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|                                 |                                                                   |



# Socioeconomic Survey of Palestine Refugees in Lebanon 2023



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## socio-economic survey of Palestine Refugees in Lebanon

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# Acronyms

**AFFSS:** Arab Families Food Security Scale

**AUB:** American University of Beirut

**CLA:** Central Lebanon Area

**FHH:** Female Head of Households

**HH:** Household

**ILO:** International Labour Organization

**LFPR:** Labour Force Participation Rate

**MHH:** Male Head of Households

**MHI-5:** Health Chapter

**NGO:** Non-Governmental Organization

**Non-IDs:** Palestinians with no valid Identification Documents

**NR:** Non-registered Palestinian Refugees

**NSSF:** National Social Security Fund

**PR:** Palestine Refugees (or Palestine Refugee)

**PRL:** Palestine Refugees from Lebanon

**PRS:** Palestine Refugees from Syria (in Lebanon)

**SDW:** Separated, Divorced or Widow(er)

**UNRWA:** United Nations Relief and Works Agency (for Palestine Refugees in the Near East)

**WASH:** Water Sanitation and Hygiene

**WHO:** World Health Organization

**WP:** Work Permit

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## Executive summary

The data for this survey was collected between the end of 2022 and the beginning of 2023 based on a representative sample using the 'National Population and Housing Census in Palestinian Camps and Gatherings in Lebanon' (2017) data as sample frame for the resident Palestine refugee population in Lebanon including Palestine refugees from Syria residing in the country. The combined survey results present a snapshot of the socio-economic development of the Palestine refugee community in Lebanon. The survey records the effects of decades of social and economic segregation and exclusion which are linked to the legal status of this population in Lebanon, and are evidenced by poor indicator outcomes across all sections of the report. For decades Palestinians in Lebanon have been unable to work legally in a number of key professions, are not permitted to own property or businesses and are excluded from accessing public service employment and use of public services. The survey data confirms that UNRWA is the core reference and service provider for Palestinians in Lebanon.

### Key findings

The average age of the Palestine refugee population in Lebanon is 31 years, with an average 4 persons per household.

A total of 27 per cent of households report *at least* one family member living abroad. Remittances are received by 37 per cent of households.

Waged labour was reported as one of the main sources of income by about half of the households. UNRWA's cash assistance was reported as one of the main income sources by 70

per cent of camp inhabitants and 58 per cent of refugees living outside the camps. About ten per cent of households indicated political organisations being one of the main income sources.

Among the population 25 years and above, 21 per cent did not complete elementary level education and a total of 54 per cent did not complete the mandatory preparatory education level. A total of 12.5 per cent hold an academic degree.

School enrolment is high in the early years; 95 per cent of children aged 6-12 years are enrolled. For the age group 13-15 years, a total of 92 per cent of girls remain enrolled in school, but only 81 per cent of boys. The gender gap further increases at the age of 16-18 years reflecting the general regional trends, with 77 per cent of girls enrolled but only 55 per cent of boys.

Among all children enrolled, 70 per cent are learning in UNRWA primary or secondary schools, 17 per cent in private education institutions, 9.5 per cent in government institutions and 2.8 per cent in free private institutions for children with special needs.

Nearly three out of 10 persons across all age groups suffer from chronic illnesses that indicate limited ability to generate income and incur additional high costs on households for medical expenses where UNRWA is unable to cover for full medication and treatment. Particularly concerning are high malnutrition rates among children with 6 per cent of children under the age of 5 years holding a respective medical certificate.

The poverty rate at the beginning of 2023 stood at 83 per cent as per the adjusted national poverty line of 2012.

The labour force participation rate is 41 per cent for the population above 15 years (as per ILO definition). This compares to a national labour force participation rate of 50 per cent in Lebanon for the same time period (Worldbank, 2022). Respectively, the unemployment rate among Palestine refugees stands at 32 per cent compared to 11 per cent nationally (Worldbank, 2022).

# Introduction

## Context and aim of the assessment

UNRWA has conducted several socio-economic surveys for Palestine refugees in Lebanon in order to better inform its activities. These include the Socio-Economic Survey of Palestinian Refugees in Lebanon (AUB/UNRWA, 2010), the Survey on the Socioeconomic Status of Palestine Refugees in Lebanon (AUB/UNRWA, 2015), and the Socio-Economic Survey on Palestine Refugees from Syria (PRS) Living in Lebanon (2020). Since then, major changes have taken place in the Agency's ecosystem. Firstly, UNRWA has continued pursuing operational reforms in its various intervention sectors, including poverty targeting, education and health inclusion, employment, protection and infrastructure improvement. Secondly, Lebanon has recently been affected by a series of economic and social crises, including the financial crisis and ensuing hyper-inflationary trends since October 2019, the COVID-19 pandemic and related closure measures (2020-2021) and the August 2020 Beirut blast, that have had a severe impact on unemployment and poverty levels, particularly for those segments of Lebanon's already vulnerable and marginalized populations such as the Palestine Refugees from Lebanon (PRL) and the Palestine Refugees from Syria (PRS).

In order to understand how Lebanon's multilayered socioeconomic crises had impacted on its registered population since 2019, the Palestine Refugees (PR), UNRWA conducted a complex socioeconomic survey in late 2022/early 2023 aimed at providing an overview of their socioeconomic context, considering several segments of the population:

- I. The Palestine Refugees from Lebanon (PRL) in the country since 1948. The PRL are registered as Palestinian refugees with the Ministry of Interior and have been implicitly given the right of residence in the country until a permanent solution to their situation is found. Yet, as will be amply evidenced in the following sections of this report, residence has not translated into full civic rights.
- II. The Palestine Refugees from Syria (PRS) in the country since 2011. The PRS were first considered persons in transit, required to apply for a visa, and to have documents needed

to travel to a third country, such as a valid travel ticket and a visa to a third country; or have a sponsor in Lebanon. As of September 2016, a total ban on entering the Lebanese territory was imposed on PRS. As such, only PRS who came to Lebanon before 2016, as well as their children aged less than 18 years old, could renew their temporary visa for free for periods of 6 months. However, such a procedure was halted in June 2024, turning all PRS into illegal residents.

III. Palestinians living inside camps and Palestinians living outside camps (places of residence).

IV. Palestinians across all of UNRWA's five areas of operation in Lebanon: North, Central Lebanon area (CLA), Saida, Tyre, North and the Bekaa.<sup>1</sup>

## Methodology

The total PR population in Lebanon amounts to 183,255 persons, including 156,133 PRL (85.2 percent) and 27,122 PRS (14.8 percent). The representative sample was calculated based on the frame population established for the "Population and Housing Census in Palestinian Camps and Gatherings in Lebanon 2017". Its size was estimated at 3,585 respondents, including 3,051 PRL and 534 PRS spread across UNRWA's five areas of residence. The respondents provided information about the situation of their household, when the household is the unit of analysis (housing, assistance, expenditure, for instance), or about the situation of each of the 14,690 members of the 3,585 households, when each individual is the unit of analysis (e.g. education, health, labour market status).

As indicated in table 1, Saida is the area of UNRWA residence that hosts the highest number of Palestinian refugees, followed by North Lebanon, Beirut/Central Lebanon (CLA), Tyre and the Bekaa. Moreover, a majority of the population sample (55 percent) is constituted by inhabitants of the 12 official refugee camps in Lebanon compared to 45 percent who live in informal refugee gatherings or within host communities. The percentage of camp residents is higher among PRS (59.2 percent) than PRL (54.3 percent).

Table 1: Survey sample characteristics

| Area                      | Frame population 2017 | Sample size (households)<br>(1 per family 2022) |            |
|---------------------------|-----------------------|-------------------------------------------------|------------|
| <b>Saida area</b>         | 64,751                | 1,121                                           |            |
|                           |                       | PRL<br>959                                      | PRS<br>162 |
| <b>North Lebanon area</b> | 45,354                | 867                                             |            |
|                           |                       | PRL                                             | PRS        |

<sup>1</sup> Two other smaller groups that are not covered by this report are the 35,000 Non-registered Palestinian refugees (NR) in the country since 1948 and the 2,000 - 4,000 Palestinians with no valid Identification Documents (Non-IDs) in Lebanon since 1970 (mostly)

|               |                    |                   |                  |                |
|---------------|--------------------|-------------------|------------------|----------------|
|               |                    | 753               | 114              |                |
| CLA           | 37,498             | 669               |                  |                |
|               |                    | PRL<br>570        | PRS<br>99        |                |
| Tyre area     | 27,116             | 607               |                  |                |
|               |                    | PRL<br>505        | PRS<br>102       |                |
|               |                    |                   |                  |                |
| Bekaa Region  | 8,536              | 321 (oversampled) |                  |                |
|               |                    | PRL<br>264        | PRS<br>57        |                |
| Inside camps  | 83,174             | 1,972             |                  |                |
|               |                    | PRL<br>1,656      | PRS<br>316       |                |
| Outside camps | 100,081            | 1,613             |                  |                |
|               |                    | PRL<br>1,395      | PRS<br>218       |                |
| TOTAL         | 183,255            |                   | 3,585            |                |
|               | PRL                | PRS               | PRL              | PRS            |
|               | 156,133<br>(85.2%) | 27,122<br>(14.8%) | 3,051<br>(85.1%) | 534<br>(14.9%) |

Table 2: Breakdown of Palestinians inside and outside the camps, per area

| Area                      | Frame population 2017,<br>inside camps | Frame population 2017,<br>outside camps |
|---------------------------|----------------------------------------|-----------------------------------------|
| <b>Saida area</b>         | 22,474                                 | 42,277                                  |
| <b>North Lebanon area</b> | 20,213                                 | 25,141                                  |
| <b>CLA</b>                | 15,168                                 | 22,330                                  |
| <b>Tyre area</b>          | 23,272                                 | 3,844                                   |
| <b>Bekaa Region</b>       | 2,047                                  | 6,489                                   |
| <b>Total</b>              | <b>83,174</b>                          | <b>100,081</b>                          |

A vast majority of the respondents included in the sample are Palestinian refugees (94.1 percent) and hold Palestinian refugee IDs granted either by the Lebanese authorities to the PRL (82.3 percent) or the Syrian authorities to the PRS (9.6 percent). Other respondents are

non-Palestinian members of a Palestine refugee household (5.9 percent). These are more likely to live outside camps (7.3 percent) than inside camps (4.2 percent). Presence of non-Palestinian household members are the highest in the CLA (11.7 percent) and the lowest in the Tyre area (1.8 percent).

The questionnaire applied on one member of each of the sampled households comprises nine sections:

- *Individual characteristics*: household status, humanitarian and legal statuses (IDs); education profile; economic activity and employment; medical/health profile and personal sense of safety/security. One section relates to family members that emigrated outside Lebanon and Syria.
- *Household characteristics*: food (in)security and consumption; housing conditions; external source of assistance in the form of received aid from UNRWA and local services providers; levels of expenditures (to determine poverty status); and income and sources of income.

The analysis considers the data collected at general Palestinian level as well as according to key independent variables, including the five places and areas of residence, legal/humanitarian status (PRL/PRS) or gender.

## Section 1: Demographics and characteristics of the Palestine Refugees in Lebanon

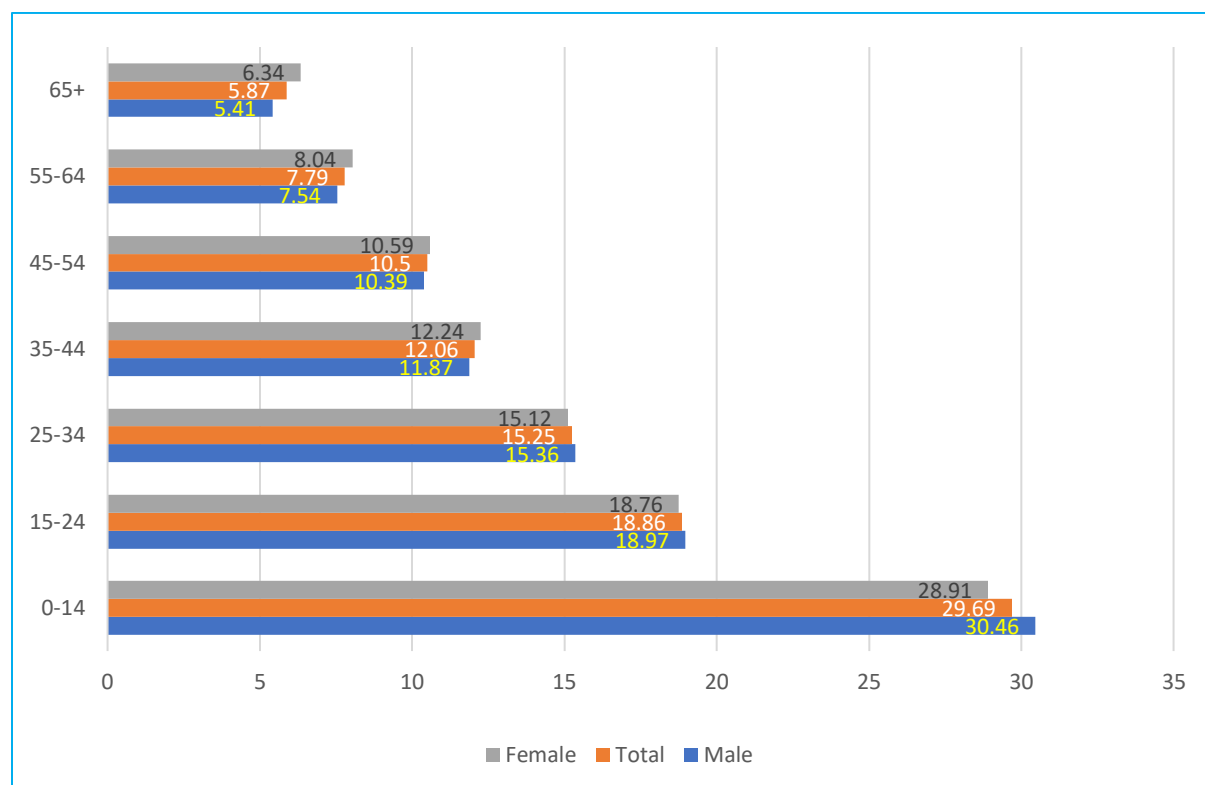
### I.1. Gender and age structure of the PR and sub-PR populations

The Palestinian population is composed of an almost **equal number** of men (50.01 percent) and women (49.99 percent).

The Palestinians represent a relatively **young population**, with an average age of 31.4 years. The **average age of the head of household** is 53 years, 50 years for male head of households (MHH) and 62 years for female heads of households (FHH). Almost half of the population (48.6 percent) are composed of children or youth below age 25, the young [5-9] and [10-14] age groups forming the largest cohorts (10 and 11 percent, respectively). At the other end of the age spectrum, 5.9 percent of the population is 65 years old and above. As seen below, females

have a longer life expectancy than males, 6.3% and 5.4%, respectively, being 65 years old and above.

Figure 1.1 Palestinian female and male age structure



The **dependency rate** which measures the burden of the non-working age population below 14 years and above 64 years (35.5 percent) on the working age population aged 15 to 64 years (64.5 percent), is at **55 percent** for the Palestinian population. This means that for every 100 **potential** workers there are 55 dependents, or that for every dependent there are 1.8 potential workers.<sup>2</sup> The dependency ratio is lower than the overall dependency ratio for the entire Lebanon population, which was estimated by national statistics at 60 percent in 2022.<sup>3</sup>

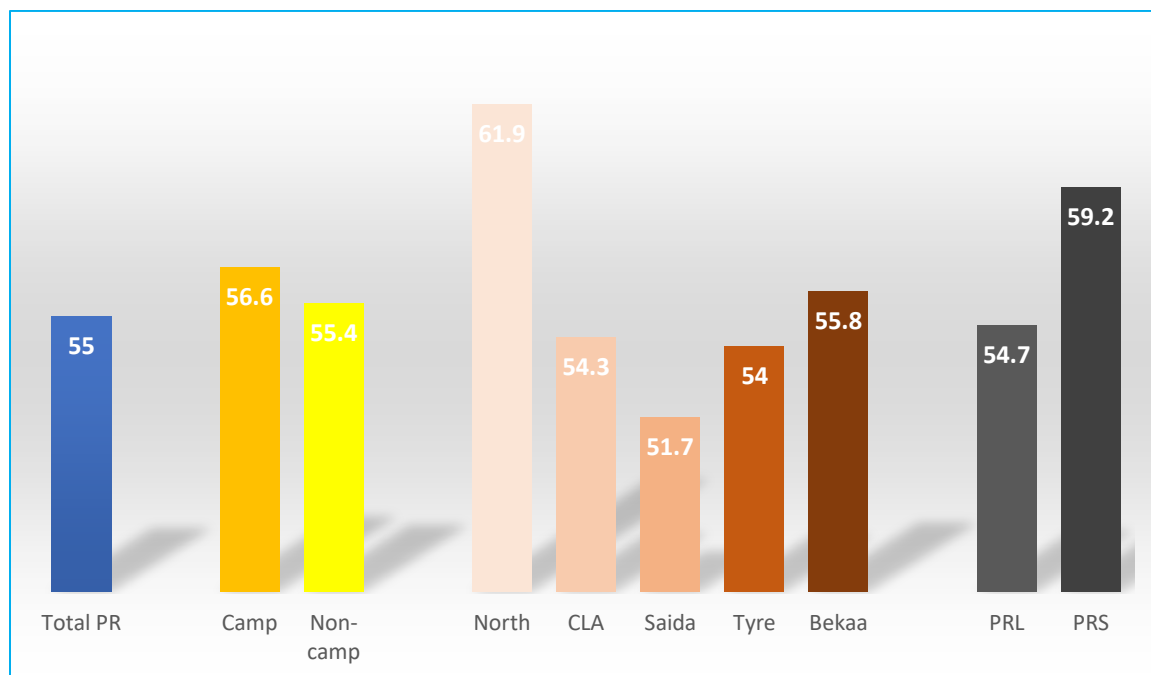
The dependency rates also vary according to places and areas of residence. The dependency rate is higher inside camps (56.6 percent) than outside camps (55.4 percent). Palestinians living in the North have by far the highest dependency rate (61.9 percent), ahead of the Bekaa (55.8 percent), CLA (54.3 percent), Tyre (54 percent) and Saida (51.7 percent). Since high dependency rates tend to result in higher poverty levels, such findings contribute to explain poverty rate variations such as why poverty is more widespread inside than outside camps, and in the North

<sup>2</sup> The dependency ratio is the population below 15 and older than 65 years/ population between 15 and 65 years)

<sup>3</sup> According to the World Bank: <https://data.worldbank.org/indicator/SP.POP.DPND?locations=LB>. This is higher than neighbouring country, such as Jordan and Syria (ratios at 56). The relatively lower age dependency of refugees (including Syrian refugees) has been highlighted in Stabilisation Systems Analysis - Lebanon 25/26 September, Beirut, <https://www.oecd.org/dac/Lebanon%20Stabilisation%20Systems%20Analysis%20briefing%20pack%20FINAL.pdf>.

than in the other areas (see Section II - socio-economic vulnerability, poverty, and assistance ).

Figure 1.2 Dependency rate, total Palestinians by places and areas of residence, and refugee status (%)



The PRL and PRS populations have different ages structures. The PRL population has a higher average age of 32 years, including 53 years for the head of household, compared to an average age of 28 years, including 48.5 years for the head of PRS households. Likewise, the percentage of PRL aged 65 years+ (6 percent) is higher than that of PRS in the same age range (4.2 percent). However, the proportion of working-age PRL population (about 64.5 percent for both men and women) is markedly higher than that of PRS (62.8 percent, with a low of 60.6 percent of men compared to 64.9 percent of women). This explains why the dependency ratio of the PRL (54.7 percent) is lower than that of the PRS (59.2 percent).

## I.2. Household size, type and composition

The average household size of the population stands at 4.1, with significant variations based on the refugee status, (PRL or PRS), the sex of the head of household (HH), and the places and areas residence.

- *PRS/PRL*: The average PRS household size (4 members) is larger than the PRL household size (4 members). 22 percent of PRL are comprised of 1 or 2 members compared to 13 percent of PRS, while 39.6 percent of PRL comprise 5 or more members compared to 46.5 percent of PRS.

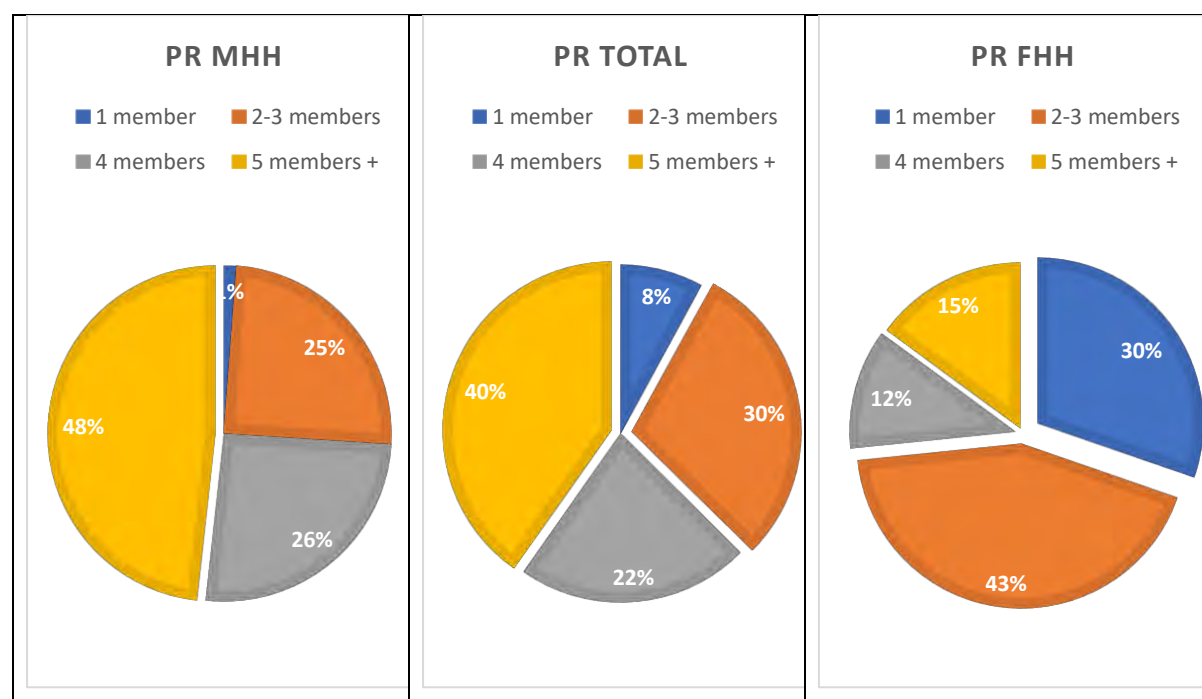
- *Inside Camp/Outside Camp*: The average size of refugee households outside of camps (4.1 members) is slightly larger than that of households inside camps (4 members).
- *Area of residence*: The North area has the highest average household size (4), followed by the Bekaa (4.1), Tyre (4.1), CLA (4) and Saida (3.9).

Table 1.1 Average household size for PRL and PRS by region

|              | NORTH | CLA  | SAIDA | TYRE | BEKAA |
|--------------|-------|------|-------|------|-------|
| <b>TOTAL</b> | 4.24  | 4.03 | 3.94  | 4.12 | 4.07  |
| <b>PRL</b>   | 4.23  | 3.95 | 3.89  | 4.01 | 4.02  |
| <b>PRS</b>   | 4.43  | 4.70 | 4.44  | 4.33 | 3.93  |

- *Male/female heads of household (MHH/FHH)*: The average size of MHH within the Palestinian population (4.5 members) is larger than that of FHH (2.7 members).

Figure 1.3 Number of household members, total and by sex of head of household (%)

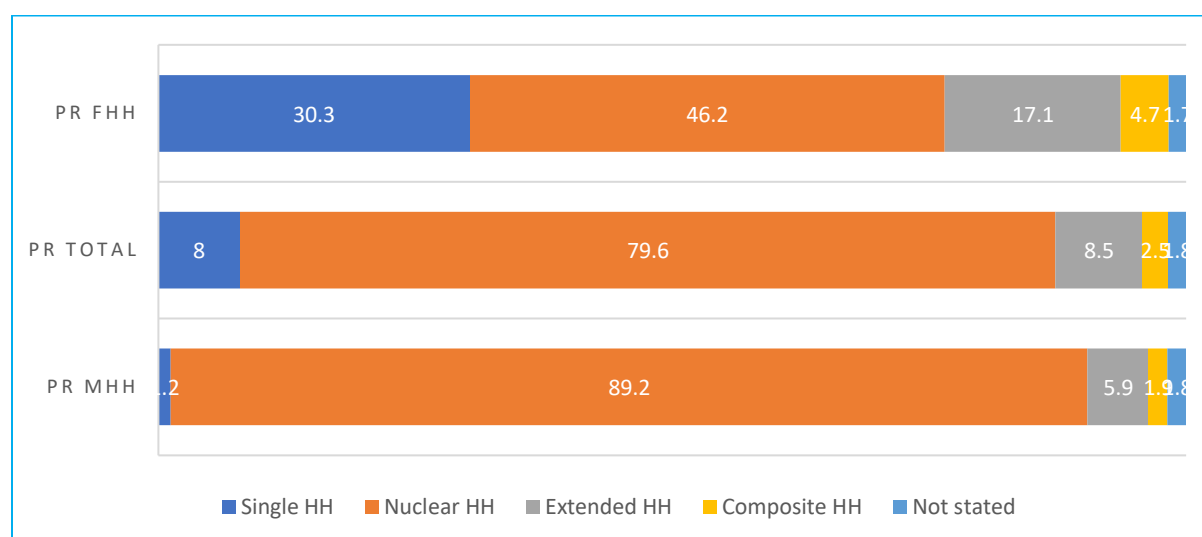


The size of the household is, similar to the dependency ratio, a strong poverty explanatory factor.

### I.3. Household structure

The vast majority of households (76.9 percent) are headed by men and 23.1 percent are headed by women. Most of the households are nuclear (79.3 percent), more so amongst male headed households (89.2 percent) than amongst female headed households (46.4 percent). Most respondents live in households composed of members of the same legal status: PRL (81.5 percent of the total number of households) or PRS (8.5 percent). Extended households, that include more distant family relatives, or other households, are the second most prevalent type of households (8.5 percent),<sup>4</sup> followed by single households (7.8 percent), and composite households, that include non-relatives (2.5 percent). Female headed households are more likely than men headed households to be single (30.3 percent and 1.2 percent, respectively), extended households (17.1 percent compared to 5.9 percent of males) or composite HH (4.7 percent compared to 1.9 percent of male headed households), but less likely to be nuclear (46.2 percent compared to 89.2 percent of male headed households).

Figure 1.4 Type of household by sex of head of household (%)

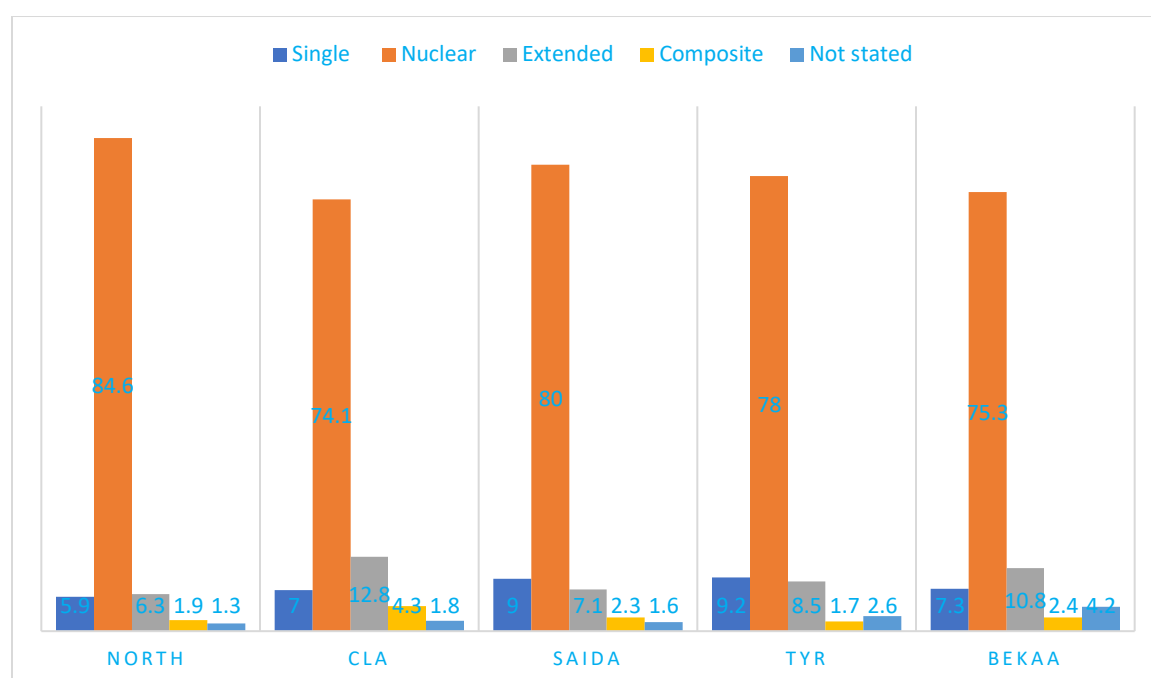


The general demographic household characteristics do not differ significantly according to places or areas of residence.

Most heads of households **inside and outside camps** are men (over three-quarters). FHH are on average more numerous inside camps (24.6 percent) than outside camps (21.8 percent), except in the Tyre area (22.3 percent versus 31.2 percent, respectively) and the Bekaa area (20.8 percent versus 26.2 percent, respectively).

<sup>4</sup> PRL households residing with other PRL households are the most widespread type of extended or composite types of households (4.6 percent). They reside relatively more outside camps (5.4 percent) than inside camps (3.7 percent), and relatively more in the CLA of residence (6.7 percent) than in the other areas, from the North area (2.4 percent) to Tyre (5.2 percent).

