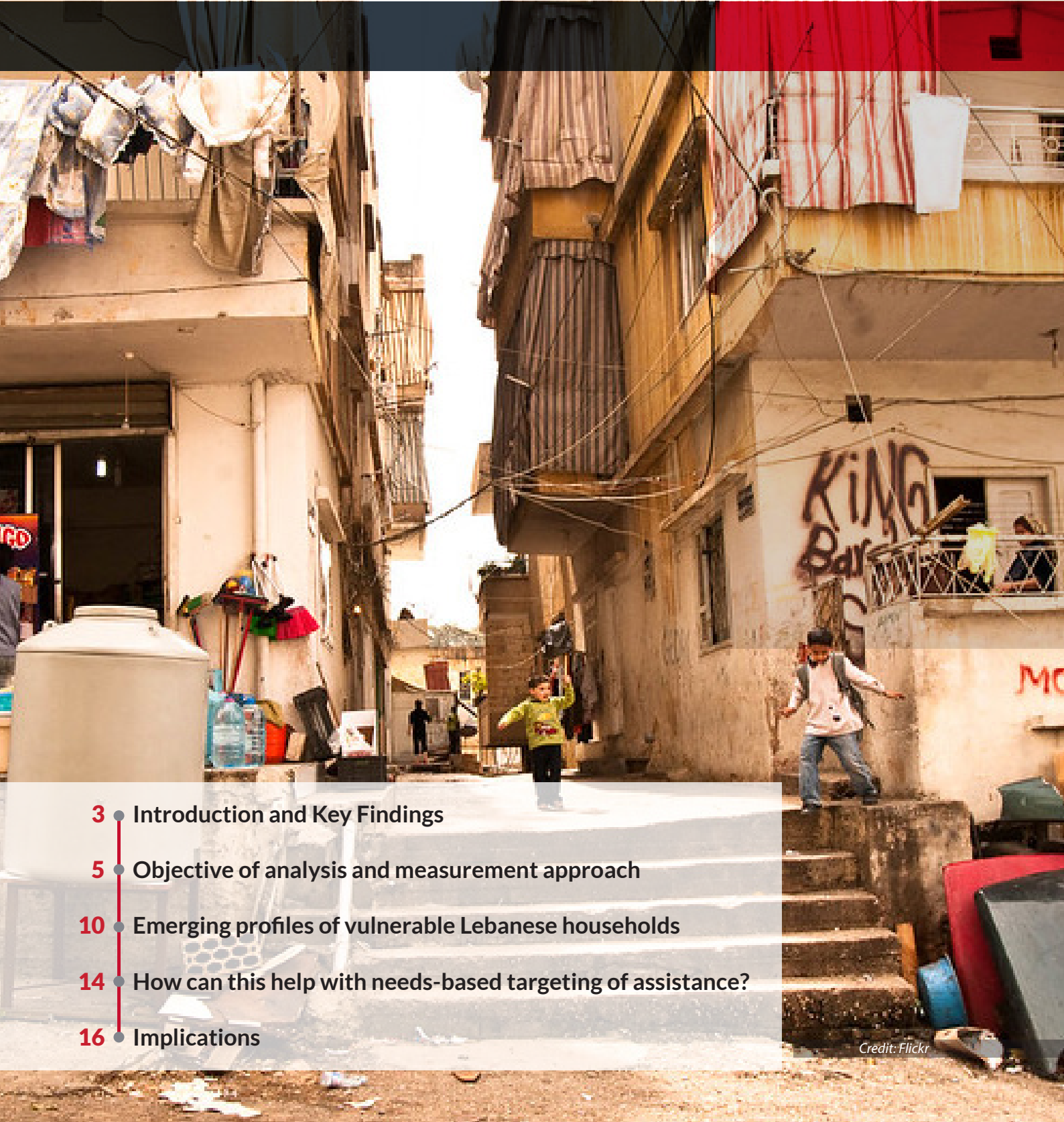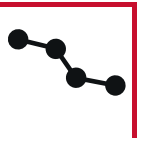# Thematic Report

Profiling Economically Vulnerable Households in Lebanon

Analyzing the relationship between Daem applications and household economic indicators from the 2021 MSNA

November 2022

Credit: Flickr

The Lebanon Crisis Analytics Team (LCAT) provides reactive and in-depth context analysis to inform the humanitarian community in Lebanon. The information and analysis contained in this report is strictly to inform the humanitarian response and policymaking on Lebanon.
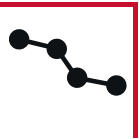
Introduction and Key Findings:

As humanitarian actors continue to seek ways to better target assistance in the context of rising needs in Lebanon, there is an ongoing need for nuanced and innovative data analysis across the variety of datasets produced by humanitarian and other actors in Lebanon. In this report, LCAT identifies household-level economic indicators whose prevalence closely follows the distribution of economic vulnerability in Lebanon and compiles socio-economic profiles for each indicator. The report is centered on relating the prevalence of Daem applications, which identified potential beneficiaries for two social safety net programs, the unfunded Ration Card program and the Emergency Social Safety Net (ESSN) program, and relevant indicators from the 2021 Multi-Sector Needs Assessment MSNA and the 2022 People in Need (PIN) calculation. This report's general findings are:

- Humanitarian actors should consider the socio-economic household profiles identified in this study when targeting populations and designing programs

- Existing assistance mechanisms for vulnerable Lebanese households are likely insufficient

