The Bayt.com Middle and North Africa Salary Survey 2015

May 2015
Objective

The research was conducted to gauge employee satisfaction of their current salaries and factors affecting thereof. The key objectives were as follows:

- Understanding overall satisfaction levels with current salary.
- Level of raise received in the past year and satisfaction with the same.
- Raise expected in the coming year.
- Factors affecting the increase/ decrease in salary levels in country of residence.
- Drivers of loyalty towards current employer.
RESEARCH METHODOLOGY

Section 1
Sample definition

Age and Gender:
- Working males and females
- Aged 18+ years

Nationalities:
- GCC Arabs, North Africans, Levantines, Western and Asian expatriates

Country of Residence
- GCC: UAE, KSA, Kuwait, Oman, Qatar, Bahrain
- Levant: Lebanon, Syria*, Jordan
- North Africa: Egypt, Morocco, Algeria, Tunisia

*Small data sample.

Data Collection
- All data was collected online. Fieldwork was done between 30th March to 6th April 2015. The total number of respondents achieved was 12,158.

* Note: Lower sample
Section 2

RESEARCH FINDINGS
Section 2a

CURRENT JOB
Summary

- Almost all respondents (96%) are working full time, covering a wide variety of job positions/titles and industries.
- More than half (54%) have been working in their current career path for 6 years or less.
- Half of them (51%) have been working with their current employer for less than 3 years, while some 7% have been working with their current employer for at least 11 years.
- Over half of them (52%) have up to 10 people reporting to them both directly and indirectly.
- 2 in every 3 of them (66%) claim to be in the mid to senior level.
- A quarter (25%) claim that the average length of time they have held a job is at least 6 years.
Current role

Job Position/ Role

- Accountant 9
- Engineer (Other) 5
- Executive (Marketing, project, client service, sales, IT, finance, HR, operations, etc.) 5
- Senior Executive (Marketing, project, client service, sales, IT, finance, HR, operations, etc.) 4
- Coordinator (Marketing, project, client service, sales, IT, finance, HR, operations, etc.) 4
- Civil Engineer 4
- Mechanical Engineer 4
- Analyst (Marketing, project, client service, sales, IT, finance, HR, operations, etc.) 3
- Director (Marketing, project, client service, sales, IT, finance, HR, operations, etc.) 3
- Electrical Engineer 3
- Customer Service Representative 2
- Managing Director 2
- Secretary 2
- Junior Executive (Marketing, project, client service, sales, IT, finance, HR, operations, etc.) 2
- Software Engineer 2
- Executive Assistant 2
- Foreman 2

Base: Total (12158)
All figures are %’s
Q. What is the total number of years in which you have been working in your current career path?

All figures are %’s
Q. What is the total duration that you have been working with your current employer?

All figures are %’s
Q. Can you tell us how many people currently report to you both directly and indirectly?

All figures are %’s

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
Q. Which of the following best describes the level that you have attained so far within your career path?

All figures are %’s
Q. What is the average length of time that you have held a job for (in years)?

All figures are %’s
Section 2b

CURRENT PACKAGE
Summary

- A little over half (52%) claim that their current salary package consists of basic salary + benefits.
- On the other hand, the majority of those employed in Jordan, Morocco and Tunisia are only entitled to their basic salaries (55%, 58%, and 53% respectively).
- Close to 1 in every 2 respondents (46%) exhibit low level of satisfaction with their salary, with those in Levant being more dissatisfied (52% vs. 46% for both Gulf and North Africa).
- Approximately 1 out of 2 employees in the MENA receive personal medical insurance from their company.
- Additional benefits received by the employees differ across geographies. Specifically:
  - Personal medical insurance is provided to 61% of those surveyed in Saudi, a proportion that is much higher than in any other country covered.
  - A higher proportion of those currently employed in the Gulf region (42%) receive personal annual air ticket.
  - More respondents from Lebanon receive transportation allowance (46%).
  - Housing allowance is provided to 46% of respondents in Saudi Arabia, and to 37% of respondents in Qatar.
Composition of current package

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. The current salary you get includes

All figures are %’s
What percentage of the total salary package that you receive is your basic MONTHLY salary?