Figure 1.5 Type of headed household by area of residence (%)

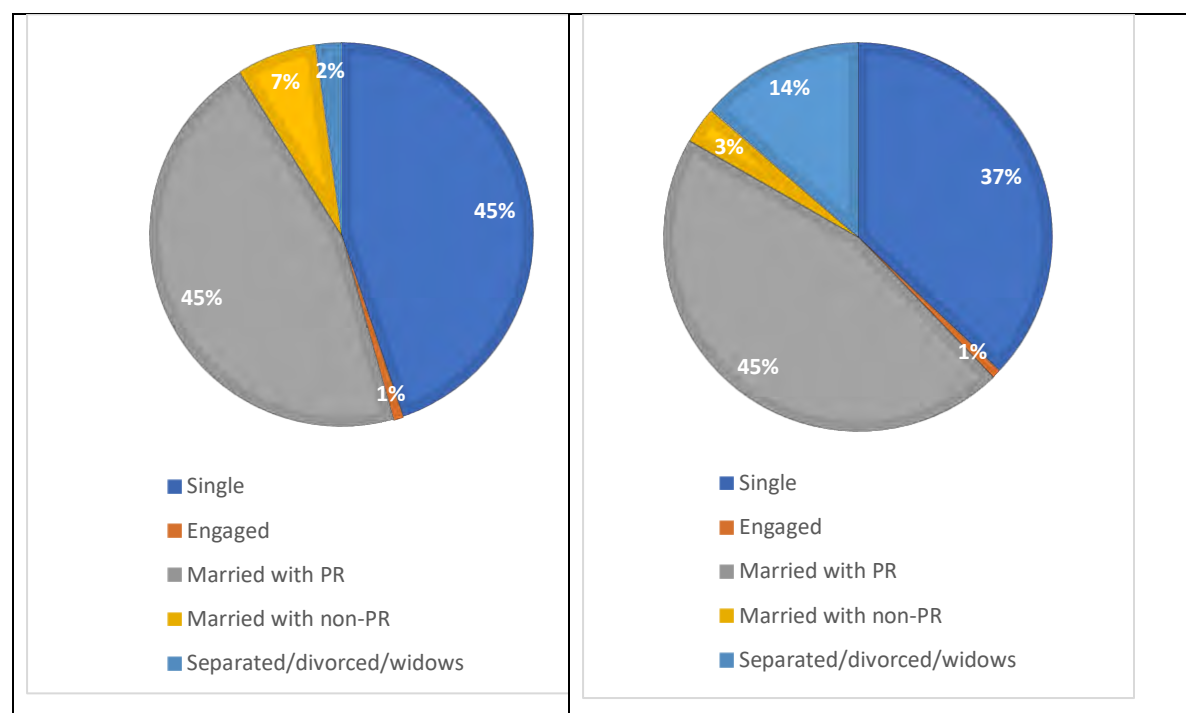


#### I.4. Marital status and national diversity within the household

About half of the population aged 14+ is married. 45.5 percent of male and female PRSs are married to other PRs and 4.9 percent are married to non-Palestinians. The other half is mainly composed of single persons (40.9 percent) and separated/divorced/widow(ers) (8 percent). Females are more likely to be separated/divorced or widows (13.7 percent) than males (2.2 percent), while males are relatively more numerous to be married with non-Palestinians or be single, as indicated in the figures 1.6 and 1.7.<sup>5</sup>

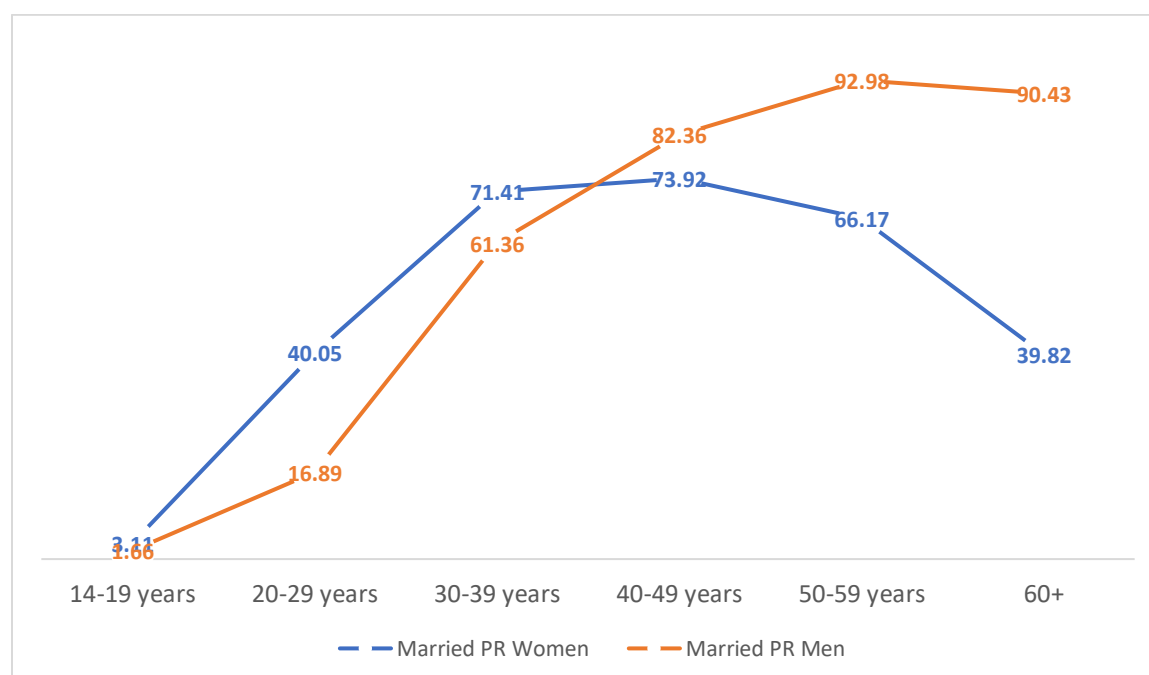
<sup>5</sup> PRL and PRS populations 14+ follow the same marital trends: in both groups, men and women have the same percentages of marriages with other PRs, women being more numerous to be SDW and men to be married to non-PRs. Comparison between PRL and PRS indicate that PRS of both genders are more numerous to be married (45.7 percent) than PRL (49.9 percent) while the PRL are more numerous to be single (41.5 percent) or SDW (7.8 percent) than PRS (35.1 percent and 9.6 percent, respectively.)

Figure 1.6 Marital status for females (left) and males (right) (%)



The percentage of married women is 66.2 percent in the 50-59 age group and 39.8 percent in the 60+ group, while the percentage of married men is 93 percent in the 50-59 years group and 90.4 percent in the 60+ group.

Figure 1.7 Married Palestinians per age range (%)

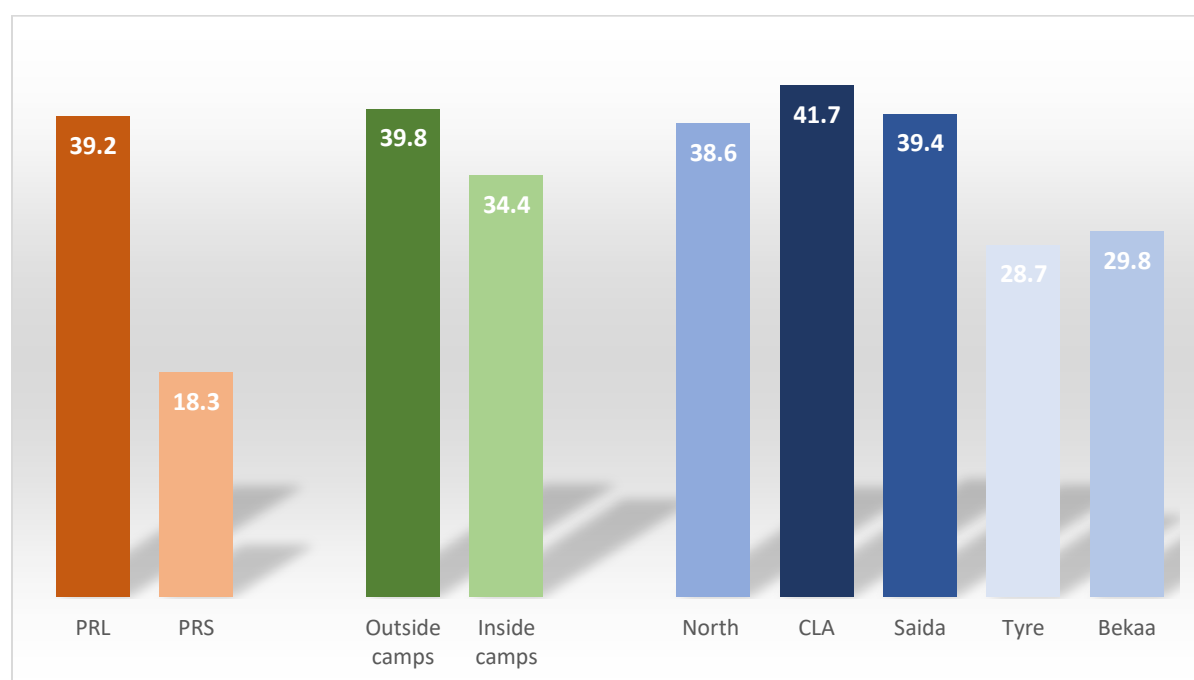


## I.5. Emigration trends, current and future

About one-quarter of Palestinian households (26.7 percent) have *at least* one relative residing abroad, with an average of two emigrants per family. Palestinians living inside camps and PRS (in general) are more likely to have relatives abroad (29.6 percent and 28.4 percent, respectively) than those living outside camps and PRL (24.4 percent and 26.6 percent, respectively). The areas of residence with the highest percentages of Palestinian households with relatives abroad are Tyre (35.9 percent) and the Bekaa (32.3 percent); and those with the lowest percentages are the North (19.8 percent), Saida (26.3 percent) and CLA (27.3 percent).

Above one-third (37.1 percent) of households currently receive remittances.

Figure 1.8 Percentage of households receiving remittances according to refugee status, places and areas of residence (%)



Over half of the PRS households (54.7 percent) still have direct relatives living in Syria. The Bekaa and Saida include the highest percentages of PRS households having direct relatives in Syria (58.6 and 58 percent, respectively), followed by the CLA (55.5 percent) and the North (52.2 percent). The Tyre area has the least percentage of PRS households with relatives in Syria (47.8 percent).

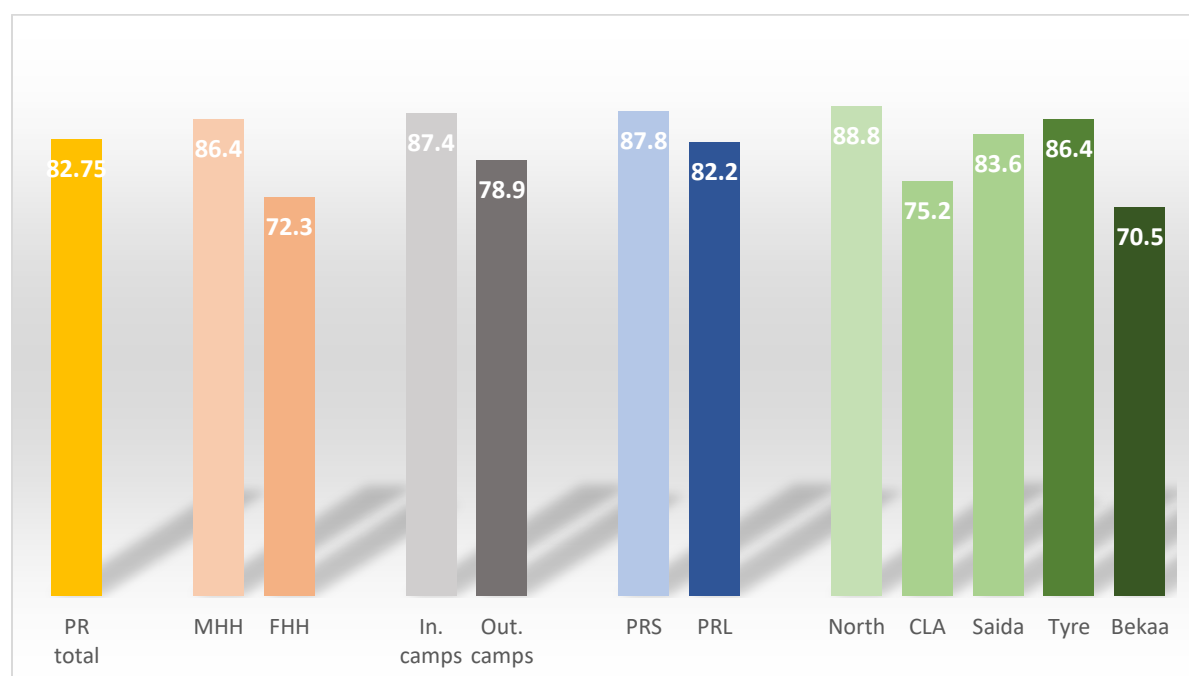
## Section 2: Socio-economic vulnerability, poverty, and assistance

### II.1. Poverty incidence

The vast majority of households (82.8 percent) are identified as poor, namely they cannot meet the minimum level of expenditure required to ensure a reasonable level of basic livelihood (absolute poverty line), based on the collection of family expenditure data on 47 commodity item groups including food, housing, electricity, health, education, transportation and others.<sup>6</sup>

Poverty is more prevalent among households inside camps (87.4 percent) than outside camps (78.9 percent); male-headed households (86.4 percent) than female-headed households (72.3 percent); PRS households (87.8 percent) than PRL households (82.2 percent). Levels of poverty according to the area of residence vary between a maximum of 88.8 percent in the North area and a minimum of 70.5 percent in the Bekaa area.

Figure 2.1 Poverty rates total, by place and area of residence, and PRL/PRS status (%)



The poverty rate of PRS households has remained relatively unchanged over the past decade, from 90 percent in 2015<sup>7</sup>, to 87 percent in 2020<sup>8</sup> and to 87.8 percent in 2023. In contrast,

<sup>6</sup> The absolute national poverty line was determined according to a methodology established by the World Bank in 2011/2012 and updated considering changes in the Consumer Price Index (CPI) and the exchange rate fluctuation.

<sup>7</sup> Jad Chaaban et.al. (2015). Survey on the Socioeconomic Status of Palestine Refugees. UNRWA/AUB).

<sup>8</sup> UNRWA (2020). Socioeconomic Survey of Palestine Refugee from Syria Living in Lebanon.

poverty levels amongst PRL households have increased markedly since 2015, from 65 percent<sup>9</sup> to 82.2 percent in 2023, notably due to the series of financial and economic shocks that have affected Lebanon since 2019.

## II.2. Sources of income

Poverty may also be captured through the income characteristics of households. The financial and in-kind assistance delivered by UNRWA constitutes the source of main income for nearly two-thirds (63.1 percent) of households, ahead of waged labour (52.5 percent), donations/loans from family or friends (46.7 percent), remittances from relatives abroad (13.3 percent), financial assistance and donations from political organizations (9.5 percent), and other miscellaneous smaller income sources such as household projects (4.5 percent).

UNRWA assistance (to be assessed in more detail below) is the most important source of income for nearly all the subcategories: however, it is more prevalent inside camps (69.5 percent) than outside camps (57.7 percent) and among PRS (89.3 percent) than PRL (60.4 percent). Conversely, as seen in table 2.1, due to their deeper embeddedness in the Lebanese society, non-camp and PRL households are comparatively more likely to benefit from waged labour and from help from relatives and friends.

From a geographical perspective, UNRWA assistance is the most prevalent source of income in all five areas, except in the CLA, where assistance from relatives and friends is the most prevalent (55.5 percent). In the North area, financial assistance from relatives and friends is more prevalent (49.9 percent) than wage work (48.7 percent). Finally, as table 2.1 shows, the Bekaa area has the highest percentage of households reporting waged work (56.9 percent) and remittances (16 percent, together with the CLA) as the prime source of main income, while the Saida area has the highest percentage of respondents with political organizations assistance and donations (10.7 percent) and Tyre the highest percentage of households drawing incomes from household businesses - including commerce of agricultural products (10.2 percent).

Table 2.1 Prevalence of main sources of main income by place and area of residence and PRL/PRS status in households

| Source                    | Camp | Non-camp | North | CLA  | Saida | Tyre | Bekaa | PRS  | PRL  |
|---------------------------|------|----------|-------|------|-------|------|-------|------|------|
| <b>UNRWA assistance</b>   | 69.5 | 57.7     | 61.4  | 51.9 | 66.1  | 72.7 | 67.9  | 89.3 | 60.4 |
| <b>Waged work</b>         | 51.5 | 53.4     | 48.7  | 52   | 55.4  | 50.7 | 56.9  | 52.2 | 52.6 |
| <b>Family/friends</b>     | 43.7 | 49.2     | 49.9  | 55.5 | 47.4  | 33   | 29.2  | 28.1 | 48.6 |
| <b>Remittances/abroad</b> | 12.3 | 14.2     | 10.1  | 16   | 13.6  | 13   | 16    | 10   | 13.7 |

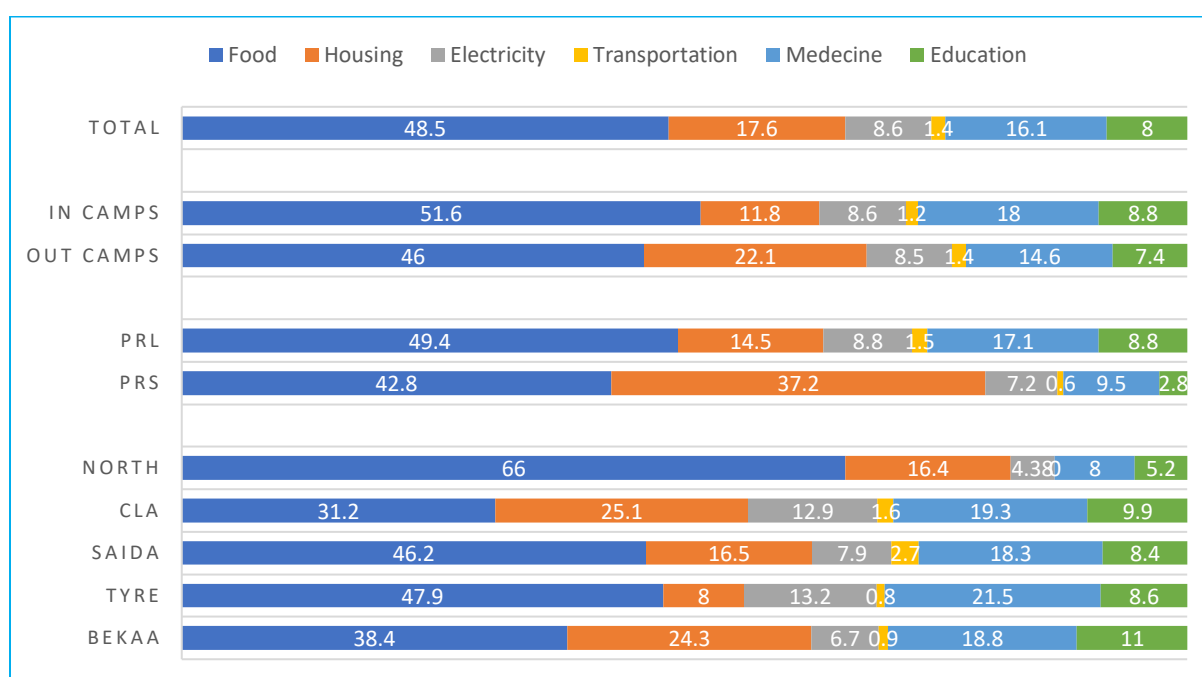
<sup>9</sup> Jad Chaaban et.al. (2015), op.cit.

|                                                  |     |     |     |     |      |      |     |     |      |
|--------------------------------------------------|-----|-----|-----|-----|------|------|-----|-----|------|
| <b>Political organizations</b>                   | 11  | 8.1 | 5   | 8.9 | 10.7 | 15.1 | 7.1 | 2.7 | 10.2 |
| <b>Household projects+ agricultural products</b> | 5.9 | 6.9 | 5.9 | 3.1 | 7.4  | 10.2 | 5.8 | 2.4 | 6.9  |

Half of the households (50.5 percent) are in debt. This is more prevalent amongst the poorest segments: households inside camps (52.4 percent, compared to 48.2 percent of households outside camps), households residing in the North area (a maximum of 61.2 percent compared to a minimum of about 45 percent in the Tyre and Saida areas), and PRS households (71.8 percent compared to 48.3 percent of PRL households).

Food bills are the main reason why households contract debts (48.5 percent), ahead of housing costs (17.6 percent), medical bills (16.1 percent), electricity bills (8.6 percent), education (7.8 percent) and transportation (1.4 percent).

Figure 2.2 Reasons why Palestinian households contracted debts, per place and area of residence, PRL/PRS and total (%)

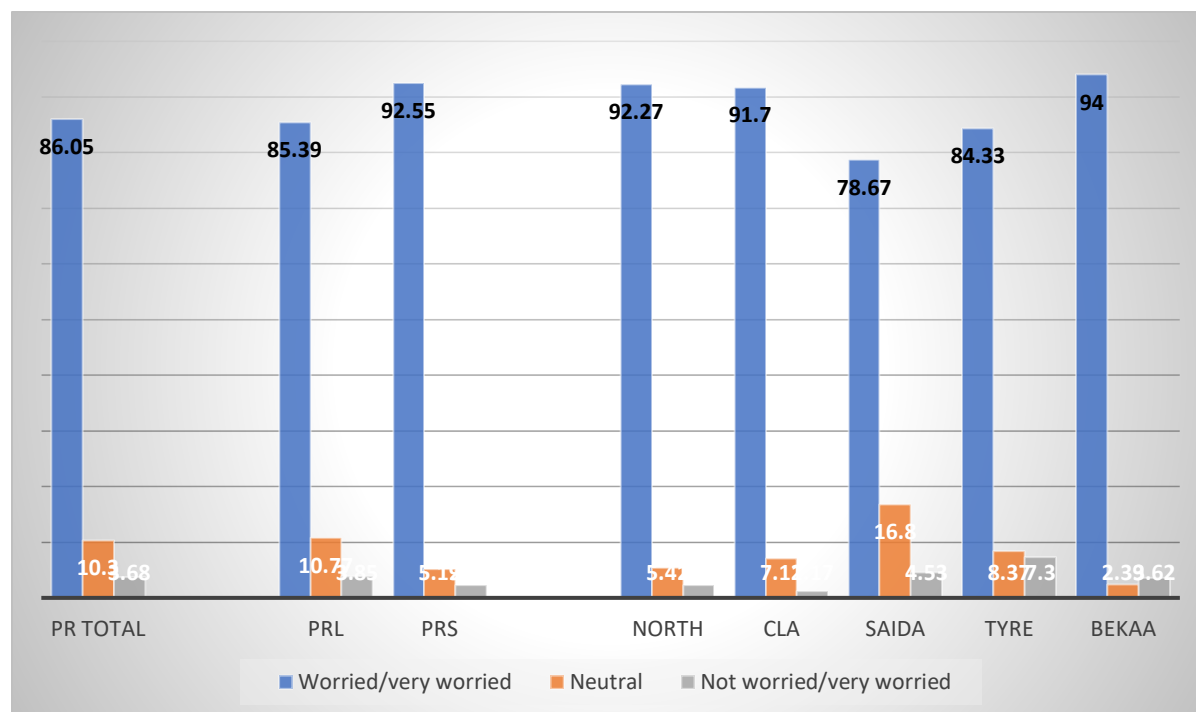


### II.3. Concerns amongst Palestine Refugees about their socioeconomic status

Concerns about household socioeconomic status also reveal a high degree of financial /economic insecurity. A vast majority of households (86 percent) express concern about their ability to provide daily necessities for their families, with 43.2 percent reporting that they are “very worried” and 42 percent indicating that they are “worried”. The vast majority of PRS are concerned in this regard (92.6 percent), over half of them being very worried (56.4 percent).

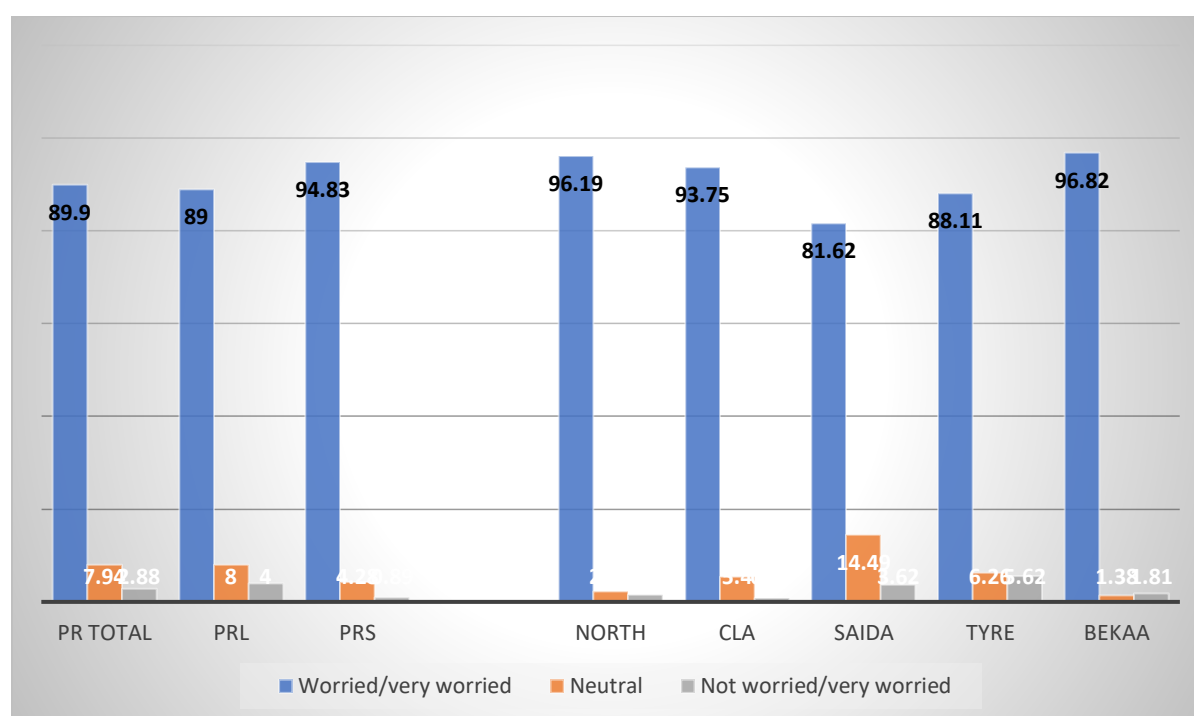
Households in the Bekaa, North areas and CLA report the highest percentage of respondents worried about their socioeconomic status (94 percent, 92.3 percent and 91.7 percent, respectively).

Figure 2.3 Respondents concerned about household not being able to support itself socioeconomically (%)



This feeling of socioeconomic insecurity may be fueled by the mostly informal, and thus vulnerable, employment status: about nine out of ten (89.9 percent) are worried or very worried that their household may lose its income, more especially amongst the PRS (95 percent), and in the Bekaa and the North areas (maxima of 96/97 percent).

Figure 2.4 Concerns about ability to maintain income (%)



## II.4. Cash assistance

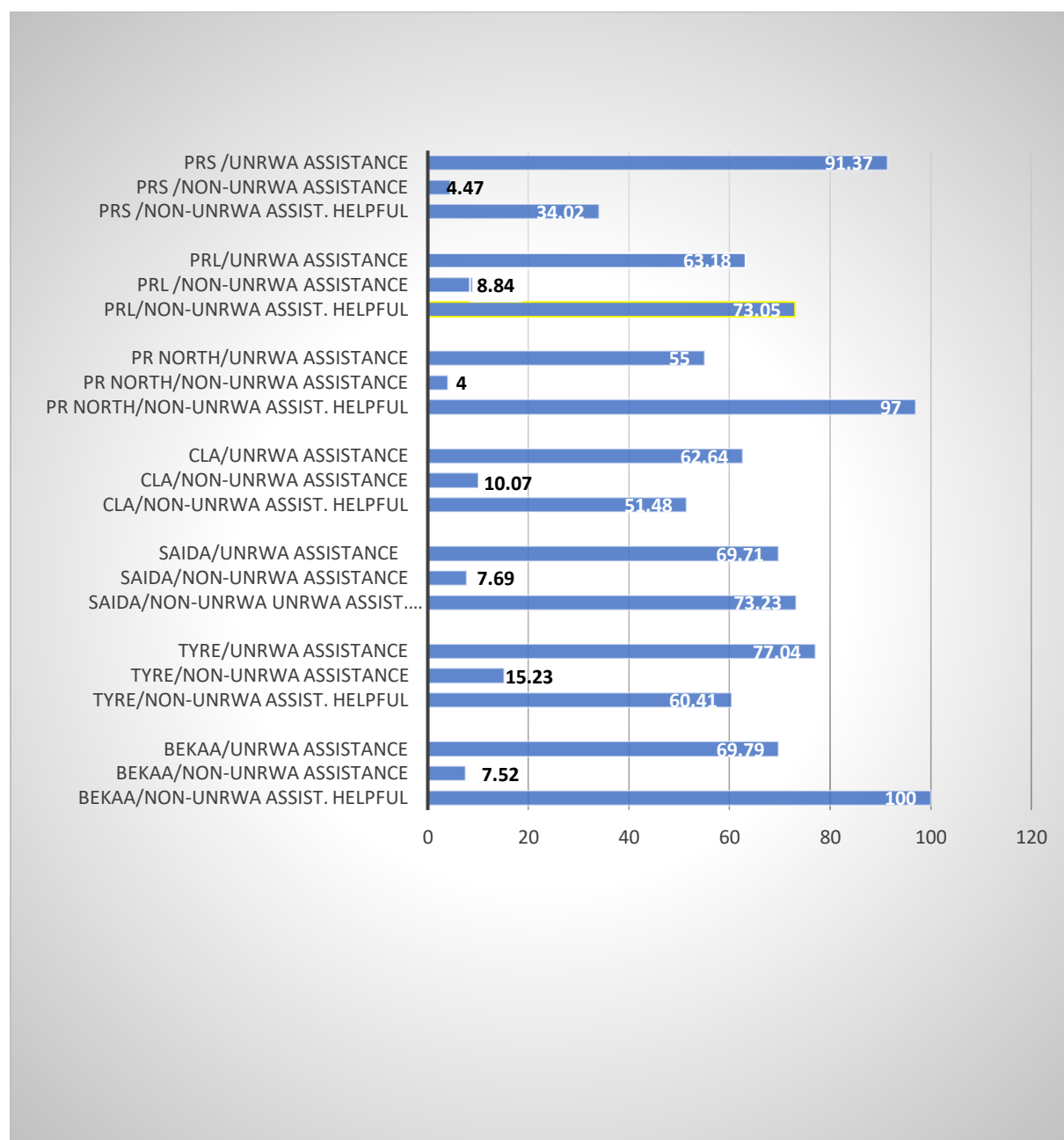
At the time of the survey, two-thirds of families (69.8 percent) were receiving cash assistance from UNRWA, including almost all PRS households (91.4 percent) and two-thirds of PRL households (66.6 percent). The vast majority of PRS beneficiaries (85.2 percent) received such assistance every two-months, while most PRL beneficiaries (80.2 percent) received it on a quarterly basis. Families from the Tyre area are the most covered by UNRWA cash assistance programme (77 percent), ahead of the Bekaa (69.8 percent), Saida (69.8 percent) and CLA (62.6 percent and the North area (54.7 percent). UNRWA cash assistance is provided to the most vulnerable sub-categories (the PRS, the PRL eligible for the Social Safety Net programme, and emergency assistance targeting the most vulnerable persons (children and elderly persons 60+, persons with disabilities and affected with severe chronic diseases), UNRWA data reveal that the North area, despite being reported at the relatively poorest, hosts the smallest number of Palestinians within such eligible categories.

In-kind assistance provided by local relief organisations covers around 8.4 percent of Palestinian families.<sup>10</sup> Such assistance, unlike UNRWA assistance, is provided more to the PRL (8.8 percent of them) than the PRS (4.5 percent). Palestinians of the North area are the least covered by local relief organisations (3.4 percent of them), while those from the Tyre area are the most covered (15.2 percent), ahead of the Saida area (7.7 percent).

<sup>10</sup> Mainly as cash assistance (73% of such assistance) and the remaining part as in-kind or in-kind/cash assistance.

