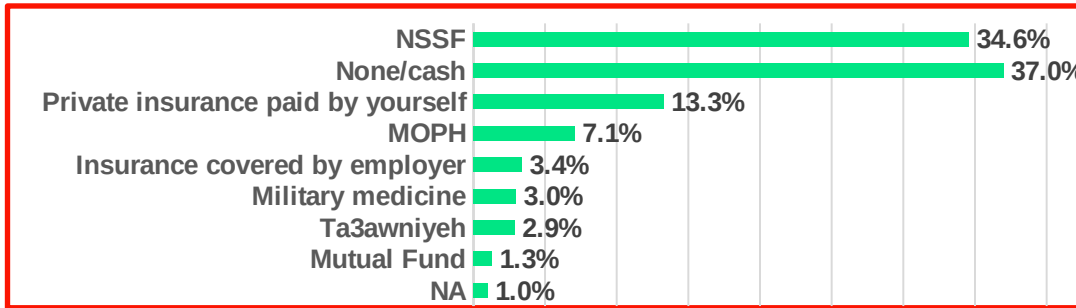# Citizen's economic status

Economic Overview- Health coverage

◆ *What kind of health coverage do you have? Where do you go usually to have medical services?*

Health coverage

Category	Percentage
NSSF	34.6%
None/cash	37.0%
Private insurance paid by yourself	13.3%
MOPH	7.1%
Insurance covered by employer	3.4%
Military medicine	3.0%
Ta3awniyeh	2.9%
Mutual Fund	1.3%
NA	1.0%

Around 37% of the sample do not have any health coverage and pay cash if they need any medical service. Around 35% are covered by NSSF and 17% by insurance mainly paid out of pocket.
More than half of the sample go to private hospitals while only 26% use public hospitals services. 19% of the sample choose to go to dispensaries and around 10% to private clinics.

Medical centers

Although private hospitals are somehow expensive but the public ones are still underdeveloped.

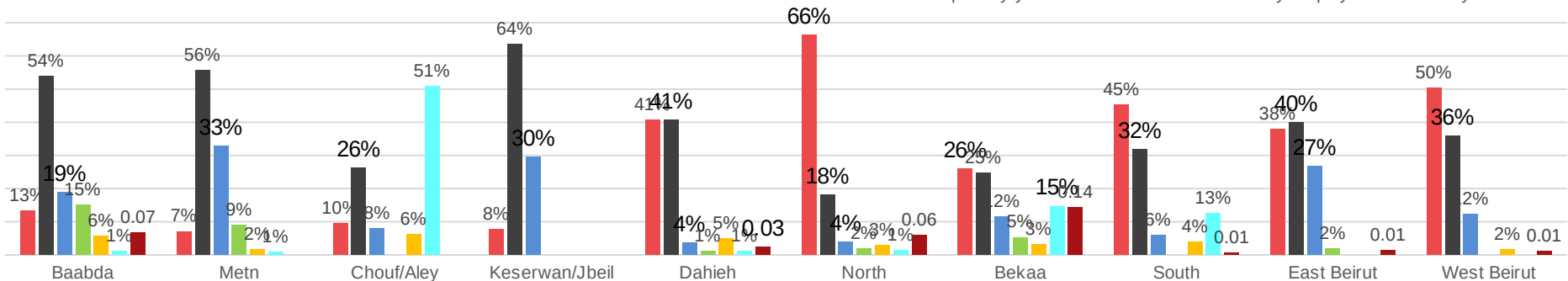| Private Hospital	Public hospital	Dispensary	Private clinic	Pharmacy
53.4%	26.3%	19%	9.5%	1.6%

Economic Overview- Health coverage per region

◆ *What kind of health coverage do you have? Where do you go usually to have medical services?*
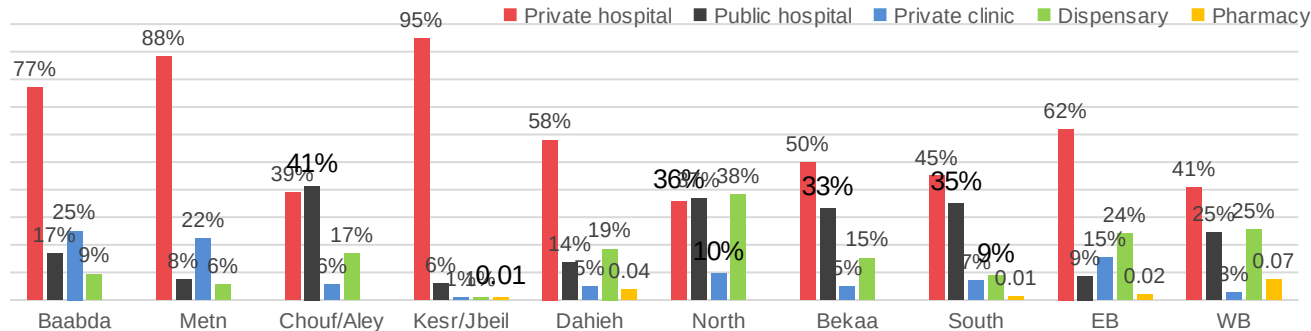
Health coverage

Legend: None/cash · NSSF · Private insurance paid by yourself · Insurance covered by employer · Ta3awniyeh · MOPH
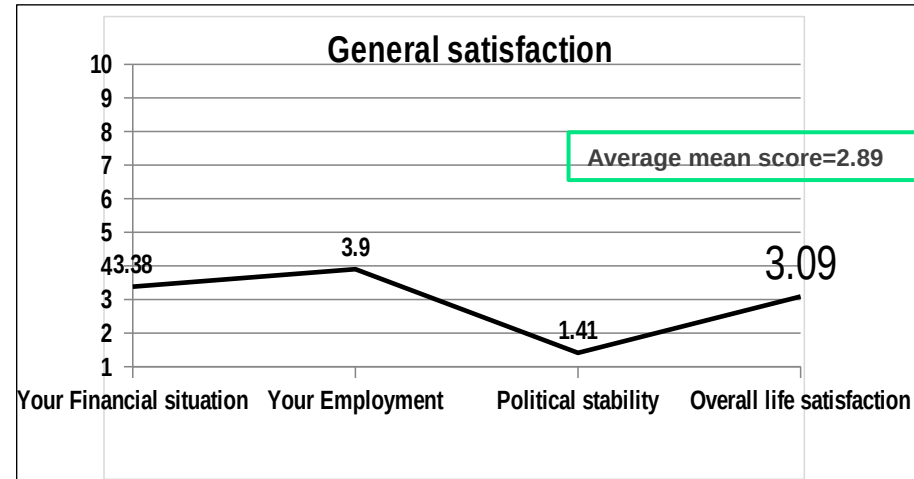

Medical centers

Legend: Private hospital · Public hospital · Private clinic · Dispensary · Pharmacy

Numbers vary significantly from one region to the other i.e. the majority of respondents in North has no health coverage vs. 8% only in kesserwan. The NSSF is highly cited in all regions while MOPH is highly cited in Chouf/Aley. Most insured respondents are in urban and work concentrated areas such as Metn, Beirut and Keserwan.

