

Palestinian Central Bureau of Statistics

Impact of the Israeli Measures on the Economic Conditions of Palestinian Households (10th Round: July-September, 2004)

Press Conference on the Survey Results

November, 2004

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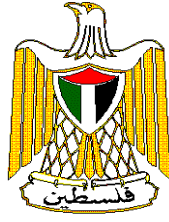
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Notice to users of this report

PCBS would like to indicate to users of this report that classification of households according to their positions below or above poverty line is being determined on the basis of the information revealed by households about their income. PCBS warns against using this classification as a final one. PCBS indicates also that all information related to the value of humanitarian aid is also based on the reported data.

In fact, professional determination of poverty line and poverty prevalence is usually based on detailed studies about households' consumption and expenditure over an extended period of time using special methodologies and household surveys.

Press Release

Main Findings of the Survey on the Impact of Israeli Measures on the Economic Conditions of the Palestinian Households, July-September 2004

191 Thousands of the Palestinian households lost more than 50% of their usual income, and about 8.4% of Households in Gaza Strip Suffered from Highly Critical Living Conditions

PCBS conducted the 10th round of the survey on the impact of Israeli measures on the economic conditions of the Palestinian households. Data collection was conducted during Third Quarter 2004.

The main objective of the survey is to continue monitoring the economic conditions of the Palestinian households and their standards of living as the Israeli measures continued against the PNA and the Palestinian people. This round of the survey is based on a random sample of 3,927 households, of which 3,328 households completed the interview. The completed interviews are distributed by region as 2,129 in the West Bank and 1,199 in the Gaza Strip.

Household's income

Results indicate that the median monthly income in the Palestinian Territory has decreased from NIS 2,300 before *Alaqlsa Intifada* to NIS 1,500 during 3rd Quarter 2004. This decrease varies by region, the median monthly income decreased in the West Bank from NIS 3,000 to NIS 1,929 while in the Gaza Strip it decreased from NIS 1,500 to NIS 1,000.

Results of the survey indicate that 58.3% (357,000 households) of the Palestinian households decreased their income during *Al-Aqsa Intifada*, of which 53.4% (191,000 households) lost more than 50% of their usual income during *Al-Aqsa Intifada*, while 57.2% (226,000 households) of the households decreased their income in the West Bank compared with 60.3% (131,000 households) in Gaza Strip.

The Income Sources

Results of the survey indicate that the main income source of the Palestinian households during 3rd Quarter 2004 was wages and salaries from private sector, (34.4%), followed by wages and salaries from public sector employment (19.1%) and from households projects (12.2%).

Coping Strategies

The results indicated that during the last 12 months, 54.6% of the households (335,000 households) in the Palestinian Territory reduced their expenditure on basic needs, 60.7% in the West Bank and 42.7% in Gaza Strip.

The results indicate also that 78.7% of the households took various coping measures during the last 12 months 2003 depending on the monthly family income. This was manifested in delaying payment of bills 69.4% and reduced expenditure by 61.2%.

The survey indicates that 26.7% of the households in the West Bank can cope with the situation for more than one year, comparing with 27.7% in Gaza Strip.

Humanitarian aid

Results show that 15.1% of interviewed households (92,000 households) reported that they received humanitarian assistance during 3rd Quarter 2004, of which 14.0% in the West Bank and 17.2% in Gaza Strip.

On the other hand, 73.7% of the households (452,000 households) reported that they need assistance, of which 73.0% in the West Bank and 74.9% in Gaza Strip.

About 10.7% of the households receiving humanitarian aid reported that the total amount of assistance received is less than NIS 100, while 46.0% of them have received less than NIS 200, 60.0% have received less than NIS 300.

However, the frequency of providing the assistance for households, UNRWA is rated highest rank at 28.9%, then comes PNA institutions (including Ministry of Social Affairs) by 26.5%, while relatives by 17.7%, and labour union by 12.2%.

The results reveal also that 40.3% of the total assistance is provided in the form of food supplies, and 32.2% in cash.

Priority Needs of Households

The results reveal that 36.7% of households reported the need for food as top priority during 3rd Quarter 2004, while 20.3% of households reported the need for work, and 24.6% of households expressed the need for money, and 8.2% of households expressed the need for education as their first priority, and 5.4% of households expressed the need for medicine as their first priority.