## socio-economic survey of Palestine Refugees in Lebanon

Figure 2.5 Size of PRL and PRS receiving UNRWA and Non-UNRWA cash (in-kind) assistance and their view regarding the helpfulness of non-UNRWA assistance (%)



## Section 3: Education

### III.1. The current status of education enrolment

About one-third of the population aged 3 years and above (34.3 percent) are currently enrolled in educational institutions: 5.5 percent in the pre-school cycle (3-5 years old children), and 28.8 percent in the basic education cycle covering elementary (grades 1 to 6, for children aged 6-12 years) and preparatory (grades 7 to 9, for children aged 13-15 years) levels, as well as the secondary and higher education cycles

### III.2. Educational attainment

The average educational profile of the population aged 25 and above is low, which affects their levels of literacy (see below) and labour market status. / About one-fifth of them (21.2 percent) did not complete the elementary level, and a majority (54.2 percent) did not complete the mandatory preparatory level. Amongst the 44.9 remaining percent who completed the basic education cycle (elementary and preparatory levels) about half (23.2 percent) did not pursue their studies beyond the preparatory level; 10.2 percent completed the vocational/academic secondary cycle without engaging in higher education, and 12.5 percent have a university degree (including higher technical diploma or academic undergraduate/graduate).

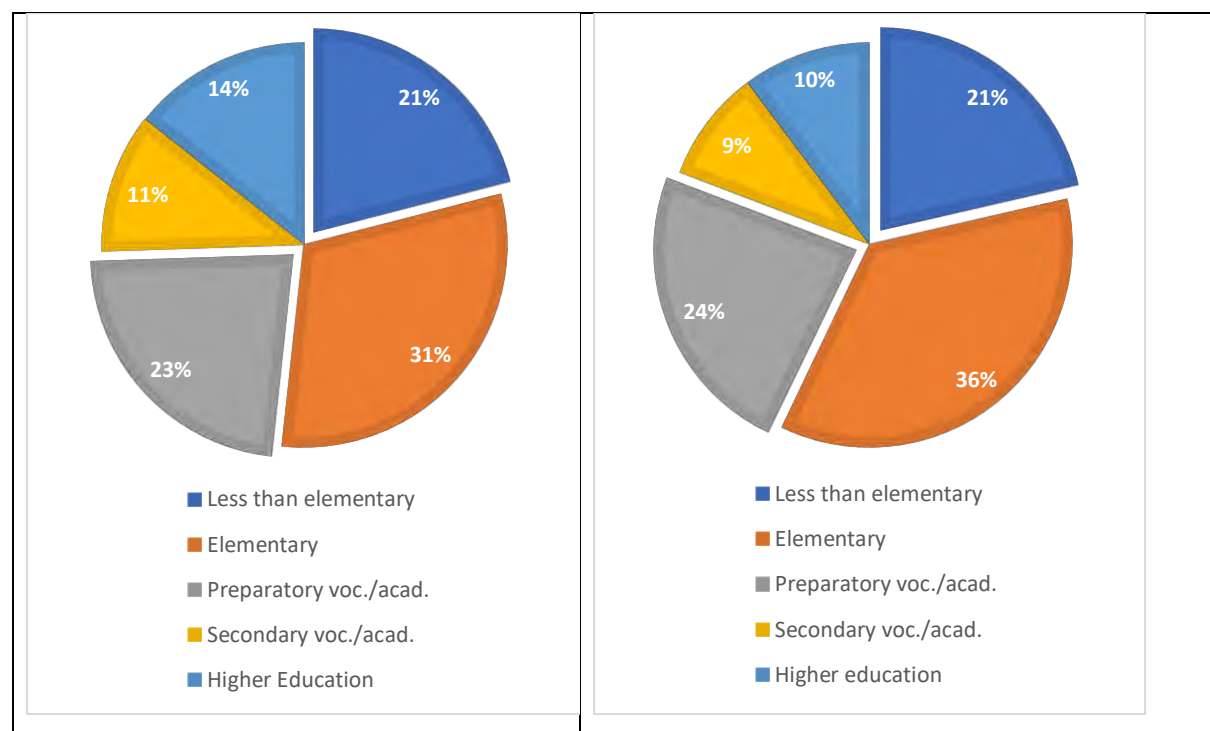
The PRL and the PRS have a relatively similar higher educational attainment profile. **About three-quarters of both groups (77.5 percent of PRL and 76.3 percent of PRS) have not pursued studies beyond the mandatory basic education cycle.**<sup>11</sup> At the other cycle of the education spectre, PRL and PRS share a similar percentage of persons who passed their bacchalaureate (22.5 percent of PRL compared to 23.7 percent of PRS); however, PRL are more likely to have pursued their studies and engage in university studies (12.8 percent) than PRS (9.2 percent).

Differences are more marked between Palestinians living inside and outside camps. The former are more likely not to have completed the primary cycle (57.2 percent) than the latter (51.8 percent). Palestinians inside the camp are comparatively less likely to obtain a bacchalaureate or a university degree: 19 percent compared to 25 percent, respectively.

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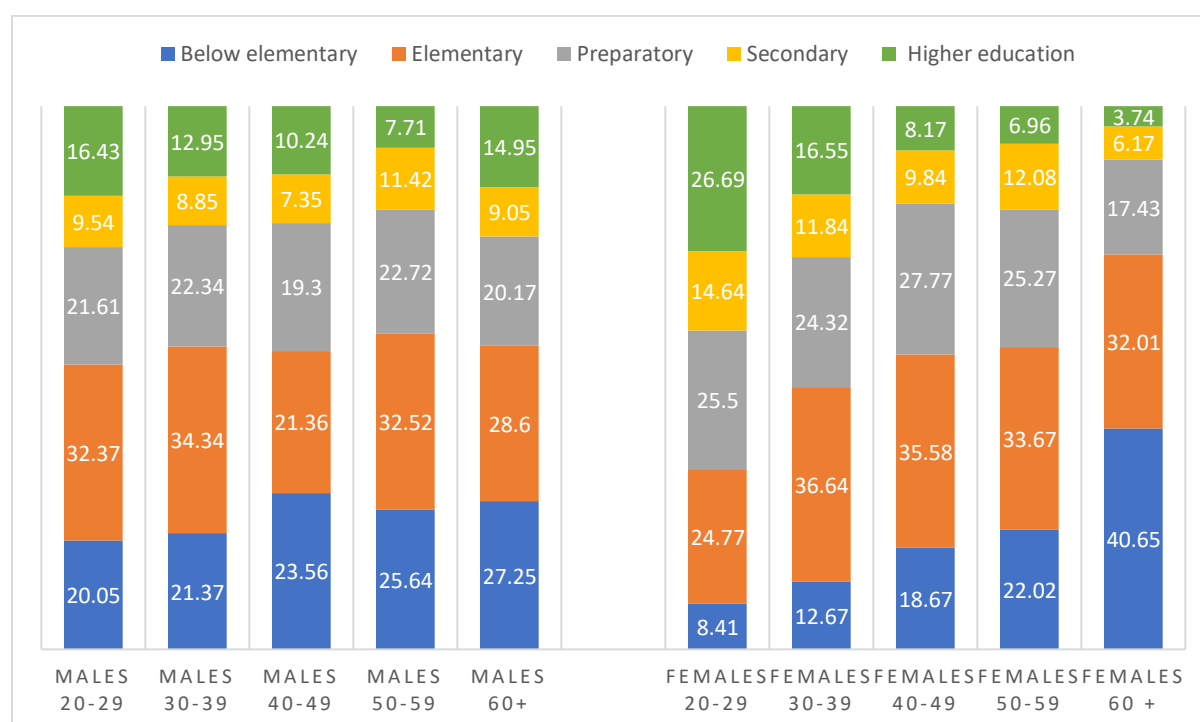
<sup>11</sup> However, the PRL are relatively more likely not to have even completed the elementary level (21.8 percent) than the PRS (15.1 percent).

Figure 3.1 Educational attainment of Palestinians aged 25 years and above, living outside camps (left) and inside camps (right) (%)



Education attainment is also clearly segmented along gender lines. Females have higher educational attainment levels than males. Within the population aged 25+, men are more likely not to have completed the mandatory basic education cycle (56.8 percent) than women (51.5 percent). Conversely, relatively more women have obtained their bacchalaureate (23.9 percent) than men (21.4 percent) and obtained higher education diplomas: 12.8 percent compared to 12.2 percent. Figure 3.2 shows that, from a transgenerational perspective, the educational attainment of women has improved markedly: for instance, the percentage of women who did not study beyond the elementary level decreases gradually from 72.7 percent within the 60+ age group to 33.2 percent within the 20-29 age group (2.2 times less). Furthermore, the percentage of women with a higher education diploma increased gradually from 3.7 percent within the 60+ age bracket to 29.7 percent in the 20-29 age group (7 times more). Progress amongst males is less significant: the percentage of men who did not study through the elementary level declined from 55.9 percent in the 60+ age group to 52.4 percent in the 20-29 age group) The percentage of male holders of a higher education diploma is at 15 percent for the 60+ age group; which fluctuates to reach 16.4 percent in the 20-29 age group. Figure 3.2 also underscores comparatively higher educational status of women for the 20-29 and 30-39 age groups.

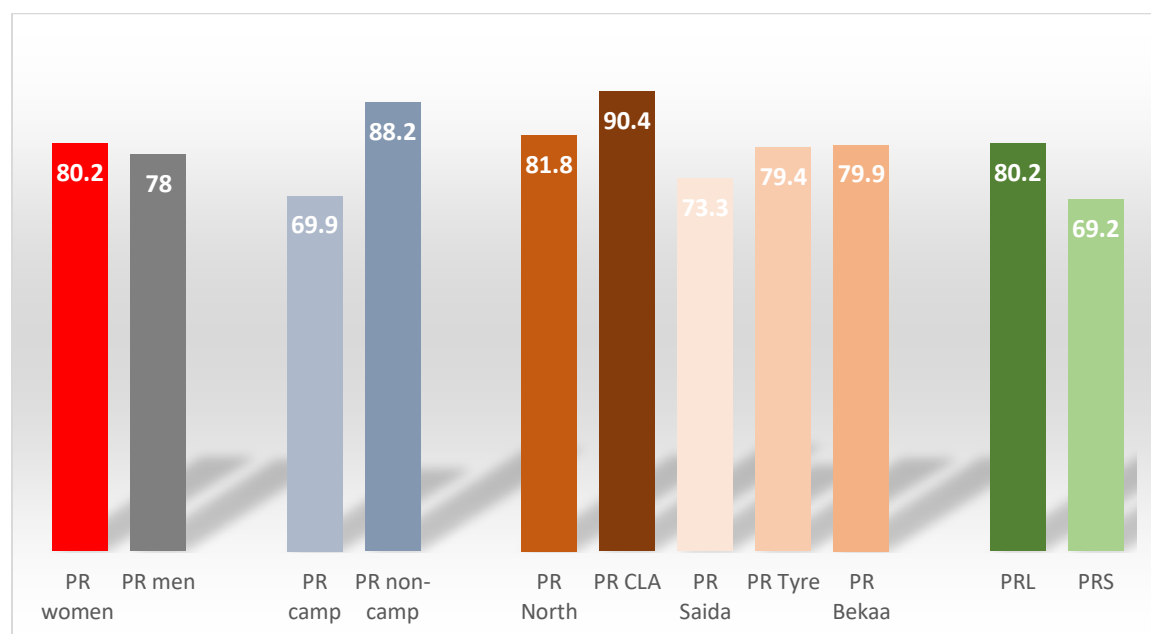
Figure 3.2 Educational attainment levels per gender, place and area of residence and refugee status aged 25 years and above (%)



Reflecting the relatively low level of education of the Palestinian population overall, the latter's level of literacy is below the national Lebanese average of 95.3 percent<sup>12</sup>: 20.6 percent of the entire population aged 15 years and older are reported to be illiterate. Levels of literacy are slightly higher amongst females (80.2 percent) than males (78 percent). More significant differences in literacy relate to location of residence, as well as refugees status (PRL/PRS). As figure 3.3 indicates, Palestinians outside camps are more literate than those inside camps, and in CLA than in other areas, and amongst the PRL compared to the PRS.

<sup>12</sup> <https://ourworldindata.org/literacy#literacy-around-the-world-today>

Figure 3.3 Levels of literacy by gender, place and area of residence and refugee status (PRL/PRS) (%) above the age of 15 years (%)



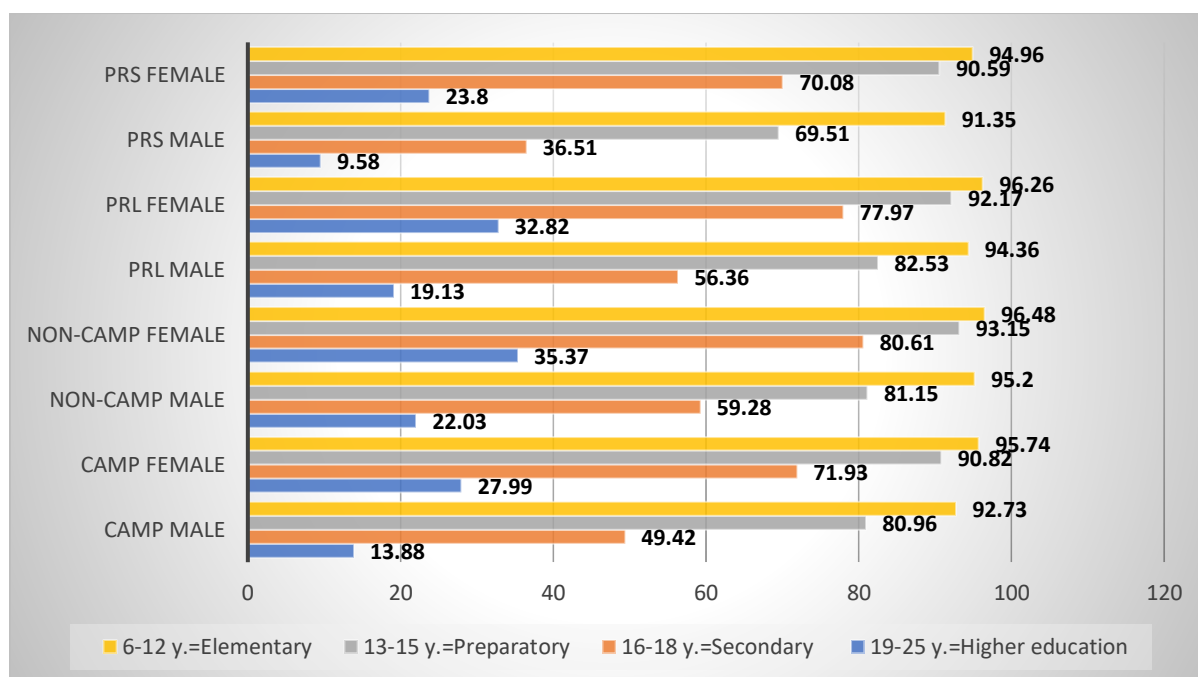
### III.3. School enrolment

The school enrolment rate amongst the declines with age of the students, and more so for males than for females. For children aged 6-12 years, the average enrolment rate in the elementary school level is 95 percent (96 percent of girls and 94 percent of boys).<sup>13</sup> It then decreases to 86.6 percent for children aged 13-15 years that normally study in preparatory schools (92 percent of girls and 81.1 percent of boys), to 66.1 percent for children aged 16-18 years studying in the secondary school cycle (77.1 percent of girls and 54.5 percent of boys) and to 24.9 percent for the 19-25 age bracket enrolled in post-secondary/higher education institutions (31.9 percent of women and 18.4 percent of men).

The same trends are identified across all subgroups. As indicated in figure 3.4, female students living inside camp or outside camps, and PRL and PRS, consistently have higher enrolment rates than males, particularly after the elementary school level. Regardless of gender and the school cycle, enrolment rates are higher for those residing outside than inside camps, and higher amongst the PRL than the PRS.

<sup>13</sup> 1.9 percent of children in the 6-12 age range were never enrolled, 1.5 were enrolled and dropped out and 1.6 percent are still in pre-school institutions.

Figure 3.4 Enrolment rates PRL/PRS and Palestinians inside and outside the camps for different school cycles, by gender (%)



School enrolment also varies according to the areas of residence. Enrolment rates of children between ages 6-12 years are above 90 percent in all areas, with a low of 92.8 percent in the North area and a high of 96.9 percent in the Saida area. The CLA area records the highest enrolment rate of children aged 13-15 years (mostly in the preparatory cycle) with (90.2 percent) and the Tyre area, the lowest (88.7 percent). The Tyre area also records the lowest percentages in the secondary and higher education studies cycles (60.7 percent and 23.8 percent, respectively). Conversely, the Bekaa area reports the highest percentages enrolled in the secondary and higher education studies cycles (74.7 percent and 35.2 percent, respectively).

### III.4. Reasons for not engaging, or interrupting studies

The survey indicates that 12.5 percent of children and adolescents aged 6-18 years dropped out of school in 2023, meaning they did not reenroll as expected. More precisely, drop out in the 6-12 age group is low, at 3.4 per cent (4.2 percent for boys and 2.4 for girls), then increase to 13.4 per cent among the 13-15 age group (18.9 percent for boys and 7.9 percent for girls). As may be inferred from the enrolment analysis above, the camp refugees and the PRS have the highest dropout rate. The North area has the highest dropout rate for the 6-12 age group and the Tyre area for the 13-15 age group.

The main reason reported for interrupting studies within the general population is **dislike of studies/school** (23.9 percent), followed by **need to work** (18.4 percent), low educational achievements (12.9 percent), marriage (10.1 percent), school expenses (8.4 percent), feeling insecure/wars (6.1 percent) and other miscellaneous causes. However, **need to work** is more

prevalent amongst men (32 percent compared to only 3.6 percent of women), and non-camp dwellers (21.3 percent compared to 15.2 percent). Amongst other reasons for interruption, **low educational achievements** is a factor significantly more reported amongst people living in camp (21.3 percent) than living outside camps (15.2 percent), amongst PRL (13.3 percent) than amongst PRS (9.1 percent), amongst male (13.9 percent) than amongst female (11.7 percent); and **marriage** that is more prevalent amongst female students (20.6 percent) than amongst male students (0.5 percent), amongst PRS (12.1 percent) than amongst PRL (9.9 percent), and amongst people living in camp (11.2 percent) than amongst people living outside camps (8.8 percent). Finally, PRS report that 11.3 percent of them interrupted their studies because of the **war/unsafe context** (on Syria or in Lebanon) compared to 5.6 percent of PRL.

When looking at the population currently in an age to be studying in the mandatory elementary and preparatory cycles (6-12 years and 13-15 years), **dislike of/lack of enthusiasm for studies/school** ("dislike") and **low educational achievements** ("Failure" - more so for female than male students) remain key reasons for non-engaging or interrupting studies. However, other significant reasons for not attending/interrupting are also reported in these age ranges, including: **difficulties in paying educational expenses** (more so for female than for male students), **need to work** (for male students), **insufficient absorptive capacity of schools** (for male 6-12 year students), **health issues** (for female 6-12 and 13-15 years students more especially), and **tradition** (for 13-15 female students).

Within the female and male population in the 16-18 and 19-25 years age range likely to attend the non-mandatory secondary and higher education cycles, **lack of enthusiasm** for studies ("dislike"), **low educational achievements** ("failure") and **financial issues** are the main reasons for not engaging or interrupting studies. Other key reasons include, for men, **need to work** and **health issues**; and for women, **marriage**, **tradition**, and **completion of studies**.

Table 3.1 Five main reasons for interrupting studies, for children aged 6-12 and 13-15 (%)

| 6-12 years<br>(Male)  | 6-12 years<br>(Female)  | 13-15 years<br>(Male) | 13-15 years<br>(Female) |
|-----------------------|-------------------------|-----------------------|-------------------------|
| 1. Dislike: 37.3%     | Financial: 41.3%        | Dislike: 28.9%        | Dislike: 28.4%          |
| 2. Financial: 27.9%   | Dislike: 37.3%          | Failure: 24.1%        | Financial: 27.9%        |
| 3. Capacity: 16.2%    | Failure: 17.4%          | Work: 18.5%           | Failure: 14.3%          |
| 4. Work: 12.6%        | Health: 14.5%           | Financial: 13.6%      | Tradition: 14.1%        |
| 5. Health: 3.2%       | War/unsafety: 5.8%      | Health: 3.7%          | Health: 9.1%            |
| 16-18 years<br>(Male) | 16-18 years<br>(Female) | 19-25 years<br>(Male) | 19-25 years<br>(Female) |
| 1. Dislike: 31.4%     | Dislike: 21.9%          | Dislike: 33.4%        | Dislike: 28%            |
| 2. Failure: 22.3%     | Failure: 17.6%          | Failure: 21.8%        | Failure: 18%            |
| 3. Work: 18.4%        | Financial: 15.1%        | Work: 19.6%           | Financial: 12.9%        |
| 4. Financial: 8.9%    | Tradition: 7.1%         | Financial: 7.1%       | Marriage: 12.5%         |

|                 |                  |              |                 |
|-----------------|------------------|--------------|-----------------|
| 5. Health: 3.7% | Completion: 6.8% | Health: 5.6% | Completion:5.1% |
|-----------------|------------------|--------------|-----------------|

### III.5. UNRWA as an educational service provider

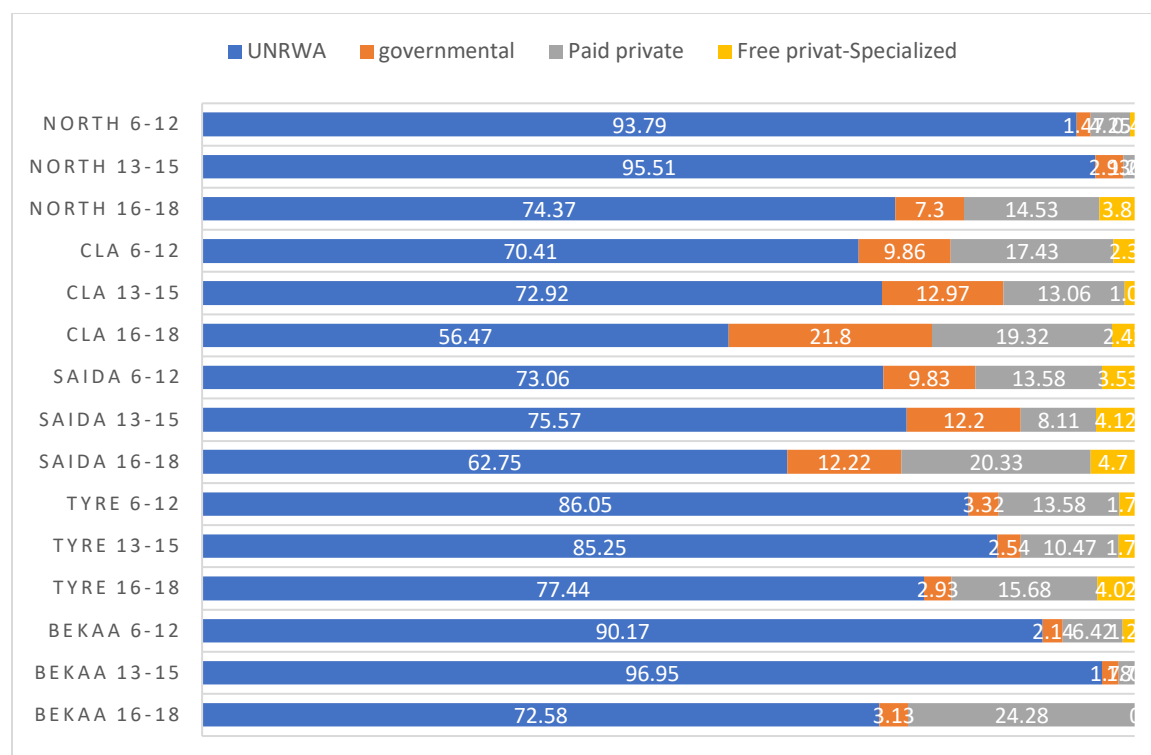
The majority of the population aged 6+, irrespective of the level of education attainment, have been enrolled, or is currently enrolled, in **UNRWA** primary and secondary schools (70.4 percent). Other educational institutions attended include **private** (17.3 percent), **governmental** (9.5 percent) and **free private institutions and specialized centres** for children with special needs (2.8 percent). The subpopulations who rely the most on UNRWA education are PRS (83.9 percent compared to 69 percent of PRL) and refugees inside camps (81.5 percent compared to 61.4 percent of refugees outside camps).

These trends are confirmed in the specific case of children aged 6-12 and 13-15 years. Eight out of ten Palestinian children in these aged groups attend UNRWA schools (81/82 percent), respectively, with maxima of 94.8/92.6 of PRS (compared to about 80 percent of PRL) and 91.7/91.3 percent of camp refugees, respectively (compared to about 79.6/80.4 percent of PRL and 71.4/74 percent of non-camp refugees). Private elementary schools enrol 10.8 percent of students aged 6-12 years and 7.6 percent of students aged 13-15 years, and governmental schools 6.2 percent and 8.4 percent, respectively, mainly amongst PRL and refugees outside camps. Given the lower number of UNRWA secondary schools, enrolment rates in UNRWA schools amongst the 16-18 age group are lower: 66.5 percent, with highs 78.3 percent of PRS (compared to 65.4 percent of PRL) and 77.5 percent of camp refugees (compared to 59 percent of non-camp refugees).

Enrolment of Palestinian students in UNRWA schools also varies across the five areas of residence: the North and Bekaa areas record the highest percentages of students enrolled in UNRWA schools (above 90 percent in the 6-12 and 13-15 age groups, and above 70 percent in the 16-18 age group), and the lowest in the CLA and the Saida areas (above 70 percent in the 6-12 and 13-15 age groups and 56.5 percent in the 16-18 age group). While private schools are generally more likely to enrol Palestinians than government schools, in the CLA the latter enrol more students in the 16-18 years group, as indicated in Figure 3.5.

## socio-economic survey of Palestine Refugees in Lebanon

Figure 3.5 Enrolment of students of various age groups per area of residence (%)

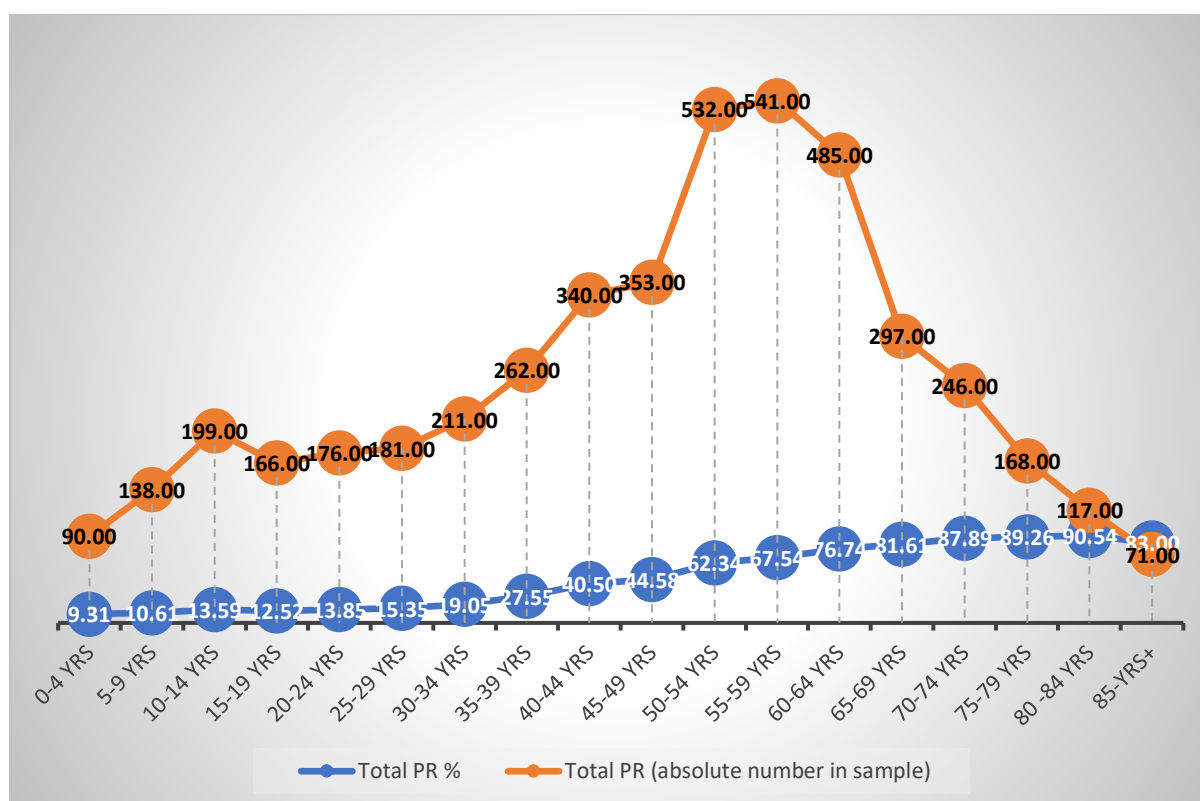


## Section 4: Health

### IV.1. Chronic diseases

Nearly 3 out of 10 Palestine refugees (28.8 percent) are reported to have a chronic illness. Chronic illness prevalence increases with age, culminating at 90.5 percent of the population in the 80-84 age range. As seen in figure 4.1, sharp increases in the prevalence of chronic illnesses occur in the 40-45 age range (13 percentage points) more than in the 35-39 age range) and in the 50-54 age range (17.8 percentage points more than in the 45-49 age range). However, given the demographic structure of the population, in absolute numbers the peak of chronic disease occurrences is reached in the 50-59 years age range.

Figure 4.1 Prevalence of chronic diseases by age groups, in % (blue) and absolute numbers (orange)



Chronic diseases are more likely to affect females (29.4 percent) than males (28.2 percent), except in the 0-29 age range, where they are less affected (10.8 percent) than males (14.2 percent); conversely, females are more prone to such diseases in the older 30-85+ age range (67.2 percent) compared to 60.8 percent amongst males.

Populations inside camps are more likely to be affected by chronic diseases (30.1 percent) than Palestinians outside camps (27.7 percent), especially in the 80-85+ age range where 93.7 percent of the former are affected compared to 80.8 percent of the latter. From a geographical

perspective, the prevalence of chronic diseases ranges from a minimum of 23.4 percent in the North area to a maximum of 35.5 percent in the Tyre area.

