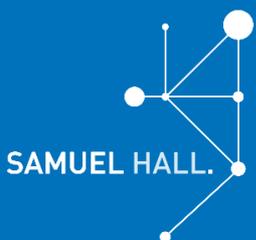


# VULNERABILITY ASSESSMENT FRAMEWORK



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## Population Survey of Refugees Living in Host Communities Jordan 2022





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## Acronyms

ASC	Asylum Seekers Certificate
CARI	Consolidated Approach for Reporting Indicators of Food Security
CBJ	Central Bank of Jordan
DOS	Department of Statistics
FCS	Food Consumption Score
FHH	Female-Headed Household
FINDEX	Global Financial Inclusion Database
GCR	Global Compact on Refugees
GOJ	Government of Jordan
HAUS	Health and Access Utilization Survey
HH	Household
HIES	Household Income and Expenditure Survey
HoH	Head of Household
JOD	Jordanian Dinar
ILO	International Labour Organization
IPC	Integrated Food Security Phase Classification
ISWG	Inter-Sector Working Group
JRP	Jordan Response Plan
KAP	Knowledge, Attitudes and Practices
KYC	Know Your Customer
LCSI	Livelihoods Coping Strategy Index
MEB	Minimum Expenditure Basket
MENA	Middle East and North Africa
MHH	Male-Headed Households
MOE	Ministry of Education
MOI	Ministry of Interior
MOH	Ministry of Health
NCLS	National Child Labour Survey
PA	Principal Applicant
PHC	Primary Health Care
RAIS	Refugee Assistance Information System
rCSI	Reduced Coping Strategy Index
SDG	Sustainable Development Goal
SMEB	Survival Minimum Expenditure Basket
UNHCR	United Nations High Commissioner for Refugees
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme
WG	Washington Group
WHO	World Health Organization



# Executive Summary

The Vulnerability Assessment Framework (VAF) is a key tool used by humanitarian and development partners in Jordan. It contributes to coherent vulnerability identification and programme delivery across sectors. It informs strategic planning of key actors on refugee-related matters and provides evidence-based inputs for the Jordan Response Plan, UN Common Country Analysis and UN Sustainable Development Framework.

For the fifth bi-annual VAF population study in 2022, 6,427 refugee households residing in host communities were randomly sampled across all governorates to explore thematic and sectoral vulnerabilities for refugee populations of all nationalities within Jordan. Data was collected face to face over a period of sixteen weeks between the dates of 5 July 2021 and 9 October 2021. The questionnaire was designed in consultation with the sector leads and members of the Inter-Sector Working Group (ISWG) to ensure the survey's impact and effectiveness.

## Key Findings

### General findings

**Economic conditions have worsened for many Syrians since 2018,**<sup>1</sup> according to a variety of indicators. A higher proportion of Syrians report having debt in 2021 (36% in 2021 to 11% in 2018), needing to buy food on credit (64% in 2021 to 45% in 2018) and being forced to sell productive assets (11% in 2021 to 6% in 2018). Debt per capita figures are high, with the average Syrian refugee individual holding 343.1 JOD of debt and the average non-Syrian individual holding debt of 792.3 JOD.

**Vulnerabilities compound one another.** 62% of individuals who report being severely vulnerable in terms of shelter are also severely vulnerable in terms of WASH. 17% of individuals who face severe difficulties in meeting their basic needs also face severe health vulnerability, and 15% of individuals who face severe education vulnerability also face severe food security vulnerability. As such, vulnerabilities need to be viewed and addressed through a coordinated multisectoral approach.

<sup>1</sup> Non-Syrian refugees were added to the VAF studies in 2021, and thus comparison prior to this year cannot be concluded

**The negative impact of the COVID-19 pandemic extends beyond health indicators.** In 2021, 31% of Syrian and 26% of non-Syrians reported that they were working, compared to 35% of Syrians before the pandemic. Since the start of the pandemic, food prices have surged, resulting in more families borrowing food and buying food on credit. A lack of digital tools for remote schooling was a primary challenge for children enrolled in school during the 2020–2021, when remote learning was the main modality.

**Somali refugees tend to be more vulnerable across several sectors compared to other nationalities.** Only 99% of Somalis rely on at least one negative livelihood coping mechanism, and 40% report using at least one emergency-level coping mechanism. For Somali families, income from work represents on average only 6% of the total family monthly income sources, compared to 52% for Syrians and 39% for all non-Syrians.

## Sectoral findings



### Dependency Ratio

Over half of the interviewed Syrians (58%) and slightly under half of non-Syrians (43%) live in families in which there is a ratio of 1.8 or more dependent members to independent members, placing them at a severe vulnerability level. Across the sample, high dependency figures are largely driven by a high proportion of children, with the average Syrian family having 2.01 children and the average non-Syrian family .95 children. As dependency ratio is a cross-cutting variable, a high dependency ratio places many refugee individuals at a risk of higher health, food security, and economic vulnerabilities.



### Health

The VAF health indicator assesses the capacity of refugees to access healthcare in relation to factors such as physical access, household composition, documentation status and costs. Data in 2021 reveal that a high proportion of Syrians (42%) and non-Syrians (38%) face high or severe levels of vulnerability. Over half of Syrians (59%) and non-Syrians (51%) are in families where at least one member needed healthcare but was not able to attain it in the six months prior to interview. Statistical modelling shows that the strongest predictor for accessing medical care

services is the number of chronic illnesses. Each additional chronic illness that an individual has increases the likelihood of accessing medical care by approximately 75%. Higher income and higher household expenditure also correlated positively with access to healthcare, highlighting the importance of economic inclusion of refugees in Jordan.



### COVID-19 knowledge, attitude, and practices

Over the course of the pandemic, Jordan has reported 1,689,314 confirmed cases of COVID-19.<sup>2</sup> By the time of data collection between July and October 2021, 19% of Syrian and 16% of non-Syrian households reported that the head of household had contracted COVID-19. Half of the respondents across nationalities know someone who has contracted the virus. 45% of Syrians and 70% of non-Syrians live in a household where the head of household has been vaccinated with at least one dose of a COVID-19 vaccine. Since then, UNHCR Jordan's data has revealed that over 45% of refugees individuals living in host communities have received the COVID-19 vaccine.



### Shelter

Over 80% of the refugee population lives within host communities across Jordan. But as a result of insecure employment, refugees face increasing economic pressures to meet their needs for safe and secure housing, a situation exacerbated by the current COVID-19 pandemic. In 2021, 11% of Syrian and 8% of non-Syrian individuals report living in sub-standard or informal settlements. Poor shelter conditions and low security of tenure continue to be drivers of shelter vulnerability. Economic factors are likely contributing to poor tenure security, as 96% of Syrian and 87% of non-Syrian individuals report renting their accommodation, and over half of both Syrian and non-Syrian individuals (55% and 52% respectively) report not having paid their rent in the last three months.

<sup>2</sup> As of March 2022



## WASH

Across the surveyed refugee population, 95% of Syrian and 98% of non-Syrian individuals face low or moderate WASH vulnerability. In line with the 2018 VAF, reliability of solid waste management continues to be the worst-performing indicator in the WASH dimension. In addition to waste management, high expenditure on WASH items was a challenge with 16% of Syrian and 10% of non-Syrian individuals spending over 10% of their household budget on WASH items. Higher WASH expenditure is related to shelter type. Households living in informal settlements spend 27 JOD on average compared to 20 JOD for households living in formal or sub-standard accommodation.



## Livelihood coping strategies

To mitigate the impact of shocks on income and livelihoods, most interviewed refugees report having to implement some level of livelihood coping strategies in the 30 days before being interviewed (89% of Syrians and 90% of non-Syrians). 25% of Syrians and 18% of non-Syrians report having used at least one emergency-level coping strategy in the previous month. Refugees with debt as well as families with more dependent members were more likely to resort to a livelihood coping strategies. Compared to 2018, fewer Syrian individuals enact emergency-level coping mechanisms (from 46% to 25%), and more have turned to stress-level coping strategies (from 7% to 21%).



## Food security

Jordan is considered food secure, based on the 2020 Global Hunger Index. However, 62% of interviewed Syrians and 54% of non-Syrians face either high or severe levels of food security vulnerability according to VAF ratings. In 2021, 43% of Syrians and 42% of non-Syrians live in families which report either a borderline or poor food consumption score (FCS), and 55% of Syrians and 48% of non-Syrians report that adults in their family had to restrict consumption in order for small children to eat. The high proportion of individuals resorting to reduced food coping strategies may be a result of price hikes originating from COVID-19 pandemic, and the country's reliance upon imported food. Subsequently, the proportion of Syrian families reporting they have bought food on credit has increased by 19-percentage points between 2018 and 2021 (45% of families to 64% of families).



## Education

While Jordan has taken steps to enable access to education for school-aged refugee children, 40% of Syrian, 49% of Iraqi and 44% of other nationalities' children of school-age are in families that are rated as highly vulnerable in the education domain. Across the sample, 75% of school-aged children are currently enrolled in school while 17% of school-aged children have never been enrolled. Education vulnerability is closely linked with shelter: 59% of individuals living in informal settlements report that no member of the family goes to school compared to 13% of individuals in families that live in sub-standard or formal shelters. COVID-19 made accessing education more difficult, with approximately one third of households of all nationalities with a child enrolled in school mentioning difficulties in accessing remote learning due to a lack of appropriate devices.

## Basic needs



Total expenditure continues to exceed total income, pushing many families into cycles of debt. In 2021, over half of Syrians (60%) and non-Syrians (54%) face high or severe basic needs vulnerability as a result of low expenditure on survival minimum expenditure basket (SMEB) items (rent, water and electricity bills) or high debt levels. Since 2018, there has been a 25-percentage point decrease in Syrians reporting that they have no debt (36% to 11% of families). While non-Syrians are less likely to report that they have debt, they report higher absolute debt per family (1,367 JOD) and per capita (792 JOD).



## Livelihoods and income

An already fragile economy, Jordan has been negatively affected by economic shocks of the COVID-19 pandemic, as evidenced by high unemployment rate of 25% during the pandemic's peak in January 2021 (an increase of 6% from 2020). Refugee populations are vulnerable to unemployment and poor work conditions given the widespread reliance on informal employment, which diminishes the rights of refugee workers, alongside a mandated lower minimum wage. Only 6% of refugee respondents in Jordan have a valid work permit according to the 2021 VAF survey. The employment rate for the VAF sample stands at 33% for Syrians and 29% for non-Syrians. Gender was found to be a strong predictor of labour force participation and employment: 12% of interviewed women participate in the labour force, compared to 71% of men. For those working,

construction is the most prevalent sector (28%). A significant proportion of working individuals report being subjected to at least one type of abuse at work. The average income, including humanitarian assistance, of a Syrian family is slightly higher than the one of a non-Syrian family, at 246 JOD per month compared to 202 JOD.



### Financial inclusion

While the Global Financial Inclusion Database (FINDEX) 2017<sup>3</sup> shows that 42% of the Jordanian population have access to financial services, only 7% of Syrians and 8% of non-Syrian families have at least one member has access to a bank account or mobile wallet. Of these individuals, 38% of Syrian and 24% of non-Syrian are in families that receive UNHCR basic needs assistance. Within the sample, 42 households have a member who is part of an informal savings group. These households have on average a higher work income and spending than those who are not part of such a group.



### Gender

While individuals in male-headed households display substantially better access to employment compared to female-headed households (31% of individuals in male-headed households have no working members compared to 57% in female-headed households), they are more vulnerable in relation to their education and WASH VAF indicators. On the other hand, more individuals in female-headed households are categorized as vulnerable in relation to food security. As such, the role of gender in predicting vulnerability is complex and influenced by the sector.

<sup>3</sup> IFC, *Microfinance in Jordan*, 2021





# Introduction

## Jordan context

Entering the eleventh year of the Syria crisis, Jordan is renowned for its historical hospitality towards population groups seeking refuge in its territory. With a population of around 10 million, Jordan hosts the second most refugees per capita worldwide, providing refuge to both Syrian refugees and refugees of other nationalities. The Government of Jordan (GoJ) estimates that around 1.3 million<sup>4</sup> of the 6.7 million Syrians<sup>5</sup> who have fled the country since 2011 reside in Jordan. As of May 2022, the refugee population registered with UNHCR consists of 761,229 individuals, comprising of both Syrian nationals (82% residing out-of-camp) and refugees of other nationalities of which Iraqis are the largest group<sup>6</sup>. The majority of refugees in Jordan do not reside in camps.

The Jordan Response Plan (JRP), first initiated in 2015, represents an important step in strengthening both Jordanian and Syrian refugee communities' capacities to cope with the crisis. The JRP is a platform for coordination, planning and advocacy and is aligned with the Sustainable Development Goals (SDGs) and the Global Compact on Refugees (GCR). In addition, through the Jordan Compact, the GoJ took steps to increase formal employment opportunities for Syrians, promoting long-term resilience while helping to ease the burden on the host communities. The Compact has been instrumental in the education, health, and livelihoods sectors by catalysing the government and international actors to identify collective objectives and outcomes, thereby re-positioning the aid architecture to be more effective and avoiding parallel structures. While national coordination mechanisms, platforms, and advocacy frameworks relevant for Syrian refugees have been plentiful, these are not inclusive of non-Syrian refugees, whose situation receives less attention.

Over the last decade, the country has experienced an economic downturn linked to regional instability and the Syria crisis, disruption of cross-border trade, and an influx of refugees. Jordan was also strongly affected by COVID-19, with almost 1.7 million (17% of the population) confirmed cases and over 14,000 deaths as of March 2022.<sup>7</sup>

<sup>4</sup> GoJ, *The Jordan Response Plan*, 2020

<sup>5</sup> UNHCR, *Global Trends 2020*, June 2021

<sup>6</sup> UNHCR, *Jordan: Statistical report for registered PoC*, May 2022

<sup>7</sup> WHO, *Jordan: COVID-19 Dashboard*, March 2022

On the macro-economic side, the unemployment rate was over 23% in 2021.<sup>8</sup> Youth and female unemployment were of specific concern, reaching more than 45% and 30% respectively. Despite recent signs of improved growth prospects, Jordan remains prone to shocks as the country imports most of its food and energy and thus is vulnerable to fluctuations in international prices. Economic gains are at risk of being reversed as a result of the Ukraine crisis, sanctions and inflation. At the same time, the GoJ's energy subsidy policy is set to expire in April 2022, which is expected to lead to drastic increases (up to 20 JOD) in household monthly electricity bills, is a significant expense for vulnerable populations, including refugee households, who survive on less than a monthly income average of 240 JOD.

These events exacerbated existing socio-economic challenges in Jordan and pushed vulnerable communities to an even more unstable standard of living. At the same time, global challenges have impacted donor countries' economies with a risk of a funding decrease for the humanitarian response at large. A continued economic decline may also lead to a change in the positive public perception of refugees. These challenges must be met with the collaboration among humanitarian actors and the GOJ, development actors, donors as well as refugee and host communities with a focus on balancing a sustainable response driven by timely evidence and data generated by population-level findings from key studies such as the VAF.

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<sup>8</sup> Government of Jordan DoS, *Employment and Unemployment*, 2021

## The Vulnerability Assessment Framework

Since its inception, the primary goal of the Vulnerability Assessment Framework (VAF) has been to provide a unified definition and measurement of multi-sectoral vulnerability for refugees in Jordan and to track changes in vulnerability over time<sup>9</sup>. By late 2013, considerable amounts of data on Syrian refugees were recorded and used by many humanitarian partners; however, the tools used to analyse and collect this data varied significantly. The use of different vulnerability criteria meant that data lacked comparability and failed to provide a comprehensive view. In 2014, with the engagement of the World Bank, UN agencies, INGOs and donors operating in Jordan, a framework was developed to include over 70 indicators across sectors and tools to collect and store data.

The humanitarian and development partnership in Jordan agreed on a common definition:

*“Vulnerability is defined as the risk of exposure of refugee households to harm, primarily in relation to protection threats, inability to meet basic needs, limited access basic services, and food insecurity, and the ability of the population to cope with the consequences of this harm.”*

The development of a standardized data collection tool, criteria for vulnerability and different thresholds allows partners to discuss relative vulnerabilities in equivalent terms, track and map those vulnerabilities across the refugee population and respond to the identified vulnerabilities in a consistent manner. Through UNHCR’s data sharing agreements, over 30 partners currently have secure access to VAF indicators and microdata. This promotes a more efficient approach to profiling and vulnerability identification, reduces duplication of assessments and minimizes respondent fatigue.

Coordinated vulnerability assessments and a common definition create cohesion among partners, supporting:

- 1. Informed strategic decisions** of humanitarian, development and government actors on refugee related matters;
- 2. Evidence-based inputs** for planning documents, such as the JRP, UN Common Country Analysis, UN Sustainable Development Cooperation Framework, and the Global Compact on Refugees;
- 3. Advocacy** for responses and policy changes on behalf of sectors and affected population.

The VAF Population Survey is conducted on a bi-annual basis, and is complemented by UNHCR’s home visits, which collect VAF scores for families appealing for basic needs assistance on a

<sup>9</sup> For more information, including reports, dashboards and data tables, visit the [VAF Data Portal](#)

rolling basis. This allows UNHCR and partners alike to better identify the needs and vulnerabilities of the population of concern and prioritize cases in need of assistance and service.

The VAF establishes a reporting system that supports the refugee response, allowing for shared and consistent data over time, serving as a targeting framework and strengthening coordination and decision-making.

**The relationship between vulnerability, welfare and consumption**

In early 2014, the World Bank and UNHCR produced an econometric model that predicts the economic welfare of Syrian non-camp refugees. The methodology developed by the World Bank uses predicted expenditure as a proxy indicator for refugee family ‘economic’ vulnerability which has been endorsed by the Sector Working Groups and VAF Steering Committee. This resulted in the ‘VAF welfare model’, an indicator used by partners providing cash assistance.

In 2021, it was agreed that the original VAF welfare score was outdated as the context had transformed into a protracted crisis. It was important to take new changes into account such as the impact of the COVID-19 pandemic, or inclusion of Syrian refugees into the labour market. Moreover, as vulnerability identification of non-Syrian refugees took a different approach, it was essential to harmonise cash targeting criteria. Thus, the World Bank MENA Poverty and Equity team partnered with UNHCR’s VAF unit to develop a unified VAF welfare score for all refugees in Jordan. The new score predicts consumption of refugee families and will be published separately.



## Scope and objective

The 2022 Vulnerability Assessment Framework (VAF) is the fifth bi-annual representative survey assessing the situation of refugees in Jordan, conducted to identify changes and trends in their vulnerabilities. The last VAF population data collection took place in 2018, but due to COVID-19 related restrictions, most assessments and activities requiring in-person interactions faced a delayed start.

The core objectives of the study are to:

1. Update core VAF indicators;
2. Understand key trends and the impact of COVID-19 on refugees in Jordan;
3. Promote the 'One Refugee' approach by expanding the VAF to include non-Syrian refugees and Syrians residing in camps<sup>10</sup> to promote harmonization of targeting for assistance;
4. Identify programming and policy recommendations related to the refugee response in Jordan.

To achieve these objectives, data collection was conducted by research partner Mindset throughout July and October 2021 using an updated version of the VAF data collection tool.

### What's new in the VAF

In addition to the core VAF indicators, new modules and report chapters were added to understand the changes in the context since 2018:

1. The COVID-19 knowledge, attitudes and practices (KAP) module examines the social aspects and perceived risk of the disease as well as prevention and treatment-seeking behaviour. It also analyses vaccine uptake and hesitation;
2. The consumption and expenditure module, which is used to assess poverty among refugees, was designed jointly with the World Bank, and allows the same approach as the Government of Jordan's national Household Income and Expenditure Survey (HIES). The VAF consumption model represents a subset of the 2018 HIES, covering items that account for approximately 90% of total non-Jordanians' consumption. A short version (52 items) was administered to 75% of the sample population and a long version (92 items) was administered to the remaining 25%;
3. The livelihoods and income chapter builds on the 2019 report by further analysing labour force participation, reasons for unemployment, barriers to obtaining a work permit as well as protection risks, and work hazards experienced by workers;

<sup>10</sup> VAF in Camps will be released in a separate, complementary report

4. The gender analysis chapter investigates different dynamics of female vs male-headed households across the different sectors, and analyses how boys and girls fare differently in areas such as education and child labour.

### Different levels of VAF indicators

VAF indicators were developed through consultative processes with the sector chairs of the Inter-Sector Working Group (ISWG) and members of the VAF Steering Committee, utilizing their expertise to identify critical data gaps and develop customized indicators. Along with top-line indicators, the VAF produces additional sub-level indicators that provide a rich source of information for each sector:

**Atomic indicators** are indicators that represent a distinct aspect of vulnerability within a sector with minimal data transformation;

**Composite indicators** group together related atomic indicators into sub-themes within a sector;

**Top-line indicators** are the final composite indicators which provide an overall aggregated index of vulnerability for a sector.

The components were chosen and weighted by experts and field practitioners. Each top-line VAF rating is described through a vulnerability model which describes the relationship between the different tiers of indicators, commonly referred to in the report as 'sector-trees' or scoring composition. All the atomic, composite and top-level indicators are graded into one of four vulnerability thresholds: low (1), moderate (2), high (3), or severe (4).

## Methodology

### Sampling and unit of analysis

The stratified sampling strategy was developed jointly with the World Bank and designed to generate the most precise statistics possible and at the lowest possible cost and to allow for representativeness at a margin of error below 5%. Stratification was planned along two variables: nationality (Syrian, Iraqi and Other) and location. Syrians were represented across the twelve governorates, while non-Syrians were represented across the regions of Jordan; Amman, Central/outside Amman (consisting of Balqa, Madaba and Zarqa), North (consisting of Ajloun, Irbid, Jerash, Mafraq) and South (consisting of Aqaba, Karak, Tafilah, Ma'an).

The sample was randomly drawn from cases registered in the ProGres registration database administered by UNHCR Jordan. The sample includes refugees residing in urban, peri-urban and rural settings and excludes those living in refugee camps. Refugee families were contacted by Mindset's appointment setting team and sample respondents were briefed on the purpose of the study before agreeing to participate.

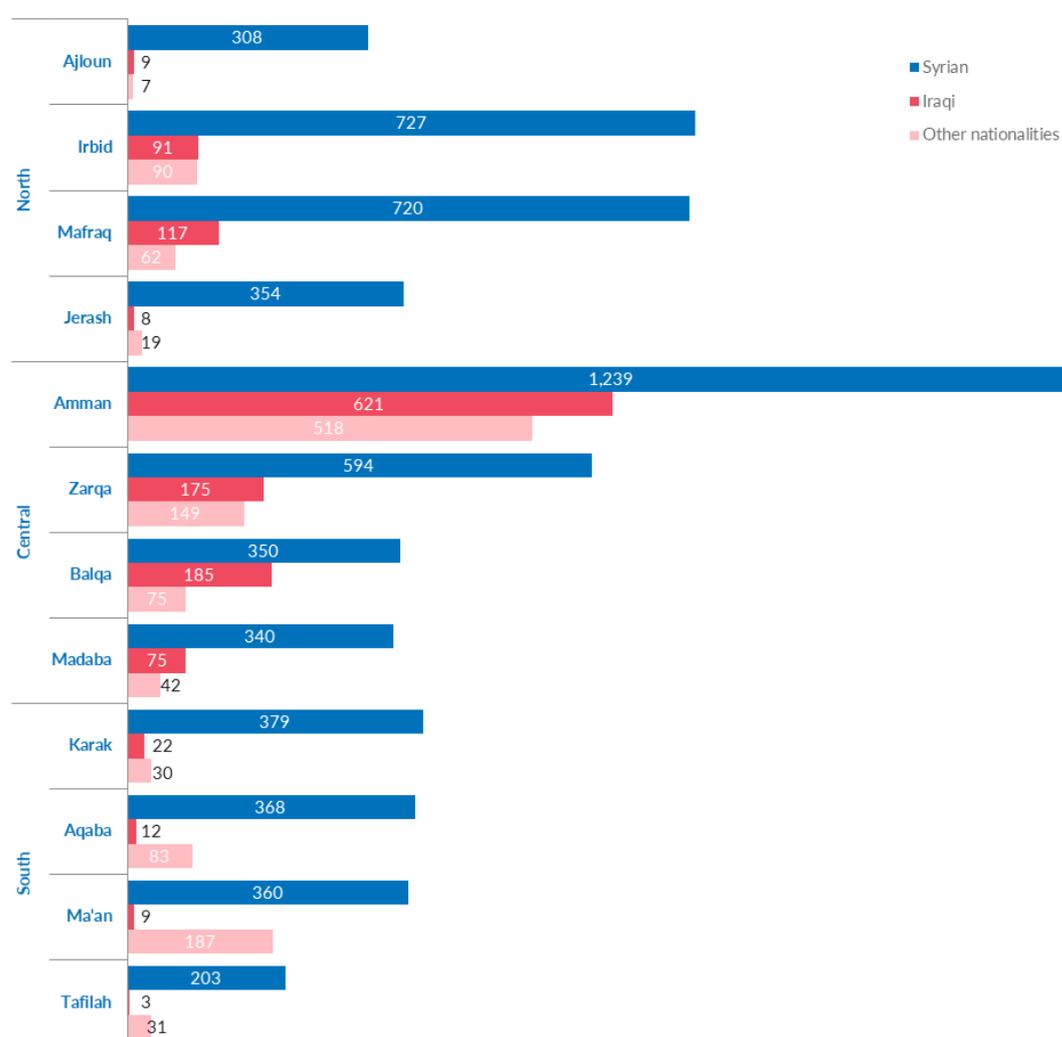
Since the 2015 baseline, VAF indicators have been calculated at the case level, and reported at the individual level i.e., refugee individuals in a family would each be given the score of their respective case. Individual-level indicators allow for age, gender and diversity disaggregation and

better integration in the various reporting mechanisms informing the refugee response in Jordan. Moreover, as family or registration cases may be made up of individuals of different nationalities, case-level indicators disaggregated by nationality are assigned the nationality of the respective head of family or principal applicant.

While the VAF primarily focuses on the analysis of ‘cases’ or UNHCR registration groups, the design of the data collection tool also allowed households, families, and individuals to be introduced as distinct variables in the research.

**Figure 0.1. Distribution of families by governorate, region, and nationality**

Number of families



## Sharing groups

Families or cases within a household may tend to pool financial resources and share meals. On the other hand, several households may occupy the same dwelling while not sharing other resources. A sharing group entity was thus introduced to the VAF so that modules such as

consumption and expenditure could administered at the household or sharing group level, depending on the situation.

While modules such as income and cash assistance were administered at the case level, health, education, and livelihoods were at the individual level. Factors associated with multi-case households were believed to provide useful insight into additional dimensions of vulnerability that could be missing if cases are only as separate entities: indicators such as monthly rental payment or food consumed were also easier for a respondent to recall at the household or sharing group level as these resources are commonly shared.

### **Enumerator training**

UNHCR and Mindset jointly conducted face-to-face training sessions for 22 female enumerators and 7 supervisors. In order to exercise all precautionary measures and social distancing, two batches of training took place over the course of two weeks.

The training sessions provided comprehensive background information on the study and general guidelines on research ethics, behaviour protocols and COVID-19 precautionary measures. Moreover, the training provided a unified approach for fieldwork through the testing instructions after each session and the technical orientation of the Kobo data collection tool. Specific trainings were conducted jointly with UNHCR protection teams, as follows:

- Code of conduct;
- Data protection standards;
- Protection against sexual exploitation and abuse (PSEA) and safe referral mechanisms;
- Identification of disabilities and Washington Group questions, facilitated by Humanity & Inclusion.

In addition to the above, UNHCR provided each enumerator with frequently asked questions and a food guide to help assist them throughout the data collection phase in the field. The food guide provided visual references to common household items that enumerators would inquire about in the consumption module in the survey. The guide proved to be a useful tool as it allowed the enumerator to record accurate answers when it came to purchases and consumption.

Throughout the project, Mindset and UNHCR held multiple rounds of virtual refresher trainings to provide consistent feedback to the research team, and to flag any changes to the forms.

### **Data quality assurance**

Mindset led data quality control during live data collection, supported by UNHCR:

- Two pilot exercises were conducted, where feedback from enumerators were taken into account to improve the questionnaire tool;

- Daily summary reports were produced to monitor progress of the data collection and inform UNHCR of technical issues in the Kobo form reported by enumerators, which were addressed the same day;
- Randomly selected household were called back to verify key questions and to monitor the performance of all enumerators;
- A dashboard was created to monitor issues of the data in real-time. In cases where extreme outlier values were identified, call backs were conducted to validate the responses. Other demographic data was validated and cross-checked with ProGres;
- GPS coordinates collected during the home visit were validated for accuracy by mapping out the visits in relation to the addresses provided through the calling team.

### Key limitations

There were some limitations associated with the VAF approach which may have implications for how the results can be interpreted and applied:

**Sampling:** The sample was drawn from UNHCR's ProGres registration database. Consequently, it is only comprised of cases that have maintained their status as registered refugees through annual renewal and updated contact information with UNHCR. The VAF has always excluded refugees who have never been registered with UNHCR (unless living within a targeted household). As a result, the results of the study may tend to underestimate the vulnerabilities of the population which never registered or are unreachable due to outdated phone numbers on file. The research team used phone numbers from three different sources (ProGres, RAIS, ZAIN) to ensure reachability.

As a household often is made up of more than one case, the call team making appointments for interviews ensured that other cases in the household were not selected to participate in the study, thus avoiding double-counting.

**Data collection period:** In 2021, the data collection took place between July and September (as opposed to November and October in 2018). This may have had implications on indicator comparability due to seasonal variations. Another point which may reduce comparability are changes during the COVID-19 pandemic due to restrictions, such as the introduction of remote learning for child education. Given that the VAF expanded to include non-Syrian refugees in 2021, no comparison is available for previous rounds for this population.

**Respondent bias:** Several modules were answered by each individual household member separately. If a household member was not present during the interview, enumerators selected an adult member which had the most knowledge of the said individual's situation. Enumerators were trained to ask these questions in ways that could be answered by a third party.

Moreover, the methodology relies on self-reported levels of a household's socio-economic situation. As with any form of self-reporting, there is potential for inaccuracies and bias. There is also a risk of bias associated with the (perceived) power differences between the enumerator and

the respondent, as some cases may have responded to survey questions with the aim of demonstrating their eligibility to receive assistance or other services in the future. To minimize the impact of this bias, enumerators were trained in providing comprehensive counselling on the purpose of the interview, obtaining informed consent, and conducting referrals to relevant UNHCR units if and when they were required.

**Sensitive and protection-related information:** VAF is a household survey, and the interview is usually conducted with the head of household or any other adult household member. Obtaining accurate information on sensitive areas related to protection risks (GBV, child abuse, etc.) is not possible in this context, and such questions were intentionally omitted with the understanding that other approaches are more appropriate to capture sensitive topics. Enumerators were however trained to recognize a potential protection concern, and a separate and secure protection referral form was used to inform UNHCR Protection.

## Chapter structure

The thematic chapters are structured as follows: The VAF scoring composition, or sector-tree, is summarized and visualized, followed by observations of the sample's vulnerability for each indicator. Results are presented by nationality, geography and in relation to other variables where appropriate. For the Syrian cohort, we analyse evolution over time. Where a VAF indicator was amended (and results are thus not fully comparable), this is indicated by a dotted line in the relevant time-series chart.



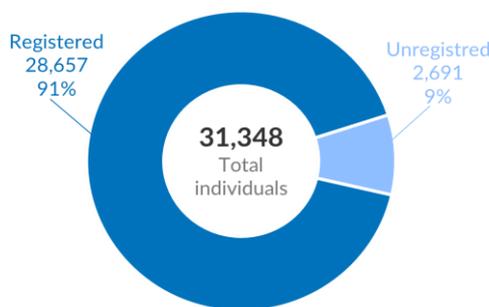
# 1. Sample profile

## Overview

A total of 31,348 individuals were interviewed for the Vulnerability Assessment Framework (VAF) study. Among those, 9% were not registered with UNHCR and are thus not considered for analysis. Almost half of these unregistered individuals were not registered because they are Jordanian nationals (48%).

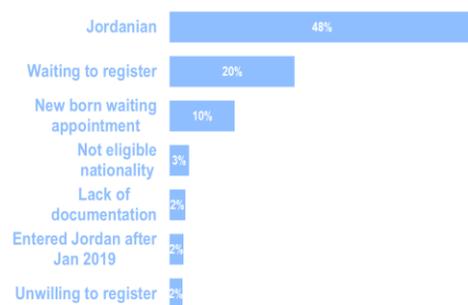
**Figure 1.1. Number of registered and unregistered refugees**

Number and percentage of individuals



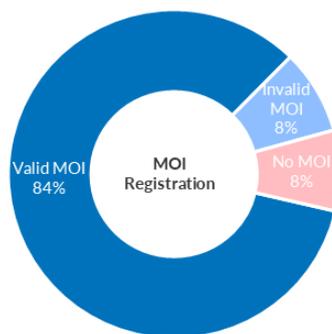
**Figure 1.2. Reasons refugees do not register**

Percentage of non-registered individuals (%)



**Figure 1.3. MOI registration, Syrians**

Percentage of Syrian individuals (%)



One in five would like to be registered, while 10% were new-born babies yet to be registered. Only a small share was unwilling or unable to register (due to their recent arrival or a lack of necessary documentation).

Among Syrian refugees, 84% have a valid Ministry of Interior (MOI) card, 8% have a card but it is expired, and 8% are not registered with the MOI.

The VAF 2021 study covers a sample size of 28,657 registered individuals, corresponding to 8,562 families and 6,427 households.

**Figure 1.4. Sample size**

Household, family and individual levels, by nationality



**HOUSEHOLDS**

**TOTAL: 6,427**

SYRIAN: 4,546  
IRAQI: 833  
OTHER: 1,048



**FAMILIES**

**TOTAL: 8,562**

SYRIAN: 5,978  
IRAQI: 1,344  
OTHER: 1,240

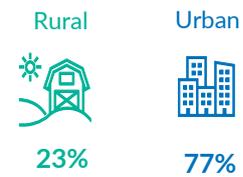
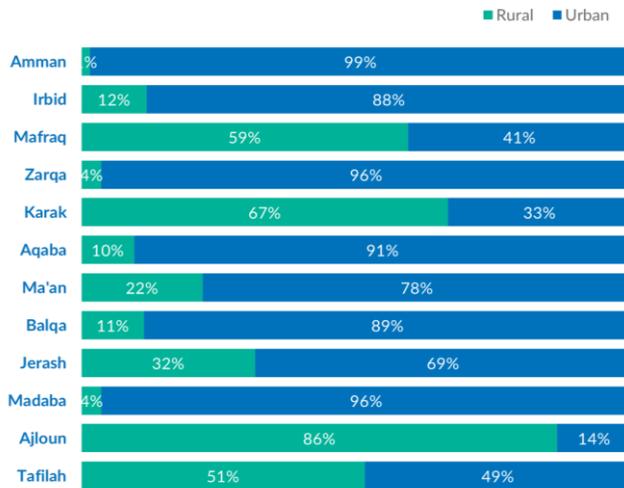


**INDIVIDUALS**

**TOTAL: 28,657**

SYRIAN: 22,712  
IRAQI: 3,253  
OTHER: 2,692

**Figure 1.5. Rural and urban distribution of refugees, Jordan**  
Percentage of individuals (%)

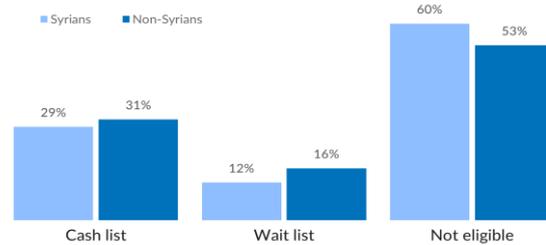


Refugees primarily live in urban areas (77%); Amman, Irbid, Zarqa, Aqaba, Ma'an, Madaba, and to a lesser extent Jerash are mainly urban, while Mafrq, Karak, Ajloun and Tafilah are mainly rural.<sup>11</sup>

31% of Syrian and 29% of non-Syrian respondents received UNHCR basic needs cash assistance at the time of data collection.

**Figure 1.6. UNHCR cash eligibility status, Syrians vs. non-Syrians**

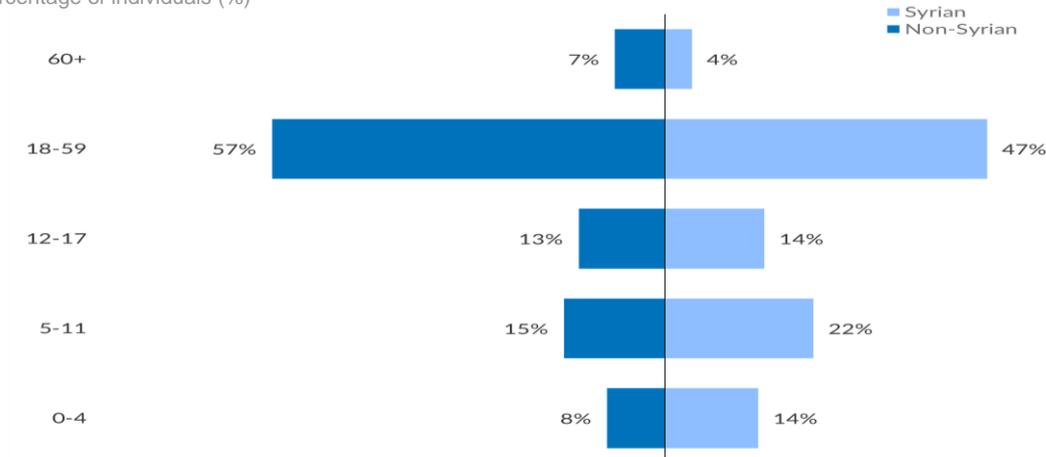
Percentage of families (%)



Much of the sample are adults between the ages of 18 and 59. This represents 47% of the sample for Syrians, and 57% for non-Syrians. Syrians have a larger share of their population that is young, with 14% aged between 0 and 4, compared to 8% of non-Syrians, 22% of Syrians aged 5-11 compared to 15% of non-Syrians, and 14% of Syrians aged 12-17 compared to 13% of non-Syrians.

**Figure 1.7. Sample age pyramid, Syrians vs. non-Syrians**

Percentage of individuals (%)



<sup>11</sup> GoJ's Department of Statistics (DoS) uses the following classification: Based on the population size of a given locality, if the population is over 5,000 HH households, it is classified as urban; if the population is less than 5,000 households, it's classified as rural.

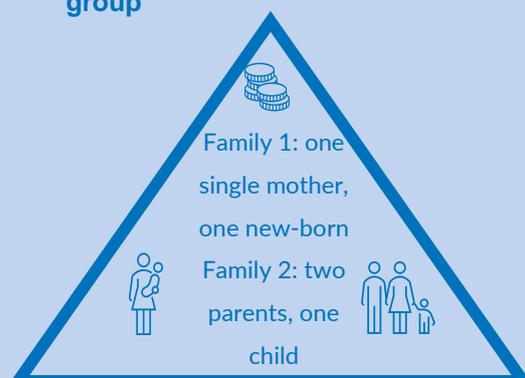
## Households, sharing groups, families and registration cases

Although the results in this report will be presented across different unit of analysis, it is useful to clarify the distinctions between the different units of analysis: households, sharing groups, families, and individuals.<sup>12</sup>

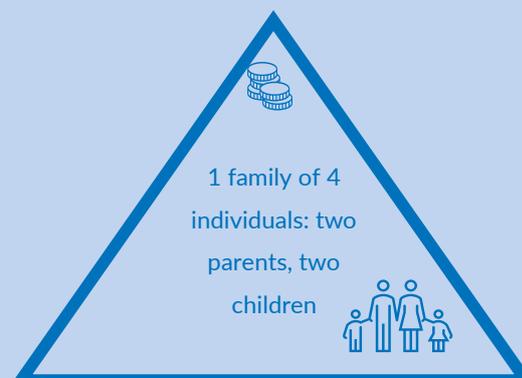
A household, our largest unit of analysis, consists of a group of (related or unrelated) individuals who share the same dwelling, irrespective of their pooling of resources. A sharing group consists of a group of individuals who share a dwelling, but do not share meals and expenses with other groups under the same roof.

This last unit was added to the survey for the first time this year to better understand how refugees are living together in Jordan: are they all living together and sharing resources, or are there some cases where they share a roof but not necessarily expenses? Given that 99% of households are composed of exactly one sharing group according to the data, we will be referring to sharing groups and households indistinctively as 'households' throughout this report. The first unit below is the family which at most times corresponds to UNHCR's registration group, commonly referred to as a case. For simplicity we will call these families throughout this report. Below is a visual representation of different household structures:

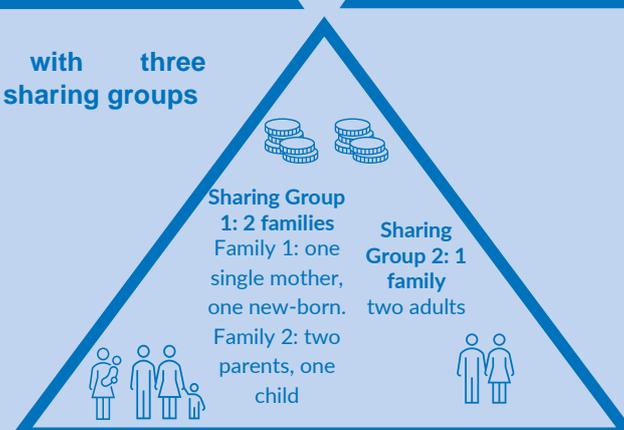
### Household with two families, belonging to the same sharing group



### Household with one family, one sharing group



### Household with three families, two sharing groups



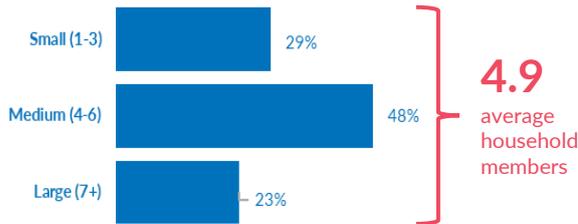
<sup>12</sup> See Annex 1 for more details

# Household characteristics

The average household size of respondents is 4.9 members; almost half of them have between 4 to 6 members, 29% 1 to 3 members, and 23% 7 or more. The average household dependency ratio is 1.96, meaning that for each autonomous adult there are 1.96 dependants (children, elderly, or dependent adults).

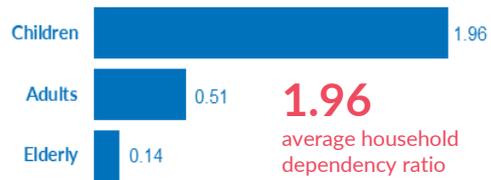
**Figure 1.8. Household composition**

Percentage of households (%)



**Figure 1.9. Household dependents**

Average, by household



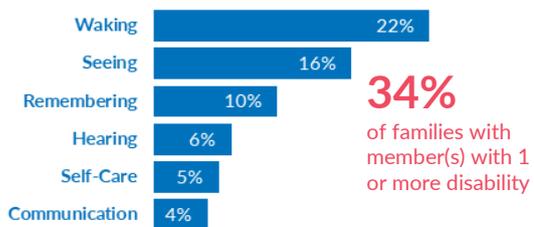
## A note on family size

Families are naturally smaller than households, given that a household can be composed of multiple families. 55% of families are small (1 to 3 individuals) compared to 29% of households. 35% of families are of medium size (4 to 6 individuals), compared to 48% of households, and only 9% of families are large (7+ individuals), compared to 23% of households.

On average, families are composed of 3.3 individuals, compared to 4.9 individuals for households.

**Figure 1.10. Family disability status**

Percentage of families (%)



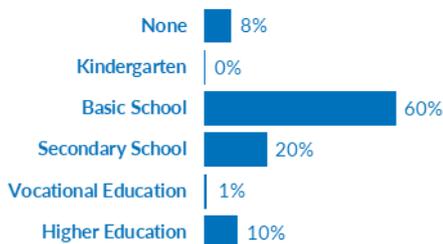
\* at least one member in the family citing "a lot of difficulty" or "cannot do at all"

34% of families report having at least one member with one or more disability. The most common reported disability is walking (22%), followed by seeing (16%).

Most adults completed basic (60%) or secondary education (20%), and 10% completed university-level education. Only slightly more than a quarter of adult respondents (33%) were engaged in some type of work at the time of the survey.

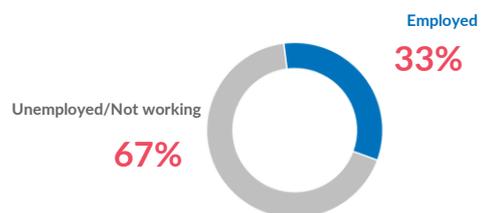
**Figure 1.11. Adult education status**

Percentage of adult individuals (>18 years old)



**Figure 1.12. Adult employment**

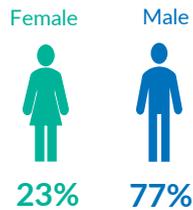
Percentage of adult individuals (>18 years old)



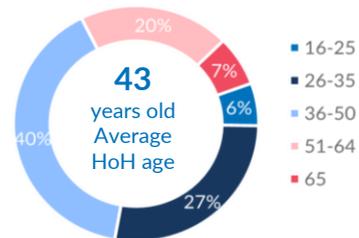
# Characteristics of heads of household

77% of households are headed by a male, and the remaining 23% are headed by a female. The average age of the head of the household is 42 years, with 10% of households being headed by a member 63 years old or older. Household heads are primarily married (79%).

**Figure 1.13. HoH gender**  
Percentage of households (%)

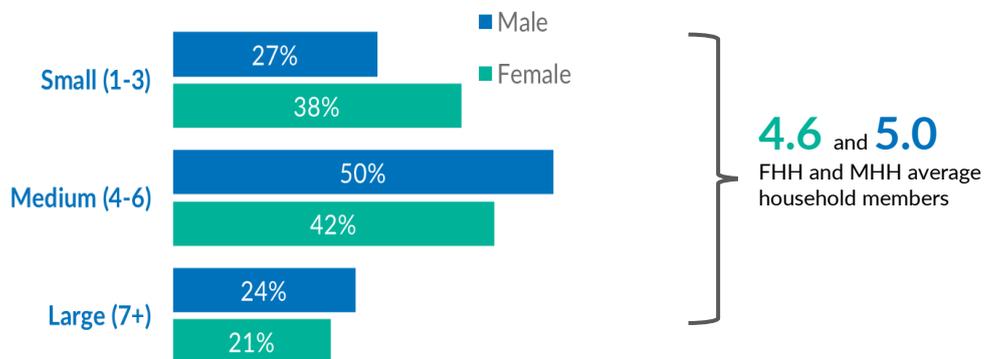


**Figure 1.14. HoH age**  
Percentage of households (%)

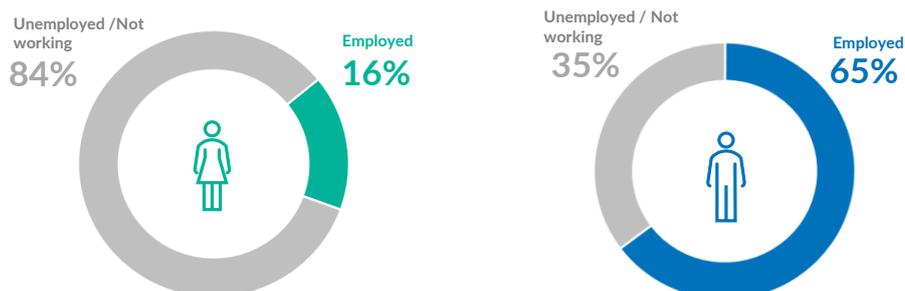


Female-headed households tend to be smaller than male-headed households with an average size of 4.6 individuals.

**Figure 1.15. Household composition by HoH gender**  
Percentage of households (%)



**Figure 1.16. HoH employment status by gender**  
Percentage of households (%)

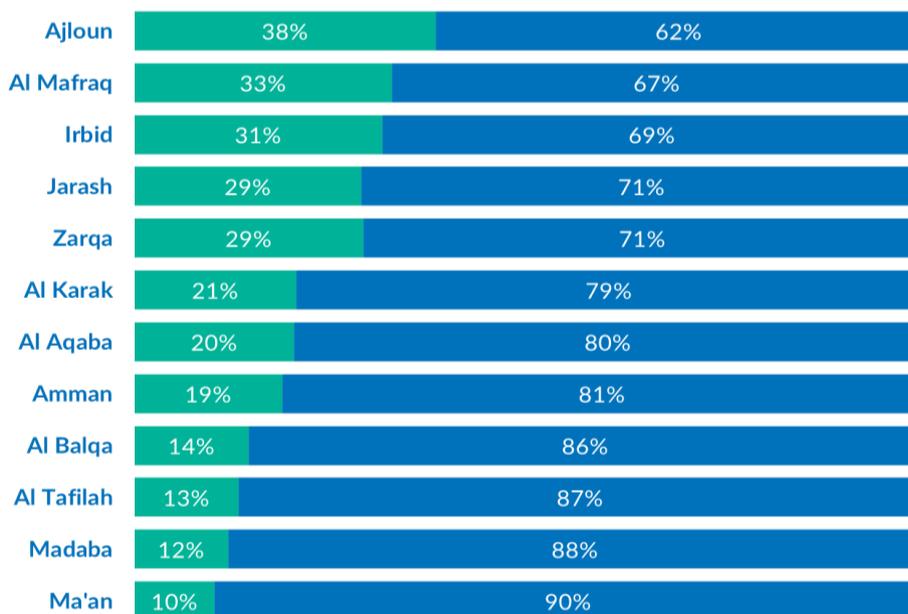


In Ajloun, Mafraq, Irbid, Jerash, and Zarqa, the percentage of female-headed households are higher than the 23% average, with 38%, 33%, 31%, 29%, and 29% female-headed households in these governorates respectively.

**Figure 1.17. HoH gender by governorate**

Percentage of households (%)

■ Female ■ Male



## Disabilities

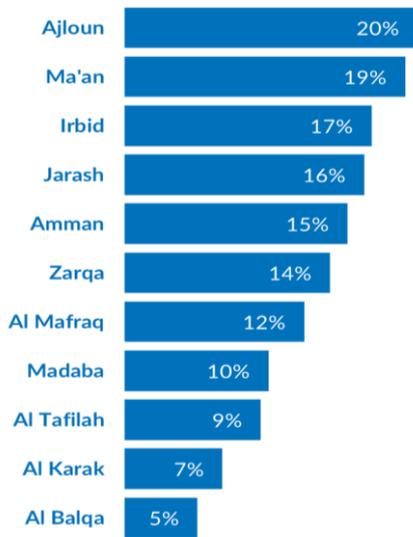
Disability is measured at the individual level using an adapted version of the Washington Group (WG)<sup>13</sup> 'Short Set' of questions for adults and children aged five and above. The Short Set is composed of a set of questions measuring 6 domains: seeing, hearing, walking, remembering, self-care, and communication. Each of these six indicators was asked to all individuals aged five and above in every household. An individual is considered disabled in one specific dimension if in a scale of "no difficulty" to "cannot do at all" they selected having "a lot of difficulty" or "cannot do at all". Additionally, due to increased vulnerability as a result of the COVID-19 pandemic, selected indicators from the WG 'Enhanced Set' were included to measure individuals' intensity and frequency of depression.



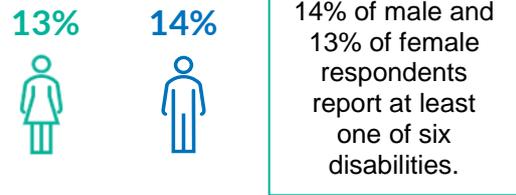
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<sup>13</sup> The [Washington Group on Disability Statistics](#) is a UN city group established under the UN Statistical Commission. The purpose of the Washington Group is the promotion and coordination of international cooperation in health statistics focusing on disability data collection tools suitable for censuses and national surveys to provide cross-nationally comparable population-based measures of disability.

**Figure 1.18. Disability prevalence by governorate**  
Percentage of individuals (%)

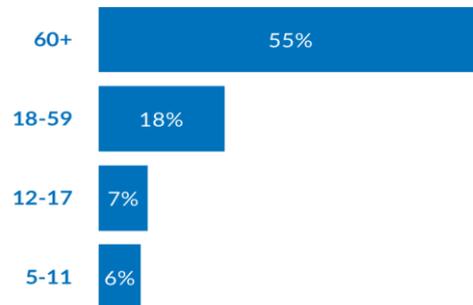


The prevalence of disability varies from one governorate to another; Ajloun has the highest disability at 20%, followed by Ma'an at 19%, and was Balqa last with the lowest prevalence at 5%. 14% of male and 13% of female respondents report at least one of six disabilities.<sup>14</sup>



As expected, disability prevalence is highly correlated with age. While only 6% and 7% of those aged 5 to 11 and 12 to 17 respectively, are considered disabled, the percentage jumps to 18% among those aged 18 to 59, and to 55% among those above 60 years of age. At the nationality level, Somali individuals are considerably more likely to be disabled (24%), followed by Iraqis (16%), Sudanese (15%), Syrian (13%) and Yemeni (13%).

**Figure 1.19. Disability prevalence by age group**  
Percentage of individuals (%)



**Depression**

- 20% of Syrians** adults report feeling depressed **daily** with a **high intensity**
- 25% of non-Syrians** adults report feeling depressed **daily** with a **high intensity**
- 22% of female** adult individuals report feeling depressed **daily** with a **high intensity**
- 21% of male** adult individuals report feeling depressed **daily** with a **high intensity**

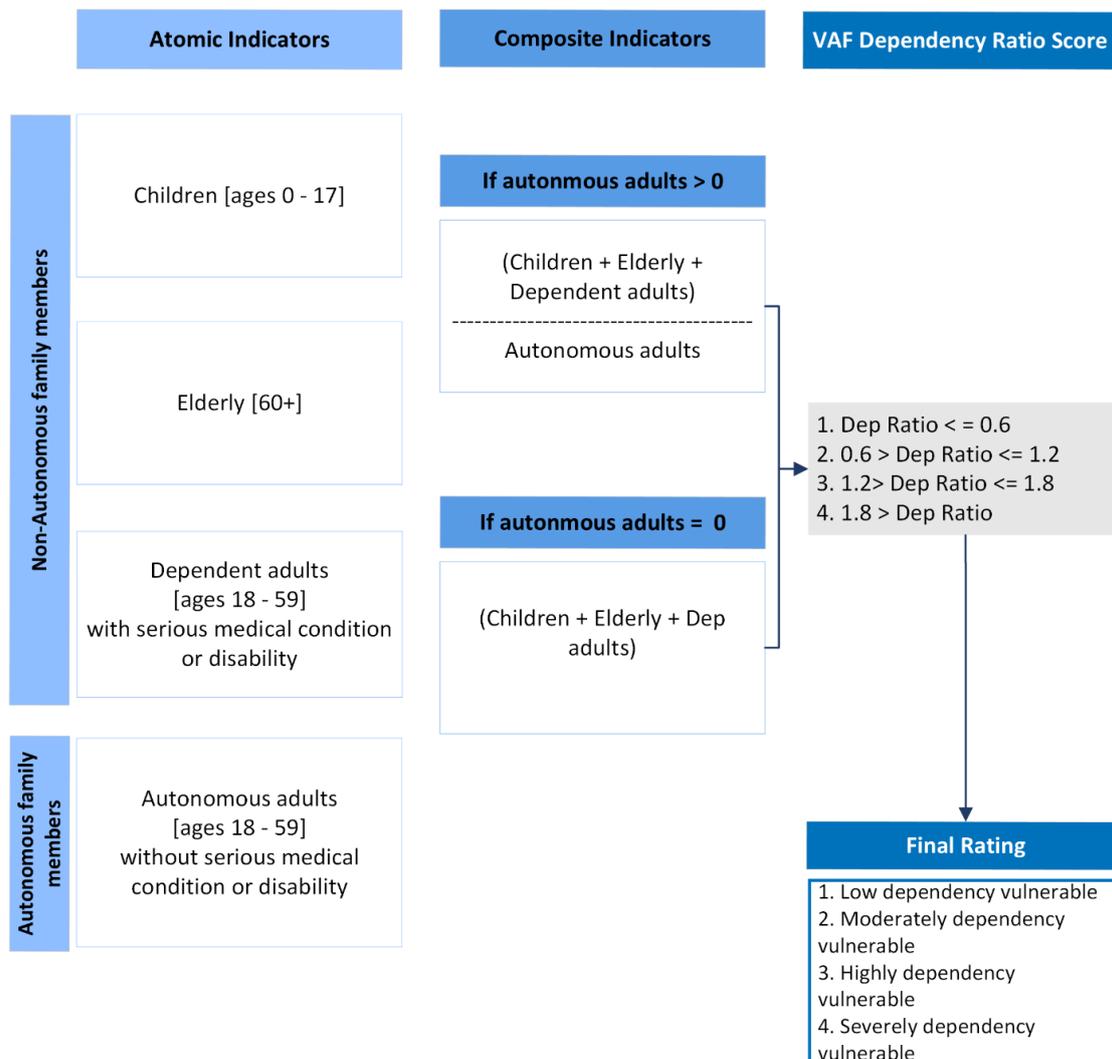
<sup>14</sup> Individuals with at least one disability at the "a lot of difficulty" or "cannot do at all" levels.

# 2. Dependency ratio

## Indicator description

The dependency ratio is crucial to understanding the vulnerability and resilience of refugees across most sectors. It is a global indicator which measures the age-to-population ratio by comparing the number of dependent individuals by age to the total population and separates those who can and cannot work. Moreover, it describes the potentially economically active and inactive people in a family. It summarizes the relationship of dependents (non-autonomous adults, children, and the elderly) to non-dependents (able-bodied, working-age members). As such, a dependency ratio greater than one means that there are more dependents than working-age household members, which may put more financial stress on working members.

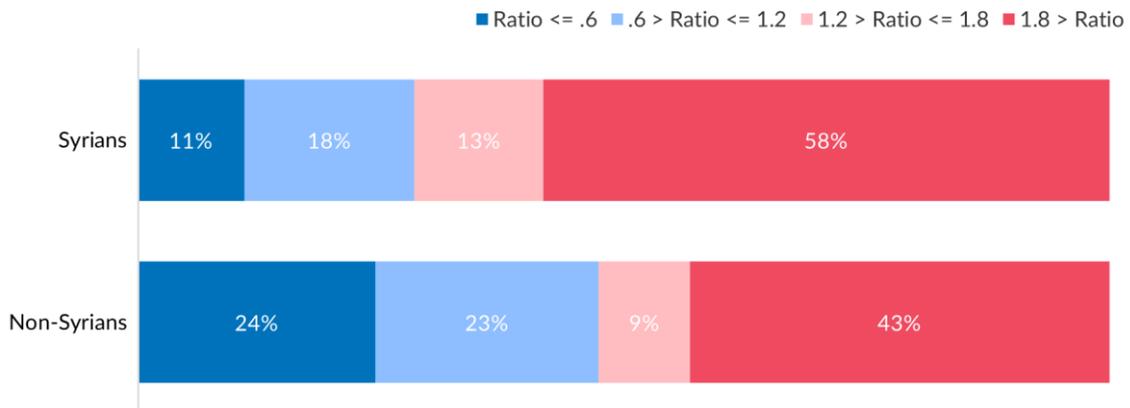
Figure 2.1. VAF dependency ratio scoring tree



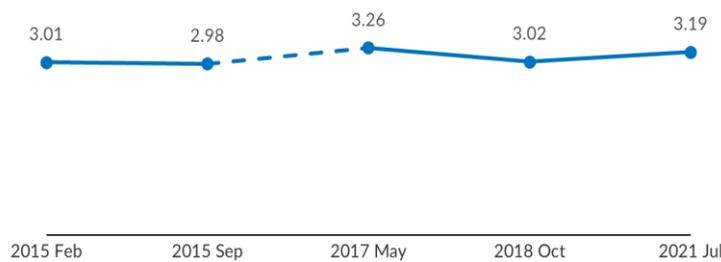
## Distribution of vulnerability

A high proportion of Syrian and non-Syrian individuals face a high or severe level of vulnerability related to the dependency ratio of their family: 71% of Syrian individuals and 52% of non-Syrian individuals live in families with a dependency ratio of over 1.2. Syrian individuals face higher levels of vulnerability, with 58% of individuals having a dependency ratio of over 1.8.

**Figure 2.2. Dependency ratio final VAF score, Syrians vs. non-Syrians**  
Percentage of individuals (%)

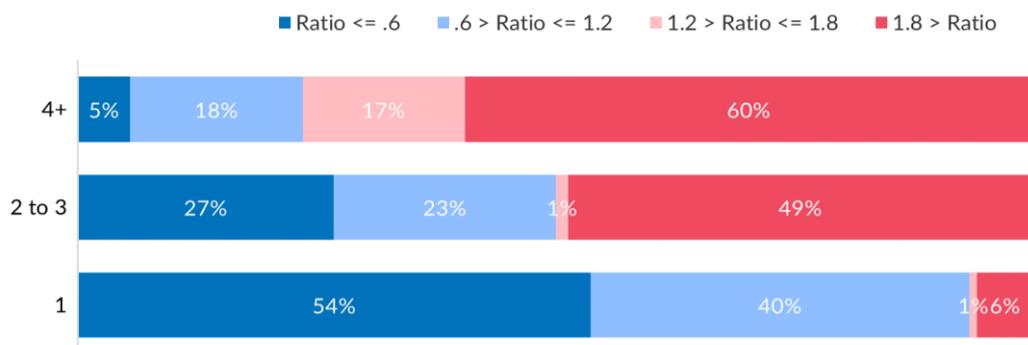


**Figure 2.3. Dependency ratio final VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)



Since 2017, Syrian individuals have lived in families with a similar ratio of dependent and independent members, resulting in a consistent high vulnerability profile over time. There is understandably a close relationship between **family size** and dependency ratio.

**Figure 2.4. Dependency ratio final VAF score by family size**  
Percentage of families (%)



Families with more than four members are substantially more likely to report a dependency ratio over 1.2, placing them at a high or severe level of vulnerability (77% of families). High dependency ratios among Syrian and non-Syrian families are typically driven by a high number of children, rather than elderly or dependent adults.

**Table 2.1. Average number of children, elderly, dependent adults and autonomous adults in Syrian and non-Syrian families according to the dependency ratio VAF final score**

Nationality	Dependency Ratio	Autonomous Adults	Children	Dependent Adults	Elderly
Non-Syrian	Ratio <= .6	1.38	0.14	0.02	0.02
	.6 > Ratio <= 1.2	0.81	0.53	0.48	0.32
	1.2 > Ratio <= 1.8	2.32	2.97	0.34	0.13
	1.8 > Ratio	0.91	2.40	0.88	0.31
Syrian	Ratio <= .6	1.85	0.30	0.07	0.06
	.6 > Ratio <= 1.2	1.26	0.95	0.32	0.27
	1.2 > Ratio <= 1.8	2.23	2.99	0.28	0.03
	1.8 > Ratio	1.02	3.14	0.82	0.16

For families with a dependency ratio of over 1.8, 24% do not have an autonomous adult within the family unit. For families with a dependency ratio between .6 and 1.2, 42% report not having an autonomous adult in the family. Individuals in **male-headed** households are more likely to be categorised as having high or severe vulnerability compared to individuals in female-headed households, likely the result of there being on average more children in male-headed households (2.8 children on average) compared to female-headed households (2.4 children on average).

**By governorate**, the highest proportion of Syrian individuals facing high or severe dependency ratio vulnerability are in Ajloun (81%), Madaba (79%) and Tafilah (77%). For non-Syrians, the highest proportion of individuals facing high or severe dependency ratio vulnerability are in Mafraq (69%), Ajloun (67%)<sup>15</sup> and Jerash (66%).

There is a small but significant difference in vulnerability for populations in rural or urban areas, with individuals in rural areas more likely to be rated as high or severe in vulnerability. Accordingly, 75% of Syrian and 61% of non-Syrian individuals living in rural areas are rated as high or severely vulnerable in relation to their dependency ratio, compared to 70% of Syrian and 51% of non-Syrians living in urban areas.

<sup>15</sup> Small sample size of 27

The more **disabled members** in a family, the higher the dependency ratio is likely to be. Across regions, both Syrians and non-Syrians tend to have lower dependency ratios and lower numbers of disabled individuals in a family in the Central and South region, whereas the highest numbers of disabled individuals and average dependency regions are found in the North, as illustrated in the table below. A higher proportion of Syrian and non-Syrian individuals live in the Central region.

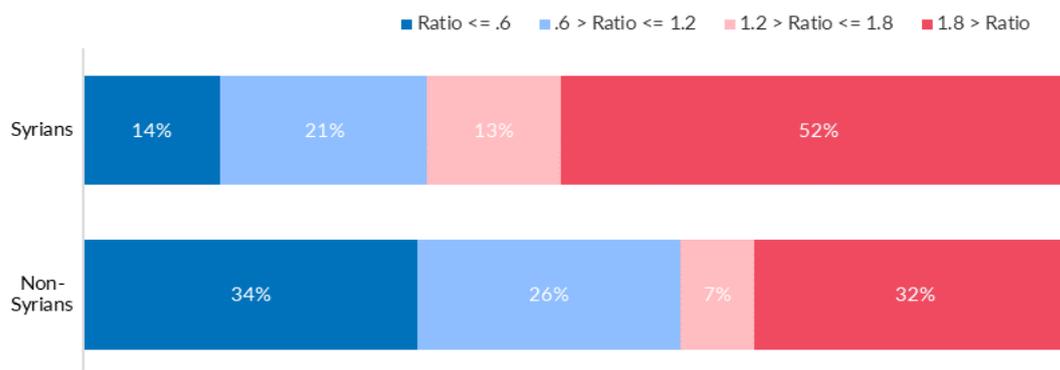
**Table 2.2. Average number of disabled members and average individual dependency ratio by region, Syrians vs. non-Syrians**

Nationality	Region	Proportion of Sample	Average Number of Disabled Members	Average individual dependency ratio
Non-Syrian	Central	67%	1.32	1.69
	North	18%	2.25	2.45
	South	15%	1.64	2.02
Syrian	Central	41%	1.78	2.57
	North	37%	2.55	2.81
	South	22%	1.89	2.52

When total household (as opposed to family) dependency figures are taken into account, slightly more Syrian and non-Syrian households are rated as high or severe in vulnerability (65% and 39% respectively) compared to family units, which is likely a result of multiple vulnerable families living in the same household.

