

# **IRAQ HOUSEHOLD SOCIO-ECONOMIC SURVEY IHSES — 2007**

## **TABULATION REPORT**



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Elwiya, near Elwiya Communications Office

Baghdad, Iraq

*Dedicated to the strength and the memory of*

**Louay Haqqi Rashid,**

*Manager of the IHSES Operations Room.*

*His life, but not his spirit,  
was taken while managing this survey.*

## **TABULATION REPORT**

### **The Iraq Household Socio-Economic Survey 2007**

Volume I: Objectives, Methodology, and Highlights

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**VOLUME I:  
OBJECTIVES,  
METHODOLOGY,  
AND HIGHLIGHTS**



## Foreword, by the Government of Iraq

The Ministry of Planning and Development Cooperation (MOPDC) of Iraq has undertaken the Household Survey and Policies for Poverty Reduction (HSPPR) project through a technical and organizational partnership with the World Bank. The goal of this project is to implement a Poverty Reduction Strategy. Achieving this goal depends to a great extent on the availability of integrated, objective, and comprehensive data, based on sound methodology and statistical principles. Therefore, the first phase of the HSPPR project was the accomplishment of the Iraq Household Social and Economic Survey (IHSES).

MOPDC has provided this enterprise with support and interest from the start. We have supported all phases of implementation, including participation by our senior staff in the PRS High Committee that guides this work and that is comprised of high-level representation from all relevant ministries.

The Central Organization for Statistics and Information Technology (COSIT), which is the principal technical body for statistical work in Iraq under the Statistics Law, has been the driving force behind this effort. COSIT has mobilized and built impressive institutional capacity in response to this daunting challenge. The dedication and talents of the COSIT staff have produced efficient preparation and implementation of the largest household social and economic survey ever conducted in Iraq.

IHSES has provided essential data for understanding the nature and causes of poverty among Iraqi households. We now have a solid foundation upon which to devise a national poverty reduction strategy. Another critical use of this data will be to construct a new consumer price index based on updated consumption patterns. The existing CPI, which was developed in 1993, no longer reflects Iraqi household expenditure patterns.

The present accomplishment represents a highly productive technical partnership between the Government of Iraq and the World Bank. This relationship, which includes both conceptual and applied effort, has unfolded over two years. Looking ahead, MOPDC looks forward to an analytical assessment of poverty building upon the solid statistical foundation provided by IHSES, as well as policy analysis to create an overarching national poverty reduction strategy.

We commend the efforts of the World Bank, especially the working group headed so effectively by Ms. Susan Razzaz, and the team of experts and consultants who worked with her. We are equally grateful for the distinguished efforts of COSIT, the Kurdistan Region Statistics Organization (KRSO), the IHSES Core Team, and the Poverty Reduction Strategy (PRS) High Committee. Together, they have produced a high-quality, up-to-date statistical foundation that will be crucial for Iraq's reconstruction and future development.

May God protect and enable Iraq to overcome its hardships for the sake of the welfare of the Iraqi people.



Ali Ghalib Baban  
Minister of Planning and Development  
Cooperation  
December 2008



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## Foreword by the World Bank

Twenty-five years ago, Iraq was widely regarded as the most developed country in the Middle East. People come to Iraq from across the region seeking the best in university education and health care. Iraq ranked toward the top on virtually every indicator of human well-being—infant mortality, school enrollment, family food consumption, wage levels, and rates of employment. The World Bank classified Iraq as an upper-middle-income country.

Since then, Iraq has been the **only** Middle Eastern country whose living standard has not improved. Years of political repression, wars, embargo, and instability have undermined social well-being and imposed tragic suffering across the entire social spectrum. Iraq's human development indicators that once ranked at the top have now dropped toward the bottom. In areas such as secondary-school enrollment and child immunization, Iraq now ranks lower than some of the poorest countries in the world.

During 2003, the World Bank, the United Nations Development Programme, and the International Monetary Fund provided a first assessment of Iraq's reconstruction and rehabilitation needs. It was assumed, perhaps too quickly, that poverty would diminish as the economy revived. Today, we are much clearer that economic recovery and financial resources are only one element in recovery. Institutional resources also have been lost through years of politicization and neglect in key ministries and in public sector agencies responsible for human welfare. Precious human resources have been depleted as tens of thousands of educated professionals have been killed or have fled. Knowledge resources also are missing, starting with the basic data needed to plan and weigh policy alternatives. The informational vacuum was compounded because official data had been widely misused and distorted. No national-level survey of the type needed to assess poverty has been carried out since 1988.

In 2005, the Ministry of Planning and Development Cooperation (MOPDC) requested World Bank technical and financial help to formulate a poverty reduction strategy. A collaborative agreement was signed in 2006 for the Household Survey and Policies for Poverty Reduction (HSPPR) project. This initiative brought together the Central Organization for Statistics and Information Technology and the Kurdistan Region Statistics Organization. Their objective was to collect socio-economic data for the nation as a whole, to analyze the extent and causes of poverty, and to support development of a practical poverty reduction strategy. The primary role of the World Bank has been technical assistance in support of the Iraq Household Socio-Economic Survey (IHSES).

The present IHSES Tabulation Report represents an important milestone. The report presents first results from the nationwide survey—a representative sample of approximately 18,000 households and more than 127,000 individuals. Volume I of this report describes the objectives and methodology of the survey. The final section of this first volume offers an interesting selection of data highlights, amply demonstrating the breadth and richness of new statistical information. Volume II lays out nearly 300 cross-tabulations. Readers can use these tables to pursue deeper investigations into the many diverse subthemes that the survey covered. Volume III provides a closer look at several critical tools that were used, including the complete five-part household questionnaire and the field manual used to train interviewers and guide their day-to-day work.

Despite its physical heft, the scope of the report is limited. Fundamental policy and research questions are neither raised nor answered here. For example, a reader will not discover the level, characteristics, or distribution of poverty in Iraq. Answers to questions such as these will require the calculation of a poverty line and the use of analytical techniques. Furthermore, all prices that are published here need to be adjusted for inflation and regional variation before they are usable for comparative analysis. Nevertheless, the probing of deeper questions begins with this basic listing of data; and the World Bank is proud of the role it has played in assisting its Iraqi partners to achieve this impressive milestone.

While any national-level study is daunting, words such as “complex” and “challenging” hardly do justice to what IHSES has accomplished here. Words cannot convey the determination and personal courage that was required to produce these pages of numbers. Visiting a random selection of households across Iraq was not only logistically difficult, it was often gravely dangerous. The more than 300 fieldworkers who carried out this study (including the regional and local supervisors who accompanied them to the field) worked in every region of the country, including high-conflict zones such as Diala, Al-Anbar, Ninevah, Salahuddin, and Baghdad. They routinely overcame not only mundane obstacles (such as delays in getting paid and collecting travel reimbursements), but constant fear, suspicion, and threats against them. With frequent help from local counterparts and village leaders, they persevered amidst stress, uncertainty, and ongoing violence. Remarkably, they were able to reach and interview more than 98 percent of the selected households. Virtually every family that they contacted freely consented to the hours of interviewing that each questionnaire represents—simply on faith that this information will help to build a more prosperous and stable future for their children and their country.

The cost of this work was tragically high for the inter-institutional team that came to be known as “the IHSES family.” In the early hours of August 2, 2007, Louay Haqqi, the Director of Operations of the IHSES, was brutally assassinated on his way to work. Literally, he gave his life for this survey. Yet there can be no greater testimonial to his sacrifice than the determination with which his team recovered from their shock, fear, and grief—and then went on to complete this extraordinary undertaking in his honor.



