State of Palestine
Palestinian Central Bureau of Statistics

Characteristics of Individuals with Disabilities in Palestine

An Analytical Study Based on the Population, Housing and Establishments Census 2007, 2017

Prepared by

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All correspondence should be directed to:
Palestinian Central Bureau of Statistics
P. O. Box 1647, Ramallah – Palestine.
Tel: (970/972) 2 2982700
Fax: (970/972) 2 2982710
Toll Free:1800300300
E-Mail :diwan@pcbs.gov.ps
Website: http://www.pcbs.gov.ps

Reference ID: 2532

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Work Team

- **Report Preparation**
  Social Policy Research Institute – SPRI Global
  Chris de Neubourg
  Romina Safojan
  Julia Karpati

- **Graphic Design**
  Mosab Thuminat

- **Dissemination Standards**
  Hanan Janajreh

- **Preliminary Review**
  Aya Amro
  Rawya Alawneh
  Rami Al-Dibs
  Omayma AL-Ahmad

- **Final Review**
  Khalid Abu-Khalid
  Inaya Zidan

- **Overall Supervision**
  Dr. Ola Awad President of PCBS

Notice For Users

- This study is prepared based on data derived from the PCBS census databases 2007, 2017 and other resources.

- In some tables the total of percentages might not add up to 100% due to rounding.

- Data in this analytical study exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967.

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Introduction

The Population, Housing and Establishments Census 2017 is the cornerstone of the efforts towards developing a reliable, up-to-date and comprehensive database. PCBS has conducted several important censuses and surveys such as: The Population, Housing and Establishments Census 2007 and 2017; hence, this Study is based on the data of those sources.

To that end, PCBS is disseminating and analyzing findings and data of Censuses to enhance awareness of the availability of statistical data in general, and Censuses findings in particular, as well as raising awareness about their potential utilization and inter-linkages with various socio-economic conditions.

The Census provides statistics on individuals with disabilities to identify their general characteristics, and the prevalence and types of disability in children and adults by sex, as well as the prevalence of their integration within the society and their participation in the labour force and education and how suitable the careers that they lead are by identifying their socio-economic characteristics as well as their residence conditions. Thus, it will assist policymakers and decision makers, being an effective and valuable tool in the development of plans and policies, in building programs to protect and meet the needs of individuals with disability to further facilitate their integration within the community.

This report presents the findings of a comprehensive analytical study on the characteristics of individuals with disabilities in Palestine. Moreover, characteristics of this data include a rich set of variables about characteristics of the individuals and their households (Such as residence, age, sex, region, education…etc.), in addition to comparisons between the status of individuals with disabilities over time by using the data of the two Censuses conducted by PCBS in 2007, 2017, and different geographical levels. Furthermore, three main statistical models were used to assess the impact of disability on the life of individuals with disabilities, and those models made it possible to analyse the status/reality of individuals with disabilities more thoroughly.

We are pleased to introduce the first ever " Characteristics of Individuals with Disabilities in Palestine: An Analytical Study Based on the Population, Housing and Establishments Census 2007, 2017" which is considered as one of the outcomes of the census data analysis project, hoping that it would be useful for all data users and an important reference for planners and decision makers in the Palestinian public and private sectors towards building the State of Palestine based on sound scientific foundations.

August, 2020

Dr. Ola Awad

President of PCBS

Chapter One

Background and Methodology

1.1 Introduction

This report presents the findings of a comprehensive analytical study on the characteristics of persons with disabilities (PWD) in the Palestine. The recently collected Population, Housing and Establishments Census (PHC) of 2017 provides updated and representative data on the population of Palestine (excepted for those parts of Jerusalem that were annexed by Israeli Occupation in 1967). The characteristics of this data, including a rich set of variables about characteristics of the individuals and their households, make it possible to analyse the situation of individuals with disabilities more thoroughly.

We define a person as having a disability if (s)he suffers *major difficulties* or is *unable at all* to do one of the five basic activities in the Washington Group Short Set (WG-SS) variables on disability (seeing, hearing, mobility, remembering and concentrating, and communication). More than two percent of the population in Palestine suffers from at least one of the listed limitations in basic activities. Through a profiling analysis of people with disabilities in Palestine, by individual and household characteristics (such as residence, age, sex, region, education, etc.), we are able to better understand who the persons with disabilities are and whether their basic needs and rights are fulfilled.

This study also compares the status of persons with disabilities over time using previous census data of 2007 and the Disables Individuals Survey of 2011, whenever it is possible. While there is no data available on the availability of services provided to the PWDs in these censuses and surveys, this comparison allows us to identify progress made in the overall situation of individuals with disabilities.

The individual-level and comparative analyses of PWDs in Palestine are complemented with a multivariate analysis that assessed how disability 1) impacts the access to basic services; 2) generates (negative) externalities on other members of the same household, and 3) affects future opportunities for labour market inclusion and economic mobility.

Exploring the situation of PWDs in Palestine through updated Census data enables a better understanding of the successes and limitations of Palestinian communities in catering to the specialized needs of this population. This knowledge can form the empirical basis for evidence-based advocacy for PWDs and assist in formulating impactful policy instruments and programming to address the needs of PWDs in Palestine. Moreover, the fragile political context of Palestine highlights the need to understand the situation of this particularly vulnerable population group with greater sensitivity.

1.2 Background

The Palestinian Central Bureau of Statistics (PCBS) has recently finalized its third census, the 2017 Population, Housing, and Establishment Census (PHC 2017) (Palestinian Central Bureau of Statistics [PCBS], 2017). This census follows a 2011 "Disabled Individuals Survey" and 2012 "Disabled Individuals Census in Gaza Strip Survey" published by PCBS, which have provided relevant information to understand the situation of persons with disabilities in Palestine or Gaza Strip in the previous years (PCBS & Ministry of Social Affairs, 2011).

The PHC 2017, PHC 2007 and the 2011/2012 Disabled Individuals Survey in Palestine gathered information based on the concepts and definitions of disability as laid out by the World Health Organisation (WHO) and the Washington Group on Disability Statistics (Madans et al., 2004; World Health Organization [WHO], 2020). Accordingly, the questions asked in these disability-focused questionnaires follow the Washington Group proposal of an internationally comparable general disability measure – or matrix – which fulfils various purposes of: 1) providing and evaluating services offered to PWDs; 2) monitoring the levels of functioning of the population; 3) assessing the levels of equal opportunities in the society; and 4) measuring and monitoring Sustainable Development Goals inclusively for PWDs (Madans et al., 2004).

The Washington Group tool covers six questions to measure the incidence and grade of disability or impairment in the functioning of Seeing, Hearing, Communication, Mobility, Remembering and Concentrating, in addition to learning disabilities and mental health. Based on these core functions, PCBS has used two working definitions of disability in its previous analyses on persons with disabilities in Palestine:

- ***Wide definition ("Difficulty")*:** states that a person with a disability suffers from some difficulty, a lot of difficulties, or cannot [carry out the function] at all;
- ***Narrow definition ("Disability"):*** states that a person with disabilities suffers from 'a lot of difficulties' or 'cannot [carry out the function] at all' with regards to these functions.

Among the main findings from 2011/2012 surveys include a prevalence of disability of about 7 percent in the West Bank and Gaza Strip according to the wide definition (*Difficulty*) of disability, and just under 3 percent according to the narrow definition (*Disability*), with males slightly more at risk than females (PCBS & Ministry of Social Affairs, 2011). Mobility impairment is counted as the most frequently experienced disability, with about half of all persons with disabilities being impaired in their mobility (PCBS & Ministry of Social Affairs, 2011). PWDs in Palestine face some common issues including illiteracy (having never been to or having to drop out of school); exclusion from the labour market (around 90 percent are not employed), and not entering marriage (one in three has never been married). PWDs further face numerous unmet basic needs which would allow them to function and be included in society, including lack of health and disability services and access to care, as well as access to public services and social inclusion/participation. These initial survey results provide an early picture of the situation of PWDs in Palestine, which helps to inform the analysis of characteristics of PWDs in the 2017 Census.

The PHC 2017 addresses the crucial issue of the statistical visibility of people with disabilities in Palestine. The availability of updated, comprehensive and representative data on the Palestinian population and, in particular, of this vulnerable population group, makes it possible to analyse the situation of individuals with disabilities more thoroughly and to better understand the success and limitations of Palestinian communities in catering to the specific needs of PWDs.

1.3 Methodology

In this section, we define the concept of disability used in the analysis, based on the World Health Organisation (WHO) and the Washington Group on Disability Statistics statistical definitions. Social inclusion of people with disabilities concept is formulated under a theoretical framework that links the initial conditions faced by being disabled with their social inclusion and serves as a basis for the empirical models. Then, we briefly describe the PHC 2017 dataset (PCBS, 2017). To quantitatively analyse the characteristics of individuals with disabilities in Palestine, we consider three main empirical models to assess the impact of disability on PWDs' life, the members of their households, and their future opportunities. This section concludes with a description of the statistical models used to analyse these points.

1.4 Disability Definition

The analysis rests on the conceptual framework underlying the ***Washington Group for Disability Statistics proposal for disability measurement***. The disability indicators used in this analysis are constructed using the standard Washington Group measurement and syntax procedures (Madans et al., 2004; Washington Group on Disability Statistics, 2019).

Individuals with disabilities are defined as those who have long-term physical, mental, intellectual, or sensory impairments which, in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others. The PHC 2017 Census uses the Washington Group Short Set (WG-SS) of questions that identifies a sub-set of disabilities and, thus, fewer people with disabilities. Following this conceptual framework, **a person has a disability if (s)he has many difficulties or is unable at all to do at least one of the five basic activities contained in the WG-SS (*Disability* definition)**:

- ***Seeing:*** Individuals have some difficulties or disabilities in seeing that limit their ability to perform their daily duties. For example, they may not be able to read or see road signs while driving a car, may not be able to see well with one eye, or tunnel vision or problem with the vision that they perceive to be a problem.
- ***Hearing***: Individuals have some difficulties or disabilities that contribute to the reduction of their ability to perform any part and aspect of their day and determine whether they are unable to hear with one ear or both. For example, difficulty hearing someone talking in a busy place or with noise or cannot hear someone speak directly and at normal volume.
- ***Mobility:*** Individuals who have difficulties or disabilities to navigate and walk on foot, inside or outside homes, which may limit or not the performance of daily activities. For example, a difficulty to walk a short distance or for more than 15 minutes, or a problem

going up and down stairs or uneven terrain, or cannot walk any distance without a break or stop, or rely on a stick, crutch or walking device to walk, etc. It also includes individuals who cannot use their hands and fingers for holding tools, writing, etc., or to raise two litres of water at eye level using their hands.

- ***Remembering and Concentrating:*** Includes difficulties in memory, concentration on doing things for more than 10 minutes, decision-making, understanding speech, reading, identifying individuals, directions and using a map, calculations, reading, and thinking. For example, difficulty to find locations, cannot focus on work, or forget where he is or which month it is, to take medication or to eat, lacks understanding and knowledge of what is going on around him. It also includes the person's inability to understand things or deal with others.
- ***Communication:*** Inability to exchange information and ideas with others and engage with them through the use of speech, or use signs, or write the information they want to share with others. This may be due to the result of a deficiency in hearing or speech, or lack of intellectual capacity to interpret and understand others.

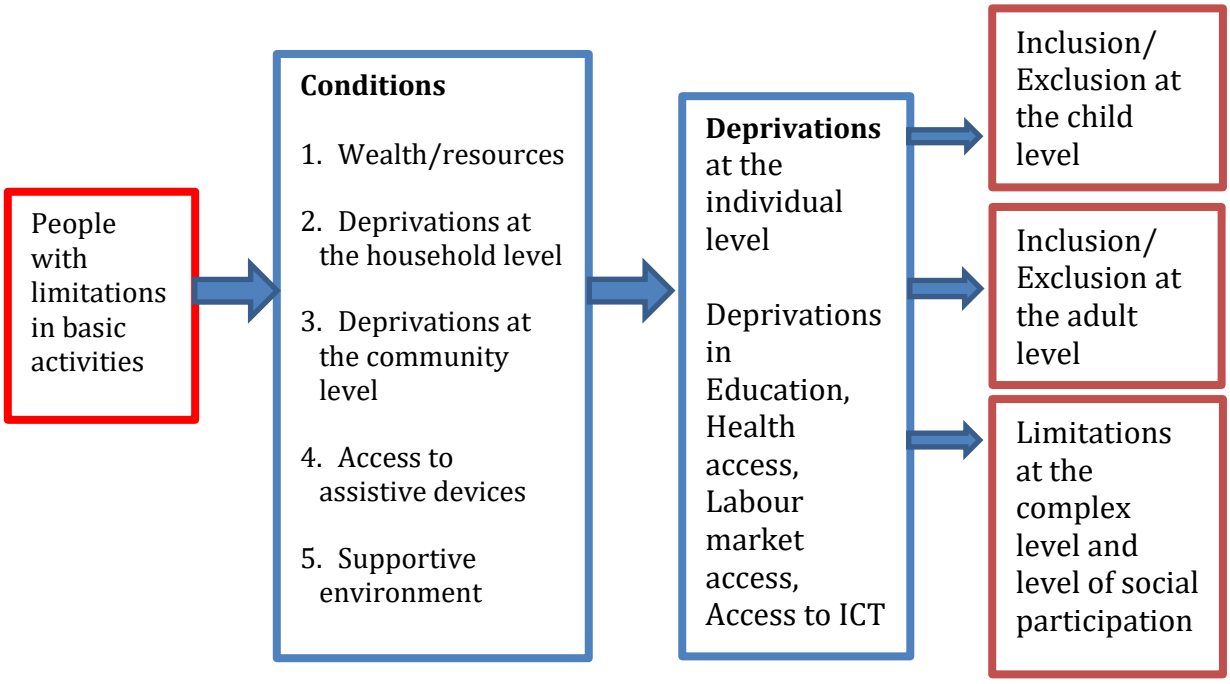
Most of the analysis will be based on this definition of disability. The analysis considers the *Difficulty* definition only for the purpose of comparison, in some parts of the report. As these questions are only asked to Palestinians, the analysis of PWDs will be limited to this sub-group of the Palestinian population.

1.5 Conceptual Framework

The analysis of the situation of people with disabilities in Palestine is based on the **conceptual framework for social inclusion** in Figure 1. According to this framework, the set of inherent and environmental circumstances in which an individual is situated determine their inclusion or exclusion from society. These circumstances may limit their capabilities and functionings. The framework therefore assumes that the disability itself is not the only determining factor of an individual's social inclusion. Whether an individual with disabilities can maximise his/her capabilities and functionings, does not only depend on the health-related conditions of the disability itself, but also on whether he/she lives in an enabling and inclusive environment.

This environment may be characterized by the level of wealth and resources the PWD has access to, the characteristics and deprivations experienced at the household level (including those related to level of education, employment status of household members, household size), and inherent characteristics of the individual (sex and age). This environment also includes the level of access the individual has to essential services such as the availability of basic (inclusive) services, assistive devices, assistive infrastructure, and a supportive and non-discriminatory social environment. These conditions define the deprivations the individual experiences, which are most prominently felt in the areas of access to education and health services, access to the labour market, or to ICT.

Figure 1. Conceptual Framework for social inclusion of people with disabilities study



While other deprivations at the individual level exist, we limit our analysis to the deprivations listed above considering data limitations. These deprivations, in turn, determine whether the individual is likely to be socially included or excluded, and whether they may face further limitations in social participation. The nature of social inclusion/exclusion differs according to the age of the individual, given the differing needs and potential for deprivation at different stages of the life cycle.

In this report, special attention is given to the situation of children with disabilities in Palestine, to the differences between PWDs in Gaza Strip and the West Bank, and to the differences between PWDs with and without refugee status.

Given data constraints, the analysis is limited to the evaluation of the conditions 1, 2, and 4. This analysis considers the context of the individual's human rights and civic duties. In the context of this study and available data, we define an individual's inability to fulfil either of these will include their lack of: access to education and educational attainment; access to health insurance; access to ICT; and access to wealth (using an asset-based proxy measurement).

1.6 Data Description

This quantitative analysis of the situation of PWDs is based on the Population, Housing and Establishments Census (PHC) 2017 with references to the census or survey data of the previous years.[1] The PHC 2017 collected standard data on individuals' governorate of residence, individual and household characteristics, in addition to data on housing/living conditions, assets ownership, ICT access, migration history, refugee status, agricultural production, educational

[1] The Palestinian Central Bureau of Statistics has previously collected data that includes information about the PWDs through the PHC 2007 and, more recently, in the Disability Survey, 2011. The last is the first specialized national disability survey collected in cooperation with the Ministry of Social Affairs that provides information through a specific questionnaire designed based on the needs of Palestine, the recommendation of the WHO and the Washington Group on Disability Statistics.

attainment, labour force status, marital status, and health insurance status. The Census also collected information on whether individuals suffered from any seeing, hearing, mobility, remembering and concentrating, or communication difficulties, allowing for identification of people with disabilities (PWDs) in Palestine, and an analysis of their characteristics.[2]

The analysis considers only information about private households, including a total population of 4,393,915 persons, most of them with Palestinian nationality (99.9 percent), that is representative of all the Palestinians living in Palestine.[3] The data excludes those parts of Jerusalem that were annexed by Israeli Occupation in 1967. From the total population, the percentage of children younger than 18 years is 45.5 percent. Fifty-seven percent of the population lives in the West Bank while the other 43 percent in Gaza Strip. Table 1 displays the distribution of the population in private households in Palestine in 2017 by Governorate. Approximately 43 percent of Palestinian are refugees (registered or non-registered), two-thirds of them living in Gaza Strip.

Table 1. Distribution of the population in private households in Palestine by Governorate in 2017

Governorate	Population Size	Percentage
West Bank	**2,520,146**	**57.4**
Jenin	307,946	7.0
Tubas & Northern Valleys	60,185	1.4
Tulkarm	183,088	4.2
Nablus	386,637	8.8
Qalqiliya	108,224	2.5
Salfit	73,735	1.7
Ramallah & Al Bireh	316,829	7.2
Jericho & Al Aghwar	47,239	1.1
Jerusalem	117,244	2.7
Bethlehem	212,326	4.8
Hebron	706,693	16.0
Gaza Strip	**1,873,769**	**42.6**
North Gaza	364,033	8.3
Gaza	640,683	14.6
Dier Al Balah	269,430	6.1
Khan Yunis	366,657	8.3
Rafah	232,966	5.3
Total	**4,393,915**	**100**

Source: Authors' calculations based on PHC 2017.

Note: The population size considers only the population in private households in Palestine, excluding individuals with missing information about their characteristics and those parts of Jerusalem that were annexed by Israeli Occupation in 1967.

[2] Census survey questions asked individuals to clarify both the grade of difficulty experienced (from 0-No difficulty to 2-Yes, major difficulty, or 3-Not at all), and the reason for this difficulty (including congenital, environmental, behavioural, or other justifications). (PCBS, 'Household and Housing Conditions Questionnaire – Form No. 25 PHC', Ramallah, 2017).

[3] Note that the Census do not collect information about only 0.5% of the Palestinian population, which does not generate any bias in the statistical analysis. Thus, the analysis excludes 24,487 persons in private households with missing information about their characteristics.

The table below lists the variables that are used in the analysis, including the definitions and questions. The selection of these variables is guided by the literature and limited by data availability.[4] These variables allow for a comprehensive analysis of the situation of PWDs in Palestine.

Table 2. List of variables and definitions for the quantitative analysis

VARIABLE	DEFINITION	MODULE	QUESTIONS	COMMENTS
Disability	Individual has a disability	Part 2. HH members data	64a-65e. Difficulties in …	For Palestinians only
Poorer Standards of Living	Bottom two quintiles of the constructed Asset Index [5]	Part 1. Housing and Housing conditions	6-40. Dwelling characteristics	Asset Index is constructed using a PCA based on the listed asset data: electricity, LED LCD television, landline telephone, refrigerator, central heater/air conditioner, freezer, air conditioner, satellite dish, solar boiler, vacuum cleaner, washing machine, tablet/iPad, smartphone, mobile phone, laptop, computer, car, and internet
Poor Access to Education	Elementary School Attainment (above 10 years old) Basic schooling attainment	Part 2. HH members data	70. Educational attainment (10 years and over)	There is no data on School Attendance[6]
Poor Access to Health	Access to health insurance	Part 2. HH members data	66. Health insurance	For Palestinians only
Poor Access to ICT	Access to ICT	Part 1. Housing and housing conditions	41-49. Information technology for the HH	In numbers. An indicator variable is constructed for determining the access to any ICT device or channel (mobile/smartphone, tablet/iPad, laptop, computer, or internet)
Parents have a disability	Father or mother has a disability (household heads only)	Part 2. HH members data	64a-65e. Difficulties in …	For identifiable Palestinian parents only (i.e. the relationship to household head is son/daughter)
Poor Access to Employment	1. Inactivity in the labour market 2. Informal employment	Part 2. HH members data	74. Labour force Status 75. Willingness to work 80. Main employment status	Q 80 for employed and unemployed who ever worked. Q 81 for wage employees

[4] Although it would be beneficial to excavate the situation of PWDs in terms of any discrimination experienced, and in terms of their access to social protection, this information is not available in the PHC 2017.

[5] The asset index constructed for this analysis is a composite proxy indicator for household wealth. To construct the index, Principal Component Analysis (PCA) was used based on information on household ownership of certain goods and dwelling characteristics including the quality of water and sanitation facilities. The PCA assigns weights to each of the items used in the analysis. Factor scores are calculated for the entire population in the 2017 Census. Everyone in the total population is assigned a wealth score based on the assets owned by their household, and on the factor scores of the items. The census population is ranked according to the wealth score assigned to the household that individuals are living in and divided into five equal populations (quintiles) ranking from lowest ("poorest", first quintile), to highest ("richest", fifth quintile). The assets used in these calculations were those also used in the 2014 Palestinian MICS survey published by the Palestinian Central Bureau of Statistics (PCBS) (2015a). The assets included in the calculation of the asset-wealth index were: electricity, LED LCD television, landline telephone, refrigerator, central heater/air conditioner, freezer, air conditioner, satellite dish, solar boiler, vacuum cleaner, washing machine, tablet/iPad, smartphone, mobile phone, laptop, computer, car, and internet.

[6] We use elementary and basic school attainment instead of school enrolment since enrolment rates are not strictly indicative of school attendance as an indicator of access to education.

VARIABLE	DEFINITION	MODULE	QUESTIONS	COMMENTS
			81. Employment contract	
People Experiencing Childhood with Disability	Congenital disability	Part 2. HH members data	64a-65e. Difficulty in …	For Palestinians only
Other variables	- Region - Governorate - Sex - Sex of the household head - Age - Religion - Refugee status - Migration status - Household size - At least one person with disability in the household - Child living in a household with another child who has a disability - Main economic activity - Employment status - Marital status - Illiterate status - School enrolment			

1.7 Analytical models

1.7.1 Indicator-level Analysis

The indicator-level analysis measures the prevalence of the people with disabilities, identifying the prevalence of the different types of disabilities/difficulties among children and adults residing in Palestine. The analysis of the percentage of the PWD is provided, comparing different regions of Palestine, including Gaza Strip versus the West Bank. Also, we explore the differences in disabilities of the population with and without refugee status.

A description of the characteristics of the disabled people includes different statistics about the prevalence of disability by:

- Age
- Sex
- Governorate
- Migration
- Marital status
- Working sector
- Employment status
- Illiterate status
- School enrolment
- Educational attainment
- Household size

Moreover, an analysis of the **conditions faced by PWDs** in the country is performed, identifying the extent of participation in the labour force, access to education, health care, ICT, and wealth. It is important to determine if these limitations are also shared by the non-disabled

population, studying whether the levels of deprivations among PWDs is larger or equal to the deprivations among people without disabilities.

This analysis also explores the **main causes of disabilities**, including congenital/genetic, during pregnancy/delivery, illness, psychological/physical abuse, aging, work injury, traffic accident, other accidents, Israeli measurements, War, Stress, or other. This, joint with the knowledge about the main disabilities suffered by people in the country, serves as a basis to understand what kind of assistance may be necessary to provide to PWDs and how to prevent them, whenever possible.

1.7.2 Comparative Analysis

The comparative analysis evaluates the situation of PWDs over time using previous census data, the PHC 2007 (PCBS, 2017; PCBS & Ministry of Social Affairs, 2011; PCBS, 2007). The PHC 2007 inquiries about the same type of difficulties than in the PHC 2017, which allows a comparison of the evolution of the disabilities over a period of 10 years of the prevalence of persons with disabilities that is consistent both in terms of population coverage and the disability definition.

1.7.3 Multivariate Analysis

More sophisticated models are needed to answer the question **under what conditions** disabilities lead to social exclusion or limitations in more complex activities; and/or under what conditions can people with disabilities contribute to child deprivations in the household. Answering these questions can shed light on which policy actions may be successful in combating discrimination or inequities and especially the policy actions that aim at equalizing the opportunities between the two groups. This analysis relies on logistic regression models to study the relation between aspects of disabilities and other outcomes. In these analyses, inclusion/exclusion indicators and deprivations can be used either as dependent variables or as explanatory variables.

Model 1: How does disability impact the access to basic services?

The first econometric model answers the question of to what extent disability affects gaps in access to basic services and participation between individuals with disabilities and those without disabilities. Model 1 is estimated to study which are the differences between these two groups.

Objective. To establish the associations between disability and education, health insurance, living standards (based on proxy indicator for household wealth), and access to ICT of individuals with disabilities, compared to individuals without disabilities.

Empirical Model. The logit model estimates the marginal effect of being disabled on the probability of having poorer access than people without disabilities to (1) health insurance; (2) educational attainment; (3) standard of living; (4) ICT

$$Pr(Y_i = 1|X) = logit^{-1}(\alpha_0 + \alpha_1 PWD_i + \beta X_i + \varphi_G)$$

where, Y_i is an indicator variable of each of the outcomes listed above, separately, for person *i*; PWD_i indicates if the person has any disability; X_i is a vector of individual and household characteristics that control for differences in the outcome variables given by these characteristic; φ_G are governorate fixed effects that control for differences in outcomes given by characteristics of the governorate that are common to all the individuals such as specific services, infrastructure, etc.

Model 2: How does disability generate externalities on other members of the household?

The presence of a household member with disabilities is likely to generate an externality, positive or negative, affecting other members of the household. This may be particularly relevant for children of parents with disabilities, or children with siblings with disabilities.

Objective. To establish the association of the presence of disabled people in the household and the deprivations in access to basic services for children without disabilities.

Empirical Model. The logit model estimates the marginal effect for a child of having in the household: (1) a mother or father or both parents with a disability; and (2) a child with a disability, on the probability of having poorer access than people without a parent/or other child with disabilities in the household, to: (1) education, (2) health insurance; (3) standard of living; (4) ICT

$$Pr(Y_i = 1|X) = logit^{-1}(\alpha_0 + \alpha_1 FWD_i + \beta X_i + \varphi_G)$$

where, FWD_i indicates whether the identifiable parent[7] of the child *i* has disabilities; or, in a second regression, if there is a child with disabilities in the household. Other variables are the same as in Model 1.

Model 3: How does disability in childhood affect future opportunities for labour market inclusion and economic mobility?

Having experienced a disability during childhood may have adverse effects during adulthood that may limit access to the labour market or increase the probability of being poor. Considering that we do not have panel data or a direct measure of the different kinds of disabilities experienced during childhood, we limit this analysis to individuals who have any type of congenital\genetic disability.

Objective. To disentangle if adults that have experienced a disability during childhood are confronted with limitations during adulthood than adults without congenital disabilities.

Empirical Model. The logit model estimates the marginal effect of having a congenital/genetical disability on the probability of: (1) living in a poor household, (2) being inactive in the labour market, (3) working informally

$$Pr(W_i = 1|X) = logit^{-1}(\alpha_0 + \alpha_1 PWCD_i + \beta X_i + \varphi_G)$$

where $PWCD_i$ indicates if the individual *i* has a congenital/genetical disability. The dependent variable W_i is an indicator variable of each of the two separate outcomes listed above.

[7] This analysis component is limited to identifiable parent-child relationships, which in the data are only available through the identification of the relationship between members of the household and the head of the household. For this reason, the sample is limited to children and their identifiable parent (mother or father), if these parents happen to be the head of the household.

Chapter Two

Results: Indicator Level Analysis

2.1 Prevalence of people with disabilities

To understand the prevalence of disabilities in Palestine, we first identify the percentage of persons with disabilities considering both the *Difficulty* and *Disability* definitions of disability following the WG-SS guidelines.

Table 3 shows the prevalence of disabilities in Palestinian population according to both definitions of disabilities. Applying the *Difficulty* definition, the prevalence of difficulty in Palestine is 5.8 percent. However, the difference in prevalence by region is approximately two percentage points: 6.8 percent in Gaza Strip against 5.1 percent in the West Bank. Considering the *Disability* definition, the prevalence of people with disabilities in Palestine is significantly lower, with 2.1 percent of the Palestinian population with a lot of difficulties or that cannot perform at all one of the kinds of activities considered. The differences between the West Bank and Gaza Strip regions are smaller compared to the *Disability* definition, being distributed as 1.8 percent in the West Bank and 2.6 percent in Gaza Strip.

Table 3. Prevalence of Disabilities in the Palestinian Population According to the Disability and Difficulty Definitions by Type and Region (%), 2017

Disability Type	***Disability* Definition** (A lot of difficulties, cannot at all)			***Difficulty* definition** (Some difficulty, a lot of Difficulties, cannot at all)		
	Palestine	*West Bank*	*Gaza Strip*	***Palestine***	*West Bank*	*Gaza Strip*
Total persons with disability/difficulty	**2.1**	**1.8**	**2.6**	**5.8**	**5.1**	**6.8**
Seeing	**0.7**	0.6	0.8	**2.6**	2.3	3.0
Hearing	**0.5**	0.4	0.5	**1.6**	1.4	1.7
Mobility	**1.1**	0.9	1.3	**2.9**	2.5	3.5
Remembering and Concentrating	**0.4**	0.4	0.5	**1.0**	0.9	1.1
Communication	**0.4**	0.4	0.5	**0.9**	0.8	1.1

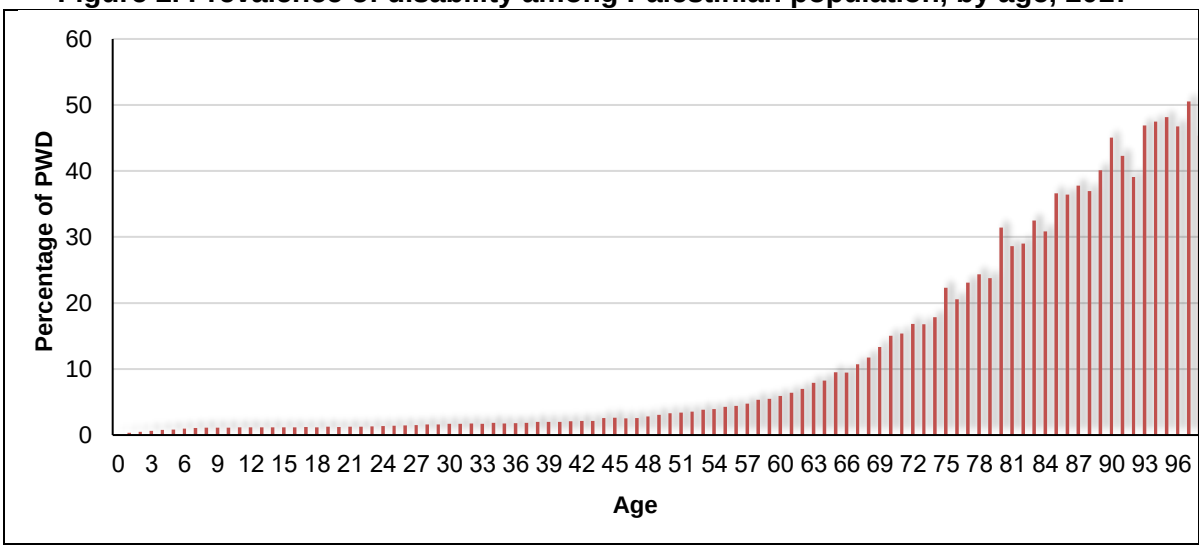
Source: Authors' calculations based on PHC 2017.

The differences in the prevalence of disability between definitions in terms of the type of difficulties experienced are marked. **Following the *Disability* definition, most Palestinians with disabilities suffer a lot of difficulties for moving or cannot do it at all**. This is second by the prevalence of disabilities in seeing that affects about 0.7 percent of the Palestinians. **According to the *Difficulty* definition, the prevalence of difficulties in mobility and seeing are not significantly different (2.9 percent and 2.6 percent, respectively)**, followed by a significant percentage of the Palestinian population with difficulties in hearing (1.6 percent).
Among children aged 0 to 17 years old, the prevalence of disability is lower than for the total population. While under the *Difficulty* definition 2.2 percent of children experience a

difficulty to perform at least one basic activity, 0.9 percent have a disability according to the *Disability* definition. Independently of the definition considered, the prevalence of disability for females is lower than that for males (5.4 percent against 6.3 percent with the *Difficulty* definition, and 1.9 percent against 2.3 percent with the *Disability* definition). For the rest of the analysis, **we focus on the *Disability* definition to analyse the characteristics of persons with disabilities (PWD) in Palestine.**

Age is an important factor that is associated with differences in disabilities in the population as observed in Figure 2. **The older the person, the higher the probability of being disabled.** Until 6 years of age, the prevalence of disability is less than one percent, increasing slowly but consistently, reaching two percent of persons with disabilities by the age of 40 years. However, the growth in the prevalence becomes more pronounced past age 40, with more than 5 percent of the population aged 60 years having a disability, increasing to 15 percent at age 70 years, 31 percent at age 80 years, and more than 40 percent from age 90 years onwards.

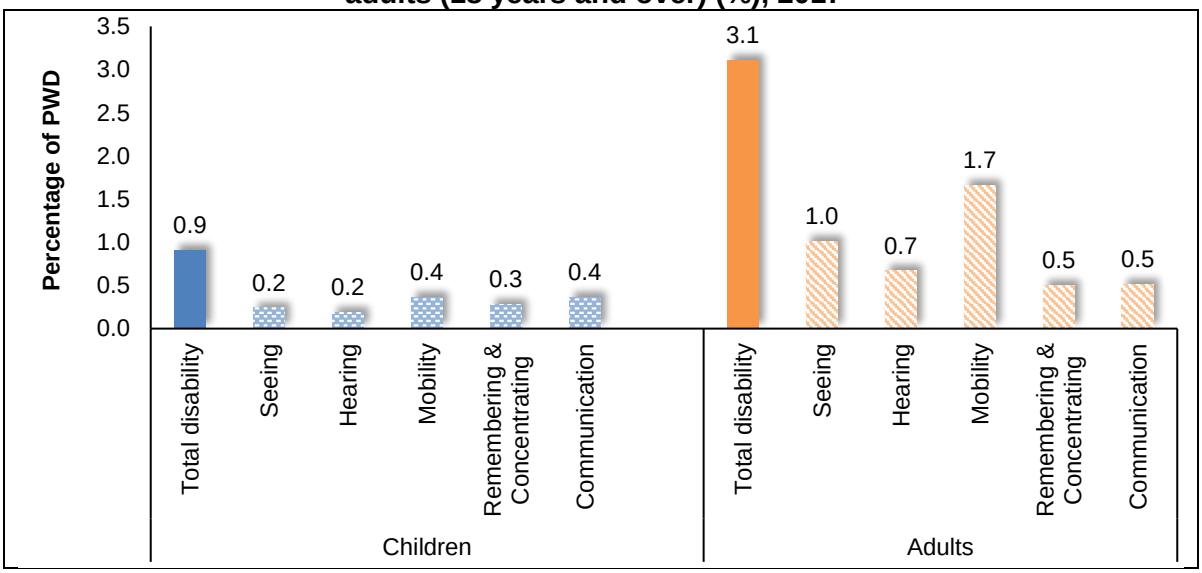
Figure 2. Prevalence of disability among Palestinian population, by age, 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

This is mainly explained by the type of disabilities experienced by the different groups of populations depending on age. Dividing the sample into children (0-17 years old) and adults (18 years and over), Figure 3 shows the prevalence of disability by type of disability. On average, adults have a higher prevalence of disability than children (3.1 percent versus 0.9 percent, respectively). **While adults mainly experience disabilities to move (1.7 percent), the main disabilities for children are mobility and communication, both with 0.4 percent of children with disabilities.** Additional to these disabilities, adults register the highest prevalence of disabilities in seeing (1 percent) and hearing (0.7 percent) as opposed to children, for whom these disabilities display the lowest rates (0.2 percent for both). Independently of the group of age considered, **the prevalence of disabilities of any kind is higher among males compared to females**.

