

## A COMPARATIVE STUDY OF THE COST OF LIVING AND QUALITY OF LIFE BETWEEN NORTH AFRICAN COUNTRIES

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**Abstract.** Through research and delving into the issue of the cost of living, as it is considered one of the important matters that concern the citizen and business owners and companies, as there are many studies, research, abstracts, reports and articles about the cost of living in different cities around the world. Although these studies are rich and powerful, only final results, such as city rankings, or summaries of most important and least-ranked cities, are published without price indexes displayed and compared. But through this paper, we aim to study a comparison between the most livable city countries in North Africa and the quality of life in them, using a presentation and comparison of cost-of-living data for the year 2020/2021. We will compare the outputs for the price indexes between the countries and cities under study, as these countries under study have a contiguous geographical location in North Africa and also have many common factors that were the reason behind the study and comparison of the cost of living in them, where this type of analysis and comparison to help people or business owners determine which city will be moved to reduce the cost of living.

**Keywords:** cost of living, city, price indexes, Lifestyle, Cost of Living Index, Rent Index, Groceries Index, wages.

**JEL Classification:** C10, C01, C15, C19, C40, C44, C69, C80, E30, E49

**Formulas:** 0; **fig.:**6; **tabl.:** 4; **bibl.:** 6

**Introduction.** In many research and studies, it is possible to collect a lot of data from various fields, but this data is useless without proper analysis to obtain useful information. In this paper, we focus on collecting data on the cost of living and the quality of life by presenting, analyzing and comparing the results of the countries and cities under study, as the costs will be studied based on groups that include some of the elements that have been divided for their importance daily, as well as finding differences between the results for cities and countries To give a clear picture, to the people or the owners of the company to know the largest amount of data and its results to reach the best decision in the case of searching for the best and lowest cost of living.

Where the items are assigned to predefined categories (price indices) that depend on collecting data in terms of costs, prices and cost difference, and based on comparing differences to reach results that show that there is low variance within and between price indexes.

**Literature review.** Many researchers and specialists have made many contributions to studying the cost of living. But from my point of view, I will present the topic of studying the cost of living, the proportion of spending and the quality of life in it, and I will review the cost data and display the service packages and prices for each of the countries under study, and compare which countries are less in the cost of living than their counterparts in general, and through A comparison between the capitals of these countries and the cost of living in them in particular, and a comparison between the lifestyle and its quality in each of them.

**Aims.** The main objectives through presenting this research paper are to study and compare between prices of costs of living and quality of life in the North African countries under study and compare them with each other to reach which country can be better for living through lower cost of living and high quality of lifestyle.

**Methods.** In the beginning, we will provide an overview of the cost of living, display and describe its data, its sources and where we found it, and we will present its costs through a set of elements that we have divided to enumerate and compare them, and also display the quality of life data in the countries of the study and compare them to reach the best. The results indicate which country has the lowest cost of living and the highest quality of life. These results may help some people and companies to determine the city they will move to reduce the cost of living.

**Results.** Through the research, the prices and costs of living were presented and also the quality of life in the countries of the study was presented and the results were compared to reach the best decision to choose the least expensive after giving a brief overview of the groups of important elements, whether on the personal or family level or in terms of the work of companies and institutions.

*What is "cost of living".* One of the most important determinations you need to make before moving to a new city or town is how much it will cost to live there. "Cost of living" is the amount of money you need to sustain a certain lifestyle in a given place.

Because the price of goods and services varies from one city to the next, calculating the cost of living will determine how affordable it is to live in a certain area. The expenses that factor into the cost of living can include housing affordability, transportation expenses, food prices and entertainment costs. Cost of living is also tied to income, as salary levels in a geographic area are measured against these expenses.

The definition of Cambridge Advanced Learner's Dictionary the Cost of Living is "the amount of money that a person needs to live [Cambridge, D.2013].

Changes in the cost of living over time are often operationalized in a cost-of-living index. Cost of living calculations is also used to compare the cost of maintaining a certain standard of living in different geographic areas. Differences in cost of living between locations can also be measured in terms of purchasing power parity rates.

*Cost of living adjustment (COLA).* Employment contracts and pension benefits can be tied to a cost-of-living index, typically to the consumer price index (CPI). A COLA adjusts salaries based on changes in a cost-of-living index. Salaries are typically adjusted annually. They may also be tied to a cost-of-living index that varies by geographic location if the employee moves. In this latter case, the expatriate employee will likely see only the discretionary income part of their salary indexed by a differential CPI between the new and old employment locations, leaving the non-discretionary part of the salary (e.g., mortgage payments, insurance, car payments) unmodified.

Annual escalation clauses in employment contracts can specify retroactive or future percentage increases in worker pay which are not tied to any index. These

negotiated increases in pay are colloquially referred to as cost-of-living adjustments or cost of living increases because of their similarity to increases tied to externally determined indexes. Cost-of-living allowance is equal to the nominal interest minus the real interest rate.

*The Cost of Living Index.* The cost of living is an index which is a measure of differences in the price of goods and services. Such a measure represents the cost of living at a given location as one number of aggregating prices on different goods and services. It is easy then to compare and rank different locations by this measure. On the other hand, the amount of money that a person needs to live also depends on the living standards of the person. Different persons need different amounts of goods to be satisfied. So it is difficult to construct one measure which will be useful for any person.

