



Inter-Agency
Coordination
Lebanon



UNHCR
The UN Refugee Agency



World Food
Programme



for every child

ECONOMIC VULNERABILITY

In order to assess the economic vulnerability of Syrian refugee households in Lebanon, several variables were taken into consideration. These included the SMEB and minimum expenditure basket (MEB), debt, and the structure and volume of expenditures.

KEY FINDINGS

- A total of 67% of Syrian refugees residing in Lebanon were living below the SMEB in 2022. However, if the value of assistance and credit was removed, 90% of Syrian refugee households were living below the SMEB. The SMEB value for June 2022 was LBP 8,156,858 per household and 1,631,372 per capita. These numbers are three times the SMEB values for 2021 (LBP 2,450,140 per household and LBP 490,028 per capita); this increase is due to the inflation of prices and the depreciation of the Lebanese lira (\$1 = LBP 16,060 in June 2021 versus LBP 28,608 in June 2022).¹ In 2022, the total monthly expenditure per capita for Syrian refugees increased by around four times compared to 2021 figures (LBP 1,575,613 in 2022 versus LBP 316,129 in 2021). This was driven by the increase in prices between October 2019 and June 2022 (1,066 per cent) as well as the increase in food prices specifically (3,900 per cent).
- A total of 94 per cent (a 4 per cent increase since 2021) of refugee households were taking on debt to meet their essential needs, with a mean average of LBP 11,610,661 per household and LBP 2,764,159 per capita. This marked an increase in average debt by over three times compared to 2021. Refugees in Beirut reported the highest amount of accumulated debt, around LBP 18.7 million per household.
- Male-headed households (LBP 12,555,123) accumulated more debt than female-headed households (LBP 7,159,588).
- The main reasons for borrowing money were to cover food expenses (93 per cent), rent expenses (46 per cent), and buy medicine (35 per cent). The main sources for borrowing money were friends in Lebanon (85 per cent), supermarket owners (52 per cent) and landlords (16 per cent).
- Female-headed households had higher rates of borrowing to pay for health (41 per cent) compared to male-headed households (33 per cent).

¹ These are the exchange rates on the informal market, much higher than the official exchange rate. The informal market value accurately reflects the purchasing power and the weakness of the Lebanese lira.

REVIEW OF THE SMEB AND MEB

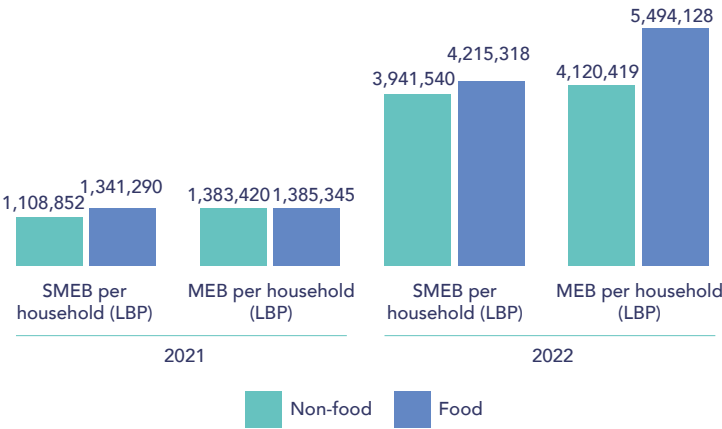
Essential needs are defined as resources, goods, services and utilities that a household requires to survive and lead a decent life without resorting to any negative coping strategies. The MEB is a monetary value that denotes what a household requires to meet its essential needs. The MEB covers the cost of one month, and is regularly updated according to seasonality and financial developments. Households below the MEB value are considered

to be unable to meet their essential needs without resorting to negative coping strategies. The SMEB includes the absolute minimum resources, goods, services and utilities a household needs to survive; hence its value is lower than that of the MEB. Both MEB and SMEB include food and essential non-food items.² The MEB serves as a monetary threshold that can be used to assess a household’s economic capacity to meet its needs.

Table 1: SMEB and MEB values per household per month in LBP, June 2022

	SMEB per household (LBP)	MEB per household (LBP)
Food	4,215,318	5,494,128
Non-food	3,941,540	4,120,419
Total	8,156,858	9,614,547

Figure 1: Food and non-food SMEB and MEB values per household in LBP, June 2021–June 2022



The total value of the SMEB for 2022 was LBP 8,156,858 per household per month, of which LBP 4,215,318 was for food and the rest was for non-food items. The cost of the MEB per household per month for June 2022 was LBP 9,614,547 (LBP 5,494,128 for food and 4,120,419 LBP for non-food). These numbers denote a threefold increase in SMEB and MEB values compared to 2021 values. These updated SMEB/MEB values will be used to make informed decisions on future assistance and transfer values for cash assistance for Syrian refugee households in Lebanon.

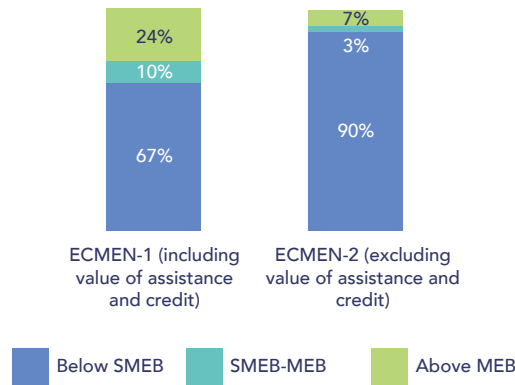
The economic capacity to meet essential needs (ECMEN) is the indicator identifying the percentage of households whose expenditures exceed the SMEB/MEB. The essential needs assessment includes three standard expenditure modules: monthly expenditures on food items, monthly expenditure on non-food items, and six-month expenditure on other non-food items. Individuals are asked about their total expenditure as well as what they received through in-kind assistance or through their own production (food items). The monthly expenditure on non-food items includes, but is not restricted to, expenditure on hygiene, transportation, water, electricity, energy, communications

and tobacco. The six-month non-food expenditure includes expenditures on health services, medications, clothing, education, rent, savings, debt repayment and insurance. For the year 2022, two methods were used to calculate ECMEN. The first (ECMEN-1) assessed households’ total expenditures, including the value of assistance and credit, the second (ECMEN-2) excluding the value of assistance and credit. The percentages of households living below and above the SMEB were then reported for both methods, depending on the household’s total expenditure.

