



# Situation of refugees in Jordan

## QUARTERLY ANALYSIS Q2 2022



# Key findings



Refugee households' income has risen to 258 JOD in Q2 2022, a 2% increase since Q1, but it remained at lower levels than Q3 2021. Work income remains the main source of income for Syrian households but humanitarian assistance is the main source for non-Syrian households.



On average, households spent more than they earned in Q2 2022: the average household expenditure of refugees exceeded their income by 50 JOD, meaning that refugee reliance on debt increased. About 60% of total household expenditure was spent on food, rent and health.



There is a slight improvement in the proportion of Syrian households holding debt, but the proportion of overall households with debt remained high in Q2, with nine in ten Syrian and non-Syrian households in debt.



The employment rate of refugees remained stable at 23% in Q2 2022 as compared to Q1, however, it did not recover to Q3 2021 levels. The employment rate among female women remained low at 6%.



The number of households resorting to crisis coping strategies is still on the rise since Q3 2021. Nine in ten households used at least one livelihood-based coping strategy to make ends meet in Q2 2022.



More than half of refugee households changed their diet and rationed the food available to their household to address food insecurity in Q2 2022. Four in five households relied on less preferred and less expensive food, echoing results in Q1 2022.



Almost one out of three households (31%) received a threat of eviction in Q2 2022, up 3 percentage points since Q1. More than half of the households could not pay their electricity bills.



The access to health remained stable in Q2 2022 compared to Q1: Two out of ten households were not able to access health services.

# Introduction

In 2022, UNHCR Jordan initiated a quarterly analysis of the situation facing refugees in Jordan, with the main purpose to monitor changes in refugee vulnerability over time. Using the Vulnerability Assessment Framework (VAF) 2021 data as a baseline, this series of analyses collects information repeatedly from the same refugee families on a quarterly basis, to examine variations at the household level for the following sectors: economic vulnerability (including livelihoods), food security, shelter, WASH, and health.

This report provides a summary of the main findings for refugees in host communities for the second quarter of 2022 (Q2), while it compares them with the results of the previous quarter (Q1) and the Q3 2021 results. As part of the Q2 2022 analysis, questions were added to the economic vulnerability and health sections, relating to refugees' economic sentiment, access to essential goods and services (including being able to pay for electricity bills), and access to public health facilities.

The Vulnerability Assessment Framework (VAF) is a bi-annual survey assessing the vulnerability of refugees registered in Jordan across multiple sectors. The most recent VAF population study was published in June 2022, while the data collection took place during July-October 2021. This study, which will be referred to as 'Q3 2021' in this report, explored different types of vulnerability dimensions across multiple sectors from a representative sample of registered refugees residing outside of camp settings across Jordan, while for the first time non-Syrian refugees were included in the analysis.

For these quarterly series of analyses, we compare the quarterly results with the data of the VAF 2021. It should be noted that the VAF 2021 was conducted via face-to-face visits, while the 2022 quarterly studies are conducted via phone calls.

## Methodology

A random sampling approach was used to analyze the situation facing refugees who are registered with UNHCR across Jordan. The Q2 2022 respondents were the same households (2,936) as in Q1. The sample size was drawn from the UNHCR proGres registration database. To determine the sample size, three strata were used according to cash eligibility status: households receiving UNHCR Basic Needs Cash Assistance, households phased out from UNHCR Basic Needs Cash Assistance and other households (neither receiving UNHCR Basic Needs Cash Assistance nor phased out). The report summarizes the findings per nationality (grouped by Syrian and non-Syrians) and across time. The assessment also examined the overall well-being of households phased out from UNHCR Basic Needs Cash Assistance, and in case of substantial differences, those results are highlighted.

# Sample Size

<b>2,935</b> Households	Average household size: • Syrian: 5.0 • Non-Syrian: 4.0
<b>3,229</b> Families	Average family size: • Syrian: 4.4 • Non-Syrian: 3.4
<b>13,617</b> Individuals	

For definitions on household vs family units, please refer to the VAF, pg. 33

## In Amman

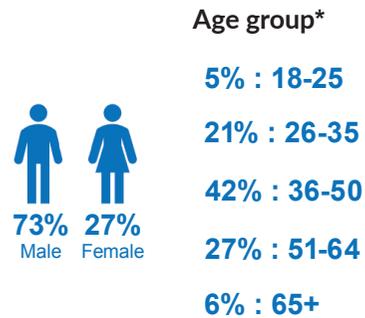
	Syrian	Non-Syrian
Receiving	274	218
Phased out	344	151
Other	244	239
<b>Total</b>	<b>862</b>	<b>608</b>

## Outside Amman

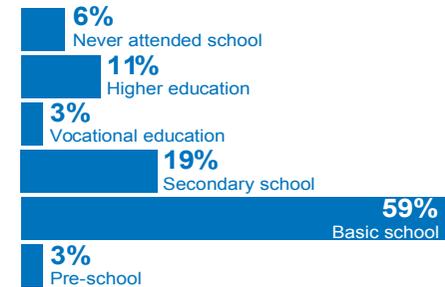
	Syrian	Non-Syrian
Receiving	307	181
Phased out	427	50
Other	285	216
<b>Total</b>	<b>1,019</b>	<b>447</b>

# Demographics

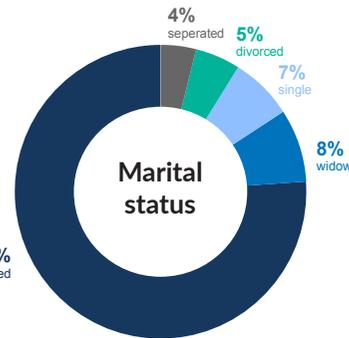
Based on head of household characteristics



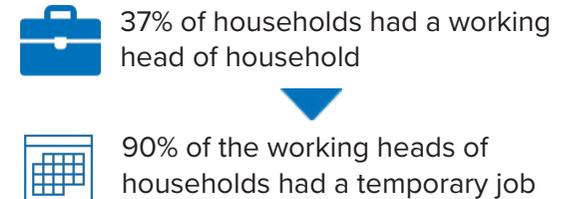
## Educational status\*



\*Numbers do not add up to 100 due to rounding.



