



Socio-economic situation of refugees in Jordan Q4 2022

Introduction

In 2022, UNHCR Jordan initiated a quarterly analysis of the socio-economic situation of refugees in Jordan, with the main purpose of monitoring changes in vulnerability levels among refugee communities over time. Using the Vulnerability Assessment Framework (VAF) 2021 data as a baseline, this series of analyses collects information from the same refugee families on a quarterly basis, to examine variations at the household level for the following sectors: economic situation, food security, shelter, water, sanitation and hygiene (WASH), and health.

This report is based on the analysis of self-reported data and provides a summary of the main findings for refugees in host communities for the fourth quarter of 2022 (Q4), while it compares them to results of Q1, Q2 and Q3 2022, and Q3 2021. This report also presents a summary of the main findings for Syrian refugees in Zaatari and Azraq camps, for which the survey was administered for the first time in Q3 2022.

Vulnerability Assessment Framework 2021

The Vulnerability Assessment Framework (VAF) is a bi-annual survey assessing the vulnerability of refugees registered in Jordan across multiple sectors. The most recent VAF population studies in host communities and in camps were published in June 2022, while the data collection took place during July-October 2021 for population in host communities (referred to as 'Q3 2021') and October-December 2021 for population in camps (referred to as 'Q4 2021'). Both studies explored different types of vulnerability across multiple sectors from a representative sample of registered refugees residing outside of camp settings across Jordan, while for the first time non-Syrian refugees were also included in the analysis.

For this series of quarterly analyses, we compare the results of each quarter with those the VAF studies. It should be noted that the VAF 2021 was conducted via face-to-face visits, while the 2022 quarterly studies are conducted via phone calls.

Methodology

A random sampling approach was used to analyze the situation facing refugees who are registered with UNHCR across Jordan. The Q4 2022 respondents in host communities included the same 2,634 households as in in the previous quarters. In addition, 1,207 Syrian households in camps, the same as in Q3, were included in the analysis. The sample size was drawn from the UNHCR proGres registration database. For host communities, to determine the sample size, three strata were used according to cash eligibility status: households receiving UNHCR basic needs cash assistance, households phased out of it, and other households (neither receiving nor phased out). **Host communities**

Key findings



An average refugee household reported an income of JOD 285 in Q4 2022, 19 per cent more than in Q3 , probably due to winter assistance. Average work income for Syrian households decreased by 4 per cent, while for non-Syrian households it increased by 5 per cent.



Households reported to have spent on average JOD 290, slightly more than what they earned during Q4 2022. More than half of total household expenditure was spent on food, rent and health.



Nearly nine out of 10 households remained in debt in Q4 2022, with most households borrowing money from friends and neighbours to cover basic needs (food, rent and health).



The overall employment rate of refugees remained stable at 23 per cent in Q4 2022. The employment rate among female women remained low at 6 per cent.



Nine in ten households used at least one livelihood-based coping strategy to make ends meet in Q4 2022.



When compared with Q3, less households adopted negative food-based coping strategies in Q4, with the largest drop (13 percentage points on average) being observed in the proportion of households reducing the number of meals eaten in a day.

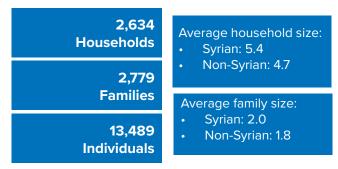


The proportion of households reporting receiving a threat of eviction remained high in Q4: 26 per cent of Syrian households and 33 per cent of non-Syrian households.



The access to health remained stable in Q4 2022: more than eight in ten were able to access health services.

Sample Size



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

In Amman

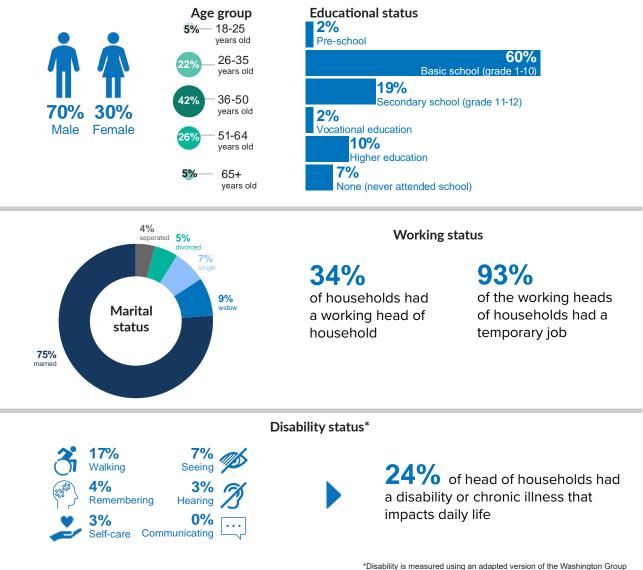
Cash eligibility status	Syrian	Non-Syrian
Receiving	259	193
Phased out	306	125
Other	219	199

Outside Amman

Cash eligibility status	Syrian	Non-Syrian
Receiving	282	159
Phased out	398	45
Other	267	182

