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Socio-Economic Update on Refugees in Jordan – Q2 2024

Introduction

- Since 2014, UNHCR, the UN Refugee Agency, in Jordan has been monitoring the socio-economic conditions of refugees through the biennial UNHCR Socio-Economic Survey on Refugees, also known as the Vulnerability Assessment Framework (VAF). To better capture emerging trends between the biennial survey cycles, in 2022, the first Socio-Economic Update was introduced.
- Initially conducted quarterly and tracking the same set of families, these updates now occur semi-annually, allowing us to track significant changes and identifying trends while still providing meaningful long-term insights. This report presents an analysis of self-reported data for the **Second Quarter (Q2) of 2024**
- The report is divided into two sections: The first section provides an overview of the main findings for refugees living in host communities, disaggregated by Syrian and non-Syrian populations and allows for insights comparing cash assistance recipients versus non-recipients. The second section elaborates on the findings for Syrian refugees residing in Zaatari and Azraq camps.
- A key limitation of this update is related to reliance on self-reported household socioeconomic status, which may be subject to reporting bias. Moreover, the data comparability over time may be affected by temporal factors such as economic shifts or policy changes.

*The 2023 sample cohort is a different set of families than the 2022 exercise.

In this round of assessment, UNHCR continued to draw a representative sample of registered refugees, using stratified random sampling approach on UNHCR's proGres database. By surveying the same households over time the collected data allows for trend analysis across the same refugees living in camps and host communities.

To ensure diverse representation, four groups were defined based on cash assistance eligibility:

- Households that have received UNHCR cash assistance for at least a year;
- Households recently phased out of cash assistance;
- Households that have not received cash assistance in the past year;
- Households living in camps that are receiving cash assistance.

Additionally, the sample was divided into Syrian and non-Syrian refugees in hosting communities, ensuring insights into the different needs and challenges of each group.

Host Communities

Key findings

Refugees are increasingly relying on work to offset a decrease in overall income, mainly due to reduced cash assistance. Total household income declined despite the share of income coming from work exceeding the combined assistance from UNHCR and WFP. However, this cash assistance remains crucial, especially for non-Syrian refugees, whose average work income decreased in Q2 2024.

Spending decreased for both Syrian and non-Syrian refugee households in Q2 2024, with Syrians spending slightly more overall. Both groups prioritized essential needs such as food, rent, and utility bills, with nearly all Syrian refugee households expenditure (99 per cent) allocated to these items, compared to a share of 89 per cent among non-Syrians.

Nine out of ten households remained in debt in 2024, with most households borrowing money from friends and neighbours to cover basic needs. Rent and food were the most common reasons for borrowing money. This is similar to what has been reported in 2023.

The percentage of employed Syrian refugees has remained stable, at 21 per cent showing only marginal changes. However, the unemployment rate increased by 7 percentage points this quarter as more refugees are actively seeking work.

There is an increase in refugee households using severe strategies to meet basic needs. Taking loans became more common for both Syrian and non-Syrian refugees, while more Syrian families withdrew their children from school or sent their children to work though this might be driven by seasonal work opportunities.

Syrian refugee households are increasingly choosing less preferred or cheaper food. Despite this trend, the monthly per capita food expenditure remains at similar levels for Syrian refugees (JOD 18.6) and non-Syrian refugees (JOD 19.5).

Overall, the proportion of households unable to pay rent in the three months preceding the data collection significantly decreased from 51 per cent in Q4 2023 to 25 per cent in Q2 2024. During the same period, the average rent expenditure decreased from JOD 140 to 131, likely due to refugees moving to cheaper accommodations.

In Q2 2024, 89 per cent of households needed healthcare services, with over 90 per cent successfully accessing them. For those unable to do so, financial constraints and service location distance were the main barriers.

Sample Size

2,790 Households

3,501 Families

12,627 Individuals

Average household size:
- Syrian: 5.8
- Non-Syrian: 4.2

Average family size:
- Syrian: 4.38
- Non-Syrian: 3.7

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

Households In Amman

UNHCR cash assistance eligibility	Syrian	Non-Syrian
Receiving	233	191
Phased out	324	224
Other	252	157
Total	**784**	**517**

Households Outside Amman

UNHCR cash assistance eligibility	Syrian	Non-Syrian
Receiving	233	123
Phased out	499	93
Other	228	147
Total	**947**	**386**

Demographics

Based on head of household characteristics

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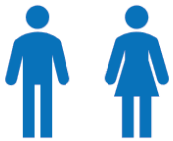
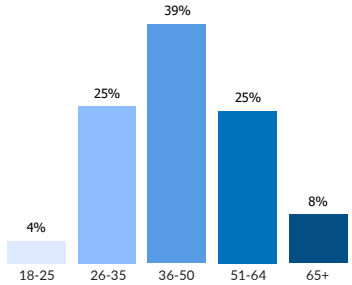
Gender breakdown

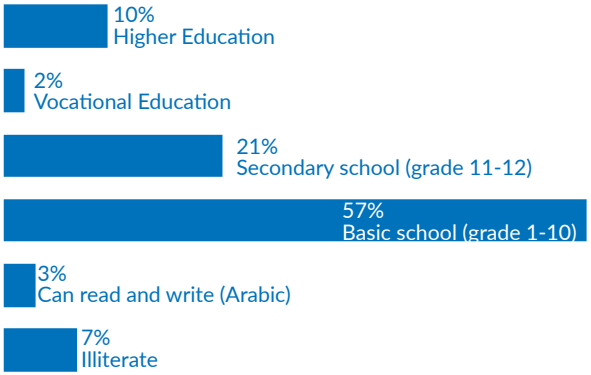


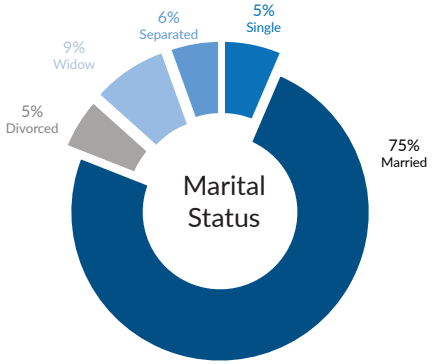
59% Men 41% Women

Age-group breakdown



Educational Attainment and Literacy





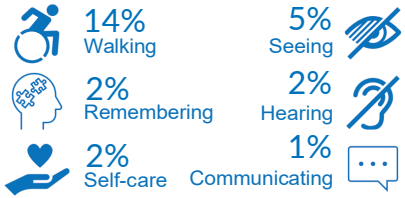
Working Status

27% of refugee households* had a working head of household

9% of female-headed refugee households* had a working head of household

*Excluding families headed by non-registered individuals

Disability Status*



18% of heads of refugee households had a disability or chronic illness that impacts daily life

*Disability is measured using an adapted version of the Washington Group Questions (WGQ).

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Economic Situation

Income

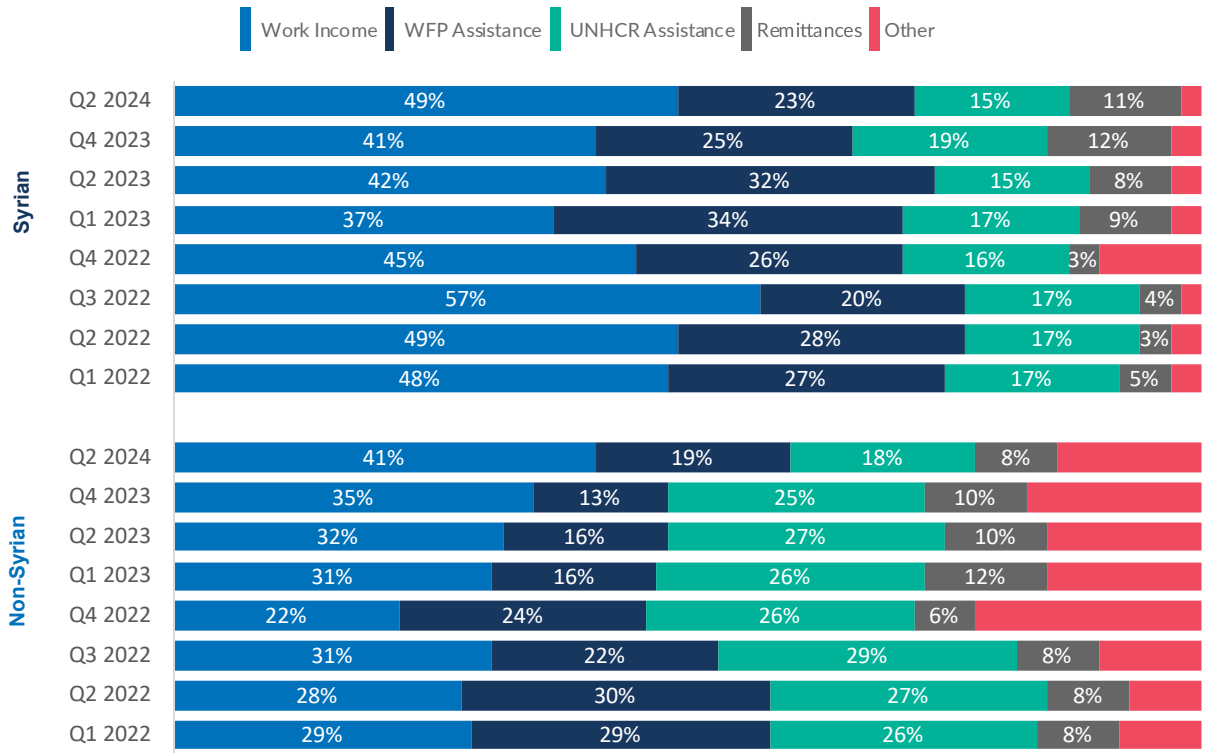
- In Q2 2024, monthly income decreased from JOD 255 to JOD 239 for Syrian refugees and from JOD 229 to JOD 210 for non-Syrian refugees.
- In Q2 2024, the propotion of household income coming from work exceeded the income coming from cash assistance.
- Average monthly work income* for Syrian households increased from JOD 207 in Q4 2023 to JOD 212 in Q2 2024. For non-Syrian households, work income decreased from JOD 200 to JOD 188 during the same period. The increase for Syrians may be attributed to seasonal factors. This compares with the higher minimum wage in Jordan of JOD 260.

Total average monthly income per refugee household (JOD)

Quarter	Syrian	Non-Syrian
Q2 2024	239 (-6%)	210 (-8%)
Q4 2023	255 (-8%)	229 (-6%)
Q2 2023	278 (+8%)	244 (-12%)
Q1 2023	257 (-12%)	277 (+3%)
Q4 2022	293 (+17%)	270 (+23%)
Q3 2022	252 (-9%)	220 (-4%)
Q2 2022	276 (+10%)	229 (+2%)
Q1 2022	250 (-12%)	225 (-7%)
Q3 2021	283	241

Main source of income

% of refugee households overall income



*Average work income only includes those who report work income (not including those who report zero).

Expenditure

- On average, the monthly expenditure was JOD 294 for Syrian and JOD 274 for non-Syrian households in Q2 2024, showing a continued decrease in expenditure. The per capita expenditure remains higher for non-Syrian refugees compared to Syrian refugees because non-Syrian refugee families tend to have smaller family size on average.
- Syrian and non-Syrian refugees showed a continued trend of similar spending patterns over the past year where the top three categories remain food, rent, and health.
- During the first half of 2024, Syrian households allocated 99 per cent of their expenditure to **essential living costs***, similar to the 98 per cent reported in Q4 2023.
- Non-Syrian households allocated 89 per cent of their total expenditure on the essential living costs. This figure is lower than the 92 per cent observed in the Q4 2023.

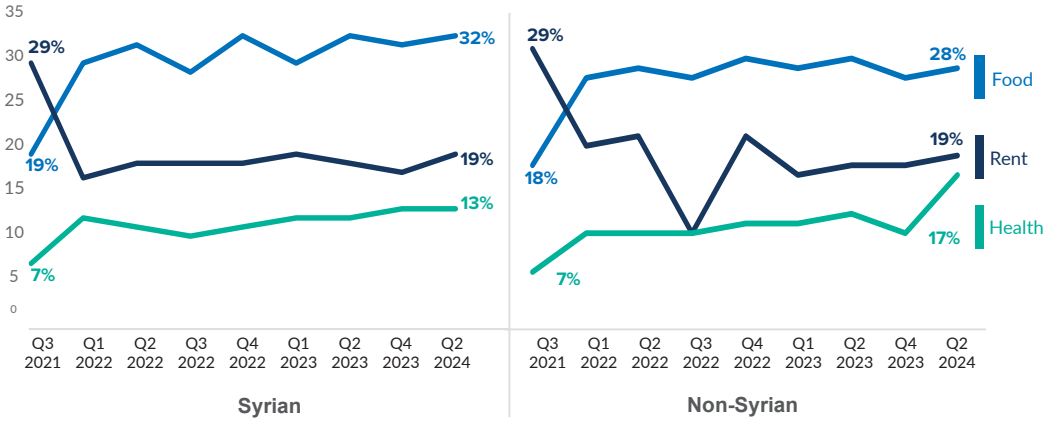
* Essential living costs: refers to the monthly average cost for **rent, electricity, water bills, and food costs.** For this analysis, households who do not pay rent or have zero item expenditure are removed.