## Working status



## Disability status



**25%** of head of households had a disability or chronic illness that impacts daily life.





# Economic Vulnerability

## Income

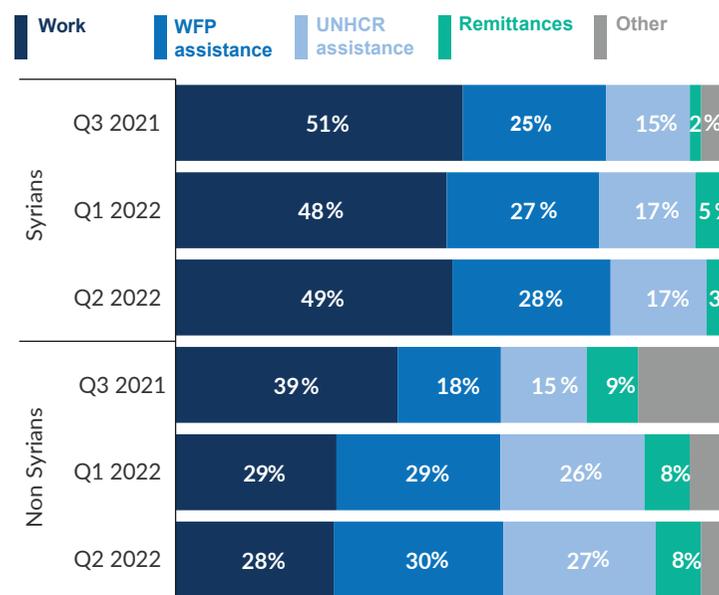
- **The average monthly income slightly increased for both Syrian and non-Syrian households in Q2.** Specifically, between Q1 and Q2, it increased by 2% for Syrian households and +10% for non-Syrian households, but it did not recover to Q3 2021 levels.
- Work income remained the main source of income for Syrian households in Q2. For non-Syrians, the main source of income was humanitarian assistance followed by work income. **The average monthly income of Syrian households reporting work increased by 3%, from 198 JOD in Q1 to 204 JOD in Q2,** which could be explained by seasonal work. For non-Syrian households, income from work remained stable at 182 JOD per month.

Total average monthly income per household (JOD)

Nationality	Q3 2021	Q1 2022	Q2 2022
Syrians	283	250 (-12%)	276 (+10%)
Non-Syrians	241	225 (-7%)	229 (+2%)

Main source of income

% of households income



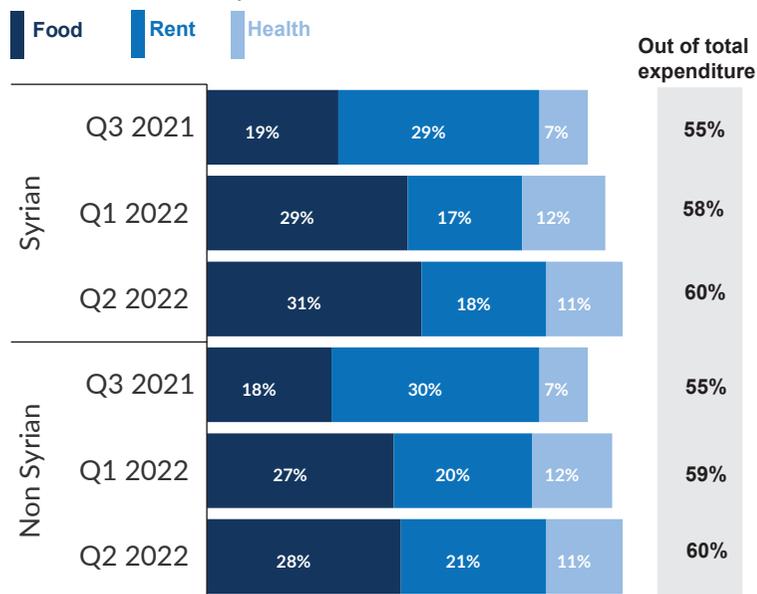


# Expenditure & Survival Minimum Expenditure Basket

- On average, the monthly expenditure was **323 JOD** for Syrian and **287 JOD** for non-Syrian households in **Q2**. When compared with the first quarter, average household spending fell by 1% for Syrian households and 7% for non-Syrian households. The largest proportion of household resources was spent on food (31% for Syrians and 28% for non-Syrians), followed by rent, and health expenses. These three categories accounted for 60% of the total household expenditure.
- Survival Minimum Expenditure Basket (SMEB) refers to the monthly average cost for rent, electricity, water bills, and food costs. In Q2, Syrian households spent on average 176 JOD on SMEB items per month, 7% more than the previous quarter. Non-Syrian households' expenditure on SMEB items was on average 157 JOD per month, 1% less than the previous quarter.

## Households expenditure : top 3 categories

% of households expenditure



Other categories are education, transportation, tobacco, electricity, telecommunication, baby essentials, basic hygiene items, bottled water for drinking, gas, clothes and shoes, water and basic household items.

## Total average monthly expenditure per household (JOD)

Nationality	Q3 2021	Q1 2022	Q2 2022
Syrians	398	326 (-18%)	323 (-1%)
Non-Syrians	351	307 (-13%)	287 (-7%)

## Average SMEB per household in 2022 (JOD)

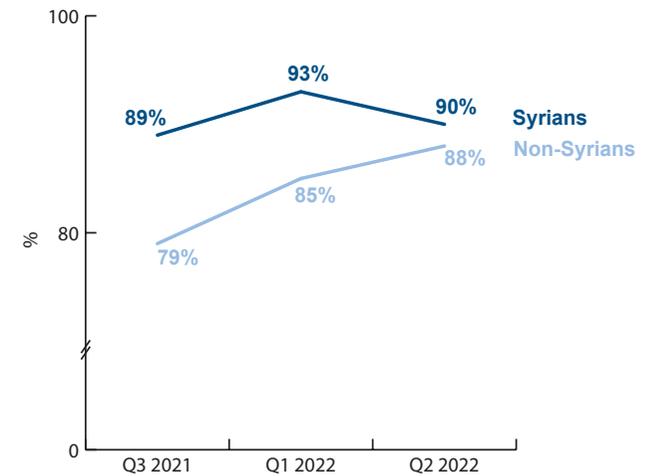
Quarter	Syrians		Non-Syrians	
	Q1 2022	Q2 2022	Q1 2022	Q2 2022
Rent	125	128	127	126
Electricity	24	25	24	27
Water	12	10	8	9
Food	100	108	89	88
<b>Total</b>	<b>164</b>	<b>176</b>	<b>159</b>	<b>157</b>