Clearly, Lebanese esp. in urban and developed areas don't count on public hospitals to have medical services

Economic Overview- Services Satisfaction

♦ *In general, how do you evaluate the services that you are getting currently in Lebanon? 1 being Extremely bad and 10 being Excellent*

♦ *In general, how much are you satisfied with…..? 1 being Not at all satisfied and 10 Extremely satisfied*

Services satisfaction

Average Mean score=2.85

3.84
4.28
1.89
1.38

Healthcar…
Education…
Governmental…
Social pr…

General satisfaction

Average mean score=2.89

3.38
3.9
1.41
3.09

Your Financial situation   Your Employment   Political stability   Overall life satisfaction

Nothing can tell more than these numbers about the extreme dissatisfaction that the Lebanese population is feeling currently. On a 10 point scale where 1 is the least satisfied, the average score given is as low as 2.85 for the services received in terms of health, education, governmental/public and social protection. As for the general satisfaction about financial situation, employment, political stability and overall one, the average score is 2.89.

Base = Total Respondents

Economic Overview- Services Satisfaction per regions

- *In general, how do you evaluate the services that you are getting currently in Lebanon? 1 being Extremely bad and 10 being Excellent*
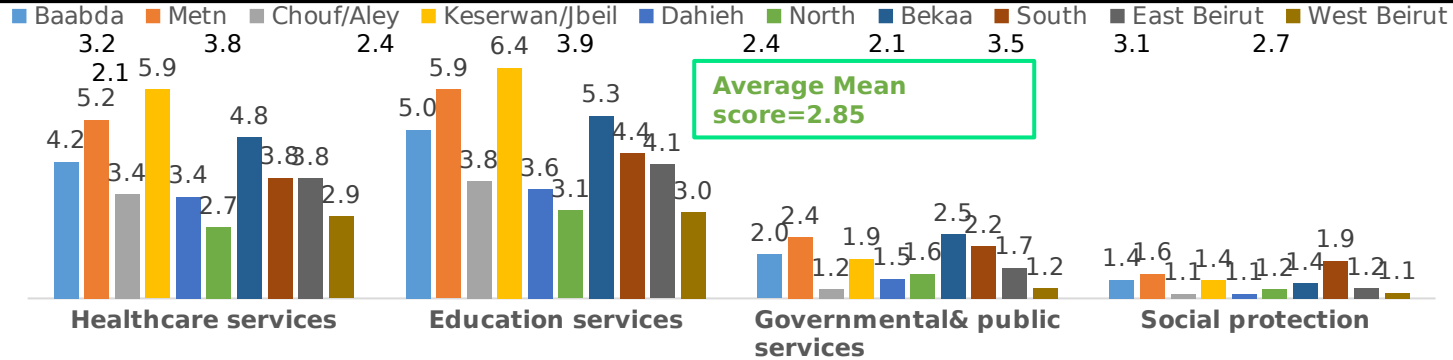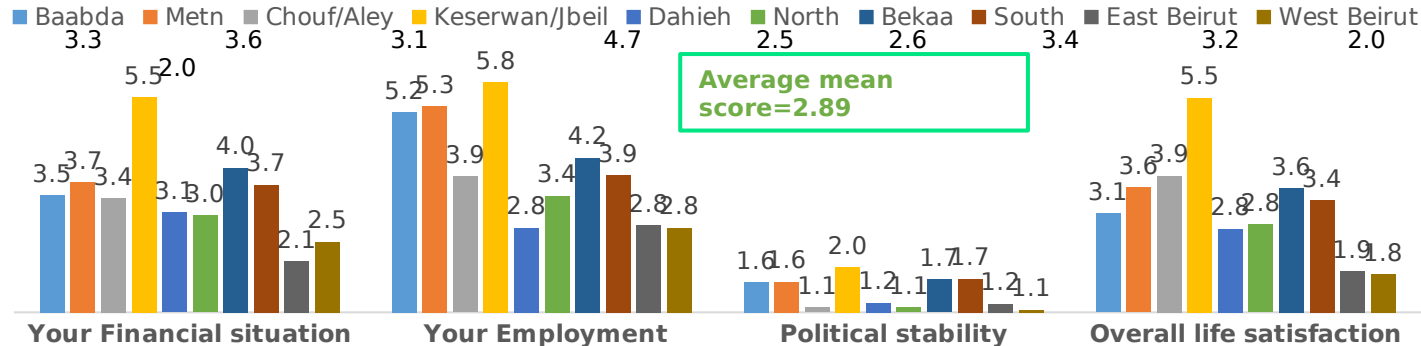- *In general, how much are you satisfied with…..? 1 being Not at all satisfied and 10 Extremely satisfied*

Base = Total Respondents

Service satisfaction

Baabda · Metn · Chouf/Aley · Keserwan/Jbeil · Dahieh · North · Bekaa · South · East Beirut · West Beirut

Average Mean score=2.85

Healthcare services: 4.2, 5.2, 3.4, 5.9, 3.4, 2.7, 4.8, 3.8, 3.8, 2.9 (3.2, 2.1, 5.9, 3.8, 2.4)

Education services: 5.0, 5.9, 3.8, 6.4, 3.6, 3.1, 5.3, 4.4, 4.1, 3.0 (3.9)

Governmental& public services: 2.0, 2.4, 1.2, 1.9, 1.5, 1.6, 2.5, 2.2, 1.7, 1.2 (2.4, 2.1, 3.5)

Social protection: 1.4, 1.6, 1.1, 1.4, 1.1, 1.2, 1.4, 1.9, 1.2, 1.1 (3.1, 2.7)

In general, all regions are extremely dissatisfied about all services esp. governmental and social protection services. West Beirut and North are the least satisfied while the highest scores are given in Keserwan/Jbeil.