Access to Health Services

The results indicate that 39.4% of the households have access problem to health Services because of the high cost of medical treatment, 36.1% due to the Israeli closure, 39.8% of households because of military checkpoint, and 8.9% of households because of the expansion and annexation wall.

Concepts and Definitions

Closure:

A set of measures have been practiced on land by Israeli occupation during Al-Aqsa Intifada, which affected and impeded the movement of persons and goods between Palestinian governorates or between Palestinian Territory and other countries. However, Israeli closure policy (total or partial) of all boarder points was a major obstacle.

Total Income:

The total amount of money and real incomes, which is earned by households, on monthly basis, regardless of its source.

Median:

The value above and below in which half total society the fall, the 50th percentile. If there is an even number of cases, the median is the average of the two middle cases when they are sorted in ascending or descending order.

Aid:

Any cash or real humanitarian aid, regardless of the source, that are received by households; due to the deteriorating living conditions, which resulted from measures taken by Israeli occupation forces during Al-Aqsa Intifada.

Basic Changes In the Indicators of Living Standards and Humanitarian Aid - Palestinian Territory

Indicators	March 2001	May-June 2001	July-August 2001	Jan.-Feb. 2002	April – May 2003*	July-Aug. 2003	October- December 2003	January-March 2004	April-June 2004	July- September 2004
The Impact of the Current Situation on the Household's Income:										
Percentage of Households bellow poverty line	64.2	64.9	60.8	66.5	63.3	62.3	71.9	66.0	58.1	63.8
Number of Individuals bellow poverty line	2,107,400	2,121,500	2,024,900	2,366,000	2,483,000	2,456,000	2,900,000	2,682,000	2,213,000	2,273,000
The median amount of money that a Household need to satisfy its basic needs (NIS)	1800	1500	1700	2000	2000	2000	2000	2000	2000	2000
The median of Household's income before Intifada (NIS)	2300	2500	2500	2500	2500	2800	2500	2500	2500	2300
The median of Household's income during last month (NIS)	1200	1300	1500	1200	1400	1600	1200	1200	1600	1500
Percentage of Households lost more than half of their income during the last six months	49.2	47.4	52.3	56.5	47.4	45.4	39.5	48.7	62.5	53.4
Assistance										
Percentage of Households who indicated their need for assistance	-	79.1	73.4	81.2	78.9	79.3	70.0	72.0	71.8	73.7
Percentage of total amount of assistance received less than 25 US\$	59.1	67.1	67.7	10.2	69.8	52.2	31.4	36.5	36.1	41.0
Percentage of total amount of assistance received less than 50 US\$	84.9	76.8	72.7	22.4	84.4	81.5	56.8	76.9	67.2	72.9
Percentage of total amount of assistance received less than 100 US\$	87.7	86.4	80.2	42.8	91.3	89.9	77.3	87.1	83.9	84.4
Percentage of total amount of assistance received of 100 US\$ or more	12.3	13.6	19.8	57.2	8.7	10.1	22.7	12.9	16.1	15.6
Median of total in-kind assistance in US\$	17	15	15	16	17	18	22	33	33	33
Median of total in-cash assistance in US\$	146	146	244	140	63	44	66	49	65	-
Source of Humanitarian Aid										
Frequency of providing assistance by UNRWA (%)	60.4	63.6	49.8	55.2	26.8	30.2	22.5	19.5	25.6	28.9
Frequency of providing assistance by Ministry of Social Affairs (%)	4.6	1.5	1.6	2.8	6.6	5.4	12.3	13.4	19.4	20.2
Frequency of providing assistance by other PNA Institutions (%)	17.8	6.8	3.3	5.2	5.1	1.6	4.4	3.5	9.4	6.3
Frequency of providing assistance by Charity (Zakat) Committees (%)	6.2	3.5	2.2	4.9	2.2	1.4	3.8	2.3	1.3	2.0
Frequency of providing assistance by Political Parties (%)	3.8	3.6	1.4	2.5	1.8	1.0	2.4	2.5	1.4	2.4
Frequency of providing assistance by Charity Institutions (%)	5.3	4.1	3.1	3.6	1.3	1.8	7.7	4.5	6.7	6.8