Total average monthly expenditure per refugee household (JOD)

Quarter	Syrian	Non-Syrians
Q2 2024	294 (-6%)	274 (-2%)
Q4 2023	314 (-2%)	279 (-5%)
Q2 2023	321 (+23%)	293 (-11%)
Q1 2023	261 (-12%)	328 (+18%)
Q4 2022	295 (-11%)	279 (-0.2%)
Q3 2022	330 (+2%)	280 (-2%)
Q2 2022	323 (-1%)	287 (-7%)
Q1 2022	326 (-18%)	307 (-13%)
Q3 2021	398	351

Refugee households expenditure : top three categories

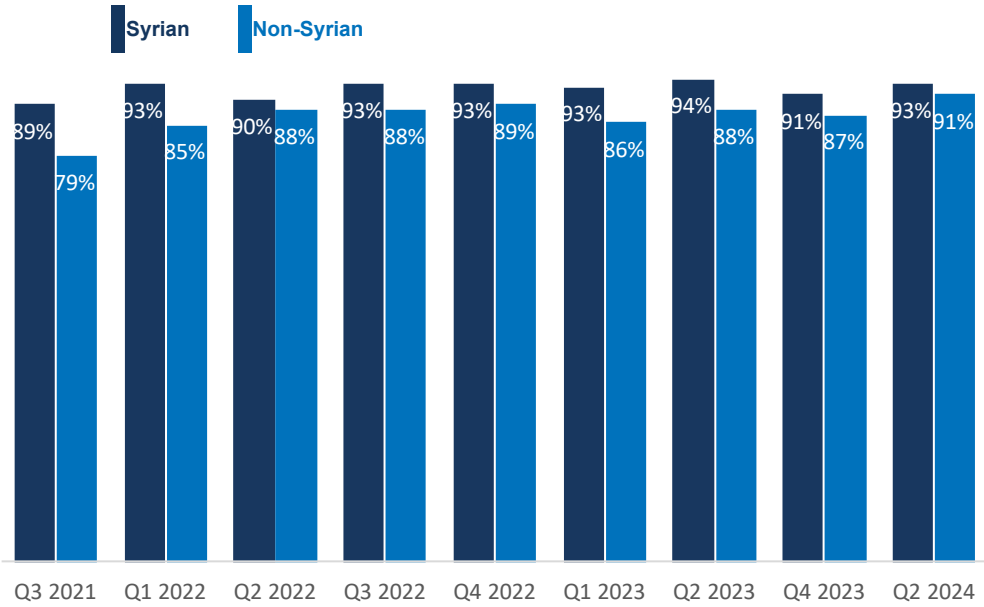
% of households overall expenditure



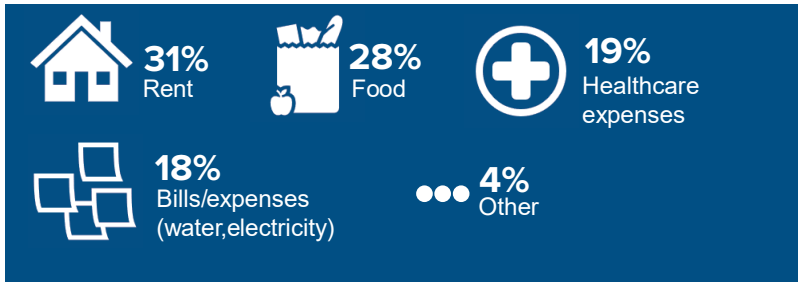
Debt

- The proportion of households with debt remained high, showing a slight increase in Q2 2024, continuing the trend observed in 2023.
- 93 per cent of Syrian and 91 per cent of non-Syrian households continue to carry debt in Q2 2024. The total reported average debt per household was at JOD 1,252 which is 3 per cent more than reported in Q4 2023.
- Approximately, one third of the refugee population indicated rent as the most common reason for borrowing. Nearly one third of the refugee population indicated incurring debt through arrangements with landlords to postpone rent payment.

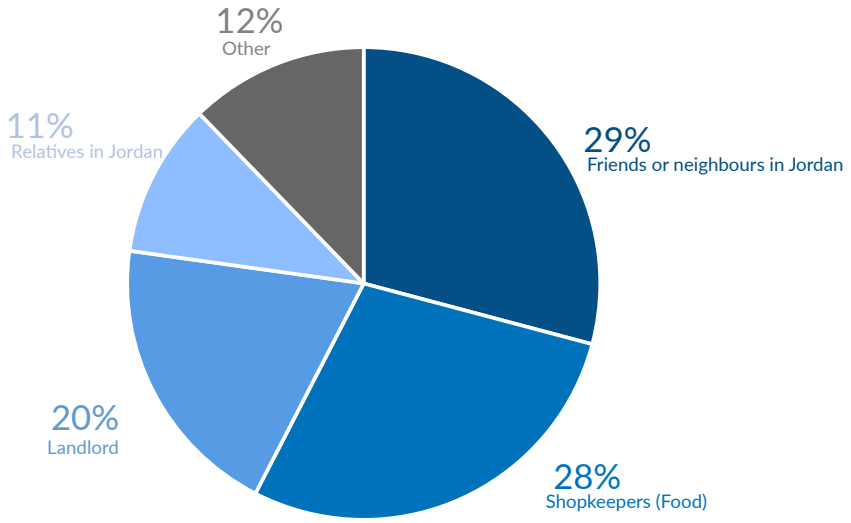
Refugee households reporting debt
% households



Reasons for borrowing money | Q2 2024
% of total responses of refugee households with debt



Sources of borrowed money | Q2 2024
% of total responses of refugee households with debt

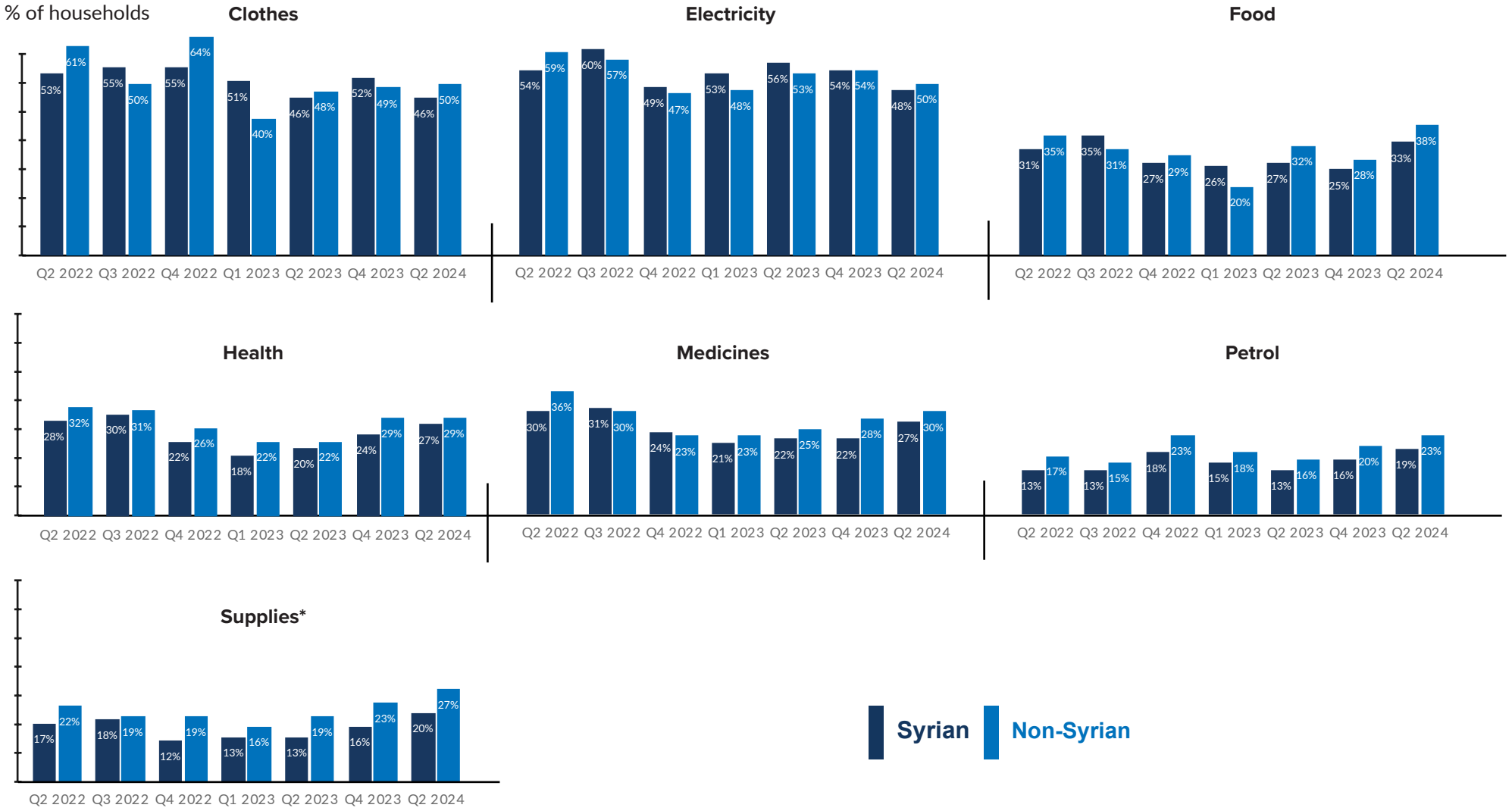


Affordability of Essential Goods and Services

- Reported affordability declined across most essential items in Q2 2024. Food affordability saw the most significant drop, with 35 per cent of respondents reporting difficulties, up from 26 per cent in 2023.
- Affordability increased slightly for clothing, electricity, and healthcare.

In the last three months, refugee households had difficulty paying for...

% of households

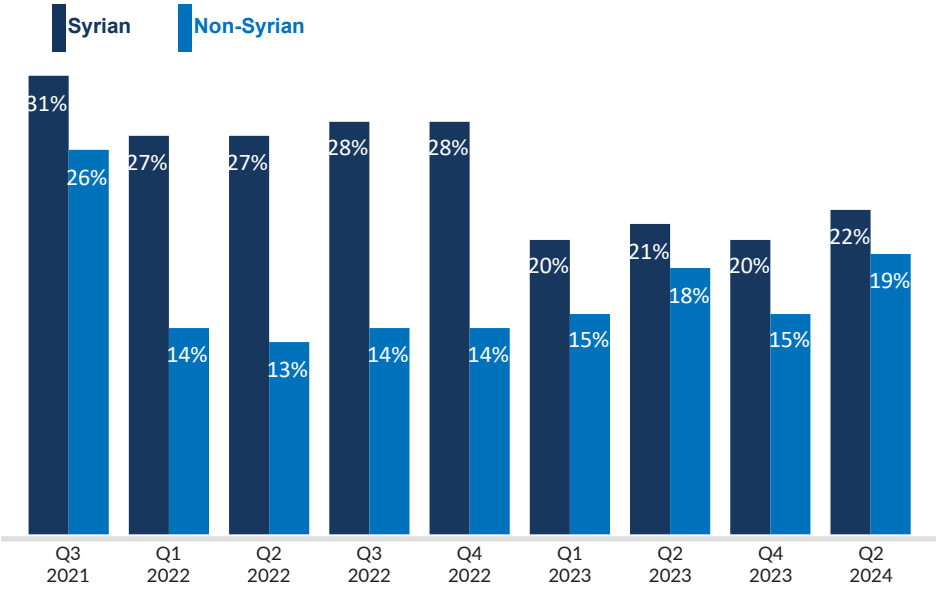


*Cleaning supplies and other household items.

Livelihoods

- In Q2 2024, the overall employment rates slightly increased for both Syrian and non-Syrian refugees with similar levels to those reported in 2023.
- Gender disaggregated figures show that 6 per cent of women are working compared to 42 per cent of men.
- 13 per cent of refugees who are involved in income-earning activities reported having a work permit, a 3 percentage points decrease from 16 per cent reported in 2023.
- Despite an increase on overall employment, the average working hours per week have decreased to 33 hours from 34 hours reported in Q4 2023.

Registered Refugees Working*
% of registered refugees aged 18+ who are working



*Working status does not account for individual's willingness to work nor it is bounded by an age limit. Employment with respect to economic activity status is discussed in pg. 12.

