

Iraq

Multi-Sector Needs Assessment (MSNA) V

Summary Report

April 2021



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About IMPACT

IMPACT Initiatives is a leading Geneva-based think-and-do tank that shapes humanitarian practices, influences policies and impacts the lives of humanitarian aid beneficiaries through information, partnerships and capacity building programmes. IMPACT's teams are present in over 20 countries across the Middle East, Latin America, Africa, Europe and Asia, and work in contexts ranging from conflict and disasters to regions affected by displacement and migration. The work of IMPACT is carried out through its two initiatives- REACH & AGORA and through the provision of direct support to partners regarding Project Assessments and Appraisals (PANDA).



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Executive Summary

The outbreak of violence in Syria since 2011 has resulted in large numbers of displaced Syrians seeking refuge in neighbouring countries, including the Kurdistan Region of Iraq (KR-I) and Federal Iraq. This ongoing crisis is situated in a broader regional context characterised by internal displacement within Federal Iraq and the KR-I and refugees arriving from other countries prior to the Syrian crisis. More than 242,000 Syrian refugees and approximately 40,900 refugees from other countries, among them Iranian, Palestinian, and Turkish refugees, reside in the KR-I and Federal Iraq, as of January 2021.¹

In addition, the onset of COVID-19 in the first quarter of 2020, and the subsequent health and economic crises have increased economic vulnerability in Iraq. As reported by the United Nations Development Program (UNDP)'s macroeconomic COVID-19 impact analysis, Iraq faces a "twin shock" of a significant decrease in oil prices coupled with restrictions on social and economic activity due to COVID-19.² In light of this, understanding the needs and vulnerabilities of refugee households through evidence-based assessments is necessary to facilitate a targeted response and effective delivery of basic services.

To fill this information gap, IMPACT Initiatives (IMPACT), in coordination with the United Nations High Commissioner for Refugees (UNHCR), conducted a fifth round of the multi-sectoral needs assessment (MSNA), in which a total of 1,800 Syrian, Iranian, Palestinian, and Turkish refugee households were interviewed to provide a comprehensive understanding of multi-sectoral needs. A random sample of households were asked a series of questions through a household survey related to seven sectors – livelihoods, protection, education, food security, health, shelter, and water, sanitation, and hygiene (WASH) – as well as multi-sectoral questions about household demographics, movement intentions, child protection, and Sexual and Gender-Based Violence (SGBV). The full MSNA V dataset, presented by indicators, sectors, geographic strata and nationalities, is also accessible on the interactive [MSNA Dashboard](#).

Findings in this report are disaggregated across refugee population groups (Iranian, Syrian, Turkish and Palestinian refugee households). Due to its relative size, findings for the Syrian population group are also disaggregated across governorates (households living in Duhok, Erbil, and Al-Sulaymaniyah) with Federal Iraq (also called Centre-South) generalised as one governorate for all population groups to provide more representative sampling. The assessed households were randomly sampled from UNHCR-provided anonymised registration lists to ensure that findings are representative at a 95% confidence level and 5% margin of error at the population group and KR-I level, and 95% confidence level and 10% margin of error at the governorate level. The refugee households in these lists fulfilled two conditions: they had registered with UNHCR and had been in contact with them in the 12 months preceding the interview.

The main findings centre on sectoral vulnerabilities:

- Refugee households **reported decreases in income compared to pre-COVID-19** (before March 2020). This was the case for 94% of Iranian, 90% of Syrian, 85% of Turkish, and 46% of Palestinian respondent households. Similar proportions for each population group reported that persons in the household experienced less access to daily labour opportunities.
- **Many households reported being in debt and having to take on more debt due to reduced incomes.** Turkish and Syrian households reported suffering from the heaviest average debt burdens (IQD 4,104,000 and IQD 1,443,000 respectively), often several times their average monthly household total expenditure. The proportions of refugee households which reported being in debt constituted 84% of Turkish, 83% of Syrian, 62% of Iranian, and 43% of Palestinian households.
- **Using World Food Program's (WFP) [CARI Analysis](#), data indicates that many households experienced fragility in their food security, with varying levels of insecurity across population groups.**³ The

¹ UNHCR, [Iraq Factsheet](#), (January 2021). Accessed March 16 2021.

² UNDP, [Impact of COVID-19 on the Iraqi Economy](#) (October 2020). Accessed March 14 2021.

³ WFP's [CARI Analysis](#) is a composite-scoring methodology which calculates a household's food security classification based on questions concerning a household's current food consumption indicators (FCI) and coping capacity (using indicators measuring economic vulnerability and asset depletion), assigning

proportions of refugee households which qualified as Marginally Food Secure or lower was highest among Iranian and Turkish refugee households (63% and 50% respectively). The proportion was lower for Syrian (39%) and Palestinian refugee households (24%). Syrian in-camp respondents were found to experience less food security than those out-of-camp. In Erbil, almost double the proportion of out-of camp households (85%) qualified as being food secure compared to in-camp (45%), with similar but lower proportions in Duhok (63% out-of-camp households versus 34% in-camp), and Al-Sulaymaniyah (38% out-of-camp households versus 19% in-camp).

- **Reported access to alternative methods of education was low**, reportedly because access required internet/electricity and electronic devices. The proportion of refugee households which reported experiencing lack of access were 67% of Iranian, 54% of Turkish, 40% of Syrian, and 23% of Palestinian refugee households.

This assessment concludes that decreasing access to livelihoods coupled with the causal or otherwise exacerbating factor of the COVID-19 pandemic and associated measures have negatively impacted refugee populations across Iraq, and will likely continue to do so. Attention should be directed to how changes in access to livelihoods impact the use of coping mechanisms, as refugee households run out of options. If incomes continue to decrease, and more debt is taken on, more coping mechanisms will also have to be harnessed in order to prevent food insecurity. This could cause higher levels of debt, and the deprioritisation of expenditure on health and education, thereby making refugee households even more vulnerable and less resilient in the context of future economic or health-related shocks.

an interviewed household one of four scores from high to low degrees of food security: Food Secure, Marginally Food Secure, Moderately Food Insecure, Severely Food Insecure.



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Geographic Classifications

Federal Iraq	All of Iraq excluding the governorates of KR-I, otherwise referred to as “Centre-South”
KR-I	Kurdistan Region of Iraq, a devolved federal entity in the north of Iraq
Governorate	The highest administrative boundary below the national level. KR-I has three governorates: Duhok, Erbil, and Al-Sulaymaniyah
District	Governorates are divided into districts
Host Community	Communities in their area of origin accommodating displaced persons – including both internally displaced persons (IDPs) and refugees
Refugee group	Group of refugee households according to country or territory of origin (including Turkish, Syrian, Palestinian, and Iranian)

Abbreviations and Acronyms

3RP	Regional Refugee & Resilience Plan
CARI	The Consolidated Approach for Reporting Indicators of Food Security
FCS	Food Consumption Score
HH filter	Hand-held Filter
IDP	Internally Displaced Person
IQD	Iraqi Dinar
KR-I	Kurdistan Region of Iraq
MCNA	Multi-Cluster Needs Assessment
MSNA	Multi-Sector Needs Assessment
NRC	Norwegian Refugee Council
ODK	Open Data Kit
oPT	Occupied Palestinian Territories
SGBV	Sexual and gender-based violence
UNDP	United Nations Development Program
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar
WASH	Water, Sanitation, and Hygiene
WFP	World Food Program
WHO	World Health Organisation



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Introduction

Iraq hosts refugees from across the region, including from Syria, Turkey, Iran and the occupied Palestinian Territories (oPT). According to the United Nations High Commissioner for Refugees (UNHCR), 283,000 refugees were registered in Iraq as of 31 January 2021.⁴ Although the vast majority of the refugee population in Iraq is Syrian (242,000 individuals),⁵ there were also 20,600 Turkish, 10,800 Iranian, and 7,960 Palestinian refugees registered in the country.⁶ In addition, as a result of conflict since early 2016, 1,224,000 Iraqis remain Internally Displaced Persons (IDPs) across the country and 4,831,000 formerly displaced people have since returned to their place of origin (returnees).⁷ The increase in vulnerable populations has resulted in a corresponding increase in demand for municipal services in the most affected areas. In order to improve these services and aid to the refugee population, local officials and international and local aid agencies offer a range of assistance. However, despite this support, there are still considerable vulnerabilities and needs faced by some refugees.

In addition to needs caused by displacement, refugee households in Iraq have been heavily impacted by the COVID-19 pandemic and associated public health measures. In February 2020, Iraq reported its first confirmed case of the novel coronavirus, the virus that causes COVID-19.⁸ On July 24th, according to the World Health Organization (WHO), Iraq surpassed 100,000 confirmed cases of the virus, with 4,122 fatalities registered.⁹ Cases have been reported across all governorates in the country, with the actual caseload expected to be far higher due to limited testing and reporting. Refugee households residing in camps across Iraq are considered to face heightened and unique threats from the virus, owing to their status as displaced persons, poor healthcare infrastructure in and near camps, less access to medical services, and other related factors. Due to movement restrictions in place across the country, the daily lives of refugee households in- and out-of-camp have been interrupted. Access to livelihoods and essential services – which had already been established as priority needs in previous rounds of the MSNA¹⁰ – continue to be affected by the real and perceived impact of COVID-19.

Within this context, IMPACT Initiatives (IMPACT), in collaboration with UNHCR, conducted a fifth round of the Multi-sector Needs Assessment (MSNA V) of refugees in Iraq who live in and out of formal camps, to provide a household-level analysis of sector-specific needs and vulnerabilities. This assessment and its findings aim to support the prioritization of decisions across and within different sectors and is to be used as a basis for developing the 3RP Regional Refugee & Resilience Plan 2021-2022. Further, for humanitarian actors and other partners to appropriately design their assistance and respond to COVID-19, information on the impact of the virus on refugees' lives and livelihoods is necessary. By conducting this research, IMPACT, on behalf of UNHCR, sought to fill the information gap on multi-sectoral needs, movement intentions and the impact of COVID-19 on refugees' lives, thus assisting humanitarian actors in organizing their response to protracted displacement of Syrian, Iranian, Turkish and Palestinian refugees across Iraq in the time of COVID-19.

IMPACT led the design of the indicators and questionnaire, in close consultation with UNHCR focal points and leads and co-leads of the outlined sectors. Previous rounds of the MSNA, as well as those of the Multi-Cluster Needs Assessment (MCNA) of 2020 and previous years constituted the foundation of discussions for the development of the 2020 MSNA V questionnaire. Under this assessment, IMPACT collected data on household demographics, encompassing all relevant sectors and themes, specifically: livelihoods, food security, protection, health, education, shelter, Water, Sanitation and Hygiene (WASH), mobility and movement intentions, child protection, and Sexual and Gender-Based Violence (SGBV).

This report provides a sector-specific breakdown of key findings related to the most central indicators per sector, featuring SGBV and child protection as cross-cutting issues. The comprehensive MSNA V dataset, presented by indicators, sectors, geographic strata and nationalities, is also available on the interactive [MSNA Dashboard](#).

⁴ UNHCR, [Operational Data Portal](#). (February 2021). Accessed 16 March 2021.

⁵ UNHCR, [Iraq Factsheet](#), (January 2021). Accessed March 16 2021.

⁶ UNHCR, [Global Focus 2021 Iraq](#), (October 2020). Accessed March 1 2021.

⁷ UNHCR, [Iraq Factsheet](#), (January 2021). Accessed March 16 2021.

⁸ Garda World News, [Iraq: Officials in Najaf confirm first coronavirus case February](#) (February 2020). Accessed March 14 2021.

⁹ World Health Organization (WHO). [Coronavirus disease \(COVID-19\) Dynamic Infographic Dashboard for Iraq" 2020](#), accessed 24 July 2020.

¹⁰ IMPACT Initiatives, [Multi-Sectoral Needs Assessment 2018 \(MSNA 2018\)](#), accessed 24 July 2020.



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Methodology

This assessment was implemented through a quantitative approach, in which primary data was collected through conducting a structured, multi-sectoral survey which included questions pertaining to both the individual and household level. The questionnaire was shared before data collection to incorporate inputs from UNHCR and sectoral leads, and the survey was conducted using random representative samples of active UNHCR-registered cases. These cases consisted of Syrian, Turkish, Iranian and Palestinian households residing both in and out-of-camp, in Federal Iraq as well as in the three KR-I governorates of Duhok, Erbil and Al-Sulaymaniyah.¹¹ Syrian households were stratified at the governorate level in KR-I with one additional stratum of Federal Iraq as a whole, while the other nationalities were assessed at the national level. Data collection took place between 30 August and 24 September 2020. The assessment ultimately covered a total of 1,800 refugee households, of which 720 were Syrian, 375 were Iranian, 363 Palestinian, and 342 Turkish.

Objective

The 2020 MSNA provided a comprehensive, evidence-based understanding of the multi-sectoral needs of refugees living in and out of formal camps in KR-I and federal Iraq to inform UNHCR and partners' Regional Refugee & Resilience Plan (3RP) for 2021-2022. To achieve this, the following research questions guided the research design:

1. What are the needs across different sectors for refugee households living in Federal Iraq and KR-I?
2. How have the needs of refugee households living in Federal Iraq and KR-I changed due to COVID-19?
3. What are the movement intentions of refugee households living in Federal Iraq and KR-I?
4. What are key vulnerable subsets of refugee households living in Federal Iraq and KR-I?
5. What are gaps in programming or service delivery to refugee households living in Federal Iraq and KR-I?

