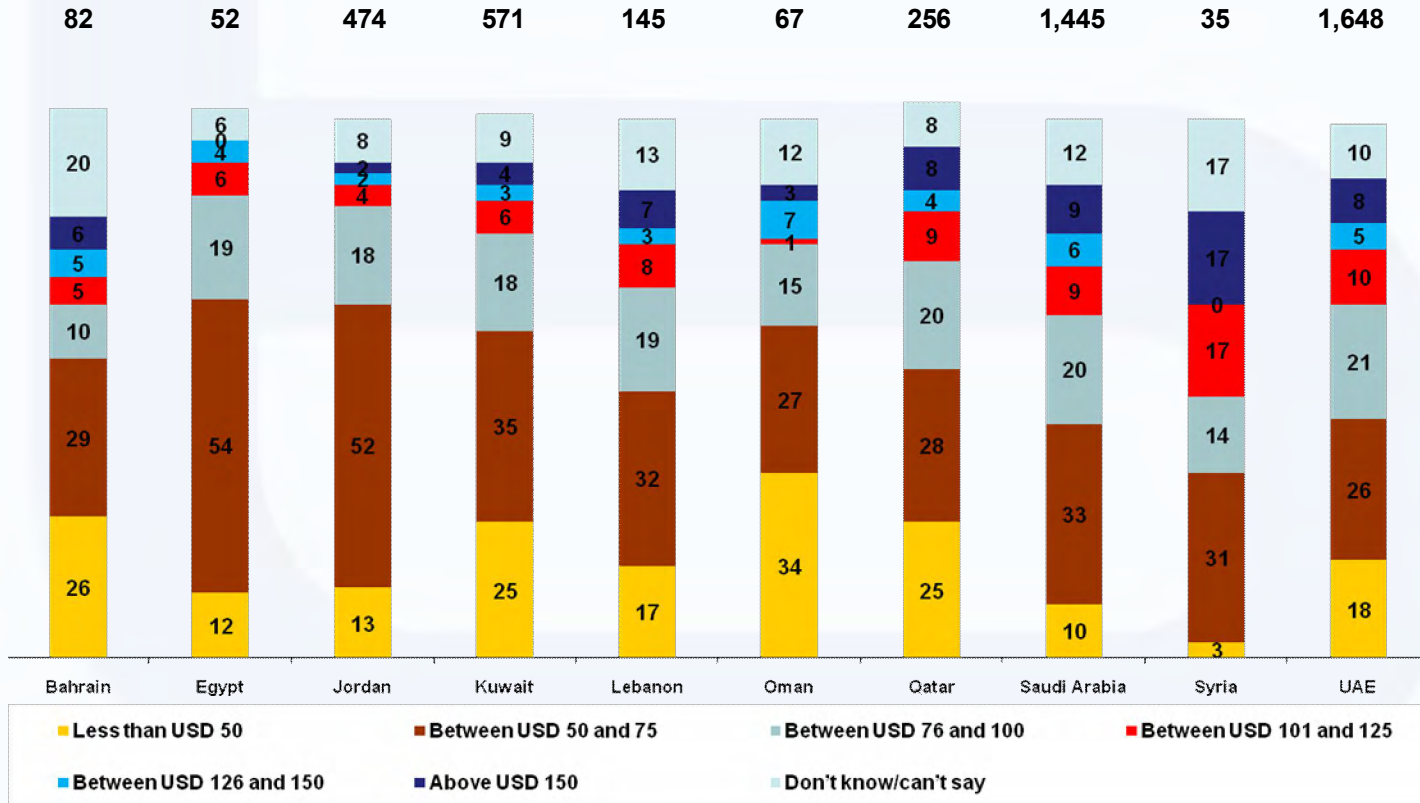
Sample Size: Vehicle owners



Monthly Car Maintenance Cost

- Q: How much is your monthly maintenance cost?
- Most consumers spend less than USD 75 for maintenance

