

LIVELIHOODS AND INCOME

This chapter addressed the employment, income and work sectors at the individual and household levels. At the individual level, income-generating activities, employment and unemployment levels were probed one week prior to the survey, and covered household members aged 18 years and above, whereas in 2019 it included household members aged 15 years and above. At the household level, the survey investigated the households' main income sources as well as the primary income source they rely on to cover living expenses.

KEY FINDINGS

- At the country level, unemployment among the labor force was reported at 39% in 2020, up from 31% in 2019, with a higher percentage among women at 45% compared to men at 38%. The highest unemployment rate was found in Bekaa (61%), followed by Baalbek-El Hermel (52%).
- The labor force participation rate was 43%, with 74% among men and 14% among women. The highest percentage of labor force participation was in El Nabatieh (51%), followed by the South and Beirut.
- On average, 52.1% of households had at least one working member in the 7 days prior to the survey in 2020, down from 59.4% in 2019. The lowest level of households with at least one working member was in Akkar (32%).
- Only 35% of women-headed households had working members, compared to 56% of men-headed households.
- A very slight decrease was observed in the average weekly per capita income (LBP 97,600 vs. LBP 105,000) with the lowest income in Akkar (LBP 47,120) and the Bekaa (LBP 52,766), followed by Baalbek-El Hermel (LBP 59,244). The highest income continued to be reported in Beirut (LBP 165,868 in 2020 vs. LBP 162,836 in 2019).
- In 2020, the main work sectors order changed; hence, agriculture had the highest share (32% in 2020 vs. 17% in 2019) and construction ranked second (24% in 2020 vs. 21% in 2019), followed by other services (15% in 2020 vs. 13% in 2019). This might be due to the COVID-19 lockdown and the shift in interest towards local agricultural production following the economic crisis. Agriculture work was mostly found in Baalbek-El Hermel (52% in 2020 vs. 18% in 2019) and Akkar (48% in 2020 vs. 35% in 2019).
- The main reason for not working was the lack of work opportunities in the different areas at 25%.
- The main sources of income for Syrian refugees was WFP assistance (21%) and informal debt from friends and shops (17%), followed by ATM machines cards offered by UN or humanitarian organizations (15%); this underlined the high dependency on assistance and the challenges that Syrian refugees have faced in covering expenses of basic needs through employment. When asked about the top three sources of income combined, informal debt ranked first at 73%, up by 9% compared to 2019.

EMPLOYMENT, UNEMPLOYMENT AND THE LABOR FORCE

The definitions below are based on the core ILO Labor Force Survey (LFS) questions following the 19th International Conference of Labor Statisticians (ICLS) resolution. Those are comparable with the CAS/ILO's Labor Force and Household Living Conditions Survey (LFHCLS) 2018-19.

It is worth noting that people aged between 15 and 18 years old have been included in the employed, unemployed and labor force in 2019 while they have been excluded in 2020. In fact, in 2020, the analysis included people aged 18 years old and above. Hence, this hindered the comparison between the 2019 and 2020 figures for the individual employment subsection.

Employment: number of working-age individuals (18+ years old) who have worked during the past week for someone else in return of pay as an employee, laborer, or apprentice or have worked in any other kind of business activity. It also includes working-age individuals who worked in the past week in own/family farming or fishing given that the farming or animal products were only or mainly for sale. Additionally, it includes working-age individuals who, during the last week, either performed any other activity to generate an income even for one hour (such as casual work, making things to sell, providing service for pay, among others), or have a paid job or business activity but were temporarily absent, or contributed without pay in a family business.

Unemployment: number of working-age individuals (18+ years old) who were not employed during the past week (as per the definition above), who looked for a paid job or tried to start a business in the past four weeks, and who are available to start working within the next two weeks if ever a job or business opportunity becomes available.

Outside labor Force: number of working-age individuals (18+ years old) who were not employed during the past week, and who either cannot start working within the next

two weeks if a job or business opportunity becomes available or did not look for a paid job or did not try to start a business in the past four weeks.

Labor Force: Sum of employed and unemployed working-age individuals.

Employment-to-Population Ratio (LPR): the proportion of a country's working-age population that is employed.

