

ECONOMIC VULNERABILITY

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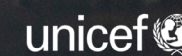
Inter-Agency
Coordination
Lebanon



UNHCR
The UN Refugee Agency



World Food
Programme



for every child

In order to assess the economic vulnerability of Syrian refugee households in Lebanon, several variables were taken into consideration. These included the Survival and Minimum Expenditure Baskets (S/MEB), debt, and the structure and volume of expenditures.

Key findings

- Lebanon's compounded socio-economic crisis has pushed almost the entire Syrian refugee population to below the SMEB, whose value per capita reached LBP 490,028¹ in June 2021. In 2021, nine out of ten households were living in extreme poverty, similar to 2020.
- In 2021, the average monthly per capita expenditure was LBP 316,129, up significantly from LBP 198,981 in 2020. This reflects inflationary trends which significantly impacted food and non-food prices with an increase of 404% and 372%, respectively, since October 2019.
- Nine out of ten households continued to be in debt. However, in 2021, the levels of debt increased by 1.8 times compared to last year (LBP 3.4 million in 2021 vs. LBP 1.8 million in 2020). This indicates that Syrian refugee households were in need of more resources to cover their basic needs.
- The average debt of male-headed households (LBP 3.6 million) was 1.5 times that of female-headed households (LBP 2.4 million).
- Buying food was the main reason reported by respondents for borrowing money at 93%, followed by rent (49%), essential non-food items (34%), and medicines (31%). Friends in Lebanon remained the main source of borrowing (80%), followed by supermarket owners (50%) and landlords (17%).
- Female-headed households borrowed money to buy medicines and essential non-food items more than their men counterparts (40% vs. 32%, and 35% vs. 30% respectively).

¹ The average market rate during the time of data collection (June 7 – July 7) registered at LBP 16,060 to the US\$. Source: www.lirarate.org

Review of the Survival and Minimum Expenditure Baskets

The S/MEB serve as a reference to estimate what a Syrian refugee family in Lebanon would need to survive (SMEB) or live in dignity (MEB), through assessing the components and volume of purchasing conducted by Syrian refugee households. They also help categorize Syrian refugees into different socio-economic vulnerability groups to identify those who are in dire need of humanitarian assistance. The S/MEB inform decisions regarding cash transfer values

for food assistance and multi-purpose cash assistance for basic needs, in order to have meaningful assistance reflecting actual consumption patterns of Syrian refugee households.² Since August 2020, the SMEB basket gets updated on a regular basis to reflect the continuous inflation of commodities and services, and depreciation of the Lebanese Lira.

Table 6: SMEB and MEB values per household (in LBP) - June 2021

	SMEB per HH (LBP)	MEB per HH (LBP)
Food	LBP 1,341,290	LBP 1,385,345
Non-food	LBP 1,108,852	LBP 1,383,420
Total	LBP 2,450,142	LBP 2,768,765

As of June 2021, the total cost of the SMEB basket with both its food and non-food components was updated to be LBP 2,450,142 per household, while the reviewed MEB basket was LBP 2,768,765 per household.

Market updates in Lebanon

There has been a 27% decrease in food imports through the Port of Beirut when comparing June 2021 figures to those of June 2020. This was mainly due to the decreases in the import of edible vegetables (41% decrease), sugar and confectionary (26% decrease), cereals (20% decrease), and live animals (17% decrease). By the end of June 2021, only 12% of WFP contracted shops reported having items from the subsidized food basket (at the rate of LBP 3,900), down from 79% at the beginning of March 2021.³ Fifty-seven percent of the shops also reported scarcity of certain products.⁴ The depreciation of the Lebanese Lira accelerated in June, with an average of LBP 15,158 registering 51% depreciation compared to August 2020 when the VASyR 2020 data collection took place. This correlates to the revised food SMEB price which recorded a 127% increase between August 2020 and June 2021. When compared to October 2019, the food SMEB recorded an increase of 404%. As traders revise their prices more frequently, the revised food

SMEB weekly price recorded a 28% increase between the first and the last week of June 2021. It is also worth noting that the depreciation of the Lebanese Lira breached the LBP 23,000 mark by mid July 2021.⁵

Starting May 2021, combustible fuel (gasoline, diesel, and cooking gas) became more scarce, with shortage lines forming at petrol stations. Lines extended for several hours, with people waiting for full days to access a limited amount of gasoline. Shortages were mainly due to the rationing strategy by the central bank in opening new lines of credit for the import of fuel, as they rationed the remaining foreign currency reserves. In a bid to limit shortages, a decision was taken to raise the subsidization rate of combustible fuel from the official price of US\$/LBP 1,507.5 to US\$/LBP 3,900 by end of June 2021. This decision led to a direct price increase of more than 60% for the different fuel commodities. By end of September 2021, all fuel subsidies had been removed.

Survival and Minimum Expenditure Basket

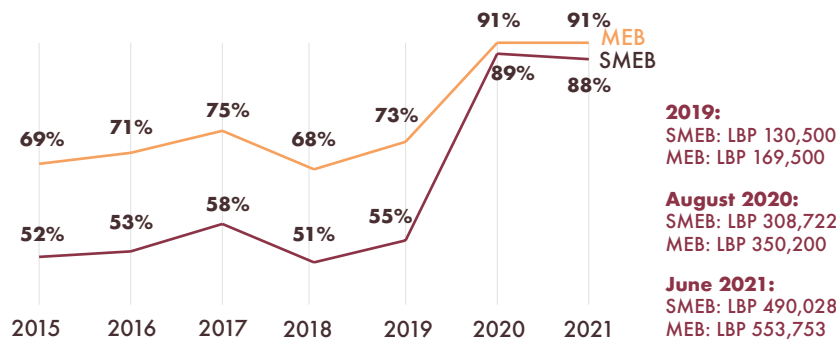
The compounded socio-economic crisis that Lebanon is witnessing pushed almost the entire refugee population into extreme poverty. Nine out of ten households were not able to afford essential goods and services that ensure minimum living standards, as defined by the SMEB. Continuously rising prices made essential food and services increasingly unaffordable for Syrian refugees. In fact, 92% of Syrian refugee households were below the food-SMEB (LBP

268,258 per capita), indicating that they were unable to afford essential food items necessary to survive.