In 2022, upon including the value of assistance and credit, 67 per cent of refugee households were living below the SMEB. However, when excluding the value of assistance and credit, the percentage of households living below the SMEB increased by 23 percentage points (90 per cent). This indicates that a total of 23 per cent of Syrian refugee households were dependant on either assistance or credit, or both, to afford the minimum essential items needed to survive. Upon excluding assistance and credit, almost all refugees in Lebanon are extremely poor, due to the increased prices of essential food and non-food items and services, as well as the devaluation of the Lebanese lira.

² WFP, “Technical guidance for WFP: Consolidated approach for reporting indicators of food security (CARI)”, third edition (2021). Rome. <https://docs.wfp.org/api/documents/WFP-0000134704/download/>. <https://data.unhcr.org/en/documents/download/96204>

Figure 2: Percentage of households living above/below the SMEB for both ECMEN indicators



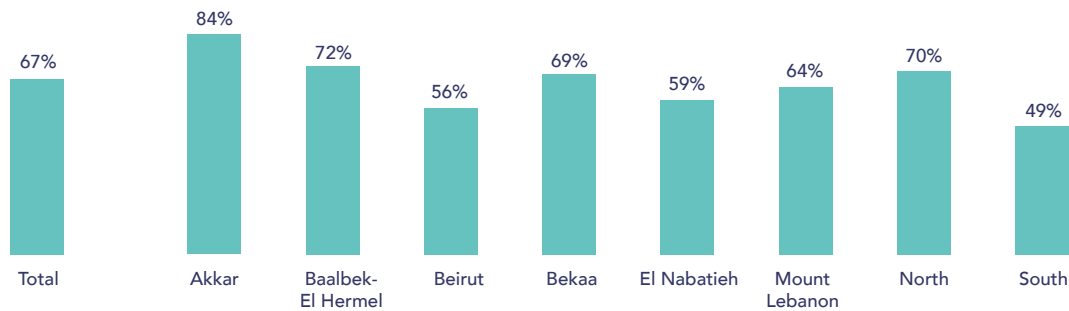
Upon including the value of assistance and credit, refugees in the governorate of Akkar had the highest rates of socioeconomic vulnerability: 84 per cent were below the SMEB and unable to afford the bare minimum to survive. By contrast, South Lebanon hosted the lowest percentage of refugees below the SMEB (49 per cent), followed by Beirut (56 per cent).

Upon excluding the value of assistance and credit, a higher proportion of female-headed households were below the SMEB (93 per cent) compared to male-headed households (89 per cent). However, when assistance and credit were included in the total expenditures, the share of male-headed households below

the SMEB (68 per cent) was higher than that of female-headed households (62 per cent).

Similarly, upon including the value of assistance and credit, refugees living in non-permanent shelters had the highest rate of households below the SMEB (73 per cent), compared to those living in non-residential (70 per cent) and residential (65 per cent) shelters. The percentage of assisted households increased from 77 per cent in 2021 to 86 per cent in 2022. A total of 69 per cent of households with at least one member with a disability were below the SMEB, compared to 66 per cent among households with no members with a disability.

Figure 3: Percentage of households below the SMEB (including the value of credit and assistance), by governorate



MARKET UPDATES IN LEBANON

During the first half of 2022, food imports into Lebanon had decreased by 21 per cent compared to 2021, and by 34 per cent compared to 2020 figures. The main falls were in animal livestock, oils and cereals. By the end of the first half of 2022, disruptions of food availability remained minimal and within normal levels, compared to the situation at the start of the Ukrainian conflict. However, 43 per cent of WFP-contracted shops still reported electricity outages from Electricité du Liban (EDL), and 97 per cent of them were taking measures to access electricity through private generators or an uninterruptible power supply. There were also issues with the decreased availability of bread and wheat, specifically in June 2022.

The Lebanese lira continued losing its value in 2022; the exchange rate for June 2022 was \$1 = LBP 28,608 (the June 2021 rate was \$1 = LBP 15,158). Additionally, foreign currency reserves in the Central Bank decreased by \$2.5 billion since January 2022. The cost of the food part of the SMEB increased by 1,484 per cent since October 2019, reaching LBP 843,064 per capita. Sunflower oil recorded the highest price increase since the beginning of the crisis in 2019 (4,050 per cent). Similarly, bread prices have increased have also increased by 412 per cent since June 2021, mainly due to the Ukrainian crisis and the increase in international prices of wheat and in the energy used to produce bread. Fuel prices drastically increased in 2022, with the prices of gasoline and diesel increasing by 2,242 per cent and 3,503 per cent respectively. Similarly, the price of cooking gas increased from LBP 22,200 in 2021 to LBP 317,800 in June 2022.³

³ WFP Lebanon Research, Assessment and Monitoring Unit, “Regional FSSWG – Food security and markets situation analysis: FSSWG meeting 19 July 2022” (2022). https://fscluster.org/sites/default/files/documents/20220719_fsswg_national_working_group_presentation_v1.pdf.