- Inaccessibility is heavily correlated to needs, highlighting the importance of more effective and innovative ways of delivering assistance in inaccessible areas

- Significant barriers to accessing assistance suggest awareness campaigns should be prioritized

Background:

Mired in one of the most acute economic contractions in history, **Lebanon faces multiple overlapping and escalating crises.** According to the World Bank, Lebanon is contending with one of the three most severe economic crises since the mid-nineteenth century.[1] According to the United Nations Economic and Social Commission for Western Asia (UN ESCWA), multidimensional poverty has doubled and now affects about 80% of households.[2] In addition to contending with the devastating economic collapse exacerbated by the COVID-19 pandemic, Lebanon is reeling from the impact of the Beirut Port blast in August 2020. This compounds the effects of hosting large Syrian and Palestinian refugee communities, as well as other vulnerable migrant communities.[3] Public services have significantly declined and are at risk of complete collapse. State electricity provision is minimal. Water provision and other critical services are collapsing, as authorities struggle to afford fuel to power local pumping stations and increasingly depend on humanitarian actors.[4] Secondary impacts of deteriorating services are of significant concern, including the recent Cholera outbreak.

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[1] The Emergency Social Safety Net (ESSN) program, launched by the Lebanese Ministry of Social Affairs and IMPACT in September 2021. The ESSN aims to financially support struggling families in Lebanon. Eligible households have begun to receive $25 in addition to $20 per person per-month. Those over the age of 64 will receive an additional $15, with a maximum monthly total of $126. Officials announce launch of registration for ration card program - L'Orient Today

[2] Lebanon Sinking into One of the Most Severe Global Crises Episodes, amidst Deliberate Inaction / Multidimensional poverty in Lebanon (2019-2021) Painful reality and uncertain prospects

[3] NGOs raise alarm over worsening humanitarian crisis in Lebanon

[4] UN has delivered 'last drop of fuel' under plan to support hospitals, water stations - L'Orient Today
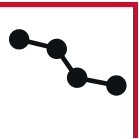
Humanitarian needs have increased dramatically over the course of 2021-2022 as the economic crisis continues to severely impact most of Lebanon's resident population. In its Emergency Response Plan, the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) estimates that the number of people in need will increase from 1.9 million to 2.4 million throughout 2022.[5] The projection for needs in the coming year is bleak, with many expecting major delays in implementing a reform plan to unlock International Monetary Funds (IMF) support, in addition to the projected impacts of Lebanese Pound (LBP) depreciation against the US dollar (USD) and continuing instability in international commodity prices, at least partly driven by the conflict in Ukraine.

The situation is likely to worsen throughout the remainder of 2022 and into 2023. It is unclear how long the Lebanese Central Bank can maintain its monetary policy, having made significant and costly efforts to stabilize the currency since January 2022. Since elections on May 15, the LBP has continued to depreciate, reaching a value of approximately LBP 40,000 to USD 1 by October 17, 2022. The LBP is expected to fall further due to ongoing changes to import financing regimes and an increase in public sector salaries. While the parliament has passed some legislation ostensibly intended to meet IMF requirements, questions remain over Lebanon's capacity to implement a complete "package" of reforms necessary to unlock a sorely needed IMF assistance package. Exacerbating this is the impact of the war in Ukraine, specifically on global commodity prices, to which Lebanon is particularly vulnerable. In this context, **humanitarian needs are expected to increase in the coming year.**

Within this dynamic, **identifying those in need of assistance is a major priority.** Much of the population, notably Lebanese citizens, have not previously needed humanitarian assistance and many of those in need report difficulties in accessing assistance. According to the REACH 2021 multi-sector needs assessment (MSNA), nearly one-third of Lebanese households report barriers to accessing basic assistance. Initial findings from a forthcoming Danish Refugee Council (DRC) and LCAT report examining barriers to accessing aid among the population found that 52% of respondents do not feel well informed about the types of assistance offered by international organizations (including UN,INGO's, and their local partners), and 71% do not know how to contact international aid organizations if they were to seek assistance.[6] Accordingly, while humanitarian actors must continue responding to previously identified unmet needs of dependent populations, they now must also find ways to assist parts of the population who are newly in need of humanitarian assistance. **In an effort to support the humanitarian community to better understand and respond to needs, the LCAT team is complementing its qualitative analysis and research into socio-economic dynamics in Lebanon[7] with innovative approaches to data analysis and data creation.**

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[5] www.unocha.org/lebanon
[6] The survey showed that 7% of households seek support from international organizations, while the majority reach out to friends and family members in Lebanon (49%) or in the diaspora (16%). 52% of respondents indicated that they do not feel well informed when it comes to the types of assistance offered by international organizations (including UN,INGO's, and their local partners) and 71% of respondents do not know how to contact international aid organizations if they were to seek assistance.
[7] reliefweb.int/report/lebanon/flash-update-humanitarian-impact-ukraine-conflict-lebanon-march-2022
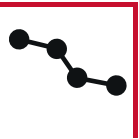
Credit: JOSEPH EID/AFP
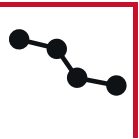
Objective of analysis and measurement approach

In this report, LCAT identifies household-level economic indicators whose prevalence closely follows the distribution of economic vulnerability in Lebanon and compiles socio-economic profiles for each indicator. This analysis enables LCAT to define the socio-economic profile of Lebanese families in need,[8] better understand their specific needs, and explore opportunities for intervention.