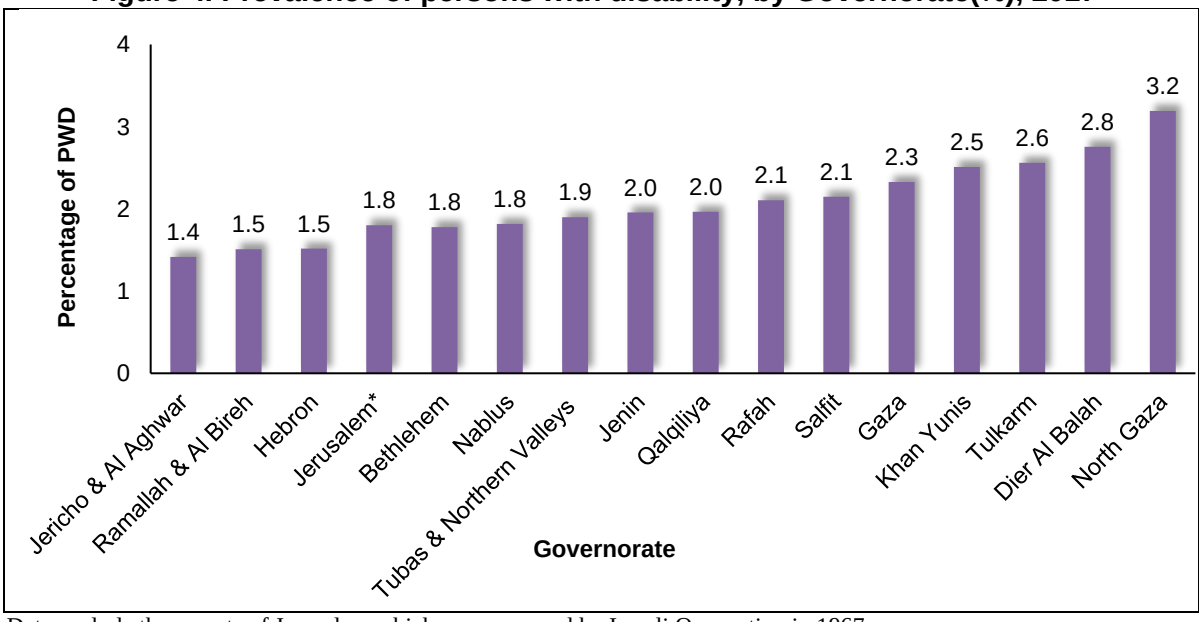
Figure 3. Prevalence of disability by type of disability among children (0-17 years) and adults (18 years and over) (%), 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

The prevalence of disabilities significantly differs by governorate, as observed in Figure 4. **North Gaza governorate registers the highest percentage of people with disabilities (3.2 percent), followed by Dier Al Balah (2.8 percent) and Tulkarm (2.6 percent)**. On the other hand, Jericho & Al Aghwar governorate, Ramallah & Al Bireh, and Hebron governorates report the lowest prevalence in the country, with 1.4 percent, 1.5 percent, and 1.5 percent, respectively. Regarding Gaza Strip, the lowest percentage of persons with disabilities are in Rafah (2.1 percent). Still, the governorates in Gaza Strip are between the seven governorates with the highest prevalence of disabilities in Palestine.

Figure 4. Prevalence of persons with disability, by Governorate(%), 2017

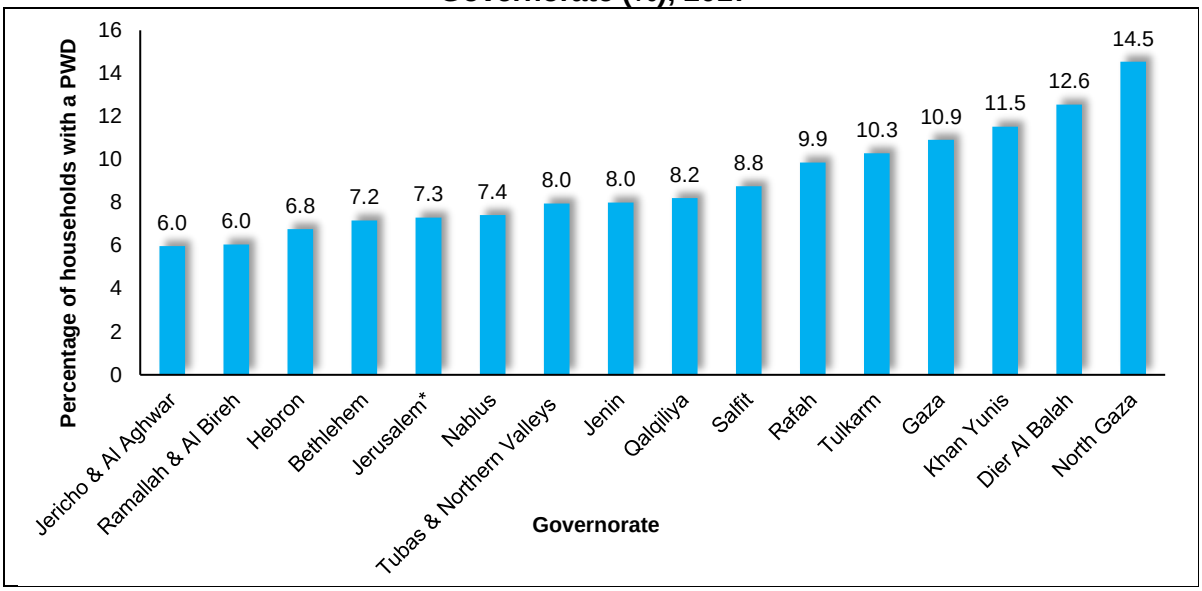


* Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967.

Source: Authors' calculations based on PHC 2017, *Disability* definition.

At the level of the private households in Palestine, 9 percent of them have at least one person with a disability. Looking at Figure 5, Jericho & Al Aghwar, Ramallah & Al Bireh register the lowest prevalence of households with at least a person with a disability (6 percent each of them). The percentage of households with a member with a disability reaches values up to 12.6 percent in Dier Al Balah, and 14.5 percent in North Gaza, as it occurs when analysing the disability rates at the individual level.

Figure 5. Prevalence of private households with a person with disability, by Governorate (%), 2017

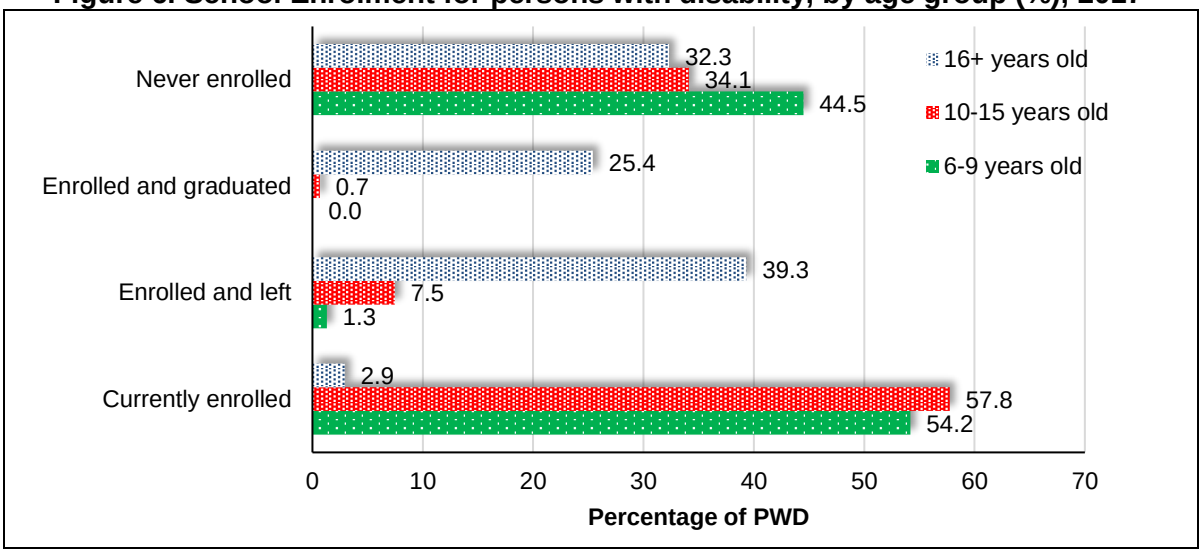


* Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967.
Source: Authors' calculations based on PHC 2017, *Disability* definition.

2.2 Basic characteristics of persons with disabilities

According to Palestinian general education system, children aged (3-5 years) can attend Kindergartens (pre-primary school) while there is compulsory basic schooling for children between 6 and 15 years of age. **More than one-third of persons with disabilities aged (3 years and over) had never enrolled at kindergarten or school** compared to only 6 percent of non-disabled persons in Palestine. The prevalence of disability persons aged (6 years and over) in the West Bank is significantly higher than in Gaza Strip (37 percent against 31 percent, respectively).

Figure 6. School Enrolment for persons with disability, by age group (%), 2017



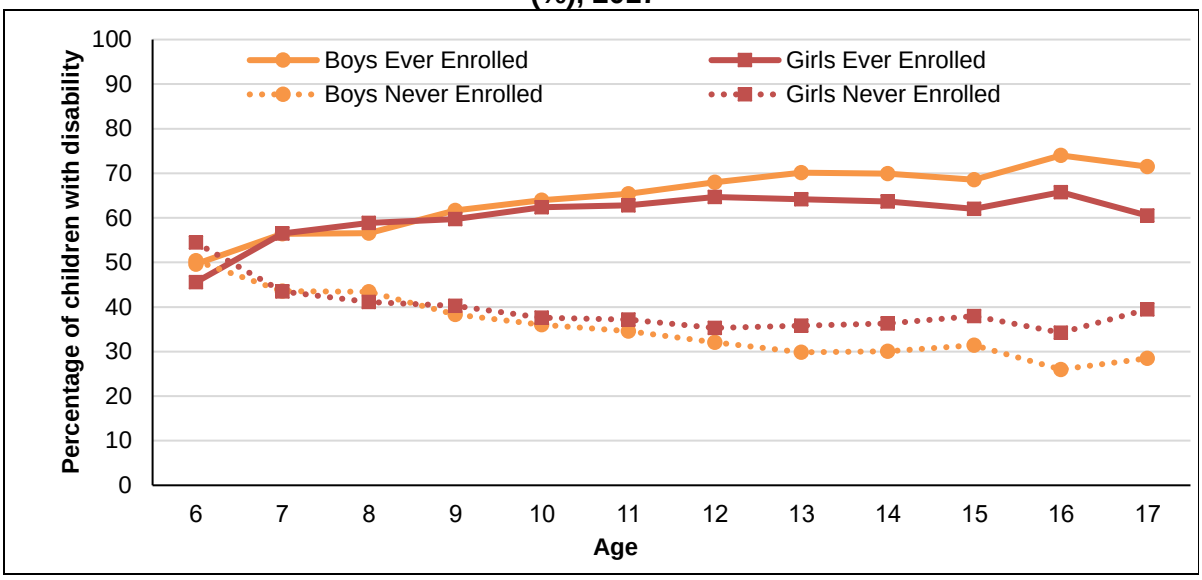
Source: Authors' calculations based on PHC 2017, *Disability* definition.

Almost 44.5 percent of elementary-school-age children (6 to 9 years old) with disabilities have never enrolled in school. This prevalence falls with age, finding 34.1 percent of preparatory-school-age (10 to 15 years) children with disabilities that never enrolled in school. However, the incidence of the deprivation in education persists, with 32.3 percent of persons aged 16 years and over that have never enrolled in school. Moreover, **39.3 percent of persons with disabilities aged 16 years and over dropped out of school**. In the West Bank, this percentage reaches a value of about 46 percent while in Gaza Strip, it is about ten percentage points lower (35 percent). This evidence indicates that the Palestinian education system fails to retain a large percentage of children with disabilities into school beyond the compulsory school age.

The prevalence of children with disabilities aged 6 years and over currently enrolled in school is 54.2 percent for elementary-school-age children and 57.8 percent for children of preparatory-school-age (10 to 15 years old). For children with disabilities of Secondary-school-age (16 and 17 years old), this percentage falls to 39.6 percent. Among persons with disabilities aged 16 years and over, 25.4 percent of them register to be graduated.

Children with disabilities register statistically significant differences in enrolment rates in school depending on their sex only from age 13 years (see Figure 7). The percentage of girls 13 to 17 years old that have never enrolled in school is significantly higher than for boys in this age group. While for boys this percentage falls with age, for girls the prevalence of girls that have never enrolled in school remains stable being always lower than 40 percent from age 10 years. Enrolment rates among boys and girls 6 to 12 years old is similar (around 60 percent) while there is a significantly higher percentage of boys that have ever enrolled in school at older ages than girls. However, the percentage of girls that are currently enrolled in school is significantly higher than boys among children 15 to 17 years old. Overall, the analysis of the patterns in education enrolment for children with disabilities in Palestine might indicate that boys tend to enter formal education at a higher frequency than girls, but girls tend to stay enrolled at older ages than boys.

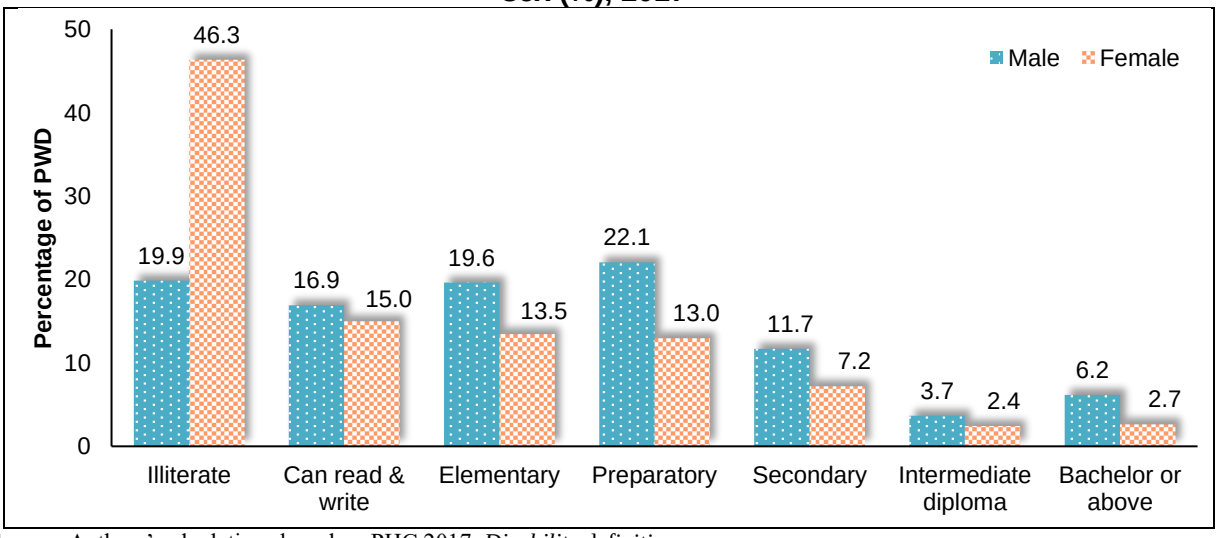
Figure 7. School Enrolment for children with disability aged (6 to 17 years), by sex (%), 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

Figure 8 shows the educational attainment by sex for persons with disabilities 10 years and over. Differences across sex in educational attainment are marked. The results confirm that **most of the disabled males (63.2 percent) attain a certain educational degree (elementary, preparatory, or secondary and above) while most of the disabled females do not complete even elementary school (61.3 percent).** Moreover, almost half of the females are illiterate (46.3 percent).

Figure 8. Educational Attainment for persons (10 years and over) with disability, by sex (%), 2017

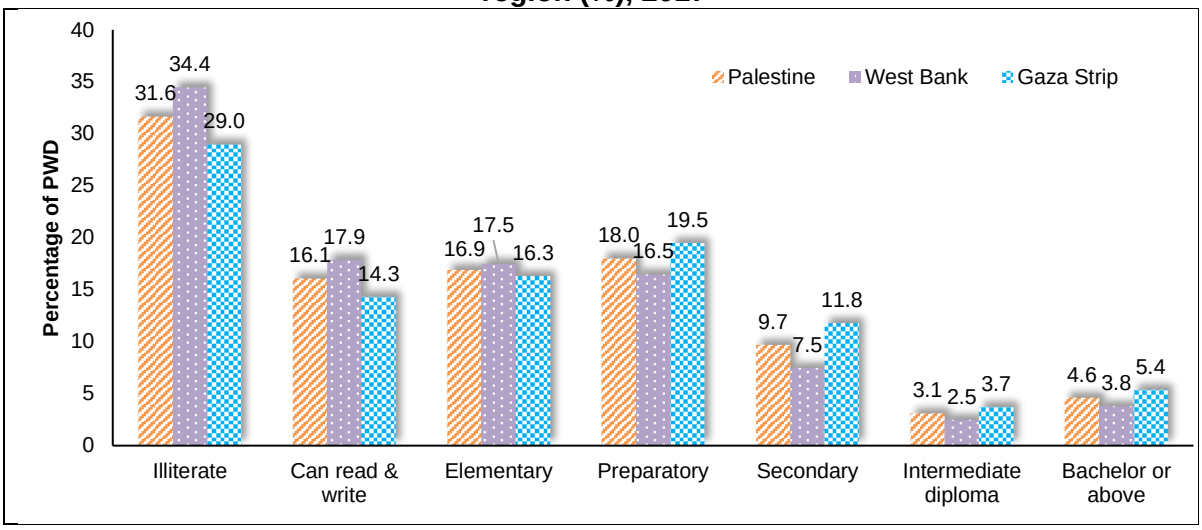


Source: Authors' calculations based on PHC 2017, *Disability* definition.

At the national and region levels, the percentage of persons 10 years and over with disabilities in Palestine that are illiterate is 31.6 percent, and 16.1 percent have not finished at least the elementary school but can read and write (Figure 9). About 16.9 percent of the persons with disabilities had completed the elementary school while 18.0 percent had completed the preparatory school and 9.7 percent the secondary school. **In Gaza Strip region,**

persons with disabilities attain a higher level of formal education than in the West Bank. Moreover, the percentage of persons with disabilities illiterate is significantly lower in this region: 29.0 percent in Gaza Strip against 34.4 percent in the West Bank.

Figure 9. Educational Attainment for persons (10 years and over) with disability, by region (%), 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

In terms of access to the labour market, Figure 10 shows that **two-thirds of persons with disabilities aged** (**15-59 years**) **are inactive**.[8] The unemployment rate for this group of persons is about 38.3 percent of the disabled labour force.[9] **Differences across sex in labour force status of persons with disabilities are significant.** Only 9 percent of the disabled females of working-age in Palestine are active and almost half of them unemployed (45.4 percent). For males with disabilities the participation in the labour force is much higher with 47.0 percent of them active, registering an unemployment rate of 37.5 percent. Only 5 percent of females with disabilities in working-age population are employed while this percentage is more than two times higher among males. The difference between regions in terms of employment of persons with disabilities is highly significant. **PWDs find a job with a higher probability in the West Bank than in Gaza Strip region.** In the West Bank, the employment rate for this part of the population is 80.5 percent of the labour force whereas, in Gaza Strip, the employment rate is almost half with only 45.9 percent of the PWDs in the labour force employed.

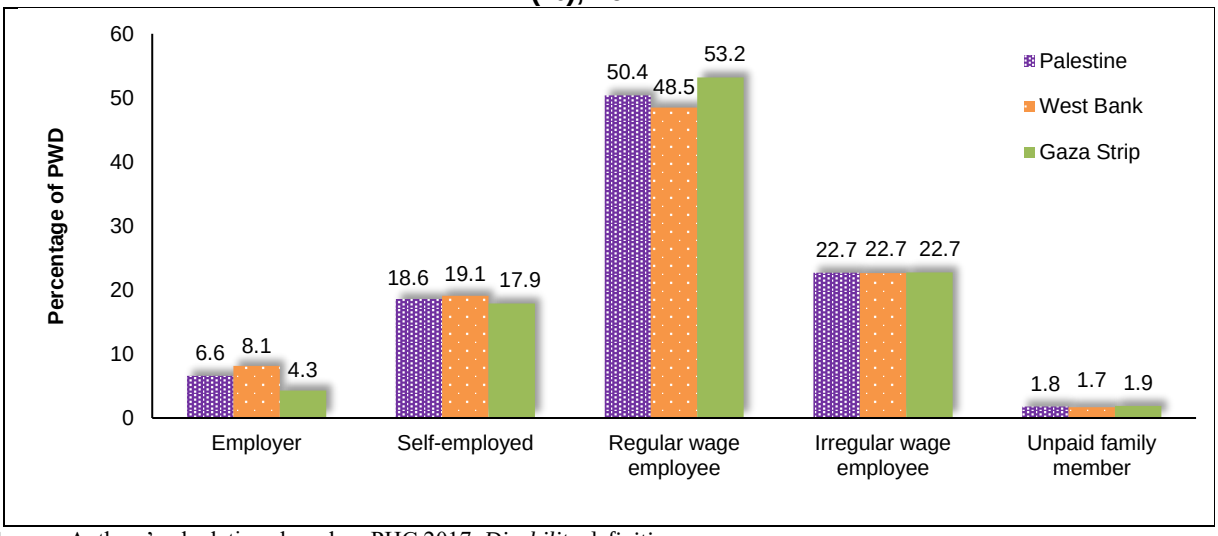
[8] Labour force status corresponds to the past week previous to the night of reference (18-24/11/2017).
[9] Note that the employment-to-population ratio for children aged (7-14 years) with major disabilities is 0.19 percent, while the employment rate is about 18.3 percent.

Figure 10. Composition of the Disabled Working-age-population (15-59 years) by Labour Force Status and Sex (%), 2017

Source: Authors' calculations based on PHC 2017, *Disability* definition.

Most of the employed PWDs aged 15 to 59 years are wage employees (73.1 percent); 50.4 percent are regular wage employees and 22.7 percent irregular wage employees (see Figure 11). Approximately 19 percent of employed persons with disabilities are self-employed, and nearly 7 percent are employers. Less than 2 percent of the PWDs are unpaid family members. This pattern is similar across regions in the Palestine.

Figure 11. Employment Status of Persons with Disability (15-59 years), by Region (%), 2017

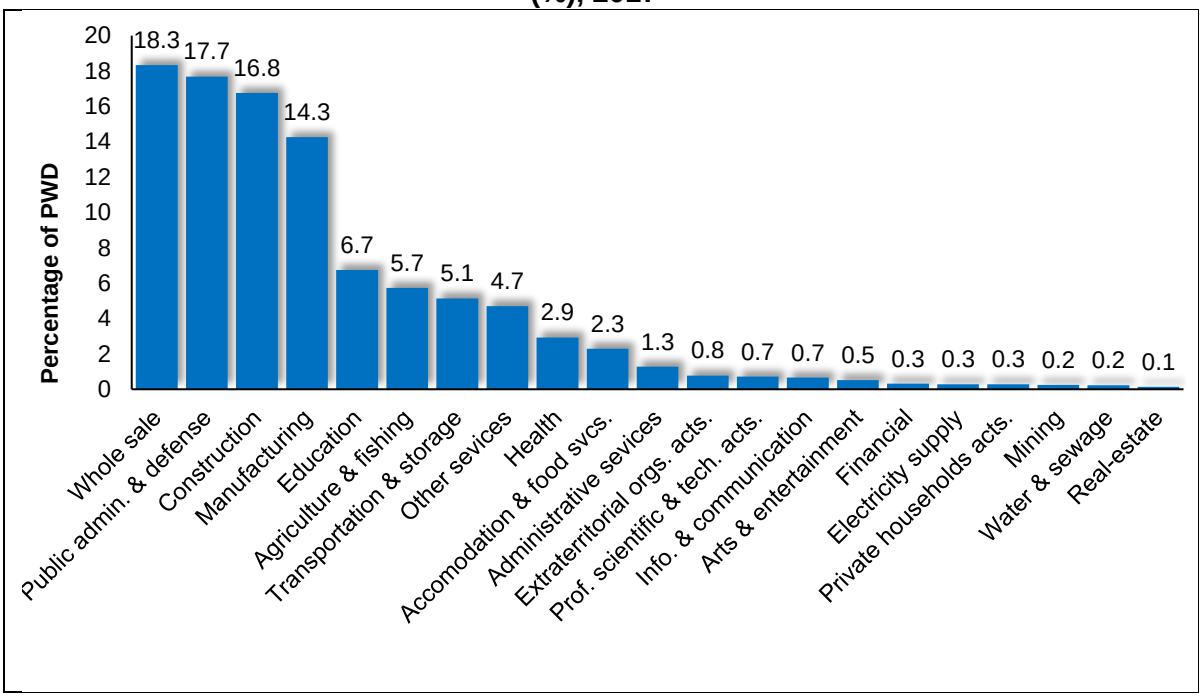


Source: Authors' calculations based on PHC 2017, *Disability* definition.

Figure 12 shows the sector of economic activity of employed PWDs aged (15-59 years). **Most of the persons with disabilities are employed in the Whole Sale (18.3 percent), Public Administration and Defense (17.7 percent), Construction (16.8 percent), and**

Manufacturing (14.3 percent). Education (6.7 percent), Agriculture and Fishing (5.7 percent), Transportation and Storage (5.1 percent), and Other Services (4.7 percent) sectors follow in the prevalence of employment in the economy. The remaining sectors of economic activity employ less than 11 percent of the PWDs.

Figure 12. Economic Activity of Employment of Persons with Disability (15-59 years) (%), 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

About two-thirds of the workers are employed by a national private establishment (63.1 percent), while 20.2 percent work for the national government, and 11.7 percent for a foreign private establishment. The remaining 5 percent of the employed population works for local authority (2.5 percent), UNRWA (1.1 percent), a non-profit organization (1 percent), a foreign government (0.2 percent), a cooperative association (0.2 percent), and an International organization (0.1 percent).

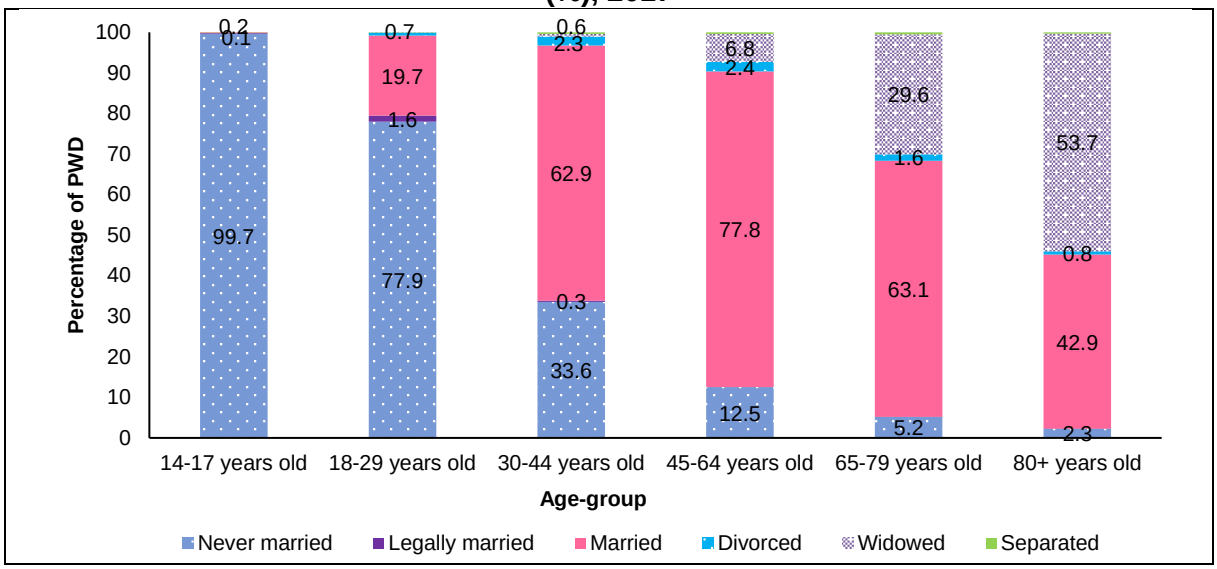
Regarding the marital status, the percentage of persons in Palestine aged (14 years and over) that are divorced, widowed or separated is significantly higher among persons with disabilities than non-disabled ones (16.5 percent against 3.2 percent, respectively). **Around 29.7 percent of PWDs has never married while this incidence rises to 35.9 for persons without disabilities.** These differences may be associated with the fact that PWDs are on average much older than persons without disabilities (44 versus 23 years old).[10]

Focusing on PWDs, the differences in marital status depending on age are marked, as observed in Figure 13. Almost all the children with disabilities aged (14-17 years) have never been married. For adults (18 years and over), 90.1 percent of PWDs have never been married. The

[10] Persons (14-28 years) accumulate more than 90 percent of never married non-disabled persons while for disabled persons, persons of the same age group represent only 62 percent of never married population.

percentage of PWDs never married falls with the age and only 2.3 percent has never been married by the age of (80 years or over). Most of the PWDs aged (30-79 years) are married, falling to 42.9 percent for age-group (80 years or over), mainly because of an increase in the percentage of widowed persons from 29.6 percent for age-group 65-79 years to 53.7 percent among the oldest persons.

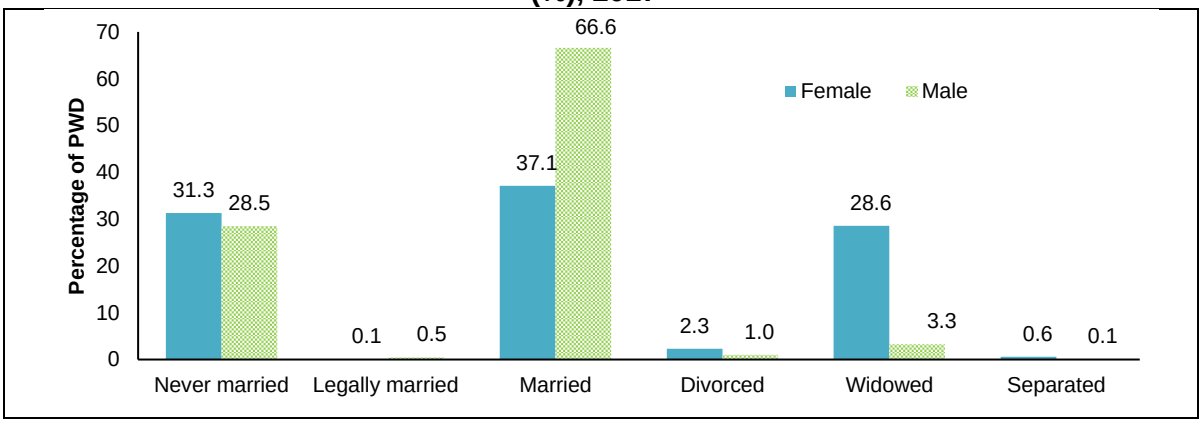
Figure 13. Marital Status of Persons with Disability (14 years and over), by age groups (%), 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

On average, more than half of the PWDs aged (14 years and over) are married (53.3 percent). The prevalence of persons with disabilities that are widowed is 14.6 percent. The percentage of divorced persons with disabilities in Palestine is relatively low (1.6 percent), whilst the percentage of separated or legally married persons is less than 0.7 percent. However, there are significant differences on marital status of PWDs depending on their sex as shown in Figure 14. Most of male persons with disabilities are married (66.6 percent) or never married (28.5 percent). For females, the prevalence of person with disabilities who are married is much lower (37.1 percent), registering also a high percentage of females that have never married (31.3 percent) or are widowed (28.6 percent).

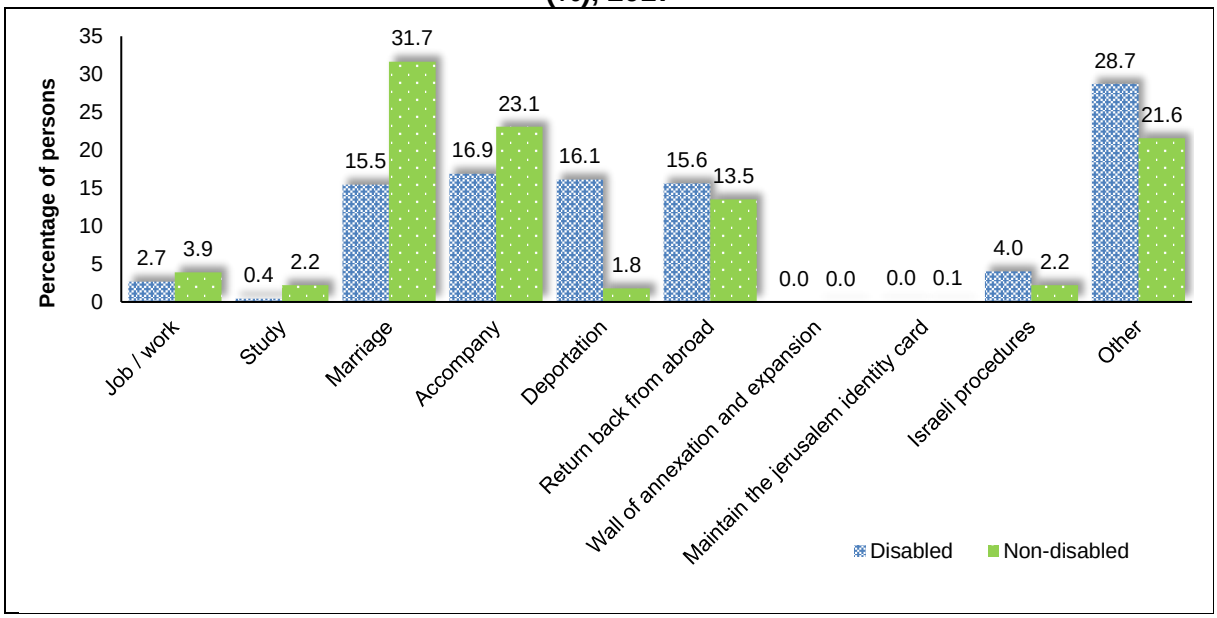
Figure 14. Marital Status of Persons with Disability (14 years and over), by Sex (%), 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

There are significant differences in terms of migration between persons with and without disabilities, as observed in Figure 15. **About 27 percent of persons with disabilities had changed their residence.** This percentage is significantly higher than for persons without any disability that is about 16 percent. For persons with disabilities, the most frequent reasons for moving are accompany (16.9 percent), deportation (16.1 percent), return from abroad (15.6 percent), marriage (15.5 percent), and other reasons (28.7 percent).

Figure 15. Reasons for changing residence among persons, by disability status (%), 2017

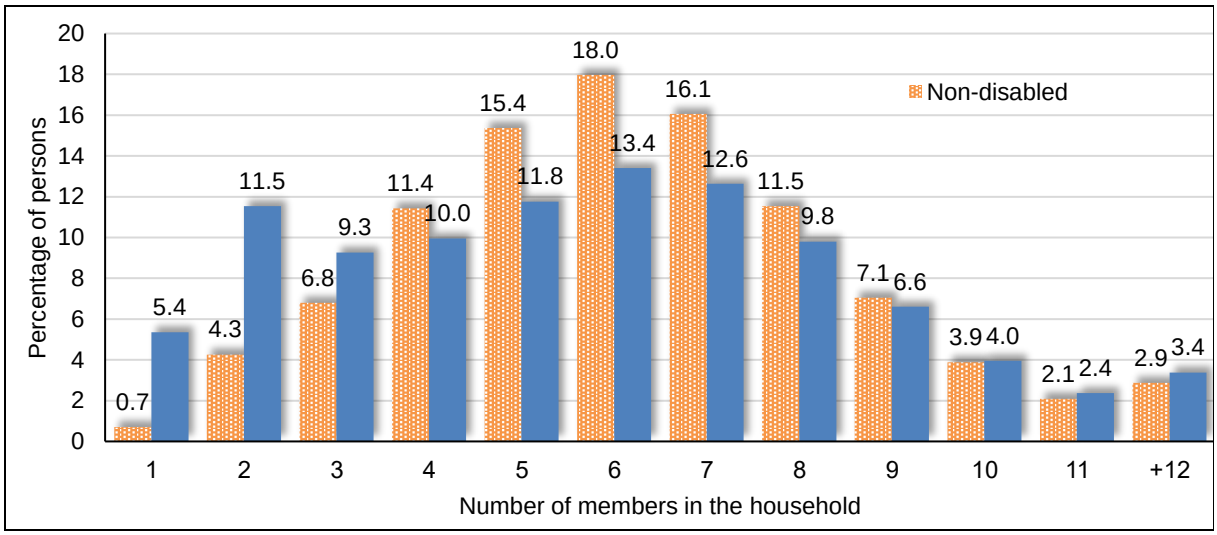


Source: Authors' calculations based on PHC 2017, *Disability* definition.

In terms of household characteristics, **persons with disabilities are significantly more likely to live in households of a lower size compared to non-disabled persons**.

Figure 16 displays the distribution of the number of members in the households by disability status of the persons belonging to them. It shows that the distribution for persons with disabilities is flatter and more positively skewed than for non-disabled persons, with approximately 48 percent of the PWDs living in households composed of five or fewer members. Households with persons with disabilities tend to be composed with older family members, where larger households are usually due to having more children who are less likely to be disabled as evidenced from previous analyses. Thirty-seven percent of the households that have a person with disabilities are only composed of adults, while this percentage falls to 24 percent for households without persons with disabilities.

Figure 16. Distribution of persons with and without disabilities by the size of the household



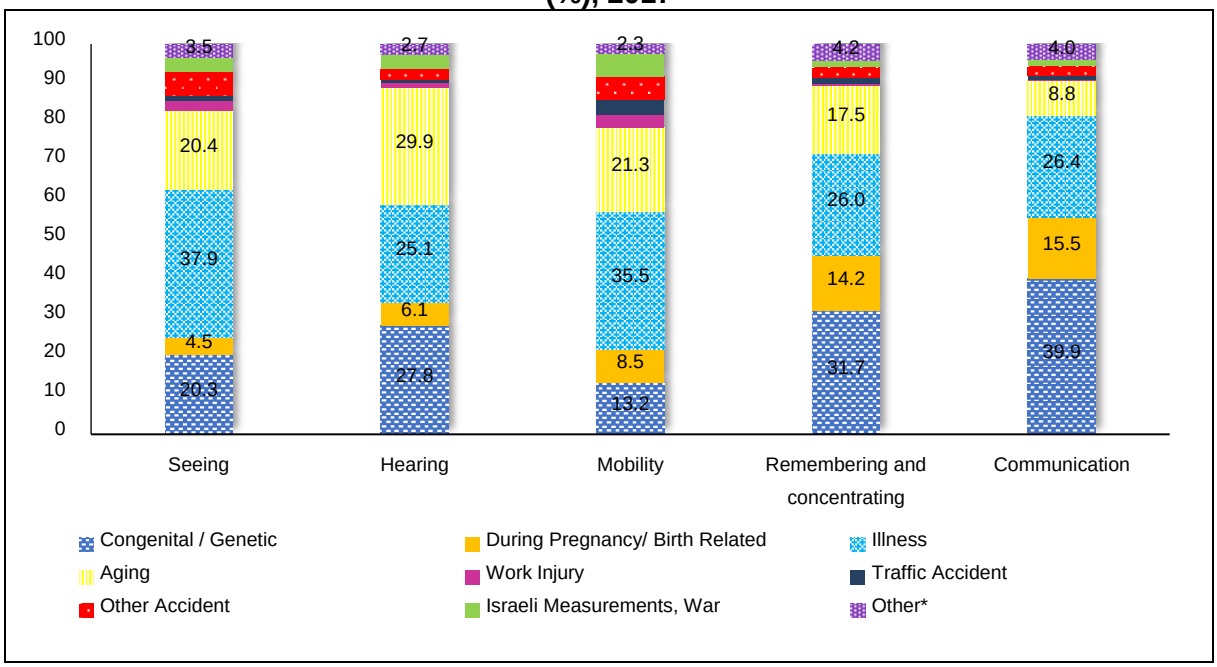
Source: Authors' calculations based on PHC 2017, Disability definition.