Refugees Working Sectors | Q2 2024
% of registered individuals aged +18

Top Selected Sectors

Overall

1	Manufacturing	20%	5	Agriculture/Livestock	12%
2	Construction	17%	6	Transportation/Storage	11%
3	Food and Beverage	15%	7	Trade/Retail/Clothing	6%
4	Services	12%		Other	9%

Top Four Sectors Disaggregated by Nationality

	Syrians			Non-Syrians	
1	Manufacturing	22%	1	Transportation/Storage	20%
2	Construction	19%	2	Manufacturing	14%
3	Food and Beverage	15%	3	Services	13%
4	Agriculture/Livestock	12%	4	Construction	12%

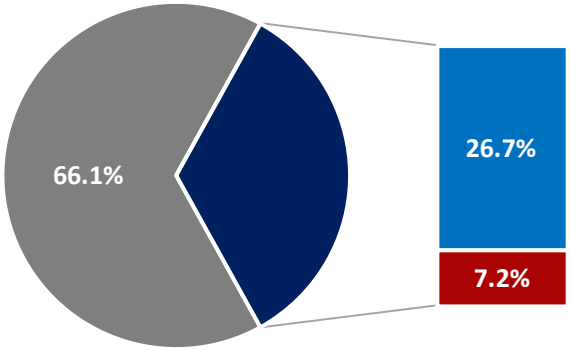
Labour Force Participation

- The unemployment rates for Syrian refugees increased from 27 per cent in Q4 2023 to 34 per cent in Q2 - due to a higher number of refugees actively seeking employment.

In terms of economic activity status, labour force participation refers to percentage of the population that is employed or actively seeking employment.

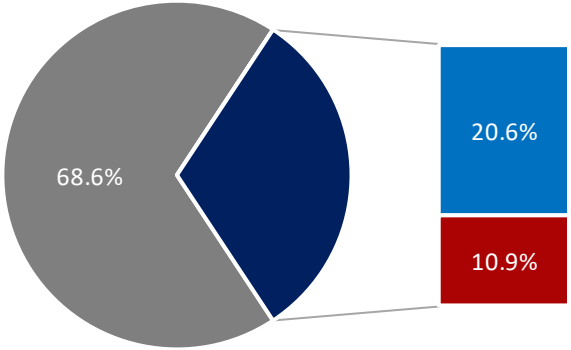
Economic Activity Status
% of individuals 15 and above

Jordanian**



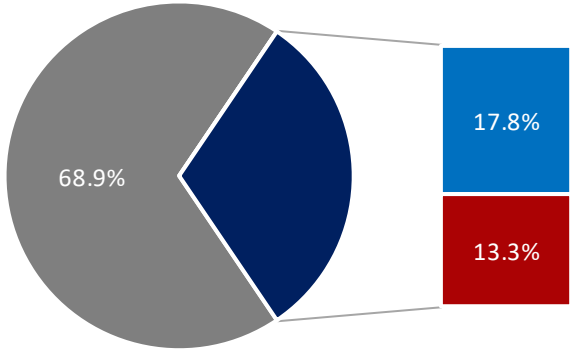
Unemployment Rate: 21.2%

Syrian



Unemployment Rate: 34.6%

Non-Syrian



Unemployment Rate: 42.7%

Economically Inactive

"Economically inactive" are individuals aged more than 15 who are neither working nor looking for opportunities of employment.

Economically Active

"Economically active," also referred to as workforce, is the total number of individuals aged more than 15 who are either working or actively looking for employment.

Working

"Working" are the individuals aged more than 15, who have worked or are working either formally or informally in the past 30 days.

Unemployed

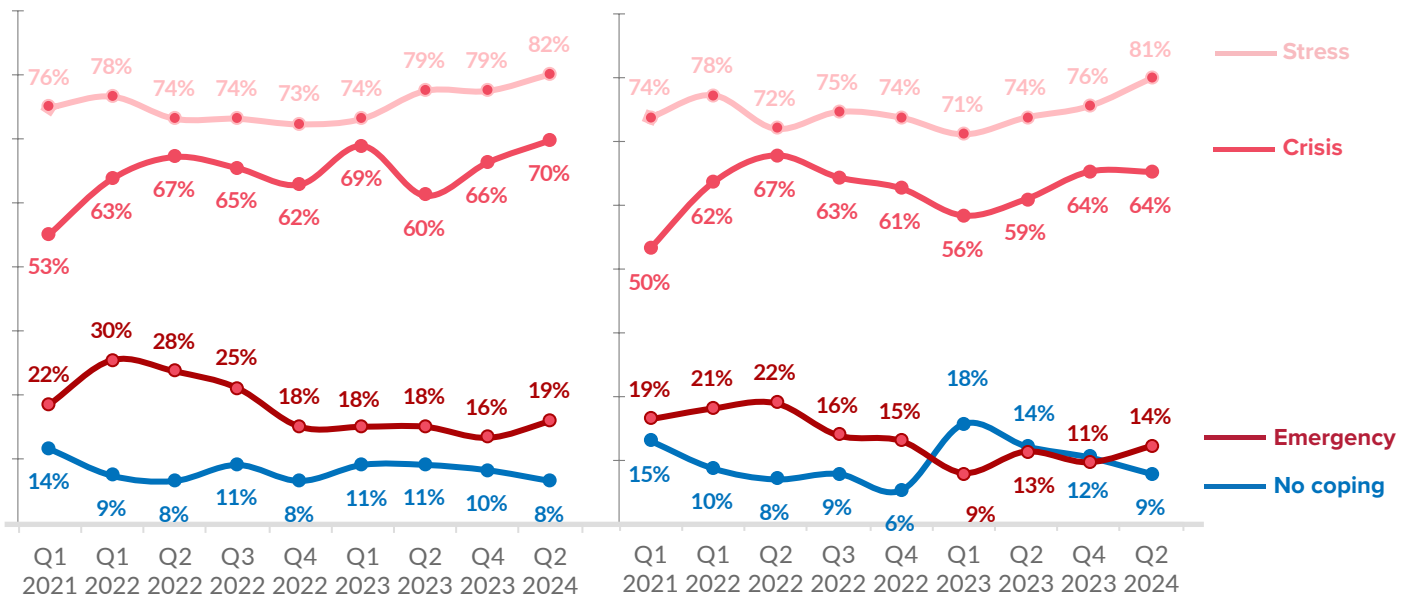
"Unemployed" are the individuals aged more than 15, who have not worked either formally or informally in the past 30 days and are actively looking for employment.

**Unemployment rate is calculated by dividing the number of non-working individuals by sum of the economically active individuals.*
***Jordanian data is according to data published by the Department of Statistics (DoS) Q2 2024.*

Coping Strategies

- 92 per cent of refugee households used at least one livelihood-based coping strategy to make ends meet, three percentage points higher than Q4 2023.
- The proportion of households employing emergency coping strategies in Q2 2024 remained stable despite a slight increase when compared to Q4 2023. Overall trends show an increase in refugees relying on stress and crisis-level coping strategies.

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



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:

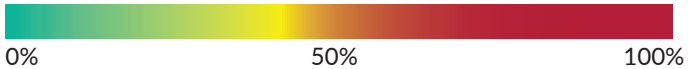
- Stress: spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets.
- Crisis: sold productive assets, reduced non-food expenses, withdrew children from school.
- Emergency: accepted high-risk job, adult begging, child begging, child working, child marriage.

Coping Strategies

- More refugees are resorting to loans. Additionally, a notable increase can be seen for Syrian refugees who resort to either sending their children to work or taking them out of school. This may be related to seasonal work opportunities as similar seasonal trend was observed in Q2 2023 and Q2 2022.

Refugee households resorting to negative coping strategies at least once in the past three months
% of households

	Strategy	Syrian							Non-Syrian						
		Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q4 2023	Q2 2024	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q4 2023	Q2 2024
Stress	Bought food on credit	63%	64%	62%	64%	69%	71%	71%	61%	65%	62%	56%	62%	67%	71%
	Changed accommodation location	9%	4%	7%	7%	6%	7%	7%	10%	6%	9%	7%	6%	8%	9%
	Sell household assets	23%	21%	21%	23%	21%	24%	21%	25%	23%	21%	22%	20%	22%	24%
	Spent saving	5%	4%	3%	6%	4%	6%	5%	5%	6%	5%	7%	5%	7%	6%
	Took loan	16%	14%	13%	17%	19%	11%	27%	15%	13%	17%	17%	21%	11%	23%
Crisis	Reduced essential non-food expenditure	65%	63%	59%	66%	58%	64%	67%	65%	62%	60%	54%	58%	63%	62%
	Sell productive assets	3%	2%	1%	7%	1%	2%	6%	3%	6%	2%	2%	2%	3%	3%
	Withdrew child from school	7%	8%	8%	1%	5%	3%	6%	4%	2%	4%	2%	2%	2%	3%
Emergency	Adults accepted risk job	22%	20%	13%	13%	14%	12%	14%	19%	14%	12%	7%	12%	9%	12%
	Sent adult to beg	1%	1%	1%	1%	1%	1%	0%	3%	2%	3%	0%	1%	0%	1%
	Sent children to beg	2%	7%	1%	1%	1%	1%	1%	1%	0%	2%	0%	0%	1%	1%
	Sent children to marry	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%
	Sent children to work	7%	0%	6%	6%	5%	4%	6%	1%	1%	1%	1%	1%	1%	1%

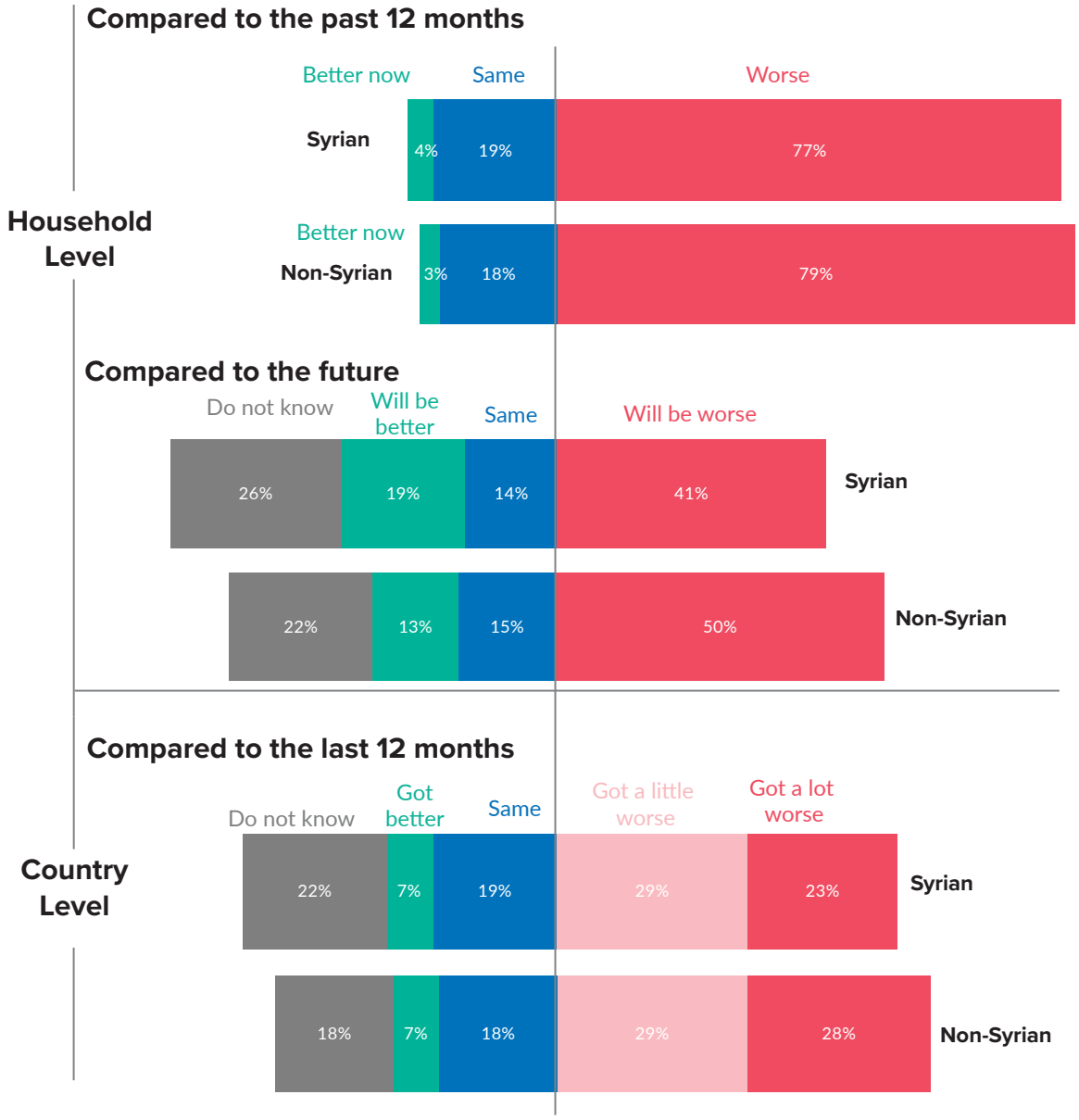


Perception of Financial Situation

Refugees were asked how the financial situation of their households changed compared to 12 months ago and how they think it is going to change in the next 12 months.

- Syrian and non- Syrian refugees had similar responses when asked about how they feel the financial situation of their households changed compared to 12 months ago.
- Two thirds of respondents described the financial situation of their household as worse off compared to 12 months ago, while 41 per cent of Syrian refugees indicated that it will also get worse in the future compared to half of the non-Syrian refugees indicating that it will be worse in the future.
- Refugees' perception of Jordan's overall economy remained in line with previous quarters. Almost half refugee respondents indicated that the situation got worse compared to the last 12 months (a little worse or a lot worse).

