



# Yemen Expenditure of Household Assessment (YEHA)

**Preliminary findings of the YEHA Pilot in Yemen  
February 2023**



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A world map is centered in the background, rendered in a light gray color. Overlaid on the map is a complex geometric pattern of thin, light gray lines forming a network of irregular polygons, resembling a low-poly mesh or a stylized globe grid. The overall aesthetic is clean and modern.

**01**

# Assessment background & limitations

# Background

Pilot assessment that aims to understand expenditure patterns and monetary needs of beneficiaries targeted by the CASH and Markets Working Group (CMWG) members.

1. Understand the **expenditure** of multi-purpose cash (MPCA) beneficiaries on different goods, services and needs.
2. Assess the **monetary gap**, as reported by the beneficiaries, between expenditure and the amount needed to meet basic needs.
3. Assess the **income** of MPCA beneficiaries, their source(s) of income and estimate the difference between households' expenditure and income.
4. Estimate the **prevalence and size of debt** of the MPCA beneficiaries.
5. **Discern trends and patterns** in the expenditure (gaps) and income of the MPCA beneficiaries.
6. **Compare expenditure budget of MPCA beneficiaries to the Minimum Expenditure Basket (MEB).**

## Sampling method

- Include 6 partners of the CMWG
- Purposefully selected 9 districts based on
  - Partners capacity
  - MPCA program with 3+ rounds of cash distributions
  - Last cash distribution was between July and October 2022

## Data collection and processing

- Data collection: 6<sup>th</sup> – 20<sup>th</sup> November 2022
- Structured household survey tool
- Data checked for outliers and logical errors

Read more about the methodology [here](#).

Sample					
Government	District	Partner	Beneficiaries	Sample	Completed
Abyan	Zinjibar	SI	108	25	25
	Khanfar	IRC	554	50	50
Al Hudaydah	Al Khawkhah	DRC	685	38	59
	Hays		44	38	16
Ad Dhale'e	Qa'tabah	ACTED	338	38	34
	Ad Dale'e		101	38	37
Marib	Marib city	IOM	484	75	77
Taiz	Ash	UNHCR	NA*	50	51
	Shamaytayn		33	25	25

\*Number of beneficiaries is not known

# Limitations

- Findings are indicative of the assessed beneficiaries.
- **Over-reporting or under-reporting.**
  - Potential Incentive to Misrepresent: In some cases, there may be an incentive for beneficiaries to make their situation look "worse" than it actually is, leading to an under-reporting of income (sources), over-reporting of expenditures or incentive to report that expenditures were insufficient to cover the households' (HHs) basic needs.
  - Sensitive Expenditure Categories: There may be some sensitive expenditure categories, such as the consumption of qat, that are under-reported as respondents felt that this was undesirable to report these expenditures to the organisation that provides humanitarian cash assistance.
  - Understanding of Concepts and Categories: Ensuring that both the enumerators and respondents have a complete understanding of the concepts and expenditure categories being reported on can be challenging. This can lead to errors in reporting or misunderstandings of the information being collected.
- **Recalling expenditure was challenging and tiring for households.**
  - Estimates, Not Hard Numbers: The reported expenditures should be considered estimates, as they are not hard numbers. This means that the data should be used with caution and interpretation, taking into account the potential for inaccuracies or errors.

# Limitations

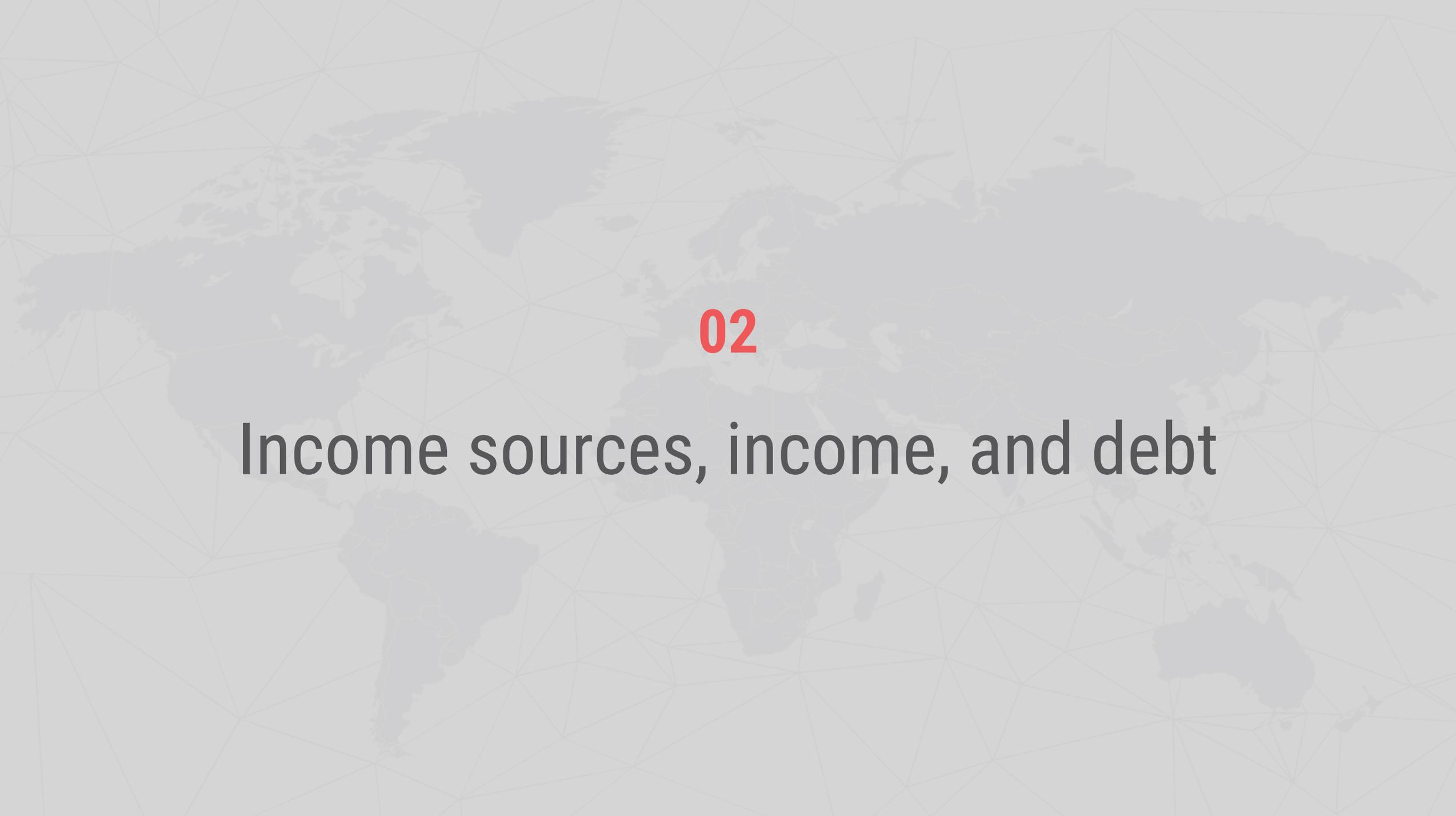
Household characteristics that may impact expenditure patterns vary greatly between the assessed HHs.

- Whereas most of the assessed HHs were displaced, they do not represent a homogenous group; different living conditions, such as **camp-like settings, out-of-camp and period of displacement**, influence expenditure patterns (e.g. rent expenditure or purchase of shelter items).
- The relative proportion of food expenditure as part of the total HH budget will depend on several factors, such as the number of household members and the **prevalence of other HH needs with a relatively high cost, such as rent and education**.
- The presence of HHs with rental expenditure was prevalent in Marib City, but not present in Khanfar and Qa'tabah. This suggests that reported **rental expenditures were exclusive to specific districts**.
- Education expenditure was less frequently reported by HHs in Ad Dali', Al Khukhah, Khanfar, and Qa'tabah due to **fewer school-going children** among these HHs.
- In Ad Dali', Ash Shamayatayn, Jabal Habashi, Qa'tabah, and Zinjibar, the assessed HHs who **received cash assistance in the 30 days** before data collection, likely had more income sources and a higher income than other assessed HHs, whom had not received cash assistance for two to four months.
- Most HHs in Ash Shamayatayn came from **rural areas**; This might impact their accessibility to goods and services, and therefore, their expenditure.

Heterogenous sample makes it difficult to compare between HHs, or to discern patterns based on HH characteristics.

Assessed household characteristics that may impact HHs' expenditure

	Ad Dali'	Al Khukhah	Ash Shamayatayn	Hays	Jabal Habashi	Khanfar	Ma'rib City	Qa'tabah	Zinjibar	Total
Household key informants (Kis)	35	59	47	16	25	50	71	34	25	362
Rural	57%	68%	83%	0%	28%	46%	23%	3%	52%	44%
Urban	43%	32%	17%	100%	72%	54%	77%	97%	48%	56%
Displaced	100%	86%	89%	100%	100%	54%	100%	100%	100%	90%
Host	0%	14%	11%	0%	0%	46%	0%	0%	0%	10%
Received MPCA in last 30 days	100%	14%	100%	0%	100%	0%	3%	100%	100%	49%
Lives in rented shelter	17%	41%	47%	19%	12%	0%	70%	3%	52%	34%
Head of household (HoH) is female	37%	34%	19%	81%	12%	20%	51%	18%	32%	33%
Has school-going children	34%	34%	72%	56%	80%	34%	80%	32%	52%	53%
Expenditure on food as proportion of total expenditure	43%	54%	33%	38%	47%	50%	33%	41%	47%	43%
HHs with lowest total expenditure (lower quartile)	17%	27%	30%	31%	24%	64%	1%	15%	8%	24%
HH with highest total expenditure (upper quartile)	14%	15%	13%	13%	0%	2%	83%	18%	8%	27%

A world map is shown in a light gray, semi-transparent style, overlaid on a background of a light gray geometric pattern consisting of interconnected lines forming various polygonal shapes. The map is centered on the Atlantic Ocean. In the center of the map, the number '02' is displayed in a bold, red, sans-serif font.