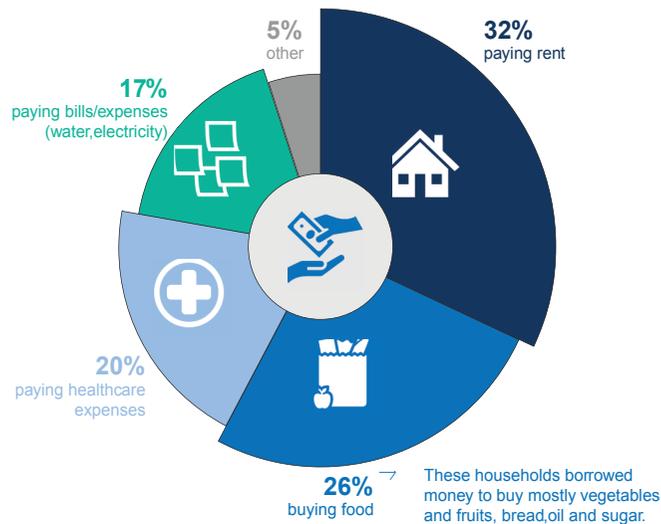
# Debt

- Nine in ten households had debt in Q2. However, slightly fewer Syrians reported debt in Q2 (90%) as compared to Q1 (93%).** This improvement can be explained by the increase in the income from work reported by the Syrian households. In contrast, the proportion of non-Syrian households with debt increased, from 85% in Q1 to 88% in Q2. Overall, households had a total average debt of 1,027 JOD with debt per capita at 268 JOD in Q2.
- The main sources of borrowed money continued to be informal in Q2.** Both Syrians and non-Syrians mostly borrowed from friends and neighbors in Jordan. Paying rent, buying food, and healthcare expenses were the main reasons for borrowing money for both Syrian and non-Syrian households.

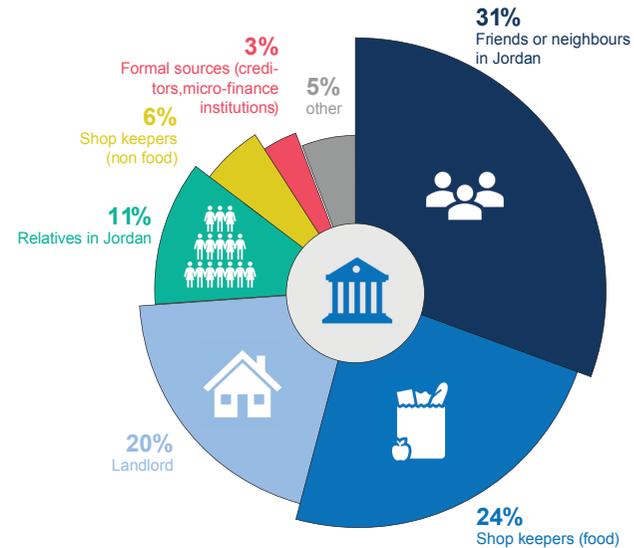
Households reporting debt  
% households



Reasons for borrowing money | Q2 2022  
% of total responses of households with debt



Sources of borrowed money | Q2 2022  
% of total responses of households with debt



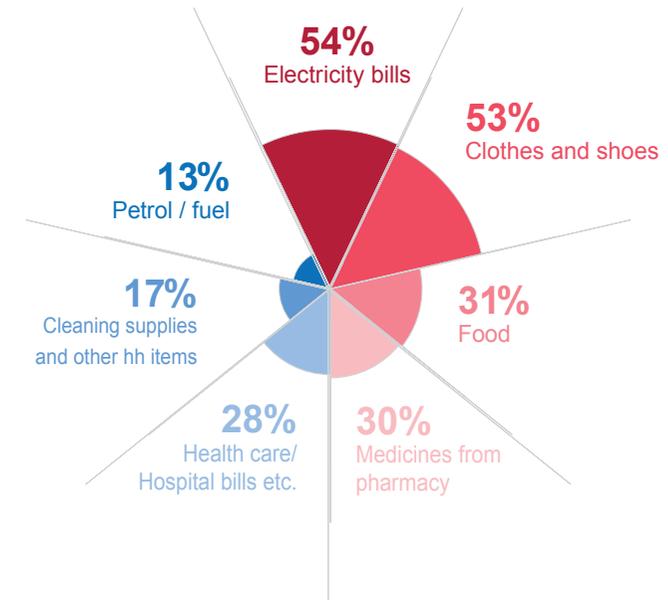


## Access to essential goods and services

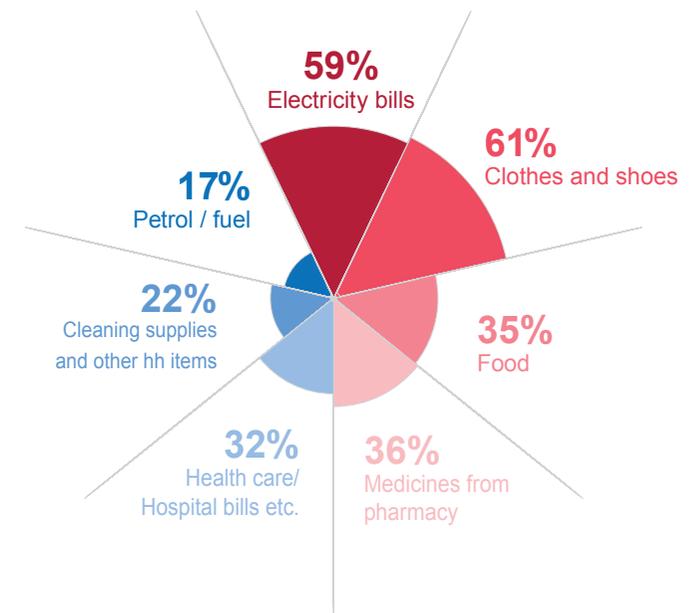
- For this quarter, new questions were added to assess refugees' access to essential goods and services. Respondents were asked whether they were able to pay for selected goods and services in the past three months.
- The top three categories that households reported that they could not afford were electricity bills, clothes and food.
- More than half of both Syrian and non-Syrian households were not able to pay electricity bills in Q2.** The most common reason was that they did not have money to pay (95% of Syrian and 94% of non-Syrian households) while the second most common reason was that prices had increased (reported by 35% of Syrian and 45% of non-Syrian households). Overall, out of the total respondents, around 27% have received electricity subsidy. However, only 44% of households receiving the subsidy can pay for electricity bills.

