

# Socio-economic situation of refugees In Jordan Q1 2023



# Introduction

In Q1 2023, UNHCR Jordan commenced a quarterly assessment of the socio-economic conditions of refugees in Jordan. The primary objective is to monitor changes in vulnerability levels within refugee communities over time. By utilizing the Vulnerability Assessment Framework (VAF) 2021 data as a baseline and building on the quarterly assessments throughout 2022, this series of analyses gathers information from the same refugee families\* on a quarterly basis, to assess variations at the household level across several sectors, including economic situation, food security, shelter, water, sanitation and hygiene (WASH), and health.

This report is based on the analysis of self-reported data and presents a summary of the key findings concerning refugees in host communities during the first quarter (Q1) of 2023. Additionally, it compares these findings with the quarterly results of 2022. Furthermore, this report provides an overview of the main findings for Syrian refugees residing in Zaatari and Azraq camps. Notably, the survey was conducted in the camps for the first time during Q3 2022.

## Vulnerability Assessment Framework 2021

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

For this series of quarterly analyses, we compare the results of each quarter with those the VAF studies. It should be noted that the VAF 2021 was conducted via face-to-face visits, while the 2022 and 2023 quarterly studies are conducted via phone calls.

## Methodology

A random sampling approach was used to analyze the situation facing refugees who are registered with UNHCR across Jordan. The Q1 2023 respondents in host communities included the same 2,823 households as in the previous quarters. In addition, 1,002 Syrian households in camps, the same as in Q4 2022, were included in the analysis. The sample size was drawn from the UNHCR proGres registration database. For host communities, to determine the sample size, three strata were used according to cash eligibility status: households receiving UNHCR basic needs cash assistance, households phased out of it, and other households (neither receiving nor phased out).

\*The 2023 sample cohort is a different set of families than the 2022 exercise.

# Host Communities



# Key findings



On average, Syrian refugee household reported an income of JOD 257 in Q1 2023, 12 per cent less than in Q4 2022. It is probably less in Q1 due to receiving winter assistance in Q4 2022. However, average work income increased for Syrian households by 8 per cent.



Households reported to have spent on average JOD 289 per month, slightly less than what they spent during Q4 2022, but more than earned during this quarter.



Nearly nine out of 10 households remained in debt in Q1 2023, with most households borrowing money from friends and neighbours to cover basic needs (food, rent and health).



Overall economic activity rates for Jordanian were similar to that of refugee populations. However, differences were noted when looking at the proportion of employed individuals within the economically active group. Among Jordanians, 78 per cent were employed, compared to 68 per cent among Syrian, and 62 per cent among non-Syrian.



Non-Syrian refugees reported a significant positive change in the proportion of households not adopting negative coping strategies, which might be correlated to the increase of income observed among non-Syrian refugees.



An overall increase was noted in households adopting negative food-based coping strategies in Q1 2023. The two coping strategies used more often were relying on less preferred or less expensive food, and borrowing food or relying on help from relatives or friends.



More than two thirds of refugees reported not practicing any measures for managing electricity consumption. A similar proportion do not practice any water saving measures as well.



The access to health remained stable in Q1 2023: more than eight in ten refugee households were able to access health services. Half of the respondents who visited Ministry of Health facilities indicated facing challenges, including cost of services and waiting times.

# Sample Size

<b>2,823</b> Households	Average household size:
<b>3,144</b> Families	<ul style="list-style-type: none"> <li>Syrian: 5.4</li> <li>Non-Syrian: 3.5</li> </ul>
<b>14,026</b> Individuals	Average family size:
	<ul style="list-style-type: none"> <li>Syrian: 4.6</li> <li>Non-Syrian: 2.7</li> </ul>

