COVID-19 IMPACT ON VULNERABLE HOUSEHOLDS IN YEMEN

YEMEN | ADEN, AL DHALE’E, AL HUDAYDAH, AMRAN, HAJJAH, LAHJ, MARIB, SANA’A CITY AND TAIZ

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From the American People
1. EXECUTIVE SUMMARY

The COVID-19 pandemic is amplifying Yemen’s underlying vulnerabilities as it comes on top of multiple challenges that the country is already facing including conflict, economic collapse, hunger, diseases, and displacement.

The objective of this study conducted by the Cash Consortium of Yemen (CCY) in August 2020 was to better understand the impact of the COVID-19 pandemic on the economy of vulnerable households in Yemen. The findings from this study provide an entry point to understand the following:

- The potential effects of the COVID-19 crisis and its related containment measures on income and job security
- The communities’ basic needs since the start of the COVID-19 pandemic
- How the communities perceive potential disruptions to markets’ access and changing prices caused by COVID-19

The assessment is based on data obtained from sample surveys of 571 households conducted across nine governorates (Aden, Al Dhale’e, Al Hudaydah, Amran, Hajjah, Lahj, Marib, Sana’a City, and Taiz).

The key findings are as follows:

The pandemic has likely had an adverse impact on the households’ living situation and employment.

- Nearly half of the surveyed households (41%) reported that their living situation has changed since the COVID-19 outbreak started in March 2020. 42% of households (162) consider themselves at risk of eviction, more frequently within IDP communities.
- 49% of respondents reported that a family breadwinner has lost their job, a similar experience for both Internally Displace People (IDPs) and host communities. The most common reason given for this loss of employment was the closure of businesses and end of construction work.
- Respondents identified the curfew, impossibility of sending children to school, and movement restrictions as the government regulations that impacted them the most.

The pandemic has likely had an adverse impact on households’ income.

- The average monthly income of households between December 2019 and March 2020 was 68,545 Yemeni Rial. This figure is lower than the current Survival Minimum Expenditure Basket (SMEB). Since the beginning of the pandemic, 37% have reported a decreased income due to the loss of employment.
- This decreased income is mostly caused by the loss of non-government salaried work, reduced humanitarian assistance, and loss of casual labour opportunities.

The pandemic has likely affected remittances from abroad.

- 37 households reported being typically supported with remittances from abroad and only a minority (13) have been able to receive them since March 2020. This is mainly due the relatives losing their job or not having enough money to send to Yemen. This finding is also reflected in the CCY’s Remittances Tracker which highlights the risk of reduced availability of hard currency in the country and pressure on the exchange rate.

1 Number of respondents may differ by question. Percentage results are calculated out of actual responses per question.
Economically vulnerable households are affected by the pandemic with limited coping mechanisms available at their disposal.

- The vast majority of households (88%) reported not having any savings. The majority of the households who do have some savings belong to host communities, but most anticipate that they will not last longer than one month. Households that reported lost income source or lost job are most represented in the group expecting their savings to last only under one month.

- Most households (78%) are in debt. Indebted households are more prevalent within the displaced community than in the host community. Since the beginning of the pandemic of COVID-19 in March 2020, debt has increased by 50% for households across most governorates.

- The majority of households (72%) reported not having any savings and being in debt at the same time which makes them extremely vulnerable.

The pandemic has likely had an adverse impact on already stretched resources.

- Over half of Yemen’s population is facing severe hunger. Unsurprisingly, food is identified by 90% of households as a priority need in all the surveyed governorates, except for Al Hudaydah and Taiz. This is followed by need for cash (67%), medical assistance (41%), and water (37%). The majority of displaced households do not have enough food and basic non-food items for the next two weeks and both IDPs and host communities reported not having enough hygiene items, including soap and disinfectants.

There is likely a demand in communities for more comprehensive information about COVID-19.

- Respondents cited that their main information needs are for tips on how to keep healthy, closely followed by information on government rules in response to COVID-19, key symptoms to look out for, and places to get tested. All types of information needs are similarly represented which likely means that there is not a gap in the availability of information, but rather a need for a more comprehensive information package.

The pandemic has likely caused prices to raise.

- While the majority of respondents did not have issues accessing markets and finding products, the majority reported a steep increase in prices since March 2020. Markets are physically accessible in all surveyed locations, but are becoming economically harder to access due to the rising prices of basic commodities across the country.

Key recommendations

The results from this assessment show that there is an urgent need of humanitarian actors and donors to continue monitoring, supporting, and coordinating immediate cash transfers, ideally integrated with other types of long-term assistance to support the communities in Yemen to cope. Key recommendations addressing the main findings are given as follows:

- Continue delivery of Multi-Purpose Cash Assistance (MPCA) to socio-economically vulnerable households and ensure timely reviews of the SMEB value.