Sampling

This assessment employed a stratified random sampling methodology, disaggregated by living situation (in/out-of-camp) and nationality. Due to varying population sizes and geographic concentrations per nationality, the sampling was stratified as follows:

Population Group	Disaggregated by in/out-of-camp	Disaggregated by Governorate
Syrian	Yes (in KR-I)	Yes (in KR-I)
Palestinian, Turkish, Iranian	No	No

In order to achieve sufficiently large and representative samples of non-Syrian cases, these were surveyed and analysed at the national level and not disaggregated by governorate as per previous versions of the MSNA, nor by living situation (in/out-of-camp). Syrian cases were disaggregated by KR-I governorate of residence (Duhok, Erbil and Al-Sulaymaniyah), with Federal Iraq as an additional stratum, as well as by living situation. The sampling frame was produced using UNHCR ProGres V4 data specifying the number of registered cases at selected disaggregation levels (see Tables 1 and 2) and which had been 'active' in ProGres since 31 June 2020, in order to reduce the non-response rate for data collection.

A total of 1,800 households were interviewed. Findings are representative:

1. At the **refugee population group** level: with a minimum **95%** confidence level and **5%** margin of error.
2. At the **governorate and location** level (Syrian caseload): with a minimum **95%** confidence level and **10%** margin of error.

¹¹ 'Active' here refers to refugees for whom contact details were known to be correct within the 12 months prior to data collection, due to having been in contact with UNHCR during this time period.

Based on IMPACT's experience conducting similar assessments, an additional 200% buffer of cases was added to the call list, to mitigate for non-response and ensure that field teams were able to interview the required minimum number of cases per group.

Table 1: Population of interest¹³

Stratification	Syrian	Iranian	Turkish	Palestinian
Erbil Urban	29,869	N/A	N/A	N/A
Erbil Camp	6,901	N/A	N/A	N/A
Duhok Urban	8,819	N/A	N/A	N/A
Duhok Camp	14,283	N/A	N/A	N/A
Al-Sulaymaniyah Urban	7,525	N/A	N/A	N/A
Al-Sulaymaniyah Camp	2,163	N/A	N/A	N/A
Centre-South Urban	1,127	N/A	N/A	N/A
Nationwide	N/A ¹⁵	3,915	2,470 ¹⁶	2,916
Total	70,687	3,915	2,470	2,916

Table 2: Sampling frame¹⁴

Stratification	Syrian	Iranian	Turkish	Palestinian
Erbil Urban	96	N/A	N/A	N/A
Erbil Camp	95	N/A	N/A	N/A
Duhok Urban	95	N/A	N/A	N/A
Duhok Camp	95	N/A	N/A	N/A
Al-Sulaymaniyah Urban	95	N/A	N/A	N/A
Al-Sulaymaniyah Camp	92	N/A	N/A	N/A
Centre-South Urban	89	N/A	N/A	N/A
Nationwide	N/A ¹²	350	333	340
Total per pop. group	657	350	333	340
Total target interviews				1,680

Data Collection

Quantitative data collection consisted of a multi-sectoral household-level survey. Interviews were conducted at the household level, although sampling was conducted at the case-level using a statistically representative, randomly sampled household call-list, stratified by country of origin, governorate of residence, and location of residence (in- or out-of-camp), for refugees living in Iraq (including the KR-I).¹⁷ Findings are representative of the target population at the national level (95% level of confidence and 5% margin of error)¹⁸ and at the governorate level and residency (in and out-of-camp) for Syrian refugees residing in the three KR-I governorates (Al-Sulaymaniyah, Duhok, Erbil; at 95% level of confidence and 10% margin of error) and for Syrians residing out-of-camp in the rest of the Iraqi governorates combined (also at 95% level of confidence and 10% margin of error).

Enumerators interviewed the head of the contacted case or, if unavailable, a case member who was 18 years of age or above. The case member was asked questions to reflect the entire household, which included answering on behalf of any non-case (registration group) members or members of other cases living in the same household (including any family members and others under the case member's guardianship or responsibility, e.g. separated children, elderly, or disabled relatives). This practice was adopted due to frequent resource and expenditure sharing between cases living in the same household, such as pooling funds to buy food or pay rent. For this reason, this survey assessed the refugee population at the household level, while UNHCR records refugees at the case (registration) level. To avoid duplication of information at the household level, the questionnaire included screening questions on the number of cases living in one household and identifying criteria (UNHCR registration number and phone number). For certain indicators, data was collected at the individual level (such as demographics, school attendance, disabilities and chronic illnesses, and employment status), by means of asking the respondent on behalf of all other household members. For the analysis, these indicators were aggregated at the household level.

¹² N/A: population group not assessed at specified stratification.

¹³ Figures are from the UNHCR ProGres database on 30 June 2020.

¹⁴ In order to ensure intended representability in case of potential issues, some additional households were interviewed in excess of all targeted samples, ensuring the intended margin of error, or even lower in the Syrian KRI-level caseload (4% instead of 5%).

¹⁵ N/A: population group not assessed at specified stratification.

¹⁶ The Turkish refugee population in Makhmour, Ninewa was excluded from this assessment due to difficulties accessing this group of households.

¹⁷ A "case" is a singular UNHCR-registered Registration Group consisting of multiple individuals, whereas one "household" may consist of multiple UNHCR Registration Groups (e.g. to share household costs). In order to avoid having multiple surveys from the same multi-case household from our data collection, our questionnaire included targeted screening questions limiting this possibility.

¹⁸ Any findings aggregated to KR-I level are also representative at a minimum of 95% level of confidence and 4% margin of error.

Telephone-based data collection was employed nationwide, with enumerators digitally recording interview responses using KoBo Toolbox, a mobile data collection application. Enumerators collected data while operating from home for IMPACT to properly apply do no harm principles towards IMPACT staff and the assessed refugee population considering the risks of COVID-19.¹⁹ Enumerators were supervised by a team of IMPACT Field Officers, with overall management and oversight of data collection provided by the Operations Coordinator and Junior Assessment Officer (JAO). All data collected through ODK was uploaded to a UNHCR-owned Kobo server, to which IMPACT has access.

Analysis

Data collection and data cleaning were carried out daily by the JAO. Issues such as logic checks, interview lengths and outliers were flagged and addressed with the field teams.²⁰ For this purpose, a Google Spreadsheet tracker recording the daily interviews conducted was shared with Field Officers. The number of completed interviews was tracked daily. In case of a high non-response rate, additional contacts were requested from UNHCR. Data that was deemed inconsistent was highlighted and shared with the relevant Field Officer for clarification/rectification. These inquiries were logged in an additional Google Spreadsheet in which focal points for each base provided clarifying responses. All changes were then implemented and logged by IMPACT assessment staff.

Upon completing data collection and processing the data, preliminary analysis was performed using R in accordance with the Data Analysis Plan which clearly links overarching research questions with the relevant indicators and interview questions, and which lists all variables used for aggregation and disaggregation of findings. This report serves as a precursor and selective deep-dive into some of the findings and main indicators per sector (including the cross-cutting areas of SGBV and Child Protection) and complements the [MSNA Dashboard](#) which will feature a selection of additional indicators across all sectors and strata. IMPACT also aspires to include future rounds of MSNAs to this online interactive dashboard in the future.

Changes from MSNA IV (2018) to MSNA V (2020)

- MSNA V features an altered sampling strategy in order for the analysis to offer a higher level of confidence in representativeness of Palestinian, Iranian and Turkish refugee households in Iraq. In addition, this report features stratification of in/out-of-camp Syrian respondents separately to provide more granularity.
- In order to offer insight beyond this written report, IMPACT has created an online interactive dashboard which allows UNHCR to access specific sectoral figures when needed, and to offer more comparison across select indicators by allowing users to choose variables and disaggregate by the desired strata.

Challenges and Limitations

- Due to the COVID-19 pandemic, all data collection was conducted remotely by telephone, to ensure a do no harm approach was implemented for both participants and enumerators.
- Concerning COVID-19 restrictions, questions containing certain timeframes for comparative purposes²¹ may be difficult to compare because the questions' formulations juxtapose pre- and post-March 2020, which are not equally sized timeframes.
- Observations made concerning non-Syrian groups are not disaggregated by governorate or camp residency status, due to small population numbers.

¹⁹ IMPACT Initiatives, [SOPs for Data Collection during COVID-19 \(April 2020\)](#), accessed 9 August 2020.

²⁰ IMPACT Initiatives, [Data Cleaning Minimum Standards Checklist](#), January 2020, accessed 21 August 2020.

²¹ For example: "Prior to COVID-19 in February and March 2020, has anyone in your household needed to access health services or treatment for health issues or disabilities (including medicines and excluding mental health issues)?"

- The sampling frame consisted only of cases that were registered as 'active' with UNHCR. Any non-registered or inactive persons of concern were therefore excluded from the assessment.
- Due to inherent biases in self-reporting, there may under or over-reporting of certain indicators.
- The unit of assessment was the household, which was represented by the head of household. Often, this was an adult male household member, which may have resulted in reporting bias. For instance, figures related to problems accessing health services for women might be affected by the gender of the respondent.
- Due to protection guidelines, cases where the head of household was under the age of 18 and no adult household member was present to answer were not interviewed for this assessment. This excluded some refugee households and led to underrepresentation of such types of cases.
- For certain questions, findings were based on the responses of a subset of the sample population, which means that these findings have a lower confidence level and higher margin of error due to lower sample sizes. For example, questions asked only to households with school-aged children, or to households who reported needing access to healthcare services, may yield results with a lower precision. Where sample sizes were below a certain minimum threshold, statistical tests could not be performed, and findings based on such small subsets of the sample are thus indicative only. The relevant figures are noted throughout the report. Similarly, findings that are disaggregated by sex of the head of household should be treated with similar caution, as only between 5-17% of all households per nationality reported to be headed by a female.



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Key Findings

Household Demographics

This section discusses demographic trends among the interviewed sample populations, such as geographic concentrations, years or periods of arrival, and household composition, to help build a profile of each population group.

Arrival and whereabouts

Most **Syrian** respondent households (60%) reported that the first member of their household had arrived in Iraq between 2010-2013, with 38% reporting arriving in the years following (see Figure 1).

All **Iranian** respondent households reported living in Erbil (56%) and Al-Sulaymaniyah (44%) and having their first family member arrive in the 1970s (29%), 1980s (19%) and between 2000-2012 (29%).

Most **Palestinian** households reported living in Baghdad (86%) and Erbil (7%). Most Palestinian respondents reported having settled primarily in the 1940s (92%).

Most **Turkish** households reported arriving in the 1990s (56%). Turkish respondents reported predominantly living in Duhok (63%), Erbil (28%), and Al Sulaymaniyah (8%).

Average household makeup

The average household size was between four to six persons (see Figure 2). Per population group, average household size in persons corresponded with average house size in m² (see [Shelter](#)); for example, Turkish households reportedly had the most members on average (5.7 persons) and houses were on average the largest (155m²), compared to Palestinian households which were reportedly smaller (3.9 persons) and with less space (93m²), typically apartments in Baghdad.

Figure 1: Reported year or period of arrival of first family member, for Syrian refugee households

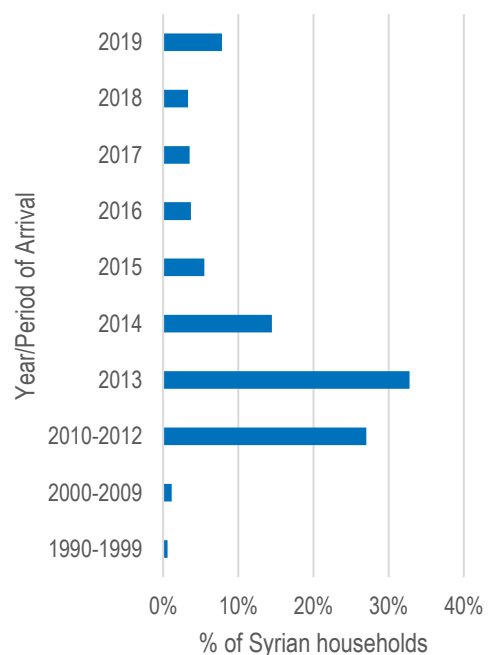
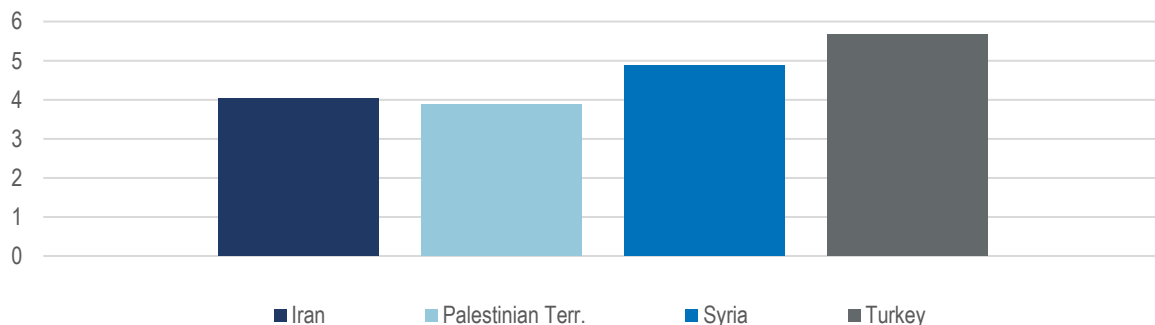


Figure 2: Average number of reported persons per household, by population group



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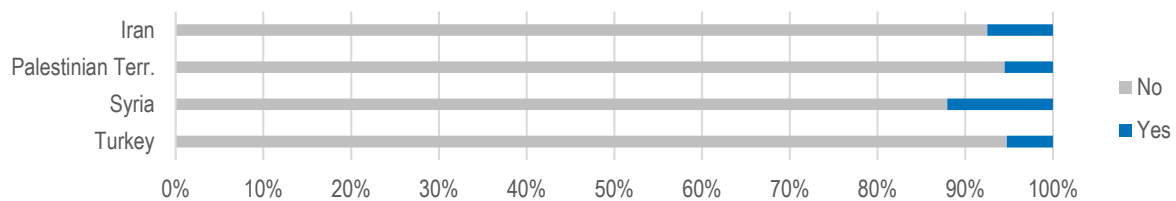
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The average number of reported children per household was highest among Syrian (2.3) and Turkish (2.4) refugee households. For Iranian (1.2) and Palestinian (1.3) households the average number was approximately half. Refugee households across population groups were roughly split 50/50 between female and male members.

