



PROFILING OF SYRIAN REFUGEES IN LEBANON

2015 SUMMARY REPORT



Inter-Agency Coordination
Lebanon

ABOUT THIS REPORT

This summary report highlights select findings from the full report “Profiling of Syrian Refugees in Lebanon” available on the Inter-Agency data portal at www.data.unhcr.org.

The report aims to form a detailed profile of Syrian refugee households in Lebanon using data from the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR) 2015, alongside data from the household visits (HV) exercise, which has surveyed more than half of the Syrian refugee population in Lebanon since December 2014.

The VASyR 2015 survey was conducted through the joint efforts of the World Food Programme (WFP), United Nations High Commissioner for Refugees (UNHCR), and the United Nations Children’s Fund (UNICEF). The VASyR is a nationally representative survey conducted on a yearly basis to understand refugee needs and vulnerabilities. This dataset sampled 4,105 households of Syrian refugees in Lebanon who are registered with UNHCR. Data was collected between the 27th of May and 9th of June 2015.

The household visit (HV) exercise is an inter-agency effort launched in 2014 to determine refugee households’ level of vulnerability and eligibility for inclusion in assistance, and to monitor changing needs. Enumerators visited approximately 9,000 refugee households every month, interviewing 124,666 households by March 2016.



BASIC ASSISTANCE

\$106

average per capita household expenditure

52%

of households living on less than the Survival Minimum Expenditure Basket (spending <\$87/person/month)

11%

of households rely on some type of emergency coping strategy, such as begging, high-risk jobs, selling land, or labour of school-age children

74%

percentage of total spending the average household uses for food, rent & health

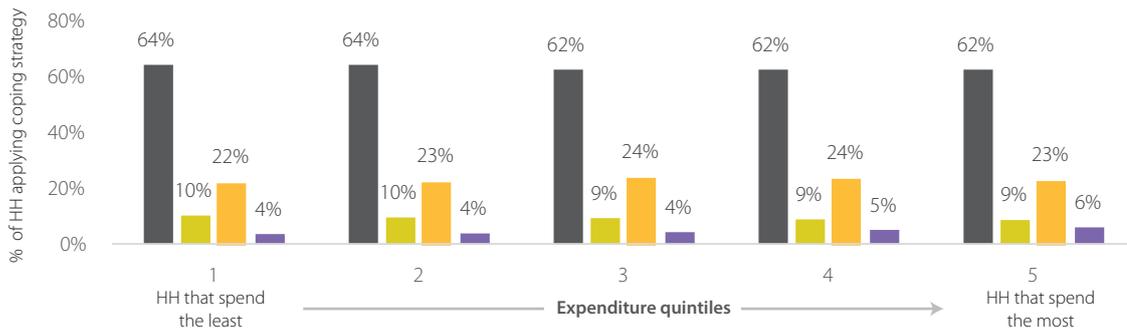
KEY FINDINGS

- Smaller household sizes were associated with greater person spending, with top quintile households (the top 20% of households who spend the most) having an average of 4.3 members compared to a mean of 5.9 members for bottom quintile households (those spending the least).
- Though households headed by individuals with more than intermediate education did not earn significantly more income from work, but they did have higher per capita expenditures and higher debt on average.
- Households headed by individuals with a disability or who were over the age of 60 were significantly less likely to be spending less than the SMEB (Survival Minimum Expenditure Basket or less than \$87 per month per person, a.k.a. extreme poverty).
- More than half of households who had at least one working-age member for every dependant were living below the poverty line. More than half of households that had two or more dependants for every working-age member were living below the extreme poverty line.
- The median household with a dependency ratio less than or equal to 1 was still below the per capita MEB (at \$103). The median household with a dependency ratio greater than two was significantly below the per capita SMEB (at \$60).

HIGHLIGHTS

PERCENTAGE OF HHS USING COPING STRATEGIES BY EXPENDITURE QUINTILE

HV 2015

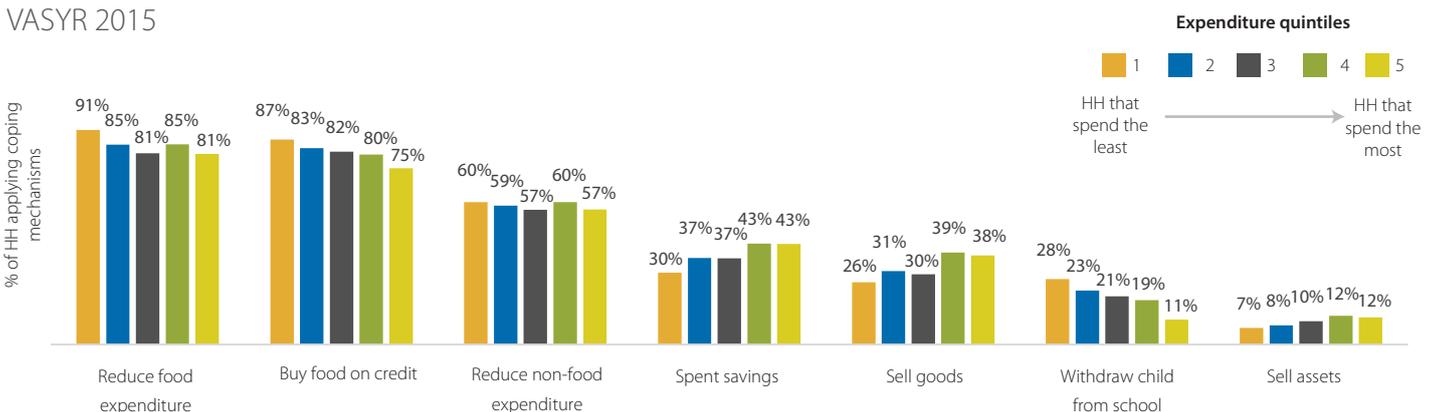


Coping strategies

- Crisis coping:** withdrawing children from school, reducing essential non-food expenditures, early marriage
- Emergency Coping:** School children are involved in income generation, begging, high risk jobs, selling house or land
- Stress Coping:** spending savings, selling goods, buying food on credit or debt
- No Coping**

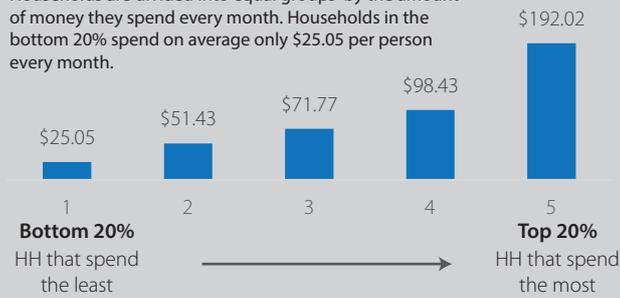
PERCENTAGE OF HHS USING COPING STRATEGIES BY EXPENDITURE QUINTILE

VASYR 2015



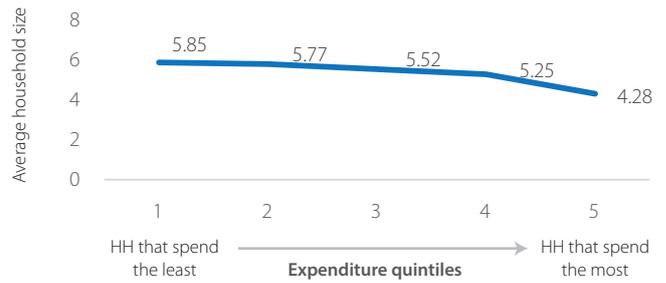
WHAT'S AN EXPENDITURE QUINTILE?

Households are divided into equal groups by the amount of money they spend every month. Households in the bottom 20% spend on average only \$25.05 per person every month.



