

ECONOMIC VULNERABILITY



The chapter describes the economic vulnerability of Syrian refugee households in Lebanon. For the purpose of this analysis, several dimensions are taken into account: composition and amount of expenditures, Survival and Minimum Expenditures Basket (S)MEB, and debt.

- **The average monthly per capita expenditure decreased from US\$ 111 in 2018 to US\$ 105 in 2019.** This is a 5% decline or an average decrease of \$6 in monetary terms, which indicates a decline in Syrian refugees’ access to resources. This decline is pronounced in the **share of expenditure in rent (15% in 2019 vs 20% in 2018).**
- **The percentage of Syrian refugees spending less than US\$ 2.90 a day (< SMEB) has increased from 51% in 2018 to 55% in 2019.** 73% are spending less than US\$ 3.80 a day in 2019, compared to 68% in 2018, which indicates that **Syrian refugees are becoming more economically vulnerable.**
- **The average level of debt per household has been increasing by nearly US\$ 100 over the last few years** (US\$ 919 in 2017, US\$ 1,015 in 2018, and reaching US\$ 1,115 in 2019) showing that Syrian refugee households continue to lack enough resources to cover their essential needs. **9 out of 10 households are in debt**, an increase of 5% compared to last year.
- Main reasons for borrowing remain the same throughout the years where **food (75%), rent (51%), and health care payments (34%) are at the forefront of reasons.** More people are borrowing to buy medicine (33% in 2019 vs 23% in 2018) and repay debts (6% in 2019 vs 3% in 2018). More men-headed households are borrowing to buy food (76% vs 71% for women) and pay rent (52% vs 47% for women) while more women-headed households are borrowing to pay for health (33% vs 39% for women) and buy medicine (31% vs 40% for women). **Friends in Lebanon are still the main source of borrowing in 2019 (73%), followed by borrowing from supermarkets (48%).**

Employment: number of working-age individuals (15+ years old) who have worked during the past seven days for at least one hour.

Unemployment: number of working-age individuals (15+ years old) who were not employed during the past seven days for at least one hour, who are available to work, and who have sought work in the last 30 days¹.

Labour Force: Sum of employed and unemployed working-age individuals.

¹The question on availability to work was asked with regard to the previous 30 days. It is, therefore, assumed that individuals available to work in the previous 30 days were available to work in the previous 7 days

Employment-to-Population Ratio (LPR): the proportion of a country’s working-age population that is employed.

Labour Force Participation Rate (LFPR) = (employed population + unemployed population) / total population aged 15+.

- **Age Disaggregation** of individuals who worked in the seven days prior to the survey:
 - **Working-age Population:** individuals aged 15+
 - **Working-age Adults:** individuals aged 25+
 - **Working Youth:** individuals aged 15-24
 - **Working Children:** children aged 5-17

An increasing number of Syrian refugees is falling below the poverty and severe poverty line in 2019 (Figure 1). In 2019, 55% of refugees are living below the Survival Minimum Expenditure Basket (SMEB) of US\$ 87 per person per month, which means that these individuals are unable to meet their survival needs for food, health and shelter. In terms of the Minimum Expenditure Basket (MEB), representing the poverty line, 73% of Syrian refugee households remain below this line.

SURVIVAL AND MINIMUM EXPENDITURE BASKET

The Minimum Expenditures Basket (MEB) is an indicator of the cost of the food and non-food items needed by a Syrian refugee household of five members over a one-month period¹.