Single-headed households were not commonly reported; the most frequent instances being reported among Syrian households (12%), compared to Iranian (8%), Palestinian (6%) and Turkish (5%) households (see Figure 3). The higher proportion amongst Syrian households could be attributed to loss of family or disintegration of a household due to war, coupled with a more recent arrival compared to other population groups, not having had as much time to settle and re-establish or form new families.

Figure 3: Percentage of reported single-headed households, by population group



Livelihoods

This section discusses trends surrounding the levels and composition of household income, reliance on debt, and the effects of COVID-19 on financial security. The MSNA data indicates differences in terms of sources and levels of income across strata. For instance, Palestinian households reported high degrees of financial security compared to Iranian or Syrian in-camp households, and Turkish households reported having almost three times as much debt as Syrian households on average. Each population group's profile in terms of livelihoods and debt seems to align with reported trends throughout other sectors in this report, such as use of coping mechanisms and food security.

Types and levels of income

Most households reported that the majority of their income came from employment. As seen in Figure 5, the households reporting the highest proportion of employment income of total household income were Palestinian (91%), while these proportions were lower for the other three population groups (Iranian 71%, Turkish 72%, and Syrian 77%). Moreover, as seen in Figure 4, **Palestinian households reported the highest average total household income across population groups.** Households from higher-earning population groups also proportionally reported receiving more income from employment than from other sources.

Figure 4: Average total household income in the 30 days prior to interview, by population group

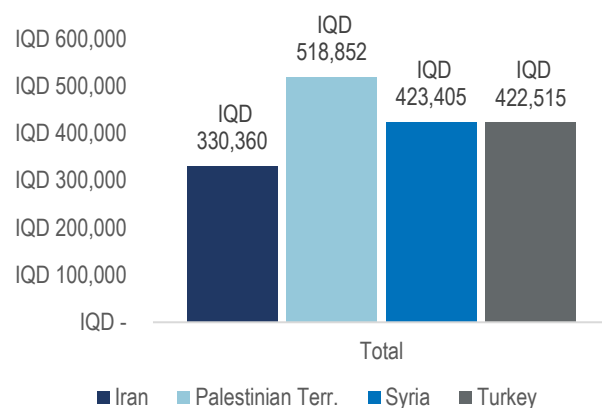
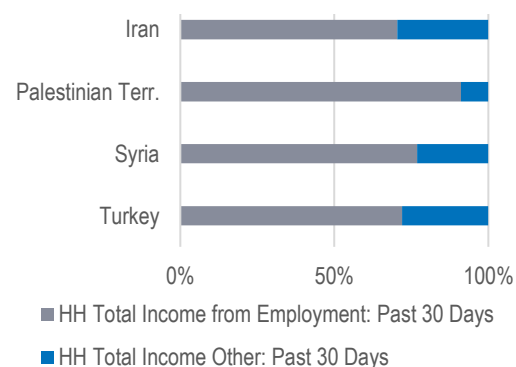


Figure 5: Average income from employment versus other sources in the 30 days prior to interview, by population group

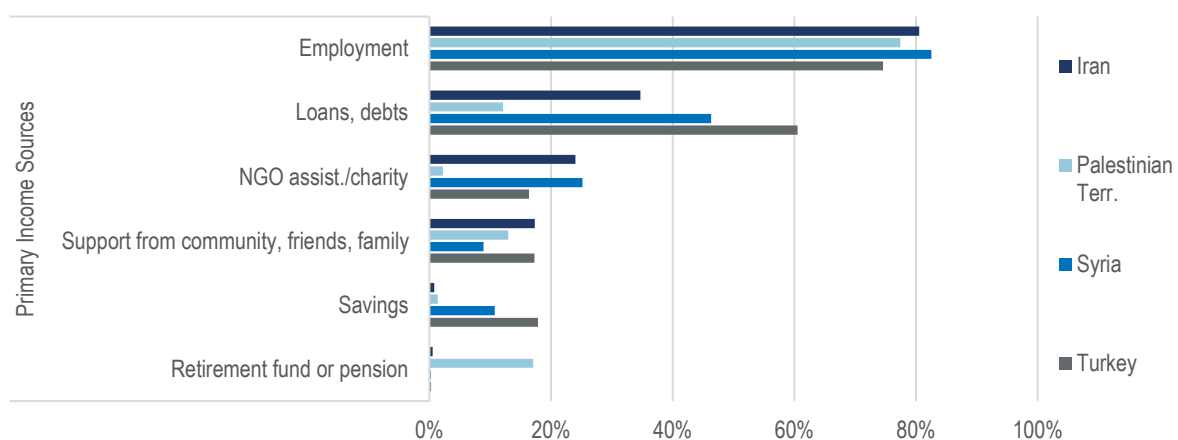


However, **all population groups reported that average household income from employment as a proportion of total average income was in decline compared to pre-March 2020.** Among Syrians, this finding is supported by the fact that access to livelihoods was reported as the primary concern for the majority of Syrian respondent households (88% of in-camp and 79% of out-of-camp households), followed by COVID-19-related concerns at an average of 51% in-camp and 48% out-of-camp households.

Large proportions of households across all population groups reported receiving less income due to COVID-19. The proportion of households reporting receiving less income compared to pre-COVID-19 were Palestinian (46%), Turkish (85%), Syrian (90%), and Iranian (94%). The impact of this trend of decreasing income from employment can be linked across other indicators, such as taking on debt, and relying on family and friends for money and household fuel. Figures 6 and 7 show the relative proportions of household primary income sources in the month prior to the interview.

Figure 6: Income sources in the 30 days prior to interview, by population group

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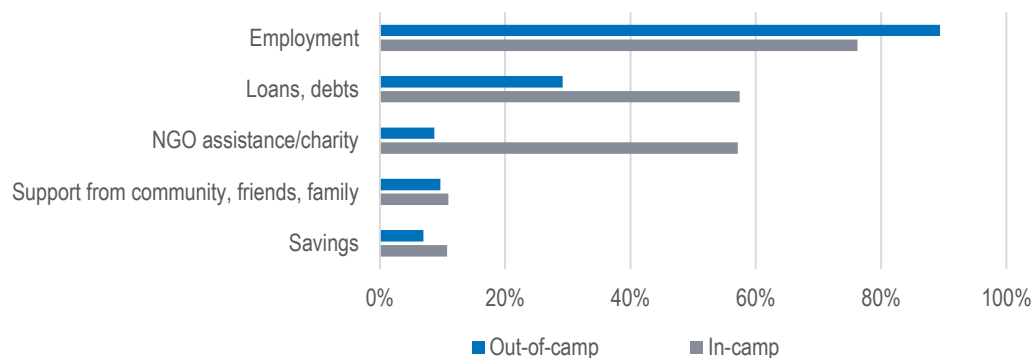
Palestinian households are the only population group who reported receiving income from pensions (17%, Figure 6), while also reporting the lowest reliance on NGO assistance or charity, as well as debt. This contrasts with Turkish households, who reported receiving less income from employment (75%) and on average earned less than Palestinian households, while relying on savings (18%) and loans or debt (61%) the most. Earnings should however also be considered along with local cost of living and wages: 86% of Palestinian households lived in Baghdad and 7% in Erbil, where both wages and prices of consumer goods may be higher.

Syrian in-camp households (76%) reported receiving less income from employment than out-of-camp respondents (89%), and proportionally more from various other (non-employment) sources, particularly debt/loans and charity or NGO assistance (see Figure 7).²³ Respondents reported relying on debt to supplement expenditure needs, as shown in Figures 7, 8, and 9. A high proportion of Syrian in-camp households also reported reliance on loans and debt (57%), and NGO assistance and charity (57%). This difference of income sources is likely linked to in-camp assistance and perhaps lower opportunities for employment in refugee camps more generally. No respondents reported engaging in illegal or socially degrading activities to supplement household income, and less than 1% reported selling household assets.

²² Due to multitude of options, graph only includes income sources with at least one nationality respondent subset reporting 5% or higher.

²³ Multiple answers could be selected, so findings may exceed 100%.

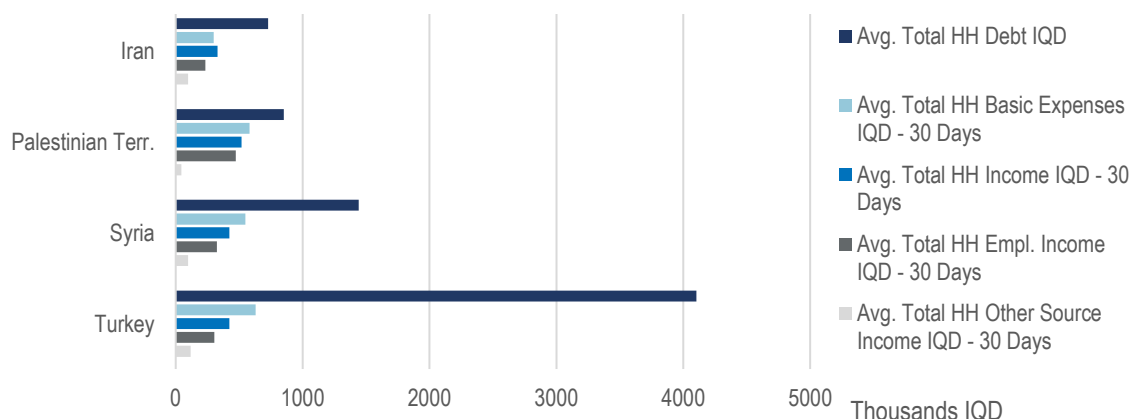
Figure 7: Most frequently reported sources of household income in the 30 days prior to interview, for Syrian households, by location



Household debt and expenditure

On average, **Turkish and Syrian households reported being more often and more heavily in debt**, compared to Iranian and Palestinian households, which reported both fewer and smaller outstanding debt burdens. As seen in Figure 9, 83% of Syrian and 84% of Turkish households reported being in debt at the time of interview compared to 43% of Palestinian and 62% of Iranian households. Syrian and Turkish households reported a much larger average debt burden (see Figure 8).

Figure 8: Average household debt, expenditure, and types of income in the 30 days prior to the interview, by population group

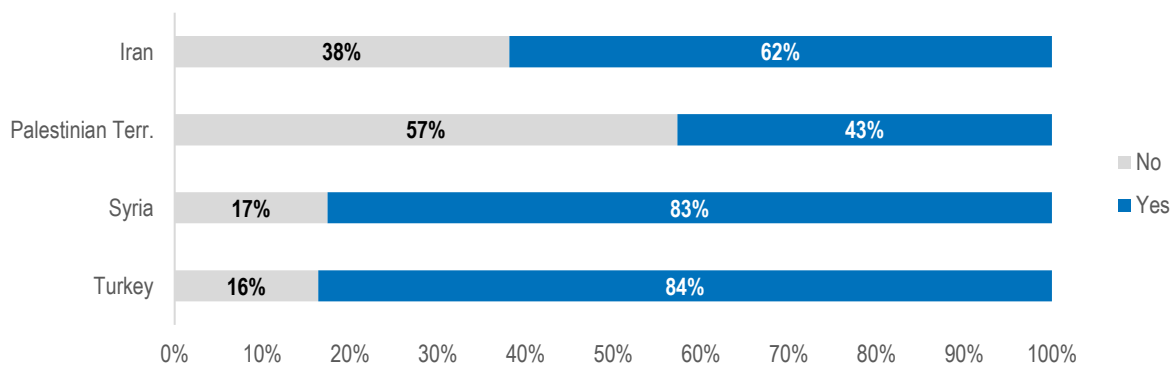


The average reported debt for Syrian households was IQD 1,443,191 (2.5 times the size of the previous month's average total household income), whilst the average Turkish debt was much higher at IQD 4,100,000, (6.5 times the size of the previous month's average total household income; see Figure 8).²⁵ The average reported debt for Iranian and Palestinian households was below IQD 900,000. The relatively low debt amongst Iranian households is notable since Iranian households fit the debt-accruing profile, given their relatively low average total household income and food security (see [Food Security](#)). All population groups except for Iranian reported higher average expenses than average total income in the 30 days prior to interview, likely leading to higher debt.

²⁴ Due to multitude of options, graph only includes income sources with at least one nationality respondent subset reporting 5% or higher. Multiple answers could be selected, so findings may exceed 100%.

²⁵ The Turkish average debt is skewed upwards due to one instance of abnormally high (duly verified) household debt. However, it should still be noted that this average Turkish household debt in this round of MSNA is comparable to the reported average Turkish household debt from the 2018 MSNA (circa IQD 3.9 million).