2.3 Main causes of disabilities

Many reasons explaining the source of each difficulty to do each basic activity by the persons with disabilities are reported in **Figure 17. Congenital/genetic reason is the main cause of disability for persons in Palestine with major disabilities, or that are unable at all to communicate (39.9 percent) or remember and concentrate (31.7 percent)**. This is followed in both cases by illness for about 26 percent of the PWDs to do each basic activity. For these two disabilities, aging and during pregnancy/birth-related issues are the other two main causes of disabilities.

People report illness as the main reason for having a disability in seeing (37.9 percent) and mobility (35.5 percent), followed by aging (20.4 percent and 21.3 percent, respectively), and congenital/genetic (20.3 percent and 13.2 percent, respectively) reasons. **For hearing disability, more than 80 percent of the persons with disability in this activity argue that aging (29.9 percent), congenital/genetic (27.8 percent), and illness (25.1 percent) are the main determinants.** Moreover, people report that hearing and mobility disabilities originated (in fourth place) during pregnancy/birth-related for 6.1 percent and 8.5 percent of the persons with these disabilities, respectively. Last, accidents other than traffic is the main cause of seeing disability for 6.1 percent of the persons with major disabilities, or that are unable at all, to do this activity.

Figure 17. Main reasons of disability for persons with disability by Type of Disability (%), 2017



* Other category includes Stress, Physical and Psychological Abuse and Other reasons.

Source: Authors' calculations based on PHC 2017, *Disability* definition.

The main causes of disabilities differ depending on the sex, as shown in Table 4. The main differences across sex are in aging, work injury, traffic accident, other accidents, and Israeli measurement, war reasons for all types of disabilities. There is a significantly higher prevalence of female persons that report aging as the main cause of disabilities relative to males. On the other hand, males report more frequently than females the other reasons listed above as the main causes of disability in all the basic activities.

Table 4. Main Reasons of Disability for Persons with Disability by Type of Disability and Sex (%), 2017

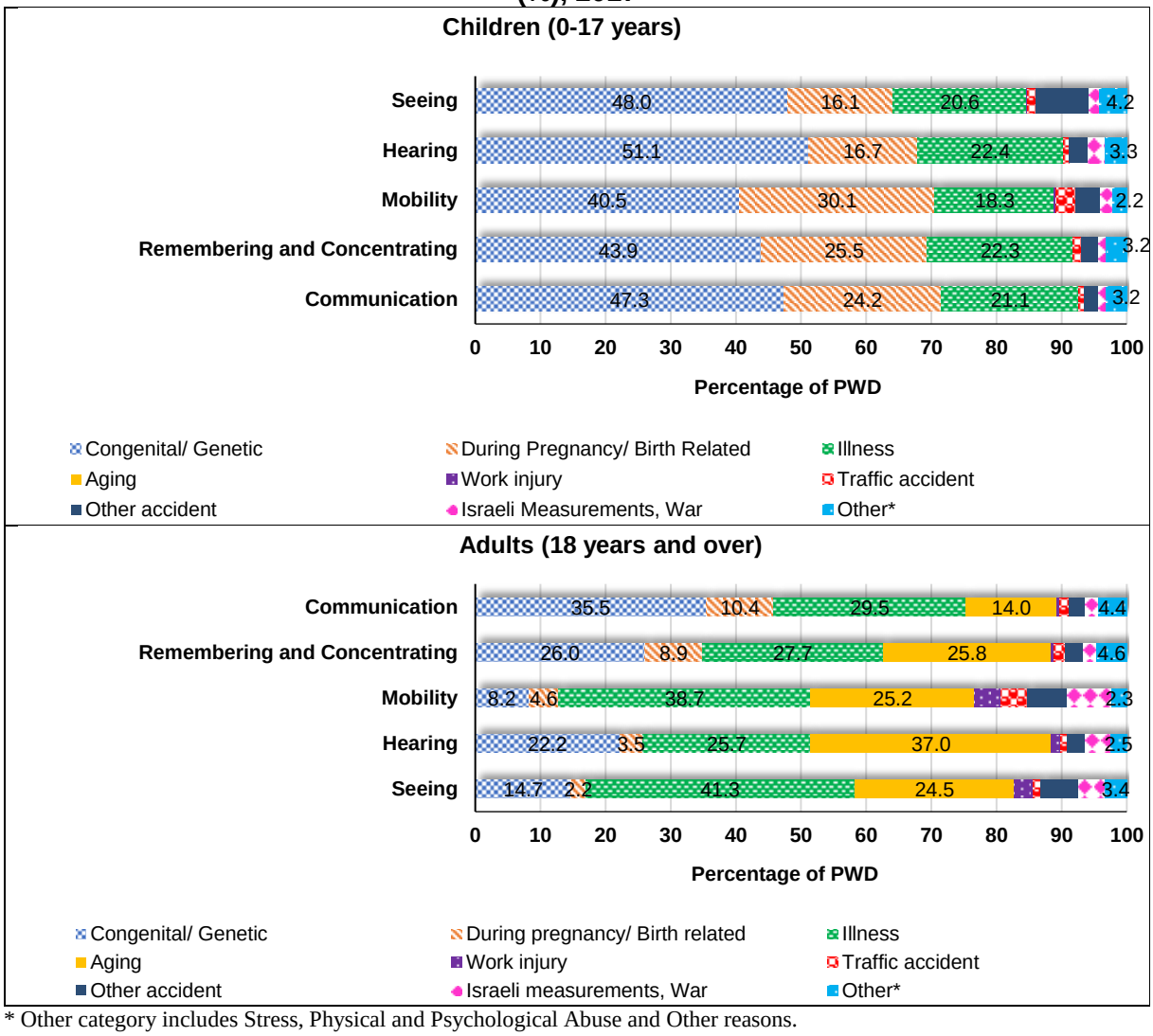
Main Reasons of Disability	Seeing		Hearing		Mobility		Remembering and concentrating		Communication	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Congenital/ Genetic	21.1	19.3	28.6	26.8	14.0	12.3	32.9	30.5	39.6	40.3
During Pregnancy/ Birth Related	4.9	4.1	6.3	5.8	9.1	7.9	15.1	13.3	16.1	14.9
Illness	36.0	40.1	26.0	24.1	32.8	38.6	27.3	24.5	27.2	25.3
Aging	14.6	27.5	23.5	37.1	11.8	32.3	11.0	24.9	5.6	12.7
Work injury	4.2	0.2	2.1	0.1	6.3	0.1	0.7	0.0	0.5	0.0
Traffic accident	1.7	0.6	1.4	0.4	5.9	1.4	2.3	0.8	1.6	0.7
Other accident	8.2	3.6	3.4	2.1	7.1	4.3	3.2	2.3	2.6	2.1
Israeli measurements, War	5.7	1.1	5.7	1.4	10.4	1.2	2.6	0.8	2.3	0.9
Other*	3.6	3.4	2.9	2.4	2.6	2.0	5.1	3.1	4.6	3.2
Total PWDs in each difficulty	**15,988**	**12,855**	**10,490**	**9,216**	**25,027**	**21,867**	**9,303**	**8,270**	**10,751**	**8,686**

Source: Authors' calculations based on PHC 2017, *Disability* definition.

* Other category includes Stress, Physical and Psychological Abuse and Other reasons.

Considering that some of the reasons for disabilities are directly associated with the stage in the life cycle of the persons, in Figure 18, we explore the differences in disabilities separately for children and adults. **For children 0 to 17 years old, the main reason for all types of disabilities is congenital/genetic.** The other two main causes of disabilities for children originate from illnesses or during pregnancy/birth-related. **For adults (18 years and over), the picture is more diverse, being illness the main reason of disability in seeing (41.3 percent), mobility (38.7 percent), and remembering and concentrating (27.7 percent)**, followed by aging. Adults disabled in remembering and concentrating also report congenital/genetic problems as one of the main causes of this disability. **Hearing disability associates with aging for 37 percent of the Palestinian adults with this disability**, while the second main reason is an illness (25.7 percent of prevalence). Last, **35.5 percent of the communication disabilities are congenital/genetic**, and for 29.5 percent of the adults, it is a consequence of an illness. Compared to children, for less than 10 percent of the adults, the disabilities are associated with problems during pregnancy or birth-related.

Figure 18. Main reasons of disability for persons with disability by Type of Disability (%), 2017



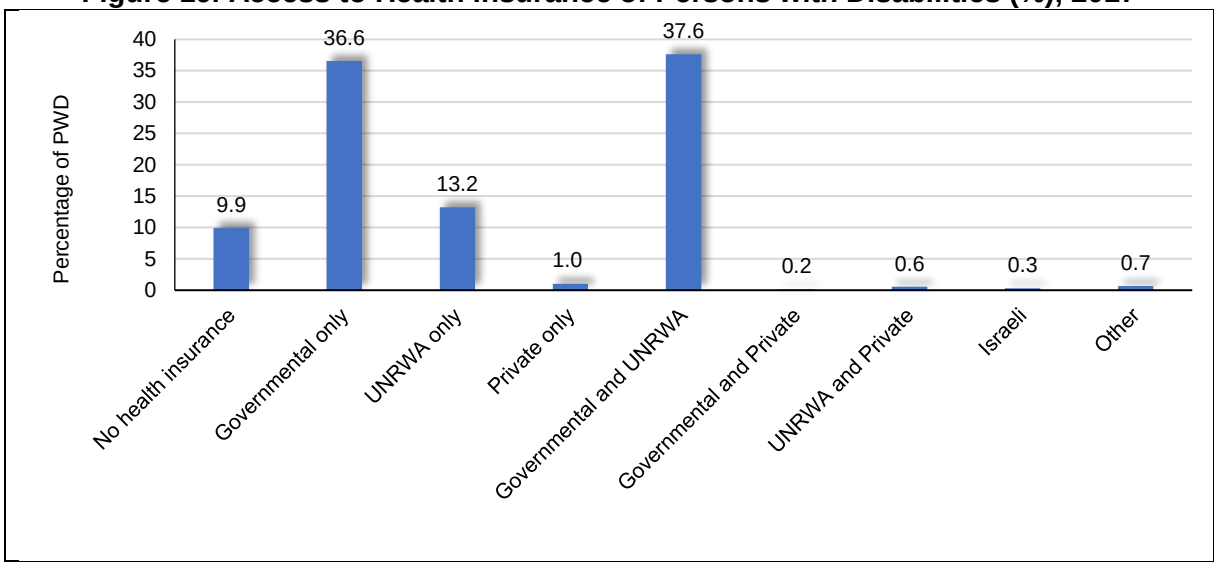
* Other category includes Stress, Physical and Psychological Abuse and Other reasons.

Source: Authors' calculations based on PHC 2017, *Disability* definition.

2.4 Basic access to services of persons with disabilities

Access to health insurance by persons with disabilities in Palestine covers about 90 percent of all Palestinians with disability. Figure 19 reports the different health insurance that Palestinians with disabilities have. Most of the persons with disabilities have Governmental and United Nations Relief and Works Agency (UNRWA) health insurance (37.6 percent), followed by access to Governmental health insurance only (36.6 percent). Thirteen percent of the PWDs have UNRWA health insurance only.

Figure 19. Access to Health Insurance of Persons with Disabilities (%), 2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

Chapter Three

Results: Comparative Analysis

3.1 How has the status of persons with disabilities changed over time?

To see the evolution over time of the situation of the Palestinian PWDs, in this section, we compare the prevalence of persons with disabilities using PHC 2007 and 2017. Both Censuses inquire about the same type of difficulties, allowing the comparison of the disability status of the Palestinian population over a period of 10 years using the same definition of disability.

Table ***5*** shows the prevalence of disabilities population in private households in Palestine, looking at the Disability and Difficulty WG-SS definitions of disability. According to the Disability definition, in 2007, 2.1 percent of the Palestinian persons report to have major difficulties or to be completely unable to perform at least one of the five basic activities evaluated (seeing, hearing, mobility, remembering and concentrating, and communication). Using the Difficulty definition, this percentage rises to 4.7 percent of the Palestinians. Independently of the definition considered, **the prevalence of persons with disabilities has increased throughout the period 2007-2017**, although the variation is greater under the Difficulty definition than the Disability definition, being it of about 23.4 percent.

Table 5. Evolution of the Prevalence of Disabilities in the Palestinian Population According to the Disability and Difficulty Definitions, 2007-2017

Disability Type	***Disability*** **definition** (A lot of difficulties, cannot at all)		***Difficulty*** **definition** (Some difficulty, A lot of Difficulties, cannot at all)	
	2007	*2017*	*2007*	*2017*
Persons with disability/ difficulty	**2.1%**	**2.1%**	**4.7%**	**5.8%**
Total persons Palestine	**3,388,216**	**4,380,643**	**3,388,216**	**4,380,643**
By Region:				
West Bank	2.2%	1.8%	5.4%	5.1%
Total persons West Bank	**2,008,711**	**2,508,608**	**2,008,711**	**2,508,608**
Gaza Strip	1.8%	2.6%	3.7%	6.8%
Total persons Gaza Strip	**1,379,505**	**1,872,035**	**1,379,505**	**1,872,035**
By Age:				
Children (0-17)	1.0%	0.9%	2.1%	2.2%
Total children	**1,713,257**	**1,995,326**	**1,713,257**	**1,995,326**
Adults (18+)	3.2%	3.1%	7.3%	8.8%
Total adults	**1,674,959**	**2,385,317**	**1,674,959**	**2,385,317**
By Sex:				
Male	2.2%	2.3%	4.8%	6.3%
Total Male	**1,719,551**	**2,225,533**	**1,719,551**	**2,225,533**
Female	2.0%	1.9%	4.6%	5.4%
Total Female	**1,668,665**	**2,155,110**	**1,668,665**	**2,155,110**

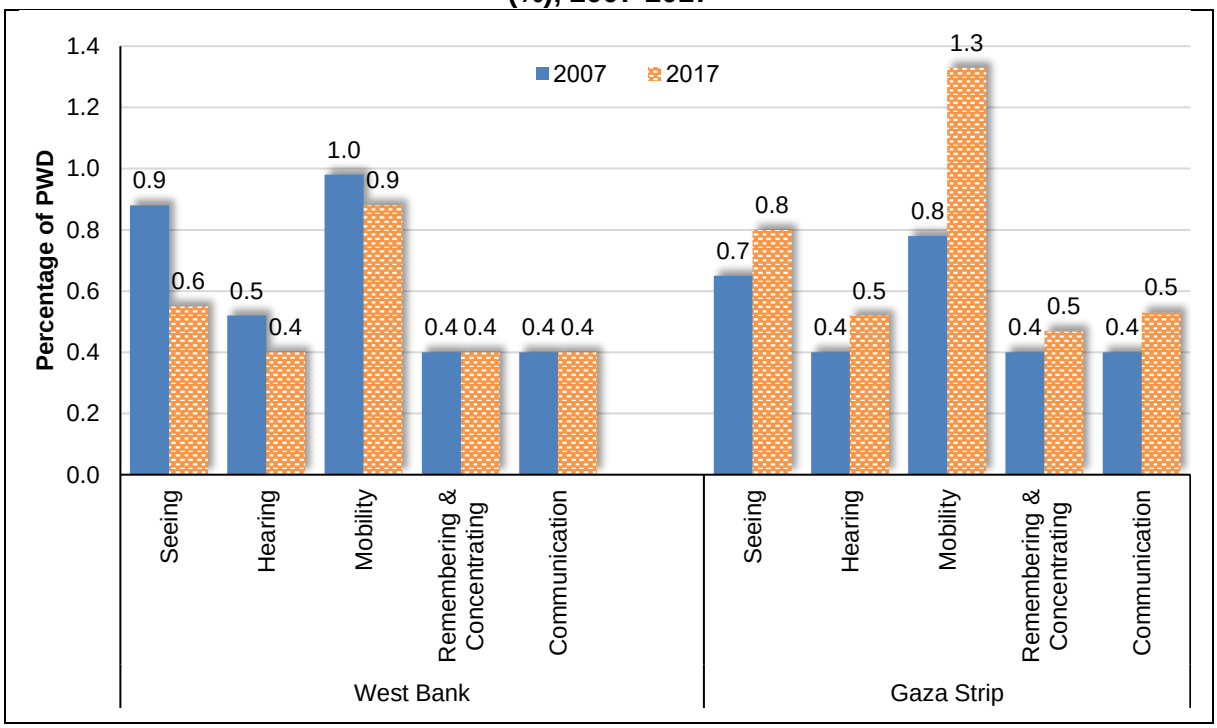
Source: Authors' calculations based on PHC 2007 and PHC 2017.

The evolution of the prevalence of disabilities across regions in Palestine exhibits a reduction of the percentage of PWDs in the West Bank from 2.2 percent to 1.8 percent while, in Gaza Strip, it has increased from 1.8 percent to 2.6 percent (*Disability* definition). In terms of age, the prevalence of children (0-17 years) with disabilities is less than half the value of the adult population in the two years. Considering that the Palestinian adult population (18 years and over) with disabilities has increased by approximately 42 percent during the period 2007-2017,

the increase in the number of adult persons with disabilities is much higher than for children.[11] Moreover, males are more likely than females to have disabilities, independently of the definition considered. Considering the *Disability* definition, it is possible to observe a decrease in the percentage of persons with disabilities only for females. However, under the *Difficulty* definition, the prevalence of PWDs increases for both sexes.

Figure 20 displays the prevalence of each type of disability by region, for the years 2007 and 2017. In the West Bank, all the types of disabilities exhibit a reduction in the percentage of persons with major disabilities or that are completely unable to perform the activities. Seeing disability registers the largest difference, falling from 0.9 percent to 0.6 percent, in the West Bank. In Gaza Strip, on the contrary, the prevalence of PWDs increases in all the disabilities. The mobility disability registers the largest gain, rising from 0.8 percent in 2007 to 1.3 percent in 2017.

Figure 20. Prevalence of Persons with Disabilities by Type of Disability and Region (%), 2007-2017



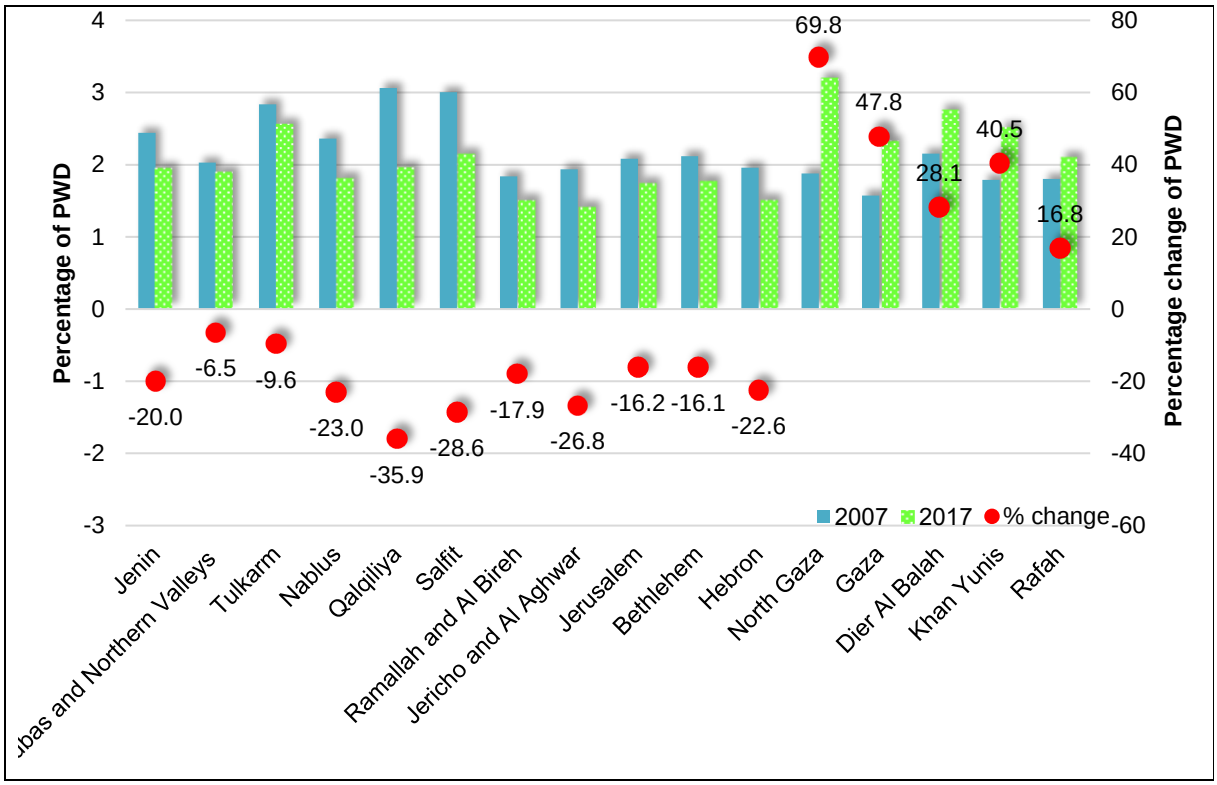
Source: Authors' calculations based on PHC 2007 and PHC 2017, *Disability* definition.

3.2 Regional comparison of disability in Palestine

The diverse situation at the regional level of the prevalence of persons with disabilities in Palestine indicates the importance of comparing at a lower level of disaggregation the evolution over time of the disabilities to ensure that the best fitting policy response is provided. Thus, in Figure 21 we explore how the status of the PWDs has changed over time in each Governorate.

[11] According to the *Disability* definition, the number of children with disabilities has increased 5 percent against 38 percent increase in adults. The difference is lower using the Difficulty definition (22 percent increase in children versus 73 percent increase for adults).

Figure 21. Evolution of the Prevalence of Persons with Disabilities by Governorate (%), 2007-2017



Source: Authors' calculations based on PHC 2017, *Disability* definition.

Note: 1. Left-axis indicates the percentage of PWDs in 2007 and 2017; Right-axis indicates the percentage change between 2007-2017.

2. Jerusalem governorate: Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967 .

The figure above reveals that **the percentage of PWDs has fallen in all the Governorates of the West Bank region, while it has increased in all the Governorates of Gaza Strip region**. In the West Bank, Qalqiliya governorate registers the largest reduction in the prevalence of persons with disabilities with a decrease of 35.9 percent. The governorate with the lowest decrease is Tubas & Northern Valleys, with a fall in 6.5 percent. On the other hand, while the prevalence of disabilities in the governorates in Gaza Strip were among the lowest in Palestine in 2007, this situation has been reverted in 2017, showing disability rates of more than 2 percent in all the governorates. The largest increase in the percentage of PWDs is registered in the North Gaza governorate of 69.8 percent, followed by the Gaza governorate with an increase of 47.8 percent.

Chapter Four

Results: Multivariate Analysis

This section describes the results of the multivariate analysis using the Disability definition, explaining the relationship between having a disability and the access to basic services, externalities on other members of the household, and future opportunities for labour market inclusion and economic mobility.

4.1 How does disability impact the access to basic services?

The multivariate analysis aims to excavate differences between individuals with and without disabilities, in terms of their access to (1) education, (2) health services, (3) living conditions, and (4) ICT. Each of these service areas will be analysed separately.

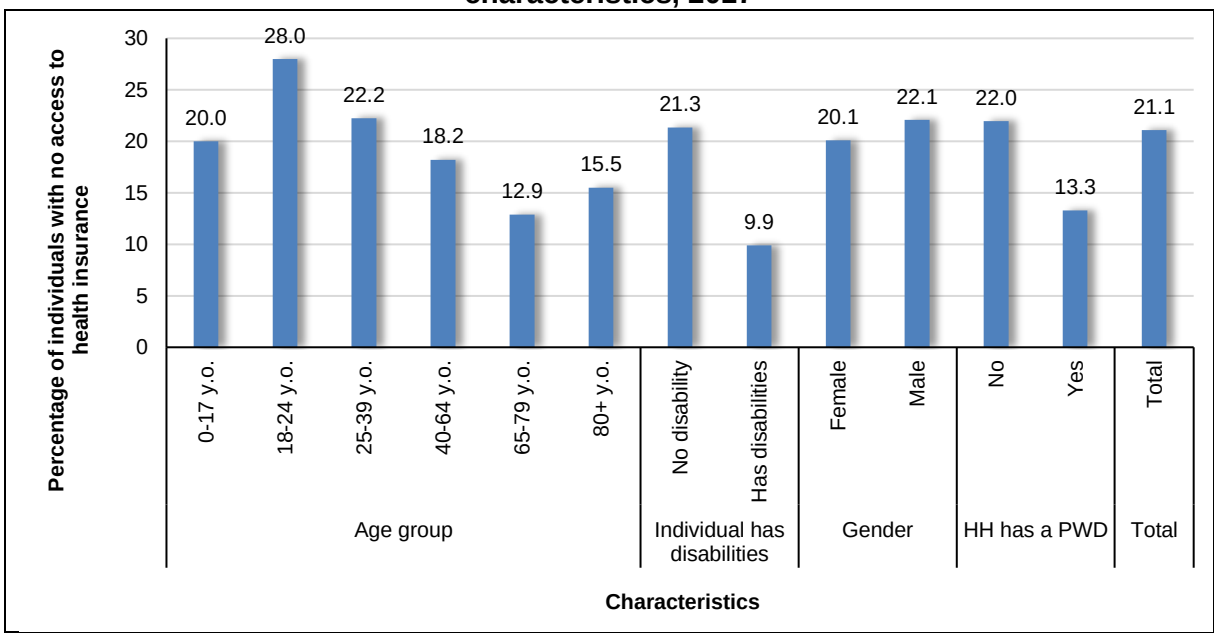
4.1.1 Access to health insurance

Within the constraints of the data, we define poor access to health services as "**individual has no health insurance**". This variable is a limited approximation of actual access to health services, as it does not describe whether an individual can actually have access to health services such as through proximity to the nearest health centre, availability of high-quality health care, or availability of trained healthcare personnel and rehabilitative options for individuals with disabilities. In the absence of such data, access to health insurance serves as a proxy for individuals' access to health care.

Figure 23 and Figure 23 describe the situation of access to health services in Palestine in terms of various characteristics including disability status. In the total population of Palestine, 21.1 percent of people do not have health insurance. Comparing Palestinians with and without disabilities in Palestine, 9.9 percent of PWDs do not have health insurance, against 21.3 percent of individuals without disabilities. This suggests that people with disabilities may be twice as likely to have health insurance, compared to people without disabilities.

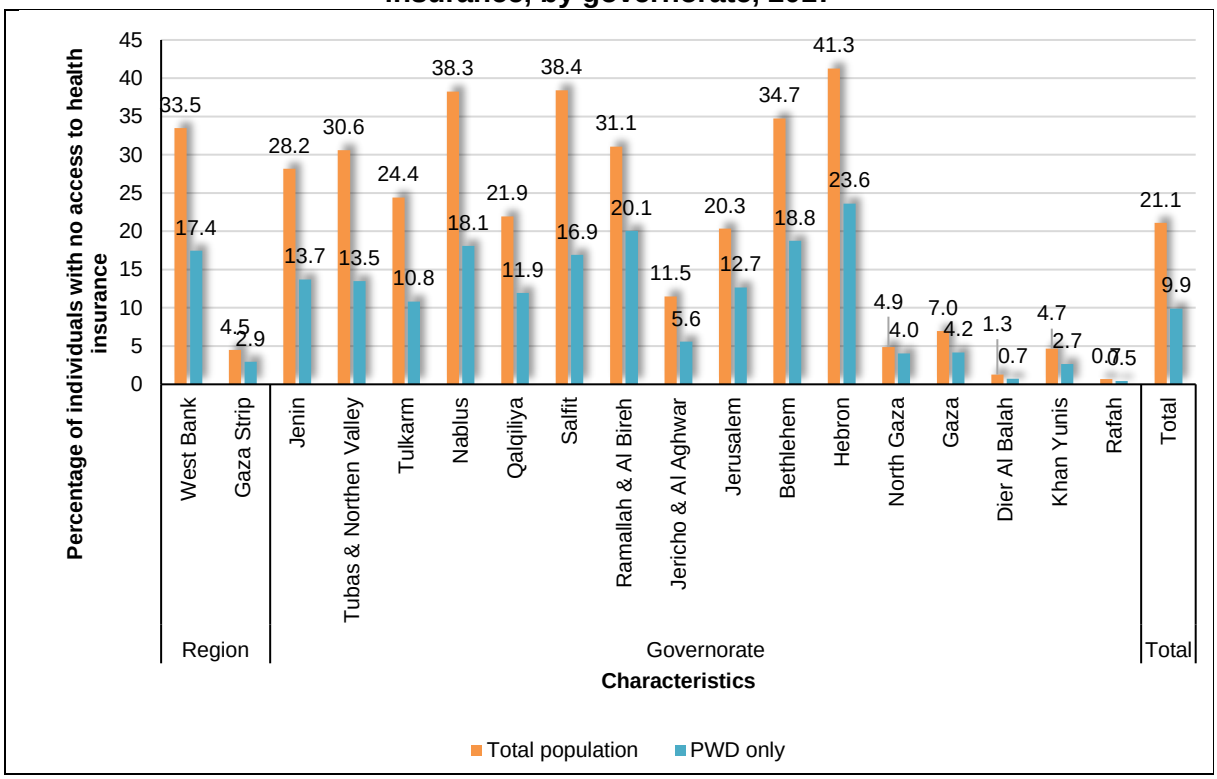
Those Palestinian population in Gaza Strip region are almost universally covered by health insurance, with only 4.5 of the population not insured, and only 2.9 percent of PWDs being not insured. In comparison, 33.5 percent of people living in the West Bank do not have health insurance, including 17.4 percent of PWDs. Around or more than one-third of the population in Tubas & Northern Valley, Nablus, Salfit, Ramallah & Al Bireh, Bethlehem, and Hebron are uninsured, with Hebron having the highest rate at 41.3 percent.

Figure 22. Percentage of individuals with no access to health insurance, by various characteristics, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: All sub-group differences statistically significant at p<0.05.

Figure 23. Percentage of individuals in Palestine who have no access to health insurance, by governorate, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: 1. All sub-group differences statistically significant at p<0.05.
2. Jerusalem governorate: Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967 .

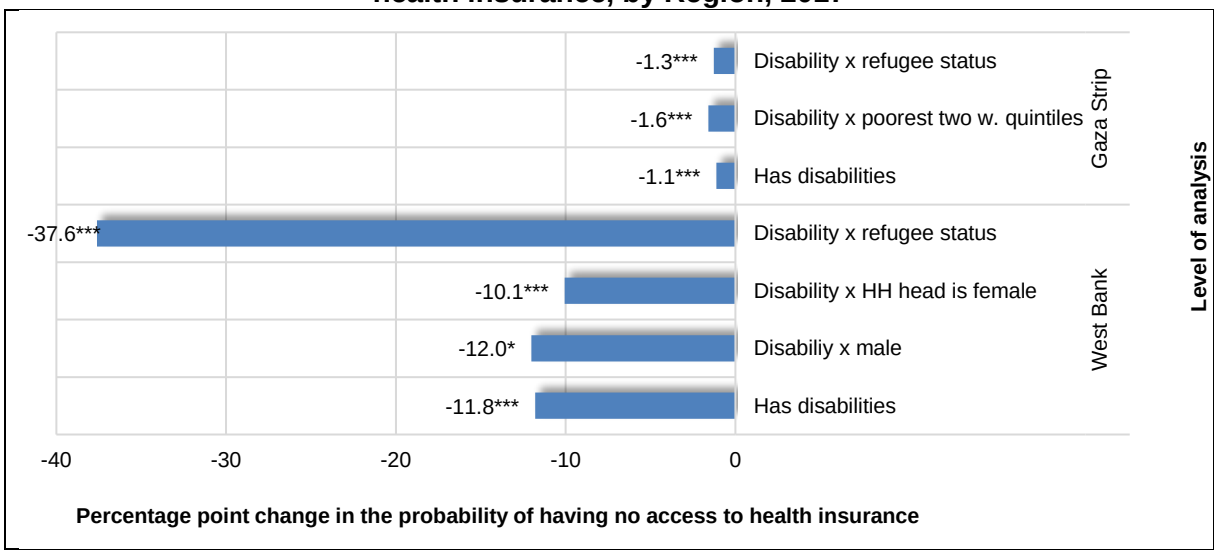
To establish the link between disability and individual's access to health services, we estimate **Model 1** as explained in the methodology section, for the dependent variable *Yi* referring to an individual's poor access to health services (defined as having no health insurance). For

expositional purposes, a summary of the results is presented in this section, while the full regression output is in Table 6 and Table 7 of Appendix.

Persons with disabilities in Palestine have a significantly lower probability of not having access to health insurance compared to a person without disabilities as indicated by the negative average marginal effects found, controlling for other factors including sex, governorate, and asset index quintile.

Separate regression analyses were performed for the West Bank and Gaza Strip regions. As seen in Figure 24, when controlling for additional individual and household characteristics, being a person with disabilities reduces the probability that an individual does not have access to health insurance by 11.8% in the West Bank and 1.1% in Gaza Strip. In other words, **having disabilities makes it more likely that an individual has access to health insurance**. Thus, Ministry of Social Development works restlessly on providing a fully covered health insurance for persons with disabilities in Palestine.

Figure 24. Marginal effect of being a PWDs on the probability of having poor access to health insurance, by Region, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: Logistic estimates from equation (1), controlling for other individual and household characteristics. Significance level: *** p<0.01, ** p<0.05, * p<0.1.

When considering the interaction between being a person with disabilities and the variables being male, having a female household head, being in the poorest two asset-index quintiles, and being a refugee in separate regressions, results show varying joint average marginal effects on the probability of not having health insurance. For example, in the West Bank, a PWD that is a refugee (registered or not registered) is 37.6 percentage points less likely to not have access to health insurance than a non-refugee. This may be explained by the higher likelihood of enrolment in social programs by individuals with refugee and disability status, which increase health insurance coverage for these groups.

4.1.2 Access to Education

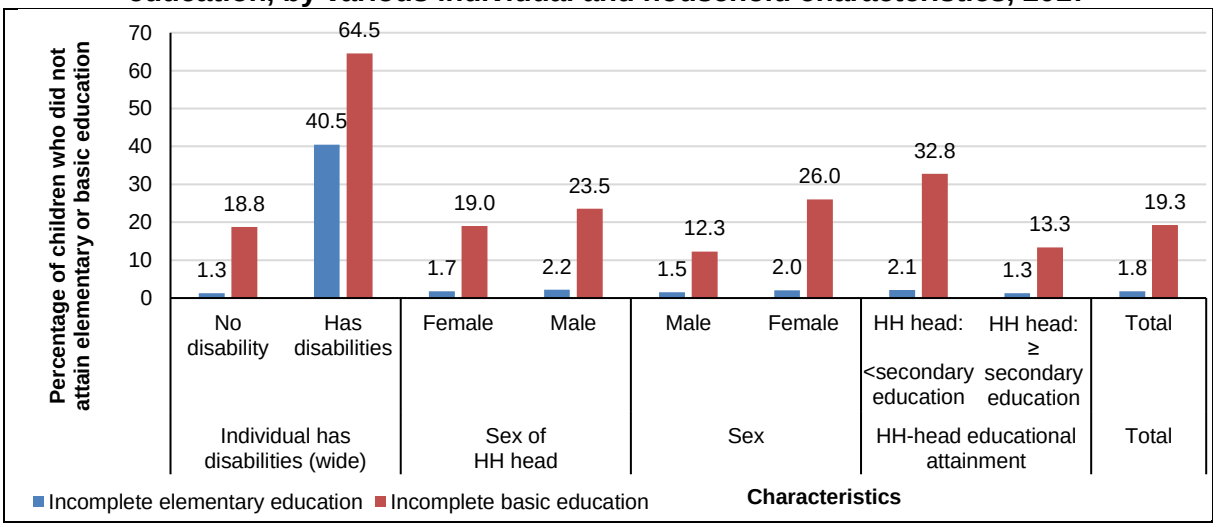
In this analysis, having poor access to education is measured in terms of educational outcomes. Children are defined as having poor educational outcomes if they are: 1) 10-17 years old and

have not completed four years of elementary education; 2) 16-17 years old and have not completed 10 years of elementary and preparatory education. In the Palestinian education system, compulsory years of basic education comprise of 4 years of elementary and 6 years of preparatory education. We use elementary and basic school attainment instead of school enrolment since enrolment rates are not strictly indicative of school attendance as an indicator of access to education. The analysis, therefore, assesses the role that having a disability has in educational attainment among school-age children in Palestine, to estimate the extent to which children can access educational services, as well as succeed and make progress in school.

As seen in Figure 25 and Figure 26, 1.8 percent of children in Palestine, who are beyond elementary school age, have not completed elementary education, while around 19 percent of children beyond basic education school age have not completed basic education. This suggests that while elementary education coverage is nearly universal, gaps remain in basic education the timely completion of basic education. For children who have disabilities, the rates of incomplete elementary and basic education are much higher than that of the general child population. Around forty percent of children with disabilities who are beyond elementary school age have not completed elementary school education, while two-thirds of children with disabilities who are beyond basic education age has not completed this level (64.5 percent).