**Figure 2.5. Household dependency ratio VAF final score, Syrians vs. non-Syrians**

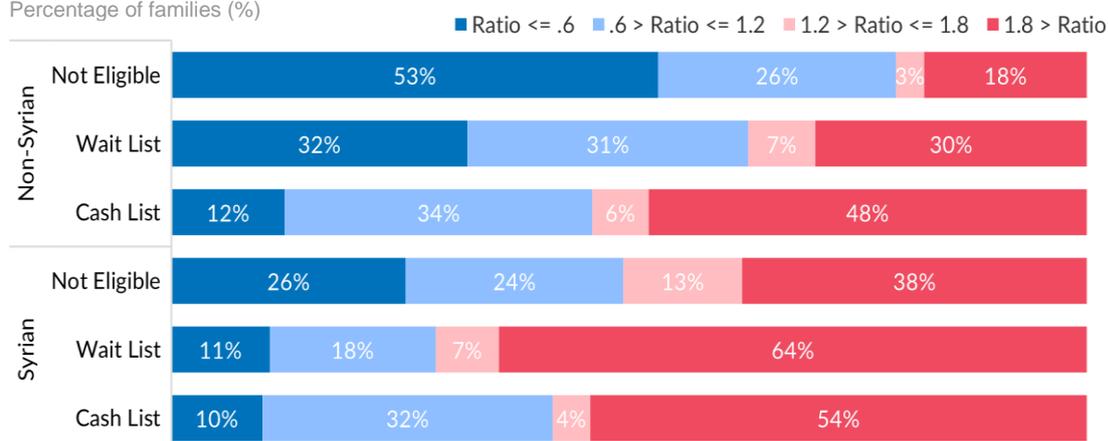
Percentage of households (%)



Families with a high or severe vulnerability rating are more likely to be on the UNHCR basic needs assistance eligibility list. This aligns with UNHCR targeting criteria of prioritizing families that are more prone to be non-autonomous.

**Figure 2.6. Dependency ratio final VAF score by cash eligibility status, Syrians vs. non-Syrians**

Percentage of families (%)



### Dependency ratio and debt

Families who report no debt per capita are slightly less likely to have a dependency ratio of over 1.2 (36%) compared to families with over 100 JOD of debt per capita (43%). However, for both Syrian and non-Syrian families, dependency vulnerability decreases between families reporting between 41 JOD to 100 JOD of debt per capita, and families reporting over 100 JOD of debt per capita. This suggests that the relationship between debt and dependency ratio is not perfectly linear. Across the sample, non-Syrian families have smaller families and higher absolute debt per capita. However, non-Syrian individuals are less likely than Syrian individuals to have any debt (18% of non-Syrians have no debt compared to 9% of Syrians).

# 3. Health



## Sectoral context

The health sector exemplifies achievements made by the Government of Jordan (GOJ) for refugee inclusion in the national healthcare system. Since March 2012, Syrians registered with UNHCR have been able to access healthcare services at Ministry of Health (MoH) primary healthcare centres (PHCs) and hospitals, with the cost to refugees varying from free up to 80% of non-nationals' rates. At times of peak costs, such as in 2018, access to healthcare for refugees was significantly impacted.

In March 2019, the GOJ restored subsidized access to health services for Syrian refugees at the public health facilities, with costs covered by financing from key donors funding the humanitarian response in Jordan, received via a multi-donor account.<sup>16</sup> In June 2020, during the early stages of the COVID-19 pandemic, it was agreed that this mechanism would be extended to support refugees of other nationalities holding a valid UNHCR asylum seekers certificate (ASC) to also access subsidized health services at the public health facilities. This brought medical costs down by 75% in some cases.<sup>17</sup> The multi-donor account continues to directly support the MoH to be able to maintain subsidized access to health services for refugees at the public health facilities.

While UNHCR continues efforts to maximize utilization of existing public health services, barriers to access public health facilities at the subsidized rate have also been highlighted in the Health Access and Utilization Survey (HAUS) exercise conducted in the last quarter of 2021. Challenges to optimal access exist both on the supply and demand side of the health system and are mainly attributed to the unaffordability of services for vulnerable refugees and lack of adequate awareness about the subsidy policy on both the supply and demand sides. To address the access barriers, UNHCR, jointly with the MoH, developed a new detailed health care access policy manual in December 2021. This includes guiding principles for health care providers and frontline administration staff.

The objective of the manual is to promote and support better understanding among healthcare staff of the eligibilities and entitlements of refugees in terms of access to health services. This manual is expected to address the barriers to essential health services, improve utilisation rates, and thus better connect refugees to the public healthcare system.

<sup>16</sup> *The multi-donor health trust fund supported by the United States, Canada and Denmark*

<sup>17</sup> UNHCR, [Cash for Health provides relief for non-Syrian refugees in Jordan](#), November 2021

## Indicator description

The VAF health score focuses on factors that are likely to impact a family's ability to mitigate health risks, rather than aiming to assess the extent of medical issues within families. The Health Sector identified the following factors: access and availability of health care, family composition, the existence of existing conditions, and the proportion of expenditure on health-related items, as influencing health vulnerability.

### The VAF and the HAUS

The 2015 VAF baseline<sup>18</sup> data found higher levels of health vulnerability than findings under the annual Health and Access Utilization Survey (HAUS), the sector-wide assessment conducted the same year. While the VAF baseline data did capture a strong representation of health vulnerabilities in the overall health sector score, this figure does not take into account the number of individuals or family members receiving treatment in response to their condition, which the HAUS survey clearly identifies. As a result, families including individuals with health conditions may score higher in vulnerability despite having adequate access to health services. In this context, the VAF continues to rely on HAUS findings to further contextualize results of the health vulnerability rating.

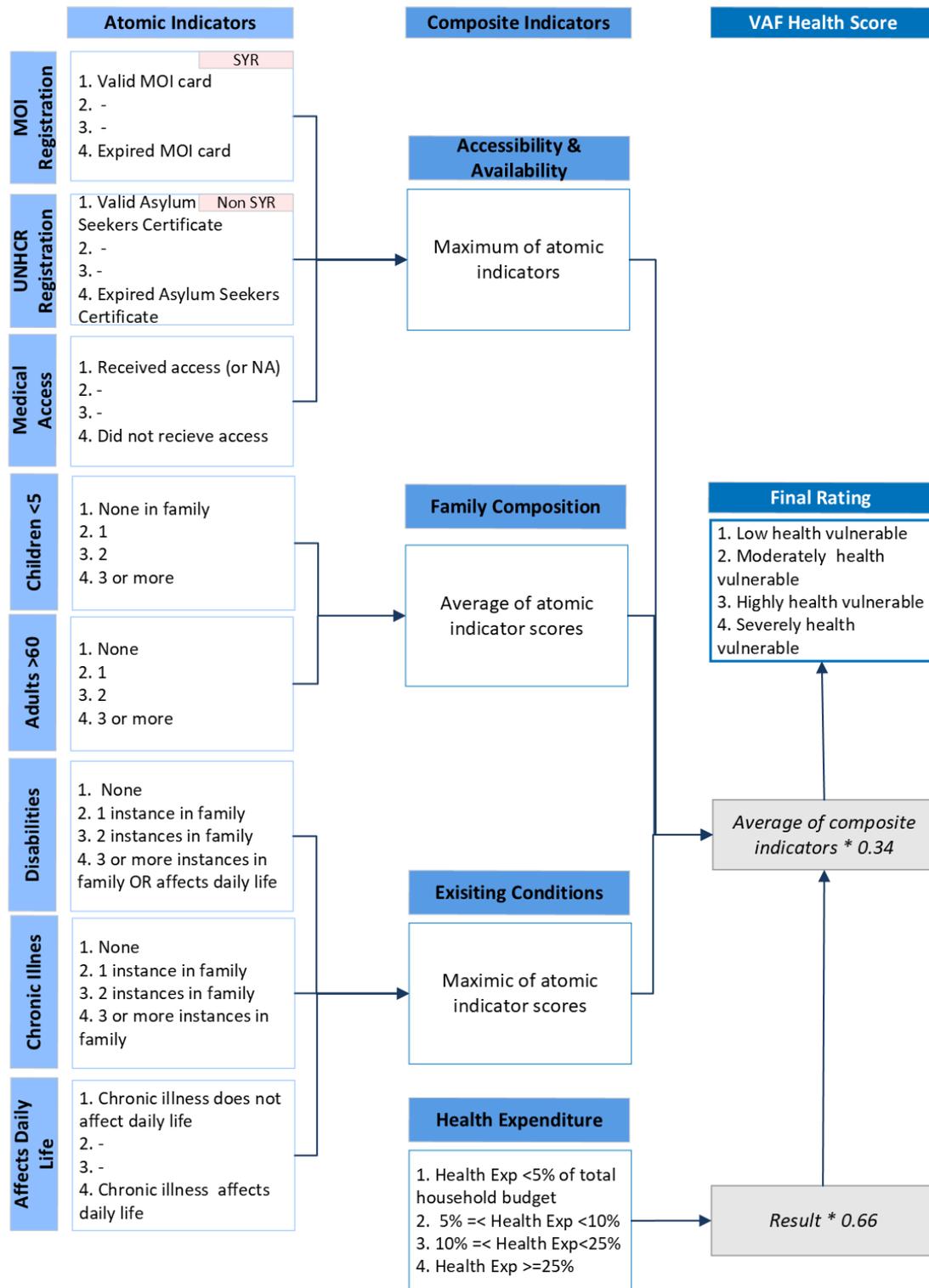
The health atomic indicators have been classified into two groups: group A includes the maximum of indicators on access, family composition and existing conditions while group B includes expenditure on health.

The group A indicators were given a weight of 1/3 as they are interrelated, and one might affect the other in different ways (e.g., poor access will be factored in less if an existing condition has lower vulnerability levels or when an existing condition and family composition have higher vulnerability levels and access is well granted). Group B indicators (health expenses) have been given 2/3 weight as it is an absolute factor and reflects the combined effect of external factors on vulnerability.

Although most indicators remain the same as their initial design, the way they are combined was reformulated. Following the MoH's decision in June 2020, the health sector added a UNHCR ASC as a valid documentation indicator, which is required for non-Syrian refugees to receive health access.

<sup>18</sup> UNHCR, [VAF Baseline Study](#), 21 May 2015

Figure 3.1. VAF Health Sector Tree



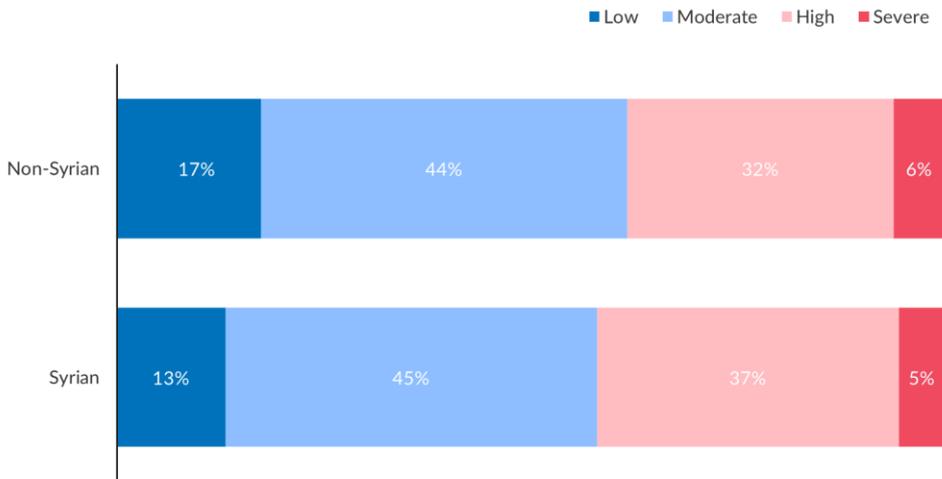
# Distribution of vulnerabilities

## Overall health vulnerability

The health final score suggests that a substantial proportion of the refugee population is facing high or severe health vulnerability. In 2021, 42% of interviewed Syrian refugees scored either a high (37%) or severe (5%) vulnerability rating. For non-Syrian refugees, 38% scored an either high (32%) or severe (6%) vulnerability rating. The proportion of vulnerable individuals is driven by low medical access, a high proportion of individuals with disability and chronic illness within a family unit, and high rates of expenditure on health.

Across the governorates, for Syrian refugees, the highest levels of health vulnerability are reported in the governorates of Madaba (68% reporting high or severe vulnerability) and Ma’an (58%). For non-Syrians, the highest vulnerability levels are reported in Ajloun<sup>19</sup> (74% reporting high or severe vulnerability) and Ma’an (56%). However, 21% of non-Syrians in Madaba are classified as severely vulnerable, suggesting that while there is a lower proportion of non-Syrians facing high or severe vulnerability, those that are vulnerable are facing more extreme conditions. The best health conditions for Syrians are found in Jerash (70% of individuals in low or moderate vulnerability), and non-Syrians in Mafraq (73%). There is no significant difference in vulnerability identified between individuals living in rural versus urban areas for either Syrian or non-Syrian refugees.

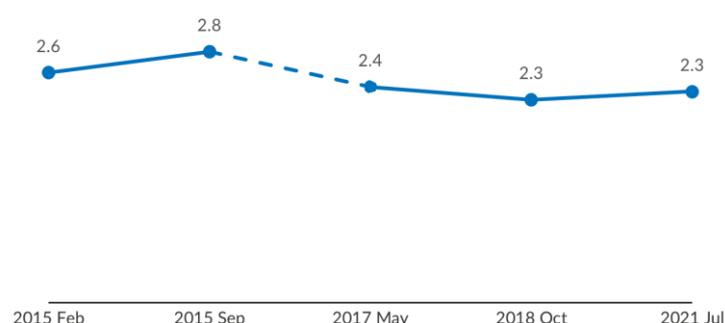
**Figure 3.2. Health final VAF score, Syrians vs. non-Syrians**  
Percentage of individuals (%)



<sup>19</sup> Smaller sample size of 27 individuals

**Figure 3.3. Health final VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



Between 2018 and 2021, there has not been a significant improvement in the average final health vulnerability score for Syrians, with the overall average classification remaining stable and moderate over time.

Whether or not a member of a household had been diagnosed with COVID-19 has a slight negative impact on an individual's final health score: 43% of individuals within households reporting at least one case of COVID-19 are highly or severely vulnerable, compared to 41% of individuals within households who do not report a case of COVID-19. A head of household's vaccination status is also slightly influential, with individuals in a household with a vaccinated head of household member reporting slightly lower levels of vulnerability.

### Composite indicator 1: Accessibility

This composite indicator measures a family's health access according to three separate categories:

- Whether all family members (Syrian) are registered with the Jordanian MoI and hold a valid (not expired) MoI card;
- whether all family members (non-Syrian) are registered with the UNHCR with valid ASC; and
- whether all family members have been able to access medical care when needed during the 6 months prior to the interview.

The majority of both Syrian (74%) and non-Syrian (72%) refugees report severe vulnerability in terms of health accessibility.

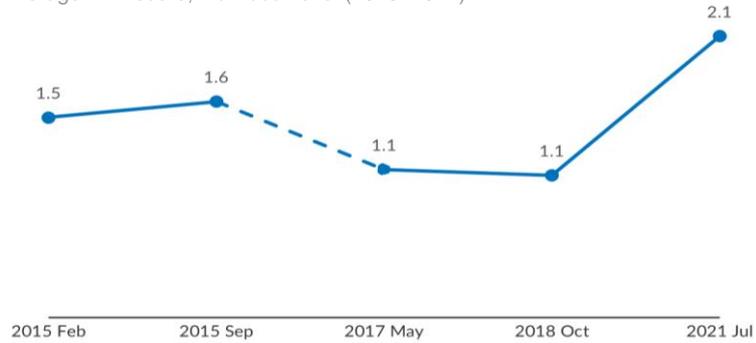
#### MOI Registration

The MOI registration score assesses a Syrian individual or family by whether they are registered by the MOI, as this gives them greater access to health services. In December 2012, the GOJ introduced a "service card" that is issued to all Syrians residing in Jordan upon the registration with the MOI. This administrative procedure has been implemented effectively but imposes some challenges on healthcare service accessibility for refugees, who may only access a public healthcare centre that falls under the area of initial registration. Additionally, refugees must return

to the healthcare centre they visited first. Therefore, if refugees relocate, their ability to access healthcare services can become complex and difficult.<sup>20</sup>

In 2021, 62% of Syrian individuals were part of families where all members were registered by the MOI and held a valid MOI card. Looking at the individual level rather than family level reported by the VAF score, the figure is much

**Figure 3.4. MOI registration VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)



higher: 84% of Syrian individuals hold a valid MOI card. Syrian refugees in urban areas are slightly more likely to hold a valid MOI card (63%) than individuals in rural areas (59%).

By governorate, the highest percentage of Syrians in families where at least one member holds a valid MOI card are found in Ajloun (76%) and the lowest percentage of registered individuals are found in Balqa, where only 47% of Syrian refugees hold a valid MOI card. Between 2018 and 2021, the average of Syrian individuals in families with members not registered or who have an expired MOI card increased from a low vulnerability to a moderate vulnerability level.

### UNHCR Registration

The UNHCR registration score assesses whether non-Syrian refugees are part of families where at least one member is registered by UNHCR and holds an ASC, which supports greater access to healthcare.

In 2021, out of the registered non-Syrians interviewed, 60% of individuals were part of families where all members held a valid ASC, which could be explained by limitations to renewal due to COVID-19 restrictions.

**Figure 3.5. Proportion of non-Syrians registered with UNHCR**  
Percentage of individuals (%)



It is worth noting that since the onset of COVID-19, the GOJ has provided a waiver to defer expiry date of ASC for registered refugees. There is a large difference in holding a valid ASC between individuals living in rural or urban environments, with only 44% of non-Syrians living in rural areas registered with a valid ASC compared to 63% of individuals in families living in urban areas. Across governorates, the highest proportion of individuals with a valid ASC are found in Madaba

<sup>20</sup> UNHCR, *Health Access and Utilization Survey (HAUS) 2018: Access to Healthcare Services among Syrian Refugees in Jordan*, March 2019

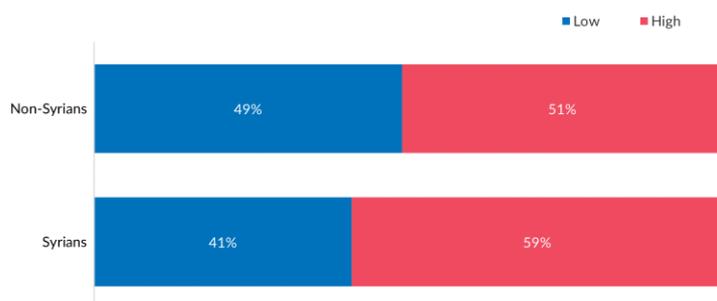
(80%) and the lowest proportion in Irbid (31%). There is no trend data for this indicator as non-Syrians were not surveyed until the 2021 data collection.

### Medical access<sup>21</sup>

The medical access score measures whether an individual was able to access and receive medical care when it was necessary in the 6 months before the interview.

**Figure 3.6. Medical access VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



Low vulnerability (score 1) captures individuals in families where all members who needed health services and were able to access or who did not need to access medical care in this period. High vulnerability (score 4) includes individuals in families

where at least one member who needed to access health care services and could not obtain it. The VAF does not include a follow up question as to what the obstacles to access were.

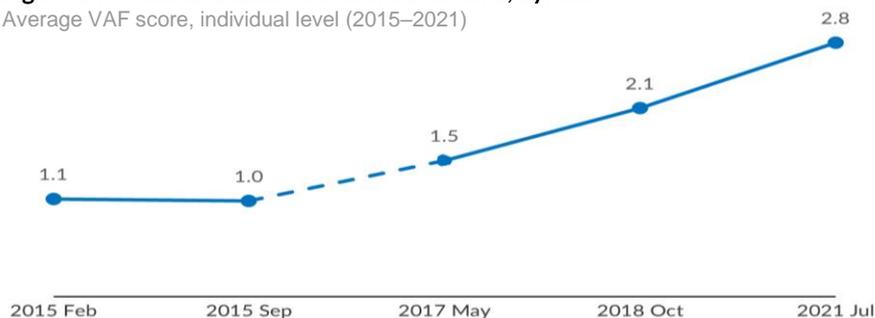
Only 41% of Syrian refugees and 49% of non-Syrian refugees are part of families which report that they were able to access medical care in 2021. By governorate, health access is the worst for Syrians in Ajloun, with only 20% of individuals reporting access, and for non-Syrians in Madaba with only 24% confirming access.

In 2021, 36% of Syrians with a disability were able to access medical care compared to 43% without a disability. There is a smaller gap in non-Syrians who are disabled (45% able to access medical access) compared to individuals without a disability (49%). For Syrians, 47% of individuals with a chronic illness report having access to medical care compared to 40% without. Similarly for non-Syrians, 55% of individuals who report having a chronic illness have medical access compared to 47% without.

Since 2017, the average score for medical access has been increasing, and now many Syrians are at a high level of vulnerability.

**Figure 3.7. Medical access VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



<sup>21</sup> Individuals who did not need to access medical care in the 6 months prior to reporting excluded from analysis

**HAUS 2021 results on access<sup>22,23</sup>**

The HAUS 2021 found that while access increased for those in need, the majority sought access at private clinics (35% of Syrians and 38% of non-Syrians) or private pharmacies (33% of Syrians and 30% of non-Syrians). The largest decrease in type of facility for access received by Syrians in need was at NGO clinics. In 2018, 35% of respondents sought access at NGO clinics, while in 2021 only 7% of respondents sought access at the same type of clinic.

Alarming, the 2021 HAUS found a decrease in knowledge on subsidized access: in 2018, 82% of Syrians were aware of the subsidized access they were eligible for while in 2021, only 63% reported awareness. For the non-Syrian population in 2021, only 50% were aware of their eligibility to subsidized access.

**Determinants of health accessibility**

To better understand the drivers behind access to medical care, a statistical model was developed to explore the relationships between adults (age 18+) who reportedly received the required health access during the 6 months prior to the interview,<sup>24</sup> and their various characteristics. The findings suggest that key determinants for receiving medical access are multi-dimensional.

The results indicate that the **strongest predictor for accessing medical care services is the number of chronic illnesses**. On one hand, each additional chronic illness that an individual has increases the likelihood of accessing medical care by approximately 75%. (This may come at a cost: in the VAF [Basic Needs chapter](#), individuals with chronic illnesses were found more likely to be in debt.) On the other hand, number of disabilities does not have a significant impact on health accessibility.

When it comes to demographics, males are approximately 26% less likely to access medical care than females. Age also plays an important role in health accessibility among the refugee population. **Older individuals are more likely to receive medical care**, with each year representing an increase of 0.5% in likelihood. Iraqis tend to have the lowest access to medical care, when compared to Syrians and other nationalities.

The model also explores how COVID-19 practices are related to medical access. As expected, individuals living in families where at least one member has taken a COVID-19 test are significantly more likely to have a greater medical access. Likewise, there is a positive relationship between **COVID-19 vaccination status and accessing medical services**. This suggests that, similar to chronic illness, infectious disease indicators are positively correlated to medical accessibility among refugee families.

**A sustainable socio-economic situation also leads to better access to medical care.** Individuals with higher work income have better odds of accessing medical services, where an

<sup>22</sup> UNHCR, [HAUS 2021: Access to Healthcare Services among Syrian Refugees living in urban setting Jordan](#), January 2022

<sup>23</sup> UNHCR, [HAUS 2021: Access to Healthcare Services among Non-Syrian Refugees living in urban setting Jordan](#), January 2022

<sup>24</sup> N = 13,960 individuals

increase in monthly work income of 100 JOD corresponds to approximately 10% increase in the likelihood of accessing medical care. Higher expenditure also has a positive relationship with medical accessibility and is especially apparent when looking at health-related expenditure: an increase of 100 JOD spent per month on health-related services increases the likelihood of receiving access by 22%.

Lastly, individuals who are part of families which apply **food-related coping mechanisms are less likely to have access to medical care**. There is a negative relationship between borrowing food, limiting portion size, reducing number of meals and medical access, though the effect is small. In contrast, buying food on credit has a significant positive relationship with accessing medical care. This could potentially be explained by overall access to credit, which could also be used for financing medical care services. These key drivers of access to medical services highlight the importance of economic inclusion of refugees in Jordan, beyond humanitarian assistance. It also presents interlinkages between food security and health: when food needs are not well met, the health indicators follow the same declining trend.

## Composite indicator 2: Family composition

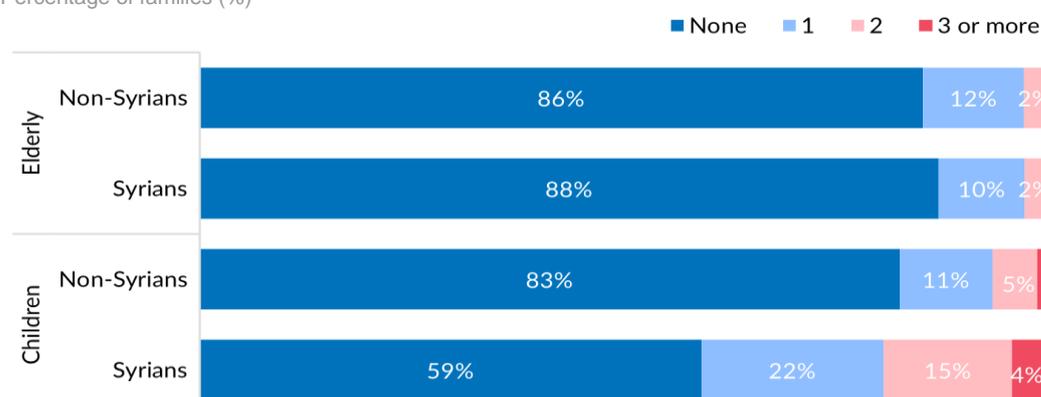
The family composition indicator assesses a family's vulnerability based on its composition of dependents or demographics of individuals who may require more medical attention: children and elderly. If a family has three or more adults over the age of 60, or three or more children under the age of five, they are categorised as severely vulnerable to adverse health outcomes.

### Children and the elderly

19% of Syrian families and 6% of non-Syrian families have either two or more children under five years old, placing them in high or severe levels of vulnerability. However, a majority of families are categorised as having either low or moderate levels of vulnerability. Families in female-headed households tend to be placed at lower vulnerability ratings.

**Figure 3.8. Children and elderly VAF score, Syrians vs. non-Syrians**

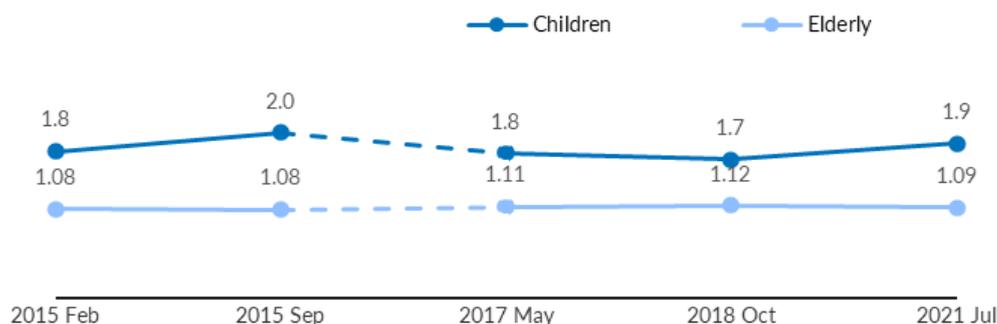
Percentage of families (%)



The average score for the children's health indicator has had a minor increase between 2018 and 2021, suggesting that more children may have been born over that period. According to the recent HAUS results, 47% of Syrian women at reproductive age were pregnant in the last two years, suggesting an upward trend in fertility rates. In 2021, 88% of interviewed Syrian families and 86% of non-Syrian families report that they have no family members over the age of 60, placing them at a low vulnerability rating.

**Figure 3.9. Children and elderly VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



### Composite indicator 3: Pre-existing conditions - Chronic illness & disability

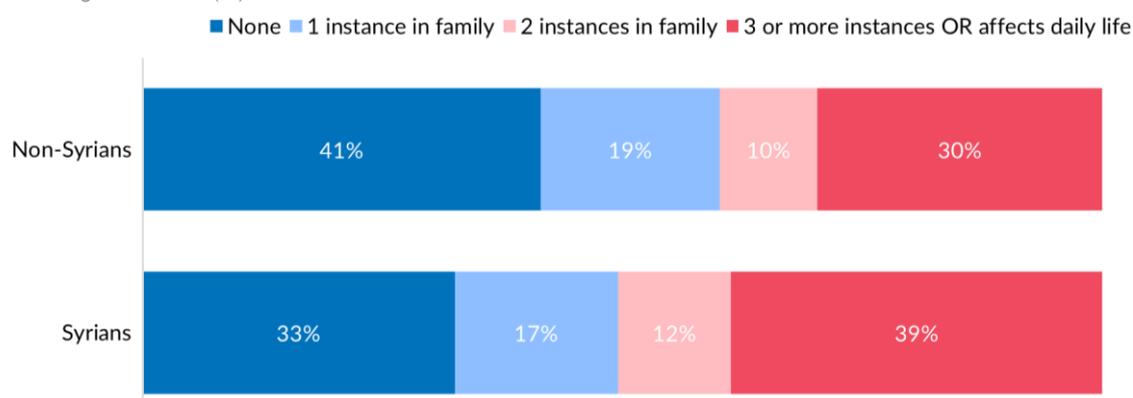
By taking the maximum of three atomic scores, the pre-existing conditions indicator categorises an individual's or family's vulnerability level based on the number of members classified with a disability or with a chronic illness, and whether these disabilities or chronic illnesses impact their daily life.

Vulnerability for a family regarding disability is categorised by the number of disabled members per family or the impact of the disability. If an individual has more than three disabled family members or at least one member with a disability that affects their daily life, they are categorised as severely vulnerable. In 2016, the method of identifying disabilities was changed to incorporate the Washington Group questions, which explains the increase in individuals with disabilities between 2015 and 2017. The percentages identified have remained constant since then.

In 2021, a high proportion of Syrian and non-Syrian families faced a severe disability vulnerability level, at 39% and 30% respectively. The vulnerability of the family is connected to the size of the family, with larger families more likely to be rated as severe than smaller families. Non-Syrian families are particularly vulnerable when family sizes increase, and families of four persons or more are 48% likely to be rated as severely vulnerable in the disability dimension. Syrian families with four or more members are also 44% likely to be rated as severely vulnerable. There is not a large variation between governorates and disability vulnerability rating for Syrians or non-Syrians.

**Figure 3.10. Disability VAF score, Syrians vs. non-Syrians**

Percentage of families (%)

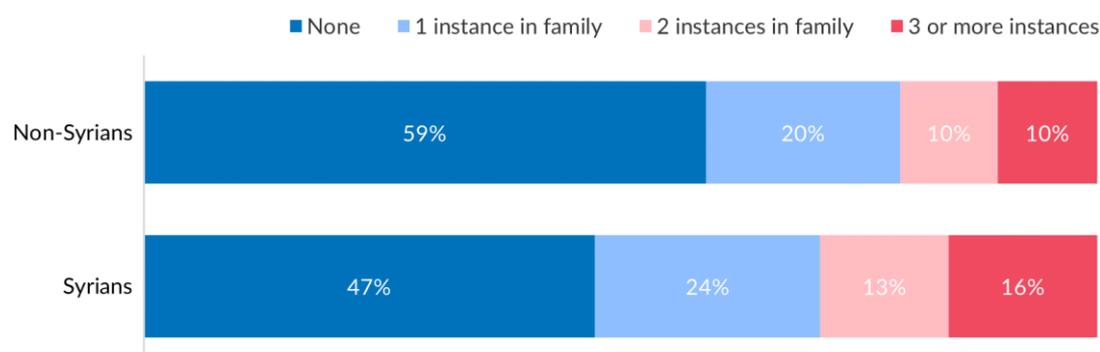


For chronic illness, a family is categorised as severely vulnerable if it has three or more members with a chronic condition. Across the sample, 16% of Syrian families and 10% of non-Syrian families are rated as severely vulnerable with regards to chronic illness.

There is a significant relationship between family size and composition of chronically ill members: families of four or more tend to have fewer family members with chronic illnesses and thus are less likely to be rated as severely vulnerable than families with two or three members for both Syrian and non-Syrian families.

**Figure 3.10. Chronic illness VAF score, Syrians vs. non-Syrians**

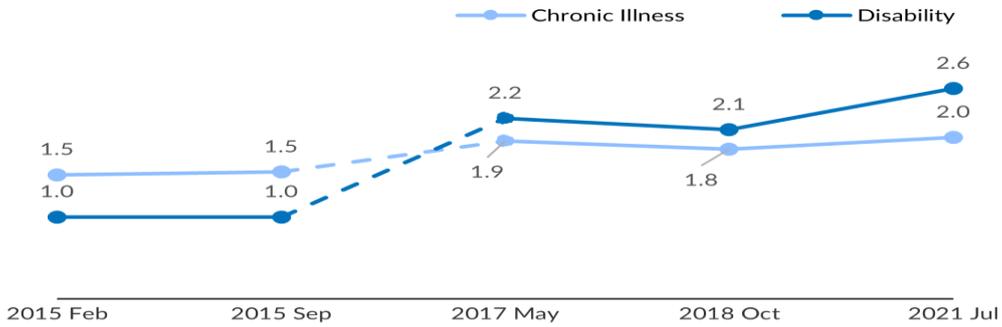
Percentage of families (%)



Proportionally, the most frequently reported chronic illnesses among registered individuals are hypertension (5% of registered individuals), diabetes (4%) and a slipped back disk (4%). These main categories reflect the HAUS findings in 2021.

The average disability vulnerability score for Syrians has increased since 2018, moving from moderate to high, indicating that a higher proportion of families are reporting more disabled members or that the disability increasingly impacts the daily life of the family member. On the other hand, the presence of chronic illnesses has remained constant, with a slight increase in 2021.

**Figure 3.12. Presence of disabilities and chronic illnesses VAF score over time, Syrians**  
Average VAF score, family level (2015–2021)

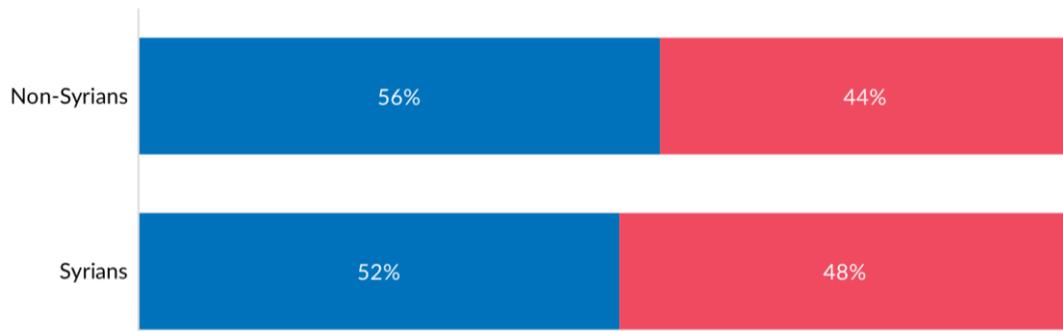


For the last score which informs the existing conditions indicator, an individual is classified as severely vulnerable their family member(s) member has a chronic that impacts their daily life. In 2021, 48% of Syrians and 44% of non-Syrians report being in a family in which at least one member has a chronic illness that affects their daily life.

**Figure 3.11. Chronic illness affecting daily life VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)

■ Does not affect daily life ■ Affects daily life

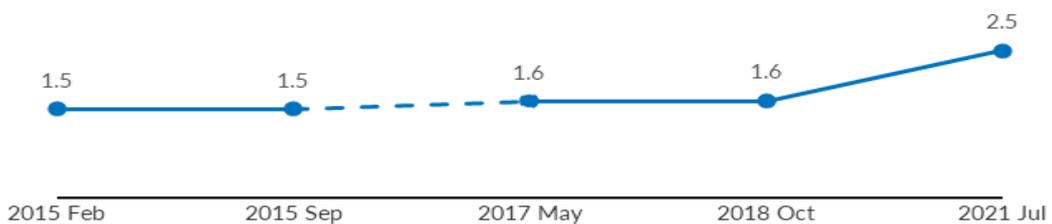


By governorate, the highest vulnerability for Syrians with a severe chronic illness is found in Madaba (61%) and Ajloun (61%), and for non-Syrians it is reported in Madaba (60%). In Madaba, Syrians also report the highest proportion of their budget spent on health (65% of individuals spending over 10% of their household budget on health), while non-Syrians also report very high proportional expenditure (55% of individuals spending over 10% of their household budget on health), suggesting that there is a link between the severity of a chronic illness and health expenditure.

The average vulnerability score for Syrians has increased since 2018, moving from a moderate to high vulnerability rating.

**Figure 3.14. Chronic illness affecting daily life VAF Score over time, Syrians**

Average VAF score, family level (2015–2021)



### Social determinants of health outcomes

Shelter conditions have an impact on vulnerability and for Syrians, there is a relationship between health vulnerability and the type of shelter they live in. Out of the Syrian respondents residing in informal shelters, 75% report a high or severe vulnerability rating compared to 40% for individuals living in a finished building or 44% of individuals living in an unfinished or sub-standard building. The same trend was not identified for non-Syrians, though the pool of non-Syrian individuals living in informal shelters was much smaller.<sup>25</sup>

There is also a relationship between WASH conditions and health vulnerability, particularly in regard to sharing a latrine and wastewater disposal. Syrians who report sharing a latrine between three or more houses are 70% more likely to have a high or severe health vulnerability rating compared to 41% of Syrians whose households have exclusive access to a latrine.

Furthermore, Syrians who report having to dispose of wastewater in an unlined pit, water bucket, field or plastic bag are 58% more likely to report high or severe health vulnerability, compared to 42% of individuals connected to the municipality network or sewage system. Non-Syrians do not report worse health vulnerability when facing the same WASH conditions; however, the sample size of these individuals is smaller.

There is a significant link between the level of debt per capita and final health score. Both Syrians and non-Syrians with no debt are less likely to receive a high or severe health vulnerability (31% of Syrians and 34% of non-Syrians) than those with over 100 JOD of reported debt per capita (49% of Syrians and 46% of non-Syrians). However, for debt levels under this amount, final health score vulnerability does not necessarily increase according to levels of debt per capita.

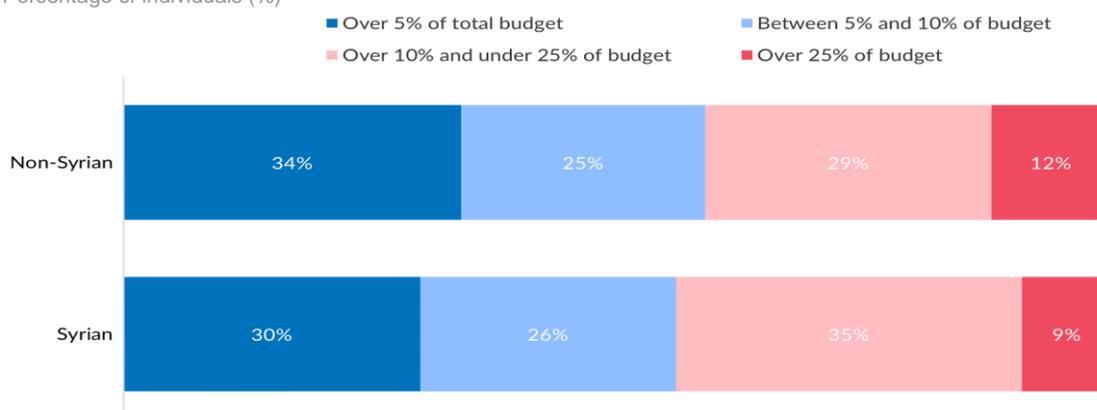
### Composite indicator 4: Health expenditure

#### Proportion of budget spent on health items

The health item basket includes the following items: hospital/clinic service fees, prescriptions or medicines from pharmacy, and health masks for COVID-19. In 2021, 9% of Syrians and 12% of non-Syrians spent over 25% of their household expense budget on health items.

**Figure 3.13. Health expenditure VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



<sup>25</sup> 4% of Syrians (847 individuals) and 1% of non-Syrians (46 individuals) live in informal shelters

By governorate, Syrian refugees report the highest vulnerability in Madaba where 65% of individuals are in households which spend over 10% of their monthly budget on health items. Non-Syrian refugees also spend a high proportion of their budget in Madaba, with 55% spending over 10% of their budget on health items.

Medical conditions affect an individual’s vulnerability according to household health expenditure. Individuals with a disability are slightly more likely to spend over 10% of their budget on health items for both Syrians (47% compared to 42% with no disability) and non-Syrians (43% compared to 40% with no disability). Likewise for individuals with a chronic illness, the proportion of spending over 10% of their budget on health items is higher for Syrians (52% compared to 42% with no chronic illness) and non-Syrians (50% compared to 39% with no chronic illness).

<p><b>Health expenditure and COVID-19 cases (% spending over 10% on budget)</b></p> <p>Syrians in HH without a case: 44%</p> <p>Syrians in HH with a case: <b>46%</b></p> <p>Non-Syrians in HH without a case: 48%</p> <p>Non-Syrians in HH with a case: <b>53%</b></p> <p><b>Health expenditure and COVID-19 vaccines (% spending over 10% on budget)</b></p> <p>Syrians in HH with HoH vaccinated: 43%</p> <p>Syrians in HH without HoH vaccinated: <b>45%</b></p> <p>Non-Syrians in HH with HoH vaccinated: 40%</p> <p>Non-Syrians in HH without HoH vaccinated: <b>43%</b></p>
--

Expectedly, the proportion of budget spent on health increases slightly if a member of the household had COVID-19. Absolute expenditure on health is also higher in these households. Syrian and non-Syrian households with a COVID-19 case spend an average of 48.2 and 48.3 JOD respectively on health items compared to 41.9 and 47.2 in those without a case of COVID-19 respectively. Conversely, households in which the HoH has at least one dose of a COVID-19 vaccine spend slightly less on health expenditure.

### HAUS 2021 results on health care costs

In the recent HAUS results, 31% of Syrians and 36% of non-Syrians noticed an increase in health care costs over the last year, which mostly resulted from an inability to visit a physician and not being able to afford necessary medical procedures and/or medications. The majority (88% of Syrians and 86% of non-Syrians) were impacted by increased health costs increased, which resulted in reducing both healthcare visits and medications.

This trend was significant for refugees with chronic illnesses, as affordability and other financial constraints were also the main reason for not obtaining necessary medications for their illness (87% of Syrians and 89% of non-Syrians) as well as a major constraint preventing chronic patients from accessing health care services (85% of Syrians and 89% of non-Syrians). This could be due to refugee respondents in HAUS having a low awareness of the subsidized rates that they are eligible to receive, and/or that they prefer to access private health clinics, which don’t offer subsidized rates. These findings in complementary reports may further explain VAF findings that individuals with chronic illnesses were more likely to be in debt.

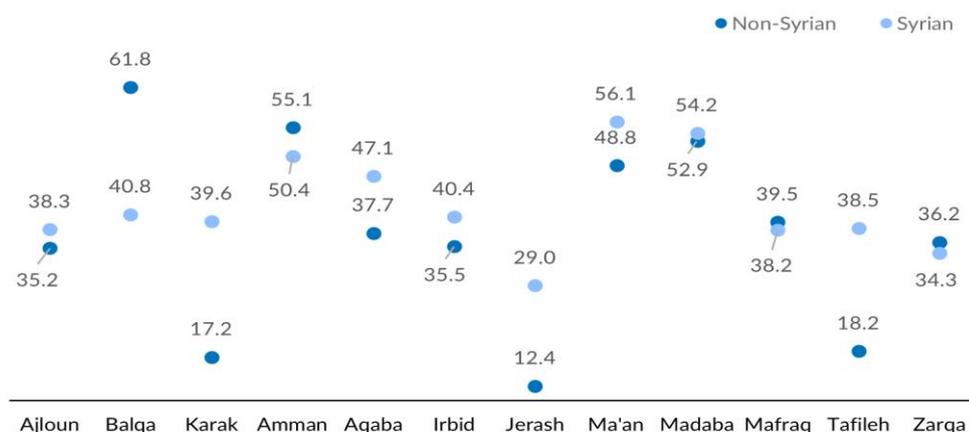
### Health expenditure<sup>26</sup>

Non-Syrian households spend an average of 47.1 JOD on health expenditure and Syrian households spent 43.16 JOD. In total, 13% of households did not spend on health. By item, non-Syrian households spend proportionally more on doctors' fees, at a monthly average of 33.6 JOD compared to 25.9 JOD for Syrian households.<sup>27</sup> For pharmacy/prescriptions fees, both Syrian (29.4 JOD) and non-Syrian households (29.1 JOD) spend similar amounts per month.<sup>28</sup>

An average household's health expenditure varies considerably by governorate. For Syrians, the highest monthly health expenditure is found in Ma'an (56.1 JOD), and for non-Syrians, it is found in Balqa (61.8 JOD).

**Figure 3.14. Average household health expenditure by governorate, Syrians vs. non-Syrians**

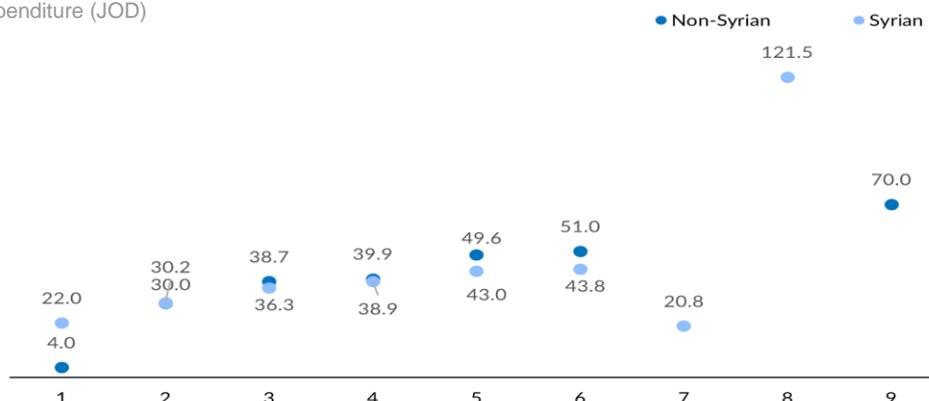
Average health expenditure (JOD)



The data did not reveal a strong correlation between the number of household members with a disability and total health expenditure. For households with a chronically ill member, there is a very slight correlation in average monthly expenditure for households with chronically ill members as displayed in the below figure. However, the relationship between expenditure and chronically ill members may plateau at a certain threshold of ill members per household.

**Figure 3.15. Average household health expenditure by number of chronically ill members, Syrians vs. non-Syrians**

Average expenditure (JOD)



<sup>26</sup> Outlier results of over 3,000 JOD health expenditure per household per month removed from analysis

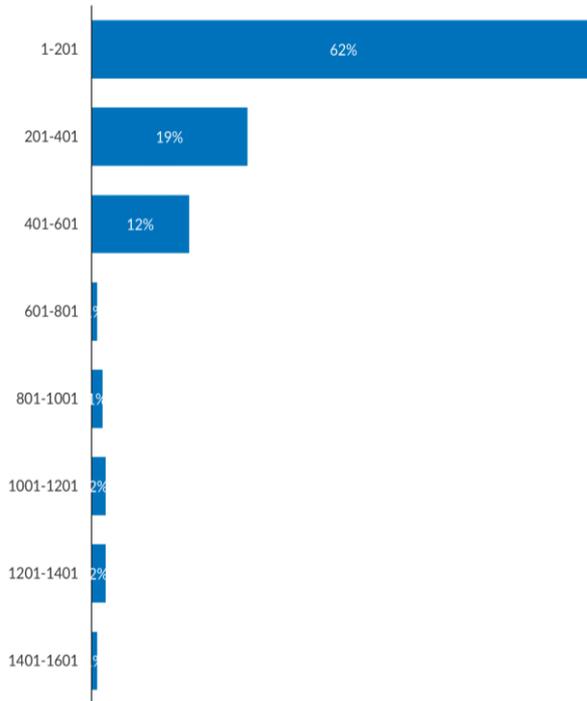
<sup>27</sup> Households without monthly expenditure on doctor's fees excluded

<sup>28</sup> Households without monthly expenditure on prescriptions excluded

### Cash for health

**Figure 3.16. Distribution of cash for health by assistance amount**

Percentage by JOD amount (%)

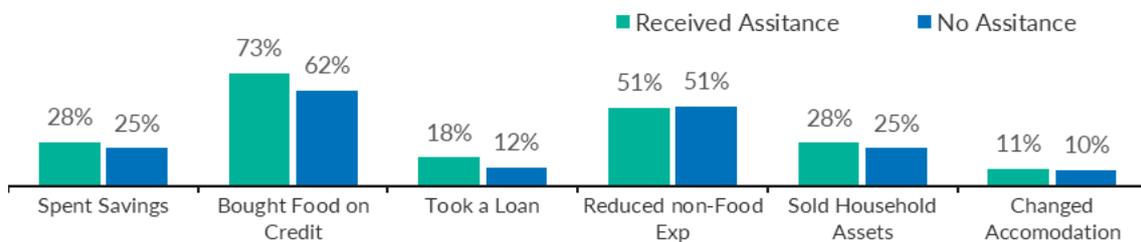


UNHCR provides cash for health to the most vulnerable refugees to access essential lifesaving hospital services provided by the MoH. The health eligibility criteria are based on a combination of the VAF health score and the VAF welfare score. 2% of the total VAF respondents (158 families) had received UNHCR cash for health assistance for during the 6 months preceding the interview. The reported amounts received for one-time assistance varied between 29–1,575 JOD, with an average of 236 JOD. The majority of the cash for health recipients (62%) received an assistance amount between 29–201 JOD. Only 4% out of all recipients reportedly received an amount larger than 1,000 JOD.

In addition, families who received cash for health are more likely to resort to livelihood coping strategies. Stress-related coping strategies related to asset depletion such as spending savings, buying food on credit, taking out loans, and selling household assets are significantly higher in the group of families with a recent history of health assistance, meaning that the cost of healthcare for families in need has a broader impact on refugee households.

**Figure 3.17. Stress-related coping mechanisms by health assistance status**

Percentage of families (%)

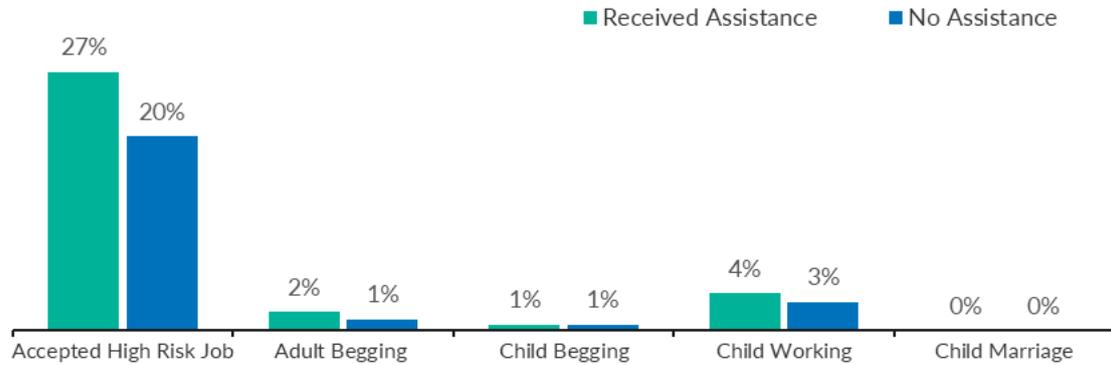


For crisis-related coping strategies show that families which face health-related challenges also have higher rates of withdrawing children from school: 7% for those receiving health assistance compared to 5% for those not receiving. Again, this could be a result of financial burden reflected in the asset-depleting indicators above.

When looking at emergency-level indicators, a similar trend is apparent: families with a recent history of health assistance have a significantly higher likelihood of accepting high-risk jobs (27% as compared to 20%) in addition to a slight increase in adult begging and child working.

**Figure 3.20. Emergency-related coping mechanisms by health assistance status**

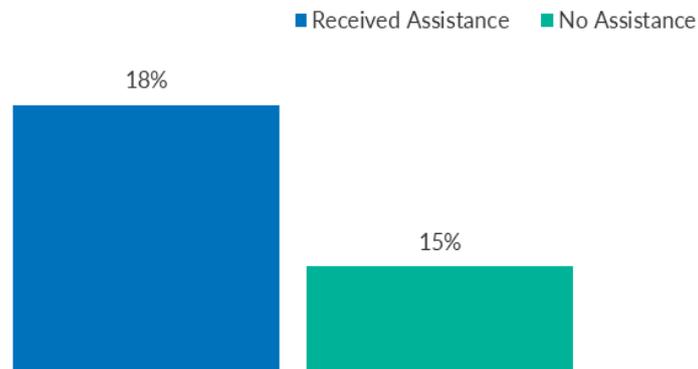
Percentage of families (%)



Lastly, the food consumption reduced coping strategy index (rCSI) shows that families who received cash for health are on average more food insecure. Families with recent history of cash for health tend to be highly vulnerable and indicates that serious medical conditions have the potential to place a high burden on refugee families, resulting in financial instability and food insecurity.

**Figure 3.21. Average reduced coping strategies index by health assistance status**

Percentage of families (%)



# 4. COVID-19



## Context

From the onset of the COVID-19 pandemic in January 2020 until March 2022, Jordan recorded 1,689,314 confirmed cases and 14,003 deaths. 9,727,982 vaccine doses have been administered. Around 43% of the total population received two doses by this date.<sup>29</sup> In early 2021, Jordan became one of the world's first countries to start COVID-19 vaccinations for refugees. According to the national COVID-19 vaccination plan, anyone living on Jordanian soil, including refugees and asylum seekers, is entitled to receive the vaccine free of charge.<sup>30</sup>

*“Once again Jordan has shown exemplary leadership and solidarity in hosting refugees. The country has included refugees in every aspect of the public health response to the pandemic, including the national vaccination campaign, proving how it should be done if we are to keep everyone safe”*

- UN High Commissioner for Refugees, Filippo Grandi

During the height of the pandemic and resulting government curfew, UNHCR community-based protection teams followed up on individual cases through phone counselling, to better understand the impact of COVID-19 on refugees and to assess needs and to understand existing gaps in assistance. In addition to several health preventative measures, UNHCR continued its key activities through remote modalities when restrictive measures were set in place due.<sup>31</sup>

To facilitate urban refugees' vaccine uptake, the government registration platform allowed the use of the UNHCR ASC identification number as a primary key for registration. Refugees then received their appointment according to the government prioritisation criteria, in line with the recommendations of the Strategic Advisory Group of Experts on Immunization (SAGE), the body advising WHO on overall global policies and strategies around vaccination.

In December 2021, UNHCR implemented the Vaccine Facilitation Compensation to cover transportation costs to the vaccine centre, in addition to one meal for refugees who have received two doses of the COVID-19 vaccine. Within three months of the programme, over 154,000 individuals had received assistance to receive their COVID-19 vaccine.<sup>32</sup> Despite COVID-19 vaccines being available and free, vaccine hesitancy remains high among refugees and the host community. As of March 2022, around 45% of the total registered refugee population residing in host communities had been vaccinated, which is similar to the national vaccination rate.<sup>33</sup>

<sup>29</sup> WHO, [Jordan: COVID-19 Dashboard](#), March 2022

<sup>30</sup> Bellizzi, S et al. (2021, 1 Sep) [Vaccination for SARS-CoV-2 of migrants and refugees, Jordan](#). National Library of Medicine

<sup>31</sup> UNHCR, [Jordan: COVID-19 Response](#), March 2021

<sup>32</sup> UNHCR, [COVID-19 Vaccine Facilitation Compensation](#), March 2022

<sup>33</sup> UNHCR, [COVID-19 situation for refugees in Jordan](#), February 2022

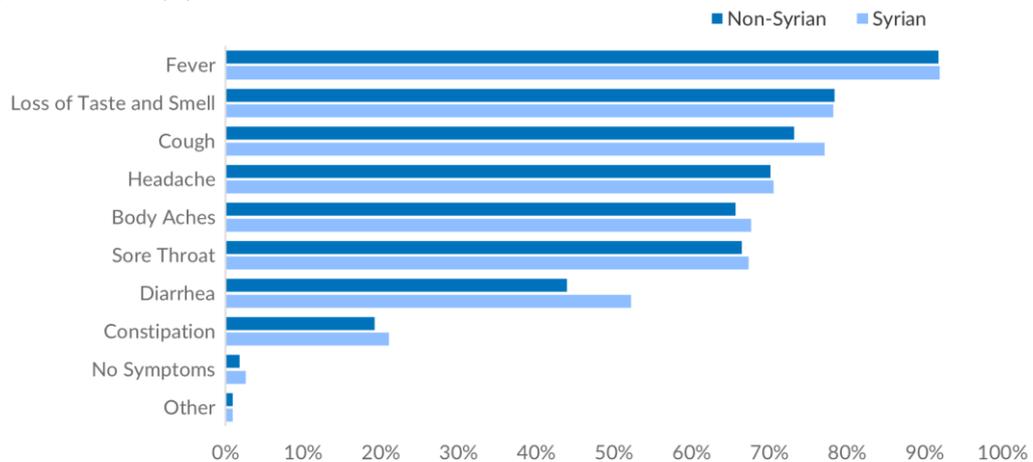
# Knowledge, attitudes, practices

For the 2021 VAF study, a module was developed to measure and assess the impact of COVID-19 on the refugee population in Jordan. The knowledge, attitudes and practices (KAP) module focused on information regarding a household’s understanding of the transmission and symptoms of COVID-19, knowledge on testing procedures and perceptions on vaccination.

## COVID-19 knowledge

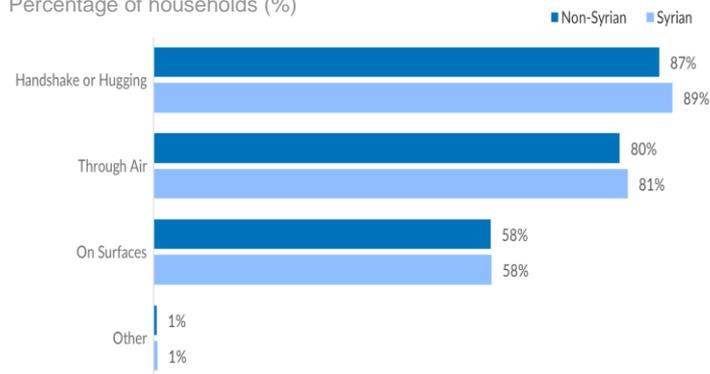
A majority of refugee households reported being aware of most of the major COVID-19 symptoms. 92% of Syrian and non-Syrians households are aware that fever is a common COVID-19 symptom, and 78% of Syrian and non-Syrian households know that a loss of taste and smell are probable COVID-19 symptoms. Slightly fewer households are aware that coughing is a symptom of COVID-19 (77% of Syrian and 73% of non-Syrian households). Only 3% of Syrian and 2% of non-Syrian household’s report that COVID-19 can be asymptomatic.

**Figure 4.1. Knowledge of COVID-19 symptoms, Syrians vs. non-Syrians**  
Percentage of households (%)



The most commonly cited transmission source by both Syrian and non-Syrian households is a handshake or a hug (89% of Syrian and 87% of non-Syrian households). Many households report that COVID-19 can also spread through airborne transmission. Fewer households report that COVID-19 can be transmitted via contaminated surfaces (58% of Syrian and non-Syrian households).

**Figure 4.2. Knowledge of COVID-19 transmission mechanisms, Syrians vs. non-Syrians**  
Percentage of households (%)



## Attitudes and practices

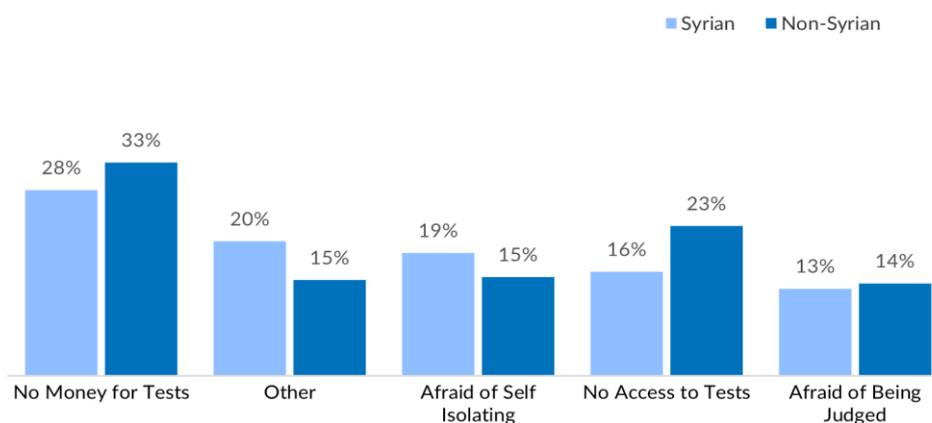
Across the sample, 82% of Syrian and 89% of non-Syrian households believe that COVID-19 is a serious health concern, and 81% of Syrian and 83% of non-Syrian households strongly agree that the GoJ's approach has been effective and appropriate in tackling the COVID-19 pandemic. Most refugee households (90%) do not believe there is a higher risk of refugee individuals contracting COVID-19 compared to non-refugee individuals.

In 2021, 19% of Syrian and 16% of non-Syrian households reported that at least one member had contracted COVID-19 at some point. Approximately half of both groups reported knowing other people who had contracted the virus. In households in which at least one member had contracted COVID-19, 56% of Syrian and 54% of non-Syrian households reported that they had merely isolated, while 37% of Syrians and 42% of non-Syrians reported that they had isolated and sought medical attention. In households which reported no COVID-19 cases, 65% of Syrian and 70% of non-Syrians reported being afraid to catch the disease.

Although PCR tests have been administered for free through the MoH, 29% of households who had a member with COVID-19 symptoms did not test because of the costs. This may indicate a lack of awareness of free PCR testing at MoH facilities, or preference to access private labs for testing. Since the VAF data collection, PCR tests have reduced from 45 JOD to 15 JOD across the private lab testing centres.

**Figure 4.3. Reasons for not being tested for COVID-19, Syrians vs. non-Syrians**

Percentage of households (%)

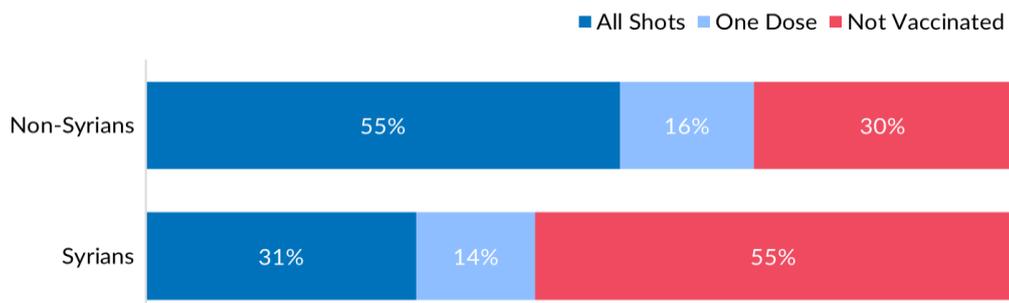


\*Most common "other" being reason that the household was not aware that the symptoms were reflective of COVID-19.

## Vaccination

In 45% of Syrian and 70% of non-Syrian households, the head of household has had a single dose of a COVID-19 vaccine at the time of data collection, illustrating a large disparity in vaccination status between different countries of origin.

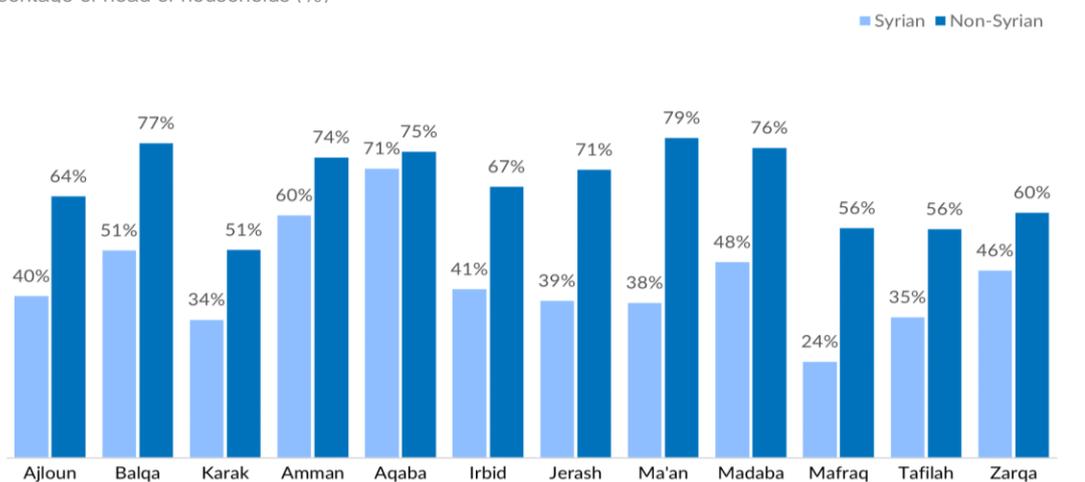
**Figure 4.4. Vaccination status, Syrians vs. non-Syrians HoH**  
Percentage of households (%)



Besides nationality, two factors are particularly influential in signifying whether the head of household has had at least one dose of a COVID-19 vaccine. First, **male heads of households are more likely to be vaccinated** (relationship is further addressed in ‘[Gender Analysis](#)’ section). Secondly, having a member with a disability or chronic illness displays a significant relationship with having the head of household being vaccinated with at least a single dose.

**Households in urban locations are more likely than households in rural locations to have their head of household vaccinated** with one COVID-19 vaccine dose, suggesting that there might be differences in access or information to receive the vaccine, or enforcement of restrictions to enter public places between these locations. 49% of Syrian households in urban areas have their head of household vaccinated with one dose compared to 31% of Syrian households in rural areas. 71% of non-Syrian households in urban areas have their head of household vaccinated with one dose compared to 65% of non-Syrian households in rural areas. Across the governorates, Syrian HoH’s are least likely to be vaccinated in Mafraq and most likely in Aqaba. Non-Syrian HoH’s are least likely to be vaccinated in Karak and most likely in Ma’an.