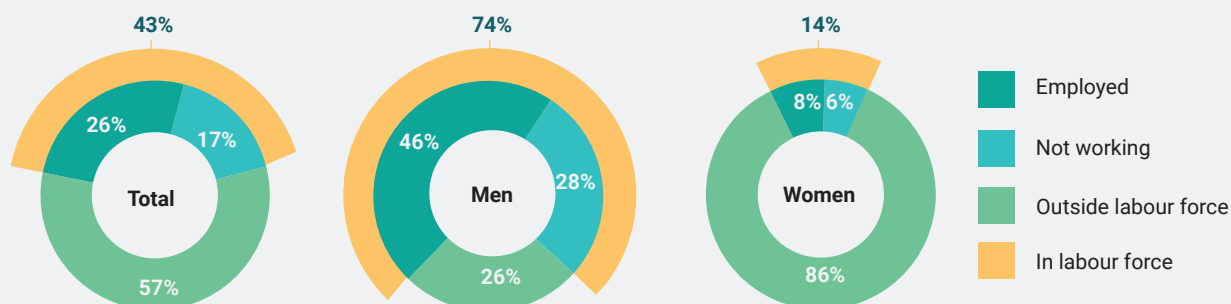
Labor Force Participation Rate (LFPR) = (employed population + unemployed population) / total population aged 18+.

Potential Labor Force: number of working-age individuals (18+ years old) who were not employed during the past week, and who are available to start working within the next two weeks if a job or business opportunity arises but did not actively search for a job/try to start a business in the past four weeks. Potential labor force also includes working-age individuals who were not employed during the past week, and who are actively searching for a job/trying to start a business in the past four weeks, but who are unavailable to start working within the next two weeks if a job or business opportunity arises.

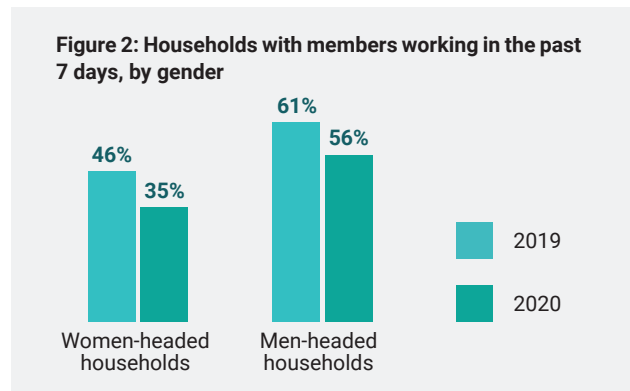
The unemployment rate in 2020 was 39%, up from 31% in 2019, while the employment population ratio was 26%. The employment population ratio, however, varied drastically among men and women. In fact, it was 46% among men, much more than the figure reported among women at 8% only. One out of four men were unemployed in 2020 and 86% of women were outside the labor force.

The Bekaa and Baalbek-El Hermel reported the highest unemployment rates among governorates at 61% and 52% respectively. Unemployment rate in the North and Akkar was reported to be 37% and 40% respectively.

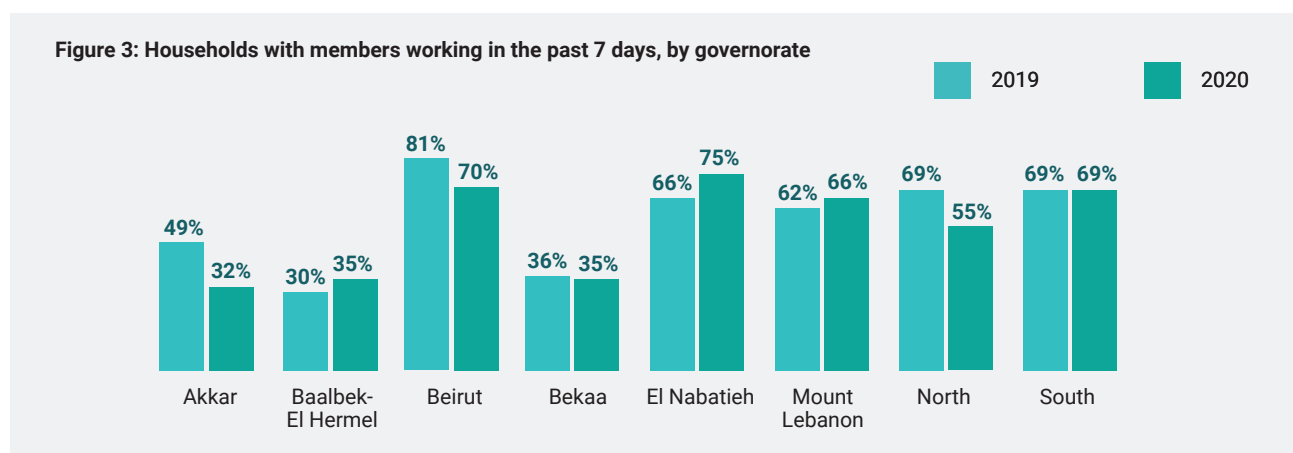
Figure 1: Employed, not working, and outside the labour force population for total population, men and women



At a household level, employment has declined in comparison to 2019. The share of households with members working in the past 7 days has decreased by 7.3%, from 59% in 2019 to 52% in 2020. From a gender lens, there has been a decrease of more than 10% in women-headed households reporting a member working in the past 7 days (from 46% in 2019 to 35% in 2020). Men-headed households reported half the percentage decrease of that for women-headed households (5% decrease).