Similar to 2020, 91% of Syrian refugee households lived below the MEB of LBP 553,753 per capita as of June 2021. Additionally, 92% of households were below the food-MEB (LBP 277,069 per capita).

² ‘Review of the Survival and Minimum Expenditure Baskets in Lebanon’ report (November 2020)
³ WFP Lebanon RAM Unit Food Security and Markets Situation Analysis – FSSWG Meeting July 2021
⁴ Ibid.
⁵ WFP Lebanon RAM Unit Food Security and Markets Situation Analysis – FSSWG Meeting August 2021

Figure 1: Households below SMEB 2015-2021



Overall, the percentage of households below the SMEB level maintained the same high level as in 2020, and significantly higher than 2019 levels. Akkar, Bekaa, and Baalbek-El Hermel reported the highest share of households below the SMEB at 94%, indicating that these regions host the highest proportions of socio-economically vulnerable households. The North reported an 8 percentage points decrease compared to 2020; it is worth noting that the share of surveyed households in the North that were receiving cash for food and basic needs assistance⁶ only at the time of data collection was 81%, three times the figure in 2020 (27%).⁷

Ninety-five percent of households in non-permanent shelters were below the SMEB, more than those in residential (86%) and non-residential (87%) shelters. Female and male-headed households were equally vulnerable (88% below SMEB). Nine out of ten severely and moderately food insecure households were below the SMEB, compared to 75% of food secure households and 84% of marginally food insecure ones.

Figure 2: Percentage of households below SMEB, by governorate

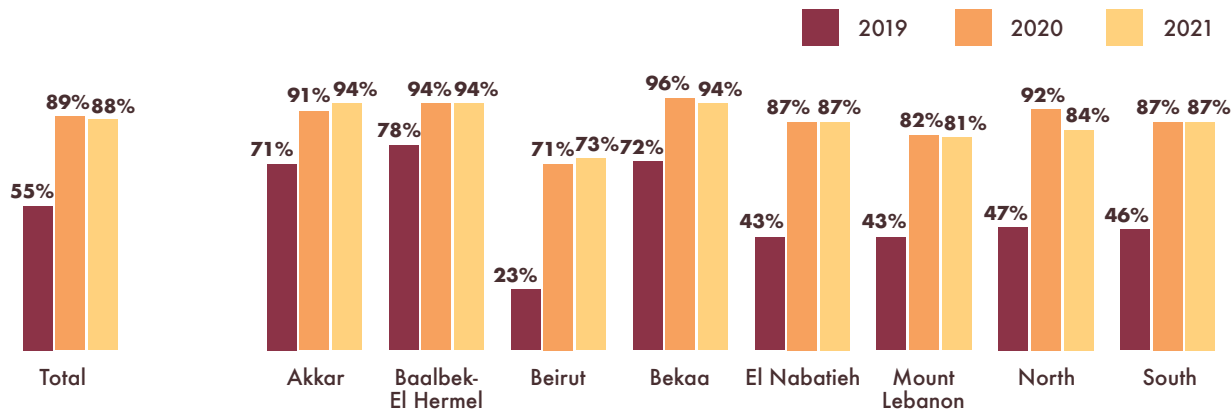
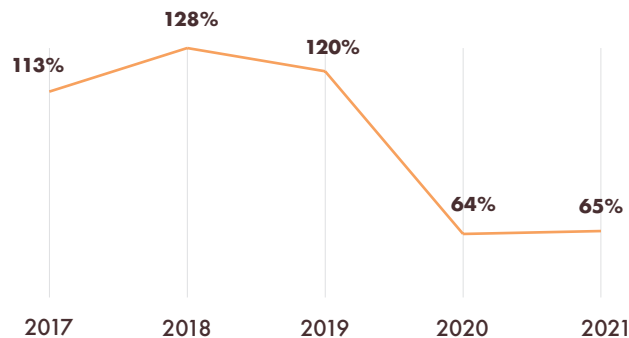


Figure 3: Ratio of monthly expenditures per capita to SMEB per capita 2017 - 2021



On average, the monthly expenditures per capita for Syrian refugee households were two thirds the SMEB (down from 120% in 2019), implying that Syrian refugee households were not meeting the minimum living standards.

⁶ Cash for food and basic needs includes multipurpose cash assistance (MCAP), cash for food, food voucher, WFP food payment – ATM, and WFP food payment - POS

⁷ For additional details, please refer to Table 8 and Table 9 in the Assistance box at the end of this chapter

Debt and borrowing money

Debt: current amount of accumulated debt that households have from receiving credit or borrowing money.

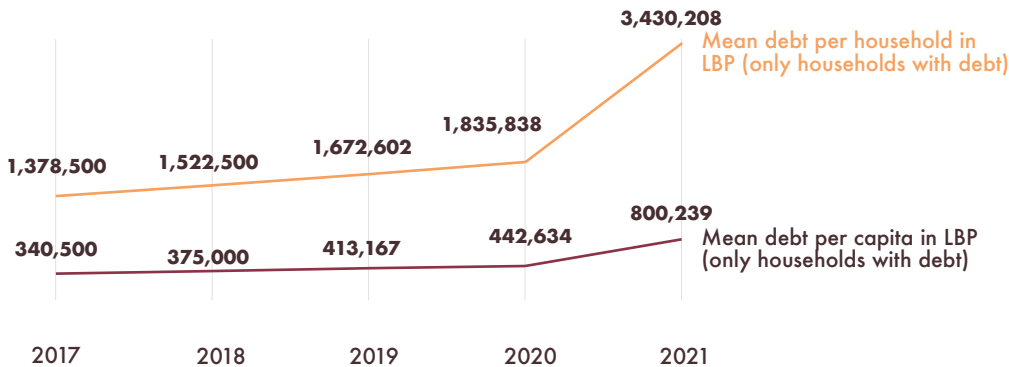
Ninety-two percent of Syrian refugee households continued to incur debt to survive, mostly to buy food (93%), pay rent (49%), essential non-food items (NFI) (34%), and medicines (34%). The mean debt per household increased by 1.8 times compared to last year (from LBP 1,835,838 in 2020 to LBP 3,430,208 in 2021), adding to the burden and vulnerability of Syrian refugee households. On a governorate level, Beirut reported a substantial amount of mean debt per household at LBP 7,097,329 (107% more than the national average), followed by El Nabatieh (LBP 4,336,950) and the South (LBP 3,555,098).