Refugee households' perception of financial situation
% of households



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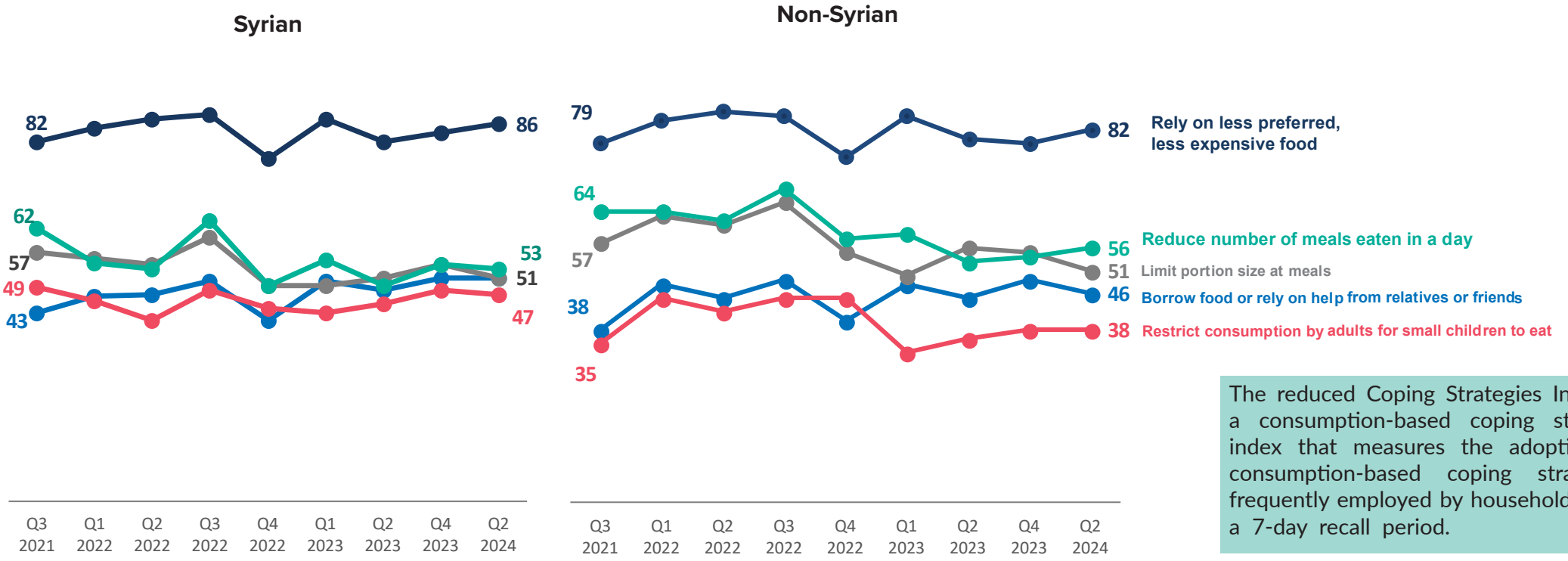
Food Security

- Compared to Q4 2023, there was an overall increase in Syrian refugee households adopting negative food-based coping strategies in Q2 2024.
- Relying on less preferred or less expensive food options remains the most commonly adopted food-related coping strategy.
- Per capita food expenditures were comparable between Syrian and non-Syrian refugees, with Syrian refugees spending JOD 18.6 per month per individual, and non-Syrian refugees spending JOD 19.5 per month per individual.

Refugee households resorting to food-based coping strategies at least once in the past seven days



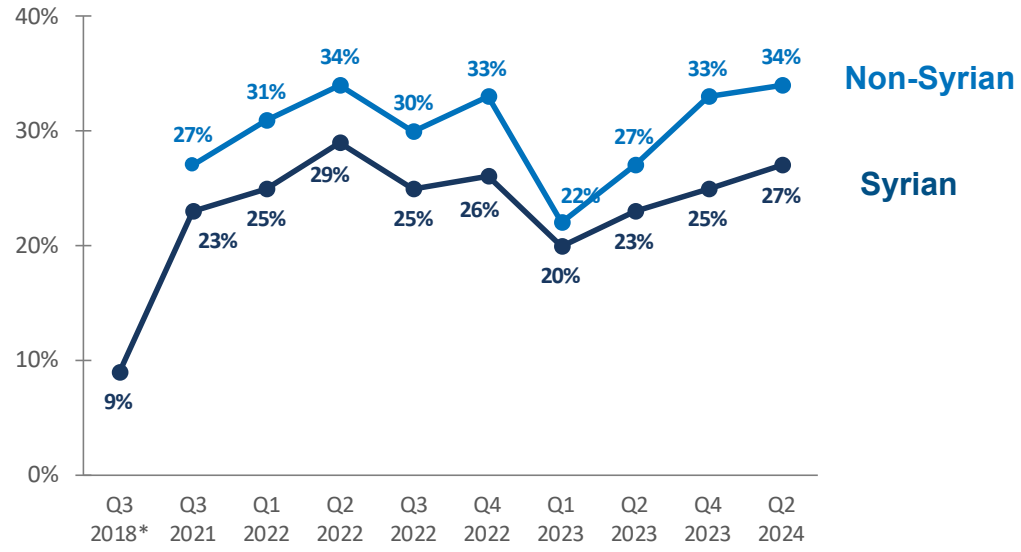
The reduced Coping Strategies Index is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households over a 7-day recall period.

Shelter

Eviction

- Eviction threat rates have generally increased for refugees in Q2 2024, with non-Syrian refugees consistently experiencing higher rates and greater volatility, with sharper increases and decreases.
- In Q2 2024, eviction threat rates reached 34 per cent for non-Syrian and 27 per cent for Syrian refugees, representing a concerning trend.

Refugee households that received a threat of eviction
% of households renting accommodation

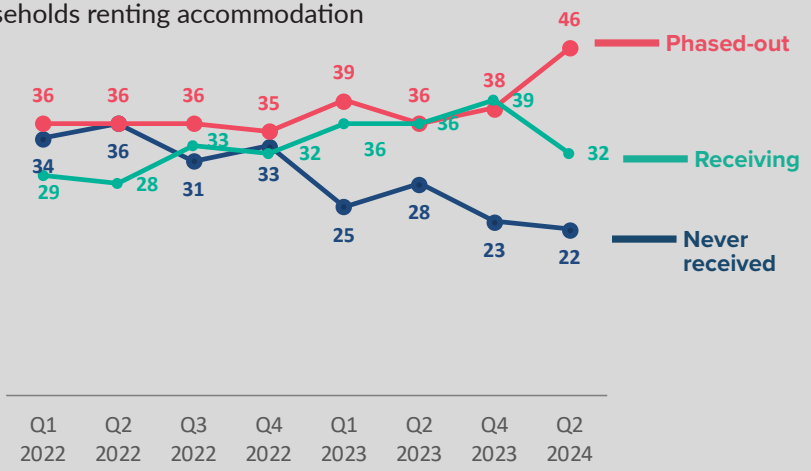


*Data for non-Syrian refugees is not available

Eviction Threats and Cash Assistance

- 46 per cent of households phased out from cash assistance received an eviction threat. This suggests that phased-out households are more vulnerable to eviction threats compared to other groups.
- 51 per cent of evicted households in the last three months were households that have been phased out of cash assistance.

Refugee households that received a threat of eviction by assistance eligibility**
% of households renting accommodation



**For definition of each group refer to the methodology on page 2.

- Six per cent of refugees changed their accommodation in the past three months - most of them had received a threat of eviction. 10 per cent of respondents are planning to change their accommodation in the next three months.
- A consistent 83 per cent of refugee households resided in formal accommodations in Q2 2024, primarily rented apartments. Refugees continued to rely on savings, remittances, and humanitarian assistance for rent. Tents remained the most common form of informal housing.
- In Q2 2024, 3 per cent of refugee households reported residing in an accommodation with no electricity. The majority of these households actually reside in formal shelters.
- Refugee households that paid utility bills had an average monthly expenditure of JOD 24 for electricity and JOD 11 for water.

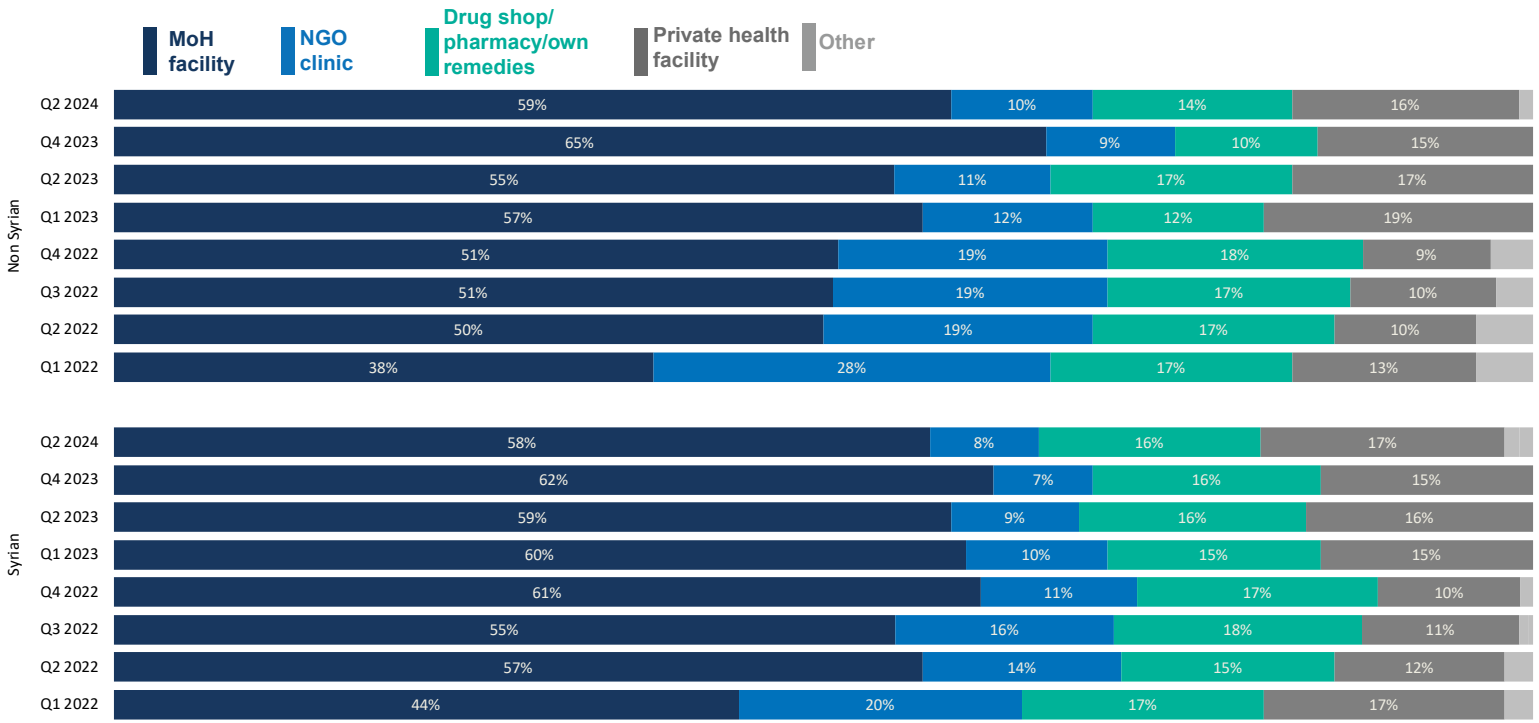
Relocation as A Coping Strategy

- During Q2 2024, fewer households reported difficulties paying rent, dropping from 51 percent in Q4 2023 to 25 percent in Q2 2024. This decline was accompanied with a slight reduction in average rent expenditure (from JOD 140 to JOD 131). Combined with the finding that 6 per cent have changed their accommodation, and more are planning to move, households may be relocating to more affordable housing options.
- These lower-cost accommodations often come with poorer shelter conditions. Although this update does not capture the conditions of shelters, the biennial Socio-Economic Survey on Refugees provides evidence of deteriorating quality of refugees' housing conditions.

Health

- 89 per cent of respondents overall indicated the need to access a healthcare facility for at least one household member in Q2 2024. More than 90 per cent of them were able to access the needed healthcare services. This is in line with figures reported in 2023.
- Of those who could not access healthcare services, the most common barriers were inability to afford fees or distance of the needed services location. To a lesser extent, refugees cited additional barriers such as long waiting times, lack of proper documentation, or healthcare facility refusal due to limited capacity.
- In Q2 2024, there has been a slight decrease in refugee utilization of the Ministry of Health (MoH) facilities as the main healthcare facility type.

