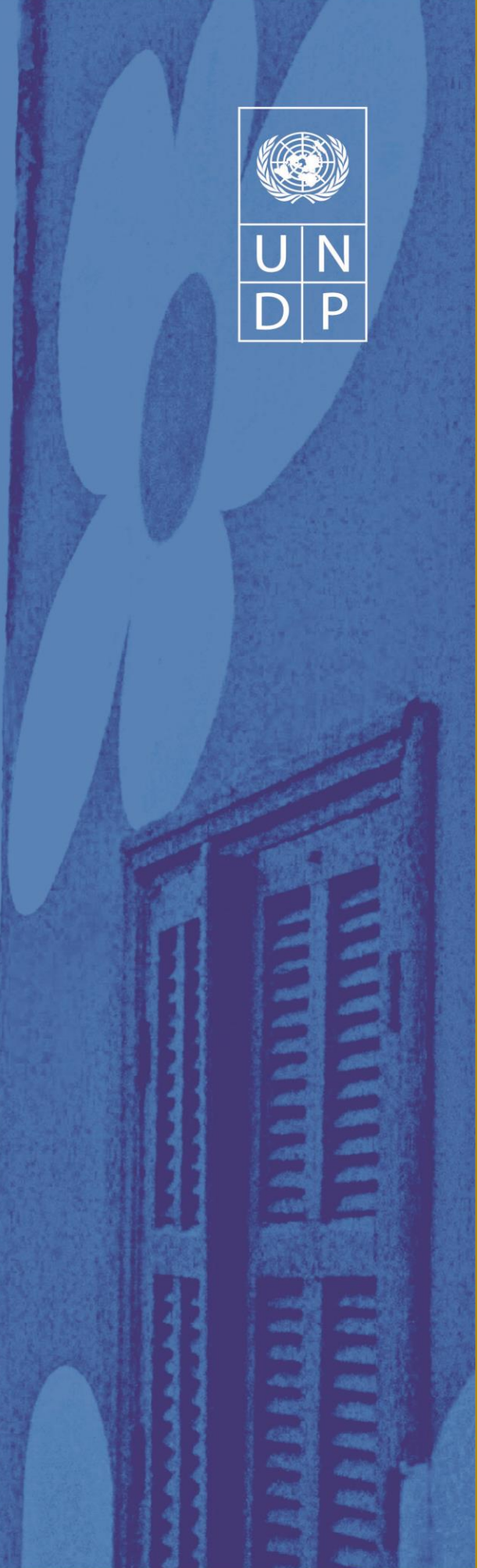


# COVID-19

IMPACT ON MOST VULNERABLE  
HOUSEHOLDS IN JORDAN

A RAPID ASSESSMENT

May 2020



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## Key Findings

While Jordan curbs the spread of COVID-19 and trust in Government response measures is high, the impact of the crisis on households across Jordan has been significant.

This report is part of a series of rapid assessments to explore the impact of COVID-19 and government response measures on households and businesses in Jordan. This report focuses on the impact on some of the most vulnerable households that are benefitting from support of Tkiyet Um Ali.<sup>1</sup> The assessment is based on a telephone survey of 1,648 households across all governorates. It took place during the lockdown period (24 April to 4 May 2020) and highlights the significant impact the measures had on the livelihoods of many. As lockdown measures are gradually easing and the economy is opening up, some of the challenges will ease yet many respondents expressed concern that the COVID-19 crisis will have a long-term impact on their livelihoods.

Below the key findings:

A large majority (**68%**) of respondents indicated to have lost their livelihoods during the lockdown, with a further **7.5%** working for a reduced salary and another **4.8%** on unpaid leave. Just 16.5% of people reported that they were working as before.

**28.3%** of respondents reported that their income was “much lower” and another **31.6%** say it was “slightly lower”. For some income has been supplemented by government assistance, charity or development partner support but **60.3%** of respondents reported to have had no additional source of income.

**A large majority (85.6%) agreed that they were having difficulties to meet basic needs such as rent, food, heating and medicine.** This seems also the case for households whose income had not been affected highlighting challenges of access during the lockdown. There is geographic variation: in Jerash 94% were struggling to meet basic needs whereas in Ma'raq, Tafileh and Ma'an 72%, 73% and 74% reported to face challenges in meeting basic needs.

Almost two-thirds of respondents (**63.8%**) reported to have less than one week worth of financial resources to draw on. Another quarter (26.4%) indicated that they would be able to cope only 1 to 2 weeks with current resources should the lockdown continue.

Part of the financial difficulties seem to have been caused by a rise of food prices, with more than half (**52.7%**) feeling that the price of food had risen “notably”, and another quarter reporting they have risen “to some extent”. Access to both water and basic healthcare was also proving challenging, with some

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<sup>1</sup> Tkiyet Um Ali prioritizes supporting Jordanian families across the Kingdom who are struggling to meet basic food needs, with many living below the poverty line (<https://www.tua.jo/en>).

significant regional variation: in general, the Southern governorates were finding it easier to access healthcare than those in the North.

Respondents are turning to a variety of sources for help. **Only 17% of respondents indicated to have access to Social Security** (this varies widely across the governorates from a low of 4% in Jerash to 40% in Ma'an) but there are other forms of support such as the National Aid Fund and the Zakat fund (almost a third of respondents indicated to have benefited this way). Other sources of help included charities, NGOs, retirement funds, a second job, UN agencies, families, and health benefits.

**Three quarters of the sample believe that there will be a long-term negative impact on their livelihoods** with 57.9% agreeing strongly and 17.1% somewhat agreeing. These longer-term effects need to be addressed to ease the anxiety in the country. These results were relatively consistent across the country.

## Introduction

The COVID-19 pandemic and its socio-economic impact are evolving rapidly, with the impact of the crisis not only driven and shaped by the repercussions of the spread of the virus on the broader economy in Jordan and elsewhere but also by the nature of the government response in terms of movement restrictions and other emergency measures and the reaction and support of Jordan's key development partners.

For the government and its development partners to take appropriate mitigation measures or to adjust existing emergency measures, it is important to get a better understanding of who is impacted, how and for what duration. Such an understanding is also key for effective targeting, which is essential as Jordan's fiscal space is very limited and will be even further constrained due to revenue losses and emergency support/ fiscal stimulus measures being rolled out.

To support this process, UNDP is conducting a series of rapid impact assessments to develop a deeper understanding of how households and enterprises are being impacted:

- An online survey focusing on the general population;
- A survey focusing on some of the most vulnerable households in Jordan drawing on the Tkiyet Um Ali database; and
- A survey looking at the impact of COVID-19 on enterprises in partnership with ILO.

We are planning a second round of assessments in June 2020 to explore how the impact of the crisis evolves and to capture feedback on response measures introduced by the government.

Findings will inform the ongoing public-private dialogue and the design of response measures as well as project activities aimed to mitigate the impact of the crisis. In addition, it will provide key actionable insights for the broader development community in Jordan.

## Acknowledgements

Data analysis for the report was led by a team from Analyzeize under the overall guidance of Nouf Hijazi. Michaela Prokop from UNDP Jordan provided overall guidance to the design of the questionnaire, data collection and analysis. The report would not have been possible without the commitment and contributions of many others, most notably Ahmad Abboushi and Manal Sweidan from UNDP Jordan.

We would like to extend a special thanks to Siham Bashqawi, Social Research Section Head and her team at Tkiyet Um Ali for her invaluable support and patience.

Many thanks also to the team from Crystel who conducted the telephone interviews for the survey.

# 1. Background

## RESEARCH METHODOLOGY

### Data Collection Methods & Tools

A customized questionnaire was utilized during the telephone interviews. The interviews were conducted in Arabic. A copy of the survey questionnaire can be found in Annex. Telephone interviews were conducted between 24 April and 4 May 2020 by a team of trained and experienced interviewers from Crystal call center.

### Databases Utilized

Tkiyet Um Ali (TUA) has a database of around 160,000 families; of which 30,000 families are currently endorsed by the organization. The study used a random sample of low-income Jordanian households endorsed by TUA, segmented by governorate. It is noteworthy that the random sample does not reflect the TUA database and was only selected for research purposes.

### Sample Design and Framework

A total of 1,648 telephone interviews were conducted. The sampling framework is outlined below at a confidence level of 95% with a margin error of 2.7%, and prevalence ratio of 50%. The sample design used a multi-stage cluster sample as follows:

Governorate	# Low-income Households	%	# Interviews	# Interviews after booster	Total number of interviews
Amman	7981	0.27	319	319	383
Zarqa	5093	0.17	204	204	245
Balqa	2748	0.09	110	110	132
Madaba	964	0.03	39	60	72
Irbid	5477	0.18	219	219	263
Jerash	1615	0.05	65	65	78
Ajloun	712	0.02	28	60	72
Mafraq	1531	0.05	61	61	73
Karak	1424	0.05	57	60	72
Tafileh	545	0.02	22	60	72
Ma'an	809	0.03	32	60	72
Aqaba	1101	0.04	44	60	72
	30000		1200	1338	1606

## WHO RESPONDED?

Survey respondents were equally split between male and female respondents with 34.1% aged 40-49 and 29.3% aged 30-39 and 25% 50 years or older. 9.8% of respondents were between 20 and 29 years and 1.7% 19 or younger. The majority of respondents were married (79%) with the rest single (8%), widowed (8%) or divorced or separated (5%).

### 1.1 GENDER / AGE OF RESPONDENTS

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Fig 1. Gender

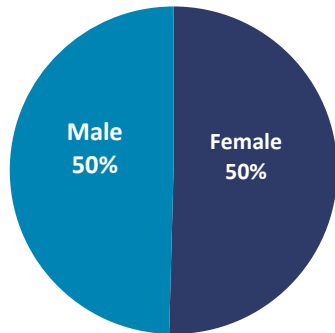
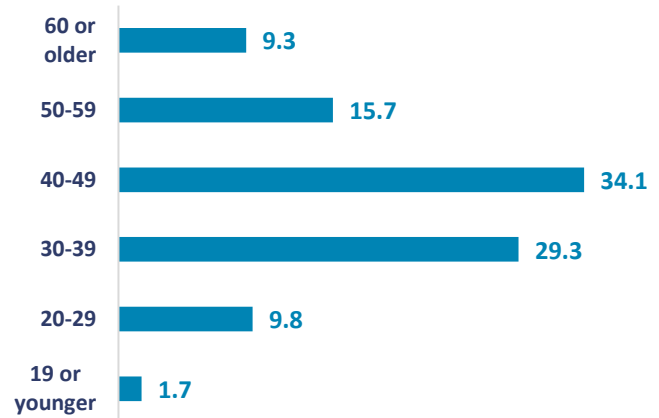


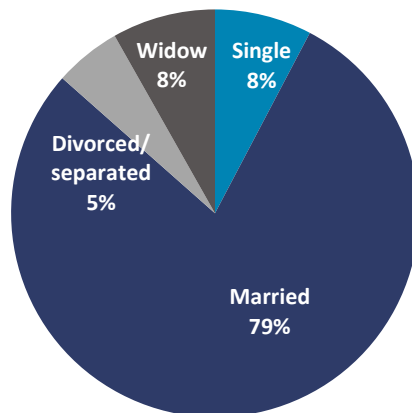
Fig 2. Age



### 1.2 MARITAL STATUS OF RESPONDENTS

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Fig 3. Marital Status

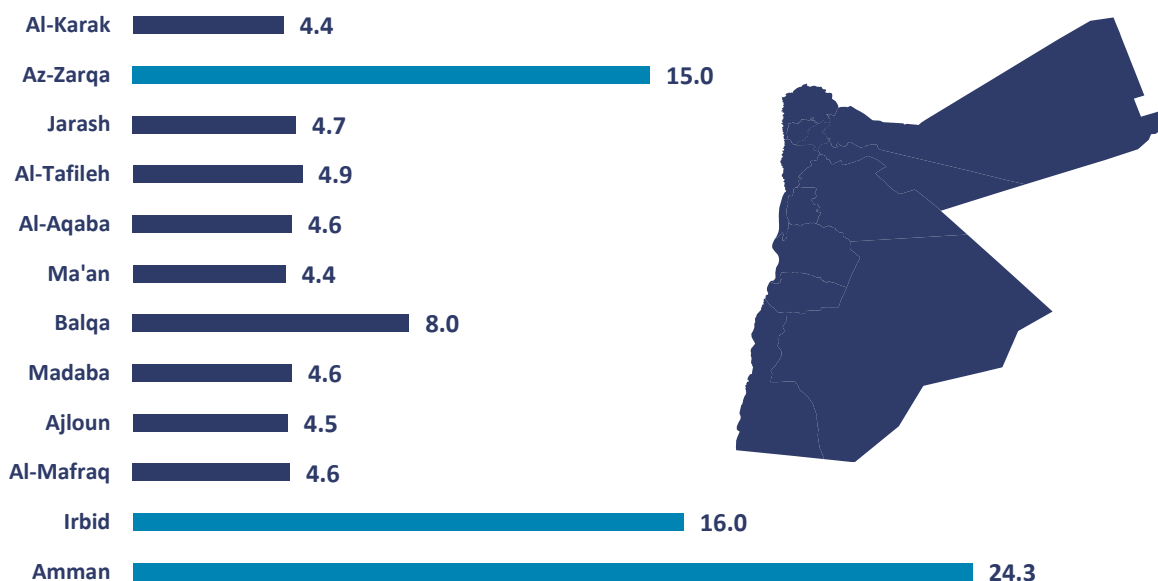




### 1.3 WHERE DO RESPONDENTS LIVE?- GOVERNORATE

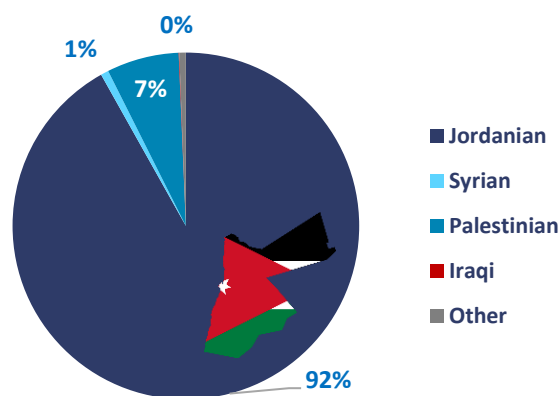
Respondents live across Jordan, with a large share of respondents based in the urban areas of Amman (24.3%), Irbid (16%) and Zarqa (15%). The vast majority (92%) were Jordanian, with Palestinian (7%) and Syrian (1%) nationalities making up most of the rest of the sample (under 1% put together comprised Pakistani, Saudi, Sudanese, Egyptian and Yemeni).

