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The UN Refugee Agency

Socio-Economic Update on Refugees in Jordan – Q4 2024

Introduction

- Since 2014, UNHCR, the UN Refugee Agency, in Jordan has been monitoring the socio-economic conditions of refugees through the biennial UNHCR Socio-Economic Survey on Refugees. The first Socio-Economic Update was introduced in 2022 to capture emerging trends between the biennial survey cycles.
- Initially conducted quarterly and tracking the same set of families, these updates now occur semi-annually, allowing UNHCR to track significant changes and identifying trends while still providing meaningful long-term insights. This report presents an analysis of self-reported data collected in January 2025 for the fourth quarter (Q4) of 2024.
- The report is divided into two sections: The first section provides an overview of the main findings for refugees living in host communities, disaggregated by Syrian and non-Syrian* refugee populations and allows for insights comparing cash assistance recipients versus non-recipients. The second section elaborates on the findings for Syrian refugees residing in Zaatari and Azraq camps.
- A key limitation of this update is related to reliance on self-reported household socio-economic status, which may be subject to reporting bias. Moreover, the data comparability over time may be affected by temporal factors such as economic shifts or policy changes.

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

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

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

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

* Throughout this document, "Non-Syrians" refers to refugees of nationality other than Syrian who fall under the mandate of UNHCR Jordan. These are: Iraqi, Sudanese, Yemeni, Somali and others - and exclude Palestinians. See Jordan's Operational Data Portal for details.
** The 2023 sample cohort is a different set of families than the 2022 exercise.

Host Communities

Key findings

Cash assistance remained crucial to support refugees. Work income, refugees' most important source of income, decreased due to lower rates of refugee employment. While still relatively small, remittances are becoming increasingly important, helping to offset the declines seen in employment income.

This quarter, spending remained similar to Q2 2024 for both Syrian and non-Syrian refugee households. Syrian households are larger, so on average their total expenditure is higher, even though they spent substantially less per person. Both groups prioritised expenditure according to their essential needs such as food, rent, and health bills.

Nine out of 10 households remained in debt in Q4 2024, with most households borrowing money from shopkeepers, friends and neighbours to cover basic needs. Rent and food were the most common reasons for borrowing money. This is similar to what has been reported previously.

The percentage of refugees in employment reduced in Q4 2024 compared to Q2, with 17 per cent of Syrians and 11 per cent of non-Syrian refugees in work. The unemployment rate increased, by six percentage points for Syrians, and eight percentage points for non-Syrian refugees.

Nine in 10 refugee households used at least one livelihood-based coping strategy to make ends meet. Throughout 2024, Syrians have been increasingly buying food on credit, selling household assets and taking loans, as well as sending children to work.

Eighty per cent of refugee households resorted to choosing less preferred or cheaper food. This remained similar to previous surveys. Food expenditure remained at JOD 15 per capita for Syrian refugees and JOD 18 per capita for non-Syrian refugees, in line with previous results.

Most refugee households live in rented accomodation. Of those in rented accommodation, approximately 10 per cent reported changing accommodation, primarily due to eviction by the owner. Refugees continued to rely on savings, remittances and humanitarian assistance to meet rental costs.

In Q4 2024, 91 per cent of households needed healthcare services, with over 88 per cent successfully accessing them. For those unable to do so, financial constraints and the distance to service location were the main barriers. Refugees most commonly used Ministry of Health (MoH) facilities.

Sample Size

2,819 **Households**

3,551 Families

13,002 Individuals

Average household size:
- Syrian: 6.0
- Non-Syrian: 4.0

Average family size:
- Syrian: 4.5
- Non-Syrian: 2.4

For definitions on household vs family units, please refer to *Vulnerability Assessment Framework: Socio-Economic Survey of Refugees in Host Communities, 2024*, pg. 17-18

Refugee households in Amman

UNHCR cash assistance eligibility	Syrian	Non-Syrian*
Receiving	166	216
Phased out	284	249
Other	183	213
Total	**633**	**678**

Refugee households outside Amman

UNHCR cash assistance eligibility	Syrian	Non-Syrian
Receiving	390	99
Phased out	565	61
Other	279	114
Total	**1234**	**274**

Demographics

Based on head of household characteristics

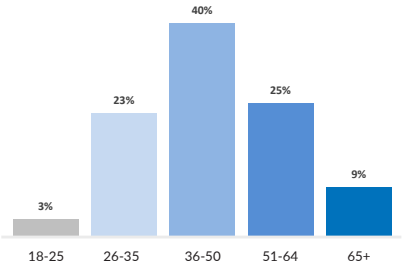
UNHCR The UN Refugee Agency

Gender

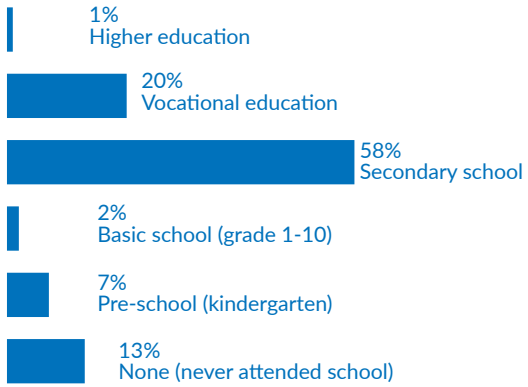
61% Men

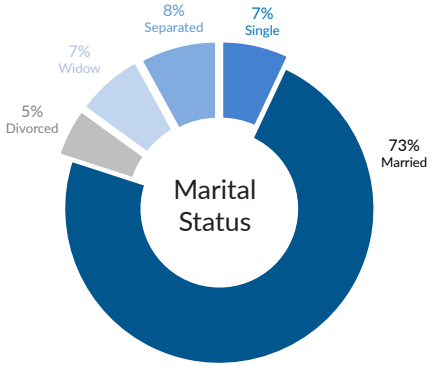
39% Women

Age-group



Educational Attainment and Literacy





Working Status

19% of refugee households** had a working head of household

8% of female-headed refugee households* had a working head of household

*Excluding families headed by non-registered individuals

Disability Status*

20% Walking

10% Seeing

5% Remembering

2% Hearing

2% Self-care

0% Communicating

28% of heads of refugee households had a disability that impacts daily life

*Throughout this document, "Non-Syrians" refers to refugees of nationality other than Syrian who fall under the mandate of UNHCR Jordan. These are: Iraqi, Sudanese, Yemeni, Somali and others - and exclude Palestinians. See Jordan's Operational Data Portal for details.
**Disability is measured using an adapted version of the Washington Group Questions (WGQ).

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Economic Situation

Income

- For Syrian refugees, the average monthly income decreased from JOD 225 in Q2 to JOD 222 in Q4 2024. Work is the most important source of income and this decreased from Q2 2024. Average monthly work income* decreased from JOD 212 to JOD 206 over the period. This work income remains below the Jordanian minimum wage per person of JOD 260. While still relatively small, remittances have been increasing as a source of income.
- For non-Syrian refugees, average income increased, although some specific sources of income decreased. Remittances increased, as did other income such as pensions. The proportion of households on UNHCR assistance was temporarily boosted in Q4. Among those households who worked, their work income increased from JOD 188 to JOD 197, but the substantial drop in the number of refugees employed meant work became a less important source of income overall.

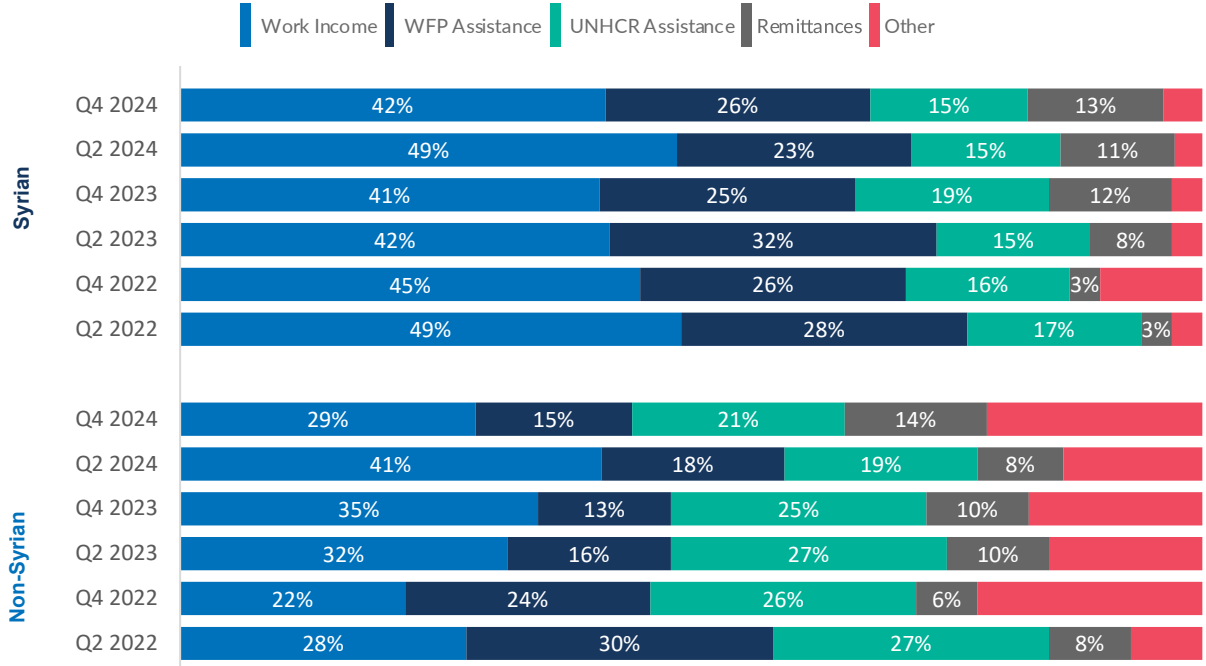
Total average monthly income per household

Quarter	Syrians (JOD)	Non-Syrians (JOD)
Q4 2024	222 (-2%)	208 (+10%)
Q2 2024	225** (-12%)	190** (-17%)
Q4 2023	255 (-8%)	229 (-6%)
Q2 2023	278 (-5%)	244 (-10%)
Q4 2022	293 (+6%)	270 (+18%)
Q2 2022	276 (-3%)	229 (-5%)
Q3 2021	283	241

** These figures have been revised since the Q2 2024 publication.

Main source of income

% of refugee households' overall income



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

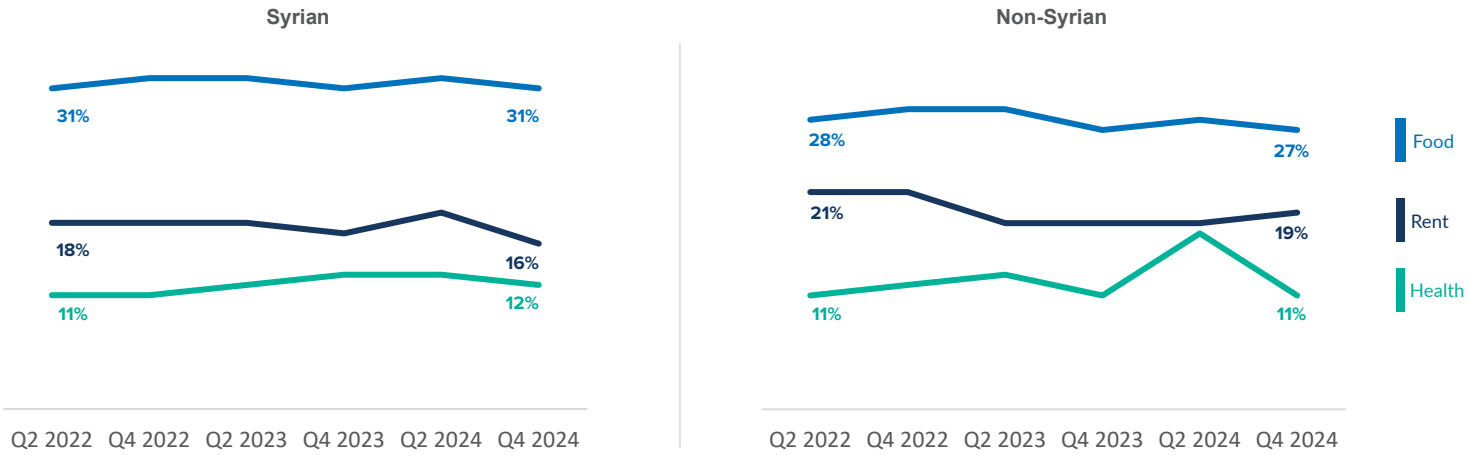
Expenditure

- On average, the monthly expenditure was JOD 296 for Syrian and JOD 273 for non-Syrian refugee households in Q4 2024, showing similar expenditure levels to Q2 2024.
- Per capita expenditure remains higher for non-Syrian refugees compared to Syrian refugees (JOD 68 compared to JOD 49) because non-Syrian refugee families tend to have smaller family size on average.
- Syrian and non-Syrian refugees showed a continued trend of similar spending patterns over the past year, where the top three categories remain food, rent, and health. Expenditure on utilities is the next most important spending category.