*Cost of Living and Lifestyle.* The cost of living can be a significant factor in personal wealth accumulation because a salary can provide a higher standard of living in a city where daily expenses such as rent, food and entertainment are less. In contrast, a high salary can seem insufficient in an expensive city such as New York. In a 2018 survey, Mercer, a global human resources firm, finds the cities with the highest cost of living include Hong Kong; Luanda, the capital of Angola; Tokyo; Zurich and Singapore, in that order. New York City was ranked the costliest city in the United States followed by San Francisco and Los Angeles, Chicago, Washington and Boston.[1]

*Cost of living and wages.* The rising cost of living has sparked controversy over the bottom line and the disparity between the lowest salary permitted by law and the earnings needed to maintain an adequate cost of living. Proponents of higher wages point to the increase in worker productivity levels since 1968 as unfairly linked to the minimum hourly wage rate. Since wage levels once followed the increase in productivity, the difference between profits and the efficiency of workers has reached historically disproportionate levels. By contrast, opponents of minimum wages argue that an increase could spur higher consumer prices as employers compensate for higher labour costs.

To do this we will use the following data on the cost of living from the Numbeo website are used.

**Data Description.** Five countries were selected, as these countries are in North Africa, and they are distinguished by their proximity to each other. We obtained data on consumer goods and services prices from the Numbeo website [www.numbeo.com], where forty-seven variables were selected on the cost of living prices according to the US dollar (USD), which were collected in - 2021/2020 by country as shown in Tables 1.

**Table 1. Represents five variables of consumer services for the cost of living**

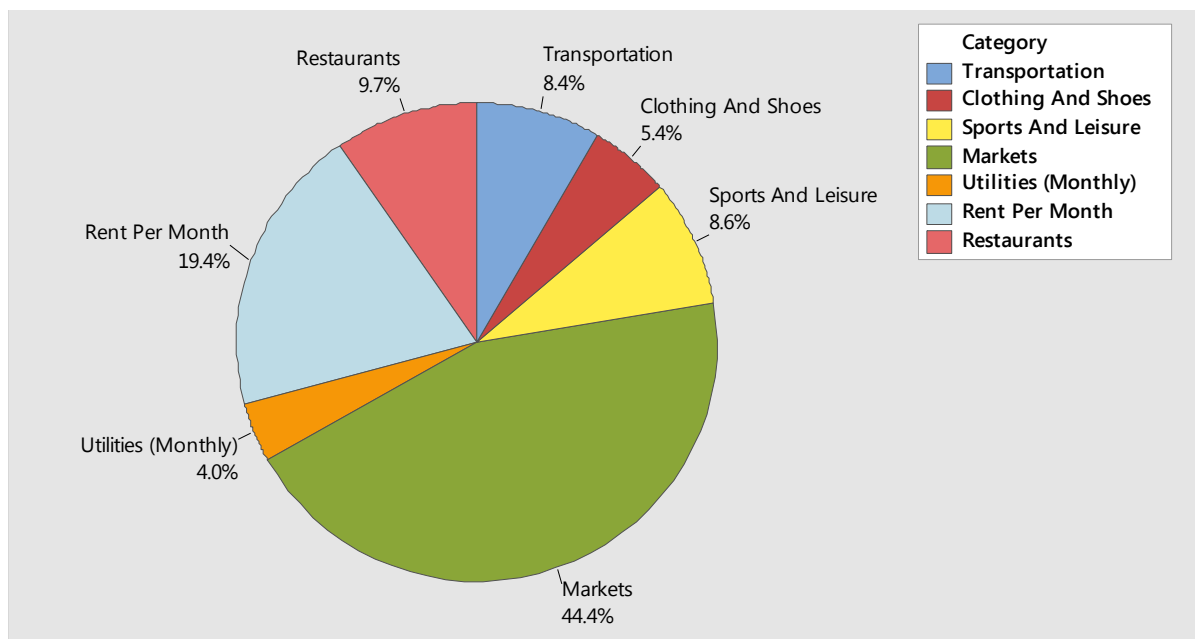
	Detailed living costs variables (USD)
<i>Represents five variables of consumer Restaurants services for the cost of living</i>	
Meal in exp	Meal, Inexpensive Restaurant
Meal 2	Meal for 2 People, Mid-range Restaurant, Three-course
Cappuccino	Cappuccino (regular)
Coke/Pepsi	12 or small bottle
Water	12 or small bottle
<i>Represents fifteen variables of consumer Markets services for the cost of living</i>	
Milk	Milk (regular), (1 gallon)
Bread	A loaf of Fresh White Bread (500g )
Rice	Rice (white), (1kg)
Eggs	Eggs (regular) (12)
Cheese	Local Cheese (1kg)
Chicken Fillets	Chicken Fillets (1kg)
Beef	Beef Round (1kg) (or Equivalent Back Leg Red Meat)
Apples	(regular) (1kg)
Banana	(regular) (1kg)
Oranges	(regular) (1kg)
Tomato	(regular) (1kg)
Potato	(regular) (1kg)
Onion	(regular) (1kg)
Lettuce	(regular) (1 head)
Water	Water (1.5-litre bottle)
<i>Represents six variables of Transportation services for the cost of living</i>	
One-way Ticket	One-way Ticket (Local Transport)
Monthly Pass	Monthly Pass (Regular Price)
Taxi	Taxi 1km ( Normal Tariff )
Gasoline	Gasoline (1 litre)
Volkswagen Golf 1.4 90 KW	Volkswagen Golf 1.4 90 KW Trend line (Or Equivalent New Car)
Toyota Corolla Sedan 1.6l 97kW	Toyota Corolla Sedan 1.6l 97kW Comfort (Or Equivalent New Car)
<i>Represents three variables of consumer Utilities (Monthly) for the cost of living</i>	
Utilities	Basic (Electricity, Heating, Cooling, Water, Garbage) for 85m2 Apartment
Mobile	1 min of Prepaid Mobile Tariff Local (No Discounts or Plans)
Internet	Internet (60 Mbps or More, Unlimited Data, Cable/ADSL)
<i>Represents four variables of consumer Sports and Leisure for the cost of living</i>	
Fitness	Fitness Club, Monthly Fee for 1 Adult
Tennis	Court Rent (1 Hour on Weekend)
Cinema,	Cinema, International Release, 1 Seat
Nike	1 Pair of Nike Running Shoes (Mid-Range)
<i>Represents two variables of consumer Childcare services for the cost of living</i>	
Preschool	Preschool (or Kindergarten), Full Day, Private, Monthly for 1 Child
International Primary School	International Primary School, Yearly for 1 Child
<i>Represents four variables of Clothing and Shoes for the cost of living</i>	
Pair of Jeans	1 Pair of Jeans (Levis 501 Or Similar)
Summer Dress	1 Summer Dress in a Chain Store (Zara, H&M, ...)
Pair of Nike	1 Pair of Nike Running Shoes (Mid-Range)
Pair of Men Leather Shoes	1 Pair of Men Leather Business Shoes
<i>Represents four variables of consumer Rent Per Month for the cost of living</i>	
Apartment	Apartment (1 bedroom) in City Centre
Apartment	Apartment (1 bedroom) Outside of Centre
Apartment	Apartment (3 bedrooms) in City Centre
Apartment	Apartment (3 bedrooms) Outside of Centre
<i>Represents two variables of Buy Apartment Price for the cost of living</i>	
Apartment in City Centre	Price per Square Feet to Buy Apartment in City Centre
Apartment Outside of Centre	Price per Square Feet to Buy Apartment Outside of Centre
<i>Represents twenty variables of Salaries and Financing for the cost of living</i>	
Average Monthly Salary	Average Monthly Net Salary (After Tax)
Mortgage Interest Rate	Mortgage Interest Rate in Percentages (%), Yearly, for 20 Years Fixed-Rate

