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معهد البحوث الاجتماعية والاقتصادية المسحية
THE SOCIAL & ECONOMIC SURVEY RESEARCH INSTITUTE

Project Report

CONSUMPTION VALUES AND BEHAVIOUR SURVEY IN QATAR

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This report presents the key findings of the CONSUMPTION VALUES AND BEHAVIOUR SURVEY IN QATAR, conducted November 25, 2023, to December 25, 2023, by the Social and Economic Survey Research Institute (SESRI) at Qatar University. This research seeks to conduct an empirical investigation of economic behaviour sourronding consumption values and behaviour specifically within QatarIn this survey, the target population include two population groups: Qatari nationals and white-collar expatriates. Residing in Qatar. The survey aimed to gather comprehensive information covering modules on demographics, consumption values and preferences, spending patterns and budget planning, sustainable consumption behaviour, income, consumption expenditure, debts and loans, and financial wellbeing and vulnerabilities. The survey was conducted nationwide using Computer Assisted Personal Interviewing (CAPI), employing stratified random sampling across Qatar's administrative zones. This report presents module-wose findings and key policy recommendations aiming to provide a valuable information to the decision makers. The findings from this study are important for social and economic policy development processes and for tracking global targets, including the Sustainable Development Goals (SDGs).

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CHAPTER 1 INTRODUCTION

1.1 Background

Qatar has experienced remarkable growth in its economy, trade, architecture, and state of the art infrastructure development in the past three decades. Per capita gross income in Qatar remains the highest among the GCC countries. Qatar's economy is one of the world's fastest-growing, particularly in the Middle east. Significant progress has been made in diversifying the economy, including significant investments in education and health, and measures to attract foreign direct investment across several sectors (Kularatne et al., 2024). Due to strong economic growth, gross income levels are set to increase faster than the regional average over 2021-2040. The country's rapid economic transformation laid the foundation for prosperity in all aspects: political, social, and scientific. During 1990-2023, both GDP and consumption rose by about 400% in Qatar (World Bank, 2023).

High disposable incomes and continued economic diversification reflect Qatar's ongoing economic transformation, positioning consumers at the forefront of a dynamic, technology-driven marketplace. However, global uncertainties may negatively affect consumer behaviour and discretionary spending growth in the near term, while income inequality is forecasted to remain high and even increase in the future. Globalization has reshaped global consumption behaviour abd patterns, driving demand for innovative products and services, especially in high-income countries like Qatar.

Consumption spending across various categories, including food, clothing, housing, education, consumer goods, recreation, entertainment, and travel, have evolved rapidly. Consumption patterns change for both micro and macro reasons. These shifts are influenced by both individual and societal factors. These shifts are influenced by both individual and societal factors. At the individual level, changes in income, prices, tastes, and social values impact consumer behaviour. At the societal level, structural changes in the social and physical environment, such as technological advancements and cultural shifts, shape consumption patterns. These factors can vary across different countries and cultures, reflecting unique value systems (Karwala, 2005).

1.2 Theoretical Background

1.2.1 Behavioural Economics

Behavioural Economics, a field pioneered by Nobel laureate Richard Thaler in the 1980s, refers to a method of economic analysis that incorporates psychological insights and cognitive factors to explain human decision-making in economic contexts. This approach focuses on understanding how social values, preferences, and cognitive limitations influence economic choices inkling consumption preferences and choices, often leading to outcomes that deviate from traditional economic models. Traditional economic theories, which often portray humans as purely rational actors with perfect self-control and well-defined preference (Ashraf et al., 2005). Actual human behaviour is far from rational, and stable than traditional normative theory suggests, due to bounded rationality, too many choices, cognitive overload, limited self-control, and social preferences. For example, people fail to voluntarily save, opt for investment plans that would leave them with a solid nest egg for retirement.

It is now widely recognized that behavioural economics models provide a framework for the development of interventions and strategies which will facilitate behavioural change. Behavioural economic theories recognize several key factors including - bounded rationality, choice overload, cognitive overload, limited self-control and social preferences loss:

- *Bounded rationality:* People make decisions based on limited information and cognitive abilities, often using mental shortcuts or heuristics.
- *Choice overload:* An abundance of options can lead to decision paralysis or suboptimal choices, rather than maximizing utility.
- *Cognitive overload:* Complex decisions can overwhelm our mental processing capacity, leading to less-than-optimal outcomes.
- *Limited self-control:* Individuals frequently struggle with long-term planning and delayed gratification, contradicting the assumption of perfect self-control.
- *Social preferences:* Decisions are influenced by factors such as fairness, reciprocity, and social norms, rather than pure self-interest.

Loss aversion, prospect theory, and mental accounting are fundamental to behavioural economics and help explain why human behaviour often deviates from traditional economic theory (Barberis, 2013). These concepts collectively contribute to our understanding of bounded rationality, limited self-control, and social preferences in economic decision-making. They demonstrate that human economic behaviour is more nuanced and complex than traditional normative theory suggests, incorporating psychological and social factors that significantly impact decision-making processes.

In practice, consumption values and behaviour are influenced by a variety of factors, including tastes, preferences, income, price, technology, age, and gender. Generally, low-income households prioritize essential needs like food, clothing, utilities, and housing. Conversely, high-income households allocate more spending to discretionary items such as vacations, luxury goods, and branded apparel. When income levels fluctuate, so do consumer spending. During economic prosperity, individuals tend to increase spending on durable goods like cars and electronics. Conversely, during economic downturns, consumers often reduce spending on non-essential items or delay purchases altogether.

Life stage transitions, such as entering the workforce, marriage, parenthood, and retirement, may significantly impact consumer spending patterns. These transitions often lead to shifts in priorities and purchasing behaviours. Consumer spending is also shaped by social, economic, and technological factors. This raises questions about the subjective nature of concepts like happiness, luxury, and necessity. Happiness and satisfaction may be relative rather than absolute. For instance, higher income may initially boost happiness, this effect tends to diminish over time as individuals become accustomed to their new financial situation.

1.2.2 Consumption Values and Behaviour and, Spending Preferences

Social Values, Tastes, Preferences and Consumer Behaviours: Social values are fundamental to human lives, influencing behaviours, judgments, and self-identity. Understanding social values is essential for comprehending consumption behaviour. Consumption behaviour can reflect shifts in societal values over time. For instance, contemporary consumption behaviour may prioritize social values more than in the past. Consumption spending patterns can be influenced by changes in prices, income levels, or preferences.

Sheth et al.'s (1991) Theory of Consumption Value (TCV) offers significant contributions to the understanding consumption behaviour and preferences. This theory provides a framework for analyzing a wide range of consumption activities, including food, clothing, consumer goods, education, and tourism. The TCV was built on three main axiomatic propositions such as: a) consumption choice is influenced by a variety of factors b) the relative importance of these values varies across different choice situations and c) the consumption values are distinct and independent of each other. Other scholars from different disciplines viewed the construct from different subjective perspective: Kotler (1998) viewed it as a consumer's assessment of a product's overall satisfaction; Anderson et al. (1992) focused on the monetary worth of benefits received; and more recently, Grewal et al. (1998), distinguished between acquisition value, a holistic assessment of price and quality, and transaction value, a more immediate evaluation."

Sheth's TCV Theory identifies five key components of consumption value:

- *Functional Value*: This refers to the utility derived from a product's physical attributes and performance capabilities. It's measured by evaluating a product's functional features.
- *Social Value*: This relates to the value derived from a product's association with specific social groups or cultural norms. It's measured by assessing the social imagery linked to the product.
- *Emotional Value*: This encompasses the emotional response evoked by a product, such as feelings of joy, excitement, or nostalgia. It's measured by evaluating the emotional associations connected to the product.
- *Epistemic Value*: This refers to the intellectual stimulation and knowledge gained from a product. It's measured by assessing a product's ability to satisfy curiosity and provide novelty.
- *Conditional Value*: This depends on specific circumstances or situations. It's the additional value a product gains under certain conditions, such as its utility in a particular context or its social significance in a specific group.

In addition, many previous studies dealt with perceived value, however, scholars in different disciplines viewed the construct from different subjective perspective. For instance, Kotler (1998) defined consumer value as, "the consumer’s estimate of the product’s overall capacity to satisfy their needs." Anderson et al. (1992) defined value as, "the worth in monetary terms of the technical, economic, service, and social benefits a customer receives in exchange for the price it pays for a market offering." Researchers recently saw a distinction between types of perceived value. For example, Grewal, Monroe, and Krishnan (1998) empirically distinguished perceived value between acquisition value and transaction value. They, depending on previous definitions, conceptualized perceived acquisition value as, "a more global and enduring kind of value which takes into account both price and quality".

1.2.3 Sustainable Consumption Behaviour (SCB) scale:

In recent years, the notion of sustainable consumption is in the forefront due to its impact on the economy, society, and environment (Abdulrazak and Quoquab, 2018; Kumar, 2017). Development and psychometric evaluation consider paradigm shift from conventional consumption habit to sustainable consumption behaviour (SCB) most of the past studies have discussed the sustainable consumption phenomenon from greater economic perspective and not much effort has been paid to consider it from consumer’s perspective (Haron et al., 2005; Quoquab and Mohammad, 2016). Therefore, measuring SCB is very crucial for policymakers, marketers, and scholars.

1.2.4 Household Income, Consumption Spending

Traditional household consumption and expenditure surveys (HCES) have been conducted in more than 120 countries to collect data on household food and non-food consumption and expenditures. These surveys are known by various names, including Household Budget Surveys (HBS), Household Income and Expenditure Surveys (HIES), and Living Standards Measurement Surveys (LSMS). HCES are complex surveys conducted on nationally representative samples to assess important aspects of household socioeconomic conditions and well-being. They typically cover 7,000 to 20,000 households and are usually conducted every 3-5 years. HCES data are particularly valuable for understanding the interaction between government spending and household behaviour, as well as for conducting ex-ante and ex-post assessments of policies. Data on consumption, income, spending, savings, and debt is widely used by economic, planning, and welfare ministries.

HCES data are useful for assessing food consumption and nutrient intake, informing dietary patterns, diet quality, and micronutrient adequacy. This data is used for designing nutrition programs, shaping food and nutrition policies, and monitoring global targets like the SDGs. The World Bank Microdata Library has the most comprehensive and publicly accessible repository of HCES data. Data can also be accessed from a country's National Statistics Office, although each country has its own policies and procedures regarding data sharing.

1.3 Rationale, aims and objectives

1.3.1 Rationale

Traditional, household consumption expenditure surveys (HCES) typically neglect the broad questions of how individuals make consumption choices. Understanding consumption values preferences are important to predict the future economic scenario. Additionally, the assessment of consumption preferences and patterns will help to achieve solutions for a sustainable development goal of the country. Consumption value, behaviour, spending preferences are primarily driven by complex human behaviour based on social values, choices, tastes and preferences, price and income, technology, age and gender. Consumers often are burdened with time-bound purchase pressure, which can lead to irrational decision or fatigue decisions. Linking consumption value and behaviour data with income, spending, and savings data is essential for assessing food security, nutrition and sustainable consumption practices.

This study proposes to collect comprehensive data on consumption values and behaviour, spending preferences, sustainable consumption practices, financial vulnerability and risk aversion, economic expectations, income, expenditure, savings, and socioeconomic information. In this study, we adopted newly established set of constructs and social value models for guiding this research and survey instrument development A multidisciplinary approach is adopted to investigate the socio-cultural, psychological, and personality-related values on consumer behaviour and preferences, food and non-food consumer good choices, spending preferences and their relevance in determining individual differences in consumption preferences, spending patterns, budget planning, income, savings, and economic expectations.

The data gathered in this study will also allow us to assess values and preferences for household expenditure on goods (food and non-food) and services, the distribution of households and persons by consumption spending, the share of expenditure on food, non-food consumer goods, healthcare, in addition to several socioeconomic indicators such as annual household income, savings, debts, education, employment etc.

1.3.2 Aims

This primary aim of the study is to collect comprehensive data on consumption values and choices, spending preferences, sustainable consumption behaviour, financial vulnerabilities, economic expectation and risk aversion, income, savings, and socioeconomic information. This data is important for social and economic development processes and for tracking global targets, including the Sustainable Development Goals (SDGs).

1.3.3 Objectives

The objectives of this study are as follows:

- To assess social values associated with consumption behaviour and choices, spending preferences and budget planning.
- To evaluate perceptions of sustainability in consumption choices and awareness of environmental issues, unsustainable consumption practices and healthy lifestyles.
- To understand levels of household income, consumption expenditure and socioeconomic conditions.
- To investigate the other dimensions of behavioural economics including perceptions of economic wellbeing and expectations, financial vulnerability and risk aversion.

CHAPTER 2 METHODOLOGY

2.1 Survey Instrument Development: Dimensions and Components

Aligned to the aims and objectives of the study, we adopted a multidimensional measurement scales in the subject areas of behavioural economics. The topical areas included consumption values, consumption behaviour and preference, sustainable consumption behaviour, conspicuous consumption and socially responsible purchase and disposal, economic wellbeing and expectations, financial vulnerabilities and risk aversions.

Based on our literature review, we developed a comprehensive survey instrument that included the modules on demographics, consumption values and preferences, spending patterns and budget planning, sustainable consumption behaviour, income, consumption expenditure, debts and loans, and financial vulnerabilities. A description of the each of survey modules are presented below:

- **Demographics:** The respondents demographics information included in this survey are citizenship (Qatari nationals and nationalities of white collar expatriates, gender (male and female), age grouped into categories (e.g., 18-24, 25-34, 35-44, 45-54, 55+), marital status (never married, married, previously married), family size (no of members in the family), educational level (categorized as less than secondary school, secondary school or post-secondary vocational training/diploma, and higher education, employment status (employed or not employed). These demographics allows analysis of survey results by these background characteristics providing valuable insights for policymakers and researchers.

- **Section 1 Social and Material Values of Consumption (SMVC):** The section representing “centrality domain” covers 18 statements designed to assess respondent’s opinion and perception on social and material values of consumption. The model rests on Hedonic-Consumerism Values (HCV) construct within the broader system of personal values that significantly influences consumption preferences and behaviours. This model aligns with the Theory of Consumption Values (TCV), which posits that consumer choices are influenced by multiple values, including functional, social, emotional, epistemic, and conditional values. The HCV scale measures the extent to which individuals derive pleasure, emotional satisfaction, and sensory experiences from consumption. The questions are designed to assess several key aspects of materialism: a) evaluates the importance of possessions and acquisition in a person's life. It includes questions about buying habits, pleasure derived from purchases, and attitudes towards simplicity vs. luxury b) happiness: These questions assess the extent to which individuals believe that owning material possessions contributes to their happiness and life satisfaction and c) success: measures the degree to which people use material possessions as indicators of success and social status. The questionnaire uses a mix of positively and negatively worded statements to reduce response bias. Respondents rated their agreement with each statement on a Likert scale: strongly agree, agree, disagree, strongly disagree. The data from this dimension is valuable to study perceptions of consumption behaviour, particularly in understanding how social and materialistic values influence purchasing decisions and overall consumer attitudes.

- **Section 2 Social Status Comparison (SSC):** This model assesses social status comparison in consumption through luxury brand products and expensive items. Very recent literature has studied the effect of economic and social comparisons with others on consumption (Zheng et al 2018). The statements help to measure how individuals use conspicuous consumption to signal wealth, social status, and compare themselves to others. It reflects the concept that consumption patterns can be symbols of socioeconomic status and a means of social comparison. This section evaluates several key aspects: a) status elevation: luxury brands are perceived as tools to enhance one's social standing b) Quality perception: Expensive products are viewed as superior to lower-priced alternatives c) Social visibility: The model gauges the extent to which others notice one's luxury purchases d) Consumption habits: It examines the tendency to consistently choose high-profile consumer products c) Status-driven preferences: The model assesses the preference for luxury items specifically for their status determining potential. The section also reflects conspicuous consumption, defined as the buying of goods or services solely for the purpose of public display of wealth, as opposed to covering basic needs.

- **Section 3 Sustainable Consumption Behaviour (SCB):** Sustainable Consumption Behaviour (SCB) section measures consumers' attitudes and actions towards environmentally responsible consumption. The section aims to measure consumers' sustainable behaviours, attitudes, and awareness regarding their consumption choices and their environmental consequences (Fischer, 2017). The section assesses an individual's commitment to sustainable practices that not only benefit the environment but also foster community engagement and social responsibility. The statements focus on waste reduction and reusability, which are essential components of Sustainable Consumption Behaviour (SCB). This section also focuses on various aspects of consumption behaviour, particularly addressing overconsumption, mindful purchasing, and financial management. Here's a brief description of the themes covered: excess consumption, resource conservation, conspicuous consumption, budgeting and finance planning.

- **Section 4 Perceived Economic Conditions and Expectations:** The set of three questions in this section is designed to assess the respondent's perception of their household's current and future economic situation. Understanding perceived economic conditions and expectations is crucial as they provide insights into consumption behaviour, social well-being, and sentiments of economic trends.

- **Section 5 Risk Aversion and Attitudes towards Risk:** Economic theory suggests non-essential consumption would also depend on people's attitudes towards the uncertainty in their income stream. There is a long tradition of measuring risk aversion in surveys by utilizing questions concerning hypothetical risks (Barsky et al. 1997; Guiso and Paiella 2001; Eiesenhauer and Ventura, 2003; Ding et al 2010). This set of questions is designed to assess an individual's risk tolerance and financial decision-making preferences. This question on "Financial Investment Risk Tolerance" asks respondents to rate their willingness to take risks in financial investments, properties, and assets on a scale from 1 to 10. This question on windfall money explores how an individual would prioritize the use of a significant amount of money. These questions collectively provide insights into an individual's overall financial risk tolerance and decision-making tendencies across different domains.

- **Section 6: Household Consumption Expenditure (COE):** This section on Household Consumption Expenditure (COE) is designed to gather information about a household's spending patterns across major food and non-food items of consumption. The questionnaire covers monthly expenditures on food (both at home and outside), housing, utilities, transportation, leisure, and outpatient healthcare, as well as annual spending on clothing and personal items, education, durable goods, jewelry, social events, miscellaneous expenses, travel, and inpatient medical care, providing a comprehensive view of household consumption patterns. Respondents were asked to provide their best estimate of the market value of consumption or expenditure for each category. The model provides insights into household consumption patterns and support evidence-based policymaking.

- **Section 7 Debts, Loans and Liabilities (DLL):** This section of the survey questionnaire gathers information on household debts, loans, and financial liabilities. It covers various forms of household debt and financial health including mortgages, credit cards, personal and student loans, while assessing total outstanding debt, debt-to-income ratios, and debt repaying capabilities.

- **Section 8 Financial Vulnerability (FV):** The set of questions is designed to assess respondent's financial situation, their perception of inflation, and how inflation has affected their economic behaviour. They questions are aimed to provide insights into financial stress, vulnerability, inflation impacts, and behavioural responses to economic pressures. It will help to identify borrowing patterns and motivations, financial stress indicators like late payments or defaults, providing a holistic view of household financial obligations and potential vulnerabilities

- **Section 9 Household Income:** This section gathered information of various sources of household income including primary and secondary sources of income. Respondents were also asked to identify their primary source of household expenses from a list of options including employment, business income, rental income, social assistance, government grants, family support, asset sales, and others. Additionally, as part of demographic, information was collected to categorize households into income brackets, useful for economic analysis and policymaking while respecting privacy concerns about exact income disclosure.

- **Section 10 Household Assets and Savings:** The survey also gathered information if respondents had real estate holdings and vehicle ownership, and valuable possessions like antiques, paintings, jewelry, pearls, and gemstones. Respondents were asked to indicate whether their household owns each type of assets and to understand economic resilience across different segments of the population.

2.2 Survey Administration

The survey questionnaire was first drafted in English and was professionally translated into Arabic. Bilingual researchers reviewed the translations for accuracy. To ensure clarity and response effectiveness, the questionnaire underwent internal testing within SESRI. This allowed us to identify potential issues in understanding and response patterns and make necessary adjustments to the questions and response categories. The revised questionnaire was then programmed into the CAPI system using BLAISE software.

A small-scale, face-to-face pretest was conducted to assess feasibility and further refine question wording, response categories, and overall interview flow. The final questionnaire was then finalized and programmed for the main survey.

The survey was conducted using Computer-Assisted Personal Interviewing (CAPI). Interviews were conducted in-person at respondents' homes using portable computers. Before fieldwork, interviewers underwent comprehensive training on CAPI techniques, survey protocols, question by question instructions and quality standards. During data collection, supervisors monitored interviewers' work to ensure accuracy and adherence to guidelines.

SESRI is dedicated to maintaining high data quality standards. This commitment includes ongoing interviewer training, robust field support, and a comprehensive monitoring system to evaluate interviewer performance and data accuracy.

2.3 Data Management and Institutional Review Board (IRB) Approval

Post data collection, all individual interviews were merged and saved into a single BLAISE data file. This dataset was then cleaned, coded, anonymized and saved in STATA formats for analysis. The data was then weighted adjusting for probability of selection and non-response. The weighted data were analyzed using STATA, the statistical software for the social sciences, where both univariate, bivariate and multivariate analyses were conducted.

Ethics approvals were obtained from Qatar University IRB. In accordance with human subject protection protocols, informed consent form was administered and signed consent forms were obtained. The survey participants were informed of the purpose of the survey, ways of protecting their privacy, and the safety as part of the informed consent process.

2.4 Sample design, sampling frame and, sample size determination

A multistage stratified cluster sampling approach was adopted for this survey. The first stage in the sample design is the sampling frame. he sampling frame is a comprehensive list of all potential survey respondents. For this survey, the target population includes Qatari residents aged 18 or older who live in private homes in Qatar during the survey period. Excluded are individuals residing in institutions like military barracks, hospitals, dormitories, or prisons, as well as non-Qatari blue-collar expatriates living in labor camps. SESRI, in collaboration with Qatar Electricity and Water Company (Kahramaa), developed the sampling frame. This frame includes a detailed list of all housing units in Qatar, along with information on address and housing type (household or labor camp).

The sampling process involved dividing Qatar into seven administrative municipalities. Each municipality is further divided into zones and blocks. Housing units within each zone are ordered geographically to ensure a balanced sample across different areas. A systematic sampling approach is used to select housing units. This involves selecting every kth unit from the list, where k is determined by the desired sample size relative to the total number of units. This method ensures proportionate representation of different zones, accounting for potential variations in response rates. To compensate for lower response rates in certain zones, a strategy of oversampling is employed. This involves selecting a larger sample size from these zones to achieve a more accurate representation

Since Qataris account for a small portion of the population, proportionate sampling would give a relatively small number of Qataris in the sample, resulting in low precision for studies using the Qatari households. Also, the Qatari households are more heterogeneous than expatriate households in terms of household characteristics (e.g., household size and income), so disproportionately a larger target sample size is required for the Qatari households to achieve the same level of precision. For these reasons, the Qataris are over-sampled (relatively to expatriates) by disproportionate sampling in this survey. The following table shows the results of the last contact between interviewers and sampled units in the survey.

Table 1: Responses Rate

Responses	*Number*
Interviews completed	2026

Interviews not completed	2855
Eligibles	1685
Ineligibles	304
Unknown eligibility	806
Total sample HH contacted	4881
Raw response rate (*RR1*)	44.2%
Adjusted response rate (*RR2*)	44.9%

As shown in Table 1, we report two response rates. First, the raw response rate is the ratio between the number of completes and total sample sizes after excluding ineligibles: $RR1 = \frac{C}{C+E+UE}$ where C is the number of completes, *E* is the number of eligible responses, and *UE* is the number of unknown eligibilities.

Second, the adjusted response rate is $RR2 = \frac{C}{C+E+eUE}$ where e is the estimated proportion of eligibilities which is given by the expression $e = \frac{C+E}{C+E+IE}$ where *IE* is the number of ineligibles.

The survey included 2026 completed households, comprising 983 Qatari and 1043 expatriate households. The maximum sampling error for a percentage is ±2.8 percentage points, accounting for factors like weighting and stratification. This means that if the survey were repeated 100 times, we would expect the "true value" to fall within this margin of error in approximately 95 of those surveys. It's important to note that calculating sampling errors is possible in this survey because the survey adopted a probability sampling method.

2.5 Sample Weights

The weight computation process consists of the aggregation of selection probabilities according to the stages of sample selection; nonresponse and post-stratification adjustments to accurately represent population characteristics. The final weights for the data were computed from three components: the base weights reflecting the sample selection probability; the adjustment factors to account for the non-response; and the calibration to make the survey results in line with the population numbers. Besides, weight trimming is also used since highly variable weights can introduce undesirable variability in statistical estimates (Potter, 1990).

Base weights: These weights are the inverse of the selection probability of the unit in the sample. Because of the systematic sampling, all housing units in the same zone have the same chance of being selected and the weights are given by this formula:

$$W_{base}^{housing\ unit} = 1/p$$

where $W_{base}^{housing\ unit}$ is the base weight for the housing unit, p is the probability of selection.

Adjustment for non-response: If the responding and non-responding units are essentially similar with respect to the key characteristics of the sample population, the base weights can be adjusted to account for the non-response by this formula:

$$W^{person} = \propto W_{base}^{person}$$

where ∝ is called the adjustment factor for non-response which is based on the propensity that a sampled unit is likely to respond to the survey.

Weight Calibration: The weights were calibrated to ensure results consistent with the population characteristics. This calibration helps to reduce the effect from non-response and under-coverage of sampling categories. SESRI uses "raking" method in the calibration to adjust the weights of the cases in the sample so that the proportions of the adjusted weights on certain characteristics agree with the corresponding proportions for the population.

2.6 Data Analysis and SESRI Project Report Chapter Plans

We conducted comprehensible analysis data to present study domain-specific indicators on consumption values and preferences, sustainable consumption behaviour, conspicuous consumption, budget planning management, financial vulnerability and risk aversion, income, expenditure and savings, debts, and socioeconomic conditions. These indicators are presented according to relevant demographic and socioeconomic background characteristics including nationalities/region, gender, marital status, education, family size, and household income. Analysis also explores the relationships between consumption values and preferences, spending patterns, income, debts, and financial vulnerability, considering demographic and socioeconomic factors.

SESRI Project Report Chapter Plan: This SESRI project report is structured into eight chapters:

1. Introduction: Outlines the study's background, rationale, and objectives.
2. Methodology: Details the survey instrument development, administration, sampling, data management, and analysis methods.
3. Demographics: Examines the background characteristics of the study population.
4. Household Economics: Analyzes income, consumption expenditure, and inequalities.
5. Consumption Values and Preferences: Explores social and material values associated with consumption practices, budget planning perceptions, and social status comparisons.
6. Sustainable Consumption Behaviour: Investigates sustainable practices, waste management, reusability, and consumption preferences.
7. Economic Outlook: Presents findings on economic expectations, financial vulnerability, and risk perceptions.
8. Conclusion and Recommendations: Summarizes key findings, offers conclusions, and proposes policy recommendations.

Deliverables: In addition to this SESRI Project Report, two policy briefs will be prepared, highlighting the policy implications of our findings. These briefs will be made available on the SESRI website and through the regular SESRI e-mail newsletter. We also aim to publish at least two research papers in peer-reviewed scholarly journals."

2.7 Dissemination and Stakeholder Engagement

The study findings provide benchmark data for policy stakeholders and researchers about consumption values and preferences, spending patterns levels and patterns, consumption behaviour, comparative data of income, debts and savings, and economic well-being in Qatar. The study findings align with the a) Qatar National Development Strategy (QNDS 2030) and b) the Qatar National Research Strategy (QNRS) mission, which seeks to advance knowledge in four fields: the social sciences, public health, environment, and technology and 3) Sustainable Development Goals (SDG). We plan to disseminate the findings of this study with the stakeholders in the ministries of social affairs, finance, planning and development, food and nutrition, and public health

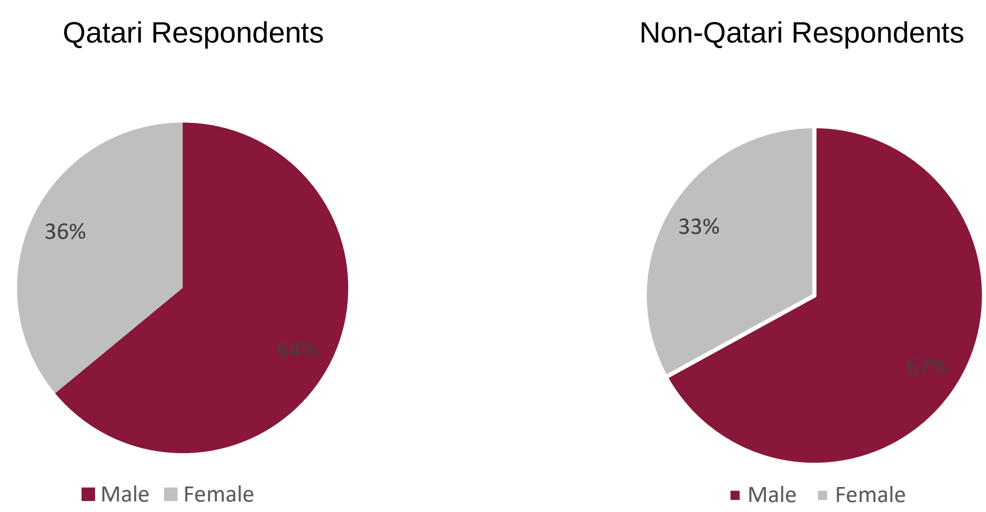
CHAPTER 3 SURVEY PARTICIPANTS' DEMOGRAPHICS

This chapter presents overview of survey participants demographic, social and economic background characteristics. A total of 2,026 respondents were interviewed for this survey, including 983 (48.52%) Qataris and 1043 (51.48%) white-collar expatriates.

3.1 Respondents' Gender

Overall, the survey included 1,336 male respondents (66%) and 690 female respondents (34%). Among Qatari respondents, 64% were male and 36% were female. Among white-collar expatriates 67% were males 33% of females.

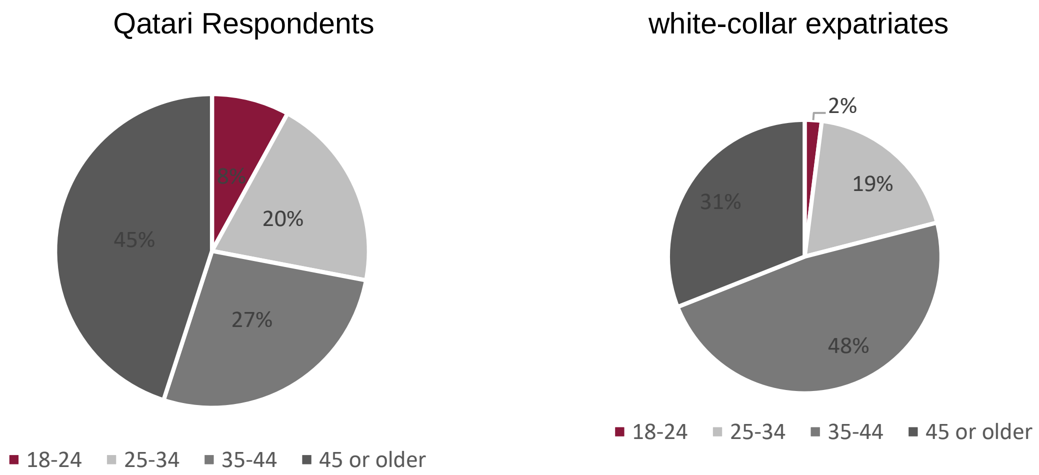
Figure 1: Gender composition of survey participants



3.2 Age distribution of survey participants

Among Qatari respondents, the majority (45%) were aged 45 or older, while 27% were aged 35-44 years, 20% were aged 25-34 years and 8% were18-24 years. On the other hand, 31% of white-collar expatriate respondents were aged 45 or older, while the majority (48%) were ages between 35 to 44,19% were between the ages of 25-34. Only 2% were aged of 18-24 years. The age distribution among Qataris reflects more broadly a natural demographic pattern, while the higher proportion of young adults among white-collar expatriates indicates a concentration of young migrant expatriates.

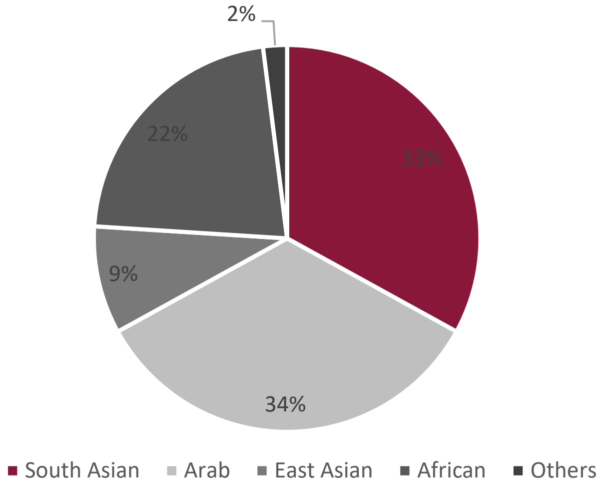
Figure 2: Age distribution of survey participants



3.3 Nationalities of survey participants

Out of the total 2,026 respondents, 983 were Qatari nationals. The remaining white-collar expatriate participants, as shown in figure 3 were categorized according to nationalities of region. South Asians constituted 34%, followed by Arabs (33%). Of the remaining, 22% of respondents are African, 9% are East Asians and 2% are from other nationality regions (Figure 3).

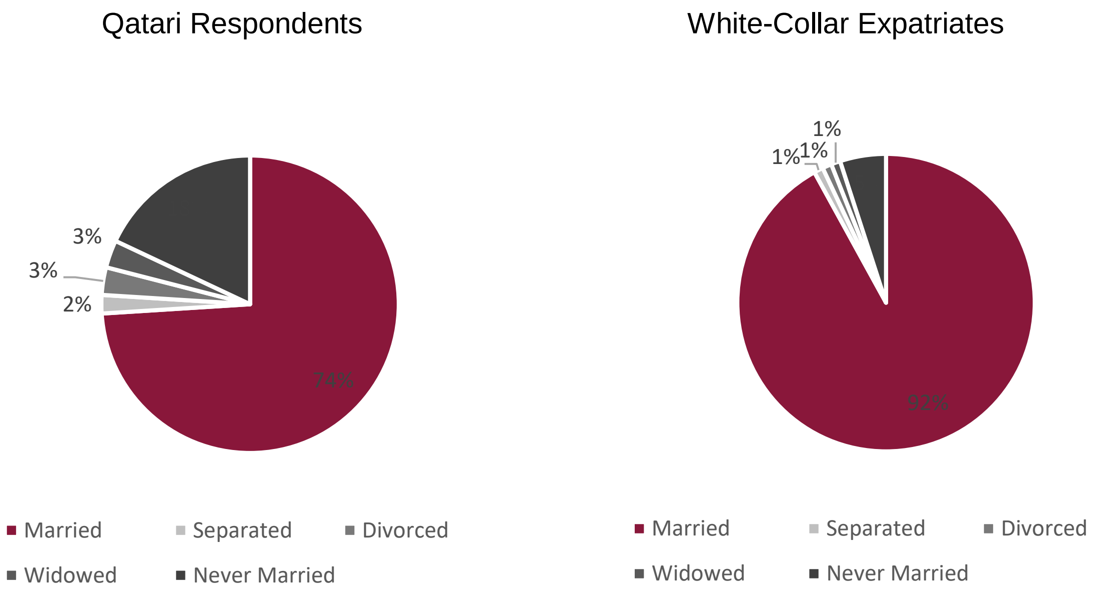
Figure 3 Nationality of Non-Qatari White-collar Expatriate Respondents by Region



3.4 Marital Status

Among Qatari respondents, the majority (74%) were married, while 18% of were never married, 3% were widowed, 3% were divorced and 2% were separated. In comparison, among white-collar expatriates, 92% are married, 5% are never married, and 1% each are widowed, divorced, or separated.

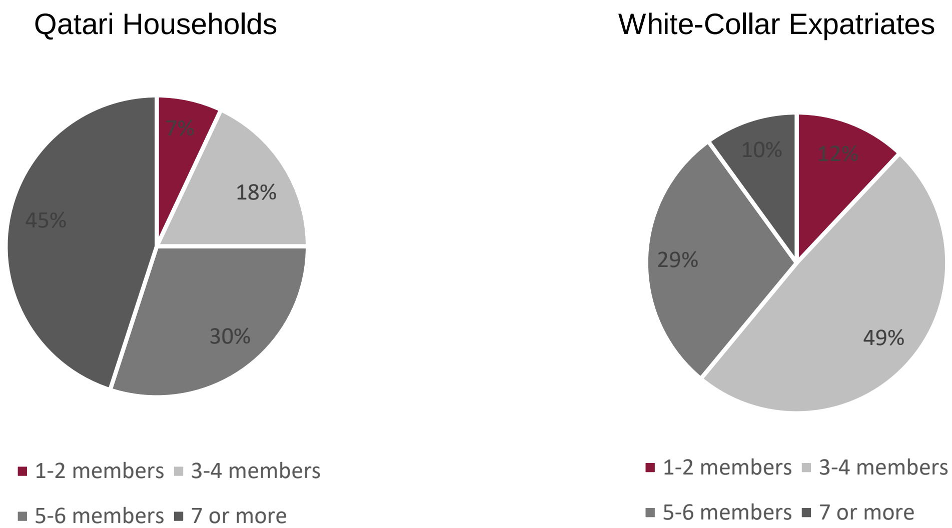
Figure 4: Martial Status Distribution of survey participants



3.5 Family Size

Figure 5 compares the family size composition of Qatari and white-collar expatriate households. The majority of Qatari respondents (45%) are from families with 7 or more members, followed by 30% from families with 5 to 6 members, 18% from families with 3 to 4 members, and 7% from families with only 1 to 2 members (Figure 5). In contrast, only 10% of white-collar expatriate respondents are from families with 7 or more members, while 29% are from families with 5 to 6 members. Nearly half (49%) of white-collar expatriate respondents are from families with 3 to 4 members, and 12% are from families with 1 to 2 members (Figure 5).