Total average monthly expenditure per household

Quarter	Syrians (JOD)	Non-Syrians (JOD)
Q4 2024	296 (+1%)	273 (-1%)
Q2 2024	294 (-6%)	274 (-2%)
Q4 2023	314 (-2%)	279 (-5%)
Q2 2023	321 (+9%)	293 (+5%)
Q4 2022	295 (-9%)	279 (-3%)
Q2 2022	323	287

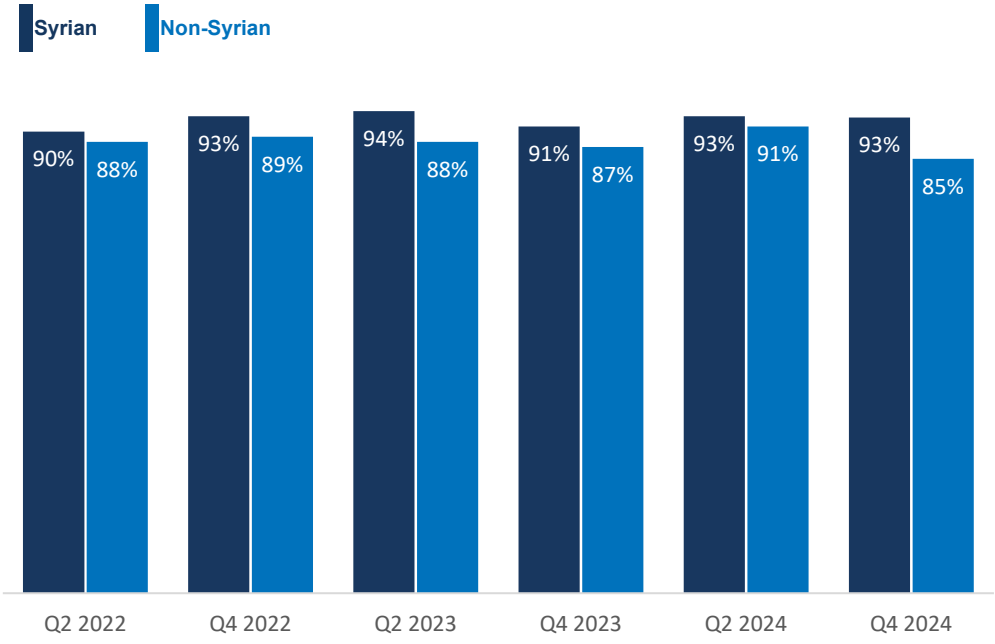
Refugee household expenditure: top three categories
as % of household total expenditure



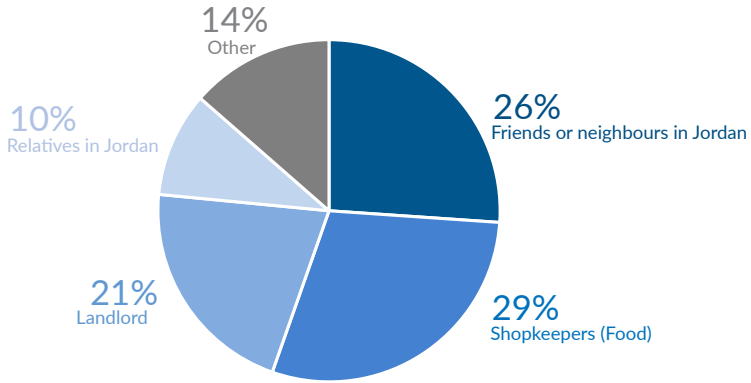
Debt

- The proportion of households with debt remained high. Ninety-three per cent of Syrian and 85 per cent of non-Syrian households reported carrying debt in Q4 2024.*
- The total reported average debt per household was at JOD 1,155 for Syrian households and JOD 1,554 for non-Syrian refugees. This is around five times the average monthly income for refugees.
- Approximately one third of refugee households indicated rent as the most common reason for borrowing. This is closely followed by incurring debt to buy food, reported as the reason for borrowing for 29 per cent of refugee households.

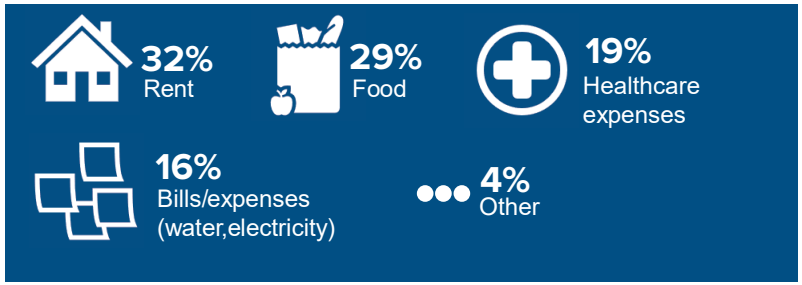
Refugee households reporting debt
% of total households



Sources of borrowed money | Q4 2024
% of total refugee households with debt



Reasons for borrowing money | Q4 2024
% of total responses of refugee households with debt



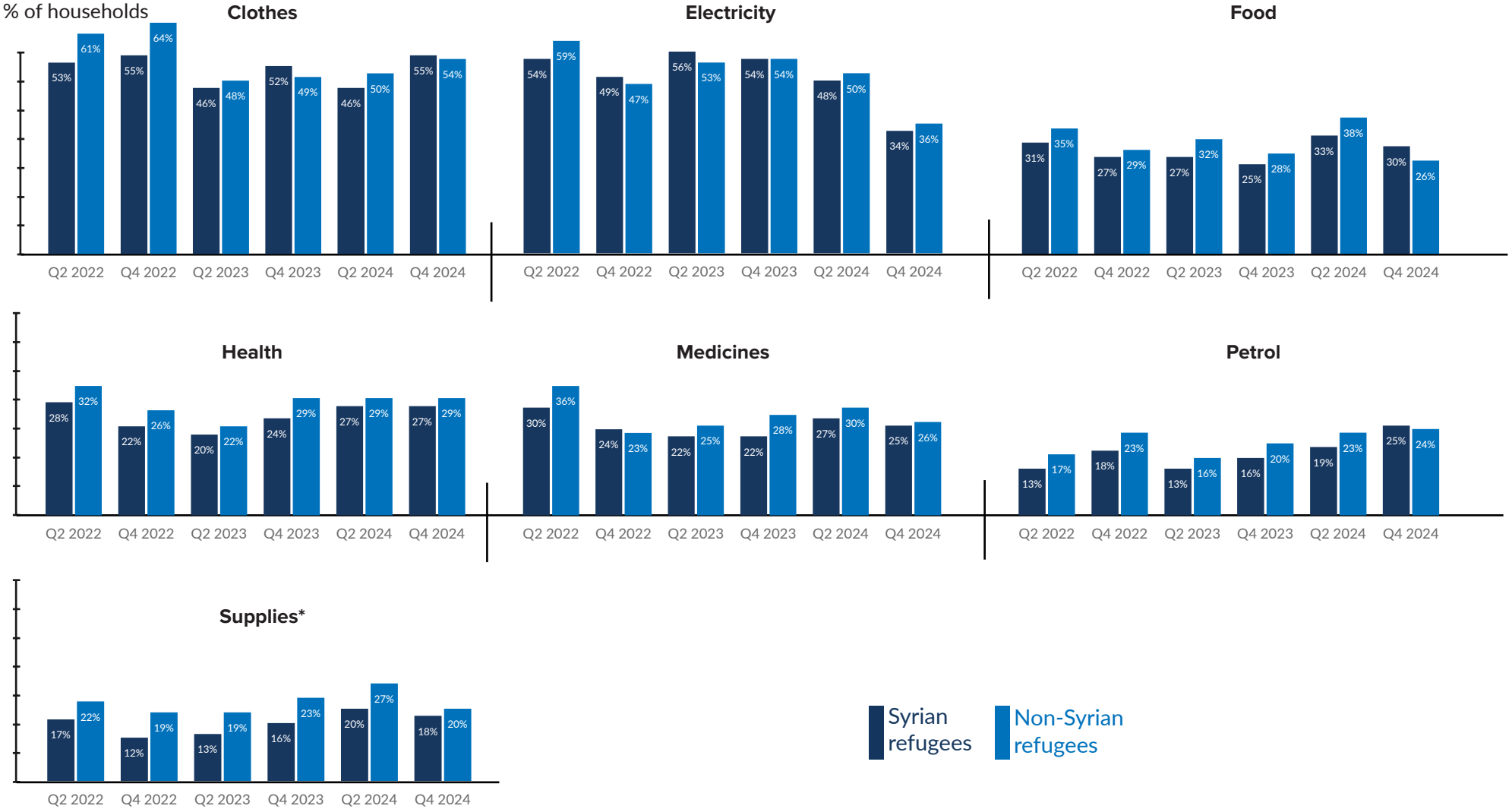
*UNHCR's Financial Inclusion Survey asked about recent borrowing on a recall period of last 12 months. In contrast, this Socioeconomic Update asks about being in debt regardless of when debt was incurred.

Affordability of Essential Goods and Services

- Reported affordability remained difficult across most essential items in Q4 2024. While there was an improvement in food affordability, almost one third of refugees still reported difficulty paying for it. There was significant improvement in electricity affordablilty, while affording clothes became more challenging.

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

% of households



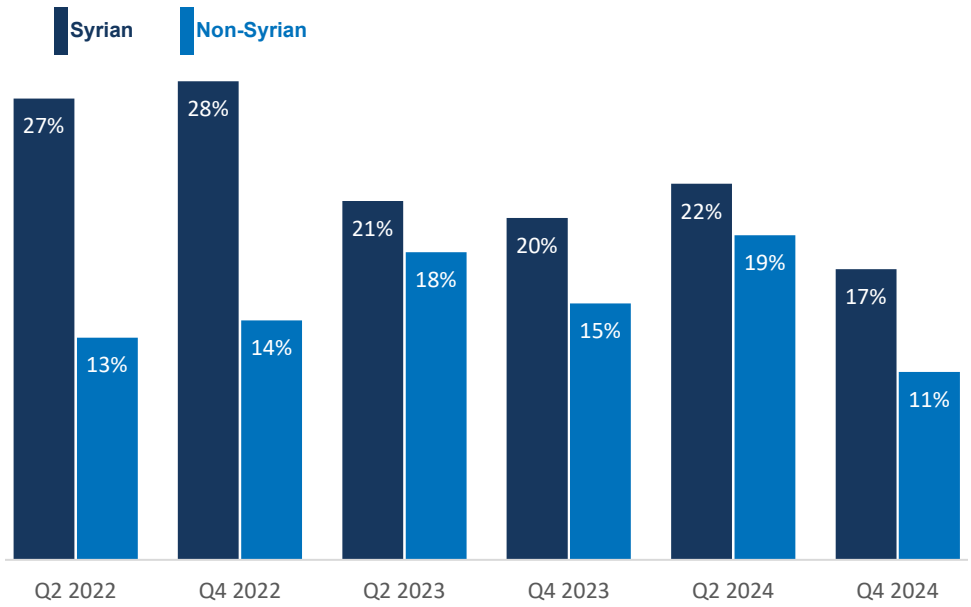
*Cleaning supplies and other household items.

Livelihoods

- In Q4 2024, the overall employment rates decreased substainally compared to Q2 2024 for both Syrian and non-Syrian refugees.
- Gender disaggregated figures show that 5 per cent of women are working compared to 29 per cent of men. This is in line with Q2 2024.
- Fourteen per cent of Syrian refugees who are involved in income-earning activities reported having a work permit, similar to the amount reported in Q2 2024. As rates of employment have decreased during this period, this implies there is a lower number of work permits overall.
- As well as the decrease in overall employment, the average working hours per week decreased to 30 hours from 33 hours reported in Q2 2024.

Registered Refugees Working*

% of registered refugees aged 18+ who are working



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

Refugees Working Sectors | Q4 2024

% of registered working individuals aged +18

Top Selected Sectors

Overall

1	Manufacturing	20%	5	Food and Beverage	10%
2	Construction	17%	6	Trade/Retail/Clothing	9%
3	Services	15%	7	Transportation/Storage	8%
4	Agriculture/Livestock	14%		Other	8%

Top Four Sectors, by Nationality

Syrians			Non-Syrians		
1	Manufacturing	20%	1	Transportation/Storage	18%
2	Construction	18%	2	Manufacturing	17%
3	Services	15%	3	Services	14%
4	Agriculture/Livestock	14%	4	Construction	10%

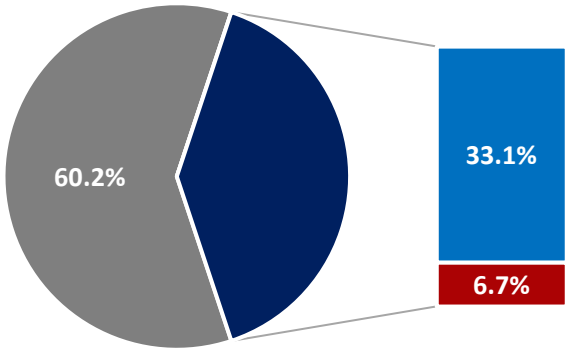
Labour Force Participation

- The unemployment rate for refugees increased from Q2 to Q4 2024. For Syrians, the rate rose from 30 to 36 per cent over the last six months, and for non-Syrian refugees from 43 to 51 per cent. The proportion of refugees who are economically inactive have also increased.