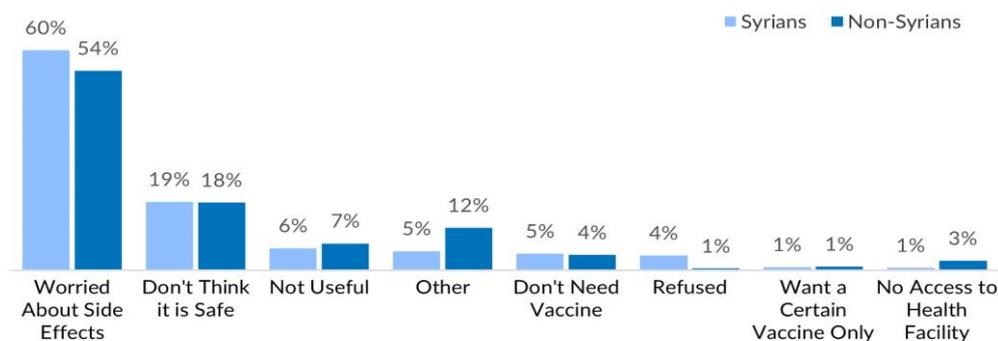
**Figure 4.5. Vaccination status by governorate, Syrians vs. non-Syrians HoH**  
Percentage of head of households (%)



In 2021, 22% of Syrian and 10% of non-Syrian households report that they are either not sure or do not intend to get vaccinated. Primarily, households that were either unsure or did not want to get vaccinated report that this is due to concerns regarding the side effects of COVID-19 vaccines, followed by households reporting that they did not believe these vaccines to be safe.

**Figure 4.6. Reasons for not intending to get vaccinated, Syrians vs. non-Syrians HoH**

Percentage of households (%)



\*Most common "other" reason include general health reasons or pregnancy and breast feeding.

For households that are unwilling or unsure of getting vaccinated, 36% of Syrian and 27% of non-Syrian respondents report that they would be more willing if the vaccination were recommended by friends or family. Conversely, 50% of Syrian and 56% of non-Syrian households report that there is no authority or familial figure that would make them more willing to be vaccinated against COVID-19.

# 5. Shelter





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## Sectoral context

The majority of the Syrian and non-Syrian refugee population live in host communities (outside of camps) across Jordan. As such, the housing market was one of the sectors directly impacted by the arrival of Syrian refugees; this is particularly true for areas hosting the largest number of refugees such as Amman, Mafraq, Zarqa, and Irbid. After several years of displacement, compounded by the COVID-19 pandemic, refugees living outside of camps are faced with increasing economic pressures to meet their essential need for safe and secure housing. Rent continues to constitute the highest single household expenditure. Insecure employment and lack of income make it difficult for families to maintain their rental commitments, which increases the risk of exploitation by landlords, in addition to increasing other protection risks. In search of cheaper accommodation, the refugee population has moved across all governorates, often accepting deteriorating housing conditions and the risk of eviction.

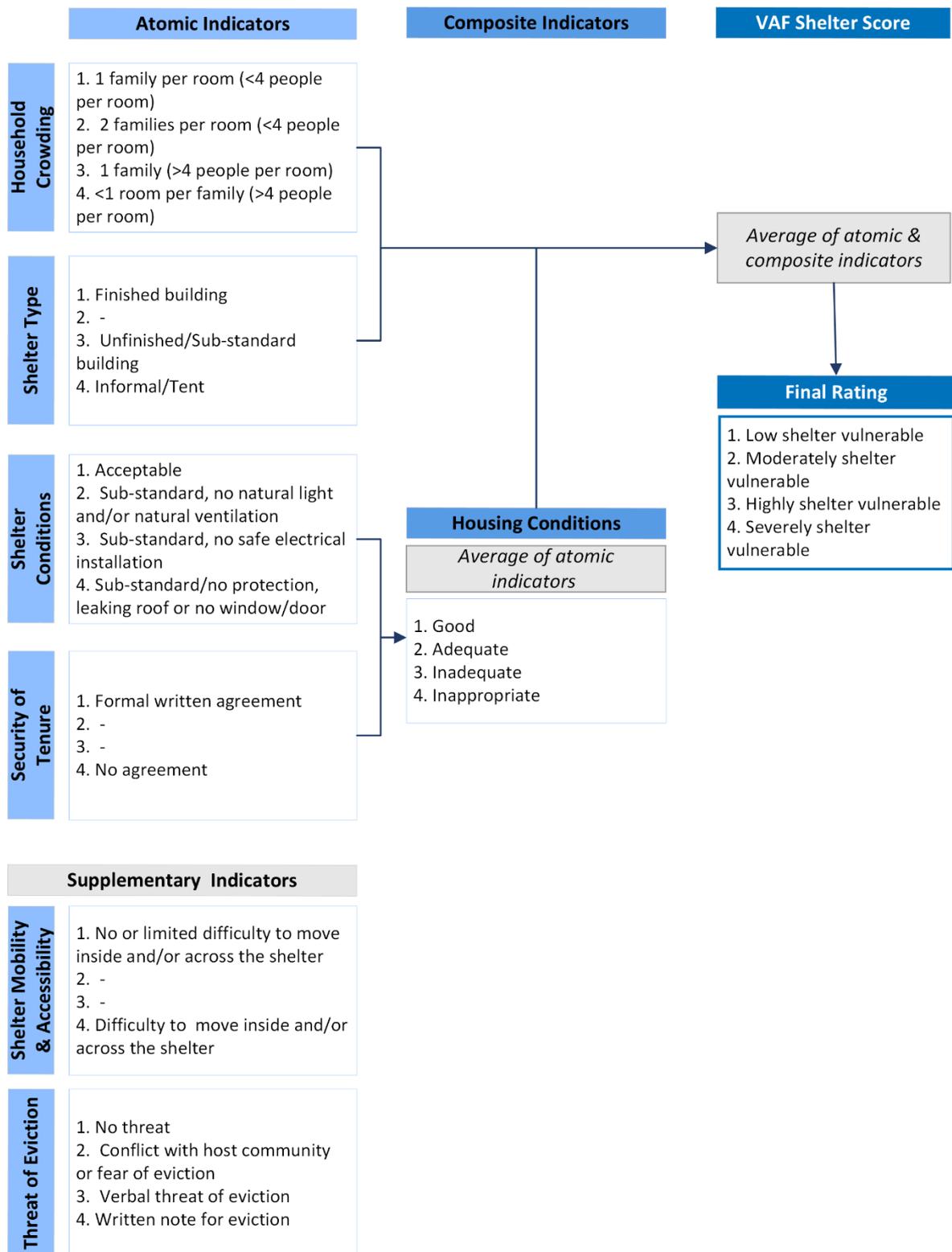
## Indicator description

Monitoring the physical conditions of shelters is vital to designing adequate shelter interventions. At the same time, supporting households living in substandard shelters with cash for rent will not mitigate any of the serious risks faced by the tenants in terms of health, safety, or privacy. The categorization of the shelter conditions in the VAF shelter tree informs interventions to address the living conditions of the refugees, while ensuring their security of tenure to limit unfair practices of landlords. At the same time, a balanced relationship between the landlord and tenant can improve social cohesion across the community and decrease potential risks faced by refugees.

In 2016, the Shelter Sector concurred that the original VAF shelter scoring criteria, while comprehensive in capturing various indicators as visible above, had some indicators which either were no longer relevant or needed to be restructured. The revisions allowed the sector tree to be better adapted with the urban context and aligned with the interventions and assistance provided by shelter partners. Additionally, two supplementary indicators were added (not accounted for in the final score to ensure comparability of previous years):

- Threat of eviction: as a complement to 'security of tenure' indicator and providing additional prioritization insight based on a sense of urgency.
- Shelter mobility and access: in coordination with the Disability and Age Task Force (DATF), this indicator was added to ensure inclusion of the most vulnerable groups.

Figure 5.1. VAF Shelter Sector Tree



# Distribution of vulnerabilities

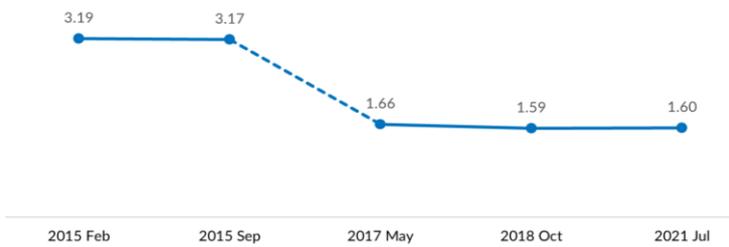
## Overall shelter vulnerability

The shelter final score suggests low and moderate shelter vulnerability levels for the majority of the refugee population in Jordan in 2021, with only 10% of Syrians and 8% of non-Syrians scoring in the high and severe levels. Security of tenure and shelter conditions continue to be the primary drivers for shelter vulnerability. Among non-Syrian refugees, Yemenis show higher levels of shelter vulnerability (14% scoring in the ‘high’ to ‘severe’ category).

**Figure 5.2 Shelter final VAF Score, Syrians vs. non-Syrians**  
Percentage of individuals (%)

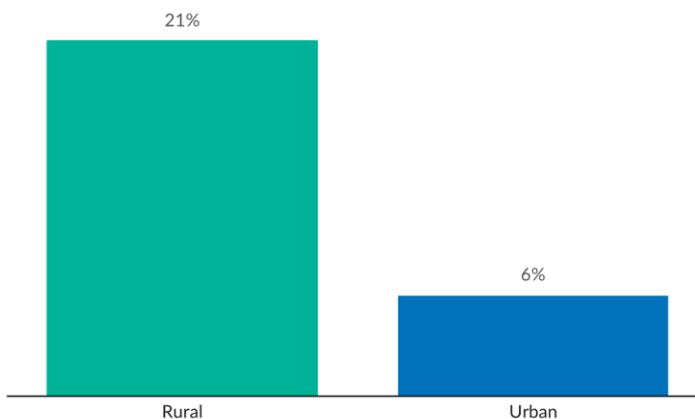


**Figure 5.3. Shelter final VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)



The shelter final score has remained constant since 2018 for Syrian refugees, with a mean of 1.6 in 2021, equivalent to a low to moderate vulnerability level. Prior to 2017 the methodology is not comparable.

**Figure 5.4. High or severe final shelter score, rural vs. urban**  
Percentage of individuals (%)



**Locality also appears to be an important determinant of shelter vulnerability:** in urban areas, only 6% of individuals score in the high and severe shelter final score vulnerability levels, while 21% fall in this category in rural areas.

Refugees that are more vulnerable in the shelter dimension tend to be part of larger families: while those who score in the lower and moderate vulnerability level have an average family size of 4.9 and 4.7 respectively, this number stands at 5 for the high shelter vulnerable refugees and a family size of 6.5 for the severely shelter vulnerable refugees.

UNHCR's basic needs assistance programme is intended to cover the costs of rent, water, and utilities and thus targets families which may live in poor shelter conditions. In the data, **basic needs assistance beneficiaries are slightly more likely to rank in the more severe levels of shelter vulnerability**: 11% for basic needs beneficiaries, 10% for refugees on the waitlist, and 9% for those not eligible to receive cash assistance.

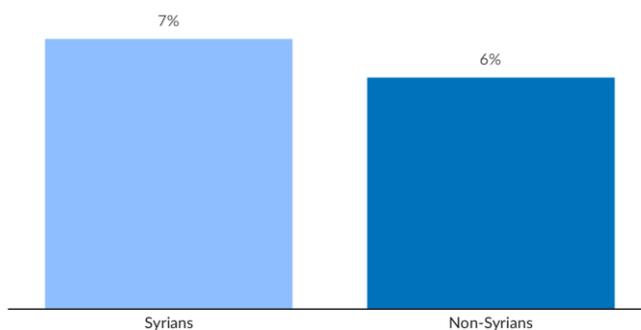
Looking at shelter vulnerability across governorates, refugees in Mafraq appear overall more vulnerable with respect to their shelter than their refugee counterparts in other governorates, with 25% scoring high or severe in the shelter final VAF score. Similarly, refugees in the governorate of Ma'an tend to score worse in terms of shelter vulnerability (21%). On the other hand, in the governorates of Balqa, Amman, Jerash, and Zarqa, refugees tend to show lower levels of shelter vulnerability, with only 4% reporting high and severe levels.

### Household crowding

7% of Syrian and 6% of non-Syrian refugee individuals live in crowded households (defined as more than four family members sharing one room, or where more than one family lives together,

**Figure 5.5. Individuals living in crowded households, Syrians vs. non-Syrians**

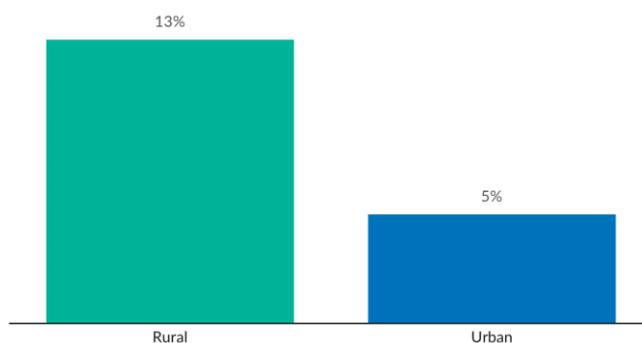
Percentage of individuals (%)



sharing rooms across families and with more than four people). The majority of refugees live in shelters where one family lives with fewer than four people per room (76% of non-Syrians and 72% of Syrians). Among non-Syrians, Somalis stand out for the high percentage (10%) living in crowded households.

**Figure 5.6. Individuals living in crowded houses, rural vs. urban**

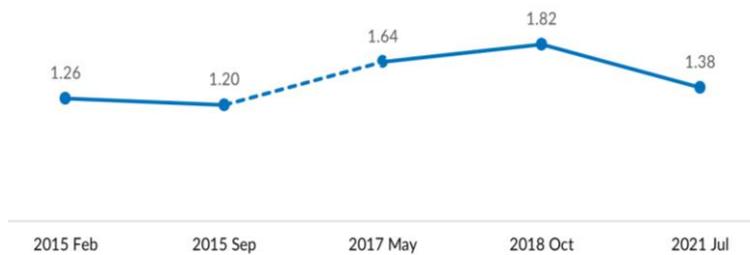
Percentage of individuals (%)



Again, rural refugees appear to be more vulnerable than urban ones, with 13% of rural respondents living in crowded households.

Refugees on the waitlist for basic needs assistance show higher percentages of individuals living in crowded households (9%), followed by cash recipients (8%) and not eligible individuals (6%). At the governorate level, refugees residing in Mafraq report living in particularly crowded households, with 17% of respondents in accommodation where one or more families have limited space or share rooms.

**Figure 5.7. Housing crowding VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)

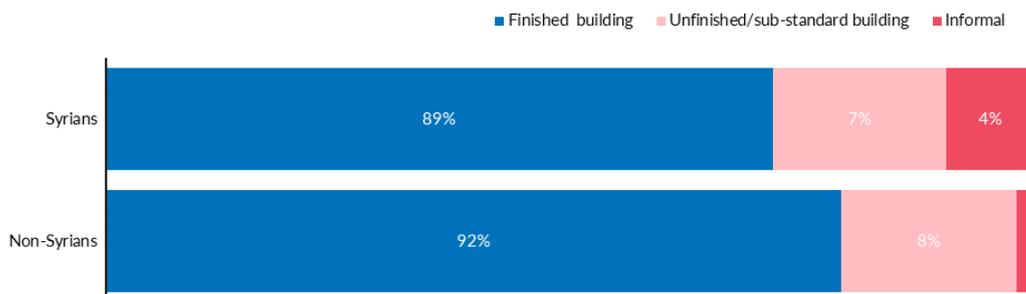


The average household crowding score has decreased in 2021 from 1.82 to 1.38 for Syrian refugees, equivalent to a decrease from a moderate to low vulnerability level.

### Type of Shelter

Overall, 11% of Syrians and 8% of non-Syrian refugees live in sub-standard or informal settlements. Among non-Syrian refugees, the highest percentage of individuals living in sub-standard or informal conditions are Yemeni (16%).

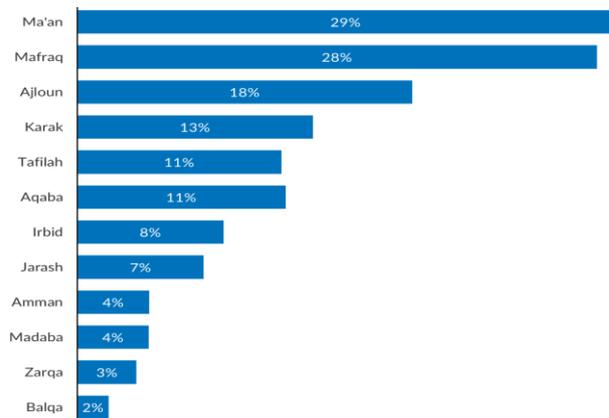
**Figure 5.8. Shelter type VAF score, Syrians vs. non-Syrians**  
Percentage of individuals (%)



The data further show that individuals living in a household with at least one family member with a disability are slightly more likely to live in sub-standard or informal settlements (12% vs. 10%). Large families also tend to live in worse shelters: the average family size for individuals living in finished buildings is 4.8, whereas for individuals living in informal settlements the average family size is 5.4.

**Figure 5.9. Individuals living in sub-standard or informal shelters by governorate**

Percentage of individuals (%)

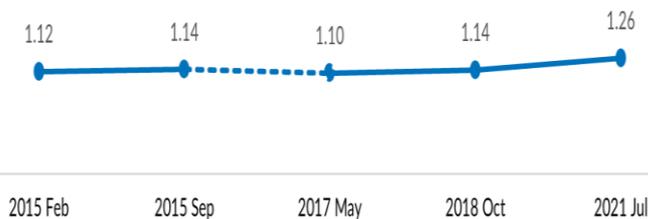


Once again, individuals living in rural areas are more likely to be living in sub-standard or informal shelters (23% vs. 7%). Looking at the governorate level, in Mafraq and Ma'an, almost 30% of refugees report living in substandard or informal living in substandard or informal shelters, and in the governorate of Ajloun the number is 18%.

Since 2017, the shelter type score has been showing slowly increasing vulnerability levels. While in 2017, 96% of Syrian refugees in Jordan lived in finished buildings, this number had dropped to 89% by 2021. Furthermore, in 2021, 7% of Syrian respondents declared that they were living in buildings not designated as dwellings (schools, factories, warehouses, garages, shops, etc.) or

**Figure 5.10. Shelter type VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



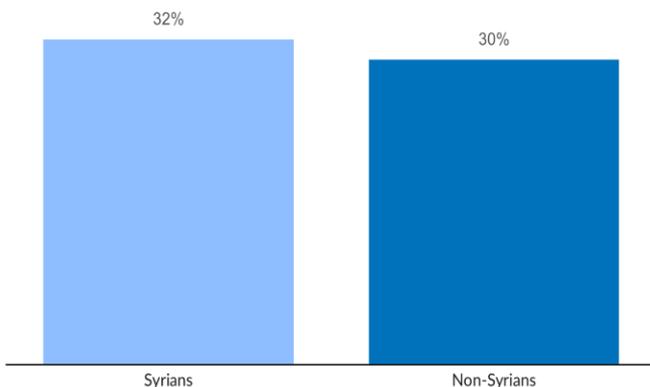
those which require rehabilitation. This number was only 1% in 2017, and 3% in 2018. In 2021, 4% of respondents live in makeshift shelters built by themselves (informal accommodation).

## Housing conditions

The housing conditions score is a composite indicator, reflecting the average of two atomic indicators: shelter conditions, and security of tenure. Overall, Syrian refugees tend to score

**Figure 5.11. Individuals living in inappropriate housing conditions, Syrians vs. non-Syrians**

Percentage of individuals (%)

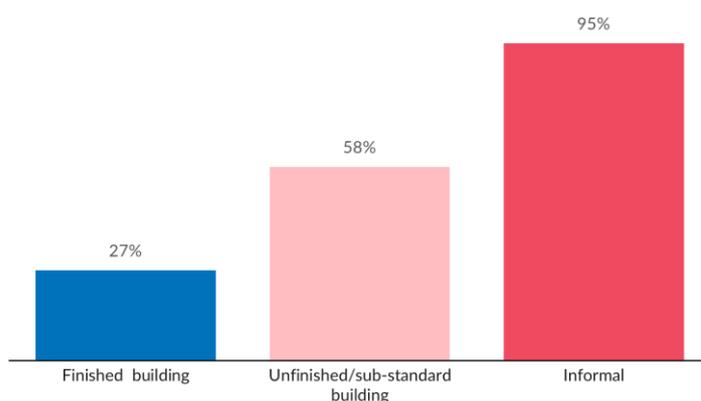


slightly worse, with 32% of them living in inappropriate conditions (score = 4). Among non-Syrians, Somalis, Sudanese, and Yemenis stand out, with a particularly high percentage of individuals living in inappropriate housing conditions, at 45%, 44%, and 45% respectively.

At the governorate level, Tafilah, Mafraq, and Madaba stand out for particularly high segments of the population who live in inappropriate household conditions, respectively, 57%, 46% and 41%. Again, consistently with other shelter vulnerability indicators, refugees living in rural districts are considerably worse off in terms of dwelling conditions, with 44% living in inappropriate conditions vs. 28% in urban areas.

**Figure 5.2. Individuals living in inappropriate housing conditions by shelter type**

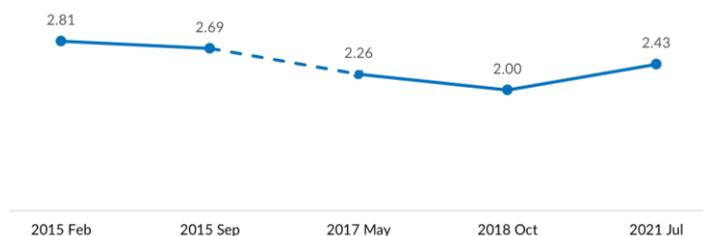
Percentage of individuals (%)



As expected, refugees living in informal settlements report to be living in inappropriate housing conditions at high levels (95%) when compared to their counterparts living in sub-standard (58%) and finished buildings (27%).

**Figure 5.3. Household conditions VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



After a drop in the housing conditions vulnerability score from 2017 to 2018, we see that in 2021 Syrian vulnerability in this domain increased from 2.0, equivalent to a moderate vulnerability level, to 2.43, midway

between the moderate and high vulnerability levels. The number of those reporting inappropriate housing conditions rose by 15-percentage points between 2018 and 2021, due to deteriorating shelter conditions and lack of rental agreements. A third of interviewed Syrians fall into this group in 2021 compared to only 17% in 2018, and 11% in 2017.

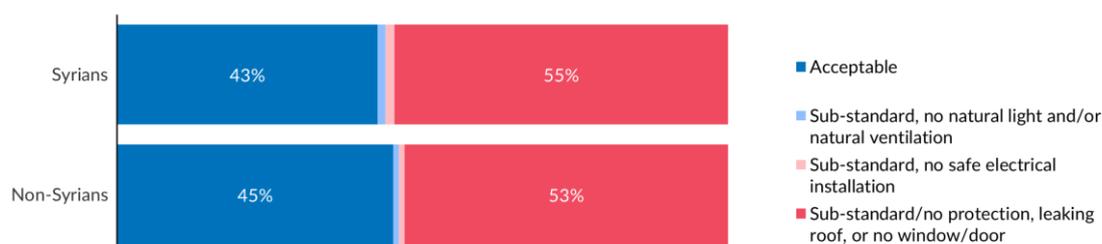
### Shelter conditions

The shelter conditions score is composed of multiple questions asked to assess the overall level of vulnerability of a household in terms of its living conditions: roof condition and reasons for sub-standard conditions, openings conditions, electrical installation condition, natural light and ventilation condition.

Slightly more than half of the consulted refugees, both Syrians and non-Syrians, score in the sub-standard range for shelter conditions. Among non-Syrians, Somalis and Sudanese score particularly low in this dimension, with 56% and 61% respectively living in sub-standard shelters with no protection, leaking roofs, or no windows/doors.

**Figure 5.4. Shelter conditions VAF score, Syrians vs. non-Syrians**

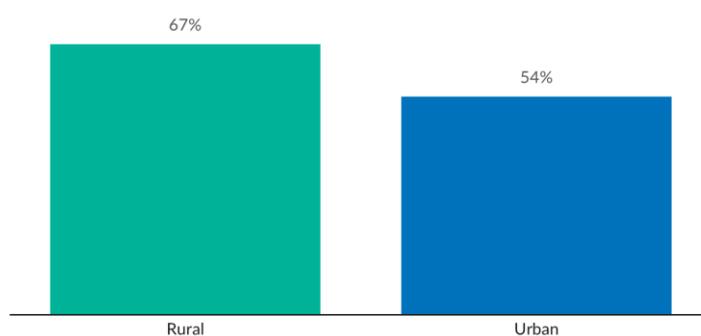
Percentage of individuals (%)



In the governorates of Tafilah, Madaba, Karak, and Mafraq, refugees report unacceptable shelter conditions in high numbers: 85%, 79%, 72%, and 67%, respectively. These results are key for targeting needed interventions to address the living conditions of refugees. Individuals living in households where a member has a disability are slightly more likely to score as severely vulnerable in the shelter conditions score (59%) than individuals living in non-disability households (51%).

**Figure 5.5. Individuals living in sub-standard housing conditions, rural vs. urban**

Percentage of individuals (%)

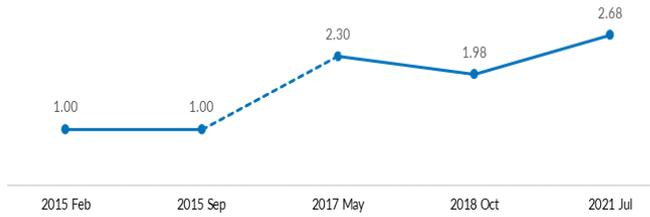


Consistent with previous findings, rural areas show higher levels of shelter condition vulnerability, with 67% of individuals living in substandard shelter conditions vs. 54% in urban areas.

Looking at eligibility status, UNHCR basic needs assistance recipients are the most severely vulnerable in shelter conditions (60%), followed by those waitlisted (54%), and ineligible refugees (52%).

As expected, there is a correlation between shelter type and shelter condition, with 50% of those living in finished shelters scoring at the most severe level of shelter condition, compared to 88% of those living in sub-standard/unfinished buildings, and 98% of those living in informal settlements.

**Figure 5.6. Shelter conditions VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)

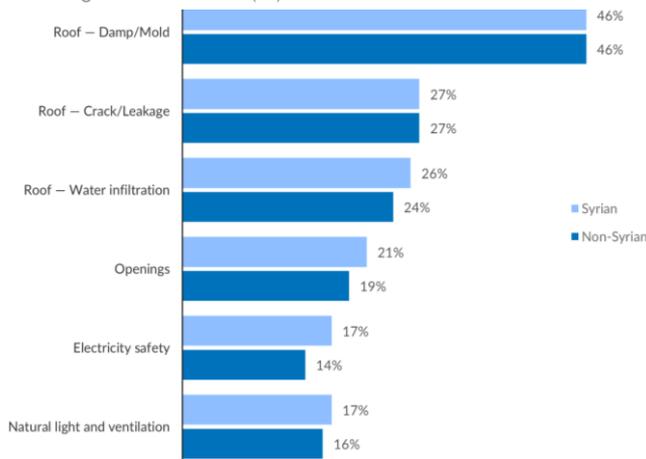


After an improvement in shelter conditions from 2017 to 2018, in 2021 the average shelter condition score worsened considerably for Syrian refugees, increasing from 1.98 to 2.68, equivalent to an increase in vulnerability from

moderate to high. This dimension continues to be one of the main drivers of overall shelter vulnerability. The percentage of Syrian refugees who lived in sub-standard shelters, without protection from wind and rain, leaking roof, or openings, almost doubled from 28% in 2018 to 55% in 2021.

### Manifestations of sub-standard shelter conditions

**Figure 5.7. Manifestations of sub-standard shelter conditions, Syrians vs. non-Syrians**  
Percentage of households (%)



More than 50% of interviewed households (Syrian and non-Syrian) report living in sub-standard buildings or informal settlements. The most common feature of sub-standard quality shelter (46%) is dampness and mold on the roof.<sup>34</sup> Rural households are more likely to report all of the above instances of sub-standard shelter conditions.

### Electricity

6% and 5% of non-Syrian and Syrian households respectively report not having electricity in their shelter for more than 15 days a month. This number is considerably higher in the governorates of Ma’an and Balqa (18% and 13%). There are no significant differences between rural and urban households, gender of the head of household nor by disability status.

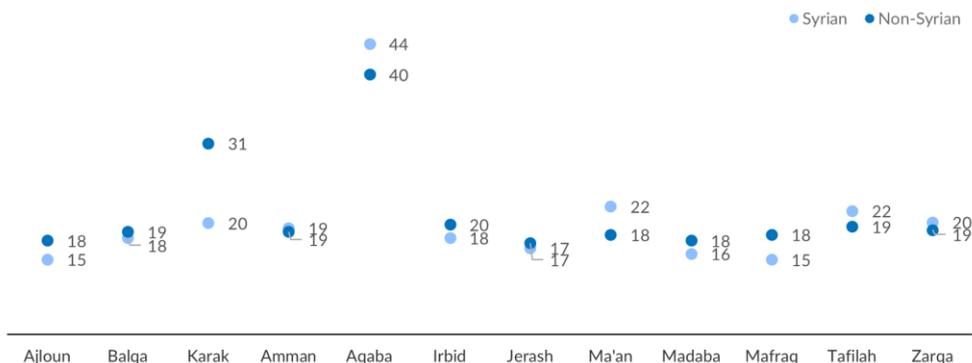
Both Syrian and non-Syrian households pay on average 20 JOD per month in electricity bills. As the data collection period was during the summer months, and due to extreme heat in the South, Aqaba is by far the most expensive governorate with a monthly average of 44 and 40 JOD in electrical bills for Syrian and non-Syrian households respectively.

While refugees, like Jordanians, have been receiving subsidies on electricity bills, this policy is planned to change in April 2022, with an expected increase of around 15 JOD per household per

<sup>34</sup> Sub-standard openings refers to those which do not have functional windows or doors; at least one window or door is broken with no lock; sub-standard electricity refers to exposed wires or improvised installation; sub-standard natural light and ventilation refers majority of living areas and bedrooms do not have windows and doors that open to provide natural light and ventilation.

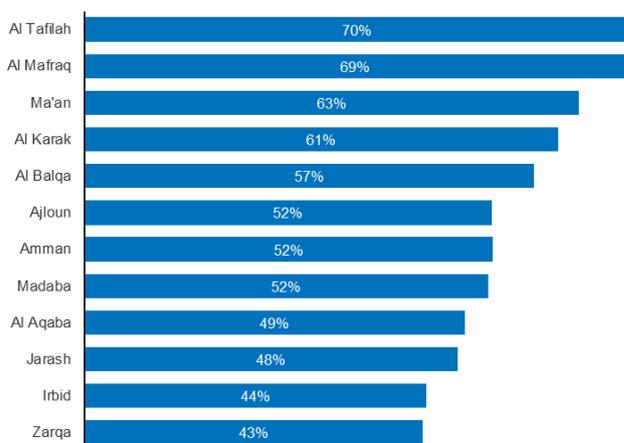
month. Some 35,000 vulnerable refugee households will continue receiving the subsidy for a limited period of 6 months. While vulnerable Jordanians will be able to continue to receive electricity subsidies, there is a need to further advocate refugee inclusion in the policy after 6 months or there is a risk that more households will drop beneath the poverty line.

**Figure 5.8. Electricity bill expenditure by governorate, Syrians vs. non-Syrians**  
Average monthly household expenditure (JOD)



### Security of tenure

**Figure 5.9. Individuals with no tenure agreements by governorate**  
Percentage of individuals (%)



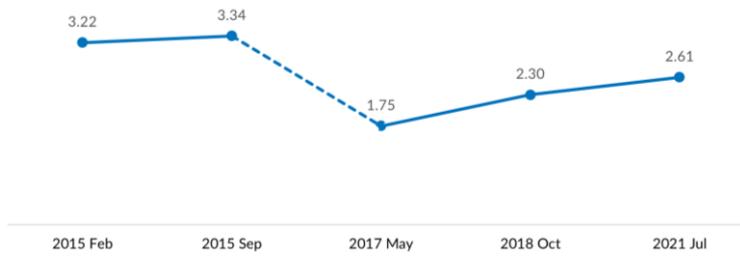
The security of tenure score is another important driver of shelter vulnerability and is the second indicator which informs the housing conditions score. In 2021, more than half of respondents who rent their residence report not being legally protected from eviction through a formal rental contract with their tenants (54% of Syrians and 56% of

non-Syrians).<sup>35</sup> Among non-Syrians, Somalis, Sudanese, and Yemeni refugees stand out with a particularly high percentage of individuals reporting no tenure agreements: 83%, 67%, and 64% respectively.

While this situation is prevalent in all governorates of Jordan, Tafilah and Mafraq have a particularly high segment of their refugee population without formal rental agreements; 70% and 69% respectively. Rural areas show once again higher vulnerability levels, with 68% of individuals reporting no tenure agreements (52% in urban areas).

<sup>35</sup> In 2021, at the request of the shelter sector group a “verbal agreement” option was added to the questionnaire. However, to keep consistency across time, the responses were counted in the Security of Tenure VAF Score as “No tenure agreement”. Only 8% and 9% of non-Syrians and Syrians respectively, declared not having a tenure agreement at all, while 48% and 44% of non-Syrians and Syrians respectively declared having a verbal agreement.

**Figure 5.20. Security of tenure VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)



The security of tenure score has continuously worsened since 2017 for Syrian refugees. Between 2018 and 2021, it went from 2.3 to 2.61, equivalent to an increase in vulnerability levels from moderate to almost high. In 2017 one quarter of the

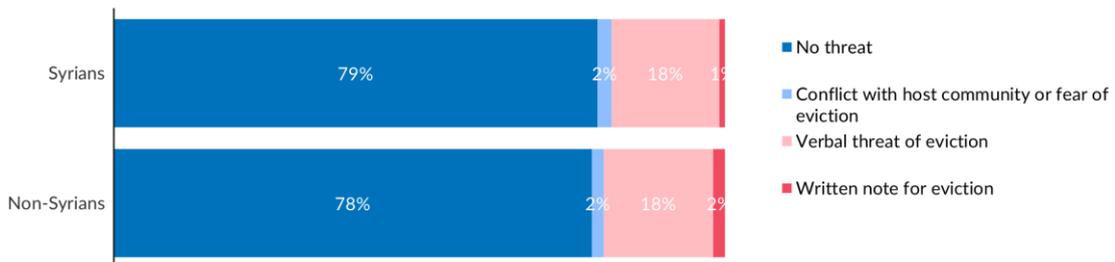
Syrian refugee population reported not having a formal tenancy agreement, while in 2018 that number increased to 43%, and in 2021 to 54%.

### Threat of eviction

Most refugees in Jordan, both Syrian and non-Syrian, do not report any threat of eviction (79% and 78%). A non-negligible 18% of respondents however do report having received a verbal threat of eviction.

Among non-Syrians, the nationalities most affected by eviction threats are firstly Somalis, with 30% of refugees reporting verbal threats and 4% written notes for evictions, followed by Sudanese, (27% and 5% respectively), and Yemenis (21% and 3% respectively).

**Figure 5.21. Threat of eviction VAF score, Syrians vs. non-Syrians**  
Percentage of individuals (%)



NRC research shows that Syrian families reported feeling discriminated due to their nationality or refugee status, especially in the housing sector, leading to feelings of vulnerability and disempowerment. This may further be compounded by, at best, ‘mixed’ levels of knowledge and awareness of their rights to legal protection, as well as a lack of trust in the judiciary system, which they feel prioritises the interests of the host population.

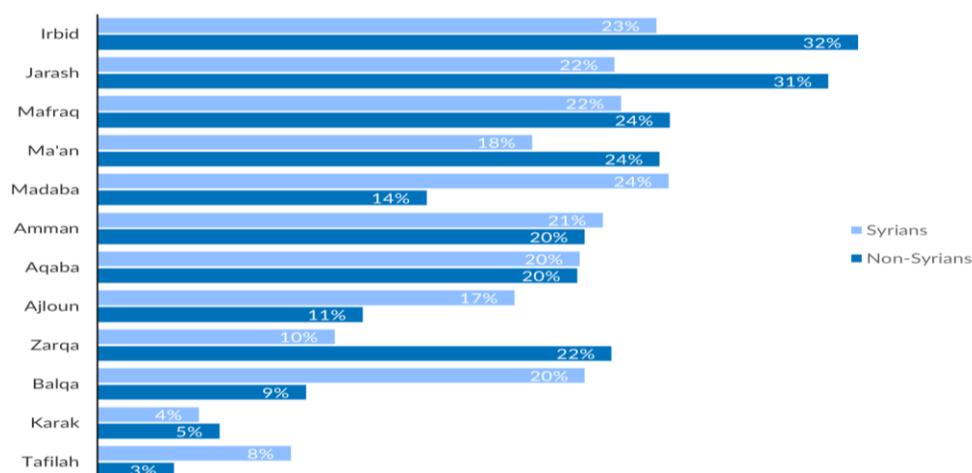
Individuals living in households with disabilities and female-headed households are also more likely to have received verbal threats.

Looking at basic needs cash eligibility status, refugees on the waiting list are slightly more likely to report verbal or written threats of eviction (23%) than cash recipients (19%) or ineligible (18%) refugees.

At the governorate level, Irbid respondents report verbal or written threats of evictions at higher levels, in particular among non-Syrians (32%). Similarly, in Jerash, non-Syrians report very high levels of eviction threats (31%).

**Figure 5.10. Individuals with verbal or written threats of eviction by governorate**

Percentage of individuals (%)



Contrary to other shelter-related indicators, the data show that individuals living in urban districts are more likely to have received verbal or written threats of eviction (21%) when compared to their rural counterparts (16%).

**Figure 5.11. Threat of eviction VAF score over time, Syrians**

Average VAF score, individual level (2017–2021)

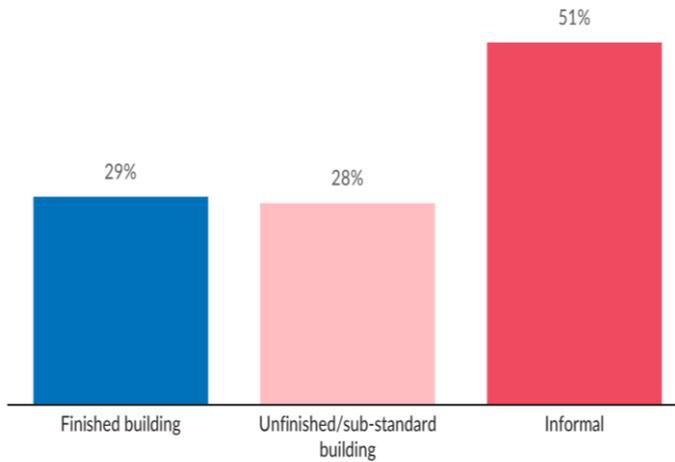


The threat of eviction score for Syrians was constant between 2017 and 2018, and slightly increased in 2021. While in 2017 and 2018, 8% of respondents reported a threat of eviction, the number went up to 19% in 2021.

## Mobility

29% of Syrian and 31% of non-Syrian households report having changed accommodation since the onset of the COVID-19 pandemic in March 2020. At the governorate level, 37% of refugees interviewed in Mafraq report having moved during this period, compared to 34% in Madaba, 33% in Amman and Ma'an, and 32% in Tafilah.

**Figure 5.24. Changed accommodation after the onset of the COVID-19 pandemic by type of shelter**  
Percentage of households (%)



Among households residing in informal shelters, 51% of respondents report having moved since March 2020. The number drops to 28% and 29% among households in dwellings considered sub-standard and finished. For households living in informal settlements, the most common reasons for having changed accommodation in this time period are to be closer to work (36%), due to eviction (16%), or in order to move to cheaper locations (10%).

For households living in sub-standard buildings, the most common reasons for having changed accommodation were to move to cheaper locations (39%), eviction (26%) or to move to a place with better living-conditions (22%). For households living in finished buildings, the most common reasons were eviction (31%), to move to a place with better living-conditions (28%), or to move to cheaper locations (26%).

### A renter’s market

Overall, changing accommodation is not a frequent coping mechanism. To better understand such trends, a recent small-scale NRC Survey on Landlord Intentions conducted in October 2021 gives insight from the supply-side. Almost half of the landlord respondents’ only source of income was from renting out their apartments, and all respondents reported that if the rent payment is late for less than a year, they would add the amount to a debt tab rather than take the issue to court or lawyer, which may explain why incidences of changing accommodation is not as high as expected. Moreover, almost all respondents reported that they have decreased the rental amount due to the tenant’s financial situation during COVID-19, showing solidarity with their refugee tenants and helping them where they can.

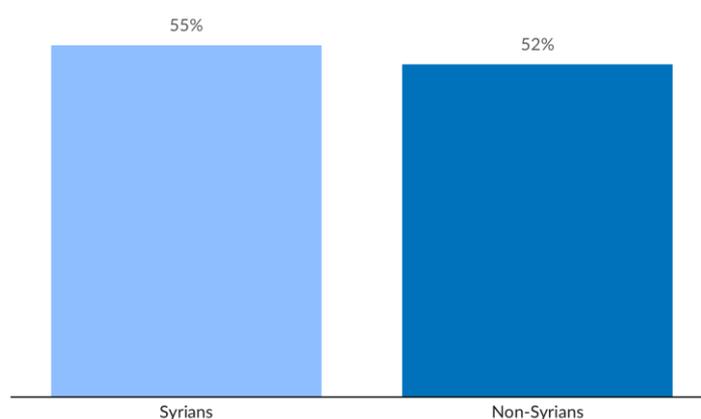
### Tenancy agreements and rent

The majority of interviewed households (96% of Syrian and 87% of non-Syrian households) are renting their dwellings. Non-Syrians who are not renting are either accommodated for free (7%) or own their shelters (3%). Syrians who are not renting are mostly accommodated for free (2%). The rest are either living with family members, illegally occupying a house, or have shelter related to the work they do.

At the governorate level, Ma'an and Mafraq stand out for having particularly high segments of the population who are not renting their dwellings, with 14% and 11% respectively. These respondents mostly live in free accommodation. 4% of respondents in Mafraq live in squats (illegally occupying someone else's house).

**Figure 5.25. Individuals who have not paid rent in the past three months, Syrians vs. non-Syrians**

Percentage of individuals (%)



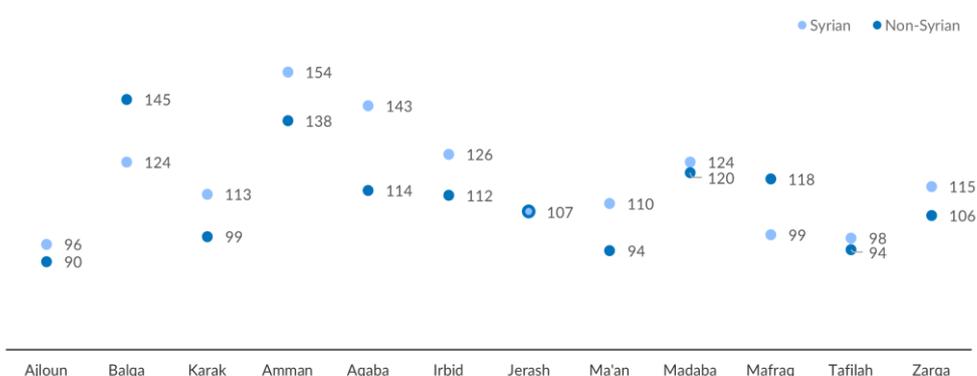
Among those who rent their dwellings, more than half (55% of Syrians and 52% of non-Syrians<sup>36</sup>) have not paid rent in the last three months of 2021. Two thirds of interviewed refugees living in Ajloun report not having paid rent in the three months prior to data collection.

Refugees living in households with at least one disabled member are slightly more likely than other households to not have paid rent in the last three months, (57% and 53% respectively). Results show no significant difference between male- and female-headed households, nor between rural and urban districts, in terms of rent payments.

On average, both Syrian and non-Syrian households spend 123 JOD per month on rent. 14% of non-Syrian households and 6% of Syrian households report not paying rent at all. The graph below shows rent expenditure averages at the governorate level.<sup>37</sup> As expected, Amman is the most expensive governorate in terms of housing costs, followed by Aqaba and Balqa, Irbid and

**Figure 5.26. Rent expenditure by governorate, Syrians vs. non-Syrians**

Average monthly expenditure (JOD)



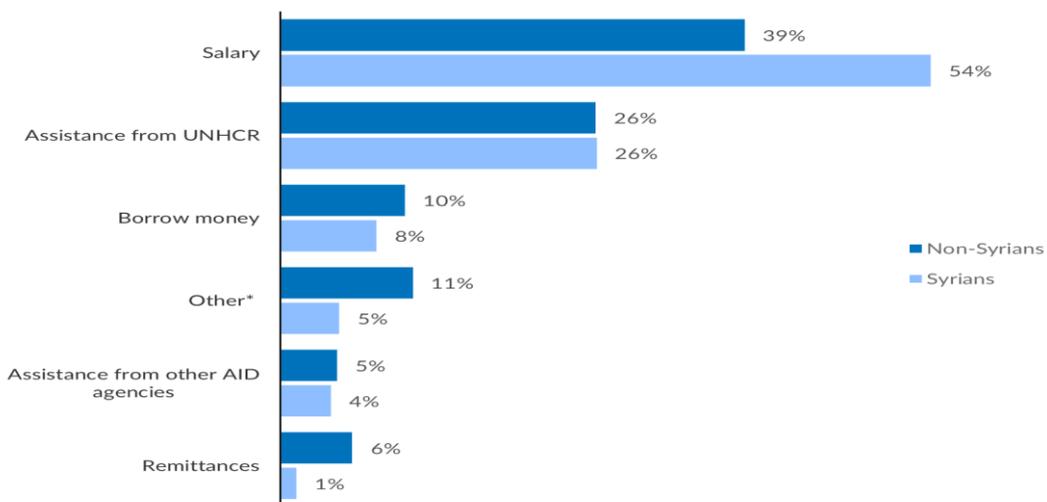
<sup>36</sup> Differences between Syrian and non-Syrian are not significant.

<sup>37</sup> The graph only shows household who reported rental expenditure above 0.

Madaba. In Aqaba, the widest difference between Syrian and non-Syrian households rent expenditures can be observed.

Over half of Syrian households paying rent do so with money coming from a salary from work. For non-Syrians, the percentage stands at 39%. Slightly more than a quarter of interviewed refugees use basic needs assistance from UNHCR to pay rent. 10% of non-Syrians and 8% of Syrians have to borrow money for rent payments.

**Figure 5.12. Main sources of money to cover rent, Syrians vs. non-Syrians**  
Percentage of individuals (%)

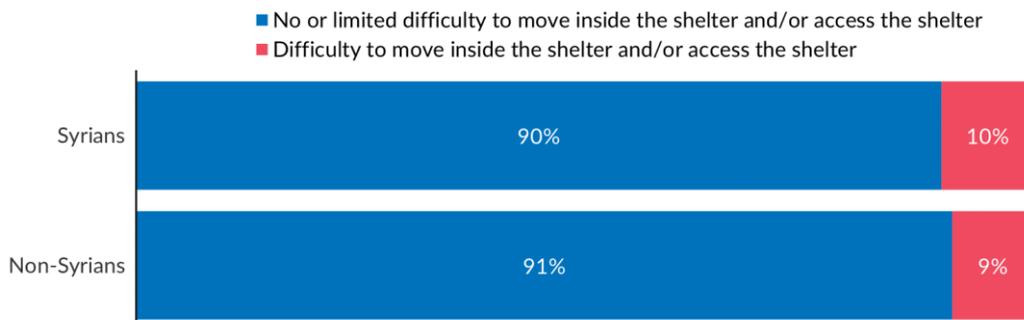


\*Other top reasons: through assistance from friends/neighbours, skipping rent payments, WFP

### Shelter mobility and accessibility

Since 2017, respondents have been asked if all members of the household, including the elderly and persons with disabilities or impairments, were able to comfortably access and move inside the house. In 2021, only 10% and 9% of Syrians and non-Syrians respectively report that it is difficult to access or move inside the dwelling.

**Figure 5.13. Shelter mobility and accessibility VAF score, Syrians vs. non-Syrians**  
Percentage of individuals (%)



Refugees living in Jerash are particularly affected by low accessibility and mobility in the shelter, with 17% reporting difficulties to move inside or access the shelter. Individuals living in a household with at least one disabled member are slightly more likely to report difficulty in mobility and accessibility in the shelter (13% vs. 8%), as well as those living in rural areas, with 13%

reporting difficulties (9% in urban areas). Individuals in families receiving basic needs assistance are slightly more likely to report difficulties in shelter mobility and accessibility than their waitlisted or not eligible counterparts: 12% vs. 9%. The findings do not reveal significant differences in shelter mobility by gender of the head of the household.

**Figure 5.14. Shelter mobility and accessibility VAF score over time, Syrians**

Average VAF score, individual level (2017–2021)



The average shelter mobility and accessibility score has remained fairly constant for Syrians since 2017, with a small increase in 2021. In 2018, only 6% of Syrians reported difficulties with shelter mobility and accessibility. In 2021 the

number increased to 10%.

The shelter mobility and accessibility VAF score appears to be strongly correlated to the type of shelter. Among individuals living in finished buildings, only 8% report difficulty to move inside the shelter or to access the shelter, compared to 20% among those living in sub-standard buildings, and 48% of those living in informal settlements.

### Household assets and furnishings

When it comes to household assets and furnishings, overall, Syrian dwellings appear to be more furnished than non-Syrian ones. Blankets are the most common items for non-Syrian nationals, while for Syrians it is floor mattresses. 81% and 82% of Syrian and non-Syrian households respectively possess smartphones, and Syrian households are considerably more likely to possess a refrigerator than their non-Syrian counterparts (85% vs. 71%). Similarly, Syrians are more likely to have a washing machine and a television. Results show that urban households are significantly more likely to possess a sofa set, refrigerator, washing machine, television, and smartphone, than rural ones. Nonetheless, 3% of Syrian and 5% of non-Syrian households report living in shelters without kitchens and bathrooms.

**Table 5.1. Household assets and furnishings, Syrians vs. non-Syrians**

Item	Syrian	Non-Syrian
Blankets	88%	86%
Floor mattress	93%	76%
Kitchen utilities	86%	77%
Smartphone	81%	82%
Fridge	85%	71%
Washing machine	79%	58%
Television	71%	60%
Electric lamps	48%	46%
Oven	49%	43%
Water heater	44%	40%
Sofa set	29%	40%
Gas stove	33%	35%
Gas heater	41%	24%
Table chairs	16%	27%
AC	7%	8%
Freezer	6%	5%
Computer	2%	5%
Car	0.5%	2%

## 6. Water, Sanitation and Hygiene (WASH)



## Sectoral context

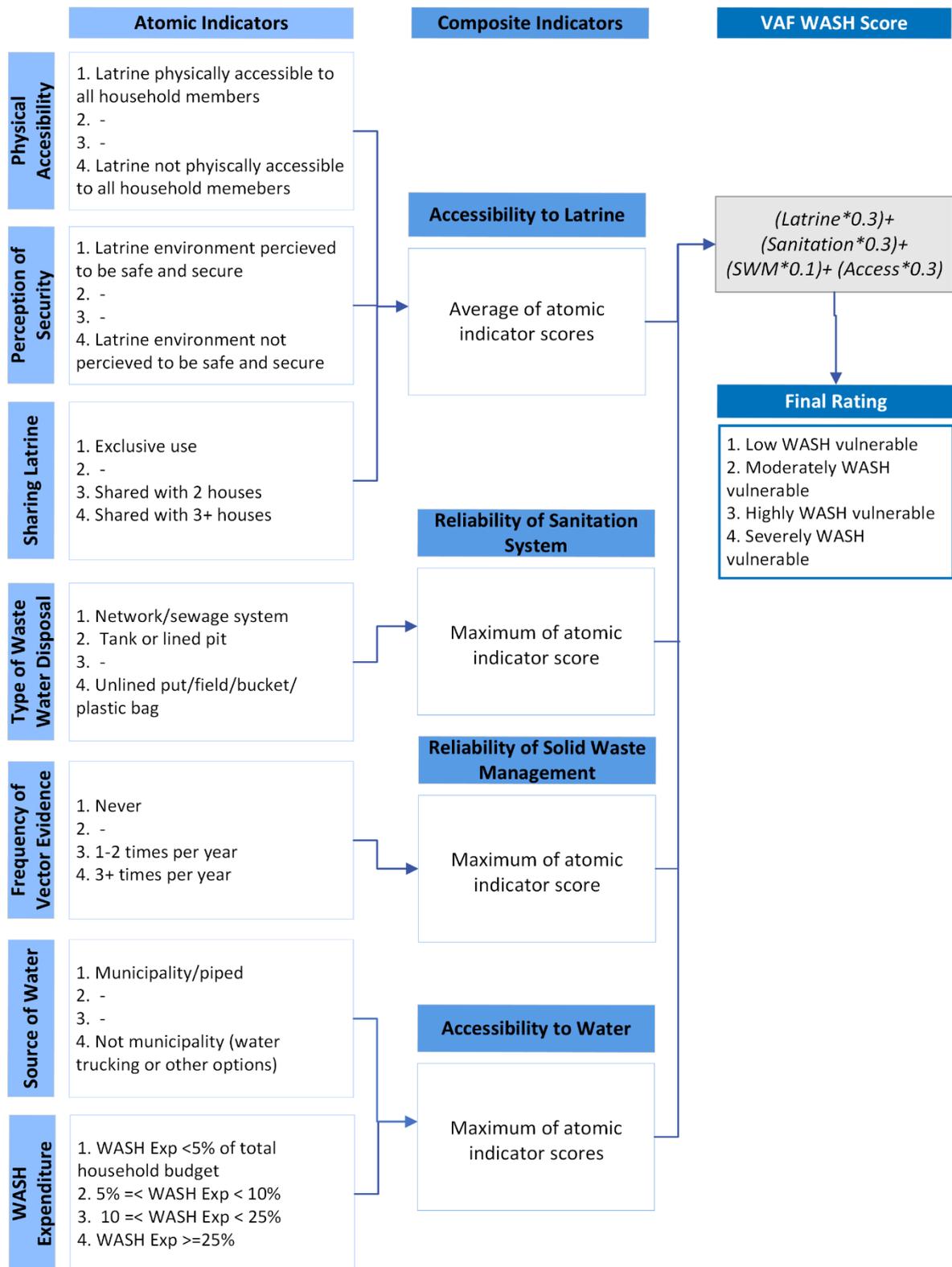
Despite being one of the most water scarce countries in the world, Jordan has made significant improvements to ensure comprehensive access to water and sanitation services country-wide. At the same time, low water availability, competing water demands from other water consuming sectors as well as a growing population presents further risks to the recent gains made in this sector. Moreover, by increasing the demand and needs for water, COVID-19 has further impacted vulnerable populations, both in terms of sanitation and health outcomes.

## Indicator description

Access to WASH services is critical for many aspects of a refugee's daily life, from hygiene, to drinking water, and waste disposal. As such there are many distinct factors that make up the WASH sector rating. The WASH rating is composed of the household's level of access to latrines and water and the reliability of sanitation and solid waste management.

In 2016, the WASH Sector determined that the sector score could be more closely aligned with what had been learned about in the Jordanian context. The original score overestimated WASH vulnerability since it relied on the maximum value of indicators to inform the final score. The updated vulnerability criteria became more diverse in scoring capability for case prioritization and thus weights were increased for those not connected to municipal water distribution systems and for those sharing a latrine.

Figure 6.1. VAF WASH Sector Tree



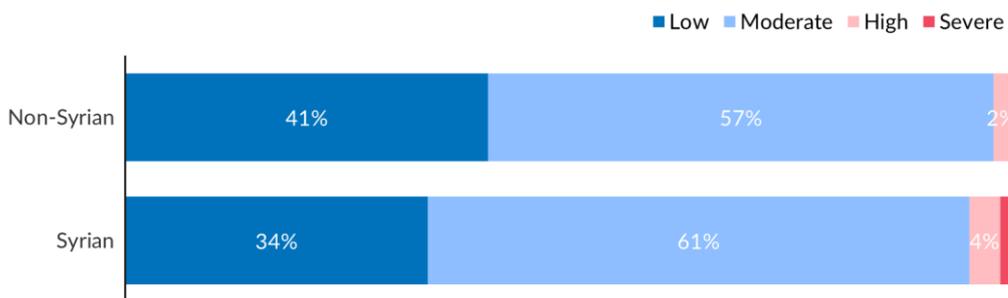
# Distribution of vulnerabilities

## Overall WASH vulnerability

Vulnerability in terms of WASH appears to be low to moderate for the majority of the refugee population in Jordan. In 2021, 5% of interviewed Syrians scored either a high or severe rating, while 2% of non-Syrians scored a high severity rating. Only 0.3% of non-Syrians' WASH conditions were rated as severe. The vulnerability ratings for the vulnerable populations were driven by limited latrine access, low reliability of network sewerage systems, and access to municipal water services at a high budget cost (10% or higher of their total budget).

**Figure 6.2. WASH final VAF score, Syrians vs. non-Syrians**

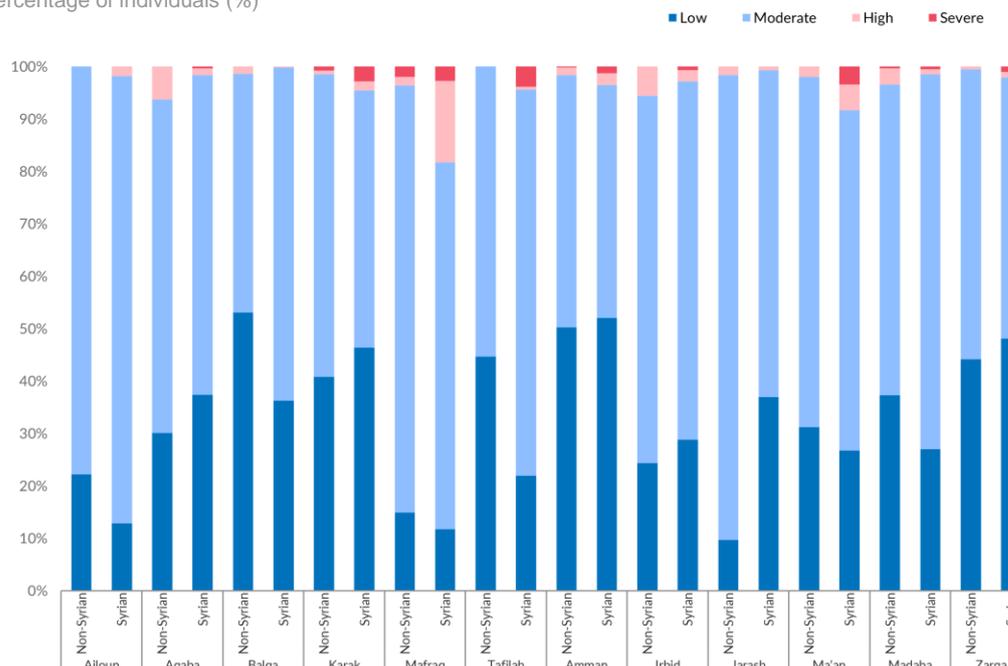
Percentage of individuals (%)



Syrians in Mafraq reported the worst WASH vulnerability across the governorates (18% with high or severe ratings). Conversely, only 4% of non-Syrians reported high or severe vulnerability in Mafraq. Overall, Amman stands out for having the lowest vulnerability levels, with 51% of the individuals in this governorate scoring in the lowest vulnerability category. Amman is closely followed by Zarqa, with 47%, Karak with 46%, and Balqa 41%.

**Figure 6.3. WASH final VAF score by governorate, Syrians vs. non-Syrians**

Percentage of individuals (%)



At a regional level, non-Syrians report slightly worse WASH vulnerability in the North region, with 4% of the population scoring a high or severe vulnerability compared to 3% in the South and 1% in the Central region.

Individuals living in rural areas are considerably more likely to be vulnerable when it comes to WASH, with 13% of them scoring at the high or severe vulnerability level, compared with only 2% of those living in urban areas. Individuals scoring in the higher vulnerability levels are also more likely to be part of larger families, with an average of 5.6 and 5.1 family members in the high and severe vulnerability levels, compared to 4.5 in the low vulnerability level.

Results suggest that those eligible UNHCR basic needs assistance are slightly more vulnerable in the WASH dimension, with 4% of those not eligible for UNHCR basic needs assistance classified as either highly or severely vulnerable, compared to 5% of the eligible population.

**Figure 6.4. WASH final VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



Since 2017, the average final VAF score has remained consistent, with slight improvements made in 2021. Prior to 2017, the scoring methodology was not comparable.

### Composite indicator 1: Accessibility of latrines

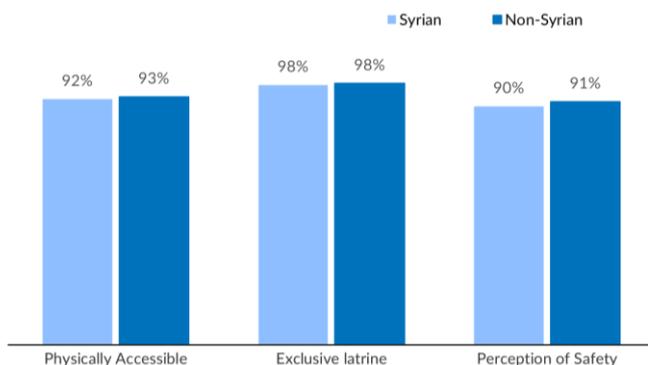
This indicator assesses vulnerability in terms of physical access to latrines, perceptions physical latrine access, feeling safe while accessing a latrine and access to an exclusive latrine.

#### Physical accessibility

The physical accessibility score, which indicates if the latrine is physically accessible to all household members, is reportedly high for both Syrians (92%) and non-Syrians (93%).

**Figure 6.5. Accessibility of latrines VAF scores, Syrians vs. non-Syrians**

Percentage of individuals (%)



Disability status seems to have a slight (but significant) impact on physical accessibility, with 90% of individuals living in a household with at least one disabled member reportedly able to physically access a latrine, compared to 94% of those who do not report a

disability in their households. At the governorate level, in Tafilah, 87% of individuals reportedly have access to latrines, which represents the lowest percentage among all governorates.

**Figure 6.6. Physical latrine accessibility VAF score over time, Syrians**  
Average VAF score, individual level (2017–2021)

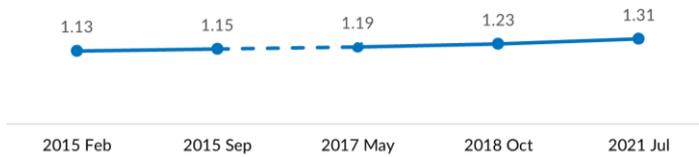


For Syrians, physical accessibility has remained high since 2017, despite a small increase in the average vulnerability level.

**Perception of security**

The perception of security score assesses whether all household members are comfortable using the latrine independently day and night. The perception of a safe and secure latrine is high for both Syrians (90%) and non-Syrians (91%) and has remained consistent for Syrians between

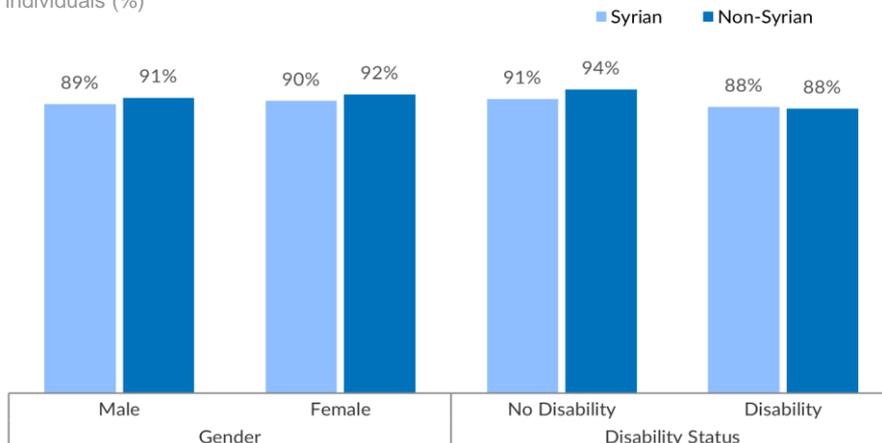
**Figure 6.7. Perception of security VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)



2017 and 2021, despite a small increase in from 1.2 in 2017 to 1.3 in 2021. Among non-Syrians, Somalis report the lowest percentage of individuals reporting feeling safe in their access to latrines (85%).

Perception of security does not appear to be impacted by gender: 89% of Syrian and 91% of non-Syrian male refugees find it safe to use the latrine, compared to 90% of Syrian and 92% of non-Syrian female refugees. Disability status however does appear to have a slight impact on perceived safety of using the latrine, with 88% of individuals living in households with at least one disabled member reporting feeling safe to access latrines, compared to 91% of those living in households with no reported disabilities.

**Figure 6.8. Perceived safety using latrine, by gender and disability, Syrians vs. non-Syrians**  
Percentage of individuals (%)



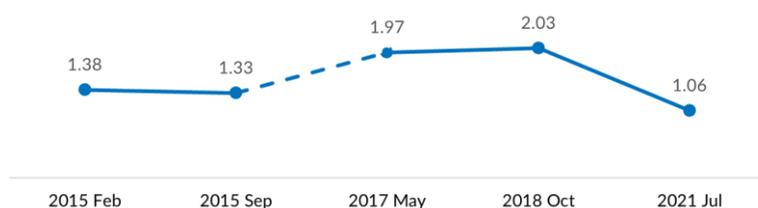
At the governorate level, Mafraq residents report the higher percentage of individuals feeling unsafe in their access to latrines (23%), followed by Ma'an (15%), Ajloun (14%), and Tafilah (13%). There is also a large and significant difference between rural and urban areas, with 18% and 8% respectively reporting unsafe access to latrines.

