UNHCR
The UN Refugee Agency

VULNERABILITY ASSESSMENT FRAMEWORK:
SOCIO-ECONOMIC SURVEY ON REFUGEES

JORDAN
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List of Acronyms

ACF	Action Against Hunger
ACE	Azraq Camp Employment Office
ASC	Asylum-Seeker Certificate
CARI	Consolidated Approach for Reporting Indicators of Food Insecurity
CPI	Consumer Price Index
CVI	Climate Vulnerability Index
DHS	Demographic and Health Survey
DoS	Department of Statistics
DQA	Data Quality Assurance
ECMEN	Economic Capacity to Meet Essential Needs
ECMWF	European Centre for Medium-Range Weather Forecasts
FGD	Focus Group Discussion
FCS	Food Consumption Score
FSOM	Food Security Outcome Monitoring
GBV	Gender-Based Violence
HAUS	Health Access and Utilization Survey
HEIS	Household Expenditure and Income Survey
HHs	Households
IBV	Incentive-Based Volunteering
ILO	International Labour Organization
IMF	International Monetary Fund
INGO	International Non-Governmental Organization
IOCC	International Orthodox Christian Charities
IPCC	Intergovernmental Panel on Climate Change
JIF	Jordan INGO Forum
JOD	Jordanian Dinar
KG	Kindergarten
LFS	Labour Force Statistics

LFPR	Labour Force Participation Rate
MoI	Ministry of Interior
NRC	Norwegian Refugee Council
PA	Participatory Assessment
PHQ	Patient Health Questionnaire
PSEA	Protection Against Sexual Exploitation and Abuse
RSD	Refugee Status Determination
SRAD	Syrian Refugee Affairs Directorate
UN CC: Learn	United Nations Climate Change: Learn
UNDP	United Nations Development Programme
UNFCCC	United Nations Framework Convention on Climate Change
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNRWA	United Nations Relief and Works Agency
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme
WHO	World Health Organization

Executive Summary

The Socio-Economic Survey on Refugees in Jordan (referred to as the VAF survey[1]) is an initiative led by UNHCR, the UN Refugee Agency, in collaboration with the World Bank and World Food Programme. Conducted every two years, the survey enables tracking of changes in refugees' living situation over time. The last data collection was undertaken in 2023, and referred to as the 2024 VAF.

This is the seventh iteration of the VAF survey for refugees living in host communities, and the third iteration for refugees living in camps. This iteration combines the assessment of refugees residing in both host communities and refugee camps into one report, allowing for a comprehensive country-wide comparison of and across all refugees registered with UNHCR in Jordan ('registered refugees').

For the 2026 VAF survey, 3,920 refugee households residing in host communities and 985 refugee households residing in Azraq and Zaatari refugee camps were randomly sampled to provide a comprehensive, representative and multisectoral overview of refugees' living conditions and the protection of their rights within Jordan.

Key findings

Demographics: Household profiles indicate marked constraints, characterized by low adult educational attainment and a high prevalence of disability and chronic illness, broadly similar refugee profiles compared to 2023. The average size of refugee households is five members, with larger households observed in refugee camps – seven members in Zaatari and six in Azraq. Sixty-one per cent of adult refugees reported elementary school as their highest level of education, while 11 per cent had no schooling.

Disability levels are high, with half of refugee households including at least one member with a disability, and 69 per cent of households reporting at least one member with a chronic illness. The prevalence of disability and chronic illness increase dependency by reducing the number of individuals in a household that are able to contribute income or care, while increasing the number of individuals who require financial and caregiving support.

Basic needs and food security: Despite relative stability in poverty rates since 2023, economic vulnerability has deepened. Updated UNHCR poverty data analysed by the World Bank shows that poverty levels among refugees in

[1] *The Socio-Economic Survey was previously called the Vulnerability Assessment Framework, or 'VAF survey'. To ease legibility, the report refers to the survey and its findings as "VAF". It should be noted that irrespective of its name, the survey covers many elements that are significant to refugee protection.*

Jordan remain high, with 66 per cent living below the poverty line of 89 JOD per person per month. While average monthly household income has increased since 2023, households consistently spend beyond their means, with significant and unsustainable gaps between income and consumption. As a result, reliance on borrowing has intensified across all population groups, with 93 per cent of refugee households now holding debt. Average household debt stands at 1,557 JOD.

Spending patterns have shifted notably. Refugees in host communities are now allocating more to food than to rent, reversing previous trends and indicating heightened pressure to meet basic consumption needs. To cope, refugees accumulate rental arrears with landlords, exposing themselves to threats of eviction and legal disputes. Food security has declined since 2023, with a sharp rise in the proportion of households experiencing moderate or severe food security, particularly among those living in host communities. While some improvements are observed in food consumption scores, diet quality remains poor, characterized by reliance on carbohydrate-rich foods.

Access to Work: Employment outcomes among refugees in Jordan remain constrained by a challenging labour market alongside legal restrictions and additional costs associated with formal work. Thirty-four per cent of working-age refugees are employed, with the highest rate observed among Syrians in host communities (36 per cent), and the lowest rate observed among refugees of other nationalities (24 per cent), reflecting the additional legal barriers the latter faces in accessing formal work. These employment rates reflect broad stability since 2023. Unemployment rate stands at 38 per cent, with particularly high rates in camps, reflecting increased competition for limited opportunities as refugees seek work to meet essential needs.

Employment remains concentrated in low-skilled sectors such as construction and agriculture. Work can be precarious for refugees living both in host communities and in camps, with widespread exposure to hazards in the workplace and abuses common in the workplace. Work permit coverage among Syrians remains low. Refugee households earn an average of 152 JOD per month from work, with higher income levels for those living in host communities than in camps. Within host communities, at 175 JOD, Syrian households earn substantially more than households of other nationalities (81 JOD), again reflecting restrictions for the latter on formal work.

Protection: Eighty-four percent of refugees in Jordan reported feeling safe or very safe in their neighbourhoods. Refugees reported high levels of awareness of essential response services to gender-based violence (GBV), with 88 per cent aware of both health services and psychosocial and case

management services. However, concerning attitudes were identified, with 33 per cent of refugees considering violence against women justified in certain circumstances.

Risks to children remain, with 8 per cent of refugee children reportedly working. Most working children report being exposed to hazardous conditions. Early marriage, though not widely reported, continues to affect a small proportion of children aged between 15 and 18 years of age.

A minority of refugee households reported facing disputes (12 per cent). Disputes are predominantly social in nature, especially in the camps. Financial disputes, mainly related to rent, are more commonly reported by refugees living in host communities. The majority of refugee households that experienced a dispute did not seek support to help resolve it and did not pursue formal legal action, mainly because they did not believe it was necessary. Refugees also expressed concern about possible repercussions and high legal fees.

Education: School enrolment rates among refugee children in Jordan remain relatively high, with 82 per cent of school-aged children enrolled in the 2024/25 academic year. Enrolment is highest among children of other nationalities (91 per cent) compared to Syrian children in host communities who have lowest enrolment rates (80 per cent). Enrolment declines with age, and the average age at which children stop attending school is 13. Financial constraints remain the primary barrier to education, particularly for refugees living in host communities, where costs related to transportation limit access despite fee waivers. Having a serious health condition, disability, or special needs remain substantial barriers to accessing education. Among children not enrolled, 60 per cent have missed three or more consecutive years, making re-integration difficult. Access to post-secondary opportunities remains limited, with low participation in both vocational training (4 per cent) and higher education (5 per cent).

Health: Refugees face persistent healthcare needs, with health-related spending edging up since 2023. Seventeen per cent of refugees in Jordan reported having at least one disability and 24 per cent reported having at least one chronic illness**.** Mental health concerns are widespread, with nearly 3 in 4 adults experiencing some level of depression, often affecting daily life. Access to healthcare has been largely consistent with 2023 levels for all refugees. Seventy-six per cent of refugees in host communities reported being able to access care when needed, while 93 per cent of refugees in camps reported access to healthcare within camps. However, only 45 per cent of camp residents reported they were able to access care outside the camp setting, highlighting ongoing barriers for camp residents in accessing external health services, which are often more specialized and unavailable within the camp. Refugees are facing

rising health-related financial pressure. Average monthly health-related spending is 41 JOD. While it is higher for refugees in host communities (43 JOD) than in camps (31 JOD), spending on health has increased by approximately 10 per cent in both settings since 2023.

Quality of housing: Living conditions of refugees in host communities remain a concern, as results point to trends of refugee households moving to lower quality and informal settlements. In host communities, similar to 2023, most refugees live in rented accommodation (90 per cent). Three in four refugees in host communities live primarily in formal, finished buildings. Only 39 per cent reporting acceptable shelter conditions. Common issues include sub-standard roofs and damaged doors or windows (30 per cent), alongside structural safety risks, particularly in poorer-quality housing. While access to electricity and basic services is widespread, affordability is a major challenge: 41 per cent reported rent is never affordable, and many households accumulate debt due to an average rent payment gap of 30 JOD per month.

Within the camps, refugees continue to live in temporary shelters. Acceptable shelter conditions are reported by 53 per cent of households in Azraq and 33 per cent of households in Zaatari, compared to 58 per cent and 25 per cent in 2023. While crowding is rare in host communities, it affects 42 per cent of households in Azraq and 20 per cent of households in Zaatari.

Water, sanitation, and hygiene: Access to WASH services among refugees in Jordan remains generally high, though uneven across locations and dependent on housing types. Conditions are worst for those living in informal settlements, which are rarely connected to formal WASH services. Across host community and camp settings, overall access to basic WASH services remains relatively strong - 70 per cent of households reported having sufficient water to meet basic needs, although challenges persist due to limited storage capacity. In host communities, 85 per cent of refugee households are connected to municipal water networks. A comparable proportion of camp households rely on the camp water network.

Climate vulnerability: Climate vulnerability among refugees in Jordan remains significant. Consistent with 2023, 37 per cent of households are exposed to climate risks to varying degrees. Vulnerability is highest among refugees living in informal settlements or in refugee camps, where poor housing conditions, limited services, and high exposure to climate hazards reduce households' ability to cope. Refugees' resilience and preparedness levels remain low, driven by limited financial resources, with 39 per cent reporting that they do not use any climate-related conservation practices. Climate awareness is also limited, with 41 per cent of refugees reporting no

knowledge of what ‘climate change’ means. Despite some improvements in housing conditions, vulnerability persists, highlighting continued exposure and limited resilience to climate-related shocks.

Introduction

Jordan continues to face overlapping economic and social challenges. Despite this, the country remains a resilient and generous host for refugees, who constitute a significant proportion compared to overall population. As of December 2025, the country hosts approximately 444,000 refugees registered with UNHCR[2], almost 95 per cent of whom are from Syria, followed by refugee populations from Iraq, Yemen, Sudan, and Somalia.[3]

The Jordanian economy shows modest but steady recovery following a prolonged period of stagnation, with the IMF projecting GDP growth of 2.7 per cent in 2025.[4] Despite this progress, significant economic pressures persist. Public debt has reached 91 per cent of GDP, unemployment stands at 16 per cent, and inflation continues to strain household incomes.[5,6] At the same time, Jordan faces growing exposure to climate-related risks, particularly water scarcity, which threatens livelihoods and public services. These combined challenges are likely to deepen refugee vulnerabilities, limiting access to basic needs and increasing reliance on humanitarian support.[7]

While the Government of Jordan has made notable progress in enabling refugees' access to national systems, particularly in education, healthcare and certain social services, rising costs and limited resources continue to restrict access for many vulnerable households. The majority of refugees (81 per cent) live outside of refugee camps, residing in urban and peri-urban areas, primarily in and around Amman, Irbid, and Mafraq. The remaining 19 per cent of refugee population live in camps, mostly in two official sites: Zaatari, located in the north, and Azraq, in the northeast. As at time of writing this report, Zaatari Camp hosts around 50,000 refugees, while Azraq Camp is home to approximately 33,000 individuals. Both camps are jointly managed by the Government of Jordan's Syrian Refugee Affairs Directorate (SRAD) and UNHCR.

The fall of the Assad government in Syria has improved prospects for return for some refugees. Over 177,000 Syrian refugees registered with UNHCR in Jordan returned to Syria between 8 December 2024 and 31 December 2025.[8] In January 2025, 40 per cent of Syrian refugees in Jordan expressed plans to return within the year, while in June the proportion planning to return within the next year declined to 22 per cent. The drop in return

[2] *This report anchors around the year during which data was collected while the situation is changing. As of end of April 2026, this figure stood at 411,760 refugees. Monthly figures are reported on Jordan Operational Data Portal: https://data.unhcr.org/en/country/jor*
[3] *In addition, Jordan is home to more than 2.39 million registered Palestine refugees under UNRWA's mandate.*
[4] *IMF. (n.d.). Jordan. Retrieved from https://www.imf.org/*
[5] *UNRWA. (2025, November). Reporting period: June to October 2025. https://www.unrwa.org/*
[6] *Jordan Department of Statistics (DoS). (2025, December 2). Department of Statistics: Unemployment Rate Declined in the Kingdom to 16.2%. Retrieved March 27, 2026, from: https://dosweb.dos.gov.jo/DataBank/News/Unemployment/2025/unemp_Q3_2025_en.pdf*
[7] *UNHCR. (2026). Jordan Strategy.*
[8] *As at end of April 2026, this figure has increased to 192,350 individuals; updated figures can be retrieved on https://jordanapps.unhcr.org/dashboard/*

intentions reflects that many refugees who previously intended to return had already done so, rather than a significant decline in willingness to return, while refugees consistently cited ongoing security concerns, availability of shelter and housing, and limited livelihood opportunities in Syria as key factors influencing their decisions.[9]

Despite these evolving dynamics, vulnerabilities remain serious among those who continue to reside in Jordan, particularly refugees reliant on humanitarian assistance and those living in substandard housing or in camps with limited livelihood opportunities.

Scope and objective of the Socio-Economic Survey

The Socio-Economic Survey on Refugees in Jordan, also known as the Vulnerability Assessment Framework (VAF), has been led by UNHCR in Jordan since 2014. Fielded every two years, it tracks changes in refugees' living conditions over time, helps to identify protection risks and serves the needs of partners across interagency working groups.

For this edition, UNHCR continued its collaboration with the World Bank and the World Food Programme (WFP) to update and harmonize poverty and food security metrics. It also led the analysis and reporting for the Climate Vulnerability section, while Voluntās, the research consultancy supporting this project, worked in close collaboration with UNHCR to lead the analysis and reporting for all other sections. The report supports the response to refugee needs by providing consistent data over time, serving as a targeting framework, and strengthening coordination among humanitarian, development, and government actors. It helps inform partners' strategic decisions, supports evidence-based planning, and underpins recommendations for sector responses and policy change.

Core objectives of the survey are to:

1. Understand key trends and changes in the living conditions of refugees in Jordan.
2. Identify trends on protection risks and emerging challenges to underpin programming policy recommendations related to the refugee response in Jordan.

[9] *UNHCR (2026, February 15). Year-End Analysis on Returns to Syria from Jordan, December 2024 - December 2025.*

What's new in the 2026 VAF

- Reports and dashboards for camp and host community data are now combined into single products, improving comparability between subgroups of refugees based on place of residence and nationality, while keeping data collection tailored to each context.
- New sections have been introduced under the **Protection** chapter to address emerging areas of interest, covering disputes, GBV, safety, and violence against women.
- The methodology used to assess mental health is now based on the PHQ-9, a standardized mental health module used by medical practitioners globally[10].
- A new module within the questionnaire was developed to ask sensitive questions to refugees, ensuring a confidential space was assured during the survey.
- The questionnaire was reviewed with interagency sector chairs and updated based on lessons from the last round, improving question flow, logic, and alignment with sectoral information needs.

Reader's guide

Each chapter is structured as follows: a sectoral context, a summary of key findings, and an analysis of indicators. Some chapters also include a box of definitions, where relevant.

[10] *Kroenke, K., Spitzer, R.L. and Williams, J.B.W. (2001), The PHQ-9: Validity of a brief depression severity measure, in Journal of General Internal Medicine, Volume 16, No.9, 606-613*

Methodology

Sampling and unit of analysis

In line with the 2024 VAF, the 2026 VAF applies a stratified random sampling approach to ensure representation across refugee populations in Jordan. Stratification is based on nationality and location. For Syrian refugees in host communities, strata focus on the main governorates where most refugees reside - Amman, Irbid, Mafraq, Zarqa, Balqa, and Madaba - with the remaining low-population areas grouped together. Zaatari and Azraq are maintained as separate strata for camp populations due to their size and characteristics. Refugees of other nationalities are stratified by nationality (Iraqi, Yemeni, and Other) at the national level, reflecting population distribution patterns. Samples were drawn from the UNHCR ProGres registration database and include refugees in urban, peri-urban, and rural areas.

A hybrid sampling approach has been used, combining a fixed minimum with a proportionate-to-size additional allocation. Each stratum received a minimum of 300 households, with additional households added based on each stratum's share of the total population. The overall sample includes approximately 6,100 households, with a targeted increase in camp locations to improve precision for specific subgroups.

Results presented in the report are weighted to reflect the sampling design and account for non-response and household clustering effect. Each case receives a base weight corresponding to its probability of selection, with adjustments for response rates within strata. Since weighting and sampling are initiated at the case level using available population data from ProGres, households that consist of more than one case (i.e., registration groups) have been adjusted accordingly.

The case remains the principal unit of analysis in the VAF, corresponding to a UNHCR registration group composed of a principal applicant and their dependents. However, recognizing the complex living arrangements among refugees in Jordan, several additional levels of analysis are incorporated:

- **Individuals**: Used for modules such as health, education, and livelihoods.
- **Families**: Typically align with nuclear family structures within cases.
- **Households and sharing groups:** Refer to individuals living under the same roof who pool some or all resources for at least 15 of last 30 days prior to the interview.

This multi-level structure enables the VAF to analyse both individual and collective aspects of vulnerability. For example, while income and cash assistance are captured at the case

level, expenditure and consumption are assessed at the sharing-group or household level to reflect how resources are actually distributed and shared among co-residents.

New Module: Randomly selected adult

In addition to the main household-level interviews, the 2026 VAF incorporated a Randomly selected Adult (RA) module designed to capture perspectives that extend beyond the profile of the principal applicant or the primary respondent. After completing the household roster, the data collection tool randomly selected one adult aged 18 or above within the household using an automated algorithm. This approach ensured that all eligible adults had an equal probability of selection without replacement, thereby reducing selection bias. To reduce attrition rates, this specific module was sometimes conducted through a follow-up visit to accommodate the needs of selected individuals.

By broadening the respondent pool, the module enhances representativeness for topics likely to vary across demographic groups. It has therefore been used to collect information on financial inclusion, feelings of safety, perceptions related to GBV, and aspects of mental health. These topics are expected to differ across demographic groups and limiting them to the main respondent profile could introduce systematic bias.

Given the sensitivity of these topics, the RA module followed privacy and interview-quality safeguards. The selected adult was only interviewed if enumerators were able to confirm that the conversation could take place privately, without other household members present and without anyone overhearing or influencing responses. This protocol aimed to minimize key sources of bias, including social desirability bias, power-dynamics bias (e.g., presence of spouses or elders), and intra-household authority bias, which are known to distort reporting on sensitive issues. If privacy could not be ensured, the module was skipped for that household to protect respondent safety and data integrity.

Importantly, the random selection process was preserved throughout implementation, and no substitutions or targeted follow-ups were made to favour participation by any specific demographic group. Enumerators were not permitted to replace the randomly selected adult or to prioritize interviews with particular household members to improve response rates. As a result, the realized sample composition reflects the natural outcome of the random selection and availability under privacy constraints. Overall, 54 percent of completed RA interviews were conducted with female respondents, consistent with the underlying adult population structure and differential availability for private interviews rather than deliberate oversampling.

Responses collected through the RA module were weighted to restore representativeness at the adult population level. Post-stratification adjustments were applied by sex, age group, and nationality, incorporating corrections for non-response both at the individual

selection stages. These adjustments ensure that estimates derived from the module reflect the broader adult refugee population in Jordan rather than only those who were available or willing to complete a private interview. As a result, the RA module provides a more reliable and inclusive understanding of key dimensions such as financial behaviours, attitudes toward GBV, and mental health indicators across the adult population.

Enumerator trainings

UNHCR and Mindset jointly conducted five-day face-to-face training sessions for the enumeration team. The training sessions included comprehensive background information on the study, 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 delivered: training on the mental health questionnaire was led by the International Medical Corps, the food expenditure module was guided by a WFP specialist, and sessions on protection, legal, and shelter topics were conducted by UNHCR specialists. 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 also 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 and in-person refresher trainings to provide consistent feedback to the research and enumeration team.

Data quality assurance

For the 2026 VAF, data was collected face to face between July 27, 2025, and October 16, 2025. 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:** day-to-day data quality monitoring checks have been done including automated data quality check reports and visualization. This 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 are 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 ProGres, UNHCR's corporate, centralized registration database. Consequently, it is only comprised of cases that have maintained their status as active registered refugees with UNHCR. The VAF has always excluded refugees who have never been registered with UNHCR or are currently inactive (unless living within a targeted household). As a result, the results of the study may not accurately represent vulnerabilities of the refugee population that is not registered with UNHCR.

Access constraints in Azraq camp: Access constraints affected data collection in Azraq camp. As a result, some households and individuals residing in Azraq camp were excluded from the sample. Findings related to Azraq camp residents should therefore be interpreted with caution, as partial coverage may result in lower precision and increased variance in related estimates.

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 respondents may answer 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, obtained informed consent, and conducted referrals to relevant UNHCR Protection staff as and when they were required for follow up.

Informant bias: In some modules, responses were provided by an available household member or group representative on behalf of others. As a result, information may reflect the respondent's own knowledge, perceptions, or assumptions rather than those of all household members. This can lead to partial or inaccurate reporting, particularly for topics where information is not directly observable or independently verifiable. As responses were not systematically validated against external records, some degree of reporting error may remain. This limitation is partially mitigated by the inclusion of the **RA module**, which captures information directly from a randomly selected household member, reducing reliance on proxy reporting for selected individual-level indicators and helping to balance potential informant bias across households.

Data Analysis and Validation

Throughout the iterative process of data analysis, UNHCR and Voluntās developed disaggregation tables of the indicators described within this report. These tables will be made available in addition to the cleaned, anonymised dataset on UNHCRs Microdata Library.[11]

The findings reflected within this report have undergone validation with sectoral focal points, through presentation of key findings at each of the Sector Working Group meetings held in March and April 2026.

[11] *https://microdata.unhcr.org/index.php/home*

1. Demographics

This chapter begins by outlining key characteristics of the sample reached by the 2026 VAF survey. These characteristics are consistent with the overall population trends observed in UNHCR's registration database ProGres and thus provides additional assurance of the robustness of the sampling methodology detailed in the previous chapter.

The remainder of the chapter presents a profile of the registered refugee population using weighted individual- and household-level attributes. It covers key demographic indicators, including marital status, educational status, labour force participation, and interfamilial dependencies such as prevalence of disability and chronic illness.

Characteristics of the sample

A total of 24,752 refugees registered in Jordan were surveyed for the 2026 VAF[12]. The final analytical sample included 23,787 individuals from 5,981 families living in 4,905 households. Refugees in both host communities and refugee camps were surveyed.

Refugees living in host communities

***Figure 1:** Sample distribution of refugees in host communities*
Individuals, families, and households (N)

Individuals	Families	Households
Total: 17,953	**Total: 4,751**	**Total: 3,920**
Syrian: 14,639	Syrian: 3,512	Syrian: 2,878
Iraqi: 233	Iraqi: 438	Iraqi: 374
Yemeni: 118	Yemeni: 427	Yemeni: 349
Other: 2,963	Other: 374	Other: 319

Refugee camps

[12] *Of these, 965 individuals were not registered with UNHCR and were therefore excluded from the analysis at the individual level. These may be Jordanian nationals in cases where they live with registered refugees in the same household, or Palestinian refugees.*

***Figure 2:** Sample distribution across refugee camps*
Individuals, families, and households (N)

Individuals	Families	Households
Total: 5,834	**Total: 1,230**	**Total: 985**
Azraq: 2,121	Azraq: 398	Azraq: 362
Zaatari: 3,713	Zaatari: 832	Zaatari: 623

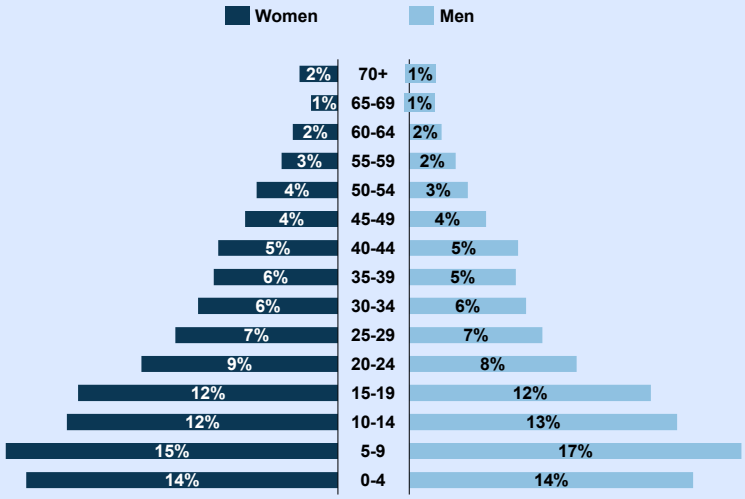
For the purpose of the survey and subsequent analytics, refugee individuals, families, and households are frequently categorized into four population groups based on their nationality and place of residence: Syrian in host communities, refugees of other nationalities in host communities, and Syrian refugees in camps, specifically Azraq, and Zaatari.

Age and gender

Among individuals in the sample, 51 per cent were female and 49 per cent were male. The proportion of men was higher among other nationalities in host communities (54 per cent) compared to the other population groups, where it ranged between 48 and 49 per cent.

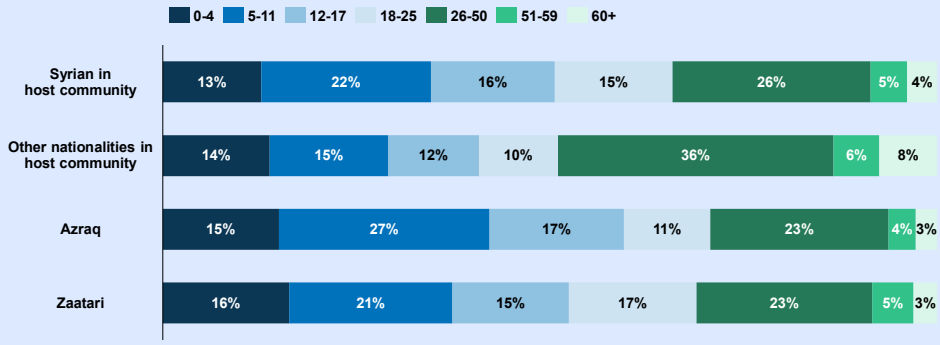
As shown in Figure 3, the proportions of males and females are broadly similar across age groups.

***Figure 3:** Sample distribution across age groups, by gender*
Percentage of individuals (%)



Age distribution is generally similar across population groups, with some minor differences in specific age segments (see Figure 4). Azraq has a relatively younger population, with 27 per cent of the sample aged 5-11, the highest among all groups. Zaatari has the largest share of young adults aged 18-25 at 17 per cent. Other nationalities in host communities tend to be older, with 36 per cent aged 26-50, compared to around 23 to 26 per cent in other groups. Across all groups, those aged 51 and above represent a relatively small share, generally below 10 per cent.

***Figure 4:** Sample distribution across age groups, by nationality and residence[13]*
Percentage of individuals (%)



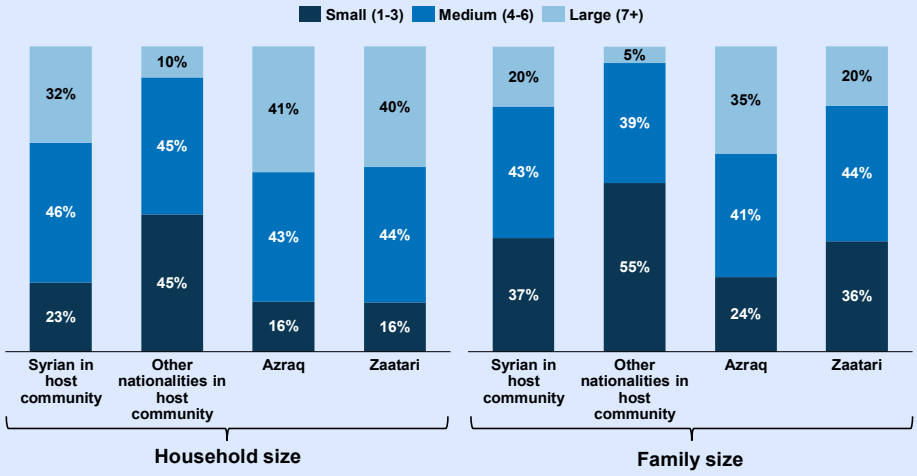
[13] *Figures may not add up to 100 per cent due to rounding.*

Household and family size[14]

The average household size within the sample is five members, with larger households observed in refugee camps - seven members in Zaatari and six in Azraq. Compared to 2023, household size in Azraq has remained stable, while in Zaatari it has increased from six to seven members. In host communities, households are smaller, averaging five members among Syrians and three among other nationalities; while Syrian household size has remained stable compared to 2023, households of other nationalities have declined from an average of four members.

The average family size in the sample is four members. As with households, families in refugee camps are larger, averaging five members in both Azraq and Zaatari, with no change from 2023. In host communities, Syrian families average four members compared to three among other nationalities, with family size remaining stable for both groups.

***Figure 5:** Household and family size, by nationality and residence[15]*
Percentage of households/families (%)



Characteristics of the population

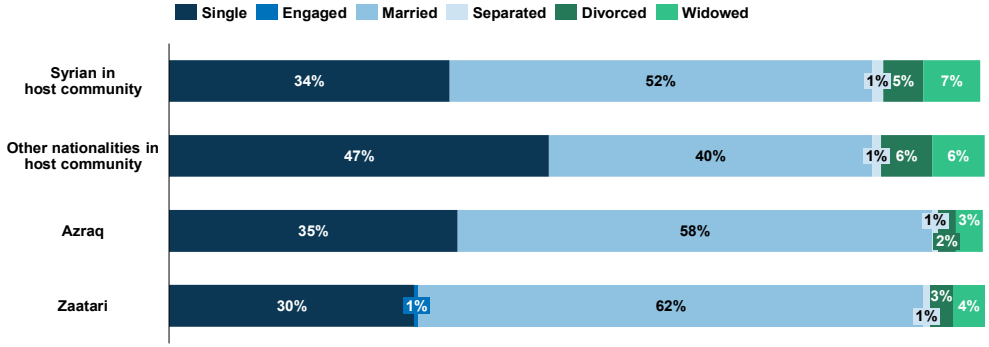
Marital status

Among individuals aged 15 and above, just over half are married (52 per cent). A substantial share reported being single (35 per cent), while smaller shares are widowed (6

[14] *Refer to the **Methodology** section for an understanding of the difference in definition between household and family.*
[15] *Figures may not add up to 100 per cent due to rounding.*

per cent) or divorced (5 per cent). Figure 6 presents the marital statuses by the four main sub-groups.

***Figure 6:** Marriage status, by nationality and residence*[16]
Percentage of individuals aged 15+ (%)



As shown in Table 1, men are more likely than women to be single, but women are more likely to be divorced or widowed.

***Table 1:** Marital status, by gender*[17]
Percentage of individuals aged 15+ (%)

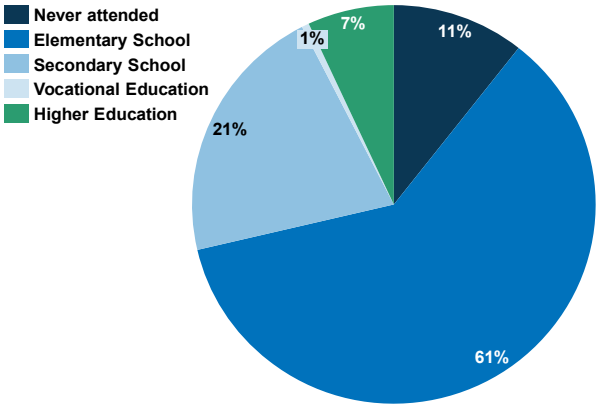
Population	Single	Engaged	Married	Separated	Divorced	Widowed
Men	43%	0%	54%	0%	2%	1%
Women	29%	0%	50%	2%	7%	11%

Adult education

While children's current education status and enrolment are covered in the **Education** chapter, this section focuses on the highest level of education attained by adults. Among individuals aged 18 and above, 61 per cent reported elementary school as their highest level of education, while 21 per cent have completed secondary school. A small share completed vocational training (1 per cent) or higher education (7 per cent). Notably, 11 per cent have never attended school, indicating that there is a considerable share of adults with no formal education.

[16] *Figures may not add up to 100 per cent due to rounding.*
[17] *Figures may not add up to 100 per cent due to rounding.*

***Figure 7:** Adult level of education*[18]
Percentage of individuals aged 18+ (%)

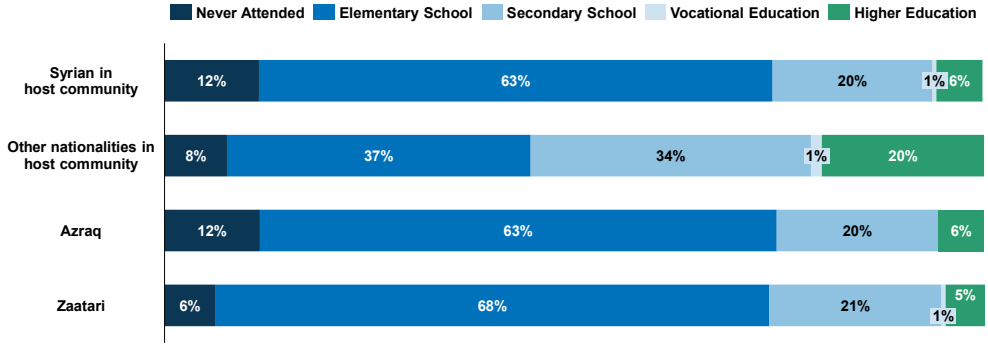


As shown in Figure 8, a larger proportion of Syrians in host communities and individuals in Azraq reported having never attended school (12 per cent across both), compared to other nationalities in host communities (8 per cent) and those in Zaatari (6 per cent).

There are no other discrepancies among Syrian refugees' education levels whether they live in camps or in host communities. Almost two thirds of Syrians have completed elementary education, around one fifth completed secondary education, and only a small share completed vocational training (around 1 per cent) or higher education (around 5 per cent). In contrast, the education profile of refugees of other nationalities shows a more even distribution, with fewer stopping at elementary level (37 per cent), a higher share completing secondary education (34 per cent), and a large proportion attaining higher education (20 per cent).

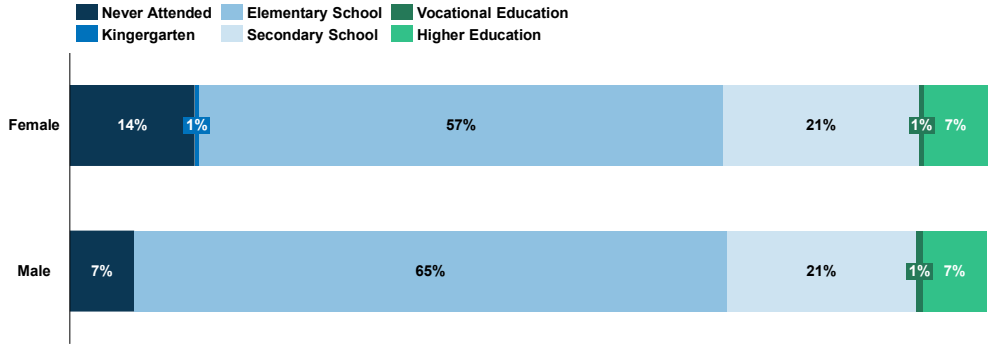
[18] *Figures may not add up to 100 per cent due to rounding. Kindergarten was an option for this question, selected by 35 individuals out of 11,796, resulting in an overall share of 0 per cent.*

***Figure 8:** Adult level of education, by nationality and residence*[19]
Percentage of individuals aged 18+ (%)



A larger proportion of women reported never having attended school (14 per cent) compared with men (7 per cent), while a smaller proportion of women reported elementary school as their highest level of education (57 per cent compared with 65 per cent of men). At higher levels of education, there are no notable gender differences. These trends are similar to those observed in the 2024 VAF.

***Figure 9:** Adult level of education, by gender*[20]
Percentage of individuals aged 18+ (%)



Labour force participation

The survey asked all individuals aged 5 and above whether they had engaged in any work-related activities in the 30 days prior to the interview. While this section focuses on individuals aged 15 and above, findings for children aged 5-17 whose employment status is defined differently are analysed in more detail in the **Protection** chapter, which also covers prevalence of child labour and exposure to hazardous working conditions. For adults (aged 18-59), further disaggregated analysis, including exposure to hazardous work, is presented in the **Access to Work** chapter.

[19] *Figures may not add up to 100 per cent due to rounding. Kindergarten was an option for this question, selected by 35 individuals out of 11,796, resulting in an overall share of 0 per cent across all population groups.*
[20] *Figures may not add up to 100 per cent due to rounding.*

Among respondents aged 15 and above, 47 per cent participate in the labour force, which is broken down to 29 per cent who are 'employed' and 19 per cent who are 'unemployed' - those not working but actively seeking work.[21] The remaining 53 per cent are not in the labour force, meaning they are neither employed nor seeking work.[22]

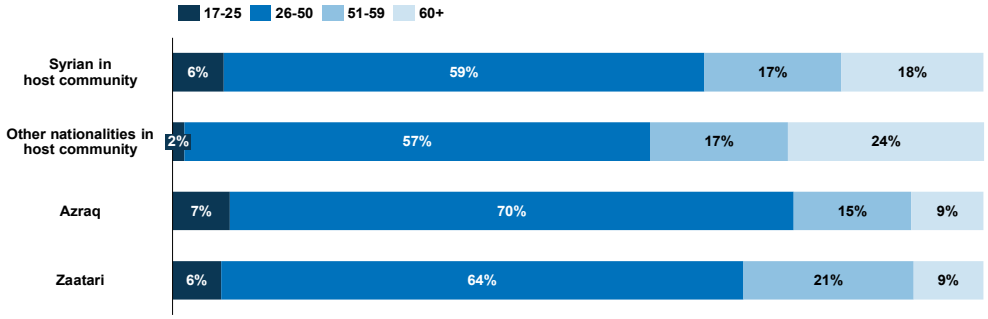
Labour force participation is substantially higher among males than females, with 72 per cent of males either employed or seeking work compared to 26 per cent of females.

Characteristics of the head of the household

The majority of refugee households are headed by individuals aged 26-50 (60 per cent), with equal shares being headed by individuals aged 51-59 and 60+ (17 per cent). A small proportion are headed by individuals aged 17-25 (6 per cent).

This pattern is consistent across all population groups; however, the prevalence of younger heads of households (aged 26-50) tends to be higher in Azraq (70 per cent), compared to Zaatari (64 per cent), Syrian households (59 per cent), and other nationalities in host communities (57 per cent).

***Figure 10:** Age of head of household, by nationality and residence*
Percentage of households (%)



The majority of households are male-headed[23] (67 per cent), compared to female-headed households (33 per cent). Female-headed households are slightly more common in host communities (34 per cent) than in camps (29 per cent). Households are also more likely to be female headed when the head is older, with 51 per cent of households reporting being headed by women aged 60 or above.

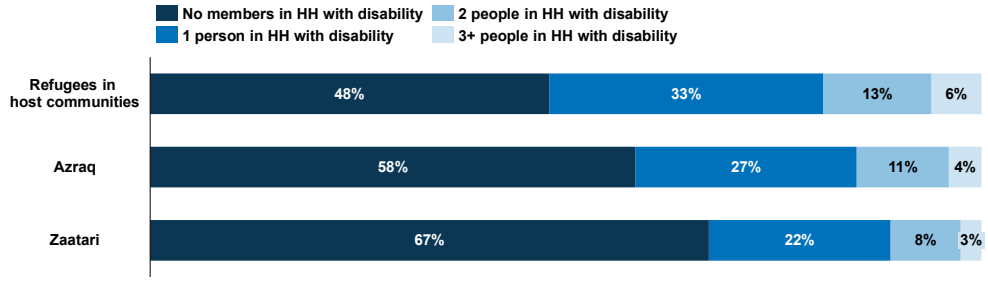
[21] *Figures may not add up to 47 per cent due to rounding.*
[22] *Definitions of labour force participation, employment, and unemployment are provided in the **Access to Work** chapter.*
[23] *The gender of the head of household is self-reported by household members. During data collection, the enumerator presents the respondent with a list of household members and asks them to identify the head of household. The gender of the individual identified then determines whether the household is classified as male headed or female headed. This definition is distinct from whether females are alone in a household with dependents.*

Disabilities and chronic illnesses in household

The VAF survey utilizes the standard set of questions from the Washington Group Short Set to assess whether an individual has a disability.[24] Fifty per cent of households include at least one member with a disability. This includes 32 per cent of households with one person with a disability, 13 per cent with two people with a disability, and 5 per cent with three or more.

Refugee households in host communities are more likely to include at least one member with a disability, with similar proportions among Syrian (53 per cent) and other nationality households (51 per cent). In the camps, this is more common in Azraq (42 per cent) than in Zaatari (33 per cent).