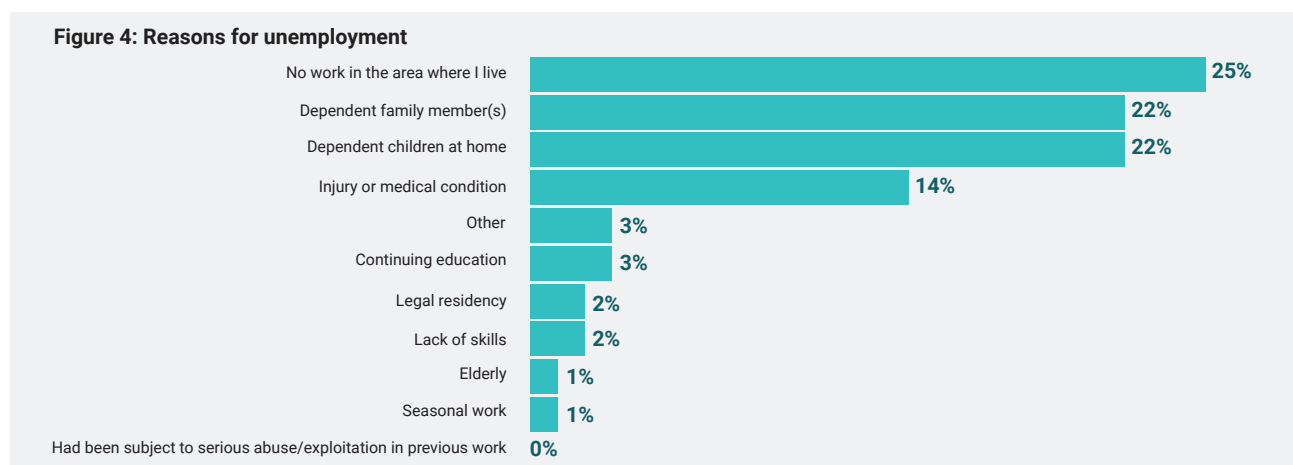


By governorate, Akkar witnessed a decrease by around 1.5 times in the share of households with a member working in the last 7 days, between 2019 and 2020 (49% vs. 32% respectively). Additionally, there was a 14% decrease in the North governorate and an 11% decrease in Beirut in households with working members in the past 7 days. It is worth mentioning that El Nabatieh witnessed a 9% increase in the households with working members in the past 7 days (66% in 2019 vs. 75% in 2020).



When asked about the reasons of unemployment, the majority of refugees mentioned that there were no jobs in the area where they lived (25%) followed by having dependent family members and dependent children (22% each). In 2019, the top reason for unemployment was having dependent children at 19.5%. Those who mentioned that there were no jobs in the area were located mainly in the Bekaa (30%) and in Akkar (28%) and were mostly men (56% of men and 7% of women). Those who mentioned that they have dependent children at home were mostly in the age group of 25 to 29 (38%) followed by the age group of 30 to 34 (31%) and were mostly female-

headed households (33% females vs. 0.5% males only). The majority of those who mentioned that they have a dependent family member at home were female-headed households (33% females vs. 1% males) and were mostly located in Beirut (38%) and Mount Lebanon (35%). It is worth noting that continuing education as a reason of unemployment decreased from 19% to 3%; however, this dramatic drop might be due to the COVID 19 pandemic lockdown or to a difference in the timing, whereby the 2020 data was collected in the month of August while the 2019 data was collected in May during the 2019 school year. It might be also due to both.