Figure 1: Households below S/MEB 2015-2019

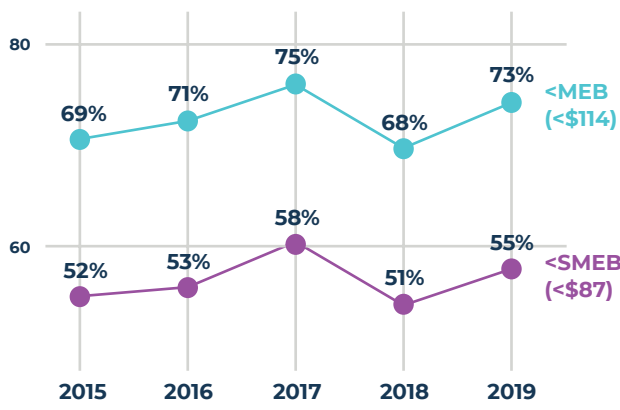


Figure 2: Percentage of households below SMEB by governorate

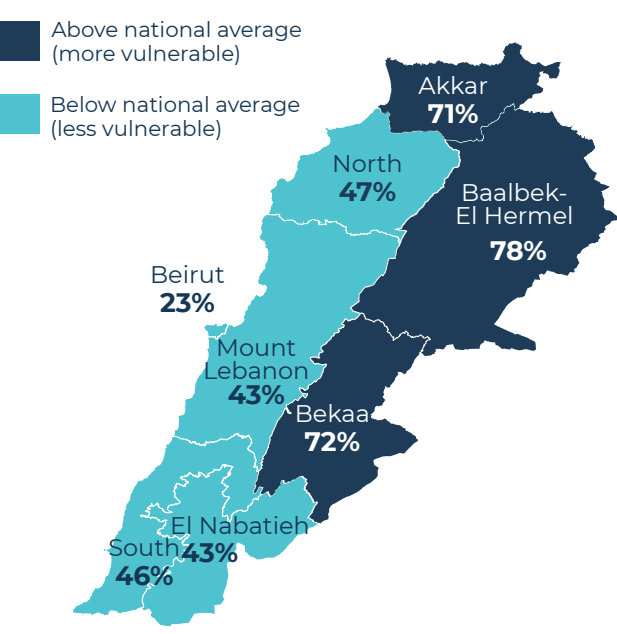
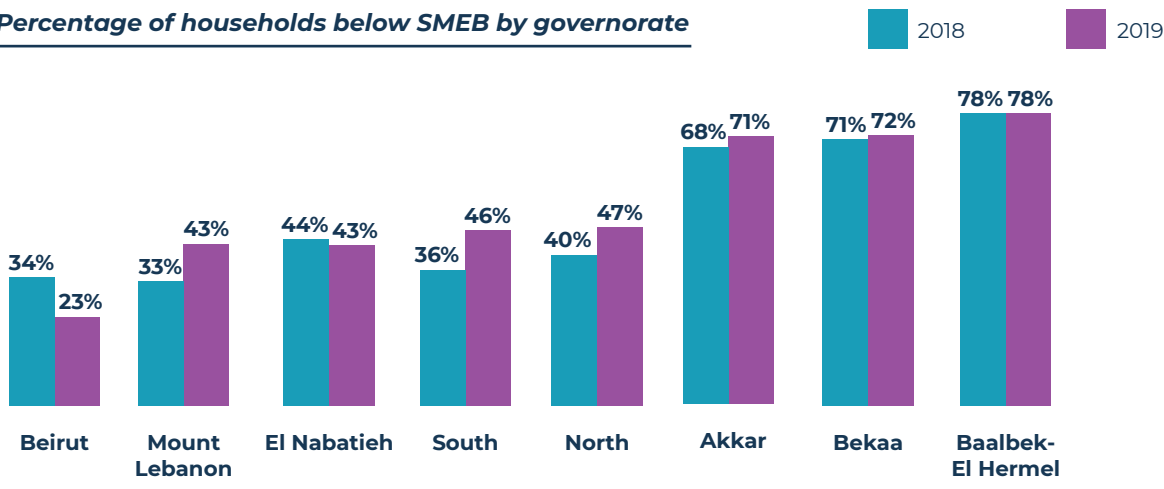


Figure 3: Percentage of households below SMEB by governorate



At the governorate level, the highest concentration of economically vulnerable Syrian refugee households is found in Baalbek-El Hermel (78%), followed by Bekaa (72%) and Akkar (71%). The percentage of households falling under SMEB increased in 2019, especially in the North (47% in 2019 vs 40% in 2018), followed by the South (46% in 2019 vs 36% in 2018), and Mount Lebanon (43% in 2019 vs 33%

in 2018). Beirut is the only governorate where the share of households falling under SMEB is decreasing : only 23% are living below SMEB in 2019, compared to 34% in 2018. The percentage of households with working members is the highest in Beirut and has increased by 9% compared to 2018. The lowest percentage of households with working members is in Baalbek-El Hermel, with only 30%.

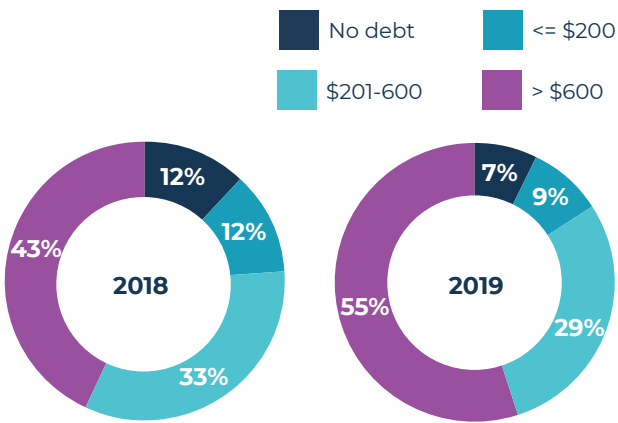
¹ Annex 16 describes the composition of the (S)MEB as well as the methodology used to determine it

DEBT AND BORROWING MONEY

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

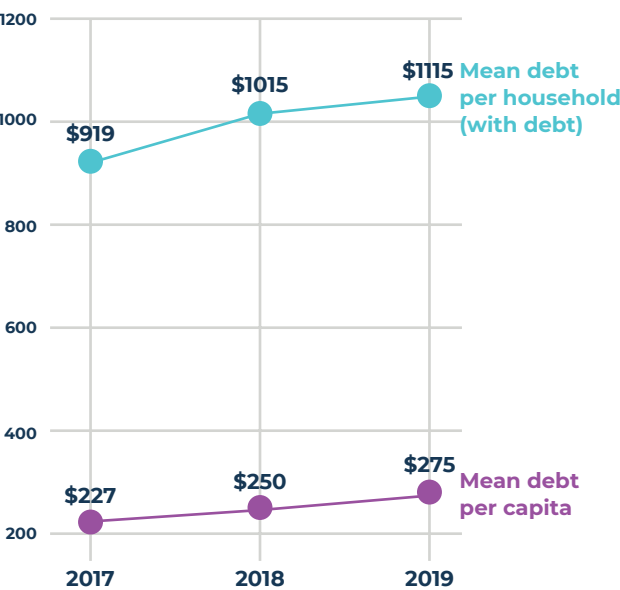
Borrowing: households that borrowed money or received credit in the three months prior to the survey.