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To those other dedicated individuals whose names adorn the following pages—members of the IHSES Operations Room, the Project Accounts Team, the Regional Coordinators, the Data Management Team, the National Analysis Team—we offer our sincerest thanks for a job well done. And to all the Governorate Teams—including local supervisors, interviewers, data entry operators, listers and mappers, and governorate secretaries—we recognize that you were the backbone and true heroes of this work. We know, too, that there are many other unsung soldiers—within COSIT, KRSO, the World Bank, and other institutions—who quietly backstopped this effort and helped to make it possible.

Not least, we thank the people of our dear country, especially the 18,144 households who welcomed us into their homes as guests and gave so generously of their time. We will honor you with renewed commitment to maintain this project at the high standards that you deserve, and we pledge continued struggle toward a better future for all Iraqis.



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## OBJECTIVES, METHODOLOGY, AND HIGHLIGHTS

### 1. BACKGROUND

The Republic of Iraq was once considered a leader in household expenditure and income surveys. Its first was conducted in 1946, with follow-up surveys in 1954 and 1961. After the establishment of the Central Statistical Organization (CSO, the precursor to COSIT), household expenditure and income surveys were carried out every three to five years (in 1971/1972, 1976, 1979, 1984/1985, 1988, and 1993), covering all Iraqi governorates (except the 1993 survey, which could not cover the three governorates in Kurdistan Region of Iraq—Sulaimaniya, Erbil, and Duhok). At the beginning of July 2002, CSO began a socio-economic household survey for 2002/2003 that again excluded those in Kurdistan Region. The survey was designed for a full year, but CSO lost most of its survey questionnaires and the database because of the war and its aftermath. The only usable data were for the months of July, August, and September 2002.

With no complete household or expenditure surveys undertaken in more than 14 years, the Central Organization for Statistics and Information Technology (COSIT) and the Kurdistan Region Statistics Organization (KRSO) launched fieldwork on the Iraq Household Socio-Economic Survey (IHSES) on November 1, 2006. The survey was carried out over a full year, covering all governorates including those in Kurdistan Region.

The World Bank provided financial support in addition to technical consultation in defining project objectives, the questionnaire, sample design, and the output tables. The Bank also provided substantial technical support for capacity building of COSIT and KRSO staff involved in fieldwork implementation, preparation of data entry programs, and analysis of the survey indicators using the Statistical Package for the Social Sciences (SPSS).

The Iraqi side prepared the fieldwork implementation plan and mechanism; contributed to the questionnaire and sample design; selected the households; prepared and trained the fieldworkers; updated the lists and maps; and implemented the fieldwork, data entry, and results generation.

IHSES constitutes the first component of the Poverty Reduction Strategy Project, which the Republic of Iraq is implementing in cooperation with the World Bank. The overall project consists of four components: (i) data collection (IHSES), (ii) poverty and inequality assessment, (iii) analysis of impact of proposed policies, and (iv) a poverty reduction strategy.

This report is the project's first output. Forthcoming reports will provide analysis on the extent and nature of poverty and inequality, including a profile of poor Iraqis, maps of living conditions, impact analysis of existing and proposed government programs (for example, subsidies, safety nets, education, and health services), and other issues. Forthcoming publications will also include excerpts from interviews conducted with the fieldworkers who carried out this survey on the ground, illustrating the human context and personal heroism that might otherwise be disguised by the massive volume of "dry numbers" reported here. The final output of this project will be the poverty reduction strategy itself.

### 2. OBJECTIVES

The survey has four main objectives. These are to

- Provide data that will help in the measurement and analysis of poverty.
- Provide data required to establish a new consumer price index (CPI) since the current outdated CPI is based on 1993 data and no longer applies to the country's vastly changed circumstances.
- Provide data that meet the requirements and needs of national accounts.
- Provide other indicators, such as consumption expenditure, sources of income, human development, and time use.

### 3. QUESTIONNAIRE

#### A. Preparation

A socio-economic survey questionnaire implemented by COSIT in 2002 served as version zero in creating the 2007 IHSES questionnaire. Version zero went through nine subsequent iterations before the final version emerged on June 6, 2006. Two rounds of pre-testing were carried out in September and November 2005. Revisions were made based on feedback from the field team, World Bank experts, and others. Seven other iterations took place before the final version was implemented in a pilot survey in March 2006. The questionnaire was revised again after the pilot survey. This process culminated with the final version of the questionnaire that was adopted and implemented for the actual survey.

**B. The pre-test**

A pre-test was necessary to test the questionnaire and the related field manual, and to determine the actual requirements for implementing the survey. The pre-test was carried out in two rounds in Baghdad and Diala governorates. A sample of 12 households, selected across social levels, was tested from September 22–24 in Baghdad and in the rural areas of Diala. The second round was conducted on October 31 and November 1 among 20 households in urban areas of Baghdad and rural areas of Diala.

COSIT prepared detailed reports covering implementation, teamwork, interview results, the time required to collect data, and comments on the questionnaire and manual. These reports were shared with the World Bank, which helped with a comprehensive questionnaire revision in coordination with technical consultants. A team of central supervisors and the staff of the Department of Living Conditions Statistics participated in the implementation of the pre-test.

**C. Pilot survey**

A pilot survey was conducted on March 15, 2006, to identify deficiencies and to ensure solid procedures for technical implementation and logistics. The pilot survey was carried out in Baghdad, Al-Qadisiya, Basrah, Sulaimaniya, and Duhok. A sample of 216 households was selected. Thirty-six households were selected in the urban and rural areas of each governorate (except Baghdad, where 72 households were selected because of its population weight). The reference period for household consumption expenditure was 10 days. Fieldwork was conducted over 18 days. This allowed all sections of the questionnaire to be completed and the household diary expenditure data to be exported as planned.

COSIT conducted a training course in Baghdad on March 6–9 for pilot survey staff. Seventy-one COSIT staff members participated, including 6 central supervisors, 5 governorate coordinators, 12 local supervisors, 36 interviewers, and 12 data entry operators. In addition, senior COSIT personnel from the Living Conditions Department participated. The field manual was explained. Data entry was performed at the centers of the pilot survey governorates, where COSIT provided the instructional equipment and materials. Following the survey, COSIT prepared a comprehensive report on technical and logistical challenges encountered during the implementation process. The recommendations in COSIT's report were approved, after which the questionnaire and manual were amended in coordination with the Bank consultants.

**D. Questionnaire parts**

The questionnaire (Volume III, Annex 3) consists of five parts, each with several sections.

**Part One—Socio-Economic Data**

- Section 1: Household Roster
- Section 2: Rations Received and Consumption of Provisions
- Section 3: Housing
- Section 4: Education
- Section 5: Health
- Section 6: Activities, Entertainment, and Hobbies
- Section 7: Job Search and Past Employment

**Part Two—Monthly, Quarterly, and Annual Expenditures**

- Section 8: Expenditures on Nonfood Services and Commodities (past 30 days)
- Section 9: Expenditures on Nonfood Services and Commodities (past 90 days)
- Section 10: Expenditures on Nonfood Services and Commodities (past 12 months)

**Part Three—Expenditure, Income, and Other**

- Section 11: Daily Expenditure on Repetitive Food and Nonfood Commodities
- Section 12: Jobs during the Previous 12 Months
- Section 13: Wage Earnings
- Section 14: Nonwage Earning Activities
- Section 15: Income from Property and Transfers
- Section 16: Durable Goods
- Section 17: Loans, Credits, and Assistance
- Section 18: Risk

**Part Four—Diary of Daily Expenditure on Food Commodities****Part Five—Time-Use Sheet**

In addition, a field manual (Volume III, Annex 4) was prepared to assist fieldworkers in filling out each section of the questionnaire. During subsequent fieldwork, this manual was updated continuously as needed.