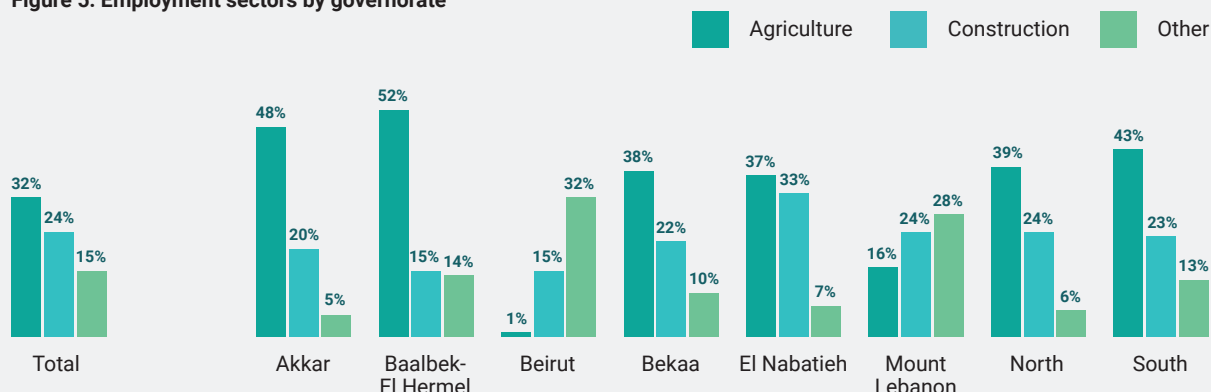


The level of engagement in the agriculture sector has almost doubled between 2019 and 2020 (17% in 2019 vs. 32% in 2020). This might be due to the increased level of engagement in the local agricultural production following the economic crisis and the high prices of imported food items. Construction was the second employment sector that Syrian refugees were engaged in (24%) whereas it used to be the top sector in 2019 (21%). Indeed, the construction sector might have been negatively influenced by the COVID-19 lockdown and the high prices of imported materials as a result of the financial crisis. At a governorate level, agriculture was the main sector in Baalbek-El Hermel

(52% in 2020 vs. 18% in 2019), Akkar (48% in 2020 vs. 35% in 2019) and the South (43% in 2020 vs. 35% in 2019). In Beirut and Mount Lebanon, "other" sector was the most common sector followed by construction. Around one third of male-headed households were engaged in agriculture, less than the level of engagement for female-headed households at 46%. In construction, however, 28% of male-headed households were engaged compared to around 0.5% only for their female counterparts.

This difference between genders in the level of engagement in agriculture and construction was also observed in 2019.

Figure 5: Employment sectors by governorate



INCOME

WFP assists the beneficiaries through three modalities:

- Food e-card (beneficiary can only redeem the card in the WFP contracted shops).
- Cash for food (beneficiary can withdraw cash from the ATM and redeem the card in the WFP contracted shops).
- MPC multipurpose cash (beneficiary can withdraw cash from the ATM).

In terms of the current targeting, 40% of WFP caseload were within food e-card modality and 60% were with cash for food and multipurpose cash.

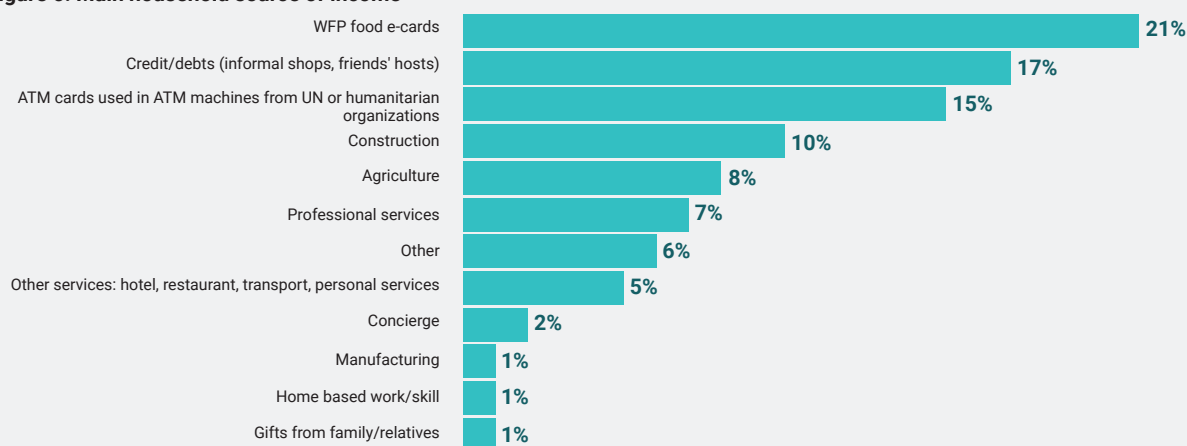
In the VASyR questionnaire, the option of cash assistance changed from "Cash from humanitarian organizations" in 2019 into "ATM cards used in ATM machines from UN or humanitarian organizations" in 2020. The 2020 option was masking the cash for food and MPC beneficiaries, which can explain the decrease in the WFP e-card assistance from 24% to 21% and the increase in the ATM cards used in ATM machines from 7% into 15%.

