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West Bank and Gaza Living conditions: Are refugees different?

(The answer is: not very much)

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Introduction

The purpose of this paper is to answer the question: Are living conditions for refugees substantially different from those of non-refugees in the West Bank and Gaza? To answer that question, I will draw on several sources, but the most important will be the Palestinian Central Bureau of Statistics (PCBS)/Fafo demographic survey of the West Bank and Gaza. In addition, some of the recent work of PCBS will be consulted, as will previous Fafo surveys and statistics published by the Israeli Central Bureau of Statistics (ICBS). Living conditions can be measured along many dimensions, but those I will focus on here are mainly related to population, labor force and possession of household goods and access to infrastructure.

Population

Population data for the West Bank and Gaza partly shed light on living conditions directly, through for instance child mortality data. Moreover, since for instance childbearing or migration are linked to the welfare of persons or households, evaluation of the overall situation of the population also illuminate broad living conditions.

There are currently two main sources of population data for the West Bank and Gaza. The ICBS has recently published "Demographic Characteristics of the Arab Population in Judea and Samaria and the Gaza Area 1968-1993" (ICBS 1996) which summarizes Israeli data on the population and provides us with much data that have not been public before. Second, the PCBS/Fafo demographic survey of 1995 gives, with its sample size of 15,000 households, unique opportunities to study aspects of Palestinian demography in depth.

It is difficult to dwell on the Population of Gaza and the West Bank without considering its size. Without venturing too much into the details, Table 1 below provides several different estimates. What is striking is that the ICBS and PCBS estimates are generally in agreement. This is, in fact, not too surprising since the PCBS estimates was arrived at by considering the likely underreporting in the Israeli data, and then simply adjusting the figures upward with 6%. Interestingly, the ICBS data are not entirely consistent. The figures given in the new report (ICBS 1996) are lower than those provided before (ICBS 1993), although they apparently both are based on the same data. However, other ICBS data have also been changed, such as the fertility rates. The ICBS/PCBS rates depend on the 1967 Census as the ICBS data are projections of the census using adjusted reported mortality, fertility and migration rates. The sizes based on the Demographic Survey sampling frame is independent of those, as the sampling frame was based (among other things) on the West Bank and Gaza Atlas (Benvenisti and Khayat 1988). For Gaza the Demographic Survey quite certainly provides too low estimates, but for the West Bank it appears consistent with other PCBS and ICBS sources. The high estimates provided in the other reports can almost certainly be discounted, as they are weakly founded methodologically.

It is much easier to determine the percentage of refugees in each area. Most observers consider refugees as those defined by UNRWA as Palestine refugees. Although the wording of the UNRWA definition has been changed occasionally, the central criteria have been stable. Refugees are then persons whose normal residence was Palestine during the period 1 June 1946 to 15 May 1948; who lost both their homes and their means of livelihoods as a result of the 1948 conflict; who took refuge in one of the countries or areas where UNRWA provides relief; and in addition those who are direct descendants in the male line of the persons fulfilling the first three criteria (Endresen and Øvensen 1994:16). In practice in surveys, refugee status is assigned by asking if the person (or in some cases the household head because UNRWA registration is really in terms of households) is registered with UNRWA. The exception is the Israeli labor force surveys, which only recorded first and second generation refugees and as time has gone this has been a diminishing fraction of the UNRWA refugees. According to the demographic survey, 64% of the population are UNRWA refugees in Gaza, while refugees in the West Bank make out 27%. The distribution is shown in Table 1.

Table 1 Refugees and Non-refugees in Gaza and the West Bank. (source: calculated from PCBS/Fafo demographic survey 1995). Percent

	West Bank					Gaza				
	Less than 15	15–64	65 and more	First generation	Total	Less than 15	15–64	65 and more	First generation	Total
Registered refugee	27	28	28	3	27	62	65	66	6	64
Non-registered refugee	2	2	2	0	2	1	1	1	0	1
Non-refugee	71	70	70	-	71	37	34	33	-	36

Note: Non-registered refugees are people who consider themselves refugees, but are not registered by UNRWA either because they themselves have not felt it worthwhile or because (more commonly) because they do not fulfil all the UNRWA criteria (usually that concerning livelihood)

If UNRWA's figures for registered refugees in the West Bank and Gaza in 1995 (517,412 and 683,560 respectively UNRWA 1995) are used as basis for the percentages, one arrives either at very large percentages of refugees (if other estimates of population sizes are used) or unrealistically large population sizes (1.822 Million in the West Bank and 1.063 million in Gaza). This probably reflects the fact that many refugees who live elsewhere are registered with UNRWA in a given location (see UNRWA 1986; Endresen and Øvensen 1994).

If the different estimates of population sizes are used, the table below indicates the possible extent of UNRWA over registration in terms of de facto population. One should note that the surplus probably reflects both refugees that do not exist (because their death has not been recorded), that are presently outside of West Bank and Gaza or that never have existed (because of strategic registration, for instance in order (formerly) to obtain rations).

