

# INCOME AND EXPENDITURE ASSESSMENT

## in Northern Syria

December 2023



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## ACRONYMS

<b>ACU</b>	Assistance Coordination Unit
<b>IMU</b>	Information Management Unit
<b>HH</b>	Households
<b>NWS</b>	Northwestern Syria
<b>NES</b>	Northeastern Syria
<b>NS</b>	Northern Syria
<b>RAATA</b>	Ras Al-Ain and Tall Abiad Districts
<b>SDF</b>	Syria Democratic Forces
<b>AoC</b>	Area of control
<b>SMEB</b>	Survival Minimum Expenditure Basket
<b>JMMI</b>	Joint Market Monitoring Initiative
<b>WFP</b>	World Food Programme

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## Context

After enduring a protracted crisis in Syria for 13 years, which resulted in 50% of the population becoming internally displaced persons (IDPs), with 2 million living in camps, the country grappled with the added burden of the global COVID-19 pandemic, further exacerbating the deterioration of living conditions. Over the past year, the Syrian economy has faced devastating repercussions from the February 2023 earthquakes, compounded by ongoing protracted crises. The Northwest (NWS) region faces unique challenges; not only has it been heavily impacted by the earthquakes, but it is also particularly susceptible to economic downturns in Turkey, given its reliance on the Turkish Lira (TRY) and Turkish markets. These macroeconomic challenges trickle down to households, resulting in heightened difficulties as they contend with rising living costs amid stagnant incomes and currency devaluation.

## Key messages

Our survey reveals that while regular employment remains a crucial income source for many families, there is alarming reliance on irregular daily labor and child labor, **emphasizing the urgent need for targeted interventions to safeguard vulnerable households and foster sustainable livelihoods.**

Northern Syria, particularly the northwest region, faces severe economic challenges, with household incomes falling below the survival minimum expenditure basket. The depreciation of the Turkish lira exacerbates these difficulties, **highlighting the urgent need for interventions to address widening disparities and alleviate household financial burdens.**

The study highlights the significant financial burden of housing costs in both northwest and northeast Syria, **with rents consuming a substantial portion of household incomes, posing challenges for many residents to afford their shelter expenses.**

The study highlights pervasive debt among surveyed households, particularly in northwest Syria, pointing to widespread financial strain. **Fluctuating incomes exacerbate this issue, leading to heightened reliance on debt as a coping mechanism, underscoring the urgent need for financial stability interventions.**

Most households in the survey have debt (61%), while savings are considerably lower (25%), indicating financial vulnerability. **Limited savings capacity further exacerbates reliance on credit, posing challenges to long-term financial stability, especially in crisis contexts with unpredictable incomes and additional strains from natural disasters and pandemics.**

Only 35% reported receiving at least one type of humanitarian assistance during the past 60 days. It's important to note that the data was collected before significant reductions in humanitarian aid occurred. **These reductions led to fewer people receiving assistance, leaving more individuals without life-saving support.**

The study highlights limited local access to essential services and goods, with 34% of respondents needing to travel elsewhere. **In Ar-Raqqa governorate, 57% face this challenge, exacerbating financial burdens.**

By comparing monthly household expenditures to minimum requirements, we gain valuable insights into the gap between actual spending and reported essential needs. In northeast Syria, this gap amounts to 113 USD; in the northwest, it reaches 207 USD. **Both regions exhibit significant shortfalls across important items, compelling families to make sacrifices and tough decisions to fulfill basic needs.**

Discrepancies between quarterly household expenditures and minimum requirements highlight profound financial hardships, notably with northeast Syria facing a shortfall of 472 USD and northwest Syria experiencing a more significant deficit of 1,093 USD. **Families in both regions grapple with affording vital necessities like productive assets, shelter construction, and medical services, often resorting to difficult choices and sacrifices, which may result in the loss of household income and reliance on harmful coping mechanisms.**



## Methodology and Sample

The sample frame was sourced from the list of (p-coded) locations, updated by OCHA in January 2023, while the population figures were obtained for ACU's Population Movements Interactive Map, updated in June 2023. Households were estimated considering an average size of 5.3 members throughout the non-governmental areas in northern Syria. In total, 8,513,640 individuals and 1,606,347 households living in 3,059 communities and 1,527 IDP camps were considered for the sample, representative of the Syrian population in northern Syria at the district level, with a 95% confidence interval and a 5% margin of error.

The study depended on surveying a random sample of households (HHs) in the covered area. The questionnaires were completed by conducting 2,234 questionnaires with HHs. 23% of the respondents were female and 77% were male. The sample considered varying the sample to include all groups of the communities, including members of the host communities, displaced people, and returnees. The data was collected between September 17 and 24, 2023.

Fieldwork was conducted through face-to-face interviews by experienced ACU field enumerators trained on surveys by data collection experts. Using ONA, the survey collected data on key demographic and socio-economic indicators representative of areas of control level. In total, 102 IMU enumerators participated in the data collection.

## COVERAGE

the ACU conducted a household (HH) survey in **non-governmental areas in northern Syria**.

**Note:** To better inform humanitarian partners based on their regions of operation, ACU refers to the following areas in Syria:

- **Idleb:** which included Idleb governorate and the surrounding countryside of Aleppo, Hama, and Latakia, controlled by opposition groups.

- **Aleppo:** Northern Aleppo governorate, including A'zzaz, Al-Bab, and Jarablus districts, controlled by Turkish-backed groups.

- **Afrin:** district of Afrin in northern Aleppo governorate, controlled by Turkish-backed groups.

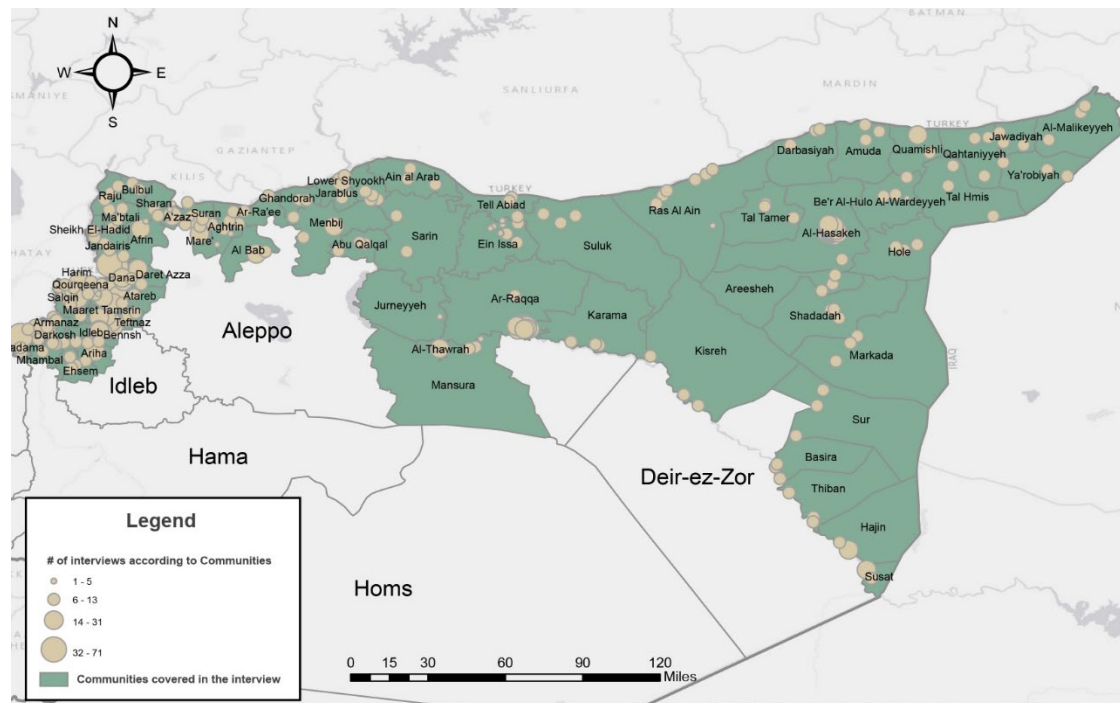
- **RATA:** the northern Ar-Raqqa and Al-Hasakeh governorates, including the sub-districts of Ras Al Ain and Tell Abiad, controlled by Turkish-backed groups.

