Refugee households lost about 10% of their income in Q1 2022 compared to Q3 2021. Work income was the main source of income for Syrian and non-Syrian households, but non-Syrians had a higher dependence on humanitarian assistance.

On average, expenditure exceeded income in Q1 2022. The average household expenditure of refugees exceeded their income by 67 JOD, this means that refugee reliance on debt increased. Over 45% of total household expenditure was spent on food and rent.

Nearly nine out of 10 households were in debt in Q1 2022, with most of households borrowing money from friends and neighbours in Jordan to cover their basic needs (food, rent and health).

Less refugees worked in Q1 2022. The proportion of registered refugees aged 18+ working declined from 28% in 2021 to 23% in Q1 2022.

More households resorted to negative coping strategies compared to Q3 2021. Three in five households bought food on credit and reduced non-food essentials in Q1 2022, while one in five households accepted high risks jobs.

More than half of households resorted to a lower quality and quantity of food in Q1 2022 to make ends meet. Four in five households relied on less preferred and less expensive food, echoing results in Q3 2021.

One in three households were living in sub-standard or informal settlements in Q1 2022, recording an increase from 11% in 2021 to 34% in Q1 2022.

Two out of ten households were not able to access health services in Q1 2022. About 17% of households reported not being to access health services in Q1 2022.
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 in Jordan over time. Using the results of the 2021/22 Vulnerability Assessment Framework (VAF) study as a baseline, this series of analysis will collect information repeatedly from the same refugee families on a quarterly basis in order to examine variations at the household level for the following sectors: economic vulnerability (including livelihoods), food security, shelter, WASH, and health.

As part of the Q1 2022 analysis, extra focus was given to economic vulnerability investigating changes in employment status, income, expenditure and debt which have taken place since the VAF data collection was carried out in October 2021.

The key findings highlighted that overall refugees are finding themselves in an increasingly precarious and vulnerable situation in many different aspects of their lives.

Methodology

A random sampling approach was used to analyse the situation facing refugees who are registered with UNHCR across Jordan. Three strata 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) were used to determine the sample.

The total sample size, drawn from UNHCR proGres registration database, consisted of 3,098 households. The data were analyzed per strata, as well as according nationality and governate.

In this report, the data are presented per nationality (grouped by Syrian and non-Syrians). The assessment also examined the overall well-being of households phased out from UNHCR Basic Needs Cash Assistance, and in case of substantial differences the results are presented highlighted.
Sample Size

3,098 Households
4,149 Total families
14,035 Individuals

Average number of members per household:
- Syrian: 5
- Non-Syrian: 4

Average family size:
- Syrian: 3.8
- Non-Syrian: 2.8

Demographics
Based on head of household characteristics

In Amman

<table>
<thead>
<tr>
<th>Nationality</th>
<th>Syrian</th>
<th>Non-Syrian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receiving</td>
<td>276</td>
<td>227</td>
</tr>
<tr>
<td>Phased out</td>
<td>361</td>
<td>159</td>
</tr>
<tr>
<td>Other</td>
<td>250</td>
<td>249</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>887</strong></td>
<td><strong>635</strong></td>
</tr>
</tbody>
</table>

Outside Amman

<table>
<thead>
<tr>
<th>Nationality</th>
<th>Syrian</th>
<th>Non-Syrian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receiving</td>
<td>318</td>
<td>193</td>
</tr>
<tr>
<td>Phased out</td>
<td>442</td>
<td>61</td>
</tr>
<tr>
<td>Other</td>
<td>310</td>
<td>252</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,070</strong></td>
<td><strong>506</strong></td>
</tr>
</tbody>
</table>

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

WORKING STATUS

- 35% of the households had a head of household working
- 92% of head of households working had a temporary job

DISABILITY STATUS

- 7% of the households had a head of household with a disability or chronic illness that impacts daily life

AGE GROUPS

- 26%, 51-64
- 6%, 65+
- 40%, 36-50
- 22%, 26-35

EDUCATIONAL STATUS

- 3%, Pre-school
- 6%, Never attended education
- 11%, Vocational education
- 19%, Secondary school
- 59%, Basic school

MARRITAL STATUS

- 3%, Separated
- 4%, Divorced
- 9%, Widow
- 10%, Single
- 72%, Married
- 30%, Female
- 70%, Male
Economic conditions have worsened for many Syrians and non-Syrians in Q1 2022. **Households lost almost one-tenth of their income**, while more Syrians and non-Syrians reported being in deb. **Similarly fewer refugees reported working.**

As a result of the decreasing household income, a significant proportion of households adopted various negative coping strategies, either to generate additional income or to reduce expenditure, such as buying food on credit and selling productive assets.