## 4. SAMPLE

### A. Design

The survey was designed to visit 18,144 households—324 households in each of 56 strata, defined as the rural, urban, and metropolitan portions of each of Iraq's 18 governorates. Baghdad, with five strata, was the exception. The following formula was used to calculate the sample size in each stratum:

$$n = \frac{Z_{1-\alpha/2}^2 \cdot P(1-P) \cdot deff}{E^2} \quad [I.1]$$

where  $Z_{1-\alpha/2}^2$  equals 1.96 (at the 95 percent confidence level). An upper bound for  $P(1-P)$  is 0.25. The maximum acceptable error for the estimation of proportions was set to 7.7 percent, and the design effect (*deff*) was assumed to be 2. In all, 972 households were selected in each governorate, except Baghdad where the sample size was 1,620 households. Table I-1 summarizes the allocation of the sample into rural, urban, and metropolitan areas by governorate.

**Table I-1. Number of Urban-Rural Households by Governorate**

Governorate	Urban areas			Rural areas	Total
	Governorate centers	Other urban areas	Total urban areas	Rural	
Duhouk	324	324	648	324	972
Ninevah	324	324	648	342	972
Sulaimaniya	324	324	648	342	972
Kirkuk	324	324	648	342	972
Erbil	324	324	648	342	972
Diala	324	324	648	342	972
Al-Anbar	324	324	648	342	972
Baghdad	972	324	1,296	324	1,620
Babil	324	324	648	342	972
Kerbela	324	324	648	342	972
Wasit	324	324	648	342	972
Salahuddin	324	324	648	342	972
Al-Najaf	324	324	648	342	972
Al-Qadisiya	324	324	648	342	972
Al-Muthanna	324	324	648	342	972
Thi Qar	324	324	648	342	972
Missan	324	324	648	342	972
Basrah	324	324	648	342	972
<b>Total</b>	<b>6,480</b>	<b>5,832</b>	<b>12,312</b>	<b>5,832</b>	<b>18,144</b>

**B. Sample frame**

The 1997 population census frame was applied to the 15 governorates that participated in the census (the three governorates in Kurdistan Region of Iraq were excluded). For Sulaimaniya, the population frame prepared for the compulsory education project was adopted. For Erbil and Duhok, the enumeration frame implemented in the 2004 Iraq Living Conditions Survey was updated and used.

The population covered by IHSES included all households residing in Iraq from November 1, 2006, to October 30, 2007, meaning that every household residing within Iraq's geographical boundaries during that period potentially could be selected for the sample.

**C. Primary sampling units and the listing and mapping exercise**

The 1997 population census frame provided a database for all households. The smallest enumeration unit was the village in rural areas and the *majal* (census enumeration area), which is a collection of 15–25 urban households. The majals were merged to form Primary Sampling Units (PSUs), containing 70–100 households each. In Kurdistan, PSUs were created based on the maps and frames updated by the statistics offices. Villages in rural areas, especially those with few inhabitants, were merged to form PSUs.

Selecting a truly representative sample required that changes between 1997 and the pilot survey be accounted for. The names and addresses of the households in each sample point (that is, the selected PSU) were updated; and a map was drawn that defined the unit's borders, buildings, houses, and the streets and alleys passing through. All buildings were renumbered. A list of heads of household in each sample point was prepared from forms that were filled out and used as a frame for selecting the sample households.

**D. Sampling Stages**

The sample was selected in two stages. In the first stage, 54 sample points were selected within each stratum through systematic sampling with probability proportional to size. Each of the 3,024 sample points was then mapped and listed to reflect changes from 1997 to 2006. In the second stage, a cluster of six households was selected from each sample point using systematic equal probability sampling.

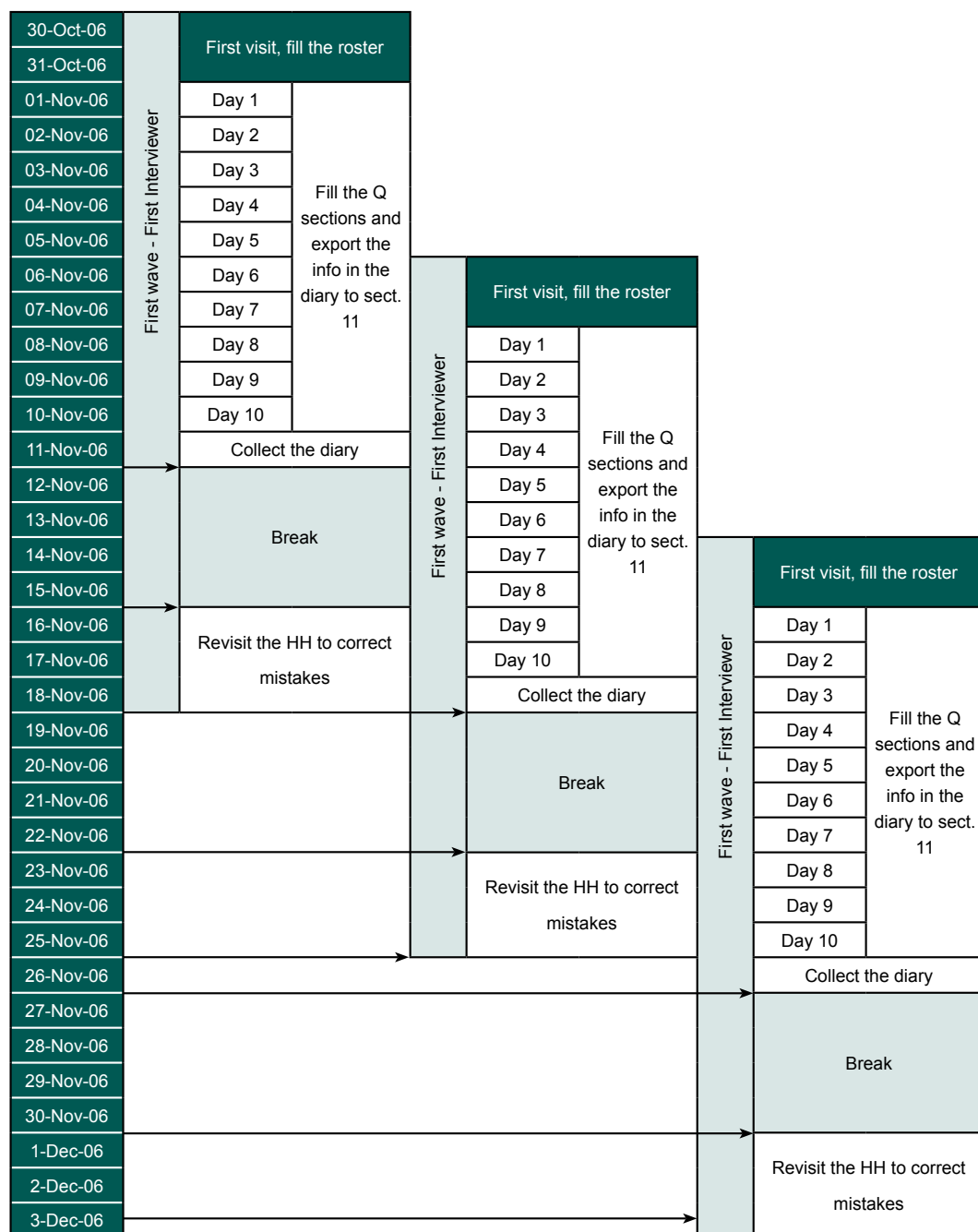
The total sample was thus composed of six households in each of 3,024 sample points. The IHSES survey visited the same nominal sample selected for the Multiple Indicator Cluster Survey 2006 (MICS) and the Iraq Family Health Survey 2006 (IFHS).