The countries that were selected for the study are: Libya, Tunisia, Egypt, Algeria, and Morocco. The cities for which the price costs of living and lifestyle were compared are: Tripoli, Tunis, Cairo, Algeria, and Rabat. The considered goods and services may also be divided into groups concerning their meaning in the life of a typical consumer to Table 2.

**Table 2. Represents variables of consumer goods and services for the cost of living**

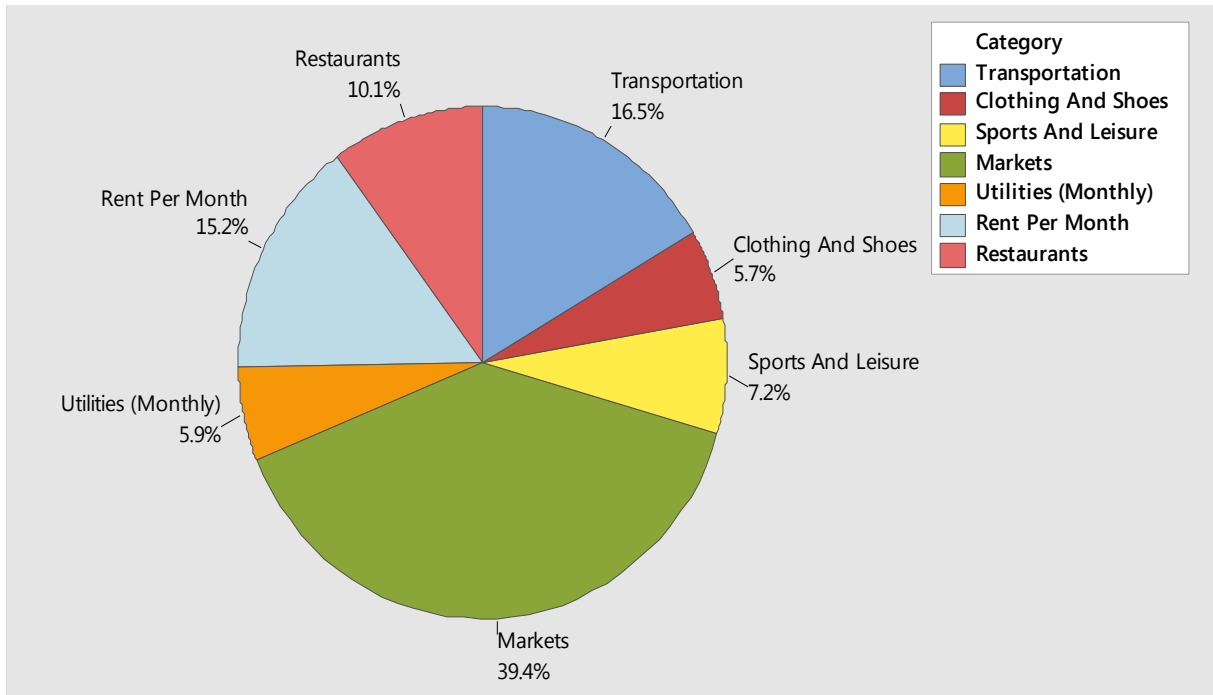
Type of variables	Consumer goods and services for the cost of living
Restaurants	A meal in exp, Meal 2, Cappuccino, Coke/Pepsi, Water
Markets	Milk, Bread, Rice, Eggs, Cheese, Chicken Fillets, Beef, Apples, Banana, Oranges, Tomato, Potato, Onion, Lettuce ,Water
Transportation	One-way Ticket , Monthly Pass , Taxi , Gasoline , Volkswagen Golf 1.4 90 KW , Toyota Corolla Sedan 1.6l 97kW .
Utilities	Utilities , Mobile , Internet .
Sports and Leisure	Fitness , Tennis , Cinema , Nike .
Childcare	Preschool , International Primary School .
Clothing And Shoes	Pair of Jeans , Summer Dress , Pair of Nike , Pair of Men Leather Shoes .
Rent Per Month	Apartment (1 bedroom) in City Centre Apartment (1 bedroom) Outside of Centre Apartment (3 bedrooms) in City Centre Apartment (3 bedrooms) Outside of Centre
Apartment Price	Apartment in City Centre Apartment Outside of Centre
Salaries and Financing	Average Monthly Net Salary (After Tax). Mortgage Interest Rate in Percentages (%), Yearly, for 20 Years Fixed-Rate.