**Income**

- From 2021 (as reported in the VAF study) to Q1 2022, the average monthly income decreased by -7% for Syrian households and by -12% for non-Syrian households.

- Work income was the main source of income for Syrian households in Q1 2022. Non-Syrians also reported income from work, but they had a higher dependence on humanitarian assistance. Overall, the average income of Syrian households reporting work was 198 JOD and of non-Syrian households 182 JOD.

- Despite this, income received from work decreased for both Syrian and non-Syrian households. From 51% in 2021 to 48% in Q1 2022 for Syrians and from 39% to 29% for non-Syrians.

<table>
<thead>
<tr>
<th>Nationality</th>
<th>2021 (JOD)</th>
<th>Q1 2022 (JOD)</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syrians</td>
<td>283</td>
<td>250</td>
<td>-7%</td>
</tr>
<tr>
<td>Non-Syrians</td>
<td>241</td>
<td>225</td>
<td>-12%</td>
</tr>
</tbody>
</table>

**Main source of income | 2021, Q1 2022**

% of households income
Expenditure

- Food was the largest expense for refugee families in Q1 2022, followed by rent. When compared to 2021, the average monthly expenditure declined by more than 10% for both Syrian and non-Syrian households.

- Food as a total share of monthly expenditure increased from 19% in 2021 to 29% in Q1 2022 for Syrian households and from 18% to 27% for non-Syrian households.

<table>
<thead>
<tr>
<th>Nationality</th>
<th>2021</th>
<th>Q1 2022</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syrians</td>
<td>398 JOD</td>
<td>326 JOD</td>
<td>-18%</td>
</tr>
<tr>
<td>Non-Syrians</td>
<td>351 JOD</td>
<td>307 JOD</td>
<td>-13%</td>
</tr>
</tbody>
</table>

Top monthly expenditure | 2021, Q1 2022
% of households expenditure

Other includes expenditure on education, tobacco, electricity, hygiene items and other monthly household needs.
Debt

- **Debt has increased in Q1 2022.** The proportion of households holding debt increased from 89% in 2021 to 93% in Q1 2022 for Syrian households and from 79% to 85% for non-Syrian households.

- In Q1 2022, households had a total average debt about 970 JOD with debt per capita at 262 JOD. At debt per capita levels, almost two thirds of households had over 100 JOD per capita of debt.

- **Most borrowed money came from informal sources,** with both Syrians and non-Syrians mostly borrowing from friends and neighbours in Jordan. **Paying rent, buying food and healthcare expenses were the main reasons for borrowing money** for both Syrian and non-Syrian households.
Livelihoods

- In Q1 2022, **23% of refugees aged 18+ were working**, representing a 5 percentage point decrease compared to 2021. Despite this there was a slight increase in employment for refugee women.

- There were on average 1.2 working members for Syrian households and 1.1 working members for non-Syrian households.

- **More than 90% of working individuals were in temporary jobs** (91% of Syrian and 96% of non-Syrian working refugees). Overall, most individuals with permanent contracts were working in the sector of ‘food and beverage’, while most individuals with temporary contracts were working in the ‘services’ sector.

- Over 70% of refugee women were working in sectors (home-based businesses and services) which are not impacted by seasonality, hence the minimal change from 2021. In comparison some of the decline in male refugee employment status could be driven by seasonal work (agriculture and construction).

