

2022 VAF BULLETIN

KEY FINDINGS

July 2022
occupied Palestinian
territory

VULNERABILITY ASSESSMENT FRAMEWORK (VAF) OVERVIEW

Following decades of Israeli military occupation, recurrent hostilities, and internal political divides, the occupied Palestinian territory (oPt) faces multi-faceted challenges that have both compounded into and continue to deepen need and vulnerability in the territory. Vulnerable Palestinian households (HHs) are at continual risk of violence, displacement, food insecurity, and poverty, requiring a robust humanitarian response during a time of record-low funding levels for the provision of critical assistance and services.

The 2022 Multi-Sector Needs Assessment (MSNA) was a statistically representative assessment of the population in the occupied Palestinian territory which took place from May 29 to July 6 2022. The MSNA was conducted by the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) with technical support from REACH. Data was collected by the data collection partner, the Palestinian Central Bureau for Statistics (PCBS), by means of an in-person household level survey, with a total of 8,331 households interviewed across the West Bank, East Jerusalem, and the Gaza Strip. The MSNA was designed to support humanitarian actors in their development of the 2023 Humanitarian Needs Overview (HNO) and Humanitarian Response Plan (HRP), in addition to supporting relevant actors in the development and implementation of the Humanitarian-Development-Peacebuilding (HDP) nexus approach for the oPt.

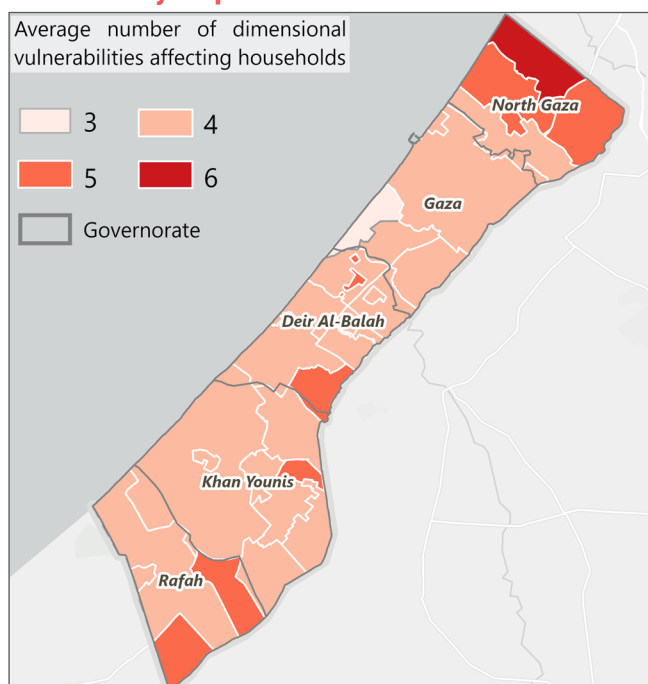
Methodology

In 2021, by leveraging the nationwide data collected through the MSNA, REACH, and UNDP, in consultation with the UNCT, developed a framework by which drivers of vulnerability can be identified according to multiple dimensions and across different population groups, geographies, and household circumstances. A VAF was constructed, utilising 20 indicators included in the MSNA, for the purpose of examining multidimensional vulnerability experienced by Palestinian households (see Annex 1 pages 12-13). These 20 indicators were then aggregated into eight household-level dimensions of vulnerability: education, employment, food security, protection, health, shelter and housing, water and sanitation, and monetary resources. Following the same framework, the exercise has been reiterated with the data collected as part of the MSNA 2022.

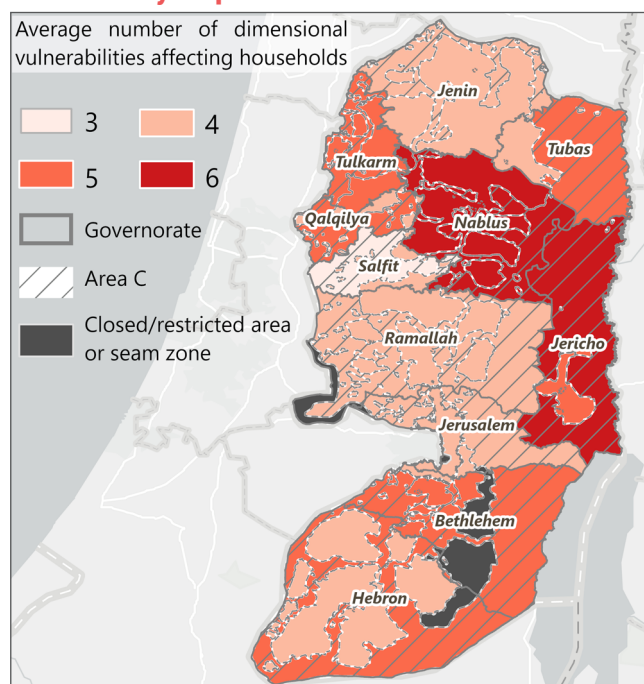
Note: A full methodology annex note explaining the VAF is available upon request.