Fig 4. Governorate (Area of Residence)



### 1.4 NATIONALITY OF RESPONDENTS

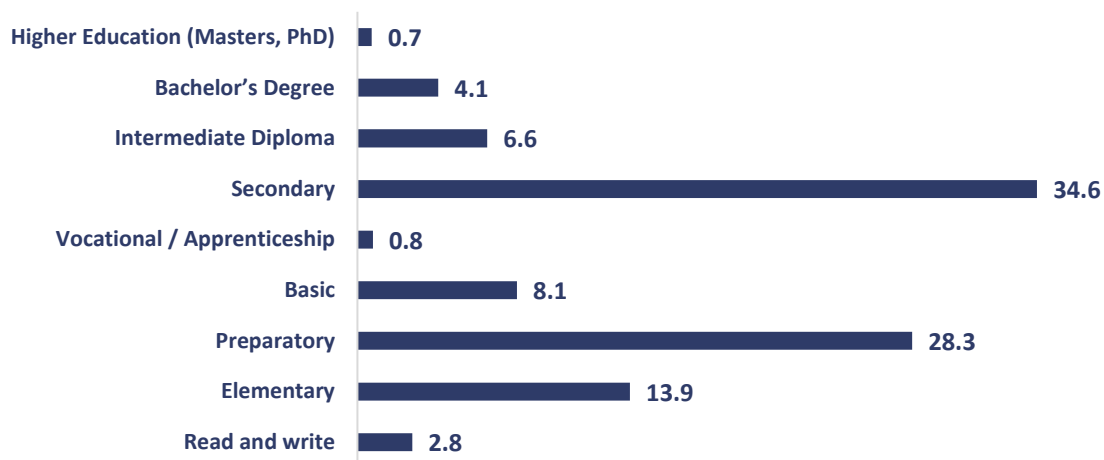
Fig 5. Nationality



*Other: Pakistani (1), Saudi (1), Sudanese (1), Egyptian (5) and Yemeni (2).*

## 1.5 EDUCATIONAL LEVEL OF RESPONDENTS

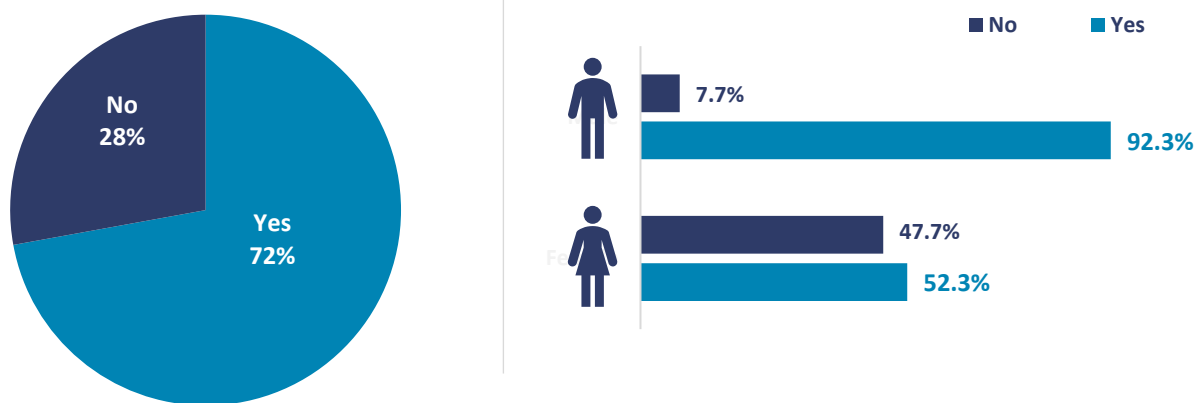
Fig 6. Highest Educational Level



There was a wide spread of educational achievement amongst respondents: 34.6% reported that their highest educational level was completing secondary school; 8.1% reported “basic”, 28.3% had finished “preparatory”, 13.9% “elementary”, 2.8% could only read and write, 6.6% had an intermediate diploma, 4.1% had a bachelor’s degree, and 0.7% had a post-bachelors (Masters or PhD) degree.

## 1.6 WAS RESPONDENT THE HEAD OF HOUSEHOLD?

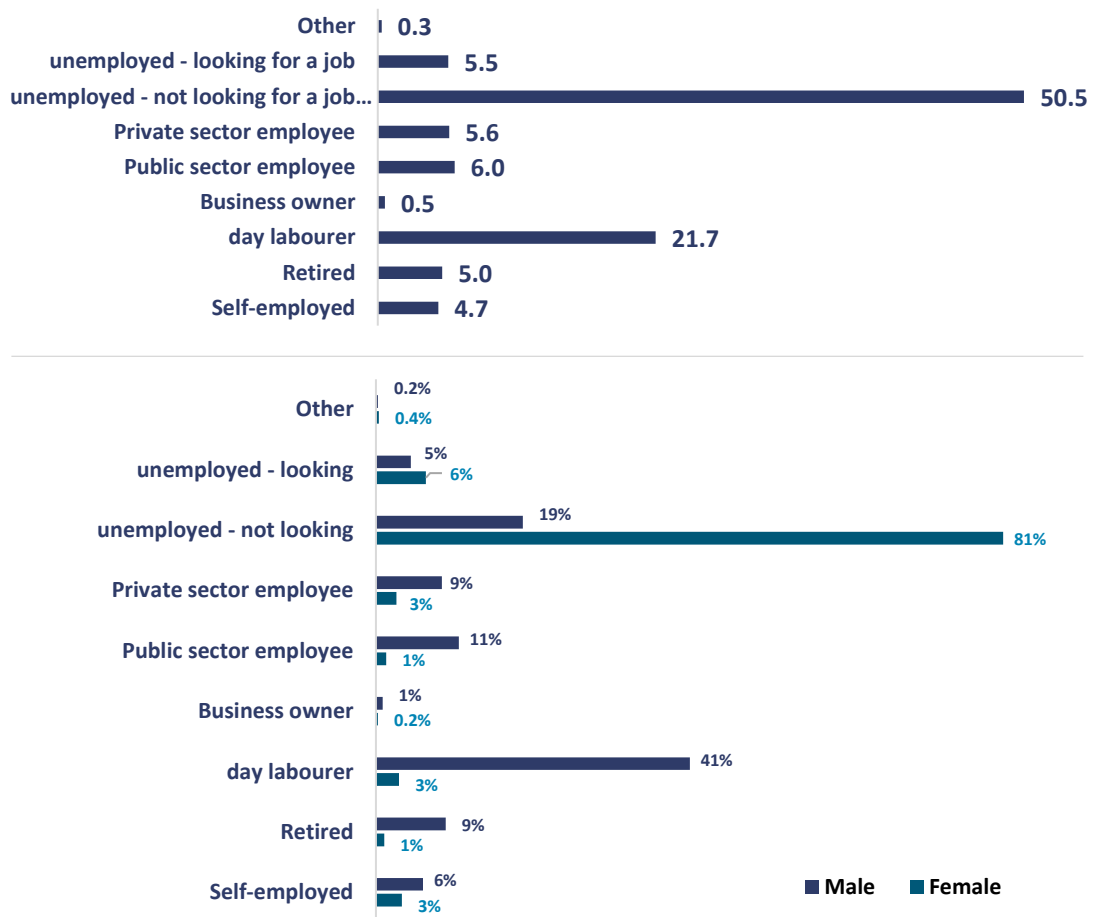
Fig 7. Head of Household?



## 1.7 EMPLOYMENT STATUS OF RESPONDENT PRIOR TO COVID-19 LOCKDOWN

There was a large gender divide concerning employment prior to the COVID-19 lockdown. On average 56% of respondents reported unemployment (either looking or not looking for work) but broken down this showed that 87% of females were unemployed compared with just 24% of male respondents, reflecting gender dynamics in society and unpaid labor in the home. About a fifth (21.7%) were day laborers prior to the crisis (this varied significantly by governorate and by gender). Around 6% were private sector employees, another 6% public sector employees, 5% were retired and another 5% self-employed.

**Fig 8. Employment Status**



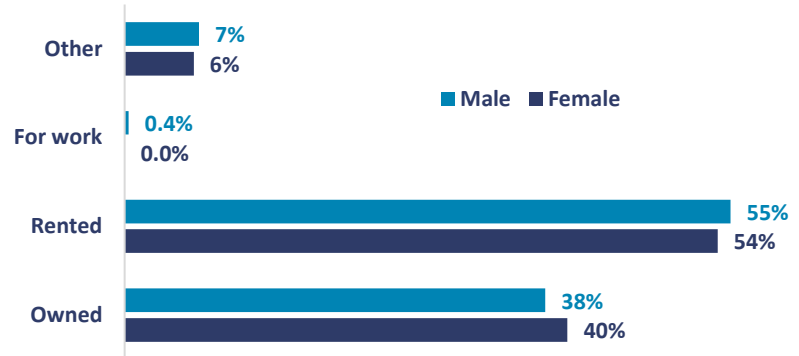
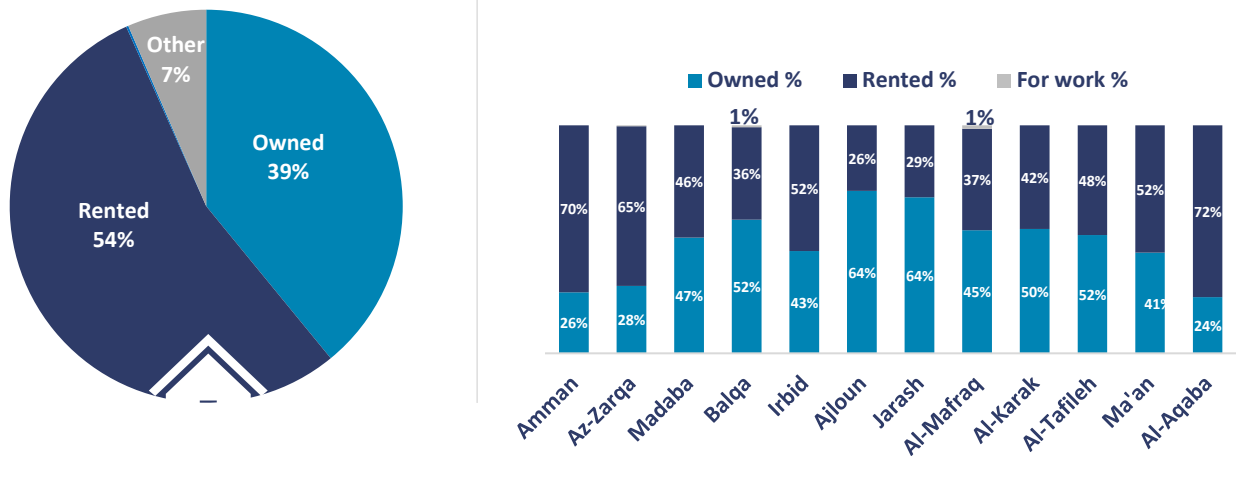
*Other: Voluntary work (2), was working daily and now there is no work (1), farming/ livestock (2)*

## Employment Status by Governorate

	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Mafraq	Karak	Tafileh	Ma'an	Aqaba
<b>Self-Employed</b>	5.2%	4.0%	3.9%	6.1%	6.1%	2.7%	5.1%	5.3%	6.9%	1.2%	2.7%	2.6%
<b>Retired</b>	2.0%	3.2%	3.9%	2.3%	3.8%	17.6%	2.6%	9.3%	4.2%	19.8%	9.6%	3.9%
<b>Day laborer</b>	22.2%	28.7%	11.8%	28.0%	25.9%	6.8%	17.9%	10.7%	25.0%	14.8%	9.6%	26.3%
<b>Business Owner</b>	0.7%	0.0%	2.6%	0.8%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	1.4%	1.3%
<b>Public Sector employee</b>	2.7%	2.0%	2.6%	6.1%	4.2%	10.8%	1.3%	6.7%	13.9%	18.5%	24.7%	6.6%
<b>Private Sector employee</b>	6.2%	3.2%	5.3%	9.8%	4.9%	2.7%	2.6%	2.7%	9.7%	4.9%	6.8%	9.2%
<b>Unemployed - not looking for job</b>	56.1%	54.3%	61.8%	41.7%	50.2%	50.0%	66.7%	54.7%	30.6%	34.6%	38.4%	42.1%
<b>Unemployed - looking for a job</b>	4.7%	3.6%	7.9%	4.5%	4.9%	6.8%	3.8%	10.7%	8.3%	6.2%	6.8%	7.9%
<b>Other</b>	0.0%	0.8%	0.0%	0.8%	0.0%	1.4%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%
<b>Total</b>	401	247	76	132	263	74	78	75	72	81	73	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## 1.8 HOUSING CONDITIONS OF RESPONDENT

Fig 9. Type of Tenure



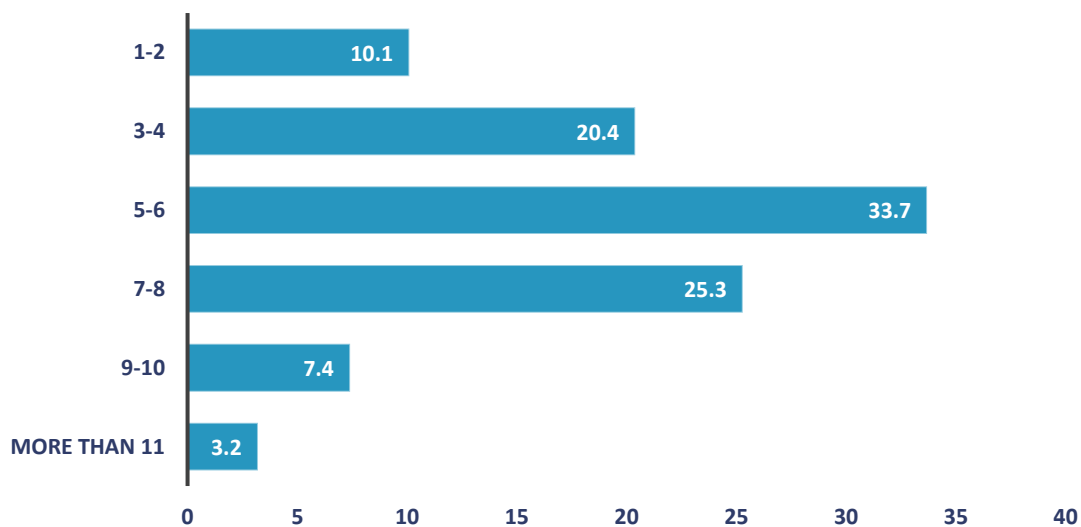
Most of the respondents (54%) are currently living in rented accommodation; 39% own their home, and 7% replied “other” (which ranged from living rent-free with relatives to temporary accommodation such as tents, camps and illegal housing). A tiny amount (under 1%) had accommodation provided by their employer.