Indicators	March 2001	May-June 2001	July-August 2001	Jan.-Feb. 2002	April – May 2003*	July-Aug. 2003	October- December 2003	January-March 2004	April-June 2004	July- September 2004
Frequency of providing assistance by Relatives, Friends, Neighbors.	-	6.8	14.5	5.6	14.4	13.9	24.4	23.3	18.0	17.7
Frequency of providing assistance by Arab Countries directly (%)	-	1.4	0.6	2.0	0.9	1.2	1.4	0.1	2.3	-
Median Value of Assistance in US\$ by Source										
UNRWA	17	15	15	16	17	19	26	33	33	33
Ministry of Social Affairs	17	24	24	21	21	22	26	33	33	22
Other PNA Institutions	146	24	24	23	21	28	33	44	64	33
Charity (Zakat) Committees	24	24	24	23	21	25	22	49	39	27
Political Parties	24	24	20	23	17	35	22	22	44	22
Charity Institutions	24	24	24	23	21	22	22	24	33	33
Arab Countries	-	37	43	28	100	122	100	90	22	-
Relatives	-	298	366	28	63	89	66	44	44	67
Friends and Neighbors	-	488	293	27	63	44	43	33	44	44
Types of Humanitarian Aid										
Food assistance received by Households as a percentage of overall assistance	78.7	73.7	53.4	72.5	58.9	44.4	49.4	67.5	52.8	40.3
In-cash assistance received by Households as a percentage of overall assistance	20.5	15.4	20.4	11.6	16.2	30.3	33.9	32.5	28.6	32.2
First Priority Needs of the Households										
Percentage of Households who indicated that food is their first priority	30.9	11.1	9.4	11.7	25.0	23.3	34.5	35.8	38.4	36.7
Percentage of Households who indicated that money is their first priority	32.6	36.8	36.2	31.0	22.8	24.9	23.2	21.5	18.9	24.6
Percentage of Households who indicated that finding jobs is their first priority	14.9	20.1	18.0	23.5	25.0	20.4	20.2	21.4	19.9	20.3
Percentage of Households who indicated that medicine is their first priority	5.4	2.9	2.6	1.5	8.5	6.8	6.2	7.3	6.4	5.4
Percentage of Households who indicated that having a house is their first priority	5.3	6.4	5.7	6.8	7.5	6.3	4.9	4.0	5.1	3.9

-: Data is not Available

* PCBS estimated the number of households and individuals residing in the Palestinian Territory according to PCBS's estimate number of households and individuals during the 3rd quarter of 2004. This number amounted to (613,122 households) and (3,873,986 individuals).

Basic Changes In the Indicators of Living Standards and Humanitarian Aid – West Bank

Indicators	March 2001	May-June 2001	July- August 2001	Jan.-Feb. 2002	April – May 2003*	July-Aug. 2003	October- December 2003	January- March 2004	April-June 2004	July- September 2004
The Impact of the Current Situation on the Household's Income:										
Percentage of Households bellow poverty line	55.7	56.6	50.5	57.8	53.7	51.8	65.9	61.6	51.8	53.5
Number of Individuals bellow poverty line	1,158,400	1,177,100	1,061,700	1,315,545	1,380,600	1,324,000	1,700,000	1,590,000	1,268,000	1,416,000
The median amount of money that a Household need to satisfy its basic needs (NIS)	2000	2000	2000	2000	2000	2125	2000	2000	2000	2000
The median of Household's income before Intifada (NIS)	2600	3000	3000	3000	3000	3000	3000	3000	3000	3000
The median of Household's income during last month(NIS)	1500	1500	1700	1500	1500	2000	1500	1500	2000	1929
Percentage of Households lost more than half of their income during the last six months	47.7	43.1	43.6	58.0	50.8	49.0	40.9	53.0	61.9	52.1
Assistance										
Percentage of Households who indicated their need for assistance	-	74.9	67.3	78.7	76.5	76.1	68.3	70.7	71.7	73.0
Percentage of total amount of assistance received less than 25 US\$	40.0	30.3	28.7	17.8	46.8	33.1	31.1	25.4	27.2	43.4
Percentage of total amount of assistance received less than 50 US\$	85.6	53.3	45.7	32.7	68.8	57.6	56.3	64.0	59.0	70.0
Percentage of total amount of assistance received less than 100 US\$	89.5	79.3	73.4	46.6	81.7	76.0	78.6	79.1	80.2	82.4
Percentage of total amount of assistance received of 100 US\$ or more	10.5	20.7	26.7	53.4	18.3	24.0	21.4	20.9	19.8	17.6
Median of total in-kind assistance in US\$	24	37	24	23	21	31	33	33	35	33
Median of total in-cash assistance in US\$	37	146	488	140	84	91	70	67	96	-
Source of Humanitarian Aid										
Frequency of providing assistance by UNRWA (%)	40.2	30.1	35.7	32.5	18.3	18.8	22.7	15.1	22.7	27.6
Frequency of providing assistance by Ministry of Social Affairs (%)	4.7	2.6	3.0	4.1	9.0	9.7	11.0	15.2	23.2	26.9
Frequency of providing assistance by other PNA Institutions (%)	25.5	16.7	12.3	13.3	8.9	3.8	5.4	5.9	14.4	7.2
Frequency of providing assistance by Charity (Zakat) Committees (%)	12.1	9.1	7.5	12.7	3.3	3.2	5.2	4.6	2.2	3.0
Frequency of providing assistance by Political Parties (%)	7.5	8.8	4.6	6.3	2.9	2.0	3.6	4.9	2.0	1.6
Frequency of providing assistance by Charity Institutions (%)	5.2	4.3	4.8	5.4	1.0	4.1	4.7	3.4	3.7	3.9
Frequency of providing assistance by Relatives, Friends, Neighbors.	-	16.6	20.8	2.0	24.3	29.0	22.9	32.9	14.8	19.1
Frequency of providing assistance by Arab Countries directly (%)	-	3.1	1.8	12.9	1.3	1.3	1.9	0.2	4.3	-