- Support vulnerable communities by referrals between cash assistance, community shielding, social safety programs and/or sector-specific programming to address their complex needs and thus mitigate the adoption of negative and damaging coping strategies.

- Consider increased support or monitoring of economic status of host families to enhance the resilience of the affected communities overall.

- Increase the engagement of NGOs, in cooperation with local stakeholder, in COVID-19 related community outreach to ensure that households have access to practical information about COVID-19 and are aware of various reliable information sources.
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2. INTRODUCTION

Almost six years on from the escalation of conflict in March 2015, Yemen is in the midst of the world’s largest humanitarian crisis. More than 3.65 million people have been forced to flee their homes, and 24.3 million people, 80% of the Yemeni population, are in need of humanitarian assistance. As of 14 November, the number of reported confirmed COVID-19 cases in Yemen had reached 2,072 with 603 associated deaths and 1,361 recoveries. UN officials have raised concerns that the coronavirus could infect nearly 16 million people in Yemen, 55 per cent of the population, based on epidemiological projections.

The COVID-19 pandemic is amplifying Yemen’s underlying vulnerabilities as it comes on top of multiple challenges that the country is already facing including conflict, economic collapse, hunger, diseases, and displacement. Food affordability is a critical concern with only around 25% of food being produced domestically and COVID-19 related trade restriction and currency depreciation risk increasing food prices even more. Remittances from migrant Yemeni workers, which made up 13% of the country’s GDP in 2019, have seen a dramatic decline and reduced the availability of hard currency.

The Cash Consortium of Yemen (CCY) is a collaboration between DRC, NRC, ACTED, and IOM. The CCY was formed as a response to the agreed need for a cohesive Multi-Purpose Cash Assistance (MPCA) strategy for the most vulnerable conflict-affected households in Yemen. Interoperability and harmonization between various agencies’ data systems, core to the strategy of the consortium, will enable a comprehensive sequencing and transitioning between various types of humanitarian and longer-term programming.

In April 2020, the CCY conducted an analysis on the expected impacts of COVID-19 on cash transfers in Yemen. Since then, the CCY has been regularly producing research outputs to monitor the country’s key economic indicators on a weekly basis. These include a currency and exchange rate analysis, a market prices monitoring, and a remittances tracker.

Recognizing the immediate challenges presented by the pandemic and its adverse impacts on vulnerable individuals and households in Yemen, the CCY has sought to capture beneficiary perspectives. Specifically, the CCY planned a study with the aim of providing an entry point to understand the following:

- The potential effects of the COVID-19 crisis and its related containment measures on income and job security
- How the communities’ basic needs have changed since the start of the COVID-19 pandemic
- How the communities perceive potential disruptions to markets’ access and changing prices caused by COVID-19

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4 Center for Strategic and International Studies, Online Event: Crisis and Survival Amidst COVID-19 in Yemen, 29 April 2020, Available at: https://www.csis.org/node/56416.
5 WFP (2020), Yemen: This is the world’s largest food crisis. Available at: https://reliefweb.int/report/yemen/yemen-worlds-largest-food-crisis
6 World Bank (2020), Personal remittances, received (current US$) – Yemen. Available at: https://data.worldbank.org/indicator/BK.TRF.PWKR.CD.DT?locations=YE
7 UN OCHA (2020). Yemen: Currency depreciation and skyrocketing inflation in southern governorates send the cost of the minimum food basket spiralling. Available at: https://reports.unocha.org/en/country/yemen/card/6gg7f2X639/
3. METHODOLOGY

The assessment presented in this report is based on data obtained from sample surveys of households conducted during August 2020. The sample includes 571 households across nine governorates (Aden, Al Dhale’e, Al Hudaydah, Amran, Hajjah, Lahj, Marib, Sana’a City and Taiz).

The households were selected from the existing implementation areas of partners, aiming for ten observations per district and using a random selection from existing beneficiary databases or on the spot in the targeted communities. The data was collected through both in-person interviews and phone interviews that were administered by the CCY partners’ MEAL and program teams supported to a limited extent by third-party data collectors. The survey questionnaire was standardized across the CCY partners.

4. LIMITATIONS

Due to the rapid nature of the study, the time for preparing data collection and immediate verification was limited. This has contributed to some inconsistencies in the data, which led to five observations being removed from the data analysis. Some interviews had to be conducted via phone as physical access to all locations was challenging to arrange. The phone interviews however suffered from higher non-response rates from female respondents, and availability of respondents in general. The data collection teams also experienced some issues with the respondents as they sometimes reluctant to answer sensitive questions. This contributed to a lower number of observations for the analysis of some questions.