*Table 4.1 Prevalence of chronic diseases by area of residence (%)*

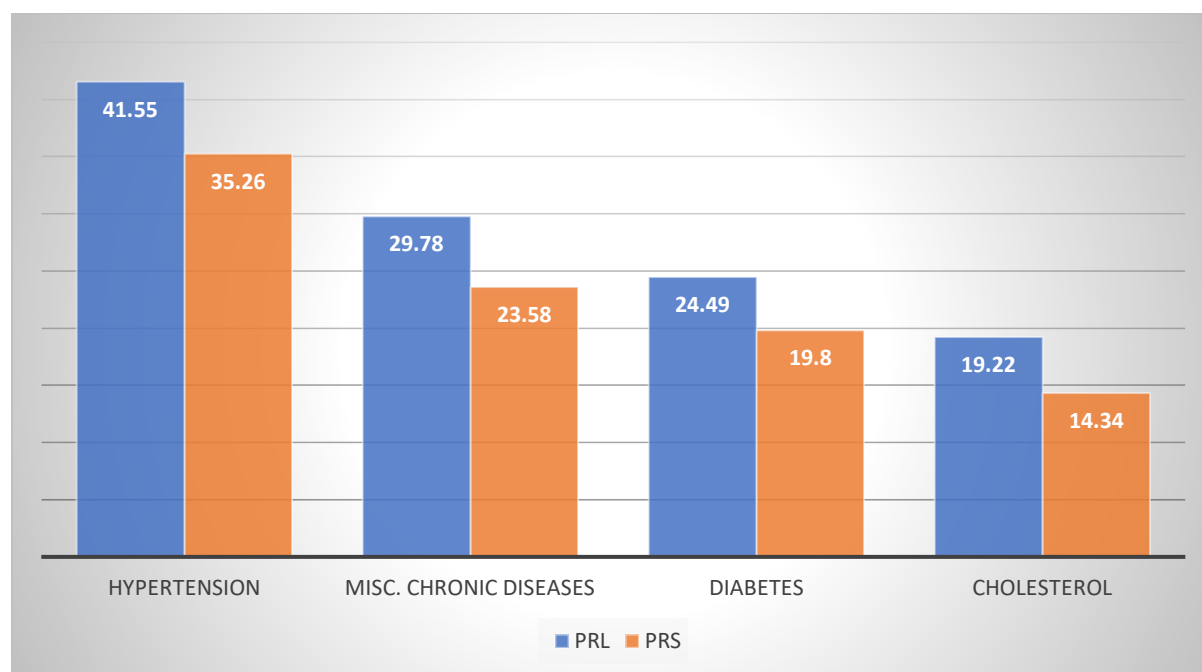
| Area                                   | North | CLA  | Saida | Tyre | Bekaa | Total Lebanon |
|----------------------------------------|-------|------|-------|------|-------|---------------|
| <b>Prevalence chronic diseases (%)</b> | 23.4  | 31.7 | 28.7  | 35.5 | 26.2  | <b>28.8%</b>  |

The survey also found that the prevalence of chronic diseases is similar among PRL and PRS, with rates of 28.9 percent for PRL and 27.8 percent for PRS.

Hypertension is the most prevalent chronic disease (41 percent), ahead of miscellaneous chronic diseases such as hemophilia, joint pain, thyroid disorders, cirrhosis, intestinal diseases (29.3 percent), diabetes (24.1 percent), cardiovascular diseases such as cardiomyopathy, coronary artery disease, cardiac failure dysrhythmias (20.7 percent), high cholesterol (18.8 percent), rheumatoid arthritis (11.7 percent), neurological diseases (8.6 percent) and psychiatric disorders (5.1 percent). Other chronic diseases such as cancer, chronic renal failure, cerebral strokes, Alzheimer and dementia, and sickle cell disease/thalassemia, affect less than 5 percent of the population.

Males and females share similar prevalence for most chronic diseases, except for a few diseases where women are more affected than men: hypertension (44.6 percent versus 37.2 percent, respectively); endocrinal diseases, such as Addison's disease and hypothyroidism (6.4 percent versus 1 percent, respectively), and miscellaneous chronic diseases referred to above (33.1 percent versus 25.5 percent, respectively). Likewise, Palestinians living in camps and outside camps also have similar chronic disease prevalence patterns except for hypertension (38.1 percent of Palestinians inside the camp compared to 42.6 percent outside the camp). Differences between PRL and PRS are more significant, the former being more prone than the latter with regards to high-prevalence chronic diseases, including diabetes (+4.7 percentage points p.p.), hypertension (+6.3 p.p.), cholesterol (+4.9 p.p.), miscellaneous chronic diseases (as described above - +4.9 p.p.).

Figure 4.2 Prevalence of specific chronic diseases within PRL/PRS groups (%)



Chronic diseases prevalence also varies by area of operations. Hypertension, pulmonary, miscellaneous chronic diseases diabetes (as described above), and other emerge as the main chronic diseases in all areas of operations, but to various degrees:

Table 4.2 Main eight chronic diseases by area of residence (%)

| Area                            |   | North                             | CLA                       | Saida                     | Tyre                      | Bekaa                     |
|---------------------------------|---|-----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| <b>Chronic diseases ranking</b> | 1 | Hypertension<br>40.4%             | Hypertension<br>44.4%     | Hypertension<br>44%       | Chronic diseases<br>34.2% | Hypertension<br>49.8%     |
|                                 | 2 | (Other) Chronic diseases<br>34.2% | Chronic diseases<br>28.6% | Diabetes<br>28.2%         | Hypertension<br>32.9%     | Diabetes<br>32.4%         |
|                                 | 3 | Diabetes<br>21.2%                 | Cholesterol<br>25.6%      | Pulmonary<br>24.5%        | Pulmonary<br>26.9%        | Chronic diseases<br>26.8% |
|                                 | 4 | Cardiovascular<br>19.2%           | Diabetes<br>24.8%         | Chronic diseases<br>23.2% | Cardiovascular<br>18.9%   | Cardiovascular<br>23.2%   |
|                                 | 5 | Pulmonary                         | Pulmonary                 | Cardiovascular            | Diabetes                  | Pulmonary                 |

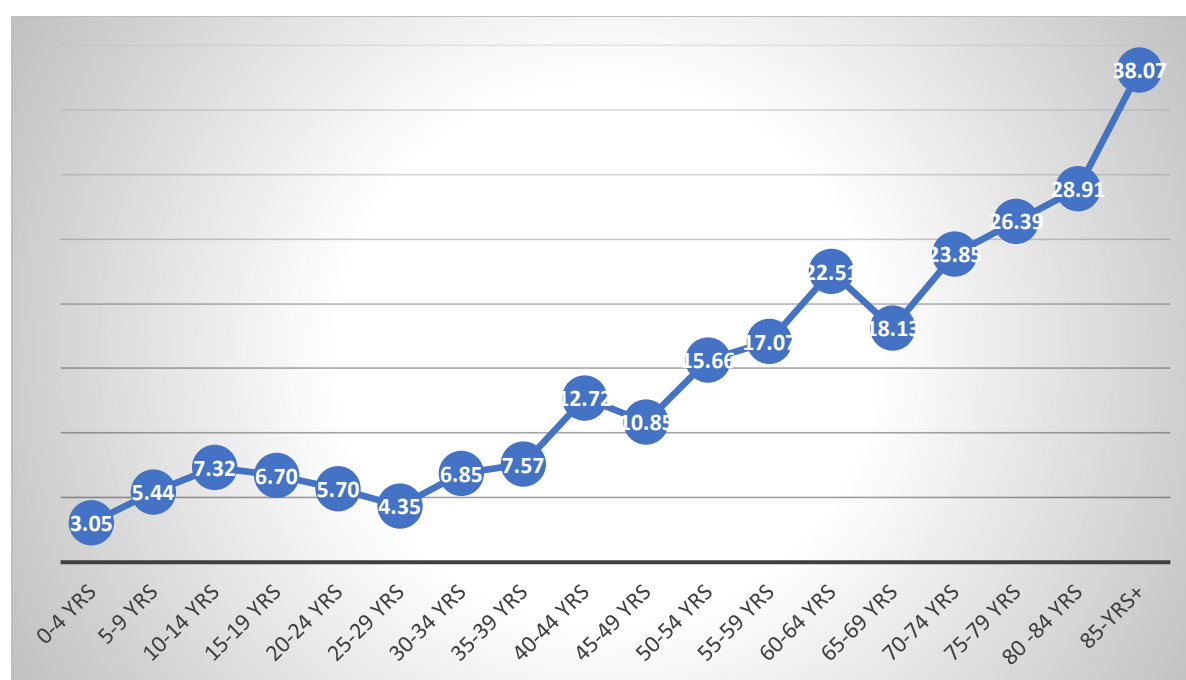
|  |   |                               |                              |                               |                               |                               |
|--|---|-------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
|  |   | 17.4%                         | 23.3%                        | 22.4%                         | 18.8%                         | 18.4%                         |
|  | 6 | Rheumatoid arthritis<br>17.1% | Cardiovascular<br>20.4%      | Cholesterol<br>20.7%          | Cholesterol<br>12.9%          | Cholesterol<br>17.3%          |
|  | 7 | Cholesterol<br>15.7%          | Neurological<br>9.4%         | Rheumatoid arthritis<br>11.6% | Rheumatoid arthritis<br>12.9% | Rheumatoid arthritis<br>11.6% |
|  | 8 | Neurological<br>10.9%         | Rheumatoid arthritis<br>7.4% | Neurological<br>6.7%          | Neurological<br>10.3%         | Neurological<br>5.9%          |

## IV.2. Disability

A total of 9.2 percent of the population suffers from some type of physical, sensory, intellectual, or mental disabilities.<sup>14</sup> The prevalence of disability amongst Palestinians tends to increase with age, extending from 3.1 percent in the 0-4 age range to 38.1 percent in the 85+ ages range. As seen in figure 4.3, disability prevalence augments significantly amongst Palestinians aged 70 and above.

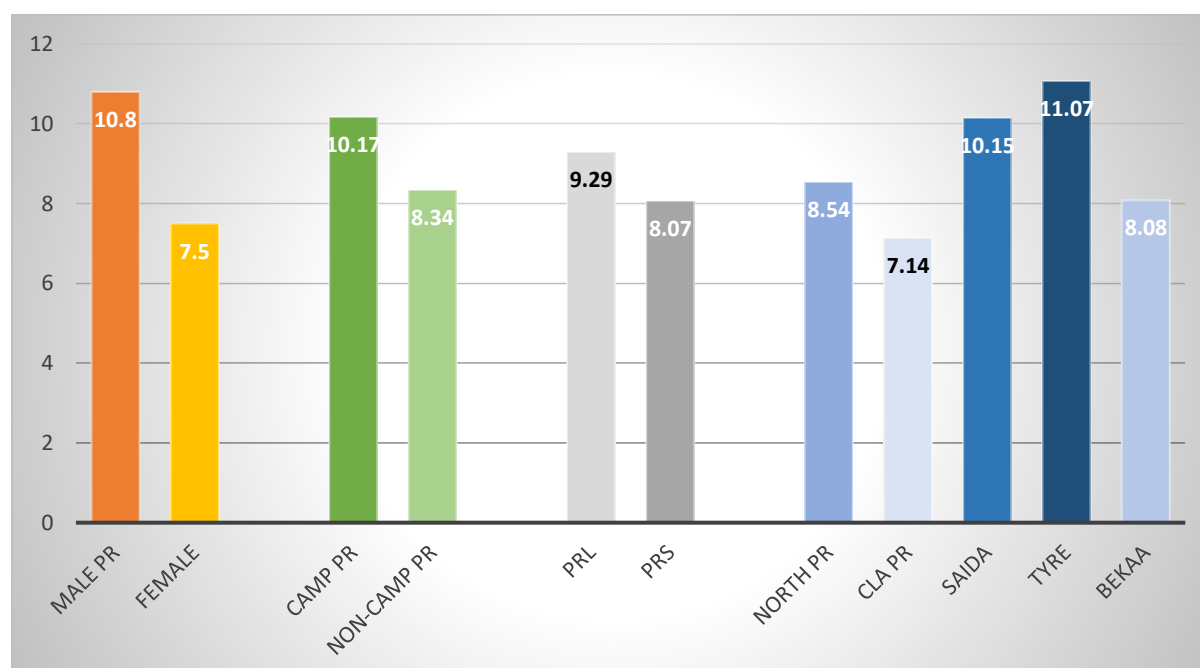
<sup>14</sup> This is a bit lower than the estimated percentage of persons with disabilities in Lebanon at large, from 10 to 15 percent; World Food Programme (2023), Towards More Disability Inclusive Programming, <https://www.wfp.org/publications/lebanon-towards-more-disability-inclusive-programming#:~:text=In%20Lebanon%2C%20an%20estimated%2010,%2C%20intellectual%2C%20or%20mental%20disabilities.>

Figure 4.3 Prevalence of disabilities amongst PRs by age groups (%)



Males are more likely to suffer from disabilities (10.8 percent) than females (7.5 percent). Likewise, disabilities affect more PR living in camps than PR living outside camps (+1.8 p.p.); PRL more than PRS (+1.22 percent). From a geographical perspective, the south areas of Tyre and Saida record higher disability prevalence than the other areas, as indicated in figure 4.4.

Figure 4.4 Prevalence of disabilities amongst various Palestinian subcategories (%)



Vision impairment (loss of sight that cannot be corrected by glasses) is the main type of disability, affecting nearly half of the Palestinians (47.4 percent). Lower limbs disabilities come as the second most prevalent type of disabilities, impacting about one-third (31.3 percent), followed by hearing impairments (15.4 percent), upper limbs disabilities (14.7 percent), speech difficulties (13.9 percent), learning disabilities (12.4 percent), paralysis (7 percent) and intellectual disability (12.4 percent).

Males are significantly more prone than females to upper body disabilities (18.4 percent versus 9.4 percent, respectively) and lower body disabilities (33.7 percent versus 22.7 percent, respectively). Females are significantly more likely to be affected than males by hearing impairment (17.8 percent versus 13.18 percent, respectively) and vision impairment (59.8 percent versus 38.7 percent). The prevalence of speech difficulty, learning and intellectual disabilities, and paralysis is similar within females and males.

The PRL and PRS sub-populations share similar prevalence of disabilities, except for upper body disabilities where 47.6 percent of PRL are affected by vision impairment compared to 44.1 percent of PRL (+3.5 p.p.), and 14.8 percent of PRL are impacted by upper-body impairments compared to 11.6 percent of PRS (+3.2 p.p.).

Differences between Palestinians living inside and outside camps are more significant. Camp refugees are more affected by vision impairment (49.3 percent) and lower body disabilities (33.6 percent) than non-camp refugees (45.2 percent and 28.5 percent, respectively). Conversely, non-camp refugees are more affected than camp refugees by speech disabilities (16.9 percent compared to 11 percent of camp refugees, respectively) and learning disabilities (15.6 percent compared to 9.3 percent, respectively).

From a geographical perspective, disability types are distributed irregularly across the five areas of operations. While, according to the general trend, disabilities related to vision and lower body generally remain the main types of disabilities, vision impairment prevalence ranges between a minimum of 40.5 percent in the North to a maximum of 53 percent in Saida (+12.5 p.p.) and lower body disability prevalence percentages from 24.4 percent in the Bekaa to 34.1 percent in the CLA (+9.7 p.p.). As indicated in table 4.3, the Bekaa area population suffers relatively more from disabilities related to learning.

Table 4.3 Five main types of disabilities by area of residence (%)

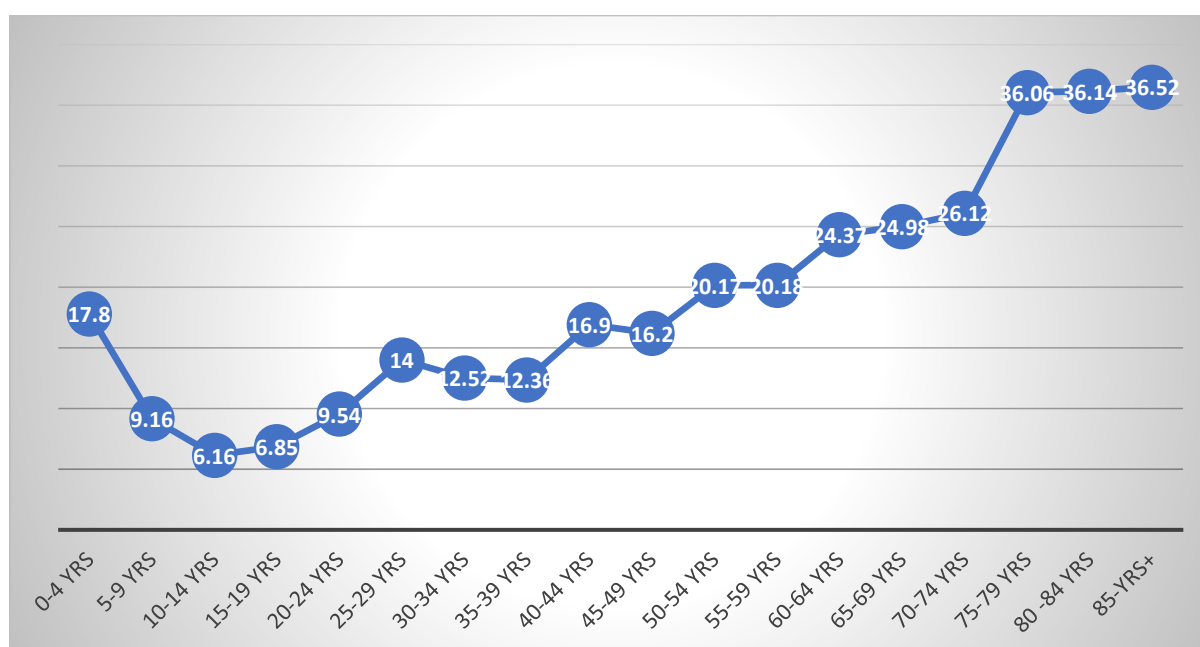
| Area               |   | North               | CLA                 | Saida               | Tyre              | Bekaa             |
|--------------------|---|---------------------|---------------------|---------------------|-------------------|-------------------|
| Disability ranking | 1 | Vision<br>40.5%     | Vision<br>45.9%     | Vision<br>53%       | Vision<br>46.3%   | Vision<br>41.1%   |
|                    | 2 | Lower body<br>30.2% | Lower body<br>34.1% | Lower body<br>27.4% | Lower body<br>39% | Learning<br>25.3% |

|  |   |                     |                   |                  |                     |                     |
|--|---|---------------------|-------------------|------------------|---------------------|---------------------|
|  | 3 | Upper body<br>20.1% | Speech<br>19.7%   | Hearing<br>16.6% | Upper body<br>18.5% | Speech<br>18.3%     |
|  | 4 | Speech<br>15.4%     | Learning<br>16.6% | Speech<br>12.1%  | Hearing<br>12.7%    | Lower body<br>24.4% |
|  | 5 | Hearing<br>13.9%    | Hearing<br>16.3%  | Learning<br>9.4% | Speech<br>9.4%      | Hearing<br>19.9%    |

### IV.3. Medical Services

Registered Palestinians are entitled to primary health care in UNRWA health centres and to referrals to contracted hospitals for secondary and (subsidized) tertiary care and ambulatory services. Some 13.9 percent of the population was hospitalized during the 12 months that preceded the survey (during 2022). Hospitalization rates are in the 0-4 age range and in the 40+ age to reach over one-third of the population in the 70+ age ranges.

Figure 4.5 Proportion hospitalized in the 12 months preceding the survey (%)



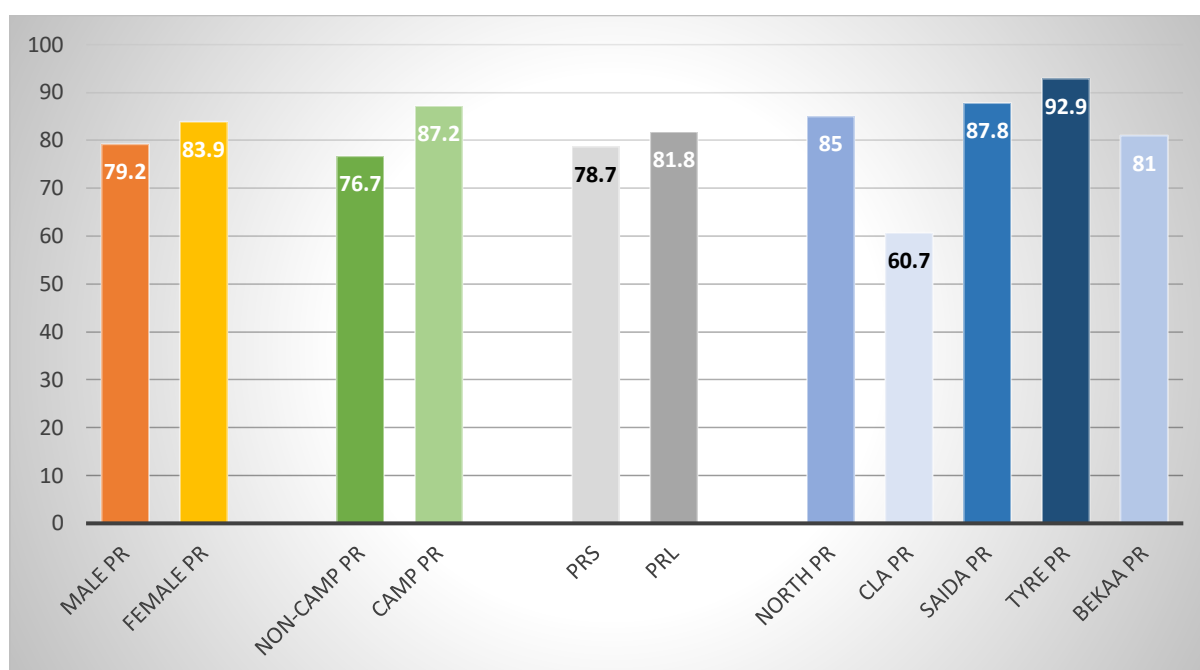
14.5 percent of the males were hospitalized during the year preceding the survey compared to 13.3 percent of the females. Camp and non-camp populations were admitted to hospitals with 13.6 percent and 14.5 percent, respectively.

Conversely, the PRS were relatively more likely to be hospitalized (15.7 percent) than the PRL (13.7 percent). From a geographical perspective, differences are even more significant, the percentage of hospitalized Palestinians in the Bekaa (21.5 percent) is twice as high as

hospitalization percentages in the CLA (10.3 percent) and in the North area (11.3 percent), compared to Saida (15.4 percent) and Tyre (17.1 percent).

The vast majority of hospitalized populations during the 12 last months before the survey benefitted from UNRWA hospitalization services (81.5 percent). UNRWA coverage is quasi-universal for Palestinians in the 0-9 age range (about 90 percent) and within the 75+ age range (over 93 percent). Some subgroups are more dependent on UNRWA hospitalisation services than others.

Figure 4.6 Attendance of various subgroups in UNRWA health facilities last 12 months (%)

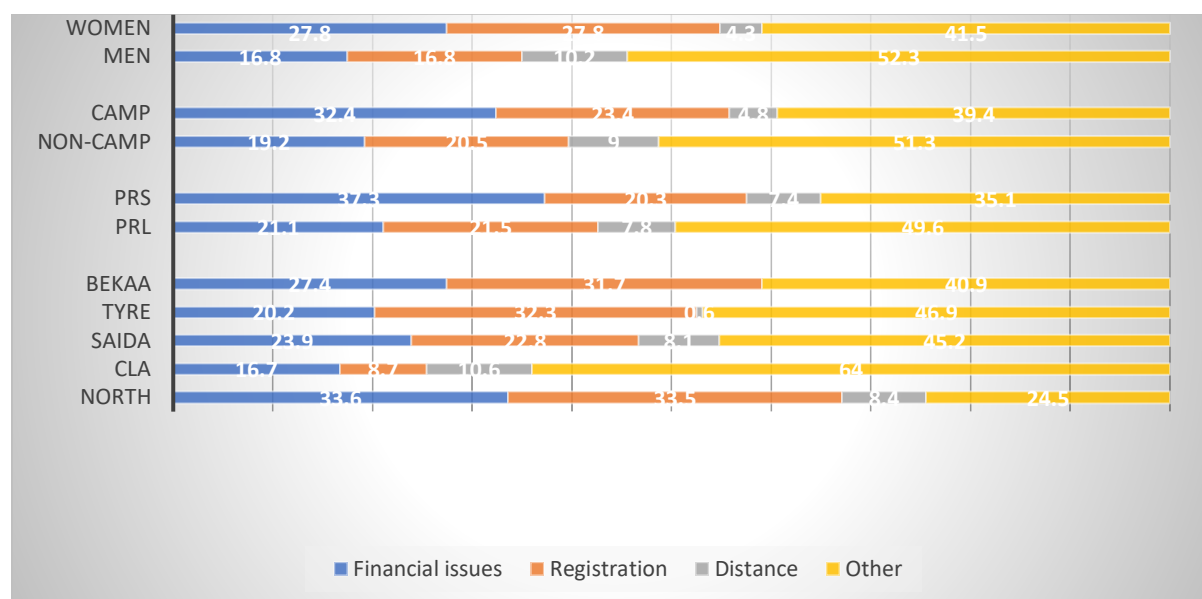


The reasons why about one-fifth of Palestinians are not covered by UNRWA hospitalisation services could not be clearly identified by the survey. Clearly identified reasons are financial (inability to pay for additional costs not covered by UNRWA – 23.1 percent), ahead of lack of registration with UNRWA (21.3 percent), cost of transportation, and the long distance to health facilities (7.8 percent). About half of the Palestinians (47.8 percent) mentioned “other reasons”, which might include irregular residence status, social and/or psychological issues, or existence of alternative medical services providers.

Financial reasons for not benefitting UNRWA hospitalization services are, logically, more prevalent amongst sub-groups that are poorer than average, such as PRS (37.3 percent compared to 21.1 percent of PRL), camp refugees (32.4 percent compared to 19.2 percent of non-camp refugees), and residents of the North area (33.6 percent compared to a minimum of 16.7 percent in the CLA). Besides, females are relatively more likely to report financial issues as a reason for not using UNRWA hospitalization services (27.8 percent) than males (16.8 percent). Likewise, registration issues are more likely to be reported by females (27.8 percent)

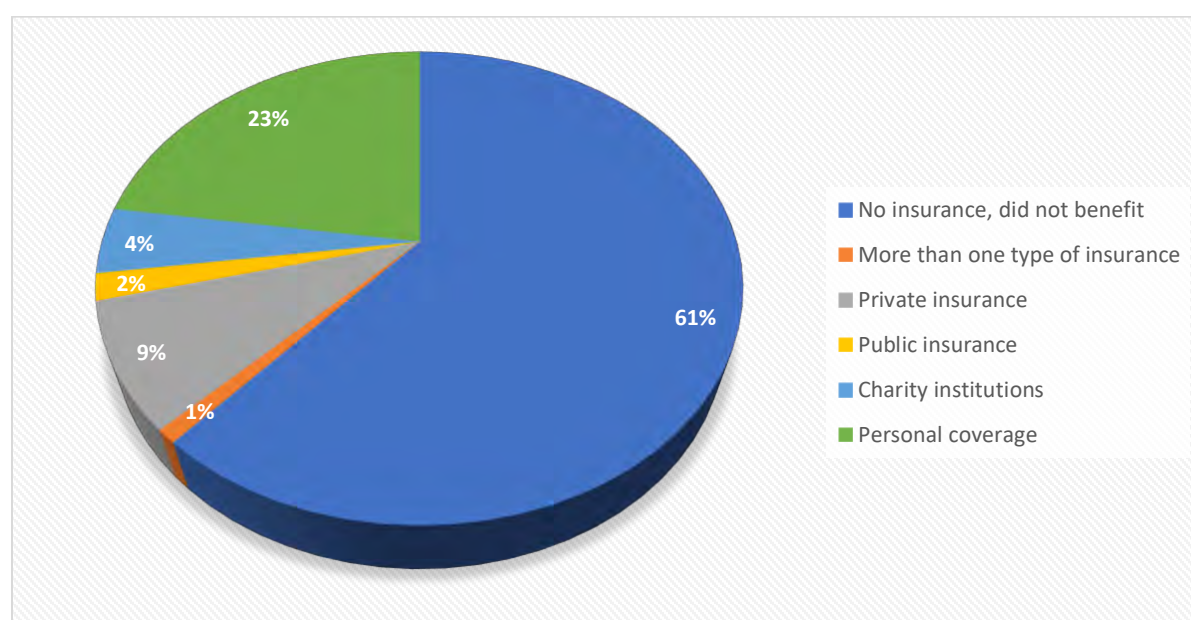
than males (16.8 percent) and by North area residents (33.5 percent) compared to residents of other areas, as indicated in figure 4.7:

Figure 4.7 Reasons for not using UNRWA hospitalization services, for different PR subgroups (%)



Amongst the population that was hospitalized in the 12 months preceding the survey, 38.5 percent utilized alternative methods for covering hospitalization costs instead of relying on UNRWA services: 9 percent had private health insurance, 2 percent had a public health insurance and 4 percent received assistance from charitable organizations, and 23 percent covered the total or part of the expenses by their own means.

Figure 4.8 Reliance on non-UNRWA financial support for hospitalization (%)

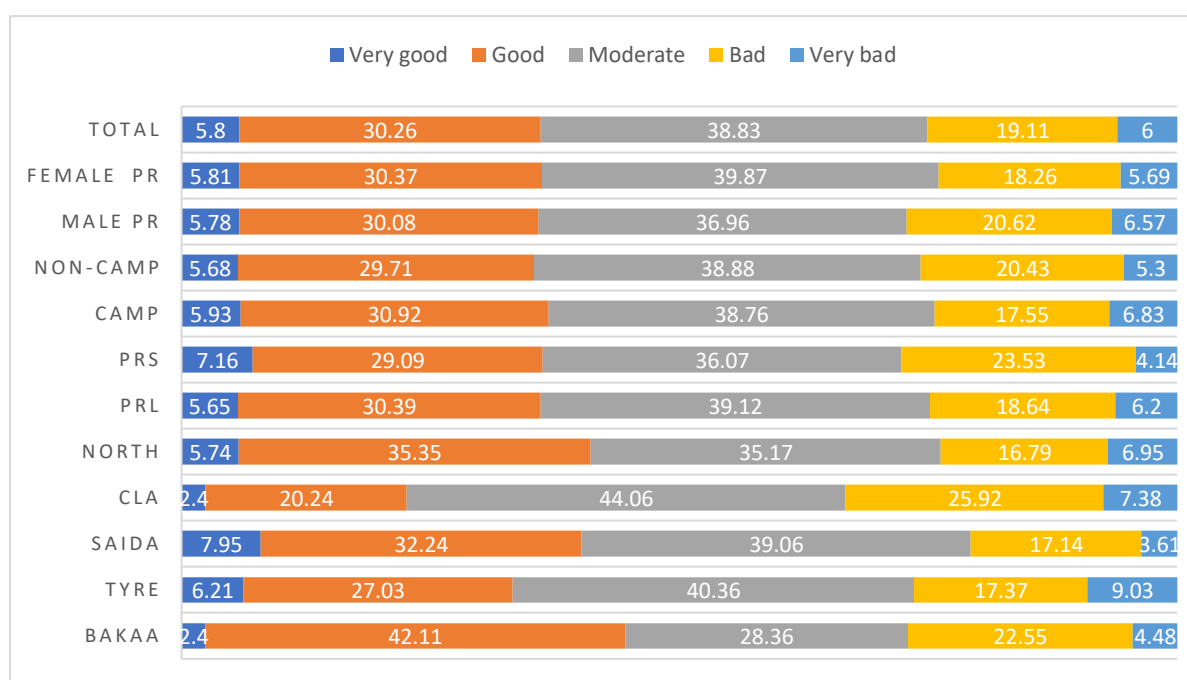


#### IV.4. Self-perceptions of current health

Positive opinions about current health status gradually decline with age: within the 20-29 years group, 62.6 percent of the population consider their health situation good/very good, compared to 11 percent within the 60 years + group. Conversely, 8.9 percent of the population in the 20-29 years group consider their health status bad/very bad compared to 43.2 percent within the 60 years + group.