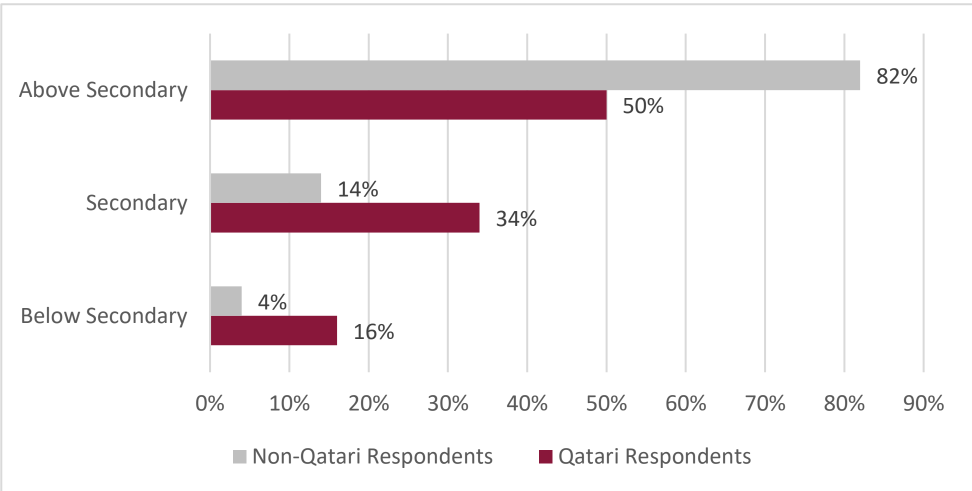
Figure 5: Family Size Composition



3.6 Education Level

Figure 6 shows half of the Qatari respondents (50%) have above secondary education level, while 34% have a secondary level education and 16% have below secondary level education. In contrast, 82% of white-collar expatriate respondents reported an above secondary education level, 14% have reported secondary education and 4% reported below secondary level education (Figure 6).

Figure 6: Qatari and Non-Qatari Respondents Education Level



3.7 Income Level

Among Qatari households, 28% reported monthly earnings between QAR 30,000 to QAR 50,000, followed closely by 27% reporting income exceeding QAR 70,000. Additionally, 24% of Qatari households earned between QAR 50,000 to QAR 70,000, while 21% reported earning less than QAR 30,000 Table 2). In contrast, among white-collar expatriate households, 28% reported earning less than QAR 10,000 per months, 27% each earned between QAR 10,000 to QAR 15,000, and QAR 15,000 to QAR 25,000 respectively. Only 18% of non-Qatari respondents earned an income of QAR 25,000 or more per month.

Table 2: Monthly Income Level of Qatari and White-collar Expatriate Households

Qatari Households

Income Level	% of households
Below QAR 30,000	21%
QAR 30,000-QAR 50,000	28%
QAR 50,000-QAR 70,000	24%
Above QAR 70,000	27%

White-collar Expatriate Households

Income Level	% of households
Below QAR 10,000	28%
QAR 10,000-QAR 15,000	27%
QAR 15,000-QAR 25,000	27%
Above QAR 25,000	18%

CHAPTER 4 HOUSEHOLD INCOME, EXPENDITURE, DEBTS, AND LOANS

Assessing household income, expenditure, and savings and debts is crucial for analyzing consumption values and behaviours (OECD, 2016). The complex relationship between household income, expenditure, savings behaviours, and consumption values significantly influences sustainable consumption practices.

4.1 Income Distribution

Household income levels generally determine the resources available for both essential and discretionary spending. In this study, income was recorded in discrete categories. Household income distribution for Qatari and Expatriate households is presented in Table 3, several key features of the income distributions are as follows. The median annual household income bracket for Qatari households is between QAR 50,000 - QAR 70,000 per year, compared to QAR 10,000 - QAR 15,000 for white collar expatriate households. Almost a third of Qataris earn more than QAR 70,000 per month and only a fifth earn less than QAR 30,000. Conversely, less than a fifth of expatriates earn more than QAR 25,000 and almost a third of percent earn less than QAR 10,000. While the income differences between Qataris and expatriates are quite clear, there does appear to be a significant population segment where the income range overlaps.

Table 3: Income Distributions for Qatari and Expatriate Households

Household Income Categories	Frequency	Percentage
	Qatari Households	
Income < QAR 30,000	171	21%
QAR 30,000<=Income < QAR 50,000	266	28%
QAR 50,000<=Income <QAR 70,000	198	24%
Income >= QAR 70,000	254	27%
Total	889	100
	Expatriate Households	
Income < QAR 10,000	281	28%
QAR 10,000 <=Income < QAR 15,000	268	27%
QAR 15,000 <=Income < QAR 25,000	259	27%
Income >= QAR 25,000	193	18%
Total	1001	100

Note: Frequencies are actual, but percentages are calculated using survey weights

4.1.1 Income by Nationality/Regions for White-Collar Expatriates

Qatar is well-known for its diverse workforce and multicultural ethos. An insightful literature focusing primarily on blue-collar workers has suggested a correlation between nationality and wages (Tong and Awad, 2014). The distribution of nationalities across different income ranges is presented in Table 4: . Each column shows the distribution of nationalities in the relevant income group. For example, the second column shows that 29 percent of the people earning less than QAR 10,000 are Arabs, 37 percent are South Asians, and 27 percent are Africans. The last column shows that Arabs are 32 percent of the total expatriate population, South Asians are 34 percent, and so on.

Table 4: Income Distributions for Expatriate Households by nationality/Ethnicity

	Household Income (QAR)				
	Less than 10,000	Between 10,000 and 15,000	Between 15,000 and 25,000	Greater than 25,000	Share in Population
Arabs	29	32	31	41	33%
South Asians	37	37	34	26	34%
East Asians	6	7	11	12	9%
Africans	27	23	20	17	22%
Others	0	1	4	4	2%
	100	100	100	100	100%

Furthermore, table 4 reveals several interesting patterns. Arabs constitute 33 percent of the total expatriate population (column 6), but 41 percent of the 'Greater than 25,000' income group (column 5) i.e. they are overrepresented in the highest income group. Consistent with this, Arabs are underrepresented in the lowest income group (33% vs 29%). East Asians are also similarly overrepresented in the highest income group and underrepresented in the lowest income group. But South Asians (and Africans), on the other hand, are characterized by the converse. South Asians' population share is 34 so they are underrepresented in the top income group, of which they constitute 26 percent, and overrepresented in the bottom income group, of which they constitute 37 percent.

It's important to note that the 'Others' category was very small comprising only 25 observations across the four income categories. The other categories comprise expatriates from Western nations and Turkey. While we do not have the observations to assert statistical confidence, the result that Western residents are overrepresented in high income groups is not unexpected.

4.1.2 Family Size and Income

Table 5: Income Level by Family Size among Qatari & Expatriate Households, Panel A presents the distribution of income by family size of Qatari households, which reveals several interesting patterns. The fifth row documents the percentage of families in the total Qatari population. For example, 7 percent of Qataris live in families sized 1 or 2 and 45 percent live in families sized 7 and more. However, ten percent of families with 1-2 members are in the bottom income bracket (row 1) i.e. smaller families are over-represented in the bottom bracket. Similarly, 3 percent of the families with incomes of QAR 70,000 or more are sized 1-2 i.e. small families are under-represented in the highest income bracket. Since small families are not necessarily young families, suggesting that there might be other factors that determine their economic position. The largest families (7+) have a 45 percent share in the population, are

overrepresented in the lowest income bracket (49 percent) but also in the highest income bracket but not by a lot (46%). The smaller 5-6 sized families are, however, very significantly overrepresented in the top income bracket and significantly underrepresented in the lowest income bracket. It is interesting to see that only families of size 5-6 are over-represented in the top bracket. These three facts suggest a somewhat complex non-linear relationship between family size and income for the Qatari population.

As presented in Table 5: Income Level by Family Size among Qatari & Expatriate Households Panel B, the relationship for the expatriate population appears less complex. Families sized 1-2 have a share of 12 percent in the population, are heavily overrepresented in the lowest income bracket (20 percent), and are significantly underrepresented in the top income bracket (7 percent). Unlike the Qatari population, the largest families are significantly overrepresented in the top income bracket (15 percent as opposed to 10 percent population share) and underrepresented in the lowest income group. However, similar to the Qatari population, the highest over-representation in the top income group is for families sized 5-6 (39 percent vs 29 percent).

Table 5: Income Level by Family Size among Qatari & Expatriate Households

Household Type	**Family Size**				
	1-2	3-4	5-6	7 and more	Total
A. Qatari Household Income					
Income < QAR 30,000	10	16	26	49	100
QAR 30,000<=Income < QAR 50,000	9	19	27	46	100
QAR 50,000<=Income <QAR 70,000	8	16	33	44	100
Income >= QAR 70,000	3	16	35	46	100
Total	7	17	31	45	100
B. Expatriate Household Income					
Income < QAR 10,000	20	48	23	9	100
QAR 10,000 <=Income < QAR 15,000	10	54	24	11	100
QAR 15,000 <=Income < QAR 25,000	8	53	33	6	100
Income >= QAR 25,000	7	40	39	15	100
Total	12	50	29	10	100

Note: all rows may not add up to exactly 100 due to rounding off.

4.1.2.1 Single Earner Families

Changing family dynamics requires changes in family policy. Policymakers are generally very cognizant of the increasing prevalence of single-earner or sole-earner families and their ability to withstand negative economic shocks. Single-earner families can be particularly vulnerable because they rely solely on one person's income to meet all financial needs. If the earners lose their jobs or are unable to work due to illness or injury, the family's financial stability will be at risk. Additionally, if the sole earner passes away unexpectedly, the family may face significant financial hardship. This vulnerability highlights the importance of emergency savings and financial planning for unforeseen circumstances.

Family policy in Qatar should consider the unique challenges of single-earner families, as supporting these families can enhance their social and economic stability. Policies ensuring access to resources allow single-earner families to thrive and help reduce inequality and support diverse family structures. Furthermore, Qatari women often prioritize family-building, balancing their roles in both the home and the workforce. The state has implemented initiatives, such as the Family Charter, to empower women in motherhood and family dynamics while encouraging their participation in economic activities.

This survey found that **56 percent of Qatari families and 52 percent of expat families in Qatar are single-earner families**. Earlier studies also found a similar pattern (Berrebi, Martorell, & Tanner, 2009). Table 6: Income Level by Number of Earners in Qatari & Expatriate Households

presents how single-earner families are represented in different income brackets. **60 percent of Qatari families in the lowest income bracket and just over half of expatriate families are single-earner households.** Job losses or a reduced disposable income due to inflation or an economic downturn could disproportionally affect these families. The proportion of single-earner families is also high for the higher income brackets, suggesting that labor market shocks could have significant impacts across the income distribution. This said, higher income families are in a better position to weather such shocks.

Table 6: Income Level by Number of Earners in Qatari & Expatriate Households

		One Earner	Two Earners	Total
		%	%	%
Qatari Income Level	Income < QAR 30,000	60	40	100
	QAR 30,000<=Income < QAR 50,000	58	42	100
	QAR 50,000<=Income <QAR 70,000	53	47	100
	Income >= QAR 70,000	55	45	100
	Total	**56**	**44**	100
Expatriate Income Level	Income < QAR 10,000	52	48	100
	QAR 10,000 <=Income < QAR 15,000	53	47	100
	QAR 15,000 <=Income < QAR 25,000	53	47	100
	Income >= QAR 25,000	45	55	100
	Total	**52**	**48**	100

4.1.2.2 Income and Gendered Family Headship

Literature has highlighted the disadvantages of female-headed households in low-income countries, including access to land, labor, and credit markets (World Bank, 2011). Social and cultural norms that promote male breadwinning and female homemaking may further exacerbate discrimination and limit economic mobility. (Memon et al., forthcoming). While our sample consists of both Qatari citizens and white-collar expatriates It is important to consider the potential influence of cultural norms prevalent in the Gulf countries.

Survey results show only 13 percent of Qatari families and 9 percent of expatriate households have females as the primary provider. Table 7: shows the distribution of households across income brackets based on the primary provider's gender. For Qataris, while the share of households with female primary providers is 13 percent, the share of female earner households among those with incomes less than QAR 30,000 is 17 percent i.e. female-headed households are overrepresented in the lowest income bracket. Similarly, 14 percent of the lowest income bracket are families with female primary providers as opposed to a population share of 9 percent. The direction of causality is difficult to establish, of course, and for now, we can conclude that there appears to be an association between low income and female primary providers.

Table 7: Income Level by Male and Female Primary Provider among Qatari & Expatriate Households

		Male Primary Provider (%)	Female Primary Provider (%)
Qatari Income Level	Income < QAR 30,000	83	17
	QAR 30,000<=Income < QAR 50,000	87	13
	QAR 50,000<=Income <QAR 70,000	90	10
	Income >= QAR 70,000	88	12
	Total	87	13
Expatriate Income Level	Income < QAR 10,000	86	14
	QAR 10,000 <=Income < QAR 15,000	90	10
	QAR 15,000 <=Income < QAR 25,000	94	6
	Income >= QAR 25,000	98	2
	Total	91	9

4.1.3 Income and Education

The survey also collected information on the educational status of the primary earner in three categories - secondary education, secondary only, and post-secondary education. ipants' educational attainment.

Table 8: Qatari Household Income Distribution across the Education levelpresent the distribution of income brackets by participants' educational attainment.

Table 8: Qatari Household Income Distribution across the Education level

	Qatari Income Level	

Education Level	Income < QAR 30,000	QAR 30,000 <=Income < QAR 50,000	QAR 50,000 <=Income <QAR 70,000	Income >= QAR 70,000	Total
Below Secondary	27%	18%	11%	10%	16%
Secondary	39%	42%	32%	27%	35%
Above Secondary	34%	40%	57%	63%	49%
Total	100%	100%	100%	100%	100%

The importance of education is quite evident from Table 8, 16 percent of Qataris have less than secondary education while 27 percent of the lowest income group have less than secondary education. This implies a significant overrepresentation of less educated Qataris in the lowest income group. Conversely, those above secondary have a population share of 49 percent but only constitute 34 percent of those earning less than QAR 30,000. On the flip side, those with more than secondary education constitute 63 percent of the highest income bracket, 14 percentage points more than their share in the population. Having said this, note that 10 percent of those earning more than QAR 70,000 have less than secondary education, a remarkable situation. In fact, 37 percent of those earning more than QAR 70,000 do not have more than a secondary education. One can only conclude that **while the returns to education are quite apparent, the structure of the Qatari labor market allows a large number of less educated Qataris to have very high incomes.**

Table 9: Expat Household Income Distribution across the Education level

	Expatriate Income Level				
Education Level	Income < QAR 10,000	QAR 10,000 <=Income < QAR 15,000	QAR 15,000 <=Income <QAR 25,000	Income >= QAR 25,000	Total
Below Secondary	7	5	2	2	4
Secondary	26	12	9	4	14
Above Secondary	67	83	89	94	82
Total	100%	100%	100%	100%	100%

For expatriates, it is not surprising that more than 80 percent have more than secondary education. As demonstrated in Table 9, it also not surprising to see them spread over the entire income distribution. This said, there appears to be a weak positive relationship between education and earnings: 95 percent of those earning more than QAR 25,000 have more than secondary while only 67 percent of those earning less than 10,000 have more than secondary education. In a nutshell, for expatriates, it is almost impossible to get high salaries without secondary education, but this education does not always guarantee a high paying job.

4.2 Consumption Expenditure

Household consumption expenditure refers to the total amount spent by households on various consumption goods and services. The composition of household expenditure can vary widely based on income levels, sociocultural factors, and economic conditions (OECD, 2013). Studies have shown that lower-income households often spend a larger proportion of their income on necessities, leaving less room for savings or sustainable choices. In contrast, higher-income households may have the flexibility to invest in sustainable products or services, aligning their consumption practices with environmental values.

Household consumption expenditure consists of the expenditures that households incur on different items of consumption goods and services. The survey collected household expenditure data on different food and non-food items of expenditure. The recall period was one month for food items of consumption including regular household utilities, transport, health, and leisure, while for non-food items of consumption such as education, clothing, durables, etc. the recall period was one year. For the latter, the average monthly values are calculated and reported here. The average monthly household consumption expenditure is QAR 33,624 for Qatari households and QAR 13,167 for expatriate households. The per-capita monthly expenditure for Qataris is QAR 6,049, and QAR 3,271 for expats. The average monthly per capita consumption expenditure by item of food and non-food items of consumption is shown in Table 10.

The largest expenditure category for Qataris is food (eaten at home and outside), followed by rent and utilities and vacations. For expatriate households, food, rent, utilities and education constitute a staggering 69 percent of their expenditure. Education is the third largest source of expenditure for expatriates. In terms of levels, the average Qatari household spends 1.8 times more money than the Expatriate household. But Qataris spend 6 times more on rituals as well as on jewelry and ornaments and almost five times more on health (Note that the amounts are quite small – but these are per capita per month – total yearly expenses may be high in absolute values). Expatriates spend more than Qataris only on rent, utilities, and education.

Table 10: Per Capita Consumption Expenditure by Items of Expenditure

Items of Expenditure	Qatari Households (QAR)	% of Total Expenditure (%)	Expat Households (QAR)	% of Total Expenditure (%)
Food	1335	22	821	25
Rent and Utilities	1044	17	1170	36
Household and personal items	365	6	104	3
Health	443	7	91	3
Education	241	4	275	8
Jewelry and ornaments	306	5	49	1
Durables	382	6	98	3
Transport	507	8	215	7
Rituals	226	4	38	1
Vacations	650	11	229	7
Leisure and Entertainment	353	6	104	3
Others	197	3	77	2
	6049	100	3271	100

4.2.1 Conspicuous Consumption

Considering the research question on conspicuous consumption, it is important to consider consumption expenditure on goods and services that are socially necessary and important for maintaining social status. Drawing from the literature on conspicuous consumption – consumption that can be viewed by others – as socially important. Conspicuous consumption refers to durable goods that are more expensive and luxurious, to impress others in social and material standing. Spending on education, particularly for expatriates may have a conspicuous element to it but here we have kept it as necessary. The expenditures categorized (subjectively) as conspicuous, or least containing a large conspicuous element, are listed in Table 11, as well as the levels and share of consumption.

Table 11: Conspicuous Consumption Expenditure by per-capita expenditure and percent share between Qatari Households and Expat Households

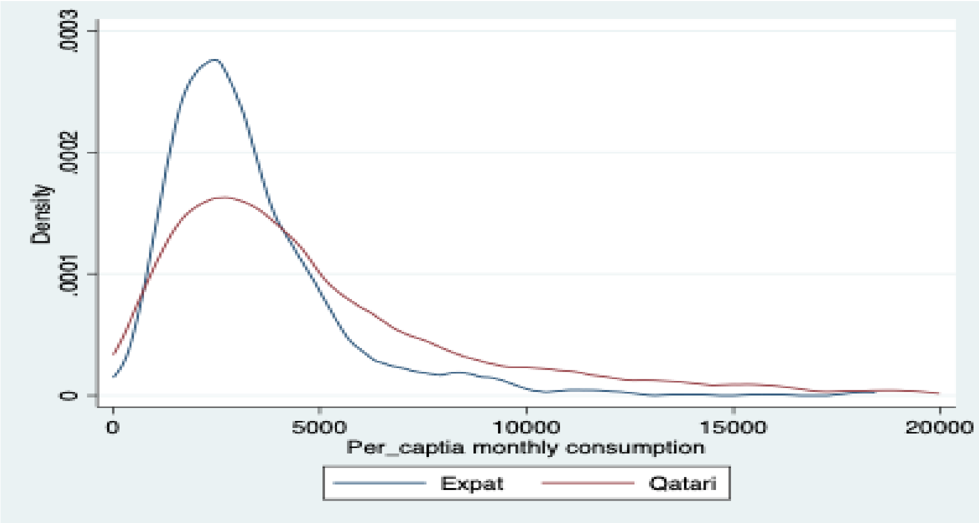
Items	Per-capita Expenditure (QAR)		Percent Share (%)	
	Qatari Households	Expat Households	Qatari Households	Expat Households
Household and personal items	365	104	6	3
Jewelry and ornaments	306	49	5	1
Food eaten outside home or ordered in (from restaurants, Talabat, etc.)	407	184	7	6
Leisure and entertainment	353	104	6	3
Rituals, festivals, social events, and ceremonies	226	38	4	1
Travel/vacation (including air fare/hotels etc.)	650	229	11	7
Total	2,307	708	38	22

Overall, Qatari households spend QAR 2,307 per capita per month, while expatriate households spend QAR 708 per capita per month on conspicuous consumption. The conspicuous consumption expenditure accounts for 38 percent and 22 percent of total per-capita consumption expenditure for Qataris and expatriate households respectively. For both Qatari and expatriate households, travel contributes the largest share of conspicuous expenditure. Qatari households spend about a quarter of their conspicuous budget on travel, but the remainder is evenly distributed among the other categories. Expatriates spend a significant share on food eaten out but not much else.

4.2.2 Consumption Distribution and Inequality

Our measure of consumption expenditure allows us to plot a density function, as illustrated below in Figure 7 Interestingly, the modal value for consumption is strikingly similar with the density functions of both Qataris and expatriate households peaking at the same level. However, the distribution for Qatari households has a “fatter tail”, indicating that there are significantly more Qataris than Expats with very high levels of consumption expenditure. Both density functions also feature long tails so for editorial purposes Figure 7 is truncated at a consumption level of QAR 20,000 per capita per month for Qataris and QAR 15,000 for expatriates.

Figure 7: Comparative Distribution of Per capita monthly consumption expenditure Among Qataris and Expatriates



There are very few observations for consumption values of over QAR 15,000 per person per month: 5 for expatriate households but 71 for Qataris, sufficient to probe further. The mean consumption for this sub-sample is QAR 26,500, which is 4.4 times the mean monthly per-capita consumption of QAR 6,049 for the entire Qatari sample.

The detailed breakdown of expenditure for these households is provided in Table 12. The tables show three outliers: food eaten at home and utilities are similar, while rent and health are ten times the average in the full sample. This is followed by transportation and leisure after which the remaining budget appears to be distributed evenly among all other categories, about four times the expenditure for an average Qatari household. These differences suggest it would be productive to look at the distribution of consumption expenditure in a bit more detail.

Table 12: Mean consumption expenditure when expenditure is above QAR 15,000

		Income > 15,000 (QAR)	**Average (QAR)**
1	Food expenditure	1977	1335
2	Food eaten outside or ordered in (from restaurants, deliveries, etc.)	1455	1044
3	House/apartment rent	3462	365
4	Household utilities (communication, Kahramaa/Qatar-Cool)	567	443
5	Transportation	1775	241
6	Leisure and entertainment	1683	306
7	Health	4056	382
8	Clothing, bedding, linens, and footwear, personal accessories	2066	507
9	Education and training, including tuition and other fees, training fees,	800	226
10	Durables	1938	650
11	Jewelry and ornaments and watches	1763	353
12	Rituals, festivals, social events, and ceremonies	971	197
13	Any other expenses	898	6049
14	Travel/vacation (including air fare/hotels etc.)	3089	1335
		26,500	6,049

4.2.3 Consumption Inequality

Economists generally prefer using consumption rather than income to measure well-being and inequality (Burki et al, 2015). There are several reasons why measuring how much people spend on food, rent, utilities and other goods and services provide a better picture of their circumstances than income. Income typically fluctuates more than expenditure because people can save when incomes are high and maintain consumption when income is low. In a state like Qatar where transfer payments for citizens may be significant, consumption may be a better indicator of well-being.

There are several measures of inequality, the most well-known being the Gini coefficient. Ranging between 0 and 1, the Gini coefficient offers a straightforward way to compare inequality across different populations. For Qataris, the Gini coefficient stands at 0.49 on a scale where 0 means perfect equality and 1 means perfect inequality. To put this in perspective, the consumption inequality in Norway which has a very similar GDP per capita to Qatar and Ireland, was 0.29 (Svyerson and Sandland, 2022) and 0.26 respectively (Gurer, 2022). This implies significant income inequality among Qatari households, which is further reinforced by the percentile ratios presented Table 13. The p90/p10 is the ratio of 90th percentile to the 10th percentile. At 9 this ratio shows that the consumption expenditure of the top ten percent is almost ten times higher than that of the bottom 10th percent. The Gini coefficient or white-collar expatriates is 0.33 and the p90/p10 is 4; both are considerably lower than Qatari households but still quite high relative to European high-income countries.

Table 13: Percentile ratios for distribution of Total Per Capita Monthly Expenditure of Qatari's & Expats

	p90/p10	p90/p50	p10/p50	p75/p25	p75/p50	p25/p50
Qataris	9	3	0.4	3	2	1
Expatriates	4	2	0.5	2	1	1

4.2.4 Income and Consumption

The relationship between income and consumption has been the subject of extensive research. For instance, studies have shown that while higher income generally leads to increased consumption, the relationship is not always linear, and various factors can influence these dynamics (Diacon and Maha, 2015). While the absence of a continuous measure of income in our study precludes measuring income elasticities, nevertheless interesting patterns can be identified.

The mean and median consumption for each income bracket is given in Table 14. The nonlinearity of the relationship in means is immediately evident. Families earning between QAR 50,000 - QAR 70,000 spend on average, QAR 1,500 more, per person, than those earning between QAR 30,000 and QAR 50,000. In turn, those earning more than QAR 70,000 spend QAR 1,600 more, on average, per person, than those earning between QAR 50,000 and QAR 70,000 (and QAR 3,400 more than those earning less than QAR 30,000). The relationship between median consumption and income bracket is, however, much more muted though still convex (increasing at an increasing rate). The increase in consumption from the bottom to the second bracket is QAR 246, the second jump is QAR 524, and the final jump is QAR 960. This, of course, aligns with the earlier discussion on inequality, where a long and fat upper tail in the consumption distribution pulls the mean upward but does not affect the median that much.

It can be conjectured that essential consumption increases as income increases, but satiation sets in at some threshold point, leading to minimal or no change in essential consumption with further income increases. In contrast, conspicuous consumption driven by socially oriented non-essential consumption has no such satiation limitations. These expenses can continue to increase rapidly as consumers strive to maintain social status congruent with their incomes. The evidence presented so far about conspicuous consumption is consistent with the absence of satiation.

Table 14: Mean and Median per-capita monthly consumption expenditure (PCCE) according to income brackets for Qatari households

Qatari Income Level	Mean PCCE (in QAR)	Median PCCE (in QAR)
Income < QAR 30,000	4680	3355
QAR 30,000<=Income < QAR 50,000	4938	3601
QAR 50,000<=Income <QAR 70,000	6475	4125
Income >= QAR 70,000	8110	5085
Total	6125	3917

Table 15 presents the mean and median per-capita monthly consumption for different income brackets for expatriate households. Unlike the convex pattern observed for the Qatari households, the consumption pattern for expatriates shows a different pattern. Specifically, consumption increases by QAR 817 from the first to second income bracket but this increase declines to QAR 553 for the subsequent income bracket. This non-convexity reverses however with the largest increase of QAR 1163 from the third to the fourth bracket.

Table 15: Mean and Median per-capita monthly consumption expenditure according to income brackets for expatriate households

Expatriate Income Level	Mean PCCE (in QAR)	Median PCCE (in QAR)
Income < QAR 10,000	2245	1949
QAR 10,000 <=Income < QAR 15,000	3062	2758
QAR 15,000 <=Income < QAR 25,000	3616	3244
Income >= QAR 25,000	4779	3993
Total	3279	2808

Trends in the median consumption reflect a similar pattern, albeit with weaker strength. The complexity is probably indicative of varying conditions and preferences across the expat community, suggesting a weaker influence of conspicuous consumption. To explore this further, we present in Table 16 expenditure on conspicuous by income brackets.

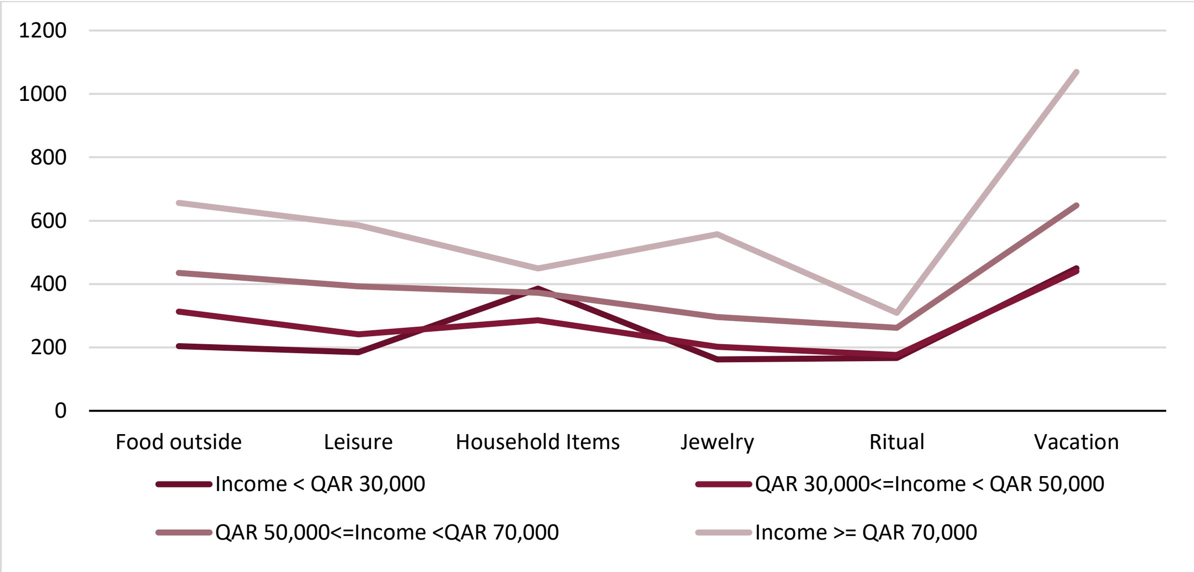
Table 16: Expenditure on conspicuous and non-conspicuous consumption by income brackets

	Food outside	Leisure	Household items	Jewelry	Ritual	Vacation
Qatari Household (in QAR)						
Income < QAR 30,000	204	185	386	162	167	450
QAR 30,000<=Income < QAR 50,000	313	242	286	202	176	441

QAR 50,000<=Income <QAR 70,000	435	393	372	296	262	648
Income >= QAR 70,000	656	585	449	558	309	1069
Total	414	361	372	314	231	665
Expatriate Household (in QAR)						
Income < QAR 10,000	123	70	74	22	28	133
QAR 10,000 <=Income < QAR 15,000	168	87	99	45	43	192
QAR 15,000 <=Income < QAR 25,000	229	120	120	51	36	260
Income >= QAR 25,000	239	163	140	98	54	397
Total	184	105	105	49	39	229

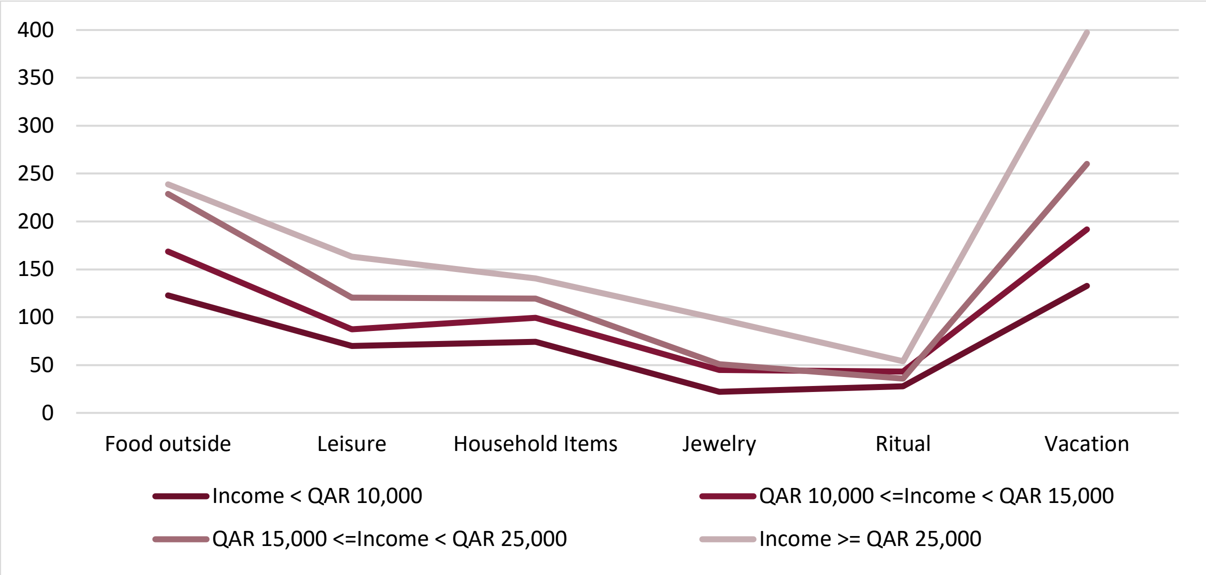
Moreover, Figure 8 shows how expenditure on conspicuous consumption relates with income for Qatari households. As expected, the figure exhibits that higher incomes are associated with proportionately increasing levels of consumption.

Figure 8: Expenditure on conspicuous consumption by income brackets for Qataris



For expatriates (refer to Figure 9), we now see convex relationships for all items except food eaten outside – all lines are upward sloping, with the slope increasing for the highest income bracket for all but two items of consumption. The item of consumption for which the slope decreases is food eaten outside suggesting some notion of a natural limit to how much can be spent on food although, at QAR 239 per person per month, this may be difficult to substantiate.

Figure 9: Expenditure on conspicuous consumption by income brackets for White-collar Expatriates



4.3 Debt and Loans

Debts refers to the total amount of money borrowed by individuals or businesses, which includes various forms of borrowing, including loans, credit card balances, mortgages, and bonds, all of which must be repaid, typically with interest. Loans, on the other hand, refer to a specific type of debt that must be repaid in installments, over time.

Figure 10: Does your household have any outstanding debts, loans, or financial liabilities from the bank?

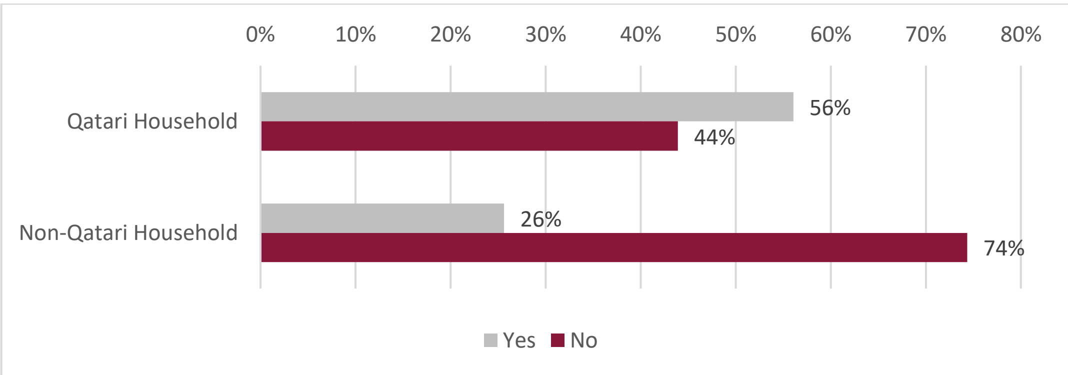


Figure 10 shows the percentage of Qatari and expatriate households who have debts and liabilities or have taken loans. More than half of Qatari households (56%) reported outstanding debts, loans or liabilities from the banks. For Qataris, an additional source of financing is provided by their employers, with 23 percent of households being in debt to their employers. One in four Expatriate households also reported that they are in debt. Disaggregation by regional classification of nationalities of households shows an interesting pattern. The group with the lowest incidence of debt is South Asians. The group with the highest incidence of debt is Qatari.

While specific information is not available on the total amount of loans, data is available on the number of loans taken by households as shown in Table 17 below. For Qataris, the median number of loans is one, while for expatriates it is 0. The distribution for loans shows a slightly thicker tail for Qataris, with more than 9 percent holding two loans and a small number of households with up to 5 loans. In contrast, the maximum number of loans for expatriates is capped at two. We do not know if this is a banking regulation or whether it reflects the borrowing preferences of expatriate households.

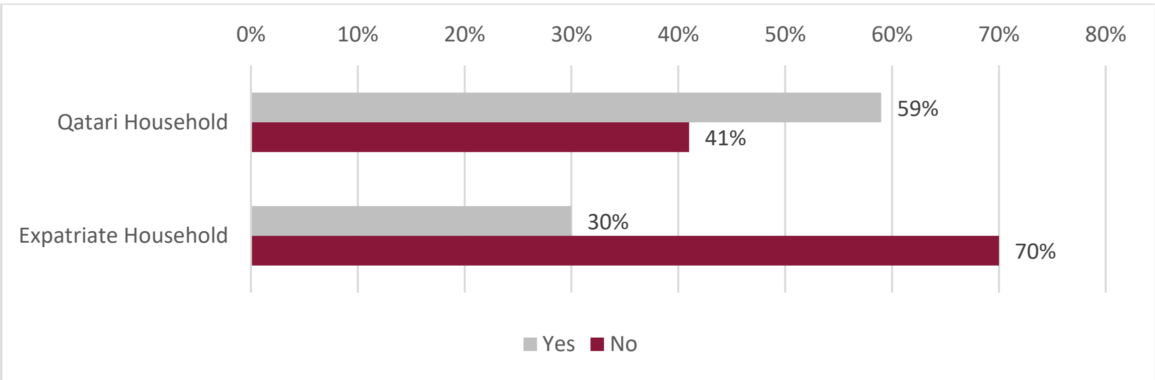
Interestingly, having two earners in the household increases the likelihood of being indebted by 6 percentage points (from 54 % to 60%) for Qataris and 8 percentage points for expatriates (22% to 30%). However, only the latter is statistically significant at 1 percent [F(1,1019)= 7.0067].

Table 17: Number of loans taken per household

Number of Loans	Qatari Households	White-collar Expatriate Households
0	44	74
1	45	24
2	9	2
3	2	0
5	0.009	0
	100	100

Car loans and personal loans are the most important types of loans taken by both Qatari and Expat households. 33 percent of Qatari households with loans had taken a car loan and 66 percent had taken a personal loan. For expatriate households, 23 percent and 65 percent of indebted households have a car and personal loan respectively. Interestingly, some households use personal loans to purchase cars since personal loans do not have a down payment requirement.

Figure 11: Dual provider households with outstanding bank debts



As demonstrated in Figure 11, 59 percent of dual-provider Qatari households report having outstanding bank debts. In comparison, 30 percent of dual-provider expatriate households report having outstanding bank debts.

The most widely reported reason for taking a personal loan (refer to table 18) was “Emergency,” with 34 percent of Qataris and 41 percent of Expatriates mentioning this as one of the reasons (the survey allowed for multiple reasons). We do not have precise information on the nature of the emergency but, given the high level of health insurance coverage for Expatriates and the generous and efficient public healthcare system, health-related emergencies can be ruled out.