5. RESULTS

5.1 Characteristics of households

Host and Internally Displaced households made up the majority of the sample, with three households reporting as returnees and two households reporting as refugees.
Question 1: How many members are in your household, including yourself?

Respondents most frequently reported having six household members (15.2%), followed by households reporting seven members (13.4%), four members (13.2%), and five members (12.5%). IDP households most often reported having six (52 HHs) and four (47 HHs) members, while host communities five (38 HHs) and seven (37 HHs) members. 318 households reported having children under five years of age, 147 households have an elderly member, and 82 households have members from both vulnerable groups.
Question 2: What is your current living situation? Is this a change to Pre-COVID 19 times?

The majority of the respondents either own a house, live in a rented house, or live in a camp. 339 respondents (59%) reported that their living situation remained the same as before the COVID-19 outbreak (March 2020 was used as reference point throughout the survey). 232 respondents (41%) reported that their living situation has changed since COVID-19. The living situation mostly changed for families living in Hajjah and Marib, while it stayed the same for all respondent households in Aden and mostly stayed the same for households from Al Dhale’e and Lahj. The living situation more often changed for displaced HHs and stayed the same for the majority of host community HHs.
5.2 Breadwinners and type of work

Question 3: Who are the breadwinners in your family? Is this a change to Pre-COVID 19 times?

84% households (475) reported the spouse as being the breadwinner for the family. 523 households reported having one breadwinner, 40 households reported having 2 breadwinners and 2 households reported 3 breadwinners. Children under 18 were cited as a breadwinner in 4 cases. Change of breadwinners in the family was reported by 31% of households.

Question 4: What type of work do these persons usually do? Is this a change to Pre-COVID 19 times?

The most frequently cited type of work was low skill wage employment such as construction labour, sale assistant, waiter, cook, or a factory worker (142 respondents). This option is nearly equally represented in the responses of both IDP families and host communities. Government employment (125) and self-employment in agriculture (124) were the next most selected type of work that the HH’s breadwinners typically do, with host community households are more represented in government employment and IDP households in agricultural work. 41% of respondents reported that the type of work the breadwinners do is different than before COVID-19 outbreak. The type of work has changed for 52% of IDP respondents and for 29% of respondents from host communities.
Figure 11. Type of work breadwinners usually do, multiple choice, n=539

<table>
<thead>
<tr>
<th>Work Type</th>
<th>Cited n times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wage employment: low skill service industry (construction, sale assistant, waiter, cook, factory worker)</td>
<td>79 61 1</td>
</tr>
<tr>
<td>Government employee</td>
<td>46 79 0</td>
</tr>
<tr>
<td>Self-employment: agriculture</td>
<td>77 44 2</td>
</tr>
<tr>
<td>Self-employment: transportation (taxi-driver, driver)</td>
<td>20 27 1</td>
</tr>
<tr>
<td>Abroad</td>
<td>6 33 0</td>
</tr>
<tr>
<td>Wage employment: skilled service labor (e.g. construction)</td>
<td>24 12 0</td>
</tr>
<tr>
<td>Self-employment: owner SME - selling basic items (supermarket, minimarket)</td>
<td>4 23 0</td>
</tr>
<tr>
<td>Wage employment: skilled service labor (lawyer, engineer, int. org employee)</td>
<td>17 14 0</td>
</tr>
<tr>
<td>Nothing (Unemployed)</td>
<td>15 50 0</td>
</tr>
<tr>
<td>Daily Wage or Small Seller</td>
<td>10 7 1</td>
</tr>
<tr>
<td>Self-employment: trade/vocation (carpenter, electrician, plumber)</td>
<td>11 1 0</td>
</tr>
<tr>
<td>Self-employment: owner SME - other services, commodities (restaurants, barber, entertainment, manufacturing)</td>
<td>1 0 0</td>
</tr>
</tbody>
</table>

Figure 12. Change of type of work after COVID-19 outbreak, n=571

- No: 236, 41%
- Yes: 335, 59%

Figure 13. Change of type of work after COVID-19 outbreak, by beneficiary status, n=571

- Displaced
- Host community
- Refugee
- Returnees

Change of Type of Work After COVID-19 Outbreak by Beneficiary Status:

- Displaced: No 152, Yes 79
- Host community: No 142, Yes 193
- Refugee: No 2, Yes 3
5.3. Remittances

Question 5: Do you have a member of your family or relative who has been working abroad, and supports your household by sending you some money? If yes, are you still able to receive such assistance since March?