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

## In Amman

### Cash eligibility status

	Syrian	Non-Syrian
Receiving	274	239
Phased out	271	69
Other	243	269

## Outside Amman

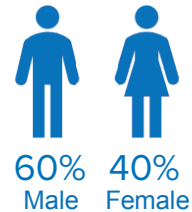
### Cash eligibility status

	Syrian	Non-Syrian
Receiving	280	194
Phased out	474	18
Other	262	230

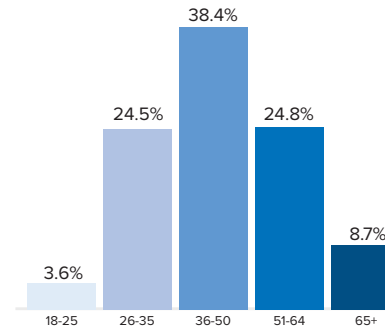
# Demographics

Based on head of household characteristics

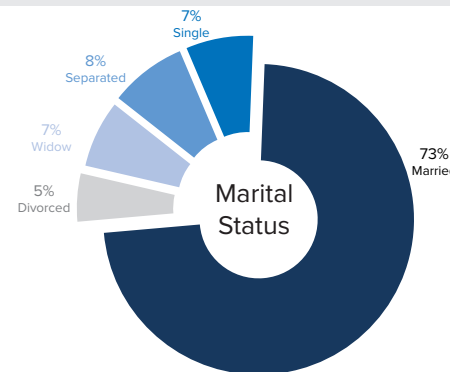
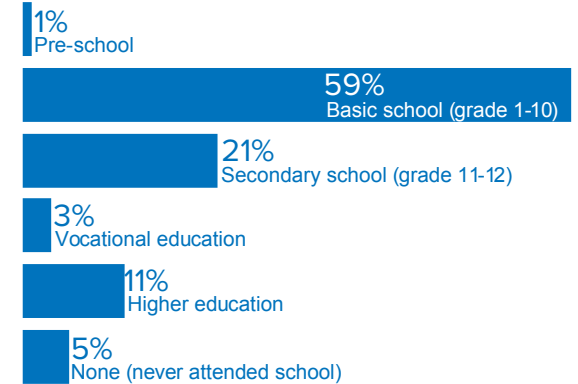
## Gender breakdown



## Age-group breakdown



## Educational Status



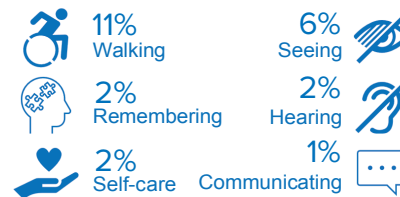
## Working Status

**One** out of Four refugee households\* had a working head of household

**7%** of female-headed refugee households\* had a working head of household

\*Excluding families headed by non-registered individuals

## Disability Status\*



**17%** of head of refugee households had a disability or chronic illness that impacts daily life

\*Disability is measured using an adapted version of the Washington Group (WG). For more information, refer to the VAF, pg. 37.









## Economic Situation

## Income

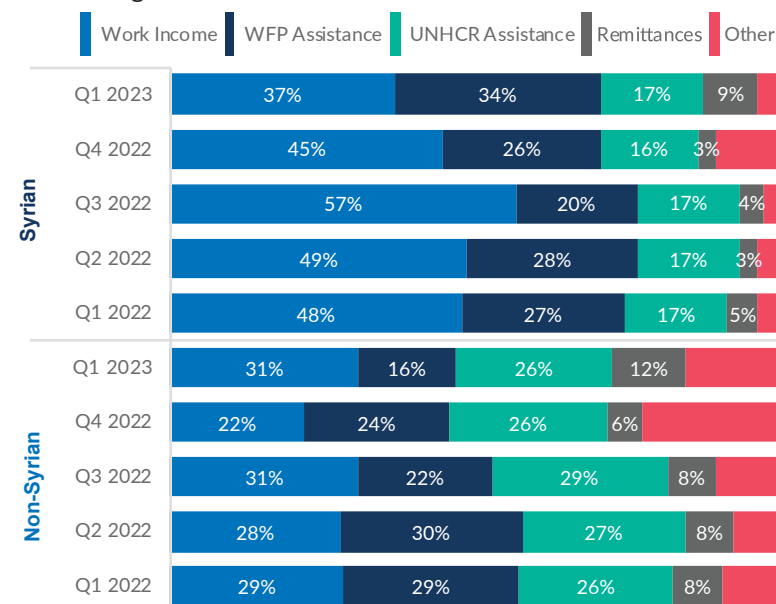
- While for both Syrian and non-Syrian refugees, humanitarian assistance remained the main source of income, the proportion of income coming from work increased for non-Syrian refugees from 22% in Q4 2022 to 31% in Q1 2023.
- On average, Syrian respondents reported a decrease in the average monthly income. This was anticipated since households reported more income in Q4 2022 because of the winter assistance. While non-Syrian refugees also saw an increase in income in Q4 2022 likely because of winter assistance, they reported a further small increase in Q1 2023 as well.
- The average monthly work income\* for Syrian households increased by 8 per cent, from JOD 204 in Q4 2022 to JOD 220 in Q1 2023. For non-Syrian households, work income increased by 9 per cent from JOD 188 in Q4 2022 to JOD 205 in Q1 2023.