EXPENDITURES

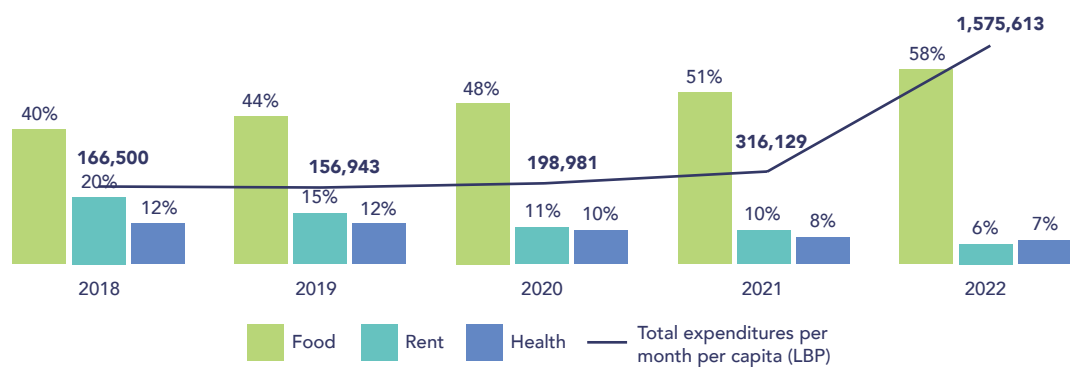
The total monthly expenditure for Syrian refugees in Lebanon in 2022 was LBP 1,575,613 per capita. This number shows a fourfold increase in total expenditure per capita since 2021 (LBP 316,129). This increase is mainly due to the depreciation of the Lebanese lira (\$1 = LBP 16,060 in June 2021, versus \$1 = LBP 28,608 in June 2022) and to inflation in prices for food and non-food commodities. The local currency lost nearly 95 per cent of its value, and the Consumer Price Index (showing the average change of prices) rose by 1,066 per cent between October 2019 and June 2022. Moreover, the Food Price Index also rose 3,900 per cent, all of which led to an increase in the value of the SMEB. The governorate of Akkar had the lowest reported expenditures per month per capita (LBP 1,207,833), while refugees in Beirut (LBP 1,938,010) and South Lebanon (LBP 1,847,418) had the highest expenditures.

Households above the SMEB had more than double the monthly expenditures per capita (LBP 3,397,880) compared to households below the SMEB (LBP 1,369,560). Refugees in residential shelters (LBP 1,621,844) had slightly higher expenditures than refugees in non-residential (LBP 1,544,430) and non-permanent (LBP 1,436,100) shelters. Similarly, total expenditure did not vastly differ between households headed by men (LBP 1,554,616) and women (LBP 1,674,873). Households receiving assistance (LBP 1,473,927)

were spending much less than households not receiving assistance (LBP 2,208,322). Food secure households (LBP 2,928,698) were spending more than double the amount that severely food insecure households were spending per month (LBP 1,130,311).

In 2022, food remained the main reason for expenditure. On average, refugees spent 58 per cent of their total monthly expenditure on food. This represents a 7 per cent increase in food expenditure share from 2021 (51 per cent) and a 10 per cent increase from 2020 (48 per cent). Refugees in Akkar had the highest food expenditure share (66 per cent), while refugees in Mount Lebanon had the lowest (52 per cent). Expenditure share on rent was lower in 2022 (6 per cent) compared to 2021 (10 per cent) and 2020 (11 per cent). Beirut recorded the highest rent expenditure share among Syrian refugees (10 per cent), compared to 2 per cent in Akkar and Baalbek-El Hermel. Refugees residing in Baalbek-El Hermel and South Lebanon had the highest health expenditure shares (9 per cent) while those in Mount Lebanon had the lowest (6 per cent). Refugees spent additional amounts on other commodities and services: for example, 5 per cent of their monthly expenditures was for private generator bills, 6 per cent was for gas bills, and 6 per cent was for hygiene and non-food items.

Figure 4: Monthly expenditures per capita, 2018–2022



The percentage of refugees spending less than half of their total monthly expenditure on food was 27 per cent, down from 49 per cent in 2021. Since 2019, there has been an increasing trend in the number of refugees spending >50 per cent of their total expenditure on food. A total of 12 per cent of refugee households had a very high food expenditure share (≥75 per cent of total monthly expenditure). Refugees in the governorates of Akkar and Baalbek-El Hermel had the highest share of households with medium to very high food expenditure shares. On the other hand, Mount Lebanon and Beirut recorded the lowest percentage of

households spending more than 50 per cent of their expenditure on food. Refugees living below the SMEB had a higher shares of households with high/very high food expenditure shares, 35 per cent, compared to those living above the SMEB, 10 per cent. Non-permanent shelters hosted the lowest percentage of households spending less than 50 per cent of their total expenditure on food (13 per cent) compared to residential (32 per cent) and non-residential (23 per cent) shelters. Interestingly, food expenditure shares did not differ across male- and female-headed households.

Figure 5: Food expenditure share, 2019–2022

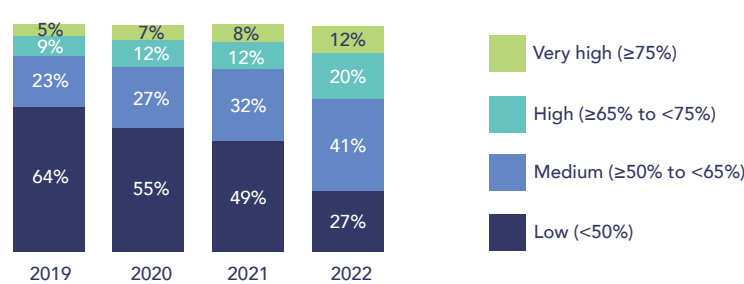
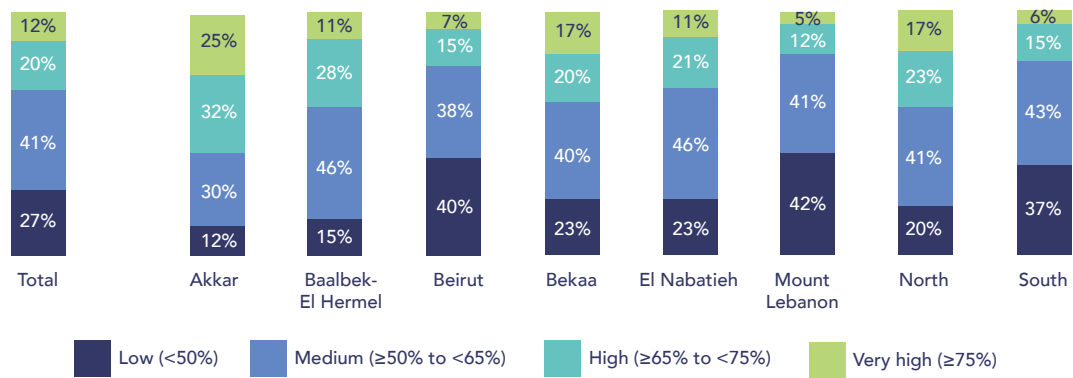