Indicators	March 2001	May-June 2001	July-August 2001	Jan.-Feb. 2002	April – May 2003*	July-Aug. 2003	October-December 2003	January-March 2004	April-June 2004	July-September 2004
Median Value of Assistance in US\$ by Source										
UNRWA	37	73	73	58	21	27	28	33	44	27
Ministry of Social Affairs	24	24	24	14	31	31	33	33	35	22
Other PNA Institutions	29	24	24	23	21	22	42	44	48	33
Charity (Zakat) Committees	24	24	24	23	25	31	22	60	39	29
Political Parties	24	24	24	23	17	44	22	22	44	18
Charity Institutions	24	24	24	23	166	33	24	44	33	57
Arab Countries	-	37	37	28	100	133	66	90	22	-
Relatives	-	379	732	116	75	111	88	67	110	71
Friends and Neighbors	-	604	732	93	63	44	44	44	44	40
Types of Humanitarian Aid										
Food assistance received by Households as a percentage of over all assistance	67.8	45.3	35.8	60.1	64.6	47.6	51.9	55.1	56.4	40.5
In-cash assistance received by Households as a percentage of overall assistance	30.1	25.7	27.4	11.4	27.5	37.4	34.4	44.9	29.3	38.0
First Priority Needs of the Households										
Percentage of Households who indicated that food is their first priority	39.5	11.1	8.4	10.1	29.5	28.1	35.5	35.2	42.6	39.7
Percentage of Households who indicated that money is their first priority	21.6	34.2	28.7	27.4	14.2	15.2	25.2	23.2	18.3	26.4
Percentage of Households who indicated that finding jobs is their first priority	13.1	21.1	20.0	23.5	22.5	21.7	19.8	18.3	14.3	13.7
Percentage of Households who indicated that medicine is their first priority	7.9	3.5	3.5	1.9	11.8	8.7	6.7	9.3	7.9	7.8
Percentage of Households who indicated that having a house is their first priority	6.4	8.7	7.1	7.8	9.1	7.0	3.2	3.6	4.4	3.7

-: Data is not Available

* PCBS estimated the number of households and individuals residing in the West Bank according to PCBS's estimate number of households and individuals during the 3rd quarter of 2004. This number amounted to (407,522 households) and (2,448,906 individuals).

Basic Changes In the Indicators of Living Standards and Humanitarian Aid – Gaza Strip