Total average monthly income per refugee household (JOD)

Quarter	Syrian	Non-Syrian
<b>Q3 2021</b>	283	241
<b>Q1 2022</b>	250 (-12%)	225 (-7%)
<b>Q2 2022</b>	276 (+10%)	229 (+2%)
<b>Q3 2022</b>	252 (-9%)	220 (-4%)
<b>Q4 2022</b>	293 (+17%)	270 (+23%)
<b>Q1 2023</b>	257 (-12%)	277 (+3%)

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

Main source of income  
% of refugee households overall income



Other category in Q4 2022 also includes UNHCR winter cash assistance.



# Expenditure

- On average, the monthly expenditure was JOD 261 for Syrian and JOD 328 for non-Syrian households in Q1 2023. When compared with the previous quarter, average household spending decreased by 12 per cent for Syrian households and increased by 18 per cent for non-Syrian households mostly due to increase on spendings on gas (for cooking/heating), food, and higher education\*.
- Syrian and non-Syrian refugees showed the similar spending patterns over the previous quarters where the top three categories remain food, rent, and health.
- In Q1 2023, Syrian households reported to have spent on average JOD 195 (or 75 per cent of their total expenditure) on Survival Minimum Expenditure Basket\*\* items per month. For non-Syrian households, the amount was on average JOD 165 (or 50 per cent of their total expenditure).

\* Higher education was not included as a separate category in previous assessments.

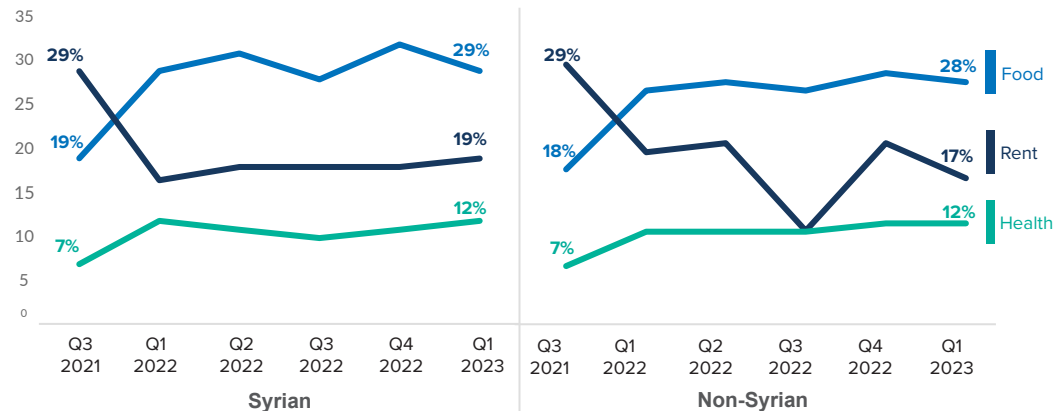
\*\* Survival Minimum Expenditure Basket (SMEB) refers to the monthly average cost for rent, electricity, water bills, and food costs. For this analysis, households who don't pay rent or have zero SMEB item expenditure are removed.