• **North-east Syria (NES):** Al-Hasakeh governorate, northern Ar-Raqqa governorate, and eastern Deir ez-Zor governorate, controlled by Syrian democratic forces (SDF).

**Note:** Any boundaries, areas, names shown, and the designations used in this report do not imply any official

endorsement or acceptance. Reference is made to these designations as ACU revised area of control (AoC) frontlines to better account for the comparative similarity of conditions and access to services within designated boundaries and the sampling methodology employed during data collection.

Map 1 Coverage map.



## THE FIRST THREE SOURCES OF HOUSEHOLD INCOME

In our survey, participants were tasked with pinpointing the principal revenue streams for their families. Notably, 34% identified regular employment as their primary and secondary source of income, with an additional 31% citing it as their third source.

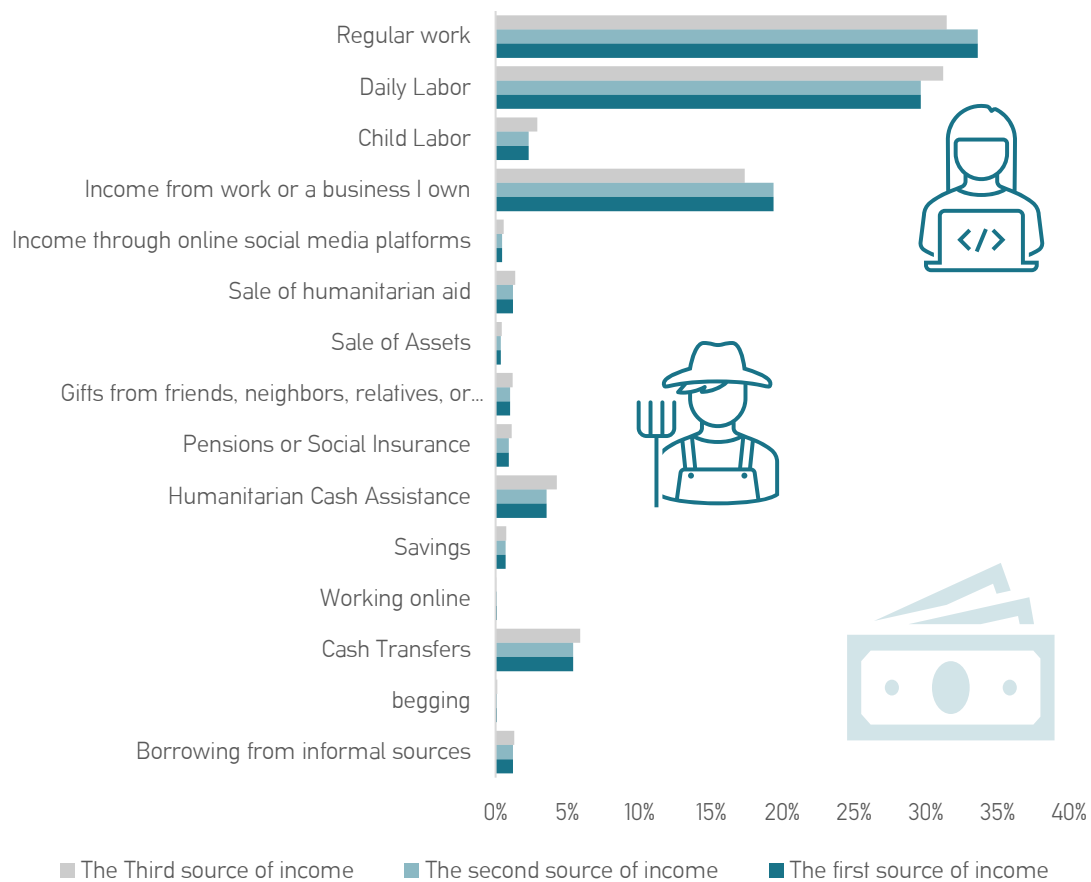
Moreover, 30% of respondents highlighted irregular daily labor as their primary and secondary income source, and 30% considered it their third source.

Private business ventures or trade were identified by 20% as their primary and secondary income sources, with 17% relying on them as their third source.

Furthermore, miscellaneous sources such as remittances and humanitarian aid were acknowledged, underscoring the varied nature of income generation. Alarming, 2% of respondents indicated reliance on child labor as their household's primary and secondary income source and 3% considered it their third source. They were raising significant concerns.

This data sheds light on the diverse economic landscapes within communities and underscores the need for targeted interventions to address vulnerabilities and promote sustainable livelihoods.

Figure 1: Percentage of the first Three sources of HH income.

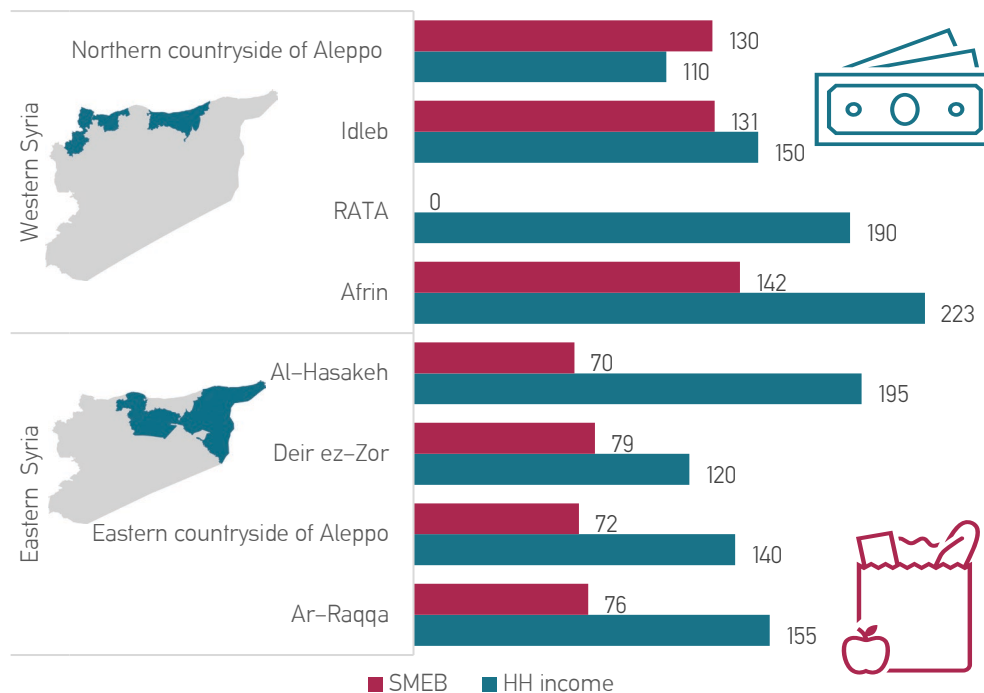


## Household Income and Survival Minimum Expenditure Basket (SMEB)

The analysis revealed significant disparities in household income levels across northern Syria. Specifically, the northwest region, encompassing the northern countryside of Aleppo, exhibited the lowest median income at 110 US dollars. This figure notably falls below the survival minimum expenditure basket by 20 US dollars, indicating a precarious financial situation for many households in this area.

In contrast, northeast Syria, particularly Deir ez-Zor, also reported a low median income of 120 US dollars. However, it's worth noting that the cost of living in this region ranges from 70 to 79 US dollars, which is relatively cheaper compared to the northwest. This disparity can be attributed to the lower fuel prices prevalent in northeast Syria, which consequently impacts overall living expenses for residents across various aspects of their daily lives.

Figure 2 Median HH income and SMEB value by USD.



Survival Minimum Expenditure Basket (SMEB) Value for October 2023 is taken from REACH JMMI data for October 2023. No SMEB Value is available for RATA.

Northwest Syria (NWS) has experienced a deepening integration with the Turkish economy in recent years. However, this period of economic interconnection coincided with a significant downturn in Turkey, characterized by a sharp depreciation of the Turkish lira (TRY) against the US dollar (USD). This currency devaluation has had profound implications for NWS, particularly in exacerbating economic challenges faced by households.