Table 2 Population size estimates for the West Bank and Gaza. All adjusted to mid year estimates for 1995. Sources: Sources: Voters registration for 1996 election: Calculated from PCBS data and DS 95 age distributions. 10% underregistration assumed and age distribution corrected for underregistartion of women. "UNRWA" 1995 UNRWA registered refugees and DS 95 proportions of refugees DS 95 estimate: estimated from Demographic Survey Sample frame and field work. WBG-Atlas estimate: Benvenisti and Khayat 1988; ADB: ADB 1992; ICBS 1993 estimate:ICBS 1996; PCBS 1996

	Population		Refugees		UNRWA surplus West Bank		UNRWA Surplus Gaza	
Source	West Bank	Gaza	West Bank	Gaza	Thousands	Percent	Thousands	Percent
ICBS 1996	1,168	818	332	526	186	56	157	30
WBG-Atlas	1,400		398		120	30		
ADB	1,462	881	415	566	102	25	117	21
DS95	1,270	722	361	464	157	43	219	47
UNRWA 1995	1822	1063	517	684	0	0	0	0
Voters registration	1,343	911	381	586	136	36	98	17
PCBS 1996	1,251	905	374	582	143	38	101	17

The material presented so far makes out a useful background for the population data. There is little evidence that the relative distribution of refugees versus non refugees within each of the West Bank and Gaza regions will change in the near future. If we look at fertility and mortality rates, there are surprisingly little difference between refugees and non-refugees. Refugees and non-refugees have very similar fertility rates. Infant and child mortality rates are also very similar for the two groups, and also nearly alike for the West Bank and Gaza.

However, the relative distribution of the population between the two regions will change: Gaza has a much higher fertility than the West Bank, and while there are signs that West Bank fertility is declining, there appears to be no evidence so far of any decline in Gaza. The net effect

will be that the overall percentage of refugees in the West Bank and Gaza population as a whole will increase, assuming of course, that the UNRWA definition that implies patrilineal succession of the refugee status is retained.

Fertility

To a large extent one may consider the fertility regimes in the West Bank and Gaza as almost defining two different types of population. While the Total Fertility Rate (TFR) in the West Bank is 5.8 (for the period 1990-94) and has declined from 7.2 in the 1975-79 period, in Gaza the current TFR is 7.8, which is an increase of 0.5 from 1975. Thus, the West Bank shares with Jordan, Syria and Egypt a fertility decline, albeit slower, while Gaza appears to have stable high fertility. Given the comparatively high education levels in Gaza, this is somewhat surprising.

In both the West Bank and Gaza, refugee status is not a determinant of fertility, although non-refugees have a slightly higher fertility than refugees. This is probably a result of villages having a higher TFR than other types of localities. This picture is reinforced if Total Marital Fertility Rates (TMFR) are considered. Here, the West Bank has the very high level of 9.4, but is beaten by the incredible 10.7 in Gaza. Thus, the lower TFRs in the West Bank is mainly a function of the proportions of women married. It turns out that, compared to other developing countries, that the proportions married in both the West Bank and Gaza is fairly low, but lower in the West Bank. Most likely this is a result of migration, which tends to limit the supply of men that can marry.

While the study of fertility in the West Bank and Gaza is fascinating, it is not so because of any particular relation to the refugee-non-refugee dichotomy.

Infant and child mortality

It is quite clear that there has been as substantial decline in infant and child mortality in the West Bank and Gaza that has paralleled the decline seen in other Arab countries such as Jordan, Syria or Egypt. According to the demographic survey the current level of infant mortality is around 30 per 1000, 26 in the West Bank and 32 in Gaza. The ICBS report on the development of the population in the Occupied Territories found a level of infant mortality for Gaza of between 32 and 42 for 1989-91, using various methods to correct for under registration of early deaths (ICBS 1996:53)[1].

The Demographic survey found differences between refugees and non-refugees, but in the West Bank the difference was to the benefit of the non-refugees, while in Gaza the inverse was the case (see Table 4).

Table 3 Infant and child mortality in the West Bank and Gaza 1994 (rates per 1000)[2]

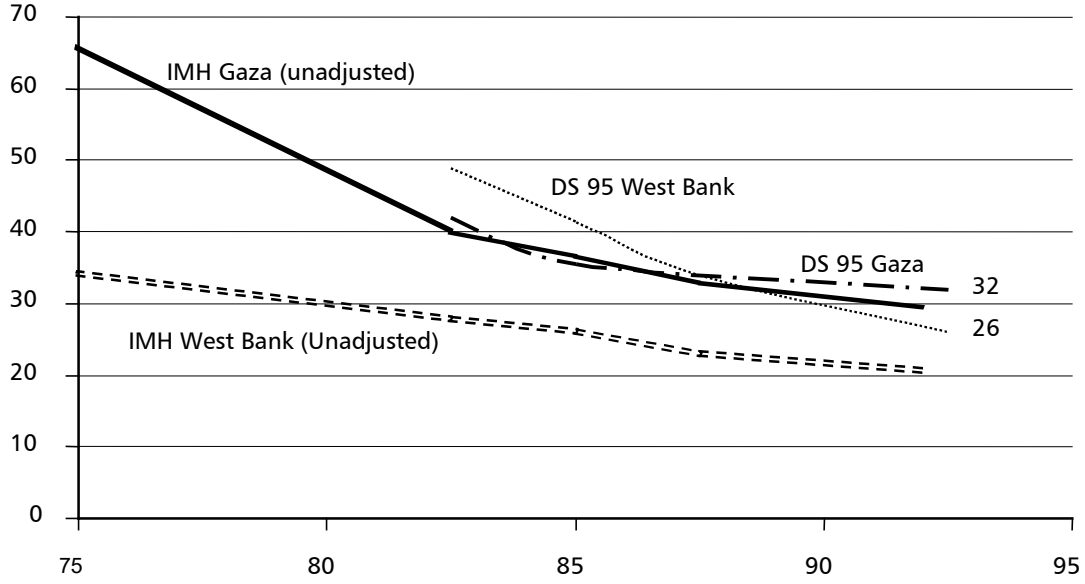
	West Bank		Gaza	
	Non-refugees	Refugees	Non-refugees	Refugees
Infant mortality rate	25	29	38	31
Child mortality rate (under 5 year)	31	36	45	39