Total average monthly expenditure per refugee household (JOD)

Quarter	Syrian	Non-Syrians
<b>Q3 2021</b>	398	351
<b>Q1 2022</b>	326 (-18%)	307 (-13%)
<b>Q2 2022</b>	323 (-1%)	287 (-7%)
<b>Q3 2022</b>	330 (+2%)	280 (-2%)
<b>Q4 2022</b>	295 (-11%)	279 (-0.2%)
<b>Q1 2023</b>	261 (-12%)	328 (+18%)

Refugee households expenditure : top three categories

% of households overall expenditure



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

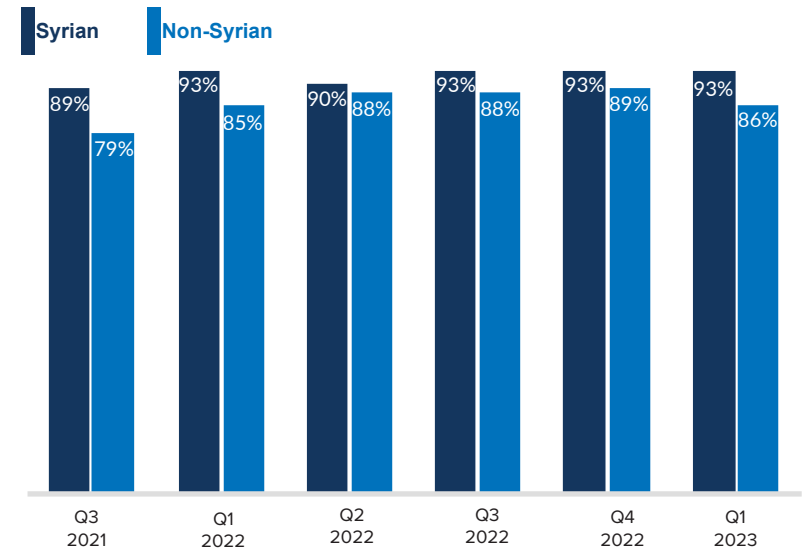




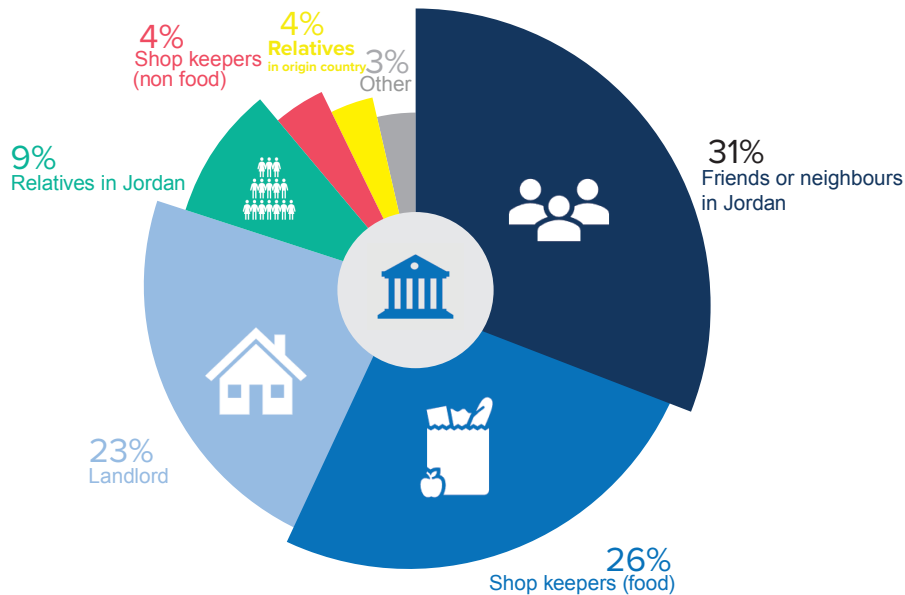
# Debt

- The proportion of households holding debt remained high and stayed at 93 per cent for Syrian, while it dropped from 89 to 86 per cent for non-Syrian households. Total average debt per household was reported at JOD 1,228.
- 11 per cent of the households holding debts included debt payments in their monthly expenditures with an average of JOD 85 per month.
- The main sources of borrowed money continued to be informal. Both Syrian and non-Syrian households mostly borrowed from friends and neighbours in Jordan.