Indicators	March 2001	May-June 2001	July-August 2001	Jan.-Feb. 2002	April – May 2003*	July-Aug. 2003	October- December 2003	January- March 2004	April-June 2004	July- September 2004
The Impact of the Current Situation on the Household's Income:										
Percentage of Households bellow poverty line	81.4	79.9	81.5	84.6	83.6	83.4	83.0	75.8	70.6	82.7
Number of Individuals bellow poverty line	949,000	944,400	963,300	1,050,500	1,102,400	1,132,000	1,200,000	1,095,000	945,000	1,307,000
The median amount of money that a Household need to satisfy its basic needs (NIS)	1500	1200	1200	1200	1400	1200	1500	1800	1500	1665
The median of Household's income before Intifada (NIS)	1800	1900	1944	2000	2000	2000	1700	1800	1500	1500
The median of Household's income during last month(NIS)	900	1000	900	883	1200	1200	1000	1000	1200	1000
Percentage of Households lost more than half of their income during the last six months	52.0	56.5	55.8	53.6	40.1	37.0	36.7	40.3	63.9	55.6
Assistance										
Percentage of Households who indicated their need for assistance	-	86.7	85.6	86.6	84.0	85.6	73.3	74.8	71.9	74.9
Percentage of total amount of assistance received less than 25 US\$	73.2	88.8	81.5	2.1	87.6	63.0	31.9	45.2	46.2	36.8
Percentage of total amount of assistance received less than 50 US\$	84.5	90.6	82.1	11.4	96.4	95.1	57.4	86.9	76.5	77.8
Percentage of total amount of assistance received less than 100 US\$	86.3	90.6	82.5	38.8	98.8	97.8	75.6	93.3	88.2	87.9
Percentage of total amount of assistance received of 100 US\$ or more	13.7	9.4	17.5	61.2	1.2	2.2	24.4	6.7	11.8	12.1
Median of total in-kind assistance in US\$	17	15	15	16	17	17	22	26	22	33
Median of total in-cash assistance in US\$	146	146	244	140	31	44	66	44	33	-
Source of Humanitarian Aid										
Frequency of providing assistance by UNRWA (%)	72.4	83.3	54.8	67.5	33.4	36.6	22.3	22.9	28.8	31.1
Frequency of providing assistance by Ministry of Social Affairs (%)	4.4	0.9	1.1	2.2	4.7	3.0	13.6	11.9	15.1	8.6
Frequency of providing assistance by other PNA Institutions (%)	13.2	0.9	0.2	0.7	2.1	0.3	3.5	1.7	3.7	4.8
Frequency of providing assistance by Charity (Zakat) Committees (%)	2.7	0.3	0.4	0.7	1.4	0.5	2.5	0.5	0.3	0.3
Frequency of providing assistance by Political Parties (%)	1.6	0.5	0.2	0.4	0.9	0.5	1.4	0.7	0.8	3.9
Frequency of providing assistance by Charity Institutions (%)	5.3	3.9	2.5	2.6	1.5	0.5	10.3	5.4	10.2	11.7

Indicators	March 2001	May-June 2001	July-August 2001	Jan.-Feb. 2002	April – May 2003*	July-Aug. 2003	October-December 2003	January-March 2004	April-June 2004	July-September 2004
Frequency of providing assistance by Relatives, Friends, Neighbors.	-	2.4	12.3	2.1	6.8	5.4	25.9	15.7	21.7	15.1
Frequency of providing assistance by Arab Countries directly (%)	-	0.4	0.3	1.6	0.5	1.1	1.0	-	-	-
Median Value of Assistance in US\$ by Source										
UNRWA	17	15	15	16	17	19	26	33	44	33
Ministry of Social Affairs	15	14	24	23	21	22	22	33	35	24
Other PNA Institutions	146	18	24	23	19	59	33	44	48	37
Charity (Zakat) Committees	17	16	54	14	17	22	22	42	39	11
Political Parties	24	15	15	21	17	18	22	22	48	22
Charity Institutions	24	22	15	19	17	20	22	22	33	31
Arab Countries	-	39	1300	23	27	122	110	-	22	-
Relatives	-	27	244	19	26	44	66	44	110	32
Friends and Neighbors	-	488	244	17	52	49	34	10	44	44
Types of Humanitarian Aid										
Food assistance received by Households as a percentage of over all assistance	85.2	90.4	59.5	79.2	64.6	42.7	47.1	77.2	48.7	39.9
In-cash assistance received by Households as a percentage of overall assistance	14.7	9.4	17.8	11.9	7.4	26.2	33.5	22.8	27.9	22.0
First Priority Needs of the Households										
Percentage of Households who indicated that food is their first priority	15.7	11.0	11.3	15.0	16.5	13.5	32.7	37.0	30.6	32.1
Percentage of Households who indicated that money is their first priority	52.0	41.4	51.0	38.5	39.3	44.2	19.5	18.3	20.1	21.9
Percentage of Households who indicated that finding jobs is their first priority	18.0	18.4	14.0	23.3	29.7	17.8	20.7	27.2	30.2	30.1
Percentage of Households who indicated that medicine is their first priority	0.9	1.8	0.8	0.6	2.3	3.1	5.0	3.3	3.6	1.9
Percentage of Households who indicated that having a house is their first priority	3.5	2.3	2.7	4.6	4.4	4.9	8.0	4.8	6.4	4.1

-: Data is not Available

* PCBS estimated the number of households and individuals residing in Gaza Strip according to PCBS's estimate number of households and individuals during the 3rd quarter of 2004. This number amounted to (205,600 households) and (1,425,080 individuals).