02

# Income sources, income, and debt

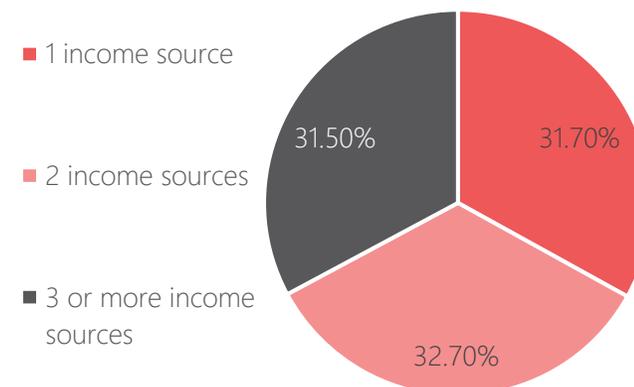
# Income sources and debt

- **Casual labor** is the primary source of income for 66.9% of households whereas **informal loans** from friends and family are the second most significant income source, with 36.6% of households relying on this. Humanitarian cash assistance is the third largest income source, at 36.3%.
- Nearly half (49%) of the surveyed households received **humanitarian cash assistance** in the 30 days prior to data collection.
- The majority (65%) of households with regular employment were in **Marib City**.
- One-third of households relied on just one source of income.
- Assessed households that had received MPCA in the last 30 days, were more likely to report an **income diversification**:
  - Almost all (93%) of the HHs that received MPCA in the last 30 days reported having more than one source of income.
  - Of the HHs that did not receive MPCA in the last 30 days, 54% reported having only one source of income. These HHs were primarily from the areas of Al Khukhah (45), Marib City (24), Khanfar (23), and Hays (13).

Most important sources of income reported by the HHs.

	Most important	2nd most important	3rd most important
Casual laborer	66.9%	3.4%	0.4%
Regular employment	10.2%	0.3%	0%
Humanitarian cash	5.8%	18.6%	36.3%
Cash gifts	4.1%	2.2%	0.4%
Begging	4.1%	3.1%	2.7%
Social benefits	2.2%	0%	0%
Informal loans (from friends and family)	1.4%	36.6%	4.9%
Own business	0.8%	1.1%	0%
Remittances	0.8%	0.3%	0.4%
Sale of assets	0.6%	0.6%	2.2%
Formal loans (from financial service provider)	0.3%	0.6%	0%
Sale of humanitarian assistance	0%	0.3%	0.9%
Savings	0%	0%	0.4%
No income sources	2.8%	32.6%	51.1%

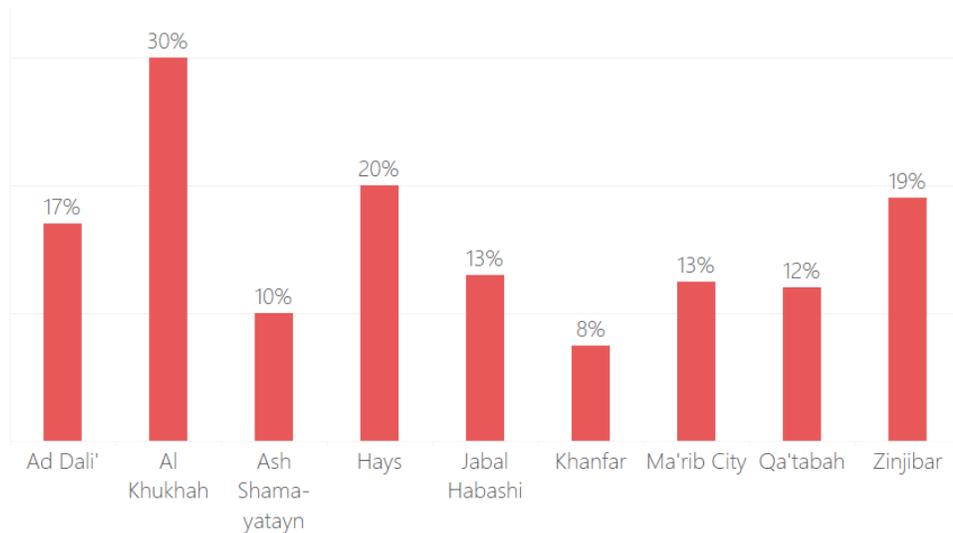
Proportion of HHs, per number of income sources



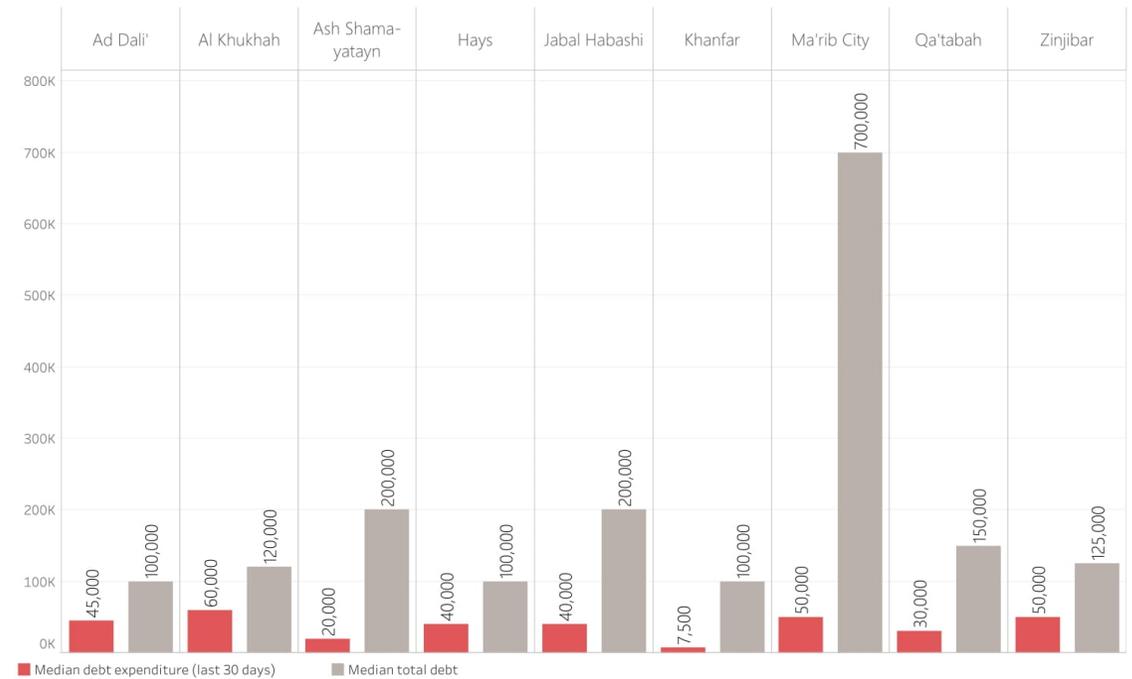
# Debt

- 90% of assessed households (HHs) reported an outstanding debt.
- Median outstanding debt was **150,000 YER**.
  - Median debt reported by HHs from Marib City (700,000 YER) is completely different to other districts. One possible reason for this high debt, cited by enumerates, is that 70% of assessed HHs in Marib City live in a rented shelter and their rent expenditure may partly financed by debt-taking.
- In the 30 days prior to data collection, HHs reportedly spent **41,500 YER** on debt repayments (median).
  - In Khanfar, this value was only 7,500 YER.

Reported debt repayment in the last 30 days, as proportion of total monthly expenditure



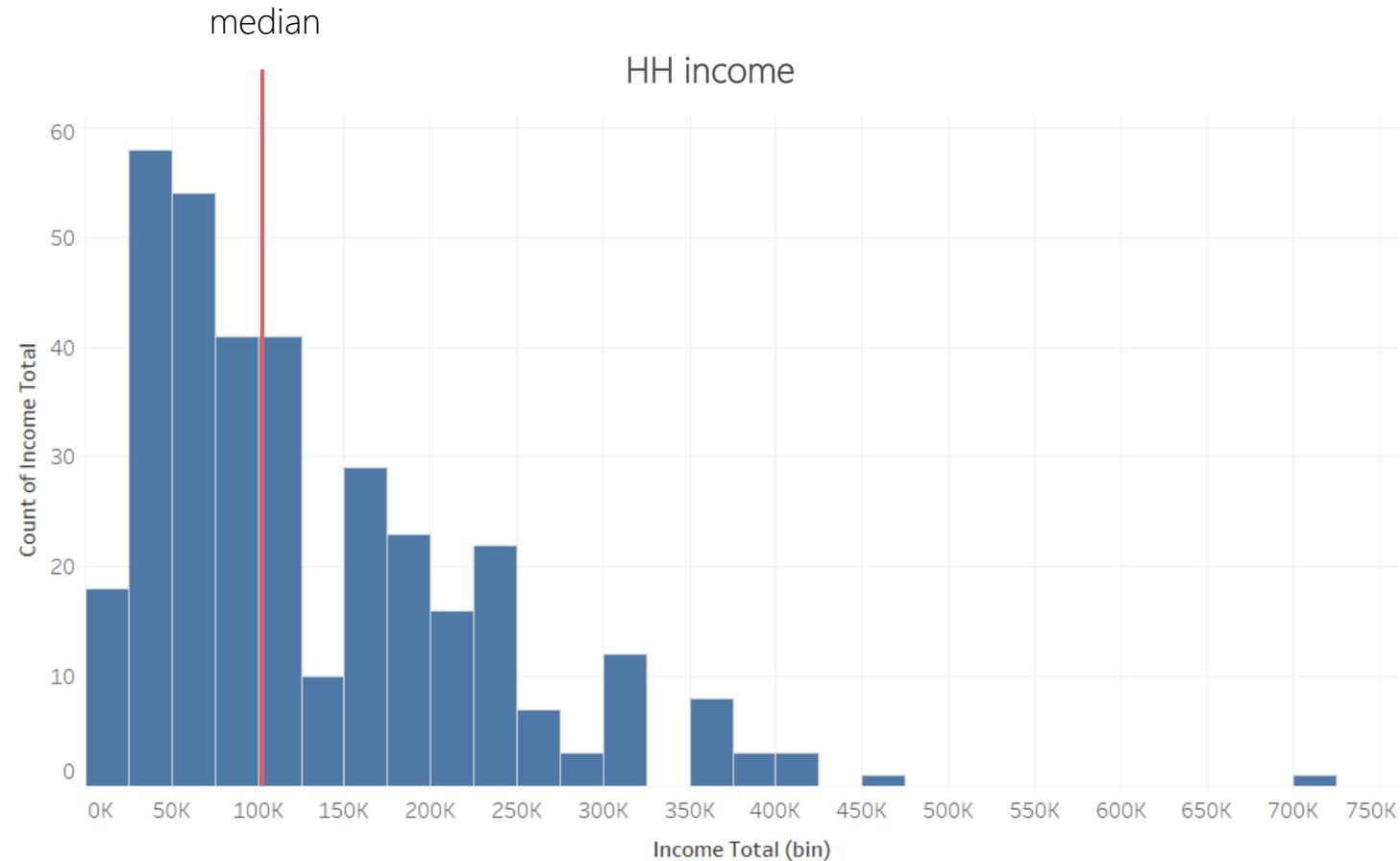
Median debt repayment in the last 30 days and median total debt, per district