All figures are %’s
Satisfaction with income

Q. Please indicate your level of satisfaction with your current salary

All figures are %’s
Q. Apart from your salary which of the following are included in the compensation / benefits you receive from your current company?
All figures are %’s

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<th>Benefit</th>
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<td>Personal training / development courses allowance</td>
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<td>Holiday allowances / foreign trips</td>
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<tr>
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</tbody>
</table>

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
Section 2c

SALARY COMPARISONS AND EXPECTATIONS
Summary

- About a fifth (22%) of respondents received a salary raise of only 1% - 5% in 2014.
- 39% did not receive a raise at all in 2014, with respondents from Lebanon (51%), Morocco (55%) and Algeria (51%) stating that to a greater extent.
- More than half (53%) of those who received a raise are unhappy with the raise they received.
- Respondents from GCC (49%) seem somewhat happier with the raise they received in 2014, as compared to respondents from Levant (42%) and North Africa (44%).
- A little over a quarter (26%) do not expect to be given a raise in 2015, with employees in Morocco (42%) and Algeria (41%) being somewhat more pessimistic. Only 5% had already received a raise this year.
- Majority of respondents (58%) believe that there is parity in the salaries given to men and women in the same position in their company.
Can you please select the total percentage raise you received in the year 2014 (January 2014 – December 2014)?

All figures are %’s
### Views on raise received

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>UAE</th>
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<th>Qatar</th>
<th>Kuwait</th>
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<th>Jordan</th>
<th>Syria</th>
<th>Egypt</th>
<th>Morocco</th>
<th>Algeria</th>
<th>Tunisia</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am very happy with my raise</td>
<td>7</td>
<td>9</td>
<td>8</td>
<td>10</td>
<td>8</td>
<td>12</td>
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<td>I am modestly happy with my raise</td>
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<td>15</td>
<td>10</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>My raise is fair in light of my contribution to the company</td>
<td>10</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>13</td>
<td>9</td>
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<td>3</td>
<td>8</td>
<td>14</td>
<td>11</td>
<td>10</td>
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<tr>
<td>My raise is fair in light of the company’s financial situation</td>
<td>9</td>
<td>8</td>
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<td>9</td>
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<tr>
<td>My raise is fair in light of my contribution and the company’s financial situation</td>
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<tr>
<td>I am quite unhappy with my raise</td>
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<td>30</td>
<td>25</td>
<td>33</td>
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<td>25</td>
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<td>32</td>
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<tr>
<td>I am very unhappy with my raise</td>
<td>22</td>
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<td>44</td>
<td>22</td>
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<td>20</td>
<td>28</td>
</tr>
</tbody>
</table>

Base: Those who received a raise (6611), UAE(1818), Saudi Arabia(1613), Qatar(438), Kuwait(280), Bahrain(100), Oman(169), Lebanon(145) Jordan(319), Syria(32), Egypt(1304), Morocco(109), Algeria(198), Tunisia(86)

Q. Please indicate how satisfied you are with the salary raise you received in the year 2014 (January 2014 – December 2014)?

All figures are %’s
## Salaries offered to men and women

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>UAE</th>
<th>Saudi Arabia</th>
<th>Qatar</th>
<th>Kuwait</th>
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<th>Morocco</th>
<th>Algeria</th>
<th>Tunisia</th>
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</thead>
<tbody>
<tr>
<td>The salary offered to women is higher than that offered to men in the same position/doing the same work</td>
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<td>21</td>
<td>27</td>
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<td>15</td>
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<tr>
<td>There is parity in the salaries given to men and women in the same position/doing the same work</td>
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<td>57</td>
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<td>55</td>
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<td>The salary offered to women is lower than that offered to men in the same position/doing the same work</td>
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</tbody>
</table>

*Data for Syria not shown due to small base*

Base: Those who did not answered Don’t know/Can’t say (6009), UAE(1868), Saudi Arabia(1117), Qatar(378), Kuwait(272), Bahrain(108), Oman(133), Lebanon(190) Jordan(336), Egypt(1009), Morocco(164), Algeria(300), Tunisia(105)

Q. In your opinion, which of the following statements best applies to the salaries offered to men and women (doing the same work) in your company?