37 (6%) respondents reported that they have a family member or relative working abroad supporting them with remittances. Out of these, only 13 (35%) have been able to receive such assistance since March, with the remaining 24 (65%) households reporting that the remittances either stopped or decreased. The severity of the drop in transferred remittances is most frequently described as medium (11 HHs). The CCY has also been producing a remittances tracker which is a short survey completed monthly and focuses on the changes in remittances over the previous two weeks. The October 2020 survey reported that 98% of the exchange shops surveyed indicated that COVID-19 has affected remittances since March 2020.

Question 6: What is the reason for the drop of remittances?

Lost job or not making enough money was the main reason reported as the cause for the drop of transferred remittances.
5.4 Sources of income before March

Question 7: What were your households’ sources of income between December and March 2020?

Prior to the COVID-19 outbreak, households predominantly relied on humanitarian assistance (31%), non-government salaried work (30%) and social benefits, including pension (25%).

Humanitarian assistance is the most frequent income source for displaced households, followed by non-government salaried work, social benefits, and daily wages work such as small businesses, and food production.

Displaced communities also rely more frequently than host families on charitable donations from the community. Host communities mostly received income in form of social benefits, from non-government salaried work, and humanitarian assistance. Income in the form of remittances is low for both groups (IDPs and Host community) but more prevalent in host families.

In terms of governorates, non-government salaried work is most frequent in Al Dhale’e governorate, Sana’a city and Amran. Social benefits are most frequent source of income in Hadjjah, closely followed by humanitarian assistance. Marib is the only governorate where respondents mostly reported relying on daily wages and small business including food production, while this source of income is the least represented in responses of Aden residents. Lahj and Aden are governorates where respondents reported no source of income, in Lahj as the most prevalent response followed by humanitarian assistance.

Figure 18. HH sources of income (Dec - Mar), multiple choice, n=559
Figure 19. HH sources of income (Dec - Mar), multiple choice, by beneficiary status, n=559

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>Displaced</th>
<th>Host Community</th>
<th>Refugee</th>
<th>Returnees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily wages, small business, salary or food production</td>
<td>7</td>
<td>53</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Charitable donations (not formal humanitarian assistance)</td>
<td>39</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Humanitarian assistance</td>
<td>109</td>
<td>62</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support from family and friends (not including remittances)</td>
<td>18</td>
<td>23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remittances</td>
<td>21</td>
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<tr>
<td>Non-government salaried work</td>
<td>93</td>
<td>73</td>
<td></td>
<td></td>
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<tr>
<td>Social benefits or assistance (including pensions)</td>
<td>63</td>
<td>79</td>
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</tbody>
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Cited n times

Figure 20. HH sources of income, multiple choice, by governorate, n=559

<table>
<thead>
<tr>
<th>Governorate</th>
<th>Aden</th>
<th>Al Dhale'e</th>
<th>Al</th>
<th>Sana'a City</th>
<th>Amran</th>
<th>Hajjah</th>
<th>Lahij</th>
<th>Marib</th>
<th>Taizz</th>
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<tr>
<td>Social benefits or assistance (including pensions)</td>
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<td>Non-government salaried work</td>
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<td>Support from family and friends (not including remittances)</td>
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<td>Humanitarian assistance</td>
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<td>Charitable donations (not formal humanitarian assistance)</td>
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<td>Daily wages, small business, salary or food production</td>
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Cited n times
Question 8: What was the average monthly income of your family in December-March 2020? Did you lose any of this income since March 2020?

Between December and March 2020, the average monthly income of respondent households was 68,545 Yemeni Rial, with both median and mode values only at 50,000 Rial. Since March 2020, the income has decreased potentially due to COVID-19 related restrictions. 37% of all respondent households reported that they lost some of this income since March 2020. Displaced households experienced more income insecurity than host communities; of the IDP respondents, 46% reported lost income while of the host communities, only 26% reported the same.

Lost source of income is frequently reported by households with limited resources or indebted households, further increasing their vulnerability status. Of the 209 households reporting the loss of an income source 81% of households are also in debt and 88% of households do not have any savings. In terms of food and basic household items, 56% of these households do not have enough food for the next two weeks, 65% of households do not have basic non-food items for the next two weeks, and 84% of households reported not have enough hygiene/sanitary items including soap and disinfectant.

Shortages of food, unavailability of basic non-food items and hygiene/sanitary items were however frequently reported by households who did not loose any of their income sources, and at similar levels to the household with a lost income source. Out of the households where income source was not lost, 54% of them still report not having enough food, 56% report lack of non-food items, and 73% report shortage of hygiene/sanitary items. Similar results between the groups might be caused by underreporting of resources in expectation of increased assistance but may also indicate the low initial level of economic status and the resilience of the communities overall.
Question 9: Which type of income did you lose?