Refugees working by type of contract, nationality and sector | Q1 2022
% of registered individuals aged +18

<table>
<thead>
<tr>
<th>Permanent contracts: 9% of Syrians</th>
<th>4% of non-Syrians</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syrians</td>
<td>Non-Syrians</td>
</tr>
<tr>
<td>Food and beverage: 37%</td>
<td>Food and beverage: 67%</td>
</tr>
<tr>
<td>Services: 23%</td>
<td>Services: 33%</td>
</tr>
<tr>
<td>Manufacturing: 15%</td>
<td></td>
</tr>
<tr>
<td>Other: 25%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Temporary contracts: 91% of Syrians</th>
<th>96% of non-Syrians</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syrians</td>
<td>Non-Syrians</td>
</tr>
<tr>
<td>Food and beverage: 22%</td>
<td>Food and beverage: 14%</td>
</tr>
<tr>
<td>Services: 23%</td>
<td>Services: 44%</td>
</tr>
<tr>
<td>Construction: 18%</td>
<td>Home based business: 11%</td>
</tr>
<tr>
<td>Agriculture: 12%</td>
<td>Agriculture: 8%</td>
</tr>
<tr>
<td>Other: 25%</td>
<td>Other: 23%</td>
</tr>
</tbody>
</table>

Registered refugees working by nationality | 2021, Q1 2022
% of registered individuals aged 18+

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
<th>Q1 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syrians</td>
<td>31%</td>
<td>27%</td>
</tr>
<tr>
<td>Non-Syrians</td>
<td>26%</td>
<td>14%</td>
</tr>
</tbody>
</table>

Registered refugees working by gender | 2021, Q1 2022
% of registered individuals aged 18+

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
<th>Q1 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>48%</td>
<td>41%</td>
</tr>
<tr>
<td>Female</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>All</td>
<td>28%</td>
<td>23%</td>
</tr>
</tbody>
</table>
Coping strategies

• More households resorted to negative coping strategies to make ends meet. About 91% of Syrian and 90% of non-Syrian households used at least one coping mechanism in Q1 2022, up from 86% and 85% in 2021.

• There has been a dramatic increase in the number of households adopting emergency and crisis coping strategies. The proportion of households resorting to crisis coping mechanisms increased by about 10 percentage points since 2021, while households adopting any emergency coping strategy recorded a similar increase of 8 percentage points for Syrian households and 2 percentage points for non-Syrian households.

Livelihoods coping strategies | 2021 vs Q1 2022

% of households

The Livelihood Coping Strategy Index (LCSI) is a global indicator that measures longer-term household behaviours used to deal with economic stress. Families are asked how often they had used certain coping strategies, such as asset depletion, debt, and accepting exploitative work within the past 30 days to meet their basic needs. In LCSI, coping strategies (CS) fall into three categories:

• Stress (Spent savings, took loan 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)
In Q1 2022, the most common stress level coping strategy was buying food on credit with two thirds of households using this coping strategy. In addition, 61% of both Syrian and non-Syrian households reduced non-food expenses (crisis coping strategy). The most common emergency level coping mechanism for all refugees was accepting a high-risk job. While, emergency coping mechanisms remained low, refugees residing outside of Amman were more likely to resort to them.

In comparison with 2021, the proportion of refugee households employing negative livelihood coping strategies increased in Q1 2022; substantial increases were observed in the proportion of households selling households assets and reducing essential non-food expenditure. The only coping mechanism which decreased since 2021 was spending savings, likely due to having previously exhausted any existing financial reserves.
In Q1 2022, refugees cited the most common negative food-based coping strategy as ‘relying on less preferred, less expensive food’ with 85% of Syrian and 84% of non-Syrian households employing this strategy. In addition, 55% of Syrian and 63% of non-Syrian households reduced the portion sizes of meals. While 54% of Syrian and 64% of non-Syrian households reduced the number of meals eaten per day.

When compared with 2021, less Syrian but more non-Syrian households adopted negative food-based coping strategies in Q1 2022. The largest increase for Syrian households was observed in the proportion of households employing the strategy ‘borrowing food or relied on help from relatives’ (+4 percentage points). For non-Syrian households, the largest increases were observed for the coping strategies ‘Borrowed food or relied on help from relatives’ and ‘Restrict consumption by adults for young children to eat’ (+10 percentage points both).

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.
• More refugee households were living in sub-standard or informal settlements in Q1 2022. Overall, the proportion of Syrian and non-Syrian households living in these settlements increased to 34% in Q1 2022 compared to 12% of Syrian and 10% of non-Syrian households in 2021.