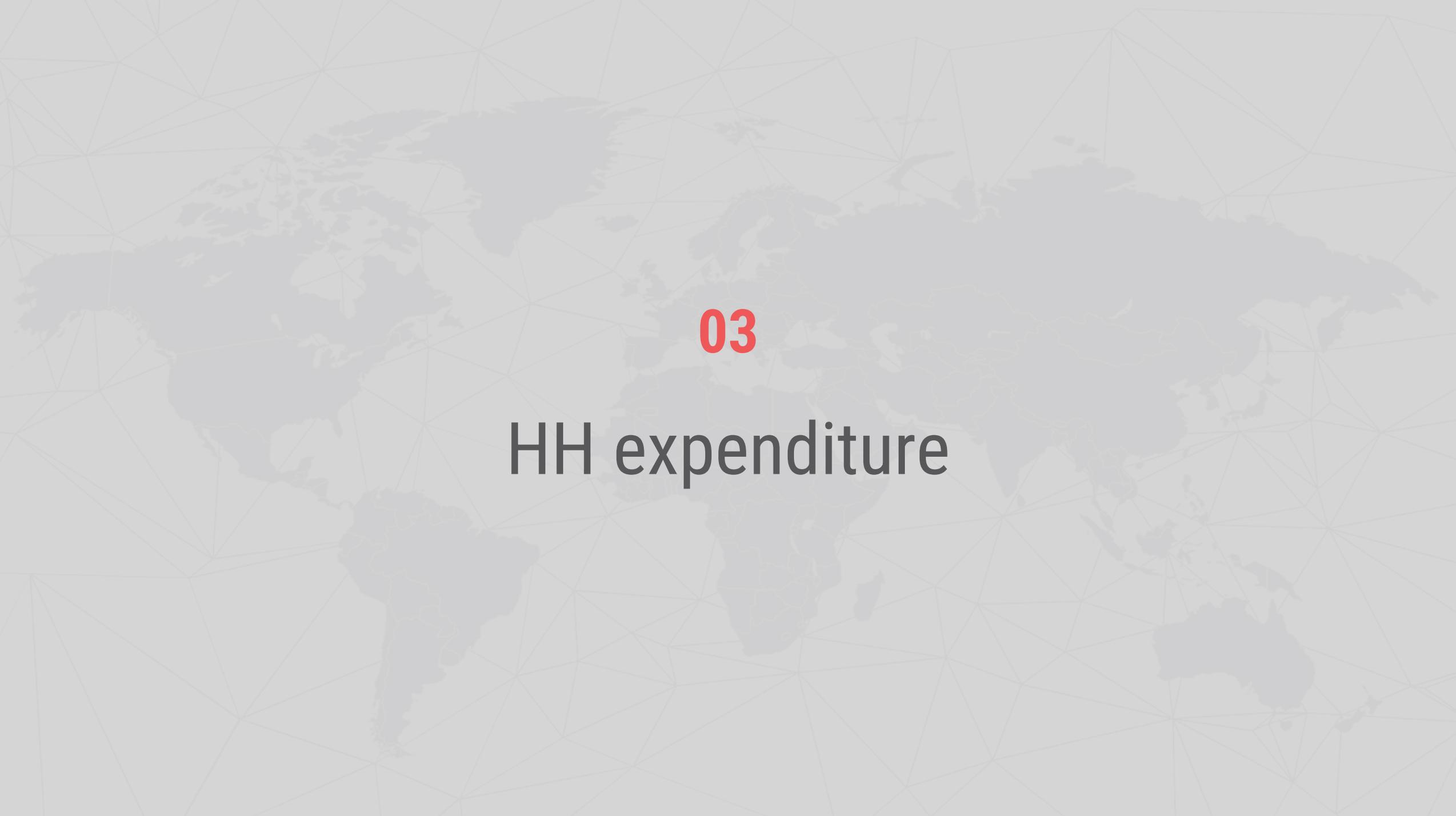
- Of all the monthly expenditures reported, debt repayments represented **16% of the total expenditures** (median).
  - Relative value of debt repayment was particularly high in Al Khukhah (30%), whereas low in Khanfar (8%).
- All HHs spent a relatively large amount of their reported expenditures on debt. Nonetheless, the value of HHs debt, the amount spent on debt repayments, and the proportion that debt repayments represent in the total HH expenditure, differs on a case-by-case basis.

# HH Income

- Median income of assessed HHs was 100,000 YER.
- The accuracy of the income data is questionable due to varying interpretations of which sources should be considered as part of the total income. As a result, further analysis based on this income data is not recommended.\*



\*Please refer to slide 5 and 27-29 for more information on the limitations, implications and information gaps of this pilot assessment.

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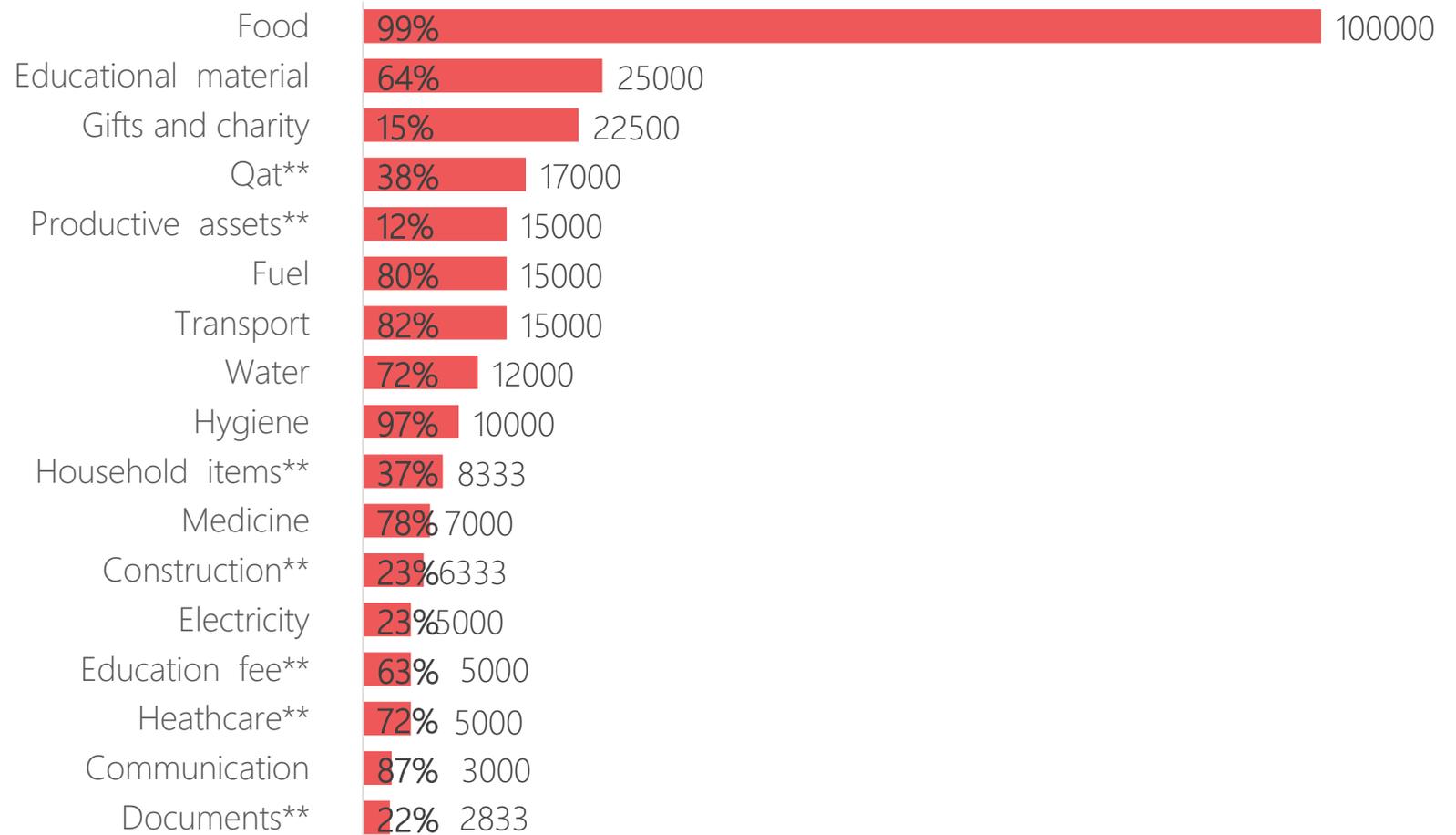
03

HH expenditure

# HH Expenditure

- HHs did not always report an expenditure for the monitored goods and services.
- The most commonly reported expenditures were on **food, hygiene items, fuel and transport**. They were reported by at least three-quarters of the assessed HHs.
- HHs **irregularly reported** spending on productive assets, charity and gifts, documentation, electricity, construction, and HH items.
  - These goods may come from sources **outside of the market, or are not prioritized or needed items**;
  - There was **under-reporting** of spending in categories such as charity and gifting, and the consumption of qat.
  - **Respondents did not systematically consider clothing** as part of household items. This may have contributed to the relatively small proportion of HHs reporting expenditure on this category.