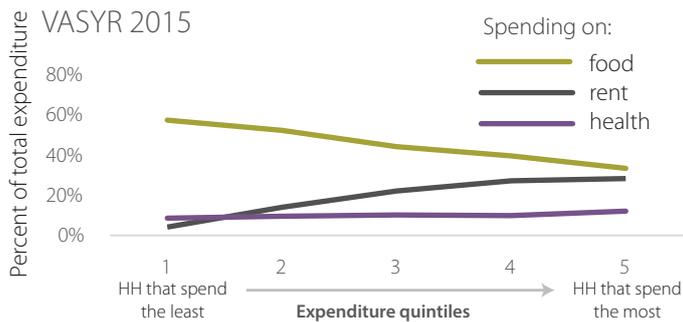
HOUSEHOLD SIZE BY EXPENDITURE QUINTILES

VASYR 2015



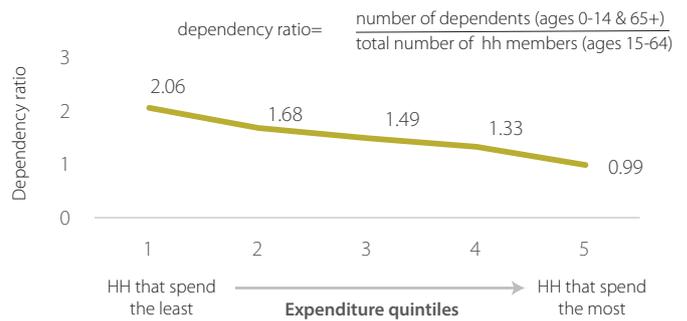
RELATIVE EXPENDITURE ON FOOD, RENT AND HEALTHCARE BY EXPENDITURE QUINTILE

VASYR 2015



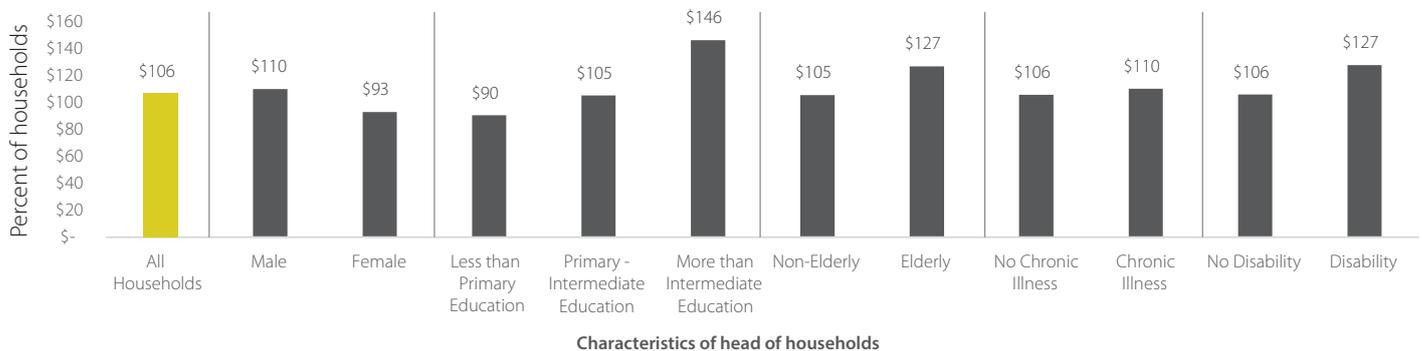
DEPENDENCY RATIO BY EXPENDITURE QUINTILE

VASYR 2015



AVERAGE MONTHLY PER CAPITA HH EXPENDITURE BY HEAD OF HOUSEHOLD CHARACTERISTICS

VASYR 2015



CROSS SECTORIAL FINDINGS

Households sharing apartments or houses with one or more other families spent 8% less per capita than households renting apartments or houses on their own. For households living in other shelter types, sharing a housing unit with one or more other families was associated with an even more significant drop in spending, with those living in one room shelters and substandard shelters spending 25% and 24% less respectively than households living in the same shelter types but not sharing. Among households living in informal settlements, collective shelters, and unfinished buildings, households sharing shelter spent 30% less than their non-sharing peers. Having legal residence for all members of the households (15 and above) was also not associated with any difference in expenditure. Likewise, for households where not all members (15 and above) have a legal residence, the total number of members without a valid legal residency did not have significant impact on expenditures.

The head of household's education level has an important influence on vulnerability, with primary or intermediate education, associated with 10% higher expenditures compared to heads with little to no education; greater than intermediate education was associated with a 15% increase.

As in all populations, the way households chose to allocate their resources was influenced by the amount of resources at their disposal. For the average household, a 10% increase in per capita expenditures was associated with a 1.7% increase in the percent of expenditures devoted to rent, 1.3% decrease in the percent devoted to food, while the percent devoted to healthcare remained relatively stable (0.2% increase). As overall expenditures went up, the resources dedicated to telecom, gas, water, and soap all decreased relative to the total while the funds devoted to electricity went up.

Food security also steadily followed increases in household expenditure, with a 10% increase correlated with a 1.2% drop in food insecurity, all else held constant. Correspondingly only 11% of households which had per capita expenditures of about \$114 were moderately or severely food insecure compared to 34% of those with expenditures below \$87 per capita.



EDUCATION

7%

increase in school enrolment for Syrian refugees from 2013/14 - 2014/15

57%

elementary level enrolment rate (cycle 1 & 2, ages 6-12)

20%

lower secondary level enrolment rate (cycle 3, ages 12-15)

9%

secondary level enrolment rate

94%

almost 94% of households did not spend any income on education

KEY FINDINGS

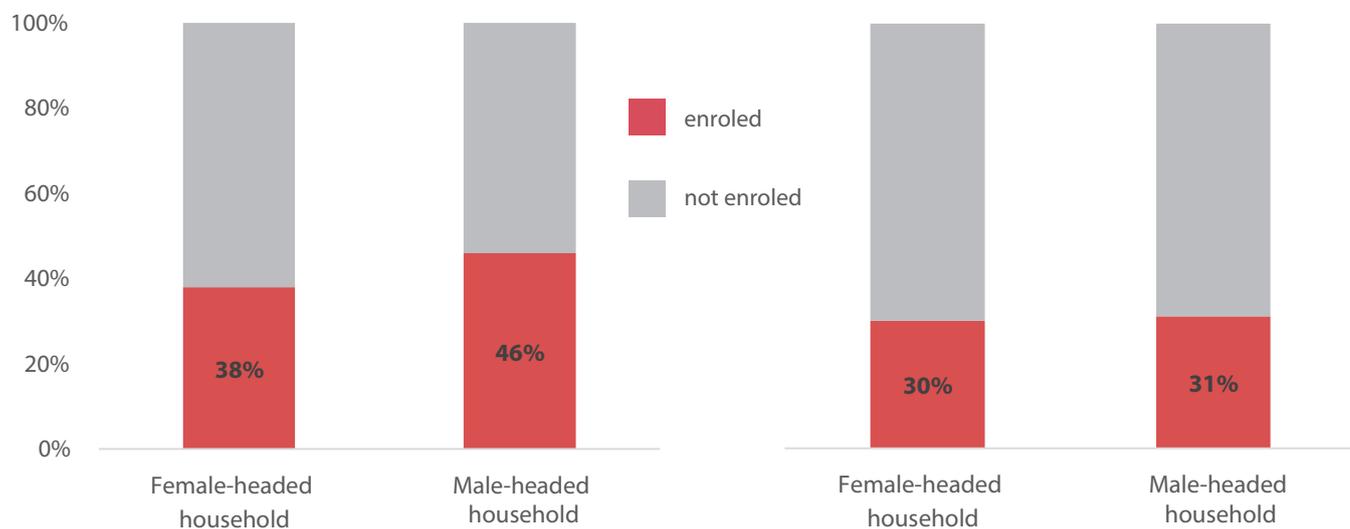
- The enrolment rate of Syrian refugee students in Lebanon recorded a total of 55% for the 2014-2015 academic years representing a 7% increase compared to the previous academic year.
- Enrolment rates remain the highest in the elementary level (57%) stage and the lowest in the preparatory (20%) and the secondary (9%) stages.
- Enrolment of Syrian refugee children seemed to be slightly lower in households headed by females recording 37 % compared to households headed by males recording 46%.
- Just over half of the enrolled students passed their grade. Girls scored a slightly higher passing grade than boys (48 % compared to 43% respectively).
- Almost 94 % of households do not spend any of their income on education.
- According to HV data, out of 251,088 visited refugee children between the ages of 6 and 15 years, 15,921 (6.34%) had worked in the last 30 days.
- Almost two thirds of children who have a physical, sensorial, mental, or intellectual disability were not enrolled in school.
- When asked about the barriers faced in enrolling children in schools, respondents noted that the main factor was the cost of education(30%), followed by school not admitting students (6%) and need to work (6%) followed by distance to school (5%).