### Sharing latrine

The sharing latrine score assesses vulnerability based on whether a latrine is shared or not. An individual or household is categorised as low vulnerability if they have exclusive access to a latrine, high if they share between two households, and severe if they share with over three households. The majority of Syrians (98%) and non-Syrians (98%) have access to an exclusive

**Figure 6.9. Sharing latrine VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



latrine. Access to an exclusive latrine improved for Syrians between 2018 and 2021, going from the equivalent of a moderate to low vulnerability.<sup>38</sup>

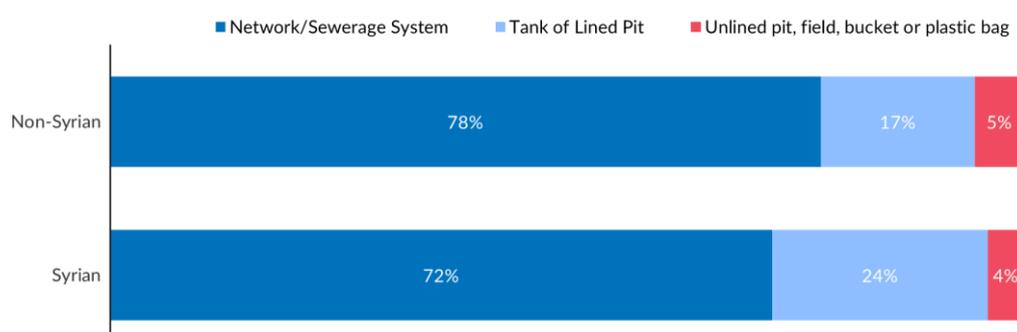
### Composite indicator 2: Reliability of sanitation systems

Reliability of sanitation systems measures vulnerability in terms of the available wastewater disposal systems. The indicator categorises an individual as having low vulnerability if they are connected to a network or sewerage system, moderately vulnerable if they are connected to a tank of a lined pit, and severely vulnerable if they use an unlined pit, field, bucket, or plastic bag. This indicator was added in 2017.

4% of Syrians interviewed and 5% of non-Syrians are reliant upon unlined pits, fields, buckets, or plastic bags for wastewater disposal. Among non-Syrians, Somalis show the higher wastewater disposal vulnerability levels, with 9% of Somali interviewees relying on pits, field, buckets, and plastic bags for water waste disposal.

**Figure 6.10. Wastewater disposal VAF score, Syrians vs. non-Syrians**

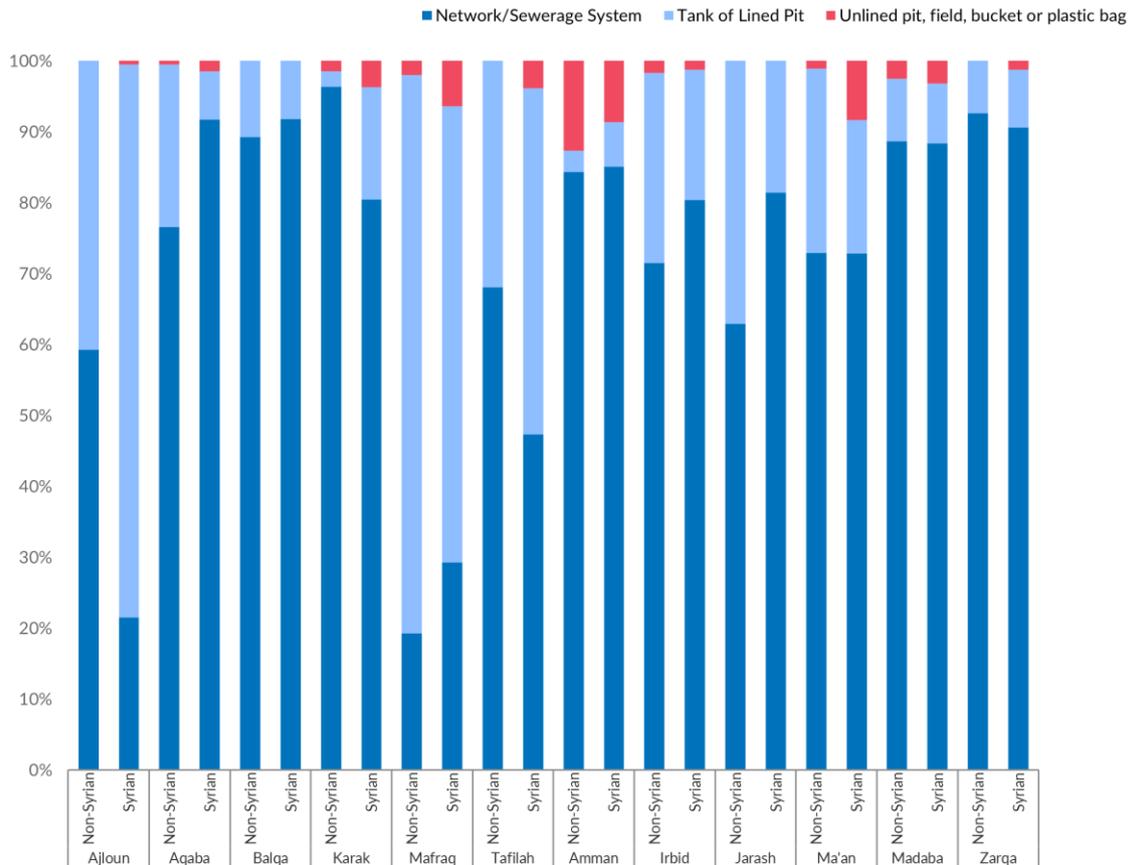
Percentage of individuals (%)



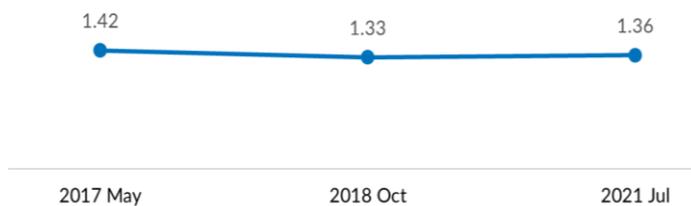
<sup>38</sup> This is despite the fact that shelter conditions deteriorated in the meantime: In 2021, 55% of the Syrian refugee population reported living in sub-standard shelters without protection from wind and rain, leaking roof, or openings.)

In Amman, only 9% of Syrians and 13% of non-Syrians reportedly dispose of wastewater through an unlined pit, field, bucket, or plastic bag. On the other hand, in Mafrq, 64% of Syrians and 78% of non-Syrian refugees reportedly dispose of wastewater through the tank of a lined pit. Similarly, in Ajloun 78% of Syrians and 41% of non-Syrians dispose of wastewater through the tank of a lined pit. Overall, rural areas are more likely (7%) than urban ones (4%) to have individuals disposing of wastewater to unlined pit, field, bucket, or plastic bags.

**Figure 6.11. Wastewater disposal VAF score by governorate, Syrians vs. non-Syrians**  
Percentage of individuals (%)



**Figure 6.2. Wastewater disposal VAF score over time, Syrians**  
Average VAF score, individual level (2017–2021)



There has been little overall change in wastewater disposal severity for Syrians between 2017 and 2021. Among non-Syrians, Somalis show the higher wastewater disposal vulnerability levels, with 9% of Somali interviewees relying on pits, field, buckets, and plastic bags for water waste disposal.

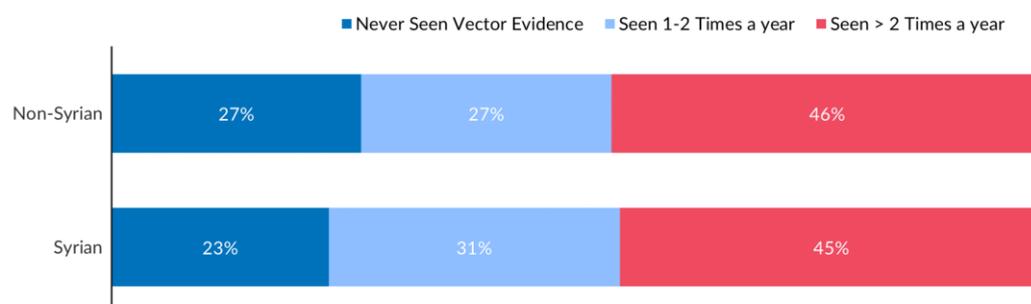
### Composite indicator 3: Reliability of solid waste management

This indicator assesses how frequently individuals have seen evidence of parasites, rats or rodents, or insects in the households' water supply, drainage or solid waste system. An individual is categorised as low vulnerability if their household has never seen any vector evidence, moderate vulnerability if they cite vector evidence once to twice a year, and severely vulnerable if they cite vector evidence more than three times a year.

Almost half of both Syrian (46%) and non-Syrian (45%) refugee individuals report severe levels of vulnerability for sightings of vector evidence.

**Figure 6.3. Solid waste-related vector evidence VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



Individuals living in a household with at least one disabled member report higher solid waste vulnerability. Basic needs assistance recipients and waitlisted refugees are also more likely to be in the severe vulnerability category. Rural districts are slightly more vulnerable than urban ones in terms of solid waste related diseases: 49% of individuals living in rural areas reported experiencing vector evidence more than twice a year in their households, compared to 45% in urban areas.

**Disability and high or severe waste management vulnerability**  
 HH without a reported disability: 43%  
 HH with a reported disability: 50%

**Basic needs eligibility status and high or severe waste management vulnerability**  
 Ineligible for basic needs assistance: 44%  
 Basic needs cash recipients: 48%  
 Waitlisted for basic needs assistance: 49%

The average vulnerability for Syrian refugees has not changed noticeably between the years of 2018 and 2021, but it continues to be the worst performing WASH indicator, equivalent to a high

**Figure 6.4. Solid waste-related vector evidence VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)

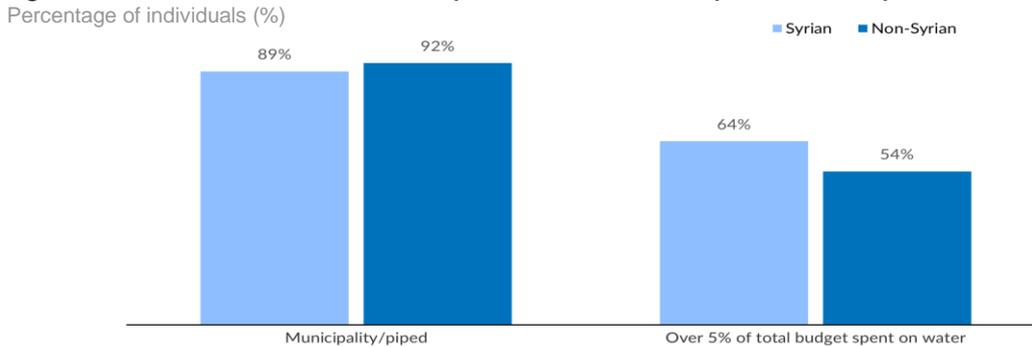


vulnerability level as many households experience vector-borne related diseases in their solid waste three or more times per year.

### Composite indicator 4: Accessibility of Water

This indicator measures access to water by taking the average of two scores: source of water and the cost of WASH items<sup>39</sup>, according to its proportion of their total budget. Individuals are rated as low in vulnerability if they spend less than 5% of their total budget on WASH items, moderate in vulnerability if they spend between 5% and 10%, high in vulnerability if they spend between 10% and 25%, and severely vulnerable if they spend more than 25% on these items.

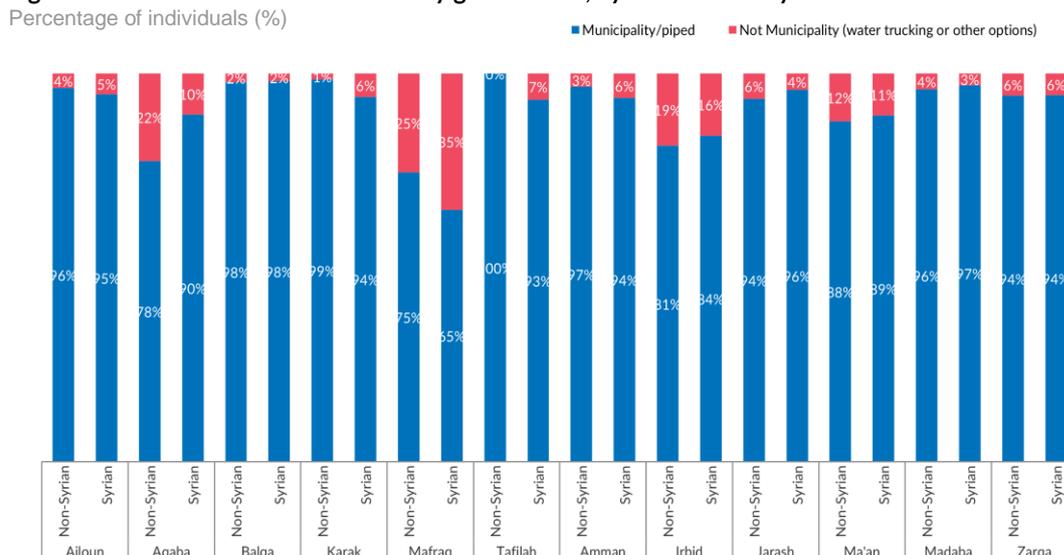
**Figure 6.5. Source of water and WASH expenditure VAF Scores, Syrians vs. non-Syrians**



#### Source of water

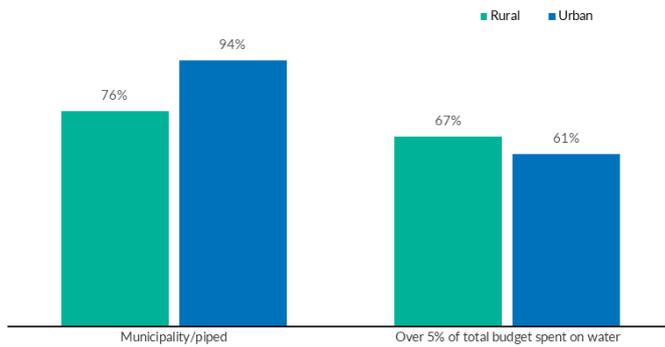
In 2021, 89% of Syrians and 92% of non-Syrians report having access to municipality or piped water, placing them at a low vulnerability rating. At the governorate level, among Mafraq residents, only 66% have access to water through national infrastructure, a particularly low number. They are also spending more on water bills, with 72% reporting spending 5% or over of their total budget. Water bills are higher in Mafraq as more individuals live in household's dependent upon water trucking as a water source. In Mafraq, 34% of Syrian and 25% of non-Syrian households are dependent upon water trucking to access water, which is on average a more expensive water source (13 JOD) compared to municipal piped water services (5.5 JOD). Access is also lower for both Syrians and non-Syrians in the governorates of Aqaba, Irbid and Ma'an.

**Figure 6.6. Source of water VAF score by governorate, Syrians vs. non-Syrians**



<sup>39</sup> WASH items include an expenditure basket of water, sanitation and hygiene items including water bill, soap, shampoo, tissues, toothbrushes, toothpaste, diapers, and other personal care items.

**Figure 6.7. Source of water VAF score, rural vs. urban**  
Percentage of individuals (%)



Refugees living in rural areas are considerably more likely to not have access to water through municipal services (76% vs. 94%), resulting in a larger portion of their total expenditure being spent on water.

The average vulnerability for Syrians has not changed significantly since 2017, remaining at low levels.

**Figure 6.8. Source of water VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)



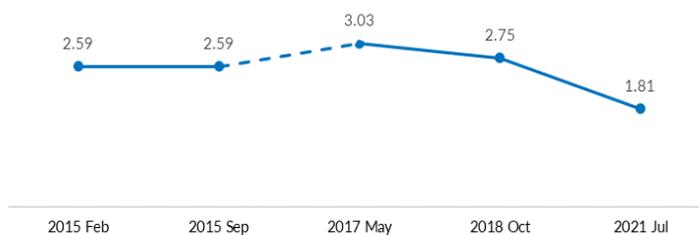
### WASH expenditure

Individuals are categorised as high or severely vulnerable if they spend over 10% of their household budget on WASH items. In 2021, 16% of interviewed Syrians and 12% of non-Syrians were classified highly or severely vulnerable in their household WASH expenditure.

WASH expenditure varies according to governorate. In Mafraq, 33% and 32% of the Syrians and non-Syrians respectively report that they had to spend at least 10% of their total budget on WASH items. Further, 3% of Syrians and 2% of non-Syrians in Mafraq spend at least 25% of their total budget on these items, compared to almost none in the other governorates.

**Figure 6.19. WASH expenditure VAF score over time, Syrians vs. non-Syrians**

Average VAF score, individual level (2015–2017)

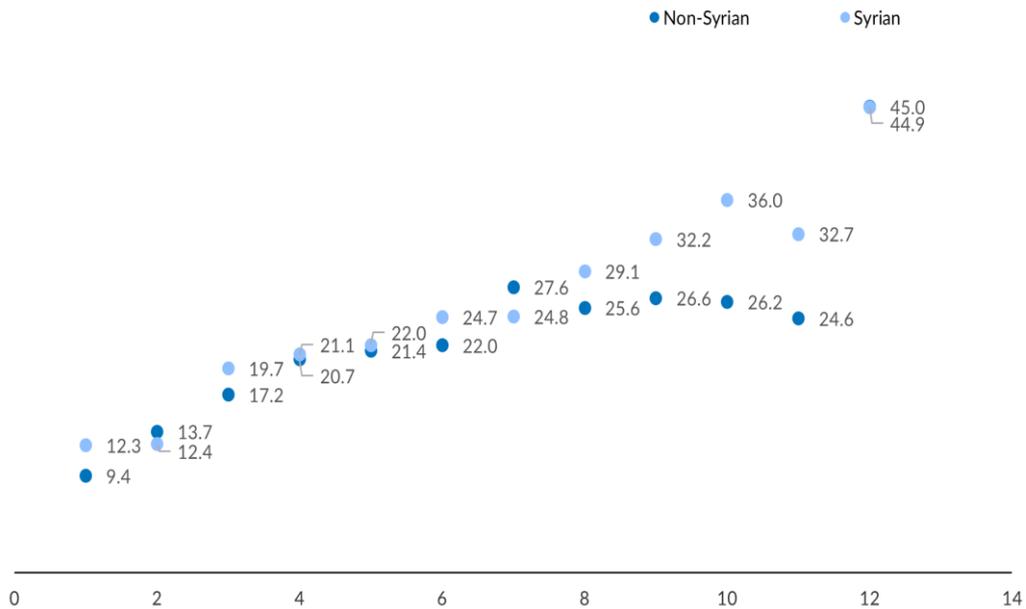


The average vulnerability of Syrians in terms of WASH expenditure dropped between 2018 and 2021, moving from the equivalent of a high vulnerability to a moderate vulnerability. This may be as a result of increased distributions of WASH items in 2021 as compared to 2019.

In 2021, Syrians reported a higher average monthly WASH expenditure per household than their non-Syrians. This is likely the result of Syrian households being larger on average (5.3 individuals compared to 3.7 individuals per non-Syrian household), rather than a reflection of higher per capita WASH expenditure. However, larger non-Syrian refugee households (households with more than 8 members) tend to spend less on WASH items.

Syrian households spend an average of 22.9 JOD per household per month on WASH items, compared to 18 JOD for non-Syrians. On water bills exclusively, Syrian households spend an average of 8.3 JOD per month compared to 6.8 JOD for non-Syrian households.<sup>40</sup> Households who do not have any water bill expenditure report worse economic indicators in other areas, suggesting that not paying for water bills may be due to an inability to do so or a deprioritisation of water bills versus other expenditure. 35% of households who report not paying water bills also report an absence of income from work. Even for those with a source of income, those who do not pay for WASH tend to have a lower average monthly income than those who do (180.2 JOD to 218 JOD). On sanitation items, Syrian households pay an average of 16.4 JOD per month and non-Syrian refugee households spend an average of 13.2 JOD per month.

**Figure 6.20. WASH expenditure and household size, Syrians vs. non-Syrians**  
Average monthly expenditure (JOD)



<sup>40</sup> Note that 27% of non-Syrians and 19% of Syrians do not report any water bill expenditure; these have been excluded from the monthly averages.

Overall WASH expenditure tends to be higher in areas where water bill expenditure is higher but average water bill prices across governorate showed greater variation than total WASH expenditure costs. In Mafraq, where average monthly WASH expenditure and water bills per household are among the highest across the governorates, 33% of Syrians and 18% of non-Syrians report spending 10% or more of their total monthly budget on WASH, partly due to a more frequent usage of water trucks, commonly used for informal shelters. Households in rural areas spend slightly more on average on WASH items per month than those in urban areas, at 22.6 JOD per month for households in urban areas and 21.3 JOD per month for households in rural areas.

#### Monthly WASH expenditure by shelter type

Formal or substandard shelters: 21 JOD

Informal shelters: 27 JOD

#### Water bill expenditure per month by shelter type:

Formal substandard shelters: 7 JOD

Substandard shelters: 10 JOD

Informal shelters: 22 JOD

**Figure 6.21. WASH expenditure by governorate, Syrians vs. non-Syrians**

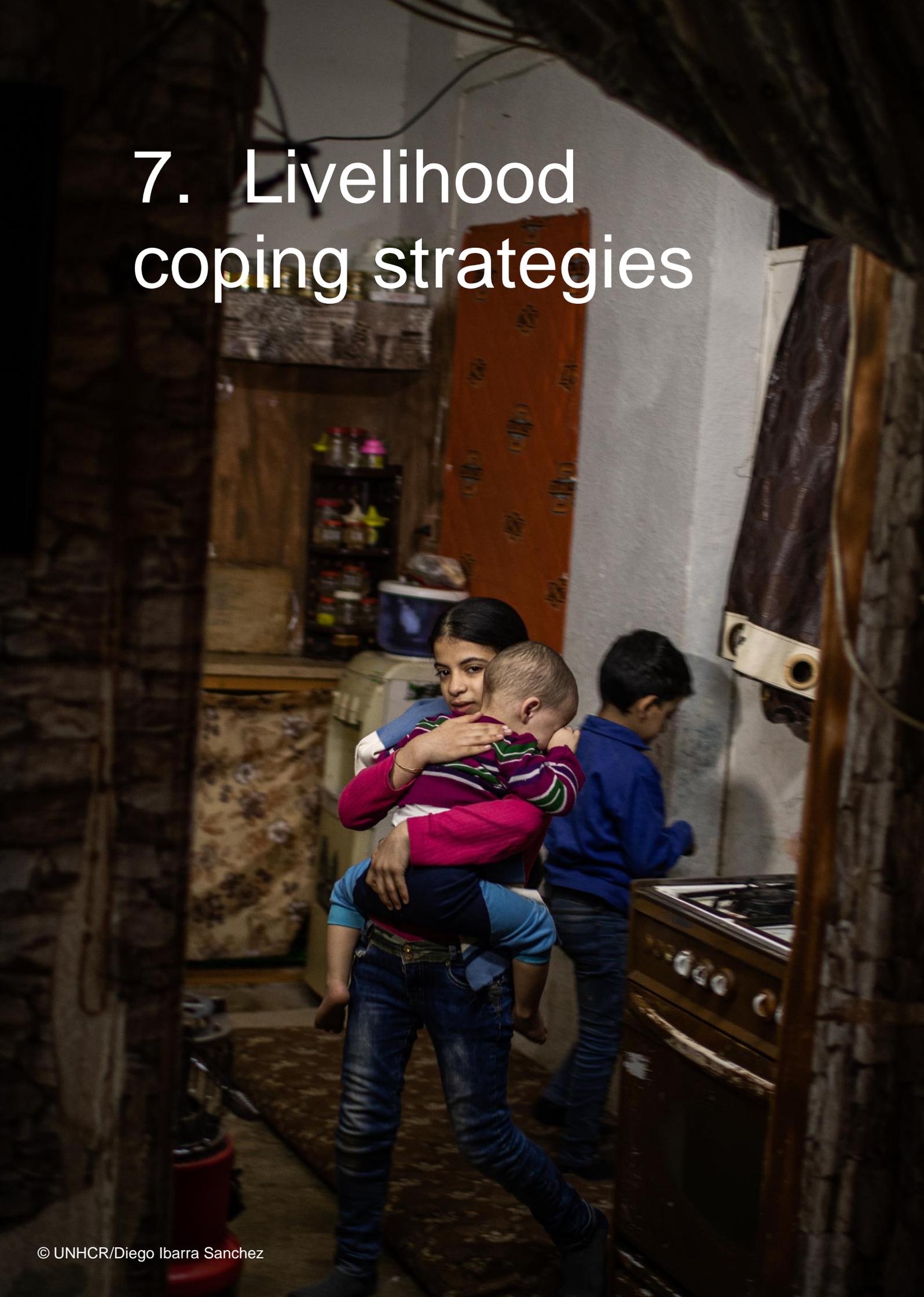
Average monthly expenditure (JOD)



There are overall no significant differences in average monthly expenditure depending on the means with which the household pays their monthly rent (i.e., aid, remittances, salary, borrowing, etc.), except for those who pay their rent with their salary vs. those who pay with UNHCR assistance. The former spend on average 23 JOD per month on WASH items, whereas the latter spend on average 19 JOD. This difference is mostly driven by a higher average expenditure on sanitation items.

In 2021, 33% of Syrian and 31% of non-Syrian households report that they do not have sufficient water storage capacity. Of households reporting that they do not have sufficient water storage capacity, 86% report that they have source piped water and 88% report that they live in formal finished buildings. In Tafilah, 47% of both Syrian and non-Syrian households report that they do not have sufficient water storage capacity, which is the highest reported rate across any governorate.

# 7. Livelihood coping strategies



## Indicator description

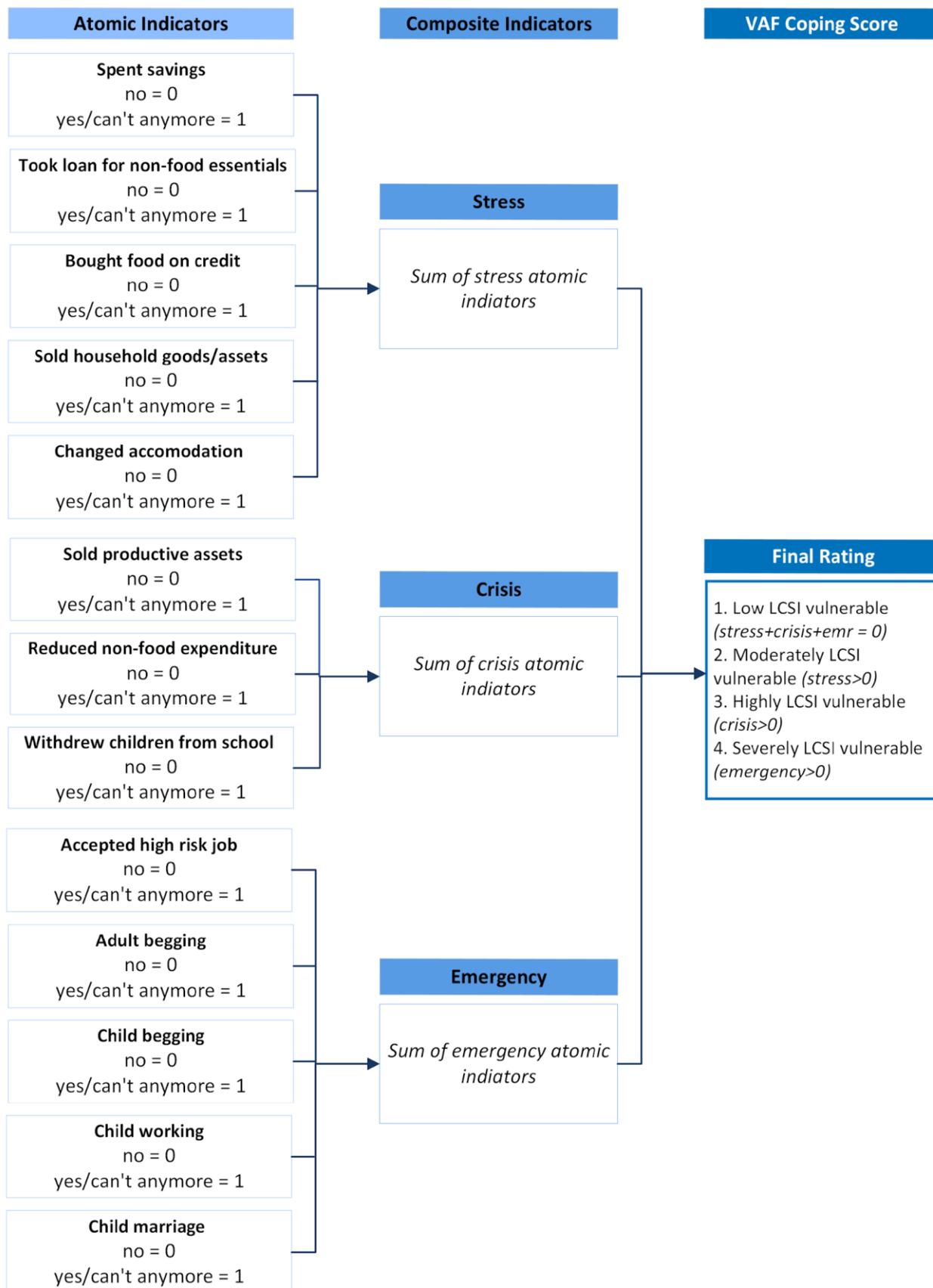
The livelihoods coping strategy index (LCSI) is used to better understand longer-term coping capacity of families by measuring the adoption of livelihoods-based coping strategies frequently employed by families to meet their basic needs, using a 30-day recall period. A family's livelihood and economic situation is driven by income, expenditure, and assets. The LCSI provides insights on the behaviours which refugee families rely on when adapting to crises or shocks and seeks to assess their degree of resilience and ability to overcome potential future shocks.

LCSI composite indicators are split into three levels based on severity. These levels are specific to the Jordan context:

1. **Stress:** a reduced ability to deal with future shocks as the result of a current reduction in resources or increase in debts;
2. **Crisis:** a direct reduction of future productivity, including human capital formation;
3. **Emergency:** A reduction of future productivity, more difficult to reverse or more dramatic in nature than crisis strategies.

If an individual or household does not enact any livelihood coping strategies, they show a low level of vulnerability. If they enact any emergency livelihood coping strategies, they are classified as severely vulnerable.

Figure 7.1. VAF livelihood coping strategy scoring tree



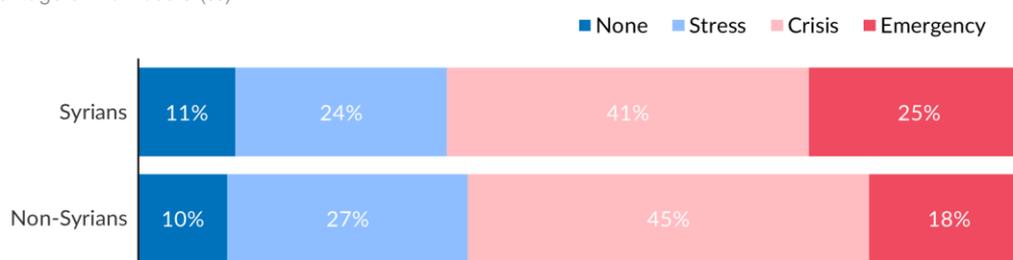
## Distribution of vulnerabilities

### Overall LCSl vulnerability

The LCSl final score takes the maximum value of the three-level based composite indicators.<sup>41</sup> The results of the LCSl VAF score in 2021 suggest that both Syrians and non-Syrians are highly to severely vulnerable when it comes to livelihoods coping strategies. 41% of interviewed Syrian and 45% of non-Syrian individuals are in families using at least one crisis-level strategy, and 25% of Syrians and 18% of non-Syrians use at least one emergency-level coping strategy. In other words, two thirds of the Syrian population and almost two thirds of the non-Syrian population are at the high and severe LCSl vulnerability levels.

**Figure 7.2. Livelihoods coping strategies final VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



Somali refugees are the most vulnerable in terms of their use of livelihood coping mechanisms. Only 1% of Somalis report *not* relying on any coping mechanisms at all, and 39% report using at least one emergency-level coping mechanism. Iraqis in turn are the least likely to report using emergency-level coping strategies (12%).

Individuals living in households where at least one individual has a disability tend to score poorer in the LCSl final VAF score, with only 8% reporting no use of coping mechanisms, compared to 12% of those living in household with no disabled individuals. 71% of those living in households with disabilities report at least one crisis or emergency mechanism, compared to 61% of those living in households without disabilities.

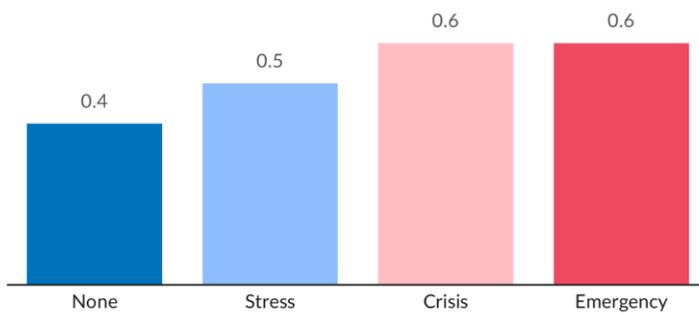
11% of individuals receiving UNHCR basic needs assistance report not using any coping strategy mechanisms, similarly to the cohort of those not eligible to receive this support. This is the case for 8% of interviewed waitlisted individuals. 19% of families receiving cash assistance families use emergency-level mechanisms, compared to 25% of the ineligible and 26% of those on the waitlist. These results suggest that, overall, cash beneficiaries are less likely to enact coping strategy mechanisms, in particular at the emergency-level.<sup>42</sup>

<sup>41</sup> In other words, if no coping strategy is selected for a given family, the individual member will be marked as low on the LCSl vulnerability scale; if at least one stress level (but no crisis or emergency) is selected, the individual will be marked as moderately vulnerable in terms of LCSl; if at least one crisis level (but no emergency) is selected, the individual will be marked as highly vulnerable; and if at least one emergency-level coping mechanism is selected, the individual will be marked as severely vulnerable.

<sup>42</sup>  $\chi^2(6, N = 28,657) = 178.78, p = .00$

There is a small positive relationship between the age of the head of the household and not making use of coping strategies: for households that do not use coping strategies, the head of household is 45 years old on average. For those having used emergency-level strategies, the head of household is 42 years old on average. Individuals in larger families also tend to enact more extreme livelihood coping strategies. As such, those enacting crisis- and emergency-level coping mechanisms have families with five members on average, while those who do not make use of any coping strategies have families with on average 4.5 members.

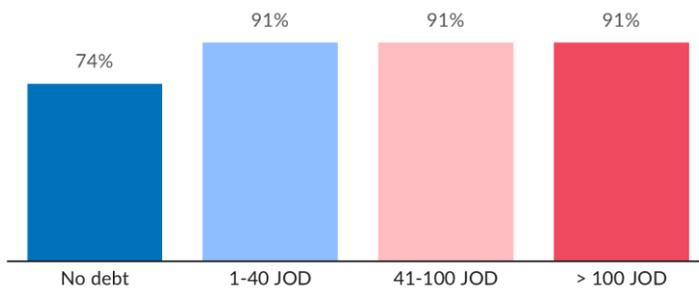
**Figure 7.3. Relationship between LCSl and dependent adults**  
Average dependent adults by LCSl level



The number of dependent adults is also higher for those families where crisis- and emergency-level coping strategies are used. Households which do not make use of livelihood coping strategies, have an average of 0.4 dependent adults for each working member. The

average is 0.5 for those who enact stress-level mechanisms, and 0.6 for those who use crisis or emergency-level coping strategies.

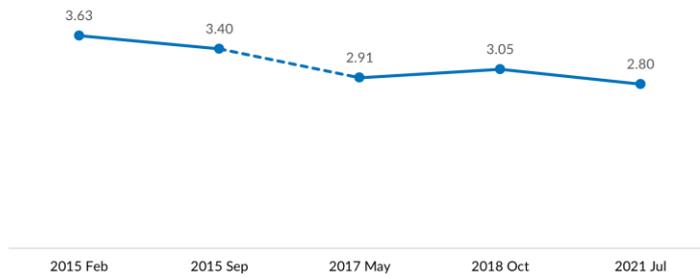
**Figure 7.4. Relationship between LCSl and debt levels**  
Percentage of adults to enact at least one LCSl



As expected, debt also influences the use of coping strategies. 75% of those with no debt are likely to enact at least one livelihoods coping strategy, compared to 91% of those with debt.

Populations in urban areas are more likely to resort to crisis- or emergency-level coping strategies than populations in rural areas (67% compared to 59%). By governorate, refugees were more likely to report crisis- or emergency-level coping mechanisms in Ajloun (79%), Zarqa (79%), Irbid (73%), Amman (72%), and Madaba (72%). In turn, in Aqaba and Karak only 4% reported emergency-level coping mechanisms, while 24% and 23% respectively reported not making use of any coping mechanism at all.

**Figure 7.5. LCSI final VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)

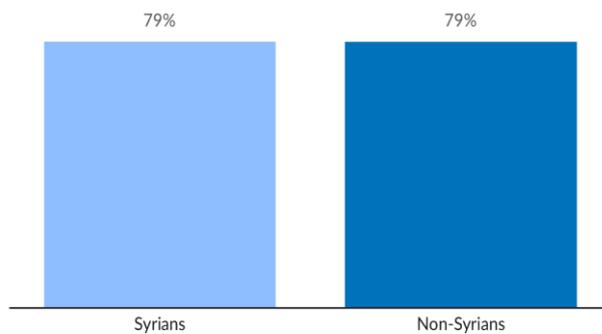


The LCSI VAF score has remained fairly constant at the high vulnerability level since 2017, with a small improvement from 3.05 in 2018 to 2.80 in 2021. While in 2018, 46% of Syrians reported using emergency-level coping mechanisms, this percentage dropped to 25% in 2021. Despite this drop, in 2021, fewer refugees declare not enacting any coping strategy (11%) than in 2018 (17%). The number of those enacting stress-level coping strategies rose to 24% in 2021 from 7% in 2018.

### Stress-level coping mechanisms

The stress-level LCSI score is the least severe. It is the sum of the atomic indicators that compose it: spent savings, loan on non-food essentials, bought food on credit, and changed accommodation to reduce rental expenses. Families are asked if any of these stress-level coping mechanisms have been used in the 30 days prior to the interview, and which ones.

**Figure 7.6. Resorting to stress-level livelihood coping strategies, Syrians vs. non-Syrians**  
Percentage of individuals (%)



In 2021, 79% of both Syrian and non-Syrian refugee families relied on at least one of these stress-level mechanisms. 42% of Syrian and 41% of non-Syrian families resorted to only one of these mechanisms, 24% of Syrian and non-Syrians to two, and 13% to three or more.

Somali families resorted the most to stress-level coping mechanism, with 96% having enacted at least one stress-level coping mechanism, and 19% having used three or more. Families where at least one member has a disability are significantly more likely to use stress-level coping mechanisms, with 82% of them using at least one, compared to 78% of those living in households with no disabilities. Female-headed households are slightly more likely to report not resorting to stress-level coping strategies (23%) than their male-headed counterparts (20%).

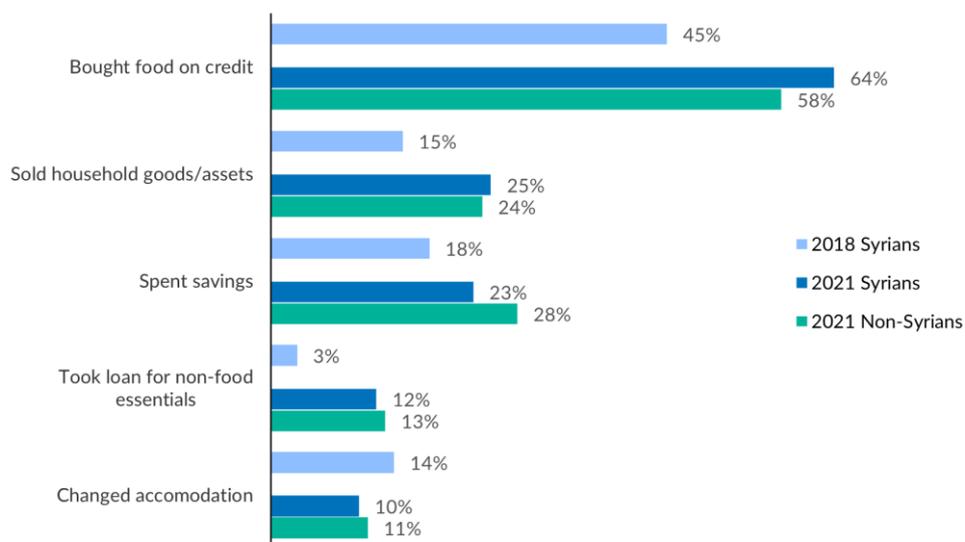
**At least one stress-level coping mechanism used**

- Somali families: **96%**
- Disabled families: **82%**
- Non-disabled families: **78%**
- FHH: **23%**
- MHH: **20%**
- Ineligible for basic needs assistance: **21%**
- Basic needs cash recipients: **22%**
- Waitlisted for basic needs assistance: **17%**

While individuals living in urban areas are more likely to report no stress-level coping mechanisms (21% vs. 19%), they are also considerably more likely to report using three or more other coping mechanisms (15% vs. 8%). At the governorate level, Zarqa has the highest vulnerability related to stress-level coping, with the fewest refugees (12%) who do not enact any stress-level coping mechanisms and the most refugees (26%) enacting three or more stress-level coping mechanisms.

**Figure 7.7. Most used stress-level coping mechanisms, Syrians vs. non-Syrians**

Percentage of families (%)



As shown in the graph above, almost two thirds of Syrian and 58% of non-Syrian families have bought food on credit. It is the most used coping strategy mechanism, be it stress-, crisis-, or emergency-level. Moreover, families having bought food on credit and having sold household assets are more likely to have a slightly younger head of the household.

**Main stress-level coping mechanism used by nationality**

Somali: 86% bought food on credit; 26% spent savings  
 Syrian: 64% bought food on credit; 23% spent savings  
 Iraqi: 48% bought food on credit; 32% spent savings  
 Yemeni: 33% changed accommodation; 31% sold HH assets; 17% took loans to buy non-food essentials

**Main stress-level coping mechanism used, rural vs. urban**

Rural: 70% bought food on credit; 18% sold HH assets; 16% spent savings; 9% took loans to buy non-food essentials.  
 Urban: 60% bought food on credit; 26% sold HH assets; 27% spent savings; 13% took loans to buy non-food items.

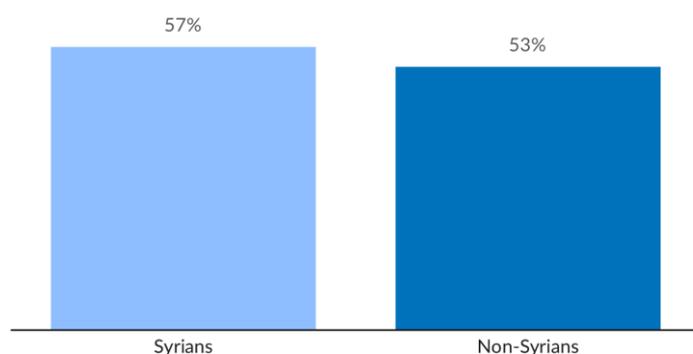
**Stress-level coping and access to credit**

Both Syrian and non-Syrian refugee families report resorting to stress-level coping mechanisms in the month prior to data collection in 2021 than in 2018. This is true for all stress-level mechanisms, except for changing accommodation. The increase in certain stress-level behaviours such as borrowing food or money may be indicative of a certain level of trust among informal lenders and borrowers and may be a sign of improving social cohesion between the local community and the refugees.

## Crisis-level coping mechanisms

The crisis-level LCSI score is the sum of the atomic indicators that compose it: reducing non-food expenditures, selling of productive assets, and withdrawing children from school.

**Figure 7.8. Resorting to crisis-level livelihood coping strategies, Syrians vs. non-Syrians**  
Percentage of individuals (%)



In 2021, in the month before data collection, 57% of Syrian and 53% of non-Syrian families turned to at least one of these crisis-level mechanisms. Most of those who resorted to these mechanisms used only one of them (45% non-Syrians and 46% of Syrians). Syrians were more likely to resort to two or more (11%) compared to non-Syrians (8%).

The size of the family also seems to impact on how much individuals resort to these mechanisms: those resorting to three crisis-level coping strategies come from families with on average five members, while those resorting to none or only one have households of three or fewer members.

### At least two crisis-level coping mechanism used

Somali families: 14% compared to 10% overall

Families with at least one disabled member: 14%  
Families with no disabled member: 8%

Urban families: 11%  
Rural families: 7%

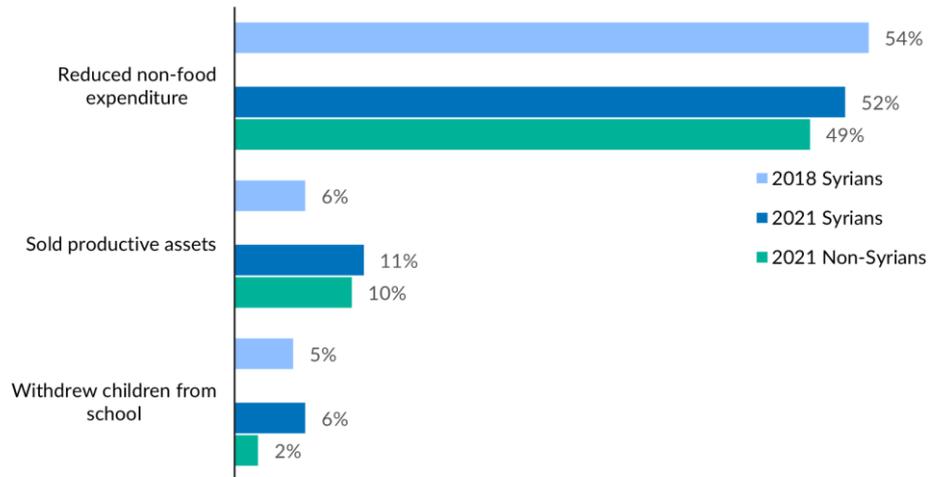
At the governorate level, Irbid, Jerash and Zarqa stand out for having particularly high percentages of families resorting to crisis-level coping strategies.

Reducing non-food expenditure was used as a coping mechanism by half of the populations of both Syrians and non-Syrians. After buying food on credit (stress level), it is the second most frequently used coping strategy.

The frequency of reducing non-food expenditure and withdrawing children from school have remained fairly constant since 2018 among Syrian families, with 52% reporting reducing non-food expenditures in 2021 (compared to 54%), and 6% reporting having withdrawn their children from school in 2021 (compared to 5%). Selling of productive assets in turn was considerably more frequent in 2021 than in 2018 among Syrians (11% vs. 6%).

Different nationalities resort to different crisis-level coping strategies. Over the month prior to data collection, while Yemenis and Syrians are the most likely to have reduced their non-food expenditure (51%), Yemenis are the least likely to remove their children from school (1%). Somalis in turn, are the most likely to remove their children from school (9%), and to sell household productive assets (17% compared to an average of 11%).

**Figure 7.9. Most used crisis-level coping mechanisms, Syrians vs. non-Syrians**  
Percentage of families (%)

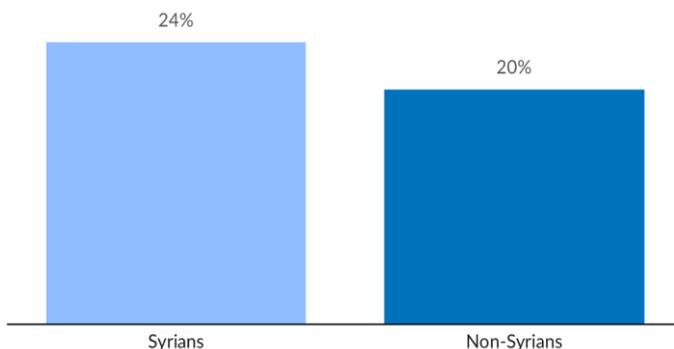


As mentioned, urban families are more likely to resort to crisis-level coping mechanisms. This is driven by their higher likelihood of having resorted to reducing non-food expenses (52% vs. 47% in rural areas) and to the sale of productive assets (12% vs. 6% in rural areas). At the governorate level, in Madaba, Irbid and Ma’an, 60% of families report having recently reduced non-food expenses. The number is even higher in Ajloun (70%). Recent sales of productive assets are most frequent in Irbid (21%), Zarqa (35%) and Jerash (30%).

### Emergency-level coping mechanisms

The emergency-level LCSI score is the most severe. It is the sum of the atomic indicators that compose it: accepting high risk jobs, adult begging, child begging, child working, and child marriage.

**Figure 7.10. Resorting to emergency-level livelihood coping strategies, Syrians vs. non-Syrians**  
Percentage of families (%)



Syrian families are more likely to have resorted to these mechanisms in the month preceding data collection, than their non-Syrian counterparts (24% compared to 20%). In both cases, most of the refugees used only one of the emergency-level mechanisms. 2% of Syrians and of non-Syrians report having resorted to two or more.

40% of Somali families resorted to one emergency-level mechanism, and 3% of them used two or more of these strategies, making them the most prone to resort to these strategies compared to other nationalities. Iraqis in turn were the least likely to enact emergency-level coping mechanisms (12%).

#### At least one emergency-level coping mechanism used

Somali families: 40%  
Iraqi families: 12%

Urban families: 24%  
Rural families: 17%

Ineligible for basic needs assistance: 24%  
Basic needs cash recipients: 18%  
Waitlisted for basic needs assistance: 25%

Families living in urban areas are more likely to have made use, in the month prior to data collection, of emergency-level coping mechanisms (24% compared to 17% in rural areas). At the governorate level, families in Amman, Irbid, and Ajloun are those who more often resort to at least one emergency-level coping mechanism: 30% in Ajloun and Irbid, and 31% in Amman.

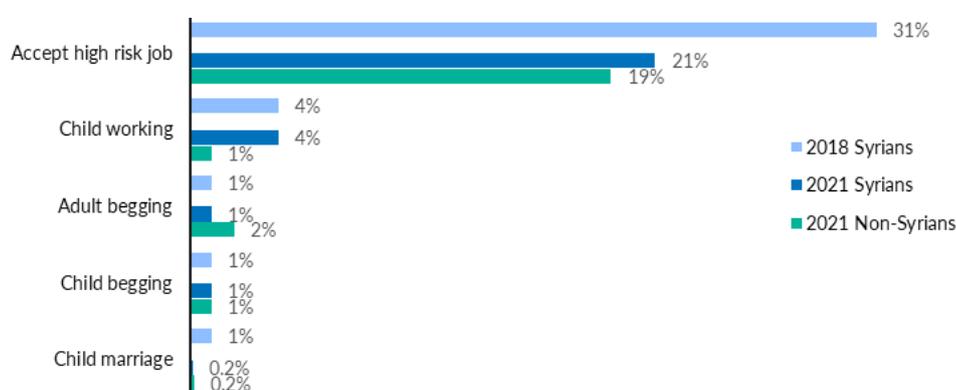
Families that receive basic needs assistance from UNHCR are less likely to resort to negative emergency-level coping mechanisms (18% compared to 24% of those not eligible and 25% of those in waitlist). Cash recipients are less likely to resort to high-risk jobs (15%) than those not eligible and those waitlisted (22%). Ineligible and cash recipient families are less likely to engage in child work than families on the wait list (3% vs. 5%).

As before, families engaging in more emergency-level coping strategies tend to live in households headed by younger individuals: those engaging in four emergency-level strategies have heads of household that are 36 years on average, compared to 45 years for households not resorting to any emergency-level strategies.

The use of emergency-level coping mechanisms among Syrian families dropped from 2018 to 2021, essentially due to a drop in families who accepted high risk jobs – 21% in 2021 compared to 31% in 2018. This could be explained by the decrease in employment opportunities in Jordan as a result of the COVID-19 pandemic. The other emergency-level mechanisms remained constant or dropped only very slightly.

**Figure 7.11. Most used emergency-level coping mechanisms, Syrians vs. non-Syrians**

Percentage of families (%)



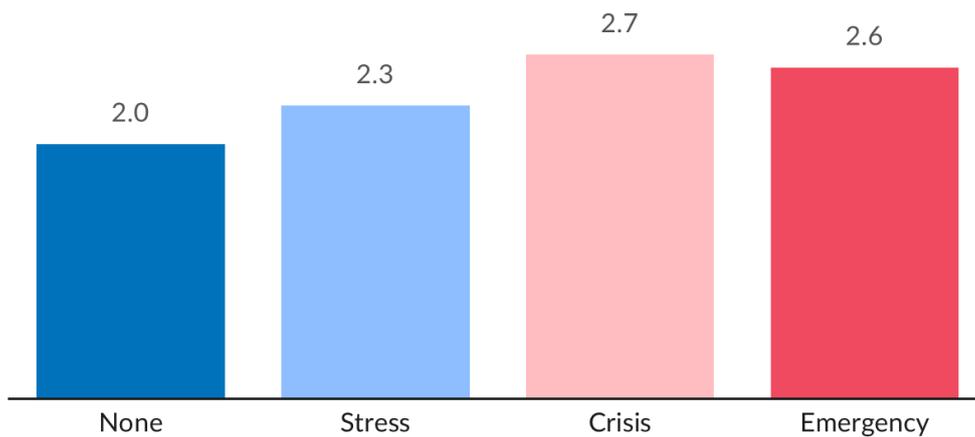
Accepting a high-risk job is by far the most common emergency-level coping strategy used by both Syrians (21%) and non-Syrians (19%). Somali families are those who overall enact more

emergency-level coping strategies, in particular accepting high-risk jobs (40%, compared to 20% overall).

Individuals living in households with more dependent members are slightly more likely to engage in crisis- and emergency-level coping strategies. While the average dependency ratio is 2.0 and 2.3 for those enacting none or stress-level livelihoods coping strategies, the mean is 2.7 and 2.6 for those using crisis- and emergency-level coping strategies.

**Figure 7.3. Relationship between LCSJ and dependency ratio**

Average dependency ratio by LCSJ level



**The cost of coping**

As expected, there is a strong and significant correlation between withdrawing children from school and putting children to work: 17% of families who withdraw children from school also used the emergency-level coping mechanism of having them work, compared to only 4% of those who have kept them in school. We see a relationship between the usage of a crisis-level coping mechanism and subsequent enactment of an emergency-level mechanism, which in turn is less likely to be reversed. Indeed, emergency-level coping strategies are the most worrying because of their long-term negative impacts, and preclusion of sustainable self-reliance.

# 8. Food security



## Sectoral context

Jordan is considered a food-secure country based on the 2020 Global Hunger Index; however, food security is challenged by high poverty rates, unemployment, slow economic growth and increased cost of living, with marked disparities between regions and population groups.<sup>43</sup> Concern around food security is a key worry for refugees given their limited livelihood opportunities, which has been exacerbated due to the recent coronavirus pandemic.

Jordan imports most of its food, leaving it vulnerable to shocks in international prices; at the onset of the pandemic and resulting government lockdown in 2020, Jordan experienced price hikes in food prompting the implementation of measures, such as price ceilings on essential food products, to combat any unintended consequences.<sup>44</sup> In June 2021, a WFP monitoring report found that 84% of refugee households in host communities were food insecure or vulnerable to food insecurity.<sup>45</sup> Two years after the COVID-19 pandemic, compounded with global inflation, food prices continue to be impacted by high supply chain and production costs and a decline of purchasing power amongst most vulnerable. As food continues to constitute the second highest single household expenditure after rent, the recent price shocks have resulted in refugees borrowing or buying food on credit and led to negative changes in their food consumption patterns.

## Indicator description

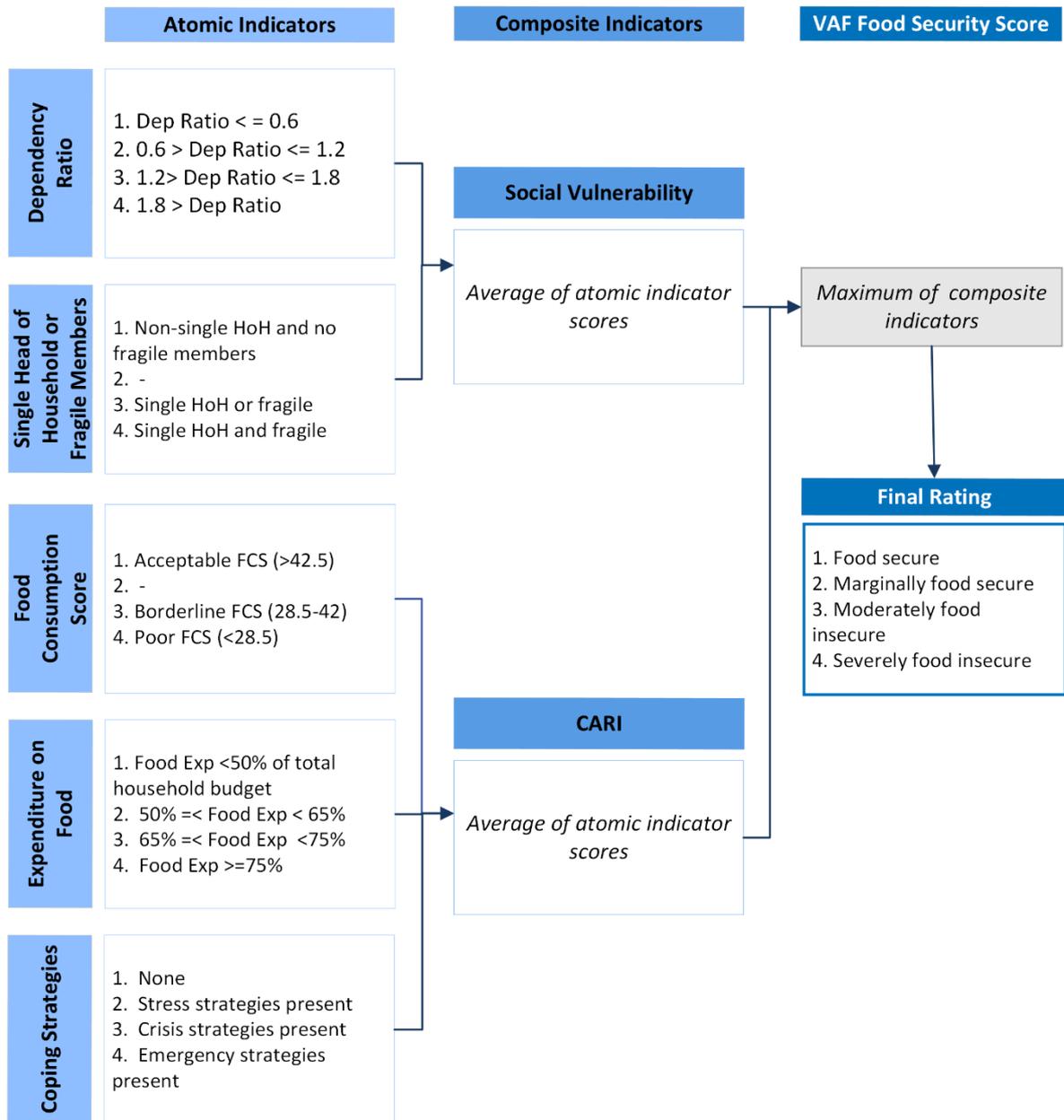
Food security is defined using globally recognized standards and tools. The CARI (Consolidated Approach for Reporting Indicators of Food Security) is a WFP methodology for assessing food vulnerability. In addition to the CARI, social vulnerability is assessed through identifying high dependency ratios, single-headed households or head of households with disabilities or serious medical conditions. In 2016, the Food Security Sector slightly updated the single headed household indicator, while allowing for comparison over time.

<sup>43</sup> WFP, *Jordan Operation*, 2021

<sup>44</sup> *Jordan Times*, *Trade Ministry sets wholesale price ceiling*, March 2020

<sup>45</sup> WFP Jordan, *Mobile Vulnerability Analysis and Mapping Q2*, June 2021

Figure 8.1. VAF Food Security Sector Tree

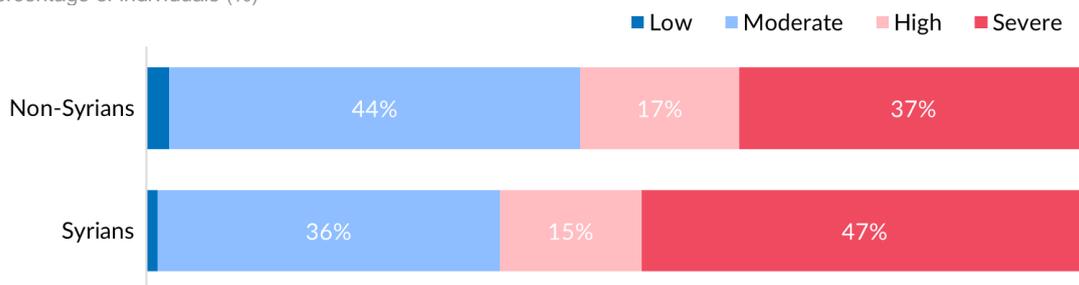


# Distribution of vulnerabilities

## Overall food security vulnerability

Food security vulnerability indicators suggest that a substantial proportion of the Syrian and non-Syrian refugee population is facing a high or severe food security vulnerability rating. In 2021, 54% of Syrian refugees scored either a high or severe rating. For non-Syrian refugees, 62% scored an either high or severe vulnerability rating.

**Figure 8.2. Food security VAF final score, Syrians vs. non-Syrians**  
Percentage of individuals (%)



The high proportion of individuals facing severe vulnerability is driven by high usage of crisis or emergency-level livelihood coping strategies, poor food consumption scores, and high social vulnerability.

**Figure 8.3. Food security final VAF score over time, Syrians**  
Average VAF score, individual level (2015–2021)



Between 2018 and 2021, there has been a slight increase in the average vulnerability in the food security final score for Syrians with the overall average classification remaining high.

A number of demographic and geographic factors influence an individual’s food security vulnerability rating. By governorate, the highest proportion of individuals facing either high or severe food security vulnerability are in Ajloun and Madaba. Family size also influences the food security final score. 57% of Syrians living alone are classified as being highly or severely vulnerable, compared to 64% of Syrians in a family with four or more members. The opposite trend is found for non-Syrian households: 45% of those living alone score as highly or severely vulnerable, compared to 36% of those living in a larger family.

**Disability and Food Security Final Score (% of individuals facing high or severe vulnerability)**

Syrian without a disability: 55%  
 Syrian with a disability: 75%

Non-Syrian without a disability: 46%  
 Non-Syrian with a disability: 69%

**Chronic Illness and Food Security Final Score (% of individuals facing high or severe vulnerability)**

Syrian without a chronic illness: 58%  
 Syrian with a chronic illness: 81%

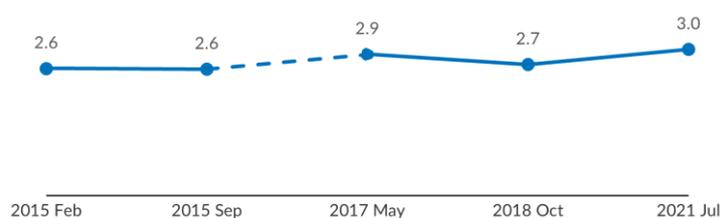
Non-Syrian without a chronic illness: 49%  
 Non-Syrian with a chronic illness: 72%

## Composite indicator 1: Social vulnerability

This composite indicator is assessed through identifying high dependency ratios<sup>46</sup>, and the

**Figure 8.4. Social vulnerability VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



composition of fragile<sup>47</sup> members or marital status of the household. Between 2017 and 2021, the average vulnerability for Syrian individuals has remained constant at a high vulnerability level.

### Dependency Ratio

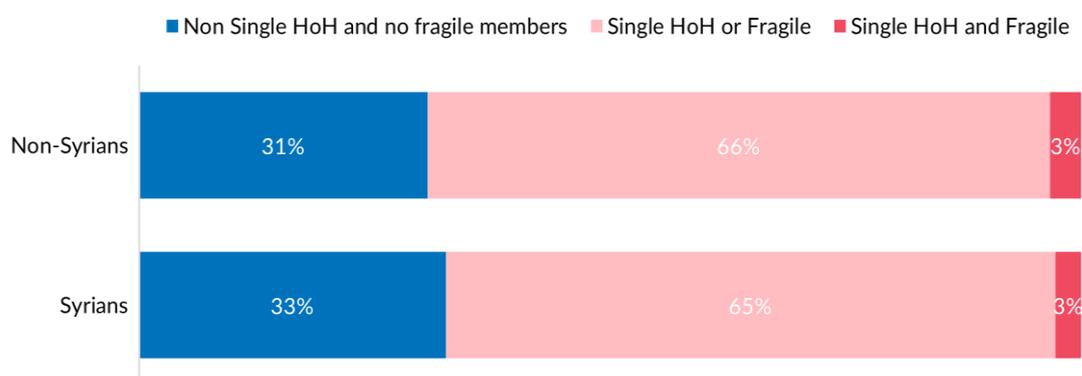
The dependency ratio score assesses how many family members take care of how many others. More details can be found in the [Dependency Ratio chapter](#) above. This metric feeds into the social vulnerability score and further into the VAF food security score.

### Head of household or fragile members

This indicator categorises an individual as severely vulnerable if they live in a household with a non-married head of household which also contains fragile members. In 2021, Syrians and non-Syrians report similar levels of vulnerability, with 69% and 68% of Syrians and non-Syrians facing high or severe vulnerability levels.

**Figure 8.5. Single HoH fragile members VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



Both Syrians and non-Syrians were most likely to be facing high or severe vulnerability in Ajloun governorate at 81% and 100% of individuals respectively.<sup>48</sup> Further, the lowest proportion of Syrians and non-Syrians facing high or severe vulnerability levels is found in Karak at 51% and 41% individuals respectively. Syrians and non-Syrians in urban areas are slightly more likely to report either a high or severe vulnerability in terms of fragile household members than those in

<sup>46</sup> A dependent is a family member under the age of 5 or over 60, or an adult with a serious medical condition. An independent member is 18-59 and has no serious medical conditions. Dependency ratio is calculated by dividing the number of 'dependents' by 'independents'

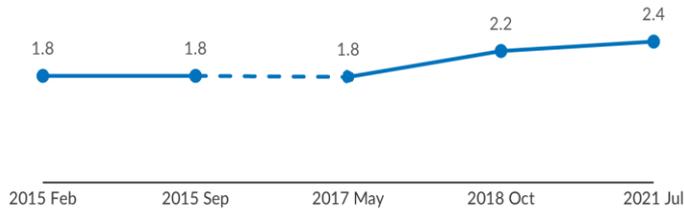
<sup>47</sup> Fragile members defined as having either a disability or chronic illness which affects their daily life.

<sup>48</sup> Small sample size of 27.

rural areas, though while the differences are statistically significant, they are not large in magnitude.

**Figure 8.6. Single HoH or fragile members VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)

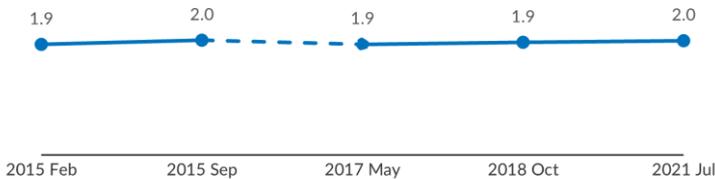


Since 2017, the average vulnerability for Syrians has increased slightly but remained at a high level.