Figure 6: Food expenditure share, by governorate



The highest monthly expenditure among single food items was for fresh vegetables. Refugees reported spending on average 26 per cent of their total expenditure on vegetables, compared to 16 per cent in 2021. This may not reflect higher amounts of vegetables being purchased, but rather an increase in the prices of fresh vegetables. Expenditure on breads and pasta was 11 per cent this year, compared to 19 per cent in 2021 and 25 per cent in 2020. It is important to note that the prices of bread and pasta have increased by 412 per cent and 574 per cent respectively since June 2021. Refugees in non-permanent shelters only spend 2 per cent of their expenditures on bread and pasta, compared to 15 per cent and 11 per cent in residential and non-residential shelters respectively. Refugees in non-permanent shelters also had the lowest expenditures on cereals, tubers, oil and fish, compared to

refugees living in other types of shelters. Expenditure on cereals remained constant (13 per cent) compared to 2021 (12 per cent), and refugees in Akkar reported the highest expenditure share (33 per cent). Expenditure on dairy products remained stable at 8 per cent this year; households in Bekaa reported the highest expenditure on dairy products and eggs, 20 per cent and 18 per cent respectively. Expenditure on other food items was less; for example, expenditure on fresh meat/chicken accounted for 5 per cent of total expenditure, and expenditure on fish was 1 per cent. Sugar expenditure witnessed a sharp decrease in 2022 compared to 2021, down to 2 per cent from 7 per cent. One factor could be the increase in prices of sugar from June 2021 to June 2022 (182 per cent).

DEBT AND BORROWING MONEY

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

In 2022, only 6 per cent of Syrian refugee households were debt-free, while 94 per cent of refugees were taking on debt to meet their essential needs. The median debt for households with debt was LBP 6,000,000 per household and LBP 1,400,000 per capita. However, the mean debt for households with debt was LBP 11,610,661 per household and LBP 2,764,159 per capita. These means are more than three times higher than the average means per household (LBP 3,430,208) and per capita (LBP 800,239) in 2021. This is mainly due to the increases in prices of food and non-food items, as well as the depreciation of the Lebanese lira.

The mean debt per household in the governorate of Beirut was around LBP 18.7 million, the highest average debt nationwide, followed by Mount Lebanon (LBP 15,167,174). On the other hand, Akkar had the lowest debt value at LBP 5,545,433 per household followed by North Lebanon (LBP 8,050,150) and South Lebanon (LBP 9,569,191). Beirut also had the highest share of households having debt of more than LBP 20 million, whereas Akkar had the lowest percentage of households with more than LBP 20 million in debt. Beirut hosted the highest percentage of refugees that had no debt, 13 per cent, followed by 10 per cent in Mount Lebanon and 9 per cent in El Nabatieh. On the other hand, only 2 per cent of refugee households in Baalbek-El Hermel had no debt, followed by Bekaa (3 per cent).

Figure 7: Mean debt per household and per capita in LBP, 2018–2022

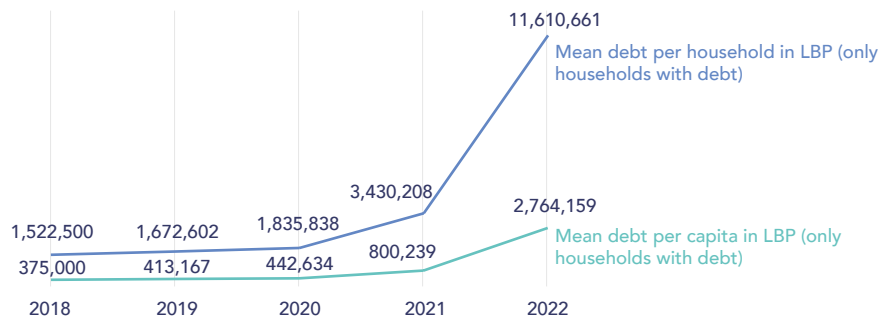


Figure 8: Mean debt per household in LBP, by governorate

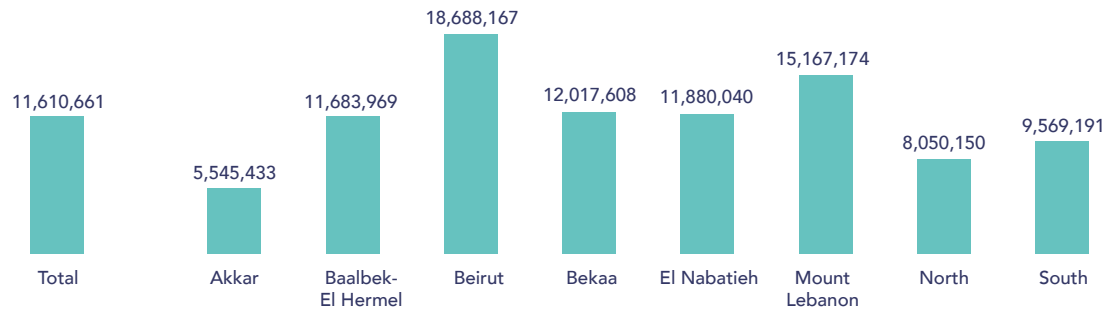
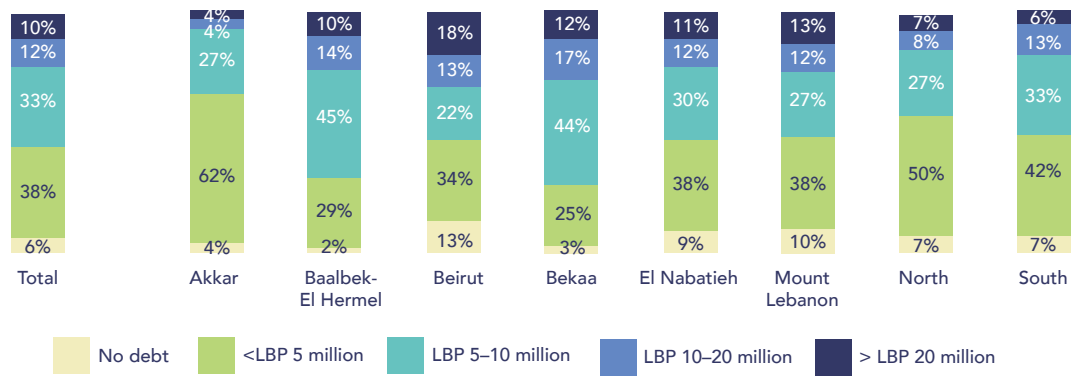