As figure 4.9 indicates, percentages of survey respondents assessing their health status as good/very good are relatively similar within subgroups such as female/male, camp/non-camp and PRL/PRS. However, males are more likely to perceive their health status as bad/very bad (27.2 percent) than females (24 percent); outside camps (25.7 percent) more likely than inside camps (24.4 percent); and PRS (27.7 percent) more likely than PRL (24.8 percent). From a geographical perspective, the Bekaa area claims the highest percentage considering their health status good/very good (44.5 percent), but also the second highest percentage considering their health status bad/very bad (22.7 percent). Saida is the area where Palestinians have the best opinion of their health status, with the lowest percentage considering their health status bad/very bad (20.8 percent) and the second highest percentage considering their health status good/very good (40.2 percent). The CLA is the area where Palestinians have the worst opinion of their health status, with the highest percentage considering their health status bad/very bad (33.3 percent) and the lowest percentage considering their health status good/very good (22.4 percent).

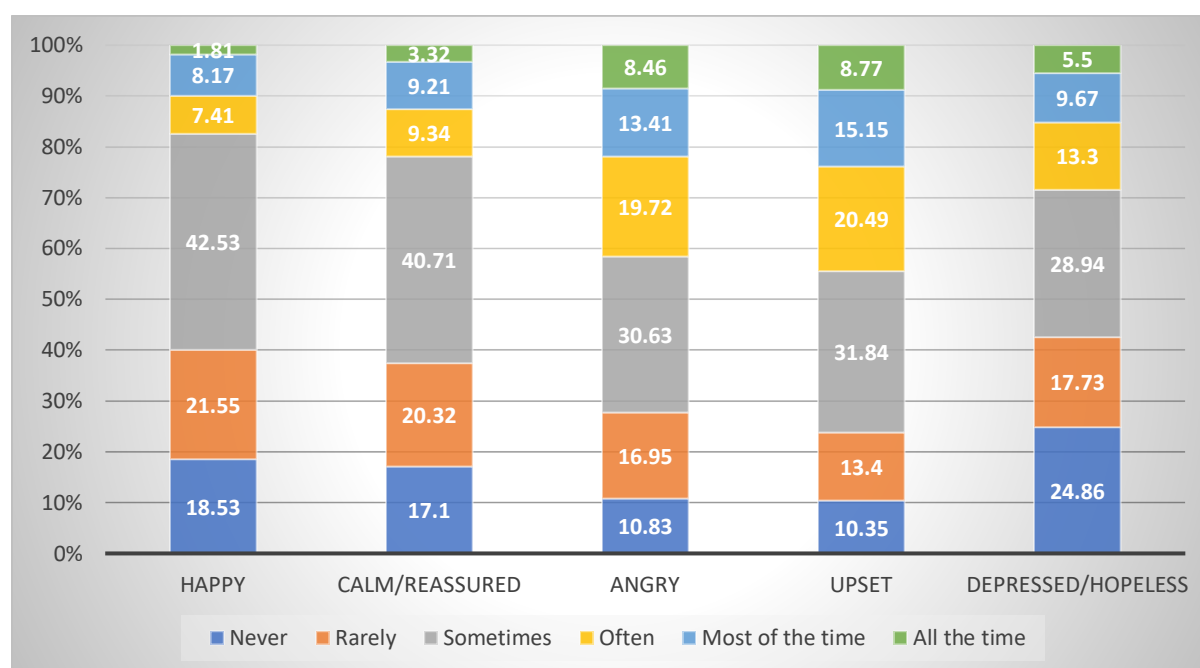
Figure 4.9 Palestinian perceptions of their own health (%)



## IV.5. Mental health

Populations reporting having felt happy or calm/reassured “sometimes” during the 30 days preceding the survey represent the largest cohort (42.5 percent and 40.7 percent, respectively) ahead of Palestinians feeling happy or calm/reassured “rarely” (21.6 percent and 20.3 percent, respectively) or “never” (18.5 percent and 17.1 percent, respectively). As indicated in figure 4.10, relatively fewer feel happy or calm/reassured “often”, “most of the time” and “all the time” (17.4 percent and 21.9 percent combined, respectively). Conversely, the percentage of Palestinians that felt angry (to the point of being out of control) or upset “often”, “most of the time” or “all the time” during the same period reached levels of 41.6 percent and 44.4 percent, respectively, that exceed that of Palestinians feeling angry or upset “never” or “rarely” (27.8 percent and 23.8 percent, respectively). Moreover, over one-quarter (28.5 percent) of Palestinians felt depressed/hopeless to the point they could not be happy.

Figure 4.10 Mental health indicators within the Palestinian population



Focusing on subgroups, PRL have a higher mental health profile than the PRS, which may be explained by their comparatively more favourable legal status. A total of 17.5 percent of PRL stated they had felt happy and 21.8 percent calm/reassured “often”, “most of the time” or “all the time” during the month preceding the survey compared to 14 percent and 20.4 percent of PRS, respectively. Conversely, comparatively fewer PRL felt angry along the same modalities (40.7 percent versus 59.3 percent of PRS), upset (43 percent versus 58 percent of PRS) and depressed (27.7 percent versus 36.2 percent of PRS) during the same period. Females are comparatively more likely to feel happy “often”, “most of the time” or “all the time” than males

(18.3 percent versus 15.8 percent) or calm/reassured (20.7 percent versus 22.6 percent).<sup>15</sup> However, females are also comparatively more likely to have felt angry than males along the same modalities (42.5 percent versus 40 percent, respectively), upset (44.7 percent versus 44 percent, respectively) or depressed (29.5 percent versus 26.6 percent, respectively) with the same frequency. Further, those inside the camp are comparatively more likely than outside the camp to have felt happy (19.2 percent versus 15.9 percent, respectively) or calm/reassured (22.5 percent versus 21.4 percent) “often”, “most of the time” or “all the time”, but also to have been more likely than non-Palestinians to have felt angry (45.1 percent versus 38.6 percent) or depressed (29.4 percent versus 27.7 percent).

#### IV.6. Nutrition and mortality status of children aged 0-59 months (4.9 years)

A total of 5.7 percent of the households have one or more children below 59 months of age that are suffering from malnutrition as attested by a medical certificate. Percentages of malnourished children are, as one may expect, higher within the poorest population subgroups such as the PRS (6.1 percent compared to 5.6 percent among the PRL); camp refugees (6.2 percent compared to 5.2 percent among non-camp refugees; and residents of the North area (9.8 percent compared to a minimum of 1.4 percent among CLA residents).<sup>16</sup>

**Amongst the children aged 0-59 months that suffer from malnutrition**, over one-quarter (27.2 percent) is diagnosed with severe malnutrition, 41.5 percent with moderate malnutrition, and 7.8 percent are overweight. No cases of children affected by severe or moderate malnutrition were identified in the CLA: but 11 percent are overweight.

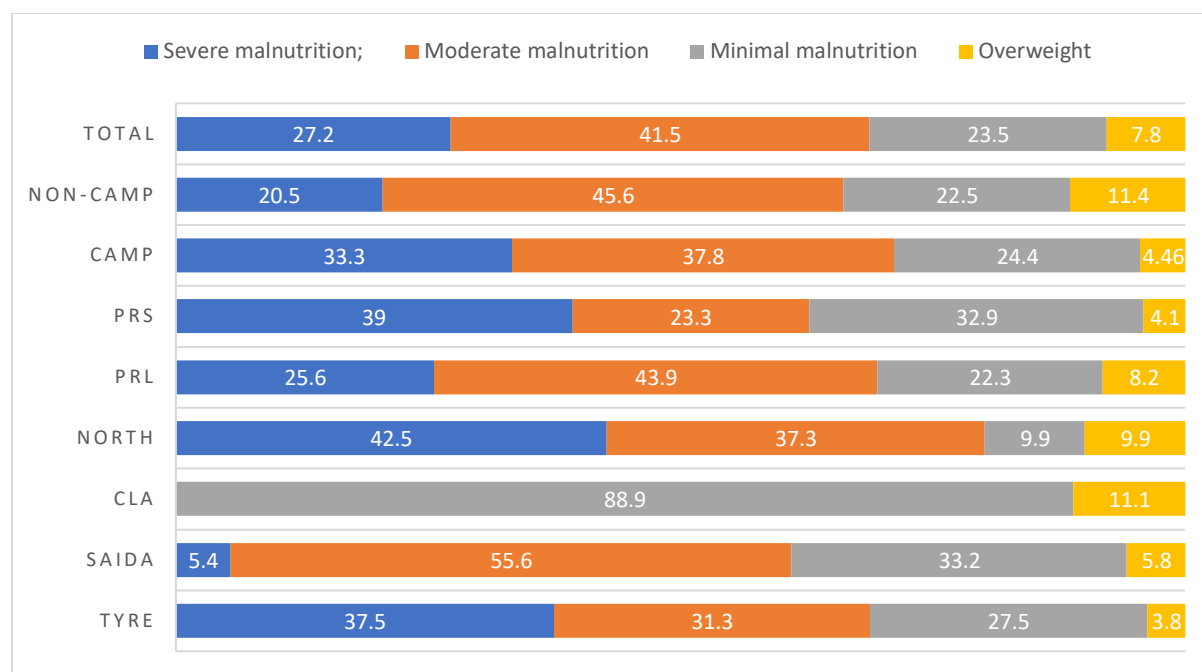
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<sup>15</sup> From a geographical perspective, the areas of Bekaa and Tyre record amongst the highest percentages of Palestinians having felt happy (19.9 percent and 18.1 percent, respectively) and reassured/calm (24.6 percent and 28.5 percent, respectively) “often”, “most of the time” or “all the time”. At the same time, they also have the highest percentages of Palestinians having felt angry (45.5 percent and 44.8 percent, respectively), upset (52.3 percent and 46 percent, respectively) and depressed (28.6 percent and 31.7 percent, respectively). As an exception, Saida is the area that records the highest percentages of PR having felt happy (21.1 percent) and calm/reassured (25.9 percent) and the lowest percentages of PR having felt upset (40.2 percent) or depressed (25.2 percent) during the 30 days preceding the survey.

<sup>16</sup> No data available for the Bekaa area.

## socio-economic survey of Palestine Refugees in Lebanon

Figure 4.11 Distribution of malnutrition severity among subgroups of malnourished children (%)



## Section 5: Labor force participation, unemployment, and work conditions of the employed

### V.1. Labor force participation

The labor force participation rate (LFPR) is calculated, according to the International Labour Organisation's (ILO) definition, as the proportion of the population aged 15 years and above who are employed,<sup>17</sup> or actively seeking employment. The LFPR for the Palestinian population aged 15+ is reported at **41.1 percent**. This is lower than Lebanon's national labour force participation rate that was estimated at 50.4 percent in 2022.

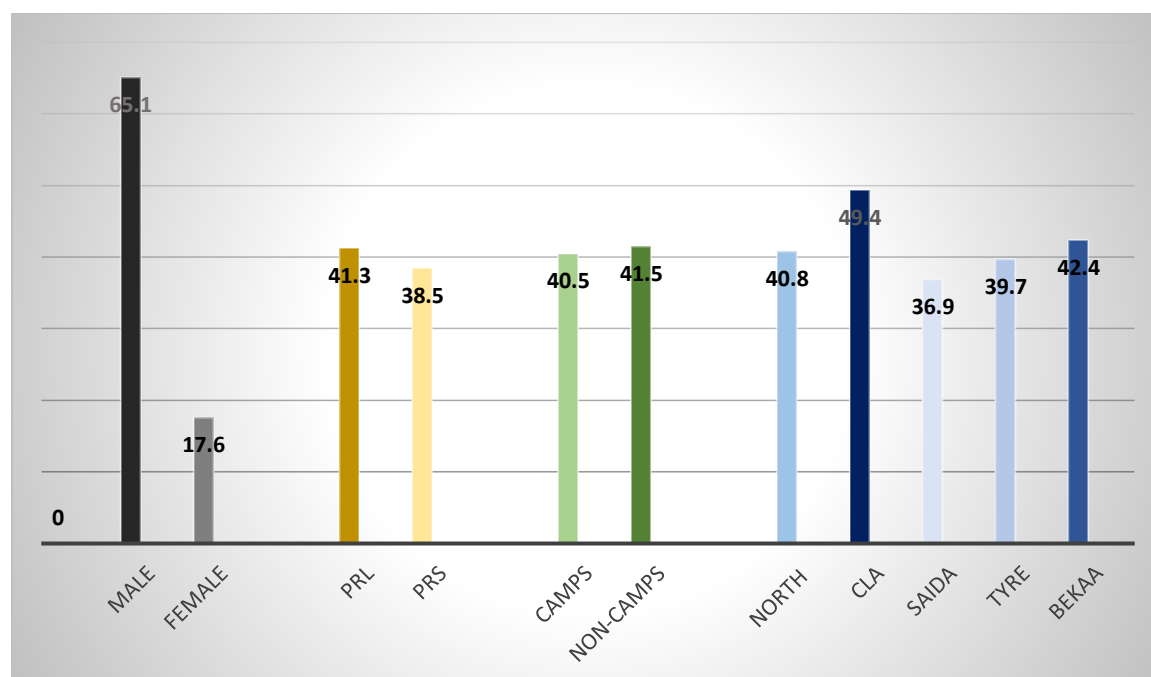
Over half of the working population aged 15+ (58.9 percent) is thus economically inactive. The most significant LFPR criteria is **gender**, males being about four times more economically active (65.1 percent) than females (17.6 percent). Gender criteria notwithstanding, the LFPR is at its lowest among the 15-19 **age range** (17.5 percent) who are often still in education, and the 60 years+ age range (15.5 percent) who are often retired persons and, possibly, persons affected by poor health/disability. The LFPR is at its highest in the 40-49 age range (52.2 percent) and 50-59 years age range (57.5 percent). **Educational attainment** impacts labour participation among the working age population: only 17.6 percent of aged 15+ who never attended school are economically active.

The LFPR amongst those living inside and outside camps are relatively similar: 40.5 percent amongst the former and 41.5 amongst the latter. Differences between the LFPR of PRL and PRS are more significant: the PRL's LFPR (41.3 percent) is higher than that of the PRS (38.5 percent), because the latter's access to residence permits and the labour market in Lebanon is comparatively more difficult; From an area of residence perspective, the most urban area, the CLA, records the highest LFPR (49.4 percent), ahead of the Bekaa (42.4 percent), North (41.1 percent), Tyre (39.7 percent) and Saida (36.9 percent) areas. As figure 5.1 indicates, the labour force participation rates vary within various subgroups.

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<sup>17</sup> Persons in employment are here defined based on the ILO's definition as all those persons who, during the seven days preceding the survey, were engaged in any activity to produce goods or provide services for pay or profit for at least one hour. They also comprise employed persons "not at work" in the week that preceded the survey due to temporary absence from a job or to working-time arrangements (such as shift work, flexitime and compensatory leave for overtime, or that had an income-generating activity (enterprise, business/farm); ILO, Resolution I - Resolution concerning statistics of work, employment and labour underutilization, [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/normativeinstrument/wcms\\_230304.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/normativeinstrument/wcms_230304.pdf). The definition of the economically active population is aligned with the ILO's definition of the labour force, namely the sum of employed and unemployed persons (see below definitions of these two categories); [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/normativeinstrument/wcms\\_230304.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/normativeinstrument/wcms_230304.pdf)

Figure 5.1 Labour force participation per gender, refugee status, and place and area of residence (%)



## V.2. Unemployment

The unemployment rate is the proportion of individuals who are economically active as job seekers compared to the total number of active persons (job seekers and employed persons). The overall unemployment rate for Palestinians in 2023 stands at 32.3 percent. This is about three times as much as Lebanon's national unemployment rate (11.3 percent).<sup>18</sup>

Gender and age are significant markers of unemployment. Females have a higher unemployment rate (35.6 percent) than males (31.3 percent). Palestinians in the younger age ranges (15-19 and 20-29 years) have the highest unemployment rates (41.7 and 45 percent, on average, respectively) compared to older age categories, which reflects the obstacles they face when transitioning from school to employment.

Unemployment rates are higher amongst technical and academic higher education graduates (39.9 and 34.8 percent, respectively), than those with lower educational attainments (from 27.8 percent for holders of technical baccalaureate diplomas to 34.7 percent for holders of academic baccalaureate diplomas). Palestinians with the lowest educational attainments, i.e. those who never attended any school, have even lower unemployment rates, at 17 percent.

Subgroups that already have comparatively low LFPR also have higher unemployment rates: 34.9 percent for those inside camps) compared to 30.1 percent outside camps; and 38.8 percent for PRS compared to 31.7 percent for PRL. At the same time, the PRS unemployment

<sup>18</sup> World Bank. Unemployment, total (% of total labor force) (modeled ILO estimate) - Lebanon. <https://data.worldbank.org/indicator/SL.UEM.TOTL.ZS?locations=LB>

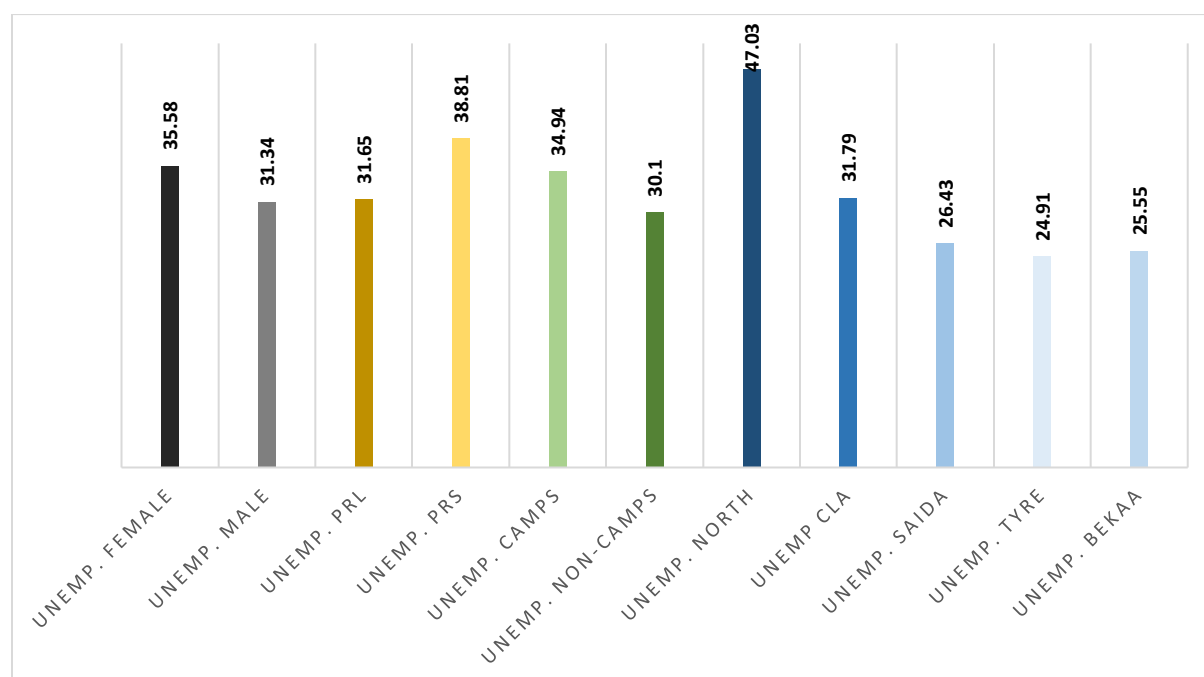
rate has decreased by 13.7 percent since 2015 (52.5 percent), while it has increased by 8.8 percentage points for the PRL since 2015 (from 23 percent).<sup>19</sup> A more in-depth analysis indicates that these differences in time are primarily due to unemployment rate variations within the female PRL and PRS populations: between 2015 and 2023: the unemployment rate amongst female PRS decreased significantly by 26.5 percentage points compared to only 8.5 percent amongst male PRS. Conversely, the unemployment rate has only increased by 2.2 percentage points amongst female PRL compared to 9.8 percent amongst male PRL.

Table 5.1 Unemployment rates by gender for PRL and PRS in 2023, compared to 2015 rates

|     | 2023 |        | 2015 |        |
|-----|------|--------|------|--------|
|     | Male | Female | Male | Female |
| PRL | 30.6 | 34.7   | 20.8 | 32.5   |
| PRS | 40   | 42.6   | 48.5 | 68.1   |

Palestinians in the North area (47 percent) record much higher unemployment rates than other areas, from 31.8 percent in the the CLA to 24.9 percent in the Tyre area.

Figure 5.2 Unemployment rates by gender, refugee status, place and area of residence (%)



<sup>19</sup> Jad Chaaban et.al. (2015), Survey on the Socioeconomic Status of Palestine Refugees. UNRWA/AUB).

### V.3. Conditions of employment of Palestinians in Lebanon

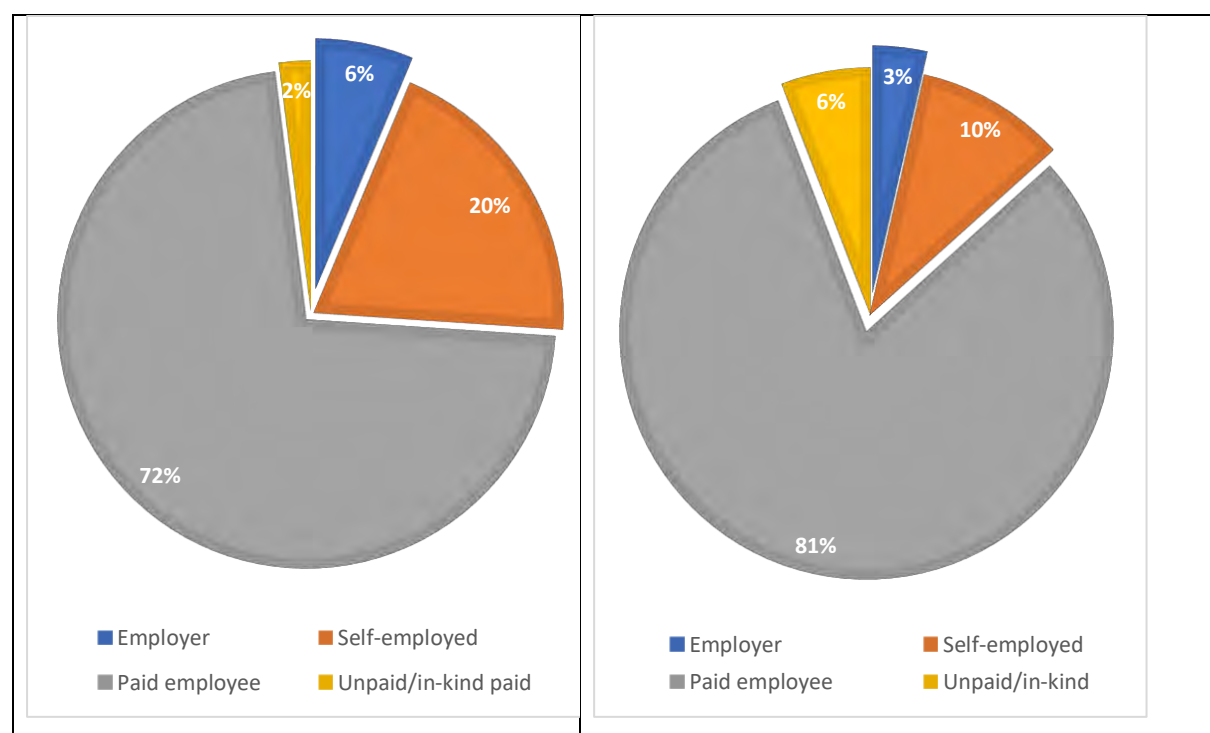
The survey investigates various employment aspects of the 67.7 percent, including: employment status, sector and type of employment, modalities of employment (hours of work and employment time-frame (full-time, part-time, et.) and degree of formality/informality.

#### Employment status

The vast majority (71.9 percent) work as wage paid workers. The remaining work as self-employed persons (19.7 percent), employers (6.3 percent), unpaid and in-kind paid employees (1.1 percent) and other type of employment status (2.1 percent).

The employment status of workers **inside and outside camps** are relatively similar. However, the latter are more likely to operate as unpaid or in-kind paid employees (3.4 percent) than the former (1 percent). The employment status of the **PRL** and the **PRS** differ from one another. PRS are more likely to be employed as wage workers (80.1 percent) and as unpaid and in-kind paid employees (5.8 percent) than PRL (71.9 percent and 2 percent, respectively). Conversely, PRL are more likely than PRS to be employers (6.3 percent compared to 3.5 percent, respectively) and self-employed (19.7 percent compared to 9.7 percent, respectively).

Figure 5.3 Employment status of PRL (left) and of PRS (right) (%)



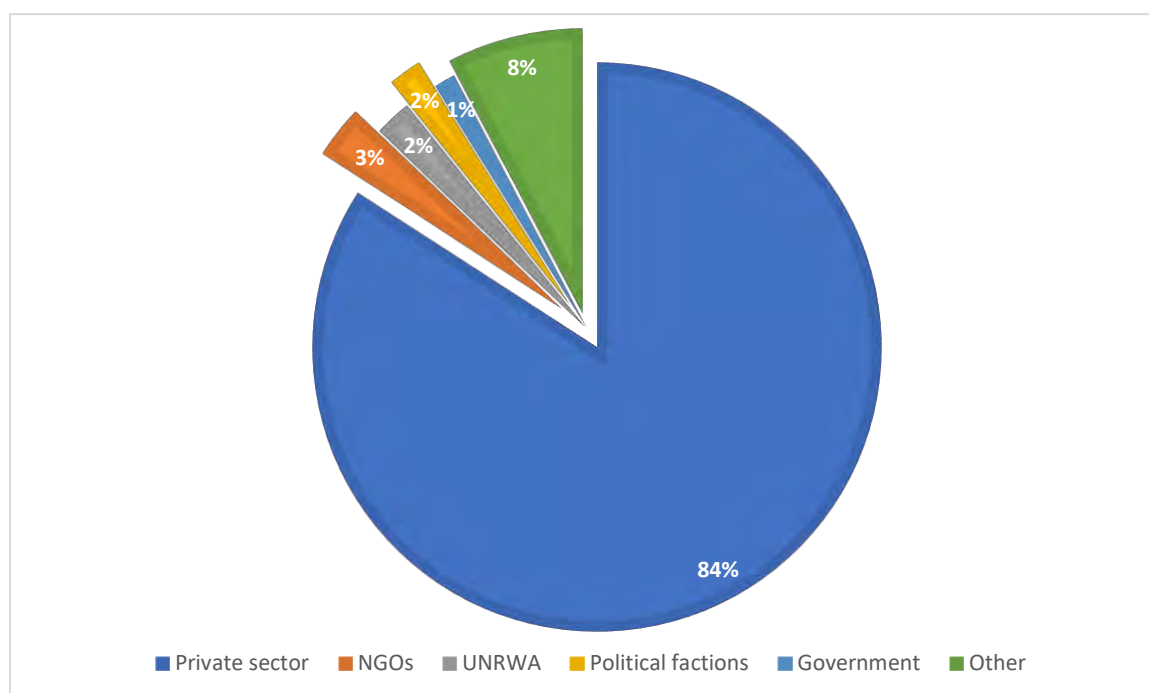
Differences between areas of residence are significant as well. The proportion of **employers**, amongst employed Palestinians, is highest in the Tyre, Bekaa (9.1 percent) and North areas

(8.3 percent) and lowest in the CLA (3.8 percent) and Saida areas (4.8 percent). The North and the Saida areas report the highest percentages of **self-employed** (24 percent) and CLA the lowest (11.7 percent). **Wage employees** are most highly represented in the CLA (81.6 percent) and Tyre areas (75.4 percent) and least represented in the Bekaa area (59.5 percent). Finally, the Bekaa area hosts the highest percentage of **unpaid and in-kind paid employees** (18.2 percent) compared to 2.8 percent in the CLA and less than 2 percent in the other areas.

### Sector and type of employment

The majority of employed work in the private sector (84.2 percent). The remaining 15.8 percent are spread across the NGO sector (3 percent), UNRWA (2.1 percent), political factions (1.9 percent), the public sector (1.2 percent) and "other sectors" (7.7 percent).

Figure 5.4 Palestinian employment sectors (%)



The employment sector profiles of the **Palestinian population inside camps and outside camps** are relatively similar. Most of the former (85.9 percent) and of the latter (82.3 percent) work in the private sector. Palestinians inside camps are more likely to work for NGOs (4.4 percent) than those outside camps (1.8 percent), UNRWA (2.8 percent compared to 1.5 percent) and political factions (2.6 percent compared to 1.4 percent). Conversely, those employed outside camps are more likely to work in the "other sectors" (11.1 percent) than inside camps (3.2 percent). Similarly, most **PRL and PRS** work in the private sector (84.4 percent and 82.5 percent respectively), with PRL workers being comparatively more engaged than PRS workers with NGOs (3 percent versus 2.4 percent), UNRWA (2.2 percent versus 0.7

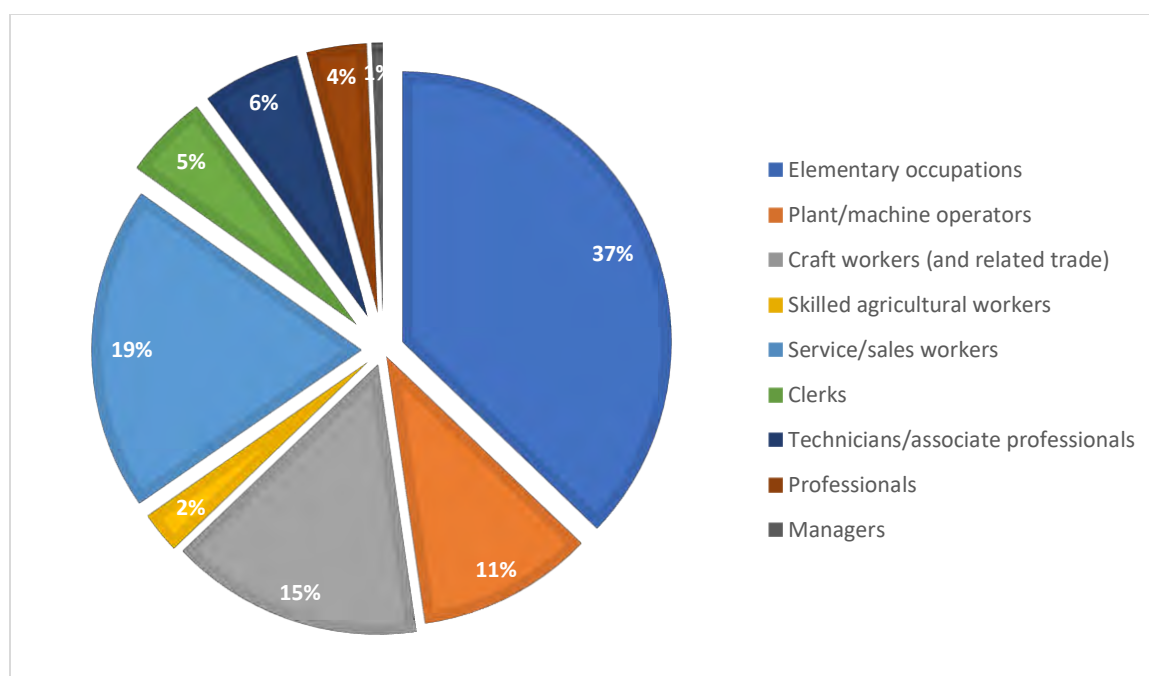
percent) and political factions (2.1 percent versus 0.2 percent); PRS workers are more likely to work in "other sectors" (13.9 percent) than PRL workers (7.2 percent).