Similarly, the average debt per capita tremendously increased by 1.8 times between 2020 (LBP 442,634) and 2021 (LBP 800,239). Beirut reported the highest debt per

capita (LBP 2,147,788) followed by Bekaa (LBP 881,619), El Nabatieh (LBP 847,842), and Mount Lebanon (LBP 838,850).

The debt amount accumulated by male-headed households was 1.5 times that of female-headed households (LBP 3,633,578 vs. LBP 2,451,948). Marginally food insecure households accumulated debt the most at LBP 3,699,700, followed by moderately food insecure (LBP 3,137,500) and severely food insecure (LBP 2,768,857) households. Households in residential shelters accumulated debt the most (LBP 3,649,086), followed by non-permanent (LBP 3,074,818) and non-residential shelters (LBP 2,726,867). Households in the top expenditure quintile had the highest debt (LBP 4,783,356), and households in the bottom expenditure quintile accumulated the lowest amount of debt (LBP 2,359,788).

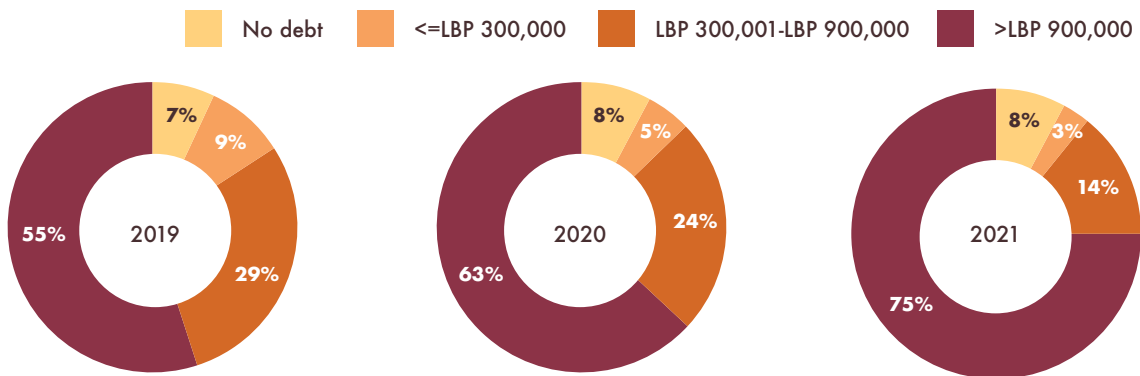
Figure 4: Mean debt per household and per capita 2017-2021



Three out of four households accumulated a considerable amount of debt (greater than LBP 900,000), up from 63% in 2020 and from 55% in 2019, indicating that Syrian refugee households are increasingly relying on debt. Bekaa and Baalbek-El Hermel reported the highest share of households who accumulated more than LBP 900,000 in debt, at 83% and 82% respectively.

Eighty-three percent of households in non-permanent shelters accumulated debt greater than LBP 900,000, more than those in residential (73%) and non-residential (70%) shelters. Seventy-six percent of male-headed households accumulated debt more than LBP 900,000, more than female-headed ones (67%). Households in the top expenditure quintiles accumulated debt greater than LBP 900,000, at 86%, more than those in the bottom expenditure quintile (61%).

Figure 5: Debt categories 2019-2021



Reasons for borrowing

Borrowing: households that borrowed money or received credit in the 3 months prior to the survey.

Buying food remained the top reason for borrowing at 93%, similar to 2020, and up from 75% in 2019. In Baalbek-El Hermel, all respondents (100%) said they had borrowed money to buy food, followed by Bekaa (95%). Ninety-six percent of households in non-permanent shelters borrowed money to buy food, slightly more than those in residential shelters (92%).

Forty-nine percent of households borrowed money to pay rent, similar to last year (48%). Mount Lebanon reported the highest share of households borrowing money to pay rent at 65%, followed by the North (51%), and Bekaa and Beirut (48% each). Fifty-one percent of male-headed households borrowed money to pay rent, more than female-headed ones (42%).

Buying essential NFI was the third top reason for borrowing money at 34%, followed by buying medicine at 31%. Bekaa reported the highest share of households borrowing money to buy NFI (59%) and to buy medicine (50%). Forty-six

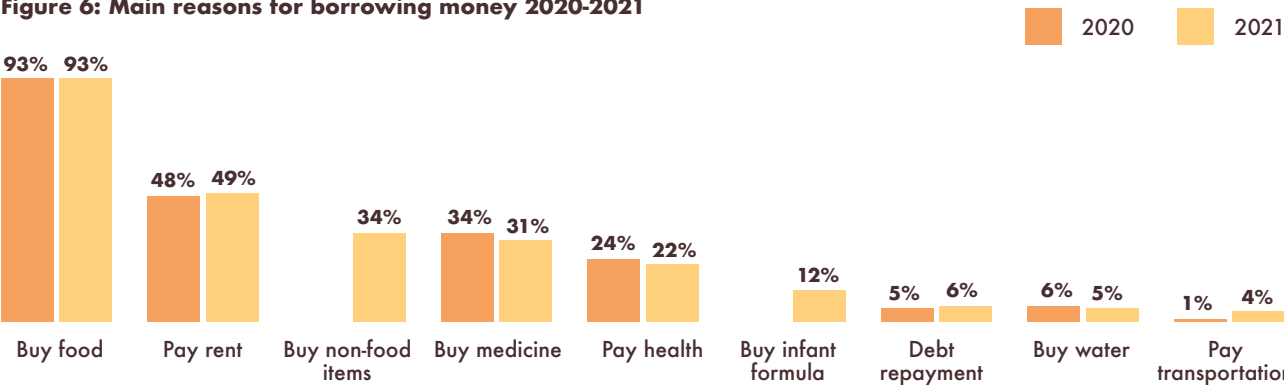
percent of households in non-permanent shelters borrowed money to buy NFI, more than those in residential (31%) and non-residential (32%) shelters.

