**Context**

Driven by the longstanding Israeli blockade, internal Palestinian political divides, and recurrent escalations of violence between Israel and Palestinian armed groups, the Gaza Strip (hereafter also referred to as Gaza) is in a state of chronic humanitarian crisis. The humanitarian needs of its more than 2 million residents are further exacerbated by the COVID-19 pandemic and the escalation of violence in May 2021, which negatively impacted livelihoods and access to essential services in Gaza.

With an estimated 1.32 million people in Gaza in need of humanitarian assistance (63% of Gaza residents)*, the need for granular multi-sectoral data highlighting linkages in sectoral needs and enabling inter-sectoral analysis remains high.

The first Multi-Sectoral Needs Assessment (MSNA), conducted by the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) and facilitated by REACH, in the aftermath of the May 2021 escalation of violence in Gaza, represented an important step in filling information gaps in the occupied Palestinian territories (oPt). To further facilitate evidence based response planning, the 2022 MSNA timing aligns with key milestones in the 2023 Humanitarian Programme Cycle (HPC).

*MCHA, Humanitarian Needs Overview 2022

**Methodology**

Data for the MSNA was collected by the data collection partner, the Palestinian Central Bureau for Statistics (PCBS), between May 30th to July 6th of 2022 by means of an in-person household level survey. The MSNA relied on a quantitative methodology, and the survey tool was designed in close collaboration with OCHA and representatives of the humanitarian clusters active in the oPt (Food Security, Health, Shelter, WASH, Education, and Protection), as well as the Cash Working Group (CWG) and other key stakeholders.

The target population included in the MSNA covers the entirety of the oPt, including the West Bank, East Jerusalem, and the Gaza Strip. Households were randomly selected for participation in the assessment by the data collection partner (PCBS) based on a stratified cluster sampling approach.

In the Gaza Strip, the sample is stratified at the locality level (including refugee camps) to be representative at a 95% level of confidence and a 9% margin of error. For the purpose of this factsheet, key findings have at times been aggregated up to the governorate level. Full geographic disaggregation for all indicators will be made available at a later date with the planned publication of the oPt MSNA interactive dashboard.

**Key Findings**

The household level data collected through the MSNA can provide useful insights not only for sectoral or multi-intersectoral analysis, but also offers opportunities for analysis related to cross-cutting themes identified as priorities for the oPt response.

The findings compiled in this factsheet present a compilation of key indicators of relevance to humanitarian response actors conducting cash and voucher assistance (CVA) and market-based programming (MBP), identified in collaboration with the national and Gaza Cash Working Group.

This factsheet will provide key analysis on the following topics:
- Household income and employment
- Household expenditure
- Household debt
- Household ability to meet basic needs
- Use of coping mechanisms
- Key protection issues
- Beneficiary preferences

* Indicators marked with an asterisk throughout this factsheet booklet represent indicators for which respondents could select multiple answer choices, and/or for which not all answer choices have been presented on the factsheet (most commonly reported). Percentages may hence not add up to 100%.
INCOME, EMPLOYMENT & DEBT

HOUSEHOLD INCOME
% of households by most frequently reported primary income source (or coping mechanism employed due to lack of income source) in the 30 days prior to data collection*:

- NGO or charity assistance: 50.5%
- Daily labour: 36.7%
- Employment: 28.1%

% of households reporting NGO or charity assistance as their primary income source in the 30 days prior to data collection, by sex of the head of household:

- Female-headed households: 59.9%
- Male-headed households: 49.7%

Among the 73.2% of aid-recipient households in Gaza, 68.3% reported NGO or charity assistance as their primary income source in the 30 days prior to data collection.

