

Vulnerability Assessment Framework: Socio-Economic Survey on Refugees in Host Communities



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Acronyms

ASC	Asylum Seekers Certificate
COPD	Chronic Obstructive Pulmonary Disease
CVI	Climate Vulnerability Index
FCS	Food Consumption Score
FES	Food Expenditure Share
FSOM	Food Security Outcome Monitoring
GBV	Gender-based Violence
GDP	Gross Domestic Product
GFJTU	General Federation of Jordanian Trade Unions
GoJ	Government of Jordan
HAUS	Health Access and Utilization Survey
HH	Household
ILO	International Labour Organization
INGO	International Non-Governmental Organization
ISDC	International Security and Development Center
HoH	Head of Household
JOD	Jordanian Dinar
JRP	Jordan Response Plan
JRPSC	Jordan Response Platform for the Syria Crisis
LFP	Labour Force Participation
LFPR	Labour Force Participation Rate
MoL	Ministry of Labour
Mol	Ministry of Interior
MoU	Memorandum of Understanding
PMT	Proxy Means Test
PSEA	Protection against Sexual Exploitation and Abuse

UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children’s Emergency Fund
US	United States
USD	United States Dollar
IPC	Integrated Food Security Phase Classification
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation and Hygiene
WFP	World Food Programme
WGQ	Washington Group Questions

Executive Summary

The Vulnerability Assessment Framework (VAF) Socio-Economic Survey is an initiative led by UNHCR, the UN Refugee Agency, in Jordan since 2014. Conducted every two years, the VAF enables tracking of changes in refugees' living situation over time.

For the sixth biennial VAF socio-economic survey in 2024, 5,386 refugee households residing in host communities were randomly sampled across all governorates to explore the various types of vulnerabilities faced by refugee populations of all nationalities within Jordan.

Key findings



Demographics: A significant proportion of families in host communities have a high dependency ratio greater than 1.8, implying that among 52 per cent of Syrian families and 35 per cent of non-Syrian families for every autonomous, independent member, there are more than 1.8 dependent members. To further complement this, 16 per cent of individuals report having at least one disability. The most commonly reported disabilities are related to walking (10 per cent of all individuals) and seeing (7 per cent of all individuals).



Shelter: The majority of Syrian and non-Syrian refugees in Jordan score low to moderate on shelter vulnerability, and 13 per cent of Syrians and 8 per cent of non-Syrians fall into the high or severe categories. This is largely due to the living conditions observed, as 69 per cent of refugee households in host communities were found in sub-standard conditions. These conditions are characterized by the absence of natural light or ventilation, unsafe electrical installations, inadequate protection, and homes with leaking roofs or broken windows.

Despite most refugees living in formal finished houses, 16 per cent of Syrian and 12 per cent of non-Syrian households reside in non-formal shelters such as unfinished buildings or tents, often lacking essentials including natural light and safe electrical setups. While average monthly rent rose to 149 JOD (Jordanian Dinar) per month for non-Syrians and 138 JOD per month for Syrians, electricity costs also surged to 27 JOD per month, up from 20 JOD in 2021, owing to subsidy cuts. 93 per cent of refugees rent their homes, and 44 per cent lack formal rental agreements to protect against eviction.



Water, sanitation, and hygiene: The majority of both Syrian and non-Syrian households score mostly low to moderate on WASH vulnerability.

However, 22 per cent of Syrian households face high or severe vulnerabilities, compared to 11 per cent among refugees of other nationalities. Both groups enjoy high latrine accessibility, with 93 per cent of Syrians and 92 per cent of non-Syrians reporting that their latrines are physically accessible to all household members. Syrian households are less likely to be serviced by sewage systems (75 per cent) compared to non-Syrian households (91 per cent), with an increase in Syrian households using unlined pits or other informal waste disposal methods, especially in informal settlements. Perceptions of safety and security have slightly declined since 2021, and nearly half of both Syrian and non-Syrian households report frequent issues with rodents or insects in their wastewater systems. Most households have access to municipality or piped water, though non-Syrians report higher access (94 per cent compared to 86 per cent for Syrians). Syrian families generally spend more on WASH, with those in informal settlements facing higher water costs.



Climate vulnerability: Using new research methods, it was found that almost 40 per cent of refugees in communities are vulnerable to climate shocks, to varying degrees.

Governorates such as Ajloun, Mafraq, and Jerash face the highest vulnerability due to significant exposure to climatic challenges at the household level. Additionally, about one third of refugees are unaware of what climate change is, underscoring the need for increased awareness and preparedness initiatives to enhance adaptive capacities.



Economic empowerment: The employment rate of non-Syrian refugees dropped significantly from 29 per cent in 2021 to 17 per cent in 2023, while it remained stable among Syrians at 33 per cent.

There are significant gender disparities in employment, with 55 per cent of men employed, compared to just 7 per cent of women. Common employment sectors include construction, agriculture, and accommodation and food services. Additionally, 82 per cent of Syrians and 75 per cent of non-Syrians face workplace hazards, while 73 per cent of non-Syrians and 66 per cent of Syrians report abuse such as no contracts and low wages. Only 7 per cent of Syrians hold work permits, with high renewal costs deterring many. Syrian families have an average monthly income from work of 116 JOD, higher than non-Syrians' 63 JOD per month. Syrian families predominantly rely on work for income, while other nationalities have more diverse income sources due to limited job opportunities.



Basic needs and food security: Updated UNHCR poverty data analysed by the World Bank shows a troubling rise in poverty rates among refugees in Jordan, which have increased to 67 per cent in 2023 from 57 per cent in

2021. Syrian and non-Syrian refugee groups have experienced a decrease in per capita consumption, with Syrian refugee spending decreasing from 83 JOD to 80 JOD per month, and non-Syrian from 108 JOD to 106 JOD per month. In a context of rising prices and changes in the volume and level of humanitarian cash assistance, refugees prioritize spending on rent and food, primarily funded through employment and cash assistance. Food security has deteriorated, with refugees increasingly adopting negative food coping strategies. Additionally, the average monthly income for Syrian households decreased from 246 JOD to 217 JOD, whereas non-Syrian households saw a slight decrease from 202 JOD to 200 JOD. The refugee population remains heavily indebted, with average accumulated debts six times their monthly income.



Protection: The percentage of working refugee children in Jordan has tripled, with 11 per cent of Syrian and 6 per cent of non-Syrian girls and boys aged 5-17 working, up from 4 and 2 per cent in 2021, respectively.

The number of Syrian child labourers rose from 3 to 10 per cent, and the number of non-Syrian child labourers from 2 to 5 per cent. Syrian families are more likely to have child workers, with 21 per cent having at least one child working, compared to 9 per cent of non-Syrian families. Gender disparities exist, with 26 per cent of working girls employed in agriculture while 21 per cent of working boys are employed in wholesale. Working children average 36 hours a week, up from 34 hours in 2021. Among Syrian working children, 37 per cent experience abuse at work, and 42 per cent are exposed to workplace hazards, compared to 19 and 18 per cent among non-Syrian working children. Fewer working children are enrolled in school - 75 per cent - than non-working children (86 per cent). Boys are more frequently engaged in work, while child marriage is more prevalent among girls.



Education: In the 2023/24 school year, 78 per cent of school-aged children (ages 5 to 18) are enrolled in school with Syrian children at 78 per cent and non-

Syrian children at 84 per cent. This is an increase from 2021, when 75 per cent of Syrian and 76 per cent of non-Syrian children were enrolled. Despite this progress, enrolment rates decrease with age, notably after age 15. 11 per cent of children have never attended school. The most common barriers to education include financial constraints, lack of interest, and the distance to school. Differences are observed between genders, with older girls facing challenges such as child marriage. Most children attend public schools, and common reported difficulties include bullying and financial constraints.



Health: Both Syrian and non-Syrian families report high instances of disability and chronic illnesses, driving up healthcare costs. Access to healthcare returned to pre-COVID levels, with 75 per cent of Syrians and 79 per cent of non-Syrians having access to healthcare, an increase of 24 and 20 percentage points, respectively from 2021. Non-Syrian families spend slightly more on healthcare at 46 JOD per family per month, compared to 41 JOD for Syrians. Both Syrians and other nationalities spend a similar share of their household budget on health.

Introduction & Methodology

Jordanian context

Thirteen years into the Syria crisis, Jordan remains at the epicentre of an enduring humanitarian challenge. The country's resilience is further tested by the ongoing wars in Gaza and Ukraine and the long-standing socio-economic challenges, exacerbated by the lingering effects of the COVID-19 global health crisis.

With a population of some 11.3 million, GDP in 2023 reached USD 108 billion, representing a growth rate of 2.4 per cent in 2022 compared to 3.7 per cent in the previous year. The high unemployment rate, which rose to 22.3 per cent in 2023, is a persistent issue particularly affecting youth and females. Among university graduates, the unemployment rate rose to 28.3 per cent.

According to the latest available data in April 2024, Jordan hosts some 710,000 refugees registered with UNHCR,¹ with most coming from Syria (almost 90 per cent), followed by Iraq, Yemen, Sudan, and Somalia. Additionally, Jordan is also home to more than 2 million registered Palestine refugees.² Refugees thus represent one out of every 16 people in Jordan.³ Over 80 per cent live in host communities outside of refugee camps, and nearly 50 per cent are children.

Against this backdrop, the rise in grain and energy prices due to the Ukraine conflict⁴ and disrupted trade from the Gaza war are straining Jordan's economy.⁵ These issues, coupled with regional security concerns affecting tourism and investment, heighten Jordan's economic vulnerability.⁶ This worsening economic situation is likely to affect refugees' access to basic needs such as food and energy.

¹ UNHCR, "Jordan –Data Portal," April 2024.

² UNRWA, "Where we work,"

³ UNHCR, *Global Trends 2022*

⁴ Laith Alajlouni, *How Covid-19, Ukraine War Affected Jordan's Economy*, *Foreign Policy*, December 2022.

⁵ Haizam Amirah-Fernandez, *Israel's actions in Gaza and the West Bank pose an existential threat to Jordan*, November 2023.

⁶ *Jordan Times*, *War on Gaza to cast economic shadow on neighbouring countries, Jordan's tourism sector impacted*, November 2023.

The Vulnerability Assessment Framework (VAF): Scope and objective

The Vulnerability Assessment Framework (VAF) Socio-Economic Survey is an initiative led by UNHCR in Jordan since 2014. Conducted every two years, the VAF enables tracking of changes in refugees' living situation over time, serving the various needs of partners of the interagency working groups.

Thanks to the involvement of various humanitarian and development organisations, a series of indicators across different sectors have been developed throughout the years, along with tools to collect, store, and analyse data for continuous use⁷. For this edition, UNHCR has continued to work with the World Bank and has deepened its collaboration with the World Food Programme (WFP) to update and harmonize its metrics for poverty and food security.

The VAF reporting system supports the response to refugee needs, by sharing consistent data over time, serving as a targeting framework, and strengthening coordination among humanitarian, development, and government actors. Specifically, it enables partners to inform their strategic decisions, use evidence-based inputs for planning documents, and advocate for responses and policy changes on behalf of specific sectors and the affected population.

The core objectives of the survey are to:

1. Update core VAF indicators.
2. Understand key trends and changes in the living conditions of refugees in Jordan.
3. Identify programming and policy recommendations related to refugee response in Jordan.

What's new in the VAF

1. UNHCR continued its valuable partnership with the World Bank to refresh the **poverty metrics** and also worked more closely with the World Food Programme to incorporate standard metrics included in the **Basic Needs and Food Security** chapter.
2. For this iteration of the survey, the questionnaire was reviewed and updated with sector chairs from the interagency working groups. Additionally, the chapters and content have been restructured in accordance with the demands and needs

⁷ See UNHCR, "Vulnerability Assessment Framework: Population Survey of Refugees Living in Host Communities - Jordan," 2022; UNHCR, "Vulnerability Assessment Framework: Population Survey of Refugees Living in Camps - Jordan," 2022.

highlighted by the sectoral working groups. This involved considerable consultations with relevant stakeholders and, in some instances, led to a reduced emphasis on VAF scores.⁸

3. The chapters on Livelihoods and Income and Livelihood coping strategies from the 2022 VAF have been restructured to improve its usability for programming. A new chapter on **Economic Empowerment** now covers employment, work conditions and income. Meanwhile, livelihood coping strategies are now addressed within the chapter on Protection.
4. The 2024 VAF incorporates a **cross-cutting gender analysis**, instead of having a separate chapter on gender considerations. Gender is treated as an integral part of the analysis, instead of as a separate component, which helps increase the relevance of gender considerations for policy and programming. It also provides better insights into how gender interacts with other variables.
5. Through close work with the expert research firm the International Security and Development Center (ISDC) and the UNHCR Innovation Service, a **climate resilience module** has been incorporated for the first time in the VAF. The new research has set a baseline to measure and understand refugees' vulnerability to climate hazards.

⁸ See UNHCR, "Vulnerability Assessment Framework: Population Survey of Refugees Living in Host Communities – Jordan," 2022; UNHCR, "Vulnerability Assessment Framework: Population Survey of Refugees Living in Camps - Jordan," 2022.

Methodology

Sampling and unit of analysis

In line with the 2022 VAF, the 2024 VAF used a stratified random sampling approach to select cases with a margin of error below 5 per cent. Stratification was planned along two variables: nationality (Syrian, Iraqi and Other) and location. Syrians were divided into subgroups for each of the twelve governorates. While Syrian refugee households were grouped depending on their governorate of residence, non-Syrians were divided between Iraqi and Non-Syrian/Non-Iraqi with two geographic units assigned for each: Amman or other governorates (North, Central, and South).⁹ The governorates were grouped into North, Central and South to avoid sampling less than 50 non-Syrian cases in certain governorates. After grouping Syrians, Iraqis and non-Syrians into these geographic units, a random sampling and an oversampling strategy was used to select cases.

This 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 (the data collection partner) and sample respondents were briefed on the purpose of the survey before agreeing to participate.

Regarding the unit of analysis, while the VAF primarily focuses on the analysis of “cases” or UNHCR registration groups, the design of the data collection tool also allowed households, sharing groups, families, and individuals to be introduced as distinct grouping levels in the research. The following lines clarify the distinctions between the different units of analysis:

- **Individuals and cases:** The term “case” generally refers to UNHCR’s registration groups, which consists of a refugee or an asylum-seeker and their dependents who are treated as a single unit for the purpose of services and assistance. This grouping typically includes a principal applicant along with their family members, who are dependent on or make up a part of the principal applicant’s household. Cases are used for assessing eligibility and needs, processing applications, and providing protection and aid. However, this typical grouping mechanism may not accurately represent the full spectrum of household configurations, particularly in instances where the familial structure extends beyond the nuclear model to include

⁹ Central/outside Amman consists of the governorates of Balqa, Madaba and Zarqa; North includes Ajloun, Irbid, Jerash, and Mafraq; and South comprises Aqaba, Karak, Maan, and Tafilah.

additional kinship ties, as is often observed in extended family settings. This necessitates looking at different levels of individuals' grouping units.

- **Family:** This term represents a nuclear family, typically two parents and their children, most times corresponding to UNHCR's registration group. Some households can be composed of several families (i.e. multiple cases), at rare instances multiple cases could represent a single family (e.g. if each parent is in a different registration group).
- **Sharing groups:** a group of individuals who share a dwelling and share meals and expenses with other groups is named "sharing group". This unit was introduced in the 2022 VAF to better understand how refugees are living together in Jordan: whether several families live together and share resources, or they occupy the same dwelling to cut on rent expenditure, while not sharing resources. This allows to administer modules such as consumption and expenditure at the sharing group level for greater accuracy.
- **Households:** a group of related or unrelated individuals who share the same dwelling (residing together and living under the same roof), irrespective of their pooling of resources or resource-sharing arrangements.

While modules such as income and cash assistance were administered at the case level, health, education, and livelihoods were administered 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 treated 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 four-day face-to-face training sessions for the enumeration team. The training sessions included comprehensive background information on the survey, along with general guidelines on research ethics, behaviour protocols and protection measures. To ensure a consistent understanding and application of the questionnaires used in interviews, these sessions included detailed instructions on interview techniques, interviewee expectations, and clear guidance on the interpretation of questions and response choices. Specialized sessions were also held, with the training on the climate vulnerability questionnaire led by consultants from ISDC and the food expenditures section guided by a specialist from WFP. These efforts aimed to enhance the

accuracy and reliability of the data collected by providing enumerators with expert knowledge and prompting guidance.

Specific training was conducted jointly with UNHCR protection teams regarding protection against sexual exploitation and abuse (PSEA) and safe referral mechanisms.

In addition to the above, UNHCR provided each enumerator with frequently asked questions and a guide to help them throughout the data collection phase in the field. Throughout the project, Mindset and UNHCR held multiple rounds of virtual refresher trainings to provide consistent feedback to the research and enumeration team.

Data quality assurance

For the 2024 VAF, data was collected face to face between September 5, 2023, and November 5, 2023. UNHCR and its partners implemented a Data Quality Assurance (DQA) Plan designed to maintain the accuracy and reliability of data collected. Below are some key elements of the DQA approach:

- **Systematic quality checks:** The plan incorporated detailed procedures for both routine and complex data quality checks. These include skip logic verification to ensure respondents are directed through the survey correctly, and outlier detection to identify and address data points that deviate significantly from expected patterns. Cross-variable validation was also conducted to verify logical consistency across different data fields, essential for ensuring the reliability of interrelated data points.
- **Collaborative stakeholder roles:** Clear roles were assigned to each participating organisation and partner, ensuring that all parties knew and adhered to responsibilities in the data quality assurance process. This included a structured feedback loop involving regular updates and comprehensive reviews.
- **Real-time monitoring:** A PowerBI Dashboard provided stakeholders with real-time access to a selected set of indicators and data analysis, enabling them to perform dynamic quality checks.
- **Enumerator performance tracking:** A data review tracker enabled detailed feedback on survey execution and data quality across the overall level but also providing insights on enumerator-level performance.

- **Safeguards and cross-references:** Measures included voice recording of interviews with consent, geo-tracking of interview locations, checking against secondary data sources, and callbacks to interviewed households.

Through these collective efforts, we ensure that the VAF is built upon a solid foundation of accurate and trustworthy information, ultimately serving its mission to assess vulnerability comprehensively and effectively.

Key limitations

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

Sampling among UNHCR-registered refugees: The sample was drawn randomly from UNHCR's ProGres registration database. Consequently, it is only comprised of cases that have maintained their status as registered refugees 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 survey may not accurately represent vulnerabilities of the refugee population that is not registered with UNHCR.

Respondent bias: 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 as and when they were required.

Sensitive and protection-related information: VAF is a household survey, and the interview is conducted with the head of household, or other adult household member. Obtaining accurate information on sensitive areas related to protection risks (gender-based violence, child abuse, etc.) is not always 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 teams.

Reader's guide

After this introduction, **Chapter 1** follows with the demographic analysis of the sample. **Chapter 2** discusses shelter variables, such as shelter and housing conditions and security of tenure. **Chapter 3** covers refugee vulnerability on water, hygiene and sanitation-related issues. **Chapter 4** discusses refugee resilience to climate hazards. **Chapter 5** on economic empowerment includes employment and income indicators. **Chapter 6** addresses food security and basic needs, including livelihood coping strategies. **Chapters 7 and 8** on protection and education, respectively, focus on indicators related to child well-being and finally, **Chapter 9** tackles health variables, including access to healthcare, disability or chronic illnesses.

Each chapter is structured as follows: a sectoral context, a summary of main findings, and the analysis of indicators in each sector. Some chapters also include a box of definitions, when relevant.

1. Demographics

A total of 27,156 individuals were surveyed for the VAF. Excluding those respondents ineligible for further individual-level analysis, 26,791 respondents remain.¹⁰ Of these respondents, 6 per cent (n=1,679) are not registered with UNHCR, either because they have Jordanian citizenship or because of other reasons.

The final sample comprises 25,112 individuals from 6,381 families and 5,357 households. The majority of individuals (89 per cent) are Syrian.

Figure 1: Sample distribution, individuals, families and households¹¹

		
Individuals	Families	Households
Total: 25,112	Total: 6,381	Total: 5,357
Syrian: 22,401	Syrian: 5,352	Syrian: 4,520
Iraqi: 1,533	Iraqi: 477	Iraqi: 411
Other: 1,178	Other: 532	Other: 426

Among Syrian refugees, 70 per cent have a valid Ministry of Interior (Mol) card, 21 per cent have an expired Mol card, and 9 per cent do not have a Mol card.

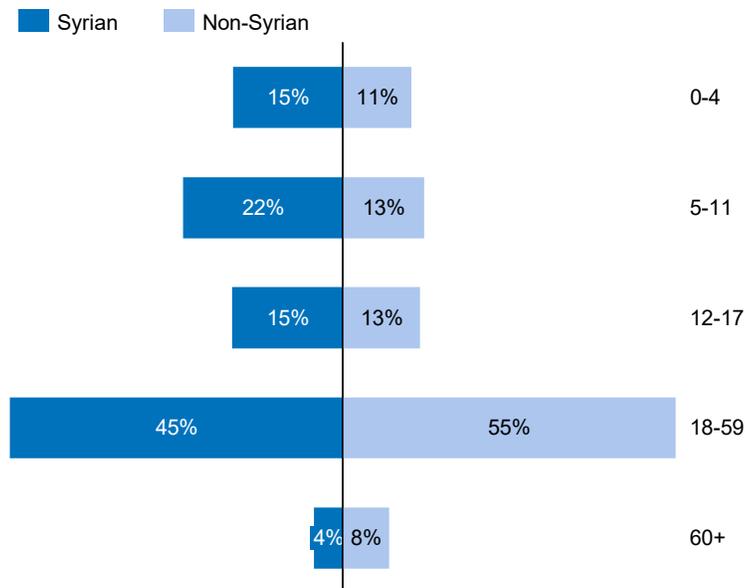
As seen in Figure 2, non-Syrian refugees are an older population, compared to Syrian refugees. The majority (55 per cent) of non-Syrian refugees are adults aged 18-59, compared to 45 per cent of Syrian refugees. A larger proportion of the Syrian refugee sample are considered to be children (0-17 years-old) at 52 per cent, compared to 37 per cent of the non-Syrian refugee sample. 8 per cent of non-Syrians are above the age of 59, compared to 4 per cent of Syrians.

¹⁰ Those without a recorded nationality and those who are no longer residing at the location have been excluded from the sample.

¹¹ See Methodology section for distinction between households and families.

Figure 2: Age groups, by Syrian vs. non-Syrian refugees

Percentage of individuals (%)



Household characteristics

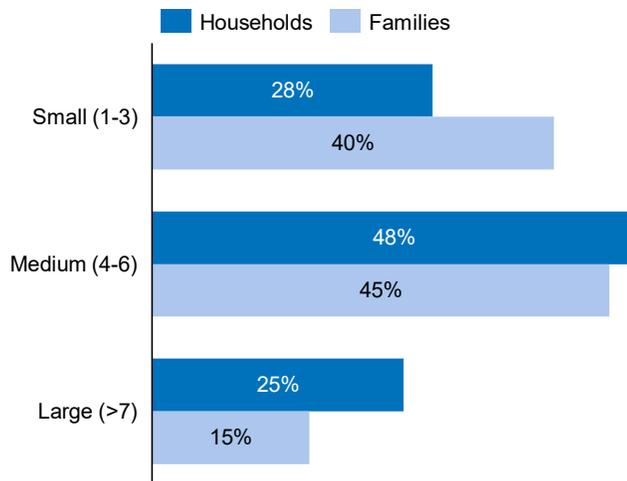
The average household has five members. 48 per cent of all households are of medium size (four to six members), 28 per cent are small (one to three members), and 25 per cent are large (more than seven members).

Households can consist of multiple families. Therefore, on average, households are larger than families¹², with households typically consisting of five members and families having an average of four members. Moreover, a higher proportion of families (40 per cent) are categorized as small in comparison to households, which only have 28 per cent classified as such. Conversely, 15 per cent of households are characterized as large, while 25 per cent of families fall into the same category.

¹² See Methodology section for distinction between households and families.

Figure 3: Household and family size

Percentage of households, percentage of families (%)

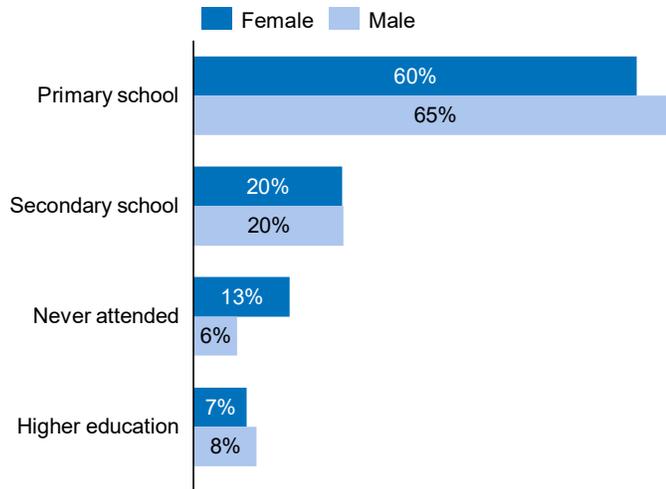


The majority of both female (60 per cent) and male (65 per cent) adult respondents completed only primary school. One out of five (20 per cent) further completed secondary school. 8 per cent of male respondents and 7 per cent of female respondents attended higher education, attaining either a diploma, bachelor, or post-bachelor degree.

13 per cent of female respondents never attended school, compared to 6 per cent of male respondents. A very small number (less than one per cent) of respondents only attended vocational school or kindergarten.

Figure 4: Adult education level

Percentage of individuals (%)

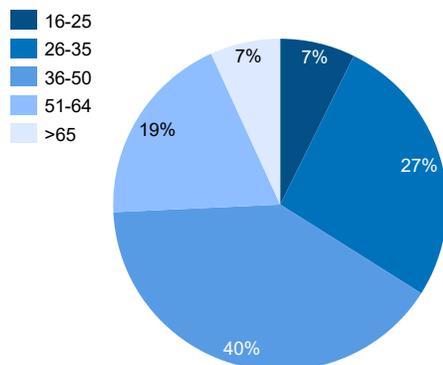


A quarter of all adults are currently engaged in work (27 per cent). Employment rates show a significant gender disparity, with almost half of adult male respondents (55 per cent) employed, compared to only 7 per cent of adult female respondents. More details can be found in the Economic Empowerment chapter.

Head of household characteristics

Figure 5: Age of head of household

Percentage of individuals (head of households) (%)



One-quarter of households (27 per cent) are headed by females, while the rest are headed by males. 40 per cent of households are headed by individuals aged 36-50, 27 per cent by individuals aged 26-35, 19 per cent by individuals aged 51-64, and 7 per cent are led by each 16-25-year-olds and individuals that are 65+. The average age of the head of a household is 42.

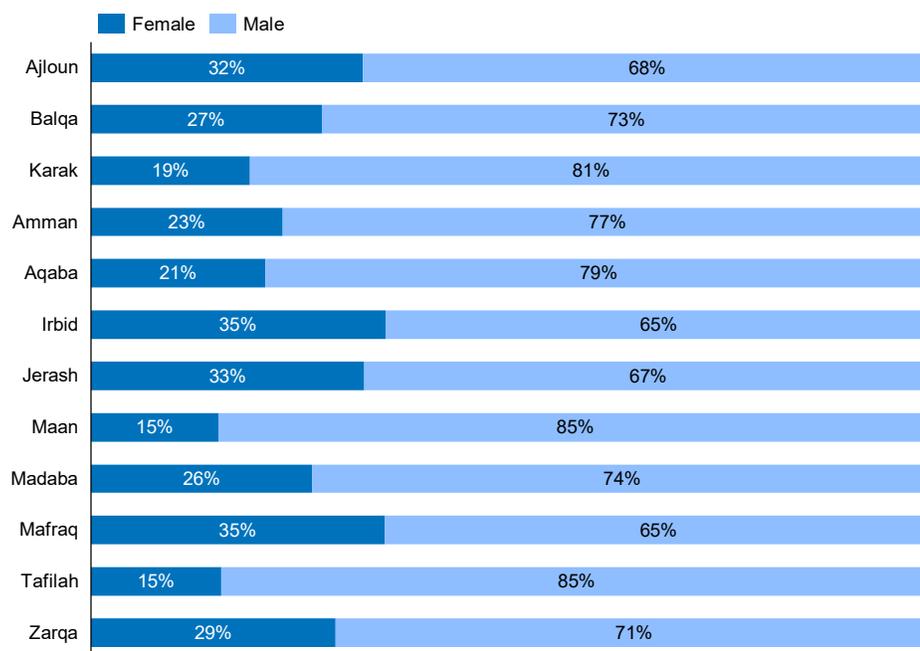
Female-headed households tend to be smaller, with an average household size of 4.6, compared to 5.2 for male-headed households.

Male heads of households are also more likely to be employed than females, with employment rates of 57 per cent and 12 per cent, respectively.

The distribution of female-headed households varies across governorates. In Ajloun, Irbid, Jerash, Mafraq and Zarqa, the percentage of female-headed households exceeds the national average of 27 per cent, as shown in Figure 6.

Figure 6: Gender of head of household, by governorate

Percentage of heads of households (%)



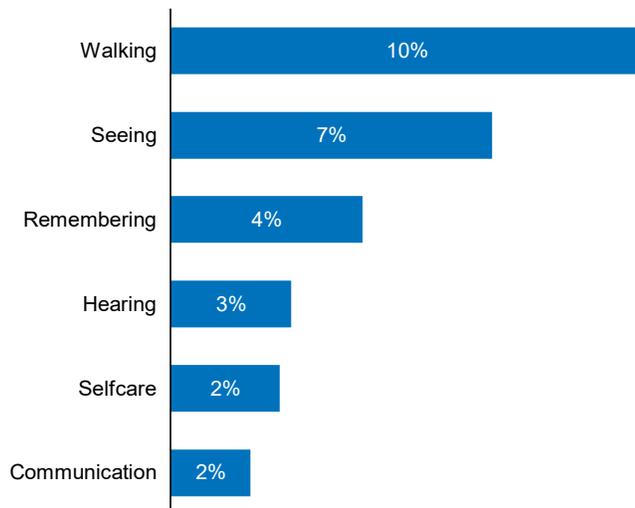
Disabilities

Disability is measured at the individual level using an adapted version of the Washington Group (WG) 'Short Set' of questions. The Short Set is composed of questions measuring six domains: seeing, hearing, walking, remembering, self-care, and communication. Questions pertaining to each domain are asked to all individuals aged five and above in every household. An individual is considered to have a disability in one specific dimension if, on a scale from "no difficulty" to "cannot do at all," they selected "a lot of difficulty" or "cannot do at all". Additionally, selected indicators from the WG 'Enhanced Set' were included to measure individuals' intensity and frequency of depression.

Of the individuals surveyed, 16 per cent report having at least one disability. The most commonly reported disabilities are related to walking (10 per cent of all individuals) and seeing (7 per cent of all individuals).¹³ These findings are consistent with the 2023 Jordan Population and Family Health Survey, which found that 16 per cent of people aged five or older reported some difficulty in at least one area of functioning. The disabilities most frequently reported were also seeing (9 per cent of respondents) and walking (7 per cent).¹⁴

Figure 7: Individual disability status, by type of disability

Percentage of individuals with at least one disability (%)



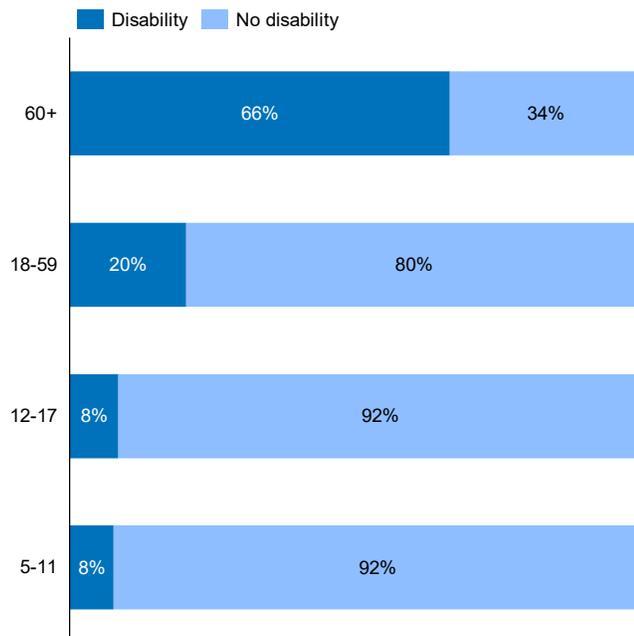
¹³ These percentages are based on self-reported data.

¹⁴ Department of Statistics Amman, Jordan, 2023. Jordan Population and Family Health Survey.

Disability prevalence is highly correlated with age. Among children in the age brackets 5 to 11 and 12 to 17, 8 per cent reportedly have one or more disabilities, a figure that increases to 20 per cent for adults aged 18 to 59, and to 66 per cent for those over the age of 59. This marks a slight increase in the percentage of individuals with at least one disability across all age groups compared to the 2022 VAF. Specifically, in 2022, 6 per cent of children aged 5 to 11 had reported having one disability, 7 per cent of children aged 12 to 17, 18 per cent of adults aged 18 to 59, and 55 per cent of those aged 60 and above.

Figure 8: Disability prevalence, per age group

Percentage of individuals (%)



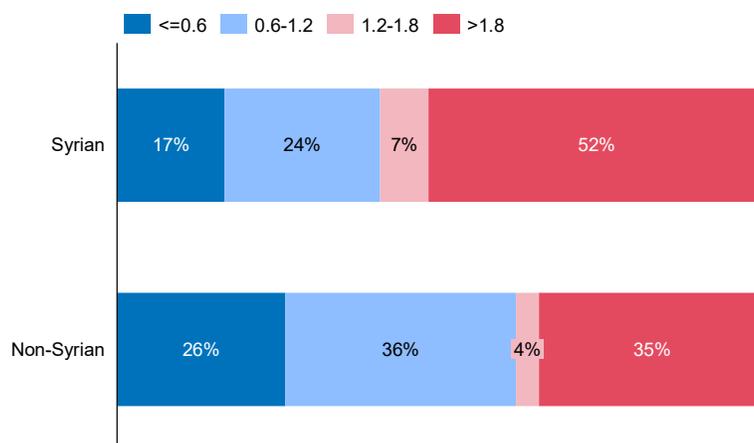
Dependency ratio¹⁵

Dependency ratio measures the number of dependents – people who are too young or too old to work - compared with the total working-age population in a country or region. It can be used to understand the economic burden of the workforce and the implications of dependency within a household. A dependency ratio greater than one means there are more dependents than working-age household members, which may put financial stress on the working members and the household in general.

A significant proportion of both Syrian and non-Syrian families are classified as highly or severely vulnerable in terms of dependency ratio, with 59 per cent of Syrian families and 39 per cent of non-Syrian families having a dependency ratio exceeding 1.2. Syrian families face particularly high dependency ratios, with half of them (52 per cent) having a ratio exceeding 1.8. This figure implies that for each working-age member, there is an average of 1.8 dependents in the household. This trend may be attributed to the fact that, on average, Syrian families tend to be larger than non-Syrian families (4.3 versus 3.3) and tend to have more children (an average of 2.1 versus 1.0).

Figure 9: Dependency ratio final VAF scores, Syrian vs non-Syrian refugees

Percentage of families (%)



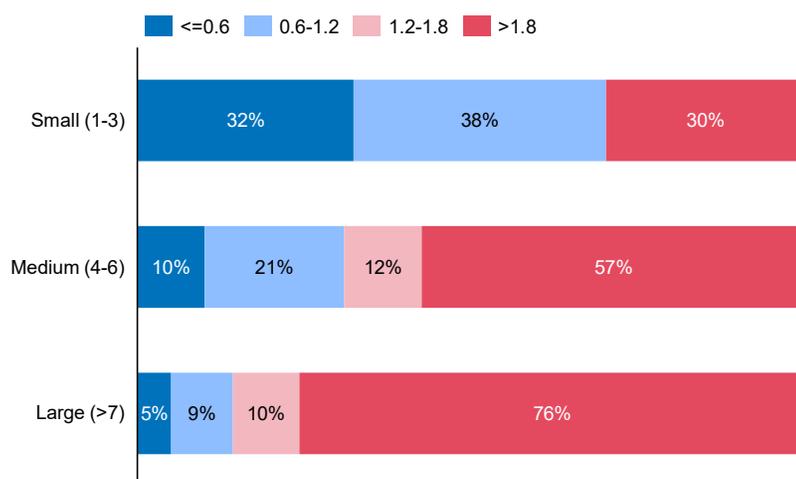
Smaller families typically have a much lower dependency ratio, with 70 per cent being under 1.2, compared to medium or large families (31 per cent and 14 per cent under 1.2, respectively). As evidenced in the table below (Table 1), higher dependency rates among

¹⁵ More details on the methodology used to calculate the dependency ratio can be found in Figure 98 in the Annex.

the surveyed families are typically driven by higher numbers of children and dependent adult household members, rather than by elderly members.