General satisfaction

Baabda · Metn · Chouf/Aley · Keserwan/Jbeil · Dahieh · North · Bekaa · South · East Beirut · West Beirut

Average mean score=2.89

Your Financial situation: 3.5, 3.7, 3.4, 5.5, 3.1, 3.0, 4.0, 3.7, 2.1, 2.5 (3.3, 2.0, 3.6)

Your Employment: 5.2, 5.3, 3.9, 5.8, 2.8, 3.4, 4.2, 3.9, 2.8, 2.8 (3.1, 4.7)

Political stability: 1.6, 1.6, 1.1, 2.0, 1.2, 1.1, 1.7, 1.7, 1.2, 1.1 (2.5, 2.6, 3.4)

Overall life satisfaction: 3.1, 3.6, 3.9, 5.5, 2.8, 2.8, 3.6, 3.4, 1.9, 1.8 (3.2, 2.0)

Respondents in Beirut are the least satisfied with an average satisfaction of 2 while Keserwan are relatively the most satisfied with an average of 4.7.
Political stability satisfaction is nearly nonexistent in all regions.

Economic Overview- Lifestyle
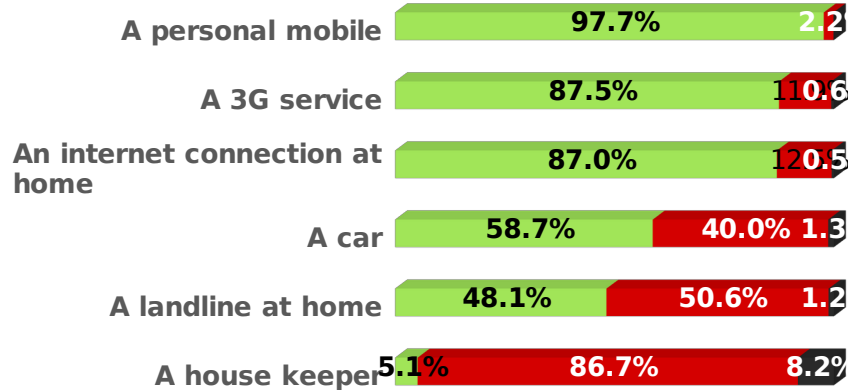
◆ *Do you have the following? Where do you live?*

Interestingly, the vast majority of the sample (97.5%) has a personal mobile vs 48% having a landline at home. The majority have also 3G services (87.5%) and home internet connection (87%).

Owning a personal car seems a necessity for transportation where around 59% of sample affirm having at least one. This rate is high compared to the developing countries where it is 100 per 1000 persons and in the least developed 5 per 1000 persons (*Source Wikipedia*).
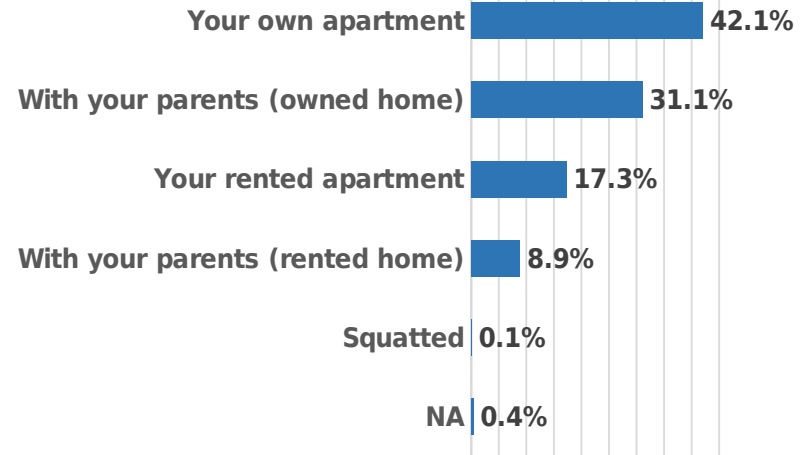
On the other hand, the vast majority doesn't have a housekeeper. This rate was much higher before the currency devaluation.

The type of residence mainly cited by the sample is owned apartment (42.1%), followed by sharing an owned apartment with parents (31.1%), and rented apartment (17.3%). Home ownership rate is much lower than developed countries (*Source Trading Econom-*

Do you have.....

	Yes	No	Not anymore
A personal mobile	97.7%	2.2	
A 3G service	87.5%	11	0.6
An internet connection at home	87.0%	12	0.5
A car	58.7%	40.0%	1.3
A landline at home	48.1%	50.6%	1.2
A house keeper	5.1%	86.7%	8.2%

■ Yes ■ No ■ Not anymore

Where do you live?

Your own apartment	42.1%
With your parents (owned home)	31.1%
Your rented apartment	17.3%
With your parents (rented home)	8.9%
Squatted	0.1%
NA	0.4%

Economic Overview- Lifestyle per regions

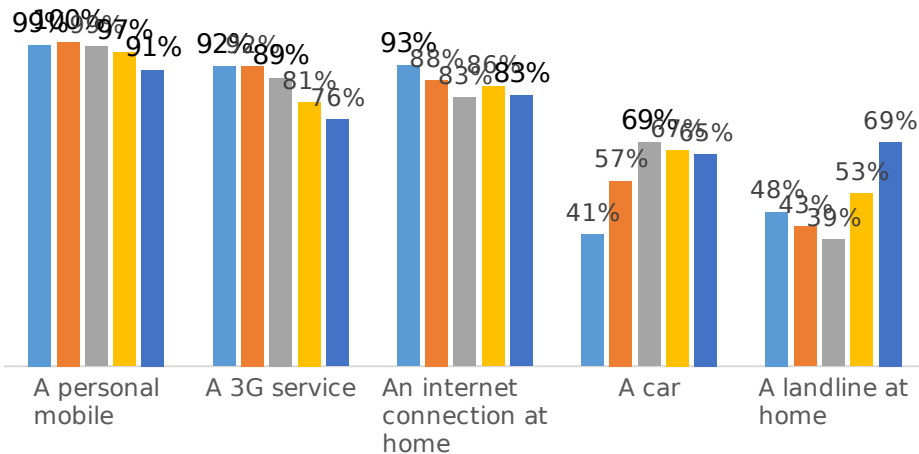❖ *Do you have the following? Where do you live?*

Regardless of age, most of the respondents have personal mobiles. Younger generations are using 3G services slighter more than older ones but in all age brackets the usage is very high, Similarly the internet usage at home is very high across ages.
41% of young respondents (18-24yrs) own a car vs 69% of middle age bracket (35-44yrs) and 65% of older age.
While 65% of young persons(18-24yrs) live with their parents, 70% of older people(55-65yrs) own their homes. Noticeably, the bracket that is supposed to be in the state of establishing a family (25-34yrs) the score of owning a home is still low (26%) while living with parents is still high (45%). It is not until 35yrs old that the scores start to change in favor of own a home (57%)

Do you have.....