Borrowing money to pay for health expenses approximately stayed the same compared to last year (22% in 2021 vs. 24% in 2020). Bekaa and Baalbek-El Hermel reported the highest levels of borrowing money to pay for healthcare at 33% and 30% respectively. Households in non-permanent shelters borrowed money to pay for healthcare the most (27%) compared to non-residential (21%) and residential (20%) shelters.

Twelve percent of households borrowed money to buy infant formula, with the highest level reported in the North (18%), and mostly among food insecure households (18%) compared to food secure ones (3%).

Borrowing money to repay debt approximately maintained the same level (6% in 2021 vs. 5% in 2020). Borrowing money to buy water in Beirut (18%) was significantly higher than the overall figure (5%).

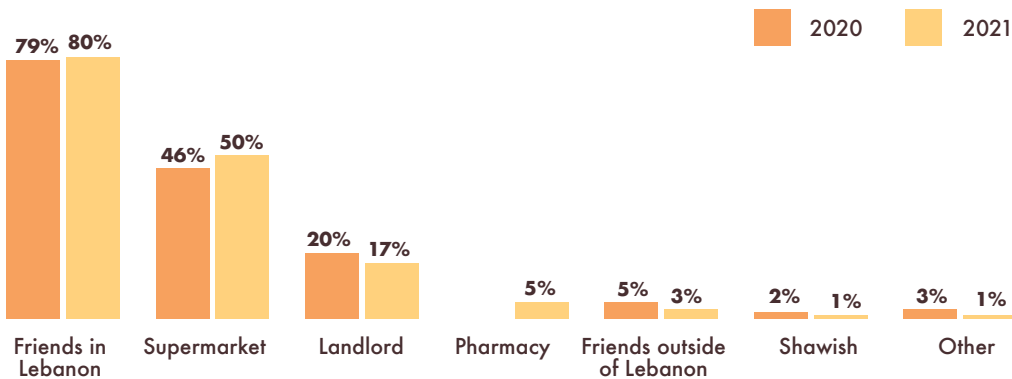
Figure 6: Main reasons for borrowing money 2020-2021



Similar to previous years, friends in Lebanon were the main source of borrowing (80% in 2021 vs. 79% in 2020), followed by supermarkets (50% in 2021 vs. 46% in 2020) and landlords (17% in 2021 vs. 20% in 2020). Severely food insecure households reported the lowest level of borrowing money from friends in Lebanon (63%) but had the highest levels of borrowing money from supermarkets (62%) and landlords (36%) when compared to other food security

classifications. Households below the SMEB reported the highest level of borrowing money from supermarkets (53%) when compared to other S/MEB categories. Female-headed households reported a significantly higher level of borrowing money from supermarkets (62%) compared to their men counterparts (47%), and a lower level of borrowing money from friends in Lebanon (69% vs. 82%).

Figure 7: Sources for borrowing money



Expenditures

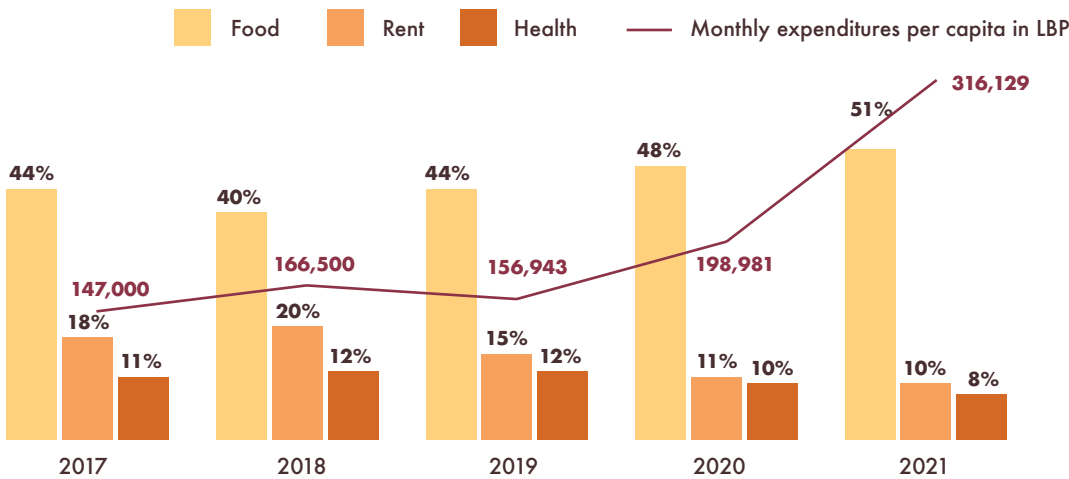
The monthly expenditures per capita substantially increased, by 59%, between 2020 and 2021 (LBP 198,981 in 2020 vs. LBP 316,129 in 2021), reflecting the steep inflation in prices of commodities. Between August 2020 and June 2021, the Consumer Price Index increased by 74%,⁸ while the cost of the food SMEB increased by 127%.⁹ Beirut reported the highest monthly expenditure per capita (LBP 444,882), and El Nabatieh reported the lowest (LBP 323,723). Male-headed households reported a slightly higher monthly expenditure per capita compared to female-headed ones (LBP 320,688 vs. LBP 295,023). Households in non-permanent shelters reported the lowest monthly expenditure per capita (LBP 249,084), compared to those in non-residential (LBP 326,125) and residential (LBP 335,990) shelters. Although severely food insecure households per definition have a very high food expenditure share, they spent half of what food secure households spent per capita (LBP 229,742 vs LBP 482,862).