Figure 10: Dependency ratio, by family size

Percentage of families (%)



At a governorate level, the highest proportion of families facing a high/severe dependency ratio (>1.2) are located in Tafilah (71 per cent), Ajloun (71 per cent), and Maan (65 per cent).

Table 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.

The blue highlighted cells highlight an increase in children and dependent adults, which may contribute to the worsened dependency ratio.

Dependency Ratio	Nationality	Autonomous adults	Children	Dependent adults	Elderly
Ratio < 0.6	Syrian	1.94	.32	.08	.06
	Non-Syrian	1.89	.17	.10	.08
0.6 – 1.2	Syrian	1.24	.86	.39	.29
	Non-Syrian	.84	.46	.52	.33
1.2 – 1.8	Syrian	2.23	2.88	.39	.04
	Non-Syrian	2.32	1.99	1.21	.23
> 1.8	Syrian	.87	3.05	1.00	.16
	Non-Syrian	.61	1.98	1.05	.43

2. Shelter

Sectoral context

81 per cent Syrian and non-Syrian refugees hosted in Jordan live outside of camps,¹⁶ mainly in rented accommodations in the private market.¹⁷ The main obstacle for refugees to access shelter is high prices.¹⁸ Rent payments take up the largest portion of household expenditures, and individuals often lack stable income, relying instead on savings, remittances, humanitarian assistance, and borrowing.¹⁹

Furthermore, the protracted displacement and worsening economic conditions, exacerbated by the COVID-19 pandemic, are making it increasingly difficult for refugees to meet their rent obligations. Of the refugees with debt, 32 per cent hold debt to pay rent. In 2023, 41 per cent of refugees reported not being able to pay rent for the previous three months.²⁰ Additionally, in the same year, 23 per cent of Syrian, and 27 per cent of non-Syrian refugees reported receiving a threat of eviction.²¹

Key findings

Overall, **most households reported accommodating less than four people per room**. 6 per cent of Syrian refugees and 3 per cent of non-Syrian refugees live in crowded households, with more than four people per room, or the family lives in a one-room apartment.

The majority of households live in formal finished houses, while 16 per cent of Syrian households and 12 per cent of non-Syrian households live in unfinished/sub-standard buildings or informal settlements/tents. However, **69 per cent of all refugee households also reside in sub-standard housing conditions** with no natural light or ventilation, safe electrical installation, protection, or with a house with a leaking roof or window.

The **average monthly expenditure on electricity increased** to 27 JOD from 20 JOD in 2022. The increase can be attributed to the Government of Jordan's removal of

¹⁶ UNHCR, "Jordan Data Portal", Data Portal, 2024.

¹⁷ Age A Tiltne, Huafeng Zhang, and Jon Pedersen, "The Living Conditions of Syrian Refugees in Jordan," Fafo-Report (Ministry of Planning and International Cooperation, FAFO, 2019)

¹⁸ ACAPS and MapAction, "Jordan Baseline Information - Syria Needs Analysis Project," January 23, 2014.

¹⁹ Bernard Nwanko and Loren Hyatt, "Shelter Priorities & Challenges in Jordan" (Amman, November 15, 2023).

²⁰ Nwanko and Hyatt.

²¹ Nwanko and Hyatt.

electricity subsidies, which resulted in significant increases in electricity costs for consumers.

93 per cent of refugee households in Jordan currently rent their accommodation. Of those, 44 per cent report not having any legal protection from eviction through a formal rental contract.

On average, **non-Syrian households spend more on monthly rent (149 JOD) compared to Syrians (138 JOD).** This represents a 15 JOD increase for Syrians and 26 JOD for other nationalities.

Most Syrian (86 per cent) and non-Syrian (88 per cent) households reported no or limited difficulties in terms of shelter accessibility. This means they require no assistance to enter, exit, or move around their household.

The majority of both Syrian (86 per cent) and non-Syrian (20 per cent) households score low or moderate on the final shelter vulnerability score.

Household crowding

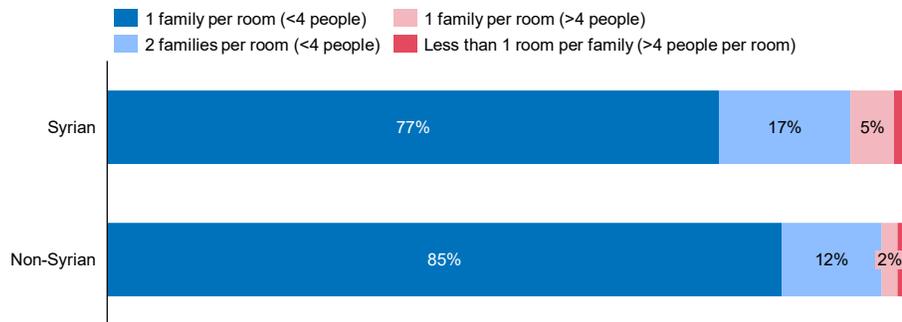
Most households accommodate fewer than four people per room (94 per cent of Syrian and 97 per cent of non-Syrian refugees) (Figure 11). Conversely, 6 per cent of Syrian and 3 per cent of non-Syrian households accommodate more than four people per room. Among non-Syrian refugees, Sudanese individuals were the most likely to live in crowded households (10 per cent).

Households in Maan (11 per cent), Madaba (11 per cent), and Mafraq (13 per cent) were more likely to be crowded. Meanwhile, households in Tafilah (2 per cent), Ajloun (2 per cent), Karak (3 per cent), and Irbid (4 per cent) were less likely to be crowded.

As of 2023, the average household crowding vulnerability score for Syrians stood at 1.3 and at 1.2 for non-Syrians, between the low and moderate vulnerability brackets.

Figure 11: Household crowding, Syrian vs. non-Syrian refugees

Percentage of households (%)

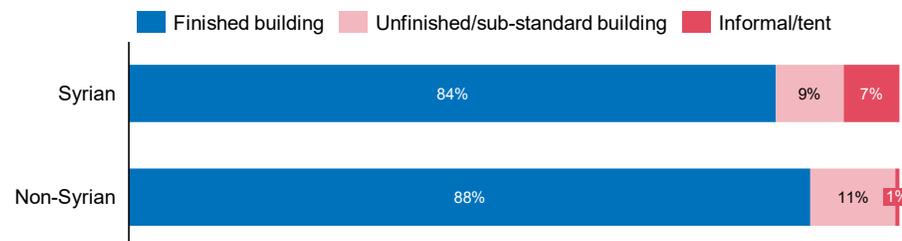


Shelter type

The vast majority of Syrian and non-Syrian households live in finished buildings (84 per cent of Syrian households and 88 per cent of non-Syrian households). A minority reside in unfinished/sub-standard buildings or informal settlements/tents (16 per cent of Syrian households and 12 per cent of non-Syrian households (Figure 12).

Figure 12: Shelter type, Syrian vs. non-Syrian refugees

Percentage of households (%)



Across governorates, Madaba (30 per cent), Mafrq (30 per cent), and Maan (28 per cent) had the highest proportion of households in sub-standard/informal shelters. In contrast, respondents in Jerash (6 per cent), Zarqa (9 per cent), and Irbid (11 per cent) were less likely to live in sub-standard/informal shelters.

Households residing in formal housing are typically smaller, with an average household size of 4.74 for sub-standard finished buildings and 4.98 for formal finished buildings. This is in comparison to an average household size of 5.42 in informal settlements.

Female-headed households were slightly more likely to live in finished shelters (89 per cent) compared to male-headed households (84 per cent).

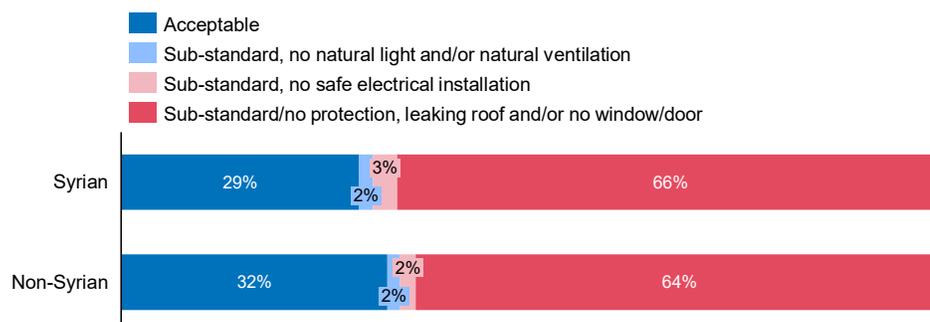
Shelter conditions

The shelter conditions score assesses the living conditions of a household, focusing on roofs, openings, electrical installations, light and ventilation conditions, as well as the reasons for sub-standard conditions.

The majority of refugees - 71 per cent of Syrian households and 68 per cent of non-Syrian households - live in sub-standard conditions (Figure 13). This indicates that the house has no natural light and/or ventilation, no safe electrical installation, sub-standard/no protection²², a leaking roof, or no windows/doors. Of the non-Syrian refugees, Somali (96 per cent) and Sudanese individuals (86 per cent) were more likely to live in sub-standard shelter conditions.

Figure 13: Shelter condition, Syrian vs. non-Syrian refugees

Percentage of households (%)



Households in the governorates of Madaba (80 per cent), Maan (71 per cent), and Aqaba (75 per cent) reported the highest percentages of sub-standard shelter conditions.

In 2023, both Syrians and non-Syrian households recorded an average shelter condition score of 3.1, classifying them as highly vulnerable.

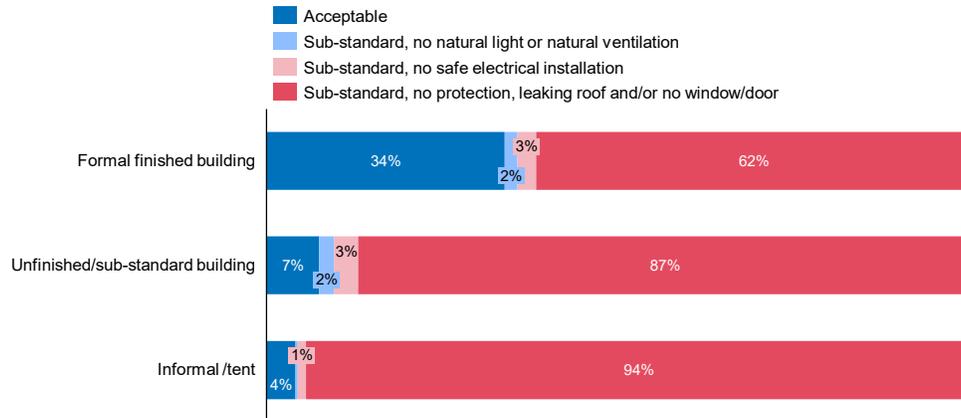
There were variations in living conditions across different shelter types. In finished buildings, 34 per cent of residents experience acceptable shelter conditions, contrasting with 7 per cent in sub-standard buildings, and 4 per cent in informal shelters (Figure 14). Meanwhile, 96 per cent of those in informal settlements live in sub-standard conditions, with 94 per cent suffering from a lack of protection²³, a leaking roof, or the absence of a window and/or door.

²² Protection here refers to the functionality of doors and windows within a household. It also inclusive of doors without locks.

²³ Protection here refers to the functionality of doors and windows within a household. It also inclusive of doors without locks.

Figure 14: Shelter condition, by type of shelter

Percentage of households (%)

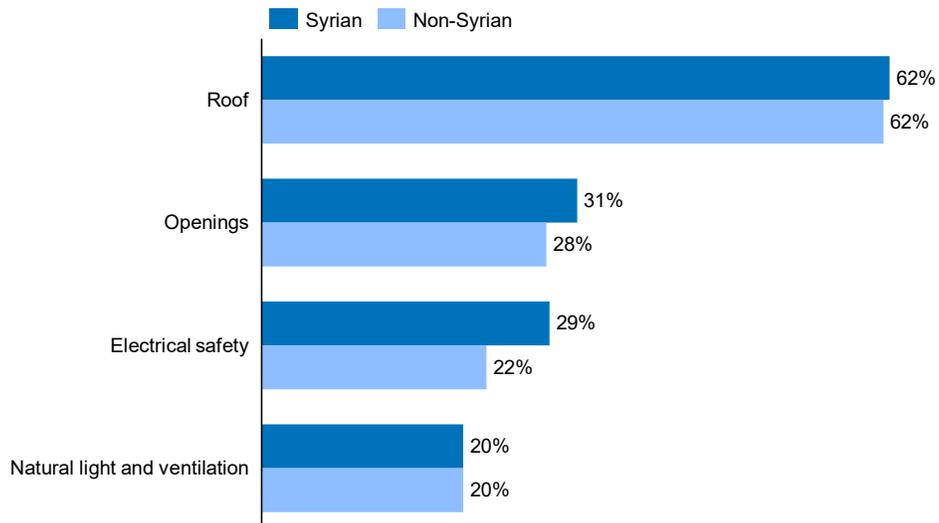


Sub-standard shelter conditions

The most common manifestation of sub-standard shelter conditions is a sub-standard roof (62 per cent of both Syrians and non-Syrians) (Figure 15). Among those experiencing poor roof conditions, 85 per cent of Syrian and 89 per cent of non-Syrian households reported experiencing issues with mould. Additionally, 47 per cent of Syrian and 46 per cent of non-Syrian households reported leakages, while 58 per cent of Syrians and 52 per cent of non-Syrians reported problems with water infiltration.

Figure 15: Manifestations of sub-standard shelter condition, Syrian vs non-Syrian refugees

Percentage of households (%)



Electricity

On average, Syrian and non-Syrian refugees allocate around 27 JOD per month to cover electricity expenses. This represents a 7 JOD increase, from 20 JOD, in electricity spending since 2021. The increase in expenditure can be attributed to removal of electricity subsidies by the Government of Jordan (GoJ), which resulted in significant increases in electricity costs for consumers.²⁴

When looking at spending across governorates, Syrian refugees in Aqaba (36 JOD), Tafilah (32 JOD), and Karak (29 JOD) tend to spend the most on electricity, while those in Ajloun (24 JOD) and Mafraq (21 JOD) tend to spend the lowest.

Housing stability condition

“We will keep adapting to the decreases in assistance. The lower the assistance, [the more likely we] will move to worse houses”

– Majed, refugee in Amman, April 2024

Security of tenure

Security of tenure examines the level of vulnerability that households and individuals face owing to the type of housing agreement they possess.

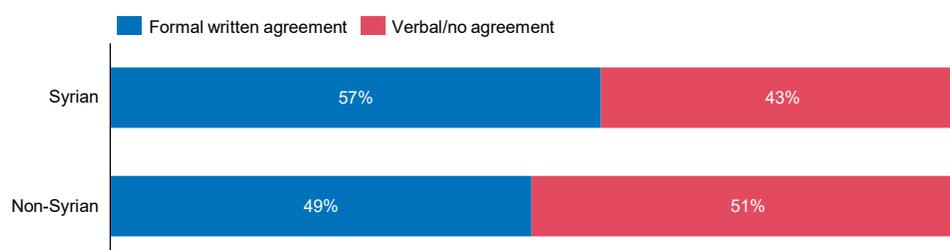
Of all households that currently rent their accommodation (93 per cent households), 44 per cent reported that they have no legal protection from eviction through a formal rental contract. This issue is most prevalent in Karak (51 per cent), Maan (54 per cent), Mafraq (60 per cent), and Tafilah (62 per cent) where more than half of renters reported having a verbal or no tenure agreement.

As seen in Figure 16, Syrian households were slightly less likely than non-Syrian refugees to report having only a verbal or no tenure agreement.

²⁴ “UNHCR Region Winterization Assistance Plan 2022-2023.”

Figure 16: Security of tenure, Syrian vs. non-Syrian refugees

Percentage of households (%)



In 2023, Syrian households had an average security of tenure vulnerability score of 2.3, while non-Syrian households had a score of 2.5, which places them between the moderate and high vulnerability levels.

Tenancy agreements and rent

The majority (93 per cent) of Syrian and non-Syrian households reported living in rented accommodation. Within this group, 53 per cent of Syrians and 45 per cent of non-Syrian households have not paid rent in the three months prior to data collection. This pattern is consistent across governorates. Among those not paying rent, 53 per cent of Syrian households and 34 per cent of non-Syrian households were accommodated for free.

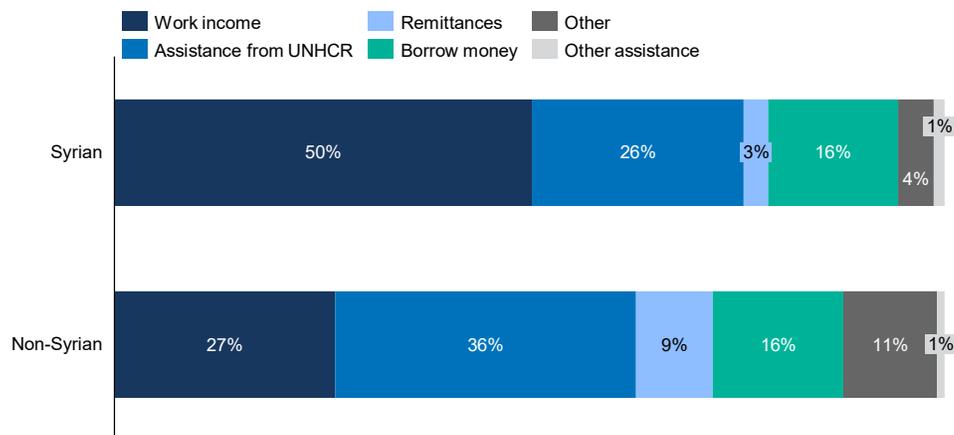
When comparing households headed by men and women, there were no notable differences in instances of paying rent over the past three months.

On average, non-Syrian households spend more on monthly rent (149 JOD) compared to Syrians (138 JOD per month). This represents a 15 JOD increase for Syrians and 26 JOD for non-Syrians compared to the 2022 VAF.

Regarding the financial means used to pay rent, 50 per cent of Syrian and 27 per cent of non-Syrian households reported using money from their salary or cash from work to cover rent costs (Figure 17). Meanwhile, 16 per cent of both Syrian and non-Syrian households reported paying rent using borrowed money. Most notably, 36 per cent of non-Syrian refugees said they pay rent using cash assistance provided by UNHCR.

Figure 17: Main sources of income to cover rent, Syrian vs. non-Syrian refugees

Percentage of households (%)



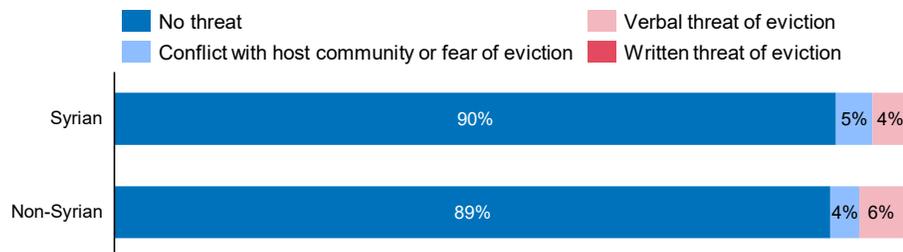
Changing residence and threats of eviction

Most Syrian and non-Syrian households (90 per cent) in Jordan did not report changing residence due to a threat of eviction (Figure 18).

Across governorates, Amman had the highest levels of refugees changing residence due to written and verbal eviction threats for both Syrians and non-Syrians (8 per cent of households). No significant differences were found between female- and male-headed households.

Figure 18: Threat of eviction, Syrian vs. non-Syrian refugees

Percentage of households (%)



Housing mobility

71 per cent of Syrian and non-Syrian households have not changed their place of residence since January 2022. At the governorate level, 38 per cent of households in Maan have moved since January 2022 compared to 33 per cent of those in Mafraq, and 32 per cent of those in Tafilah and Madaba.

Among households residing in informal shelters, 53 per cent of respondents have moved since January 2022 compared to 31 per cent of those in formal sub-standard buildings and 27 per cent of those in formal finished buildings. For families living in informal settlements, the most common reason for changing accommodation is to move to a cheaper house (32 per cent), followed by moving to a place with better living conditions (24 per cent), and fear of eviction (15 per cent).

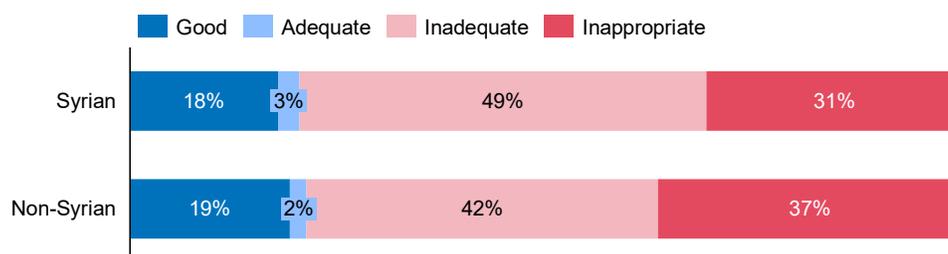
For households living in formal finished buildings, the main driver for changing accommodation was moving to a cheaper place (26 per cent), followed by moving to a better place (24 per cent), and written threat of eviction (13 per cent). For those residing in formal sub-standard buildings, the most common driver for changing accommodation was moving to a cheaper place (43 per cent), followed by verbal threat of eviction (17 per cent), and fear of eviction (14 per cent).

Housing condition score

The housing conditions score reflects the average of shelter conditions, focusing on the physical state of the house and security of tenure. Syrian households tend to live in better conditions, with 31 per cent living in inappropriate conditions (score 4), compared to 37 per cent of non-Syrians (Figure 19).

Figure 19: Housing condition score, Syrian vs. non-Syrian refugees

Percentage of households (%)



At the governorate level, households living in Mafraq (42 per cent), Tafila (38 per cent), Madaba (37 per cent), Amman and Maan (36 per cent), and Karak (35 per cent) are more likely to live in inappropriate household conditions, compared to the national average of 32 per cent.

In 2023, the average housing condition score stood at 2.9 for Syrian households and 3.0 for non-Syrian households. These scores categorize both populations being highly vulnerable (living in inadequate housing conditions).

Shelter mobility and accessibility

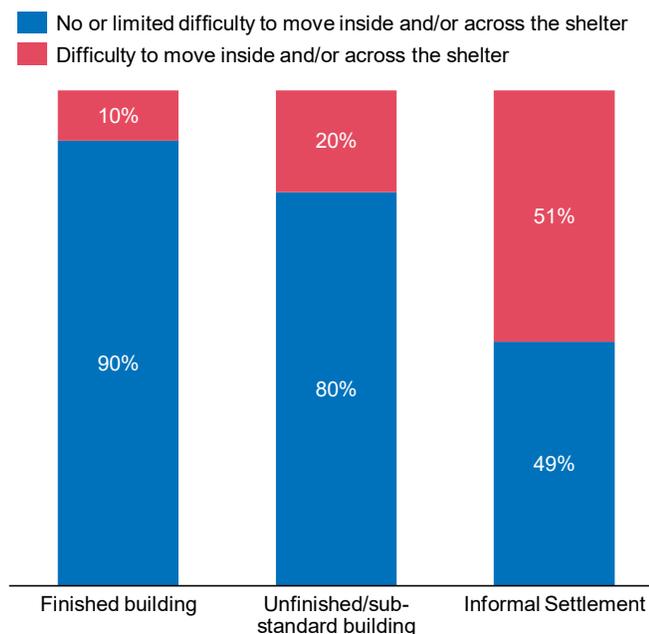
Most refugees reported no or limited difficulties regarding shelter accessibility, irrespective of their nationality, while 14 per cent of Syrian and 12 per cent of non-Syrian households have members of their household who have difficulty moving inside or across the shelter.

Across governorates, households in Mafraq (24 per cent), Ajloun (24 per cent), and Madaba (23 per cent) were more likely to experience difficulties accessing their shelters, compared to the national average of 13 per cent. No differences were found between female- and male-headed households.

Examining the correlation between shelter type and accessibility, individuals in informal settlements more frequently face challenges accessing their shelters. As seen in Figure 20 below, 51 per cent of individuals in informal settlements have difficulties moving inside or across the shelter, compared to 20 per cent of individuals in unfinished/sub-standard buildings, and 10 per cent of individuals in finished buildings.

Figure 20: Shelter mobility and accessibility, by type of shelter

Percentage of households (%)



In 2023, the average mobility and accessibility score of both Syrian and non-Syrian households is 1.40. These scores place both population groups in the low vulnerability levels related to mobility and accessibility.

Household assets and furnishings

In Syrian households, the most common household assets were blankets (97 per cent), kitchen utensils (95 per cent), and floor mattresses (89 per cent). For non-Syrian households, the most common assets were blankets (95 per cent), kitchen utensils (92 per cent), and smart phones (89 per cent) (Table 7 in the Annex).

Non-Syrian households were more likely to possess a bed than Syrian households (63 per cent vs. 43 per cent), whereas Syrian households were more likely to own floor mattresses (94 per cent vs. 76 per cent). Moreover, a higher percentage of Syrian households own a fridge (84 per cent vs. 77 per cent), a washing machine (84 per cent vs. 69 per cent), and a television (74 per cent vs. 67 per cent) compared to non-Syrian households. On the other hand, non-Syrian households are more likely to own a table and chairs (40 per cent vs. 24 per cent) and a sofa set (50 per cent vs. 30 per cent).

Both Syrian and non-Syrian households (65 per cent and 52 per cent, respectively) are more likely to own gas heaters than kerosene heaters (10 per cent and 22 per cent, respectively), or electric heaters (4 per cent and 8 per cent, respectively). Ownership of cars, motorcycles, bicycles, computers, or tablets is limited (less than 10 per cent of all households).

In terms of cooling appliances, 83 per cent of Syrian households own an electric fan compared to 77 households of other refugee nationalities. Air conditioning is limited, with only 6 per cent of Syrian and 11 per cent of non-Syrian households being equipped with such an appliance.

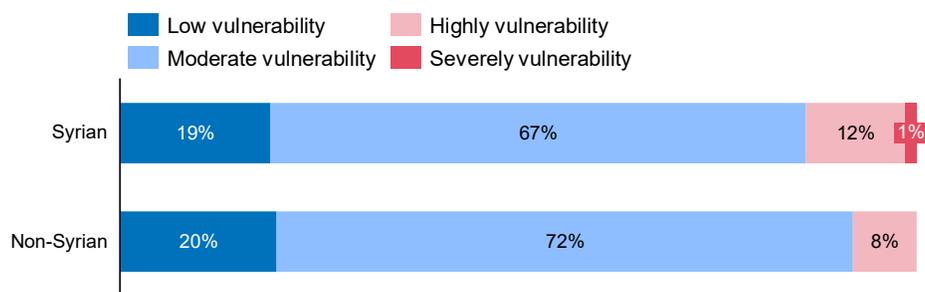
Overall shelter vulnerability

Supporting households with cash for rent alone does not mitigate the health, safety, and privacy risks faced by tenants. Therefore, monitoring the physical conditions of shelters is essential for designing appropriate shelter interventions. The VAF Shelter scoring tree (see Figure 99 in Annex) categorises shelter conditions by assessing various facets of refugees' living conditions. This can inform the design and targeting of effective shelter programmes. The majority of both Syrian and non-Syrian refugee households score low or moderate on the final shelter vulnerability score (Figure 21), while 13 per cent of Syrian and 8 per cent of non-Syrian households scoring in the high or severe categories. Shelter conditions and security of tenure are the biggest drivers of shelter vulnerability. Amongst non-Syrian refugees, Sudanese individuals experience the highest levels of shelter vulnerability, with 17 per cent being highly shelter vulnerable.

As of 2023, the average shelter vulnerability score stood at 2.0 for Syrians and 1.9 for non-Syrians. These average scores place both populations in the moderate vulnerability category.

Figure 21: Shelter vulnerability, Syrian vs non-Syrian refugees

Percentage of households (%)



More households in the governorates of Mafraq (29 per cent), Maan (23 per cent), and Madaba (23 per cent) exhibited a high or severe shelter vulnerability score, compared to the national average of 12 per cent. In contrast, households in in Irbid (7 per cent), Zarqa (5 per cent), and Jerash (5 per cent) were the least shelter vulnerable.

3. Water, Sanitation, and Hygiene

Sectoral context

Although Jordan is the second most water-scarce country in the world, it has shown remarkable progress in guaranteeing access to WASH services.²⁵ As of 2021, 94 per cent of the population has access to a safely managed water source and 81 per cent to safely managed sanitation services.²⁶

These achievements, however, have been offset by low water availability, which has been exacerbated by growing demands resulting from increased population pressures, as well as increased industrial and agricultural activity.²⁷ Another problem is the high level of non-revenue water, which refers to water that is “lost” before reaching consumers. This includes water leakage, illegal connections, and inaccuracies in the measurement of water consumption by metre. According to UNICEF, this amounts to a staggering 52 per cent of the total water produced. Additionally, some vulnerable families and households in certain areas, such as rural and informal settlements have limited access to water and appropriate WASH facilities due to the lack of infrastructure. Hence, these households often spend a significant portion of their income on limited and poor-quality water provision services.²⁸

Currently, a WASH working group led by UNICEF, with the engagement of UNHCR and other humanitarian and development actors, meets monthly to ensure a coordinated approach for all WASH-related activities in Jordan²⁹, to ensure safe, equitable, and sustainable access to water and to minimize the risk of WASH-related diseases.

²⁵ “Water Supply, Sanitation and Hygiene (WASH) Jordan Working Group Terms of Reference,” UNHCR Data Portal (ODP), March 2021.

²⁶ “Water Supply, Sanitation and Hygiene (WASH) Jordan Working Group Terms of Reference.”

²⁷ UNICEF, “Water, Sanitation and Hygiene | Jordan,” UNICEF, 2019.

²⁸ *Ibid.*

²⁹ UNICEF. *Water Supply, Sanitation and Hygiene (WASH) Jordan Working Group Terms of Reference, 2022.*

Key findings

WASH vulnerability is low to moderate for the majority of both Syrian and non-Syrian households. However, vulnerability levels are higher for Syrian (22 per cent high or severe) than non-Syrian households (11 per cent high or severe). **Vulnerability levels have increased considerably** since the 2022 VAF, particularly among Syrian households.

Physical latrine accessibility remains high among both Syrian (93 per cent) and non-Syrian (92 per cent) households. **Perceptions of safety and security also remain high** for Syrian (88 per cent) and non-Syrian (87 per cent) households, though perceptions of safety and security have declined slightly since the 2022 VAF. **Sharing a latrine between households remains rare for both Syrian and non-Syrian families.**

Non-Syrian households (91 per cent) are more likely to be serviced by a network or sewage system than Syrian households (75 per cent). **The proportion of Syrian households resorting to unlined pit, field, bucket, or plastic bag disposal has notably increased from 4 to 11 per cent since 2021** and usage is especially large among those residing in informal settlements (85 per cent).

Although **the majority of both Syrian (86 per cent) and non-Syrian (94 per cent) households receive municipality or piped water**, the percentage is higher among non-Syrian households. Access to municipality or piped water has improved since 2022, but **households in informal settlements still rely heavily on alternative water sources such as water trucking** (93 per cent).

Syrian refugee families spend slightly more on WASH items and services (22 JOD per month) than refugee families of other nationalities (19 JOD per month) owing to larger household sizes, rather than higher per-capita spending. Additionally, **households in informal shelters had higher water bills** compared to those in formal finished buildings.

Latrine accessibility | Physical accessibility

A latrine is physically accessible if all household members can access it unassisted.

In line with the results of the 2022 VAF, the vast majority of both Syrian (93 per cent) and non-Syrian households (92 per cent) reported that their latrine is physically accessible to all household members.

Households living in informal shelters (87 per cent) are less likely to report that their latrine is physically accessible to all household members than those in finished (93 per cent) or sub-standard (94 per cent) housing.

Households including members with disabilities (89 per cent) are less likely to report that their latrine is physically accessible to all household members, than households without members with disabilities (97 per cent). The difference in vulnerability levels between households with and without members with disabilities is slightly larger than it was in the 2022 VAF where 10 per cent of households with members with disabilities and 6 per cent of households without disabilities reported that at least one household member was unable to access the latrine unassisted.

Latrine accessibility | Perception of security

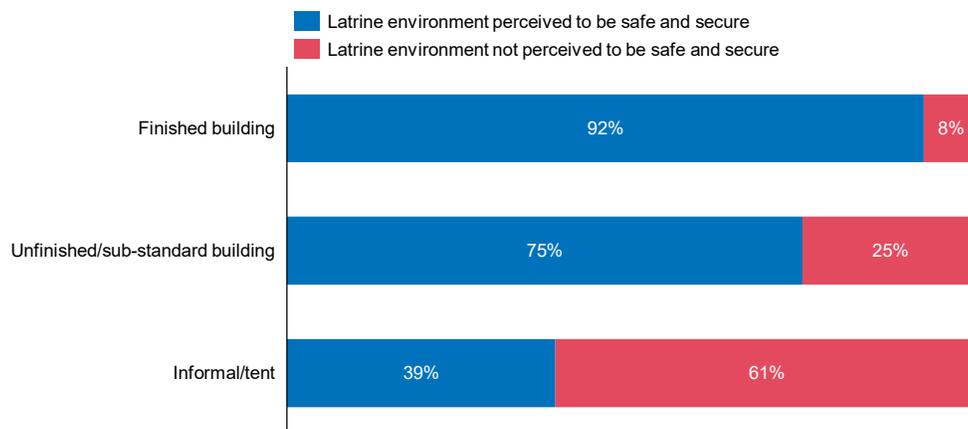
This section examines whether the latrine is located in a safe, secure, and accessible location with safe infrastructure, i.e. whether all members of the household are comfortable using the toilet independently during the day and night. Perceptions of security may be dependent on factors such as whether the latrine door has a lock, whether it has functional lighting, and whether it is attached or detached from the main shelter.

Most Syrian (88 per cent) and non-Syrian (87 per cent) households perceive their latrine environment to be safe and secure (Figure 22). This is slightly lower than the percentages reported in the 2022 VAF, where 90 per cent of Syrian households and 91 per cent of non-Syrian households reported their access as safe and secure.

The shelter type is a large determinant of perceived physical security, with 61 per cent of households in informal shelters perceiving their latrine environment as unsafe and unsecure (see Figure 23). This compares to 25 per cent of households in formal sub-standard shelters, and 8 per cent of households in formal finished shelters.

Figure 22: Perception of security, by shelter type

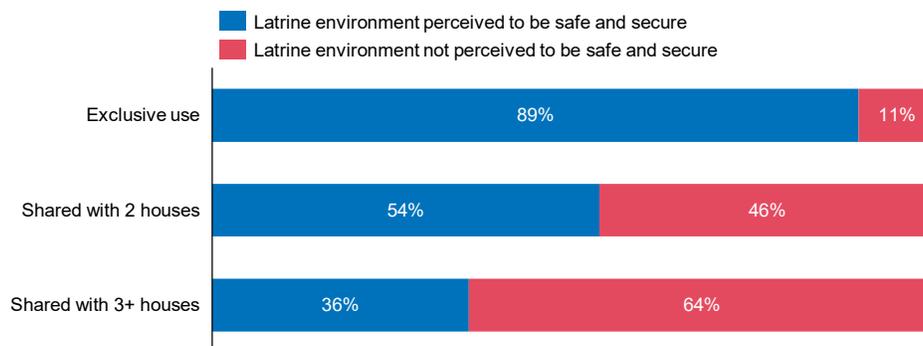
Percentage of households (%)



Perceptions of safety and security are also correlated with whether the latrine is shared or not. 64 per cent of households who share their latrines with two or more other households perceive their latrine to be located in an unsafe, unsecured, and/or inaccessible location, compared to 11 per cent of households with exclusive use of their latrine (see Figure 23).

Figure 23: Perception of security, by shared latrines

Percentage of households (%)



The household disability status plays no role in the perceived security of the latrine environment, with 88 per cent of households with members with disabilities and 87 per cent of households without members with disabilities reporting that they feel that their latrine environment is safe and secure.