The sex of the child and the level of education of the household head are statistically associated with incomplete elementary and basic education for children with disabilities in Palestine (see Figure 25). Among children with disabilities age (16-17 years), the sex of the child appears not to have a statistically significant association with incomplete basic education. However, **among children with disabilities age (10-17 years), boys are statistically more likely to have not completed elementary school education (43.4 percent) than girls (38.5 percent).** Furthermore, children with disabilities who have a household head who did completed at least secondary education are slightly more likely to have incomplete elementary education by age 10 years (42.8 percent), compared to children with disabilities who have a household head who has not attained secondary education (39.3 percent). In contrast, **a higher proportion of children with disabilities age 16-17 years did not complete basic education if they live with a household head who did not attain secondary education** (67.6 percent), compared to those who live with a household head who did attain secondary education (57.5 percent).

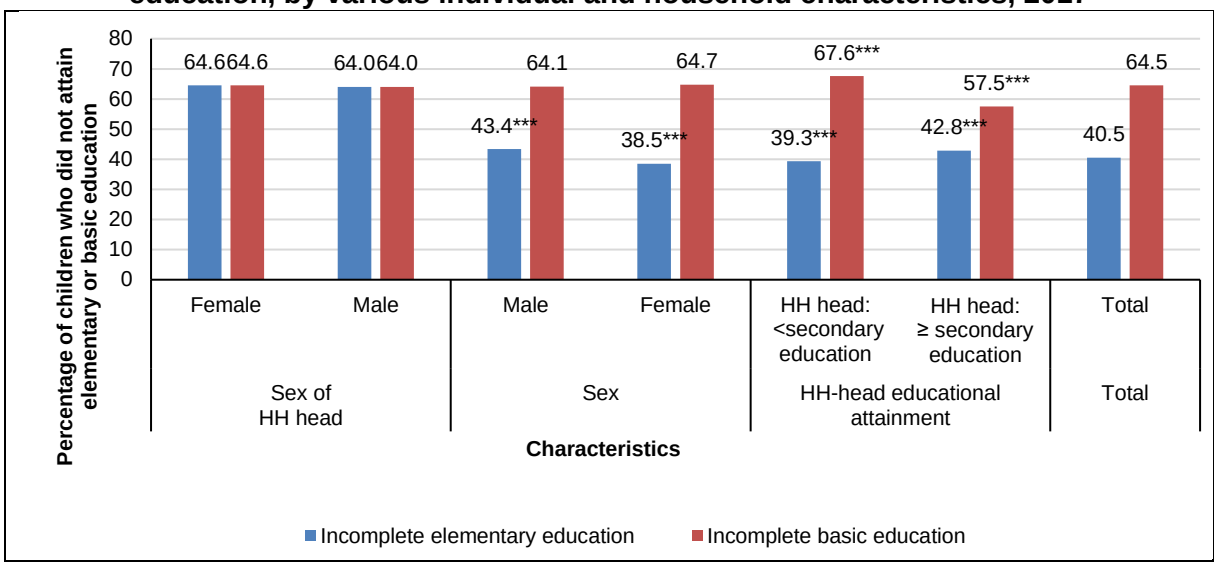
Figure 25. Percentage of children in Palestine with incomplete elementary or basic education, by various individual and household characteristics, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Note: All sub-group differences are statistically significant at p<0.05.

Figure 26. Percentage of children with disabilities with incomplete elementary or basic education, by various individual and household characteristics, 2017



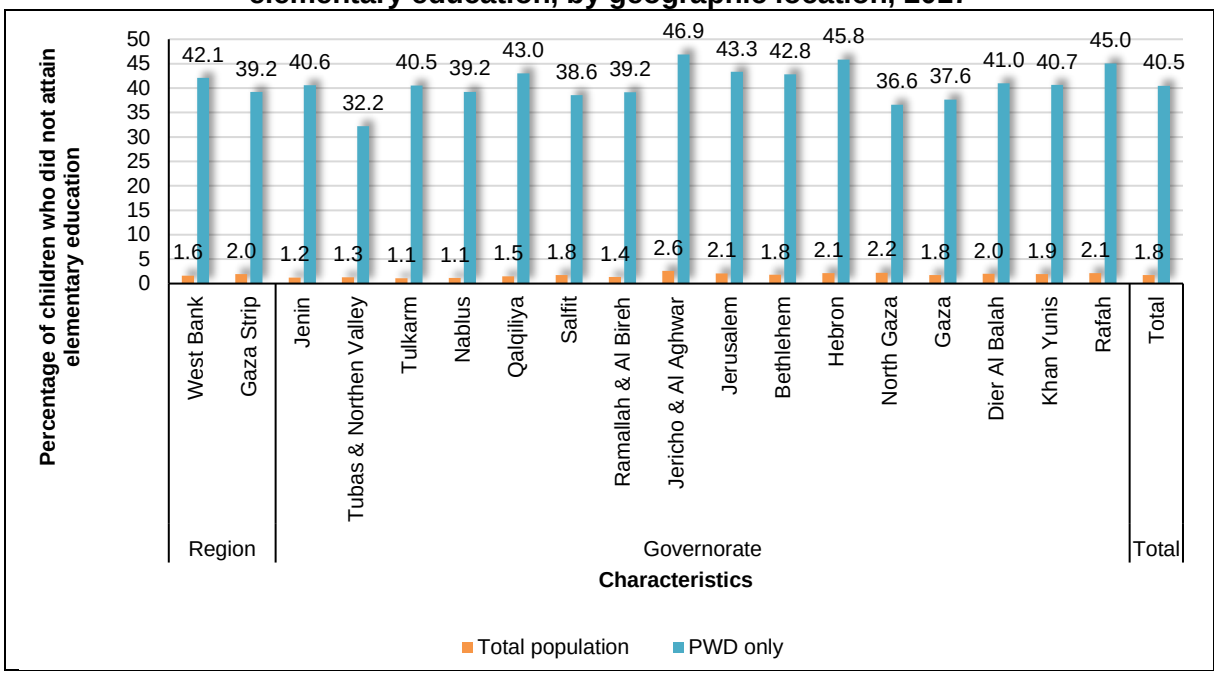
Source: Authors' calculations based PHC 2017, Disability definition.

Note: *** sub-groups differences are statistically significant at p<0.05.

This suggests that, for both the general population in Palestine, as well as the population of children with disabilities, in particular, having disabilities and having a household head who did not attain secondary education, may increase the probability that the child will not complete basic education on time. Although there is no statistical difference between boys and girls among children with disabilities in basic education completion, girls are much more likely than boys (26.0 percent versus 12.3 percent, respectively) to not complete basic education on time, in the general population of children in Palestine. Among children with incomplete elementary schooling, sex differences are much less pronounced.

Figure 27 and Figure 28 present the percentage of children who have not completed elementary education, and those who have not completed basic education, respectively, disaggregated by geographic location, and by the total population and the population of only PWD. Among children who have not completed elementary school education, this rate is generally very low (between 1 and 3 percent) among the total population, regardless of region or governorate. A slightly higher proportion of children in the Gaza Strip have not completed elementary school on time (2.0 percent), compared to children in the West Bank (1.6 percent). Among the general population, Jericho & Al Alghwar has the highest proportion of children that has not completed elementary school education on time (2.6 percent). **Among the population of PWD, a slightly higher proportion of children in the West Bank have not completed elementary school on time (42.1 percent), compared to children in the Gaza Strip (39.2 percent).** Between 32 and 47 percent of children with disabilities have not completed elementary education across all governorates, with the highest proportion being 46.9 percent of children with disabilities living in Jericho & Al Alghwar.

Figure 27. Percentage of children age 10-17 years who have not completed elementary education, by geographic location, 2017

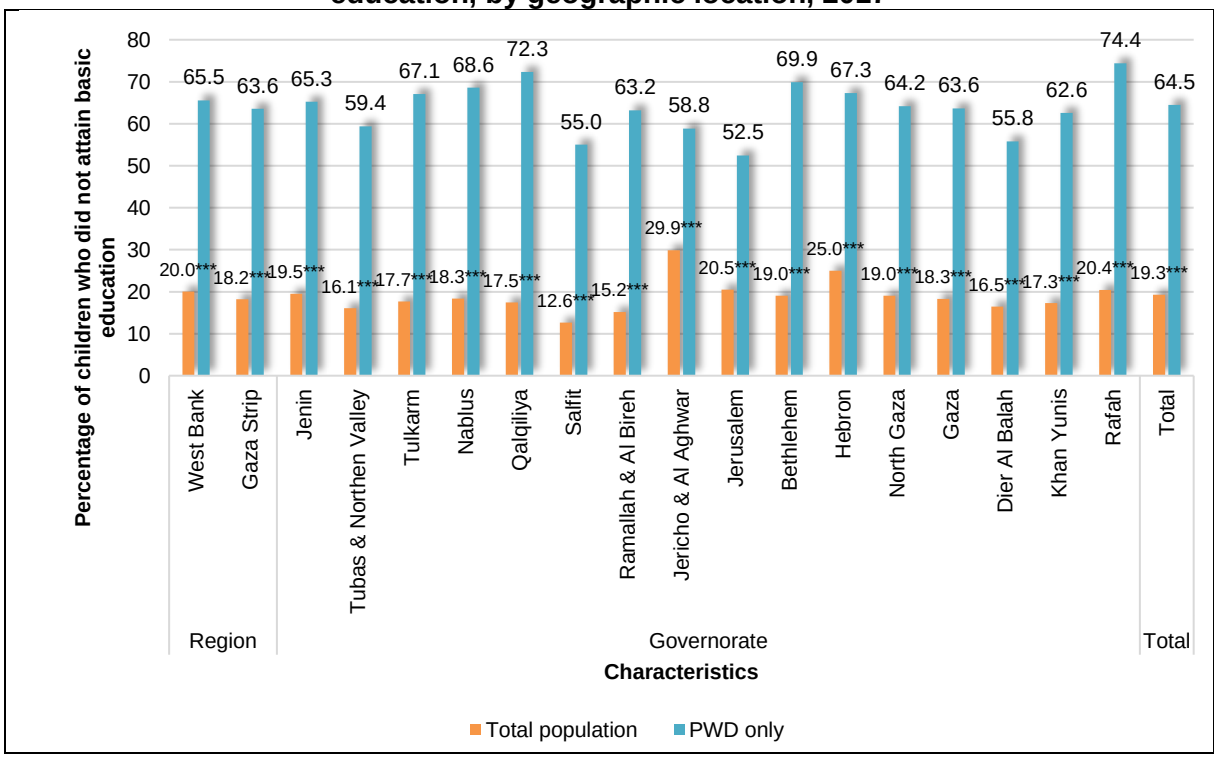


Source: Authors' calculations based PHC 2017, Disability definition.

Note: 1. All sub-group differences statistically significant at p<0.05.

2. Jerusalem governorate: Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967 .

Figure 28. Percentage of children age 16-17 years who have not completed basic education, by geographic location, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Note: *** sub-groups differences are statistically significant at p<0.05.

Jerusalem governorate: Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967 .

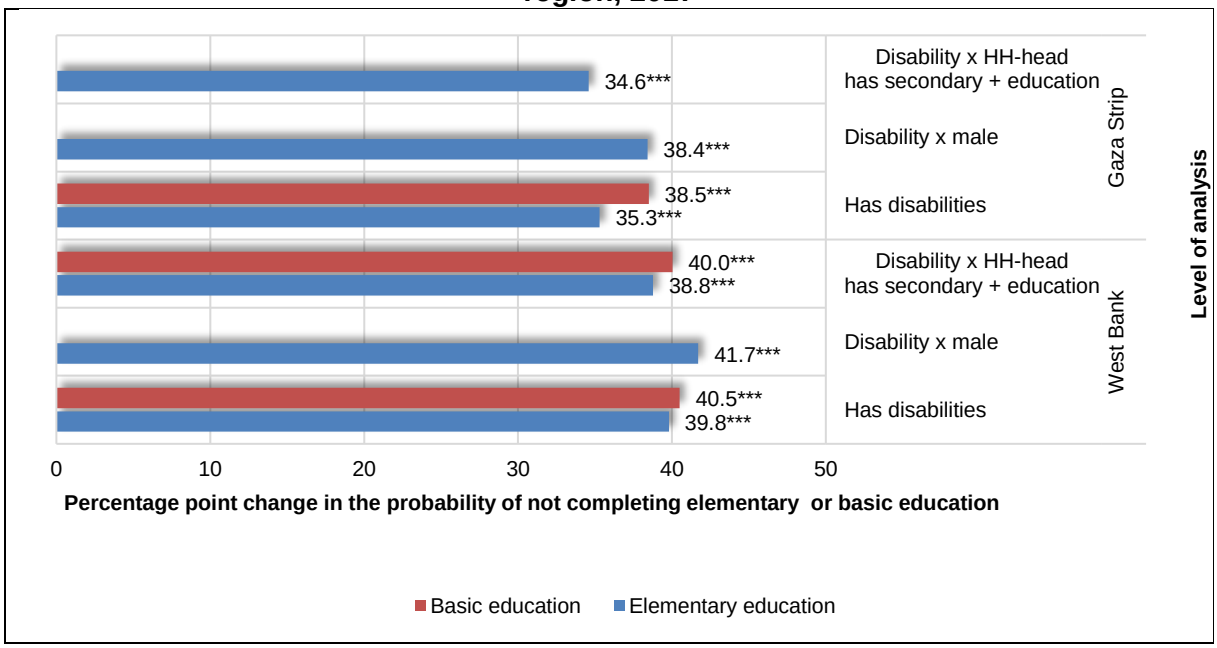
For children age 16-17 years who have not completed basic education, there are no statistically significant differences among the regional or governorate sub-groups, among the population of children with disabilities only. However, among the general population of children, a slightly higher proportion of children living in the West Bank (20.0 percent) have not completed basic education, compared to children living in the Gaza Strip (18.2 percent), and these statistically significant differences are also reflected at the governorate level.

The regression analysis shows that **having disabilities is strongly associated with a higher probability that children did not attain elementary or basic education, compared to not having any disabilities**.

Figure 29 shows a summarized selection of results from the full regression analysis presented in Table 10-Table 13 of Appendix, separately for the West Bank and Gaza Strip.

On average, controlling for additional characteristics, being a child with disabilities increases the probability of not completing elementary education by around 39.8 percentage points in the West Bank, and by around 35.3 percentage points in Gaza Strip, compared to children without disabilities. Similarly, a child with disabilities has a higher probability of not completing basic education compared to a child without disabilities, with the probability increasing by around 40.5 percentage points in the West Bank, and by 38.5 percentage points in Gaza Strip.

Figure 29. Marginal effect of being a child with disabilities on the probability of not completing elementary (age 10-17 years) or basic (age 16-17 years) education, by region, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Note: Logistic estimates from equation (1), controlling for other individual and household characteristics. Significance level: *** p<0.01, ** p<0.05, * p<0.1.

Controlling for other variables, the interaction of being a child with disabilities and having a household head who has attained at least secondary education yields a positive average marginal effect in both the Gaza Strip and the West Bank, with respectively 34.6 and 38.8

percentage points higher probability of not having completed elementary education. As this average marginal effect is lower than the effect of only having disabilities, it suggests that **having a household head with at least secondary education slightly lowers the probability of not completing elementary education when having disabilities**. Similarly, in the West Bank, the interaction effect of having a disability and having a household head with at least secondary education, yields 40 percentage point higher probability that the child will not complete basic education. On the other hand, in Gaza Strip, the interaction effect between having a disability and having a household head with at least secondary education on the probability of not having attained basic education is not statistically significant.

Controlling for other factors, **being a boy and having disabilities also increases the probability that the child will not complete elementary education on time** in both the Gaza Strip and the West Bank, by 38.4 and 41.7 percentage points, respectively. The full regression results in Appendix also show that in both Gaza Strip and the West Bank, living in the poorest two wealth quintiles increases the probability that the child will not complete elementary education on time. Furthermore, for every additional year of age, the probability that the child will not complete elementary education decreases, and this effect increases with age. This suggests that children are likely to complete elementary education albeit with delay. Similarly, being 17 years old, instead of being 16 years old, decreases the probability that the child will not complete basic education by around 6 percentage points in both the West Bank and in Gaza Strip. In both the West Bank and Gaza Strip, being a boy and living in the poorest two wealth quintiles, account for a significant increase in the probability that the child will not complete basic education on time, while having a household head with at least secondary education, and increasing years of age of the child are associated with a decrease in this probability.

Altogether, these results suggest that having a disability is the main driver of not completing elementary or basic education in the West Bank and in Gaza Strip. Additional factors, such as having a household head with at least secondary education, living in the poorest two wealth quintiles, being a boy, and increasing units of age, account for only marginal differences in this effect. These findings suggest that **disability plays a significant role in children's ability to make progress and succeed in school**. This may be due to limitations in the education system for accommodating the specialized accessibility needs of children with disabilities, or due to other risk factors that are associated with reduced access to education and which are exacerbated by disability, such as poverty, and the intergenerational effects of parental educational attainment.

4.1.3 Standard of Living

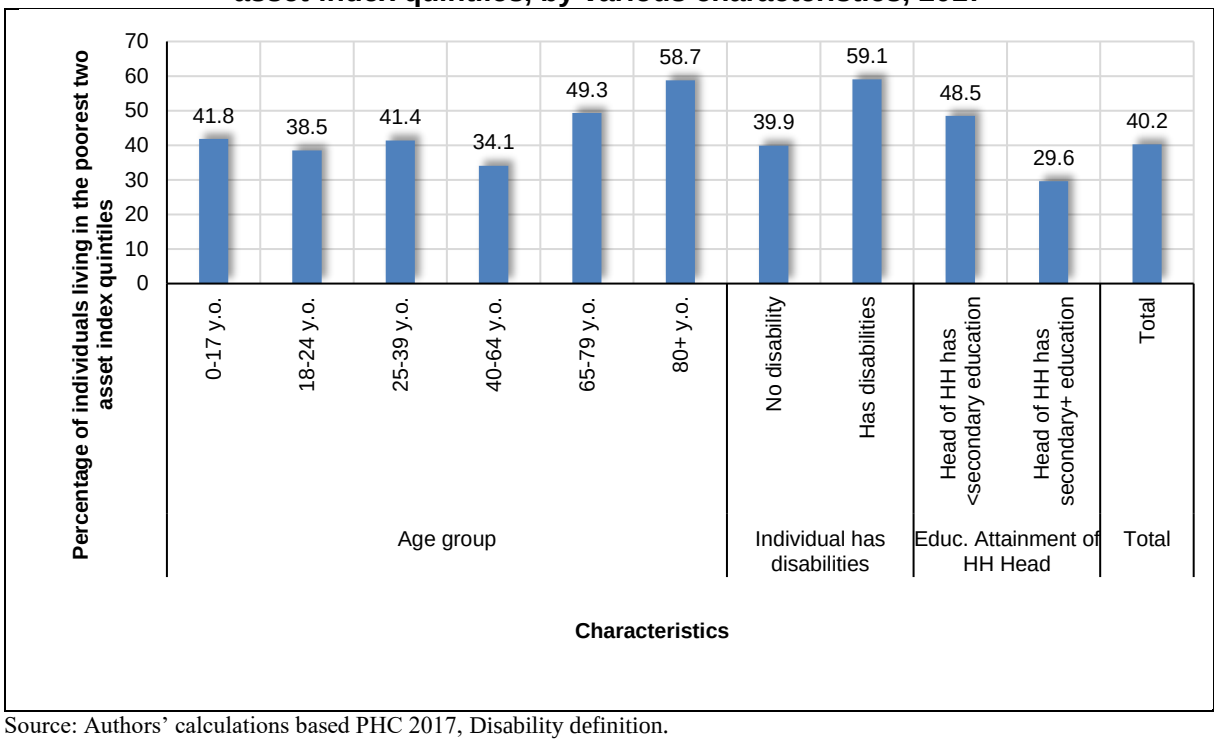
Within the constraints of the data, having a poor standard of living is defined as "**individual lives in a household which falls into the first or second quintile of the asset index**". An asset index was constructed as a proxy variable for approximating household wealth in terms of the assets owned by individuals living in households in Palestine. This variable is a limited approximation of the actual standard of living measured in monetary terms.

Figure 30 and Figure 31 describe the situation of the population living in the poorest two asset-index (hereafter, referred to interchangeably as "wealth") quintiles in Palestine, in terms of

various characteristics including disability status. In the total population, 40.2 percent of individuals are living in the poorest two wealth quintiles. 59.1 percent of the PWDs are living in the poorest two wealth quintiles, compared to 39.9 percent of individuals without disabilities. This suggests that people with disabilities have a higher probability of being in the poorest two wealth quintiles than individuals without disabilities.

Regarding the geographical location, around two-thirds of the population living in Gaza Strip fall into the poorest two wealth quintiles, compared to around one-quarter of the population living in the West Bank. This suggests that **populations living in the Gaza Strip tend to have a poorer standard of living than populations living in the West Bank**. This is especially true for persons with disabilities. In the West Bank, 41.5 percent of the population of PWDs is living in the poorest two wealth quintiles. In the Gaza Strip, in comparison, 75.3 of the population of PWDs is living in the poorest two wealth quintiles. These trends are also visible when comparing the rates of populations living in the poorest two wealth quintiles between the governorates of the West Bank, and those of the Gaza Strip.

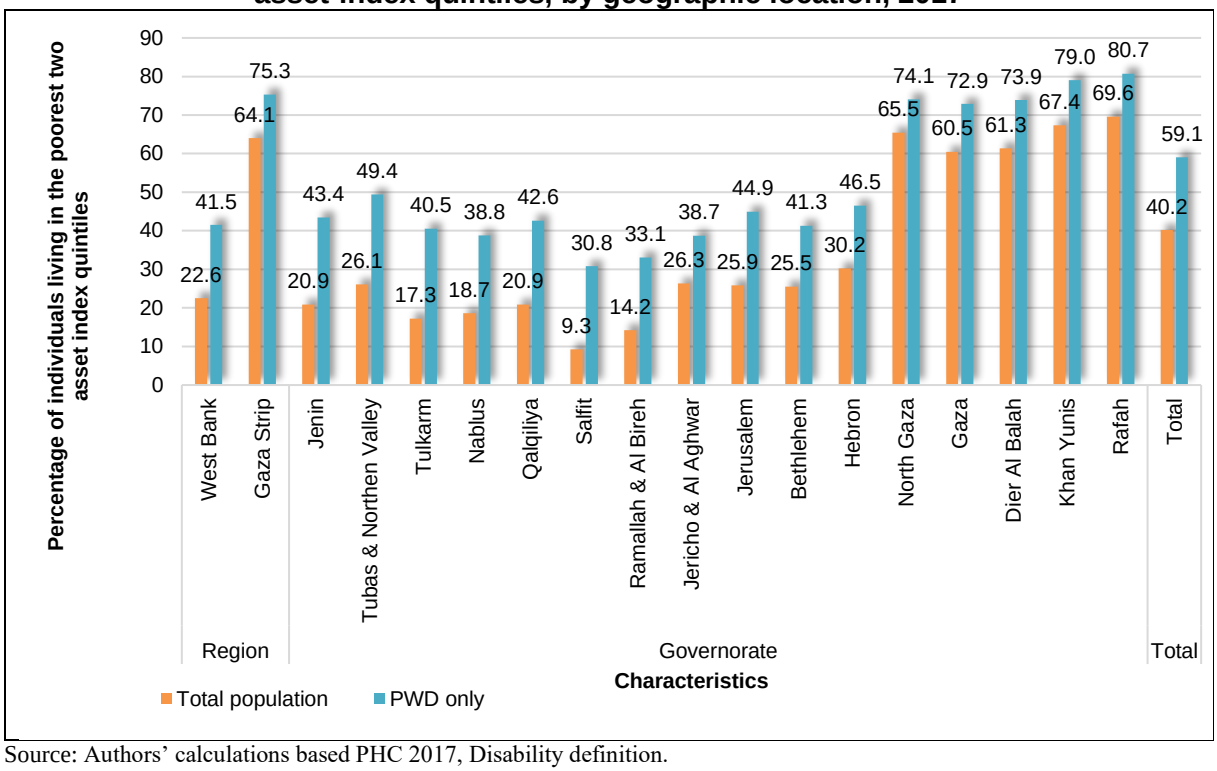
Figure 30. Percentage of individuals in Palestine who are living in the poorest two asset-index quintiles, by various characteristics, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Note: All sub-group differences statistically significant at $p<0.05$.

Figure 31. Percentage of individuals in Palestine who are living in the poorest two asset-index quintiles, by geographic location, 2017



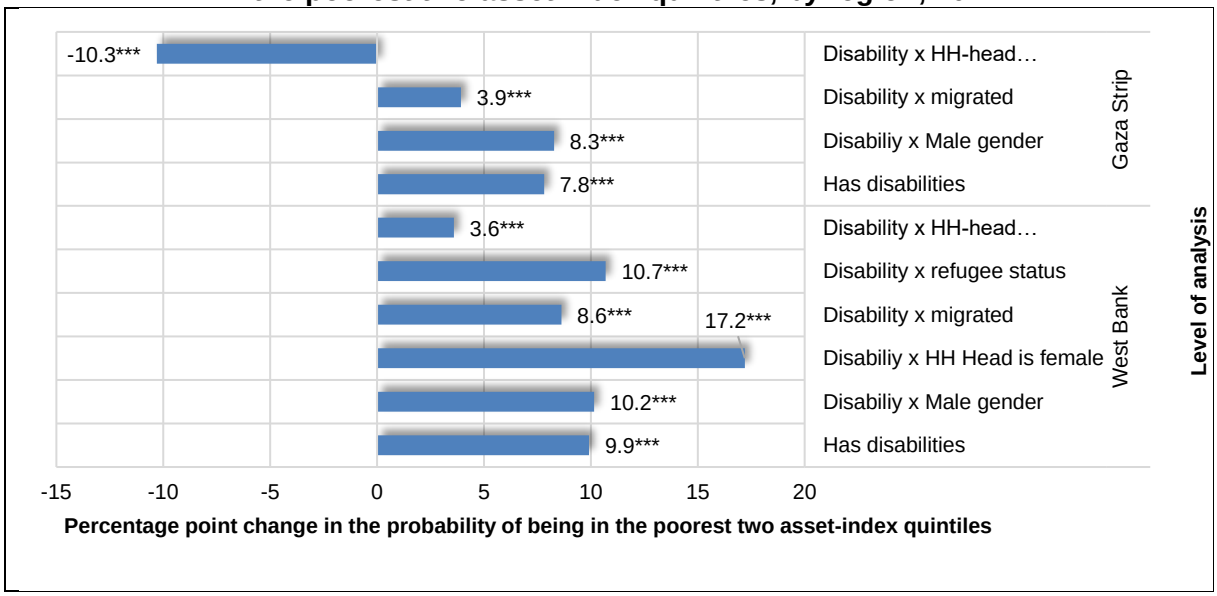
Source: Authors' calculations based PHC 2017, Disability definition.

Note: 1. All sub-group differences statistically significant at p<0.05.

2. Jerusalem governorate: Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967 .

Figure 32 shows the abbreviated estimation results of Model 1 as explained in the methodology section, for the dependent variable Y_i referring to individuals having a poor standard of living (defined as living in the two poorest wealth quintiles of the asset-index). The regression results are presented fully in Appendix, Table 8 and Table 9.

Figure 32. Marginal effect of being a person with disabilities on the probability of living in the poorest two asset-index quintiles, by region, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Note: Logistic estimates from equation (1), controlling for other individual and household characteristics.

Significance level: *** p<0.01, ** p<0.05, * p<0.1.

In both Gaza Strip and the West Bank regions, **having disabilities significantly increases the probability of the individual being in the bottom two quintiles of the asset index**, as a proxy for having a poor standard of living. In the West Bank, having disabilities increases the probability the individual will be in the bottom two quintiles by 9.9 percentage points, while in Gaza Strip this probability is increased by 7.8 percentage points, compared to individuals without disabilities, and controlling for additional background characteristics.

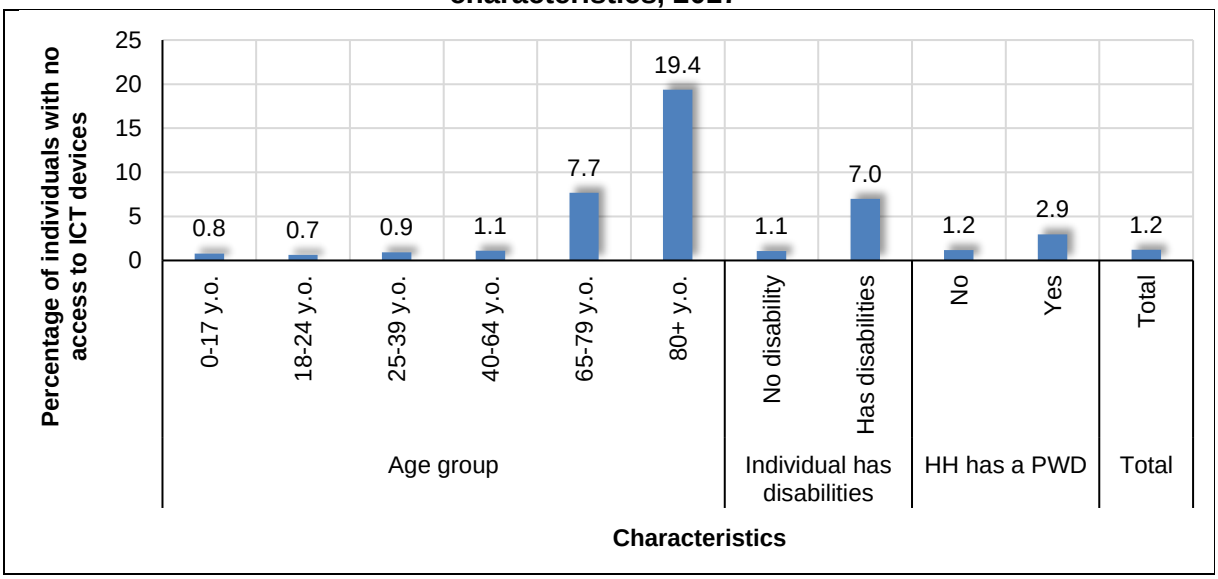
When examining interaction effects in the West Bank region, having disabilities *and* being male, or having a female household head, further increases the probability that the individual with disabilities has a poor standard of living, by 10.2 and 17.2 percentage points, respectively. On the other hand, having disabilities *and* having a household head with at least secondary education, increases the probability of having a poor standard of living by 3.6 percentage points in the West Bank, and decreases this probability by 10.3 percentage points in Gaza Strip. As also seen in the full regression results in Appendix, controlling for other facts, having a household head with at least secondary education, as opposed to a household head who has not attained secondary education, reduces the probability that the individual will live in a household with a poor standard of living by around 16 percentage points. This suggests that **having a household head who has at least secondary education has a positive influence on the standard of living**, possibly usurping the effect that having disabilities has on the standard of living. Furthermore, having a refugee or migrant status *and* having disabilities, increases the probability that the individual will have a poor standard of living compared to not having these statuses, albeit to a lesser extent. In other words, **having disabilities significantly increases the probability of having a poor standard living by at least 7 percentage points in both Gaza Strip and the West Bank, and the effect is especially exacerbated for PWDs who have a female household head in the West Bank.** Having a household head with at least secondary education significantly decreases the probability that an individual with a disability has a poor standard of living.

4.1.4 Access to ICT

In this analysis, having poor access to ICT is measured as **"the individual has no access to any ICT device or channel (mobile/smartphone, tablet/iPad, laptop, computer, or internet)"**. To account for ICT access to children at the primary school level, this indicator is measured for all individuals age 6 years and over. As this information is only available at the household level, this analysis does not include an assessment of access to ICT at schools or the workplace.

A low percentage of individuals have no access to ICT in Palestine. As seen in Figure 33 and Figure 34, only 1.2 percent of individuals have no access to ICT devices or channels in the household. However, this percentage is significantly higher for PWDs, finding 7.0 percent of individuals without access to ICT devices or channels in the household. Individuals above age 65 years show the highest percentage of persons without access to ICT. Across regions and governorates (except for Jerusalem), while the rates of no access to ICT are relatively low for the total population, they are all around 5 to 9 percent for people with disabilities.

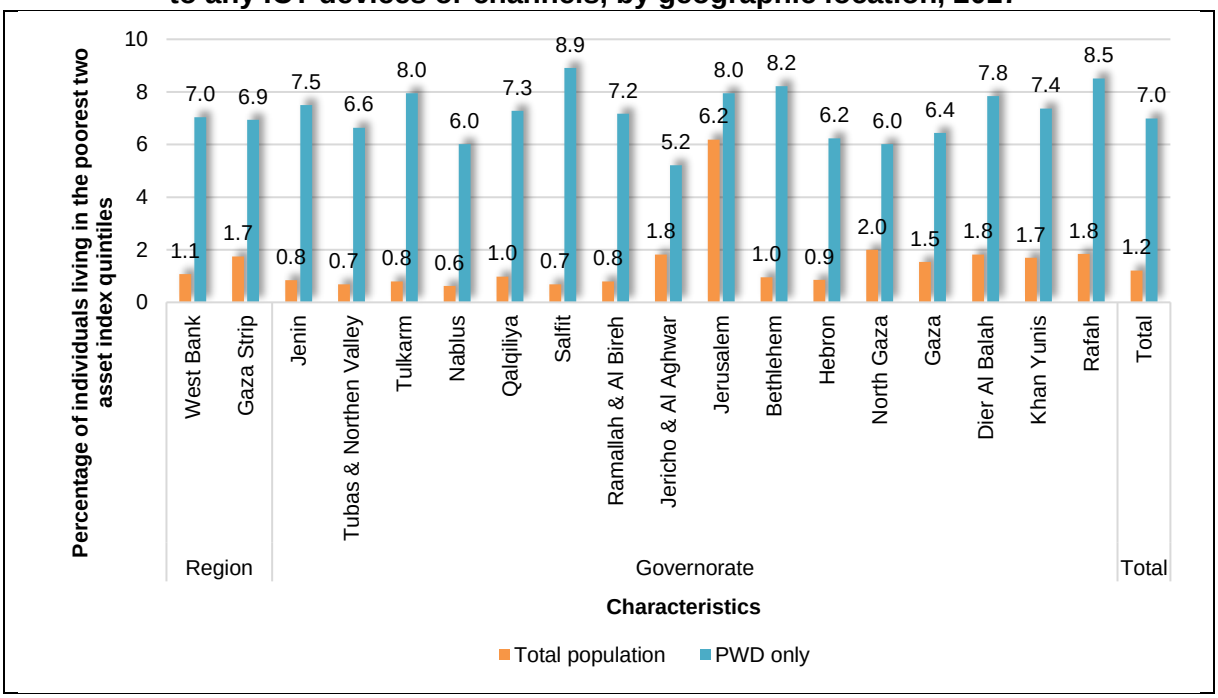
Figure 33. Percentage of individuals age (6 years and over), who do not have access to any ICT devices or channels, by various individual and household characteristics, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Note: All sub-group differences statistically significant at p<0.05.

Figure 34. Percentage of individuals age (6 years and over), who do not have access to any ICT devices or channels, by geographic location, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Note: 1. All sub-group differences statistically significant at p<0.05.

2. Jerusalem governorate: Data exclude those parts of Jerusalem which were annexed by Israeli Occupation in 1967 .

As detailed in Table 14 and Table 15 (Appendix), the average marginal effect of being a PWDs on the probability of not having access to ICT devices/channels, obtained from estimating Model 1, is very low. **In both the West Bank and Gaza Strip regions, being a person with disabilities increases the probability of having no access to ICT by under 2 percentage point.** This may be explained by the wide coverage of access to ICT across the population in

Palestine and disability not being the main factor in preventing access. On the other hand, since this analysis is limited to assessing access to ICT at the household, rather than the individual level, it may, therefore, mask the additional effect of being an individual with disabilities on access to ICT. Furthermore, the accessibility of ICT tends to be more complex for PWDs than for other persons, given the limitations of specific disabilities. These are factors that need to be accounted for in future in-depth research in the differences in accessibility of ICT between individuals with and without disabilities in Palestine.

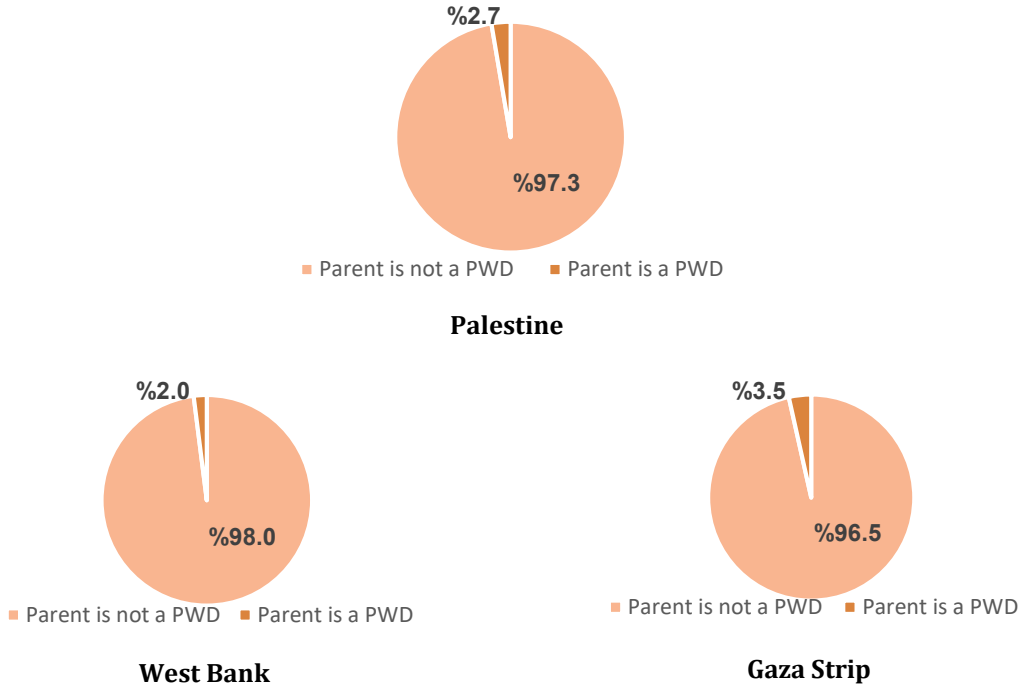
4.2 How does disability generate externalities on other members of the household?