Other Types of Tenure		
	F	%
House owned by relative / family member	27	25.2
GoJ/ RHC Owned housing	20	18.5
Living with Parents/ other relatives	14	13
Free Accommodation	12	11.2
Inherited House	10	9.3
Tent	10	9.3
Refugee Camp	4	3.7
House was a donation	4	3.7
Illegal Home	1	0.9
Living in a wood structure	1	0.9
Owned by Phosphate Company	1	0.9
One owned, two rented	1	0.9
<i>Total</i>	<b>107</b>	<b>100%</b>

### 1.9 HOUSEHOLD MEMBERS

Most households had about 5-6 members (33.7%), with 20.4% having 3-4 and 10.1% 1-2 people; around a quarter of households had 7-8 members, 7.4% had 9-10 and 3.2% housed more than 11 people. 16% of households had a member with a disability.

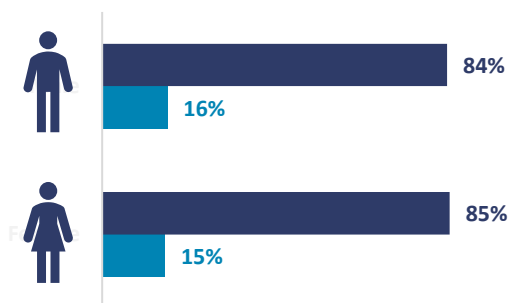
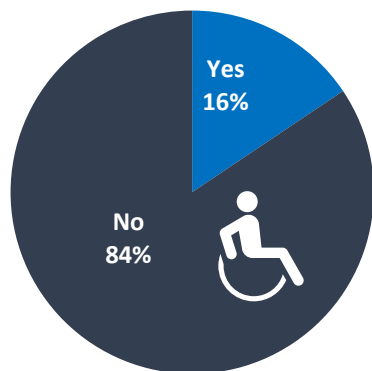
**Fig 10. Number of people living in the household**



## Number of Household Members by Governorate

	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Mafraq	Karak	Tafleeh	Mi'an	Aqaba	
<b>1-2</b>	11%	9%	14%	4%	15%	8%	6%	9%	3%	4%	12%	16%	
<b>3-4</b>	25%	23%	20%	16%	19%	14%	17%	11%	18%	26%	16%	24%	
<b>5-6</b>	35%	35%	30%	32%	37%	38%	31%	39%	28%	28%	33%	21%	
<b>7-8</b>	21%	25%	30%	37%	19%	27%	32%	27%	32%	33%	21%	25%	
<b>9-10</b>	6%	6%	5%	7%	7%	8%	13%	5%	13%	5%	14%	12%	
<b>11+</b>	3%	2%	0%	5%	2%	5%	1%	9%	7%	4%	4%	3%	
<i>Total</i>	f	401	247	76	132	263	74	78	75	72	81	73	76
	%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Fig 11. Household Members with Disability

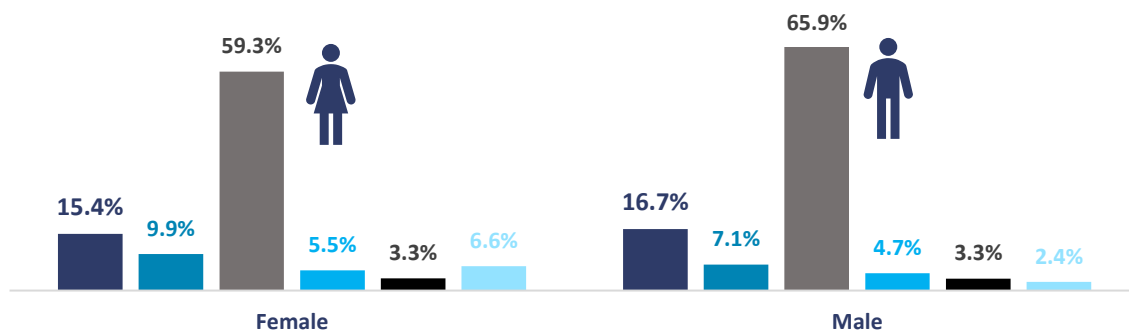
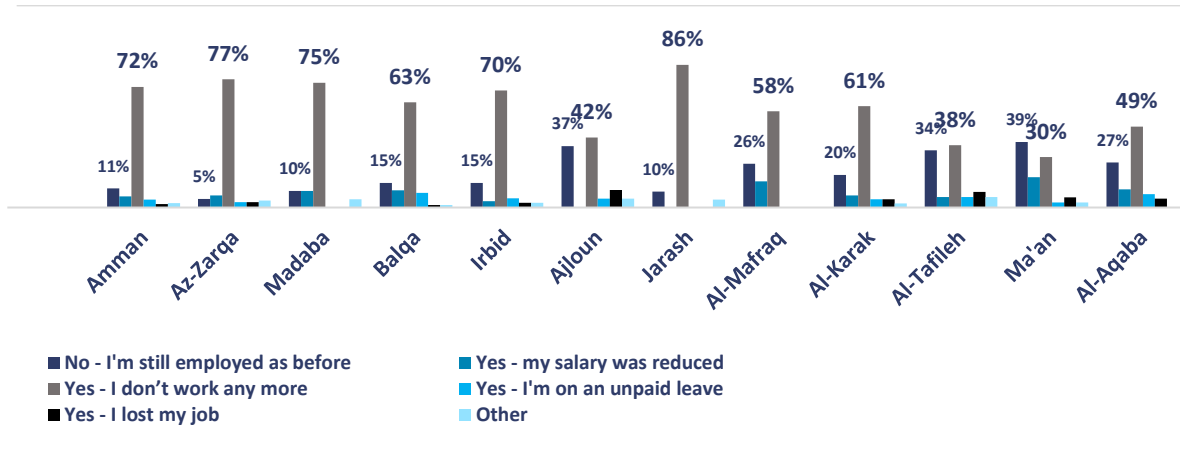
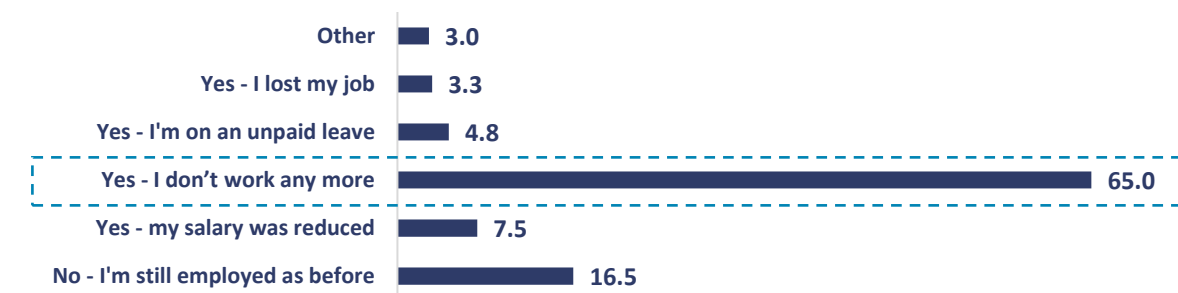


## 2. Impact of COVID-19 on Employment and Livelihoods

The impact of COVID-19 and the lockdown measures on employment and livelihoods has been significant. 68% of respondents indicated to have lost their livelihoods at the time of the survey (end April/early May) (3.3% reporting that they had lost their job; 65% indicating they did not work anymore), with 7.5% working for a reduced salary and another 4.8% on unpaid leave. Just 16.5% of people reported that they were working as before. These effects are being felt by both male and female respondents and across the country, with minor variations (Jerash is particularly high; Ma'an lower).

### 2.1 CHANGES IN EMPLOYMENT STATUS AMONGST RESPONDENTS

**Fig 12. Has your employment/work status changed due to the COVID-19 outbreak and associated lockdown measures?**

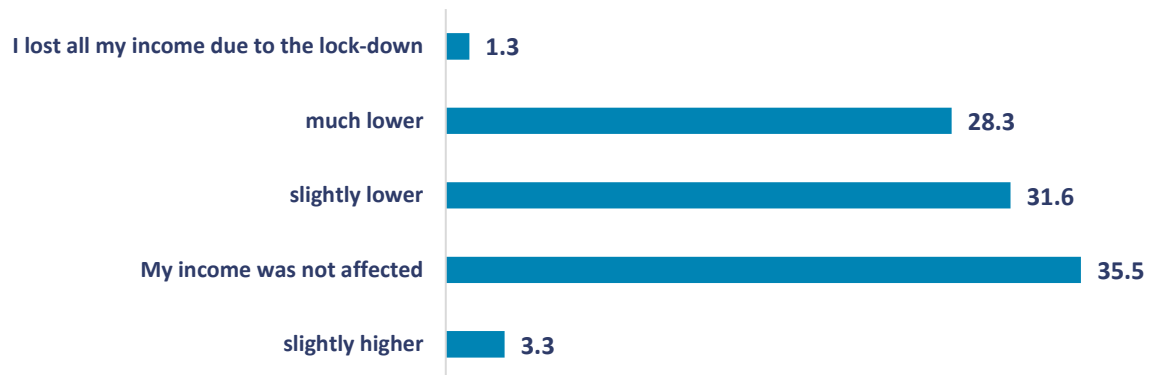




Although only 16.5% of respondents reported that they were working as before, 35.5% said their income had not been affected, and only 1.3% claimed to have lost “all” of their income. Nevertheless, that still leaves many on reduced incomes: 28.3% mentioned that their income was “much lower” and another 31.6% mentioned it was “slightly lower”.

This is not as bad as the picture of employment mentioned above, the difference perhaps explained by access to assistance from government, charities or development partners (such as from the UN), as this sample was made up vulnerable families with access to such support networks. The differences seem equally spread across age but there is a strong difference when broken down by educational achievement, with “much lower income” being reported by 66.7% of only literate respondents and 38.9% of those with only a vocational qualification, compared to much lower numbers for those with any education at all (only 7.1% of those who had completed secondary school were in this bracket).

**Fig 13. Compared to my income (from employment) before the outbreak of COVID-19 and associated lockdown, my income now is:**



	Female (n=23)	Male (n=129)
Slightly higher	0.0%	3.9%
Income was not affected	39.1%	34.9%
Slightly lower	26.1%	32.6%
Much lower	34.8%	27.1%
All income lost due to lock-down	0.0%	1.6%
<b>Total</b>	<b>23</b>	<b>129</b>

**Compared to my income (from employment) before the outbreak of COVID-19 and associated lockdown, my income now is: (by age)**

		19 or younger	20-29	30-39	40-49	50-59	60 or older
<b>Slightly higher</b>	f	0	0	2	2	1	0
	%	0%	0%	4%	3%	6%	0%
<b>My income was not affected</b>	f	0	5	24	19	6	0
	%	0%	31%	45%	30%	35%	0%
<b>Slightly lower</b>	f	2	6	15	18	6	1
	%	100%	38%	28%	29%	35%	100%
<b>Much lower</b>	f	0	5	12	22	4	0
	%	0%	31%	23%	35%	24%	0%
<b>I lost all my income due to the lock-down</b>	f	0	0	0	2	0	0
	%	0%	0%	0%	3%	0%	0%
<b>Total</b>	f	2	16	53	63	17	1
	%	100%	100%	100%	100%	100%	100%

**Compared to my income (from employment) before the outbreak of COVID-19 and associated lockdown, my income now is: (by educational level)**

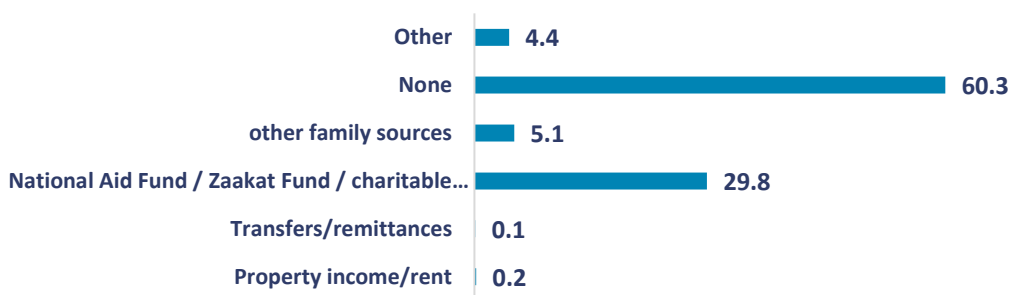
		Read and write	Elementary	Preparatory	Basic	Vocational / Apprenticeship	Secondary	Intermediate Diploma	Bachelor's Degree	Higher Education (Masters, PhD)
<b>Slightly higher</b>	f	0	1	2	1	0	0	1	0	f
	%	0.0%	6.7%	6.5%	7.7%	0.0%	0.0%	6.3%	0.0%	%
<b>My income was not affected</b>	f	1	5	13	5	13	8	7	2	f
	%	33.3%	33.3%	41.9%	38.5%	24.1%	57.1%	43.8%	33.3%	%
<b>Slightly lower</b>	f	0	5	6	4	19	5	7	2	f
	%	0.0%	33.3%	19.4%	30.8%	35.2%	35.7%	43.8%	33.3%	%
<b>Much lower</b>	f	2	4	10	2	21	1	1	2	f
	%	66.7%	26.7%	32.3%	15.4%	38.9%	7.1%	6.3%	33.3%	%
<b>I lost all my income due to the lock-down</b>	f	0	0	0	1	1	0	0	0	f
	%	0.0%	0.0%	0.0%	7.7%	1.9%	0.0%	0.0%	0.0%	%
<b>Total</b>	f	3	15	31	13	54	14	16	6	f
	%	100%	100%	100%	100%	100%	100%	100%	100%	%