Figure 11: ***Household members with disability, by nationality and residence***[25]
Percentage of households (%)

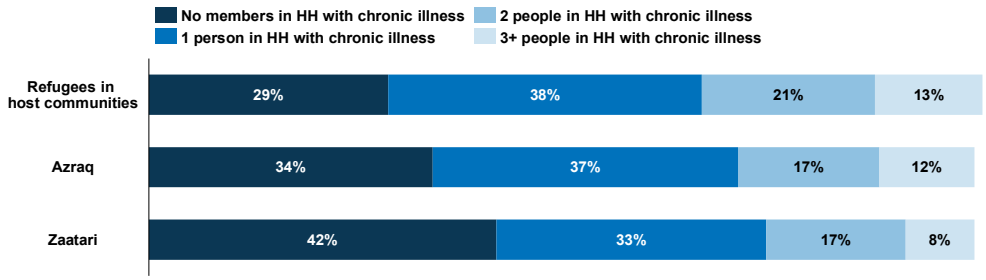


Among refugee households, 69 per cent reported having at least one member with a chronic illness[26]. This includes 37 per cent of households with one member with a chronic illness, 20 per cent with two members, and 12 per cent with three or more.

As with disability, chronic illness is more frequently reported among refugees in host communities, with similar rates among other nationalities and Syrian households (around 70 per cent), while within camps it is more common in Azraq (66 per cent) than in Zaatari (58 per cent).

[24] *A detailed definition of disabilities is provided in the* ***Health*** *chapter*
[25] *Figures may not add up to 100 per cent or sum to match other figures reported due to rounding.*
[26] *A detailed definition of chronic illness is provided in the* ***Health*** *chapter*

***Figure 12:** Household members with chronic illness, by nationality and residence*
Percentage of households (%)



Dependency ratio

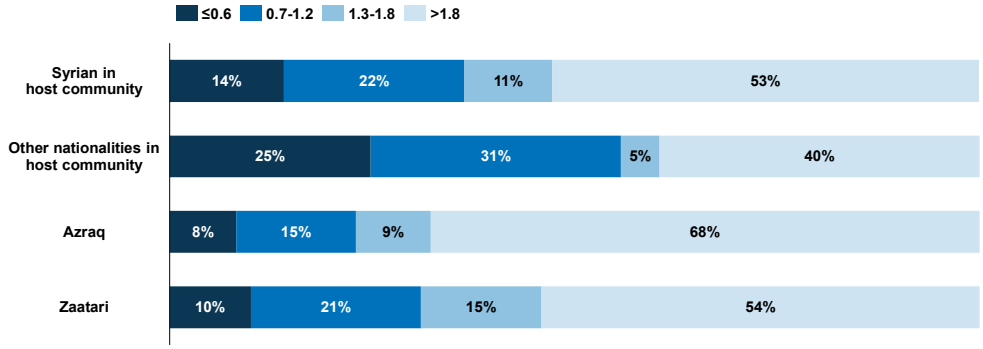
The dependency ratio measures the number of dependents in a household relative to the number of working-age (18-59) members who are able to work. Dependents include children (aged <18), older persons (aged 60+), and adults (18-59) who suffer from a disability or chronic illness. The ratio therefore reflects the share of household members who are likely to rely on others for financial support compared with those who are potentially able to work.

A dependency ratio greater than one indicates that there are more dependents than working-age household members, which may increase the financial burden on those who are able to work and place additional strain on the household overall.

Dependency levels are high across all refugee households, with 52 per cent reporting a dependency ratio greater than 1.8, meaning there are more than 1.8 dependent individuals for every adult household member able to work. Twenty-three per cent report a dependency ratio between 0.7 and 1.2, suggesting a more balanced ratio between dependents and working-age members. Fifteen per cent have a dependency ratio of 0.6 or lower, reflecting relatively low levels of dependency within the household.

Differences in dependency ratios by nationality and place of residence reflect the patterns observed in household and family size. Refugees of other nationalities typically have lower dependency ratios, with 56 per cent reporting an average dependency ratio of 0 to 1.2. In contrast, the other population groups are more likely to fall in the higher dependency brackets. Seventy-seven per cent of households in Azraq and 69 per cent in Zaatari have a dependency ratio of 1.3 or higher, compared with 64 per cent of Syrian households in host communities, reflecting the overall larger family sizes.

***Figure 13:** Dependency ratio, by nationality and residence*[27]
Percentage of households (%)



Key takeaways

- Characteristics of the sample match closely demographic characteristics of the population registered refugees based on UNHCR's administrative records (ProGres).
- The majority of refugee households include at least one member with a disability or chronic illness.
- Thirty-three per cent of households are headed by females.
- More than half of the households have a dependency ratio greater than 1.8, implying there are more than 1.8 dependent individuals for every adult household member.

[27] *Figures may not add up to 100 per cent due to rounding.*

1. Basic Needs & Food Security

Sectoral context

Based on the World Bank-supported 2017-18 Household Expenditure and Income Survey (HEIS), the Government of Jordan reported the national poverty rate among Jordanians to be 16 per cent.[28] Since then, rising inflation and higher food prices have continued to erode household purchasing power and food security. Inflation has risen by 3 per cent since the last survey in 2023, with the Consumer Price Index (CPI) - which measures changes in the average prices of goods and services consumed by households - rising from 110 points in December 2023 to 113 points in December 2025.[29]

In response to growing needs, the National Aid Fund supported more than 249,000 vulnerable Jordanian families with cash transfers in 2025.[30] As for refugee-targeted humanitarian assistance, beginning in 2023, funding shortfalls forced WFP to implement retargeting for eligible beneficiaries, reducing beneficiary coverage from 465,000 to 410,000 people during the second half of the year. Further prioritization in July 2024 led to the suspension of assistance for an additional 100,000 individuals.[31]

For many refugee families, income-generating opportunities remain scarce and irregular, leaving large segments of the population heavily dependent on external support to cover essential expenditures such as food, rent, and utilities. Refugees living in host communities experience high levels of unemployment, and income from work is often insufficient to meet household needs. As a result, many households rely on alternative income sources, including humanitarian assistance and remittances.

In camps, refugees remain highly dependent on humanitarian assistance. WFP provides monthly blanket food assistance of 15 JOD per person - an amount reduced by 35 per cent since 2023 due to funding shortfalls. UNHCR complements this support with quarterly cash assistance for essential non-food items, such as cooking gas, diapers, and sanitary pads. Despite this support, UNHCR's Financial Health Baseline indicates that 95 per cent of refugees reported difficulty meeting necessary living expenses, with nearly three quarters

[28] *World Bank. (2025, October). Poverty and Equity Brief – Jordan.*
[29] *Department of Statistics. (2025, December). Consumer Prices (Inflation) 1.77% for 2025. Retrieved March 4, 2026, from: https://dosweb.dos.gov.jo/*
[30] *National Aid Fund. (2024). Annual report 2024. https://naf.gov.jo/EBV4.0/Root_Storage/AR/EB_RelatedItems/%D8%A7%D9%84%D8%AA%D9%82%D8%B1%D9%8A%D8%B1_%D8%A7%D9%84%D8%B3%D9%86%D9%88%D9%8A_2024.pdf*
[31] *WFP. (2025). Cost of Inaction: The Impact of WFP Assistance Cuts on Refugees in Jordan. Food Security Outcome Monitoring (FSOM), Special Edition – Quarter 3 2025*

describing these challenges as 'very severe'.[32] The same assessment found that 72 per cent of refugee households would be unable to cover even a single day of essential needs if assistance were disrupted.[33]

Food security remains a central concern among Jordan's refugee population as food prices continue to rise. Currently, 77 per cent of refugees in Jordan are considered food insecure.[34] In host communities, 30 per cent of Syrian families and 26 per cent of families of other nationalities reported difficulty purchasing food in late 2024, compared with 25 per cent and 28 per cent respectively in late 2023. In the camps, the proportion reached 32 per cent in Azraq and 34 per cent in Zaatari, up from 28 per cent and 30 per cent the previous year.[35,36]

Across both host community and camp settings, debt has become a common coping mechanism for financing basic household needs. According to the UNHCR 2024 Financial Inclusion and Financial Health baseline survey, 74 per cent of refugees borrowed money in the past year, primarily to cover essential living expenses. Informal loans - typically from family, friends, or local shopkeepers - remain the primary source of credit, while formal financial services are largely inaccessible, with 57 per cent of refugees lacking access to options, such as bank accounts or mobile wallets. Debt levels are also high relative to income, with average individual debt equivalent to six times monthly earnings.[37]

[32] *UNHCR. (2024, December). Jordan: Refugee Financial Inclusion and Financial Health in Jordan 2024 – Baseline Survey Report Volume I.*
[33] *ibid*
[34] *World Food Programme (WFP). (2025). Jordan - Country Profile.*
[35] *UNHCR. (2024, February 29). Socio-Economic Update on Refugees in Jordan – Q4 2023.*
[36] *UNHCR. (2025, May 20). Socio-Economic Update on Refugees in Jordan – Q4 2024.*
[37] *UNHCR. (2024, December). Jordan: Refugee Financial Inclusion and Financial Health in Jordan 2024 - Baseline Survey Report Volume I.*

Poverty, consumption, income, and debt

Key findings

Sixty-six per cent of refugees in Jordan live below the poverty line of 89 JOD per person per month, remaining stable since 2023 and up from 57 per cent in 2021. The share living below the poverty line is highest among Syrians in host communities (69 per cent), compared with 57 per cent among refugees of other nationalities and 62 per cent among refugees living in camps.

Refugees' spending patterns in 2025 show a marked shift, **with food surpassing rent as the largest budget item for refugees living in host communities**. This suggests a re-prioritization of essential food consumption, replacing rent - which had consistently been the highest expenditure for refugees living in host communities up until 2025.

Households tend to consume more than their monthly income, **with a gap between consumption and income observed across all population groups.** The largest gap is recorded in Zaatari (373 JOD), followed by Azraq (334 JOD), Syrians in host communities (151 JOD), then refugees of other nationalities in host communities (126 JOD).

Refugees in Jordan continue to make up for this shortfall through borrowing. **Ninety-three per cent of refugee households in Jordan reported holding debt, with an average debt level of 1,557 JOD.** With households becoming increasingly reliant on borrowing, debt levels have risen across all population groups since 2023. **Refugees borrow funds to buy food** in 74 per cent of camp-based households, compared to 40 per cent of households in host communities.

Poverty rates

In 2025, the One Refugee Poverty Line - hereafter referred to as the poverty line - is estimated at 89 JOD per person per month, reflecting the 2023 line adjusted for inflation.[38] World Bank estimates show that 66 per cent of refugees in Jordan live below the poverty line, remaining broadly stable since 2023, following a sharp increase from 57 per cent in 2021.

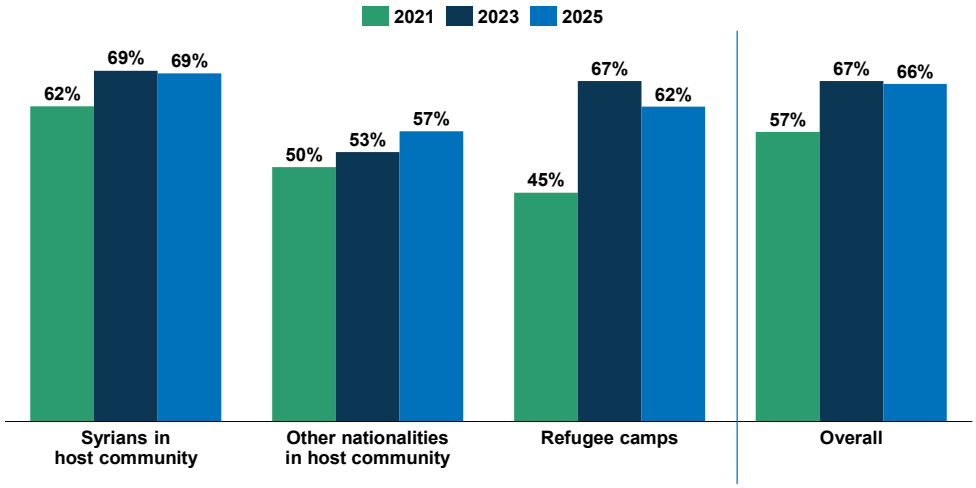
Trends vary by population group as shown in Figure 14. While poverty levels have remained stable among Syrian refugees in host communities, they increased slightly among refugees of other nationalities, rising from 53 per cent in 2023 to 57 per cent in

[38] *For details on construction of the One Refugee Poverty Line, see: Obi, C. (2023). "Poverty Measurement for Refugees in Jordan: A Technical Note".*

2025, and decreased slightly among refugees living in camps, from 67 per cent in 2023 to 62 per cent in 2025.[39]

Other World Bank poverty metrics show similarly stable trends since 2023. In particular, *poverty depth* - which measures the average distance that poor refugees are away from the poverty line - has remained broadly unchanged, as has *poverty severity* - which measures inequality among the poor by capturing how far below the poverty line some individuals fall compared to others.[40]

Figure 14: ***Poverty headcount rate, by nationality and residence***
Percentage of individuals (%)



While the above looks at the proportion of refugees below the poverty line based on per capita measures of household consumption, it is insightful to also analyse the distribution of poverty among the population groups. To do this, refugee households were divided into five equal quintiles based on per capita consumption, ranging from lowest to highest value, with lower consumption levels indicating relatively poorer households.

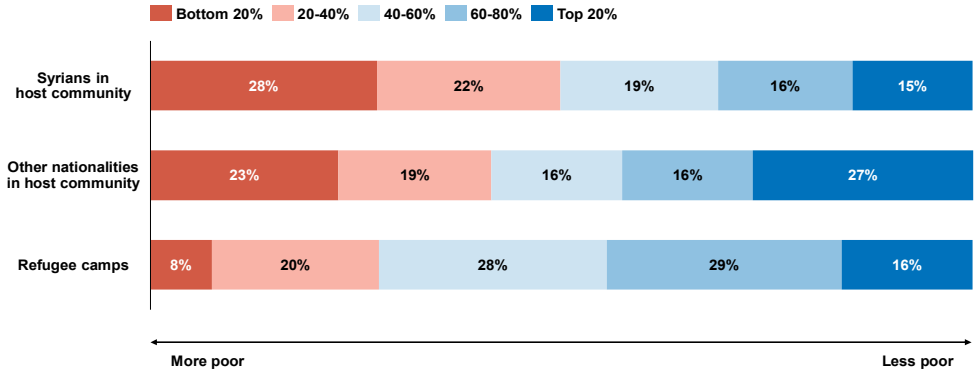
Figure 15 shows how the distribution of consumption varies between the population groups and the relative proportions of poor households for each group.

Refugee households of nationalities other than Syrian show a relatively even distribution across consumption levels, with roughly one fifth falling within each of the bottom four quintiles. Compared to Syrian households, they also have the largest share of households that are less poor, with 27 per cent in the highest consumption group, compared to 15 per cent for Syrians. For Syrian households in host communities, there is a large concentration

[39] *Derived from a 95 per cent confidence interval, the estimate ranges from 59 to 66 per cent for Syrian refugees in camp and 53 to 61 per cent for refugees of other nationalities*
[40] *Kryger, D. and Knippenberg, E., "Poverty Estimates for Refugees in Jordan, 2025" (World Bank, forthcoming).*

in the bottom two quintiles. In contrast, camp households are predominantly clustered in the middle, with 28 per cent in the third quintile and 29 per cent in the fourth quintile.

***Figure 15:** Poverty quintiles, by nationality and residence*[41]
Percentage of households (%)



Per capita consumption

This section gives an overview of consumption levels and assesses how refugees allocate their household budget, regardless of the source of expenditure - whether through income from work, assistance, or financed through borrowing.

Consumption levels have been broadly stable, with some minor variations across the years. Among refugees of other nationalities in host communities, monthly per capita consumption has seen a gradual decline, from 108 JOD in 2021 to 106 JOD in 2023 and 103 JOD in 2025. In contrast, monthly consumption among refugees in camps slightly increased to 92 JOD in 2025, returning to its 2021 level after declining to 83 JOD in 2023. A similar fluctuation is observed among Syrians in host communities, where monthly per capita consumption increased to 88 JOD in 2025, up from 80 JOD in 2023 and slightly above the 83 JOD recorded in 2021.

What do refugees consume?

Table 2 provides further details on the five largest monthly per capita consumption categories. Food consumption accounts for the largest share of refugees' budgets when compared against other needs such as rent and utilities for those living in host communities, as well as for households in camps.[42] Compared to 2023, monthly per capita food consumption has increased for all refugees at a faster rate than inflation. Monthly per capita rent has declined in host communities, falling from 24 JOD to 15 JOD among Syrians and

[41] *Figures may not add up to 100 per cent due to rounding.*
[42] *Rent and utilities costs are incurred only by refugee households in host communities. Within the camps, shelter and utilities are provided free of charge. The World Bank's analysis includes estimating and imputing the costs for these components for households in the camps.*

from 34 JOD to 21 JOD among refugees of other nationalities. For this latter group, the substantial decline in rent spending may partly explain the overall decrease in their monthly total per capita consumption.

On inspection of the relative allocations of consumption between 2025 and 2023, it appears refugees have adjusted prioritization between food and rent household spending: food is now the biggest consumption bucket and surpassed rent, which is most apparent among refugees in host communities where rent previously accounted for 30 per cent of total household consumption but now makes up less than 20 per cent of their total household budget (see Table 2). This is accompanied by potentially negative coping mechanisms whereby refugees accumulate debt to landlords by deferring or partly paying rent, or accept lower quality housing, as presented in the **Quality of Housing** chapter.

***Table 2:** Monthly per capita consumption, by nationality and residence*
Monthly per capita average (JOD)

Item	Syrians in host community		Other nationalities in host community		Refugee camps	
	Average consumption (JOD)	Percentage of total consumption (%)	Average consumption (JOD)	Percentage of total consumption (%)	Average consumption (JOD)	Percentage of total consumption (%)
Food	28 JOD	32%	27 JOD	26%	34 JOD	37%
Rent	15 JOD	17%	21 JOD	20%	19 JOD[43]	21%
Utilities	11 JOD	13%	13 JOD	13%	8 JOD[44]	9%
Tobacco	8 JOD	9%	9 JOD	9%	9 JOD	10%
Health	8 JOD	9%	8 JOD	8%	5 JOD	5%
Other[45]	18 JOD	13%	24 JOD	16%	17 JOD	13%
Total	**88 JOD**	**100%**	**103 JOD**	**100%**	**92 JOD**	**100%**

Income

While the **Access to Work** chapter focusses on income from work, this section looks at overall income, including work, cash assistance, remittances or pensions. The average monthly income for refugee households in Jordan is 238 JOD. Syrian households in host

[43] *Imputed figure, see Footnote42 above.*
[44] *ibid*
[45] *Other consumption represents the sum of consumption for cleaning, clothing, education, personal care, and transportation.*

communities reported the highest monthly average income (251 JOD), while households living in Azraq camp reported the lowest average at 191 JOD (see Table 3).

Compared to 2023, average monthly income has increased across all population groups. The largest rise is observed in Zaatari, where income increased by 10 per cent from 182 JOD to 201 JOD. Syrian households in host communities and those living in Azraq camp saw income increase by 5 per cent from 240 JOD to 251 JOD for the former, and from 182 JOD to 191 JOD for the latter. For refugees of other nationalities, income dropped by 6 per cent from 222 JOD to 209 JOD.

Despite this, income remains insufficient to cover monthly household consumption across all population groups, resulting in persistent monthly shortfalls, as outlined in Table 3.[46] Monthly shortfalls are particularly high among households in refugee camps, with an average shortfall of 373 JOD in Zaatari and 334 JOD in Azraq. In comparison, an average monthly shortfall of 151 JOD is observed among Syrian households in host communities, and 126 JOD among households of other nationalities.

***Table 3:** Household income and consumption, by nationality and residence*
Monthly average (JOD)

Population	Income	Consumption	Monthly shortfall
Syrians in host community	251 JOD	402 JOD	151 JOD
Other nationalities in host community	209 JOD	335 JOD	126 JOD
Azraq	191 JOD	525 JOD	334 JOD
Zaatari	201 JOD	574 JOD	373 JOD
Overall	238 JOD	416 JOD	178 JOD

Work income and humanitarian assistance remain the main sources of income for refugee households, though their relative proportions differ across groups (Figure 16). Camp-based refugee households depend equally on income from work (47 per cent) and assistance (50 per cent), with very limited contribution from other sources.

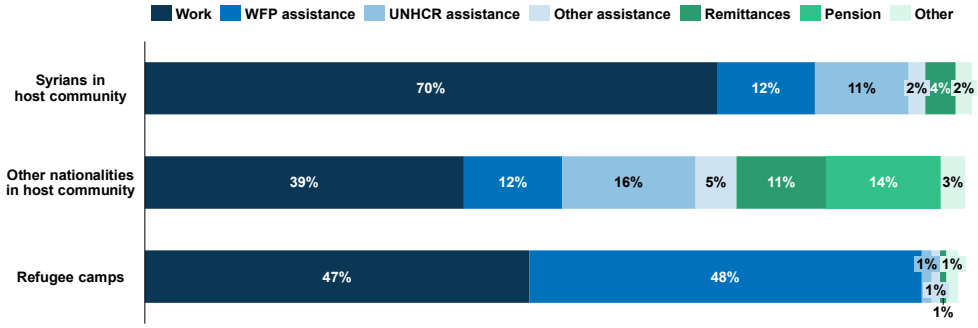
Among refugees in host communities, income patterns are more varied, partly due to the targeted nature of cash assistance compared to the blanket assistance provided in camps. Syrian households rely primarily on income from work (70 per cent), with assistance accounting for a smaller share (25 per cent).

Among refugee households of other nationalities, work represents a smaller share of income (39 per cent), reflecting the additional barriers to formal employment these groups

[46] *For camps, the shortfall calculation should be interpreted with caution: the World Bank calculation on consumption uses imputed rent and utilities figures due to these being in-kind services.*

face. As a result, income is more diversified across sources, including pensions (14 per cent) and remittances (11 per cent).

***Figure 16:** Income sources, by nationality and residence*
Household average (%)



Compared to 2023, the share of income derived from assistance has remained stable in the camps but declined for households in host communities due to decreased funding for these programs, from 37 to 25 per cent among Syrians and from 39 per cent to 33 per cent among refugees of other nationalities.

In 2025, the World Bank illustrated the vulnerability of refugee households to changes in assistance programs by measuring the proportion of refugees who would fall below the poverty line **in the absence of cash assistance**:

When assistance - both cash and in-kind support - is excluded from consumption as a funding source of expenditure, the share of refugees living below the poverty line of 89 JOD rises from 67 to 77 per cent, highlighting the extent to which refugees depend on assistance. As shown in Table 4, cash assistance plays a particularly critical role in refugee camps, where its contribution to keeping households above the poverty line is significantly greater than among refugee households - both Syrian and other nationalities - in host communities.[47] Without assistance, the World Bank estimates that 92 per cent of refugees in camps would be living under the poverty line.

Table 4: Headcount counterfactual poverty rate, by nationality and residence
Percentage of individuals (%)

Population	Poverty rate

[47] *Although this highlights the role of assistance in sustaining households above the poverty line, it does not reveal which households would slip into poverty without it, nor how the intensity of poverty would deepen among those already poor. Further examination of poverty depth is therefore needed to assess how much more severely refugees below the poverty threshold would be affected in the absence of cash assistance.*

	Including assistance	Excluding assistance
Syrians in host community	69%	75%
Other nationalities in host community	57%	64%
Refugee camps	62%	92%

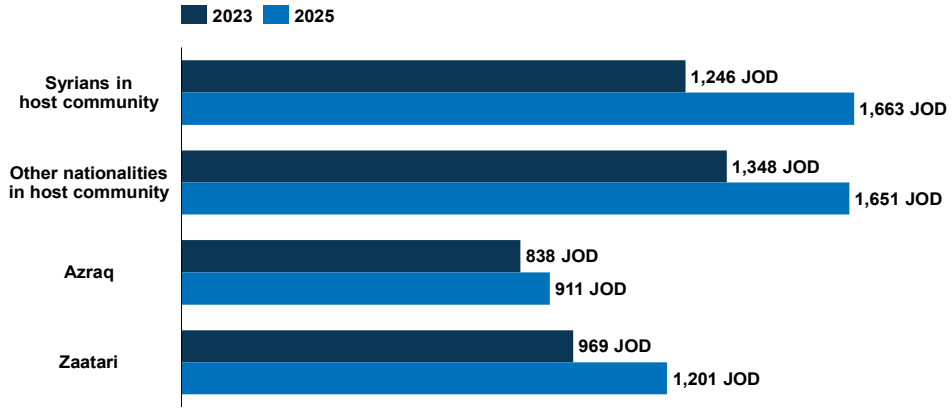
Debt

Ninety-three per cent of refugee households in Jordan reported holding debt. This represents an increase since 2023 from 85 to 94 per cent in host communities and from 84 per cent to 90 per cent in refugee camps. The rise suggests growing reliance on borrowing to bridge the gap between income and consumption.

Refugee households with outstanding debt owe an average of 1,557 JOD and continues to represent a level of debt that is six times monthly household incomes. Debt levels have risen substantially since 2023 across all groups.[48] The largest increase is recorded among Syrian households in host communities, where average debt rose from 1,246 JOD in 2023 to 1,663 JOD in 2025. This is followed by households in Zaatari camp, where debt increased from 969 JOD to 1,201 JOD. Over the same period, households of other nationalities in host communities saw average debt rise from 1,348 JOD to 1,651 JOD, while households in Azraq recorded an increase from 838 JOD to 911 JOD.

[48] *In 2023, respondents were asked to report their total accumulated debt as a single amount. In 2025, debt information was collected by category (e.g., shopkeeper, landlord, hospitals). Despite the change in methodology, the results remain broadly comparable across the two years.*

***Figure 17:** Average debt, by nationality and residence*
Household average (JOD)



Debt as a persistent coping strategy

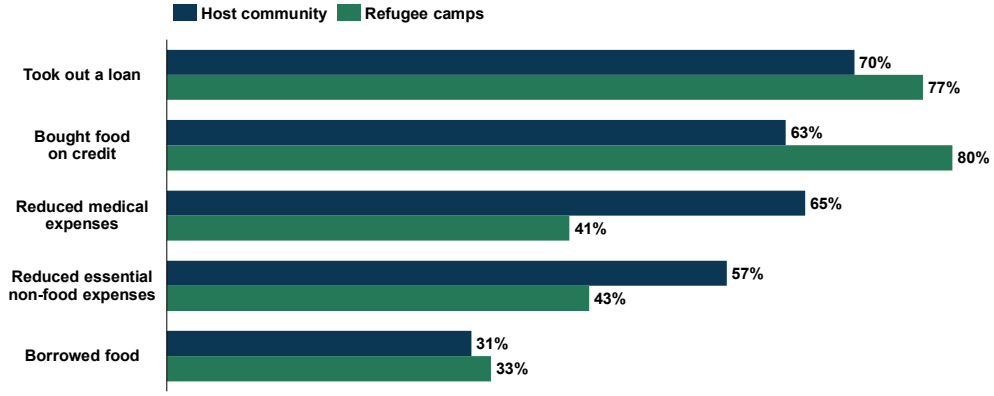
This survey continues to monitor households' resilience to economic shocks by evaluating coping strategies adopted over the past 30 days to meet their basic needs. This year's findings highlight the substantial and continued reliance on credit among refugee households facing economic difficulties.

Among all refugee households, the most commonly reported coping strategy is borrowing money, reported by 71 per cent of households, an increase from 66 per cent in 2023. This is followed by buying food on credit, reported by 65 per cent of households, which has remained stable since 2023. Meanwhile, 62 per cent of households reported reducing medical expenses by forgoing required medical treatments, and 55 per cent reported cutting other essential non-food expenditures.[49]

Figure 18 details the variations between households residing in host communities versus those in camps, showing some stark discrepancies in behaviour regarding buying food on credit and reducing other expenses. The wider implications and the protection risks that arise as a result of the constrained financial situation are detailed in the **Protection** chapter.

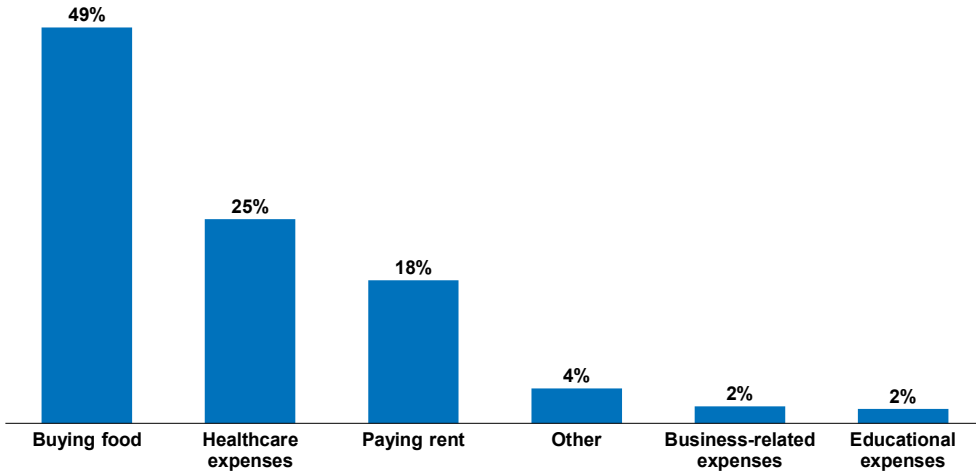
[49] *In the last iteration of this survey, respondents were not asked whether they reduced medical expenses as a coping strategy. Instead, they were asked whether they reduced essential non-food expenditure, under which medical expenses would have been included.*

***Figure 18:** Top five livelihood coping strategies adopted, by residence*[50]
Percentage of households (%)



The use of debt to meet basic daily needs is further confirmed when probing on the reasons for taking out debt: 45 per cent of refugees buy food, 28 per cent cover healthcare expenses and 18 per cent pay rent through borrowed funds.

***Figure 19:** Reasons for borrowing money*
Percentage of adults (%)



Borrowing money to buy food is much more common among refugees in camps (74 per cent) than for refugees in host communities (40 per cent). This reliance on borrowed funds has also been growing over time. In Azraq, the share rose from 69 per cent in 2023 to 77 per cent of households in 2025, while in Zaatari it increased from 62 to 73 per cent over the same timeframe.

[50] *Respondents were given the options 'yes', 'no', and 'no longer an option'. This graph shows the percentage of households that responded 'yes' to using the livelihood coping strategy in the last 30 days. Generally, between 0 and 2 per cent selected 'no longer an option' for each strategy reported above.*

The borrowing patterns among refugees in host communities mirror earlier evidence on how households have adjusted their spending priorities. In the poverty section, it was noted that refugees had shifted their consumption allocation from prioritizing rent first and food second, to food first and rent second. The reasons for borrowing reinforce this trend: in 2023, paying rent was the main driver, cited by 44 per cent of refugees living in host communities, while borrowing to purchase food was less common at 26 per cent. In 2025, this pattern reversed. Buying food became the leading reason for borrowing, reported by 40 per cent of refugees in host communities, whereas borrowing to cover rent declined to 21 per cent.

Although income increased between 2023 and 2025, debt rose at a much faster pace. This pattern explains why poverty remains high and why many refugee households continue to face substantial financial pressure, even though year on year poverty headcount rates have remained stable. If this trend persists, households risk becoming increasingly reliant on debt without a corresponding improvement in their ability to repay, which is unlikely to be financially sustainable.

Sources of debt

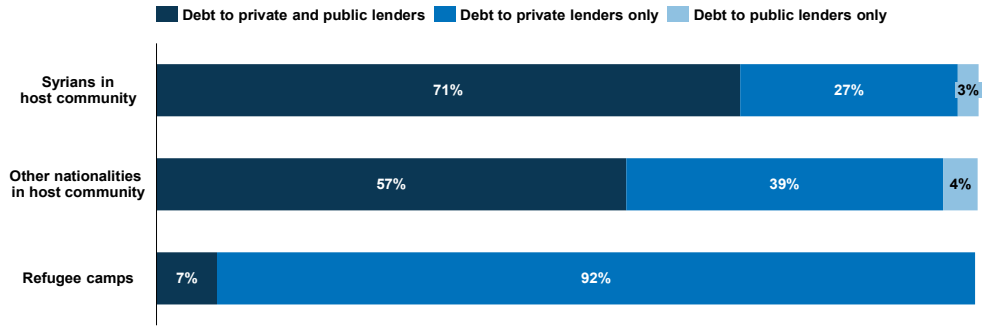
In contrast to previous surveys, in the 2026 VAF respondents who reported holding debt were asked to indicate the source of that debt. Based on their responses, debt was categorized as follows:

- **Debt owed to public institutions**: public hospitals and clinics; utilities companies; schools and other educational entities; courts; the social security corporation; or other public entities. This is usually incurred from bills owed due to receipt of services.
- **Debt owed to private individuals or institutions**: family and friends; shopkeepers; landlords; lenders or other microfinance institutions.

Borrowing from multiple sources is common among refugee households, with 60 per cent holding debt owed to both private and public sources, 37 per cent owing exclusively to private individuals or institutions, and 2 per cent solely to public institutions.

Borrowing from both sources is particularly prevalent among refugee households living in host communities, while camp households largely owe debt to private sources only (92 per cent). This reflects differences in cost burdens, as refugees in camps benefit from free services and support, whereas those in host communities face greater financial pressure, particularly in covering housing and utility expenses.

***Figure 20:** Private versus public debt, by nationality and residence*[51]
Percentage of households (%)



Refugees living in host communities tend to owe money to a broader range of sources, in addition to having a higher level of debt than those that live in camps. On average, refugee households owe 1,271 JOD to private lenders and 504 JOD to public institutions. Although camp households rely more exclusively on private sources, the amounts owed are lower than in host communities (see Table 5). In cases where camp-based refugees do have outstanding debts to public institutions, the amounts tend to be higher compared to public debt among refugees in host communities: average public debt stands at 903 JOD in Zaatari and 542 JOD in Azraq, compared to 501 JOD among Syrians and 486 JOD among refugees of other nationalities in host communities. Given that these are averages based on relatively few households, this could be a result of rarely occurring events (such as the need to access specialized medical care outside of the camps), which come at a large financial burden for some households.

***Table 5:** Average debt owed to private sources & public sources, by nationality & residence*
Household average among households that owe debt (JOD)

Population	Average debt owed	
	Private sources	Public sources
Syrians in host community	1,297 JOD	501 JOD
Other nationalities in host community	1,412 JOD	486 JOD
Azraq	868 JOD	542 JOD
Zaatari	1,140 JOD	903 JOD

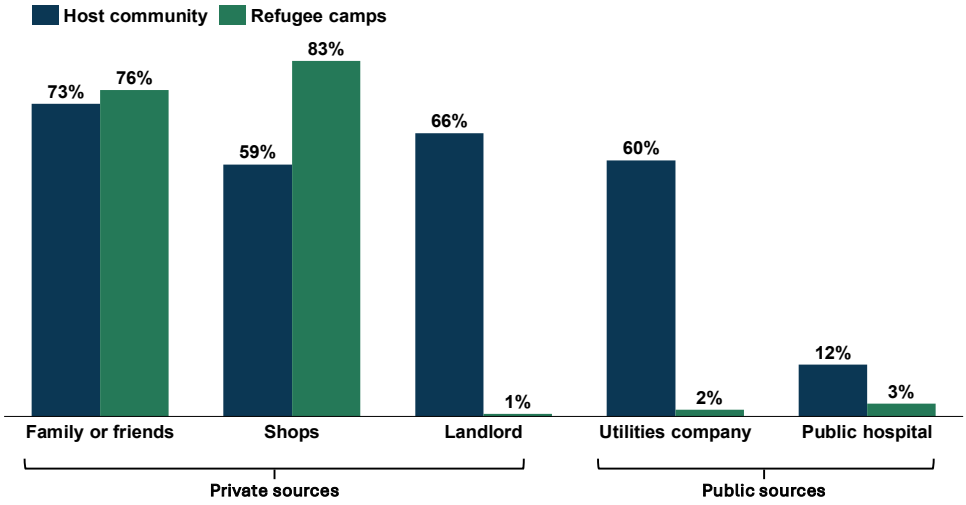
In camps, debt incurred with shopkeepers through purchases on credit increased markedly between 2023 and 2025, rising from 64 to 86 per cent in Azraq and from 63 per cent to 82

[51] *Figures may not add up to 100 per cent due to rounding.*

per cent in Zaatari, while borrowing from other sources remained broadly stable over the same period. These trends mirror patterns in food consumption and borrowing reasons, reflecting an increased reliance on borrowing to afford food purchases.

Refugees in host communities also reported higher levels of debt owed to shopkeepers, increasing from 36 to 57 per cent among Syrians and from 35 per cent to 53 per cent among refugees of other nationalities. Debts owed to landlords also rose sharply, increasing from 28 to 61 per cent among Syrians and from 25 to 61 per cent among refugees of other nationalities. This may indicate that refugees accumulate unpaid rent with their landlords, as they prioritize food expenditures for their households (see above on consumption). This may put households at risk of eviction or subject to legal action for the unpaid rental fees. At the same time, while refugees rely more on extending payment terms with landlords, their reliance on family and friends declined from 88 to 74 per cent among Syrians and from 76 to 66 per cent among refugees of other nationalities.

***Figure 21:** Top five sources of debt, by residence*
Percentage of adults (%)



The findings provide additional insights into how refugees are increasingly using debt as a coping strategy as they struggle to meet their daily basic needs. Food expenditures have taken over as the most important expense for households, and they use borrowed funds to meet these costs, reaching unsustainable heights.

For camp residents the situation is equally precarious as they borrow funds only to cover food expenditure since they do not have rent or utilities costs. With limited job opportunities, this implies that households are almost fully dependent on cash assistance.

Food security

Key findings

The proportion of households with an 'acceptable' food consumption score has increased since 2023, **however diet quality remains poor, with a continued reliance on carbohydrate-heavy foods, particularly staples and sugars**.

In 2025, the majority of camp-based households (54 per cent) spend more than half of their total expenditure on food. This **financial burden to meet food requirements is a marked increase** from one third of households in 2023.

Overall food insecurity has worsened since 2023. Refugee households living in host communities are the most affected by food insecurity, with around 66 per cent of households classified as 'moderately' or 'severely' food insecure, compared to 43 per cent of camp households.

Reliance on food-based coping strategies remains widespread among refugees in Jordan. The most common strategy refugees adopt is consuming less preferred or less expensive food (78 per cent), further evidence of behaviours seeking to prioritize energy-dense but nutrient-poor foods.

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

- Food consumption score (FCS)
- Daily diet consumption
- Food expenditure share (FES)
- Economic capacity to meet essential needs (ECMEN)
- Food-based coping strategies

The findings build on previous sections, showing that while the quality of households' consumption is relatively unchanged - and still of low nutritional value - there are alarming findings on how households meet their food consumption needs.

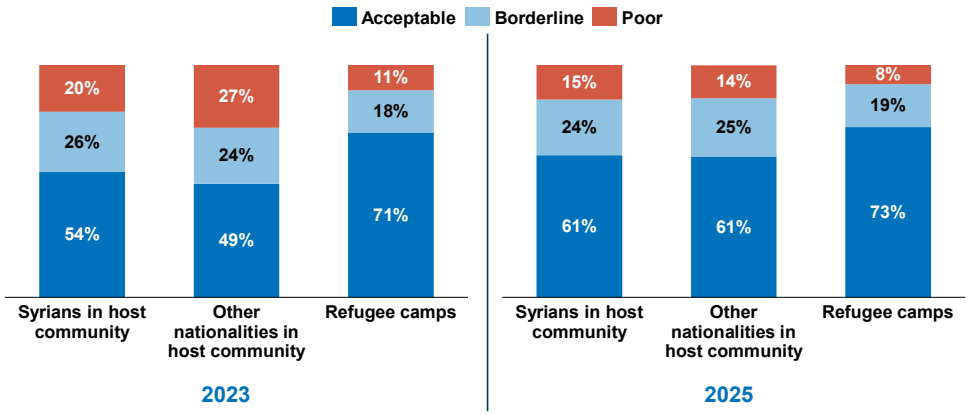
Food consumption score

The **Food Consumption Score (FCS)** is a composite indicator that measures dietary diversity, frequency of food consumption, and the relative nutritional value of foods consumed by the household. Based on reported food intake, households are classified into three categories: 'acceptable', 'borderline', or 'poor'.

Whereas the consumption analysis in the previous section examines the monetary value of total household consumption, the FCS focuses specifically on food consumption, with particular attention to diet quality.

Sixty-three per cent of refugee households in Jordan are classified as having an 'acceptable' food consumption score, while 23 per cent fall into the 'borderline' category, and 14 per cent into the 'poor' category. As shown in Figure 22, food consumption scores have improved across all population groups since 2023. The most notable improvement is observed among refugee households of other nationalities in host communities, where the share classified as 'acceptable' increased from 49 per cent in 2023 to 62 per cent in 2025.