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

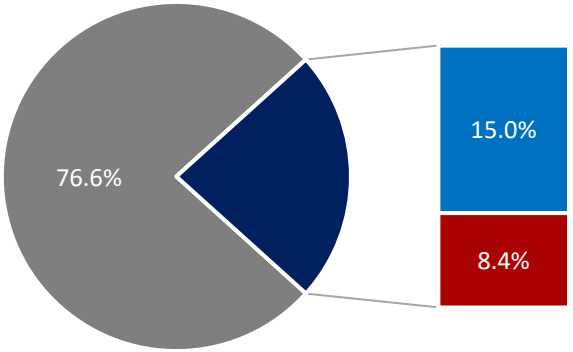
Economic Activity Status
% of individuals 15 and above

Jordanian**



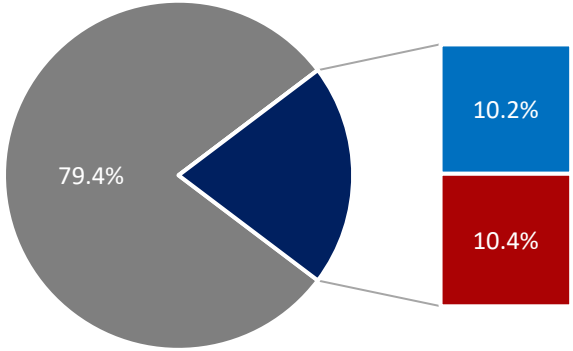
Unemployment Rate: 16.9%

Syrian



Unemployment Rate: 36.1%

Non-Syrian



Unemployment Rate: 50.5%

Economically Inactive

"**Economically inactive**": individuals aged above 15 who are neither working nor looking for opportunities of employment.

Economically Active

"**Economically active**": also referred to as "workforce", the total number of individuals above 15 who are either working or actively looking for employment.

Working

"**Working**": individuals aged above 15 who have worked either formally or informally in the past 30 days.

Unemployed

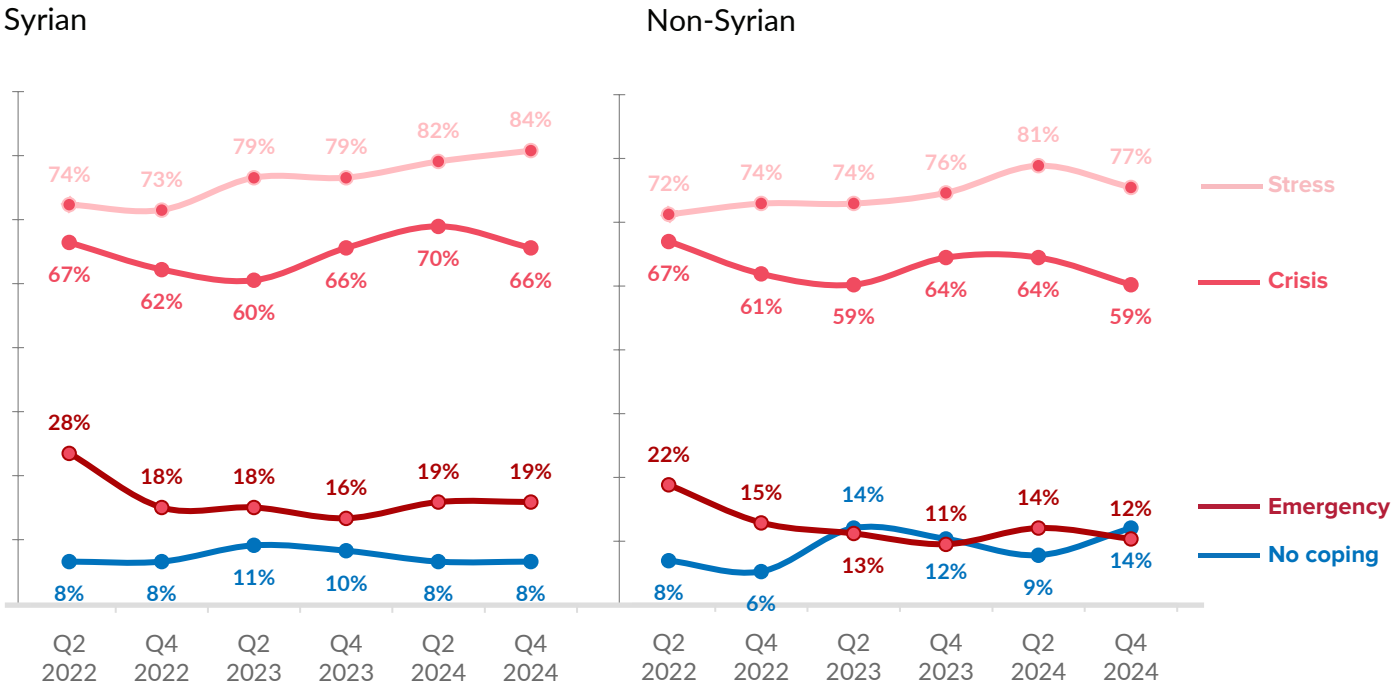
"**Unemployed**": individuals aged above 15, who have not worked neither formally or informally in the past 30 days but are actively looking for employment.

**Unemployment rate is calculated by dividing the number of non-working individuals by sum of the economically active individuals.*
***Jordanian data is according to data published by the Department of Statistics (DoS) Q4 2024.*

Coping Strategies

- Ninety-one per cent of refugee households used at least one livelihood-based coping strategy to make ends meet.
- For Syrians, rates of use of at least one coping strategy is at the same level as Q2 2024. There has been a small increase in the use of stress strategies - driven by a small increase in buying food on credit. This is counterbalanced by less use of crisis strategies - driven by less economising of essential expenditure on non-food items.
- For non-Syrian refugees, there was a small reduction in the use of at least one livelihood-based coping strategy, likely in line with the small improvement in average income. Both use of stress strategies - driven by buying food on credit - and crisis strategies - driven by economising on essential expenditure on non-food items - have reduced.

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



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

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

Coping Strategies

- During 2024, Syrians increasingly resorted to buying food on credit, selling household assets and taking a loan, as well as sending their children to work.

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

	Strategy	Syrian						Non-Syrian					
		Q2 2022	Q4 2022	Q2 2023	Q4 2023	Q2 2024	Q4 2024	Q2 2022	Q4 2022	Q2 2023	Q4 2023	Q2 2024	Q4 2024
Stress	Bought food on credit	63%	62%	69%	71%	71%	74%	61%	62%	62%	67%	71%	64%
	Changed accommodation location	9%	7%	6%	7%	7%	7%	10%	9%	6%	8%	9%	9%
	Sell household assets	23%	21%	21%	24%	21%	30%	25%	21%	20%	22%	24%	24%
	Spent saving	5%	3%	4%	6%	5%	6%	5%	5%	5%	7%	6%	8%
	Took loan	16%	13%	19%	11%	27%	26%	15%	17%	21%	11%	23%	22%
Crisis	Reduced essential non-food expenditure	65%	59%	58%	64%	67%	64%	65%	60%	58%	63%	62%	57%
	Sell productive assets	3%	1%	1%	2%	3%	3%	3%	2%	2%	3%	3%	3%
	Withdrew child from school	7%	8%	5%	3%	6%	7%	4%	4%	2%	2%	3%	2%
Emergency	Adults accepted risky job	22%	13%	14%	12%	14%	11%	19%	12%	12%	9%	12%	10%
	Sent adult to beg	1%	1%	1%	1%	0%	1%	3%	3%	1%	0%	1%	1%
	Sent children to beg	2%	1%	1%	1%	1%	1%	1%	2%	0%	1%	1%	0%
	Sent children to marry	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	1%	0%
	Sent children to work	7%	6%	5%	4%	6%	8%	1%	1%	1%	1%	1%	1%

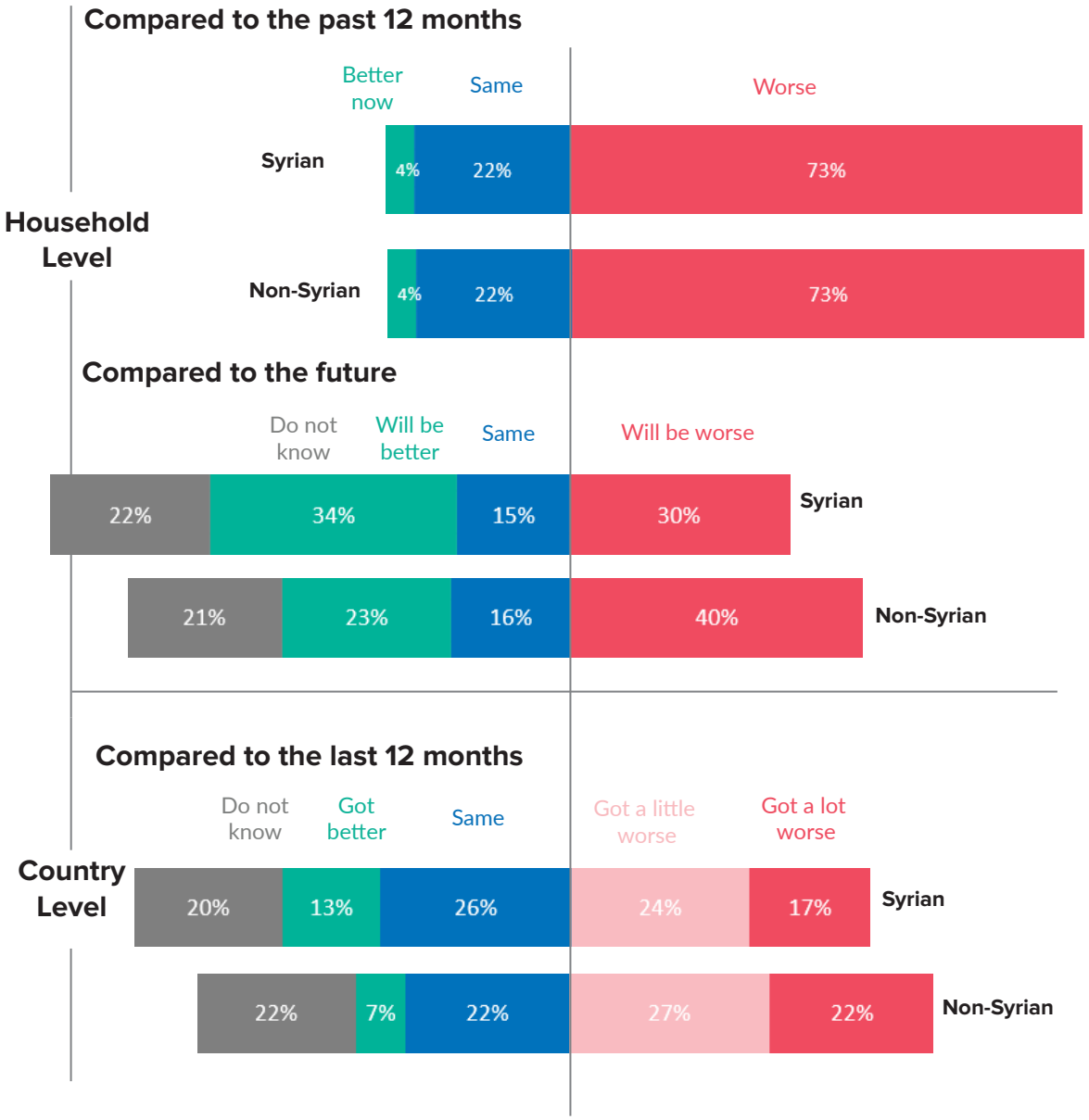
0% 50% 100%

Perception of Financial Situation

When asked to reflect on their own or Jordan's financial situation, refugees showed more optimism about the future, potentially reflecting overall optimism about the changing situation in Syria in Q4 2024.

- Syrian and non-Syrian refugees reflected identical responses when asked about how they feel the financial situation of their households changed compared to 12 months ago. The group that believe their situation got worse shrank by approximately five percentage points.
- While at least one-third of refugees considered their financial situation would decline in the future, the proportion that thought the situation "will be better" increased by 15 percentage points among Syrian, and by 10 percentage points among non-Syrian refugees.
- This optimism is also reflected in refugees' perception of Jordan's overall economy compared to the last 12 months. This quarter saw a smaller percentage of those reporting the situation "got worse" - a drop by 11 percentage points among Syrians, and 8 percentage points among non-Syrian refugees.