ASSESSMENT SCOPE AND GEOGRAPHIC COVERAGE

Vulnerability Map - Gaza



Vulnerability Map - West Bank

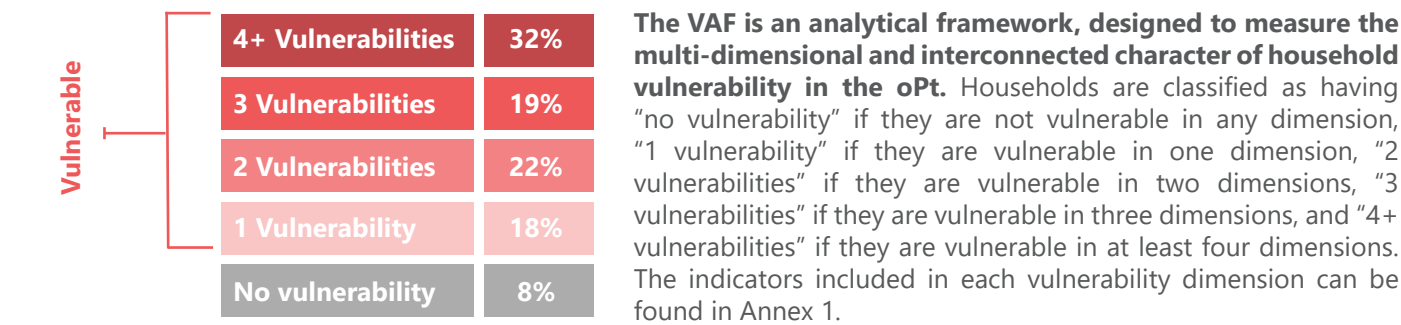


Note: Data, designations and boundaries contained on this map are not warranted to be error-free and do not imply acceptance by REACH partners, associates or donors mentioned on this map. Data sources: Vulnerabilities: REACH MSNA 2022; Administrative boundaries: OCHA; Background: ESRI.

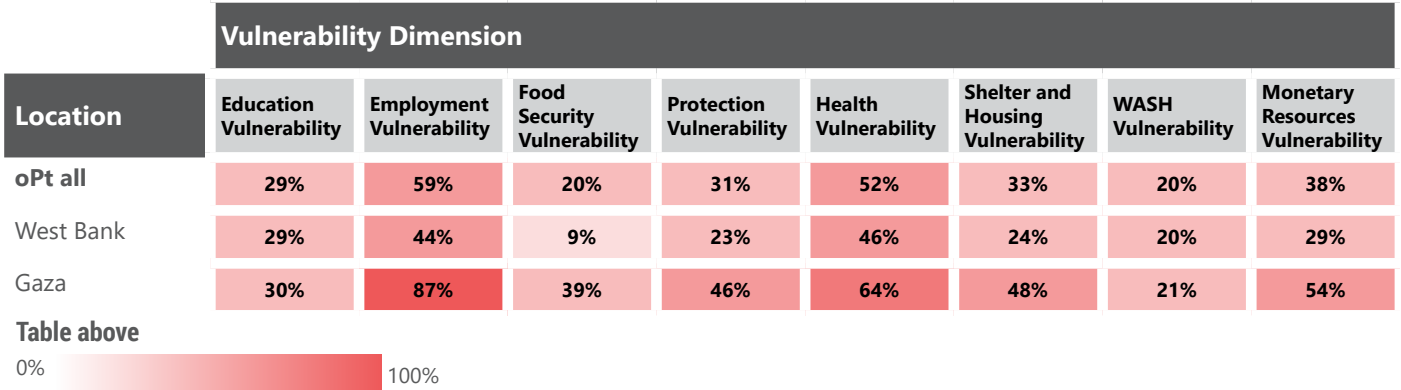
NATIONAL

VAF MULTI-DIMENSIONAL VULNERABILITY

Percentage of households by vulnerability level:



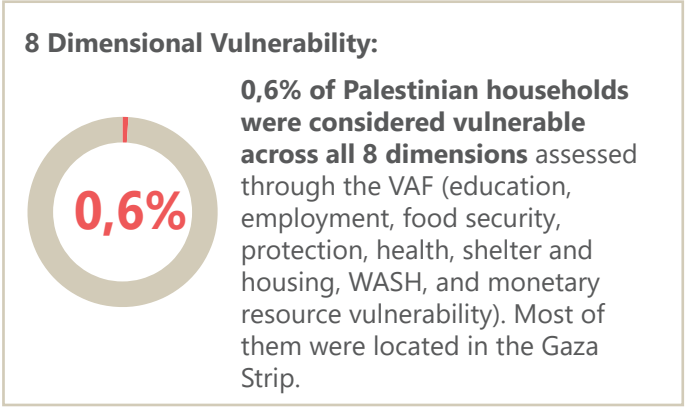
PROPORTION OF HOUSEHOLDS ASSESSED AS VULNERABLE IN EACH CONSIDERED DIMENSION, BY LOCATION (NATIONAL AND SUB-NATIONAL FINDINGS)



Household vulnerability in the occupied Palestinian territory is widespread, complex, and multi-dimensional. **Based on the criteria and thresholds assessed by the Vulnerability Assessment Framework, 92 percent of oPt households were considered vulnerable in at least one dimension** (98 percent of Gaza Strip households and 89 percent of West Bank households). In comparison to 2021, the vulnerability in at least one dimension has slightly declined by 4 percentage points in the West Bank, while it remains stable in the Gaza Strip¹.

For all assessed vulnerability dimensions, reported prevalence of vulnerability was higher in the Gaza Strip, although levels of household vulnerability reported in the West Bank were nevertheless high. Variation in the percentage of households considered vulnerable can be observed not only based on the household’s geographic location, but also across the different dimensions of vulnerability. **At the oPt level, employment vulnerability was the most observed, with 59 percent of all assessed households considered vulnerable in this dimension.** The high unemployment rates and poverty in the oPt are attributed to decades of Israeli occupation, economic strangulation, and movement restrictions. The high reliance on aid of Gazan households, with half of MSNA households

in Gaza (51 percent) indicating that their primary income source was from NGOs and charity assistance, illustrates the challenges faced by households in this dimension. **Conversely, the least frequently reported vulnerabilities were food security and water, sanitation, and hygiene (WASH), with 20 percent of oPt households considered vulnerable in each dimension.**



The table above shows the breakdown of reported vulnerability by dimension and location at the national and sub-national levels.