Access to healthcare by type of clinic
% of households



Health Services at MoH

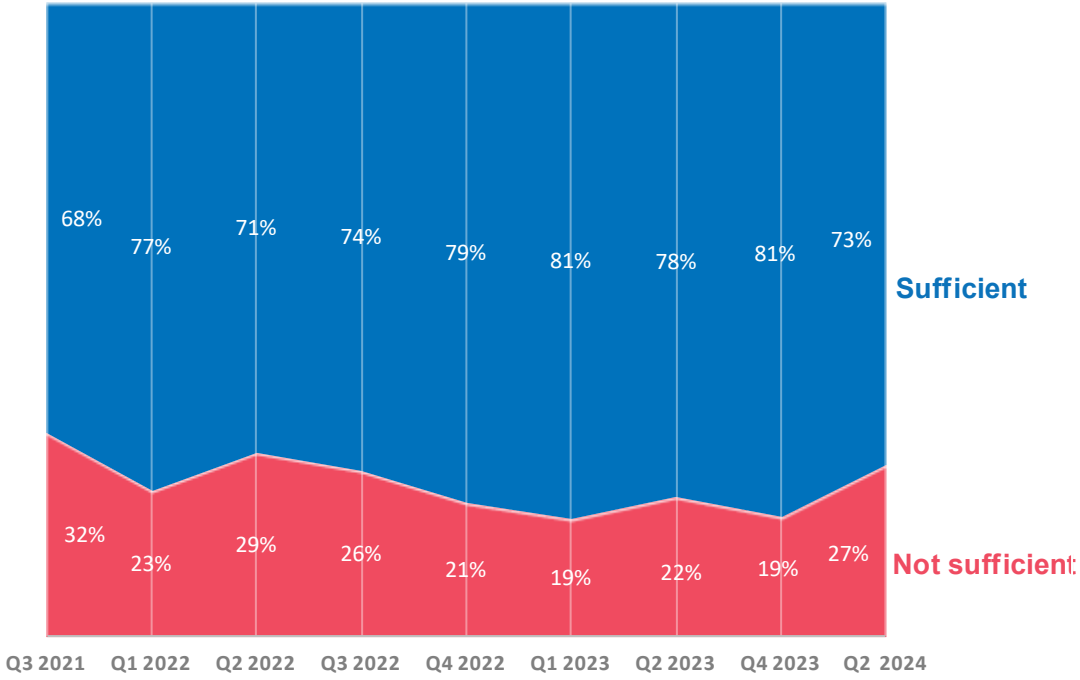
- A larger proportion of non-Syrians reported facing no challenges (44.5% vs. 35.1%) faced at MoH facilities. This suggests that non-Syrians generally have a more positive experience with the MoH services. Also, higher percentage of Syrians reported challenges with long wait times, cost of service, and transportation fees compared to non-Syrians.

Water, Sanitation, & Hygiene

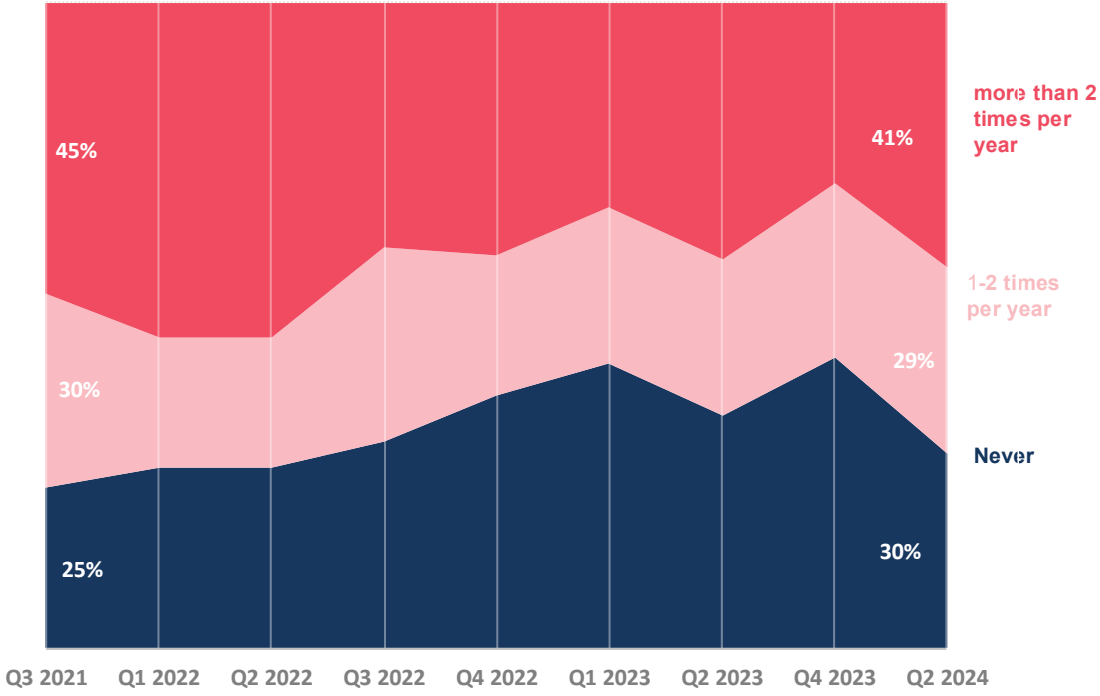
- The proportion of refugee households with sufficient water storage to meet all family needs decreased from 81 per cent in Q4 2023 to 73 per cent in Q2 2024, likely due to the seasonal demands of increased water usage during hotter weather. However, the current figures are lower than those recorded in the same period of 2023.
- The proportion of refugee households reporting solid waste-related vector evidence more than twice a year increased from 28 per cent in Q4 2023 to 41 per cent in Q2 2024. The figures are closer to those reported in Q2 2023 and likely are of a seasonal nature.

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

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



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



Camps

Key findings

Monthly income increased slightly in both camps (in Azraq JOD 223 and in Zaatari JOD 229), likely due to seasonal agricultural work. Assistance remains the primary income source, with work as the secondary source.

Monthly expenditure decreased for households in Azraq camp but increased for those in Zaatari camp. Despite this, per capita expenditure in Zaatari remained stable. Healthcare-related spending showed the most notable difference between the camps, accounting for 11 per cent of household expenditures in Azraq and 17 per cent in Zaatari.

Refugee households in camps averaged a debt of JOD 870, 10 per cent more than Q4 2023 primarily borrowing informally from shopkeepers, friends, or neighbours. The main purposes for borrowing were to purchase food and cover healthcare costs.

Employment increased in both camps (Azraq 20%, Zaatari 25%), possibly due to seasonal agricultural work. Women's employment remains significantly lower than men's, especially in Zaatari (6% women vs. 45% men).

There was a rise in the use of negative coping strategies in both camps compared to Q4 2023, with purchasing food on credit being the most common approach, followed by cutting back on essential non-food spending.

Relying on less preferred and less expensive food options continued to be most common food-based negative coping strategy, with 80 per cent of individuals in Zaatari and 73 per cent in Azraq resorting to this method.

26 per cent of refugee households in Azraq and 30 per cent in Zaatari reported undertaking renovations and repairs on their shelters. Most Azraq households live in one shelter, while most Zaatari households live in two or more, implying more pronounced crowding issues among Azraq households.

Refugees primarily used clinics provided by non-governmental organizations (NGO) in the camps for healthcare services. Among a smaller proportion of refugees who needed healthcare outside the camp, many turned to private facilities and to a lesser extent Ministry of Health facilities outside the camp.

Sample Size

999 Households

1,130 Families

6,001 Individuals

Average household size:
- Azraq: 6.4
- Zaatari: 6.2

Average family size:
- Azraq: 6.1
- Zaatari: 5.6

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

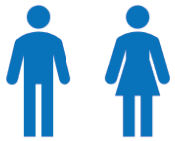
Camp	Number of households
Azraq	453
Zaatari	546

Demographics

Based on head of household characteristics

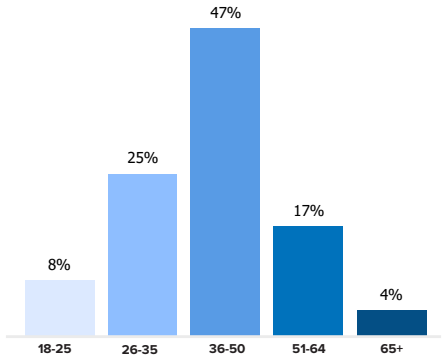
UNHCR
The UN Refugee Agency

Gender breakdown

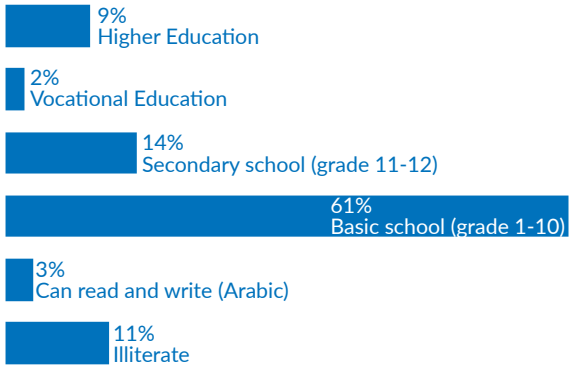


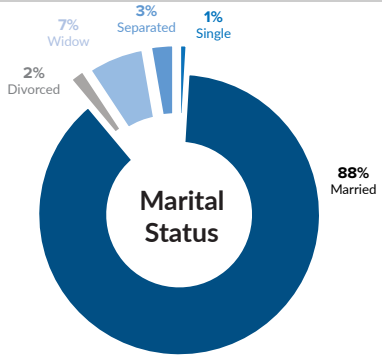
74% Men **26% Women**

Age-group breakdown



Educational Attainment and Literacy



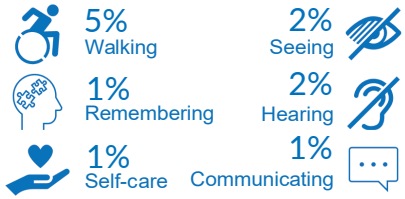


Working Status

31%
of households had a working head of household

14%
of the female-headed households had a working head of household

Disability Status*



9%
of head of households had a disability or chronic illness that impacts daily life

*Disability is measured using an adapted version of the Washington Group (WGQ).

© UNHCR/Shawn Baldwin

Economic Situation

Income

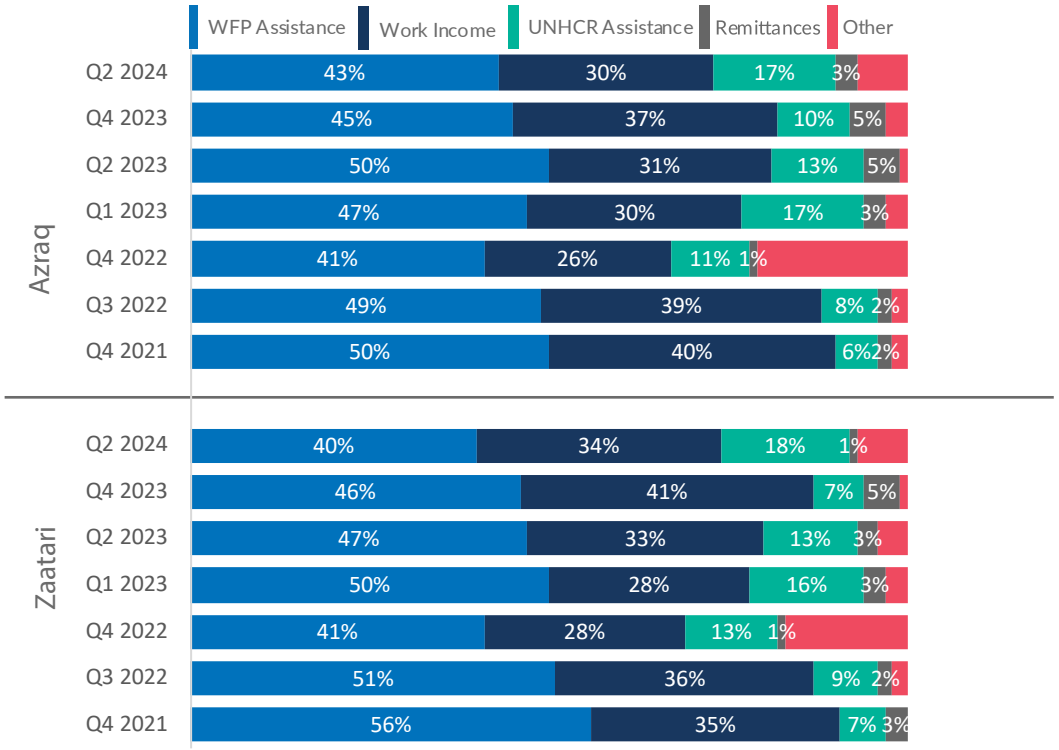
- In Q2 2024, refugees in both camps reported an increase in monthly income from JOD 217 to JOD 223 in Azraq and from JOD 194 to JOD 229 in Zaatari which can be attributed to seasonal work trends.
- More than half of household income come from cash assistance programmes of WFP and UNHCR.
- Work remains the second main source of income, with an average monthly income from work* of JOD 178 in Azraq and JOD 147 in Zaatari.

Total average monthly income per household (JOD)

Quarter	Azraq	Zaatari
Q2 2024	223 (+3%)	229 (+18%)
Q4 2023	217 (-24%)	194 (-32%)
Q2 2023	286 (+5%)	287 (+4%)
Q1 2023	273 (-8%)	277 (-3%)
Q4 2022	280 (+23%)	300 (+20%)
Q3 2022	228 (+6%)	249 (+14%)
Q4 2021	216	219

*Average work income only includes those who report work income (not including those who report zero).