As the figure below shows, WFP assistance in the form of e-cards was the main household source of income for Syrian refugees in 2020 at 21%, down by 3% compared to

2019. The second source of income was informal credit and debts at 17%, and the third source of income in 2020 was ATM cards used in ATM machines from UN or humanitarian organizations (15%).

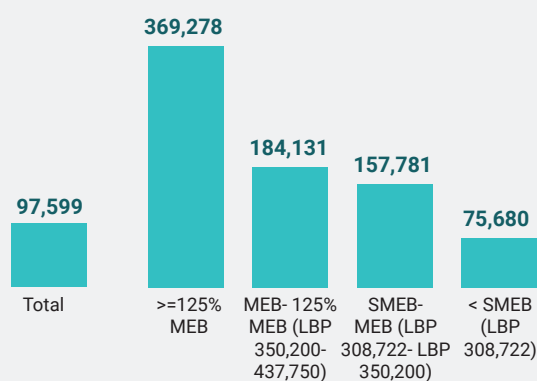
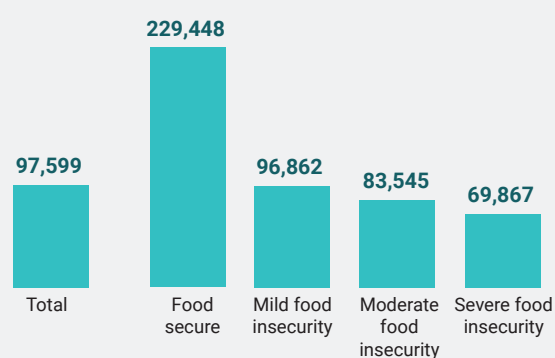
Construction dropped from being the third source of income in 2019 to the fourth in 2020 (10% in 2020 vs. 13% in 2019). At a governorate level, WFP e-cards were mostly mentioned in Akkar (50%), the Bekaa (40%) and Baalbek-El Hermel (31%). It was also mentioned as the main source for households below the SMEB (23%), female-headed households more than male-headed households (26% vs. 19%). Households with non-permanent shelters also relied on WFP e-cards assistance the most (34%) compared to non-residential (21%) and residential shelters (16%). However, it is worth noting that households that were severely food insecure relied the most on informal debts (32%) more than WFP e-cards assistance (23%). Informal debts were more common in female-headed households than in male-headed households (19% vs. 16%) and in the North and Bekaa governorates (24% and 22% respectively).

Finally, when asked about the top three sources of income combined, informal debt ranked first at 73%, up by 9% compared to 2019 (64%).

Figure 6: Main household source of income¹

The average per capita weekly income has slightly decreased among households with working members, from LBP 105,000 in 2019 to LBP 97,600 in 2020. It was the highest in Beirut (LBP 165,870) and the lowest in Akkar (LBP 47,120) and Bekaa (LBP 52,766). Households below the SMEB had the lowest income per capita in comparison to the other S/MEB categories (LBP 75,679). Severely food

insecure households had a much lower income per capita in comparison to food secure ones (LBP 69,867 vs. LBP 229,448 respectively). Households with non-permanent shelters had the lowest income per capita (LBP 52,946) compared to non-residential (LBP 91,829) and residential shelters (LBP 106,863).

Figure 7: Per capita Income (LBP) (HH with working members) by S/MEB category**Figure 8: Per capita Income (LBP) (HH with working members) by food security category**

In terms of the sectors of employment, construction dropped from the top sector in 2019 to the second one in 2020. Agriculture was the top sector of employment (17% in 2019 vs. 32% in 2020) in all governorates, except Beirut and Mount Lebanon. In terms of the main source of income, construction dropped from being the third income source in 2019 to the fourth one in 2020 (10% in 2020 vs. 13% in 2019). The COVID-19 lockdown, the high prices of the imported construction material priced in dollars, and the capital control measures might have led to the decreased level of engagement in the construction sector; whereas the level of engagement in the agricultural sector might be

a result of the high prices of imported items leading to increased local agricultural production.

This, coupled with the economic and financial crisis, has resulted in 8% increase in unemployment between 2019 and 2020. One out of four Syrian refugee men were unemployed in 2020 and 86% of Syrian refugee women were outside the labor force. Additionally, the average weekly per capita income has decreased by 7% for households with working members (from LBP 105,000 in 2019 to LBP 97,600 in 2020).