In the last 3 months, households were not able to afford...  
% of households

Syrians



Non-Syrians





# Livelihoods

- **In Q2, the employment rate for adult refugees did not recover to Q3 2021 levels.** It remained stable from Q1 to Q2 for Syrians, while for non-Syrians it slightly decreased from 14% in Q1 to 13% in Q2. Male and female breakdown of the refugee workforce population also remained stable at 41% and 6% respectively.
- Most refugees continued to be employed as temporary workers, with more than one-third of Syrians (91%) and non-Syrians (94%) reporting temporary work. Overall, most individuals with permanent contracts worked in the food and beverage sector (e.g., restaurants, cafeterias, cafés, food manufacturing operations, etc.), while most individuals with temporary contacts were working in the services sector (e.g., banking, communications, wholesale and retail trade, etc.).

**Refugees working by type of contract, nationality and top sectors | Q2 2022**  
% of registered individuals aged +18

**Permanent contracts: 9% of working Syrians | 4% of working non-Syrians**

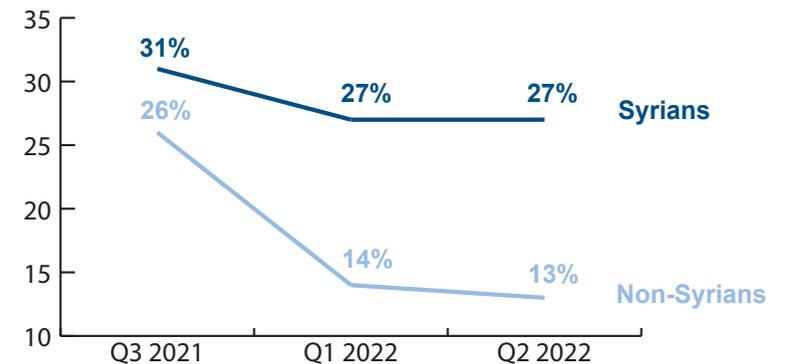
Syrians		Non-Syrians	
	%		%
1 Food and beverage	35%	1 Manufacturing	22%
2 Services	30%	1 Food and beverage	22%
3 Manufacturing	21%	2 Services	17%
4 Agriculture	3%	3 Construction	11%

**Temporary contracts: 91% of working Syrians | 96% of working non-Syrians**

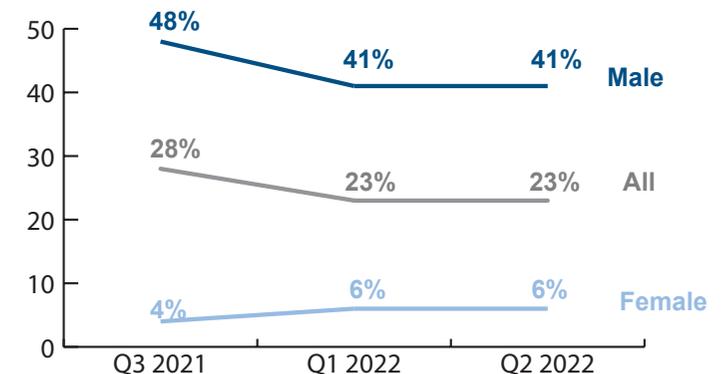
Syrians		Non-Syrians	
	%		%
1 Services	27%	1 Services	38%
2 Construction	23%	2 Food and beverage	19%
3 Food and beverage	22%	3 Construction	11%
4 Agriculture	14%	4 Agriculture	10%

**Registered refugees working**

% of registered individuals aged 18+  
By nationality



By gender





# Coping strategies

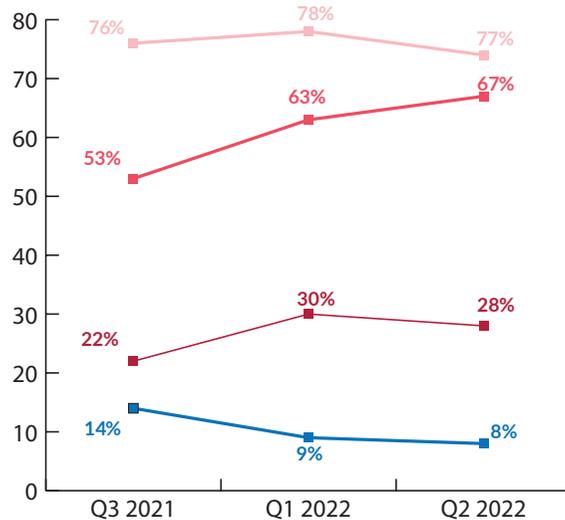
- Nine in ten households (92%) used at least one livelihood-based coping strategy to make ends meet, representing a slight increase when compared to Q1 (+ 1 percentage point for Syrians and +2 percentage points for non-Syrians). Households employed a mixture of stress, emergency, and crisis coping strategies to cope with food shortages.
- **The number of households resorting to crisis coping strategies is still on the rise since Q3 2021.** The proportion of households resorting to crisis coping mechanisms increased from increased from 53% in Q3 2021 to 67% in Q2 2022 for Syrians and from 50% to 67% for non-Syrians. In contrast, fewer Syrian households resorted to emergency coping strategies.