The share of expenditures among food, rent, and health followed the same trend as previous years. The monthly expenditure share for food increased to 51% in 2021, up from 48% in 2020 and 44% in 2019. The share of rent and health slightly decreased reaching 10% and 8% in 2021, down from 11% and 10% in 2020, and 15% and 12% respectively in 2019. The highest share of rent was reported in Beirut (16%) and Mount Lebanon (15%), and among households in residential shelters (13%) more than those in non-residential (8%) and non-permanent shelters (4%). The essential NFI expenditure share was 10%, similar to 2020 (11%).

Percentage of households with medium to very high food expenditure share increased to 51% in 2021, up from 45% in 2020 and 36% in 2019, indicating an increase in vulnerability. Baalbek-El Hermel and Akkar reported the highest levels of households with medium to very high food expenditure share at 72% and 65%. Households in non-permanent shelters reported the highest level of medium to very high food expenditure share at 61% compared to residential (47%) and non-residential (59%) shelters. Households below the SMEB had a considerable level of medium to very high food expenditure shares (54%) compared to other S/MEB categories (around 30%).

In terms of individual food items, bread and pasta continued to be the most purchased food items at 19%, down from 25% in 2020. It is worth mentioning that bread registered a 50% price increase between August 2020 and June 2021, while pasta registered a 251% price increase during the same period.¹⁰ Fruits and vegetables were the second most purchased items at 16% (similar to 2020), followed by oil (13% in 2021 vs. 10% in 2020) and cereals (12% in 2021 vs. 11% in 2020). Bekaa reported the lowest level of purchasing bread and pasta at 15%. Baalbek-El Hermel reported the lowest level of purchasing fresh fruits and vegetables at 12%. Akkar reported the lowest level of purchasing fresh meat/chicken/eggs/fish at 3% and dairy products at 6% compared to the other governorates (overall average being 5% and 8% respectively). Severely food insecure households purchased dairy products (4%) and meat/chicken/eggs/fish (2%) the least compared to other food security classifications (10% and 8% respectively for food secure households).

Figure 8: Monthly expenditures per capita 2017-2021



⁸ Central Administration for Statistics (CAS)

⁹ WFP Lebanon RAM Unit Food Security and Markets Situation Analysis – FSSWG Meeting July 2021

¹⁰ WFP Lebanon Prices Monitoring

Characteristics of economic vulnerability

The details below demonstrate the profiling of the most economically vulnerable households and those falling below S/MEB thresholds.

Debt: Ninety-two percent of households under the SMEB were in debt, more than households above 125% MEB (84%). Three out of four households below the SMEB accumulated debt greater than LBP 900,000, higher than the level reported in 2020 (63%). Compared to 2020, the share of households who borrowed more than LBP 900,000 increased across all S/MEB categories.

Reason for borrowing: Borrowing money to buy food approximately stayed at the same level for households below the SMEB compared to 2020 (94% vs. 93% respectively), and up from 79% in 2019. Borrowing money to pay rent stayed at the same level for households below the SMEB and increased for all the other S/MEB categories, compared to 2020.

Shelter: Twenty-three percent of households below the SMEB were in non-permanent shelters and 10% in non-residential shelters.

Food security: Half of households living below the SMEB (52%) were food insecure, similar to 2020 (51%), and up by 16 percentage points compared to 2019. Forty-six percent of households below the SMEB were marginally food insecure.

Working members: Sixty-five percent of households below the SMEB had a working member, up from 52% in 2020. However, the per capita income earned for households below the SMEB was still one fifth of the SMEB, similar to 2020 (LBP 95,184 out of LBP 490,028 in 2021 vs. LBP 48,018 out of LBP 308,722 in 2020).

Coping strategies: Sixty-six percent of households below the SMEB adopted crisis and emergency coping strategies, up from 59% in 2020. This share (66%) was also the highest compared to other S/MEB categories applying crisis and emergency coping strategies in 2021.

Demographics: The average size of households above 125% MEB was two members, smaller than that of households below the SMEB (five members). One third of households below the SMEB had at least one member with a disability. One fifth of households below the SMEB were female-headed, similar to last year.

Table 7: Economic vulnerability groups, by sector indicators

	>=125% MEB (>= LBP 692,191)	MEB - 125 % MEB (LBP 553,753- 692,191)	SMEB - MEB (LBP 490,028- 553,753)	< SMEB (LBP 490,028)
Debt and borrowing				
Borrowed money	84%	88%	92%	92%
Debt per household in LBP (mean for households with debt)	LBP 3,289,575	LBP 3,847,038	LBP 4,784,204	LBP 3,290,829
Debt group: >LBP 900,000	65%	78%	78%	76%
Reason for borrowing:				
To buy food	86%	90%	89%	94%
To pay rent	54%	60%	62%	48%
To buy medicine	23%	35%	32%	32%
To cover health expenses	28%	28%	22%	21%
Shelter				
Non-permanent	6%	14%	8%	24%
Non-residential	12%	10%	9%	10%
Residential	82%	76%	83%	67%
Food security				
Food secure	7%	3%	8%	3%
Mild food insecurity	57%	61%	61%	46%
Moderate food insecurity	35%	35%	27%	48%
Severe food insecurity	1%	0.3%	5%	4%
Working members				
Households with working members	73%	74%	77%	65%
Coping strategies				
Crisis and emergency coping strategies	55%	60%	49%	66%
Demographics				
Household size (mean)	1.9	3.1	3.6	5.4
At least one household member has disability	22%	26%	31%	30%
Gender of the head of the household				
Women	18%	19%	15%	18%
Men	82%	81%	86%	82%

ASSISTANCE

Assistance provision

Vulnerable Syrian refugees in Lebanon receive two main kinds of assistance aimed to cover basic needs: cash assistance and in-kind support. Most cash assistance was provided through ATM cards whereby refugees could withdraw cash from any ATM or use cards to purchase goods in the local market, where possible. Cash assistance allowed refugee households to meet their basic needs in a dignified manner by allowing them to prioritize their purchases according to their needs.