To test the utility of the number of Daem applications per-1,000 people as a measure of household economic need in Lebanon, the indicator is correlated with similar metrics of poverty and humanitarian needs; specifically the 2021 People in Need (PiN), Multidimensional Poverty Index (MPI)[9], and Food Consumption Score (FCS) calculated from the 2021 MSNA. The MPI contains two indicators; 1.) Incidence, which is the proportion of people that experience multiple deprivations, and 2.) Intensity, which is the average proportion of weighted deprivations that people experience.[10] The correlation results are found in Table 1. In the coming months, the LCAT team will continue to analyze and update the results of this report using the 2022 MSNA data.

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[8]   LCAT acknowledges that Daem application numbers are possibly biased because an unknown proportion of people in impoverished areas could not register due to a lack of internet access. The Daem applicant dataset also contains duplicates and incomplete applications. According to interviews undertaken by LCAT, both datasets follow a similar geographic distribution. Therefore, the use of either dataset should not lead to any major changes to the results.

[9]   Lebanon Central Administration for Statistics. Multidimensional Poverty Index for Lebanon (2019)

[10]   Santos, M.E. and Alkire, S. October 2011. The Multidimensional Poverty Index (MPI). Oxford Poverty & Human Development Initiative.

The number of Daem applications per-1,000 people is highly correlated to the PiN per-1,000 people and moderately correlated to the MPI incidence and FCS, but uncorrelated with the MPI intensity indicator. The strong correlation with the prevalence of PiN indicates that Daem applications per-1,000 people adequately represent humanitarian need, and its correlation with the MPI incidence and FCS suggests it also encapsulates dimensions of poverty and household food consumption. Interestingly, the PiN is uncorrelated with the MPI indicators and the Food Consumption Score, suggesting that its calculation is specific to household humanitarian needs and does not encapsulate physical housing conditions and education attainment, nor is it specific to household food consumption.

Indicator	Pearson's *r* correlation
PiN per-1k (2021)	0.79 (p = 0.000)
MPI incidence (2019)	0.57 (p = 0.004)
MPI intensity (2019)	0.22 (p = 0.295)
FCS (2021)	-0.56 (p = 0.004)

Table 1: Pearson's r correlations to the number of DAEM applications per-1,000 people.

The research primarily analyzes two datasets: the number of Daem Social Safety Net applications published by the Ministry of Social Affairs and made publicly available on the IMPACT platform[11] and REACH's 2021 MSNA for Lebanon.[12] Daem applications are highly correlated to the 2021 people in need (PiN) calculation;[13] therefore, the prevalence of Daem applicants approximately represents the prevalence of household humanitarian need[14] (see Figure 1). The reports follows a two-step inferential analysis utilizing household-level indicators recorded in the 2021 MSNA[15][16] that measure the following:

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[11] Obtained February 22, 2022. impact.cib.gov.lb/home?dashboardName=daem
[12] REACH MSNA Lebanon 2021. The objective of the MSNA is to provide the humanitarian community with information on the multi-sectoral humanitarian needs of crisis-affected populations in Lebanon to support humanitarian programming for the year 2022.
[13] Pearson's r = 0.83; p =0.000
[14] Though the correlation was strong, there were several significant differences in the rankings of the two indicators at the qada'a level. Specifically, the Jbeil qada'a had the second-highest PiN prevalence but also the sixth-highest Daem application prevalence. The largest discrepancy was the Kesrwane qada'a, which had the sixth-highest PiN prevalence, but was ranked 22nd among Daem application prevalence. Zahle and Baalbek were ten and nine ranks higher among Daem application prevalence compared to the ranking of PiN prevalence. Conversely, Bcharre qada'a was nine ranks higher among the PiN prevalence than the Daem application prevalence.
[15] MSNA data is statistically significantly representative at the qada'a level, which allows statistical results to be generalizable to the Lebanese population.
[16] Only Lebanese households were analyzed.
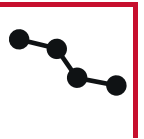
1. Correlations between the number of Daem[17] applications per- 1,000 people[18] and the proportion of households reporting relevant household economic indicators[19] from the MSNA at the qada'a level across Lebanon.

2. Differences in the proportion of households reporting other pertinent socio-economic attributes, both among households that reported a positively correlated indicator identified in the correlation analysis and those that did not report the indicator.

The number of applicants per qada'a are publicly available from IMPACT[20] and the MSNA conducted by REACH provides information on the location of households at the cadaster level. This facilitates a statistical analysis of the relationship between aggregated household attributes and the prevalence of ration card applications. The number of ration card applications per-1,000 people[21] is correlated with qada'a-level household economic indicators from REACH's 2021 MSNA for Lebanon.
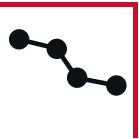
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[17] Daem applications are designed to identify beneficiaries for two social safety net programs, the unfunded Ration Card program and the Emergency Social Safety Net (ESSN) program, launched by the Lebanese Ministry of Social Affairs and IMPACT in September 2021. The ESSN aims to financially support struggling families in Lebanon. Eligible households have begun to receive $25 in addition to $20 per person per-month. Those over the age of 64 will receive an additional $15, with a maximum monthly total of $126. Officials announce launch of registration for ration card program - L'Orient Today

[18] 2020 population estimates obtained from WorldPop.

[19] Socio-economic indicators deemed relevant by LCAT were analyzed. Please contact LCAT for the list of tested indicators.