% of households by reported change in typical monthly income compared to the previous year:

- Monthly income decreased: 57.3%
- No change in income: 33.9%
- Income lost permanently: 3.8%
- Monthly income increased: 3.7%
- Income lost temporarily: 1.2%

DEBT
% of households that reported having any existing outstanding debt at the time of data collection: 83.4%

% of households by most frequently reported primary reason for taking on debt (of those 83.4% households that reported having any outstanding debt) at the time of data collection:

- Basic household expenditure: 38.2%
- Shelter reconstruction: 14.0%
- Food: 12.0%
- Healthcare: 8.3%

% of households that reported having any amount of debt by median value of debt:

- Households with a debt value > 5,000 NIS: 47.4%
- Households with a debt value > 10,000 NIS: 32.3%

% of households that reported their household having taken on recent debt for any reason in the 3 months prior to data collection:

- Aid recipient household: 84.6%
- Non-aid recipient household: 63.5%

EMPLOYMENT
% of households that reported a member of their household being unemployed and looking for work at the time of data collection: 60.3%

% of households by most frequently reported obstacles to any member of their household finding work*:

- Increased competition, not enough jobs: 64.1%
- Only low-skilled, low-paying jobs: 23.1%
- Underqualified for available jobs: 20.1%

% of households by most frequently reported obstacles to any female members of their household finding work*:

- Lack of opportunities for women: 29.0%
- Lack of consent from husband/guardian: 19.2%
- Childcare unavailable/unaffordable: 17.5%

Under the longstanding Israeli blockade of the Gaza Strip, livelihood and employment opportunities are extremely limited. About half (50.5%) of Gaza households reported NGO or charity assistance as one of their primary sources of income. Among aid-recipient households, the rate of this was even higher (68.3%). 57.3% of households reported that their typical monthly income had decreased in the year prior to data collection. 3.8% of households reported losing their income permanently and 1.2% reported losing their income temporarily. Taking on debt, primarily in order to meet basic needs, was a widespread practice - with 83.4% of households having any outstanding debt and 79.0% of households having taken on recent debt in the 3 months prior to the data collection. These factors, combined with the fact that 60.3% of households reported a member of their household unemployed and unable to find work at the time of the data collection, further highlight the precarious financial situation of Gaza households. This should be considered alongside the frequently reported financial barriers to accessing essential services and the high reported use of negative coping mechanisms, particularly those related to practices of taking on credit/debt or borrowing.

1 Aid recipient here and thereafter refers to households that reported receiving any form of humanitarian assistance in the 6 months prior to data collection. In Gaza, 73.2% of households were classified as aid-recipient households according to this criteria.

2 Not taking into account currency devaluation.
The information presented on this page represents the median amount of household expenditure on food and non-food items compared to the average amounts per component included in the Minimum Expenditure Basket devised by the Gaza Cash Working Group.

Although the household expenditure categories included in the MSNA are somewhat different from the components of the MEB, they nevertheless offer some interesting insights into the expenditure patterns of households. By far the largest proportion of household expenditure was dedicated to food expenditure, which represented 55.7% of the estimated total monthly expenditure for Gaza households. The proportion of household expenditure spent on food was fairly similar for all population groups assessed within the scope of the MSNA (falling within a range of less than +/- 5.0%). The consistently high proportion of household expenditure dedicated to food should also be considered within the context of negative coping mechanisms employed by Gaza households (as measured through the LCSI and rCSI) to cope with a lack of food or money to buy.

### HOUSEHOLD EXPENDITURE

**Median amount of estimated household expenditure by category (in the 30 days prior to data collection) in New Israeli Shekels (NIS):**

- Food: 575
- Hygiene items: 95
- Transport: 95
- Water supply (domestic use): 35
- Electricity: 98
- Other sources of energy: 70
- Communication: 40

**Median amount in of estimated household expenditure by category (in the 6 months prior to data collection) in NIS:**

- Health services: 290
- Clothing and footwear: 390
- Education: 195

### MINIMUM EXPENDITURE BASKET (MEB)

MEB Components in NIS:

- Water and dignity kits: 216
- Non-food items and shelter items: 590
- Education: 28
- Health: 134
- Food: 577
- Transport: 50
- Communication: 40
- Unmet other basic needs (5%): 82

**Total MEB:** 1,717

**60% of the MEB:** 1,030

**5% expected inflation:** 51

**Recommended MPCA transfer value:** 1,081

**Recommended SMEB transfer value:** 754

73.2% of households in Gaza received aid or assistance in the 6 months prior to data collection, of which 41.1% reported being dissatisfied with the aid or assistance received. The main reported reason for dissatisfaction was related to the quantity not being enough. Despite this seemingly high level of dissatisfaction with aid, 99.4% of aid recipient households nevertheless expressed wanting to continue to receive aid in the future.