Table 18: Reasons for taking personal loans across Qatari and Expatriate Households

Reasons for personal loans	Qatari Household (%)	White-Collar Expatriate Household (%)
Marriage	14	6
Entertainment	7	1
Business	17	11
Car	30	17
Emergency	34	41
Other	22	31

Further probing reveals that 75 percent of Qataris who mentioned requiring emergency money had large families (family size of 5 or greater). However, for expatriate families, emergency funding was required even among households with smaller families of sizes of three to four; around half of the households in this category sought to report emergency loans. According to income levels for those taking emergency loans, almost 30 percent of Qatari households with emergency loans are in the highest bracket compared to twenty percent in the lowest bracket. For expatriates, however, it is the opposite, with 30 percent in the bottom income bracket and 17 percent in the top income bracket.

CHAPTER 5: CONSUMPTION VALUES AND PREFERENCES

Consumption values and preferences are fundamental concepts in understanding consumer behaviour and decision-making. They are powerful lenses for understanding spending patterns, savings and debts, and wealth creation. While consumption values refer to how people seek benefits and attributes in products and services, consumption preferences refer to the judgments and evaluations people make about the products and services available to them, based on factors such as quality, price, convenience, and personal tastes, in addition to their social and economic circumstances. Understanding consumption values, preferences and behaviour in Qatar is critical for navigating economic policy landscape for a sustainable future, which is shaped by a diverse demographic and economic factors, and cultural influences.

The theory of consumption values (TCV) provides a framework for understanding how consumers in Qatar make decisions based on five key values: functional, social, emotional, epistemic, and conditional (Sheth et al., 1991). This theory has been applied in various contexts, including Qatar. A study by Kalafatis et al. (2000) examined the theory of consumption values in Qatar's consumer market. Qatar's consumer base is characterized by a significant expatriate population, comprising approximately 88% of its 2.8 million residents. This demographic diversity of Qatar encompasses a wide range of consumption values and preferences influenced by various cultural backgrounds. The affluent nature of the Qatari economy, driven by high income levels and low unemployment, further shapes consumer behaviour, leading to a strong demand for luxury and premium products posing challenges to sustainable consumption behaviour.

Research indicates that population with strong materialistic tendencies (hedonistic values) are more likely to engage in conspicuous consumption, seeking products that enhance their social standing. In a rapidly developing economy like Qatar's, where wealth is likely to be prominently displayed, materialistic tendencies can lead to conspicuous consumption—where individuals purchase goods not only for their utility but also to signal status and wealth to others. This behaviour is often amplified by social media, which provides a platform for individuals to showcase their possessions, further reinforcing materialistic values. Recent research, however, indicates that Qatari residents are increasingly conscious of environmental and social factors, aligning with global trends toward sustainability and ethical consumption.

In Qatar, there is a growing policy emphasis on Environmental, Social, and Governance (ESG) principles in the context of people’s purchasing decisions, with many willing to pay a premium for products that may not align with these values. The aim of this chapter is to examine evidence on three critical aspects of consumption behaviour:1) social and material values 2) consumption preferences and 3) social status comparisons.

5.1 Social and Material Values of Consumption

This section focuses on the social and material values of the respondents. Table 19 presents respondents’ opinions about five statements that represent the social and material values. The results show majority (50-85%) of the respondents either disagreed and strongly disagreed with the statements that preference for luxury and expensive goods is associated with enhanced social status. However, for the statement “people around me notice when I buy luxury-branded products” majority of respondents (56%) either agreed or strongly agreed with the statement. Although the results reveal a general tendency among respondents to disagree that luxury products raise social status, the majority of the respondents also acknowledged the statement, “People around me notice when I buy luxury-branded products”. This indicates a more complex relationship that while the majority of the respondents may not actively seek wealth-associated social status, they recognize the influence of such luxury items on social perceptions.

Table 19: Percent distribution of respondents' opinion on the social and material values of consumption goods

Statements	Strongly agree (%)	Agree (%)	Disagree (%)	Strongly disagree (%)	Total
1. Luxury brand products help raise the status of the individual.	4.53	24.72	49.69	21.07	100.0
2. I see that expensive products/items/things are better than lower priced products/ items/ things.	10.03	34.61	46.92	8.44	100.0
3. People around me notice when I buy luxury-branded products.	10.44	45.92	36.36	7.28	100.0
4. I always buy high-profile consumer products.	0.96	11.73	70.67	16.63	100.0
5. I prefer to buy luxury products that increases one's social status.	1.90	17.03	65.14	15.92	100.0

Table 20 presents percentage of respondents who agreed with the statement "People around me notice when I buy luxury-branded products" by nationalities and background characteristics. The results show substantial differences in terms of agreement with this statement by respondents' region-specific nationalities. The level of agreement was the highest among Qataris (68%), followed closely by Arabs at 64%. Respondents of East Asian nationalities reported the lowest level agreement (29%) followed by South Asians (45%) The differences in the level of agreement with the statement by nationalities of the region may reflect underlying income and cultural differences. Additionally, the agreement to the statement increased as household income increased, and notably, as family size increased.

Table 20: Level of agreement with the statement: "People around me notice when I buy luxury-branded products"

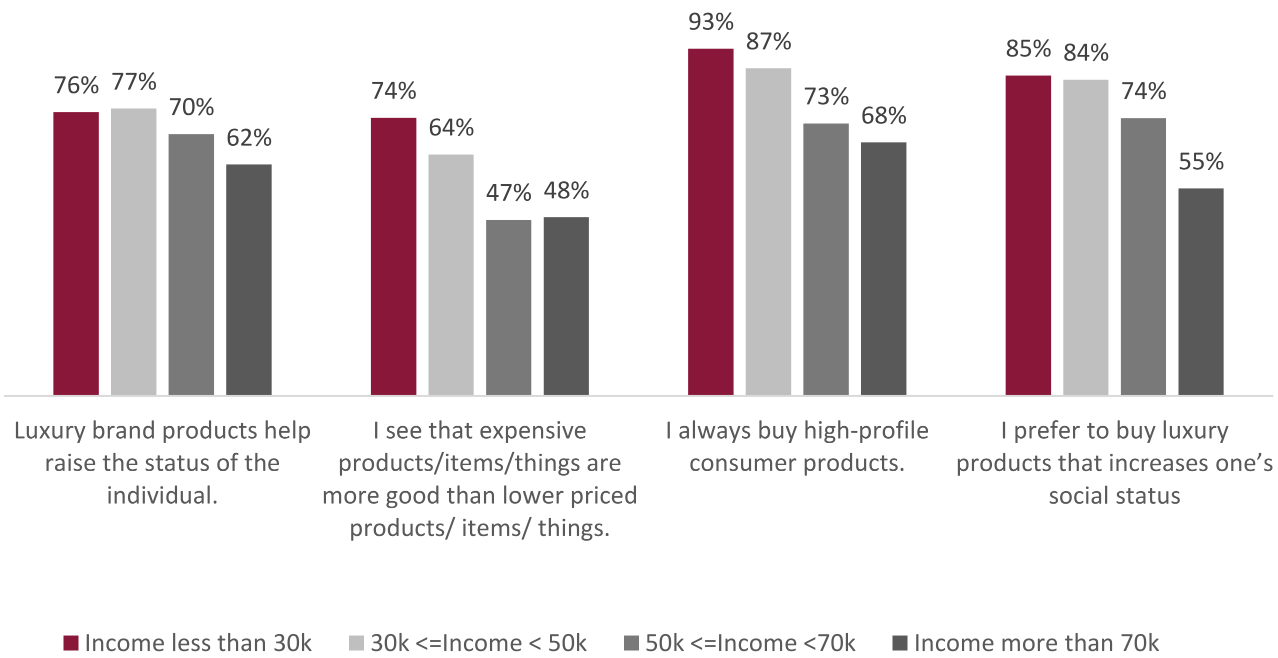
	Agreement Level	
Respondents Background Characteristics	**% of respondents who agreed**	**p-value in chi-square test**
Nationalities/Ethnic Regions		
Arabs	63.62	0.000
South Asians	45.03	
East Asians	28.75	
Africans	60.90	
Others	62.92	
Qatari	68.03	
Gender		
Male	56.78	0.682
Female	55.54	
Family size		
1-2 members	50.70	0.106
3-4 members	54.04	
5-6 members	59.68	
7 and more	60.54	

Education level		
Below Secondary	49.98	0.442
Secondary Only	57.58	
Above Secondary	56.12	
Qataris' income level		
Income less than 30sk	63.79	0.061
30k <=Income < 50k	62.54	
50k <=Income <70k	69.78	
Income more than 70k	74.97	
White-collar expatriated income level		
Income < 10k	49.75	0.258
10k <=Income <15k	51.30	
15k <=Income <25k	56.52	
Income >= 25k	58.37	

Note: % include those who reported agree and strongly agree.

Figure 12 illustrates the disagreement level (those who disagreed or strongly disagreed) among Qatari nationals of different income levels regarding four statements that reflect social and material values. A higher percentage of respondents with lower incomes disagreed that luxury products enhance an individual's status, compared to those with higher incomes. Specifically, 76% of respondents with an income below QAR 3,000 and 77% of respondents earning between QAR 30,000 and QAR 50,000) disagreed with this, compared to 70% of respondents earning between QAR 50,000 and QAR 70,000 and 62% of those with incomes above QAR 70,000. For statement 3 and 4 ("I always buy high-profile consumer products" and "I prefer to buy luxury products that increase one's social status"), there is a general decrease of agreement as income rises. For example, 93% of respondents with an income below QAR 30,000 strongly disagreed with statement 3, while only 68% of respondents with incomes higher than QAR 70,000 disagreed. Similarly, 85% of respondents with an income below QAR 30,000 disagreed with statement 4, while only 55% of those earning more than QAR 70,000 disagreed to the same statement.

Figure 12: Percentage of respondents who disagree with luxury good preferences across income levels of Qatari households



comparatively lower among Qataris (79%) with 21% of them agreeing with the statement Similarly, with respect to the statement: “I prefer to buy luxury products that increase one’s social status.” the percentage of respondents who disagreed with the statement is lowest for Qataris (74%) and highest among East Asians (90%) nationalities. Around a quarter of Qatari household respondents agreed with this statement. The percentage of respondents reporting disagreeing with these four statements somewhat declined with increasing education which suggests that those with secondary and above education are more likely to report agreement in favour of high-profile consumer goods to reflect social status.

Table 21: Percentage of respondents’ disagreement level with four statements related to social and material values by respondent’s background characteristics

Statement – Social and Material Values	Luxury brand products help raise the status of the individual.		I see that expensive products are better than lower priced products		I always buy high-profile consumer products.		I prefer to buy luxury products that increases one’s social status.	
Respondents’ Background Characteristics	**%**	**P-value**	**%**	**P-value**	**%**	**P-value**	**%**	**P-value**
Regions								
Arabs	75.24	0.303	59.92	0.055	90.89	0.000	80.93	0.007
South Asians	66.83		51.51		91.24		84.90	
East Asians	71.75		44.21		86.32		89.89	
Africans	70.11		58.02		85.6		79.01	
Others	76.13		43.53		81.65		87.17	
Qatari	69.94		57.18		79.09		73.85	
Gender								
Male	69.14	0.077	51.81	0.000	86.32	0.122	79.89	0.131
Female	73.96		62.44		89.27		83.39	
Family size								
1-2	68.74	0.469	59.29	0.017	87.08	0.033	81.15	0.328
3-4	69.49		50.24		90.01		83.15	
5-6	71.08		58.62		83.60		78.44	
7 and more	74.89		60.16		86.97		80.17	
Education level								
Below Secondary	72.76	0.914	68.44	0.014	94.92	0.019	86.12	0.107
Secondary Only	70.72		57.91		85.33		77.57	
Above Secondary	70.72		53.84		87.36		81.84	
Qataris’ income level								
Income less than 30k	75.69	0.016	74.22	0.000	92.63	0.000	85.46	0.000
30k <=Income < 50k	76.64		64.41		87.39		84.37	
50k <=Income <70k	69.87		47.00		72.69		74.14	
Income more than 70k	61.69		47.62		67.60		55.35	
Non-Qataris income level								
Income < 10k	71.90	0.430	60.31	0.055	90.88	0.614	82.35	0.995
10k <=Income <15k	73.07		48.05		89.66		82.39	
15k <=Income <25k	66.57		56.82		88.80		83.18	
Income >= 25k	71.90		54.51		86.64		82.74	

5.2 Consumption Preferences

Consumption preferences, theoretically representing the centrality domain, refers to people's choices relating why and how make decisions to buy different consumption goods (Chatterji et al., 2017). Consumption decisions are influenced by a variety of factors including tastes, prices, income, information and social and cultural factors. Nine conceptually developed statements shown in table 23 were administered to the respondent asking them if they agreed or disagreed with these statements on consumption preferences. Table 23 shows the agreement and disagreement levels of statements related to the respondents' consumption preferences. In respect of statements 2, 4-6, and 8, majority of the respondents (ranging 67-91%) either disagreed or strongly disagreed with these statements. Alternately, in respect of statements 1,3, and 7, majority of the respondents either agreed or strongly disagreed with the statements suggesting they prefer to buy things that they need, to keep life as simple as possible with less emphasis on material things.

The results also suggest that most respondents do not agree that buying material goods provide them with pleasure, even when they do not need them (54%). Instead, they want to buy only what they need (46%) and would like to maintain a decent lifestyle regarding tangible possessions (65%). Respondents also tended to place less emphasis on material goods compared to most people they know (56%). Furthermore, 53% of the respondents disagreed with the notion that their possessions are not particularly important to them. However, more than 50% of the respondents reported difficulties in saving a portion of their income with a total of agreement level of 64%. Additionally, they disagreed with the idea that if they like an item, they don't care about the price with a total disagreement level of 69%.

Table 22: Percent distribution of respondents' agreement level with consumption preferences (Qataris + White Collar Expatriates)

Statements – centrality domain	Strongly agree (%)	Agree (%)	Disagree (%)	Strongly disagree (%)	Total
1. I usually only buy the things I need.	34.36	51.09	13.15	1.40	100.0
2. Buying things gives me a lot of pleasure, even if I do not need them.	4.21	21.73	54.36	19.70	100.0
3. I try to keep my life simple as far as tangible possessions are concerned.	22.78	64.75	11.17	1.30	100.0
4. The things I own aren't all that important to me.	4.45	28.47	52.55	14.53	100.0
5. I enjoy spending money on things that aren't practical.	1.24	10.06	59.17	29.53	100.0
6. I like a luxurious lifestyle.	9.10	32.11	46.48	12.31	100.0
7. I put less emphasis on material things than most people I know.	10.47	56.36	28.98	4.19	100.0
8. If I liked an item, I don't care about the price.	7.32	23.36	51.30	18.01	100.0
9. I often find it difficult to save part of my income.	21.04	43.42	30.10	5.43	100.0

Figure 13 shows the level of agreement regarding three statements across nationalities by region. South Asians (91%) and East Asians (90%) reported high levels of agreement when it comes to purchasing only the items they need, while other nationals of other regions with only 70% agreeing with this statement. Qataris and respondents of other nationalities had comparatively lower levels of agreement. Similarly, 94% of East Asians and 91% of South Asians agreed with the statement on the importance of simple living with reduced tangible possessions. Regarding saving portion their income, state, 73% of Arabs agreed that they often struggled to save part of their income, followed closely by Africans (72%) and South Asians (62%). Whereas most respondents of other regions disagreed with this statement. More than half of the Qatari respondents (56%) reported they found it difficult to save part of their income.

Figure 13: Respondents' agreement levels with consumption preference statements by nationalities/ethnic regions

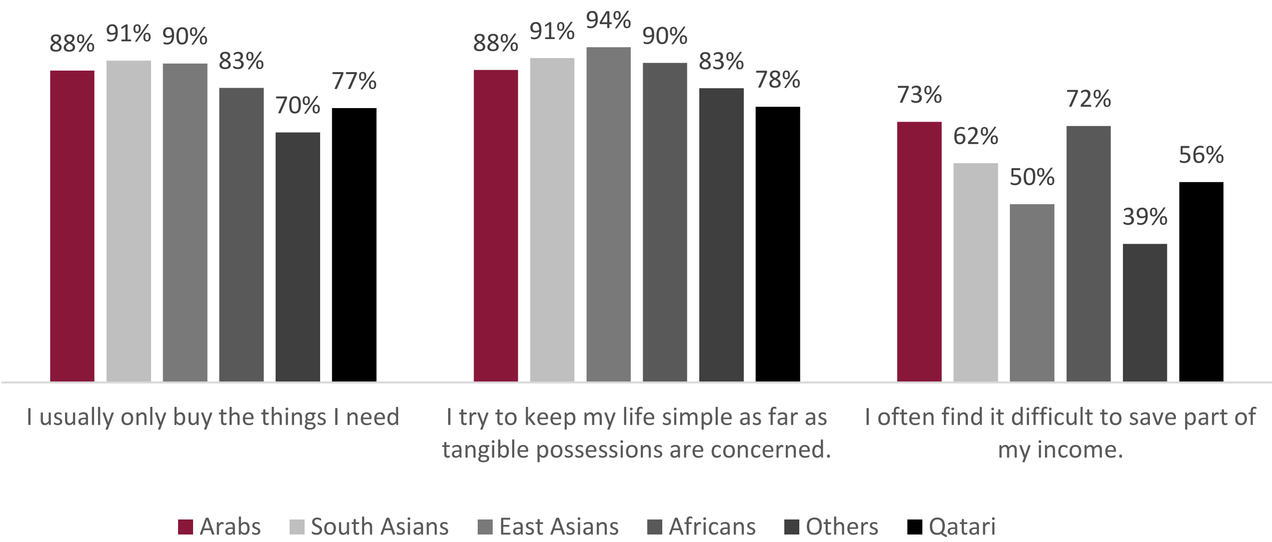


Table 23 presents respondents' level of agreement with four statements that reflect consumption preferences, across different demographic and income variables. The data highlights important trends in consumer behaviour, financial challenges and attitudes towards material possessions. South Asians and East Asians exhibit higher agreement levels across the four statements, which could reflect cultural or financial reasons to maintain minimalism and simplicity in terms of possessions. East Asians reported the highest agreement with the statement, "I try to keep my life simple as far as tangible possessions are concerned" (94%). This could reflect cultural or financial reasons to maintain minimalism and simplicity in terms of possessions. On the other hand, Qataris report lower agreement with statements compared to other regions, particularity, with the statement, "I often find it difficult to save part of my income" (56%), indicating that saving money may be less of a concern for higher-income Qataris than for other regions, possibly due to more robust financial security.

For the statement, "I usually only buy the things I need", agreement declines as income increases. Among Qataris, 84% of those earning less than QAR 30,000 per month agreed with this statement, compared to 68% of those earning more than QAR 70,000. This suggests that lower-income households may be more focused on necessity-based purchasing due to financial constraints, whereas higher-income households might have the flexibility to spend beyond essential needs.

Additionally, agreement with the statement, “I usually only buy the things I need”, decreases slightly as family size increases, from 88% for families of 1-2 members to 82% for families with 7 or more members. This suggests that larger families might face more varied financial demands, leading to less necessity-based purchasing.

For the statement, “I put less emphasis on material things than most people I know”, Qatari respondents with incomes between QAR 50,000 to QAR 70,000 report highest agreement (69%), whereas those with incomes above QAR 70,000 show the lowest (53%), suggesting that higher Qatari respondents with higher income may prioritize material goods more than those in the middle-income brackets.

This trend continues with respect to the statement, I often find it difficult to save part of my income”. The data shows that 75% of Qataris earning less than QAR 30,000 struggle with saving, compared to only 46% of those earning over QAR 70,000. This implies that higher-income households may find it easier to manage savings and financial planning, while lower-income groups face greater difficulties. Similarly, for the statement, “I often find it difficult to save part of my income”, larger families (61% for families of 7+) tend to report more financial challenges than those with smaller families, likely due to increased financial challenges. This trend suggests that higher income levels may correlate with better financial planning and saving habits in addition to greater propensity to save income.

In terms of education, data shows only minor differences in consumption preferences for most statements. However, for centrality domain - statement, “I often find it difficult to save part of my income”, a higher proportion of respondents with below-secondary education report difficulty saving (76%) compared to those with higher education levels. This presents a potential relationship between financial literacy or earning potential and the ability to save.

Table 23: Respondents’ level of agreement with consumption preferences according background characteristics

Consumption Preferences – Statements	I usually only buy the things I need		I try to keep my life simple as far as tangible possessions are concerned		I put less emphasis on material things than most people I know		I often find it difficult to save part of my income	
Respondents Background Characteristics	**%**	**p-value**	**%**	**p-value**	**%**	**p-value**	**%**	**p-value**
Regions								
Arabs	87.71	0.000	87.85	0.000	68.21	0.224	73.29	0.000
South Asians	90.55		91.19		66.66		61.68	
East Asians	89.73		94.31		73.51		50.16	
Africans	82.81		89.83		68.87		72.17	
Others	70.33		82.73		71.4		38.99	
Qatari	77.17		77.56		60.29		56.39	
Gender								
Male	86.41	0.167	87.52	0.98	67.43	0.533	63.37	0.257
Female	83.54		87.56		65.66		66.64	
Family size								
1-2	87.96	0.146	89.53	0.429	66.52	0.408	61.22	0.457
3-4	87.30		88.07		68.07		65.53	
5-6	83.76		87.70		68.10		66.16	
7 and more	81.84		84.54		62.01		60.89	

Education level								
Below Secondary	81.23	0.446	86.05	0.285	67.79	0.900	76.27	0.003
Secondary Only	84.98		84.91		65.62		69.14	
Above Secondary	85.97		88.13		66.89		62.15	
Qataris' income level								
Income less than 30k	83.81	0.013	82.74	0.369	61.31	0.058	74.53	0.000
30k <=Income < 50k	81.8		77.59		58.45		56.42	
50k <=Income <70k	75.07		74.93		69		58.9	
Income more than 70k	67.54		74.53		53.15		45.82	
Non-Qataris Expatriates income level								
Income < 10k	91.32	0.016	90.41	0.862	65.14	0.446	77.92	0.000
10k <=Income <15k	88.43		89.09		67.73		69.86	
15k <=Income <25k	87.58		90.53		71.69		62.92	
Income >= 25k	80.37		88.23		70.50		50.29	

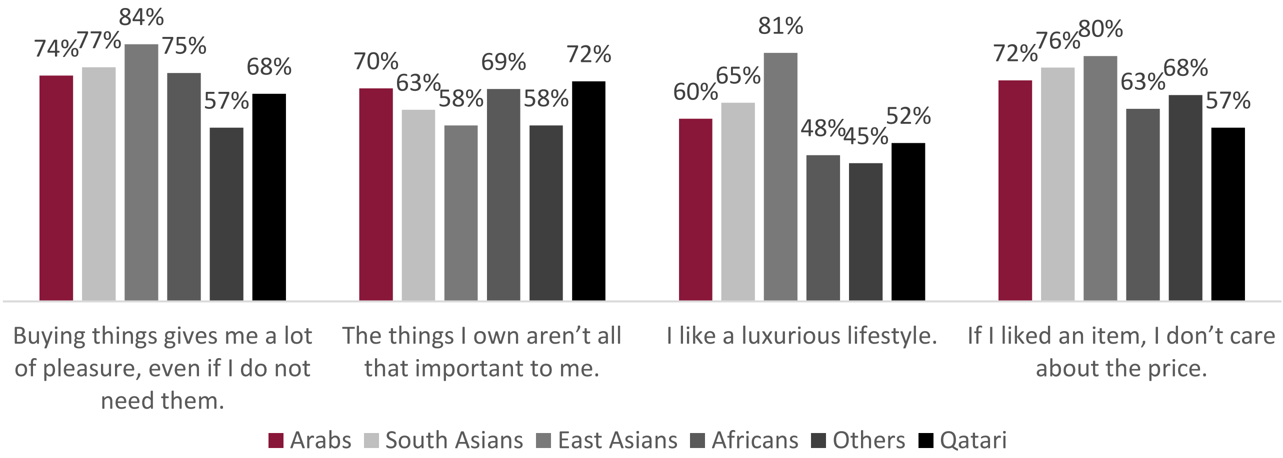
Figure 14 shows that East Asians largely disagreed with most of the statements related to luxurious and expensive consumption goods preferences. In respect of first statement, 84% of East Asians disagreed that buying things gives them pleasure, even if they do not need them. In comparison around 57% of respondents of other regions and 68% of Qataris respondents disagreed with the statement. Around 57% of Qataris disagreed with the statement: "If I like an item, I do not care about the price. More than half of Africans and respondents from other regions expressed a preference for luxury goods preference, with only 45% of those from other regions and 48% of Africans disagreeing with the statement about luxury good preference. East Asians overwhelmingly disagreed with most of the statements related to luxurious and expensive consumption preferences. Pattern of financial control is further reflected in their responses to other statement: 81% of East Asians disagreed with the idea of enjoying a luxurious lifestyle (Statement 3), and 80% disagreed with the notion of not caring about the price if they like an item (Statement 4).

East Asians have a stronger inclination towards financial restraint. This is in contrast, other nationalities exhibited more mixed attitudes. More than half of Africans and respondents from other regions expressed a preference for luxury goods, as reflected in their relatively lower levels of disagreement with the luxury-related statements. For instance, only 45% of respondents from other regions and 48% of Africans disagreed with the statement about enjoying luxury goods (statement 3), indicating that these groups are more open to the idea of indulgence in luxury when compared to East Asians.

Qataris, on the other hand, seem to fall somewhere in between. About 57% of Qataris disagreed with the statement: “If I like an item, I do not care about the price,” indicating that a significant portion of Qatari respondents displays price sensitivity, though not to the same extent as East Asians. The balance of attitudes among Qataris may reflect both cultural and economic factors unique to the region, such as coexistence of wealth with traditional values of modesty or prudent spending.

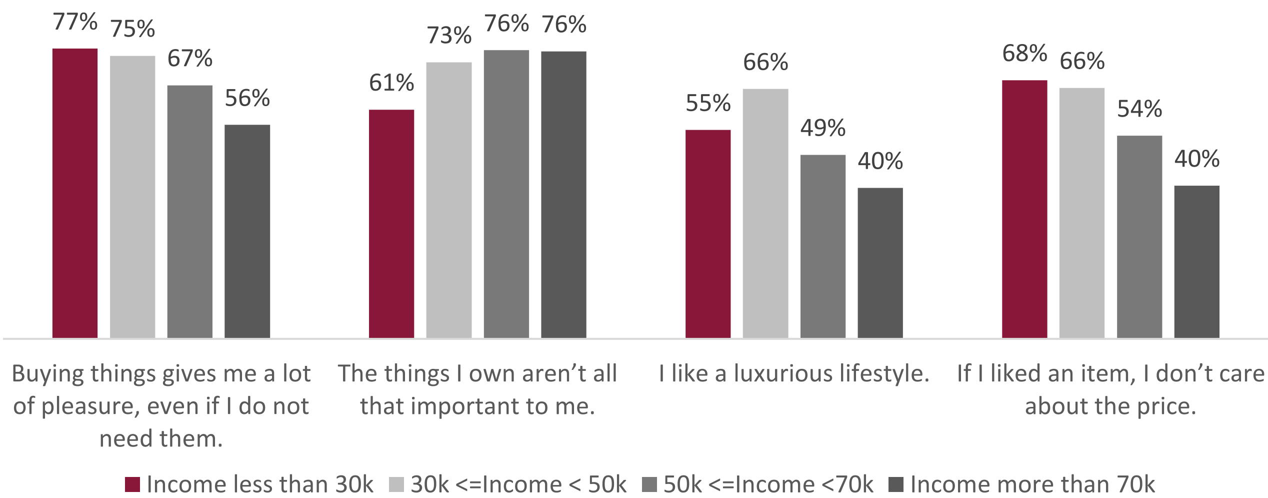
Respondents’ response to Statement 2 provides further insights into respondents’ views on the significance of their possessions. The results shows that 72% of Qataris, 70% of Arabs, and 69% of Africans disagreed with the notion that they do not perceive their belongings as important, suggesting that material possessions hold considerable value for these groups. In contrast, only 58% of East Asians and 58% of respondents from other regions expressed disagreement with this statement. These differences may reflect varying cultural norms and values around material possessions

Figure 14: Respondents' disagreement on luxury goods consumption preferences by nationalities/ethnic regions



Furthermore, figure 15 illustrates the level of disagreement with the same set of statements, this time focusing specifically on Qatari respondents, categorized by their household income levels. Regarding statement 1, "Buying things gives me pleasure," results reveal a clear trend: the lower the income, the higher the level of disagreement. For instance, 77% of Qataris with an income less than QAR 30,000 disagreed with this statement, compared to only 56% of those with an income level more than QAR 70,000. This suggests that lower-income groups may associate less emotional fulfillment with material purchases, potentially due to financial constraints or differing priorities.

Figure 15: Level of disagreement on consumption preference for luxury goods by income levels of Qataris households



For statement 2, "The things I own are not very important to me," there is a reverse trend, with higher-income Qataris expressing stronger disagreement. While 61% of Qataris with an income less than QAR 30,000 disagreed with this statement, around 76% of those earning QAR 50,000 and QAR 70,000 and above expresses disagreement. This indicates that higher-income respondents are more likely to value their possessions, possible because they can afford higher quality or more luxurious items, which may carry personal or social significance.

For statement 3 “I like luxurious lifestyle”, more than half of Qataris (60%) with incomes over QAR 70,000 agreed compared to 40 % disagreeing with this statement, indicating a preference for luxury among higher-income groups. Similarly, over 50% of Qataris in this income bracket also reported that they do not care about the price if they like an item. In contrast, 68% of Qataris with incomes less than QAR 30,000 disagreed with the statement "If I like an item, I don't care about the price". This demonstrates that lower-income respondents are significantly more price-sensitive, likely due to tighter financial constraints or more cautious approach to spending. These patterns suggest that household income plays a critical role in shaping luxury consumption preferences among Qataris. Higher-income Qataris are more likely to express preference for luxury goods and less concern about price, while lower-income groups are more financially cautious and less inclined to find emotional fulfillment in material possessions. These findings could be attributed to broader lifestyle differences, where financial security enables greater freedom to indulge in luxury without the same constraints faced by lower-income households.

Table 24 further presents the level of disagreement (respondents who disagreed or strongly disagreed) to five statements across different demographic characteristic. Among non-Qataris, disagreement with the statement, “buying things gives me a lot of pleasure, even if I do not need them” is highest among those earning less than QAR10,000 (79%) but decreases to 70% among those earning more than QAR 25,000. This suggests that similar to the pattern observed for Qataris, non-Qataris with higher incomes are more inclined to find pleasures in buying unnecessary items compared to their lower-income counterparts.

Table 24: Level of disagreement with statements of consumption preferences by background characteristics

Statements – Consumption Preferences	**Buying things gives me a lot of pleasure, even if I do not need them.**		**The things I own aren’t all that important to me**		**I enjoy spending money on things that aren’t practical**		**I like a luxurious lifestyle**		**If I like an item, I don’t care about the price**	
Respondents Background Characteristics	**%**	**p-value**	**%**	**p-value**	**%**	**p-value**	**%**	**p-value**	**%**	**p-value**
Regions										
Arabs	73.83	0.023	69.69	0.049	91.36	0.080	59.72	0.000	72.31	0.000
South Asians	76.57		62.65		88.36		65.01		76.45	
East Asians	84.14		57.52		88.57		81.28		80.3	
Africans	74.76		69.46		88.6		47.8		63.02	
Others	56.79		57.54		69.82		45.19		67.55	
Qatari	67.92		72		87.29		51.84		56.86	
Gender										
Male	76.46	0.006	66.20	0.361	89.94	0.051	60.61	0.066	69.00	0.732
Female	69.29		68.83		86.21		55.16		69.94	
Family size										
1-2	70.37	0.263	62.42	0.085	87.25	0.68	60.11	0.485	68.78	0.267
3-4	76.66		65.09		88.15		60.52		70.60	
5-6	71.74		72.21		88.82		55.54		70.79	
7 and more	73.94		66.35		90.83		59.09		63.79	
Education level										
Below Secondary	84.87	0.029	65.71	0.318	88.19	0.781	57.12	0.757	73.03	0.121

Secondary Only	75.03		63.39		87.39		57.38		64.33	
Above Secondary	72.87		68.22		88.94		59.53		70.24	
Qataris' income level										
Income less than 30k	76.63		60.51		88.19		55.14		68.29	
30k <=Income < 50k	74.73	0.002	73.02	0.021	92.09	0.073	65.96	0.000	66.25	0.000
50k <=Income <70k	66.95		76.19		87.44		48.55		53.61	
Income more than 70k	56.48		75.90		82.45		39.83		40.43	
Non-Qataris income level										
Income < 10k	72.17		64.77		92.07		62.39		75.16	
10k <=Income <15k	79.12	0.041	64.99	0.594	87.07	0.246	59.41	0.092	72.96	0.256
15k <=Income <25k	79.99		64.53		89.84		64.02		72.30	
Income >= 25k	69.75		70.66		86.71		51.65		65.91	

Among non-Qataris, East Asians have the highest disagreement (84%), indicating a more utilitarian approach to purchasing. While, 75% of those earning less than QAR 10,000 disagree with the statement, “if I like an item, I don’t care about the price”, compared to 66% of those earning more than QAR 25,000. This implies that as income increases, non-Qataris are more likely to disregard the price when making purchases. Furthermore, East Asians (81%) and South Asians (65%) have the highest disagreement rate with the statement, “I like a luxurious lifestyle”. Thus, Qataris tend to appreciate luxury more than their regional counterparts.

Respondents with below secondary education report the highest disagreement to the statement “buying things gives me a lot of pleasure, even if I do not need them” (85%), in contrast to those with above secondary education who have a lower disagreement level (73%), suggesting that higher-educated individuals may find more enjoyment in discretionary consumption. When it comes to the statement, "If I like an item, I don’t care about the price", it is clear that respondents with below than secondary education (73%) are more likely to disagree with disregarding price, compared to those with above secondary education (70%).

Overall, gender differences reveal that men tend to disagree more with non-practical spending and luxurious lifestyles in comparison to women. Male respondents have higher disagreement (77%) than females (70%) to the statement, “Buying things gives me a lot of pleasure, even if I do not need them” thus, suggesting that men are less likely to enjoy non-essential consumption. Similarly, in terms of the statement, “I enjoy spending money on things that aren’t practical", it is clear that men have slightly higher disagreement (90%) than women (86%), indicating that men are less inclined to enjoy spending on impractical items. Results for the statement, "I like a luxurious lifestyle" reveals a smaller gap, with 61% of men and 55% of women disagreeing, suggesting that men are slightly more likely to reject a luxurious lifestyle in comparison to women.

Overall, the data shows that family size has minimal influence towards luxury. In terms of the statement, "the things I own aren’t all that important to me", disagreement increases as family size becomes larger, with disagreement rising from 62% for smaller families (1-2 members) to 72% for medium-sized families (5-6 members). This suggests that those with larger families place more importance on their possessions. However, for the statement, "I like a luxurious lifestyle", the disagreement trend across family sizes is relatively stable, with percentages ranging from 56% to 60%.

5.3. Social Status Comparisons

Research indicates that individuals are not only concerned with their absolute consumption levels but also with their relative consumption compared to others (Alpizar et al., 2005). This relative position on consumption suggests that individuals derive utility not just from the goods they possess but also from the social position those goods confer (Carlsson et al., 2007). Material possessions are regarded as symbols of status and success, shaping perceptions of self-worth and happiness. Conspicuous consumption, defined as the acquisition of goods for the purpose of displaying wealth and social status, plays a crucial role in how individuals navigate social hierarchies (O'Cass and McEwen, 2004). Understanding the dynamics of social status comparisons in relation to consumption spending provide important insights into how material possessions are perceived as achievements and their impact on individual happiness. This section presents results on respondents' perception relating to their social status comparisons vis-à-vis possession of luxury goods.

Participants were asked to assess their agreement towards nine statements related to social status comparisons. Table 25 presents percent distribution of respondent's level of agreement on nine statements of social status comparison. The results showed that majority of respondents agreed with 3 of the nine statements. These statements are statement 1, 3 and 7. Seventy five percent of participants agreed that they still haven't achieved all their dreams in terms of buying things that complement their lives. 56% of respondents reported that it sometimes bothers them that they cannot afford to buy all the things they like (Table 26). Furthermore, a majority of respondents (62%) agreed that their possessions reflect how well they are doing in life (statement 7). On the other hand, most of the respondents disagreed with the remaining 7 statements related to social status comparisons. For instance, more than 50% of the respondents disagreed that they wouldn't be happier if they own nicer things. Similarly, around 66% of respondents do not desire to own luxurious things. While the overall findings leaned toward disagreement, approximately 44% of respondents agreed with statement 5. "Some achievements in life include acquiring material possessions," and about 43% agreed with statement 6: "The more a person owns luxurious items, the stronger their social status." More than 80% of respondents disagreed with the statement 8: "I like to own luxurious things even if I do not need them"; while 70% of the respondents disagreed with the statement 9: "I believe that we should enjoy our lives and show our possessions."

Table 25: Percent distribution of respondents' level of agreement on social status and happiness statements

Statement on Social Status Comparison	Strongly agree (%)	Agree (%)	Disagree (%)	Strongly disagree (%)	Total (%)
1. I haven't achieved all my dreams in terms of buying things that complement my life.	24.25	50.53	20.97	4.25	100.0
2. I wouldn't be any happier if I owned nicer things.	6.39	28.99	55.59	9.03	100.0
3. It sometimes bothers me that I cannot afford to buy all the things I like.	13.44	42.95	36.40	7.21	100.0
4. I admire people who own expensive homes, cars, and clothes.	4.86	27.87	48.08	19.19	100.0
5. Some of the achievements in life include acquiring material possessions, etc.	5.64	38.45	44.69	11.22	100.0

6. The more a person owns luxurious things, the stronger his or her social status.	9.91	32.76	43.02	14.30	100.0
7. The things I own say a lot about how well I'm doing in life, such as owning real estates, farms, bank deposits, cars, etc.	15.50	46.27	30.83	7.41	100.0
8. I like to own luxurious things even if I do not need them.	2.04	15.24	55.74	26.98	100.0
9. I believe that we should enjoy our lives and show our possessions.	6.78	23.46	46.10	23.66	100.0

Table 26 further presents bivariate results of participants' level of agreement regarding three statements of social status comparison by background characteristics of the respondents. The results revealed that 87% of African respondents perceived they had not achieved all their dreams related to purchasing items that enhance their lives, compared to only 61% of South Asians who share this opinion. Whereas 72% of East Asians perceived that their possessions, such as owning real estate, farms, or banks, reflect how well they are doing in life. In contrast, only 68% of Qataris believed that their material possessions represent their life achievements, with South Asians reporting the lowest percentage at 56%. Regarding the statement, "It sometimes bothers me that I cannot afford to buy all the things I like," responses varied among non-Qataris based on income levels. For example, 67% of non-Qataris earning less than QAR 10,000 expressed frustration at their inability to purchase desired items, while only 44% of those with incomes above QAR 25,000 shared the same concern.