Sample Size: Vehicle owners

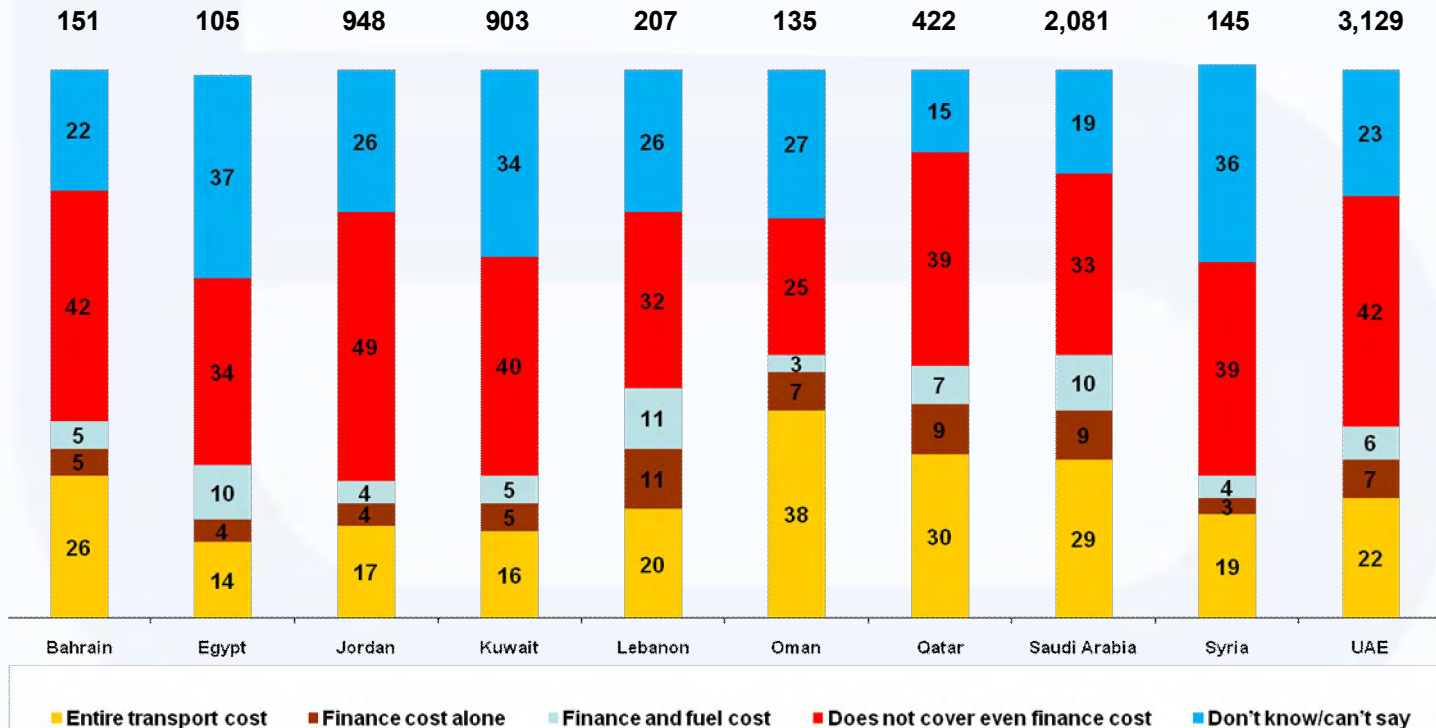


Transport Allowance Coverage

• Q: How much does your transport allowance cover?

- People in Oman are relatively well covered by their transport allowance
- Respondents in Jordan, Bahrain, UAE and Kuwait are unable to even support car finance with their allowance

Sample Size:



Benefits Provided by Employer

- **Q: Please indicate if your employer pays for any of the following**
 - Most employers provide employee insurance and some cover their families as well
 - Very few employees get children schooling and gym membership allowances

		Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size		151	105	948	903	207	135	422	2081	145	3129
Medical Insurance for self	Partially	25	29	33	22	33	27	32	37	26	32
	Fully	35	31	34	30	26	54	31	45	22	37
	No	33	32	26	41	31	17	34	15	43	27
	NA	7	8	6	7	10	1	3	4	8	4
Medical Insurance for family	Partially	18	15	25	7	20	16	16	31	13	16
	Fully	20	11	16	10	15	40	14	30	9	17
	No	51	60	46	71	51	41	59	30	66	55
	NA	11	13	13	12	14	4	12	9	12	12
Children's schooling	Partially	7	10	4	3	19	4	9	6	5	6
	Fully	3	1	3	5	4	5	5	4	4	4
	No	72	72	72	76	57	83	70	71	74	73
	NA	18	16	21	17	19	7	15	19	17	17
Gym or club membership for self	Partially	6	8	3	2	6	3	5	4	1	2
	Fully	3	7	3	3	2	6	4	4	0	3
	No	77	74	74	77	72	84	78	74	79	82
	NA	15	11	21	18	20	7	13	17	19	13