## Households resorting to negative coping strategies at least once in the past 3 months

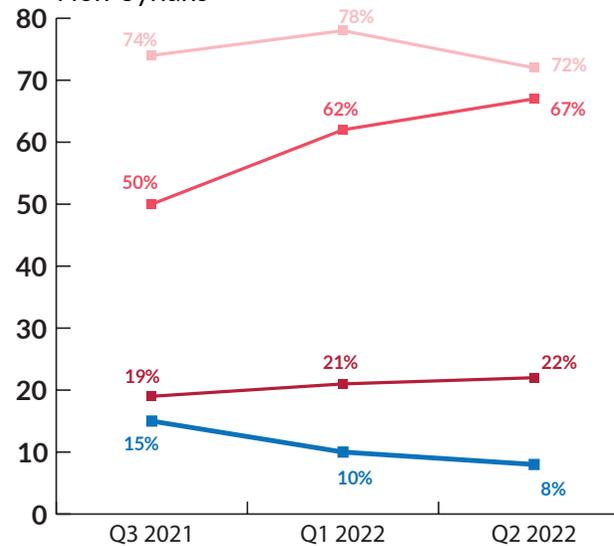
% of households

— No coping strategies — Stress — Crisis — Emergency

Syrians



Non-Syrians



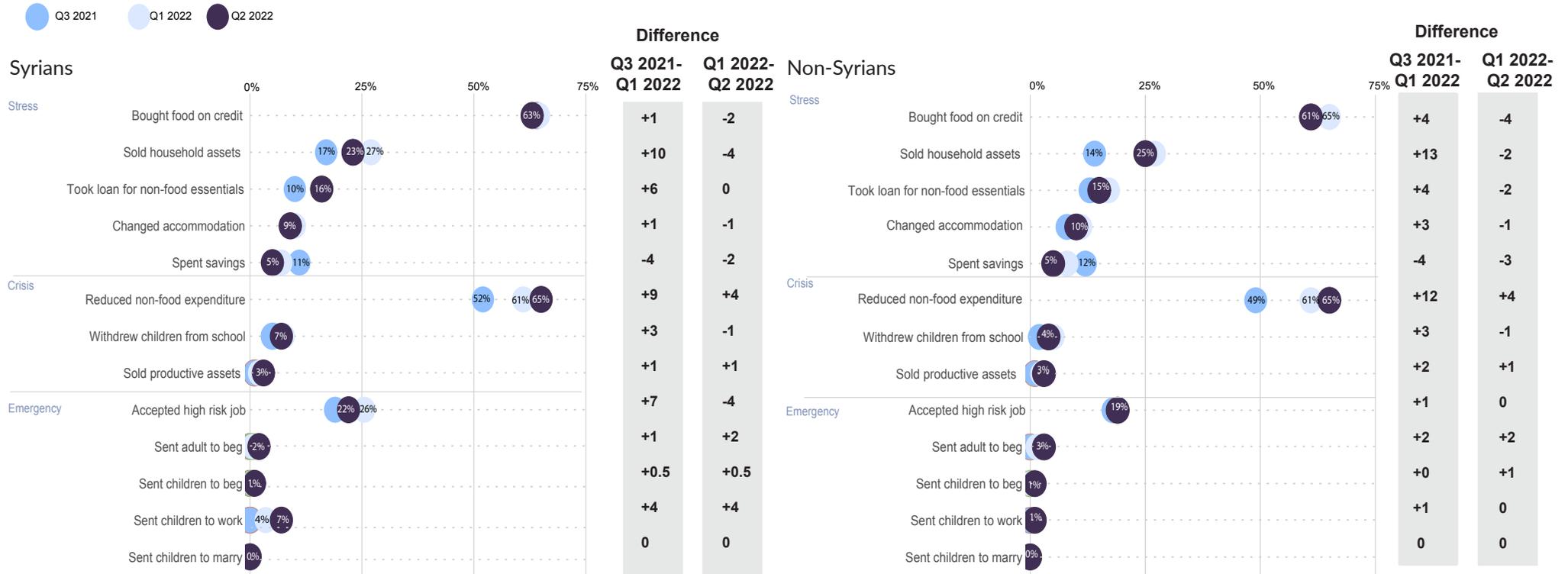
The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress. To identify the most frequent coping strategies, households are asked how often they had used certain coping strategies within the past 30 days to meet their basic needs. In LCSI, coping strategies fall into three categories:

- **Stress:** spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets.
- **Crisis:** sold productive assets, reduced non-food expenses, withdrew children from school.
- **Emergency:** accepted high-risk job, adult begging, child begging, child working, child marriage.



- The most common stress coping strategy was buying food on credit, adopted by 63% of Syrian and 61% of non-Syrian households; the most common crisis coping strategy was reducing essential non-food expenditure, adopted by 65% of households; and the most common emergency coping strategy was acceptance of high-risk jobs by 22% of Syrian and 19% of non-Syrian households.
- When comparing with the previous quarter, substantial increases were observed in the proportion of households adopting crisis and emergency coping strategies.** Specifically, the proportion of households reducing non-food expenditure and selling productive assets increased by 4 and 1 percentage points for Syrian and non-Syrian households respectively. In addition, more households adopted crisis coping strategies by sending adults and children to beg.