Source: develop by author



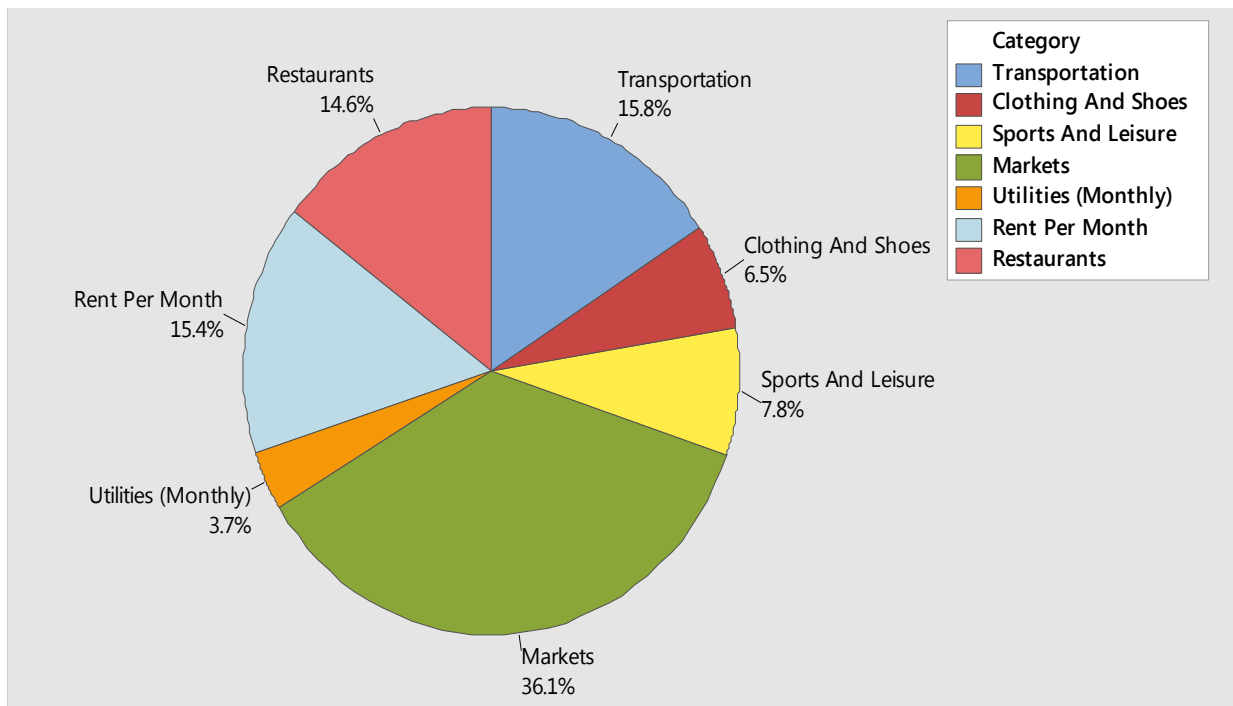
**Figure 1. Represents variables Cost of Living in Libya**