### Composite indicator 2: Consolidated approach for reporting indicators of food security (CARI)

**Figure 8.7. CARI score over time, Syrians**

Average VAF score, individual level (2015–2021)



The CARI indicator measures food insecurity through a combination of the food consumption score (FCS), livelihoods coping strategies index (LCSI) and food expenditure share (FES).

Between 2017 and 2021, there was not a marked change in the average CARI vulnerability score for Syrians, with the average individual maintaining a moderate vulnerability.

#### Food Consumption Score (FCS)

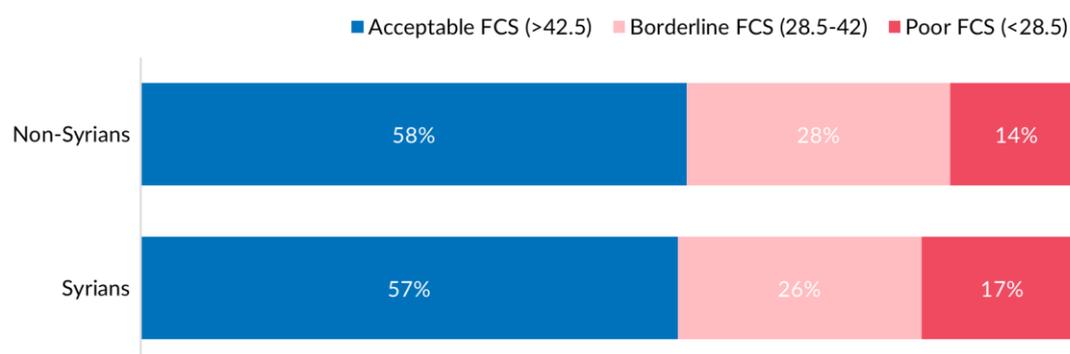
WFP’s FCS, an atomic indicator used in the VAF Food Security Score, measures an individual’s dietary diversity, consumption frequency and the relative nutritional importance of their families’ food consumption; higher weights apply to certain categories of food such as milk, meat and fish and pulses. These weights are based on both the calorific and nutritional qualities of the given food. After summing the frequencies and weighting the scores, families are given a score of poor, borderline and acceptable based on their food consumption. In the VAF Study, individuals in families with a FCS a rating of poor are considered severely vulnerable, while those who score a rating of acceptable are considered to have low vulnerability.

### Food consumption score (FCS)

In 2021, 43% of Syrian and 42% of non-Syrian individuals are rated as highly or severely vulnerable in terms of their food consumption.

**Figure 8.8. FCS score, Syrians vs. non-Syrians**

Percentage of individuals (%)



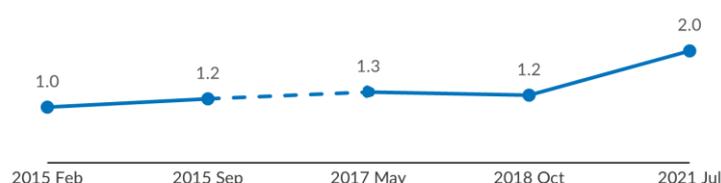
The highest proportion of both Syrians and non-Syrians reporting a high or severe FCS vulnerability is found in Ma'an (68% of Syrians and 71% of non-Syrians report either or poor or borderline FCS). For Syrians, the lowest reported levels for either a poor or borderline FCS are in Irbid (24%). For non-Syrians, the location with lowest FCS is Karak (26% with poor or borderline FCS). There is no relationship between whether an individual lives in an urban or rural area and their FCS vulnerability level.

An individual with a disability is more likely to be in a family with high or severe FCS vulnerability, with 48% of Syrians and non-Syrians with a disability reporting a poor or borderline FCS compared to 40% of those without a disability. Individuals with a chronic illness are slightly more likely than individuals without a chronic illness to report a borderline or poor FCS.

There is also a relationship between the proportion of debt per individual and their FCS, as 45% of Syrians and 46% of non-Syrians in families with debt over 100 JOD per capita facing high or severe levels of vulnerability (compared to 39% of Syrians and 35% of non-Syrians in families with no debt).

**Figure 8.9. FCS score over time, Syrians**

Average VAF score, individual level (2015–2021)



Between 2017 and 2021, the average FCS for Syrian individuals increased from a low to a moderate vulnerability level.

The FCS is influenced by a number of health indicators, though the impact and magnitude of this influence differs by nationality. A Syrian’s health vulnerability is more likely to match their food consumption score vulnerability: half of those categorised as severely vulnerable in the health category also fall into the high or severely vulnerable food security category, compared to 41% of those with a low health vulnerability scoring. The same trend cannot be observed for non-Syrians.

The relationship between FCS extends into medical access, health expenditure, and the composition of elderly and chronically ill members. For Syrians, the data show a slight reduction in medical access (44% to 42%) for those scoring borderline or poor food consumption score. This cannot be observed for non-Syrians.

Syrians in families with three or more elderly members (above 60 years old) are more likely than families without any elderly members to have a borderline or poor food consumption score (56% to 42%). Non-Syrians are less likely to report a borderline or poor FCS under the same conditions (32% to 43%).

Last, there is a stronger negative relationship for Syrians between health expenditure and FCS than for non-Syrians. Half of the Syrians spending at least 25% of their total budget on health items reported a borderline or poor FCS compared to 43% of those spending less than 5% of their budget on health expenditure (45% to 44% for non-Syrians).

In another sign of compounded vulnerability, Syrians and non-Syrians with a chronic illness that affects their daily life have worse FCS than individuals without this level of chronic illness. 46% of Syrians and 44% of non-Syrians with a chronic illness affecting their daily life face poor or borderline FCS compared to 41% of both Syrians and non-Syrians without a chronic illness.

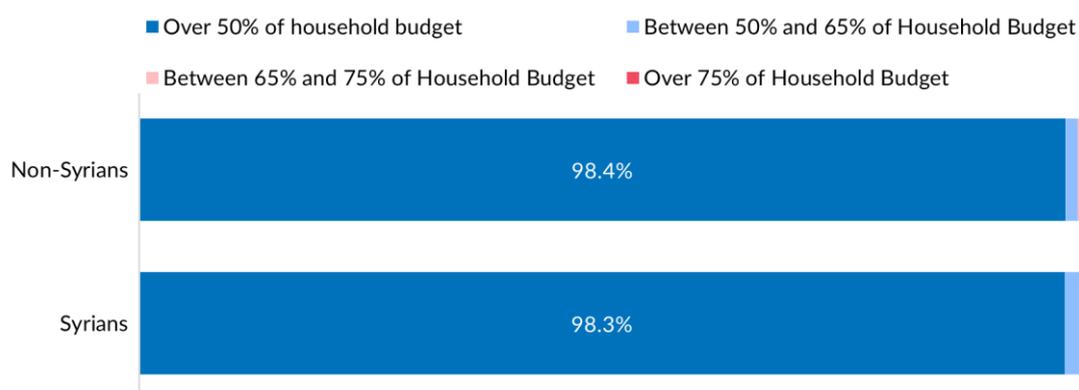
### Food expenditure share (FES)

The FES score assesses food security based on the proportion of family budget spent on food items. An individual is rated as having low vulnerability if they spend under 50% of their monthly household budget on food and as severely vulnerable if spending is over 75%.

In 2021, 98% of Syrians and non-Syrians report that they spend less than 50% of their household monthly budget on food, placing them at a low vulnerability rating.

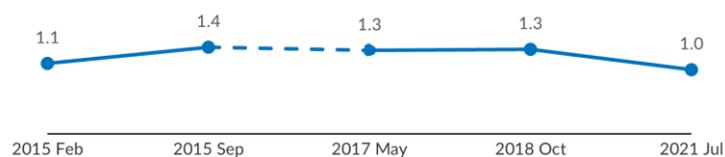
**Figure 8.10. Food expenditure VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



**Figure 8.11. Food expenditure VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



Since 2017, the average food expenditure score for Syrians has remained at a low vulnerability level. On the other hand, given the increases in food prices across Jordan, refugee families are resorting to

borrowing food, which may explain some of the decrease in food expenditure when compared to total household budget. Across the respondents, 41% of refugee individuals reported borrowing at least once across the week before data collection. Of those individuals who resort to borrowing to pay for food at least once, 84% did so between one to three days of the reporting week, with the final 16% borrowing for four or more days.

### Food expenditure

The food item basket includes all food items and bottled water. In 2021, Syrian households pay an average of 82.5 JOD<sup>49</sup> on food items a month, compared to an average of 70.5 JOD<sup>50</sup> for non-Syrian respondents.<sup>51</sup> In total, 3% of households do not spend any monthly budget on food items.

As illustrated by the figure below, there is a range of expenditure for households across the different locations. The highest average monthly food prices for Syrians are reported in Balqa (100.9 JOD) and Ajloun (93.4 JOD) for non-Syrians.

**Figure 8.12. Food expenditure by governorate**

Average monthly household expenditure (JOD)



Whether or not a household is in an urban or rural location further influences food expenditure, with Syrian (87.9 JOD) and non-Syrian (78.5 JOD) households in rural areas spending more than those in cities and towns (80.8 JOD and 69 JOD respectively).

<sup>49</sup> and median of 65.8 JOD

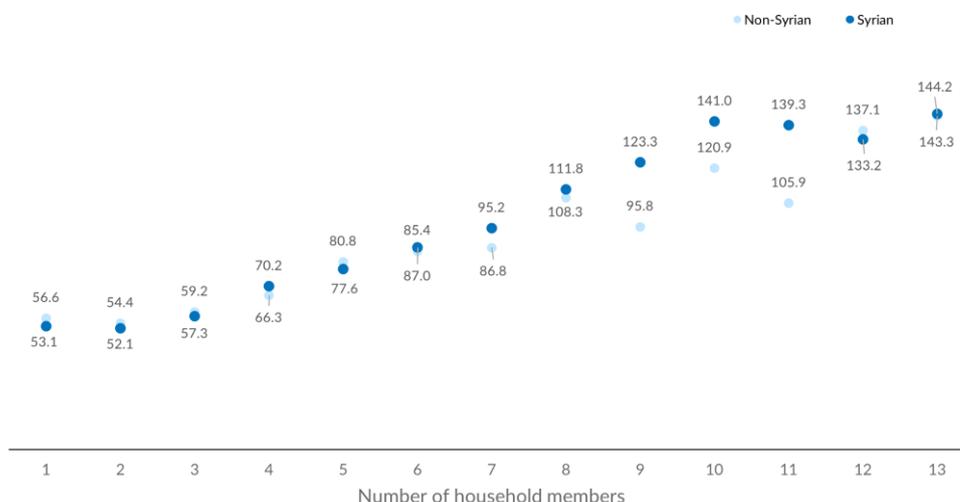
<sup>50</sup> and median of 53.4 JOD

<sup>51</sup> Households that did not spend any monthly budget on food excluded from analysis.

There is a relationship between household size and food expenditure as shown by the figure below. Predictably, as household size expands, so does household expenditure on food items.

**Figure 8.13. Food expenditure by household size**

Average monthly household expenditure (JOD)



### Livelihoods coping strategy index (LCSI)

The coping strategies indicator assess an individual’s vulnerability based on their score on the livelihoods coping strategies index (LCSI) by measuring the adoption of livelihoods-based coping strategies frequently employed by families in order to meet their basic needs, using a 30-day recall period. Its calculation is discussed in detail in the preceding [LCSI chapter](#). This metric feeds into the CARI and further into the VAF food security score.

### Coping with hunger: the rCSI

The reduced coping strategy index (rCSI) is a consumption-based coping strategy index which 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 food security according to how many times a family member had to enact certain food coping strategies in the past week. Different coping strategies are given different weights, and the final score based on the frequency of using the weighted coping strategies:

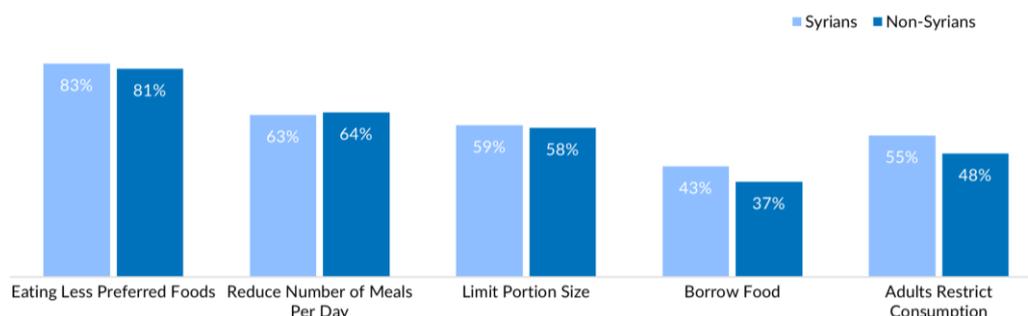
**Table 8.1. Reduced coping strategy index (rCSI)**

Coping strategy	Weight
Rely on less preferred and less expensive food	1
Reduce number of meals eaten in a day	1
Limit portion size at meals	1
Borrow food or rely on help from relatives or friends	2
Restrict consumption by adults for small children to eat	3

In 2021, 39% of both Syrians and non-Syrians resort to crisis- and emergency-level coping strategies to manage food shortages.<sup>52</sup> The most frequently enacted coping strategy for both groups was eating less preferred foods (3.1 days/week on average by both groups).

**Figure 8.14. Resorting to food-based coping strategies at least once, Syrians vs. non-Syrians**

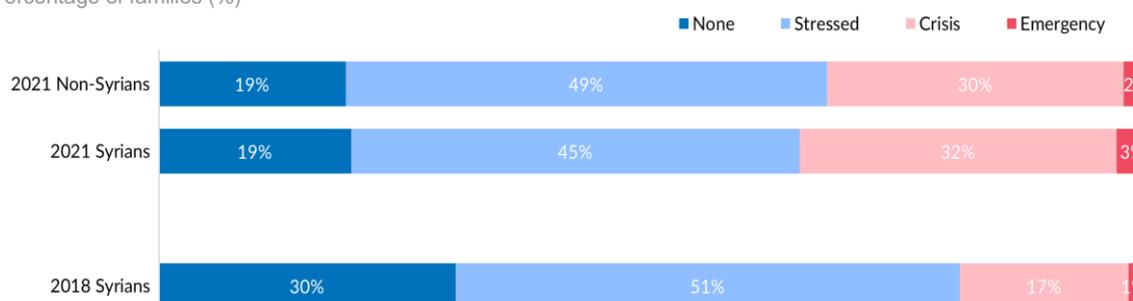
Percentage of individuals (%)



Approximately 25% more families report resorting to reduce the number of meals and restrict adult consumption in order for children to eat since the 2018 VAF survey. This deterioration is reflected in the scores over time:

**Figure 8.15. rCSI score, Syrians vs. non-Syrians**

Percentage of families (%)

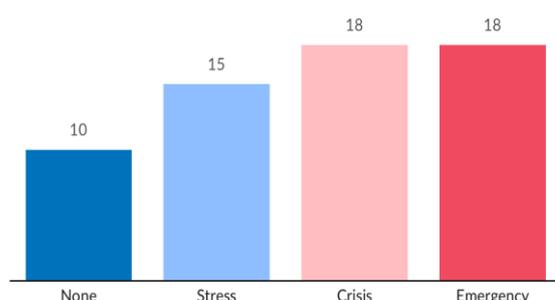


Families in urban areas are more likely to enact crisis and emergency-level food coping strategies than individuals in rural areas: 40% of Syrians and non-Syrians living in urban areas, compared to 35% and 30% in rural areas.

The data also reveal a relationship between health outcomes and an individual’s rCSI. Half of those who score in the severe category for health vulnerability also enact crisis or emergency food coping strategies. This is the case for only 30% of those with a low health vulnerability rating.

**Figure 8.5. Relationship between LCSi and rCSI**

Average rCSI score by LCSi level



There is a strong and significant relationship between food security indicators and resorting to livelihoods coping mechanisms, with individuals that do not make use of any livelihoods coping mechanisms scoring lower on the food-based coping mechanism scales (rCSI) than those who enact stress-level livelihoods coping strategies.

<sup>52</sup> Levels of ‘None’, ‘Stressed’, ‘Crisis’ and ‘Emergency’ derived from Integrated Food Security Phase Classification (IPC) analytical framework

# 9. Education



## Sectoral context

As a host country, Jordan has been at the forefront of ensuring refugee children can get an education. Since the onset of the Syria crisis, access to education for registered Syrian school-aged children has been free in Jordanian state schools, with the costs of inclusion supported by the international community. Included within the national education system, last year 136,000 out of a potential 233,000 school-aged Syrian refugee children were enrolled in formal education. Over 200 schools in the host community continue to operate a two-shift system with afternoon shifts for Syrian children.<sup>53</sup> However, Syrian families still face a number of barriers to ensuring all their children are able to enrol and remain in school.

At the same time, refugee school-age children of non-Syrian nationalities face additional barriers as they do not enjoy the same level of access and are required to pay school fees. Barriers vary across nationality groups and can include social, protection, legal, economic and educational barriers (i.e., access to internet/technology, distance to school, availability of places in a school, financial/economic barriers, missed education, etc.)

At the onset of the COVID-19 pandemic, children's education was interrupted due to the suspension of face-to-face learning on 14 March 2020. Immediately after, the Ministry of Education (MOE) began developing its Education During Emergency Plan 2020-2022, which ensured learning continuity for public schools during the emergency and announced the launch of Darsak, an online education platform to host the new televised lesson content for grades 1 to 12. During the 2020–2021 school year, the Accelerated Access Initiative 2.0 (AAI2) was set up by donors to support the delivery of quality and inclusive education, including covering fees for around 18,000 non-Syrian refugee children. The GoJ and donors showed their commitment to education sector during the pandemic. However, children, especially the most vulnerable, still face barriers related to remote learning and inclusion into education, which were identified by the VAF this year.

<sup>53</sup>UNHCR, [Jordan continues to support refugee education as students head back to school](#), September 2020

### Compulsory education, Jordan

Compulsory school-age in Jordan is from 6 to 15 years old, corresponding to basic education or primary school. Secondary education is not mandatory. Most of the education sector analysis that follows looks at different indicators and results disaggregating by five different age-cohorts, who correspond to grades in Jordan:

- 5 years (kindergarten)
- 6–15 years (primary school)
- 16–17 years (secondary school)
- 18 years (high school).

## Indicator description

Education in the VAF focuses on two key areas: 1) children who remain out of school despite the increase in available formal places; 2) children who are at risk of not completing education (early dropouts).

In 2016, the Education Sector reviewed the existing sector tree and identified that the original model overestimated vulnerability education. Moreover, it was agreed to change the existing model into something more tightly aligned with the education objectives within the Jordan Response Plan (JRP). To improve the identification of and address education vulnerabilities, and to prioritize individuals that are severely vulnerable, the Sector looked at children as individuals in addition to family level vulnerability.

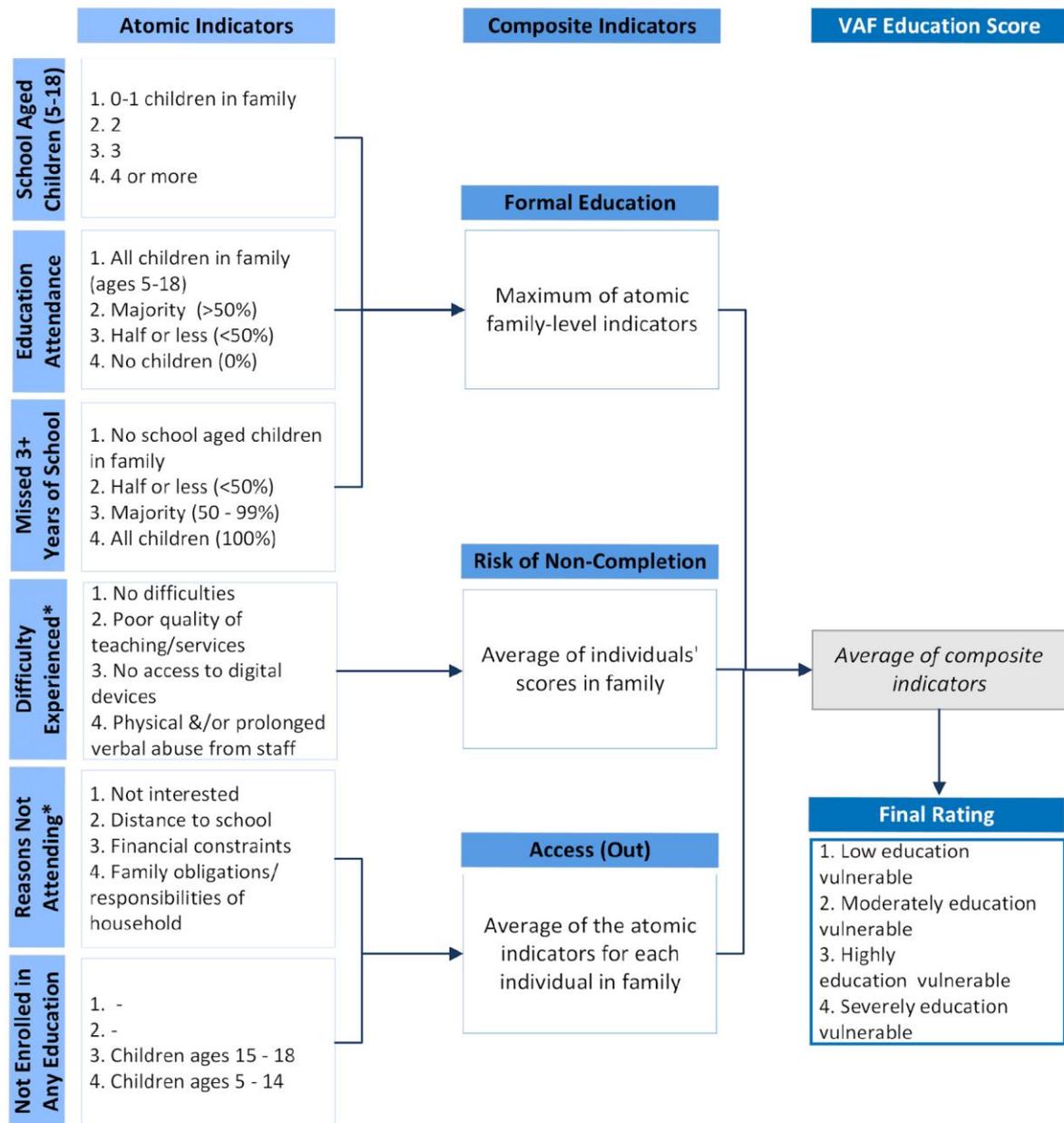
In 2021, the Education Sector added 5- and 18-year-olds to the VAF education score, to measure vulnerability beyond basic education. Indicators related to challenges or reasons not attending related to remote learning were also added.

### Unusual times: reporting on school outcomes during a pandemic

As the data was collected during the summer months, the indicators reflect the 2020–2021 academic school year, where remote learning was the main modality. More than half of school-aged individuals who attended school in 2021 did so remotely for most of the year and thus did not use transport to go to school. During specific periods of the school year, younger cohorts were allowed to attend school.

Also noting that a main limitation to this chapter is the comparison of remote learning modality – which was introduced in 2021 as school were fully or partially closed – to face-to-face learning of the previous years.

Figure 9.1. VAF Education Sector Tree



**\*Extended criteria for atomic indicators**

**Difficulty Experienced Atomic Indicators**

- Psychological distress, Safety fears for movement outside the home
- No or weak internet connectivity, Financial constraints, Need for family income, Distance to school (>2km), Bullying amongst students, Poor quality of infrastructure (i.e., WASH facility, classroom furniture, etc.), Discrimination/humiliation/verbal abuse from staff
- Child labour/early marriage, Physical and/or prolonged abuse from staff

**Reasons for Non-Attendance Atomic Indicators**

- Not school age
- Missed 3+ years of education, Did not pass last year, Difficulty of the curriculum, Tried to enrol after closing of the enrolment period, Refused entry, Lack of documentation (MOI/UNHCR Certificate), Contracted coronavirus
- No or lack of digital devices, No or weak internet connectivity, School does not accept my nationality, Afraid for safety in school, Safety fears for movement outside the home
- Serious health condition, Refused entry due to disability, Disability/impairment (family will not allow), Child labour, Child marriage

**Overview**

**75% of Syrian and 76% of non-Syrian school-aged children were enrolled in school during 2020-2021.** The difference between boys and girls is small, but statistically significant, with 76% of school-aged boys enrolled in school, compared to 74% of school-age girls. Individuals living in urban areas are more likely to be enrolled in school, at 76% compared to 73% in rural areas. While a majority of school-aged individuals attend public schools, at later grades the share of those attending private schools grows.

**17% of school-aged children have never attended school.** Among Syrians, those who have never attended school represented 18% of the school-aged population, compared to 17% of other nationalities, and 16% of Iraqis. UNHCR basic needs cash recipients are overall less likely to report never having attended school, 15% compared to 18% of those waitlisted and 19% of those not eligible.

**11 years old is the average age when dropping out** among those who are not currently in school. There are no significant differences by nationality, disability status, rural vs. urban, head of household marital status, or governorate. Children that have left school and that are part of UNHCR basic needs cash recipient families tend to have done so later than those in waitlist for receiving cash: 11 years old, compared to 10 years old, on average. In 2021, for 11-year-olds, the main reason for not attending school is financial constraints (43%) followed by family obligations (10%).

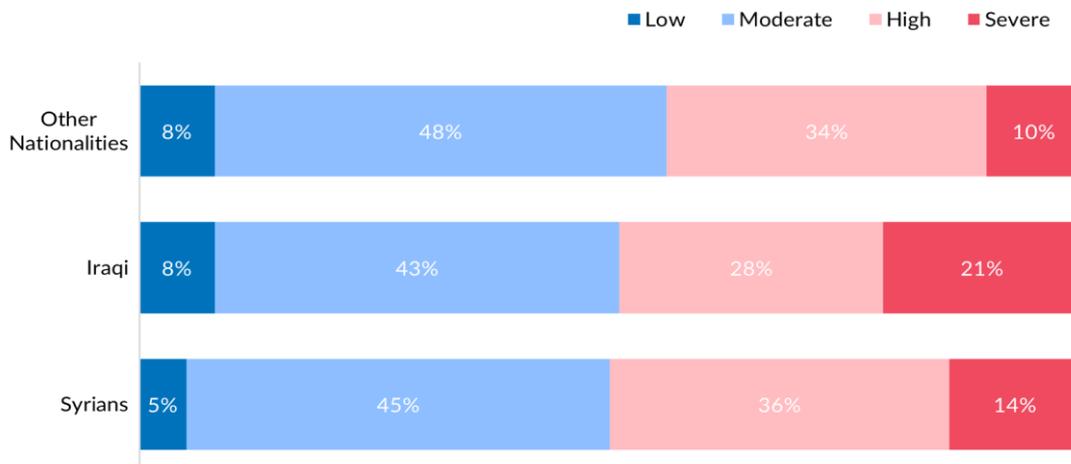
**Distribution of vulnerabilities**

**Overall education vulnerability**

The education final score is calculated for families with school-aged children (5–18). It is the average of three composite indicators: formal education, risk of non-completion, and not able to access. The education VAF final score suggests an overall moderate to high vulnerability level for the refugee population of Jordan, with other nationalities scoring on average better than Syrians and Iraqis. Higher dependency ratios may be part of the explanation.

**Figure 9.2. Education final VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



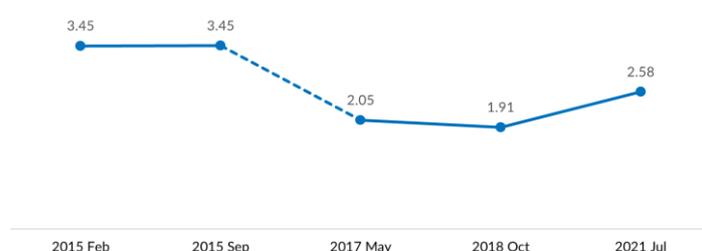
Individuals living in rural areas are slightly more likely than those living in urban areas to be part of families scoring high and severe levels of education vulnerability; 53% and 48% respectively.

Individuals on the waitlist to receive UNHCR basic needs assistance and individuals receiving assistance are more likely to be vulnerable in terms of education, with 55% and 51% respectively, scoring in the high or severe vulnerability level, compared to 47% for the ineligible. This is likely due to both groups having higher dependency ratios, on average. Likewise, larger families also tend to be more vulnerable: the average family size among those who score at the lower education vulnerability level is 4, for the moderate level 5.6, 6 for the high level, and 6.2 for the severe level.

At the governorate level, individuals in Madaba report particularly high education-related vulnerability levels, with 72% scoring in the high and severe levels.

**Figure 9.3. Education final VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)



After a slight improvement in the average VAF score for Syrians between May 2017 and October 2018, in 2021 Syrian education vulnerability increased from 1.91 in 2018, the equivalent of a moderate vulnerability level, to 2.58,

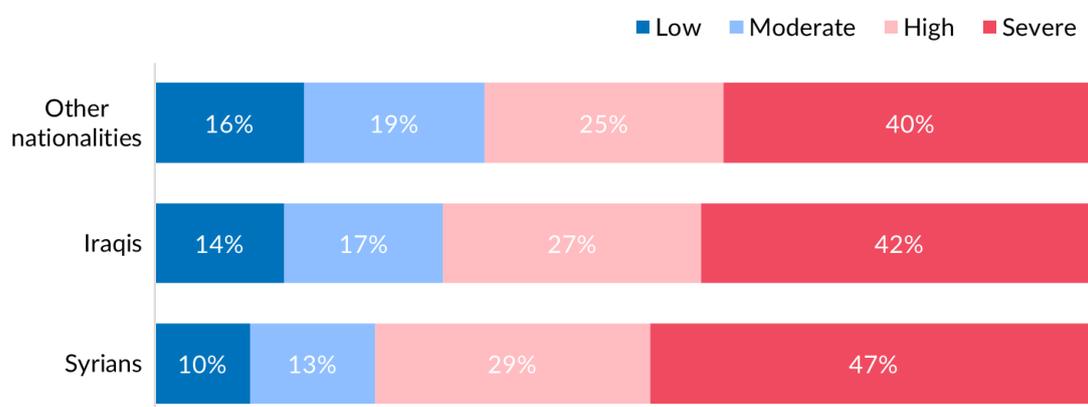
midway between the moderate and high vulnerability levels. While in 2018 virtually no Syrians scored in the severe education vulnerability level, in 2021 14% did so. Conversely, while in 2018 28% of Syrians scored at the low vulnerability level, this number dropped to 5% in 2021.

## Composite indicator 1: Formal education

The formal education composite indicator is composed of three atomic indicators: the number of school-aged children in the family, the percentage of their education attendance, and the percentage that have missed three or more years of schooling. The composite indicator is then computed as the maximum of the three atomic indicators, at the family level.

**Figure 9.4. Formal education final VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)

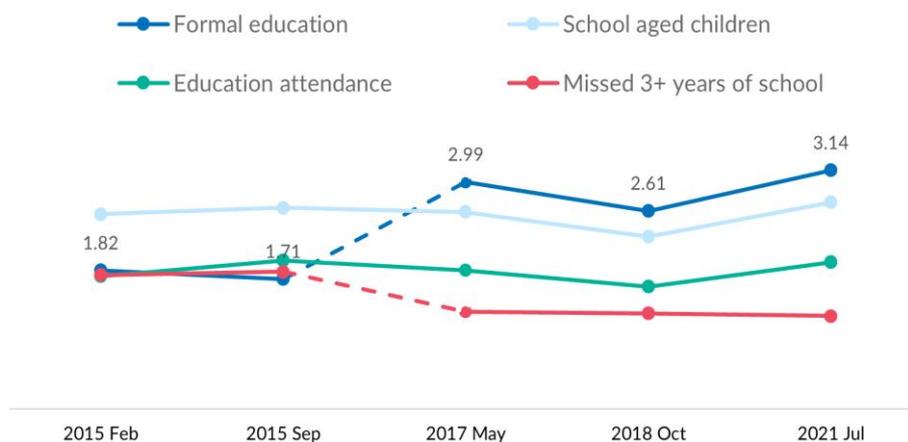


The results of the formal education composite indicator show severe to high vulnerability levels. Syrians are the most vulnerable in terms of formal education, with close to half of the respondents belonging to a family that scores at the severe vulnerability level. This can be partly explained by the fact that Syrian families tend to be larger, with a higher number of school-aged children and inability to send all children to school. The average family size is considerably larger for severely vulnerable families (6.6 family members) than to low vulnerable families (four family members).

In rural areas, respondents tend to be more vulnerable than in urban areas (82% vs. 73%), irrespective of nationality. Individuals that are on the wait list for UNHCR basic needs assistance and those who receive cash assistance, are considerably more vulnerable regarding formal education than those who are not eligible, with respectively, 81% and 78% scoring high or severe, compared to 71%.

**Figure 9.5. Formal education composite and atomic VAF scores over time, Syrians**

Average VAF score, individual level (2015–2021)



**Key insights from formal education VAF scores, 2015–2021**

1. Between 2018 and 2021, the formal education composite indicator increased from 2.6 to 3.1, going from mid-way between moderate and high vulnerability to a high vulnerability level.
2. The atomic indicator measuring the vulnerability related to having missed three or more years of school has remained fairly constant since 2017.
3. Both the atomic indicator of education attendance and school-aged children have increased. This suggests that Syrian families have more school-aged children, and that a smaller percentage of these children are attending school in 2021 as compared to 2018.

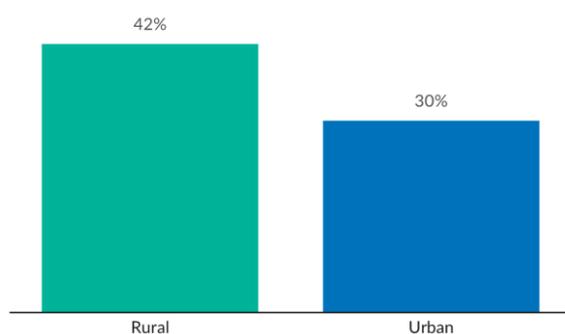
While in 2018 70% of individuals reported that in their families all school-aged children attended school, the number dropped to 50% in 2021.<sup>54</sup> Lower attendance rates in 2021 as compared to before the pandemic are part of the explanation for this development. Overall, while in 2018 only 29% of Syrian refugees qualified as severely vulnerable in terms of formal education, this number jumped to 48% in 2021.

### School-aged children (5–18)

The school-aged children score is the first component of the formal education composite indicator. It indicates how many children between the ages of 5 and 18 a family is composed of. Syrians tend to come from larger families, with 34% reporting living in families with four or more school-aged children, compared to 26% of Iraqis and other nationals.

**Figure 9.6. Individuals living in families with four or more school-aged children, rural vs. urban**

Percentage of individuals (%)

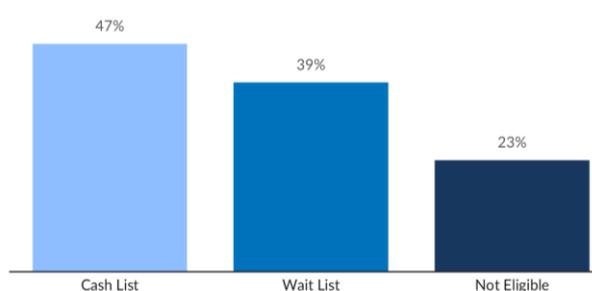


In rural localities, families tend to be larger, with 5.3 total family members on average, compared to 4.7 in urban locations. This explains a 12-percentage points difference in the proportion of rural families with four or more school-aged children than their urban counterparts.

Families that receive basic needs assistance from UNHCR also tend to have more school-aged children than the ones waitlisted, with 47% and 39% respectively. This number drops to 23% among ineligible families.

**Figure 9.7. Individuals living in families with four or more school-aged children by cash eligibility status**

Percentage of individuals (%)

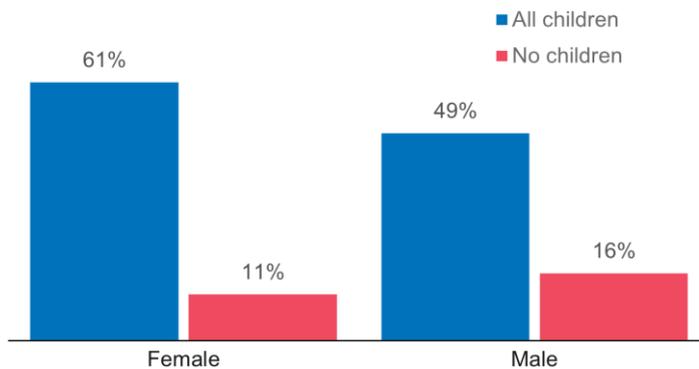


### Education attendance

The education attendance VAF score measures the percentage of children who attend school *within a given family*. Syrians have the lowest percentages of full education attendance (i.e., 100% of children in a family attend school), with only 50% compared to 59% for Iraqis and 57% of other nationalities.

<sup>54</sup> This is partly due to the indicator including the ages 5 and 18 this year. Removing from the sample families with 5- and 18-year-old children, we find that the drop in school attendance between 2018 and 2021 is much smaller, with 65% of Syrian individuals reporting that in their families all school-aged children attend school.

**Figure 9.8. School attendance by HoH gender**  
Percentage of individuals (%)



Important differences were found between male- and female-headed households, with the former (49%) less likely to have all children in school than the latter (61%). Female-headed households are also less likely to not have any school-aged children in school (11% vs. 16% for male-headed ones). Individuals

living in rural households report slightly lower levels of full school attendance than their urban counterparts (46% vs. 53%).

Individuals living in informal shelters (who are mostly Syrian) are considerably less likely to have all their school-age children attending school (12%) compared to those living in sub-standard (47%) or finished buildings (53%). Importantly, 59% of individuals living in informal settlements report that no school-aged children go to school, compared to only 13% among individuals living in other settings (sub-standard and finished buildings).

Families eligible for basic needs assistance appear to be less likely to have no school-aged children in school than their ineligible counterparts. Indeed, only 10% of cash recipients and 13% of waitlisted individuals report having no school-aged children in school, compared to 18% of those not eligible.

**Missed 3+ years school**

Children who are out-of-school for over three years have the option of enrolling in the in the MoE accredited Catch-Up or Drop Out programme to compensate for the missed years and transition back into formal education.

The majority of respondents have no school-aged children that have missed three or more years of schooling. 6% of Iraqi individuals report that **all children** in the family have missed three or more years of education, compared to 3% of Syrians and other national individuals. At the governorate level, 73% of individuals living in Tafilah report that none of the school-aged children in the family have missed school for three or more years.

**No school-aged children in the family with prolonged absence from school (3+ years)**

- Syrians: 85%
- Iraqis: 84%
- Other nationalities: 89%

Families where at least one member has a disability: 82%

Families where no member has a disability: 88%

- Urban settings: 86%
- Rural settings: 82%

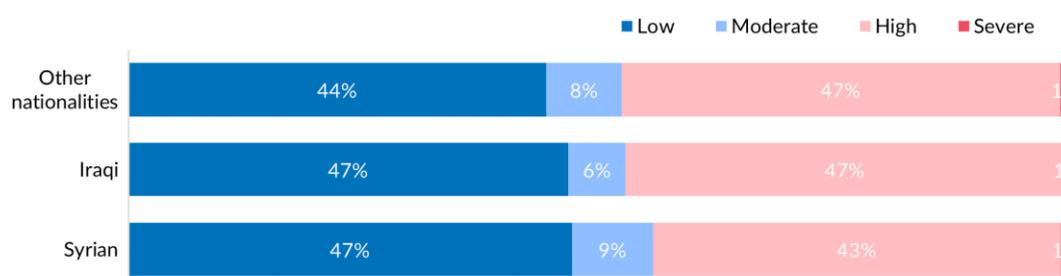
- Divorced head of household: 80%
- Married head of household: 85%

## Composite indicator 2: Risk of non-completion

The risk of non-completion composite indicator is composed of one only atomic score: difficulties experienced in school. The indicator measures how much children who attend school are at risk of dropping out in the future, and thus not completing their education.

**Figure 9.9. Risk of non-completion VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)

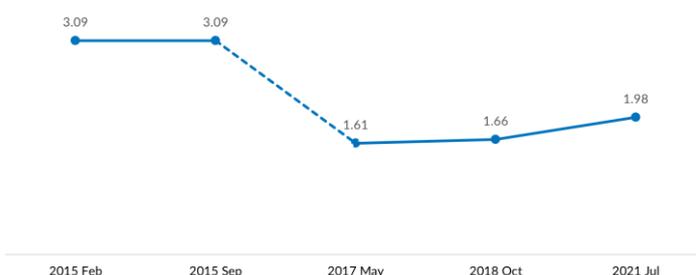


Almost half of the respondents face no difficulties in school, the other half faces challenges that make them highly vulnerable to not completing school. Among these challenges are the need for family income, distance to school, bullying, poor infrastructure quality, no/weak internet connectivity, and no access to devices. As the main modality for most of the 2020–2021 school year was remote-learning, challenges reported such as distance to school may represent prolonged challenges children face.

Syrian school-aged children tend to do slightly better than other nationalities counterparts, which may be because Syrian children receive more support in attending school. Sudanese students have particularly high vulnerability levels, with 62% reporting high and severe challenges.

**Figure 9.10. Risk of not completion VAF score over time, Syrians**

Average VAF score, individual level (2015–2021)

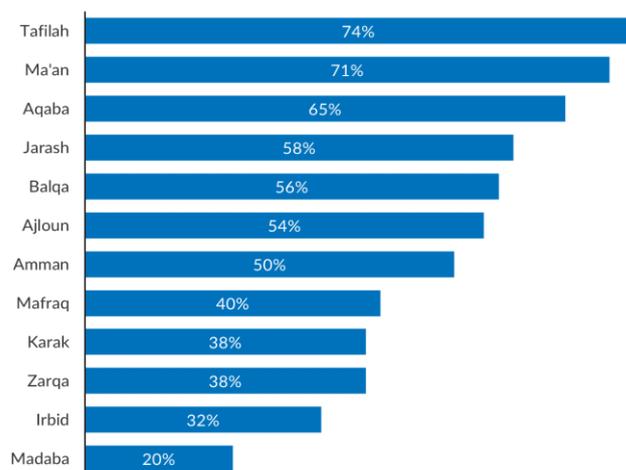


The risk of non-completion score has increased since 2017 for Syrian individuals, with a slight increase in 2021 from 1.66 to 1.98, corresponding to a moderate vulnerability level. While in 2018, 63% of Syrian individuals were part of

families which reported no difficulties in school, this number dropped to 47% in 2021. The percentage of those reporting difficulties that qualified them as highly or severely vulnerable in the non-completion of school dimension went from 21% in 2018 to 43% in 2021.

Individuals living in a household with at least one disabled member are slightly more likely to face difficulties while in school.

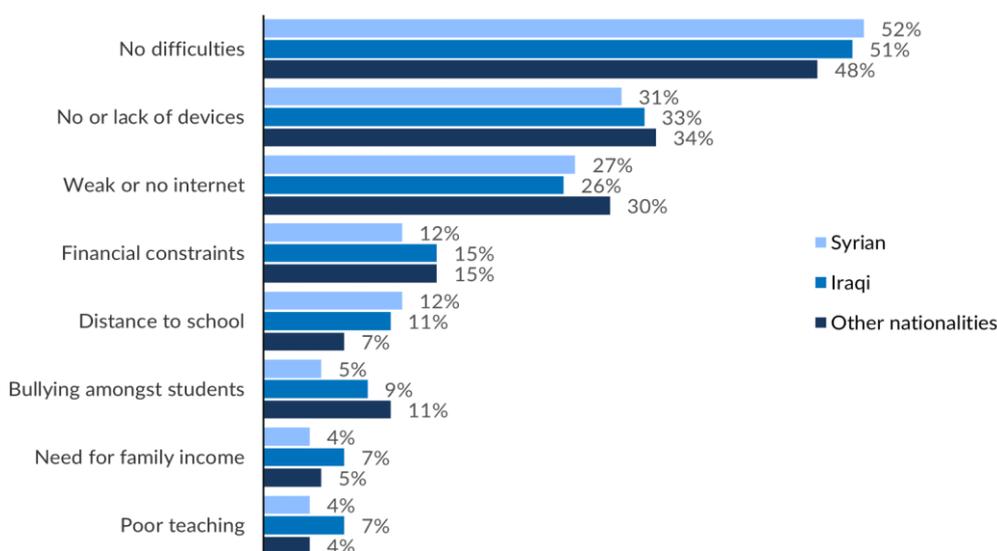
**Figure 9.11. No difficulties in school by governorate**  
Percentage of individuals (%)



At the governorate level, Tafilah has the highest percentage of school-aged individuals who report not facing any difficulties (74%), closely followed by Ma'an (71%). Madaba in turn, is where individuals report more challenges in school.

Half of the school-aged children (5-18) that are enrolled in school<sup>55</sup> experience no difficulties related to their schooling. Among the difficulties experienced in school, the most cited are not having proper devices and insufficient internet connectivity. To a lesser extent, distance from school remains a problem for approximately one pupil in ten. Bullying appears less frequent an issue for Syrian students compared to their peers of other nationalities. Sudanese children covered by the VAF are the most likely to have difficulties at school (37% not reporting any), while Yemeni are the least likely (61% not reporting any).

**Figure 9.12. Difficulties in school, Syrians vs. non-Syrians**  
Percentage of individuals (%)



There are no significant differences between boys and girls in terms of difficulties faced, except for bullying (7% of boys compared to 4% of girls). Children from households where there are no disabled members are slightly more likely to face no challenges in school (54% vs. 49%). Those challenges tend to be linked to bullying and financial constraints.

<sup>55</sup> 75% of school-aged children are enrolled in school, N=7,765.

A higher percentage of rural-based school-aged children find distance to school to be a challenge (14% vs. 11% for urban settings). At the governorate level, Madaba is where most individuals report challenges at school, with only 22% of reporting no difficulty.

Individuals belonging to families who are not eligible to receive cash assistance are more likely to report not facing difficulties related to school (54%) than their cash list (50%) and waitlisted (45%) counterparts.

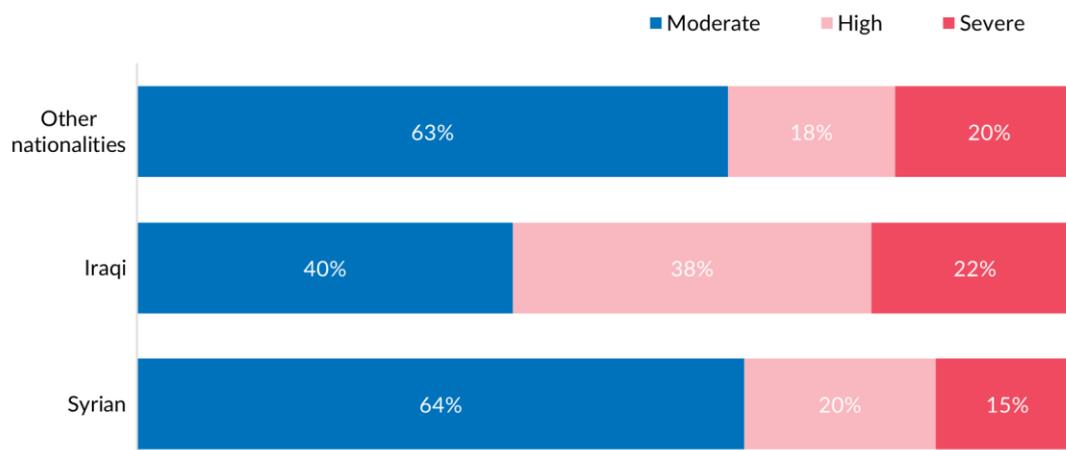
### Composite indicator 3: Out of school children

The out of school composite indicator is composed of the average of two atomic scores: not being enrolled in any education and the reasons for not attending school. The individual scores of each child are averaged at the family level to create the access to education composite indicator. The indicator measures the vulnerability level of those school-aged children who do not attend school, by looking at their age and the reasons behind not attending school.

Overall, Iraqis score worse than other nationalities with more individuals scoring in the high and severe vulnerability levels of the out of school indicator.

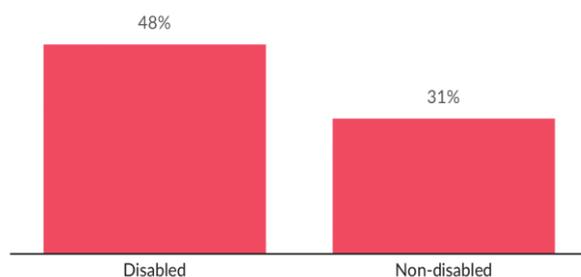
**Figure 9.13. Out of school VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



**Figure 9.14. Disability and school access (high and severe vulnerability)**

Percentage of individuals (%)



Individuals living in families with at least one disabled member are considerably more likely to score in the high and severe levels of vulnerability (48%) than those living in families without disabled members (31%).

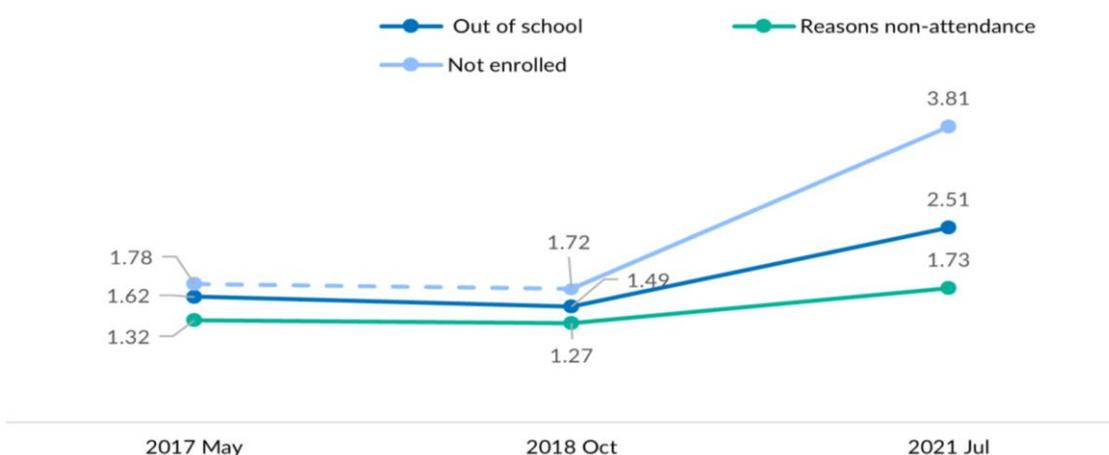
Syrian's out of school scores have increased sharply in vulnerability between 2018 and 2021. The composite indicator increased from 1.49 in 2018, the equivalent of a midway between the low and moderate vulnerability levels, to 2.51 in 2021, midway between moderate and high vulnerability levels.

In 2018, only 8% of Syrians scored in the severe vulnerability level of the out of school access score, compared to 15% in 2021. The atomic score for reasons of non-attendance increased between 2018 and 2021 from 1.27 to 1.73, equivalent of an increase from low to moderate vulnerability level. In 2018, the majority of Syrian respondents who were not attending school cited “no interest” as the main reason (85%).<sup>56</sup> In 2021, this figure dropped to 61%, whereas lack of documentation went from 4% to 16%, financial constraints from 10% to 12%, and health conditions from 1% to 11%.<sup>57</sup>

The ‘not enrolled’ score increased substantially, from 1.72 in 2018, equivalent to a moderate vulnerability level, to 3.81 in 2021, equivalent to a severe vulnerable level.

**Figure 9.15. Out of school composite and atomic VAF scores over time, Syrians**

Average VAF score, individual level (2017–2021)



<sup>56</sup> No strong correlation was found between selecting ‘no interest’ and other reasons for not attending school.

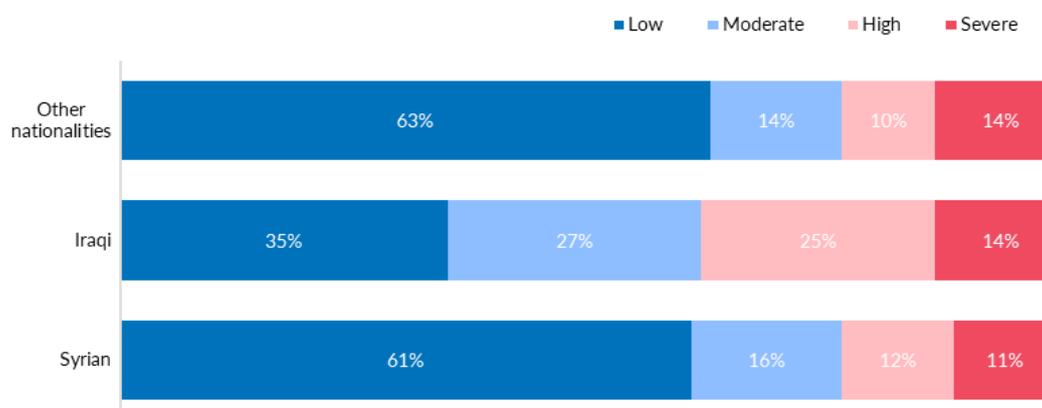
<sup>57</sup> Note that the ‘non-attendance reasons’ VAF atomic score is the average of individual scores at the family level. Thus, the results are to be read as: 16% of out-of-school Syrian individuals live in families where “moderate” was the average family score. This doesn’t mean that 16% of out-of-school Syrians selected moderate-level reasons, but rather that their family-selected reasons averaged to a moderate VAF score level for at least one of their school-aged children members.

### Reasons for not attending school

Iraqis are considerably more vulnerable than their Syrian and other nationalities counterparts when it comes to the reasons cited for non-attendance of school, with only 35% scoring at the lowest vulnerability level, compared to 61% of Syrians and 63% of other nationalities.

**Figure 9.16. Non-attendance reasons VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



Individuals living in households where at least one member has a disability are more likely to have a non-attendance family score at the severe vulnerability level (17% vs. 7%), which is equivalent to selecting health conditions, disabilities, child marriage/work or family obligations as the reason behind not attending school.

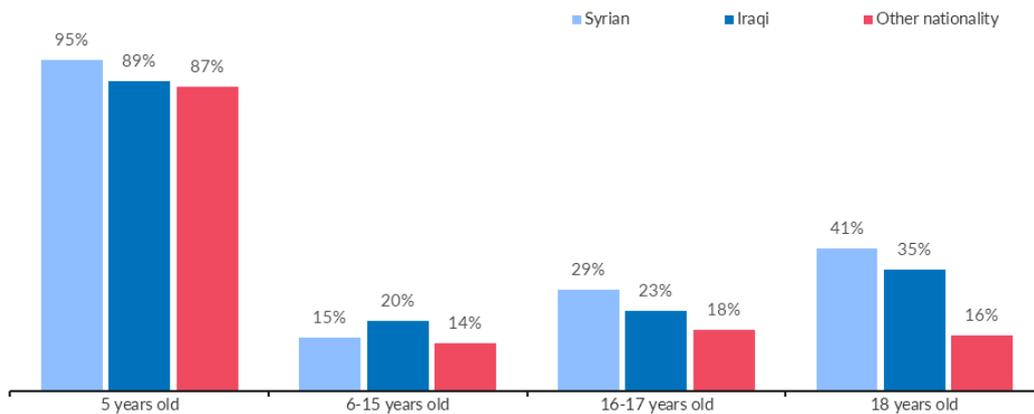
Individuals living in male-headed households are more likely to have family non-attendance VAF score at the low and moderate vulnerability levels, meaning that non-attendance is due to not being interested or not at school age (low), lack of documentation, distance to school, contracting COVID-19, etc. (moderate) – while female-headed households are more likely to have high to severe vulnerability levels, meaning that non-attendance is based on financial constraints, safety reasons, health conditions or family responsibilities.

Individuals living in households where the head of household is either divorced or widowed do considerably worse in the ‘reasons for not attending school’ dimension. Only 35% and 40% of divorced and widowed respectively rank in the lower vulnerability level (reason “not interested” or “not school age”), compared to 60% and 68% of individuals living in households where the head is married and single, respectively.

Looking at enrolment rates by nationality and age groups, those of kindergarten-age are the least likely to attend school, as expected, given that education is not mandatory for this age group. The lowest percentage of children that are out-of-school is found at the basic / primary level. While the percentage of children who do not attend school for the 16–17 and 18-years-old groups increases for both Syrians and Iraqis, it does not so much for other nationalities.

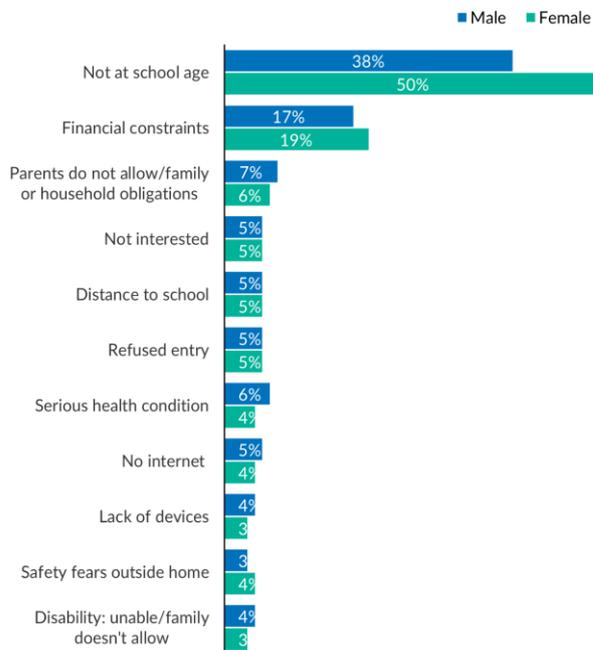
**Figure 9.17. Out of school children, by age group and nationality**

Percentage of individuals (%)



**Figure 9.18. Reasons for not attending school, ages 6-15, by gender**

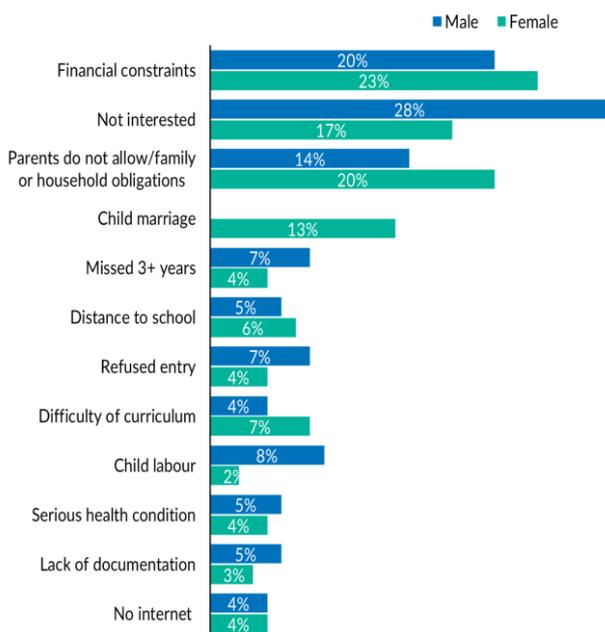
Percentage of individuals (%)



Reasons for children not attending school vary considerably depending on the age of the children. Five-year olds are deemed too young to attend school, 96% of the time. This is also listed as a reason for children aged six and seven in many cases: while 86% of out-of-school six-year-olds do not attend school because their parents do not consider them to be of school age, the percentage drops to 37% among seven-year-olds, and to 6% for those aged eight and nine.

**Figure 9.19. Reasons for not attending school, ages 16-17, by gender**

Percentage of individuals (%)



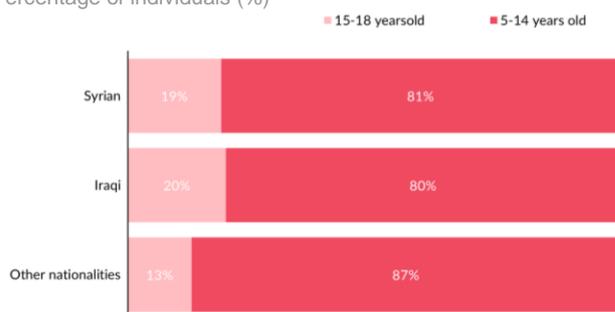
16- and 17-year-old boys are more likely to not attend school (33%) than girls of the same age (22%). For boys of this age, the primary reason for not attending school is a reportedly lack of interest, followed by financial constraints and having household-related obligations. For girls, the primary reason is financial constraints, followed by household obligations and lack of interest. Child marriage is an important reason mentioned by 13% of 16- to 17-year-old girls who are out of school.

Approximately four in ten of the 18-year-olds covered by the VAF do not attend school. For boys, the main reason is not being interested, followed by household obligations and financial constraint. For girls it is not being interested, followed by marriage, household obligations and financial constraints.

**Not enrolled in any education**

**Figure 9.20. Children not enrolled in education VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



The not enrolled VAF score identifies individuals who are not attending school across two age categories: those between 15 and 18 years of age (high vulnerability) and those between 5 and 14 years of age (severe vulnerability).

Across nationalities, disability status, head of household gender, rural vs. urban, eligibility status, marital status or governorate, the vast majority of those not attending school are between 5 and 14 years of age. Excluding five- and six-year-olds, who might be deemed too young for school by their parents, the primary school cohort has the highest enrolment numbers.

In female-headed households, 72% of children not attending school are 5–14 years of age, compared to 83% in male-headed households. Individuals living in families that are waitlisted to receive UNHCR basic needs assistance are also more likely to have a higher percentage of their children not attending school belonging to the 5–14 years old bracket: 88% compared to 81% of those receiving cash, and 80% of those not eligible.



# 10. Basic needs and financial inclusion

## Sectoral context

Basic needs are the financial and non-financial minimum standards a family needs to be able to maintain their welfare and dignity. The vast majority of refugee families have limited access to sustainable livelihood options and are in need of financial and in-kind assistance in order to meet their most basic needs.

UNHCR provides 33,000 families with unconditional monthly cash assistance for basic needs, of which 30,000 are Syrians and 3,000 are non-Syrians. The amount of assistance, ranges around 70% of the survival minimum expenditure basket and is on average, around 180 JOD per family. This amount is intended to cover the cost of rent, water and utilities bills for the most vulnerable population living out of camp.

In March 2020, the Basic Needs Sector, through the Covid-19 Emergency Response Task Force, developed targeting and assistance packages to identify vulnerable populations who were previously self-reliant to support them with a short-term emergency response to absorb financial shocks due to lockdowns and subsequent economic slowdown. Through this program, around 70,000 families were provided with emergency assistance by UNHCR and partners in 2020 and 2021. These families were assisted in addition to the “regular” basic needs cash recipients.

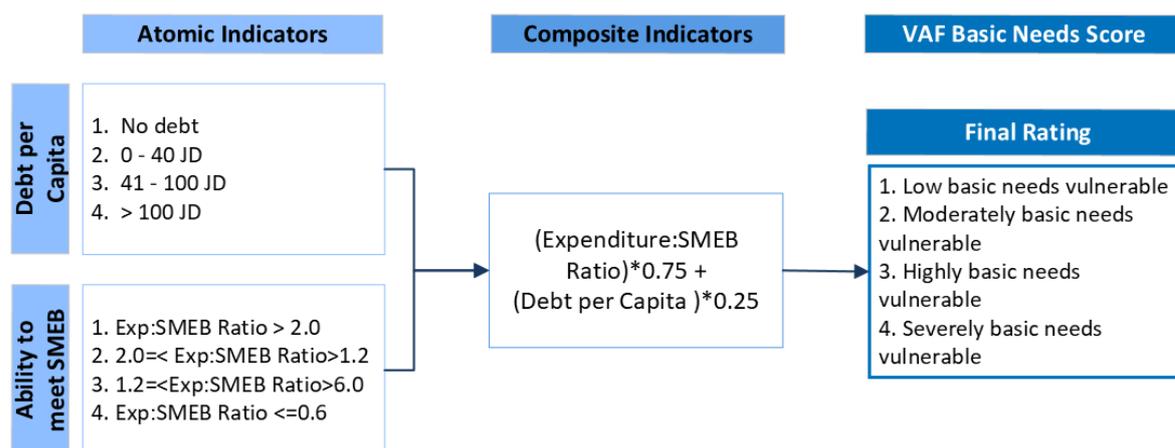
## Indicator description

Basic needs in the VAF focuses on two key areas: 1) Expenditure, or Ability to meet the SMEB, to indicate how financially stable the family, and 2) Debt ratio, to identify how precarious the financial situation of the family is.

In 2016, the Basic Needs Sector simplified the original scoring tree, which double counted some atomic indicators and incorporated using the VAF Welfare Score, or predicted expenditure, to indicate household total expenses. In 2021, the Sector replaced predicted welfare with reported expenditure, which was deemed to be more accurate. The VAF Welfare score is being jointly updated by UNHCR and World Bank to consider changes in the protracted crisis in Jordan as well as the non-Syrian population.

The **Survival Minimum Expenditure Basket (SMEB)** is defined as the ‘minimum monthly cost per capita that is needed for physical survival’.<sup>58</sup> For the purposes of the VAF and the basic needs sector, the SMEB is calculated as the sum of monthly household expenditure on rent, water and electricity bills; it does not include food expenses. The SMEB can be used as a proxy for the abject poverty line.

Figure 10.1. VAF Basic Needs Sector Tree



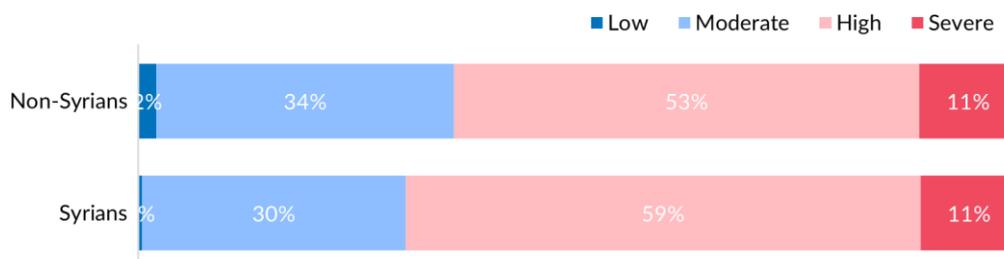
## Distribution of vulnerabilities

### Overall basic needs vulnerability

In 2021, a high proportion of Syrians (70%) and non-Syrians (64%) face either high or severe basic needs vulnerability. High basic needs vulnerability is driven by individuals reporting low expenditure on SMEB items compared to the population’s average, and high levels of debt per capita.