HIGHLIGHTS

SCHOOL ENROLEMENT RATE OF CHILDREN ACCORDING TO SEX OF THE HOUSEHOLD HEAD

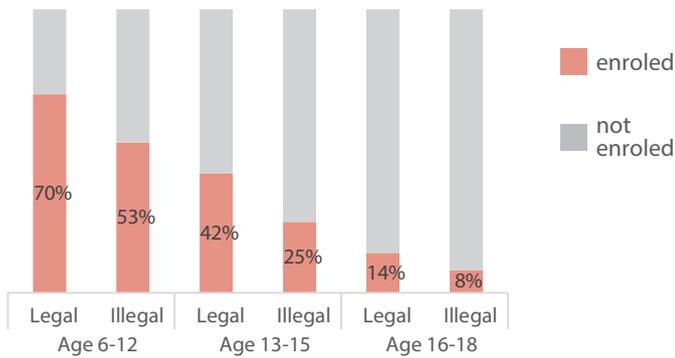
VASYR 2015

2015 HH VISITS



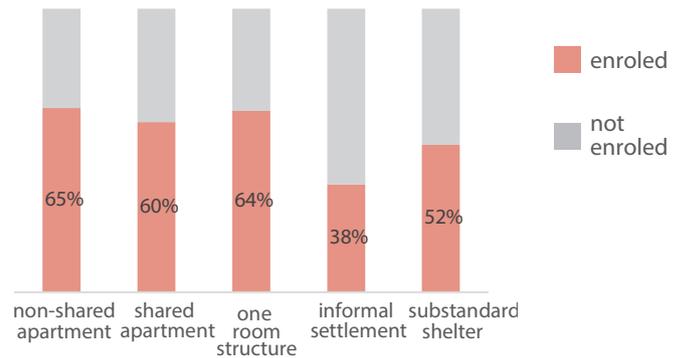
SCHOOL ENROLMENT BY AGE, HOUSEHOLDS WITHOUT RESIDENCY FOR ANY MEMBERS VS. HOUSEHOLDS WITH RESIDENCY FOR SOME MEMBERS

VASYR 2015



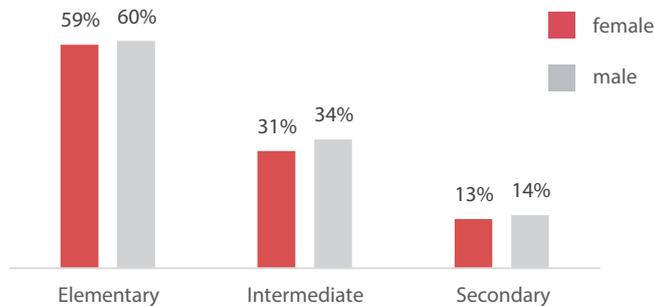
SCHOOL ENROLMENT IN ELEMENTARY STAGE BY TYPE OF SHELTER

VASYR 2015



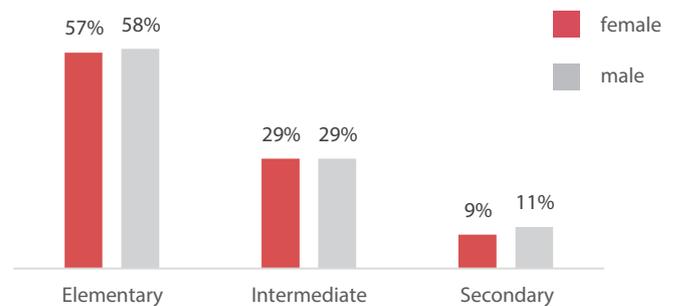
ENROLMENT RATE OF SCHOOL AGED CHILDREN BY GENDER AND EDUCATIONAL STAGES

HV 2015



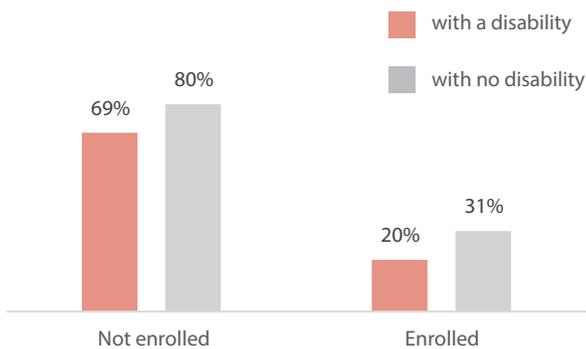
ENROLMENT RATE OF SCHOOL AGED CHILDREN BY GENDER AND EDUCATIONAL STAGES

VASYR 2015



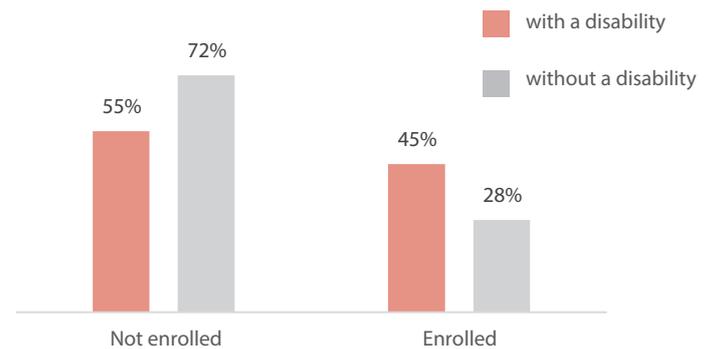
ENROLMENT RATES AMONGST CHILDREN BY DISABILITY

HV 2015



ENROLMENT RATES AMONGST CHILDREN BY DISABILITY

VASYR 2015



CROSS SECTORIAL FINDINGS

Intervention efforts were shown to improve school outcomes for children. Households that had received educational assistance of any kind were 22% less likely to have withdrawn a child from school. Cash assistance also helped reduce the chance of withdrawing a child from school by 15%, as did healthcare assistance by 11%. This indicates that reducing the financial and survival stresses on households plays a significant role in helping families keep their children in school.

The primary source of household income was also influential on household decisions to keep children in school, with those listing food vouchers as their primary source (23%) more likely to have a child withdrawn from school. The few households which could rely on remittances as a primary income source were conversely 28% less likely to have withdrawn a student. Households with three or more distinct income sources were 10% less likely to pull a child from school.



ENERGY & WATER

89%

of refugees have access to both drinking and domestic water

41%

of refugees have access to improved latrines

12%

of refugees lack access to personal hygiene items

28%

of refugees do not have access to improved sanitation

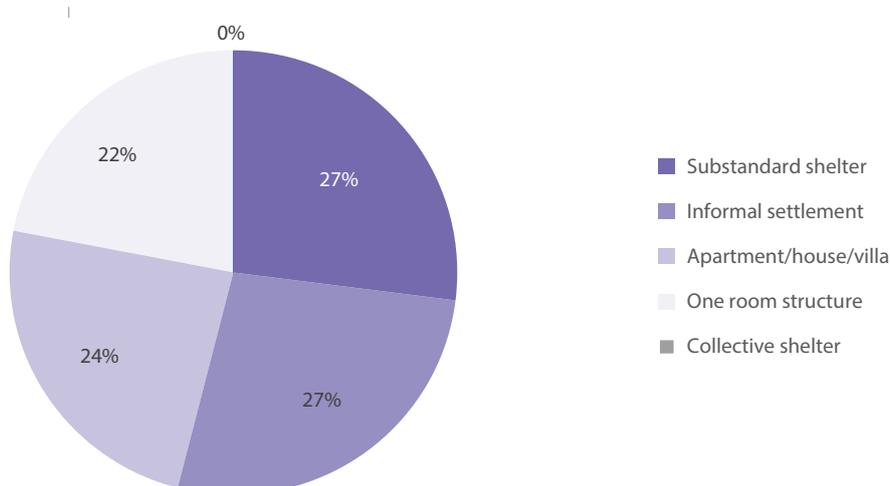
KEY FINDINGS

- The majority of refugees (89%) have access to both drinking and domestic water but a minority of 2% still struggles for access to both drinking and domestic water sources and still 18% HH are using unimproved water sources.
- There are important regional variations in water accessibility with conditions being considerably worse in the Tripoli area where almost half of the refugees reported lacking access to either drinking or domestic water.
- Most refugee households have secured access to either flush toilets (40%) or improved pit latrines (41%) and only a small minority still relies on buckets (0.4%) or “open air” as an option (0.7%).
- Refugees relying on poor sanitary means such as buckets or open air are over-represented in groups residing in tented settlements.
- There are important regional variations in sanitary conditions: flush toilets tend to be way less common in rural areas but they are more of the norm in Beirut and Mount Lebanon where 2/3 of refugee households had access to this form of toilets.
- Sanitation facilities are frequently shared. This is the case for 2/3 of those refugee households who have settled in Collective Shelters and for almost half of those who have settled in tents. This creates some protection concerns mainly for females.
- 12% of refugee households didn’t have access to soap or other personal hygiene items and another 7% had no access to cleaning items. These figures signal a clear improvement over the past year since the last survey had found that 40% of these households lacked access to these items (VASyR 2014)
- Sanitation conditions are clearly correlated with the expenditure quintiles, with those belonging to the lowest two quintiles relying also systematically on buckets or “open air” as means for their toilets.
- Household occupying tents are typically suffering from the worst sanitation conditions (poor gray water and waste water management) and lack of means for solid waste.