Main source of income
% of households overall income



*Income for work includes also cash for work.
**UNHCR assistance includes basic needs cash and support to new arrivals in the camp.

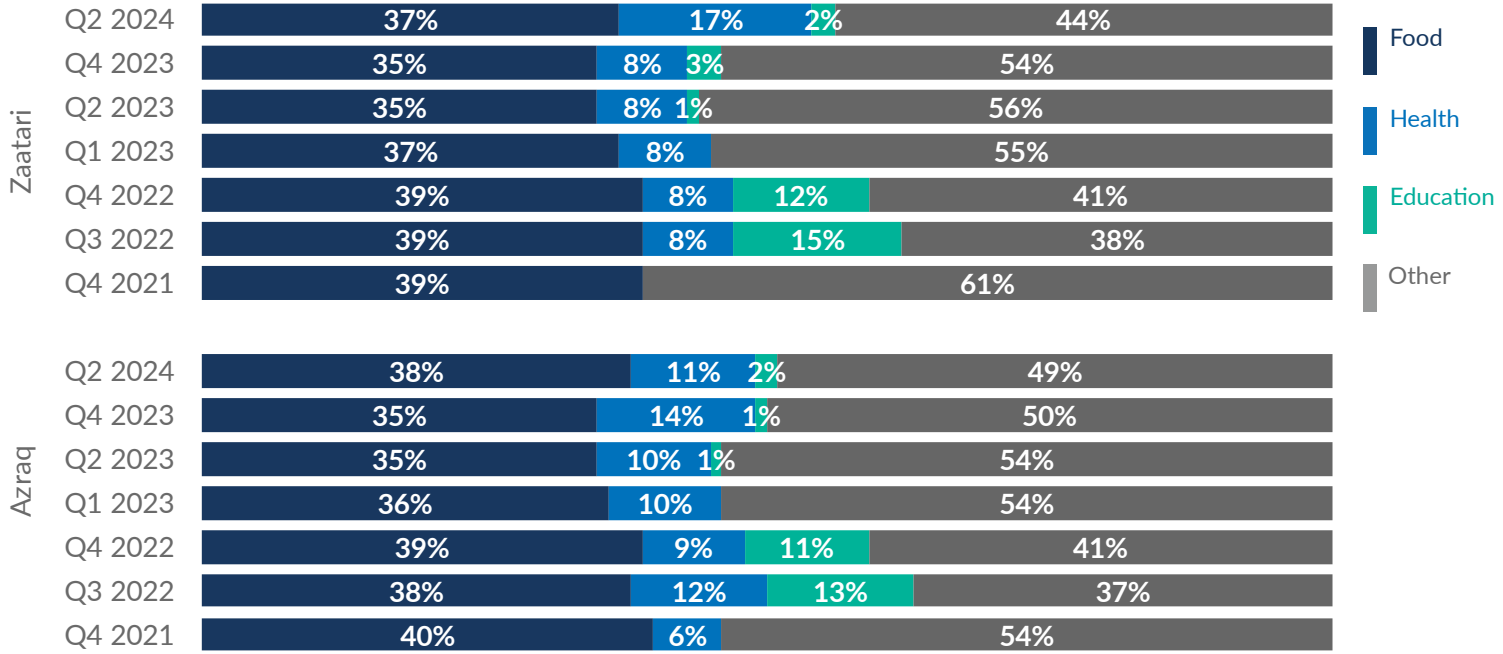
Expenditure

- On average, the monthly expenditure decreased compared to Q4 2023 for households in Azraq camp, while it increased for those in Zaatari camp.
- In Zaatari, the monthly per capita expenditure remained the same as in Q4 2023 at JOD 63, while it dropped from JOD 73 to JOD 59 in Azraq.
- Similar expenditure patterns were observed in both camps, consistent with previous rounds. The most notable difference was in healthcare-related expenditures. In this round, healthcare accounted for 11 per cent of household expenditures in Azraq and 17 per cent in Zaatari, compared to Q4 2023 where it was 14 per cent in Azraq and 8 per cent in Zaatari.

Total average monthly expenditure per household (JOD)

Quarter	Azraq	Zaatari
Q2 2024	338 (-16%)	368 (+9%)
Q4 2023	404 (+7%)	338 (-10%)
Q2 2023	378 (-8%)	376 (-4%)
Q1 2023	411 (+15%)	391 (+5%)
Q4 2022	357 (+4%)	374 (+4%)
Q3 2022	343 (-0.5%)	360 (-22%)
Q4 2021	345	463

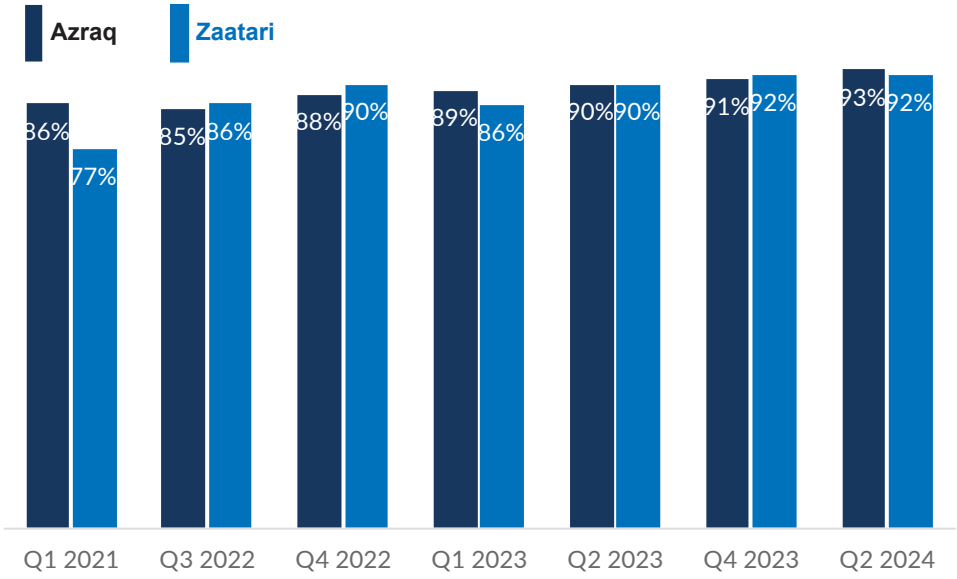
Refugee households expenditure
% of refugee households overall expenditure



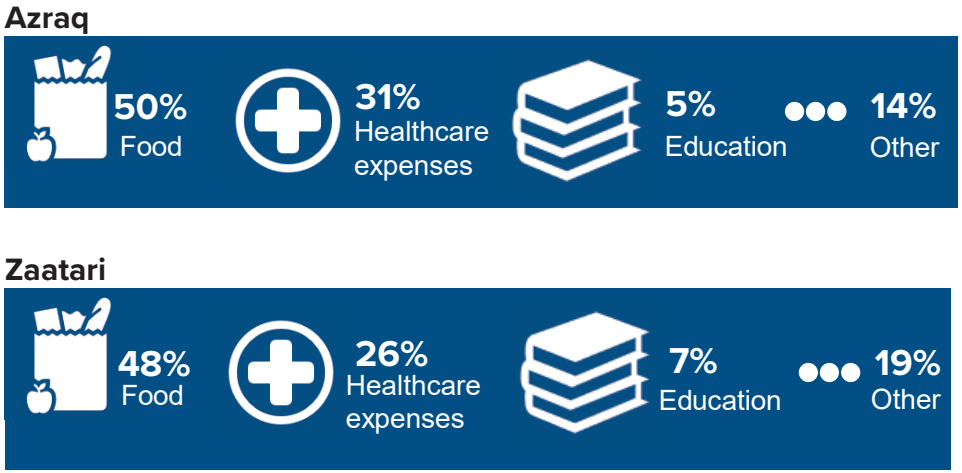
Debt

- 93 per cent of households continue to carry debt in Q2 2024 in both camps, a trend in line with the data collected throughout 2023.
- On average, a refugee household across both camps had an estimated amount of JOD 870 in debt, which is about 10 per cent more than debt reported in Q4 2023.
- The main sources for borrowing money remained informal. Households mostly borrowed from shop keepers, friends or neighbours. Common reasons for borrowing money were for buying food and paying for healthcare expenses.

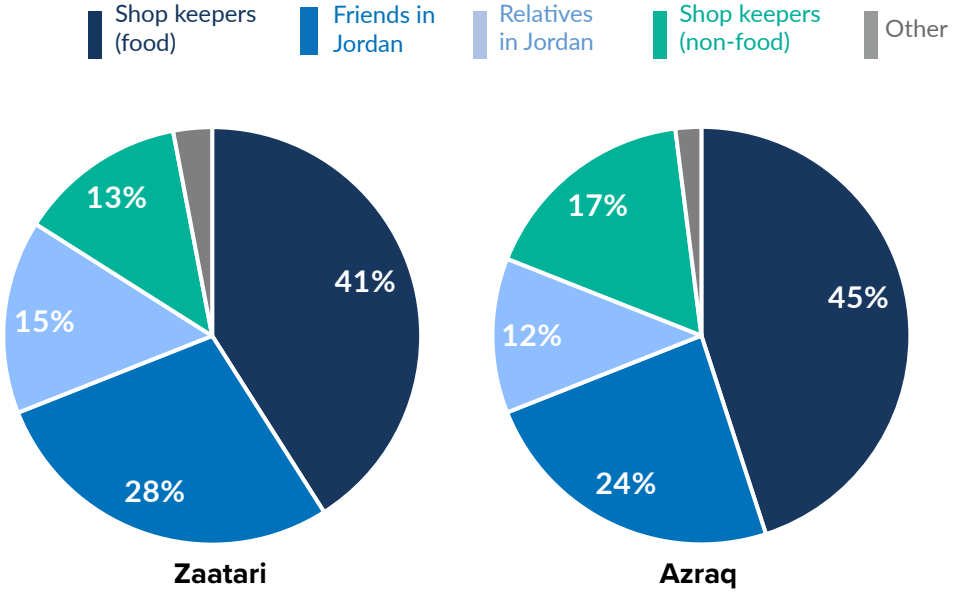
Refugee households reporting debt
% refugee households



Reasons for borrowing money | Q2 2024
% of total responses of refugee households with debt



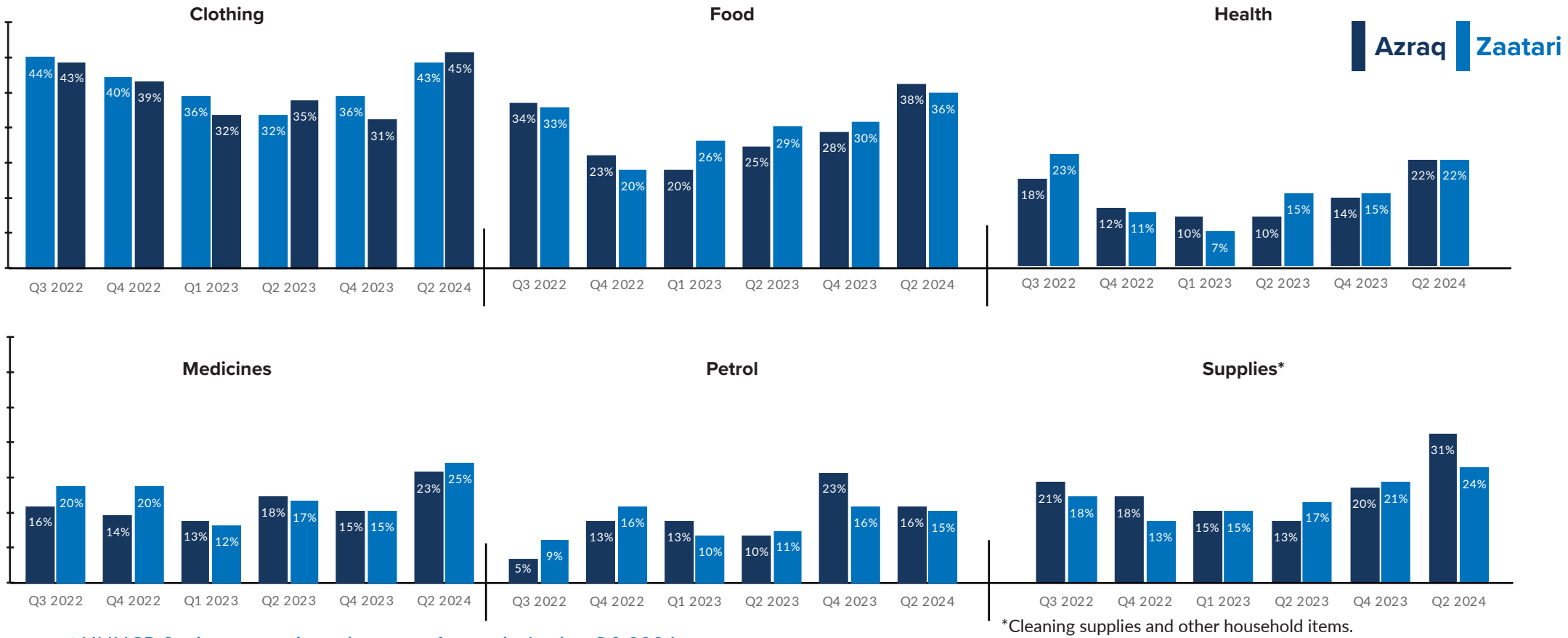
Sources of borrowed money | Q2 2024
% of total responses of refugee households with debt



Affordability of Essential Goods and Services

- There has been an overall decrease in affordability of most items in Q2 2024, particularly evident in the food category. In Azraq camp, respondents reported increased difficulties buying food from 28 per cent in Q4 2023 to 38 per cent in Q2 2024, and from 30 per cent to 36 per cent in Zaatari camp for the same period.