HH median monthly expenditure (in YER)\* and the proportion of HHs reporting an expenditure for this good or service (in percentage)

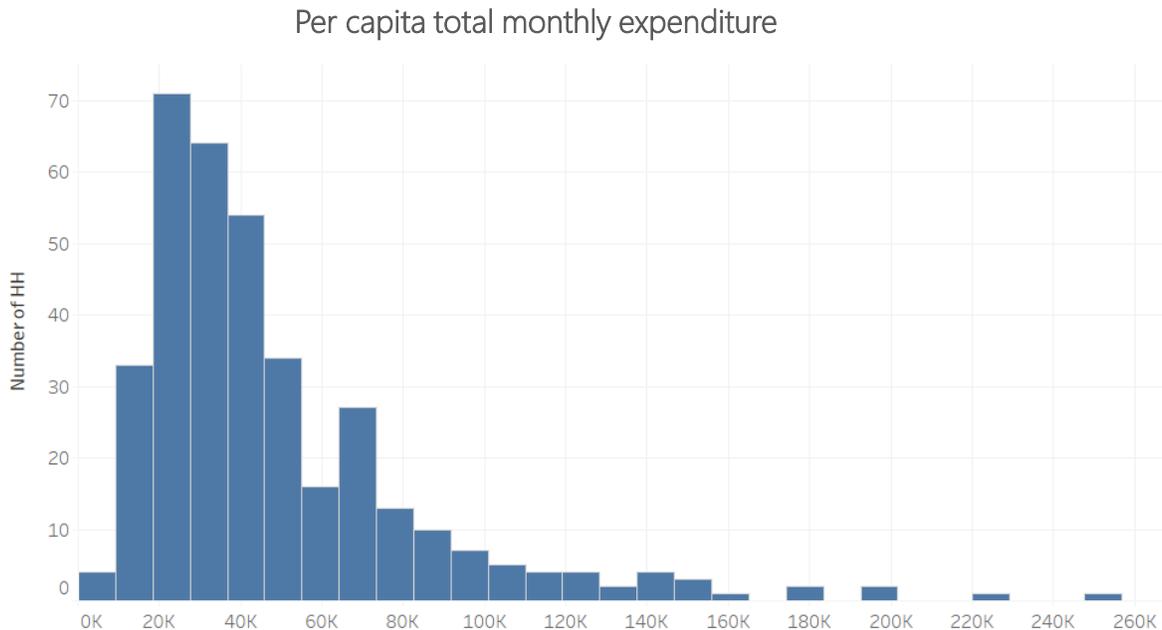


\* Only for HH that reported an expenditure (expenditure was not 0)

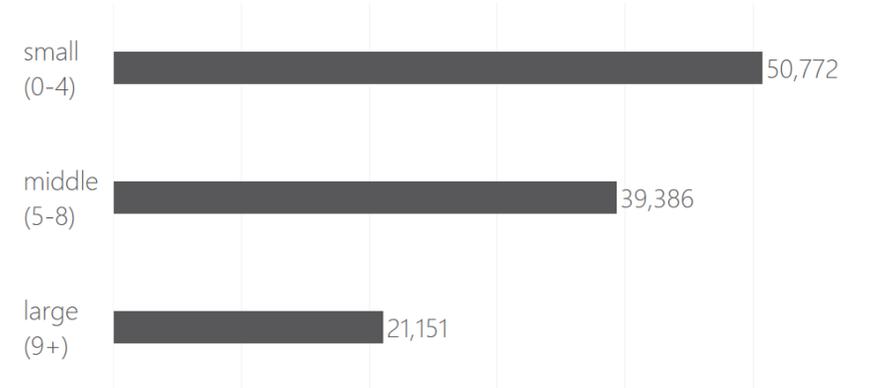
\*\* Recall period was 6 months

# HH expenditure – Economies of scale

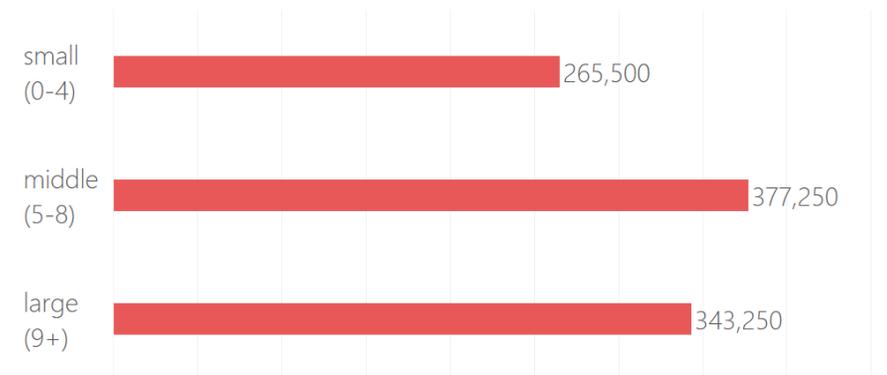
- Median total monthly HH expenditure was 350,254 YER (per capita 38,484)\*.
- Average HH size was 6.4 members.
- The per capita expenditure decreases for larger households, indicating that the cost per member of the household decreases as the size of the household increases (**economies of scale**).



Per capita monthly expenditure, per HH size



Total monthly expenditure, per HH size

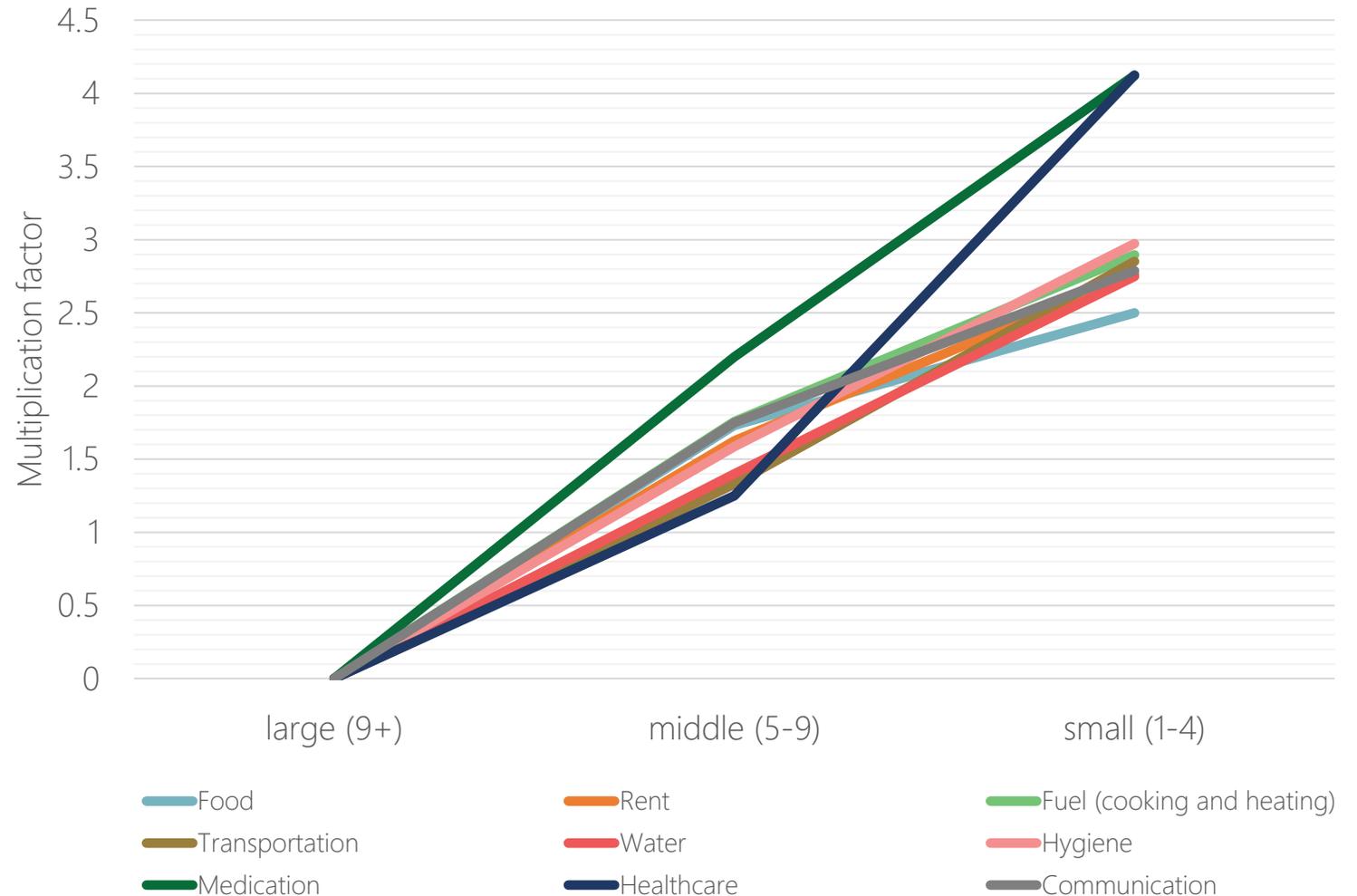


\*Total expenditure was calculated by adding all reported expenditures. For expenditures with a recall period of 6 months, the figures were normalised to 1 month.

# HH Expenditure – Economies of Scale

- The number of HH members impacts the per capita expenditure.
- For most of the monitored items\*, the per capita expenditure of a small HH (1-4 members) is around 2.5 times higher than for large HH (9+ members).
- The largest economies of scale were found for **healthcare** and **medication** expenditure; the increase of per capita cost of a small HH compared to a large HH is the highest for medicine and healthcare.
- Of the measured items\*, the smallest economies of scale were found for food expenditures. However, the increase in per capita spending on **food** is the largest in absolute values.
- The per capita expenditure of a middle (5-9) HH is around 1.3 to 2.2 times higher than a large HH (9+ members)