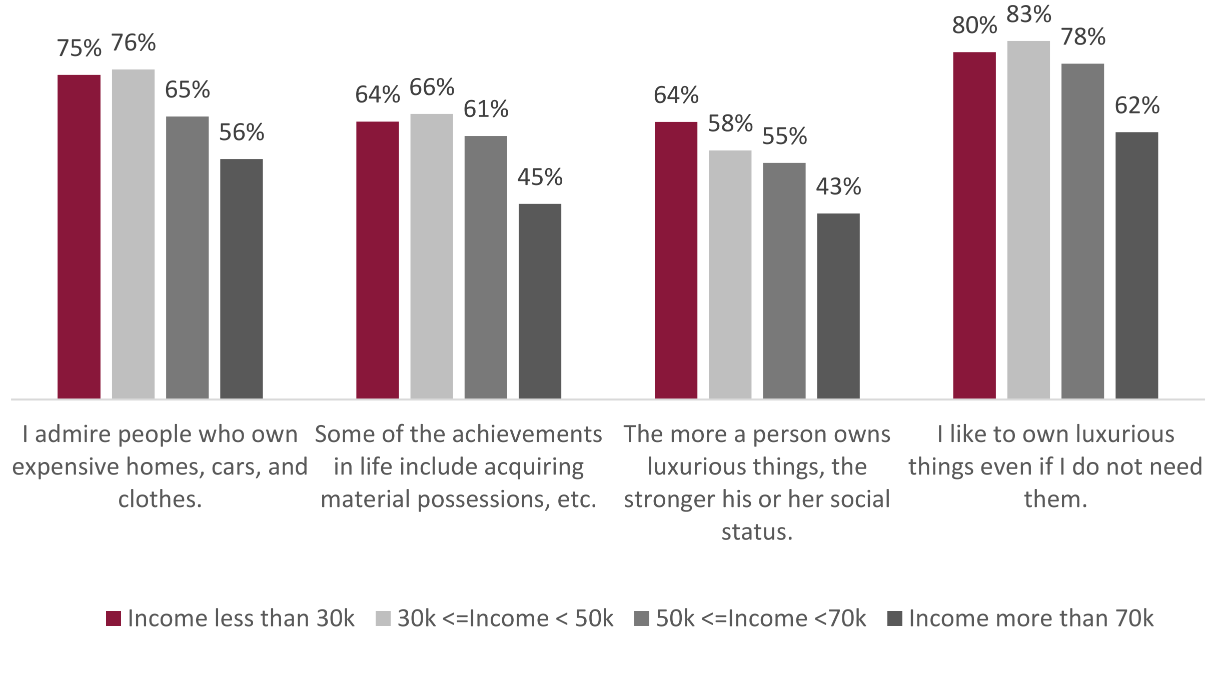
Table 26: Level of agreement with social status comparisons statements by respondents' background characteristic

Statements- Social Status Comparisons	I haven't achieved all my dreams in terms of buying things that complement my life.		It sometimes bothers me that I cannot afford to buy all the things I like		The things I own say a lot about how well I'm doing in life	
Respondents Background Characteristics	**%**	**p-value**	**%**	**p-value**	**%**	**p-value**
Regions						
Arabs	80.47	0.000	52.97	0.093	60.12	0.024
South Asians	61.01		61.27		56.15	
East Asians	64.65		54.03		72.42	
Africans	86.57		60.56		61.09	
Others	82.11		43.39		67.73	
Qatari	78.63		52.14		68.27	
Gender						
Male	75.39	0.492	55.41	0.332	60.94	0.409
Female	73.57		58.32		63.39	
Family size						
1-2	69.93	0.009	56.00	0.379	61.86	0.94
3-4	71.36		57.28		61.33	
5-6	80.41		58.22		61.24	
7 and more	76.83		51.16		63.61	
Education level						
Below Secondary	71.16	0.128	51.97	0.68	65.58	0.713

Secondary Only	79.45		56.90		62.08	
Above Secondary	73.87		56.47		61.29	
Qataris' income level						
Income less than 30k	79.74		61.37		70.35	
30k <=Income < 50k	73.2	0.27	49.24	0.095	65.23	0.82
50k <=Income <70k	81.14		54.55		67.99	
Income more than 70k	80.78		47.03		69.46	
Non-Qataris income level						
Income < 10k	76.76		67.30		57.89	
10k <=Income <15k	76.66	0.031	56.71	0.000	63.95	0.529
15k <=Income <25k	74.50		57.09		61.12	
Income >= 25k	64.45		44.01		58.16	

Figure 16 shows respondents' perceptions of disagreement regarding four statements related to preferences for luxury goods across varying income levels of Qatari households. The results show that three-fourths (75%) of Qatari households earning less than QAR 30,000 disagreed with the statement, "I admire people who own expensive products," while 56% of households earning more than QAR 70,000 expressed the same disagreement. This suggests that lower-income households are less likely to associate admiration with wealth and expensive possessions compared to higher-income households. In terms of life achievements, over half (55%) of Qataris with incomes exceeding QAR 70,000 agreed that some life achievements include acquiring material possessions, whereas only 36% of Qataris earning less than QAR 30,000 shared this view. This highlights that wealthier individuals may place greater importance on material success as a reflection of their accomplishments. When asked about social status, 43% of Qataris with incomes above QAR 70,000 disagreed with the statement, "The more a person owns luxurious things, the stronger his or her social status." In comparison, 64% of households earning less than QAR 30,000 disagreed with this statement, indicating that lower-income groups are less likely to equate luxury ownership with higher social standing. Lastly, regarding the statement "I like to own luxurious products even if I do not need them," 80% of Qataris earning less than QAR 30,000 disagreed, compared to 62% of those with incomes higher than QAR 70,000. This suggests that lower-income households are more cautious or resistant to luxury consumption for non-essential items, likely due to financial constraints or differing priorities with this statement, compared to only 62% of those with an income higher than QAR 70,000.

Figure 16: Level of disagreement on consumption preferences for luxury goods by income level of the Qatari households



CHAPTER 6: SUSTAINABLE CONSUMPTION BEHAVIOUR

Sustainable consumption behaviour refers to the choices and actions of consumers that prioritize environmental sustainability throughout the entire lifecycle of products—from production and usage to disposal (Vergur et al 2023). This also include decisions the subsequent use, disposal, and recycling of products by individuals, households, businesses, and governments. Decisions that minimize ecological impacts while enabling quality of life, influenced by societal norms, political institutions, policies, infrastructure, markets, and culture (Basu, 2000). Sustainable consumption behaviour in Qatar is increasingly recognized as a critical component of the nation's broader commitment to environmental sustainability and economic diversification, as outlined in its National Vision 2030. The priorities include effective environmental management, aiming to protect air, land, water, and biodiversity. This chapter examines respondents' perceptions about sustainable consumption behaviour in terms of 1) preferences for new goods and excess consumption 2) sustainable consumption (avoidance of excess/unsustainable consumption) 3) budget planning for sustainable consumption 4**)** perceptions of sustainable consumption behaviour by nationalities, household income and background characteristics 5) waste and reusability.

6.1 Preference New Goods Even When Not Needed

The preference for new goods or additional goods even when not needed is influenced by psychological desires, social dynamics, economic motivations, and environmental considerations (Ghosh & Wendner, 2022). As society becomes more aware of the implications of overconsumption, there may be a shift towards valuing quality and sustainability over excess consumption. Table 27 present percentage distribution of respondent's perception's relating to sustainable consumption behaviour, waste disposal and reusability, budget planning. For each of the 11 the statements, respondents were asked how often they would consume or opt for a specific consumption preference with the response options of - always, often, sometimes,rarely, and never – five-point scale.

The first four statements in table 27 sought respondents' opinion regarding preference for new or additional consumption even if they do not need them, indicating perception of excess consumption. In respect of the each of the four statements "1) I replace electronic devices such as mobile phones, and laptops with new ones even though I do not need them", "2) I buy new clothes even though I do not need them", "3) I would buy more food and drinks than what is needed" and "4) I buy new products even if I own similar ones out of my desire to buy new products", respondents were asked to indicate their response option. A majority of the respondents 53-62% reported "Never" indicating over half of the respondents prefer to follow sustainable consumption practices. In contrast, around 12% of the respondents reported that they either "Always" or "Often" bought new items of consumption goods, bought more drinks or clothes even if they do not need them (Table 28) indicating a clear desire for excess consumption. Between 13-21% of the respondent reported 'sometimes' in response to these fours statement.

Table 27: Percent distribution of respondent's perceptions of sustainable consumption behaviour (SCB)

SCB Statements	Always (%)	Often (%)	Sometimes (%)	Rarely (%)	Never (%)	Total
Preference for New Goods						
1. I replace electronic devices such as mobile phones, and laptops	5.35	6.94	13.26	17.83	56.62	100.0

with new ones even though I do not need them.						
2. I buy new clothes even though I do not need them.	4.14	6.86	20.50	16.59	52.45	100.0
3. I would buy more food and drinks than what is needed	4.28	8.07	14.47	17.11	56.07	100.0
4. I buy new products even if I own similar ones out of my desire to buy new products.	1.05	3.47	14.85	18.32	62.30	100.0
Sustainable consumption Behaviour						
5. I try hard to reduce misuse of goods and services (e.g., I switch off light and fan when I am not in the room).	69.83	15.80	9.16	3.19	2.02	100.0
6. I consider myself extravagant in my purchases.	7.46	7.91	22.64	13.88	48.10	100.0
7. I avoid overuse/overconsumption of goods and services.	49.34	21.95	16.00	5.38	7.33	100.0
8. I pay attention to the price of food I order in restaurants.	64.72	17.17	10.03	3.45	4.64	100.0
Budget Planning						
9. I find it difficult to commit to a specific budget for spending on food and drinks.	23.05	22.86	26.52	10.86	16.71	100.0
10. I plan carefully before buying a product or service.	51.76	21.63	16.00	5.37	5.23	100.0
11. I have a budget for spending in my life.	48.31	20.65	14.07	7.50	9.47	100.0

6.2 Sustainable Consumption Behaviour (SCB)

Sustainable consumption and waste disposal encompass practices aimed at minimizing ecological impacts while ensuring responsible use of resources (Vergura et al., 2023). This concept emphasizes the importance of avoiding unsustainable consumption patterns and adopting effective waste disposal methods. Table 28 shows the percent distribution of respondent's responses to the statements related to sustainable consumption behaviour. Statements “5) I try hard to reduce misuse of goods and services (e.g., I switch off light and fan when I am not in the room)”, “6) I consider myself extravagant in my purchases,” “7) I avoid overuse/overconsumption of goods and services” and “8) I pay attention to the price of food I order in restaurants” sought respondents' opinion about sustainable consumption behaviour. Across these four statements, the majority of respondents (55-80%) reported they always try to avoid overconsumption of goods and services and try to reduce misuse of goods. Overall, 70% of the respondents reported that always try hard to reduce the misuse of goods and services, 65% pay attention to the price of food at the restaurant and 49% said they avoid overconsumption of goods and services. Nearly half of the respondents (48%) never considered themselves extravagant in their purchases and another 14% rarely did so. In contrast, between 15-30% of the respondents expressed opinions (never, rarely, sometimes) aligned to unsustainable consumption behaviour across the four statements. This suggests that a significant proportion of respondents indicate a preference for unsustainable consumption.

6.3 Budget Planning for Sustainable Consumption

Household budget planning for sustainable consumption involves creating a financial strategy that prioritizes environmentally responsible purchasing and resource management, minimizing ecological footprint and promoting sustainable practices (Gaffar and Islam, 2024). Respondents' opinion was sought in respect of three of the statements 9, 10 and 11 on household budget planning. When it comes to overall planning and budgeting for expenditures, more than half of the respondent (52%) of respondents reported "they plan carefully before buying a product or service" while 49% reported that "they have a budget for spending in their life". Around 21% of the respondents reported "Often" in response to these two statements. The distribution of the responses was more even with respect to the statement "9) I find it difficult to commit to a specific budget for spending on food and drink": 46% of respondents reported either "Always" or "Often" in response to this statement. Only 17 of the respondents reported "Never" to this statement.

6.4 Perceptions of Sustainable Consumption Behaviour by Nationalities and Household Income Levels

Figure 17 shows the percentage of respondents reporting "Always" in response to the three different statements relating to sustainable consumption behaviour by nationalities/regions. These statements are "7) I avoid overuse/overconsumption of goods and services"," 8) I pay attention to the price of food I order in restaurants," and "5) I try hard to reduce misuse of goods and services (e.g., I switch off light and fan when I am not in the room)." More than half of respondents from all the nationalities/ethnic regions except Qataris reported they always try hard to reduce the misuse of goods and services. While 72% of the respondents of other nationalities of region reported they "Always" avoid the overuse of goods and services, half (50%) of Qataris reported always try hard to reduce the misuse of goods and services. Half of the respondents of both Arab and African nationalities reported "Always" in response to avoiding excess consumption of food. In contrast, only 29% of Qataris reported "Always" in response to avoiding overconsumption of goods and services. More than 50 percent of respondents of all nationalities/ethnic regions except Qataris (41%) reported they always pay attention to the price of food they order in restaurants. Overall, majority of non-Qatari respondents, pay attention to the price, avoid excess consumption, try to reduce misuse of goods and services.

Figure 18 shows the percentage of respondents who reported "Always" regarding household budget planning statements 9, 10 and 11 (as in table 6.1) across nationals by region. Notably 64% of South Asians, as well as East Asians, reported that they always plan carefully before buying a product or service. Compared to this, 51% of Arabs, 48% of Africans, and 33% of Qataris reported they plan carefully before buying products or services. Lower than half (less than 50%) respondents of all regions except South Asians (65%) reported that they always have a budget for spending in their life.

Figure 17: Percentage of respondents who reported "Always" regarding statements relating to overconsumption across nationals by region

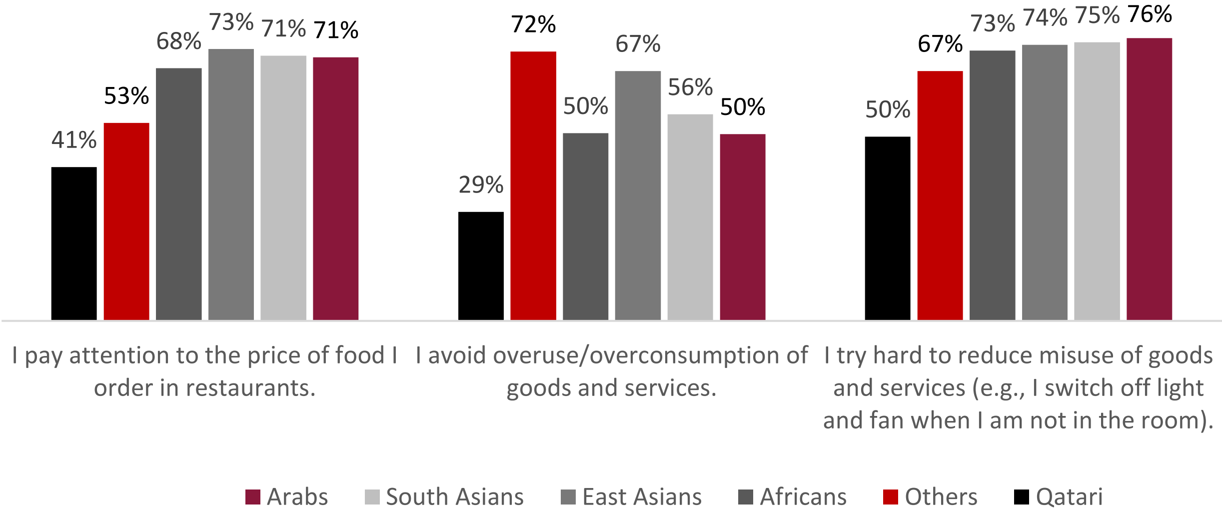


Figure 18: Percentage of respondents who reported "Always" regarding statements relating to household budget planning across nationals by region

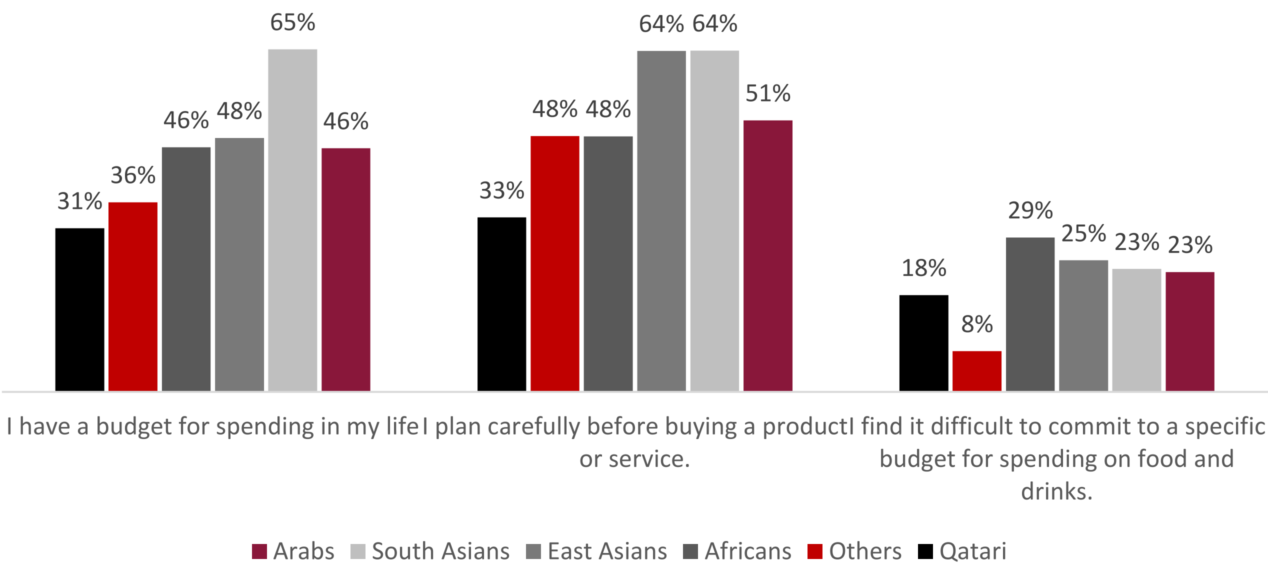


Figure 19 compares percentage of respondents reporting "Always" in response to the statements regarding sustainable consumption behaviours by income level of Qatari households. Qatari households with household per capita incomes lower than QAR 30000 strive to be adopt more responsible sustainable consumption behaviour with 49% reporting that they do budgeting and 57% planning carefully before purchases including sticking to a budget, avoiding impulsive purchases, and making informed financial decisions. This behaviour extends to food choices, with 54% paying close attention to restaurant prices. Across all income levels, Qataris generally find budgeting manageable, scoring above 40% in the "always" for many of the statements. In contrast, Qatari households with higher monthly incomes of over QAR 70,000 are less likely to avoid overconsumption, with only 20%

consistently doing so, compared to 41% of lower income households earning less than QAR 30,000.

Figure 19: Percentage of respondents reporting as "Always" regarding statements relating to sustainable consumption behaviour and budget planning by income levels of Qatari households

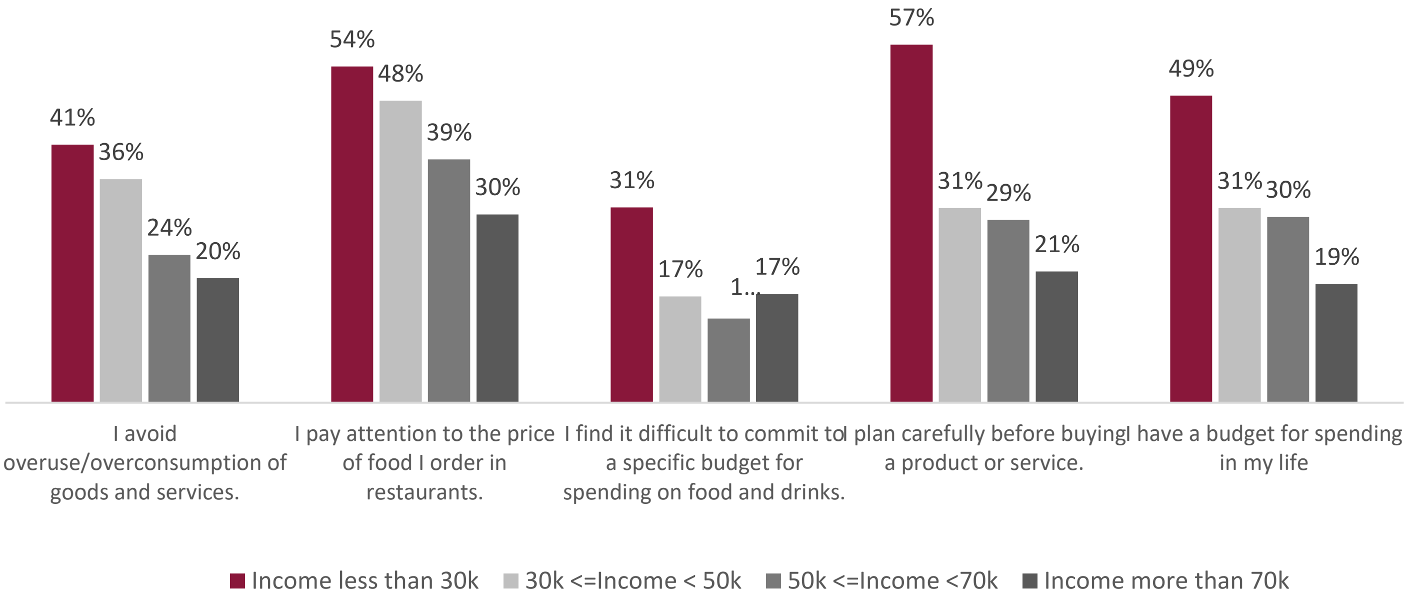


Figure 20 shows the percentage of respondents reporting as "Never" in response to statements related to sustainable consumption behaviour "avoiding preference for new and additional goods even when not needed and avoiding extravagant purchases" by nationalities. The percentage of respondents reporting "Never" to unsustainable consumption practices such as buying new goods when not needed is highest among south Asian (54-68% across the four statements) followed by East Asians (53-66% across the first four statement except food (36%). This implies that respondents of South and East Asian nationalities are more likely to practice sustainable consumption behaviour compared to other ethnic nationalities and Qataris. In contrast, this percentage in the lower range of 42-48% for Qataris and 12-43% for other category nationalities. This implies Qataris and other category nationalities are less likely to practice sustainable consumption habits compared to South and East Asians.

Figure 20: percentage of reporting as "Never" in response to statements relating sustainable consumption behaviours across nationals by region

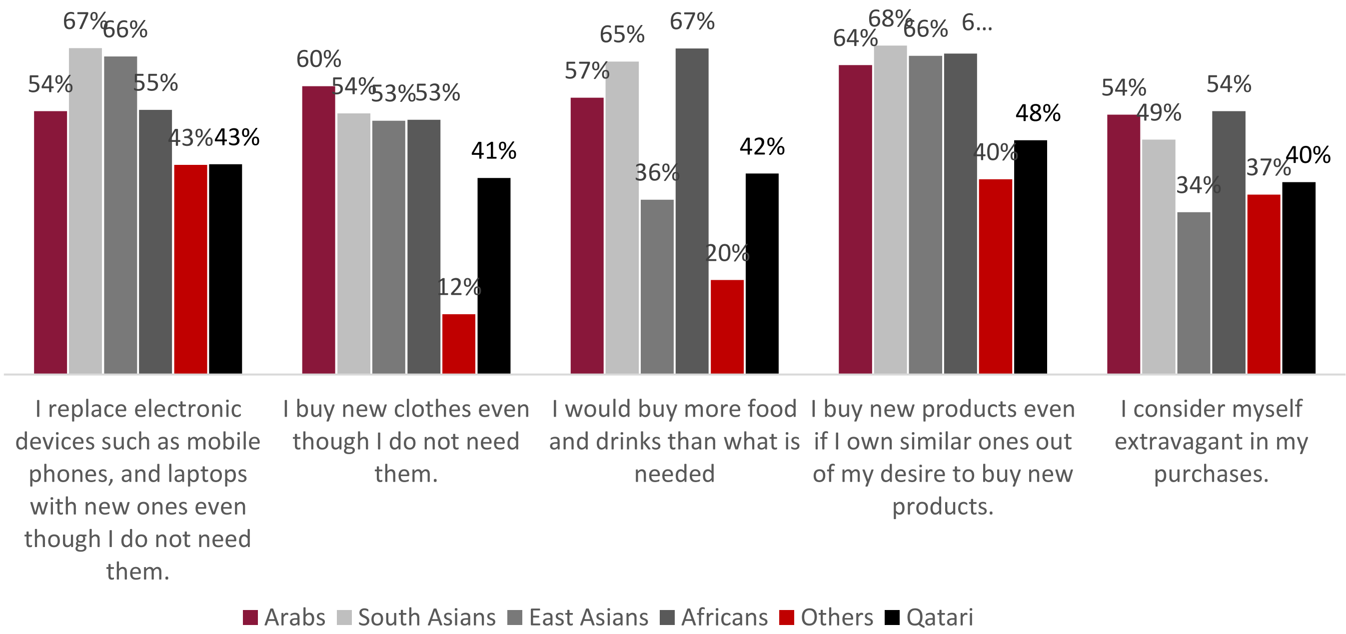


Figure 21: Percentage of respondents reporting as "Never" in response to statements related to sustainable consumption behaviour by income levels of Qataris households

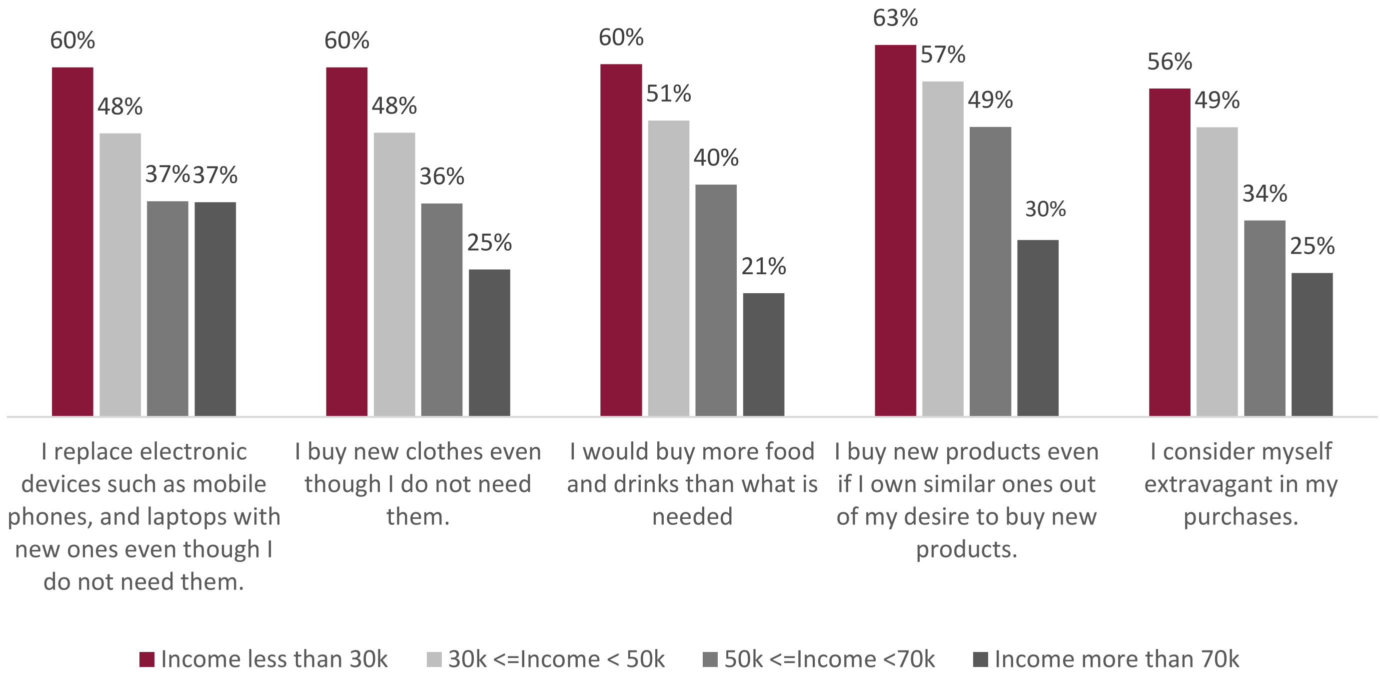


Figure 21 shows the percentage of respondents reporting “Never” in response to the statements on unsustainable or excess consumption behaviour by income level of Qatari households. Between 56-63% of Qataris earning income less than QAR 30,000 reported never across the five statements. Qataris with income QAR 50,000 and lower incomes reported more responsible sustainable consumption behaviour. More than half of the Qataris with income less than QAR 30,000 reported “Never” in response to the five statements relating to sustainable consumption behaviour, while 56% reported “Never” to the statement if respondents considered themselves extravagant in their purchases. In contrast, the percentage of Qataris earning income more than QAR 70000 reporting “Never” varied in the comparatively lower range of 21-37% indicating substantial inequalities in sustainable consumption behaviour between lower and upper income Qatari households.

Table 28 expands on the findings by examining various respondent characteristics, such as gender, family size, and educational level. Regarding statement 11, "I have a budget for spending in my life," a higher percentage of male respondents (51%) reported "always" following a budget, compared to 42% of female respondents. Similarly, respondents from smaller families were more likely to adhere to a budget than those from larger families. For instance, 54% of respondents with 3-4 family members answered "always," whereas only 38% of those with 7 or more family members did so. This trend may highlight the challenges of maintaining a budget in larger families or reflect the family's economic situation.

Additionally, for statement 10, "I plan carefully before buying a product or service," the proportion of respondents answering "always" decreases as family size increases. Only 39% of respondents with 7 or more family members reported planning carefully, compared to 55% of those with 1-2 family members. Similarly, income levels play a significant role in careful planning. While 57% of respondents earning less than QAR 30,000 reported always planning their purchases, only 21% of those with incomes exceeding QAR 70,000 did so. This may indicate that respondents with lower incomes or smaller families are more financially cautious, as they may need to maximize the value of their limited resources. In contrast, those with higher incomes may feel less pressure to plan purchases meticulously, possibly due to greater financial flexibility.

East Asians (73%) are more likely to pay attention to the price of food in restaurants, a common trend that has appeared throughout the data. They are also the largest group (64%) along with South Asians (64%) that plan carefully before buying a product. In contrast, Arabs (23%) and Qataris (18%) are less likely to be able to commit to a budget. Qataris (33%) are also least likely to plan carefully before buying a new product or service. Only 50% of Qataris put in effort to reduce the misuse of goods and services and only 41% pay attention to the price of food in restaurants.

Interestingly, across all statements below, male respondents are more likely to avoid over-consumption and adhere to a certain budget in comparison to female respondents. For example, 54% of male respondents plan carefully before buying a product or service in comparison to 46% of their female counterparts. Similarly, 51% of male respondents stated that they have a budget for spending in their life in comparison to only 42% of female respondents. This may reflect the traditional roles in many families, where men undertake financial decisions and budget planning.

Table 28: Percentage of respondents reporting "Always" in response to statements regarding budget planning and sustainable consumptions behaviour by their background characteristics.

Respondents Background Characteristics	I try hard to reduce misuse of goods and services		I avoid overuse of goods and services		I pay attention to the price of food I order in restaurants		I struggle to commit to a budget for food and drinks		I plan carefully before buying a product or service		I have a budget for spending in my life	
	%	p-value	%	p-value	%	p-value	%	p-value	%	p-value	%	p-value
Regions												
Arabs	76.08	0.000	50.22	0.000	70.88	0.000	22.65	0.016	51.28	0.000	46.00	0.000
South Asians	74.94		55.56		71.33		23.20		64.46		64.69	
East Asians	74.26		67.21		73.10		24.83		64.38		47.94	
Africans	72.71		50.49		67.95		29.16		48.28		46.22	
Others	67.21		72.46		53.22		7.68		48.33		35.81	
Qatari	49.56		29.32		41.38		18.30		32.93		30.92	
Gender												
Male	70.46	0.188	50.39	0.655	65.11	0.086	22.44	0.848	54.42	0.085	51.28	0.034
Female	68.58		47.25		63.94		24.26		46.48		42.42	
Family size												
1-2	73.50	0.177	50.29	0.026	67.05	0.106	18.49	0.69	55.38	0.004	51.30	0.006
3-4	71.51		51.45		68.87		23.54		57.12		53.54	
5-6	69.90		52.36		62.15		25.79		49.88		45.58	
7 and more	63.18		38.41		57.03		20.22		39.13		37.84	
Education level												
Below Secondary	67.61	0.626	43.38	0.265	64.79	0.683	27.74	0.165	48.83	0.501	47.85	0.608
Secondary Only	67.84		50.53		69.15		21.95		50.85		47.65	
Above Secondary	70.63		49.69		63.63		22.85		52.48		48.78	
Qataris income level												
Income less than 30k	58.16	0.054	41.33	0.000	53.85	0.003	31.29	0.022	57.35	0.000	49.16	0.000
30k <=Income < 50k	55.98		35.81		48.36		17.03		31.18		31.17	
50k <=Income <70k	46.63		23.7		38.95		13.49		29.25		29.75	
Income more than 70k	40.76		19.92		30.17		17.44		21.03		19.01	
Non-Qataris income level												
Income < 10k	78.02	0.026	56.56	0.064	80.98	0.000	28.94	0.325	62.95	0.425	60.22	0.198
10k <=Income <15k	71.65		55.56		71.79		21.48		57.60		53.05	
15k <=Income <25k	72.12		54.30		63.85		24.05		53.71		48.98	
Income >= 25k	77.04		48.65		59.46		19.53		48.75		45.19	

6.5 Environmental Sustainability, Waste and Reusability

Sustainable consumption involves making choices that minimize environmental impact while maintaining a quality of life. Reducing waste and reusing consumption goods as much as possible is the cornerstone of sustainable consumption behaviour. Reducing waste can mitigate the negative impact of resource depletion and create a more sustainable future. Table 30 presents the percent distribution of respondents perceived response to statements related environmental sustainability, waste and reusability. For each of the 11 statements in Table 29, respondents were asked to choose from five answer categories: Always, Often, Sometimes, Rarely, and Never.

More than half of the respondents reported either "Always" or "Often" in response to statements 1-5 relating to purchase and use of environmentally less damaging, energy efficient goods as well as well as avoiding excess consumption to preserve environment and avoid environmental pollution. Between 21-34% of respondents reported "Sometimes" in response these statements Over 60% respondents reported either "Always" or "Often" concerned about a shortage of natural resources. Around 70% of respondents reported either "Always or Often" in response to the statement "I try to minimize excess consumption to preserve environmental resources for future generations. 57% reported either "Always or Often" in response to the statement "they keep in mind that increased/excess consumption pollutes the environment. Nearly 43% of the respondents reported (statement 6) that they sometimes do not have enough information about environmentally friendly products. 51% of the respondents Reported *"Never"* for statement 9: "Where I live, it is normal to separate waste for recycling", while 79% of the respondents would always donate old clothes and materials to people in need and charities and75% of respondents would always order only the amount of food they can eat. Overall, results indicate a majority of the respondents have environmentally friendly behaviours, awareness of environmental issues, a willingness to act and shift towards more sustainable consumption pattern and resource conservation.

Table 29: Percentage distribution of respondents perceived response to statements related environmental sustainability, waste and reusability

Statements – environmental sustainability, waste and reusability	Always (%)	Often (%)	Sometimes (%)	Rarely (%)	Never (%)	Total
1. I purchase and use products that are environmentally less damaging.	25.86	26.96	33.58	8.41	5.18	100.0
2. I buy electronic and electrical appliances that are energy efficient.	39.14	25.70	21.29	6.86	7.01	100.0
3. I try to minimize excess consumption to preserve environmental resources for future generations.	43.18	26.86	21.33	4.84	3.79	100.0
4. I am concerned about the shortage of natural resources due to the increase in people's consumption of them.	35.23	25.15	23.61	8.74	7.26	100.0
5. When I buy, I keep in mind that increased consumption pollutes the environment.	33.98	23.07	27.39	8.93	6.62	100.0
6. I feel that I don't have enough information about	16.96	25.93	32.67	11.71	12.74	100.0

environmentally friendly products						
7. I reuse products such as shopping bags, containers, and glass instead of throwing them away.	49.45	21.73	16.35	5.31	7.16	100.0
8. I choose to buy biodegradable products.	18.75	18.96	34.08	15.97	12.24	100.0
9. Where I live, it is normal to separate waste for recycling.	12.51	10.44	15.09	11.16	50.81	100.0
10. I donate old clothes and materials among the needy people and charities instead of throwing them in the garbage	78.80	12.31	6.72	0.86	1.31	100.0
11. When I am at a restaurant, I only order the amount of food I can eat.	75.34	15.54	5.60	2.10	1.43	100.0

Figures 22 shows the percentage of respondents who reported “Always” in response to the statements related to environmental sustainability. Over 70% of the respondent across nationals of all regions compared to 54% among Qataris reported that they only ordered the amount of food they could eat, when they ate at the restaurant. This indicates nearly three quarters of non-Qatari respondents were aware of the amount food needed and do not overconsume when it comes to food at restaurants. However, only a very small proportion of respondents (11-34%) across national of all regions reported that they choose to buy biodegradable products. This awareness is higher among east Asians (34%) followed by south Asians and Africans (25%). More than half of respondents from nationals of all regions would always reuse products such as shopping bags, containers, and glass instead of throwing them away, except for South Asians (47%) and Qataris (29%).