Figure 3: Debt category 2018-2019



Syrian refugee households are getting further in debt through the last several years with increasing amounts. The proportion of households that are in debt with over US\$ 600 has increased dramatically, reaching 55% in 2019 compared to 43% in 2018. Overall, nearly 93% of households are in debt, an increase of 5% compared to last year.

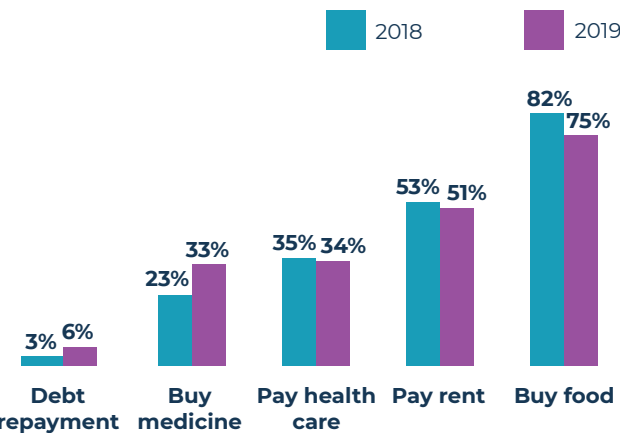
Figure 4: Mean debt per households and per capita 2017-2019



The average amount of debt per capita has been at a constant increase where it reached US\$ 275 per capita, a 10% increase from last year. The highest average amount of debt per capita is found in Beirut (US\$ 375) and Mount Lebanon (US\$ 326), while the highest per household is found in El Nabatieh (US\$ 1336) and Bekaa (US\$ 1263).

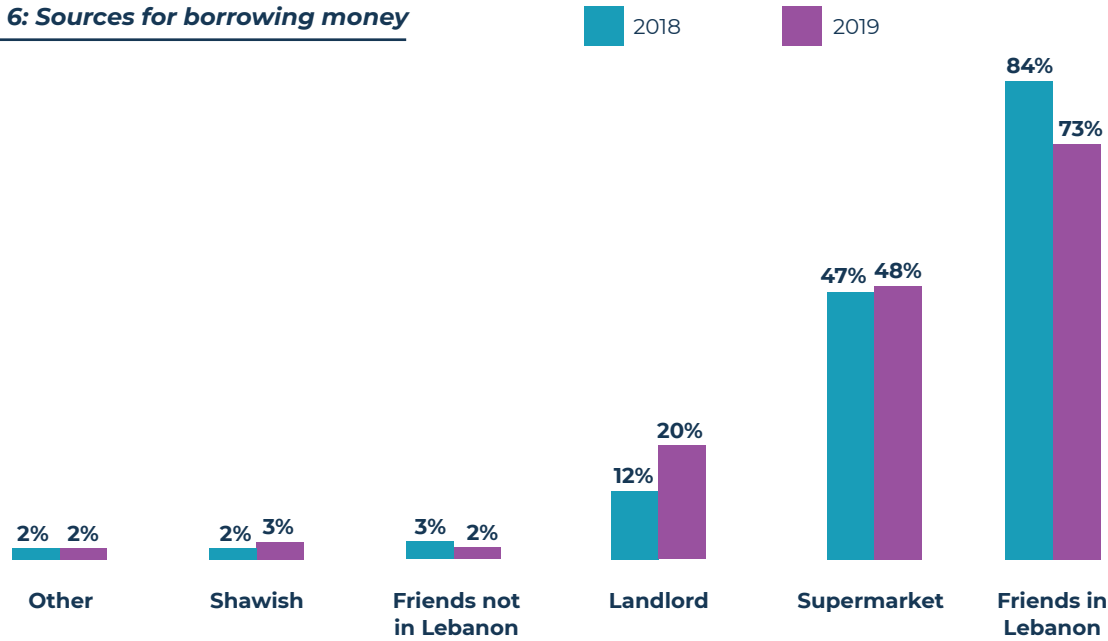
REASONS FOR BORROWING

Figure 5: Main reasons for borrowing money 2018-2019



There has been a decline in the percentage of households reporting the top reasons for borrowing money from 2018 to 2019: borrowing money for food (82% in 2018 vs 75% in 2019) and paying for rent (53% in 2018 vs 51% in 2019). These remain the top reasons, followed by healthcare (34%). It is worth noting that buying medicine (33%) has increased by an extra 10% in 2019, while debt repayment (6%) has doubled since 2018.

