

Exacerbating vulnerabilities: Where do global shocks leave refugees in Jordan?



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2023



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Acknowledgements

This report was prepared by Zoi Diamantakou (UNHCR), with significant contributions from Maria Lagourou (UNHCR) for the review and research. Special acknowledgements are given to World Bank staff Laura Rodriguez Takeuchi and Emma Smith for their additional analysis on the impact of COVID-19 and Chinedu Temple Obi (UNHCR/World Bank) for his overall guidance and support. This report will serve as a background paper for the following book: “The well-being of refugees in Jordan. Does the place of residence matter?” a joint collaboration between UNHCR Jordan and World Bank.

Particularly thanks are due to the following UNHCR and World Bank staff who provided for their valuable support: Marina Aksakalova, Sara Granlund, Lokendra Phadera and Silvia Redaelli.

In addition, we extend our appreciation to the Joint Data Center (JDC) our donors for their continued support in funding the refugee response in Jordan and contributing to this research.

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Introduction

Refugees are among those predominantly affected in the last three years when the world witnessed great shocks which impacted the most vulnerable populations. The COVID-19 pandemic, for example, brought in a new way of living that significantly burdened the livelihood of many people. It is estimated that globally, COVID-19 led to more than 90 million more people being in poverty in 2020.¹ In the Middle East and North Africa (MENA) region, the drop in income and living standards caused by the pandemic was most intensely felt by the poorest.² Moreover, COVID-19 led to job losses, lost in earnings due to illness, reduced remittances, price fluctuations, and increased health conditions and healthcare costs. Due to their limited assets base prior to the pandemic, refugees are even more likely to be affected by shocks.³ Microsimulation analysis suggests that the increase in poverty for Syrian refugees living in Jordan during the COVID-19 period could be of up to 18 percentage points, compounding the pre-existing high poverty rates and vulnerabilities for this group.⁴

As the world began celebrating the pandemic's defeat, the Russian invasion of Ukraine in February 2022 added more difficulties, slowing down the pace of recovery from the pandemic. The World Bank estimated that in addition to the effects of the pandemic, the rising inflation due to the crisis in Ukraine has contributed to unprecedented reversals in poverty reduction,⁵ particularly affecting the bottom poorest 40 percent of the population, where most refugees are part of. In particular, the increase in the number of refugees worldwide resulting from the Ukraine crisis means that humanitarian resources, including cash and human resources, must be shared. The gain made in 2021, where additional emergency cash transfers were provided to refugees in Jordan to cushion the effect of the pandemic, has now been lost. The situation is particularly troubling since almost half of refugees' income comes from humanitarian cash transfers.⁶ Losing or reducing aid would have a devastating effect on the well-being of refugees, which would be compounded by the slow recovery from COVID-19's economic challenges.

While there has been ample literature on the impact of shocks on poor households, including ref-

1. Lakner, C., & al, e. (2022). How much does reducing inequality matter for global poverty? World Bank Group.

2. Hoogeveen, J. G., & Lopez-Acevedo, G. (2021). Distributional Impacts of COVID-19 in the Middle East and North Africa Region. World Bank Group.

3. Phadera, L., & al, e. (2018). Do asset transfers build household resilience? Journal of Development Economics.

4. Joint Data Center on Forced Displacement; World Bank Group; UNHCR. 2020. Compounding Misfortunes: Changes in Poverty Since the Onset of COVID-19 on Syrian Refugees and Host Communities in Jordan, the

Kurdistan Region of Iraq and Lebanon. © World Bank, Washington, DC. <http://hdl.handle.net/10986/34951> License: CC BY 3.0 IGO

5. Gerszon Mahler, D., & al, e. (2022). Pandemic, prices, and poverty. World Bank Group.

6. UNHCR. (2022). Vulnerability Assessment Framework: Population Survey of Refugees Living in Host Communities. UNHCR.

ugees, the knowledge on the recovery process of refugees within these two challenging years (2021 – 2022) is limited. Indeed, the impact of the crises differed across households, and different households have different mechanisms used to cope with such shocks.⁷ As such, due to differences in experiences and limited assets, refugee households are likely to recover differently compared to the host communities they reside among. More so, where refugees live, be it inside a camp or outside among the host community, could also influence their recovery process. Refugees generally live on the margins, and those hit the most are expected to adopt extreme coping mechanisms. The intensity of adoption of

extreme coping mechanism may differ for refugees residing in camps or out of camps, possibly due to factors differences in living conditions, availability of assistance and income-generating activities across camp and non-camp locations.

This study intends to show the differential recovery pattern of refugees living in camps and out of camp after the initial shocks, as well as explain how the recovery process for refugees differs from host communities in Jordan. The study also looks at whether and why refugees living outside of camps adopt more extreme coping mechanisms than those in camps, and what the possible policy implications are.

7. McKenzie, D. J. (2003). How do Households Cope with Aggregate Shocks? Evidence from the Mexican Peso Crisis. World Development.



Methods and data

This study builds on data from multiple sources – the World Bank/UNICEF COVID High-Frequency Survey of Jordanians and Syrian Refugees (HFS-JR), the quarterly assessment of the Socio-Economic Situation of Refugees in Jordan as well as the Vulnerability Assessment Framework (VAF) Population Study data which served as the baseline for the quarterly assessment.

The HFS-JR was collected during COVID-19 crisis in four rounds between March 2021 and June 2022. It is based on representative samples of about 500 Jordanian and 800 registered Syrian refugees living in the country. The timeline of the survey is presented in Table 1. Both groups (Jordanians and refugees) were interviewed three times over this period, however, Round 1 only surveyed the Jordanian population, while Round 4 only included Syrian refugees. The survey covered a breadth of topics intended to inform the understanding of and compare

the well-being of Jordanian and Syrian refugee households as they weathered the COVID-19 pandemic. The survey respondent was the head of household or an adult household member, ensuring gender balance of the respondent.

The Jordanian sample was drawn to be as representative of the national population as possible. The sampling frame was the National Unified Registry (NUR) for bread subsidy applicants. This sample is represented by region, location (rural/urban), and a proxy for income quintile was used (as reported in the NUR), aiming to provide point estimates of key indicators with sufficient precision at the national and regional levels. Since the sampling frame tends to over-represent the poor, an ex-post weight adjustment was applied to better reflect population demographics in terms of gender and age of the household head, and socioeconomic status (proxied by education of the head of household),

Table 1. High-Frequency Survey of Jordanians and Syrian Refugees timeline and sample size

| Sample size | Round 1 March 2021 | Round 2 November 2021 | Round 3 April 2022 | Round 4 June 2022 |
|------------------------------|-----------------------|-----------------------------|-----------------------|----------------------|
| Jordanians (face-to-face) | 501 | 375 | -- | -- |
| Jordanians (phone) | 502 | 503 | 834* | -- |
| Syrians (phone) | -- | 813 | 808 | 800** |
| Syrians (face-to-face) | -- | -- | 708 | -- |

*This round included approximately 330 additional new households interviewed over the phone.

**Intended sample size. Actuals may differ.

using the Government of Jordan's Household Income and Expenditure Survey (HIES) 2017/18.

The sampling frame for the refugee sample was drawn from the ProGres registration database administered by UNHCR¹. This sample is stratified by rural/urban location and camp/non-camp location in four groups: Amman, other governorates-urban, other governorates-rural, camps. An ex-post weight adjustment was also applied to the refugee population to better reflect this population's demographics using the ProGres database.

The Socio-Economic Situation of Refugees in Jordan is a quarterly mobile phone panel survey conducted in 2022 with the main purpose to monitor changes in vulnerability levels among refugees over time. The questionnaire covered topics about refugees' households' economic situation, food security, shelter, water, sanitation, and hygiene (WASH), and health. The survey was centered on collecting information repeatedly from the same households (panel data) and it was completed in four Rounds (Q1, Q2, Q3 and Q4 2022).² For Round 1 and Round 2, the survey covered Syrian and non-Syrian households residing outside of camps across all 12 governorates in Jordan,³ while in Round 3 and 4, the

1. ProGres (Profile Global Registration System) is an registration and case management tool developed by UNHCR which provides a common source of information about individuals and it is used by different work units to facilitate protection of persons of concern to the organization. ProGres is the main repository in UNHCR for storing individuals' data.

2. In each round, the data were collected over the phone the last two weeks of the last month of each quarter. The only exception was the data collection for Q4 2022, which it took place from 5/12/2022 until 25/12/2022.