Legend: ■ 18 - 24 years ■ 25 - 34 years ■ 35 - 44 years ■ 45 - 54 years ■ 55 - 65 years

A personal mobile: 99% 100% 98% 97% 91%
A 3G service: 92% 92% 89% 81% 76%
An internet connection at home: 93% 88% 83% 86% 83%
A car: 41% 57% 69% 67% 65%
A landline at home: 48% 43% 39% 53% 69%

Where do you live?

Legend: ■ Your own apartment ■ Your rented apartment ■ With your parents (rented home) ■ With your parents (owned home)

18 - 24 years: 14% 6% 15% 65%
25 - 34 years: 26% 14% 14% 45%
35 - 44 years: 57% 25% 6% 12%
45 - 54 years: 62% 24% 3% 11%
55 - 65 years: 70% 21% 2% 6%
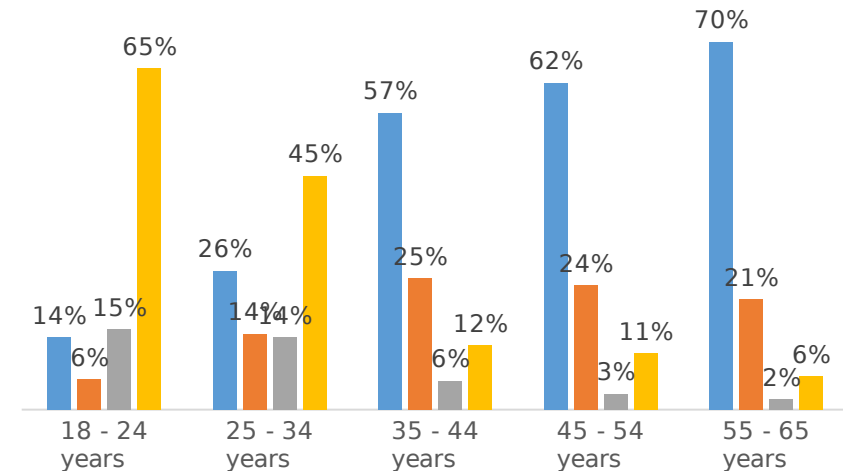
Economic Overview- Income

◆ *What is your personal income? What is your family income? In your opinion, what is the minimum salary needed to cover your family?*

Personal Income

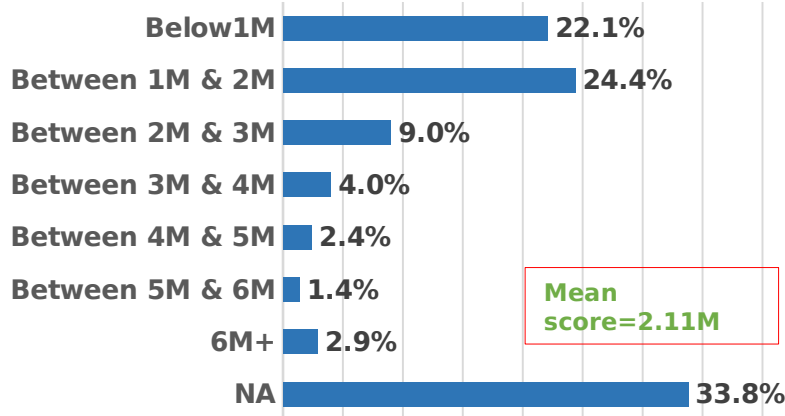|	
Below1M	22.1%
Between 1M & 2M	24.4%
Between 2M & 3M	9.0%
Between 3M & 4M	4.0%
Between 4M & 5M	2.4%
Between 5M & 6M	1.4%
6M+	2.9%
NA	33.8%

Mean score=2.11M

Family income

Below1M	13.7%
	26.7%
Between 2M & 3M	16.3%
	9.4%
Between 4M & 5M	7.7%
	3.6%
Between 6M & 7M	2.2%
	1.8%
Between 8M & 9M	1.0%
	1.6%
10+	3.0%
	13.1%

Mean score=3.36M

! Minimum income required mean score=7.33M

Average claimed personal income=2.11M

Astonishingly, the personal income of 46.5% of the sample is below 2 million LL and nearly 22,1 % get paid below 1 million.

Average claimed family income=3.36M

Sadly, around 40% of the families in the sample have a family income of less than 2 million. 16.3% have an income between 2 and 3 million. Around 80% of the sample get paid below 7 million which is the average minimum income required to cover their family expenses (according to sample).

Economic Overview- Income per regions

◆ *What is your personal income? What is your family income? In your opinion, what is the minimum salary needed to cover your family?*
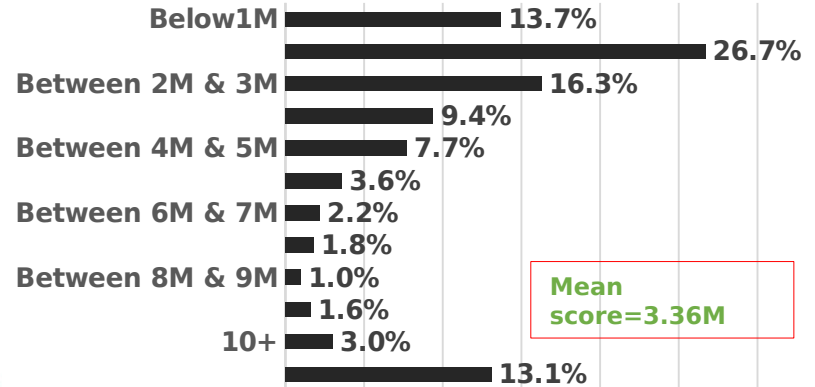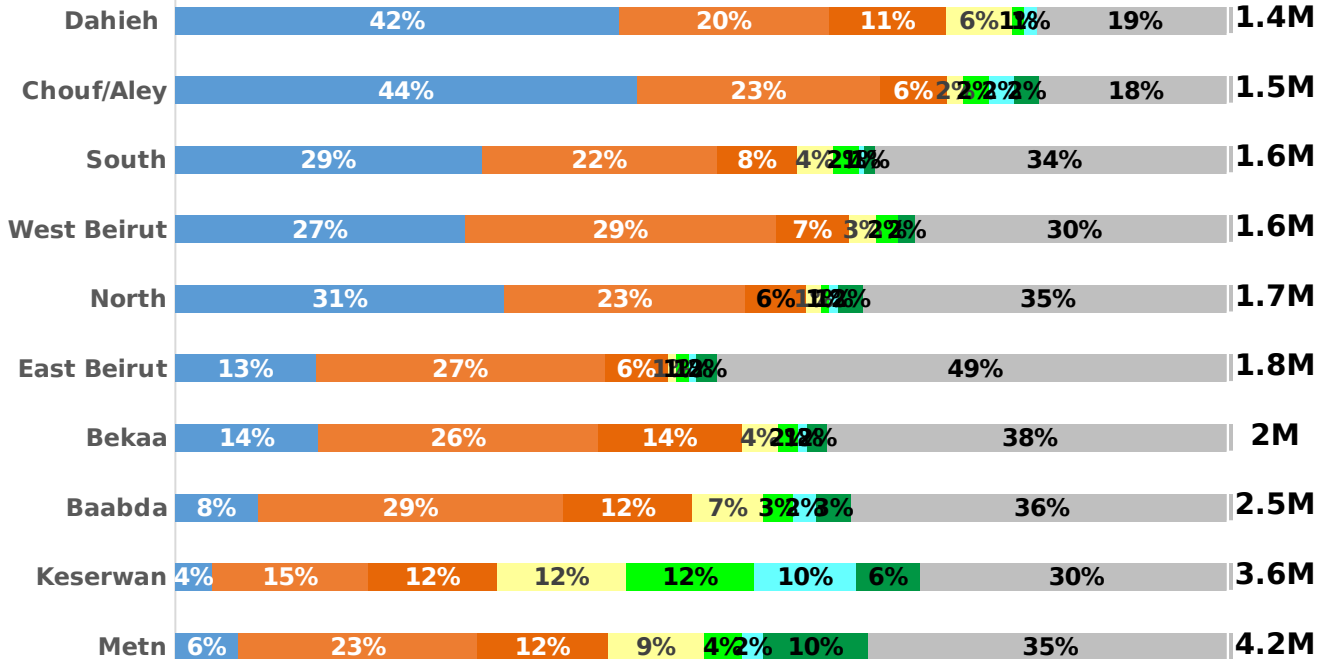
	Personal Income	Total Mean score=2.1M	Mean score/re-