Source: develop by author



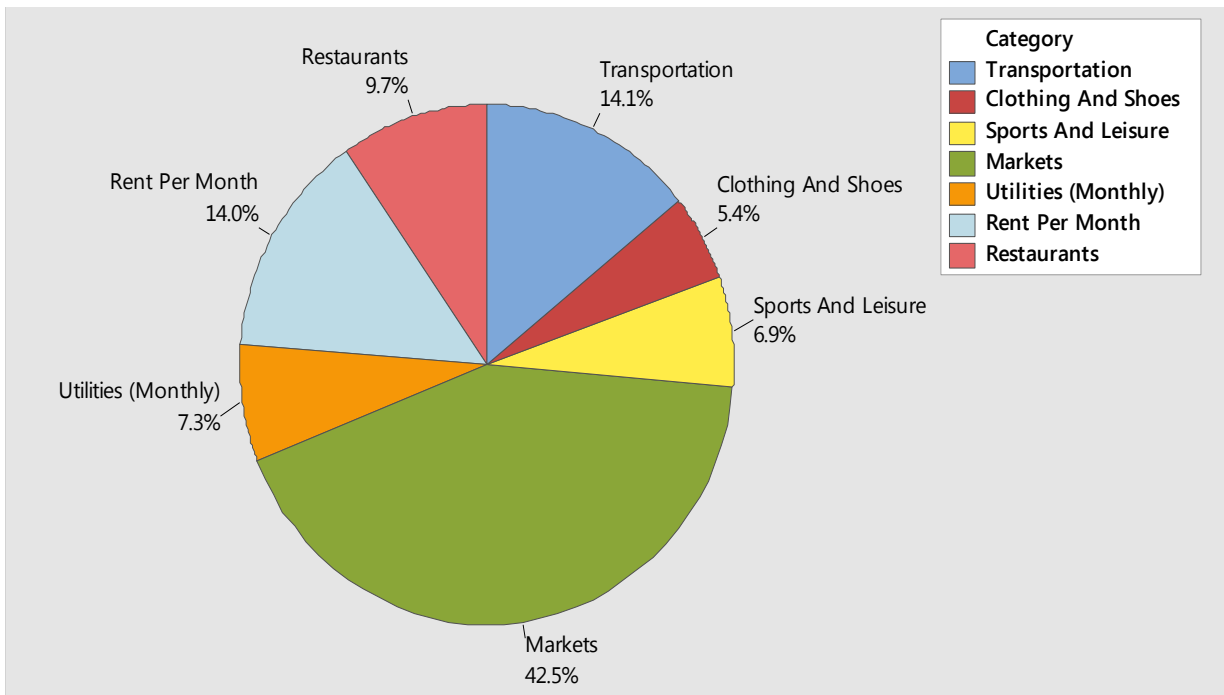
**Figure 2. Represents variables Cost of Living in Tunisia**

Source: develop by author



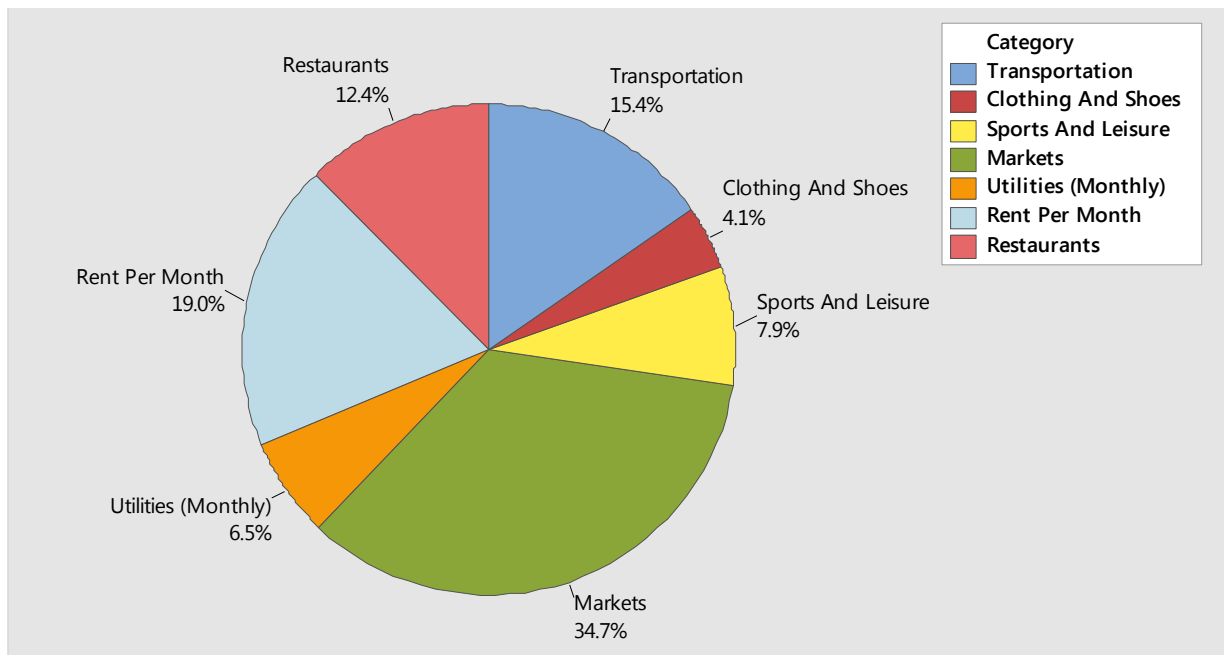
**Figure 3. Represents variables Cost of Living in Egypt**

Source: develop by author



**Figure 4. Represents variables Cost of Living in Algeria**

Source: develop by author



**Figure 5. Represents variables Cost of Living in Morocco**

Source: develop by author

**Table 3. Represents variables Cost of Living Comparison Between Tripoli and Tunis, Tripoli and Cairo, Tripoli and Algiers, Tripoli and Rabat**