Figure 9: Mean categorical debt per household, by governorate



Refugees above the SMEB had more than double the rates of households that had no debt (14 per cent) compared to those below the SMEB (6 per cent). Similarly, households above the SMEB had higher mean debt per household (LBP 14,861,906) and per capita (LBP 5,964,477) compared to households below the SMEB (mean debt of LBP 11,279,133 per household and LBP 2,437,824 per capita). Non-residential shelters hosted the lowest percentage of households with debt of more than LBP 20 million (8 per cent) compared to residential and non-permanent shelters (10 per cent). The rates of households with no debt did not differ across households headed by men or women; A higher proportion of male-headed households had debt of more than LBP 20 million (11 per cent) compared to female-headed households (6 per cent). Households with at least one member with a disability had higher

rates of debt of more than LBP 20 million (12 per cent) compared to households with no members with a disability (9 per cent). Moreover, mean debt per household was higher among households with at least one member with a disability (LBP 13,043,110) compared to households with no members with a disability (LBP 10,931,451). Food secure refugees had the highest share of households that had no accumulated debt (31 per cent) compared to those who were marginally food secure (8 per cent), moderately food insecure (5 per cent) and severely food insecure (6 per cent). Marginally food secure households had the highest share of having debt of more than LBP 20 million (11 per cent) compared to 2 per cent in food secure, 10 per cent in moderately food insecure and 7 per cent in severely food insecure households.

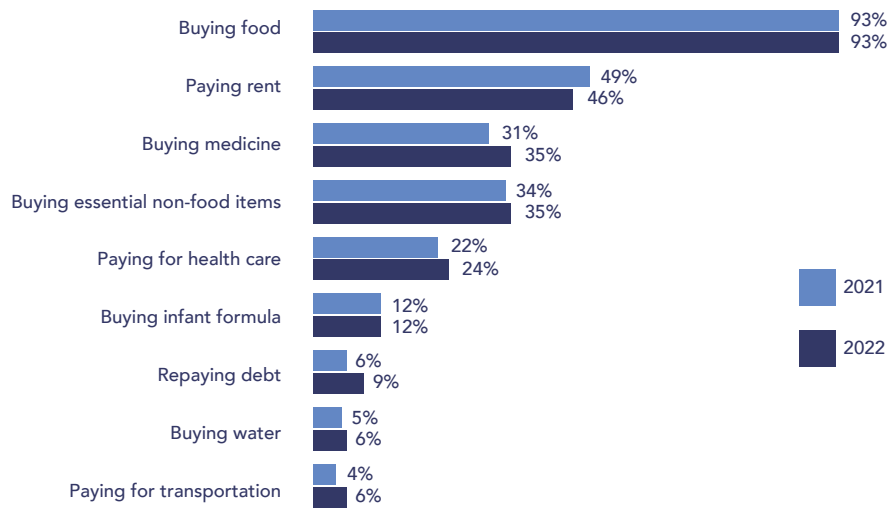
REASONS FOR BORROWING

Borrowing refers to households that borrowed money or received credit in the three months prior to the survey.

Similarly to 2021, in 2022 Syrian refugee households reported buying food and paying rent as the main reasons for borrowing money, 93 per cent and 46 per cent respectively. However, the percentage of households borrowing money to pay rent decreased from 49 per cent in 2021 to 46 per cent in 2022. It is worth

mentioning that rent value has not yet been dollarized, and most refugees are paying their rent in Lebanese pounds. The percentage of households taking on debt to buy medicine has increased from 31 per cent in 2021 to 35 per cent in 2022, and remained the third main reason for borrowing money. Borrowing money to repay debt (9 per cent in 2022 versus 6 per cent in 2021) and pay for transportation (6 per cent in 2022 versus 4 per cent in 2021) have also increased among the refugee population.

Figure 10: Main reasons for borrowing money, 2021–2022



Households in the governorate of Bekaa had the highest borrowing rates in order to meet their food needs, 97 per cent, followed by those in Baalbek-El Hermel. Akkar on the other hand had the lowest percentage of households borrowing to buy food, 86 per cent. Baalbek-El Hermel also had the highest proportion of households borrowing to buy medicine (58 per cent). The need to borrow money to buy infant formula was highest in Beirut (17 per cent) and Bekaa (16 per cent). Households in Bekaa (52 per cent) and Mount Lebanon (49 per cent) had the greatest need to borrow money or receive credit to pay for rent. Households below the SMEB had almost double the percentage of households borrowing to buy

infant formula (13 per cent) compared to households above the SMEB (7 per cent). Likewise, refugees in non-permanent shelters had an increased need to borrow to pay for health and medicine, 31 per cent and 50 per cent respectively. Interestingly, female-headed households also seemed to borrow more to pay for health (41 per cent) compared to male-headed households (33 per cent), whereas male-headed households borrowed more to buy infant formula (13 per cent) compared to female-headed households (7 per cent). While 40 per cent of households with at least one member with a disability were borrowing to buy medicine, the rate was 32 per cent among households with no members with a disability.