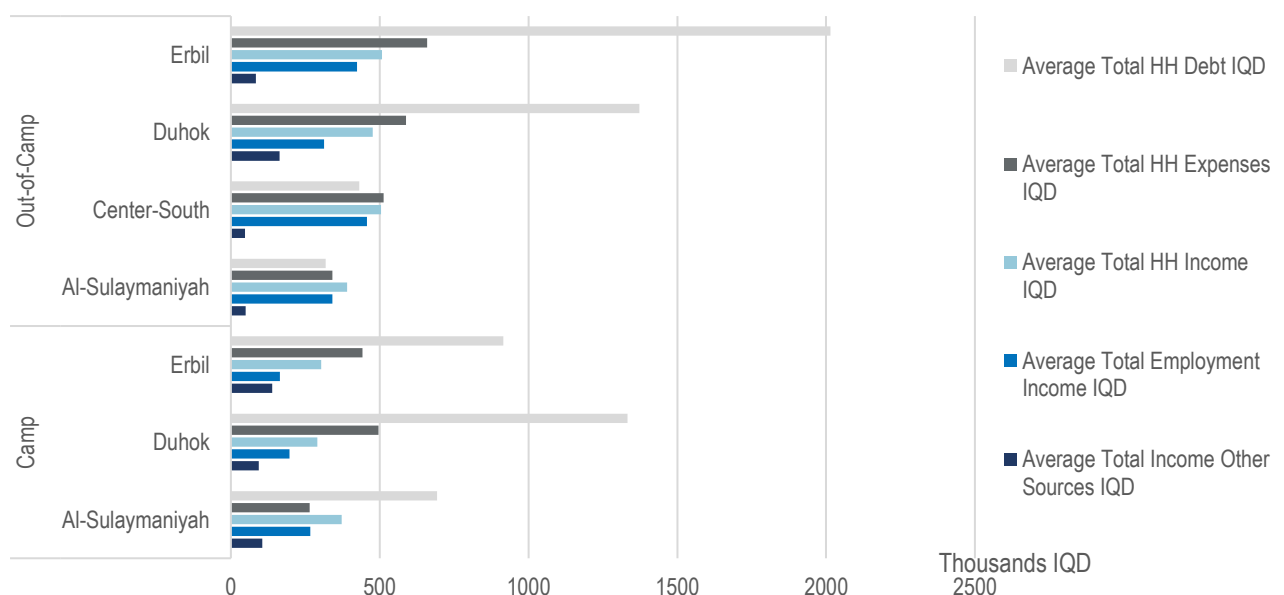
Figure 9: Average proportion of households reporting being in debt, by population group



As shown in Figure 10, the average Syrian out-of-camp household debt was higher than for in-camp households, though not in terms of average debt to total income ratio. The highest average household debt was reported by Syrian out-of-camp households in Erbil (IQD 2,015,000) followed by Duhok (IQD 1,373,000), which were relatively higher compared to Al-Sulaymaniyah (IQD 318,000) and Centre-South (IQD 431,200). In Al-Sulaymaniyah and the Centre-South governorates, out-of-camp households reported having debt levels comparable to the size of their total incomes and monthly expenses. Both in- and out-of-camp Syrian households in Al-Sulaymaniyah reported higher average total income compared to expenses, the only two Syrian strata not reporting running a deficit in the 30 days prior to the interview.

However, out-of-camp Syrian households reportedly earned more from employment in absolute terms, and in proportion to total household income compared to in-camp households in the 30 days prior to the interview. In addition, in-camp Syrian households were almost twice as likely to report relying on debt: 57% of Syrian in-camp households reported relying on debt or loans as a primary income source in the 30 days prior to interview, compared to 29% of out-of-camp households (see Figure 7).

Figure 10: Average Syrian household debt, expenditure, and types of income in the 30 days prior to interview, by governorate and location



In general, most household debt was reportedly used to purchase food, cover basic household expenditures, and pay for healthcare. Syrian in-camp households' debt (Figure 11) was reportedly primarily spent on food (64%), whereas debt for out-of-camp households (Figure 12) was most frequently reported to be spent on basic household needs (48%), followed by food (22%) given that housing is not provided. Aside from food and basic household needs, much of this debt was reported to pay for healthcare among both Syrian in-camp (23%) and out-of-camp (14%) households.

Figure 11: Primary reported reasons to accrue debt for Syrian in-camp households

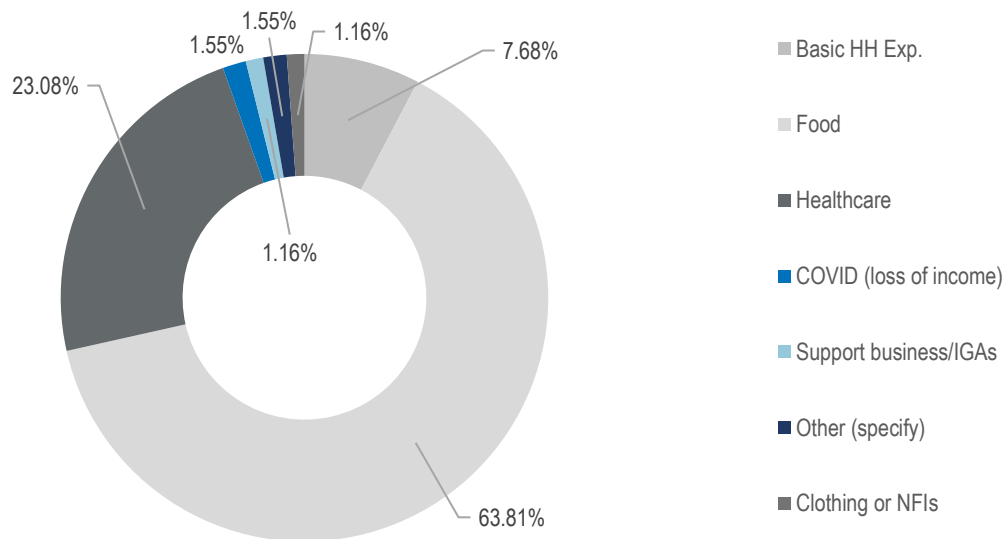
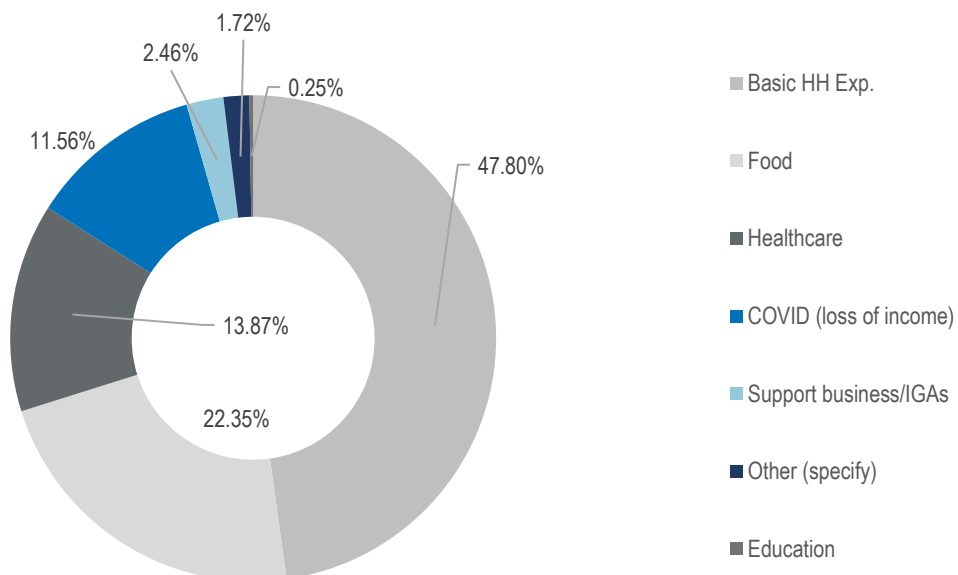


Figure 12: Primary reported reasons to accrue debt for Syrian out-of-camp households



Food Security

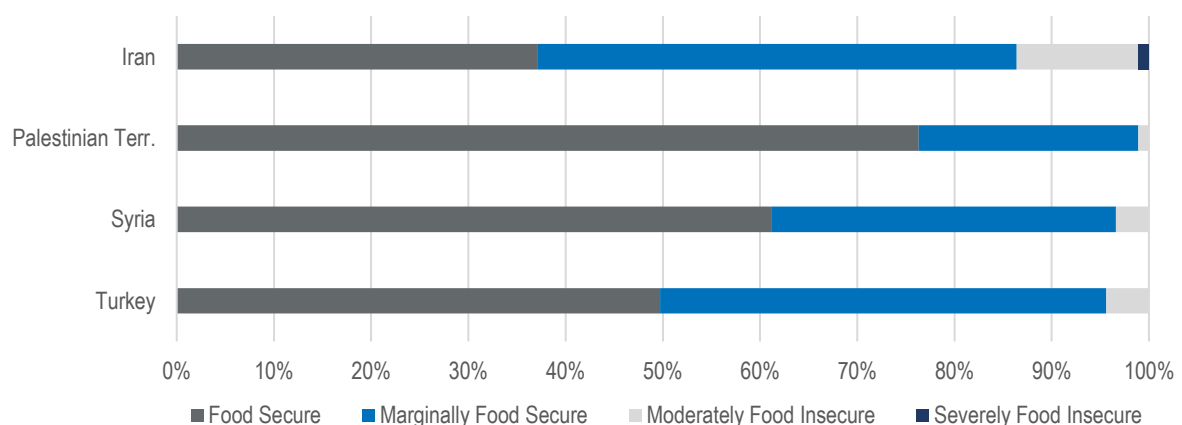
This section discusses household food security, food procurement, and coping mechanisms. Food security indicators were calculated using WFP's [CARI Analysis](#), which is a composite-scoring methodology assessing food security indicators (FCS) coupled with indicators pertaining to a household's coping capacity, allocating an assessed household a categorical score of "Food Secure", "Marginally Food Secure", "Moderately Food Insecure" and "Severely Food Insecure".

MSNA data indicates that food security is aligned with income; critically, Iranian households, which reported receiving the lowest income of all population groups, were also the only population group to have fallen under the Severely Food Insecure bracket (1% of Iranian households). Furthermore, coping mechanisms were widely reported, with relatively high proportions of households reporting taking on debt to purchase food.

Household food consumption

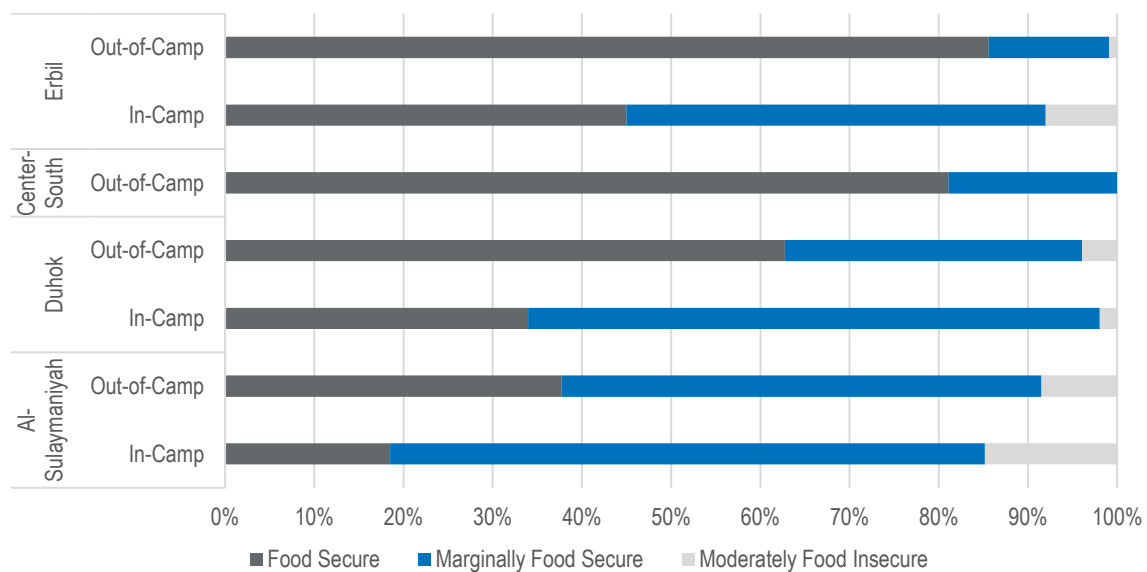
Overall, **population groups with higher reported average income were also found to be more food secure.** Palestinian respondents typically reported a higher overall financial security and were found to be more food secure, whilst Syrian, Turkish, and Iranian respondents reported lower financial security and qualified as less food secure (see Figure 13 and Figures 4 and 5 in the [Livelihoods](#) section). Among Iranian respondents, instances of Moderate (13%) or even Severe (1%) food insecurity were more prevalent than for other nationalities (see Figure 13), despite a low average Iranian household debt.

Figure 13: Average household food security levels, by population group



As previously noted, **Syrian in-camp respondents reported relying more on non-employment income and debt to support total household income than those out-of-camp.** This finding matches the trends concerning food security, where **Syrian in-camp respondents qualified as less food secure than out-of-camp respondents**, even in the same governorates, as seen in Figure 14. Data also indicates that **Al-Sulaymaniyah governorate hosted the least food secure Syrian populations**, with 81% in-camp and 62% out-of-camp households scoring below Food Secure. However, among all strata surveyed, no population group qualified to have Severe food insecurity, except for 1% of Iranians.

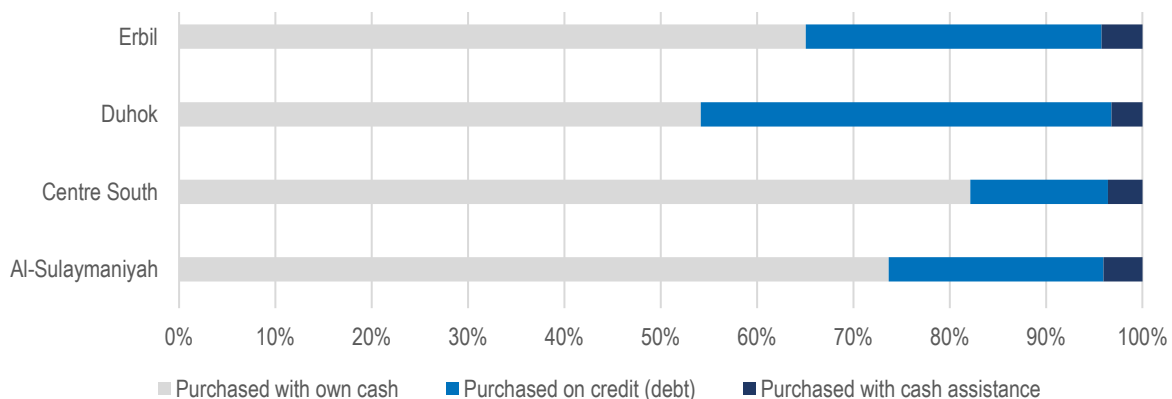
Figure 14: Average Syrian household food security levels, by governorate and location



Household food procurement

In part due to COVID-19's negative impact on average household income, **many households reported purchasing food on credit or going into debt in order to purchase food.** Similar to findings on income, debt reliance, and in-camp trends, 64% of Syrian in-camp households reported accruing debt to buy food compared to 22% out-of-camp (see Figures 11 and 12). These findings also align with the food procurement sources seen in Figure 15, where only 48% of Syrian in-camp respondents reported buying food with their own cash, while relying on external sources such as taking on debt or receiving cash assistance. Only 33% of Syrian in-camp households in Erbil reported purchasing food with their own cash, and 56% through credit, the lowest proportion of self-reliance reported among all strata.