3. Amman, Central/outside Amman (consisting of Balqa, Madaba and Zarqa), North (consisting of Ajloun, Irbid, Jerash, Mafraq) and South (consisting of Aqaba, Karak, Tafilah, Ma'an).

survey was expanded to also Syrian households residing in Azraq and Zaatari camps. The sample was randomly drawn from cases registered in the UNHCR ProGres database. The survey respondent was the head of household or an adult member of the same household. While the priority was to ask the same households over the time, however, head of households who were not available to be interviewed again were replaced with another adult in the same household. In addition, data from the fifth VAF Population Study⁴ were used as a baseline to compare how refugee's socioeconomic situation has changed since 2021.⁵

The main analytical approach of this study is descriptive in nature and presents the trends in indicators of i) employment and livelihoods, ii) food security and coping strategies, and iii) mental health (anxiety and depression). These trends are presented side-by-side first for Jordanians and Syrian refugees using the HFS-JR survey, and then also for in camp, out of camp Syrian and non-Syrian refugees using the VAF and quarterly survey, to understand the differential impacts of shocks and recovery pattern of the different groups.

4. UNHCR. (2022). Vulnerability Assessment Framework: Population Survey of Refugees Living in Host Communities. UNHCR.

5. The Vulnerability Assessment Framework (VAF) population survey is a bi-annual survey assessing the vulnerability of refugees in Jordan across multiple sectors. The most recent VAF population studies in host communities and in camps were published in June 2022, while the data collection took place during July-October 2021 for population in host communities and October-December 2021 for population in camps. Both studies explored different types of vulnerability across multiple sectors from a representative sample of registered refugees residing outside of camp settings across Jordan, while for the first time non-Syrian refugees were also included in the analysis. It should be noted that the VAF 2021 was conducted via face-to-face visits, while the 2022 quarterly studies are conducted via phone calls.

Table 2. Vulnerability Assessment Framework population and Socio-Economic Situation of Refugees in Jordan survey timeline and sample size

| Sample | VAF Population survey* | Socio-Economic Situation of Refugees in Jordan | | | |
|-------------------------------------------|------------------------|------------------------------------------------|-----------------|-----------------|-----------------|
| | | Round | Q1 2022 Round 1 | Q2 2022 Round 2 | Q3 2022 Round 3 |
| | 2021 (baseline)* | | | | |
| Total households outside the camps | 6,427 | 3,098 | 2,936 | 2,791 | 2,634 |
| Syrian households | 4,546 | 1,957 | 1,881 | 1,810 | 1,731 |
| Non-Syrian households | 1,881 | 1,141 | 1,055 | 981 | 903 |
| Total households in camps | 1,620 | | | 1,542 | 1,207 |
| Syrian households in Azraq | 735 | | | 575 | 500 |
| Syrian households in Zaatari | 885 | | | 967 | 707 |

* Data for the fifth VAF were collected between July and December 2021, covering two separate data collection periods for refugees living in host communities and those living in camps. The data collection of out of camp refugees between July and October, while the data collection for refugees in camps was between October and December.



Findings

Syrian refugees and host communities

While COVID-19 results in loss of jobs for both Syrian refugees and Jordanian households, Syrian refugees regained their employments at a slower pace than the Jordanian population.

Results from the HFS-JR survey show that before the pandemic, half of Jordanian household heads reported to be working. By March 2021, a year into the crisis, only 32 percent of Jordanians household heads were still working. Most of those not working had no job and were seeking one. The likelihood of losing a job was higher for informal workers (proxied by not having a written contract), and lower for those in the northern region and for those in manufacturing and wholesale sectors. By November of that year, the share of households whose heads were working rebounded to its pre-pandemic level, although it fell again slightly to 45 percent by April 2022.

On the other hand, the Syrian refugee household heads started with higher employment lev-

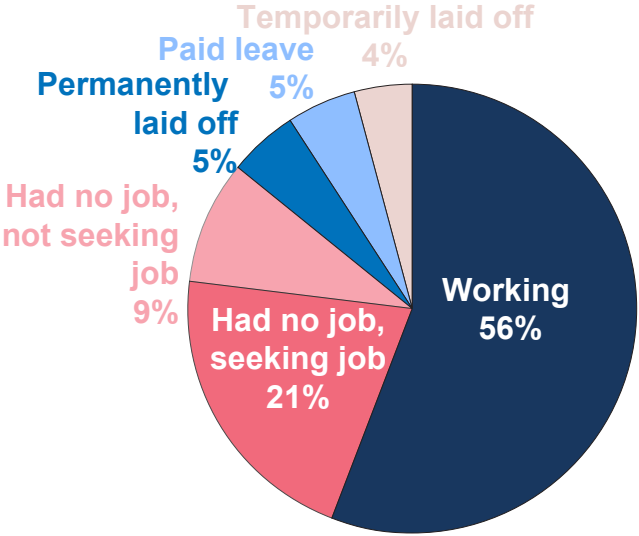
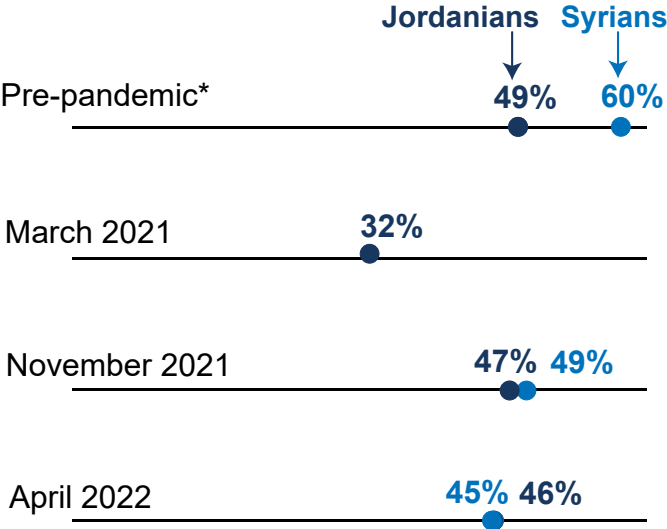
els pre-pandemic (60 percent of heads working), which decreased to around 45 percent by April 2022. Although we do not observe what happened to them in March 2021 in the HFS, it is noticeable that by April 2022 they had not recovered their previous employment levels as happened for Jordanian households. More so, considering that many of the Syrian refugees are working in the informal sector without job security, they were less likely to enjoy the same level of policy protection as Jordanians during the pandemic, including the bans on dismissals of employees. These issues may explain why even though job recovery had been achieved for Jordanians in the Northern region, where many Syrian refugees live, it had not occurred for the Syrian refugees.

Figure 1. Employment status of head of households during the pandemic

(% of respondents)

Percentage of households heads working during the previous 7 days

Labour market status of pre-pandemic working Jordanian household heads as of March 2021



*Pre-pandemic is captured using retrospective information collected during the first round of data collection.



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Syrian refugees were less likely to be food insecure than Jordanian households, thanks to the additional COVID-19 emergency cash assistance that was provided to them.

Food insecurity is measured by a household's consumption of food groups during the seven days prior to the interview. It is calculated using the World Food Programme's (WFP) Reduced Coping Strategy Index (rCSI). The food insecurity level of Jordanian households increased from 18 percent in March 2021 to 23 percent in November, but later decreased the following year. Food-based coping strategies, such as children skipping a meal or going to bed hungry, were high for Jordanian households during the peak of the lockdown, came down briefly a year onto the pandemic and rose again in 2022 (Table 2). It is not clear why this is the case. Although in April 2022 a big COVID-19 wave was underway in Jordan, there were no lockdown restrictions imposed and employment rates were not further deteriorating at the time. For Syrian refugee households the trend is less clear. While the food insecurity score was lower in April 2022 compared to November of the previous year, the measures of children going to bed hungry and skipping a meal were rising, although not as much as the Jordanians.

One possible explanation to the increase in food insecurity two years after the onset of the pandemic is that households initially adopted coping strategies to meet basic needs such as food consumption, but soon exhausted them or they became less effective with continued

use. Coping strategies can help households to manage temporarily, but may result in negative future consequences, especially if the economic situation does not improve and households exhaust their resources. The five most reported coping strategies used by Jordanians and refugee households alike were purchasing food on credit or borrowing money, cutting expenses on health and children's education¹, sending household members to eat elsewhere and selling assets (TV, radio, furniture). Figure 2 shows the evolution of the reported coping strategies over time for both groups of households. For Jordanians, across all five coping strategies we observe an increase in use over time, although with a slight downtick in cutting health and education expenses by April 2022.