¹ Limitations in comparability between the VAF analysis 2021 and 2022 are highlighted in an annex Methodology note available upon request.

SUB-NATIONAL

VAF MULTI-DIMENSIONAL VULNERABILITY

Percentage of households by vulnerability dimension:

WEST BANK



GAZA STRIP



ONE DIMENSIONAL VULNERABILITY BY LOCATION (SUB-NATIONAL FINDINGS)

Location	Vulnerability Dimension							
	Education Vulnerability	Employment Vulnerability	Food Security Vulnerability	Protection Vulnerability	Health Vulnerability	Shelter and Housing Vulnerability	WASH Vulnerability	Monetary Resources Vulnerability
West Bank all	29%	44%	9%	23%	46%	24%	20%	29%
Areas A & B	29%	47%	10%	25%	48%	24%	20%	30%
Area C	36%	48%	8%	27%	42%	27%	20%	29%
East Jerusalem	20%	22%	3%	9%	36%	21%	17%	20%
H2	38%	44%	6%	29%	38%	25%	19%	29%
Gaza all	30%	87%	39%	46%	64%	48%	21%	54%
Deir al-Baleh	36%	87%	46%	48%	61%	43%	12%	55%
Gaza	20%	84%	26%	38%	66%	52%	17%	52%
Khan Younis	34%	86%	42%	48%	58%	45%	25%	50%
North Gaza	33%	89%	45%	52%	69%	46%	39%	54%
Rafah	39%	91%	49%	53%	65%	54%	6%	61%

Table above

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More than 90 percent of assessed households across all geographic strata were found to be vulnerable in at least one dimension, with the exception of East Jerusalem and Area A&B — where 83 percent and 89 percent respectively of assessed households were considered vulnerable. However, when looking at multi-dimensional vulnerability, the differences in household vulnerability between households living in the Gaza Strip and those living in the West Bank became more apparent. Households in the Gaza Strip, regardless of the location, were assessed to be vulnerable across multiple dimensions at higher rates than their counterparts in the West Bank, with more than 89 percent of households across all geographic strata in the Gaza Strip experiencing at least

two dimensions of vulnerability. For a more thorough and nuanced understanding of household vulnerability in oPt it is important to look closely at variations in vulnerability across the Gaza Strip and the West Bank. Across a few of the vulnerability dimensions, the percentage of households in the West Bank considered vulnerable is only slightly lower than in the Gaza Strip, whereas, for other dimensions, rates of vulnerability in the Gaza Strip exceed those in the West Bank by large margins. Education vulnerability, for example, was similar across the two regions of the oPt and was reportedly experienced by 29 percent of households assessed in the West Bank and 30 percent of households assessed in the Gaza Strip.

Meanwhile, employment and food security vulnerabilities were reported by respectively 44 and 9 percent of West Bank households compared to 87 and 39 percent of Gaza Strip households. **These observed variations in vulnerability across the Gaza Strip and the West Bank demonstrate the importance of further area-based analysis within the oPt context.** The high variations in household vulnerabilities between Gaza and the West Bank might be linked to several factors. A likely key factor is the disparity in socio-economic conditions in the two regions. For over a decade, Gaza has been under blockade, with repercussions on the economy and people’s ability to obtain basic necessities such as food, water, and healthcare,

while the West Bank has a more diversified economy and better access to markets and services. However, movement restrictions and the restrictive planning regime imposed by Israeli settlers still represent significant barriers for many Palestinians to access services and fulfill their essential needs. The relatively high prevalence of all assessed vulnerabilities in oPt increases the risk and likelihood of interconnectedness and overlap of vulnerabilities, illustrating the complexity of the challenges faced by Palestinian households. The tables on this page and the next show the concurrent relationships of vulnerabilities, for both the Gaza Strip and the West Bank.