¹This figure includes data on the top 1 source of income. For a breakdown of the top 3 sources of income, refer to the tables on the VASyR website.

Annex 10: Working household members, per capita income, and cash and income sources												
	Households with members working in the past 7 days	Per capita Income (LBP) (All Households)		Per capita Income (LBP) (HH With working members)		Credit, debts, informal shops, friends	ATM cards used, UN humanitarian organizations	Cash and income sources reported by household (three main sources)				
		Mean		Mean				Agriculture	Construction	Professional Services	Other	Other services
Total	52.1%	62,792.2		97,599.0		73.20%	27.30%	15.00%	13.40%	9.50%	9.00%	8.30%
Governorate												
Akkar	32.1%	24,273.0		47,120.8		70.40%	47.60%	17.00%	6.00%	1.40%	1.60%	4.50%
Baalbek-EI Hermel	35.5%	29,946.4		59,224.4		81.10%	62.00%	12.50%	2.50%	0.40%	3.10%	0.60%
Beirut	70.2%	133,564.4		165,868.4		79.80%	2.40%	1.20%	14.10%	12.80%	20.80%	15.00%
Bekaa	34.5%	21,858.7		52,766.1		88.90%	44.90%	11.60%	4.00%	2.40%	5.10%	6.70%
EI Nabatieh	74.9%	82,843.3		97,184.0		46.90%	15.30%	34.60%	37.00%	17.00%	4.10%	11.60%
Mount Lebanon	66.5%	94,988.1		120,760.0		73.50%	11.30%	9.90%	18.60%	21.60%	17.40%	9.70%
North	55.2%	63,436.4		90,129.0		64.70%	10.80%	20.30%	18.90%	6.00%	5.80%	16.10%
South	69.1%	108,961.6		116,747.3		46.70%	11.60%	31.90%	21.80%	6.40%	8.10%	3.60%
MEB/SMEB categories												
>=125% MEB (>=)	56.3%	261,090.5		369,277.6		65.70%	6.60%	8.20%	16.50%	13.80%	10.20%	10.60%
MEB- 125% MEB (LBP 350,200-437,750)	57.8%	131,429.7		184,130.6		73.10%	16.60%	10.80%	13.90%	4.50%	11.10%	14.20%
SMEB>MEB (LBP 308,722-350,200)	57.7%	110,761.9		157,780.7		74.60%	19.80%	15.00%	13.20%	11.20%	15.00%	13.30%
< SMEB (LBP 308,722)	51.9%	48,017.6		75,679.6		73.70%	29.50%	15.70%	13.40%	9.50%	8.70%	7.90%
Food Security Classification												
Food secure	67.4%	189,610.3		229,447.7		34.20%	22.50%	13.90%	19.50%	10.10%	18.80%	8.70%
Mild food insecurity	55.4%	63,944.1		96,862.4		73.80%	35.60%	13.90%	12.00%	10.00%	11.70%	7.90%
Moderate food insecurity	47.4%	51,601.4		83,545.5		76.30%	21.20%	16.20%	14.80%	9.60%	5.70%	8.30%
Severe food insecurity	49.2%	41,690.8		69,866.9		77.70%	6.60%	16.30%	8.60%	3.00%	3.90%	13.70%
Gender of Head of Household												
Female	35.4%	52,257.5		96,334		71.60%	32.30%	11.50%	4.40%	6.90%	9.40%	11.20%
Male	55.9%	65,240.2		97,786		73.60%	26.10%	15.90%	15.50%	10.20%	8.90%	7.60%
Shelter type												
Residential	57.9%	75,202.4		106,863.4		70.60%	21.20%	11.10%	16.50%	12.50%	11.70%	10.50%
Non-residential	52.4%	62,239.1		91,828.6		70.40%	24.00%	23.80%	15.80%	7.60%	4.90%	6.80%
Non-permanent	33.6%	24,191.5		52,946.1		83.00%	48.40%	22.40%	2.60%	1.50%	2.80%	2.30%