## 2.2 OTHER SOURCES OF INCOME/ SUPPORT OF RESPONDENTS

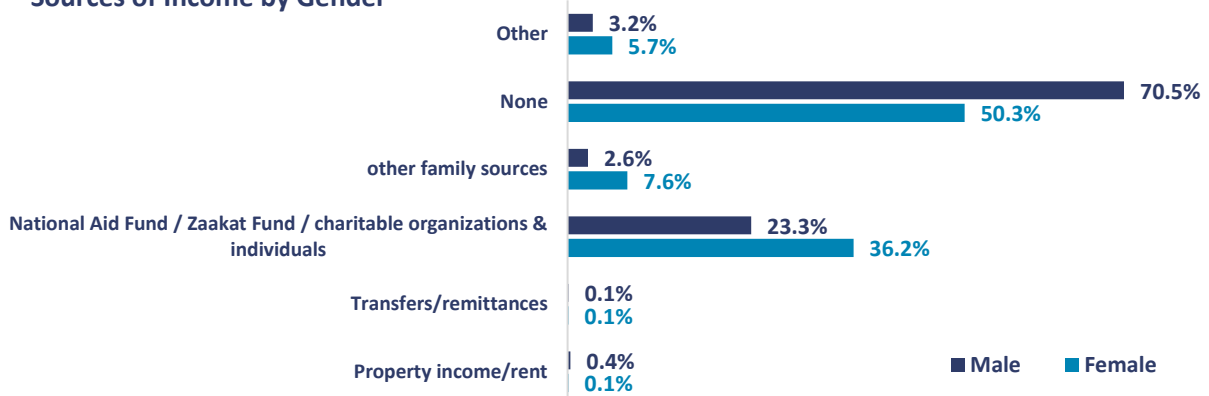
The income shortfall was partly compensated by the National Aid Fund and the Zakat fund (almost a third of respondents indicated that they benefited from these two), though a large share (60.3%) of respondents say that have no other sources of income. 5.1% are being supported by family and very small numbers report receiving remittances and property income.

Only 17% of respondents have access to Social Security. This varies widely across Jordan, from a low of 4% in Jerash to 40% in Ma'an. Other sources of additional livelihood support included charities, NGOs, Social Security Corporation, retirement funds, a second job (freelancing or agricultural work), spouse's salary or alimony, UN agencies, families, health benefits, and working from home.

**Fig 14. Other sources of income**



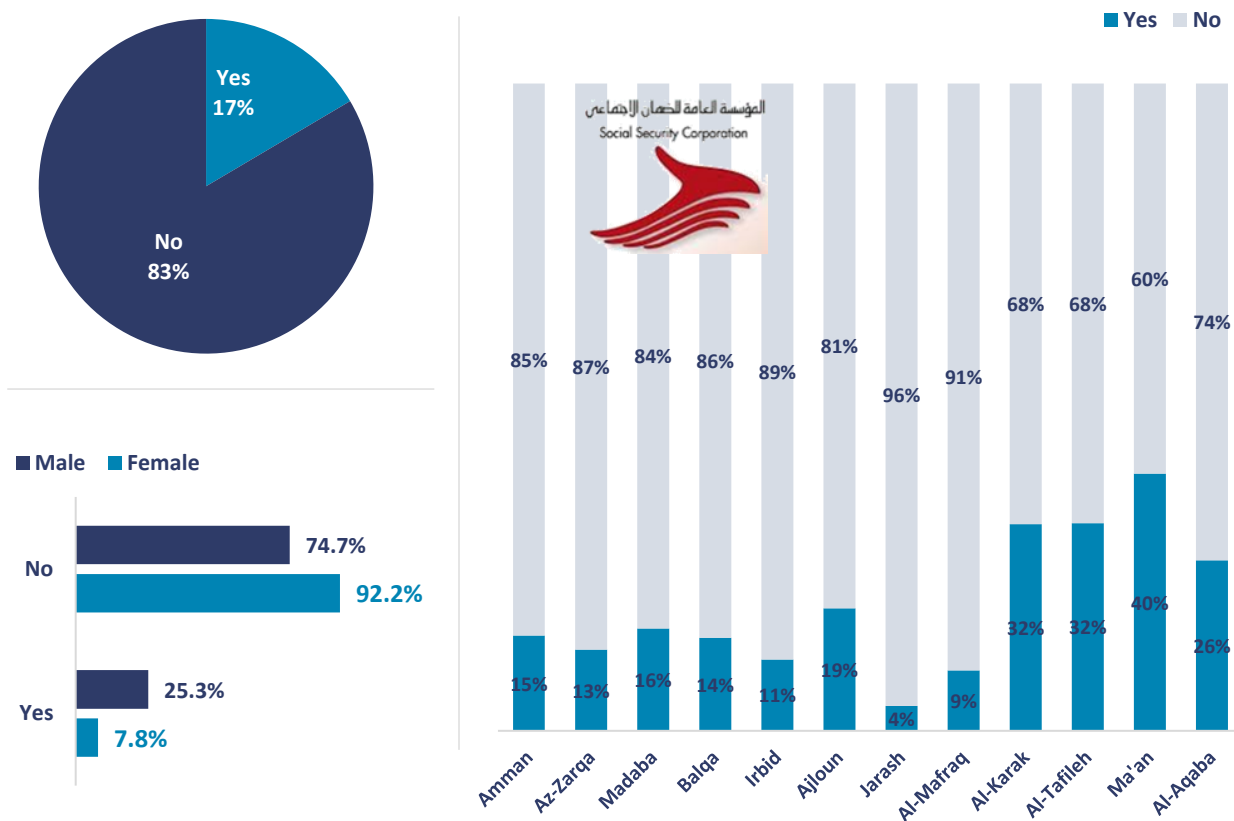
### Sources of Income by Gender



## Other sources of income (by governorate)

	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jarash	Mafraq	Karak	Tafleeh	Ma'an	Aqaba
Property income/rent	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	3%	0%
Transfers/remittances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
National Aid Fund / Zakat Fund / charitable organizations & individuals	27%	32%	42%	24%	33%	32%	36%	39%	25%	26%	19%	22%
other family sources	5%	4%	11%	5%	8%	3%	9%	3%	6%	1%	1%	1%
None	64%	60%	45%	68%	53%	59%	51%	55%	60%	70%	68%	68%
Other	3%	4%	3%	3%	6%	5%	4%	4%	8%	2%	8%	8%
Total (f)	401	247	76	132	263	74	78	75	72	81	73	76
Total (%)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Fig 15. Do you have access to Social Security?

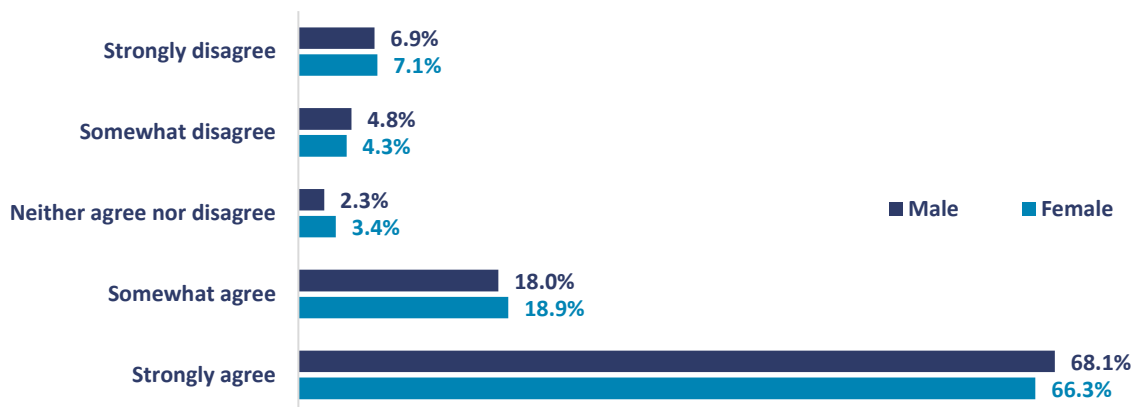
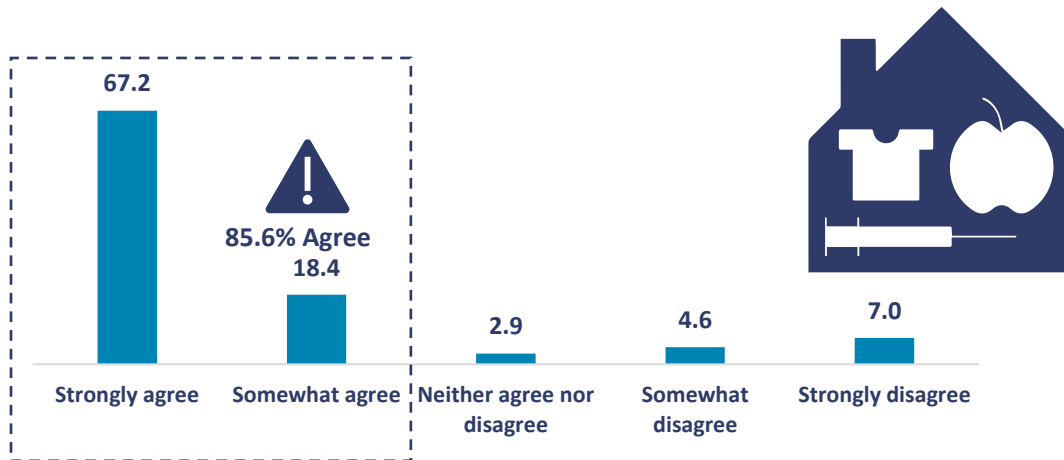


### 3. Impact of COVID-19 on Basic Needs and Access to Basic Services

#### 3.1 IMPACT ON BASIC NEEDS DURING LOCKDOWN

A large majority of 85.6% agreed that they were having difficulties to cover basic needs, 67.2% strongly, 18.4% to some extent. This situation is seen across age-groups, but by governorate we again see an outlier in Jerash: 94% were struggling to cover basic needs. Ma'raq, Tafileh and Ma'an are on the other end of the spectrum (72%, 73% and 74% respectively), with the remaining governorates in the middle. In general, the more highly educated of the sample seems to be slightly less affected.

Fig 16. I am having difficulties covering basic needs like rent, food, heating, medicine due to the outbreak of COVID-19 and associated lockdown measures



	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Ma'raq	Karak	Tafleeh	Ma'an	Aqaba
<b>Strongly agree</b>	70%	75%	71%	61%	72%	54%	85%	51%	57%	54%	52%	67%
<b>Somewhat agree</b>	18%	16%	17%	20%	18%	31%	9%	21%	21%	19%	22%	20%
<b>Neither agree nor disagree</b>	2%	3%	3%	3%	2%	3%	3%	3%	4%	7%	3%	3%
<b>Somewhat disagree</b>	4%	2%	1%	3%	2%	8%	0%	15%	8%	10%	15%	5%
<b>Strongly disagree</b>	6%	4%	8%	14%	6%	4%	4%	11%	10%	10%	8%	5%
<i>Total (f)</i>	401	247	76	132	263	74	78	75	72	81	73	76
<i>Total (%)</i>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

**I am having difficulties covering basic needs like rent, food, heating, medicine due to the outbreak of COVID-19 and associated lockdown measures (by age)**

		19 or younger	20-29	30-39	40-49	50-59	60 or older
<b>Strongly agree</b>	f	17	103	338	392	166	91
	%	60.7%	63.6%	70.0%	69.8%	64.1%	59.1%
<b>Somewhat agree</b>	f	4	29	93	96	49	33
	%	14.3%	17.9%	19.3%	17.1%	18.9%	21.4%
<b>Neither agree nor disagree</b>	f	2	3	11	12	11	8
	%	7.1%	1.9%	2.3%	2.1%	4.2%	5.2%
<b>Somewhat disagree</b>	f	1	11	18	24	12	9
	%	3.6%	6.8%	3.7%	4.3%	4.6%	5.8%
<b>Strongly disagree</b>	f	4	16	23	38	21	13
	%	14.3%	9.9%	4.8%	6.8%	8.1%	8.4%
<i>Total</i>	f	28	162	483	562	259	154
	%	100%	100%	100%	100%	100%	100%

**I am having difficulties covering basic needs like rent food, heating, medicine due to outbreak of COVID-19 and associated lockdown measures**

		Read and write	Elementary	Preparatory	Basic	Vocational / Apprenticeship	Secondary	Intermediate Diploma	Bachelors Degree	Higher Education (Masters, PhD)
<b>Strongly agree</b>	f	30	158	330	98	12	376	69	29	5
	%	65.2%	69.0%	70.8%	73.1%	92.3%	65.8%	63.3%	42.6%	41.7%
<b>Somewhat agree</b>	f	9	38	86	23	0	107	20	19	2
	%	19.6%	16.6%	18.5%	17.2%	0.0%	18.7%	18.3%	27.9%	16.7%
<b>Neither agree nor disagree</b>	f	0	11	10	3	1	17	4	1	0
	%	0.0%	4.8%	2.1%	2.2%	7.7%	3.0%	3.7%	1.5%	0.0%
<b>Somewhat disagree</b>	f	1	5	18	4	0	31	5	10	1
	%	2.2%	2.2%	3.9%	3.0%	0.0%	5.4%	4.6%	14.7%	8.3%
<b>Strongly disagree</b>	f	6	17	22	6	0	40	11	9	4
	%	13.0%	7.4%	4.7%	4.5%	0.0%	7.0%	10.1%	13.2%	33.3%
<b>Total</b>	f	46	229	466	134	13	571	109	68	12
	%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Somewhat surprisingly, around two-thirds of those who reported their employment remaining the same since the COVID-19 lockdown reported finding it difficult to cover basic needs (34.6% strongly agreed, 29.8% somewhat agreed). This might reflect difficulties in access to obtaining certain goods (time allowed out of the house, stores running out of things because of stockpiling etc.) rather than economic need, and it would be desirable to probe these two issues separately in the future.

