Protection Monitoring Findings
Lebanon – 4th Quarter 2022

Key highlights

• The average refugee household income, including humanitarian assistance, remained around a half of the SMEB this quarter. Key socio-economic impacts including difficulties affording food, rent, medicine and healthcare, slightly receded from the higher rates of the previous quarter. Nonetheless, insufficient household budgets continue driving large gaps in basic needs and result in negative coping among refugee households.

• Refugees are increasingly entering into debt to address basic needs gaps, however this is pushing household debt to new unsustainable levels. Household debt is now almost four times the amount of livelihoods income that refugee households generate each month.

• Rates of legal residency slightly increased this quarter, with 13% of refugee households reporting that all their members have legal residency.

• This quarter saw a relative stabilization in incidence of social tensions following a spike during the summer months. While less refugees reported to have experienced such incidents this quarter, the reporting rate of 7% remains considerably above the average of 4% observed throughout 2021 and early 2022, indicative of a more hostile climate for refugees in Lebanon.

• The prevalence of reported mental health symptoms also slightly decreased this quarter, including among refugee children.

Key numbers October to December 2022

6,813 refugee households interviewed
99% of households are Syrian
12% youth (16-25 yrs)
44% women respondents and 12% female-headed households
3% older persons (60+ yrs)
7% persons with disabilities
972 referrals made

1 UNHCR conducts protection monitoring with partners on an ongoing basis to analyse trends in the protection environment and risks facing refugees. UNHCR’s protection monitoring partners Intersos and SHEILD conduct interviews with refugee households to elicit their feedback on the overall protection environment in Lebanon. The sampling of households and findings presented are representative both at the regional and at the national level. In addition, partners conduct a number of interviews with key informants of different profiles to complement the quantitative analysis from the household interviews. When needs for specific services, assistance or information are identified during interviews, UNHCR’s protection monitoring partners refer the individuals concerned accordingly.

This report provides a summary of the protection monitoring findings from all regions of Lebanon in the 4th quarter (October to December) of 2022. The feedback from refugees is used to inform UNHCR’s advocacy, and programmatic interventions with the aim of improving refugees’ access to protection and essential services, assistance, and information.
Impact of the socio-economic situation

Most widely reported impacts of the socio-economic situation

- A central aspect of protection monitoring is to assess how refugees are managing the deteriorating socio-economic situation by asking refugees what impacts they have experienced, and what coping strategies they have employed in the last 30 days.

- Refugees continued to report large gaps in basic needs; however, in the fourth quarter these impacts slightly receded from record high levels. Nearly all refugees faced difficulties feeding their household (93%), a record high rate of 85% struggled to pay rent, nearly half (48%) of all refugees reported decreasing livelihoods, 40% could not afford essential medicine, and a third of households (33%) suffered from reduced access to healthcare.

- These same gaps are also reflected in the leading coping mechanisms employed by refugee households. A lack of money has meant that nearly all households (96%) have reduced their spending on food, that 60% are reducing their spending on rent, 30% are reducing their spending on health services and 25% are reducing spending on medicine.

Leading coping mechanisms
• A closer look at refugee households’ income highlights the stark challenges refugees face in the current socio-economic climate and brings into focus the vital need for humanitarian assistance.

• The average refugee household income for the quarter was just 5,899,609 LBP, which is around a half of the average value of Survival Minimum Expenditure Basket (SMEB) in the fourth quarter. Without humanitarian assistance included in refugee household income then refugee households would have just 28% of what is needed for a family of five to meet their basic needs.

Average household income vs. average SMEB (LBP)

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<tr>
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<th>Average HH income</th>
<th>SMEB</th>
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<td></td>
<td>3,260,720</td>
<td>11,492,177</td>
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Income from humanitarian assistance
Income from livelihoods

• Given these large gaps many refugees are going into debt as a coping strategy to meet basic needs. In fact, this quarter a new record high 88% households relied upon some form of borrowing.

• The degree of household borrowing is very concerning as the average household debt is almost four times the amount of livelihoods income that refugee households generate each month. Thus, refugees are addressing large gaps in their basic needs by taking on debt at unsustainable levels. Given this debt-to-income ratio it is likely that access to credit will decrease in the future, and should this happen, refugees will have lost an essential coping strategy.

• Key informants have highlighted that food shops are more reluctant to lend credit now, and that debt in these stores is being converted to USD. As a result, refugees are no longer borrowing from food shops (as reflected in the continuing drop in this form of borrowing in the course of 2022). Instead, refugees turn to this form of credit when no other option is available.

Households resorting to at least one form of borrowing

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<thead>
<tr>
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<th>2nd Q 21</th>
<th>3rd Q 21</th>
<th>4th Q 21</th>
<th>1st Q 22</th>
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<th>3rd Q 22</th>
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<tbody>
<tr>
<td></td>
<td>81%</td>
<td>84%</td>
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<td>86%</td>
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Average refugee household debt (LBP)

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<th>2nd Q 2021</th>
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<th>4th Q 2021</th>
<th>1st Q 2022</th>
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<th>3rd Q 2022</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>3,172,135</td>
<td>3,703,388</td>
<td>4,819,481</td>
<td>6,106,293</td>
<td>7,461,209</td>
<td>9,978,994</td>
<td>12,808,965</td>
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</table>
• Over the quarter, these financial hardships have resulted in a variety of other negative impacts for refugees. For example, 22% of households reported being unable to afford nutritional formula, diapers and other basic needs for their infants, and 29% of households have been unable to attend a needed service (such as education, groceries and school) because of their inability to afford transport.