Latrine accessibility | Exclusive use

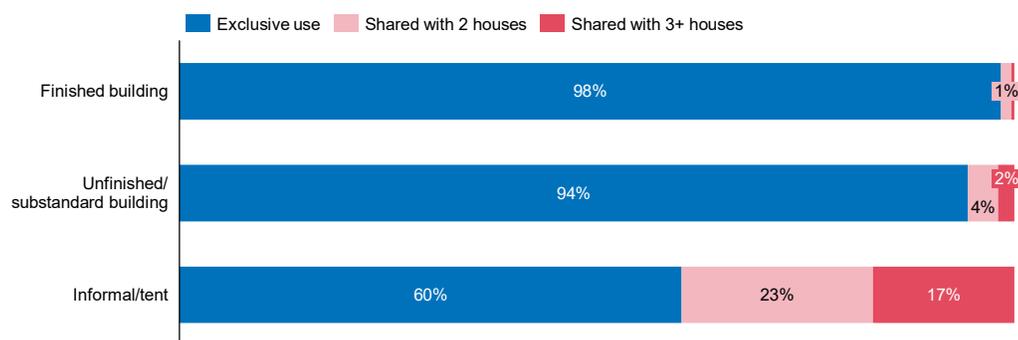
This indicator surveys whether a household shares their latrine facilities with other households, or if it is for exclusive use by the household.

Sharing a latrine is rare among both Syrian and non-Syrian households, with only 4 per cent of each group sharing their latrine with one or more household. However, this figure represents a slight increase from the 2 per cent reported in the 2022 VAF.

Households living in informal settlements are far more likely to share a latrine with other households than those in formal housing. 40 per cent of households in informal settlements share their latrines compared to 6 per cent of households in formal sub-standard housing, and 1 per cent of households in formal finished housing (see Figure 24).

Figure 24: Sharing latrines, by shelter type

Percentage of households (%)



Reliability of sanitation system

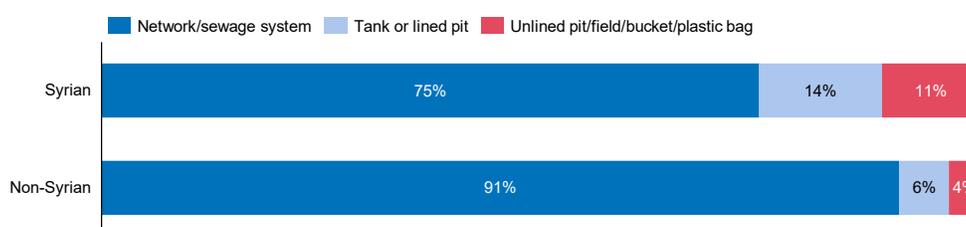
This indicator focuses on how wastewater is disposed or collected. Households may be connected to a network or sewage system; use a tank or lined pit; or make use of unlined tanks/pits, fields, buckets, and/or plastic bags.

The majority of Syrian and non-Syrian households are serviced by a network or sewage system. However, the percentage of non-Syrian households (91 per cent) serviced by a network or sewage system is significantly higher than that of Syrian households (75 per cent) (Figure 25). Of the 25 per cent of Syrian households without a network or sewage system, 11 per cent use an unlined pit, field, bucket, or plastic bag. This is a significant increase from the 4 per cent reported in the 2022 VAF.

For non-Syrian refugee households, the percentage using an unlined pit, field, bucket, or plastic bag has decreased slightly from 5 to 4 per cent since the 2022 VAF. Across all groups, the majority of those who use a tank or lined pit to store their waste state that they empty it monthly (53 per cent) or more than once a month (40 per cent).

Figure 25: Wastewater disposal, Syrian vs non-Syrian refugees

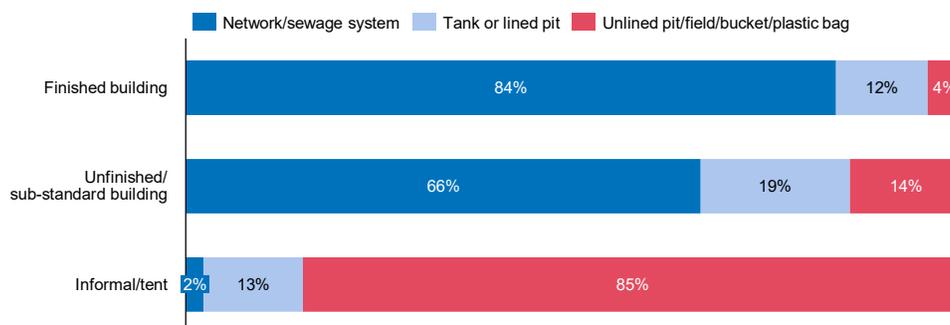
Percentage of households (%)



The majority of households living in informal settlements (85 per cent) use an unlined pit, field, bucket, and/or plastic bags to dispose of their wastewater (see Figure 26). This compares to only 4 per cent of households in formal finished housing, and 14 per cent of households in formal sub-standard housing.

Figure 26: Wastewater disposal, by shelter type

Percentage of households (%)

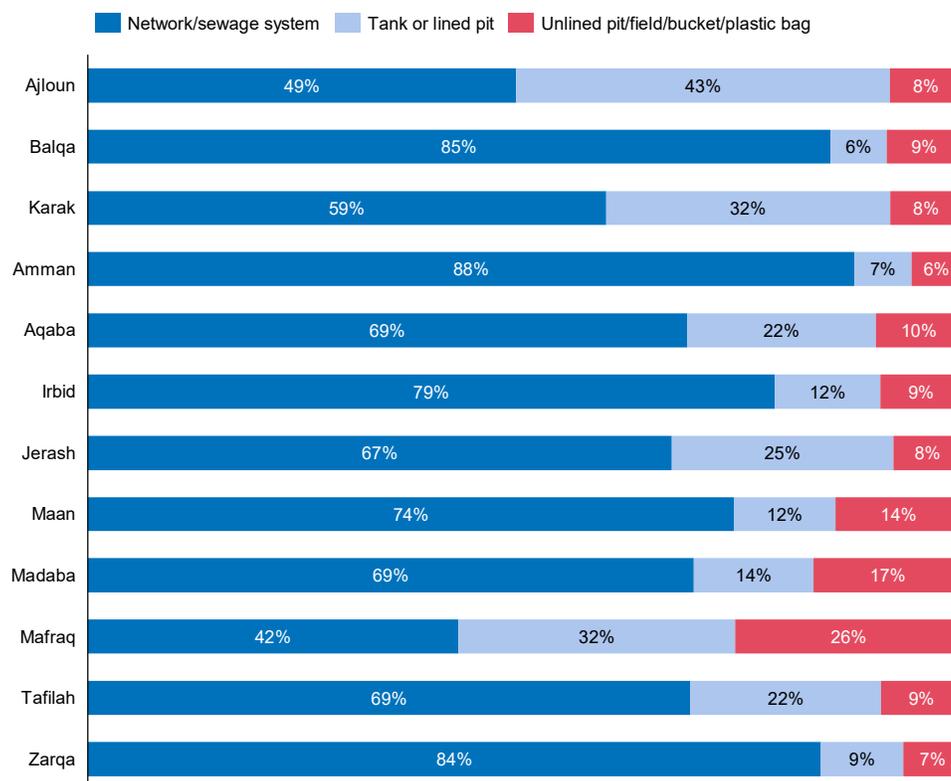


At the governorate level, there is considerable variation regarding wastewater disposal. Households in the governorates of Mafraq (26 per cent) and Madaba (17 per cent) are most likely to use an unlined pit, field, bucket, or plastic bag to dispose of wastewater. Meanwhile, households in Amman (88 per cent), Balqa (85 per cent), and Zarqa (84 per

cent) are more likely to have access to the network or sewage system (Figure 27).

Figure 27: Wastewater disposal, by governorate

Percentage of households (%)



Solid waste management

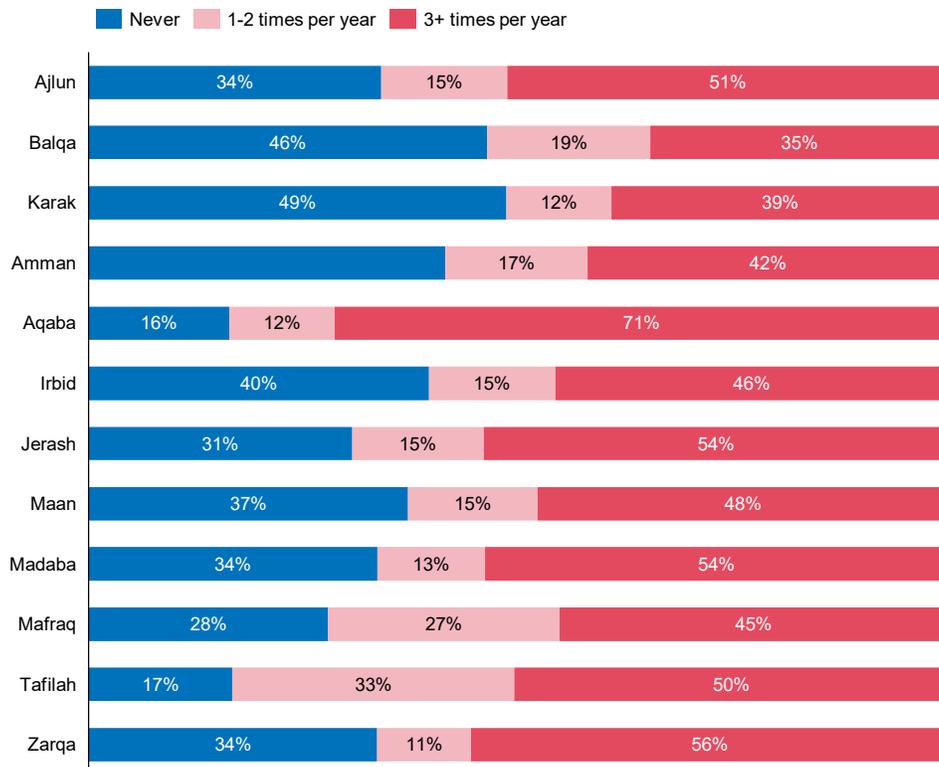
An indicator of 'solid-waste-related vector evidence' was used to assess how frequently households have seen evidence of parasites, rats or other rodents, and/or insects in the households' water supply, drainage, or solid waste system.

Almost half of Syrian (44 per cent) and non-Syrian (46 per cent) households report noticing parasites, rats or other rodents, and/or insects three or more times a year. There have been no changes in these percentages since the 2022 VAF.

At the governorate level, households in Aqaba (71 per cent) and Zarqa (56 per cent) are more likely to report noticing rodents and/or insects in waste disposal areas within the home three or more times a year. In contrast, households in Balqa were less likely to report noticing rodents and/or insects three or more times a year (35 per cent) (Figure 28).

Figure 28: Frequency of noticing rodents and/or insects on waste disposal areas within home, by governorate

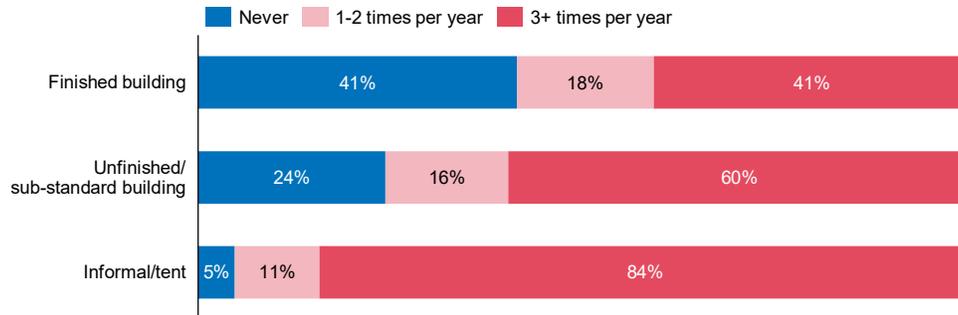
Percentage of households (%)



Households in informal settlements are more likely to notice rodents and/or insects at least three times a year (84 per cent) (Figure 29). This is significantly higher than households residing in formal sub-standard housing, where 60 per cent reported similar observations, and it is more than double the 41 per cent of households with similar observations in formal finished housing.

Figure 29: Frequency of noticing rodents and/or insects on waste disposal areas within home, by shelter type

Percentage of households (%)



In the 2024 VAF, households were also asked whether they recycle some of the waste and what they recycle the most. Overall, Syrian households (30 per cent) are more likely to engage in recycling than non-Syrian households (26 per cent). Across both Syrian and non-Syrian families who recycle something, food is recycled the most (84 per cent) followed by plastic (25 per cent of Syrian households and 33 per cent of non-Syrians), and glass for Syrians (15 per cent) and paper/cardboard for other refugee nationalities (20 per cent).

On a governorate level, households in Balqa (50 per cent), Mafraq (46 per cent), and Ajloun (45 per cent) were more likely to engage in recycling. Households in Aqaba (17 per cent) and Jerash (6 per cent), by contrast, were least likely to recycle something.

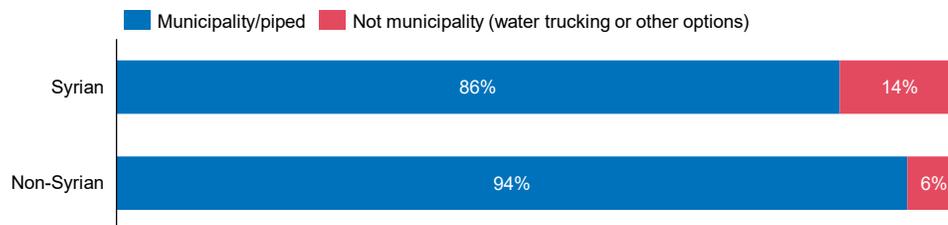
Water accessibility | Source of water

Source of water refers to the main sources of water in households for hygiene and sanitation.

The majority of both Syrian and non-Syrian households report receiving municipality or piped water, though this number is higher for non-Syrian households (94 per cent) than for Syrian households (86 per cent) (Figure 30). For both groups, the percentage receiving municipality or piped water has slightly increased since the 2022 VAF, when 89 per cent of Syrian and 92 per cent of non-Syrian households reported having access to municipality or piped water.

Figure 30: Source of water, Syrian vs non-Syrian refugees

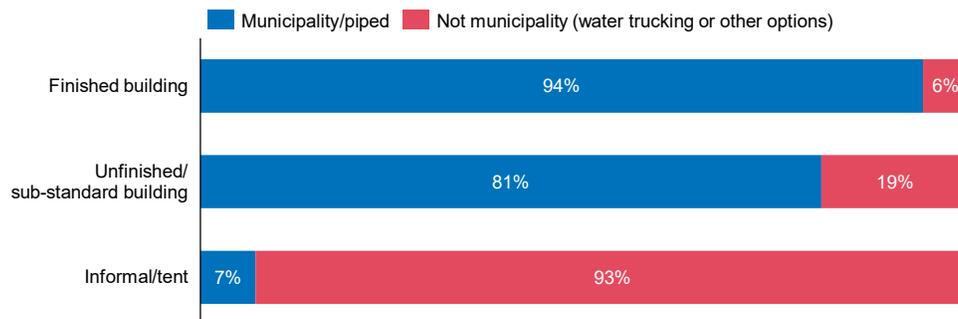
Percentage of households (%)



Households in informal settlements generally do not have access to municipality or piped water sources (only 7 per cent have), relying instead on alternatives such as water trucking. By contrast, households in formal finished housing almost always have access to municipality/piped water (94 per cent), while those in formal sub-standard housing mostly have access to municipality/piped water sources (81 per cent) (Figure 31).

Figure 31: Source of water, by type of shelter

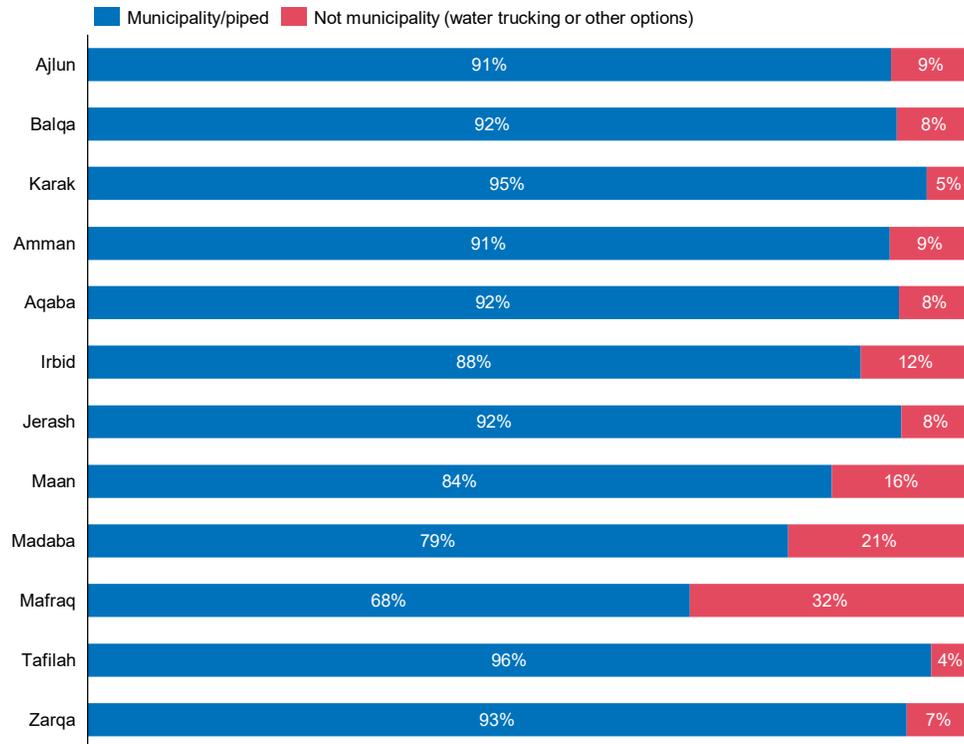
Percentage of households (%)



At the governorate level, households in Mafraq (32 per cent) and Madaba (21 per cent) most frequently reported not having access to municipality-provided or piped water, relying instead on water trucking or other alternatives (Figure 32). In contrast, households in Tafilah (96 per cent), Karak (95 per cent), and Zarqa (93 per cent) are more likely to have municipality or piped water sources.

Figure 32: Source of water, by governorate

Percentage of households (%)



Accessibility to water | WASH expenditure

WASH expenditure includes water bills, soap, shampoo, towels, tissues, diapers and female sanitary products, perfume, dental products, and other personal care items.³⁰

Syrian refugee families spend slightly more than non-Syrian refugee families on WASH services and items, spending a monthly average of 21.7 JOD compared to 19.2 JOD for non-Syrian refugees. This is the result of a larger average household size rather than higher per-capita spending; on average, one-person households spend the least on WASH (10.3 JOD per month), after which expenditure increases per additional household member up until nine household members (30.7 JOD per month). Since Syrian households have a higher number of household members on average than non-Syrian households (5.2 vs 3.9), it follows that their spending on WASH is higher.

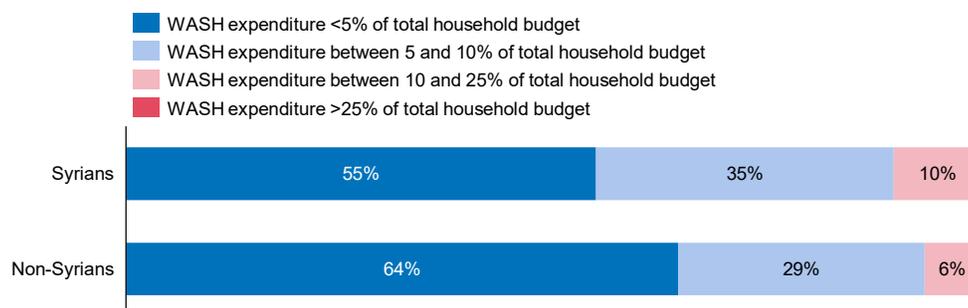
³⁰ The revised WASH expenditure calculation includes salon expenditures as well. This has been excluded from the above in order to be able to compare to the 2022 VAF results. Average salon expenditure for Syrian refugee families is 3.7 JOD and for non-Syrian refugee families it is 3.6 JOD.

Compared to the 2022 VAF, Syrian families spend slightly less (21.7 vs. 22.9 JOD per month) and non-Syrian refugee families slightly more (19.2 vs. 18.0 JOD per month) on WASH. The largest decrease pertains to the average spending on water bills, which has decreased from 8.3 to 6.7 JOD per month for Syrian families, and 6.8 to 6.4 JOD per month for non-Syrian families. Water bills constitute around one-third of household WASH expenditures.

Syrian refugee families on average spend a larger portion of their household budget on WASH services and items, with 10 per cent of families spending between 10 and 25 per cent of total household budget. This compares to 6 per cent of non-Syrian refugee families (see Figure 33). These figures are a significant decrease from the 2022 VAF, when 16 per cent of Syrian families and 12 per cent of non-Syrian families reported spending more than 10 per cent of their total household budget on WASH.

Figure 33: WASH expenditure as percentage of household budget, Syrian vs non-Syrian refugees

Percentage of households (%)



At the governorate level, Syrian families in Jerash have the lowest average WASH expenditures (14.4 JOD per month). In Tafilah, both Syrian (30.6 JOD per month) and non-Syrian (32.2 JOD per month) families have the highest average WASH expenditures.³¹

Households in informal shelters were found to spend significantly more on water bills than those in formal finished buildings. Excluding households with no water bill expenditures,³² households in informal shelters spend an average of 25.9 JOD compared to 15.2 JOD per month for households in formal finished shelters. This is largely a result of the increased need for water trucking in informal shelters compared to formal shelters (see Figure 31)

³¹ Sample size for Non-Syrian families in Tafilah is small.

³² 26 per cent of households do not report spending anything on water bills.

The majority of households consider their water storage capacity (roof tanks, reservoirs, etc.) to be enough to cover all family needs (personal hygiene, cooking, cleaning, etc.). However, 31 per cent of Syrian and 28 per cent of non-Syrian households reported not having enough water storage capacity. This is a slight improvement from the 33 per cent of Syrian and 31 per cent of non-Syrian households who reported the same for the 2022 VAF.

Overall WASH vulnerability

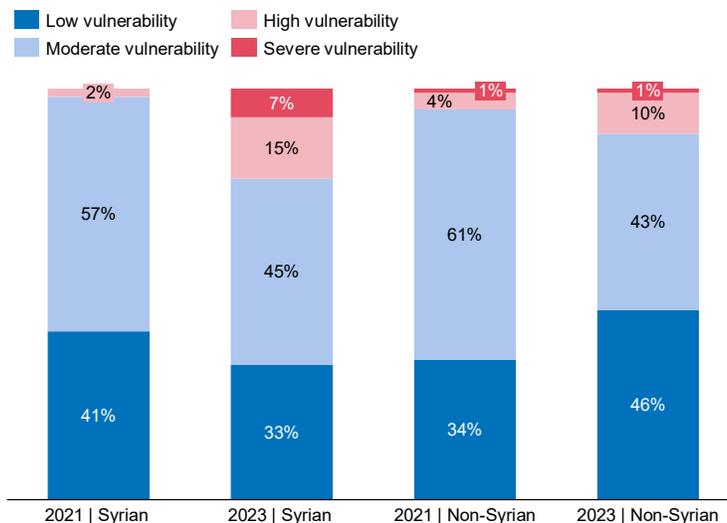
The WASH vulnerability score is composed of a household's:

- Accessibility to latrine (physical accessibility, perception of security, and exclusive use)
- Reliability of sanitation system
- Reliability of solid waste management, and
- Accessibility to water (source of water and WASH expenditure)

WASH vulnerability is low to moderate for the majority of both Syrian and non-Syrian households. However, vulnerability levels are higher for Syrian households, with 22 per cent categorized as being high to severely vulnerable, compared to 11 per cent of non-Syrian households (see Figure 34). The average WASH vulnerability score of Syrian households is 2.0 (moderately vulnerable), compared to 1.7 for non-Syrians (low to moderate vulnerability).

Figure 34: WASH vulnerability score, Syrian vs non-Syrian refugees, 2021 vs 2023

Percentage of households (%)

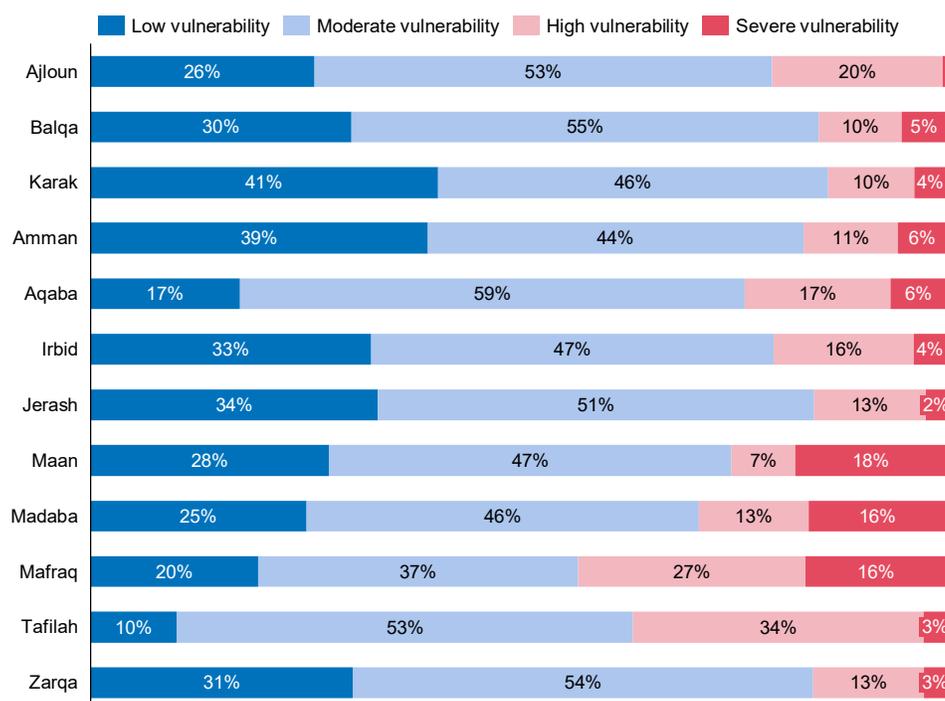


Vulnerability levels have increased considerably since the 2022 VAF, when 2 per cent of Syrians and 5 per cent of non-Syrians were categorized as high or severely vulnerable. Further, the WASH vulnerability score for Syrians has increased from 1.7 in 2022 to 2.0 in 2024.³³ This increase in vulnerability can largely be attributed to the increase in Syrian households using an unlined pit, field, bucket or plastic bag to dispose of their waste (from 4 to 11 per cent).

Across all governorates, households in Maan (18 per cent), Madaba (16 per cent), and Mafraq (16 per cent) were more likely to be classified as severely WASH vulnerable (see Figure 35). In contrast, WASH vulnerability levels are lowest in Karak (87 per cent) and Balqa (85 per cent).

Figure 35: WASH vulnerability score, by governorate

Percentage of households (%)



³³ Non-Syrian averages were not included in the 2022 VAF.

4. Climate Vulnerability

This chapter presents refugees' climate vulnerability in Jordan based on a novel methodology – the first ever Climate Vulnerability Index (CVI) for Jordan– developed by UNHCR and ISDC to measure climate vulnerability at the household level.

Sectoral context

Over the past few decades, Jordan has encountered repeated periods of drought, sudden floods, and landslides. These trends will further intensify in the future. In fact, climate models indicate a rise in the annual number of extremely hot days, exceeding 35°C, all over Jordan.³⁴ By 2030, these extremely hot days are expected to increase by 15 to 26 days compared to the year 2000. By the end of the century, densely populated areas in northwest and west Jordan may experience up to 71 additional very hot days.³⁵

These occurrences will exacerbate the already severe water scarcity that Jordan faces. Currently, Jordan ranks fifth globally in terms of water stress.³⁶ The consequences of climate change, such as rising temperatures, diminished rainfall, and increased evapotranspiration, will diminish water availability, intensifying the already existing water scarcity. These changes in climate patterns pose significant risks to water availability. Climate risks are expected to increase existing vulnerabilities associated with displacement and transboundary water sharing.³⁷

Appreciating the significance of climate change on refugees' vulnerabilities, UNHCR contracted the services of ISDC to develop an analytical framework which will help UNHCR and partners to track changing climate vulnerabilities over time and inform programming priorities accordingly.

Climate Vulnerability Index

Climate vulnerability refers to the degree to which individuals, communities, or systems are susceptible to and unable to cope with the adverse effects of climate change. Climate vulnerability is particularly high in fragile settings. The negative effects of inequality, underdevelopment, and climate change are compounding and disproportionately affecting

³⁴ Binder, L., et al. (2022). *Climate Risk Profile: Jordan* (p. 24). Potsdam Institute for Climate Impact Research, https://publications.pik-potsdam.de/pubman/item/item_27730

³⁵ See Binder, L., et al. (2022)

³⁶ Hofste, R., Kuzma, S., Walker, S., Sutanudjaja, E. H., & et. al. (2019). *Aqueduct 3.0: Updated Decision Relevant Global Water Risk Indicators*. World Resources Institute. <https://www.wri.org/publication/aqueduct-30>

³⁷ See Binder, L., et al. (2022)

already marginalized groups.³⁸ It is therefore of paramount importance for UNHCR to understand changing vulnerability trends to continuously improve the joint refugee response.

It is widely accepted that climate vulnerability can be modelled as a function of three broad elements: exposure, sensitivity, and adaptive capacity.³⁹

Exposure captures the external dimension of climate change. It is about the exposure of a household to different types of climate hazards (e.g., floods, droughts, storms, sea-level rise, and heat waves) and other stressors related to climate change (e.g., land use change, habitat fragmentation, pollution, and invasive species).

Sensitivity captures the degree to which a household is affected by climate hazards and other stressors. It includes sociodemographic characteristics such as a household's dependency ratio, gender composition, health status, and livelihood diversification.

Adaptive capacity refers to resources, knowledge, or surrounding infrastructure that allow households to cope with climate shocks. It measures a household's ability to adjust and adapt to climate change through, for example, asset transfers, behavioural shifts, social networks, or migration. Adaptive capacity also includes external factors such as the availability of services, resources, technology, governance, and institutions that support household-level adaptation.

The methodology mapped specific household-level questions to these three overarching measures (see Figure 101 and Table 8 the Annex) to better understand climate vulnerability and rate the intensity to which refugees are considered vulnerable across a scale of emergency, crisis, stress, and low vulnerability. These are defined relative to each other based on micro data—specific details and conditions experienced by individual households. In doing so, each category is determined by direct factors like a household's exposure to risks, their sensitivity to changes, and their capacity to adapt.

Additionally, these vulnerability levels can be influenced by macro-level factors—broader economic, social, and environmental conditions that affect larger communities or entire regions. Thus, while the vulnerability categories are defined at the micro level, they are

³⁸ IPCC. (2022). *Climate Change 2022 – Impacts, Adaptation and Vulnerability: Working Group II Contribution to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change. (1st ed.)*. Cambridge University Press., <https://doi.org/10.1017/9781009325844>

³⁹ See Engle, N. L. (2011). *Adaptive capacity and its assessment*. *Global Environmental Change*, 21(2), 647–656, and Thomas, K., et al. (2019). *Explaining differential vulnerability to climate change: A social science review*. *Wiley Interdisciplinary Reviews: Climate Change*, 10(2), e565.

dynamic and can shift depending on overarching macro situations that impact the broader area in which these households reside.

Key findings

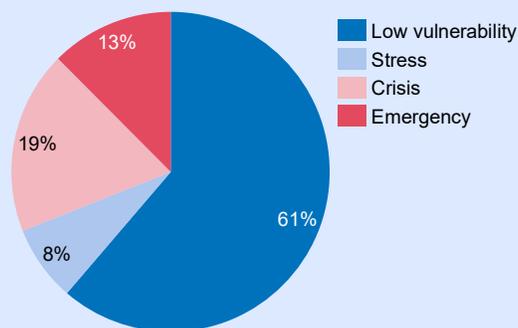
Climate vulnerability among respondents in host communities varies widely, with some experiencing extreme levels of vulnerability. Specifically, 13 per cent of sampled refugees are in a state of emergency, while 19 per cent are in the crisis category, and 8 per cent are in the stress category. 61 per cent of refugees in host communities exhibit (relatively) low vulnerability.

Among host communities, the governorates of Ajloun, Mafraq, and Jerash have the highest average levels of climate vulnerability, primarily due to high exposure and sensitivity to climatic challenges. The **most vulnerable r exhibit high risk aversion, which possibly hinders adaptive capacity.**

Climate vulnerability cuts across demographic groups, emphasizing the prevalence of the issue across the entire population of refugees. In addition, about one third of refugees state that they do not know what climate change is. In combination, these insights **highlight the scope for awareness activities to improve both preparedness and adaptive capacity.**

Figure 36: Climate vulnerability index

Percentage of households (%)

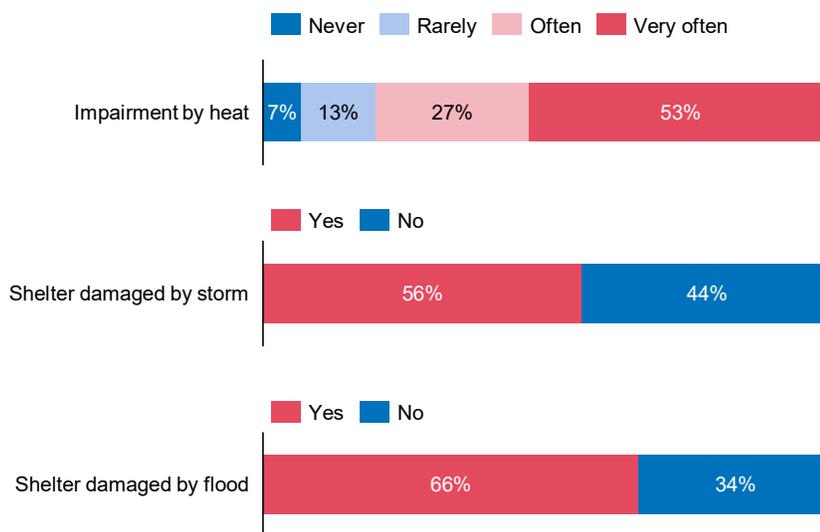


Exposure to climate hazards

Many refugees in host communities reported feeling affected by heat to the extent that they were unable to perform their daily activities at times in the last 12 months. A total of 37 per cent reported being affected ‘very often’, while almost a third reported being affected ‘often’. Less than 10 per cent reported that they are never impaired by heat. Furthermore, a large majority of respondents have experienced damage to their dwellings, either by heavy rains or floods (36 per cent) and sandstorms or windstorms (14 per cent).

Figure 37: Exposure to climate shocks

Percentage of households (%)

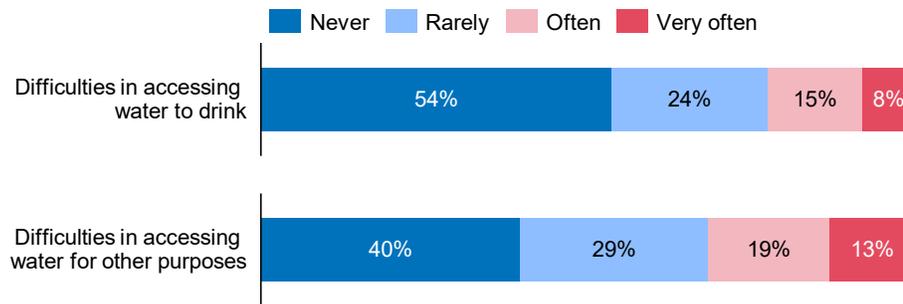


Sensitivity to climate stress

The sensitivity variables assessed show that more than half of refugees in host communities (54 per cent) never face issues accessing water to drink. However, 8 per cent experience difficulties in accessing drinking water ‘very often’, and 15 per cent ‘often’. Regarding water used for other purposes, such as cleaning or watering plants, 13 per cent of respondents in host communities ‘very often’ experience difficulties in obtaining enough water to cover their needs.

Figure 38: Sensitivity to climate shocks

Percentage of households (%)

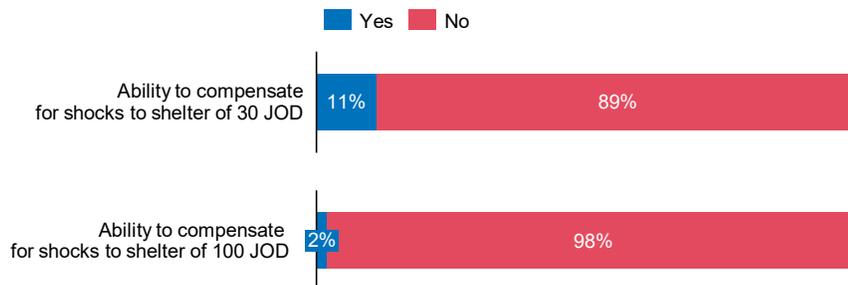


Most refugees in host communities lack sufficient resources to deal with climate-related shocks. When asked whether they could source 30 JOD to repair or rebuild their dwelling should it be exposed to damage, 89 per cent could not deal with such a shock. Only 2 per cent of respondents would be able to cope with damage of more than 100 JOD using their own savings.