In the last three months, households had difficulty paying for... | Q2 2024
% of households

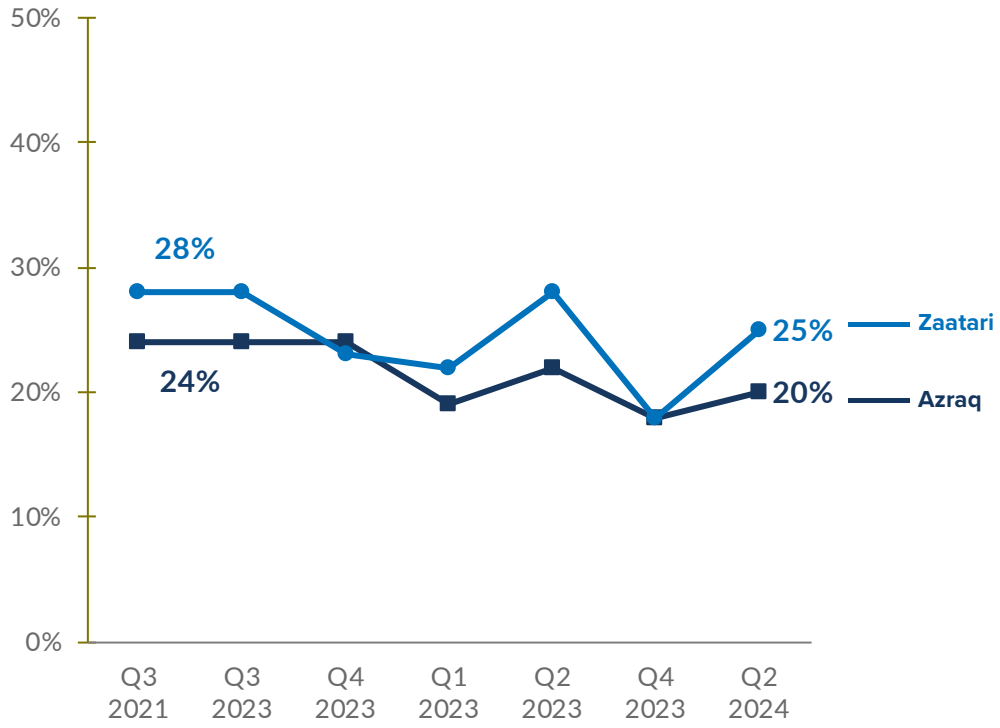


*Cleaning supplies and other household items.

Livelihoods

- In Q2 2024, the employment rate for adult refugees was recorded at 25 per cent in Zaatari and 20 per cent Azraq camps. This represents an increase for both camps. The increase coincides with an increase in proportion of refugees working in agriculture/livestock sector, an indication that this finding may be seasonal.
- Gender-disaggregated data reveal a lower employment rate for women in Azraq at 12 per cent, in contrast to 30 per cent for men. In Zaatari, the data shows even lower labour participation among women at 6 per cent, compared with 45 per cent for men.
- 17 per cent of individuals who are working indicated having a work permit.

Registered refugees working
% of registered refugees aged 18+



Refugees working by type of work, camp and top sectors | Q2 2024
% of registered refugees aged +18

Top Selected Sectors

Overall

1	Agriculture/Livestock	32%	5	Education	4%
2	IBV*	23%	6	Food and Beverage	4%
3	Construction	9%	7	In-camp Shop	4%
4	Manufacturing	8%		Other	14%

Top Four Sectors Disaggregated by Camp

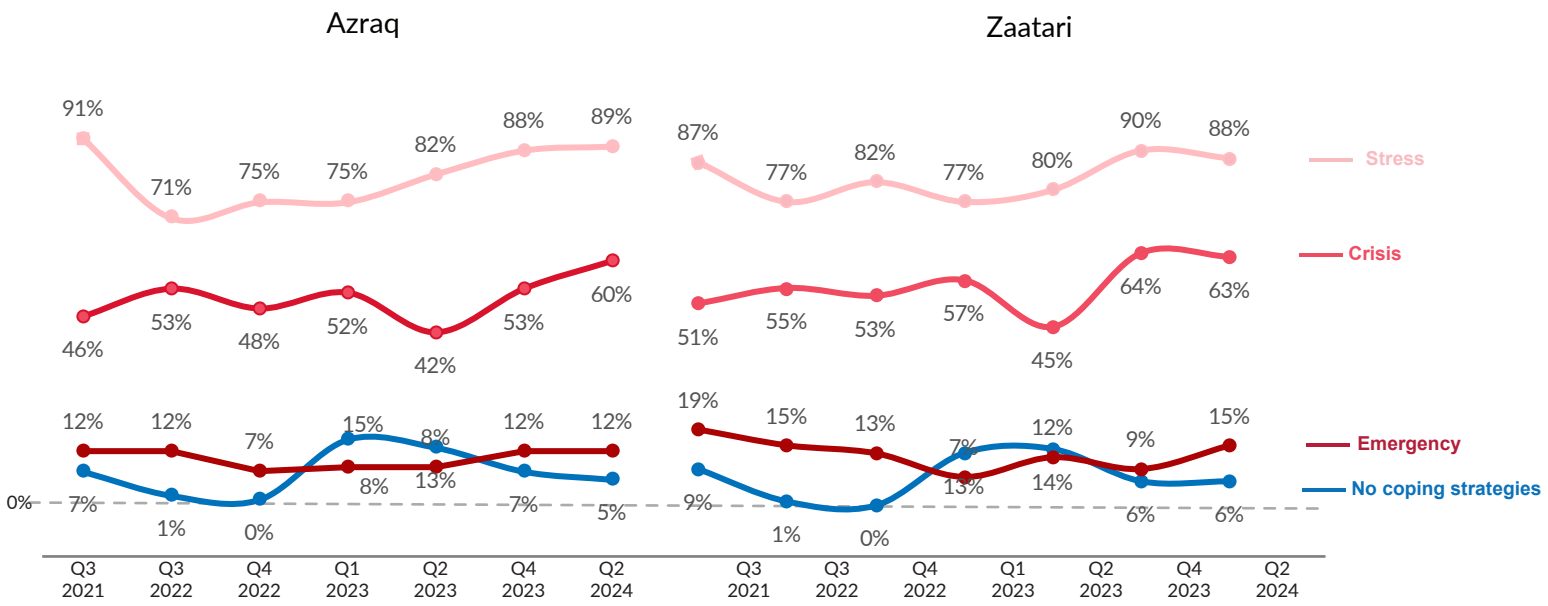
	Azraq		Zaatari	
1	IBV	33%	Agriculture/Livestock	42%
2	Agriculture/Livestock	16%	IBV	17%
3	Construction	14%	Manufacturing	9%
4	Manufacturing	7%	Construction	6%

*Incentive-Based Volunteering (IBV)

Coping Strategies

- During Q2 2024, both camps reported an increase in adopting negative coping strategies.
- Most notable are a 6 percentage points increase in adopted emergency-level coping strategies in Zaatari and 7 percentage points increase in crisis level coping strategies in Azraq.

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



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:

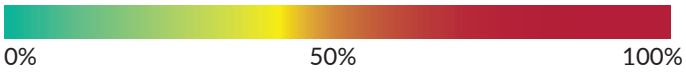
- Stress: spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets.
- Crisis: sold productive assets, reduced non-food expenses, withdrew children from school.
- Emergency: accepted high-risk job, adult begging, child begging, child working, child marriage.

Coping Strategies

- Buying food on credit was the most adopted coping strategy followed by reduced essential non-food expenditure.

Refugee households resorting to negative coping strategies at least once in the past three months
% of households

	Strategy	Azraq						Zaatari					
		Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q4 2023	Q2 2024	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q4 2023	Q2 2024
Stress	Bought food on credit	63%	67%	67%	72%	79%	85%	69%	74%	67%	71%	85%	85%
	Moved from outside the camp to inside the camp	3%	2%	2%	2%	1%	1%	1%	0%	0%	2%	1%	1%
	Sell household assets	20%	21%	67%	17%	17%	17%	24%	20%	19%	18%	24%	19%
	Spent Saving	10%	7%	13%	12%	18%	9%	9%	8%	9%	9%	11%	8%
	Took loan	8%	17%	16%	22%	21%	27%	13%	23%	19%	17%	14%	30%
Crisis	Reduced essential non-food expenditure	50%	46%	47%	37%	49%	57%	52%	51%	53%	41%	55%	60%
	Sell productive assets	5%	3%	3%	5%	4%	4%	3%	2%	6%	4%	5%	6%
	Withdrew child from school	3%	3%	7%	4%	8%	6%	5%	4%	4%	3%	3%	3%
Emergency	Adults accepted risk job	9%	6%	5%	4%	8%	8%	11%	11%	5%	10%	7%	13%
	Sent adult to beg	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%
	Sent children to marry	1%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%
	Sent children to work	3%	2%	2%	4%	4%	4%	4%	2%	2%	1%	1%	2%

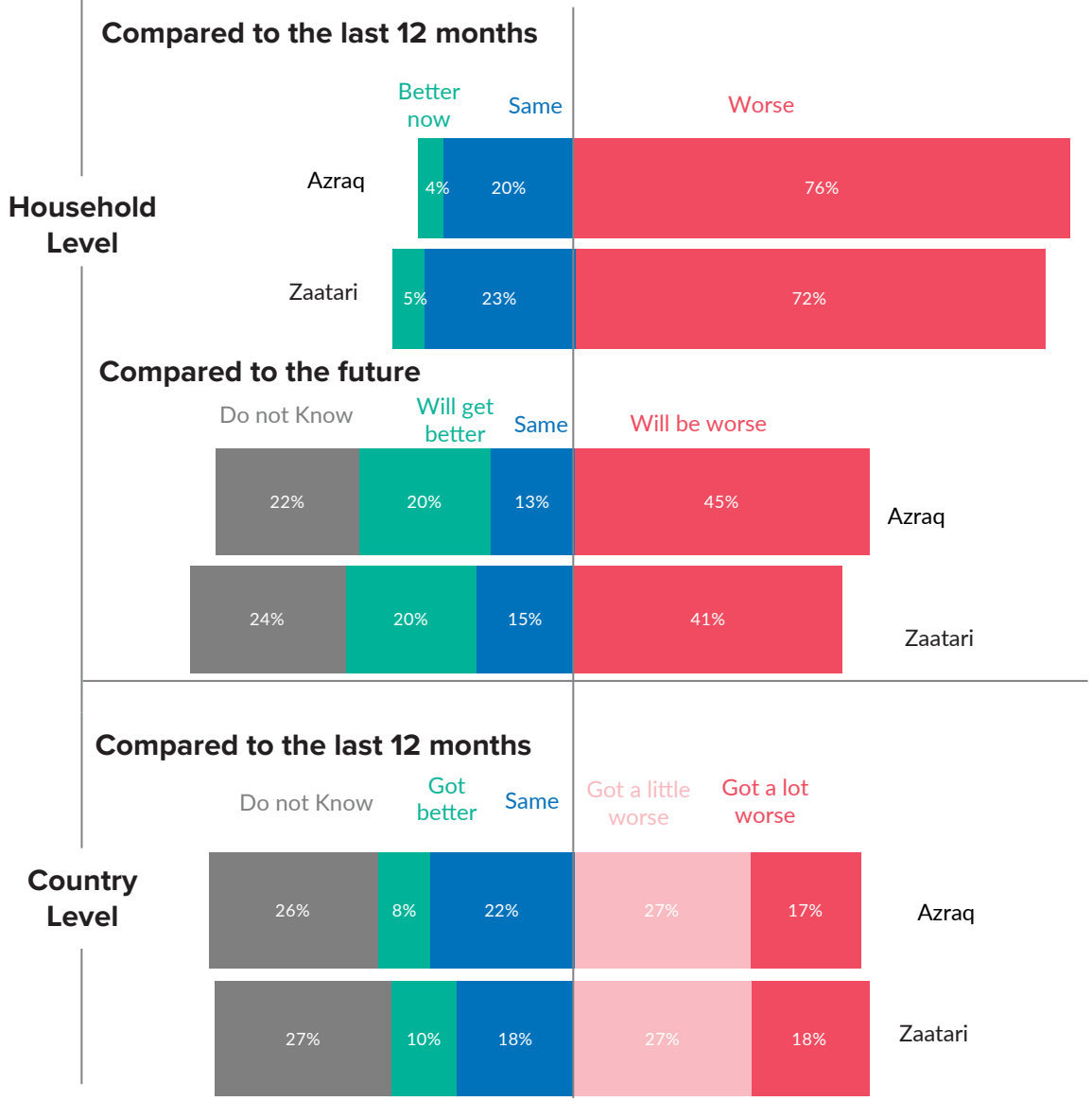


Perception of Financial Situation

The figures reported in the Q2 2024 closely mirror those from the last quarter of 2023:

- 76 per cent of the refugee households in Azraq and 72 per cent in Zaatari described their current financial situation as worse off compared to 12 months ago.
- When asked about future expectations about their financial situation, 45 per cent in Azraq and 41 per cent in Zaatari said it will be worse in the future.
- Concerning Jordan's economic situation, approximately 44 per cent of the respondents believe that it has deteriorated compared to 12 months ago.