[20] IMPACT, the First e-Governance platform in Lebanon

[21] Population data was obtained from 2020 WorldPop (UN adjusted) estimates.

Analysis:

The results of the correlation analysis (1) highlight household economic indicators that are highly related to the prevalence of Daem applications, which serves as a proxy for the intensity of household economic need in a given qada'a. Economic attributes observed more frequently among households which reported one of the highly correlated indicators, compared to households that did not report an indicator, are identified in the second analysis (2); specifically, the relative frequency of specific barriers to aid, additional income sources, and information needs. **Together, these findings could comprise a needs profile of households in qada'as with the greatest household-level economic need, which can be used to target and design assistance   programming.**

The strongest[22] correlations to the prevalence of Daem applications are found in Annex 1[23] (Annex 1). **Daem applications are more common in qada'as with low food security and where a higher proportion of households are buying food on credit as a negative coping strategy and report a lack of qualifications as a barrier to employment.** Household indebtedness can mitigate immediate household need but debt burdens encumber households because loans or credit streams are used to purchase basic goods and not reinvested.[24]
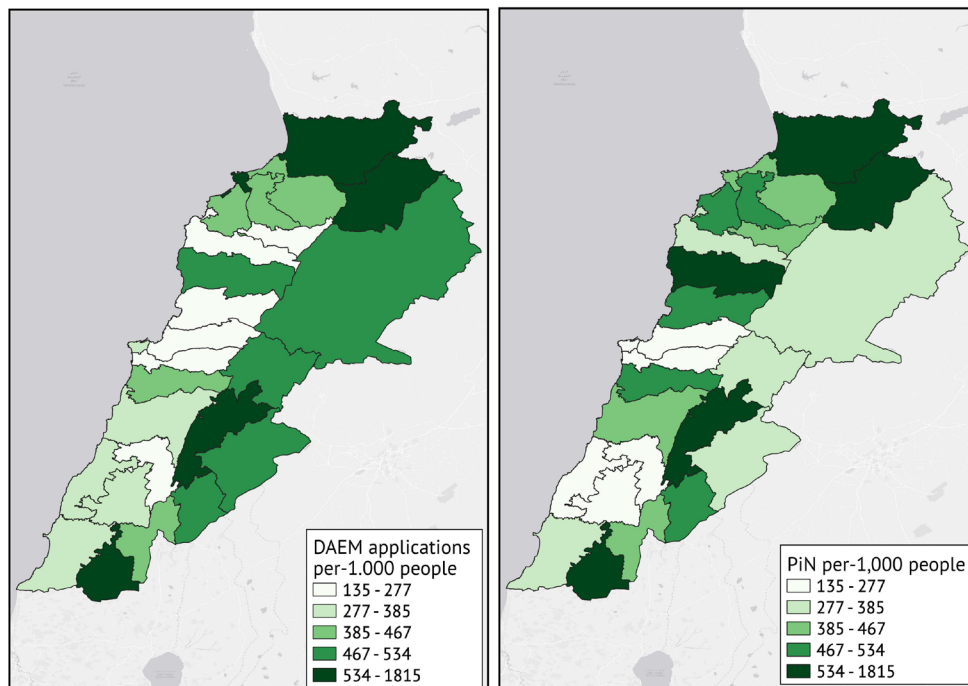

Figure 1: The number of Daem applications per-1,000 people (left panel), and the 2021 PiN calculation for Lebanon.[25]

Data aggregated to the qada'a level (left). The number of Daem applications per-1,000 people and the number of Lebanese people in need.[26]

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[22] The r in Table 1 indicates the Pearson's r correlation coefficient, which indicates the strength of the relationship between the two indicators. The Pearson's r formula returns a value (correlation coefficient) between -1 and 1, where 1 indicates a perfect positive relationship and -1 indicates a perfect negative relationship. The interpretation of the strength of the correlation coefficient depends on the indicator in different fields of study, but generally correlations >0.5 are considered moderate to strong relationships.

[23] Statistical significance is defined as p-values <0.05, meaning there is less than a 5% chance that the correlation exists by random chance.

[24] El-Zoghbi, M., et al. 2017. The Role of Financial Services in Humanitarian Crises

[25] OCHA. Increasing needs in Lebanon, April 2022.

[26] OCHA. Increasing needs in Lebanon, April 2022.
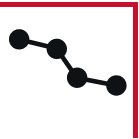
The high correlation between the prevalence of Daem applications and the proportion of households that reported under-qualification as a barrier to employment suggests that skill mismatch is closely related to economic vulnerability in Lebanon, an issue that is magnified among Lebanese women and those lacking vocational training and financial and accommodation support from parents.[27]

The number of Daem applications per-1,000 people also positively correlates with the proportion of households that reported residing in an inaccessible area. Inaccessibility imposes constraints on humanitarian aid delivery and data collection efforts, though it is unclear whether respondents reported isolation due to security concerns or geographic location. Therefore, further research on access challenges to aid delivery in Lebanon is strongly recommended.

Negative correlations are found between Daem applications per-1,000 people and the proportion of households in debt from a major purchase, the proportion of households that use savings as a source of income, and the proportion of households that did not sell assets to cope with a lack of food. This is expected because the ability to purchase expensive items, maintain a savings account large enough to sustain a household, and not sell assets indicate relative affluence. Moreover, the level of income and expenditure per-household member is also negatively correlated with the prevalence of Daem applications.