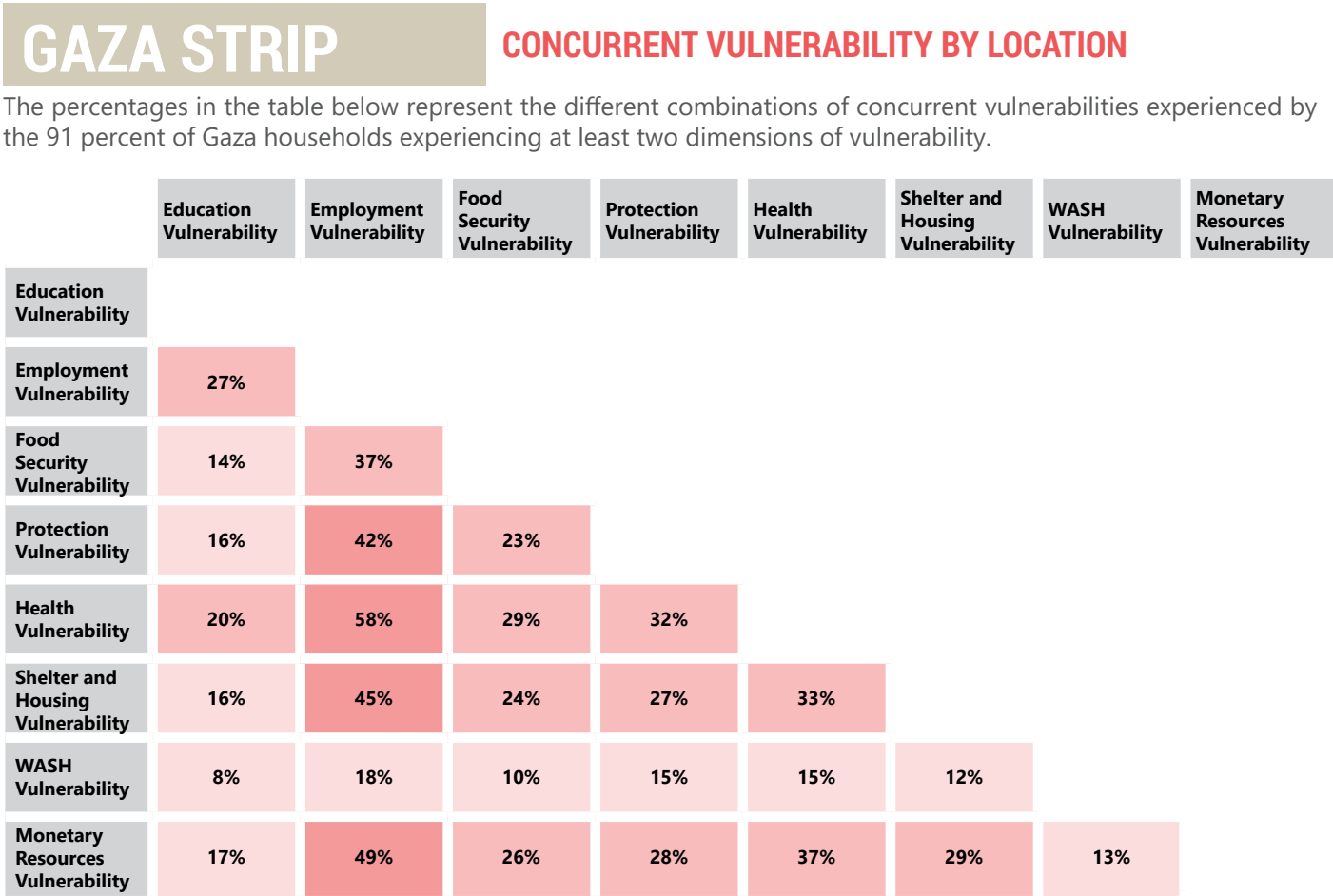


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Among the 91 percent of households vulnerable in at least two dimensions in the Gaza Strip, the most observed combination of vulnerabilities was employment vulnerability and health vulnerability - reported by 58 percent of households. This combination was closely followed by monetary resources vulnerability and employment vulnerability (49 percent), and shelter/

housing vulnerability and employment vulnerability (45 percent). Overall, employment vulnerability seemed to be a predominant factor in the two-dimensional vulnerability of households in the Gaza Strip, given the relatively high proportion of households experiencing this vulnerability combined with another, compared to other combinations of concurrent vulnerabilities.

Employment vulnerability within the VAF was assessed based on the % of households with at least one adult (18 years old and above) unemployed and seeking work and the % of households who earned income from precarious or unstable sources in the 30 days prior to data collection. Sixty percent of Gaza households reported an adult in their household unable to find work and 76 percent reported earning income from a precarious source (compared to 21 and 31percent of West Bank households). **Given the high prevalence of employment vulnerability in concurrent measures of vulnerability, these factors appear to be a key driver of household vulnerability for Gaza Strip households.**

8 Dimensional Vulnerability:



1,6% of Gaza households were considered vulnerable across all 8 dimensions assessed through the VAF (education, employment, food security, protection, health, shelter and housing, WASH, and monetary resource vulnerability).

WEST BANK

CONCURRENT VULNERABILITY BY LOCATION

The percentages in the table below represent the different combinations of concurrent vulnerabilities experienced by the 27 percent of West Bank households experiencing two dimensions of vulnerability.

	Education Vulnerability	Employment Vulnerability	Food Security Vulnerability	Protection Vulnerability	Health Vulnerability	Shelter and Housing Vulnerability	WASH Vulnerability	Monetary Resources Vulnerability
Education Vulnerability								
Employment Vulnerability	12%							
Food Security Vulnerability	3%	6%						
Protection Vulnerability	9%	12%	5%					
Health Vulnerability	12%	26%	6%	13%				
Shelter and Housing Vulnerability	8%	12%	4%	8%	12%			
WASH Vulnerability	8%	10%	3%	8%	10%	6%		
Monetary Resources Vulnerability	9%	14%	4%	7%	14%	8%	6%	

Table above



Among the 64 percent of households vulnerable in at least two dimensions in West Bank, the most prevalent co-occurrence of two-dimensional vulnerabilities was observed among health and employment vulnerability (26 percent). This combination was followed by health and monetary resources vulnerability, and employment and monetary resources vulnerability (14 percent for each combination). As in Gaza, employment vulnerability appeared to be one of the main drivers of vulnerability and was frequently found to be reported alongside other assessed dimensions of vulnerability. Nevertheless, households in the Gaza Strip had higher level of vulnerability

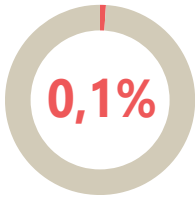
for all combinations of concurrent vulnerabilities. Health vulnerability was also a predominant component of two-dimensional vulnerability in West Bank.