All figures are %’s
Can you please select the total percentage raise you expect to receive in the year 2015 (January 2015 – December 2015)?

All figures are %’s

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320), Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
Section 2d

COST OF LIVING AND SAVINGS
Summary

- About one third (32%) of respondents report having seen an increase of at least 21% in their cost of living in 2014.
- Food & beverage and rents are the top two elements for which respondents noticed an increase in costs in 2014 (71% and 70%, respectively).
- In the UAE and Kuwait, 86% of respondents claim to have seen an increase in the rents, a proportion which is higher than in other countries covered.
- The majority (79%) still expect a further increase in the cost of living in 2015.
- When probed on their savings, about one-third (32%) claim they do not save any of their monthly salary. Lack of savings is more prominent among those in Levant and North Africa (53% and 45%, respectively vs. 25% for the Gulf).
- Most respondents would prefer a 100% fixed pay structure (60%).
- 2 in every 3 respondents (66%) believe that their salary is lower than other companies in their industry.
Q. On average, by what percentage do you think your cost of living has increased in the year 2014 (January 2014 - December 2014)?

All figures are %’s

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320), Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
Factors that increased in cost in 2014

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<td>Other</td>
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</table>

Base: Those who mentioned that the cost of living increased (10474), UAE(3126), Saudi Arabia(2588), Qatar(686), Kuwait(471), Bahrain(150), Oman(241), Lebanon(274) Jordan(493), Syria(44), Egypt(1723), Morocco(205), Algeria(339), Tunisia(134)

Q. For which of the following elements have you seen an increase in cost in the year 2014 (January 2014 - December 2014)?

All figures are %’s
Q. In the year 2015 (January 2015 – December 2015) you expect your cost of living to...

All figures are %’s

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
Proportion of salary saved

Q. On average, what percentage of your monthly personal income do you save?

All figures are %’s
Q. What percentage of your savings do you repatriate to your home country?

All figures are %’s
Which of the following do you think is a better pay structure for you?

- A 100% fixed-pay structure
- A partially fixed-pay structure with a variable pay for commissions and incentives
- No fixed pay structure and a 100% variable pay based on commissions and incentives

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. Which of the following do you think is a better pay structure for you?

All figures are %’s
Salary comparison

For the work that you do, is your salary

- Competitive with what other companies offer in your industry
- Lower than other companies in your industry
- Higher than other companies in your industry
- Don’t know/ can’t say

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320), Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. For the work that you do, is your salary

All figures are %’s
Section 2e

PERCEPTION OF SALARIES IN THE COUNTRY AND QUALITY OF LIFE
Summary

- Close to half (46%) claim to be better off than other people of a similar generation in their country of residence. This belief is stronger among respondents from GCC (51%) as compared to Levant (33%) and North Africa (37%).

- When asked about their plans in the next 12 months, more than half (54%) stated that they will look for a better job in the same industry.

- Employees from GCC are less likely to move to another country as expats (GCC: 11%, Levant: 16%, North Africa: 14%).

- On a positive note, the majority of respondents (63%) believe that salaries are increasing in their country of residence. Among those who think salaries are increasing, 55% believe that inflation/rise in cost of living is the catalyst for such increase, followed by those who attribute this rise to the growth in opportunities and economic growth in their country of residence (34%).

- Of those who believe that salaries are either decreasing or staying the same in their country of residence, 36% blame the poor economy, while one-third attribute it to employer-friendly laws.

- Over a quarter (28%) believe that there is a skills shortage in their country of residence. This belief is more prominent among respondents in Oman (40%) and Saudi Arabia (39%).
Q. Thinking about your quality of life, how would you compare yourself to other people of a similar generation in your country of residence?