■ Below1M ■ Between 1M & 2M ■ Between 2M & 3M ■ Between 3M & 4M
■ Between 4M & 5M ■ Between 5M & 6M ■ 6M+ ■ NA

Region	Below1M	1M&2M	2M&3M	3M&4M	NA	Mean
Dahieh	42%	20%	11%	6% 1%	19%	1.4M
Chouf/Aley	44%	23%	6% 2% 2% 2%		18%	1.5M
South	29%	22%	8%	4% 2% 1%	34%	1.6M
West Beirut	27%	29%	7%	3% 2% 1%	30%	1.6M
North	31%	23%	6% 1% 1% 2%		35%	1.7M
East Beirut	13%	27%	6% 1% 1% 4%		49%	1.8M
Bekaa	14%	26%	14%	4% 2% 1%	38%	2M
Baabda	8%	29%	12%	7% 3% 2% 3%	36%	2.5M
Keserwan	4% 15%	12%	12%	12% 10% 6%	30%	3.6M
Metn	6%	23%	12%	9% 4% 2% 10%	35%	4.2M

Personal income feedback differs signif-icantly from one region to the other, where the lowest mean score is in Dahieh(1.4M) and the highest in Ke-serwan (4.3M).
Remarkably, certain regions have the highest % of respondents answering that their income is below 1M, i.e. Chouf (44%), Dahieh (42%) North (31%)and South (29%).

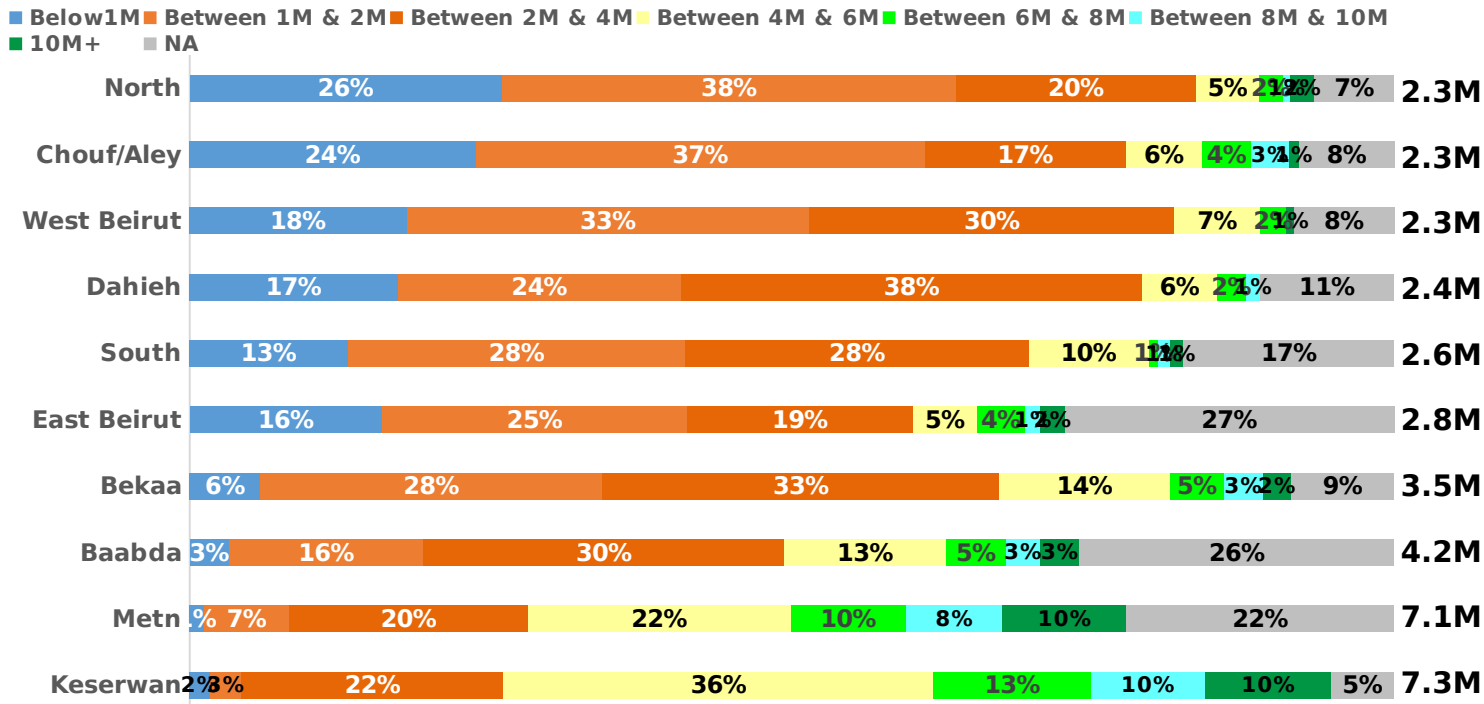**Caution:** Data represented has a high margin of error due to the following reasons:
1-Many respondents refuse to answer (NA) since the subject is sensitive
2- Answers are given in the form of brackets
3- Data is cross-tabulated per region which makes the numbers low but still readable.
4- Claimed answers might entail some inaccuracy.