These factors can affect the degree to which respondents are inherently protected or exposed to climate change. Sensitivity can increase a household’s vulnerability. A highly sensitive household, especially one that already faces hardships, will be severely impacted by climate change.

Figure 39: Ability to compensate for shelter shocks

Percentage of households (%)



Adaptive capacity

More than a third (34 per cent) of refugees in communities do not know what climate change means, or have never heard about it, and 7 per cent have only a vague idea. Refugees also have different perceptions on how climate change affects their daily lives. About one quarter of respondents (26 per cent) believe that they are strongly affected by

climate change, another quarter (24 per cent) report only mild effects from climate change, while 5 per cent assume that they are not at all affected by any climate-related changes. Most respondents did not report adopting any coping mechanisms specifically linked to reducing the impact of climate change on their lives, such as conserving water, changing agricultural practices, migrating, or using energy more efficiently. However, some households adjusted their habits by adopting one or two of the above behaviours.

Figure 40: Perception of impact of climate change

Percentage of households (%)

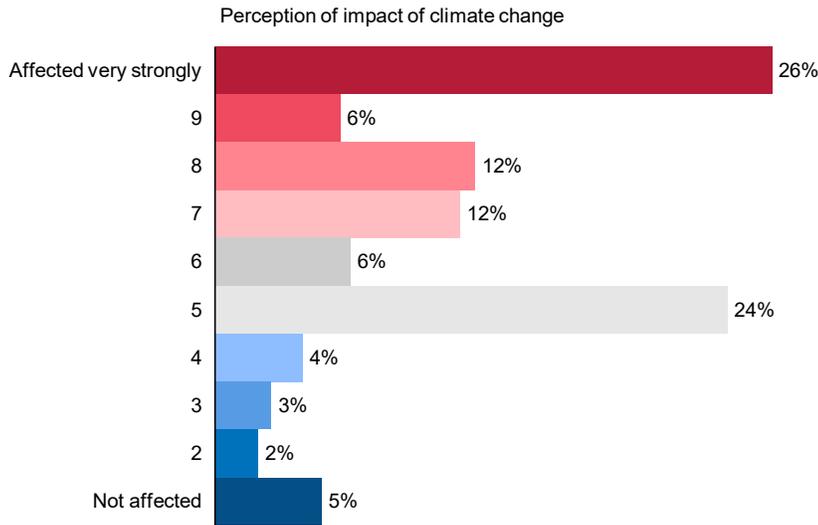
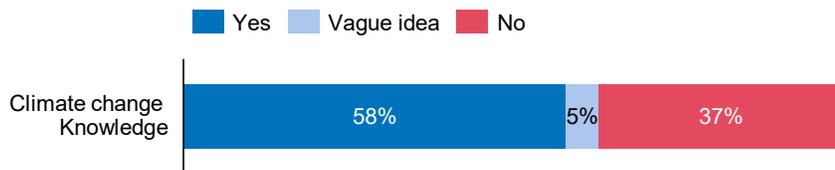


Figure 41: Reported level of climate change knowledge

Percentage of households (%)



Risk aversion

Household behaviour significantly influences adaptive capacity in the context of climate change.⁴⁰ This research looked at behaviour-related elements to assess associations with climate vulnerability.

Socio-economic vulnerability is often associated with more risk-averse behaviour. In the context of climate change, risk aversion refers to the tendency of households or individuals to avoid actions that could result in negative outcomes, which could potentially influence family decisions responding to a climatic event. This is observed in our results for climate vulnerability.

Refugees in host communities are found to be grouped into three distinct categories: one large group that seeks to avoid taking risks, one group willing to take medium risks, and a smaller risk-seeking group. The findings show that there is a link between refugees considered most vulnerable to climate change (in the emergency group) with their risk-taking behaviour – they are found to be in the group that prefers to avoid risks.

These findings underscore the necessity for tailored interventions that take climate vulnerability into account in order to help refugees and host communities cope with the complex challenges they face.

Comparison | Demographics

This section takes a closer look at demographic characteristics of the most climate vulnerable refugees. Climate change is found to affect all refugees regardless of age, sex, and education. However, among the least educated, very low levels of adaptive capacity stand out. For refugees in host communities, labour-market participation appears crucial, as for them, holding a work permit is found to be associated with a reduction in their climate-related vulnerability, 67 per cent of refugee families with a member holding a work permit were at a low vulnerability level compared to 59 per cent of those without a work permit. Therefore, education and work participation appear to be important factors impacting refugees' climate vulnerability.

⁴⁰In the survey, respondents were asked to complete an experimental risk-taking task. In the task, participants were asked to choose a specific amount out of 100 boxes of monetary value. However, in one box a 'thief' is randomly hidden, and accidentally choosing such a box reduces the participants' score in the game. For further details, see: Crosetto, P., & Filippin, A. (2013). The "bomb" risk elicitation task. *Journal of Risk and Uncertainty*, 47, 31–65.

Using the governorate of Amman as a baseline, the research identifies the governorates which are doing statistically worse in terms of exposure, sensitivity, and adaptive capacity. Refugees in Ajloun, Mafraq, and Jerash record a higher, and statistically significant, probability of being more vulnerable overall (emergency) when compared to refugees in Amman. Breaking this down to the three climate vulnerability elements – exposure, sensitivity, and adaptive capacity, Al Aqaba, Mafraq, and Maan record the highest levels of exposure, while Ajloun, Mafraq, and Jerash score the worst in terms of sensitivity. Ajloun is the only governorate recording a lower and statistically significant score for adaptive capacity, compared to Amman.

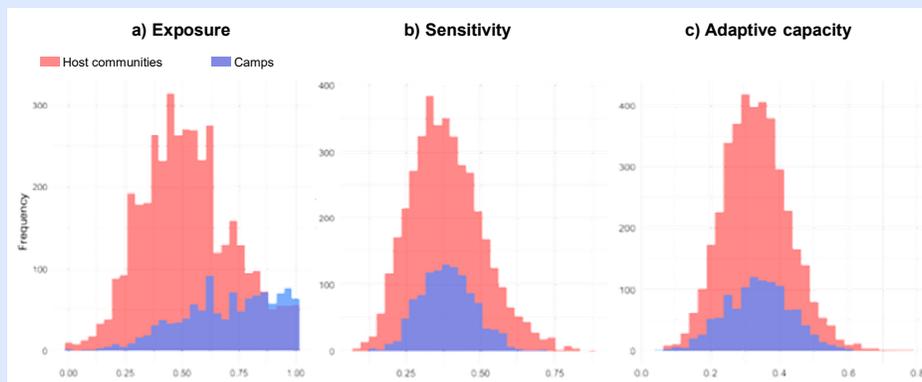
Climate vulnerability: The difference between refugees in camps and in communities

Overall, the findings show that refugees in camps are more vulnerable to climate change than refugees in host communities. This is largely driven by the element of exposure, as shelter conditions in camps expose them more to climate-related events.

In Figure 42 below, the distribution of exposure for camp refugees is clearly shifted to the right, when compared to the distribution of refugees in communities. This underscores the finding that camp refugees are substantially more exposed to climate shocks than refugees in host communities.

The distributions of the sensitivity and adaptive capacity sub-indexes emphasize how among the camp refugees, there is less variation, meaning that their living conditions are more similar to one another, whereas refugees in host communities experience a more varying living conditions, and are thus more heterogeneously affected by climate vulnerability.

Figure 42: Distribution of exposure, sensitivity, and adaptive capacity, host communities vs. camps



5. Economic Empowerment

Sectoral context

The latest figures from the World Bank indicate that Jordan's economy is recovering from the COVID-19 related downturn, with real GDP growth reaching 2.7 per cent annually during the first six months of 2023. This marks an improvement from the pre-pandemic annual average of 2.4 per cent between 2012 and 2019. The recovery is driven by increased activity in the services, manufacturing, and agriculture.⁴¹

Despite these gains, Jordan's labour market continues to face structural challenges. Labour force participation for Jordanians (LFP) declined to 33 per cent in 2023, down from 39.2 per cent in 2017, with female LFP particularly low at 13.8 per cent. The employment rate also decreased to 25.6 per cent of the whole adult population⁴² in 2023, below the pre-COVID-19 average of 31.2 per cent. 7.3 per cent of the Jordanian working age population was unemployed.⁴³ The unemployment rate –expressed as a percentage of only those of working age who participate in the labour force - rose to 22.3 per cent⁴⁴, up from the pre-COVID average of 15.1 per cent, a trend further exacerbated by global economic pressures and regional instability.⁴⁵ Unemployment disproportionately affects women (32 per cent of the labour force) and young people (over 50 per cent of the labour force).⁴⁶

For Syrian refugees in Jordan, the primary barrier to employment is the scarcity of job opportunities, compounded by sector-specific restrictions. Work permits are available to Syrian refugees in selected sectors^{47, 48}. Syrian workers have been exempted from paying fees on regular work permits but a fee of 10 JOD for administrative purposes is collected. On receiving a work permit, enrolment in social security is mandatory for all Jordanians and non-Jordanians. Only 10 per cent of these permits have been issued to women, and jobs are primarily in low-skilled sectors such as agriculture, manufacturing, and construction.⁴⁹

⁴¹ Youssef Hoda et al., "Jordan Economic Monitor, Fall 2023 : Building Success, Breaking Barriers - Unlocking the Economic Power of Women in Jordan," World Bank.

⁴² Aged 15+.

⁴³ Ibid.

⁴⁴ Those active in the labour market are only those who are employed and unemployed and actively seeking work. Those not actively seeking work are not included as participating in the labour force.

⁴⁵ Ibid.

⁴⁶ WFP, "Jordan Annual Country Report 2023" (WFP, 2023)

⁴⁷ The main sectors the work permits are issued for are agriculture, construction, hotel and restaurants and manufacturing.

⁴⁸ Ibid.

⁴⁹ "Jordan: Livelihoods Dashboard," UNHCR Operational Data Portal (ODP), December 2023.

Refugees have lower legal minimum wages compared to Jordanians, and many refugees are working in the informal sector.

In April 2021, a Memorandum of Understanding was signed between the Ministry of Labour and the General Federation of Jordanian Trade Unions to issue flexible work permits to Syrian refugees, allowing them to work for multiple employers. However, the cost of these permits remains high, thus posing another hurdle. Owing to regulation changes on social security contributions (SSC) in October 2023, the cost of each -month's SSC has increased from 18 JOD to 56.55 JOD⁵⁰.

Non-Syrian refugees, meanwhile, face even greater difficulties as they are excluded from the work permit scheme, limiting their access to formal employment opportunities in Jordan.

Key findings

The **employment rate** among Syrian refugees is 33 per cent, compared to 17 per cent for non-Syrian refugees. These rates remain the same for Syrian refugees as in 2021 but show a decrease from 29 per cent for non-Syrians. There are notable **gender disparities** in employment rates, with 55 per cent of male respondents employed compared to just 7 per cent of women.

The **unemployment rate** (as a percentage of those who are participating in the labour market) is 24 per cent for Syrians and 42 per cent for non-Syrians. **Unemployment as a percentage of all 18–60-year-olds** is 10 per cent for Syrians and 12 per cent for non-Syrians. This marks an increase from the previous figures of 8 per cent for Syrians and a decrease from 14 per cent for non-Syrians reported in 2021.

The **primary reason for** working-age Syrian refugees to **not participate in the labour force** is household responsibilities (53 per cent). In contrast, 41 per cent of non-Syrian refugees cite "other" reasons for not participating in the labour force, mainly a lack of proper work documentation or legal restrictions.

The most common **sectors of work** are construction (24 per cent of the employed adult population), followed by agriculture, and accommodation and food services (15 per cent, both).

⁵⁰ Tegal employer sponsored work permit holders were already subscribed to the higher level, although the responsible party for paying the social security contributions differs.

Syrian refugees employed in communities reported a **higher exposure to workplace hazards** compared to non-Syrians, with 82 per cent of Syrians facing at least one type of hazard compared to 75 per cent of non-Syrians. The most reported hazards include exposure to dust fumes, carrying heavy loads, and dealing with extreme temperatures.

Employed non-Syrian refugees reported a **higher incidence of workplace abuse** compared to Syrians, with 73 per cent experiencing at least one form of abuse, compared to 66 per cent of Syrians. The most common forms of abuse reported include the absence of employment contracts, excessively long working hours, and wages below the minimum wage.

7 per cent of the Syrian refugee population hold **work permits, a slight decrease from 8 per cent in 2021**. Among those with permits, 40 per cent plan to renew them. For those not planning to renew their permits, the main reason is the high cost of renewal (38 per cent).

Syrian refugee families primarily depend on **work income** as their main source of income, in contrast to non-Syrian refugee families, who have more varied income sources, likely owing to their limited employment opportunities. The average total monthly income from work for Syrian refugee families (116 JOD) is significantly higher than for refugee families of other nationalities (63 JOD).

Employment status

“I am always threatened because my work is considered illegal without a permit.”

– Ahmad, Yemeni refugee in Amman, April 2024

This section focuses only on working-age individuals (18-60 years old). The definitions as described in the box below are based on those used by the International Labour Organization (ILO). They have been adapted for context.⁵¹ As seen in Figure 43, the employment rate for Syrian refugees is 33 per cent, compared to 17 per cent for non-Syrian refugees. These employment rates for Syrians remain the same as in 2021 but show a decrease from 29 per cent for non-Syrians.

The unemployment rate (as a percentage of only those who are participating in the labour force) is 24 per cent for Syrians and 42 per cent for non-Syrians. Meanwhile, unemployment as a percentage of the working age population is 10 per cent for Syrians and 12 per cent for non-Syrians. This is an increase from the 8 per cent for Syrians and a decrease from the 14 per cent for non-Syrians reported in 2021.

The labour force participation rate (LFPR) for Syrian refugees is 43 per cent, compared to 29 per cent for non-Syrian refugees. Since 2021, the LFPR for Syrian refugees has increased by 1 percentage point from 42 per cent - which is caused by the small increase in those seeking work, rather than higher employment – and decreased by 14 percentage points for non-Syrian refugees, The high

Working age: Individuals above the legal working age in Jordan. For this assessment, this constitutes people between the ages of 18 to 60.

Employed: All persons of working age who during the 30 days prior to the interview, were in either paid employment or self-employment, or have employment to which they will return.

Unemployed: All persons of working age who were without work during the 30 days prior to the interview *and* classify themselves as unemployed.

Labour force: The sum of the number of employed and unemployed individuals of working-age.

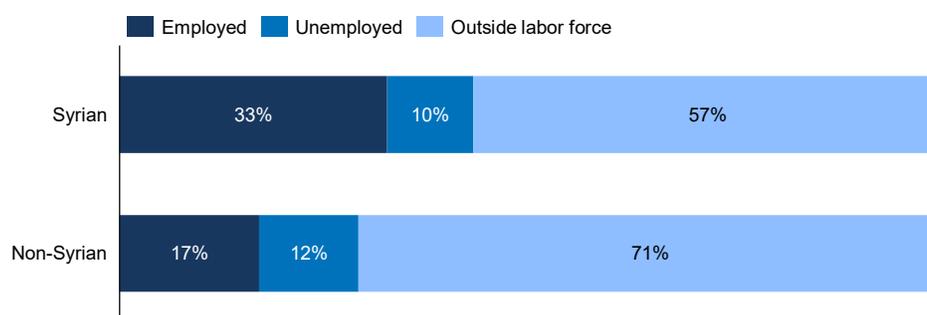
Labour force participation rate (LFPR): The number of persons in the labour force as a percentage of the working-age population (labour force / working-age population).

⁵¹ Labour Force Statistics (LFS, STLFS, RURBAN databases) - ILOSTAT

percentages of people outside of the labour force⁵² (at 57 per cent for Syrians and 71 per cent for non-Syrians) underscores a general lack of access to the Jordanian labour market and a (perceived) lack of employment opportunities, especially among non-Syrian refugees.

Figure 43: Employment status, Syrian vs. non-Syrian refugees

Percentage of working age population (%)



The most common reason Syrian refugees of working age are not participating in the labour force is because of household chores and family obligations (53 per cent of those outside the labour force). This compares to 24 per cent of non-Syrian refugee respondents. For non-Syrian refugees, the most common reason for not working is 'other' (41 per cent), with most of these responses pointing to the absence of proper work documentation or legal work restrictions. Disability is another notable reason, reported by 19 per cent of non-Syrian and 27 per cent of Syrian refugees.

Significant gender disparities exist in labour force and employment rates. Among working-age males, 68 per cent participate in the labour force, in contrast to only 18 per cent of females (see Figure 44). In other words, 82 per cent of female respondents are not in the labour force, compared to 32 per cent of male respondents. This number has improved somewhat since 2021, when 88 per cent of women were not part of the labour force; however, this is due to an increase in unemployed women rather than an increase in the number of women holding an employment. Male respondents' LFPR, however, has decreased by 3 percentage points.

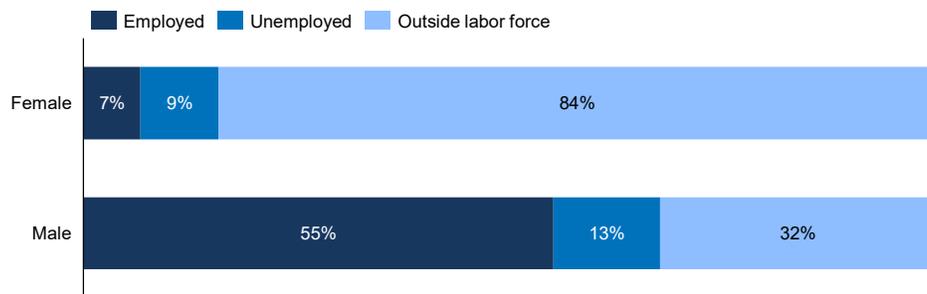
55 per cent of male respondents are employed compared to just 7 per cent of female respondents. The employment rate for women has stayed the same since 2021, while there has been a decrease of two percentage points for men. Unemployment as a percentage of

⁵² Individuals outside of the labour force include those who are not working because they are studying, retired, have household/family duties, cannot work due to disability or medical condition, do not want to work, cannot work due to family obligations, do not have skills needed for available job opportunities.

those in the labour force is 58 per cent for female and 19 per cent for male respondents. Unemployment as a percentage of the working age population stands at 13 per cent for male respondents and 9 per cent for female respondents. This represents a slight decrease from the 14 per cent reported for men in 2021. However, unemployment as a percentage of the working age population for women has increased significantly from 5 per cent.

Figure 44: Employment status, male vs. female refugees

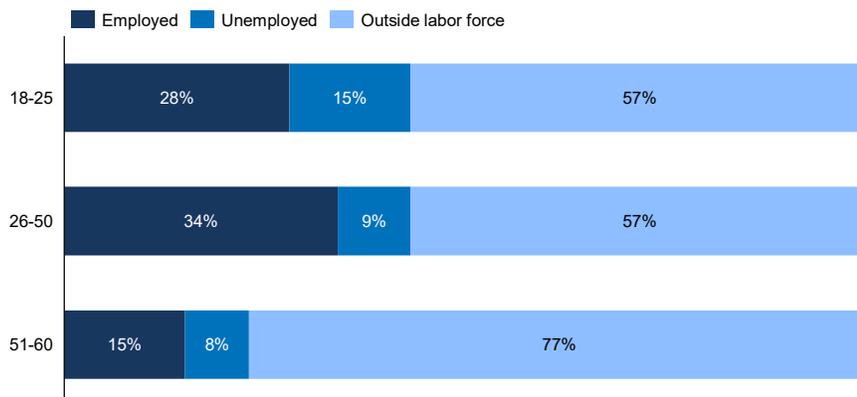
Percentage of working age population (%)



Employment rates are highest in the 26-50 age group at 34 per cent compared to 28 per cent for the 18-25 age group and 15 per cent for the 51-60 age group. The unemployment rate as a percentage of the working population is 15 per cent for those ages 18-25, 9 per cent for those in the age category 26-50, and 8 per cent for those between the ages of 51-60. Yet, the 18-25 age group has the highest unemployment rate (as a percentage of only those who are participating in the labour market) at 35 per cent, followed by the 51-60-year-olds, at 34 per cent. The 26-50-year-olds have the lowest unemployment rates, at 21 per cent of those who are participating in the labour market.

Figure 45: Employment status, by age

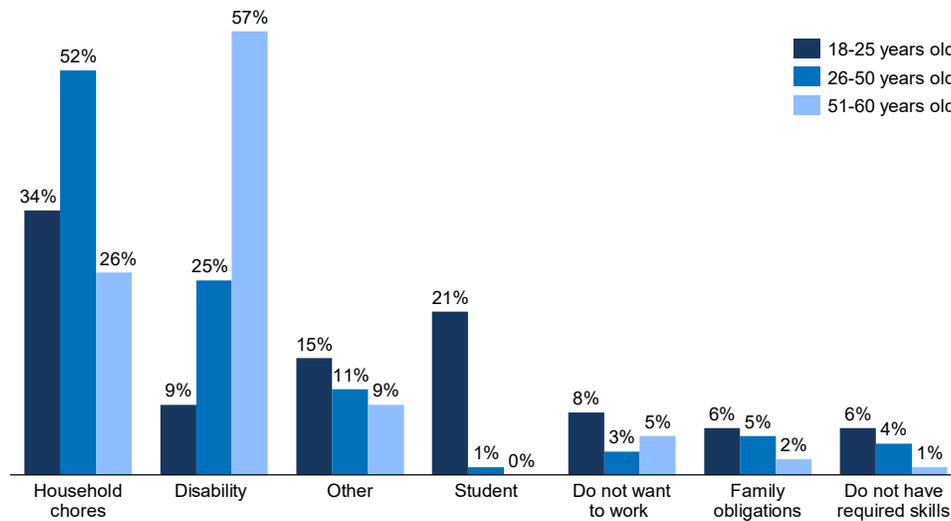
Percentage of working age population (%)



The primary reasons adults are outside the labour force vary by age group (see Figure 46). For those aged 18-25, the main reason is household chores (34 per cent), followed by studying (21 per cent). In the 26-50 age group, household chores are also the main reason (52 per cent) followed by disability (25 per cent). Among adults aged 51-60, disability is the primary reason for not being in the labour force (57 per cent).

Figure 46: Top reported reasons for being outside the labour force, by age categories

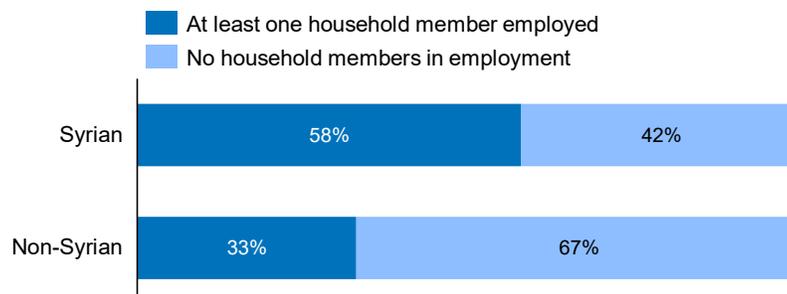
Percentage of individuals (%)



At a household level, 58 per cent of Syrian households have at least one household member employed compared to 33 per cent of non-Syrian refugee households (Figure 47). As discussed above, this difference can be attributed to better access to employment opportunities for Syrian refugees.

Figure 47: Households with at least one member employed, Syrian vs. non-Syrian refugees

Percentage of households (%)



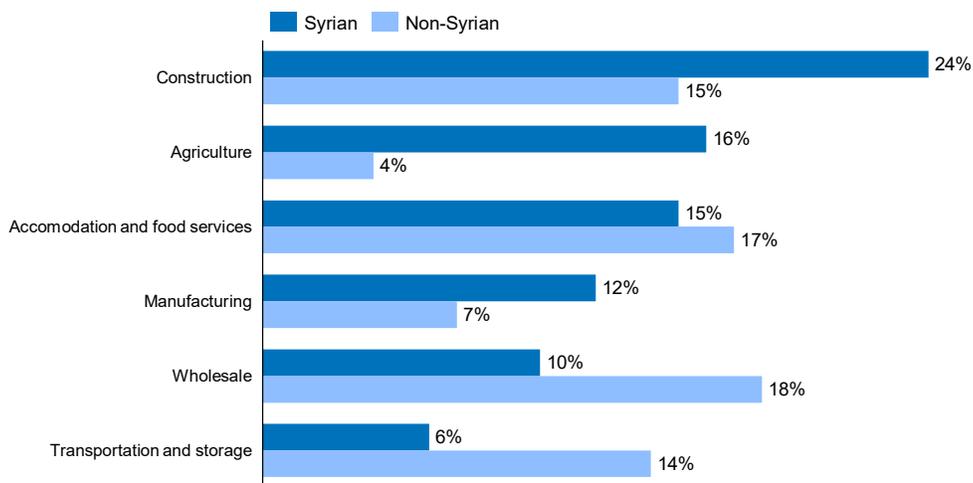
Sectors of employment

The most common sectors for employment include construction (24 per cent of employed adults), agriculture (15 per cent), and accommodation and food services (15 per cent). Syrian refugees are most likely to work in construction (24 per cent of all employed Syrians), followed by agriculture (16 per cent), and accommodation and food services (15 per cent) (Figure 48).

In contrast, the most common sectors for non-Syrian refugees are wholesale (18 per cent of all employed non-Syrians), followed by accommodation and food services (17 per cent), and construction (15 per cent).

Figure 48: Top 6 reported sectors of employment, Syrian vs non-Syrian refugees

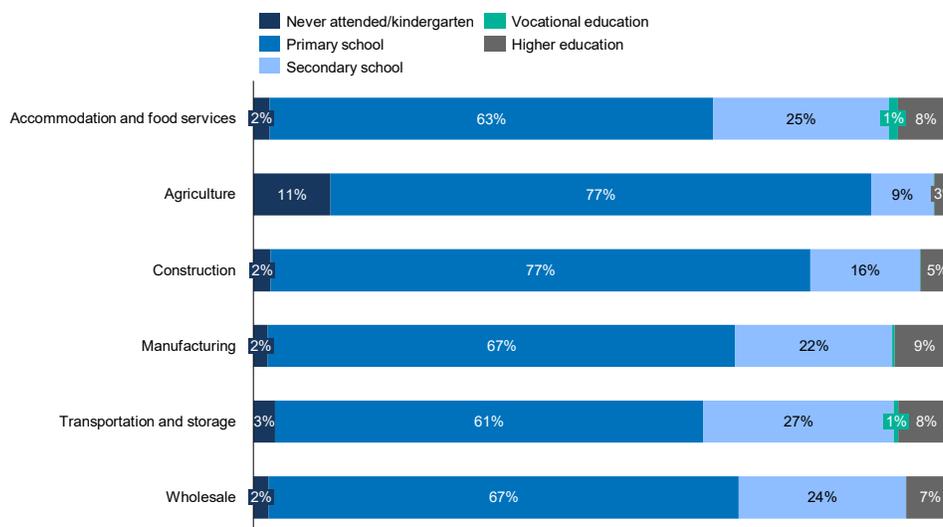
Percentage of employed individuals (%)



Refugees' diverse educational backgrounds likely impact the variety of sectors in which they work (see Figure 49). Refugees with limited education are more likely to work in labour-intensive sectors such as agriculture and construction.

Figure 49: Employment sectors, by education level

Percentage of employed individuals (%)



Work conditions

This section discusses the working conditions of employed refugees, specifically working hours, hazards and abuses, and work permits and contracts.

Working hours

Employed refugees work 37 hours on average. Syrian refugees work an average of 38 hours per week, while non-Syrian refugees work an average of 33 hours per week. There is a significant decrease in working hours for both groups from 2021, when Syrians reportedly worked an average of 42 hours (10 per cent decrease) and non-Syrian refugees worked 38 hours per week (14 per cent decrease).

At the governorate level, refugees in Aqaba reported the highest average weekly working hours (close to 44 hours), followed by those in Amman, Jerash and Zarqa (40 hours). In Mafraq and Tafilah, refugees work fewer hours on average, working 25.5 and almost 30 hours respectively. In Tafilah and Mafraq, the majority of refugees work in construction and agriculture, which tends to involve seasonal and part-time work, which may explain the limited number of working hours in those governorates.

People who have completed secondary, vocational, or higher education are more likely to work full-time. Individuals who have completed secondary education work the most, with an average of 39 hours per week. Individuals who have never attended school or have

completed only limited schooling are more likely to work seasonal or part-time jobs in, for example construction and agriculture (see above). Those who have never attended schoolwork an average of 26 hours per week.

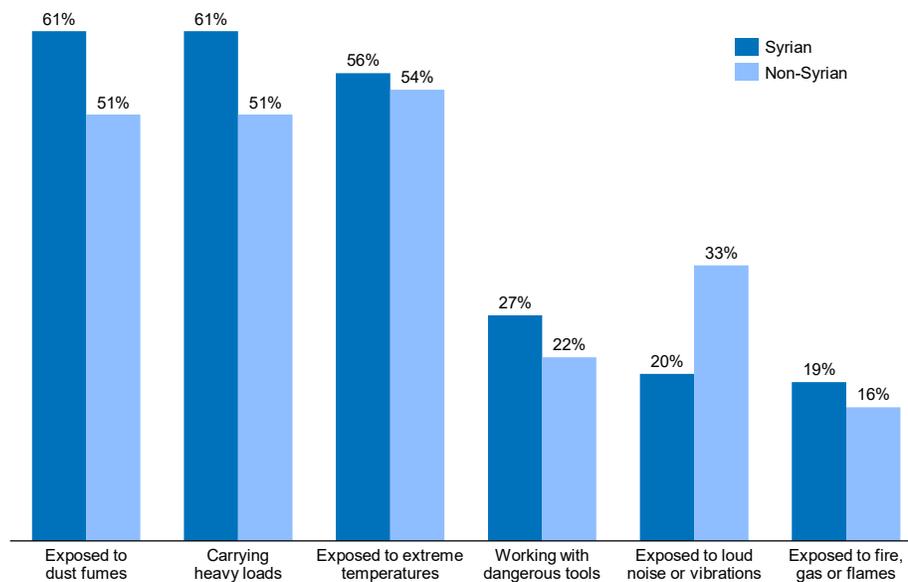
Hazardous work

Syrian refugees in employment reported a higher likelihood of being exposed to at least one type of workplace hazard (82 per cent) compared to non-Syrians in employment (75 per cent). This is a slight increase from the 81 and 72 per cent reported in 2021.

As can be seen Figure 50, the most reported hazards for working refugees in host communities are exposure to dust fumes, carrying heavy loads, and exposure to extreme temperatures. Compared to non-Syrian working refugees, Syrian working refugees more frequently reported being exposed to hazards in all but one category.

Figure 50: Top reported hazards in the workplace, Syrian vs non-Syrian refugees

Percentage of employed individuals (%)



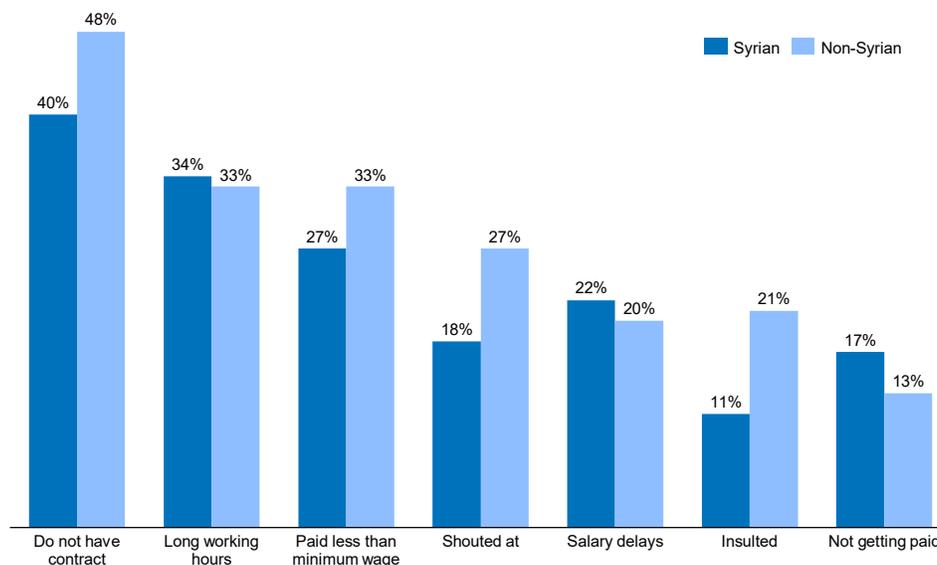
Abuse in the workplace

Non-Syrian refugees who are employed are more likely to experience at least one form of workplace abuse (73 per cent) compared to Syrians (66 per cent).

As can be seen in Figure 51, the most common abuses reported by working refugees in host communities are not having a contract, longer working hours, and being paid less than the minimum wage. While Syrian working refugees more often report longer working hours, salary delays, and not getting paid; non-Syrian working refugees more often report not having a contract, being paid less than the minimum wage, and being shouted at or insulted.

Figure 51: Top reported abuses in the workplace, Syrian vs non-Syrian refugees

Percentage of employed individuals (%)



Refugees without work permits are more likely to face abuse. Compared to those with a work permit, they are more likely to not have a contract (32 versus 47 per cent), not get paid (13 versus 17 per cent), and/or get paid less than the minimum wage (25 versus 27 per cent).

Refugees without a valid employment contract are also more likely to face abuse in the workplace. Compared to those with a contract, they are more likely to not receive a salary (9 versus 26 per cent), face salary delays (12 versus 35 per cent), and/or get paid less than minimum wage (14 versus 47 per cent).

Work permits

7 per cent of Syrian refugees have work permits,⁵³ a slight decrease from 8 per cent in 2021. Of those who have permits, 83 per cent are employed, and 17 per cent are currently without work. Notably, just 1 per cent of female Syrian refugees hold work permits, compared to 13 per cent among men.

The governorate of Tafilah has the most Syrian refugees with work permits (16 per cent).

The governorates of Karak, Madaba, Mafrq and Zarqa have the lowest percentage of refugees with work permits (see box). These are governorates with large percentages of refugees working in the agriculture and construction sectors, sectors that are more precarious, seasonal, and part-time.

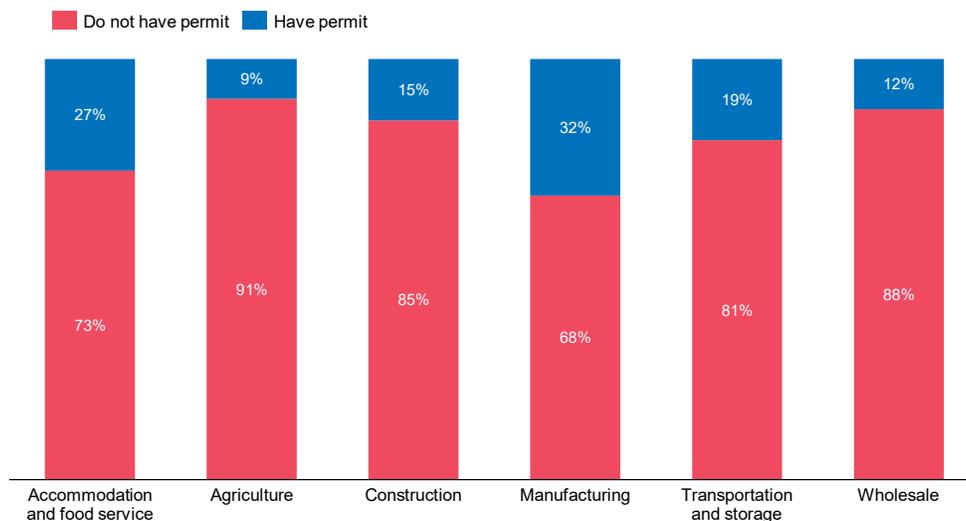
The figure below shows the percentage of workers with valid work permits in the sectors where refugees are most commonly employed.

Work permits by governorate

- Tafilah: 16%
- Jerash: 10%
- Ajloun: 9%
- Irbid: 8%
- Balqa: 7%
- Amman: 7%
- Aqaba: 7%
- Maan: 7%
- Karak: 6%
- Madaba: 6%
- Zarqa: 6%
- Mafrq: 3%

Figure 52: Work permit status, by employment sector

Percentage of working adults (%)



⁵³ This could be flexible or job specific.

Among refugees who currently hold a work permit, 40 per cent intend to renew it. The predominant reason for not renewing or applying for a work permit is the expense involved (38 per cent), followed by unemployment (19 per cent), and the opportunity to work informally in sectors that do not strictly require a valid permit (15 per cent).

Having a work permit was positively correlated with average monthly income from work. Those with permits earned an average of 249 JOD per month, which is 25 per cent higher than those without permits (194 JOD per month).