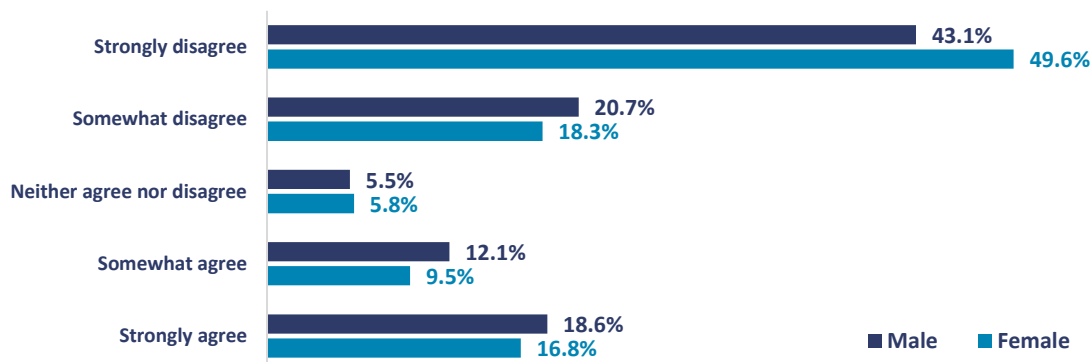
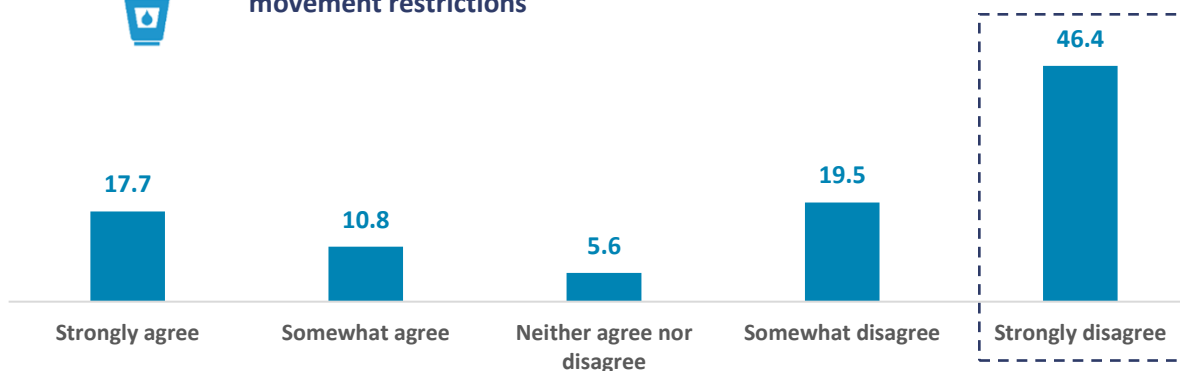
**I am having difficulties covering basic needs like rent, food, heating, medicine due to the outbreak of COVID-19 and associated lockdown measures? (by has your employment status changed)**

		No – I'm still employed as before	Yes – my salary was reduced	Yes – I do not work any more	Yes – I am on an unpaid leave	Yes – I lost my job	Other
<b>Strongly agree</b>	f	36	28	334	20	17	11
	%	34.6%	58.3%	79.9%	64.5%	81.0%	57.9%
<b>Somewhat agree</b>	f	31	13	62	7	4	2
	%	29.8%	27.1%	14.8%	22.6%	19.0%	10.5%
<b>Neither agree nor disagree</b>	f	1	1	5	1	0	1
	%	1.0%	2.1%	1.2%	3.2%	0.0%	5.3%
<b>Somewhat disagree</b>	f	17	3	5	2	0	2
	%	16.3%	6.3%	1.2%	6.5%	0.0%	10.5%
<b>Strongly disagree</b>	f	19	3	12	1	0	3
	%	18.3%	6.3%	2.9%	3.2%	0.0%	15.8%
<b>Total</b>	f	<b>104</b>	<b>48</b>	<b>418</b>	<b>31</b>	<b>21</b>	<b>19</b>
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Access to clean water was difficult for almost a third of the sample, with 17.7% strongly agreeing with the statement: “the current situation is affecting my ability to access clean water”, and a further 10.8% somewhat agreeing. Almost half (46.4%) strongly disagreed, and 19.5% somewhat disagreed.



**Fig 17. Ability to access clean drinking water due to lockdown measures and movement restrictions**



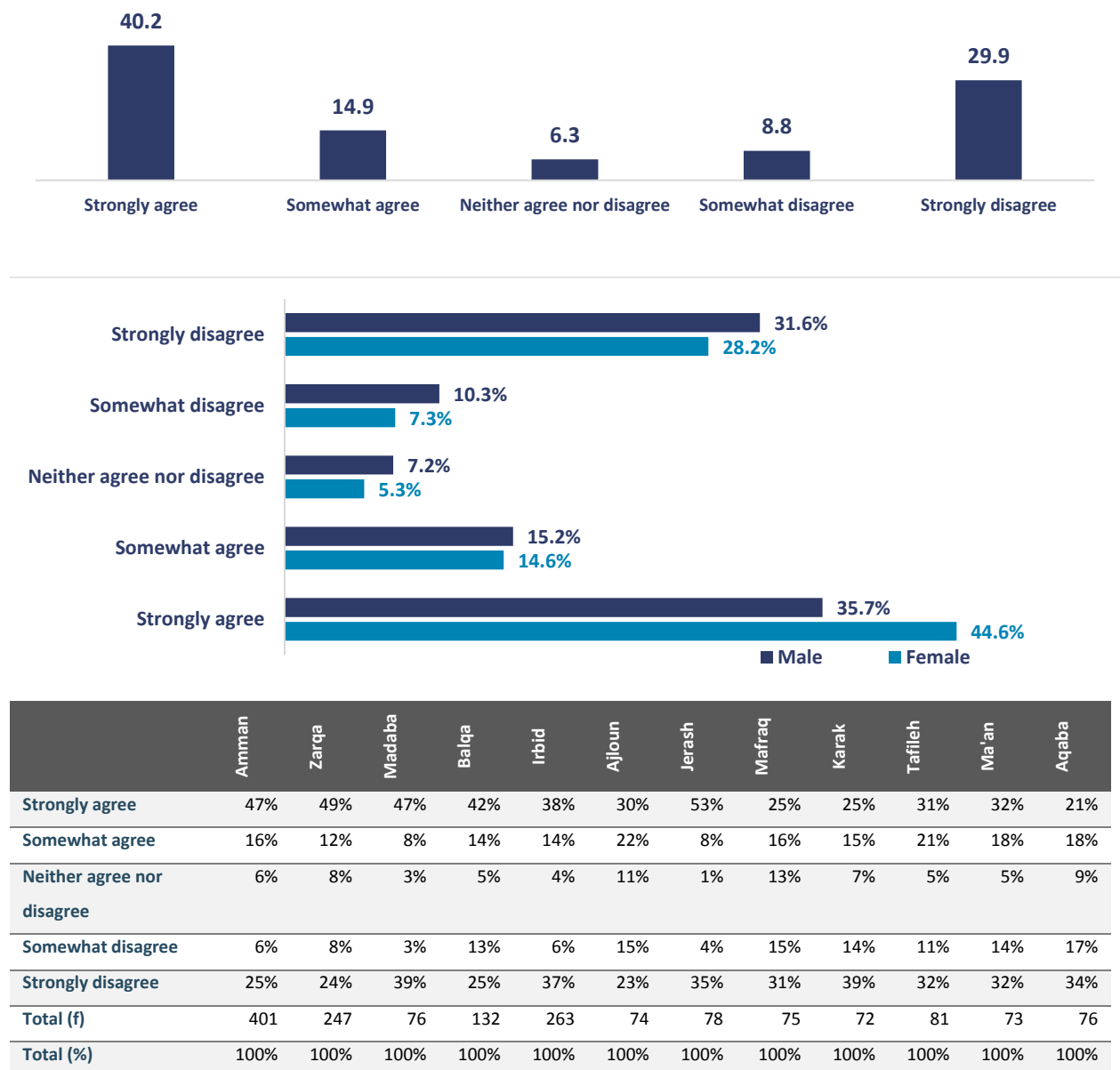
**Ability to access clean drinking water due to lockdown measures and movement restrictions**

	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Mafraq	Karak	Tafilah	Ma'an	Aqaba
<b>Strongly agree</b>	19%	19%	20%	19%	19%	18%	22%	15%	13%	11%	18%	12%
<b>Somewhat agree</b>	11%	11%	11%	12%	9%	9%	8%	8%	21%	12%	11%	9%
<b>Neither agree nor disagree</b>	5%	8%	3%	4%	6%	4%	1%	12%	1%	4%	3%	14%
<b>Somewhat disagree</b>	17%	20%	12%	16%	17%	35%	3%	27%	22%	31%	27%	26%
<b>Strongly disagree</b>	48%	43%	55%	49%	49%	34%	67%	39%	43%	42%	41%	38%
<i>Total (f)</i>	401	247	76	132	263	74	78	75	72	81	73	76
<i>Total (%)</i>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%



Access to basic healthcare was more of a challenge with 40.2% strongly agreeing with the statement: “The lockdown has affected me or my family’s access to basic healthcare,” and 14.9% somewhat agreeing; at the other end of scale, almost a third strongly disagree, showing that there are some problems with distribution, which could be explained geographically: in general, the Southern governorates finding access to basic healthcare easier than those in the North.

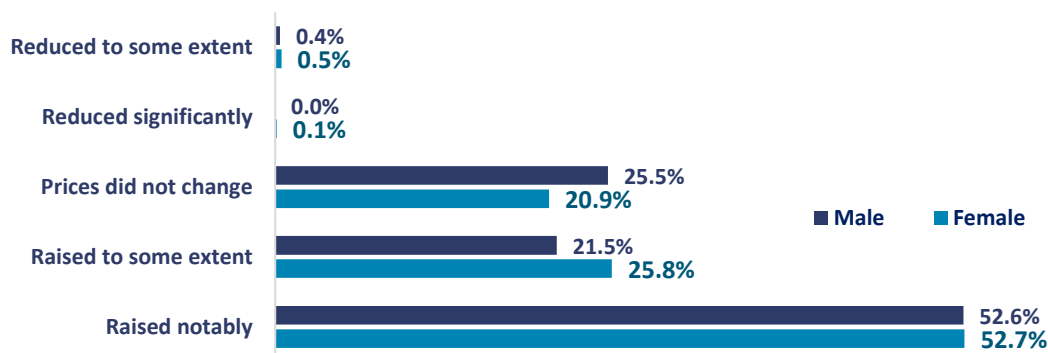
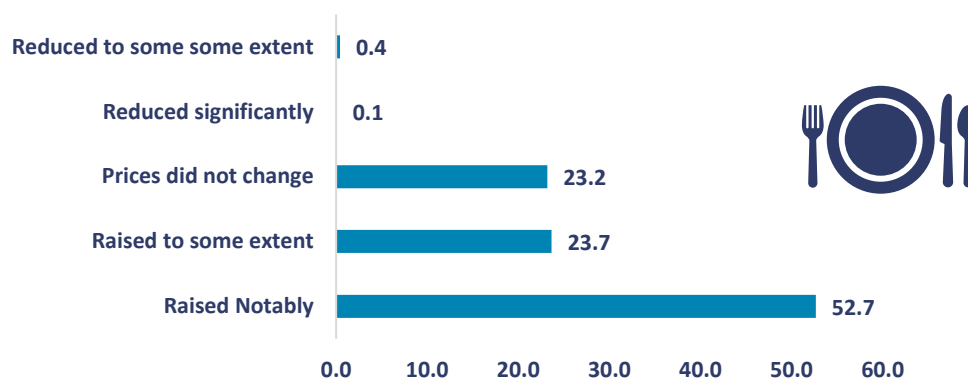
**Fig 18. Access to basic healthcare (beyond COVID-19 emergencies) including access to reproductive health**



### 3.2 FOOD PRICES

More than half of the respondents felt that prices of food had risen “notably”, with another quarter thinking that they have risen “to some extent”, leaving only 23.2% thinking that prices have not changed, and a very small amount (0.4) thinking prices had been reduced to some extent. These findings were relatively consistent across governorates.