Figure 15: Average reported proportions of Syrian household food procurement resources, by resource, by governorate



Negative coping strategies and feelings of stress

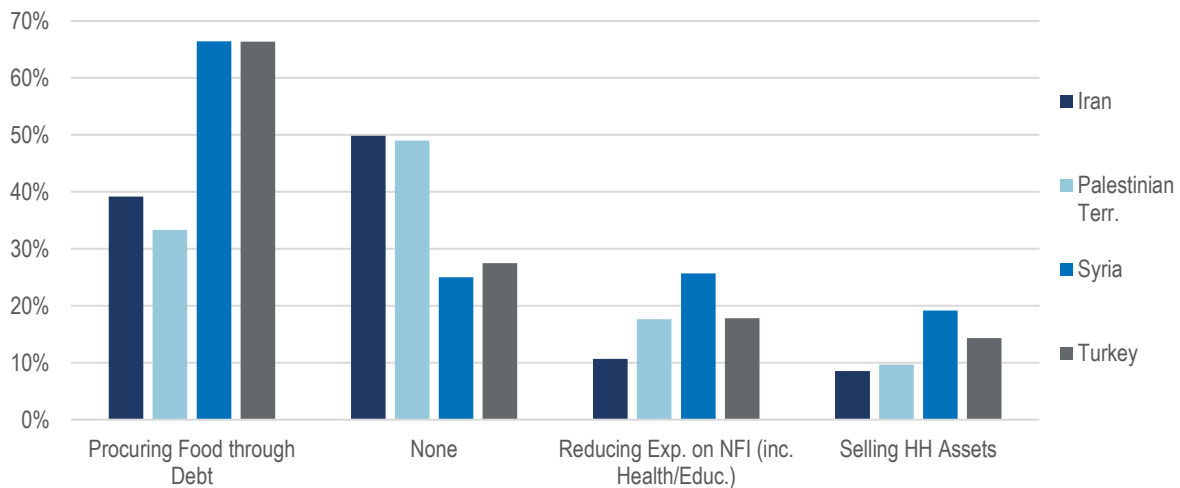
Food insecure households often resort to negative coping strategies.²⁶ **Households reported reducing healthcare and education expenditure as a coping strategy** (see Figure 16) and households from all

²⁶ UNHCR, [Iraq Country Chapter: 3RP Regional Refugee & Resilience Plan 2020-2021 in Response to the Syria Crisis \(February 2020\)](#), p.59. February 2020. Accessed February 2021.

nationalities reported experiencing similar levels of increased stress due to COVID-19 (Palestinians 79%, Syrians 78%, Turkish 75%, Iranians 61%).

Figure 16: Top four reported COVID-19 coping strategies, by population group

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A relatively high proportion of out-of-camp Syrian refugee households reported higher levels of stress related to COVID-19 (69%). Disaggregated by governorate, Al-Sulaymaniyah (87%) had the highest proportion of households reporting increased stress, for both in and out-of-camp. Of those respondents, stress factors included reduced income (99%), fear of COVID-19 (94%) and financial insecurity/debt (84%). Of all Syrian respondents, 82% reported a decrease of daily labour opportunities or reduction in work hours, while only 4% reported that COVID-19 had not affected their household income. Among Syrian households in Al-Sulaymaniyah, 42% of out-of-camp and 19% of in-camp respondents reported having at least one person in the household lose their job since the start of the pandemic, compared to an average of 18% of out-of-camp and 12% of in-camp households.

Protection

This section discusses various protection issues, ranging from documentation to the perception of access to legal aid, SGBV and protection-related reporting mechanisms, and child protection. Data indicates a high frequency of missing documentation among Syrian and Turkish households, compared to Palestinian and Iranian households. Moreover, the proportion of each population group reporting perceived access to legal aid (courts, Assayesh, police), post-SGBV incident support (women's centres, clinics), as well as access to reporting mechanisms for issues of sexual abuse and exploitation, and protection issues varied.

Documentation and UNHCR case registration

Turkish and Syrian respondent households reported a higher frequency of missing documentation (see Table 4).²⁸ This may be related to these groups having arrived more recently and under more pressing circumstances compared to Palestinian and Iranian households who sought refuge primarily in the 1940s and 1970/80s, respectively.

Syrian refugee households reported lacking documentation (69%) due to loss, destruction, or confiscation. According to a UNHCR/Norwegian Refugee Council (NRC) report on civil documentation among IDPs in Syria,

²⁷ Multiple answers could be selected, so findings may exceed 100%.

²⁸ Documents after which the survey inquired included: passport, ID card, UNHCR card, residency card, PC Mol card (for Palestinians), and various certificates or licenses.

91% of Syrian refugee households reported that women did not have their own forms of identification, but rather are included in their husband's or father's documents.²⁹ The higher proportion of Syrian households reporting missing documents could perhaps partly be explained by the inclusion of households which no longer include the husband/father who held the overarching means of identity for the whole family. Of all Syrian female-headed households (8%), 55% reported missing documents. In addition, Iranian and Palestinian households reported higher rates of Iraqi citizenship (as shown in Table 3), ensuring higher proportions of households having documentation among these population groups.

Table 4: Households with at least one member in possession of Iraqi citizenship, by population group

Iran	24%
Palestinian Terr.	19%
Syria	2%
Turkey	8%

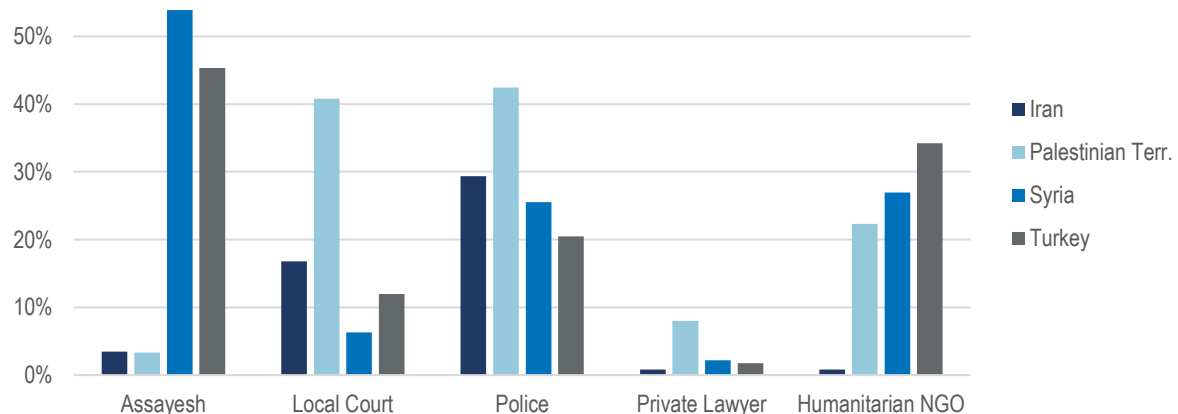
Table 3: Households with at least one member missing documentation, by population group

Iran	15%
Palestinian Terr.	3%
Syria	69%
Turkey	75%

Across all nationalities, a small proportion of households reported members who were not registered with UNHCR: 19% of Turkish households reported that at least one member was not registered with UNHCR, 11% Syrian, 9% Iranian and 7% Palestinian. **The most frequently reported reasons for households having unregistered persons were unregistered new-borns and lack of access to registration due to COVID-19.** Separately, 18% of Iranian respondents reported a lack of interest or that they did not perceive any benefit of registering with UNHCR, compared to less than 5% of other population groups.

Awareness of legal and SGBV support and resources

Figure 17: Proportion of households reporting perceived access to legal aid resources, type of resource, by population group



On average, Syrian refugee households reported **the Assayesh (32%), police (25%), and humanitarian NGOs (21%) as the most accessible legal resources**, except in Al-Sulaymaniyah where both the Assayesh (4%) and humanitarian NGOs (0%) were far less frequently indicated compared to other governorates.³⁰ Given that the Al-

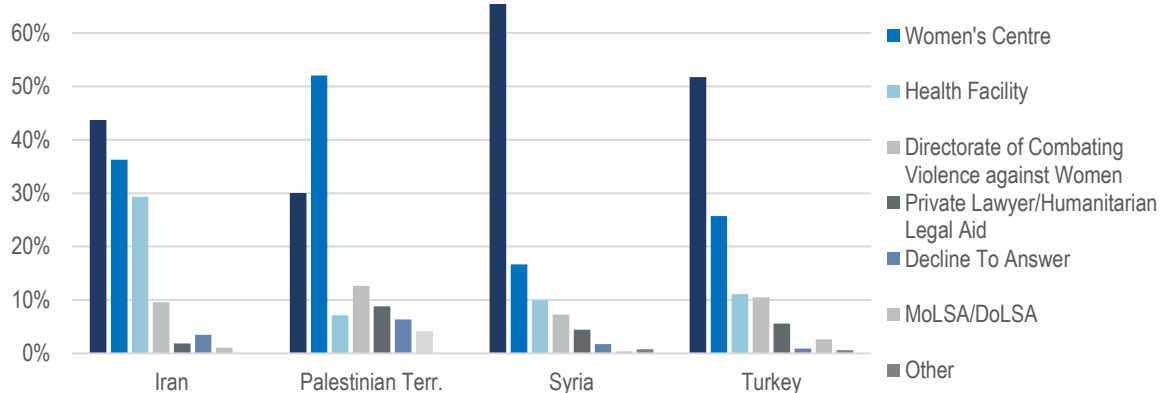
²⁹ NRC/UNHCR, [Displacement, housing land and property and access to civil documentation in the south of the Syrian Arab Republic](#), p.11. Accessed February 2021.

³⁰ Multiple answers could be selected, so findings may exceed 100%.

Sulaymaniyah figures pertain only to Syrian households who reported these resources in other governorates, this could indicate a different level of presence of Assayesh and NGOs in Al-Sulaymaniyah specifically.

Awareness concerning legal and SGBV resources and support was relatively low across all population groups. As seen in Figure 18, high proportions of households reported not knowing where to access support in case of an SGBV incident: Syrians 67%, Turkish 52%, Iranians 44%, and Palestinians 30%.³¹ Of those which did report knowing, the most reported answer was women's centres, by Palestinian (52%), Iranian (36%), Turkish (26%), and Syrian (17%) households, which could suggest either a good reputation or effective advocacy for these centres compared to other listed resources. Syrian respondents from in or out-of-camp households in Duhok (55%) reported being the least aware of where to report sexual exploitation or abuse/fraud/corruption. In parallel, Duhok respondents were found to have the lowest degree of awareness concerning where to report general protection issues, in-camp (33%) and out-of-camp (38%).

Figure 18: Proportion of households reporting access to post-incident SGBV support, by type of support, by population group



Child protection

A small proportion of households reported having one or more children under the age of 18 working to provide resources: Syrian (3%), and Turkish and Palestinian respondents (1%).

Less than 1% of both Syrian and Turkish respondents reported having a case of child marriage in their households, and none among Iranian and Palestinian households. Among Syrian respondents, child marriages reportedly occurred most frequently in Al-Sulaymaniyah (2%), and both Duhok/Centre-South (1% respectively).

Community acceptance, security incidents, and desired information

There were reportedly low levels of targeted discrimination towards any of the surveyed refugee populations. Most respondents across all strata reported feeling welcome/very welcome in their communities: Palestinians (97%), Syrians (95%), and Turkish and Iranians (94%).³² Similarly, less than 1% of all households reported facing a safety/security incident within the three months prior to data collection, and less than 4% of respondent households reported being involved in a dispute within the three months prior to data collection. Further supporting these general findings, a majority of respondents within all population groups reported not thinking that members of their communities were at risk of any harm or discrimination: Palestinians (76%), Turkish (83%), Syrians (88%), and Iranians (99%). Of those who did report potential risks, verbal harassment was the most commonly reported, among 13% of Palestinian and 11% of Turkish households.

³¹ Multiple answers could be selected, so findings may exceed 100%.

³² To simplify reporting, the values for the answers "Welcome" and "Very welcome" were combined in this report.

The most frequently reported desired information from NGOs and INGOs concerned livelihoods (74%), COVID-19 (45%), rent/housing (41%), and access to healthcare (31%). Syrian respondents in Al-Sulaymaniyah (33% across in-camp and out-of-camp households) reported a desire for information on dispute resolution, a finding which is specific to that area and could allude to internal problems between refugee groups and the host community, or otherwise to issues which these refugee households faced in their country of origin. Turkish households also reported a preference for information concerning civil documentation (32%) and education (18%).³³

Commonly reported disabilities

The most frequently reported disabilities among adults and children from all population groups were ambulatory mobility (5-8%) and issues with sight (2-8%), with lower proportions reporting disability amongst children (1-3%).

Health

This section discusses issues such as access to healthcare, trends concerning COVID-19, and children's and women's health. Most surprisingly, households indicated no increases in required medical attention compared to the period before COVID-19 in March 2020. Access to medical services is aligned to income across population groups. For instance, Palestinian households often reported frequenting private providers, whereas Iranian households mostly reported relying on public providers. Similarly, income ties into healthcare trends through costs of services and medicine, which is the primary issue reported by households in accessing health and mental health services. Measures surrounding COVID-19 are also reported to have negatively affected households' healthcare access in the form of the closures of health facilities and impediments to children's vaccinations.