The impact of the TRY's decline on the broader economy of NWS is notable, resulting in heightened difficulties for households grappling with a dual burden of escalating living expenses and stagnant incomes. Notably, findings from REACH's monthly Joint Market Monitoring Initiative (JMMI) underscore the severity of the situation. The Survival Minimum Expenditure Basket (SMEB) cost in Northern Syria (NS) has steadily risen over the past year, outpacing the growth of household incomes. This disparity is starkly evident in the data, indicating a widening gap between the cost of necessities and the financial means available to households.

Furthermore, these observations align with UN estimates for 2023, which paint a bleak picture of the economic landscape in Syria. Alarmingly, it is estimated that 90% of the population in the country now resides below the poverty line, reflecting the pervasive nature of financial hardship and deprivation experienced by communities across Syria, including those in NWS.

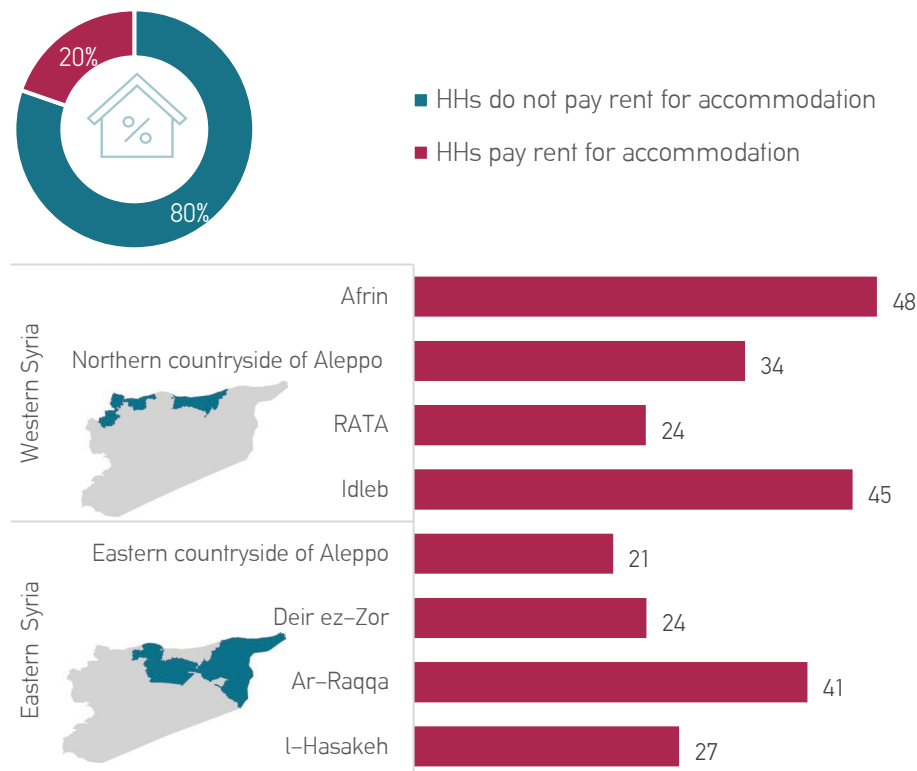
## Monthly expenditures on housing rent

The study revealed that 20% of the respondents are responsible for paying rent for the shelter they inhabit.

In northwest Syria, the highest average housing rent was recorded in Afrin, amounting to 48 USD, followed by Idleb at 45 USD. Remarkably, these rental costs represent a significant portion, approximately one-third, of the monthly income, which averages 150 USD.

Similarly, in northeast Syria, the highest average housing rent was found in Ar-Raqqa, reaching 41 USD; residents in this region also allocate approximately one-third of their monthly income, which averages 155 USD, towards housing expenses

Figure 3 Average monthly housing rent value by USD.



The respondents who reported that they paid for the rent were asked if the head of the HH could pay the amount required by the house owners. The results showed that most respondents, accounting for 66%, reported that the head of the HH could spend all the required amounts. At the same time, 16% of the respondents said that the head of the HH could only pay part of the rent amount, and 18% reported that they could not pay the amount at all.

## Average total household debt

Among surveyed households, 61% acknowledged holding debt, reflecting prevalent financial obligations. In northwest Syria, the burden is notably higher, with 77% of respondents in RATA reporting indebtedness, closely followed by 62% in Idleb. Conversely, in northeast Syria, debt prevalence varies: 73% in Al-Hasakeh, 71% in Deir ez-Zor, and 70% in Ar-Raqqa, underscoring the widespread financial challenges across the region. **Income volatility from month to month can negatively impact a household's ability to plan their finances effectively. It can lead to increased reliance on harmful coping mechanisms, such as taking on debt.**

Figure 4 Percentage of HHs with debt.

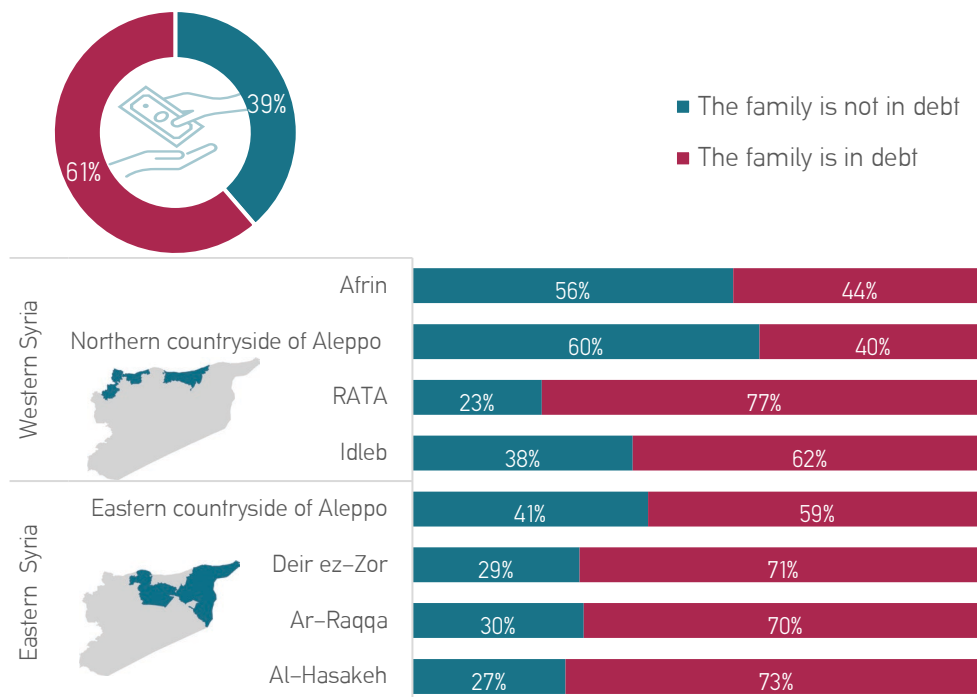
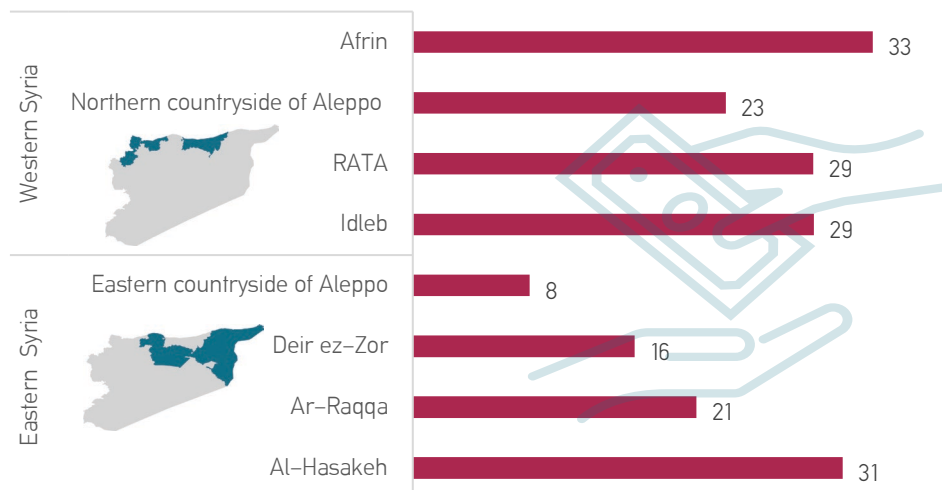


Figure 5 The average of the total value of the debt in USD.