Broadly speaking, this is also the case for Syrian refugees, even though we do not have data from March 2021 for this group. It is however important to note that Syrian refugees generally reported lower adoption of coping mechanisms that requires social ties and physical assets, such as sending household members to eat elsewhere and selling assets (TV, radio, furniture) than the Jordanians. This is possible because refugees have smaller social/family networks as well as less assets to sell compared to the Jordanians.

1. Note that this is different from stopping children's education.

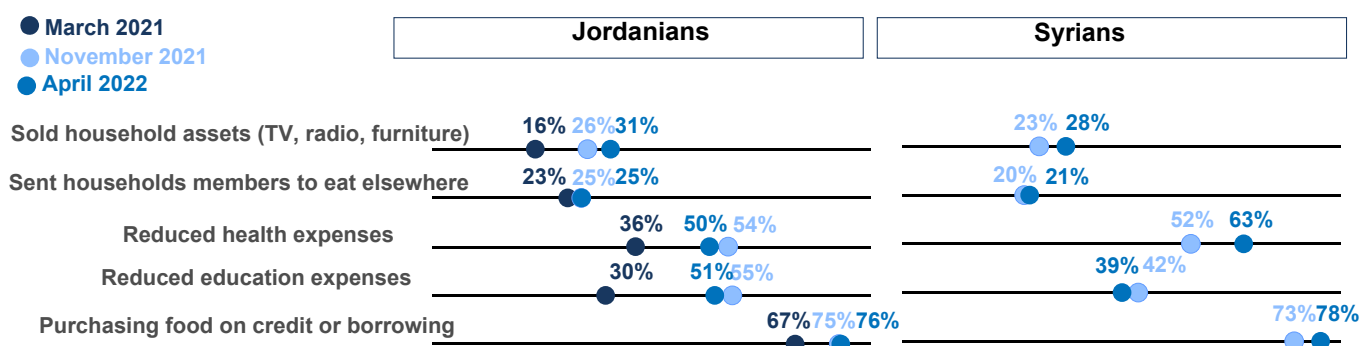
Table 3. Food security indicators

| Indicators | Nationality | During lockdown* | March 2021 | November 2021 | April 2022 |
|-------------------------------------------------------------------------------|-----------------|------------------|------------|---------------|------------|
| % Food insecure (1 week recall period) | Jordanians | | 17.9% | 23.0% | 17.9% |
| | Syrian refugees | | | 32.6% | 24.7% |
| Average number of meals per day, children in household (1 week recall period) | Jordanians | | 2.4 | 2.4 | 2.4 |
| | Syrian refugees | | | 2.4 | 2.4 |
| % Any child in households went to sleep hungry (2 week recall period) | Jordanians | 48.2% | 35.6% | 41.6% | 49.2% |
| | Syrian refugees | | | 29.2% | 31.5% |
| % Any child in households skipped a meal (2 week recall period) | Jordanians | 57.6% | 42.6% | 48.1% | 53.4% |
| | Syrian refugees | | | 34.7% | 36.0% |

* During lockdown' is captured using retrospective information collected during the first round of data collection. This question was not asked to refugee because too much time had elapsed since the lockdown period.

Figure 2. Households use of main five coping strategies

(% of respondents)



Well-being, especially mental health, also deteriorated during the pandemic. Yet, evidence of anxiousness and depression was lower among the refugee population compared to Jordanian households.

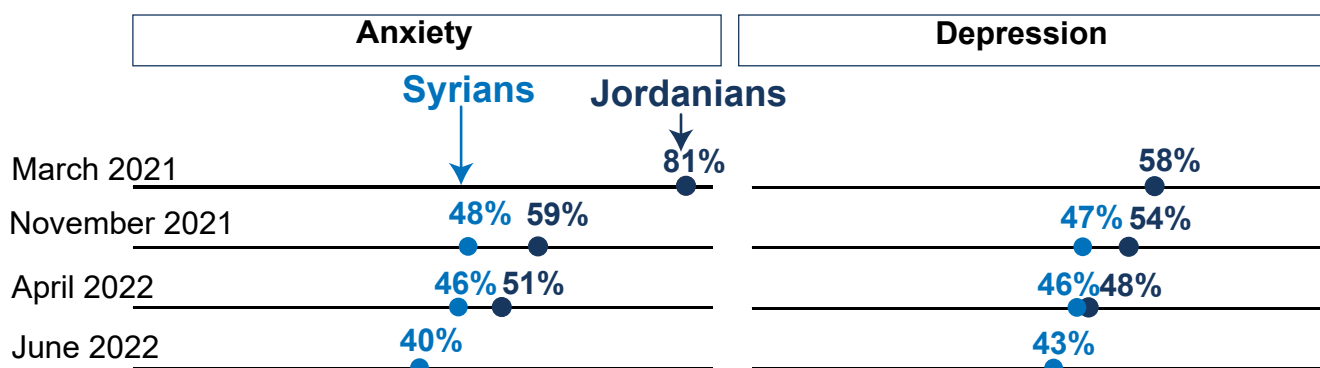
Mental health was particularly affected during the COVID-19 pandemic. The survey included questions related to anxiety and depression during the week before the interview.¹ The results are plotted in Figure 8. In March 2021, over 80 percent of Jordanian respondents felt anxious more than half of the days of the week before the interview and almost 60 percent showed signs of depression. Despite employment levels having returned to pre-pandemic levels at the time, COVID-19 cases were rapidly rising in the country, and perhaps reported anxiety may be a reflection of the worry of potential further lockdowns and a prolonged crisis. By November 2021, both anxiety and depression levels

seemed to have eased, although they remained considerably high until April 2022, with over half of Jordanian respondents still showing signs of both types of mental health stress. For refugees, there is no data from March 2021, but data collected in November 2021 and April 2022 show that close to half of the respondents had signs of depression and reported anxiousness.

It is noticeable that the levels of both anxiousness and depression were lower in Syrian refugee populations despite their displacement experience and overall higher rates of socioeconomic vulnerability. Further, interestingly, levels of psychological distress vary little for male or female respondents, across age groups and geographic region.

1. The survey does not contain information to assess mental health prior to the pandemic.

Figure 3. Anxiousness and depression markers in the week before interview
(% of respondents)



Note: PHQ-2 score is a validated measure used to screen for depression, with scores ranging from 0 to 4. A score of 3 or more on the PHQ-2 is indicative of likely depression. Depression likely is an indicator variable of scoring 3 or above on the PHQ-2. Anxiety is an indicator variable for whether respondent felt nervous, anxious, on edge in the past 7 days.

Camp and out of camp refugees

Refugees outside the camp are more likely to have poor economic sentiments due to high debt and income loss.

Throughout 2022, more than two thirds of refugees, irrespective of place of residence in Jordan, reported that their household's financial situation was worse off compared to 12 months before the interview. Refugees living out of camps were more likely to rate their financial situation as worse off in comparison to those living in camps. Overall, 77 percent of Syrian and 75 percent of non-Syrian refugee households living among host communities and 71 percent of Syrian households in camps reported that their financial situation deteriorated in Q4 2022, up from the respective proportions immediately after the Ukraine crisis (Q2, 2022) second quarter of 2022. In contrast, less than one in ten households among all groups reported that their financial sit-

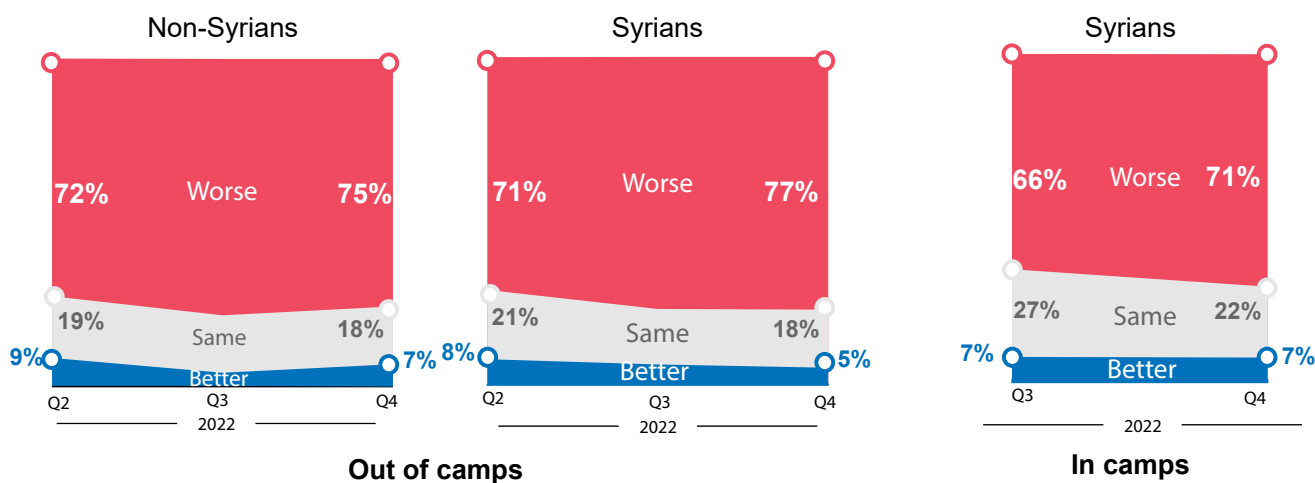
uation had improved compared to a year ago.