Refugee households' perception of financial situation
% of households



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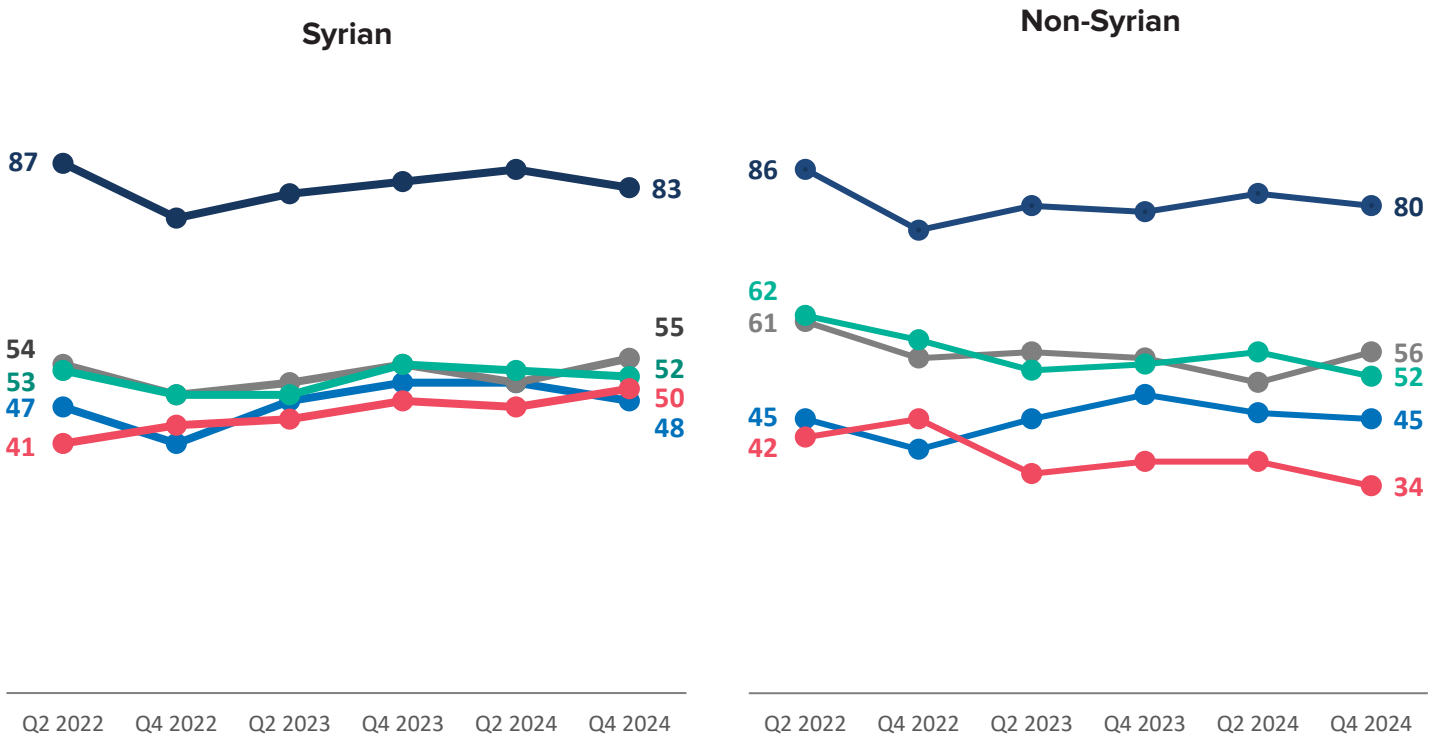
Food Security

- Compared to Q2 2024, there was a similar level of refugee households adopting negative food-based coping strategies in Q4 2024.
- Relying on less preferred or less expensive food options remained the most commonly adopted food-related coping strategy.
- Per capita food expenditures were comparable between Syrian and non-Syrian refugees, with Syrian refugees spending JOD 15 per month per individual, and non-Syrian refugees spending JOD 18 per month per individual.

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

Households resorting to food-based coping strategies at least once in the past 7 days
% of households



Rely on less preferred, less expensive food

Limit size of meals

Reduce number of meals eaten in a day

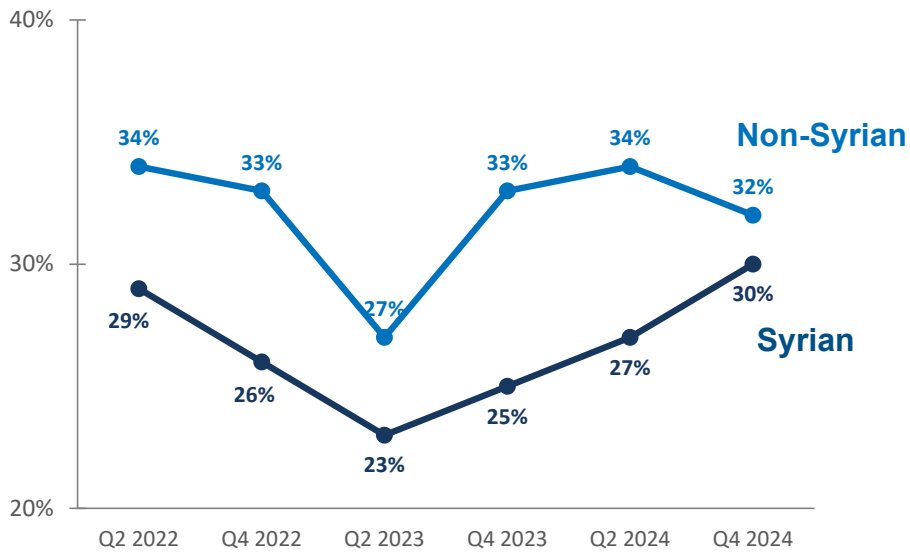
Borrow food or rely on help from relative or friend

Restrict consumption by adults for small children to eat

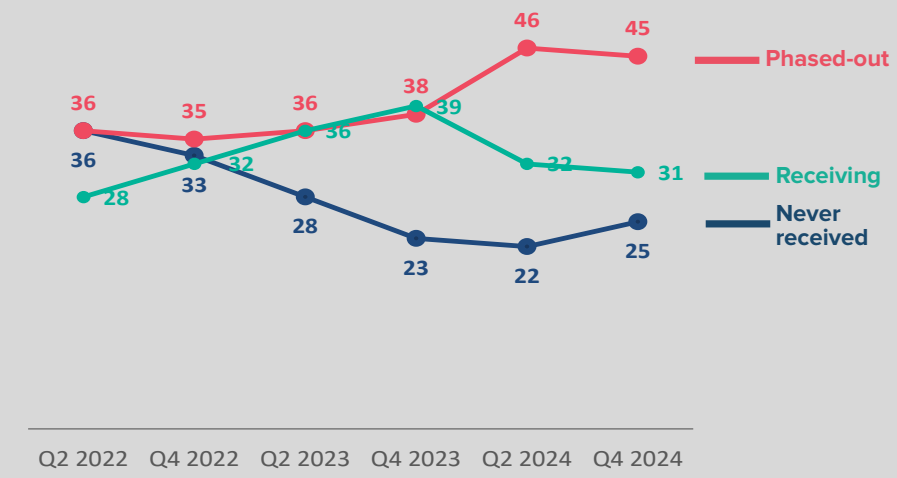
Shelter

- Ninety-one per cent of refugee households resided in formal accommodations, primarily rented apartments. Of these tenants, approximately 10 per cent reported moving accommodation, primarily due to eviction by the owner.
- The quarter saw a three percentage point rise in eviction threats among Syrian refugees while for non-Syrian refugees there was a slight drop in eviction threats. Refugees that never received cash assistance were the group most affected, increasing three percentage points since last quarter. Refugees continued to rely on savings, remittances, and humanitarian assistance to meet rental costs.
- Refugees who are planning to change accommodation cited concerns with quality and affordability. Ten per cent of all refugees believe their accommodation lacked adequate space or protection from weather. Very few refugee households said they were moving due to harassment or a threat to their security.

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



Eviction threats by assistance eligibility**
% of households renting accommodation

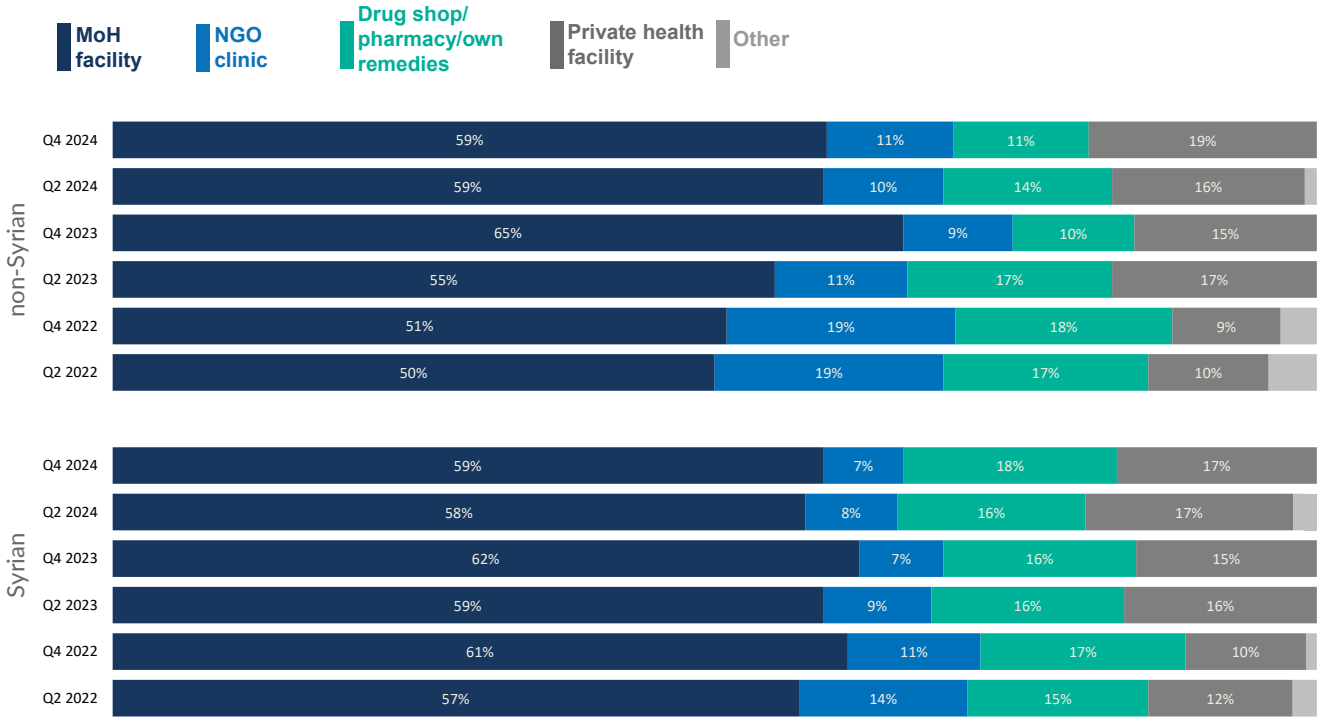


**For definition of each group refer to the methodology on page 2.

Health

- Ninety-one per cent of households indicated the need to access a healthcare facility for at least one household member in Q4 2024. Eighty-eight per cent of them were able to access the needed healthcare services. This is in line with figures reported in Q2 2024.
- Of those who could not access healthcare services, the most common barriers faced were the inability to afford fees or the distance of services location. To a lesser extent, refugees cited additional barriers such as service not being available, long waiting times, and lack of proper documentation.
- Use of the MoH facilities as the main healthcare facility type has remained stable. Use of clinics run by non-governmental organisations (NGOs) is reducing, while additionally non-Syrian refugees reduced their reliance on pharmacies. There was an increase in the use of private health facilties.