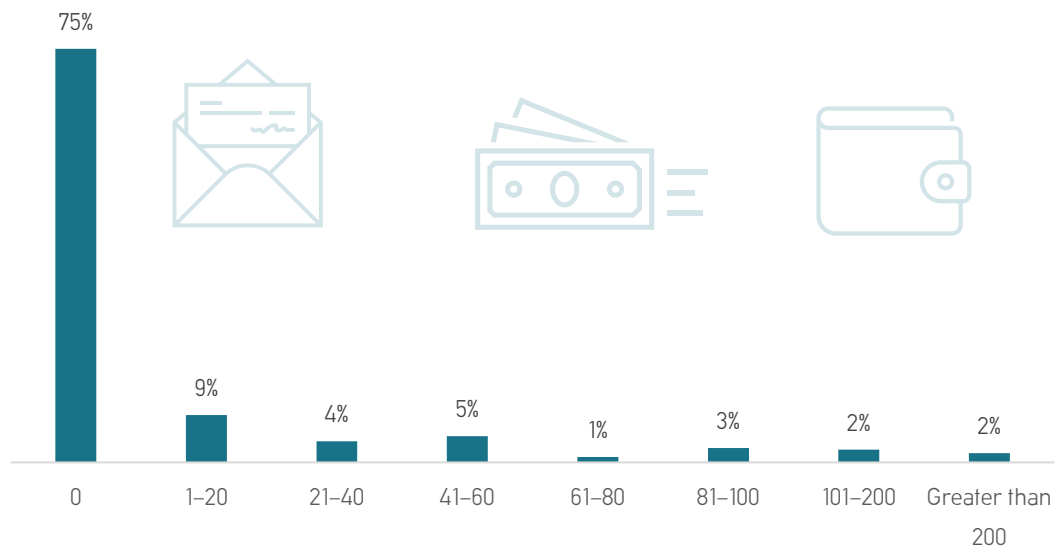


## Monthly household savings

**61%** of households report that they currently have debt, while only 25% report that they have savings.

The HHs were asked about the amounts they could save during the past 30 days through saving groups or individually. The majority of respondents, 75%, said their HHs could not hold any amounts, 9% said they could keep an amount between 1–20 USD, 4% reported they could save 21–40 USD, and 5% reported they could save 41–60 USD.

Figure 6 The average HHs savings per month and the amount by USD.



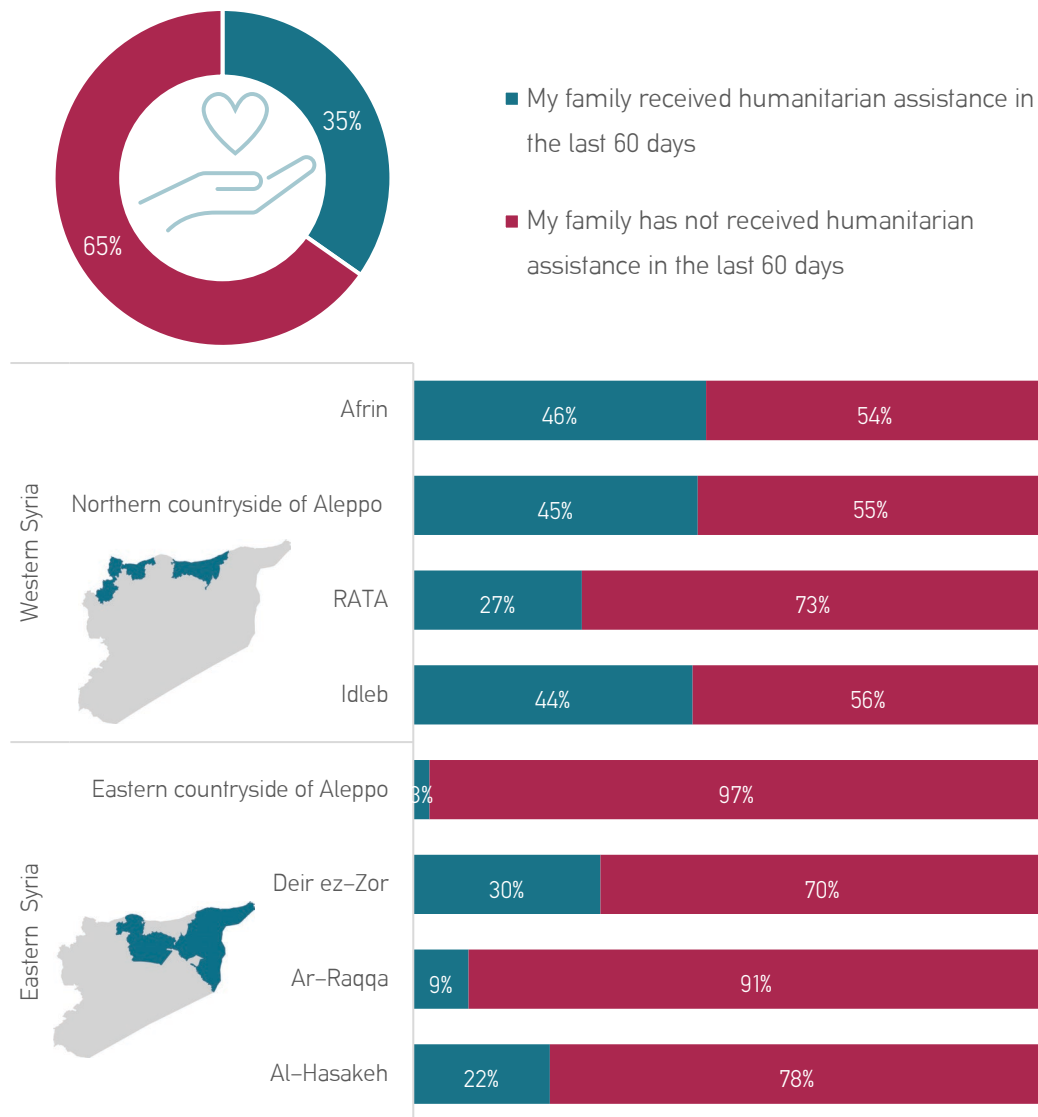
Borrowing or relying on credit emerged as the predominant method households utilized to bridge the gap between their income and expenses. The widespread occurrence and regularity of indebtedness underscore the significant challenges facing households' long-term financial stability, especially within the context of a protracted crisis where incomes remain unpredictable. Families are depleting their savings amid displacements and heightened hostilities, resulting in the cessation of all income streams. Moreover, they face additional financial strains during natural disasters, such as the earthquake and its aftermath, as well as during the COVID-19 pandemic.



## Receiving Humanitarian Assistance

The respondents were asked whether they had received humanitarian assistance during the past 60 days. Most respondents, accounting for 65%, reported that they did not, while only 35% reported receiving at least one type of humanitarian assistance during the past 60 days.

Figure 7 Percentages of respondents receiving humanitarian assistance.



It's crucial to highlight that the data was collected before substantial reductions in humanitarian assistance occurred. Consequently, the percentage of people receiving aid decreased, resulting in more individuals in dire need being deprived of access to life-saving aid.

- **In July 2023**, The General Food Assistance Program of the World Food Program Announcing the reduction of World Food Program aid "due to the limited resources available to the WFP around the world and in all Syrian cities, we would like to inform you of changes that will occur in aid for all beneficiaries of WFP projects from July 1, 2023, till December 31, 2023:

#### **General Food Baskets Project:**

1- The cycle of aid and delivery of food baskets will become every two months instead of monthly.

2- With regard to the camps that receive bread every two days instead of the wheat flour included in the food baskets, the bread will continue to be distributed every two days on a routine basis until December 31, 2023.

#### **Cash Voucher Project:**

The value of the cash voucher will continue to be \$40 per round, but the round will be every two months instead of monthly.

#### **Children's Nutritional Prevention Programme (Camps):**

Nutritional supplements supporting children between the ages of 6 months up to 23 months will continue on a monthly basis (only for beneficiaries of this program).