Basic Indicators of Living Standards and Humanitarian by Region

Indicators	Palestinian Territory		The West Bank		Gaza Strip	
	April-June 2004	July-September 2004	April-June 2004	July-September 2004	April-June 2004	July-September 2004
Percentage of households expected financial steadfastness more than one year	29.7	27.0	31.2	26.7	26.8	27.7
Percentage of households suffered from deteriorating living conditions	15.3	11.1	11.7	12.5	22.6	8.4
Percentage of households that decrease their Expenditure	58.2	54.6	59.5	60.7	55.4	42.7
Percentage of households that decrease their Expenditure on the essential needs during last 12 months:						
Food	87.9	86.8	84.7	84.4	94.9	93.7
Clothes	95.1	96.5	93.4	96.2	98.8	97.5
Education	52.7	55.6	43.0	50.0	73.3	71.4
Health	58.9	65.4	48.5	60.8	81.1	78.3
Housing	83.6	84.0	79.5	82.5	92.3	88.4
Travel	77.1	74.7	74.0	72.6	83.6	80.6
Percentage of households that decrease their Expenditure on food:						
Quantity of meat	97.1	97.4	95.8	97.4	99.5	97.6
Quantity of fruit	93.6	96.0	90.5	94.9	99.5	98.7
Quality of food	95.1	95.2	93.2	94.6	98.8	96.8
Quantity of milk	82.9	96.2	75.6	85.3	96.9	88.5
Quantity of food	86.0	87.1	85.6	86.3	86.6	89.5
Percentage Distribution of households by main source of income:						
Wages and income from private sector	30.7	34.4	35.5	39.4	21.0	24.4
Household Projects	14.2	12.2	14.7	13.7	13.2	9.3
Wages and income from public sector	19.9	19.1	16.2	14.8	27.6	27.7
Worked in farming or breeding livestock	5.9	4.9	7.1	5.7	3.4	3.2
Wages and income from Israeli work sector	8.2	7.2	10.7	10.2	3.0	1.3
Receive remittances from inside	5.6	8.2	2.4	3.1	11.9	18.4

Indicators	Palestinian Territory		The West Bank		Gaza Strip	
	April-June 2004	July-September 2004	April-June 2004	July-September 2004	April-June 2004	July-September 2004
Receive remittances from abroad	1.5	1.6	1.9	1.8	0.8	1.2
Social assistances	7.2	6.6	5.4	6.2	10.7	7.2
Percentage of households by household measure to financial stability during the last 12 months:						
Depend on Family income	78.0	78.7	82.3	80.9	69.4	74.3
Decrease the expenditure	58.7	55.2	59.5	60.9	57.1	43.8
Postponed paying bills	69.4	61.2	70.8	61.3	66.7	61.0
Borrowed money from persons	53.9	54.2	50.1	49.3	61.5	64.0
Depend on Family and Friends	22.8	24.2	21.1	20.9	26.2	30.7
Sold jewels or part of it	27.8	28.3	24.8	24.5	33.7	35.8
Percentage of households by first priority needs of the local community:						
Create jobs	50.3	50.6	39.7	41.0	70.1	65.0
Health services	7.6	5.2	9.9	9.0	3.1	7.5
Food assistances	6.8	6.1	8.0	8.2	4.6	7.4

Table 1: Percentage Distribution of Households Living Under the Estimated Poverty Line During July-September 2004 by Region*

Region	Below Poverty Line		Above Poverty Line
	(%)	Contribution	(%)
Palestinian Territory	63.8	100	36.2
West Bank	53.5	54.0	46.5
Gaza Strip	82.7	46.0	17.3

* The Estimated Poverty Line for the 3rd Quarter of the Year 2004 was 1,850 NIS for a household composed of two adults and four children.