Benefits Provided by Employer

- Q: Please indicate if your employer pays for any of the following
- Annual employee air tickets common in Qatar, Oman, UAE, Bahrain, Saudi

		Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size		151	105	948	903	207	135	422	2081	145	3129
Gym or club membership for family	Partially	5	8	2	0	5	1	3	2	1	2
	Fully	3	3	2	2	2	2	2	2	0	2
	No	77	76	74	79	71	90	81	77	80	81
	NA	16	13	22	19	21	7	14	19	19	16
Local Transport Allowance	Partially	28	21	21	13	32	19	27	25	10	23
	Fully	21	10	8	14	19	25	25	23	7	17
	No	43	61	60	61	36	51	43	42	75	52
	NA	8	9	11	13	12	4	5	11	8	8
Annual Airline Tickets Abroad for	Partially	15	14	4	8	9	12	16	13	8	20
	Fully	45	28	5	24	5	60	64	47	10	50
	No	31	47	69	57	67	24	18	31	70	26
	NA	9	11	22	11	20	4	3	9	13	4
Annual Airline Tickets Abroad for	Partially	9	10	3	4	4	10	12	13	1	7
	Fully	29	15	3	12	3	39	29	27	3	18
	No	50	60	71	70	71	47	49	47	79	62
	NA	13	14	22	14	22	4	11	13	17	13
Domestic help	Partially	7	8	5	5	9	12	8	5	10	5
	Fully	1	4	2	5	3	7	6	5	2	2
	No	75	77	74	76	69	76	75	73	77	79
	NA	17	11	18	15	19	5	11	18	12	13

Proportion of Monthly Earnings – Rent

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Rent
- Most people pay between 21% and 30% of their salary
- Slightly more in Kuwait, Qatar and UAE

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	10	11	12	3	11	6	2	7	7	3
Between 5% and 10%	10	6	7	7	4	6	5	14	10	5
Between 11% and 15%	11	7	7	9	7	6	4	16	6	7
Between 16% and 20%	15	9	9	10	9	15	6	14	6	8
Between 21% and 30%	16	11	12	24	11	24	18	20	12	20
Between 31% and 40%	10	3	7	15	8	8	15	6	6	18
Between 41% and 50%	5	6	6	10	6	7	14	3	8	13
Between 51% and 60%	1	4	3	7	0	2	9	1	5	7
Between 61% and 70%	1	0	1	3	1	0	2	0	6	2
More than 70%	0	0	2	2	0	1	4	1	6	3
Don't know/can't say/NA	21	44	34	11	42	25	20	18	29	14

Proportion of Monthly Earnings – Mortgage on Primary Residence

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Mortgage on primary residence
- Low incidence of mortgage

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	11	7	13	10	8	5	10	8	8	7
Between 5% and 10%	2	10	3	4	4	4	4	4	1	4
Between 11% and 15%	4	4	2	3	4	1	3	3	2	3
Between 16% and 20%	3	2	2	3	4	1	1	2	2	2
Between 21% and 30%	1	1	2	3	6	1	1	2	1	2
Between 31% and 40%	0	0	2	2	1	3	1	1	0	1
Between 41% and 50%	0	2	1	0	0	1	1	1	1	1
Between 51% and 60%	1	4	0	1	0	1	0	0	1	0
Between 61% and 70%	1	0	0	0	0	0	0	0	0	0
More than 70%	0	0	1	0	0	0	0	0	0	0
Don't know/can't say/NA	77	70	73	74	71	84	79	80	83	80

Proportion of Monthly Earnings – Mortgage on Other Residences

• Q: Please indicate the proportion of your monthly earnings these costs comprise – Mortgage on other residence