There was a strong preference among households for wanting to receive cash assistance (see the section ‘Aid Preference’ on page 6). In addition, when asked about aid preferences 8.6% of households expressed a desire for job opportunities and livelihood development.

3 The household expenditure model included in the MSNA was based on the Economic Capacity to Meet Essential Needs (ECMEN) indicator based on recommendations from the World Food Programme (WFP) and the oPt Food Security Cluster. The indicator includes several different categories of household expenditure:

1. Expenditure on food items (30 day recall period)
2. Expenditure on non-food items (30 day recall period)
3. Expenditure on non-food items (6 months recall period).

4 The MEB components, their average amounts, and the recommended transfer values for multi-purpose cash assistance (MPCA) and the survival minimum expenditure basket (SMEB) presented on this fact sheet were provided by the Gaza Cash Working Group. The MEB presented here was revised by the Gaza CWG in close collaboration with the humanitarian clusters in the oPt between March and August of 2022. The amounts included per component in the revised MEB and SMEB were calculated based on the average prices collected through the CWG monthly price monitoring report for the months of April, May, and June 2022.

The recommended transfer value for MPCA represents 60% of the total MEB value, based on the assumption that households have additional sources of income and/or coping mechanisms in order to meet basic needs and recognizing that some consumables included in the MEB (especially hygiene and shelter NFIs) are not spent on a monthly basis.

The total value of the SMEB (1257 NIS) represents 73% of the MEB value, and does not include the MEB components related to education and unmet other basic needs. The value of the NFI and shelter component included in the SMEB is 240 NIS. The recommended transfer value for the SMEB (60% of the total SMEB value) is 754 NIS.
**BASIC NEEDS & ESSENTIAL SERVICES**

**HOUSEHOLD EXPENDITURE**

55.7% of household expenditure (in cash or credit) was reportedly spent on food in the 30 days prior to data collection, with households spending a median amount of 575 New Israeli Shekels (NIS) on food.\(^5\)

Median amount of estimated monthly food expenditure by sex of the head of household:

- Female-headed households: 380 NIS
- Male-headed households: 575 NIS

**ABILITY TO MEET BASIC NEEDS**\(^6\)

% of households that reported spending more than 75% of their total household expenditure on meeting basic needs in the 30 days prior to data collection:

- 13.6%

% of households that reported financial difficulties in meeting any of their household’s basic needs in the 30 days prior to data collection:

- 81.0%

% of households reporting difficulties meeting basic needs because they could not afford them in the 30 days prior to data collection:

- Food needs: 70.0%
- Health needs (medication or treatment): 65.0%
- Utilities: 54.8%
- Communication needs (phone credit, internet): 54.7%
- Transport services: 47.5%
- Shelter needs (rent, furniture, construction): 45.2%
- Education needs (tuition fees, books, etc.): 44.1%

**SHELTER**

% of households that reported a perceived risk of eviction from their shelter at the time of data collection:

- 8.9%

5 The median amount presented here should be understood as an estimation only, based on the household’s understanding of food prices and value in their local market, and includes an estimation of expenditure and any in-kind food aid received by the household.

6 Basic needs were defined as the minimum resources necessary for household well-being, based on the household’s own and subjective perception. For the purpose of this indicator, expenditure on food, water, and shelter were included.

**ACCESS TO SERVICES**

17.8% of households reported that a member of their household had experienced difficulties in accessing one or more services (e.g. education, health clinics, markets, etc.) due to mental or physical difficulty.

