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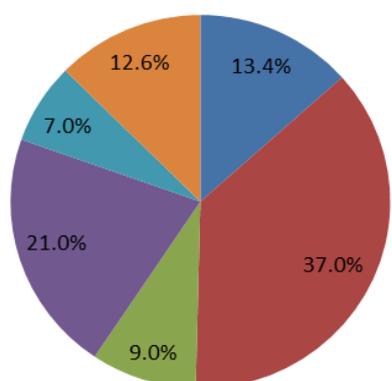
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“Poverty is the worse form of violence.” According to the 2015 Mercer Consulting survey, Beirut’s quality of living ranked 181 among 250 countries in the region and 15th in the Middle East. In fact, the recent major survey issued by The Consultative Center for Studies and Documentation, under the name of “Households living Conditions in Lebanon 2015”, conducted during the years 2014-2015, identified deprivation rates at the regional level, provided evidence of the geographic distribution of poverty and established that wide disparities existed between the peripheral and central regions of the country.

The survey included the results of the household living conditions and included more than 6,000 Lebanese families in all areas, with the exception of Syrian and Palestinian refugees and non-Lebanese families residing in collective housing such as hotels, hospitals and prison inmates. Moreover, the survey monitored 5 key indicators: educational status, housing, housing services, health status, as well as household economic conditions.

Distribution of families in the survey



■ Beirut ■ Mount Lebanon ■ South ■ North ■ Nabatiye ■ Bekaa

Source: The Consultative Center for Studies and Documentation

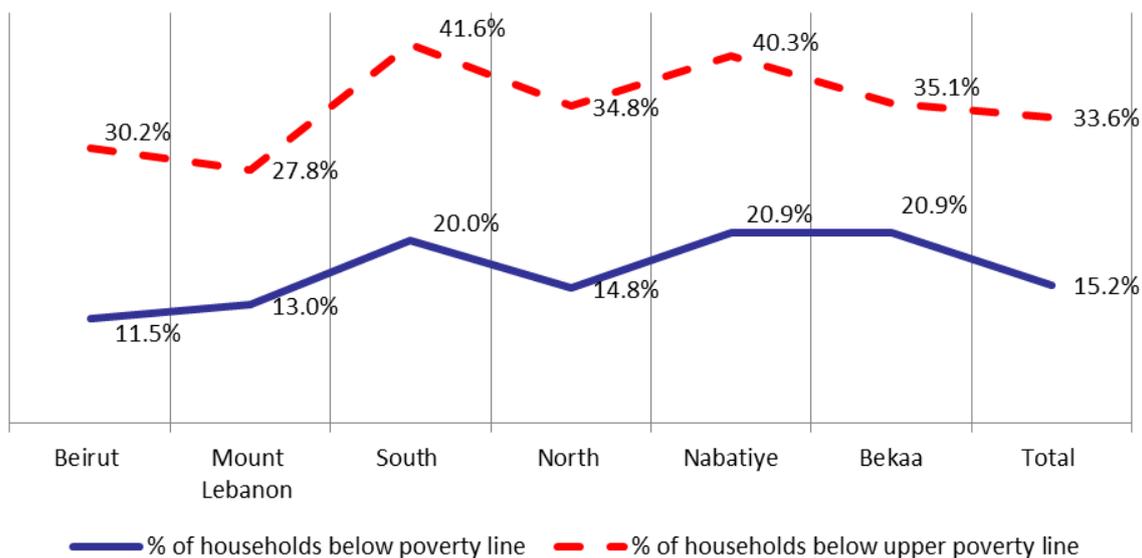
The survey revealed that the gap between the capital and other regions is widening. In fact the largest percentages of deprived households are located in the Bekaa region (53.8%), while the lowest percentage was in Beirut, with a deprivation rate of 27.4%. Of the surveyed families in Nabatieh, 50.9% are considered deprived of basic necessities, followed by the north with 46.6%. The Nabatiye and Bekaa regions are still suffering from decades of deprivation, as both regions’ deprivation rates exceed the overall average of the country (36.3%)

Percentage of households deprived based on region and indicator

Region/ Indicator	Bekaa	Nabatiye	North	South	Mount Lebanon	Beirut	Overall Average
Economic Conditions	61.8	68.1	59.4	54.2	52.9	52.5	55.9
Housing Services	61.6	45.5	61	43.4	57.1	13.7	49
Health	49.1	45.1	38.4	44.9	24.1	27.4	33.1
Housing	29.1	18.7	23.6	23.7	17.2	22.5	22.3
Education	11.4	28.6	17	26.3	11	8.4	13.8
Total	53.8	50.9	46.6	33.1	33.1	27.4	36.3