***Figure 22:** Food consumption score (2023 and 2025), by nationality and residence*
Percentage of households (%)



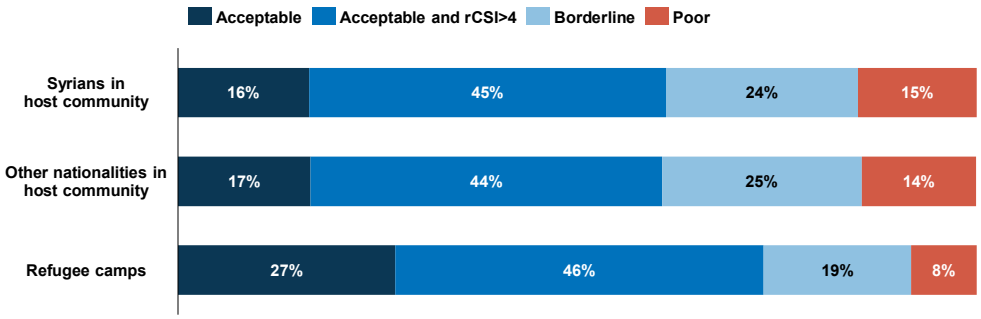
Households in camps are less likely to be classified as 'borderline' or 'poor', with 74 per falling into the 'acceptable' category, compared to 63 per cent of Syrian households and 62 per cent of households of other nationalities in host communities.

Households classified as having an 'acceptable' food consumption score are further divided into two sub-groups based on how frequently they relied on food-based coping strategies - such as relying on less preferred or less expensive food or limiting portion size - in the seven days prior to the survey. Households with no or minimal use of coping strategies score rCSI of 4 or below, and were classified as 'acceptable' only. Those with an rCSI score

greater than 4 - reflecting frequent reliance on coping strategies - were categorized as 'acceptable and rCSI>4'.

Across all population groups, the largest share of households falls into the latter category, with 45 per cent classified as 'acceptable' but reporting frequent use of food-based coping strategies. However, households in host communities are more likely than those in camps to be classified as 'borderline' or 'poor'.

***Figure 23:** Food consumption score, by nationality and residence*[52]
Percentage of households (%)



Daily diet consumption

Daily diet consumption measures how many days within the past seven days each food group was consumed within a household.

Largely consistent with 2023, the food groups with the highest levels of consumption across all population groups are staples; sugars and sweets; and oils, fats, and butter. Pulses and fruit have the lowest consumption levels, and consumption of animal protein remains low.

***Table 6:** Food group consumption, by nationality and residence*
Average number of days (days)

Food group	Population		
	Syrian in host community	Other nationalities in host community	Refugee camps
Staples	6.4 days	6.5 days	6.7 days
Sugars and sweets	5.9 days	4.9 days	6.7 days
Oils, fats, and butter	4.9 days	4.9 days	6.3 days

[52] *Figures may not add up to 100 per cent or sum to match other figures reported due to rounding.*

Vegetables	4.5 days	4.8 days	5.5 days
Dairy	3.8 days	2.9 days	4.5 days
Animal protein	2.6 days	3.2 days	3.2 days
Fruits	1.1 days	1.8 days	1.1 days
Pulses	0.4 days	0.4 days	0.7 days

Food expenditure share

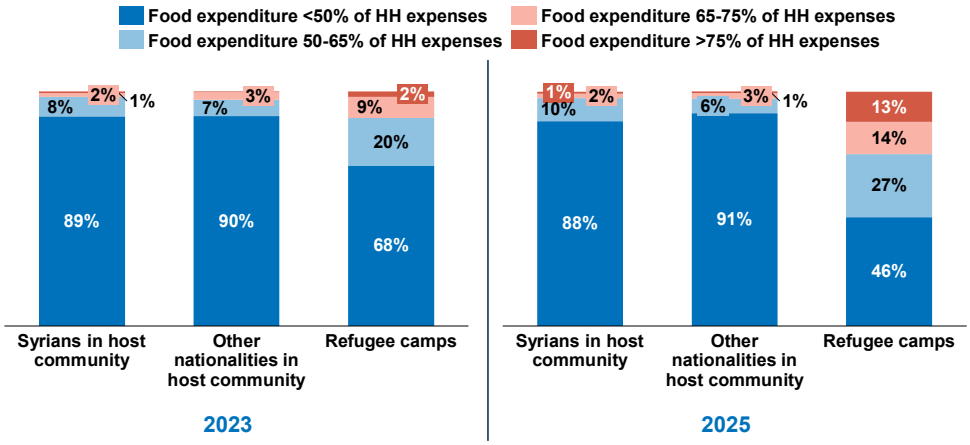
The **Food Expenditure Share (FES)** assesses food security based on the proportion of household expenditure spent on food items. A higher share of spending on food generally indicates greater economic vulnerability, as poorer households tend to spend a larger proportion of their budget on food.

Eighteen per cent of households living in host communities reported spending more than half of their total expenditure on food (13 per cent among Syrians and 9 per cent among refugees of other nationalities), a pattern that has remained broadly stable since 2023.

This looks very different for families in camps, where the share of food expenditure has increased substantially among households since 2023. In 2025, 54 per cent reported allocating more than half of their total expenditure to food, up from 31 per cent in 2023 - a 23-percentage point increase. This triangulates with the prior finding of households allocating more of their available resources to afford food. These trends are illustrated by a shrinking dark blue portion of the vertical bars in Figure 24.

***Figure 24:** Food expenditure share (2023 and 2025), by nationality and residence*[53]

Percentage of households (%)



Economic capacity to meet essential needs

As a core component of the Consolidated Approach for Reporting Indicators of Food Insecurity (CARI), the **Economic Capacity to Meet Essential Needs (ECMEN)** assesses a household's ability to meet essential food-related needs through its own income and economic resources (cash and credit), assistance, and self-produced food. It reflects the extent to which rising needs and insufficient income constrain a household's ability to meet essential food requirements. Based on this approach, households are classified as 'food secure', 'marginally food secure', 'moderately food insecure', or 'severely food insecure'.

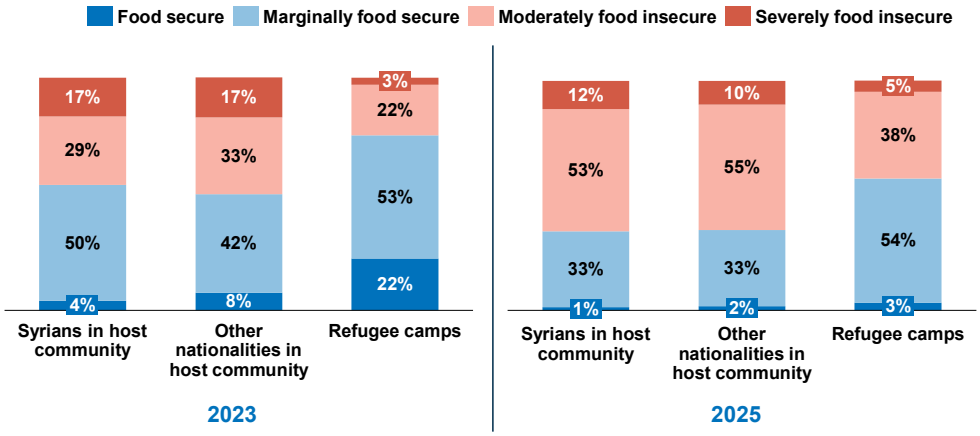
Using the ECMEN, refugee households living in host communities are the most affected by food insecurity. In 2025, 66 per cent of Syrian households and 65 per cent of households of other nationalities were classified as either 'moderately food insecure' or 'severely food insecure', compared to 43 per cent of households living in refugee camps. This may be due to challenges faced where household budgets need to stretch to cover food expenditures, to an increasing extent and proportion.

Food insecurity has increased across all population groups since 2023. Among Syrian households in host communities, the share classified as food insecure rose from 46 per cent in 2023 to 66 per cent in 2025, while among households of other nationalities it increased from 50 per cent to 65 per cent. Over the same period, food insecurity in refugee camps climbed from 25 to 43 per cent. This contrasts with the earlier findings on the food

[53] *Figures may not add up to 100 per cent due to rounding.*

consumption score, reflecting the underlying vulnerability as refugees increasingly rely on borrowing funds to meet their food consumption.

***Figure 25:** ECMEN (2023 and 2025), by nationality and residence*[54]
Percentage of households (%)



Coping with hunger: Food-based coping strategies

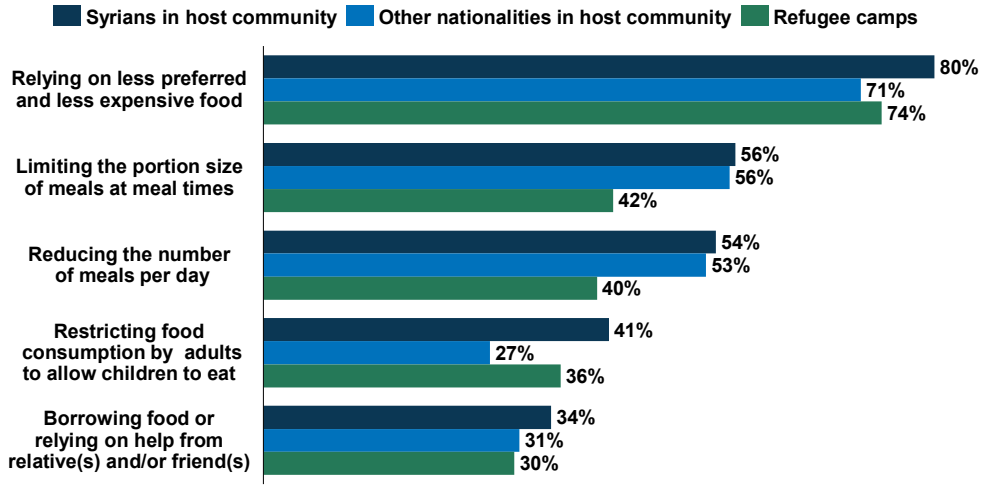
Households are considered to be relying on food-based coping strategies if they reported using one or more strategy in the past seven days due to a lack of food or insufficient money to purchase food.

Relying on less preferred or less expensive food remains the most commonly reported food-based coping strategy among refugees in Jordan, with 78 per cent of households reporting having adopted this strategy within the last seven days. However, its use has declined across all population groups since 2023. Among Syrian households in host communities, the proportion fell from 89 per cent in 2023 to 80 per cent in 2025. Over the same period, it declined from 84 to 71 per cent among households of other nationalities in host communities, and from 86 to 74 per cent among households in camps.

Despite the worsening food security, there has been a decrease in the use of related coping strategies since 2023, with a downward trend that is consistent across all food-based coping strategies and all population groups. This may be attributed to the increase in borrowing to cover food expenses.

[54] *Figures may not add up to 100 per cent or sum to match other figures reported due to rounding.*

***Figure 26:** Food-based coping strategies adopted, by nationality and residence*
Percentage of households (%)



Key takeaways

- World Bank estimated poverty rates among refugee households remain unchanged. The overall refugee headcount poverty rate in 2025 is 66 per cent, the same as in 2023 and up from 57 per cent in 2021.
- Debt is now used by the overwhelming majority of registered refugee households (93 per cent) in Jordan to cover essential expenses.
- Refugees borrow money primarily to meet food needs, to varied intensity depending on their needs, whether living among host communities or in camps.
- Refugees living in host communities now spend more on food than on rent, marking a major shift in expenditure patterns compared to 2023. These refugees often accumulate unpaid rent to afford food, increasing risks of eviction or legal action from landlords.
- WFP estimates show that food insecurity has worsened across all refugee groups in Jordan, rising by almost 20 percentage points since 2023.
- Despite the increased focus of budgets on food expenditure, diet quality remains poor - carbohydrate-heavy and lacking fruits, pulses, dairy, and protein.
- High use of coping strategies substituting for cheaper foods, where behaviours seek to prioritize energy-dense but nutrient-poor foods.

2. Access to Work

Sectoral context

Work remains one of the most critical yet constrained dimensions of refugee resilience in Jordan. Despite gradual policy reforms over the past decade, including the introduction of flexible work permits for Syrians, refugees continue to face limited access to sustainable livelihoods. Jordan's national labour market is itself highly competitive. It is characterized by both a high unemployment rate, which stood at 16 per cent as of September 2025, and low participation, with only 41 per cent of the population aged 15 years and above active in the labour force at the same point in time.[55] Among those employed, a significant proportion work in informal or unregulated sectors where access to social protection, fair wages, and job security is limited.[56] Additionally, participation of women in the labour force remains low, at 14 per cent.[57] Within this context, refugees, like Jordanians, struggle to secure stable employment and income.

Through the introduction of several work permit reforms, including in the 2016 Jordan Compact, the Jordanian government facilitated access to work for Syrian refugees. These reforms aimed to ease access to legal employment for Syrians by allowing them to apply for permits in designated sectors, including agriculture, construction, manufacturing, services, and hospitality. In addition, Syrian refugees were permitted to register home-based businesses. The introduction of flexible work permits was intended to provide greater mobility for workers across activities and thereby reduce dependency on seasonality of opportunities and informal work arrangements. With financial support from the World Bank, Syrian refugees were also exempted from work permit fees.

However, this exemption ended in July 2024, and fees for Syrian refugees were brought in line with those applied to other migrant workers.[58] This resulted in a significant increase in work permit fees, which rose from approximately 10 JOD to 425 JOD for a one-year permit.[59] Combined with lower minimum wages for Syrian workers compared to Jordanians, these costs have in some instances made formal jobs increasingly unattractive and financially unviable. In 2025, the Ministry of Labour issued only 48,677 work permits to Syrian refugees, marking a decline from the 54,586 permits issued in 2024, despite

[55] *Jordan Department of Statistics (DoS). (2025, December 2). Department of Statistics: Unemployment Rate Declined in the Kingdom to 16.2%.*
[56] *Jordan Strategy Forum. (2023, May). Jordan's informal economy: A potential opportunity for higher productivity and economic growth.*
[57] *The World Bank. (n.d.). Jordan – Gender Data Portal. Retrieved November 20, 2025, from: https://genderdata.worldbank.org/en/economies/jordan*
[58] *ILO. (2024, December). Assessing the impact of work permit fees on Syrian refugees and employers in Jordan.*
[59] *ibid*

exemptions for retroactive penalties.[60] Of these permits, only 15 per cent were issued to women. [61]

The employment landscape in Jordan's refugee camps differs from that for refugees in host communities, shaped by more limited opportunities and a heavy dependence on humanitarian assistance to cover basic needs. While there are some employment opportunities through small-scale businesses, employment is largely confined to IBV schemes with NGOs, which are typically rotated among refugees, usually for around three months for semi-skilled roles and up to one year for highly skilled positions. IBV opportunities have reduced as humanitarian funding has declined. Opportunities outside the camps are also limited due to both a lack of formal jobs and, particularly in Azraq, the significant distance from economic centres. As with refugees in host communities, the cost of work permits is also a barrier to formal employment for camp-based refugees.

In Azraq, IBV serves as the main source of income. As of June 2025, around 1,400 refugees, approximately 9 per cent of working-age refugee adults, were engaged in IBV roles that support essential camp services. Beyond IBV, an estimated 390 informal shops operate across the camp, offering small-scale livelihood opportunities.[62] Formal employment outside the camp is facilitated through the Azraq Camp Employment Office (ACE), which is jointly managed by UNHCR, the International Labour Organization (ILO), and the Ministry of Labour. In June 2025, ACE reported only 130 active work permits, mostly for short-term or seasonal jobs in agriculture and construction.[63] In Zaatari, the economy is slightly more diversified due to its larger size and population. The market street hosts around 794 informal shops, which serve as an important source of income for many households.[64] Access to formal employment is also more widespread than in Azraq, with 707 active work permits recorded in mid-2025. In addition, by October 2025, over 2,819 refugees, approximately 12 per cent of adults, were engaged in IBV roles.[65]

Refugees of other nationalities face even greater barriers to economic inclusion, as they remain largely excluded from Jordan's work permit system and therefore have almost no access to formal employment. To obtain a work permit, they must forfeit their refugee status. As a result, most rely on informal, low-paying work, often earning less than their Syrian counterparts.[66]

[60] *In 2023, before the work permit fee waiver was discontinued, 90,152 work permits were issued.*
[61] *UNHCR. (2025, November 17). Jordan: Livelihoods Dashboard.*
[62] *UNHCR. (2025, October 26). Jordan: Azraq Refugee Camp Factsheet (June 2025).*
[63] *ibid*
[64] *UNHCR. (2025, October 26). Jordan: Zaatari Refugee Camp Factsheet (June 2025).*
[65] *UNHCR. (2025, October 26). Jordan: Zaatari Camp Incentive Based Volunteer Report (October 2025).*
[66] *UNHCR. (2025, May 20). Socio-Economic Update on Refugees in Jordan – Q4 2024.*

Key findings

Thirty-four per cent of working-age refugees are employed. Employment is highest among Syrians in host communities (36 per cent) and lowest among refugees of other nationalities in host communities (24 per cent).

Unemployment among labour force participants stands at 38 per cent. Rates are significantly higher among refugees of other nationalities in host communities than Syrians (52 per cent compared to 33 per cent), and higher in Azraq than in Zaatari (57 per cent compared to 51 per cent).

Employment is concentrated in construction and agriculture (18 per cent each), with strong gender segmentation. Construction is almost exclusively male-dominated, while women are more likely to work in agriculture, other services, and home-based businesses. **IBV remains an important source of work in refugee camps, though it is more prevalent in Azraq than Zaatari** (46 per cent compared to 27 per cent). Compared to 2023, the share of employed individuals of working age who work in IBV has decreased from 62 per cent in Azraq but remained consistent in Zaatari.

Exposure to workplace hazards is widespread among employed refugees. Eighty-six per cent report experiencing at least one hazard, with higher exposure among men than women (89 per cent compared to 72 per cent). Risks are particularly concentrated in construction, where 98 per cent of workers report exposure.

Workplace abuses are also common, with 68 per cent of employed refugees reporting at least one form of abuse. The most frequently reported issue among refugees in host communities is working without a contract (44 per cent), while in refugee camps it is being paid below the minimum wage (41 per cent).

Work permit coverage among working-age Syrians remains low at 5 per cent. **Informal work has increased among Syrians –** of those that are actually working, 13 per cent now hold a work permit, compared to 18 per cent in 2024.

Refugee households earn an average of 152 JOD per month from work, with higher income levels for refugees in host communities than in camps (162 JOD compared to 93 JOD). Syrian households in host communities earn substantially more than households of other nationalities (175 JOD compared to 81 JOD), while income levels in Azraq and Zaatari are broadly similar (89 JOD and 96 JOD, respectively).

Work remains the primary source of income for Syrian households in host communities, accounting for 70 per cent of total household income, and **contributes nearly half of total household income in camps** (48 per cent in Zaatari and 47 per cent in Azraq). Among households of other nationalities in host communities, work represents a smaller share of income (39 per cent).

Employment status

This chapter focuses only on working-age individuals aged 18-59. The definitions presented in the box below are based on those used by the International Labour Organization (ILO) and have been adapted to the local context.[67]

Working-age population: All individuals of legal working age for non-Jordanians in Jordan and below the retirement age for men. For the VAF, this includes individuals aged 18 to 59.

Employed: All working-age individuals (18-59) who worked to earn an income in the 30 days prior to the survey.

Unemployed: All working-age individuals (18-59) who are not employed but are actively seeking work.

Labour force: The total number of working-age individuals (18-59) who are either employed or unemployed.

Outside the labour force: All working-age individuals (18-59) who are neither employed nor unemployed.

Labour force participation rate (LFPR): The proportion of the working-age (18-59) population that is in the Labour force (Labour force / working-age population).

Unemployment rate: The proportion of the labour force that is unemployed (total unemployed / labour force).

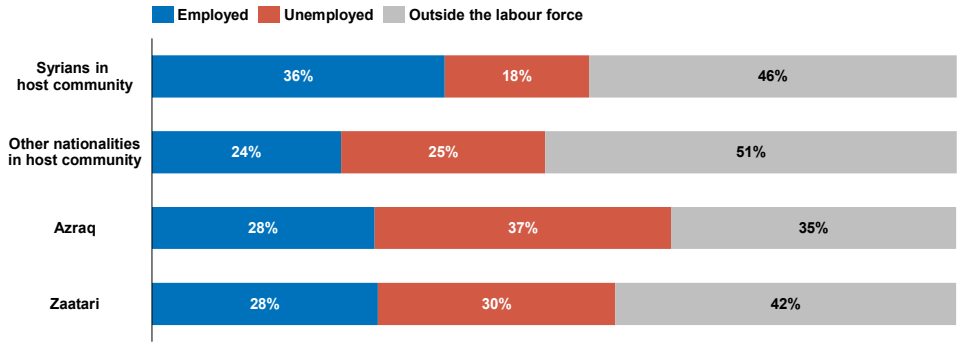
The overall **labour force participation rate (LFPR)** of refugees in Jordan is 55 per cent. Participation is highest among working-age refugees living in camps (65 per cent in Azraq and 58 per cent in Zaatari). Among refugees in host communities, LFPR is slightly higher among Syrian refugees than among refugees of other nationalities (54 per cent compared to 49 per cent).

[67] *Labour Force Statistics (LFS, STLFS, RURBAN databases) - ILOSTAT*

Thirty-four per cent of working-age refugees are **employed**. Employment is highest among Syrians in host communities (36 per cent, unchanged since 2023), followed by those in Azraq and Zaatari (28 per cent in both camps). Refugees of other nationalities in host communities have the lowest level of employment (24 per cent), reflecting the additional legal barriers they face in accessing formal work. Employment rates have remained largely stable since 2023 across all groups, with the exception of refugees of other nationalities in host communities, where employment increased by 7 percentage points, from 17 per cent in 2023 to 24 per cent in 2025.

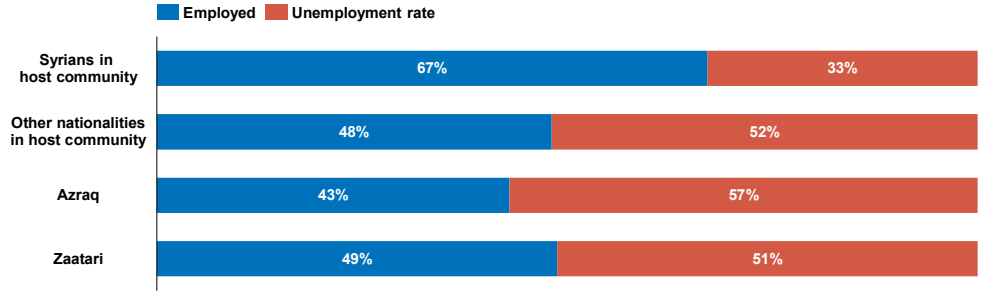
As a share of the working-age population, 21 per cent of refugees in Jordan are **unemployed**, meaning they are not working but are actively seeking employment. Unemployment is highest among refugees in camps (37 per cent in Azraq and 30 per cent in Zaatari), followed by refugees of other nationalities (25 per cent), and Syrians in host communities (18 per cent).

***Figure 27:** Labour force participation, by nationality and residence*
Percentage of working-age population (%)



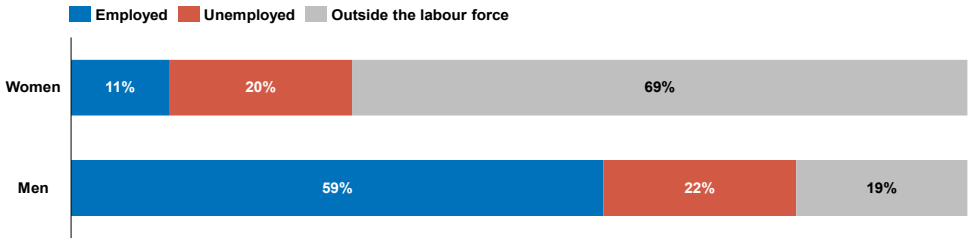
Among those participating in the labour force, the unemployment rate stands at 38 per cent, pointing to the challenges refugees face in finding work even when actively seeking it. The unemployment rate is highest in the refugee camps (57 per cent in Azraq and 51 per cent in Zaatari), followed by refugees of other nationalities in host communities (52 per cent), and Syrians in host communities (33 per cent).

***Figure 28:** Employment and unemployment rate, by nationality and residence*
Percentage of working-age labour force participants (%)



Across the working-age population, men are substantially more likely than women to participate in the labour force (81 per cent compared to 31 per cent) and to be employed (59 per cent compared to 11 per cent). Unemployment rates, however, are similar for men and women.

***Figure 29:** Labour force participation, by gender*
Percentage of working-age individuals (%)

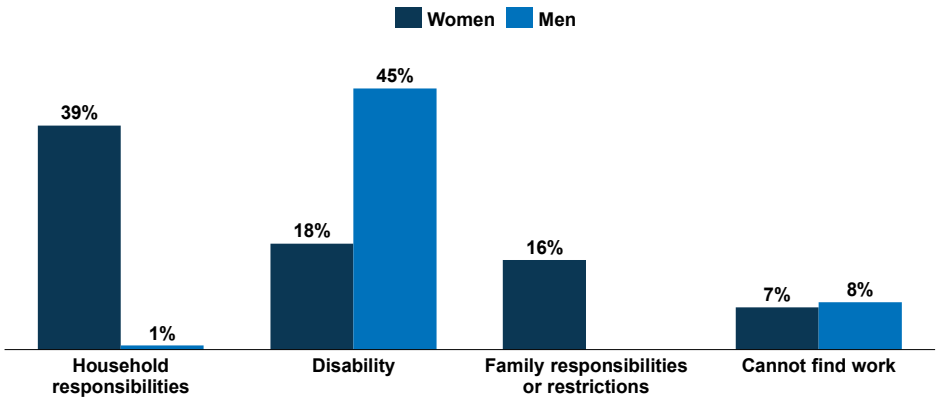


Reasons for not working

Household responsibilities (31 per cent) are the most common reason why working-age refugees are not employed. This is followed by disability (24 per cent) and family responsibilities or restrictions (13 per cent). These patterns vary substantially by gender.

Women are far more likely than men to cite household responsibilities (39 per cent, compared to 1 per cent) and family-related restrictions as reasons for not working (16 per cent, compared to almost none). In contrast, disability is more commonly reported by men (45 per cent, compared to 18 per cent of women).

***Figure 30:** Top four reasons for being outside the labour force, by gender*
Percentage of working-age individuals outside the labour force (%)



Among Syrians in both host communities and camps, household responsibilities are the most commonly cited reason for not being employed (34 per cent). In contrast, refugees of other nationalities most frequently cite legal restrictions, with nearly half (49 per cent) reporting this as their main reason.

A similar pattern is observed across age groups. Household responsibilities remain the leading reason for not being employed among younger working-age individuals (27 per cent among those aged 18-25 and 40 per cent among those aged 26-50), while disability becomes the predominant reason among older individuals aged 51-59 (59 per cent).

Persons with disabilities and the elderly

Among refugees aged 18-59 who are currently not working, 19 per cent are unable to work due to disability. This is more common for those in host communities, where 22 per cent are not working due to disability, compared with 9 per cent in the refugee camps. It is also more common among older age groups than younger age groups.

***Table 7:** Not working due to disability, by age group*
Percentage of individuals who are currently not working aged 18-59 (%)

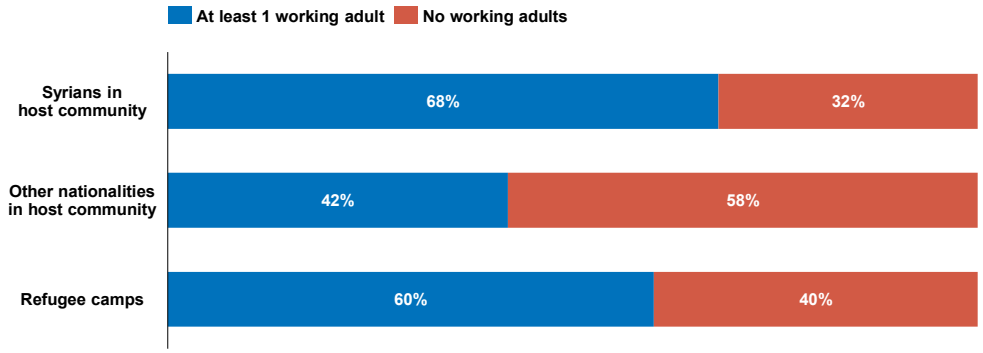
18-25	26-50	51-59
7%	18%	52%

Twenty-four per cent of individuals aged 18 to 59 who are not working reported being unable to work due to ongoing and time-consuming household or family duties, which includes looking after children or the elderly. As previously mentioned, his is substantially more likely among women, with 33 per cent reporting this as the reason they are unable to work, compared with 1 per cent of men.

Household employment status

Sixty-four per cent of refugee households have at least one working adult aged 18 or above.[68] Syrian households, both in host communities and refugee camps, are more likely to include a working adult than households of other nationalities (see Figure 31).

***Figure 31:** Working adults in the household, by nationality and residence*
Percentage of households (%)



Male-headed households are more likely to have at least one working adult than female-headed households (74 per cent compared to 43 per cent), reflecting broader gender disparities in employment. The likelihood of having a working adult is also higher in households headed by individuals under 50 but declines sharply once the head of household is older (see Table 8).

***Table 8:** Presence of at least one working adult in the household, by head of household age*
Percentage of households (%)

17-25	26-50	51-59	60+
74%	70%	59%	40%

Sectors of employment

Across all employed working-age adults, the most common sectors of employment are construction and agriculture (18 per cent across both), followed by hospitality (15 per cent).

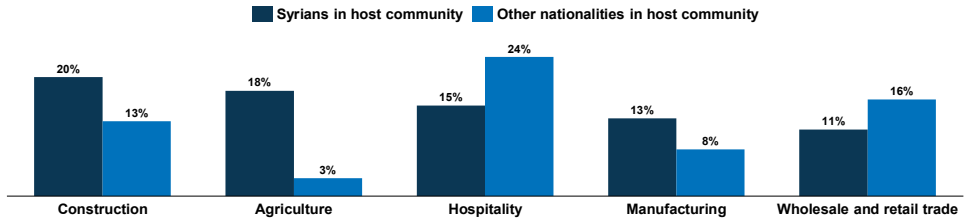
Construction is almost entirely male-dominated (22 per cent of employed men, with no women reporting work in this sector). Women, in contrast, are more likely to be engaged in agriculture (23 per cent compared to 16 per cent), as well as in the provision of other services (17 per cent compared to 2 per cent), and home-based businesses (15 per cent,

[68] *This indicator considers all working adults aged 18 and above and regardless of registration status, whereas the other indicators in this chapter focus on working-age individuals aged between 18 and 59.*

compared to almost none). Work in hospitality is common for both groups, employing 15 per cent of men and 11 per cent of women.

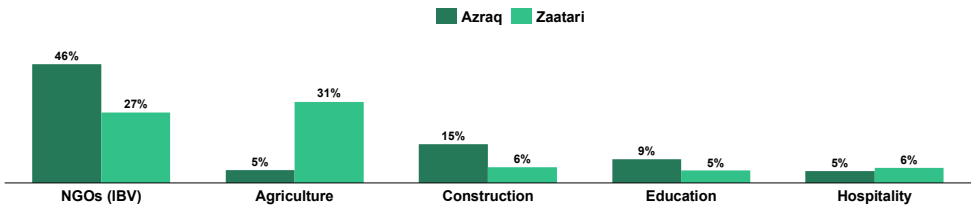
Sectoral distribution also varies by nationality and location, reflecting differences in access to formal and informal employment, as well as the range of opportunities available to refugees in host communities versus camps. Within host communities, refugees of other nationalities face greater barriers to formal employment than Syrians, which shapes where each group tends to concentrate. Construction is the most common sector of employment among Syrians (20 per cent), partly reflecting their access to work permits in this sector. Among other nationalities, hospitality is the most common sector (24 per cent). These patterns remain broadly consistent with those observed in the 2024 VAF.

***Figure 32:** Top five sectors of employment, by nationality*
Percentage of working-age refugee individuals in host communities that are employed (%)



Within the camps, employment is concentrated in a limited number of activities. Working with NGOs via the IBV program is the most common form of work for refugees in Azraq (46 per cent, down from 62 per cent in 2023) and remains an important source of employment in Zaatari (27 per cent, broadly unchanged). Agriculture plays a much larger role in Zaatari, due to the camps closer proximity to job opportunities than Azraq camp. Thirty-one per cent of working age refugees from Zaatari work in agriculture, up from 21 per cent in 2023. This compares with 5 per cent in Azraq, which has remained broadly stable.

***Figure 33:** Top five sectors of employment, by camp*
Percentage of working-age individuals in refugee camps that are employed (%)



Employment in agriculture is common across all age groups, though participation is somewhat higher among those aged 18-25 (see Table 9). Construction is most common among those aged 26-50, while hospitality is more common among younger age groups (18-25 and 26-50) than among those aged 51-59.

***Table 9:** Top three sectors of employment, by age group*
Percentage of working-age individuals that are employed (%)

Population	Sector of employment		
	Construction	Agriculture	Hospitality
18-25	13%	23%	19%
26-50	21%	16%	14%
51-59	15%	14%	8%

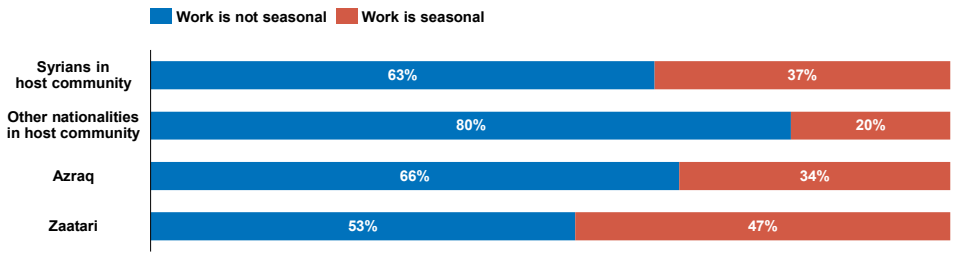
Work seasonality

Working-age individuals that had worked to earn an income in the 30 days prior to the survey were asked whether their work was seasonal, meaning their employment is affected by fluctuations in demand for labour at different times of the year.[69]

Seasonal work indicates higher vulnerability than stable, year-round work, as its temporary and sometimes unpredictable nature can limit financial security.

Thirty-seven per cent of employed working-age individuals reported that their work is seasonal. Within host communities, seasonal work is more common among Syrians than among refugees of other nationalities (37 per cent compared to 20 per cent). In the camps, it is more common in Zaatari than in Azraq (47 per cent compared to 34 per cent).

***Figure 34:** Work seasonality, by nationality and residence*
Percentage of working-age individuals that are employed (%)



These patterns broadly reflect the sectors in which individuals work. Agriculture, which is typically seasonal, accounts for a larger share of employment among Syrians in host communities than among refugees of other nationalities (18 per cent compared to 3 per cent) and is also much more common among refugees living in Zaatari than in Azraq (31 per cent compared to 5 per cent).

[69] *This does not capture working-age individuals that had not worked to earn an income in the 30 days prior to the survey, even if they were employed in seasonal work in a different season.*

Work conditions

Working hours

Employed working-age refugees work, on average, 35 hours per week. Weekly working hours vary by gender, with men working more hours on average than women (38 hours per week compared to 21 hours per week).

Hazards in the workplace

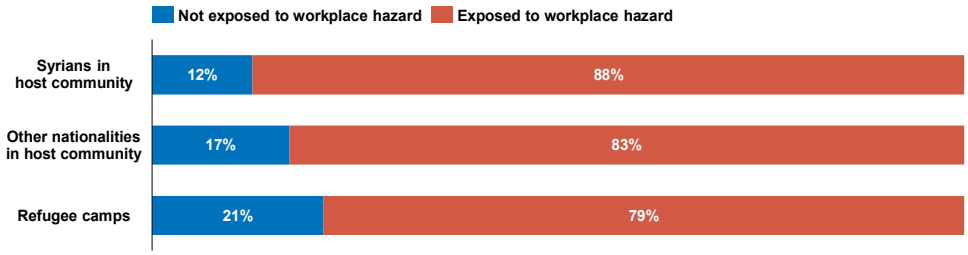
Hazards in the workplace are risks or dangers that have the potential to cause injury, illness, or other harm. Respondents are considered as being exposed to hazards in the workplace if they reported one or more of the following: carrying heavy workloads; operating heavy machinery; working underground; working at heights; working in water; working in a dark or confined place; being exposed to dust fumes; being exposed to fire, gas or flames; being exposed to loud noise or vibration; being exposed to extreme cold or heat; using dangerous tools, having insufficient ventilation; or being exposed to chemicals.

Eighty-six per cent of employed working-age refugees report exposure to at least one workplace hazard.[70] Within host communities, Syrians and refugees of other nationalities are roughly as likely to experience workplace hazards (88 per cent and 83 per cent, respectively). Within the camps, employed working-age residents of Zaatari are more likely to be exposed to workplace hazards than residents of Azraq (81 per cent compared to 75 per cent). Among those engaged in IBV, a key source of employment in camps, the majority report exposure to workplace hazards (70 per cent), this is mostly due to IBV jobs being in waste collection and recycling, which are tasks undertaken in open areas exposed to heat and cold.

Compared to 2023, exposure has remained broadly consistent for refugees in host communities and in Zaatari but has increased in Azraq (up by 7 percentage points, from 68 per cent in 2023).

[70] *Hazards in the workplace for working refugees under the age of 18 are explored in the **Protection** chapter.*

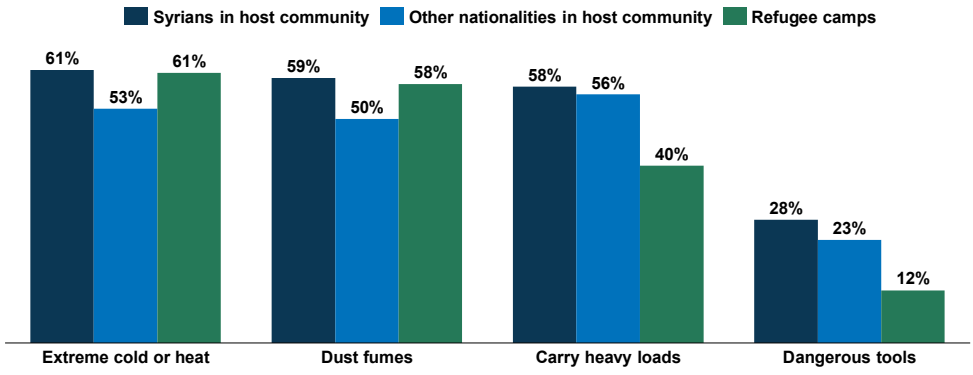
***Figure 35:** Exposure to workplace hazards, by nationality and residence*
Percentage of working-age individuals (%)



Within the workplace, men are more likely than women to be exposed to hazards (89 per cent compared to 72 per cent). This reflects differences in sectoral employment. Individuals working in construction - an exclusively male-dominated sector - report the highest levels of exposure (98 per cent), while sectors with higher female representation, such as other services and home-based businesses, report lower levels (73 per cent across both). There are no notable differences in exposure to hazards among Syrian refugees based on work permit status.

Across all population groups, the most common hazard faced by employed refugees of working age is extreme heat or cold (61 per cent), followed by exposure to dust and fumes (59 per cent). These patterns are consistent across nationality, location, and gender.

***Figure 36:** Top four hazards in the workplace, by nationality and residence*
Percentage of working-age individuals that are employed (%)

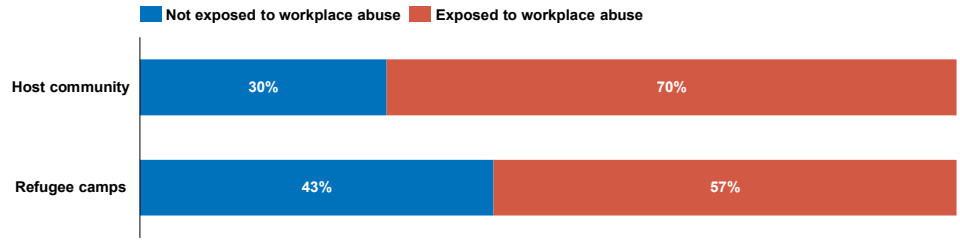


Abuse in the workplace

Abuse in the workplace is any behaviour or employment practice that violates a worker's rights. Respondents are considered as being exposed to abuse in the workplace if they reported one or more of the following: not being paid or being paid late, being paid less than the minimum wage, working without a contract, long working hours, being shouted at, insulted, experiencing physical or sexual abuse, or having their documents taken.

Sixty-eight per cent of employed working-age refugees report exposure to at least one form of workplace abuse, including working without a contract.[71] Such exposure is more common among refugees living in host communities than among those in camps (70 per cent compared to 57 per cent). While levels of workplace abuse for refugees in host communities have remained broadly stable since 2023, they have increased in refugee camps. In Azraq, reported abuse has risen sharply from 29 per cent in 2023 to 56 per cent, while in Zaatari it has increased more moderately from 50 to 57 per cent.

***Figure 37:** Exposure to workplace abuses, by residence*
Percentage of working-age individuals (%)



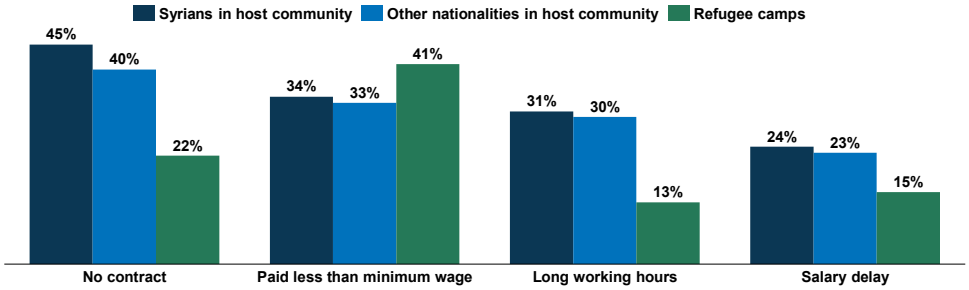
As with exposure to workplace hazards, workplace abuse is more commonly reported among men than women (71 per cent compared to 56 per cent). This is linked to the types of work men and women tend to be engaged in, with higher levels reported in construction (82 per cent) than in other services (56 per cent) or home-based businesses (42 per cent). No notable differences are observed by work permit status among Syrian refugees.