The analysis in this section measures externalities generated by disability in terms of the experiences of 1) being a child who has a parent with a disability, and 2) being a child who is not disabled and is living in the same household with another child with a disability. Individuals in these two population groups are assessed for their access to health insurance, elementary school attainment, living in the two poorest wealth quintiles (asset-index quintiles), and access to ICT devices/channels. Being a child who has a parent with a disability is only measured for those children who have an identifiable parent living in the same household (relationship to the household head is defined as "son/daughter"). This means that children who have one or more parents who are not considered the household head, but who may have a disability, will not be counted in this analysis, due to data limitations.

4.2.1 Children of parents with disabilities

In the total child population of Palestine, 2.7 percent of children have a parent who is the household head and who has disabilities (Figure 35). The proportion of children living with a parent (household head) who has disabilities is slightly higher in the Gaza Strip (3.5 percent), compare to in the West Bank (2.0 percent).

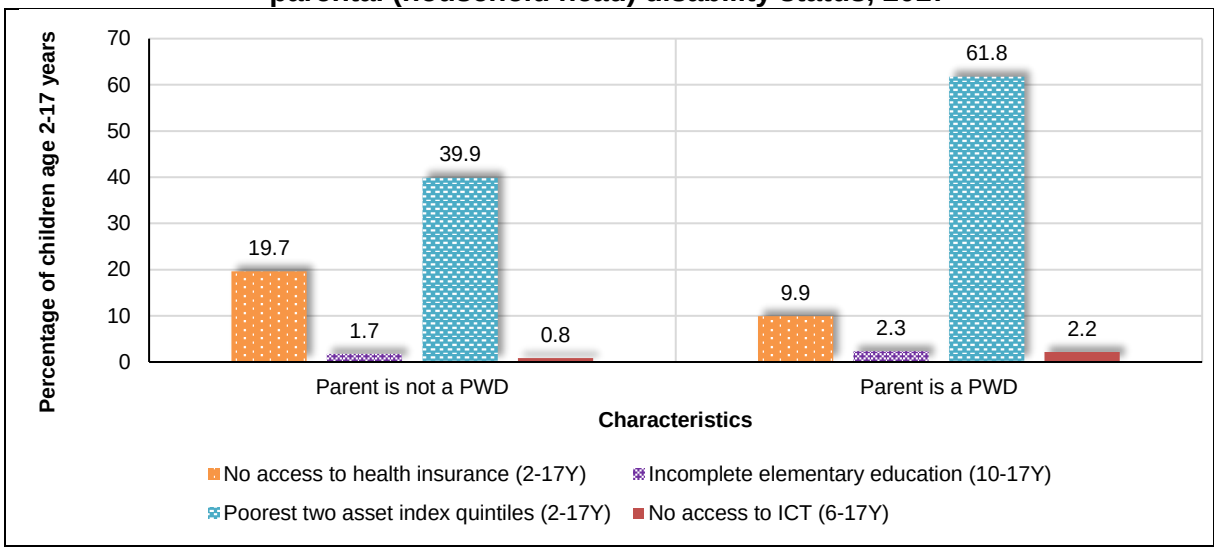
Figure 35. Percentage of children age 2-17 years with a parent with disabilities who is a household head at the Palestine level and by region, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

A higher percentage of children have not completed elementary education, are living in the poorest two quintiles of the asset index, and have poor access to ICT, among children with a parent who is a PWD, compared to children without a parent without disabilities (Figure 36). For example, 61.8 percent of children with a parent who is a PWD is living in the two poorest asset-index quintiles, compared to only 39.9 percent of children with a parent who is not a PWD. On the other hand, 9.9 percent of children with a parent who is a PWD have no access to health insurance, compared to 19.7 percent of children without a parent who is a PWD.

Figure 36. Percentage of children age 2-17 years and access to services, according to parental (household head) disability status, 2017



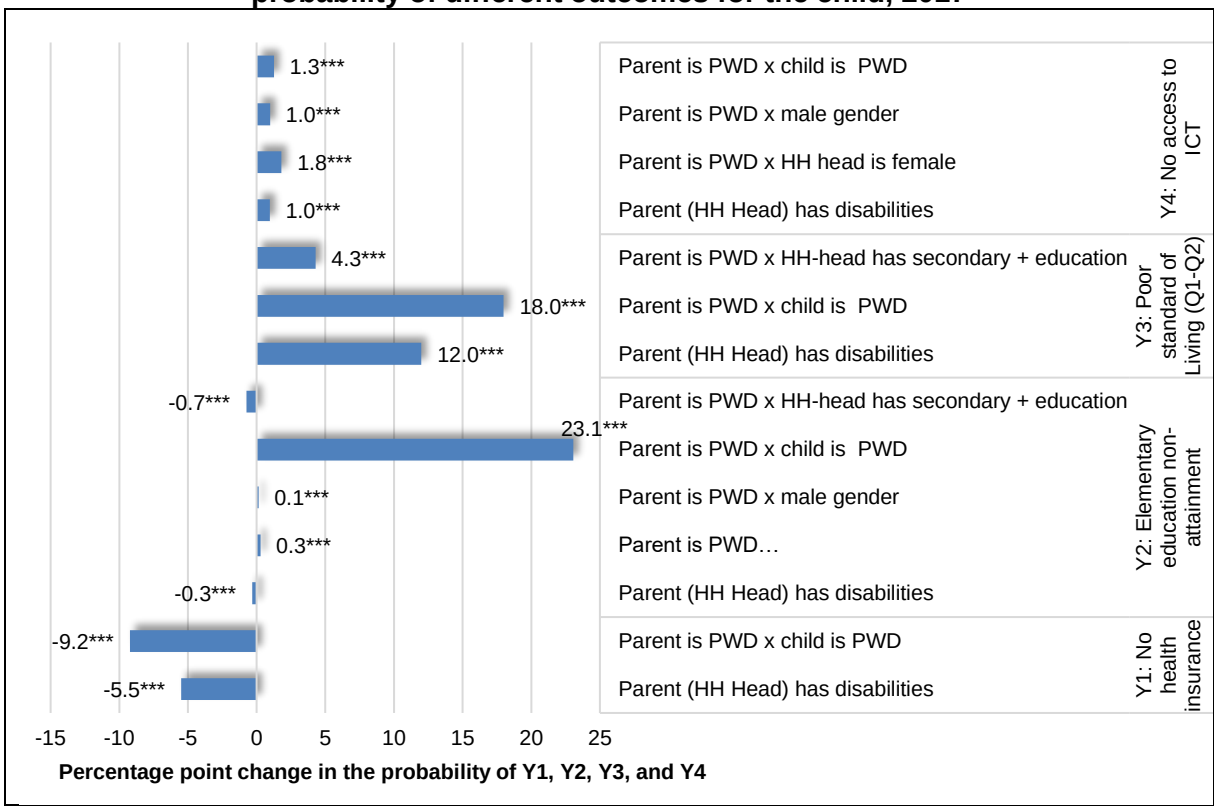
Source: Authors' calculations based PHC 2017, Disability definition.
Note: All sub-group differences statistically significant at $p<0.05$.

To better understand the relative importance of having a parent (household head) who has disabilities on the probability that their children will have limited opportunities, a multivariate regression analysis was carried out. The models estimated the effect that being a child and having a parent who is a PWD has on the probability of 1) having poor access to health services (no access to health insurance); 2) having a poor standard of living (living in the poorest two quintiles of the asset index); 3) not attaining elementary education beyond primary school age; 4) not having access to ICT devices/channels. All models controlled for the effects of other background characteristics including geographic location, the sex of the child, age cohort and presence of other PWD sharing the household. For interpretation purposes, only a selection of results is presented in Figure 37, while the full regression output is in Table 16-Table 19 of Appendix.

As seen in Figure 37 and Table 16-Table 19, controlling for other factors, having a parent with disabilities has a statistically significant effect on the explored dependent variables. Controlling for other factors, **having a parent with disabilities reduces the probability that the child will not have access to health insurance by 5.5 percentage points.** This effect is amplified for children who also have disabilities (-9.2 percentage points. These echoes support those of Section 6.1, which found that being a person with disabilities has a small percentage point reduction in the probability that the individual has no access to health insurance, compared to an individual without disabilities. Controlling for other background characteristics, including

the disability status of the parent, living in any of the five governorates of the Gaza Strip also decreases the probability that children will not have access to health insurance by around 14-20 percentage points, compared to living in Jenin.[12]

Figure 37. Marginal effect of having a parent (household head) with disabilities on the probability of different outcomes for the child, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: Outcomes for the child include that the child: 1) has no access to health insurance; 2) has not attained elementary education; 3) has a poor standard of living; and 4) has no access to ICT.
Significance level: *** p<0.01, ** p<0.05, * p<0.1.

Controlling for background characteristics, having a parent with disabilities has a statistically significant negative effect on the probability that the child is beyond elementary school age and has not attained elementary schooling level**.** However, the average marginal effect is very small (-0.3 percentage points). In contrast, **the combined effect of both the child and the parent having disabilities, yields a 23.1 percentage point higher probability that the child has not attained elementary education** than for a child without disabilities and a child without a parent with disabilities**.** If the parent is a PWD and has completed at least secondary education, controlling for other effects, the marginal effect on not having completed elementary education is 0.7 percentage points lower, suggesting that the educational achievement of the parent helps to support children's elementary school achievement, even if the parent has disabilities. These findings echo those of section 6.1, and suggest that, having a parent with disabilities may lead to some externalities in the child's schooling achievement, **the effect of the child's disability**

12 See Table 16 in Appendix for full regression output.

is among the single most important determining factor in whether the child is likely to attain elementary schooling on time or not.

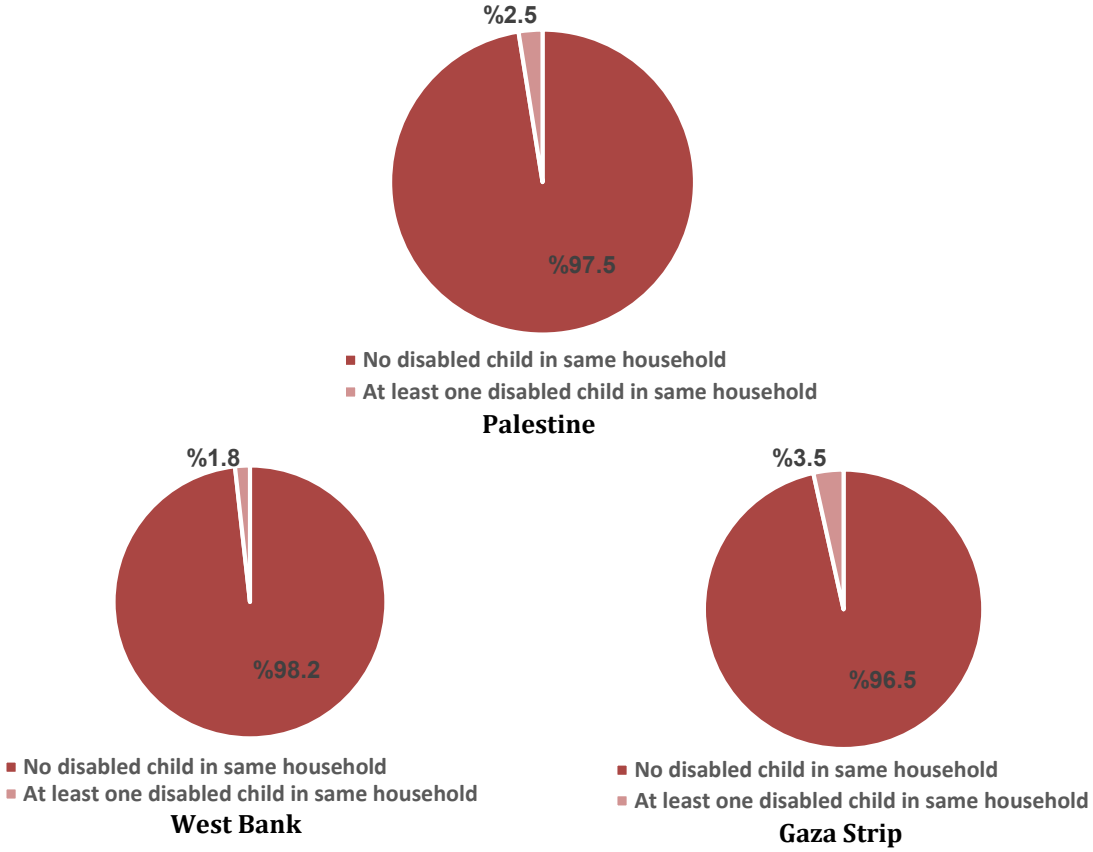
Having a parent with disabilities significantly increases the probability for the child of living in a household that falls into the poorest two quintiles of the asset-index, as a proxy measure for the household's standard of living**.** Controlling for other background characteristics, having a parent with disabilities increases the probability that the child lives in a household with a poor standard of living by 12 percentage points, compared to having a parent without disabilities. This effect is amplified if the child is also a person with disabilities (18 percentage point increase in the probability of having a poor standard of living). If the household head (parent) has disabilities and, also, has attained at least secondary education, the probability that the child will live in a household with a poor standard of living is much lower, increasing only by 4.3 percentage points. The full regression results in Appendix further illustrate that, controlling for other factors, living in any of the governorates in the Gaza Strip increases the probability that the child will live in the poorest wealth quintiles by around 45-54 percentage points.

Similar to the results of Section 6.1, **the effect of a parent with disabilities on the probability that the child has no access to ICT devices/channels, while significant, is very small**, yielding only 1 percentage point increase in the probability of having no access to ICT. This suggests that other factors may be more important determinants of poor access to ICT, such as having a poor standard of living.

4.2.2 Children who are not disabled living with another child who has disabilities

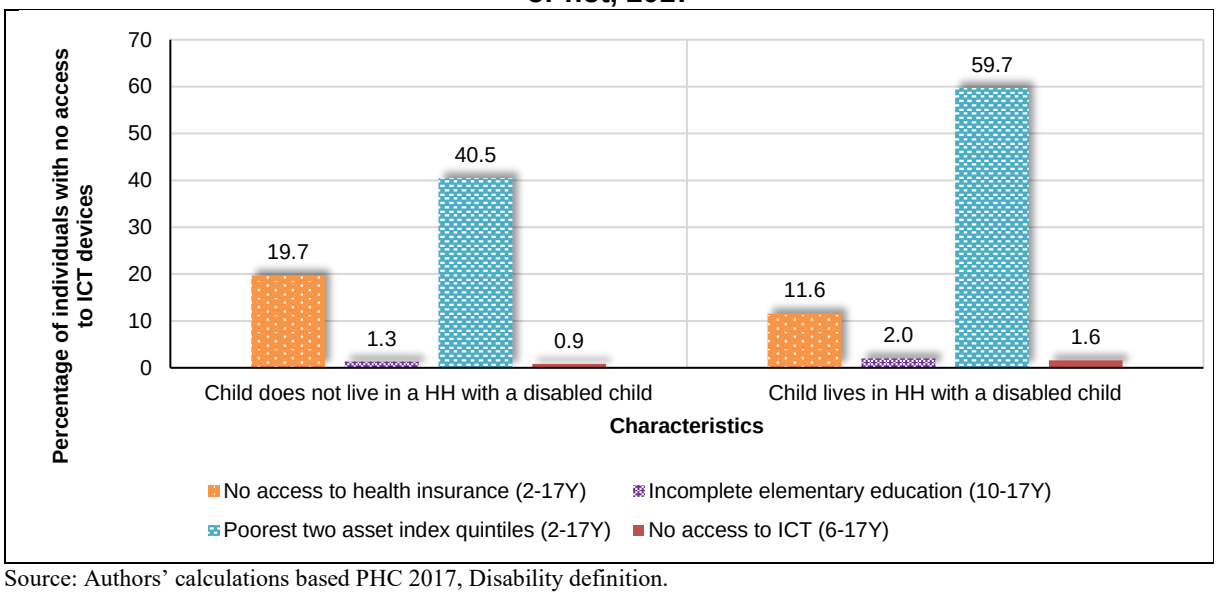
In Palestine, out of all children age 2-17 years who do not have a disability, 2.5 percent are living together in the same household as another child age 2-17 years who have disabilities (Figure ***38***). There is a slightly higher proportion of children without disabilities who are living with a child with disabilities in the Gaza Strip (3.5 percent), compared to the West Bank (1.8 percent). Among children who do not have disabilities, those living with another child who has a disability exhibit higher rates of incomplete elementary education, living in the poorest two wealth quintiles, and having no access to ICT, while having lower rates of poor access to health insurance, compared to those children who are not living in the same household as another child who has disabilities (Figure 39). This suggests that children who are not disabled but who are living with another child who has a disability may be experiencing the externalities which are similar in effect to the experience of individuals with disabilities, in terms of access to services and standards of living.

Figure 38. Percentage of children age 2-17 years not disabled that are living in the same household as another child with and without disabilities, at the Palestine level and by region, 2017



Source: Authors' calculations based PHC 2017, Disability definition.

Figure 39. Percentage of children age 2-17 years and access to services, according to whether they are living in the same household as another child who is disabled or not, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: All sub-group differences statistically significant at $p<0.05$.

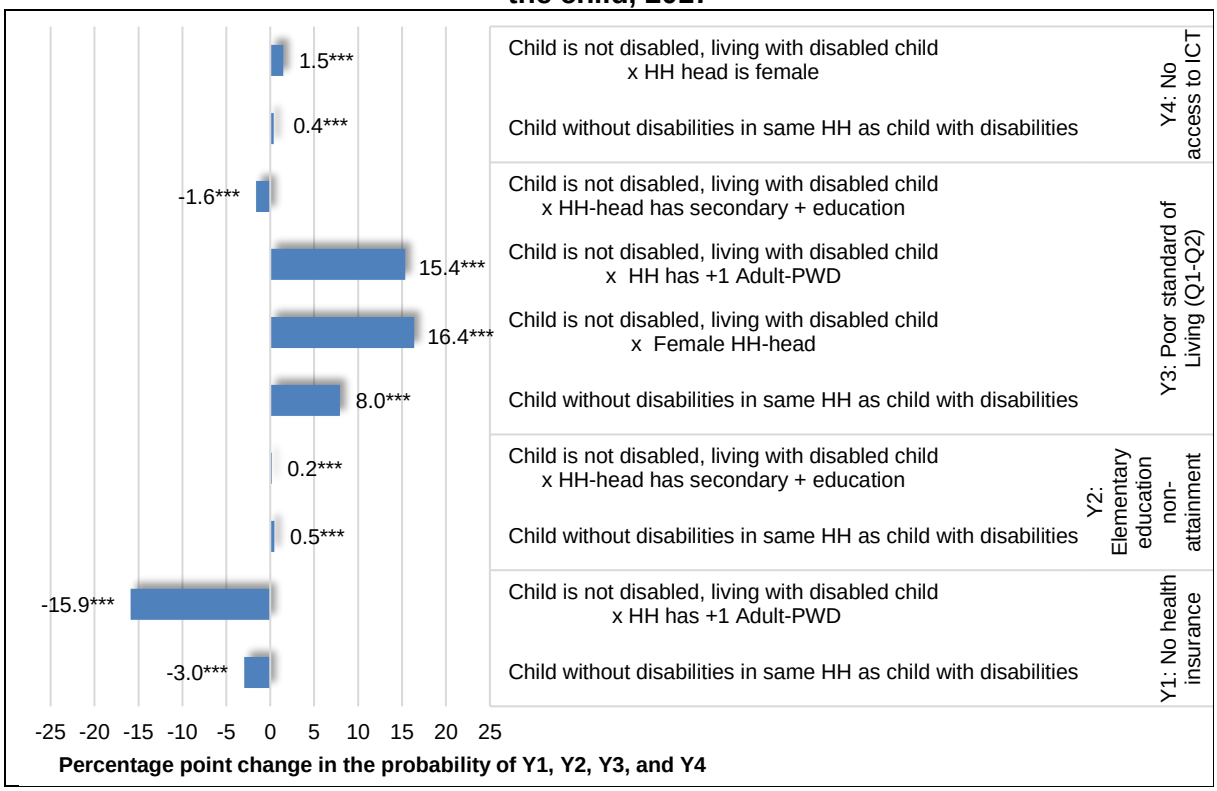
To estimate the relative importance of having a child with disabilities in the household, on children who have no disabilities, several multivariate regression models were estimated to

determine the impact on the child's: **1) access to health insurance; 2) elementary school attainment; 3) standard of living; 4) access to ICT channels/devices**. These results are summarised for brevity and interpretation purposes in Figure 40, while Table 20-Table 23 present the full regression output.

In terms of access to health insurance, the effect of having a child with disabilities in the household on children without disabilities is comparable to that of having a parent with disabilities, as seen in Figure 37, though the effect size is smaller (-3.0 percentage point change). This trend is consistent for the other three dependent variables. Although living with a child with disabilities has a very small externality on the probability of not attaining elementary education for the child without disabilities (0.5 percentage point change), living with a child who is a PWD yields a 8.0 percentage point increase in the probability that the child has a poor standard of living. Living with a child with disabilities *and* living together with an adult who is a PWD significantly increases the probability that the child has a poor standard of living by 19.4 percentage points. In terms of access to ICT, living with a child who is a PWD *and* having a female household head yields a 1.5 percentage point increase in the probability that the child has no access to ICT devices/channels. This may be explained by the high correlation between having a female household head and having a poor standard of living, suggesting that access to ICT/devices in the household is linked to the availability of other assets that serve as proxies for household wealth. Furthermore, living with a child who is a PWD, *and* living with an additional adult who is a PWD, decreases the probability that a child without disabilities will not have access to health insurance by 15.9 percentage points.

The full regression results in Appendix further show that, controlling for other background characteristics, living in any of the governorates of the Gaza Strip significantly decreases the probability that the child will not have access to health insurance by 13-20 percentage points (against the reference group of living in the Jenin governorate). Living in any of the governorates in Gaza Strip increases the probability that the child will have a poor standard of living by 44-54 percentage points, holding other control factors constant, compared to living in Jenin. Living in the Gaza Strip also increases the probability that the child will not have access to ICT, holding other factors constant, by around 1-2 percentage points.

Figure 40. Marginal effect of being a child without disabilities and sharing a household with a child with disabilities, on the probability of different outcomes for the child, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: Outcomes for the child include that the child 1) has no access to health insurance; 2) has not attained elementary education; 3) has a poor standard of living; and 4) has no access to ICT devices/channels.
Significance level: *** p<0.01, ** p<0.05, * p<0.1.
Y-axis: denotes the level of analysis.

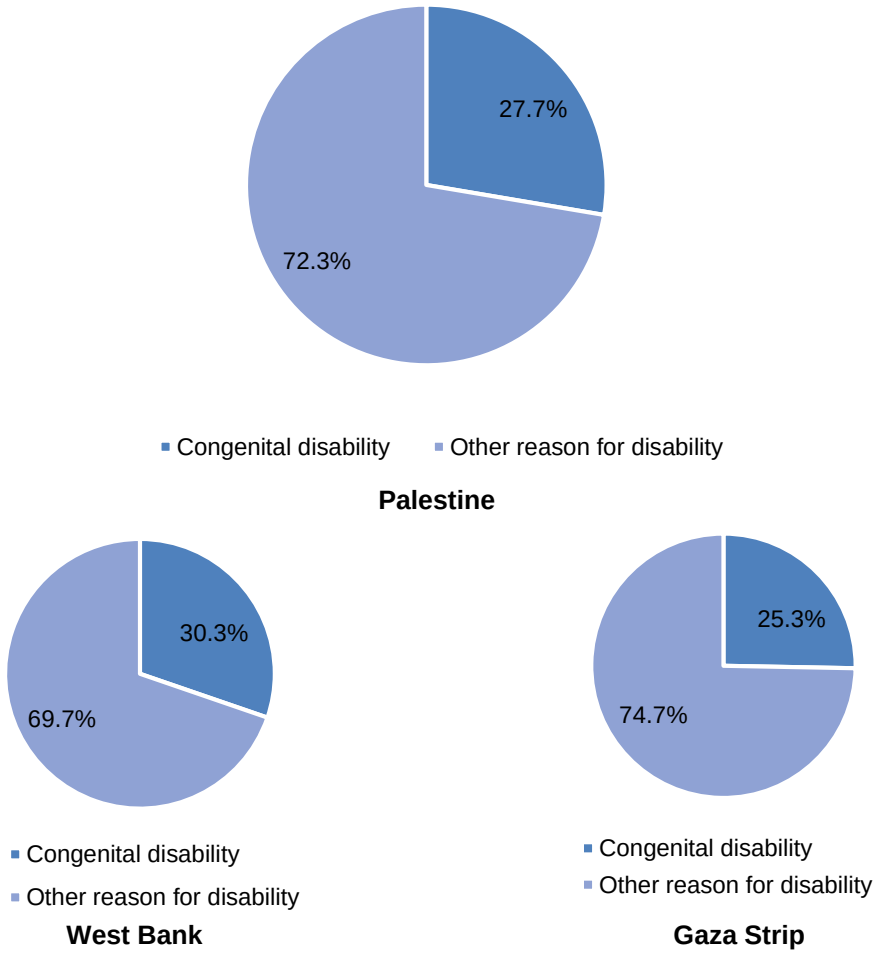
4.3 How does disability in childhood affect future opportunities for labour market inclusion and economic mobility?

The impact of disability on future opportunities for labour market inclusion and economic mobility is estimated by analysing the population of individuals who have a congenital disability as the reason for the identified disability, of working age (15-59 years). Having a congenital disability is the only viable variable in the data which allows for interpretation of the duration of the disability lasting since childhood. For this reason, this analysis omits those individuals who may have been affected by a childhood disability that may not be congenital, such as those caused by accidents or injuries during childhood. This is a significant data limitation, and therefore these results should be interpreted with caution and for academic purposes only. Individuals with a congenital disability are assessed against those without any disabilities, and therefore individuals with any non-congenital disability are not counted in this analysis.

This analysis assesses whether individuals with a congenital disability between age 15-59 years are more or less likely to be: 1) living in households in the poorest two quintiles of the asset index; 2) involved in informal labour; 3) inactive in the labour market, compared to individuals without any disability.

Among those who have a disability in Palestine, 27.7 percent of individuals have a congenital disability, as opposed to disability due to other reasons (72.3 percent) (Figure 41). In absolute terms, 12,792 individuals have experienced a congenital disability during childhood. Of those who have a disability in the West Bank, 30.3 percent have a congenital disability, while 25.3 percent of those with disabilities in the Gaza Strip have a congenital disability.

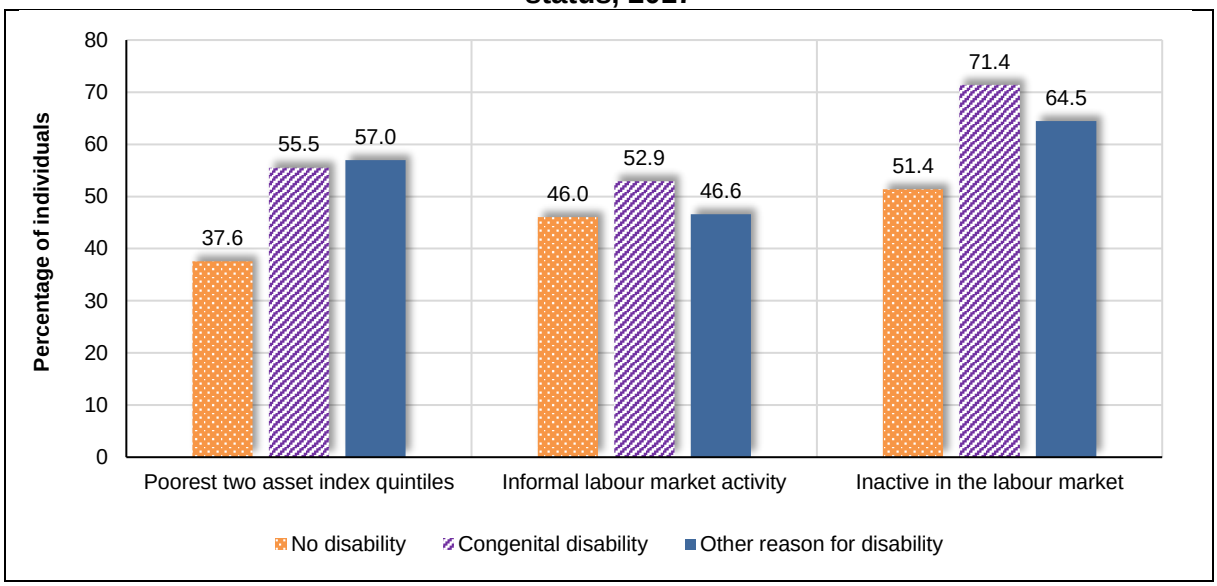
Figure 41. Reason for disability among those who have a disability (%), 2017



Source: Authors' calculations based PHC 2017, Disability definition.

As seen in Figure 42, a higher proportion of individuals with a congenital disability are living in the poorest two asset-index quintiles (55.5 percent), involved in informal labour market activity (52.9 percent), or inactive in the labour market (71.4 percent), compared to individuals without a disability (37.6, 46.0, and 51.4 percent, respectively). A higher proportion of individuals with another reason for disability are living in the poorest two wealth quintiles compared to individuals with a congenital disability or no disability (57.0 percent), but a lower proportion are involved in informal labour (46.6 percent) or are inactive in the labour market (64.5 percent), compared to individuals with another type of disability.

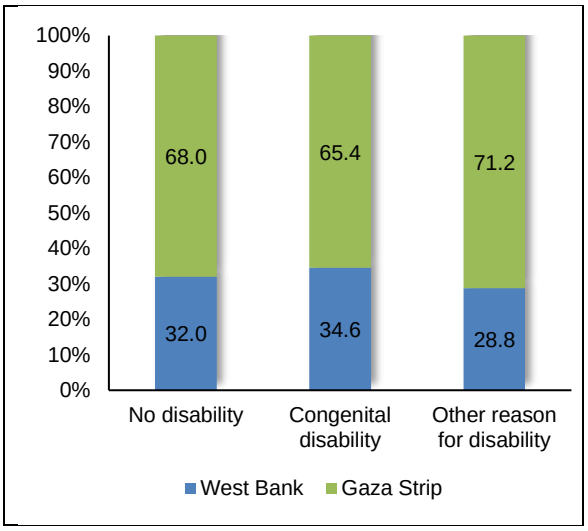
Figure 42. Percentage of individuals who are living in the poorest two wealth quintiles, or involved in informal labour, or inactive in the labour market, based on disability status, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: All sub-group differences statistically significant at $p<0.05$.

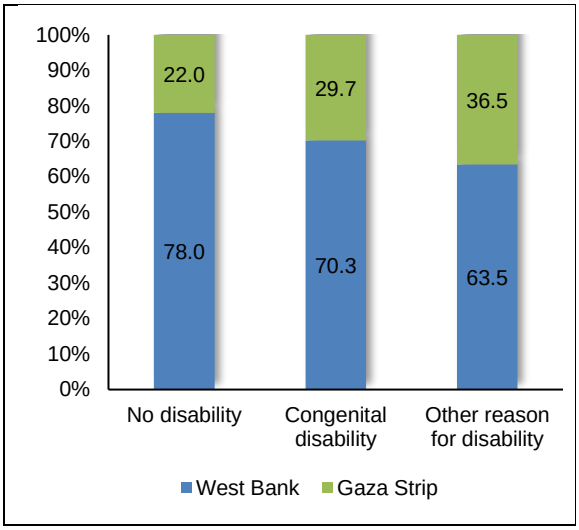
The following charts (Figure 43-Figure 45) present the decomposition of those individuals who are 1) living in the poorest two asset index quintiles; 2) involved in informal labour market activity; 3) who are inactive in the labour market, disaggregated by disability/congenital disability status, and by region. In general, a larger proportion (around two-thirds) of individuals who are living in the poorest two wealth quintiles, are living in Gaza Strip, regardless of disability status. In contrast, around three-quarters of individuals who are in the informal labour market, are living the West Bank, regardless of disability status. Around one-half of individuals who are inactive in the labour market are living in either Gaza Strip or the West Bank.

Figure 43. Decomposition of individuals living in the poorest two wealth quintiles, by disability status and region (%), 2017



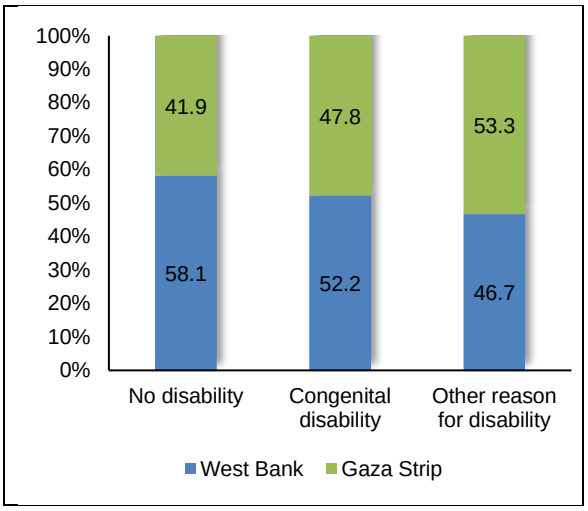
Source: Authors' calculations based PHC 2017, Disability definition.

Figure 44. Decomposition of individuals involved in informal labour market activity, by disability status and region (%), 2017



Source: Authors' calculations based PHC 2017, Disability definition.

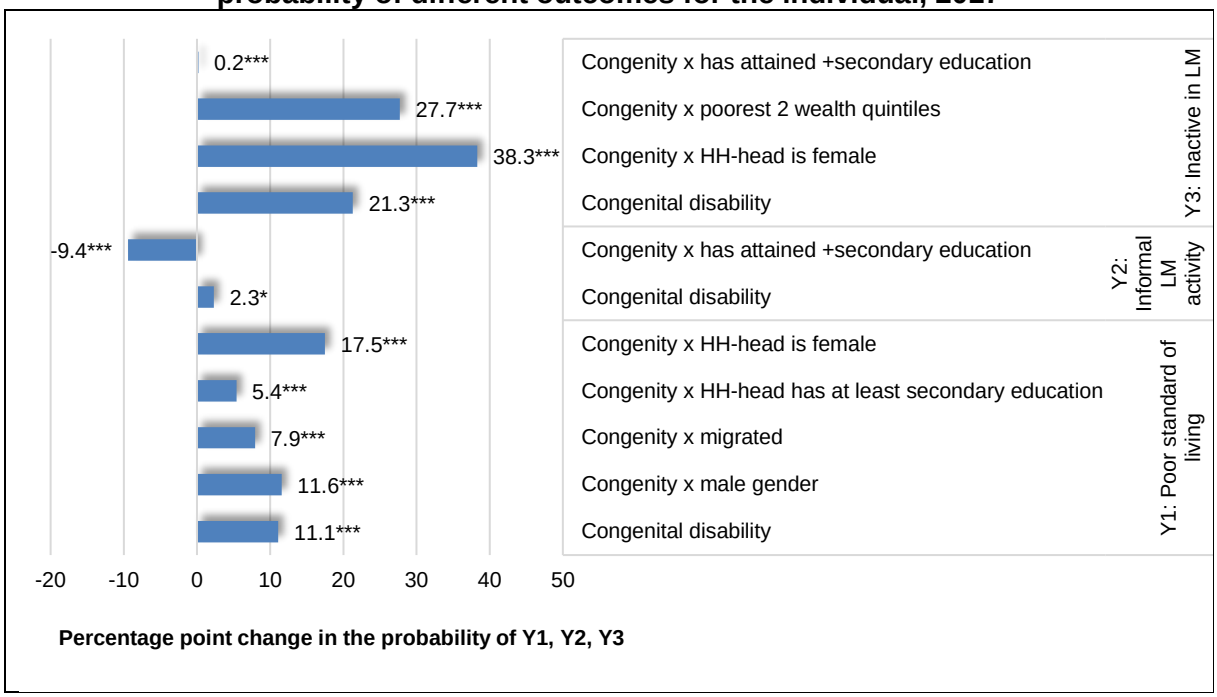
Figure 45. Decomposition of individuals who are inactive in the labour market, by disability status and region (%), 2017



Source: Authors' calculations based PHC 2017, Disability definition.