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
<i>Sample Size</i>	151	105	948	903	207	135	422	2081	145	3129
<i>Less than 5%</i>	13	8	13	11	8	6	10	8	8	7
<i>Between 5% and 10%</i>	3	6	2	3	3	3	3	3	1	3
<i>Between 11% and 15%</i>	1	8	2	3	1	0	2	2	1	2
<i>Between 16% and 20%</i>	1	2	1	2	1	1	3	1	2	2
<i>Between 21% and 30%</i>	2	1	1	2	2	1	0	1	1	1
<i>Between 31% and 40%</i>	1	1	0	1	1	4	0	0	1	1
<i>Between 41% and 50%</i>	1	0	0	0	0	0	0	1	0	1
<i>Between 51% and 60%</i>	0	4	0	0	0	1	0	0	0	0
<i>Between 61% and 70%</i>	0	0	0	0	0	0	0	0	0	0
<i>More than 70%</i>	0	0	0	0	0	1	0	0	1	0
<i>Don't know/can't say/NA</i>	78	71	79	78	84	83	81	84	86	83

Proportion of Monthly Earnings – Utilities

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Utilities
- Mostly less than 10%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	31	17	19	23	14	24	29	22	13	24
Between 5% and 10%	27	20	27	18	19	31	24	28	26	29
Between 11% and 15%	10	10	15	16	13	15	14	15	9	13
Between 16% and 20%	7	7	8	9	12	2	6	9	8	7
Between 21% and 30%	2	2	6	6	10	5	4	5	10	3
Between 31% and 40%	1	1	2	3	3	4	1	2	5	1
Between 41% and 50%	1	2	1	2	2	4	0	1	3	1
Between 51% and 60%	0	1	1	0	0	0	1	0	2	0
Between 61% and 70%	1	4	1	0	0	0	0	0	0	0
More than 70%	1	3	0	0	1	0	0	1	1	0
Don't know/can't say/NA	20	34	20	23	25	15	22	17	23	21

Proportion of Monthly Earnings – Transport/Car etc.

• Q: Please indicate the proportion of your monthly earnings these costs comprise – Local transport/car financing, fuel, maintenance etc.

• Less than 15% for most

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	19	8	10	19	7	13	22	23	20	17
Between 5% and 10%	23	20	19	25	23	26	25	26	23	24
Between 11% and 15%	14	15	18	19	20	16	15	16	10	18
Between 16% and 20%	9	4	14	9	15	4	6	8	13	9
Between 21% and 30%	3	12	10	7	9	5	6	5	8	5
Between 31% and 40%	1	7	5	3	4	5	3	2	1	2
Between 41% and 50%	0	5	3	1	1	5	1	2	1	1
Between 51% and 60%	0	0	1	0	0	0	0	0	0	0
Between 61% and 70%	1	0	1	0	0	1	0	0	0	0
More than 70%	2	3	1	0	0	0	0	1	0	0
Don't know/can't say/NA	29	27	17	17	19	24	23	18	24	22

Proportion of Monthly Earnings – Food

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Food
- Between 5% and 30% in most cases

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	7	5	6	2	5	3	7	7	5	6
Between 5% and 10%	15	6	12	12	10	10	17	15	10	18
Between 11% and 15%	14	12	16	23	13	21	23	20	14	24
Between 16% and 20%	25	9	14	23	27	19	20	18	16	20
Between 21% and 30%	14	14	16	18	13	13	11	15	16	12
Between 31% and 40%	3	7	12	7	9	15	5	6	4	4
Between 41% and 50%	3	4	7	2	3	4	2	4	6	2
Between 51% and 60%	0	10	3	2	0	1	0	1	8	1
Between 61% and 70%	3	6	0	0	1	1	0	0	3	0
More than 70%	0	5	1	0	2	1	0	0	1	1
Don't know/can't say/NA	16	24	13	11	17	10	15	13	17	13

Proportion of Monthly Earnings – Clothing

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Clothing
- Less than 15%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	21	6	14	20	17	21	26	18	11	21
Between 5% and 10%	27	11	22	23	14	32	26	27	22	28
Between 11% and 15%	14	23	18	20	23	13	14	20	19	18
Between 16% and 20%	9	14	13	13	12	12	9	11	10	8
Between 21% and 30%	5	9	8	6	11	3	5	6	10	4
Between 31% and 40%	3	4	6	2	2	4	1	2	5	1
Between 41% and 50%	0	2	3	1	1	1	1	1	3	1
Between 51% and 60%	2	1	1	1	1	1	0	1	3	1
Between 61% and 70%	1	4	0	0	0	2	0	0	1	0
More than 70%	1	4	1	0	0	1	0	0	1	0
Don't know/can't say/NA	16	23	13	13	19	11	18	13	17	17