Figure 6: Sources for borrowing money

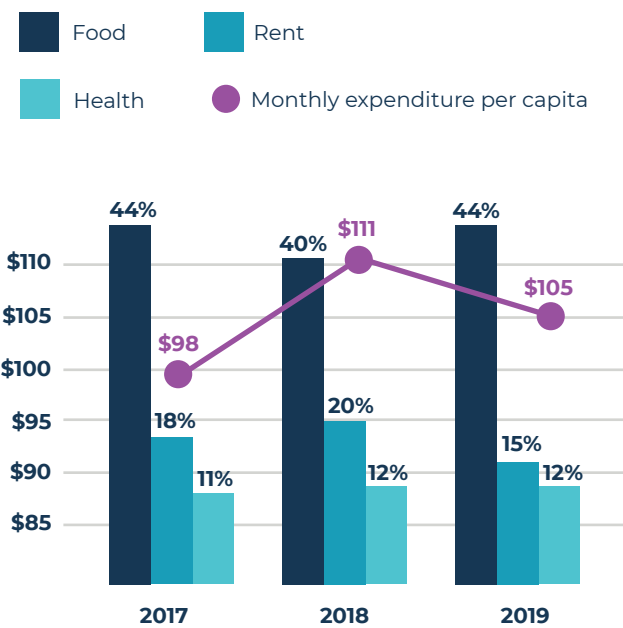


When asked about sources for borrowing money, the majority of households mentioned friends in Lebanon (73%) as the primary source. The second most prominent source mentioned is borrowing from a grocery store (48%), similar to the previous year.

EXPENDITURES

Even though expenditure patterns remain similar throughout the years, data shows that overall monthly per capita expenditure has declined in 2019 by an average of 5%, compared to 2018. Data also demonstrates a decline in rent expenditure per capita. This can be explained by the decline in average rental prices in 2019 in residential shelters (from US\$ 221 in 2018 to US\$ 213 in 2019). When it comes to food expenditure patterns, the most purchased items for Syrian refugees continue to be bread and pasta (24%) followed by fruits and vegetables (15%) and dairy products (10%).

Figure 7: Monthly expenditure per capita



CHARACTERISTICS OF ECONOMIC VULNERABILITY:

Expenditure profiles were analyzed in comparison with sector indicators to describe the characteristics of households, that are defined as the most socioeconomically vulnerable and also fall below the SMEB/MEB thresholds.

Debt: A higher percentage of households under the SMEB are in debt (96% vs 83% in 2018). Amounts borrowed also increased in 2019, compared to 2018 for all MEB/SMEB categories.

Reason for borrowing: Economically vulnerable households are mostly borrowing to purchase food (79%) and pay rent (51%).

Shelter: Similar to 2018, households under the SMEB are more likely to live in non-permanent residences.

Food security: Households under the SMEB are more likely to be moderately or severely food insecure.

Working members: The percentage of households with working members has decreased in 2019, compared to 2018. Only 54% of households under the SMEB, versus 61% in 2018 have working members. This trend also applies on all MEB/SMEB categories.

Coping strategies: Economically vulnerable households are more likely to adopt crisis and emergency coping strategies than non-vulnerable households.

Demographics: As in 2018, households under the SMEB are larger households, compared to other expenditure groups. They also have more dependents and are more likely to have disabled or chronically ill members. Women-headed households are more economically vulnerable than men-headed ones (63% vs 53%).

Voices from the field

This box summarises discussions about the results of VASyR 2019 held in all field offices. It is based on the contextual knowledge of key actors in the field, as opposed to quantitative data.

VASyR discussions participants emphasized that difficulties in finding jobs are linked to the increase in restrictive measures, including, but not limited to, the closure of shops run by- or employing Syrians. Low employment rates were also said to be influenced by challenges in obtaining legal residency, which also restrict the mobility of job seekers.

The slow-down of the construction sector, which is one of the sectors refugees are permitted to seek employment, was deemed to be another hindering factor for securing refugee livelihoods. The restrictions on access to jobs for Syrians were viewed as an important factor contributing to the increased vulnerability of refugees.

Increasing poverty levels were said to be linked to evictions and eviction threats, as these typically occur due to the inability to pay rent. Such trends highlight rising precariousness, as refugees often have few relocation options open to them upon being evicted.

Competition for jobs, as well as rising debt, were seen as key sources of community tensions.

Higher income rates in Beirut were being linked to greater availability of jobs, as well as a higher access to legal residency in this area. Nonetheless, higher earnings in Beirut must be viewed in relation to the higher cost of living, particularly rental costs, in this region. In Akkar, one of the most economically vulnerable regions, participants noted the stark increase in debt, not matched by a comparably high increase in economic vulnerability, which could imply an accumulation of debt due to the need to pay for expensive services, such as hospital care.