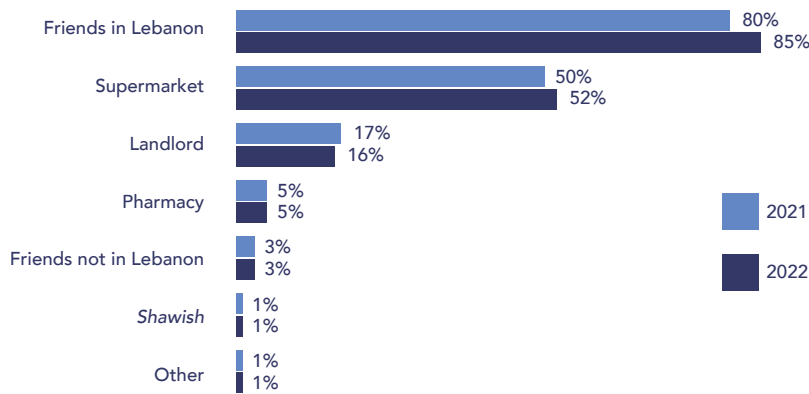
SOURCES OF BORROWING

Friends in Lebanon remained the main source of borrowing among Syrian refugees, with a slight increase in percentage compared to 2021 (85 per cent in 2022 versus 80 per cent in 2021). The second most stated source was supermarkets, with 52 per cent of refugees reported having borrowed or received goods on credit from supermarkets, a 2 per cent increase from the previous year. Rates of borrowing from pharmacies, friends in Lebanon, *Shawish* and landlords remained similar in 2022.

Households in the governorate of Mount Lebanon had the highest reported rates of borrowing from friends in Lebanon, 92 per cent. Eight out of ten refugees in Baalbek-El Hermel borrowed from the supermarket, whereas Mount Lebanon had the lowest rates of borrowing from the supermarket (28 per cent). Households in Bekaa had the highest share of refugees borrowing from landlords (29 per cent). A higher proportion of households above the SMEB were borrowing money from friends not in Lebanon (6 per cent) versus those below the SMEB (3 per cent). On the other hand,

households below the SMEB resorted to borrowing from the supermarket (54 per cent) almost twice as much as households above the SMEB (26 per cent). Residential households reported higher rates of borrowing from friends not in Lebanon (4 per cent) and landlords (18 per cent) compared to those in non-residential or non-permanent shelters. Non-permanent shelters had the highest share of households resorting to borrowing from the supermarket (68 per cent). Male-headed households reported higher rates of borrowing from landlords (17 per cent) compared to female-headed households (14 per cent), while female-headed households reported higher rates of borrowing from pharmacies (7 per cent versus 4 per cent). Interestingly, food secure households had the highest rates of borrowing from supermarkets at 70 per cent, compared to 56 per cent among severely food insecure households. Households with no working members also resorted more to borrowing from the supermarket (59 per cent) compared to households with no working members (48 per cent).

Figure 11: Sources of borrowing money



CHARACTERISTICS OF ECONOMIC VULNERABILITY

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

Debt: A total of 94 per cent of Syrian refugee households in Lebanon reported being in debt in 2022, a 2 percentage-point increase since 2021. Households living between the SMEB and MEB and households living ≥ 125 per cent of the MEB reported a higher percentage of refugees that had no accumulated debt, 17 per cent and 14 per cent respectively. However, the category households that were living ≥ 125 per cent of the MEB also had the highest proportion of those having an accumulated debt of more than LBP 20 million (16 per cent), followed by those living between the SMEB and MEB (11 per cent). The rates of refugee households taking on debt and the total debt amount increased in 2022 compared to 2021 and 2020.

Reason for borrowing: A total of 93 per cent of households borrowing to meet their food needs were living below the SMEB, compared to 81 per cent in households living ≥ 125 per cent of the MEB. Likewise, refugees living below the SMEB had higher rates of borrowing to cover rent expenses compared to those living ≥ 125 per cent of the MEB. Similarly, refugees in households below the SMEB had higher rates of borrowing to pay for health care and medications.

Shelter: A total of 96 per cent of households in non-permanent shelters were below the SMEB, compared to 87 per cent of households residing in residential areas, and 94 per cent of households in non-residential shelters.

Food security: Almost all (98 per cent) households that were severely food insecure were living below the SMEB, whereas 23 per

cent of food secure households were living ≥ 125 per cent the MEB. Likewise, 93 per cent of moderately food insecure households were living below the SMEB. This indicated that those living below the SMEB are more likely to be food insecure compared to those across other SMEB and MEB categories.

Working members: A total of 94 per cent of households with no working members were below the SMEB, as opposed to 88 per cent among households with at least one working member. Households with at least one working member had higher rates of living ≥ 125 per cent of the MEB (6 per cent) compared to households with no working members (3 per cent). Households below the SMEB reported a total monthly income of LBP 1,581,078, which is LBP 6,575,780 less than the SMEB value per household (LBP 8,156,858).

Coping strategies: A total of 92 per cent of households resorting to crisis coping strategies and 90 per cent of households resorting to emergency coping strategies were below the SMEB. This indicates that households below the SMEB have higher rates of adopting coping strategies that will make them more vulnerable in the long term.

Demographics: The average household size was five members for households below the SMEB, four members for households between the SMEB and MEB, three members for households between the MEB and <125 per cent of the MEB, and two members for households ≥ 125 per cent of the MEB. A total of 91 per cent of households with at least one member with a disability were living below the SMEB, compared to 89 per cent of households with no disability. Similarly, rates of households below the SMEB were higher among female-headed households (93 per cent) compared to male-headed households (89 per cent).

ASSISTANCE FOR BASIC NEEDS

Assistance and support provided to vulnerable Syrian refugees to support them to meet their basic needs are provided either through in-kind distribution or through cash-based interventions. Cash assistance allows refugee households to meet their basic needs in a dignified manner by allowing them to prioritize their purchases according to their needs.