**E. Sample Point Trios and Survey Waves**

The sample points in each governorate (270 in Baghdad and 162 in each of the other governorates) were sorted into groups of three neighboring sample points, together called trios—90 trios in Baghdad and 54 per governorate elsewhere. (Note that the three sample points in each trio do not necessarily belong to the same stratum.) Keeping fieldworkers in close proximity to each other simplified transportation and permitted fieldworkers to assist one another.

The one-year reference period for the survey was broken down into 18 waves. The work carried out during each wave continued for 20 or 21 days. Field staff were organized into teams that each consisted of three interviewers, one data entry operator, and a local supervisor. Each team interviewed one trio during each survey wave. The survey used 56 teams in total—five teams in Baghdad and three in each of the other governorates. The 18 trios assigned to each team were allocated into survey waves at random. Figure I-1 illustrates the implementation plan for the interviewers in one team for the first wave.

Figure I-1. Implementation Plan for Interviewers in One Team (First Wave)



## F. Exceptional Measures

Sometimes a team could not visit a cluster during the allocated wave because of unsafe security conditions. When this happened, that cluster was then swapped with another cluster from a randomly selected future wave that was considered more secure. If none were considered secure, a sample point was randomly selected from among those that had been visited already. The team then visited a new cluster within that sample point. (That is, the team visited six households that had not been previously interviewed.) The original cluster as well as the new cluster were both selected by systematic equal probability sampling.

Remarkably few of the original clusters could not be visited during the fieldwork. Nationally, less than 2 percent of the original clusters (55 of 3,024) had to be replaced. Of the original clusters, 20 of 54 (37 percent) could not be visited in the stratum of “Kirkuk/other urban” and 19 of 54 (35 percent) could not be visited in “Ninevah/other urban.” The other strata had far fewer clusters that could not be visited (Table I-2). In the city of Baghdad, all original clusters were visited; in the stratum “Baghdad/rural,” only 6 of 54 original clusters (11 percent) could not be visited and had to be replaced.

**Table I-2. Original Clusters that Could Not Be Visited and Had to Be Replaced**

Stratum	Number of clusters originally selected	Number of clusters not visited/ replaced
Baghdad, Rural	54	6
Wasit, Rural	54	8
Al-Qadisiya, Governorate Center	54	4
Ninevah, Other Urban	54	19
Ninevah, Rural	54	8
Al-Anbar, Rural	54	2
Kirkuk, Other Urban	54	20

The required sample size of 54 clusters in Kirkuk was obtained through two means. First, eight new clusters were selected in previously visited sample points, using the approach described above. Second, 12 clusters were selected in new residential areas that had not existed at the time of the original sample frame. These 12 clusters were selected from among the newly identified PSUs using the same two-phase sampling method that had been used for the original clusters. All 54 clusters in Kirkuk were visited during the normal fieldwork period (that is, during waves 1 to 18). To account for the new residential area, the population of Kirkuk (used for constructing weights) was increased by 38,000, bringing the revised population to 1,129,000.

In Sulaimaniya, a new residential area was added that had not existed at the time of the original sample frame. Eighteen additional clusters were selected from among the newly identified PSUs with the same two-phase sampling method used for the original clusters. This brought the total number of clusters in Sulaimaniya to 72. The additional 18 clusters were visited after the completion of wave 18. The fieldwork for these additional 18 clusters is referred to as waves 19 and 20. The population of Sulaimaniya (used for constructing weights) was not increased because the population of the new residential areas moved from within the same governorate.

In Erbil and Duhok governorates, waves 3, 4, and 5 could not be implemented as planned for logistical reasons. The fieldwork for these three waves was deferred until wave 18 was completed. The fieldwork period was compressed by eliminating breaks so that the work of the three waves was completed in the time normally allocated to two waves. These additional waves are referred to as waves 19 and 20.



### G. Selection probability and sampling weights

The selection probability  $p(hij)$  of household  $(hij)$  in PSU  $(hi)$  of stratum  $(h)$  is given by

$$p(hij) = [k(h) n(hi) m(hi)] / [N(h) n'(hi)] \quad [I.2]$$

where  $k(h)$  is the number of PSUs selected in stratum  $(h)$ ;  $n(hi)$  is the number of households in PSU  $(hi)$  as per the 1997 census;  $N(h)$  is the total number of households in stratum  $(h)$  as per the 1997 census;  $m(hi)$  is the number of households in selected PSU  $(hi)$ ; and  $n'(hi)$  is the number of households in PSU  $(hi)$  as per the 2006 listing operation.

### H. Time-use sample

The IHSES questionnaire on time use (Annex 3, Part 5) covered all household members aged 10 years and older. A subsample of one-third of the households was selected (the second and fifth of the six households in each sample point). The second and fourth visits were designated for completion of the time-use sheet, which covered all activities performed by every member of the household.

### I. Response rates

IHSES reached a total of 18,144 households. Interviews were fully carried out for 98.62 percent of these households. As shown in Table I-3, the highest interview rates were in Missan (99.8 percent), Al-Muthanna (99.7 percent), and Al-Najaf (99.6 percent) governorates. The lowest were in Duhok (92.4 percent), Diala (92.8 percent), and Al-Anbar (94.3 percent) governorates. Among the 1.39 percent of interviews that were not fully completed, 0.55 percent were partially achieved; no usable information was obtained from 0.06 percent; 0.33 percent refused the interviews; 0.33 percent of the households could not be found; 0.01 percent of the houses could not be found; 0.08 percent of the housing units were found to be unoccupied; and 0.03 percent of the housing units turned out to be seasonal.