Table 4: Economic vulnerability groups by sectors indicators

	>=125% MEB (>=143 US\$)	MEB - 125% MEB (114-142US\$)	SMEB - MEB (87-113US\$)	< SMEB (87US\$)
Debt and borrowing				
Borrowed money	85.3%	90.1%	93.1%	95.7%
Debt per household (mean US\$ for households with debt)	1294	1359	1123	1026
Debt group: US\$ 600	48.9%	52%	56.3%	57.1%
Reason for borrowing:				
to buy food	63.9%	72.1%	75.8%	79.4%
to pay rent	49.4%	53.3%	52.5%	50.6%
to cover health expenses	25.1%	30.2%	38.3%	36.6%
to buy medicine	22.3%	27.9%	32.7%	37.2%
Shelter				
Non-permanent	8.3%	11.3%	15.2%	26.6%
Non-residential	9.5%	10.5%	9.5%	12.6%
Residential	82.2%	78.2%	75.2%	60.8%
Food security				
Food secure	20%	12.7%	8.5%	3.6%
Marginally food secure	57.4%	68.3%	71.1%	61.6%
Moderately food insecure	22.3%	18.6%	19.9%	34%
Severely food insecure	0.3%	0.4%	0.5%	0.9%
Working members				
Households with working members	58.5%	56.1%	52.7%	54%
Coping strategies				
Crisis and emergency coping	51.6%	61.7%	65.9%	72.8%
Demographics				
Household size (mean)	3.11	4.57	5.16	5.65
>70% of household members are dependent	4.2%	8%	11.1%	16.1%
Number of members with disability (mean)	0.10	0.14	0.13	0.16
Number of members with chronic illness (mean)	0.50	0.63	0.72	0.76
Gender of head of the household				
Women	11.4%	16.9%	15.1%	20.5%
Men	88.6%	83.1%	84.9%	79.5%

Methodology

The Minimum Expenditure Basket (MEB) is based on secondary data on expenditures collected by 17 agencies. The data was consolidated and analysed by Handicap International during the second quarter of 2014. MEB composition was discussed and endorsed by the Cash Working Group after consultation and inputs received from sector working groups.

The expenditures included in the MEB are:

- **Minimum Food Expenditure Basket (MFEB):** MFEB is based on WFP quantities containing 2,100 kcal per day and all required nutrients. In order to calculate it, prices collected by WFP in January 2014 from across Lebanon were analysed.
- **Non-Food Item (NFI):** the NFI package was decided by the NFI Working Group—monthly price monitoring was used to determine the average price for each item. Although only a few organizations are involved in the NFI price monitoring, prices were collected in all regions except Beirut.
- **Clothes:** no minimum requirement for clothes has been agreed upon by the sector lead, therefore this calculation is based on monthly expenditures collected through post-distribution monitoring (PDM).
- **Communication:** the price is based on the minimum requirement per month to keep a phone line active.
- **Rent:** the calculation is based on average rent regardless of the type of shelter in which refugees live, taking into consideration only those refugees actually paying rent. This was agreed upon by the Shelter Sector Working Group.
- **Water:** the calculation is based on the SPHERE standard of 35 liters of water per day per individual, then multiplied by the cost of trucked water service. This was agreed upon by the WASH Sector Group.
- **Transportation:** no minimum requirement for transportation was agreed, thus the calculation is based on monthly expenditures collected through PDM.
- **Health:** the calculation was determined by agreement in the Health Sector Working Group. Adults will make two medical visits per year in addition to drugs and diagnostic tests,

at a cost of US\$ 16 per year per person. Children under the age of five will make four medical visits per year at a cost of US\$ 33 per year per child. It was assumed that a household was comprised of two adults, one child over five years of age and two children under five.

- **Education:** no feedback was received from the education sector, therefore the calculation is based on expenditures collected through PDM.

Extra expenditures:

There were additional expenditures that required special attention from the humanitarian agencies who are providing assistance to Syrian refugees, such as legalization of stay in Lebanon. All Syrian refugees who arrived in Lebanon in 2013 had to renew their visa every six months (renewable once for no fee); in order to do so every individual over 15 years old was required to pay US\$ 200. An average of two people per household had to legalize their visa in 2014, thus every household required an additional US\$ 400 in assistance.

Regarding winterization, it was agreed that petrol would be the only additional cost for the household as distribution of stoves and high-quality thermal blankets has occurred and newcomers will receive this assistance.

Limitations

- The data was collected in different timeframes, therefore the MEB is not perfectly accurate.
- Some expenditures could not be disaggregated which makes it difficult to understand what they are incorporating.
- There was no harmonized methodology for the collection or calculation of expenditures.

Survival Expenditure Basket

Based on the MEB, a survival expenditure basket was calculated which includes all the survival basic items needed by the households, which are:

- **Food:** based on the 2,100 kcal per day, same as the MEB, excluding the cost corresponding to 100% of the nutrients needed.
- **NFI:** the package remains the same as included in the MEB.
- **Clothes:** same package as MEB.
- **Communication:** same package as MEB.

- **Rent:** Average rent for refugees staying in informal tented settlements.
- **Water:** calculated based on 15 liters per day per person.
- **Transportation:** same package as MEB.
- **Loan refund:** based on average collected through field visit.