Refguee households' perception of financial situation
% of households

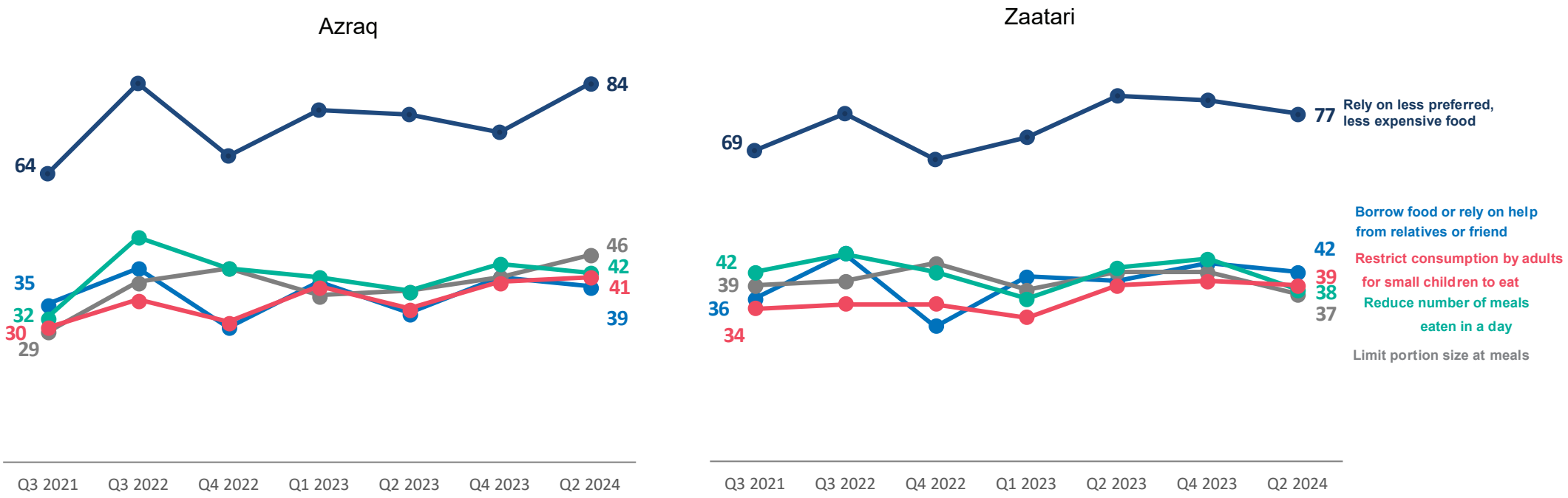


Food Security

- When compared with Q4 2023, more households adopted negative food-based coping strategies in Q2 2024.
- The most frequently adopted strategy remained relying on less preferred, less expensive foods (80 per cent in Zaatari and 73 per cent in Azraq), followed by reducing the number of meals in a day, the families who adopted this negative coping strategy increased from 43 per cent to 45 per cent Zaatari and from 38 per cent to 44 per cent in Azraq.

The reduced Coping Strategies Index is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households over a 7-day recall period.

Refugee households resorting to food-based coping strategies at least once in the past seven days
% of households



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Health

- In Q2 2024, 95 per cent of households in Azraq and Zaatari reported that they could access healthcare in camps when needed in the past three months. Most commonly reported reason for no access, was the unavailability of the required services or inability to afford fees in the healthcare facilities.
- Most refugees (86 per cent in Azraq and 82 per cent in Zaatari) reported using NGO clinics in the camps.
- When seeking healthcare outside the camp, most refugees opt for private healthcare over Ministry of Health (MoH) facilities. Among those who accessed MoH services, the majority reported no issues with access, and none reported being denied services outside the camp. Those who did face challenges cited reasons such as long waiting times and inability to afford associated fees.

Access to health by type of clinic outside the camp | Q2 2024

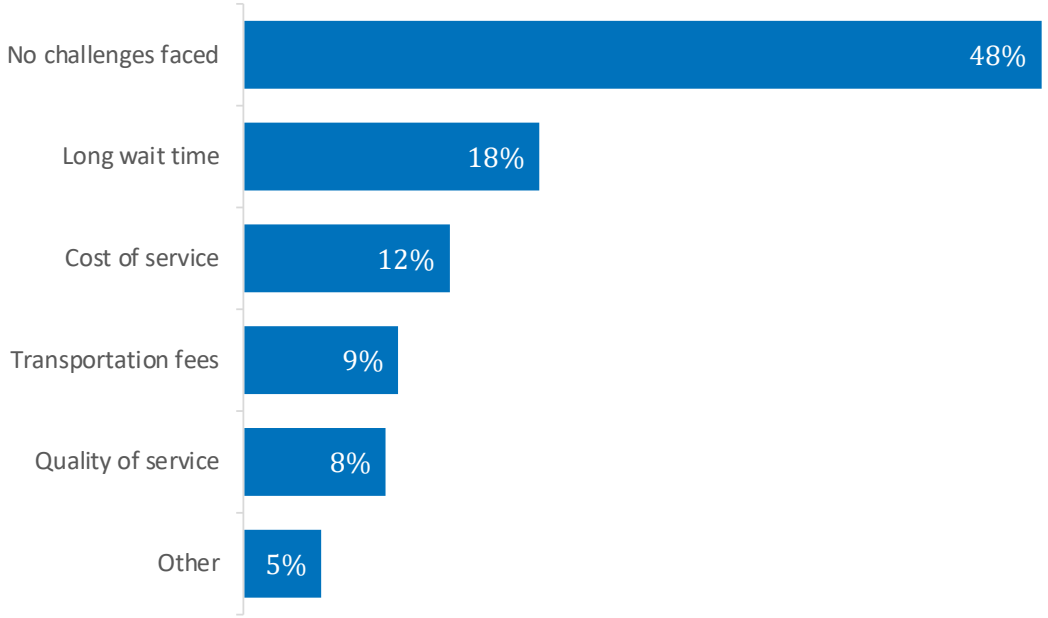
% of households

Azraq

Zaatari

Challenges faced when in-camp refugees seek medical services at MoH facilities when needed outside of camp*

% of households



*These figures relate to a small group of camp respondents who have accessed healthcare facilities outside the camp.

Shelter

- In Azraq, 61 per cent of refugee households resided in a single T-Shelter*, while the remaining 39 per cent lived in two or more T-Shelters.
- In Zaatari, 23 per cent of households lived in one container, with the majority (77 per cent) residing in two or more containers, most commonly two per household.
- Additionally, refugees continued to add makeshift extensions to their shelters. 42 per cent of households in Azraq and 65 per cent in Zaatari reported adding makeshift extensions to their shelters to create covered courtyards and shaded spaces. Renovations or repairs were conducted by 26 per cent of households in Azraq and 30 per cent in Zaatari.
- Most repairs were self-initiated by refugees, though 7 per cent of renovations in Azraq and 16 per cent in Zaatari were supported by UN/NGO shelter maintenance projects.

Electricity Usage

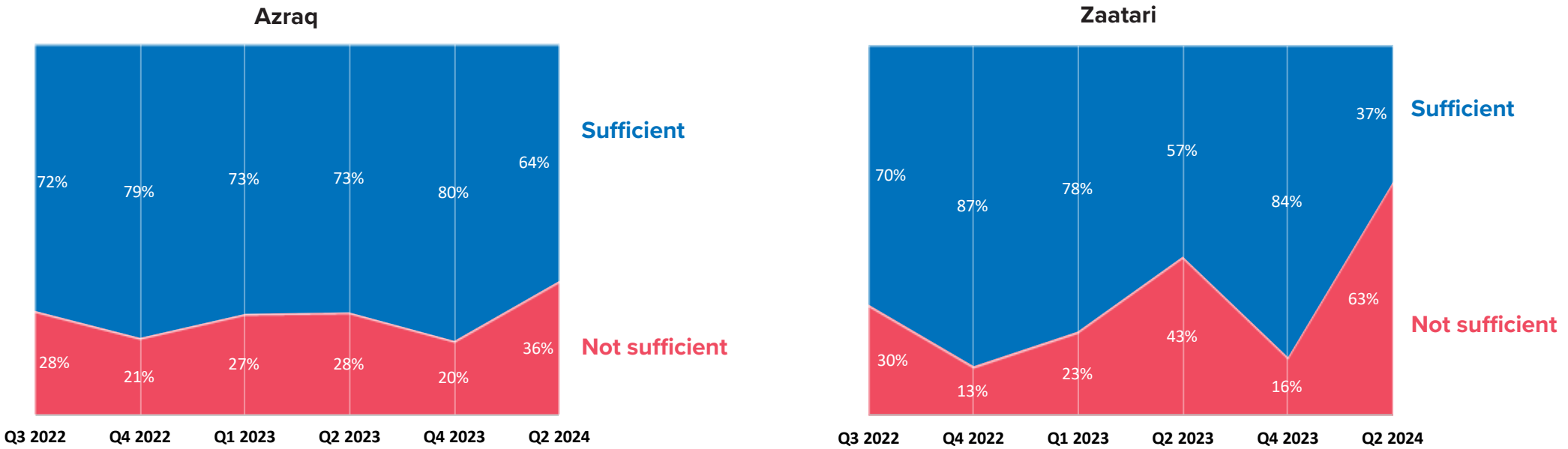
- The average household electricity usage in Zaatari camp was 6 hours per day. In comparison, Azraq camp reported an average of 10 hours of electricity usage per day during Q2 2024.

A T-Shelter, is a transitional housing solution designed by UNHCR, providing temporary (life span of 3-6 years), weather-resistant shelter for displaced individuals and families. These shelters, resembling a T-shape structure, offer basic privacy, security, and protection.

Water, Sanitation, & Hygiene

- The proportion of refugee households with sufficient water storage to meet all family needs decreased in Q2 2024 compared to Q2 2023 in both camps. In Azraq, this figure dropped from 73 per cent to 64 per cent, a change that remains in line with typical seasonal fluctuations observed in hotter months (Q2). However, in Zaatari, there was a much more pronounced decline, with the proportion dropping sharply from 57 to 37 per cent during the same period.
- Respondents with insufficient water storage capacity indicated the available storage capacity and pumping schedule as the main reasons for water insufficiency.
- The proportion of refugee households reporting evidence of parasites, rats, other rodents, or insects in their water supply, drainage, or solid waste system increased in Azraq camps from 38 percent to 49 percent, while it remained at 28 percent in Zaatari.

Refugee households water storage sufficient to cover all family needs
% of households



Summary

Against the backdrop of escalating conflicts in the region, this socio-economic update provides insights into economic and living challenges faced by refugees in Jordan. It is based on a survey conducted between April and June 2024, with a panel of refugees registered with UNHCR.

Food remains the highest expenditure. The findings show a growing trend of refugee families making tough choices to afford food. Regardless of where refugees are living – whether in the camps or among host communities – all refugees continue to purchase food on credit, reduce their essential spending on non-food related items, and choose lower-quality or less expensive food.

Accumulated debt levels continue to increase among all refugees. There is a significant proportion of refugees that rely on debt, resorting to informal borrowing from shopkeepers, friends, or neighbours. Under these constraints, refugees prioritise their expenditure to meet their essential food needs.

Rent represents the second highest expenditure for refugees in host communities. This report includes evidence of refugees relocating to cheaper accommodations to cope with their shrinking household incomes.

While refugees in camps are not required to pay rent, they still face challenges with living conditions. Growing families need more space, so refugees in camps frequently add makeshift extensions to their shelters. Old containers need repair and maintenance. Furthermore, camp refugees rely exclusively on the camp's water infrastructure, which is increasingly insufficient, particularly during the summer months covered in this report.

Work remains the main source of income for refugees in communities. The report also reflects a pronounced effect of seasonality on work opportunities for camp residents, as many of them rely on agriculture. This is particularly noticeable in Zaatari, where the availability of agricultural jobs is higher. In Azraq, refugees continue to depend on incentive-based volunteering with humanitarian organizations as a key opportunity for self-reliance.

On a positive note, while only a small group of camp residents sought healthcare at Ministry of Health facilities outside the camp, in cases where alternative healthcare was needed, most of them encountered no challenges in accessing these services, and none were denied the service outside the camp.

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We wish to express our profound appreciation to the refugee families whose participation was central to 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:
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UNHCR Jordan VAF Portal
https://data.unhcr.org/en/working-group/54

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