### Households resorting to negative coping strategies at least once in the past 3 months % of households

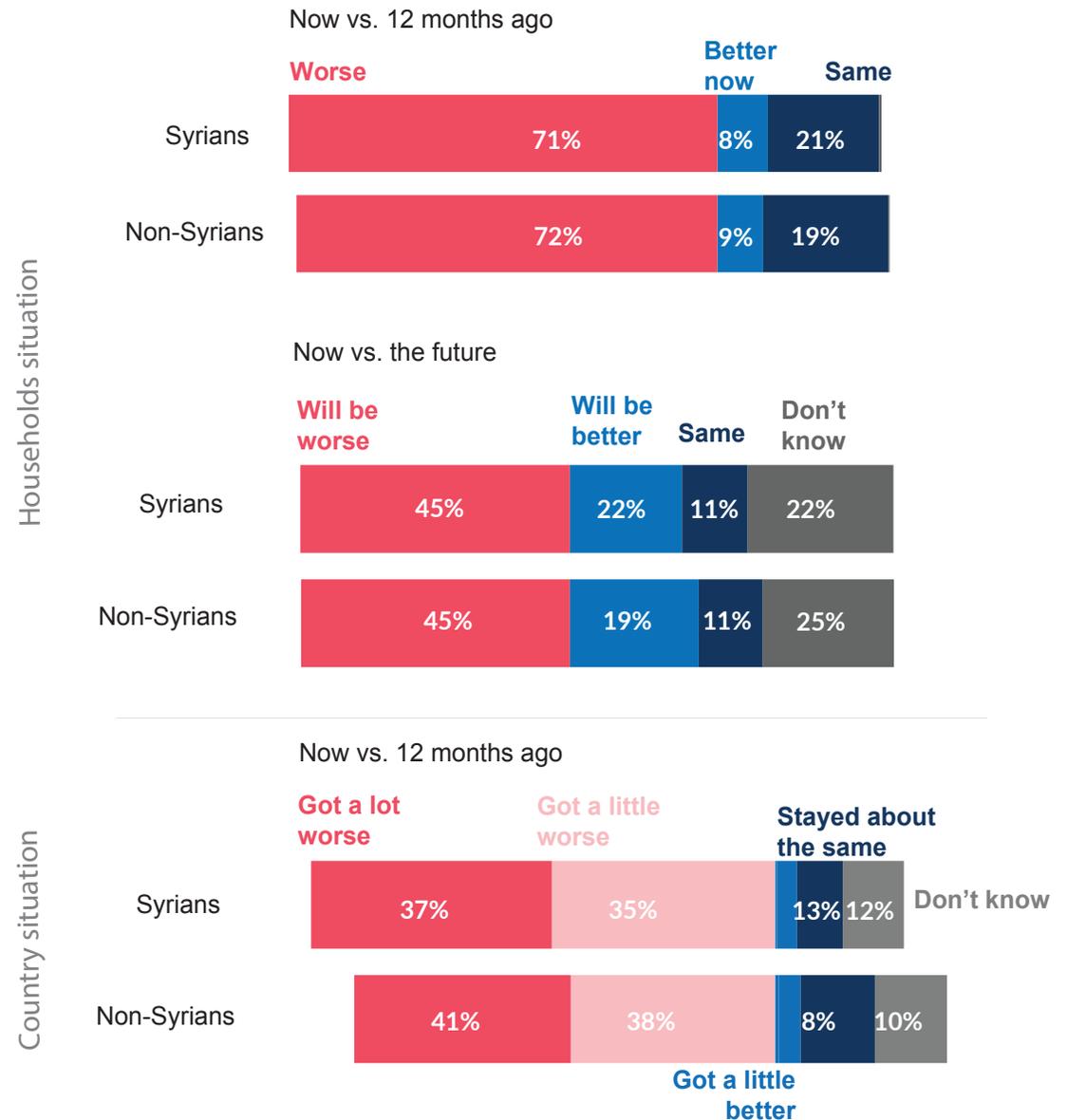




## Economic sentiments

- The section on economic sentiment was included in the data collection for Q2 to examine refugees' perception of their financial situation and the overall economy. Specifically, refugees were asked how the financial situation of their household changed compared to 12 months ago and how they think it's going to change in the next 12 months. Refugees were also asked how the financial situation of the overall economy has changed as compared to 12 months ago.
- More than two-thirds of refugees described their household financial situation as worse off compared to 12 months ago, while the majority also said it will be worse in the future.**
- Regarding the economic situation of the country, most of the respondents said that it got a lot or a little worse compared to 12 months ago.

Households' perception of financial situation, past vs. future  
% of households









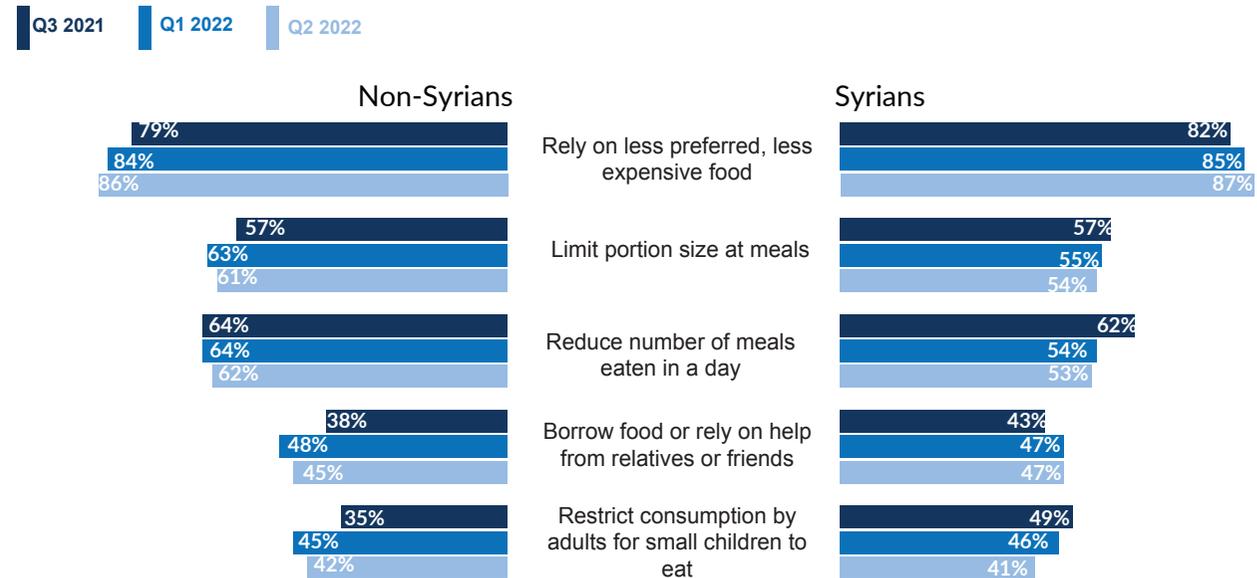
# Food Security

The reduced Coping Strategies Index (rCSI) is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a 7-day recall period. The rCSI assesses an individual's food security according to how many times an individual's family had to enact certain food coping strategies in the past week.