All figures are %’s
## Future plans

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<td>Look for a better job in the same industry</td>
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<td>Look for a better job in a different industry</td>
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<td>Look for a better job as an expat in a different country in the Middle East</td>
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<td>Move to another region as an expat</td>
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</table>

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. Which of the following do you intend to do in the next 12 months?

All figures are %’s
In general, are salaries increasing or decreasing in your country of residence?

All figures are %’s
Factors causing salaries to increase

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<thead>
<tr>
<th>Factor</th>
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<th>Morocco</th>
<th>Algeria</th>
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</thead>
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<tr>
<td>Inflation/rise in cost of living</td>
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<td>Growth in opportunities and economic growth in my country</td>
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<td>17</td>
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<td>26</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>Good corporate performance / increased profitability</td>
<td>16</td>
<td>17</td>
<td>19</td>
<td>15</td>
<td>15</td>
<td>17</td>
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<td>Intense competition for attracting/ retaining talent</td>
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<td>Economic growth and rising salaries in other countries</td>
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<td>Pay rises in public sector</td>
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<tr>
<td>Removal of NOC clause/ greater flexibility to switch jobs</td>
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<td>Don’t know/ not sure</td>
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</table>

*Data for Syria not shown due to small base*

Base: Those who think salaries are increasing (7609), UAE(2289), Saudi Arabia(2077), Qatar(542), Kuwait(339), Bahrain(107), Oman(191), Lebanon(114) Jordan(252), Egypt(1184), Morocco(117), Algeria(277), Tunisia(98)

Q. Which of these factors in your opinion are causing salaries to increase in your country of residence?

All figures are %’s
Factors causing salaries not to increase

<table>
<thead>
<tr>
<th>Factor</th>
<th>Total</th>
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<td>Poor economy</td>
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<td>Employer-friendly laws</td>
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<td>Poor corporate performance/ decreased profitability</td>
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<td>There is more top talent than top jobs in local recruitment market today</td>
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<td>Tax-free environment of GCC countries</td>
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<tr>
<td>Don’t know/ not sure/ not applicable</td>
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</tbody>
</table>

*Data for Syria not shown due to small base*

Base: Those who think salaries are decreasing/ remain the same (3556), UAE(908), Saudi Arabia(793), Qatar(191), Kuwait(154), Bahrain(59), Oman(70), Lebanon(174) Jordan(281), Egypt(563), Morocco(136), Algeria(156), Tunisia(51)

Q. Which of these factors do you think are causing salaries to not increase sufficiently in your country?

All figures are %’s
Skills/ labor supply status in country of residence

Q. Do you believe that in your country of residence there is a...

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320), Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

All figures are %'s
Section 2f

DRIVERS OF LOYALTY
Summary

- 32% claim that their loyalty to their company is not linked to the salary they receive, with respondents from North Africa (41%), and especially from Egypt (44%) and from Tunisia (45%), claiming that to a greater extent.

- Besides salary, the line manager (39%) and opportunities for long-term career advancement (37%), followed by senior management (32%), are all variables that seem to drive loyalty.

- These drivers are somewhat higher for respondents from Lebanon and Egypt.
Loyalty towards the company linked to salary

To what extent is your loyalty to your company directly linked to the salary you receive?

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320), Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. To what extent is your loyalty to your company directly linked to the salary you receive?

All figures are %'s
## Loyalty towards the company linked to other variables

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<td>My line manager</td>
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<td>Opportunities for long-term career advancement</td>
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<td>Senior management</td>
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<td>None – I am primarily interested in the salary</td>
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<tr>
<td>Don’t know – can’t say</td>
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Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. What other variables most strongly drive your loyalty to the company besides salary?

All figures are %’s
Section 2g

END OF SERVICE BENEFITS AND OVERTIME
Summary

- Just over half (53%) state that their company offers end-of-service gratuity. This benefit is offered more in the GCC (68%), where the expatriate working population is larger.