The most common form of workplace abuse is working without a contract (41 per cent), followed by being paid less than minimum wage (35 per cent), though there are variations by residence as Figure 38 reflects. Individuals living in host communities reported higher rates of working without a contract than those living in refugee camps (44 per cent compared to 22 per cent). In contrast, those living in refugee camps are more likely to be paid below the minimum wage (41 per cent compared to 34 per cent in host communities).

[71] *Abuse in the workplace for working refugees under the age of 18 are explored in the **Protection** chapter.*

This is largely driven by those in IBV, where 40 per cent report workplace abuse and 35 per cent report being paid less than minimum wage.[72]

***Figure 38:** Top four abuses in the workplace, by nationality and residence*
Percentage of working-age individuals that are employed (%)



Work permits and inspections

Work permits

Within the Jordanian system, Syrian refugees are the only category of refugees that are eligible for a work permit. All other nationalities must give up their refugee status in order to apply for a work permit. Therefore, only Syrian survey respondents were asked about their work permit status.

Despite the significant fees associated with work permits, 5 per cent of working-age Syrians hold a valid work permit. Permit coverage is higher among Syrians in host communities than it is in the camps (6 per cent compared to 2 per cent). When compared to 2023, permit coverage has remained broadly consistent for refugees in host communities (7 per cent in 2023), but it has decreased in the camps (from 7 per cent in Azraq and 10 per cent in Zaatari in 2023).

Notable gender disparities exist, with 10 per cent of working-age men holding work permits compared to almost no adult women. This reflects the higher levels of both employment and overall labour force participation among men.

Among those without a work permit, the most commonly cited reason is that it is not necessary (49 per cent). This is driven largely by women, who are more likely to fall outside of the labour force than men. The second most commonly reported reason is cost (41 per cent), reflecting the high fees associated with obtaining a work permit.

[72] *Jordan's minimum wage is 290 JOD per month. IBVs are compensated on an hourly basis. They typically earn around 130 JOD per month in semi-skilled roles and up to 230 JOD in highly skilled roles, earnings may marginally exceed minimum wage only in select technical positions.*

As such, most employed Syrians work without a permit, with 87 per cent in informal employment compared to 13 per cent holding a valid work permit.

Inspections

Syrian survey respondents were asked whether, in the six months prior to the survey, they had been subject to government inspections in Jordan or requests by any government authority to present documentation while at work or commuting to work.

Fifteen per cent of employed working-age Syrian refugees reported having their documentation inspected by government authorities in the six months prior to the survey. The incidence of inspections is roughly consistent between Syrians in host communities and those in refugee camps (16 per cent compared to 11 per cent).

Among those living in host communities who were subject to inspections, the majority reported having their documents checked at work (49 per cent). In contrast, for camp residents, security checks by the Syrian Refugee Affairs Directorate (SRAD) primarily took place while commuting to and from work (89 per cent).

Income from work

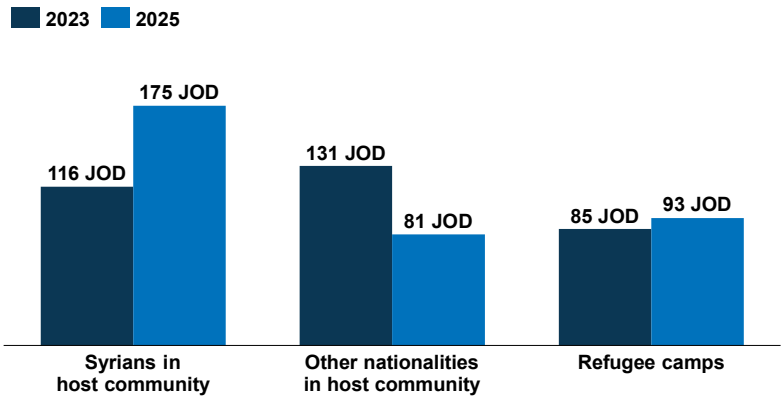
Household income

Refugee households earn an average of 152 JOD per month from work.[73] Household income broadly follows the same patterns as individual work income, with households in host communities earning more from work than those in the camps (162 JOD compared to 93 JOD). Within host communities, Syrian households earn substantially more on average than households of other nationalities (175 JOD compared to 81 JOD). In the camps, average monthly income from work is roughly similar across both locations (89 JOD in Azraq and 96 JOD in Zaatari), despite individual incomes being somewhat higher in Azraq.

Compared to 2023, average monthly income from work has increased among Syrian households in host communities (from 116 JOD to 175 JOD) and in the camps (from 85 JOD to 93 JOD), while decreasing among households of other nationalities in host communities (from 131 JOD to 81 JOD) (See Figure 39).

[73] *Household income from work includes all income from work, regardless of age. It therefore includes income from children in employment, as well as income from people aged 60+.*

***Figure 39:** Income from work (2023 and 2025), by nationality and residence*
Monthly household average (JOD)

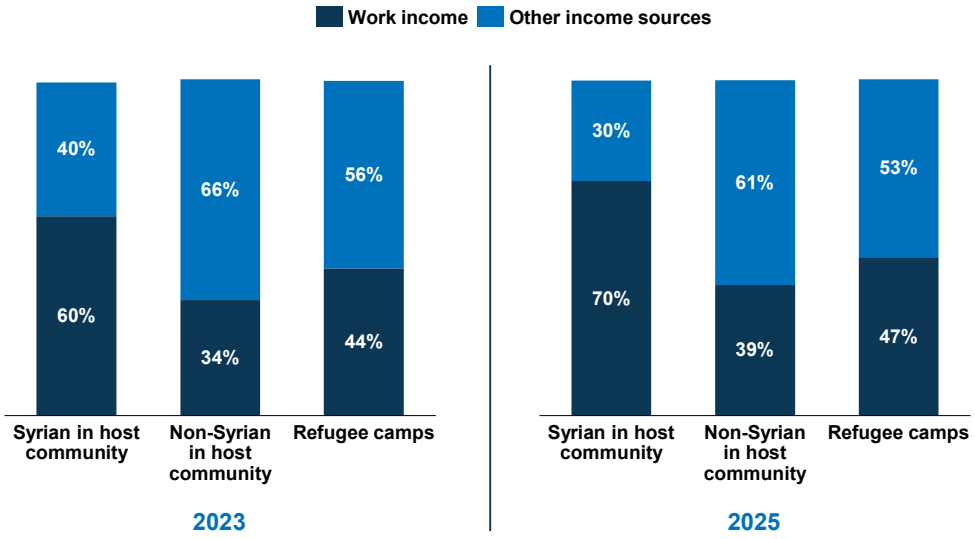


Work is the primary income source for Syrian households in host communities, accounting for 70 per cent of total household income. It also represents a substantial share for households in the camps, at 48 per cent in Zaatari and 47 per cent in Azraq. For households of other nationalities in host communities, work income makes up a smaller share (39 per cent).

Since 2023, the share of income derived from work has increased among Syrian households in host communities (from 60 to 70 per cent), while remaining relatively stable for other groups.

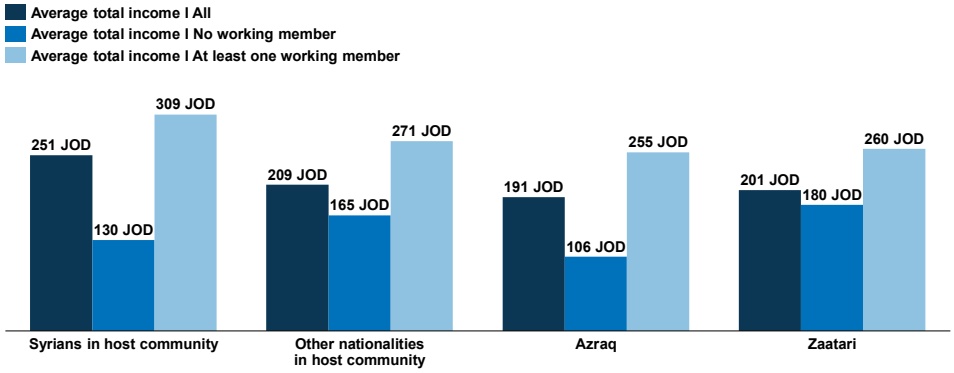
Total household income and its components are discussed in more detail in **Basic Needs & Food Security** chapter.

***Figure 40:** Income sources (2023 and 2025), by nationality and residence*
Average income per category (%)



Among all groups, average total household income is considerably higher among households with at least one working member than among those without (see Figure 41).

***Figure 41:** Average household income, by nationality and location*
Monthly household average (JOD)



Key takeaways

- Employment opportunities remain largely informal, unstable, and uneven across groups and locations.
- The broader labour market context is characterized by high unemployment, widespread informality, seasonality, and low female participation
- Additional barriers such as legal restrictions, rising costs of formal employment, and limited opportunities in camps further constrain access to sustainable livelihoods for refugees.
- Many refugee households continue to rely on a combination of uncertain work and assistance.
- Both employment and unemployment levels are higher compared to two years ago, indicating that more people are looking for employment opportunities to meet essential needs
- Households' average monthly income from work has increased since 2023.

3. Protection

In contrast to the other chapters, this chapter is divided into three sub-chapters due to the scope and breadth of the topics covered:

- Access to legal remedies, a topic that has been newly introduced for the 2026 VAF;
- Gender-Based Violence, also newly introduced for the 2026 VAF;
- Child Protection.

Each sub-chapter begins with an overview of the sectoral context in Jordan. It then presents the sector-specific key findings before diving into the analytics. While protection issues are often closely linked to socio-economic conditions, this chapter focuses specifically on vulnerable groups and specific protection risks. It also directs readers to other sections of the report which provide information on how refugees cope with potentially difficult living situations by resorting to extreme measures.

Access to legal remedies

Sectoral context

For Syrian refugees, access to legal services is facilitated through the issuance of a Ministry of Interior (MoI) Service Card, obtained after UNHCR registration and verification by the Syrian Refugee Affairs Directorate (SRAD). The MoI card is widely recognized by public authorities and service providers and is often required to initiate civil documentation procedures, pursue family law cases, apply for work permits, and address housing-related disputes.[74] Maintaining valid documentation is therefore a prerequisite for seeking legal redress and exercising rights before courts and administrative bodies. In contrast, refugees of other nationalities rely primarily on UNHCR documentation, as there is no formal government registration mechanism available to them. This can lead to greater legal precarity and create additional barriers to engaging with state institutions.[75]

Refugees in Jordan – particularly those residing in host communities – most commonly seek legal remedies in relation to landlord–tenant disputes, family law issues (marriage, divorce, custody, and alimony), civil documentation (birth and marriage registration), work permit and residency matters, and cases related to detention or deportation. These legal needs arise within a context of protracted displacement, where prolonged uncertainty, chronic poverty, and reliance on informal coping mechanisms have eroded refugees' legal

[74] *UNCHR. (2024, February 22). Jordan Thematic Factsheet; Protection.*
[75] *UNHCR. (2026, January). Jordan: Civil Documentation of Refugees in Jordan.*

security over time. Refugees without valid or updated documentation face heightened barriers to accessing justice, increasing their vulnerability to exploitation, eviction, and adverse legal issues.

UNHCR-supported legal aid partners play a central role in bridging gaps by providing legal counselling, mediation, and representation across a wide range of civil, family, administrative, and criminal matters. Between 2023 and 2025, 152,775 individuals were supported through these legal aid services, including counselling and representation, as well as the facilitation of 17,579 mediation cases. Collectively, these services are instrumental in enabling refugees – particularly women, children, and individuals with specific vulnerabilities – to navigate complex legal processes, resolve disputes amicably where possible, and pursue formal remedies when necessary.

Key findings

Twelve per cent of refugee households in Jordan reported experiencing a dispute in the past three years. Disputes are more common among refugees of other nationalities in host communities (21 per cent), compared to Syrian households in host communities (12 per cent), and those living in camps (9 per cent).

Most disputes are social in nature (63 per cent), particularly in the refugee camps (95 per cent in Zaatari and 87 per cent in Azraq). Financial disputes are the second most common type of dispute (16 per cent), primarily related to rent, which occur only for refugees in host communities. Among refugee households that experienced a dispute, **40 per cent still have at least one unresolved case.**

Most refugee households that experienced a dispute did not seek external support to help resolve it (60 per cent) and **did not pursue formal legal action** (71 per cent). Households in Zaatari are more likely than those in Azraq to seek support (45 per cent compared to 38 per cent) and to file lawsuits (40 per cent compared to 28 per cent). **The main reason that refugees do not file lawsuits is the perception that legal action is unnecessary** (46 per cent). Also significant are concerns about repercussions (26 per cent) and legal fees (17 per cent).

Disputes faced

Respondents were asked whether they had experienced any disputes in Jordan within the last three years. Respondents who answered 'yes' were asked to describe the disputes they had experienced. Based on their responses, one or more of the following six categories were assigned:

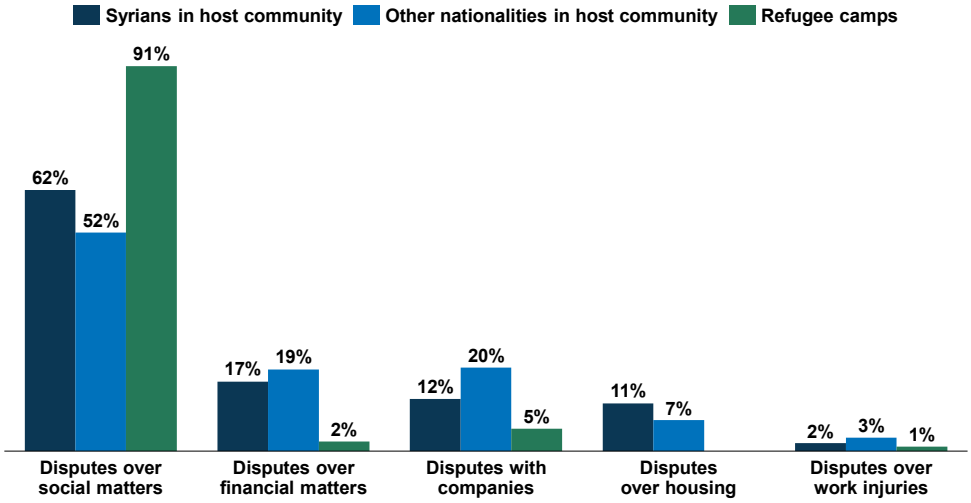
- **Disputes over social matters or personal status law**, which cover: family issues and neighbourhood disputes.
- **Disputes over financial matters**, which cover: disagreements over rental payments, debt, work permits, and school payments.
- **Disputes with companies**, which cover: disputes with employers, public administrations, utility providers, and legal disputes.
- **Disputes over housing,** which cover: disputes arising from utilities being cut, locks being changed, the refusal to do repairs, and documentation being confiscated.
- **Disputes over work injuries**, which cover: disagreements arising from injuries sustained at work.
- **Disputes over medical malpractice**, which cover: disagreements over medical injuries caused by wrongful treatment of negligence.

Among refugee households in Jordan, 12 per cent have experienced at least one dispute in Jordan within the last three years. Disputes are most common among refugee households of other nationalities in host communities (21 per cent), compared to 12 per cent of Syrian households in host communities, and 9 per cent among households living in camps.

Of the households that have experienced disputes, disputes over social matters are the most common (63 per cent), followed by disputes over financial matters (16 per cent).

Disputes over social matters are more common in camps than among refugees living in host communities. Within the camps, they are more common in Zaatari than Azraq. In contrast, disputes over financial matters are more common among refugees living in host communities, primarily driven by disagreements over rent payments. Rent disputes are exclusive to households living in host communities, as households residing in refugee camps do not pay rent.

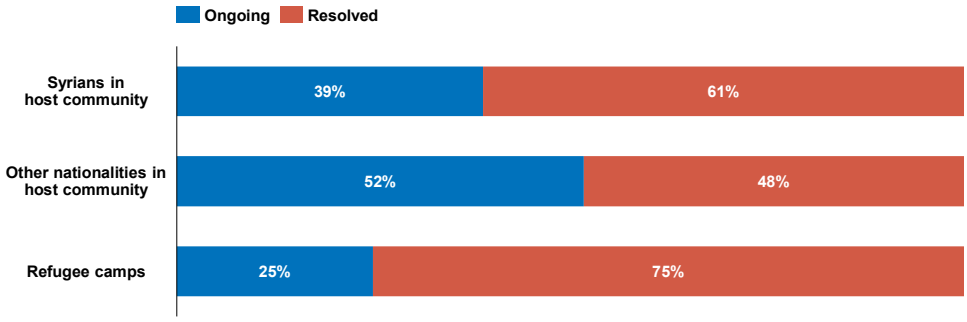
***Figure 42:** Top five categories of disputes, by nationality and residence*[76]
Percentage of households that reported experiencing a dispute (%)



Use of the legal system

Among the minority of refugee households that experienced disputes in the last three years, nearly half reported that at least one case remains unresolved (40 per cent). Within host communities, the likelihood of having an ongoing dispute is higher among refugees of other nationalities than Syrians (52 per cent compared to 39 per cent). Within the camps, there are no notable differences between Azraq and Zaatari (23 per cent compared to 27 per cent).

***Figure 43:** Status of disputes, by nationality and residence*
Percentage of households that reported experiencing a dispute (%)



Most households that experienced a dispute did not seek information or support to resolve it (60 per cent). Barriers to seeking assistance are also reflected in findings from community

[76] *The final reason - disputes over medical malpractice - has been excluded, because there were nearly no reported disputes over medical malpractice.*

consultations, where refugees highlighted the need to expand legal aid services for issues such as eviction, work permit penalties, and debt-related travel bans.

Among refugees in host communities, there are no notable differences between Syrians and refugees of other nationalities in seeking support for their disputes (39 per cent and 41 per cent, respectively). In the camps, however, households in Zaatari are more likely to seek support than those in Azraq (45 per cent compared to 38 per cent). This may be attributed to the distance that Azraq camp residents would need to travel to obtain support, with the main sources of legal support being located in Zarqa city. Female-headed households are also more likely to make use of outside information and support (49 per cent) than male-headed households (39 per cent).

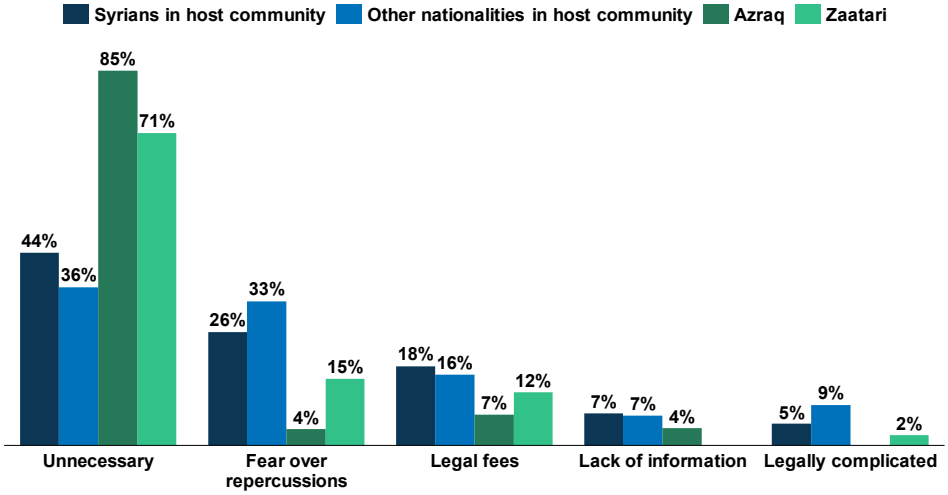
Most households that experienced a dispute did not pursue formal legal action,[77] with 71 per cent reporting that they did not file a lawsuit. Among refugees in host communities who experienced a dispute, Syrians and refugees of other nationalities are roughly equally likely to file lawsuits, at 28 per cent and 30 per cent, respectively. Within the camps, among refugees that experienced a dispute, filing a lawsuit is more common among households in Zaatari than Azraq (40 per cent compared to 28 per cent). This may also be linked to the location of the camps. Zaatari is located near Mafraq city, where there are courts, making transportation relatively easier, whereas residents of Azraq must travel farther to reach Zarqa city.

Among refugees who experienced a dispute but did not file a lawsuit, the most frequently cited reason is that legal action was not considered necessary to resolve the dispute (46 per cent), followed by concerns over repercussions (26 per cent), and legal fees (17 per cent).

The perception of a lawsuit being unnecessary is considerably more common for refugees in camps than in host communities (78 per cent compared to 42 per cent, or see Figure 44 for breakdown). It is particularly common in Azraq (85 per cent), though remains substantial in Zaatari (71 per cent). Syrians in host communities are also slightly more likely than refugees of other nationalities to consider a lawsuit unnecessary (44 per cent compared to 36 per cent).

[77] *Refugees may have sought mediation support through legal partners; however, this survey did not ask about refugees' experience with legal partners.*

***Figure 44:** Reasons for not filing a lawsuit, by nationality and residence*[78]
Percentage of households that experienced a dispute (%)



Gender-based violence

Sectoral context

According to the Jordan Population and Family Health Survey 2023 (also known as DHS - Demographic and Health Survey), 18 per cent of women in Jordan have experienced some type of spousal violence, whether physical, sexual, or emotional. However, only 34 per cent of these women sought help. The same survey also found that women of other nationalities are more likely to have experienced physical violence since age 15 (20 per cent) than Jordanian women (12 per cent) and Syrian women (5 per cent inside camps and 10 per cent outside camps).[79]

GBV remains pervasive in the lives of refugee women and girls. In a recent report on understanding gender dynamics in the Jordan refugee response, 26 per cent of married refugee women reported experiencing intimate partner violence, and 42 per cent reported that they would remain silent or attempt to resolve GBV incidents privately.[80]

In contrast to the Demographic and Health Survey, given constraints on the duration of this survey and the broad range of topics covered as well as the sensitivity of the topic, the VAF Survey precludes asking refugees about their past experiences of violence. Instead, a

[78] *Figures may not add up to 100 per cent due to rounding.*
[79] *Jordan Department of Statistics and the DHS Program. (2024, July). Jordan Population and Family Health Survey 2023. Retrieved February 25, 2026, from: https://dosweb.dos.gov.jo/DataBank/Population/Health/DHS2023_Survey.pdf*
[80] *UN Women, UNICEF, UNESCO, UNHCR, UNFPA and CARE. (2026). Understanding Gender Dynamics to Inform the Jordan Refugee Response.*

specific set of questions are asked to assess refugees' level of awareness of GBV services, general perceptions on violence against women, and their sense of safety.

In administering the questions under the GBV section, specific ethical procedures were followed to ensure the confidentiality of respondents. To avoid re-traumatising potential survivors, a strict survey protocol was followed, whereby the questions are asked to the respondent in a private space within the home. Further details are provided in the **Methodology** section.

Key findings

The majority of adult refugees reported feeling safe or very safe when walking alone in their neighbourhood after dark (84 per cent), while 16 per cent reported feeling unsafe. Men are substantially more likely than women to report feeling safe, and older refugees tend to feel safer than younger ones.

Eighty-eight per cent of refugee adults reported awareness of essential GBV services. Men reported higher levels of awareness than women, and respondents aged 18-59 reported greater awareness than those aged 60 and above.

One third of respondents believe that violence against women is justified in at least one circumstance. The situations most commonly cited as justifying violence include when a wife insults her husband (28 per cent), neglects her children (15 per cent), or disobeys her husband (13 per cent).

Perceptions of safety

UNHCR monitors refugees' perceptions of safety in Jordan to inform engagement with government and communities on efforts to mitigate security risks.

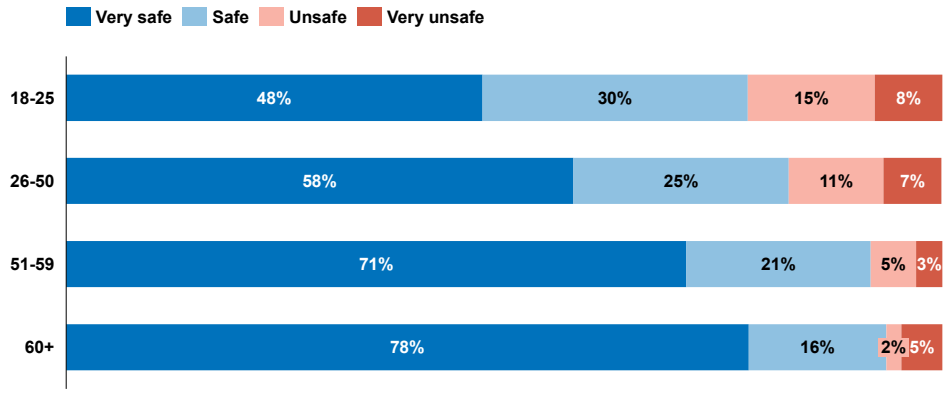
The majority of adult refugees reported feeling safe or very safe when walking alone in their neighbourhood after dark (84 per cent), with the remaining 16 per cent reporting that they felt unsafe or very unsafe. Table 10 below highlights the substantial differences by gender, with adult refugee men feeling safer than women.

***Table 10:** Perception of safety when walking alone after dark, by gender*[81]
Percentage of adults (%)

Gender	Perception of safety			
	Very safe	Safe	Unsafe	Very unsafe
Male	70%	20%	7%	4%
Female	52%	28%	12%	8%

There is a clear positive correlation between age and perceived safety, with older age groups feeling safer than younger ones (see Figure 45).

***Figure 45:** Perception of safety when walking alone after dark, by age group*
Percentage of adults (%)



Awareness of GBV services

Measuring awareness of GBV services among refugees was introduced for the first time in this round of the VAF survey. Respondents were asked whether they would be able to inform someone experiencing GBV about available services in their area across four key categories:

- Health services
- Psychosocial and case management services
- Safety and security services
- Legal services

UNHCR considers the first two essential GBV services.

[81] *Figures may not add up to 100 per cent due to rounding.*

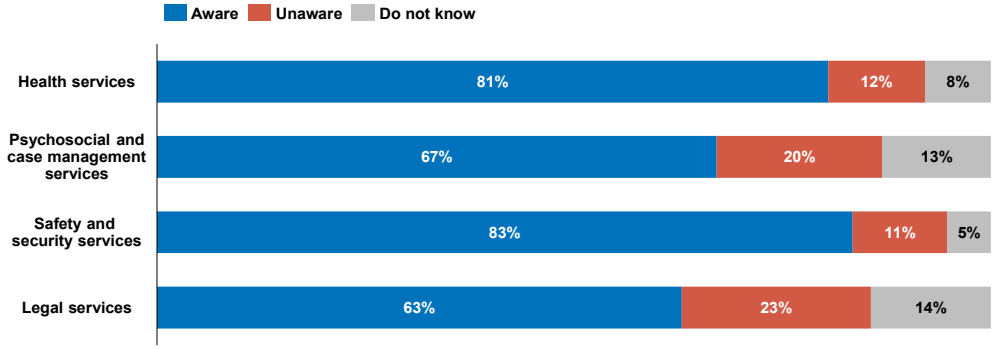
The majority of refugees reported that they know where to access essential GBV services (88 per cent), with a higher level of awareness around health services (81 per cent) than psychosocial and case management services (67 per cent).

Across the essential GBV services, there are clear age and gender discrepancies in awareness, which is higher among men than women (92 per cent compared to 86 per cent). Awareness is also higher among younger adults than the elderly: 89 per cent of respondents aged 18-59 reported awareness of essential GBV services, compared to 82 per cent among those aged 60 and above.

Similar age and gender trends are observed when looking at awareness of the other relevant services: safety and security services, and legal services. The majority of refugees are aware of safety and security services (83 per cent), while awareness of legal services is the lowest, with 63 per cent of respondents reporting awareness.

Refugees' awareness of each of the GBV services is presented in Figure 46.

***Figure 46:** Awareness of GBV services*[82]
Percentage of adults (%)

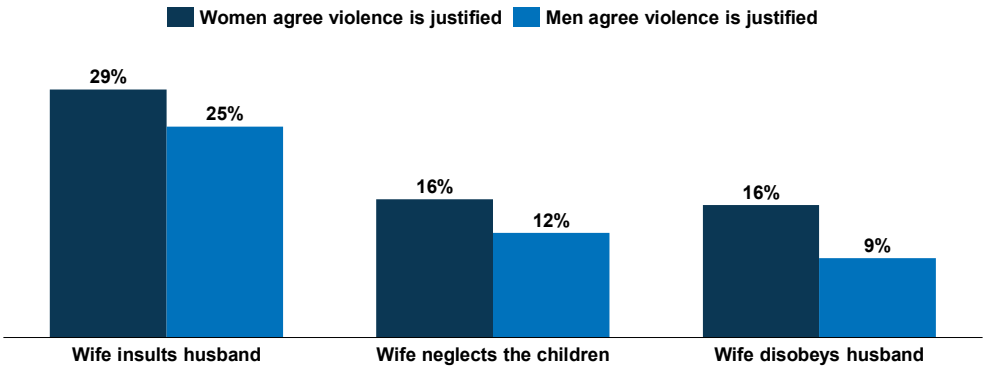


Asked whether a husband would be justified hitting or beating his wife in a series of scenarios, the majority reported that they do not accept violence against women in any of the scenarios (67 per cent). Interestingly, women are slightly more likely than men to consider violence as justified in at least one scenario (34 per cent compared to 31 per cent).[83]

The scenarios most commonly viewed by refugee adults as justifying violence are when a wife insults her husband (28 per cent), neglects her children (15 per cent), or disobeys her husband (13 per cent). In line with the overall pattern, women are more likely than men to view violence as justified in these circumstances as shown in Figure 47.

[82] *Figures may not add up to 100 per cent due to rounding.*
[83] *This contrasts with the DHS findings which shows a higher acceptance of violence among male respondents. Initial review of the VAF results showed only a slight and non-significant bias introduced by the fact that all enumerators are women. Further testing would be warranted to cross check with DHS findings, noting the difference falls within the 5 per cent margin of error and may be statistically insignificant.*

***Figure 47:** Top three scenarios where violence against women is perceived to be justified, by gender*
Percentage of adults (%)



Respondents aged 60 and above are more likely to perceive violence against women as justified (47 per cent) than those aged 18-59, among whom agreement ranges between 29 and 32 per cent.

Child protection

Sectoral context

The Jordanian Government has taken a stance against child labour by ratifying the Convention on the Rights of the Child and the ILO Conventions No. 138 and No. 182, in addition to its own Labour Law No. 8 of 1996. Article 73 of this law prohibits the employment of children under the age of 16 in all circumstances, while regulating the working conditions of juveniles aged 16 to 18. Although the law does not explicitly restrict juvenile employment to Jordanians, this limitation applies in practice, as work permits cannot be issued to non-Jordanians under the age of 18.

Despite continued institutional efforts to strengthen child protection, challenges persist. Child labour in Jordan is closely linked to the economic pressures faced by vulnerable families. Estimates from key organisations indicate that approximately 100,000 children are engaged in work across Jordan, primarily within informal and hazardous sectors such as agriculture, waste picking, and mechanical workshops.[84] Refugee adolescents are particularly affected as they frequently engage in informal work due to restricted access to legal employment. This exposes them to exploitation, hazardous conditions, and serious risks to their health and safety.[85]

[84] *Tamkeen for Legal Aid & Human Rights. (2025). Towards More Effective Policies.*
[85] *Terre des hommes (Tdh). (2025, September 30). Jordan Delegation: Child Labour Situational Analysis - September 2025.*

According to the Supreme Judge Department's Annual Statistical Reports, Jordan has witnessed a gradual and notable decline in the registration of child marriage cases before Shari'a Courts. Among the Syrian population, child marriage decreased in both camp settings and host communities between 2022 and 2025, with an average reduction of approximately 51 per cent.[86] This downward trend may reflect the positive impact of interventions undertaken by UNHCR, its partners, and the Government of Jordan. Nevertheless, child marriage remains a persistent protection concern in the country, frequently linked to negative coping mechanisms.

Key findings

Among refugee children in Jordan, 8 per cent are in employment. Boys are more likely to work than girls, and children aged 15-17 are more likely to work than those aged 5-11 or 12-14. **Three per cent of children are in employment that prevents them from attending school**.

The majority of working children reported exposure to at least one type of hazard in the workplace (84 per cent of 322 working children), which reflects the sectors in which they are most commonly employed. In areas where agriculture is an important sector, **children reported exposure to extreme temperatures, dust and fumes, chemicals, and carrying heavy loads**.

The most common child protection-related **violation in the workplace is long working hours** (22 per cent), while the **most common legal violation relates to wage levels** (38 per cent).

[86] *Supreme Judge Department (Jordan). (2025). Annual Statistical Reports. Retrieved from: https://sjd.gov.jo*

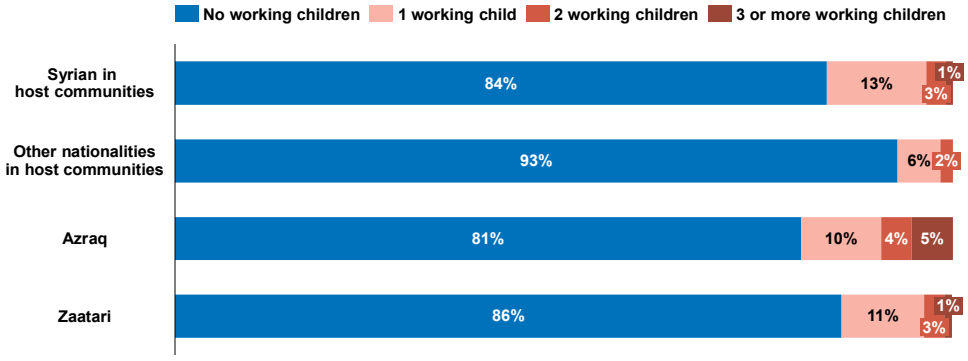
Demographics of children in work

Child employment[87] refers to children aged 5-17 engaged in any form of work. This includes activities in the formal or informal economy, whether within or outside the family, carried out for pay or profit (in cash or in kind, part-time, or full-time), as well as domestic work performed for an employer outside the child's own household, whether paid or unpaid. A child is considered employed if they have worked at any point within the past 30 days, or have a job, business, or other economic or farming activity that they will return to.

Among refugee households that have children aged 5-17, the majority (84 per cent) of households' children are not engaged in work, while 16 per cent reported that at least one child is working.

For refugees in host communities, Syrian households are more likely to have at least one working child than refugee households of other nationalities (16 per cent compared to 7 per cent). In the camps, households in Azraq are more likely than households in Zaatari to have at least one working child (20 per cent compared to 14 per cent). Households in Azraq also stand out as having the highest proportion of households with three or more working children (5 per cent), indicating significant challenges in meeting their basic needs.

***Figure 48:** Number of working children per household, by nationality and residence*[88]
Percentage of households (%)

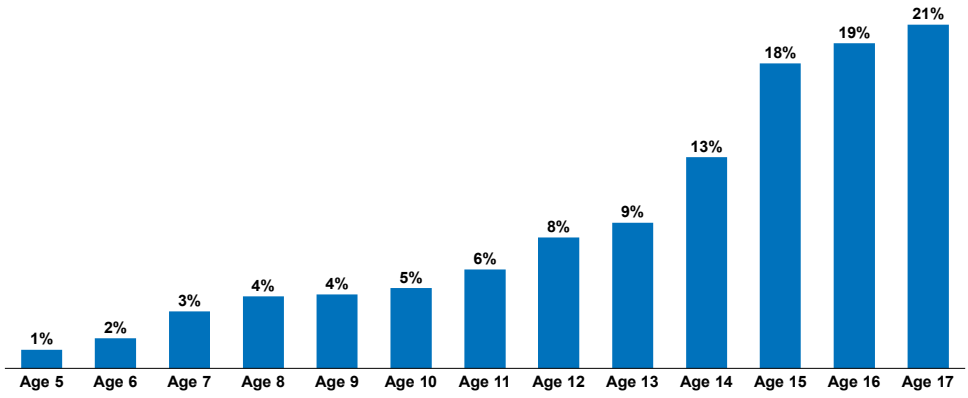


At the individual level, 670 children (8.3 per cent of 8,690) reported that they had worked, participated in an economic activity in the past 30 days, or had a job to return to. This compares to 9 per cent in 2023.

[87] *The **Access to Work** chapter focuses on employment among individuals of working age (18-59), while this chapter focuses on individuals aged 5-17.*
[88] *Figures may not sum to 100 due to rounding.*

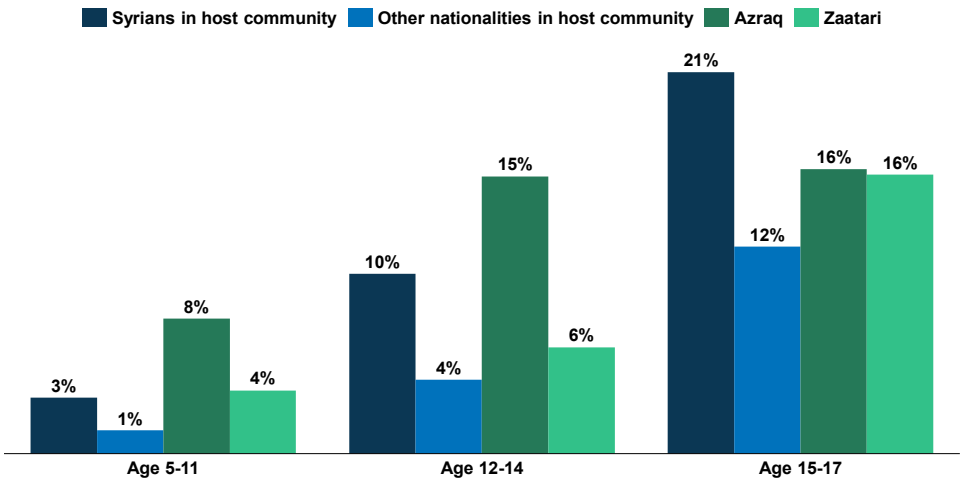
Child employment is more common among boys than girls (11 per cent compared to 5 per cent) and increases with age. As shown in Figure 49, there is a positive correlation between age and the likelihood of engaging in economic activity or returning to work.

***Figure 49:** Proportion of children who are working, by age*
Percentage of individuals aged 5-17 (%) | working children n=670



There are also variations across age groups by nationality and place of residence. Among younger children aged 5-11 and 12-14, those living in Azraq are more likely to be engaged in work than other population groups. Among older aged children (15-17), Syrians in host communities are the most likely to be working, while levels are similar across the other population groups (see Figure 50).

***Figure 50:** Proportion of children who are working, by age group, nationality, and residence*
Percentage of individuals aged 5-17 (%) | working children n=670



Not all working children are necessarily at risk. To better differentiate between working children and those who are at risk, the following analysis applies the ILO global standard for child labour and children engaged in hazardous work to the Jordanian context.[89]

Child labour refers to children aged 5-17 who are either engaged in hazardous work or in non-hazardous work that meets specific criteria:

- Children are considered to be in **hazardous work** if they are working in hazardous sectors: construction, manufacturing, electricity and gas, mining, and water supply; are exposed to hazards in the workplace; or work more than 43 hours per week.
- Children engaged in **non-hazardous work** are still considered to be engaged in **child labour** if they are employed and aged 5-11, or if they are aged 12-14 and work more than 14 hours per week.

Among refugee children aged 5-17, 299 (3.8 per cent of 8,690) are engaged in child labour, of which 290 are in hazardous work, as defined by ILO (see definition above). Rates of child labour are higher among boys (6 per cent) than girls (1 per cent), and among adolescents aged 15-17 (12 per cent) compared to younger children aged 12-14 (5 per cent) or 5-11 (1 per cent).

Child employment and school enrolment

This section focuses on the impact of work on children's school attendance. The majority of refugee children aged 5-17 are not working and are either enrolled or intending to enrol in school for the 2025/26 academic year (81 per cent). However, for 3 per cent of school-aged children, work negatively affects their ability to access education, and they are neither enrolled nor intending to enrol in school (see Table 11).

These findings are supported by UNHCR's regular protection monitoring, in which families report that children have dropped out of school in the past 12 months, primarily due to financial constraints and the need to engage in labour (see **Education** chapter for details).

[89] *International Labour Organization (ILO). ILOSTAT database description, Child Labour Statistics (CHILD database).*

***Table 11:** Child employment status and school enrolment in the 2025/26 academic year*[90]
Percentage of individuals aged 5-17 (%)

Employed and enrolled or intending to enrol	Employed and not enrolled or intending to enrol	Not employed and enrolled or intending to enrol	Not employed and not enrolled or intending to enrol
5%	3%	81%	11%

Sectors where children work

As outlined above, child employment refers to children who have worked at any point within the past 30 days, or have a job, business, or other economic or farming activity to which they expect to return. The analysis that follows focuses on the sub-group of children that reported currently working, of which there are 322 boys and girls (4 per cent of all children aged 5-17). It therefore excludes children who are not currently working but reported that they were involved in some economic activity in the last 30 days, or are planning to return to work.

Table 12 provides an overview of the number of children aged 5-17 who are currently working, disaggregated by population group; all population-specific percentages presented below are calculated using these group totals as the denominator.