Social security contributions

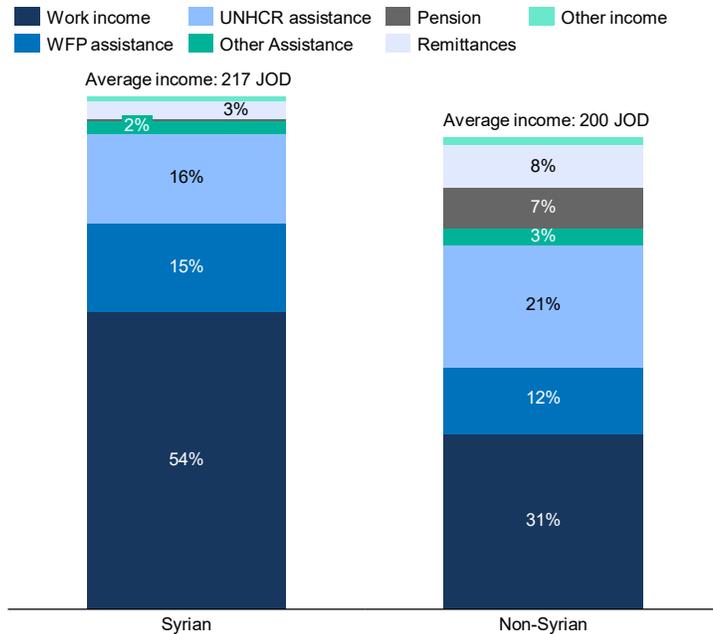
Owing to small sample sizes, figures in this paragraph should be carefully interpreted. Of the Syrians who reported not renewing their work permit because of an inability to pay the required social security subscriptions, 50 per cent (8 individuals) said they had not paid all requested subscription fees over the preceding year.⁵⁴ Of those, half (4 individuals) reported not paying social security subscription fees for more than one year.

Income from work

As seen in Figure 53 below, Syrian refugee families primarily rely on income from work as their main source of family income. While work is still an important source of income for non-Syrian refugee families, they have a more diverse stream of income such as humanitarian assistance, remittances, and pensions. Compared to 2021, when 52 per cent of Syrian refugees' income and 39 per cent of non-Syrian refugees' income came from work, the proportion of total income coming from work for Syrian refugees has slightly increased, while it has decreased for non-Syrian refugees.

Figure 53: Income sources, Syrian vs non-Syrian refugees

Average income per category (%)



Average total monthly income from work is 116 JOD for Syrian refugee families, compared to 63 JOD for non-Syrian refugee families.

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 (43 per cent and 63 per cent respectively).

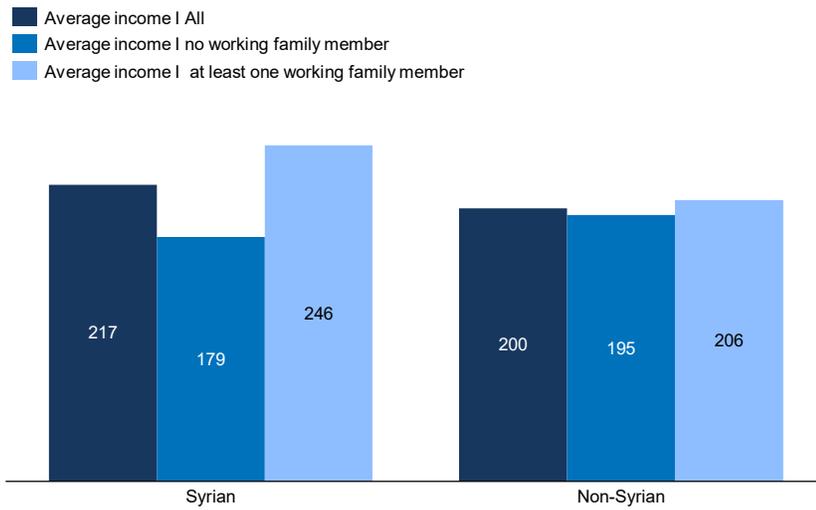
When examining the average monthly income from work in the top six reported sectors of employment, those working in manufacturing reportedly earn the most (278 JOD), followed by those working in wholesale (258 JOD), and those working in accommodation and food services (230 JOD). Those working in transportation and storage (183 JOD), construction (179 JOD), and agriculture (123 JOD) earn the least.

The differences between households with and without working family members are larger amongst Syrians compared to non-Syrians. For Syrians, the average monthly income for households without working members is 179 JOD per month, compared to 246 JOD for households with at least one working adult. For non-Syrians, the average monthly income

is 195 JOD for households with no working members compared to 206 JOD for households with at least one working adult.

Figure 54: Average income with and without working family member, Syrian vs non-Syrian refugees

Average income per category (%)



Information about other sources of income can be found in the next chapter 'Basic needs and Food Security'.

6. Basic Needs & Food Security

Sectoral context

As discussed in the Chapter on Economic Empowerment, the Jordanian economy has continued to slowly recover from the impact of the COVID-19 pandemic in 2023. Inflation levels in Jordan have remained relatively low with a 2 percentage point increase in 2023 from 2022, compared to other countries regionally and globally, despite the global surge in commodity prices as a result of the conflict in Ukraine. This is a combined result of adequate national food reserves management, a series of effective mitigation measures implemented by the government, and monetary stability enabled by the pegging of the JOD to the US Dollar.⁵⁵

Nevertheless, the national poverty rate stands at 15.7 per cent.⁵⁶ Moreover, limited employment opportunities, coupled with the reduction of WFP's cash assistance transfer values, have aggravated refugees' conditions and increased their food insecurity. The Food Security Outcome Monitoring conducted in the last quarter of 2023 showed a deterioration in food security for beneficiaries of WFP assistance.⁵⁷

Since 2021, UNHCR has been collaborating with the World Bank to estimate poverty levels using the World Bank's global standard consumption module tailored to refugee populations. As a result of this collaboration, the Poverty Team at the World Bank updated the Proxy Means Test (PMT), a statistical model used to estimate per capita consumption. With the reforms to the interagency coordination in 2023, the Food Security and Basic Needs sectors were combined into one, enhancing coordination between WFP and UNHCR. Both organisations chose to use the joint PMT model to support the targeting and prioritization of their respective cash assistance programmes.

This chapter reviews the findings based on the collaborative effort between the sectors. Building on the 2021 collaboration with the World Bank, the 2024 VAF includes the standard consumption module tailored for refugee populations.⁵⁸

⁵⁵ World Bank, "Macro Poverty Outlook – Jordan," April 2024.

⁵⁶ Ibid.

⁵⁷ WFP, "Food Security Outcome Monitoring, Q4 2023" (WFP, 2023). [Forthcoming]

⁵⁸ See Chinedu Temple Obi, "Poverty Measurement for Refugees in Jordan: A Technical Note" (World Bank, 2023).

Key findings

Updated poverty metrics from the World Bank reveal a concerning spike in **poverty rates** among refugees in Jordan, with an increase from 57 per cent in the 2022 VAF to 67 per cent in 2024.

In comparison to 2021, World Bank calculations of **per capita consumption show a small decline** among both Syrian and non-Syrian refugee populations, with these figures decreasing from 83 to 80 JOD per month for Syrians and from 108 to 106 JOD per month for non-Syrians.

Refugees in host communities continue to **prioritize their consumption**, mainly financed through work proceeds and cash assistance, to cover **rent and food expenses**. This is happening amidst rising commodity prices and a significant drop in the volume and level of cash assistance since 2021.

Measures of food security indicate a **worsening level of food consumption** among both Syrian and non-Syrian refugees living in host communities in Jordan, and evidence suggests that refugees are **increasingly resorting to negative** food coping strategies.

Since 2021, the **average monthly income** of Syrian and non-Syrian households decreased from 246 to 217 JOD for Syrians, and from 202 JOD to 200 JOD for non-Syrians. Non-Syrians also rely on a more diverse set of income streams than Syrians.

The data shows a **heavily indebted population** with the average debt level standing at 1,348 JOD for non-Syrian households and 1,246 JOD for Syrian households. Furthermore, household debt levels are, on average, six times higher than their monthly incomes. Households largely borrow from their friends and neighbours to cover rent and to buy food.

Poverty rates

The updated calculations - based on an updated refugee poverty line of 86 JOD per month, using the Cost-of-Basic-Needs approach⁵⁹ - reveal a significant rise in the poverty headcount rate, with 67 per cent of registered refugees classed as poor in 2023, up from 57 per cent in 2021 (see Table 2).⁶⁰

The poverty gap, meanwhile, reflects the intensity of poverty, showing the average shortfall of the total population from the poverty line.⁶¹ From 2021 to 2023, the poverty gap increased from 16 to 22 per cent across registered refugees in Jordan.

Table 2 below shows that Syrian refugees are poorer than non-Syrian refugees, with an average poverty headcount rate of 69 per cent compared to 53 per cent. The percentage point increase from 2021 to 2023 is also larger for Syrians (7 per cent) than for non-Syrians (3 per cent).

Table 2: Poverty headcount rate and gap, Syrian vs non-Syrian refugees

	Poverty headcount rate (%)		Poverty gap (%)	
	2021	2023	2021	2023
All refugee population	57	67	16	22
Syrian refugees	62	69	19	23
Non-Syrian refugees	50	53	15	18

The trend of increasing poverty shown in Table 2 is also evident when examining the data across governorates (Figure 55). The most significant differences are observed in Madaba, which saw a 14-percentage increase in the poverty headcount rate between 2021 and 2023, followed by Irbid (12 per cent increase) and Balqa (11 per cent increase). Mafraq and Ajloun saw a 9-percentage point increase each. By contrast, Aqaba witnessed a 3-percentage point decrease in its poverty headcount rate.

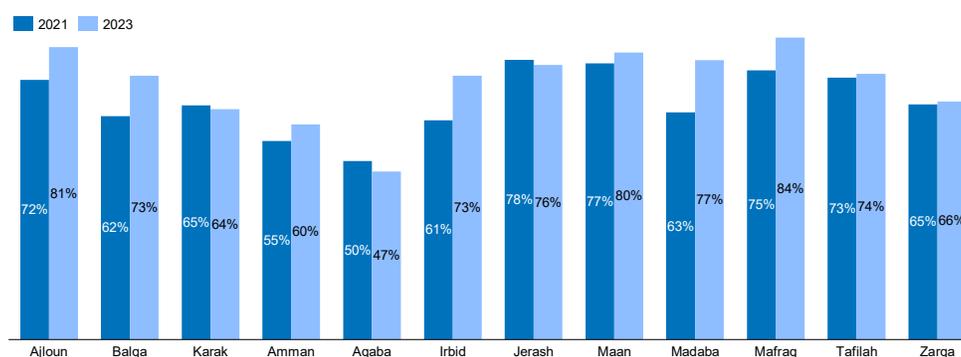
⁵⁹ See Chinedu Temple Obi, "Poverty Measurement for Refugees in Jordan: A Technical Note" (World Bank, 2023). <https://data.unhcr.org/en/documents/details/99518>.

⁶⁰ Chinedu Obi, Yara Doumit, and Erwin Knippenberg, "Poverty Estimates for Refugees in Jordan", (forthcoming World Bank technical note, 2023).

⁶¹ Illustrative example: A poverty gap of 10 per cent would indicate that, on average, the incomes of people living below the poverty line (86 JOD) fall short by 10 per cent of the poverty line. In other words, those individuals or households are, on average, experiencing a shortfall in income equivalent to 16 per cent of what is considered necessary to meet their basic needs.

Figure 55: Refugee poverty headcount rate (2021 vs. 2023), by governorate

Percentage of individuals (%)



Per capita consumption⁶²

Syrian refugee households report an average per capita monthly consumption of 80 JOD, compared to non-Syrian refugee households who report a relatively higher average per capita monthly consumption of 106 JOD. Both updated consumption figures indicate a small decrease in consumption compared to 2021, which was estimated at 83 JOD for Syrians and 108 JOD for non-Syrian refugees. Table 3 shows the top five reported consumption buckets:

Table 3: Per capita monthly consumption by item, Syrian vs non-Syrian refugees

Item	Syrian refugees		Non-Syrian refugees	
	Average Consumption (JOD)	% of total Consumption	Average Consumption (JOD)	% of total Consumption
Rent	24	30%	34	32%
Food	21	26%	23	22%
Utilities	11	14%	15	14%
Health	7	9%	11	10%
Transportation	6	8%	9	8%
Other⁶³	11	14%	14	13%
Total household consumption	80	100%	106	100%

⁶² This section is calculated by the World Bank using their methodology to estimate per capita consumption. See details in Chinedu Obi, Yara Doumit, and Erwin Knippenberg, "Poverty Estimates for Refugees in Jordan", (forthcoming World Bank technical note, 2023).

⁶³ For the purposes of this table, « Other » represents the sum of consumption for Transportation, Personal Care, Tobacco, Education, Clothing, Cleaning, and Utilities

In 2023, refugees continued to spend most of their expenditures on rent, followed by food items. Compared to 2021, the per capita expenditure of Syrian households decreased in most categories, with food expenditure decreasing from 24 JOD to 21 JOD per month, and health from 8 JOD to 7 JOD per month. Per capita expenditure on utilities, which includes the cost of electricity and water, increased from 8 JOD to 11 JOD per month. Similarly, non-Syrians' per capita expenditure on utilities increased from 10 JOD to 15 JOD per month, while their per capita expenditure on food decreased from 29 JOD to 23 JOD per month.

This consumption pattern is likely a consequence of a substitution effect, where families prioritize meeting rising utility costs, particularly electricity, by deprioritizing food expenditure and quality of consumption. The increase in expenditure on utilities is driven by the GoJ's removal of electricity subsidies in April 2022, which resulted in significant increases in electricity costs for consumers.⁶⁴ Consequently, Syrian and non-Syrian refugees in host communities may have reallocated their budgets for food consumption to accommodate the higher utility expenses. This situation is exacerbated by the reduction in WFP food cash assistance.

“The assistance is barely enough to pay the electricity bill”
– Rania, refugee in Irbid, April 2024

At the governorate level, households in Mafraq (77 JOD), Ajloun (82 JOD), and Tafilah (84 JOD) have the lowest average per capita monthly consumption. On the other hand, households in Zarqa (106 JOD), Amman (122 JOD), and Aqaba (143 JOD) have the highest average per capita consumption.

Overall, a higher percentage of the Syrian population falls below the poverty line compared to the non-Syrian population (69 per cent versus 53 per cent). In both Syrian and non-Syrian populations, there is some correlation between education levels and incidence of poverty. Among the Syrian population, 72 per cent of those that are illiterate or have attained basic education fall below the poverty line, compared to 56 and 55 per cent of those with secondary and higher education, respectively. Compared to Syrians, a higher percentage of illiterate non-Syrians (74 per cent) fall below the poverty line. By contrast, a lower percentage of non-Syrians with basic (63 per cent), secondary (54 per cent), and higher education (35 per cent) fall below the poverty line.

⁶⁴ “UNHCR Regional Winterization Assistance Plan 2022-2023” (UNHCR, September 2022).

Overall, there are no significant differences in poverty rates between males and females in either population group.

Food security

Utilizing WFP standard methodology, this section assesses food security based on the following indicators:

- Food consumption score (FCS)
- Food expenditure share (FES)⁶⁵, and
- Coping strategies families with food shortages use

Food consumption score

The food consumption score measures an individual's dietary diversity, consumption frequency, and the relative nutritional importance of their families' food consumption. The methodology gives families a score of "poor", "borderline", or "acceptable" based on their reported assessed food consumption.⁶⁶ While the consumption calculations reported in the previous section look at monetary value of total household consumption, this analysis looks exclusively at food consumption with an emphasis on the quality of consumption.

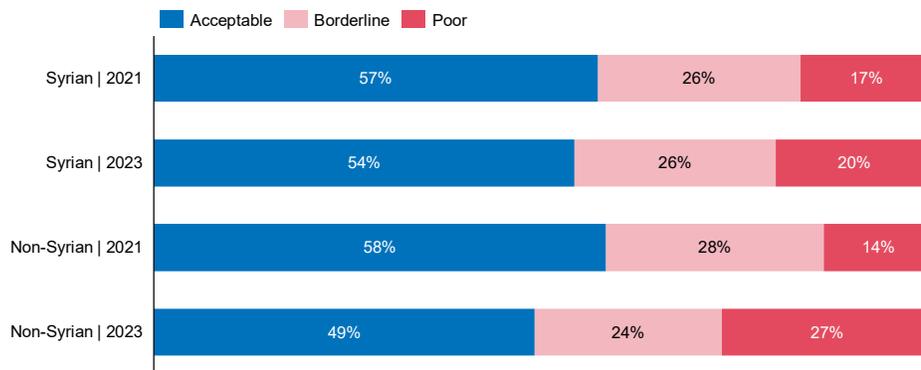
Figure 56 shows a worsening trend in food consumption for both Syrian and non-Syrian refugees since 2021, reflected by a decrease in the percentage of individuals scoring 'acceptable' on food consumption. A larger percentage of individuals score 'poor' across both population groups, but especially non-Syrians, where the percentage of people scoring poor has increased from 14 to 27 per cent.

⁶⁵ Currently the WFP standard methodology relies on ECMEN (Economic Capacity to Meet Essential Needs) as a component to calculate the CARI. The FES is presented here to maintain comparability with the 2022 VAF report.

⁶⁶ WFPVAM Resource Center. Food Consumption Score.

Figure 56: Food consumption score 2021 vs 2023, Syrian vs non-Syrian refugees

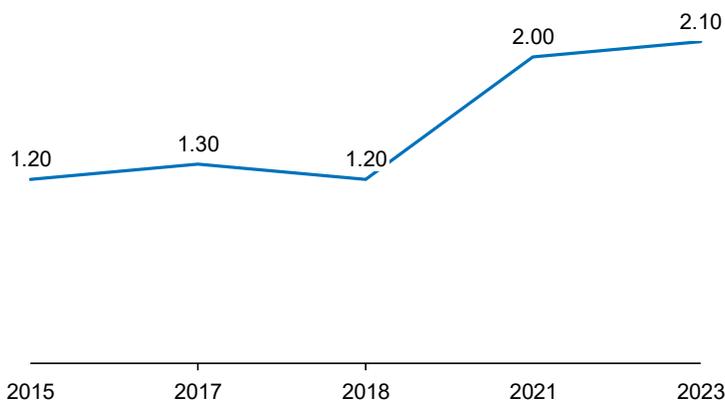
Percentage of households (%)



Given historical data tracking average FCS over time, it can be seen in Figure 57 that the quality of food consumption has worsened since 2015. The average FCS for Syrians has increased from 1.2 in 2018 to 2.0 in 2021, and further to 2.1 in 2023.^{67 68}

Figure 57: FCS over time, Syrian refugees

Average VAF score (2015-2023)



Across governorates, refugees in Tafilah (60 per cent), Maan (58 per cent), and Aqaba (55 per cent) are more likely to have borderline or poor FCS, while those in Ajloun (40 per cent), Balqa (40 per cent), and Karak (41 per cent) are more likely to have acceptable FCSs.

⁶⁷ Historical averages are not available for non-Syrians

⁶⁸ These averages are computed based on the 2022 VAF methodology. This methodology assigns households a scoring of 1 if they have low food consumption vulnerability and 4 if they have an extremely vulnerable food consumption.

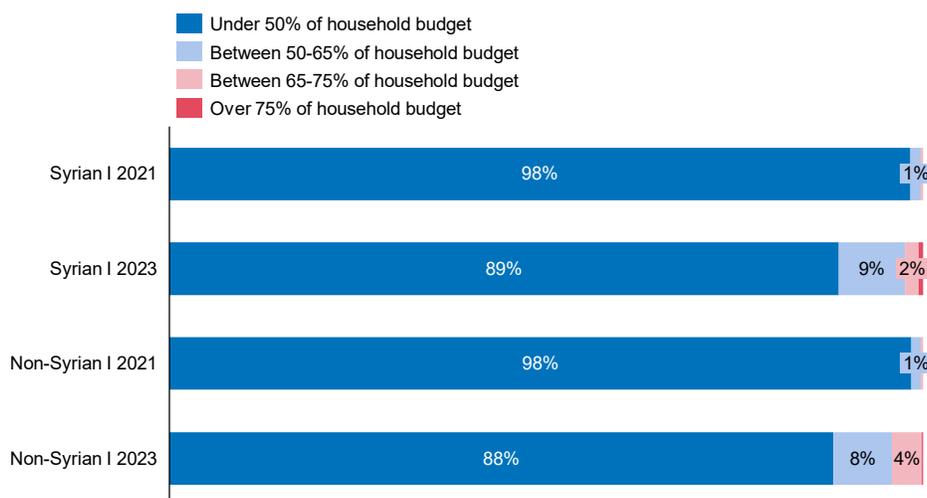
Food expenditure share

The FES score assesses food security based on the proportion of family budget spent on food items.

Food expenditure share in 2023 is similar for both Syrian and non-Syrian refugees, showing an increasing trend since 2021 (see Figure 58). Although the large majority of refugees still spend under 50 per cent of their household budget on food, families are increasing the share of their total household expenditure on food, most likely to compensate for an increase in food prices. These findings triangulate with the aforementioned results showing that on average, per capita consumption on food represents between 22-26 per cent of total per capita consumption (see section “Per capita consumption”).

Figure 58: Food expenditure share 2021 vs 2023, Syrian vs non-Syrian refugees

Percentage of households (%)



Coping with hunger: Food-based coping strategies

Refugees were asked if they adopted any measure to cope with food shortages during the seven days prior to data collection. The most frequently reported coping mechanism by both Syrian (88 per cent) and non-Syrian (84 per cent) households was the reliance on less preferred and less expensive food (see Figure 59). Non-Syrians reported decreasing portion sizes more often than Syrians (71 versus 64 per cent), while Syrians more often reported adults restricting consumption for children to eat (55 versus 43 per cent). The latter is likely owing to the higher dependency ratios among Syrian households.

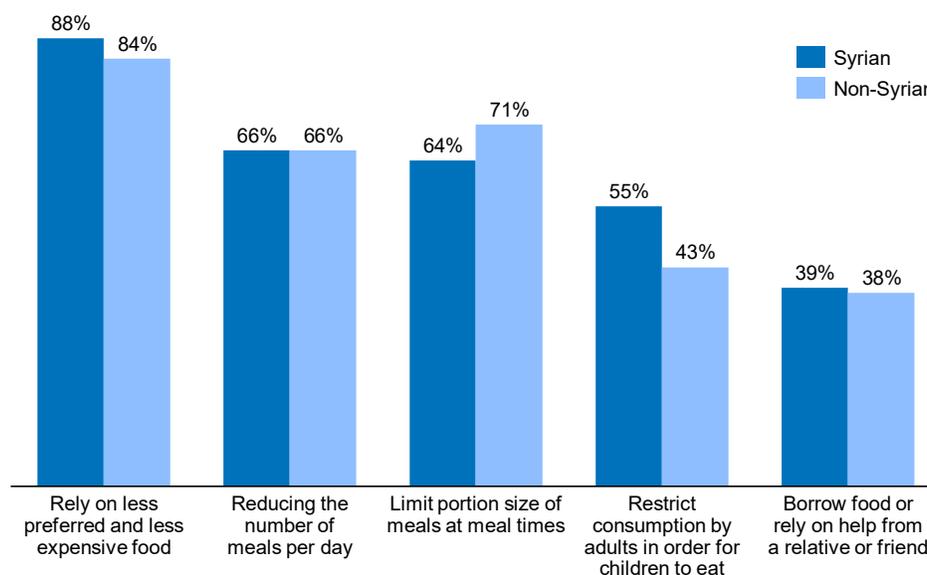
Compared to 2021, there is an increase in the proportion of households who report using food-based coping strategies at least once in the preceding seven days across most

categories. The largest increase is in non-Syrian households who report limiting portion sizes, which increased from 58 to 71 per cent.

Fewer Syrian households report borrowing food or relying on friends and/or relatives for help in obtaining food than in 2021, at 39 versus 43 per cent. This could be attributed to households having less food available for sharing than in 2021, possibly as a result of decreased food assistance.

Figure 59: Resorting to food-based coping strategies at least once in the past seven days, Syrian vs non-Syrian refugees

Percentage of households (%)



Income

In 2023, the average total monthly income for Syrian and non-Syrian refugee families was 217 JOD per month and 200 JOD per month, respectively. Compared to the 2022 VAF, this signifies a decrease for Syrian families from 246 JOD and a relatively stable level for non-Syrian families.⁶⁹

As mentioned in the Economic Empowerment chapter, non-Syrian refugee families rely on a more diversified stream of income compared to Syrians, with Syrian refugee families primarily relying on income from work (54 per cent) (see Figure 60). Amongst non-Syrian refugee families, income from work is a smaller portion of total income (31 per cent), with

⁶⁹ These figures are not adjusted to consider relative price changes over the reported period

families relying on other sources such as UNHCR assistance (21 per cent), WFP assistance (12 per cent), remittances (8 per cent), and pensions (7 per cent).

In the 2022 VAF, WFP assistance constituted a larger portion of monthly household income than UNHCR assistance, at 25 per cent for Syrian and 18 per cent for non-Syrian refugee families compared to 15 per cent for both Syrian and non-Syrian families for UNHCR assistance. The reversal in 2024 can likely be attributed to the decrease in the WFP assistance transfer value which occurred in August 2023.⁷⁰

Figure 60: Income sources, Syrian vs non-Syrian refugees

Average percentage of income per category (%)

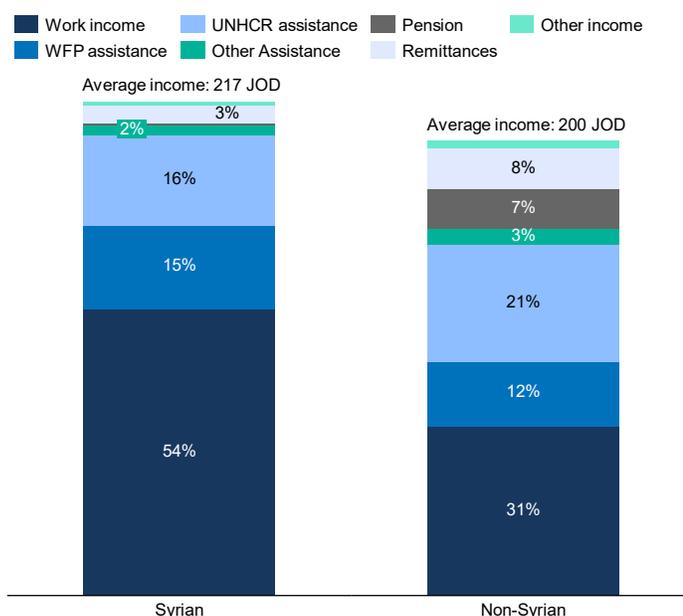


Figure 61 shows average family income by governorate. Refugees living in Maan have the highest monthly family income, with an average of 235 JOD per month. This is followed by Balqa (233 JOD) and Amman (232 JOD). The lowest average monthly family incomes can be found among refugees in Mafraq (175 JOD), Karak (201 JOD), and Ajloun (202 JOD). When examining the average monthly family income alongside the per capita consumption, the data suggests that governorates with higher average monthly incomes generally also have higher per capita consumption averages, while those with lower average monthly incomes tend to have lower per capita consumption averages (Figure 61). One notable exception to this trend is Karak, which maintains a low average monthly income but

⁷⁰ WFP, "Funding Crunch Forces WFP to Scale Back Food Assistance to Refugees in Jordan | World Food Programme," WFP, July 14, 2023.

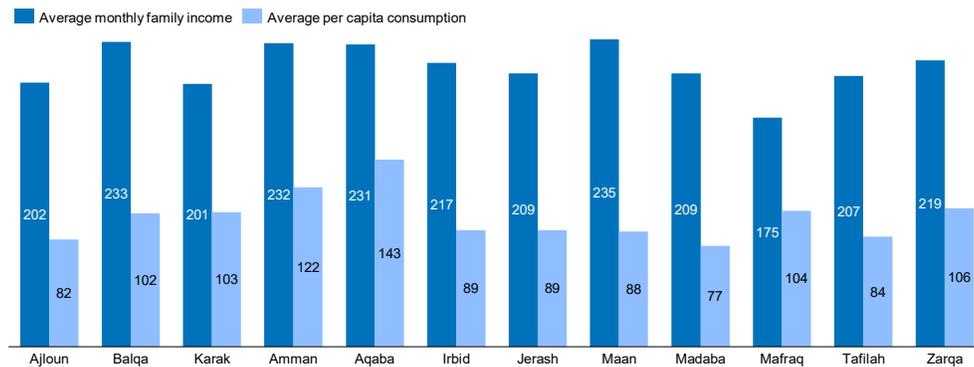
demonstrates a relatively high per capita consumption rate. This suggests that people in Karak might be consuming goods through non-monetary means, such as receiving goods in exchange for services (in-kind consumption) or producing their own food (self-sustenance).

“If you want to work and take care of your own expenses, if you are ever in conflict with the employer or had an accident, of course, you will be held responsible”

– Hassan, refugee in Irbid, April 2024

Figure 61: Average monthly family income vs. average per capita consumption⁷¹, by governorate

JOD



The relative importance of pensions and remittances increased as sources of income for refugees in Jordan. In 2023, pensions and remittances constitute 13 per cent and 12 per cent of the total income for non-Syrian families, up from the 8 and 6 per cent reported in the 2022 VAF. While Syrian families did not report receiving income from pensions, their income from remittances increased from 2 per cent in the 2022 VAF to 4 per cent in 2024.

Income and demographics

Households that include at least one disabled member typically have a lower average monthly total income of 205 JOD per month, compared to 226 JOD per month for households without disabled members. UNHCR assistance represents a higher percentage (22 per cent) of the monthly income for families with disabled members than for those without (13 per cent). Similarly, WFP assistance averages a larger percentage for

⁷¹ The average monthly family income values are derived from raw self-reported data. In contrast, the average per capita consumption values are calculated based on a set of assumptions.

families with disabled members (17 per cent) compared to families without disabled members (12 per cent).

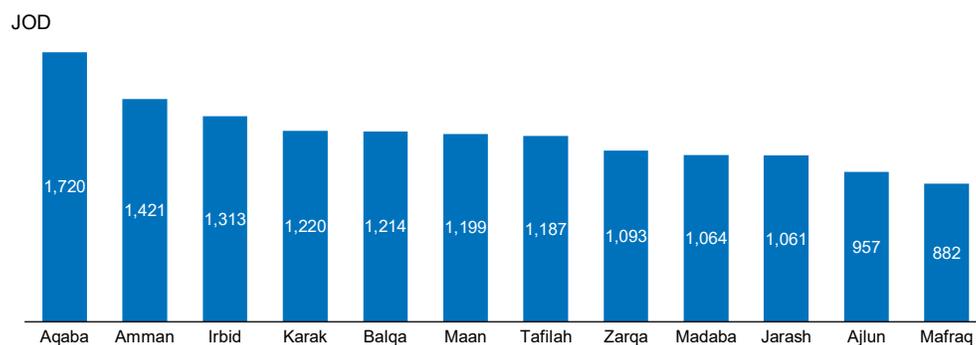
Debt

85 per cent of survey respondents reported having debt, with average debt levels higher for non-Syrian households at 1,348 JOD compared to 1,246 JOD for Syrian households.⁷²

Debt levels, which, on average, exceed monthly income by sixfold (217 JOD for Syrians, 200 JOD for non-Syrians), underscore how reliant households are on regular income. Despite this substantial debt burden, only 24 per cent of households with debt reported allocating funds to address these financial obligations. On average, Syrian households servicing their debts report paying back an average of 151 JOD over the three months preceding data collection, which is lower than the average amount paid by non-Syrian households (205 JOD).

As shown in Figure 62, debt levels are highest in Aqaba (1,712 JOD), followed by Amman (1,429 JOD) and Maan (1,378 JOD). In contrast, debt levels are lowest in Ajloun (957 JOD) and Mafraq (882 JOD).⁷³

Figure 62: Average household debt level, by governorate



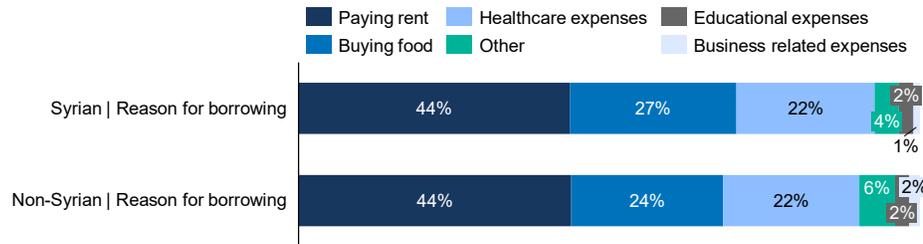
Among both Syrian and non-Syrian households, the primary reason for borrowing money is to pay rent (44 per cent). This is followed by borrowing money to buy food (27 per cent of Syrian households and 24 per cent of non-Syrian households.) 'Other' reasons for borrowing money include purchasing non-food items, child-related expenses, maintenance and repair costs, cost of utilities, and legal costs. The primary reasons cited for borrowing money are similar to those reported in the 2022 VAF.

⁷² These figures include only those households that have debt and exclude the bottom and top 1%.

⁷³ These figures include only those households that have debt and exclude the bottom and top 1%.

Figure 63: Reported primary reason for borrowing money, Syrian vs non-Syrian refugees

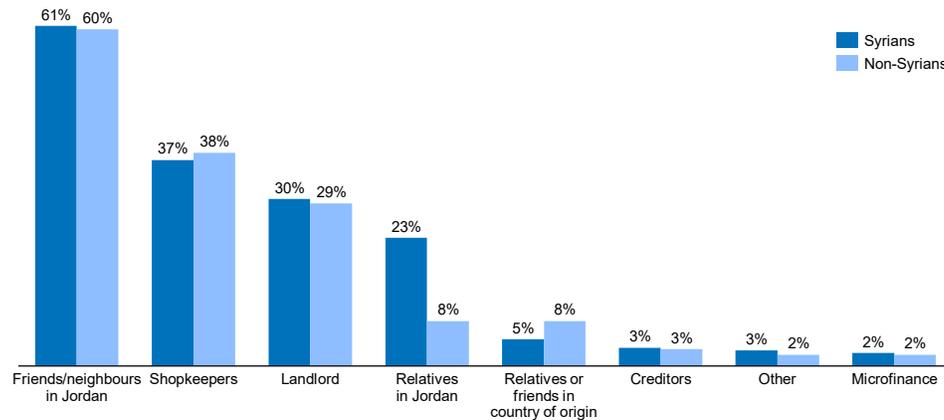
Percentage of households (%)



As illustrated in Figure 64 below, refugee families reported borrowing mostly from friends and neighbours within Jordan. However, the percentage of Syrian households reporting borrowing from friends and neighbours has seen a slight decrease since the 2022 VAF, dropping from 65 per cent to 61 per cent. In contrast, the figure has marginally increased for non-Syrian households, rising from 58 per cent to 60 per cent.

Figure 64: Sources of credit, Syrian vs non-Syrian refugees

Percentage of households (%)



7. Protection

Sectoral context

Legal protection

The Mol Service Card is crucial for Syrian refugees and asylum seekers in Jordan, serving as a gateway to a wide range of services including education, health care, justice, and other assistance. In 2015, the GoJ began issuing Mol Service Cards with enhanced security features. These features protect the card from forgery and ensure that holders have a reliable legal identity recognised by all state entities. However, in March 2018, the GoJ stopped issuing Mol Service Cards to Syrian refugees arriving thereafter unless they fell under specific categories.⁷⁴ This policy left some Syrians without legal status in Jordan and subsequently restricted their access to vital social services. Meanwhile, non-Syrian refugees depend solely on UNHCR documentation as they are not eligible for Mol Service Cards.

70 per cent of Syrians living in host communities hold valid Mol cards, while 88 per cent of non-Syrian refugees and asylum seekers possess passports. All refugees and asylum seekers are subject to the same conditions for leaving the country as other non-Jordanian nationals. For Syrians only, returning to Jordan after departure requires prior authorisation from the Mol. Those residing in host communities enjoy the freedom to move within the country, provided they have the necessary documentation from the GoJ and/or UNHCR.

Child labour

Child protection is a critical issue in Jordan. Key risks include child labour, child marriage, and various forms of violence, abuse, and neglect. The 2016 National Child Labour Survey highlighted that approximately 76,000 children in Jordan were engaged in labour, with nearly 70,000 of them working in conditions that breach legal standards.⁷⁵

The distribution of child labour across Jordan varies, with a significant concentration of working children in Amman and the governorates of Irbid and Zarqa. Meanwhile, the governorates of Ajloun, Maan, and Karak report the highest ratios of child workers to the child population, suggesting regional disparities in child labour engagement. Notably, 60 per cent of child workers are employed in hazardous conditions, primarily within the

⁷⁴ These categories include: children of Jordanian mothers, husbands of Jordanian wives, investors, and students enrolled in accredited academic institutions or Universities

⁷⁵ Center for Strategic Studies University of Jordan et al., "National Child Labour Survey 2016 of Jordan" (Amman, 2016).

agricultural and services sectors.⁷⁶ Children in Jordan also face risks of forced labour in agriculture, coerced begging, and exploitation in illegal activities.⁷⁷

In 2023, the Jordan Labour Watch, part of the Phenix Center for Economics and Informatics Studies, expressed concerns about the potential rise in child labour as families increasingly turn to it as a coping mechanism amidst deteriorating living standards.