**Table I-3. Response Rates by Governorate (%)**

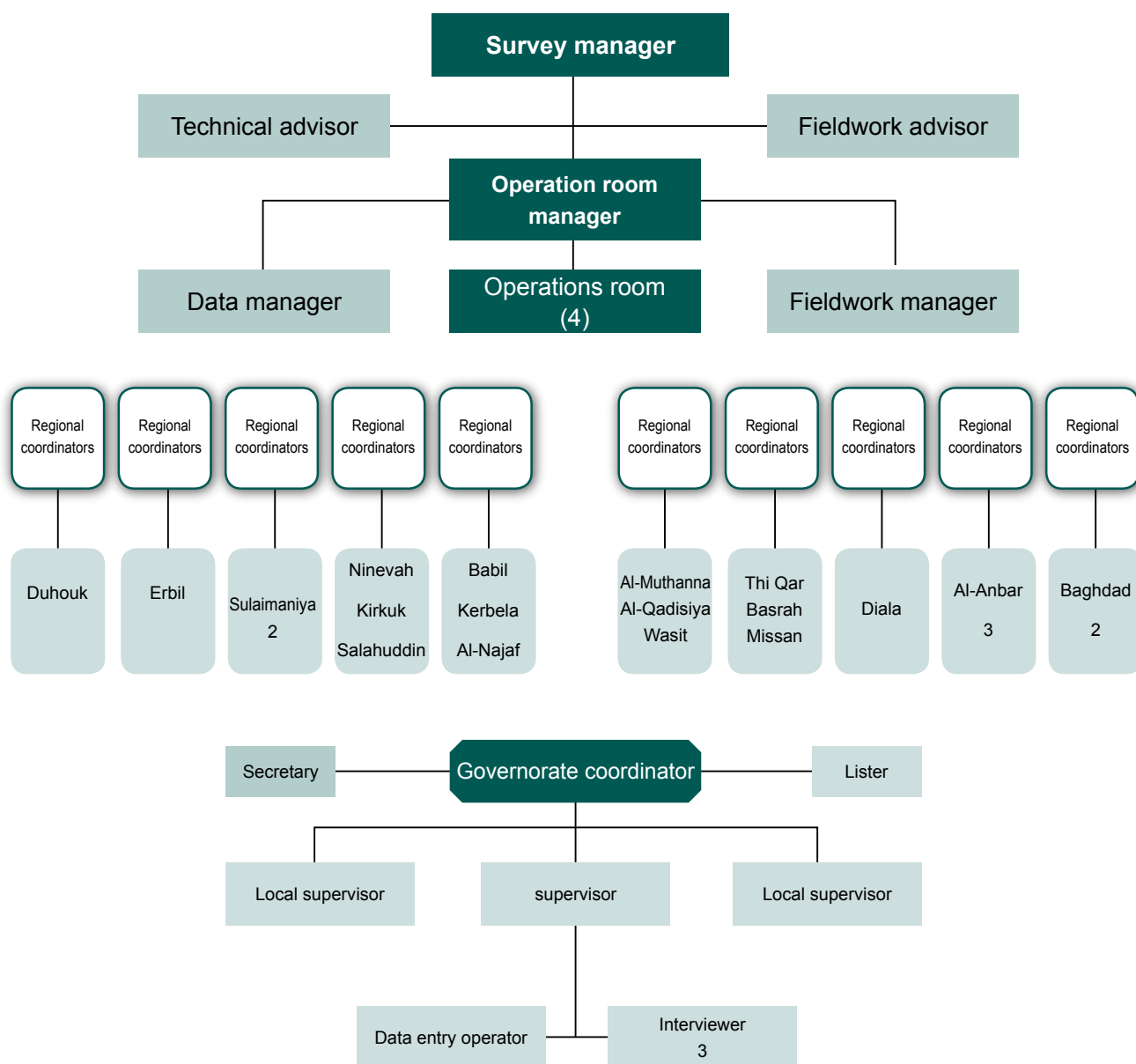
Governorate	Response	Governorate	Response
Duhok	92.4	Kerbela	98.4
Ninevah	99.5	Wasit	98.2
Sulaimaniya	95.7	Salahuddin	98.8
Kirkuk	98.3	Al-Najaf	99.6
Erbil	96.5	Al-Qadisiya	99.4
Diala	92.8	Al-Muthanna	99.7
Al-Anbar	94.3	Thi Qar	98.5
Baghdad	98.6	Missan	99.8
Babil	98.1	Basrah	98.9

## 5. SURVEY TEAM

Data collecting responsibility for each trio in a wave was assigned to a field team comprising a supervisor, three interviewers, and a data entry operator. The overall survey was organized as follows:

<b>Director of the survey</b>	Head of COSIT
<b>Director of the operations room</b>	Director general for technical affairs, COSIT
<b>Data management advisor</b>	Head of KRSO
<b>Fieldwork advisor</b>	Director of Sulaimaniya statistics office
<b>Fieldwork manager</b>	Head of living conditions statistics, COSIT
<b>Data management</b>	One member of the computer department, COSIT
<b>Regional coordinators</b>	13 specialized technical staff (COSIT) assigned to the training of working teams in each governorate, supervision, and field checks to the regions.
<b>Data entry central supervision</b>	10 staff from the computer department of COSIT, who were charged with following up on data entry processes, receiving the completed data files from assigned staff, and checking accuracy before forwarding files to the data manager.
<b>Governorate coordinators</b>	18 administrators (the statistics office directors from respective governorates), who facilitated survey implementation and supervised the field teams and survey staff in respective governorates.
<b>Local supervision</b>	56 newly recruited local supervisors who were experienced in statistical work or had participated in implementation of previous COSIT surveys. Their role was to manage three interviewers and one data entry operator, to attend some interviews carried out by the interviewers, and to office- and field-check completed questionnaires.
<b>Interviewers</b>	168 newly recruited interviewers to visit households, conduct interviews, and collect data.
<b>Data entry operators</b>	56 persons recruited for their specialized skills and qualifications. Their task was to enter information from the field teams at the governorate center. Because decentralized data entry was new in COSIT, one data entry supervisor was assigned for every three governorates, except Baghdad, where one supervisor was allocated.
<b>Listers and mappers</b>	18 persons contracted for their specialized skill and qualifications. Each was responsible for updating one governorate's selected PSUs, preparing lists of PSU households, and preparing PSU maps or drawings showing all buildings and houses.
<b>Governorate secretaries</b>	18 persons contracted for their specialized skills and qualifications. Their role was to communicate with the center, including regular reports and transmitting supervision forms.

Figure I-2. IHSES staff organizational structure



## 6. FIELDWORK

### A. Field visit schedule

A time schedule was prepared to follow up on the recording of the daily household expenditures and to ensure accurate completion of the five-part questionnaire. Seven field visits were scheduled for each household. The schedule covered all tasks—from the first visit, when the daily expenditure diary was handed over to the household, to recovering the diary on the final visit. Table I-4 shows the schedule of visits for collecting, entering, and correcting data. The interviewers delivered their finished questionnaires to the data entry operators for processing. When errors, gaps, or inconsistencies emerged, the data entry operators issued rejection reports. Interviewers would then revisit the households according to the schedule.

**Table I-4. Schedule for Collecting, Entering, and Correcting Household Data**

Visits	Data Collection	Data Entry	Rejections/Correction
<b>First visit</b>	Distribute the booklet, encouraging households to record expenditure data by the following day, and fill out part 1 of the questionnaire.		
<b>Second visit</b>	Fill out sections 2 and 3 and the time-use sheet for the second household in the cluster, export expenditure data from the diary to section 11.		
<b>Third visit</b>	Fill out sections 4, 5, 6, and 7, and export expenditure data from the diary to section 11.		
<b>Fourth visit</b>	Fill out sections 8, 9, 10, and the time-use sheet of the fifth household in the cluster; transfer expenditure data from the diary to section 11.	Receive part 1 of the questionnaire.	Deliver rejections on the second day.
<b>Fifth visit</b>	Fill out sections 12, 13, 14, 15, and export expenditure data from the diary to section 11.	Receive corrections of part 1, and receive part 2.	Deliver the rejections on the second day for sections 1 and 2.
<b>Sixth visit</b>	Fill out sections 16, 17, 18, and export expenditure data from the diary to section 11.		
<b>Seventh visit</b>	Withdraw the diary from the households, export expenditure data of the 10th day to section 11, and review inconsistent data from any sections.	Receive corrections of sections 1 and 2, and receive section 3.	In the remaining days of the wave, deliver rejection reports for all sections as needed; receive corrections and rerun the program to complete all corrections.

### B. Wave timetable

The survey was in the field from October 30, 2006, through November 8, 2007. Each interviewer worked 360 days. The first interviewer began on October 30, 2006, and ended on October 24, 2007. The third interviewer began on November 14, 2006, and ended on November 8, 2007. The end of the survey corresponded to completion of the third interviewer's work.