Source: The Consultative Center for Studies and Documentation

Households under the Upper and Lower Poverty Lines



Source: The Consultative Center for Studies and Documentation

Education: Marked Improvement but Gender and Regional Gaps Remain

Gender bias is still flagrant on the educational front. Lebanon’s illiteracy rates averaged at 9.2%, with 12.4% for women and 5.4% for men. However, education recorded the lowest level of deprivation, as it improved among the underprivileged families, registering 13.8% compared to 34.7% in 2004. This can be linked to the families prioritizing educating their children in hope of achieving a better social status.

As expected, Beirut registered the highest percentage of students attending universities (21.4%), followed by the North (19.9%), and Mount Lebanon (18.3%). The enrollment rate in public schools reached 41.4% among all regions, with the highest percentage recorded in Nabatiye, South, and the North.

Health Status: Large Number of Households Lack Health Insurance

Despite the large number of hospitals and health clinics in the country, the results of the study show that the healthcare situation is not satisfactory. In fact, a large percentage of households can’t easily access healthcare services. In details, 50.3% of the surveyed households have access to health insurance or social security, compared to a higher 51.7% in 2007. However, beneficiaries of health insurance do not receive coverage on all aspects, where only 38.6% of the surveyed benefit from work accident insurance, followed by 22.7% for dental care.

Diseases affecting more than half of the households
Hypertension
Diabetes
Cardiovascular diseases
Cholesterol
Arthritis diseases

Housing and Housing Conditions: Government Failing to Provide Basic Necessities

In a country failing to provide the necessary public services to households, families have become dependent on their own capacities to meet their needs. According to the survey, the housing services deprivation rate, which measures the availability of drinking water, service water, electric power, sewage and household waste and the rate of discharge, increased from 29.8% in 2004 to 48.9% in 2015.

Moreover, 41.1% of the households rely on the water of the public network that reaches the homes, reflecting the size of the decline in the service. The same applies to electricity, although 99.3% of households are connected to the public network, households rely on other sources to meet their needs. In addition, it appears that 74.7% of households depend on the sewerage system; however, part of the discharged water is not linked to treatment plants and is later released in the rivers and sea.

On a different note, given the high prices of real estate in Lebanon, 12.3% of the households live in residences that are smaller than their actual needs. Nonetheless, a small percentage of 2.8% live in homes larger than their needs.

Percentage of Households (according to accommodation size and number of individuals)

	Below their Needs	Exceeding their Needs	Equals to their needs
Beirut	15.2%	2.9%	81.9%
Mount Lebanon	17.4%	2.5%	80.1%
South	6.8%	1.7%	91.5%
North	13.4%	4.5%	82.1%
Nabatiye	7.7%	4.4%	87.9%
Bekaa	10.3%	0.6%	89.1%
Total	12.3%	2.8%	84.9%

Source: The Consultative Center for Studies and Documentation

Economic Conditions: Poor status on all Fronts

Based on the economic conditions index alone, which is the most influential factor in household living conditions in all regions, the proportion of households with low satisfaction on this sub-index increased from 49.1% to 55.9% between 2004 and 2015.

The survey also revealed that Lebanese households highly depend on monthly compensation, with 78.8% of individuals receiving a monthly salary, followed by 4.7% getting paid on a weekly basis. Worth mentioning, households’ economic structure in the Bekaa and North regions have shifted dramatically, as the largest share of individuals went from being in the agricultural sector into getting employed in both the private and public sectors.

Unemployment remains on being one of the most important issues in Lebanon. With low foreign investment appetite and constant political shocks in the country and the region, unemployment rate reached a significant 11.9% in 2015, compared to 9.2% in 2007. Worth mentioning, the discrepancies among unemployment rates of institutions such as the World Bank (7%) and the ILO (24%), highly depends on the definition they’re using. Moreover, in order to provide support to their families, 20.2% of individuals aged above 65 years haven’t got into retirement yet.

Lebanon still has a long way to achieve the basic needs for its population. If the numbers on the survey were to be reflective of the entire Lebanese households, it would mean that more than 1.55 million individuals, 390,000 households, live below the upper bound

of the poverty line. Hence, budget reforms and government help are urgently needed to alleviate the households' economic and social conditions.

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