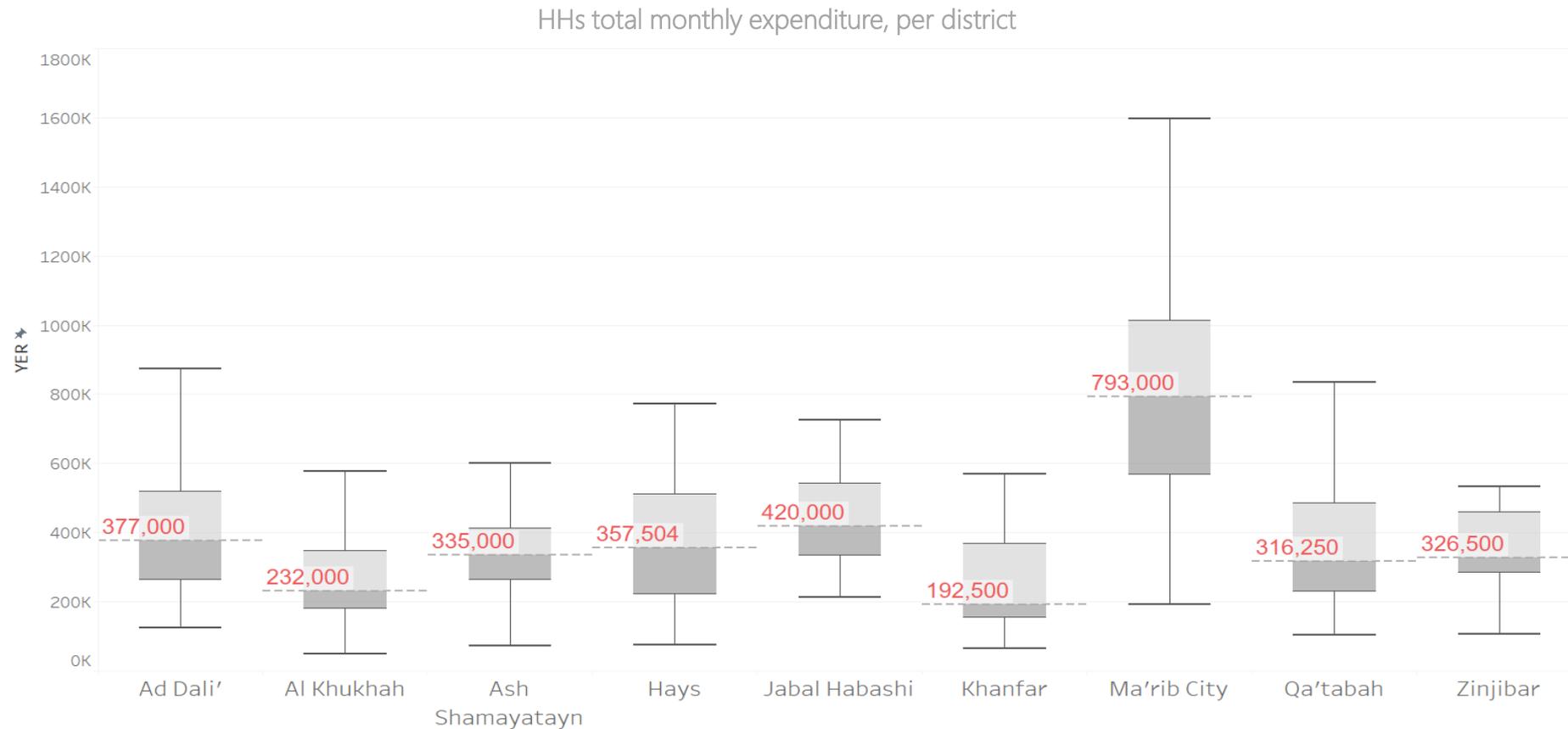
Multiplication in per capita expenditure for a small (1-4) and middle (5-9) sized HH, compared to a large HH (9+ members)\*



\*Only expenditures that were reported by 30 respondents or more, per HH size category, were included.

# HH Expenditure - District

- HH expenditure will be impacted by the **HH needs**, **access to goods and services**, access to **income** or **credit**, and **source** of goods and service (e.g. own produce, in-kind gifts, source of water or electricity).
- No apparent differences in total HH expenditure between assessed HHs that had received MPCA in the last 30 days, and those that had not. .
- Possible explanation for the high expenditure reported by HHs in **Marib city** may be the relatively higher income opportunities in this area. Secondly, there was a high prevalence of HH living in rented shelters, which inflated the total HH expenditure.



# HH Expenditure

HH expenditure on good or service as proportion of total household expenditure ^

- **Food** expenditure takes up largest share of the monthly budget of the assessed HHs. This share (43%) is close to share of the food basket in the total MEB (48%).
- The median **WASH** expenses, water and hygiene items, consist of around 10% of the HHs' budget.
- **Transportation** is a relatively high expenditure for the assessed HHs; it represents 7% median. The same median amount was spent on **health**-related costs; medication represents of the budget of the assessed HHs, for healthcare services it is 3%.
- For HHs with school-going children, **education** cost makes-up a relatively large part of the HH budget. However, the cost reported between districts, and on educational material or educational fees, differ.

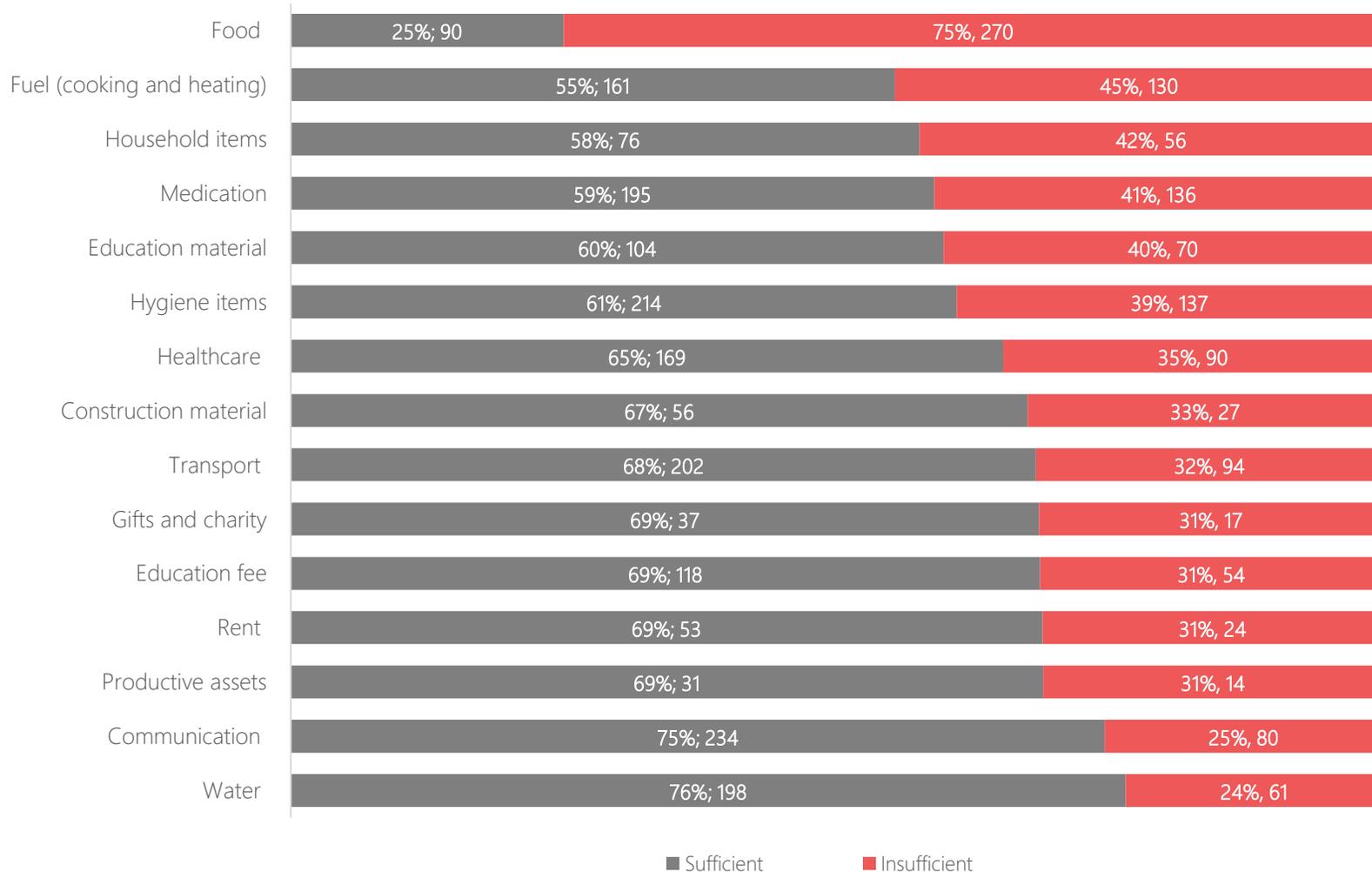
	median	Ad Dali'	Qa'tabah	Al Khukhah	Hays	Ash Shamayat ayn	Jabal Habashi	Khanfar	Zinjibar	Ma'rib City
Food	42.5	43	41	54	38	33	47	49.5	47	33
Debt repayment	16	17	12	30	20	10	13	7.5	19	12.5
Rent	14	15	8	13.5	14	15	13	0	6.5	17
Educational material	9	14	8.5	6	3	5.5	13.5	6.5	8	14
Qat	8	17	13	11	0	6	3.5	10	9	4
Transportation	7	6	6	7	6	9	4.5	8	9	6
Water	6	7	8	4	7.5	5	4	2	4.5	5
Fuel (cooking/heating)	5	5	6	9	7.5	7	5	7	3	4
Charitable gifts	5	0	4	3.5	0	2	0	1.5	13	5
Hygiene	4	3	4	4	7	4	4	6	3	4
Medicine*	4	3	3	3	6.5	5	2	6	1.5	2
Household items (clothing, kitchenware, etc.)*	4	2.5	4.5	2	7	5	2	7.5	1	2.5
Productive assets*	4	2	0	8	13	2.5	4	2	3	3
Electricity and lighting	3	3	5	5	0	3	2	3	1	0
Education fee*	3	7.5	13.5	3	2.5	4	1	3	5.5	2.5
Healthcare*	3	3	4	3	3	3	2	2	1	4
Construction material*	3	0	1	1.5	13	6	3	8	3	2
Communication	1	1	1	1	1	1	1	2	1	2
Documentation*	1	1	1	1	5	2	1	2	2	1

\*Not all goods and services were regularly cited as an expenditure, therefore given proportions are medians of the HHs that reported an expenditure (excluding zero's).

Recall period was 6 months

# YEHA Expenditures

HH reporting that their expenditure was sufficient to meet HH basic need\* in percentages and with number of key informants



\*Per good or service, only HHs that reported an expenditure are included.

- 70% or more of the assessed HHs that reported an expenditure on water, documentation, communication, productive assets, construction or electricity, reported that their expenditure was *sufficient* to meet their need in.
- Most of the assessed HHs reported that their expenditure was *insufficient* to meet food needs. After food, expenditures that were most often insufficient were to cover for the need of fuel, household items and medication (45-41%).