An 18-wave timetable was prepared for the interviewer teams. Table I-5 shows the first working day for each interviewer, the start date for registering daily expenditures in the 10-day logbook left with each household, and the final working day for the cleanup period in which households could be revisited and mistakes corrected.

**Table I-5. Schedule for Collecting, Entering, and Correcting Household Data**

Interviewer	First working day	Start of registration in daily logbook	Start of registration in daily logbook	Final working day
First Wave	First interviewer	30-10-2006	01-11-2006	18-11-2006
	Second interviewer	06-11-2006	08-11-2006	25-11-2006
	Third interviewer	14-11-2006	16-11-2006	03-12-2006
Second Wave	First interviewer	19-11-2006	21-11-2006	08-12-2006
	Second interviewer	26-11-2006	28-11-2006	15-12-2006
	Third interviewer	04-12-2006	06-12-2006	23-12-2006
Third Wave	First interviewer	09-12-2006	11-12-2006	28-12-2006
	Second interviewer	16-12-2006	18-12-2006	04-01-2007
	Third interviewer	24-12-2006	26-12-2006	12-01-2007
Fourth Wave	First interviewer	29-12-2006	31-12-2006	17-01-2007
	Second interviewer	05-01-2007	07-01-2007	24-01-2007
	Third interviewer	13-01-2007	15-01-2007	01-02-2007
Fifth Wave	First interviewer	18-01-2007	20-01-2007	06-02-2007
	Second interviewer	25-01-2007	27-01-2007	13-02-2007
	Third interviewer	02-02-2007	04-02-2007	21-02-2007
Sixth Wave	First interviewer	07-02-2007	09-02-2007	26-02-2007
	Second interviewer	14-02-2007	16-02-2007	05-03-2007
	Third interviewer	22-02-2007	24-02-2007	13-03-2007
Seventh Wave	First interviewer	27-02-2007	01-03-2007	18-03-2007
	Second interviewer	06-03-2007	08-03-2007	25-03-2007
	Third interviewer	14-03-2007	16-03-2007	02-04-2007
Eight Wave	First interviewer	19-03-2007	21-03-2007	07-04-2007
	Second interviewer	26-03-2007	28-03-2007	14-04-2007
	Third interviewer	03-04-2007	05-04-2007	22-04-2007
Ninth Wave	First interviewer	08-04-2007	10-04-2007	27-04-2007
	Second interviewer	15-04-2007	17-04-2007	04-05-2007
	Third interviewer	23-04-2007	25-04-2007	12-05-2007
Tenth Wave	First interviewer	28-04-2007	30-04-2007	17-05-2007
	Second interviewer	05-05-2007	07-05-2007	24-05-2007
	Third interviewer	13-05-2007	15-05-2007	01-06-2007
Eleventh Wave	First interviewer	18-05-2007	20-05-2007	06-06-2007
	Second interviewer	25-05-2007	27-05-2007	13-06-2007
	Third interviewer	02-06-2007	04-06-2007	21-06-2007

Interviewer	First working day	Start of registration in daily logbook	Start of registration in daily logbook	Final working day
Twelfth Wave	First interviewer	07-06-2007	09-06-2007	26-06-2007
	Second interviewer	14-06-2007	16-06-2007	03-07-2007
	Third interviewer	22-06-2007	24-06-2007	11-07-2007
Thirteenth Wave	First interviewer	27-06-2007	29-06-2007	16-07-2007
	Second interviewer	04-07-2007	06-07-2007	23-07-2007
	Third interviewer	12-07-2007	14-07-2007	31-07-2007
Fourteenth Wave	First interviewer	17-07-2007	19-07-2007	05-08-2007
	Second interviewer	24-07-2007	26-07-2007	12-08-2007
	Third interviewer	01-08-2007	03-08-2007	20-08-2007
Fifteenth Wave	First interviewer	06-08-2007	08-08-2007	25-08-2007
	Second interviewer	13-08-2007	15-08-2007	01-09-2007
	Third interviewer	21-08-2007	23-08-2007	09-09-2007
Sixteenth Wave	First interviewer	26-08-2007	28-08-2007	14-09-2007
	Second interviewer	02-09-2007	04-09-2007	21-09-2007
	Third interviewer	10-09-2007	12-09-2007	29-09-2007
Seventeenth Wave	First interviewer	15-09-2007	17-09-2007	04-10-2007
	Second interviewer	22-09-2007	24-09-2007	11-10-2007
	Third interviewer	30-09-2007	02-10-2007	19-10-2007
Eighteenth Wave	First interviewer	05-10-2007	07-10-2007	24-10-2007
	Second interviewer	12-10-2007	14-10-2007	31-10-2007
	Third interviewer	20-10-2007	22-10-2007	08-11-2007

### C. Training

The training of the main trainers was carried out in three phases. The first phase was carried out in Beirut in June 2006, including seven days of theoretical training. The second phase was implemented in Iraq. Trainees received applied training, with each trainee filling out all parts of the survey questionnaire for two randomly selected households. The third phase was implemented in Amman in July 2006. The main trainer teams were represented by the regional and governorate coordinators. They discussed the key challenges to be encountered in taking the questionnaire to the field, as well as the training of trainers who would then instruct the fieldworkers.

In September 2006, nine centers were opened across Iraq to train local supervisors, field interviewers, and data entry operators. The training, which was specifically designed and highly tailored to the circumstances of Iraq, continued for 23 days. Trainees received theoretical and applied lessons in data collection and data entry. Questionnaires completed during the training were used to test the data entry program.

Training centers were opened in Sulaimaniya, Erbil, Kirkuk, Ninevah, Baghdad (two centers), Al-Najaf, Al-Qadisiya, and Thi Qar. Altogether, 168 interviewers, 56 local supervisors, 56 data entry operators, and 18 governorate secretaries were trained. A number of staff from the statistics offices in the governorates were also trained (three from each governorate, five from Baghdad) as well as alternate field staff to cover emergencies and dropouts.

## **D. Decentralized data entry, field follow-up, and supervision forms**

Fieldwork consisted of seven visits to each of nearly 18,000 households during 18 waves lasting 20 days each over 12 months. Given the breadth and complexity of this undertaking, a solid and continuous follow-up system was essential.

As soon as Part 1 of the questionnaire was completed and checked by a supervisor, it was handed off to the team's data entry operator. The data entry operator entered the collected information and produced an approval/rejection report flagging anomalies. Reports were returned for follow-up and necessary corrections while the interviewers were still in the field working on Part 2 of the questionnaire. The completed Part 2 and corrected Part 1 was then returned to the data entry staff, with further rejection reports and follow-up as needed. This cycle was continuous for all parts of the survey.

The IHSES Core Team responsible for fieldwork supervision worked closely with World Bank technical consultants. Careful and continuous attention was paid to ensuring highly accurate indicators. When mistakes were detected, corrective measures were drafted and circulated to each governorate. To facilitate field follow-up, office review and data processing were decentralized to the governorate centers so that many potential mistakes were avoided during each wave cycle. IHSES follow-up in the field was systematic but flexible, depending on the evidence provided by the following evaluation forms (Annex 5):

- Form 1. Office check of the questionnaires
- Form 2. Interviewer's performance
- Form 3. Reinterview
- Form 4. Governorate coordinator
- Form 5. Regional supervisor's regional control and checking form
- Form 6. Operations room assessment of the work performed in the governorates

## **7. DATA EDITING AND PROCESSING**

### **A. Software packages**

The data processing system for the IHSES survey was constructed primarily with CPro, a specialized package widely used for census and household surveys. In addition, Visual Basic was used to build the user's menu for the system.