***Table 12:** Employed children, by nationality and residence*
Number of individuals, unweighted

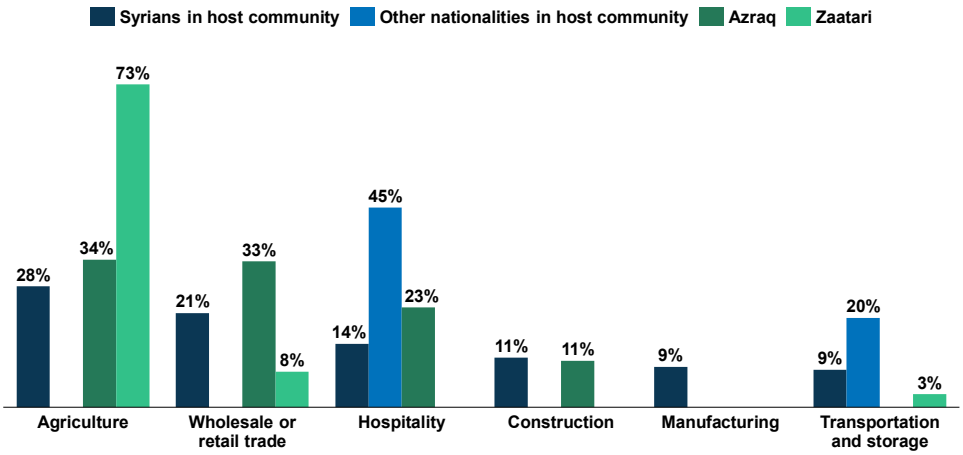
Syrians in host communities	Refugees of other nationalities in host communities	Azraq	Zaatari
265	10	9	38

Among the 322 refugee children who are working for an income, most are employed in the agriculture sector (31 per cent), followed by wholesale or retail trade (20 per cent), then the hospitality sector (14 per cent).

As seen in **Figure 51** below, employment patterns vary by nationality among refugees in host communities: Syrian children are more likely to work in agriculture and wholesale or retail trade, while children of other nationalities are primarily employed in the hospitality sector. In the camps, agriculture is the dominant sector in Zaatari, whereas in Azraq there is a more even distribution across the three main sectors among working children.

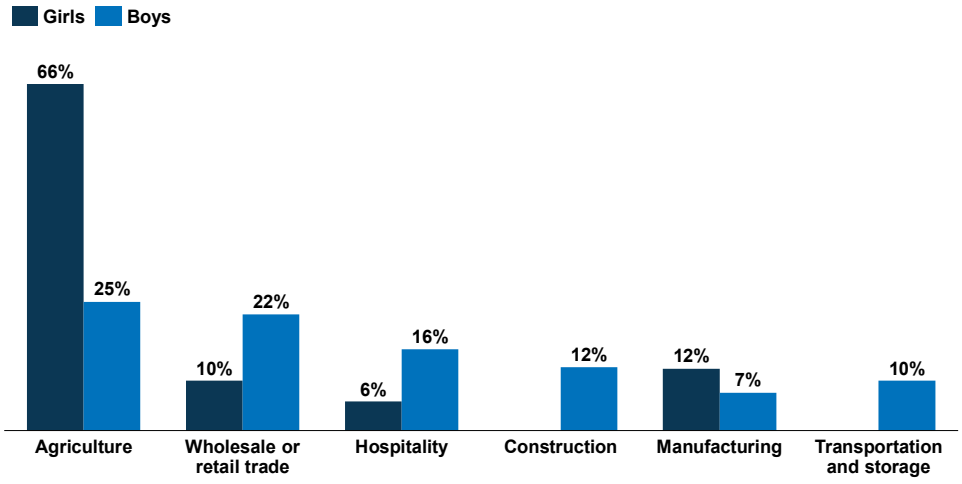
[90] *Figures may not sum to match other figures reported due to rounding.*

Figure 51: ***Top six sectors of work for child employment, by nationality and residence***
Percentage of working children aged 5-17 (%) | working children n= 322



There are also variations in sector of employment by gender, with girls more likely to work in agriculture, and boys more likely to work in wholesale and retail trade, hospitality, and construction. These trends are similar to 2023, with the exception of manufacturing. In 2023, a higher proportion of boys than girls worked in this sector, whereas in 2025, the reverse is true (see Figure 52).

Figure 52: ***Top six sectors of work for child employment, by gender***
Percentage of working children aged 5-17 (%) | working children n= 322



Hazards in the workplace

Hazards in the workplace are risks or dangers that have the potential to cause injury, illness, or other harm. Respondents are considered as being exposed to hazards in the workplace if they reported one or more of the following: carrying heavy workloads; operating heavy machinery; working underground; working at heights; working in water; working in a dark or confined place; being exposed to dust fumes; being exposed to fire, gas or flames; being exposed to loud noise or vibration; being exposed to extreme cold or heat; using dangerous tools, having insufficient ventilation; or being exposed to chemicals.

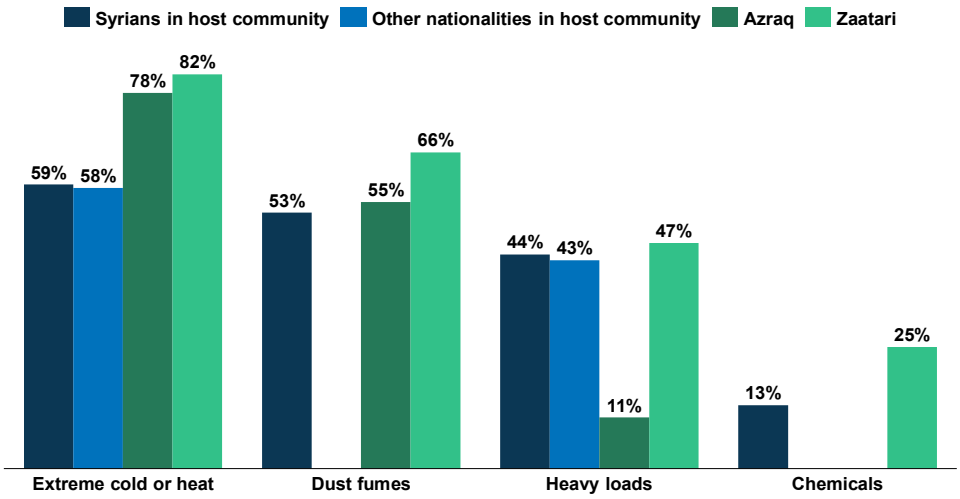
The majority of the 322 working children reported being exposed to at least one type of hazard in the workplace (84 per cent). Hazards in the workplace are most common in Zaatari, where 92 per cent or almost all of the 38 working children reported exposure, followed by Syrians in host communities (83 per cent), working children in Azraq (78 per cent), and working children of other nationalities in host communities (73 per cent).

There are no notable differences in levels of exposure to hazards in the workplace between children in the 5-11 age group, the 12-14 age group, and the 15-17 age group.

Among the 322 working children, the most prevalent workplace hazard is exposure to extreme cold or heat (61 per cent), followed by dust fumes (53 per cent), then carrying heavy loads (44 per cent), and working with chemicals (14 per cent).

When disaggregated by nationality and place of residence, the types of hazards reported reflect the sectors in which children are most commonly working. In Zaatari, where most working children are engaged in agriculture, reported hazards include exposure to extreme temperatures, dust and fumes, heavy loads, and chemicals. In contrast, refugees of other nationalities in host communities are more concentrated in hospitality, or transportation and storage, and are therefore less exposed to agricultural hazards such as dust and chemicals. Syrian working children in host communities and in Azraq are distributed across a broader range of sectors, which is reflected in a more varied pattern of reported hazards (see Figure 53).

***Figure 53:** Top four workplace hazards, by nationality and residence*
Percentage of working children aged 5-17 (%) | working children n=322



Violations in the workplace

Violations in the workplace refer to any behaviour or employment practice that violates a worker's rights. For child employment, work violations are categorized into two categories:

- **Child protection violations,** which include: long working hours, being shouted at, insulted, or experiencing physical abuse, or having documents taken.
- **Legal violations,** which include: not being paid or being paid late, or being paid less than the minimum wage.

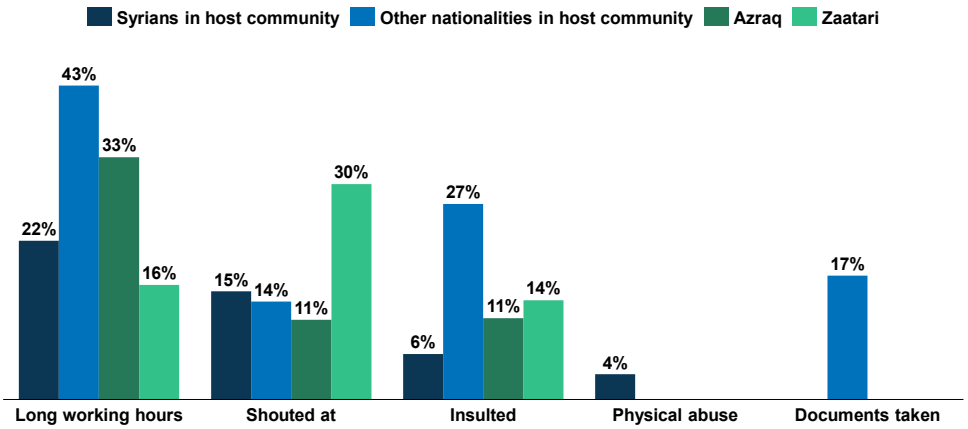
Of the 322 working children, 66 per cent reported exposure to at least one work violation in their workplace. This occurs most commonly among working children living in the refugee camps (57 per cent), followed by Syrians in host communities (43 per cent), then refugees of other nationalities in host communities (23 per cent). It is also more common among boys (69 per cent) than girls (52 per cent).

Child protection violations

The most common abuse related to child protection violations is long working hours (22 per cent of the 322 working children), followed by being shouted at (16 per cent). Working children of other nationalities are more likely than other population groups to report long working hours, being insulted, or having their documents taken. Working children in Zaatari

are the most likely to report being shouted at, while physical abuse is reported only among Syrian children (see Figure 54).

***Figure 54:** Child protection workplace violations, by nationality and residence*
Percentage of working children aged 5-17 (%) | working children n=322



Working hours

The UN Sustainable Development Goal (SDG) indicator 8.7.1[91] classifies working children aged 5-17 based on age-specific weekly hour thresholds, beyond which the amount of time spent in economic activity is considered too high, as follows:

- More than 0 hours per week for children aged 5-11
- More than 13 hours per week for children aged 12-14
- More than 42 hours per week for children aged 15-17

Children who work less than the threshold specified for their age are categorized as 'not working excessively'.

Among the 322 children that reported working, more than half are 'not working excessively' (59 per cent). However, there are 30 children aged 5-11, 62 children aged 12-14, and 47 children aged 15-17 that are considered to be working 'excessively' for their age level.

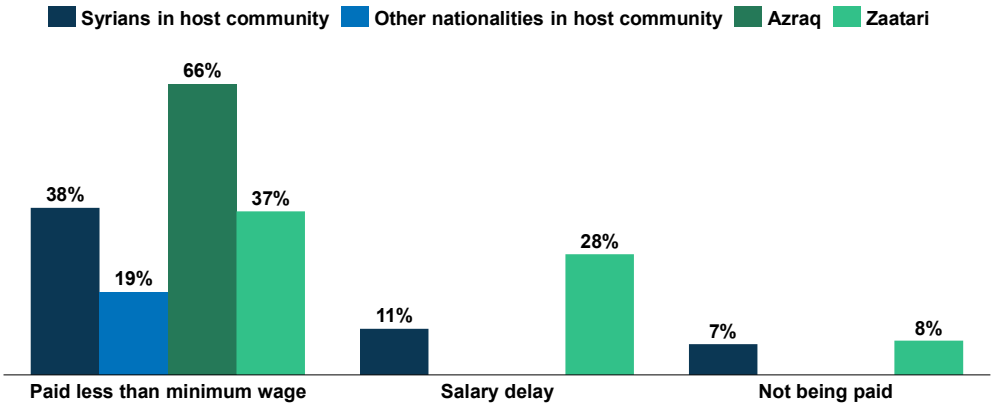
Employed refugee children work on average 28 hours per week, with older children more likely to exceed their age-specific threshold.

[91] *United Nations Statistics Division. (2024, July 29). SDG Indicator Metadata.*

Legal violations

Paying below the standard wage is the most common violation reported by working children (38 per cent of the 322 working children). As with child protection violations, the likelihood of experiencing these issues varies by nationality and residence. Working children in Azraq are more likely to report being paid less than the minimum wage compared to those in Zaatari. Reports of salary delays or non-payment are limited to Syrian working children in host communities and in Zaatari, with salary delays substantially more common in Zaatari.

***Figure 55:** Legal workplace violations, by nationality and residence*
Percentage of working children aged 5-17 (%) | working children n=322



Early marriage

Among refugees in Jordan, 2 per cent of children between the ages of 15 and 17 reported being married (30 children out of 1,774)[92]. The remaining 98 per cent are single, and almost none are engaged, separated, or divorced.

Early marriage is more common among refugees living in Zaatari (6 per cent, or 18 children) than Azraq (1 per cent, or 1 child) or Syrians in host communities (1 per cent or 11 children). Notably, there were no reported cases of child marriage among refugees of other nationalities aged 15-17, nor among boys.

Coping strategies

This chapter has outlined key protection risks faced by refugee households. To better understand how these risks intersect with economic pressures, the VAF survey also tracks the coping strategies households adopt in the 30 days prior to the survey to meet their basic needs. As the most commonly reported strategies relate to increased reliance on debt, these are covered in detail in the **Basic Needs & Food Security** chapter. The

[92] *This figure should be compared with caution against Shari'a court figures given its distinction from the administrative records of annually recorded child marriages. The question was asked to children of this age bracket that are residing in their parents' homes and did not specifically target child-headed households.*

analysis presented here focuses specifically on coping mechanisms with direct protection implications, highlighting how some refugees resort to precarious and potentially hazardous situations to make ends meet.

When looking at protection-related coping strategies, several concerning trends emerge. A large proportion of households reported cutting down on medical expenses (61 per cent), potentially delaying necessary medical treatment to manage costs. Eighteen per cent of refugee households reported that adults had taken on risky jobs, engaging in unsafe, socially degrading or exploitative work. Additionally, 4 per cent of households reported sending their children to work, and 1 per cent reported sending their children into early marriage. Among households that send children to work, the majority involve boys only (86 per cent), while all reported cases of child marriage involve girls. Sending children or adults to beg does occur, though it remains rare, with nearly no households adopting this strategy.

Key takeaways

- Refugee households in Jordan reported low overall levels of disputes, with social disputes mostly in camps and financial disputes mainly faced by refugees in host communities.
- Most households did not seek support or formal legal action, often due to perceptions that it was unnecessary, for fear of repercussions or due to cost.
- Refugees expressed high feelings of safety and very high awareness of essential GBV services. Two-thirds of refugees do not accept violence against women, highlighting the need for continued community engagement to shift behaviour and attitudes.
- Child labour and employment persist as a concern, affecting a minority of households but still present across the refugee population.
- Older children are more likely to work and less likely to stay in school.

4. Education

Sectoral context

Jordan's education framework seeks to ensure universal access to schooling. Education is compulsory and free for Jordanians in the public school system from Grades 1 to 10. While secondary education (Grades 11-12) is not mandatory, it is also provided free of charge to Jordanians in the public system. In 2024, primary school enrolment stood at 99 per cent, while secondary school enrolment stood at 92 per cent.[93] At the same time, within compulsory schooling ages, 2 per cent of primary school-aged children and 2 per cent of lower secondary-aged adolescents were out of school.[94]

Refugee children are formally integrated into the national system rather than taught through parallel structures. Since 2011, the Government of Jordan, with support from donors and UN agencies, has maintained an open-access policy for refugee children. The policy initially focused on Syrian refugees but was expanded in 2023 to include refugees of all nationalities. The policy waives tuition and textbook fees and, since the 2023-24 academic year, documentation requirements were temporarily relaxed to allow children with incomplete civil or academic records to enrol in public schools.

For refugees living in host communities, children are typically enrolled in public schools across the country. Many public schools, particularly in densely populated urban areas, operate on a double-shift system for refugees to accommodate the additional student population. While this arrangement helps manage overcrowding, it reduces the number of instructional hours and the overall volume of education received by refugee students, while also limiting opportunities for remedial learning and extracurricular activities.

Economic pressure remains the most significant obstacle to school enrolment and continued attendance. Many adolescents themselves acknowledge that financial hardship may prevent them from pursuing their aspirations. Low enrolment rates are closely tied to poverty and the limited resources available to families. As children grow older, their participation in education declines sharply, largely because they are increasingly expected to contribute to household income or support domestic responsibilities. While girls may initially have higher enrolment rates, early marriage often disrupts their schooling. Once married, girls are far less likely to remain in education and instead face greater domestic

[93] *Enrolment rates are gross enrolment. Data API, UNESCO. (2025, September). URL: https://databrowser.uis.unesco.org/resources.*
[94] *Data API, UNESCO. (2026, February). URL: https://databrowser.uis.unesco.org/resources. Retrieved from: https://databank.worldbank.org/source/world-development-indicators/type/TABLE/preview/on*

workloads. Together, financial strain, social expectations, and early marriage drive early school dropouts, particularly among the most vulnerable groups.[95]

Education provision inside Jordan's refugee camps is organized differently from that provided to refugees in host communities. In both Azraq and Zaatari, the Ministry of Education operates a full network of accredited schools with support from UNICEF and other donors. In Zaatari, more than 23,800 children are enrolled in formal education across 32 schools and 22 kindergarten centres.[96] In Azraq, approximately 10,300 children are enrolled across 15 schools and 6 kindergarten centres.[97]

Progression beyond basic education remains a significant challenge for refugees in Jordan, particularly at the transition to higher education. Evidence indicates that access to tertiary education is constrained by multiple barriers, most notably financial limitations, as well as infrastructural deficits and socio-cultural deterrents that restrict participation.[98] Recent initiatives, including the establishment of the Higher Education Alliance by UNHCR and other partners, have sought to expand pathways to tertiary and technical education. Several universities have also introduced reduced-fee programs and dedicated scholarships for refugee students, but significant barriers remain.

[95] *Presler-Marshall, E., Jones, N., Luckenbill, S., Alheiwidi, S., Baird, S., & Oakley, E. (2024). I don't see my future in Jordan: GAGE evidence on young people's economic empowerment in Jordan. Gender and Adolescence: Global Evidence (GAGE).*
[96] *UNHCR. (2025, October 26). Jordan: Zaatari Refugee Camp Factsheet (June 2025).*
[97] *UNHCR. (2025, October 26). Jordan: Azraq Refugee Camp Factsheet (June 2025).*
[98] *Alshoubaki, W., & Harris, M. (2024). Integrative strategies for social inclusion and equity: Enhancing refugee access to higher education in Jordan. Heliyon, 10(11), e31762.*

Key findings

The majority of school-aged children were enrolled in school in the 2024/25 academic year (82 per cent). Enrolment was highest among refugee children of other nationalities in host communities (91 per cent), followed by children living in refugee camps (86 per cent). Syrian children in host communities had the lowest enrolment rate (80 per cent).

School dropouts increase as refugee children progress through the education system. The average dropout age is 13. For the 2024/25 academic year, school enrolment declined from 92 per cent among children eligible for Grades 1-6 to 61 per cent among those eligible for Grade 12. A similar trend was observed for enrolment (or intended enrolment) in the 2025/26 school year.

Despite policies that waive fees for refugee students, financial constraints remained the primary barrier to enrolment in the 2024/25 school year. Among refugees in host communities, this barrier was reported by 46 per cent of non-enrolled Syrian children and 36 per cent of children of other nationalities. It was less commonly reported by children in the camps (8 per cent).

Among children not enrolled in the 2024/25 academic school year and eligible for Grade 1 and above, **28 per cent have never attended school.** Among those not enrolled and eligible for Grade 3 and above, **60 per cent have missed three or more consecutive years of schooling**, making reintegration into the education system more difficult.

Four per cent of refugees aged 16-30 participate in vocational training, with slightly higher participation of refugees in camps (6 per cent) than in host communities (3 per cent). Financial reasons are the most frequently cited reason for non-participation (18 per cent).

Higher education was largely inaccessible for refugees in Jordan, with only 5 per cent of those aged 18-30 reporting that they are enrolled. Financial constraints are the most commonly reported barrier to higher education, cited by 58 per cent of those not enrolled.

In Jordan, school grade eligibility is determined by a child's calendar year of birth. For example, in the 2025/26 school year, children born in 2019 are eligible for Grade 1. However, a child's actual grade of enrolment may differ from their grade of eligibility due to factors such as repeating grades, prior schooling or documentation status. For the 2026 VAF, children are classified according to the grade for which they are officially eligible. Accordingly, school-aged children are defined as those who were eligible to attend Kindergarten 2 (KG2) through to Grade 12 in a given school year.[99]

For the 2026 VAF, school-related information was collected for two academic years: 2024/25 and 2025/26. The figures presented in this chapter across all school-related indicators are based primarily on the 2024/25 school year. For the 2025/26 school year, only individual enrolment status and barriers to enrolment were captured, as data collection preceded - and in some cases overlapped with - the start of the school year. The 2025/26 data has been used for comparison purposes.

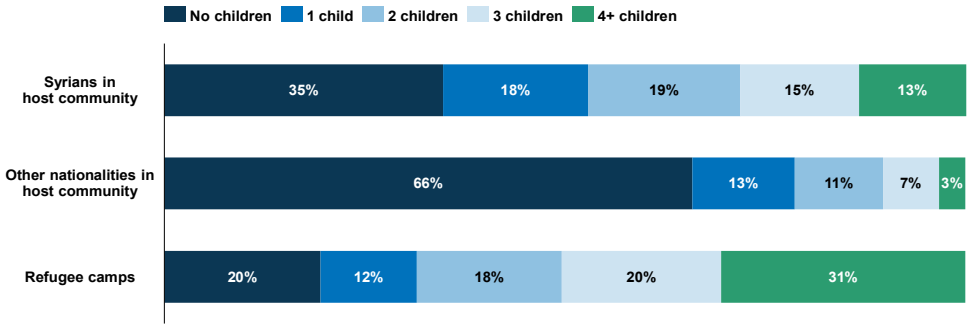
Household composition

Understanding household composition provides important insight into education needs. Overall, 64 per cent of refugee households include school-aged children. Syrian households are not only more likely than refugee households of other nationalities to have school-aged children but also tend to have them in greater numbers. For refugees in host communities, 65 per cent of Syrian households reported at least one school-aged child, compared to 34 per cent of households of other nationalities. Similarly, 47 per cent of Syrian households in host communities contain two or more school-aged children, compared with 21 per cent of households of other nationalities.

Camp-based households are more likely to include school-aged children. In these settings, 81 per cent of households have at least one school-aged child, while 69 per cent have two or more.

[99] *While "school-aged children" usually refers only to those eligible to attend Grade 1 through to Grade 12, for the purpose of the VAF, it also includes those eligible to attend KG2.*

***Figure 56:** Number of school-aged children per household, by nationality and residence*[100]
Percentage of households (%)



The majority (69 per cent) of refugee households that contain school-aged children reported that all school-aged children in the household were enrolled in school during the 2024/25 academic year. The remaining households reported partial or no enrolment at similar rates: 12 per cent reported that more than half of their children were enrolled, 9 per cent reported that up to half were enrolled, and 11 per cent reported that none were enrolled.[101]

School enrolment and non-attendance

The following section on children's enrolment and non-attendance in school is based on survey responses from children or their caregivers, focusing on those enrolled in the 2024/25 school year.

School enrolment

The majority of school-age refugee children were enrolled in school during the 2024/25 academic year (82 per cent). Enrolment for the 2025/26 academic year is broadly similar, with a total of 87 per cent either enrolled (79 per cent) or intending to enrol (7 per cent).[102] Enrolment patterns for the 2025/26 academic year are broadly consistent with the patterns for 2024/25 described below.[103][104]

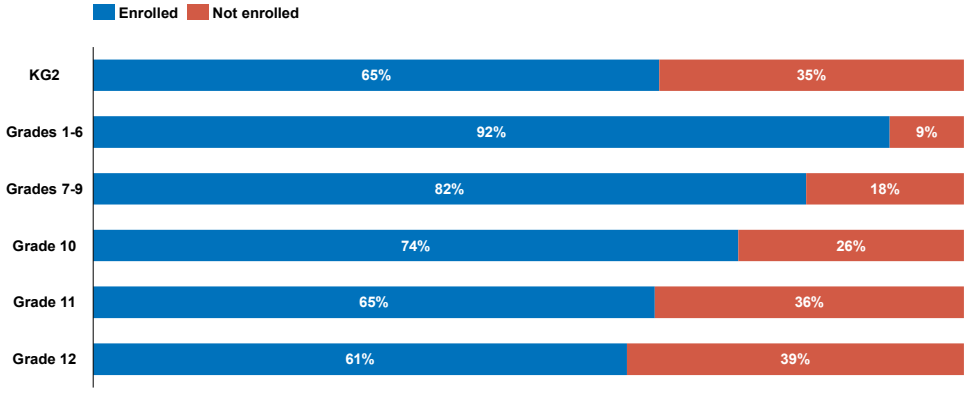
In 2024/25, enrolment levels were highest among refugee children of other nationalities living in host communities (91 per cent), followed by those living in refugee camps (86 per cent). Enrolment was lowest among Syrian children living in host communities (80 per cent). Compared to 2023, enrolment levels have increased among refugees of other nationalities (from 84 per cent in 2023 to 91 per cent in 2025), while remaining broadly consistent across the other population groups. This builds on earlier gains between 2021

[100] *Figures may not add up to 100 per cent due to rounding.*
[101] *Figures may not add up to 100 per cent due to rounding.*
[102] *Figures may not add up to 100 per cent due to rounding.*
[103] *Enrolment levels for the 2025/26 academic year take into account both those who had already enrolled at the point of the survey, and those who were intending to enrol.*
[104] *These are self-reported findings and have not been cross-checked with Ministry of Education's administrative records.*

and 2023 among refugees in host communities, when enrolment rose from 75 per cent among Syrian children and 76 per cent among children of other nationalities, while levels in camps remained largely unchanged.[105]

School enrolment also varies by grade of eligibility. Among children eligible for KG2, enrolment for the 2024/25 school year was 65 per cent. This increases sharply to 92 per cent for those eligible for Grades 1-6, when education becomes compulsory in Jordan. Enrolment then declines steadily across subsequent grades, reaching its lowest level of 61 per cent among children eligible for Grade 12. This pattern reflects increasing levels of children dropping out of school as they progress through the education system.

***Figure 57:** School enrolment in 2024/25, by grade of eligibility*
Percentage of school-aged children (%)



Enrolment rates are slightly higher among children that do not have a disability than among children that do have a disability (82 per cent compared to 75 per cent).

Barriers to enrolment

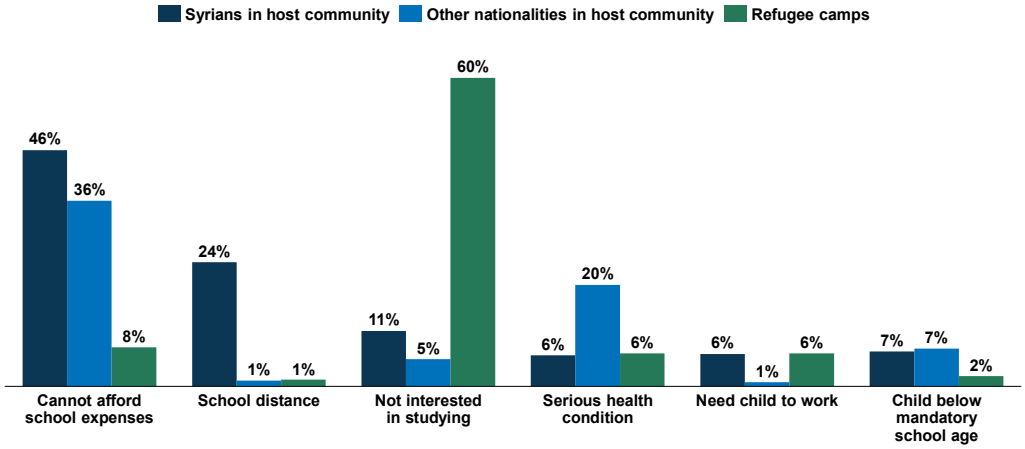
Despite policies that waive tuition and textbook fees for refugee students, financial constraints remain the primary barrier to enrolment in both the 2024/25 and 2025/26 academic years.

For the 2024/25 academic year, financial constraints were reported most frequently among refugees living in host communities. Cost was cited as the main reason for non-enrolment by 46 per cent of Syrian children in host communities and 36 per cent of children of other nationalities. In contrast, only 8 per cent of children living in camps mentioned cost as a reason for not enrolling. This is broadly consistent with the patterns observed for the 2025/26 academic year.

[105] *The methodology for calculating enrolment rates has changed since the 2024 VAF. Despite the change in methodology, the results remain broadly comparable across the two years.*

Among children living in camps, the most common reason for non-enrolment was a lack of interest in studying (60 per cent of those who did not enrol).[106] This reason was far less common among school-aged refugee children in host communities (11 per cent of Syrian children and 5 per cent of refugee children of other nationalities).

***Figure 58:** Top six reasons for not enrolling in school in 2024/25, by nationality and residence*
Percentage of school-aged children not enrolled in school 2024/25 (%)



The difference in barriers reported by school-aged refugee children living in host communities and camps reflects differences in the way education is provided in these settings. Refugee children in host communities are integrated into the existing public school system, where second-shift programs are used to help manage capacity constraints. However, these measures do not fully address overcrowding, and limited availability of places in schools remain.[107] As a result, some children in host communities may need to travel further to access schools with available places, which can increase school-related expenses and help explain why distance to school is frequently cited as a barrier to enrolment. In contrast, the Ministry of Education operates a dedicated network of schools within the camps that specifically serve refugee children. These schools are generally located within accessible distances, resulting in lower transportation costs.

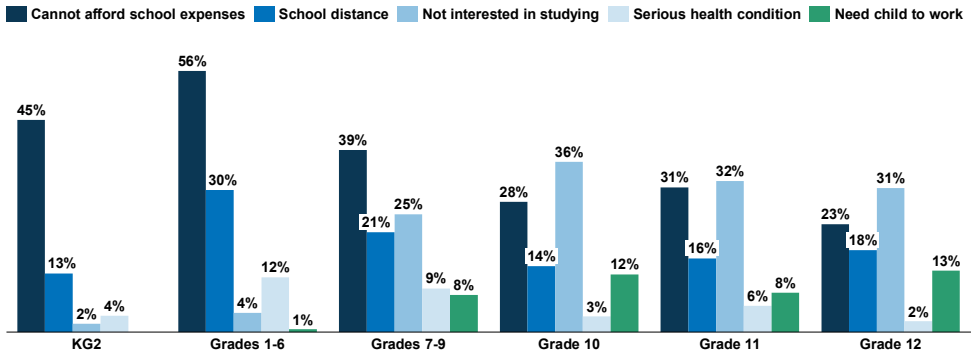
A small share of children reported the need to work as a barrier to enrolment (6 per cent), with boys more likely than girls to do so (10 per cent compared with 2 per cent).

Barriers to enrolment also vary by the grade children are eligible to attend (see Figure 59). Financial constraints and distance to school are more common among children eligible for

[106] *The methodology of the survey does not require children to answer or attend the household visit. In those cases, the adult who is most knowledgeable about the family members may respond on the child's behalf, reflecting the child's perspective. Therefore, this lack of interest (i.e., "the child is not interested in studying") could be attributable to either the child's own expressed interest or the perception of the adult/guardian.*
[107] *Khater, M. (2023). Refugee Children's Right to Education: Education of Syrian Refugee Children in Jordan - Reality and Prospects.*

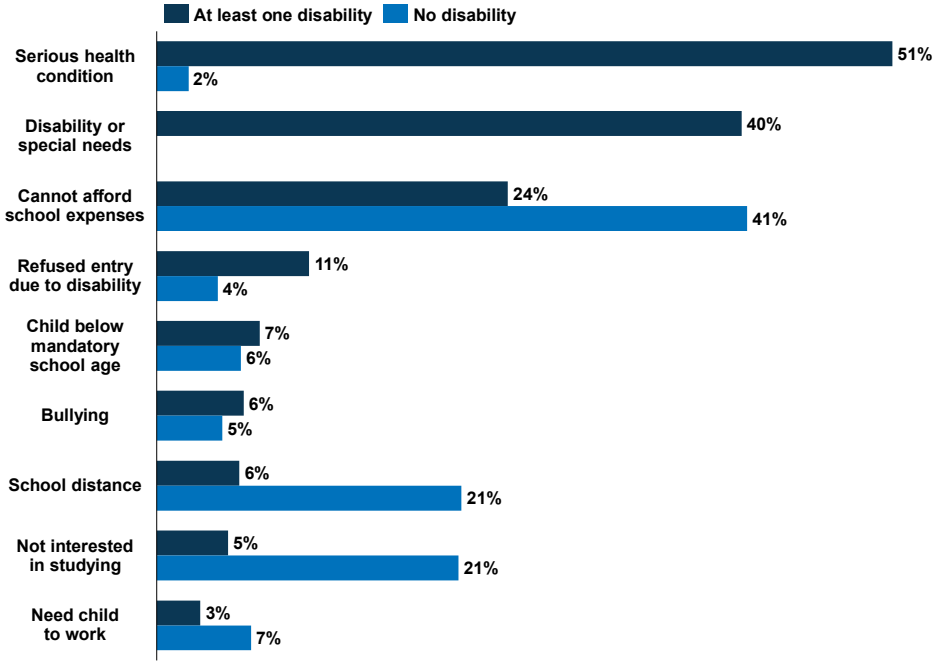
Grades 1-6. In higher grades, lack of interest in studying becomes much more common and is one of the main reasons children eligible for secondary school do not enrol. Economic pressures also increase as children grow older, reflected in a higher share reporting the need to work among those eligible for Grades 7 and above. See **Protection** chapter for more details on children in employment.

***Figure 59:** Top five reasons for not enrolling in school in 2024/25, by grade of eligibility*
Percentage of school-aged children not enrolled in school 2024/25 (%)



Reasons for not enrolling in school also vary based on disability status. Having a serious health condition, disability, or special needs are - themselves - prevalent reasons for not enrolling, as is being refused entry due to disability (see Figure 60). School-related expenses and distance to school also remain important barriers.

***Figure 60:** Reasons for not enrolling in school in 2024/25, by disability status*
Percentage of school-aged children not enrolled in school 2024/25 (%)



In addition to reports of children needing to work, gender disparities are also evident in interest in studying and distance to school as barriers to enrolment. Boys are more likely than girls to report a lack of interest in studying (25 per cent versus 12 per cent), while girls are more likely than boys to face challenges related to distance to school (23 per cent compared to 17 per cent).

Never attended school[108]

Among school-aged refugee children who were not enrolled in the 2024/25 school year and were eligible for Grade 1 and above, 28 per cent reported never having attended school. This is more common among refugee children living in host communities, where 33 per cent of those not enrolled had never attended school, compared to 7 per cent in camps.

Girls were more likely than boys to report having never attended school (34 per cent compared to 24 per cent). Children with a disability were also substantially more likely to have never attended school than those without a disability (59 per cent of children with a disability compared to 25 per cent without). A similar pattern is observed among children with a chronic illness (48 per cent never attended school) compared to those without (26 per cent never attended school).

[108] *Unlike other sections in this chapter, the never attended school indicator excludes children eligible for KG2.*

Missed 3+ consecutive years of school[109]

Missing three or more consecutive years of schooling makes children ineligible to enrol in formal education, making re-integration into the education system more difficult, as children must complete re-integration programs. Sixty per cent of refugee children who were not enrolled in 2024/25 and are eligible for Grade 3 and above have missed three or more consecutive years of schooling.

Refugee children in host communities are equally likely to miss three or more consecutive years of schooling (63 per cent), while the percentage is slightly higher in Azraq than in Zaatari (55 per cent compared to 47 per cent).

While girls are more likely than boys to have never attended school, there are no observable gender differences in the proportion of children who have missed at least three years of schooling. In contrast, variations by disability status remain. Children with at least one disability are more likely to have missed three or more consecutive years of schooling (71 per cent), than those without a disability (59 per cent). This highlights how children with disabilities are not only more likely to have never attended school, but are also more likely to have missed a significant share of their schooling, making re-integration more difficult.

Age of leaving school

On average, children stop attending school before turning 18 at the age of 13. The average age is slightly lower among refugees in host communities, where both Syrian and children of other nationalities tend to dropout at the age of 12. In the camps, the average age at which children stop attending school is 13. This age becomes slightly lower among children with disabilities or chronic illnesses, who tend to stop attending school at the age of 11.

The experience of children in school

The following section on children's experiences in school is based on survey responses from children or their caregivers, focusing on those enrolled in the 2024/25 school year.

How children get to school

Eighty per cent of school-aged refugee children enrolled in the 2024/25 school year reported walking to school. This is particularly common in refugee camps, where 98 per cent of children walk to school, compared to 73 per cent of refugee children in host communities. This difference reflects variations in education provision, with the existence of purpose-built schools in the refugee camps making it more likely that schools are in proximity within walking distance.

[109] *Unlike other sections in this chapter, the missed 3+ years in school indicator excludes children eligible for KG2, Grade 1, and Grade 2.*

While a small proportion of children in camps reported using other modes of transportation, refugee children in host communities rely on a wider range of options (see Table 13).

***Table 13:** Top four modes of transportation to school, by residence*
Percentage of school-aged children who enrolled in school 2024/25 (%)

Residence	Transportation to school			
	Walk	School bus	Public transport	Carpool
Host community	73%	8%	7%	7%
Refugee camps	98%	0%	1%	0%

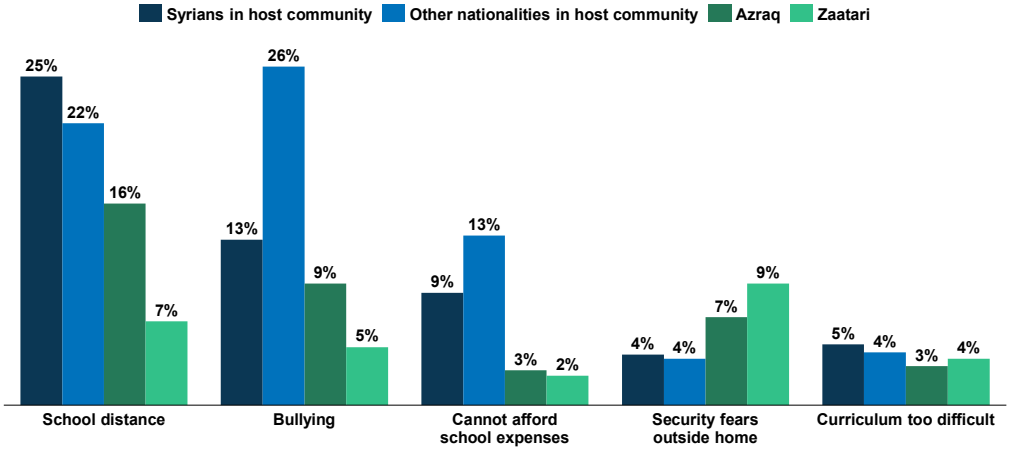
Difficulties experienced at school

Thirty-nine per cent of enrolled school-aged refugee children reported experiencing difficulties at school. Consistent with findings from the 2024 VAF, refugee children living in host communities are more likely to report experiencing at least one difficulty compared to those living in camps (43 per cent versus 27 per cent). Bullying and distance to school are among the most commonly reported difficulties (see Figure 61).

Among refugees in host communities - where children are not always placed in schools close to their homes - distance to school is reported as a difficulty by 25 per cent of Syrian children and 22 per cent of refugee children of other nationalities. In contrast, this issue is less commonly reported in camps, affecting 16 per cent of children in Azraq and 7 per cent in Zaatari.

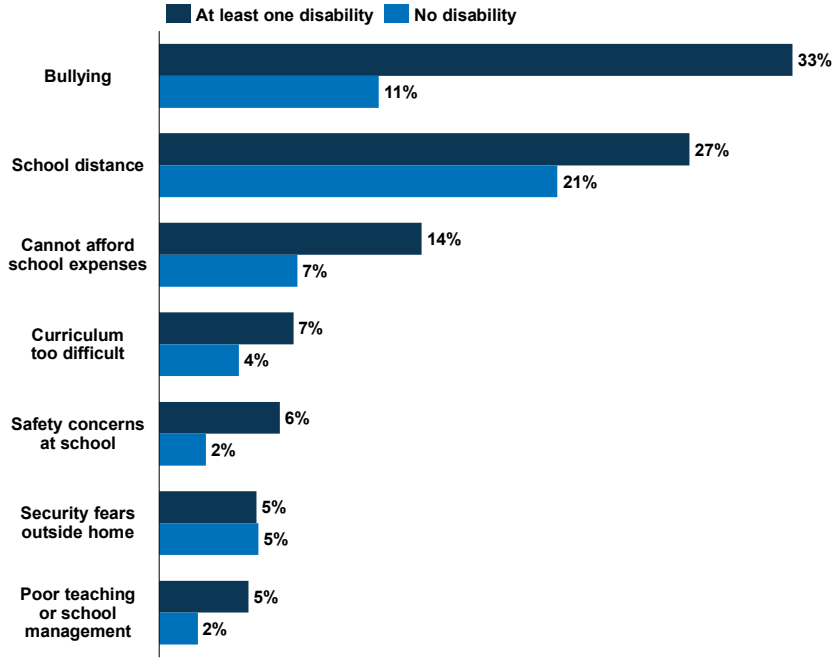
Bullying is most frequently reported among children of other nationalities living in host communities (26 per cent), followed by Syrian children in host communities (13 per cent). It is less commonly reported among children in camps (9 per cent in Azraq and 5 per cent in Zaatari).