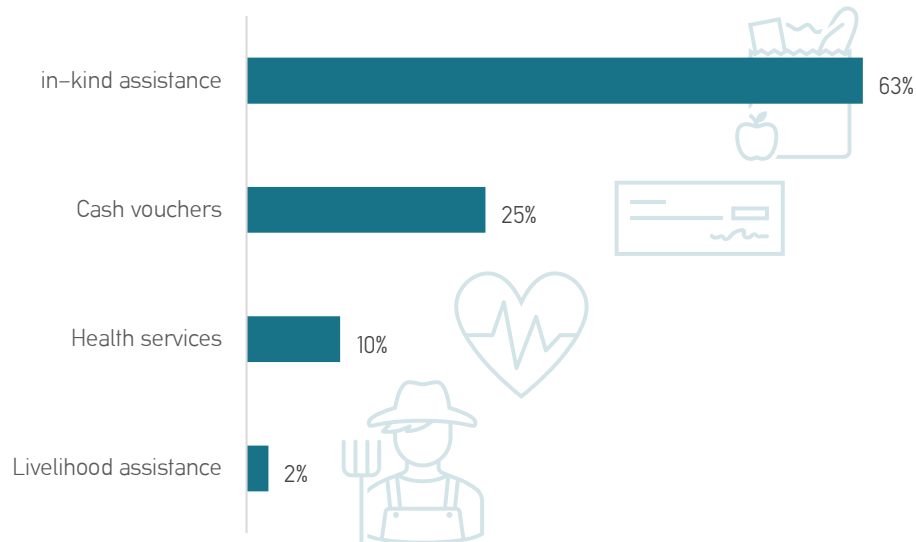
#### **Children's Nutritional Prevention Programme (Outside Camps):**

Nutritional supplements supporting children between the ages of 6 months up to 23 months will receive two rations every two months (only for beneficiaries of this program).

- **December 4, 2023**, The World Food Program (WFP) announced the end of its general food assistance program throughout Syria in January 2024 due to a lack of funding, while it will continue to support families affected by emergencies and natural disasters throughout Syria through "smaller interventions." and more targeted" without specifying the nature of the interventions, Reports indicate that the WFP has significantly decreased the distribution of food baskets in northwest Syria, reducing the quantity from 300,000 to 50,000, according to various sources.

Those who reported receiving assistance were asked about the types of assistance they received. 64% reported receiving in-kind assistance, while 25% received cash vouchers. Meanwhile, 10% reported receiving medical services, and only 2% reported receiving assistance related to sources of income.

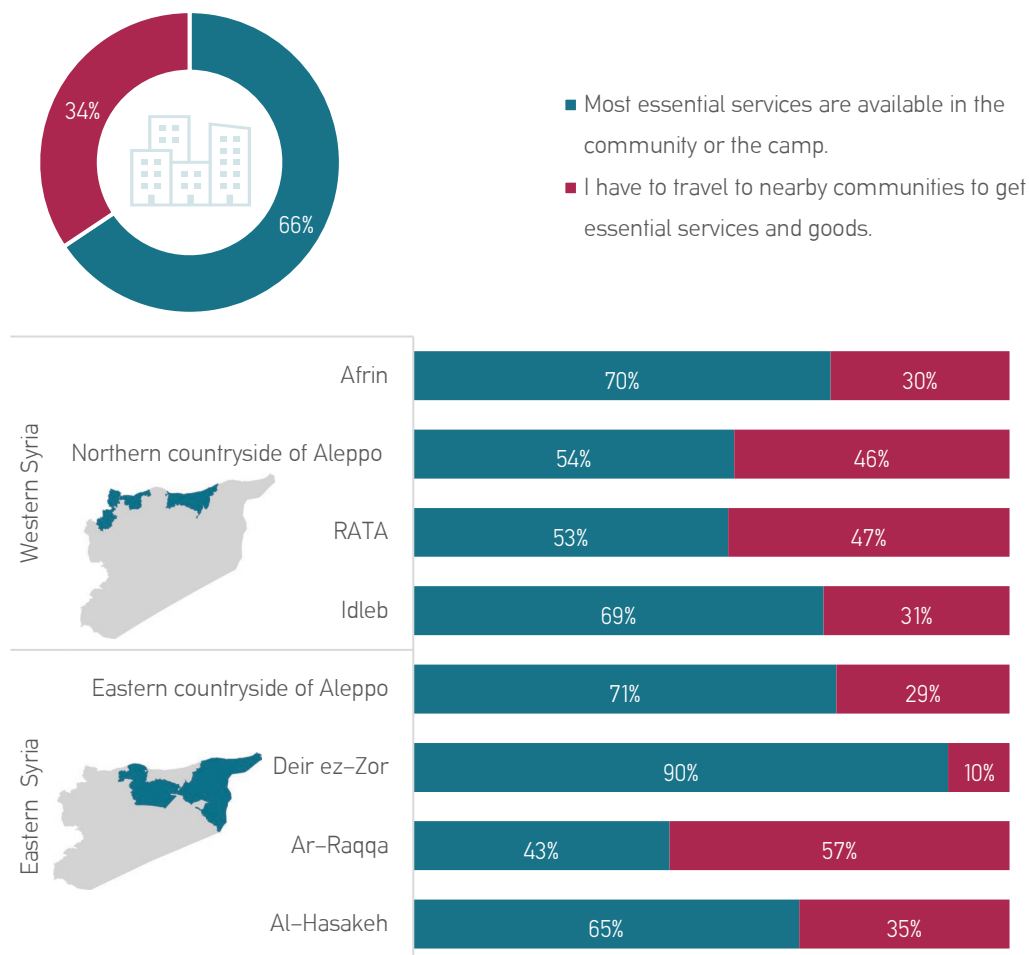
Figure 8 Percentages of types of assistance received by the respondents.



## Availability of Services within the Community

The study looked at essential services and goods availability within respondents' communities. 34% of respondents reported that not all necessary services and goods are accessible locally, necessitating travel to other communities to obtain them. Particularly striking was the situation in Ar-Raqqa governorate, where 57% of respondents indicated the need to travel elsewhere to fulfill their basic needs and access essential services, thereby adding to their financial burden.

Figure 9 percentages of respondents by the availability of basic services in their communities.



## Average HH spending on regular expenditures against minimum needs.

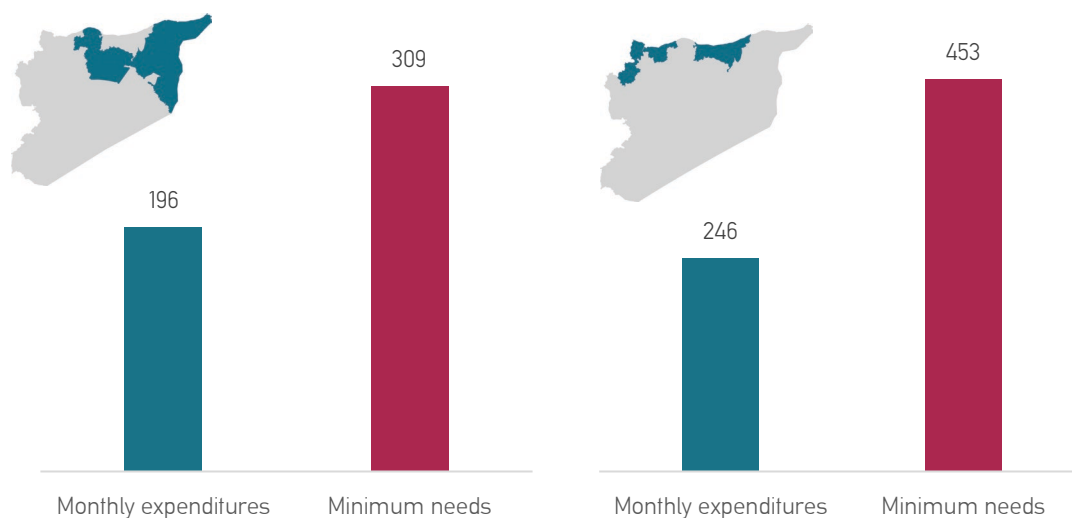
The respondents were asked to identify the monthly expenditures of their families on essential items during the past 30 days, which included:

1. The essential food items include bread, rice, vegetables, meat, oil, and sugar.
2. Water for drinking and cleaning includes the amounts paid for water sterilization.
3. The cleaning materials include detergents, soap, shampoo, sanitary pads, etc.
4. Fuel and gas for heating and cooking.
5. Lighting and basic power are needed.
6. Education includes stationery and transportation or any other monthly requirements.
7. Communication means such as internet browsing, phone calls, and messages.