Figure 22: Percentage of reporting “Always” in response to statements regarding the environmental sustainability practices across nationalities/ regions

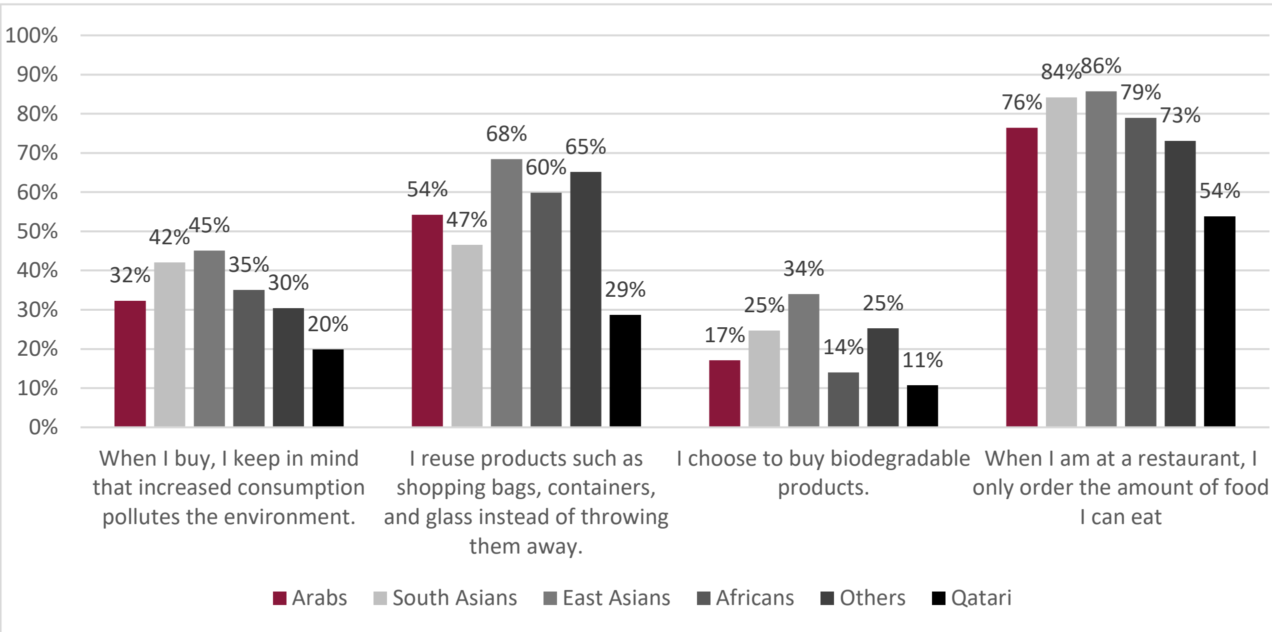


Figure 23 shows less than half of the respondents reported as “Always” in response to the statement “concerned about the shortage of natural resources due to the increase in people’s consumption, which could pollute the environment” across all regions with the exception of south Asians (57%). This suggests a potential lack of awareness regarding the depletion of natural resources caused by over consumption. Figure 23 further shows that 49% of East Asians, 47% of Arabs and Africans, 46% of South Asians, and 29% of Qataris reported that would always try to minimize excess consumption to preserve environmental resources for future generations. Additionally, 55% of East Asians reported they would always buy electronic and electrical appliances that are energy efficient, and 30% of them would buy and use products that are environmentally less damaging. Overall, the findings indicate the perceived lack of awareness about the negative impact of overconsumption on the environment, however, East Asians appear to exhibit more environmentally friendly behaviour compared to others.

Figure 23: Percentage of respondents reporting “Always” in response to statements regarding the environmental sustainability across nationalities/regions

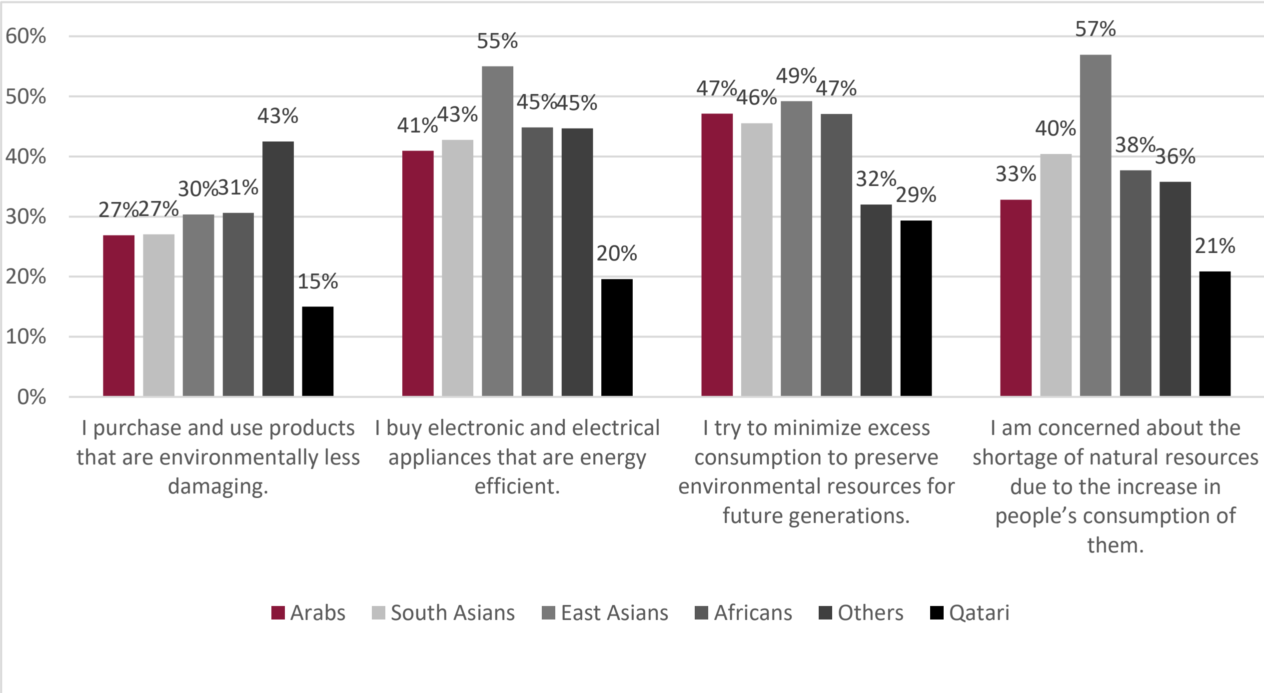


Figure 24 presents the percentage of respondents reporting “Never” to the statement: “Where I live, it is normal to separate waste for recycling.” More than half of the respondents across the nationals of the region reported ‘Never’ normal to separate waste for recycling where they live, except for East Asians (29%) and South Asians (44%). Furthermore, figure 25 shows that the higher is the education level, the higher the awareness, as 43% of respondents with educational levels higher than secondary always bought electronic and electrical appliances that are energy efficient compared to only 23% of respondents who have degrees lower than secondary would always buy electronic and electrical appliances that are energy efficient.

Figure 24: Percentage of reporting “Never” regarding the statement “Where I live, it is normal to separate waste for recycling.” by regions

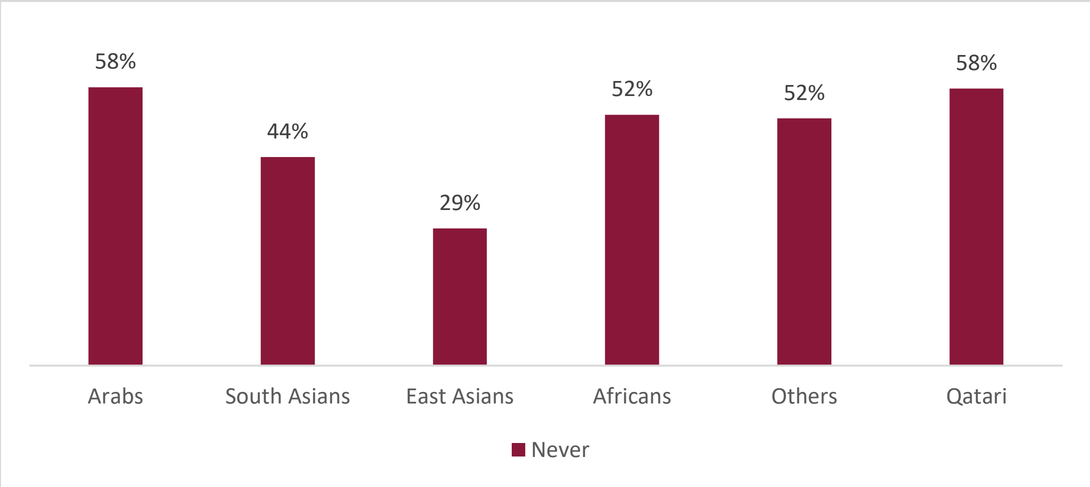


Figure 25: Percentage respondents reporting “always” for the statement “I buy electronic and electrical appliances that are energy efficient.” by respondents’ educational attainment

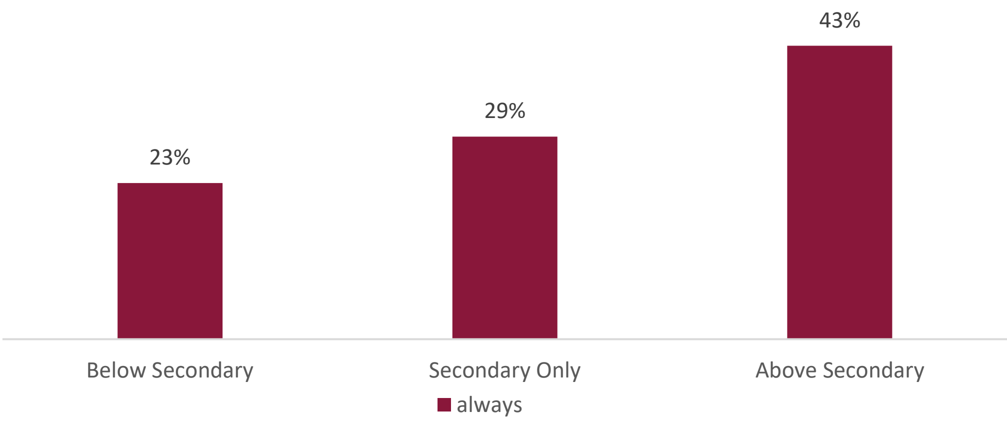


Table 30 provides further insights into the level of disagreement (Never) regarding the statement “Where I live, it is normal to separate waste for recycling.”. The highest percentage of disagreement is observed for Arabs (58%) and Qataris (57%), suggesting that recycling practices may not be widespread within these communities. In contrast, only 29% of East Asians reported that it is never normal to separate waste, indicating a higher awareness or practice of recycling in their communities.

Gender and education level also show significant differences. A higher percentage of women (57%) than men (47%) reported that recycling is not a norm where they live, suggesting potential differences in environmental awareness or responsibility between genders. Similarly, respondents with lower education levels (60%) are more likely to report that recycling is not practiced compared to those with higher education levels (50%). Income levels present another dimension of the analysis. Interestingly, Qataris with lower incomes (less than QAR 30,000) are more likely to report that recycling is not common (63%) compared to those with higher incomes (50%). This pattern could indicate that environmental practices like recycling are more prevalent in higher-income households, where there may be more access to infrastructure or awareness regarding waste management.

Table 30 : Level of disagreement regarding the statement "Where I live, it is normal to separate waste for recycling."

Respondent's background Characteristics	Where I live, it is normal to separate waste for recycling (%)	p-value
Regions		
Arabs	58.11	0.000
South Asians	43.55	
East Asians	28.62	
Africans	52.37	
Others	51.61	
Qatari	57.83	
Gender		
Male	47.46	0.006
Female	57.50	
Family size		
1-2	52.96	0.240
3-4	47.28	
5-6	50.24	
7 and more	59.60	
Education level		
Below Secondary	60.28	0.001
Secondary Only	52.09	
Above Secondary	49.59	
Qataris income level		
Income less than 30k	63.06	0.254
30k <=Income < 50k	64.62	
50k <=Income <70k	57.68	
Income more than 70k	50.45	
Non-Qataris income level		
Income < 10k	50.20	0.152
10k <=Income <15k	47.07	
15k <=Income <25k	48.56	
Income >= 25k	50.56	

Table 31 presents the percentage of respondents who report engaging in behaviours related to waste reduction and reusability. These behaviours reflect negative consumption practices, such as replacing electronic devices unnecessarily, buying new clothes and food items without need, and being generally extravagant in purchases. South Asians exhibit the highest rates of not engaging in negative consumption behaviours, with 67% reporting they do not unnecessarily replace electronic devices, and 68% saying they do not buy new products out of desire for newness. Africans have the highest percentage for avoiding over-purchasing of food and drink at 67%, while Arabs and Qataris tend to engage more frequently in these behaviours, as evidenced by their lower percentages (e.g., only 43% of Qataris avoid replacing electronic devices unnecessarily).

Smaller families (1-2 members) report higher levels of avoiding unnecessary consumption behaviours, with 63% not over-purchasing food and 53% not replacing electronics unnecessarily. As family size increases, there is a slight decline in these behaviours, particularly for families with 7 or more members, who are more likely to avoid replacing electronics unnecessarily and to over-purchase food and drink. Respondents with below secondary education exhibit higher levels of restraint, particularly in not buying new clothes unnecessarily, with 66% reporting this behaviour. However, they also tend to report more extravagant behaviour in other categories, such as 67% report buying new products out of desire for novelty. Respondents with above secondary education are more moderate across the categories, with 57% reporting buying new electronics even if they do not need them and 62% report buying new products out of desire rather than need.

Table 31 : Percentage of Respondents Agreement with the Statements of Sustainable Behaviours

	I replace electronic devices even though I do not need them		I buy new clothes even though I do not need them		I buy more food and drinks than what is needed		I buy new products even if I own similar ones out of desire		I try hard to reduce the misuse of goods and services	
Respondents background characteristics	**%**	**p-value****	**%**	**p-value****	**%**	**p-value****	**%**	**p-value****	**%**	**p-value****
Regions										
Arabs	54.44	0.000	59.65	0.000	57.25	0.000	63.98	0.001	53.73	0.002
South Asians	67.49		54.02		64.74		68.01		48.55	
East Asians	65.78		52.51		36.16		65.89		33.56	
Africans	54.74		52.71		67.45		66.35		54.46	
Others	43.34		12.49		19.52		40.38		37.23	
Qatari	43.46		40.67		41.54		48.47		39.80	
Gender										
Male	56.96	0.143	53.55	0.319	57.47	0.667	61.60	0.939	47.23	0.366
Female	55.93		48.68		53.28		63.70		49.82	
Family size										
1-2	52.91	0.021	48.17	0.253	62.76	0.475	61.22	0.453	51.24	0.400
3-4	59.16		53.33		56.85		65.92		45.66	
5-6	55.31		53.13		54.38		60.07		51.35	
7 and more	55.08		48.83		52.85		57.71		46.91	
Education level										
Below Secondary	56.25	0.197	65.60	0.102	58.95	0.406	66.53	0.55	59.06	0.099
Secondary Only	54.44		56.35		53.68		61.02		53.81	
Above Secondary	56.91		49.78		56.18		62.10		45.61	
Qataris income level										
Income less than 30k	59.65	0.003	59.64	0.000	60.18	0.000	63.48	0.000	56.03	0.000
30k <=Income < 50k	48.36		48.48		50.57		57.23		49.44	
50k <=Income <70k	36.82		36.44		39.63		49.49		33.5	
Income more than 70k	36.65		25.16		21.1		30.18		24.56	
Non-Qataris income level										

Income < 10k	62.07	0.035	67.35	0.000	69.92	0.002	74.21	0.002	61.86	0.004
10k <=Income <15k	58.88		54.64		63.42		67.15		50.57	
15k <=Income <25k	60.06		49.25		51.98		59.99		43.09	
Income >= 25k	54.72		44.80		49.34		58.21		40.55	

Table 32 and Table 33 present the same background characteristics of respondents but with a focus on waste and environmental practices. This allows us to understand how such characteristics impact the level of knowledge and effort put in by individuals to live more sustainably. The statements cover issues such as the awareness levels of respondents to sustainability practices and the likeliness of reusing products instead of buying new ones. Furthermore, it covers topics such as buying energy-efficient products and the likeliness to donate old clothes and materials.

Table 32: Percentage of Respondents Who Engage in Sustainable Behaviours

	I purchase and use products that are environmentally less damaging		I buy electronic and electrical appliances that are energy efficient		I try to minimize excess consumption to preserve environmental resources for the future		I am concerned about the shortage of natural resources		When I buy, I keep in mind that increased consumption pollutes the environment		I feel that I don't have enough information about environmentally friendly products	
	%	p-value	%	p-value	%	p-value	%	p-value	%	p-value	%	p-value
Regions												
Arabs	26.88	0.000	40.93	0.000	47.12	0.003	32.83	0.000	32.29	0.000	17.07	0.538
South Asians	27.07		42.77		45.54		40.40		42.04		18.07	
East Asians	30.33		54.99		49.20		56.95		45.09		16.35	
Africans	30.61		44.85		47.10		37.71		35.03		15.31	
Others	42.51		44.67		32.02		35.81		30.40		14.19	
Qatari	15.01		19.60		29.34		20.86		19.85		17.22	
Gender												
Male	27.35	0.003	44.54	0.000	45.29	0.155	35.64	0.377	36.92	0.041	18.48	0.033
Female	22.88		28.41		38.99		34.41		28.14		13.92	
Family size												
1-2	30.98	0.081	41.71	0.001	47.31	0.23	29.10	0.32	29.14	0.015	17.59	0.557
3-4	27.62		42.93		47.73		37.95		39.28		17.00	
5-6	24.24		37.67		37.94		35.62		33.38		15.90	
7 and more	20.71		30.44		38.13		31.69		24.60		18.29	
Education level												
Below Secondary	25.20	0.003	22.70	0.000	41.45	0.060	27.33	0.096	27.77	0.299	20.41	0.238
Secondary Only	20.67		29.44		35.60		27.49		28.68		21.52	
Above Secondary	26.96		42.61		45.01		37.47		35.80		15.67	
Qataris income level												
Income less than 30k	20.46	0.014	23.11	0.545	40.96	0.001	19.82	0.003	27.99	0.018	20.61	0.123
30k <=Income < 50k	17.66		22.89		35.66		24.42		23.85		15.03	
50k <=Income <70k	9.73		14.82		24.69		23.06		10.38		16.96	
Income more than 70k	13.51		17.94		20.54		17.44		17.41		16.6	
Non-Qataris income level												
Income < 10k	33.88	0.227	47.39	0.106	51.87	0.180	38.75	0.496	38.08	0.869	16.26	0.574
10k <=Income <15k	30.58		42.11		50.57		38.39		38.81		16.81	
15k <=Income <25k	23.74		43.09		41.01		39.56		35.23		15.96	
Income >= 25k	26.04		40.85		40.06		40.49		36.77		18.68	

Results reveal significant differences across regional groups. Arabs tend to agree less with environmentally sustainable behaviours compared to other regions, with only 27% agreeing to purchasing less environmentally damaging products and only 17% agreeing to feeling that they lack enough information about environmentally friendly products. In contrast, East Asians show higher agreement, particularly with buying energy-efficient products (55%) and with concerns for the shortage of natural resources (57%). Qataris show notably low levels of agreement across several statements. Only 15% agree with purchasing and using products that are less damaging, and only 20% keep in mind that increased consumption pollutes the environment.

Male respondents tend to report higher levels of agreement with environmentally responsible behaviours, particularly with buying energy-efficient products, with 45% agreeing compared to only 28% of females respondents. They are also more likely to minimize excess waste consumption (45%) and keep in mind that increased consumption pollutes the environment (37%) in comparison to 39% and 28% of their female counterparts respectively. Additionally, smaller families (1-2 members) show higher levels of engagement in sustainable behaviours, with 31% agreeing to buying less environmentally damaging products, while only 21% of those with larger families (7 or more members) agree to such sustainable consumption behaviours. When it comes to education levels, respondents with a higher than secondary degree (43%) are more likely to purchase energy-efficient products in comparison to respondents with a secondary degree (29%) and respondents with below secondary degree (23%).

Table 33: Percentage of Respondents Who Agree with Waste Management Statements

	I reuse products such as shopping bags instead of throwing them away		I choose to buy biodegradable products		I donate old clothes to charities instead of throwing them away		When I am at a restaurant, I only order the amount of food I can eat	
	%	p-value	%	p-value	%	p-value	%	p-value
Regions								
Arabs	54.26	0.000	17.07	0.000	78.00	0.137	76.42	0.000
South Asians	46.54		24.69		76.17		84.21	
East Asians	68.44		34.03		70.29		85.72	
Africans	59.87		14.02		80.81		78.98	
Others	65.15		25.24		80.69		73.07	
Qatari	28.66		10.71		84.78		53.82	
Gender								
Male	46.19	0.001	20.27	0.386	78.71	0.568	76.02	0.194
Female	55.92		15.71		78.98		73.97	
Family size								
1-2	45.48	0.131	15.13	0.018	73.64	0.359	79.62	0.001
3-4	53.61		22.43		76.98		78.94	
5-6	48.37		17.25		81.06		74.26	
7 and more	43.35		14.28		83.11		65.26	
Education level								
Below Secondary	43.76	0.021	12.53	0.000	74.25	0.009	68.17	0.026
Secondary Only	50.11		15.24		79.06		73.39	
Above Secondary	49.75		20.14		79.04		76.19	
Qataris income level								
Income less than 30k	44.78	0.003	18.55	0.079	86.32	0.913	65.23	0.005
30k <=Income < 50k	33.22		12.61		86.88		59.89	
50k <=Income <70k	23.53		7.28		83.32		52.87	
Income more than 70k	17.93		6.52		82.5		43.29	
Non-Qataris income level								
Income < 10k	58.35	0.650	19.20	0.729	74.31	0.018	84.82	0.015
10k <=Income <15k	54.19		19.44		73.18		80.55	

15k <=Income <25k	50.98	24.93	79.05	80.32
Income >= 25k	55.78	20.87	87.14	74.33

When it comes to waste management, in general East and South Asians are more likely to engage in these practices. For examples, 68% of East Asians report in reusing products such as shopping bags in comparison to 54% of Arabs, 59% of Africans and only 29% of Qataris. South Asians (25%) and East Asians (34%) are more likely to buy biodegradable products in comparison to Arabs (17%), Africans (14%) and Qataris (11%). However, South Asians (76%) and East Asians (70%) are less likely to donate their clothes to charity in comparison to Arabs (78%), Africans (81%) and Qataris (85%). This could be because South Asians and East Asians are less likely to buy huge amounts of clothes and materials, and thus are less likely to have excess materials to charity.

Across all statements, respondents with a below than secondary degree are less likely to report agreement. For example, only 44% agree to reusing their products in comparison to half of those with a secondary education level and half of those with an above than secondary education level (at 50% for both). Similarly, 68% of those with less than a secondary education level agree to not ordering excess amounts of food at a restaurant in comparison to 73% of those with a secondary education level and 76% of above than secondary education level.

Respondents in the lowest income bracket for Qataris (less than QAR 30,000) and non-Qataris (less than QAR 10,000) are more likely to reuse products (45% and 58% respectively). They are also more likely to only order sufficient amounts of food at a restaurant (65% and 85% respectively). Qatari respondents within the highest income bracket (more than QAR 70,000) are less likely to agree with all the statements. For example, only 7% choose to buy biodegradable products, and only 43% do not order excess food at restaurants.

When it comes to gender, results vary among the differing statements. When it comes to reusing products, more female respondents (56%) agree to this practice in comparison to 46% of male respondents. On the other hand, male respondents are more likely to not over order food at restaurants (76%) and purchase biodegradable products (20%) in comparison to their female counterparts (74% and 16% respectively).

CHAPTER 7: ECONOMIC WELLBEING, FINANCIAL VULNERABILITY, AND RISK PERCEPTIONS

This chapter examines the survey participants' perceptions regarding their current economic circumstances, their expectations for future economic conditions, and their levels of financial vulnerability and risk perceptions. By definition, economic expectations refer people's expectation about future economic conditions relative to the present, encompassing perceptions of changes in income, inflation, and other economic indicators. Economic expectations play a crucial role in shaping consumption behaviour and consumption choices. Understanding economic expectations, whether adaptive or rational, can help in predicting market behaviour and informing policies designed to promote economic stability and growth (Rötheli, 2020).

Financial vulnerability refers to the susceptibility of households or individuals to economic shocks and financial stress, often stemming from insufficient income, high debt levels, or inadequate savings. This concept has gained increasing attention in recent years due to its implications for financial well-being and stability. Low-income households are particularly at risk, often lacking the resources necessary to absorb financial shocks (Fernández-López, 2024). Employment instability or unemployment exacerbates this vulnerability. Households with high debt-to-income ratios are more likely to experience financial stress. A lack of savings or liquid assets limits a household's ability to respond to emergencies. Broader economic conditions, such as inflation, rising living costs, and economic downturns, can increase financial vulnerability among households by reducing their purchasing power and increasing the cost of living (Fernández-López, 2023). By understanding the factors contributing to financial vulnerability, policymakers can develop targeted interventions aimed at strengthening the financial stability of at-risk populations.

Additionally, economic risk perceptions reflect how individuals interpret potential threats to their financial well-being. These perceptions can shape behaviours such as spending, saving, and investments. Asking questions about economic risk perceptions in surveys is useful to understand how individuals navigate their financial environment. For instance, if people perceive high inflation risks, they may alter their consumption patterns or increase savings in anticipation of rising costs. Conversely, low-risk perceptions may encourage spending and investment (OECD, 2024)

7.1 Current Economic Wellbeing

This section explores how participants perceptions of their current financial wellbeing by nationalities, income and education.

Figure 26 presents the percentage distribution of all participants' current financial situation through three different measures: living comfortably, just about getting by and finding it difficult. Results show that 61% of Qatari respondents live comfortably compared to 40% of non-Qatari respondents. On the other hand, more non-Qataris (15%) are finding it difficult to get by compared to Qatari respondents (10%).

Furthermore, Qataris with a higher income level per household are more likely to live comfortably than those with lower incomes (Figure 27). Only 5% of Qatari households that have an income of over QAR 70,000 reported that they are finding it difficult, compared to 17% of those with a household income less than QAR 30,000. Furthermore, those with a household income between QAR 30,000 to QAR 50,000 as well as those with a household income less than QAR 30,000 reported the same level (39%) of 'just about getting by'.

Figure 26: Current Financial Wellbeing Among Qatari and White-collar Expatriate Households

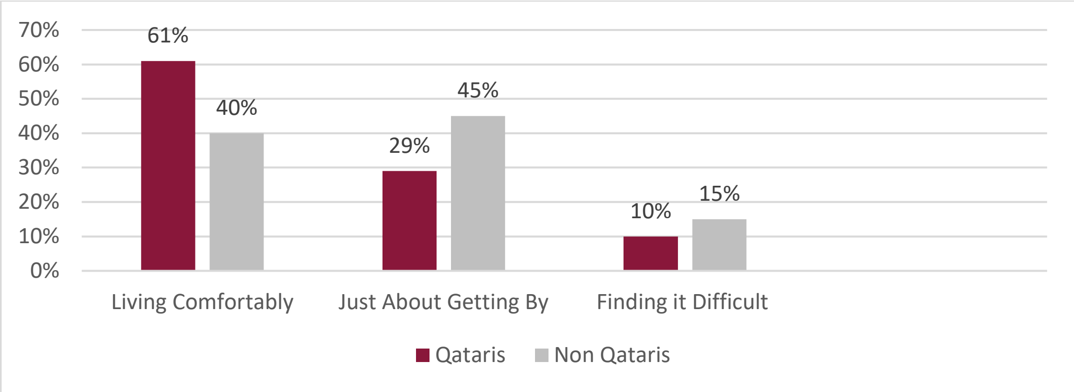


Figure 27: Current Financial Wellbeing of Qatari Households by Income Levels

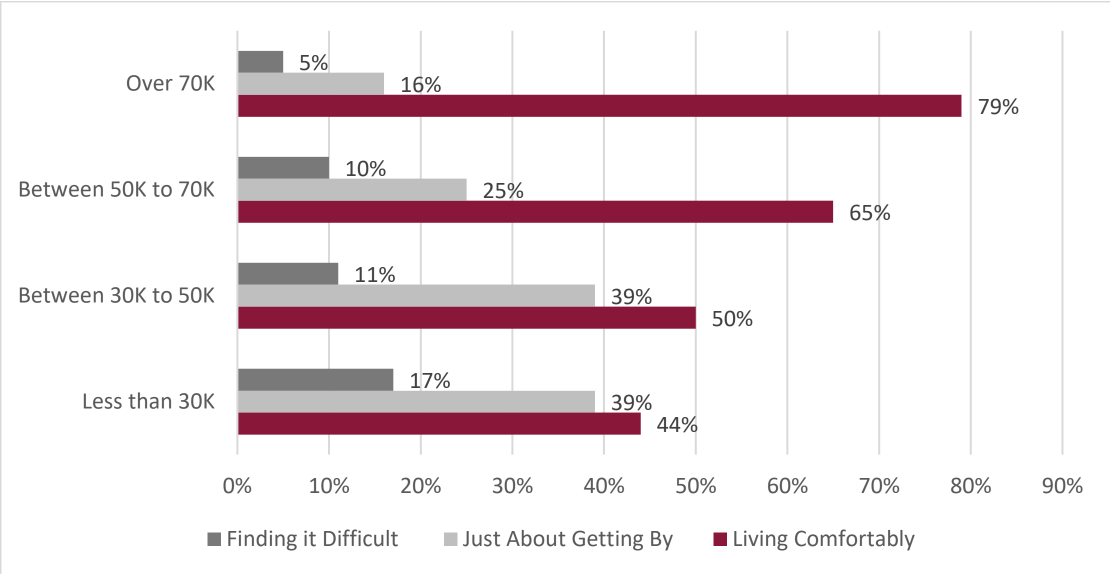
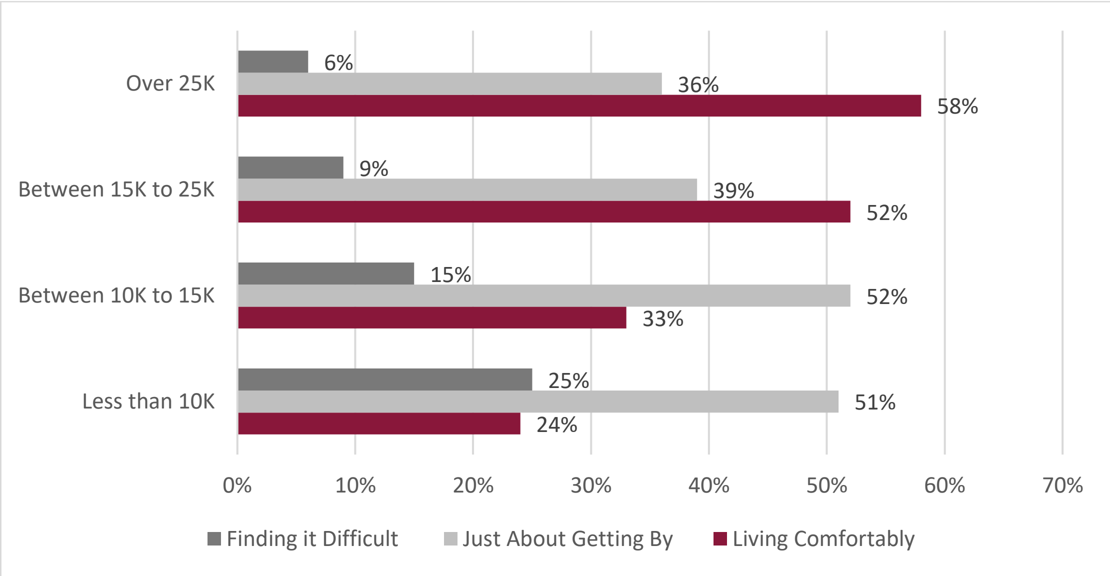


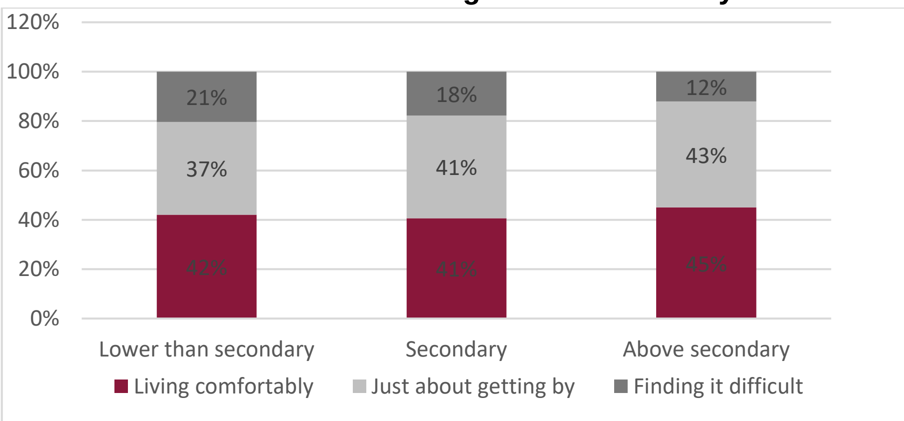
Figure 28 represents that current financial wellbeing of white-collar expatriate households by income level. As expected, those with a higher income level are more likely to report living comfortable in comparison to those with lower income levels. A quarter (25%) of respondents with an income less than QAR 10,000 reported that they are finding it difficult, compared to only 6% of those with an income over QAR 25,000. Furthermore, around half (52%) of respondents with household income between QAR 15,000 to QAR 25,000 have reported that they are living comfortably. This is a big shift in comparison to those with an income between QAR 10,000, to QAR 15,000, where around half (52%) of respondents reported that they are ‘just about getting by’.

Figure 28: Current Financial Wellbeing Among White-collar Expatriates Households by Income Level



Furthermore, figure 29 presents the current financial wellbeing of both Qatari and non-Qatari households based on education level. Those with an above secondary education (45%) are more likely to report living comfortably compared to those with a secondary education (41%) and those with a lower than secondary education (42%).

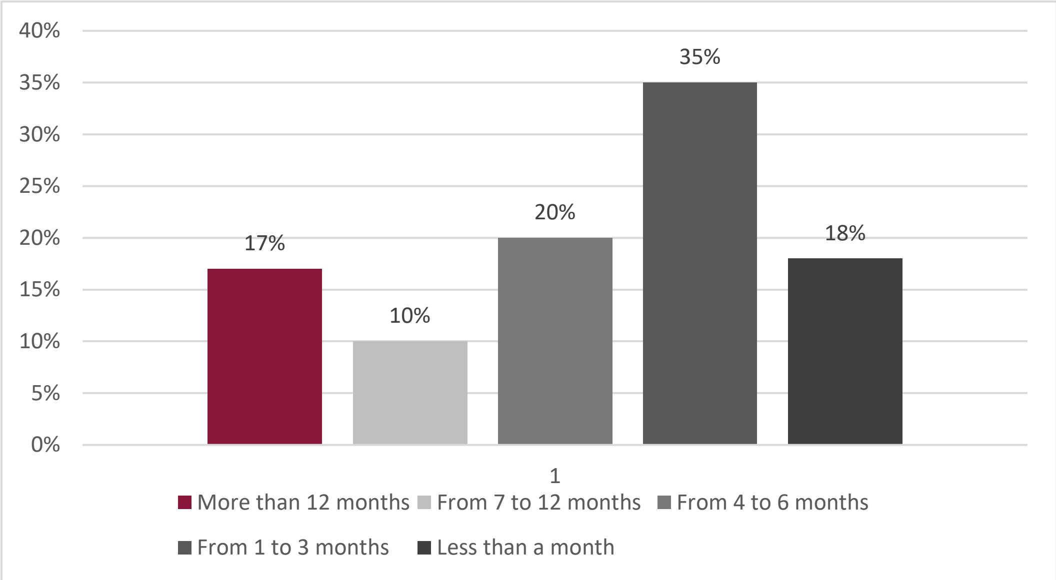
Figure 29: Current Financial Wellbeing of Households by Education Level



7.2. Financial Resilience in Case of Income Loss by Nationalities/Ethnic Regions and Education

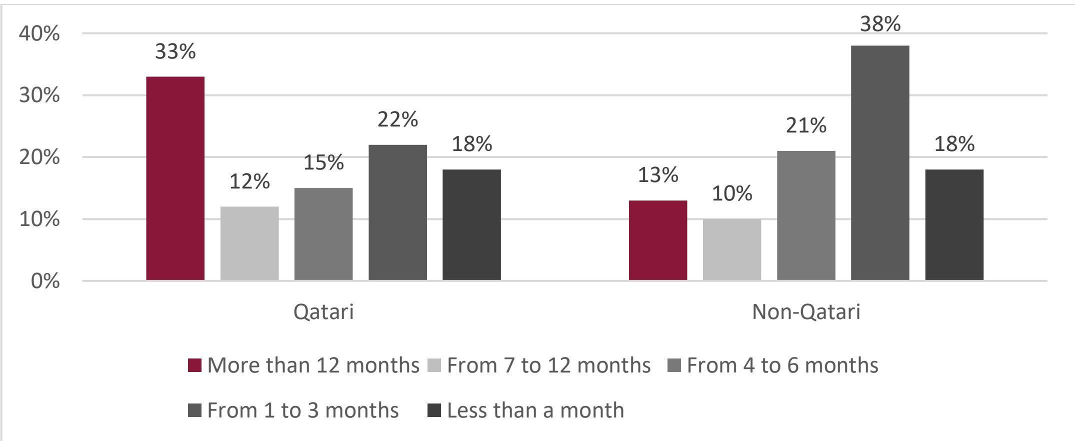
Financial resilience is an important way to understand how families perceive their overall economic wellbeing, as well as their ability to mitigate through difficulties they may face when they go through financial instability or crises. Respondents were posed the question, “In case of a financial crisis in which you lost your main source of income, how long would you be able to bear the family expenses?” Figure 30 represents the overall perception of respondents in the time they presume they could maintain financial stability. Most of the respondents (53%) stated that they can maintain their family expenses for 0-3 months, if they were to face a financial crisis. On the other hand, only 10% of respondents claimed that they would be able to manage for 7-12 months. While 17% respondents reported that they would be able to manage for more than 12 months.

Figure 30: Overall Financial Resilience among Respondents: how long they could bear family expenses in case of income loss



About a third of Qatari respondents (33%) stated that they would be able to cover family expenses for more than 12 months, whereas only 13% of white-collar expatriate respondents shared the same opinion. On the other hand, the majority of white-collar expatriate (565) respondents stated that they would be able to sustain family expenses for only 1 to 3 months, and only 22% of Qatari respondents shared the same sentiment.

Figure 31: Financial Resilience among Qatari and White-collar Expatriate Respondents: how long they could bear family expenses in case of income loss?