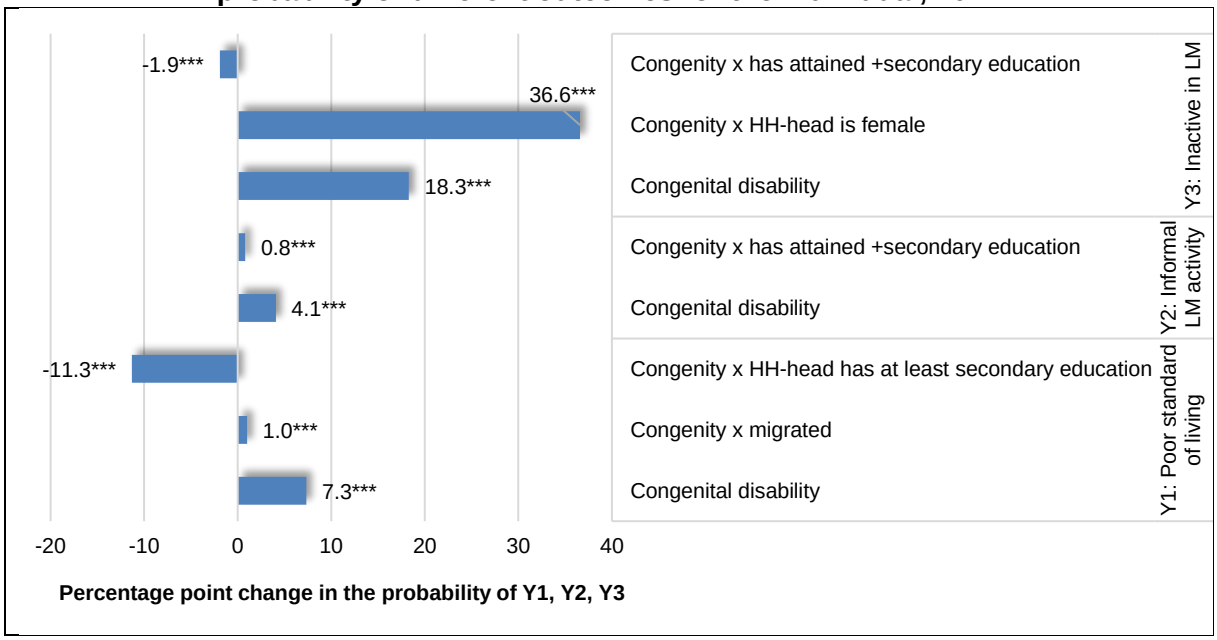
The following figures present the results of a multivariate regression analysis using Model 3, estimating the relative importance of having a congenital disability (as opposed to no disability) in determining working-age individuals': 1) poor standard of living; 2) informal labour market activity; 3) inactive status in the labour market. For interpretation purposes, the summarised results are presented in Figure 46 (West Bank) and Figure 47 (Gaza Strip), with the full regression output presented in Table 24- Table 29 in Appendix.

Figure 46. West Bank: Marginal effect of having a congenital disability on the probability of different outcomes for the individual, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: Outcomes for the individual includes that the person: 1) has a poor standard of living; 2) engages in informal labour market activity; and 3) is inactive in the labour market.
Significance level: *** p<0.01, ** p<0.05, * p<0.1.

Figure 47. Gaza Strip: Marginal effect of having a congenital disability on the probability of different outcomes for the individual, 2017



Source: Authors' calculations based PHC 2017, Disability definition.
Note: Outcomes for the individual includes that the person: 1) has a poor standard of living; 2) engages in informal labour market activity; and 3) is inactive in the labour market.
Significance level: *** p<0.01, ** p<0.05, * p<0.1.

The results show that having a congenital disability has a significant average marginal effect, increasing the probability of each of the dependent variables considered. Having a

congenital disability increases the probability of having a poor standard of living by 11.1 percentage points in the West Bank, and by 7.3 percentage points in the Gaza Strip. This probability increases to 17.5 percentage points in the West Bank if the individual has both a congenital disability and is living in a household with a female household head, controlling for other factors. In the West Bank, having a congenital disability and having a household head who has completed at least secondary education, increases the probability of having a poor standard of living by 5.4 percentage points, controlling for other facts. However, in the Gaza Strip, having a congenital disability and living with a household head with at least secondary education *decreases* the probability of having a poor standard of living, by 11.3 percentage points. This suggests that, in the Gaza Strip, having a household head with at least secondary education may help to reduce the probability that the individual has a poor standard of living if the individual has a congenital disability. However, the negative effect of having a household head with at least secondary education, on having a poor standard of living for persons with congenital disabilities, is not as strong in the West Bank.

Having a congenital disability is associated with a smaller average marginal effect on engagement in informal labour market activity of 2.3 percentage points in the West Bank, and 4.1 percentage points in the Gaza Strip. Furthermore, in the West Bank, having a congenital disability and having attained at least secondary education decreases the probability that the individual is engaged in informal labour market activity by 9.4 percentage points. This suggests that being highly educated decreases the probability that the individual will be involved in informal labour. In the Gaza Strip, having a congenital disability and having attained at least secondary education is associated with a 0.8 percentage point increase in the probability of being involved in informal labour, which is much lower than the effect of congenital disability alone (4.1 percentage points).

Having a congenital disability appears to play a greater determining role in labour market inactivity. Individuals with a congenital disability have a 21.3 percentage point higher probability of being economically inactive in the West Bank, and 18.3 percentage points in the Gaza Strip. Individuals who have a congenital disability *and* are living in a household with female household head are almost double as likely to be economically inactive in both the West Bank and the Gaza Strip. Having attained at least secondary education appears to greatly reduce the effect of having a congenital disability on the probability of being inactive in the labour market.

In the absence of panel data, these findings suggest some association between having a childhood disability and having 1) a poor standard of living; 2) being inactive in the labour market, and a weaker association with being involved in informal labour market. However, it is not possible to conclusively determine a causal relationship between childhood disability and these outcomes, especially as similar associations apply to individuals who are affected by other, non-congenital disability.

Chapter Five

Discussion and Recommendations

This report aims to provide an in-depth insight into the situation and well-being of individuals with disabilities in Palestine, from the perspective of a social model of disability. In contrast to medical theoretical approaches to disability, which tend to focus on disability as an issue of a medical impairment which is largely confined to the individual and to health-sector policies and programming, the social model of disability considers disability as an issue to be addressed by the society (Mitra, Posarac, & Vick, 2013). Critically, this perspective considers that it is not the medical disability itself which is the impairment, but the failure for persons of disabilities to realize their human rights due to societal, cultural, and economic barriers (Convention on the Rights of Persons with Disabilities: resolution/adopted by the General Assembly, 2007). From this standpoint, disability rights are inseparable from human rights, and it is the responsibility of governance systems, communities, and developmental organizations to recognize and eliminate any disabling barriers for PWDs.

The implications of the findings of this report are therefore informative for identifying the societal, programmatic, economic and political barriers to educational achievement, access to healthcare, an adequate standard of living, access to ICT, economic and labour market mobility, and opportunities for PWD in Palestine.

5.1 Disability and demographics

According to the *Difficulty* definition, around 6 percent of Palestinians are considered persons with difficulties. The *Disability* definition finds a much lower proportion of persons considered with disabilities of around 2 percent. While these may be considered relatively small fractions of the population, they represent 9 percent of total households. They further represent a persistent demand for social services to guarantee adequate access to services and social inclusions targeted for persons with disabilities. The prevalence of disability rises significantly with age, with at least 15 percent of the PWDs aged (70 years and over), and more than one-third of the population aged (80 years and over) having disabilities. Furthermore, disability prevalence has grown in the period of 2007-2017, which may be associated with the increase in life expectancy in Palestine over the same period, improved mechanisms for identification of disability over time, as well as the Israeli occupation of Palestine. These factors altogether emphasize the need to bring visibility to the situation of PWDs in national development strategies and programmatic structures across key sectors.

An age-conscious approach to policies and programming for persons with disabilities would consider both the common causes of disability for different age cohorts, as well as the specialized needs and disadvantages of these cohorts. The empirical evidence from this study serves as a baseline for them. International evidence suggests that PWDs tend to be disadvantaged in terms of opportunities as well as income, compared to persons without disabilities (WHO & World Bank, 2011). Without programmatic and systematic support structures from the earliest stages of the disability, to both the PWD individually and their households as a whole, the disadvantages and inequities faced by PWDs in Palestine are likely

to only intensify with time, and with the negative cycle through which disability impacts, poverty, quality of life and opportunity, as the individual ages (Braithwaite & Mont, 2009).

This is especially critical for those born with a congenital disability, or those who incur disabilities during childhood. These cases may lead to cumulative barriers to opportunity over the course of the individual's lifetime. Inequities in educational access, achievement, and opportunity, or other types of training and social inclusion for children who have disabilities, are likely to lead to fewer cumulative labour market opportunities and earning capacity in the future, compared to a person who becomes disabled later in life. The findings of the multivariate analysis support this point, suggesting that some association exists between having a childhood disability and having a poorer standard of living and/or being inactive in the labour market. This may be due to the accumulated effects over time, of both the duration of the disability as well as the type and severity of the disability.

Furthermore, congenital disabilities may be different in nature compared to disabilities that occur later in life (such as through injuries) and may, therefore, require specialized support at the household level. Qualitative research in Palestine identifies challenges in early diagnosis of disability among children, in addition to limited treatment in the early stages of life, leading to more severe disability (Abu-Ras, Saleh, & Birani, 2018; Ashbee & Guldberg, 2018). Early diagnosis and care for disability are, therefore, critical especially among young children (Ashbee & Guldberg, 2018). As our analysis finds negative externalities associated with having members of the household (parents, other adults, or other children) who are PWDs, programmatic support would be most effectively implemented at the household level, taking into account the individualized needs of the PWD at the varying stages of their life-cycle. For example, access to healthcare and early detection of the nature of disability is critical to, as early as possible, provide children with opportunities for specialized and inclusive early childhood education. Inclusive education systems, in combination with access to assistive and adaptive technology and infrastructure for school-age children, will be critical to promote the social inclusion of children with disabilities in Palestine, and maximise their opportunities for human capital development and future labour market inclusion. Working-age adults will require access to specialized human capital development opportunities, skill development and employment opportunities, as well as specialized infrastructure at places of employment. Elderly PWDs will require access to high quality and specialized health care. Access to social assistance, including disability-related benefits, at the household level will help to shoulder the burden of both additional costs related to the disability for the person with disabilities, as well as for other members in the household.

Children of school-age should have access to inclusive, specialized education and training to have equitable capabilities and freedoms with their peers without disabilities and, in the future, the ability to enter the labour market in adulthood. Furthermore, these children should have access to equitable and optimal conditions for physical and cognitive development, in line with the Convention of the Rights of the Child. This includes reducing the physical and mobility limitations faced by PWDs through disability-friendly environments and facilities (Nahal, Axelsson, Imam, & Wigert, 2019).

Support for working age PWDs would involve adequate training opportunities to actively participate in the formal labour market, as well access to social safety nets which prevent the negative loop of disability and poverty. Specialized training opportunities might include access to inclusive skill development and training, including assistive and adaptive technologies for PWDs. Expanding employment opportunities for PWDs, including through anti-discriminatory policy and legislation, assistive infrastructure, would also be important. Access to social safety nets, such as unemployment and disability insurance, is critical in order to prevent with disabilities will fall into poverty, be unable to access critical resources, and potentially lead to the worsening of their disability status or occurrence of other disability. This is especially relevant for PWD who are unable to work or become unemployed due to their disability and/or work-related hazards. This study reveals that two-thirds of the population of PWDs aged (15-59 years) are inactive in the labour market, suggesting that there are significant gaps in social inclusion and opportunities for PWD in Palestine, which put them at greater risk of falling into and remaining in the poverty cycle.

There is a disproportionate number of PWDs above age 70 years in Palestine. Given this situation, it is important to ensure that the basic needs of PWDs are met, ranging from adequate access to basic services, to the full range of conditions that determine social inclusion. Increasing public investment in a comprehensive and adequate social security system, including a national pension, which comprehensively cares for the needs of the elderly and accounts for the added economic burden of disability, would be an effective tool for this purpose. Improving the ease of access to disability-specific benefits, such as through awareness and outreach campaigns, and reducing the complexity of entry requirements and documents, will help to promote the wellbeing of especially pension-age PWDs.

5.2 Geographic differences and political context

There are marked differences in the prevalence and types of disability between Gaza Strip and the West Bank, with the prevalence of all disability types growing disproportionately in Gaza Strip over the period 2007-2017. This may be due to various factors including differences in healthcare system adequacy, improved and earlier diagnosis of disability, and proximity to areas of the Gaza Strip region attacked by Israeli occupation forces during the years 2008, 2012, and 2014. In particular, the higher prevalence of mobility-related disabilities in Gaza Strip, compared to the West Bank, may be highly linked to these three incidences of attack.

Governorates in Gaza Strip including North Gaza, Dier Al Balah, Khan Yunis, and Gaza, register the highest rates of disability prevalence compared to all other governorates. Compared to Jericho & Al Aghwar at the lowest end, with 6 percent of households having at least one person with disabilities, 14.5 percent of households are affected by disability. These differences between governorates in Gaza Strip and the West Bank may be linked to both differences in the socioeconomic conditions, including exposure to hazardous work and adequacy of healthcare services for persons with disabilities, as well as with injuries and accidents linked to the ongoing Israeli occupation measures of attacks and demolitions.[13] Recurring violence related to Israeli

[13] According to the United Nations Office for the Coordination of Humanitarian Affairs (UN OCHA) (2014), the 2014 Gaza War saw among the most severe escalations of violence in the Gaza strip, with an enormous humanitarian impact among

occupation measures in both Gaza Strip and the West Bank regions raise the risk of increased disability prevalence, non-communicable diseases and overburdened healthcare systems (Mosa, Rau, & Saggurthi, 2015).

Qualitative research in Palestine suggests that, while the collective nature of Palestinian society means that community- and culturally-based interventions and support groups provide some level of psychological and practical support for caretakers of children with disabilities, the political instability in the region exacerbates existing hardships (Abu-Ras et al., 2018). On top of barriers to mobility, which, in the setting of political occupation are especially exacerbated for PWDs whose disability is mobility-related (which applies to the majority of PWDs in Palestine), public infrastructures such as those related to health and education continue to be eroded by the ongoing violence of the Israeli occupation. This means that public systems are frequently and unpredictably affected by shortages of resources, instability of systems, and other limitations, further limiting the capacity to adequately accommodate an already fragile population of PWDs. The relationship between disability and the ongoing Israeli occupation and consequent acts of violence and attacks has been reviewed in depth by Burton, Sayrafi, and Srour (2013), Asi, Unruh, and Liu (2018) and Abu-Ras et al. (2018).

5.3 Educational opportunities

Especially in developing contexts such as that of Palestine, disability tends to be a barrier to educational access and achievement. People with disabilities tend to complete lower levels of education as a result of both a lack of accessibility infrastructure, specialized educational services for persons with disabilities, and a broader set of conditions that are associated with a greater risk of disability, such as improper nutrition and healthcare, which inhibit learning (Mitra et al., 2013; WHO & World Bank, 2011). The positive externalities of having a household head who has attained at least secondary education are clearly evidenced in this study. Having a household head that is highly educated, even when this household head has disabilities, decreases the probability that children will not complete compulsory schooling on time, and decreases the probability that individuals with disabilities will have a poor standard of living.

A large proportion of PWDs have never enrolled in kindergarten or school (more than one-third) or have dropped out of school (around 40 percent). Around one-third of PWDs are illiterate, with a slightly higher rate of illiteracy among PWDs in the West Bank compared to Gaza Strip. Among children, just under two-thirds of children age (10-15 years) are currently enrolled in school. The multivariate analysis further finds that although most children complete elementary education, children with disabilities have a much higher probability of not completing primary or basic education compared to children without disabilities. This suggests that large gaps remain in promoting educational access and attainment among school-age children. These gaps need to be bridged to enable improved social and labour market inclusion for children with disabilities in the future and to enable equitable opportunities for all children, regardless of disability. Insight into the quality of education, early intervention programs, and

Gazans, with at least two thousand killings, more than 11,000 injuries, nearly 90,000 destroyed housing units, and over 500,000 displaced.

the availability of specialized education for children with disabilities may be useful in understanding the exact barriers to educational achievement among these children (Hadidi & Al Khateeb, 2015). These education systems should systematically promote inclusivity, to eradicate negative social stigma experienced in schools (Nahal et al., 2019). Progress on these fronts can be achieved through increasing public investment, through programmatic action and legalese, in building assistive and adaptive infrastructure in schools, to allow barrier-free mobility and access to children with disabilities. Furthermore, it will be necessary to improve the quality of inclusive educational services for children, through training of teachers who are qualified in special education and in disability-specific educational needs. Promoting social understanding of disability in school curricular and extra-curricular school-related activities will help to promote social inclusion of children with disabilities and discourage discriminatory behaviour.

Access to special education in Palestine is limited and provides restrictive opportunities for quality services for children with disabilities (Gumpel & Awartani, 2003; Nasir-Tucktuck, Baker, & Love, 2017). PCBS (2015b) finds that only 29.3 percent of the teachers were qualified according to Ministry standards, highlighting a gap in specialized education services, such as teachers who are trained in special education, to accommodate the need of children with disabilities. This is especially relevant for children with learning disabilities. According to the PHC 2017, of all children with disabilities, 4.1 percent have difficulties with memory, and 31.4 percent have difficulties with communication. Therefore, properly accommodating these children in the education system would involve high-quality special education services delivered by qualified teachers. Nearly one-quarter of children with disabilities, 22.2 percent have difficulties with mobility, meaning that accessibility in schools should extend to suitable infrastructure for these children. The inclusion of children with seeing and hearing difficulties would further require the accessibility of specialized education and training services, besides the support at the household levels for caretakers of these children.

5.4 Access to healthcare services

In the absence of more precise data for this study, PWD's access to health insurance approximated the access to healthcare services. At 90 percent, the majority of PWD in Palestine have access to health insurance. The multivariate analysis further determined that being a PWD is associated with a higher probability of *not* being uninsured, compared to people without disabilities. This suggests that PWDs may have slightly better access to health care services than people without disabilities, which may be linked to: 1) higher demand for healthcare services, or higher rate of care-seeking behaviour among PWDs, which are likely inherently linked to the disability itself; and 2) the existence of programs and policies which specifically target PWD.

While these findings may suggest that PWD are at an advantage compared to people without disabilities in terms of health care, these findings do not include further information on the quality of healthcare received, the ease of access, or the availability of specialized and rehabilitative care commonly required by PWDs. Future research into these areas would provide a more nuanced picture of access to quality healthcare services of PWDs in Palestine.

Abu-Ras et al. (2018) suggest access to high quality, specialized, and "culturally competent" care services are common challenges faced by parents caring for children with disabilities. Evidence from Palestine and other developing countries highlights the extra burden of psychological, social and economic stress associated with caring for a child with disabilities (Abu-Ras et al., 2018; Soresi, Nota, & Ferrari, 2007). These stressors are aggravated further by the stress associated with the political occupation, which exacerbates existing barriers to accessing medical, social and educational systems, mobility and freedoms. Qualitative research with children with disabilities in Palestine reveals the additional psychological trauma experienced by children with disabilities needing chronic care, for which referrals to advanced care at Israeli hospitals implicated logistically difficult and psychologically stressing travel conditions (Nahal et al., 2019). In the context of political stability and fragility, building the resilience of existing systems and communities is critical.

5.5 Standard of living

While this study relies on proxy measures for household wealth, the findings suggest there is a strong association between being a person with disabilities or living together with a PWDs, and having a poor standard of living (living in a household which falls into the bottom two quintiles of the asset-index). Evidence from other countries suggests that the monetary poverty rate among people with disabilities tends to be higher than that of the general population, and that common poverty measures underestimate the additional direct and indirect costs of disability (Braithwaite & Mont, 2009; Mont & Nguyen, 2011). Direct costs can include the extra costs of living for PWDs, such as specialized care and equipment, while indirect costs include the reduced capacity to earn income for PWDs. Consequently, PWDs tend to achieve a lower standard of living for the same amount of income than persons without disability, in addition to other handicaps.

The reduced capacity for converting income into an improved standard of living, quality of life, and freedoms for PWDs are dubbed in the literature as a *conversion handicap* (Gilardone, 2010). It should be the priority of social protection systems and programming to promote the social inclusion of PWDs and strengthening support systems that prevent PWDs from falling into the poverty cycle and further increasing the severity of the disability. Based on the evidence from this study, any programs targeted PWDs, such as cash or in-kind transfers or insurance programs, would need to consider the extra costs of living associated with disability.

5.6 Access to ICT

Future research needs to account for access to specialised assistive and adaptive technologies and technological devices for people with disabilities, and whether these are suitable to the type and nature of disabilities experienced. Access to these technologies, such as reading software, alternative communication devices, and integration of assistive technology in mobile phones, televisions, and computer/internet access can be empowering especially for persons with disabilities, and improve their opportunities for living independently, educational access and attainment, employment, and social inclusion (Raja, 2016). However, these technologies are often costly and unavailable in low and middle income countries – increasing specialised public subsidisation of access to these devices, through channels such as social assistance, would help to improve access to these technologies for PWD (Raja, 2016).

Chapter Six

Conclusion and Future Research

This study provides an in-depth analysis of the situation of people with disabilities in Palestine. At the indicator level, the report outlines the prevalence rates of PWDs, describes the basic characteristics of PWDs, the main causes of disabilities, and an overview of the basic access to services of PWDs. The comparative analysis section describes how the status of persons with disabilities has changed over time and geographic location. The multivariate analysis attempts to identify some of the risks associated with disability in Palestine in terms of access to basic services, negative externalities on other household members, and future opportunities for economic mobility and labour market inclusivity.

While this study attempts to unpack the situation of and issues faced by PWDs in Palestine, it reveals a far from a complete picture. Most importantly, while the study identifies risks faced by PWDs, it does not explain causal relationships between disability and these risks, nor does it identify the specific barriers and bottlenecks to service delivery and social inclusion. Future research would benefit from both qualitative and quantitative exploration of these areas, including:

- the scope of health, education, rehabilitative, and protection services that are available in Palestine, and whether they are accessible by PWDs and account for their specialized needs through adequate facilities, resources, and care strategies;
- access of PWDs to social assistance and social protection programs for different age cohorts, and the limitations of these;
- the role of family and community life in fostering social inclusion for PWDs and the effectiveness of community-based rehabilitative care;
- capacity for resilience and adaptation of existing institutions, infrastructure and systems of care for PWDs in the context of fragility and violence linked to the Israeli occupation of Palestine;
- adequacy of monitoring and evaluation systems to improve services and social inclusion for PWDs.
- the extent and role of monetary poverty and multidimensional deprivation among PWDs, how these compare to the population without disabilities, and the role of both types of poverty play in the unfulfilled rights of PWDs.

Furthermore, future research into the psychological wellbeing, social acceptance and sex aspects of disability in PWDs could improve insight into the bottlenecks to service delivery and social inclusion for PWDs. This study illuminates gaps in knowledge on the extent and implications of social stigma against PWDs in Palestine. Quantitative and qualitative research in the Palestinian context suggests that PWD face a degree of negative attitudes and cultural stigma among both the general public and from healthcare personnel, rooted in internalized feelings of shame (Al-Aoufi, Al-Zyoud, & Shahminan, 2012; Merhej, 2019). Children with disabilities in Palestine reveal struggles with feeling accepted in society, difficulties with self-

concept, and concerns about their educational, career, and marriage prospects (Nahal et al., 2019). Quantitative evidence on social inclusion of children in Gaza strip region further suggests that children with disabilities in Gaza Strip experience social exclusion with negative effects on their mental health, and that social inclusion of children is not prioritized in policies and programming across key sectors (Nasser, MacLachlan, & McVeigh, 2017). Future research on barriers to social inclusion should also include analyses of the intersection of sex and disability in the Palestinian context.

The burden of care for PWDs in the household tends to fall on women, and women with disabilities commonly experience negative community attitudes regarding their right to marriage and social participation (Elkhateeb & Peter, 2019). More research into the scale and implications of discriminatory attitudes towards PWDs in Palestine, and mechanisms for combating these in a culturally relevant and competent way, would be essential in efforts to guarantee dignified living and fulfilled human rights for PWDs.

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Appendix

Table 6. West Bank: Average marginal effect of being a PWD on the probability of no access to health insurance, controlling for additional characteristics

	VARIABLES	*1 - Poor access to health*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (reference: no disability)	Has disabilities	-0.118***	-0.112***	-0.120***	-0.0570***
		(0.00208)	(0.00315)	(0.00226)	(0.00267)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.0357***	-0.0355***	-0.0357***	0.0254***
		(0.00178)	(0.00178)	(0.00178)	(0.00203)
	Tulkarm	-0.0333***	-0.0330***	-0.0331***	-0.0361***
		(0.00130)	(0.00130)	(0.00130)	(0.00129)
	Nablus	0.0707***	0.0705***	0.0708***	0.103***
		(0.00106)	(0.00106)	(0.00106)	(0.00112)
	Qalqiliya	-0.0160***	-0.0159***	-0.0160***	-0.0621***
		(0.00167)	(0.00167)	(0.00167)	(0.00149)
	Salfit	0.00489***	0.00495***	0.00496***	0.0998***
		(0.00163)	(0.00163)	(0.00163)	(0.00194)
	Ramallah & Al Bireh	0.0168***	0.0171***	0.0170***	0.0264***
		(0.00112)	(0.00112)	(0.00112)	(0.00115)
	Jericho & Al Aghwar	-0.133***	-0.133***	-0.132***	-0.166***
		(0.00221)	(0.00221)	(0.00221)	(0.00168)
	Jerusalem	-0.0415***	-0.0413***	-0.0413***	-0.0773***
		(0.00162)	(0.00162)	(0.00162)	(0.00145)
	Bethlehem	0.0419***	0.0419***	0.0419***	0.0596***
		(0.00127)	(0.00127)	(0.00127)	(0.00133)
	Hebron	0.0534***	0.0531***	0.0534***	0.130***
		(0.000941)	(0.000941)	(0.000941)	(0.000997)
Sex (reference: female)	Male	0.0249***		0.0245***	0.0274***
		(0.000545)		(0.000543)	(0.000585)
Sex of HH Head (ref.: male HH head)	Female HH Head	0.0121***	0.00765***		0.00801***
		(0.00121)	(0.00120)		(0.00130)
Religion (reference: Muslim)	Christian	0.0279***	0.0275***	0.0279***	0.0687***
		(0.00227)	(0.00227)	(0.00227)	(0.00260)
	Other	-0.243***	-0.243***	-0.242***	-0.224***
		(0.0110)	(0.0110)	(0.0110)	(0.0132)

	VARIABLES	*1 - Poor access to health*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Household size (reference: 1-2 members)	3 members	-0.0644***	-0.0633***	-0.0655***	-0.0721***
		(0.00152)	(0.00152)	(0.00151)	(0.00170)
	4 members	-0.0714***	-0.0698***	-0.0729***	-0.0815***
		(0.00142)	(0.00142)	(0.00141)	(0.00159)
	5 members	-0.0782***	-0.0764***	-0.0799***	-0.0911***
		(0.00138)	(0.00138)	(0.00137)	(0.00155)
	6+ members	-0.0790***	-0.0778***	-0.0810***	-0.0934***
		(0.00128)	(0.00128)	(0.00127)	(0.00145)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	-0.00735***	-0.00760***	-0.00690***	-0.0151***
		(0.000670)	(0.000670)	(0.000668)	(0.000714)
Migration status (ref.: non-migrant)	Migrant	-0.0176***	-0.0219***	-0.0176***	
		(0.000853)	(0.000846)	(0.000853)	
Refugee status (reference: not a refugee)	Registered/non-registered refugee	-0.417***	-0.417***	-0.417***	
		(0.000402)	(0.000402)	(0.000402)	
Age group (reference: 0-17 years)	18-24 years	0.108***	0.109***	0.109***	0.106***
		(0.000841)	(0.000842)	(0.000841)	(0.000936)
	25-39 years	0.0275***	0.0285***	0.0274***	0.0216***
		(0.000763)	(0.000764)	(0.000763)	(0.000809)
	40-64 years	-0.0468***	-0.0457***	-0.0465***	-0.0569***
		(0.000783)	(0.000784)	(0.000783)	(0.000810)
	65-79 years	-0.141***	-0.140***	-0.140***	-0.151***
		(0.00156)	(0.00156)	(0.00156)	(0.00156)
	80+ years	-0.108***	-0.109***	-0.107***	-0.110***
		(0.00308)	(0.00307)	(0.00309)	(0.00324)
Interactions	Disability x male		-0.00822*		
			(0.00488)		
	Disability x female HH head			0.0194***	
				(0.00638)	
	Disability x refugee status				-0.319***
					(0.00150)
	Observations	2,508,605	2,508,605	2,508,605	2,508,605

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 7. Gaza Strip: Average marginal effect of being a PWD on the probability of no access to health insurance, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (ref.: no disability)	Has disabilities	-0.0112***	-0.00370*	0.0327***
		(0.000883)	(0.00195)	(0.00202)
Governorate (ref.: North Gaza)	Gaza	-0.0101***	-0.00809***	0.0147***
		(0.000458)	(0.000451)	(0.000482)
	Dier Al Balah	-0.0294***	-0.0276***	-0.0374***
		(0.000630)	(0.000628)	(0.000437)
	Khan Yunis	-0.0204***	-0.0190***	-0.00394***
		(0.000489)	(0.000482)	(0.000510)
	Rafah	-0.0440***	-0.0424***	-0.0437***
		(0.000544)	(0.000538)	(0.000412)
Age group (ref.: 0-17 years)	18-24 years	0.0170***	0.0174***	0.0183***
		(0.000487)	(0.000489)	(0.000506)
	25-39 years	-0.00249***	-0.00266***	0.00184***
		(0.000387)	(0.000385)	(0.000412)
	40-64 years	-0.0120***	-0.0110***	-0.00709***
		(0.000412)	(0.000417)	(0.000445)
	65-79 years	-0.0253***	-0.0249***	-0.0190***
		(0.000669)	(0.000675)	(0.000799)
	80+ years	-0.0223***	-0.0222***	-0.0155***
		(0.00154)	(0.00154)	(0.00188)
Sex (ref.: female)	Male	0.00873***	0.00881***	0.00855***
		(0.000287)	(0.000287)	(0.000301)
Sex of HH Head (ref.: male HH head)	Female HH Head	0.00251***	0.00206***	-0.000653
		(0.000633)	(0.000629)	(0.000626)
Religion (reference: Muslim)	Christian	0.0384***	0.0504***	0.0495***
		(0.00558)	(0.00610)	(0.00677)
	Other	0.000700	0.00285	0.00552
		(0.0161)	(0.0167)	(0.0182)
Household size (ref.: 1-2 members)	3 members	-0.0297***	-0.0279***	-0.0333***
		(0.00124)	(0.00122)	(0.00140)
	4 members	-0.0332***	-0.0308***	-0.0371***
		(0.00116)	(0.00115)	(0.00132)
	5 members	-0.0396***	-0.0369***	-0.0437***
		(0.00113)	(0.00111)	(0.00129)
	6+ members	-0.0438***	-0.0415***	-0.0484***
		(0.00107)	(0.00106)	(0.00124)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	-0.0144***		-0.0113***
		(0.000320)		(0.000329)
	Migrant	0.00130**	0.00387***	-0.0261***

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
Migration status (ref.: non-migrant)		(0.000550)	(0.000569)	(0.000337)
Refugee status (ref.: not a refugee)	Registered or non-registered refugee	-0.121***	-0.121***	
		(0.000450)	(0.000452)	
Interactions	Disability x poorest two quintiles		-0.0122***	
			(0.00188)	
	Disability x refugee status			-0.0455***
				(0.000201)
	Observations	1,872,035	1,872,035	1,872,035

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 8. West Bank: Average marginal effect of being a PWD on the probability of having a poor standard of living (bottom two asset-index quintiles), controlling for additional characteristics

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (reference: no disability)	Has disabilities	0.0992***	0.0924***	0.0874***	0.104***	0.0965***	0.174***
		(0.00212)	(0.00311)	(0.00230)	(0.00235)	(0.00251)	(0.00267)
Governorate (reference: Jenin)	Tubas & Northern Valley	0.0599***	0.0598***	0.0597***	0.0593***	0.0558***	0.0617***
		(0.00186)	(0.00186)	(0.00186)	(0.00186)	(0.00185)	(0.00190)
	Tulkarm	-0.0309***	-0.0310***	-0.0295***	-0.0313***	-0.0308***	-0.0356***
		(0.00111)	(0.00111)	(0.00111)	(0.00110)	(0.00111)	(0.00110)
	Nablus	-0.0169***	-0.0169***	-0.0165***	-0.0170***	-0.0185***	-0.0180***
		(0.000924)	(0.000924)	(0.000924)	(0.000924)	(0.000926)	(0.000933)
	Qalqiliya	0.00189	0.00187	0.00274**	0.00212	0.00470***	0.000910
		(0.00137)	(0.00137)	(0.00137)	(0.00137)	(0.00138)	(0.00138)
	Salfit	-0.101***	-0.101***	-0.101***	-0.101***	-0.105***	-0.105***
		(0.00131)	(0.00131)	(0.00131)	(0.00131)	(0.00130)	(0.00129)
	Ramallah & Al Bireh	-0.0517***	-0.0518***	-0.0506***	-0.0524***	-0.0529***	-0.0554***
		(0.000945)	(0.000944)	(0.000946)	(0.000942)	(0.000948)	(0.000945)
	Jericho & Al Aghwar	0.0436***	0.0436***	0.0458***	0.0438***	0.0485***	0.0606***
		(0.00197)	(0.00197)	(0.00198)	(0.00197)	(0.00199)	(0.00209)
	Jerusalem	0.0373***	0.0373***	0.0379***	0.0369***	0.0402***	0.0495***
		(0.00139)	(0.00139)	(0.00139)	(0.00139)	(0.00140)	(0.00145)
	Bethlehem	0.0731***	0.0731***	0.0732***	0.0731***	0.0721***	0.0778***
		(0.00120)	(0.00120)	(0.00120)	(0.00120)	(0.00120)	(0.00123)
	Hebron	0.0834***	0.0834***	0.0839***	0.0841***	0.0792***	0.0897***
		(0.000878)	(0.000878)	(0.000878)	(0.000876)	(0.000871)	(0.000895)
Sex (reference: female)	Male	-0.00494***		-0.00867***	-0.00423***	-0.00488***	-0.00597***

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
		(0.000508)		(0.000507)	(0.000505)	(0.000509)	(0.000517)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0894***	0.0907***		0.0894***	0.0897***	0.124***
		(0.00117)	(0.00117)		(0.00117)	(0.00117)	(0.00127)
Religion (reference: Muslim)	Christian	-0.192***	-0.192***	-0.192***	-0.192***	-0.193***	-0.198***
		(0.000937)	(0.000937)	(0.000941)	(0.000938)	(0.000926)	(0.000794)
	Other	-0.106***	-0.106***	-0.101***	-0.107***	-0.108***	-0.129***
		(0.0151)	(0.0151)	(0.0156)	(0.0150)	(0.0149)	(0.0126)
Household size (reference: 1-2 members)	3 members	-0.111***	-0.112***	-0.123***	-0.111***	-0.111***	-0.117***
		(0.00158)	(0.00158)	(0.00159)	(0.00158)	(0.00158)	(0.00160)
	4 members	-0.147***	-0.148***	-0.163***	-0.147***	-0.147***	-0.151***
		(0.00148)	(0.00148)	(0.00148)	(0.00148)	(0.00148)	(0.00150)
	5 members	-0.177***	-0.178***	-0.195***	-0.177***	-0.177***	-0.175***
		(0.00144)	(0.00144)	(0.00143)	(0.00144)	(0.00144)	(0.00147)
	6+ members	-0.176***	-0.177***	-0.197***	-0.176***	-0.176***	-0.164***
		(0.00136)	(0.00136)	(0.00135)	(0.00136)	(0.00136)	(0.00139)
Migration status (ref.: non-migrant)	Migrant	-0.0101***	-0.00927***	-0.0102***		-0.00812***	-0.0263***
		(0.000777)	(0.000774)	(0.000778)		(0.000779)	(0.000757)
Refugee status (ref: not a refugee)	Registered/non-registered refugee	0.0218***	0.0218***	0.0222***	0.0213***		0.0213***
		(0.000609)	(0.000609)	(0.000611)	(0.000608)		(0.000620)
Educ. Attainment of HH head (ref. HH Head has < secondary educ.)	Household head has at least secondary education	-0.159***	-0.159***	-0.162***	-0.159***	-0.159***	
		(0.000493)	(0.000493)	(0.000490)	(0.000491)	(0.000493)	
Age group (reference: 0-17 years)	18-24 years	-0.0334***	-0.0336***	-0.0324***	-0.0344***	-0.0336***	-0.0311***
		(0.000759)	(0.000759)	(0.000761)	(0.000756)	(0.000759)	(0.000770)
	25-39 years	-0.00673***	-0.00698***	-0.00752***	-0.00862***	-0.00697***	-0.00566***
		(0.000713)	(0.000713)	(0.000713)	(0.000697)	(0.000713)	(0.000725)

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
	40-64 years	-0.0359***	-0.0361***	-0.0327***	-0.0378***	-0.0360***	-0.0294***
		(0.000724)	(0.000724)	(0.000727)	(0.000708)	(0.000724)	(0.000741)
	65-79 years	0.0417***	0.0416***	0.0499***	0.0396***	0.0418***	0.0680***
		(0.00171)	(0.00171)	(0.00172)	(0.00170)	(0.00171)	(0.00183)
	80+ years	0.0992***	0.0997***	0.112***	0.0977***	0.0985***	0.140***
		(0.00344)	(0.00345)	(0.00348)	(0.00344)	(0.00344)	(0.00374)
Interactions	Disability x Male		0.00912***				
			(0.00342)				
	Disability x HH Head is female			0.0846***			
				(0.00522)			
	Disability x migrated				-0.0178***		
					(0.00392)		
	Disability x refugee status					0.0104***	
						(0.00368)	
	Disability x HH-head has secondary + education						-0.138***
							(0.00216)
	Observations	2,508,594	2,508,594	2,508,594	2,508,594	2,508,594	2,508,594

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 9. Gaza Strip: Average marginal effect of being a PWD on the probability of having a poor standard of living (bottom two asset-index quintiles), controlling for additional characteristics