8. Transportation means.
9. Essential medications include painkillers, antibiotics, hypertension medications, and others.
10. Charity includes supporting relatives, friends, and neighbors and providing wedding gifts and other social occasions.

**To understand the disparity between monthly household expenditures and minimum requirements, this comparison provides valuable insights into the gap between actual spending and reported minimum needs. According to the results, the total disparity between spending and the minimum requirement amounted to 113 USD in northeast Syria, while it reached 207 USD in the northwest.**

Figure 10 Average HH spending on regular expenditures against minimum needs by USD.

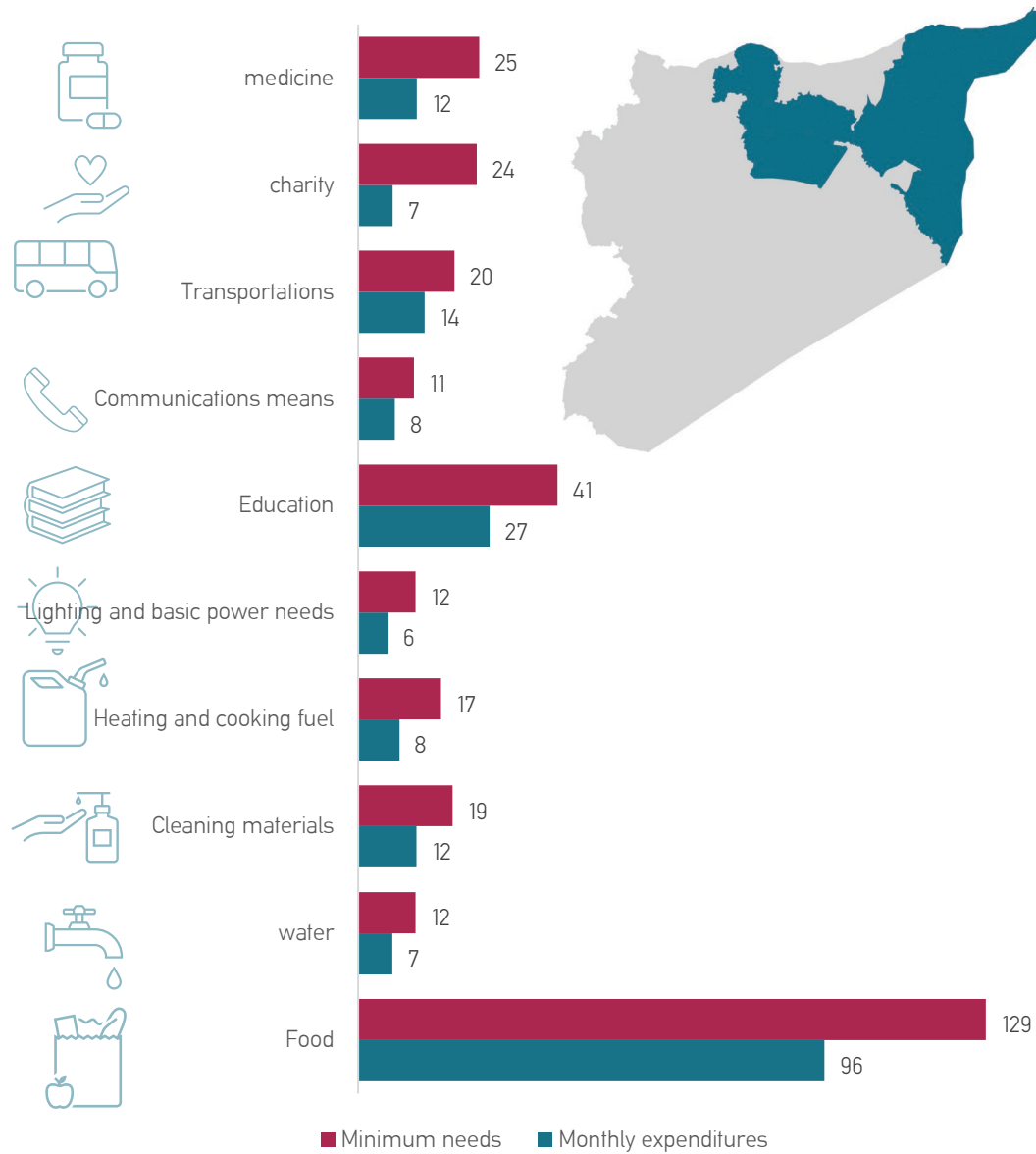


**In northeast Syria**, the most significant gap between monthly expenditures and minimum requirements was observed in essential food items, reaching 33 USD. This considerable shortfall has compelled families to make substantial sacrifices, including skipping meals, selling assets to purchase food, and cutting back on other necessary expenditures such as healthcare.

- A 17 USD deficit was noted in charity spending, causing households to feel embarrassed about attending weddings or funerals due to financial constraints.
- Furthermore, a 14 USD gap was identified in education materials, leading households to consider difficult choices such as letting children drop out of school, sending them to schools without necessary materials, or making cuts in essential expenses elsewhere to afford school supplies.
- A 13 USD shortfall was observed for medical expenses, forcing households to reduce spending on other necessities or resort to selling assets to cover medical bills.
- A 9 USD gap was noted regarding heating and cooking, compelling households to limit the number of warm meals, send children to gather firewood, or make adjustments in other areas to afford fuel and gas expenses. Notably, the data was collected during summer, accounting only for fuel and gas used for cooking.
- A 7 USD deficit was observed in cleaning materials, prompting households to restrict hygienic practices or reduce spending on other essentials like healthcare or food.
- Transportation expenses faced a 6 USD gap, rendering households unable to afford trips to markets, healthcare facilities, family visits, or schools.
- Similarly, a 6 USD gap was noted in lighting and basic power needs, forcing households to reduce electricity consumption, risking spoilage of refrigerated food, inability to charge devices, or making cuts in other essential expenditures, sometimes resorting to asset sales to cover electricity bills.
- There was a 5 USD deficit in water for drinking and cleaning, leading households to limit water intake and resort to unclean water sources due to financial constraints.
- Lastly, a 4 USD shortfall was observed in communication expenses, rendering households

unable to make necessary phone calls or access vital information due to financial constraints.

Figure 11 Average HH spending on regular expenditures against minimum needs in NE by USD.