The correlation analysis indicates that Daem applications are more prevalent in areas with higher rates of specific household economic vulnerabilities. In the following section, LCAT identifies several pertinent socio-economic attributes of households that reported one of the positively correlated indicators to develop a profile of economically vulnerable Lebanese households.

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[27] Dibeh, G., Fakih, A., & Marrouch, W. 2019. Employment and skill mismatch among youth in Lebanon. International Journal of Manpower
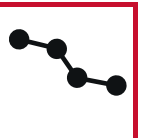
Emerging profiles of vulnerable Lebanese households:

Socio-economic profiles are compiled by measuring differences in responses to other socio-economic[28] indicators among households that answered negatively or affirmatively to each of the highly positively correlated indicators found in Table A1. More or less prevalent indicators are used to generate a general profile of vulnerable households in Lebanon. Differences are calculated using regression analysis.[29] [30] The results of this analysis are found in Table 1.

Common socio-economic attributes observed among households which reported a highly correlated indicator include a reliance on daily work to earn income, eating less (especially meat, fruit, and vegetables), and a lower prevalence of employment contracts as a source of income. These households were also more likely to already rely on NGO or charity assistance, and cash assistance as an income source. Furthermore, households reliant on credit to buy food or as an income source were more likely to sell household assets.

The observation that daily work as an income source is more common among economically vulnerable households corroborates with a recent household economic analysis conducted by Save the Children that found "better off" households tend to rely on employment contracts and less well-off households tend to rely on daily labor.[31] The study also found that incomes and wages increased during the economic crisis, though income growth was driven by diversifying income sources rather than higher wages, which have lagged relative to increases in the price of basic items. Researchers identified gifts from family members, remittances from abroad, and selling assets (e.g., gold and cars) as common additional income sources.

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[28] Socio-economic indicators deemed relevant by LCAT were tested.
[29] Regression models with standard errors clustered by qada'a. Model specification (linear or logistic) was selected based on the dependent variable; for example, a classic linear regression model was used to measure group differences in the number of fruit eaten per-week, and a logistic regression model was used to measure group differences in the proportion of respondents that received cash assistance.
[30] Statistically significant coefficients 5% significance levels are reported. Please contact LCAT for regression results tables.
[31] "Household Economy Analysis Outcome Analysis: Akkar and Baalbek", Save the Children, September-October 2021.

	Barriers to aid	Information needs	Food consumption	Income sources
Indicator correlated with the prevalence of DAEM applications				
Coping with a lack of food by purchasing food on credit	More likely to not understand how to apply or the procedures for procuring humanitarian assistance.	More likely to not understand how to apply or the procedures for procuring humanitarian assistance.	Eat less of all food categories, per week.	More likely to earn an income by selling household assets, daily work, receiving NGO or charity assistance, and cash assistance. Less likely to gain income through remittances, savings, renting land, and employment contracts.
Household debt from basic household expenditures		More likely to desire information on healthcare and housing, land, and property services. More likely to understand how to apply for assistance.	Eat less of all food categories, per week.	More likely to engage in daily work and rely on cash assistance to earn an income. Less likely to earn income on an employment contract or through self-employment. More likely to be female-headed households.
Loans as a main income source	More likely to report being denied humanitarian aid as a result of political affiliation and deemed ineligible for aid (e.g. working family members, high income, insufficient damage to structure). More likely to report that no providers reside in their area as a barrier to accessing assistance.	More likely to desire additional information about humanitarian aid; housing; land and property services; livelihoods; education; and agriculture, livestock, or herding. Less likely to understand how to apply for humanitarian assistance.	Eat less fruit, meat, and vegetables per week.	More likely to rely on community, friends, or family for income, and more likely to sell households assets, receive cash assistance, and use zakat[32] as income sources. Less likely to work on an employment contract and to report remittances as an income source. Male-headed households are more likely to rely on loans as a source of income than other household types.
Under- qualification as a barrier to employment	More likely to report a lack of resources by providers and being denied assistance as a result of political affiliation.[33]	More likely to desire information about livelihoods and housing.	Eat less of all food categories, per week.	Less likely to report an employment contract, self-employment, and savings as an income source. More likely to report NGO or charity assistance, support from community, friends, family, and cash assistance as an income source.
				More likely to be female-headed households.
Inaccessibility as a barrier to humanitarian assistance	More likely to report that no providers reside in their area as a barrier to accessing assistance.	More likely to desire information on the safety and security, and the status of housing.	Eat half as much meat per week compared to households in more accessible areas, but the same amount of other food groups.	More likely to report daily work, cash assistance, and support from community, friends, family as sources of income. Less likely to report their source of income as an employment contract.
A household member went a whole day and night without eating anything because there was not enough food	More likely to report inaccessibility as a barrier to humanitarian assistance.	More likely to desire information on livelihoods; water services; safety and security; and housing, land, and property services.	Eat less fruit, meat, dairy, sweets, and vegetables per week.	More likely to receive cash assistance, and earn an income by daily work and zakat.[34] Less likely to earn income by an employment contract, a pension, savings, self-employment, or remittances

Table 2: *Socio-economic attributes more or less associated with households that reported an Indicator observed to be highly correlated to the prevalence of Daem applications.*