	Products	Quantity per capita	Quantity per HH	Cost in LBP	Cost in US\$	Comments
	Ration per month in grams					
Food basket	Lemon	900		982	1	Minimum Food Expenditure Basket per HH with WFP ration to meet nutrient needs + 2100 kcal/month
	Lettuce	1,950		4,608	3	
	Egg	600		2,331	2	
	Bread	2,100		3,590	2	
	Milk powder	600		8,533	6	
	Egyptian rice	3,000		5,531	4	
	Spaghetti	1,500		3,664	2	
	Bulgur wheat	3,900		6,705	4	
	Canned meat	1,140		10,275	7	
	Vegetable oil	990		2,623	2	
	Sugar	1,500		1,993	1	
	Lentils	1,800		4,208	3	
	Iodized salt	150		76	0	
Total food expenditures per person				55,120	37	
Total food expenditures per household				275,599	184	
	Prices collected by Cash Working Group (CWG) actors					
Non-food items (CWG)	Toilet paper		4 rolls/packet	1,233	1	Quantities harmonized by the NFI Working Group. Minimum NFI required.
	Toothpaste		2 tubes/75ml	4,132	3	
	Laundry soap/ detergent		900gr	4,073	3	
	Liquid dish detergent		750ml	2,479	2	
	Sanitary napkins		3 packets of 20 pads per packet	8,052	5	
	Individual soap		5 pieces of 125g	2,462	2	
	Hypoallergenic soap		125g per bar	1,298	1	
	Disinfectant fluid		500ml	3,892	3	
	Shampoo		500ml	4,023	3	
	Diapers		90 per packet	14,599	10	
	Cooking gas		1kg	2,733	2	
Total NFI expenditures				48,976	33	

	Products	Quantity per capita	Quantity per HH	Cost in LBP	Cost in US\$	Comments
	Based on household surveys					
Other NFI	Clothes		per month	37,050	25	Based on average expenditures collected through PDM.
	Communications cost		per month	34,095	23	Minimum needed per month to keep the phone active.
	Shelter – Rent		per month	290,075	193	Average rent regardless of shelter type. Weighted according to % of population residing in shelter.
	WASH –Water supply		per month	71,250	48	Monthly cost of water per HH in normal situation, 35 LL/ person/day according to normal standard.
	Services – Transportation		per month	40,375	27	Based on average expenditures collected through PDM.
	Services – Health		per month	14,250	10	According to health sector, adults will do 2 medical visits per year+ drugs and diagnostic tests which cost US\$ 16 per year per adult. Children <5 will do 4 medical visits per year which cost US\$ 33 per year/child. The assumption was made that a HH was comprised of 2 adults, 1 child > 5 years and 2 children <5 years. Calculation: (16X3+33X2)/12
	Services – Education		per month	45,4878	30	Based on average expenditures collected through PDM.
Total MEB				857,158	571	

Annex 17: (S)MEB breakdown, poverty line and debt

	Household MEB/SMEB categories				Poverty line per capita per day	Debt categories			
	>=125% MEB (>=143US\$)	MEB- 125% MEB (114 - 142US\$)	SMEB-MEB (87-113US\$)	< SMEB (87US\$)	Below poverty line <3.84US\$	No debt	Debt group: <=200 US\$	Debt group: 201-600 US\$	Debt group: >600 US\$
Total	17.2%	9.8%	18%	55%	73.5%	7.3%	8.7%	29.0%	55.0%
Governorate									
Akkar	7.9%	5.3%	15.9%	70.9%	87.0%	7.4%	14.5%	35.6%	42.5%
Baalbek-El Hermel	5.6%	5.9%	11.0%	77.5%	88.9%	1.7%	7.9%	36.4%	54.0%
Beirut	45.6%	14.3%	16.6%	23.5%	40.5%	22.1%	19.5%	24.7%	33.8%
Bekaa	6.5%	4.8%	17.1%	71.6%	88.9%	2.3%	3.3%	19.2%	75.2%
El Nabatieh	15.1%	14.0%	28.2%	42.6%	72.2%	4.8%	5.6%	26.9%	62.8%
Mount Lebanon	27.4%	12.7%	16.9%	42.9%	60.5%	11.7%	10.1%	31.2%	47.1%
North	18.6%	11.7%	22.4%	47.3%	70.3%	7.5%	6.9%	29.5%	56.0%
South	17.8%	13.2%	22.5%	46.4%	69.6%	6.1%	13.1%	29.9%	51.0%
Expenditure									
>=125% MEB (>=143US\$)	100.0%	0.0%	0.0%	0.0%	0.0%	14.7%	9.5%	26.9%	48.9%
MEB- 125% MEB (114 - 142US\$)	0.0%	100.0%	0.0%	0.0%	5.2%	9.9%	7.9%	30.2%	52.0%
SMEB-MEB (87-113US\$)	0.0%	0.0%	100.0%	0.0%	100.0%	6.9%	10.2%	26.6%	56.3%
< SMEB (87US\$)	0.0%	0.0%	0.0%	100.0%	100.0%	4.3%	8.4%	30.2%	57.1%
Food security classification									
Food secure	40.8%	15.1%	18.6%	25.4%	45.4%	27.2%	11.0%	26.9%	34.9%
Mild food insecurity	14.8%	10.3%	19.6%	55.4%	75.7%	5.4%	8.0%	29.2%	57.4%
Moderate food insecurity	12.9%	6.3%	12.3%	68.5%	81.7%	5.0%	9.1%	29.2%	56.8%
Severe food insecurity	7.5%	5.3%	12.3%	74.9%	93.9%	11.1%	2.7%	26.5%	59.8%
Gender of the head of household									
Female	10.8%	9.9%	16.1%	63.2%	80.0%	9.4%	13.7%	35.8%	41.2%
Male	18.6%	9.8%	18.4%	53.3%	72.2%	6.8%	7.7%	27.5%	58.1%
Shelter type									
Non-permanent shelter	7.0%	5.6%	14.1%	73.2%	87.7%	1.6%	5.2%	24.9%	68.3%
Non-residential	14.5%	8.2%	15.0%	62.3%	77.4%	11.6%	10.2%	30.6%	47.6%
Residential	20.6%	11.2%	19.6%	48.6%	68.9%	8.3%	9.6%	29.9%	52.3%