Child marriage

Child marriage remains a significant issue in Jordan. According to the Jordan Population and Family Health Survey 2017-2018, 14 per cent of women aged 20-49 reported being married before the age of 18, in contrast to just 1 per cent of men in the same age group. Marriages before the age of 15 were notably rare, affecting two per cent of women and virtually no men. Early marriage exposes children to heightened vulnerability, including increased risk of violence.

Key findings

The 2024 VAF data reveals concerning trends in child labour among refugees in Jordan. 11 per cent of Syrian refugee children and 6 per cent of non-Syrian refugee children aged five to 17 are reportedly **working children**, three times the rate than in 2021 (4 and 2 per cent, respectively). Further, the number of Syrian children classified as child labourers also rose from 3 to 10 per cent, while for non-Syrian children it increased from 2 to 5 per cent.

Regarding gender, 26 per cent of working girls are employed in the agriculture, forestry, and fishing sectors, compared to 13 per cent of boys in work. For working boys, most work in wholesale, which employs 21 per cent of working boys, compared to 7 per cent of working girls.

On average, **working children work 36 hours per week**, a 2-hour increase from the average of 34 hours per week reported in the 2022 VAF.

Among Syrian working children, 37 per cent **report experiencing abuse in their workplace** and 42 per cent report **being exposed to workplace hazards**. This compares to 19 per cent of non-Syrian children who report experiencing abuse, and 18 per cent who report being exposed to workplace hazards.

⁷⁶ Center for Strategic Studies University of Jordan et al.

⁷⁷ Bureau of International Labour Affairs, "Findings on the Worst Forms of Child Labour - Jordan" (US Department of Labour, 2022).

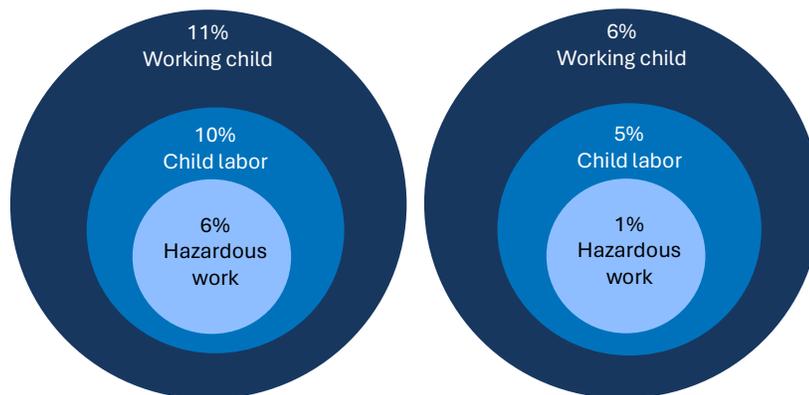
75 per cent of working children are **enrolled in school**, compared to 86 per cent of non-working children. While boys are more likely than girls to be engaged in work activities, **child marriage** is more common among girls.

Working children and child labour

It is important to recognize that not all children who work are necessarily at risk. To better differentiate between working children and those who are at risk, this analysis adheres to the ILO global standard for defining child labor and hazardous risks. As a result, working children are categorized into child laborers, with a further distinction made for those engaged in hazardous work. The different subsets for Syrian and non-Syrian children are visualized in Figure 65. In order to draw comparisons with the 2022 report, the majority of findings presented below are in relation to working children, who have worked at least one hour in the reporting month.

Figure 65: Proportion of children engaged in work, child labour or hazardous work, Syrian vs non-Syrian refugees

Percentage of children aged 5-17 (%)



Since the 2022 VAF, there has been a significant increase in the percentages of children engaged in work. For Syrians, the number of children engaged in work has increased from 4 to 11 per cent (4,598 working children), while for non-Syrian children it has increased from 2 to 6 per cent (393 working children). Further, the percentage of Syrian children classified as child labourers increased from 3 to 10 per cent, while for non-Syrian children it increased from 2 to 5 per cent.⁷⁸

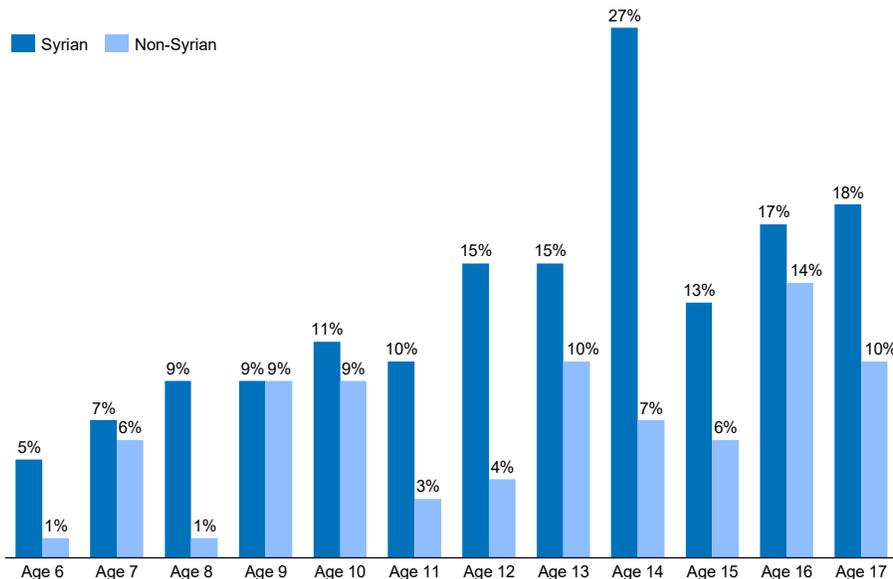
⁷⁸ Please note that the sample size for non-Syrian refugee children (n=393) is small.

Demographics of children engaged in work

The largest share of Syrian working children are working children aged 14 (27 per cent of all Syrian 14-year-olds). The percentages of non-Syrian working children are lower than those of Syrian working children in almost every age category. The highest percentage of non-Syrian working children is found among 16-year-olds, with 14 per cent reportedly engaged in work.

Figure 66: Proportion of working children per age category, Syrian vs non-Syrian refugees

Percentage of children aged 5-17 (%)



The data indicates a significant gender disparity among working children, with male children (14 per cent) more frequently engaged in work compared to female children (6 per cent).

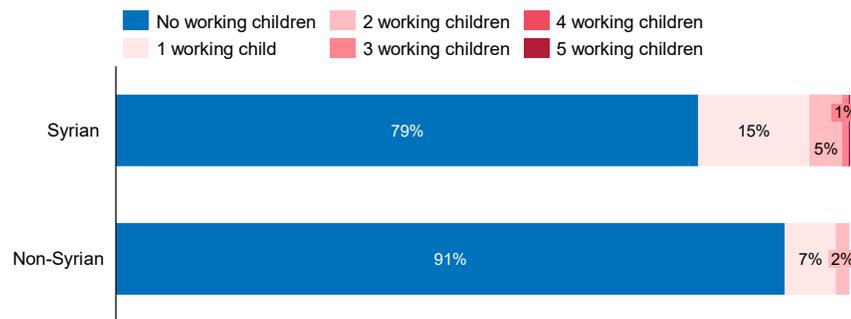
Family characteristics of working children

Syrian refugee families are more likely to have working children compared to non-Syrian refugee families. Among Syrian refugee families, 21 per cent have at least one working child, significantly higher than the 9 per cent observed in non-Syrian refugee families. Additionally, 6 per cent of Syrian refugee families have at least two working children, compared to 2 per cent among non-Syrian refugee families. It is important to note that Syrian refugee families tend to have more children on average than non-Syrian families, with the averages being 2.1 children per Syrian family compared to 1.0 child per non-Syrian family.

The data suggests a relationship between family size and child labour. Families with working children tend to be larger, averaging 6.0 members, compared to families without working children, which average 3.9 members. This indicates that larger families may have a higher economic need that drives them to involve children in labour. However, the analysis also reveals that there is no correlation between the presence of autonomous adults—defined as adults aged 18-59 without serious medical conditions or disabilities—and the likelihood of having working children in the family.

Figure 67: Proportion of working children per family, Syrian vs non-Syrian refugees

Percentage of households (%)

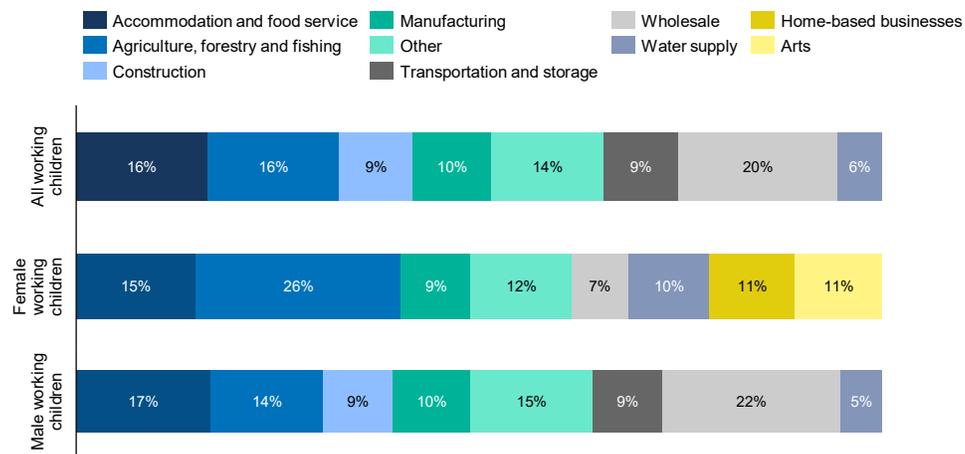


Sectors where children work

Figure 68 illustrates the differences in employment sectors of working children based on gender. Working girls are more commonly employed in the agriculture, forestry, and fishing sectors (26 per cent), compared to boys (13 per cent). Male working children are more commonly employed in wholesale (21 per cent) than female working children (7 per cent). Additionally, working boys work in manufacturing (22 per cent), construction (14 per cent) and transportation and storage (10 per cent), while girls work in the arts (11 per cent) and home-based businesses (11 per cent).

Figure 68: 10 most common sectors of work for working children, by gender

Percentage of working children (%)



Working hours

The data reveals that children who have jobs work on average 36 hours per week. This represents a 2-hour increase from the average of 34 hours per week reported in the 2022 VAF. There are notable differences in the work hours based on gender. Boys typically work longer hours, averaging 37 hours per week, compared to working girls, who work an average of 24 hours per week.

Working children in school

Overall, 75 per cent of working children are enrolled in school, compared to 86 per cent of non-working children.

For girls, 80 per cent of those working are enrolled in school, compared to 87 per cent of non-working female children. Similarly, the enrolment rate for working boys is 74 per cent compared to 84 per cent for non-working male children.

Working conditions of children engaged in work

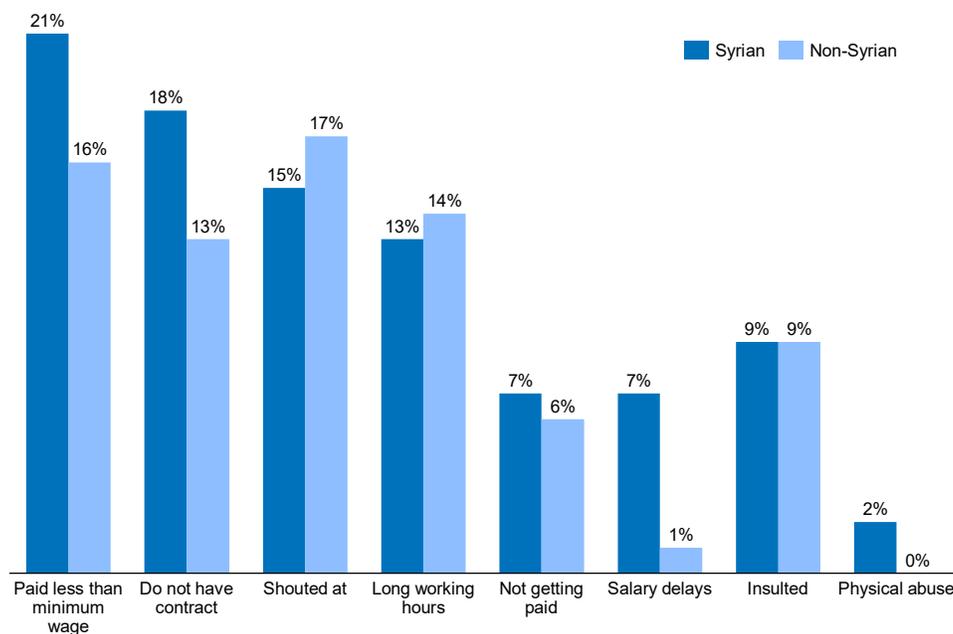
Abuse in the workplace

Abuse in the workplace includes a range of harmful practices such as long working hours, being underpaid or not paid at all, delays in salary, lack of formal employment contracts, and verbal and physical abuse. This section further analyses the prevalence of such abuse at work among the previously described working children.

Among Syrian working children, 37 per cent report experiencing at least one type of abuse in their work settings compared to 19 per cent of non-Syrian working children who report similar experiences. Furthermore, male working children (43 per cent) are more likely to be exposed to abuse than female working children (18 per cent).

Figure 69: Types of abuses reported by working children, Syrian vs non-Syrian refugees

Percentage of working children (%) | Syrian working children n=4,598; non-Syrian working children n=393



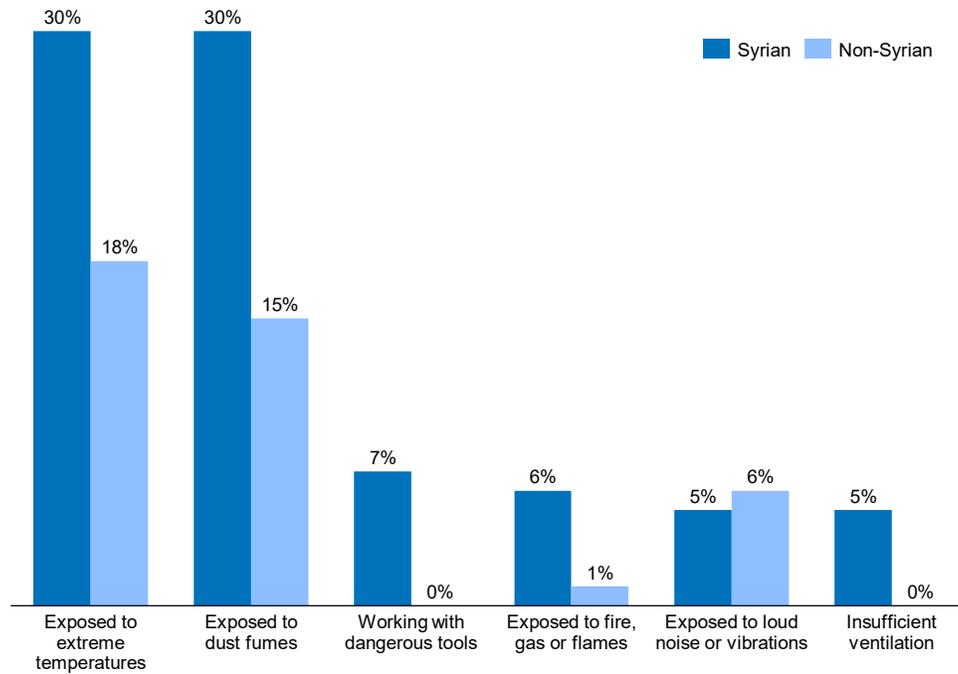
As can be seen in Figure 69, the most commonly reported abuse for Syrian working children is being paid less than the minimum wage, (21 per cent of working Syrian children), followed by not having a contract (18 per cent), and being shouted at (15 per cent). For non-Syrian working children, on the other hand, most commonly reported abuse is being shouted at (17 per cent), followed by being underpaid (16 per cent), and working long hours (14 per cent).

Hazards in the workplace

Among Syrian working children, 42 per cent report being exposed to at least one type of hazard, compared to 18 per cent of non-Syrian working children who report being exposed to workplace hazards. Furthermore, male working children are reportedly more likely to be exposed to hazards (44 per cent) than female working children (31 per cent).

Figure 70: Types of workplace hazards reported by working children, Syrian vs non-Syrian refugees

Percentage of working children (%) | Syrian working children n=4,598; non-Syrian working children n=393



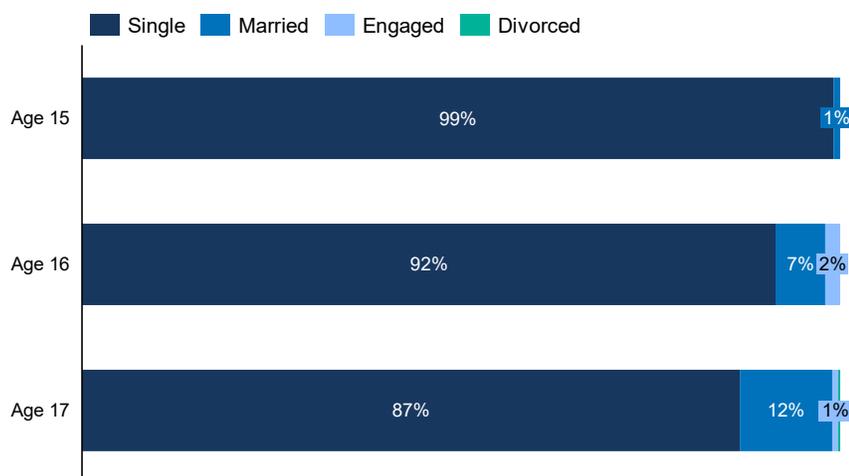
As noted in Figure 70, for both Syrian and non-Syrian working children, the most commonly reported hazards were exposure to extreme temperatures and dust fumes.

Child marriage⁷⁹

While refugee boys are more likely than refugee girls to be engaged in work activities, child marriage is more common among girls. Notably, among non-Syrian children, there were no reported cases of marriage, engagement, or divorce.

Figure 71: Marital status among female Syrian refugee children, by age

Percentage of Syrian female children (%)



Livelihood coping strategies

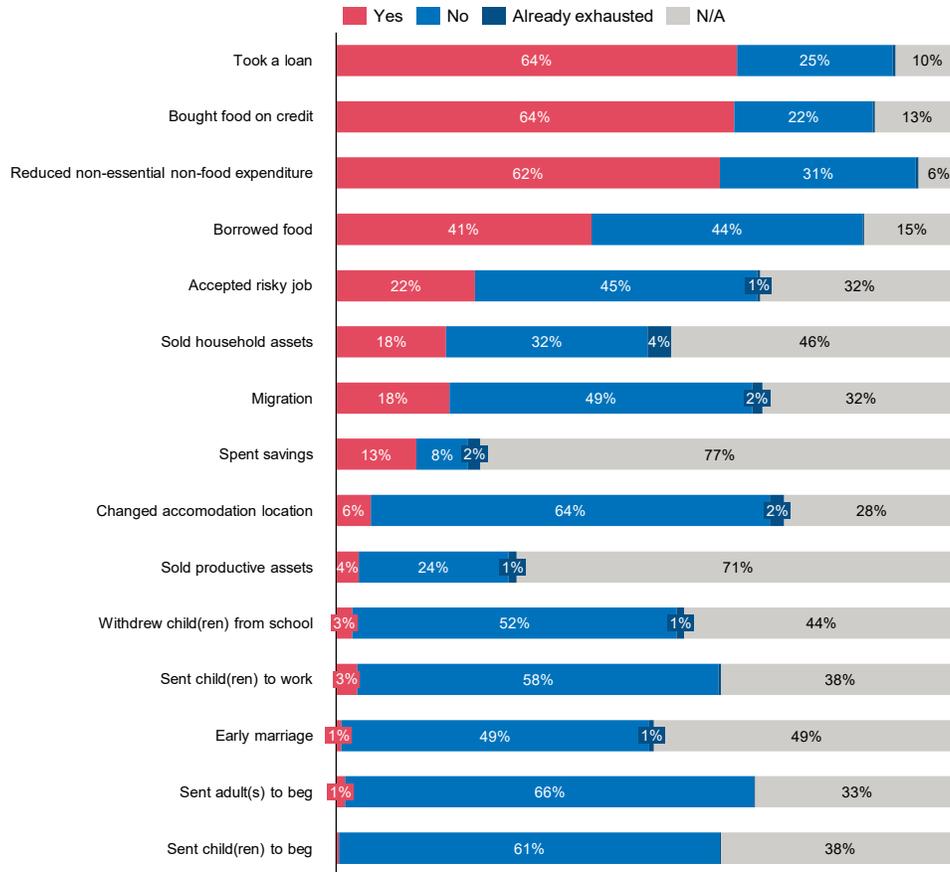
The Vulnerability Assessment Framework tracks the resilience and adaptability of families to economic shocks by evaluating the coping strategies they adopt over a 30-day recall period. These strategies are indicative of how families manage to fulfil their basic needs amidst crises, focusing on their income, expenditures, and assets to gauge their long-term coping capacity.

Analysis of refugee families shows that the most common coping strategies are buying food on credit (64 per cent), taking out a loan (64 per cent), and reducing non-essential non-food expenditure (62 per cent) (see Figure 72). This highlights the significant reliance on credit and the prioritization of essential needs over non-essential spending among refugee families facing economic difficulties.

⁷⁹ The question on child marriage was only asked of children between the ages of 15-17.

Figure 72: Livelihoods-based coping strategies adopted by refugee families

Percentage of families (%)



As can be seen in Figure 73, there are some gender-specific trends in use of child-related livelihood coping strategies among refugee families. All reported cases of early marriage involve female children. Of the families reporting withdrawing children from school, 26 per cent of families withdrew females while 9 per cent of families sent their female children to work. Converse effects were seen among male refugee children: 63 per cent of families reported withdrawing males from school, and 86 per cent of families sent males to work (86 per cent).

In Jordan, child begging is considered a form of human trafficking and is recognized as organised crime with devastating effects on children. Since 2023, UNHCR has been working closely with the Ministry of Social Development and its Anti-begging Directorate to work with refugee children found begging in the streets to rehabilitate and reintegrate these children and their families to a lifestyle away from begging. Children are brought to dedicated centres to support their education and other youth activities, working closely with Save the Children and the National Vocational Training Center. As of the end of 2023, 452 refugee children of the 490 children apprehended in the streets, were involved in such activities, underscoring the achievements of this collaboration with the ministry.

Figure 73: Child-focused livelihoods-based coping strategies adopted by refugee families, by gender

Percentage of households that report having adopted coping strategy (%)



8. Education

Sectoral context

The GoJ and its partners have worked together to provide inclusive education for refugee children in Jordan. Since the beginning of the Syrian conflict in 2011, Syrian refugee children have been able to enrol in Jordanian primary and secondary public schools for free. In 2023, this policy was expanded to include refugees of all nationalities.⁸⁰ To accommodate a larger number of refugee children, the GoJ implements double shifts—two sessions within a school day targeting different student groups—in over 200 public schools across the country. Moreover, with the support of UNHCR, the GoJ continues to provide assistive learning devices such as hearing aids.⁸¹

Despite these efforts, barriers to entry to education for refugee children remain. For example, the Ministry of Education (MoE) bars children who have been out of school for more than three years from re-enrolment unless they complete an accredited programme. There are also ongoing bureaucratic challenges regarding the required enrolment documentation, especially for non-Syrian refugee children. In 2020, the GoJ waived earlier requirements for refugee children to present work or residency permits to enrol in school; however, this is not applied equally across the country.

Refugee children also experience other challenges, including socioeconomic pressures, bullying and harassment, as well as long distances to school and the associated transportation costs. These issues are further expanded upon below.

Compulsory education in Jordan

The compulsory school-age in Jordan is 6 to 15 years old, which corresponds to basic education. Secondary school is not mandatory. The below analysis extends beyond the compulsory school-age to include the following age-groups:

- Children of 5 years of age (kindergarten)
- Children between the ages of 6 and 15 (primary school)
- Children between the ages of 16 and 17 years (secondary school)
- Children of 18 years of age (secondary school)

⁸⁰ UNHCR, "Jordan: Education Thematic Factsheet" (UNHCR, 2024).

⁸¹ *Ibid.*

Sample size

A total of 9,401 school-aged children (belonging to 3,607 families) aged 5 to 18 were surveyed for the 2024 VAF. The terms “children” and “school-aged children” will be used interchangeably to refer to all those between the ages of 5 to 18.

It is important to note that the figures below reflect in-person teaching and attendance compared to remote learning during the 2022 VAF.

Key findings

Among school-aged children (5-18 years old), 78 per cent of Syrian children and 84 per cent of non-Syrian children **are enrolled in school for 2023/24**. This is an increase from 2021, where 75 per cent of Syrian children and 76 per cent of non-Syrian children were enrolled in school.

80 per cent of girls **are enrolled in school** compared to 77 per cent of boys.

Of the school-aged children, 11 per cent have **never attended school**.

Enrolment rates also decrease significantly with age. 24 per cent of surveyed 15-year-olds are not enrolled in school, along with 28 per cent of 16-year-olds, 34 per cent of 17-year-olds, and 48 per cent of 18-year-olds. Similar trends are seen when examining enrolment rates across nationalities and genders.

Overall, the most common reasons for children not attending school are **financial constraints** (30 per cent), followed by a lack of interest (13 per cent), and distance to school (12 per cent). There are notable differences between genders, with girls more likely to not attend school owing to financial constraints, while boys are more likely to say they are not interested.

At older ages, marriage also becomes an important reason for not attending school, with 18 per cent of 16-18-year-old girls citing this reason.

The majority of school-aged children across all nationalities **attended public school**. Most children of all nationalities reach school by walking (71 per cent of Syrian children, and 72 per cent of both Iraqi and children of other nationalities). Other common modes of transportation to school include carpooling and school buses.

The **difficulties most frequently reported** were distance to school being greater than two kilometres (28 per cent), bullying (16 per cent), financial constraints (15 per cent), and needing family income (13 per cent).

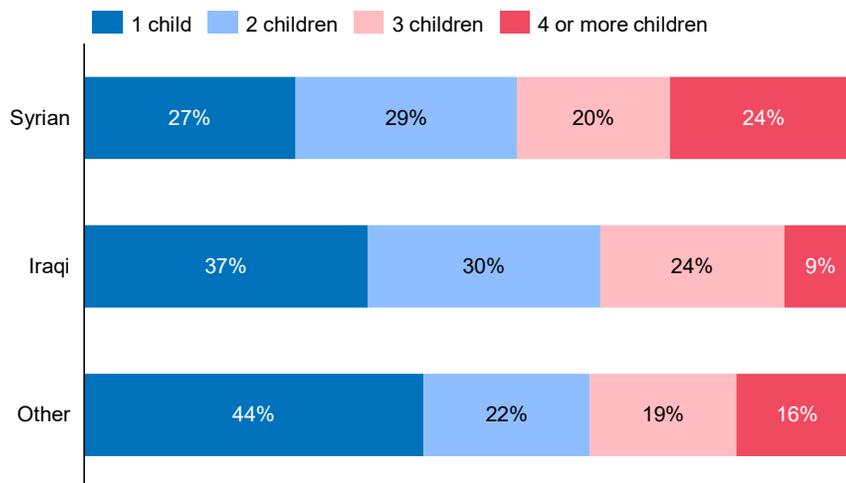
Family composition

Syrian refugee families have the highest number of school-aged children (5 to 18 years old), with an average of 2.6 children per family compared to Iraqi refugee families with an average of 2.3 school-aged children per family and families of other nationalities with an average of 2.2 school-aged children per family.

As can be seen in Figure 74 below, 24 per cent of Syrian families have four or more school-aged children, compared to 16 per cent of families of other nationalities, and 9 per cent of Iraqi families. Families of other nationalities are more likely to have one child (44 per cent).

Figure 74: Number of school-aged children per family, by nationality

Percentage of families (%)



School enrolment and non-attendance

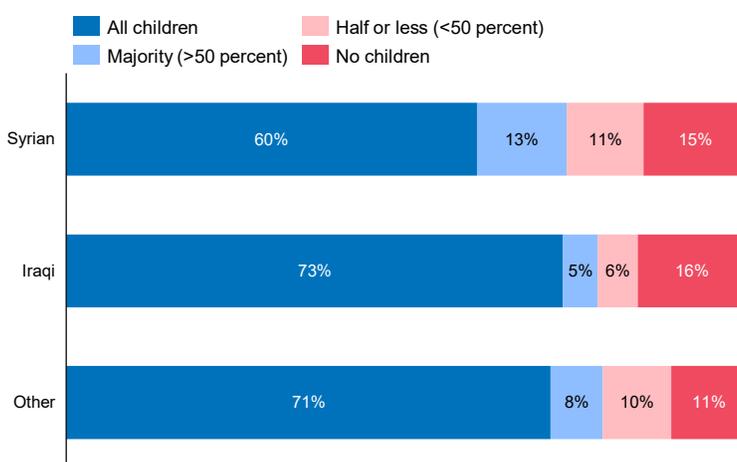
Enrolment

Education enrolment measures the percentage of children who are enrolled in school in each family. Across nationalities, Syrian families have the lowest rate of education enrolment, with only 60 per cent of families reporting that all their school-aged children attend school. This compares to 73 per cent of Iraqi families and 71 per cent of families of other nationalities (Figure 75).

Education enrolment has increased across all nationalities since 2021. For Syrian refugees, the percentage of families where all children are enrolled increased from 50 per cent to 60 per cent. Among Iraqi families, this number increased from 59 to 73 per cent, and among families of other nationalities, from 59 to 71 per cent.

Figure 75: Number of children per family enrolled in education, by nationality

Percentage of families (%)



Comparing male and female-headed households, male-headed households are less likely to have all school-aged children attending school (56 per cent) compared to female-headed households (62 per cent). Since 2021, the percentage of male-headed households with all children in school has increased from 49 to 56 per cent. For female-headed households it increased by 1 per cent, from 61 to 62 per cent. Male-headed households are also more likely to have no school-aged children in school (10 per cent) compared to female-headed households (7 per cent).

“We struggle as it is to get our children to finish primary school - we cannot even dream of getting them into higher education”
 – Amina, refugee in Amman, April 2024

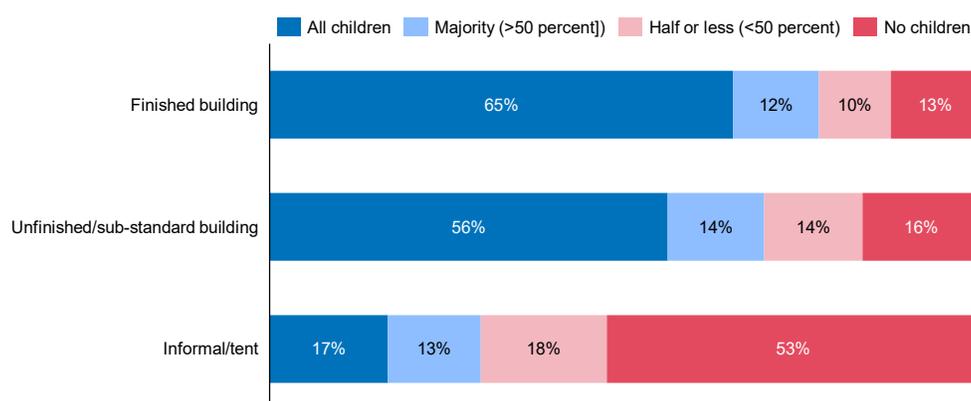
As seen in Figure 76 below, families living in informal settlements are considerably less likely to have all their school-aged children attending school (17 per cent) compared to those living in sub-standard (56 per cent) or finished buildings (65 per cent). Despite the small sample size of families living in informal settlements⁸², more than half of these

⁸² Approximately seven per cent of the sampled families live in informal settlements.

families do not have all their school-aged children in education. This compares to 16 per cent of those living in sub-standard housing, and 13 per cent of those in finished housing.

Figure 76: Number of children per family in education, by shelter type

Percentage of families (%)

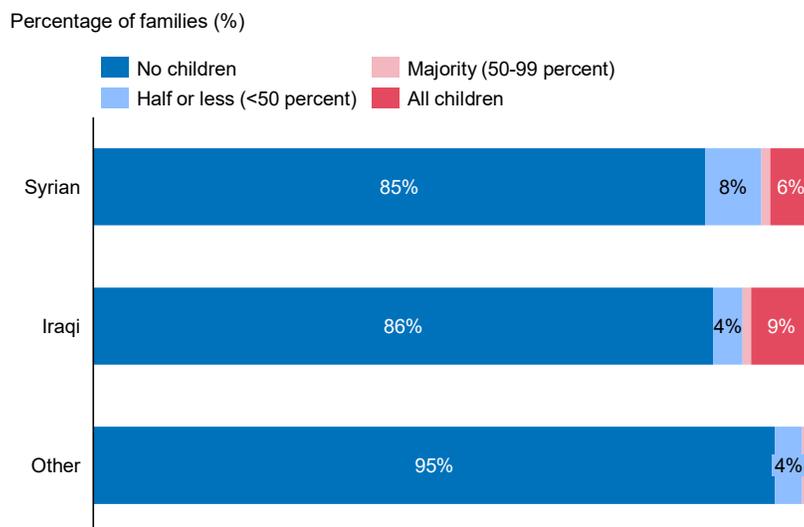


Missed 3+ years of school

Children who are out-of-school for more than three years cannot directly re-enrol in formal education. These children have the option of enrolling in the MoE-accredited 'catch-up or drop out' programmes to compensate for the missed years and transition back into formal education.

The majority of families surveyed (85 per cent) have no school-aged children that have missed three or more years of schooling. Syrian families (15 per cent) are more likely to have some children that have missed three or more years of schooling, compared to Iraqi families (14 per cent) and families of other nationalities (5 per cent). However, Iraqi families most often report that all children in the family have missed three or more years of schooling (9 per cent), compared to Syrian families (6 per cent) and families of other nationalities (1 per cent). These figures are similar to those reported in 2021.

Figure 77: Number of children per family with more than three years of missed schooling, by nationality



Families where the head-of-household is married are less likely to have children who have missed school for more than three years (14 per cent) compared to those with single head-of-households (22 per cent). In addition, while 6 per cent of families with married head-of-households report that all children have missed more than three years of school, this percentage increases to 13 per cent for families in single-headed households.

School enrolment

Among school-aged children (5-18 years old), 78 per cent of Syrian children and 84 per cent of non-Syrian children were enrolled in school for 2023/24. This represents an increase from 2021, when these figures stood at 75 per cent for Syrian children and 76 per cent for non-Syrian children. One factor contributing to this increase may be the abolishment of the 40 JOD enrolment fee for non-Syrian children in 2023.⁸³

There is a slight difference in enrolment rates between male and female children, with the former at 77 per cent and the latter at 80 per cent. This marks a reversal from 2021 where enrolment rates were higher for school-aged boys, at 76 per cent, than for school-aged

⁸³ UNHCR, "Jordan: Education Thematic Factsheet" (UNHCR, 2024).

girls, at 74 per cent. This trend is in line with global education parity trends as noted by UNICEF.⁸⁴

Enrolment rates were also found to decrease significantly as age increases. Specifically, 24 per cent of surveyed 15-year-olds are not enrolled, along with 28 per cent of 16-year-olds, 34 per cent of 17-year-olds, and 48 per cent of 18-year-olds. Similar trends are seen when looking at enrolment rates across nationalities and genders (Table 4). Notably, the increase in non-enrolment with age is more significant amongst male children compared to female children and amongst Syrian children compared to Iraqi children.

Table 4: Per cent of children not enrolled in school, by age and nationality

	15-year-olds	16-year-olds	17-year-olds	18-year-olds
Female	18%	29%	28%	47%
Male	29%	28%	38%	50%
Syrian	26%	30%	35%	51%
Iraqi	9%	19%	26%	36%

Never attended school

Of all sampled school-aged children, 11 per cent have never attended school. Across nationalities, this translates to 11 per cent of Syrian school-aged children, 9 per cent of Iraqi school-aged children, and 12 per cent of school-aged children of other nationalities. This represents an improvement since 2021, when 17 per cent of all sampled school-aged children had never attended school.