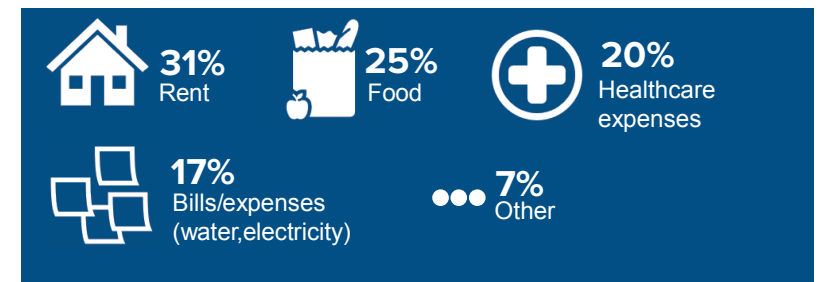
Refugee households reporting debt  
% households



Sources of borrowed money | Q1 2023  
% of total responses of refugee households with debt



Reasons for borrowing money | Q1 2023  
% of total responses of refugee households with debt

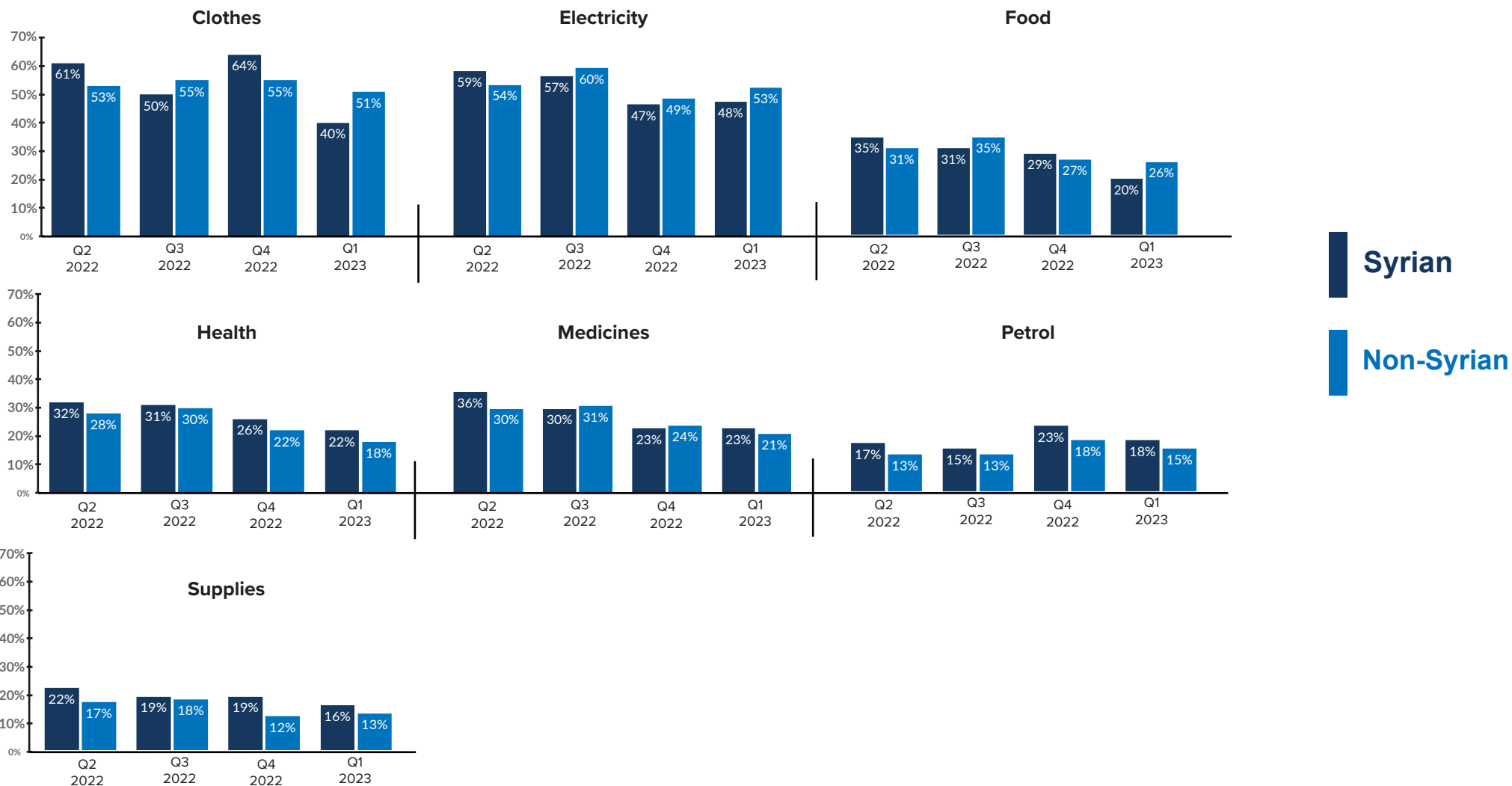




# Affordability of Essential Goods and Services

- In Q1 2023, overall, less households reported having difficulties in paying for essential goods and services when compared with Q4 2022, with a significant decrease amongst Syrian refugees. However, there was a small increase in the number of respondents reporting difficulties paying for electricity. The most common reason was lack of money followed by increase in prices.

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





# Livelihoods

- In Q1 2023, the overall employment rate dropped significantly for Syrian refugees, and slightly increased for non-Syrian refugees.
- With an average of 37 working hours per week, the majority of working refugees seemed to be employed as temporary workers; 42 per cent of the respondents indicated working 4 weeks a month. Less than a quarter of Syrian workers reported having work permits.