Access to healthcare by type of clinic
% of households



Health Services at MoH

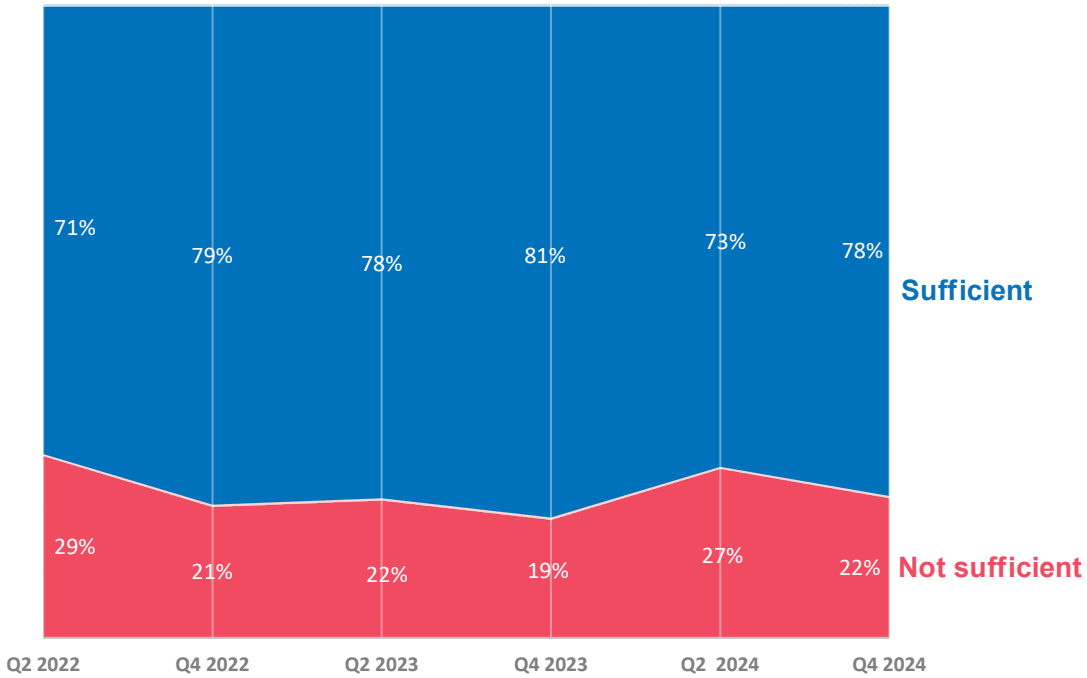
A larger proportion of Syrians reported facing no challenges than non-Syrian refugees (48% vs. 34%) at MoH facilities. This suggests that Syrians generally have a more positive experience with the MoH services. A higher percentage of non-Syrians reported challenges with long wait times and cost of service compared to Syrians.

Water, Sanitation, & Hygiene

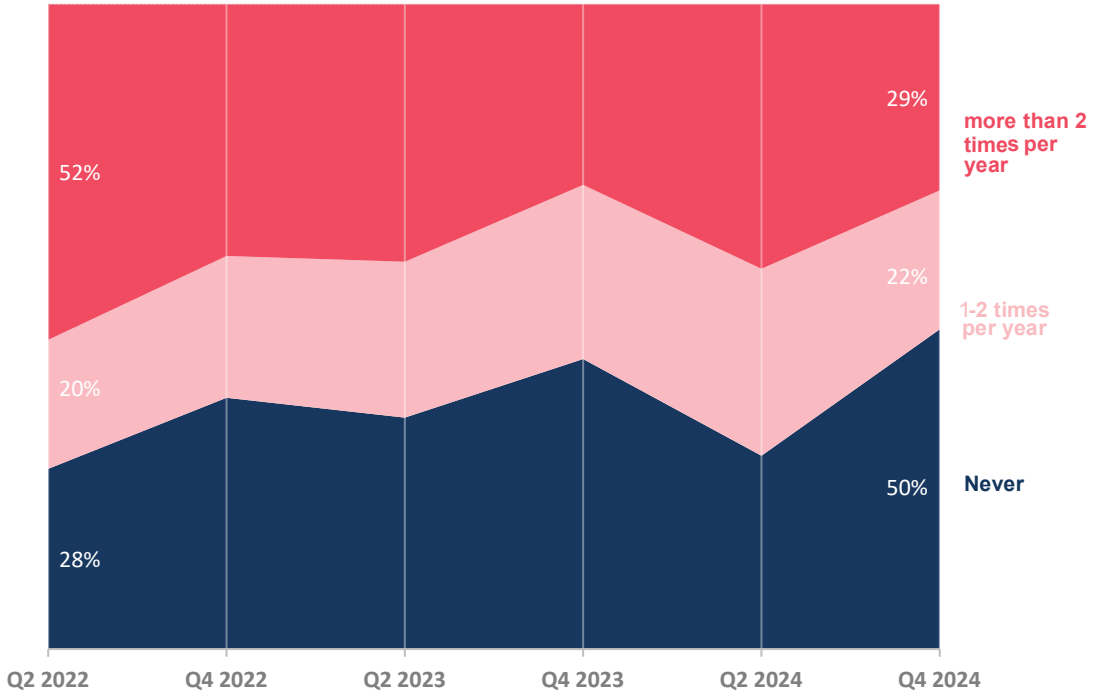
- In 2024, the proportion of refugee households with sufficient water storage to meet all family needs increased from 73 per cent in Q2 to 78 per cent in Q4, likely due to the seasonal fluctuations during cooler weather.
- The proportion of refugee households reporting solid waste-related vector evidence* more than twice a year decreased to similar levels reported a year ago. However, in 2024, this proportion dropped from 41 per cent in Q2 to 29 per cent in Q4, likely due to seasonal fluctuations.

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

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



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



Camps

Key findings

Assistance remained the primary income source, with work as the second most important source. In both camps, monthly income reported during the survey was higher than during Q2 2024 due to a one off payment of an extra 70 JOD assistance per household in December 2024. This balanced reductions in those receiving income from work.

Monthly expenditure increased for households in both camps, although for Azraq this was still lower than for the same period last year. The increase is likely due to a one off payment of an extra 70 JOD of assistance in December. Consistent with previous rounds, expenditure on food was the largest single item. The second largest household expenditure item was on debt repayments.

Ninety per cent of refugee households in camps reported holding debt. Among Azraq camp residents, the average debt was JOD 750, while for Zaatari residents it was JOD 955. Refugees are primarily borrowing informally from shopkeepers, friends, or neighbours. The main purposes for borrowing were to purchase food and cover healthcare costs.

Employment decreased in both camps since Q2 2024, due to a reduction in seasonal agricultural work. Current rates were 18 per cent in Zaatari and 19 per cent in Azraq. The longer term trend also shows a decrease in the proportion of refugees working. Women's employment remained significantly lower than men's, especially in Zaatari, (7 per cent women vs. 29 per cent men).

The use of negative coping strategies remained high in both camps, with 93 per cent of households using at least one. Purchasing food on credit was the most common approach, followed by cutting back on essential non-food spending.

Relying on less preferred and less expensive food options continued to be the most common food-based negative coping strategy, with 74 per cent of individuals in Zaatari and 70 per cent in Azraq resorting to this method.

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

Refugees primarily used NGO managed clinics in the camps for healthcare services. Among a smaller proportion of refugees who needed healthcare outside the camp, many turned to private facilities and to a lesser extent MoH facilities outside the camp.

Sample Size

1,008 Households

1,168 Families

6,091 Individuals

Average household size:
- Azraq: 6.3
- Zaatari: 6.4

Average family size:
- Azraq: 5.5
- Zaatari: 5.0

For definitions on household vs family units, please refer to *Population Survey for Refugees in Host Communities, 2022*, pg. 33.

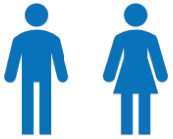
Camp	Number of households
Azraq	504
Zaatari	504

Demographics

Based on head of household characteristics

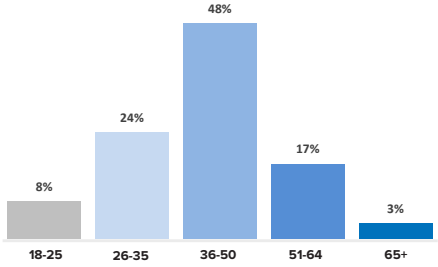
UNHCR The UN Refugee Agency

Gender

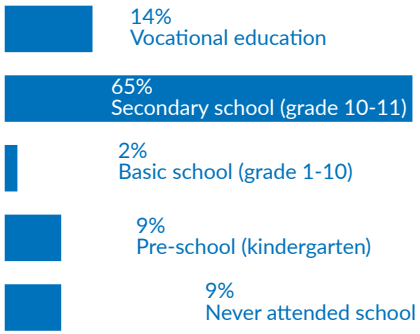


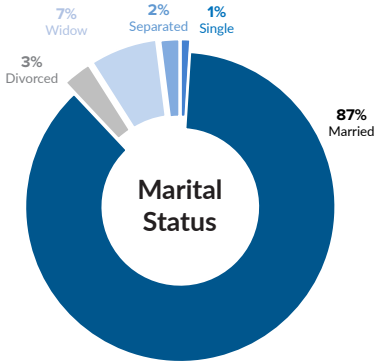
74% Men **26% Women**

Age-group



Educational Attainment and Literacy



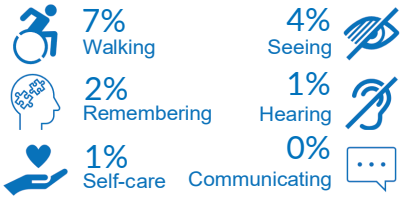


Working Status

27% of households had a working head of household

12% of the female-headed households had a working head of household

Disability Status*



12% of head of households had a disability that impacts daily life

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

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Economic Situation

Income

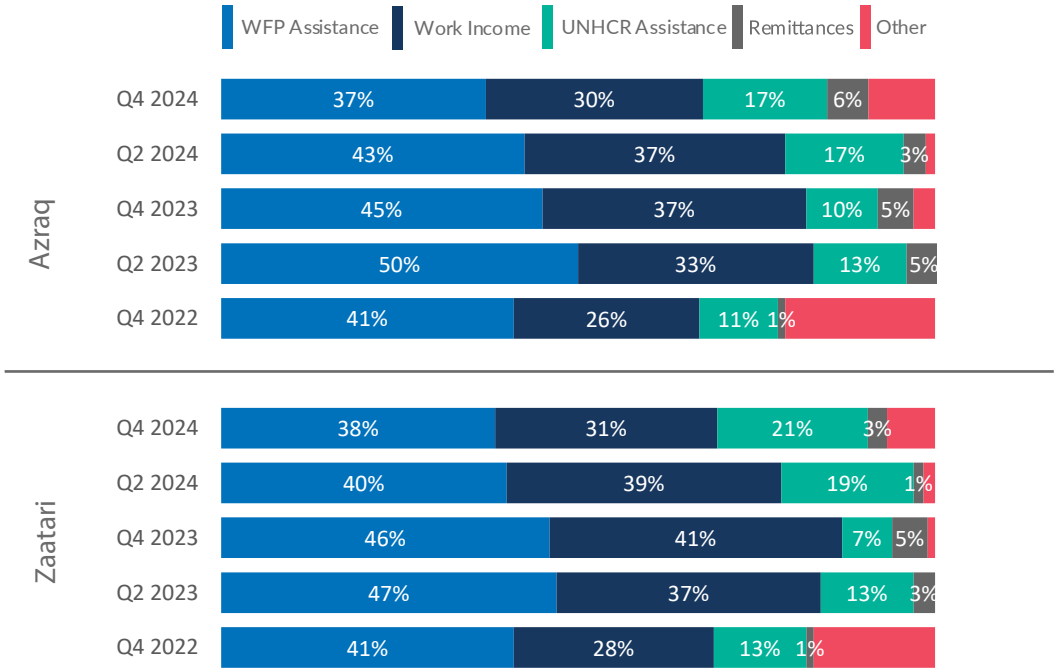
- In Q4 2024, refugees in camps reported an increase in monthly income over the last 30 days before the survey. This was a change from JOD 223 to JOD 251 among Azraq and from JOD 229 to JOD 242 among Zaatari residents. This increase reflects the one off payment of an extra 70 JOD of UNHCR assistance per household in December 2024**.
- Half of households' income came from cash assistance programmes of WFP and UNHCR.
- Work remains the second main source of income, with an average monthly income from work* of JOD 178 in Azraq and JOD 157 in Zaatari. Since Q2 2024, the proportion of income from work reduced, which is caused by the reduction in the proportion of refugees working.

Total average monthly income per household (JOD)

Quarter	Azraq	Zaatari
Q4 2024	251 (+13%)	242 (+6%)
Q2 2024	223 (+3%)	229 (+18%)
Q4 2023	217 (-24%)	194 (-32%)
Q2 2023	286 (2%)	287 (-4%)
Q4 2022	280 (+30%)	300 (+37%)
Q4 2021	216	219

*Average work income is only calculated for those who report work income (not including those who report zero).

Main source of income
% of households overall income



Note: Work Income includes income earned through cash for work programmes.
**Many refugees reported the one-off UNHCR cash assistance under "Other", rather than UNHCR asisstance.