	Cost in Tripoli	Cost in Tunis	Difference	Cost in Cairo	Difference	Cost in Algiers	Difference	Cost in Rabat	Difference
Restaurants									
Meal, Inexpensive Restaurant	3.70 \$	2.95 \$	-20.37 %	5.12 \$	+38.29 %	3.01 \$	-18.78 %	3.91 \$	+5.59 %
Meal for 2 People, Mid-range Restaurant, Three-course	13.47 \$	18.43 \$	+36.87 %	25.61 \$	+90.15 %	18.80 \$	+39.59 %	22.35 \$	+65.92 %
Cappuccino (regular)	0.52 \$	0.84 \$	+61.20 %	2.11 \$	+302.7%	0.68 \$	+30.01 %	1.67 \$	+217.8 %
Coke/Pepsi (12 or small bottle)	0.42 \$	0.67 \$	+58.68 %	0.36 \$	-14.05 %	0.52 \$	+24.26 %	0.63 \$	+50.75 %
Water (12 or small bottle)	0.18 \$	0.28 \$	+55.60 %	0.22 \$	+24.25 %	0.19 \$	+7.63 %	0.36 \$	+104.3 %
Markets									
Milk (regular), (1 gallon)	3.59 \$	1.70 \$	-52.65 %	3.67 \$	+2.19 %	2.60 \$	-27.49 %	2.89 \$	-19.36 %
Loaf of Fresh White Bread (1 lb)	0.20 \$	0.13 \$	-35.19 %	0.61 \$	+200.19 %	0.13 \$	-34.21 %	0.59 \$	+189.90 %
Rice (white), (1 lb)	0.43 \$	0.34 \$	-19.97 %	0.33 \$	-23.97 %	0.39 \$	-9.03 %	0.70 \$	+62.82 %
Eggs (regular) (12)	1.18 \$	1.12 \$	-5.26 %	1.14 \$	-2.98 %	1.13 \$	-3.70 %	1.33 \$	+13.27 %
Local Cheese (1 lb)	3.20 \$	4.19 \$	+31.00 %	1.55 \$	-51.72 %	2.95 \$	-7.94 %	4.60 \$	+43.62 %
Chicken Fillets (1 lb)	1.79 \$	2.01 \$	+11.87 %	2.08 \$	+16.09 %	1.71 \$	-4.70 %	2.54 \$	+41.52 %
Beef Round (1 lb)	3.35 \$	4.66 \$	+39.17 %	3.97 \$	+18.64 %	5.30 \$	+58.42 %	4.25 \$	+26.98 %
Apples (1 lb)	0.68 \$	0.75 \$	+10.65 %	0.71 \$	+5.05 %	0.90 \$	+33.17 %	0.62 \$	-8.67 %
Banana (1 lb)	0.43 \$	0.85 \$	+96.99 %	0.38 \$	-10.68 %	0.81 \$	+88.13 %	0.56 \$	+30.66 %
Oranges (1 lb)	0.40 \$	0.37 \$	-6.87 %	0.26 \$	-34.39 %	0.56 \$	+40.37 %	0.29 \$	-27.76 %
Tomato (1 lb)	0.29 \$	0.26 \$	-9.69 %	0.19 \$	-33.94 %	0.29 \$	+0.41 %	0.26 \$	-11.05 %
Potato (1 lb)	0.28 \$	0.26 \$	-5.45 %	0.18 \$	-35.64 %	0.17 \$	-36.51 %	0.23 \$	-16.26 %
Onion (1 lb)	0.27 \$	0.26 \$	-5.43 %	0.17 \$	-36.41 %	0.17 \$	-35.24 %	0.23 \$	-16.38 %
Lettuce (1 head)	0.58 \$	0.36 \$	-37.10 %	0.33 \$	-42.80 %	0.49 \$	-15.27 %	0.40 \$	-30.83 %
Water (1.5 liter bottle)	0.34 \$	0.27 \$	-19.66 %	0.32 \$	-4.05 %	0.23 \$	-31.75 %	0.63 \$	+85.97 %