***Figure 61:** Challenges faced in school, by nationality and residence*
Percentage of school-aged children who enrolled in school 2024/25 (%)



Children with at least one disability are much more likely to report difficulties related to bullying than children that do not have a disability (33 per cent compared to 11 per cent). They are also more likely to report difficulties related to school distance and school-related expenses (see Figure 62).

***Figure 62:** Challenges faced in school, by disability status*
Percentage of school-aged children who enrolled in school 2024/25 (%)



When looking at difficulties faced in school, there are no observable differences between girls and boys.

Post-secondary education

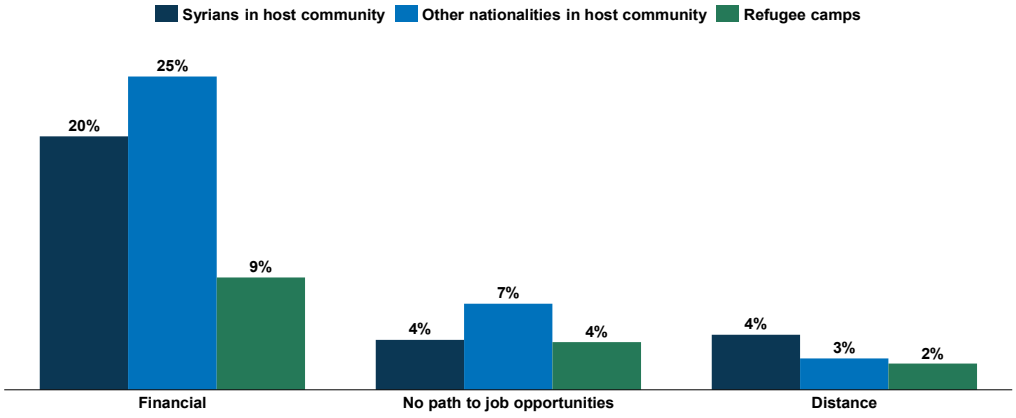
Vocational education

Current participation in vocational education among refugees aged 16-30 is limited, with only 4 per cent reporting that they are enrolled. This is slightly higher among refugees living in camps (6 per cent) than among those in host communities (3 per cent).

Among refugees in this age group who are not enrolled in vocational education, the most commonly cited barrier is financial constraints (18 per cent). Smaller shares report that vocational education does not lead to employment opportunities (4 per cent) or that distance to training centres is a challenge (4 per cent).

Refugees of other nationalities living in host communities are most likely to perceive financial reasons as a constraint (25 per cent), followed by Syrians in host communities (20 per cent).

***Figure 63:** Reasons for not attending vocational training, by nationality and residence*
Percentage of individuals aged 16-30 not attending vocational training (%)



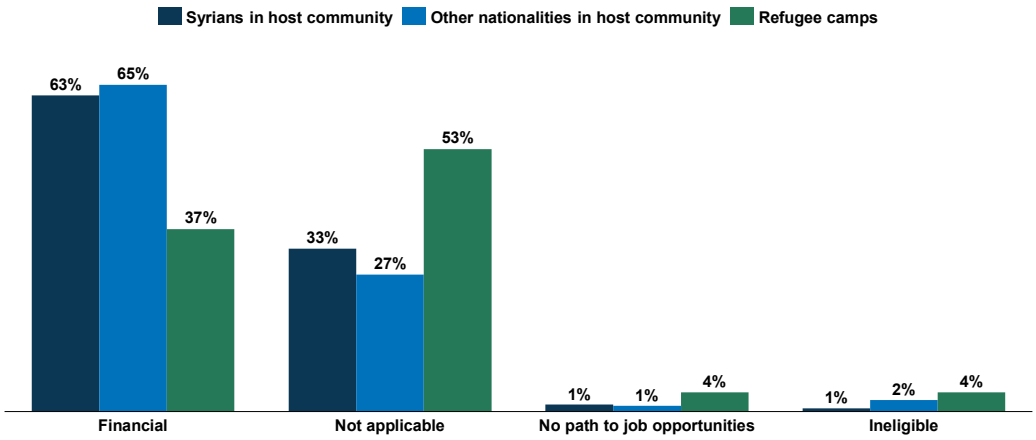
Higher education

Higher education remains inaccessible to the vast majority of refugees. Among refugees aged 18-30, only 5 per cent reported attending higher education. Participation is slightly higher among refugees of other nationalities in host communities (9 per cent) than among Syrian refugees in host communities (5 per cent), and refugees living in camps (4 per cent). Attendance is also higher among those aged 18-25 (7 per cent), compared with those aged 26-30 (2 per cent), reflecting the typical age range for university attendance.

Among individuals aged 18-30 who are not attending higher education, the majority cite financial constraints as the primary reason for non-attendance (58 per cent). A substantial proportion reported that higher education is not applicable to them (36 per cent). This may reflect individuals who are not interested in higher education or who do not perceive it as relevant to their current circumstances. It may also include respondents who are currently enrolled in vocational education and therefore are not considering higher education at this stage.[110] A few refugees do not believe that higher education will lead to job opportunities (2 per cent), nor that they are eligible to (2 per cent).

Refugees living in host communities are more likely to cite financial constraints as the main reason they are not attending higher education. This is a common barrier for both Syrians (63 per cent) and refugees of other nationalities in host communities (65 per cent) and is less common in the camps (37 per cent).

***Figure 64:** Top four reasons for not attending higher education, by nationality and residence*
Percentage of individuals aged 18-30 not attending higher education (%)



[110] *'Not applicable' does not include individuals who have already completed higher education. This was a separate option in the survey, with a response rate of 1 per cent.*

Key takeaways

- Enrolment rates remain high across refugee children and are similar to rates reported in VAF 2024.
- Despite policies that waive fees for refugee children, financial constraints continue to represent a key barrier to those families that do not their children.
- These financial constraints relate to challenges with the distance to school faced by refugee children living in host communities, who may be unable to find places in nearby schools.
- While refugees of nationalities other than Syrian have the highest rate of enrolment at 91 per cent, these are also the children that most frequently reported bullying in school, compared to Syrian children. Bullying is also more frequently reported by children in families with disabilities or with chronic illnesses.
- Refugee children living in the host communities tend to stop attending school at age 12 while those in camps stop attending school at 13.
- Vocational training and higher education are largely inaccessible for refugee youth, due to the financial barriers cited among the majority of those not enrolled.

5. Health

Sectoral context

The health landscape for refugees in Jordan is shaped by a dual system comprising national public health services and humanitarian-supported care. [111]

Registered refugees of all nationalities can access primary, secondary, and some tertiary health services through Jordan's public health system at a partially subsidized rate. These services are delivered through a nationwide network of primary care centres and public hospitals operating across all governorates in Jordan. To benefit from the subsidized rate, refugees must present the UNHCR ASC. In refugee camps, the ASC is referred to as proof of registration. Syrian refugees are additionally required to show a valid MoI service card. Despite these provisions, affordability remains the main barrier to healthcare access among refugees, with 75 per cent of Syrians identifying treatment costs as their main impediment to accessing care. The cumulative burden of consultation fees, medications, and transport often leads to delayed care-seeking or rationing of treatment.[112,113] Additionally, many refugee families resort to taking on debt to obtain needed medical services.[114]

In recent years, Jordan's public healthcare system has come under substantial strain due to a combination of domestic economic pressures and the additional demand associated with serving a large refugee population.[115] Concerns about the quality of public health services, coupled with longer waiting times and shortages of medications for chronic diseases, has resulted in growing reliance on private providers.[116,117] Specialized services, which are available as part of the services offered to refugees, are also increasingly overstretched and inconsistently available. For example, access to mental health and psychosocial support services remains limited, despite assessments indicating high levels of psychological distress among refugee communities.[118,119] Similarly, many women face barriers to reproductive and antenatal healthcare, including high service fees, transportation challenges, and the limited availability of specialized sexual and reproductive health services. These difficulties are particularly acute in informal tented settlements,

[111] *Jordan Department of Statistics and the DHS Program. (2024, July). Jordan Population and Family Health Survey 2023.*
[112] *WHO. (2025, July). Public Health Situation Analysis (PHSA) – Jordan.*
[113] *UNHCR. (2025, October). Health Access and Utilization Survey Among Syrians Living in Non-Camp Settings in Jordan (HAUS 2025).*
[114] *UNHCR. (2025, May 20). Socio-Economic Update on Refugees in Jordan – Q4 2024.*
[115] *Muhieddine, Dina et al. (2022). The Big Questions in Forced Displacement and Health: Jordan Country Report.*
[116] *UNHCR. (2025, October). Health Access and Utilization Survey Among Syrians Living in Non-Camp Settings in Jordan (HAUS 2025).*
[117] *WHO. (2025, July). Public Health Situation Analysis (PHSA) – Jordan.*
[118] *International Medical Corps (IMC). (2023). Integration of Mental Health and Psychosocial Support in Primary Health Care for Children, Adolescents, Pregnant Women and New Mothers in the Middle East and North Africa Region: Jordan Country Report 2023.*
[119] *WHO (2025, July). Public Health Situation Analysis (PHSA) – Jordan.*

where poor living conditions and limited financial resources further limit access to healthcare.[120]

Across Jordan's refugee camps, health services are predominantly delivered by a network of humanitarian organisations. In Azraq, health services are provided through three primary healthcare centres, with secondary care available at the camp hospital, which offers diagnostics and emergency treatment. In Zaatari, four health centres and one primary health clinic provide free primary healthcare. These are complemented by two specialized facilities; one offering 24/7 emergency care and referrals outside the camp, and another providing sexual and reproductive health services. In both camps, a structured referral system enables access to life-saving secondary and tertiary care at public hospitals outside of the camps. While specialized services outside the camps are accessible at subsidized rates, many still find the costs unaffordable.[121,122]

As of 2025, humanitarian partners have reported a decline in the capacity of the camp-based health system, driven largely by ongoing funding cuts. These reductions have already limited access to non-urgent and specialized services, and referral criteria have tightened substantially, with priority now given only to life-saving cases. As a result, many refugees are unable to obtain care for high impact but non-emergency needs such as chronic disease management, specialist rehabilitation, and certain reproductive health services. Support for people with specific needs, including persons with disabilities, has also decreased. At the same time, clinical mental health services are facing funding cuts, despite evidence of declining mental health.

[120] *UNHCR. (2025, October). Health Access and Utilization Survey Among Syrians Living in Non-Camp Settings in Jordan (HAUS 2025).*
[121] *UNHCR. (2024, July). Health Access and Utilization Survey Among Azraq Camp Refugees in Jordan (HAUS 2024).*
[122] *UNHCR. (2024, July). Health Access and Utilization Survey Among Zaatari Camp Refugees in Jordan (HAUS 2024).*

Key findings

Seventeen per cent of refugees in Jordan reported having at least one disability, **remaining stable since 2023**. Within host communities, disabilities are more common among refugees of other nationalities than among Syrians (24 per cent compared to 19 per cent). In the camps, 10 per cent of refugees reported having at least one disability.

Twenty-four per cent of refugees have at least one chronic illness. This includes 38 per cent of refugees of other nationalities, 25 per cent of Syrians living in host communities, and 16 per cent of those living in refugee camps.

Among refugee adults, 72 per cent are categorized as having some level of depression, though depression levels vary by residence. Refugees in host communities and Azraq camp show relatively higher shares in the 'mild depression' and 'moderate depression' categories (56 and 62 per cent, respectively), whereas refugees in Zaatari are more likely to be classified in the 'none to minimal depression' category (41 per cent).

Seventy-six per cent of refugees living in host communities are able to access healthcare. Ninety-three per cent are able to access healthcare within the camp, while **45 per cent are able to access healthcare outside the camp**.

Refugees in Jordan are facing rising health-related financial pressure. Average monthly health spending is 41 JOD - higher for refugees in host communities (43 JOD) than in camps (31 JOD) - and has increased by approximately 10 per cent in both settings since 2023.

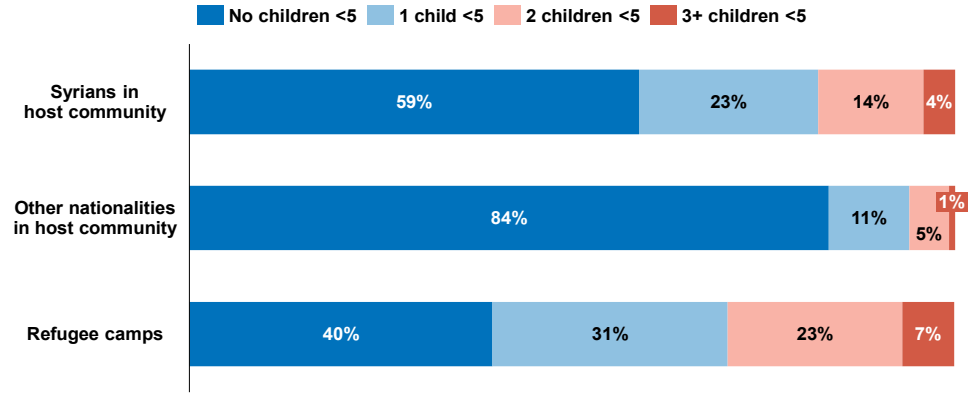
Household composition

Children <5 years of age

Having children under the age of five leaves a household more vulnerable to health challenges. In host communities, the majority of refugee households do not have children under five (62 per cent).[123] In contrast, the majority of camp-based households do contain children under five (60 per cent). Within host communities, Syrian households are more likely to have young children than households of other nationalities (41 per cent compared to 17 per cent).

[123] *Refer to the **Demographics** chapter for further details that contrast and compare average household sizes.*

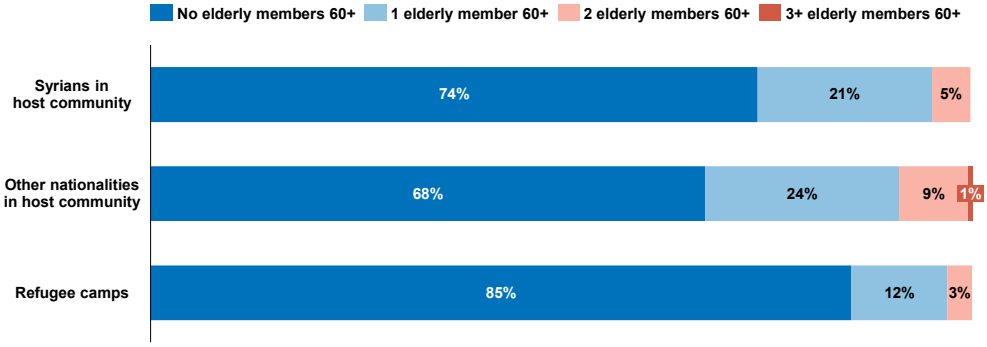
***Figure 65:** Children under the age of five in the household, by nationality and residence*[124]
Percentage of households (%)



Elderly persons, 60+ years of age

Similarly to having children under the age of five, having a higher number of elderly household members over the age of 60 leaves a household more vulnerable to health challenges. Refugee households in host communities are more likely to have at least one elderly member than households in the camps (27 per cent compared to 15 per cent).

***Figure 66:** Elderly members 60+ in household, by nationality and residence*[125]
Percentage of households (%)



[124] *Figures may not add up to 100 per cent due to rounding.*
[125] *Figures may not add up to 100 per cent due to rounding.*

Health challenges and pre-existing conditions

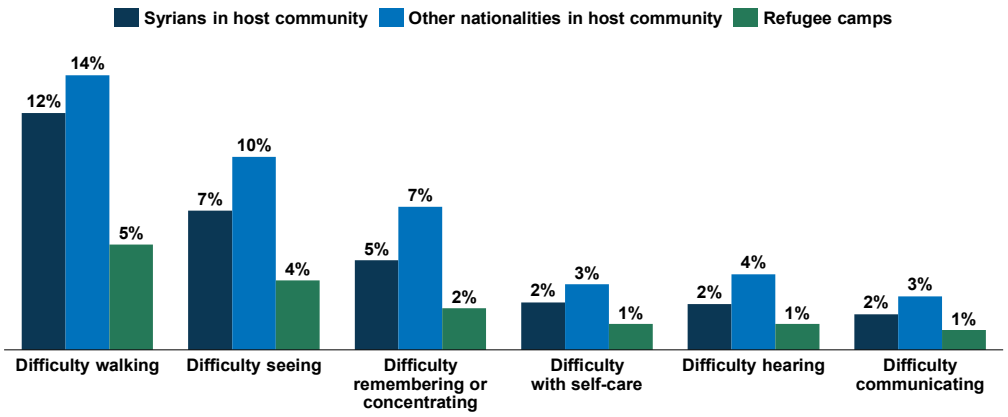
Disability

The Washington Group Questions (WGQ) are used to assess disability amongst respondents. This standardized set of questions asks respondents if they experience any difficulties with the following activities: seeing, hearing, walking, remembering or concentrating, self-care, and communicating. Individuals rank the difficulties they face using the following scale: 'no difficulties', 'some difficulties', 'a lot of difficulties', or 'cannot do at all'. For the 2026 VAF, individuals that reported facing a lot of difficulties or not being able to do an activity at all are classified as disabled.

Seventeen per cent of refugee individuals aged five or above reported having at least one disability. Within host communities, having at least one disability is slightly more common among refugees of other nationalities compared to Syrians (24 per cent compared to 19 per cent). This may be related to the higher prevalence of elderly members among refugee households of other nationalities, as previously shown. Among camp-based refugees, 10 per cent have at least one disability. The overall proportion of individuals with disabilities has largely remained the same since 2023.

The most common type of disability among refugees aged five or above is difficulty walking (11 per cent), followed by difficulty seeing (7 per cent), then difficulty remembering or concentrating (4 per cent). The breakdown by nationality and residence is presented in Figure 67.

***Figure 67:** Type of disability, by nationality and residence*
Percentage of individuals age 5+ (%)



Among refugees with at least one disability, the majority reported that their disability affects their daily life (71 per cent among refugees in host communities and 63 per cent of refugees in camps).

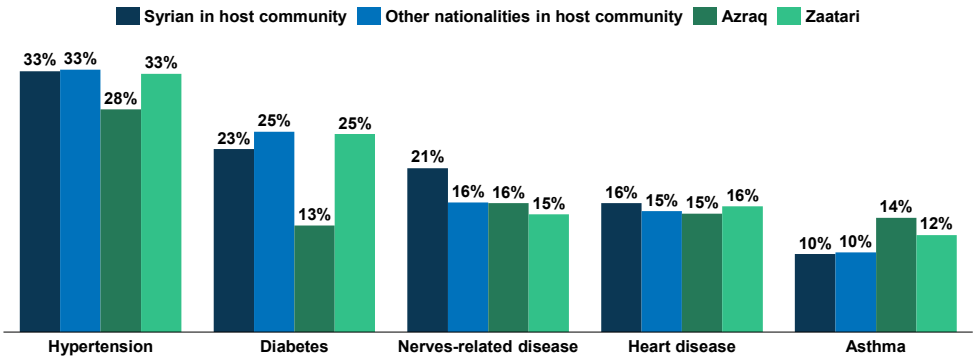
Chronic illness

To assess chronic illness, respondents were asked whether they had a serious medical condition or chronic illness, for example hypertension, diabetes, heart disease, asthma, or cancer. Those who responded 'yes' were classified as having a chronic illness. The survey protocol did not require a medical certificate be shown as proof.

Among refugees in Jordan, 24 per cent have a chronic illness. As with disabilities, among refugees living in host communities, chronic illnesses are most common among refugees of other nationalities than Syrians (38 per cent compared to 25 per cent). Among refugees living in camps, 16 per cent reported having a chronic illness. The percentage of individuals with chronic illnesses has largely remained stable since 2023.

The most common illness reported by those with a chronic illness is hypertension (33 per cent), followed by diabetes (23 per cent), then nerve-related disease (19 per cent). Figure 68 displays the distribution across the different population groups.

***Figure 68:** Five most common chronic illnesses, by nationality and residence*
Percentage of individuals age 5+ with chronic illnesses (%)



Of those who have a chronic illness, 73 per cent reported that it affects their daily life. This is more common for refugees in host communities than in camps (75 per cent compared to 65 per cent).

Mental health

The 2026 VAF uses PHQ-9, a standardized mental health module used by medical practitioners globally. It is a set of questions designed to assess depressive symptoms, such as feeling down, depressed, or hopeless; having trouble falling asleep or sleeping too much; and having harmful thoughts.

The questions were administered to one randomly selected adult in each household to ensure representativeness. Interviews were conducted privately, without bystanders, to limit response bias. Further details on sampling and field procedures are provided in the **Methodology** section.

Respondents select how often they have been bothered by depressive symptoms over the past two weeks, with response options of: 'not at all', 'several days', 'more than half the days', or 'almost every day'. They may also choose not to answer. Each option is assigned a score from 0 to 3 based on the frequency reported. The scores from each answer are summed and used to categorize the severity of depression into five categories: 'none to minimal depression', 'mild depression', 'moderate depression', 'moderately severe depression', or 'severe depression'.

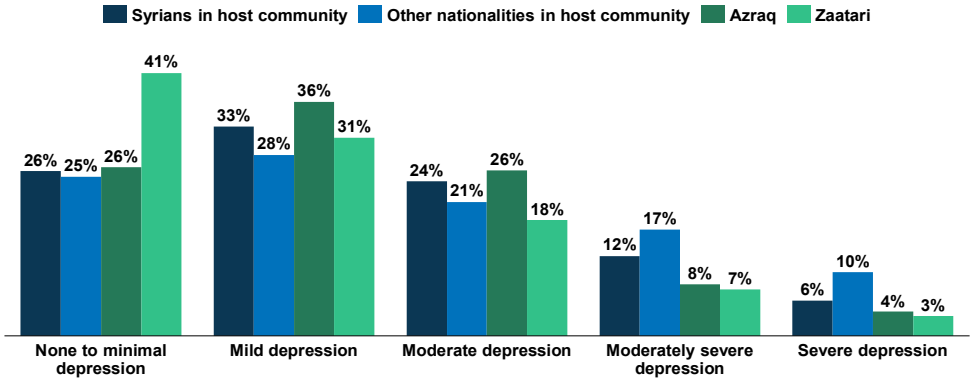
A considerable share of refugee adults are classified as having some form of depression (72 per cent), with the remaining 28 per cent experiencing 'none to minimal depression'. The distribution across the different categories is displayed in Table 14.

***Table 14:** Level of depression*
Percentage of adults (%)

None to minimal	Mild	Moderate	Moderately severe	Severe
28%	32%	23%	12%	5%

Refugees in host communities and in Azraq camp show slightly higher shares in the 'mild' and 'moderate' categories, while refugees in Zaatari are more likely to report 'none to minimal depression'.

***Figure 69:** Level of depression, by nationality and residence*[126]
Percentage of adults (%)



Respondents were also asked whether depressive symptoms made it difficult for individuals to undertake daily activities, such as working, taking care of the home, or getting along with other people. This was the case for 66 per cent of refugees with depressive symptoms.

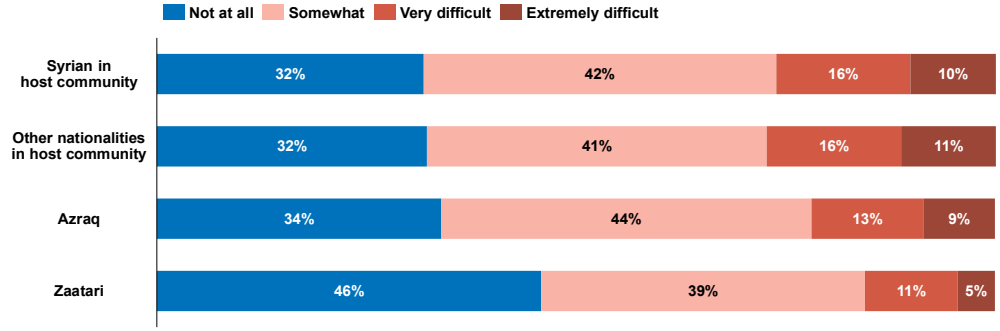
***Table 15:** Impact of depression on daily activities*
Percentage of adults (%)

Not at all difficult	Somewhat difficult	Very difficult	Extremely difficult
34%	42%	15%	9%

Depression is slightly more likely to affect daily activities among refugees of other nationalities in host communities than among Syrians in host communities and in Azraq (see Figure 70). It is less likely to affect those living in Zaatari, reflecting the overall lower levels of depression in this camp.

[126] *Figures do not add up to 100 per cent due to rounding.*

***Figure 70:** Impact of depression on daily activities, by nationality and residence*
Percentage of adults (%)



Access to healthcare

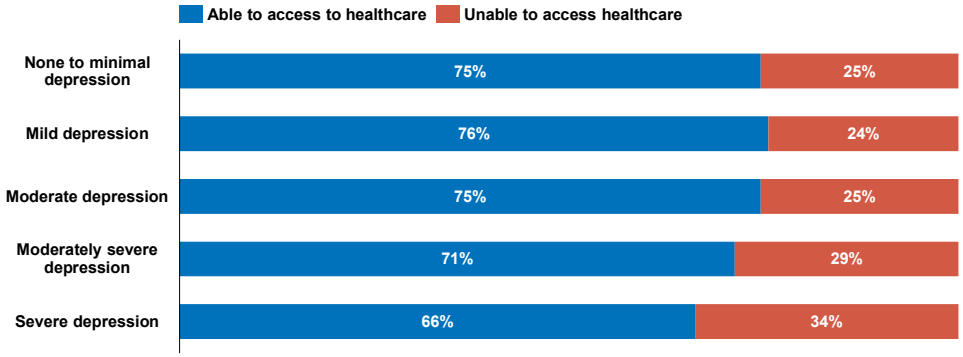
This section assesses access to healthcare based on whether refugees were able to obtain medical services when needed in the six months prior to the survey.

Access for refugees in host communities

Within host communities, refugees can seek medical care in public health facilities or private clinics. In the six months prior to the survey, 25 per cent of refugees living in host communities faced issues when trying to access healthcare. This has remained stable since 2023.

No substantial differences in access to healthcare are observed between households with and without members with disabilities or chronic illnesses. However, patterns differ when mental health is considered. Refugees in host communities categorized as having the highest category of depression, ‘severe depression’, reported greater difficulty accessing healthcare compared with those in the other depression categories, indicating a potential gap in mental health service provision for refugees.

***Figure 71:** Access to healthcare within host community, by level of depression*
Percentage of adults (%)



Refugee camps

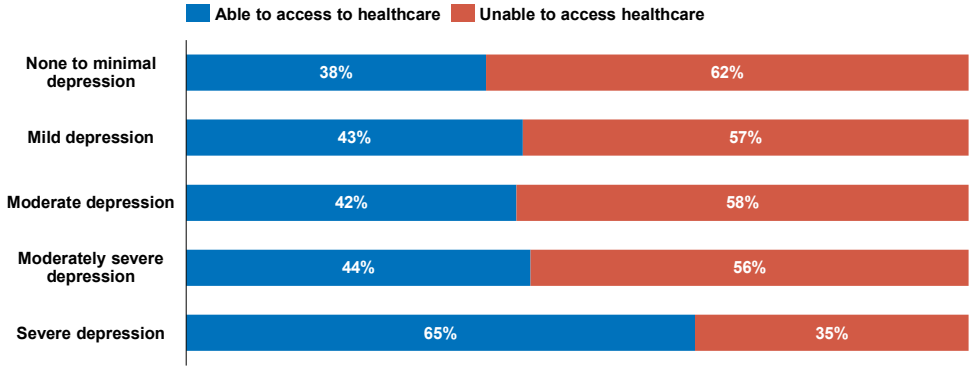
Refugees living in camps can seek care from medical facilities within the camps, or from public or private hospitals and clinics outside the camps. For this survey, access to services inside and outside the camps was assessed separately.

In the six months prior to the survey, 93 per cent of camp-based refugees were able to access in-camp healthcare. Access to in-camp healthcare has remained stable since 2023. No notable variation based on disability status or chronic illness. Access does not vary substantially by mental health status either; notably, individuals classified as having 'severe depression' reported 95 per cent access.

Camp residents' access to healthcare outside the camp is considerably more limited, with less than half of camp residents reporting they were able to access services when needed (45 per cent). Individuals with at least one disability are more likely to be able to access out-of-camp healthcare facilities than individuals without any disability (52 per cent compared to 44 per cent). Similarly, individuals with a chronic illness reported higher levels of access than those without (51 per cent compared to 44 per cent). This reflects the needs-based referral system for provision of healthcare outside the camps, under which individuals are referred to external medical providers when their needs cannot be met within camp facilities.

Refugees classified as having 'severe depression' reported higher levels of access to out-of-camp healthcare than those in other categories, further evidence that camp referrals are prioritized based on medical need.

***Figure 72:** Access to healthcare outside camp, by level of depression*
Percentage of adults (%)



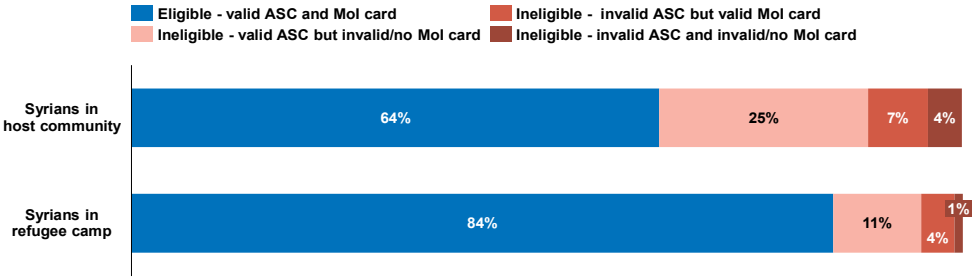
Eligibility for subsidized medical rate

Within host communities, refugees with a valid UNHCR ASC can access the subsidized medical rate. The same applies in camps, where the ASC is referred to as Proof of Registration. This subsidized rate is equivalent to the non-insured Jordanian rate, which is significantly lower than the rate charged to non-Jordanians. Syrian refugees must also present a valid MoI card to qualify.

Among registered refugees of other nationalities, 95 per cent hold a valid ASC and are therefore eligible for the subsidized rate. Among registered Syrian refugees, 68 per cent hold both a valid ASC and a valid MoI card, making them eligible for subsidized healthcare.

Eligibility is higher among Syrian refugees living in camps than in host communities. In camps, 84 per cent have valid documentation and can access the subsidized rate, compared with 64 per cent of refugees in host communities; 16 per cent and 36 per cent, respectively, are missing at least one required document.

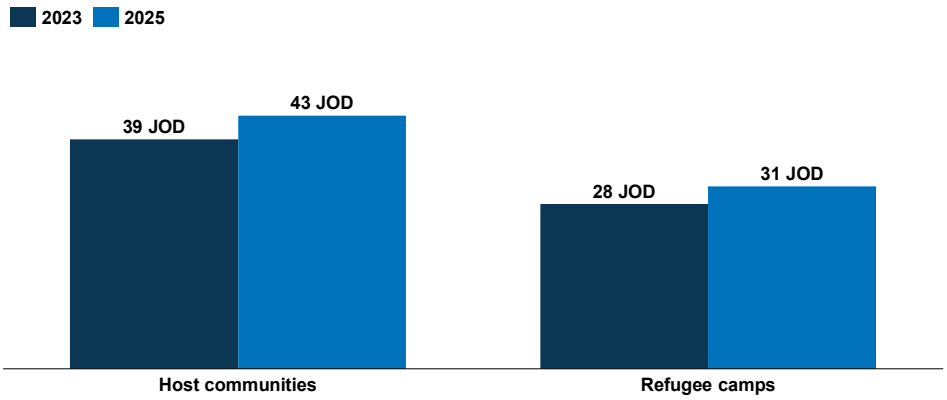
***Figure 73:** Eligibility for subsidized healthcare rate (ASC and MoI card status), by residence*
Percentage of Syrian individuals (%)



Health expenditure

Average monthly expenditure on health-related costs among refugees in Jordan is 41 JOD, split almost halfway between healthcare costs (21 JOD) and medicine costs (20 JOD). Refugee households in host communities spend an average of 43 JOD per month compared to 31 JOD among households in camps. Compared to 2023, there has been a slight increase across both settings. Among refugees in host communities, spending increased by 10 per cent, while in camps it increased by 11 per cent.

***Figure 74:** Average monthly expenditure on health-related costs (2023 and 2025), by residence*
Household average (JOD)



Average monthly expenditure is higher among households that include at least one member with a disability or chronic illness compared to those without (see Table 16 below).

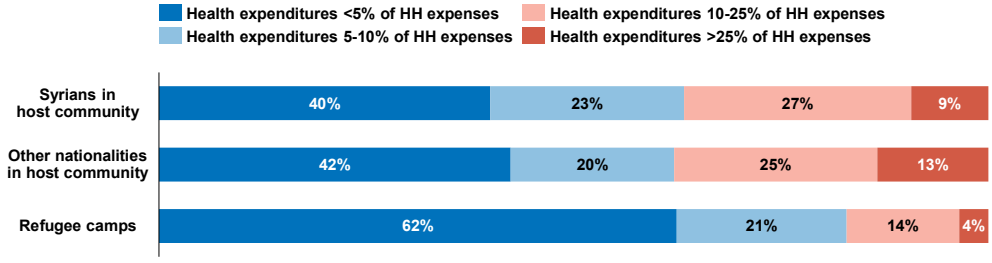
***Table 16:** Average monthly expenditure on health-related costs, by disability and chronic illness status*
Household average (JOD)

Population	Average expenditure on health-related costs
At least one member with disability	46 JOD
No members with disability	36 JOD
At least one member with chronic illness	46 JOD
No members with chronic illness	29 JOD

Health expenses account for a substantial share of total household spending for many refugees. A higher share of spending on health generally indicates more pressure on household budgets, as a higher proportion of resources is required to meet essential health-related needs. Overall, 34 per cent of refugee households allocate 10 per cent or more of their total expenditure to healthcare. Among refugees living in host communities,

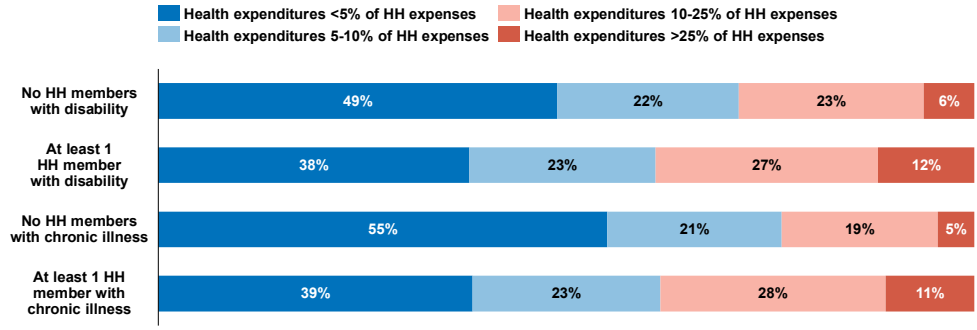
Syrian households and households of other nationalities are almost equally likely to allocate more than 10 per cent of their budget to health (37 per cent and 38 per cent, respectively). Camp-based households are considerably less likely to spend at this level, with 17 per cent allocating more than 10 per cent of their total expenditure to health, reflecting the provision of free health services within the camps.

***Figure 75:** Health expenditure as a percentage of total household expenditure, by nationality and residence*[127]
Percentage of households (%)



As with average monthly expenditure, households with at least one member with a disability or chronic illness spend a greater proportion of their total expenditure on health costs compared to households where no members have a disability or chronic illness.

***Figure 76:** Monthly health expenditure as a percentage of total household expenditure, by disability and chronic illness status*[128]
Percentage of households (%)



No notable differences were observed in the proportions of health expenditures when disaggregated by mental health status.

[127] *Figures may not add up to 100 per cent due to rounding.*
[128] *Figures may not add up to 100 per cent due to rounding.*

Key takeaways

- Disability rate (17 per cent) and chronic illness rate (24 per cent) among refugees in Jordan remain broadly stable compared with 2023, indicating no major shifts in underlying health conditions.
- At the same time, access to healthcare services has also remained stable for refugees residing both in host communities and camps; however, refugees living in camps continue to face barriers when seeking medical care outside the camp.
- Depression is widespread across refugee populations; 66 per cent of refugees who experience depressive symptoms reported that their daily life is affected.
- Refugees face increased financial pressure from medical expenses compared with 2023, with overall spending going up for refugees residing both in host communities and in camps.

6. Quality of Housing

Sectoral context

Eighty-one per cent of refugees in Jordan reside in host communities, while the remaining 19 per cent live in refugee camps. Housing conditions across both settings are precarious and insecure.[129]

Housing quality for refugees living in host communities is generally poor, alongside physical challenges, the majority of refugee households in host communities are tenants, often renting without formal lease agreements, resulting in insecure tenure and limited legal protection against eviction.[130] Dependence on the private rental market further undermines housing security, as housing expenditures consume a growing share of household budgets and force many refugees to rely on remittances, humanitarian assistance, or loans to cover rent. Notably, in late 2024, 32 per cent of refugee households with debt in host communities reported borrowing specifically to pay rent.[131] Conditions tend to be better in formal, finished buildings, although rents are higher. In contrast, rents are lower in formal, sub-standard buildings and informal settlements, but living conditions are generally worse.[132]

Within the country's two main refugee camps, Azraq and Zaatari, shelter conditions also present significant challenges. UNHCR and its partners - including the Norwegian Refugee Council in both camps, and the International Orthodox Christian Charities in Azraq - work in coordination with SRAD to manage shelter provision and maintenance. Accommodation is provided at no cost, meaning refugees living in the camps do not pay rent; however, it consists of temporary shelters which are often old and in need of maintenance. As of February 2024, Zaatari contains approximately 24,000 prefabricated shelters, each equipped with a private latrine and kitchen. In Azraq, there are around 12,000 shelters. A larger proportion of these households live in a single Transitional shelter (T-shelter), with 61 per cent occupying one shelter and 39 per cent residing in two or more T-shelters.[133,134] Most shelters were installed in 2012, when UNHCR transitioned from tents to prefabricated caravans.

As of 2024, 19,000 shelters across both camps were in need of maintenance, having exceeded their expected lifespan of five to six years, with many showing visible signs of

[129] *UN-Habitat. (2022). Urban planning & infrastructure in migration contexts: Amman spatial profile. United Nations Human Settlements Programme.*
[130] *Ibid*
[131] *Tamim, A., Smith, E., Palmer, I. B., Miguel, E., Leone, S., Rozo, S. V., & Stillman, S. (2025). Housing subsidies for refugees: Experimental evidence on life outcomes and social integration in Jordan. Working Paper Series No. WPS-248. Center for Effective Global Action. University of California, Berkeley.*
[132] *United Nations Children's Fund (UNICEF), & REACH. (2021). Baseline socio-economic assessment of households with children and youth living in informal tented settlements in Jordan.*
[133] *UNHCR. (2024, February) Jordan Thematic Factsheet: Housing.*
[134] *UNHCR. (2025, May 20). Socio-Economic Update on Refugees in Jordan – Q4 2024.*

wear such as mould and water infiltration.[135] Funding constraints severely limited the scale of shelter repairs and replacements. In response, UNHCR, through its partner NRC and in coordination with the SRAD, implemented self-repair initiatives, providing materials and basic training for families to conduct their own maintenance.[136] Nonetheless, crowding and structural degradation remain widespread.

The Quality of Housing chapter is divided into two major sections. The first section covers the quality of housing among refugees living in host communities, and the second section covers the quality of housing among refugees living in refugee camps. The two contexts are discussed separately due to the significant differences in housing conditions between them. In host communities, there is a range of housing options, and refugees are generally responsible for rent and may face eviction risks. In refugee camps, there is typically one housing option, and refugees do not pay rent or face eviction risks.

Quality of housing in host communities

Key findings

There are indications that families are substituting formal finished buildings for lower rent and lower quality, substandard accommodations or informal settlements. For example, the share of Syrian households living in formal finished buildings fell from 84 per cent in 2023 to 76 per cent in 2025.

Thirty-nine per cent of refugee households living in host communities reported acceptable living conditions. The most common issue with housing is sub-standard roofs or house openings, such as broken or missing windows or doors, reported by 30 per cent of refugee households in host communities.

The rate of refugee households in host communities reporting structural safety issues - cracks, leaks, or water infiltration - is much higher for those living in informal settlements and formal, sub-standard buildings (77 per cent and 68 per cent) than those living in formal, finished buildings (23 per cent).

Ninety per cent of refugee households in host communities rent their housing. Of these households, 57 per cent have a formal, written agreement, 37 per cent have a verbal agreement, and 6 per cent do not have any form of agreement.

[135] *UNHCR. (2024, February) Jordan Thematic Factsheet: Housing.*
[136] *ibid*

While actual rent expenditure accounts for less than 50 per cent of total household expenses for the majority of refugee households in host communities (93 per cent), rent is generally perceived as unaffordable, with 41 per cent reporting that it is never affordable and a further 20 per cent reporting that it is sometimes affordable. This reflects the gap between the rent agreed with the landlord and actual rent paid, and results in higher levels of debt owed to landlords.