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# HH expenditure & the MEB

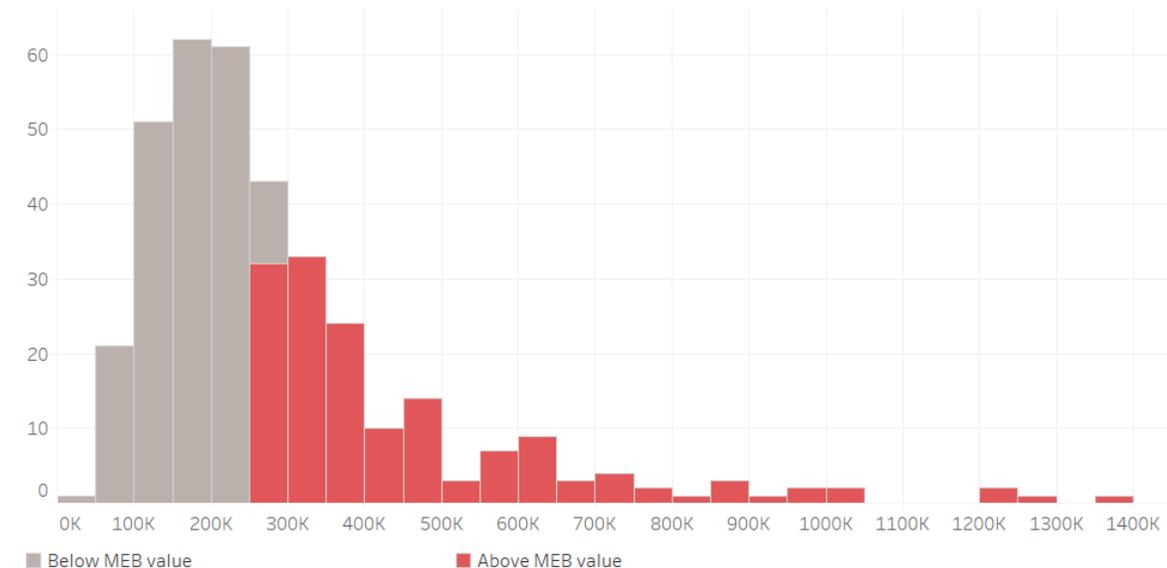
# YEHA expenditure & MEB

- The YEHA pilot data alone is not enough to calculate MEB values.
- May be used to validate MEB values\*: *Does the MEB value sufficiently cover the expenditure of the assessed households?*
  - The MEB value should give a HH the necessary financial means to access to basic goods and services.
  - As the YEHA was conducted with poor households (yet not the poorest), we could assume that the MEB should be, at minimum, the same or higher than the reported expenditures.
- For 69% of the HHs, the MEB value (237,250 YER) is higher than the HHs total monthly expenditure. Looking at the expenditure on MEB goods and services only, 42% of the HHs have an expenditure higher than the MEB.
  - HHs' expenditure higher than the MEB value could indicate that the MEB value insufficiently covers the basic needs of the assessed households.
  - HHs' expenditure lower than the MEB value could indicate that cost of that good or service is lower, not regularly occurring, or sourced via other means.

**Limitation:** HH may source goods and services outside of the market (via barter, own produce, purchasing on credit, gifts).

- E.g. if 10% of HH needs is met via other means, the difference between HH expenditure and the MEB may in fact not be problematic.

HH expenditure on MEB goods and services



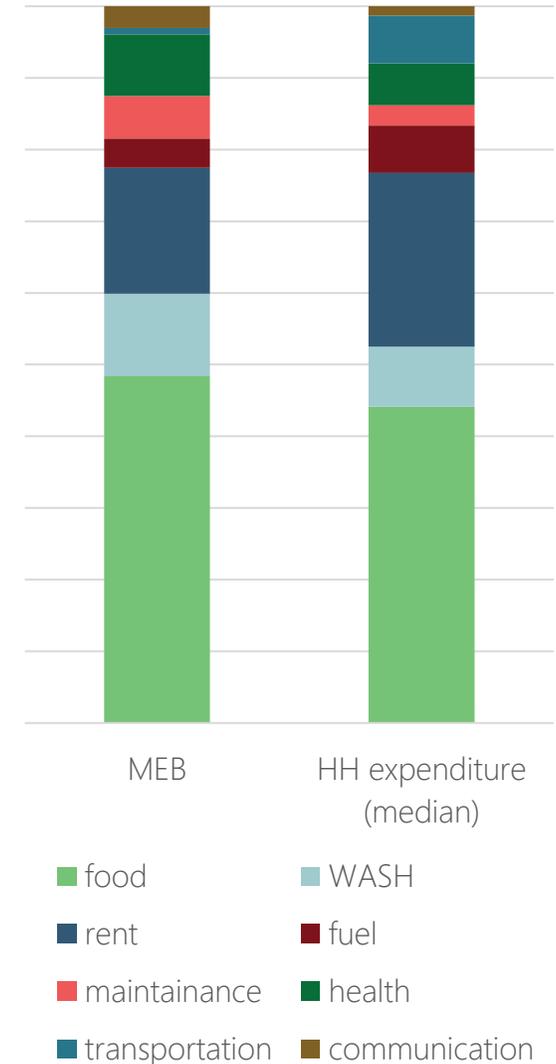
# YEHA expenditure & MEB

- Whereas the total MEB value is generally higher than the HHs total monthly expenditure, the value of individual MEB components does not directly correspond with the actual expenditure of the assessed HHs.
- In particular for transportation, communication and maintenance, the HHs expenditure on these items varies greatly from the corresponding MEB value.

Comparison between median HH expenditures\* and value of MEB components

MEB component	MEB value	HH expenditure (median) and difference to MEB value
food	126,500	100,000 (-21%)
WASH	30,077	19,000 (-37%)
Rent	46,000	55,000 (+20%)
Fuel (cooking/heating)	10,700	15,000 (+40%)
Maintenance	15,525	6,333 (-59%)
Health	22,450	13,333 (-41%)
Transportation	2,300	15,000 (+552%)
Communication	7,935	3,000 (-62%)
Total	261,487	226,666 (-13%)

Proportion of individual MEB components in the MEB, and the proportion of HH expenditure \*on MEB components.

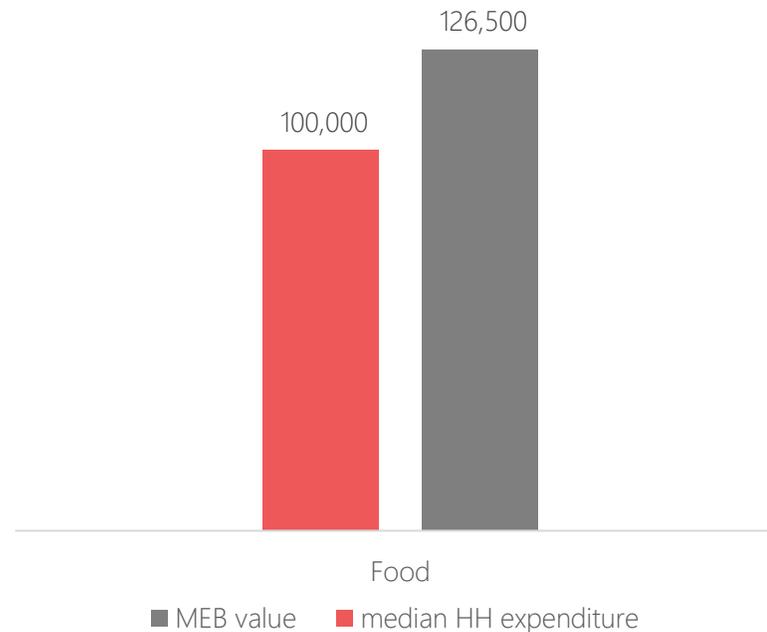


\* Only HH that reported an expenditure (expenditure was not 0) were included, per MEB component.

# YEHA Expenditures & MEB

## Food

- The median expenditure on food reported by the assessed HH was below the MEB value for food.
- For 30% of the HHs, expenditure was higher than value of the food MEB.
  - Of these HHs, two-thirds reported that this amount was insufficient to meet basic needs.
- However, it remains unsure if these HHs were not able to consume the basic food items stipulated in the food MEB as the food items consumed by the HHs was not monitored.

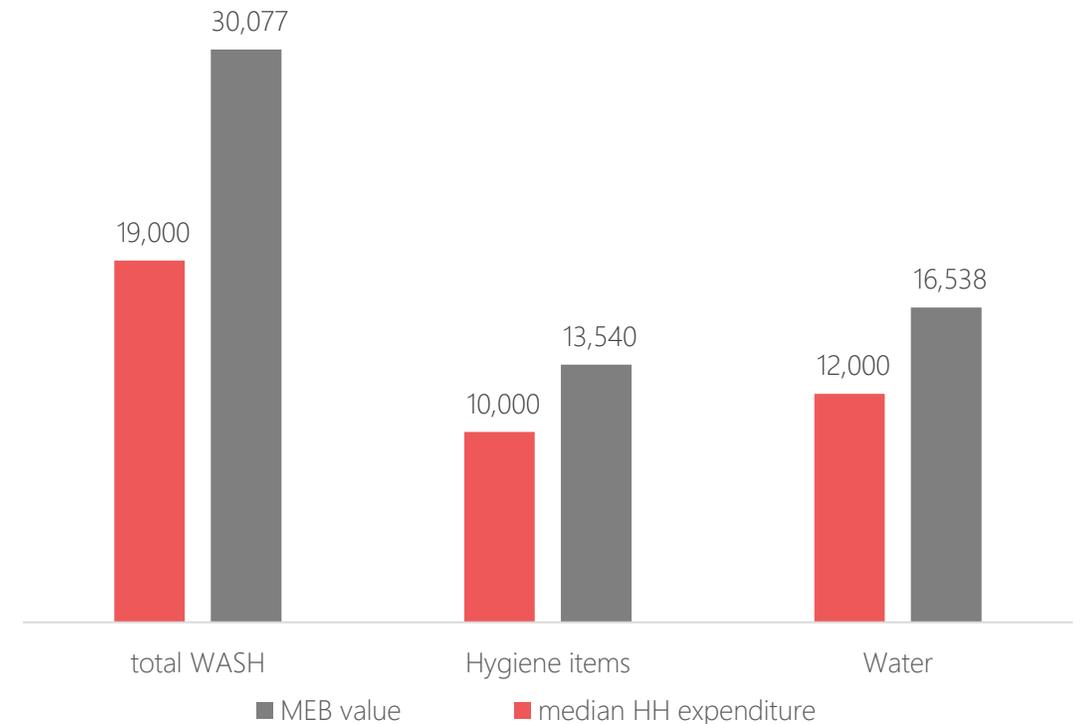


# YEHA Expenditures & MEB

## WASH

- The median expenditures of the assessed HHs on water and hygiene items is somewhat below (-27%) the corresponding MEB value for water and the MEB value for hygiene items. Looking at these items together, most HH have an expenditure on WASH that is around 37% lower than the MEB.
- 12% of the HHs reported an expenditure on WASH that is higher than the MEB value *and* reported that this expenditure was insufficient to meet their basic need. **It suggests that for 12% of the HHs, the WASH MEB would insufficiently cover the HHs reported expenditures on basic WASH needs.**
  - Nonetheless, an exact breakdown of purchased WASH items is required to check if the HHs were unable to purchase the WASH items stipulated in the WASH MEB.
- One factor driving expenditures above the MEB value may be reliance on **trucked water** as a source of water.