Economic conditions in Jordan may have changed significantly throughout 2022, with fluctuations with rising living costs. Along with the economic conditions refugees in Jordan must deal, there is harsh cold and rainy winters, while many refugee families rely on humanitarian aid to survive this season. Changes in the distribution of assistance might also affect their economic sentiment: in Q3 of 2022, WFP had reduced its cash transfer value, and uncertainties around UNHCR's usual winterization assistance arose. If refugees were unable to adapt to these changes, they may perceive their economic situation as deteriorating as compared to 12 months ago.

Figure 4. Households' perception of financial situation: now vs. 12 months ago

(% of households)

Would you say that you and your household are financially better off, about the same, or worse off than you were 12 months ago?



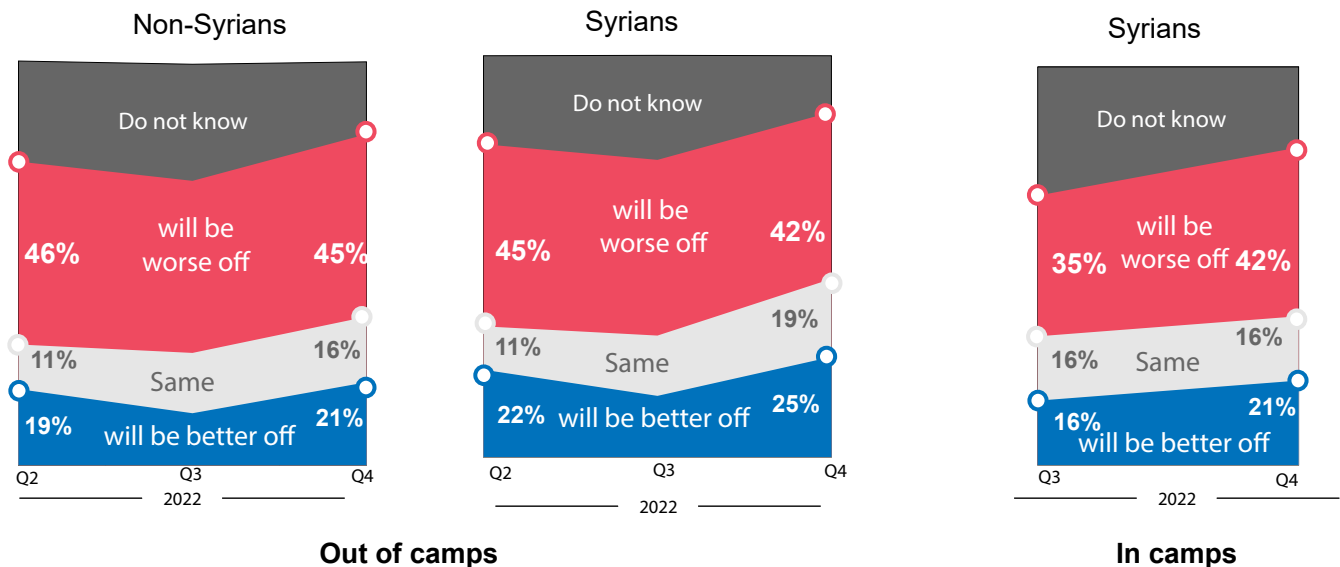
When asked about the future, most refugees were not optimistic about their financial situation, with around two in five households reporting that it will be worse in the coming 12 months. The increase was starker for Syrians residing in camps: in Q4 2022, 42 percent of them reported that their financial situation will deteriorate, up from 35 percent in Q3 2022. Only two in ten households among all groups said their financial situation will

be improved in the future. Refugees may lack optimism about their future financial situation due to several reasons such as increasing debt, limited economic opportunities, loss of income, etc. However, factors such as self-reliance, skills and education levels, access to support networks, access to work, and the overall economic situation in the host country can also influence refugees' perceptions of their financial future.

Figure 5. Households' perception of financial situation: now vs. future

(% of households)

Now looking ahead--do you think that 12 months from now you and your household will be better off financially, or worse off, or just about the same as now?



Variations in debt levels and income can explain the poor economic sentiments. After the Russian invasion of Ukraine, Jordan has seen considerably higher rates of inflation in 2022 than the previous years. According to the Department of Statistics (DoS), the Consumer Price Index, a measure for inflation, increased by 4.23% in 2022 when compared with previous year.¹ The increase in inflation made it difficult for refugees to afford basic necessities, as the same resources were worth less. As a result, having already significant debt since 2021, refugees fell further into debt in 2022 to cover their needs. Nearly nine out of 10 households reported being in debt in the last quarter of 2022, with Syrian households living out of camps being more likely to report debt. However, the share of non-Syrian households living out of camps reporting debt recorded the highest increase since 2021 followed by Syrian households living in camps.

The debt-to-income ratio measures the ability of refugees to repay the money they borrowed. Throughout 2022, debt remained higher than income for all households. The highest debt-to-income ratio observed was for non-Syrian refugees, for whom the debt was on average eight times higher than income, followed by Syrians out of camps and Syrians in camps. Specifically, non-Syrian households consistently reported

1. This information was derived from Department of Statistics (DOS) in Jordan. The link to the source is the following: http://dos.gov.jo/dos_home_e/main/archive/inflation/2023/CPI_Jan.pdf

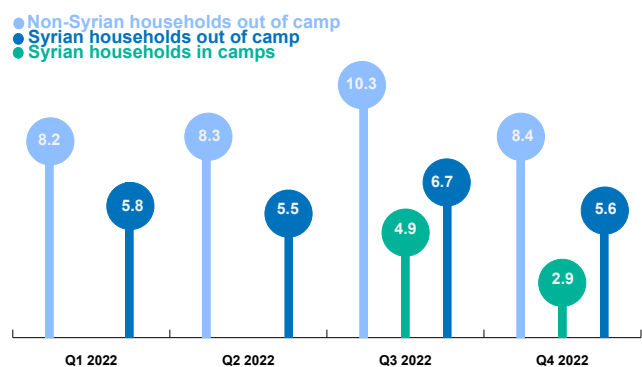
Borrowing patterns

At the beginning of 2022, most of Syrian and non-Syrian households living out of camps were borrowing money from friends or neighbors in Jordan, which indicates the strong social cohesion refugees have built with the host community. This was followed by shop keepers (food) and their landlord. While it is not common for refugees to borrow cash in hand from shop keepers or landlords, they buy food on credit or delay paying rent from these informal sources. Access to affordable food became very important at the end of 2022: the shop keepers (food) was the main source of borrowing money for non-Syrians out of camp and Syrians in camps.

Paying for essential needs such as rent, food and health care were the main reasons for households living out of camps to borrow money. For those residing in camps, the main reason to borrow money was to pay for food.

higher debt than Syrian households, while in Q3 they also reported lower income. The debt-to-income ratio remained stable for all quarters, except for Q3, where there was a significant increase in all groups, due to the decrease in income in Q3 and the continuing increase in debt.