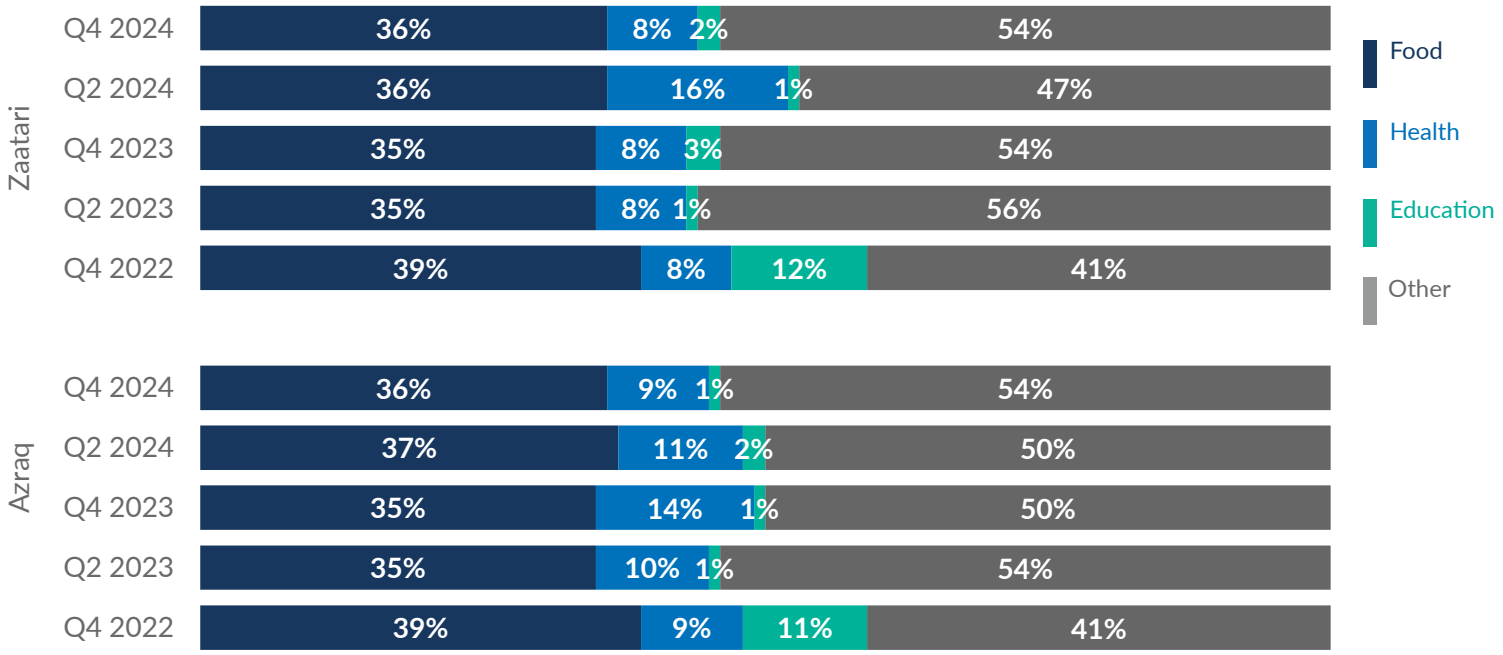
Expenditure

- On average, the monthly expenditure increased compared to Q2 2024 for households in both camps, although for Azraq, expenditure is still lower than this time last year. This increased expenditure is likely due to the one-off payment of an extra JOD 70 in assistance in December 2024.
- Similar expenditure patterns were observed in both camps. Consistent with previous rounds, expenditure on food is the largest single item. The second biggest item is debt repayments, accounting for an average of 10 per cent of households' expenditure in Azraq and nine per cent in Zaatari.

Total average monthly expenditure per household (JOD)

Quarter	Azraq	Zaatari
Q4 2024	381 (+13%)	388 (+5%)
Q2 2024	338 (-16%)	368 (+9%)
Q4 2023	404 (+7%)	339 (-10%)
Q2 2023	378 (+6%)	376 (+1%)
Q4 2022	357	374

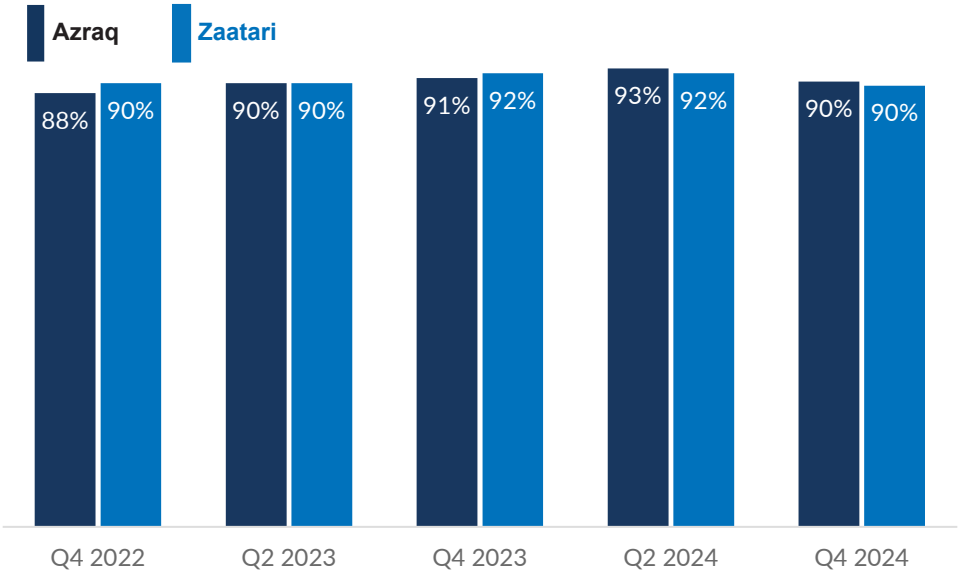
Refugee households expenditure
% of refugee households overall expenditure



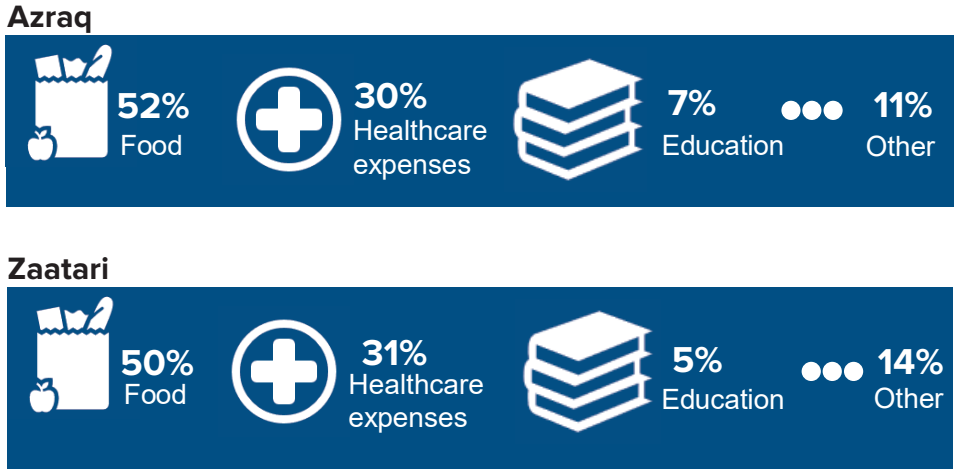
Debt

- Ninety per cent of households carried debt in Q4 2024 in both camps, a trend in line with the data collected in previous rounds of the survey.
- On average, a refugee household in Azraq had an estimated amount of debt of JOD 750, while a Zaatari household had JOD 955 of debt.
- The main sources for borrowing money remained informal. Households mostly borrowed from shop keepers, friends or neighbours. Common reasons for borrowing money were for buying food and paying for healthcare expenses.

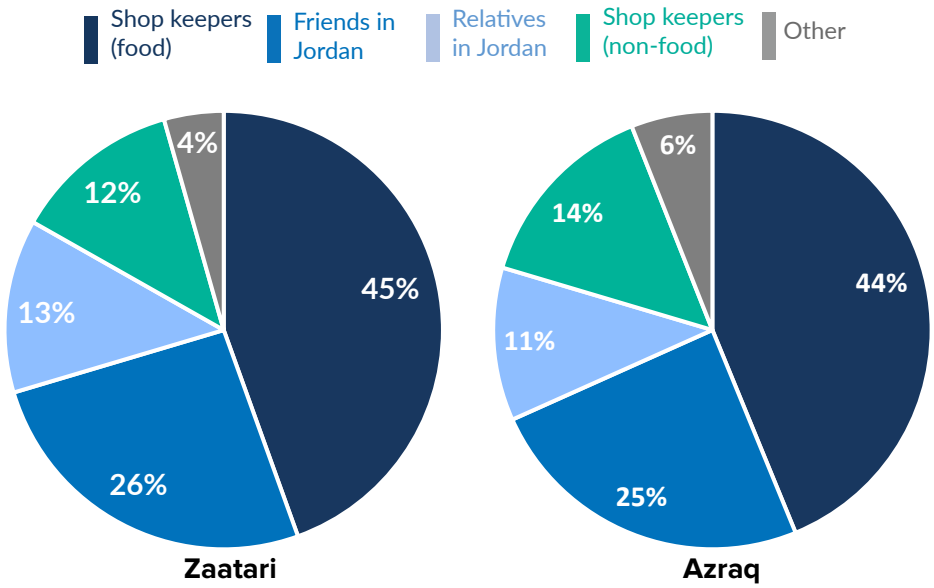
Refugee households reporting debt
% refugee households



Reasons for borrowing money | Q4 2024
% of total responses of refugee households with debt



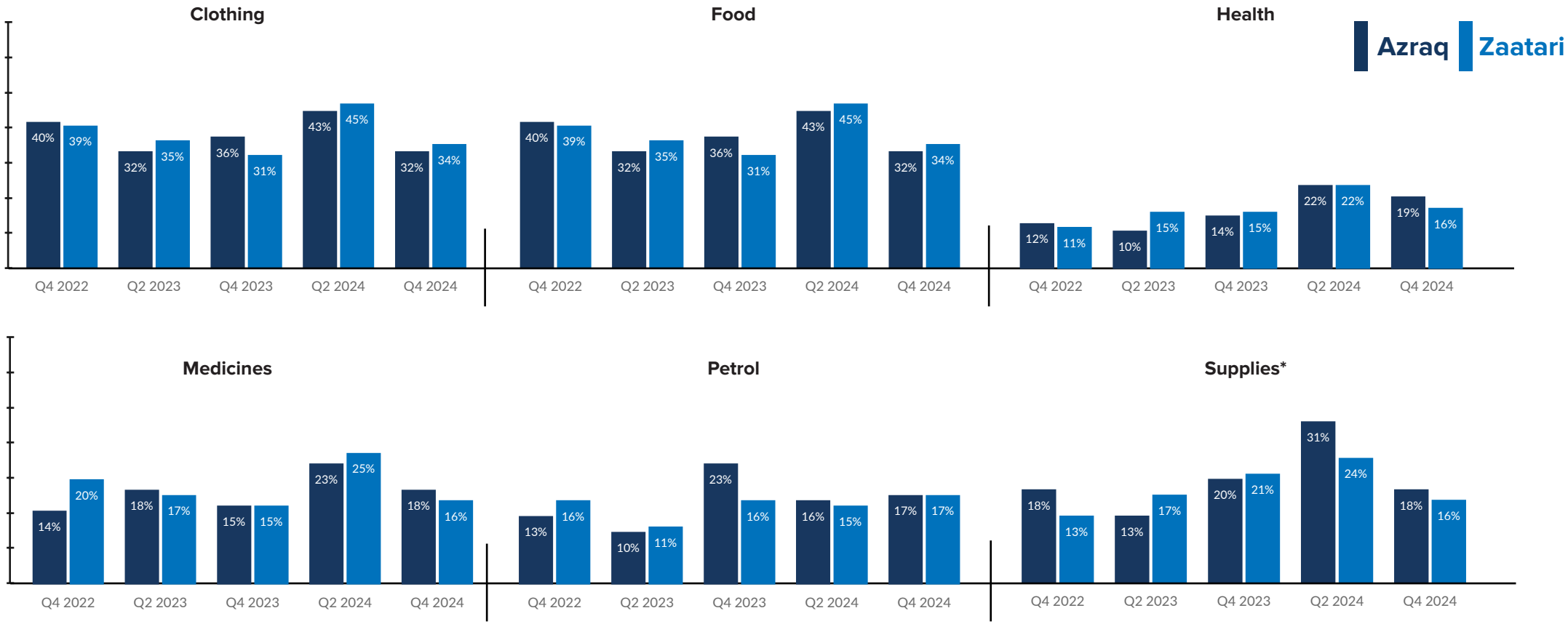
Sources of borrowed money | Q4 2024
% of total responses of refugee households with debt



Affordability of Essential Goods and Services

- While in the previous survey in Q2 2024 more households reported having difficulty paying for essential goods and services, in Q4 2024 affordabilty improved returning to the level seen a year ago. Nonetheless, affordability remains challenging, with around a quarter of refugees reporting difficulties buying food and one-third reporting difficulties buying clothes.