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (reference: no disability)	Has disabilities	0.0781***	0.0722***	0.0932***	0.196***
		(0.00211)	(0.00321)	(0.00248)	(0.00212)
Governorate (reference: North Gaza)	Gaza	-0.0677***	-0.0677***	-0.0533***	
		(0.00100)	(0.00100)	(0.00100)	
	Dier Al Balah	-0.0320***	-0.0320***	-0.0320***	
		(0.00120)	(0.00120)	(0.00122)	
	Khan Yunis	0.0115***	0.0116***	0.0183***	
		(0.00109)	(0.00109)	(0.00110)	
	Rafah	0.0358***	0.0359***	0.0434***	
		(0.00122)	(0.00122)	(0.00122)	
Sex (reference: female)	Male	-0.00469***		-0.00130**	-0.00624***
		(0.000658)		(0.000658)	(0.000694)
Sex of HH Head (reference: male HH head)	Female HH Head	-0.00316**	-0.00241*	-0.00499***	0.0441***
		(0.00143)	(0.00142)	(0.00143)	(0.00142)
Religion (reference: Muslim)	Christian	-0.478***	-0.478***	-0.477***	-0.538***
		(0.0133)	(0.0133)	(0.0133)	(0.00951)
	Other	-0.00715	-0.00568	-0.0516*	0.0180
		(0.0275)	(0.0275)	(0.0287)	(0.0282)
Household size (reference: 1-2 members)	3 members	-0.0725***	-0.0726***	-0.0713***	-0.0831***
		(0.00196)	(0.00196)	(0.00197)	(0.00212)
	4 members	-0.107***	-0.107***	-0.105***	-0.118***
		(0.00181)	(0.00181)	(0.00182)	(0.00195)
	5 members	-0.137***	-0.138***	-0.136***	-0.145***
		(0.00174)	(0.00174)	(0.00175)	(0.00187)
	6+ members	-0.149***	-0.150***	-0.147***	-0.129***

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
		(0.00155)	(0.00155)	(0.00156)	(0.00166)
Migration status (reference: non-migrant)	Migrant	-0.0840***	-0.0836***		-0.120***
		(0.000961)	(0.000959)		(0.00102)
Refugee status (reference: not a refugee)	Registered/non-registered refugee	0.00826***	0.00825***	-0.00179**	-0.0139***
		(0.000740)	(0.000740)	(0.000731)	(0.000772)
Educ. Attainment of HH head (ref. Head of HH has < secondary education)	Household head has at least secondary education	-0.306***	-0.306***	-0.310***	
		(0.000669)	(0.000669)	(0.000666)	
Age group (reference: 0-17 years)	18-24 years	-0.0468***	-0.0468***	-0.0573***	-0.0262***
		(0.00102)	(0.00102)	(0.00101)	(0.00107)
	25-39 years	0.0194***	0.0193***	-0.00149*	0.0279***
		(0.000890)	(0.000890)	(0.000863)	(0.000938)
	40-64 years	-0.0786***	-0.0788***	-0.107***	-0.0584***
		(0.00107)	(0.00107)	(0.00102)	(0.00112)
	65-79 years	-0.0349***	-0.0348***	-0.0713***	-0.00840***
		(0.00249)	(0.00249)	(0.00250)	(0.00259)
	80+ years	-0.0275***	-0.0260***	-0.0673***	0.0326***
		(0.00548)	(0.00549)	(0.00564)	(0.00544)
Interactions	Disability x Male		0.0106**		
			(0.00453)		
	Disability x migrated			-0.0539***	
				(0.00505)	
	Disability x HH head has secondary + education				-0.299***
					(0.00491)
	Observations	1,872,035	1,872,035	1,872,035	1,872,035

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 10. West Bank: Average marginal effect of being a child with disabilities on the probability of not attaining elementary school education, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (ref.: no disability)	Has disabilities	0.398***	0.419***	0.382***
		(0.00691)	(0.0110)	(0.00806)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.000839	-0.000832	-0.000745
		(0.00103)	(0.00103)	(0.00103)
	Tulkarm	-0.00161**	-0.00158**	-0.00170**
		(0.000709)	(0.000710)	(0.000704)
	Nablus	-0.000349	-0.000337	-0.000343
		(0.000599)	(0.000599)	(0.000598)
	Qalqiliya	0.00205**	0.00204**	0.00211**
		(0.000909)	(0.000908)	(0.000909)
	Salfit	0.00698***	0.00694***	0.00683***
		(0.00125)	(0.00124)	(0.00124)
	Ramallah & Al Bireh	0.00236***	0.00235***	0.00232***
		(0.000670)	(0.000669)	(0.000667)
	Jericho & Al Aghwar	0.0126***	0.0126***	0.0131***
		(0.00159)	(0.00159)	(0.00162)
	Jerusalem	0.00782***	0.00784***	0.00810***
		(0.00101)	(0.00101)	(0.00102)
	Bethlehem	0.00500***	0.00500***	0.00502***
		(0.000774)	(0.000773)	(0.000773)
	Hebron	0.00784***	0.00790***	0.00797***
		(0.000580)	(0.000580)	(0.000580)
Sex (reference: female)	Male	0.00275***		0.00273***
		(0.000350)		(0.000350)
Sex of HH Head (ref.: male HH head)	Female HH Head	0.00309***	0.00304***	0.00337***
		(0.000880)	(0.000878)	(0.000892)
Educ. Attainment of HH head (ref. HH Head has < secondary educ.)	Household head has at least secondary education	-0.00343***	-0.00341***	
		(0.000370)	(0.000370)	
Household size (reference: 1-2 members)	3 members	0.00117	0.00185	0.00102
		(0.00333)	(0.00324)	(0.00333)
	4 members	-9.66e-05	0.000755	-0.000266
		(0.00304)	(0.00293)	(0.00303)
	5 members	-0.00206	-0.00116	-0.00222
		(0.00295)	(0.00284)	(0.00294)
	6+ members	-0.00306	-0.00239	-0.00307
		(0.00291)	(0.00280)	(0.00291)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.00799***	0.00797***	0.00913***
		(0.000489)	(0.000488)	(0.000495)
	Migrant	0.00296***	0.00293***	0.00252***

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
Migration status (ref.: non-migrant)		(0.000884)	(0.000884)	(0.000866)
Refugee status (ref.: not a refugee)	Registered or non-registered refugee	0.000376	0.000385	0.000285
		(0.000423)	(0.000424)	(0.000422)
Age	Age (in years)	-0.0538***	-0.0538***	-0.0537***
		(0.00124)	(0.00124)	(0.00124)
	Age in years (squared)	0.00184***	0.00184***	0.00183***
		(4.61e-05)	(4.61e-05)	(4.61e-05)
	Disability x male		-0.00190**	
			(0.000875)	
	Disability x HH-head has secondary + education			0.00563***
				(0.00142)
	Observations	449,775	449,775	449,775

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 11. Gaza Strip: Average marginal effect of being a child with disabilities on the probability of not attaining elementary school education, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (ref.: no disability)	Has disabilities	0.353***	0.388***	0.341***
		(0.00610)	(0.00974)	(0.00755)
Governorate (reference: North Gaza)	Gaza	-0.00243***	-0.00245***	-0.00232***
		(0.000607)	(0.000607)	(0.000613)
	Dier Al Balah	0.000315	0.000276	-0.000102
		(0.000784)	(0.000784)	(0.000781)
	Khan Yunis	-0.00122*	-0.00123*	-0.00150**
		(0.000686)	(0.000687)	(0.000688)
	Rafah	0.00260***	0.00251***	0.00176**
		(0.000842)	(0.000842)	(0.000829)
Sex (reference: female)	Male	0.00425***		0.00429***
		(0.000434)		(0.000434)
Sex of HH Head (ref.: male HH head)	Female HH Head	0.00370***	0.00362***	0.00442***
		(0.000998)	(0.000996)	(0.00103)
Educ. Attainment of HH head (ref. HH Head has < secondary educ.)	Household head has at least secondary education	-0.00795***	-0.00798***	
		(0.000460)	(0.000460)	
Household size (reference: 1-2 members)	3 members	0.00440	0.00580	0.00432
		(0.00441)	(0.00424)	(0.00435)
	4 members	0.00242	0.00380	0.00236
		(0.00394)	(0.00374)	(0.00389)
	5 members	0.000881	0.00240	0.000834
		(0.00376)	(0.00355)	(0.00372)
	6+ members	7.80e-05	0.00127	0.000372
		(0.00369)	(0.00347)	(0.00364)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.00548***	0.00546***	0.00833***
		(0.000471)	(0.000471)	(0.000435)
Migration status (ref.: non-migrant)	Migrant	0.000788	0.000747	0.000340
		(0.000843)	(0.000842)	(0.000829)
Refugee status (ref.: not a refugee)	Registered or non-registered refugee	-0.00184***	-0.00188***	-0.00257***
		(0.0000)	(0.0000)	(0.0000)
Age	Age (in years)	-0.0627***	-0.0629***	-0.0627***
		(0.00148)	(0.00149)	(0.00149)
	Age (squared)	0.00218***	0.00218***	0.00218***
		(0.0000)	(0.0000)	(0.0000)
Interactions	Disability x male		-0.00394***	

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
			(0.000846)	
	Disability x HH-head has secondary + education			0.00486***
				(0.00132)
	Observations	345,314	345,314	345,314

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 12. West Bank: Average marginal effect of being a child with disabilities on the probability of not attaining basic school education, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
Disability status (reference: no disability)	Has disabilities	0.405***	0.442***
		(0.0142)	(0.0173)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.0465***	-0.0437***
		(0.00753)	(0.00760)
	Tulkarm	-0.00948*	-0.0133**
		(0.00541)	(0.00538)
	Nablus	-0.0109**	-0.00938**
		(0.00438)	(0.00441)
	Qalqiliya	-0.0251***	-0.0239***
		(0.00621)	(0.00624)
	Salfit	-0.0554***	-0.0575***
		(0.00712)	(0.00703)
	Ramallah & Al Bireh	-0.0366***	-0.0360***
		(0.00458)	(0.00460)
	Jericho & Al Aghwar	0.0668***	0.0884***
		(0.00946)	(0.0100)
	Jerusalem	-0.0151**	-0.00264
		(0.00600)	(0.00624)
	Bethlehem	-0.0191***	-0.0155***
		(0.00502)	(0.00508)
	Hebron	0.0280***	0.0367***
		(0.00400)	(0.00406)
Sex (reference: female)	Male	0.148***	0.150***
		(0.00227)	(0.00231)
Sex of HH Head (reference: male HH head)	Female HH Head	0.00648	0.0200***
		(0.00465)	(0.00495)
Educ. Attainment of HH head (ref. HH Head has <secondary education)	HH head has at least secondary education	-0.144***	
		(0.00225)	
Household size (reference: 1-2 members)	3 members	-0.0626***	-0.0645***
		(0.0123)	(0.0128)
	4 members	-0.130***	-0.138***
		(0.0106)	(0.0110)
	5 members	-0.141***	-0.149***
		(0.0101)	(0.0104)
	6+ members	-0.139***	-0.143***
		(0.00957)	(0.00996)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.138***	0.182***

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
		(0.00325)	(0.00345)
Migration status (reference: non-migrant)	Migrant	0.0319***	0.0179***
		(0.00497)	(0.00486)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	0.00733***	0.00404
		(0.00271)	(0.00274)
Age (ref. 16 years)	Age (17 years)	-0.0623***	-0.0621***
		(0.00226)	(0.00231)
Interactions	Disability x HH-head has secondary + education		-0.0417**
			(0.0180)
	Observations	109,286	109,286

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 13. Gaza Strip: Average marginal effect of being a child with disabilities on the probability of not attaining basic school education, controlling for additional characteristics

	VARIABLES	*1 - Poor access*
Disability status (reference: no disability)	Has disabilities	0.385***
		(0.0138)
Governorate (reference: North Gaza)	Gaza	-0.00134
		(0.00372)
	Dier Al Balah	-0.00732
		(0.00465)
	Khan Yunis	-0.0157***
		(0.00411)
	Rafah	0.0239***
		(0.00494)
Sex (reference: female)	Male	0.127***
		(0.00262)
Sex of HH Head (reference: male HH head)	Female HH Head	0.00640
		(0.00496)
Educ. Attainment of HH head (ref. HH Head has < secondary educ.)	Household head has at least secondary education	-0.130***
		(0.00272)
Household size (reference: 1-2 members)	3 members	-0.0165
		(0.0157)
	4 members	-0.0953***
		(0.0135)
	5 members	-0.105***
		(0.0125)
	6+ members	-0.0939***
		(0.0116)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.112***
		(0.00273)
Migration status (reference: non-migrant)	Migrant	0.00938**
		(0.00449)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	0.000841
		(0.00288)
Age (ref. 16 years)	Age (17 years)	-0.0628***
		(0.00262)
	Observations	76,434

*Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1*

Table 14. West Bank: Average marginal effect of being a PWD on the probability of not having access to ICT devices, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (reference: no disability)	Has disabilities	0.00769***	0.00617***	0.00587***	0.00910***
		(0.000318)	(0.000355)	(0.000391)	(0.000381)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.000723*	-0.000723*	-0.000848**	-0.000837**
		(0.000380)	(0.000381)	(0.000381)	(0.000376)
	Tulkarm	-0.000812***	-0.000811***	-0.000664***	-0.00101***
		(0.000238)	(0.000238)	(0.000244)	(0.000234)
	Nablus	-0.00177***	-0.00179***	-0.00180***	-0.00178***
		(0.000196)	(0.000197)	(0.000199)	(0.000196)
	Qalqiliya	0.00200***	0.00198***	0.00195***	0.00216***
		(0.000336)	(0.000336)	(0.000340)	(0.000340)
	Salfit	-0.00151***	-0.00151***	-0.00162***	-0.00157***
		(0.000322)	(0.000323)	(0.000323)	(0.000320)
	Ramallah & Al Bireh	-0.000980***	-0.00100***	-0.000982***	-0.00128***
		(0.000213)	(0.000213)	(0.000216)	(0.000208)
	Jericho & Al Aghwar	0.00931***	0.00929***	0.00958***	0.00956***
		(0.000613)	(0.000613)	(0.000631)	(0.000622)
	Jerusalem	0.00613***	0.00612***	0.00616***	0.00599***
		(0.000382)	(0.000382)	(0.000388)	(0.000379)
	Bethlehem	0.00115***	0.00113***	0.000896***	0.00119***
		(0.000252)	(0.000252)	(0.000251)	(0.000252)
	Hebron	0.00271***	0.00270***	0.00249***	0.00309***
		(0.000207)	(0.000207)	(0.000208)	(0.000209)
Age group (reference: 0-17 years)	18-24 years	-0.00260***	-0.00258***	-0.00309***	-0.00286***
		(0.000157)	(0.000157)	(0.000156)	(0.000163)
	25-39 years	-0.00125***	-0.00128***	-0.00165***	-0.00160***
		(0.000161)	(0.000160)	(0.000161)	(0.000164)
	40-64 years	0.00165***	0.00168***	0.00205***	0.00125***
		(0.000179)	(0.000178)	(0.000186)	(0.000181)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
	65-79 years	0.0161***	0.0162***	0.0182***	0.0153***
		(0.000416)	(0.000416)	(0.000446)	(0.000408)
	80+ years	0.0396***	0.0395***	0.0476***	0.0387***
		(0.00102)	(0.00101)	(0.00116)	(0.001000)
Sex (reference: female)	Male	-0.000906***		-0.00361***	-0.000689***
		(0.000137)		(0.000122)	(0.000137)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0106***	0.0118***		0.0109***
		(0.000259)	(0.000251)		(0.000261)
Household size (reference: 1-2 members)	3 members	-0.0179***	-0.0178***	-0.0245***	-0.0177***
		(0.000434)	(0.000430)	(0.000521)	(0.000429)
	4 members	-0.0220***	-0.0219***	-0.0295***	-0.0218***
		(0.000437)	(0.000434)	(0.000525)	(0.000431)
	5 members	-0.0232***	-0.0230***	-0.0310***	-0.0230***
		(0.000440)	(0.000437)	(0.000528)	(0.000434)
	6+ members	-0.0238***	-0.0236***	-0.0319***	-0.0236***
		(0.000434)	(0.000431)	(0.000522)	(0.000428)
Migration status (reference: non-migrant)	Migrant	-0.00323***	-0.00316***	-0.00355***	
		(0.000128)	(0.000129)	(0.000127)	
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-8.14e-05	-9.00e-05	0.000114	-0.000464***
		(0.000138)	(0.000138)	(0.000140)	(0.000134)
Interactions	Disability x Male		0.00269***		
			(0.000429)		
	Disability x HH Head is female			0.00422***	
				(0.000479)	
	Disability x refugee status				-0.00278***
					(0.000266)
	Observations	2,108,597	2,108,597	2,108,597	2,108,597

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 15. Gaza Strip: Average marginal effect of being a PWD on the probability of not having access to ICT devices, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Disability status (reference: no disability)	Has disabilities	0.0145***	0.0125***	0.0103***	0.0184***
		(0.000652)	(0.000804)	(0.000688)	(0.000871)
Governorate (reference: North Gaza)	Gaza	-0.00636***	-0.00634***	-0.00630***	-0.00553***
		(0.000315)	(0.000315)	(0.000315)	(0.000311)
	Dier Al Balah	-0.00274***	-0.00274***	-0.00253***	-0.00271***
		(0.000390)	(0.000390)	(0.000392)	(0.000381)
	Khan Yunis	-0.00526***	-0.00525***	-0.00508***	-0.00477***
		(0.000347)	(0.000347)	(0.000348)	(0.000343)
	Rafah	-0.00266***	-0.00264***	-0.00236***	-0.00215***
		(0.000407)	(0.000407)	(0.000409)	(0.000403)
Age group (reference: 0-17 years)	18-24 years	-0.00625***	-0.00623***	-0.00662***	-0.00704***
		(0.000287)	(0.000287)	(0.000288)	(0.000297)
	25-39 years	-0.00127***	-0.00133***	-0.00194***	-0.00257***
		(0.000297)	(0.000297)	(0.000296)	(0.000299)
	40-64 years	-0.00292***	-0.00284***	-0.00246***	-0.00457***
		(0.000315)	(0.000315)	(0.000322)	(0.000310)
	65-79 years	0.0199***	0.0203***	0.0223***	0.0160***
		(0.000811)	(0.000815)	(0.000852)	(0.000740)
	80+ years	0.0644***	0.0652***	0.0719***	0.0560***
		(0.00236)	(0.00238)	(0.00255)	(0.00214)
Sex (reference: female)	Male	-0.00196***		-0.00354***	-0.00168***
		(0.000213)		(0.000210)	(0.000213)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0190***	0.0203***		0.0190***
		(0.000502)	(0.000510)		(0.000502)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Household size (reference: 1-2 members)	3 members	-0.0352***	-0.0354***	-0.0422***	-0.0348***
		(0.00101)	(0.00101)	(0.00111)	(0.000999)
	4 members	-0.0410***	-0.0412***	-0.0488***	-0.0406***
		(0.000980)	(0.000979)	(0.00108)	(0.000970)
	5 members	-0.0461***	-0.0462***	-0.0548***	-0.0456***
		(0.000962)	(0.000961)	(0.00106)	(0.000952)
	6+ members	-0.0488***	-0.0489***	-0.0582***	-0.0482***
		(0.000937)	(0.000937)	(0.00103)	(0.000928)
Migration status (reference: non-migrant)	Migrant	-0.00599***	-0.00586***	-0.00611***	
		(0.000231)	(0.000232)	(0.000231)	
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.00193***	-0.00194***	-0.00168***	-0.00304***
		(0.000238)	(0.000238)	(0.000237)	(0.000239)
Interactions	Disability x Male		0.00248***		
			(0.000754)		
	Disability x HH Head is female			0.0158***	
				(0.00130)	
	Disability x migrated				-0.00474***
					(0.000513)
	Observations	1,535,414	1,535,414	1,535,414	1,535,414

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 16. Average marginal effect of having a parent (household head) who is a PWD, on the probability of no access to health insurance, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
Parent is a HH Head with disabilities (ref.: Parent is a HH Head with no disabilities)	Parent (HH Head) has disabilities	-0.0549***	-0.0550***
		(0.00177)	(0.00179)
Child's disability status (ref.: child has no disabilities)	Child has disabilities	-0.0699***	
		(0.00267)	
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.0320***	-0.0321***
		(0.00224)	(0.00225)
	Tulkarm	-0.0309***	-0.0309***
		(0.00168)	(0.00168)
	Nablus	0.0608***	0.0610***
		(0.00137)	(0.00138)
	Qalqiliya	-0.0160***	-0.0160***
		(0.00210)	(0.00210)
	Salfit	0.00527**	0.00517**
		(0.00206)	(0.00206)
	Ramallah & Al Bireh	0.00989***	0.00998***
		(0.00144)	(0.00144)
	Jericho & Al Aghwar	-0.0986***	-0.0985***
		(0.00275)	(0.00275)
	Jerusalem	-0.0277***	-0.0277***
		(0.00206)	(0.00206)
	Bethlehem	0.0347***	0.0347***
		(0.00163)	(0.00163)
	Hebron	0.0435***	0.0435***
		(0.00119)	(0.00119)
	North Gaza	-0.138***	-0.138***
		(0.00146)	(0.00145)
	Gaza	-0.147***	-0.147***
		(0.00119)	(0.00119)
	Dier Al-Balah	-0.184***	-0.184***
		(0.00153)	(0.00153)
	Khan Yunis	-0.168***	-0.168***
		(0.00124)	(0.00124)
	Rafah	-0.199***	-0.199***
		(0.00136)	(0.00136)
Sex of HH Head (reference: male HH head)	Female HH Head	-0.00414***	-0.00429***
		(0.00146)	(0.00146)
Religion (reference: Muslim)	Christian	0.0177***	0.0180***
		(0.00287)	(0.00288)
	Other	-0.142***	-0.142***

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
		(0.0144)	(0.0145)
Household size (reference: 1-2 members)	3 members	-0.0222***	-0.0222***
		(0.00799)	(0.00799)
	4 members	-0.0282***	-0.0282***
		(0.00781)	(0.00781)
	5 members	-0.0407***	-0.0407***
		(0.00779)	(0.00779)
	6+ members	-0.0477***	-0.0478***
		(0.00778)	(0.00778)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	-0.0121***	-0.0123***
		(0.000646)	(0.000646)
Migration status (reference: non-migrant)	Migrant	0.0254***	0.0254***
		(0.00152)	(0.00152)
Refugee status (reference: not a refugee)	Registered/non-registered refugee	-0.266***	-0.266***
		(0.000450)	(0.000450)
Sex (reference: female)	Male	0.00235***	0.00217***
		(0.000529)	(0.000530)
Age group (reference: 2-5 years)	6-11 years	-0.00703***	-0.00724***
		(0.000693)	(0.000693)
	12-17 years	0.000274	-1.31e-05
		(0.000725)	(0.000726)
Interactions	Parent is PWD x child is PWD		-0.0373***
			(0.0126)
	Observations	1,668,618	1,668,618

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 17. Average marginal effect of having a parent (household head) who is a PWD, on the probability of not attaining elementary school education, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Parent is a HH Head with disabilities (ref.: Parent is a HH Head with no disabilities)	Parent (HH Head) has disabilities	-0.00318***	-0.00648***	-0.00596***	-0.00348***	-0.00135*
		(0.000627)	(0.000943)	(0.000825)	(0.000755)	(0.000768)
Child's disability status (ref.: child has no disabilities)	Child has disabilities	0.375***	0.381***	0.378***		0.379***
		(0.00476)	(0.00479)	(0.00477)		(0.00479)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.00100	-0.000592	-0.00104	-0.000423	-0.000991
		(0.00115)	(0.00109)	(0.00115)	(0.00124)	(0.00119)
	Tulkarm	-0.00167**	-0.00163**	-0.00165**	-0.00131	-0.00182**
		(0.000805)	(0.000737)	(0.000804)	(0.000849)	(0.000820)
	Nablus	-0.000454	-0.000481	-0.000460	-0.000910	-0.000473
		(0.000671)	(0.000617)	(0.000670)	(0.000692)	(0.000688)
	Qalqiliya	0.00269***	0.00245**	0.00270***	0.00274**	0.00283***
		(0.00103)	(0.000953)	(0.00103)	(0.00108)	(0.00106)
	Salfit	0.00712***	0.00572***	0.00708***	0.00757***	0.00713***
		(0.00136)	(0.00121)	(0.00136)	(0.00146)	(0.00139)
	Ramallah & Al Bireh	0.00289***	0.00236***	0.00288***	0.00215***	0.00291***
		(0.000757)	(0.000689)	(0.000755)	(0.000777)	(0.000774)
	Jericho & Al Aghwar	0.0137***	0.0132***	0.0137***	0.0123***	0.0148***
		(0.00178)	(0.00168)	(0.00178)	(0.00181)	(0.00187)
	Jerusalem	0.00843***	0.00821***	0.00845***	0.00779***	0.00907***
		(0.00113)	(0.00106)	(0.00113)	(0.00117)	(0.00117)
	Bethlehem	0.00562***	0.00566***	0.00558***	0.00584***	0.00579***
		(0.000866)	(0.000812)	(0.000865)	(0.000913)	(0.000889)
	Hebron	0.00854***	0.00854***	0.00856***	0.00846***	0.00893***
		(0.000643)	(0.000599)	(0.000642)	(0.000673)	(0.000660)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
	North Gaza	0.00339***	0.00623***	0.00344***	0.00585***	0.00259***
		(0.000691)	(0.000681)	(0.000691)	(0.000757)	(0.000691)
	Gaza	0.00142**	0.00389***	0.00147**	0.00222***	0.000762
		(0.000612)	(0.000583)	(0.000611)	(0.000645)	(0.000617)
	Dier Al-Balah	0.00334***	0.00602***	0.00338***	0.00499***	0.00231***
		(0.000769)	(0.000772)	(0.000769)	(0.000834)	(0.000759)
	Khan Yunis	0.00239***	0.00528***	0.00244***	0.00338***	0.00154**
		(0.000686)	(0.000676)	(0.000686)	(0.000730)	(0.000685)
	Rafah	0.00548***	0.00895***	0.00554***	0.00579***	0.00414***
		(0.000828)	(0.000849)	(0.000829)	(0.000869)	(0.000808)
Employment Status (reference: not employed)	Employed	0.0101***	0.0105***	0.0121***	0.00534***	0.0113***
		(0.00157)	(0.00159)	(0.00167)	(0.00142)	(0.00164)
Sex of HH Head (reference: male HH head)	Female HH Head	0.00238***	0.00313***	0.00231***	0.00280***	0.00267***
		(0.000675)	(0.000698)	(0.000673)	(0.000729)	(0.000686)
Household size (reference: 1-2 members)	3 members	-1.36e-05	-0.000166	-0.000145	0.000534	-0.000191
		(0.00414)	(0.00420)	(0.00418)	(0.00446)	(0.00412)
	4 members	-0.00188	-0.00238	-0.00198	-0.00111	-0.00203
		(0.00394)	(0.00399)	(0.00399)	(0.00424)	(0.00392)
	5 members	-0.00349	-0.00414	-0.00354	-0.00329	-0.00361
		(0.00389)	(0.00395)	(0.00394)	(0.00419)	(0.00388)
	6+ members	-0.00500	-0.00527	-0.00528	-0.00522	-0.00490
		(0.00388)	(0.00394)	(0.00392)	(0.00417)	(0.00386)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.00685***		0.00685***	0.00851***	0.00840***
		(0.000343)		(0.000343)	(0.000368)	(0.000339)
Migration status (reference: non-migrant)	Migrant	0.000812	0.000624	0.000791	0.000793	0.000397
		(0.000602)	(0.000598)	(0.000602)	(0.000640)	(0.000590)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.000792**	-0.000715**	-0.000803**	-0.000259	-0.00105***
		(0.000320)	(0.000321)	(0.000320)	(0.000342)	(0.000320)
Sex (reference: female)	Male	0.00299***	0.00299***		0.00450***	0.00298***
		(0.000279)	(0.000279)		(0.000296)	(0.000279)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Age group (reference: 10-11 years)	12-15 years	-0.0318***	-0.0321***	-0.0318***	-0.0313***	-0.0317***
		(0.000443)	(0.000445)	(0.000443)	(0.000466)	(0.000442)
	16-17 years	-0.0324***	-0.0327***	-0.0324***	-0.0315***	-0.0322***
		(0.000477)	(0.000479)	(0.000477)	(0.000504)	(0.000476)
Educ. Attainment of HH head (ref. Head of HH has < secondary education)	Household head has at least secondary education	-0.00515***	-0.00666***	-0.00515***	-0.00644***	
		(0.000290)	(0.000279)	(0.000291)	(0.000306)	
Interactions	Parent is PWD x poorest 2 asset-index quintiles		0.00930***			
			(0.00248)			
	Parent is PWD x Male			0.00744***		
				(0.00210)		
	Parent is PWD x child is PWD				0.234***	
					(0.0166)	
	Parent is PWD x HH-head has secondary + education					-0.00612***
						(0.00127)
	Observations	772,052	772,052	772,052	772,052	772,052

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 18. Average marginal effect of having a parent (household head) who is a PWD, on the probability of having a poor standard of living (bottom two asset-index quintiles), controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
Parent is a HH Head with disabilities (ref. Parent is a HH Head with no disabilities)	Parent (HH Head) has disabilities	0.120***	0.119***	0.219***
		(0.00211)	(0.00214)	(0.00252)
Child's disability status (ref.: child has no disabilities)	Child has disabilities	0.0666***		0.0888***
		(0.00333)		(0.00345)
Governorate (reference: Jenin)	Tubas & Northern Valley	0.0610***	0.0610***	0.0623***
		(0.00296)	(0.00296)	(0.00313)
	Tulkarm	-0.0269***	-0.0268***	-0.0335***
		(0.00178)	(0.00178)	(0.00184)
	Nablus	-0.00342**	-0.00349**	-0.00531***
		(0.00148)	(0.00148)	(0.00156)
	Qalqiliya	0.00301	0.00299	0.00312
		(0.00214)	(0.00214)	(0.00226)
	Salfit	-0.0957***	-0.0956***	-0.105***
		(0.00199)	(0.00199)	(0.00200)
	Ramallah & Al Bireh	-0.0371***	-0.0372***	-0.0436***
		(0.00152)	(0.00152)	(0.00158)
	Jericho & Al Aghwar	0.0667***	0.0666***	0.0967***
		(0.00314)	(0.00314)	(0.00354)
	Jerusalem	0.0550***	0.0549***	0.0737***
		(0.00223)	(0.00223)	(0.00245)
	Bethlehem	0.0816***	0.0816***	0.0907***
		(0.00191)	(0.00191)	(0.00204)
	Hebron	0.0836***	0.0836***	0.0939***
		(0.00136)	(0.00136)	(0.00144)
	North Gaza	0.487***	0.487***	0.468***
		(0.00164)	(0.00164)	(0.00174)
	Gaza	0.446***	0.446***	0.428***
		(0.00144)	(0.00144)	(0.00152)
	Dier Al-Balah	0.461***	0.461***	0.425***
		(0.00183)	(0.00183)	(0.00196)
	Khan Yunis	0.504***	0.505***	0.483***
		(0.00160)	(0.00160)	(0.00170)
	Rafah	0.535***	0.536***	0.500***
		(0.00180)	(0.00180)	(0.00195)
Age group (reference: 2-5 years)	6-11 years	-0.0469***	-0.0467***	-0.0450***
		(0.000854)	(0.000855)	(0.000886)
	12-17 years	-0.0878***	-0.0876***	-0.0810***
		(0.000893)	(0.000893)	(0.000927)
Sex of HH Head (ref.: male HH head)	Female HH Head	0.0938***	0.0940***	0.117***
		(0.00179)	(0.00179)	(0.00185)
Religion (ref.: Muslim)	Christian	-0.343***	-0.343***	-0.366***
		(0.00496)	(0.00495)	(0.00343)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*
	Other	-0.160**	-0.160**	-0.236***
		(0.0636)	(0.0636)	(0.0520)
Educ. Attainment of HH head (ref. HH Head has <secondary education)	Household head has at least secondary education	-0.229***	-0.230***	
		(0.000637)	(0.000637)	
Household size (reference: 1-2 members)	3 members	-0.0585***	-0.0585***	-0.0681***
		(0.00981)	(0.00981)	(0.0102)
	4 members	-0.0725***	-0.0726***	-0.0807***
		(0.00956)	(0.00956)	(0.00996)
	5 members	-0.0844***	-0.0844***	-0.0853***
		(0.00953)	(0.00953)	(0.00993)
	6+ members	-0.0726***	-0.0726***	-0.0546***
		(0.00951)	(0.00951)	(0.00991)
Migration status (reference: non-migrant)	Migrant	-0.0386***	-0.0386***	-0.0599***
		(0.00148)	(0.00148)	(0.00150)
Refugee status (ref.: not a refugee)	Registered or non-registered refugee	0.0150***	0.0151***	0.000911
		(0.000758)	(0.000759)	(0.000776)
Sex (reference: female)	Male	-1.23e-05	0.000199	0.000777
		(0.000651)	(0.000651)	(0.000675)
Interactions	Parent is PWD x child is PWD		0.0609***	
			(0.0127)	
	Parent is PWD x HH-head has secondary + education			-0.176***
				(0.00357)
	Observations	1,668,618	1,668,618	1,668,618

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 19. Average marginal effect of having a parent (household head) who is a PWD on the probability of not having access to ICT devices, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Parent is a HH Head with disabilities (ref.: Parent is a HH Head with no disabilities)	Parent (HH Head) has disabilities	0.00967***	0.00815***	0.0111***	0.00963***
		(0.000654)	(0.000623)	(0.000954)	(0.000668)
Child's disability status (reference: child has no disabilities)	Child has disabilities	0.00410***	0.00433***	0.00407***	
		(0.000816)	(0.000833)	(0.000813)	
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.000113	-9.73e-05	-0.000113	-0.000112
		(0.000303)	(0.000290)	(0.000303)	(0.000303)
	Tulkarm	-0.000201	-0.000166	-0.000201	-0.000200
		(0.000200)	(0.000193)	(0.000200)	(0.000200)
	Nablus	0.000324*	0.000330*	0.000325*	0.000323*
		(0.000181)	(0.000173)	(0.000181)	(0.000180)
	Qalqiliya	0.00168***	0.00172***	0.00168***	0.00168***
		(0.000343)	(0.000339)	(0.000343)	(0.000342)
	Salfit	-0.000600***	-0.000553**	-0.000600***	-0.000599***
		(0.000223)	(0.000217)	(0.000224)	(0.000223)
	Ramallah & Al Bireh	0.000458**	0.000491***	0.000458**	0.000455**
		(0.000195)	(0.000190)	(0.000196)	(0.000195)
	Jericho & Al Aghwar	0.00588***	0.00606***	0.00588***	0.00587***
		(0.000750)	(0.000761)	(0.000750)	(0.000748)
	Jerusalem	0.00749***	0.00740***	0.00749***	0.00748***
		(0.000562)	(0.000552)	(0.000562)	(0.000561)
	Bethlehem	0.00169***	0.00165***	0.00169***	0.00169***
		(0.000267)	(0.000257)	(0.000267)	(0.000266)
	Hebron	0.00306***	0.00317***	0.00306***	0.00306***
		(0.000194)	(0.000191)	(0.000194)	(0.000193)
	North Gaza	0.0159***	0.0164***	0.0159***	0.0160***
		(0.000440)	(0.000447)	(0.000440)	(0.000441)
	Gaza	0.0114***	0.0116***	0.0114***	0.0114***

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
		(0.000292)	(0.000291)	(0.000292)	(0.000292)
	Dier Al-Balah	0.0131***	0.0135***	0.0131***	0.0132***
		(0.000489)	(0.000497)	(0.000489)	(0.000490)
	Khan Yunis	0.0102***	0.0107***	0.0102***	0.0102***
		(0.000353)	(0.000363)	(0.000353)	(0.000353)
	Rafah	0.0134***	0.0140***	0.0134***	0.0134***
		(0.000510)	(0.000527)	(0.000510)	(0.000510)
Age group (reference: 6-11 years)	12-17 years	-0.00298***	-0.00250***	-0.00298***	-0.00298***
		(0.000158)	(0.000157)	(0.000158)	(0.000158)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0191***		0.0191***	0.0191***
		(0.000724)		(0.000725)	(0.000725)
Household size (reference: 1-2 members)	3 members	-0.00366*	-0.0230***	-0.00364*	-0.00366*
		(0.00211)	(0.00556)	(0.00211)	(0.00211)
	4 members	-0.00661***	-0.0316***	-0.00658***	-0.00660***
		(0.00201)	(0.00541)	(0.00200)	(0.00201)
	5 members	-0.00768***	-0.0349***	-0.00766***	-0.00768***
		(0.00199)	(0.00540)	(0.00199)	(0.00199)
	6+ members	-0.00735***	-0.0355***	-0.00731***	-0.00735***
		(0.00199)	(0.00539)	(0.00198)	(0.00199)
Migration status (ref: non-migrant)	Migrant	-0.00304***	-0.00281***	-0.00304***	-0.00305***
		(0.000253)	(0.000262)	(0.000253)	(0.000253)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.00121***	-0.00120***	-0.00121***	-0.00121***
		(0.000181)	(0.000181)	(0.000181)	(0.000181)
Sex (reference: female)	Male	-0.000426***	-0.000485***		-0.000409***
		(0.000158)	(0.000158)		(0.000158)
Interactions	Parent is PWD x HH head is female		0.00999***		
			(0.00263)		
	Parent is PWD x male			-0.00122**	
				(0.000509)	
	Parent is PWD x child is PWD				0.00314*
					(0.00186)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
	Observations	1,219,739	1,219,739	1,219,739	1,219,739

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 20. Average marginal effect of being a child without disabilities, sharing a household with a child who is a PWD, on the probability of no access to health insurance, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
Child does not have disabilities and is not living in a HH with other children with disabilities	Child does not have disabilities, living with another child with disabilities	-0.0295***	0.0321***
		(0.00187)	(0.00257)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.0327***	0.0140***
		(0.00223)	(0.00322)
	Tulkarm	-0.0304***	-0.0418***
		(0.00167)	(0.00206)
	Nablus	0.0608***	0.106***
		(0.00136)	(0.00181)
	Qalqiliya	-0.0153***	-0.0598***
		(0.00209)	(0.00234)
	Salfit	0.00489**	0.0966***
		(0.00205)	(0.00310)
	Ramallah & Al Bireh	0.0120***	0.0304***
		(0.00143)	(0.00185)
	Jericho & Al Aghwar	-0.0992***	-0.158***
		(0.00272)	(0.00256)
	Jerusalem	-0.0287***	-0.0683***
		(0.00203)	(0.00229)
	Bethlehem	0.0353***	0.0629***
		(0.00161)	(0.00213)
	Hebron	0.0434***	0.126***
		(0.00118)	(0.00157)
	North Gaza	-0.138***	-0.215***
		(0.00144)	(0.00143)
	Gaza	-0.148***	-0.195***
		(0.00118)	(0.00141)
	Dier Al-Balah	-0.186***	-0.249***
		(0.00152)	(0.00135)
	Khan Yunis	-0.168***	-0.220***
		(0.00124)	(0.00141)
	Rafah	-0.200***	-0.253***
		(0.00136)	(0.00134)
Sex of HH Head (reference: male HH head)	Female HH Head	-0.00158	0.00319**
		(0.00136)	(0.00147)
Religion (reference: Muslim)	Christian	0.0159***	0.0415***
		(0.00283)	(0.00323)
	Other	-0.147***	-0.133***
		(0.0119)	(0.0151)
	Adult-PWD in the household	-0.0325***	-0.0425***