Non-government salaried work was most frequently cited as lost type of income overall (44% of respondents). Lost support from humanitarian assistance and loss of income from irregular jobs were next most reported among the displaced population, and loss of remittances in host communities.

Figure 25. Type of income lost, multiple choice, n=205

- Irregular work: 23
- Daily wages or small business or salary or food production: 23
- Charitable donations (not formal humanitarian assistance): 16
- Humanitarian assistance: 30
- Support from family and friends (not including remittances): 9
- Remittances: 23
- Non-government salaried work: 91
- Social benefits or assistance (including pensions): 22

Figure 26. Type of income lost, by beneficiary status, multiple choice, n=205

- Displaced
- Host Community
- Refugee
- Returnees
5.5. Lost job or business

Question 10. Has any of the breadwinners lost their job since March?

49% of respondents (282 HHs) reported that a family breadwinner has lost their job (employment or business) since March 2020. This was a similar experience for both IDPs (50% of IDP respondents) and host communities (48% of host families’ respondents). In terms of governorates, breadwinners have more often lost their jobs in Marib, Lahj and Sana’a, and have been able to keep them more frequently in the remaining governorates.
**Question 11. Why did breadwinner lose their job?**

The most frequent reason cited by respondents from both IDPs and host communities for the breadwinner losing their job was closed business or finished construction (69%). The responses varied between IDPs and host community for the second and third most common reasons given for lost jobs. IDP households reported that there was no need for agricultural labor and they could not find employment based on their skills (skilled labor), while host households cited that they had to close their shop and that the transportation jobs for those employed in the transportation sector declined due to the insufficient number of clients and government regulations. Respondents who had to close their shops (20 respondents) most often cited government regulations including movement restrictions, lack of customers, or supplies for the shop. The main reasons for closing respondents’ businesses (9 respondents) included not having enough customers, lack of supplies, inability to afford to pay rent and government regulations.

**Figure 29. Reason for breadwinner to lose their job, n=195**

- The business/construction where s/he worked was closed / finished
- There is no need for agriculture labor
- Couldn’t find an employment with his/her skills (for skilled labor)
- Transportation jobs declined due to no clients and/or government regulations
- Had to close shop
- Government institution closed
- The company where s/he works was closed
- Had to close business (restaurant, barber, etc.)
- Contract was terminated
Figure 30. Reason for breadwinner to lose their job, by beneficiary status, n=195

- Contract was terminated
- Couldn’t find an employment with his/her skills (for skilled labor)
- Government institution closed
- Had to close business (restaurant, barber, etc.)
- Had to close shop
- The business/construction where s/he worked was closed / finished
- The company where s/he works was closed
- There is no need for agriculture labor
- Transportation jobs declined due to no clients and/or government regulations

Figure 31. Reason for breadwinner to lose their job, by governorate, n=195

- Contract was terminated
- Couldn’t find an employment with his/her skills (for skilled labor)
- Government institution closed
- Had to close business (restaurant, barber, etc.)
- Had to close shop
- The business/construction where s/he worked was closed / finished
- The company where s/he works was closed
- There is no need for agriculture labor
- Transportation jobs declined due to no clients and/or government regulations
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**Question 12. If the breadwinner lost a job, how much of your household’s income was lost?**

Almost a quarter of respondents (24%) consider the loss of income from job or business as being high, 24% as medium, 34% as low and 15% as very low. Only 3% of respondents, all from Aden, reported that they managed to compensate for the lost income from other sources. With almost half of the respondents assessing their losses as high or medium it can be expected that the economic stability of the households will keep deteriorating, especially considering that 72% of households do not have any savings and are in debt at the same time, making them more susceptible to falling into extreme poverty with a long recovery time. The fact that 54% of the households report not having enough food for next two weeks further demonstrates the impact that the lost income opportunities potentially have on households’ ability to meet their basic needs.

Additionally, the displaced population is likely more at risk of remaining in extreme poverty as they more often report the perceived loss as high than host communities. Medium loss is represented almost equally in IDP and host families’ responses, and losses categorized as low or very low are predominant in host communities. When disaggregated by governorate, high losses are most frequently reported by households living in Marib (35%), Hajjah (29%), Lahj and Aden (both 23%).