In the last three months, households had difficulty paying for... | Q4 2024
% of households

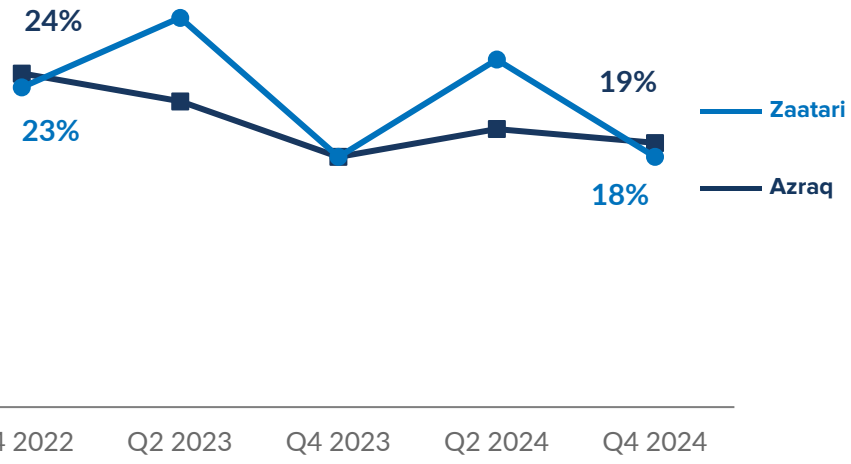


*Cleaning supplies and other household items.

Livelihoods

- In Q4 2024, the employment rate for adult refugees was recorded at 18 per cent in Zaatari and 19 per cent in Azraq camps. This decrease in both camps compared to Q2 2024 is caused by the seasonal decrease in the proportion of refugees working in the agriculture/ livestock sector. The longer term trend also shows a decrease in the proportion of refugees working.
- Gender-disaggregated data reveal a lower employment rate for women in Azraq at 10 per cent, in contrast to 29 per cent for men. In Zaatari, the data shows a lower labour participation among women at 7 per cent, compared with 29 per cent for men.
- Thirteen per cent of individuals who are working indicated having a work permit.

Registered refugees working
% of registered refugees aged 18+



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

Top Selected Sectors

Overall

1	IBV*	38%	5 Education	5%
2	Agriculture/Livestock	14%	6 In-camp Shop	5%
3	Manufacturing	10%	7 Services	4%
4	Construction	9%	Other	16%

Top Four Sectors Disaggregated by Camp

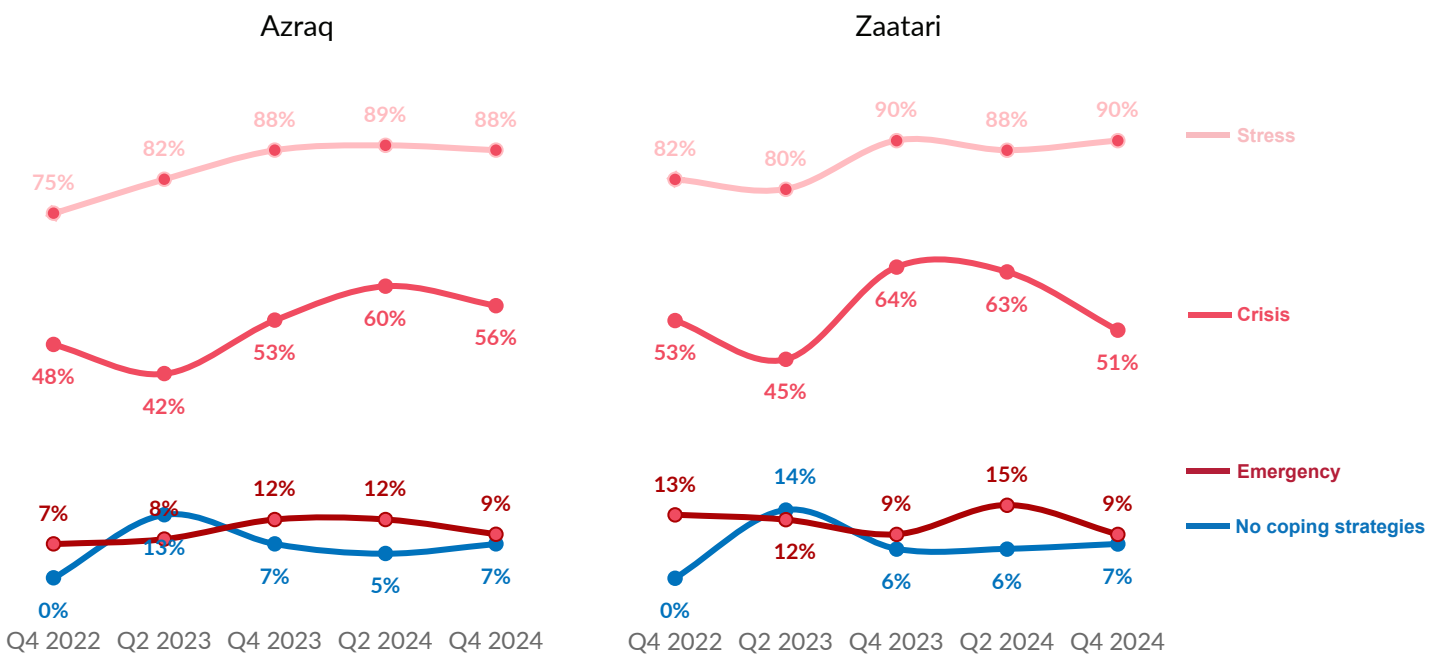
Azraq			Zaatari		
1	IBV	38%	1	IBV	37%
2	Construction	14%	2	Agriculture/Livestock	15%
3	Agriculture/Livestock	12%	3	Manufacturing	11%
4	Manufacturing	7%	4	Construction	6%

*Incentive-Based Volunteering (IBV)

Coping Strategies

- The proportion of households employing coping strategies in Q4 2024 is broadly similar when compared to recent surveys, with 93 per cent of households using at least one.
- There have been some fluctuations in which strategies are being used. Stress strategies are the most common, with 9 out of 10 households using one.
- This quarter saw a drop in refugees adoping crisis strategies, particularly among those residing in Zaatari camp. This was driven by a reduction in resorting to reducing essential non-food expenditure. The reduction in emergency strategies is driven by seasonal fluctuations in the availability of risky jobs, meaning this strategy is less available to refugee households.

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



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

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

Coping Strategies

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

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

	Strategy	Azraq					Zaatari				
		Q4 2022	Q2 2023	Q4 2023	Q2 2024	Q4 2024	Q4 2022	Q2 2023	Q4 2023	Q2 2024	Q4 2024
Stress	Bought food on credit	67%	72%	79%	85%	81%	74%	71%	85%	85%	85%
	Moved from outside the camp to inside the camp	2%	2%	1%	1%	4%	0%	2%	1%	1%	0%
	Sell household assets	21%	17%	17%	17%	21%	20%	18%	24%	19%	28%
	Spent saving	7%	12%	18%	9%	12%	8%	9%	11%	8%	13%
	Took loan	17%	22%	21%	27%	30%	23%	17%	14%	30%	24%
Crisis	Reduced essential non-food expenditure	46%	37%	49%	57%	53%	51%	41%	55%	60%	48%
	Sell productive assets	3%	5%	4%	4%	7%	2%	4%	5%	6%	6%
	Withdrew child from school	3%	4%	8%	6%	5%	4%	3%	3%	3%	4%
Emergency	Adults accepted risky job	6%	4%	8%	8%	5%	11%	10%	7%	13%	5%
	Sent adult to beg	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%
	Sent children to marry	0%	0%	1%	1%	1%	0%	0%	0%	0%	1%
	Sent children to work	2%	4%	4%	4%	3%	2%	1%	1%	2%	3%

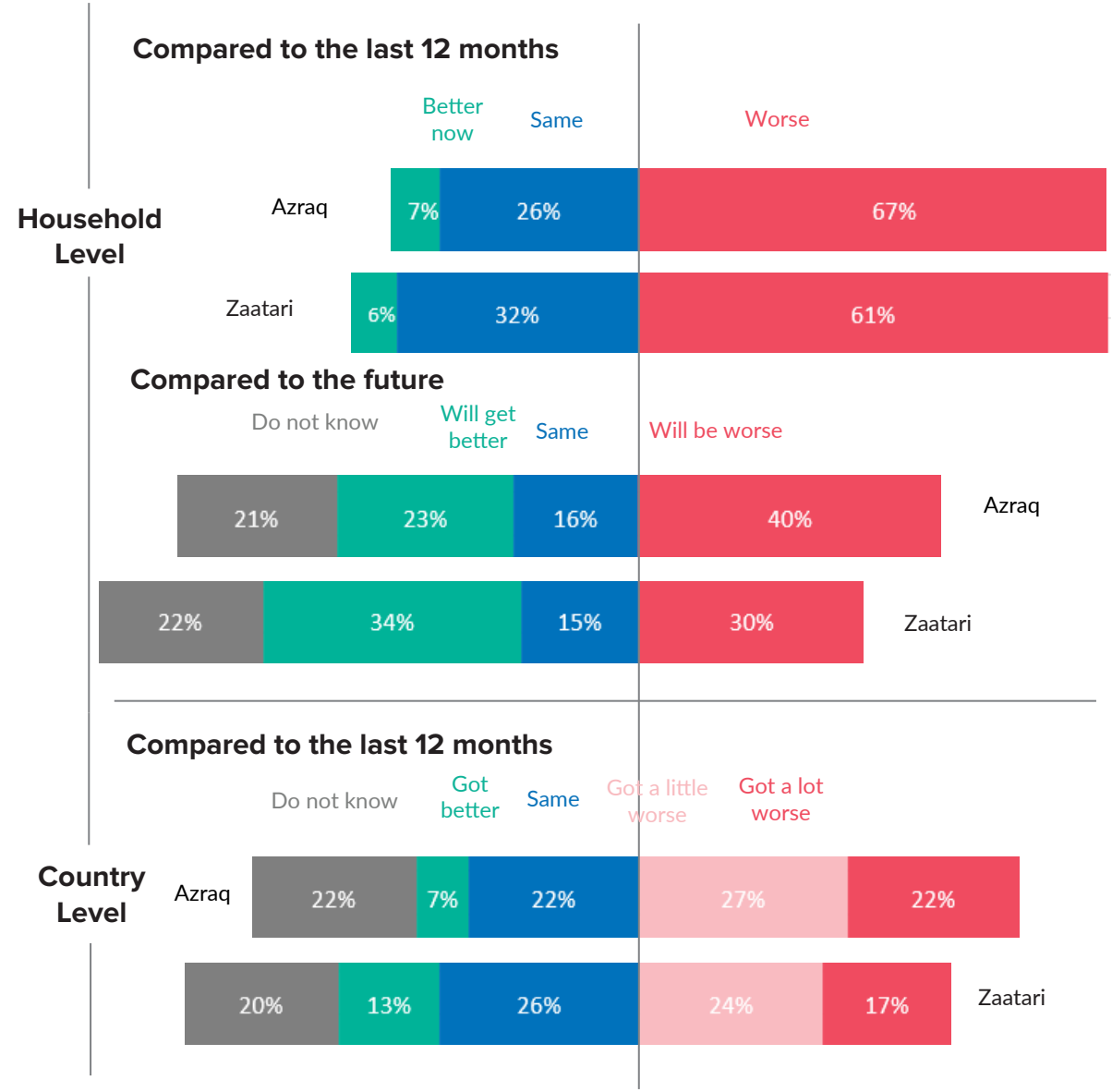
0% 50% 100%

Perception of Financial Situation

Refugees' perceptions of financial and economic situation reflected a perceived improvement compared to that reported in Q2 2024, with a stronger sense of optimism shown predominantly among Zaatari residents:

- Sixty-seven per cent of the refugee households in Azraq and 61 per cent in Zaatari described their current financial situation as "worse off" compared to 12 months ago. This represents a drop by almost 10 percentage points compared to the previous quarter.
- When asked about future expectations of their financial situation, 40 per cent in Azraq and 30 per cent in Zaatari said it will be worse in the future. In Zaatari, the change was reflected in an upward optimism about their future situation, 34 per cent reporting it "will get better" compared to 20 per cent in Q2.
- Concerning Jordan's economic situation, 41 per cent of respondents in Zaatari believe that it has deteriorated compared to 12 months ago, compared to 49 per cent of Azraq respondents.