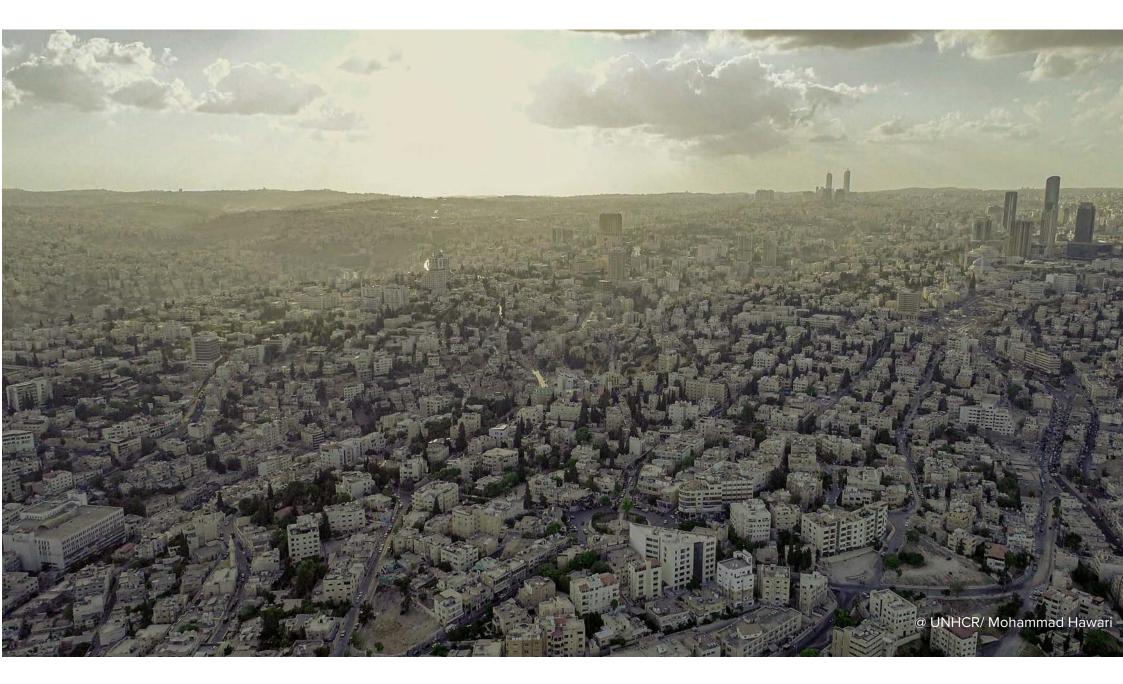
Demographics

Based on head of household characteristics



(WG). For more information, refer to the VAF, pg. 37.

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Economic situation

Income

- Work, both informal and formal, represented the main source of income for Syrian households, accounting for 45 per cent of their income, less than Q3 2022 levels when it accounted for 57 per cent of their total income. For non-Syrians, the biggest source of income was humanitarian assistance (50 per cent of their income) followed by work income.
- According to the responses, **the average monthly income increased for both Syrian and non-Syrian households in Q4 2022.** Compared to Q3, it increased by 17 per cent for Syrian and 23 per cent for non-Syrian households. Households reported more income in Q4 because of the winter assistance received in December 2022.
- The average monthly income^{*} of Syrian households from work decreased by 4 per cent, from JOD 213 in Q3 to JOD 204 in Q4. For non-Syrian households, income **from work increased slightly from JOD 180 in Q3 to JOD 188 in Q4.**

Total average monthly income per household (JOD)

Quarter	Syrians	Non-Syrians
Q3 2021	283	241
Q1 2022	250 (-12%)	225 (-7%)
Q2 2022	276 (+10%)	229 (+2%)
Q3 2022	252 <mark>(-9%)</mark>	220 <mark>(-4%)</mark>
Q4 2022	293 (+17%)	270 (+23%)

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

Work Remittances Other WFP assistance assistance Q3 2021 15% 2 51% 25% 17% Q1 2022 48% 27% Syrian Q2 2022 49% 28% Q3 2022 57% 20% 16% 3 Q4 2022 26% 45% 15% 9% Q3 2021 39% 18% Syrian Q1 2022 29% 29% 8% Q2 2022 8% 28% 30% 27% Non Q3 2022 22% 8% 31% Q4 2022 22% 24% 6%

Other category also includes UNHCR winter cash assistance.

Main source of income % of households overall income

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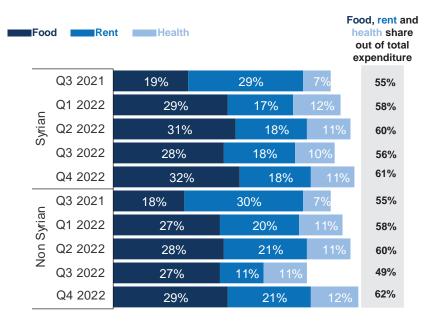


- On average, the monthly expenditure was JOD 295 for Syrian and JOD 279 for non-Syrian households in Q4. When compared with Q3, average household spending decreased by 11 per cent for Syrian households and remained stable for non-Syrian households.
- The largest proportion of household resources was spent on food (32 per cent for Syrians and 29 per cent for non-Syrians) followed by rent and health.
- In Q4, Syrian households reported to have spent on average JOD 171 (or 58 per cent of their total expenditure) on Survival Minimum Expenditure Basket* items per month, 1 per cent more than Q3. For non-Syrian households, the amount was on average JOD 160, 4 per cent less than Q3.

* Survival Minimum Expenditure Basket (SMEB) refers to the monthly average cost for rent, electricity, water bills, and food costs. For this analysis, households who don't pay rent or have zero SMEB item expenditure are removed. Total average monthly expenditure per household (JOD)

Quarter	Syrians	Non-Syrians
Q3 2021	398	351
Q1 2022	326 (-18%)	307 (-13%)
Q2 2022	323 <mark>(-1%)</mark>	287 (-7%)
Q3 2022	330 (+2%)	280 (-2%)
Q4 2022	295 <mark>(-11%)</mark>	279 (-0.2%)

Households expenditure : top three categories % of households overall expenditure

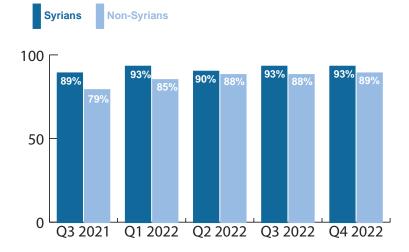


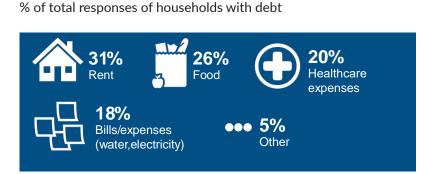
Other categories are transportation, education, tobacco, electricity, telecommunication, baby essentials, basic hygiene items, bottled water for drinking, gas, clothes and shoes, water and basic household items.