[1] Somewhat confusingly, the same report gives other estimates on another page (ICBS 1996:22).

[2] Source: Calculated from PCBS/Fafo data file for the demographic survey. Results are preliminary and may be slightly revised upwards in the final report.

Overall, camps and villages have a higher infant mortality at 31 and 29 per 1000, than towns (24).

Figure 1 Trends in infant mortality in the West Bank and Gaza. Source: DS 95: Demographic Survey 1995 and IMH: Israeli Ministry of Health



If we consider the development of the infant mortality rate, as revealed by Figure 1, it appears the IMH unadjusted rate is almost certainly to low, particularly in the beginning of the period. That is also indicated by the IMH in their yearly reports, citing for instance underreporting of deaths in Ramallah (State of Israel, Ministry of Health 1992:10). In the 1967 Census the infant mortality was estimated at 150 per 1000 (ICBS 1996:22).

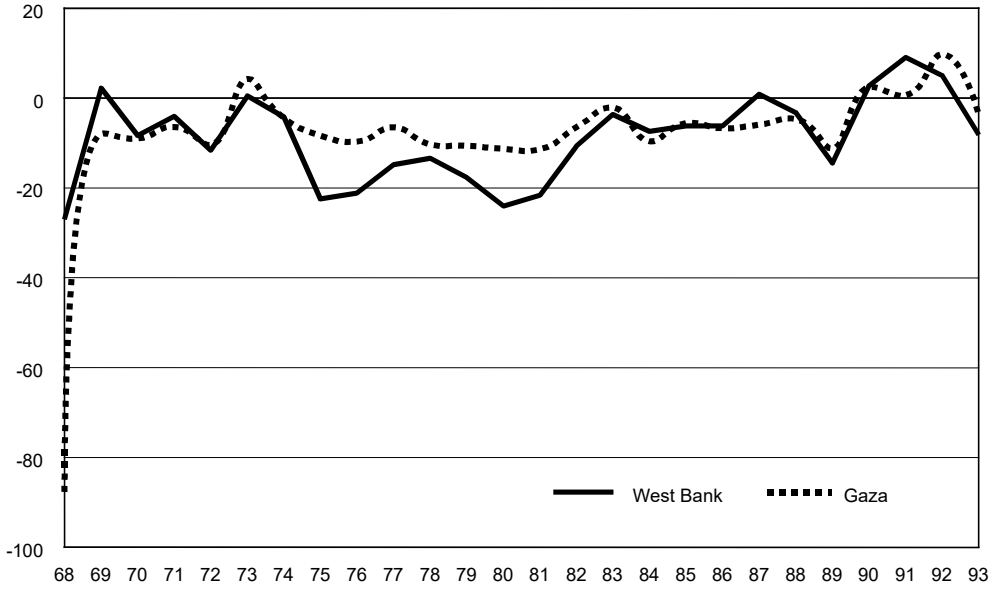
There are few differences in overall adult mortality levels, except that the West Bank has somewhat lower mortality than Gaza.

All considered the mortality differentials between refugees and non-refugees that can be tentatively identified are not so great that they should require selective interventions directed towards particular groups. Of more concern is that the decline in infant mortality appears to have slowed down in recent years (as shown by

Figure 1). That may either be a reflection of stagnation in improvement of living conditions or because improvement in mortality levels becomes increasingly costly as mortality falls. It may also, however, be simply due to registration having improved recently.

Migration

Figure 2 Migration rates (net migration per 1000) for West Bank and Gaza 1968-1993. Sources ICBS 1994,1996



Overall, migration has been high. The net migration has in long periods been on the level of -1 to -2 per cent per year as shown by Figure 2. However, in since 1985 the cumulative migration balance has not been very large, being a loss of 16,900 persons from the West Bank and 14,300 from Gaza (ICBS 1996:87-88). Thus, while migration used to be an important determinant of the population size and structure in the West Bank and Gaza, it can hardly be said to be so any longer, although immigration after 1993 is likely to change that picture. While sex differences in migration are clear, they are not as pronounced as might be expected. Thus, in the 20-24 age group migration is heavier among women than among men, and in the 25-44 age group the opposite. (ICBS 1996:88). This is probably related to migration for marriage in the case of women, and related to labor migration and short term work for men. Education may also be an important reason for movement for both sexes. While the Israeli statistics do not show where the migrants go, some light can be shed on that by the demographic survey. The survey asked household heads about if they had close relatives abroad, and where these relatives resided. The results[3] given in Table 6 show, consistent with the ICBS migration statistics, that migration is overall higher from the West Bank than from Gaza. Furthermore, links between the West Bank and Jordan appears much closer than between Gaza and Jordan. Gulf migration appears twice as common in Gaza as in the West Bank. Overall, refugees have more relatives abroad than do non-refugees, but the migration to the Gulf appears not to be influenced by refugee status. The Demographic Survey also bears out the conclusion that can be drawn from the Israeli statistics regarding the sex balance of the migration. Of the relatives reported, 57% are male. This relation holds approximately also in the case of Gulf relatives, where 60% are male.