Comparison between median HH expenditures and value of WASH MEB components\*



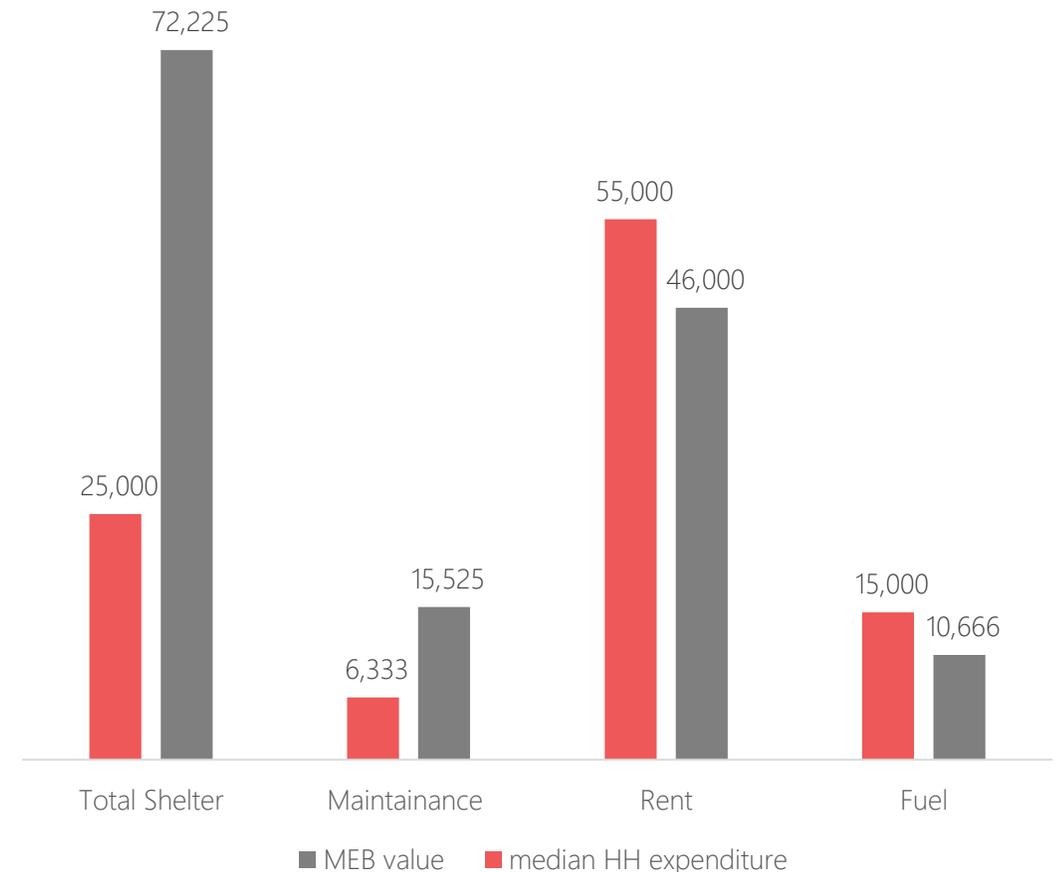
\*The WASH MEB is composed of water (3.15 cubic meter of trucked water) and hygiene items (1.05 kg soap, 2kg laundry powder, 50 pieces of laundry powder, 50 sanitary napkins and water treatment tablets)

# YEHA Expenditures & MEB

## Shelter

- Construction expenditures were irregular among the assessed HHs; this expenditure reportedly incurred to only 23% of the assessed HHs in the 6 months before data collection.
- Median construction expenditure was less than half the value of the MEB allocated for maintenance costs.
  - The findings suggest that when construction expenditures occur, the reported cost made by the HHs would have been covered by the MEB value for maintenance for 92% of the cases.
- For the assessed HHs paying rent, 68% had a monthly rental bill that is higher than the MEB component for rent. However, the MEB is designed to subsidize rent expenditure and not cover it fully.
- The median expenditure on fuel for cooking and heating was higher than the MEB value for fuel. In addition, 21% of the interviewed HHs reported an expenditure on fuel that was higher than the fuel value of the MEB *and* reported that this amount was insufficient to cover their basic need in fuel. **This suggests that for 21% of the assessed HHs their fuel needs were not covered by the MEB value.**

Comparison between median HH expenditures and value of Shelter MEB components\*



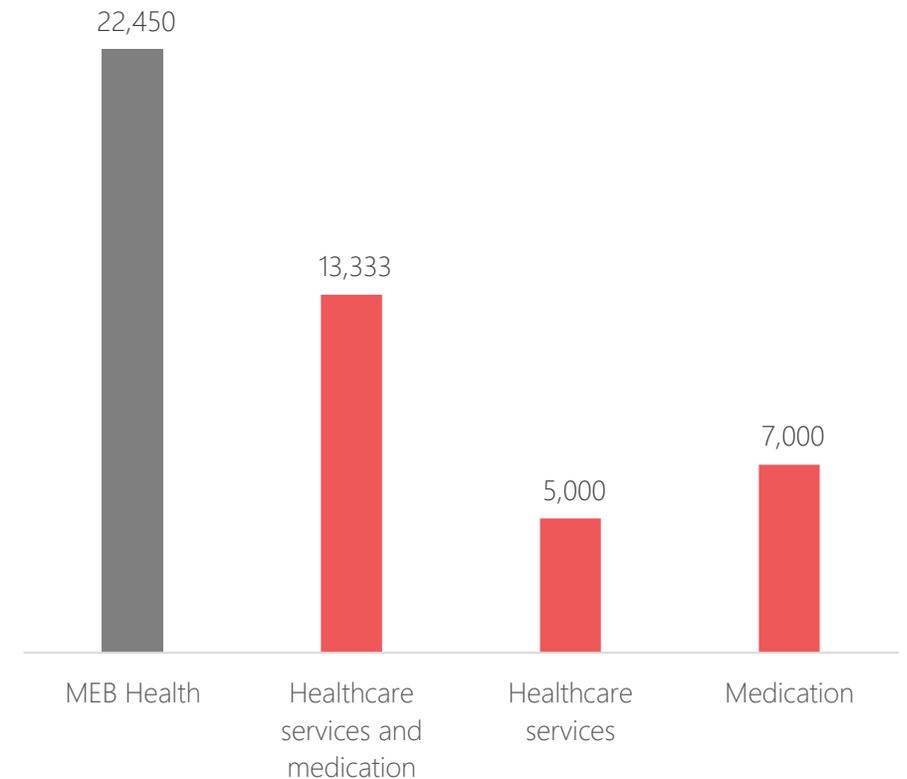
\*The Shelter MEB is composed of cooking gas (1 cylinder), a lumpsum amount to for shelter maintenance, and a rental subsidy

# YEHA Expenditures & MEB

## Health

- Looking at expenditures on healthcare services (5,000 YER) and medication (7,000 YER) individually, the MEB value was much higher than the median expenditure on each component.
- However, assessed HHs usually reported expenditure on both healthcare services and medication. As such, the median amount spent per month (13,333 YER) on both health services and medication was around two-thirds of the value of the health MEB.
- 12% of assessed HHs had an expenditure on healthcare services and medication above the health MEB value *and* reported that the amount they paid was not enough to meet their basic health needs. **This indicates that the MEB value for health may not have been sufficient for 12% of the assessed HHs.**
- One-third of the HHs reported that their expenditure on healthcare services and medication was insufficient to meet basic needs. Aside financial obstacles, there may be other access issues impeding access to healthcare or medicine.

Comparison between median HH expenditures and value of health MEB component\*



\*The health MEB is a lumpsum value. This value equals the cost of a selection of non-prescription medication or 65% of an in-patient stay at the hospital.