Currently, the largest cash programmes for Syrian refugees are as follows:

Multipurpose cash assistance: Recipients of multipurpose cash assistance receive a monthly cash transfer (transferred through ATM cards or over the counter through money transfer agents). At the time of the survey (June–July 2022), most eligible households were receiving LBP 1,000,000 per month. Nationally, around 180,000 Syrian refugee households were assisted with multipurpose cash in July 2022.

Cash for food assistance and food e-card: Food assistance is provided to families through two modalities. Some families can redeem unrestricted cash assistance, while others receive restricted cash through an e-card that can be redeemed at specific shops across the country to buy food items. At the time

of the assessment, the food assistance transfer value (for both modalities) was LBP 500,000 per person (up to a maximum of six people). Nationally, around 242,800 Syrian households received food assistance July 2022.

Child-focused social assistance: These cash programmes target vulnerable children with a cash grant, as well as the provision of other services. Cash is unrestricted and redeemed through money transfer agents across the country. Nationally, around 70,000 Syrian children were supported through child-focused grants in July 2022.

Cash for winter needs: During the winter season, vulnerable households face challenges in securing additional needs (including the costs of heating). Thus, through the Basic Assistance Sector, seasonal cash assistance is rolled out. All families living in poverty are eligible for receiving winter assistance, and transfer values are based on the winter expenditure basket and are disbursed from November to March.

Other types of cash assistance that Syrian refugees can benefit from include sector-specific cash such as cash for rent, protection, emergency cash, cash for work, among others.

Table 2: Economic vulnerability groups, by sector indicators

	<SMEB (LBP 1,631,372)	SMEB-MEB (1,631,372- 1,922,908)	MEB-125% MEB (1,922,909- 2,403,636.24)	≥125% MEB (≥LBP 2,403,636.25)
Governorate				
Total	90%	3%	2%	5%
Akkar	96%	1%	1%	2%
Baalbek-El Hermel	94%	3%	1%	2%
Beirut	78%	5%	7%	10%
Bekaa	96%	1%	0%	2%
El Nabatieh	88%	3%	3%	6%
Mount Lebanon	84%	5%	3%	9%
North	90%	3%	3%	4%
South	81%	6%	6%	7%
Food security status				
Food secure	68%	6%	3%	23%
Marginally food secure	84%	5%	3%	7%
Moderately food insecure	93%	2%	2%	4%
Severely food insecure	98%	1%	1%	1%
Shelter category				
Residential	87%	4%	3%	6%
Non-residential	94%	2%	1%	4%
Non-permanent	96%	1%	1%	2%
Gender of the head of household				
Male	89%	3%	2%	5%
Female	93%	3%	2%	3%
Education of head of household				
Higher education	89%	3%	2%	6%
Illiterate	91%	4%	2%	3%
Literate, never attended school	72%	11%	3%	13%
Primary	93%	2%	2%	2%
Secondary/technical and vocational education	91%	2%	1%	6%
Household has at least one member with disability				
Yes	93%	2%	2%	3%
No	87%	3%	3%	7%

Annex 1: Debt categories and debt per household and per capita

	Debt categories					Debt per household and per capita			
	No debt	Debt group ≤LBP 5,000,000	Debt group 5,000,001- 10,000,000	Debt group 10,000,001- 19,999,999	Debt group >20,000,000	Debt per household (all households)	Debt per capita (all households)	Debt per household (only households within debt)	Debt per capita (only households within debt)
Total	6%	38%	33%	12%	10%	10,864,266	2,586,464	11,610,661	2,764,159
Governorate									
Akkar	4%	62%	27%	4%	4%	5,315,245	1,203,510	5,545,433	1,255,630
Baalbek-EI Hermel	2%	29%	45%	14%	10%	11,474,515	2,540,885	11,683,969	2,587,266
Beirut	13%	34%	22%	13%	19%	16,276,790	4,753,049	18,688,167	5,457,204
Bekaa	3%	25%	44%	17%	12%	11,690,820	2,556,503	12,017,608	2,627,964
El Nabatieh	9%	38%	30%	12%	11%	10,787,019	2,061,763	11,880,040	2,270,676
Mount Lebanon	10%	38%	27%	12%	13%	13,589,538	3,466,974	15,167,174	3,869,462
North	7%	50%	27%	8%	7%	7,447,499	1,948,981	8,050,150	2,106,692
South	7%	42%	33%	13%	6%	8,937,723	1,908,490	9,569,191	2,043,328
Food security status									
Food secure	31%	33%	19%	15%	2%	5,488,521	1,448,666	7,956,889	2,100,179
Marginally food secure	8%	35%	31%	14%	11%	11,691,389	2,903,973	12,737,676	3,163,856
Moderately food insecure	5%	39%	35%	11%	10%	10,455,038	2,432,020	11,020,452	2,563,545
Severely food insecure	6%	47%	31%	9%	7%	11,376,422	2,599,493	12,099,039	2,764,610
SMEB									
Below SMEB	6%	38%	35%	12%	10%	10,654,682	2,302,858	11,279,133	2,437,824
Above SMEB	14%	38%	20%	13%	14%	12,727,618	5,107,931	14,861,906	5,964,477
Shelter type									
Residential	8%	39%	31%	12%	10%	11,037,175	2,673,872	11,992,115	2,905,216
Non-residential	6%	42%	31%	12%	8%	10,691,372	2,614,206	11,427,266	2,794,143
Non-permanent	1%	32%	42%	14%	10%	10,369,334	2,283,471	10,508,817	2,314,187
Gender of the head of household									
Male	6%	36%	33%	14%	11%	11,745,907	2,674,813	12,555,123	2,859,090
Female	6%	49%	34%	5%	6%	6,704,996	2,169,666		2,316,767
At least one member of the household has disability									
No	7%	39%	34%	11%	9%	10,183,115	2,536,425	10,931,451	2,722,822
Yes	6%	36%	32%	15%	12%	12,320,999	2,693,479	13,043,110	2,851,339