Many households struggle to pay the full amount of rent agreed with the landlord, equating to an average rent payment gap of 30 JOD. Average monthly rent expenditure reflects the same pattern as rent agreed with the landlord, and is highest in formal, finished buildings (95 JOD), then formal, sub-standard buildings (64 JOD), and lowest in informal settlements (34 JOD).

Household type

For the VAF, refugees living in host communities were asked about the type of housing in which they lived. Housing in host communities is classified into three categories:

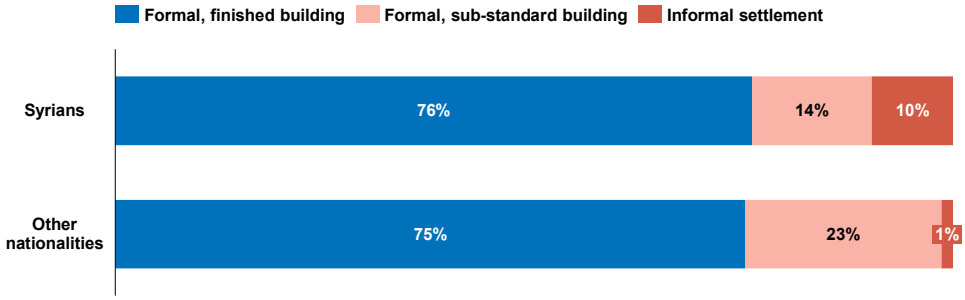
- **Formal, finished buildings**, which are completed and permanent buildings, ready to be occupied.
- **Formal, sub-standard buildings**, which are any other type of buildings, including those not designated as dwellings, or requiring rehabilitation.
- **Informal settlements**, which are made of makeshift tents or shelters, and are not recognized by the authorities.

In host communities, 76 per cent of refugee households live in formal, finished buildings. The share of households living in this type of housing has declined since the previous VAF for both Syrian households and refugee households of other nationalities. Among Syrians, the percentage living in formal, finished buildings decreased from 84 per cent in 2023 to 76 per cent in 2025, while among refugees of other nationalities it fell from 88 per cent to 75 per cent over the same period.

At the same time, the proportion of households living in formal, sub-standard buildings has increased. Among Syrian households, it rose from 9 per cent in 2023 to 14 per cent in 2025, while among refugee households of other nationalities it increased more sharply, from 11

per cent to 23 per cent. There has also been a slight increase in the proportion of Syrian households living in informal settlements, from 7 per cent in 2023 to 10 per cent in 2025, while it remains stable around 1 per cent among refugees of other nationalities.

***Figure 77:** Housing type, by nationality*[137]
Percentage of households in host communities (%)



Household conditions

Refugees were also asked about the condition of their housing. Based on their responses, housing was classified into four categories:

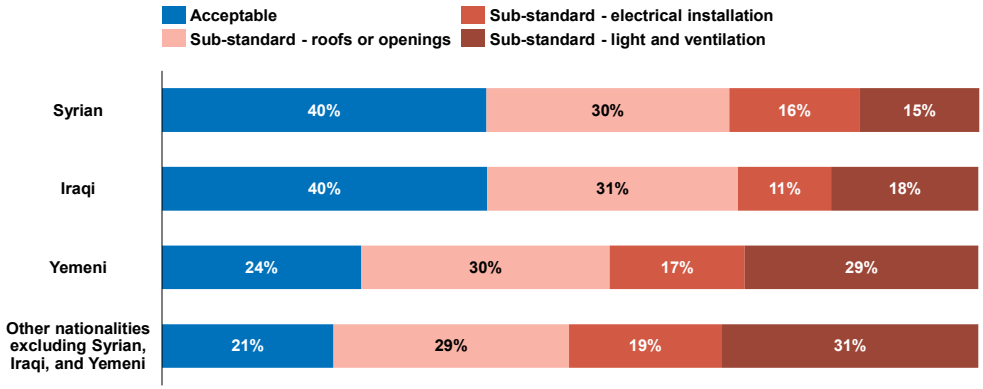
- **Acceptable**: for households that reported no issues with the condition of their housing.
- **Sub-standard roofs or openings:** for households that reported issues with the condition of their roofs or other openings, such as doors and windows. This includes roofs that are damaged or leaking; windows or doors that are broken or partially missing; or any defective frames or locks.
- **Sub-standard electrical installation**: for households that reported issues with their electrical wiring. This includes missing fuse boards and exposed and/or unsafe wiring.
- **Sub-standard natural light and/or ventilation**: for households that reported issues such as windows and/or doors that do not open in living areas or bedrooms.

Thirty-nine per cent of refugee households in host communities reported that their housing is in an acceptable condition. Conditions are better among Syrians and Iraqis than among Yemenis and other nationalities, with 40 per cent of both Syrian and Iraqi households living

[137] *Figures may not add up to 100 per cent due to rounding.*

in acceptable conditions, compared with 24 per cent of Yemeni households and 21 per cent of refugee households of all other nationalities.

***Figure 78:** Housing conditions, by nationality*[138]
Percentage of households in host communities (%)



Thirty per cent of refugee households in host communities live in housing with sub-standard roofs or openings. Unlike other housing quality indicators, issues with roofs or openings are relatively consistent across housing types, affecting 31 per cent of households living in formal, finished buildings, 28 per cent in informal settlements, and 27 per cent in formal, sub-standard buildings.

Sub-standard electrical installation affects 16 per cent of refugee households in host communities. In contrast to roof/wall conditions, electrical safety issues vary by housing type. They are most common in formal, sub-standard buildings (30 per cent) and informal settlements (28 per cent), and least common in formal, finished buildings (12 per cent).

A similar pattern is observed for sub-standard natural light and ventilation. While 16 per cent of refugee households in host communities reported inadequate light and ventilation, the issue disproportionately affects those living in informal settlements (37 per cent) and formal, sub-standard buildings (36 per cent), compared with 9 per cent of households in formal, finished buildings.

Accessibility and structural safety

A household is considered accessible if all members can enter and exit the building or shelter independently. The majority of refugee households in host communities reported that all household members are able to access their housing independently (97 per cent). However, those living in informal settlements are considerably more likely to report

[138] *Figures may not add up to 100 per cent due to rounding.*

accessibility issues (19 per cent), compared with those living in formal, sub-standard buildings, and formal, finished buildings (5 per cent and 1 per cent, respectively).

Housing is classified as structurally safe if there are no cracks, leaks, or water infiltration. Among refugee households in host communities, 35 per cent reported structural safety issues, with clear variation by housing type. Households living in informal settlements are most likely to report cracks, leaks, or water infiltration (77 per cent), followed by those living in formal, sub-standard buildings (68 per cent). In contrast, households in formal, finished buildings are least likely to experience structural safety issues (23 per cent).

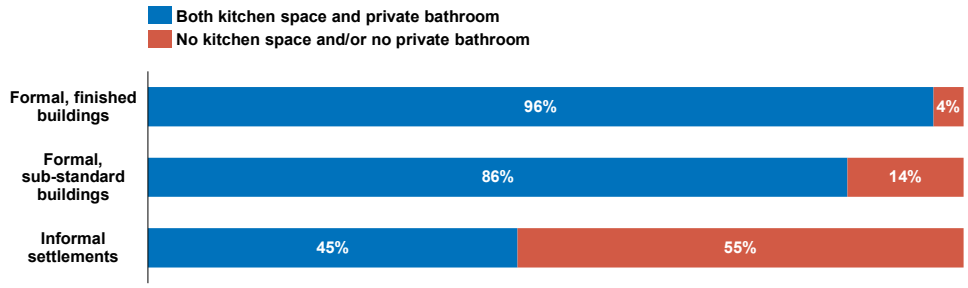
Facilities

Households in host communities were asked about available facilities to them, which were classified as follows:

- **Basic household facilities:** the household has a dedicated kitchen space and a private bathroom.
- **Electricity:** the household has electric lamps.
- **Energy for lighting:** the household has electric lamps and/or solar panels.

Access to basic household facilities is widespread, with 90 per cent of refugee households in host communities reporting access to both a dedicated kitchen space and a private bathroom. It is most common in formal, finished buildings (96 per cent), followed by formal, sub-standard buildings (86 per cent), and is least common in informal settlements (45 per cent).

***Figure 79:** Access to basic household facilities, by type of housing*
Percentage of households in host communities (%)



Almost all refugee households in host communities have access to both electricity and energy for lighting. All households living in formal buildings (whether finished or sub-

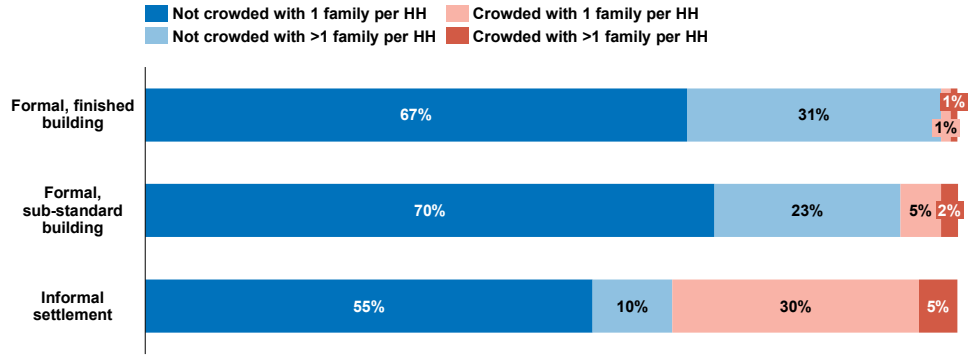
standard) have both, while 6 per cent of those in informal settlements have neither electricity nor energy for lighting.

Household crowding and privacy

Households are categorized as crowded when there are more than four people per room. Crowded households are further differentiated based on whether they include one family or more, with the latter considered to reflect higher vulnerability.

The majority of refugee households in host communities are not crowded (94 per cent). Crowding is most common in informal settlements, where 35 per cent of households are crowded, driven mainly by single-family households (30 per cent), with a smaller share in crowded multi-family arrangements (5 per cent). In comparison, crowding is much less common in formal, sub-standard buildings, (7 per cent), and formal, finished buildings (2 per cent).

***Figure 80:** Household crowding, by type of housing*[139]
Percentage of households in host communities (%)



These differences in household crowding are reflected in reported levels of privacy. Eighty-three per cent of refugee households in host communities reported that their housing provides adequate privacy. Reported privacy levels are higher in formal, finished buildings (90 per cent) compared with formal, sub-standard buildings and informal settlements (65 per cent and 57 per cent, respectively).

When looking at the gender of the head of household, a higher proportion of female-headed households reported adequate privacy than male-headed households (87 per cent compared to 81 per cent).

[139] *Figures may not add up to 100 per cent due to rounding.*

Household assets

Households were asked about the assets that they own. Assets were classified as follows:

- **Essential assets** include a gas or electric oven, washing machine, blanket, smart phone, or other cell phone.
- **Cooling appliances** include an air conditioner or electric fan.
- **Heating appliances** include an electric, gas, or kerosene heater, or an air conditioner with a heating setting.

In host communities, almost all refugee households own at least one essential asset with no notable variations across types of housing.

Ownership of cooling and heating appliances is also generally high, with only small differences overall. Refugee households in host communities are slightly more likely to have a cooling appliance (90 per cent) than a heating appliance (82 per cent). As shown in

Table 17, there are some variations by housing type. Cooling appliances are most common in formal, finished buildings (94 per cent) and less common in informal settlements (76 per cent). The same pattern holds for heating appliances, but the drop is more pronounced: ownership is high in formal, finished buildings (88 per cent), falls in formal sub-standard buildings (73 per cent), and declines further in informal settlements (37 per cent).

***Table 17:** Cooling and heating appliance ownership, by type of housing*
Percentage of households in host communities (%)

Appliance	Type of housing		
	Formal, finished buildings	Formal, sub-standard buildings	Informal settlements
Cooling	94%	82%	76%
Heating	88%	73%	37%

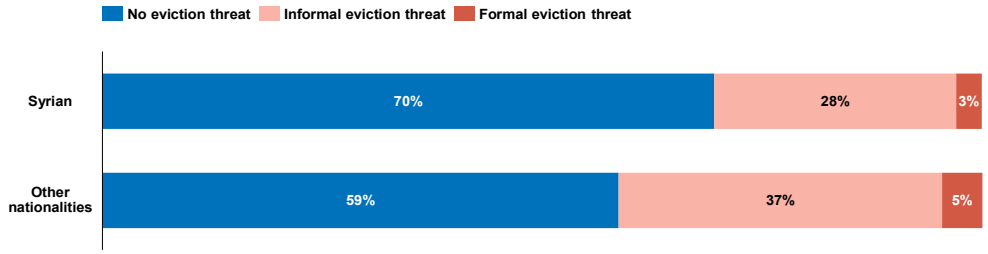
Security of tenure in rented accommodation

Within host communities, the majority of refugees rent their housing (90 per cent). This figure is largely driven by refugees living in formal, finished and formal, sub-standard buildings, where 95 per cent and 93 per cent of households rent. In contrast, only 40 per cent of refugees living in informal settlements rent their housing, as many households are

granted temporary access to a plot of land, often in remote areas, typically as part of a work arrangement rather than through a formal rental agreement. Of the households that rent, 57 per cent have a formal, written agreement, 37 per cent have a verbal agreement, while 6 per cent do not have any form of agreement.

Thirty-two per cent of refugee households living in host communities reported facing a threat of eviction - either formal or informal - within the six months prior to the survey. The threat of eviction is less common among Syrian households than it is among households of other nationalities (31 per cent compared to 42 per cent).

***Figure 81:** Eviction threats in the six months prior to the survey, by nationality*[140]
Percentage of households in host communities (%)



Rent

Actual rent expenditure

On average, refugee households in host communities spend 85 JOD per month on rent.[141] Syrian households pay slightly less, with an average monthly rent expenditure of 84 JOD, down from 138 JOD in 2023. Refugee households of other nationalities pay a higher average rent of 90 JOD, also decreasing from 149 JOD in the previous year.

Rent varies by housing type and is closely linked to housing conditions. Households living in formal, finished buildings benefit from better conditions but pay the highest average rent (95 JOD per month), followed by those in formal, sub-standard buildings (64 JOD). Households in informal settlements face the poorest conditions and pay the lowest average rent (34 JOD). For informal settlements, typically the rental amount is paid to rent a plot of land where refugees can erect a tent rather than providing a housing unit.

The overall decrease in average rent for both Syrian households and those of other nationalities reflects a shift away from more expensive formal, finished buildings towards less expensive formal, sub-standard buildings and informal settlements.

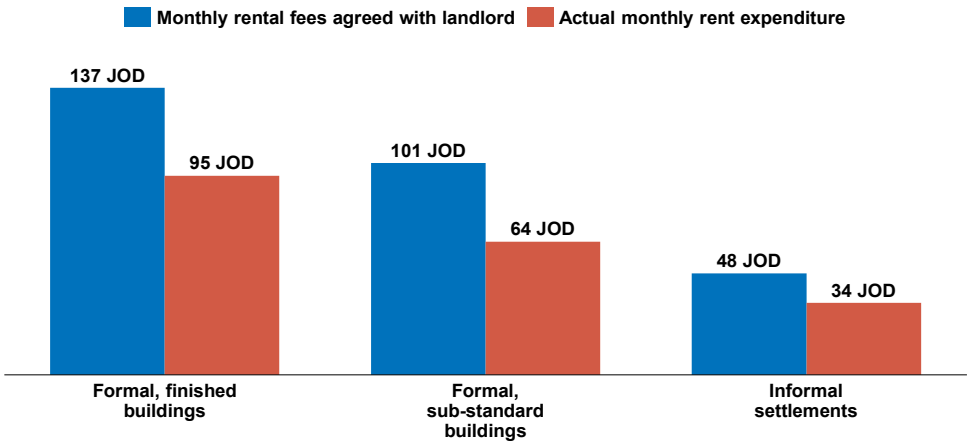
[140] *Figures may not add up to 100 per cent due to rounding.*
[141] *Average monthly rent expenditure includes all HHs whose rent expenditure per month is greater than zero*

Rent payment gap

The **rent payment gap** is the difference between the monthly amount that should be paid for rent, as per the rental agreement with the landlord, and the actual monthly expenditure on rent.

The average rent payment gap is 30 JOD, indicating that households, on average, pay less than the value stated in their rental agreements. Actual monthly rent expenditure and the rental fees agreed with landlords vary by housing type, with the gap decreasing across housing types from formal, finished buildings to informal settlements (Figure 82). This tendency to pay less than agreed contributes to the accumulation of debt owed to landlords and also helps explain the downward trend in actual rent payments. This is discussed in further detail in the **Basic Needs & Food Security** chapter.

***Figure 82:** Actual monthly rent expenditure versus monthly rental fees agreed with landlord, by type of housing*
Host community household average (JOD)



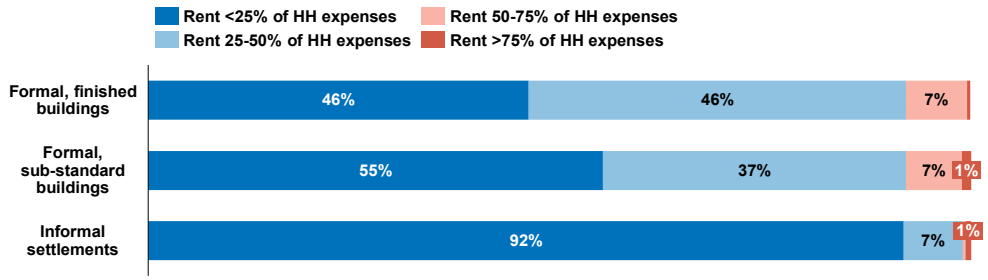
Rent as a proportion of total household expenditure

Rent does not represent a substantial proportion of household expenditures for most refugee households, with 7 per cent reporting that it accounts for more than half of their total expenses. This share is higher among refugee households of other nationalities than among Syrian households (16 per cent compared with 6 per cent).

As with rent itself, rent burdens vary by housing type. In contrast, rent is more likely to exceed 50 per cent of household expenditure among households living in formal, finished buildings and formal, sub-standard buildings (8 per cent across both) than among households living in informal settlements (1 per cent). This pattern also ties back to the

correlation between housing conditions and average rent, with better conditions associated with higher rent.

***Figure 83:** Rent as a proportion of total household expenses, by type of housing*[142]
Percentage of households in host communities (%)



Rent is also more burdensome for female-headed households, with 11 per cent reporting that rent exceeds 50 per cent of total expenditure, compared with 5 per cent of male-headed households. This may reflect lower overall income among female-headed households (214 JOD compared with 250 JOD per month for male-headed households), resulting in a larger share of expenditure being allocated to rent.

Rent affordability

Survey respondents were asked whether their household could generally afford to pay rent without major financial stress, with the following response options: 'affordable', 'often affordable', 'sometimes affordable', and 'never affordable'. While the previous indicator measured the share of actual monthly expenditure spent on rent, this indicator captures respondents' perceptions of whether the rental fees agreed with their landlord are affordable.

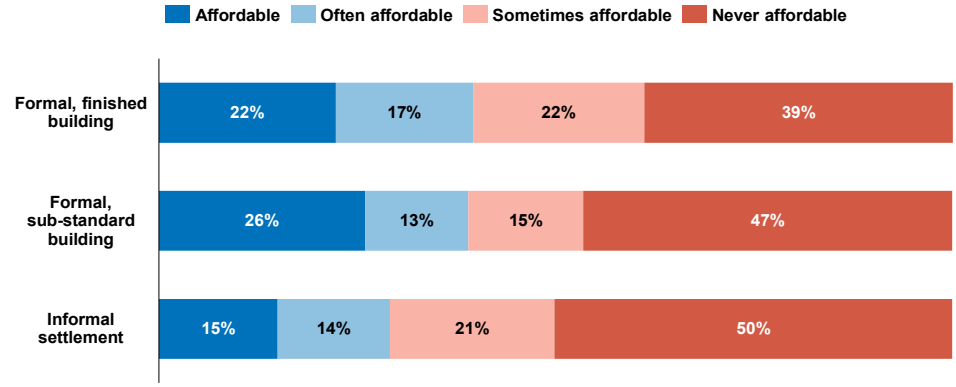
Among refugee households that rent their housing, 41 per cent reported that their rent is never affordable, with an additional 20 per cent reporting that it is sometimes affordable. Households renting in informal settlements are most likely to report that their rent is never affordable (50 per cent), followed by households renting formal, sub-standard buildings (47 per cent), then formal, finished buildings (39 per cent).

This pattern differs from trends observed for rent as a proportion of household expenditure. Although households in informal settlements are less likely to have their rent exceeding 50 per cent of total expenditure, their lower levels of income from work mean that even relatively modest rent payments may account for a large share of the income they perceive

[142] *Figures may not add up to 100 per cent due to rounding.*

as flexible or available for housing costs. Average monthly income is 159 JOD among households in informal settlements, compared with 191 JOD among households in formal, sub-standard buildings, and 266 JOD among those in formal, finished buildings.

***Figure 84:** Perception on housing affordability, by type of housing*[143]
Percentage of households in host communities (%)



Affordability is a key factor driving changes in residence. Among households that have moved since January 2025, 44 per cent did so due to financial constraints. This is similarly common among households living in formal, sub-standard buildings and informal settlements (50 per cent and 48 per cent, respectively), and less common among those in formal, finished buildings (41 per cent).

[143] *Figures may not add up to 100 per cent due to rounding.*

Quality of shelters in camps

Key findings

Living conditions vary across camps, with a higher proportion of households reporting acceptable living conditions in Azraq than Zaatari (53 per cent compared to 33 per cent).

The most common housing issue is sub-standard roofs or shelter openings, such as broken or missing windows or doors. Although this issue remains widespread, the proportion of households reporting it has decreased since 2023 in both Zaatari (from 75 per cent to 49 per cent) and Azraq (from 42 per cent to 36 per cent).

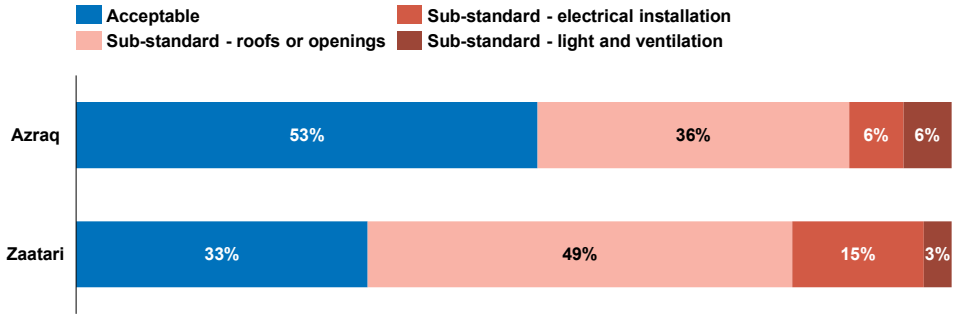
Almost all households across both camps reported that all members can enter and exit the shelter independently. However, structural safety issues - including leaks, cracks, or water infiltration - affect 58 per cent of households in Zaatari and 35 per cent in Azraq.

Twenty-nine per cent of households are crowded, with crowding more common in Azraq than in Zaatari (42 per cent compared to 20 per cent).

Shelter conditions

Forty-one per cent of refugee households in Azraq and Zaatari camps live in shelters with acceptable conditions, with no issues related to the roof, walls or floor, electrical installation, or natural light and ventilation. Shelter conditions are better in Azraq, where 53 per cent of households live in acceptable conditions, compared to 33 per cent in Zaatari.

***Figure 85:** Shelter conditions, by camp[144]*
Percentage of households in refugee camps (%)



Within the camps, sub-standard roofs or shelter openings - such as windows or doors - remain the most commonly reported issue, although the proportion of households reporting this has decreased substantially since the last VAF. In Zaatari, 49 per cent of households live in shelters with a sub-standard roof or openings, a substantial decrease from 75 per cent in 2023. In comparison, this issue affects 36 per cent of households in Azraq, a decrease from 42 per cent in 2023. This improvement may partly reflect the introduction of shelter self-repair initiatives led by UNHCR and its partners, which provide materials and basic training for households to carry out their own maintenance and renovation. Additionally, it may be linked to increased availability of repair materials, partly due to Syrian refugee returnees leaving shelters behind.

Sub-standard electrical installations are also more common in Zaatari than in Azraq (15 per cent compared with 6 per cent), while sub-standard light and ventilation is roughly consistent across both camps.

Accessibility and structural safety

Shelter accessibility across both camps is high, with almost all households reporting that all members can enter and exit the shelter independently.

Among refugee households in camps, 48 per cent reported structural safety issues, including cracks, leaks, or water infiltration. Structural safety issues are more common in Zaatari than Azraq (58 per cent compared to 35 per cent).

Facilities

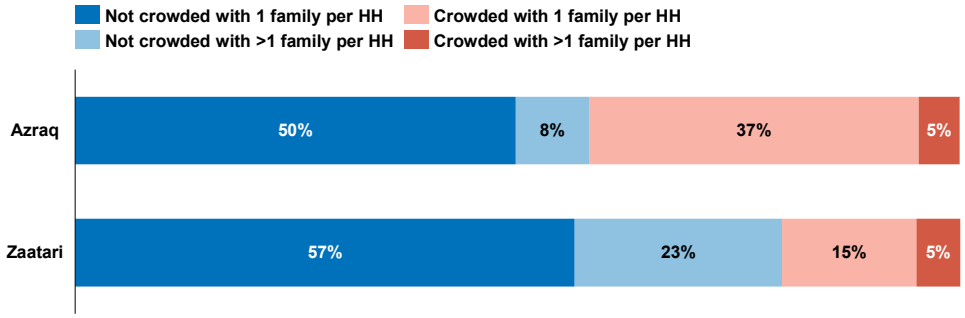
92 per cent of camp-based households have functioning electricity, and 97 per cent have energy for lighting, identified by the household having a battery, solar lamp, electric lamp and/or solar panels. There were no observable variations by camp.

[144] *Figures may not add up to 100 per cent due to rounding.*

Shelter crowding and privacy

Among camp-based households, 29 per cent are crowded, meaning that there are more than four people per shelter. Crowding is more prevalent in Azraq, where 42 per cent of households are crowded. This is driven primarily by crowding among single-family households (37 per cent) alongside a smaller share of crowded multi-family households (5 per cent). In Zaatari, crowding is less common, affecting 20 per cent of households. This includes crowded single-family households (15 per cent) and a smaller share of crowded multi-family households (5 per cent).

***Figure 86:** Household crowding, by camp*
Percentage of households in refugee camps (%)



Within the camps, 24 per cent of households reported that their housing does not provide adequate privacy, roughly corresponding to the percentage of households that are crowded. There are no notable variations related to privacy based on the gender of the head of households.

Household assets

Across both camps, all households own at least one essential asset and 97 per cent own a cooling and heating appliance.

Modifications

Shelter extensions refer to alterations to the standard-issue shelters that are undertaken by the refugee household. These may include extending the structure or creating covered courtyards and shaded spaces. Households often repurpose materials from vacant shelters to improve their own, which can also extend the shelter's lifespan. Across both camps, 63 per cent have completed makeshift extensions.

Key takeaways

- In host communities, 91 per cent of refugee households are rented, most of them reside in formal buildings, however, 40 per cent perceive their shelter structural conditions as acceptable. The most common shelter quality issue manifests in sub-standard roofs or openings (doors and windows) conditions.
- While electricity and basic household items are widely accessible, refugees that rent in host communities struggle with affordability, continuously accumulating debt by paying rent amounts that are lower than contractual values.
- Crowding is minimal among refugees in host communities yet remains a significant concern within camps and informal settlements. In camps, acceptable structural conditions are higher in Azraq (53 per cent) than Zaatari (35 per cent), however, crowding is more pronounced in Azraq where 40 per cent of refugee households have four or more individuals per room.

7. Water, Sanitation, and Hygiene

Sectoral context

Jordan faces one of the most acute water crises in the world. The country's renewable freshwater resources amount to less than 100 m³ per person annually, well below the absolute water-scarcity threshold of 500 m³, and groundwater sources are being extracted at nearly twice their recharge rate. Recurrent droughts, heatwaves, and extreme temperatures place further strain on domestic water infrastructure.[145]

Despite 93 per cent of the population having access to a safely managed water source, issues with water reliability and quality remain significant. In urban areas, water is typically supplied once a week, and in rural areas less than once every two weeks, with further reductions during the summer months due to limited rainfall. With only 81 per cent of the population having access to safely managed sanitation services, sanitation systems also face significant gaps.[146]

Refugees living in host communities rely on local authorities for WASH services. Although access to safe drinking water in Jordan has increased from 82 per cent in 2020 to 89 per cent in 2024, many refugee households in northern governorates continue to rely on water delivered by trucks and report issues with water contamination.[147,148] Adequate water storage is important for meeting household needs, particularly in areas where water supply is irregular or unreliable. By the end of 2024, 78 per cent of refugee households in host communities reported having sufficient water storage capacity to meet their needs, although seasonal variations were reported.[149] In addition to water-related issues, gaps in sanitation and hygiene services also affect refugee households in host communities. While most households were connected to a sewage or wastewater network in 2024, including 75 percent of Syrian households and 91 percent of households of other nationalities, environmental health concerns persist,[150] with 51 percent of households reporting the presence of parasites, rats, other rodents, or insects in water supply, drainage, or solid waste areas.[151]

[145] *CGIAR. (2024, November 24). Climate and Water-Related Vulnerabilities in Refugee Hosting Communities in Northern Jordan: Irbid and Ramtha Municipalities.*
[146] *UNICEF. (n.d.). Water, sanitation and hygiene | UNICEF Jordan.*
[147] *CGIAR. (2024, November 24). Climate and Water-Related Vulnerabilities in Refugee Hosting Communities in Northern Jordan: Irbid and Ramtha Municipalities.*
[148] *WHO/UNICEF Joint Monitoring Programme (JMP). (n.d.). WASH Data: Jordan.*
[149] *UNHCR. (2025, May 20). Socio-Economic Update of refugees in Jordan – Q4 2024.*
[150] *UNHCR. (2024, June). Vulnerability Assessment Framework: Socio-Economic Survey on Refugees in Communities.*
[151] *UNHCR. (2025, May 20). Socio-Economic Update of refugees in Jordan – Q4 2024.*

In both the Zaatari and Azraq camps, UNICEF leads WASH coordination with the Water Authority of Jordan and humanitarian partners including UNHCR. Water provision is fully subsidized. In Azraq, households are estimated to receive 65-68 litres per person per day in summer and 45 litres in winter through tap stands, two boreholes, and a distribution network covering all four villages of the camp.[152] In Zaatari, refugees receive around 55-60 litres of clean and safe water per person per day during summer and 35-40 litres in winter, supplied through three boreholes, external trucking, and a pipeline from the neighbouring Zaatari village.[153] UNICEF also manages wastewater in the camps. In Azraq, wastewater is collected and transported to the nearest external treatment facility.[154] In Zaatari, UNICEF operates and maintains the wastewater network and the on-site treatment plant in coordination with the Water Authority of Jordan.[155] Solid waste materials are either recycled or disposed of in a landfill.[156]

Despite these achievements, water contamination remains an ongoing concern in camps, linked primarily to inefficient storage at shelter level, and deteriorating sanitation infrastructure.[157]

[152] *UNHCR. (2025, October 26). Jordan: Azraq Refugee Camp Factsheet (June 2025).*
[153] *UNHCR. (2025, October 26). Jordan: Zaatari Refugee Camp Factsheet (June 2025).*
[154] *UNHCR. (2025, October 26). Jordan: Azraq Refugee Camp Factsheet (June 2025).*
[155] *UNHCR. (2025, October 26). Jordan: Zaatari Refugee Camp Factsheet (June 2025).*
[156] *UNHCR. (2025, October 26). Jordan: Azraq Refugee Camp Factsheet (June 2025).*
[157] *Action Against Hunger (ACF). (2025, March). Endline Assessment Report - Community-Based Water, Sanitation and Hygiene Service Provision in Azraq Camp. As cited in Jordan INGO Forum. (2025, June). JIF Multisectoral Needs Assessment Summary Report.*

Key findings

Eighty-five per cent of refugee households in host communities are connected to municipal water networks. This is common among households in formal, finished buildings and formal, sub-standard buildings (94 per cent and 87 per cent), but extremely rare in informal settlements (7 per cent).

In camp settings, 89 per cent of households are connected to camp water networks, though coverage is higher in Zaatari than Azraq (92 per cent compared to 84 per cent. Compared to 2023, levels in Zaatari remained consistent, while Azraq saw a notable increase (from 40 per cent). The camp network is also the primary source of drinking water (81 per cent across both).

Seventy per cent of refugee households in Jordan reported having sufficient water to meet their needs, which include personal hygiene, cooking, and cleaning. Comparable levels are seen among refugees in host communities and in camps (69 per cent compared with 72 per cent).

Latrine accessibility is high among refugee households in host communities (93 per cent) and refugee camps (94 per cent).

In host communities, 76 per cent of households are connected to a wastewater network or sewage system. Coverage is highest among households in formal, finished buildings (84 per cent), then households in formal, sub-standard buildings (73 per cent). Households in informal settlements are rarely connected (4 per cent).

Although **the majority of refugee households have regular access to waste disposal within walking distance** (82 per cent), access is higher in camp settings than for refugees in host communities (94 per cent compared to 80 per cent).

Most refugee households in Jordan spend less than 10 per cent of their total monthly budget on WASH (68 per cent), indicating that a relatively small share of resources is required to meet essential WASH needs. Camp-based households spend less than refugee households in host communities, with 92 per cent spending below 10 per cent of their total household expenditure, compared to 64 per cent of refugees in host communities.

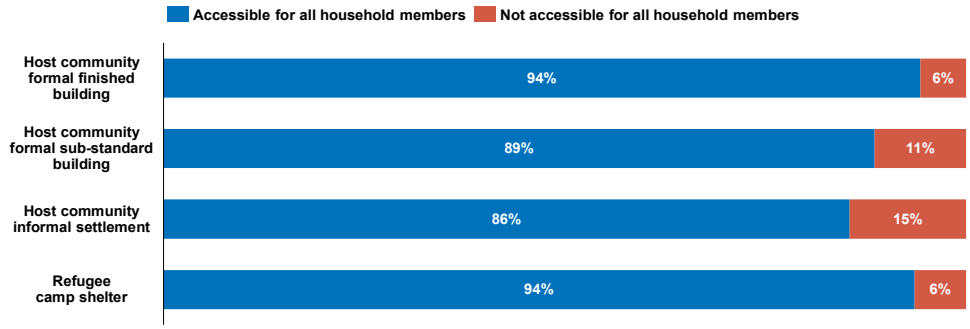
Accessibility and safety of WASH facilities

Physical accessibility of latrines

Ninety-three per cent of refugee households in Jordan reported that all members can access a latrine, with similar numbers observed among refugee households in host communities and camps (93 per cent compared to 94 per cent).

Within host communities, however, access varies by housing type. Households living in formal, finished buildings are most likely to report universal access within the household (94 per cent), followed by those in formal, sub-standard buildings (89 per cent), and in informal settlements (86 per cent).

***Figure 87:** Latrine accessibility, by type of housing*[158]
Percentage of households (%)



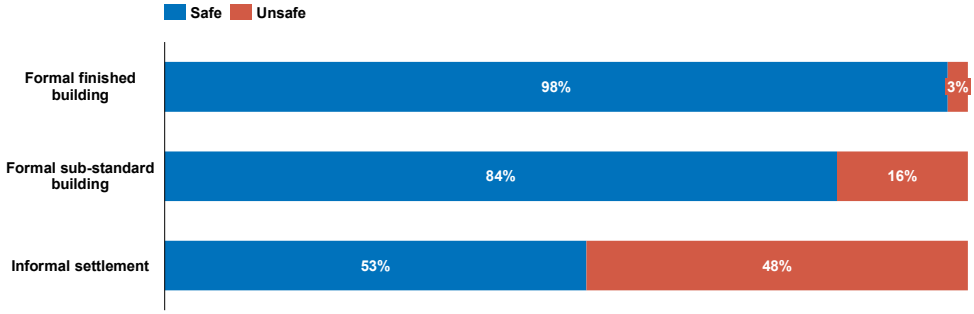
Households that do not contain any members with a disability are more likely to report that all members are able to access a latrine compared to households with at least one member with a disability (98 per cent compared to 88 per cent). No notable variations are observed by gender of the head of household.

Perceived safety of latrines

Ninety-two per cent of refugee households consider their latrine to be safe, with similar levels observed among refugees in host communities (92 per cent) and camps (95 per cent). Within host communities, however, refugees' perceptions of safety vary by type of housing. Households in formal, finished buildings are the most likely to perceive their latrine as safe (98 per cent), followed by those living in formal, sub-standard buildings (84 per cent), while households in informal settlements are least likely to perceive their latrine as safe (53 per cent).

[158] *Figures may not add up to 100 per cent due to rounding.*

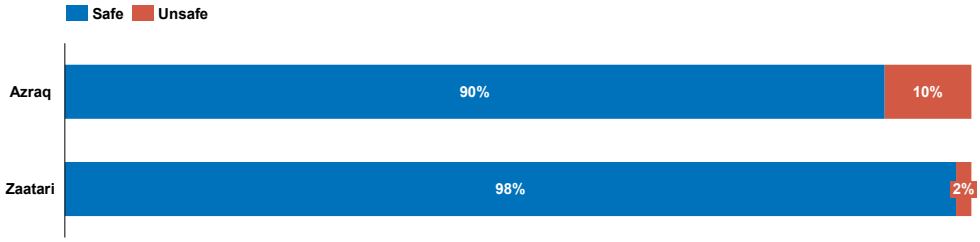
***Figure 88:** Latrine safety, by type of housing*[159]
Percentage of households in host communities (%)



Perceptions of latrine safety also vary across camps, with households in Zaatari more likely to report their latrine as safe (98 per cent) than those in Azraq (90 per cent).

There are no notable differences in perceptions of safety based on whether or not there is a disability in the household or by the gender of the head of household.

***Figure 89:** Latrine safety, by camp*
Percentage of households in camps (%)



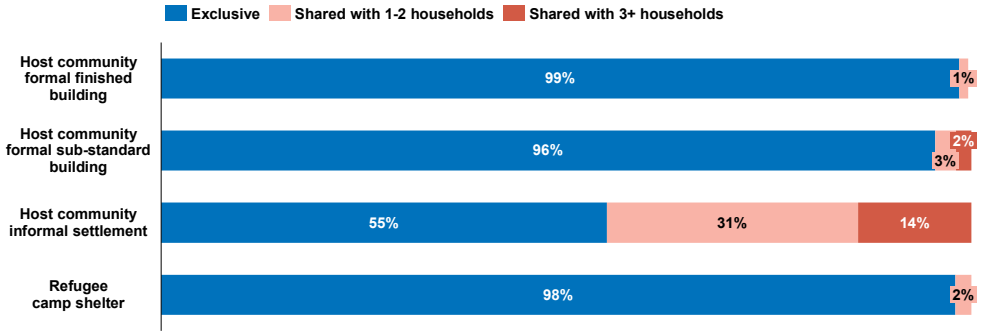
Exclusive use of latrines

Ninety-five per cent of refugee households in Jordan reported that they have exclusive use of their latrine, while 4 per cent share with one or two households, and 2 per cent share with three or more.[160]

As with accessibility and safety, households in formal, finished buildings are most likely to report exclusive use of their latrine (99 per cent), followed by households in formal, sub-standard buildings (96 per cent). Households in informal settlements are least likely to report exclusive use (55 per cent) and are most likely to report sharing with three or more households (14 per cent).

[159] *Figures may not add up to 100 per cent due to rounding.*
[160] *Figures may not add up to 100 per cent due to rounding.*

***Figure 90:** Exclusive use of latrine, by type of housing*[161]
Percentage of households (%)



No notable differences are observed based on disability status within the household or the gender of the head of household.

Access to WASH services

Source of water for sanitation and hygiene

Among refugees in host communities, most households have access to municipal piped water for sanitation and hygiene (85 per cent). There is variation by housing type: access is highest among households in formal, finished buildings (94 per cent), followed by those in formal, sub-standard buildings (87 per cent). In contrast, access is limited in informal settlements (7 per cent). Compared to 2023, access has remained stable among households in formal, finished buildings and informal settlements, and increased among those in formal, sub-standard buildings (from 81 per cent to 87 per cent).

The majority of households in camps also reported having access to water for sanitation and hygiene through the camp network (89 per cent), with higher access in Zaatari than in Azraq (92 per cent compared to 84 per cent). In Zaatari, households are connected to piped networks, while in Azraq the network consists mainly of communal tap stands. Compared to 2023, access in Zaatari remained broadly consistent, while in Azraq it increased substantially (from 40 to 84 per cent).

Source of drinking water[162]

Across both camps, water from the camp network is the primary source of drinking water (81 per cent), followed by bottled water (10 per cent), and water purchased from private

[161] *Figures may not add up to 100 per cent due to rounding.*
[162] *Refugees living in camps were asked what their main source of drinking water was. Refugees living in host communities were not asked this question.*

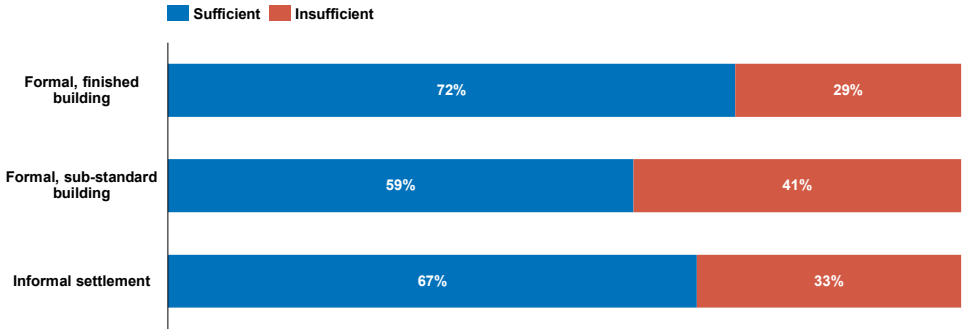
sellers (5 per cent). A small number of households rely on water piped from neighbours (2 per cent), water filters (1 per cent), or water banks (1 per cent).