Figure 6. Debt-to-income ratio

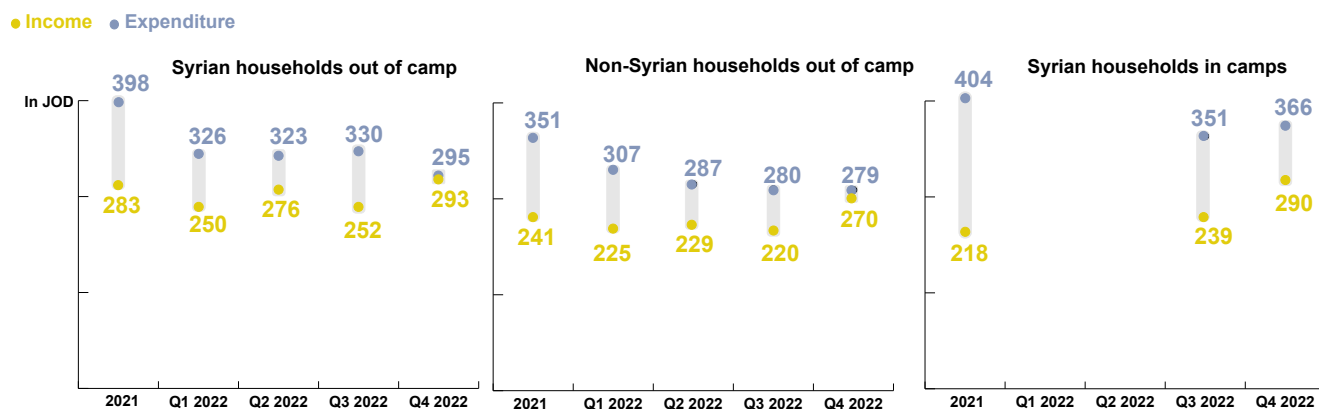


Debt and income are closely related for refugees, as refugees who have low income often struggle to meet their basic needs and may have to rely on debt to make ends meet. This can lead to a cycle of debt that can be difficult to escape. Refugees lost a significant part of their income early in 2022, while they continued to spend more than they earned, resulting in an increased reliance on debt. In 2021, Syrian and non-Syrian households living out of camps reported an average income of JOD 283 and JOD 241 respectively, while households living in camps reported an average income of JOD 218. In the first quarter of 2022, when the Russian invasion in Ukraine broke out, households out of camps reported losing almost one-tenth of their income: Syrian and non-Syrian households reported an average monthly income of JOD 250 and JOD 225 respectively (a 12 percent and 7 percent decrease when compared with the previous year) reflecting the decrease in work income, while Syrian households in camps reported a 10 percent in-

crease in their income when compared with the previous year. Over this period, the self-reported monthly average household expenditure of refugees exceeded the income on average by JOD 64 for both Syrians and non-Syrians living out of camps, and JOD 75 for Syrians in camps.

Even though all households slightly recovered financially in Q4, the recovery rate was slower for out of camp households: Syrian and non-Syrian households out of camps reported a higher monthly average income (by 3 percent and 12 percent respectively when compared with the previous year), while the respective income increase for Syrian households' in camps was significantly higher (33 percent). This increase is linked to winter cash assistance that was distributed by UNHCR and accounted for 7 percent and 12 percent of the income of Syrian and non-Syrian refugee households out of camps and 17 percent of total income of Syrian households in camps during Q4.

Figure 7. Average monthly income and expenditure per households (in JOD)

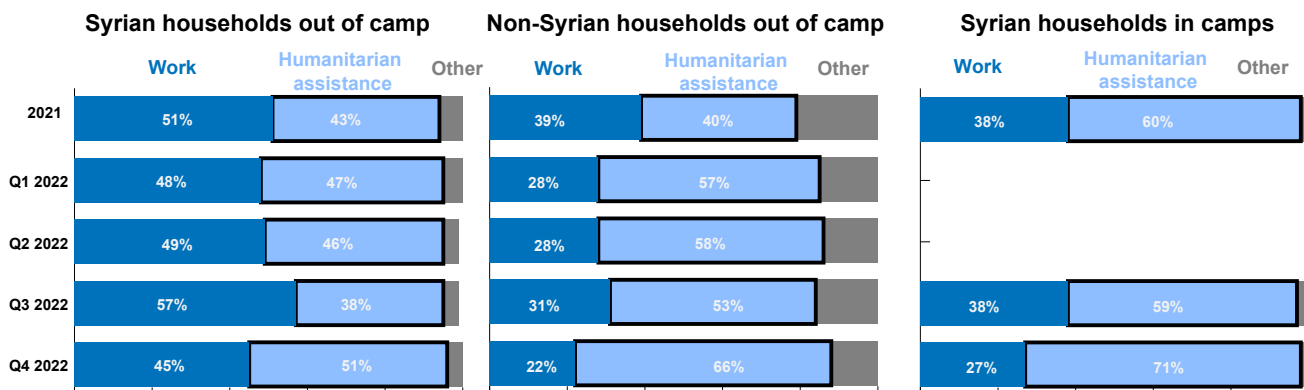


The main sources of income were work and humanitarian assistance. Work represented the main source of income for Syrian households out of camps, accounting for almost half of their income. For non-Syrian households, the main source of income was humanitarian assistance followed by work income. Work opportunities are more limited in the camps, for which reason humanitarian assistance also represented the main source of income, while work was the second source of income. The share of work to overall income for both Syrian and non-Syrian households out of camps decreased slightly in Q1 and Q2 2022, right after the Russian invasion in Ukraine, to increase again in Q3, likely due to the short-term work opportunities with the olive harvest season, and then came back down during the cold months of Q4. In camps,

the share of work to overall income remained almost stable when compared with 2021, except for the decrease in the last quarter of 2022.

In 2022, more than half of total household expenditure of all groups was spent on food, rent (for out of camp) and health, with food being the largest expense for refugee families. This is slightly different when compared with 2021, when for households residing out of camps, the largest expense was rent, while the three top priorities for households in the camps were food, tobacco and clothes/shoes. Most households out of camps spent most of their income on food while they rely on borrowed money to pay for rent, whereas camp refugees were spending most of their income and borrowing money to buy food mainly due to increase in food prices.

Figure 8. Main source of income
(% of households' overall income)



Humanitarian assistance includes WFP, UNHCR and other assistance.

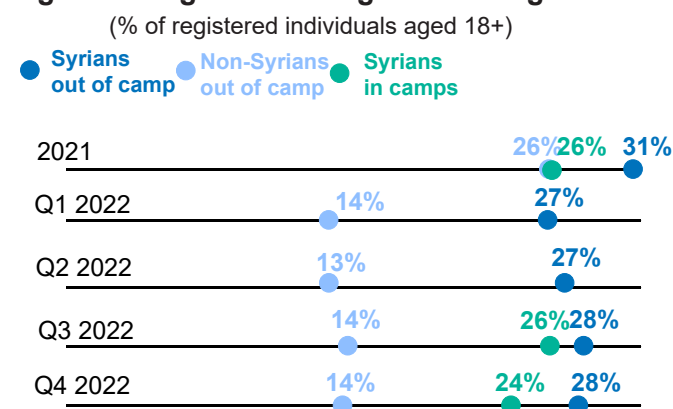
The share of Syrian refugees living in camps that are working remained relatively stable during the two years of shock, but the share of Syrian and non-Syrian working refugees living outside the camp decreased.

The following figure presents the share of refugees reporting working in either formal or informal jobs. This indicator covers both the work status of the heads of households along with the work status of adult members living in the same households. Before the Russian invasion of Ukraine, more refugees residing in out of camps reported working: the share of Syrian refugees working adults (aged 18+) declined from 31 per cent in 2021 to 27 per cent in Q1 2022 and for non-Syrians from 26 per cent to 14 per cent. The low employment rate for non-Syrian refugees reflects their limited access to formal work opportunities due to policy frameworks. Hence, they can only resort to the informal economy due to the need for them to choose whether to maintain their international protection application or to apply for a work permit, based on the current policy in Jordan.¹

In contrast, the employment rate for Syrian refugees in camps remained nearly stable from 2021 to Q3 2022 with 24 per cent of refugees reporting working. However, in Q4 2022 the employment rate slightly decreased. This decrease can be explained when we look at each individual camp: the employment rate in Azraq camp remained stable at 24 per cent, but the employment rate in Zaatarri decreased from 28 per cent in Q3 to

23 per cent in Q4 2022, reflecting the decrease in the share of refugees reporting working in agriculture (from 33 per cent in Q3 to 26 per cent in Q4). Refugees living in camps face limited formal or long-term work opportunities. However, the camps may offer some income-generating opportunities within the camp economy itself, such as informal work or small businesses in the camp market, while humanitarian organizations operating in the camps may provide income support opportunities for refugees through incentive-based volunteering. These options, although limited, can provide a certain level of income and economic stability to the camp residents.