COVID-19, impediments to accessing healthcare services

Across all nationalities, 11% of Iranian, 9% of Turkish, 5% of Syrian, and 2% of Palestinian households reported requiring quarantine facilities related to COVID-19 since the start of 2020. Relatedly, 32% of Iranian, 60% of Turkish, 49% of Syrian, and 64% of Palestinian households reported having access to such a space. As COVID-19 will likely remain in circulation in Iraq in the coming years, these margins of households not having space to isolate may cause issues in containing the spread of COVID-19, especially among Iranian households who most frequently reported requiring but not having access to such a space.

Most respondents across nationalities indicated using public healthcare providers as the default household provider with fewer instances among Palestinian (60%) and Turkish households (65%), and higher values for Syrian (81%) and especially Iranian households (97%). Iranian respondents overwhelmingly reported accessing public healthcare (97%), which could be tied to the lower reported average total household income for Iranian households, compared to Palestinians preferring private healthcare most frequently among all population groups while also reporting earning a higher average total income.

Across all nationalities, the majority of respondents reported experiencing no increase in healthcare needs since March 2020 despite COVID-19, except for a 2% increase among Palestinians.³⁴ As shown in Table 5, the primary barriers to accessing healthcare services were reported to be the cost of medical services and, and closure (due to COVID-19) or proximity of treatment centers.

³³ Multiple answers could be selected, so findings may exceed 100%.

³⁴ This interpretation may be biased by the short timeline from March 2020 to the date of interview compared to any time before this date, which would inherently limit the probability of experiencing such need aside from reasons due to COVID-19.

Table 5: Proportion of households reporting barriers to accessing healthcare services, by population group

Impediments	Iran	Palestinian Terr.	Syria	Turkey
Cost of services was too high	74%	31%	86%	88%
Closure of services because of COVID-19 restrictions	56%	10%	16%	28%
The treatment centre was too far away	19%	29%	18%	35%
Cost of medicine was too high	26%	33%	16%	23%

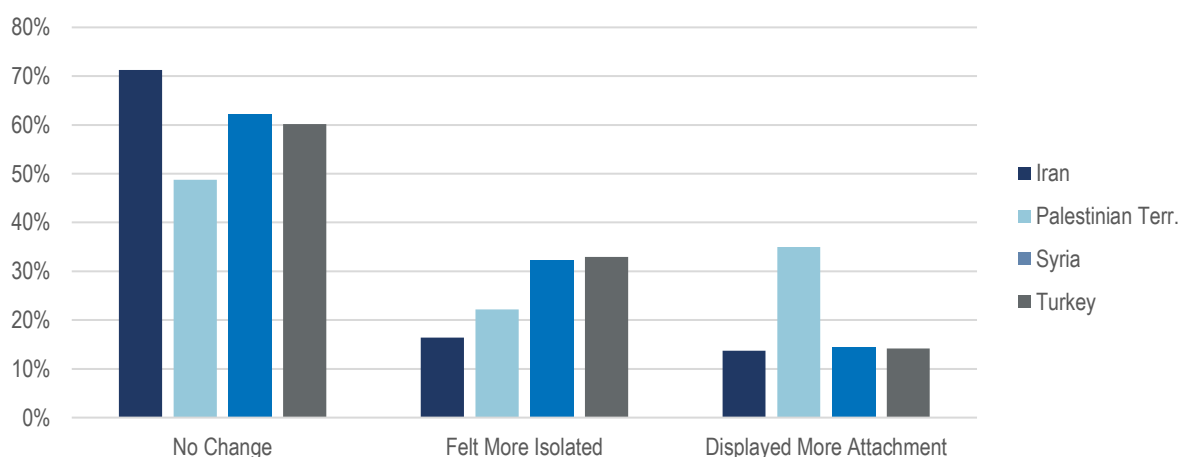
The majority of respondents across all nationality groups reported having access to functioning healthcare centres within 2km of their homes, notably Syrians and Palestinians households (90%), with large proportions of Iranians (69%) and Turkish (52%). Most other respondents reported having a functioning healthcare facility within 2-5km of their homes (Turkish 29%, Iranians 27%, Palestinians 9%, Syrians 8%). However, Syrian respondents both in and out-of-camp in Duhok (63%) and Erbil (91%) reported that the nearest fully functional hospital or medical centre was more than 5km away, and 8% of Turkish households reported that they did not know where the nearest facility was.

Across nationalities, many respondents reported having at least one person in their household experiencing difficulties accessing psychological support services and treatment within the three months prior to the survey. The highest proportions were reported by Iranian (43%) and Turkish respondents (39%), with lower proportions among Syrian (25%) and Palestinian (20%) households. The impediments, like the issues with general access to healthcare in Table 5, are reported to revolve around cost, proximity, and health centre closures due to COVID-19.

Child protection and mental health

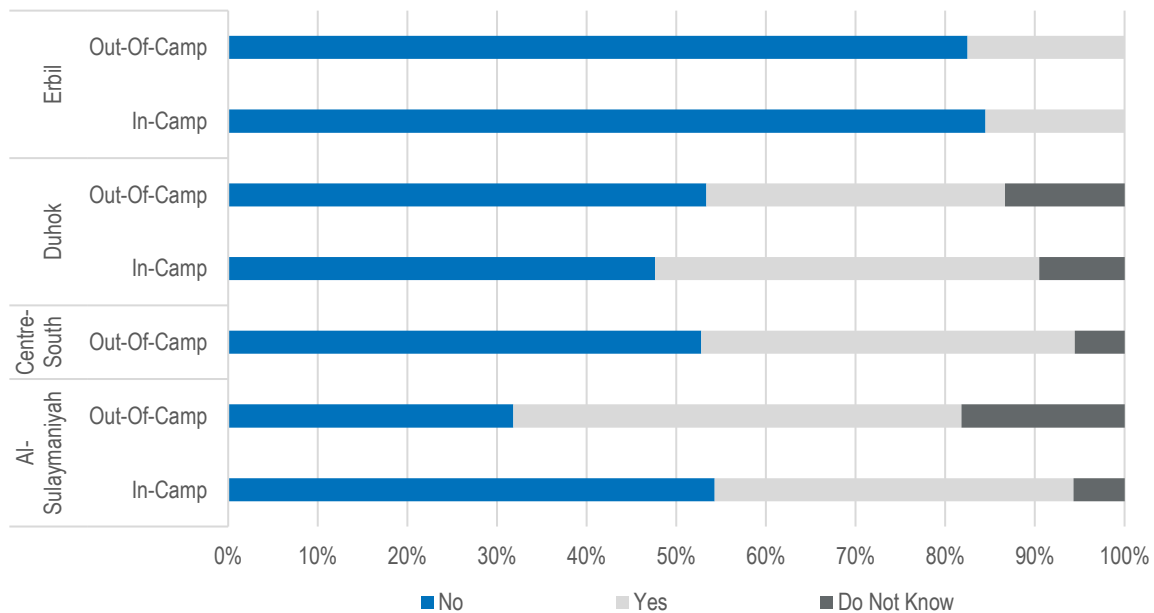
Children have been affected by the COVID-19 pandemic in various ways, presumably due to interruptions of routines, schooling, and movement. As shown in Figure 19, COVID-19-related lockdowns were reported to have impacted children's behaviour, primarily in terms of feeling isolated and showing more affection, which may well be interlinked, certainly in times of insecurity and restriction of movement.

Figure 19: Proportion of households reporting changes in children's behavior during lockdown, by population group



Furthermore, across nationalities, **many respondents reported experiencing impediments to routine child vaccinations**, most frequently among Iranian households (51%), and roughly a third of Turkish (34%), Palestinian (33%), and Syrian (27%) households. As seen in Figure 20, Syrian respondents in Erbil most frequently reported not experiencing impediments (83% for out-of-camp and 84% for in-camp households), while the highest proportion of impediments were reported by out-of-camp households in Al-Sulaymaniyah (50%).

Figure 20: Proportion of Syrian households reporting experiencing impediments for routine child vaccinations, by governorate and location



Women's health and SGBV

Most Syrian (79%), Iranian (76%) and Turkish (63%) households reported having access to specialised healthcare for women of reproductive age. However, Palestinian households reported not having access (76%) or being unaware of access to such services (24%).³⁵ The most reported services used were public or private services in public facilities.

No respondents reported experiencing discrimination in the process of accessing healthcare services. However, small yet consistent proportions of Syrian and Palestinian households declined to answer both the private and public healthcare discrimination questions (Palestinians 6% in private and 10% in public, Syrians 5% in both private and public healthcare facilities). This consistency could potentially point at respondents having experienced instances of discrimination without willingness or ability to indicate them.

Respondents across all nationalities largely reported that women in the household had access to appropriate menstrual hygiene items, with 92% of Turkish respondents indicating such access, and even higher levels among Palestinian (99%), and Syrian and Iranian (100%) households. It should be noted that 8% of the Turkish stratum reported not having such access. This figure may be attributable to low awareness of such matters given that 92% of Turkish respondents were male, which is the highest proportion across all nationalities, compared to 74% of Iranian and Palestinian, and 88% of Syrian respondents.

³⁵ The high proportion of Palestinian refugees reporting to not have access to reproductive healthcare for women could indicate a lack of services targeted to this specific population group, or an under-reporting due to the sensitive nature of this topic.

Education

This section discusses trends concerning children's ability to access education in the context of restrictions due to COVID-19, and the resulting reliance on alternative methods of schooling. Data indicates high degrees of unawareness of alternative schooling methods to compensate for children's inability to physically attend school during lockdowns. Furthermore, alternative schooling methods often require electricity, internet, and electronic devices, access to which is shown to be linked to income, leaving those population groups who earn less with fewer alternatives.

School attendance, alternative schooling, proximity, and COVID-19

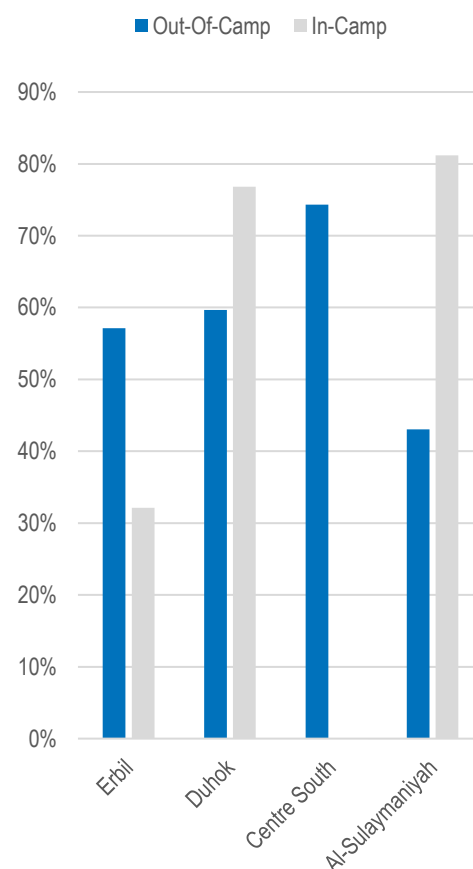
Few respondent households reported having members who had never attended school. These "never-attended" cases were exclusively female and of the following proportions per nationality: Syrian (8%), Turkish (6%), and Iranian (3%). Current school attendance rates by nationality were relatively high among Iranian (88%), Palestinian (87%), and Turkish (82%) households, and slightly lower among Syrian households (60%). The Syrian figures are even more divergent across in-camp/out-of-camp strata (see Figure 21). Due to the data collection period for this round of the MSNA, non-attendance figures may reflect school closures due to COVID-19, which may also explain lower attendance rates.³⁶

Federal government and KRG measures to combat COVID-19 entailed a need for the use of alternative schooling methods such as e-learning, self-learning materials, and having children watch educational TV. Large proportions of Iranian (67%) Turkish (54%) and Syrian (40%) respondents reported an inability to access alternative types of schooling, excepting Palestinians (23%) (see Table 6).

The primary reasons were reported to be lack of familiarity with alternatives, highest among Palestinian households (82%), but nonetheless large among Turkish (57%), Iranian (52%), and Syrian (29%) households.³⁷ However, lack of access to internet/electricity or electronic devices was also reported among Iranian (77%), Turkish (60%), Syrian (51%), and Palestinian (29%) households, which also played a role besides lack of awareness.

It should be noted that 43% of Iranian households reported not having access to internet and/or electricity, versus 3% of Palestinian households. This correlates with the reported lower Iranian average household income compared to Palestinian households. Given that COVID-19 will likely persist in posing impediments to children's ability to

Figure 21: Proportion of Syrian households reporting children attending school, by governorate and location



³⁶ The KRG ordered school closures in March, and September through to December 2020: Kurdistan Regional Government, [KRG takes action to prevent coronavirus outbreak in Kurdistan](#), February 25 2020. Accessed February 24 2021; Kurdistan Regional Government, [KRG issues new Coronavirus directives for schools following surge in infections](#), November 1, 2020. Accessed February 24 2021.

³⁷ Multiple answers could be selected, so findings may exceed 100%.

physically attend school, children from lower income households would seemingly benefit from access to compensatory services or programs.

Table 6: Reported access to alternative educational resources, by population group

Educational Resources	Iranian	Syrian	Turkish	Palestinian
No access to alternatives	67%	40%	54%	23%
Other online platforms	10%	32%	11%	38%
Self-learning materials	23%	18%	12%	27%
Educational TV	20%	23%	14%	16%
E-Wane	6%	4%	13%	18%
Other	0%	7%	5%	0%

Shelter

This section discusses housing trends, issues with housing, coping mechanisms concerning fuel deficits, and eviction. Data indicates relatively high levels of housing security except for certain areas such as irregular housing and coping mechanisms. Firstly, Turkish households most frequently reported living in unestablished dwellings and facing the most frequent issues concerning eviction. Secondly, large proportions of households across population groups reported adopting coping mechanisms in order to compensate for fuel needs. The most prominent coping mechanism to compensate for fuel needs was reported to be taking on debt or borrowing from family and friends.