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
Adult-PWD in the HH (ref.: no adult-PWD in the HH)		(0.00126)	(0.00128)
Household size (reference: 1-2 members)	3 members	-0.131***	-0.160***
		(0.00486)	(0.00579)
	4 members	-0.138***	-0.168***
		(0.00456)	(0.00550)
	5 members	-0.150***	-0.180***
		(0.00451)	(0.00546)
	6+ members	-0.155***	-0.185***
		(0.00447)	(0.00543)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	-0.0121***	-0.0148***
		(0.000635)	(0.000667)
Migration status (reference: non-migrant)	Migrant	0.0338***	-0.00450***
		(0.00146)	(0.00137)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.267***	
		(0.000445)	
Sex (reference: female)	Male	0.00166***	0.00192***
		(0.000521)	(0.000557)
Age group (reference: 2-5 years)	6-11 years	-0.00811***	-0.0100***
		(0.000676)	(0.000725)
	12-17 years	-0.000363	-0.00253***
		(0.000706)	(0.000758)
Interactions	Child is not disabled, living with disabled child x refugee status		-0.191***
			(0.000760)
	Observations	1,720,749	1,720,749

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 21. Average marginal effect of being a child without disabilities, sharing a household with a child who is a PWD, on the probability of not attaining elementary school education, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
Child does not have disabilities and is not living in a HH with other children with disabilities	Child does not have disabilities, living with another child with disabilities	0.00465***	0.00802***
		(0.000842)	(0.00109)
Governorate (reference: Jenin)	Tubas & Northern Valley	0.000184	0.000202
		(0.00107)	(0.00111)
	Tulkarm	-0.00164**	-0.00180**
		(0.000708)	(0.000729)
	Nablus	-0.000216	-0.000209
		(0.000596)	(0.000618)
	Qalqiliya	0.00248***	0.00261***
		(0.000940)	(0.000977)
	Salfit	0.00779***	0.00783***
		(0.00133)	(0.00136)
	Ramallah & Al Bireh	0.00312***	0.00316***
		(0.000685)	(0.000709)
	Jericho & Al Aghwar	0.0135***	0.0148***
		(0.00169)	(0.00180)
	Jerusalem	0.00851***	0.00930***
		(0.00106)	(0.00112)
	Bethlehem	0.00553***	0.00579***
		(0.000802)	(0.000834)
	Hebron	0.00796***	0.00846***
		(0.000585)	(0.000609)
	North Gaza	0.00379***	0.00296***
		(0.000632)	(0.000633)
	Gaza	0.00173***	0.00105*
		(0.000546)	(0.000554)
	Dier Al-Balah	0.00317***	0.00212***
		(0.000698)	(0.000686)
	Khan Yunis	0.00221***	0.00135**
		(0.000612)	(0.000612)
	Rafah	0.00499***	0.00361***
		(0.000748)	(0.000725)
Sex of HH Head (reference: male HH head)	Female HH Head	0.00286***	0.00325***
		(0.000625)	(0.000640)
Adult-PWD in the household (ref.: no adult-PWD in the HH)	Adult-PWD in the household	0.00218***	0.00266***
		(0.000541)	(0.000556)
Household size (reference: 1-2 members)	3 members	0.00152	0.00139
		(0.00276)	(0.00273)
	4 members	-0.000481	-0.000640

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
		(0.00250)	(0.00248)
	5 members	-0.00193	-0.00203
		(0.00242)	(0.00241)
	6+ members	-0.00284	-0.00268
		(0.00239)	(0.00238)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.00707***	0.00876***
		(0.000318)	(0.000319)
Migration status (reference: non-migrant)	Migrant	0.00138**	0.000955*
		(0.000570)	(0.000555)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.000801***	-0.00109***
		(0.000295)	(0.000294)
Sex (reference: female)	Male	0.00391***	0.00392***
		(0.000254)	(0.000254)
Age group (reference: 10-11 years)	12-15 years	-0.0307***	-0.0305***
		(0.000423)	(0.000421)
	16-17 years	-0.0307***	-0.0305***
		(0.000441)	(0.000440)
Educ. Attainment of HH head (ref.: HH Head has <secondary education)	Household head has at least secondary education	-0.00554***	
		(0.000261)	
Interactions	Child is not disabled, living with disabled child x HH head has secondary + education		-0.00634***
			(0.000863)
	Observations	785,527	785,527

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 22. Average marginal effect of being a child without disabilities, sharing a household with a child who is a PWD, on the probability of having a poor standard of living (bottom two asset-index quintiles), controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Child does not have disabilities and is not living in a HH with other children with disabilities	Child does not have disabilities, living with another child with disabilities	0.0795***	0.0763***	0.0744***	0.180***
		(0.00211)	(0.00215)	(0.00226)	(0.00268)
Governorate (reference: Jenin)	Tubas & Northern Valley	0.0618***	0.0618***	0.0615***	0.0629***
		(0.00296)	(0.00295)	(0.00296)	(0.00312)
	Tulkarm	-0.0270***	-0.0262***	-0.0261***	-0.0337***
		(0.00178)	(0.00178)	(0.00178)	(0.00184)
	Nablus	-0.00335**	-0.00286*	-0.00315**	-0.00479***
		(0.00148)	(0.00148)	(0.00148)	(0.00156)
	Qalqiliya	0.00472**	0.00584***	0.00481**	0.00461**
		(0.00215)	(0.00214)	(0.00214)	(0.00226)
	Salfit	-0.0958***	-0.0949***	-0.0950***	-0.105***
		(0.00200)	(0.00199)	(0.00200)	(0.00201)
	Ramallah & Al Bireh	-0.0387***	-0.0375***	-0.0389***	-0.0451***
		(0.00151)	(0.00151)	(0.00151)	(0.00157)
	Jericho & Al Aghwar	0.0677***	0.0697***	0.0666***	0.0968***
		(0.00313)	(0.00313)	(0.00312)	(0.00351)
	Jerusalem	0.0545***	0.0552***	0.0539***	0.0723***
		(0.00222)	(0.00221)	(0.00221)	(0.00242)
	Bethlehem	0.0832***	0.0836***	0.0831***	0.0923***
		(0.00190)	(0.00190)	(0.00190)	(0.00203)
	Hebron	0.0861***	0.0873***	0.0857***	0.0962***
		(0.00136)	(0.00135)	(0.00135)	(0.00144)
	North Gaza	0.485***	0.487***	0.489***	0.467***
		(0.00163)	(0.00162)	(0.00162)	(0.00172)
	Gaza	0.445***	0.447***	0.447***	0.428***
		(0.00143)	(0.00142)	(0.00142)	(0.00151)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
	Dier Al-Balah	0.460***	0.462***	0.462***	0.425***
		(0.00181)	(0.00181)	(0.00181)	(0.00194)
	Khan Yunis	0.503***	0.506***	0.505***	0.482***
		(0.00159)	(0.00158)	(0.00159)	(0.00169)
	Rafah	0.535***	0.538***	0.536***	0.501***
		(0.00178)	(0.00177)	(0.00178)	(0.00192)
Age group (reference: 2-5 years)	6-11 years	-0.0430***	-0.0409***	-0.0429***	-0.0431***
		(0.000831)	(0.000830)	(0.000832)	(0.000861)
	12-17 years	-0.0821***	-0.0786***	-0.0809***	-0.0780***
		(0.000868)	(0.000866)	(0.000869)	(0.000900)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0781***		0.0790***	0.106***
		(0.00164)		(0.00165)	(0.00170)
Religion (reference: Muslim)	Christian	-0.343***	-0.344***	-0.344***	-0.367***
		(0.00500)	(0.00494)	(0.00497)	(0.00353)
	Other	-0.152***	-0.129***	-0.144***	-0.200***
		(0.0464)	(0.0483)	(0.0469)	(0.0422)
Adult-PWD in the household (reference: no adult-PWD in the HH)	Adult-PWD in the household	0.0769***	0.0776***		0.107***
		(0.00144)	(0.00144)		(0.00149)
Household size (reference: 1-2 members)	3 members	-0.131***	-0.139***	-0.129***	-0.159***
		(0.00617)	(0.00609)	(0.00618)	(0.00638)
	4 members	-0.156***	-0.174***	-0.154***	-0.184***
		(0.00575)	(0.00566)	(0.00577)	(0.00596)
	5 members	-0.170***	-0.191***	-0.168***	-0.191***
		(0.00569)	(0.00559)	(0.00571)	(0.00590)
	6+ members	-0.163***	-0.187***	-0.160***	-0.165***
		(0.00564)	(0.00553)	(0.00566)	(0.00584)
Migration status (reference: non-migrant)	Migrant	-0.0375***	-0.0352***	-0.0377***	-0.0568***
		(0.00144)	(0.00144)	(0.00144)	(0.00146)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	0.0137***	0.0138***	0.0144***	-0.000201
		(0.000747)	(0.000747)	(0.000748)	(0.000764)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Sex (reference: female)	Male	-0.000900	-0.000943	-0.000911	-0.000349
		(0.000641)	(0.000642)	(0.000642)	(0.000665)
Educ. Attainment of Household head (ref. Head of HH has <secondary educ.)	Household head has at least secondary education	-0.228***	-0.229***	-0.230***	
		(0.000631)	(0.000630)	(0.000630)	
Interactions	Child is not disabled, living with disabled child x Female HH-head		0.0874***		
			(0.0104)		
	Child is not disabled, living with disabled child x HH has +1 Adult-PWD			0.0794***	
				(0.00609)	
	Child is not disabled, living with disabled child x HH head has secondary + education				-0.196***
					(0.00331)
	Observations	1,720,749	1,720,749	1,720,749	1,720,749

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 23. Average marginal effect of being a child without disabilities, sharing a household with a child who is a PWD, on the probability of not having access to ICT devices, controlling for additional characteristics

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
Child does not have disabilities and is not living in a HH with other children with disabilities	Child does not have disabilities, living with another child with disabilities	0.00410***	0.00352***
		(0.000529)	(0.000539)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.000120	-0.000103
		(0.000310)	(0.000299)
	Tulkarm	-9.28e-05	-5.54e-05
		(0.000211)	(0.000205)
	Nablus	0.000394**	0.000406**
		(0.000186)	(0.000179)
	Qalqiliya	0.00191***	0.00196***
		(0.000356)	(0.000353)
	Salfit	-0.000666***	-0.000619***
		(0.000226)	(0.000220)
	Ramallah & Al Bireh	0.000391**	0.000443**
		(0.000196)	(0.000191)
	Jericho & Al Aghwar	0.00599***	0.00621***
		(0.000749)	(0.000763)
	Jerusalem	0.00722***	0.00717***
		(0.000550)	(0.000543)
	Bethlehem	0.00161***	0.00159***
		(0.000267)	(0.000258)
	Hebron	0.00317***	0.00325***
		(0.000198)	(0.000194)
	North Gaza	0.0157***	0.0160***
		(0.000432)	(0.000437)
	Gaza	0.0111***	0.0113***
		(0.000287)	(0.000286)
	Dier Al-Balah	0.0131***	0.0134***
		(0.000484)	(0.000491)
	Khan Yunis	0.0103***	0.0108***
		(0.000354)	(0.000362)
	Rafah	0.0134***	0.0140***
		(0.000506)	(0.000520)
Age group (reference: 6-11 years)	12-17 years	-0.00274***	-0.00244***
		(0.000157)	(0.000158)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0169***	
		(0.000629)	
Adult-PWD in the HH (ref.: no adult-PWD in the HH)	HH has adult-PWD	0.00452***	0.00465***
		(0.000375)	(0.000379)

	VARIABLES	*1 - Poor access*	*1b-Incl. interactions*
Household size (reference: 1-2 members)	3 members	-0.00733***	-0.0104***
		(0.00205)	(0.00316)
	4 members	-0.0121***	-0.0213***
		(0.00192)	(0.00290)
	5 members	-0.0136***	-0.0250***
		(0.00189)	(0.00286)
	6+ members	-0.0138***	-0.0260***
		(0.00188)	(0.00285)
Migration status (reference: non-migrant)	Migrant	-0.00274***	-0.00251***
		(0.000255)	(0.000264)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.00111***	-0.00105***
		(0.000180)	(0.000180)
Sex (reference: female)	Male	-0.000421***	-0.000395**
		(0.000157)	(0.000158)
Interactions	Child is not disabled, living with disabled child x HH head is female		0.0113***
			(0.00253)
	Observations	1,244,062	1,244,062

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 24. West Bank: Average marginal effect of having a congenital disability on the probability of having a poor standard of living (bottom two asset-index quintiles), controlling for additional characteristics

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Congenital disability (reference: No disability)	Congenital disability	0.111***	0.0978***	0.118***	0.198***	0.106***
		(0.00524)	(0.00791)	(0.00560)	(0.00665)	(0.00579)
	Other reason for disability	0.117***	0.115***	0.120***	0.190***	0.109***
		(0.00353)	(0.00599)	(0.00392)	(0.00447)	(0.00379)
Governorate (reference: Jenin)	Tubas & Northern Valley	0.0555***	0.0555***	0.0516***	0.0586***	0.0555***
		(0.00242)	(0.00242)	(0.00241)	(0.00248)	(0.00242)
	Tulkarm	-0.0299***	-0.0299***	-0.0297***	-0.0340***	-0.0284***
		(0.00142)	(0.00142)	(0.00143)	(0.00142)	(0.00143)
	Nablus	-0.0179***	-0.0179***	-0.0195***	-0.0187***	-0.0176***
		(0.00119)	(0.00119)	(0.00119)	(0.00120)	(0.00119)
	Qalqiliya	0.00300*	0.00299*	0.00589***	0.00273	0.00366**
		(0.00178)	(0.00178)	(0.00180)	(0.00180)	(0.00179)
	Salfit	-0.100***	-0.100***	-0.104***	-0.104***	-0.1000***
		(0.00169)	(0.00169)	(0.00167)	(0.00166)	(0.00169)
	Ramallah & Al Bireh	-0.0553***	-0.0554***	-0.0564***	-0.0586***	-0.0543***
		(0.00120)	(0.00120)	(0.00121)	(0.00120)	(0.00121)
	Jericho & Al Alghwar	0.0355***	0.0356***	0.0399***	0.0525***	0.0376***
		(0.00254)	(0.00255)	(0.00258)	(0.00271)	(0.00256)
	Jerusalem	0.0336***	0.0336***	0.0364***	0.0473***	0.0341***
		(0.00180)	(0.00180)	(0.00181)	(0.00189)	(0.00180)
	Bethlehem	0.0452***	0.0452***	0.0440***	0.0456***	0.0451***
		(0.00148)	(0.00148)	(0.00148)	(0.00150)	(0.00148)
	Hebron	0.0809***	0.0811***	0.0769***	0.0877***	0.0809***
		(0.00115)	(0.00115)	(0.00114)	(0.00118)	(0.00115)

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Sex (reference: female)	Male	-0.00587***		-0.00573***	-0.00736***	-0.00895***
		(0.000662)		(0.000662)	(0.000673)	(0.000661)
Sex of HH Head (ref.: male HH head)	Female HH Head	0.0781***	0.0793***	0.0786***	0.115***	
		(0.00143)	(0.00143)	(0.00143)	(0.00156)	
Household size (reference: 1-2 members)	3 members	-0.0858***	-0.0860***	-0.0853***	-0.0844***	-0.0912***
		(0.00183)	(0.00183)	(0.00183)	(0.00183)	(0.00185)
	4 members	-0.124***	-0.124***	-0.123***	-0.119***	-0.133***
		(0.00169)	(0.00169)	(0.00169)	(0.00170)	(0.00170)
	5 members	-0.154***	-0.154***	-0.153***	-0.145***	-0.166***
		(0.00163)	(0.00163)	(0.00163)	(0.00164)	(0.00163)
	6+ members	-0.147***	-0.147***	-0.146***	-0.131***	-0.162***
		(0.00151)	(0.00151)	(0.00151)	(0.00153)	(0.00150)
Migration status (reference: non-migrant)	Migrant	-0.00509***	-0.00378***	-0.00314***	-0.0213***	-0.00595***
		(0.000869)	(0.000859)	(0.000878)	(0.000849)	(0.000869)
Refugee status (ref.: not a refugee)	Registered or non-registered refugee	0.0209***	0.0208***		0.0209***	0.0215***
		(0.000785)	(0.000785)		(0.000799)	(0.000786)
Age group (reference: 0-17 years)	18-24 years	0.00330***	0.00315***	0.00319***	0.00347***	0.00203*
		(0.00116)	(0.00116)	(0.00116)	(0.00118)	(0.00117)
	25-39 years	0.0295***	0.0292***	0.0293***	0.0279***	0.0265***
		(0.00114)	(0.00114)	(0.00114)	(0.00116)	(0.00115)
	40-64 years	-0.00505***	-0.00517***	-0.00502***	-0.00244**	-0.00455***
		(0.00115)	(0.00115)	(0.00115)	(0.00117)	(0.00115)
Educ. Attainment of HH head (ref. HH Head has <secondary education)	Household head has at least secondary education	-0.153***	-0.153***	-0.153***		-0.157***
		(0.000632)	(0.000632)	(0.000633)		(0.000628)
Interactions	Congenity x male		0.0179**			

VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
		(0.00867)			
Other disability x male		0.0000954			
		(0.00567)			
Congenity x migrated			-0.0387***		
			(0.0115)		
Other disability x migrated			-0.00501		
			(0.00688)		
Congenity x HH-head has at least secondary education				-0.144***	
				(0.00457)	
Other disability x HH-head has at least secondary education				-0.111***	
				(0.00385)	
Congenity x HH-head is female					0.0689***
					(0.0125)
Other disability x HH-head is female					0.0807***
					(0.00938)
Observations	1,442,439	1,442,439	1,442,439	1,442,439	1,442,439

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 25. West Bank: Average marginal effect of having a congenital disability on the probability of being engaged in informal labour, controlling for additional characteristics

	VARIABLES	*1 - Informal labour*	*1b-Incl. interactions*
Congenital disability (reference: No disability)	Congenital disability	0.0232*	0.105***
		(0.0120)	(0.0140)
	Other reason for disability	0.0238***	0.0727***
		(0.00688)	(0.00821)
Governorate (reference: Jenin)	Tubas & Northern Valley	0.0239***	0.0234***
		(0.00412)	(0.00417)
	Tulkarm	-0.00254	-0.00509*
		(0.00274)	(0.00276)
	Nablus	-0.00728***	-0.00793***
		(0.00224)	(0.00226)
	Qalqiliya	0.0678***	0.0675***
		(0.00334)	(0.00337)
	Salfit	0.0166***	0.0142***
		(0.00382)	(0.00385)
	Ramallah & Al Bireh	-0.0487***	-0.0507***
		(0.00233)	(0.00234)
	Jericho & Al Alghwar	0.0162***	0.0273***
		(0.00462)	(0.00465)
	Jerusalem	0.0387***	0.0451***
		(0.00332)	(0.00334)
	Bethlehem	0.0195***	0.0165***
		(0.00262)	(0.00264)
	Hebron	0.000404	0.00108
		(0.00208)	(0.00210)
Age group (reference: 0-17 years)	18-24 years	-0.132***	-0.159***
		(0.00389)	(0.00343)
	25-39 years	-0.298***	-0.338***
		(0.00381)	(0.00332)
	40-64 years	-0.400***	-0.430***
		(0.00381)	(0.00334)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0401***	0.0491***
		(0.00281)	(0.00283)
Household size (reference: 1-2 members)	3 members	0.00416	0.00364
		(0.00282)	(0.00284)
	4 members	-0.00154	0.000565
		(0.00261)	(0.00263)
	5 members	0.00266	0.00818***
		(0.00255)	(0.00257)
	6+ members	0.0297***	0.0398***
		(0.00233)	(0.00235)

	VARIABLES	*1 - Informal labour*	*1b-Incl. interactions*
Migration status (ref.: non-migrant)	Migrant	-0.0466***	-0.0639***
		(0.00162)	(0.00162)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.0130***	-0.0114***
		(0.00139)	(0.00141)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.114***	0.143***
		(0.00159)	(0.00156)
Sex (reference: female)	Male	0.0724***	0.116***
		(0.00180)	(0.00174)
Educational attainment (ref: did not attain secondary education)	Attained secondary or higher education	-0.131***	
		(0.00131)	
Interactions	Congenity x Attained secondary or higher education		-0.199***
			(0.0244)
	Other disability x Attained secondary or higher education		-0.0997***
			(0.0148)
	Observations	639,401	639,401

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 26. West Bank: Average marginal effect of having a congenital disability on the probability of being inactive in the labour market, controlling for additional characteristics

	VARIABLES	*1 - inactive labour*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Congenital disability (ref.: No disability)	Congenital disability	0.213***	0.191***	0.208***	0.217***	0.189***	0.253***
		(0.00534)	(0.00600)	(0.00585)	(0.00627)	(0.00691)	(0.00554)
	Other reason for disability	0.172***	0.148***	0.161***	0.189***	0.150***	0.204***
		(0.00358)	(0.00390)	(0.00407)	(0.00429)	(0.00452)	(0.00392)
Governorate (reference: Jenin)	Tubas & Northern Valley	-0.0223***	-0.0223***	-0.0139***	-0.0190***	-0.0202***	-0.0223***
		(0.00277)	(0.00277)	(0.00280)	(0.00277)	(0.00277)	(0.00277)
	Tulkarm	-0.0132***	-0.0120***	-0.00313*	-0.0132***	-0.0142***	-0.0133***
		(0.00181)	(0.00181)	(0.00183)	(0.00181)	(0.00181)	(0.00181)
	Nablus	-0.00541***	-0.00504***	-0.00636***	-0.00388***	-0.00601***	-0.00547***
		(0.00149)	(0.00149)	(0.00151)	(0.00149)	(0.00149)	(0.00149)
	Qalqiliya	0.0189***	0.0193***	0.0136***	0.0164***	0.0189***	0.0189***
		(0.00221)	(0.00221)	(0.00223)	(0.00221)	(0.00221)	(0.00221)
	Salfit	-0.0218***	-0.0215***	-0.0166***	-0.0172***	-0.0251***	-0.0218***
		(0.00258)	(0.00258)	(0.00260)	(0.00257)	(0.00257)	(0.00257)
	Ramallah & Al Bireh	-0.0445***	-0.0436***	-0.0256***	-0.0437***	-0.0463***	-0.0445***
		(0.00157)	(0.00157)	(0.00158)	(0.00157)	(0.00157)	(0.00157)
	Jericho & Al Alghwar	-0.00387	-0.00214	-0.00847***	-0.00737**	-0.00242	-0.00376
		(0.00310)	(0.00310)	(0.00313)	(0.00310)	(0.00310)	(0.00310)
	Jerusalem	0.00552**	0.00601***	0.0119***	0.00351	0.00694***	0.00561**
		(0.00218)	(0.00218)	(0.00220)	(0.00218)	(0.00218)	(0.00218)
	Bethlehem	-0.00935***	-0.00940***	-0.0102***	-0.00840***	-0.00753***	-0.00933***
		(0.00175)	(0.00175)	(0.00176)	(0.00175)	(0.00175)	(0.00175)
	Hebron	0.0182***	0.0183***	0.00258*	0.0213***	0.0211***	0.0183***
		(0.00137)	(0.00137)	(0.00138)	(0.00136)	(0.00137)	(0.00137)

	VARIABLES	*1 - inactive labour*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Age group (reference: 0-17 years)	18-24 years	-0.277***	-0.277***	-0.283***	-0.277***	-0.275***	-0.278***
		(0.00121)	(0.00121)	(0.00125)	(0.00121)	(0.00121)	(0.00116)
	25-39 years	-0.473***	-0.475***	-0.460***	-0.473***	-0.470***	-0.473***
		(0.00112)	(0.00112)	(0.00116)	(0.00112)	(0.00113)	(0.00109)
	40-64 years	-0.416***	-0.415***	-0.400***	-0.416***	-0.416***	-0.416***
		(0.00115)	(0.00115)	(0.00118)	(0.00115)	(0.00116)	(0.00114)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0621***		0.0605***	0.0617***	0.0658***	0.0619***
		(0.00164)		(0.00166)	(0.00164)	(0.00164)	(0.00164)
Household size (reference: 1-2 members)	3 members	0.00694***	0.00452**	0.00464**	0.00663***	0.00414**	0.00690***
		(0.00195)	(0.00195)	(0.00196)	(0.00195)	(0.00195)	(0.00195)
	4 members	0.00983***	0.00553***	0.00555***	0.00940***	0.00583***	0.00985***
		(0.00181)	(0.00181)	(0.00182)	(0.00181)	(0.00181)	(0.00181)
	5 members	0.0144***	0.00857***	0.00773***	0.0137***	0.00944***	0.0145***
		(0.00177)	(0.00176)	(0.00178)	(0.00177)	(0.00176)	(0.00177)
	6+ members	0.0294***	0.0215***	0.0202***	0.0286***	0.0247***	0.0296***
		(0.00159)	(0.00157)	(0.00159)	(0.00159)	(0.00158)	(0.00159)
Migration status (reference: non-migrant)	Migrant	0.150***	0.149***		0.148***	0.149***	0.149***
		(0.000965)	(0.000966)		(0.000964)	(0.000966)	(0.000962)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.0194***	-0.0190***	-0.00917***		-0.0187***	-0.0193***
		(0.000927)	(0.000928)	(0.000934)		(0.000928)	(0.000927)
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.0372***	0.0394***	0.0366***	0.0368***		0.0373***
		(0.00101)	(0.00101)	(0.00102)	(0.00101)		(0.000995)
Educational attainment (ref: did not attain secondary education)	Attained secondary or higher education	-0.00273***	-0.00329***	0.00858***	-0.00262***	-0.00860***	
		(0.000855)	(0.000855)	(0.000856)	(0.000855)	(0.000840)	
Interactions	Congenity x HH-head is female		0.192***				

VARIABLES	*1 - inactive labour*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
		(0.0163)				
Other disability x HH-head is female		0.239***				
		(0.0112)				
Congenity x migrated			-0.0299			
			(0.0185)			
Other disability x migrated			0.0432***			
			(0.00996)			
Congenity x refugee				-0.0184		
				(0.0139)		
Other disability x refugee				-0.0614***		
				(0.00809)		
Congenity x poorest 2 wealth quintiles					0.0881***	
					(0.0130)	
Other disability x poorest 2 wealth quintiles					0.0788***	
					(0.00818)	
Congenity x Attained secondary or higher education						-0.251***
						(0.0124)
Other disability x Attained secondary or higher education						-0.151***
						(0.00838)
Observations	1,442,433	1,442,433	1,442,433	1,442,433	1,442,433	1,442,433

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 27 Gaza Strip: Average marginal effect of having a congenital disability on the probability of having a poor standard of living (bottom two asset-index quintiles), controlling for additional characteristics

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Congenital disability (reference: No disability)	Congenital disability	0.0733***	0.0617***	0.0931***	0.199***
		(0.00589)	(0.00914)	(0.00650)	(0.00596)
	Other reason for disability	0.0907***	0.0762***	0.108***	0.203***
		(0.00333)	(0.00584)	(0.00393)	(0.00341)
Governorate (reference: North Gaza)	Gaza	-0.0684***	-0.0682***	-0.0531***	-0.0780***
		(0.00131)	(0.00131)	(0.00131)	(0.00137)
	Dier Al-Balah	-0.0157***	-0.0157***	-0.0156***	-0.0292***
		(0.00155)	(0.00155)	(0.00157)	(0.00163)
	Khan Yunis	0.0196***	0.0197***	0.0270***	0.0126***
		(0.00144)	(0.00144)	(0.00145)	(0.00151)
	Rafah	0.0557***	0.0557***	0.0638***	0.0365***
		(0.00159)	(0.00159)	(0.00160)	(0.00168)
Sex (reference: female)	Male	-0.00586***		0.000353	-0.00838***
		(0.000907)		(0.000906)	(0.000956)
Sex of HH Head (reference: male HH head)	Female HH Head	-0.0140***	-0.0130***	-0.0149***	0.0323***
		(0.00185)	(0.00185)	(0.00186)	(0.00186)
Household size (reference: 1-2 members)	3 members	-0.0706***	-0.0706***	-0.0708***	-0.0757***
		(0.00244)	(0.00244)	(0.00245)	(0.00265)
	4 members	-0.119***	-0.119***	-0.119***	-0.122***
		(0.00228)	(0.00228)	(0.00229)	(0.00247)
	5 members	-0.155***	-0.156***	-0.156***	-0.154***
		(0.00220)	(0.00220)	(0.00221)	(0.00237)
	6+ members	-0.149***	-0.149***	-0.147***	-0.126***
		(0.00189)	(0.00188)	(0.00190)	(0.00204)

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Migration status (reference: non-migrant)	Migrant	-0.0842***	-0.0835***		-0.123***
		(0.00112)	(0.00111)		(0.00117)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	0.0122***	0.0121***	-0.00191*	-0.00619***
		(0.00102)	(0.00102)	(0.00101)	(0.00107)
Age group (ref.: 0-17 years)	18-24 years	0.0140***	0.0139***	0.00813***	0.0250***
		(0.00162)	(0.00162)	(0.00162)	(0.00171)
	25-39 years	0.0811***	0.0810***	0.0652***	0.0804***
		(0.00156)	(0.00156)	(0.00155)	(0.00165)
	40-64 years	-0.0178***	-0.0179***	-0.0406***	-0.00831***
		(0.00168)	(0.00168)	(0.00165)	(0.00177)
Educ. Attainment of HH head (ref. Head of HH has <secondary education)	Household head has at least secondary education	-0.305***	-0.305***	-0.312***	
		(0.000924)	(0.000924)	(0.000917)	
Interactions	Congenity x male		0.0208		
			(0.0127)		
	Other disability x male		0.0223***		
			(0.00767)		
	Congenity x migrated			-0.0831***	
				(0.0164)	
	Other disability x migrated			-0.0607***	
				(0.00831)	
	Congenity x HH-head has at least secondary education				-0.312***
					(0.0133)

	VARIABLES	*1 - Poor SOL*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
	Other disability x HH-head has at least secondary education				-0.270***
					(0.00799)
	Observations	1,009,339	1,009,339	1,009,339	1,009,339

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 28 Gaza Strip: Average marginal effect of having a congenital disability on the probability of being engaged in informal labour, controlling for additional characteristics

	VARIABLES	*1 - Informal labour*	*1b-Incl. interactions*	*1b-Incl. interactions*
Congenital disability (ref.: No disability)	Congenital disability	0.0407***	0.0417	0.106***
		(0.0143)	(0.0276)	(0.0187)
	Other reason for disability	0.0230***	-0.0231*	0.0842***
		(0.00672)	(0.0128)	(0.00895)
Governorate (reference: North Gaza)	Gaza	0.0267***	0.0182***	0.0258***
		(0.00225)	(0.00226)	(0.00229)
	Dier Al-Balah	-0.0360***	-0.0390***	-0.0391***
		(0.00277)	(0.00279)	(0.00281)
	Khan Yunis	-0.00223	-0.00168	-0.00364
		(0.00259)	(0.00262)	(0.00263)
	Rafah	-0.0560***	-0.0532***	-0.0665***
		(0.00310)	(0.00315)	(0.00310)
Age group (reference: 0-17 years)	18-24 years	-0.0793***	-0.0820***	-0.121***
		(0.0106)	(0.0106)	(0.00980)
	25-39 years	-0.296***	-0.293***	-0.372***
		(0.0104)	(0.0105)	(0.00959)
	40-64 years	-0.422***	-0.433***	-0.492***
		(0.0104)	(0.0105)	(0.00960)
Sex of HH Head (ref.: male HH head)	Female HH Head	0.0505***	0.0503***	0.0615***
		(0.00437)	(0.00440)	(0.00449)
Household size (reference: 1-2 members)	3 members	0.00686	0.000377	0.00749*
		(0.00441)	(0.00448)	(0.00441)
	4 members	-0.00120	-0.0117***	0.00358
		(0.00407)	(0.00413)	(0.00407)
	5 members	-0.0302***	-0.0434***	-0.0219***
		(0.00392)	(0.00397)	(0.00392)
	6+ members	-0.00957***	-0.0216***	0.00942***
		(0.00352)	(0.00358)	(0.00352)
Migration status (ref.: non-migrant)	Migrant	-0.0281***	-0.0392***	-0.0419***
		(0.00195)	(0.00195)	(0.00196)
Refugee status (ref.: not a refugee)	Registered or non-registered refugee	-0.0409***	-0.0398***	-0.0501***
		(0.00179)	(0.00180)	(0.00182)
Asset-index quintiles (ref.: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.104***		0.145***
		(0.00178)		(0.00170)
Sex (ref.: female)	Male	0.111***	0.122***	0.155***
		(0.00257)	(0.00252)	(0.00232)

	VARIABLES	*1 - Informal labour*	*1b-Incl. interactions*	*1b-Incl. interactions*
Educational attainment (ref: did not attain secondary educ.)	Attained secondary or higher education	-0.150***	-0.183***	
		(0.00192)	(0.00187)	
Interactions	Congenity x poorest two wealth quintiles		0.00593	
			(0.0309)	
	Other disability x poorest two wealth quintiles		0.0772***	
			(0.0166)	
	Congenity x Attained secondary or higher education			-0.0980***
				(0.0248)
	Other disability x Attained secondary or higher education			-0.0996***
				(0.0115)
	Observations	287,901	287,901	287,901

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1

Table 29 Gaza Strip: Average marginal effect of having a congenital disability on the probability of being inactive in the labour market, controlling for additional characteristics

	VARIABLES	*1 - inactive labour*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Congenital disability (reference: No disability)	Congenital disability	0.183***	0.165***	0.178***	0.236***
		(0.00565)	(0.00619)	(0.00639)	(0.00594)
	Other reason for disability	0.124***	0.106***	0.111***	0.169***
		(0.00337)	(0.00359)	(0.00405)	(0.00383)
Governorate (reference: North Gaza)	Gaza	0.0212***	0.0211***	0.00802***	0.0210***
		(0.00137)	(0.00137)	(0.00135)	(0.00137)
	Dier Al-Balah	-0.0282***	-0.0277***	-0.0284***	-0.0285***
		(0.00163)	(0.00163)	(0.00163)	(0.00163)
	Khan Yunis	-0.00671***	-0.00651***	-0.0130***	-0.00695***
		(0.00152)	(0.00152)	(0.00152)	(0.00152)
	Rafah	0.00180	0.00233	-0.00455***	0.00137
		(0.00173)	(0.00173)	(0.00173)	(0.00172)
Age group (reference: 0-17 years)	18-24 years	-0.318***	-0.317***	-0.321***	-0.319***
		(0.00133)	(0.00133)	(0.00135)	(0.00129)
	25-39 years	-0.511***	-0.512***	-0.505***	-0.512***
		(0.00123)	(0.00123)	(0.00125)	(0.00119)
	40-64 years	-0.393***	-0.393***	-0.381***	-0.394***
		(0.00136)	(0.00136)	(0.00137)	(0.00135)
Sex of HH Head (reference: male HH head)	Female HH Head	0.0771***		0.0777***	0.0771***
		(0.00185)		(0.00185)	(0.00185)
Household size (reference: 1-2 members)	3 members	0.00745***	0.00514*	0.00710***	0.00745***
		(0.00272)	(0.00273)	(0.00273)	(0.00272)
	4 members	0.0174***	0.0141***	0.0168***	0.0176***
		(0.00254)	(0.00254)	(0.00254)	(0.00254)
	5 members	0.0306***	0.0259***	0.0295***	0.0309***
		(0.00245)	(0.00245)	(0.00245)	(0.00245)
	6+ members	0.0428***	0.0356***	0.0394***	0.0433***
		(0.00216)	(0.00215)	(0.00216)	(0.00215)
Migration status (reference: non-migrant)	Migrant	0.0692***	0.0694***		0.0690***
		(0.00111)	(0.00111)		(0.00110)
Refugee status (reference: not a refugee)	Registered or non-registered refugee	-0.0241***	-0.0234***	-0.0119***	-0.0243***
		(0.00106)	(0.00106)	(0.00105)	(0.00106)

	VARIABLES	*1 - inactive labour*	*1b-Incl. interactions*	*1b-Incl. interactions*	*1b-Incl. interactions*
Asset-index quintiles (reference: Q3-Q5)	In two poorest quintiles (Q1-Q2)	0.0161***	0.0165***	0.0107***	0.0173***
		(0.00103)	(0.00103)	(0.00102)	(0.000986)
Educational attainment (ref: did not attain secondary education)	Attained secondary or higher education	-0.00663***	-0.00766***	-0.00207**	
		(0.00104)	(0.00104)	(0.00104)	
Interactions	Congenity x HH-head is female		0.201***		
			(0.0180)		
	Other disability x HH-head is female		0.219***		
			(0.0109)		
	Congenity x migrated			0.0117	
				(0.0162)	
	Other disability x migrated			0.0429***	
				(0.00774)	
	Congenity x HH-head has +secondary education				-0.255***
					(0.0119)
	Other disability x HH-head has +secondary education				-0.159***
					(0.00705)
	Observations	1,009,339	1,009,339	1,009,339	1,009,339

Note: Standard errors in parentheses. Significance levels: *** p<0.01, ** p<0.05, * p<0.1