Annex 11: Cash and income sources – continued														
Cash and income sources reported by household (three main sources)														
	Gifts, family relatives	Home based work skill	Concierge	Manufacturing	Sale assets	Remittances	Wholesale, retail trade	Cash charitable organizations	Child begging	Credit, debts formal banks	Adult begging	Sale food aid	Sale livestock animal produce	Sale of crops
Total	5.10%	3.20%	2.10%	1.90%	1.70%	1.30%	1.20%	0.80%	0.60%	0.30%	0.30%	0.10%	0.10%	0.10%
Governorate														
Akkar	8.60%	1.40%	0.20%	2.30%	0.40%	0.00%	0.40%	0.00%	0.40%	0.20%	0.40%	0.20%	0.40%	0.40%
Baalbek-El Hermel	7.50%	10.00%	0.00%	2.80%	1.50%	0.30%	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%
Beirut	4.30%	3.40%	14.70%	2.40%	1.80%	2.80%	0.60%	0.60%	0.30%	0.00%	0.60%	0.00%	0.00%	0.00%
Bekaa	7.10%	4.20%	1.60%	0.20%	0.00%	0.40%	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
El Nabatieh	2.20%	1.00%	1.80%	1.60%	2.60%	0.70%	0.40%	0.30%	1.00%	0.20%	0.60%	0.30%	0.60%	0.00%
Mount Lebanon	3.30%	1.70%	2.80%	2.60%	3.10%	2.20%	2.10%	2.10%	1.00%	0.50%	0.30%	0.00%	0.00%	0.00%
North	3.40%	2.50%	2.10%	2.10%	2.10%	1.70%	3.10%	0.20%	1.00%	0.70%	0.60%	0.10%	0.10%	0.20%
South	3.50%	1.80%	1.60%	2.00%	1.10%	1.90%	1.50%	1.00%	0.80%	0.00%	1.00%	0.40%	0.00%	0.00%
MEB/SMEB categories														
>=125% MEB (>=)	5.70%	0.70%	4.00%	5.90%	1.50%	6.00%	1.00%	0.30%	0.00%	0.80%	0.30%	0.00%	0.00%	0.00%
MEB- 125% MEB (LBP 350,200-437,750)	4.70%	3.80%	3.40%	4.40%	3.60%	5.90%	2.10%	1.00%	0.40%	0.20%	0.80%	0.00%	0.00%	0.00%
SMEB-MEB (LBP 308,722-350,200)	8.50%	3.60%	0.00%	1.90%	3.00%	3.30%	2.00%	0.00%	0.50%	1.40%	0.00%	0.00%	0.00%	0.00%
< SMEB (LBP 308,722)	4.40%	3.40%	2.10%	1.60%	1.60%	0.70%	1.20%	0.90%	0.60%	0.20%	0.30%	0.10%	0.10%	0.10%
Food Security Classification														
Food secure	4.10%	2.20%	1.30%	7.30%	1.60%	2.90%	0.30%	3.30%	3.20%	0.90%	0.40%	0.30%	0.00%	0.00%
Mild food insecurity	3.50%	3.50%	2.10%	2.00%	2.00%	1.70%	1.10%	0.90%	0.30%	0.20%	0.20%	0.00%	0.20%	0.10%
Moderate food insecurity	6.90%	3.10%	2.10%	1.50%	1.40%	0.70%	1.40%	0.60%	0.50%	0.30%	0.40%	0.10%	0.00%	0.10%
Severe food insecurity	2.50%	3.70%	3.20%	0.30%	0.30%	1.00%	1.40%	0.00%	2.60%	0.30%	0.00%	0.90%	0.00%	0.00%
Gender of Head of Household														
Female	11.00%	4.00%	0.10%	0.80%	0.60%	1.60%	0.60%	0.30%	0.50%	0.10%	0.60%	0.30%	0.10%	0.10%
Male	3.70%	3.10%	2.60%	2.20%	1.90%	1.20%	1.40%	1.00%	0.60%	0.30%	0.30%	0.00%	0.10%	0.10%
Shelter type														
Residential	4.60%	3.90%	2.60%	2.50%	2.10%	1.70%	1.50%	1.10%	0.60%	0.40%	0.30%	0.00%	0.00%	0.00%
Non-residential	5.20%	1.20%	2.60%	0.80%	0.70%	0.10%	2.00%	0.90%	1.10%	0.30%	0.40%	0.00%	0.20%	0.40%
Non-permanent	6.50%	2.30%	0.20%	1.00%	1.00%	0.40%	0.00%	0.10%	0.30%	0.00%	0.40%	0.30%	0.10%	0.00%