Figure 10.2. Basic needs final VAF score, Syrians vs. non-Syrians

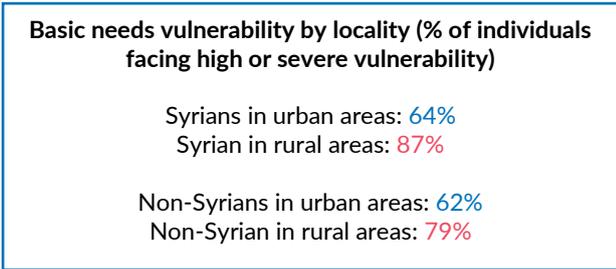
Percentage of individuals (%)



By governorate, the highest levels of basic needs vulnerability for Syrians are found in Ajloun (89% facing high or severe vulnerability), Mafraq (88%) and Ma’an (84%), while the highest levels of vulnerability for non-Syrians are found in Ma’an (88%), Zarqa (83%) and Tafilah (80%). Conversely, Syrians face the lowest proportion of reporting high or severe vulnerability in Aqaba (38%) and non-Syrian individuals, in Balqa (37%).

<sup>58</sup> ReliefWeb, [UNHCR Jordan: MEB Guidance Note](#), 2019

There is a large divide in vulnerability between individuals in urban and rural areas, suggesting that populations in rural areas are vulnerable to worse economic conditions and complements the finding that individuals in rural locations are more likely to engage in more extreme coping strategies than those in urban areas.

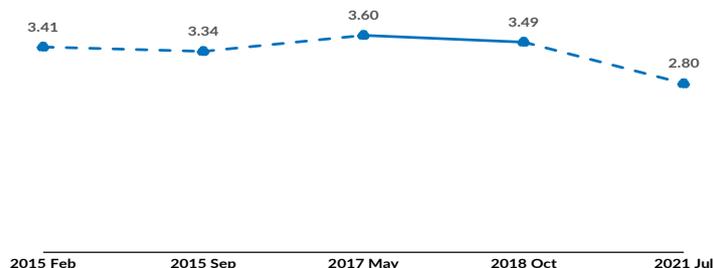


High basic needs vulnerability is correlated with a number of other factors. Individuals with a disability are more likely to face a high or severe basic needs vulnerability (Over 70% for both Syrians and non-Syrians compared to 68% for Syrians and 60% of non-Syrians without a disability). 72% of Syrians and 71% of non-Syrians in families of four members or more are likely to face high or severe vulnerability compared to 63% and 57% of those with smaller families respectively. Based on the 2021 VAF data, there is no significant relationship between gender of the head of household and an individual's basic needs vulnerability.

Individuals who are eligible for UNHCR basic needs assistance are more likely to face high or severe basic needs vulnerability than those who are not: 78% of non-Syrian individuals on the cash list and 75% of non-Syrian individuals on the wait list face high or severe vulnerability compared to 53% who are not eligible for basic needs assistance.

**Figure 10.3. Basic needs final VAF score over time, Syrians**

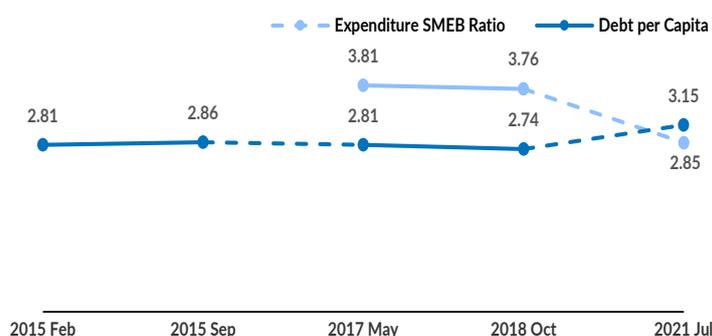
Average VAF score, individual level (2015–2021)



In 2021, the methodology for calculating basic needs vulnerability was changed, therefore scores before 2021 are not comparable.

**Figure 10.4. Basic needs atomic VAF scores over time, Syrians**

Average VAF score, individual level (2015–2021)



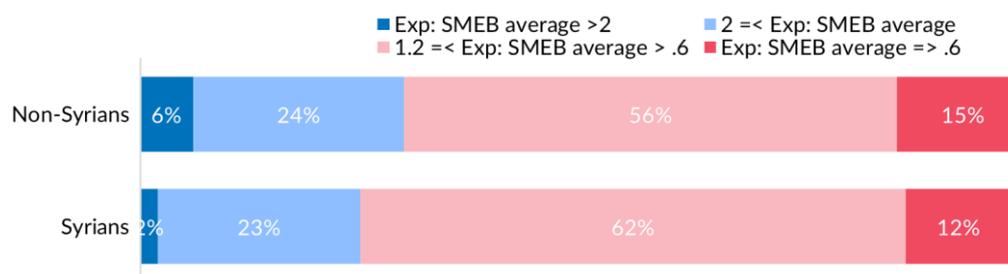
Over time for Syrians, vulnerability according to SMEB expenditure, although incomparable to previous years, remains high. Average vulnerability for debt has simultaneously increased and remains at a high vulnerability level, resulting in both indicators averaging a high vulnerability rating.

### Ability to meet SMEB

The SMEB expenditure ratio, or ability to meet the SMEB score, measures a family or individual's vulnerability according to the ratio of expenditure on SMEB items (rent, electricity and water bills) compared to the population average. Higher expenditure places an individual at a lower vulnerability as it reflects the individual's financial capacity to pay more for basic items. An individual is categorised as low vulnerability if their family spends over twice the average on SMEB items per month and severe in vulnerability if their SMEB expenditure ratio is less than .6. In 2021, 75% of Syrians and 71% of non-Syrians have an SMEB expenditure ratio of under 1.2, placing them at a high or severe vulnerability.

**Figure 10.5. SMEB Expenditure VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



In most governorates, a majority of consulted Syrians and non-Syrians face high or severe levels of SMEB vulnerability. For Syrians, the highest rates of high or severe SMEB expenditure ratio vulnerability, or inability to afford basic items, can be found in Ajloun (93%), Ma'an (92%) and Talifah (89%). For non-Syrians, the highest rates are found in Ajloun (93%), Mafraq (92%), Talifah (90%) and Karak (90%).

There is a large divide between individuals in rural areas and urban areas, with individuals in rural areas much more prone to reporting high or severe vulnerability, suggesting that individuals in rural areas have less disposable income. As such, 91% of Syrians and 88% of non-Syrians in rural areas report an SMEB ratio of under 1.2 compared to 69% of Syrians and 68% of non-Syrians in urban areas.

#### Average SMEB expenditure by locality

Syrians in rural areas: 124.1 JOD  
 Syrians in urban areas: 160.4 JOD  
 Non-Syrians in rural areas: 122 JOD  
 Non-Syrians in urban areas: 152.8 JOD

Individuals with a disability are more vulnerable in terms of affording basic items. Syrians with a disability report a 76% likelihood to have an SMEB ratio under 1.2 compared to 74% of Syrians without a disability, and non-Syrians with a disability report a 77% chance to have a SMEB ratio of under 1.2 compared to 67% of non-Syrians without a disability.

There is a link between family size and SMEB expenditure ratio vulnerability: individuals in larger families are more likely to be vulnerable. Accordingly, 77% of Syrians and non-Syrians in families of four or more members have an SMEB ratio of 1.2 or less compared to 68% of Syrians and 65%

of non-Syrians in families of two or three members. This can be expected as expenditure per individual is likely to decrease in larger family units due to the pooling of resources.

Individuals who are not eligible for basic needs assistance are more likely to report lower levels of vulnerability than those that are targeted for assistance. However, a majority of non-eligible individuals still report having under an SMEB ratio of under 1.2.

In absolute terms,<sup>59</sup> Syrian households spend slightly more per month in total than their non-Syrian counterparts (392.9 JOD to 363.7 JOD). This also follows for SMEB items (rent, electricity and water bills), with Syrian households averaging 152.1 JOD on SMEB items per month and non-Syrians averaging 148.7 JOD. In total, 9% of households do not have any expenditure on rent or other SMEB items.

**SMEB Expenditure ratio by basic needs cash eligibility (% of individuals reporting SMEB ratio under 1.2)**

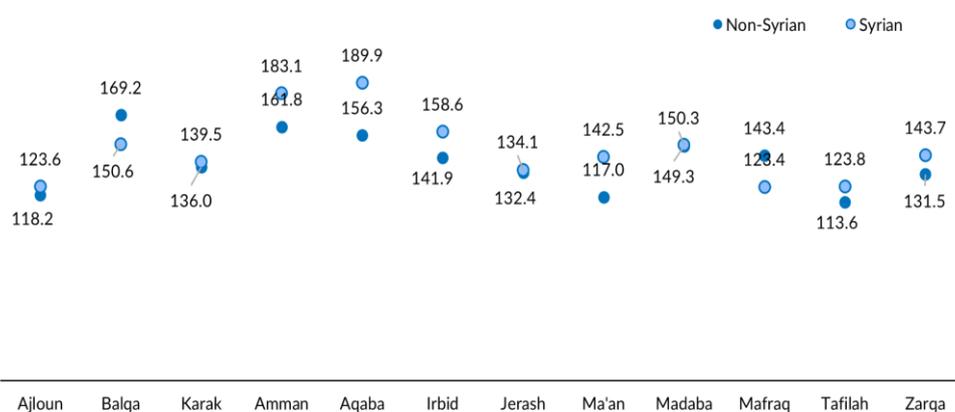
Not eligible Syrians: 72%  
Syrians on waitlist: 76%  
Syrians on cash list: 79%

Not eligible non-Syrians: 60%  
Non-Syrians on waitlist: 82%  
Non-Syrians on cash list: 82%

Across and within governorates and regions, SMEB expenditure can vary considerably, as illustrated by the figure below.

**Figure 10.6. SMEB expenditure by governorate**

Average monthly household expenditure (JOD)



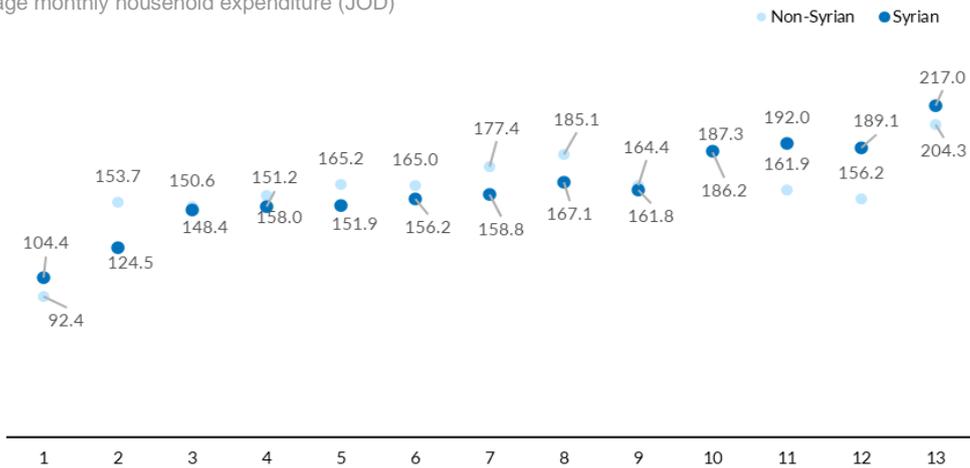
For Syrian households, the highest average household SMEB expenditure, or greatest ability to meet the SMEB is found in Aqaba (189.9 JOD) and the highest average household SMEB expenditure for non-Syrian households is found in Balqa.

<sup>59</sup> For this analysis, households who don't pay rent or have zero SMEB item expenditure are removed.

There is a relationship between household size and SMEB expenditure, with larger households spending more on SMEB items. SMEB expenditure tends to increase as family sizes grows for both Syrian and non-Syrian families. When accounting for number of working members, there is a very small but significant correlation between the number of working household members in Syrian families and SMEB expenditure.

**Figure 10.7. SMEB expenditure by household size**

Average monthly household expenditure (JOD)



Households with at least one disabled individual and households with at least one member with a chronic illness both report higher SMEB expenditure.

**Average SMEB expenditure by disability OR chronic illness**

Syrians without a disabled household member: 149.9 JOD  
 Syrians with a disabled household member: 154.9 JOD

Non-Syrians without a disabled household member: 143.6 JOD  
 Non-Syrians with a disabled household member: 157.3 JOD

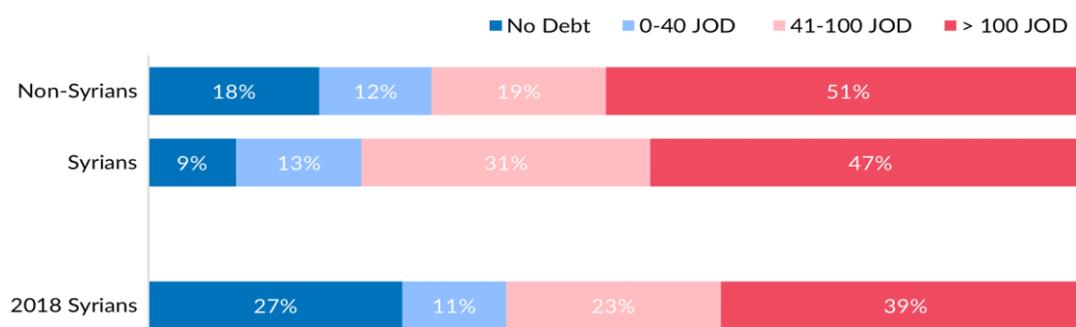
There is a significant but unclear relationship between gender of the head of household and SMEB expenditure, with Syrian male-headed households spending more on SMEB items compared to female-headed households, while for non-Syrian respondents the opposite appears to be true.

**Debt per capita**

The debt per capita score measures a family or individual’s vulnerability in relation to their debt. An individual in a family without any debt is categorised as low vulnerability, whereas a debt over 100 JOD per capita is categorised as severely vulnerable. In 2021, 78% of Syrians and 70% of non-Syrians have debt levels of over 40 JOD, placing them at a high or severe vulnerability level.

**Figure 10.8. Debt per capita VAF score, Syrians vs. non-Syrians**

Percentage of individuals (%)



Across governorates, 91% of Syrians and 87% of non-Syrians in Ma'an report having over 40 JOD in debt, the highest proportion of individuals facing these levels of debt across governorates, with Balqa having the lowest proportion of individuals with debt over 40 JOD (70% and 45% respectively). In terms of urban or rural location, Syrians are more likely to have higher debt in urban areas and non-Syrians more likely to have higher debt in rural areas: for Syrians, 78% of individuals in urban areas have over 40 JOD in debt compared to 76% of individuals living in rural areas. On the other hand, for non-Syrians, 69% of individuals in urban areas have over 40 JOD compared to 77% in rural areas.

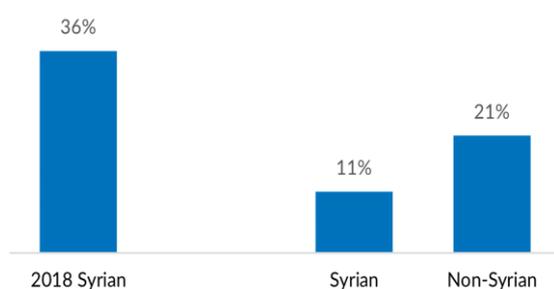
Syrians living in larger family units of four or more are less likely to have levels of debt over 40 JOD per capita (77%) than families of 2-3 people (79%), perhaps reflecting that household debt will be distributed more evenly across larger family units. For non-Syrians, proportions of debt are similarly comparable across family sizes. Additionally, for debt above 40 JOD per capita, 79% of Syrian and 71% of non-Syrian respondents reside in male-headed households, compared to 72% and 71% in female-headed households.

For Syrians, those who are not eligible for basic needs assistance are the most likely to report over 40 JOD of debt per capita (80% of non-eligible Syrians) and for non-Syrians, this is the case for 77% of those on the waitlist. For both groups, those who receive cash assistance have a lower likelihood of having over 40 JOD of debt per capita compared to those on the waitlist, suggesting that some of these individuals may use the assistance to help clear debt.

Between 2018 and 2021, there has been a 25% increase in the proportion of Syrian families

**Figure 10.9. Families reporting no debt, Syrians vs. non-Syrians**

Percentage of families (%)



reporting that they have at least some amounts of debt. However, the proportion of Syrian families reporting over 40 JOD of debt per capita has actually decreased by 10%, suggesting that worsening economic conditions may have had an impact on families who were previously debt free.

**Debt and borrowing <sup>60</sup>**

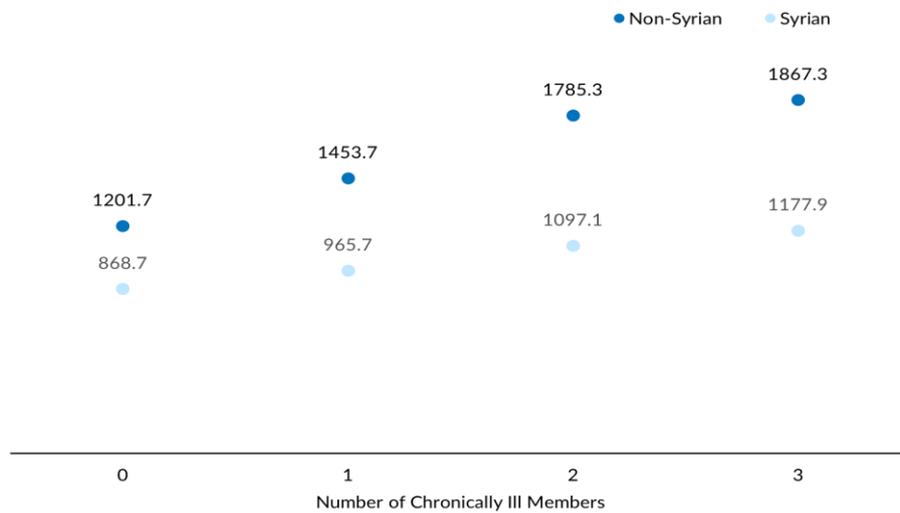
On average, non-Syrian families hold more debt with an average of 1,343 JOD per family compared to 960.2 for Syrian families. However, the median debt for both groups is substantially smaller (600 JOD and 500 JOD respectively), suggesting that there are high outlier debt figures pushing up the overall averages. **Debt per capita on average stands at 343.1 JOD for Syrians and 792.3 JOD for non-Syrians.** By individual nationality, Yemeni refugees report the highest average debt per capita (900.4 JOD), while Somali individuals report the lowest average debt per capita (178.9 JOD). However, the relatively low debt per capita reported by Somali individuals may reflect less access to loans as much as a capacity to settle them.

Across governorates, the highest debt per capita for Syrians is found in Aqaba, where the average is 556.4 JOD, and regionally for non-Syrians the highest average debt per capita is found in the North region at 1,157.4 JOD.

There is a very slight but significant correlation between the number of chronically ill members and family debt: **as the number of chronically ill members increases, typically so does the debt average per family**, suggesting that increased costs from medical and other care may result in a family taking on more debt. This is complemented by the finding that families with at least one chronically ill member are 9-percentage points more likely to borrow money for healthcare expenses than families without a chronically ill member.

**Figure 10.10. Family debt by number of chronically ill members**

Average family debt (JOD)



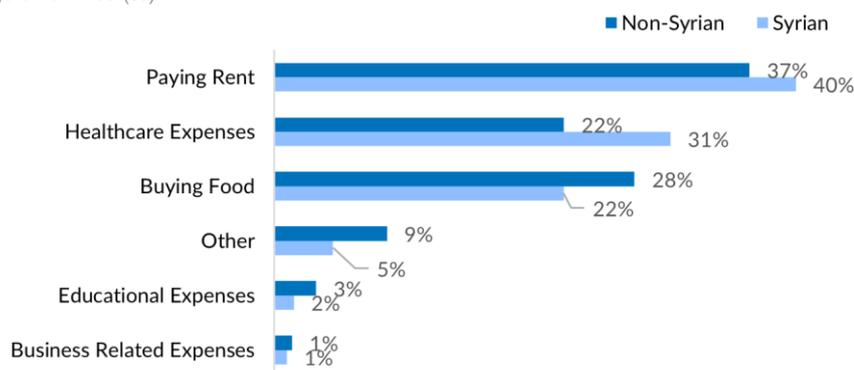
A relationship between debt and having disabled family members could not be identified in the data. There is no identified correlation between the number of working members in a family and the level of family debt. However, there is a relationship between gender of the head of household and debt per capita: male-headed households have a higher debt per capita per average than female-headed households.

<sup>60</sup> Families with no debt reported are filtered out of the following calculations.

In 2021, 74% of interviewed refugee families report borrowing money at some point, suggesting that income from work and other sources were not always sufficient to cover a family's needs. Families report borrowing money for several reasons, but primarily to pay rent as illustrated by the below figure.<sup>61</sup>

**Figure 10.11. Reasons for borrowing, Syrians vs. non-Syrians**

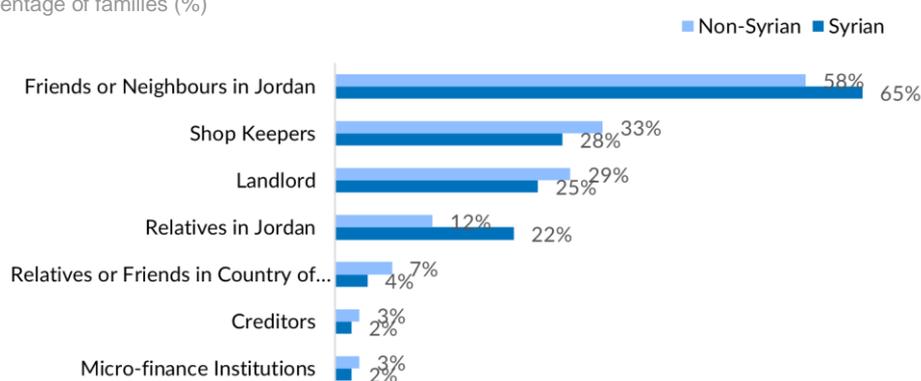
Percentage of families (%)



When borrowing money, refugee families most commonly borrow from informal sources such as family and friends within Jordan as illustrated by the figure below.

**Figure 10.12. Sources of credit, Syrians vs. non-Syrians**

Percentage of families (%)



## Financial inclusion

The World Bank's Global Financial Inclusion Database (FINDEX) 2017, shows that access to financial services in Jordan, though doubled to 42.1%,<sup>62</sup> still shows coverage of less than 50% of Jordanian population. This highlights the importance of monitoring and tracking progress for refugee populations' access to financial services. Access to bank accounts, even basic bank accounts, remain a challenge for refugee population as majority of refugees do not have access to Know Your Customer (KYC)<sup>63</sup> documents and financial means to afford the bank account. As

<sup>61</sup> The most selected 'Other' responses being family debts to a shop owner, bank loan, electricity or gas bill and various expenses.

<sup>62</sup> IFC, *Microfinance in Jordan*, 2021

<sup>63</sup> KYC the mandatory process of identifying and verifying the client's identity when opening an account and periodically over time.

with other countries, mobile wallets are considered an important instrument to achieve financial inclusion. While the Central Bank of Jordan (CBJ) has facilitated the ownership of mobile wallets for Syrian refugees by recognizing the MOI card as a valid KYC, uptake has been very limited. UNHCR considers financial inclusion one of the critical areas for supporting economic resilience for refugees and has leveraged the basic needs assistance programme as one of the key platforms and by transitioning population from virtual accounts to mobile wallets.

As of May 2022, over 7,000 Syrian families have been transitioned to mobile wallets. This first step will develop transaction history that could lead to access to micro credit, savings accounts, which in turn could support further financial inclusion of the refugee population.

To encourage this approach, financial inclusion indicators were included in the 2021 VAF to track access and ownership of formal financial services like bank accounts or mobile wallets, and to better understand the sources for credit for refugees, whether formal or informal.

Across the sample, only 7% of Syrian and 8% of non-Syrian families reportedly have a member with a **bank account or mobile wallet**. Of these families, 38% of Syrian and 24% of non-Syrian families are UNHCR basic needs assistance beneficiaries. Families in urban locations are more likely to have a member with a bank account or mobile wallet than those in rural locations. For non-Syrian families, those in female-headed households are 3% more likely than those in male-headed households to have a member with a bank account or mobile wallet. However, for Syrian families there is little difference in likelihood based on the gender of the household head.

#### Total expenditure

Households with a member with a mobile wallet or savings account: **445.9 JOD**

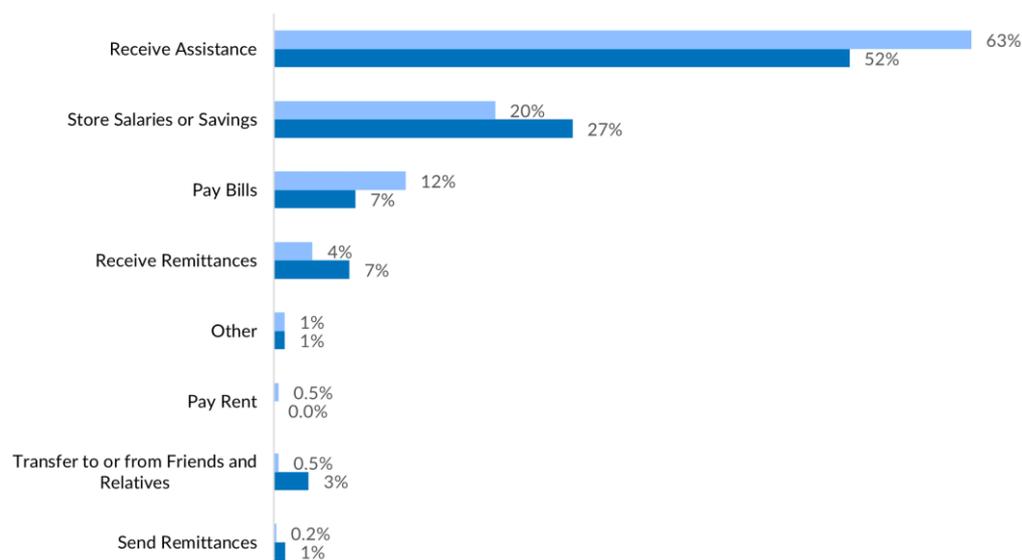
Households without a member with a mobile wallet or savings account: **378 JOD**

Households which have a family in which at least one member has a bank account or mobile wallet spend more on average per month, suggesting that these households have greater disposable income and more favourable financial conditions.

Among families who hold a bank account or mobile wallet, the most commonly reported use is to receive cash assistance from UNHCR, or other NGOs.

**Figure 10.13. Uses of bank accounts and mobile wallets, Syrians vs. non-Syrians**

Percentage of families (%)



**Savings groups** consist of a group of individuals in different households who contribute funds at regular or semi-regular intervals as a means to make short-term savings. Individuals within these saving groups can then loan money from these accrued savings in order to fund an investment.<sup>64</sup>

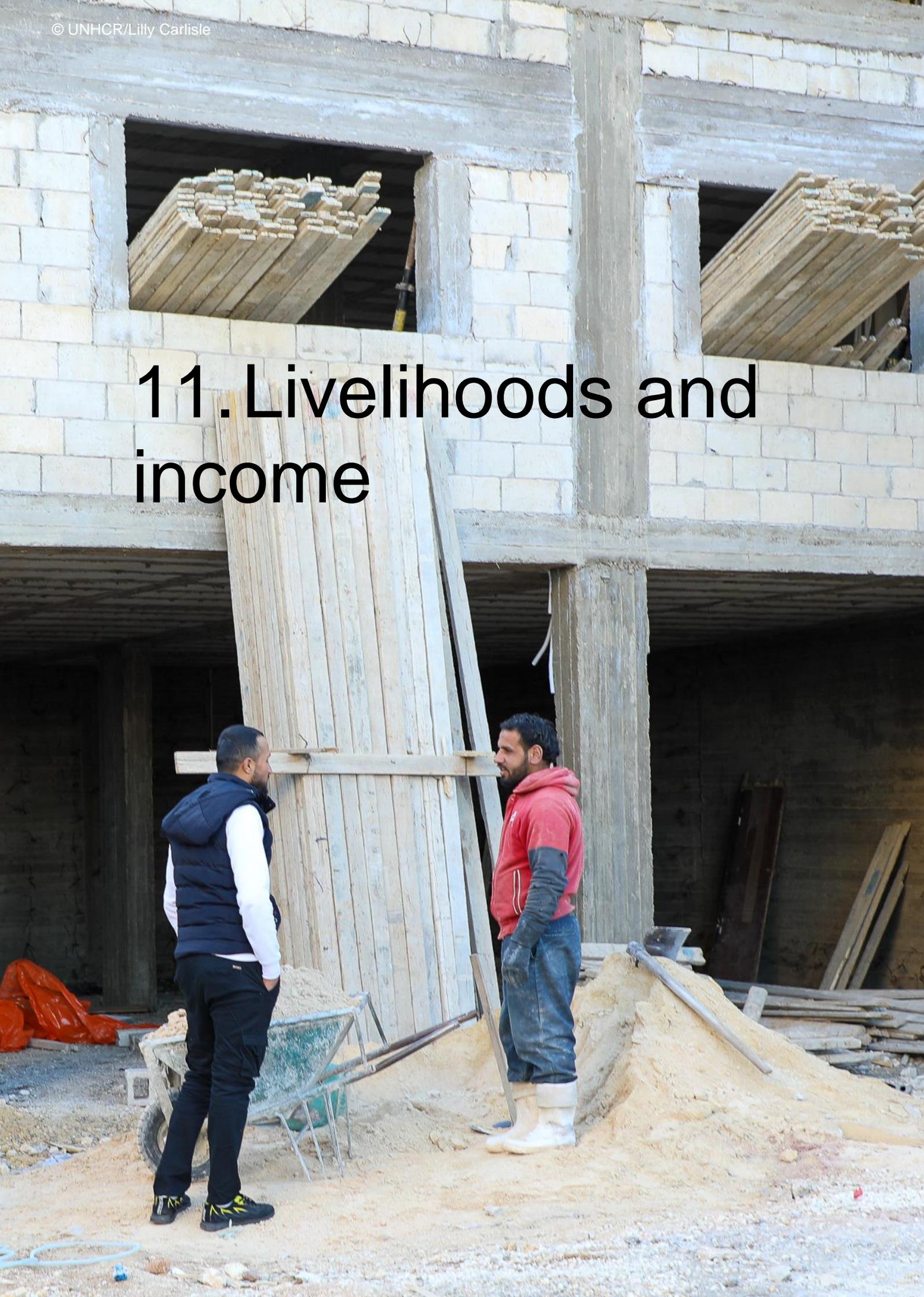
Among the 2021 VAF sample, 0.5% of households, or a total of 42 households, have a member which is a part of a savings group. Of these families, 29 are Syrian and 13 are non-Syrian. Proportionally, families in female-headed households are more likely to have a member who is part of a savings group. Families in urban locations are also proportionally more likely to have a member in a savings group. For non-Syrian families, medium-size families of two to three members are more likely than families with one or over four members to have a member in a savings group, however it is the opposite for Syrian families.

For families who have members in a savings group, the most likely member of the household to be in the savings group is the head of family in 59% of families, with the head of family's spouse the second most likely to be involved in savings groups. These saving group members most often contribute funds on a weekly basis (83% of families with a member in a savings group). Proportionally, the most common duration of a savings group is one year.

The average contribution to the savings group is 65 JOD. Families that have a member in a savings group have a higher average working income compared to the entire sample: 227.9 JOD compared to the total sample average of 186.4 JOD. Households with at least one member in a sharing group also tend to have a higher total expenditure: 549 JOD to 383.2 JOD for households without a member in a sharing group respectively.

<sup>64</sup> CGAP, [Savings Groups](#), October 2011

# 11. Livelihoods and income



## Sectoral context

The Jordanian economy and labour market mainly revolve around services, a sector contributing to more than 60%<sup>65</sup> of the gross domestic product (GDP) and more than 70%<sup>66</sup> of employment. In 2019 and 2020, the unemployment rate was already high at 19%. During the COVID-19 pandemic it increased sharply, peaking at 25% in January 2021, with youth unemployment reaching a staggering 48%.<sup>67</sup>

Multiple refugee crises, in particular the Syrian one, have added pressure on an already fragile economy, leading to high poverty rates and unequal access to scarce services. To address these rising needs, Jordan adopted strategies that both protect and assist refugees, while also ensuring that the needs of the Jordanian host population are met. Since the Jordan Compact was launched in 2016, the Government of Jordan committed to ensure access to the labour market by:

*“turning the Syrian refugee crisis into a development opportunity that attracts new investments and opens up the EU market with simplified rules of origin, creating jobs for Jordanians and Syrian refugees whilst supporting the post-conflict Syrian economy”.*<sup>68</sup>

The program includes waving fees to obtain work permits allowing Syrian refugees to work legally in some sectors of the economy, simplifying registration mechanisms, and allowing sole ownership of home-based businesses in certain sectors.<sup>69</sup>

In June 2021, Syrian refugees’ access to the labour market in Jordan was further expanded, with the new scheme of flexible permits allowing refugees to move between different occupations, without being tied to one specific employer.<sup>70</sup> Since 2016 and as of June 2021, a total of 239,024 work permits to Syrian refugees have been issued. However, there are some significant limitations to Syrians refugees’ participation in the labour market: sector restrictions, a lower legal minimum wage compared to Jordanians, and nationality quotas that favour Jordanians still operate in certain sectors.<sup>71</sup> Work permits typically remain concentrated in the construction, agriculture, manufacturing, and service sectors, with jobs that are typically low-skilled and featuring poor working conditions.<sup>72</sup>

For non-Syrian refugees it is even more difficult to access work opportunities given that they are not included within the work permit mechanism. While these refugees have access to education and healthcare, in terms of employment, they can only resort to the informal economy due to the

<sup>65</sup> World Bank, [Services Sector and GDP Dashboard – Jordan](#), 2020

<sup>66</sup> Statista, [Jordan: Distribution of employment by economic sector](#), 2020

<sup>67</sup> World Bank, [Jordan Overview](#), 2021

<sup>68</sup> Relief Web, [The Jordan Compact](#), 2016

<sup>69</sup> UNHCR, [Jordan Fact Sheet](#), 2021

<sup>70</sup> Ibid.

<sup>71</sup> Samuel Hall, [UNHCR Jordan Accountability Series: The impact of unconditional cash on recipients’ self-reliance. A Jordan case study](#), Commissioned by UNHCR, 2021.

<sup>72</sup> Agulhas Applied Knowledge, [Independent Monitor’s Assessment Report: Jordan Compact and Brussels Meeting](#), 2019

need for them to choose whether to maintain their international protection application or to apply for a work permit, based on the current policy in Jordan. For the work permit application, the interested person needs to have an active residency in Jordan and apply only for work sectors that are opened to non-Jordanians based on current legal framework.<sup>73</sup>

## Employment

The definitions of each of these indicators are heavily based on ILO Labour Force Survey (LFS), with updates in line with the VAF tool. This chapter focuses solely on working-age individuals, 18 to 60 years old.

### Definitions

**Employed:** Working-age individuals (18 to 60 years old) who have worked in the 30 days previous to the interview. This also includes those who run a business, do works in exchange for in-kind payments, work in a household but are unpaid (excluding normal housework), work in one's farm or produce, perform construction work in owns home, fetch water or collect firewood for household use, produce goods for household use/consumption, or despite not having done any of these activities for the past 30 days, have a job, business, or other economic or farming activity they will definitely return to.

**Unemployed:** Working-age individuals (18 to 60 years old) who were not employed during the time of the interview, *but who have been actively looking for a job in the same period.*

**Labour force:** Sum of employed and unemployed working-age individuals (18 to 60 years old).

**Labour force participation rate (LFPR) = Labour force / Total working-age population**

**Outside labour force:** Working-age individuals (18 to 60 years old) who were not employed in the past 30 days as per the definition above, *nor* actively looking for a job in the same period.

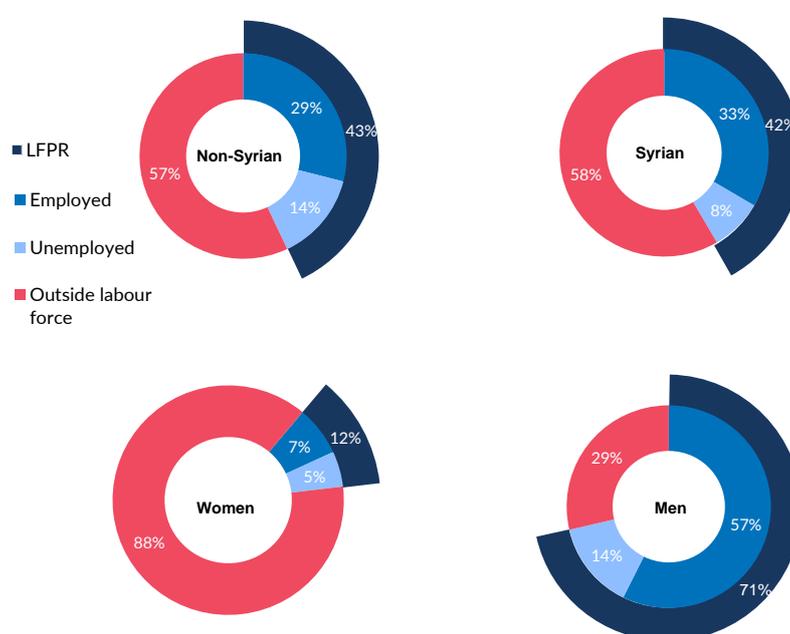
<sup>73</sup> Samuel Hall. *UNHCR Jordan Accountability Series: The impact of unconditional cash on recipients' self-reliance, A Jordan case study.* Commissioned by UNHCR, 2021.

The employment rate in 2021 was 33% for Syrians and 29% for non-Syrians. 8% of Syrians and 14% of non-Syrians were unemployed, but actively looking for a job, and the labour force participation was 42% for Syrians and 43% for non-Syrians.

Gender is a strong predictor of labour force participation and employment. Only 12% of interviewed women participate in the labour force, compared to 71% of men. In other words, 88% of women do not work and are outside labour force/not actively looking for work, compared to only 29% of men. While non-Syrian women are slightly more likely to participate in the labour force (17%) than their Syrian counterparts (11%), the opposite is true for men, with 62% of non-Syrian participating in the labour force, compared to 75% of Syrians.

**Figure 11.1. Employed, unemployed, outside labour force**

Percentage of individuals (%)



In terms of age, individuals between 26 and 50 years of age are the most likely to participate in the labour force (47%), followed by those 18 to 25 years old (38%) and 51 to 60 years old (26%). However, youth (ages 18–25) constitute the largest cohort who are out of employment, but actively looking or willing to work (13%).

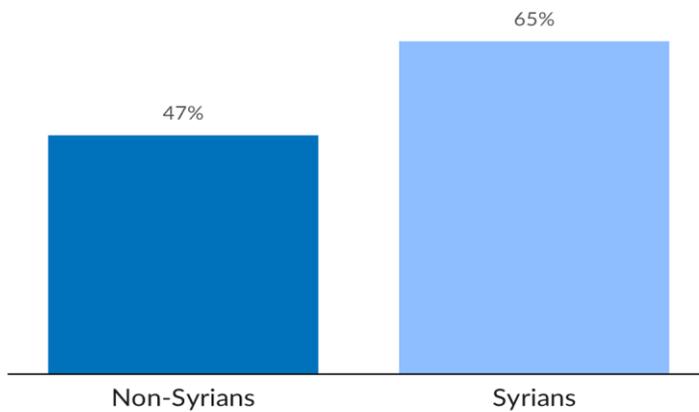
Labour force participation – age groups		
18–25	26–50	51–60
62% outside of labour force	53% outside of labour force	74% outside of labour force
38% labour force: 25% employed, 13% unemployed and looking	47% labour force: 38% employed, 9% unemployed and looking	26% labour force: 20% employed, 6% unemployed and looking

Yemenis reported the highest levels of labour force participation (working or actively looking for a job), at 62%, followed by Sudanese at 52%, Syrians at 42%, Somalis at 41%, and Iraqis at 31%.

At the governorate level, Jerash, Amman, Ma’an and Zarqa reported the highest unemployment rates, at 15%, 12%, 12% and 11% respectively. Overall, the labour force participation is highest in Aqaba, Ma’an, Tafilah and Amman, with 50%, 49%, 45% and 45% respectively; and lowest in Mafraq with only 35% of labour force participation. There are no significant differences between rural and urban areas.

As expected, Syrian households appear to have overall better access to employment than their non-Syrian counterparts, with 65% of them reporting having at least one member employed, compared to 47% of non-Syrian households.

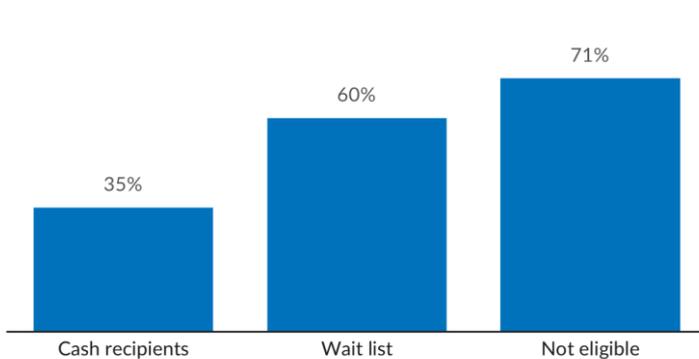
**Figure 11.2. Households with at least one employed member, Syrians vs. non-Syrians**  
Percentage of households (%)



In line with national trends in Jordan, male-headed households are considerably more likely to be part of the labour force than female-headed households, with 67% reporting to have at least one household member employed, compared to only 37% of female-headed households. At the nationality level, Iraqis, closely followed

by Somalis, are the least likely to have one or more household members employed, with only 30% and 33% respectively.

**Figure 11.3. Households with at least one employed member by cash eligibility status**  
Percentage of households (%)



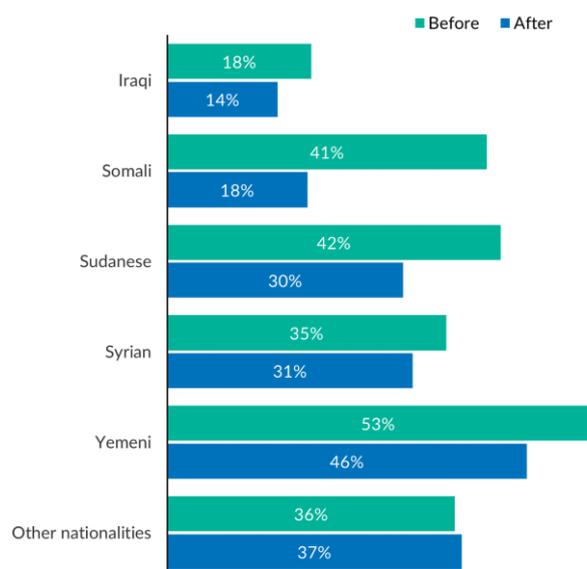
Looking at UNHCR basic needs eligibility status, cash recipients are considerably less likely to have a working household member (35%) than those on the wait list (60%) or not eligible (71%).

Access to employment is considerably lower for households with at least one disabled member than for those with no disabilities: 51% compared to 65%. Households where the head is either married or single are more likely to be employed than those where the head is either widowed or divorced, with 63% of those married and 60% of those single reporting at least one employed member, compared to 35% of those widowed and 43% of those divorced. At the

governorate level, Mafraq and Jerash show the lowest levels of employment, with only 45% and 46% of households reporting having at least one employed member.

**Figure 11.4. Working before and after the onset of the COVID-19 pandemic, Syrians vs. non-Syrians**

Percentage of individuals (%)



\* Work here accounts only for those who explicitly report working. It is thus different from employment, where we account for those explicitly working as well as those performing activities for wage as specified in the definition, or who will return to an income generating activity.

The **COVID-19 pandemic** appears to have taken a toll on refugees' access to work in Jordan. While 35% of respondents of working age report that they had work before the onset of the pandemic, only 30% reporting having a source of income from work at the time of the survey.<sup>74</sup> Syrian refugees appear to have been slightly less affected than other nationalities, with 35% reporting having a work before the pandemic, compared to 31% after, a 5-percentage point decrease.

Somali refugees were the most affected by the pandemic in terms of their access to work activities, with 41% reporting to work before the pandemic, compared to only 18%, equivalent to a 56% decrease in work access. Sudanese refugees were also seriously affected, with 42% working before COVID-19 compared to 30% at the time of the survey, a 29% decrease in access to an income generating activity.

Both male and female respondents lost jobs, with the important distinction being that while three in every five men had a job before the pandemic, only one in fifteen women had the same opportunity. After the pandemic, men's access to work dropped to 55% and women's to 4%.

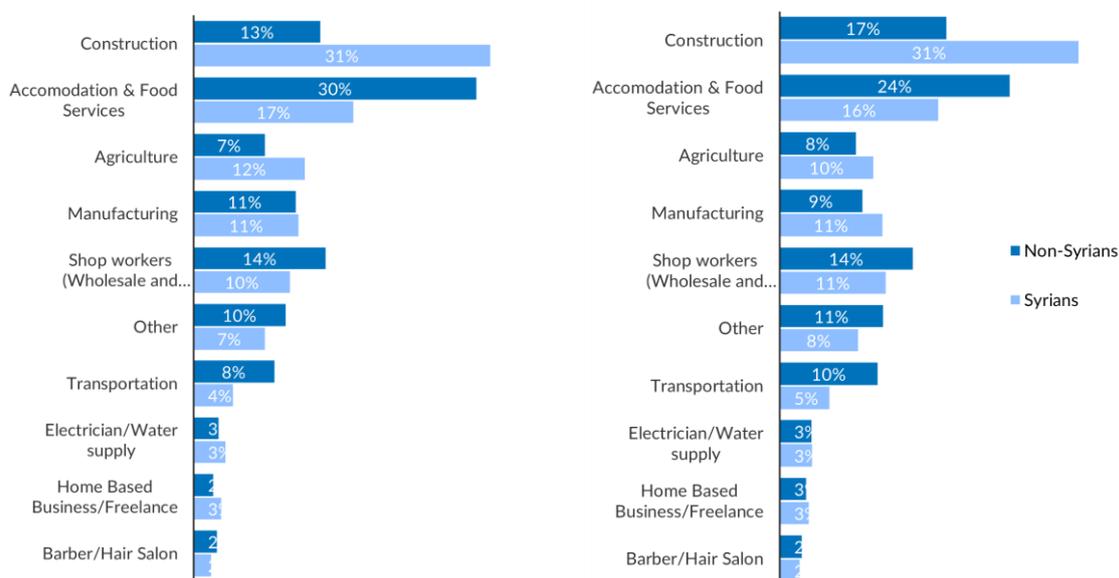
Some governorates were also more affected than others by COVID-19-related job losses. In particular Jerash, work dropped 11-percentage points between before and after the pandemic, Mafraq, and Talifah, both with a 9-percentage point drop, and Irbid, with an 8-percentage point drop.

<sup>74</sup> When talking about work pre vs. post COVID-19, we account only for those who explicitly report working. It is thus different from employment standard ILO definition, where we account for those explicitly working as well as those performing activities for wage as specified in the definition, or who will return to an income generating activity.

Both cash recipients of basic needs assistance and those on the waitlist are more likely to have lost their jobs as a result of the pandemic than their ineligible counterparts: a 6-percentage point drop for the former, and only 1 for the latter.

There were no major shifts in the sectors of work before and after COVID-19, with 27% of refugees reportedly working in the construction sector before the pandemic and 28% at the time of the survey. The second most prevalent sector remains accommodation and food and services, despite a small decrease from 20% to 18% after the pandemic. Agriculture, manufacturing and shop workers follow, with 11% before, and 9%, 10% and 12% after the pandemic: a slight decrease for agriculture and manufacturing, and a slight increase for shop workers.

**Figure 11.5. Sectors of work before and after the onset of the COVID-19 pandemic, Syrians vs. non-Syrians**  
Percentage of individuals (%)



When it comes to nationality, the distribution of sectors is slightly different. Indeed, while construction is both before and after COVID-19 the main sector of work of Syrian respondents (31%), it represents only 13% of the non-Syrian workforce pre-pandemic, and 17% after. The main sector of work for non-Syrians is accommodation and food services, despite a drop from 30% reportedly working in the sector before the pandemic, to 24% at the time of the survey.

At the governorate level, there are major sector differences. In Mafraq for instance, 45% of refugees work in the agricultural sector, compared to an overall sample average of 9%. In Jerash and Madaba, 27% of refugees work in the accommodation and food services sector compared to 18% overall. Almost half of the refugee population in Ajloun and Tafilah work in the construction sector, 45% and 49% respectively, compared to 28% of the national sample average. Karak and Zarqa have 17% of refugees reportedly working as shop workers, compared to 12% overall. Unsurprisingly, refugees are considerably more likely to report working in the agricultural sector in rural areas than in urban ones, 28% and 4% respectively. In turn, refugees in urban areas are more likely to be working the accommodation and food sector, 19% compared to 14%; in

manufacturing, 11% compared to 7%; as shop workers, 12% compared to 10%; and in transportation, 7% compared to 3%.

Different education levels lead to different sectors. Those who have never attended school are considerably more likely to work in agriculture, with 25% reportedly doing so, compared to 9% overall. Those with pre-school/kindergarten education only, are more likely to work in the construction sector, with 55% doing so, compared to 28% overall. 27% of those with pre-school/kindergarten education work in transportation, a percentage significantly higher than the average 6%.

Overall, in each of these sectors, the VAF survey shows that jobs decreased – except for transportation, where the absolute number of refugees working in the sector slightly increased. The sectors most affected by the pandemic in terms of providing jobs for refugees were home-based businesses, agriculture, accommodation, and food services, where, over 30% lost their employment as a result of the pandemic.

## Work conditions

### Working hours

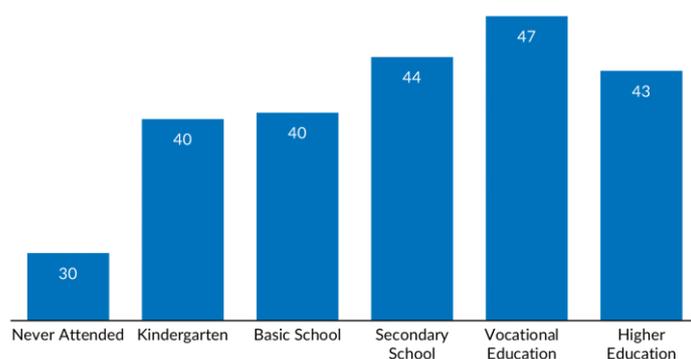
Syrian refugees work on average slightly more than non-Syrian refugees, 42 weekly hours compared to 38 weekly hours, respectively.

At the governorate level, Mafraq is where refugees report working the least hours per week, 28. In turn, in Balqa and Aqaba, refugees report working on average 49 hours a week. Individuals in rural areas tend to work less hours (35 hours) than those in urban areas (43 hours), likely due to the sectors most prevalent in each of these areas. In line with previous findings, recipients of basic needs assistance work on average considerably less hours per week than their wait listed and not eligible counterparts: 31 hours compared to 39 and 43 respectively.

Marital status is also a good predictor of average weekly hours worked, with single individuals working the most (43 hours), followed by those married (40 hours), divorced (33 hours), and widowed (20 hours).

**Figure 11.6. Hours worked by education level**

Average weekly hours



Up until a certain education level there seems to be a positive correlation between level of education and average weekly hours worked. **Indeed, those who never attended school, work considerably less (30 hours).** Next are those who attended pre-school/kindergarten or

basic school, who work an average of 40 hours a week.

The hours continue to increase up until secondary and vocational training levels of education, with an average of 44 hours for the former and 47 for the later. After these levels, the average hours worked decrease to 43 average weekly hours for those with a higher education degree. These results, together with the findings from work-related income, seem to suggest that:

- 1) individuals with lower education levels have a hard time finding a job;
- 2) those with mid-education levels tend to find jobs but work in bad conditions including lengthy working days and poor salaries; and
- 3) those at the higher education levels are able to find jobs in better conditions and are more self-reliant.

### **Hazardous work**

From the full working sample, 53% of non-Syrians and 62% of Syrians reported that their work involves carrying heavy loads, with Sudanese refugees most likely to report this (68%), followed by Syrians and Yemenis (57%). At the governorate level, Ajloun, Tafilah and Ma'an are the areas where the higher percentage of working refugees report carrying heavy loads, 78%, 70% and 69% respectively.

Operating machinery or heavy equipment is less common, with only 8% of non-Syrians and 14% of Syrians reporting this activity, which is most common in Jerash (17%), Irbid (17%), Tafilah (17%) and Ajloun (15%).

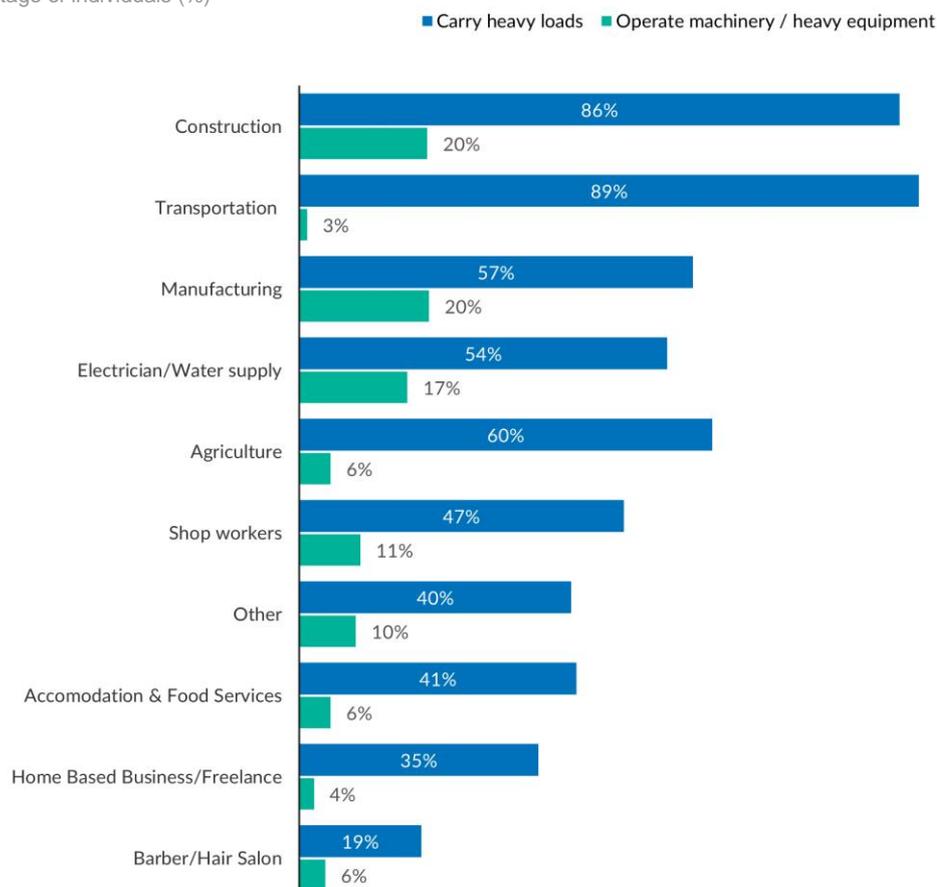
Recipients of basic needs assistance are also less likely to have to take up jobs that might put them at risk of accidents: 48% carry heavy loads compared to 63% of those waitlisted and 62% of those not eligible. 7% operate machinery, compared to 10% of those waitlisted and 13% of ineligible refugees sampled. 51% of individuals who have a higher education degree carry heavy loads in their work, compared to 61% of those with basic education and 62% of those with secondary education.

Some sectors entail, naturally, more risky activities than others. In the construction sector for instance, 86% of individuals report carrying heavy loads, and 20% operating machinery. In the transportation sector 89% reportedly carry heavy loads. Barber/Hair salon is overall the sector with least hazardous-related risks.

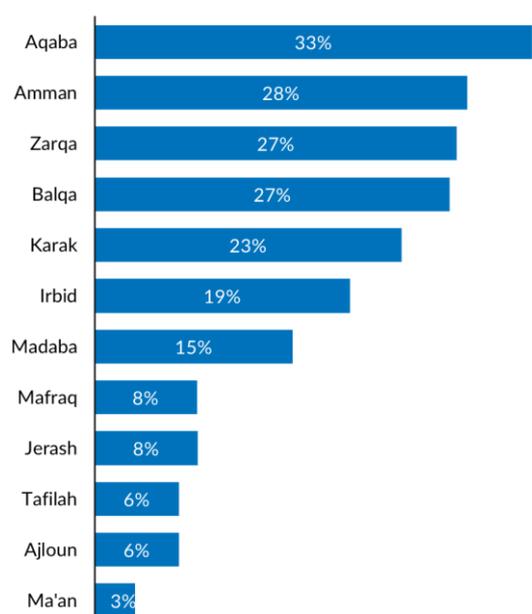
Finally, individuals who report carrying heavy loads report on average a lower work-related monthly family income: 193 JOD compared to 223 JOD for those not carrying heavy loads.

**Figure 11.7. Hazardous work by sector**

Percentage of individuals (%)

**Figure 11.8. No exposure to hazardous risks at work, by governorate**

Percentage of individuals (%)



The majority of individuals reports being exposed to at least one hazardous risk in their work. Aqaba is the governorate where the most individuals report *not* facing any risks (33%), followed by Amman (28%), Zarqa and Balqa (27%), Karak (23%), Irbid (19%), and Madaba (15%). In Ma'an, the vast majority of refugees report facing at least one hazardous situation, with only 3% not facing any.

Syrian working refugees are overall more likely to face at least one hazardous risk at work (81% compared to 72% of non-Syrians). For both Syrians and non-Syrians, the most commonly cited hazardous situations are extreme cold or heat – 62% among Syrians and 55% among non-Syrians – and dust and fumes – 60% among Syrians and 48% among non-Syrians. Loud noises or vibrations are also common, with 28% of Syrians and 24% of non-Syrians reporting exposure, as well as working with dangerous tools (22% of Syrians and 15% of non-Syrians), and exposure to fire, gas or flames (20% of Syrians and 14% of non-Syrians).

### Risks at work

**Extreme cold or heat exposure:** The most common hazardous risk, particularly prevalent in the agricultural sector (88%), construction sector (71%), and transportation sector (68%).

**Dust, fumes:** 57% of all individuals across sectors report exposure. In the agricultural sector 82%, and in the construction sector, 84%.

**Loud noise or vibration:** Mainly cited by those working in construction (39%), electricity and water supply (36%), as well as in the manufacturing sector (34%).

**Fire, gas, flames exposure:** 18% of working individuals report facing this risk, 39% in the accommodation and food service industry, 25% in the manufacturing sector.

**Use of dangerous tools:** Mentioned by workers in multiple sectors, in particular, 31% of individuals working in the manufacturing sector, 29% of those in electricity/water supply, 26% of those in construction, 25% of barbers/hair salons, and 23% of those working the accommodation and food service industry.

**Work at heights:** Not a particularly common risk, except for the construction sector, where 30% of individuals report exposure, and to a lesser extent, by those working in electricity/water supply (12%).

**Insufficient ventilation:** Prevalent in the manufacturing and construction sector, where 18% and 15% of individuals respectively report exposure.

**Chemicals:** Only 5% of working individuals report exposure overall. In the agricultural sector the percentage jumps to 24%.

**Explosives:** Almost non-existent across sectors.

### Dignity of working environment

A significant proportion of the working-age, currently working, respondents report being subjected to at least one type of abuse at work. This is the case for 63% of Yemenis, 60% of Syrians, 58% of Sudanese, 48% of Iraqis, and 38% of Somalis. The most commonly reported abuses are long working hours, working without a contract, and being paid less than the minimum wage.

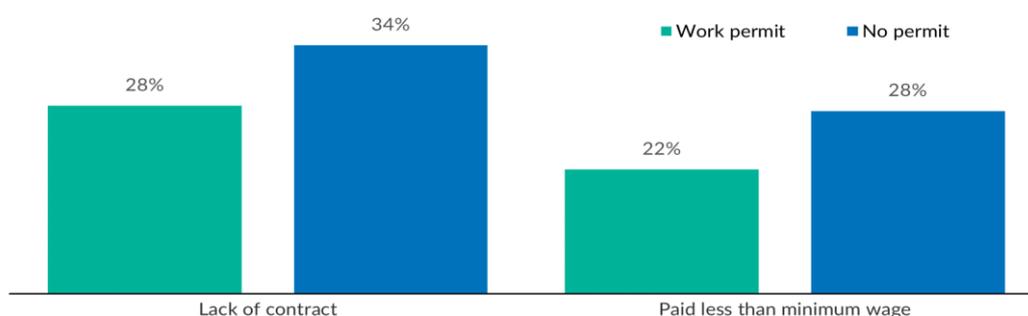
Abuses in hours worked are common across nationalities, with 35% of Syrians, 29% of Somalis, 27% of Sudanese, 24% of Yemenis, and 22% of Iraqis reporting being subjected to this. At the sector level, this abuse is prevalent across sectors with figures reported as 41% (construction), 34% (accommodation and food industry), 33% (manufacturing and shop workers), and 31%

(transport and electricity). The least likely to report long working hours are those working as freelancers/home-based (11%).

Lack of contracts are common, with 33% of individuals reporting having been subject to such abuses, in particular Yemenis (42%). This abuse is more common among those who do not have a work permit (34%) than among those who do (28%). In terms of sectors, this situation is particularly prevalent in the manufacturing and transport sectors (41%).

**Figure 11.9. Abuses at work, work permit vs. no work permit**

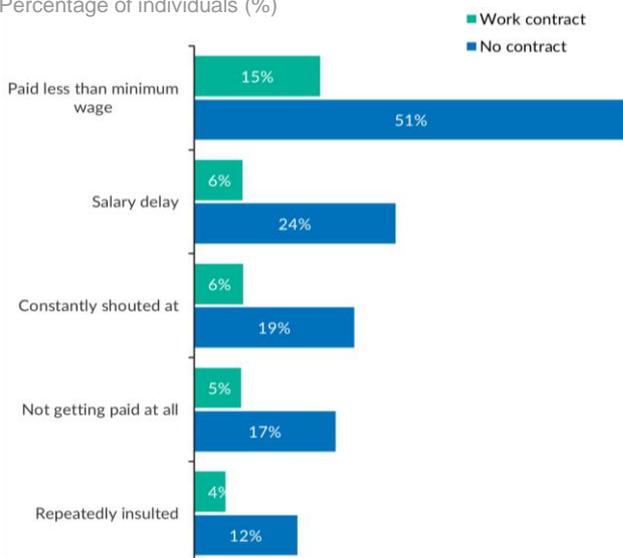
Percentage of individuals (%)



Being paid less than the monthly minimum wage of 230 JOD per person<sup>75</sup> is common for all employed refugees, with overall 27% of individuals reporting having been subjected to such abuse. It is, as expected, more common among those who do not have a working permit (28%) than among those who do (22%). These types of abuses are often compounding: individuals who do not have work contracts are also more likely to being paid less than the minimum wage. **Indeed, 50% of those who do not have formal working contracts, report being paid less than the minimum wage compared to only 15% of those with contracts.**

**Figure 11.10. Work contract and abuses at work, contract vs. no contract**

Percentage of individuals (%)



Similarly, salary delays are much more common among individuals who also do not possess working contracts, with 24% of them reporting salary delays compared to only 6% with working contracts.

Constantly being shouted at work, not getting paid at all and being repeatedly insulted are all also fairly uncommon for individuals with working contracts. However, 19%, 17% and 12% of those without contracts have been subject to these abuses at work.

<sup>75</sup> Petra, *Increase of minimum wage due to inflation, 2020*

### Work permits<sup>76</sup>

The majority of working age Syrian refugees in Jordan do not have a valid work permit, with only 8% of consulted working age (18-60) individuals reportedly having one. 11% of Syrians report previously having obtained a work permit. Among those who are employed, 19% of Syrians hold a valid work permit. At the governorate level, Tafilah stands out for having a particularly high proportion of refugees with work permits, at 24%.

There are no major differences between rural and urban areas in terms of current work permits distribution. However, individuals in rural areas are slightly more likely to have had work permits in the past (13% vs. 11%).

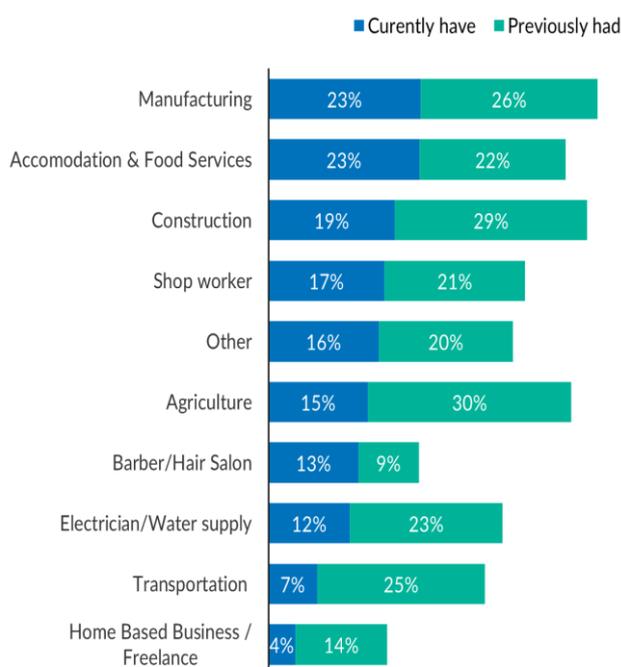
Men hold almost exclusively all the work permits, with only 0.5% of working-age women having valid work permits and 1% reporting having had a work permit in the past, compared to 15% of men who currently hold permits, and 22% who did in the past.

Unsurprisingly, basic needs beneficiaries are the least likely to currently have a valid work permit, with only 3% having one, compared to 6% of those in wait list and 9% of those not eligible for assistance. They are also less likely to have obtained one in the past, with only 8% reporting so compared to 12% of refugees on the wait list and 12% of those not eligible.

#### Work Permits by governorate

- Tafilah: 24%
- Madaba: 10%
- Irbid: 9%
- Amman: 9%
- Zarqa: 7%
- Jerash: 7%
- Karak: 7%
- Mafraq: 6%
- Balqa: 5%
- Ma'an: 5%
- Ajloun: 5%
- Aqaba: 4%

**Figure 11.11. Work permits by sector**  
Percentage of individuals (%)



Manufacturing and accommodation and food service sectors currently provide the most work permits, with 27% of individuals working in these sectors reporting to have one. Close behind is the construction sector, with 21%, and shop workers with 20%. Individuals working from home or in a freelance manner are the least likely to hold work permits.

While only 17% of workers in the agricultural sector currently have a working permit, 33% reported that they once had one. Similarly, while only 11% of those working in transportation currently hold a work permit, 27% reported having had one in the past.<sup>77</sup>

<sup>76</sup> Syrian refugees only.