![Figure 32. Severity of the breadwinner’s income lost, n=207](image)

**Figure 32. Severity of the breadwinner’s income lost, n=207**

![Figure 33. Severity of the breadwinner’s lost income, by beneficiary status, n=207](image)

**Figure 33. Severity of the breadwinner’s lost income, by beneficiary status, n=207**

![Figure 34. Severity of the breadwinner’s lost income, by governorate, n=207](image)

**Figure 34. Severity of the breadwinner’s lost income, by governorate, n=207**

**5.6. Savings**

**Question 13. Does your household have any savings?**

502 households (88%) reported not having any savings overall, with the figure reaching 97% between the IDP respondents and 79% among the host families. Out of households who reported having some savings (69) the majority (84%) of belong to host communities, mostly living in Aden, Al Dhale’e and Lahj. When comparing households’ savings to other vulnerability factors, out of 502 households without savings, 412 report also being in debt. This represents 72% of all survey respondents. The extremely high ratio of households without savings, and considering the high proportion of households that are indebted at the same time, demonstrates that communities have very limited resources available to withstand economic shocks and are likely to resort to negative coping strategies, especially those of a longer-term nature such as the COVID-19 pandemic.

![Figure 35. Severity of the breadwinner’s lost income, by governorate, n=207](image)
Question 14. How long do you anticipate that your savings will last if the situation remains the same?

Most households anticipate that their savings will last no longer than one month. Only nine households from host community expect their savings to last for four-six months. HHs that reported lost income source or lost job are mostly represented in the group that anticipate savings lasting no longer than one month.
5.7. Debt

**Question 15. Does your household have any debt?**

78% of households (446) have debt. Indebted households are more prevalent within the displaced community (85%) than the host community (71%). Slightly smaller proportion of indebtedness is reported only from Aden and Hajjah. High level of debt in population indicates that this is likely one of the most common coping strategies for households to cover their expenses.
Question 16. How has your debt changed since the start of the movement restrictions?

96% of households reported an increase in debt since the start of movement restrictions, with 34% of households reporting most frequent increase by 50%. The same was also the most frequent response while disaggregating by governorate, except for households living in Aden and Amran where the most frequently reported change was increase by 75%. Households where a breadwinner has lost their job since March are more represented in the 50%, 75% and 100% debt increase categories. The findings demonstrate the likely negative impact of the COVID-19 related movement restrictions on economic stability of households and show the restrictions as contributing factor to households taking on more debt. Interestingly, even households reporting to have some savings reported a debt increase (33%), which may indicate that the households consider taking debt as a standard coping strategy and some prefer it to spending their savings first.
Figure 45. Change of debt, by governorate, n=446

- Aden: Increased by 100% or more
- Al Dhale’e: Increased by 50%
- Al Hudaydah: Increased by 75%
- Amran: Increased by 25%
- Hajjah: Decreased by 75%
- Lahij: Decreased by 50%
- Marib: Decreased by 25%
- Taizz: Decreased by 50%
- Sana’a City: Stay the same

Figure 46. Change of debt by HHs where breadwinners have lost their job since March, n=446

- Lost job - No:
  - Decreased by 25%: 1
  - Decreased by 50%: 2
  - Decreased by 75%: 3
  - Increased by 100% or more: 19
  - Increased by 25%: 9
  - Increased by 50%: 43
  - Increased by 75%: 78
  - Stay the same: 39

- Lost job - Yes:
  - Decreased by 25%: 2
  - Decreased by 50%: 2
  - Decreased by 75%: 2
  - Increased by 100% or more: 1
  - Increased by 25%: 32
  - Increased by 50%: 39
  - Increased by 75%: 33
  - Stay the same: 33

Figure 47. Change of debt, by HH savings, n=446

- Savings - yes:
  - Decreased by 25%: 1
  - Decreased by 50%: 2
  - Decreased by 75%: 27
  - Increased by 100% or more: 9
  - Increased by 25%: 37
  - Increased by 50%: 79
  - Increased by 75%: 64
  - Stay the same: 8

- Savings - No:
  - Decreased by 25%: 1
  - Decreased by 50%: 2
  - Decreased by 75%: 2
  - Increased by 100% or more: 11
  - Increased by 25%: 141
  - Increased by 50%: 2
  - Increased by 75%: 8
  - Stay the same: 8
5.8. Rent

Question 17. Do you pay rent for your current accommodation?

35% of households reported that they pay rent for their accommodation, but most households from both the IDP and Host community stay in an accommodation without rent payments. Highest proportion of the rent paying HHs is in Sana’a and Al Dhale’e.

Figure 48. HHs paying rent, n=382

Figure 49. HHs paying rent, by beneficiary status, n=382

Figure 50. HHs paying rent, by governorate, n=382
Question 18. Do you consider yourself at risk of eviction in the next month if the current situation continues?