- On the other hand, pension on retirement is higher in the Levant (18%) and North Africa (23%), as compared to the GCC (5%).

- 64% claim that their company does not pay for overtime. Respondents from UAE (74%), Oman (75%) and from Lebanon (72%) claim that to a greater extent.
## End of service benefits

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<th>Tunisia</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>53</td>
<td>73</td>
<td>61</td>
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<td>52</td>
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<tr>
<td>Pension on retirement</td>
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<tr>
<td>Others</td>
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</table>

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

Q. Which of the following end of service benefits does your company presently offer all its employees?

All figures are %’s
Q. Does your company pay for overtime?

All figures are %’s

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
Section 2h

INVESTMENTS AND HOME OWNERSHIP
Summary

- Only 18% make financial investments regularly, and it is somewhat higher in GCC (20%), as compared to Levant (13%) and North Africa (16%). Of those who make regular investments, 22% invest in local property.

- Close to one fourth (23%) eat out on a daily basis. Dining out every day is more frequent for those living in North Africa (28%), and especially for respondents from Morocco (32%).

- Rent is the top monthly expense for 43%, and it is particularly high for UAE (62%) and Kuwait (62%), countries which according to respondents had a high increase in rents during 2014.

- Across the MENA region, home ownership is at 37%.

- More than half (53%) of respondents from Egypt own a home.
Regularly make financial investments*

Q. Do you regularly make financial investments? *By regularly we mean at least once a month.

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

All figures are %’s
## Investment products

<table>
<thead>
<tr>
<th>Investment Product</th>
<th>Total</th>
<th>UAE</th>
<th>Saudi Arabia</th>
<th>Qatar</th>
<th>Kuwait</th>
<th>Bahrain</th>
<th>Oman</th>
<th>Lebanon</th>
<th>Jordan</th>
<th>Egypt</th>
<th>Morocco</th>
<th>Algeria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property (local)</td>
<td>22</td>
<td>18</td>
<td>29</td>
<td>27</td>
<td>23</td>
<td>15</td>
<td>15</td>
<td>17</td>
<td>12</td>
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<tr>
<td>Own business</td>
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<td>32</td>
</tr>
<tr>
<td>Insurance plus investment plans</td>
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<td>22</td>
<td>9</td>
<td>19</td>
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<td>32</td>
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<tr>
<td>Stocks</td>
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<td>17</td>
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<td>20</td>
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<td>Savings certificates</td>
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<tr>
<td>Property (international)</td>
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<tr>
<td>Jewelry</td>
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<td>11</td>
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<td>4</td>
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<tr>
<td>Property (regional)</td>
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<td>7</td>
<td>7</td>
<td>7</td>
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<td>10</td>
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<td>5</td>
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<tr>
<td>Mutual funds (international)</td>
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<td>7</td>
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<td>2</td>
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<tr>
<td>Mutual funds (local)</td>
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<td>7</td>
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<td>5</td>
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<td>12</td>
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<td>3</td>
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<td>Bonds</td>
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<td>3</td>
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<td>2</td>
<td>7</td>
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<tr>
<td>Mutual funds (regional)</td>
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<td>2</td>
<td>2</td>
<td>7</td>
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<td>-</td>
<td>1</td>
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<tr>
<td>Other</td>
<td>18</td>
<td>15</td>
<td>18</td>
<td>17</td>
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<td>17</td>
<td>18</td>
<td>25</td>
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<tr>
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<td>14</td>
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<td>6</td>
<td>12</td>
<td>28</td>
<td>18</td>
<td>38</td>
<td>29</td>
</tr>
</tbody>
</table>

*Data for Syria and Tunisia not shown due to small base*

Base: Those who invest regularly (2222), UAE(717), Saudi Arabia(539), Qatar(189), Kuwait(102), Bahrain(41), Oman(67), Lebanon(52), Jordan(65), Egypt(304), Morocco(47), Algeria(69)

Q. Which of the following products do you invest in? Please select all that apply

All figures are %’s
Q. How often do you eat out?