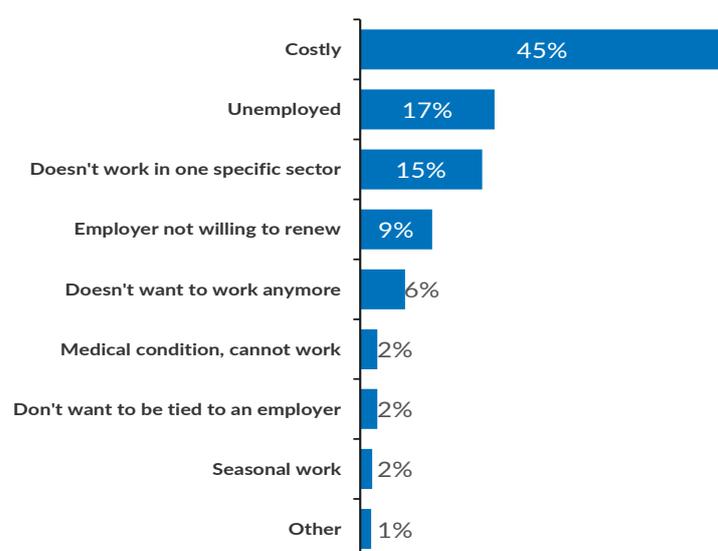
<sup>77</sup> While in the survey we do not ask directly by which sector the work permit has been furnished, we associate the current sector of work of the respondent and the answer to the questions "Do you hold a valid work permit?" and "Did you previously hold a valid work permit?"

Among those who have had a work permit in the past but do not hold one anymore,<sup>78</sup> 45% of Syrians report that they plan to renew their work permits. In all governorates, an important share of those who do not currently hold a permit but did in the past, report planning to renew their permits, in particular in Karak (72%) and Tafilah (74%). Overall, those in rural areas are more likely than those in urban areas to express wanting to renew their permits (52% vs. 42%).

The most commonly cited reason for not wanting to / not being able to renew one's working permit is due to the initial cost of obtaining the work permit and the monthly social security contribution

**Figure 11.12. Reasons for not renewing work permits**

Percentage of individuals (%)



which is mandatory irrespective of employment status,<sup>79</sup> with 45% of Syrians reporting it as the main reason for not renewing their permits. The next most prevalent reasons for Syrians are being unemployed and do not need one (17%) and not willing to be tied to one sector (15%). It's fairly common for employers to refuse to renew the permit, according to 9% of Syrians.

### Income

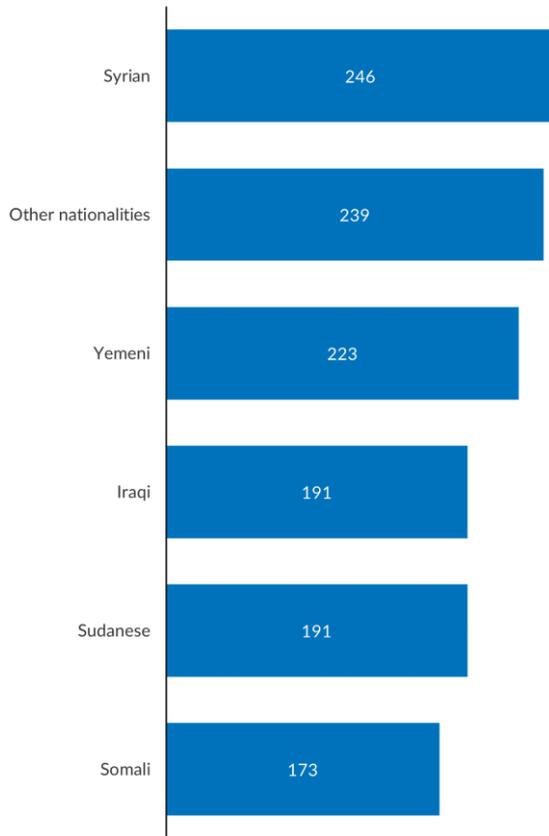
On average, the total monthly income of a Syrian family is slightly higher than the one of a non-Syrian family, 246 JOD on average compared to 202 JOD. Somali families have a particularly low average total family income, 171 JOD per month, followed by Iraqis and Sudanese, with 191 JOD per month, as shown in the figure below.

At the governorate level, refugees living in Aqaba have on average a higher monthly family income (295 JOD) than in other places, mostly due to larger work income reported in the governorate. In turn, those in Jerash have the lowest family income (200 JOD). Urban area residents have slightly higher family monthly incomes than their rural counterparts, 236 JOD compared to 230 JOD on average.

<sup>78</sup> N = 1,441

<sup>79</sup> Ministry of Labour, *Employment Status of Syrian Refugees, 2019*

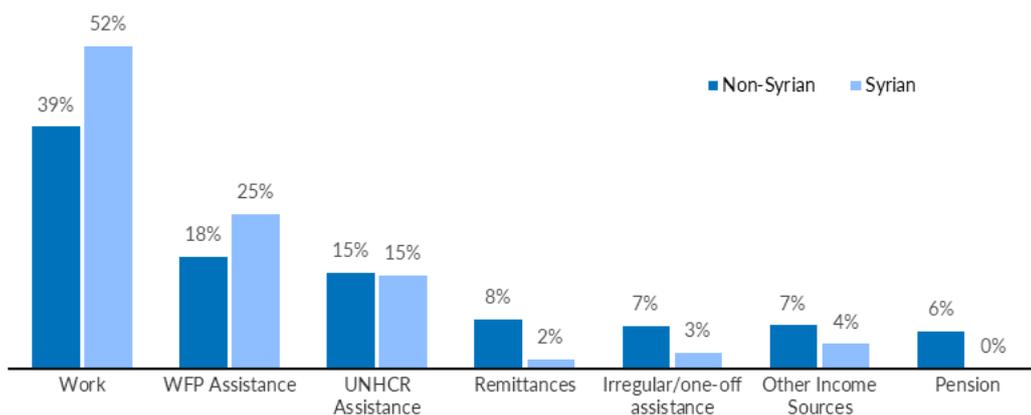
**Figure 11.13. Average monthly family income (total), by nationality**  
Percentage of individuals (%)



In 2021 for both Syrians and non-Syrians, the main source of income of a family is income from work. For Syrian families it represents on average 52% of the total family income, whereas for non-Syrians it represents on average 39%. For Somali families however, income from work represents on average only 6% of the family monthly income.

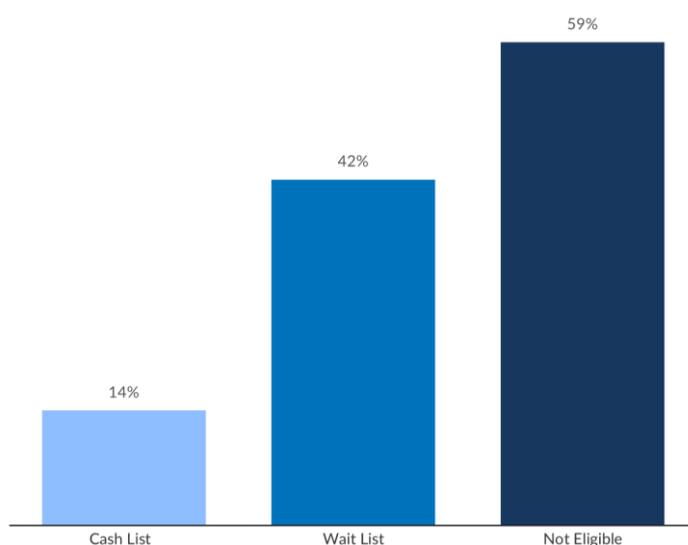
The second most common source of income for both Syrian and non-Syrian families is WFP assistance. For Somalis, this represents almost 40% of the average monthly family income. UNHCR assistance is in third place, contributing 15% of non-Syrian Syrian families' income. For Somali families, UNHCR assistance is even more important than WFP assistance, representing on average 44% of the total family income. Remittances are considerably more important for non-Syrian families (8%) than for Syrian families (2%) for family income.

**Figure 11.14. Source of family income, Syrians vs. non-Syrians**  
Percentage of family income (%)



**Figure 11.15. Income from work by cash eligibility status**

Percentage of family income (%)



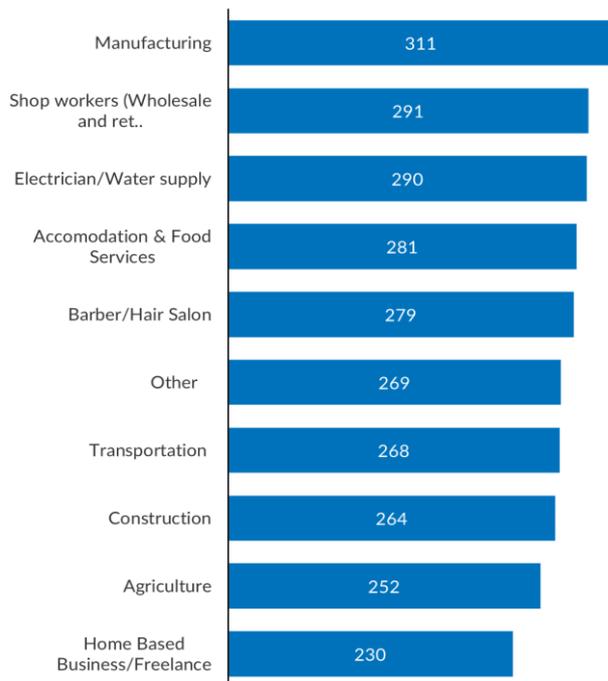
Unsurprisingly, for recipient families of UNHCR basic needs assistance, the proportion of income from work is smaller (14%) than for those waitlisted (42%) or ineligible (59%). Their total income is also slightly higher than for the other two groups, with UNHCR basic needs beneficiary families having on average 271 JOD per month, compared to 207 JOD for families on the waitlist, and 227 JOD for those not eligible.

35% of working-age individuals living in cash recipient families report income from work, compared to 59% of those waitlisted, and 71% of those not eligible.

As mentioned, Syrian families have overall better access to work than non-Syrian families. Income from work represents a higher share of their monthly income (52% compared to 39%). Syrian families are also more likely to report having an income from work than their non-Syrian counterparts, with 67% saying so compared to 43% of non-Syrians. Among those who report an income from work, the monthly average is also higher: 191 JOD for Syrians compared to 172 JOD for non-Syrians. **However, in 2018, Syrian families who reported work income had an income from work monthly average of 231 JOD, signifying a decrease in wages since the COVID-19 pandemic.**

For families with at least one disabled member, income from work represents a smaller percentage of the total family income than for those with no disabled members: 44% and 54% respectively. WFP assistance represents a higher percentage of the monthly income for families living with disabled members than for those who do not: 30% compared to 25%. Similarly, UNHCR assistance represents on average a larger percentage for those same families, respectively, 16% compared to 10%.

**Figure 11.16. Income from work by sector**  
 Monthly average family income (JOD)



\*Figures only for families who report income from

Some sectors provide higher income than others, in particular the manufacturing sector. Among those who report a source of income, the highest is reportedly among those who work in the manufacturing sector, with an average monthly income from work of 311 JOD. The lowest is among those working at home, or in a freelance manner, at 230 JOD per month. For those working in the manufacturing sector, that income represents on average 78% of their total income.

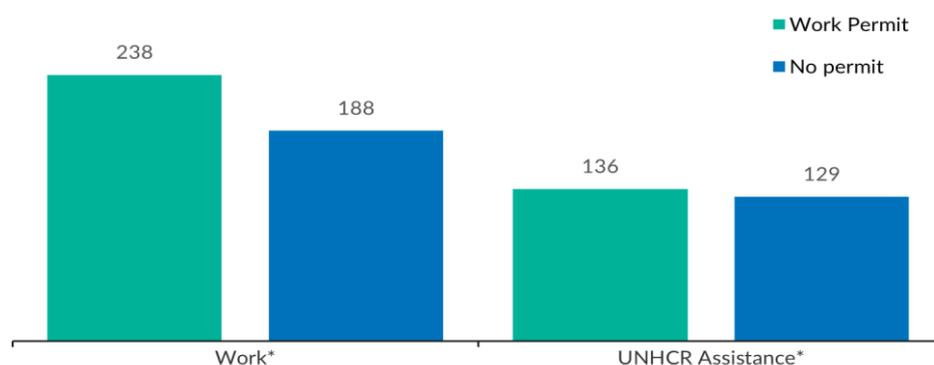
In other words, for those individuals, the majority of their family income comes from work. In turn, for those working in agriculture and home-base/freelancers, income from work represents only 60% and 55% of the monthly family income, respectively.

Education level is correlated with the monthly average family income generated from work: the data show a positive correlation between education level and income from work, starting at 156 JOD per month and per family on average for individuals who never attended school, to 231 JOD for those who have a higher degree of education. Higher educated individuals are also considerably less dependent on assistance than those who never attended school or attended only pre-school/kindergarten.

Individuals who have work permits are naturally more likely to work, with 90% of those who have work permits reporting income from work, compared to 59% of those who do not have work permits. Those with permits have an overall higher family average monthly income, 299 JOD compared to 233 JOD. Among those who report having income from work, both with and without permits, those with permits report a higher income from that work activity than those without work permits, 238 JOD compared to 188 JOD on average per month and per family. Those receiving UNHCR’s basic needs are least likely to have work permits.

**Figure 11.17. Reported income from work and UNHCR cash assistance, work permit vs. no work permit**

Monthly average family income\* (JOD)



\*Work: Figures only for families who report income from work

\*UNHCR Assistance: Figures only for families who report assistance above 20

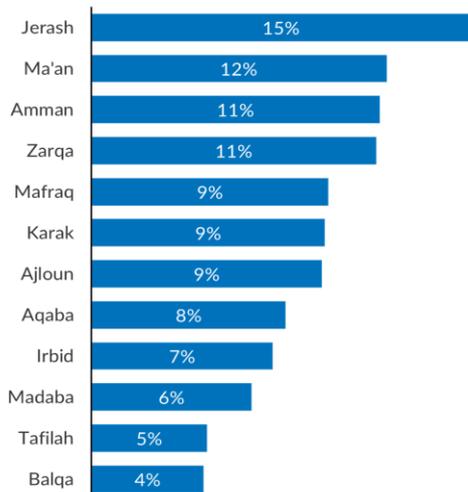
Refugee respondents who report having left Jordan at least once since their arrival tend to have an overall higher family income than those who do not, and to be less dependent on assistance. 69% of those who have left at least once report having a work-related income source in their families, compared to 60% of those who never left. Among those who do report a work-related income source, individuals who have left at least once have a significantly higher family monthly income from work than those who did not leave, 234 JOD compared to 187 JOD. They also appear to be slightly less dependent on assistance, reporting only 126 JOD on average per month and per family, compared to 130 JOD for those who never left Jordan since their arrival. We did not find significant correlations between the reasons why those individuals left Jordan and their income from work. Overall, the results suggest that those who are able to return to their country of origin to visit family, the country or for other reasons do so because they are in a better financial situation.

## Unemployment and outside labour force

### Unemployment

10% of working-age individuals in the sample are unemployed, that is, they are not currently working and *are actively looking for work*. The percentage is higher for non-Syrians, where 14% are unemployed, compared to 8% of Syrians. **Sudanese are those with the highest unemployment rate (16%), followed by Somalis and Iraqis (15%), and Yemenis (14%).**

**Figure 11.18. Unemployment by governorate**  
Percentage of individuals (%)



At the governorate level, Jerash has the highest percentage of unemployed population, 15%, followed by Ma'an, 12%, Amman and Zarqa, with an 11% unemployment rate. There are no significant differences between rural and urban areas.

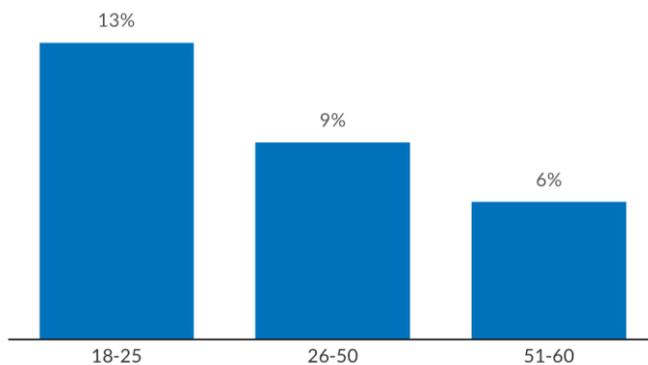
As mentioned before, men are more likely to be part of the labour force, both employed and unemployed, with 14% of men unemployed compared to only 5% of women. Most women continue to remain outside the labour force.

Individuals who are not eligible for basic needs assistance are overall more likely to be part of the labour force, both employed and unemployed. 10% of those not eligible for assistance are unemployed, compared to 9% of those on the waitlist, and 8% of those receiving basic needs assistance.

Individuals who never attended school or who only attended pre-school and kindergarten are less likely to be part of the labour force than those having at least a basic school education. They are both less likely to be employed and less likely to be unemployed or job hunting, with only 5% of those who never attended school and 6% of those who completed kindergarten declaring to be unemployed.

Individuals in the middle age group (26–50 years old) are those most likely to be part of the labour force (38% declaring to be employed, and 9% unemployed). Individuals of the older age group (51–60 years old) are the least likely to be part of the labour force, with 20% employed and 6% unemployed.

**Figure 11.19. Unemployment by age group**  
Percentage of individuals (%)



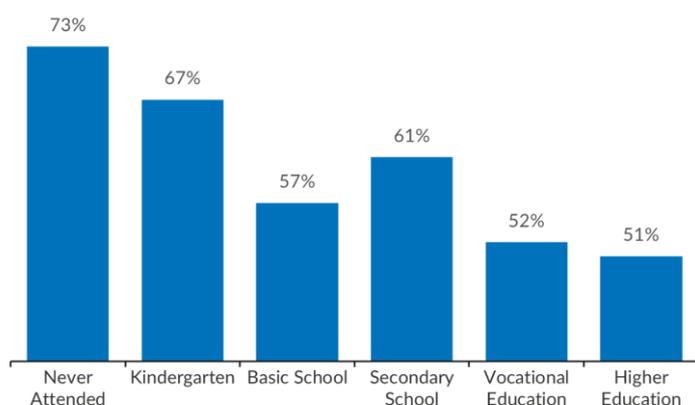
In the younger age cohort (18–25 years old), 25% are employed and 13% unemployed, indicating that there is a great willing and availability to work, but opportunities *remain limited*.

### Outside labour force

The majority of the refugees in our sample are not working, and have not been looking for employment recently, testifying perhaps to a general lack of access to the Jordanian labour market for refugees or to a perceived lack of employment opportunities. 58% of Syrians and 57% of non-Syrians are considered to be outside the labour force – not working and not actively looking for work. Among non-Syrians, Iraqis are those who report the highest levels of inactivity, with 69% of the working-age individuals neither employed nor unemployed / looking for work. Yemenis have the lowest levels of inactivity, with 38% of the respondents fitting into this category. There are no significant differences overall between rural and urban areas.

Beneficiaries of basic needs assistance are also less likely to be part of the labour force than those waitlisted or not eligible (clear vulnerabilities precluding access to employment opportunities is likely part of the reason why they qualify for assistance). 75% of basic needs beneficiaries are outside the labour force, compared to 58% of those waitlisted and 52% of those not eligible for cash assistance.

**Figure 11.20. Outside labour force by education level**  
Percentage of individuals (%)

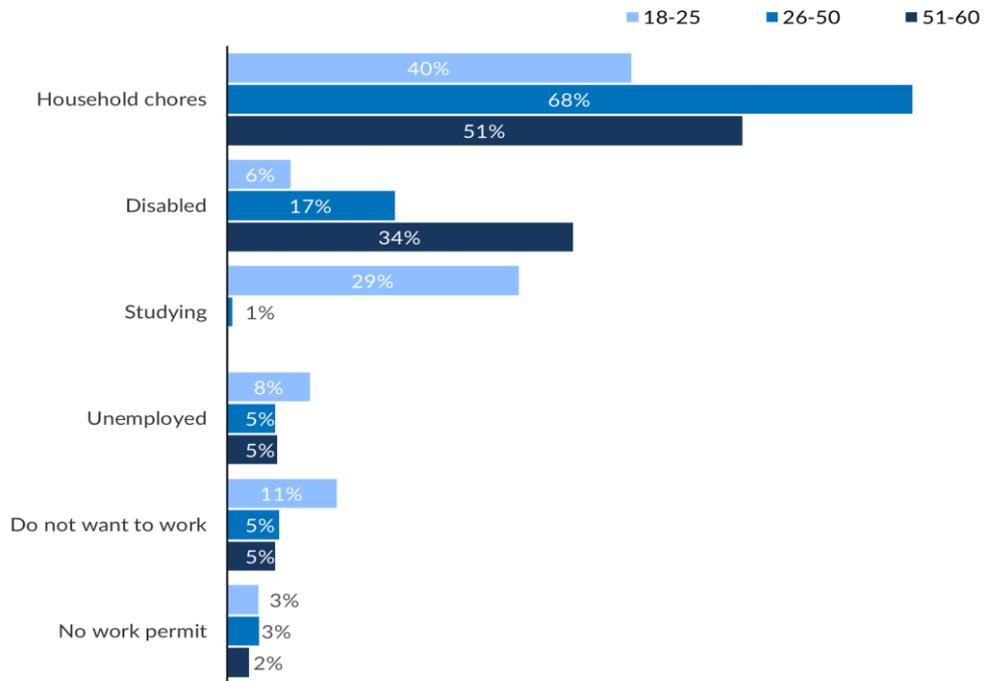


As previously noted, education level of an individual is a good predictor of whether individuals can be considered part of the labour force, with 51% of higher-educated individuals outside the labour force, compared to 67% of those with kindergarten training only, and 73% of those who never attended school.

The main reason cited for not being part of the labour force either as employed or as someone looking for work is the need to perform household/family duties. This is the case across nationalities, with Syrians outside the labour force more likely to select this choice than other nationalities – **62% of Syrians and 40% of non-Syrians are out of the workforce due to domestic duties**. The difference observed between Syrians and non-Syrians could be due to a higher dependency ratio for Syrians. The second most common reason for not working or being out of work is having a disability impairment (16% of Syrians and 14% of non-Syrians).

**Figure 11.21. Reasons for not being part of labour force by age group**

Percentage of individuals (%)



**75% of the individuals composing the outside labour force are women, compared to only 25% of men.** Looking closer at the reasons given for not working by gender we can see that household chores are, by far, the main reason mentioned by women, in particular Syrian women (77% of Syrian and 65% of non-Syrian women). Almost half of the men who are not working report having a disability (45%), 18% report currently undertaking studies, 10% not having a work permit, 11% report being unemployed (despite not having looked for work recently), and 6% only who do not wish to work.

When assessing the reasons for not working, nor wanting to do so, by age group, chores remain the most common reason given. Disability has become a more common impediment to work for elderly respondents, while those below the age of 25 are sometimes eager to pursue their studies rather than joining the labour market at a lower level of qualification.

Most of those who report not wanting to work as a reason for not being part of the labour force (562 individuals) are **women (78%) aged 18 to 50 (90%)** who are **not eligible to receive basic needs assistance (63%)** with either basic (62%) or secondary (23%) school education.

# 12. Working children and child labour



## Sectoral context

The main protection risks for children in Jordan include child marriage, child labour, violence, abuse or neglect, which have worsened as a result of the COVID-19 pandemic. In November 2020, the Jordan Labour Watch warned about the potential increase in child labour due to increased economic hardships of families and the challenges related to remote learning. While the most recent national child labour figures were announced in 2007 and 2016, the GOJ and the ILO are planning to produce the next round the Jordan National Child Labour Survey (NCLS) sometime next year to provide robust estimates of child labour within Jordan since the onset of the COVID-19 pandemic. The most recent national child labour figures were announced in 2007 and 2016. In 2016, Syrian refugee children were included in the study. The 2016 figures suggest that more than 75,000 children in Jordan were child labourers, of which over 60% were involved in hazardous work.<sup>80</sup>

Following the 2019 inclusion of child labour in the VAF study, with the support from the ILO, the 2021 VAF again included indicators to assess the extent of the wellbeing of children engaged in work activities. For the purposes of this study, only children above the age of five are asked whether they are engaged in work activities, which results in the following sample population:

**Table 12.1. Number of children involved in work activities, Syrians vs. non-Syrians**

	Syrian	Non-Syrian	Total
<b>Under 18 years old</b>	11,756	2,873	14,629
<b>Under 18 and above 5 years old</b>	7,453	1,854	9,307
<b>Non legal working age (between 5 and 15)</b>	6,499	1,573	8,072
<b>Legal working age (16 and 17)</b>	954	251	1,235

<sup>80</sup> Jordan Labour Watch, *Warning of Potential Increase in Child Labour Due to Challenges in Re-Integrating Students*, 2021

**Definitions: Child work**

Not all forms of work for children are a protection concern, and an individual only defined as a working child may be at less risk of protection concerns compared to those engaged in child labour or hazardous work.

The following definitions are used for the primary units of analysis: working children, child labourers, and children engaged in hazardous work:

**Working child:** A) Any child under the age of eighteen that has worked at least one hour in the last month, B) any child that is not currently working but has a job that they will return to C) any child that is involved in an unpaid work activity which resembles paid work.

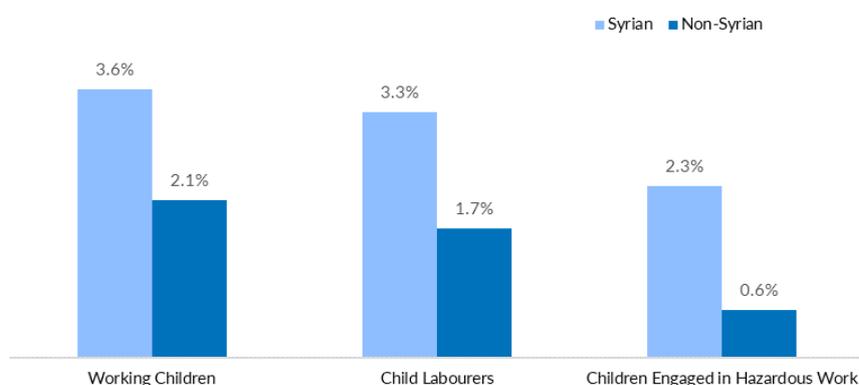
**Child labour:** A) Any child under the age of sixteen that has worked at least one hour in the last month, B) any child under the age of sixteen that is not currently working but has a job they will return to, C) any child under the age of sixteen that is involved in an unpaid work activity which resembles paid work and, D) any child over the age of sixteen working long hours or in a hazardous profession.

**Child engaged in hazardous work:** Children aged either sixteen or seventeen who work more than 36 hours a week and anyone under eighteen involved in work engaged in work designated as hazardous, such as working with heavy loads, dangerous products or while subject to abuse in the workplace.

**Prevalence of child work**

In 2021, **3.6% of Syrian and 2.1% of non-Syrian refugee children are defined as working children**, having done at least one hour of work in the reporting month. Since 2016, this figure significantly increased for Syrian children especially, as the NCLS<sup>81</sup> estimated that 1.8% of children were engaged in work. **Most working children are classified as child labourers:** 92% of Syrian and 82% of non-Syrian working children.

**Figure 12.1. Children engaged in work, child labour, or hazardous work, Syrians vs. non-Syrians**  
Percentage of children aged 6–17 (%)



<sup>81</sup> ILO, *National Child Labour Survey of Jordan*, 2016

Children between the ages of 16 and 17 are much more likely than younger children to be working. As such, 8% of 16- and 17-year-olds are classified as being working children compared to 3% of children between the ages of 5 and 15.

8% of 16- to 17-year-olds  
are working



3% of 5- to 15-year-olds  
are working



64% of Syrian and 31% of non-Syrian working children are classified as employed in hazardous working conditions.

Children in families who receive basic needs assistance are slightly less likely to be working: 3% compared to 3.3% in families that are not eligible and 4% of registered children in waitlisted families.

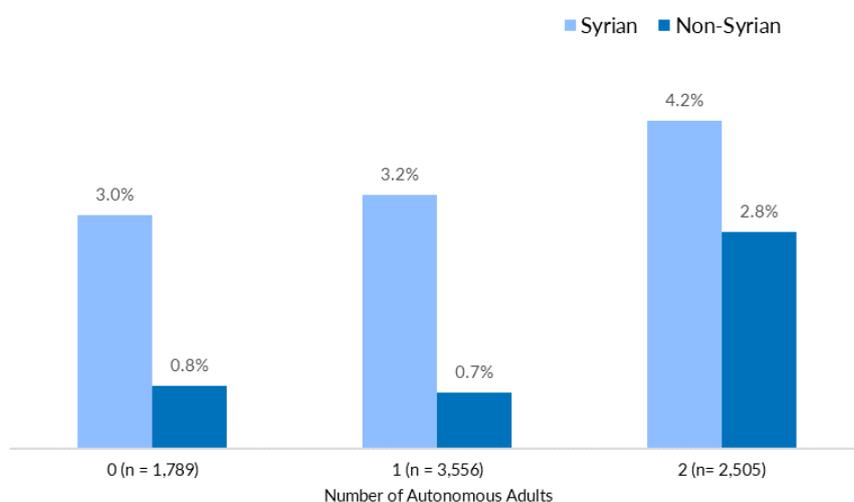
Higher debt increases the likelihood of a child working in a slight but statistically significant manner. Children engaged in work activities are more likely to be from families in which more extreme coping strategies are being employed: 88% of working children are in families where crisis or emergency strategies are being employed, compared to 67% of non-working children. Relatedly, working children were more likely to be in families in which one member had accepted a high-risk job (42% of working children) compared to non-working children (17%) and families that had spent savings (30% of working children to 22% of non-working children).

### Demographics of children engaged in work

In 2021, 255 families have working children and 83% of these families only have one working child only. Syrian families are slightly more likely to have a child working, with 3% of Syrian families reporting at least one child member working compared to 1% of non-Syrian families; however, Syrian families also have on average more children (2.02 per family) compared to non-Syrian families (0.96 per family) and are 30-percentage points more likely to have at least one child compared to non-Syrian families. Of all nationalities, Syrians families were the most likely to have at least one child working (3% of families), while on the other hand no Somali families had a child working and 1% of Sudanese families reportedly had one child working.

Across the sample, families with four or more members are more likely than families with fewer members to have at least one child working, suggesting that larger families may need the extra income provided by the working child. However, having more autonomous adults in a family who are capable of working does not decrease the likelihood of having a child working. In fact, the likelihood of having a working child member increases between having one autonomous adult and two autonomous adults, suggesting that family size is a more important predictor of whether a family will have a working child than the number of autonomous adults.

**Figure 12.2. Proportion of families with a working child per autonomous adult, Syrians vs. non-Syrians**  
Percentage of families (%)



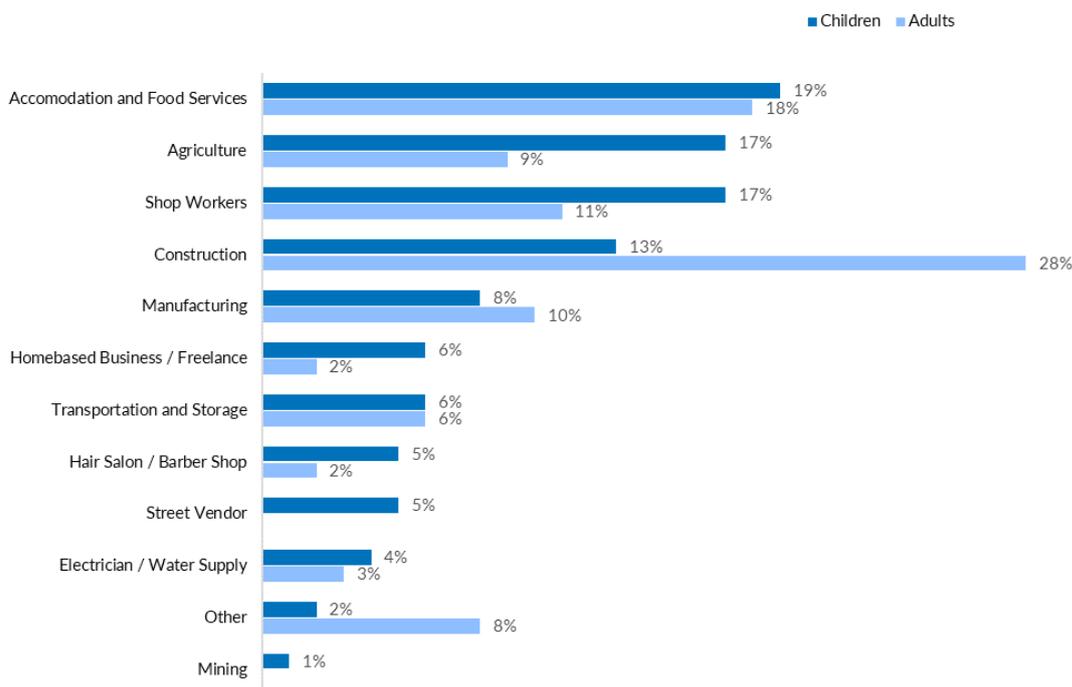
Children in urban areas are more likely than children in rural areas to be involved in child labour or hazardous work. According to the 2021 VAF survey, 71% of Syrian and 74% of non-Syrian children engaged in child labour are based in urban locations, and 73% of Syrian and 67% of non-Syrian children engaged in hazardous work live in urban areas.

### Sectors and working conditions for those engaged in child work

Children are most likely to be working in accommodation and food services (19% of children), agriculture (17%), or as a shop worker (17%). As compared to adults they are 15 percentage-points less likely to work in construction and 8 percentage-points more likely to work in agriculture; however, a high proportion of children still work in the construction industry (13%) which can be more hazardous than other sectors.

**Figure 12.3. Sectors of work for child workers**

Percentage of individuals (%)



### Working hours

Child labourers tend to work long hours, with child labourers working an average of 33.9 hours per week. The average hours worked by Syrian boys are substantially higher than Syrian girls as illustrated in the below table. Subsequently, working long hours was the second most commonly reported work abuse by working children (31% of child workers) behind being paid less than minimum wage (34% of child workers).

**Table 12.2. Average hours worked by gender and nationality**

Nationality	Male	Female	Total
Syrian	37.4	11.4	35.1
Non-Syrian	25.3	NA	25.3

A high proportion of both Syrian and non-Syrian child labourers report having a disability. There is a smaller but still high proportion of child labourers with a chronic illness at 6% of Syrian and 13% of non-Syrian child labourers respectively. These children may be more vulnerable to adverse health and education outcomes as a result of exposure to child labour and hazardous work environments.

**Children with a disability**

- 43% of Syrian child labourers
- 48% of non-Syrian child labourers
- 48% of Syrian children engaging in hazardous work
- 67% of non-Syrian children engaging in hazardous work

While hours worked are very high, 65% of Syrian and 84% of non-Syrian child labourers still report that they are enrolled in school (though at a lower rate than non-working children). Most had attended school at some point in their lives.

Table 12.3. Number and proportion of children attending school and working, Syrians vs. non-Syrians

	Number of children		Proportion of children aged five to seventeen in sample (%)	
	Syrian	Non-Syrian	Syrian	Non-Syrian
<b>Total children (5 to 17)</b>	<b>7,453</b>	<b>1,854</b>	<b>100</b>	<b>100</b>
Children attending school and not working	5994	1,485	80	80
Working children	267	39	3.6	2.1
Working and attending school	175	34	2.3	1.8
Working and not attending school	92	5	1.3	.3
Neither working nor attending school	1284	330	16	18

# 13. Gender analysis



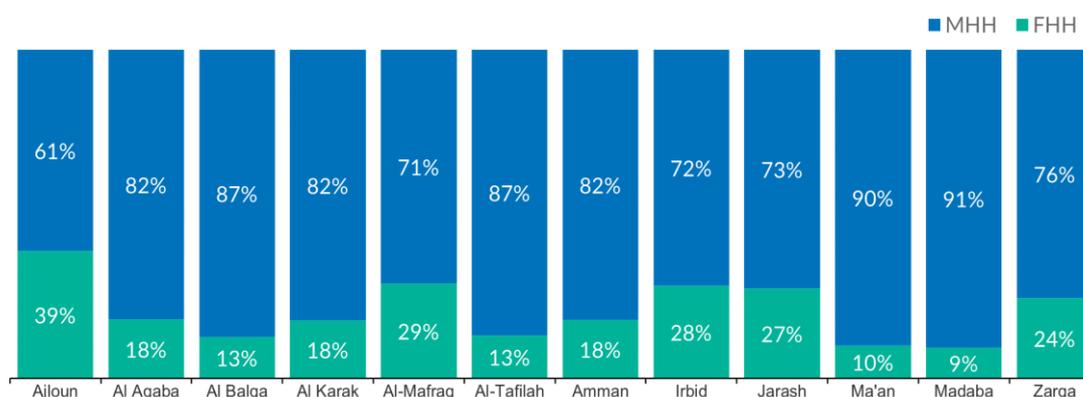
This chapter was developed based on the gender-disaggregated results of each sector included in the survey. Full gender disaggregation is limited for this household-level survey with only selected modules covering each individual of the household. Findings are thus presented based on the gender of the head of household, and at the level of the individual where applicable.

## Demographics

Individuals covered by the VAF are fairly evenly split in terms of gender. Female-headed households (FHH) constituted 23% of households in the sample. FHH are the most common in Ajloun (39%), Mafraq (29%), Irbid (28%) and Jerash (27%). The governorates with the lowest percentage of FHH are Madaba (9%), Ma'an (10%), Tafilah and Balqa (13%).

**Figure 13.1. MHH and FHH by governorate**

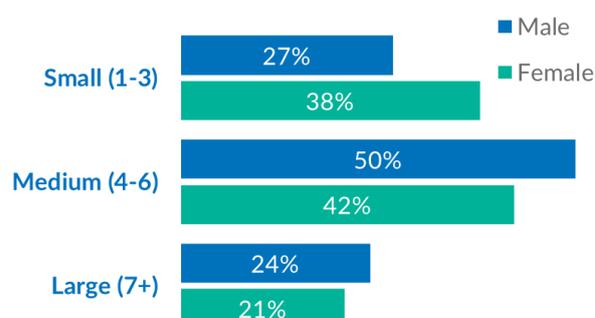
Percentage of individuals (%)



In the sample surveyed for the VAF, male-headed households (MHH) were composed of 5.0 individuals on average, compared to 4.6 in FHH. 38% of individuals were living in MHH with at least one child under the age of five, compared to only 20% in FHH.

**Figure 13.2. Household composition by HoH gender**

Percentage of households (%)



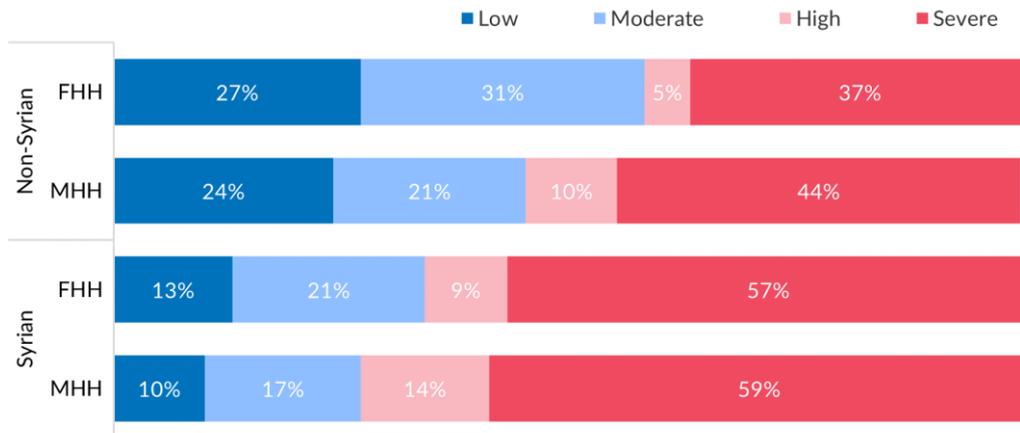
On the other hand, FHH were more likely to have an elderly individual (above 60 years old) living in the household than MHH, 16% and 12% respectively.

### Dependency ratio

Vulnerability in the dependency ratio dimension as measured by VAF indicators is higher for male-headed households for both cohorts. The differences are especially pronounced for non-Syrians.

**Figure 13.3. Dependency ratio VAF final score by HoH gender**

Percentage of individuals (%)

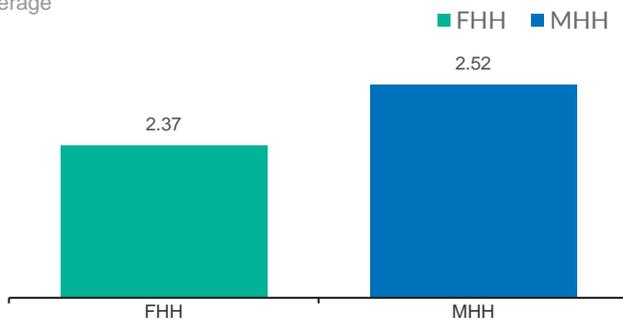


Individuals in male-headed households are considerably more likely to be categorised as highly or severely vulnerable in the VAF dependency ratio score. In MHH, 73% of Syrian individuals and 54% of non-Syrian individuals face a high or severe dependency ratio vulnerability compared to 66% of Syrian and 42% of non-Syrian individuals in FHH.

These figures are driven by a larger proportion of children within MHH: across the sample the average amount of children in MHH is 2.1 compared to 1.9 in FHH. Overall, families with MHH are more likely to have at least one child under the age of five living in the household than FHH, 38% and 20% respectively. For Syrian families, FHH have a 76% chance of not having a child under five years old compared to families in MHH, which have a 54% likelihood. The same trend was also found in non-Syrian families, where families in FHH are 9% likely to have no children under five and non-Syrian families an 81% chance. In turn, FHH are more likely to have at least one elderly individual over the age of 60 living in the household than MHH, 16% and 12% respectively.

**Figure 13.4. Number of dependents by HoH Gender**

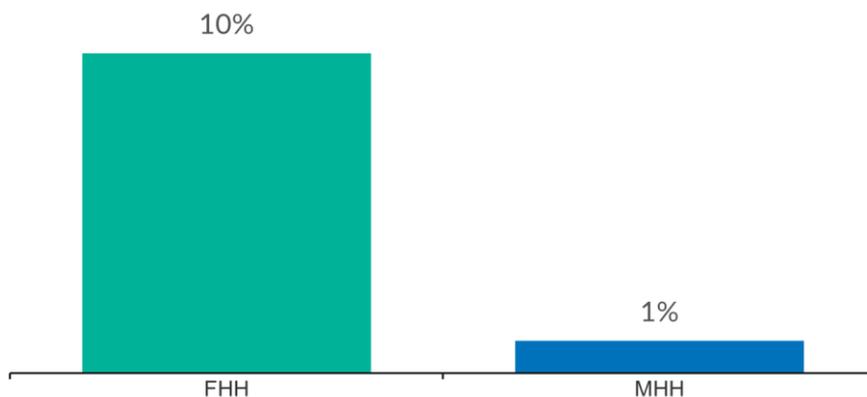
Average



The dependency ratio shows that MHH have, on average, a higher number of dependents than FHH.

However, both Syrian and non-Syrian MHH are much less likely to face severe vulnerability linked to having a single head of the household and fragile<sup>82</sup> household members. Indeed, while only 1% of MHH report having simultaneously a single head of the household and a fragile household member, the percentage is 10 times higher for FHH, with 10% reporting to be in such situation.

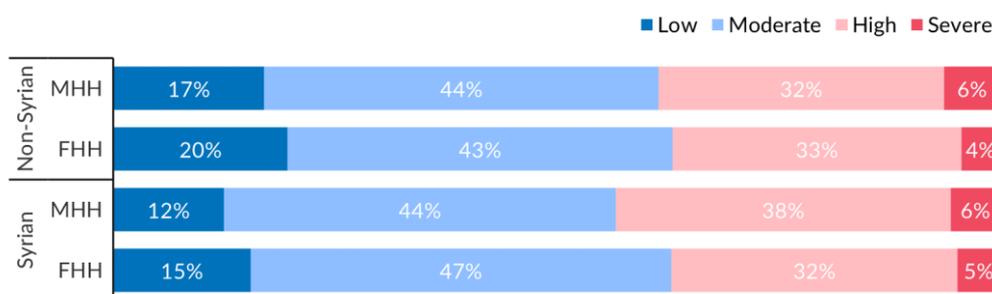
**Figure 13.5. Single HoH and fragile household members by HoH gender**  
Percentage of individuals (%)



### Health

Overall, Syrian MHHs appear more vulnerable than FHHs in the health dimension. This is not the case for the non-Syrian cohort covered by the VAF.

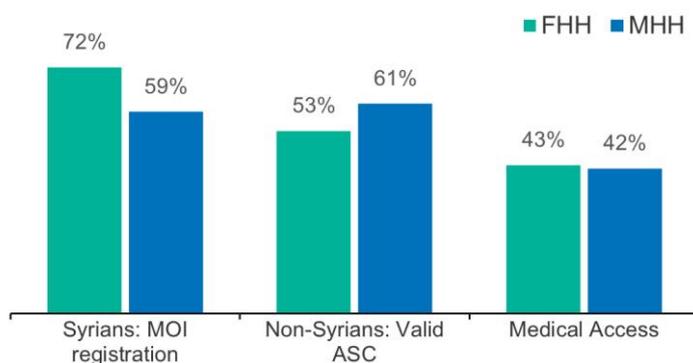
**Figure 13.6. Health VAF final score by HoH gender**  
Percentage of individuals (%)



<sup>82</sup> Fragile members defined as having either a disability or chronic illness which affects their daily life.

**Figure 13.7. Health accessibility and availability by HoH gender**

Percentage of individuals (%)



Syrian individuals living in FHH are considerably more likely to report having a valid MOI than their MHH counterparts, 72% and 59% respectively. In turn, among non-Syrians, those living in FHH households are less likely to have a valid ASC than those living in MHH, 53% and 61% respectively.

There are no significant gender differences in terms of medical access. At the individual level there are no significant differences between male and female MOI card holders, with 91% of Syrian adult men and 90% of Syrian adult women holding a valid card, and 76% of boys and 77% of girls under 18 holding a valid MOI card.

Throughout the sample, gender is not found to be a significant predictor in whether an individual reports having a disability. However, female refugees are one percentage point more likely to report having a chronic illness compared to male refugees (21% of female refugees report having a chronic illness compared to 20% of male refugees)

There is a significant relationship between the gender of the head of the household and chronic illnesses. 32% of Syrian and 44% of non-Syrian families in FHHs report having at least two chronically ill members compared to 28% and 42% in MHHs respectively. These chronic illnesses are also more likely to affect the daily life of those who suffer from it in FHH (45%) than in MHH (41%).

There is a relationship between gender of the head of household and spending on healthcare of Syrian individuals, but the same relationship is insignificant for non-Syrian individuals. Syrian individuals in MHH are more likely to spend 10% of their total budget on health expenditure (45% of individuals) as compared to individuals in FHH (39%).

## COVID KAP



COVID-19 symptoms: MHH and FHH are equally likely to know of at least three symptoms of COVID-19 (87% and 88% respectively).



COVID-19 transmission: MHH are slightly more likely than FHH to know precisely how the virus is transmitted, 28% and 25% respectively.



MHH are more likely to have a vaccinated member. As such, 57% of MHH have their head of household vaccinated with at least one dose compared to in FHH.<sup>83</sup>

Differences in vaccine rates between MHH and FHH may be due to the higher number of working members in MHH (.8 working members on average) compared to FHH (.5), as emergency orders required some workers to be vaccinated in order to enter and work in public spaces. Accordingly, households with no working members are 7-percentage points less likely to have a member with at least one dose of a COVID-19 vaccine (55% to 48%).

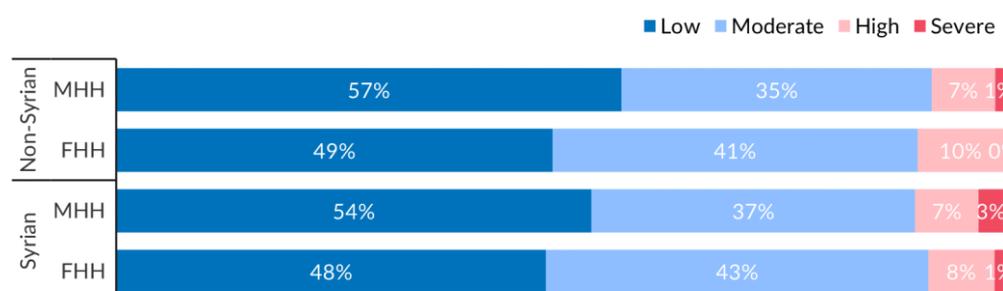
FHH are more likely to report that they are unsure or do not intend to get vaccinated (30% of Syrian and 18% of non-Syrian FHH compared to 19% of Syrian and 8% of non-Syrian MHH). Unvaccinated FHH are also slightly more likely to report that they do not know how to register to receive a vaccine: 31% compared to 27%. Of FHHs who are not planning to get vaccinated, 37% of these respondents report that the reason is either pregnancy or breast feeding.

## Shelter

With respect to overall shelter vulnerability along the VAF criteria, MHH appear more likely to fall into the low-vulnerability category for both cohorts.

**Figure 13.8. Shelter VAF final score by HoH gender**

Percentage of individuals (%)



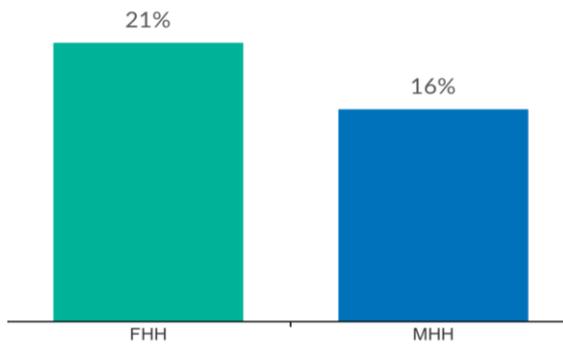
Although FHH have smaller families, they live in more crowded shelters compared to MHH, with 66% of respondents in FHH reporting living in less crowded homes, or with just one family and less than four people per room (considered a not crowded household), compared to 74% of MHH. 89% of both FHH and MHH report living in finished buildings. However, while FHH are slightly more likely to be living in unfinished or sub-standard buildings (9% vs. 7%), MHH are slightly more likely in turn to be living in informal settlements (3% vs. 2%).

<sup>83</sup> This question was most frequently answered by the head of the household and might not reflect the vaccination status of every member of the household.

There are no significant differences in terms of overall housing conditions between MHH and FHH, with 21% of both MHH and FHH living in good household conditions. However, FHH are slightly more likely to report that their shelter conditions are acceptable than MHH, 46% and 43% respectively. MHH are more likely to report sub-standard conditions, with no protection, leaking roof, and no windows or doors (55% of MHH, 52% of FHH).

**Figure 13.9. Verbal threat of eviction by HoH gender**

Percentage of individuals (%)

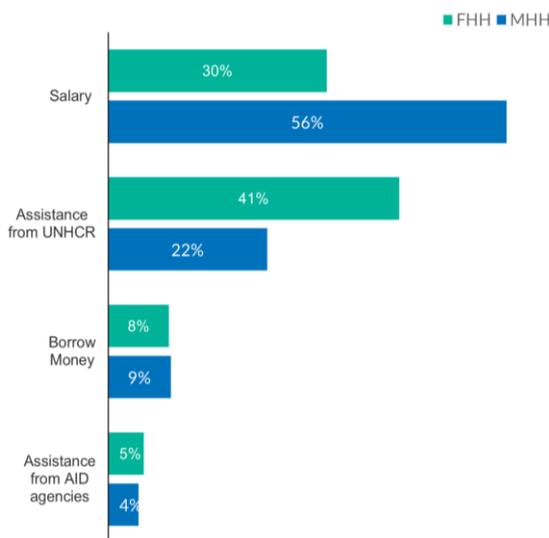


FHH are slightly more likely than MHH to not have any formal tenure agreement: 44%, compared to 46% of MHH. 21% of FHH report having received a verbal threat of eviction from the landlord, compared to 16% of MHH.

Most FHH and MHH rent their dwellings, 94% and 93% respectively. On average MHH pay just slightly more per month on rent (123 JOD) than FHH (120 JOD), with 8% of both FHH and MHH reporting not paying rent at all.

**Figure 13.10. Means of paying rent by HoH gender**

Percentage of individuals (%)



While more than half of MHH (56%) pay their rent with money from their salaries, only 30% of FHH do.

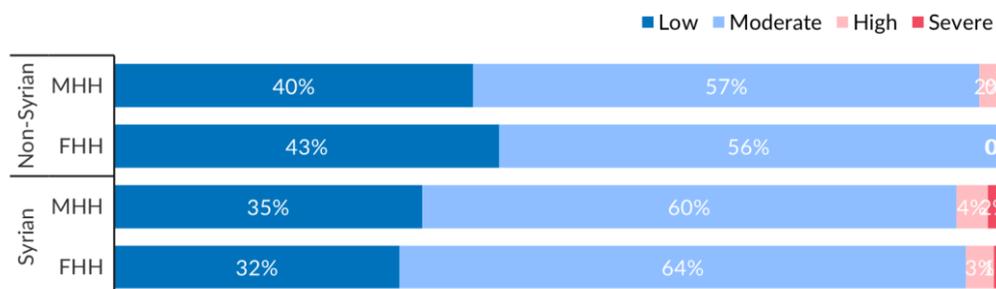
FHH are more likely than MHH to pay their rent with money coming from UNHCR basic needs assistance, 41% and 22% respectively. Among those who rent their dwelling, slightly more than half of FHH and MHH did not pay their rent in the last three months.

## Water, Sanitation, and Hygiene (WASH)

Overall, MHH are slightly more likely to score in the high or severe vulnerability ranges in the WASH dimension.

**Figure 13.11. WASH VAF final score by HoH gender**

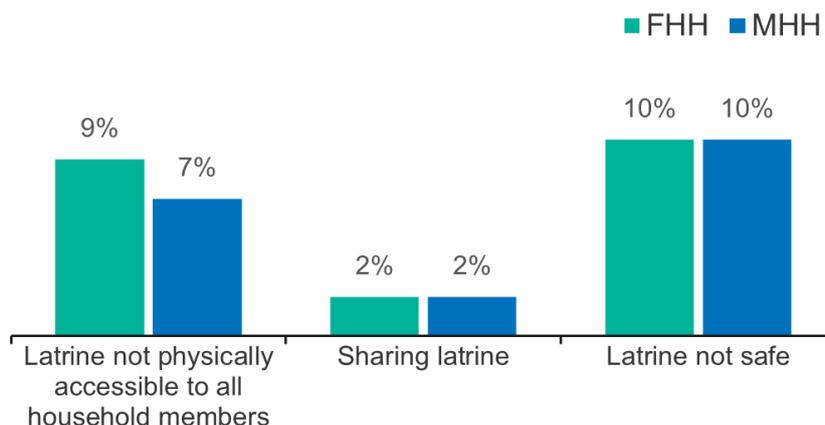
Percentage of individuals (%)



Individuals living in FHH are more likely to report that their households do not have latrines that are physically accessible to all than MHH (9% compared to 7% of MHH). However, there are no gender differences in access to shared latrines vs. exclusive latrines with both 2% FHH and MHH sharing latrines. Similarly, there were no gender differences in terms of latrine safety, with 10% of both FHH and MHH reporting unsafe access to latrines.

**Figure 13.12. Access to latrines by HoH gender**

Percentage of individuals (%)



MHH are more likely to report unlined pit, field buckets or plastic bags as their household's type of wastewater disposal than FHH, with 5% of them using this mechanism compared to 3% of FHH.

For non-Syrians households there are no significant differences in terms of WASH expenditure between MHH and FHH.

Households with a higher composition of female members than male members tend to spend more on WASH items. Non-Syrian households with more female members spend an average of 21 JOD per month compared to 15 JOD per month for households with more male members. Syrian households with more female members spend an average of 24 JOD per month compared to 22 JOD per month for households with more male members.

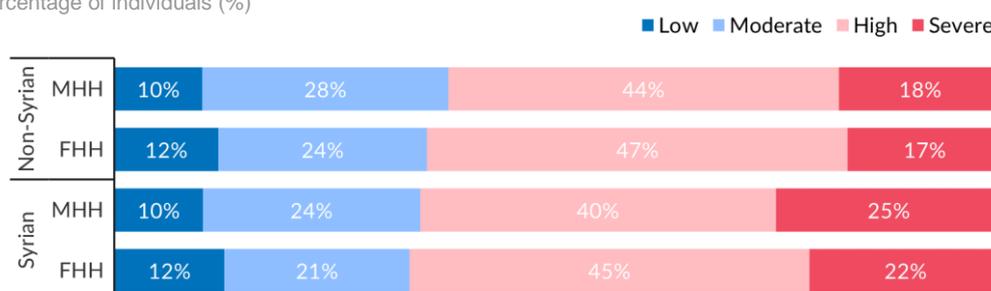
These differences are mostly driven by higher spending on sanitation items, in particular diapers/sanitary pads. For all refugee households, fewer than 1% do not spend any monthly budget on WASH items, presumably the result of limited financial capacity as noted for households with no water bill expenditure. Syrian individuals in MHH are more likely to use 10% or more of their total budget on health expenditure (45% of individuals) as compared to individuals in FHH (39%).

### Livelihood coping strategies index (LCSI)

Overall, non-Syrian MHH are relatively similar in vulnerability to their FHH counterparts. For Syrians, MHH covered by the sample more frequently fall into the severely vulnerable category. FHH are slightly more likely than MHH to not resort to livelihood coping mechanisms to make ends meet, 12% and 10% respectively.

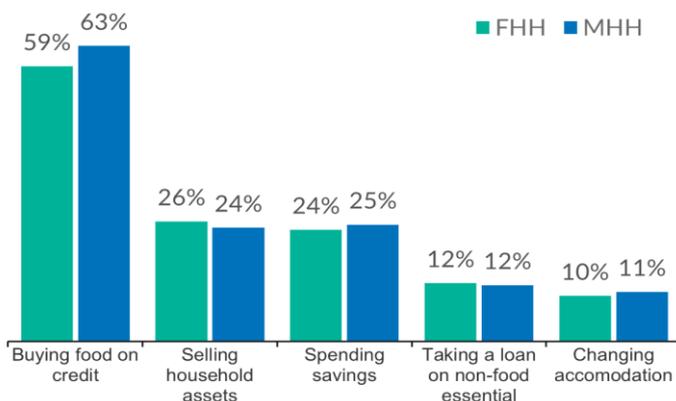
**Figure 13.13. LCSI VAF final score by HoH gender**

Percentage of individuals (%)



### Stress level

**Figure 13.14. Stress-level coping mechanisms by HoH gender**  
Percentage of individuals (%)

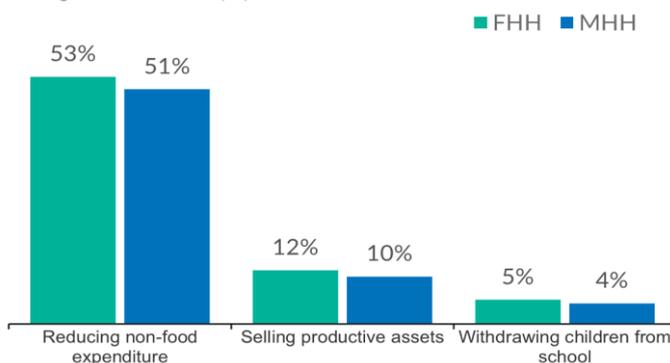


80% of FHH make use of stress-level coping mechanisms, compared to 77% of MHH. There are no major gender differences in terms of the stress-level mechanism used, except MHH are slightly more likely to buy food on credit (63%) than FHH (59%).

### Crisis level

FHH are slightly more likely to enact a crisis-level coping mechanism than MHH, with 58% and 55% doing so respectively. 53% of FHH report reducing their non-food expenditures compared to 51% of MHH.

**Figure 13.15. Crisis-level coping mechanisms by HoH gender**  
Percentage of individuals (%)

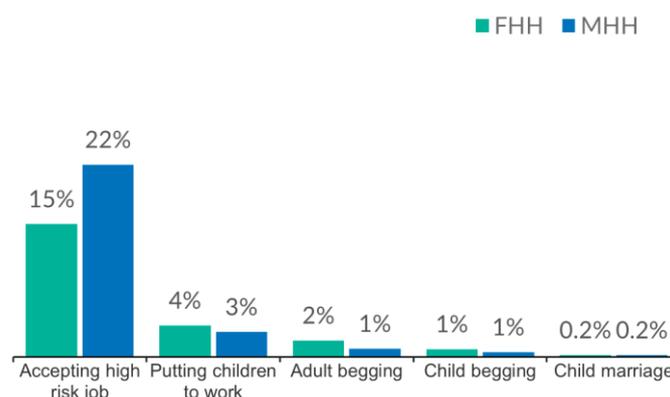


There are no significant differences between the percentage of MHH and FHH who report selling productive assets; 10% and 12% respectively and withdrawing their children from school; 5% and 4%.

### Emergency level

18% of FHH report making use of emergency-level coping mechanisms, compared to 24% of MHH.

**Figure 13.16. Emergency-level coping mechanisms by HoH gender**  
Percentage of individuals (%)



22% of MHH and 15% of FHH accepted a high-risk job as a livelihood coping mechanism, with MHH being considerably more likely to enact this mechanism than FHH. There are no significant gender differences for the other emergency-level coping mechanisms.

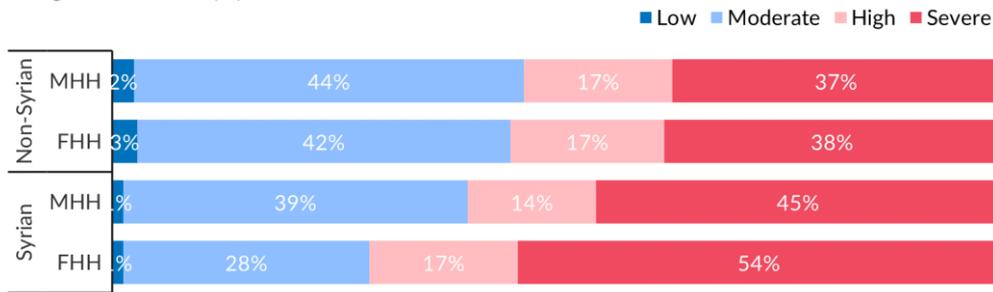
### Food security

Female-headed households are more likely to fall into the severe category of VAF food security vulnerability. The difference is especially pronounced for Syrians.

Overall Syrian individuals in FHH are more likely to report worse food security outcomes, with 71% of Syrians in a FHH facing high or severe vulnerability compared to 60% in MHH. For non-Syrian individuals there was no relationship between the gender of the head of household and overall food security vulnerability rating.

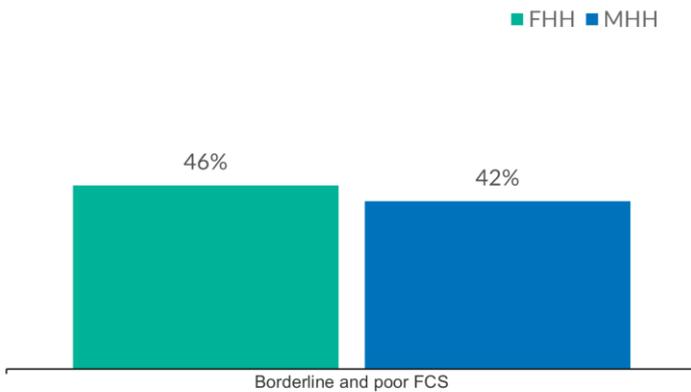
**Figure 13.17. Food security VAF final score vulnerability by HoH gender**

Percentage of individuals (%)



**Figure 13.18. Food consumption score by HoH gender**

Percentage of individuals (%)

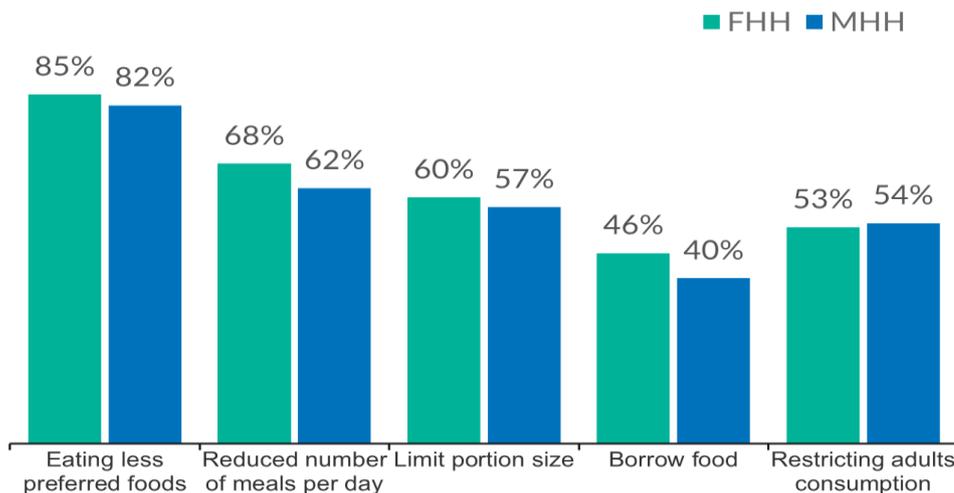


FHH are more likely to score high and severe vulnerability levels in the food consumption score (FCS), with 46% of those living in FHH reporting a borderline or poor FCS level, compared to 42% of those living in MHH.

In all dimensions of the reduced coping strategies, individuals living in FHH are more likely to report using all the coping mechanisms at least once. The only exception is for restricting adult consumption, a mechanism used equally by FHH and MHH.

**Figure 13.19. rCSI, individuals using each mechanism at least once by HoH gender**

Percentage of individuals (%)



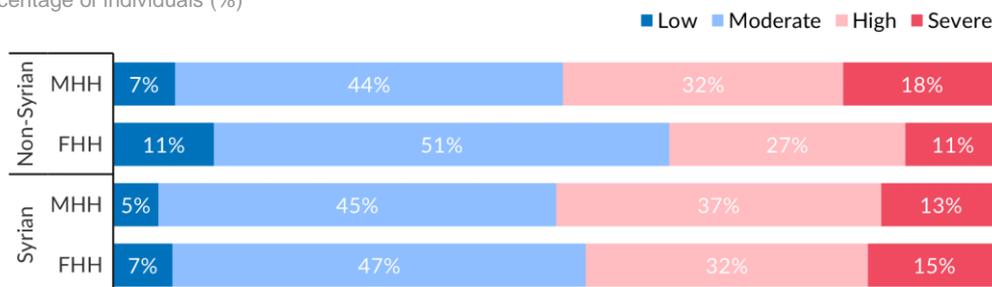
For Syrian respondents, the gender of the head of household influences amount of expenditure on food, with MHH (84.6 JOD) spending more on average than FHH (75.7 JOD). In non-Syrian households and median of 53.4 JOD the gender of the head of household does not significantly influence expenditure on food.