Refguee households' perception of financial situation
% of households

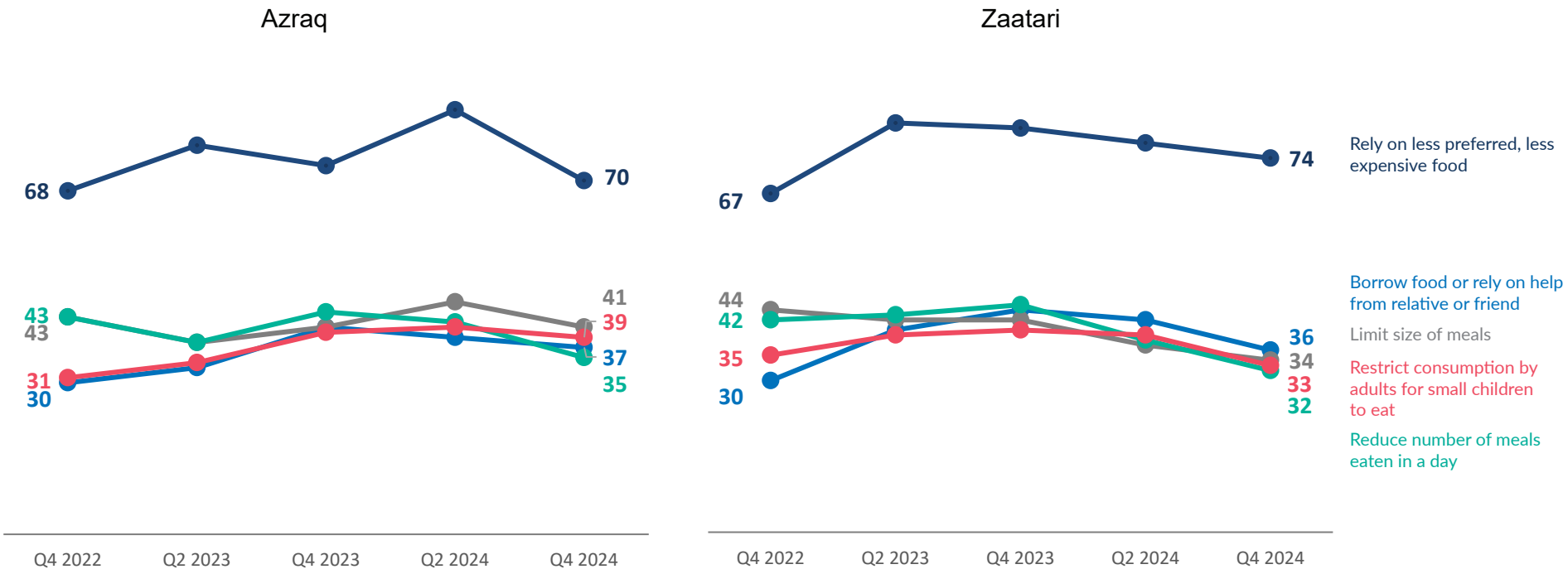


Food Security

- When compared with Q2 2024, slightly fewer households adopted negative food-based coping strategies in Q4 2024.
- The most frequently adopted strategy remained relying on less preferred, less expensive foods (74 per cent in Zaatari and 70 per cent in Azraq).
- Other strategies were adopted at a similar rate - the second most common in Azraq was limiting portion sizes at meals (41 per cent), while in Zaatari borrowing food or relying on help from relatives was the next most common strategy (36 per cent).

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

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



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Health

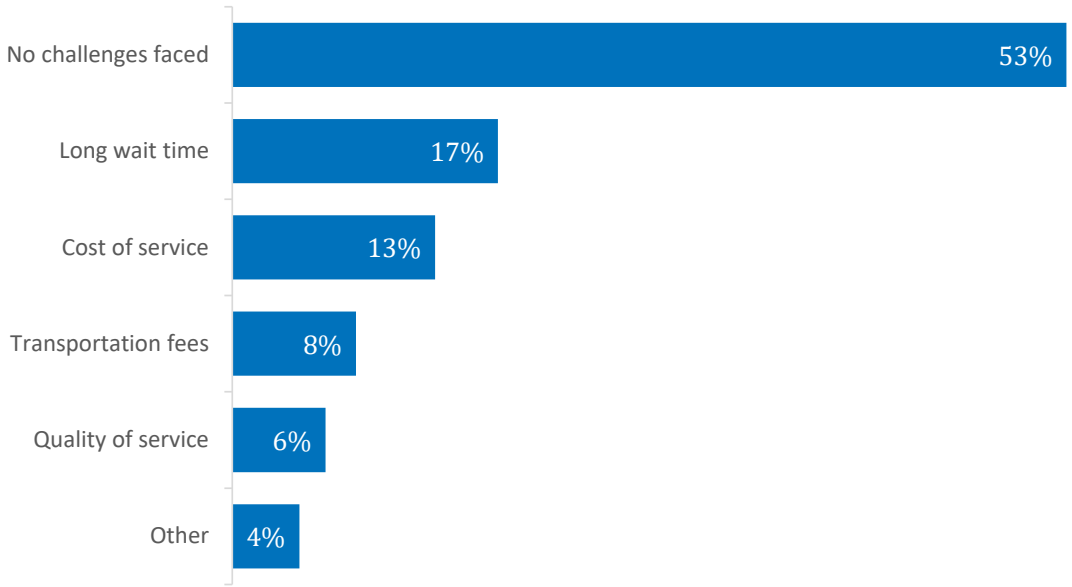
- In Q4 2024, 97 per cent of households in Azraq reported that they could access healthcare in camps when needed in the past three months. In Zaatari, this rate of access was reported at 90 per cent, a reduction from Q2 2024. Most commonly reported reason for no access, was the unavailability of the required services or inability to afford fees in the healthcare facilities.
- Most refugees (94 per cent in Azraq and 77 per cent in Zaatari) reported using NGO clinics in the camps.
- When seeking healthcare outside the camp, more refugees opt for private healthcare rather than MoH facilities. Among those who accessed MoH services, the majority reported no issues with access. Those who did face challenges cited reasons such as long waiting times and inability to afford associated fees.

Access to health by type of clinic outside the camp | Q4 2024
% of households

Azraq

Zaatari

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



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

Shelter

- In Azraq, 64 per cent of refugee households resided in a single T-Shelter*, while the remaining 33 per cent lived in two or more T-Shelters.
- In Zaatari, 23 per cent of households lived in one container, with the majority (77 per cent) residing in two or more containers, most commonly two per household.
- Additionally, refugees continued to add makeshift extensions to their shelters. Forty-seven per cent of households in Azraq and 66 per cent in Zaatari reported adding makeshift extensions to their shelters to create covered courtyards and shaded spaces. Renovations or repairs were conducted by 35 per cent of households in both Azraq and Zaatari.
- Most repairs were self-initiated by refugees. Sixteen per cent of renovations undertaken in Azraq and 21 per cent in Zaatari were supported by UN/NGO shelter maintenance projects.

Electricity Usage

The average household electricity usage in Zaatari camp was 4.8 hours per day, down from 6 hours reported in the previous quarter. In comparison, Azraq camp reported an average of 8 hours of electricity usage per day during Q4 2024 compared to 6 hours in the previous quarter.

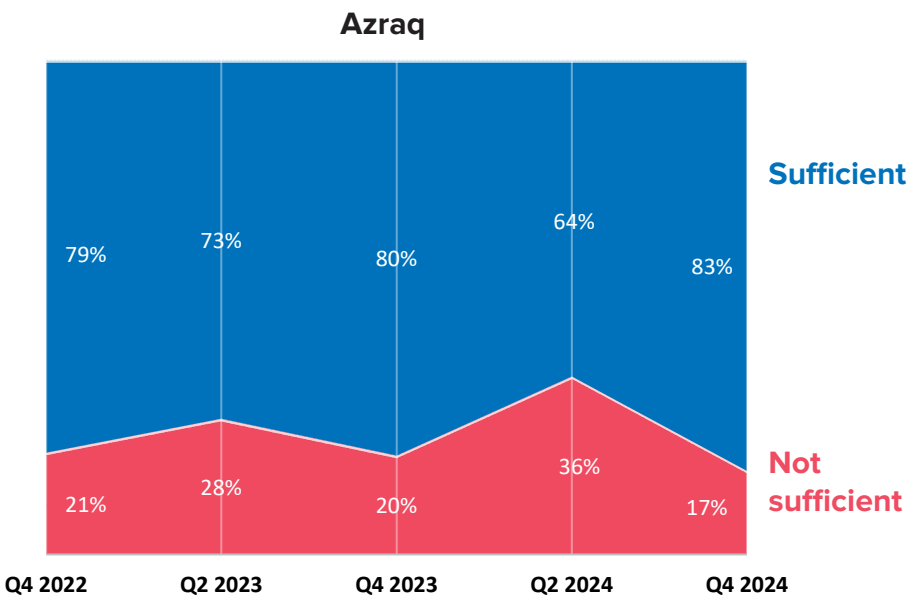
This decreasing trend in electricity usage is complemented with the finding that among Zaatari residents, 35 per cent of respondents utilised an off-grid solar energy system.

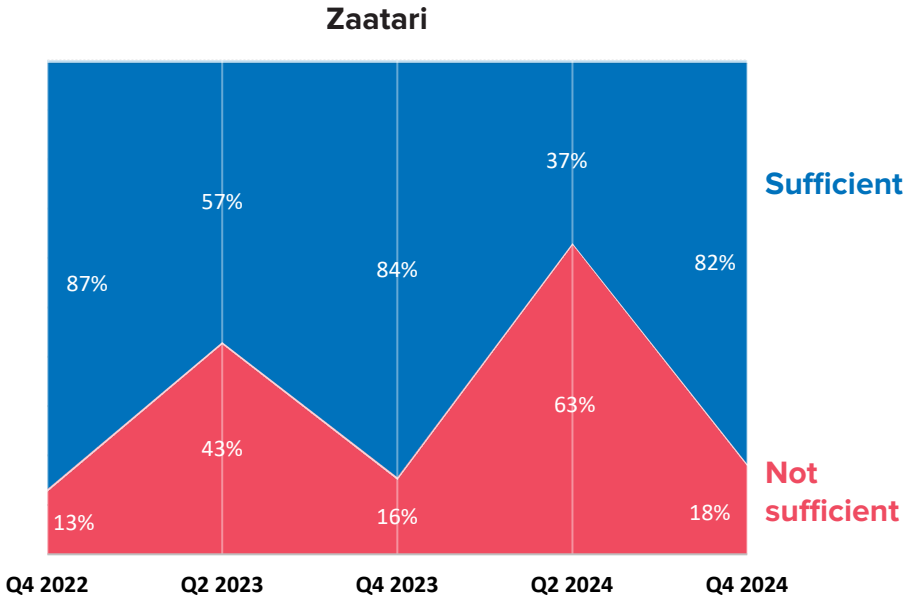
*A T-Shelter, is a transitional housing solution designed by UNHCR, providing temporary (life span of 3-6 years), weather-resistant shelter for displaced individuals and families. These shelters, resembling a T-shape structure, offer basic privacy, security, and protection.

Water, Sanitation, & Hygiene

- In both camps, the proportion of refugee households with sufficient water storage to meet all their needs improved in Q4 2024 compared to Q2 2024. This improvement is driven by seasonal fluctuations, with more households having sufficient storage for their water needs in cooler months. However, the proportion having sufficient water storage in Q4 2024 is similar to the same time last year, showing there has not been an underlying improvement once seasonality is taken into account.
- Respondents with insufficient water storage capacity indicated that the available storage capacity and the pumping schedule were the main reasons for water insufficiency.
- Between Q2 2024 to Q4 2024, there has been a decrease in the proportion of households reporting evidence of parasites, rats, other rodents, or insects in their water supply, drainage, or solid waste system more than two times per year. The reduction in Azraq is from 49 to 27 per cent and in Zaatari from 47 to 25 per cent. This is a seasonal flucation, as refugees report less evidence in the cooler months, although Azraq has also seen some improvement compared to a year ago.

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





Summary

Against the backdrop of on-going insecurity in the region, this socio-economic update provides insights into economic and living challenges faced by refugees in Jordan. It is based on a survey conducted in January 2025, with a panel of refugees registered with UNHCR.

Work is a key form of income for refugees, but rates of employment have reduced substantially. This has been particularly pronounced in host communities. The survey results reflect the effect of seasonality on work opportunities for camp residents, as many of them rely on opportunities in agriculture. As this report covers the low season for agriculture, camps residents depended to a larger extent on incentive-based volunteering with humanitarian organizations as a key opportunity for self-reliance.

The lower rates of working has reduced the amount of income from employment for refugees. During the period of this survey, UNHCR provided a one-off payment to refugees, which in the short term has helped to counterbalance the decline in work income, but is not expected to be sustained.

Food remains the highest expenditure. Regardless of where refugees are living – whether in the camps or among host communities – many refugees continue to purchase food on credit, reduce their essential spending on non-food related items, and choose lower-quality or less expensive food.

Rent represents the second highest expenditure for refugees in host communities. Of those renting, approximately 10 per cent reported moving accomodation, primarily due to eviction by the owner.

Accumulated debt levels remained high, with 9 out of 10 refugee household carrying debt. Refugees resort to informal borrowing from shopkeepers, friends, or neighbours. Under these constraints, refugees prioritise their expenditure to meet their essential food needs and rent expenditures in hosting communities.

While refugees in camps are not required to pay rent, they still face challenges with living conditions. Growing families need more space, so refugees in camps frequently add makeshift extensions to their shelters. Old containers need repair and maintenance.

On a positive note, most refugees were able to access healthcare when they needed to. Refugees in host communities were most likely to seek healthcare at MoH facilities, while camp residents were most likely to use an NGO clinic in camp and a private health facility if seeking care outside of the camp.

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We wish to express our profound appreciation to the refugee families whose participation was central to this study.

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

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

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UNHCR Jordan Socio-Economic Survey Portal
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