**Fig 19. The current situation is affecting the price of food and dietary needs**

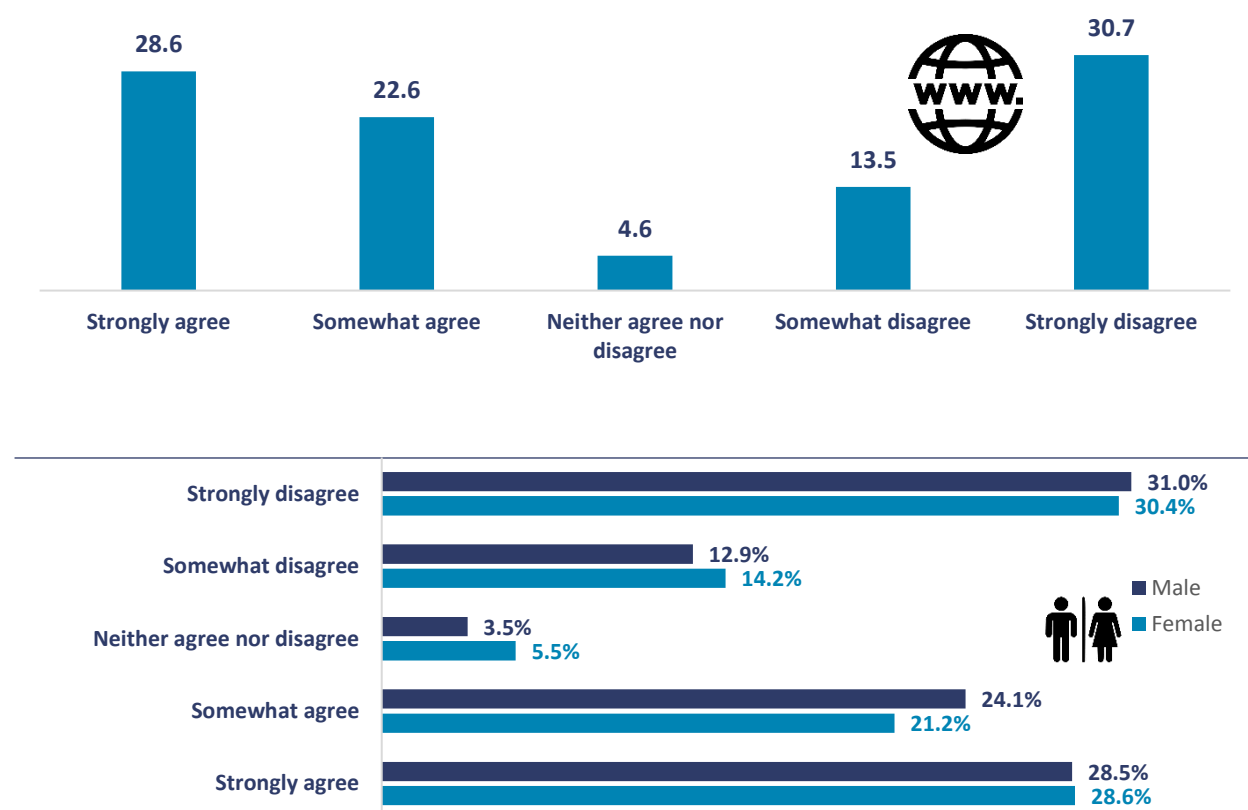


	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Ma'raq	Karak	Tafileh	Ma'an	Aqaba
<b>Raise the prices notably</b>	49%	60%	49%	50%	52%	50%	58%	57%	46%	54%	55%	51%
<b>Raise the prices to some extent</b>	25%	19%	29%	27%	27%	24%	29%	16%	18%	25%	18%	18%
<b>The prices did not change</b>	24%	20%	22%	23%	21%	26%	13%	27%	36%	21%	27%	28%
<b>Price reduced significantly</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Reduce the prices to some extent</b>	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%
<i>Total (f)</i>	401	247	76	132	263	74	78	75	72	81	73	76
<i>Total (%)</i>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### 3.3 INTERNET ACCESS

Internet access is a challenge for many, with knock-on effects for working and studying at home: 51.2% agree that they have the internet access they need; 44.2% say they do not. These averages mask a large variation across the country in terms of access to the internet, from Tafileh (36% agree, 63% disagree) to Jerash (58% agree; 42% disagree).

**Fig 20. I have internet access that allows me and my family to carry out necessary activities (work, education, shopping)**



	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Mafraq	Karak	Tafileh	Ma'an	Aqaba
Strongly agree	29%	29%	43%	30%	27%	28%	46%	19%	25%	16%	25%	26%
Somewhat agree	22%	26%	12%	22%	22%	27%	12%	33%	25%	20%	23%	25%
Neither agree nor disagree	5%	4%	4%	5%	5%	7%	0%	4%	6%	1%	5%	7%
Somewhat disagree	12%	13%	11%	11%	16%	12%	5%	15%	17%	17%	16%	24%
Strongly disagree	31%	29%	30%	32%	31%	26%	37%	29%	28%	46%	30%	18%
Total (f)	401	247	76	132	263	74	78	75	72	81	73	76
Total (%)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

**I have internet access that allows me and my family to carry out necessary activities (work, education, shopping) (by age)**

		19 or younger	20-29	30-39	40-49	50-59	60 or older
<b>Strongly agree</b>	f	11	53	138	172	74	23
	%	39.3%	32.7%	28.6%	30.6%	28.6%	14.9%
<b>Somewhat agree</b>	f	6	29	125	119	67	27
	%	21.4%	17.9%	25.9%	21.2%	25.9%	17.5%
<b>Neither agree nor disagree</b>	f	0	11	16	28	7	13
	%	0.0%	6.8%	3.3%	5.0%	2.7%	8.4%
<b>Somewhat disagree</b>	f	2	20	55	79	38	29
	%	7.1%	12.3%	11.4%	14.1%	14.7%	18.8%
<b>Strongly disagree</b>	f	9	49	149	164	73	62
	%	32.1%	30.2%	30.8%	29.2%	28.2%	40.3%
<b>Total</b>	<b>f</b>	<b>28</b>	<b>162</b>	<b>483</b>	<b>562</b>	<b>259</b>	<b>154</b>
	<b>%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

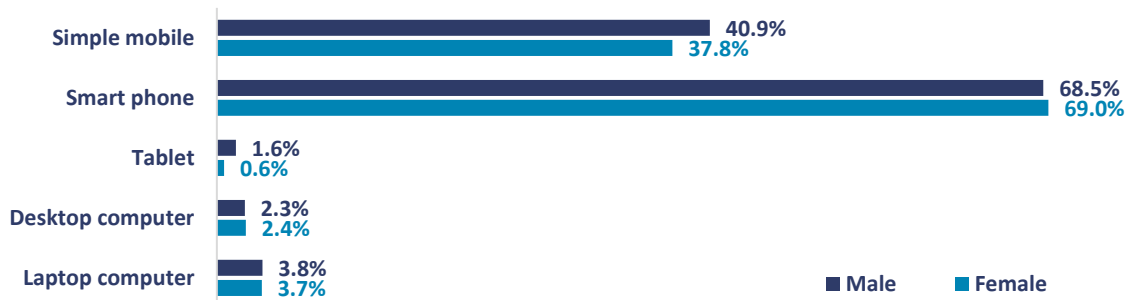
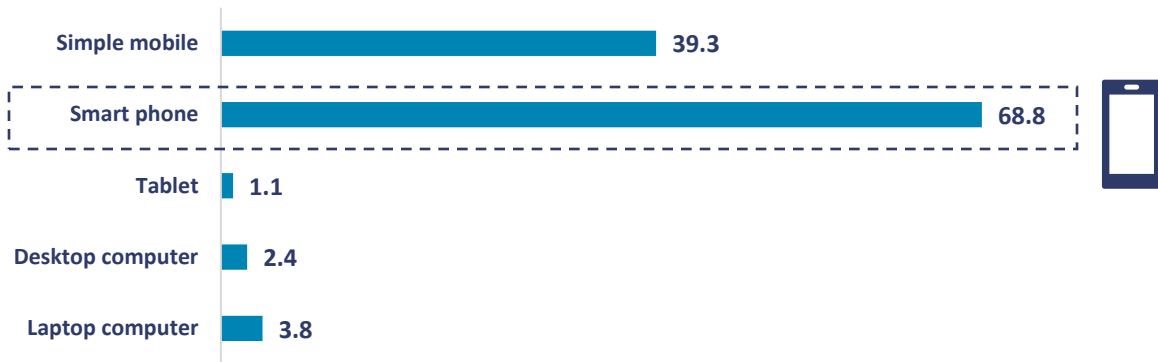
Not surprisingly, access to the internet is differentiated by level of educational achievement, with more highly educated respondents more likely to have the internet access they need.

**I have internet access that allows me and my family to carry out necessary activities (work, education, shopping) (by educational Level)**

		Read and write	Elementary	Preparatory	Basic	Vocational / Apprenticeship	Secondary	Intermediate Diploma	Bachelor Degree	Higher Education (Masters, PhD)
<b>Strongly agree</b>	f	3	49	109	23	7	194	44	33	9
	%	6.5%	21.4%	23.4%	17.2%	53.8%	34.0%	40.4%	48.5%	75.0%
<b>Somewhat agree</b>	f	5	40	99	24	1	156	29	18	1
	%	10.9%	17.5%	21.2%	17.9%	7.7%	27.3%	26.6%	26.5%	8.3%
<b>Neither agree nor disagree</b>	f	0	12	28	4	1	22	4	4	0
	%	0.0%	5.2%	6.0%	3.0%	7.7%	3.9%	3.7%	5.9%	0.0%
<b>Somewhat disagree</b>	f	9	38	70	27	0	66	11	2	0
	%	19.6%	16.6%	15.0%	20.1%	0.0%	11.6%	10.1%	2.9%	0.0%
<b>Strongly disagree</b>	f	29	90	160	56	4	133	21	11	2
	%	63.0%	39.3%	34.3%	41.8%	30.8%	23.3%	19.3%	16.2%	16.7%
<b>Total</b>	<b>f</b>	<b>46</b>	<b>229</b>	<b>466</b>	<b>134</b>	<b>13</b>	<b>571</b>	<b>109</b>	<b>68</b>	<b>12</b>
	<b>%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Although almost 70% of respondents had access to a smart phone, there appears to be a general lack of technology in their homes, a fact that will prevent many easily working or studying from home. Many children will have found it hard to continue with education during the curfew without access to a computer (only 6.2% of households in the sample) or tablet (only 1.1%) for educational material. Many employees will not be able to do their job without access to a computer.

**Fig 21. Which of the following devices is readily available for you and your family members to use?**

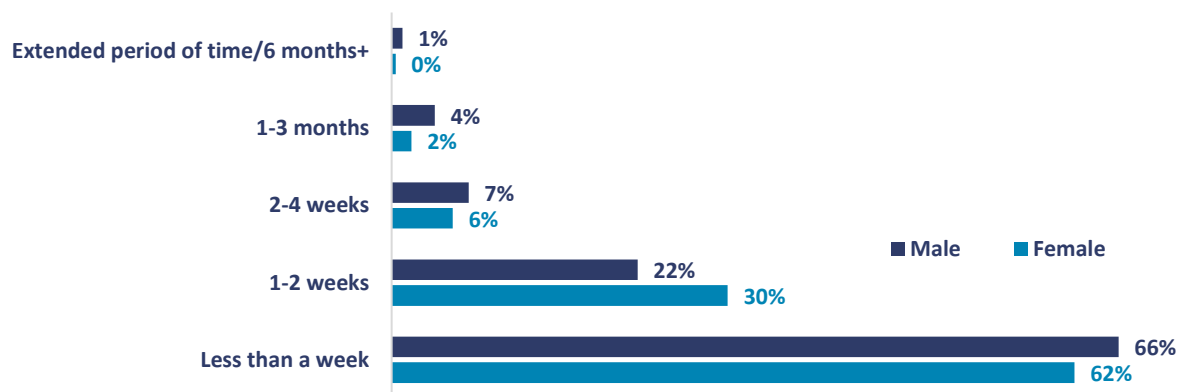
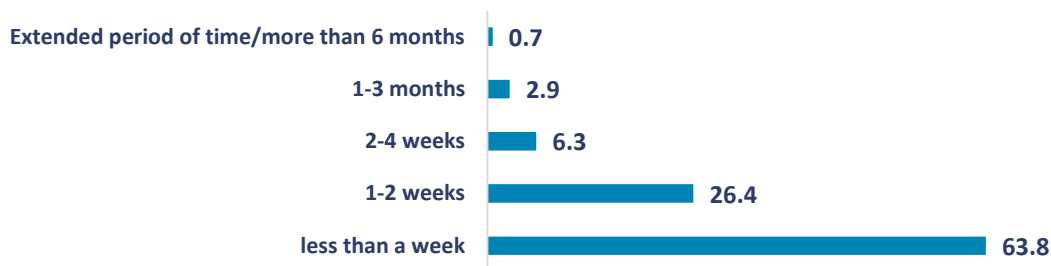


	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Mafraq	Karak	Tafleeh	Ma'an	Aqaba
<b>Laptop computer</b>	4%	3%	4%	2%	4%	7%	1%	0%	7%	5%	5%	3%
<b>Desktop computer</b>	3%	3%	0%	0%	3%	4%	1%	1%	1%	4%	1%	1%
<b>Tablet</b>	1%	1%	0%	1%	1%	4%	0%	1%	0%	1%	1%	0%
<b>Smart phone</b>	68%	72%	71%	70%	66%	68%	71%	67%	65%	60%	77%	75%
<b>Simple mobile</b>	40%	36%	38%	42%	40%	36%	35%	41%	44%	47%	37%	37%
<b>Total (f)</b>	401	247	76	132	263	74	78	75	72	81	73	76

### 3.4 COPING WITH FINANCIAL DIFFICULTIES

One of the most worrying findings is how little savings people have: almost two-thirds of respondents (63.8%) indicated that they have less than one week's worth of financial resources to draw on. Another quarter (26.4%) can only last 1-2 weeks with current resources. 6.3% can cope 2-4 weeks, but only 2.9% can cope between one and three months, and a tiny 0.7% can last more than 6 months.

**Fig 22. Financial resources that allow me to withstand the current situation (full/partial lock-down)**



	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Mafraq	Karak	Tafileh	Ma'an	Aqaba
<b>less than a week</b>	71%	70%	64%	68%	67%	34%	60%	53%	53%	48%	55%	66%
<b>1-2 weeks</b>	22%	25%	24%	23%	26%	43%	35%	40%	29%	28%	25%	24%
<b>2-4 weeks</b>	4%	2%	11%	9%	5%	15%	5%	5%	14%	16%	5%	3%
<b>1-3 months</b>	2%	2%	1%	0%	2%	7%	0%	1%	1%	7%	12%	5%
<b>Extended period of time</b>	0%	0%	0%	0%	1%	1%	0%	0%	3%	0%	3%	3%
<i>Total (f)</i>	401	247	76	132	263	74	78	75	72	81	73	76
<i>Total (%)</i>	100	100	100	100	100	100	100	100	100	100	100	100
	%	%	%	%	%	%	%	%	%	%	%	%

There are some geographical variations within this finding; when you look at those able to cope less than a week with current resources, Amman and Zarqa show the least resilience, closely followed by Balqa, Irbid, Al-Aqaba and Madaba. However, if you extend to the 1 to 2-week category, these differences even out somewhat, though still some moderate differences remain: Ma'an, Tafileh and Karak still have moderately more resilience. The fact remains for all, however, that at least 76% (Tafileh) and up to 95% (Az-Zarqa and Jerash) of respondents indicated that they cannot cope for an additional 2 weeks under lockdown conditions. This is of vital concern.