While looking at multi-dimensional vulnerability in the West Bank compared to the Gaza Strip, it is important to investigate beyond only one- or two-dimensional vulnerability. Households in West Bank were more likely to reported zero to two vulnerabilities (with 11, 24 and 27 percent experiencing respectively zero, one and two dimensions of vulnerability) compared to those in the Gaza Strip (2, 7 and 14 percent).

Nevertheless, while looking at three-dimensional vulnerability and above, the divergence in reported vulnerability between Gaza and West Bank becomes even more apparent, with higher rates in Gaza for each level of concurrent vulnerabilities. Therefore, **multi-dimensional vulnerability were affecting more intensively Gazan households than West Bank households.**

Further variations in vulnerability can be observed by analyzing vulnerability not only by location, but also by population group.

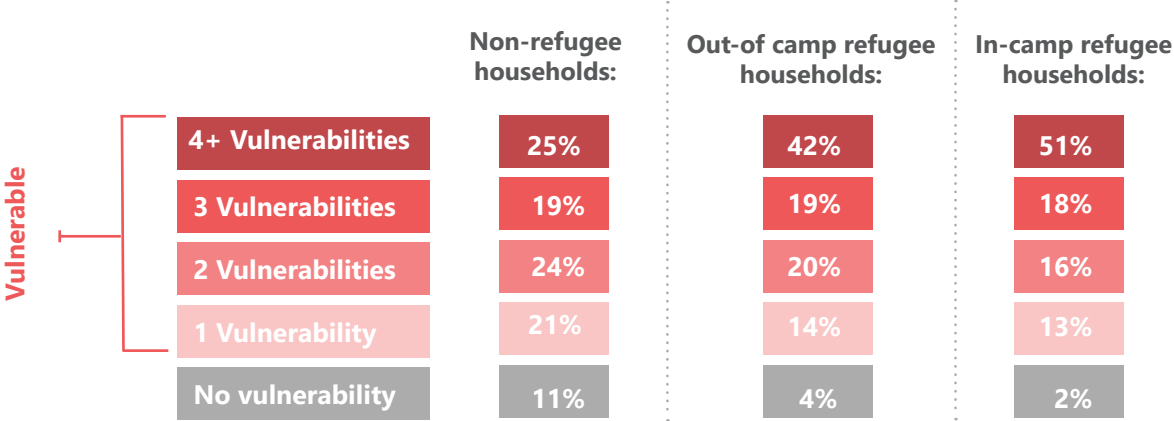
8 Dimensional Vulnerability:



0,1% of West Bank households were considered vulnerable across all 8 dimensions assessed through the VAF (education, employment, food security, protection, health, shelter and housing, WASH, and monetary resource vulnerability).

POPULATION GROUPS

REFUGEE AND NON-REFUGEE HOUSEHOLDS
Percentage of households by vulnerability dimension:



ONE DIMENSIONAL VULNERABILITY BY HOUSEHOLD REFUGEE STATUS

Location	Vulnerability Dimension							
	Education Vulnerability	Employment Vulnerability	Food Security Vulnerability	Protection Vulnerability	Health Vulnerability	Shelter and Housing Vulnerability	WASH Vulnerability	Monetary Resources Vulnerability
oPt all	29%	59%	20%	31%	52%	33%	20%	38%
Non-Refugee	30%	51%	13%	25%	48%	28%	19%	33%
Refugee (out of camp)	29%	71%	28%	39%	57%	38%	20%	43%
Refugee (in camp)	21%	72%	39%	46%	62%	45%	27%	46%

Table above



Looking closely at all dimensions of vulnerability considered, non-refugee households were less likely to be assessed as vulnerable compared to refugee households across all dimensions, with the exception of education. However, levels of vulnerability in at least one dimension were high for both non-refugee households (89 percent) and refugee households (98 percent of refugee households in camp; 96 percent

of refugee households out of camp). The difference between non-refugee households and refugee households was even more pronounced when looking at multi-dimensional vulnerability, with 68 percent of non-refugee households being considered vulnerable in at least two dimensions, compared to 85 percent of refugees in camps and 81 percent of refugees outside of camps.

Indeed, years of socioeconomic decline and occupation have had a damaging effect on Palestinian refugees in both inside and outside refugee camps across the oPt. Though crucial humanitarian and development actors are providing essential services to Palestinian refugees, which might mitigate the rates of vulnerability in some dimensions, refugee households are more exposed to protection threats such as settler-violence, impacting access to services and livelihoods. Therefore, refugee households are subject to higher risk of vulnerability than non-refugee households², which was confirmed through the VAF findings. One notable exception though was observed in education vulnerability, which was reportedly experienced by a higher proportion of non-refugee households (30 percent) compared to out-of-camp refugee households (29 percent) and in-camp refugee households (21 percent).

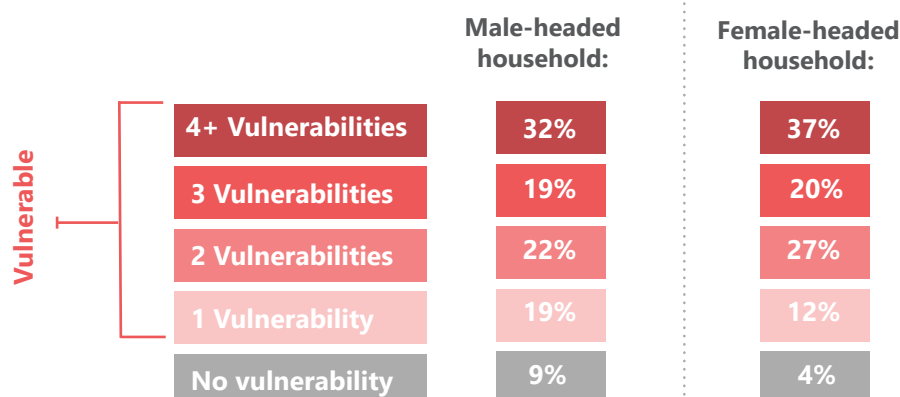
For most assessed vulnerabilities, refugee households outside camps were slightly less likely to be considered