Annex 12: Employment and unemployment

	Employment to Population Ratio (Employed/Total Person 18+)	Labor Force Participation Rate (Employed+Unemployed)/total persons >18)	Unemployment Rate (Unemployed over Labor Force)
Total	26%	43%	39%
Governorate			
Akkar	17%	28%	40%
Baalbek-El Hermel	17%	36%	52%
Beirut	35%	47%	26%
Bekaa	16%	42%	61%
El Nabatieh	36%	51%	30%
Mount Lebanon	33%	46%	28%
North	27%	44%	37%
South	35%	50%	29%
Gender			
Female	8%	14%	45%
Male	46%	74%	38%
ILO Age Groups			
15-19			
20-24	23%	42%	45%
25-29	24%	40%	41%
30-34	32%	49%	35%
35-39	31%	51%	38%
40-44	37%	54%	31%
45-49	28%	44%	35%
50-54	20%	36%	46%
55-59	10%	20%	50%
60-64	5%	14%	67%
65+	2%	2%	17%

Annex 13: Sectors of work

	Agriculture	Construction	Concierge	Manufacturing	Wholesale and retail trade	Begging	Professional Services	Occasional Work	Selling (tissues, water, etc.) on the street	Forestry	Waste collection / management	Other Services: hotel, restaurant, transport, personal services	Other
Total	32.2%	24.1%	3.9%	3.5%	2.5%	0.1%	9.6%	0.5%	0.8%	0.2%	1.1%	9.2%	14.6%
Governorate													
Akkar	48.0%	20.3%	1.1%	8.5%	2.3%	0.0%	7.3%	0.6%	1.1%	0.6%	0.0%	6.8%	5.1%
Baalbek-El Hermel	51.9%	15.0%	1.6%	5.3%	1.6%	0.0%	8.6%	0.0%	0.0%	0.0%	0.0%	4.3%	14.4%
Beirut	1.2%	15.2%	18.0%	2.3%	3.9%	0.0%	13.7%	0.0%	1.6%	0.0%	0.4%	12.9%	31.6%
Bekaa	38.4%	22.2%	4.0%	1.5%	2.5%	0.0%	3.5%	0.0%	0.0%	0.0%	1.5%	17.2%	10.1%
El Nabatieh	36.9%	33.2%	1.8%	2.8%	1.9%	0.0%	11.5%	1.1%	0.0%	0.2%	0.2%	6.5%	6.9%
Mount Lebanon	15.6%	24.2%	2.9%	4.9%	3.2%	0.0%	12.9%	0.7%	0.5%	0.2%	1.7%	7.3%	27.6%
North	38.8%	24.1%	1.9%	1.9%	2.3%	0.2%	8.9%	0.6%	1.1%	0.2%	1.3%	14.5%	5.8%
South	43.4%	23.5%	4.7%	3.2%	1.8%	0.6%	3.8%	0.3%	2.1%	0.3%	2.6%	5.6%	13.2%
Gender													
Female	46.4%	0.5%	1.8%	2.3%	1.5%	0.3%	12.9%	0.8%	1.0%	0.0%	0.3%	23.9%	9.1%
Male	29.9%	27.9%	4.3%	3.7%	2.6%	0.1%	9.0%	0.5%	0.7%	0.2%	1.2%	6.9%	15.5%
ILO Age Groups													
15-19													
20-24	28.7%	21.3%	1.4%	2.8%	3.9%	0.2%	12.7%	0.5%	1.2%	0.0%	0.9%	12.3%	14.8%
25-29	32.4%	24.2%	3.5%	3.7%	3.5%	0.3%	10.1%	0.3%	0.5%	0.3%	0.3%	9.8%	13.0%
30-34	31.0%	27.9%	3.0%	3.5%	1.7%	0.0%	8.4%	0.3%	0.5%	0.0%	0.7%	10.6%	15.2%
35-39	34.5%	24.9%	5.6%	2.7%	1.5%	0.0%	8.0%	1.3%	0.9%	0.5%	1.1%	6.5%	15.5%
40-44	34.2%	26.6%	5.1%	2.8%	0.8%	0.0%	10.4%	0.3%	0.3%	0.0%	2.0%	6.8%	13.7%
45-49	34.5%	22.2%	7.2%	4.1%	3.1%	0.0%	7.2%	0.0%	0.0%	0.0%	2.1%	8.2%	13.9%
50-54	31.9%	14.9%	5.3%	5.3%	2.1%	0.0%	9.6%	0.0%	2.1%	0.0%	0.0%	10.6%	19.1%
55-59	30.2%	23.3%	11.6%	7.0%	2.3%	0.0%	4.7%	0.0%	0.0%	0.0%	4.7%	11.6%	7.0%
60-64	11.1%	11.1%	0.0%	22.2%	11.1%	0.0%	22.2%	0.0%	11.1%	0.0%	0.0%	11.1%	0.0%
65+	28.6%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.6%	28.6%