Gender is a significant variable when it comes to sector and type of employment. Employed **males** work quasi-exclusively in the private sector (86.5 percent) and in "other sectors" (7 percent), while the profile of **female workers** is more diverse: 75.5 percent work in the private sector, 8.10 percent for NGOs (versus 1.6 percent of male workers), 3.7 percent for UNRWA and 10.3 percent in the "other sectors".

Those employed in the Tyre area are relatively more likely to work for UNRWA (4.1 percent) than in the Bekaa area (3.3 percent), the North area (2.8 percent) and in the other areas (1.5 percent).

Regardless of the sector of employment, over a third of employed work in elementary occupations usually consisting of manual tasks such as domestic work, street peddling, cleaning and construction activities and harvesting (35.7 percent). Relatively fewer work as service workers and shop and market sales workers (18.7 percent), craft and related trade (14.6 percent), plant and machine operators and assemblers (10.1 percent), professionals (7.5 percent) and other types of jobs.

Figure 5.5 Types of jobs for Palestinian workers



There are no major differences in the types of jobs of workers residing **inside and outside camps**. This being said, camp refugees are more likely to be engaged in elementary occupations (37.1 percent) and in crafts and trade (15.8 percent) than non-camp refugee workers (34.5 percent and 13.6 percent, respectively). Conversely, non-camp refugee workers are more likely to work as service and market sales workers (19.7 percent) than camp refugee workers (17.4 percent).

The variations between **PRL and PRS** workers are more significant. Elementary occupations are higher amongst PRS (53.2 percent) than PRL (34.2 percent). Likewise, relatively more PRS workers operate in crafts and related trade (19.7 percent) than PRL workers (14.1 percent). Conversely, PRL workers are more likely to be plant and machine operators and assemblers (10.7 percent versus 3.5 percent of PRS workers), service and market sales workers (19.8 percent versus 12.8 percent of PRS workers), and professionals (7.8 percent versus 3.4 percent of PRS workers) and technicians and associate professionals (6 percent versus 1.9 percent of PRS workers).

From a **gender** perspective, a higher proportion of male than female workers are engaged in elementary (often manual labor) occupations (37.3 percent versus 29.3 percent of female workers), crafts and related trade (16.6 percent versus 6.9 percent of female workers) and plant and machine operators and assemblers (12.7 percent versus 0.3 percent of female workers). Female workers are more likely to be service and market sales workers (21.3 percent versus 18 percent of male workers), professionals (18.2 percent versus 4.7 percent of male workers), technicians and associate professionals (13.2 percent versus 3.7 percent of males workers) and clerks (10.2 percent versus 3.5 percent of male workers).

Finally, table 5.2 indicates that from a geographical perspective, elementary occupations are the main sources of employment in all areas of residence but to various degrees, from a low of 31.8 percent in the North area to a high of 40 percent in the Bekaa area. The Bekaa records the highest percentage of professionals (16.9 percent compared to less than 10 percent in the other areas), while North area has the highest percentage of services and sales workers (26.2 percent versus 21.6 persons in the CLA and less than 16 percent in the other areas) and craft and related trade workers (19 percent versus 15.6 percent in Saida and less than 13 percent in the other areas).

Table 5.2 Highest proportions of economic occupation of Palestinian workers per area of residence

|   | North                                   | CLA                                   | Saida                                 | Tyre                                  | Bekaa                               |
|---|-----------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-------------------------------------|
| 1 | Elementary occupations:<br>31.8%        | Elementary occupations:<br>34.5%      | Elementary occupations:<br>36.3%      | Elementary occupations:<br>38.8%      | Elementary occupations:<br>39.4%    |
| 2 | Service and sales workers:<br>26.2%     | Service and sales workers:<br>21.6%   | Craft/related trade workers:<br>15.6% | Service and sales workers:<br>14.9%   | Professionals:<br>16.9%             |
| 3 | Craft and related trade workers:<br>19% | Craft/related trade workers:<br>12.1% | Service and sales workers:<br>15.2%   | Craft/related trade workers:<br>11.7% | Service and sales workers:<br>14.9% |

|   |                                       |                                       |                                        |                                       |                                       |
|---|---------------------------------------|---------------------------------------|----------------------------------------|---------------------------------------|---------------------------------------|
| 4 | Plant/ machine operator workers: 5.7% | Plant/ machine operator workers: 9.8% | Plant/ machine operator workers: 13.4% | Professionals: 9.3%                   | Craft/related trade workers: 12.8%    |
| 5 | Professionals: 5.8%                   | Clerks: 7.4%                          | Professionals: 6.6%                    | Plant/ machine operator workers: 9.2% | Plant/ machine operator workers: 7.9% |
| 6 | Clerks : 5.1%                         | Professionals: 6.8%                   | Technicians: 6.3%                      | Clerks: 5.2%                          | Clerks : 3.3%                         |

#### V.4. Modalities of work: regular versus non-regular jobs

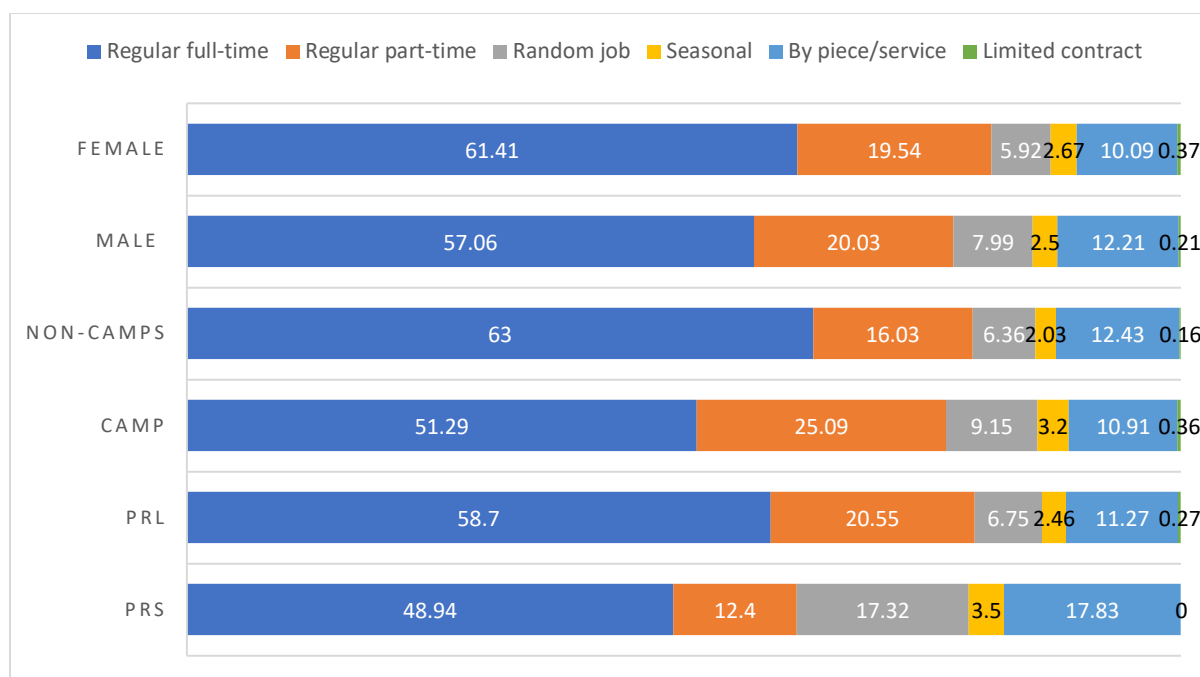
The largest proportion of employed have a regular full-time job (58 per cent). Less prevalent modes of employment include regular part-time job (19.9 percent), work by piece/service (11.8 percent), non-regulated (random) jobs (7.6 percent), and seasonal jobs (2.5 percent).

Figure 5.6 shows that female workers are more likely to have **regular** (full or part-time) **jobs** (81 percent) than males (77.1 percent), and are more likely to receive **monthly wages** (66.9 percent) than males (46.6 percent). Male workers are more likely than female workers to be paid daily (24.6 percent compared to 9.6 percent, respectively) or weekly (16.5 percent compared to 7 percent, respectively).

Palestinians outside camps are more likely to have a regular (full- or part-time) job (79 percent) than inside camps (76.4). The percentages outside camps who enjoy monthly wages (46.3 percent) are similar to those of workers inside camps (45.1 percent).

Figure 5.6 highlights the precariousness of PRS workers, who are reported to have the highest percentage of non-regulated work (17.3 percent compared to 6.8 percent of PRL workers) and of work by piece/service (17.8 percent compared to 11.3 percent of PRL workers).

Figure 5.6 Type (regularity) of work by gender, place and refugee status (%)



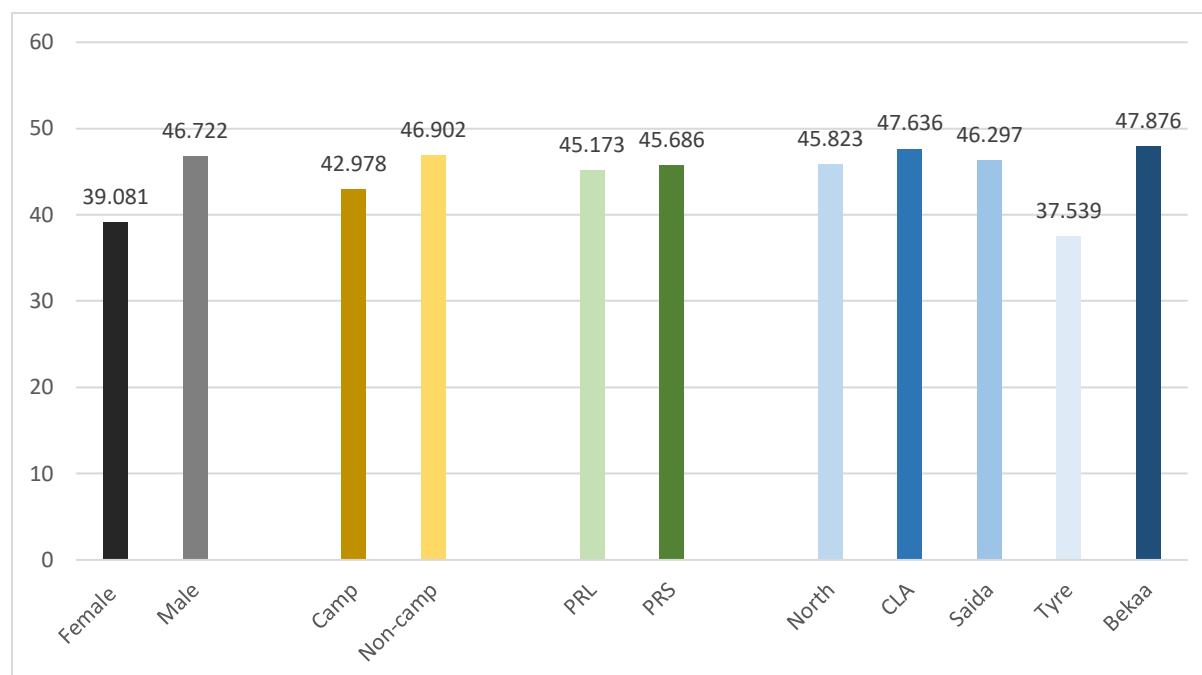
From a geographical perspective, workers from the **CLA and Bekaa** areas enjoy the most stable working conditions: 82.8 percent of the former and 81.8 percent of the latter work on a regular basis either full- time (70.9 and 71 percent, respectively) or part-time (11.9 and 10.8 percent, respectively). The **Saida and Tyre** areas also have relatively high percentages of Palestinians working regularly (80.7 percent and 75.2 percent) but few of them operate full-time (58.5 percent and 45.3 percent, compared to 71 percent of CLA and Bekaa workers). The **North** area records the lowest percentage working regularly (66.5 percent) and, conversely, the highest percentage working by piece/service (23.4 percent) compared to less than 12 percent of workers in the other areas. Confirming these trends, the CLA and the Bekaa area have the highest percentages of workers being paid on a monthly basis (58.8 and 48.9 percent) compared to 46.3 percent in the Saida area, 37.6 percent in the Tyre area and only 33.4 percent in the North area.

## V.5. Hours of work

Employed persons work on average 45.2 hours per week. Employed Palestinians outside camps work more hours per week than those inside camps (46.9 versus 43 hours ), despite having less regular modalities of work. Employed females work fewer hours per week than employed males (36.1 versus 46.7, hours respectively ). The areas of residence where Palestinians enjoy more stable modalities of employment, such as CLA and the Bekaa area, also record more

working hours (47.6 and 47.9 hours) than areas where modalities of employment are less stable, such as the North area (45.8 hours) and Tyre (37.5 hours).<sup>20</sup>

Figure 5.7 Number of usual weekly hours of work, per gender, place of residence, refugee status and area of residence (%)



Nearly three-quarters of employed usually work 35 hours+ per week (71.9 percent); less than one-fifth of workers had work between 15 and 34 hours a week (18.9 percent); and less than 10 percent between 1 and 14 hours (9.2 percent).

## V.6. Changes of jobs

In the 12 months preceding the survey, employed workers changed jobs on average 0.47 times. In other words, they changed their job every 2.1 years on average. Subgroups that are more likely to have non-regular jobs logically are more likely to record higher levels of job change. This is the case for PRS workers (average of 0.87 times) compared to PRL workers (0.44 times); inside camps (average of 0.55) compared to outside the camps (0.41 times)); male workers

<sup>20</sup> Data about the numbers of hours worked during the week preceding the survey, in early 2023, confirms higher numbers of working hours for male PR, PRL, PR outside camps and PR in the CLA and the Bekaa area. However, that the number of hours of work is systematically lower than the usual number of working hours (-1 hour for PRL; -3,3 hours for PRS / 1,19 for PR outside camps.; -1,23 for PR inside camps / -2,2 h for PR in North; 0,7h for PR in CLA; - 1 h for PR in Saïda; - 0,7 h for PR in Tyre; -3,34 for PR in Bekaa/ -1,52 for male PR; 0,11 for female PR). Hence, except for the Bekaa area, subgroups with more regular modalities of employment (PRL, PR outside camps and female PR) suffered fewer hours lost than subgroups with less regular modalities of employment (PRS, PR inside camps and male PR).

(average of 0.51) compared to females (0.32 times) and from the North and Tyre areas (0.56 times) compared to Saida (0.42 times).<sup>21</sup>

### V.7. Multiple jobs

A total of 5 percent of workers have at least one other job besides their main job. Having a complementary job may reflect the irregularity of the main occupation, as may be the case for males (5.6 percent versus 2.8 of female workers), for those inside camps (6.3 percent versus 4 percent outside camps) and for those from the Tyre area (9.6 percent versus 2.6 percent in the Bekaa and 1.1 percent in the CLA).

### V.8. Formality/Informality of PR employment

Formality of work for Palestinians in Lebanon is first established through contracts between employer and employees. Additional layers of formality include the acquisition of work permits, the enforcement of worker's labour rights (payment of annual leave and sick leave) and registration with Lebanon's National Social Security Fund (NSSF).

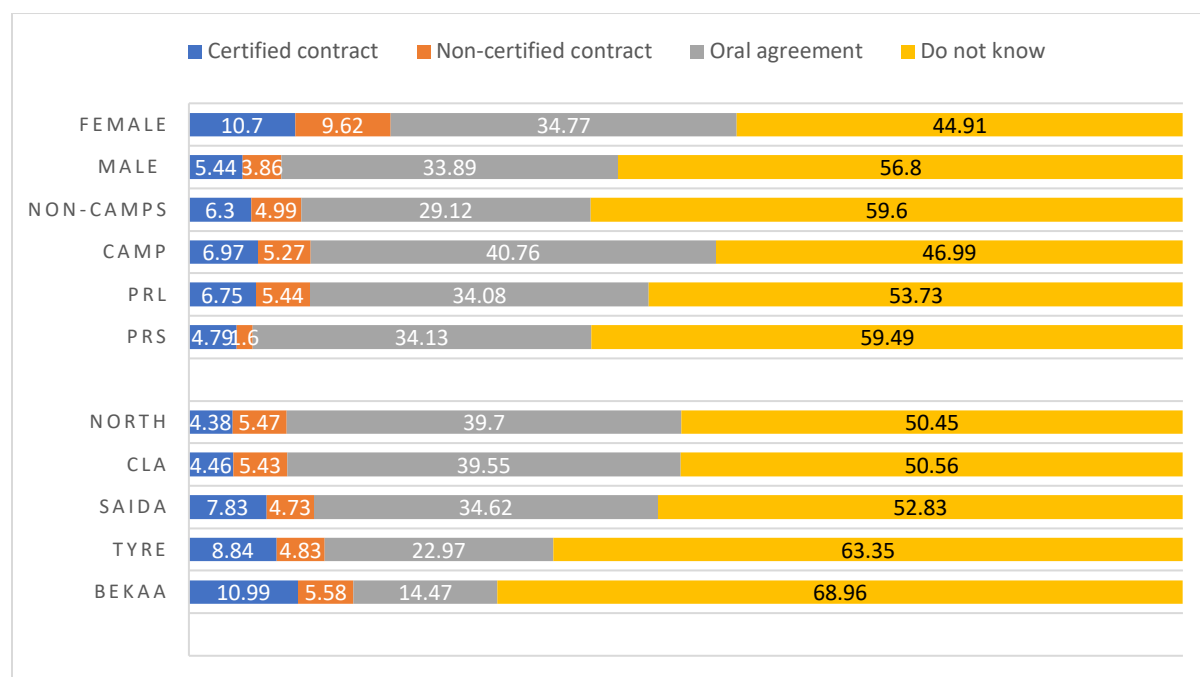
The majority of workers (54.2 percent) report not knowing whether their employment is covered by a work contract. Only 11.7 percent are reported to have a formal work contract, including 6.6 percent that are officiated by a public notary and 5.1 percent that are not. 34 percent are employed through oral agreement with their employer (which is still acknowledged by the Labour Code).

A total of 20.3 percent of female workers compared to 9.3 percent of male workers are reported to have a written employment contract. More precisely, 12.2 percent of PRL are reported to have a written contract compared to only 6.4 percent of PRS workers. 11.3 percent of workers outside camps have a written contract compared to 12.2 percent of workers inside camps. Figure 5.8 shows that from a geographical perspective, the Bekaa and the Tyre areas host the largest proportions of workers with a work contract (15.6 percent and 13.7 percent, respectively), and the North and CLA the lowest (9.9 percent).

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<sup>21</sup> The same trends existed before and after the October 2019 crisis: male PR, PRS and PR from the Tyre and the North areas were and have been more prone to job change(s). However, while PR inside and outside camps used to have similar number of job change before 2019 (total of 1.91 per year on average for both subgroups), since 2019, PR inside camps have been more likely to change jobs (1.21 per year) than PR outside camps (1.14 per year).

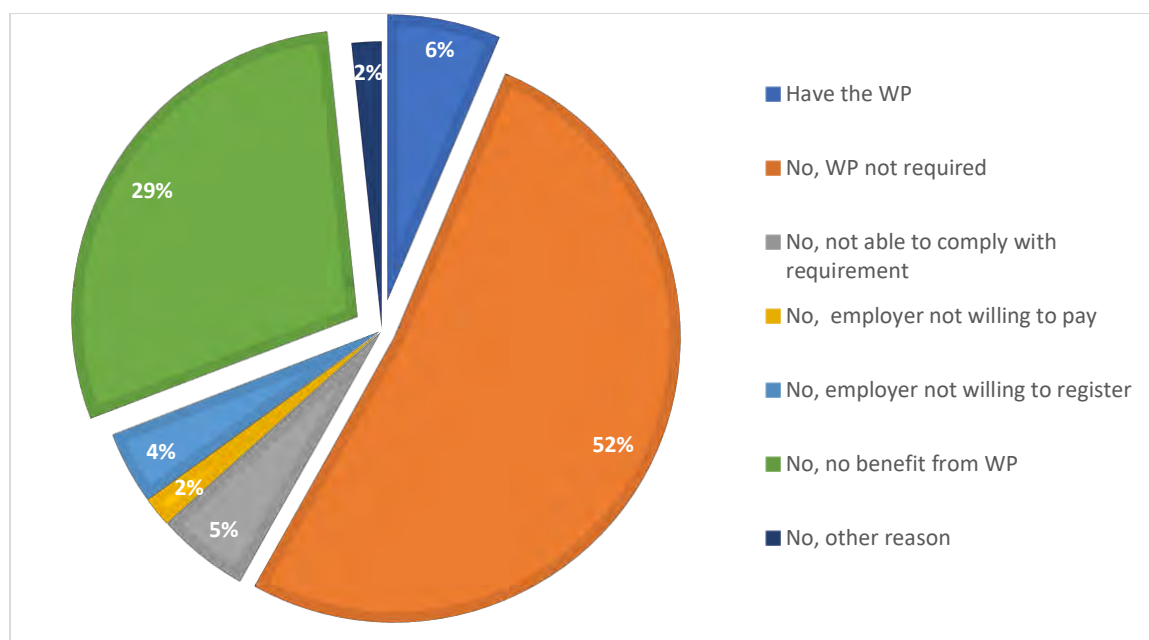
Figure 5.8 Type of contractual status by gender, place and refugee status (%)



## V.9. Work permits

Only a small portion of employed have the work permits required by the Lebanese authorities for non-Lebanese workers (6.4 percent). Among those who operate without work permits, a majority believe that their job does not require such permits (self-entrepreneur in the non-organized sector for instance - 51.8 percent). Others state that they do not apply for work permits because they do not benefit from it, as the work they do, such as agriculture, domestic work or self-entrepreneurship, is not covered by the Labour Code (29.2 percent), or they cannot comply with related administrative requirements (5.2 percent), or that their employer is not willing to register for a permit (4.1 percent), or to pay the cost of the procedure (2.2 percent).

Figure 5.9 Work permit status (%)



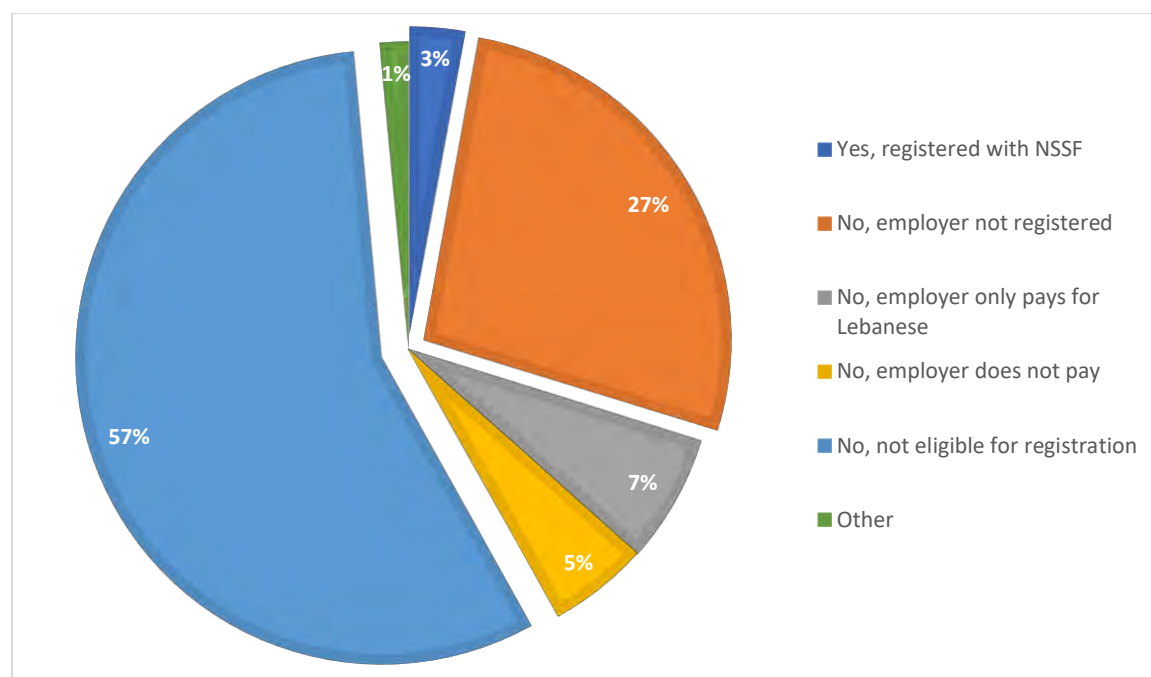
Subgroups with higher percentages of holders of work contracts are female workers (8.8 percent versus 5.8 percent amongst male workers), PRL workers (6.7 percent versus 2.6 percent of PRS workers), and workers residing outside camps (7.6 percent versus 4.8 percent of inside camps).

#### V.10. Labour rights and registration with the National Social Security Fund (NSSF)

The findings from the survey indicate that very few workers access benefits provided in the Lebanese Labour Code, such as paid annual or sick leave or both (10.2 percent). This indicates that they operate in sectors not covered by the Labour Code (agriculture, domestic work, self-entrepreneurship) or in the informal economy. Percentages are particularly lower among PRS workers (2.5 percent versus 10.8 percent of PRL workers) and higher than average among female workers (15.7 percent).

The percentage of workers registered with the NSSF is at 2.9 percent. For most workers, this is because they believe that they are not eligible for registration with the NSSF (56.6 percent). Other reasons for not being registered include the fact that employers themselves are not registered with the NSSF (27 percent) or that the employers refuse to pay for Palestinian worker contributions (12 percent).

Figure 5.10 Social security status (%)



The subgroup with the lowest proportion registered with the NSSF are the PRS (0.2 percent), and the highest among all is in the Saida area (4.2) and among females (3.9 percent).

## Section 6: Food security

### VI.1. Prevalence of household food security/insecurity

The 2023 survey gathered data on household food insecurity that were analysed using the Arab Families Food Security Scale (AFFSS) model that has been previously validated for the Palestinian population in Lebanon. The AFFSS assesses the prevalence of food security/insecurity at the household level through a set of seven questions that gauge food-related experiences for the period of 30 days before the interview: <sup>22</sup>

Table 6.1 AFFSS variables

| AFFSS variables |                                                                         |
|-----------------|-------------------------------------------------------------------------|
| AFFS1           | We had enough food in terms of quantity and quality                     |
| AFFS2           | We had inadequate quality of food                                       |
| AFFS3           | The food we bought did not last                                         |
| AFFS4           | We did not have enough of some types of food                            |
| AFFS5           | Member of the household had to cut the size of meals                    |
| AFFS6           | Member of the household had to skip meal                                |
| AFFS7           | Member of the household did not eat the whole day or went to bed hungry |

The proxy respondent selected for each household participating in the survey answered questions related to these variables. Answers were processed to calculate whether the household was severely food insecure (occurrences of household members being forced to skip meals, do not eat the whole day or go to bed hungry), moderately food insecure (when food purchased by the household did not last, or the household did not have enough of some types of food they wanted), or food secure (none of the above but possibly including concerns that food could run out and inadequate quality of food).

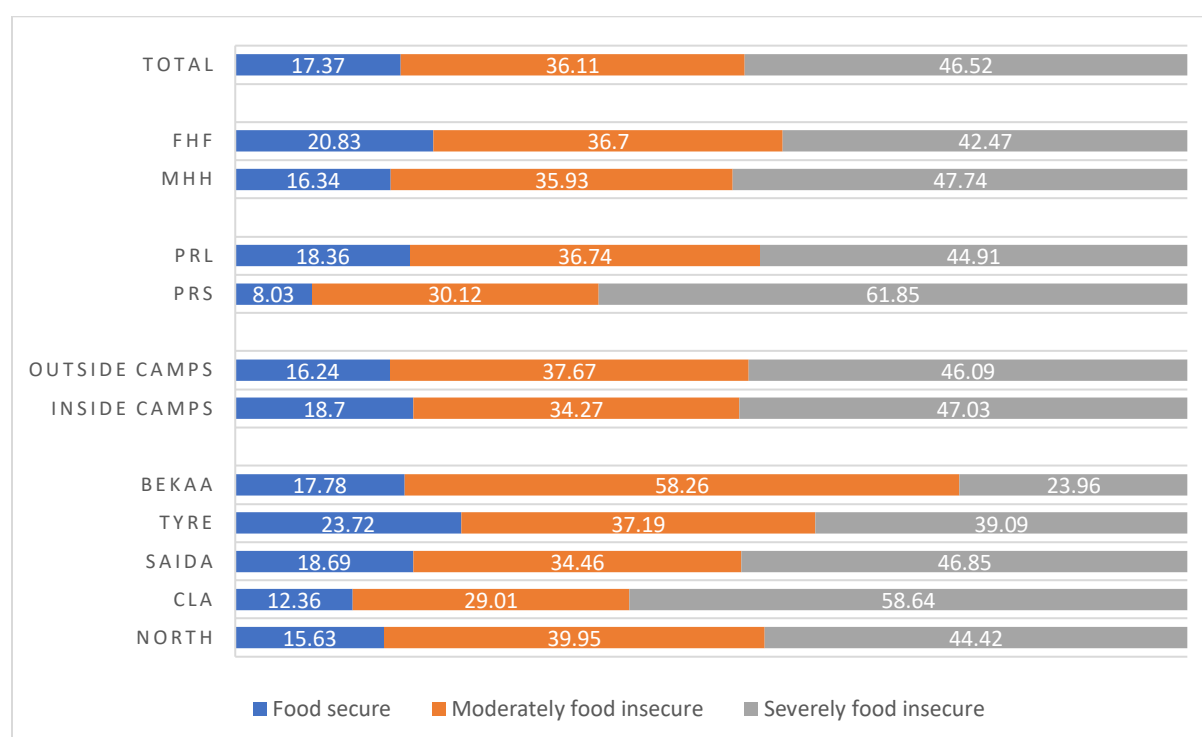
Based on the AFFSS variables, the survey found that less than one-fifth of the Palestinian population in Lebanon (17.4 percent) are food secure. Among the 82.6 percent of food insecure (a percentage that matches the poverty incidence rate of 82.8 percent among the Palestinian population), 36.1 percent are moderately food insecure, and 46.5 percent are severely food secure insecure.

<sup>22</sup> Sahyoun, Nadine (2014) et al. "Development and Validation of an Arab Family Food Security Scale1-4. I". The Journal of Nutrition, pp.1-7.