Proportion of Monthly Earnings – Children Schooling

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Children's Schooling
- Less than 20%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	13	7	12	9	10	10	12	9	7	8
Between 5% and 10%	20	3	6	9	3	21	14	11	8	9
Between 11% and 15%	7	8	6	9	9	15	9	10	5	8
Between 16% and 20%	7	8	5	10	5	7	3	7	5	5
Between 21% and 30%	3	7	4	7	5	6	4	5	2	4
Between 31% and 40%	1	10	2	2	3	3	2	2	1	2
Between 41% and 50%	0	3	2	1	2	1	0	2	1	1
Between 51% and 60%	0	1	1	1	1	1	0	0	1	1
Between 61% and 70%	2	0	1	0	1	0	0	0	1	0
More than 70%	1	0	1	0	0	1	0	0	0	1
Don't know/can't say/NA	48	55	60	51	61	36	55	54	70	61

Proportion of Monthly Earnings – Own Education

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Your own education/coursework
- Less than 5% where applicable

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	19	16	14	17	16	15	17	17	10	13
Between 5% and 10%	8	9	4	7	3	4	9	7	10	5
Between 11% and 15%	2	9	5	4	3	3	2	5	10	4
Between 16% and 20%	2	3	2	3	2	2	1	3	6	2
Between 21% and 30%	1	2	2	3	2	1	1	2	3	1
Between 31% and 40%	3	1	2	2	1	2	0	1	3	1
Between 41% and 50%	0	1	4	1	0	0	0	1	3	1
Between 51% and 60%	0	0	2	0	1	0	0	0	1	0
Between 61% and 70%	1	0	1	1	1	0	0	0	0	0
More than 70%	1	1	3	0	1	5	0	1	1	1
Don't know/can't say/NA	63	59	63	62	68	67	69	63	53	72

Proportion of Monthly Earnings – Children’s Activities

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Children’s Activities
- Less than 10%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	27	20	18	20	17	26	23	24	13	19
Between 5% and 10%	11	4	8	11	9	20	15	13	8	9
Between 11% and 15%	6	10	5	8	5	4	4	5	6	4
Between 16% and 20%	3	4	2	5	1	4	1	2	1	2
Between 21% and 30%	2	2	1	1	2	1	0	1	1	1
Between 31% and 40%	0	1	1	1	0	2	0	1	1	1
Between 41% and 50%	1	1	1	1	0	1	0	0	2	0
Between 51% and 60%	0	0	1	0	0	0	0	0	0	0
Between 61% and 70%	0	0	0	0	0	0	0	0	0	0
More than 70%	0	0	1	0	0	1	0	0	0	0
Don't know/can't say/NA	51	59	64	53	64	41	55	52	68	63

Proportion of Monthly Earnings – Club Membership

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Gym/Club membership
- Less than 5% where occurring

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	14	13	18	20	23	16	20	18	14	17
Between 5% and 10%	4	6	5	7	1	1	5	4	9	5
Between 11% and 15%	3	4	2	2	1	1	1	2	1	2
Between 16% and 20%	3	1	2	2	3	2	0	0	1	1
Between 21% and 30%	1	2	1	2	0	0	1	1	1	1
Between 31% and 40%	1	0	1	1	0	2	0	0	0	1
Between 41% and 50%	1	1	1	0	0	0	0	0	0	0
Between 51% and 60%	0	0	0	0	0	0	0	0	0	0
Between 61% and 70%	1	0	0	0	0	0	0	0	0	0
More than 70%	0	3	1	0	0	4	0	0	0	0
Don't know/can't say/NA	73	70	71	66	71	73	73	74	74	73

Proportion of Monthly Earnings – Entertainment

• Q: Please indicate the proportion of your monthly earnings these costs comprise
– Entertainment/movies/eating out etc.

• Less than 15%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	33	22	30	32	33	36	37	29	23	32
Between 5% and 10%	17	10	15	20	14	25	19	20	19	21
Between 11% and 15%	16	8	10	11	11	8	8	10	8	9
Between 16% and 20%	4	8	4	6	4	3	4	5	3	4
Between 21% and 30%	1	4	4	3	2	1	2	2	2	1
Between 31% and 40%	2	0	2	1	1	3	0	1	1	1
Between 41% and 50%	1	1	1	0	0	0	0	1	1	0
Between 51% and 60%	1	1	0	1	0	0	0	0	1	1
Between 61% and 70%	2	4	1	0	0	2	0	0	0	0
More than 70%	0	0	1	0	0	1	0	1	0	0
Don't know/can't say/NA	24	44	32	27	34	20	30	31	41	30