vulnerable than refugee households living in camps, although the proportion of vulnerable households in each dimension was, for the most part, fairly similar between these two population groups. Among refugee households, the highest difference was observed in the food security vulnerability (39 percent of in-camp refugee households against 28 percent of out-of-camp refugee households). Divergences in vulnerability were also observed across location. For refugee households in the Gaza Strip, the dimension with the highest proportion of households considered as vulnerable was employment (respectively 87 and 86 percent for in-camp and out-of-camp households). For refugee households in West Bank, health vulnerability was more likely among households living in camps (59 percent), while employment vulnerability was the most reported by households living outside of camps (49 percent).

POPULATION GROUPS

MALE AND FEMALE HEADED HOUSEHOLDS

Percentage of households by vulnerability dimension:



ONE DIMENSIONAL VULNERABILITY BY GENDER OF THE HEAD OF HOUSEHOLD

Location	Vulnerability Dimension							
	Education Vulnerability	Employment Vulnerability	Food Security Vulnerability	Protection Vulnerability	Health Vulnerability	Shelter and Housing Vulnerability	WASH Vulnerability	Monetary Resources Vulnerability
oPt all	29%	59%	20%	31%	52%	33%	20%	38%
Female-headed	22%	73%	21%	31%	70%	29%	18%	39%
Male-headed	30%	57%	19%	31%	50%	33%	20%	37%

Table above

0%  100%

² UN OCHA. [Humanitarian Needs Overview 2023](#).

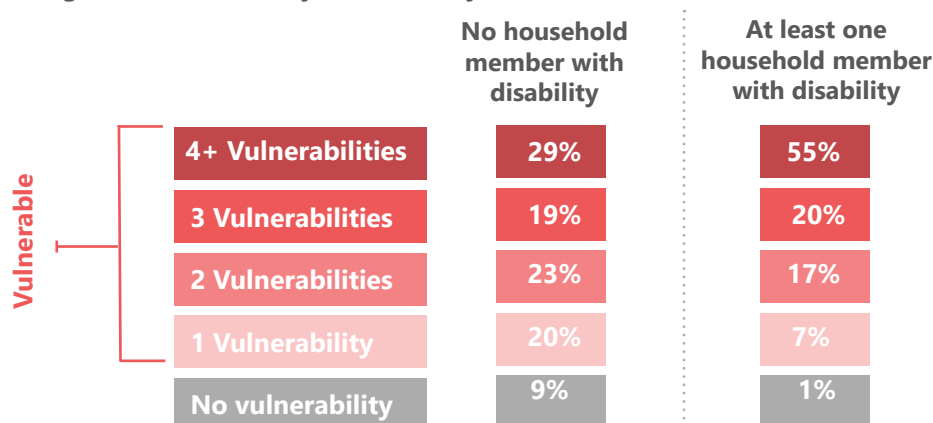
By disaggregating results according to the gender of the head of household, the MSNA survey allows to investigate potential gender dimensions of vulnerability. In total, 7,369 male head of household and 962 female head of household (545 in West Bank and 417 in Gaza Strip) were interviewed for the MSNA 2022³. **The proportions of female-headed households considered to be vulnerable in at least one dimension (96 percent) and in multiple dimensions (84 percent) were higher than male-headed households (respectively 91 percent and 72 percent), especially for multidimensional vulnerability in the West Bank.** Indeed, 80 percent of female-headed households in West Bank were identified as vulnerable in at least two dimensions of vulnerability, while this proportion was 62 percent for male-headed households. When assessing individually each vulnerability dimension,

male-headed households were more likely to be considered vulnerable in education, shelter and WASH, while female-headed households had higher rates of vulnerability in employment, food security, health and monetary resource. **Overall, for most of the assessed vulnerability dimensions, the reported prevalence of vulnerability for male and female headed households was fairly similar.** The greatest variation between vulnerability reported by male and female-headed households can be observed in health vulnerability and employment vulnerability. There may be several reasons for this, including social and cultural factors that limit women's access to resources and opportunities, as well as the additional burden of care responsibilities that women often bear. Women may also face greater barriers to accessing healthcare services due to factors such as limited mobility or affordability.

POPULATION GROUPS

HOUSEHOLDS WITH A MEMBER WITH DISABILITY

Percentage of households by vulnerability dimension:



ONE DIMENSIONAL VULNERABILITY BY HOUSEHOLD WITH A HOUSEHOLD MEMBER WITH A DISABILITY

Location	Vulnerability Dimension							
	Education Vulnerability	Employment Vulnerability	Food Security Vulnerability	Protection Vulnerability	Health Vulnerability	Shelter and Housing Vulnerability	WASH Vulnerability	Monetary Resources Vulnerability
oPt all	29%	59%	20%	31%	52%	33%	20%	38%
With disability	30%	79%	36%	45%	85%	44%	24%	48%
Without disability	29%	56%	17%	29%	47%	31%	19%	36%

Table above

0%  100%

³ Given the non-proportionality of the sample size between the two genders, results should be interpreted cautiously.