% of households of those 17.8% of households that reported a barrier to accessing services, by most commonly reported reasons why they were prevented from accessing services*:

- Cost of accessing service (transport): 34.6%
- Services not physically accessible: 23.7%
- Cost of the service: 14.2%

**HEALTHCARE SERVICES**

Among the 89.6% of households that reported accessing healthcare services in the 3 months prior to data collection, 99.7% reported encountering any kind of barriers when trying to access healthcare services.

% of households that encountered barriers to accessing healthcare, by most commonly reported barrier*:

- Cost of services too high: 76.8%
- Treatment not available: 22.1%
- Medicine not available: 19.4%
- Distance/transportation constraints: 8.2%
- Quality of care: 6.4%

**EDUCATION SERVICES**

Among the 9.1% of households that reported not planning to enroll at least one school-aged child in school for the 2022-2023 school year, 15.2% reported the reason to be that their household cannot afford school related expenses.

5.7% of school-aged children were reported to have dropped out of school during the current school year (2021 - 2022). For girls that dropped out, the most common reason was that the household could not afford school related expenses (56.5%), and for boys the most common reasons were child labour to support the household (67.7%) and that the household could not afford school related expenses (66.2%). Child labour was reported as a drop-out reason for 13.7% of girls that had dropped out of school.

Of the 8.9% of households that reported being at risk of eviction from their shelter at the time of the data collection, 27.2% reported that this was due to a lack of funds to pay rental costs.
USE OF COPING STRATEGIES

LIVELIHOOD COPING STRATEGIES INDEX (LCSI)\(^7\)

% of households employing crisis or emergency livelihood coping strategies in the 30 days prior to data collection, by governorate:

- Gaza
- North Gaza
- Deir Al-Balah
- Khan Younis
- Rafah

% of households per Livelihood Coping Strategy (LCS)\(^4\) category in the 30 days prior to data collection:

- None: 11.3%
- Stress: 20.7%
- Crisis: 56.0%
- Emergency: 12.0%

The widespread reported use of negative coping strategies is an indication of the difficulties faced by households in meeting their most basic needs. The coping strategies most frequently employed by households due to a lack of food or money with which to purchase it in the 30 days prior to data collection (as measured through the LCSI) were those related to taking on debt or purchasing on credit, borrowing, and reducing expenses on essential services, such as healthcare. Considered alongside other coping strategies (those related to reduced food consumption and those employed in response to a lack of water), the high rate of reported financial barriers to accessing essential services (including healthcare and education) may provide insight into the precarious financial situation of households in Gaza.

\(7\) The Livelihood Coping Strategies Index (LCSI) measures the extent to which households relied on livelihoods based coping mechanisms in response to a lack of food or money to buy food in the 30 days prior to data collection, either by reporting having utilized such a coping mechanism or having already exhausted its use in the past. Livelihood coping strategies are categorized as ‘none’, ‘stress’, ‘crisis’, or ‘emergency’ based on severity within the context and households categorized based on most severe strategy employed, following guidance provided by the oPt Food Security Cluster based on the World Food Programme global indicator model rather than the Gaza CWG developed LCSI model.

REDUCED COPING STRATEGIES INDEX (rCSI)\(^8\)

% of households by reduced consumption coping strategy (rCSI) employed to cope with a lack of food or money to buy it in the 7 days prior to data collection:

- Rely on less preferred/less expensive food: 80.7%
- Limit portion sizes at mealtimes: 44.3%
- Reduce the number of meals eaten in a day: 37.8%
- Borrow food/relying on help from relatives or friends: 37.4%
- Restrict consumption by adults so children can eat: 27.6%

COPING WITH A LACK OF WATER

Most commonly reported coping mechanism employed by households to cope with lack of water:

- Receive water on credit: 48.9%
- Reduce water consumption: 29.3%
- No coping mechanism needed: 15.1%
- Modify hygiene practices: 14.4%
- Increase spending on water: 11.6%
- Drink water for domestic use: 5.7%

\(8\) The reduced Coping Strategies Index (rCSI) measures coping mechanisms employed by households when there was not enough food or money to buy food in the 7 days prior to data collection.