Annex 18: Debt per household and per capita, and households borrowing money

	Debt per household and per capita (Mean)				Households that borrowed money in the past 3 months (%)
	Debt per household (all households)	Debt per capita (all households)	Debt per household (only households with debt)	Debt per capita (only households with debt)	
Total	1034	255	1115	275	86.2%
Governorate					
Akkar	725	183	782	197	87.5%
Baalbek-El Hermel	868	204	883	207	81.1%
Beirut	905	292	1161	375	71.0%
Bekaa	1235	292	1263	299	93.5%
El Nabatieh	1272	251	1336	264	93.1%
Mount Lebanon	1021	288	1156	326	81.5%
North	1047	235	1132	254	88.5%
South	1057	212	1125	226	87.7%
Expenditure					
>=125% MEB (>=143US\$)	1104	449	1294	526	79.2%
MEB- 125% MEB (114 - 142US\$)	1224	314	1359	349	87.2%
SMEB-MEB (87-113US\$)	1045	232	1123	250	86.8%
< SMEB (87US\$)	981	194	1026	203	88.6%
Food security classification					
Food secure	715	193	970	270	69.0%
Mild food insecurity	1064	249	1125	265	89.0%
Moderate food insecurity	1066	280	1126	298	85.7%
Severe food insecurity	1078	301	1080	311	83.5%
Gender of the head of household					
Female	770	228	850	251	81.8%
Male	1092	261	1172	281	87.1%
Shelter type					
Non-permanent shelter	1101	241	1119	245	91.5%
Non-residential	1004	250	1136	283	79.7%
Residential	1019	260	1111	284	85.7%

Annex 19: Monthly expenditure per capita, food expenditure share and expenditure share (monthly average)

	Total expenditures per month per capita in US\$		Food expenditure share category					Expenditure share - monthly average							
	Mean		<50%	>=50- 65%	>=65 -75%	>=75%	Food	Health	Education	Rent	Water	Alcohol	Soap and hygiene	Fuel	Transportation
Total		104.6	63.8%	22.5%	8.5%	5.1%	44.1%	11.9%	2.2%	15.4%	3.0%	2.5%	4.1%	1.6%	1.9%
Governorate															
Akkar		81.4	55.4%	26.0%	12.8%	5.7%	48.4%	13.5%	2.1%	9.7%	2.1%	3.2%	5.0%	0.5%	1.6%
Baalbek-El Hermel		72.8	62.6%	21.0%	8.2%	8.2%	45.7%	17.7%	1.2%	9.0%	1.6%	1.4%	2.8%	4.2%	2.2%
Beirut		179.5	80.3%	11.2%	5.4%	3.1%	36.1%	9.1%	2.2%	28.3%	4.3%	2.8%	3.4%	0.1%	1.3%
Bekaa		77.8	61.8%	25.2%	7.8%	5.3%	44.5%	16.5%	2.3%	8.7%	2.4%	1.0%	2.7%	4.3%	3.3%
El Nabatieh		105.8	63.9%	24.1%	9.3%	2.7%	44.3%	11.9%	3.2%	13.1%	2.8%	2.8%	5.6%	1.2%	1.5%
Mount Lebanon		129.3	67.9%	20.2%	8.0%	3.9%	42.0%	7.4%	1.9%	22.7%	4.3%	3.0%	4.4%	0.6%	0.8%
North		108.9	56.0%	26.5%	10.5%	7.0%	47.6%	11.4%	2.0%	15.0%	2.2%	3.3%	4.9%	0.3%	2.3%
South		104.7	73.6%	18.5%	4.4%	3.4%	40.0%	11.3%	3.9%	15.0%	3.2%	3.0%	5.1%	0.8%	2.3%
Expenditure															
>=125% MEB (>=143US\$)		244.7	85.1%	9.3%	4.1%	1.6%	34.8%	13.4%	1.2%	25.2%	2.7%	2.7%	3.4%	1.2%	1.9%
MEB- 125% MEB (114 - 142US\$)		126.7	82.8%	14.2%	1.5%	1.5%	36.8%	12.2%	2.2%	24.5%	2.7%	2.3%	3.6%	1.3%	1.6%
SMEB-MEB (87-113US\$)		99.3	77.2%	16.4%	4.0%	2.4%	39.1%	13.2%	2.6%	19.8%	2.7%	2.3%	4.0%	1.4%	1.8%
< SMEB (87US\$)		58.5	49.4%	30.2%	12.6%	7.8%	49.9%	11.0%	2.3%	9.2%	3.2%	2.5%	4.5%	1.9%	1.9%
Food security classification															
Food secure		164.0	96.2%	3.8%	0.0%	0.0%	33.9%	9.8%	2.9%	27.1%	2.2%	2.2%	3.8%	1.9%	1.9%
Mild food insecurity		103.3	70.2%	25.1%	3.6%	1.1%	39.8%	13.9%	2.4%	15.4%	3.1%	2.6%	4.1%	1.9%	2.3%
Moderate food insecurity		91.4	46.0%	20.0%	20.2%	13.8%	49.9%	12.3%	1.7%	10.6%	3.0%	2.3%	4.2%	1.4%	1.8%
Severe food insecurity		70.8	0.0%	4.8%	32.6%	62.6%	78.5%	3.2%	0.5%	0.0%	0.7%	3.2%	4.2%	0.0%	0.3%
Gender of the head of household															
Female		85.7	56.2%	25.3%	9.8%	8.8%	47.5%	13.3%	2.4%	11.7%	2.6%	1.2%	4.4%	2.0%	2.1%
Male		108.5	65.4%	22.0%	8.3%	4.4%	43.4%	11.7%	2.1%	16.1%	3.1%	2.8%	4.1%	1.6%	1.8%
Shelter type															
Non-permanent shelter		77.8	55.0%	30.2%	9.0%	5.7%	47.2%	18.0%	1.5%	4.5%	2.3%	1.8%	3.6%	3.0%	3.0%
Non-residential		99.8	61.9%	18.6%	12.3%	7.1%	46.3%	11.4%	2.4%	14.3%	2.5%	2.9%	3.8%	1.4%	2.0%
Residential		113.0	66.6%	21.0%	7.7%	4.6%	42.8%	10.3%	2.3%	18.6%	3.2%	2.6%	4.3%	1.3%	1.5%