Table 2: Percentage Distribution of Households by Household Expenditure Changing on Main Consumption materials during the last 12 months and Region

Household Expenditure Changing on Main Consumption materials During last 12 months	Palestinian Territory	Region	
		West Bank	Gaza Strip
Household that expenditure increased	21.6	16.1	32.3
Household that Expenditure not changed	23.8	23.2	25.0
Household that expenditure decreased	54.6	60.7	42.7
Total	100.0	100.0	100.0

Table 3: Percentage of Households by Household Expenditure Decreased on Main Consumption Materials During the last 12 Months and Region

Main Consumption Materials	Palestinian Territory	Region	
		West Bank	Gaza Strip
Clothes	96.5	96.2	97.5
Food	86.8	84.4	93.7
House	84.0	82.5	88.4
Entertainment activities and travel	74.7	72.6	80.6
Health	65.4	60.8	78.3
Educations	55.6	50.0	71.4
Other things	4.8	5.1	3.9

Table 4: Percentage of Households by Household Monthly Expenditure Decreased on Food During last 12 months and Region

Decreasing Households Monthly Expenditure on Food	Palestinian Territory	Region	
		West Bank	Gaza Strip
Quantity of monthly consumed meat (meat, chicken, fish).	97.4	97.4	97.6
Quality of food	95.2	94.6	96.8
Quantity of Fruit	96.0	94.9	98.7
Quantity of food	87.1	86.3	89.4
Quantity of milk and milk products	86.2	85.3	88.5

**Table 5: Percentage Distribution of Households by Main Source of Income and Region ,
July-September 2004**

Main Source of Income	Palestinian Territory	Region	
		West Bank	Gaza Strip
Agriculture	4.9	5.7	3.2
Household business	12.2	13.7	9.3
Wages and salaries from public sector	19.1	14.8	27.7
Wages and salaries from private sector	34.4	39.4	24.4
Wages and salaries from Israeli work sector	7.2	10.2	1.3
Wages and salaries from UNRWA	1.5	0.6	3.3
Remittances from Palestine	8.2	3.1	18.4
Remittances from abroad	1.6	1.8	1.2
Social aid	6.6	6.2	7.2
Other	4.3	4.5	4.0
Total	100.0	100.0	100.0

**Table 6: Percentage Distribution of Households Whose Income decreased During
July-September 2004 by Region**

Amount of decrease Decrease (%)	Palestinian Territory	Region	
		West Bank	Gaza Strip
Less than 25 percent	16.3	15.0	18.6
25 percent to less than 50 percent	30.3	32.9	25.8
50 percent to less than 75 percent	34.0	34.8	32.7
75 percent or more	19.4	17.3	22.9
Total	100.0	100.0	100.0
Percentage of households whose income decreased	58.3	57.2	60.3

Table 7: Percentage of Households by Measures Taken by Household to Maintain Financial Stability During the last 12 Months and Region

Household Measures to Maintain Financial Stability During the last 12 months	Palestinian Territory	Region	
		West Bank	Gaza Strip
Family income	78.7	80.9	74.3
Postponed paying bills	61.2	61.3	61.0
Reduced their expenditures	55.2	60.9	43.8
Borrowed money	54.2	49.3	64.0
Sold Jewels or part of it	28.3	24.5	35.8
Used their Saving	22.4	23.5	20.2
Family and Friends	24.2	20.9	30.7
Worked in farming or breeding livestock	16.2	20.2	8.1
Borrowed from banks or financial institution	7.4	6.2	9.8
Sent at least one family member from students to work	7.2	9.2	3.2
Sent at least one family member from others to work	5.0	5.4	4.1
Sold or mortgaged lands or buildings	2.3	3.0	1.0
Sold available of durable goods	2.9	2.1	4.6
Used their Saving in Israeli banks	1.4	1.2	1.9

Table 8: Percentage Distribution of Households According to Period in which the Household can Financially Cope and Region During July-September 2004

Period in which the Household can Financially Cope	Palestinian Territory	Region	
		West Bank	Gaza Strip
More than 12 month	27.0	26.7	27.7
7-12 month	14.3	13.7	15.3
4-6 month	13.3	13.6	12.5
Less than 4 month	25.5	20.9	34.7
Suffered from dangers situations and don't know how to live	11.1	12.5	8.4
Don't know	8.8	12.6	1.4
Total	100.0	100.0	100.0

Table 9: Percentage Distribution of Households by Required Amount of Money Needed to Satisfy its Basic Needs (NIS) and Region During July-September 2004