	Cost in Tripoli	Cost in Tunis	Difference	Cost in Cairo	Difference	Cost in Algiers	Difference	Cost in Rabat	Difference
Transportation									
One-way Ticket (Local Transport)	0.25 \$	0.22 \$	-11.52 %	0.32 \$	+28.05 %	0.30 \$	+20.32 %	0.67 \$	+168.2%
Monthly Pass (Regular Price)	8.98 \$	14.75 \$	+64.24 %	12.80 \$	+42.61 %	11.28 \$	+25.63 %	27.93 \$	+211.1 %
Gasoline (1 gallon)	0.14 \$	2.87 \$	+1883.9%	1.86 \$	+1190.6%	1.17 \$	+711.1%	4.16 \$	+2782.8%
Volkswagen Golf 1.4 90 KW Trend line (Or Equivalent New Car)	7,856.34 \$	28,748.39 \$	+265.93 %	26,890.34 \$	+242.28 %	22,936.64 \$	+191.95 %	27,932.96 \$	+255.5 %
Toyota Corolla Sedan 1.6l 97kW Comfort (Or Equivalent New Car)	10,518.36 \$	27,188.94 \$	+158.49 %	24,170.79 \$	+129.80 %	23,713.73 \$	+125.45 %	23,479.65 \$	+123.23 %
Utilities (Monthly)									
Basic (Electricity, Heating, Cooling, Water, Garbage) for 915 sq ft Apartment	16.83 \$	46.78 \$	+177.95 %	40.40 \$	+140.02 %	36.80 \$	+118.63 %	35.38 \$	+110.23 %
1 min. of Prepaid Mobile Tariff Local (No Discounts or Plans)	0.03 \$	0.08 \$	+172.14 %	0.01 \$	-56.46 %	0.07 \$	+120.26 %	0.12 \$	+317.61 %
Internet (60 Mbps or More, Unlimited Data, Cable/ADSL)	23.05 \$	19.54 \$	-15.22 %	17.43 \$	-24.35 %	39.30 \$	+70.53 %	33.52 \$	+45.44 %
Sports And Leisure									
Fitness Club, Monthly Fee for 1 Adult	25.99 \$	29.20 \$	+12.37 %	29.42 \$	+13.20 %	21.97 \$	-15.45 %	24.39 \$	-6.14 %
Tennis Court Rent (1 Hour on Weekend)	22.31 \$	10.04 \$	-55.02 %	10.58 \$	-52.60 %	12.12 \$	-45.70 %	23.04 \$	+3.28 %
Cinema, International Release, 1 Seat	3.93 \$	4.42 \$	+12.62 %	5.44 \$	+38.54 %	5.26 \$	+34.01 %	5.59 \$	+42.22 %
Childcare									
Preschool (or Kindergarten), Full Day, Private, Monthly for 1 Child	55.58 \$	102.53 \$	+84.48 %	150.84 \$	+171.40 %	88.09 \$	+58.50 %	137.57 \$	+147.52 %
International Primary School, Yearly for 1 Child	1,794.37 \$	2,229.00 \$	+24.22 %	3,521.35 \$	+96.24 %	3,371.56 \$	+87.90 %	3,351.96 \$	+86.80 %

	Cost in Tripoli	Cost in Tunis	Difference	Cost in Cairo	Difference	Cost in Algiers	Difference	Cost in Rabat	Difference
Clothing And Shoes									
1 Pair of Jeans (Levis 501 Or Similar)	40.03 \$	56.62 \$	+41.44 %	47.23 \$	+18.00 %	42.14 \$	+5.28 %	41.63 \$	+4.02 %
1 Summer Dress in a Chain Store (Zara, H&M, ...)	28.33 \$	52.70 \$	+86.00 %	52.00 \$	+83.55 %	44.14 \$	+55.80 %	44.69 \$	+57.75 %
1 Pair of Nike Running Shoes (Mid-Range)	54.60 \$	91.65 \$	+67.85 %	131.06 \$	+140.04 %	73.13 \$	+33.93 %	87.99 \$	+61.15 %
1 Pair of Men Leather Business Shoes	80.46 \$	71.58 \$	-11.04 %	73.80 \$	-8.28 %	101.86 \$	+26.60 %	97.12 \$	+20.70 %
Rent Per Month									
Apartment (1 bedroom) in City Centre	211.21 \$	228.74 \$	+8.30 %	260.37 \$	+23.28 %	256.94 \$	+21.65 %	460.51 \$	+118.04 %
Apartment (1 bedroom) Outside of Centre	122.44 \$	152.04 \$	+24.17 %	150.60 \$	+23.00 %	164.76 \$	+34.57 %	241.08 \$	+96.90 %
Apartment (3 bedrooms) in City Centre	491.35 \$	422.06 \$	-14.10 %	493.56 \$	+0.45 %	451.21 \$	-8.17 %	858.30 \$	+74.68 %
Apartment (3 bedrooms) Outside of Centre	267.76 \$	293.76 \$	+9.71 %	318.03 \$	+18.77 %	277.99 \$	+3.82 %	446.11 \$	+66.61 %
Buy Apartment Price									
Price per Square Feet to Buy Apartment in City Centre	88.65 \$	85.50 \$	-3.55 %	85.30 \$	-3.78 %	178.73 \$	+101.60 %	172.57 \$	+94.66 %
Price per Square Feet to Buy Apartment Outside of Centre	33.77 \$	67.72 \$	+100.54 %	46.06 \$	+36.41 %	103.18 \$	+205.55 %	96.02 \$	+184.32 %
Salaries And Financing									
Average Monthly Net Salary (After Tax)	242.28 \$	332.38 \$	+37.19 %	274.15 \$	+13.15 %	277.44 \$	+14.51 %	534.22 \$	+120.49 %
Mortgage Interest Rate in Percentages (%), Yearly, for 20 Years Fixed-Rate	15	9.94	-33.75 %	12.68	-15.47 %	6.68	-55.44 %	4.77	-68.17 %