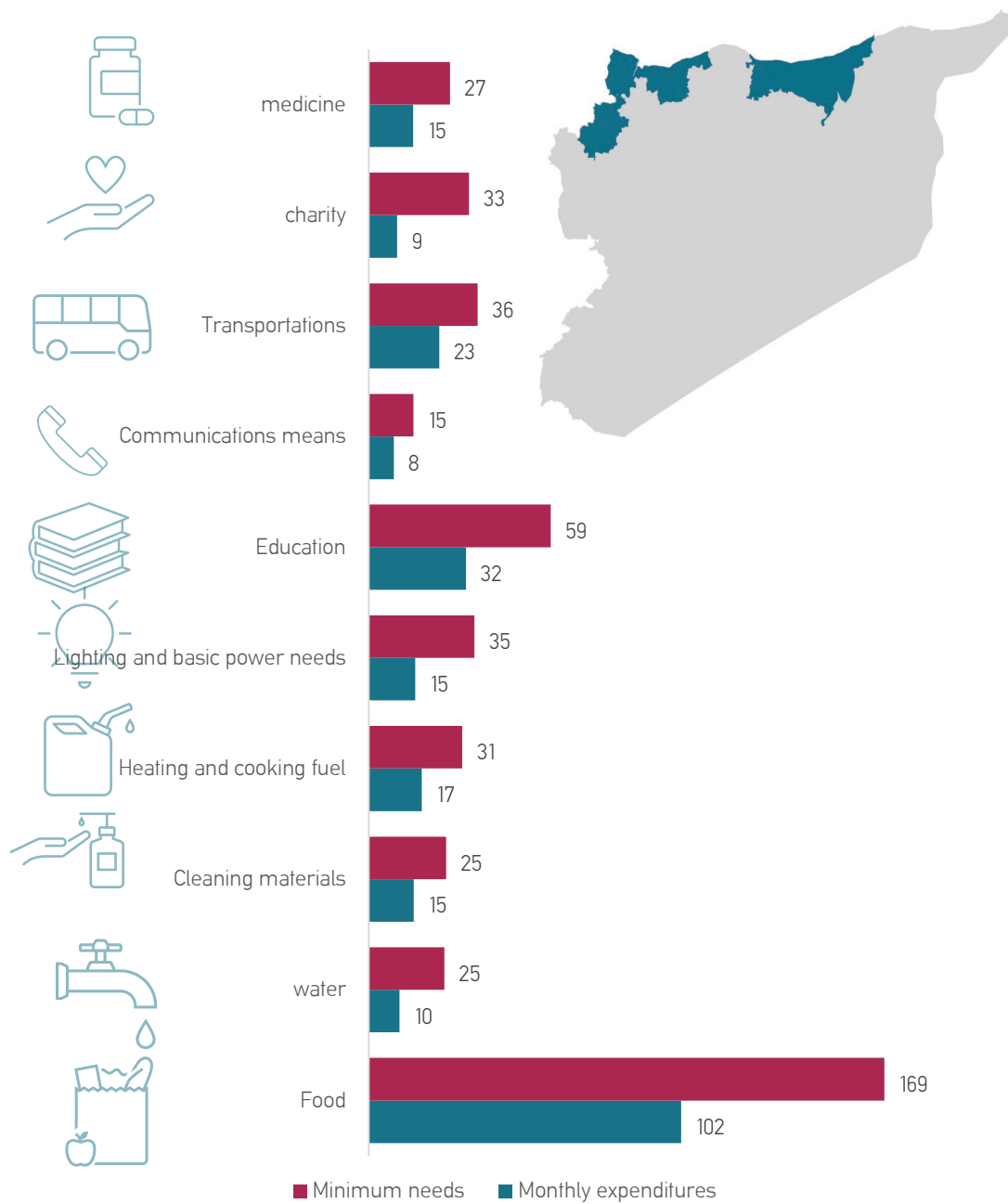


**In northwest Syria**, the most significant gap between monthly expenditures and minimum requirements was observed in essential food items, reaching 66 USD. This considerable shortfall has compelled families to make substantial sacrifices, including skipping meals, selling assets to purchase food, and cutting back on other necessary expenditures such as healthcare.

- Furthermore, a 28 USD gap was identified in education materials, leading households to consider difficult choices such as letting children drop out of school, sending them to schools without necessary materials, or making cuts in essential expenses elsewhere to afford school supplies.
- A 24 USD deficit was noted in charity spending, causing households to feel embarrassed about attending weddings or funerals due to financial constraints.
- Similarly, a 19 USD gap was noted in lighting and basic power needs, forcing households to reduce electricity consumption, risking spoilage of refrigerated food, inability to charge devices, or making cuts in other essential expenditures, sometimes resorting to asset sales to cover electricity bills.
- There was a 15 USD deficit in water for drinking and cleaning, leading households to limit water intake and resort to unclean water sources due to financial constraints.
- A 13 USD gap was noted regarding heating and cooking, compelling households to limit the number of warm meals, send children to gather firewood or make adjustments in other areas to afford fuel and gas expenses. Notably, the data was collected during summer, accounting only for fuel and gas used for cooking.
- Transportation expenses faced a 13 USD gap, rendering households unable to afford trips to markets, healthcare facilities, family visits, or schools.
- A 12 USD shortfall was observed for medical expenses, forcing households to reduce spending on other necessities or sell assets to cover medical bills.
- A 12 USD deficit was observed in cleaning materials, prompting households to restrict hygienic practices or reduce spending on other essentials like healthcare or food.
- Lastly, a 6 USD shortfall was observed in communication expenses, rendering households unable to make necessary phone calls or access vital information due to financial constraints.



Figure 12 Average HH spending on regular expenditures against minimum needs in NW by USD.



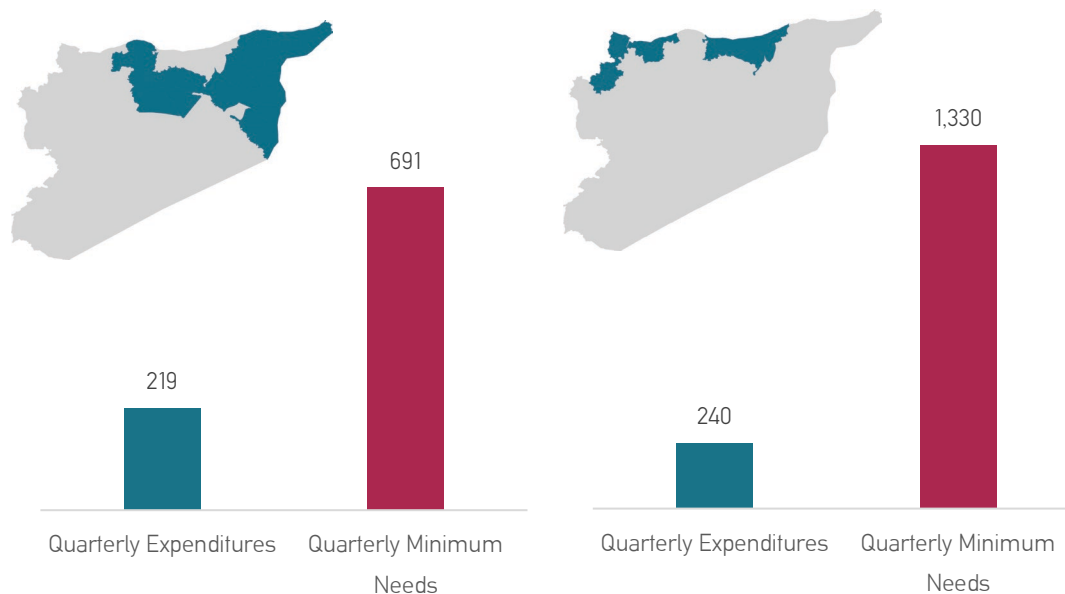
## Average HH spending on irregular expenditures.

The respondents were asked to identify the quarterly expenditures of their families on essential items during the past 90 days, which included:

1. Educational fees
2. Medical services include checkups, medical consultations, psychology consultations, and surgeries.
3. Shelter construction and rehabilitation include repairs to the walls, ceiling, doors, and windows.
4. Essential shelter items include blankets, mattresses, jerricans, furniture, and other items.
5. Productive assets allow the generation of profits and businesses, such as livestock for farmers, sewing machines for a tailor, or storage material for a shop.
6. Governmental services include taxes, identification documents, and marriage certifications.

**To understand the disparity between household quarterly expenditures and minimum requirements, this comparison provides valuable insights into the gap between actual quarterly spending and reported minimum needs. According to the results, the total disparity between quarterly spending and the minimum requirement amounted to 472 USD in northeast Syria, while it reached 1,093 USD in the northwest.**