Validation rules were established for most fields, with screens to control the entered data. The objectives of these validation rules are to

- Ensure accurate entry and editing of the questionnaire data.
- Check that all rules and instructions for filling out the questionnaire are followed—for example, skipping between fields and filtering the data.
- Provide capacity to detect, follow up, and correct inconsistencies.

Data entry, editing, and data processing employed the following programs:

- Data entry. CPro was primarily used to write the system. Screens were built to conform with the numbering of the questionnaire items and the field names.
- Data editing and consistency. CPro was used to create rejection reports in the three languages used in the survey (Arabic, Kurdish, and English). The programs were prepared to detect and report a total of 315 abnormal situations in the data.
- Exporting data to the system to produce output tables. SPSS was used to produce output tables. A separate program was designed to transfer the raw data into the SPSS databases for statistical analysis. The exporting process produced files corresponding to the parts of the questionnaire.
- Processing for remaining rejections. The STATA software package was used to create programs to check and correct unresolved errors or rejections in the data files after the fieldwork had ended. These programs relied on mathematical and statistical methods and comparisons among households and governorates. They were able to identify outliers and adjust values automatically. When these data checks were complete, the files were converted from STATA to SPSS in order to create the output tables.
- Remote access. Log-Me-In service through the Internet was used, allowing the data management team at a central location to follow up and download files from the data entry computers in the field.

## B. Stages of data processing

To ensure accuracy and consistency, the data were edited at the following stages:

*Interviewer.* Doublechecks all answers on the household questionnaire, confirming that they are clear and correct. Writes in codes by hand for each field. Some calculations are made within the questionnaire.

*Local supervisor.* Checks to make sure that questionnaire has been completed correctly before being forwarded to the data entry operator.

*Data management.* During data entry, rejected items are flagged through editing and a consistency check program, based on validation rules and price ranges specified in the program. These controls are repeated, first during the entry sessions and then when the data is entirely entered. The same entry program is used, with adaptations for interactive work and for batch-runs without entry operators.

*Statistical analysis.* After exporting the data files from CSPPro to SPSS, the Statistical Analysis Unit uses program commands to identify irregular or nonlogical values, in addition to auditing some variables.

*World Bank consultants in coordination with the COSIT data management team.* The World Bank technical consultants use additional programs in SPSS and STATA to examine and correct remaining inconsistencies within the data files. The software detects errors by analyzing questionnaire items according to the expected parameters for each variable.

## 8. ORGANIZATION AND USE OF THE TABULATION REPORT

### A. Organization of the report

The following section of Volume I provides some selected highlights from the data tables in Volume II. These highlights are not comprehensive, nor are they necessarily the “most important” findings from the survey. They are presented here only to illustrate the wealth of socio-economic information that is now available to be mined.

Volume II presents actual data tables. The 10 sections of cross-tabulations correspond to the main sections of the IHSES questionnaire. Most of the tables show distributions by percentages of individuals or households. In most cases, the variables are disaggregated by relevant categories such as governorate, urban-rural, male-female, and income level. The first table in each section (except Time Use, section 6) provides an overview showing the actual number of observations in each response category, as well as the percent of the total represented by that response.

Volume III of the report is comprised of five annexes. Annex 1 (Standard Error) refers to confidence interval and standard error tables. Annex 2 shows the statistical classifications used in coding the questionnaire. Annex 3 contains the complete questionnaire. Annex 4 contains the field manual used to train interviewers and to guide day-to-day work in the field. Annex 5 contains the evaluation and supervision forms.

### B. A cautionary note on price-based data and its use of this report

The IHSES database provides a foundation; it is not the end in itself. The data presented in Volume II will now be processed further and built upon to create an analytic framework for policy planning based on evidence. It should be emphasized that the presentation of data in Volume II should not be confused with the forthcoming analysis of these data. The present Tabulation Report simply shows first results in an organized tabular format.

It is extremely important to note that no adjustments have been made for variations in prices across regions or for inflation. The IHSES survey team sampled households from every region of Iraq, and the interview team was in the field for slightly more than a full year. This means that price-based data—for example, household expenditure as well as most data related to income, loans, and aid—need to be adjusted for regional differences in prices and fluctuations in prices. Without adjustments to variability in the value of the dinar, calculations such as averages are not meaningful. Comparisons using nonadjusted prices are not valid.

Similarly, the value of the Iraqi dinar in relation to foreign currencies varied substantially during the year of data collection. Conversions to currencies such as the U.S. dollar and the euro were beyond the scope of the present task. However, adjustments are now under way to make values comparable, and these will be published. In the meantime, unadjusted currency amounts from the tables in Volume II should not be used for that purpose.

The IHSES survey was designed to produce primary data that will help Iraqi policy makers to assess social welfare and chart a course for the future. The Tabulation Report does not draw policy implications. It simply provides a first look at the data, as illustrated by the selected highlights in the following section.



## 9. TABULATION HIGHLIGHTS

### Demographic characteristics

*Household characteristics.* The average household consists of 6.9 individuals, of whom 39.8 percent are children under age 15 (Table 1-6). 18.2% of households have no children living with them, while 31.3% of rural households and 15.5% of urban households include five or more children (Table 1-5).

*Urban/rural population distribution.* 70.9% of the population is classified as urban, of which 41.5% live in governorate centers and 29.4% live in other urban areas. The governorate of Baghdad has the highest urban population (92.7%), followed by Erbil (81.6%) and Sulaimaniya (80.8%). The governorate of Diala has the highest rural population (55.7%), followed by Salahuddin (54.7%) and Al-Muthanna (50.1 %) (Table 1-3).

*Population movement.* Although 61.8% of individuals have lived in their dwelling for 20 years or more, 3.9% of the population have been in their current location for two years or less. 11.4% of the population in Missan and 10.4% in Sulaimaniya have lived in their current dwelling for two years or less (Table 2-2).

### Housing and environment

*Home ownership.* 78.6% of the population live in dwellings that their household owns—ranging from a low of 62.7% in Baghdad to a high of 93.6% in Al-Muthanna. In rural areas, 89.2% of the population own the dwelling that they live in, compared to 72.3% in governorate centers (Table 2-35).

*Shared space.* 81.3% of individuals live in one-household housing units. However, 6.1% of individuals in Basrah and 5.7% in Al-Najaf live in dwellings with four or more households (Table 2-1). There are 51.0 rooms per hundred persons, which translates to an average of just under 2.0 persons per room and 3.3 persons per bedroom overall—from about 2.8 persons per bedroom in Baghdad, Al-Anbar, and Salahuddin (least crowded), to a high of more than 4.0 persons per bedroom in Missan and Kerbela (most crowded) (Table 2-1).

*Adverse environmental conditions.* People suffer from environmentally adverse conditions in their housing as follows: stagnant water (56.4%), insects and rodents (49.9%), excess humidity (39.0%), nearby open sewage outlets (36.3%), nearby garbage and dirt (36.1%), security risks (30.7%), insufficient light (28.2%), foul odors (28.2%), dust (28.1%), noise (22.0%), insufficient ventilation (15.1%), and smoke and gases (13.8%) (Table 2-40).