- **Most households changed their diet and rationed the available food to address food insecurity.** The most frequent food-based coping strategy adopted by households was 'eating less preferred meals' (87% of Syrian and 86% of non-Syrian households) followed by 'limit portion of size at meals' and 'reduce the number of meals eaten per day'.
- Fewer households adopted food-based coping strategies in Q2, yet with slight variations when compared to Q1.

## Households resorting to food-based coping strategies at least once during the last 7 days prio to the interview

% of households





## Shelter

- Most Syrian and non-Syrian households lived in finished formal buildings and the majority lived in rented accommodation.
- **The proportion of households without electricity increased from 3% in Q1 to 6% in Q2.** Among survey respondents, 162 reported living in a shelter without electricity: 58% of these households lived in formally finished buildings and could not afford their electricity bills.

### Analysis at cash assistance eligibility level:

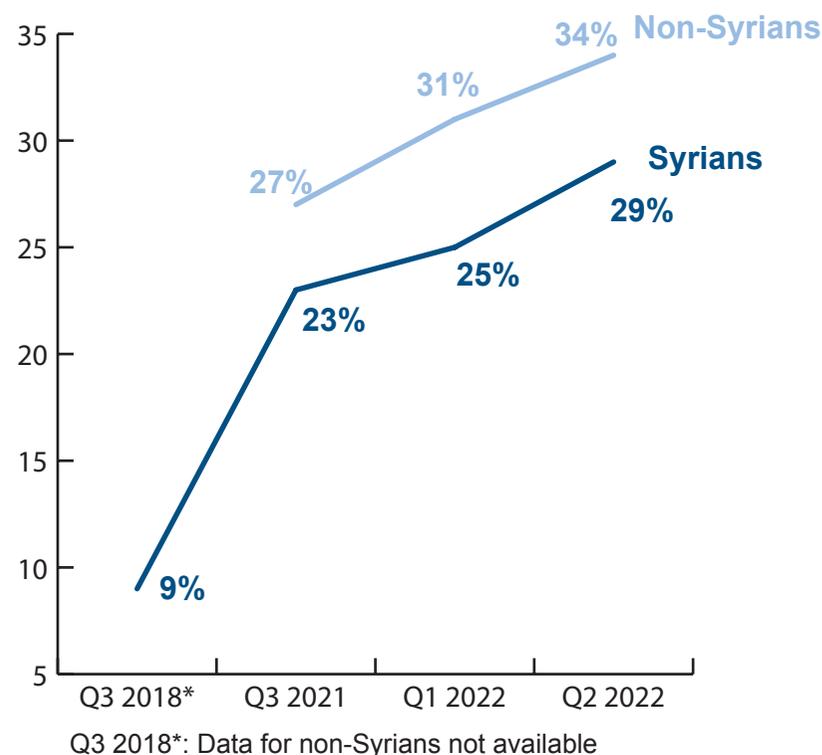
- The proportion of households not being able to pay rent is considerably higher when looking at the family's status for eligibility for cash assistance: 53% of Syrian households who had been phased out from UNHCR Basic Needs Cash Assistance were not able to pay rent, up 18 percentage points since Q1. For non-Syrian households, this proportion is 54%, up 18 percentage points since Q1.
- One-third of households had to change resident location since they were phased out UNHCR Basic Needs Cash Assistance. Two were the most common reasons for changing accommodation: 'move to a cheaper house' (64% of Syrian and 56% of non-Syrian households), followed by 'being evicted' (28% of Syrian and 47% of non-Syrian households).
- Households phased from UNHCR Basic Needs Cash Assistance reported that the main changes that they underwent were: the accumulation of various debts (rent, utility bills, personal debts), inability to meet basic needs (food, drink, heating etc.) and reducing basic non-food expenditures such as education and health.



# Eviction

- Overall, the proportion of households not being able to pay rent in the three months preceding the data collection increased substantially from 30% in Q1 to 48% in Q2. The most common reasons were that rent prices increased or that households could no longer afford paying rent.
- Since Q3 2021, there has been a steady increase in Syrian and non-Syrian refugees reporting receiving a threat of eviction. In the past year, there has been a steady increase in refugees reporting having received a threat of eviction, from 25% in Q3 2021, to 28% in Q1 2022, and 32% in Q2 2022.

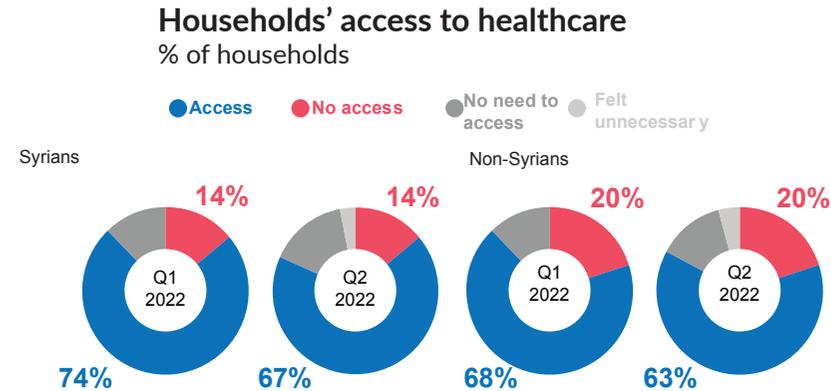
Households having received a threat of eviction  
% of households renting accommodation