7.3 Expectation of Changes in Household Economic Conditions over the Next Two Years

The next set of questions focused on respondents' perception on their income levels, and their expectations for changes in the near future. Respondents were asked if they think that their income will change within the next two years. Overall, the majority of respondents perceived that their income would increase including 63% of Qatari and 55% of non-Qatari respondents (See Figure 32). Furthermore, only 7% of Qatari and 9% of non-Qatari respondents perceived that their income will decrease within the next two years. The **high percentage of respondents expecting income increase implies a strong confidence and optimism in Qatar's economic stability and growth potential.**

Figure 32: Expectations for Income Changes Over the next Two Years among Qatari and non-Qatari Expatriate Respondents

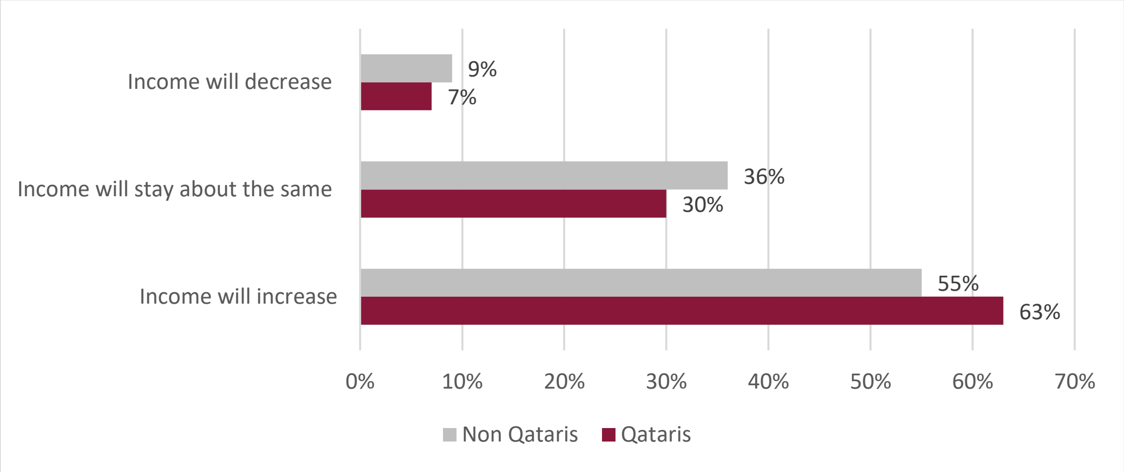


Figure 33: Expectations for Income Changes among Qatari households by Income Level

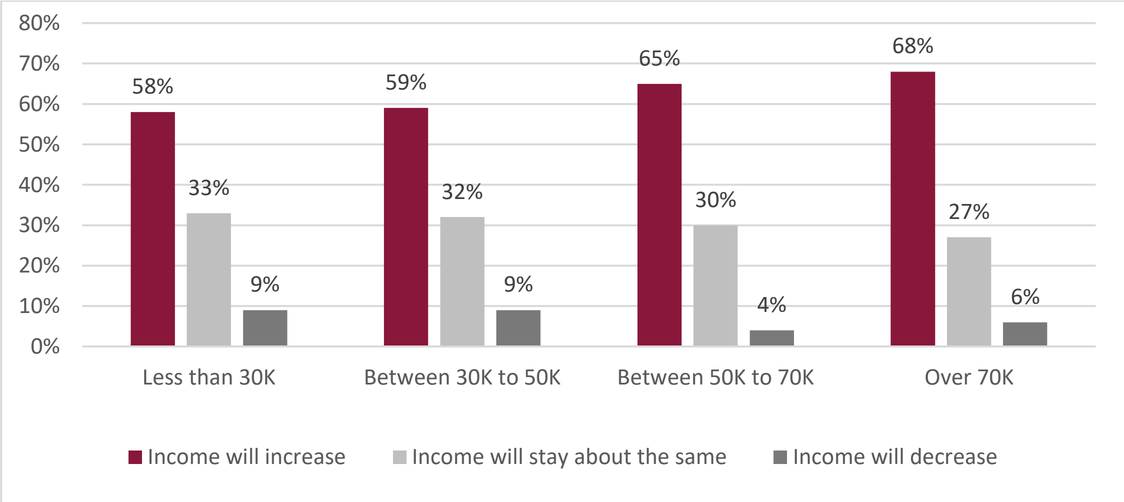
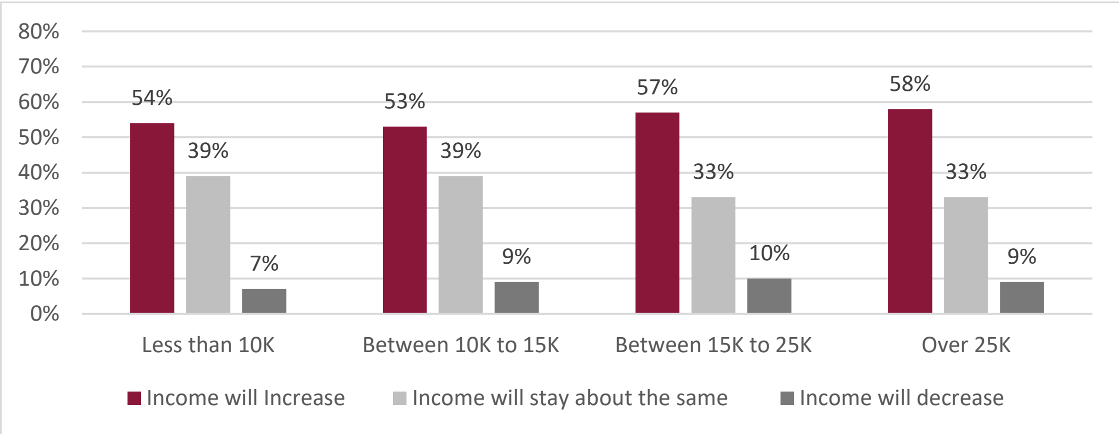


Figure 33 shows Qatari respondents with a higher household income were more likely to perceive that their income will increase within the next two years. For example, 68% of respondents with a household income of QAR 70,000 expected that their income will increase in comparison to 58% of respondents with a household income less than QAR 30,000.

At the same time, those with a lower income household, including those with a household income less than QAR 30,000 (9%) and those with an income between QAR 30,000 and QAR 50,000 (9%) are more likely to perceive that their income will decrease. In comparison, 4% of those with an income between QAR 50,000 to QAR 70,000 and 6% of those with an income over QAR 70,000 reported their income will decrease (figure 33).

Among white-collar expatriates, the majority of respondents (55%) also perceived that their income will increase over the next two years. By income levels, a slightly higher percentage of respondents (58%) with a household income of more than QAR 25,000 (58%) perceived their income will increase compared to respondents (54%) with a monthly household income of less than QAR 10,000 (figure 34).

Figure 34: Expectations for Income Changes among white-collar expatriate households by Income Level



7.4 Financial Vulnerability: Challenges in Meeting Financial Needs, Impact of Inflation and Demand for Loans

Financial vulnerability is a pressing issue that affects individuals and households across various demographics. The complexities of financial vulnerability arise from a multitude of factors, including economic fluctuations, personal circumstances, and systemic barriers that can exacerbate financial hardships. Financial vulnerability has been significantly influenced by rising inflation, the cost-of-living crisis, and the lingering effects of health crises. This section presents survey results about respondent's financial vulnerability in meeting financial needs, impact of inflation on consumption needs and the demand for loans.

7.4.1 Financial Vulnerability: Challenges in Meeting Financial Needs

Respondents were asked if they had faced trouble meeting their financial requirements throughout their life (See Figure 35). Close to three quarters of respondents including 75% of Qataris and 71% of non-Qatari respondents stated that they had never faced trouble in meeting their financial needs throughout their life. The suggests greater economic stability of Qatari residents.

Figure 35: Trouble Meeting Financial Needs among Qatari and Non-Qatari Respondents

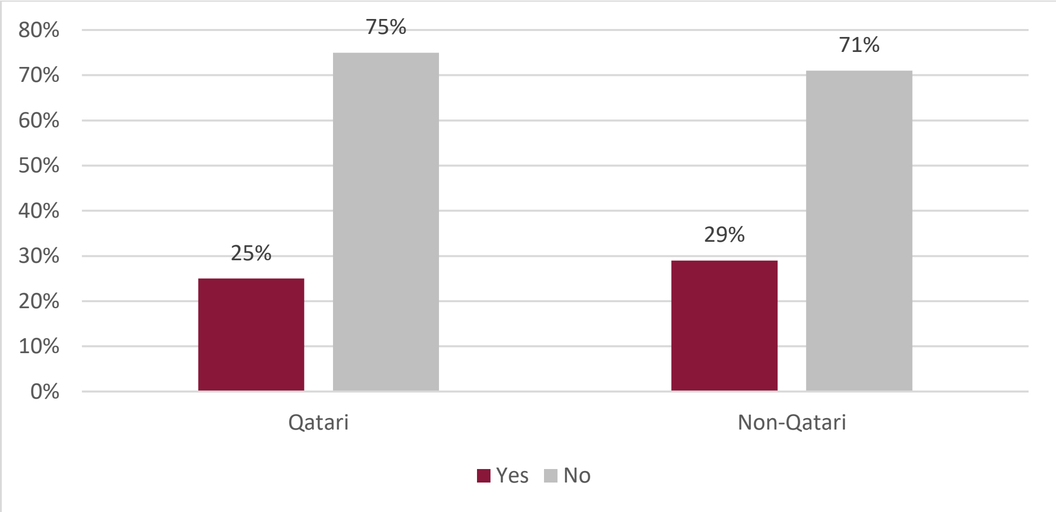


Figure 36 presents Qatari respondents experience of having trouble meeting their financial needs by household income level. Results show a negative relationship between household income and facing financial trouble. Only 14% of those with a household income of QAR 70,000 or higher have faced trouble in meeting their financial requirements, in comparison to 43% of those with a household income below QAR 30,000. Similar pattern of results is observed among non-Qatari white-collar expatriates (Figure 37). Only 17% of non-Qatari respondents with a household income over QAR 25,000 faced financial trouble in comparison to 42% of those with a household income less than QAR 10,000.

Figure 36: Trouble Meeting Financial Needs among Qatari households by Income Level

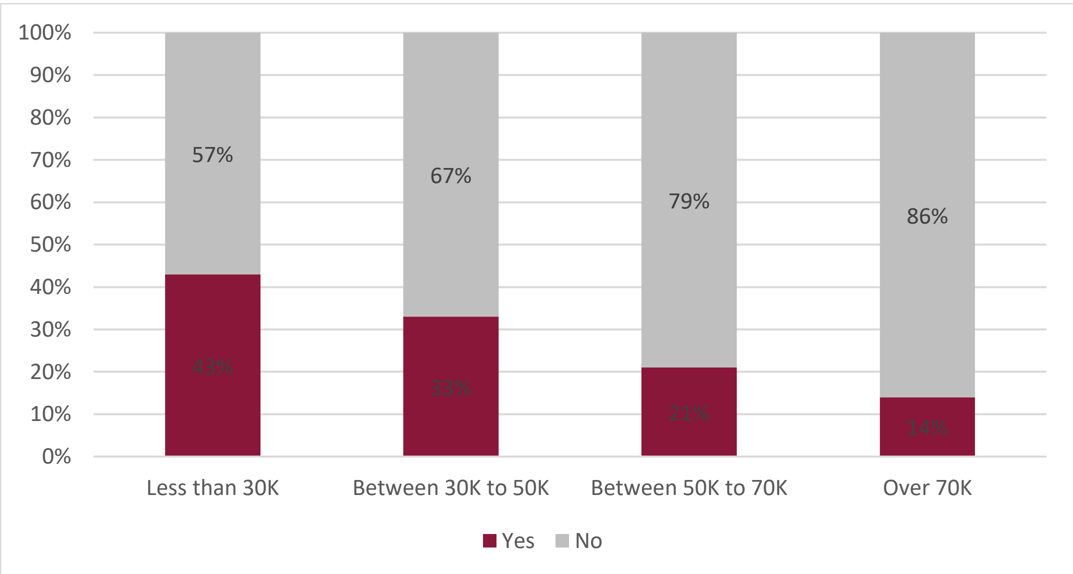


Figure 37: Financial Vulnerability: Trouble Meeting Financial Needs among White-collar Expatriate Households by Income Level

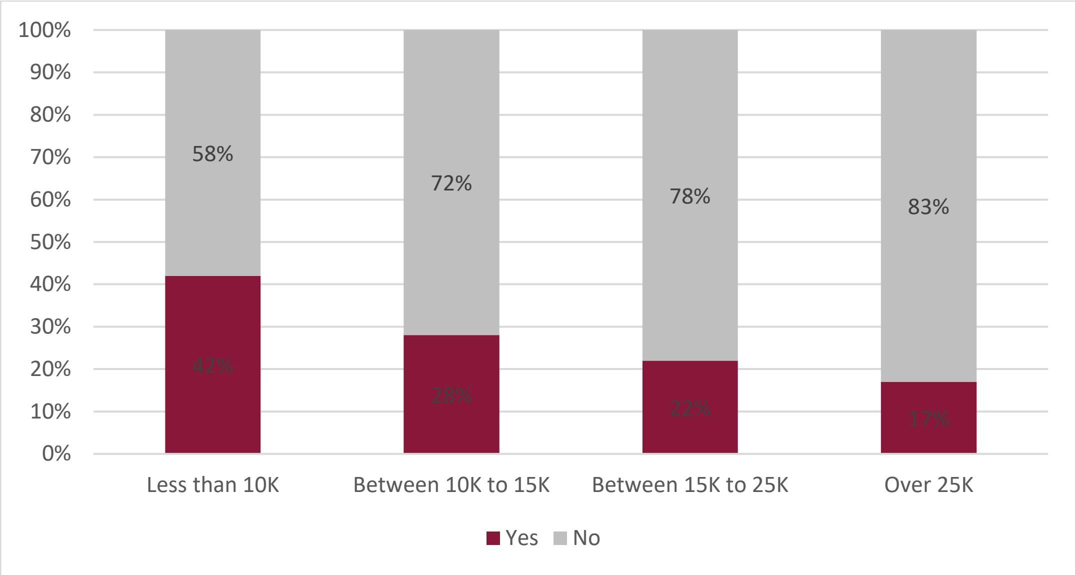
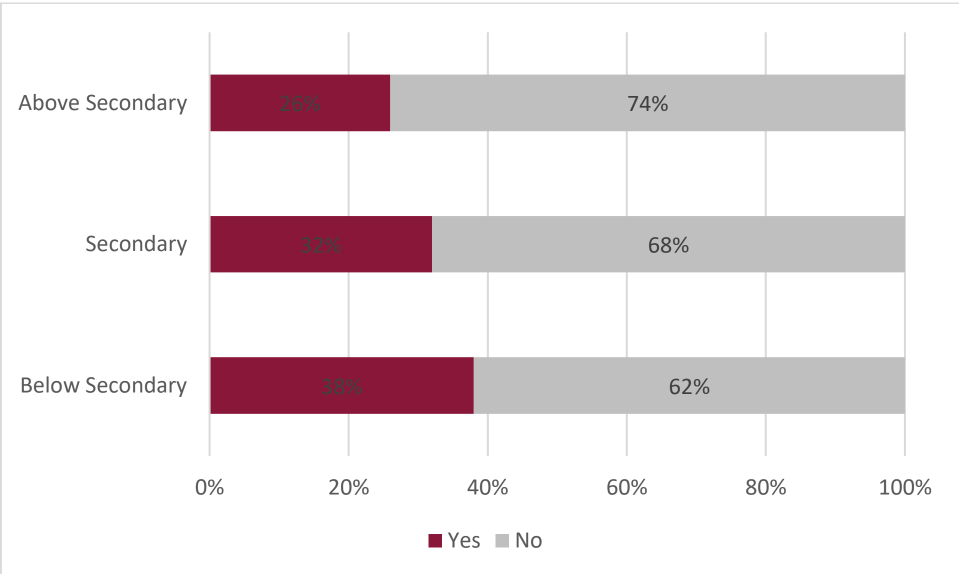


Figure 38 shows results of respondents facing trouble meeting their financial needs by education level. Those with a higher education level were less likely to face financial trouble in comparison to those with a lower education level. As presented, 26% of those with an above secondary education had trouble meeting financial needs compared to 32% of those with a secondary education and 38% of those with a below secondary education.

Figure 38: Trouble Meeting Financial Needs among Respondents by Education Level



7.4.2 Financial Vulnerability: Current Need for Loans

To understand respondents' financial vulnerability situation, it is important to understand their need for loans. Respondents were asked for their current need of loans for which 86% of respondents stated that they do not need a loan, while 14% stated they currently need a loan (See Figure 39).

Figure 39: Current Need for Loans among Households

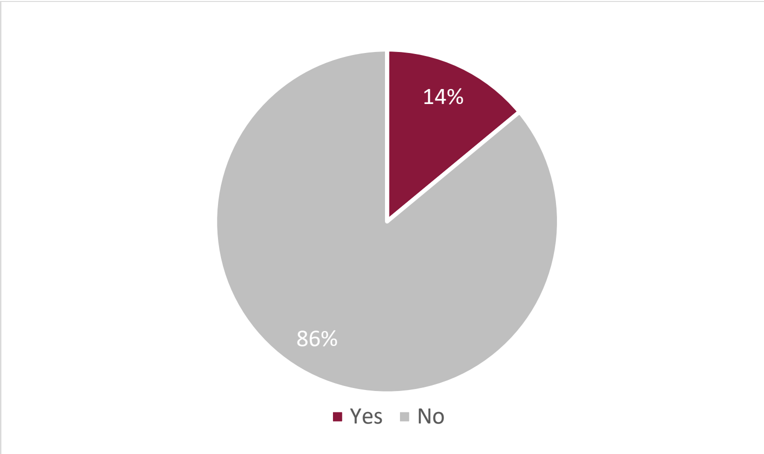
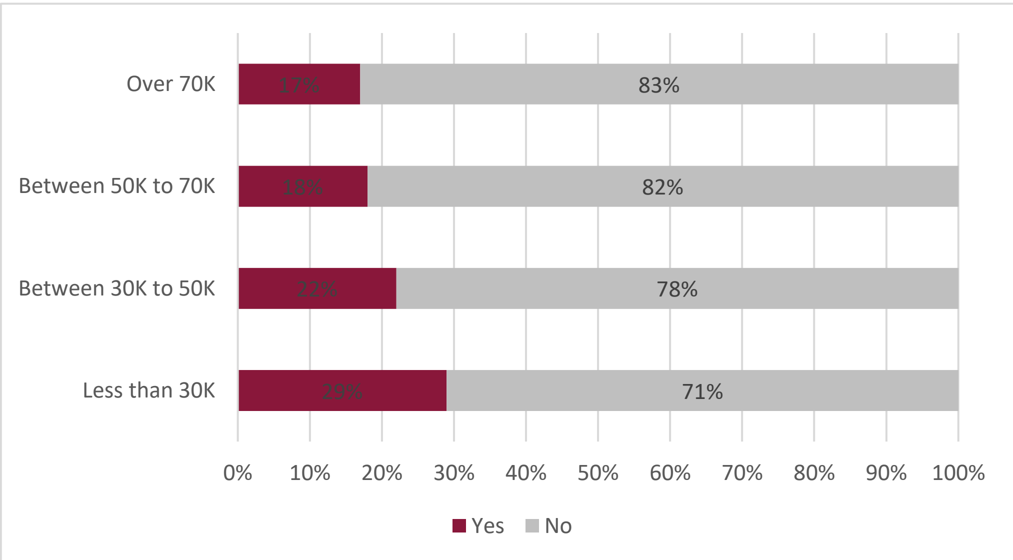


Figure 40 presents the current needs for loans among Qatari households by income. It is clear that respondents with a lower household income were more likely to need a loan than those with a higher household income. For example, only 17% of respondents with a household income over QAR 70,000 stated needing a loan in comparison to 29% of those with a household income less than QAR 30,000.

Figure 40: Current Need for Loans among Qatari Households by Income



Among white-collar expatriates, the results show a similar negative pattern of relationship between household income and the need for loans (See figure 41). Only 5% of respondents with an income that is higher than QAR 25,000 needed a loan in comparison to 22% of those with a household income below QAR 10,000.

Figure 41: Current Need for Loans among non-Qatari Households by Income

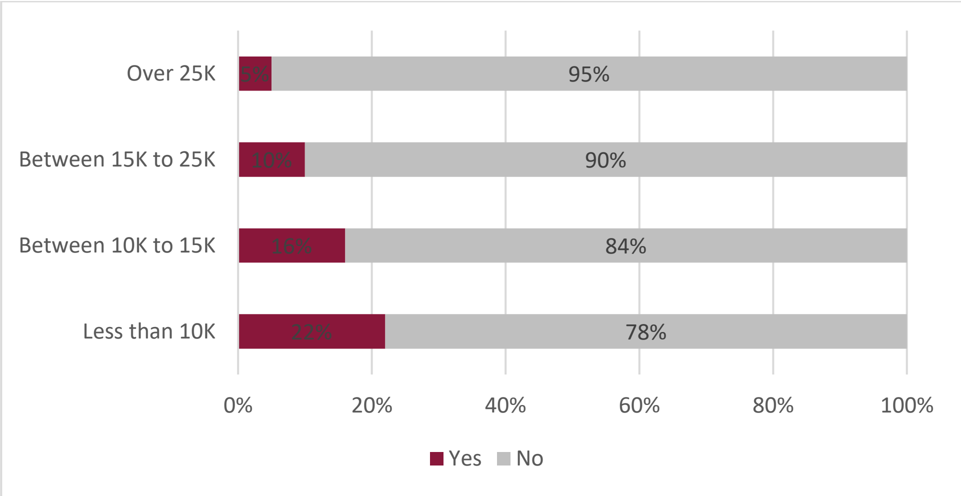
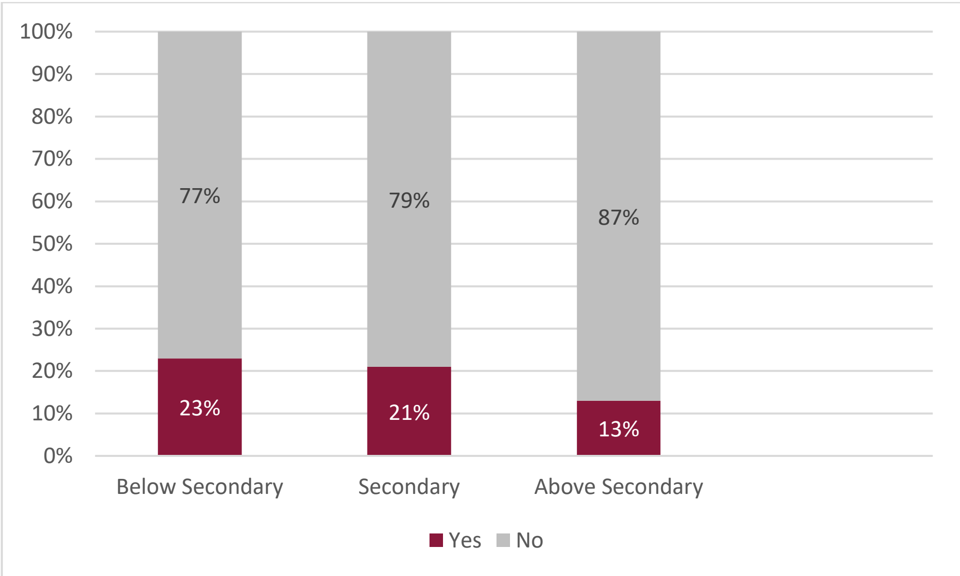


Figure 42: Current Need for Loans among Households by Education



In terms of education level, 23% of respondents with a below than secondary education stated that they require a loan in comparison to 21% of those with a secondary degree and 13% of those with an above than secondary degree (Figure 42). This suggests that respondents with a higher education level may also have higher household incomes and thus are less likely to require a loan for their life necessities.

7.4.3 Financial Vulnerability: Ability to Pay Debts

Figure 43 and 44 present the difficulty that Qatari and non-Qatari respondents face when it comes to paying back loans. The majority of respondents including 80% of Qataris and 86% of non-Qataris, do not have difficulty in debt repayment. However, 20% of Qataris and 14% of Non-Qatari respondents reported difficulty in paying back their debts.

Figure 43: Difficulty in Debt Repayment among Qatari Households

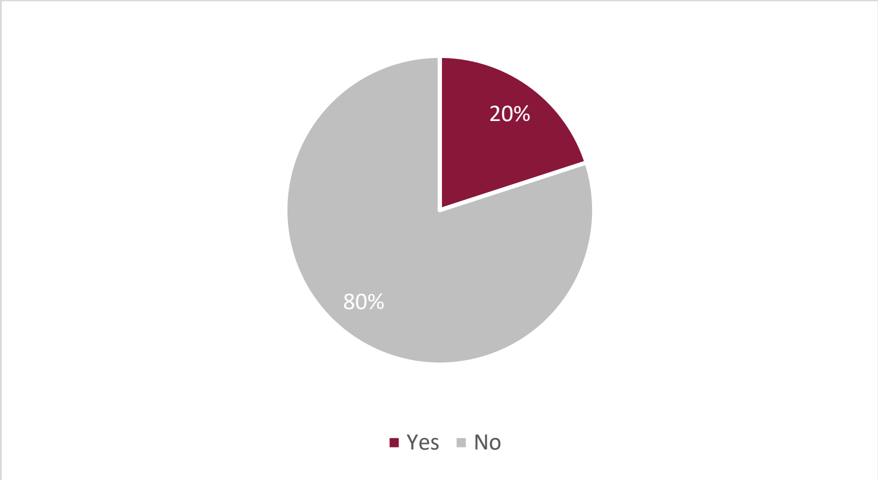
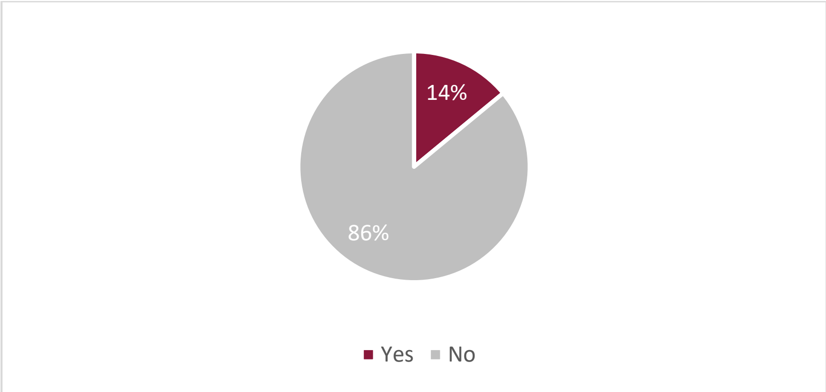
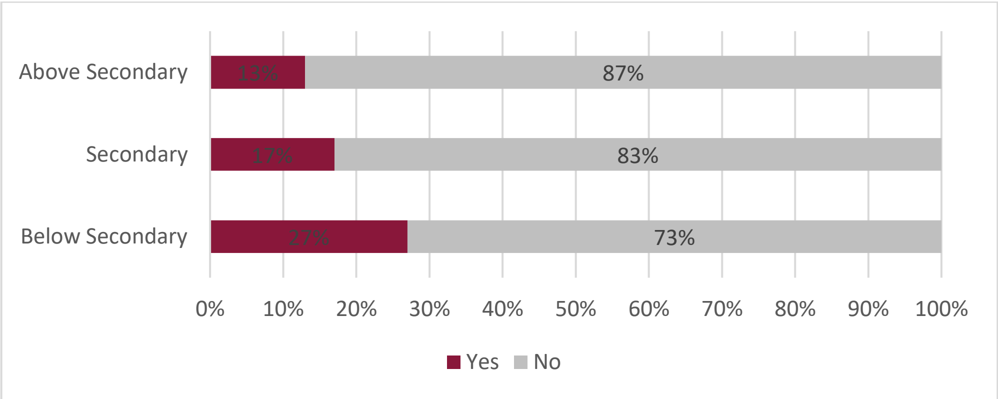


Figure 44: Difficulty in Debt Repayment Among White-Collar Expatriate Households



In terms of education level, respondents with a below than secondary education were more likely to have trouble in debt repayment in comparison to those with a secondary or above than secondary degree. As presented in Figure 45, 13% of respondents with more than secondary education has trouble repaying a loan, compared to 17% of those with a secondary level education and 27% of those with a below than secondary education level. This may be caused by the fact that those with no secondary education struggle to find higher paying jobs, and as such, are more likely to take out loans for life necessities

Figure 45: Difficulty in Debt Repayment among Households by Education Level

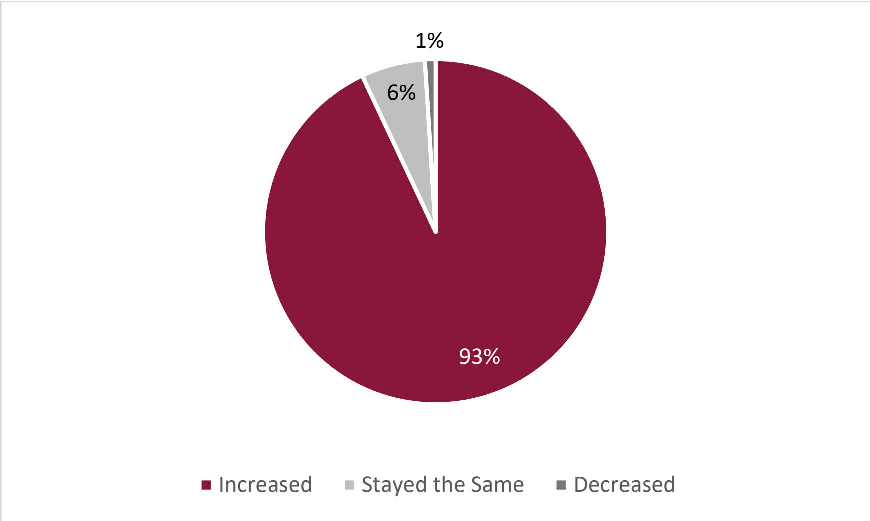


7.5 Perception of Inflation Effects on Income, Consumption and Jobs

Inflation, defined as a sustained increase in the general price level of goods and services over time, erodes the purchasing power of money. Inflation is a pervasive economic phenomenon that has far-reaching effects on various aspects of people's lives, including their income, consumption patterns, and employment prospect. This section examines how individuals perceive and experience the impacts of inflation on the critical areas of their economic well-being. Consumption patterns are significantly influenced by inflationary pressures and vice-versa. High inflation rates can lead to economic uncertainty, potentially affecting business investment decisions, hiring practices, and consumer spending patterns. As prices rise rapidly, consumers may alter their purchasing behaviour, often reducing discretionary spending or seeking cheaper alternatives.

Respondents were asked, “Taking into account the prices you’ve been paying for household consumption in the past few weeks, how do you think prices have changed over the past year?” Figure 46 shows that majority of respondents (93%) stated that the prices have increased over the past year, while 6% stated that prices have stayed the same, and only 1% stated that prices have decreased.

Figure 46: Perceived Price Changes for Household Income over the Past Year



7.5.1 Perceptions of inflation Effects on Income and Consumption Levels

Given that an overwhelming majority of respondents agreed that prices have increased, they were then asked, “Has your household consumption levels reduced because of a price increase in the past year?”

The majority of Qatari respondents (59%) stated that their consumption did not change over the last year (see figure 47), while 29% stated that their consumption decreased slightly, and 12% stated that their consumption decreased a lot. By contrast, among non-Qatari expatriates, 43% stated that their consumption did not change, while 37% stated that their consumption decreased by a little, and 20% stated that their consumption decreased a lot. Clearly, price increases have impacted non-Qatari households more than Qatari households in terms of their consumption levels.

Figure 47: Impact of Price Increases on Household Consumption Levels Over the Past Year Among Qatari and Non-Qatari Households

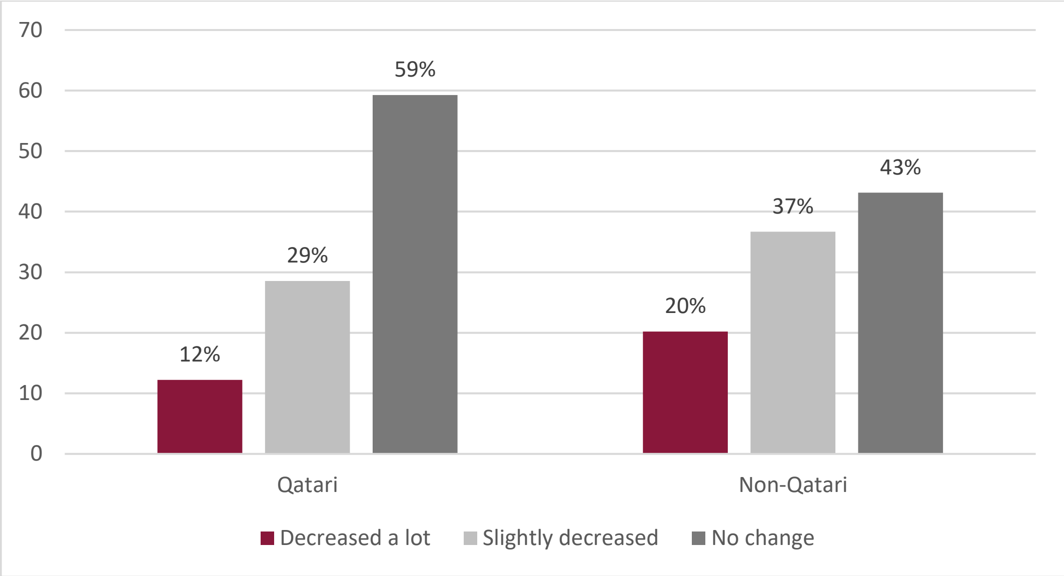


Figure 48: Perceived Price Changes among Qatari Respondents by Income Level

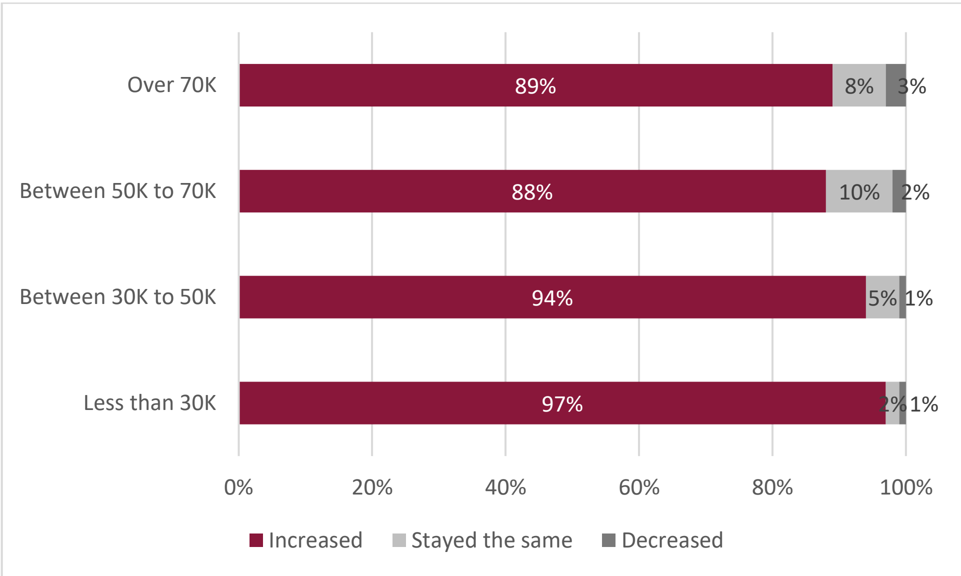


Figure 48 presents the impact of price increases among Qatari households by their income level. Respondents with a higher household income were less likely to change their consumption preferences compared to those with a lower household income. For example, 75% of respondents with a household income over QAR 70,000 reported that their consumption level did not change over the past year in comparison to 43% of those with a household income of QAR 30,000 and less. Furthermore, only 5% of those with a household income over QAR 70,000 stated that their consumption level decreased a lot in comparison to 18% of those with a household income less than QAR 30,000.

Figure 49 presents the impact of price increases among non-Qatari white-collar expatriates' households by their income level. Respondents with a higher household income were less likely to change their consumption levels compared to those with a lower household income. For example, 58% of respondents with a household income over QAR 25,000 reported that their consumption level did not change over the past year in comparison to 27% of those with a household income of QAR 10,000 and less. Furthermore, only 8% of those with a household income over QAR 25,000 stated that their consumption level decreased a lot in comparison to 31% of those with a household income less than QAR 10,000

Figure 47: Impact of Price Increases Consumption Levels Over the Past Year by income level Among Qatari Households

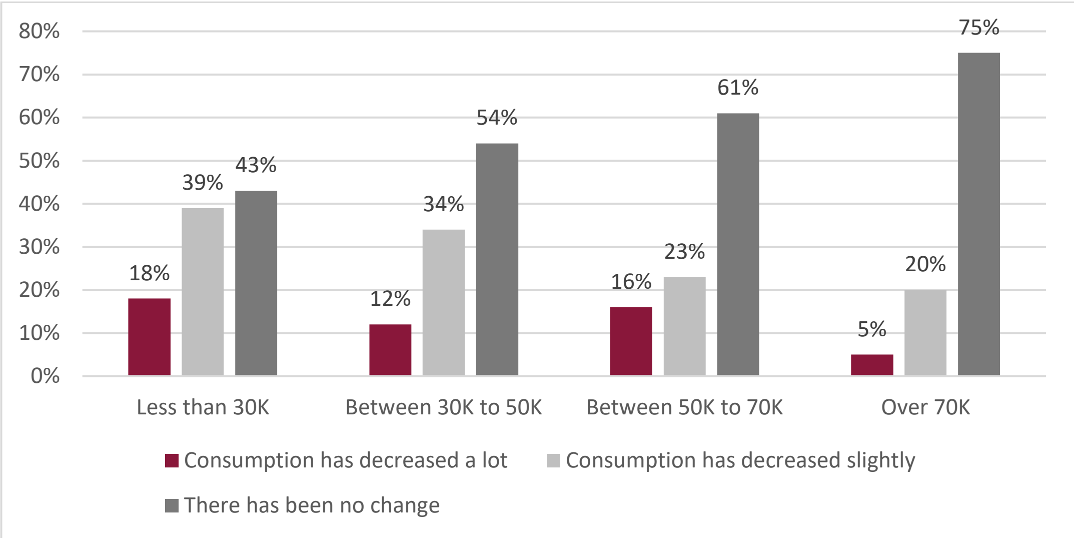


Figure 48: Impact of Price Increases on Consumption Levels Over the Past Year by income level Among White-collar Expatriate Households

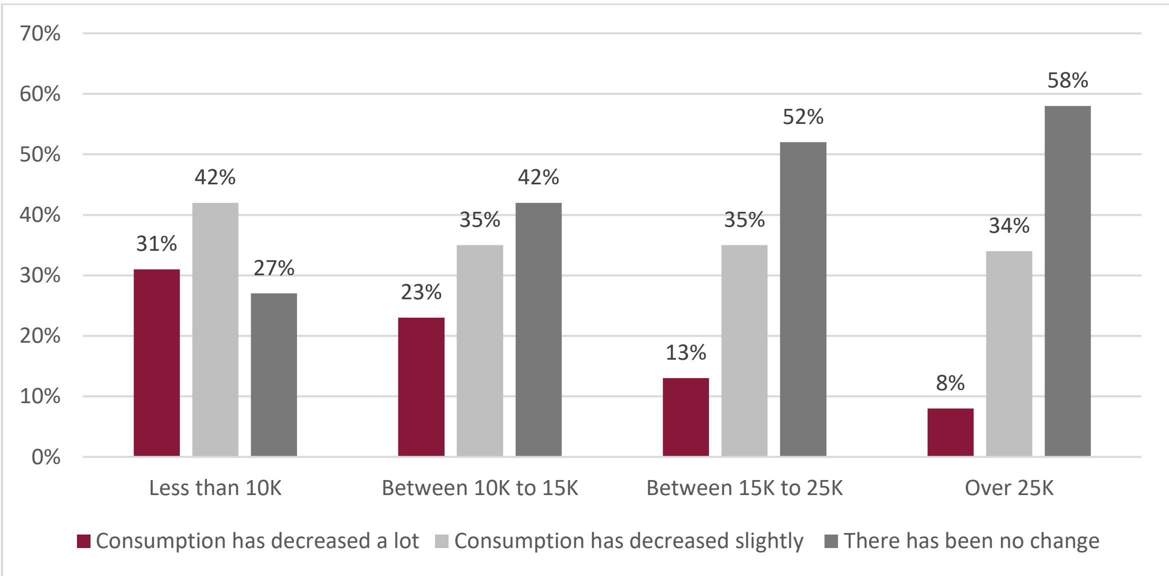


Figure 51 compares respondents' opinion about income level against inflation over the past year. Overall, 66% of Qataris states that their income stayed the same in comparison to 80% of non-Qatari respondents. 10% of Qatari respondents stated that their income has increased more than price changes in comparison to only 5% of white-collar respondents.