Food insecurity affects poorer subgroups, such as the PRS (compared to the PRL) and those in camps (compared to inside camps). A total of 61.9 percent of PRS households are food insecure, over one-third higher than that of PRL households (44.9 percent). Differences between subgroups based on place of residence and sex of head of household are less significant. Populations inside camps are less likely to be food secure than outside camps (18.7 and 16.2 percent, respectively), while female headed households are more likely to be food secure than male headed households (20.8 percent and 16.3 percent, respectively).<sup>23</sup>

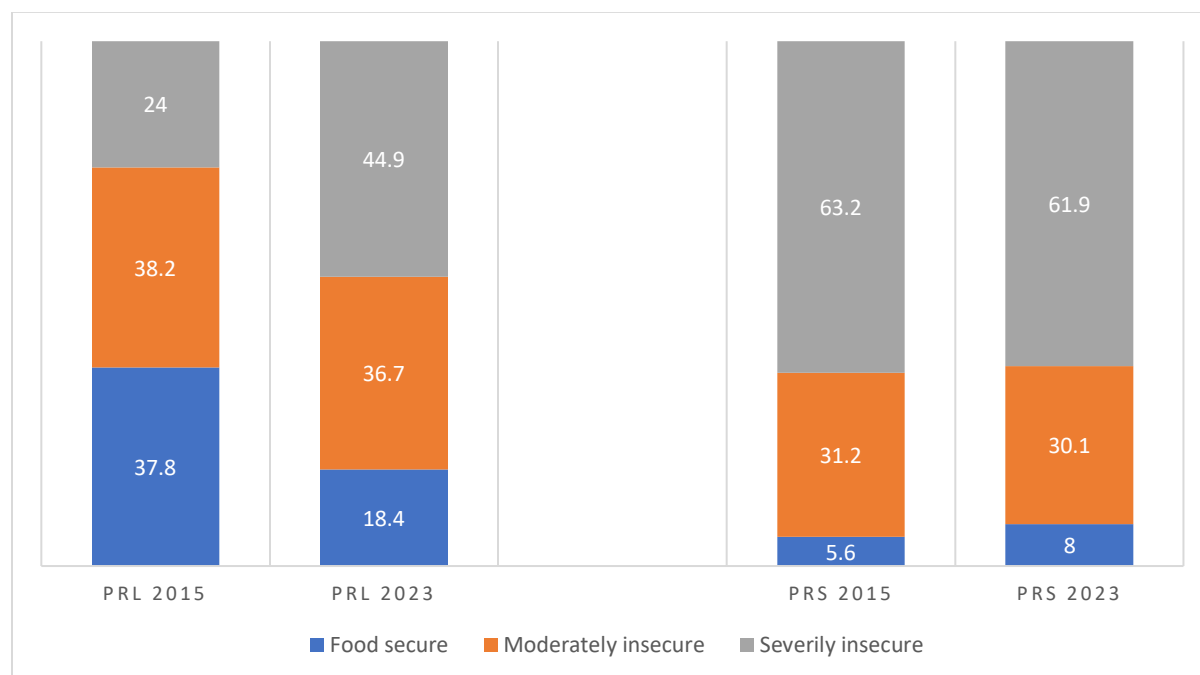
Figure 6.1 indicates that the Tyre area records the highest percentage of food secure households (23.7 percent), while the CLA records the highest percentage of severely food insecure (58.6 percent). Households in the CLA, an urban area, may face higher costs than in other more rural areas and/or prioritize housing costs over food. As seen above, Palestinians in CLA devote the lowest percentage of their debts to food (31.2 percent compared to an average of 48.5 percent) and the highest to housing (25.1 percent compared to an average of 17.6 percent).

Figure 6.1 Palestinian food (in)security in general, by sex of head of family, refugee status, area and place of residence (%)



<sup>23</sup> Food security/insecurity is also sensitive to employment status. 30.3 percent of employed PRL are food secure compared to 25.1 percent of unemployed PRL; and 18.1 percent of employed PRS are food secure compared to 14.3 percent of unemployment PRS.

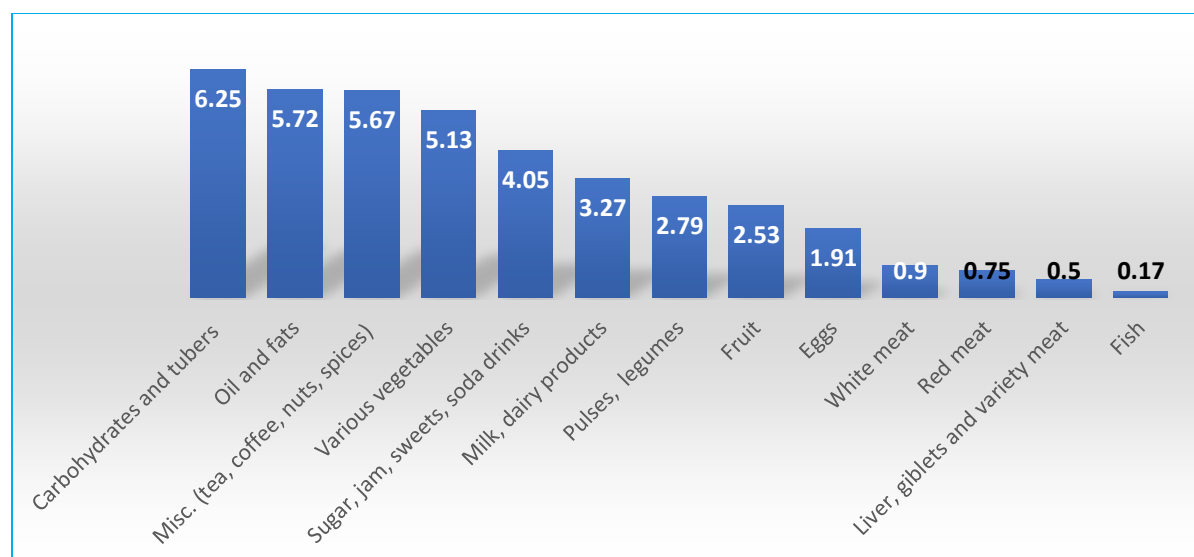
Figure 6.2 Food security, comparison for PRL and PRS between 2015 and 2023 (%)



## VI.2. Food consumption/diet

The survey investigated the frequency (number of days) of consumption of food staples during the week preceding the survey (quantity not considered). The most consumed food staples are **carbohydrates and tubers** (rice, flour, wheat, potatoes, bread, etc.) that are consumed on almost a daily basis (6.25 days/week), followed by **oil and fats** (5.72 days/week), **miscellaneous** staples such as tea, coffee, nuts, spices (5.67 days/week) and vegetables (5.13 days/week). Far less consumed are **fruit** (2.53 days/week) or **high-protein food** staples such as eggs (1.91 days/week), white meat (0.9 days/week), red meat (0.75 days/week) or fish (0.17 days/week).

Figure 6.3 Types of food consumed by Palestinian households in the week preceding the survey (early 2023) (%)



Population groups with higher levels of food security, such as the PRL and populations outside camps and male headed households, have a comparatively better food consumption. In particular, PRL are more likely to consume dairy products (3.4 days/week versus 2.7 days/week for PRS), fruit (2.7 days versus 2 days for PRS) and vegetables (6.1 days versus 5.6 days for PRS). Differences in food consumption between areas of residence are more significant. Palestinians in the Bekaa have better consumption records for such food staples as dairy products, oil/fats, (non -leaf and non-orange) vegetables such as onions and tomatoes, sugar/sugary products and miscellaneous products (coffee, tea, nuts, etc.).

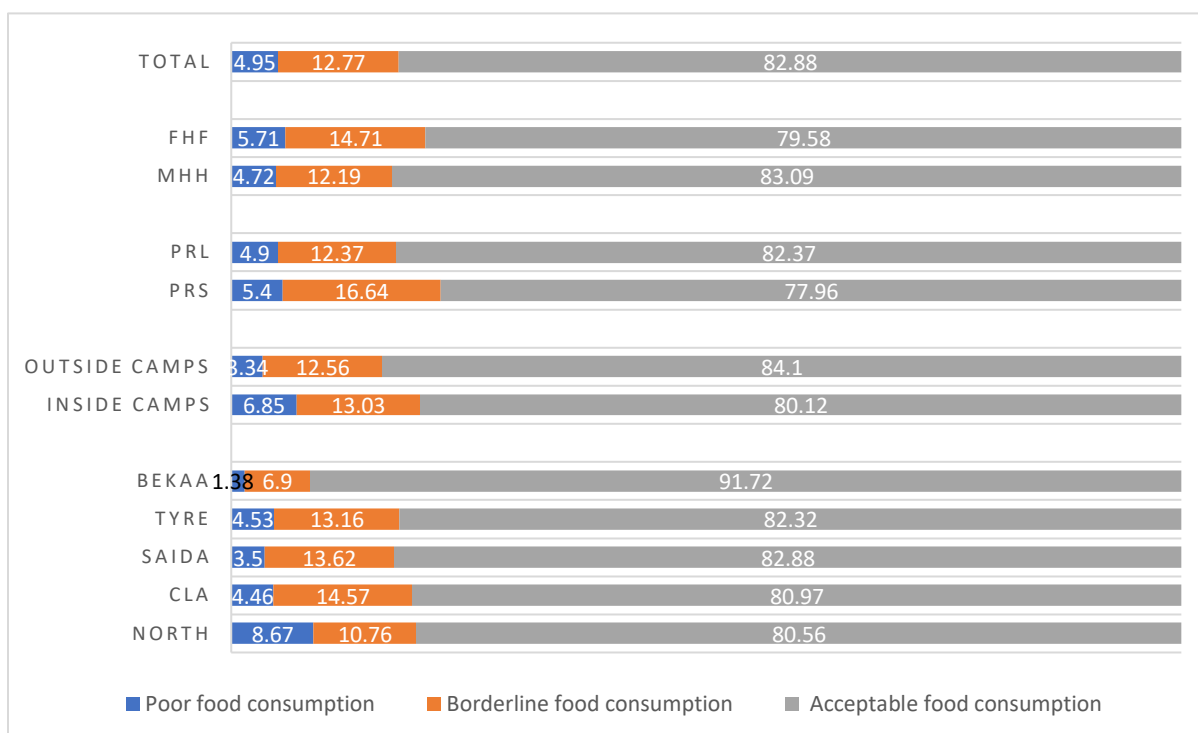
Table 6.2 Major food staples consumption differences (number of days of consumption during the past week) by areas of residence

|                                                                        | Maximum consumption | Average consumption | Minimum consumption |
|------------------------------------------------------------------------|---------------------|---------------------|---------------------|
| <b>Dairy</b>                                                           | Bekaa: 3.9 days     | 3.3 days            | North: 2.8 days     |
| <b>Oil/fats</b>                                                        | Bekaa: 6.9 days     | 5.7 days            | North: 5.1 days     |
| <b>Vegetables<br/>(Type:<br/>Tomatoes,<br/>onions, radish<br/>...)</b> | Bekaa: 4.7 days     | 3.8 days            | CLA: 3.6 days       |
| <b>Sugar, sugary products</b>                                          | Bekaa: 5.9 days     | 3.9 days            | North: 3.6 days     |

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|                                                            |                 |          |                 |
|------------------------------------------------------------|-----------------|----------|-----------------|
| <b>Miscellaneous;<br/>coffee, tea,<br/>nuts, spices..)</b> | Bekaa: 6.5 days | 3.9 days | E CLA: 3.3 days |
|------------------------------------------------------------|-----------------|----------|-----------------|

Figure 6.4 Level of food consumption by Palestinian households in general, by sex of head of family, refugee status, area and place of residence (%)



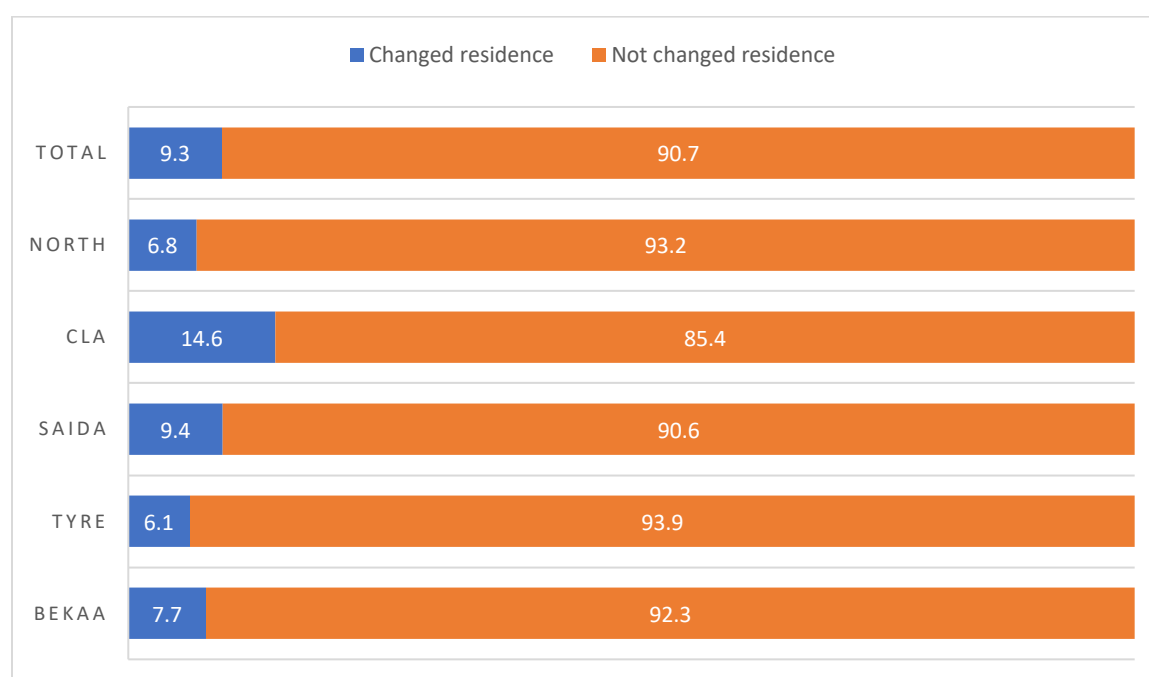
## Section 7: Housing characteristics and safety in the living environment

### VII.1. Change of residence

A total of 9.3 percent of households changed their residence at least once in the year that preceded the survey (late 2021-late 2022). Changes of residence are more frequent among PRS (25.4 percent) than PRL (7.6 percent), which may reflect the former's limited integration in their host community and/or their continuous search for cheaper living conditions.

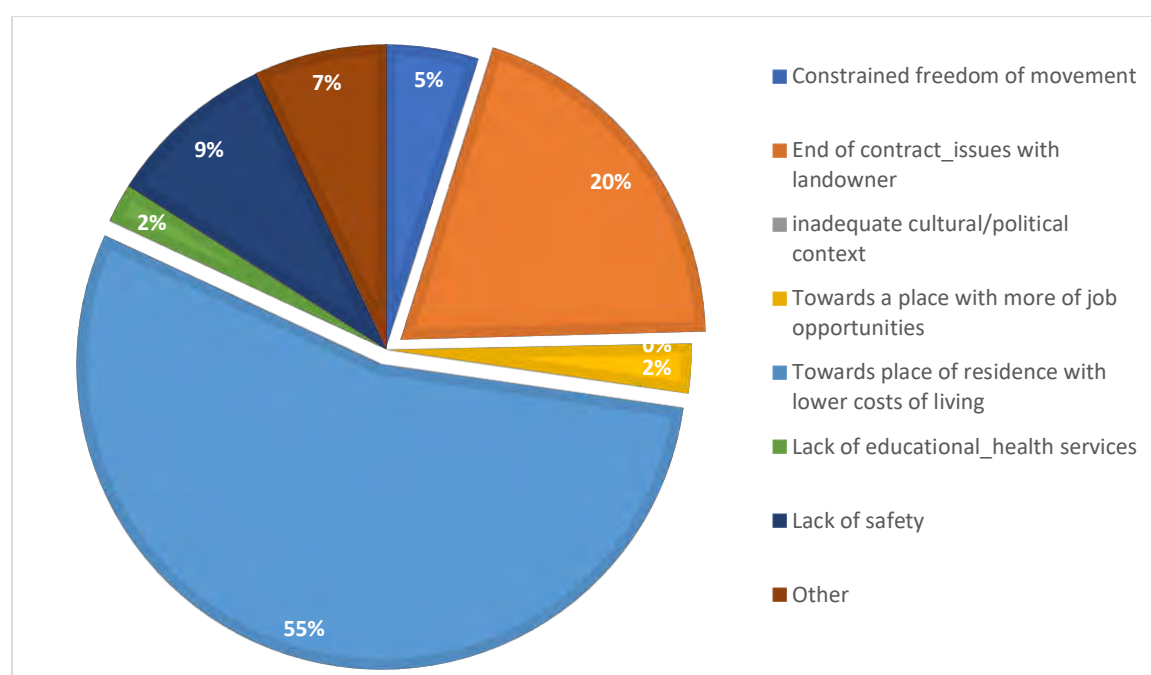
Fewer Palestinians residing inside the camps have changed residence in the past year (6.4 percent) compared to those residing outside of the camps (11.8 percent). Compared to other areas, CLA has the largest proportion of households that changed their residence in the past year (14.6 percent) and Tyre the smallest (6.1 percent).

Figure 7.1 Change of residence, total and by area of residence (%)



The majority of changes of residence within the population are attributed to a need to find more affordable cost of living (54.7 percent). Other reasons include rental contract or issues with the landowner (19.7 percent), f constrained freedom of movement (9 percent), lack of safety in the former place of residence (4.9 percent), and concerns related to access to basic services, employment issues or cultural/religious issues.

Figure 7.2 Reasons for Palestinians to change residence (%)



Similar trends are observed in both the PRL/PRS and the camp/non-camp populations. PRS are more likely to change residence for socioeconomic reasons (65.2 percent) compared to PRL (51.1 percent), and because of end of the rental contract/issues with the landowner (22 percent) compared to PRL (18.9 percent). Those living inside camps change residence for economic reasons (59.8 percent) compared to Palestinians living outside of camps (52.3 percent). Conversely, refugees living outside camps are more likely to change residence because of safety or mobility issues (16.7 percent) than camp refugees (7.9 percent).

Safety issues remain most significant in the CLA and Saida areas and freedom of movement issues are reported in the Tyre area.

Table 7.1 Reasons for Palestinians to change residence by area of residence

|        | North                    | CLA      | Saida    | Tyre     | Bekaa    |
|--------|--------------------------|----------|----------|----------|----------|
| Reason | Economic <sup>24</sup> ) | Economic | Economic | Economic | Economic |
| 1      | 81%                      | 54.4%    | 44.6%    | 41.9%    | 65.3%    |

<sup>24</sup> Towards places of residence where cost of living is cheaper.

|             |                       |                       |                       |                       |                       |
|-------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Reason<br>2 | End of contract/      | Safety issues         | End of contract/      | End of contract/      | End of contract/      |
|             | issues with landowner | 12.4%                 | issues with landowner | issues with landowner | issues with landowner |
|             | 11.4%                 |                       | 30.1%                 | 22%                   | 25.5%                 |
| Reason<br>3 | Safety issues         | End of contract/      | Safety issues         | Freedom of movement   | Other                 |
|             | 3.4%                  | issues with landowner | 9.8%                  | 10.6%                 | 9.2%                  |
|             |                       | 11.5%                 |                       |                       |                       |

## VII.2. Shelter assistance

A total of 9 percent of households have received some form of shelter assistance from UNRWA. A total of 15 percent of households inside camps have received shelter assistance compared to only 2.4 percent of households outside camps. A total of 4 percent of households have received shelter assistance from other sources, 3.5 percent of households inside camps and 4.4 percent outside camps.

Compared to other areas, households receiving UNRWA shelter assistance are more numerous in the Tyre area of residence (19.5 percent of the households), followed by Bekaa (8.2 percent), Saida (7 percent), the North (5.6 percent) and CLA (5.4 percent). Conversely, households receiving non-UNRWA shelter assistance are relatively more numerous in the Saida area (6.9 percent) and relatively less numerous in the Bekaa area (0.4 percent).

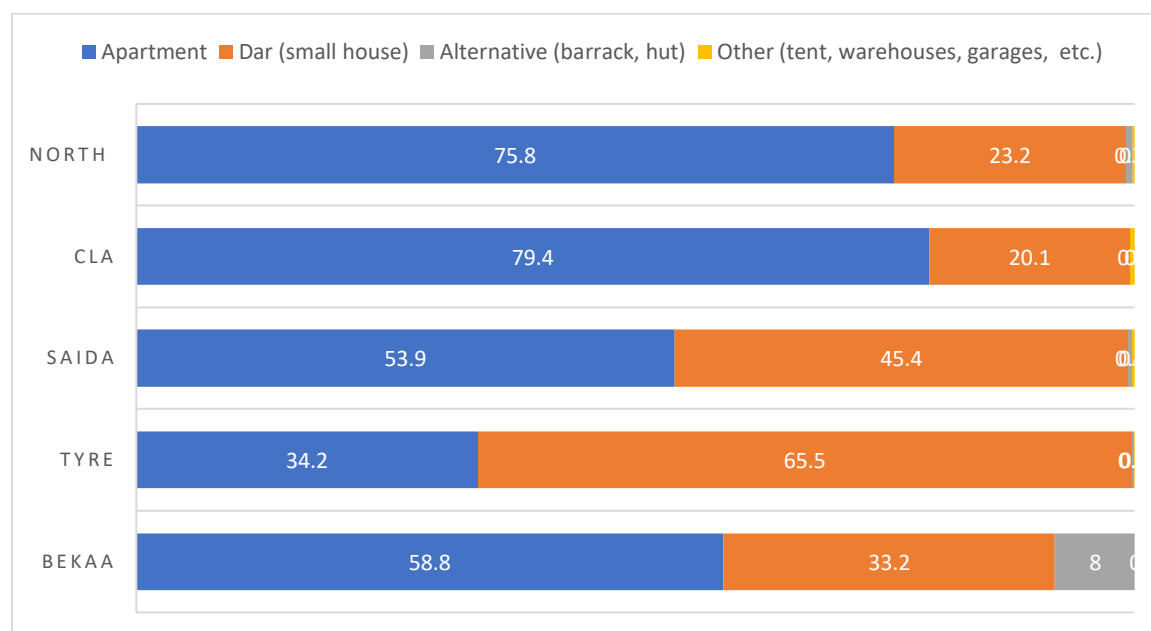
## VII.3. Type of housing and tenure

Most households live in apartments (61.6 percent). Around one third live in small houses (*dars* – 37.4 percent). Alternative, less prevalent, types of residence include huts or barracks (0.7 percent) and other non-conventional types of housing such as collective shelters, garages, warehouses, tents, places of work, basements, etc. (0.3 percent). Only 0.02 percent reside in villas.

The urban structure of the refugee camps (urban spaces mainly composed of housing units explains why refugees are relatively more likely to reside in *dars* inside camps (48 percent) than outside camps (28.4 percent). Conversely, a large majority of refugees living outside camps reside in apartments (61.6 percent) compared to 51.3 percent inside camps. Only a small percentage of Palestinians inside camps (0.7 percent) and outside camps (1.2 percent) live in the alternative indecent types of housing.

Compared to other areas, CLA records the highest percentage living in apartments (79.4 percent) and Tyre the least (34.2 percent). In the Tyre area, the *dar* is the most prevalent type of housing. The Bekaa area hosts the largest proportion residing in alternative types of housing (barracks, huts) - 8 percent compared to a maximum of 0.7 percent in the other areas.

Figure 7.3 Type of housing per area of residence (%)



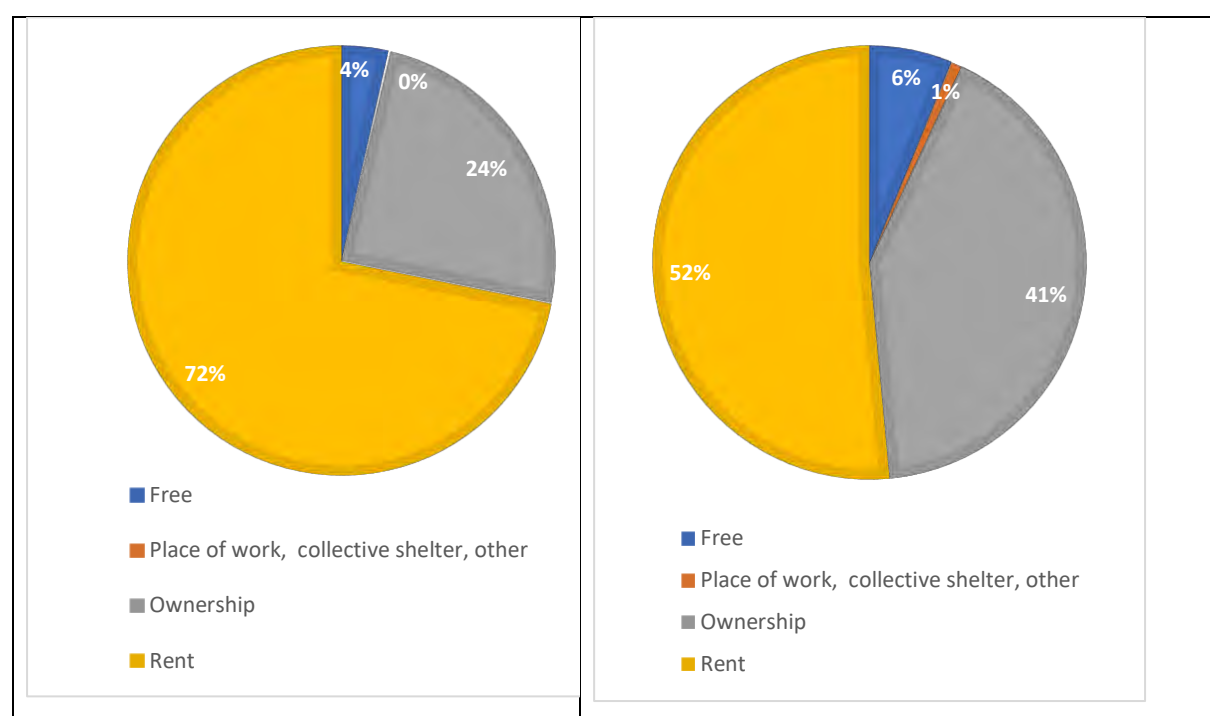
Amongst the total population ownership is the most prevalent type of tenure (61.6 percent), followed by rent (37.4 percent), free housing (5 percent) and other alternative tenures including collective shelter and housing provided by the employer (0.5 percent).

The highest percentage of owners resides in the Tyre (73.4 percent) and the North (62.2 percent) areas and the lowest in the Bekaa area (50 percent). Palestinians living in free housing are most likely to reside in the Tyre (5.8 percent), North (5.7 percent) and Saida (5.4 percent) areas.

Palestinians inside the camps are more likely to be owners of their *dars* or apartments (71.8 percent)<sup>25</sup> compared to outside camps (51.5 percent). Conversely, tenants are more likely to be found outside camps than inside (41.5 percent and 24.4 percent, respectively).

<sup>25</sup> Camp refugees (except those refugees who rent from other refugees) are de facto considered owners of the shelter but not the piece of land the shelter is built on. The Lebanese legislation does not include any legal provisions which would grant ownership rights to inhabitants regardless of the length of occupation (Jad Chaaban et.al. (2015), Survey on the Socioeconomic Status of Palestine Refugees. UNRWA/AUB).

Figure 7.4 Types of tenure inside (left) and outside camps (right) (%)



As a result of their recent installation in Lebanon and the vulnerable legal status of most of them as persons formally in transit, a lower percentage of PRS own their housing (2.3 percent) compared to the PRL (67 percent). The majority of PRS are thus tenants (96 percent), compared to only 27.3 percent of PRL.

#### VII.4. Structure of the dwelling 1: walls, roofs and toilets

Over two-thirds of households have dwellings' external walls made of plastered and painted concrete (68.7 percent), more so in camps than outside camps (70.2 percent compared to 67.4 percent, respectively). Other less prevalent wall materials are raw concrete (18.1 percent) which is used more outside camps (23.2 percent) than inside camps (12 percent), cement (8.7 percent) and plastered non-painted concrete (4.3 percent).

Table 7.2 Camp and non-camp housing external walls (left) / Camp and non-camp housing roofs (right): most used materials

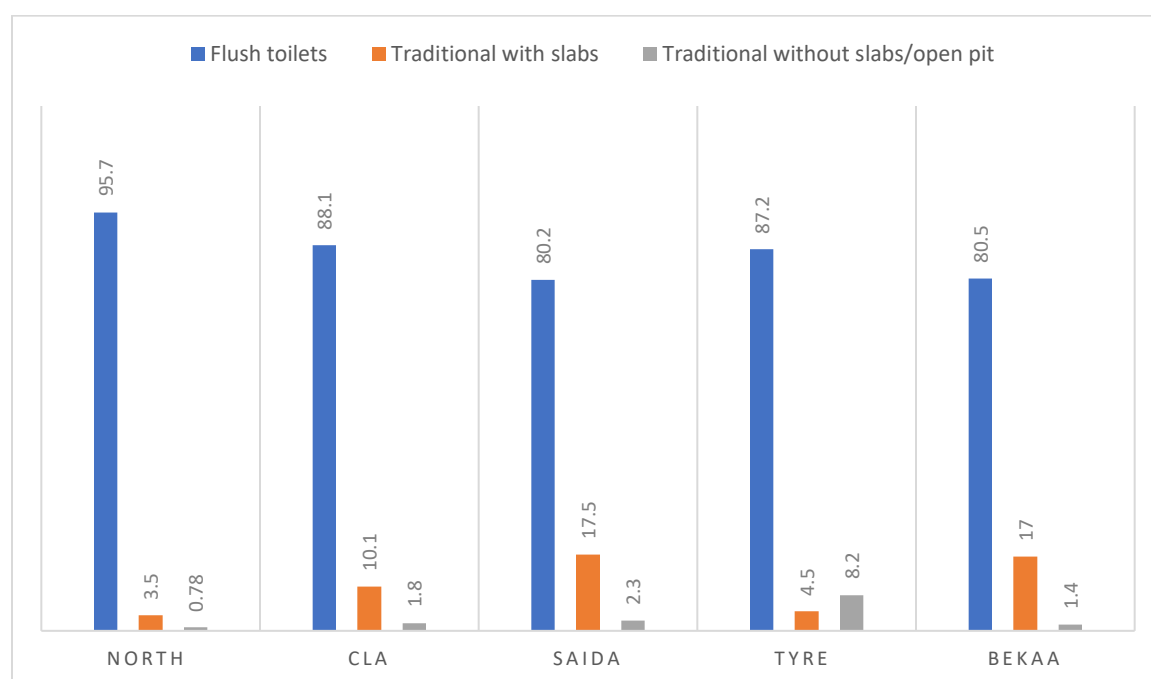
| Camp PR housing walls               | Non-camp PR housing walls           | Camp PR housing roof  | Non-camp PR housing roof |
|-------------------------------------|-------------------------------------|-----------------------|--------------------------|
| 1. Plastered/painted concrete (70%) | 1. Plastered/painted concrete (67%) | 1. Cement (83%)       | 1. Cement (71%)          |
| 2. Raw concrete (12%)               | 2. Raw concrete (23%)               | 2. Raw concrete (14%) | 2. Raw concrete (23%)    |
| 3. Cement (12%)                     | 3. Concrete (6%)                    | 3. Iron/Zinc (2%)     | 3. Iron/Zinc (6%)        |

The majority of dwellings have roofs made of cement (76.6 percent) and raw concrete (19 percent). More dwellings outside the camp have concrete roofs outside camp (23 percent) than inside camps (14.4 percent), while cement is used more for roofs of dwellings inside camps (83.3 percent) than outside camps (70.9 percent).

The average number of toilet facilities in household dwellings is 1.3 on average, 1.2 for households inside camps, and 1.4 for households outside camps. Few households share such facilities with other families (3 percent), slightly more outside camps (3.6 percent) than inside camps (2.3 percent), and more so in the Tyre and Saida areas (5.3 and 4.2 percent, respectively) than in the other areas of residence (less than 2 percent).