[3] An important caveat should be made regarding the interpretation of these statistics. Asking household heads about the location of their relatives does not give unbiased data. This is because different groups of the population will have different numbers of relatives, due to the fertility and mortality experience of the groups themselves and their relatives and also because of possibly different duration of the migration.

Table 4 Mean number relatives of household heads abroad, in the Gulf and in Jordan, proportion of household heads with close relatives abroad, in the Gulf and in Jordan

	West Bank		Gaza	
	Refugee	Non-refugee	Refugee	Non-refugee
Mean number of relatives abroad	1.8	1.5	1.2	1.1
% with relatives abroad	67	59	55	48
Mean number of relatives in the Gulf abroad	0.2	0.3	0.5	0.6
% with relatives in the Gulf	17	15	31	30
Mean number of relatives in Jordan	1.2	0.9	0.2	0.1
% with relatives in Jordan	54	43	14	7
N (household heads, unweighted)	2520	7102	3085	1865

Source: PCBS/Fafo demographic survey. Refugee status is by the status of the household head, not the migrant (following the UNRWA definition of Palestine refugee, however, the majority of the migrants are also refugees).

Labor force and employment

Estimates of unemployment in West Bank and Gaza vary wildly. To understand why this is so one has to consider the different ways labor force statistics may be collected. First, they may be collected through unemployed workers registration at a labor exchange or welfare office. While a common basis for unemployment statistics in many countries, it is not of relevance here. Second, statistics may be produced by surveys using some variation of the International Labour Organization labor force framework. In this framework, unemployment and labor force participation is derived from the pattern of answers that respondents give, there is no self-ascription of employment status. This is the case for the labour force surveys of ICBS and the PCBS and the Fafo living conditions surveys. Third, statistics may be collected through surveys, by asking directly about current activity and allowing respondents to answer directly that they are unemployed and (usually) seeking work. This has been done in several surveys in the West Bank and Gaza, the demographic survey being one. Sometimes a mix between the second and the third approach is used, the regular Jordanian labor force survey being a typical example. Usually, the measured unemployment rate increases as one passes from the first method to the third.

There are also variations within one broad set of methods, and these differences are of particular interest in the context of the West Bank and Gaza. If ICBS and Fafo data are compared, it turns out that the data for 1992 are fairly similar, while the Fafo 1993 data shows slightly higher unemployment and lower labor force participation than ICBS. The main reason for this appears to be the treatment of persons that for reasons of the 1993 border closure was unable to work. Most of these would by ICBS be categorized as "temporary absent", while Fafo classified them as "discouraged workers". In the first instance they were counted in the labor force and as employed, while in the second they would be out of the labor force. In 1992 the group did not count many people, so ICBS and Fafo reported similar numbers. The statistics that PCBS now produces classify these respondents mainly as unemployed, thereby increasing the measured unemployment compared to what ICBS or Fafo would have reported. However, it is important to be aware that the ILO framework was not designed for the situation currently experienced in the West Bank and Gaza, where a large proportion of the population have been cut out from their regular work. Therefore, the measures of unemployment should be treated with considerable caution.

Table 5 Unemployment and labor force participation in the West Bank and Gaza 1992 and 1993, 1995 and 1996

	West Bank			Gaza		
	Men	Women	Total	Men	Women	Total
1992 Labor force	86	18	53	72	7	39
1993 Labor force	-	-	-	47	6	13
Aug/Sept 1995 Labor force	69	13	41	63	8	33
April/May 1996 Labor force	71	13	42	68	9	39
1992 Unemployment	3	-	-	12	-	-
1993 Unemployment	-	-		12	17	
Aug/Sept 1995 Unemployment	14	14	14	29	32	29
April/May 1996 Unemployment	26	16	24	37	39	39

Sources: 1992: Calculated from Fafo data, 1993: Calculated from Fafo data Aug/sept 1995: PCBS 1996a April/May 1996:PCBS 1996b

The Fafo surveys of 1992 and 1993 were the only that reported refugee and non-refugee labor force participation and unemployment. It is possible to obtain that from the ICBS data also (at

least for first and second-generation refugees), but it has not been reported. In the PCBS surveys, it is, however, possible to identify camp and non-camp residents.

The Fafo results in Table 4 shows that in Gaza, while labor force participation was stable for women at around 6 percent for both refugees and non refugees between 1992 and 1993, it dropped for men in both groups. However, it dropped more for non refugees (from 84 to 51%) than for refugees (64 to 45) percent, implying that the changes in the economic situation during that period may have brought non-refugees down to the level of refugees.