All figures are %’s

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320), Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
From the list provided please rank from 1 to 3, the top three monthly expenses for you, where 1 is item on which you spend the most on average in a month and so on ..

All figures are %’s

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)
Home ownership

Q. Do you own a home?

Base: Total (12158), UAE(3561), Saudi Arabia(3081), Qatar(811), Kuwait(537), Bahrain(189), Oman(284), Lebanon(320) Jordan(561), Syria(45), Egypt(1892), Morocco(269), Algeria(456), Tunisia(152)

All figures are %’s
## Interest in owning a home

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>UAE</th>
<th>Saudi Arabia</th>
<th>Qatar</th>
<th>Kuwait</th>
<th>Bahrain</th>
<th>Oman</th>
<th>Lebanon</th>
<th>Jordan</th>
<th>Syria</th>
<th>Egypt</th>
<th>Morocco</th>
<th>Algeria</th>
<th>Tunisia</th>
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</thead>
<tbody>
<tr>
<td>Yes, in my country of residence</td>
<td>44</td>
<td>44</td>
<td>41</td>
<td>30</td>
<td>24</td>
<td>41</td>
<td>32</td>
<td>44</td>
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<td>57</td>
<td>53</td>
<td>52</td>
<td>58</td>
<td>55</td>
</tr>
<tr>
<td>Yes, in my home country</td>
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<td>66</td>
<td>66</td>
<td>70</td>
<td>76</td>
<td>63</td>
<td>70</td>
<td>59</td>
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<td>54</td>
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<td>59</td>
<td>47</td>
<td>61</td>
</tr>
<tr>
<td>Yes, in another country</td>
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<td>12</td>
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<td>13</td>
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<td>-</td>
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<tr>
<td>Don’t know/ Can’t say</td>
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<td>3</td>
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<td>1</td>
</tr>
</tbody>
</table>

Base: Those who do not own a home (7695), UAE(2396), Saudi Arabia(2033), Qatar(458), Kuwait(329), Bahrain(120), Oman(162), Lebanon(199), Jordan(380), Syria(28), Egypt(895), Morocco(223), Algeria(356), Tunisia(116)

Q. Would you like to own a home?

All figures are %’s
Section 3

DEMOGRAPHICS
**Respondent Profile**

**Age**
- Below 30 – 40%
- 30-39 – 42%
- 40+ – 18%

**Nationality group**
- Gulf – 6%
- Levant – 14%
- North African – 31%
- Westerner – 3%
- Asian – 40%
- Other – 6%

**Gender**
- Male – 84%
- Female – 16%

**Main earner**
- Yes – 75%
- No – 25%

**Country of residence**
- UAE – 29
- Saudi Arabia – 25
- Egypt – 16
- Qatar – 7
- Jordan – 5
- Kuwait – 4
- Algeria – 4
- Lebanon – 3
- Oman – 2
- Morocco – 2
- Bahrain – 2
- Tunisia – 1
- Syria – 0

Base: Total (12158)

All figures are %’s
Respondent Profile

**Sector**
- Private sector – Multinational company: 29%
- Private sector – Small or medium local company: 24%
- Private sector – Large local company: 23%
- Public or government sector: 7%
- Private sector – Other: 5%
- Semi-government/Quasi-governmental company: 4%
- Private sector – Family-owned company (other): 4%
- Private sector – Self-owned company: 1%
- Charity or volunteer sector: 1%
- Other: 2%

**Education**
- University first degree: 55%
- University higher degree: 15%
- Professional higher education: 12%
- Vocational college education: 9%
- Secondary school: 9%
- Elementary school: 1%

**Income**
- Under US$ 200 per month: 6%
- US$ 200-500 per month: 16%
- US$ 501-1000 per month: 18%
- US$ 1001-2000 per month: 22%
- US$ 2001-3000 per month: 13%
- US$ 3001 or more per month: 21%
- Prefer not to say: 2%
- Don’t know/Can’t say: 2%

Base: Total (12158)

All figures are %’s
Thank you