Proportion of Monthly Earnings – Travel

• Q: Please indicate the proportion of your monthly earnings these costs comprise – Travel outside the city or country you are based in

• Less than 10%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	16	14	20	15	19	21	18	17	16	18
Between 5% and 10%	12	11	9	13	6	11	12	15	11	13
Between 11% and 15%	7	10	5	9	4	9	6	9	10	7
Between 16% and 20%	5	2	1	7	2	6	4	5	3	4
Between 21% and 30%	0	1	2	3	1	1	4	3	1	2
Between 31% and 40%	1	2	1	3	2	4	2	2	1	1
Between 41% and 50%	3	1	1	1	0	1	0	2	1	1
Between 51% and 60%	1	4	1	1	0	0	0	1	0	1
Between 61% and 70%	0	0	1	1	0	0	1	1	1	1
More than 70%	1	4	2	3	0	2	1	2	3	2
Don't know/can't say/NA	53	51	56	44	63	45	51	44	54	51

Proportion of Monthly Earnings – Medical Insurance (if not Provided by Employer)

• Q: Please indicate the proportion of your monthly earnings these costs comprise – Medical Insurance (if you are uninsured by company)

• Less than 5%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	14	10	19	19	14	12	17	15	13	14
Between 5% and 10%	5	12	9	9	8	6	13	6	8	7
Between 11% and 15%	3	10	4	8	7	1	2	3	1	3
Between 16% and 20%	1	4	2	5	1	2	1	2	2	2
Between 21% and 30%	0	1	3	2	4	1	1	1	0	2
Between 31% and 40%	1	9	1	1	0	2	0	1	0	1
Between 41% and 50%	0	1	1	0	1	0	0	0	0	1
Between 51% and 60%	0	0	0	0	0	0	0	0	1	1
Between 61% and 70%	1	0	0	0	0	0	0	1	1	0
More than 70%	1	3	1	1	0	1	0	1	1	1
Don't know/can't say/NA	73	50	60	55	64	74	63	69	74	69

Proportion of Monthly Earnings – Medical Bills (if no Insurance)

• Q: Please indicate the proportion of your monthly earnings these costs comprise – Medical Bills (if you have no insurance)

• Less than 10%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	21	13	19	21	20	20	23	18	17	17
Between 5% and 10%	11	10	6	10	11	2	9	6	10	10
Between 11% and 15%	3	10	5	7	6	2	5	4	8	4
Between 16% and 20%	2	7	2	5	4	1	1	3	1	3
Between 21% and 30%	1	3	3	2	3	1	2	1	1	1
Between 31% and 40%	1	1	2	1	5	3	0	1	0	1
Between 41% and 50%	1	2	1	0	0	0	0	1	3	0
Between 51% and 60%	0	0	1	0	1	0	0	0	0	0
Between 61% and 70%	1	4	0	0	0	0	1	0	1	0
More than 70%	1	3	1	1	0	1	0	1	1	0
Don't know/can't say/NA	59	48	60	53	50	70	58	65	57	63

Proportion of Monthly Earnings – Domestic Help

- Q: Please indicate the proportion of your monthly earnings these costs comprise – Domestic Help
- Less than 10%

	Bahrain	Egypt	Jordan	Kuwait	Lebanon	Oman	Qatar	Saudi Arabia	Syria	UAE
Sample Size	151	105	948	903	207	135	422	2081	145	3129
Less than 5%	25	14	17	21	14	24	22	19	12	19
Between 5% and 10%	11	3	9	10	7	9	9	10	12	8
Between 11% and 15%	5	7	7	7	6	2	3	5	6	4
Between 16% and 20%	1	4	3	4	4	4	1	2	3	2
Between 21% and 30%	1	3	4	2	1	1	2	1	3	1
Between 31% and 40%	1	2	1	0	2	3	0	1	1	1
Between 41% and 50%	0	3	2	1	1	1	0	1	0	1
Between 51% and 60%	0	4	1	0	1	0	0	0	1	0
Between 61% and 70%	0	0	1	1	0	0	0	0	2	0
More than 70%	1	0	1	1	1	0	0	1	1	0
Don't know/can't say/NA	54	61	54	54	62	56	62	60	57	63

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