In general, however, the Fafo study found that refugee status in Gaza did not significantly influence labor force participation when other variables such as age, education and position in family were controlled for (Øvensen 1994:26).

Table 6 Unemployment and force participation in the West Bank and Gaza by residence in camps 1992 and 1993

	West Bank				Gaza			
	Camps		Not camps		Camps		Not camps	
	Men	Women	Men	Women	Men	Women	Men	Women
1992 Labor force	76	14			64	8	74	3
1993 Labor force	57	9	-	-	44	6	50	6
Aug/Sept 1995 Labor force	64	14	69	13	62	8	64	8
April/May 1996 Labor force	67	13	72	13	64	11	70	9
1992 Unemployment	-	-						
1993 Unemployment	6	21	-	-				
Aug/Sept 1995 Unemployment	16	26	14	13	31	37	25	9
April/May 1996 Unemployment	31	26	26	15	41	45	39	32

Sources: 1992: Calculated from Fafo data, 1993: Calculated from Fafo data Aug/Sept 1995, Data courtesy of PCBS

The changes reflected in the unemployment figures provided by PCBS labor force survey between September 1995 and May 1996 is interesting because they probably capture the effect of the strict border closures after the February 1996 bombings in Jerusalem and Tel Aviv. In the case of men, the increase in unemployment in camps was roughly similar to the increase in unemployment outside camps. Female unemployment rates appear not to have been much affected, either in camps or outside. That is probably because women work in parts of the service sector that are not the first to be hit by a recession and also because women generally do not work in Israel.

The relation between unemployment and refugee status can also be studied by looking at the Demographic Survey results. Here, as will be remembered, unemployment and labor force participation were determined by the respondents' self-ascription, and can therefore not be compared to the figures given above. They are nevertheless useful for the study of differentials between refugees and refugees.

Table 7 Unemployment and force participation in the West Bank and Gaza 1995 by refugee status and sex. Self reported participation and employment.

	West Bank				Gaza			
	Refugee		Non-refugee		Refugee		Non-refugee	
	Men	Women	Men	Women	Men	Women	Men	Women
Restricted Labor force	60	8	64	10	58	4	62	6
Unrestricted Labor force	71	8	71	10	67	4	73	6
Restricted Unemployment	18	12	16	7	33	13	26	7
Unrestricted Unemployment	30	13	25	9	42	14	38	8

Source: Calculated from Demographic survey Note: "restricted" signifies that the measure has been calculated taking only those reporting themselves as "seeking work" and "Working" as part of the labor force. Unrestricted includes also those reporting themselves to be unemployed.

On the methodological level Table 7 suggests that the self reported unemployment and labor force participation have different characteristics with respect to the ILO framework according to gender. The participation rates for women are fairly similar in the two cases, but the unemployment is much less in the self-reported case for women. As expected, unemployment for men is higher in the self-reported case than in the ILO one.

In the demographic survey data, refugees come out as slightly worse off in terms of unemployment than non-refugees, while labor force participation is not so clear. This is a very similar picture to the one that comes out when camps where compared with the population outside camps above.

In order to decompose the picture explorative chi square automatic interaction detection techniques were used on the labor force variable in the Demographic Survey. This resulted (see appendix 1) in sex, age, education, region (West Bank and Gaza) and type of residence (town/camp/village etc.) as being the most important predictors. Refugee status had little independent effect. Another finding of that analysis was that the different variables work quite differently for different sub-groups.

Education

Education interacts in complex ways with the indicators of living conditions so far discussed. It is partly a good in itself, and partly it appears as a determinant of other aspects of welfare. Education levels in the West Bank and Gaza are high when compared to developing countries, but not particularly high when compared to other Arab countries. While it is often stated that Palestinians are particularly well educated as a group, this cannot be substantiated with data from the West Bank and Gaza. It is, of course, possible that the educated elite resides in the Gulf, and in Western countries, so that the education levels in the West Bank and Gaza are not representative of Palestinians in general. The education levels as found in the Demographic Survey is shown in Table 8.

Table 8 Education levels in West Bank and Gaza by refugee status and sex (population 15 and above).Per cent.

	Men				Women			
	West Bank		Gaza		West Bank		Gaza	
	Refugees	Non Refugees	Refugees	Non Refugees	Refugees	Non Refugees	Refugees	Non Refugees
Less than elementary	19	21	19	24	33	36	29	31
Elementary	24	27	17	21	23	23	16	20
Preparatory	25	24	26	22	23	21	25	25
Secondary and more	31	29	38	33	22	19	30	24

Source: Calculated from PCBS/Fafo Demographic Survey

As can be seen from the table, refugees are slightly better educated than non-refugees. The effect is somewhat larger in Gaza than in the West Bank. However, the education statistics probably interact with migration as indicated above, as refugees seem to have somewhat less relatives abroad and thereby probably less migration. Since it to an extent appears to have been the educated that has left, this may distort the picture.

An alternative way of studying differentials in education is by looking at the school attendance of children and youth, since selection effects due to migration will be minimal.