Source: develop by author

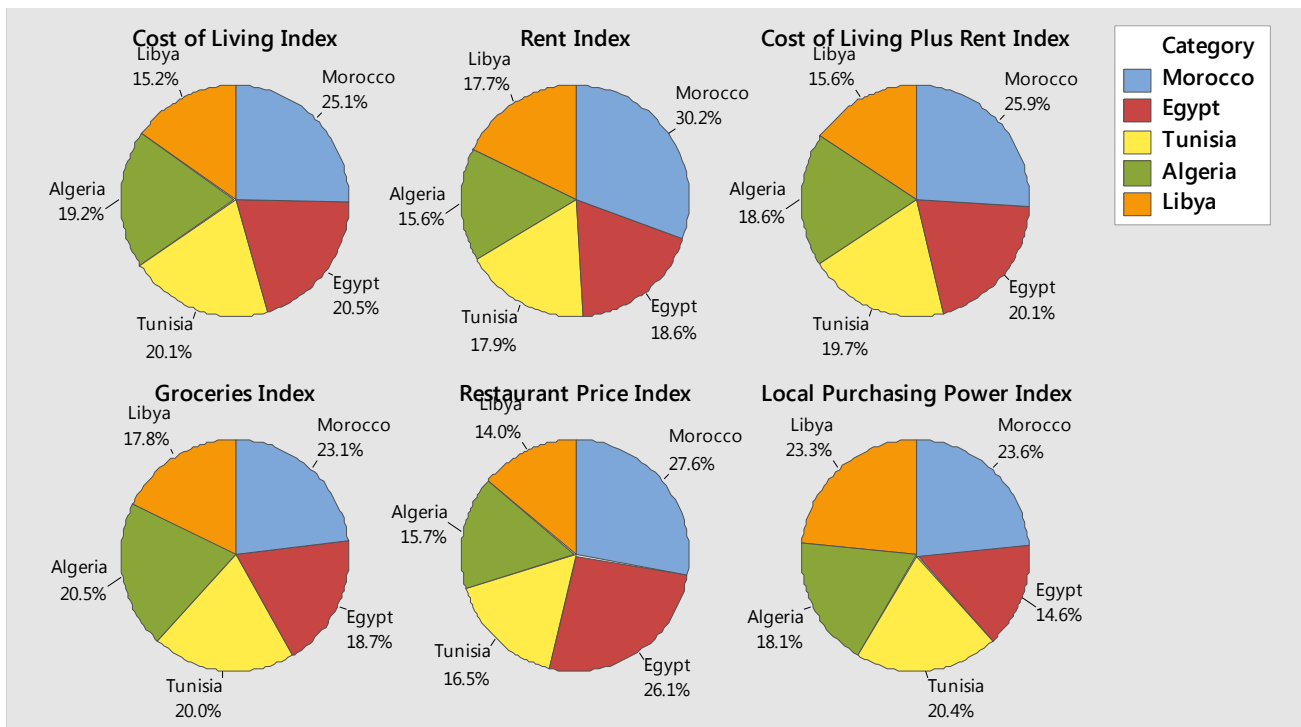
As we can see through the table 3 that there are a difference and variation in the cost of living between Tripoli, Libya, Tunisia in Tunis and Cairo in Egypt, Algeria in Algeria, and Rabat in Morocco, where the cost in these countries and their capitals are high compared to the cost of living in Tripoli Libya.

**Table 4. Represents variable of Cost of Living Index by Country Northern Africa**

Rank	Country	Cost of Living Index	Rent Index	Cost of Living Plus Rent Index	Groceries Index	Restaurant Price Index	Local Purchasing Power Index
1	Morocco	36.85	9.72	23.89	32.78	26.33	32.17
2	Egypt	30.1	5.97	18.57	26.53	24.91	19.99
3	Tunisia	29.5	5.77	18.16	28.48	15.75	27.81
4	Algeria	28.31	5.01	17.18	29.09	14.98	24.77
5	Libya	22.32	5.68	14.37	25.3	13.31	31.81

Source: develop by author

Also, we can also see from the table 4 that there are a difference and variation in the cost of living index according to the countries in North Africa: Libya, Tunisia, Egypt, Algeria and Morocco, where it can be noted that the country of Libya is one of the lowest indicators of the cost of living compared to the rest of the countries.



**Figure 6. Represents variables Cost of Living Index by Country Northern Africa**

Source: develop by author

**Discussion.** From the results of viewing and analyzing the cost of living data in the study countries, as they have a contiguous geographical location in North Africa, especially when compared with each other, we noticed that there are differences in prices, whether in costs or lifestyle.

Whereas, surprisingly, there is a variation in the cost of living and lifestyle costs despite the close geographical location, and as these countries have other similar

factors such as language, religion, customs and traditions similar, and we can notice this discrepancy in prices by looking at the charts presented earlier.

Since the countries under study have a local currency for each, for this purpose in this paper, the US dollar is used as a general standard.

**Conclusions.** In this research, we take into account the methods of collecting and presenting data on the cost of living and the quality of lifestyle within the countries and cities under study and comparison, as we noticed through the results the difference and discrepancy in prices and costs during the presentation of the illustrations for the analysis.

Through these results, we were able to compile an opinion based on facts that differ from what is common in other research that reflects different views on the method of outputs and results analysis. These results allow us to describe the similarities and differences in the price structure of products and services in different cities and countries under study.

The results showed that the state of Libya is considered one of the cheapest countries in terms of cost of living compared to neighbouring countries such as Tunisia, Egypt, Algeria and Morocco, taking into account the neighbourhood in its geographical location.

Where these results can be used by individuals or institutions to choose the best countries in North Africa to live in by comparing the cost of living in them compared to the available budget.

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