• In Q1 2022, nearly all refugee households were living in shelters with electricity across Jordan, with only 3% of households being in shelters without electricity. This represents a slight improvement compared with 2021, when 5% of households reported living in shelters without electricity.

Analysis at cash eligibility level:

• The proportion of households not being able to pay rent is considerably higher when looking at if the family is eligible for cash assistance. 52% of non-Syrian families who had been phased out from UNHCR Basic Needs Cash Assistance and were living outside of Amman were not able to pay rent.

• On average, households phased out from UNHCR Basic Needs Cash Assistance were more likely to receive eviction threats (36%).

• 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’ (51% of Syrian households and 44% of non-Syrian households), followed by ‘eviction’ (19% of Syrian households and 29% of non-Syrian households).
Eviction

• In Q1 2022, most of both Syrian and non-Syrian households were living in rented accommodation. One-third of both Syrian and non-Syrian households were not able to pay rent in the three months (30%) prior to the interview.

• More households received threat of eviction in Q1 2022 as compared to 2021. However, while 25% of Syrian and 31% of non-Syrian households received a current threat of eviction, only 3% finally changed their accommodation.

• For Syrian families, income from work is top source of paying for rent. On the other hand, non-Syrians rely more on UNHCR Basic Needs Cash Assistance to pay for rent.

[Diagram showing percentage of households receiving a threat of eviction by year and nationality]
In Q1 2022, **14% of Syrian and 20% of non-Syrian households were not able to access health services.** Lack of money was the main reason cited by refugees as to why they weren’t able to get the health care they needed.

In Q1 2022, **most Syrian refugees said they used Ministry of Health facilities in Amman as the main health facility type.** This is in comparison to the majority using private clinics as was reported in UNHCR’s 2021 HAUS results. Non-Syrians, however, were more likely to access NGO health clinics inside Amman although non-Syrian refugee populations in the rest of Jordan did use Ministry of Health facilities.

It is interesting to note that one-third of non-Syrian families who were phased out from UNHCR Basic Needs Cash Assistance were not able to access health care facilities in Q1 2022.

<table>
<thead>
<tr>
<th>Type of health clinic</th>
<th>Q1 2022</th>
<th>% of households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ministry of Health Facility</td>
<td>NGO Clinics</td>
</tr>
<tr>
<td><strong>Syrians</strong></td>
<td>44%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Non-Syrians</strong></td>
<td>38%</td>
<td>28%</td>
</tr>
</tbody>
</table>

**Analysis by location: Type of health clinic (Top 2)**

**Amman:**
- **Syrians:**
  1. Ministry of health facility: 47%
  2. Private health facility: 21%
- **Non-Syrians:**
  1. NGO clinics: 35%
  2. Ministry of health facility: 33%

**Outside of Amman:**
- **Syrians:**
  1. Ministry of health facility: 42%
  2. NGO clinics: 27%
- **Non-Syrians:**
  1. Ministry of health facility: 44%
  2. NGO clinics: 19%

*Due to differences in methodology, this indicator is not comparable to VAF data collected in 2021*
Water & Sanitation

- The proportion of households with insufficient water storage to cover for all family needs (hygiene, cooking, cleaning) decreased to 23% in Q1 2022 as compared to 32% in 2021.

- The indicator of ‘Disease Vector Evidence Solid Waste’ assesses how frequently households have seen evidence of parasites, rats, rodents, or insects in the households’ water supply, drainage, or solid waste system. **Solid waste-related vector evidence remains the biggest issue in sanitation systems.** The proportion of households reporting vector evidence more than twice a year increased to 52% in Q1 2022 as compared to 44% in 2021.

### Households water without sufficient storage capacity | 2021, Q1 2022

<table>
<thead>
<tr>
<th>% of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
</tr>
<tr>
<td>32%</td>
</tr>
</tbody>
</table>

Households with sufficient water storage capacity
Households without sufficient water storage capacity

### Frequency of solid waste related vector evidence | 2021, Q1 2022

<table>
<thead>
<tr>
<th>% of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
</tr>
<tr>
<td>2021</td>
</tr>
<tr>
<td>25%</td>
</tr>
<tr>
<td>28%</td>
</tr>
</tbody>
</table>
Acknowledgements:

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

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.

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UNHCR Jordan VAF Portal
https://data.unhcr.org/en/working-group/54

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