Figure 3 School attendance by age, sex and refugee status in West bank and Gaza 1995. In each panel the thin line is the average attendance for the all areas and groups, while the thick line shows the attendance for a particular group.Source: Demographic survey

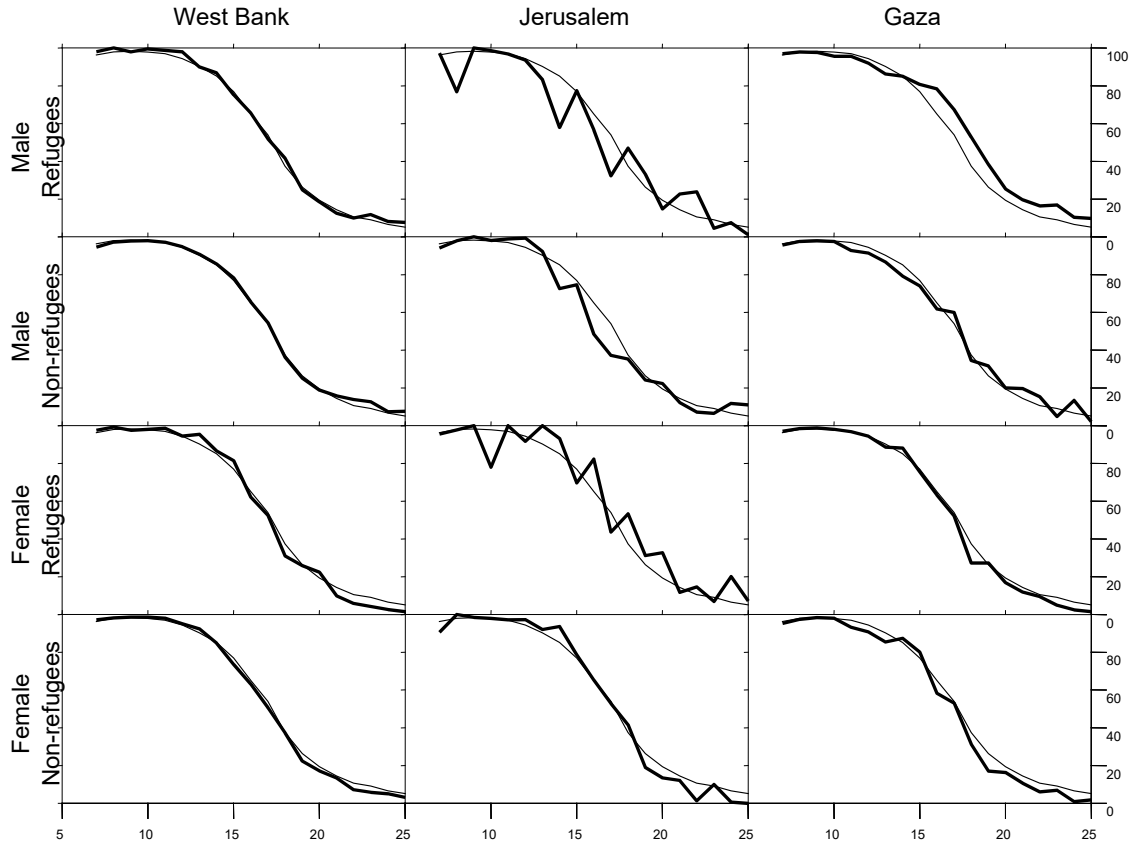


Figure 3 suggests a remarkably even school attendance across sub groups in West Bank and Gaza. There is a slight tendency that refugee children, in particular males in Gaza, attend school more than non-refugee children. Thus, the figure appears to confirm the picture given in Table 8 that refugees are marginally better off in terms of education. Moreover, Zureik and Nakhaie (1995) has, based on the 1992 Fafo Living conditions survey data, suggested that education through UNRWA schools also led to lower drop out later on.

Access to infrastructure and household goods

Households differ in their command over material goods (such as refrigerators, videos, television etc.) and in their access to infrastructure such as tap water, electricity and public sewers. While possession of material goods to some extent are dependent on life cycle factors, as households acquire more goods as time passes, they also indicate the general socio-economic level of the household. Infrastructure, on the other hand, is to a much lesser extent dependent on life cycle factors, and more on location of residence.

Table 9 shows possession by the household of various goods by refugee status. Interestingly, in the West Bank refugees are generally better off than non-refugees, while in Gaza the reverse is the case. (An interesting exception is Black and White Television, which actually turns out to be an index of poverty – it correlates negatively with the other indices.

Table 9 Percent having various types of household goods, West Bank and Gaza by refugee status of household head

	West Bank		Gaza		Total
	Non-refugee	Refugee	Non-refugee	Refugee	
Private car	25	21	22	16	22
Commercial car	5	6	5	4	5
Electricity	98	98	99	98	98
Telephone	19	20	26	15	19
B&W TV	31	28	30	34	31
Color TV	64	70	61	55	63
Refrigerator	82	90	88	82	84
Video	15	18	16	13	15
Cook stove	67	67	59	57	64
Washing machine	66	73	80	74	71
Central Heating	2	2	1	0	2
Air conditioner	1	3	2	1	2
Flush toilet	36	38	57	33	38
Arabic toilet	83	84	82	91	85
Bathroom or shower in	70	72	89	85	76
Sink with piped water	78	84	91	86	82

Another way to consider the overall possession of infrastructure and amenities for the household is by an additive index. Such an index has the benefit of reducing a large amount of information into manageable proportions, and if it is properly constructed there is not too much information lost. As noted several indicators were surveyed in the Demographic Survey, but many of these were not particularly useful for an index, as they did not correlate well with each other or correlated poorly with the overall index. As can be seen from the table below, the overall differences are fairly small, and the overall picture from the previous table is retained: refugees are consistently worse off in Gaza, but better in the West Bank.