Economic Overview- Income per regions

◆ *What is your personal income? What is your family income? In your opinion, what is the minimum salary needed to cover your family?*

Family Income

Total Mean score=3.4M

Mean Score/re-

Legend: ■ Below1M ■ Between 1M & 2M ■ Between 2M & 4M ■ Between 4M & 6M ■ Between 6M & 8M ■ Between 8M & 10M ■ 10M+ ■ NA

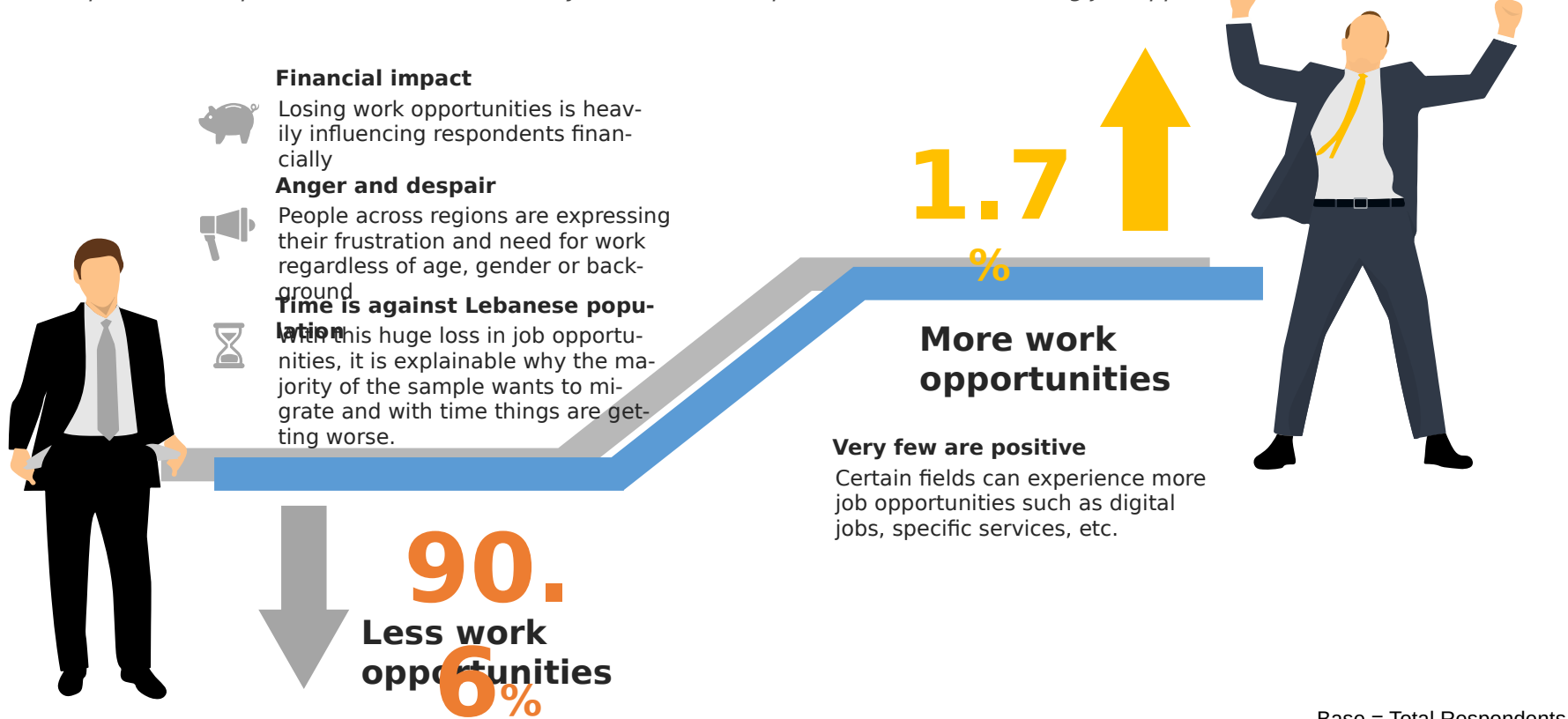| Region	Below1M	Between 1M & 2M	Between 2M & 4M	Between 4M & 6M	Between 6M & 8M	Between 8M & 10M	10M+	NA	Mean
North	26%	38%	20%	5%	2%	1%	1%	7%	2.3M
Chouf/Aley	24%	37%	17%	6%	4%	3%	1%	8%	2.3M
West Beirut	18%	33%	30%	7%	2%	1%		8%	2.3M
Dahieh	17%	24%	38%	6%	2%	1%		11%	2.4M
South	13%	28%	28%	10%	1%	1%	1%	17%	2.6M
East Beirut	16%	25%	19%	5%	4%	1%	1%	27%	2.8M
Bekaa	6%	28%	33%	14%	5%	3%	2%	9%	3.5M
Baabda	3%	16%	30%	13%	5%	3%	3%	26%	4.2M
Metn	1%	7%	20%	22%	10%	8%	10%	22%	7.1M
Keserwan	2%	3%	22%	36%	13%	10%	10%	5%	7.3M

The lowest family incomes reported are in North, Chouf and West Beirut (2.3M per family) vs. Metn (7.1M) and Keserwan(7.3M).

Note that the study was executed from May 17th to June 10th and the average exchange rate during that period was around 13800LL/$ in the Lebanese black market. This means that the average claimed personal income (2.11M LL) was equivalent to around $152, the family income (3.36M LL) $246 and the minimum requested to cover expenses(7.33M LL) $530. Nowadays the numbers are much less due to the rapid currency devaluation.

Economic Overview- Work opportunities

◆ *Compared to the previous 6 months, how do you evaluate the present moment in finding job opportunities?*

Financial impact
Losing work opportunities is heavily influencing respondents financially

Anger and despair
People across regions are expressing their frustration and need for work regardless of age, gender or background

Time is against Lebanese population
With this huge loss in job opportunities, it is explainable why the majority of the sample wants to migrate and with time things are getting worse.

1.7%

More work opportunities

Very few are positive
Certain fields can experience more job opportunities such as digital jobs, specific services, etc.