#### I have enough financial resources that allow me to withstand the current situation (full/partial lockdown) (by age)

		19 or younger	20-29	30-39	40-49	50-59	60 or older
less than a week	f	13	108	344	362	140	85
	%	46.4%	66.7%	71.2%	64.4%	54.1%	55.2%
1-2 weeks	f	9	42	102	145	91	46
	%	32.1%	25.9%	21.1%	25.8%	35.1%	29.9%
2-4 weeks	f	4	8	22	34	19	16
	%	14.3%	4.9%	4.6%	6.0%	7.3%	10.4%
1-3 months	f	2	3	13	15	7	7
	%	7.1%	1.9%	2.7%	2.7%	2.7%	4.5%
Extended period of time	f	0	1	2	6	2	0
	%	0.0%	0.6%	0.4%	1.1%	0.8%	0.0%
Total	f	28	162	483	562	259	154
	%	100%	100%	100%	100%	100%	100%

#### I have enough financial resources that allow me to withstand the current situation (full/partial lockdown) (by education level)

		Read and write	Elementary	Preparatory	Basic	Vocational / Apprenticeship	Secondary	Intermediate Diploma	Bachelor's Degree	Higher Education (Masters, PhD)
less than a week	f	29	146	329	92	10	361	60	23	2
	%	63.0%	63.8%	70.6%	68.7%	76.9%	63.2%	55.0%	33.8%	16.7%
1-2 weeks	f	13	65	103	33	3	160	31	23	4
	%	28.3%	28.4%	22.1%	24.6%	23.1%	28.0%	28.4%	33.8%	33.3%
2-4 weeks	f	4	12	24	5	0	33	10	13	2
	%	8.7%	5.2%	5.2%	3.7%	0.0%	5.8%	9.2%	19.1%	16.7%
1-3 months	f	0	5	8	4	0	13	6	7	4
	%	0.0%	2.2%	1.7%	3.0%	0.0%	2.3%	5.5%	10.3%	33.3%
Extended period of time	f	0	1	2	0	0	4	2	2	0
	%	0.0%	0.4%	0.4%	0.0%	0.0%	0.7%	1.8%	2.9%	0.0%
Total	f	46	229	466	134	13	571	109	68	12
	%	100%	100%	100%	100%	100%	100%	100%	100%	100%

As a general rule, those with higher educational level tend to have slightly higher financial resources.

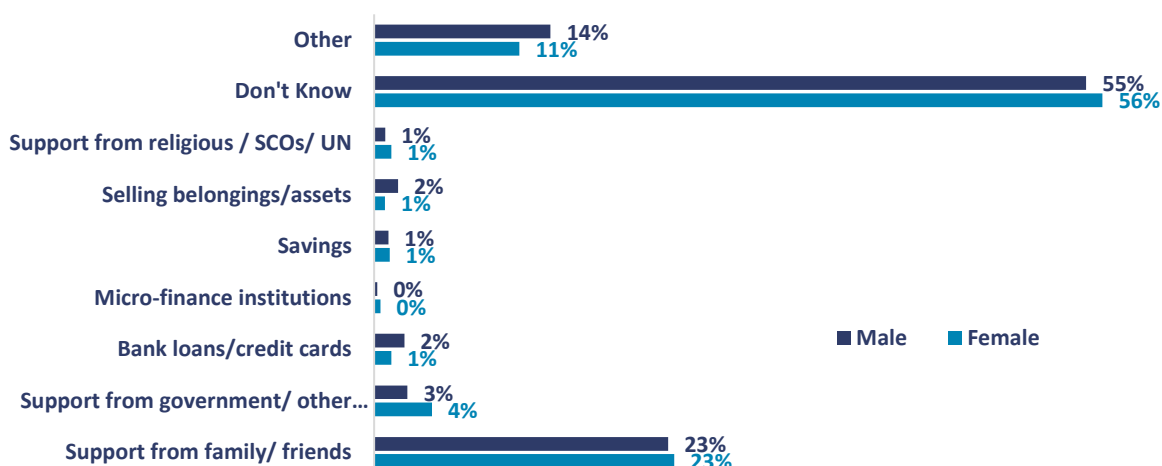
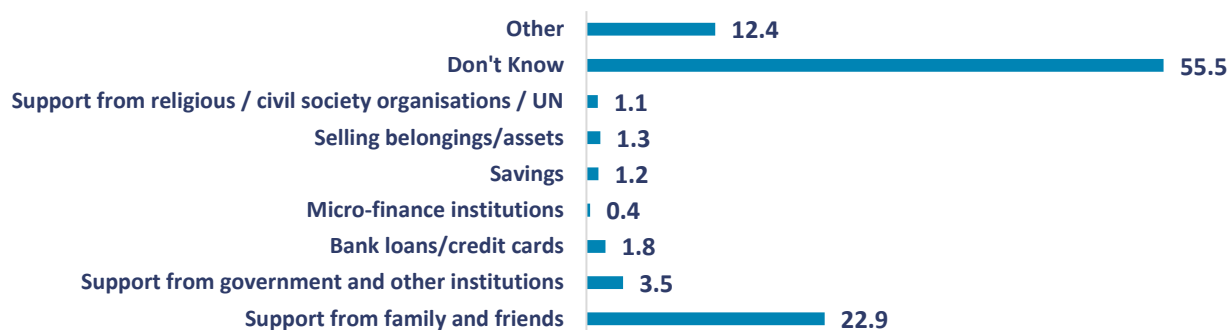
**I have enough financial resources that allow me to withstand the current situation (full/partial lock-down) (by has your employment status changed)**

		No - I'm still employed as	Yes - my salary was reduced	Yes - I don't work any more	Yes - I'm on an unpaid leave	Yes - I lost my job	Other
<b>less than a week</b>	f	39	24	333	21	18	10
	%	37.5%	50.0%	79.7%	67.7%	85.7%	52.6%
<b>1-2 weeks</b>	f	38	16	64	8	3	5
	%	36.5%	33.3%	15.3%	25.8%	14.3%	26.3%
<b>2-4 weeks</b>	f	12	6	13	2	0	2
	%	11.5%	12.5%	3.1%	6.5%	0.0%	10.5%
<b>1-3 months</b>	f	11	2	6	0	0	1
	%	10.6%	4.2%	1.4%	0.0%	0.0%	5.3%
<b>Extended period of time/more than 6 months</b>	f	4	0	2	0	0	1
	%	3.8%	0.0%	0.5%	0.0%	0.0%	5.3%
<b>Total</b>	<b>f</b>	<b>104</b>	<b>48</b>	<b>418</b>	<b>31</b>	<b>21</b>	<b>19</b>
	<b>%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Unsurprisingly, financial resilience is affected by the employment effects of the situation. Those who have lost all their work push these numbers up: a full 100% of those who have lost their job can only last a week or two; 95% of those who have no work and 93.5% of those on unpaid leave are in the same position. The numbers are slightly less grim for those who have the same employment from before but given that this category only forms 16.5% of respondents the overall picture remains very concerning.



Fig 23. How will you be covering any expenses that you are currently unable to pay due to the current situation?



	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jerash	Mafraq	Karak	Tafleeh	Ma'an	Aqaba
<b>Support from family and friends</b>	18%	26%	38%	18%	27%	28%	29%	13%	22%	25%	19%	14%
<b>Support from government and other institutions</b>	4%	3%	0%	2%	6%	0%	3%	7%	7%	0%	3%	4%
<b>Bank loans/credit cards</b>	1%	1%	1%	3%	3%	0%	1%	0%	6%	4%	3%	1%
<b>Micro-finance institutions</b>	0%	1%	0%	1%	0%	0%	1%	1%	0%	0%	0%	0%
<b>Savings</b>	0%	2%	1%	1%	1%	1%	3%	0%	0%	4%	3%	1%
<b>Selling belongings/assets</b>	2%	1%	1%	0%	0%	3%	1%	3%	0%	1%	3%	4%
<b>Support from religious / civil society organizations / UN</b>	1%	0%	0%	2%	2%	1%	1%	0%	0%	1%	3%	0%
<b>Don't Know</b>	64%	55%	45%	55%	52%	51%	53%	57%	46%	49%	55%	55%
<b>Other</b>	10%	11%	13%	17%	9%	15%	8%	19%	19%	16%	12%	20%
<b>Total</b>	401	247	76	132	263	74	78	75	72	81	73	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

### Other ways of covering any expenses currently unable to pay due to the current situation

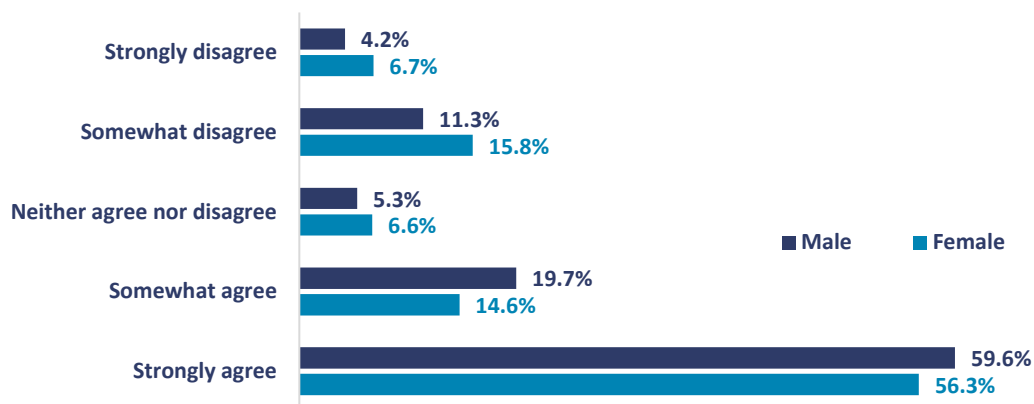
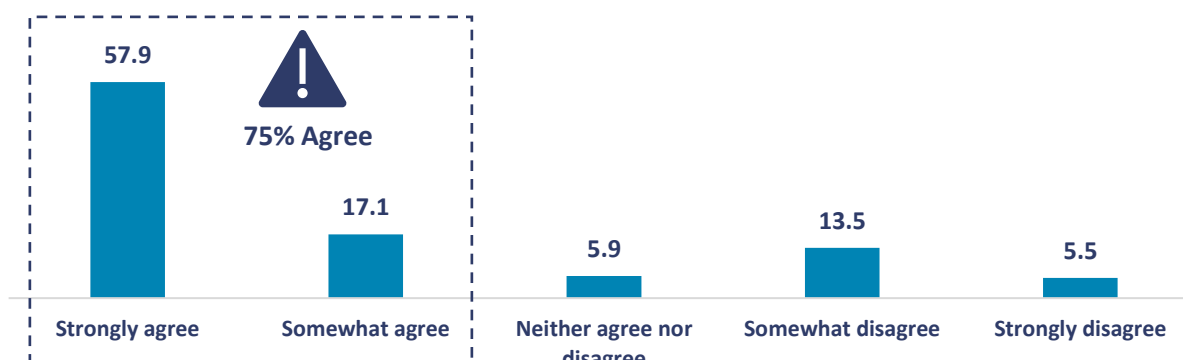
	<i>f</i>	%		<i>f</i>	%
Borrowing money / loans	73	35.8			
Nothing/ No Means/ Don't Know	46	22.5	Donations/ Family Support	3	1.5
Working (individual jobs)	15	7.4	NGOs and Associations	3	1.5
Installing Payments	12	5.9	No difficulties so far	2	1.0
Delaying payments	11	5.4	Sold Something	1	0.5
Friends and Neighbors	9	4.4	Bread Subsidies	1	0.5
No Expenses / Spending	8	3.9	Zakat	1	0.5
Cutting back on spending	7	3.4	Unable to cover payments (in debt)	1	0.5
Monthly Employment Salary/ Retirement	7	3.4			
National Aid Fund	4	2.0	<b>Total</b>	<b>204</b>	<b>100.0</b>

As worrying as the immediate need is the impact that this need is having on levels of stress and anxiety in the country: 55.5% of respondents say they do not know how they will cover expenses that they cannot currently pay. This answer shows that people will soon be getting desperate. 22.9% say they have support from family and friends, and 3.5% say they have support from government and other institutions. Very small numbers are turning to bank loans, religious/civil society organizations or the UN, savings and selling assets.

		19 OR YOUNGER	20-29	30-39	40-49	50-59	60 OR OLDER
Support from family and friends	<i>f</i>	7	31	117	131	60	31
	%	25.0%	19.1%	24.2%	23.3%	23.2%	20.1%
Support from government and other institutions	<i>f</i>	1	5	22	16	8	6
	%	3.6%	3.1%	4.6%	2.8%	3.1%	3.9%
Bank loans/credit cards	<i>f</i>	0	0	8	12	9	1
	%	0.0%	0.0%	1.7%	2.1%	3.5%	0.6%
Micro-finance institutions	<i>f</i>	0	1	2	2	1	0
	%	0.0%	0.6%	0.4%	0.4%	0.4%	0.0%
Savings	<i>f</i>	0	2	5	4	5	3
	%	0.0%	1.2%	1.0%	0.7%	1.9%	1.9%
Selling belongings/assets	<i>f</i>	0	2	5	6	7	2
	%	0.0%	1.2%	1.0%	1.1%	2.7%	1.3%
Support from CBO's / un	<i>f</i>	0	1	8	3	2	4
	%	0.0%	0.6%	1.7%	0.5%	0.8%	2.6%
Don't know	<i>f</i>	18	106	258	309	133	90
	%	64.3%	65.4%	53.4%	55.0%	51.4%	58.4%
Other	<i>f</i>	2	14	58	79	34	17
	%	7.1%	8.6%	12.0%	14.1%	13.1%	11.0%
Total	<b><i>f</i></b>	<b>28</b>	<b>162</b>	<b>483</b>	<b>562</b>	<b>259</b>	<b>154</b>
	<b>%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

### 3.5 PERCEPTIONS OF LONG-TERM IMPACT OF COVID-19

Fig 24. The current situation has a long-term impact on income levels / livelihood



	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jarash	Ma'raq	Karak	Tafleeh	Ma'an	Aqaba
<b>Strongly agree</b>	60%	64%	66%	60%	60%	50%	74%	35%	46%	49%	55%	49%
<b>Somewhat agree</b>	15%	14%	8%	17%	18%	22%	12%	31%	21%	22%	18%	24%
<b>Neither agree nor disagree</b>	6%	5%	4%	5%	4%	7%	3%	12%	6%	6%	8%	9%
<b>Somewhat disagree</b>	13%	13%	18%	14%	14%	16%	8%	17%	19%	11%	12%	12%
<b>Strongly disagree</b>	6%	5%	4%	4%	4%	5%	4%	5%	8%	11%	7%	7%
<b>Total</b>	401	247	76	132	263	74	78	75	72	81	73	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Broken down by age, this data reveals that it is those in the middle of their working lives (30-49-year-olds) who are most worried about the long-term impact on incomes; the younger age-brackets show slightly greater resilience and the older, with less of their working lives ahead of them, even more, though even with the older and younger ages, the vast majority still agree that there will be long-term impact.