The vast majority of toilet facilities (85 percent) are composed of modern flush latrines ("faranji"), more so outside camps (89 percent) than inside camps (83.5 percent), more so in the North ( maximum of 95.7 percent), than in the areas of Saida and the Bekaa (minima of 80.2 and 80.5 percent, respectively). Conversely, dwellings inside camps are more likely to have traditional latrines with cement (13.2 percent) than outside camps (8.7 percent); in addition to dwellings in the Saida and Bekaa areas (17.5 and 17 percent, respectively) compared to the other areas (a maximum if 10.1 percent in the CLA). Only 2.7 percent of all households use substandard forms of latrines such as traditional latrines without slabs or open pits, except in the Tyre area (8.7 percent compared to 2.4 percent in the other areas).

Figure 7.5 Types of toilet facilities by areas of residence (%)



## VII.5. Structure of the dwelling 2: number of rooms, dwelling area and the overcrowding issue

A total of 48 percent of households live in dwellings composed of 3 rooms (excluding kitchen, bathrooms, garage and balcony). This proportion is the same for households inside and outside camps.

Figure 7.6 Numbers of rooms in dwellings: total and by place and area of residence and PRL/PRS status (%)

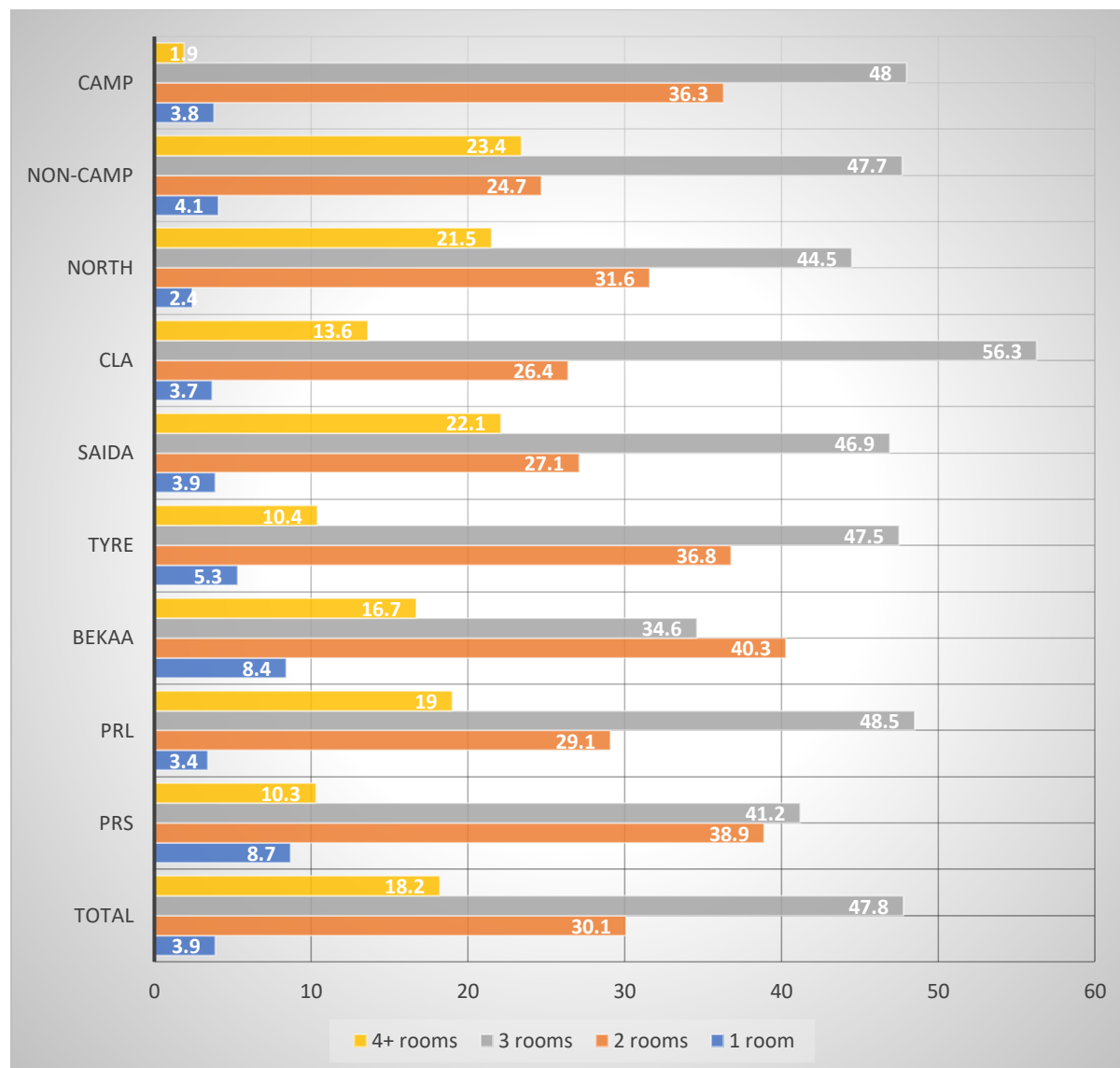


Table 7.3 Number of rooms used for sleeping: total and by place and area of residence and PLR/PLS status (in italics: below average)

| Average | Camp  | Non-camp | North | CLA   | Saida | Tyre  | Bekaa | PRS   | PRL   |
|---------|-------|----------|-------|-------|-------|-------|-------|-------|-------|
| 1,797   | 1,739 | 1,848    | 1,773 | 1,807 | 1,850 | 1,733 | 1,680 | 1,738 | 1,803 |

The average size of the dwelling is 85 sq. meters (sq.m.). Dwellings outside camps (89.6 sq.m.) are larger than inside camps (79.6 sq.m.) and amongst the PRL (86.6 percent) compared to the

PRS (69.6 sq.m.). The average size dwellings in the CLA (76.2 sq.m.) is below average and in Tyre is above average (89.3 sq.m.).

*Table 7.4 Dwellings area (in sq. meters): total and by place and area of residence and PLR/PLS status (in italics: below average)*

| <b>Average</b> | Camp   | Non-camp | North  | CLA    | Saida  | Tyre   | Bekaa  | PRS    | PRL    |
|----------------|--------|----------|--------|--------|--------|--------|--------|--------|--------|
| <b>85</b>      | 79,586 | 89,608   | 82,458 | 76,161 | 90,245 | 89,303 | 82,612 | 69,621 | 86,601 |

According to the World Health Organisation (WHO), the dwelling is severely crowded when the average number of persons per living room and bedroom exceeds 1.5 to 2 and as overcrowded when it exceeds 3.<sup>26</sup> The crowding calculation is based on two variables: the family size and the number of rooms in the dwelling. The average number of rooms per PRS dwelling stands at 2.15, with a small difference between camp dwellings (2.12) and non-camp dwellings (2.17) and more considerable differences among areas of residence from a low of 1.64 person per room in the Bekaa area to a high of 2.33 persons per room in the Saida area. Therefore, Palestinian dwellings can be said to be crowded, but not overcrowded on average.

## VII.6. Sources of heating and water

### Heating

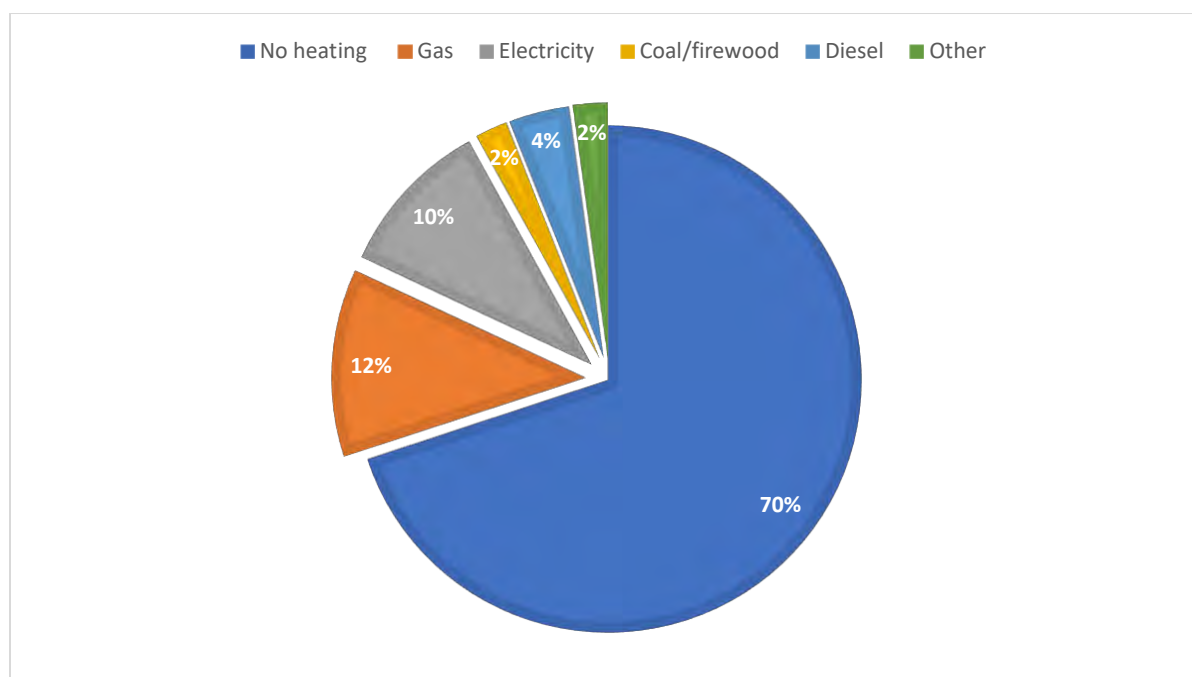
Around two-thirds of the population (68.3 percent), report that they have no source of heating. This is higher amongst those living inside camps (72.1 percent) than outside camps (65.2 percent) and in the Saida (78.8 percent) and North (73.7 percent) areas than in Tyre (67.3 percent) and CLA (60 percent). The Bekaa is a special case: because it suffers the harshest winters and receives a substantial amount of heating assistance, (notably by UNRWA), less than one percent of respondents state that they do not enjoy any source of heating. As far as PRS are concerned, in 2020, one in ten PRS households (12.8 percent) did not have heating in their home,<sup>27</sup> compared to 7 in ten PRS households in 2023 (67.3 percent).

The two main sources of heating used by households in their housing unit are gas (11.7 percent) and electrical devices (9.8 percent), as indicated in figure 7.7.

<sup>26</sup> WHO, WHO Housing and Health Guidelines, [https://www.ncbi.nlm.nih.gov/books/NBK535289/table/ch3.tab2/#:~:text=Overcrowding%20occurs%20if%20there%20are,per%20habitable%20room%20\(88\).&text=Crowding%20occurs%20if%20there%20is,%20Drooms\)%20\(89\)](https://www.ncbi.nlm.nih.gov/books/NBK535289/table/ch3.tab2/#:~:text=Overcrowding%20occurs%20if%20there%20are,per%20habitable%20room%20(88).&text=Crowding%20occurs%20if%20there%20is,%20Drooms)%20(89).). However, this is a simplified definition of crowding/overcrowding. It is admitted that crowding depends also the age, relationship and sex of the family/household members. For example, a dwelling might be considered crowded if two adults share a bedroom, but not crowded if those adults are in a relationship.

<sup>27</sup> UNRWA (2020); Socio-Economic Survey on Palestine Refugees from Syria Living in Lebanon, p.52.

Figure 7.7 Heating device used by Palestinian households (%)



A higher percentage of households inside camps do not have a heating device (72.1 percent) compared to households outside camps (65.2 percent). Furthermore, a higher proportion of households inside the camp use gas to heat their dwelling (13.3 percent) compared to households outside camps (10.4 percent). Households outside camps are comparatively more dependent on diesel (5.9 percent versus 2.5 percent inside camps) and coal/firewood (5.1 percent versus 2.1 percent inside camps).

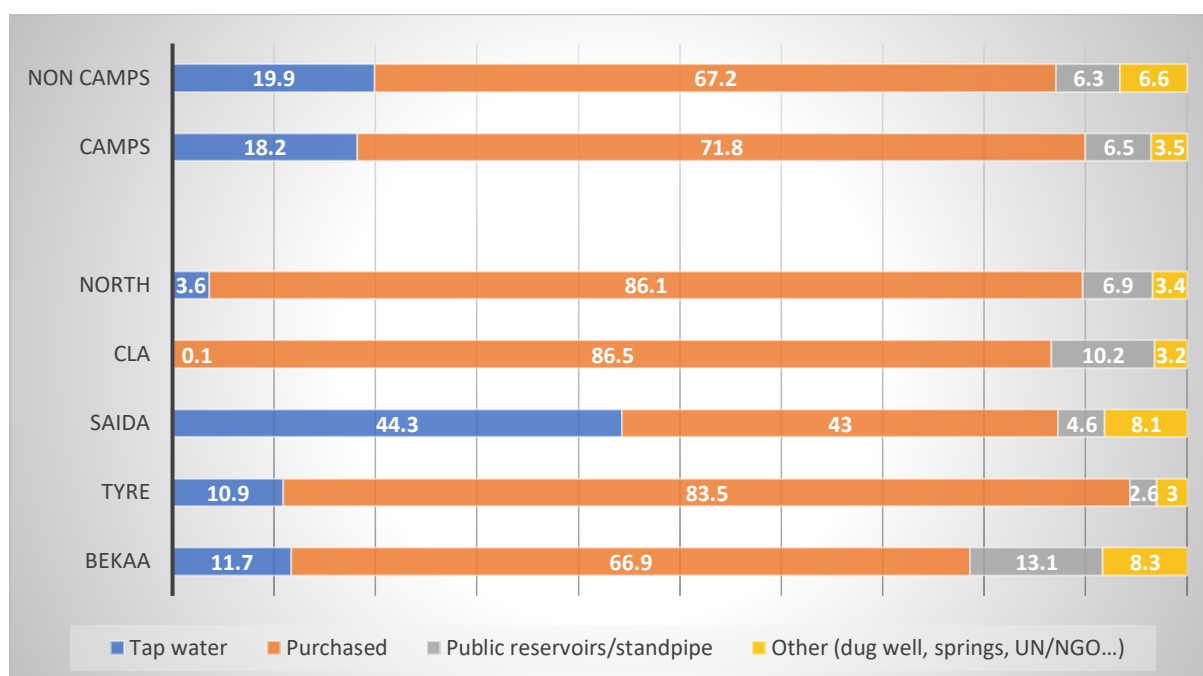
Households in the Bekaa area are comparatively more dependent on diesel (85.6 percent versus less than 1 percent of households in the other areas) and coal/firewood (11.6 percent versus less than 5 percent in the other areas). In the North, Saida and Tyre areas, gas is the main source of heating (11.2, 11.8 and 18.3 percent of households, respectively), whilst households in CLA, are more dependent on electricity (22.3 percent).

### Water

One-fifth of households (20 percent) report that they do not have access to sufficient water, regardless of its use. More households inside camps report having sufficient access to water for drinking, cooking, washing and toilet purposes (88.2 percent) than households outside camps (73 percent). Availability of drinking water is more common in households residing in rural areas such as the Bekaa (94.3 percent), Tyre (93.3 percent) and the North (86.3 percent) than for households residing in urban areas, such as CLA (69.7 percent) and Saida (74.6 percent). PRS camp refugee households have a lesser access to drinkable water (77.7 percent) than PRL camp refugee households (81.2 percent), which may reflect a lower housing conditions among PRS, be it inside or outside camps.

Two-thirds of all households (69.3 percent) purchase their drinking water, about one fifth use water tap/water network (19.1 percent), and a minority consume mineral water (2.4 percent) or other alternative sources such as public reservoirs or standpipes (4.4 percent), dug wells (2.6 percent), and other miscellaneous sources (springs, truck water, etc.: 2.2 percent). Drinking-water purchasing remains predominant across the 5 areas. It is more prevalent in the North, CLA and Tyre areas (over 83 percent) than in the Bekaa (66.9 percent) and Saida (43 percent) areas. Conversely, the latter use more drinkable water from the tap/water network, mineral water or public reservoirs/standpipes or dug wells, as indicated in figure 7.8.

Figure 7.8 Sources of drinkable/cooking water per place and area of residence (%)

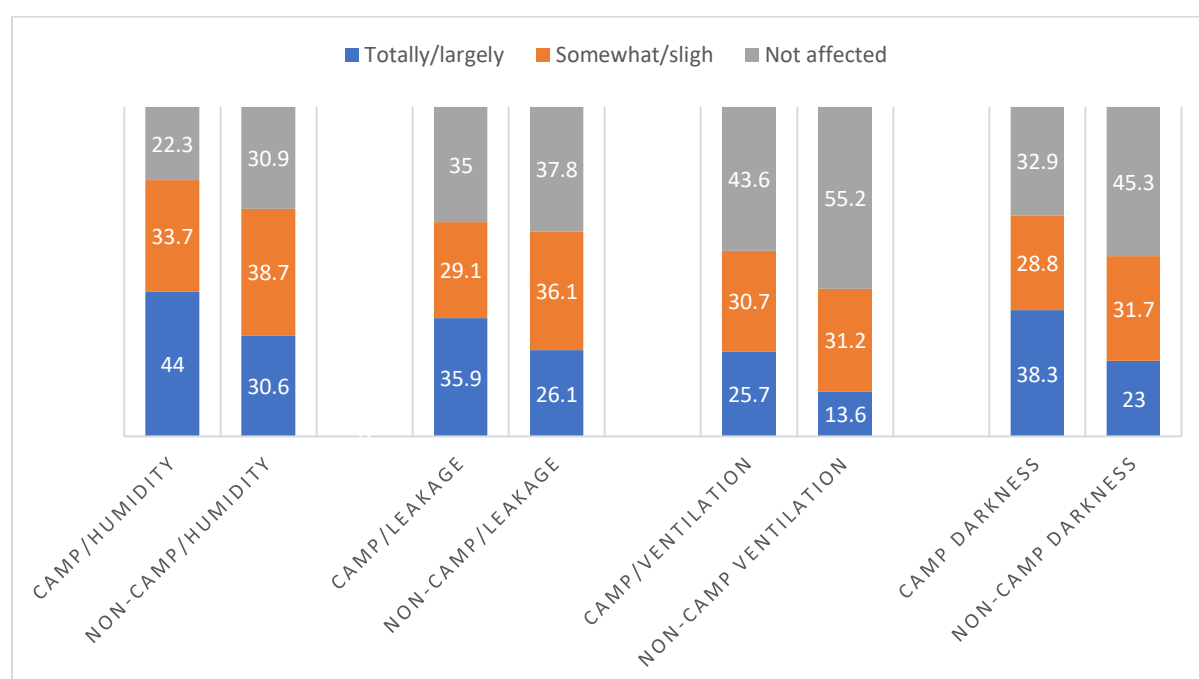


**Time taken to access drinking water is a concern for one-fifth of the households, who report needing more than 30 minutes or more to bring drinking water home.** This proportion is higher in camps (22 percent) than outside camps (18.4 percent); however, households in camps are more likely to have their own source of drinking water at home (40.5 percent) than outside camps (29.5 percent). Households in the Tyre area have the least satisfactory access to drinking water, with almost half (43.2 percent) needing more than half an hour to bring drinking water. This is higher than in CLA (21.3 percent), North (15.8 percent), Saida (14 percent) and the Bekaa (9 percent). Furthermore, the Tyre area has the lowest percentage of people that have their own source of drinking water at disposal (18.1 percent), compared to 22.9 percent in the Bekaa, 31.9 percent in the North and 41 percent in the CLA and Saida areas.

## VII.7. Opinions about the quality of the dwelling

Most respondents state that their housing conditions are affected by humidity, water leakage from roofs and walls, ventilation, and darkness/gloominess. The most prevalent defect is humidity/stains on the walls, which is reported by 36.7 percent of respondents as totally or significantly affecting their dwelling. Other less prevalent defects are water leakages through roof and walls (30.7 percent), darkness/gloominess (30 percent) and poor ventilation (19.3 percent). As figure 7.9. shows, dwellings inside camps are more affected than outside camps on all accounts.

Figure 7.9 Dwellings inside and outside camps -Degree of exposure to humidity/leakages, poor ventilation, and darkness/gloominess (%)



PRS are comparatively more affected by dwelling defects, especially with regards to humidity (44.5 percent).

CLA records the highest percentages of totally or largely affected dwellings in terms of darkness/gloominess (36.4 percent) water leakages (34.2 percent) and poor ventilation (24.8 percent). Dwellings in Tyre have the highest percentage of dwellings totally or largely affected by humidity (46.7 percent). Conversely, dwellings in the Bekaa area record the lowest percentage of dwellings totally or largely affected by humidity (34.7 percent), poor ventilation (11.4 percent) and darkness/gloominess. The north area is the area where dwellings suffer the least from water leakage.

## VII.8. Ownership of household assets

The prevalence of ownership has been assessed for three types of household assets: transportation vehicles; electronic/communication tools; and amenities to ensure basic hygiene and decent living conditions.

- **Transportation vehicles:** A very small proportion of households (less than 3.1 percent) own vehicles for commercial use, which may be explained by the fact that foreigners in general are banned by the Lebanese labour law from working as taxi or bus/lorry drivers. In addition, relatively few households own private vehicles: about one-fifth (18.9 percent) have private cars, more so outside camps (23.2 percent) than inside camps (13.9 percent); and one-tenth of households have motorbikes/scooters (12.2 percent), more so inside camps (13.7 percent) than outside camps (10.9 percent); and less than 1 percent of household have vans or trucks. The Bekaa and the Saida areas have the highest percentage of households owning cars (24.7 percent and 22.9 percent, respectively), and the North area the least (11.6 percent). Tyre and CLA have the highest percentage of households owning motorbikes/scooters (24.1 percent and 19.4 percent, respectively), and the Bekaa area the least (5 percent).

However, the largest differences in vehicle ownership are between the PRL and PRS subcategories. PRL households, regardless of their place or area of residence, are more likely to own a private car (20.7 percent) than PRS households (2.1 percent) and to own motorbikes/scooters (12.9 percent) than PRS households (6.2 percent).

- **Electronic communication device:** Nearly all households own cellular phones (98.8 percent) and only a minority (6.3 percent) have landline telephones (6.3 percent). More households outside the camp have landline phones (10.1 percent) than inside camps (1.8 percent); and in the Bekaa (16.8 percent) and CLA (11.8 percent) areas compared to other areas (less than 6 percent).

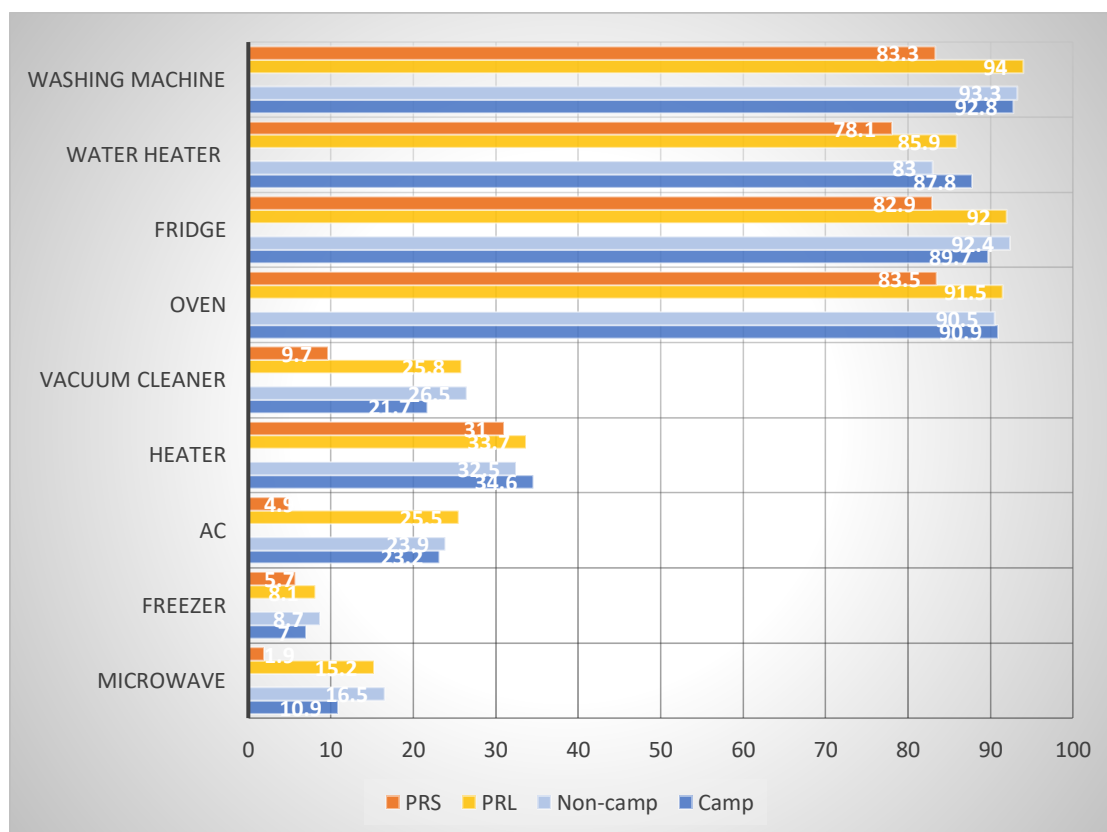
A total of 68 percent of households have access to internet, more in the CLA (76.7 percent) and the Bekaa (72.6 percent) areas than in the North area (59.6 percent). Relatively more PRS households (70.4 percent) have an internet line than PRL households (67.7 percent), which may reflect the former's comparatively greater need for communication between split members of families in Lebanon, Syria and abroad.

In addition, the vast majority of households inside and outside camps own a TV set (about 90 percent), less so in the North area (85.1 percent compared to a maximum of 93 percent in the CLA), and more among PRL households (91.8 percent) than among PRS (80 percent). A total of 64.2 percent of households have a satellite subscription. Finally, only a very small minority of households own "leisure" electronic devices such as MP3 players (1.4 percent) or DVD players (2.8 percent).

- **Household amenities:** The majority of households own the amenities needed to ensure basic hygiene and decent living conditions. These include washing machines (93 per cent), fridges (91.7 percent), electric/gas ovens (90.7 percent) and water heaters (93 percent). There is little variation between households inside camps and outside, however more significant differences emerge between inhabitants of different areas of residence and between PRS and PRL. For instance, households in the Tyre and North areas are less likely to own water heaters than in other areas (about 78 percent compared to a maximum of 91.6 percent in the Saida area). Households in the North area are less likely to own a fridge (85 percent) and an oven (82.4 percent) compared to maxima of 94 percent and 94.9 percent, respectively, in the Saida area. PRL are comparatively more likely to own a washing machine than PRS (94 percent versus 83.3 percent of PRS), a water heater (94 percent versus 83.3 percent of PRS), a fridge (92 percent versus 82.9 percent of PRS) and an oven (91.4 percent versus 83.5 percent of PRS).

Only a minority of households own heaters (33.4 percent), electronic vacuum cleaners (24.3 percent), air conditioners (23.6 percent) and microwaves (13.9 percent). Such amenities are in general more to be found outside than inside camps and more among PRL rather than among PRS, as indicated in figure 7.10:

Figure 7.10 Prevalence of amenity ownership according to place and area of residence (%)



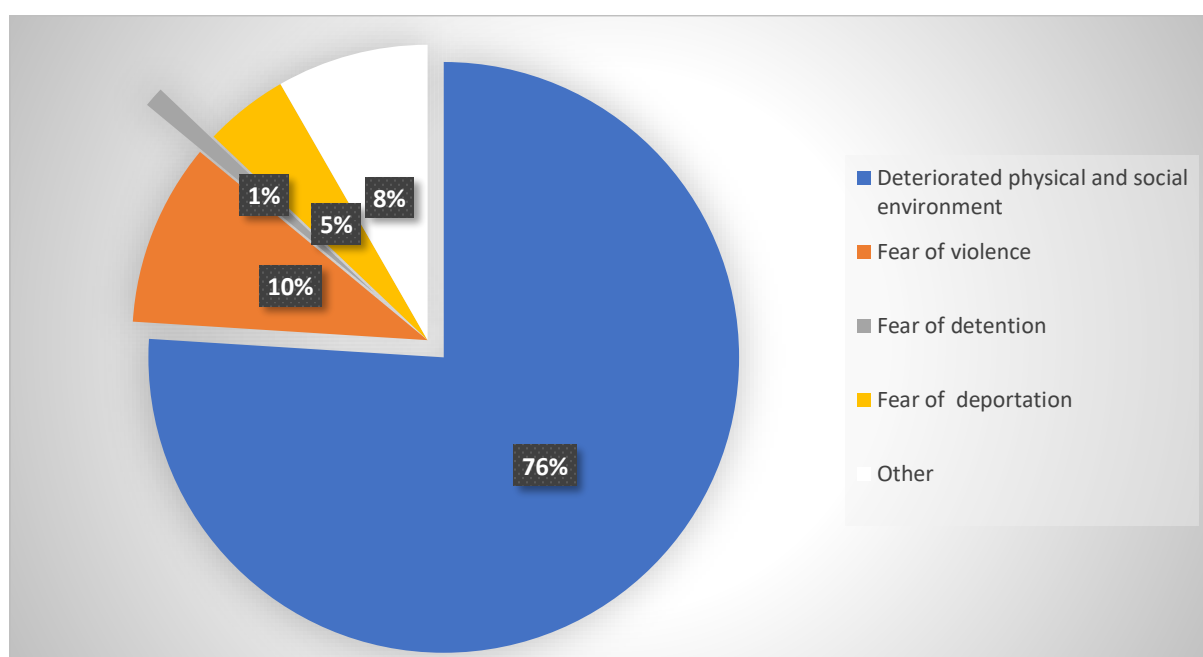
Finally, very few households own dishwashers (1.4 percent) and clothes dryers (5.8 percent). Less than 1 percent of them own cows, goats/sheep, poultry as productive assets.

## VII.9. Feelings of personal and household safety in the living environment

A total of 60 percent of the Palestinians, with little difference between inside and outside camp population, feel individually unsafe in their general environment. PRS (69.3 percent) are more likely to feel unsafe than PRL (59.2 percent). Feelings of unsafety vary by the five areas of residence. Feelings of unsafety are most prevalent in the CLA (71 percent), the Bekaa (64.6 percent) and the Saida (60.4 percent) areas than in the Tyre (58 percent) and the North (51 percent) areas.

Feelings of unsafety are mainly attributed to the deteriorated physical and social environment in which they live (76 percent), as opposed to fear of violence (6 percent), or deportation (2.8 percent).

Figure 7.11 Reasons for feeling concerned for one's safety (%)



Feelings of individual unsafety due to deteriorated physical and social environment are more common inside than outside refugee camps (48.4 percent and 43.3 percent, respectively), and amongst PRL (46.4 percent) than PRS (38.4 percent). PRS respondents are far more fearful of deportation (18.7 percent) than PRL (1.1 percent), which reflects the illegal status of many of them in Lebanon.

There are also significant differences in the prevalence of causes of concerns over individual safety across the areas of residence. While **deteriorated physical and social environment** is the main factor across 5 areas, it is more prevalent in the southern areas of Saida (50.9 percent) and Tyre (49.1 percent) and less in the CLA (43.2 percent), North (41percent) and Bekaa (28.8 percent) areas. Conversely, **fear of violence** is at its highest in the CLA (13.5 percent) and the Bekaa (9.9 percent), and at its lowest in Tyre (0.6 percent), while **fears of detention and**

**deportation** reaches is highest in the Bekaa (7.4 percent), where most PRS reside, and lowest in the North area (2.8 percent).

Figure 7.12 Feelings of concern over the safety of the family (%)

