

What Dubai **actually** costs.

Rent, school, health insurance, utilities and everyday life, broken down for single people, couples and families. Every figure a range, every figure sourced.

4,900

AED a month, single in a studio

20,200

AED a month, family of four

29,200

AED, same family, premium

Why everything here is a range

Because any single number on this subject is wrong.

Between the cheapest and the most expensive area in this list, the same two bedroom flat differs by more than a factor of three, from AED 6,700 to AED 16,400 a month. Anyone quoting a single figure has either generalised their own address or lifted the number from a portal that never collected it in the first place.

So every item has a from and a to, and behind it the decision that drives the difference. For school it is the curriculum, for housing the area, for groceries the chain, for health insurance which hospitals you want access to.

THE FOUR THINGS THAT SET THIS LIST APART

1. An employed single person pays nothing for their own health cover. **2.** The visa is the smallest item of all, under AED 130 a month for a family. **3.** Moving in costs roughly 40 percent of an annual rent, all at once. **4.** The 2026 rent drop is purely a premium phenomenon, in the mid market it does not exist.

Rent

All figures are Ejari registered contracts or current asking prices, in AED per month.

FLATS, CHEAPEST TO MOST EXPENSIVE

Area	Studio	1 bed	2 bed	3 bed
Dubai Sports City	3,333 bis 3,628	5,000 bis 5,833	6,667 bis 7,500	8,333 bis 12,500
Dubai Silicon Oasis	3,583 bis 3,917	4,750 bis 5,500	7,000 bis 7,667	9,167 bis 10,417
Town Square	3,333 bis 3,792	5,000 bis 5,417	7,083 bis 9,167	10,417 bis 12,917
Discovery Gardens	3,815 bis 4,250	5,417 bis 5,583	7,083 bis 7,500	—
Jumeirah Village Circle	3,667 bis 4,241	5,000 bis 6,250	7,500 bis 9,417	10,000 bis 11,993
Al Furjan	3,500 bis 4,132	5,667 bis 7,083	8,333 bis 9,583	9,583 bis 13,750
Mirdif	—	—	7,271 bis 10,000	10,841 bis 13,750
Arjan	3,333 bis 4,583	5,833 bis 6,250	9,167 bis 10,000	12,083 bis 12,500
Jumeirah Lake Towers	4,167 bis 5,417	6,250 bis 7,500	7,500 bis 9,167	10,000 bis 16,250
Dubai Marina	4,167 bis 5,667	8,199 bis 11,250	9,583 bis 15,000	15,833 bis 20,417
Dubai Hills Estate	5,000 bis 6,162	6,667 bis 8,293	12,083 bis 14,167	18,750 bis 21,667
JBR	5,833 bis 6,692	7,417 bis 9,568	10,417 bis 13,333	12,083 bis 15,000
Downtown Dubai	6,389 bis 9,167	8,333 bis 10,000	11,667 bis 14,167	20,000 bis 26,667

Dubai Land Department via Bayut, Ejari contracts registered over the past twelve months, plus the Bayut market report H1 2026 and live listings, retrieved 8 September 2026.

In the mid market a house barely costs more than a flat

A townhouse in Town Square runs about **AED 12,480** a month, a three bedroom flat in JVC **AED 11,993**. In DAMAC Hills 2 a three bedroom house costs **AED 8,161**, cheaper than almost every three bedroom flat on the list. What you pay for it is the distance.

WHAT IS NOT A CHEAPER OPTION

A shared room or a partitioned flat has been illegal since 26 August 2026. Law No. 4 of 2026 allows only owners and licensed operators to let property, subletting by a tenant is expressly prohibited. Fines run to AED 500,000, and to a million for repeat offences, on top of that come disconnection of power and water and eviction.

The item almost everyone forgets

ONE OFF ON MOVE IN, EXAMPLE JVC AT AED 100,000 ANNUAL RENT

First of four cheques	25,000
Deposit, 5 percent, refundable	5,000
Agency fee, 5 percent	5,000
VAT on the agency fee	250
Ejari registration	178
DEWA deposit, refundable	2,000
DEWA activation	130
Total on day one	37,558

u.ae, as of 20 January 2026, and the DEWA service guide. Legal basis for the tenant bearing these fees: Law No. 26 of 2007, Article 22.

School

Tuition only, per child per month. A KHDA fee freeze applies for 2026/27, so zero percent increase.

Curriculum	Primary	Year 7 and up	Sixth form
British	2,340 bis 6,990	2,720 bis 8,120	up to 9,320
IB	3,510 bis 7,410	5,230 bis 8,530	up to 10,290
American	1,850 bis 7,780	2,800 bis 7,780	up to 8,020

KHDA fee sheets of the individual schools for 2026/27, retrieved 8 September 2026.

A good British school starts at around AED 2,720 a month

GEMS Founders School in Al Barsha South is rated **Very Good** by the KHDA and charges exactly **AED 32,624** a year for Years 7 to 9 in 2026/27. For comparison, Jumeirah College, rated Outstanding, charges **AED 88,813**.

WHAT YOU GIVE UP BY SAVING, HONESTLY

Of the 22 British schools charging under AED 50,000, **not one** is rated Outstanding. What is documented: larger classes, closer to 30 than 20 children, a ratio of 1 to 15 instead of 1 to 8, fewer specialist facilities and a narrower choice at IGCSE and A-Level. Many cheaper schools also do not publish their exam results at all.

The extras appear in no prospectus

Every school has to file its additional charges with the KHDA in a fee sheet. That is where you find what the prospectus leaves out. At Jumeirah College the line item stationery alone runs **AED 7,900 to 10,500** a year, more than double what other schools charge for books and materials combined. The same school lists no transport fee at all, because the bus contract runs directly with the operator. That is a gap in your planning, not a saving.