The three largest cash programs for Syrian refugees were as follows:

1. Multipurpose cash assistance (MCAP).

Recipients of multipurpose cash assistance received a monthly cash transfer via an ATM card. At the time of the survey (June 2021), eligible households were receiving LBP 400,000 per month. Nationally, some 160,000 households were assisted with multipurpose cash in June 2021. This was almost a 70% increase from January 2021.

2. Cash for food assistance and food e-card.

Beneficiaries of the cash for food assistance could withdraw cash from ATMs and redeem the card in the WFP contracted shops or any store equipped with a POS terminal, while recipients of the food e-card could only redeem the card in WFP contracted shops. In terms of the current targeting, 40% of the WFP caseload was within the food e-card modality and 60% with cash for food and multipurpose cash. In the month of June 2021 (data collection period for the VASyR 2021 survey), 40,319 households received cash for food assistance, which overlapped with the recipients of the UNHCR multipurpose cash assistance, and 61,455 households received food e-card assistance. Eligible households received food components amounting to LBP 100,000 per household member per month from WFP for both modalities.

3. **Cash for winter needs.** In the 2020/2021 winter season, UNHCR assisted close to 200,000 Syrian households with winter cash assistance to support them meet their additional needs brought about by the winter. Cash assistance was provided via ATM cards to economically vulnerable households.

In order to determine the proportion of assisted households out of total surveyed households, registration numbers collected in the VASyR survey were matched with UNHCR's RAIS (Refugee Assistance Information System). It was checked whether the corresponding households had received any kind of assistance during the month of data collection in both 2020 and 2021, as well as one month prior to the data collection period. Types of assistance were grouped into three categories including:

1. **Cash for food and basic needs** includes multipurpose cash assistance, or cash for food, food voucher, WFP food payment – ATM, and WFP food payment – POS

2. **Other type of assistance** includes ATM financial assistance credited (UNICEF - ICWBP), booked for cash (shelter), cash for education, conditional CFE assistance, CRI - blankets, CRI - jerry can - water, CRI - kitchen kit, CRI-large menstrual hygiene management kit, CRI - mattresses, CRI - medium menstrual hygiene management kit, CRI - sleeping mat, CRI - solar lanterns, CRI - winterization/ clothing, education internet bundle, emergency financial assistance, hygiene kit, medium repair kit, PCAP (family), PCAP (individual), PCAP 3 (family), protection cash assistance, shelter - cash for rent, shelter - insulation kit in IS, shelter - rehabilitation rent freeze, shelter - weatherproofing heavy/ NAK in IS, shelter - weatherproofing light/medium in IS, social work (counselling).

3. **Both cash for food and basic needs and other types of assistance** include the above two categories.

Three out of four surveyed households in June 2021 received cash for food and basic needs,¹ up from 47% in August 2020. The share of unassisted households decreased by half, from 47% in 2020 to 23% in 2021. At a governorate level, more than 90% of households in Baalbek-El Hermel (95%, up from 81% in 2020), Bekaa (95%, up from 71% in 2020), and Akkar (93%, up from 76% in 2020) received cash for food and basic needs in 2021. The North recorded the largest increase (54 percentage points) in the level of households receiving cash for food and basic needs, from 34% in 2020 to 88% in 2021.

Eighty-six percent of female-headed households received cash for food and basic needs (up from 54% in 2020), compared to 74% of male-headed households (up from 45% in 2020).

¹ Cash for food and basic needs includes multipurpose cash assistance (MCAP), cash for food, food voucher, WFP food payment – ATM, and WFP food payment - POS

Figure 9: Share of households receiving cash for food and basic needs, in several governorates

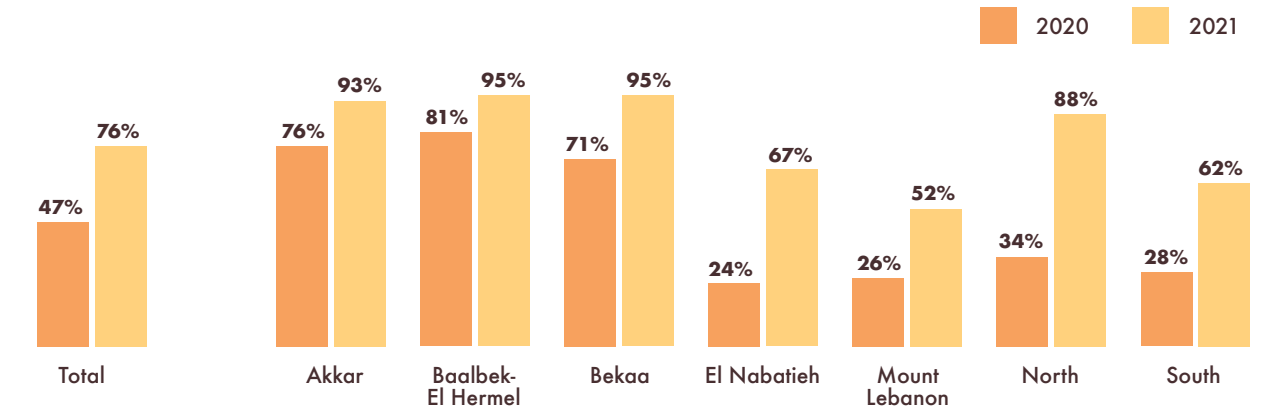


Table 8: Assistance status of surveyed households - VASyR 2021

	2021			
	Assistance status of surveyed households			
	Not assisted	Receiving other type of assistance	Receiving cash for food and basic needs	Receiving both cash for food and basic needs and other types of assistance
Total	23%	71%	1%	5%
Governorate				
Akkar	7%	85%	0%	8%
Baalbek-El Hermel	5%	91%	0%	4%
Beirut	73%	20%	4%	2%
Bekaa	5%	89%	0%	6%
El Nabatieh	29%	64%	4%	3%
Mount Lebanon	46%	49%	2%	2%
North	12%	81%	1%	7%
South	36%	58%	2%	4%
Gender of the head of household				
Men	25%	70%	1%	4%
Women	13%	79%	2%	7%