Annex 2: Source of borrowing

	Friends in Lebanon	Friends not in Lebanon	Money lender	Local charity	Landlord	Supermarket	Shawish	Pharmacy	Other
Total	85%	3%	0%	0%	16%	52%	1%	5%	1%
Governorate									
Akkar	64%	5%	1%	0%	17%	62%	1%	6%	0%
Baalbek-El Hermel	87%	2%	0%	0%	18%	80%	2%	10%	1%
Beirut	89%	5%	0%	0%	8%	28%	0%	0%	0%
Bekaa	87%	1%	0%	0%	29%	67%	4%	7%	2%
El Nabatieh	77%	8%	0%	0%	11%	56%	0%	8%	2%
Mount Lebanon	92%	3%	0%	0%	8%	28%	0%	1%	0%
North	82%	6%	1%	0%	12%	47%	0%	3%	0%
South	89%	3%	0%	0%	15%	44%	0%	8%	4%
Food security status									
Food secure	60%	1%	0%	0%	25%	70%	0%	1%	1%
Marginally food secure	87%	4%	0%	0%	14%	49%	0%	4%	1%
Moderately food insecure	85%	3%	0%	0%	17%	52%	2%	5%	1%
Severely food insecure	81%	3%	0%	0%	26%	56%	1%	3%	2%
SMEB									
Below SMEB	85%	3%	0%	0%	17%	54%	1%	5%	1%
Above SMEB	88%	6%	0%	0%	13%	26%	0%	3%	1%
Shelter type									
Residential	86%	4%	0%	0%	18%	46%	0%	5%	1%
Non-residential	83%	1%	0%	0%	14%	51%	0%	4%	1%
Non-permanent	84%	3%	0%	0%	13%	68%	6%	6%	2%
Gender of the head of household									
Male	86%	3%	0%	0%	17%	52%	1%	4%	1%
Female	83%	2%	0%	0%	14%	52%	1%	7%	1%
At least one member of the household has disability									
No	85%	3%	0%	0%	16%	52%	1%	5%	1%
Yes	87%	3%	0%	0%	17%	52%	2%	5%	1%

Annex 3: Reasons for borrowing (1/2)

	Buy food	Buy essential non-food	Buy infant formula	Pay rent	Buy shelter material	Buy house	Pay health	Buy medicine
Total	93%	35%	12%	46%	2%	0%	24%	35%
Governorate								
Akkar	86%	26%	12%	43%	2%	0%	19%	26%
Baalbek-El Hermel	96%	57%	13%	44%	5%	0%	44%	58%
Beirut	90%	36%	17%	37%	1%	0%	27%	25%
Bekaa	97%	46%	16%	52%	1%	1%	24%	53%
El Nabatieh	87%	23%	14%	34%	5%	0%	24%	25%
Mount Lebanon	92%	24%	10%	49%	2%	0%	19%	22%
North	90%	28%	9%	46%	2%	1%	20%	18%
South	88%	29%	10%	34%	3%	0%	20%	31%
Food security status								
Food secure	98%	52%	3%	57%	4%	0%	1%	23%
Marginally food secure	91%	38%	10%	45%	2%	0%	23%	36%
Moderately food insecure	94%	33%	13%	46%	2%	0%	24%	35%
Severely food insecure	90%	30%	12%	53%	1%	0%	24%	24%
SMEB								
Below SMEB	93%	36%	13%	46%	2%	0%	24%	35%
Above SMEB	84%	25%	7%	45%	3%	0%	23%	32%
Shelter type								
Residential	92%	32%	11%	51%	2%	0%	21%	30%
Non-residential	92%	32%	9%	42%	2%	0%	24%	31%
Non-permanent	96%	44%	17%	35%	3%	1%	31%	50%
Gender of the head of household								
Male	93%	36%	13%	47%	2%	0%	24%	33%
Female	93%	31%	7%	42%	2%	0%	23%	41%
At least one member of the household has disability								
No	93%	35%	14%	46%	2%	0%	23%	32%
Yes	92%	34%	9%	46%	2%	0%	26%	40%

Annex 3: Reasons for borrowing (2/2)

	Buy water	Pay transportation	Repay debt	Procure sponsorship	Develop business	Procure assets	Pay documentation	Other reasons
Total	6%	6%	9%	0%	0%	0%	0%	5%
Governorate								
Akkar	4%	2%	5%	0%	0%	0%	0%	1%
Baalbek-El Hermel	5%	20%	17%	0%	0%	0%	0%	6%
Beirut	8%	3%	4%	0%	0%	0%	0%	5%
Bekaa	7%	4%	12%	0%	0%	0%	0%	12%
El Nabatieh	2%	3%	6%	0%	0%	1%	1%	3%
Mount Lebanon	8%	6%	7%	0%	0%	0%	0%	3%
North	1%	1%	5%	0%	0%	0%	0%	1%
South	10%	2%	6%	0%	0%	0%	0%	4%
Food security status								
Food secure	18%	6%	3%	0%	0%	0%	0%	1%
Marginally food secure	8%	5%	6%	0%	0%	0%	0%	8%
Moderately food insecure	5%	6%	10%	0%	0%	0%	0%	4%
Severely food insecure	3%	6%	11%	0%	0%	1%	1%	5%
SMEB								
Below SMEB	6%	6%	9%	0%	0%	0%	0%	5%
Above SMEB	5%	3%	8%	0%	0%	1%	1%	6%
Shelter type								
Residential	7%	5%	8%	0%	0%	0%	0%	5%
Non-residential	4%	5%	9%	0%	0%	1%	1%	5%
Non-permanent	4%	9%	11%	0%	0%	0%	0%	7%
Gender of the head of household								
Male	6%	6%	9%	0%	0%	0%	0%	5%
Female	5%	5%	9%	0%	0%	0%	0%	5%
At least one member of the household has disability								
No	6%	6%	8%	0%	0%	0%	0%	4%
Yes	7%	5%	10%	0%	0%	0%	0%	8%