HIGHLIGHTS

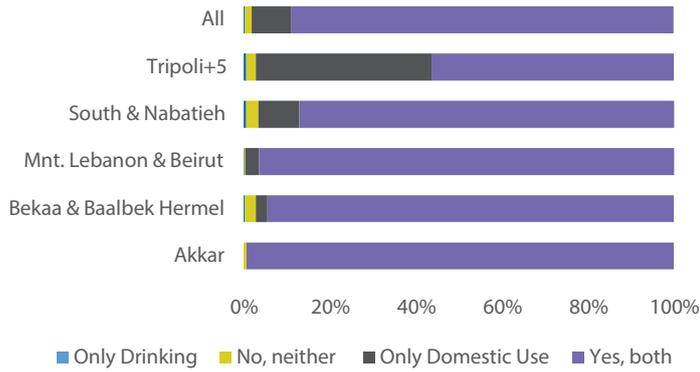
DISTRIBUTION OF REFUGEES WITH NO ACCESS TO WATER ACROSS DIFFERENT TYPES OF SHELTER

VASYR 2015



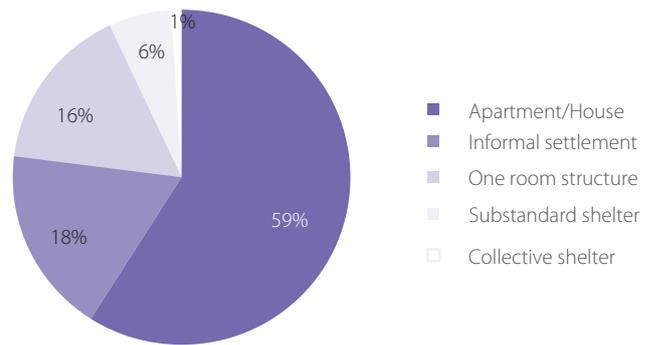
DISTRIBUTION OF PATTERNS OF ACCESS TO WATER BY REGION

VASYR 2015



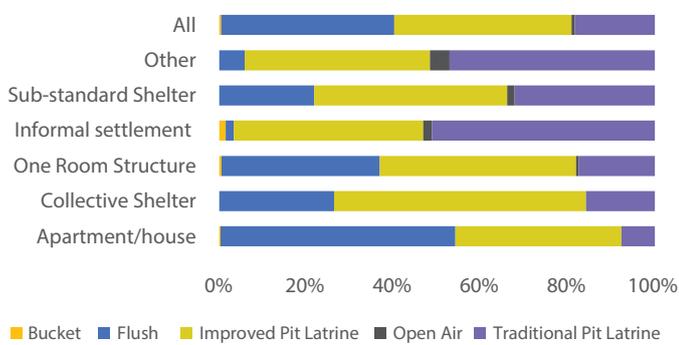
OCCUPANCY OF REFUGEES BY SHELTER

VASYR 2015



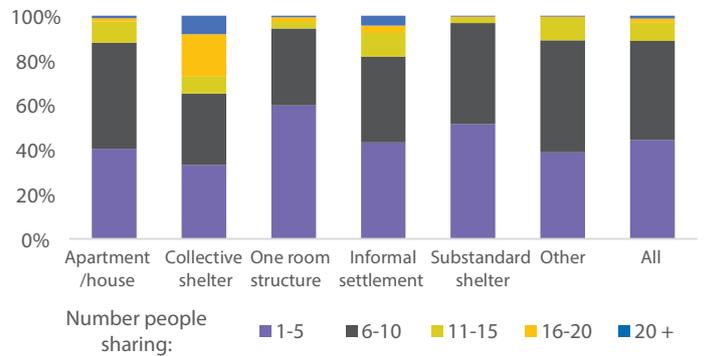
DISTRIBUTION OF TYPE OF SANITATION BY TYPE OF HOUSING

VASYR 2015



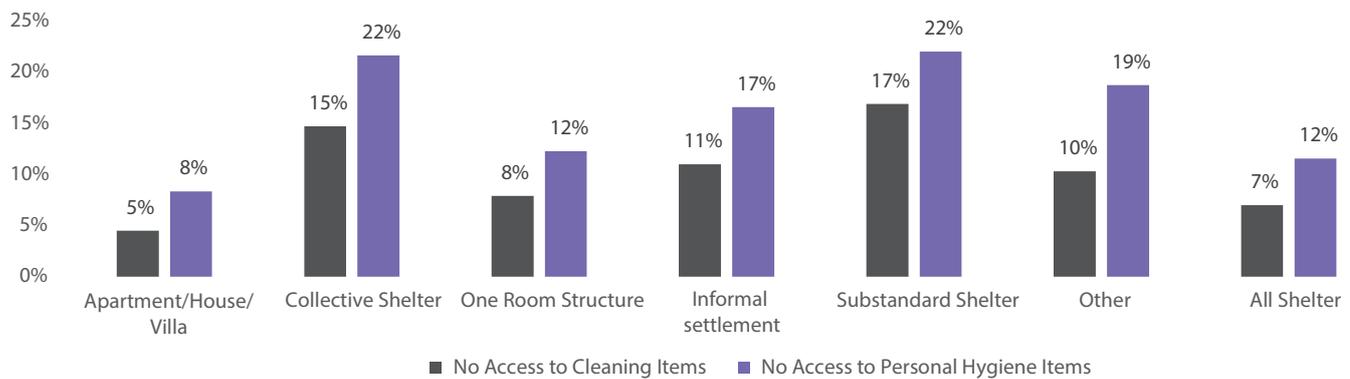
NUMBER OF INDIVIDUAL SHARING BATHROOM BY TYPE OF HOUSING

VASYR 2015



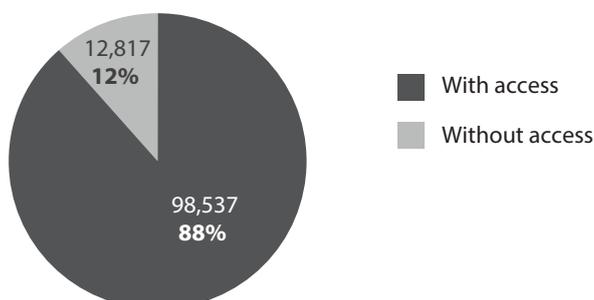
SYRIAN REFUGEES WITHOUT ACCESS TO PERSONAL HYGIENE & CLEANING ITEMS BY SHELTER TYPE