Amount of Money that a Household Needed to Satisfy its Basic Needs (NIS)	Palestinian Territory	Region	
		West Bank	Gaza Strip
Less than 1000	7.7	6.6	9.7
1000-1499	17.5	14.6	22.9
1500-1999	16.2	13.2	22.0
2000-2499	22.8	23.3	21.8
2500-2999	6.3	6.2	6.6
3000+	29.5	36.1	17.0
Total	100.0	100.0	100.0

Table 10: Percentage Distribution of households by Received Assistance During July-September 2004 and Region

Received Assistance during June/ 2003	Palestinian Territory	Region	
		West Bank	Gaza Strip
Received Assistance	15.1	14.0	17.2
Not Received Assistance	84.9	86.0	82.8
Total	100.0	100.0	100.0

Table 11: Percentage Distribution of households by Number of Received Assistance During July-September 2004 and Region

Access to Health Resources	Palestinian Territory	Region	
		West Bank	Gaza Strip
1	65.1	61.9	70.2
2	20.6	22.6	17.3
3+	14.3	15.5	12.5
Total	100.0	100.0	100.0

Table 12: Percentage Distribution of Assistance that the Households Received During July-September 2004 by Assistance Type and Region

Assistant Type	Palestinian Territory	Region	
		West Bank	Gaza Strip
Food	40.3	40.5	39.9
Money	32.2	38.0	22.0
Healthy Insurance	9.4	11.0	6.8
Jobs	1.7	0.2	4.3
Other	16.4	10.3	27.0
Total	100.0	100.0	100.0

Table 13: Percentage Distribution of households who received Assistance During July-September 2004 by Assistance Value in NIS and Region

Assistant Value	Palestinian Territory	Region	
		West Bank	Gaza Strip
Lees than 100	10.7	12.0	8.5
100-199	35.3	32.5	40.0
200-299	14.0	13.4	14.9
300+	40.0	42.1	36.6
Total	100.0	100.0	100.0

Table 14: Percentage Distribution of households who received Assistance During July-September 2004 by Degree Satisfaction with Assistance and Region

Satisfaction with Assistance	Palestinian Territory	Region	
		West Bank	Gaza Strip
Completely Satisfied	17.6	20.3	12.8
Fairly Satisfied	54.1	49.8	61.6
Fairly not Satisfied	14.5	16.2	11.6
Completely not Satisfied	13.8	13.7	14.0
Total	100.0	100.0	100.0

Table 15: Percentage Distribution of households by First Priority Needs of the Households and Region During July-September 2004

First Priority Needs	Palestinian Territory	Region	
		West Bank	Gaza Strip
Food	36.7	39.7	32.1
Jobs	20.3	13.7	30.1
Money	24.6	26.4	21.9
Education	8.2	7.7	8.9
Treatments	5.4	7.8	1.9
Having a House	3.9	3.7	4.1
Entertainment Activities	0.3	0.4	0.2
Clothes	0.3	0.3	0.4
Others	0.4	0.4	0.4
Total	100.0	100.0	100.0

Table 16: Percentage Distribution of Households by Source of Human Aid (Frequency of Providing Assistance) and Region During July-September 2004

Source of Human Aid	Palestinian Territory	Region	
		West Bank	Gaza Strip
UNRWA	28.9	27.6	31.1
Ministry of Social Affairs	20.2	26.9	8.6
Relatives	13.2	17.2	6.1
Labor Unions	12.2	6.7	21.5
Other Palestinian National Authority Institutions	6.3	7.2	4.8
Charity Institutions	6.8	3.9	11.7
International Institutions	1.6	1.8	1.2
Friends, Neighbors, Charitable persons	4.5	1.9	9.0
Political Parties	2.4	1.6	3.9
Charity (Zakat) Committees	2.0	3.0	0.3
Other	1.9	2.2	1.8
Total	100.0	100.0	100.0

Table 17: Percentage of Households by Obstacles Facing Access to Health Services and Region During July-September 2004

Obstacles Facing Access to Health Services	Palestinian Territory	Region	
		West Bank	Gaza Strip
Treatment costs	39.4	43.2	31.9
Israeli closure	36.1	43.2	21.8
Military checkpoints	39.8	49.6	20.5
Remoteness of health centers	26.3	30.9	17.1
Inability for medical staff to reach health centers	25.9	30.2	17.2
Expansion and Annexation Wall	8.9	13.3	0.2