Reason for not attending school

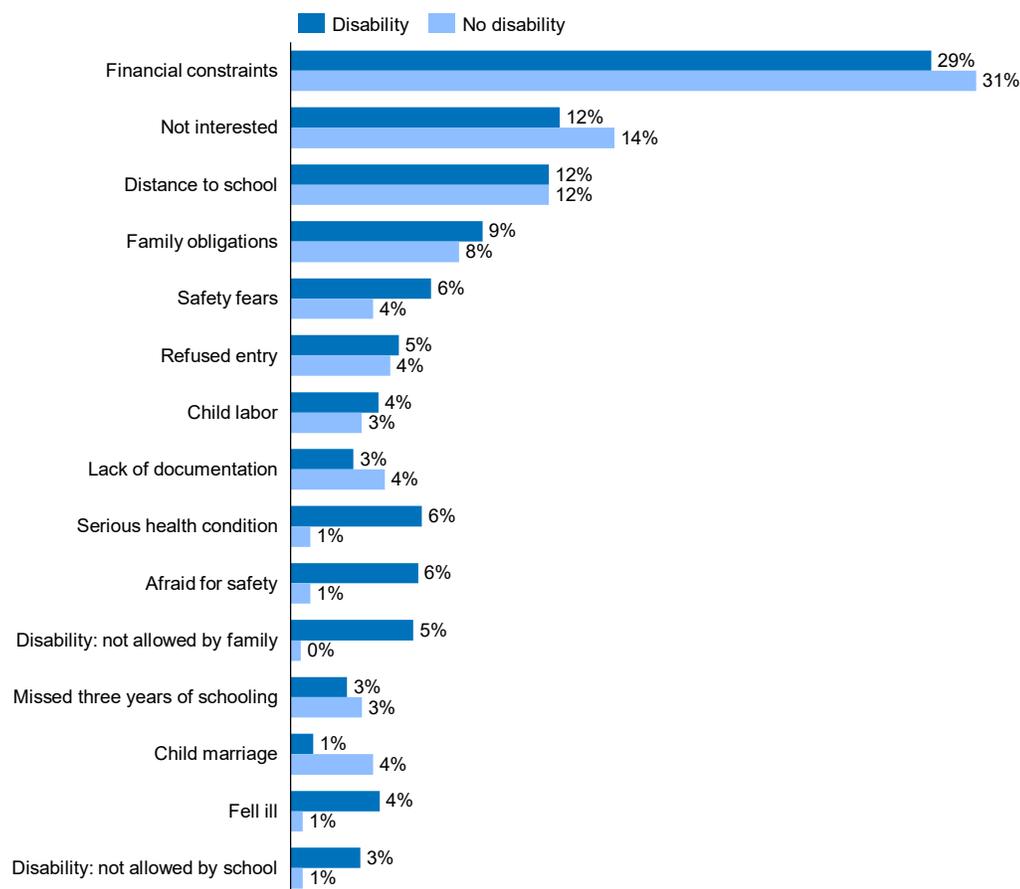
Overall, the primary reason for non-enrolment amongst children not attending school is financial constraints (30 per cent), followed by a lack of interest (13 per cent), and distance to school exceeding two kilometres (12 per cent). However, some differences exist between nationalities. The most frequently reported reason for non-attendance among Syrian and Iraqi children is financial constraints (30 per cent and 29 per cent respectively). The second most frequently reported reason for Syrians is a lack of interest (14 per cent), whereas for Iraqis, it is lack of documentation (15 per cent). Among children from other nationalities, the majority not attending school attribute it to financial constraints (19 per cent), followed by serious illness (4 per cent).

⁸⁴ Peggy Kelly, Yixin Wang, and Suguru Mizunoya, "How Do the Educational Experiences of Girls and Boys Differ? - UNICEF Data for Action Blog," UNICEF DATA (blog), March 17, 2022.

Both children in families with and without disabilities most commonly cite financial constraints as the main reason for non-attendance, at 29 and 31 per cent, respectively (see Figure 78). However, children in families with members with disabilities are more likely to cite serious health conditions (6 versus 1 per cent), falling ill (4 versus 1 per cent), or fears for their safety inside school (6 versus 4 per cent), and on the way to school (6 versus 1 per cent) as reasons for non-attendance. In families without members with disabilities, early marriage is cited more often (4 versus 1 per cent), as well as a lack of interest (14 versus 12 per cent).

Figure 78: Reasons for not attending school, by family disability status

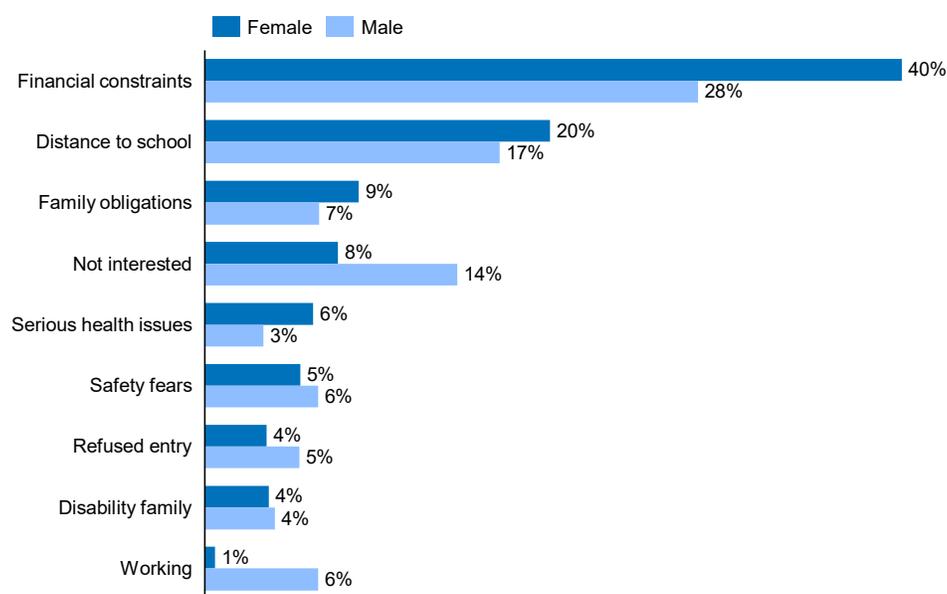
Percentage of children out-of-school (5-18) (%)



As can be seen in Figure 79 and Figure 80 below, the reasons for non-attendance vary depending on age and gender. In the age category 5-15, girls most commonly cite financial constraints (40 per cent), distance to school (20 per cent), and family obligations (9 per cent) as reasons for non-attendance. Meanwhile, for boys aged 6-15, the most commonly reported reasons for non-attendance are financial constraints (28 per cent), distance to school (17 per cent), and lack of interest (14 per cent). Girls are more likely to cite serious health issues (6 per cent) compared to boys of the same age (3 per cent). Boys, however, are more likely to be engaged in work (6 versus 1 per cent).

Figure 79: Top reasons for not attending school, children aged 5 to 15, by gender

Percentage of children out-of-school (5-15) (%)



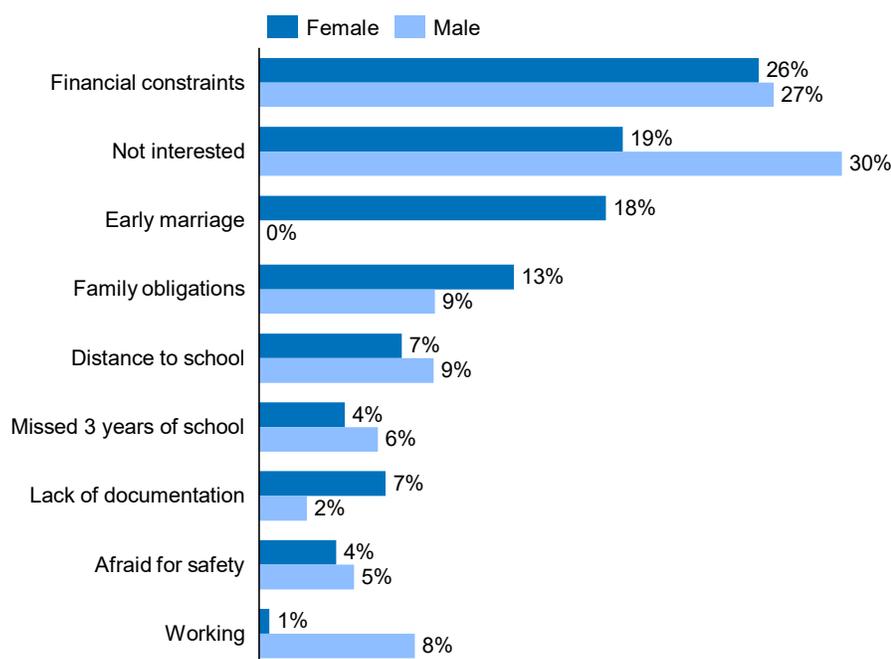
Among 16-18-year-olds, girls cite financial constraints (26 per cent), followed by lack of interest (19 per cent), and early marriage (18 per cent) as the most common reasons for non-attendance (Figure 80). For boys aged 16-18, lack of interest is the most commonly reported reason (30 per cent), followed by financial constraints (27 per cent), and family obligations and distance to school (9 per cent). As demonstrated by the large number of respondents of both genders who report a lack of interest, children are dissuaded from

entering secondary education owing to barriers to entry for university programs or higher vocational training, and the limited professional jobs available to refugees.⁸⁵

Girls in the 16-18 age category are more likely than boys to marry early (18 versus zero per cent), be affected by bureaucratic challenges such as lacking documentation (7 versus 3 per cent). Boys aged 16-18 are more likely to engage in work (8 versus 1 per cent), and be discouraged from enrolment by family due to disability (5 versus 2 per cent).

Figure 80: Top reasons for not attending school, children aged 16-18, by gender

Percentage of children out-of-school (16-18) (%)



Levels of vulnerability for out-of-school children

This indicator classifies out-of-school children according to the reasons for not attending school as per the following vulnerability categories:

- **Low:** Not at school age; not interested; other
- **Moderate:** Distance to school; missed 3+ years of school; did not pass last year; difficulty of the curriculum; tried to enrol after closing of enrolment period; refused entry and/or lack of documentation;

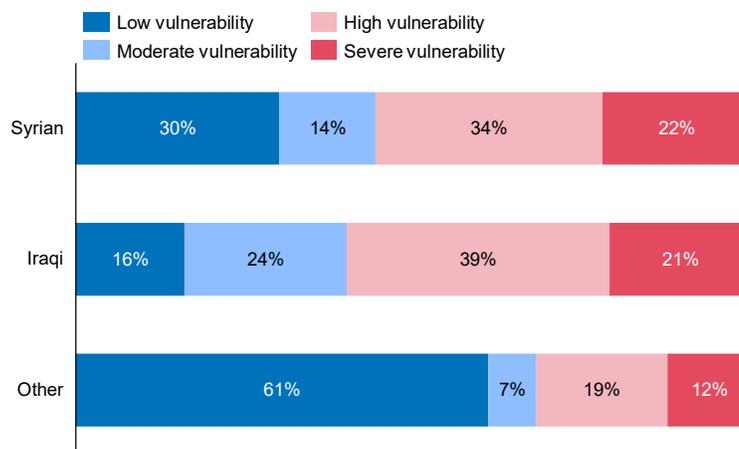
⁸⁵ Breanna Small, "I Want to Continue to Study," *Human Rights Watch*, June 26, 2020.

- **High:** Financial constraints; no or lack of digital devices; no or weak internet connectivity; school does not accept nationality; afraid for safety in school and/or safety fears for movement outside of school;
- **Severe:** Family obligations/responsibilities of household; serious health condition; fell ill; refused entry due to disability; disability/impairment (family will not allow); child labour and/or child marriage.

According to Figure 81, the majority of Syrian (56 per cent) and Iraqi (60 per cent) out-of-school children fall into the high or severely vulnerable categories, compared to 31 per cent of children of other nationalities. This difference is largely driven by the relatively higher percentage of children from other nationalities who are not attending school due to being either below school age or lacking interest in schooling (28 of the 46 out-of-school children of other nationalities).

Figure 81: Reasons for not attending school, vulnerability classification, by nationality

Percentage of children out-of-school (5-18) (%)



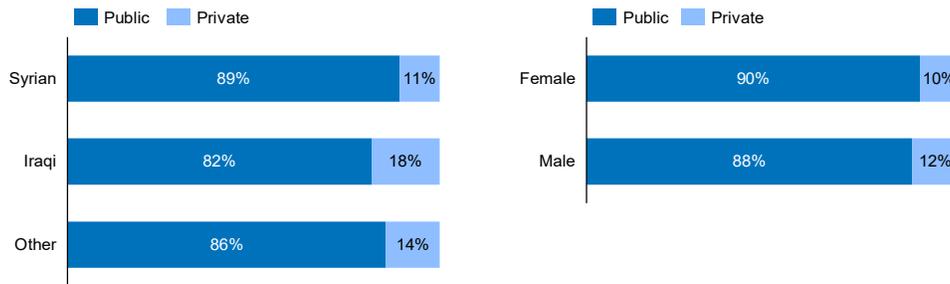
The experience of children in school

Type of school attended

The majority of school-aged children surveyed across all nationalities attended public school (89 per cent of Syrian children, 82 per cent of Iraqi children, and 86 per cent of children of other nationalities). Similar trends are seen when looking at the type of schools attended by gender, with 90 per cent of girls and 88 per cent of boys attending public school (Figure 82).

Figure 82: Type of school attended, by nationality and gender

Percentage of children in school (5-18) (%)

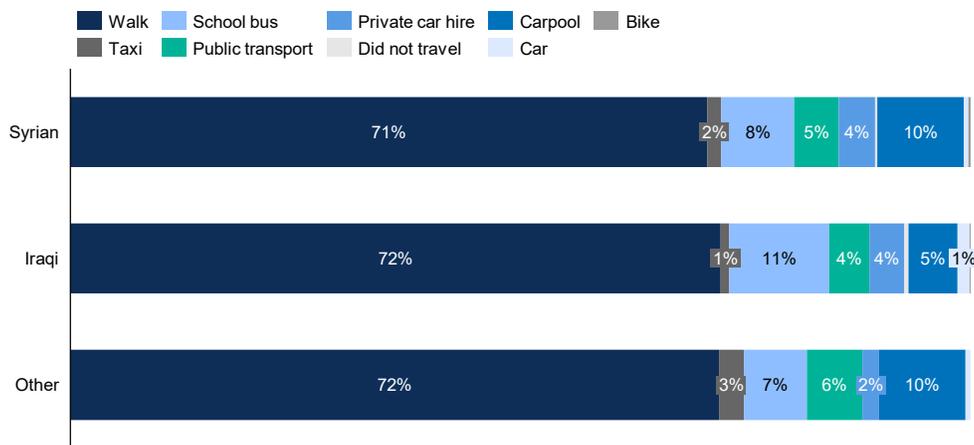


How children get to school

Most children of all nationalities reach school by walking (71 per cent of Syrian children, and 72 per cent of both Iraqi and children of other nationalities). Other common modes of transportation to school include carpooling (10 per cent of both Syrian and children of other nationalities, and 5 per cent of Iraqi children) and school buses (8 per cent of Syrian children, 11 per cent of Iraqi children, and 7 per cent of children of other nationalities). Similar trends are observed when looking at modes of transportation used by male and female children (Figure 83).

Figure 83: Transportation to school, by nationality

Percentage of children in school (5-18) (%)



While the majority of children across governorates go to school by walking, there are some differences by governorate. For instance, Madaba and Karak have the highest percentage of children carpooling to school (25 and 23 per cent, respectively). Meanwhile, children in Aqaba were most likely to go to school using a hired private car (24 per cent).

Difficulties experienced at school

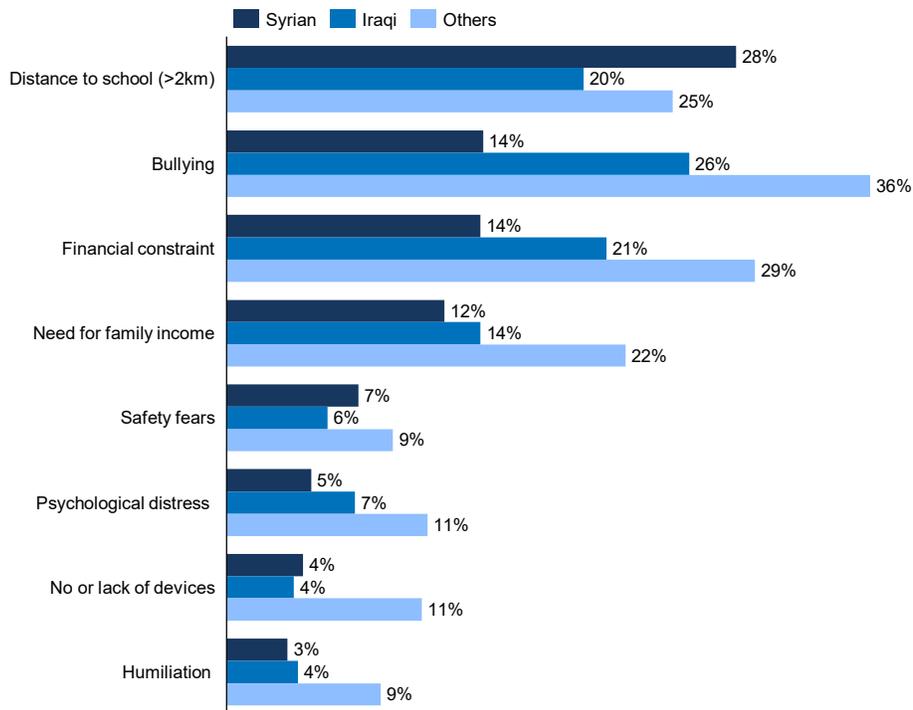
Of the children currently enrolled in school, children of other nationalities are more likely to report experiencing at least one difficulty (66 per cent) compared to Iraqi children (55 per cent) and Syrian children (49 per cent).

As seen in Figure 84 below, Syrian students are less likely to be bullied than their peers of other nationalities. For Syrian children, the most commonly reported difficulty faced is distance to school (28 per cent), followed by financial constraints, and bullying (14 per cent, both). Meanwhile, Iraqi children most commonly report bullying (26 per cent), as well as financial constraints (21 per cent), and distance to school (20 per cent). For all other nationalities, bullying amongst students poses the largest difficulty (36 per cent), followed by financial constraints (29 per cent), and distance to school (25 per cent).

Compared to 2021, a higher percentage of students face challenges related to the distance to their school being greater than two kilometres (28 per cent in 2023 versus 20 per cent in 2021). This increase may be attributed to children's return to in-person classes following the removal of the COVID-19 remote learning mandate.

Figure 84: Top reported difficulties experienced at school, by nationality

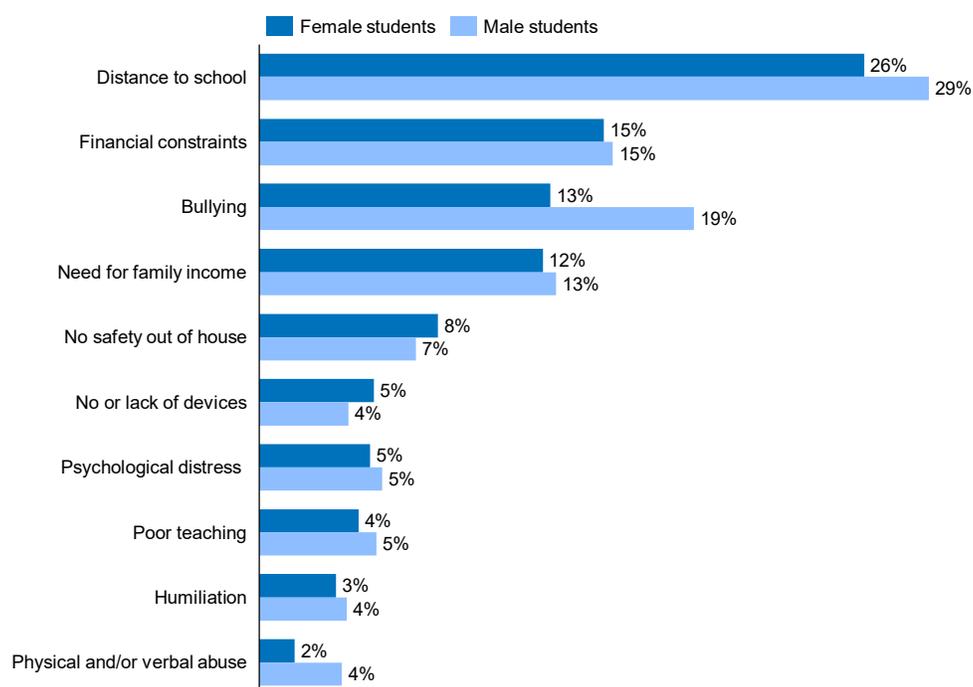
Percentage of children in school (5-18) (%)



Regarding gender, girls are more likely to experience at least one difficulty (53 per cent) compared to boys (48 per cent). The most commonly reported difficulty for both is the distance to school (26 per cent of female and 29 per cent of male students) (see Figure 85). The most notable difference between male and female students concerns bullying, reported by 19 per cent of male and 13 per cent of female students. Additionally, 4 per cent of male students reported physical and/or prolonged verbal abuse, compared to 2 per cent of female students.

Figure 85: Top reported difficulties experienced at school, by gender

Percentage of children in school (5-18) (%)



There are significant differences at the governorate level, with students in Madaba (77 per cent), Aqaba (72 per cent), and Ajloun (69 per cent) most likely to experience at least one difficulty at school compared to students in Irbid (32 per cent) and Tafilah (35 per cent). Across most governorates, there is a general increase in the number of students experiencing at least one difficulty in school since 2021 .

Risk of non-completion

This score uses the results from the survey for difficulties faced by school-aged children in school and measures how likely it is that children currently attending school may drop out in the future, and thus not complete their education. The difficulties experienced are classified according to the vulnerability categories listed below:

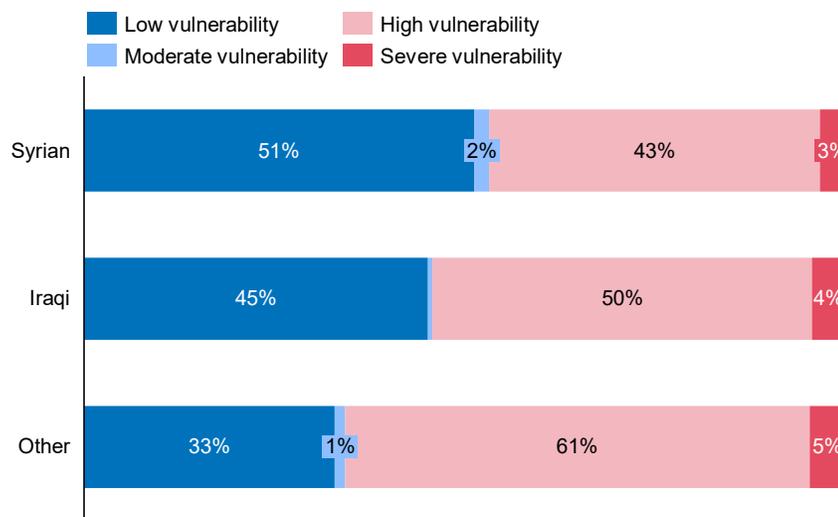
- **Low:** No difficulties;
- **Moderate:** Poor quality of teaching and/or services; psychological distress; and/or safety fears for movement outside of the home;
- **High:** No access to digital devices; no or weak internet connectivity; financial constraints; need for family income; distance to school (>2 Km); bullying amongst students; poor quality of infrastructure; and/or discrimination or verbal abuse from staff;

- **Severe:** Physical and/or prolonged verbal abuse from staff; no inclusivity for children with disabilities; and/or child labour/early marriage.

Children from other nationalities (67 per cent) are more likely to face difficulties at school compared to Iraqi children (55 per cent), and Syrian children (48 per cent).

Figure 86: Difficulty experienced by school-aged children in school, by nationality

Percentage of children in school (5-18) (%)



Across all nationalities, children with at least one disability are also more likely (66 per cent) to be in the high or severe vulnerability categories compared to children with no disabilities (47 per cent).

9. Health

Sectoral context

The inclusion of refugees in the Jordanian national healthcare system began in April 2019, when Syrian refugees gained access to public healthcare at reduced/subsidised rates to ease demand and supply pressures. Inclusion was expanded to non-Syrian refugees during the COVID-19 pandemic. By June 2020, *all* registered refugees in Jordan were charged the non-insured Jordanian rate when accessing primary care providers, secondary care (specialists), and some tertiary (specialized healthcare in hospital settings) healthcare services at public health centres and government hospitals.⁸⁶ For some non-Syrian refugees, this helped reduce healthcare costs by up to 75 per cent.⁸⁷

To receive a health access card ('white card') and be able to access services at the subsidised rate, individuals must present a valid Asylum Seeker Certificate (ASC) (for all refugees) and a service card issued by the MoI (for Syrian refugees only). UNHCR-supported health services are available for free for some vulnerable refugees, whereby vulnerability status is determined through a home visit.

While refugees are encouraged to use existing public health infrastructure, barriers to access remain. One of the main barriers is affordability – even with subsidised rates the required healthcare is often still unaffordable. As noted in the Health Access and Utilization Survey (HAUS) 2023, the perception of many refugees is that healthcare costs have increased, which, compounded with the dire economic situation, have led to the use of more coping mechanisms. These include reducing the number of visits to healthcare providers, spending money from savings, borrowing money, and reducing or stopping medication.⁸⁸

Additional barriers to accessing healthcare include a lack in quality of care and a lack of awareness about the subsidised rates among refugees. UNHCR, together with the Jordanian Ministry of Health (MoH) attempted to address the latter by developing a new detailed healthcare access policy in December 2021. Besides this policy, in February 2023, UNHCR, in collaboration with the MoH and with support from the Jordan Health Fund for Refugees (JHFR), developed the first health service guide for refugees in Jordan. This guide was widely disseminated among refugee communities using mass media channels

⁸⁶ The non-insured Jordanian rate is a subsidised rate for vulnerable Jordanians.

⁸⁷ UNHCR, "Cash for Health Provides Relief for Non-Syrian Refugees in Jordan," UNHCR Jordan, November 25, 2021.

⁸⁸ "UNHCR: Health Access and Utilization Survey Among Syrian Refugees Living in Non-Camp Setting in Jordan" (Jordan: UNHCR, July 2023).

and community health volunteers' channels. According to the HAUS 2023, awareness among Syrian refugees of access to UNHCR-supported health facilities increased from 65 per cent in 2021 to 67 per cent in 2023. Similarly, awareness of access to subsidised health care at MoH medical facilities increased from 63 per cent to 65 per cent between 2021 and 2023.⁸⁹

Increasingly more refugees (9 per cent in 2023 versus zero per cent in 2021) versus are reporting that their security cards were issued outside of the governorate of residence.⁹⁰ While this suggests increased mobility for economic opportunities, it also presents challenges for accessing subsidised primary health care in the governorate of residence.⁹¹ This is because refugees need to reside in the same governorate where their security card was issued to obtain a white card (health access card). The low rates of possession of white cards, at 25 per cent among Syrian refugees and 27 per cent among non-Syrians, highlight this issue.

Key findings

A significant proportion of Syrian (44 per cent) and non-Syrian (49 per cent) families reported having **at least one family member with a disability**. Of the individuals with a disability, 49 per cent of Syrians and 52 per cent of non-Syrians report that this **disability affects daily life**.

For illnesses, 64 per cent of Syrian families, and 72 per cent of non-Syrian families have at least one member with a **chronic illness**. While these conditions do not impact access to healthcare, they do increase health expenditures for families.

Families with children under the age of five and/or those with elderly people (>60 years old) are more vulnerable to health challenges.

The vast majority of Syrian (75 per cent) and non-Syrian families (79 per cent) are able to **access medical care**, up from 41 per cent and 49 per cent in 2021, respectively. This points to a return to pre-COVID-19 access rates, rather than an overall improvement in access.

⁸⁹ "UNHCR: Health Access and Utilization Survey Among Syrian Refugees Living in Non-Camp Setting in Jordan" (Jordan: UNHCR, July 2023).

⁹⁰ *Ibid.*

⁹¹ "UNHCR: Health Access and Utilization Survey Among Syrian Refugees Living in Non-Camp Setting in Jordan" (Jordan: UNHCR, July 2023).

Non-Syrian refugee families spend more on healthcare per month (46 JOD) than Syrian refugee families (41 JOD). Nevertheless, their health expenditure **does not** generally **constitute a larger share of their household budget** compared to Syrian families.

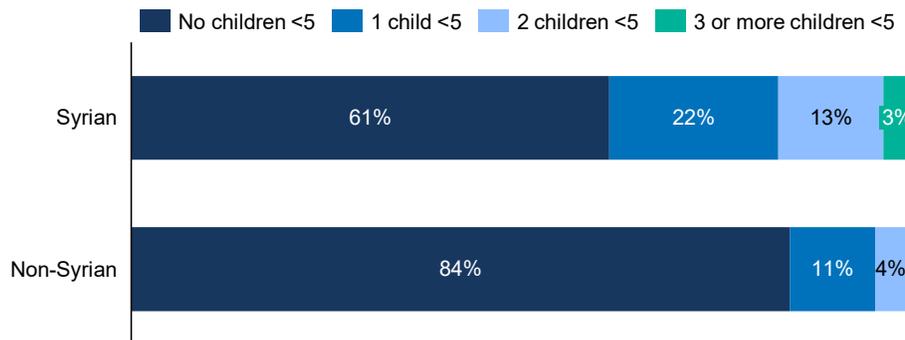
Family composition | Vulnerability to health challenges

Children <5 years of age

Having children under the age of five leaves a family more vulnerable to health challenges. The majority of both Syrian (61 per cent) and non-Syrian (84 per cent) families have no children under the age of five (see Figure 87).⁹²

Figure 87: Number of children (<5), Syrian vs non-Syrian refugees

Percentage of families (%)

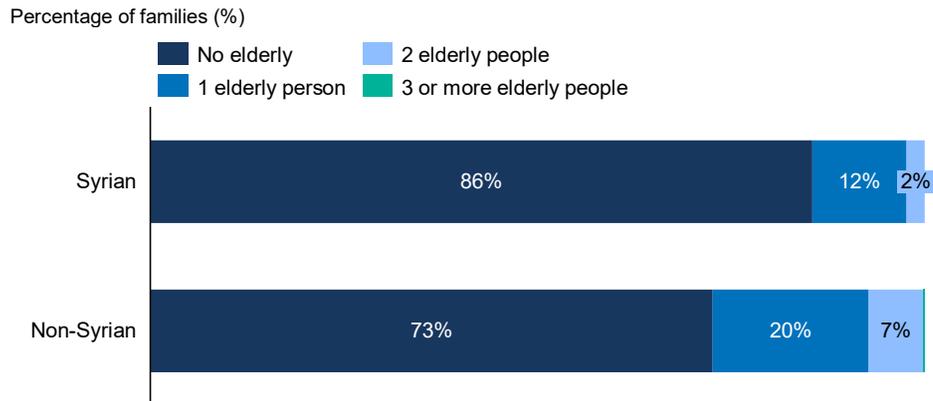


Elderly >60 years of age

Similar to the number of children under five, a higher number of elderly (>60 years of age) family members also leave a family more vulnerable to health challenges. The majority of both Syrian (86 per cent) and non-Syrian (73 per cent) families have no person over the age of 60 (see Figure 88).

⁹² The calculation methodology has changed since VAF 2022, from children under <6 to children <5. Therefore the figures are not comparable with the VAF 2022

Figure 88: Number of elderly (>60), Syrian vs non-Syrian refugees



Pre-existing conditions | Disability

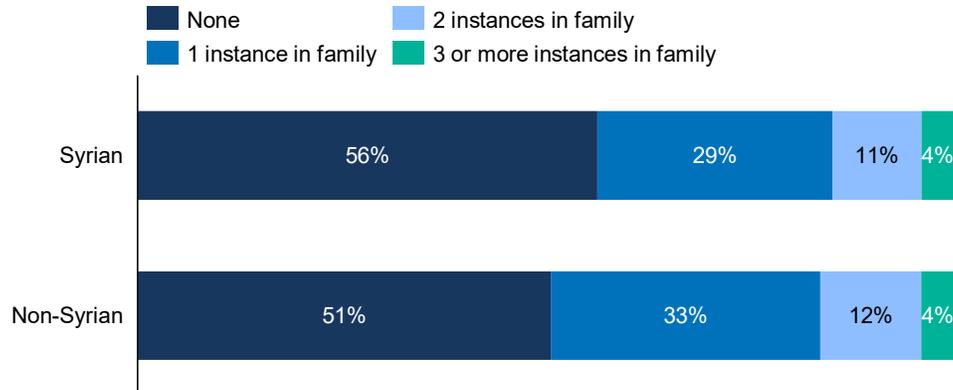
The Washington Group Questions (WGQ) are used to assess disability amongst respondents. This set of questions asks respondents if they face any difficulties for the following activities: seeing, hearing, walking, remembering, self-care, and communication. Individuals rank the difficulties they face using the following scale: ‘no difficulties’, ‘some difficulties’, ‘a lot of difficulties’, or ‘cannot do at all’. The 2022 VAF counted an individual as having a disability if they report facing at least some difficulties doing an activity. For the 2024 VAF, the method of classifying individuals as disabled has changed, with only individuals reporting facing a lot of difficulty or not being able to do an activity at all counted as disabled. This is to ensure consistency with the values presented in previous sections and with WGQ standard practices.

A significant proportion of Syrian (44 per cent) and non-Syrian (49 per cent) families self-reported at least one instance of disability in the family (Figure 89), with only 4 per cent of Syrian and non-Syrian families reporting three or more instances of disability in the family.

Of the individuals with a disability, 49 per cent of Syrians and 52 per cent of non-Syrians report that this disability affects daily life.

Figure 89: Disability status, Syrian vs non-Syrian refugees

Percentage of families (%)



Pre-existing conditions | Chronic illness

Across the sample, 65 per cent of Syrian families, and 73 per cent of non-Syrian families report at least one instance of chronic illness in the family, with 10 per cent of Syrian families and 11 per cent of non-Syrian families reporting three or more instances of chronic illness (Figure 90).

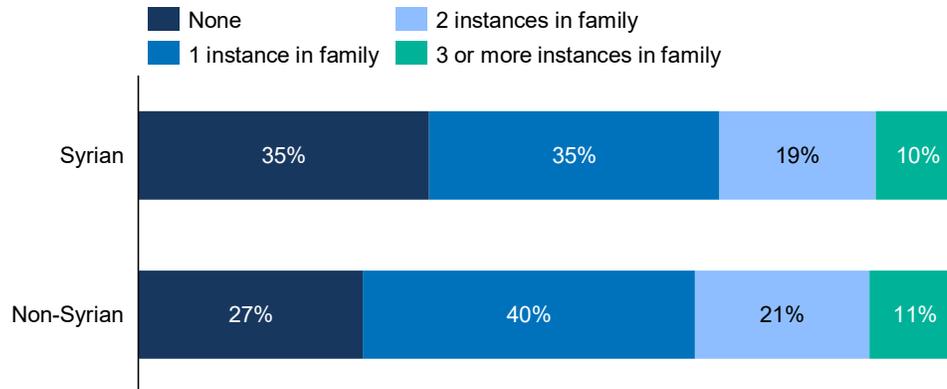
According to the HAUS 2023, the prevalence of chronic diseases among Syrian households was lower in 2023 (23 per cent) compared to 2021 (26 per cent). The most common chronic diseases reported among Syrian households are asthma, chronic obstructive pulmonary disease, diabetes and hypertension.⁹³

Of the families with household members with a chronic illness, 76 per cent of Syrian and 75 per cent of non-Syrian refugee families report that this chronic illness affects daily life. Compared to members with disabilities, chronic illness reportedly affects daily life more (76 per cent of families compared to 62 per cent).

⁹³ "UNHCR: Health Access and Utilization Survey Among Syrian Refugees Living in Non-Camp Setting in Jordan" (Jordan: UNHCR, July 2023).

Figure 90: Chronic illness instances, Syrian vs non-Syrian refugees

Percentage of families (%)



Reported depression levels

Respondents were asked to self-report how often they felt depressed. Incidences of reported adult depression were somewhat consistent between Syrian and non-Syrian refugees, with the majority reporting that they feel depressed daily (41 per cent of Syrians and 43 per cent of non-Syrians) or weekly (21 per cent of Syrians and 18 per cent of non-Syrians). Among those reporting depression, 54 per cent of Syrians and 55 per cent of non-Syrians reported experiencing 'a lot' of depression (Figure 91 and Figure 92).

There is no observable difference in the depression levels between men and women.