VASYR 2015



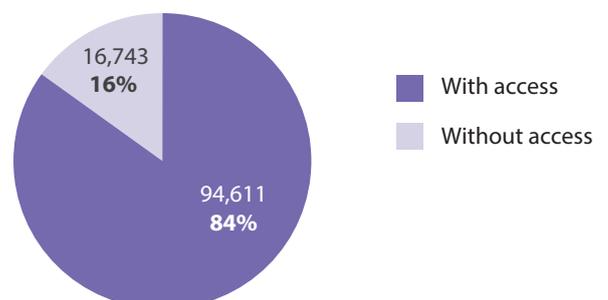
ACCESS OF SYRIAN REFUGEES TO CLEANING ITEMS IN ALL SHELTER TYPES

HV 2015



ACCESS OF SYRIAN REFUGEES TO HYGIENE ITEMS IN ALL SHELTER TYPES

HV 2015





HEALTH

11.5%

of Syrian refugees in Lebanon report having a chronic illness

5.7%

of Syrian refugees in Lebanon report having a recent acute illness

2 out of 3

Households reported needing primary healthcare assistance

80%

of households who needed primary healthcare assistance received it

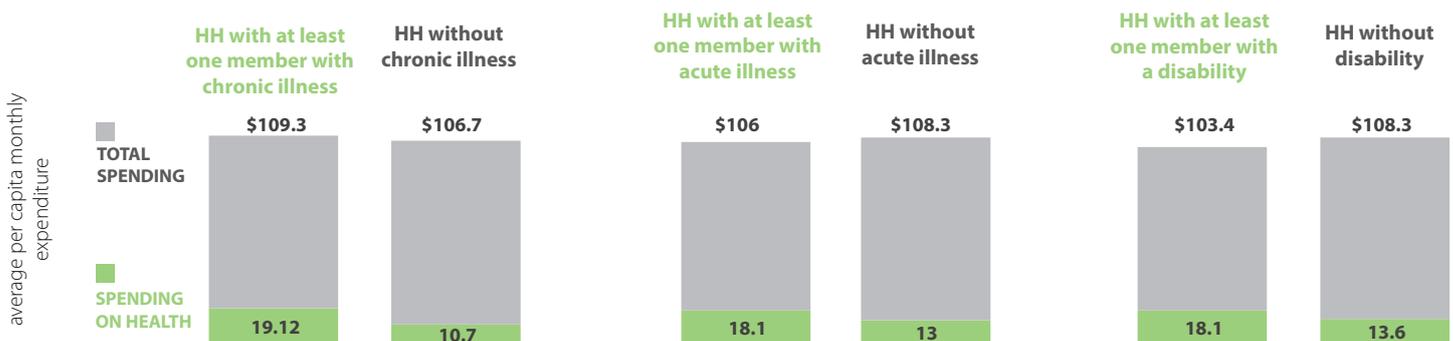
KEY FINDINGS

- 11.5% of Syrian refugees in Lebanon report having a chronic illness, while 5.7% report having had a recent acute illness and 2.4% are disabled. Very close figures are reported in the Household Visits, (HV data), where out of 733,194 Syrian refugees, 88,482 (12%) report being chronically ill, 51,538 (7%) report having a recent acute illness and 23,136 (3.51%) are disabled.
- 40.5% of Syrian refugee households have at least one member with a chronic disease, while 22.7% of households have at least one person with a recent acute illness and 11.3% of the households include at least one person with disability.
- Although the population is largely young, with more than half aged under 18, the highest burden of chronic illness, acute illness and disability is in older adults aged above 65 years of age.
- Households with members who have chronic or acute illness or a disability are more likely to receive cash and food assistance.
- Free primary and secondary health care is only available to 12% and 6% of the Syrian refugee population respectively.
- Having a chronic, acute, disability disease in the family increases the households' health-related expenditure.
- Cost of drugs and doctor's fees constitute the largest barriers to access to health care.
- Households with a member who is ill or has a disability are also more likely to borrow money to spend on health.
- The highest burden of child illness (which includes cough, fever and diarrhea) is in the first two years of life, after which incidence of childhood disease decreases.
- Children under 2 years of age eating diets rich in vitamin A (mainly fruits and vegetables) had a lower incidence of illness.
- Breastfeeding was associated with a lower incidence of fever in children less than 2 years of age.
- Households with poor living conditions, increased crowding and limited access to water, sanitation and hygiene resources, are at higher risk of having a member with an acute illness in the HH.

HIGHLIGHTS

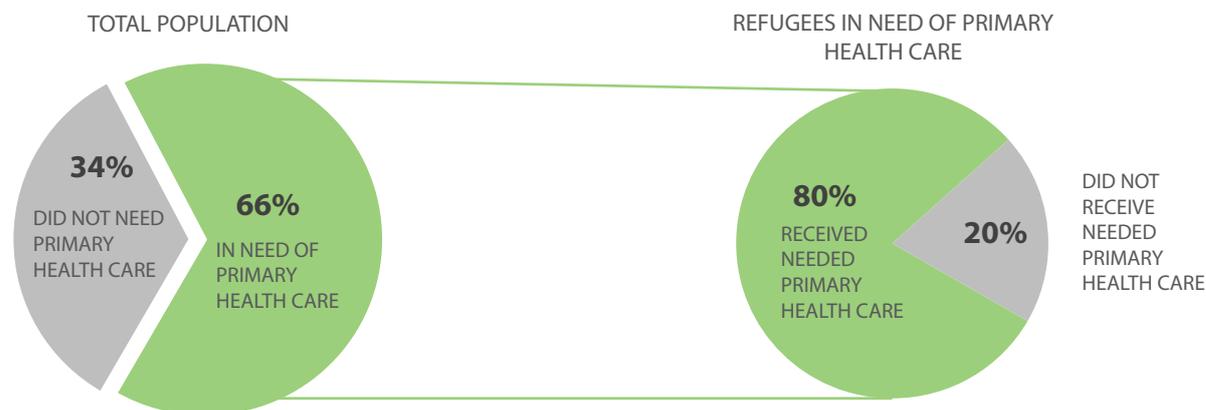
AVERAGE PER CAPITA MONTHLY HEALTH EXPENDITURE OUT OF TOTAL PER CAPITA MONTHLY EXPENDITURE - BY HOUSEHOLD HEALTH INDICATORS

VASYR 2015



A chronic illness is a health condition or disease that is long-lasting.
 An acute illness is severe and sudden in onset and relatively short lasting, from a few days to a few months.
 A disability is a persistent condition that limits a person's movements, senses, or activities.

HOUSEHOLDS WITH ACCESS TO PRIMARY HEALTH CARE ASSISTANCE (VASYR 2015)

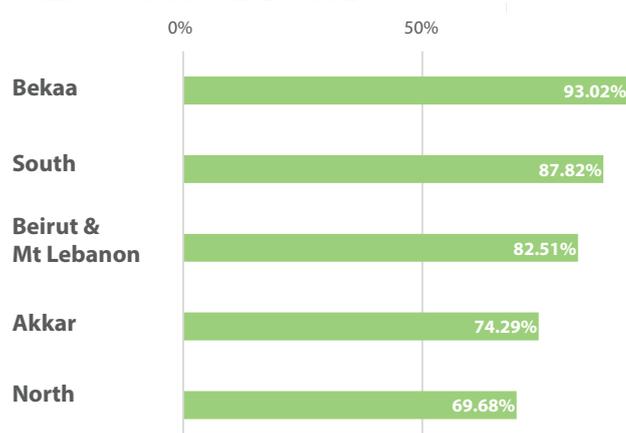


HOUSEHOLDS WITH ACCESS TO SECONDARY HEALTH CARE ASSISTANCE (VASYR 2015)

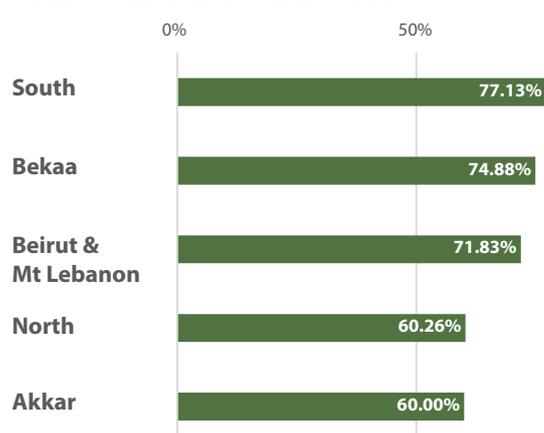


PERCENTAGE OF HOUSEHOLDS WITH ACCESS TO HEALTH ASSISTANCE BY REGION (VASYR 2015)

ACCESS TO PRIMARY HEALTH CARE



ACCESS TO SECONDARY HEALTH CARE



CROSS SECTORIAL FINDINGS

Household food security and prevalence of a temporary illness were significantly linked, with a 10% decrease in food security associated with 1% increase in the likelihood that at least one member was suffering a temporary illness. This represents both the impact of inadequate nutrition on short-run health and the extent to which the illness of an income earner can provide a shock to household food supply.

Although females were far less likely to have a disability than males, female headed households were actually 6% more likely to have a member in the household with a disability. Despite the fact that assistance programs have specifically targeted households with members with disability for additional support, these households are still 9% less likely to have access to both primary and secondary healthcare compared to households with no members suffering from a disability.