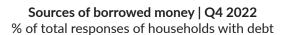


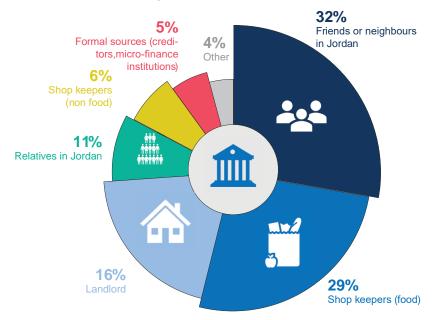
- The proportion of households holding debt remained high in Q4, with 93 per cent of Syrian and 89 per cent of non-Syrian households holding debt. Total average debt per household was reported at JOD 1,148, with debt per capita at JOD 295.
- The main sources of borrowed money continued to be informal in Q4. Both Syrian and non-Syrian households mostly borrowed from friends and neighbours in Jordan.

Households reporting debt % households





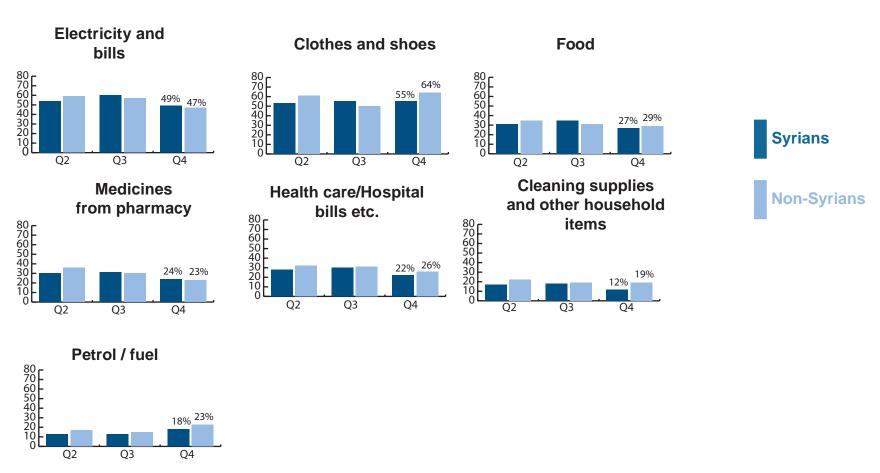




Reasons for borrowing money | Q4 2022

Access to essential goods and services

 When compared with Q3, less households reported that they had difficulties in paying electricity bills, food and medicine or health services in Q4. However, more than half of households reported they had difficulties paying for clothes/shoes. The most common reasons were lack of money followed by increase in prices.



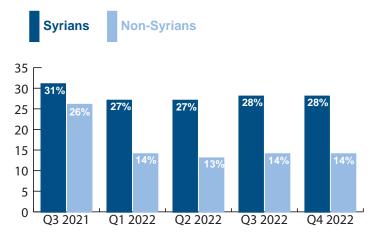
In the last three months, households had difficulty paying for... , 2022 % of households



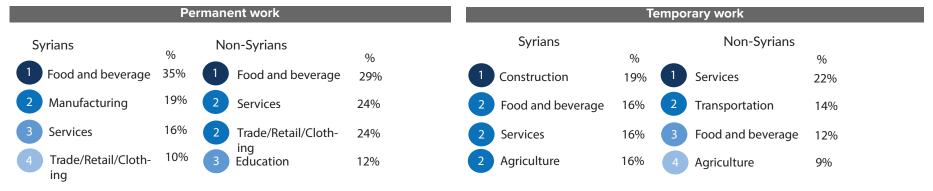
- In Q4, the overall employment rate (including both formal and informal work) remained stable for both Syrian and non-Syrian refugees. Male breakdown of the refugee workforce population slightly decreased from 43 per cent in Q3 to 42 per cent in Q4, while female breakdown remained stable at 6 per cent.
- The majority of working refugees continued to be employed as temporary workers. Overall, most individuals with permanent works, worked in the food and beverage sector, while most individuals with temporary works were working in the construction and services sector (e.g., housekeeping, plumbing, other house maintenance etc.).

Registered refugees working

% of registered individuals aged 18+



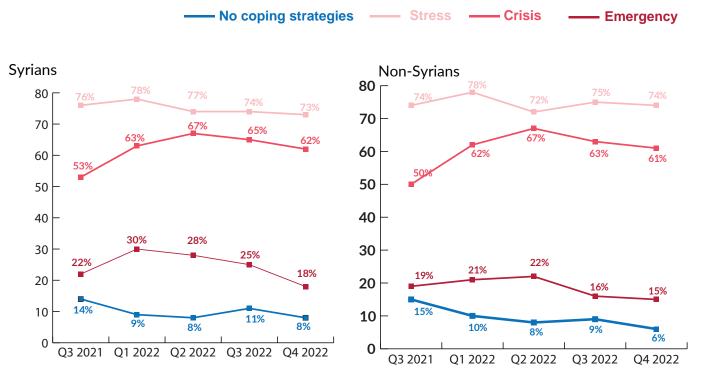
Refugees working by type of contract and nationality: top sectors | Q4 2022 % of registered individuals aged +18



Coping strategies

- Nine in 10 households used at least one livelihood-based coping strategy to make ends meet. The proportion of households resorting to emergency and crisis coping strategies remained at high levels in Q4.
- Overall, when comparing with Q3, there was a slight decrease in the proportion of households adopting crisis or emergency coping strategies for Syrian and non-Syrian households.

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



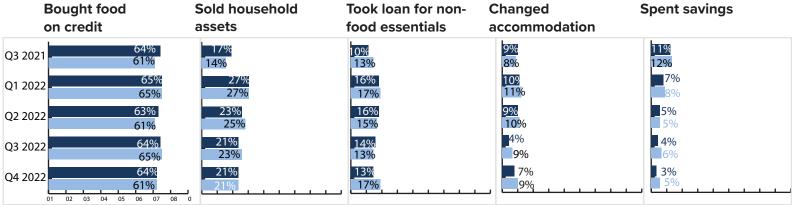
The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress. To identify the most frequent coping strategies, households are asked how often they had used certain coping strategies within the 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.