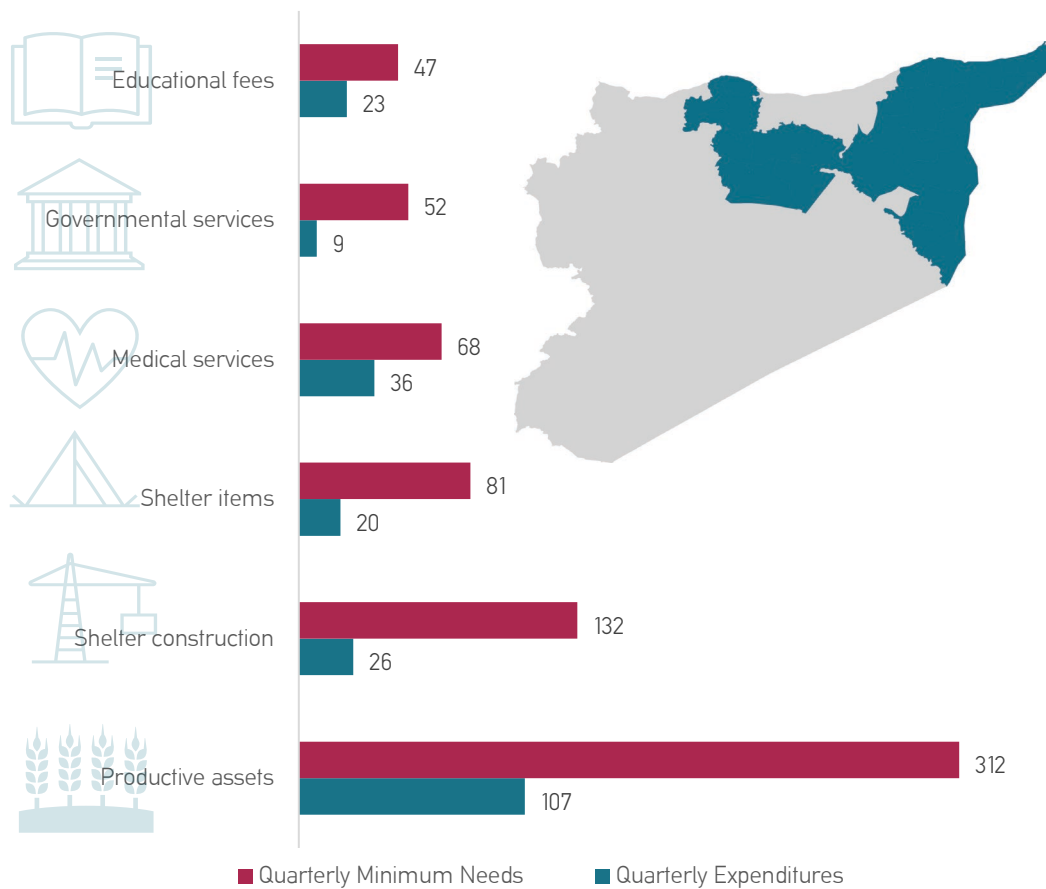
Figure 13 Average HH spending on irregular expenditures against minimum needs by USD.



**In northeast Syria**, the most significant gap between quarterly expenditures and minimum requirements was observed in productive assets, reaching 205 USD; this question is relevant if someone in the households is self-employed, has a(micro)-business, or is a farmer, and includes assets bought to make handicrafts or other micro-business. This considerable shortfall has compelled families to make substantial sacrifices, including selling assets reducing essential expenditure elsewhere to afford these items, or losing (partial) income because business had to close/pause.

- Furthermore, a 106 USD gap was identified in shelter construction, which includes construction and maintenance materials for the house, such as repair tools (e.g., hammers), poles, doors, and roofing, leading households to consider difficult choices such as reducing expenditure on other essential basic needs or having to sell assets to afford construction items or living in house unprotected from the rain or cold.
- A 61 USD deficit was noted in shelter items, which included furniture, mattresses, blankets, kitchenware, buckets, and clothes causing households to be unable to cook preferred foods or store water, dressing in unclean or inappropriate clothes, or reducing essential expenditure elsewhere or selling assets to afford these items.
- Similarly, a 32 USD gap was noted in medical services, including clinical visits, doctor consultations, maternal care, and surgeries, forcing households to wait to seek healthcare, reducing essential expenditure elsewhere, or selling assets.
- There was a 43 USD deficit in expenditure on governmental services, which includes taxes, identification documents, and marriage certificates, leading households to be unable to obtain social welfare or travel due to missing documents.
- Finally, there was a 24 USD deficit noted in educational expenses, including fees and enrollment costs, leading to children dropping out of school.

Figure 14 Average HH spending on irregular expenditures against minimum needs in NE by USD.



In northwest Syria, the most significant gap between quarterly expenditures and minimum requirements was observed in productive assets, reaching 835 USD; this question is relevant if someone in the households is self-employed, has a(micro)-business, or is a farmer, and includes assets bought to make handicrafts or other micro-business. This considerable shortfall has compelled families to make substantial sacrifices, including selling assets reducing essential expenditure elsewhere to afford these items, or losing (partial) income because business had to close/pause.

- Furthermore, a 132 USD gap was identified in shelter construction, which includes construction and maintenance materials for the house, such as repair tools (e.g., hammers), poles, doors, and roofing, leading households to consider difficult choices such as reducing expenditure on other essential basic needs or having to sell assets to afford construction items or living in house unprotected from the rain or cold.
- A 52 USD deficit was noted in shelter items, which included furniture, mattresses, blankets, kitchenware, buckets, and clothes, causing households to be unable to cook preferred foods or store water,

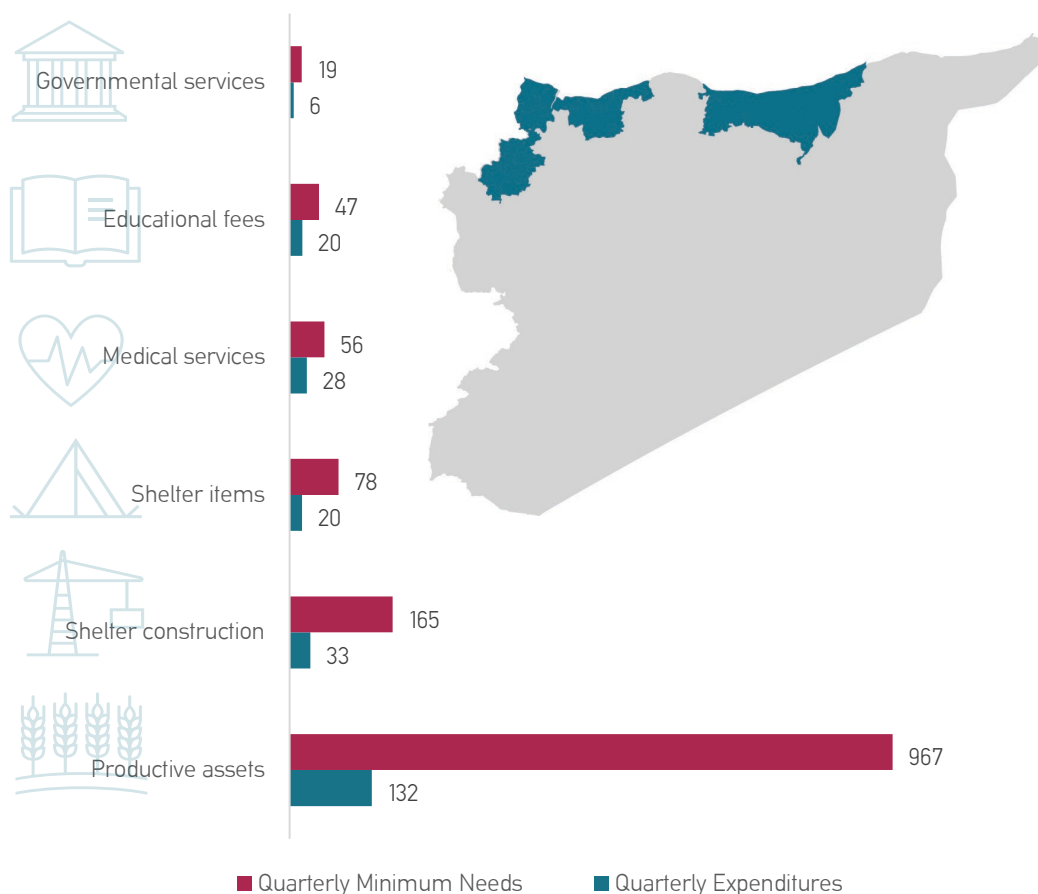
dressing in unclean or inappropriate clothes, or reducing essential expenditure elsewhere or selling assets to afford these items.

- Similarly, a 28 USD gap was noted in medical services, including clinical visits, doctor consultations, maternal care, and surgeries, forcing households to wait to seek healthcare, reducing essential expenditure elsewhere, or selling assets.

There was a 27 USD deficit noted in educational expenses, including fees and enrollment costs, leading to children dropping out of school.

Finally, there was a 13 USD deficit in expenditure on governmental services, which includes taxes, identification documents, and marriage certificates, leading households to be unable to obtain social welfare or travel due to missing documents.

Figure 15 Average HH spending on irregular expenditures against minimum needs in NW by USD.



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# INCOME AND EXPENDITURE ASSESSMENT

in Northern Syria



A report by the Information Management Unit (IMU)  
at Assistance Coordination Unit (ACU)