LIVELIHOODS

36%

of households have no working members

3.8

is the average dependents to every worker

39%

of female headed households had working members

\$200

average monthly household key finding

18

is the Mean of days worked per HH

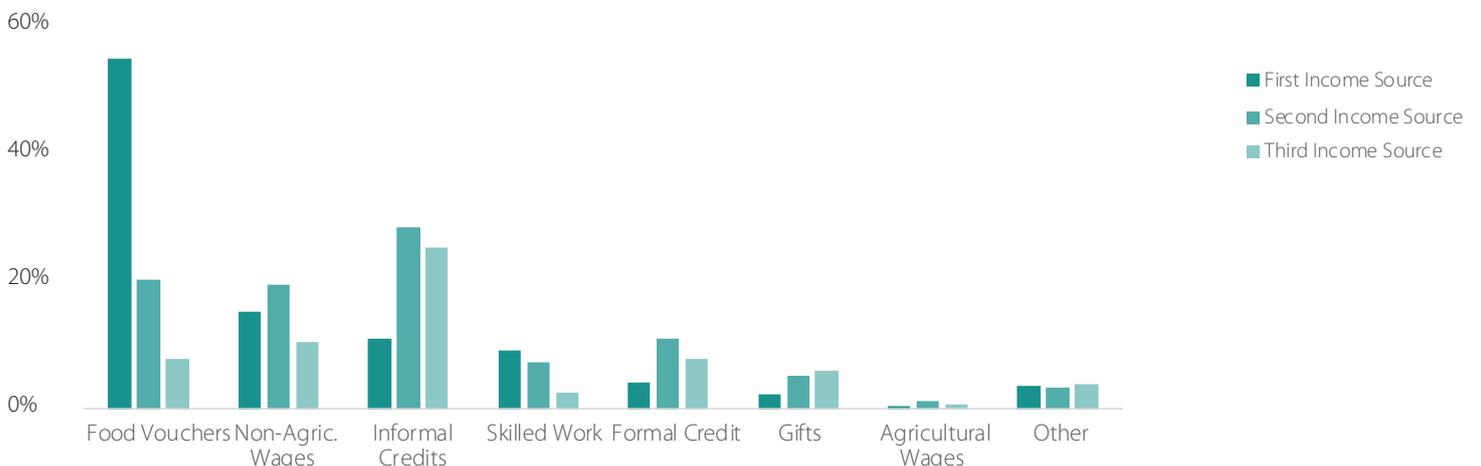
KEY FINDINGS

- Employment is very unstable: 71% of those who have found employment are engaged in temporary work.
- The mean monthly income of households with at least one permanent worker is \$264, while the average for those with one temporary worker is \$175.
- Having one working member in the household is associated with better living conditions: families with a working member are 5% more likely to live in an unshared apartment or house.
- Yet even working households are unable to meet their basic needs. Food vouchers are listed as the primary source of income among 48% households with working members.
- This situation is much worse for households headed by women or elderly people. They are far less likely to have members in full-time employment and much more dependent on food vouchers.
- Less than half of households (39%) that lack a working member are able to meet their survival expenses.
- Refugees are increasingly taking on high levels of debt with 89% holding debt of some kind. This is a particular problem for households headed by elder members.
- There is some evidence of child labour with 3.3% households having a working member under the age of 15.

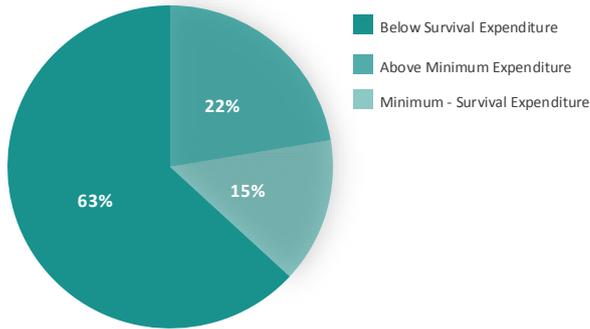
HIGHLIGHTS

INCOME SOURCES BREAKDOWN

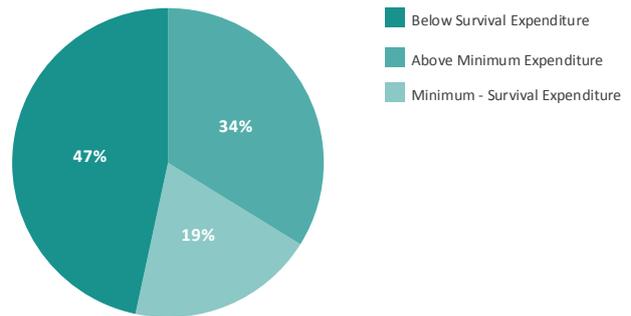
VASYR 2015



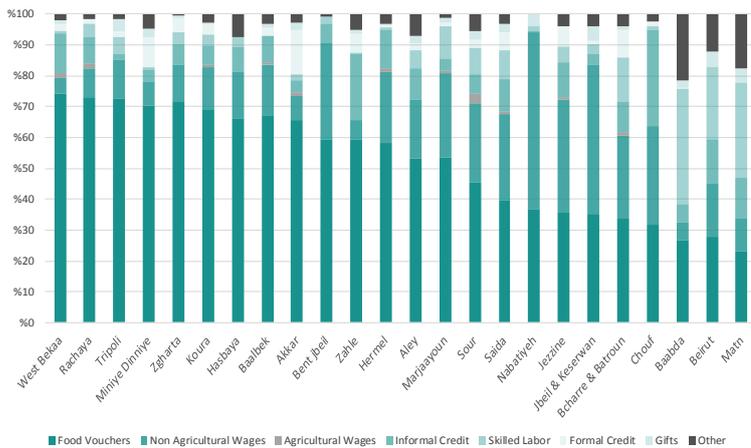
DISTRIBUTION OF NON-WORKING HOUSEHOLD BY EXPENDITURE CATEGORY VASYR 2015



DISTRIBUTION OF WORKING HOUSEHOLD BY EXPENDITURE CATEGORY VASYR 2015

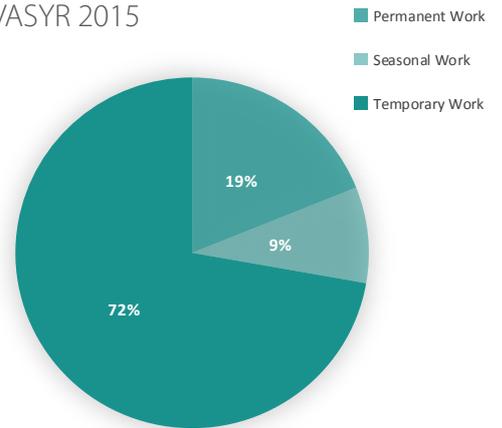


HOUSEHOLD MAIN INCOME BY DISTRICT VASYR 2015

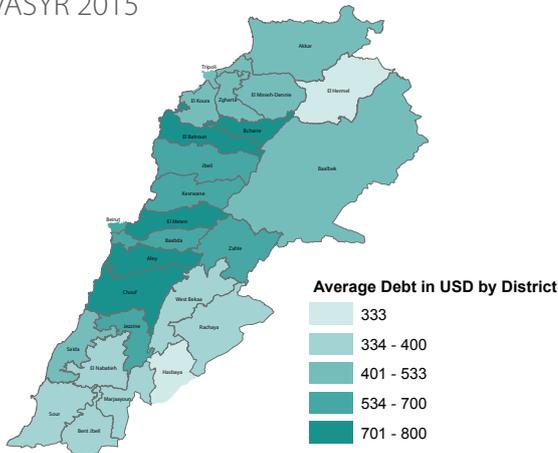


TYPE OF WORK VASYR 2015

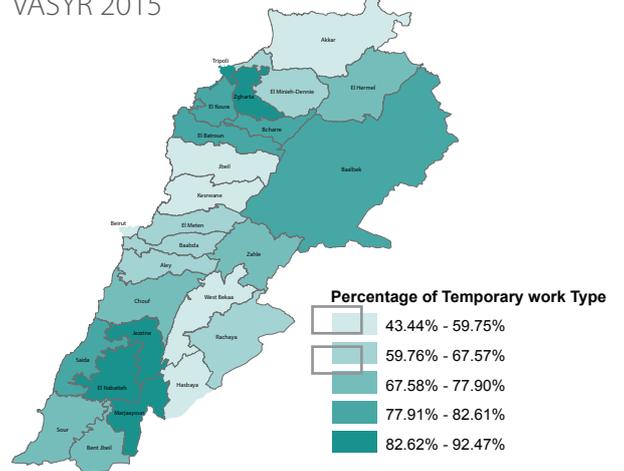
VASYR 2015



AVERAGE DEBT BY DISTRICT VASYR 2015



TEMPORARY TYPE OF WORK VASYR 2015



CROSS SECTORIAL FINDINGS

For the average household, having at least one working member is correlated with a 5% higher likelihood of living in an unshared apartment or house and a 2.5% lower likelihood of living in informal tented settlements or collective shelter. Having at least one working member was also associated with 16% higher per capita expenditures, 2.5% reduced food insecurity and the household being \$190 dollars less in debt. This demonstrates that the seemingly modest \$19 difference in reported monthly per capita expenditure between working and non-working households does represent substantial improvements in livelihood.

The household's first income source was generally strongly correlated with household per capita expenditures. When compared to households with non-agricultural labor as their primary income source, dependence on food vouchers or formal credits was associated with 16% lower per capita expenditures, and those relying on informal credits had 18% lower expenditures. Primarily drawing income from gifts was associated with being much worse off and having 49% lower per capita expenditures. Though agricultural laborers had around the same expenditure levels as non-agricultural wage laborers, they ironically experienced 12% worse food insecurity. Surprisingly, skilled workers did not have significantly higher expenditures than non-skilled laborers on average. Having diverse sources of income (three or more) had a marginal 3% boost to per capita expenditures.

27%

of households have legal residency for all members

60%

average share of members without residency in households that do not have residency for all members

56%

of the households are using crisis coping strategies, such as withdrawing children from school, early marriage, and reducing essential non-food spending

2.7%

of the households have a member with a serious medical condition.