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[32] Zakat is a form of almsgiving for peolpe in need that is obligatory for Muslims able to give and an important expression of Islam.
[33] The Sour (South) and Rachaya (Bekaa) qada'as featured the highest proportion of households (7% and 5%, respectively) reporting political affiliation as a barrier to accessing assistance.
[34] Zakat is a form of almsgiving for people in need that is obligatory for Muslims able to give and an important expression of Islam.
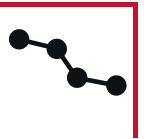
Increasing fuel prices are having a clear and devastating impact on households and economic activity. LCAT used Facebook mobility data in combination with the findings of the 2021 REACH MSNA to calculate the impact of fuel prices on mobility and employment in Lebanon. There is a very strong negative correlation[35] between monthly petrol prices (octane 95) and level of mobility (compared to a pre-COVID-19 baseline [February 2020]). This means people travel less as fuel prices increase.
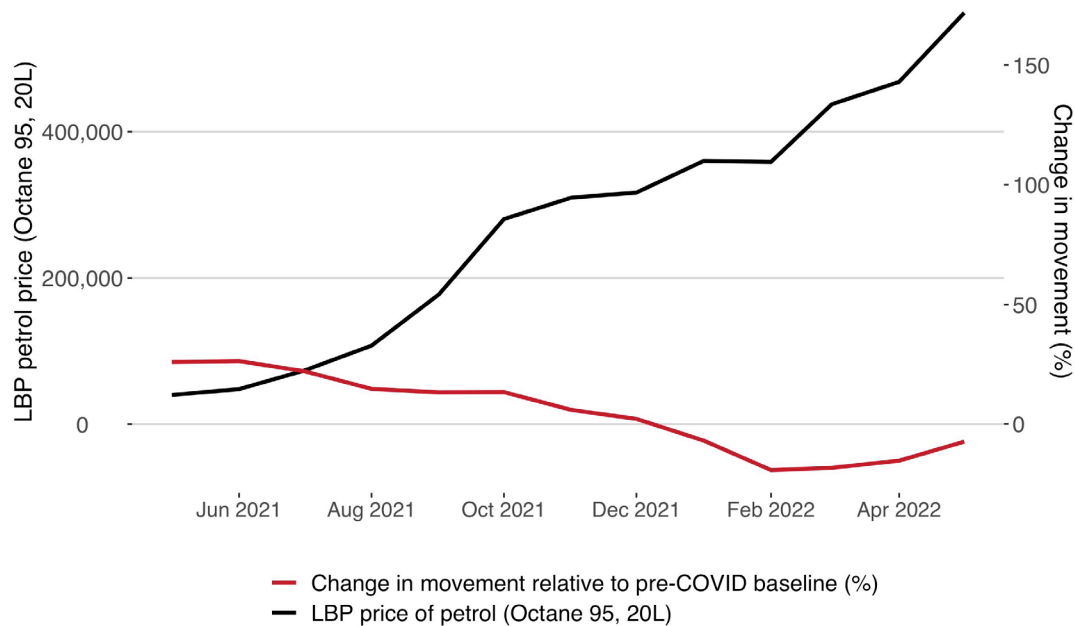

Figure A1: *Changes in movement compared to the pre-COVID-19 baseline and the fuel prices (octane 95).*

There is also a substantial positive relationship[36] between the percent of households reporting that available jobs are too far away as a barrier to employment in the 2021 REACH MSNA and the correlation between fuel prices and changes in mobility.[37] This suggests that qada'as where remunerative employment is relatively far away are areas where fuel prices had less of an impact on mobility (lower price elasticity). These findings should motivate future research on the connection between lower mobility and higher household economic stress.

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[36] Pearson's r = 0.48; p =0.02
[37] From the 2021 REACH MSNA dataset. The indicator analyzed (aggregated to the qada'a level) is the answer option "Available jobs are too far away" in response to the indicator "What obstacles, if any, are people in this household facing in finding work?"
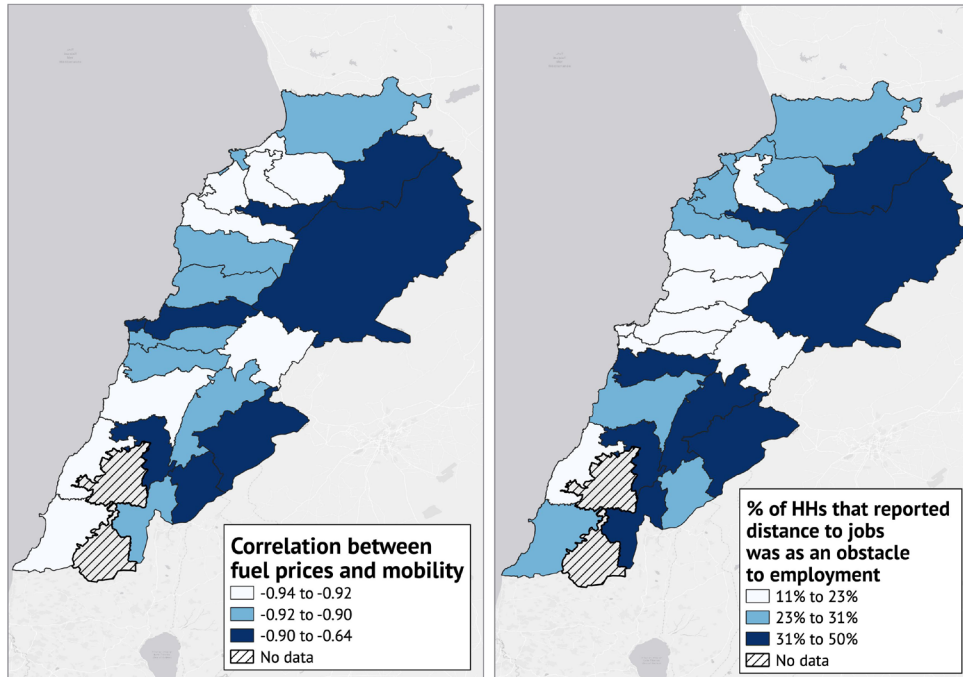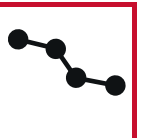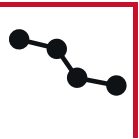
Figure A2: *The correlation between fuel prices and mobility; and the percentage of households that reported jobs being too far away as an obstacle to employment.*

How can this help with needs based targeting of assistance?