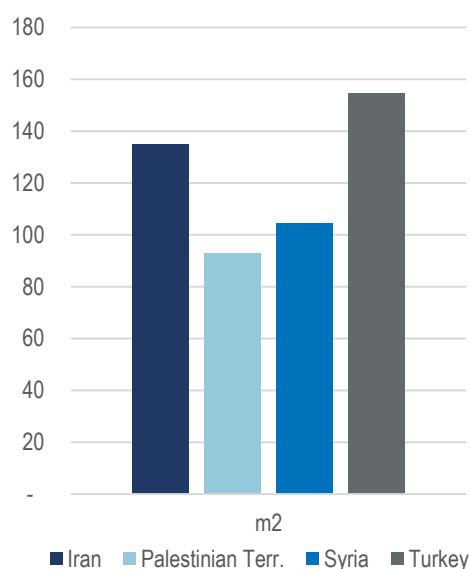
Types of shelter, household living expenditure, and shelter sizes

Most Iranian (92%) and Syrian and Turkish (both 77%) households reported living in a house while the majority of Palestinian households (64%) reported to live in an apartment. Palestinian households largely reported residing in Baghdad (82%) and therefore were probably more likely to live in apartments, which may also explain why they reported living in smaller housing as seen in Figure 22, next to having the lowest average household size.

Some respondents reported living in non-residential buildings and hotels (1% of Iranian, Turkish, and Syrian households), damaged (3% of Turkish) makeshift (2% of Turkish), or unfinished dwellings (1% of Turkish). Generally, **Turkish households most frequently reported living in non-standard housing** of all respondents. Other reported types of living among respondents included squatting for Iranian and Turkish households (5%), less so among Palestinian (2%) and Syrian households (1%). Furthermore, 8% of Palestinian households reported paying for housing through assistance or subsidies compared to 1% of other population groups.

Renting was reported to be the most common source of residence provision among Syrian (63%), Palestinian (50%) Turkish (43%) and Iranian (42%) households, whereas 36% of Iranian, Palestinian, and Turkish households reported owning their residence. Only 5% of Syrian households reported owning their

Figure 22: Average reported household living space in m², by population group



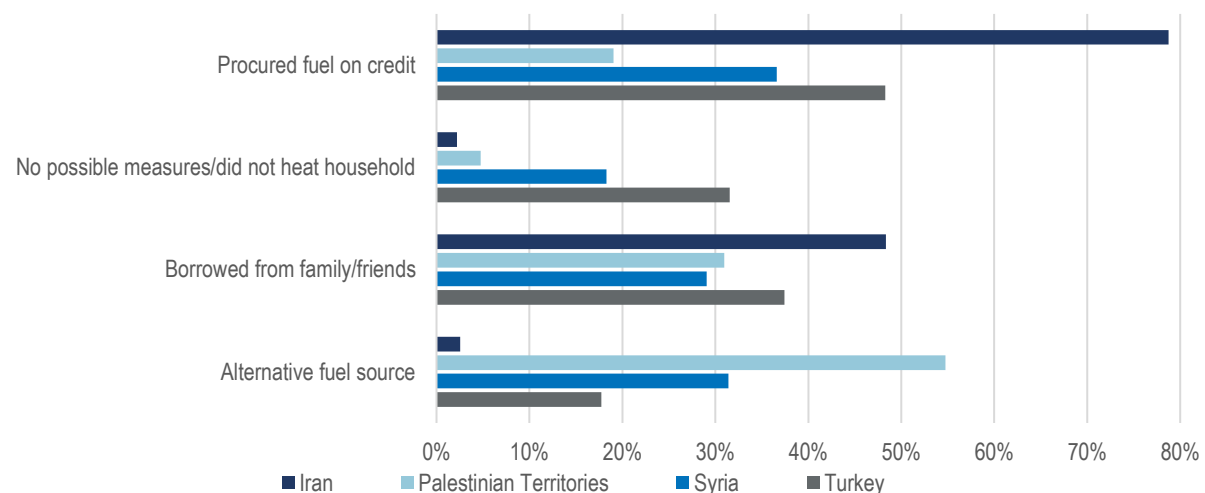
residence given that many Syrian respondents live in-camp, along with 11% of Iranian and 9% of Turkish households who also live in-camp. Less than 1% of Palestinian households reported living in-camp. The Syrian caseload's housing patterns are distributed differently due to in-camp/out-of-camp disaggregation. Most Syrian respondents in-camp reported housing to be provided by the camp except for in Al-Sulaymaniyah, where 56% reported to own their residence.³⁸ Uniquely, in Centre-South, 7% of Syrian respondent households reported receiving accommodation in exchange of labour.

Quality, amenities, and coping strategies

Across all nationalities, most households reported experiencing no issues with their residence. Iranian households had the fewest issues (90%), followed by Syrian (77%), Palestinian (71%) and Turkish (70%) households. The most frequently reported issues on average across all population groups concerned roof water leakages (16%), damaged walls (8%), and doors/windows (8%).³⁹ On average, 99% of respondent households across all nationalities reported having electricity in their residence, mostly provided by the municipality and simultaneously by community diesel generators (or private, for less than 7% of respondents).⁴⁰

However, heating and fuel issues varied across nationalities. Iranian (73%) and Turkish (59%) households most frequently reported facing issues procuring heating fuel in the past winter period, compared to Syrian (27%) and Palestinian (12%) households. These fuel deficits engendered coping mechanisms, particularly among Iranian respondents who heavily reported having to borrow fuel (48%) or buy on credit (79%) due to a lack of alternatives (see Figure 23).⁴¹

Figure 23: Proportion of households reporting fuel deficit coping strategies for winter 2019-20, by population group



Eviction and threats thereof were not reported to be a major issue among respondents. The proportion of households reporting having faced threats of eviction within a 90-day period of reporting were Turkish (7%), Iranian (6%), and Syrian and Palestinian (both 1%) households. According to the small proportion of households which received such threats, the primary reasons for eviction were lack of funds to pay for costs primarily among Turkish

³⁸ The figures resulting from this interpretation may be attributed to a misinterpretation bias. The question was "How are you currently providing for your accommodation?". Given that the options included a "Camp" option, in-camp respondents should not have interpreted "Own" as an alternative to "not renting." However, one possibility is that the enumerator misconstrued the answer "Own" as "a family's own HH" i.e., "not shared" for part of the questionnaires, thereby skewing results for those who do not rent, seeing as "Own" (56%) is the only answered option other than "Camp" (40%) and "Squat" (4%).

³⁹ Multiple answers could be selected, so findings may exceed 100%.

⁴⁰ Multiple answers could be selected, so findings may exceed 100%.

⁴¹ Multiple answers could be selected, so findings may exceed 100%.

(92%), Syrian (91%) and Iranian (86%) households, and less so among Palestinian households (67%). Other less common reasons included requests from the owner, mostly among Palestinians (33%) compared to Syrians (9%), Turkish (8%), and Iranians (5%), or because the host family indicated no longer being able to host (according to Iranian (5%) and Turkish (4%) households).

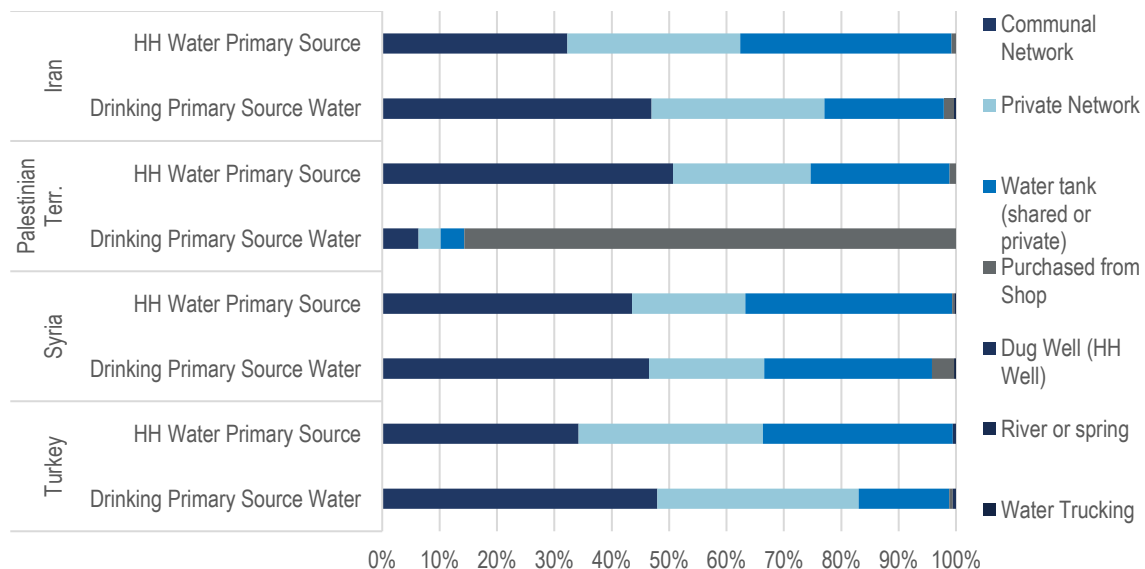
WASH

This section discusses WASH trends such as treatment of and access to household and drinking water, waste disposal, latrines, and access to basic hygienic products. Households differed most widely in their responses surrounding the procurement of drinking water, where Palestinian households reported to have the highest standard of drinking water by primarily purchasing bottled water, be it due to having a higher average total income or due to water quality considerations in Baghdad, where most Palestinian households reported to live (82%). Overall, no population group reported experiencing issues with access to water, sanitary facilities, or waste disposal.

Household water sources and treatment

Respondents generally reported having access to safe and clean water sources. Excluding Palestinian households which primarily reported procuring bottled water (86%), the most commonly reported sources of drinking water were access to community networks, private networks, and shared/private water tanks (see Figure 24).⁴² Similarly, the most commonly reported sources for water used for other household purposes (e.g., cooking, washing) were roughly equal among communal, private networks, and shared/private water tanks. Across nationalities, most respondent households reported not treating their water for drinking or not finding it necessary to treat their water (Iranian households 96%, Turkish 82%, and Syrian 68%). Of those who did report treating their drinking water, 27% of Syrian and 12% of Turkish households reported using household filters, and 4% of households from all population groups on average reported boiling their drinking water. Palestinian households were an outlier, with 63% reporting using household filters and 17% reporting using chlorinates to treat their water.

Figure 24: Proportion of households reporting primary sources of drinking and other household water, by



⁴² Multiple answers could be selected, so findings may exceed 100%.

Solid waste disposal, latrines, and handwashing

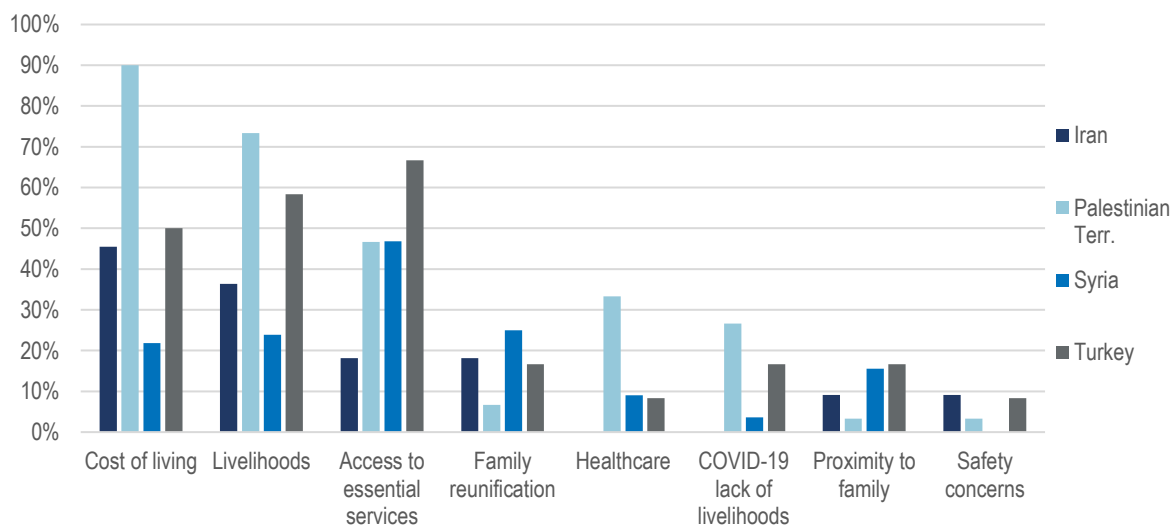
Most respondent households indicated relying on frequent municipal solid waste collection (Iranian households 99%, Syrian 98%, and Turkish 89%). Palestinian households also reported using communal garbage bins (39%) but relied more on municipal waste collection (60%) which may be specific to Baghdad standards. Collection was, across nationalities, on average reported to happen every day (57%) or otherwise at least every week (40%), or every other two weeks/month for a smaller proportion of respondents (5%). A small minority of Turkish households living in Duhok reported using a rubbish pit (4%), which diverges from other respondents living in Duhok (less than 1% of Syrian households).

Respondent households across all population groups reported having access to adequate/functional latrines as well as handwashing facilities (99% for both amenities on average across population groups). Those respondents who reported not having adequate/functional handwashing supplies (soap and disinfectants) consisted of Syrian (2%) and Turkish (5%) households, and primarily indicated that these products were too expensive (100% for both groups), and either unavailable/bad quality (6% of Turkish households).⁴³ This small proportion of households which reported experiencing a lack of access to soap or disinfectant solution used only water (95% of Turkish households and 100% of Syrian), ash (6% of Turkish and Syrian households), sand (6% of Syrian households), or nothing (6% of Turkish households).

Mobility and Movement Intentions

Of all respondents, **92% of Palestinian households and 96% of all other population groups reported not intending to move within 3 months of the interview.** Among households which reported intending to move, the primary reasons for intending to leave were reported to be cost of living, followed by access to livelihoods, and access to essential services (see Figure 25). Households which reported intending to move within 3 months of the interview primarily indicated an intention to move abroad, most frequently among Palestinian (88%), Syrian (70%) and Turkish (67%) households, and to a lesser degree among Iranian households (45%). However, this intended movement would not be back to the country of origin, except for 7% of Syrian households. Iranian households reported intending to move to or within KR-I to a camp (18%), to or within KR-I out-of-camp (18%) or that they did not yet know (18%). Turkish households also often reported intending to move to or within KR-I out-of-camp (17%).