42% of households consider themselves at risk of eviction. The risk of eviction is perceived low in Host communities, while respondents from displaced households reported the risk being slightly higher than not considering themselves at risk of eviction. Households living in a rented accommodation see themselves at risk of eviction the most. Out of 133 households that reported paying rent for their accommodation, only 18 have savings, which can increase the risk of households not being able to secure rent payments in time.

**Figure 51. HHs at risk of eviction, n=382**

**Figure 52. HHs risk of eviction, by beneficiary status, n=382**

**Figure 53. HHs at risk of eviction, by living situation, n=368**
5.9 Needs

Question 19. What are your three main household needs at this time?

The most frequently reported need is food (90%), followed by cash (67%), medical assistance (41%), and water (37%). Cash, rent, shelter and hygiene items are predominant in responses of the displaced families. Host community’s reported higher needs for medical assistance, water, electricity/fuel, and education for children. Food is identified as a priority need in all governorates except for Al Hudaydah and Taiz where the most frequent response is cash. Respondents from AL Dhale’e reported water being an urgent need significantly more often than other needs (except for food), and also more often than in other governorates.

Figure 54. Current needs, multiple choice, n=570

Figure 55. Current HH needs, by beneficiary status, multiple choice, n=570
Question 20. Does your household have enough food for the next two weeks?

55% of households report not having enough food for the next two weeks. Host community families are more often food secure, with 39% reporting food shortages, while it is 69% for IDP households. While the results are consistent with very low economic status and income levels of surveyed households overall, the food insecurity reported by nearly half of host community respondents may be alarming as lack of sufficient amount of food is more often characteristic for IDPs. The continuation of this trend may put additional stress on communities already struggling to cope collectively, as the host households are typically expected and better positioned to support their IDP relatives and neighbours.
Question 21. Does your household have enough basic non-food items for the next two weeks?

60% of households do not have enough basic non-food items for the next two weeks. The tendency of responses by IDPs and host communities is similar as in case of food above with host families more often reporting having enough NFIs while IDPs reporting shortages. IDPs however lack basic NFIs slightly more frequently (76%) than food (69%), while for host communities the shortage of food and NFIs is nearly the same. The need for NFIs being at the similar level as for food further strains the capacity of communities to cope.

![Figure 58. Enough basic NFIs, n=571](image)

Question 22. Does your household have enough hygiene/sanitary items including soap or disinfectant for the next two weeks?

The lack of hygiene/sanitary items appears to be a major issue for households. 77% of all households report not having enough of these items, as compared to 55% for food and 60% for non-food items. The shortages are also more prevalent in all groups, 85% reporting not enough between displaced households and 68% among host families. This represents a major risk for successful long-term containment of the spread of COVID-19 especially when considered in relation to 37% of beneficiaries also reporting being in need of water (or 67% reporting a need for cash that could allow them to purchase water). The combined shortages in the availability of these resources needed to mitigate the risk of COVID-19 transmission emphasize the need for community shielding activities.

![Figure 59. Enough hygiene/sanitary items, n=571](image)
5.10. Information needs & regulations

**Question 23. What are your information needs about the COVID-19 crisis?**

Most frequently cited information need is tips to keep healthy (59%), but this if very closely followed by information about symptoms (53%), government rules in response to COVID-19 (43%), and places to get tested (49%). Similar level of responses under each type of information needs indicates that households need comprehensive information to be available to them, rather than the lack of a particular type of information.

![Figure 60. Information needs, multiple choice, n=432](image)

**Question 24. How do you gather information about COVID-19?**

Friends and family (74%), Television (73%), and social media (61%) are the three most frequently cited types of gathering information about COVID-19. Other sources such as mosque, newspaper, WHO WhatsApp chatbot and government communications were mentioned by 17% to 27% of respondents. Information provided by NGO/INGO was cited only by 2,5% of respondents which shows that there is potentially an opportunity for I/NGOs to increase their efforts in community outreach activities using their existing built relationships and various programs.

![Figure 61. Information sources, multiple choice, n=432](image)
Question 25. What are the 3 regulations that impacted you the most?

As regulations that impacted people the most, the respondents most often cited curfew (60%), impossibility to send children to school (42%), closed shops (38%), movement restrictions (37%) and social distancing (31%).

5.11. Markets and prices

Question 26: Are you still able to access the marketplaces to buy your household basic needs?

Only 11% of respondents (61) reported issues with accessing marketplaces, more often IDP households and mainly households living in Hajjah, Al Dhale’e and Marib.
Question 27. What do you think is the level of availability of key basic need items in the local marketplaces?