Table 10 Household goods index by refugee status, region and type of locality

	Town		Camp		Villages	
	Non Refugee	Refugee	Non-refugee	Refugee	Non Refugee	Refugee
Gaza	6.1	5.8	7.0	4.9	5.1	4.5
West Bank	6.4	6.7	5.0	5.1	4.5	4.6

Source: Demographic Survey. Indicators in the index are having private car, telephone, color TV, refrigerator, video, cook stove, washing machine, flush toilet, bathroom, sink with piped water. Cronbachs alpha (a measure of internal consistency of the index) is 0.78. Maximum score is 10, minimum 0.

Why are there so few differences?

The results presented here beg the question of why there are so few differences between refugees and non-refugees. Several peculiarities of the refugee situation in the West Bank and the Gaza Strip are relevant. First, compared to many other refugee situations in the world, the West Bank and Gaza one is special in that the refugees are very similar to their hosts. Both groups consider themselves as Palestinian, they speak the same language, and they are sometimes united by ties of kinship that existed before the wars.

Second, the creation of UNRWA secured a social infrastructure for refugees that came in addition to the services provided by the Israeli civil administration. Moreover, support from PLO and a large number of non governmental organizations that have provided services to Palestinians must also have played a significant role.

Third, the comparative lack of discrimination against refugees in the labor market. From the data we have presented here, while there are some differences between refugees and non-refugees, they are generally slight, and recent events have not hit refugees more than other groups. The expansion of the public services from 1993 to 1997 from about 20,000 employees to around 80,000 employees has probably also been important here, since more than half of the increase has been in the police force, which are mainly made up of refugees.

Fourth, there are no large comparative advantages for the host population in the West Bank and Gaza. Because of the wars of 1948 and 1967 the lives and livelihoods of the host population were also to a large extent disturbed. The current border closures and economic restrictions are also mainly general in character. Moreover, while some parts of the host population have resources in land, agriculture is not very productive in either the West Bank or Gaza. Agricultural production geared towards export to Israel has also been particularly hard hit by the border closures.

A fifth factor is that the refugees living in camps have much lower housing costs than people living outside of camps. This is a factor that is becoming increasingly important, as the cost of housing soars in both the West Bank and Gaza. While camp dwellers may invest a lot in improvement of their living arrangements, they do not pay rent or have funds bound in the land.

Finally, there is some evidence that remittances play a larger role in supporting refugees than non-refugees. Thus, the proportion of households with relatives abroad is largest for refugees, and number of relatives may translate proportionally into remittances. The caveat must be added that this is especially the case for relatives living in Jordan, while refugees and non refugees have about the same number of relatives in the Gulf.

Conclusion: no dramatic differentials

The overall conclusion that comes out of the discussion above is that there are no dramatic differentials along refugee/non-refugee lines in the West Bank and Gaza. There are differences between types of localities, with the towns being consistently better off than camps and villages. However, even these differentials are not very large, if seen in a comparative perspective. Refugees in camps are somewhat worse off than other groups, but other identifiable sub-groups such as female headed households in camps or in villages are among the worst off.

One policy implication of the lack of differentiation is that welfare improving policies directed to refugees as a group will, if effective, serve to improve the living conditions of refugees beyond that of the overall population. There already is, to a certain extent, tensions or misgivings between the refugee and non-refugee part of the population in the West Bank and Gaza Strip. To some extent those tensions are founded in perceptions held by the original population that refugees get more services than they do themselves. Therefore, general policies directed only to refugees are probably not likely to easy those tensions. Policies that are directed toward specific vulnerable sub-groups, either only in the refugee population or in both groups, will probably be less controversial and also more effective in bettering the conditions of the population.

Another implication is that it is not necessarily very costly to bring the refugees that are disadvantaged up to the level of the rest of the population. Some of the activities of UNRWA, such as the special hardship program, which is directed particularly at female headed households, already target that part of the population. Actions that may bring camp refugees up to the level of the rest of the population is probably also not very costly. However, as noted above, one should avoid policies that leave other non-refugee sub groups of the population clearly disadvantaged.

A third implication is that overall job creation in the West Bank and Gaza should be high on the agenda. At the moment, really large scale unemployment has been avoided mainly through an extremely rapid expansion of the public sector since 1993. This cannot be sustained, and more differentiation is bound to occur as the labor force expands as a result of population growth. Any social differentiation resulting from this will not necessarily be along refugee – non-refugee lines, and this is another case where overall policies may as be effective helping refugees as policies targeted directly at refugees.

However, the above arguments rest on the assumption that current levels of assistance to refugees are sustained. The current lack of differentials, I have argued, is partly a consequence of the efforts of UNRWA and other bodies to help specifically the refugees. The argument here is that the redistributive effects of the relief efforts to Palestinian refugees have probably been as effective as they should be, given the status of the rest of the population.