Table 9: Assistance status of surveyed households - VASyR 2020

	2020			
	Assistance status of surveyed households			
	Not assisted	Receiving other type of assistance	Receiving cash for food and basic needs	Receiving both cash for food and basic needs and other types of assistance
Total	47%	40%	6%	7%
Governorate				
Akkar	21%	68%	3%	8%
Baalbek-El Hermel	13%	66%	6%	15%
Beirut	91%	5%	4%	1%
Bekaa	22%	63%	6%	8%
El Nabatieh	68%	21%	8%	4%
Mount Lebanon	70%	23%	4%	3%
North	57%	27%	9%	7%
South	64%	23%	8%	5%
Gender of the head of household				
Men	50%	39%	5%	6%
Women	37%	48%	8%	7%

Annex 13: (S)MEB breakdown and poverty line

	Household MEB/SMEB categories			
	>=125% MEB (>=LBP 692,191)	MEB- 125% MEB (LBP 553,753 - LBP 692,191)	SMEB-MEB (LBP 490,028 - LBP 553,753)	< SMEB (LBP 490,028)
	ROW N %	ROW N %	ROW N %	ROW N %
Total	5%	3%	4%	88%
Governorate				
Akkar	2%	3%	2%	94%
Baalbek-El Hermel	2%	1%	3%	94%
Beirut	15%	6%	6%	73%
Bekaa	2%	3%	2%	94%
El Nabatieh	4%	4%	5%	87%
Mount Lebanon	9%	4%	6%	81%
North	7%	4%	4%	84%
South	5%	4%	3%	87%
Food security classification				
Food secure	12%	4%	9%	75%
Mild food insecurity	6%	4%	5%	84%
Moderate food insecurity	4%	3%	2%	91%
Severe food insecurity	2%	0.3%	5%	93%
Expenditure quintiles				
First quintile - Lowest expenditure (< LBP 800,000)	2%	2%	2%	94%
Second quintile (LBP 800,000 - LBP 1,174,137)	6%	1%	2%	91%
Third quintile (LBP 1,174,137 - LBP 1,500,000)	4%	2%	1%	93%
Fourth quintile (LBP 1,500,000 - LBP 1,900,000)	4%	4%	3%	89%
Fifth quintile - Highest expenditure (LBP 1,900,000 - LBP 4,425,000)	10%	7%	11%	72%
Gender of the head of household				
Women	5%	4%	3%	88%
Men	5%	3%	4%	88%
Shelter type				
Residential	6%	4%	4%	86%
Non-residential	6%	4%	3%	87%
Non-permanent	2%	2%	1%	95%

Annex 14: Debt categories and debt per household and per capita

	Debt categories				Debt per Household & per capita					
	No debt	Debt group: <=LBP 300,000	Debt group: LBP 300,001- LBP 900,000	Debt group: >900000	Debt per household (all households)	Debt per capita (all households)	Debt per household (only households with debt)	Debt per capita (only households with debt)		
	ROW N %	ROW N %	ROW N %	ROW N %	Mean	Mean	Mean	Mean	Mean	Mean
Total	8%	3%	14%	75%	3,147,883	734,374	3,430,208	800,239		
Governorate										
Akkar	7%	4%	20%	70%	2,348,487	517,342	2,512,111	553,386		
Baalbek-El Hermel	4%	1%	13%	82%	2,575,661	577,376	2,692,943	603,667		
Beirut	13%	2%	10%	74%	6,147,059	1,860,218	7,097,329	2,147,788		
Bekaa	6%	2%	9%	83%	3,310,074	830,214	3,515,026	881,619		
El Nabatieh	9%	4%	15%	72%	3,934,097	769,087	4,336,950	847,842		
Mount Lebanon	11%	3%	15%	71%	3,239,504	747,048	3,637,599	838,850		
North	11%	5%	16%	68%	2,808,486	642,911	3,144,194	719,760		
South	6%	6%	13%	75%	3,347,158	661,883	3,555,098	703,002		
MEB/SMEB categories										
>= 125% MEB (>= LBP 692,191)	16%	5%	14%	65.0%	2,765,839	1,707,597	3,289,575	2,030,945		
MEB - 125 % MEB (LBP 553,753- 692,191)	12%	3%	7%	78.1%	3,399,089	1,147,781	3,847,037	1,299,041		
SMEB - MEB (LBP 490,028- 553,753)	8%	5%	9%	78.3%	4,418,675	1,330,823	4,784,204	1,440,913		
< SMEB (LBP 490,028)	8%	3%	14%	75.5%	3,040,936	615,309	3,290,829	665,873		
Food security classification										
Food secure	23%	3%	18%	56%	1,482,899	455,998	1,921,950	591,008		
Mild food insecurity	9%	2%	13%	76%	3,363,063	748,154	3,699,700	823,042		
Moderate food insecurity	6%	3%	15%	76%	2,943,114	681,212	3,137,500	726,204		
Severe food insecurity	9%	4%	17%	70%	2,522,058	626,173	2,768,857	687,448		
Expenditure quintiles										
First quintile - Lowest expenditure (< LBP 800,000)	11%	5%	23%	61%	2,101,176	763,675	2,359,788	857,668		
Second quintile (LBP 800,000 - LBP 1,174,137)	8%	3%	17%	72%	2,413,906	673,387	2,624,964	732,264		
Third quintile (LBP 1,174,137 - LBP 1,500,000)	8%	3%	13%	76%	3,256,071	678,417	3,542,111	738,015		
Fourth quintile (LBP 1,500,000 - LBP 1,900,000)	8%	2%	12%	79%	3,124,925	651,517	3,382,622	705,244		
Fifth quintile - Highest expenditure (LBP 1,900,000 - LBP 4,425,000)	7%	2%	6%	86%	4,446,774	813,167	4,783,356	874,717		
Gender of the head of household										
Women	10%	5%	19%	67%	2,213,831	621,301	2,451,948	688,128		
Men	8%	3%	13%	76%	3,345,922	758,348	3,633,578	823,545		
Shelter type										
Residential	9%	3%	14%	73%	3,304,888	782,161	3,649,086	863,621		
Non-residential	7%	4%	19%	70%	2,540,651	658,556	2,726,867	706,825		
Non-permanent	5%	2%	11%	83%	2,919,932	616,372	3,074,818	649,067		