In addition to household refugee status and the gender of the head of household, the presence of a member of household with a disability was also considered when analyzing vulnerability. Specifically, 99 percent of assessed households with a member with a disability were considered vulnerable in at least one dimension, compared to 91 percent of households with no member of the household with a disability. **Households with a member with a disability were more likely to experience multi-dimensional vulnerability compared to households with no member of the household with a disability.** With the exception of education vulnerability, and WASH vulnerability where rates were fairly similar, **households with a member with a disability were more likely to be considered vulnerable across all individual**

vulnerability dimensions than those without. Particularly notable variation between these two population groups can be observed in employment vulnerability and health vulnerability, both of which were substantially higher amongst households with a member living with disability. Regarding geographical disparities, while the proportion of households with a member living with a disability experiencing at least one vulnerability was similar in Gaza Strip (100 percent) and West Bank (99 percent), a certain difference was observed between the two regions for households with no member with a disability. Indeed, 97 percent of households without a member with disability in Gaza Strip were considered vulnerable in at least one dimension, compared to 87 percent in West Bank.

UNPACKING THE VAF: AREAS AND GROUPS WITH THE HIGHEST VULNERABILITY

- **Across the occupied Palestinian territory, the majority of households (92 percent) were found to be vulnerable in at least one dimension** assessed through the VAF (representing 98 percent of households in Gaza and 89 percent of households in the West Bank). Variations in the vulnerability were observed by looking more closely at different population groups and location, though for each sub-groups and locations, overall levels remained high.
- The highest concentration of households with at least one dimension of vulnerability was observed in Gaza, specifically in Rafah (100 percent), followed by Deir al Balah and North Gaza (98 percent). Households in West Bank appeared to be slightly less vulnerable compared to Gaza. In the West Bank, H2 and Area C had the highest vulnerability rates (respectively 90 and 91 percent)
- **Disparities in household vulnerability between households living in the Gaza Strip and those living in the West Bank became even more apparent while looking at multi-dimensional vulnerability**, with more than 89 percent of households across all governorates in the Gaza Strip experiencing at least two dimensions of vulnerability, while these percentages varied from 41 to 70 percent across areas in the West Bank.
- In East Jerusalem, households had the lower levels of vulnerabilities than other areas based on the dimensions assessed through the VAF, with a reported 83 percent of households considered vulnerable in at least one dimension and 41 percent of households considered vulnerable in at least two dimensions. However, East Jerusalem faced the widest increase in vulnerability compared to the VAF 2021.
- **Across the oPt, the most vulnerable households appeared to be those with a member with disability, refugee-households and female-headed households, with more than 95 percent of households within each group experiencing at least one vulnerability.** Although, vulnerability levels of other groups of population were not far behind.
- **Employment and health were the dimensions with the highest rates of vulnerability, and also the most prevalent co-occurrence of vulnerabilities across household in the Gaza Strip and West Bank.** Female-headed households and households with a member with disability were particularly vulnerable in these two dimensions compared to other group of populations, especially in Gaza.
- **Gazan households had higher rates of vulnerability than West Bank households across all dimensions and populations groups.** The only exception observed was in the WASH dimension of vulnerability for refugee households and households with a member with disability. This highlights the particular circumstances and challenges faced by households in Gaza due to persistent insecurity, funding shortfalls, movement restrictions, and the consequences of the blockade imposed by the Israeli occupation.
- **These findings suggests that gender of the head of the household, presence of a member with disability, refugee status and location of a household may be aggravating factors in the vulnerability experienced by household.**

UNDERSTANDING KEY DRIVERS OF VULNERABILITY

- **The key driver of vulnerability experienced by households across the oPt appears to be employment vulnerability** (see Annex 1 on page 12 for a breakdown of the indicators used to determine each vulnerability dimension for the VAF). **Employment vulnerability was reportedly experienced by 59 percent of oPt households (44 percent in the West Bank and 87 percent in Gaza).** When considering multi-dimensional vulnerability, employment vulnerability was the most frequently observed co-occurrent vulnerability dimension.
- The highest rates of employment vulnerability were observed among female-headed households in Gaza (96 percent), Gazan households with a member of the household with a disability (91 percent), and non-refugee households in Gaza (88 percent). The main driver of this high rate of employment vulnerability for **female headed households in Gaza was the reliance on precarious sources of income** (93 percent, compared to 58 percent in West Bank). By comparison, 75 and 27 percent of male headed households respectively in Gaza and West Bank reported reliance on precarious sources of income.
- **The next most important driver of multi-dimensional vulnerability was health vulnerability, experienced by 52 percent of oPt households (46 percent in the West Bank and 64 percent in Gaza).** The most vulnerable groups in this dimension were household with a member with disability across both regions (90 percent in Gaza and 79 percent in West Bank), and female headed household in Gaza (79 percent compared to 67 percent in the West Bank).
- At the oPt national level, food security and WASH vulnerability were the least commonly reported (both 20 percent). However, when looking more closely at households in different locations and belonging to different population groups, food security does appear to be a key driver of vulnerability for some households. Indeed, **particularly high rates of food security vulnerability were observed among households with a member with a disability in Gaza (53 percent).**

VAF DASHBOARD AND DATABASE:

An interactive dashboard was published in March 2023, allowing users to display and cross-analyze all vulnerability criteria and dimensions assessed through the Vulnerability Analysis Framework by location and population group. Although key findings and interesting observations have been highlighted in this VAF Bulletin, more detailed and granular analysis can be accessed by viewing the [VAF dashboard here](#) and the [VAF Analysis database](#).