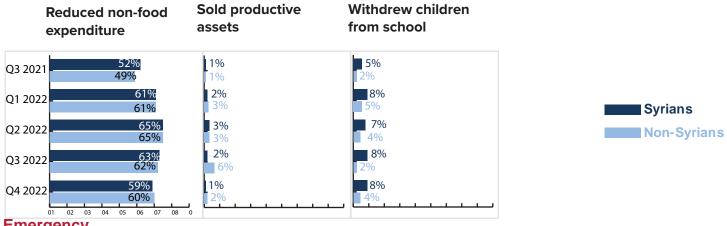


Households resorting to negative coping strategies at least once in the past three months % of households

Stress



Crisis



Emergency

	Accepted high risk job			Sent children to work
Q3 2021	<u>19%</u>	0%	0%	-0% 0%
Q1 2022	269 19%	0% 1% 2%	1% 0%	4% 1%
Q2 2022		2% 3%	1% 1%	7% 1%
Q3 2022	20% 14%	2% 1%	7% 0%	0% 1%
Q4 2022	12% 13%	1% 3%	1% 2%	6% 1%

Perception of financial situation

- Refugees were asked how the financial situation of their household changed compared to 12 months ago and how they think it's going to change in the next 12 months. More than two-thirds of refugees described their household financial situation as worse off compared to 12 months ago, while more than one-third also said it will be worse in the future.
- Refugees were also asked how the financial situation of the overall economy has changed as compared to 12 months ago.
 Most of the respondents said that it got a lot or a little worse compared to 12 months ago.

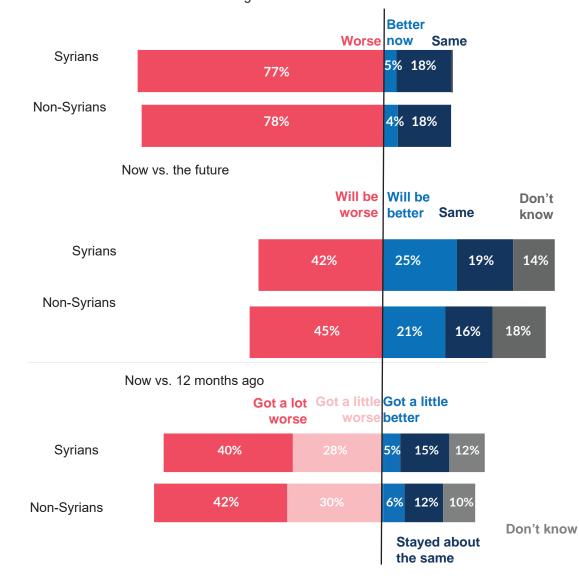


Country situation

Households situation

Households' perception of financial situation

% of households Now vs. 12 months ago



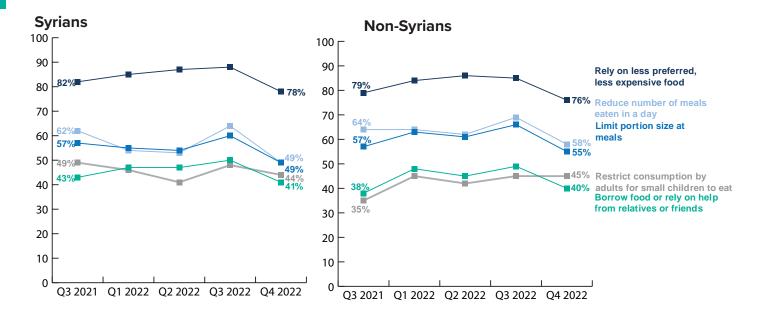
@ UNHCR/Hannah Maule-ffinch



Food Security

The reduced Coping Strategies Index (rCSI) is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a 7-day recall period. The rCSI assesses an individual's food security according to how many times an individual's family had to enact certain food coping strategies in the past week. When compared with Q3, there was a decrease in households adopting negative food-based coping strategies in Q4. The sharpest decrease was observed in the proportion of households reducing the number of meals eaten in a day (-15 per-centage points for Syrian and -11 percentage points for non-Syrian households).

Households resorting to food-based coping strategies at least once during the last seven days prior to the interview % of households



Shelter

- Most Syrian and non-Syrian households lived in formal accommodation and the majority lived in apartments.
- Overall, the proportion of households not being able to pay rent in the three months preceding the data collection decreased from 51 per cent in Q3 to 34 per cent in Q4. The most common reasons cited were increase in rent prices and lack of money.



Analysis at cash assistance eligibility level

- In Q4, 42 per cent of households who had been phased out from UNHCR basic needs cash assistance were not able to pay rent.
- One-third of households had to change resident location since they were phased out cash assistance. The most commonly reported reasons for changing accommodation were to move to a cheaper house (49 per cent of Syrian and 65 per cent of non-Syrian households), and being evicted (17 per cent of Syrian and 29 per cent of non-Syrian households).

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Eviction

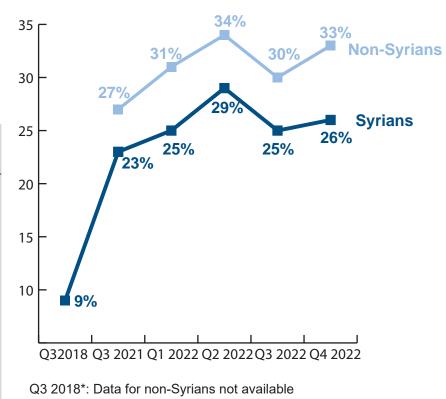
• After the drop in Q3 2022, there has been an increase in Syrian and non-Syrian refugees reporting receiving a threat of eviction. In Q4 2022, 26 per cent of Syrian and 33 per cent of non-Syrian households reported having received threats of eviction.

Feedback from refugee communities

- In Q4 2022, refugees reached out to UNHCR Jordan Helpline to ask help for protection risks and response, eviction, protection outreach and protection law and policy.
- The main topics voiced by refugees in social media during the last quarter was: Winter Cash Assistance: Refugees were concerned about the eligibility criteria for the winter assistance, while they were also concerned about the release day; Electricity: Refugees voiced complaints about high electricity prices, after the end of the electricity subsidy provision; Registration: Refugees were demanding a new registration to open; Livelihood: Refugees were voicing complaints about the requirements on nationality and age for livelihood opportunities Education: Refugees were raising complaints about the delay in issuing the decision of exempting refugees from the school fees.