Figure 52 compares Qatari respondents' opinion about income level against inflation over the past year by their income level. Those with a monthly income of QAR 30,000 or less were more likely to report that their income stayed the same (76%) in comparison to those with higher incomes. This includes 72% of those with an income between QAR 30,00 to QAR 50,000, 58% of those with an income between QAR 50,000 to QAR 70,000 and 56% of those with an income higher than QAR 70,000. On the other hand, those with an income higher than QAR 70,000 are more likely to report that their income has increases more than the prices (18%). In comparison, 10% of those with an income between QAR 50,000 to QAR 70,000, 8% of those with an income between QAR 30,000 to QAR 50,000 and 7% of those with an income below QAR 30,000 stated their income has increases more than the prices.

Figure 49: Respondents Opinion About Household Income Increase Over Inflation in the Past Year Among Qataris and White-Collar Expatriates

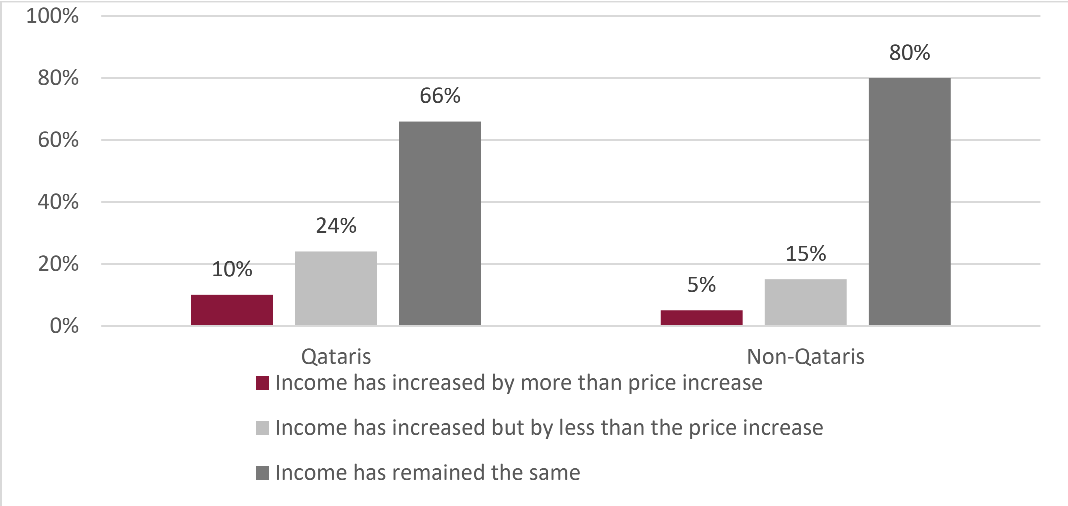


Figure 50: Respondents Opinion About Household Income Increase Over Inflation in the Past Year Among Qatari Households

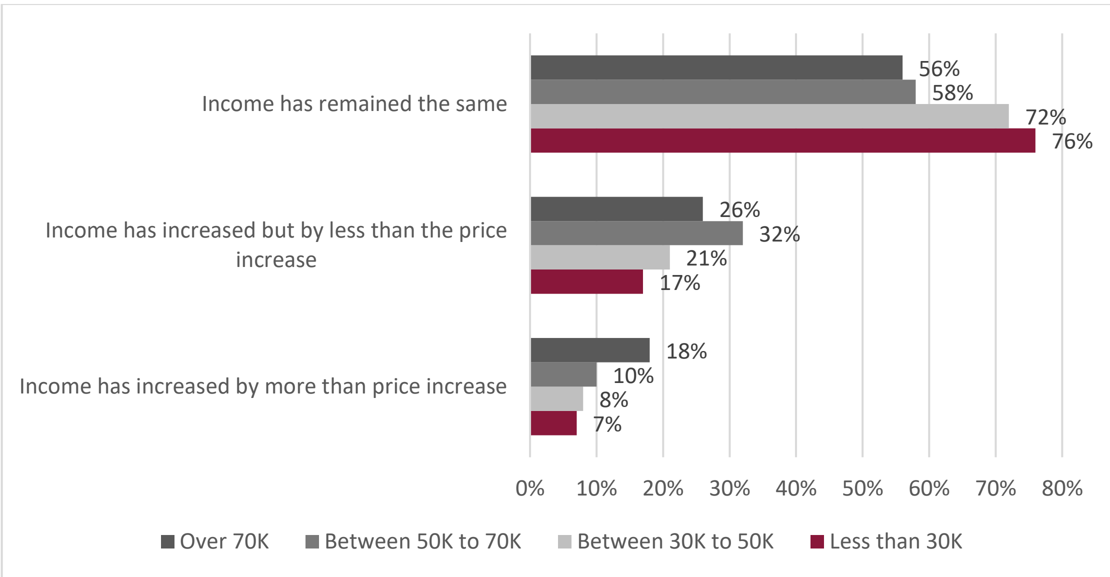
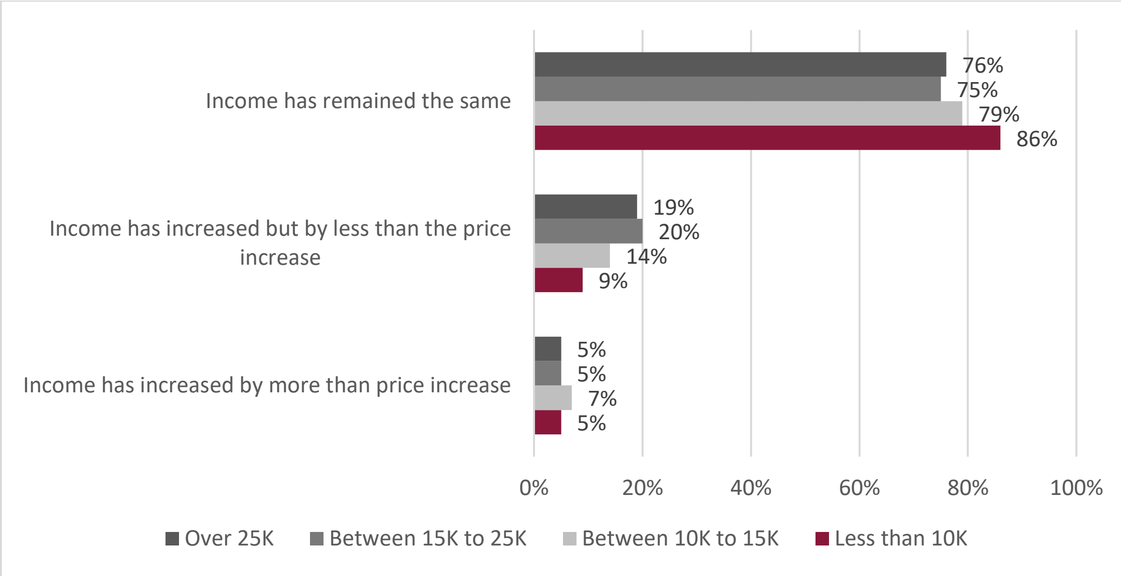


Figure 53 compares non-Qatari white-collar respondents' opinion about income level against inflation over the past year by their income level. Among white-collar expatriate respondents, the majority (80%) stated that their income has remained the same over the past year. Those with a household income over QAR 25,000 (19%) and a household income between QAR 15,000 to QAR 25,000 (20%) are more likely to state that their income has increased but not more than price increase. Only 14% of those with an income between QAR 10,000 and QAR

15,000 and 9% of those with an income below QAR 10,000 stated that their income increased but not more than price increase.

Figure 51: Comparison of non-Qatari Household Income Growth and Inflation over the Past Year by Income Level



7.5.2 Inflation Effects on Job Search

Figure 54 shows the percentage of Qatari and non-Qatari respondents who have searched for a job in the last six months due to inflation. Results reveals a notable disparity in job-seeking behaviour between Qatari nationals and non-Qatari residents in response to inflation. Among Qatari nationals, 13% have sought employment due to inflation compared to 87% among non-Qatari respondents.

Figure 55 presents the percentage of Qataris who are looking for new jobs due to inflation by income level. Respondents with lower household incomes are more likely to look for new jobs in comparison to those with a higher household income. For example, only 8% of those with an income higher than QAR 70,000 were job seeking in the last 6 months in comparison to 20% of those with a household income less than QAR 30,000.

Figure 52: Inflation Effects on Job Search among Qatari and Non-Qatari Households

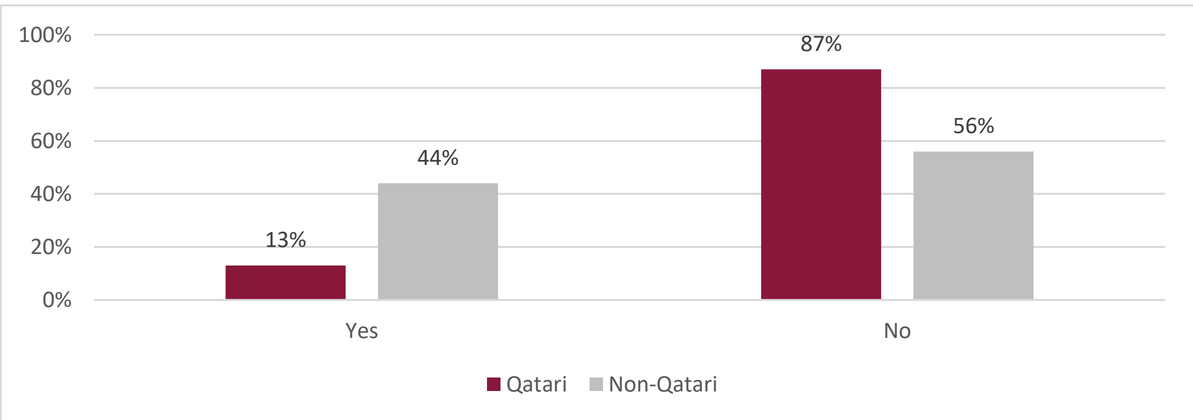


Figure 53: Inflation Effects on Job Search among Qatari Households by Income Level

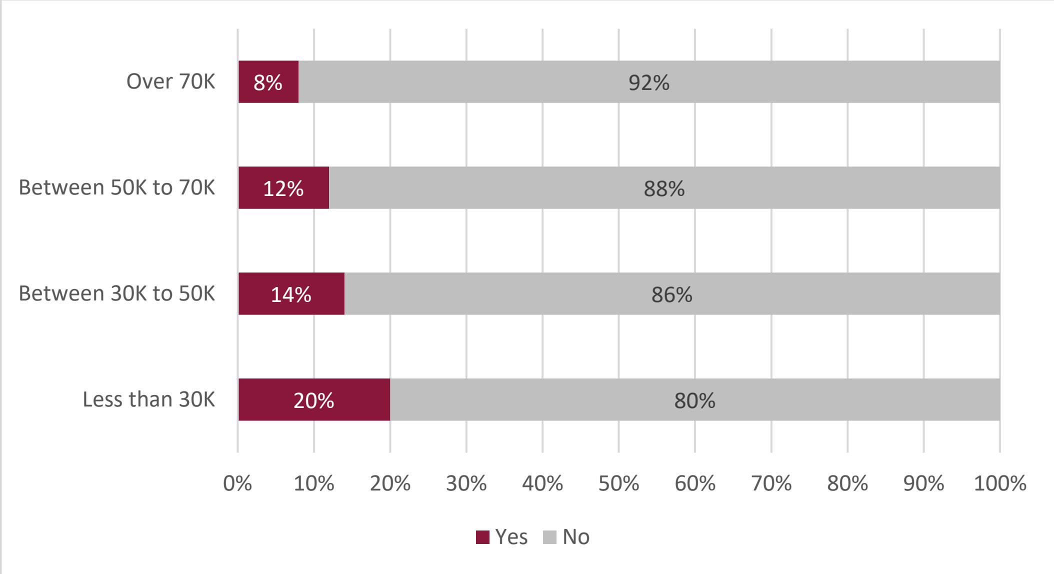
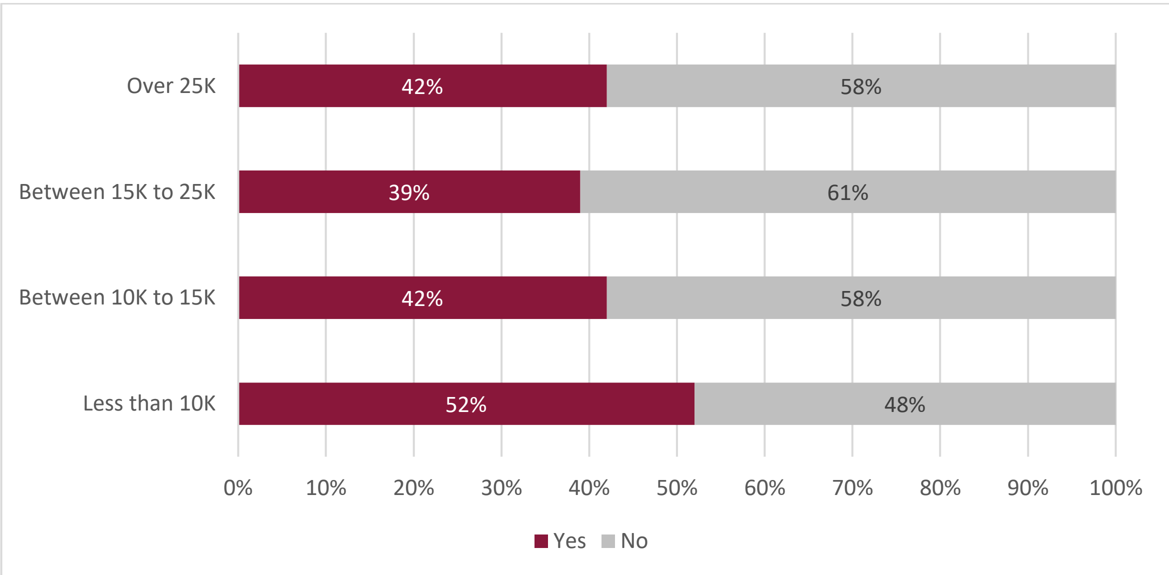


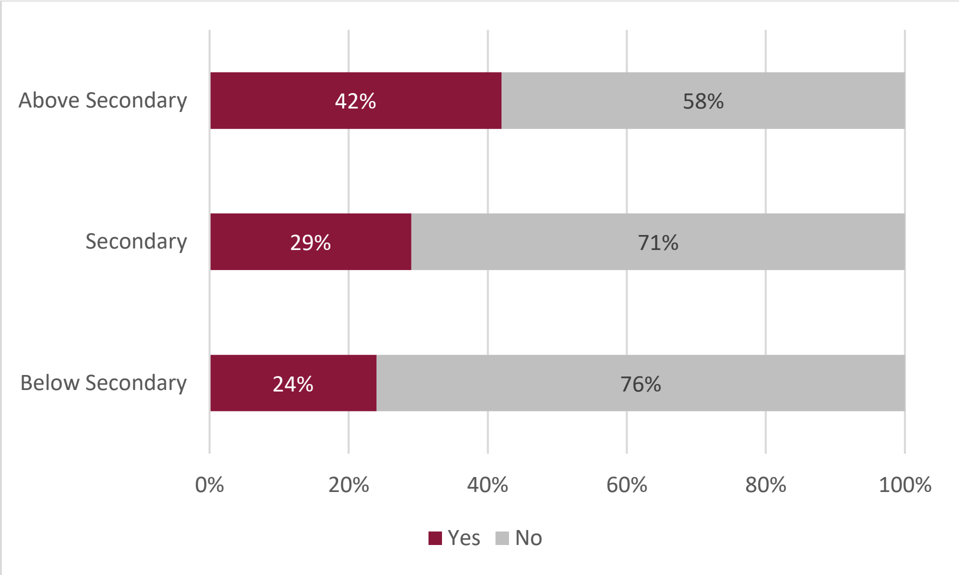
Figure 56 presents the percentage of non-Qataris who are looking for new jobs due to inflation by income level. Results show that respondents in the lowest household income bracket (QAR, 10,000 or less) are more likely to search for a new job (52%) in comparison to those who fall in the higher income brackets of more than QAR 25000 (42%).

Figure 54: Inflation Effects on Job Search among non-Qatari White-collar Expatriates Households by Income Level



In terms of education level, those with a higher education are more likely to search for different jobs in comparison to those with a lower education level (Figure 57). For example, 42% of those with an above secondary education stated that they searched for a new job within the last six months in comparison to 29% of those with a secondary education and 24% of those with a lower than secondary education level. This implies that those who have higher degrees often seek greater upward mobility in the job market.

Figure 55: Inflation Effects on Job Search among Households by Education Level

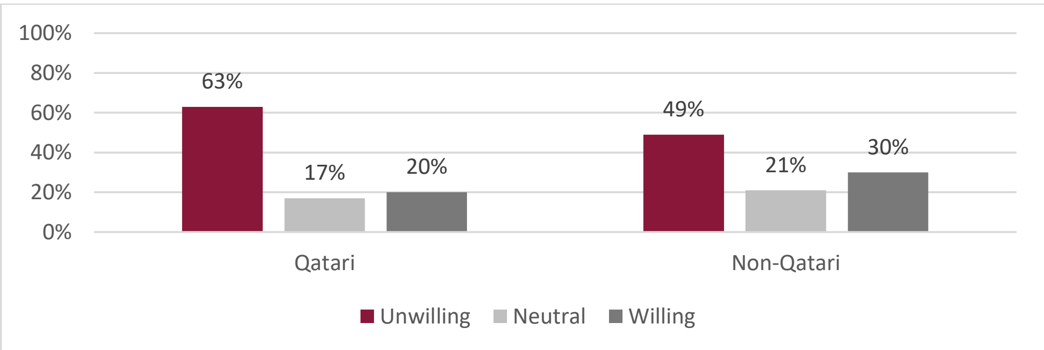


7.6 Perceptions of Risk Taking

Research on perceptions of financial risk-taking aims to understand the psychological factors that influence financial decision-making under uncertainty. This field of study provides valuable insights into observed financial behaviours and can inform strategies to promote better financial outcomes. Risk perception plays a crucial role in financial decision-making and investment behaviour. How individuals perceive financial risks can significantly impact their willingness to engage in risky investments or financial products. Previous research suggests that people tend to favor lower risk options which influences an individual's choices.

Risk aversion (RA) has indeed been a key concept in explaining and predicting risky behaviour across various domains, particularly in financial decision-making. Risk aversion describes the tendency of individuals to prefer certain outcomes over uncertain ones, even when the uncertain option has a higher expected value. This preference for certainty can explain various patterns of behaviour when people face risky decisions. It's important to note that it interacts with many other factors, including cognitive biases, emotional responses, and individual differences in personality and experience. The study of risk perception and decision-making continues to evolve, providing nuanced insights into how people navigate risky situations across various aspects of life

Figure 56: Qataris vs. Non-Qataris Willingness to Take Financial Risks



Overall, Qatari respondents are less likely to take risks in comparison to their non-Qatari counterparts. As shown in Figure 58, 63% of Qataris are unwilling to take financial risks in comparison to 49% of non-Qatari respondents.

Figure 59 presents Qataris' willingness to take financial risks by income level. Respondents with lower income level are less likely to take risks in comparison to those with a higher income. As presented, 27% of those with an income of QAR 70,000 or higher are willing to take a financial risk, in comparison to 24% of those with an income between QAR 50,000 to QAR 70,000, 15% of those with an income between QAR 30,000 and QAR 50,000 and 12% of those with an income below QAR 30,000.

Figure 60 presents non-Qataris white-collar expatriates' willingness to take financial risks by income level. Similar to the pattern observed for Qataris, respondents with lower incomes are less likely to take risks in comparison to those with a higher income. As shown in the figure, 42% of those with an income of QAR 25,000 or higher are willing to take a financial risk, in comparison to 30% of those with an income between QAR 15,000 to QAR 25,000, 30% of those with an income between QAR 10,000 and QAR 15,000 and 26% of those with an income below QAR 10,000.

Figure 57: Qataris Willingness to Take Financial Risks by Income Level

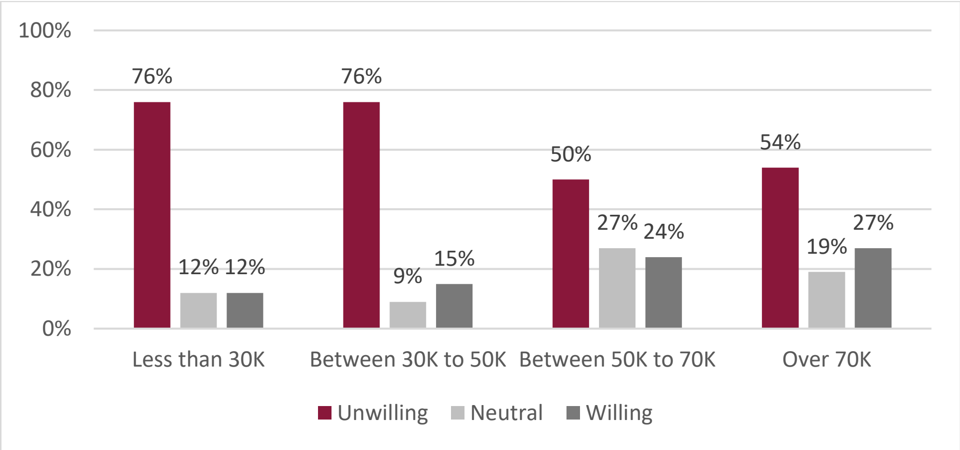


Figure 58: Non-Qataris Willingness to Take Financial Risks by Income Level

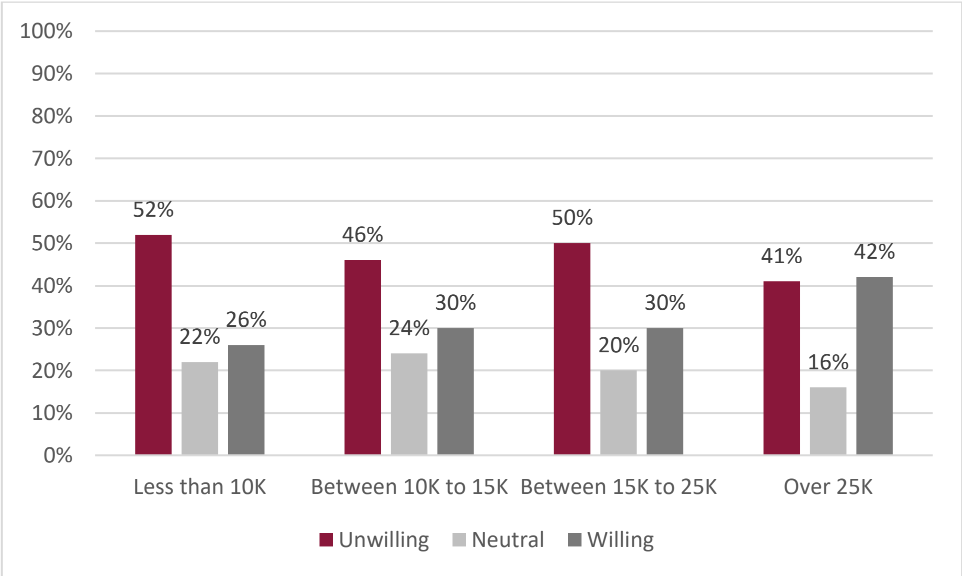
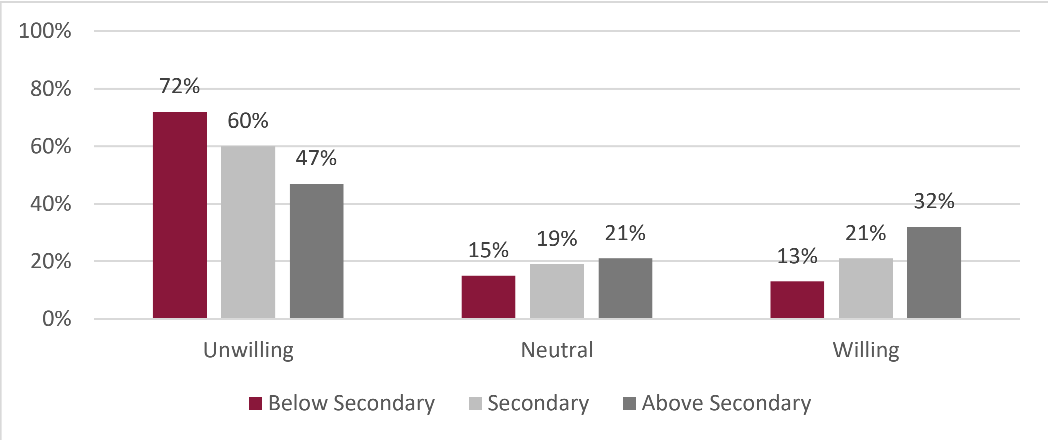


Figure 61 presents respondents' willingness to take financial risks by education level. The majority of respondents are unwilling to take risks, which is higher among those with a below than secondary education level and lower among those with a higher than secondary education level. 72% of those with a below than secondary education are unwilling to take financial risks, in comparison to 60% of those with a secondary education and 47% of those with an above than secondary education. On the other hand, 32% of those with an above secondary education were more willing to take financial risks in comparison to 21% of those with a secondary education and 13% of those with a lower than secondary education. This pattern reflects greater financial knowledge and resilience due to the higher incomes of those with higher education levels.

Figure 59: Willingness to Take Financial Risks by Education Level



Survey participants were further asked what they would invest in with a good amount of windfall money. Three most popular choices among both Qatari and non-Qatari respondents are - save it, start a business or buy a house. Figure 61 shows among Qatari respondents, both starting a business and saving the money were the most popular choice (23%) followed by buying a house (22%). For non-Qataris, the most popular choice is to start a business (29%) followed by saving the money (27%) and then buying a house (25%). Between both respondents, there was a large variance about buying stocks, where 13% of Qatari respondents chose buying stocks in comparison to only 3% of non-Qataris. Furthermore, the option that was least chosen by Qatari respondents (2%) and non-Qatari respondents (3%) was buying a car.

Figure 63 presents the initial action that Qatari respondents would take with a good among of money depending on income level. The percentage for saving money is relatively consistent across income groups, with a slight drop as income increases. Respondents with household income earning QAR 30,000 to QAR 50,000 are more likely (highest percentage of 26%), to "save it' compared to those earning QAR 50,000 to QAR 70,000 have the lowest (18%). The percentage of respondents stating they would start their own business increased with income level, with the highest of 25% among those in the higher income bracket (above QAR 50,000). Buying a car is relatively uncommon for all income levels, but people in the lowest income bracket (QAR 30,000 or less) have the highest percentage (5%).

Figure 60: Initial Actions with a Good Amount of Money among Qatari and non-Qatari Respondents

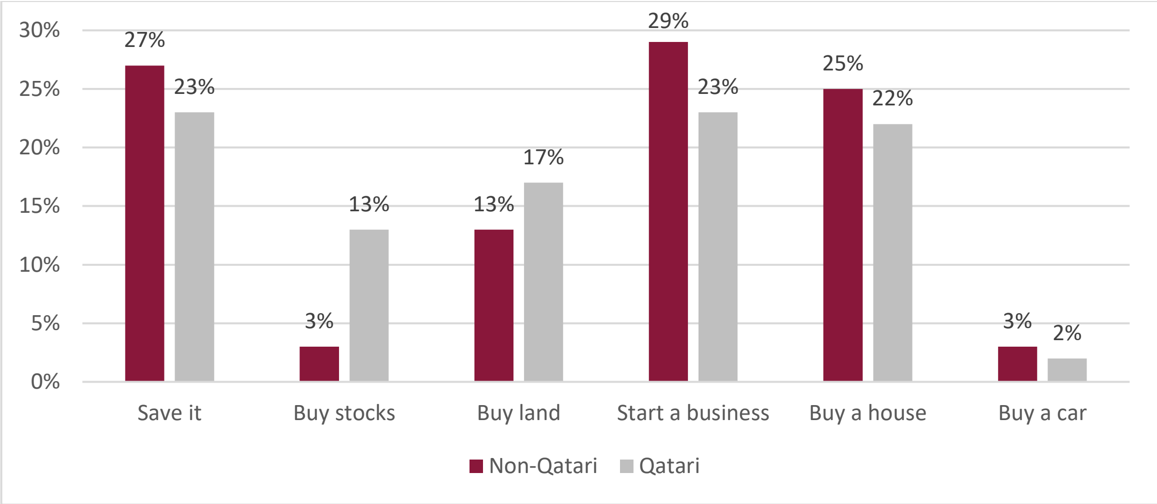


Figure 61: Initial Actions with a Good Amount of Money Among Qataris by Income Level

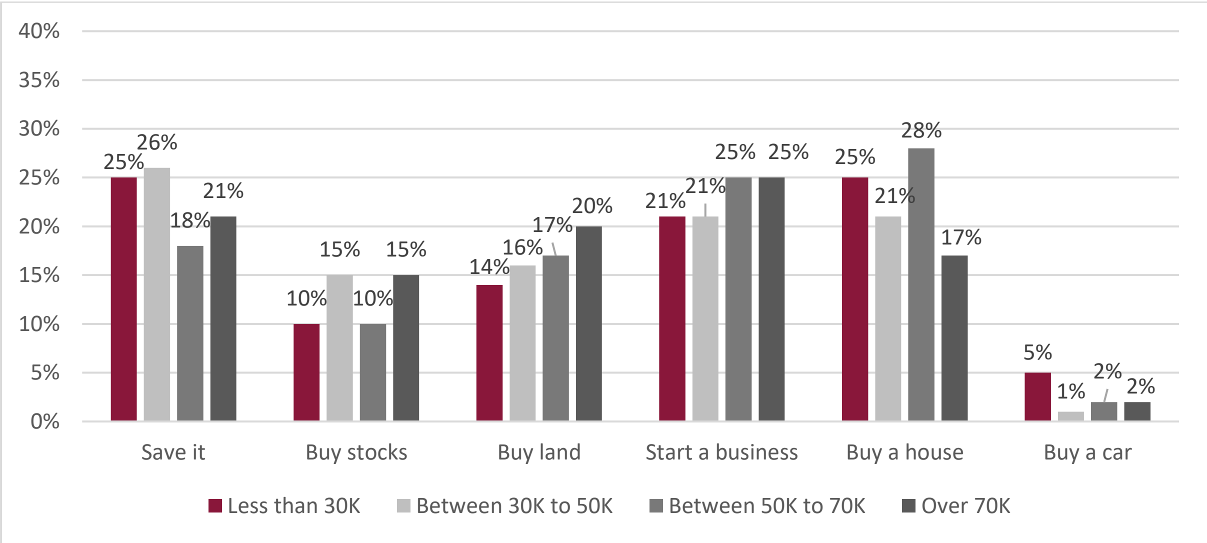
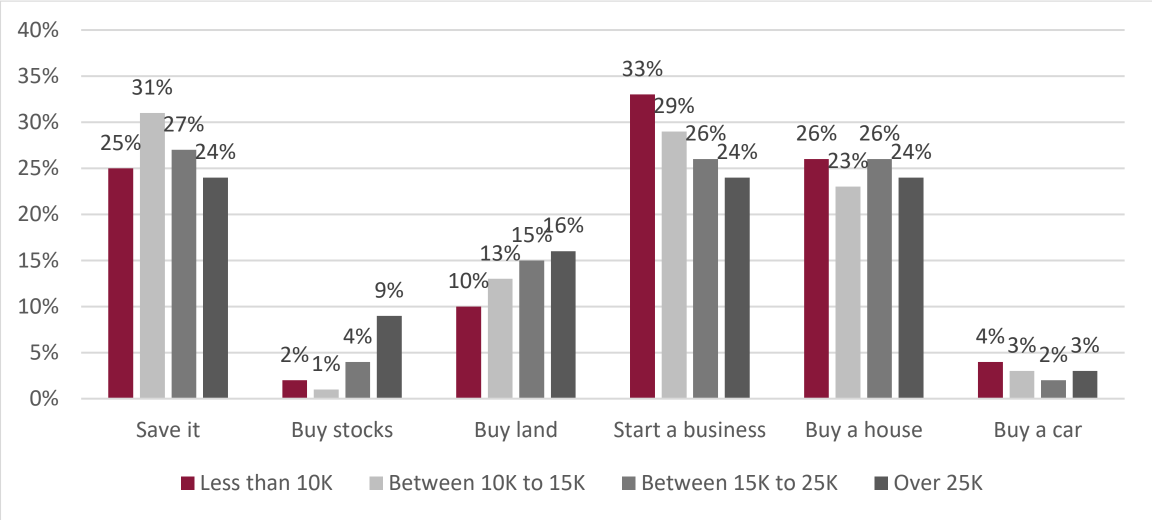


Figure 64 shows the results of the initial action that non-Qatari expatriate respondents would take with a good among of money depending on income level. A high percentage reported 'save it' especially in the QAR 10,000 to QAR 15,000 income group (31%). However, saving money remains relatively stable across all income levels, with percentages ranging from 25% to 31%. A notable increase in stock buying is noted with income increases, particularly with respondents in the income bracket of over QAR 25,000; 9% of respondents in this income category stated they would buy stocks. In comparison, the percentage in lower income categories is much lower (1-2%).

Additionally, the percentage of expatriate respondents stating that they would buy a piece of land increases as income rises. Respondents with an income higher than QAR 25,000 are seen with the highest percentage at 16%. A significant percentage of respondents across all income levels stated interest in starting their own business, with the highest 33% of those earning less than QAR 10,000. The percentage of respondents stating interest to buy a house are consistent across income levels, ranging from 24% to 26% with no differences across the categories. Similar to Qatari respondents, buying a car is not a very common choice, with percentages ranging from 2% to 4%.

Figure 62: Initial Actions with a Good Amount of Money Among White-Collar Expatriates by Income Level



EXECUTIVE SUMMARY

1. Introduction and Theoretical Background

Consumption values, behaviours, spending preferences, and patterns are influenced by complex factors such as social values, choices, income, price, tastes, technology, age, and gender. Sustainable consumption practices are increasingly recognized as essential for addressing environmental sustainability challenges ((Karwala, 2005). Households that prioritize sustainability often make conscious choices about their expenditures—opting for eco-friendly products or services that may initially seem more expensive but offer long-term benefits. This behaviour is often rooted in higher income levels that afford such choices. Moreover, the integration of sustainability into consumption values can lead to a shift in societal norms, encouraging broader adoption of environmentally friendly practices (Almulhim & Cobbinah, 2023).

Additionally, the shift towards sustainable consumption and effective waste disposal is critical for preserving natural resources and minimizing environmental degradation. By avoiding unsustainable consumption patterns and embracing responsible waste management practices, individuals, businesses, and governments can contribute to a more sustainable future ((UNEP, 2024; Acciona, 2023). This requires collective effort through education, awareness, and commitment to change at all levels of society. Budget planning for sustainable consumption is crucial for reducing environmental impact while maintaining financial health.

Behavioural economics models offer a framework for developing strategies to facilitate changes in consumption values and behaviour, and sustainable consumption practices. Building on behavioural economic framework, this study adopts a multidisciplinary approach to examine the socio-cultural, psychological, and economic factors that influence consumption values and behaviour, spending preferences, and sustainable consumption practices in relation to income, expenditure, and financial vulnerabilities. It investigates how these factors shape individual differences in consumption preferences, spending patterns, budget planning, income, savings, and economic expectations. Traditional household expenditure surveys often overlook these aspects of consumption behaviour financial resource allocation decision-making.

2. Rationale, Aims and Objectives

Rationale: Data on hedonistic consumption values, sustainable consumption behaviour, income, spending patterns, savings, and debts are essential for economic planning and social welfare ministries. Understanding consumption preferences and sustainable consumption patterns is crucial for sustainability and economic wellbeing. Assessing current consumption preferences and spending patterns can provide valuable insights into future trends. Analyzing consumption patterns can contribute to sustainable economic development.

Aims: The primary aim of this study is to collect comprehensive data on consumption values, choices, spending preferences, sustainable consumption behaviour, financial vulnerabilities, income, savings, and socioeconomic information. This data is important for social and economic development processes and for tracking global targets, including the Sustainable Development Goals (SDGs).

The objectives of this study are as follows:

- To assess social values associated with hedonistic consumption choices and preferences and, budget planning.
- To evaluate perceptions of sustainability in consumption choices, unsustainable consumption practices and awareness of environmental issues in consumption practices and healthy lifestyles.
- To assess household income, consumption expenditure, savings and debts, socioeconomic conditions.

- To investigate other dimensions of behavioural economics including perceptions of economic wellbeing and expectations, financial vulnerability and risk aversion.

3. Methodology

***Survey instrument and Implementation**:* Based on our literature review, we developed a comprehensive survey instrument that includes modules on demographics, consumption values and preferences, spending patterns and budget planning, sustainable consumption behaviour, income, consumption expenditure, debts and loans, and financial vulnerabilities.

SESRI implemented a comprehensive training and monitoring system to ensure high-quality data collection. Survey Interviewers received comprehensive training on survey instrument, question-by-question administration, CAPI techniques and protocols, ethics protocols and supervisors monitored their activities to ensure accurate data recording. To ensure commitment to quality of data, data collection protocol included ongoing training, support, and monitoring.