Sufficiency of water

The majority of refugee households in Jordan reported that their water supply is sufficient to cover their needs (70 per cent), including personal hygiene, cooking, and cleaning. Similar levels are observed among refugees in host communities and camps (69 and 72 per cent, respectively).

In host communities, refugee households living in formal finished buildings are the most likely to report having sufficient water (72 per cent), while those in formal sub-standard buildings are the least likely (59 per cent). Households in informal settlements fall in between (67 per cent). Despite their limited access to piped municipal water, this indicates a reliance on alternative sources of water.

***Figure 91:** Sufficiency of water supply, by type of housing*[163]
Percentage of households in host communities (%)



In camps, households in Azraq are more likely to report sufficient water supply (79 per cent) than those in Zaatari (66 per cent), reflecting higher per capita water provision in Azraq. Compared to 2023, levels in Azraq have remained broadly stable, while Zaatari has seen a decrease from 74 to 66 per cent.

Across both settings, households with at least one member with a disability are less likely to report sufficient water than those without (66 per cent compared to 73 per cent), while no notable differences are observed by gender of the head of household. This indicates that while the place of residence and type of housing are key factors in determining access to a sufficient water supply, there are still issues related to access based on disability status

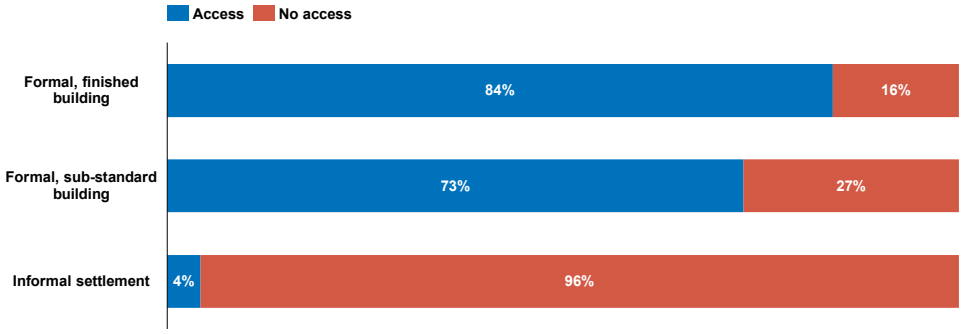
[163] *Figures may not add up to 100 per cent due to rounding.*

Waste management

Among refugee households in host communities, 76 per cent reported that their wastewater is disposed of through the formal wastewater system, while 25 per cent reported having no access to such systems.[164]

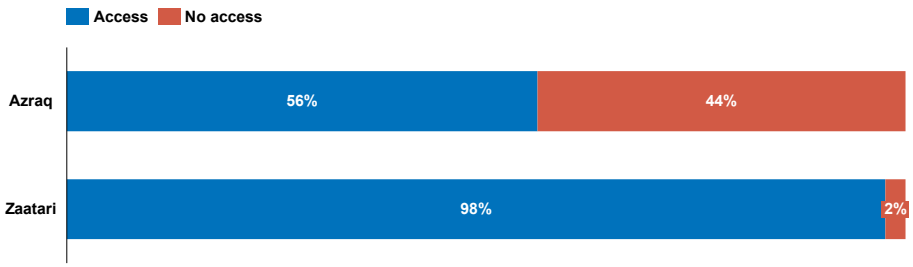
Households in formal, finished buildings are most likely to have access to wastewater systems (84 per cent), followed by those in formal, sub-standard buildings (73 per cent), while households in informal settlements rarely reported access (4 per cent). Compared to 2023, access has remained stable among households in formal, finished buildings and informal settlements, and increased among those in formal, sub-standard buildings (from 66 to 73 per cent).

***Figure 92:** Access to wastewater systems, by type of housing*
Percentage of households in host communities (%)



The majority of households in camps reported having access to wastewater systems (80 per cent). Access in Zaatari is substantially higher than in Azraq (98 per cent compared to 56 per cent). Compared to 2023, levels in Zaatari remained broadly unchanged, whereas Azraq saw a notable increase (from 37 to 56 per cent).

***Figure 93:** Access to wastewater systems, by camp*
Percentage of households in refugee camps (%)



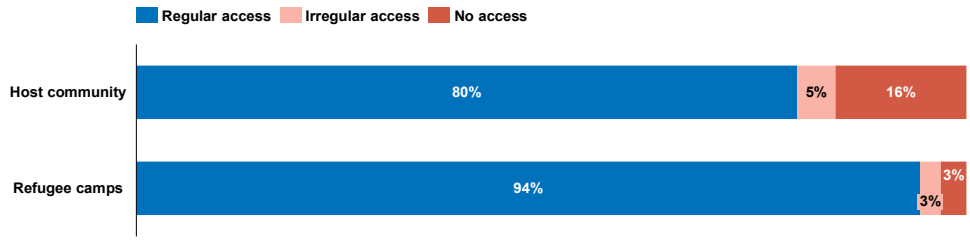
[164] *Figures may not add up to 100 per cent due to rounding.*

Across refugees in both host communities and camp settings, no notable variations are observed based on whether there is a disability in the household, or gender of the head of household.

Access to waste disposal

Eighty-two per cent of refugee households in Jordan reported regular access to waste disposal facilities within walking distance, while 4 per cent reported irregular access, and 14 per cent reported no access. As Figure 94 shows, regular access to waste disposal is more common for refugees in camps than for those in host communities, at 94 per cent compared to 80 per cent.

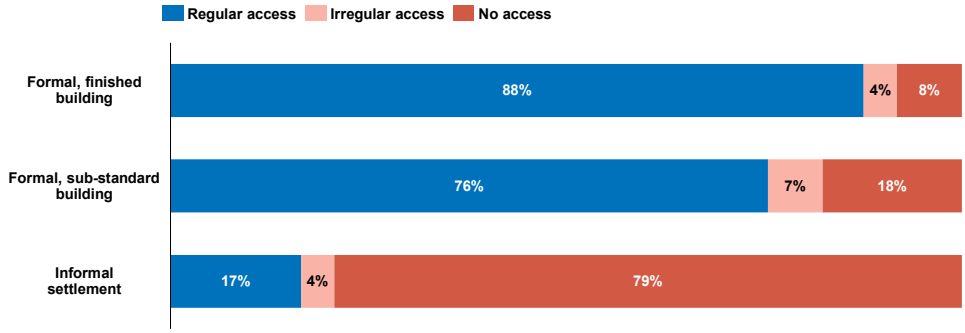
***Figure 94:** Access to waste disposal within walking distance, by residence*[165]
Percentage of households (%)



Within host communities, refugee households in formal, finished buildings are most likely to have regular or irregular access to waste disposal (92 per cent), followed by households in formal, sub-standard buildings (83 per cent). Access to waste disposal within walking distance is least common among households living in informal settlements (21 per cent).

[165] *Figures may not add up to 100 per cent due to rounding.*

***Figure 95:** Access to waste disposal within walking distance, by type of housing*[166]
Percentage of households in host communities (%)



Similar to water network access, there are no notable differences based on disability status within the household or gender of the head of household. Indicating that access is mostly related to administrative-level location and services available in the place of residence.

Satisfaction with waste disposal[167]

Among camp-based households, satisfaction with access to waste disposal services is high, with 93 per cent reporting being satisfied or very satisfied. No notable differences were observed across camps.

WASH-related expenditure

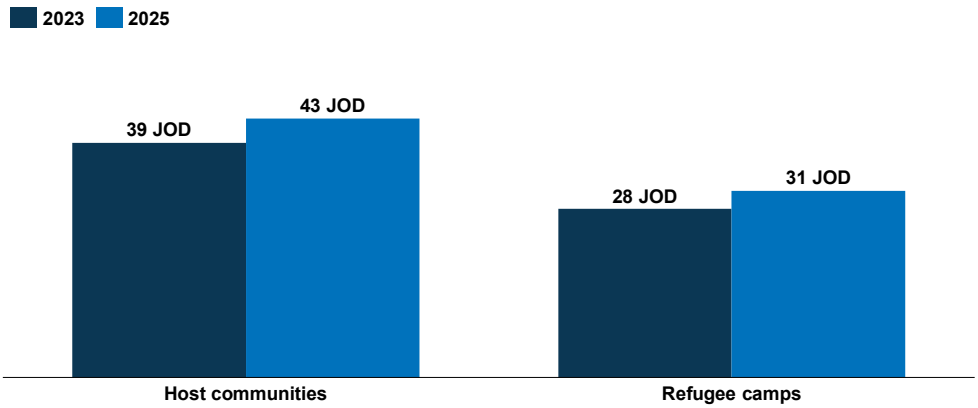
WASH expenditure

WASH expenditure includes water bills, bottled water, soap, shampoo, towels, tissues, diapers, perfume, dental products, and other personal care items. Refugee households in Jordan spend an average of 32 JOD on WASH expenses per month.

Monthly WASH expenditure among refugees in host communities is higher than in camps (34 JOD compared to 24 JOD). Within host communities, spending is higher among Syrian households than among households of other nationalities (35 JOD compared to 26 JOD). In camps, households in Zaatari reported slightly higher spending than those in Azraq (26 JOD compared to 22 JOD). Compared to 2023, expenditure remained stable among Syrian households in host communities but declined among other nationalities in host communities and camps (see Figure 96).

[166] *Figures may not add up to 100 per cent due to rounding.*
[167] *Refugees living in camps were asked about their satisfaction with access to waste disposal services. Refugees living in host communities were not asked this question.*

***Figure 96:** Average monthly WASH expenditure (2023 and 2025), by nationality and residence*
Monthly average (JOD)



Within host communities, average monthly WASH expenditure is slightly higher among refugee households in formal, finished buildings (35 JOD), than it is among households in formal, sub-standard buildings, or informal settlements (31 JOD across both).

While expenditure is slightly higher among male-headed households than female-headed households (34 JOD compared with 29 JOD), there are no observable differences based on disability status.

Mineral water expenditure

Mineral water expenditure refers to spending on bottled water. On average, refugee households spend 4 JOD per month on mineral water. Spending is slightly higher for refugees in host communities than in camps (4 JOD compared to 1 JOD), with no notable variations across nationalities or camps.

Expenditure as a proportion of household budget

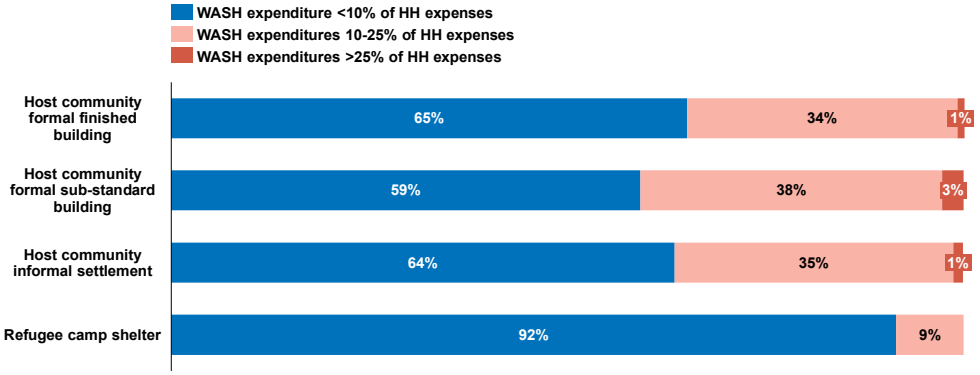
The majority of refugee households in Jordan spend less than 10 per cent of their total household expenditure on WASH (68 per cent). A lower share of spending on WASH generally indicates less pressure on household budgets, as a smaller proportion of resources is required to meet essential WASH needs. Thirty-one per cent of households spend 10-25 per cent, while a small minority spend more than 25 per cent (1 per cent). Overall, refugee households in host communities tend to allocate a larger share of their expenditure to WASH than those in camps since water allocation in camps is not billed.

Within host communities, most refugee households spend less than 10 per cent of their total expenditure on WASH (64 per cent). Just over one-third allocate 10-25 per cent (35 per cent), and very few spend more than 25 per cent (1 per cent). As shown in Figure 97,

households in formal, sub-standard buildings tend to allocate more of their budget to WASH than households in informal settlements or formal, finished buildings.

In contrast, households in camps generally allocate a smaller share of their expenditure to WASH. The majority spend 10 per cent or less (92 per cent), while a small proportion spend between 10 and 25 per cent (9 per cent), and none reported spending more than 25 per cent.[168] Despite some variation in average monthly WASH and mineral water expenditure, there are no notable differences between Azraq and Zaatari.

***Figure 97:** Proportion of household expenditure spent on WASH, by type of housing*[169]
Proportion of households (%)



Key takeaways

- Access to WASH services varies by housing type and location, with households in formal buildings and camps (especially Zaatari) reporting high access to water networks, sanitation systems, and latrines, while those in informal settlements face the most severe gaps across all indicators.
- The findings indicate that access is correlated with administrative-level services which pose no direct barriers to refugees' access.
- Seventy per cent of refugee households reported sufficient water to meet their essential needs. Water sufficiency remains a persistent challenge, driven by irregular supply, limited storage capacity, and infrastructure constraints.
- WASH expenditures are generally manageable but uneven - most households spend less than 10 per cent of their budget on WASH; however, refugees residing in host communities, particularly in sub-standard housing and informal settlements, bear higher financial pressure, including greater reliance on bottled water.

[168] *Figures may not add up to 100 per cent due to rounding.*
[169] *Figures may not add up to 100 per cent due to rounding.*

8. Climate Vulnerability

Sectoral context

Over the past few decades, Jordan has encountered repeated periods of drought, sudden floods, and landslides. These trends are expected to intensify in the future, with climate models predicting a rise in the annual number of extremely hot days that exceed 35°C across the country. By 2030, Jordan is expected to experience from 15 to 26 additional extremely hot days each year compared to the year 2000. By the end of the century, densely populated areas in the west and northwest may see up to 71 additional extremely hot days.[170]

These climatic shifts compound Jordan's deep rooted structural vulnerabilities, as multiple independent climate assessments show that Jordan is already one of the most water-stressed countries in the world. Climate change is projected to deepen this scarcity. Rising temperatures, declining precipitation, and higher evaporation rates are expected to further reduce the country's limited water resources, increasing pressure on households and local systems.[171] Many of these pressures are amplified in governorates that host refugees, where climate risks intersect with demographic and socio-economic strains, magnifying the overall impact on communities and natural resources.[172]

Key findings

Thirty-seven per cent of refugee households are vulnerable to climate change to varying degrees, a finding broadly consistent with 2023. The findings are driven by exposure to climate conditions, especially for refugees residing in camps or informal settlements, combined with limited financial and structural resilience.

At the household level, vulnerability to climate change is partially driven by type of housing. Conditions are worst among refugees living in informal settlements in host communities, where exposure and sensitivity are high due to inadequate housing, poor infrastructure, and limited access to basic services. Vulnerability is also high in camps, where populations experience high levels of exposure, weak shelter structures, and fewer adaptation options.

[170] *Binder, L., et al. (2022). Climate Risk Profile: Jordan (p. 24). Potsdam Institute for Climate Impact Research*
[171] *UN CC: Learn. (2023). Climate Risk Profile Jordan.*
[172] *UNDP. (2022). Jordan's Fourth National Communication on Climate Change, Submitted to The United Nations Framework Convention on Climate Change (UNFCCC).*

When combining household-level vulnerabilities with macro-level climate data, the highest levels of climate vulnerability are seen among refugees in informal settlements in host communities, followed by camps. Within host communities, 64 per cent of refugee households living in informal settlements are susceptible to climate change, compared to 10 per cent residing in formal finished housing. Within the camps, susceptibility to climate risk is slightly higher in Azraq than Zaatari (41 per cent compared to 39 per cent).

Climate awareness is critically low. Forty-one per cent of refugees do not know what climate change is, with awareness lowest in Mafraq and Madaba, despite both governorates having a high share of individuals working in the agriculture sector.

The ability to respond to climate challenges is low across all refugees, regardless of residence or type of housing. This underscores systemic constraints on households' ability to cope with and recover from climate impacts.

Climate Vulnerability Index

The Climate Vulnerability Index (CVI) used in the 2026 VAF builds directly on the methodology first introduced for the 2024 VAF.[173] As in the previous round, the CVI draws on established approaches used by climate scientists and is structured around the three internationally recognized components of climate vulnerability: exposure, sensitivity, and adaptive capacity. The underlying logic of the CVI has remained the same since the 2024 VAF, but the context in which it is interpreted has changed.

The 2024 CVI was developed exclusively from household-level indicators, providing a clear picture of how refugees experience climate-related risks in their daily lives. For the 2026 VAF, the same micro-level CVI was used to allow for comparability over time. However, the analysis is strengthened by combining the household-level data with macro-level climate data, meaning that the household-level findings can be interpreted against the broader climate conditions that shape household exposure. This additional layer helps to explain why vulnerability manifests differently across different locations within Jordan.

Integrating these two perspectives (household conditions and the wider climate conditions) brings the assessment into closer alignment with the full Intergovernmental Panel on Climate Change impact-chain framing.[174] For 2026, it is also more closely aligned with the

[173] *UNHCR. (2024, June). Vulnerability Assessment Framework: Socio-Economic Survey on Refugees in Host Communities.*
[174] *The vulnerability sourcebook and climate impact chains – a standardized framework for a climate vulnerability and risk assessment.*

definition of climate vulnerability used in Jordan's national disaster-risk reduction strategy.[175]

In practical terms, this approach allows the report to look at the same CVI used in the 2024 VAF but now situated within the specific climate realities of Jordan. It therefore offers a more complete picture of where and why refugee households face heightened climate risks.

Status of climate vulnerability (micro-level)

For the 2024 VAF, the CVI was constructed exclusively from household-level indicators, providing a detailed understanding of how refugees experience the impact of climate through their living conditions, access to services, and ability to prepare or recover from shocks.

The below sections detail how each component of household vulnerability has been assessed and explains how it has changed since the previous VAF.

Exposure to climate hazards

Exposure to climatic events is mainly measured by the extent to which housing has been physically damaged by climate-related events such as flooding, water infiltration, windstorms, and sandstorms.

In 2025, refugees reported lower rates of exposure to climate hazards than in 2023. The share of respondents that reported that heat very often affects their daily activities decreased from 53 per cent in 2023 to 36 per cent in 2025. Over the same period, the proportion reporting damage from storms fell from 56 per cent to 19 per cent, and those reporting damage from flooding or heavy rain dropped from 66 per cent to 31 per cent. At face value, these findings suggest a reduction in direct exposure to climate shocks between 2023 and 2025.

[175] *UNDP, The Hashemite Kingdom of Jordan, and the National Center for Security & Crises Management. (n.d.). Jordan National Disaster Risk Reduction Strategy 2019-2022.*

***Figure 98:** Frequency of exposure to heat impairment*
Percentage of households (%)

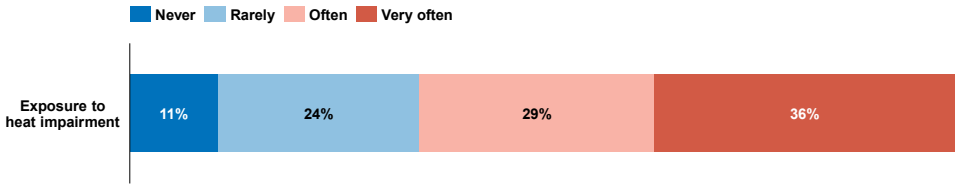
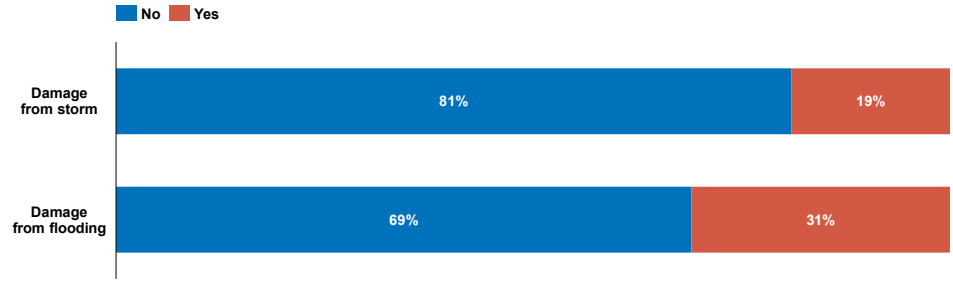


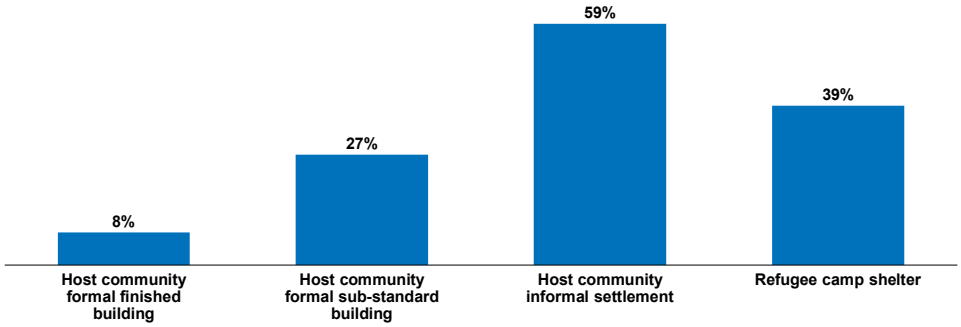
***Figure 99:** Storm-related and flooding-related damage to housing*
Percentage of households



However, this apparent improvement should be interpreted with caution. Although reporting of storm- or flood-related damage declined between 2023 and 2025, this does not necessarily indicate reduced climate risk overall. Other climate events, such as drought conditions, tend to produce less visible immediate damage but can have severe cumulative effects on water availability, livelihoods, food security, and household well-being. Most importantly, the observed decline in damage from flooding or storms is likely attributable to improved housing quality rather than a reduction in the intensity of climatic events. This aligns with findings under the **Quality of Housing** chapter, which outlines how overall housing conditions have improved since 2023.

There are clear differences in exposure to climatic events across housing types, as shown in Figure 100 for damage caused by wind or sandstorms. Refugees living in informal or structurally weak housing face disproportionately higher exposure to such events. For refugees in host communities, 59 per cent of those living in informal settlements reported wind- or sandstorm-related damage to their shelter, compared to just 8 per cent of those living in formal, finished buildings. In camps, 39 per cent of refugee households reported such damage, with exposure higher in Zaatari than in Azraq.

***Figure 100:** Wind or sandstorm-related damage to housing, by type of housing*
Percentage of households (%)



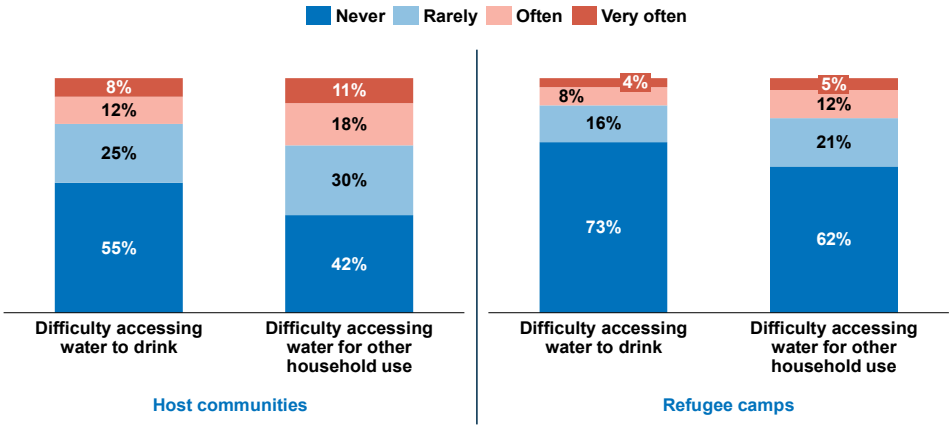
Housing damage due to flooding (or water infiltration) shows similar patterns. For refugees in host communities, 57 per cent of those living in informal settlements reported damage to their shelter due to flooding, compared to 20 per cent for refugees residing in formal, finished or formal, sub-standard housing. Among camp-based refugees, 45 per cent reported damage due to flooding.

Sensitivity to climate stress

Water availability is considered a critical dimension for households' sensitivity to climate. Results show that refugees in camps are less affected by water shortages than refugees in host communities. This is measured by refugees' water needs for both drinking and other purposes, such as cleaning, gardening or other household uses.

Seventy-three per cent of camp residents reported never running out of drinking water, compared to 55 per cent among refugees living in host communities. A similar trend is seen regarding water used for other purposes: 62 per cent of refugees in camps reported they never run out, compared to 42 per cent of refugees in host communities.

***Figure 101:** Difficulty accessing water (to drink and for other household use), by residence*
Percentage of households (%)



These findings, which remain stable compared to 2023, reflect the contrast between centralized service provision in refugee camps and the more variable municipal supply conditions in host communities, as discussed in the **Water, Sanitation, and Hygiene** chapter. They also demonstrate that refugees' sensitivity is shaped not only by external climate pressures but also by the infrastructure and governance systems through which essential services are delivered.

Another key dimension of sensitivity relates to the strength of social networks[176] and a household's ability to absorb financial shocks, both of which are essential for coping with climate related impacts. Financial resilience to climate-related shocks is limited. When asked whether they would be able to cover 35 JOD[177] for housing repairs if they were subject to a housing-related climate shock, 13 per cent reported that this would be possible. This is consistent with levels reported in 2023, highlighting continued constraints in refugee households' ability to absorb and recover from climate-related losses.

Female-headed households have notably weaker financial buffers, with only 9 per cent reporting that they would be able to repair climate-related shelter damage using their own savings, compared to 16 per cent of male-headed households.

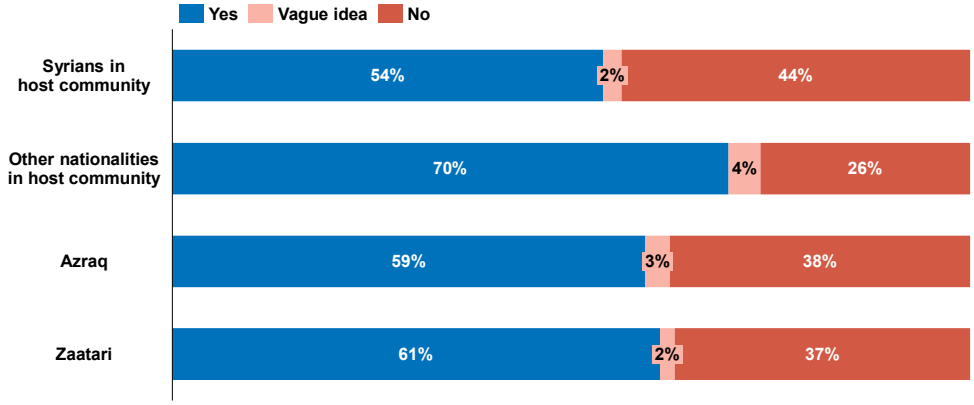
Adaptive capacity: refugee resilience and preparedness

Refugees' adaptive capacity depends significantly on knowledge of climate change. Forty-one per cent of refugees reported not knowing what climate change means or have never heard of it. This compares with 37 per cent in 2023, suggesting that a substantial proportion of households still lack the information needed to anticipate risks, adopt coping strategies,

[176] *Social networks are defined by the number of individuals a household can rely on for financial, labour, or material support when coping with climate-related shocks.*
[177] *Amounts were 15 JOD in camps settings to better reflect living conditions and typical costs of material needed for housing repairs which are lower in camps.*

or engage in preparedness measures. There are noticeable trends associated with education levels.

***Figure 102:** Knowledge of climate change, by nationality and residence*
Percentage of households (%)



When broken down by governorate, refugee households in Mafraq and Madaba present the lowest levels of climate change knowledge (46 per cent and 51 per cent, respectively). This is surprising given that these governorates have the highest proportion of refugee individuals employed in the agricultural sector, which is the sector most directly influenced by adverse weather events.

In addition to awareness, refugees' expectations on the impact climate change on their lives helps assess their preparedness. Those living in host communities consistently anticipate stronger negative effects over the next two years. This is the case even though those residing in camps are more vulnerable to climate-related impacts.

Another important dimension of adaptive capacity concerns the availability of resources and the use of practices that can strengthen household resilience, including water conservation, energy efficiency, changing agricultural practices, or solid waste management. Despite the potential benefits, 39 per cent of refugee households reported that they do not use any conservation practices. This appears to be driven largely by cost-related constraints, including the inability to afford the initial investment required for conservation tools or technologies, as well as the recurring expenses associated with maintaining them.

Taken together, these findings suggest that while reported exposure to certain climate hazards may have declined, underlying vulnerability persists due to continued resource insecurity, weak financial coping capacity, and limited climate change knowledge.

Climate risks in Jordan

This section summarizes projected climate stress across refugee locations in Jordan. The analysis highlights spatial differences in vulnerability when combining households' situations with climate stressors at macro-level. Understanding climate vulnerability requires looking beyond household-level experiences and perceptions and incorporating broader climate patterns that shape the environments in which refugees live.

Jordan's climate landscape

As highlighted above, Jordan is already facing rising temperatures, more frequent droughts, and increasingly erratic rainfall. These pressures affect both rural and urban areas. They are particularly pronounced in regions in which refugees reside, where water scarcity, service strain, and environmental degradation intersect.

To better understand which areas are most affected by these patterns, climate data from the European Centre for Medium-Range Weather Forecasts (ECMWF) was used. It captures climate information for Jordan, including indicators for three major hazards:

- Heat stress: capturing periods of very high temperatures that affect health, productivity, and energy needs.
- Short-term drought: reflecting rainfall shortages that influence water availability and agriculture.
- Wind events: indicating conditions that may damage housing, especially where structures are weaker.

Macro-level climate data shows that many refugee-hosting areas continue to face significant climate stress. Among areas in which refugees reside in Jordan, the data from ECMWF shows that Azraq is expected to experience the highest level of climate stress. Other high-stress areas include Zaatari, Mafraq, and Zarqa. These findings point to a broader pattern in which northern and eastern regions – home to major refugee camps and settlements - are particularly susceptible to climate pressures.

While Amman, Irbid, and Jerash exhibit comparatively stronger adaptive capacity, they fall within a moderate range of projected climate stress. The lowest stress levels within this dataset are observed in Maan and Ajloun.

How macro level conditions reshape the vulnerability picture

When household-level findings are combined with macro-level climate stress patterns, several themes emerge among refugees.

Location remains the strongest driver of climate vulnerability. Azraq experiences one of the highest levels of climate stress at the macro-level, driven by extreme heat and persistent drought conditions. However, when combining this macro perspective with household-level vulnerabilities, Zaatari shows similar levels of climate vulnerability. Forty-one per cent of refugee households in Azraq are highly susceptible to climate risks compared to 39 per cent in Zaatari, which is mainly driven by higher exposure elements in Zaatari, most notably lower quality shelter conditions.

Mafraq and Zarqa also show elevated stress levels, reflecting the broader vulnerability of Jordan's northern and eastern regions. Amman and Irbid fall within a moderate stress range. While less severe than the east, these areas are still exposed to rising temperatures and seasonal variability. Ajloun and Balqa show the lowest stress levels, though they do still face climate-related challenges.

These patterns align closely with the distribution of refugees in Jordan, meaning that climate stress overlaps with areas experiencing high population density, limited infrastructure, and increased pressure on water resources. For example, Madaba shows elevated levels of climate stress, with 26 per cent of refugees being susceptible to climate risks. This is driven by the substantial proportion of refugees in Madaba that reside in informal settlements (14 per cent).

Refugees living in camps and host communities face different, but equally important, risks. In camps, extreme heat and wind pose direct risks, while centralized service provision helps to reduce water related sensitivity. In host communities, refugee households are more affected by water shortages and cost related shocks, especially in low-income areas.

Informal settlements face the most severe combined pressures. Within host communities, the highest levels of vulnerability are observed among refugees residing in informal settlements, where 64 per cent are susceptible to climate risks, compared to 10 per cent of those in formal housing. Refugee households living in informal settlements in host communities not only reside in weaker structures but also face higher levels of exposure to heat, wind, and drought. This creates a vulnerability that is more widespread than observed inside the refugee camps.

Socio-economic factors interact with climate risk, but do not fully explain it. Climate vulnerability is not limited to the poorest households. Demographic strains, such as high dependency ratios, also increase the likelihood of being affected by climate shocks, regardless of income or gender of the head of household.

The dependency ratio shows a clear and steadily increasing relationship with climate vulnerability. Households with lower dependency ratios tend to report fewer

climate-related challenges, while vulnerability rises progressively as the demographic burden grows. At the same time, there are no meaningful differences in climate risk levels between male-headed and female-headed households.

Key takeaways

- Jordan is already one of the world's most water-stressed and climate-vulnerable countries. Refugee-hosting areas are particularly exposed. Refugees in informal settlements face the highest vulnerability due to poor shelter conditions, limited services, and higher exposure to climate hazards.
- Household vulnerability remains high, driven by weak financial resilience and low climate awareness. About 37 per cent of refugee households remain vulnerable to climate change. Despite some improvements in reported exposure (likely due to better housing, not fewer hazards), underlying vulnerability persists.
- Combining micro- and macro-level climate data reveals that location is the strongest determinant of climate vulnerability and allows for more consistent assessment over time.

Conclusions

The 2026 Socio-Economic Survey on Refugees in Jordan provides a necessary update to the same survey last conducted in 2024. It continues to show evidence of Jordan's sustained support in hosting refugees and ensuring their access to essential services, including education, healthcare, and adequate living conditions. At the same time, the survey highlights the growing challenges refugees face as a result of ongoing assistance cuts and the worsening socio-economic environment.

Between the two survey rounds, support from the international community for the refugee response has significantly declined, further constraining refugees' ability to secure the minimum requirements for a dignified life, including adequate food for their well-being. The World Bank findings indicate that 66 per cent of refugees live below the one-refugee poverty line, broadly stable following a significant rise from 57 per cent in 2021, suggesting at first glance relatively stable consumption patterns among the registered refugee population.

However, the findings of this report suggest that this apparent stability is not driven by improved resilience among refugees, but rather by increasingly negative financial behaviours, a deepening reliance on harmful coping strategies, and growing fragility in essential aspects of daily life.

Debt continues to emerge as a troubling coping strategy, reportedly used by an overwhelming majority (93 per cent) of registered refugee households. Borrowing is increasingly used to cover day-to-day necessities, particularly food, and this dependency is intensifying. For refugees in host communities, rent – previously the dominant expenditure – has now been surpassed by food, leading many households to accumulate rent arrears as they bargain with their landlords for more time to pay off their debts. This not only shifts the financial burden but exposes families to escalating risks of eviction and legal disputes.

Among camp-residing refugees, the situation is even more stark: buying on credit from shopkeepers to meet food requirements is used more frequently compared to two years ago and is now the primary reason for borrowing among these Syrian refugees, whose livelihoods largely depend on cash assistance, in-kind support, and income from work.

Estimates from WFP indicate that food insecurity among refugees has increased by nearly 20 percentage points compared to levels recorded in this survey in 2023, highlighting a sharp decline in their ability to maintain an adequate diet. Households are increasingly reliant on energy-dense, nutrient-poor foods, resulting in markedly reduced dietary

diversity. This shift reflects both constrained financial capacity and the cumulative effects of prolonged coping, as refugees turn to cheaper substitutes, reduce portion sizes, and prioritize caloric intake over nutritional balance.

Employment dynamics show a mixed picture: overall employment rates appear relatively stable since 2023, but participation rates remain low - especially among women - and employment conditions vary widely across population groups and locations. The inactive population is gradually shrinking, suggesting that more people are attempting to enter the labour market to earn income to cover their expenditure needs. Both employment and unemployment levels are higher than two years ago, indicating that more individuals are actively searching for work, though this shift has not necessarily come with more stable opportunities.

Most of the improvements in refugees' labour force participation is linked to informal work, which remains the dominant form of employment. Job availability is highly seasonal and uneven across genders, with women continuing to face structural barriers that limit their engagement in the workforce. These challenges are reflected in high unemployment rates and disproportionate reliance on precarious forms of work. Limited economic activity in camps, combined with seasonal fluctuations in available jobs, further restricts sustainable labour options.

Refugees' ability to achieve self-reliance depends not only on the availability of capacity-building opportunities, but is also shaped by external constraints such as limited ability to access work permits due to affordability, as well as the small number of sectors in which they can apply their skills. As a result, many households depend on a mix of unstable income sources and humanitarian assistance. Although average income from work has increased, this gain is accompanied by heightened exposure to workplace hazards and exploitation, underscoring the persistent fragility of current employment conditions.

Jordan continues to be a safe country for refugees. New findings from this survey indicate very high levels of perceived safety across the country, with older generations reporting higher levels than younger ones. Refugees also demonstrate strong awareness of life-saving GBV services, and most (two-thirds) do not accept violence against women. These findings highlight the importance of sustained community engagement to maintain these gains and continue shaping behaviours and attitudes, building on years of GBV prevention and awareness-raising efforts by UNHCR and its partners.

Overall, refugees report low involvement in legal disputes, affecting around 1 in 10 individuals. Social disputes are more common among refugees in camps, while financial disputes are more common for refugees living in host communities.

Acute protection risks remain relatively low in absolute terms with very few families reporting sending their children to work (4 per cent) or taking them out of school (3 per cent). However, when child labour does occur, it often involves hazardous conditions and constitutes some of the worst forms of child labour, depriving children of both their education and their childhood.

School enrolment among refugee children remains high. Among those not enrolled, financial constraints are the primary barrier, particularly for refugees living in host communities where access to nearby schools may be limited and transport costs prohibitive. On average, refugee children drop out at age 12, one year earlier than those living in camps. Vocational training and higher education remain largely inaccessible for refugee youth primarily due to financial barriers.

The overall demographic of refugees shows no increased trends in neither disabilities nor chronic illnesses indicating no major shifts in underlying health conditions. Access to healthcare has remained broadly stable for refugees; however, nearly one quarter of refugees in host communities report being unable to access needed medical services. Refugees living in camps also face barriers to accessing out-of-camp healthcare services.

Symptoms of depression are widespread across the refugee population, with nearly two thirds of refugees reporting experiencing some level of depressive symptoms that affect their daily life. With the increased pressure on households' overall budgets, spending on healthcare has increased since 2023.

While many refugees in urban areas continue to live in formal finished structures, affordability has deteriorated with the majority of refugees considering their rent unaffordable and their shelter conditions unacceptable.

The average refugee household living in the host community underpays their landlord by 30 JOD from their agreed monthly rent, accumulating increasing outstanding debts. This widening gap is particularly acute among refugees of other (particularly non-Arabic speaking) nationalities, who face fewer support channels and more restricted access to services and labour opportunities.

Crowding is minimal among refugees in host communities yet remains a significant concern within camps and informal settlements. In camps, acceptable structural conditions are higher in Azraq (53 per cent) than Zaatari (35 per cent), however, crowding is more pronounced in Azraq where 42 per cent of refugee households have four or more individuals per room.

Jordan continues to offer barrier-free WASH services that provide sufficient access for households located in formal buildings and camps to water networks, sanitation systems

and latrines. Households living in informal settlements face the most severe gaps due to their distance from administrative-level services. While 70 per cent of households report having sufficient water for their basic needs, the remaining 30 per cent face challenges related to irregular supply, limited storage, and infrastructure constraints. Although WASH-related expenditures are generally manageable, they remain uneven and are highest among those living in substandard housing and informal settlements.

Jordan is one of the world's most water-stressed and climate vulnerable countries. Refugee-hosting areas are particularly exposed, contributing significantly to refugees' vulnerability to climate-related events. Refugees in camps, and especially in informal settlements, face the highest vulnerability due to poor shelter conditions, limited services, and higher exposure to climate hazards. Overall, 37 per cent of refugee households are considered vulnerable to climate change. While reported exposure has slightly improved, likely due to better housing conditions rather than reduced hazards, underlying vulnerability remains high, driven by limited financial resilience and low levels of climate awareness.

Overall, the findings reflect both the positive outcomes of sustained engagement by Jordan and the international community, as well as the growing pressures facing refugees. The documented high level of perceived safety and awareness of protection issues, including GBV, the high levels of school enrolment, stable access to health and WASH services underscore the value of long-term investments and continued protection interventions. At the same time, the survey highlights deepening socio-economic stress driven by reductions in humanitarian assistance and limited livelihood opportunities. These stressors reflect in rising accumulated debts, increasing food insecurity, and persistent vulnerability to climate-related risks.

Refugees' coping capacity is weakening, with a growing reliance on negative strategies that undermine well-being and dignity. In a context of constrained resources and expanding needs, prioritization of life-saving assistance remains critical, alongside sustaining efforts to maintain protection-focused programming, mitigate harmful coping mechanisms, and preserve the conditions necessary for refugees to live in dignity.

Acknowledgements

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Thank you

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VULNERABILITY ASSESSMENT FRAMEWORK

Socio-Economic Survey on Refugees in Jordan

May 2026

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