**I believe that current situation will have a long-term impact on my income levels / livelihood, lasting beyond lock-down (By Age)**

		19 or younger	20-29	30-39	40-49	50-59	60 or older
<b>Strongly agree</b>	f	15	87	299	347	139	68
	%	53.6%	53.7%	61.9%	61.7%	53.7%	44.2%
<b>Somewhat agree</b>	f	3	37	87	85	40	30
	%	10.7%	22.8%	18.0%	15.1%	15.4%	19.5%
<b>Neither agree nor disagree</b>	f	2	6	21	29	20	20
	%	7.1%	3.7%	4.3%	5.2%	7.7%	13.0%
<b>Somewhat disagree</b>	f	4	19	54	74	46	26
	%	14.3%	11.7%	11.2%	13.2%	17.8%	16.9%
<b>Strongly disagree</b>	f	4	13	22	27	14	10
	%	14.3%	8.0%	4.6%	4.8%	5.4%	6.5%
<b>Total</b>	f	<b>28</b>	<b>162</b>	<b>483</b>	<b>562</b>	<b>259</b>	<b>154</b>
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**I believe that current situation will have a long-term impact on my income levels / livelihood, lasting beyond lock-down (by educational level)**

		Read and write	Elementary	Preparatory	Basic	Vocational / Apprenticeship	Secondary	Intermediate Diploma	Bachelor's Degree	Higher Education (Masters, PhD)
<b>Strongly agree</b>	f	21	122	272	78	8	350	64	33	7
	%	45.7%	53.3%	58.4%	58.2%	61.5%	61.3%	58.7%	48.5%	58.3%
<b>Somewhat agree</b>	f	4	37	94	18	2	86	16	21	4
	%	8.7%	16.2%	20.2%	13.4%	15.4%	15.1%	14.7%	30.9%	33.3%
<b>Neither agree nor disagree</b>	f	7	20	22	10	0	29	7	2	1
	%	15.2%	8.7%	4.7%	7.5%	0.0%	5.1%	6.4%	2.9%	8.3%
<b>Somewhat disagree</b>	f	13	41	56	20	3	73	11	6	0
	%	28.3%	17.9%	12.0%	14.9%	23.1%	12.8%	10.1%	8.8%	0.0%

<b>Strongly disagree</b>	f	1	9	22	8	0	33	11	6	0
	%	2.2%	3.9%	4.7%	6.0%	0.0%	5.8%	10.1%	8.8%	0.0%
<b>Total</b>	f	<b>46</b>	<b>229</b>	<b>466</b>	<b>134</b>	<b>13</b>	<b>571</b>	<b>109</b>	<b>68</b>	<b>12</b>
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

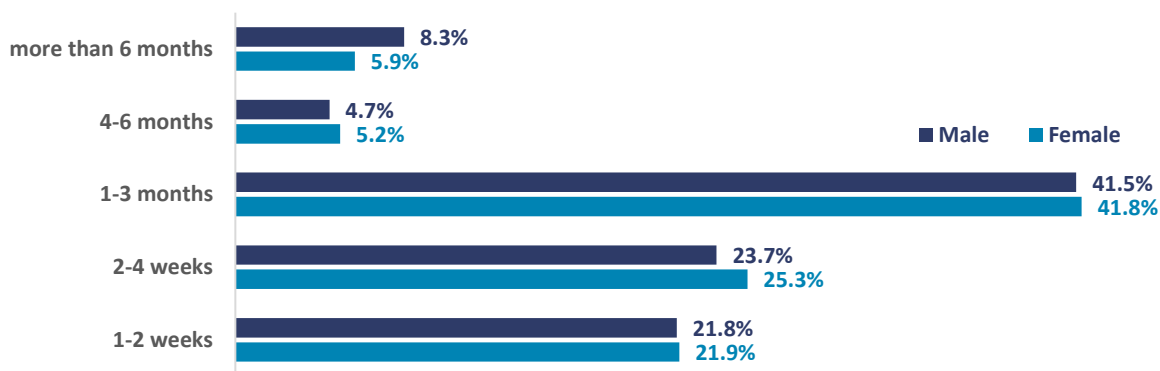
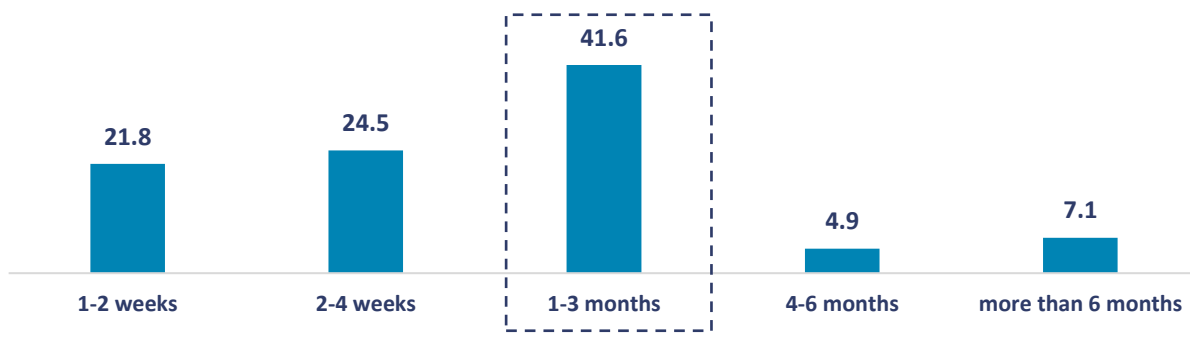
This perception of the future is of course affected by the present, and those currently most affected (having lost all their work) are those most pessimistic about the future.

**I believe that current situation will have a long-term impact on my income levels / livelihood, lasting beyond lock-down (by has your employment status changed)**

		No - I'm still employed as before	Yes - my salary was reduced	Yes - I do not work any more	Yes - I'm on an unpaid leave	Yes - I lost my job	Other
<b>Strongly agree</b>	f	44	26	286	18	11	11
	%	42.3%	54.2%	68.4%	58.1%	52.4%	57.9%
<b>Somewhat agree</b>	f	29	10	65	8	5	5
	%	27.9%	20.8%	15.6%	25.8%	23.8%	26.3%
<b>Neither agree nor disagree</b>	f	6	5	13	0	2	0
	%	5.8%	10.4%	3.1%	0.0%	9.5%	0.0%
<b>Somewhat disagree</b>	f	15	5	42	4	3	3
	%	14.4%	10.4%	10.0%	12.9%	14.3%	15.8%
<b>Strongly disagree</b>	f	10	2	12	1	0	0
	%	9.6%	4.2%	2.9%	3.2%	0.0%	0.0%
<b>Total</b>	f	<b>104</b>	<b>48</b>	<b>418</b>	<b>31</b>	<b>21</b>	<b>19</b>
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

This survey showed that many people are prepared for this situation to last, though around a fifth (21.8%) believe that change will come in 1-2 weeks, and another 24.5% believe it will change in 2-4 weeks. The majority, however, believe it will be longer than that, with the most common answer (from 41.6% of respondents) being 1-3 months; another 4.9% think it will be 4-6 months before the situation changes, and a significant 7.1% believe it will last more than 6 months.

**Fig 25. How long do you expect this situation (full/partial restrictions on movement) to last ?**



	Amman	Zarqa	Madaba	Balqa	Irbid	Ajloun	Jarash	Mafraq	Karak	Tafleeh	Ma'an	Aqaba
<b>1-2 weeks</b>	19%	21%	21%	27%	22%	26%	19%	23%	19%	30%	19%	25%
<b>2-4 weeks</b>	24%	24%	26%	30%	24%	30%	8%	29%	31%	21%	19%	28%
<b>1-3 months</b>	46%	40%	45%	36%	40%	31%	59%	39%	38%	40%	41%	34%
<b>4-6 months</b>	3%	6%	3%	5%	7%	3%	8%	5%	3%	4%	7%	3%
<b>more than 6 months</b>	7%	8%	5%	2%	6%	11%	6%	4%	10%	6%	14%	11%
<b>Total</b>	401	247	76	132	263	74	78	75	72	81	73	76
	100	100	100	100	100	100	100	100	100	100	100	100
	%	%	%	%	%	%	%	%	%	%	%	%

## Annex A

### Impact of Covid-19 Pandemic on Households in Jordan

#### Questionnaire for Households

##### United Nations Development Program in Jordan

Dear Respondent

The coronavirus 19 (COVID-19) has severe effects on the population all over the world and in Jordan. To help mitigate its socio-economic impact, the government, the United Nations Development Program and development partners need to know who will be affected and how. This will help us in prioritizing, designing and targeting response measures.

Please help us complete this survey.

Note that all data submitted will be confidential.

Thank you for cooperation.

1. What is your gender?	Female	1
	Male	2
2. What is your age?	19 or younger	1
	20-29	2
	30-39	3
	40-49	4
	50-59	5
	60 or older	8
3. What is your nationality?	Jordanian	1
	Syrian	2
	Palestinian	3
	Iraqi	4
	Other (Please Specify)	5
4. What is your highest education level?	Read and write	1
	Elementary	2
	Preparatory	3
	Basic	4
	Vocational / Apprenticeship	5
	Secondary	6
	Intermediate Diploma	7
	Bachelor's Degree	8
	Higher Education (Masters, PhD)	9
5. What is your marital status?	Single	1
	Married	2
	Divorced/Separated	3
	Widow	4

<b>6. Where do you live?</b>	Irbid	1
	Albalqaa	2
	Jarash	3
	Al-Zaraqaa	4
	Al-Tafieleh	5
	Ajloun	6
	Aqaba	7
	Amman	8
	Al-Karak	9
	Madaba	10
	Ma'an	11
	Al-Mafraq	12
<b>7. How many people live in your household (including you)?</b>	1-2	1
	3-4	2
	5-6	3
	7-8	4
	9-10	5
	More than 11	6
<b>8. Do any of your household members have a disability?</b>	Yes	1
	No	2
<b>9. Type of Tenure</b>	Owned	1
	Rented	2
	For work	3
	Other (Please Specify)	4
<b>10. Are you the head of the household?</b>	Yes	1
	No	2
<b>11. What is your employment status</b>	Self-employed	1
	day labourer	2
	Business owner	3
	Private sector employee	4
	Public sector employee	5
	Retired	6
	Unemployed - looking for a job	7
	Unemployed - not looking for a job (student, stay at home dad/mom...etc)	8
<b>12. Has your employment/work status changed due to the corona virus outbreak and the associated lock- down measures?</b>	No – I'm still employed as before	1
	Yes- my salary was reduced	2
	Yes – I'm on an unpaid leave	3
	Yes – I lost my job	4
	Yes- I don't work any more	5
	Other (please Specify)	6
<b>13. Compared to my income (from employment) before the Corona virus outbreak and the associated lock- down, my income now is:</b>	Much Higher	1
	Slightly Higher	2
	My income was not affected	3
	Slightly lower	4
	Much lower	5
	I lost all my income due to the lock-down	6
<b>14. Do you have any other sources of income?</b>	Property income/rent	1
	Transfers/remittances	2
	National Aid Fund / Zaakat Fund / charitable organizations & individuals	3
	other family sources	4
	None	5
	Other specify	6
<b>15. Do you have a social security</b>	Yes	1
	No	2
<b>16. Are you enrolled in a social protection program?</b>	Yes from NAF	1
	Yes other (please specify)	2
	No	3



17. I'm having difficulties covering my basic needs like rent food, heating, medicine due to the corona virus outbreak and the associated lock-down measures	Strongly agree Somewhat agree Neither agree nor disagree Somewhat disagree Strongly disagree	1 2 3 4 5
18. The current situation is affecting my ability to access clean drinking water	Strongly agree Somewhat agree Neither agree nor disagree Somewhat disagree Strongly disagree	1 2 3 4 5
19. The current situation is affecting the price of food and dietary needs	Raise the prices notably Raise the prices to some extent The prices did not change The prices were reduced	1 2 3 4
20. The lock-down has affected my or my family's access to basic healthcare (beyond COVID-19 emergencies) including access to reproductive health	Strongly agree Somewhat agree Neither agree nor disagree Somewhat disagree Strongly disagree	1 2 3 4 5
21. I have internet access that allows me and my family to carry out necessary activities (work, education, shopping)	Strongly agree Somewhat agree Neither agree nor disagree Somewhat disagree Strongly disagree	1 2 3 4 5
22. Which of the following devices is readily available for you and your family members to use?	Laptop Computer Desktop computer Tablet Smart phone Simple mobile	1 2 3 4 5
23. I have enough financial resources that allow me to withstand the current situation (full/partial lock-down) for:	Less than a week 1-2 weeks 2-4 weeks 1-3 months 3-6 months Extended period of time/more than 6 months	1 2 3 4 5 6
24. How will you be covering any expenses that you are currently unable to pay due to the current situation, if any	Savings Support from family and friends Support from government and other institutions Support from religious / civil society organisations Selling belongings / assets Bank loans / credit cards Micro-finance institutions I don't know Other (please specific)	1 2 3 4 5 6 7 8 9
25. I believe that current situation will have a long-term impact on my income levels / livelihood, lasting beyond the immediate lock-down	Strongly agree Somewhat agree Neither agree nor disagree Somewhat disagree Strongly disagree I don't know	1 2 3 4 5 6
26. How long do you expect this situation (full/partial restrictions on movement) to last?	1-2 weeks 2-4 weeks 1-3 months 4-6 months More than 6 months	1 2 3 4 5

<b>27. What is your monthly income (before the current situation)?</b>	Less than 250 JDs	1
	251-500 JDs	2
	501-750 JDs	3
	751-1,000 JDs	4
	1,001-1,500 JDs	5
	1,501-2,000 JDs	6
	More than 2000 JDs	7
<b>Would you like to receive the findings?</b>	Yes	1
	No	2
<b>Are you ready to participate in the next round?</b>	Yes	1
	No	2
<b>Contact information</b>	Telephone number	
	E-mail address	