The survey was conducted nationwide using Computer Assisted Personal Interviewing (CAPI), employing stratified random sampling across Qatar's administrative zones. The survey was conducted nationwide (using stratified random sampling proportionally across Qatar's administrative zones) covering a sample of 2026 completed households (983 Qatari and 1043 expatriates' households) yielding an adjusted response rate of 44.9% (Table 34).

Table 34: Number of interviews completed and response rates

Responses	*Number of Households*
Interviews Completed	2026
Interviews Not completed	2855
Raw response rate (*RR1*)	44.2%
Adjusted response rate (*RR2*)	44.9%

***Sample Weights*:** The data set was cleaned for missing values and outliers. Sample weights were calculated adjusting for non-response and sample probabilities. Sample weights were used to generate study results to be consistent with population characteristics (corresponding proportions of the population).

***Data Analysis*:** We conducted comprehensive data analysis to present indicators of consumption values and preferences, sustainable consumption behaviour, conspicuous consumption, financial vulnerability, spending patterns, budget management, income, savings, and debts according to background characteristics. Additionally, we plan to generate results that link consumption values and preferences to spending patterns, income, debts, and financial vulnerability, disaggregated by demographic and socioeconomic characteristics.

4. Key Findings

This study provides a comprehensive assessment of consumption values and behaviours, sustainable consumption beahiour, income and expenditure patterns, debts and loans, as well as financial vulnerabilities and inequalities, focusing on both Qatari and expatriate households. Section-wise key findings are presented below.

Demographics: The survey was conducted among 2,026 households, including 983 Qatari households and 1,043 expatriate households. Of the respondents, 88% were married, 7% were never married, and 66% were male compared to 34% female. The majority of respondents (33%) are from families of 3-4 members, while 29% are from families of 5-6 members, and another 29% are from families of 7 or more members. Additionally, 9% are from families of 1-2 members. In terms of education, 65% of respondents had an education level above secondary, 35% had completed secondary education, and 10% had an education level below secondary.

Consumption Values and Preferences: Survey results revealed that 49% of East Asians, 47% of Arabs and Africans, 46% of South Asians (specifically white-collar expatriates), and 29% of Qataris consistently strive to minimize excess consumption to preserve environmental resources for future generations. Nearly half of the respondents (48%) never considered themselves extravagant in their purchases, while an additional 14% rarely view themselves as such. Seventy percent of study participants reported that they always try hard to reduce the misuse of goods and services. Additionally, 65% pay attention to food prices at restaurants, and 49% stated they avoid overconsumption of goods and services. Respondents with below-secondary education reported the highest level of disagreement (85%) with the statement that purchasing unnecessary items brings them pleasure. Gender differences indicated that men are more likely than women to disagree with non-essential spending and luxurious lifestyles.

***Sustainable Consumption Behaviour*:** Nearly half of the respondents (48%) never considered themselves extravagant in their purchases, while an additional 14% rarely view themselves as such. Seventy percent of study participants reported that they always try hard to reduce the misuse of goods and services. Additionally, 65% pay attention to food prices at restaurants, and 49% stated they avoid overconsumption of goods and services. More than half of the respondents reported either “Always” or “Often” in response statements relating to purchase and use of environmentally less damaging, energy efficient goods as well as avoiding excess consumption to preserve environment and avoid environmental pollution.

Budget Planning: Qataris in the lower household per capita income bracket (earning less than QAR 30,000) consistently strive to adopt more responsible sustainable consumption behaviours, with 49% regularly budgeting and 57% planning carefully before making purchases. A majority of higher-income respondents (54.5%) reported no change in their consumption levels, compared to 34.3% of lower-income respondents.

Income Distribution: Survey results revealed that the median monthly income for Qataris ranges from 50,000 to 70,000 QAR, while white-collar expatriates earn between 30,000 and 50,000 QAR. South Asian expatriates are more commonly found in lower income brackets, whereas Arab expatriates tend to be in higher income brackets. Generally, residents with higher education levels earn more. However, Qatari citizens can achieve high incomes even with low educational attainment; for instance, 10% of Qataris earning over 70,000 QAR per month have less than secondary education, and 27% have only completed secondary education.

Consumption Expenditure: Average monthly expenditure is estimated at approximately 34,000 QAR for Qatari households and 14,000 QAR for expatriates. For expatriate households, food, rent, and utilities account for nearly 60% of their expenditures, while these categories make up about 40% for Qatari households. Education, transportation, and vacations also represent significant portions of overall spending. Qatari household expenditure on health is significantly higher than that of expatriates, accounting for 7% of total spending.

***Conspicuous Consumption**:* Conspicuous consumption—defined as expenditures on visible and socially desirable items such as household goods, jewelry, dining out, leisure activities, rituals, and travel—constitutes nearly 40% of spending for Qataris and about 20% for expatriates. As expected, conspicuous consumption increases significantly with rising income levels.

Consumption Inequalities: The survey reveals significant consumption inequality, with the Gini coefficient estimated at 0.49. For comparison, countries with similar per capita GDP, such as Norway and Ireland, have Gini coefficients of 0.29 and 0.26, respectively. Furthermore, households in the top 10% of the consumption expenditure distribution spend nearly ten times more than those in the bottom 10%. The Gini index of inequality reveals greater income disparities among Qatari households compared to white-collar expatriates.

Debts and loans: More than half of Qatari households (56%) reported having debts, loans, and liabilities from banks and employers, compared to only a quarter of expatriate households (26%). South Asians have the lowest lincidence of debt within the expatriate community. The largest loan category comprises car loans and personal loans, which are often used for vehicle purchases. Results showed that higher levels of education are associated with financial resilience: fewer challenges in repaying debts and loans.

Financial Vulnerabilities: Households of participants with higher education levels reported better financial situations. 45% of those with above secondary education reported living comfortably, and only 12% of those with higher education find it difficult to manage financially. A substantial majority (73.68%) of this group report meeting their financial needs, indicating a strong correlation between higher education levels and financial stability. Higher education levels are associated with better financial preparedness and resilience when faced with income loss.

In contrast, households with lower education levels (less than secondary) are more likely to face financial difficulties with 37.62% struggling to meet their needs; however, 62.38% still manage. This suggests a link between lower educational attainment and greater financial vulnerability. A Significant difference was found between the financial resilience of Qataris and non-Qataris. Among Qataris, 33.1% reported being able to manage family expenses for over 12 months, compared to only 12.8% of non-Qatari expatriates. Saving and starting a business are the top priorities for non-Qatari expatriates regardless of their income levels.

5. Conclusions

Overall, the results suggest a growing awareness and adoption of sustainable consumption behaviours among Qataris. The study revealed that nearly half of Qataris and over two thirds of expatriates are conscious of sustainable consumption. However, around half of Qataris and a third of expatriates reported perceptions contrary to sustainable consumption. Most participants reported making efforts to reduce misuse of goods, avoid overconsumption, and pay attention to environmental impact. Those with lower incomes demonstrated a stronger commitment to sustainable practices, including budgeting and careful planning. A larger proportion of white-collar expatriates, particularly East Asians, Arabs, Africans, and South Asians than Qatari participants, are committed to minimizing excess consumption for environmental sustainability. However, most participants reported avoiding extravagance in purchases, reducing misuse of goods, and being mindful of food prices.

The survey results revealed significant consumption inequality in Qatar, indicating greater inequality (as measured by Gini coefficient) than in comparable high-income countries. Income disparities are particularly pronounced among Qatari households and Qatari households spend considerably more on healthcare than expatriates. There is strong correlation between higher education levels and financial stability. The group with higher education demonstrates significant financial resilience, likely due to better job opportunities, higher incomes, and enhanced financial management skills associated with their education. South Asians had the lowest incidence of debts, while Qataris had the highest incidence of debts.

6. Policy Implications

Given Qatar's diverse demographics, unique economy and cultural influences, the findings of this study are crucial for navigating economic and social protection policies that promote sustainable consumption and economic wellbeing. These insights can inform numerous policy decisions to ensure a sustainable future and economic prosperity. The following specific policy implications emerge from these findings.

Consumptions values and Preferences

- A large proportion of respondents stated a strong preference for avoiding extravagance and wasteful consumption. This aligns well with Qatar's sustainability goals. While these stated values may not always be consistent with actual expenditure and behaviour, policymakers can nevertheless leverage these encouraging values to promote sustainable consumption behaviours to align with Qatar National Vision 2030.
- Gender and education-related differences found in attitudes toward non-essential spending highlight the need for targeted interventions, such as tailored messaging for specific demographics and financial literacy programs to encourage sustainable consumption spending values and practices.

Sustainable Consumption Practices

- Over half of respondents reported preference for environmentally friendly and energy-efficient goods. This presents a significant opportunity to make these products affordable and accessible to lower-income households, supporting Qatar's sustainable development goals.
- The findings also call for strengthening circular economy initiatives to reduce excess consumption and promote recycling, waste reduction, and resource efficiency.
- A crucial policy initiative would be to launch targeted awareness campaigns and incentive-based programs for higher-income groups to encourage sustainable consumption practices aligning with Qatar's national sustainability.
- substantial inequalities in sustainable consumption behaviour between lower and upper income Qatari households.Policy initiatives are also needed to address income-based differences in sustainable consumption behaviours

Income Inequalities

- Develop and expand social protection programs to support Qatari lower-income households with low education and reduce the gap between the top and bottom 10% of Qatari households. Tying such programs to financial literacy and social/environmental awareness programs can help attain social protection goals without compromising sustainability goals.
- Develop policies to support upward mobility for lower-income households, preferably through increasing education and skills.
- Regularly assess the impact of social and economic policies on inequality using tools like the Gini coefficient to ensure progress towards reducing disparities.
- Increase returns to education for Qataris to incentivize them to attain higher levels of education and ensure a productive work force for a sustainable future.
- Invest in education and vocational training programs to enhance income potential those in lower-income brackets.
- Family policy in Qatar should consider the unique challenges of single-earner families, as supporting these families can enhance their social and economic stability

Debts and financial vulnerabilities

- The study reveals considerable extent of debts, loans and borrowing among Qatari households. Policy makers need to establish or expand debt counseling services, particularly for Qatari households with high debt levels.
- Targeted financial education: Develop programs specifically for individuals with lower educational attainment to improve their financial management skills and reduce financial vulnerability.

- Financial inclusion initiatives: Collaborate with financial institutions to develop products and services tailored to the needs of lower-income and less-educated groups of the population.

Consumption Expenditure

- Continue investing in public transportation to reduce household expenditure on private transportation, benefiting both Qatari and expatriate residents.
- Implement policies to control food prices and improve food security, benefiting both Qatari and expatriate households.
- Investigate the reasons behind higher share of healthcare spending among Qatari households and ensure equitable access to quality healthcare.

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APPENDICES

Questionnaire

Consumption Values, Behavior, and Spending Preferences Survey in Qatar

QUESTIONNAIRE

2023

Social and Economic Survey Research Institute (SESRI)
Qatar University, P.O. 2713
Doha, Qatar
Tel: + (974) 403 3020
Fax: + (974) 403 3021
Email: sesri@qu.edu.qa

{Q: INTRO}

INFORMED CONSENT FORM [Read the following to obtain respondent's consent]

[Instructions: Identify an adult (aged 18 and above) who is a member of this household and preferably a primary or secondary earner of the household.]

Good morning/afternoon/evening,
My name is __________ and I am working with Qatar University's Social and Economic Survey Research Institute (SESRI). The institute is conducting a survey about – Social Values, Consumption Behavior and Spending Preferences in Qatar. Your household has been selected at random to be part of our study sample. As a knowledgeable member of this household, we will request you to give information about your household members, household spending preferences, social values, and economic wellbeing. The interview will take approximately 40-45 minutes.

The information you provide will be extremely valuable to have a better understanding of the Qatar households' issues related to consumption spending, social value and financial wellbeing and help government formulate policies to promote social and economic wellbeing. The information you share will only be used in aggregate form for research and planning purposes, will be kept confidential and without any personal identification.

Your participation is entirely voluntary, and you can withdraw from the survey at any point of time even after having agreed to participate. You are free to refuse to answer any question that is asked in the questionnaire. The survey team may also re-contact you if it is necessary to complete the information in the survey.
If you have questions, please feel free to ask me or contact the concerned authority **[Interviewer: provide card].** If you have no questions, we can get started!

We request to please provide your consent to proceed with the interview.
Tick the answer:

1. Consent Provided ______
2. Consent Refused _______

{Q: SAFE}

For your safety, if you are currently doing anything that would require your full attention, such as operating any equipment, then I will need to talk to you at a later convenient time for you.

IV: IF R SEEMS TO BE IN SITUATION WHERE THEY CANNOT HEAR CLEARLY OR SPEAK WITHOUT INFLUENCE FROM OTHERS, ASK:
Will you be able to answer questions without distraction and in conditions that are comfortable to you?

1 GO ON
2 APPOINTMENT
8 DON'T KNOW
9 REFUSED

IF NECESSARY: SOCIAL UTILITY MESSAGE:
The Social and Economic Survey Research Institute is a research unit of Qatar University providing scientifically valid survey research in Qatar and the region. We are subject to oversight by an institutional review board and comply with the standards of the survey research profession worldwide. We do not report any individual answers, and strictly protect your confidentiality. In addition, we randomly select respondents so that everyone has an equal chance of selection. Your participation is very important to provide the perspective of other people just like you. By answering a few questions, you can make this study more representative and therefore have more impact.

9998 GO ON
9999 APPOINTMENT

Contents

DEMOGRAPHIC PROFILE

PROGRAMMER: Retrieve RespSample from the sample. Initialize RESPTYPE=0.

{Q: CITIZEN}

Are you a Qatari citizen?

1 YES, QATARI CITIZEN
2 NO, NOT QATARI CITIZEN
3 HAS TEMPORARY QATARI "MISSION" PASSPORT
9 REFUSED

IF CITIZEN=1 AND RespSample=1 THEN SET RESPTYPE=1 SKIP TO Q: GENDER

{Q: CHECKCIT}

If CITIZEN = 1 AND RespSample <> 1 OR CITIZEN IS DON'T KNOW/REFUSED
INTERVIEWER: FOR CLARIFICATION PURPOSE, ASK:

Do you have a Qatari passport?

1 HAVE QATARI PASSPORT
2 DON'T HAVE QATARI PASSPORT
3 HAS TEMPORARY QATARI "MISSION" PASSPORT
9 REFUSED

IF CHECKCIT=1 THEN SET RESPTYPE=1 SKIP TO Q: GENDER
IF ANSWER = DON'T KNOW / REFUSED SKIP TO Q: SALREF

{Q: NATIONALITY}

IF Q: CHECKCIT=2, ASK

What is your nationality? **[PROGRAMMER: USE NUMERIC LIST OF COUNTRIES]**
INTERVIEWER, ADD: Could you tell me the telephone country code number that you use to call that country?
FOR INTERVIEWER: ENTER NUMBER FROM YOUR COUNTRY CODE LIST. IF YOU CANNOT FIND IT ENTER '997' AND WRITE OUT THE COUNTRY NAME. CONFIRM SPELLING WITH RESPONDENT.

1. DON'T KNOW
2. REFUSED

{Q: NATIONCONF}

IF NATIONALITY > 0 & < 9998, ASK

INTERVIEWER: IS THE COUNTRY NAME DISPLAYED CORRECT?
READ IT BACK TO THE RESPONDENT AND CONFIRM.
AFTER CONFIRMING PLEASE CONTINUE.
IF NOT CORRECT, GO BACK AND SELECT THE CORRECT COUNTRY FROM YOUR LIST.
PROGRAMMER: IF RESPTYPE=0 GO TO SALREF

{Q: GENDER}

[SELECT REPONDENT'S GENDER]

IF UNCERTAIN, SAY: The survey requires you to tell me your gender.

3. MALE
4. FEMALE

{Q: BIRTH}

In what year were you born? [***PROGRAMMER: ALLOW YEAR 2005 FOR 2023***]

ENTER YEAR
8 DON'T KNOW
9 REFUSED

{Q: AGE}

IF BIRTH=8 OR 9, ASK

Can you tell which age range do you belong to?

1. 18 – 24 years
2. 25 – 34 years
3. 35 – 44 years
4. 45 – 54 years
5. 55 – 64 years
6. 65 years or more

8 DON'T KNOW
9 REFUSED

{Q: MARITAL}

What is your current marital status? Are you currently married, separated, divorced, widowed, or have you never been married?

1 Married
2 Separated
3 Divorced
4 Widowed
5 Never married
9 REFUSED

{Q: CHILD}

IF MARITAL< 5, ASK

How many children do you have?

1. SPECIFY ___
2. NO CHILDREN

9 REFUSED

{Q: UNDER18}

IF CHILD = 1, ASK

How many children are below 18 years of age?

1. SPECIFY ___
2. NONE

9 REFUSED

{Q: UNDER18G}

IF UNDER18 =1, ASK

Thinking only about your children under 18, how many of them are girls?

ENTER NUMBER
9 REFUSED

{Q: UNDER18B}

IF UNDER18 =1, ASK

How many of them are boys?

ENTER NUMBER
9 REFUSED

{Q: ENROLNOW}

IF CHILD=1, ASK

Do you have children who are currently attending university in or outside Qatar?

1. YES
2. NO

9 REFUSED

{Q: ENROLQAT}

IF ENROLNOW=1, ASK

How many of them are currently attending university in Qatar?

	In Qatar	Public/Private
Girls		
Boys		

{Q: ENROLOUT}

IF ENROLNOW=1, ASK

How many of them are currently attending university outside Qatar?

	Outside Qatar
Girls	
Boys	

{Q: NOPEOPLE}

How many [ ] live in this household?

	Total	Male	Female
Family members in total	[ ]		
Family members aged 60+	[ ]		
Family members aged 18 to 60	[ ]		
Family members aged less than 18	[ ]		
Domestic workers & drivers	[ ]		

8. DON'T KNOW
9. REFUSED

{Q: PROVIDE1}

IF PROVIDE>1, ASK

Are you the primary or secondary expense provider for this household?

1. Primary Provider
2. Secondary Provider
3. DO NOT PROVIDE
8. DON'T KNOW
9. REFUSED

{Q: PROVIDE2}

Who else contributes to the household expenses?

INTERVIEWER: PROBE RESPONDENT TO MENTION WHO CONTRIBUTES THE MOST IF THEY MENTION MORE THAN ONE RESPONSE.

1. Spouse
2. Father
3. Mother
4. Children (Son/ Daughter)
5. Other (Specify)
8. DON'T KNOW
9. REFUSED

{Q: EDU1}

What is the highest level of education you have completed?

INTERVIEWER: PROBE FROM RESPONSE, READ ONLY IF NECESSARY

1. PRIMARY (1-6)
2. PREPARATORY (7-9)
3. SECONDARY (10-12)
4. POST SECONDARY VOCATIONAL TRAINING

5. DIPLOMA (LESS THAN 2 YEARS PROGRAM)
6. BACHELOR'S DEGREE (4 YEAR PROGRAM)
7. MASTER'S DEGREE OR PROFESSIONAL DEGREE (J.D., M.D., etc.)
8. DOCTORATE DEGREE (Ph.D., Ed. D)
9. OTHER (SPECIFY)

98 DON'T KNOW
99 REFUSED

{Q: OCCUP1}

Which type of organization do you work in? (If you have more than one job, answer for your primary job, the one at which you spend the most time)

1. Government organization (such as Ministries)
2. Semi-government (Oil and Gas companies)
3. Private organization
4. Self-employed (managing own business)
5. Other type of organization: (Specify)
6. A public non-profit organization (such as Eid Charity, Qatar Red Crescent)

98. DON'T KNOW
99. REFUSED

{Q: EDU2}

IF PROVIDE1>1, ASK

What is the highest level of education your **[insert selection from PROVIDE2]** completed?

INTERVIEWER: PROBE FROM RESPONSE, READ ONLY IF NECESSARY

1. PRIMARY (1-6)
2. PREPARATORY (7-9)
3. SECONDARY (10-12)
4. POST SECONDARY VOCATIONAL TRAINING
5. DIPLOMA (LESS THAN 2 YEARS PROGRAM)
6. BACHELOR'S DEGREE (4 YEAR PROGRAM)
7. MASTER'S DEGREE OR PROFESSIONAL DEGREE (J.D., M.D., etc.)
8. DOCTORATE DEGREE (Ph.D., Ed. D)
9. OTHER (SPECIFY)

98 DON'T KNOW
99 REFUSED

{Q: OCCUP2}

IF PROVIDE1>1, ASK

Which type of organization does your **[insert selection from PROVIDE2]** work in? (If they have more than one job, answer for their primary job, the one at which they spend the most time)

1. Government organization (such as Ministries)
2. Semi-government (Oil and Gas companies)
3. Private organization
4. Self-employed (managing own business)
5. Other type of organization: (Specify)
6. A public non-profit organization (such as Eid Charity, Qatar Red Crescent)

98. DON'T KNOW
99. REFUSED

PROGRAMMER: IF RESPTYPE=0 GO TO SALREF
RESPTYPE=1: Qataris; RESPTYPE=2: Expats;

SECTION 1: SOCIAL AND MATERIAL VALUES OF CONSUMPTION (SMVC)

Now, I will read several statements regarding your opinion about consumption in general. Please tell me to what extent do you strongly agree, agree, disagree, or strongly disagree with the following statements:

Statements	**(1) Strongly Agree**	**(2) Agree**	**(3) Disagree**	**(4) Strongly Disagree**	**VAR NAME**
I usually buy only the things I need.					Q: CENTRALITY
Buying things gives me a lot of pleasure, even if I don't need them.					Q: CENTRALITY
I try to keep my life simple as far as tangible possessions are concerned.					Q: CENTRALITY
The things I own aren't all that important to me.					Q: CENTRALITY
I enjoy spending money on things that aren't practical.					Q: CENTRALITY
I like a luxurious lifestyle.					Q: CENTRALITY
I put less emphasis on material things than most people I know.					Q: CENTRALITY
If I liked an item, I don't care					Q: CENTRALITY

about the price.					
I often find it difficult to save part of my income.					Q: CENTRALIT

Statements	(1) Strongly Agree	(2) Agree	(3) Disagree	(4) Strongly Disagree	VAR NAME
I haven't achieved all my dreams in terms of buying things that complement my life.					Q: HAPPINESS
I wouldn't be any happier if I owned nicer things.					Q: HAPPINESS
It sometimes bothers you that you can't afford to buy all the things you would like.					Q: HAPPINESS

Statements	(1) Strongly Agree	(2) Agree	(3) Disagree	(4) Strongly Disagree	VAR NAME
I admire people who own expensive homes, cars, and clothes.					Q: SUCCESS1
Some of the achievements in life include acquiring material possessions, etc.					Q: SUCCESS2
The more a person owns luxury					Q: SUCCESS3

things, the stronger his or her social status.					
The things I own say a lot about how well I’m doing in life, such as owning real estates, farms, bank deposits, cars, etc.					Q: SUCCESS4
I like to own luxury things even if I don’t need them.					Q: SUCCESS5
I believe that we should enjoy our lives and show our possessions.					Q: SUCCESS6

SECTION 2: SOCIAL COMPARISON OF STATUS (SCS)

Now I would like to ask about your preference toward buying some products which are considered as status goods and people tend to be impressed. To what extent, do you strongly agree, agree, disagree, and strongly disagree with the following statements.

Statements	**(1) Strongly Agree**	**(2) Agree**	**(3) Disagree**	**(4) Strongly Disagree**	
Luxury brand products help raise the status of the individual.					S
I see that expensive products/items/things are more good than lower priced products/ items/ things.					S
People around me notice when I buy luxury-branded products.					S
I always buy high-profile consumer products.					S
I prefer to buy luxury products that increase one's social status.					S

SECTION 3: SUSTAINABLE CONSUMPTION BEHAVIOR (SCB)

Now, I would like to ask you about your attitudes towards the environment. Please tell me if you always, often, sometimes, rarely, or never do the following:

Statements	(1) Always		(3) Sometimes	(4) Rarely		VAR NAME
You purchase and use products that are environmentally less damaging.						Q: ENVIBEH1
I buy electronic and electrical appliances and devices that are energy efficient.						Q: ENVIBEH2
I try to minimize excess consumption in order to preserve environmental resources for future generations.						Q: ENVIBEH3
I am concerned about the shortage of natural resources due to the increase in people's consumption of them.						Q: ENVIBEH4
When I buy, I keep in mind that increased consumption pollutes the environment.						Q: ENVIBEH5
I feel that I don't have enough information about environmentally friendly products						Q: ENVIBEH6

The following statements are about Waste and Reusability. Please tell me how often you always, often, sometimes, rarely, or never do the following statements:

Statements	(1) Always	(2) Often	(3) Sometimes	(4) Rarely	(5) Never	
I reuse products such as shopping bags, containers, and glass instead of throwing them away.						
I choose to buy						

biodegradable products.						
Where I live, it is normal to separate waste for recycling.						
I donate old clothes and materials among the needy people and charities instead of throwing them in the garbage						
When I am at a restaurant, I order only the amount of food, I can eat.						

Now, I would like to ask you about general consumption statements. Please tell me how often you always, often, sometimes, rarely, or never do the following statements:

Statements	**(1) Always**		**(3) Sometimes**	**(4) Rarely**		**VAR NAME**
I replace electronic devices such as mobile phones, and laptops with new ones even though I do not have a need for them.						Q: CONSNEG1
I buy new clothes even though I do not have a need for them.						Q: CONSNEG2
I would buy more food and drinks than what is needed						Q: CONSNEG3
I buy new products even if I own similar ones out of my desire to buy new products.						Q: CONSNEG4
I try hard to reduce misuse of goods and services (e.g., I switch off light and fan when I am not in the room).						Q: CONSNEG5

	I consider myself extravagant in my purchases.						Q: CONSNEG6
	I avoid overuse/overconsumption of goods and services.						Q: CONSNEG7
	I pay attention to the price of food I order in restaurants.						Q: CONSNEG8
	I find it difficult to commit to a specific budget for spending on food and drinks.						Q: CONSNEG9
	I plan carefully before buying a product or service.						Q: CONSNEG10
	I have a budget for spending in my life.						Q: CONSNEG11

SECTION 4: PERCEIVED ECONOMIC CONDITIONS AND EXPECTATIONS

Now I would like to ask you a few questions about your household's overall economic condition.

{Q: MANAGFINAN}

First, how well would you say your household is managing financially these days?

1. Living comfortably
2. Just about getting by (have to be careful, but getting by)
3. Finding it difficult

8. DON'T KNOW
9. REFUSED

{Q: ECONCOND}

Would you say your household's overall economic condition has improved, stayed about the same, or worsened, compared to 2 years ago (from the end of Covid-19)?

1. Improved
2. Stayed about the same
3. Worsened

8. DON'T KNOW
9. REFUSED

{Q: FIVEYEARS}

Compared to your family's current income, 2 years from now do you expect your income to increase, remain about the same, or decrease?

1. Income will increase.
2. Income will be about the same.
3. Income will decrease.

8. DON'T KNOW
9. REFUSED

SECTION 5: ATTITUDES TOWARDS RISK (ATR)

{Q: FININV}

How do you see yourself in the domain of financial investing: “Are you generally a person who is fully prepared to take risks on financial investments, properties and assets or do you try to avoid taking risks? Please tick a box on the scale, where the value 0 means: ‘unwilling to take risks’ and the value 10 means: ‘fully prepared to take risk’”.

PROGRAMMER INSERT VALUE FROM 0 TO 10
INTREVIEWER: ENTER VALUE FROM 0 TO 10

{Q: PERCAR}

How do you see yourself in the domain of your personal career: “Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks? Please tick a box on the scale, where the value 0 means: ‘unwilling to take risks’ and the value 10 means: ‘fully prepared to take risks.”

PROGRAMMER INSERT VALUE FROM 0 TO 10
INTREVIEWER: ENTER VALUE FROM 0 TO 10

{Q: GOODM}

If you had a good amount of money, what would you do with it? What is the first thing that comes to your mind to do with the money?

1. Save it
2. Buy stocks shares
3. Buy a piece of land
4. Start your own business
5. Buy a house
6. Buy a car

8. DON’T KNOW
9. REFUSED

SECTION 6: HOUSEHOLD CONSUMPTION EXPENDITURE (COE)

Now, I would like to ask you about your household expenditures on major items of consumption. Please tell us about your household's consumption in the past 30 days. [INTERVIEWER: The interviewer should allow the respondent to make their own estimate about the market value of their household consumption in the past 30 days. In cases when the respondent is unable to provide the amount, the interviewer can help in the calculation. Interviewers need to read only the main categories (do not read every item of each of the categories but may mention some commonly used products in the state). If the respondent reports no consumption or expenditure in any category, enter zero (0).

Altogether, what would be the best estimate of the value of expenditure on the following items of household consumption **in the past 12 months**?	Best estimate of market value of amount purchased/consumed	**VAR NAME**
Food expenditure (INTERVIEWER: IF ASKED: such as cereals, rice, breads, meats eggs, milk and milk products, oils, beverages.) Do not include expenditures on food eaten outside or ordered in.	_____ QAR	Q:HOUSE_EXPEND1
Food eaten outside home or ordered in (from restaurants, Talabat, etc.)	_____ QAR	Q: HOUSE_EXPEND2
House/apartment rent, mentioned in the below table)	_____ QAR	Q: HOUSE_EXPEND3
Household utilities (communication, Karama/Qatar-Cool)	_____ QAR	Q: HOUSE_EXPEND4
Transportation (fuel, Including school busses, drivers?)	_____ QAR	Q: HOUSE_EXPEND5
Leisure and entertainment (camping, hunting, tour, picnic, leisure activities, cinema, clubbing, etc.).	_____ QAR	Q: HOUSE_EXPEND6
Health (outpatient care - regular medication, consultation)	_____ QAR	Q: HOUSE_EXPEND7

What would be the best estimate of the value of expenditure on the following items of household consumption. **In the past 12 months** how much did your household spend on the following:	Best estimate of the market value of expenditure	**VAR NAME**
Clothing, bedding, linens, and footwear, personal accessories	_____ QAR	Q: HOUSE_EXPEND8
Education and training, including tuition and other fees, training fees, books, and other related expenses (including hostel/dining charges related to education)	_____ QAR	Q: HOUSE_EXPEND9
Durables (personal goods, household appliances, furniture, vehicles, etc.)	_____ QAR	Q: HOUSE_EXPEND10
Jewelry and ornaments and watches	_____ QAR	Q: HOUSE_EXPEND11
Rituals, festivals, social events, and ceremonies (wedding, birthday, feasts, funeral, and Ramdan and EIDs)	_____ QAR	Q: HOUSE_EXPEND12
Any other expenses (house repair, vehicle repair, medical equipment, long distance travel, donations, remittances, taxes, insurance premia etc.)	_____ QAR	Q: HOUSE_EXPEND13

Travel/vacation (including air fare/hotels etc.)	_____ QAR	Q: HOUSE_EXPEND14
Health expenses not counted above (doctor fees/surgery/other tests, etc.)	_____ QAR	Q: HOUSE_EXPEND15

SECTION 7: DEBTS, LOANS AND LIABILITIES (DLL)

{Q: DEBT}

Now, I would like to ask you about your household debts, loans, and liabilities. Does your household have any outstanding debts, loans or financial liabilities?

1. Yes
2. No

IF DEBT=1 ASK

What type of debt or loan do you have? **[SELECT ALL THAT APPLY]**

Type	**Number of loans**	**VAR NAME**
Property mortgage		Q: LOANALL1
Commercial mortgage		Q: LOANALL2
Car loan		Q: LOANALL3
Personal loan		Q: LOANALL4
Credit card debt		Q: LOANALL5
Other loans		Q: LOANALL6

{Q: PENDING}

How many months are pending to pay back all your debts and loans? (Please indicate the longest months if you have more than one loan) ________

{Q: REASONS}

IF LOANALL4*> 0 *ASK

Please tell me the reasons for your personal loan:

1. Marriage
2. Travel & entertainment
3. Business and investment
4. Buy a car
5. Emergency
6. Other, Please specify ____________

{Q: PERINCOM}

What percentage of your monthly income (basic salary and social allowances) goes toward paying off your debts or loans? If you aren't sure, please give your best estimate.

PERCENTAGE: _____%

{Q: DEBTEMPLOYER}

Do you have any outstanding debts or loans with your employer?

1. Yes
2. No

IF DEBTEMPLOYER=1, ASK,

What kind of debt or loan do you have? **[SELECT ALL THAT APPLY]**

Type	**Number of Debt/loans**	**Amount**	**Remaining Months**	**VAR NAME**
Home Mortgage				Q: TYPEDEBT1

Car Mortgage				Q: TYPEDEBT2
Personal (friends or family)				Q: TYPEDEBT3
Credit card Debt/Loan				Q: TYPEDEBT4
Financial Settlement				Q: TYPEDEBT5

SECTION 8: FINANCIAL VULNERABILITY (FV)

{Q: LIFENEEDS}

Have your household ever had trouble meeting your financial needs?

1. YES
2. NO
8. DON'T KNOW
9. REFUSED

{Q: PAYDEBT}

Have your household ever had trouble paying your debts?

1. YES
2. NO
8 DON'T KNOW
9 REFUSED

Does your household currently need a loan/advance to finance daily necessities such as education and health, business activities and participation in social activities?

Statements	**Yes**	**No**	**VAR NAME**
Education			Q: LOAN1
Health			Q: LOAN2
Business activities			Q: LOAN3
Participate in social activities			Q: LOAN4

{Q: CASH}

In the case of a financial crisis in which you lost your main source of income, how long would you be able to bear the family expenses?

1. More than 12 months
2. From 7 to 12 months
3. From 4 to 6 months
4. From 1 to 3 months
5. Less than a month
6. DON'T KNOW
7. REFUSED

{Q: INFPERCEPTION}

Taking into account the prices you've been paying for household consumption in the past few weeks, how do you think prices have changed over the past year?

1. Increased a lot
2. Increased a little
3. Stayed the same
4. Decreased a little
5. Decreased a lot
8. DON'T KNOW
9. REFUSED

{Q: INFCONSUMPTION}

IF INFPERCEPTION = 1 or 2, ASK

Has your household consumption levels reduced because of a price increase in the past year?

1. Consumption has decreased a lot.
2. Consumption has decreased only slightly.
3. There has been no change.

8 DON'T KNOW

9 REFUSED

{Q: INCOME_INFL}

Has your income increased in the past one year consistent with inflation (price increase)?

1. Income has increased by more than price increase
2. Income has increased but by less than the price increase
3. Income has remained the same

10 DON'T KNOW
11 REFUSED

{Q: MOVE}

IF RESPTYPE=2, ASK

In the last six months, have you thought about moving to another country because of inflation?

1 Yes
2 No
12 DON'T KNOW
13 REFUSED

{Q: JOB_INFL}

In the last six months, have you searched for a job because of inflation?

1 Yes
2 No
8 DON'T KNOW
9 REFUSED

SECTION 9: HOUSEHOLD INCOME (HI)

Now, we would like to know your household income and the sources of income from the following sources in the past year: How many sources of income do you have?

Sources of household income	Select all that apply	VAR NAME
Salary or wages from employment		Q: SOURCE1
Business income (including interest income/ sponsorships/ stock/ share dividends/partnership)		Q: SOURCE2
Rental income from property		Q: SOURCE3
Social assistance/child support/government welfare		Q: SOURCE4
Emiri Diwan allowance/grants		Q: SOURCE5
Inheritance/gift/family support		Q: SOURCE6
Sale of property/assets		Q: SOURCE7

SECTION 10: HOUSEHOLD ASSETS AND SAVINGS

Now we would like to ask you questions about the financial assets owned by you or your household members. What types of financial assets does your household have?

Type of financial assets	YES	NO	VAR NAME
Savings accounts/certificates of deposits			Q: ASSESTS1
Stocks			Q: ASSESTS2
Rental			Q: ASSESTS3
Commercial/business activities			Q: ASSESTS4
Land/assets			Q: ASSESTS5
Cars/boats/vehicles			Q: ASSESTS6
Antiques/paintings			Q: ASSESTS7
Jewelry/pearls/ gemstones			Q: ASSESTS8
Other (specify)			Q: ASSESTS9

DEMOGRAPHICS: INCOME

{Q: hhinco1}

IF RESPTYPE=1, ASK

We have only 2 more questions related to the total monthly income of your family. First, is it less than QR 50,000 or QR 50,000 or more?

1 LESS THAN QR 50,000
2 QR 50,000 OR MORE
8 DON'T KNOW
9 REFUSED

{Q: hhinco1A}

IF RESPTYPE=1 & HHINCO1 =1, ASK

Second, is it less than QR 30,000 or QR 30,000 or more?

1 LESS THAN QR 30,000
2 QR 30,000 OR MORE
8 DON'T KNOW
9 REFUSED

{Q: hhinco1B}

IF RESPTYPE=1 & HHINCO1 =2, ASK

Second, is it less than QR 70,000 or QR 70,000 or more?

1 LESS THAN QR 70,000
2 QR 70,000 OR MORE
8 DON'T KNOW
9 REFUSED

{Q: hhinco2}

IF RESPTYPE=2, ASK

We have only 2 more questions related to the total monthly income of your family in Qatar. First, is it less than QR 15,000 or QR 15,000 or more?

1 LESS THAN QR 15,000
2 QR 15,000 OR MORE
8 DON'T KNOW
9 REFUSED

{Q: hhinco2A}

IF RESPTYPE=2 & HHINCO2 =1, ASK

Second, is it less than QR 10,000 or QR 10,000 or more?

1 LESS THAN QR 10,000
2 QR 10,000 OR MORE
8 DON'T KNOW
9 REFUSED

{Q: hhinco2B}

IF RESPTYPE=2 & HHINCO2 =2, ASK

Second, is it less than QR 25,000 or QR 25,000 or more?

1 LESS THAN QR 25,000
2 QR 25,000 OR MORE
8 DON'T KNOW
9 REFUSED

THANK YOU & EXIT

{Q: THANKYOU}

Those are all the questions I have for you. Before I say good-bye, are there any other comments you'd like to make?

1. YES [OPEN-END]
2. NO

Thank you very much for participating. We appreciate the time you have taken to complete this interview.

[READ IF NECESSARY:] If you have any questions on the purpose of this study, you can call my supervisor in SESRI. We are at 4403- 3030 – just mention the Consumption Project survey.

Again, thank you and goodbye.

{Q: SALREF}

PROGRAMMER: IF SALARY = DK/REF ASK:

Thank you for your time. Unfortunately, we need the answer to this question to proceed with the survey. We hope you will reconsider given the importance of the information to the business community and public. All answers to this and all questions are presented as grouped data and no individual's information is revealed. Have a nice day.

PROGRAMMER: SKIP TO REFUSAL DISPOSITION SCREEN

{Q: INELIG}

Thank you very much for your time. Our questions would not apply to you, but we appreciate your willingness to participate. Have a nice day.