Figure 9. Registered refugees working



1. UNHCR. (2022). Vulnerability Assessment Framework: Population Survey of Refugees Living in Host Communities. UNHCR.

Refugees residing outside the camps are more likely to continue to adopt negative livelihood coping strategies.

In the first quarter of 2022, a significant number of households, regardless their place of residence, were living in a vulnerable situation and resorted to negative coping strategies to make ends meet (Figure 10). Specifically, around three out of five of all households reported using at least one of the most severe coping strategies (crisis-land/or emergency-level with the most reported strategies being reducing non-food expenses and accepting a high-risk job), up from the vulnerability levels reported before the Russian invasion of Ukraine. Households living out of camps were more likely to use at least one crisis or emergency coping mechanism (72 percent of Syrian and 69 percent of non-Syrian households). While camp residents receive humanitarian aid and services, 59 percent of households still reported using at least one crisis or emergency mechanism. At the end of the year, households seemed to have recovered slightly, yet their vulnerability levels remained at high levels: 65 percent of non-Syrian and 66 percent of Syrian households out of camps, and 55 percent of Syrian households in camps, reported using at least one crisis or emergency coping strategy.

Figure 11 shows the evolution of the share of households reporting using at least one negative coping mechanism to meet their basic needs.

Reflecting on the results of the vulnerability score presented above, there has been an increase in the number of households adopting emergency and crisis coping strategies in the first and second quarter of 2022, which dropped slightly in the last two quarters. Households in camps were more likely to use stress level coping mechanisms¹, which relate to asset depletion, while out-of-camp households were more likely to adopt crisis and emergency coping mechanisms.

Refugees use emergency and crisis coping mechanisms to address significant challenges and uncertainties which disrupt their daily lives and well-being. These challenges can include limited access to basic needs such as food, shelter, and healthcare, as well as legal and economic barriers that can make it difficult to build stable livelihoods. The excessive use of coping strategies highlights the deteriorating condition of refugees' households, even though it was stabilizing in 2021, after the onset of the COVID-19 pandemic. As a result, Syrian households in camps have reduced ability to address future shocks, while households residing out of camps are in worse position since the adoption of crisis and emergency coping strategies affect their future productivity, with the latter being more difficult reverse.

1. Refer to Annex for full definition of coping strategy levels

Figure 10. Livelihoods coping strategies index

(% of households)

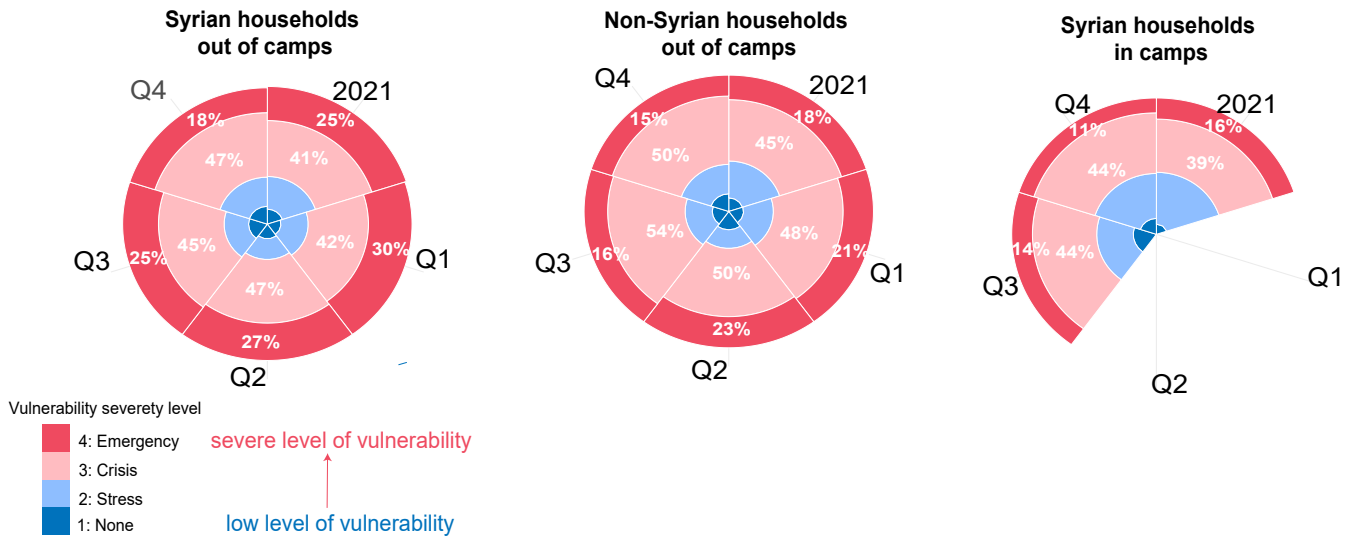
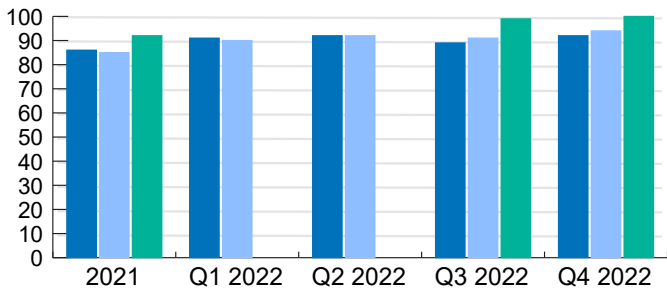


Figure 11. Households resorting to negative coping strategies during the three months prior to the interview

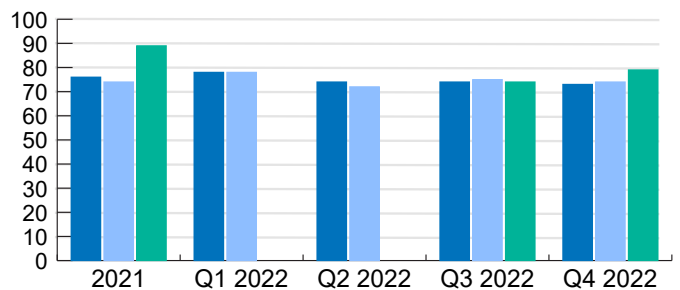
(% of households)