Annex 20: Expenditure share (monthly average)

Expenditure share - monthly average											
	Clothing	Telecom	Electricity: Electricité du Liban	Electricity: Private generators	Assets	Other	Shelter	Gas	Legal assistance	Entertainment	Debt repayment
Total	0.3%	3.9%	1.8%	3.8%	0.0%	0.1%	0.1%	2.9%	0.3%	0.0%	1.6%
Governorate											
Akkar	0.6%	3.4%	0.4%	3.9%	0.1%	0.0%	0.3%	3.3%	0.1%	0.0%	2.5%
Baalbek-El Hermel	0.3%	3.4%	1.4%	3.3%	0.0%	0.2%	0.0%	3.1%	0.4%	0.0%	3.7%
Beirut	0.5%	3.9%	2.1%	2.8%	0.1%	0.0%	0.0%	2.2%	1.4%	0.2%	1.9%
Bekaa	0.4%	3.6%	3.6%	4.0%	0.0%	0.1%	0.0%	2.9%	0.1%	0.0%	2.2%
El Nabatieh	0.4%	4.1%	1.6%	3.9%	0.1%	0.1%	0.1%	2.8%	0.7%	0.0%	0.9%
Mount Lebanon	0.3%	4.6%	1.7%	3.9%	0.0%	0.2%	0.1%	2.6%	0.2%	0.0%	0.9%
North	0.0%	3.7%	1.3%	3.2%	0.0%	0.0%	0.0%	3.2%	0.1%	0.0%	0.4%
South	0.6%	3.7%	1.4%	4.8%	0.1%	0.4%	0.3%	2.9%	0.8%	0.0%	1.4%
Expenditure											
>=125% MEB (>=143US\$)	0.5%	3.8%	1.8%	3.4%	0.1%	0.2%	0.2%	2.0%	1.0%	0.1%	1.8%
MEB- 125% MEB (114 - 142US\$)	0.4%	3.5%	1.8%	3.9%	0.0%	0.3%	0.0%	2.3%	0.3%	0.0%	1.9%
SMEB-MEB (87-113US\$)	0.4%	3.5%	1.9%	3.7%	0.0%	0.1%	0.1%	2.6%	0.3%	0.0%	2.0%
< SMEB (87US\$)	0.2%	4.2%	1.9%	4.0%	0.0%	0.1%	0.1%	3.4%	0.1%	0.0%	1.3%
Food security classification											
Food secure	0.9%	4.3%	3.7%	1.7%	0.1%	0.1%	0.0%	2.4%	0.5%	0.1%	1.5%
Mild food insecurity	0.3%	3.9%	3.9%	2.0%	0.0%	0.2%	0.1%	2.9%	0.3%	0.0%	2.3%
Moderate food insecurity	0.2%	4.4%	3.7%	1.9%	0.0%	0.1%	0.0%	3.3%	0.1%	0.0%	0.8%
Severe food insecurity	0.0%	2.8%	6.2%	1.4%	0.0%	0.0%	0.0%	2.4%	0.0%	0.0%	0.0%
Gender of the head of household											
Female	0.7%	3.5%	1.6%	3.3%	0.1%	0.0%	0.2%	3.4%	0.1%	0.0%	1.4%
Male	0.3%	4.0%	1.9%	3.9%	0.0%	0.1%	0.1%	2.8%	0.3%	0.0%	1.6%
Shelter type											
Non-permanent shelter	0.4%	3.3%	2.4%	4.1%	0.0%	0.1%	0.2%	3.4%	0.3%	0.0%	3.2%
Non-residential	0.2%	3.8%	1.7%	4.1%	0.1%	0.3%	0.1%	3.1%	0.2%	0.1%	1.5%
Residential	0.3%	4.1%	1.7%	3.7%	0.0%	0.2%	0.1%	2.7%	0.3%	0.0%	1.2%