# YEHA Expenditures & MEB

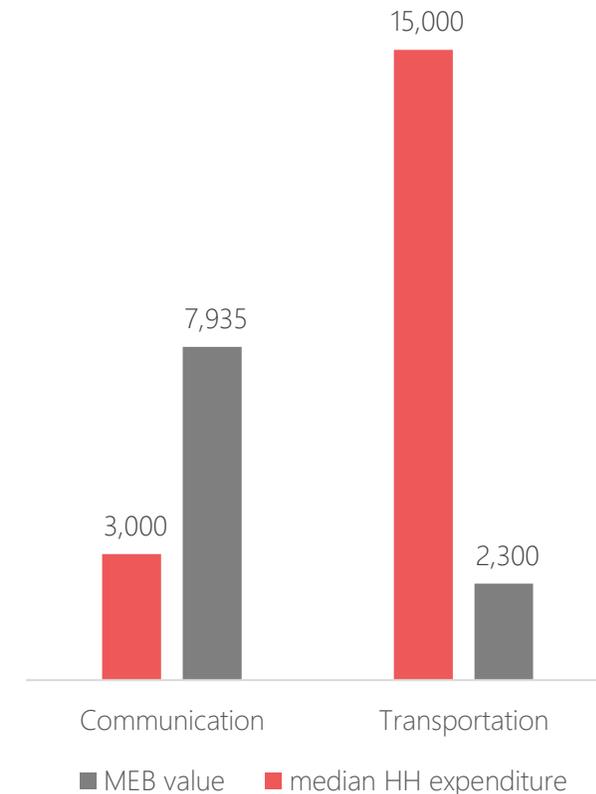
## Communication

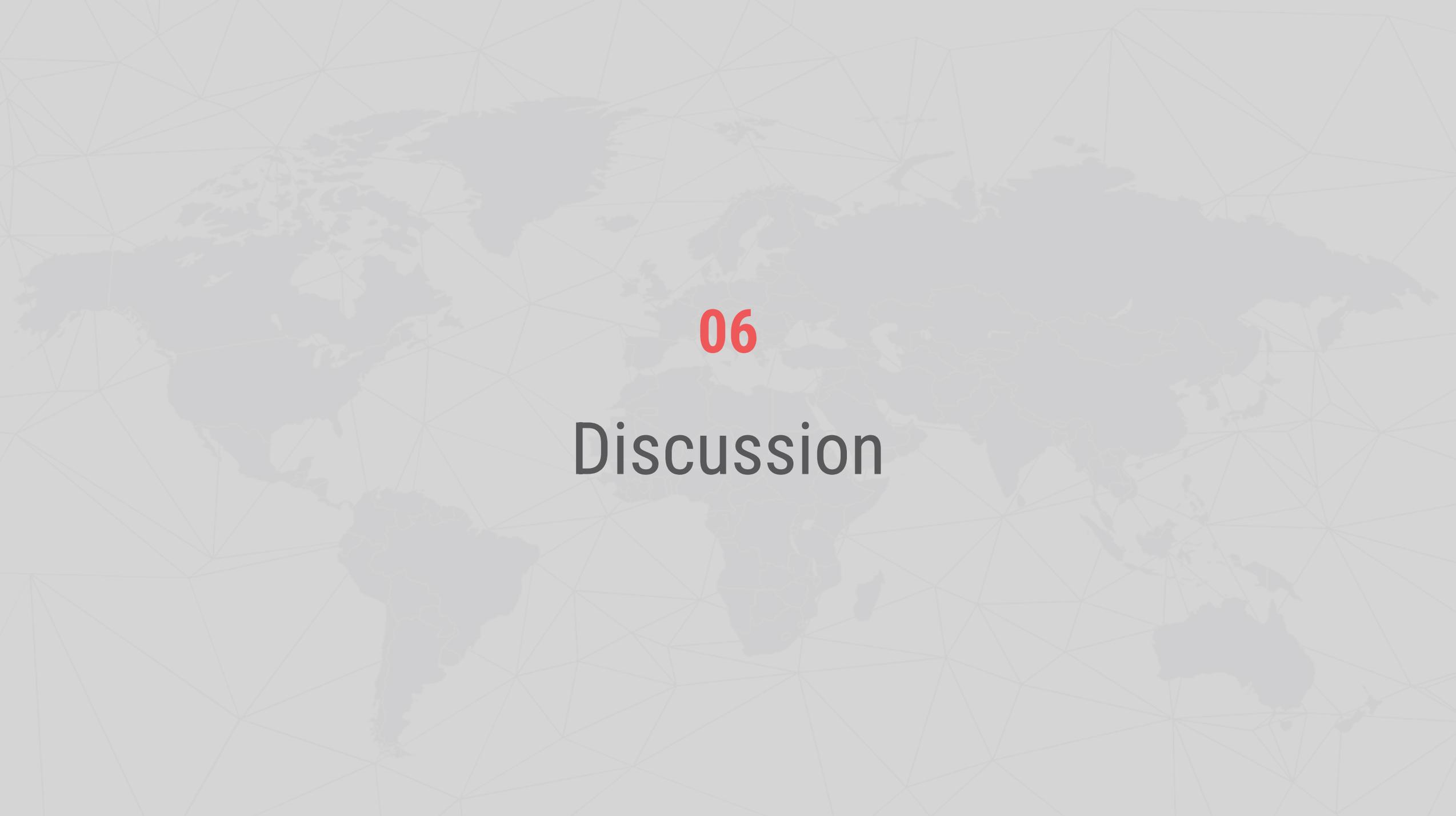
- The reported median expenditure on communication (3,000 YER) was less than half of the amount in the communication component of the MEB (7,935 YER).

## Transportation

- The reported median expenditure on transportation was more than 6 times higher than the corresponding MEB component. A possible reason for this difference is that the MEB amount was based on the cost of a single journey to a cash distribution site while the assessed HHs may have travelled more in a month.
- 35% of assessed HHs reported that their expenditure had been insufficient to make essential travels. Almost all of these HHs had an expenditure above the MEB value for transportation.
- These findings suggest that the assessed HHs incur more expenditures for essential travel than is covered by the MEB.

Comparison between median HH expenditures and value of communication MEB component and the transportation MEB component.





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# Discussion

# Implications

- There is not 'one' household budget; HH expenditure is highly dependent on contextual factors such as the **needs of the HH**, the **income** and **available coping strategies**, the **cost and accessibility of goods and services**, and the **HHs reliance on markets** for its basic needs.
- Several methodological factors influence the measured expenditure and income values. Among these is the categorization of expenditure groups, the definitions and the recall period used in a survey, as well as the level of support provided to the respondent and training to the enumerator. **These challenges make it particularly difficult to triangulate expenditure and income data or combine different data sources.**
- The value of the debt among assessed HHs and the relatively high amount spent on debt repayments, entails that **a significant amount of the HH budget is allocated to compensate for previously used coping mechanisms (debt-taking)** and therefore cannot be used to purchase needed goods and services.
- Among the assessed HHs that pay **rent**, this expenditure usually takes up the third largest proportion (14%) of the total HH expenditure, after food and debt repayments.
- Fuel for cooking and heating and educational materials are relatively high expenditure and is shared among most of the interviewed HH. Yet, HH frequently report that they were unable to meet their basic needs for these items.
- Around one-third of the households reportedly face difficulty to meet their needs for **medication, healthcare, water and hygiene items** through their expenditures. **Yet, the monthly expenditure on these items is relatively low** compared to the expenditure on transportation, educational materials and fuel. This may indicate that the HHs prioritize spending on other needs over WASH and health needs or that the HHs face **accessibility challenges** (e.g. healthcare facilities or quality water source are too far or dysfunctional, WASH items not sold in the nearby area).
- For the HHs reporting that their expenditure was insufficient to secure their basic need(s), **this indicates that either their need was not met or that the HHs had to resort to coping mechanisms**, such as borrowing money, or reducing essential expenditures elsewhere, in order to fulfill their needs.
- The assessed HH had **unstable income**, due to the low diversification of income and a reliance on irregular income sources.

# Implications

- Whereas the total MEB value (261,487 YER) is larger than the total median expenditures (226,666 YER) of the assessed HHs, it is **difficult to make statements** about the sufficiency of the MEB due to **specific needs of the HH and the actual costs of MEB items and services**.
- Nonetheless, the discrepancy between the expenditure of the assessed HHs on individual MEB components and the corresponding MEB values indicates that, **for the assessed HHs, the MEB value was not always effectively allocated**.
- Looking at the individual MEB components and the HHs expenditures:
  - The MEB amount for **transportation** and **fuel**, was insufficient to cover the cost on these items and services for a proportion of the HHs.
  - The MEB amount for **communication** and **maintenance** might be over-allocated, as it was higher than the expenditure of the assessed HHs.
  - The infrequency of HHs reporting expenditure on **construction items** and **household items** raises the question on the relevancy of these items in the MEB.
  - For the assessed households with a **rent** bill, it is difficult to assess whether the MEB sufficiently covered this expense.

These findings suggest that

- the method and/or data sources informing these MEB values could be **reassessed**, and the YEHA findings should be complemented with other expenditure assessments.
  - cash **top-ups** for newly displaced/HH with shelter needs or for HH dependent on water trucking could be explored.
  - Future assessments will benefit from a more exact definition of the **share of the rent** cost that should be alleviated by the MEB.
- For HHs with **school-aged children**, education costs represent a relatively large share of the total reported expenditures. This could be considered in future MEB evaluations or guidance for referrals and top-ups.

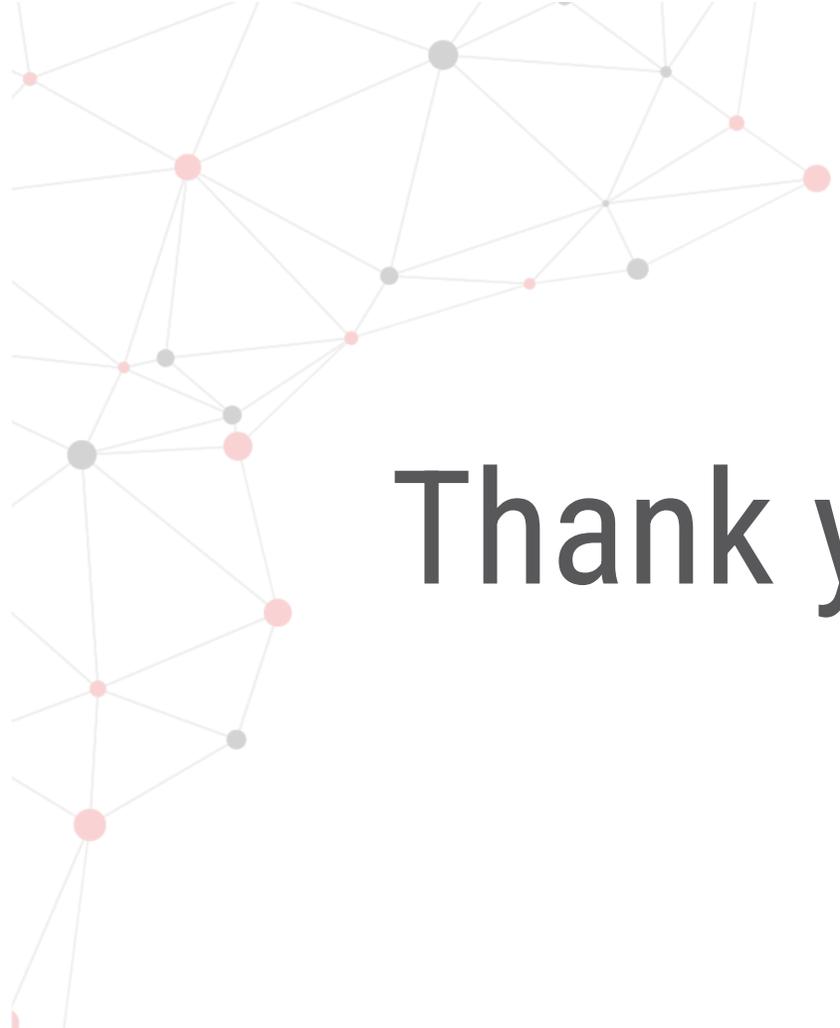
# Discussion

## Information gaps

- The expenditures and expenditure patterns of:
  - MPCA beneficiaries not assessed in this pilot.
  - other vulnerable groups.
  - beneficiaries of other types of humanitarian assistance.
  - population eligible for assistance but not yet targeted.
- HH purchasing preferences and priorities.
- HHs source of goods and services, and their price differences (e.g. water, electricity, fuel).
- Purchasing patterns between HH groups (e.g. vulnerabilities, displacement, location).
- Seasonal differences in expenditure.
- HH reliance on markets (i.e. expenditure) to meet basic needs.
- Non-financial obstacles faced by HH that could limit the access to basic needs and services (e.g. accessibility, availability, and quality of good/service).
- Robust income data.
- More expenditure data.

## Opportunities

- Explore using the expenditure data collected in the YEHA and other expenditure data as threshold or check for MEB values.
- Triangulate findings with other evidence.
- Investigate the option of a different MEB amount, according to HH size.
- Replace irregular expenditures with guidance for top-up amounts
  - e.g. for construction and household items, rent or for HHs dependent on water trucking.
- Action-plan for filling information gaps.



# Thank you for your attention



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