90.6%
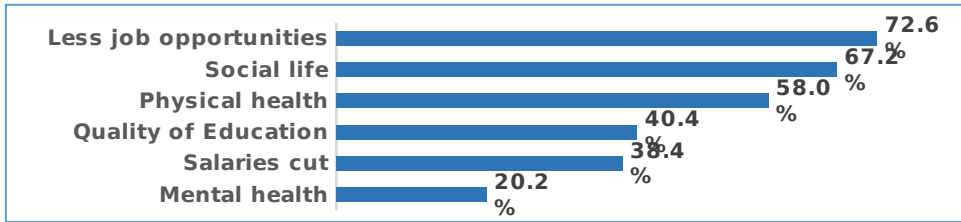
Less work opportunities

Base = Total Respondents

Economic Overview- Covid19 effects

◆ *In general, what are the Top3 most negative impacts of coronavirus on the Lebanese society?*

Tough year

In addition to the severe economic crisis that Lebanon has passed through, Covid19 has hit the country very badly with an extremely high number of cases which in its turn put a great pressure on all its resources esp. the healthcare sector.

Category	%
Less job opportunities	72.6%
Social life	67.2%
Physical health	58.0%
Quality of Education	40.4%
Salaries cut	38.4%
Mental health	20.2%

Less job opportunities 72.6%

Due to lockdown and other Covid restrictions many businesses have ceased their activities and leaving a lot of people jobless.
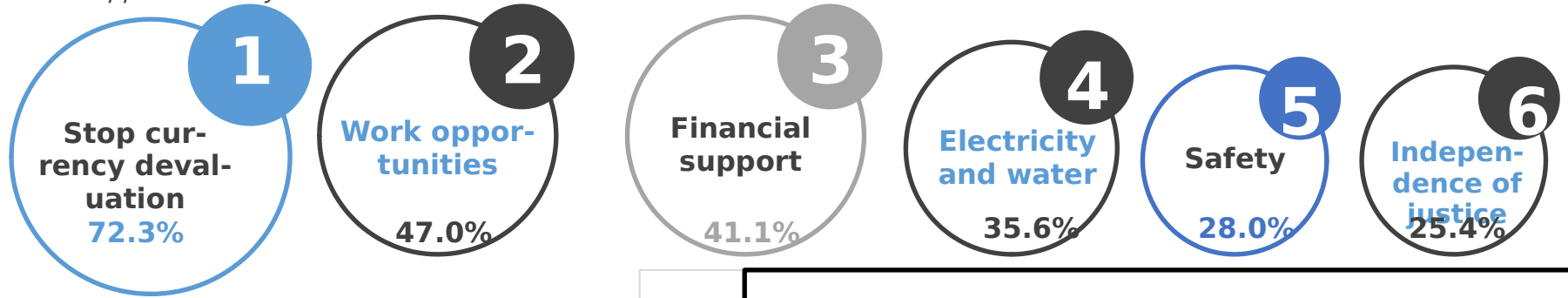
Social Life 67.2%

In a society where social bonds, family life are strong it is obvious that the lack of social life is considered one of the most negative impacts of Covid19. In addition, the Lebanese love for life such outings, night life and activities were
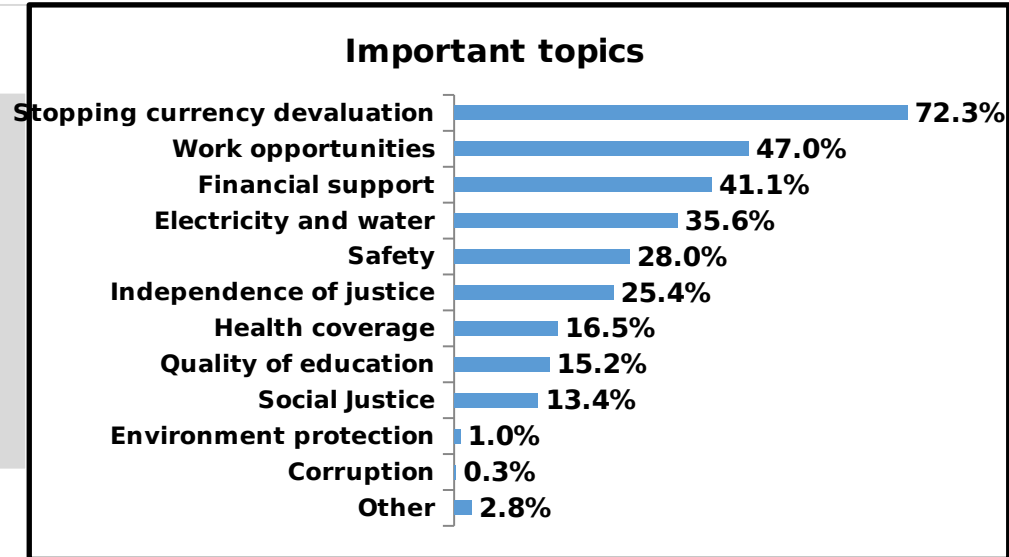
Physical health (58%)

The Lebanese population as others were locked for a long period and this affected their health. In addition, many were afraid to go to healthcare center esp. hospitals which were also under a big pressure.

Economic Overview- Important Topics

◆ *Away from politics, below are some social topics of an interest for you. Please choose the Top 3 most important ones you need to happen currently*

1 Stop currency devaluation **72.3%**

2 Work opportunities **47.0%**

3 Financial support **41.1%**

4 Electricity and water **35.6%**

5 Safety **28.0%**

6 Independence of justice **25.4%**

When asked about the most important topics away from politics, the majority of the sample wants to stop currency devaluation regardless of the means.
Nearly half of the sample is looking for work opportunities which reflects a high unemployment rate and a high dissatisfaction rate of current job. The proud Lebanese population is suffering to the extent that 41% of the sample ask for financial support. The everlasting problem of electricity and water comes in the fourth place with around 36% citing it. Safety and Independence of justice are also important topics for the sample with more than its quarter mentioning them.

Important topics

Stopping currency devaluation	72.3%
Work opportunities	47.0%
Financial support	41.1%
Electricity and water	35.6%
Safety	28.0%
Independence of justice	25.4%
Health coverage	16.5%
Quality of education	15.2%
Social Justice	13.4%
Environment protection	1.0%
Corruption	0.3%
Other	2.8%

Economic Overview- Important Topics per region

◆ *Away from politics, below are some social topics of an interest for you. Please choose the Top 3 most important ones you need to happen currently*

When scrutinizing feedback about topics of interest for the Lebanese across regions, remarkable findings stand out; while the majority in all regions is more interested in stopping currency devaluation, respondents in Beirut have split answers with Financial support being in the lead followed by "Electricity and water" in EB and "Work opportunities" in WB. Work is most requested in North (57%) and safety in Chouf(41%) followed by WB(38%).