Appendix 1 Determinants of labor force participation

The table shows the breakdown that emerges by using the exploratory data analysis technique CHAID (Magidson 1993). The analysis creates a so-called classification tree. It is based on letting a number of predictors form cross tabulations with a dependent variable, in this case labor force membership for individuals aged 15 and more using Demographic Survey data. Of all possible cross tabulations, the program picks out those that best creates groups of the dependent variable. Thus, for instance, among the males age is the best predictor of labor force membership, within the age group 15-19 year olds education is the second best predictor and within for instance elementary educated 15-19 year olds type of location is the best predictor. The percentage is that of labor force members in the group. The number in brackets after the description of each group tells how large the group is in the sample (the number may be multiplied with roughly 25 to arrive at the number of people in the group in the West Bank and Gaza). The predictors used were age in 5 year groups, completed education, West bank or Gaza residence, residence in District capitals, towns, camps, villages or small villages, marital status, refugee status and relationship to head of household. Sex was also used as a predictor, and generates a completely separate tree, which has not been reproduced here. In the analysis, four levels of predictors were allowed, and groups were not split if they had less than 200 members before the split or would result in groups with less than 100 members after the split.

Level 1 predictor	Level 2 predictor	Level 3 predictor	Level 4 predictor
35% 15-19 Year old (6827)	59% < elementary (525)	53 %West Bank (310)	
		68% Gaza (215)	
	47% Elementary (2019)	60% District capital/small villages (625)	57% West Bank (474) 71% Gaza (191)
		41% Towns/Camps/villages (1394)	40% West Bank (1105) 46% Gaza (289)
	23% Preparatory (3423)	23% Never married (3371) 72% Ever married (52)	25% West Bank (2241) 17% Gaza (1129)
	35% Secondary+ (860)	38% Non-refugee (463) 31% Refugee (397)	
71% 20-24 Years old (5305)	72% < elementary (505)	78% West Bank (720) 65% Gaza (236)	
	84% Elementary (1208)	89% DC/SV (384) 81% Towns/Camps/V (730)	
	80% Preparatory (1208)	86% District capitals (276) 79% Towns/V/SM (706) 72% Camps (226)	

Level 1 predictor	Level 2 predictor	Level 3 predictor	Level 4 predictor
	61% Secondary and more	56% Never Married/Divorced (2034)	73% Head, brother of head or head's spouse, son in law, other relatives (186)
		82% Married, separated, widowed (444)	54% spouse, child, father of head or spouse., grandson, non-relatives (1848)
78% 25-29 Years old (4125)	85% District capitals (1010)	82% Never married, Widowed, Divorced (326)	
		90% Married, separated (684)	93% West Bank (386) 86% Gaza (298)
	75% Towns/Villages (2059)	78% West Bank (1659)	73% Not married/Divorced (547) 81% Married, widowed, separated (1112)
		62% Gaza (399)	
	79% Camps/small villages (1056)	70% Never married (255)	
		81% Married, widowed, divorced, separated (802)	
82% 30-39 years old (5728)	73% < Elementary (773)	85% District capitals, Small villages (255) 67% Towns, camps, villages (518)	72% West Bank (324) 60% Gaza (194)
	79% Elementary preparatory (2433)	85% District capitals, Small villages (743)	
		76% Towns, camps, villages (1691)	79% West Bank (1160) 71% Gaza (531)
	88% Secondary (2521)	92% District capitals (675)	
		87% Towns, camps, villages, small villages (1846)	88% Non-refugees (1047) 85% Refugees (799)
80% 40-49 Year olds (3399)	70% < elementary (n=652)	79% District capitals, small villages (239)	
		65% Towns, camps, villages (414)	68% West Bank (309) 56% Gaza (105)
	77% Elementary, preparatory (1445)	80% West Bank (1006) 71% Gaza (439)	
	88% Secondary+ (1302)	91% West Bank (765) 84% Gaza (538)	97% District Capital 88% Towns, camps, villages, small villages (527)
70% 50-54 Years old (1112)	66% Preparatory and less (819)	69% Non-refugees (557)	76% District capitals, towns, camps (246)

Level 1 predictor	Level 2 predictor	Level 3 predictor	Level 4 predictor
			63% Villages and small villages (312)
		59% Refugees (261)	
57% 55-59 Years old (1024)	48%< Elementary (579)	54% West Bank (410)	67% District capitals, towns (141)
			46% Camps, villages, small villages (268)
		35% Gaza (169)	
	69% Elementary, and more (445)	73% West Bank (311)	
		62% Gaza (135)	
38% 60-64 Years old (896)	45% West Bank (611)	41% < elementary (418)	
		55% Elementary and more (193)	
	23% Gaza (285)		
32% 65-69 years old (755)	40% West Bank (545)	42% Non-refugees (408)	
		31% Refugees (138)	
	23% Gaza (285)		
24% 70-74 year old (455)	28% West Bank (307)		
	14% Gaza (138)		
17% 75-79 year old (316)	11% District capitals, towns, camps (147)		
	23% Villages, small villages (168)		
5% 80+ year old			

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