In terms of goods and services availability, 55% of respondents report that everything is available and 22% that some key items are no longer available, and the rest reported items available in insufficient quantity or poor quality.

Figure 66. Basic needs items availability, by beneficiary status, n=510
Question 28. What do you think has happened to the prices of key commodities since March this year?

97% of households report that the prices have gone up significantly.\(^8\)

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\(^8\) Additional analysis of exchange rates and prices was conducted in Fall 2020 by the Yemen Cash and Markets Working Group: https://www.humanitarianresponse.info/en/operations/yemen/document/twg-currency-exchange-working-paper-guidance-note-23102020-en
6. CONCLUSIONS & RECOMMENDATIONS

The study clearly shows that the living conditions and economic status of the surveyed households have been deteriorating since the start of the COVID-19 pandemic. While the worsening situation cannot be attributed solely to the COVID-19 related measures and restrictions, it is likely a significant contributing factor as respondent households report experiencing changes and insecurity across an array of variables throughout the study. The main conclusions can be broadly summarised as follows:

- **The pandemic has likely had an adverse impact on the households' living situation, employment, income, and remittances from abroad.** Nearly half of the respondents stated that their family breadwinner has lost their job, with almost half of the respondents assessing their income loss as high or medium. Average income reported before the pandemic was already lower than the SMEB, yet around one third of respondents still reported a decrease of income since the pandemic started and the same decrease level is reported for the remittances. A quarter of families have moved since the start of the pandemic or consider themselves at risk of eviction.

- **Economically vulnerable households have limited coping mechanisms available at their disposal to deal with the effects of the pandemics.** The majority of households do not have any savings and those who do mostly do not anticipate the savings to last for more than a month. Households are resorting to negative coping strategies, such as taking more debt which has increased for most of the households since the start of movement restrictions, mostly by fifty percent. Additionally, almost three quarters of households also report not having any savings and being in debt at the same time which makes them extremely vulnerable.

- **Collective community coping mechanisms are likely strained as host families suffer from the lost breadwinner’s income and struggle to meet their basic needs in a similar way as IDPs.** While IDP households are mostly worse off throughout the study, the differences between how host and displaced communities experience the changes and able to cope are often not dramatic. This applies mainly to breadwinners’ lost income and its perceived severity for the household budget where the frequency is nearly the same for both groups. Acute food insecurity, even though not reported by the majority of host families, is still cited by a third of them, and the same has been reported for NFIs. Lack of hygiene and sanitary items is reported by a majority in both groups.

- **The basic needs that are key to containing the spread of COVID-19 are not met.** Households identify food, cash, medical assistance, and water as priority needs. The majority of the households also do not have enough hygiene items, including soap and disinfectant. The combined shortages in availability of these resources, services and items that are key factors to mitigate the risk of COVID-19 transmission emphasize the need for the continued integrated assistance and community shielding activities.

- **There is a demand for more comprehensive information package with practical information about COVID-19.** Respondents cited different the types of information needed about COVID-19 with a similar frequency, indicating that households most likely need a comprehensive information package to be available to them. Its development and delivery might be an opportunity for non-government organisations as those are the least cited by the respondents as an information source. At the same time, non-government organisations can build on the established relationships with the communities, stakeholders and health entities. This approach may also improve awareness of where to source reliable information or verify the information received as many people rely on friends and family, television, and social media as the main sources.

- **The pandemic has likely caused prices to raise.** Households seem to have maintained access to markets and over a half of the respondents reports that everything is available. The prices are however perceived as significantly higher than before.
Key recommendations

The results from this assessment show that there is an urgent need for humanitarian actors and donors to continue monitoring, supporting, and coordinating immediate cash transfers, ideally integrated with other types of assistance in longer-term in order to support the communities in Yemen to cope with minimum of harmful effects. Key recommendations addressing the main findings and conclusions are given as follows:

- Continue delivery of Multi-Purpose Cash Assistance (MPCA) to socio-economically vulnerable households and ensure timely reviews of the SMEB value.
- Support vulnerable communities by referrals between cash assistance, community shielding, social safety programs and/or sector-specific programming to address their complex needs and thus mitigate the adoption of negative and damaging coping strategies.
- Consider increased support or monitoring of economic status of host families to enhance the resilience of the affected communities overall.
- Continue monitoring of key economic indicators and trends (income, savings, debt, remittances, prices monitoring, exchange rate fluctuations)
- Increase the engagement of NGOs, in cooperation with local stakeholder, in COVID-19 related community outreach to ensure that households have access to practical information about COVID-19 and are aware of various reliable information sources.
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