Households having received a threat of eviction

% of households renting accommodation





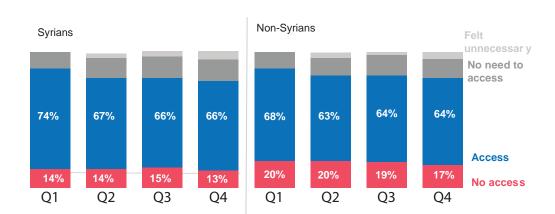
Health

Access to healthcare, 2022

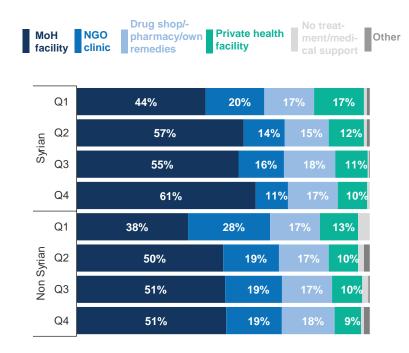
% of households

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- In Q4, 87 per cent of Syrian and 83 per cent of non-Syrian households reported they
 could access health care when needed or they did not need to access health care. Lack
 of money remained the main barrier for those who were not able to access health care.
- Four out of five households were aware of governmental subsidies for health services at primary health-care centres and hospitals (88 per cent of Syrian and 84 per cent of non-Syrian households). Most refugees reported using the Ministry of Health (MoH) facilities as the main health-care facility type. The most common reason for not using MoH services was that they are too costly.
- Two out of five households reported that they experienced an increase in health-care costs in the last quarter (34 per cent of Syrian and 42 per cent of non-Syrian households).



Access to health by type of clinic % of households

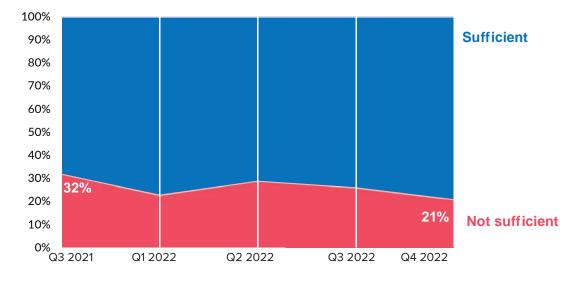


Water & Sanitation

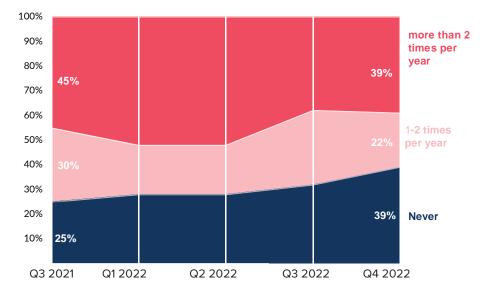
- The proportion of households with insufficient water storage to cover all family needs (hygiene, cooking, cleaning) decreased from 26 per cent in Q3 to 21 per cent in Q4.
- The proportion of households reporting solid waste-related vector evidence more than twice a year increased from 38 per cent in Q3 to 39 per cent in Q4.

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

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



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



Camps

Key findings



In Q4 2022, the average total household income in refugee camps increased in both camps, probably due to winter assistance. Average work income slightly decreased for households in both camps, while WFP assistance continued to represent the main source of income.



In Q4 2022, households spent on average JOD 76 more than they earned. More than half of household resources were spent on food, education, and health.



Nearly eight out of 10 households in both camps were in debt in Q4 2022, with most households borrowing money from shop keepers and friends or neighbours in Jordan to meet basic needs.



The employment rate of campbased refugees was 24 per cent in Azraq and 23 per cent in Zaatari in Q4 2022. However, the employment rate among female women was 11 per cent in Azraq and 8 per cent in Zaatari.



In Q4 2022, six in 10 households bought food on credit, half of the households reduced non-food essentials, while one in 10 households accepted high risks jobs.



When compared to Q3 2022, less households adopted negative food-based coping strategies in Q4 2022, with most of the households continuing to rely on less preferred and less expensive food.

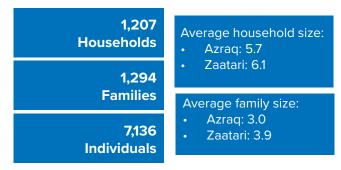


Most households in Azraq resided in one T-Shelter (67 per cent), while most households in Zaatari resided in two or more caravans (67 per cent).



Almost nine out of 10 households were able to access health services in Q4 2022. Most refugees reported using the NGO clinics within the camps as the main health facility type.

Sample Size



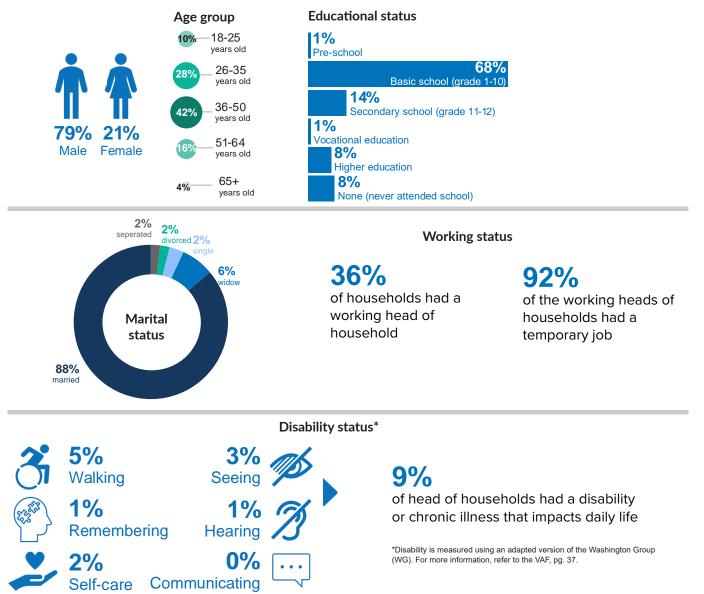
For definitions on household vs family units, please refer to the VAF, pg. 33