Figure 91: Adult depression frequency and amount, Syrian vs non-Syrian refugees

Percentage of individuals (>18 years of age) (%)

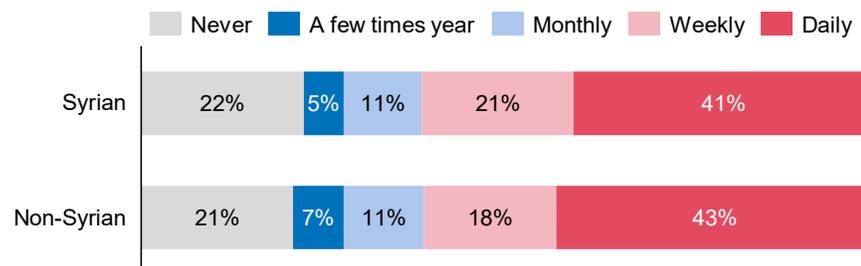
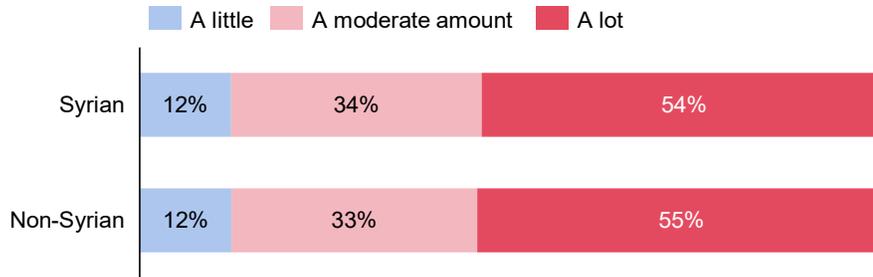


Figure 92: Adult depression amount, Syrian vs non-Syrian refugees

Percentage of individuals with depression (>18 years of age) (%)



Accessibility and availability | Healthcare access

The medical access indicator measures whether family members were able to access and receive medical care when it was necessary in the six months before the interview. The VAF questionnaire does not include a follow-up question inquiring about the factors hindering access to medical facilities.

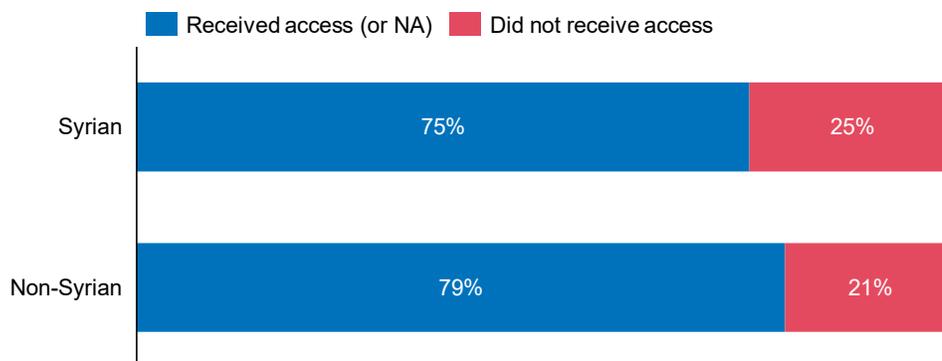
The majority of Syrian (75 per cent) and non-Syrian families (79 per cent) are able to access medical care (Figure 93). This is a significant increase from 2021 when 41 per cent of Syrians and 49 per cent of non-Syrians reported having access to medical facilities. As reported above, this points to a return to pre-COVID-19 access rates, rather than an improvement in access.

The above findings are aligned with those in the HAUS 2023, which found that a higher percentage of Syrian refugees reported being able to access governmental and private facilities for healthcare services in 2023 compared to 2021.⁹⁴

⁹⁴ Furthermore, a greater proportion of Syrian refugees indicated that they received the required healthcare services at the first facility accessed (92 per cent versus 89 per cent in 2021), with high satisfaction rates of 97 per cent. For the Syrian refugees who were unable to access needed healthcare, financial barriers were the leading cause.

Figure 93: Medical Access, Syrian vs. non-Syrian refugees

Percentage of families (%)



Examining medical access across governorates, the highest percentage of respondents who received access to medical facilities when needed was found in Maan (87 per cent), followed by Tafilah (83 per cent) and Aqaba (82 per cent).

The majority of Syrians and non-Syrians with and without disabilities and chronic illnesses were able to access healthcare and there were no significant differences in access between those with or without disabilities and chronic illnesses (see Table 5).

Table 5: Healthcare access, by individuals with and without disability and chronic illness

	With disability	Without disability	With chronic illness	Without chronic illness
Syrians	77%	75%	76%	75%
Non-Syrians	82%	81%	80%	81%

Accessibility and availability | Health expenditure

“Sometimes we have to wait and see if the patient improves or not before we go to the doctor because of the cost”

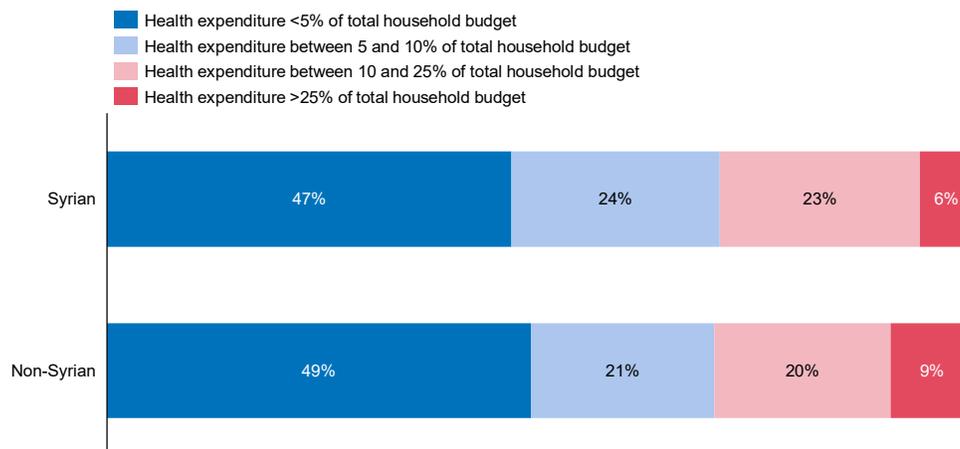
– Fatma, refugee in Amman, April 2024

Non-Syrian refugee families spend a larger amount on health-related costs (hospital, clinic, and dental costs) and prescriptions than Syrian refugee families. Syrians spend an average of 41 JOD per month on health expenses, compared to 46 JOD for non-Syrian refugee families. Both groups spend less on health compared to 2021, when Syrian refugee families spent an average of 43 JOD and non-Syrians 47 JOD.

While non-Syrian refugee families spend more on health-related costs on average, health expenditure does not typically represent a larger portion of their household budget compared to Syrian families (see Figure 94). For both groups, 29 per cent of families spend over 10 per cent of the total household budget on health. However, non-Syrian refugee families are more likely than Syrian refugee families to spend over 25 per cent of their household budget on health (9 per cent compared to 6 per cent).

Figure 94: Health expenditure as portion of household budget, Syrian vs. non-Syrian refugees

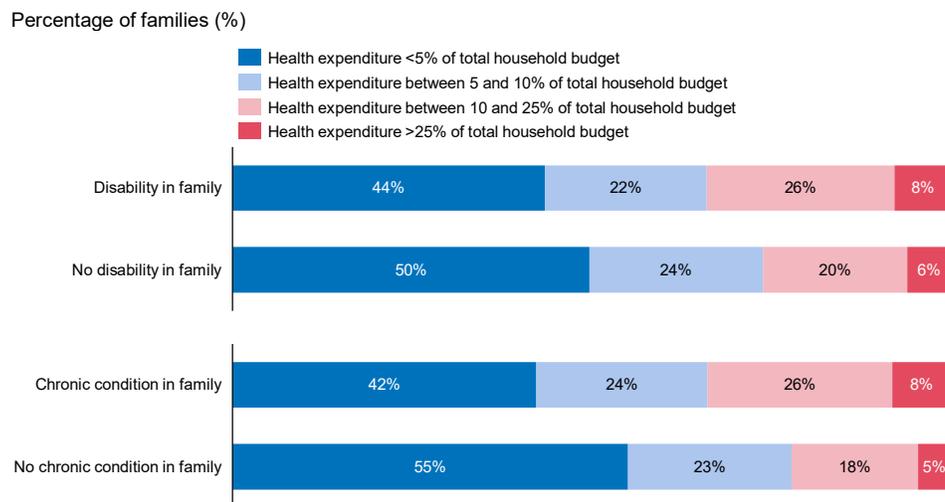
Percentage of families (%)



Families with members with either chronic conditions or disabilities spend a larger portion of their household budgets on health (see Figure 95). 34 per cent of families with a member with a disability and/or chronic condition spend more than 10 per cent of their budget on healthcare. This compares to 26 per cent of families with no disabilities, 23 per cent of

families without chronic conditions, and 21 per cent of families with neither disabilities nor chronic illnesses. This pattern is also reflected in average monthly health expenditure: A family without chronic illnesses spends 37 JOD, compared to 45 JOD for families with chronic illness. The average health expenditure of a family without members with disabilities is 41 JOD, compared to 43 JOD for families with members with disabilities.

Figure 95: Health expenditure as percentage of total household budget, by families with and without disability and chronic illness



Expenditure on prescriptions constitutes a larger portion of healthcare expenditure than other health-related costs. Non-Syrian families spend an average of 20 JOD per month on health-related costs and 26 JOD on prescriptions. Syrian families spend an average of 18 JOD per month on health-related costs, and 22 JOD per month on prescriptions. The below table provides an overview of average expenditures for families with and without disabilities and chronic illnesses:

Table 6: Health expenditure as percentage of total household budget, by families with and without disability and chronic illness

	Families without disability	Families with disability	Families without chronic illness	Families with chronic illness
Average health-related costs (JOD)	18.3	18.4	15.8	19.9
Average prescription costs (JOD)	22.1	23.6	19.7	24.5

Health vulnerability score

The health vulnerability score is composed of⁹⁵:

- Accessibility and availability (Mol and UNHCR registration status and medical access)
- Family composition (dependents)
- Pre-existing conditions (chronic illness and disability), and
- Health expenditure

Health vulnerability is low to moderate for the majority of both Syrian (75 percent) and non-Syrian (76 percent) refugees (

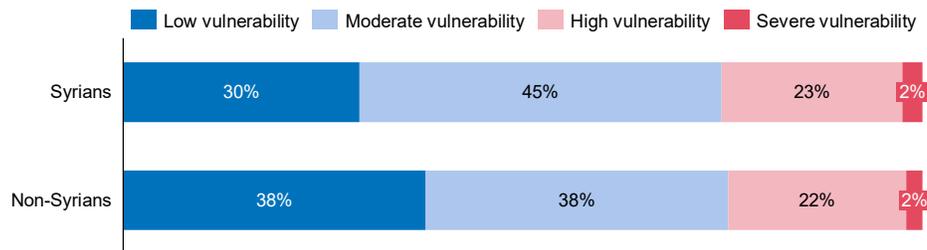
Figure 96).⁹⁶ The major difference in health vulnerability between both groups is that non-Syrian refugees have a lower level of vulnerability than Syrians, which is largely driven by the lower numbers of dependents (children and elderly) that make up the average non-Syrian household. The average vulnerability score of Syrian refugees is 2.0 (moderately vulnerable), compared to 1.9 for non-Syrian refugees (moderate vulnerability).

⁹⁵ More details on the Health VAF methodology can be found in Figure 102 in the Annex.

⁹⁶ The calculation methodology for one of the indicators used in the health vulnerability score has changed since VAF 2022; The indicator on number of young children in the family has changed from calculating the number of children under <6 to the number of children <5. Therefore the figures are not comparable with the VAF 2022

Figure 96: Health vulnerability score, Syrians vs non-Syrian refugees

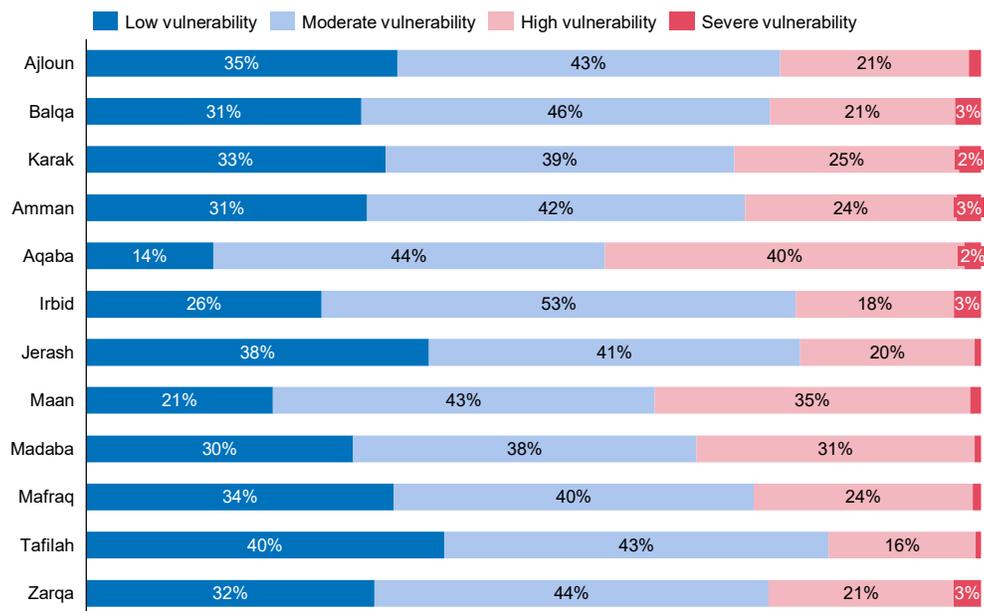
Percentage of individuals (%)



Health vulnerability levels are highest - high or severe - in the governorates of Aqaba (42 per cent) and Maan (36 per cent) (see Figure 97). Vulnerability levels are lowest – low and moderate– in Tafilah (83 per cent), Irbid (79 per cent) and Jerash (79 per cent).

Figure 97: Health vulnerability score, by governorate

Percentage of individuals (%)



10. Conclusions

This survey provides a valuable update on the socio-economic situation of refugee families in host communities, two years since the last VAF Report in 2022. At that time, Jordan was still dealing with the effects of COVID-19. The 2024 report is set against a very different backdrop of both regional and global conflicts, coupled with a drop in humanitarian funding for the Syria crisis.

The findings show improvements for refugees in health and education, likely a result of initiatives and policies set in place by the Government of Jordan in response to the COVID-19 pandemic. The majority of refugees continue to access health care (75 per cent of Syrians, and 79 per cent of families of other nationalities), reporting also a reduced burden on their total household budgets for health. More precisely, 29 per cent of refugees reported spending less than 10 per cent of their total budget on health expenditures, a decrease from 41 per cent for non-Syrians and 44 per cent for Syrian families since the 2022 Report.

In education, enrolment rates among children living in communities increased in the past two years, most likely due to a return to normal education nation-wide post COVID-19. The majority of refugee children (78 per cent of Syrians, and 84 per cent of non-Syrians) are enrolled in school, yet families continue to cite financial constraints as a barrier to attendance in school. A small but growing minority of children are engaged in work: since the previous survey, reports of Syrian children engaged in work tripled from 4 to 11 per cent.

More broadly, families are faced with more difficult decisions in prioritizing their shrinking household budgets, reporting higher instances since the last report of resorting to negative coping strategies. Almost two-thirds of families reported taking out a loan, buying food on credit, as well as a reduction in non-food non-essential expenditure, to make ends meet.

Specifically, World Bank analysis shows a concerning increase in poverty rates for refugees living in Jordan, with 67 per cent of all registered refugees classified as poor in 2023, up from 57 per cent in 2021. Specifically, the poverty rate for Syrians in host communities increased from 62 per cent to 69 per cent, while the non-Syrian population experienced a rise from 50 per cent to 53 per cent.

From 2021 to 2023, significant changes were made in the volume and transfer value of humanitarian cash assistance, which has been a lifeline to these families. Since the last iteration of this survey in 2021, cash assistance from humanitarian actors in the Basic Needs and Food Security sectors was cut by almost forty percent.⁹⁷ This report does not reflect any further reductions in humanitarian assistance after data collection in 2023.

Economic empowerment and livelihoods in 2022 were constrained due to the pandemic-induced pause on economic activity nation-wide, while the challenges in 2024 could be attributed to other reasons. A refugee family living in a host community receives on average a lower level of income compared to two years ago, and they continue to source at least half of their income from cash assistance. Coupled with the changes in cash assistance programmes in 2023, and challenges with work permit renewal, limited livelihood opportunities continue to be challenging to access. Refugees in communities remain heavily indebted, reporting average accumulated debt of 1,348 JOD (Syrians) and 1,246 JOD (non-Syrians), approximately six times higher than their average monthly incomes, and close to double the level of debt incurred by refugees living in camps (on average 969 JOD in Zaatari, and 838 JOD in Azraq).

Employment among refugees living in communities has remained stable since 2021. However, the VAF 2024 shows that refugees continue to work in hazardous environments. Employed Syrian refugees report a higher exposure to unsafe working environments, with 82 per cent of Syrians facing at least one type of hazard compared to 75 per cent of non-Syrians. This marks a relatively stable trend compared to 2021, when 81 per cent and 72 per cent of working Syrians and non-Syrians respectively, reported exposure to at least one hazardous risk. Families reported that more women are searching for work but unable to find a job. The data shows a slight decrease in the proportion of Syrian refugees holding work permits at 7 per cent compared to 8 per cent in 2021.

At the household level, the data shows an increase in reports of resorting to food based coping strategies to deal with hunger, compared to 2021. The largest increase was the percentage of non-Syrian households reporting the need to limit their portion sizes, which increased from 58 to 72 per cent. For Syrians, the prevalence increased from 58 to 64 per cent over the same period. Furthermore, using this dataset, WFP estimates that the quality of food consumption has deteriorated over the past two years,

⁹⁷ *ActivityInfo*

calculating a diminishing percentage of families with “acceptable” food consumption (dropping for Syrians three percentage points to 54 per cent, and for non-Syrians five percentage points to 53 per cent).

Families living in communities continue to prioritise expenditure on food and rent from their total budget. The data suggests families accept poorer housing standards. More families are found to live in less acceptable shelter conditions: Using the same metrics of assessment, the proportion of refugees living in sub-standard living arrangements increased from 55 to 70 per cent.

The 2024 survey included a novel component, through a joint collaboration with UNHCR’s Innovation Service and the International Security & Development Centre, to establish a baseline that measures refugees’ vulnerability to climate change, from the household’s perspective. The findings show that 40 per cent are vulnerable to varying degrees. Unsurprisingly, the research finds that refugee households living in camps such as Azraq and Zaatari are more likely to be vulnerable to the effects of climate change due to their exposure to the effects of rain, flooding, and extreme heat on their shelters.

Further, the findings show that few refugees have the capacity to adapt in the face of expected climate events, showing that there is room to increase awareness among refugee communities on climate change, which may equip them with an improved sense of preparedness for future weather-related challenges. These findings may be able to support the Government of Jordan to gain evidence to highlight how climate change is affecting all residents of Jordan.

While the report shows improvements in some indicators since 2022, the increase in poverty rates is worrying and deserves close monitoring, at a time when the refugee response is likely to continue facing funding challenges.

Annex

Figure 98: VAF dependency score | VAF tree

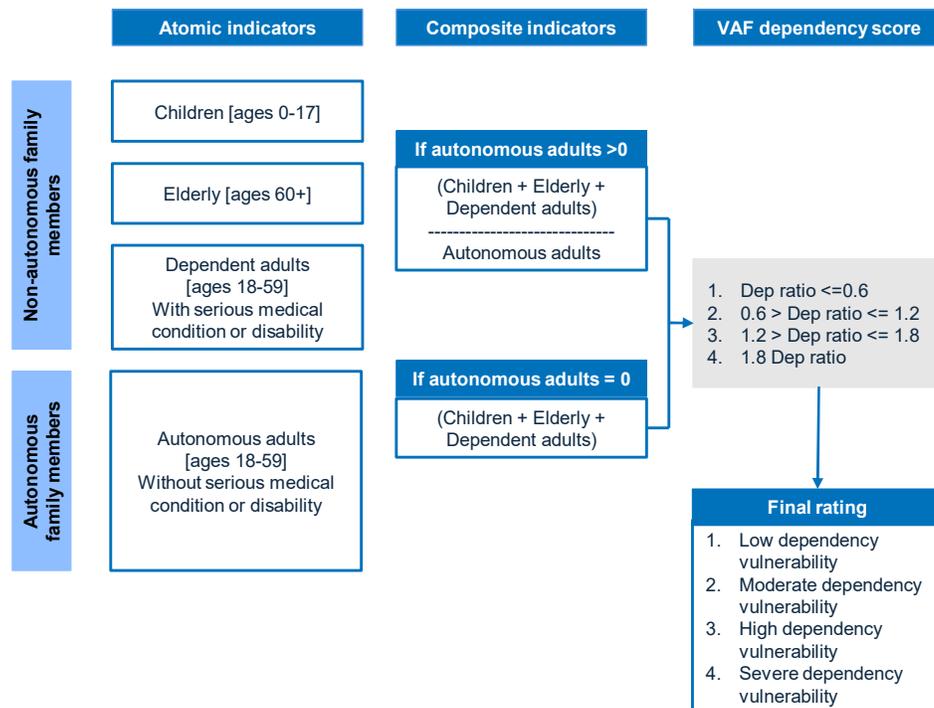


Figure 99: VAF shelter score | VAF tree

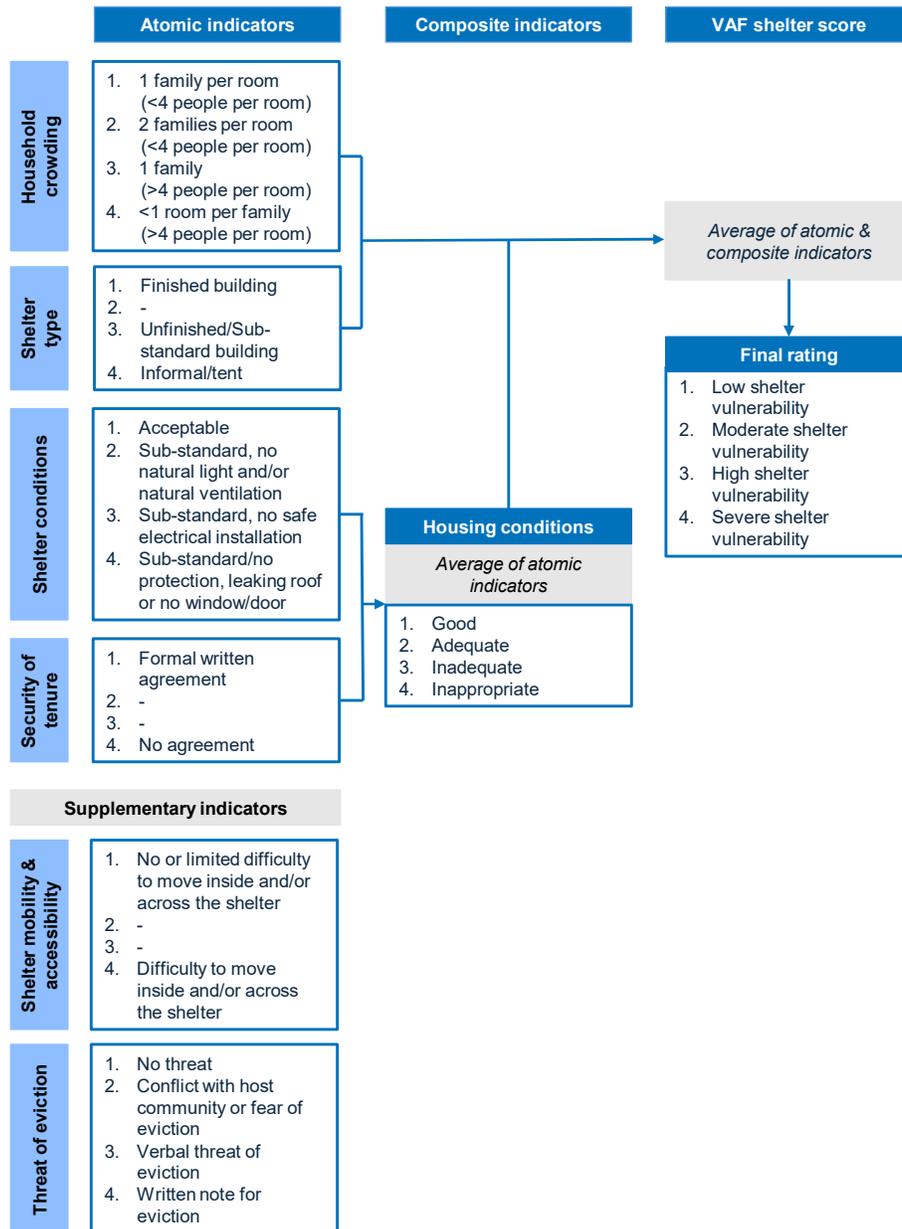


Table 7 : Household assets | Syrian vs non-Syrian households (%)

Asset	Non-Syrian refugees	Syrian refugees
Floor mattress	76%	94%
Beds	63%	43%
Blankets	95%	97%
Table chairs	40%	24%
Sofa set	50%	30%
Cabinets	67%	72%
Kitchen utilities	92%	95%
Water filter	19%	25%
Fridge	77%	84%
Freezer	11%	13%
Gas/electric oven	31%	39%
Gas stove	56%	54%
Kerosene stove	1%	1%
Water heater	56%	50%
Water pump	20%	16%
Washing machine	69%	84%
Electric fan	77%	83%
Air conditioner	11%	6%
Electric lamp	70%	70%
Fireplace	1%	3%
Electric heater	8%	4%

Figure 100: VAF WASH score | VAF tree

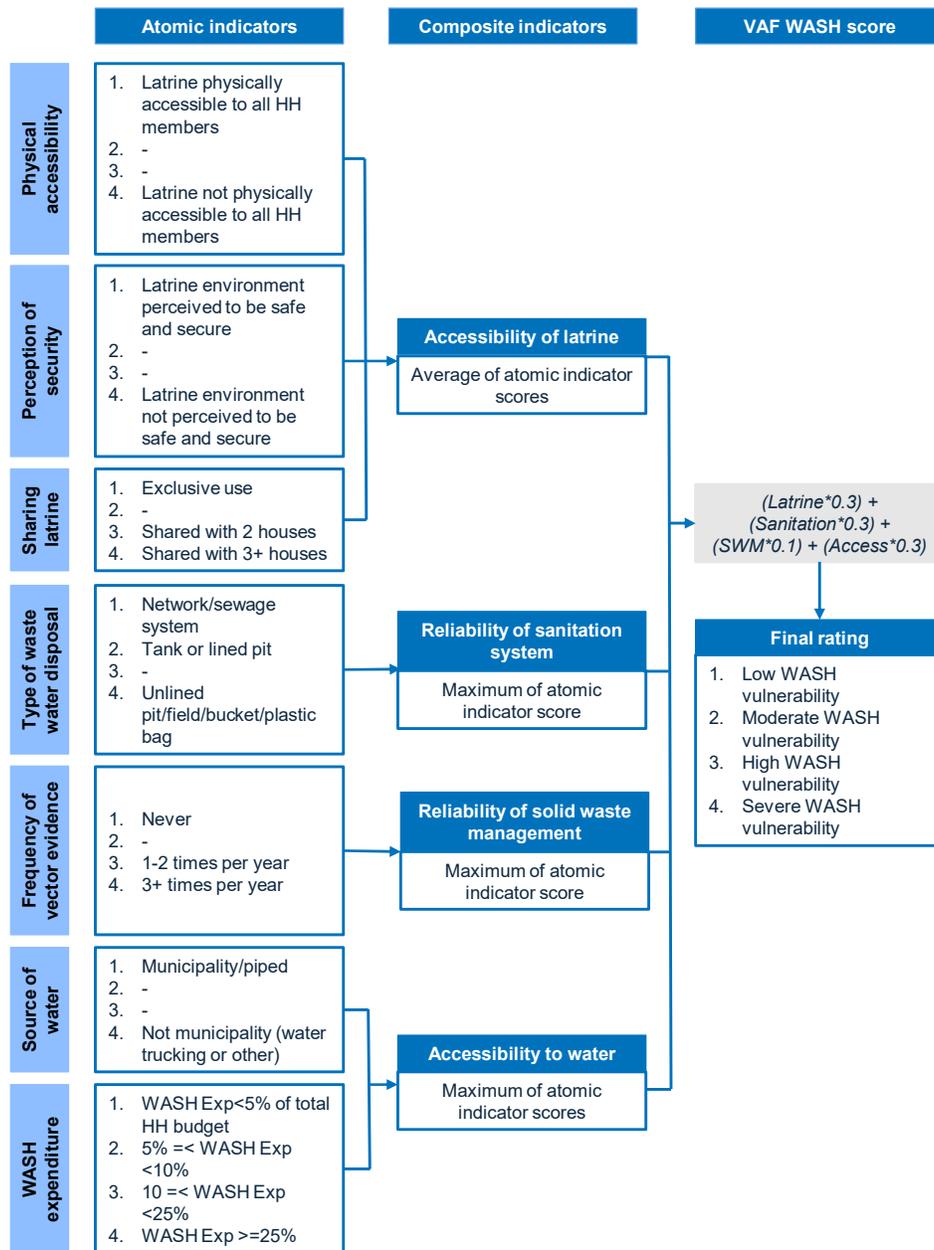


Figure 101: Climate vulnerability index I Index tree

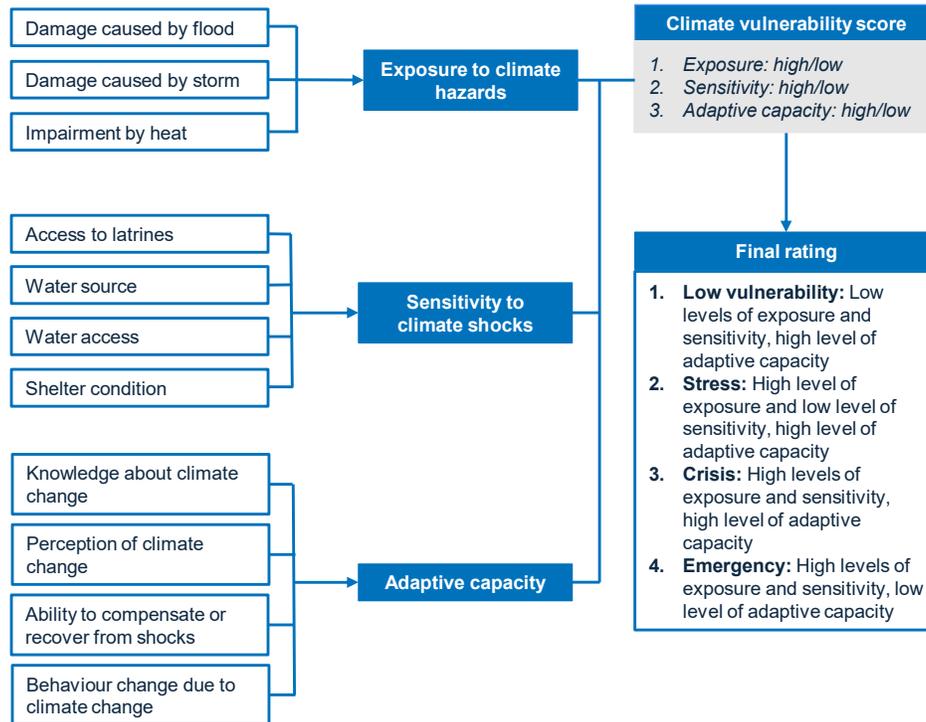
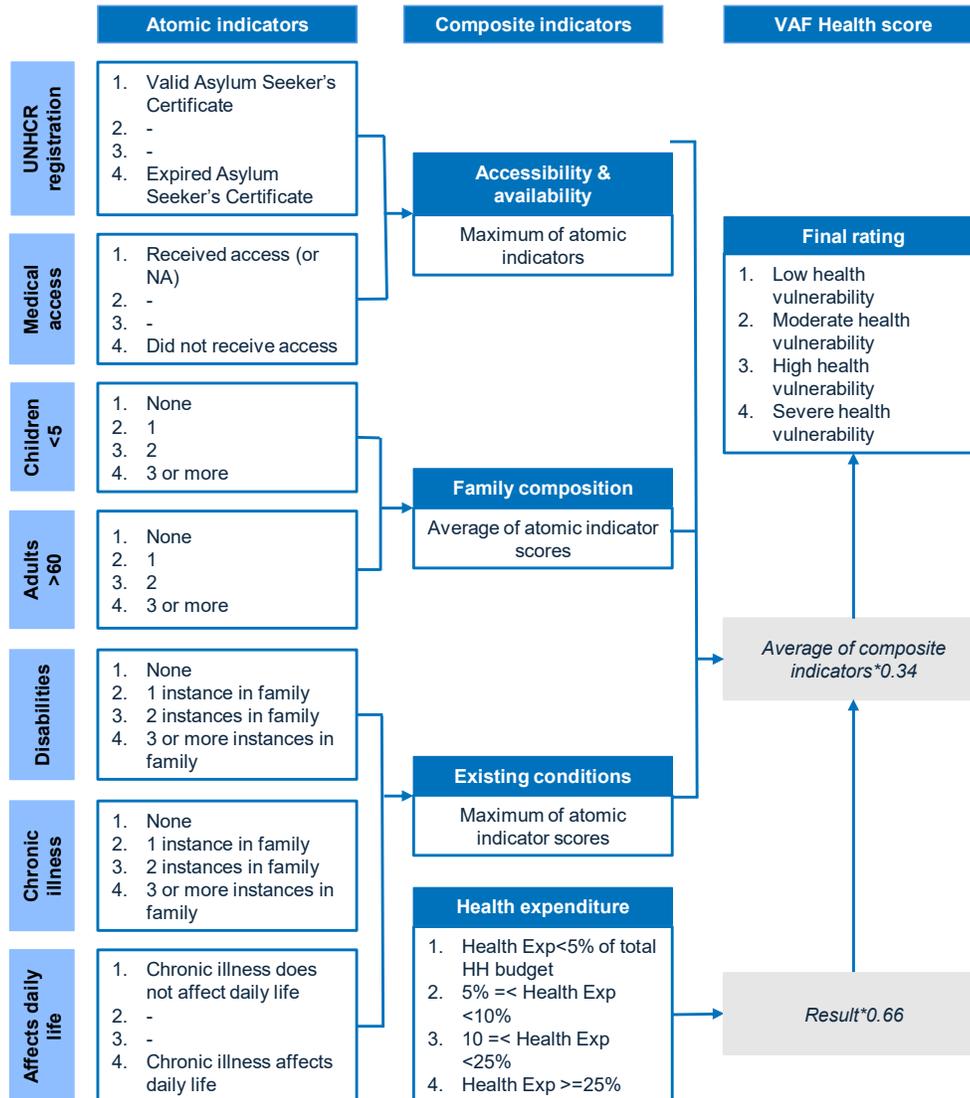


Table 8: Climate vulnerability sub-index components

Sub-Index	Camp
Exposure	DamageShelterFlood
	DamageShelterStorm
	Impairment Heat
	EventsExpectationHeat
	EventsExpectationFlood
	EventsExpectationDrought
	EventsExpectationStorm
	EventsExpectationCold
Sensitivity	NoWaterDrink
	NoWaterOther
	DwellingShock30
	DwellingShock30
	SocialSafetyNet (50 JOD)
	AirConditioningUsage
	TypeOfShelter
	RoofCondition
	OpeningsConditions
	ElectricalCondition
	LightVentilationCondition
	AccessToDwellingCondition
	WaterSource
	WaterReliability
	WaterStorageCapacity
	LatrineAccess
	LatrineExclusiveuse
	LatrineSafe
	TypeOfWasteWater
	FrequencySolidWaste
	EnumeratorJudgement
	WaterSupplyEnough
ClimateChangeKnowledge	
ClimateChangeNow	
Adaptive Capacity	ClimateChangeExpectation
	ClimateChangeBehaviorChange
	- Changed transportation
	- Energy efficiency
	- ChangeMigration
	- ChangePlantedDifferentCropsVegetables
- ChangeSolid waste management	

	- ChangeWater_conservation
	- Other
	RiskAttitude
	Time Preferences
	SocialTrust

Figure 102: VAF health score | VAF tree



Acknowledgements

This report brings together the findings of a comprehensive household survey aimed at understanding the situation of refugees living in Jordan. We are deeply grateful for the contributions of many individuals and organizations who made this survey possible. Our heartfelt thanks go to the respondents who participated in the data collection process. Their cooperation and insights were crucial to the success of this survey.

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Thank you

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VULNERABILITY ASSESSMENT FRAMEWORK

SOCIO-ECONOMIC SURVEY OF REFUGEES IN HOST COMMUNITIES

June 2024



UNHCR Jordan

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