The Livelihood Coping Strategies Index (LCSI) measures the extent to which households relied on livelihoods based coping mechanisms in response to a lack of food or money to buy food in the 30 days prior to data collection, either by reporting having utilized such a coping mechanism or having already exhausted its use in the past. Livelihood coping strategies are categorized as ‘none’, ‘stress’, ‘crisis’, or ‘emergency’ based on severity within the context and households categorized based on most severe strategy employed, following guidance provided by the oPt Food Security Cluster based on the World Food Programme global indicator model rather than the Gaza CWG developed LCSI model.
## Protection Concerns

### % of Households Reporting that Women and Girls Felt Unsafe in Certain Areas in Their Location:

<table>
<thead>
<tr>
<th>Governorate</th>
<th>Unsafe Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deir al Balah</td>
<td>16.5%</td>
</tr>
<tr>
<td>Gaza</td>
<td>5.3%</td>
</tr>
<tr>
<td>North Gaza</td>
<td>12.0%</td>
</tr>
<tr>
<td>Khan Yunis</td>
<td>14.7%</td>
</tr>
<tr>
<td>Rafah</td>
<td>16.1%</td>
</tr>
</tbody>
</table>

### % of Households of the 11.4% of Gaza Households Reporting Areas in Their Location that Women and Girls Avoid or Where They Feel Unsafe:

<table>
<thead>
<tr>
<th>Location</th>
<th>Unsafe Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>On their way to school</td>
<td>38.8%</td>
</tr>
<tr>
<td>Markets</td>
<td>23.1%</td>
</tr>
<tr>
<td>Social/community areas</td>
<td>21.6%</td>
</tr>
<tr>
<td>On the way to women’s community centers or women’s health centers</td>
<td>19.9%</td>
</tr>
<tr>
<td>On public transportation</td>
<td>19.5%</td>
</tr>
<tr>
<td>Agricultural or open areas/empty areas</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

The localities where the highest reported rates of women and girls avoiding markets due to feeling unsafe were observed were Rafah Camp, followed by Nuseirat Camp and Khan Yunis Camp.

## Beneficiary Preferences

### Assistance/Aid Received

Of the 73.2% of households that reported having received assistance/aid in the 6 months prior to data collection, % of households by type of assistance/aid received:

<table>
<thead>
<tr>
<th>Type of Assistance/aid</th>
<th>Received %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food (in-kind)</td>
<td>92.7%</td>
</tr>
<tr>
<td>Cash and voucher assistance</td>
<td>36.5%</td>
</tr>
</tbody>
</table>

### Satisfaction with Aid

Among the 73.2% of households that reported having received assistance/aid in the 6 months prior to data collection, % of households that reported being dissatisfied with the assistance/aid they received:

<table>
<thead>
<tr>
<th>Reason</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quantity not enough</td>
<td>99.6%</td>
</tr>
<tr>
<td>Quality not good enough</td>
<td>9.3%</td>
</tr>
<tr>
<td>Delays in delivery of aid</td>
<td>3.6%</td>
</tr>
</tbody>
</table>

91.8% of households reported wanting to receive aid or assistance in the future.

### Aid Preference

Preferred type of assistance/aid if households were to receive assistance/aid in the future, by % of households:

<table>
<thead>
<tr>
<th>Type of Assistance/aid</th>
<th>Preference %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical cash</td>
<td>70.1%</td>
</tr>
<tr>
<td>Vouchers</td>
<td>45.8%</td>
</tr>
<tr>
<td>In-kind (food)</td>
<td>32.9%</td>
</tr>
<tr>
<td>Services (healthcare, education)</td>
<td>12.7%</td>
</tr>
<tr>
<td>In-kind NFIs</td>
<td>9.4%</td>
</tr>
<tr>
<td>Provide job opportunities</td>
<td>8.6%</td>
</tr>
<tr>
<td>Shelter</td>
<td>5.7%</td>
</tr>
<tr>
<td>Other cash modalities</td>
<td>2.2%</td>
</tr>
</tbody>
</table>

91.8% of households reported a preference for cash and voucher assistance in any modality (physical cash, mobile money, bank transfer, prepaid card, food and non-food vouchers).