Camp	Number of households
Azraq	500
Zaatari	707



Demographics

Based on head of household characteristics



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Economic Situation

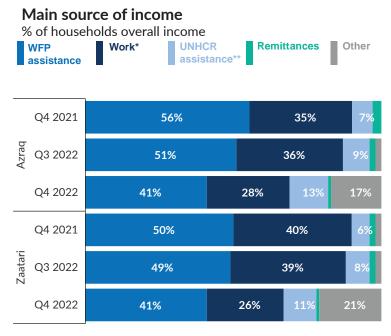
Income

- In Q4 2022, the average monthly income for households in Azraq and Zaatari camps was JOD 280 and JOD 300 respectively. When compared with Q3 2022, households in Azraq (+23 per cent) and in Zaatari (+20 per cent) camps reported higher income. Households reported more income in Q4 because of the winter assistance received in December 2022.
- WFP assistance represented the main source of income for households, accounting for41 per cent in both camps. Work was the second source of income for households. The average monthly income of households reporting work was JOD 185 in Azraq and JOD 175 in Zaatari, recording a decrease of 2 per cent in Azraq and 1 per cent in Zaatari.*

Total average monthly income per household (JOD)

Quarter	Azraq	Zaatari
Q4 2021	216	219
Q3 2022	228 (+6%)	249 (+14%)
Q4 2022	280 (+23%)	300 (+20%)

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



*Income for work includes also cash for work.

**UNHCR assistance includes basic needs and new arrivals. Other category also includes UNHCR winter cash assistance.



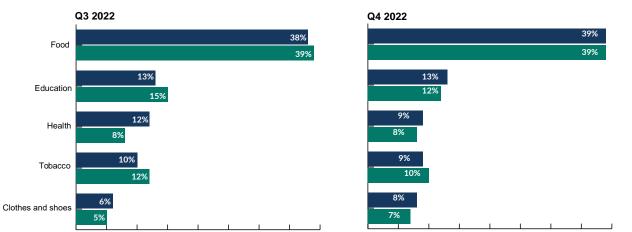
 On average, the monthly expenditure in Q4 2022 was JOD 357 for households in Azraq and JOD 374 in Zaatari. When compared with Q3 2022, average spending increased by 4 per cent for households in both camps. More than 50 per cent of household resources were spent on food, education, and health in Q4 2022. Total average monthly expenditure per household (JOD)

Quarter	Azraq	Zaatari
Q4 2021	345	463
Q3 2022	343 (-0.5%)	360 <mark>(-22%)</mark>
Q4 2022	357 (+4%)	374 (+4%)

Households expenditure : top five categories

% of households overall expenditure

Azraq Zaatari

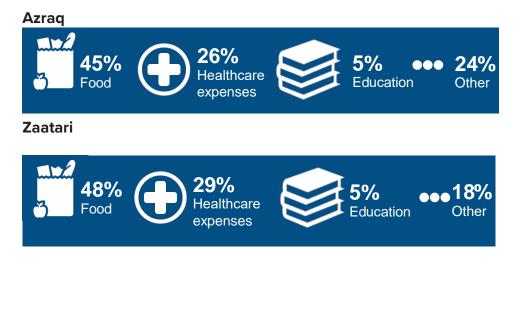


Other categories are transportation, telecommunication, baby essentials, basic hygiene items, bottled water for drinking, gas, water and basic household items.

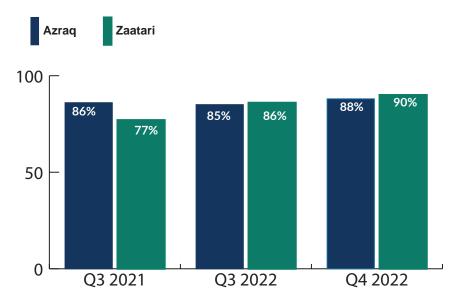


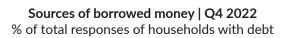
- More than eight out of 10 households were holding debt in Q4: 88 per cent of households in Azraq and 90 per cent in Zaatari. Overall, households had a total average debt of JOD 668 in Azraq and JOD 750 in Zaatari.
- The main sources for borrowing money were informal in Q4. Households mostly borrowed from shop keepers (food and non-food) and friends or neighbours. Buying food and healthcare expenses were the main reasons for borrowing money.

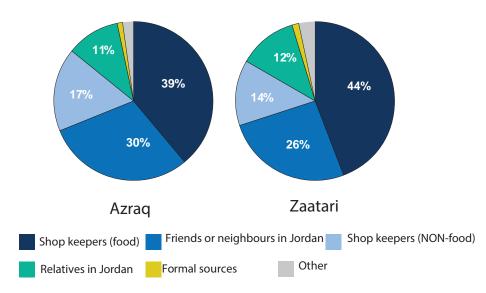
Reasons for borrowing money | Q4 2022 % of total responses of households with debt





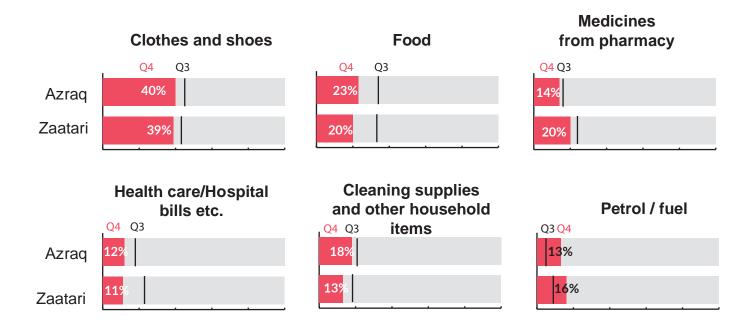






Access to essential goods and services

- In Q4, the top two categories that households reported that they had difficulty paying for were food and clothes/shoes. The most common reason was lack of money, followed by increase in prices.
 - In the last three months, households had difficulty paying for... | Q4 2022 % of households