• Adding to households’ financial difficulty has been a 242% rise in telecommunication costs since the first quarter, and a 131% increase in electricity costs. These and other rising costs will continue to drive growing gaps in basic needs, further debt reliance and will make humanitarian assistance increasingly vital in the coming quarters.

**Education and child labour**

I’m suffering from bad economic conditions, the burdens are increasing, and I am not able to afford my family needs, especially education.

- Syrian Refugee, Marjaayoun

- 32% of households reported having school aged children not attending school
- 6% households reported having at least one child engaged in child labour

• The number of households with children out of school receded by three percentage points from the previous quarter’s high of 35%, but 1 in 3 children of school age remain out of school. Nearly all dropouts were linked to financial hardship. Unaffordable transport as a reason for not sending children to school increased 11 percentage points when compared with the previous quarter, while increases in school related costs such as stationery and books decreased by 14 percentage points, however both remain the most widely reported causes for school non-attendance.

• The percentage of households with children reporting child labour continued this quarter at 6%.

• The large majority of these working children continue to be boys (81%). Children continued to be most commonly working in agriculture (27%), in street selling (25%), in wholesale and retail (21%), in construction and manufacturing (7%), and with mechanics (8%).

• It is likely that figures related to child labour are underreported due to families’ being reluctant to disclose such practices.

My daughter suffers from epilepsy and requires monthly medication worth 1,400,000 LBP that I cannot afford.

- Syrian Refugee, Jezzine
Legal residency

- Rates of households having all members with legal residency increased by 3 percentage points after reaching the record low in the previous quarter.

- While the lack of financial resources continues to be a leading factor for the majority of those lacking legal residency, the inability to find a Lebanese sponsor has considerably grown in 2022 (at 24% this quarter). This growing barrier is likely tied to Lebanon’s financial crisis, as host community members are less willing to hire non-essential labourers.

Rent and Evictions

- More than 85% of refugees reported inability (or increased difficulty) to pay rent this quarter.

- Rental costs continue to increase sharply, with the average household’s rent costing 43% more than it did the previous quarter, and 371% more than when we began tracking this data in Q2 2021.
On the average, only 40% of households this quarter were able to make their last rent payment.

Despite the growing debt and often unpaid rent the overall rate of households reporting to live under eviction notice further decreased to 3.5% this quarter, which may be attributed to seasonal factors. The rate of actual evictions also slightly decreased, with 0.6% of all households reporting to have been evicted (0.8 average in the previous quarter). Key informant interviews highlight that refugees are avoiding eviction by borrowing to cover costs of rent, negotiating with landlords and through cash assistance provided by humanitarian community.

Social Tensions and Restrictive Measures

After a spike in social tensions observed during the third quarter following the earlier bread crisis and elections, reports of households experiencing incidents of social tension decreased 6 percentage points from the previous quarter average. As an overall trend, the reports of tensions have been subsiding towards the end of the year, hovering at 5% in December.

Within this context the monitoring however shows a continued incidence of personal disputes resulting in verbal or physical harassment, with Syrians often reluctant to report such incidents due to a lack of legal residency and fear of reprisal.

Reports of restrictive measures remained consistent with previous quarters, with 4% of households reporting to live under some form of restrictive measure, most commonly under movement restrictions such as curfews requiring people to remain indoors between specific hours or prohibitions to use certain public spaces. Most such measures were reportedly either targeting refugees only or were applied to them more harshly.
• Throughout the country, more and more municipalities began applying new fees and taxes to refugee communities in relation to waste management or other municipal services. In the Bekaa there continued to be reported confiscations of wifi routers, satellite dishes and solar panels in informal tented settlements, as well as demolition of unauthorized tents.

**Mental Health**

**Adults reporting mental health issues**

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<th>Quarter</th>
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<tbody>
<tr>
<td>2022</td>
<td>27%</td>
<td>26%</td>
<td>22%</td>
<td>25%</td>
<td>31%</td>
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**Households reporting children with mental health symptoms**

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<tr>
<th>Quarter</th>
<th>3rd Q 21</th>
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<tbody>
<tr>
<td>2022</td>
<td>9%</td>
<td>7%</td>
<td>5%</td>
<td>6%</td>
<td>13%</td>
<td>10%</td>
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• Mental health issues slightly receded from the record high rate of the previous quarter, with 27% of adult respondents reporting symptoms. Correspondingly, the reported prevalence of mental health symptoms among children also decreased, with now 10% of households reporting children with symptoms. In nearly all cases mental health issues were reported as being caused by the family’s economic situation.