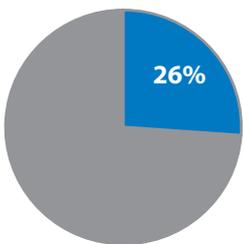
KEY FINDINGS

- Only 26.3% of all households have legal residency for all of their members.
- Among households that do not have a valid residency permit for all their family members, 60% of their members are without legal stay on average.
- As household size increases, the percentage of households with all family members having a valid residency permit decreased from 28.3% (for households with three or fewer members) to 22.6% (for households with seven or more members) .
- Out of the 31,379 visited households with seven or more members, only 7,193 households (22.9%) had a valid residency permit for all their members.
- As dependency ratio increased, the percentage of residents without a valid residency dropped from half of all members of households with a dependency ratio less than one to 39% of households with a dependency ratio greater than 2.
- Only 19% of households living in substandard shelters and 13% of those in other non-standard living arrangements had all their members with a valid residency.
- 33% of those in unshared apartments and houses had all their members with a valid residency.
- The lowest quintile of households (in terms of per capita expenditure) was about two-thirds as likely to have all their residents with a valid residency compared to the top quintile households (21% vs 32%).

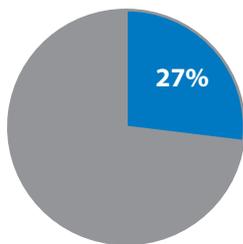
HIGHLIGHTS

% OF HOUSEHOLDS WITH ALL MEMBERS HAVING RESIDENCY

VASYR 2015

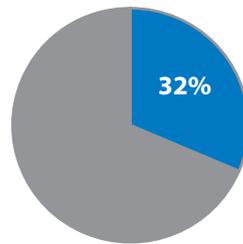


HOUSEHOLD VISITS 2015

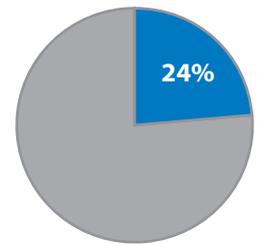


% OF HOUSEHOLDS WITH ALL MEMBERS HAVING RESIDENCY BY EDUCATION LEVEL OF HEAD OF HOUSEHOLDS

MORE THAN INTERMEDIATE EDUCATION



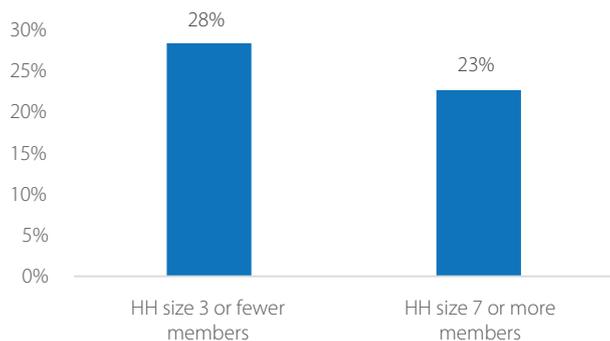
LESS THAN PRIMARY EDUCATION



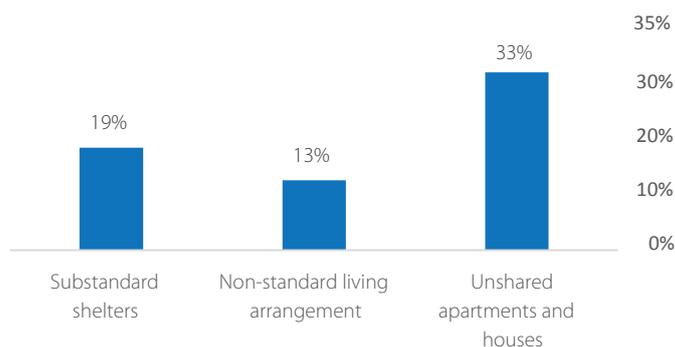
Some members do not have legal residency
All members have legal residency

Some members do not have legal residency
All members have legal residency

% OF HOUSEHOLDS THAT HAVE LEGAL RESIDENCY FOR ALL MEMBERS BY SIZE OF HOUSEHOLDS



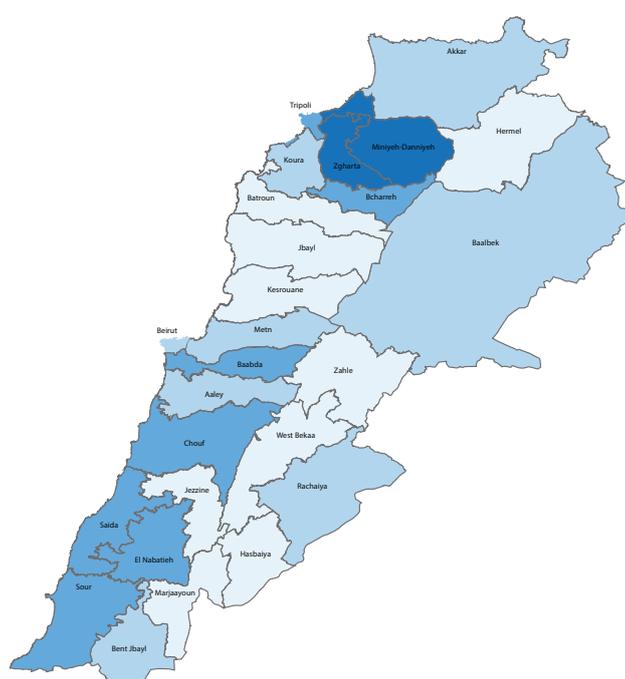
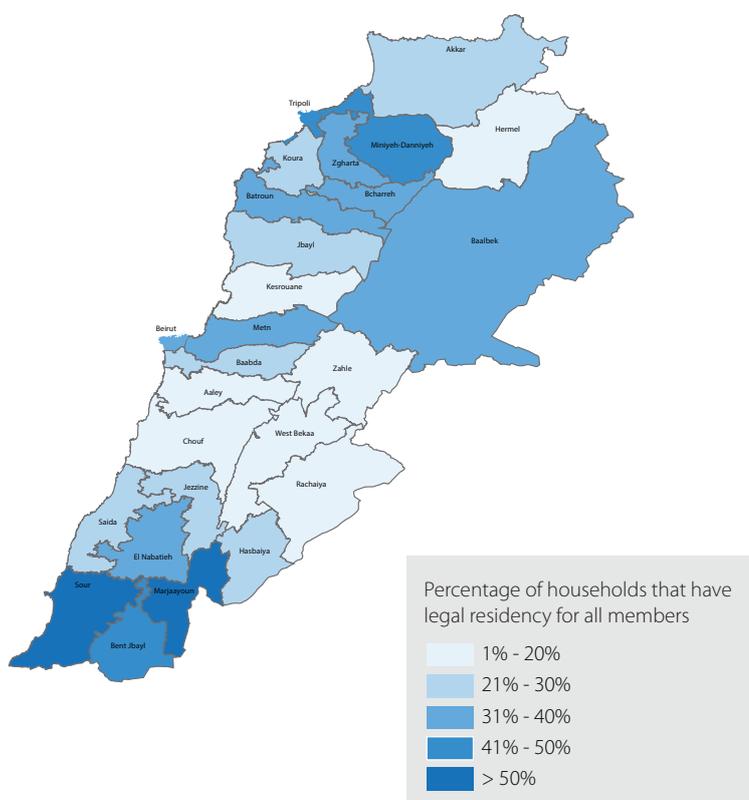
% OF HOUSEHOLDS THAT HAVE LEGAL RESIDENCY FOR ALL MEMBERS BY TYPE OF SHELTER



% OF HOUSEHOLDS THAT HAVE LEGAL RESIDENCY FOR ALL MEMBERS ACROSS DISTRICTS

VASYR 2015

HOUSEHOLD VISITS 2015



CROSS SECTORIAL FINDINGS

Though one might expect income level to influence households' ability to pay residence fees, higher household income was not correlated with a higher percentage or number of members having legal residence. Surprisingly, for the average household having all members with legal residence corresponded to a 9.8% decrease in probability a household would have a working member. However, education level of the household head was influential on residence, with greater than intermediate educated heads having 6.1% less illegal members than heads with below primary education. For households with children, having full legal residency reduced the likelihood that the household had withdrawn a child from school (either in the past or at present) by 11.9%.

Legal residency for all household members was also associated with an 8.2% reduced likelihood of households having borrowed money in the last 90 days and 4.8% reduced likelihood of having any outstanding debts. Though households with members without a valid residency permit were on average \$89 more indebted than those with (\$784 vs. \$694); a multivariate regression model (including control variables) does not demonstrate any significant link between residency status and quantity of household debt. These results suggest that while on average households with valid residency have less debt, this may not be a result of their residency status but rather other associated household and demographic factors. Legal residence is shown to be only slightly correlated with greater food security; each additional member without valid residency is associated with a 0.8% increase in food insecurity.