The results of the correlation analysis provide a path to measuring the level of economic vulnerability of households that did and did not previously receive assistance from a formal governmental or non-governmental actor. LCAT compiled an index of the geographic distribution and prevalence of Daem applications, based on highly correlated indicators presented in Table 1.[38] Figures 2 and 3 show the geographic distribution of economic vulnerability among households that did and did not previously receive assistance.

Differences between regional levels of economic vulnerability highlight qada'as where assistance mechanisms have proven effective at mitigating economic vulnerability, or needs among the unassisted are significantly lower. Conversely, regional similarities call attention to qada'as where more extensive and intensive assistance is needed. Baalbek, El Hermel, and Zahle have the highest prevalence of economic vulnerability among households that did not receive assistance. Aley, El Hermel, and Marjaayoun have the highest prevalence of economic vulnerability among households that received assistance.

The highest levels of vulnerability among households that did not receive assistance are clustered in the Bekaa Valley and generally are found in economically disadvantaged areas. Economic vulnerability among households that received assistance is less predictable and highlights qada'as where interventions have apparently been insufficient at mitigating economic vulnerability. For example, Tripoli and Rachaya have relatively low levels of economic vulnerability among the population that did not receive assistance but a high level of need among those that received assistance, suggesting that assistance is well-targeted in these areas but insufficient. El Hermel is the most economically vulnerable qada'a, where the unassisted Lebanese population is highly economically vulnerable and existing assistance mechanisms are apparently insufficient.

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[38] The proportion of households that reported each highly correlated indicator was categorized according to a discrete scoring system. The scores ranged from 1 to 20, with each interval covering a 5% range; for example, a score of 8 was allocated to proportions between 35% and 40%, and a score of 20 was allocated to proportions between 95% and 100%. The continuous indicators, the average income and expenditure per-household member, ranged from 2 to 20 and categorized in 10 bins according to the distribution of the data. Scores were weighted by the absolute value of the indicator's Pearson's correlation to more accurately recreate the geographic distribution of the number of Daem applicants per-1,000 people. The total score of positively correlated indicators was subtracted from the total score of the negatively correlated indicators to more accurately represent the prevalence of household economic vulnerability.
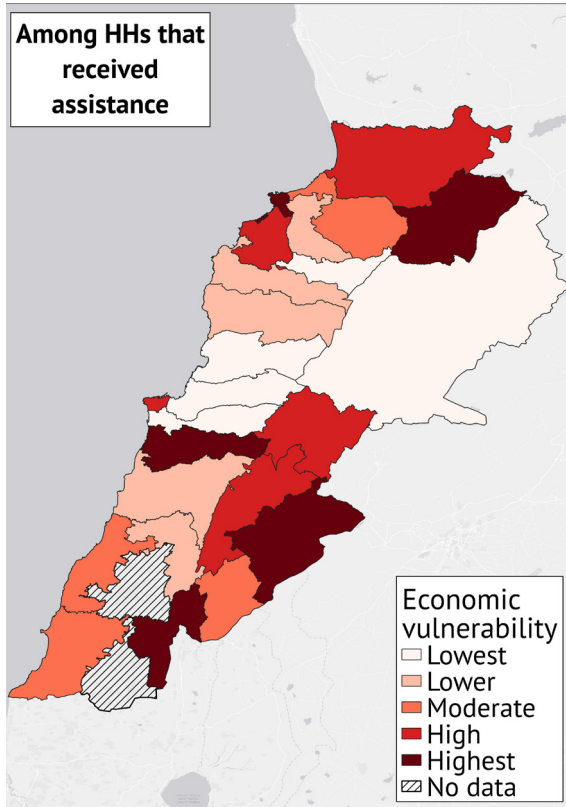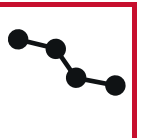
Figure 2: The prevalence of economic vulnerability at the qada'a level among households that previously received assistance.
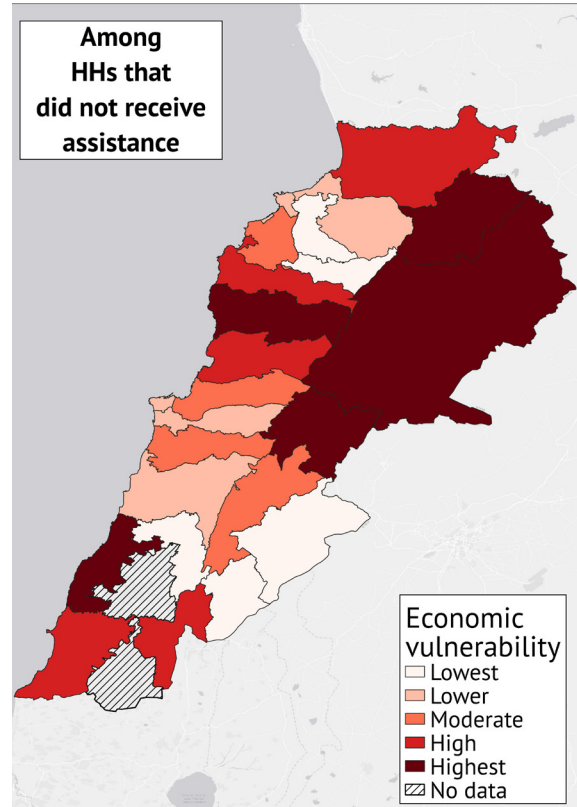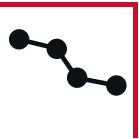