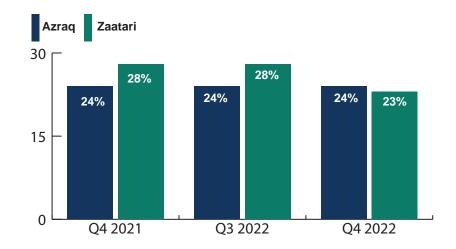


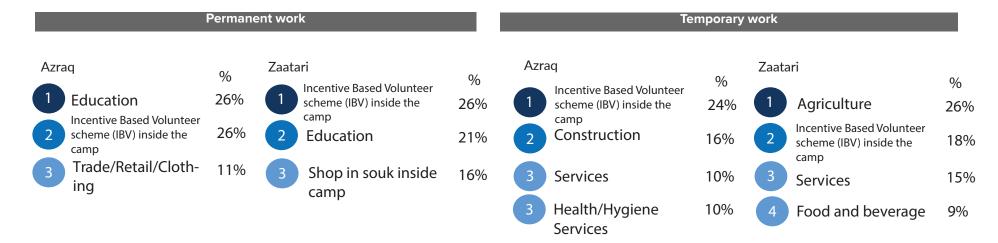
- In Q4, the employment rate (including both formal and informal work) among adult refugees was 24 per cent in Azraq and 23 per cent in Zaatari. By gender breakdown, 37 per cent of male refugees in Azraq and 39 per cent in Zaatari reported to be working, compared to 11 per cent of women in Azraq and 8 per cent in Zaatari.
- The majority of working refugees were employed as temporary workers; in Azraq the most common sectors are incentive-based volunteers in the camp (24 per cent) and construction (16 per cent), while in Zaatari it is agriculture (26 per cent), incentive-based volunteers in the camp (18 per cent) and services (15 per cent).

Refugees working by type of work, camp and top sectors | Q4 2022 % of registered individuals aged +18

Registered refugees working

% of registered individuals aged 18+

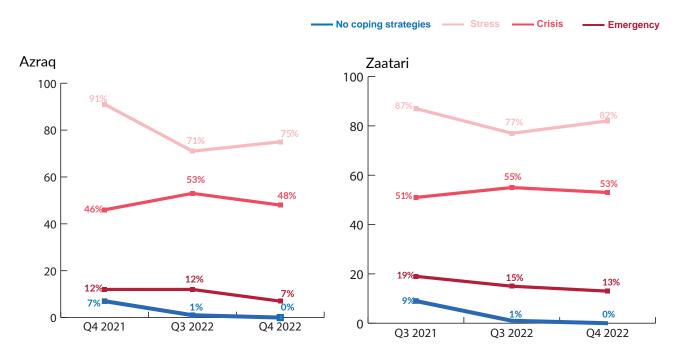






 In Q4 2022, all households in both camps reported using at least one negative livelihood-based coping strategy to make ends meet over the past three months. Overall, the proportion of households adopting stress strategies increased, in contrast to the proportion of households adopting crisis and emergency strategies.

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



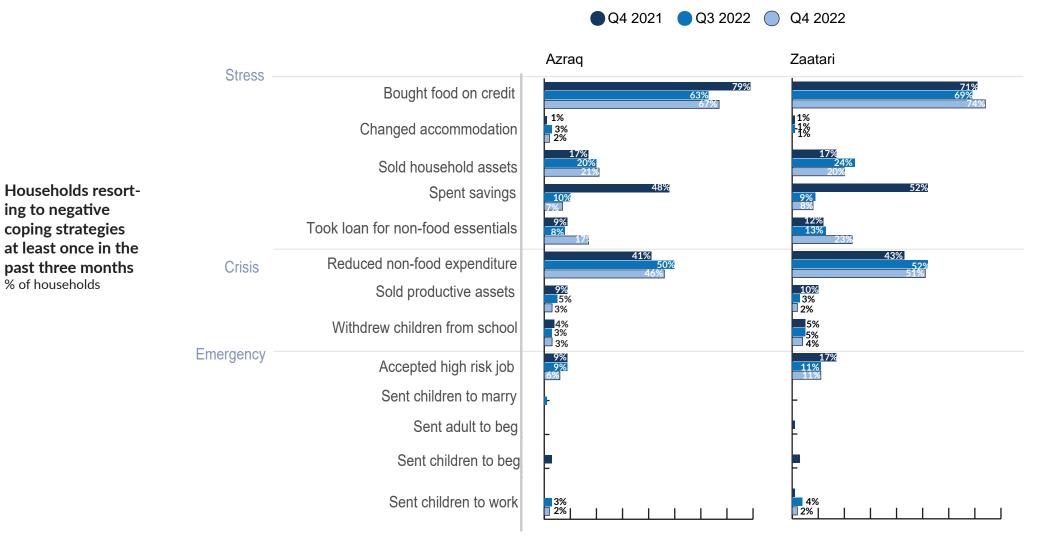
The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress. To identify the most frequent coping strategies, households are asked how often they had used certain coping strategies within the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

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



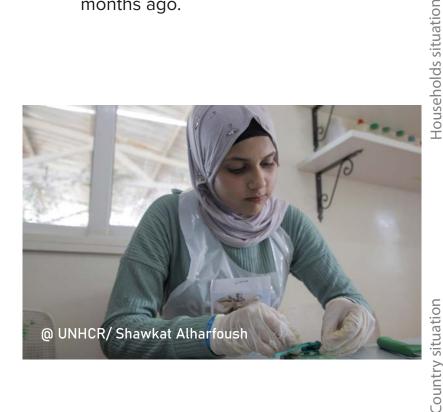
The most common stress coping strategy was buying food on credit (adopted by 67 and 74 per cent of households in Azraq and Zaatari respectively); the most common crisis coping strategy was reducing essential non-food expenditure (46 and 51 per cent of households in Azraq and Zaatari respectively); and the most common emergency coping strategy was acceptance of high-risk jobs (6 and 11 per cent of households in Azraq and Zaatari respectively).

• When compared with Q3 2022, the largest increase in Q4 was in the proportion of households taking loans for nonfood essentials: from 9 to 17 per cent in Azraq and from 13 to 23 per cent in Zaatari.