### Education

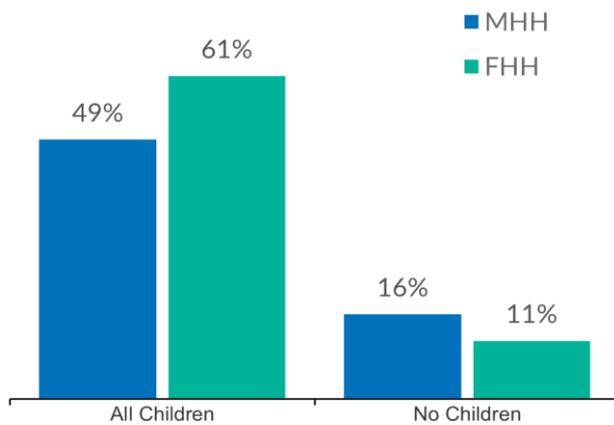
Overall, MHH are more likely than FHH to be highly or severely vulnerable in the education VAF final score.

**Figure 13.20. Education VAF final score by HoH gender**

Percentage of individuals (%)



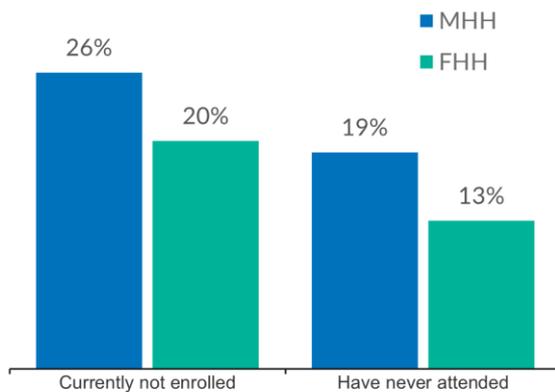
**Figure 13.21. School attendance by HoH gender**  
Percentage of individuals (%)



school-aged children have missed school in the past three years, compared to 4% of FHH.

School-aged boys are slightly more likely than school-aged girls to not currently be enrolled in school, this is the case for 26% of boys compared to 24% of girls. Children living in MHH are considerably more likely to not be enrolled in school (26%) and to never have attended school (19%) than those in FHH, where 20% are not currently enrolled and 13% never attended.

**Figure 13.22. Enrolment and attendance by HoH gender**  
Percentage of individuals (%)



While there is no significant difference in terms of the overall number of school aged-children in the household, MHH are less likely to have all those school-aged children (ages 5–18) attending school than their FHH counterparts. MHH are also more likely to report that none of their school-aged children are in school (16%) than FHH (11%). 5% of MHH report that the majority (50–100%) of their school-aged children have missed school in the past three years, compared to 4% of FHH.

93% of five-year-old girls and 94% of 5-year-old boys do not attend school, predominantly because 5 is beneath the legally mandated school for age. 15% of 6-to-15-year-old girls and 16% similarly aged boys do not attend school. This percentage is mainly driven by children aged 6, for which 62% of girls and 59% of boys do not attend school. The percentage drops to 16% for girls and 17% for boys at 7 years old, and to 10% for girls and 9% for boys at 8 years old.

The main reason mentioned is that children are not of school age, which applies mainly for those aged 6 and 7, with 89% of boys and 84% of girls aged 6 not attending school for this reason. This percentage drops to 39% of boys and 34% of girls at 7 years of age, and to 5% of boys and 6% of girls at 8.

Girls are more likely than boys to have never attended school, with 37% reporting so, compared to 12% of boys. Both boys and girls who have attended school previously but do not anymore, have, on average, dropped out of school at 11 years of age. Similarly, individuals who currently attend school or have done at some point started basic school at 6 years old on average, irrespective of their gender.

The general tendency on types of school frequented applies to both boys and girls, with no significant differences between the two: children tend to attend public basic schools (grades 1 to 10), and private schools for their secondary studies (grades 11 and 12).

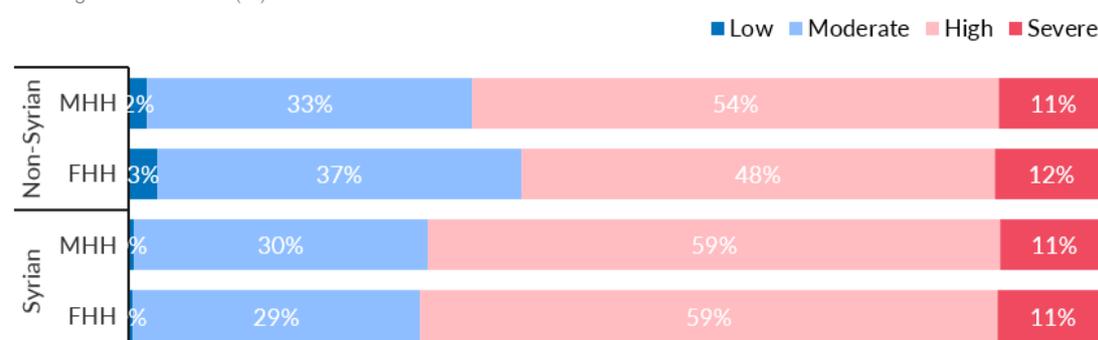
Girls are slightly more likely than boys to report no difficulties in school, 53% and 50% respectively. This difference is driven by a higher percentage of boys who report bullying as a challenge, with 7% doing so compared to 4% of girls.

### Basic needs, debt, and financial inclusion

An analysis of overall vulnerability along the VAF criteria in the basic needs dimension shows that non-Syrian FHH score slightly higher on average than their male-headed counterparts. This is not the case for the Syrian cohort.

**Figure 13.23. Basic needs VAF final score by HoH gender**

Percentage of individuals (%)

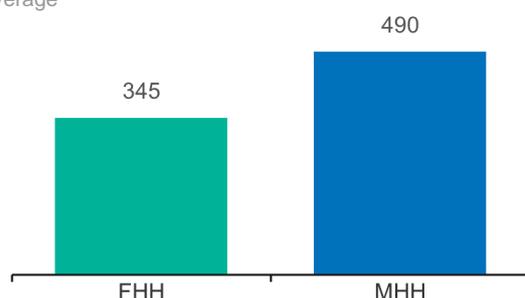


There are no significant differences between MHH and FHH in terms of their ability to meet the SMEB, with 61% of both MHH and FHH individuals scoring at the high vulnerability level. 13% of both FHH and MHH score at the severe vulnerability level.

Individuals in MHH are more likely to have over 40 JOD per capita than individuals in FHH. Indeed, 79% of Syrians and 71% of non-Syrian individuals in MHH have this level of debt compared to

**Figure 13.13. Debt per capita by HoH gender**

Average



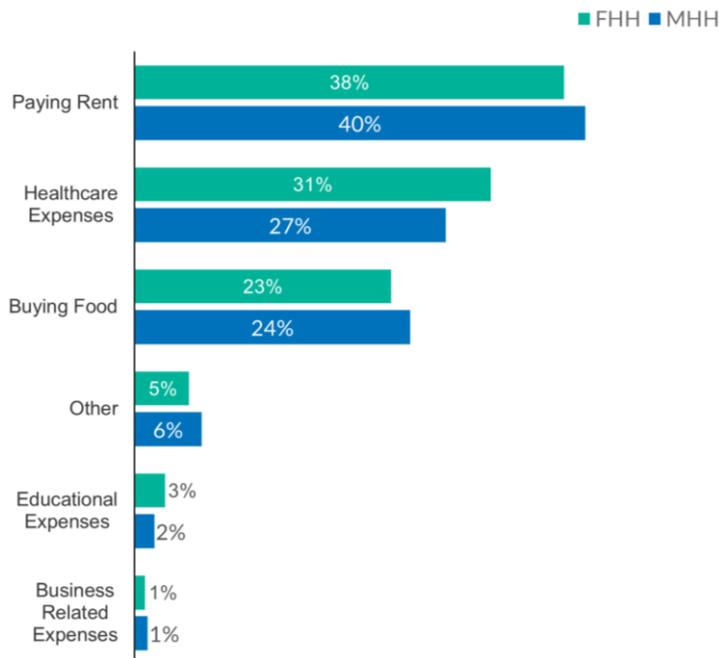
72% of Syrian and 65% of non-Syrian individuals in FHH. On average, individuals living in MHH also have a higher absolute debt per capita (490 JOD) than those living in FHH (345 JOD).<sup>84</sup>

Individuals living in MHH and FHH are more likely to borrow money to help pay for their rent expenses. Those in MHH are slightly more likely to do so (40%) than those in FHH (38%).

<sup>84</sup>  $t(3458.5) = -5.9792, p = .00$

Similarly, individuals MHH are slightly more likely to borrow money to buy food (24%) than those in FHH (23%). In turn, individuals living in FHH are more likely to borrow money for healthcare-related expenses, with 31% of them doing so, compared to 27% of those living in MHH.

**Figure 13.25. Reasons for borrowing money by HoH gender**  
Percentage of individuals (%)



For non-Syrian families, those in FHH are more likely than those in MHH to have access to a bank account or mobile wallet by 3-percentage points (10% to 7%). However, for Syrian families there are no significant gender differences in access to mobile wallets or bank accounts.

FHH with a bank account or mobile wallet are more likely than MHH to use the account to receive assistance, 70% compared to 56%

respectively. In turn, MHH are more likely to use it to store salaries or savings, with 24% of them using it for this purpose compared to 15% of FHH, and to pay bills, 13% and 5% respectively.

### Livelihoods and income

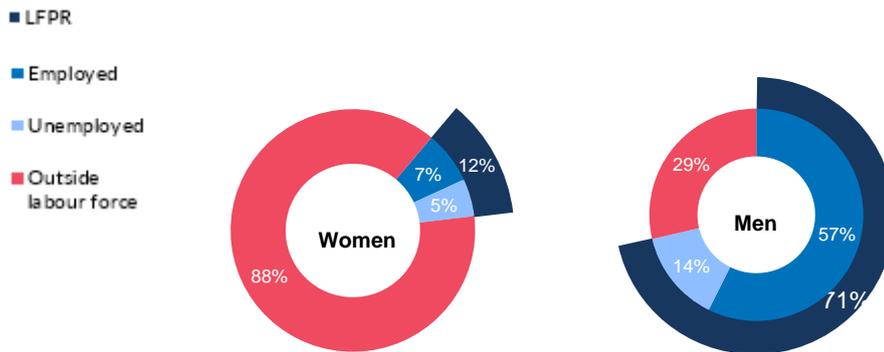
MHH have significantly better access to employment than FHH, with 31% of MHH reporting that no member is employed compared to 57% of FHH. In line with previous findings, FHH have a considerably lower total family income than MHH. Indeed, on average **FHH families earn 205 JOD per month**, compared to **243 JOD for MHH**. Among those who report an income from work, individuals living in FHH report on average a lower income than those in male-headed households: 177 JOD compared to 195 JOD.

Income from work represents only 30% of total income for FHH, compared to 50% for MHH. FHH are more dependent on assistance, with 30% of their total income coming from WFP assistance compared to 26% for MHH, and 18% coming from UNHCR assistance for FHH, compared to 11% for MHH.

As previously documented, the gender of the individual is a strong predictor of its labour force participation and employment. Women are largely excluded from the labour market. Indeed, **88% of refugee women interviewed fit into the category of outside labour force, compared to only 29% of men.**

**Figure 13.14. Employed, unemployed, outside labour force by gender**

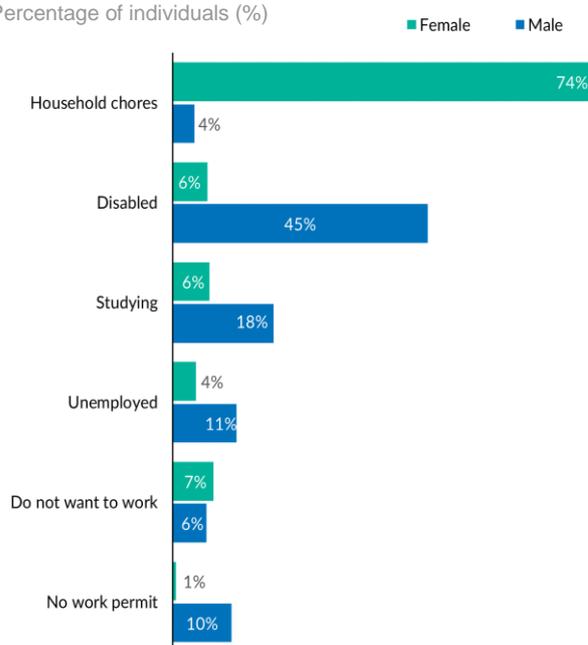
Percentage of individuals (%)



Only 12% of women participate in the labour force, compared to 71% of men. Non-Syrian women are slightly more likely to participate in the labour force (17%) than their Syrian counterparts (11%).

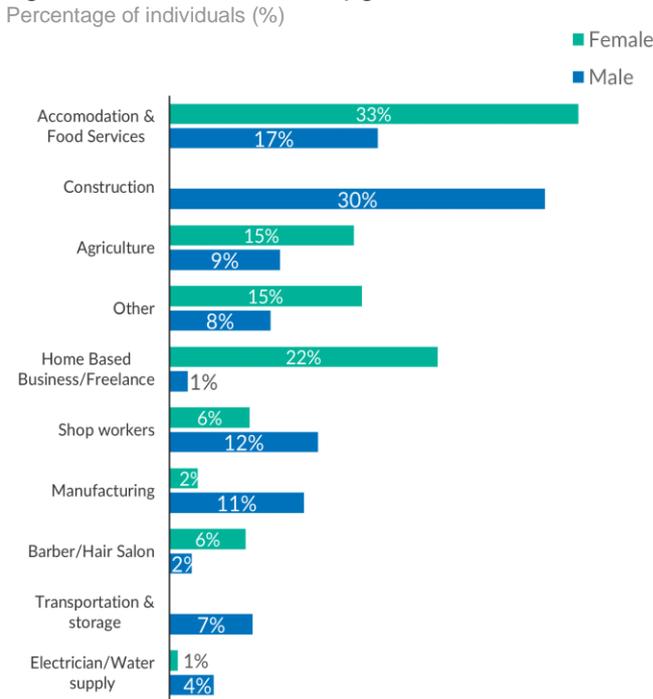
**Figure 13.15. Reasons for not being part of labour force by gender**

Percentage of individuals (%)



For women, the main reason why they do not participate in the labour force is because they are busy with household chores or caretaking. Most of the men who do not work are disabled. Most currently valid work permits belong to men. As such, 12% of men have a work permit, compared to only 0.5% of women.

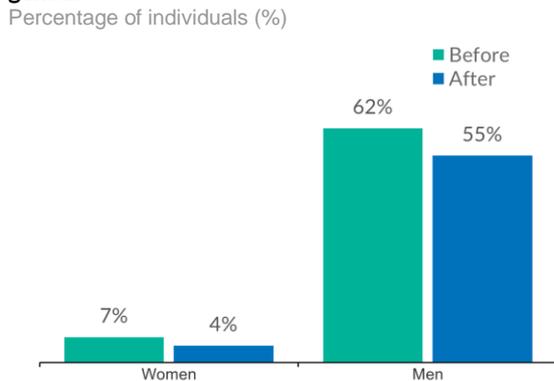
**Figure 13.16. Sectors of work by gender**



Among those working at the time of the survey, sectors of work vary considerably depending on their gender. 33% of working women work in the accommodation and food services sector, compared to only 17% of men, while no women work in construction but 30% of men are engaged in this sector. Women continue to favour home-based work (22%) in comparison to men (1%).

Men who work tend to report overall worse working conditions than women who do so. On average, men work 42 hours per week, compared to 24 hours for women. As expected, working women are considerably less likely to both carry heavy loads and operate heavy machinery in their jobs. **Only 31% of women carry heavy loads compared to 63% of men, and only 2% of women operate machinery compared to 13% of men.** This is consistent with previous findings: men are more likely to work in the sectors where carrying heavy loads are the most common, such as the construction sector, transportation and storage, and manufacturing. Similarly, while only 1% of women report operating heavy machinery, 13% of men do so in their daily work. Women are also more likely to report no hazardous situations at work (25%) than men (20%), and no abuses (44% of women compared to 40% of men).

**Figure 13.29. Work before vs. after COVID-19 by gender**



Both male and female respondents lost jobs before vs. after COVID-19. However, while before the pandemic 62% of men had a job, only 7% of women reported having one. The percentage of men working dropped to 55% after COVID-19; for women it dropped to 4%.

## Child labour and child marriage

Boys are significantly more likely to be engaged in child labour than girls, and as such 83% of Syrian and 78% of non-Syrian child labourers are boys. The proportion of boys engaging in hazardous work is even higher: 93% of Syrian and 100% of non-Syrian children engaged in hazardous work are boys.

18% of child labourers are girls



82% of child labourers are boys



Children in FHH are slightly more likely to be engaged in child labour than their counterparts living in MHH, 4% and 3%, respectively. For those living in FHH, the most common sector of work is accommodation and food services (25%), followed by agriculture (17%) and construction (16%). For those in MHH it is shop work (19%), followed by accommodation and food services (17%).

Children engaged in child labour mostly live in Mafraq (22% of those in FHH and 18% of those in MHH), Irbid (17% of those in FHH and 14% of those in MHH), and Amman (15% of those in FHH and 25% of those in MHH).

Girls are substantially more likely than boys to be married or divorced. For Syrians, 1.6% of girls between the ages of six and seventeen are married or divorced compared to .03% of boys. For non-Syrians, .4% of girls between the ages of six and seventeen are married, but no boys of these ages are reportedly married. Girls between the age of sixteen and seventeen make up the majority of those reportedly married or divorced, and across the sample 9% of girls aged either sixteen or seventeen have this marital status.

Of children between the ages of six and seventeen who are either married or divorced, 71% are not enrolled in school, and of those who are not enrolled in school, 71% report that they have been enrolled in school previously. Of children who are married that do not attend school, 47% report that their marriage is the reason that they are unable to attend and 29% report that they are not interested in attending.



# Conclusions and recommendations

The VAF population survey is a valuable tool for actors in the refugee response in assessing overlapping vulnerabilities and measuring the impact of certain shocks on the refugee community in country. Recognizing that refugees have evolving needs, the findings will be used in designing evidence-based strategies, targeted programmes and advocating for the inclusion of refugees in national systems.

This has been the first VAF population survey since the onset of the COVID-19 pandemic. To promote a holistic understanding of the vulnerability of refugees of all nationalities across the country, this survey included both non-Syrian refugees and Syrian refugees living in the camps for the first time (separate report to come for the camp refugees). While it was observed that a slight increase in vulnerability across all sectors for Syrians took place following the pandemic, the vulnerability levels between Syrians and refugees of other nationalities did not display stark differences. However, when further disaggregating the non-Syrian population, certain refugee nationalities displayed higher levels of vulnerabilities compared to other nationalities.

Findings reveal both the benefits and gaps of inclusion in national systems: the majority of refugee children attended school even with the difficulties of remote learning, health coverage was extended to non-Syrian refugees and work income, for refugees residing in host communities, is reported as the primary income source for households. However, existing gaps are linked with financial constraints: children who dropped out of school did so due to family constraints; the cost of health treatment is at times unaffordable, forcing refugees to go into debt in order to receive needed treatment; and work permits costs are perceived as high, in comparison to monthly income.

Refugees continue to demonstrate remarkable resilience. Despite limited employment opportunities, the majority of refugee households residing in host communities are generating their own income, moving away from reliance on humanitarian assistance as the sole source of household financing. Nonetheless, the wages earned by refugees, even at the minimum wage level, are insufficient to meet the household monthly expenditure, meaning that many families continue to need some level of assistance, alongside resorting to coping strategies, such as reliance on debt, to make ends meet.

To address vulnerabilities and support refugees in becoming more shock-resilient, and to ensure the refugee response is adequately addressing the full complement of needs in support of the Jordanian government's efforts, the following recommendations could be considered:

### **Compounded vulnerabilities require concerted cross-sectoral interventions**

As the Syrian refugee response enters the second decade, and with limited opportunity for refugees to return home, the need to ensure cohesion and coordination across all of the response sectors is paramount to guarantee that not only are the needs of refugees addressed but that financing is utilised in an efficient and effective manner. The VAF highlights the fact that refugee needs are interrelated, with increases vulnerability in one area, having negative impact in others. For instance, a drop in work income can have an impact on food security or shelter conditions for a household, and as such intersectoral discussions need to be reinvigorated, using new data to help support development of future strategies and advocacy, supporting a stronger refugee response but also identifying opportunities within broader national planning to support sustainable solutions.

### **Expand economic and financial inclusion**

Increased access to sustainable economic opportunities, for refugees of all nationalities irrespective of where they reside, would allow more households to move away from aid dependency and move closer to self-reliance. This would allow refugees to contribute to strengthening the host country economy. Access to work permits and mobile wallets, currently granted only to Syrian refugees, should be extended to non-Syrian refugees as well as opening up more sectors for work permits available for Syrian refugees. Facilitation of business ownership for refugees from all nationalities would also be key to enhance economic inclusion. Access to basic bank accounts for all refugee nationalities will allow many to save part of their income for increased resilience against economic shocks, as well as supporting access to microloans that will help support the growth of refugee owned home based businesses.

### **Improve awareness of access to services, on supply and demand sides**

Awareness of refugees' entitlement to access various key services, notably education and health services, could be strengthened both among refugees and service providers, which would in turn improve access to such services. Promoting access to healthcare will help ensure a decrease in severe vulnerabilities

### **Advocate for an integrated vulnerability-based approach to subsidies for electricity and water**

Short-term extension of electricity subsidy was granted to vulnerable Syrian refugees but the potential increase in utility bills for these vulnerable households will see the gap between income and expenditure broaden. There is a need to determine meaningful longer-term solutions for all vulnerable households in Jordan, including refugee households, to mitigate the impact of these tariff changes, both in electricity and potentially in the water sector.

### **Joint Vulnerability Assessment: Inclusion of refugees in Government of Jordan's Household Income and Expenditure Survey (HIES)**

Representation of refugees in the HIES will support unified vulnerability and poverty estimates, allowing a clear vision of needs in country. This will capacitate the Government to plan for ongoing refugee inclusion but will also support donors to identify the most effective financing options.

### **Strengthen the coherence between humanitarian and development actors**

In order to fulfil to the commitment of the SDGs and “leaving no one behind”, humanitarian and development programming needs to be cohesive, to support inclusive growth of the most vulnerable people, including refugees while capacitating national system to deliver services across all populations.

Cooperation and collaboration between humanitarian and development partners has been particularly powerful in Jordan. During the last two years, coherence in planning and implementation for maximised impact has increased, demonstrating the possibility for humanitarian and development actors to mutually reinforce each other's plans in favour of all people within the borders of the country. However, despite the progress, the VAF shows us that the positive gains made are fragile, susceptible to shocks, such as COVID-19, and can be lost in the absence of sustained donor funding for the GOJ to continue to meet both refugee and host community needs. This may become an increasing challenge in a context where other major humanitarian crises are unfolding and are drawing attention away from countries hosting Syrian refugees, underscoring the need to tackle the root causes of fragility and to articulate development solutions to humanitarian needs.

# Annex

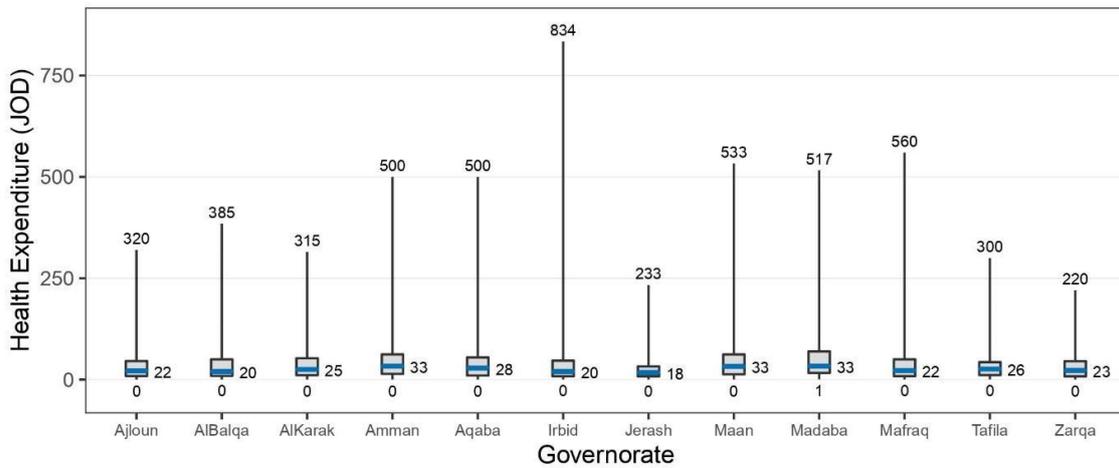
## Annex 1: UNHCR Definitions

Unit   Household Structure	Description
<b>Household</b>	A group of (related or unrelated) individuals habitually sharing the same dwelling/living under one roof, irrespective of them pooling of resources.
<b>Sharing Group</b>	A group of (related or unrelated) individuals who sleep under one roof and pool resources and make common provisions for food or other essentials for living/ surviving and where the members are dependent on each other and all trying to meet their combined set of needs.
<b>Family</b>	Members of a household who are related to a specific degree through blood, adoption or marriage. The degree of relationship used in determining the limits of the family is dependent on the uses (common in the area of intervention and/or UNHCR) and cannot be defined on a worldwide basis. As such, one nuclear family may contain more than one UNHCR case.
<b>UNHCR Case / Registration Group</b>	A processing unit is determined by a UNHCR Asylum Seekers Certificate (ASC) and is similar to a nuclear family headed by a Principal Applicant or Focal Point. It comprises biological and non-biological children up to the age 18 (or 21) years, but also includes first degree family members emotionally and/or economically dependent and for whom living on their own and whose ability to function independently in society and/or who require assistance from a caregiver. The grouping of people is considered for a specific purpose, usually in relation to a decision or action, such as in status determinations or resettlement.
<b>Individual</b>	Single person, registered with UNHCR.

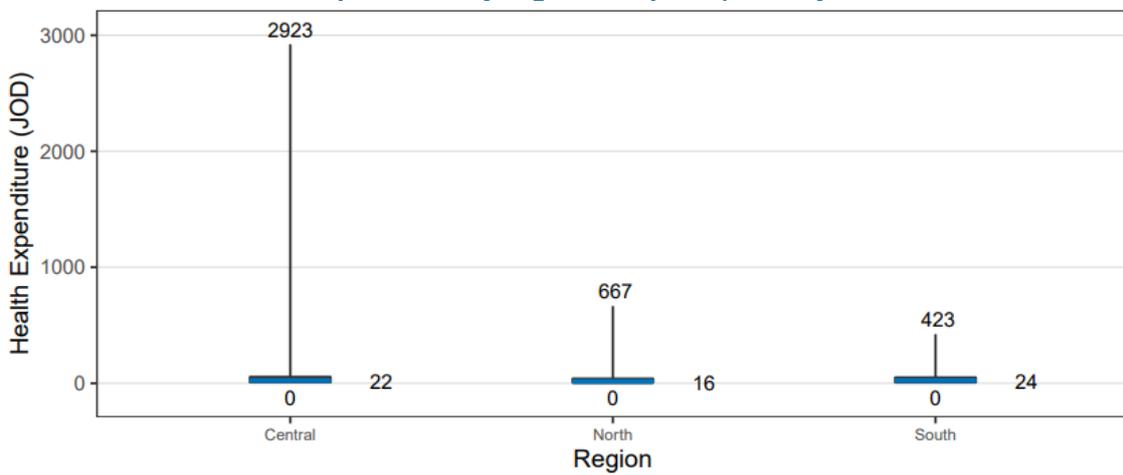
## Annex 2: Medical access regression output

<i>Logistic Regression Output</i>			
	B	S.E.	P-Values
<b>Dependent Variable: Medical Acces</b>			
Individual Age	0.005	0.0012	0.0000
Gender (Male)	-0.1759	0.0364	0.0000
Chronic Illness Count	0.3713	0.0265	0.0000
Work Income	0.0006	0.0002	0.0003
Health Expenditure	0.0027	0.0003	0.0000
Borrow Food	-0.0351	0.0121	0.0037
Limit Portion Size	-0.0346	0.0087	0.0001
Reduce Meals	-0.0187	0.0078	0.0162
Less Preferred Food	0.0367	0.0075	0.0000
Buying Food on Credit	0.2769	0.0385	0.0000
Nationality (Other)	0.2333	0.0701	0.0009
Nationality (Syrian)	0.0820	0.0485	0.0905
Region (Central)	-0.6951	0.0458	0.0000
Region (North)	-0.2210	0.0363	0.0000
Vaccination (All Shots)	-0.1098	0.0403	0.0064
Vaccination (First Shot)	0.1817	0.0564	0.0013
Covid Test (Yes)	0.2713	0.0375	0.0000
*No Observations 13,960,			
** Accuracy score – 0,63			

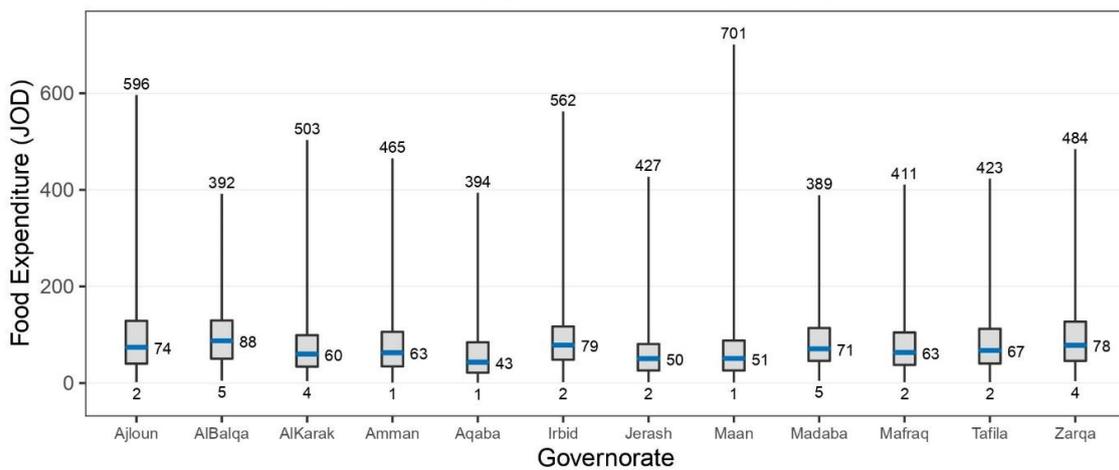
**Annex 3: Health expenditure by governorate box plots | Syrians**



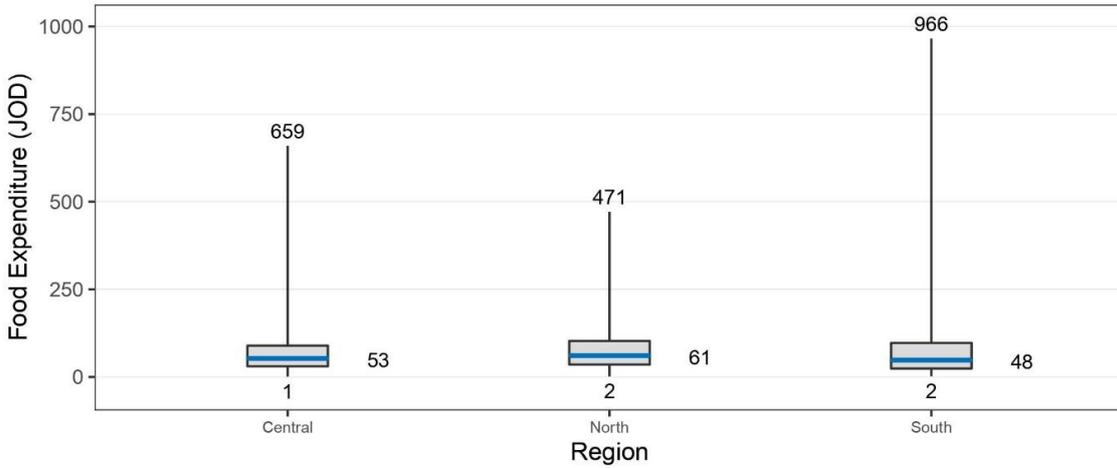
**Annex 4: Health expenditure by region box plots | Non-Syrians**



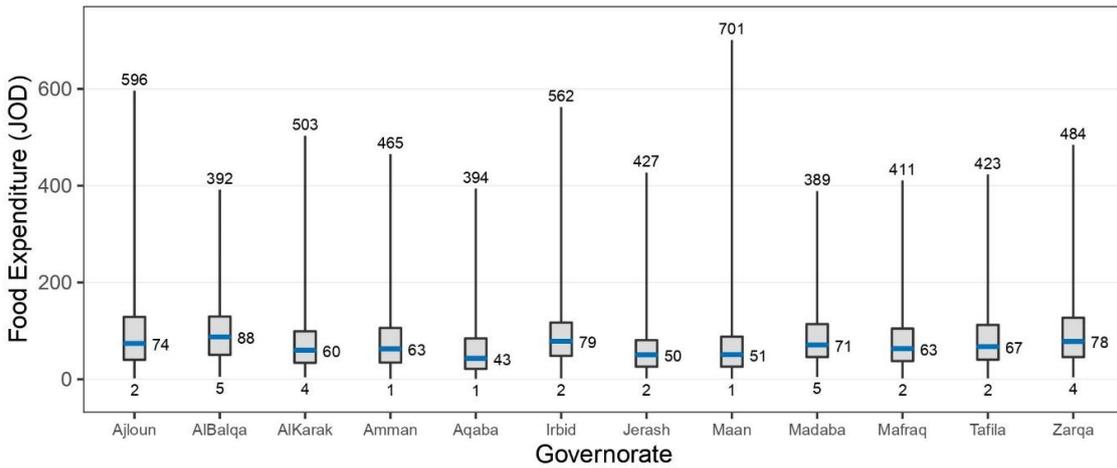
**Annex 5: Health expenditure by governorate box plots | Syrians**



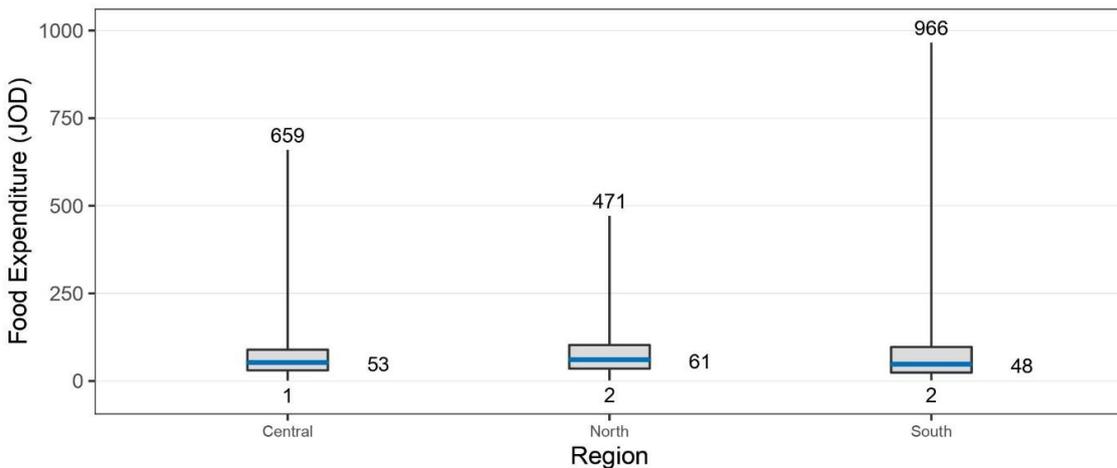
**Annex 6: Food expenditure by region box plots | Non-Syrians**



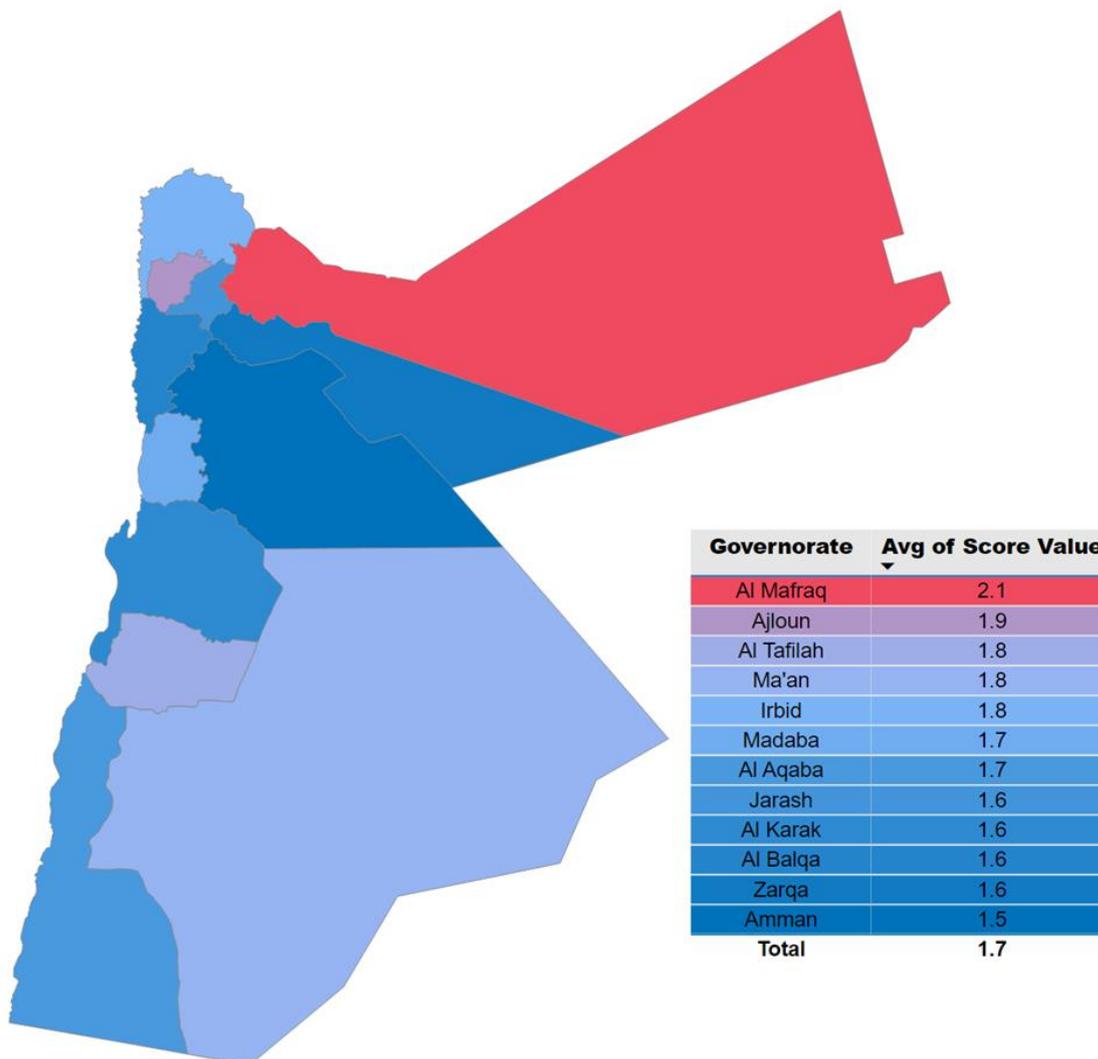
**Annex 7: SMEB expenditure by governorate box plots | Syrians**



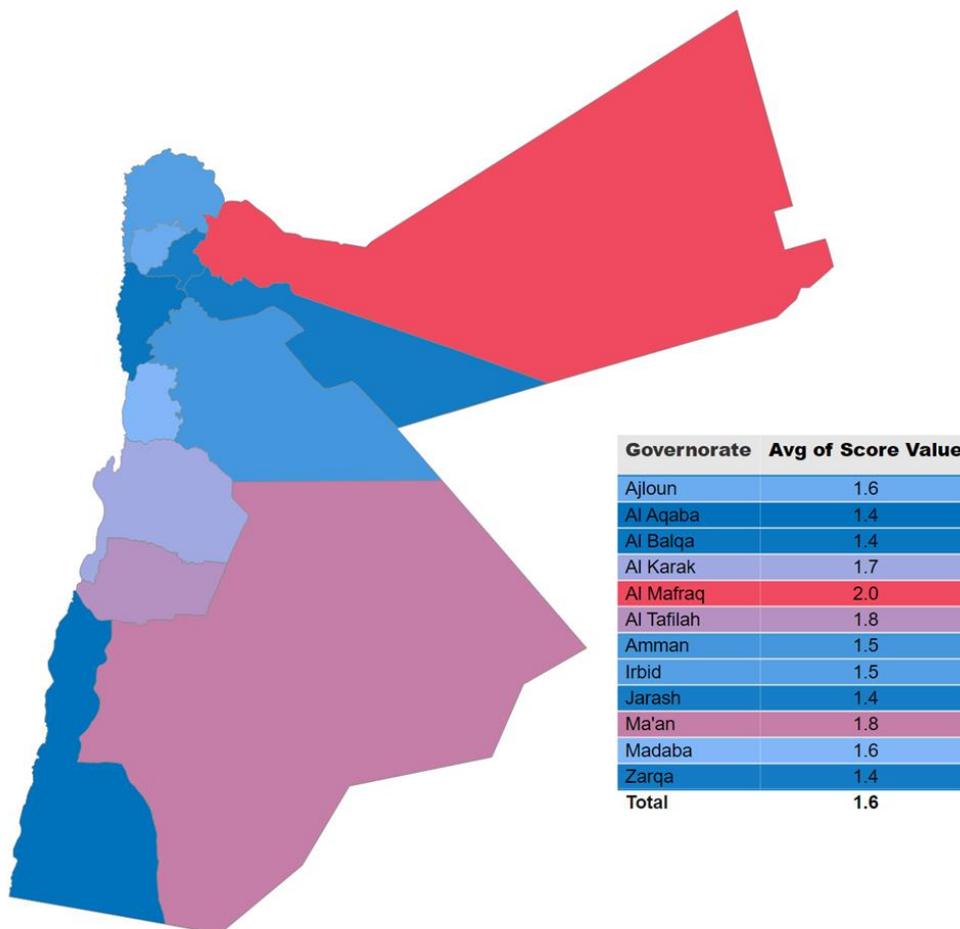
**Annex 8: SMEB expenditure by region box plots | Non-Syrians**

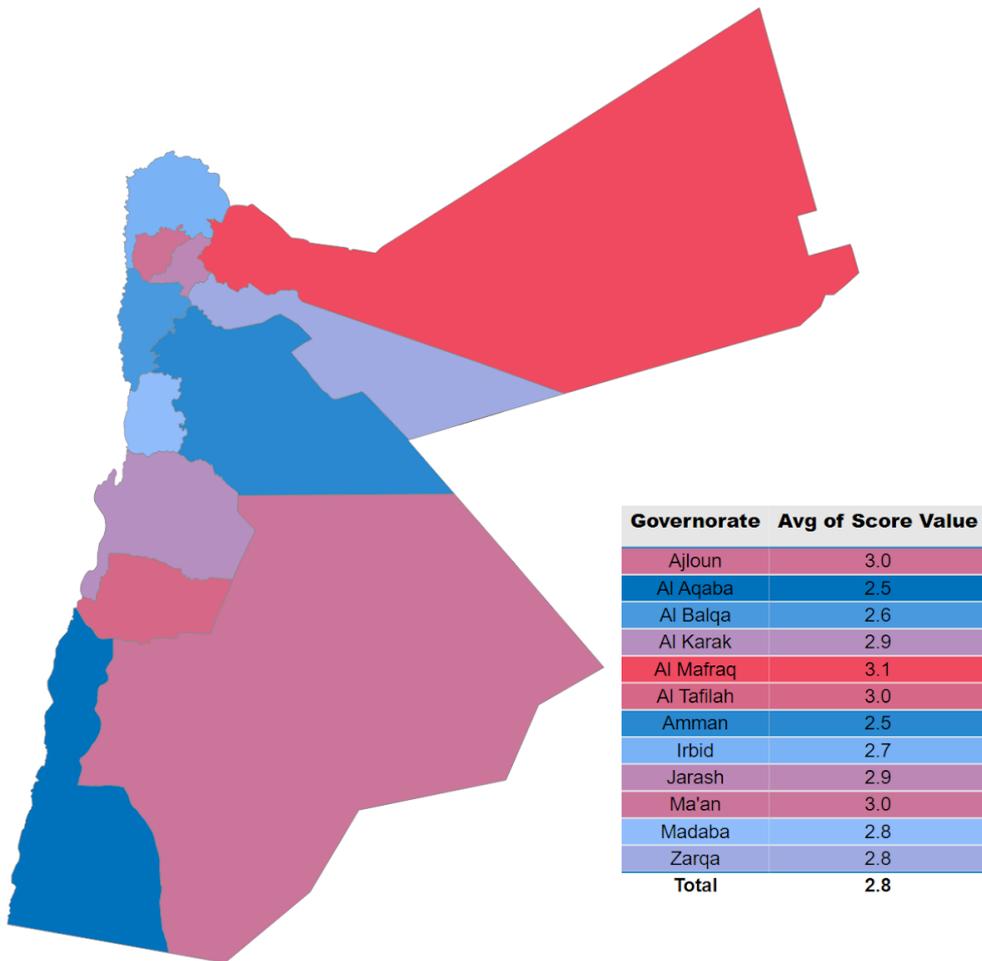


## Annex 9: Average WASH VAF final score by governorate

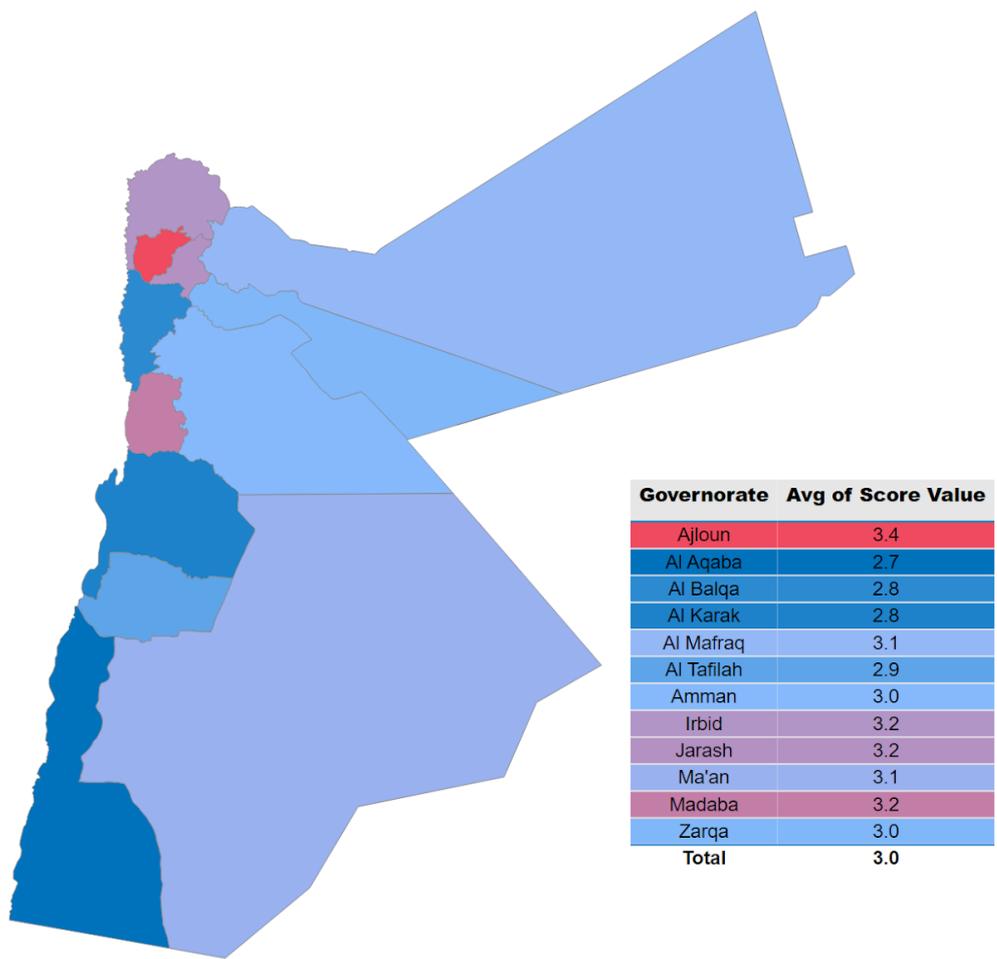


**Annex 10: Average Shelter VAF final score by governorate**

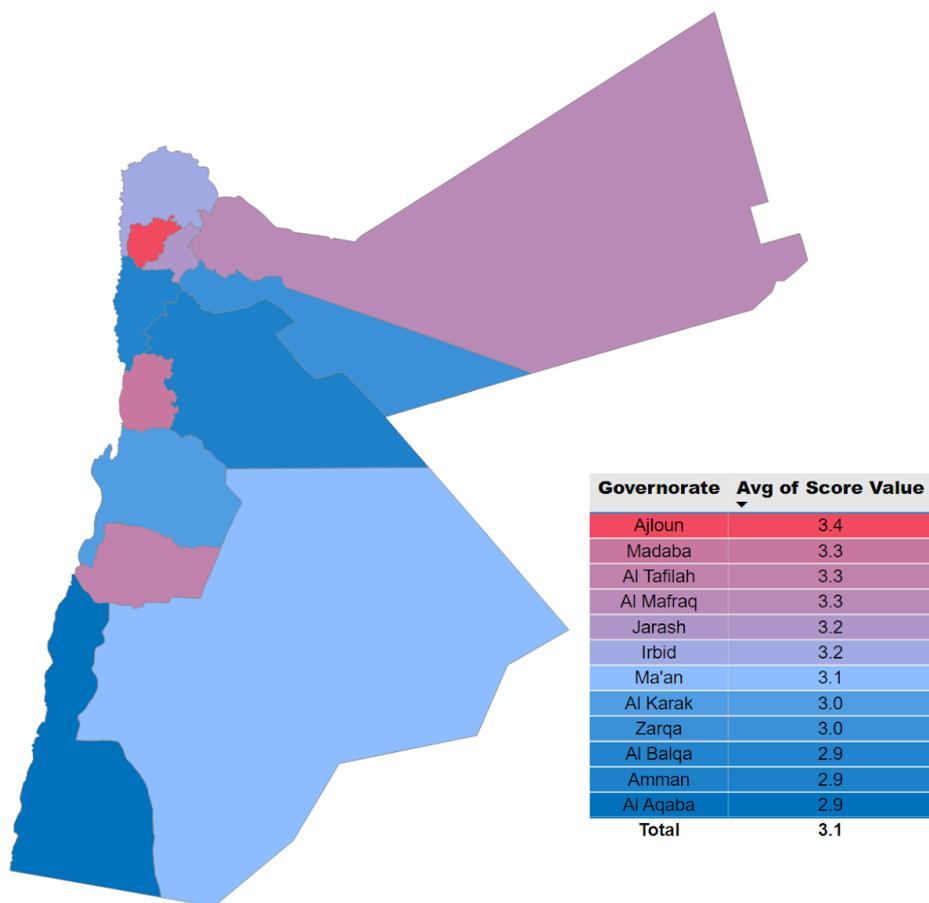


**Annex 11: Average Basic Needs VAF final score by governorate**

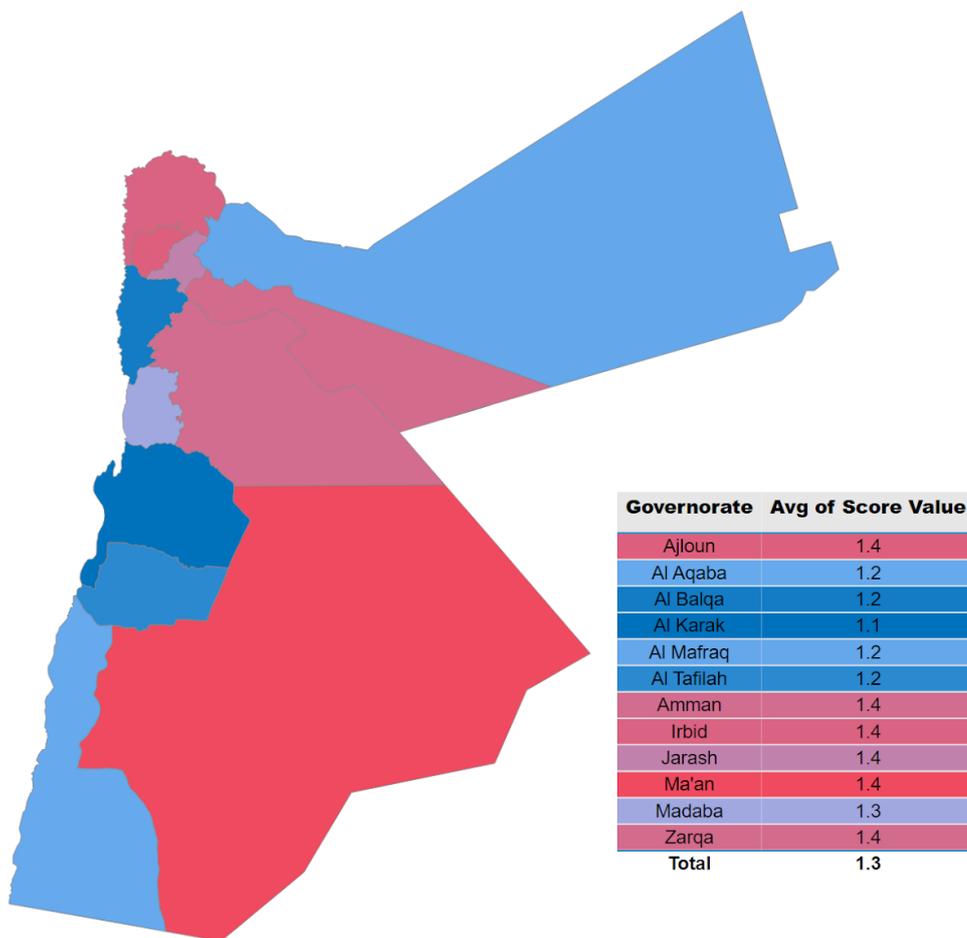
**Annex 12: Average Food Security VAF final score by governorate**



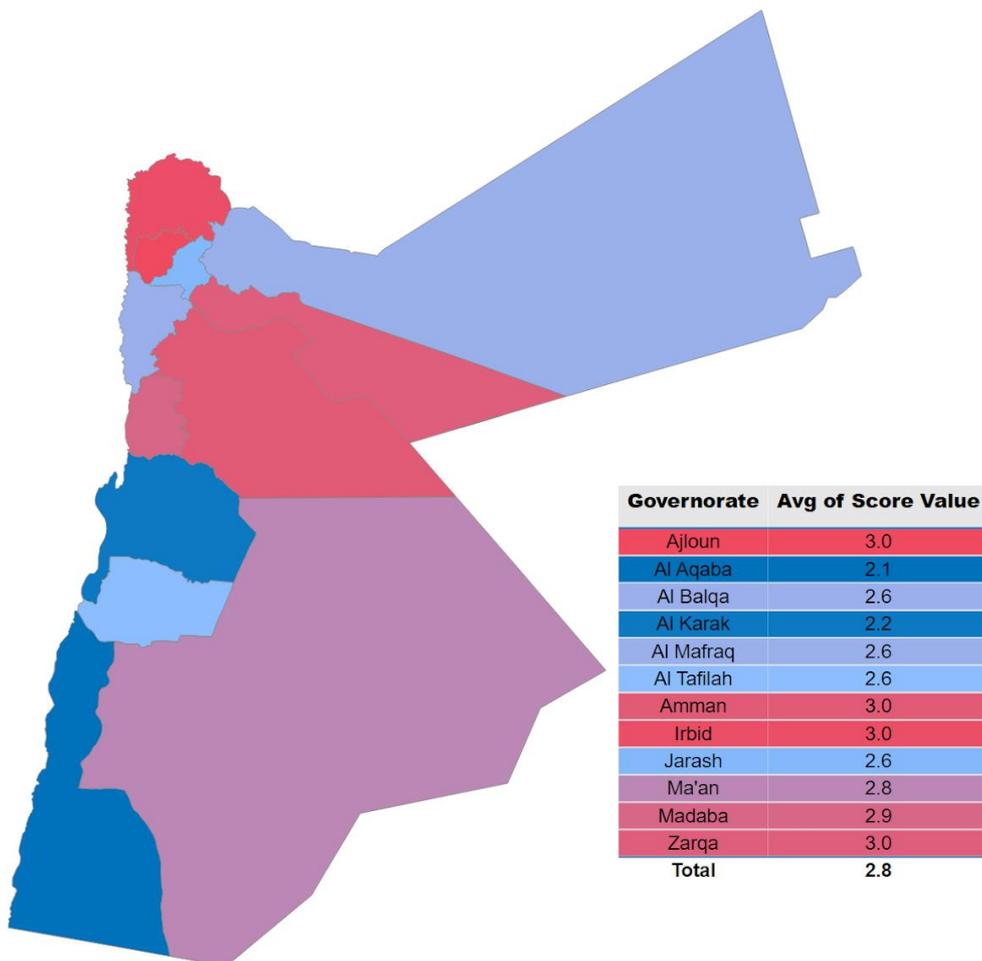
## Annex 13: Average Dependency Ratio VAF final score by governorate



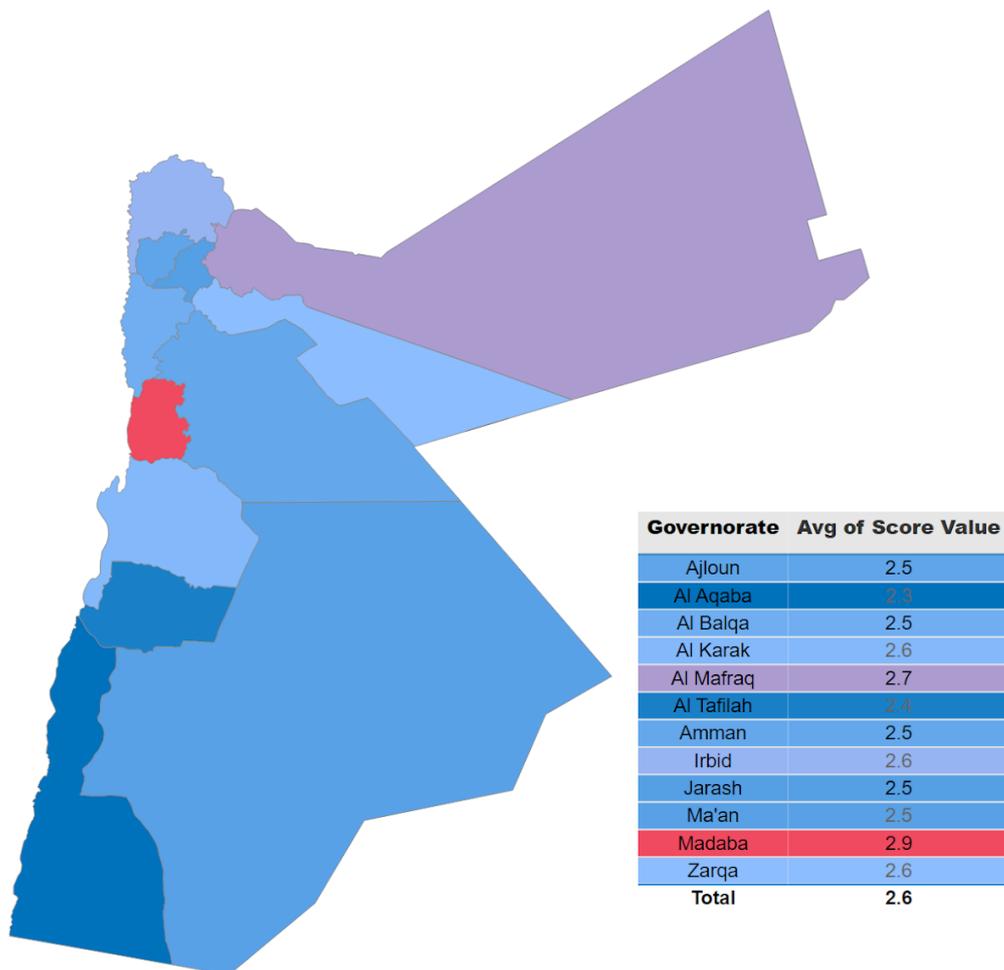
**Annex 14: Average Disability VAF final score by governorate**



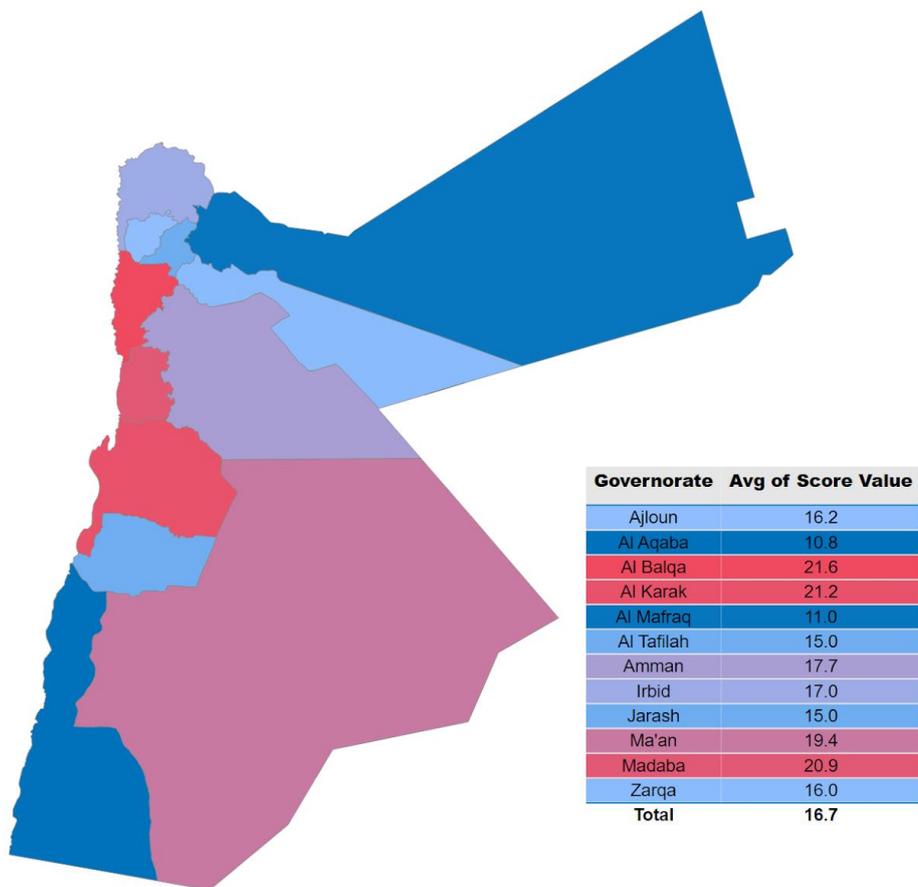
## Annex 15: Average LCSl VAF final score by governorate



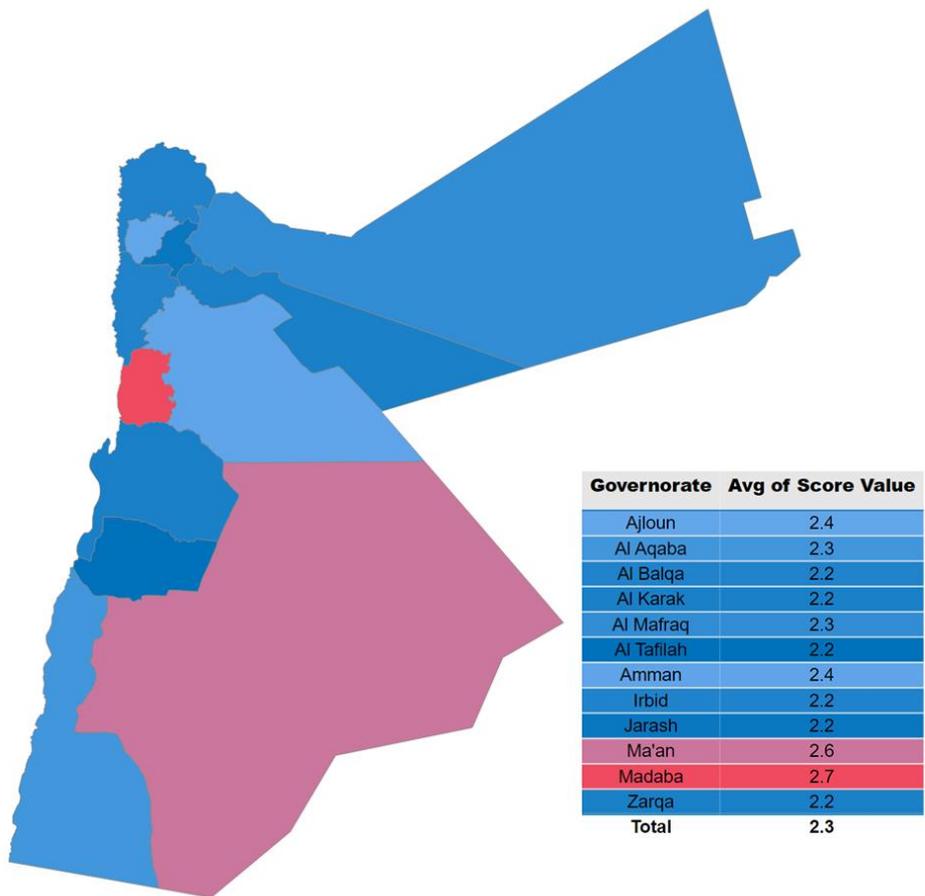
**Annex 16: Average Education VAF final score by governorate**



## Annex 17: Average rCSI VAF final score by governorate



**Annex 18: Average Health VAF final score by governorate**







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 information or enquiries, please contact: [lagourou@unhcr.org](mailto:lagourou@unhcr.org)



**UNHCR Jordan**  
P.O. Box 17101  
Amman 11195  
Jordan

Facebook: @UNHCRJordan | Twitter:  
@UNHCRJordan | Instagram:  
@UNHCRJordan