Figure 3: The prevalence of economic vulnerability at the qada'a level among households that did not previouslyreceive assistance.

Implications:

Humanitarian actors should consider the socio-economic household profiles identified in this study when targeting populations and designing programs. This could be viewed as one of a number of different tools available to humanitarian implementers seeking to target assistance, notably ahead of major vulnerability mapping exercises expected to become available later in the year.[39] Each profile is composed of attributes more commonly reported by households, which also reported an indicator that the LCAT observed to be highly positively correlated to the number of Daem applicants per 1,000 people.

Existing assistance mechanisms for vulnerable Lebanese households are likely insufficient. A higher proportion of households that reported one of the highly correlated indicators also reported already relying on an NGO, charity, or cash assistance as an income source, suggesting that existing assistance mechanisms for vulnerable Lebanese households are insufficient. Stable work – meaning employment contracts as opposed to daily work – appears to differentiate households in need from those not in need of assistance. Therefore, livelihood stabilization could be an effective method of intervention. Household indebtedness should be addressed because indebted households are more likely to resort to selling assets, which can create overlapping vulnerabilities, such as the inability to afford an internet connection and the loss of household infrastructure (e.g., selling heaters).

Inaccessibility is heavily correlated to needs, highlighting the importance of more effective and innovative ways of delivering assistance in inaccessible areas. Residing in an inaccessible area is the indicator most related to the prevalence of Daem applications, which possibly signals the importance of expanding the reach of humanitarian organizations via increased geographic coverage and remote programming. Though it is unclear whether inaccessibility is driven by security concerns or geographic isolation, the fact that households in inaccessible areas more frequently reported that there are no aid providers in their area suggests geographic inaccessibility is likely the more relevant barrier to accessing assistance.[40] This finding corresponds to the LCAT's previous analysis of the effect of fuel prices on mobility (see Box 1). Also, a higher proportion of households in inaccessible areas reported that they would like more information on the status of housing, suggesting housing, land, and property needs should be assessed in inaccessible areas.

Significant barriers to accessing assistance suggest awareness campaigns should be prioritized.[41] Economically vulnerable populations are more likely to request additional information about humanitarian assistance, do not understand application procedures, and do not know how to apply for humanitarian assistance.[42] Therefore, significant emphasis should be placed on awareness campaigns in areas with high proportions of vulnerable households so that they are able to fully benefit from existing aid structures. Furthermore, offline application procedures and area-specific program information should be leveraged to facilitate the participation of vulnerable Lebanese households. Households that reported under-qualification as a barrier to employment are seeking information on livelihoods assistance, which presents an opportunity for aid agencies to facilitate job skills matching to optimize existing human capital. This is particularly important for women because female-headed households were more likely to report under-qualification as a barrier to employment.

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[39] Notably the World Bank supported Lebanon Vulnerability Assessment Panel (LVAP)
[40] Akkar qada'a featured by far the highest proportion of households reporting the inaccessibility of their household as a barrier to accessing assistance (7.9%).
[41] LCAT in partnership with DRC are aiming to release a report looking at barriers to assistance in June.
[42] Economically vulnerable households are more likely to have information needs regarding humanitarian assistance than less-vulnerable households; specifically, they more often requested further information about humanitarian assistance, and reported that they did not understand application procedures and did not know how to apply for humanitarian assistance.
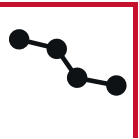
Annex 1:

	Indicator	Correlation
Positive correlations	Residing in an inaccessible area is a barrier to receiving aid (e.g. remote, insecure)	r = 0.74; p = 0.00
	The proportion of households that buy food on credit	r = 0.69; p = 0.00
	Purchasing basic household expenditures or food as reason for household debt	r= 0.60; p = 0.00
	A household member went a whole day and night without eating anything because there was not enough food	r= 0.60; p = 0.00
	Under-qualification (as a barrier to employment)	r = 0.46; p = 0.02
	Loans as a primary income source	r = 0.46; p = 0.02
Negative correlations	Expenditure per-household member	r = -0.66; p = 0.00
	Major purchase (e.g. house, apartment, car) as reason for household debt	r = -0.60; p= 0.00
	Income per-household member[43]	r = -0.55; p = 0.00
	Employment contract as a primary income source	r = -0.55; p = 0.01
	Percent of households personal savings as an income source	r = -0.53; p = 0.01
	No one in the household sold productive assets and/or means of transport to cope with a lack of food	r = -0.53; p = 0.01

Table A1: *Statistically significant correlations between Daem applications per-1,000 people and household economic attributes.*

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[43] Midpoint of each income category divided by the number of household members.
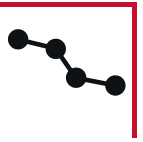
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