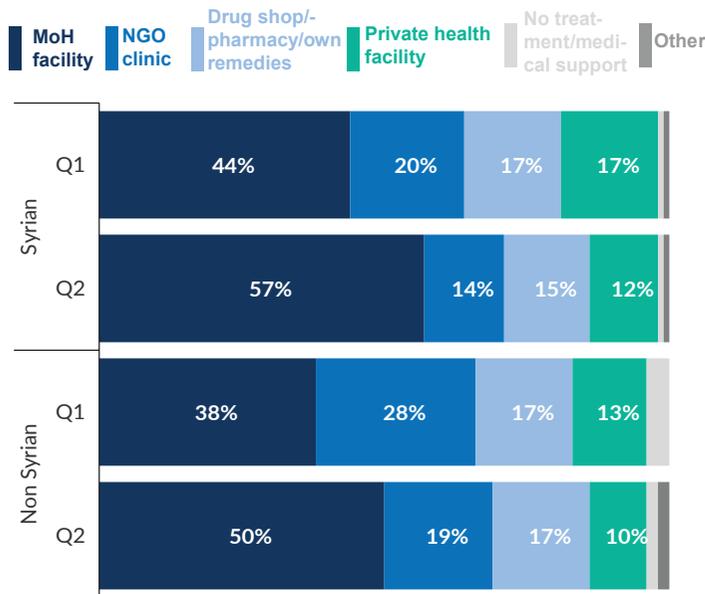
# Health

- In Q2, 86% of Syrian and 80% of non-Syrian households reported they could access healthcare when needed or they did not need to access healthcare. **Lack of money remained the main health access barrier.**



\*Due to differences in methodology, this indicator is not comparable to VAF data collected in 2021.

**Type of health clinic**  
% of households



- Four out of five households were aware of governmental subsidies for health services at primary health care centers and hospitals (81% of Syrian and 79% of non-Syrian households).** Most refugees reported using the Ministry of Health (MoH) facilities as the main health facility type, recording an increase from 44% in Q1 to 57% in Q2 for Syrians and from 38% in to 50% for non-Syrians. The most common reason for not using MoH services was that the government health facilities are too costly (34% of Syrian and 31% of non-Syrian households).
- Two out of five households reported that they experienced an increase in health care costs in the last quarter** (44% of Syrian and 47% of non-Syrian households). As a result, most of these households reported they were not able to afford the required medication and they were not able to visit doctors or hospitals when needed. To meet their health care needs, most of these households reduced the number of visits to healthcare providers and reduced or stopped medication use.

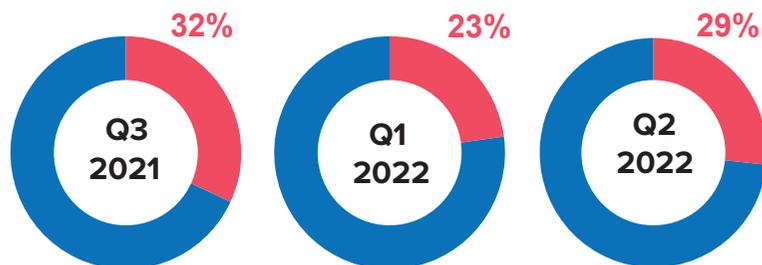
# Water & Sanitation

- The proportion of households with insufficient water storage to cover all family needs (hygiene, cooking, cleaning) increased from 23% in Q1 to 29% in Q2.
- Solid waste-related vector evidence remains the biggest issue in sanitation systems. The proportion of households reporting vector evidence more than twice a year remained stable at 52% in Q2.

The indicator of 'Solid waste-related vector evidence' assesses how frequently households have seen evidence of parasites, rats, rodents, or insects in the households' water supply, drainage, or solid waste system.

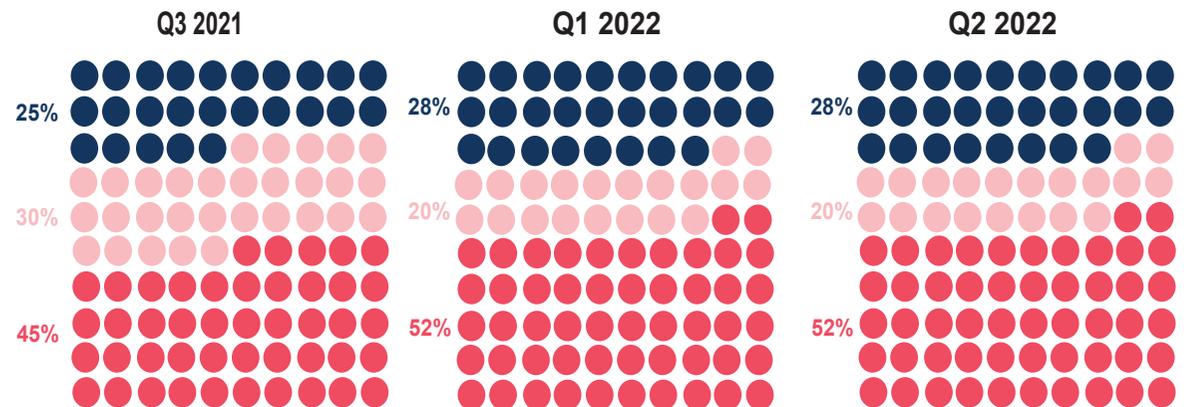
Households water storage capacity to cover all family needs  
% of households

● Sufficient ● Not sufficient



Frequency of solid waste-related to vector evidence  
% of households

● Never ● 1-2 times per year ● more than 2 times per year





## **Acknowledgements:**

The research team would like to thank key UNHCR staff for their review and technical support of this report including Marina Aksakalova, Evie Prastakou and Mindset, the research team who supported data collection and data cleaning.

Our sincere appreciation goes to the refugee families who participated in this study.

UNHCR, the United Nations High Commissioner for Refugees (or the UN Refugee Agency), is a global organization dedicated to saving lives, protecting rights and building a better future for refugees, forcibly displaced communities and stateless people.

We work to ensure that everybody has the right to seek asylum and find safe refuge, having fled violence, persecution, war or disaster at home.

For more details please contact:

Maria Lagourou

Vulnerability Assessment Framework (VAF) Coordinator  
lagourou@unhcr.org

Zoi Diamantakou

Associate Statistics and Data Analysis Officer  
diamanta@unhcr.org

UNHCR Jordan VAF Portal

<https://data.unhcr.org/en/working-group/54>



UNHCR Jordan

P.O. Box 17101

Amman 11195

Jordan

[www.unhcr.org/jo](http://www.unhcr.org/jo)

Facebook: @UNHCRJordan | Twitter:

@UNHCRJordan | Instagram: @UNHCRJordan