Syrians out of camp **Non-Syrians out of camp** **Syrians in camps**

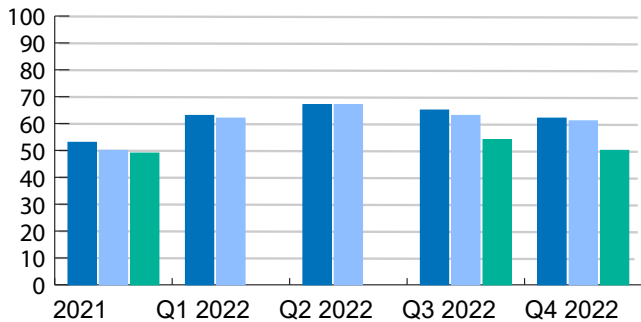
At least one negative coping strategy



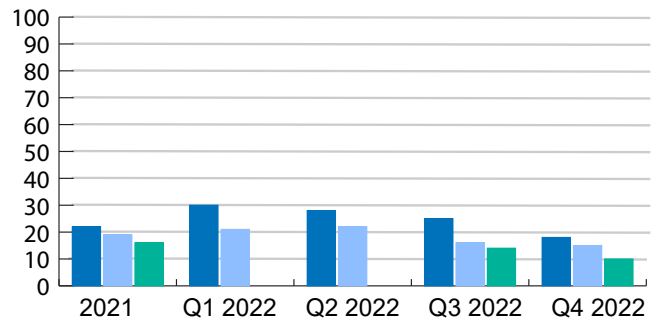
Stress



Crisis



Emergency



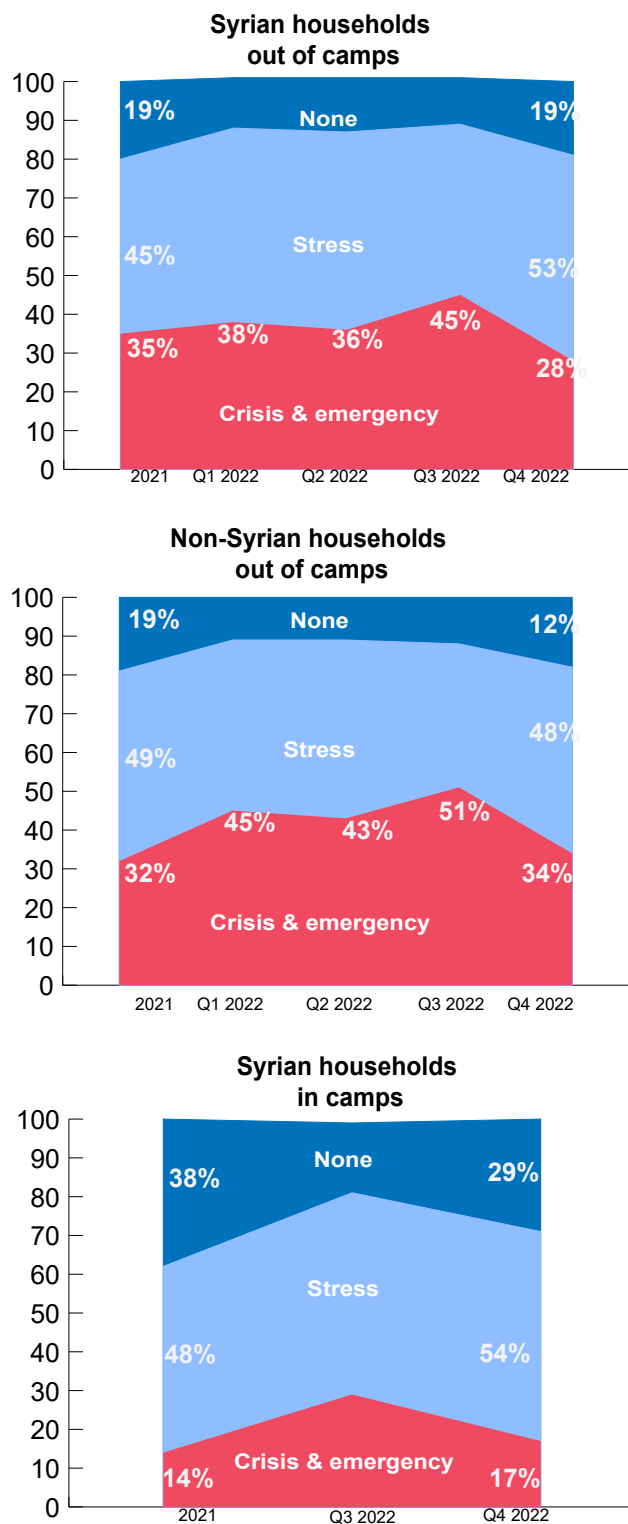
The excessive use of negative coping strategies underscores a high level of risk of food insecurity among refugees.

After the start of the Russian invasion of Ukraine, a significant number of households, regardless of their place of residence, resorted to crisis- and emergency-level coping strategies¹ to manage food needs during the first quarter of 2022. Specifically, the share of out of camp households resorting to crisis and emergency food-based coping strategies to manage food shortages increased from 32 percent in 2021 to 45 percent in Q1 2022 for non-Syrian and from 35 percent to 38 percent for Syrian households. For Syrian households in camps, this share increased from 14 percent in 2021 to 29 percent in Q3 2022.

All households experienced a high to severe level of food insecurity in Q3 2022, with out of camp households being more likely to experience this level of insecurity in comparison with those living in camps. Camp-based residents receive blanket food assistance, which could explain the difference of their reliance on coping strategies. Nonetheless, refugees continue to employ these strategies to meet their immediate food needs in time of crisis or uncertainty, and excessive use may perpetuate cycles of malnutrition and food insecurity.

1. Levels of 'None', 'Stressed', 'Crisis' and 'Emergency' derived from Integrated Food Security Phase Classification (IPC) analytical framework. The rCSI score was measured according to https://fscluster.org/handbook/Section_two_rcsi.html, where the cut offs are calculated as follows: defined by the following cut-offs: 0-3, 4-18, 19-42, and 43 and above which correspond to IPC Phases 1, 2, 3 and 4 and higher respectively. See Annex for more details.

Figure 12. reduced Coping Strategy Index-rCSI
(% of households)



Livelihood-based coping strategies

Looking at the different coping strategies, the most common stress strategy across all groups was buying food on credit, with refugees' households in camps being more likely to employ this strategy. After the Russian invasion of Ukraine, there was a significant increase in the share of households outside of camps selling their items (+10 percentage points for Syrian and +13 percentage points for non-Syrian households in Q1 2022), and a moderate increase was observed in the households living in camps (+5 percentage points in Q3 2022). In addition, there was a dramatic decrease in the share of households in camps reporting using savings: from 50 percent in 2021 to 8 percent of households in Q4 2022, likely due to having previously exhausted any existing financial reserves. With the inability to rely on stress-related coping strategies, refugees had to resort to more severe coping mechanisms to meet their basic needs.

Regarding the crisis level coping strategies, the most common coping strategy was reducing non-food expenses for all groups, with households out of camps being more likely to employ this strategy. The share of households reporting this strategy was high in 2021, with around five in 10 households outside of camp and four in 10 households in camps reporting using this strategy. This share increased during 2022 to come slightly down the last quarter. In addition, the share of households out of camps reporting withdrawing their children from school increased from 5 per cent in 2021 to 18 per cent for Syrian and from 2 per cent in 2021 to 4 per cent for non-Syrian households in Q4 2022.

The most common emergency level coping mechanism for all refugees was accepting a high-risk job, with around two out of 10 households reporting to use this strategy across all locations, with out of camp households being more likely to employ this strategy due to the work opportunities that are available to them. Alarming, there was an increase in the number of households using other emergency coping mechanisms. Specifically, in out of camp areas, 1 percent and 3 percent of Syrian and non-Syrian households reported sending adults to beg and 7 percent of Syrian households reported sending their children to beg in Q4 2022, when these shares non-existed before the crisis in Ukraine. A worrying trend is also observed in the share of households reporting sending their children to work: 6 percent of Syrian, 1 percent of non-Syrian households outside camps and 2 percent of households in camps reporting using this strategy when this share was zero in 2021.

Food-based coping strategies

Looking at food-based strategies, more than half of the households in camps and out of camps resorted to a lower quality and quantity of food in 2022 to make ends meet. Refugees have reduced portion sizes and cut back on purchasing more expensive items, such as fruit and meat, to cope with the high costs. The share of households reporting to rely on less preferred, less expensive food was already high before the start of the Ukraine crisis, however, it continued to increase and reached a peak in Q3 2022 (at 88 percent for Syrian and 85 percent for non-Syrian households, 81 per cent for households in camps) to slightly decrease in the last quarter of 2022, which is when winter cash assistance is distributed. In general, the next most common strategies reported were to reduce the portion sizes and number of meals eaten per day. A similar pattern was observed for all food-based coping strategies with non-Syrian households and Syrian households in the camps being the most affected groups by the shock of the Ukraine crisis, since these groups recorded the largest differences for specific food-based coping strategies in Q1 and Q3 2022.

While all refugee households experienced depressions due to global shocks, Syrian refugees living in the camp reported lower levels of depression mainly due to their close community way of living.