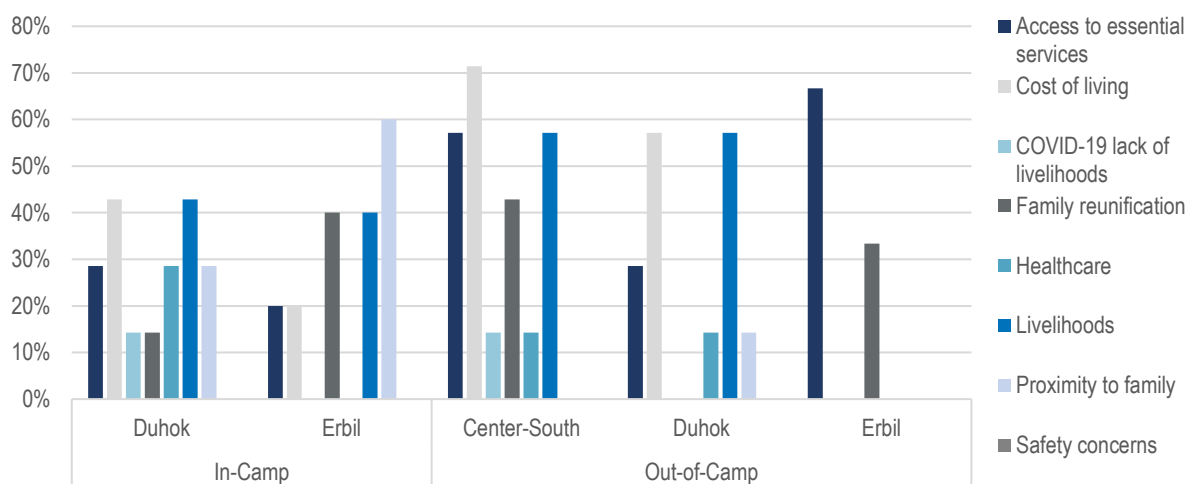
Figure 25: Proportion of households reporting primary reported reasons for intended movement, by reason, by population group



⁴³ Multiple answers could be selected, so findings may exceed 100%.

According to Syrian households, **only 6% of Syrians from both in- and out-of-camp groups reported intending to move, indicating that most Syrian households planned to remain in-place at the time of the interview.** Among these respondents, 8% in Centre-South reported intending to move, with lower numbers elsewhere and 0% in Al-Sulaymaniyah. The absence of movement intentions (0%) among Syrians in Al-Sulaymaniyah is interesting given the reported issues around loss of livelihoods and food security (See Figure 14 in [Food Security](#)). Among Syrian respondent households, the primary reasons to move were access to services (43%), cost of living and livelihoods (both 39%), and family reunification (27%) (see Figure 25).⁴⁴ Access to services was not a primary reason reported by in-camp respondents, which indicates that it was the out-of-camp Syrian subgroup which frequently reported intending to move for access to essential services, given that this is the primary reported reason among Syrian households overall (see Figure 26).⁴⁵

Figure 26: Proportion of Syrian households reporting reasons for intended movement, by governorate, location, and reason



⁴⁴ Multiple answers could be selected, so findings may exceed 100%.

⁴⁵ Multiple answers could be selected, so findings may exceed 100%.



Discussion

The 2020 MSNA V Report and [MSNA Dashboard](#) provide a comprehensive, evidence-based understanding of multi-sectoral needs of refugees living in and out of formal camps in the KR-I and Federal Iraq to inform UNHCR and partners' programming and service delivery. The data highlights the needs of refugees in Iraq in general, as well as in the context of the COVID-19 pandemic which has led to a variety of new challenges for refugee households.

General Observations

When considering the most frequently reported concerns across all population groups, **the primary issues were related to livelihoods, the impact of COVID-19, rent and shelter, and access to healthcare.** Given the types of issues which refugees reportedly faced, and the overarching nature of livelihoods and income, these concerns are likely to be interlinked and, in some cases, directly dependent. For instance, the increased uncertainty of income generally and increasingly due to COVID-19, constitutes the main concern for most respondents. This could lead to increased reliance on coping mechanisms such as foregoing medical and health needs for food/basic household expenses and accruing additional debt. Depending on the nationality, respondents reported being reliant on non-employment sources for up to a quarter of total their total monthly income. Most of the population groups also reported relying on debt and loans to cover expenses.

Amongst all population groups excluding Palestinians, most households (between 85% and 94%) reported having lost income due to COVID-19. The debt burdens of Turkish and Syrian households, which sometimes amounted to several months' worth of total income, coupled with higher reported expenses than their total income, indicate that this problem will likely persist for these groups. Previous analysis on the impact of debt on IDPs, refugees, and host community households indicates that in Iraq, most debt is taken on from family and friends, or otherwise vendors.⁴⁶ As communities, families, and the wider economy become increasingly affected by the current economic situation, the possibility of borrowing money to cover for vital expenses may not be assured.

Food security was at a fragile point for refugee households at the time of data collection. Less than half of respondent households fell under the range of marginal food insecurity, while smaller proportions had moderate food insecurity, and a minority of Iranian households had severe food insecurity. Households reported using coping mechanisms such as taking on debt/loans, deprioritising education and health expenses, and selling assets at the time of data collection. As livelihoods opportunities continue to diminish, this could continue to have a negative impact on household food security, particularly in situations where vendors and shop owners refuse to extend additional credit to households in debt. This is particularly relevant to in-camp refugees, where a higher proportion of households reported low food security.

Protection issues reportedly varied by refugee population group. The majority of Turkish (75%) and Syrian (69%) refugee households reported lacking documentation (primarily passports), as well as reported lower levels of Iraqi citizenship, putting them in a more vulnerable position than Iranian and Palestinian households. Refugees' degrees of awareness concerning SGBV resources, as well as reporting mechanisms for fraud, corruption, and resources surrounding sexual exploitation and abuse, also varied across demographics.⁴⁷ However, refugees of all nationalities mostly reported intending to stay and generally felt accepted and welcomed by their host communities, which is an important condition to both integration and becoming embedded in local livelihoods. Eviction rates and fear of eviction should also be considered in the future, as the impact of COVID-19 will likely continue to affect livelihood opportunities and could potentially prompt refugee households to move.⁴⁸

Health issues were reported to affect different population groups to different degrees. The costs of healthcare and mental health services (and medicine for Palestinians) were reported as the primary hindrance to access. Foregoing healthcare in order to procure food or pay basic household expenses was a reported coping

⁴⁶ IMPACT, [2020 Impact of Debt Study](#), January 2020. Accessed February 27 2021.

⁴⁷ It should be kept in mind that the vast majority of HH respondents were male, which consequently may skew overall household SGBV-resource knowledge.

⁴⁸ IOM, [Populations at Risk: Implications of COVID-19 for Hunger, Migration and Displacement](#), Page 13. November 2020. Accessed March 28 2021.

mechanism among all groups and could increase if the current reported reduction in livelihoods persists. However, most respondents indicated consistent or less need for healthcare services since March 2020. Disruptions to routine children's vaccinations among Syrian respondents were least prevalent in Erbil (16-18%) and experienced more so outside of Erbil (33-50%), with no reported difference between in-camp and out-of-camp populations.

Like health, **access to education has also been affected by COVID-19 and was reported to have been deprioritized as an expense.** Access to alternative schooling methods seemed to not be utilized frequently, since access required electricity, internet, and devices. This lack of access was aligned with income, leading to the largest gaps in educational continuing to being experienced among Iranian, Turkish, and Syrian refugee households, in that order. As this is likely to persist while COVID-19 remains an issue and lockdowns are sustained as a measure of combatting it, refugee children will likely continue to be affected unless non-exclusionary alternative methods become accessible.

Refugee Groups

Iranian households appear to be the most vulnerable, with low average total household income indicated to have affected several aspects of well-being, notably food security (and resultant coping mechanisms), education, and health. Iranian households scored the lowest on the CARI Food Security Analysis. Large proportions of these households qualified as Marginally Food Secure (49%), Moderately Food Insecure (13%), or even Severely Food Insecure (1%), the only population group with cases in this bracket. The correlation between low reported income and food security indicates that households which currently struggle to earn an income and procure food could also be relying on coping mechanisms to compensate. These coping mechanisms also pertain to other needs such as buying fuel on credit (79%) or borrowing from friends and family (48%). Sixty-two percent (62%) of Iranian households reported being in debt, with an average household debt burden of IQD 730,000. Furthermore, Iranian households also reported relying on NGO assistance/charity (24%) and borrowing money from family and friends (17%), both figures being the highest among all population groups. However, Iranian households also reported experiencing less increases in stress (61%) compared to other nationalities despite the many challenges they reportedly face.

Iranian respondents also reported being uninterested in or perceiving no benefit from registering with UNHCR (18%) at rates higher than the other population groups (0-5%). Similarly, Iranian respondents diverged from other nationalities in their perceived access to legal recourse from humanitarian NGOs more generally (1%) as well as from the Assayesh (3% of Palestinians, compared to 45-54% for other population groups).

In terms of health needs, compared to other groups, Iranian respondents seemed to be the most affected under several indicators, notably in terms of children's access to vaccines (51%), lack of quarantine space within the household (61%) while simultaneously reporting to require such a space (11%), and reported reliance on public healthcare providers (97% compared to 60-81% for other nationalities). Iranian households also reported being the most-affected group by closures of medical facilities due to COVID-19 (56%) compared to the next highest reported group, Turkish refugees (28%). These closures also reportedly affected the ability of Iranian households to access psychological/mental health services more so than any other group (43%).

Syrian refugee households reported more loss of income and high levels of debt. The average debt for Syrian households (IQD 1,450,000) was reported to be over three times larger than the average Syrian total monthly household income (IQD 443,000). These ratios were more pronounced for in-camp respondents who reported earning less compared to their debt burden. Syrian refugees in Erbil and Duhok also reported experiencing the highest debt compared to Syrian households across governorates.

Moreover, in-camp Syrian households reported borrowing money more frequently, indicating a wider reliance on debt. Syrian out-of-camp households in Al-Sulaymaniyah and Centre-South reported having little debt, while those in-camp on average reported earning more per month than their expenditure, which over time could eliminate or reduce debt for these households. The low reported amount of Syrian debt in Al-Sulaymaniyah is especially noteworthy because Syrian households there also reported the lowest levels of food security of all Syrian strata, with majorities of both in-camp (67%) and out-of-camp (54%) households reporting experiencing marginal food

security. This could hint at a lack of lending avenues, which would suggest a high level of vulnerability compared to the rest of the population group. This is reinforced by the fact that 95% of respondents in Al-Sulaymaniyah reported being concerned about access to livelihoods compared to much lower figures in other governorates, while also containing the highest proportions of households reporting at least one job loss (37%, compared to 17% in Erbil, and 6% in Centre-South and Duhok). These assertions are supported by higher reported levels of stress resulting from fears involving income, debt, and COVID-19.

Syrian refugee households reported being the least aware of SGBV resources, as two-thirds of respondents reported not knowing where to seek help post-incident, while between 48% and 54% of households in other population groups mentioned one or multiple resources. Among Syrian respondents, awareness of reporting resources for both SEA/protection concerns did not vary much between in-camp and out-of-camp households. In Duhok, Syrian in-camp and out-of-camp respondents indicated being aware of reporting resources less frequently than other population groups.

Turkish refugee households reported suffering from the highest average household debt burden (IQD 4,104,000), which was 2.8 times larger than the average debt reported by Syrian households. Turkish households also reported the highest frequency of households being in debt (84%) and led along with Syrian respondents in the proportion of households reporting buying food through debt as a coping mechanism due to COVID-19 (66%). Consequently, only half of Turkish households reported being food secure, and suffered from the highest degree of housing insecurity.

Another vulnerability reported by Turkish households was the frequency of missing documents (75%), and a desire for more information on this topic, unlike any other population group. In addition, there was a relatively high proportion of Turkish households with at least one person not being registered with UNHCR (19%, versus Syrian households at 11%). Of these respondents, only 38% of households reported new-born household members as a reason for this lack of registration, while 40% reported having non-refugees in the household, and 18% reported registration issues due to COVID-19. This finding, coupled with the fact that Turkish respondents most frequently indicated humanitarian NGOs to be a point of access to legal recourse (34%), shows that compared to Iranian respondents, Turkish respondents perceived more value in services provided by UNHCR and NGOs.

Turkish households reported the highest degree of vulnerability in terms of shelter, notably reliance on irregular housing or dependency on free shelter, and reported the highest frequency of having experienced threats of eviction within 90 days of reporting (7%), primarily due to an inability to pay (92%). Turkish households most frequently reported not living in either a house or an apartment (9%), but damaged, makeshift, or unfinished buildings or hotels. They also reported being housed for free by a host family (6%) or squatting (5%) more frequently than other nationalities.

Palestinian refugee household data indicated the lowest relative degree of vulnerability of all population groups according to most indicators. Palestinian households were reportedly the most financially secure based on average income levels, presence of households with pensions (an anomaly among the assessed population groups), low degrees of loss of income due to COVID-19, and low reliance on non-employment income, debt, and financial assistance. Consequently, Palestinian refugee households had the highest proportion of households qualifying as Food Secure (76%), and the lowest reported frequencies of use of coping mechanisms and stress. These findings likely related to the fact that Palestinians arrived several decades earlier than other population groups and may therefore be more integrated. This notion is supported by a relatively high proportion of Palestinian households reporting at least one member with Iraqi citizenship (19%) and experiencing the lowest frequency of missing documents (3%), while also reporting feeling welcomed by their community (97%).