*Waste disposal.* Half of all individuals have septic tanks in their homes to dispose of wastes, ranging from more than 90% in Diala and Al-Anbar, to virtually none in Erbil. Overall, 26.8% of individuals use public sanitation networks—more than two-thirds of individuals in Baghdad and in Sulaimaniya, and virtually none in Ninevah. Open drains are used by 15.1% of people—from about two-thirds in Erbil, to virtually none in Al-Anbar, Baghdad, and Duhok (Table 2-17). About 74.1% of persons live in dwellings with an inside toilet exclusive to their household; 9.1% share an inside toilet with other households; and 14.0% use an outside toilet that is exclusive to their household (Table 2-25). Overall, 55.4% of persons dispose of garbage by throwing it outside their housing unit. 28.7% of persons live in households where garbage is collected by the municipality (Table 2-16).

*Water supply.* 81.3% of individuals live in dwellings connected to public water networks—ranging from 98.3% in Baghdad to just 45.6% in rural areas (Table 2-18). However, only 12.5% of persons whose dwelling is connected to the public network report that their supply of water is stable. 29.2% report daily interruptions; 17.6 percent report weak water supply; and 16.4% report interruptions more than once a week (Table 2-19). In rural areas, 26.1% of households use rivers and creeks; 9.5% use tanker trucks; 8.2% use open wells; and 4.7% use public taps (Table 2-18).

*Electricity.* The public electrical grid is identified as the main source of electricity for 76.4% of individuals (Table 2-28); however, it provides on average only 7.9 hours of power per day. The lowest rate is in Baghdad, with only 5.0 hours of power supply per day (Table 2-30). Only 22.4% of persons are able to rely solely on the public network for electricity to their housing unit. 75% of individuals supplement the public network with one or two other power sources (Table 2-29). On average, community generators provide 6.4 hours and private generators provide 4.0 hours of additional power per day (Table 2-30).

*Television.* 95.2% of individuals report a television in their household, the most commonly owned item of 36 durable goods (Table 2-59). 87.8% of individuals watch television for an average of 3.4 hours a day (slightly more for males than for females) (Table 6-1).

*Phones and Internet.* There are on average 1.56 mobile phones per household—the highest rate in Sulaimaniya and Erbil (about 2.6 phones per household), and the lowest rate in Al-Anbar (0.4 phones per household). There is an average of just under 0.3 telephone lines per household in urban areas, but only 0.03 lines per household in rural areas. Only about 0.03% of households have Internet connections installed in their homes (Table 2-58).

*Vehicle ownership.* 25.3% of households report access to a car for private use—ranging from 13.5% of households in Missan and 16.9% in Baghdad, to 52.7% in Erbil. In addition, 1.4% report a minivan or medium-size bus for their private household use, and 4.1% report owning a taxi that the household also uses (Table 2-59).

### **Education and culture**

*Literacy and second language.* 80.9% of Iraqis older than 10 years are literate—88.4% of males and 73.6% of females (Table 3-10). 82.2% of those older than 10 years old speak, 89.8% read, and 88.9% write a language other than their mother tongue (Table 3-3).

*School enrollment.* Primary school enrollment averages 84.8% among Iraqi 6–11 years of age, with the lowest rate (70.1%) among rural girls (Table 3-5). Urban/rural and male/female gaps emerge by intermediate and secondary school—for example, of youth 12–14 years of age, 45.5% of urban boys and 41.5% of urban girls are in intermediate school, compared with only 28.8% of rural boys and just 16.6% of rural girls (Table 3-6). Of youth 15-to-17 years old, about 25.8% of urban boys and 25.1% of urban girls are enrolled in secondary school; however, the secondary enrollment rate falls to 14.5% for rural boys and just 7.2% for rural girls (Table 3-7).

### **Health**

*Childbirth and pregnancy.* 39.7% of all married women have given birth within the past two years (Table 4-13). 11.8% of all married women are pregnant during the survey reference period (Table 4-14).

*Cost as a factor when injured.* Cost is at least 10 times more likely to be given as a reason for not seeking medical treatment than is inaccessibility of services, lack of female (or male) health attendants, concerns for safety, or “social reasons” (Table 4-12).

*Human consequences of civil strife.* 4.9% of all injuries reported during the previous month were attributed directly to civil armed conflict (Table 4-7). The percentage of disabilities attributed to war, civil armed conflict, land mines, chemical strikes, and depleted uranium (14.3%, taken together) is slightly greater than the percentage of disabilities attributed to non-work related diseases (Table 4.2).

### **Labor force and use of time**

*Labor force participation and unemployment.* Labor force participation rises with level of education. Only 24.2% of illiterate persons 15 years old or over participate in the labor force, compared with 92.6% participation among those with a higher degree (Table 5-3). The overall unemployment rate was 11.7% for both men and women, though higher among younger adults—16.9% for men and 35.7% for women 20–24 years old (Table 5-3).

*Public sector employment.* About a third of all Iraqi wage workers are employed by the government (30.4%) and public (2.1%) sectors (Table 5-21). 45.6% of employed adults work in jobs covered by pensions and social security (Table 5-23).

*Men’s activities/women’s activities.* Women spend an average of four hours a day (242 minutes) preparing food, cleaning the house, and caring for children, compared with only 28 minutes commuting to and working at jobs. By contrast, men spend about four hours a day (234 minutes) commuting to and working at jobs, and only 10 minutes a day preparing food, cleaning the house, and caring for children (Table 6-1).

### **Food rations**

*Rations.* Virtually all households (99.7%) have at least one ration card (Table 7-1). During the period of the survey, 79.1% of households received wheat flour rations during the previous month, but only 58.1% received their ration of rice (Table 7-6). Wheat flour received as rations accounted for 55.4% of total wheat flour consumed in the previous month (Table 7-9).

### **Expenditure**

*Distribution of expenditures.* Overall, 35.6% of household expenditure goes to food—ranging from 24.1% in Erbil to 44.5% in Al-Anbar. Another 29.0% goes to housing, water, gas, electricity, and fuels. Another 10.4% goes to transportation—ranging from 4.2% in Diala to 20.6% in Erbil (Table 8-3).

*Durable goods.* 93.5% of individuals’ homes include an electric or gas cooker; 88.9% a refrigerator, and 88.3% a satellite dish. Among less commonly owned items, only 0.2% of individuals’ homes include a dishwasher; 3.3% a motorbike; 7.4%, a personal computer; and 15.7%, a bicycle (Table 2-59).

**Income**

*Sources of income.* Overall, households receive 45.3% of their income from wages and salaries; 25.0% from self-employment and employer income; 19.8% from property income; 5.2% from social payments; 4.7% from “transfers”. However, these percentages vary geographically. For example, wages and salaries account for 31.4% of household income in Al-Najaf but 56.7% in Basrah; self-employment and employer income for 8.8% in Diala but 43.1% in Al-Najaf; and property income for 14.2% in Al-Muthanna but 27.3% in Erbil (Table 9-3).

**Loans, assistance, risk**

*Borrowing.* 37.8% of Iraqi households had outstanding loans, debts, or advances owed to institutions or other households, with slightly higher rates in rural than in urban areas (Table 10-1). Of this borrowing, 81.4% was from relatives in Iraq or abroad, friends and neighbors; 10.7% was from traders (Table 10-2).

*Assistance.* 60.7% of households received some form of assistance during the previous year, including 44.1% from government—14.2% from friends and relatives, 2.1% from international organizations, and 0.3% from private organizations (Table 10-5).

*Risks from violence.* During the past 12 months, 6.6% of households were affected directly by violence due to the abnormal security situation; 3.0% were affected by kidnappings and threats to life; and 2.9% were affected by other violence (Table 10-7). 30.7% of individuals live in housing where they are affected by security risks (Table 2-40).