EXTRAS PER CHILD PER MONTH

No bus, parents drive	85 bis 210
With school bus, uniform and materials	1,170 bis 2,170
Premium secondary	2,170 bis 4,580

CHAPTER 4

Health insurance, the costliest misunderstanding

In Dubai the employer must insure the employee only. Not the family.

Article 10 of Dubai Law No. 11 of 2013 obliges the employer to insure their employees and expressly forbids passing the cost on. Article 11 assigns spouses and children to the sponsor, and the sponsor is usually the employee themselves. For an employed single person the mandatory cover is therefore **free**.

Abu Dhabi is the opposite: there the employer must also cover a spouse and up to three children under 18. The same job in the neighbouring emirate can shift family cover entirely onto the employer. This question belongs in every salary negotiation, before the contract is signed.

YOUR OWN COST PER MONTH, BY SITUATION

Employed, single	0
Both employed, no children	0
One employed, partner without their own job	500 bis 2,100
Self employed or free zone owner	500 bis 2,100
Per child	500 bis 2,100

Lower bound extrapolated from press reporting on the local mid market, upper bound from published entry prices of international plans. No insurer in the UAE publishes premium tables, so read the range as an order of magnitude.

WHAT ACTUALLY SETS THE PRICE

Not the insurer, but hospital access. Saudi German is included even in the cheapest tier. Mediclinic needs the second highest, American Hospital Dubai only the highest. Say you want American Hospital and you have bought the most expensive network by default, whichever provider you pick.

The visa is the smallest item of all

Official residency and Emirates ID fees for a family of four come to roughly **AED 1,300 to 1,500 a year**, so under AED 130 a month. The widely quoted AED 4,500 to 6,500 per person are agency prices, not government fees.

CHAPTER 5

Everyday life

GROCERIES PER MONTH, BY HOUSEHOLD AND CHAIN

Household	Union Coop, Carrefour, LuLu	Spinneys	Waitrose
Single	230	325	360
Couple	435	610	675
Family, 1 child	545	765	845
Family, 2 children	665	935	1,035
Family, 3 children	790	1,105	1,225

Product level basket of 14 items, collected 8 September 2026. You often read that Spinneys is 62 percent more expensive. That applies to Waitrose. Spinneys itself sits at plus 39 to 43 percent.

INTERNET AND MOBILE PER MONTH

Household	frugal	middle	comfortable
Single	372	766	1,102
Couple	503	1,081	1,627
Family with two children	569	1,343	1,889

Standard e& du tariffs after the promotional months, inclusive of VAT. There is no real family discount in the UAE: the Family Plan shares only data and parental controls, and the only genuine multi line discount is reserved for Emiratis.

Childcare: the maths flips at the second child

Nursery, 3 days half day, per child	2,200 bis 2,625
Nursery, 5 days half day, per child	2,840 bis 4,090
Nursery, 5 days full day, per child	4,040 bis 4,850
Live-in nanny, for the whole household	2,900 bis 5,900

The nursery charges per child, the nanny does not. With three children that is AED 6,600 to 14,550 for nursery against an unchanged AED 2,900 to 5,900 for the nanny.

LEISURE AND SPORT PER MONTH

Household	frugal	middle	comfortable
Single	400	780	2,110
Couple	780	1,340	3,290
Family with two children	1,550	2,420	5,400

Gym, children's swimming and football, eating out, beach club, all from published prices of named providers. Cinema and brunch are deliberately absent, no reliable price could be sourced for either.

Electricity, water and cooling

Studio, winter to summer	165 bis 410
1 bedroom	250 bis 650
2 bedrooms	395 bis 1,115
3 bedrooms	610 bis 1,720

Calculated from the official DEWA tariffs, tariff page as of 16 May 2026. The tariffs are official, the consumption assumption behind them is estimated, realistic spread plus or minus 40 percent. If the listing does not say chiller free, a separate cooling bill follows, around AED 200 to 400 a month for a studio and 640 to 1,375 for three bedrooms. The standing charge applies even if the unit never runs.

The total

Everything together, without a car and without savings, in AED per month.

Household	frugal	premium
Single, employed, studio in a mid market area	4,900	9,500
Couple, both employed, 1 bedroom	7,800	15,500
Family of four, one child at school, 2 bedrooms	20,200	29,200

The family row is why the widely quoted threshold of AED 25,000 a month holds up. It sits exactly in the middle of that range. Below it you are at the lower end of several items at once, and savings are not included.

Run your own numbers

At accounting-dubai.ae/cost-of-living-dubai you set your household, area, school and lifestyle and get your own range, including the one off costs on move in.

If you are planning the move and want to know what it means for your tax position, we will spend half an hour on it, free and without obligation: accounting-dubai.ae/contact

What this document is for. It gives orders of magnitude and does not replace individual advice. Rents come from registered contracts and from asking prices, and both move. School fees are for 2026/27. On health insurance, no insurer in the UAE publishes premium tables.

Sources. Dubai Land Department via Bayut, Bayut market report H1 2026, KHDA school fee sheets 2026/27, Dubai Law No. 11 of 2013, Law No. 26 of 2007, Law No. 4 of 2026, u.ae, DEWA, Empower, MOHRE, e& and du, and the price lists of the retailers and providers named. All retrieved 8 September 2026.

Deliberately not used: Numbeo, Expatistan, Mercer, ECA and comparable portal calculators. Numbeo relies on around 298 contributors for Dubai, and a National University of Singapore study from April 2026 shows deviations of up to 38 percent from the choice of data supplier alone.