SHELTER

54%

of households live in overcrowded conditions²

27%

of households living in apartments are sharing with at least one other household

27%

of households share a toilet with another family¹

60%

of households use more than 30% of their spending on rent¹

1) VASyR 2015

2) 2015 Household visits

KEY FINDINGS

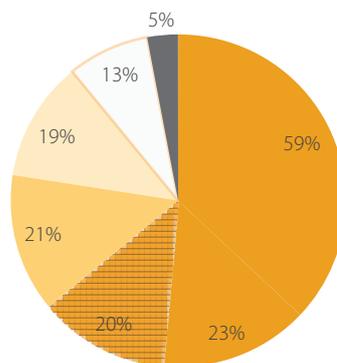
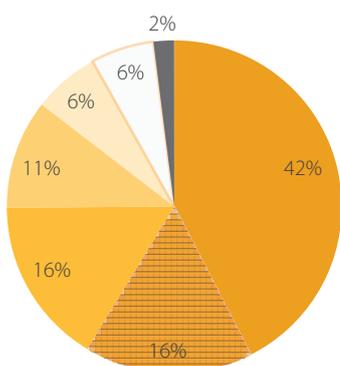
- The vast majority of refugees (84%) rent apartments, while others live in substandard buildings or informal settlements. Many households share their home with one or more other families.
- About 1/5 of the interviewed household described the shelter they occupy as “dangerously” inadequate. About half the refugee households who described their shelter as “dangerously inadequate” were located in the Bekaa.
- The median rent paid by a refugee household is 200USD/month, similar to the 2014 VASyR figure. Rents nonetheless vary from one region to another, with a mean above 300 USD/month for Beirut and the Metn areas and a mean of less than 130 in Hasbaya, West Bekaa and El Hermel.
- Refugees allocate a sizable share of their expenditure to shelter, with 60% of the refugees allocating over 30% of their total expenditures to rent only, the threshold beyond which housing policymakers typically concur that subsidies and assistance are needed. Once other housing expenditures are included (water, electricity and gas), an estimated 80% of the refugees exceed 30% of their total expenditures for shelter costs.
- Shelter vulnerability is generally correlated with level of expenditure, with 74.65% of refugees living in informal settlements, the most precarious type of shelter, typically falling in the lower 40% of households in terms of spending.
- Women headed households and households with a non-working head tended to also be over-represented in the most vulnerable shelter conditions.
- More than 1 in 10 households still do not have access to both drinking and domestic water.

HIGHLIGHTS

PERCENTAGE OF HH LIVING IN SHELTER TYPE

VASYR 2015

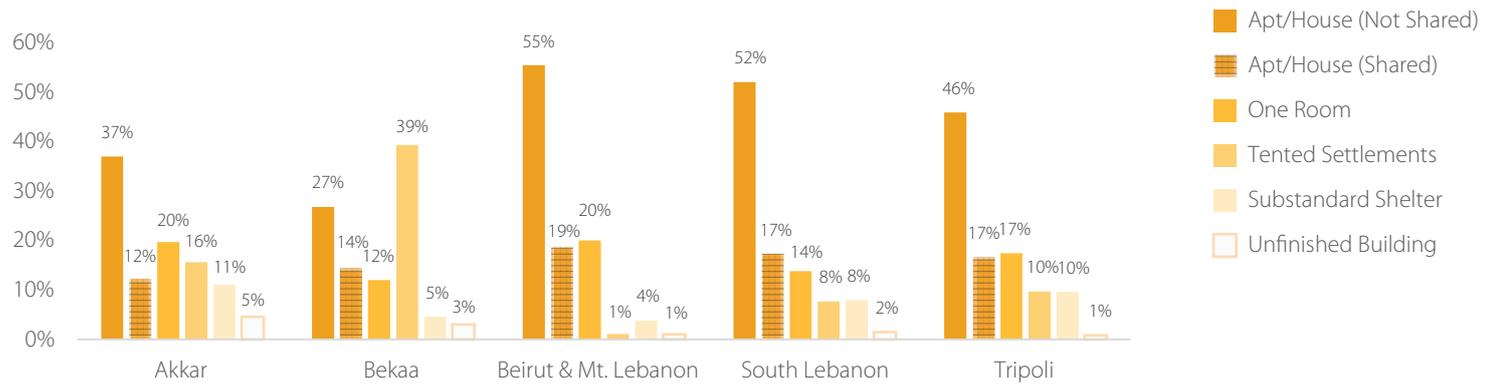
2015 HH VISITS



- Apt/House (Not Shared)
- Apt/House (Shared)
- One Room
- Tented Settlements
- Substandard Shelter
- Unfinished Building
- Other

DISTRIBUTION OF HOUSING TYPE BY REGION

VASYR 2015



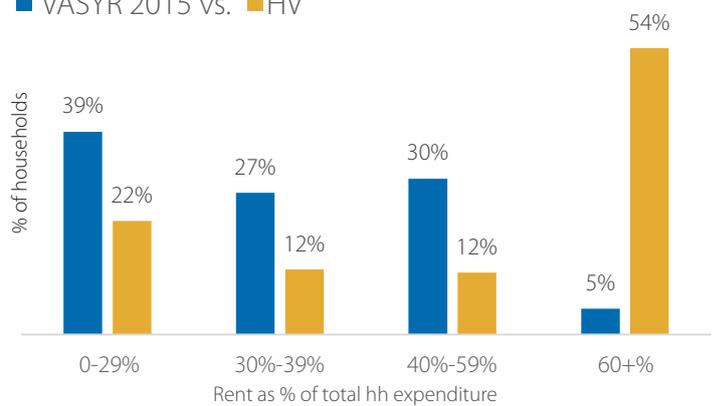
MEAN RENT AND EXPENDITURE QUINTILES

■ VASYR 2015 vs. ■ HV



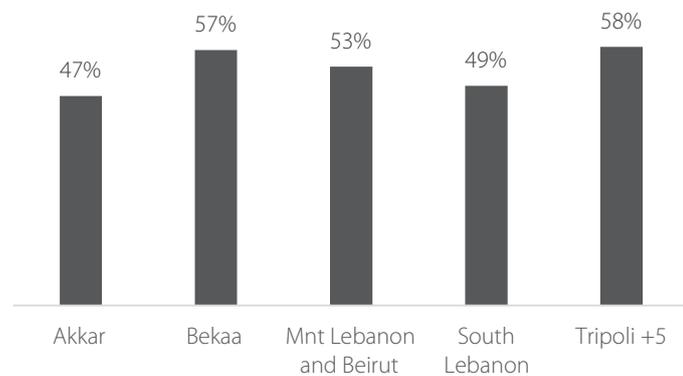
HOW MUCH GOES TO RENT? RENT COST AS PERCENTAGE OF TOTAL SPENDING

■ VASYR 2015 vs. ■ HV



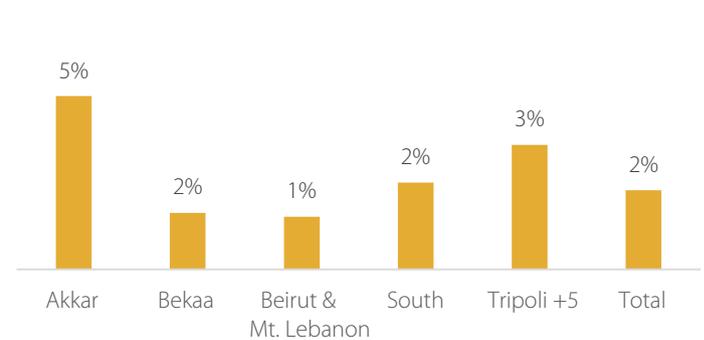
HOUSEHOLDS LIVING IN OVERCROWDED CONDITIONS BY REGION

VASYR 2015



PERCENTAGE OF HOUSEHOLDS/REGION THAT HAVE RECEIVED AN EVICTION NOTICE AT LEAST ONCE

VASYR 2015



CROSS SECTORIAL FINDINGS

For the average household, having at least one working member is correlated with a 5% higher likelihood of living in an unshared apartment or house and a 2.5% lower likelihood of living in informal tented settlements or collective shelter. Having at least one working member was also associated with 16% higher per capita expenditures, 2.5% reduced food insecurity and the household being \$190 dollars less in debt.

The household's first income source was generally strongly correlated with household per capita expenditures. When compared to households with non-agricultural labor as their primary income source, dependence on food vouchers or formal credits was associated with 16% lower per capita expenditures, and those relying on informal credits had 18% lower expenditures. Primarily drawing income from gifts was associated with being much worse off and having 49% lower per capita expenditures. Though agricultural laborers had around the same expenditure levels as non-agricultural wage laborers, they ironically experienced 12% worse food insecurity. Surprisingly, skilled workers did not have significantly higher expenditures than non-skilled laborers on average. Having diverse sources of income (three or more) had a marginal 3% boost to per capita expenditures.