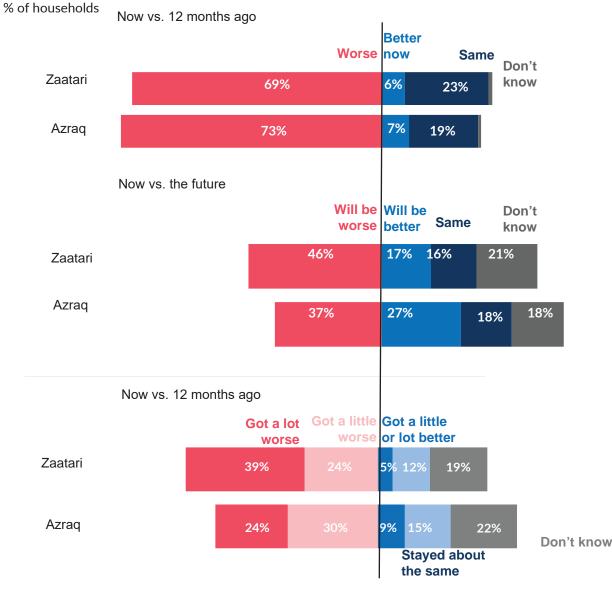


Perception of financial situation

 Two-thirds of households described their financial situation as worse off compared to 12 months ago, while more than onethird said it will be worse in the future. Regarding the economic situation of the country, most of the respondents said that it got a lot or a little worse compared to 12 months ago.



Households' perception of financial situation







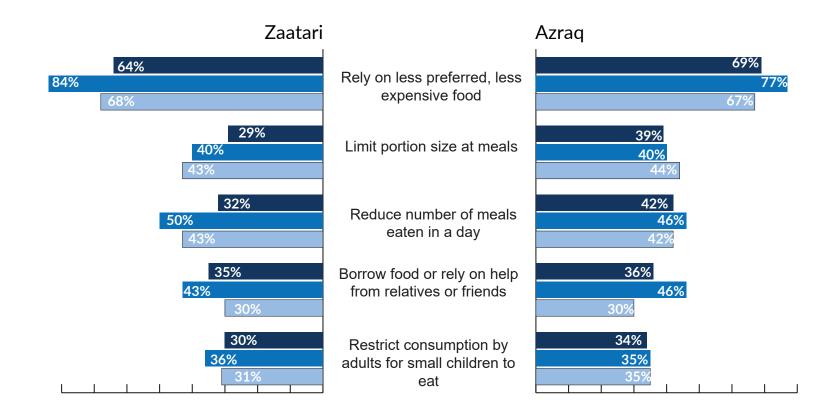
Food Security

The reduced Coping Strategies Index (rCSI) is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a 7-day recall period. The rCSI assesses an individual's food security according to how many times an individual's family had to enact certain food coping strategies in the past week. When compared with Q3 2022, less households adopted negative food-based coping strategies in Q4 2022. The most frequently adopted food-based coping strategy was relying on less preferred, less expensive foods (68 per cent of households in Zaatari and 67 per cent in Azraq), followed by reduced the number of meals eaten per day.

Households resorting to food-based coping strategies at least once during the last seven days prior to the interview

% of households

Q4 2021 Q3 2022 Q4 2022



Shelter

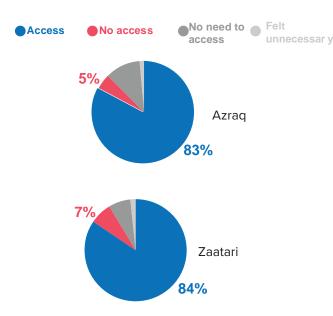
- Most households in Azraq resided in one T-Shelter (67 per cent), while most households in Zaatari resided in two or more caravans (67 per cent). 43 per cent of households in Azraq and 69 per cent in Zaatari reported having added a makeshift extension to T-Shelters/caravans creating covered courtyards and shaded spaces.
- The proportion of households reported having repairs was 27 per cent in Azraq and 37 per cent in Zaatari. The most frequently reported repairs in Azraq were related to bathrooms and kitchens (40 per cent), while in Zaatari they were related to floors and ceilings (51 per cent).



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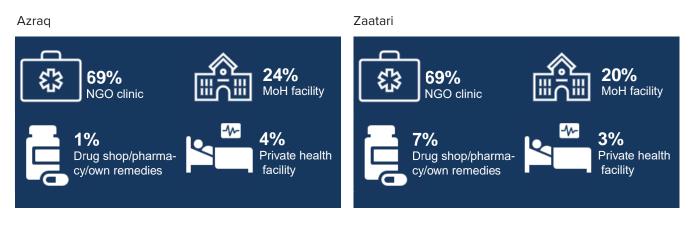
Health

Households' access to health services in camps | Q4 2022 % of households



- In Q4, 95 per cent of households in Azraq and 93 per cent in Zaatari reported either that they could access health care in camps when needed or that they did not need to access health care.
- More than three out of four households were aware of governmental subsidies for health services at primary health-care centres and hospitals (76 per cent in Azraq and 86 per cent in Zaatari). Most refugees reported using the NGO clinics within the camps as the main health facility type.

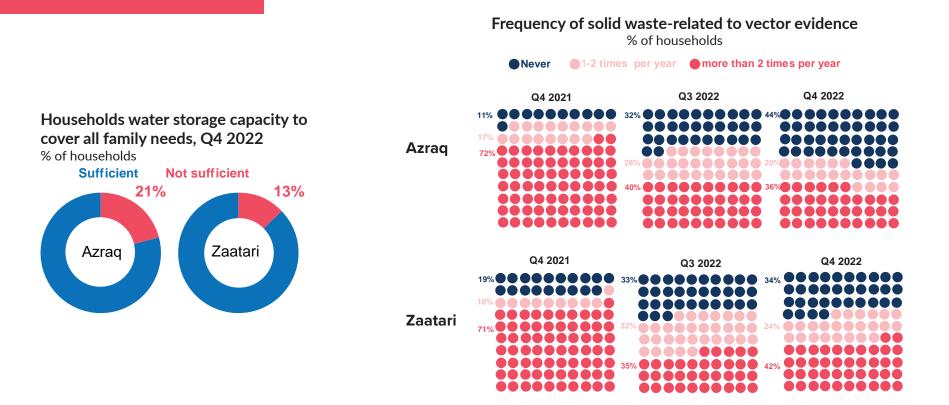
Access to health by type of clinic \mid Q4 2022 % of households



Water & Sanitation

- The proportion of households with sufficient water storage to cover all family needs (hygiene, cooking, cleaning) was 79 per cent in Azraq and 87 per cent in Zaatari.
- The proportion of households reporting solid waste-related vector evidence more than was 36 per cent in Azraq and 42 per cent in Zaatari.

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



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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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