VULNERABILITY BY LOCATION AND POPULATION GROUP

Household Characteristic	Household Location	Vulnerability Dimension							
		Education Vulnerability	Employment Vulnerability	Food Security Vulnerability	Protection Vulnerability	Health Vulnerability	Shelter and Housing Vulnerability	WASH Vulnerability	Monetary Resources Vulnerability
All households	oPt	29%	59%	20%	31%	52%	33%	20%	38%
	West Bank	29%	44%	9%	23%	46%	24%	20%	29%
	Gaza	30%	87%	39%	46%	64%	48%	21%	54%
Female-headed households	oPt	22%	73%	21%	31%	70%	29%	18%	39%
	West Bank	22%	66%	13%	26%	67%	21%	17%	37%
	Gaza	24%	96%	47%	46%	79%	53%	20%	73%
Male-headed households	oPt	30%	57%	19%	31%	50%	33%	20%	37%
	West Bank	30%	41%	9%	23%	42%	25%	20%	29%
	Gaza	31%	86%	38%	46%	63%	48%	21%	52%
Households with disability	oPt	30%	79%	36%	45%	85%	44%	24%	48%
	West Bank	27%	65%	16%	31%	79%	29%	24%	30%
	Gaza	32%	91%	53%	57%	90%	57%	23%	63%
Households without disability	oPt	29%	56%	17%	29%	47%	31%	19%	36%
	West Bank	29%	42%	9%	22%	42%	23%	19%	29%
	Gaza	30%	85%	35%	43%	57%	46%	20%	51%
Refugee households (in camp)	oPt	21%	72%	39%	46%	62%	45%	27%	46%
	West Bank	18%	51%	28%	34%	65%	35%	32%	56%
	Gaza	23%	87%	47%	55%	59%	53%	24%	34%
Refugee households (out of camp)	oPt	29%	71%	32%	39%	57%	38%	20%	43%
	West Bank	29%	49%	19%	29%	47%	26%	20%	26%
	Gaza	30%	86%	50%	46%	64%	46%	20%	55%
Non-refugee households	oPt	30%	51%	13%	25%	48%	28%	19%	33%
	West Bank	29%	42%	8%	21%	44%	23%	19%	29%
	Gaza	33%	88%	33%	43%	64%	50%	20%	51%

ANNEX 1: VULNERABILITY INDICATORS AND DIMENSIONS

For the Vulnerability Assessment Framework, a simple scoring procedure was used. A household was considered vulnerable in a given dimension if it scored a "1" on any of the indicators measuring that dimension. The indicators used to create each vulnerability dimension are outlined in the table below.

Vulnerability Dimension	Indicator		oPt	West Bank	Gaza Strip
Vulnerability Dimension	Education Vulnerability	% of HHs with at least one child not enrolled in school during the 2021-2022 school year*	13%	15%	11%
		% of HHs that cannot access a functional basic and secondary school within a 30min walk from dwellings	4%	4%	4%
		% of HHs reporting safety concerns in relation to their childrens' education	21%	20%	24%
		% of HHs experiencing education vulnerability	29%	29%	30%
	Employment Vulnerability	% of HHs with at least one adult (18+) unemployed and seeking work	35%	21%	60%
		% of HHs who earned income from precarious or unstable sources in the 30 days prior to data collection	47%	31%	76%
		% of HHs experiencing employment vulnerability	59%	44%	87%
	Food Security Vulnerability	% of HHs who reported they either: Ate less OR Went the entire day without eating	20%	9%	39%
		% of HHs experiencing food security vulnerability	20%	9%	39%
	Protection Vulnerability	% of HHs with any member reportedly experiencing psychosocial distress (self-diagnosed)	22%	12%	40%
		% of HHs with at least one child aged 15-17 years engaged in labor in the 30 days prior to data collection**	4%	4%	3%
		% of HHs in which women and girls avoid areas because they feel unsafe there	12%	13%	12%
		% of HHs experiencing protection vulnerability	31%	23%	46%
	Health Vulnerability	% of HHs with at least one member who has a chronic disease	46%	43%	53%
		% of HHs with at least one member who faced difficulties in accessing health services in the 3 months prior to data collection***	24%	14%	37%
		% of HHs experiencing health vulnerability	52%	46%	64%
	Shelter Vulnerability	% of HHs living under critical shelter conditions	1%	1%	2%
		% of HHs with household members sleeping in the living room	26%	19%	40%
		% of HHs reporting risk of eviction	5%	3%	9%
		% of HHs without a secure occupancy arrangement for their current shelter	7%	4%	11%
		% of HHs experiencing shelter vulnerability	33%	24%	48%

ANNEX 1: VULNERABILITY INDICATORS AND DIMENSIONS

Vulnerability Dimension	Indicator		oPt	West Bank	Gaza Strip
	WASH Vulnerability	% of HHs with limited access to a sufficient quantity of water for drinking and domestic purposes	9%	10%	8%
		% of HHs affected by flooding	10%	9%	12%
		% of HHs with limited access to improved solid waste services	3%	3%	2%
		% of HHs experiencing WASH vulnerability	20%	20%	21%
	Monetary resources Vulnerability	% of HHs whose food, hygiene and water expenditure share is at least 80%	5%	6%	2%
		% of HHs reporting one of the primary reasons for taking on debt is: education, basic household expenditure, healthcare, food, disability-related expenditure	55%	48%	63%
		% of HHs experiencing monetary resources vulnerability	38%	29%	54%

*Among households with school-age children (5-17 years old)

**Among households with children

***Among households who needed to access healthcare in the 3 months prior to data collection

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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).