Annex 15: Expenditure share (monthly average) (2/3)

	Expenditure share - monthly average								
	Electricity: private generators	Tobacco	Communication	Water	Gas	Transportation	Debt Repayment	Electricity: Electricite du Liban (EDL)	
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	
Total	3	3	3	3	2	2	2	1	
Governorate									
Akkar	3	4	2	2	2	2	2	0	
Baalbek-El Hermel	2	1	2	1	3	2	3	1	
Beirut	2	4	4	5	2	1	1	1	
Bekaa	2	3	3	2	2	3	4	3	
El Nabatieh	5	6	3	3	2	2	1	1	
Mount Lebanon	4	3	3	4	2	2	0.4	1	
North	3	3	3	2	3	1	1	1	
South	6	4	3	3	2	2	1	1	
MEB/SMEB categories									
>=125% MEB (>= LBP 692,191)	3	4	3	2	2	2	2	1	
MEB - 125 % MEB (LBP 553,753- 692,191)	4	4	3	3	2	3	1	1	
SMEB - MEB (LBP 490,028- 553,753)	4	4	3	2	2	3	2	1	
< SMEB (LBP 490,028)	3	3	3	3	2	2	2	1	
Food security classification									
Food secure	4	4	3	2	2	2	3	2	
Mild food insecurity	4	3	3	3	2	2	2	1	
Moderate food insecurity	3	2	3	3	3	2	2	1	
Severe food insecurity	2	1	3	2	2	1	0	1	
Expenditure quintiles									
First quintile - Lowest expenditure (< LBP 800,000)	3	2	3	3	3	1	1	1	
Second quintile (LBP 800,000 - LBP 1,174,137)	3	2	3	3	3	2	2	2	
Third quintile (LBP 1,174,137 - LBP 1,500,000)	3	3	3	2	2	2	2	1	
Fourth quintile (LBP 1,500,000 - LBP 1,900,000)	4	4	3	3	2	2	2	1	
Fifth quintile - Highest expenditure (LBP 1,900,000 - LBP 4,425,000)	4	4	2	2	2	2	2	1	
Gender of the head of household									
Women	3	2	2	2	3	2	2	2	
Men	3	3	3	3	2	2	2	1	
Shelter type									
Residential	4	3	3	3	2	2	1	1	
Non-residential	3	4	3	2	2	2	2	1	
Non-permanent	2	3	2	2	3	3	3	2	

Annex 15: Expenditure share (monthly average) (3/3)

	Expenditure share - monthly average									
	Clothing	Household	Entertainment	Fuel	Registration	Other expenditures	Education	Shelter		
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Total	0.2	0.05	0.01	0.06	0.03	0.08	0.19	0.13		
Governorate										
Akkar	0.2	0.04	0	0.05	0	0.11	0.15	0		
Baalbek-El Hermel	0.7	0.03	0	0.07	0.03	0.04	0.38	0.02		
Beirut	0.2	0.03	0.08	0.02	0.03	0.28	0.31	0.21		
Bekaa	0.1	0.04	0	0.00	0	0.02	0.24	0.24		
El Nabatieh	0.3	0.08	0.02	0.02	0.24	0.11	0.12	0.31		
Mount Lebanon	0.1	0.07	0	0.04	0	0.12	0.05	0.14		
North	0.1	0.02	0.01	0.20	0	0.02	0.20	0.02		
South	0.3	0.07	0.05	0.11	0.27	0.12	0.24	0.15		
MEB/SMEB categories										
>=125% MEB (>= LBP 692,191)	0.4	0.08	0.06	0.12	0.05	0.63	0.17	0.16		
MEB - 125 % MEB (LBP 553,753- 692,191)	0.1	0.00	0.02	0.04	0	0.13	0.29	0.05		
SMEB - MEB (LBP 490,028- 553,753)	0.5	0.04	0	0.08	0.11	0	0.19	0.02		
< SMEB (LBP 490,028)	0.2	0.05	0.01	0.06	0.03	0.04	0.18	0.13		
Food security classification										
Food secure	0.4	0.34	0	0.12	0	0.96	0.28	0.19		
Mild food insecurity	0.3	0.06	0.02	0.08	0.03	0.07	0.21	0.22		
Moderate food insecurity	0.1	0.02	0	0.04	0.04	0.03	0.17	0.03		
Severe food insecurity	0	0	0	0.04	0	0.06	0.01	0.05		
Expenditure quintiles										
First quintile - Lowest expenditure (< LBP 800,000)	0.2	0.01	0	0.06	0	0.05	0.02	0.02		
Second quintile (LBP 800,000 - LBP 1,174,137)	0.1	0.03	0.01	0.08	0.02	0.00	0.22	0.03		
Third quintile (LBP 1,174,137 - LBP 1,500,000)	0.2	0.01	0	0.06	0.02	0.02	0.18	0.21		
Fourth quintile (LBP 1,500,000 - LBP 1,900,000)	0.2	0.14	0	0.03	0.09	0.18	0.29	0.15		
Fifth quintile - Highest expenditure (LBP 1,900,000 - LBP 4,425,000)	0.3	0.06	0.03	0.08	0.05	0.13	0.19	0.20		
Gender of the head of household										
Women	0.4	0.07	0	0.06	0.03	0.01	0.25	0.02		
Men	0.2	0.04	0.01	0.06	0.04	0.09	0.17	0.15		
Shelter type										
Residential	0.1	0.02	0.01	0.07	0.04	0.09	0.17	0.15		
Non-residential	0.2	0.22	0	0.09	0.02	0.01	0.09	0.06		
Non-permanent	0.4	0.06	0.01	0.04	0.02	0.08	0.28	0.09		