Mental health may worsen with the exposure to traumatic events such as violence, persecution, and displacement, for which it is of particular concern to refugees. Additional stressors like the pandemic or high prices of food may have a significant impact, leading to conditions such as depression, anxiety, post-traumatic stress disorder (PTSD). In the case of Syrian refugees in camps, the community way of living in the camps, as well as secured accommodation, the basic services and other assistance provided, may have helped to suppress the symptoms of mental health compared to those outside of camps. Similar to the findings of the depression in the Jordanian and Syrian out of camp population in HFS-JR described above, the VAF Population Study shows that over 43 percent of Syrian refugees and 51 percent of non-Syrian refugees outside the camps reported experiencing depression on

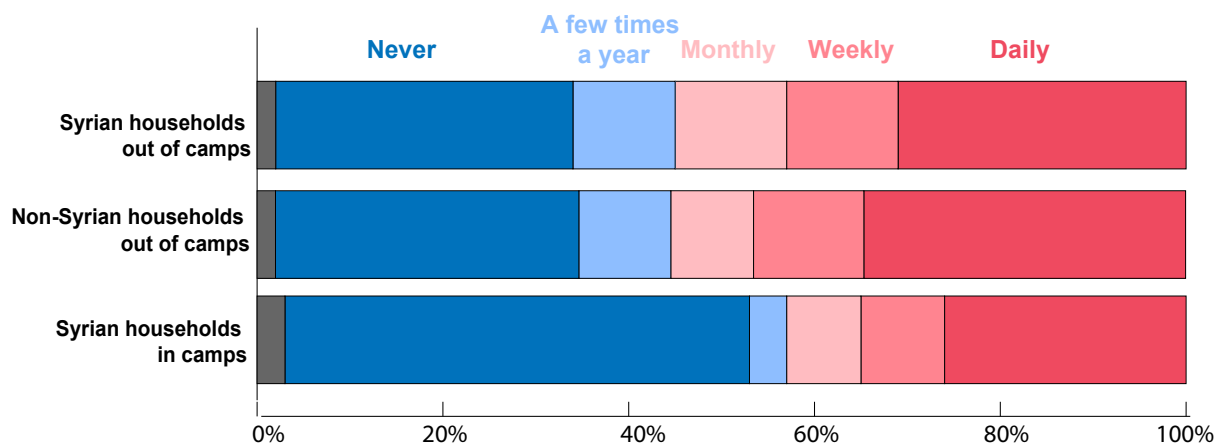
weekly or daily basis. In contrast, 33 percent of refugees in camps reported depression. However, the intensity of each episode of depression are relatively the same across the groups. Also, around 50 percent of Syrian refugees in camps reported never being depressed compared to only 33 percent of Syrian refugees outside the camp, and 28 percent on non-Syrian refugees.

Depression is generally lower for the younger population than the elderly, irrespective of residential location. The lower occurrence of stressing factors such as being worried about making rental payments on time or job losses, may also be playing a role. Further analysis shows that having a social network such as living in a larger family reduces the occurrence of depression, while receiving a threat of eviction increase the odds of depressions.

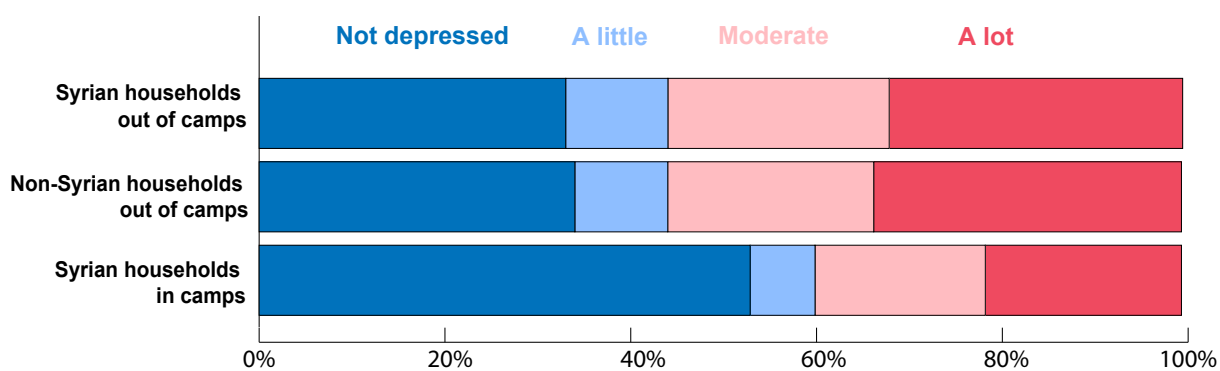
Figure 13. Mental health

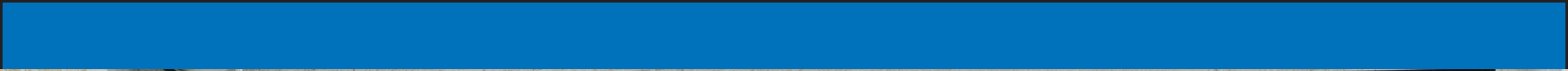
(% of individuals)

a. How often do you feel depressed?

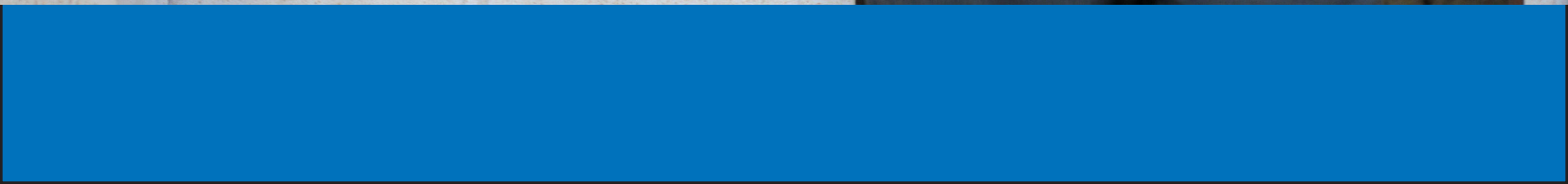


b. How depressed did you feel the last time?





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Conclusion

Shocks are detrimental to vulnerable households but have differential impact on refugees residing in or outside the camp, as well as host community. Economically, shocks (especially the COVID-19 pandemic) resulted in job losses for all populations across Jordan, but host communities were more likely to return to work afterward. This may be because refugees have limited work opportunities and are typically employed in low-skilled and informal jobs without job security.

The findings highlight the challenging economic conditions faced by refugees. The majority of households living in and out of camps reported a worsening financial situation compared to the previous year, with high levels of debt and limited income. The increase in the cost of living and inflation due to the Russian invasion of Ukraine, coupled with income loss, made it difficult for refugees in Jordan to afford necessities like food, housing (only for out of camp refugees) and health. The study also sheds light on the link between debt, income, and economic sentiments among refugees. Expenditure remained higher than income throughout the year, resulting in a reliance on debt and other negative coping strategies to be able to meet basic needs. Most households reported high levels of debt, with Syrian households in camps borrowing money to buy food. Households residing out of camps tend to spend their money on food first and are then forced to borrow to pay their rent. This often drives refugees to choose be-

tween paying off their debts and meeting their basic needs. On the other hand, the ability to borrow, during a times of economic stress which even Jordanians are facing, speaks to the social cohesion refugees have maintained with the host community. The dependence on assistance, particularly for non-Syrian refugees living outside of camps, highlights the limited access to formal employment opportunities. The employment rate for refugees decreased, and the use of negative coping strategies remained high, signaling the vulnerability and food insecurity experienced by many households.

Mental health emerged as a significant concern among Jordanians as well as refugees, with higher rates of depression reported among those living outside of camps. Traumatic events, displacement, and additional stressors like the pandemic and high food prices contribute to poor mental well-being. These global shocks have shown that it is critical to address the underlying causes which contribute to the vulnerability of refugees. Moreover, these shocks have made it evident that there is a need to provide specialized access to mental health services, promoting community support, and addressing the underlying causes of mental health problems among vulnerable populations, especially for those residing outside the camp. Moreover, there is a need to invest in livelihood opportunities and promote economic inclusion of the most vulnerable, especially the poor, in order

to restore their economic status and well-being enjoyed before the COVID-19 pandemic. Such action can promote self-reliance the well-being and cohesion of refugees with host commu-

nities, and also address the broader societal and economic implications of poor mental health among the populations most impacted.



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Annex

Livelihood Coping Strategy Index (LCSI)

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

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

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

Reduced Coping Strategies Index (rCSI)

The reduced Coping Strategies Index (rCSI) is a food consumption-based coping strategy

index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a 7-day recall period. The rCSI assesses an individual's food security according to how many times an individual's family had to enact certain food coping strategies in the past week.

The rCSI final score is measured by low, moderate, high and severe vulnerability by the following cut-offs:

- 0-3: low vulnerability (none)
- 4-18: moderate vulnerability (stress)
- 19-42: high vulnerability (crisis)
- 43 and above: severe vulnerability (emergency)

High vulnerability score indicates an extensive use of negative coping strategies and hence increased food insecurity. If a household used all five strategies every day for the last 7 days then will have the maximum score which is 56.

Calculation of rCSI

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

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

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

UNHCR Jordan VAF Portal

<https://data.unhcr.org/en/working-group/54>



UNHCR
The UN Refugee Agency

UNHCR Jordan
P.O. Box 17101
Amman 11195
Jordan

www.unhcr.org/jo

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