9 For the full breakdown, please refer to the oPt 2022 MSNA Preliminary Analysis Tables.

10 70.1% of households reported physical cash as their preferred type of assistance for future aid distributions, compared to only 1.5% of households reporting the same for cash via bank transfer. This indicates that even when households may have an overall preference for cash assistance, it is important to also keep in mind the preferred modality of cash assistance.

11 Vouchers as represented here includes both food vouchers (18.5%) and non-food vouchers (27.3%).

12 ‘Provide job opportunities’ was not included in the original answer choices of the MSNA questionnaire, but was re-coded as an answer choice following a review of the text-based answers for the open-ended answer choice ‘other’.
### Annex 1: Gaza Sample Breakdown

<table>
<thead>
<tr>
<th>Strata Gaza</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abasan al Jadida</td>
<td>123</td>
</tr>
<tr>
<td>Abasan al Kabira</td>
<td>129</td>
</tr>
<tr>
<td>Al Bureij</td>
<td>127</td>
</tr>
<tr>
<td>Al Bureij Camp</td>
<td>129</td>
</tr>
<tr>
<td>Al Fukhari</td>
<td>120</td>
</tr>
<tr>
<td>Al Maghazi</td>
<td>123</td>
</tr>
<tr>
<td>Al Maghazi Camp</td>
<td>127</td>
</tr>
<tr>
<td>Al Mughraqa</td>
<td>124</td>
</tr>
<tr>
<td>Al Musaddar</td>
<td>107</td>
</tr>
<tr>
<td>Al Qarara</td>
<td>129</td>
</tr>
<tr>
<td>Al Shokat</td>
<td>127</td>
</tr>
<tr>
<td>An Naser</td>
<td>123</td>
</tr>
<tr>
<td>An Nuseirat</td>
<td>130</td>
</tr>
<tr>
<td>An Nuseirat Camp</td>
<td>129</td>
</tr>
<tr>
<td>Ash Shati' Camp</td>
<td>129</td>
</tr>
<tr>
<td>Az Zawayda</td>
<td>128</td>
</tr>
<tr>
<td>Bani Suhelia</td>
<td>129</td>
</tr>
<tr>
<td>Beit Hanoun</td>
<td>130</td>
</tr>
<tr>
<td>Beit Lahiya</td>
<td>130</td>
</tr>
<tr>
<td>Deir al Balah</td>
<td>130</td>
</tr>
<tr>
<td>Deir al Balah Camp</td>
<td>121</td>
</tr>
<tr>
<td>Gaza</td>
<td>131</td>
</tr>
<tr>
<td>Jabalya</td>
<td>131</td>
</tr>
<tr>
<td>Jabalya Camp</td>
<td>130</td>
</tr>
<tr>
<td>Juhor ad Dik (Wadi Gaza)</td>
<td>116</td>
</tr>
<tr>
<td>Khan Yunis</td>
<td>131</td>
</tr>
<tr>
<td>Khan Yunis Camp</td>
<td>129</td>
</tr>
<tr>
<td>Khuza'a</td>
<td>124</td>
</tr>
<tr>
<td>Madinat Ezahra</td>
<td>118</td>
</tr>
<tr>
<td>Rafah</td>
<td>131</td>
</tr>
<tr>
<td>Rafah Camp</td>
<td>129</td>
</tr>
<tr>
<td>Umm an Naser</td>
<td>117</td>
</tr>
<tr>
<td>Wadi as Salga</td>
<td>121</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4,152</strong></td>
</tr>
</tbody>
</table>
About REACH:
REACH Initiative facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, ACTED and the United Nations Institute for Training and Research - Operational Satellite Applications Programme (UNITAR-UNOSAT).