Independence of justice is most mentioned in Keserwan (44%) followed by EB (39%). Quality of education is more cited in South(31%) while Social justice, which is the least opted topic, is more cited in EB (29%).
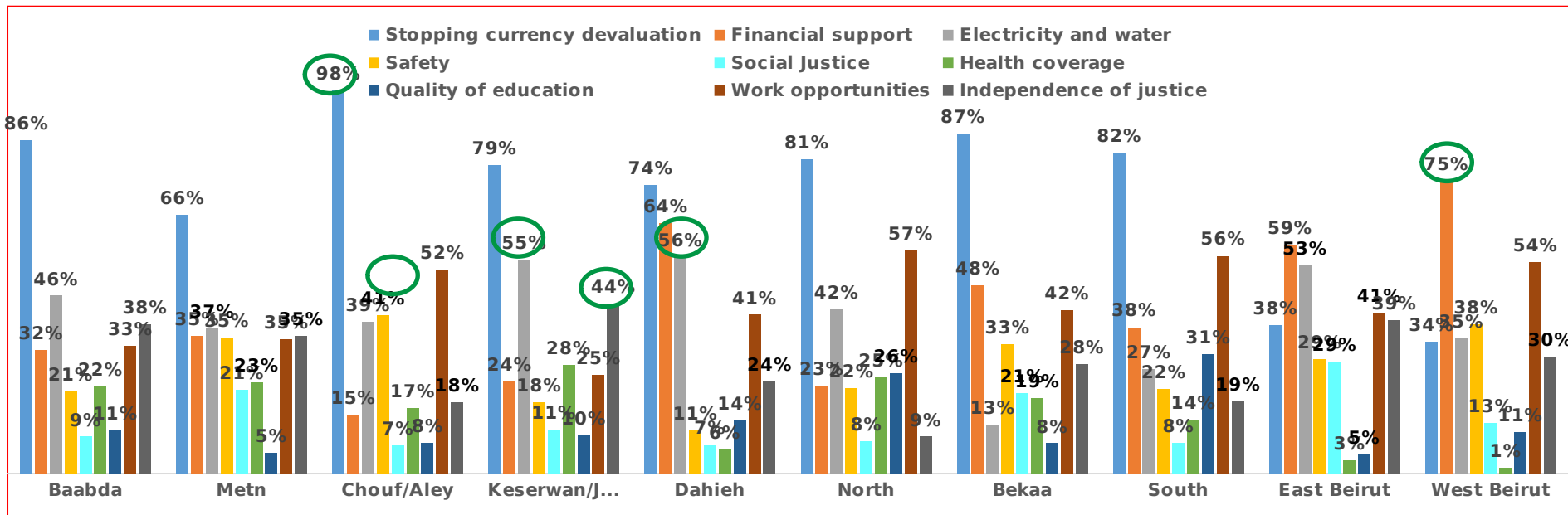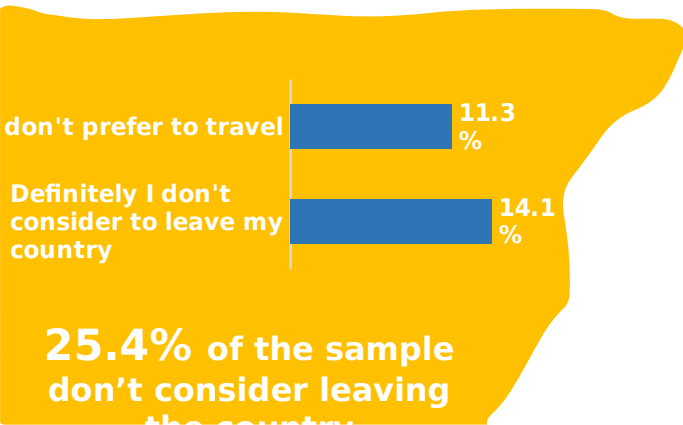
Economic Overview- Migration

◆ *In the light of the current crisis, are you considering to travel and settle abroad? Is any other member of your direct family considering traveling abroad*
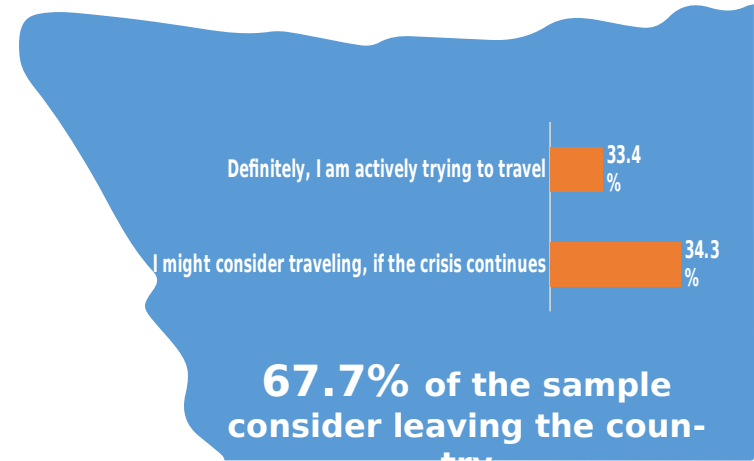
Despair

The majority of the sample (67.7%) is considering leaving their country looking for a better living and 65% claiming that at least one of their close family members is planning too.

✓ The highest % is among young people (18-24yrs) with around 79% considering to travel vs. 38% for older age.

✓ Males are more definite than females in their decisions to leave (40% vs 27%)

6.4% of the sample are not sure if they will leave or stay

don't prefer to travel — **11.3%**

Definitely I don't consider to leave my country — **14.1%**

Definitely, I am actively trying to travel — **33.4%**

I might consider traveling, if the crisis continues — **34.3%**

25.4% of the sample don't consider leaving the country

67.7% of the sample consider leaving the country

Economic Overview- Migration

◆ *In the light of the current crisis, are you considering to travel and settle abroad? Is any other member of your direct family considering traveling abroad*

Alarming facts

In a country where each region has a certain sectarian majority, data collected is alarming; respondents in all regions are drained from the bad living conditions and most of them are planning to migrate. The highest numbers are in Keserwan (77%)and EB (76%)where the majority is Christian, followed by North(75%) and WB (75%) where the majority is Sunnite. Chouf/Aley where druze are a majority, has the highest score of respondents answering "definitely trying to travel" (60%). Regions where Shiaa are predominant, have lower numbers i.e Bekaa(59%) and South (52%).

Legend:
- I might consider traveling, if the crisis continues
- Definitely, I am actively trying to travel

Region	Total	Might consider	Definitely
Baabda	70%	23%	47%
Metn	65%	33%	32%
Chouf	71%	11%	60%
Keserwan	77%	33%	44%
Dahieh	69%	38%	31%
North	75%	41%	34%
Bekaa	59%	26%	33%
South	52%	19%	34%
EB	76%	58%	18%
WB	75%	56%	20%