- Among the female respondents who are not working, 48 per cent attributed their non-employment to household duties, while 21 per cent cited chronic illness or disability. In contrast, 41 per cent of males who are not working cited chronic illness or disability as their reason for not working. Additionally, 35 per cent of male and 15 per cent of female mentioned lack of job opportunities as their reason for not being employed; 63 per cent of them are actively looking for work.

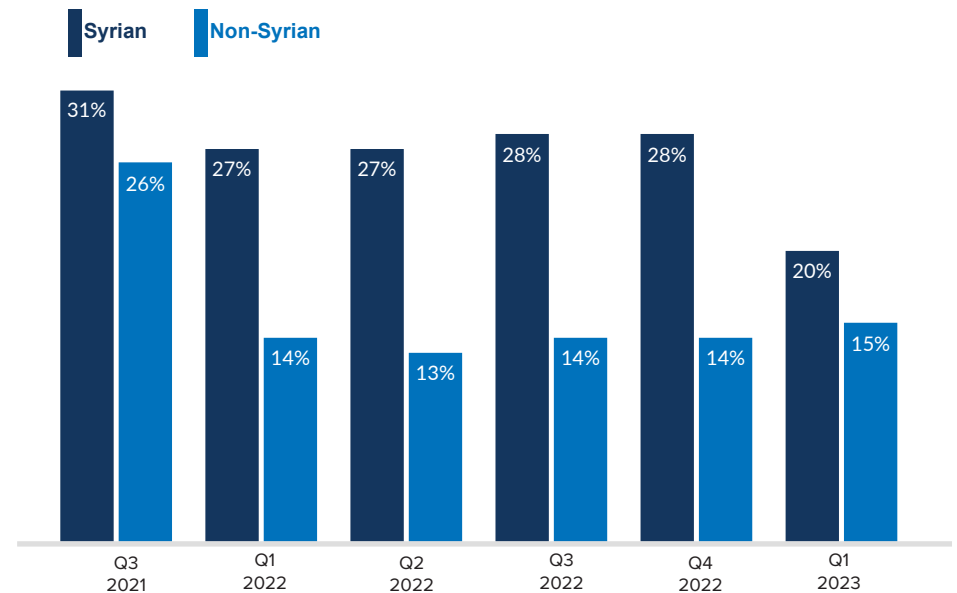
## Refugees Working Sectors | Q1 2023

% of registered individuals aged +18

Overall					
1	Manufacturing	20%	5	Services	9%
2	Construction	18%	6	Transportation/Storage	7%
3	Food and Beverage	17%	7	Trade/Retail/Clothing	7%
4	Agriculture/Livestock	10%		Other	12%

## Registered Refugees Working\*

% of registered individuals aged 18+ who are working



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

## Top Four Sectors Disaggregated by Nationality

Syrians		Non-Syrians	
1	Construction 20%	1	Manufacturing 20%
2	Manufacturing 20%	2	Food and Beverage 16%
3	Food and Beverage 18%	3	Transportation/Storage 13%
4	Agriculture/Livestock 10%	4	Services 13%



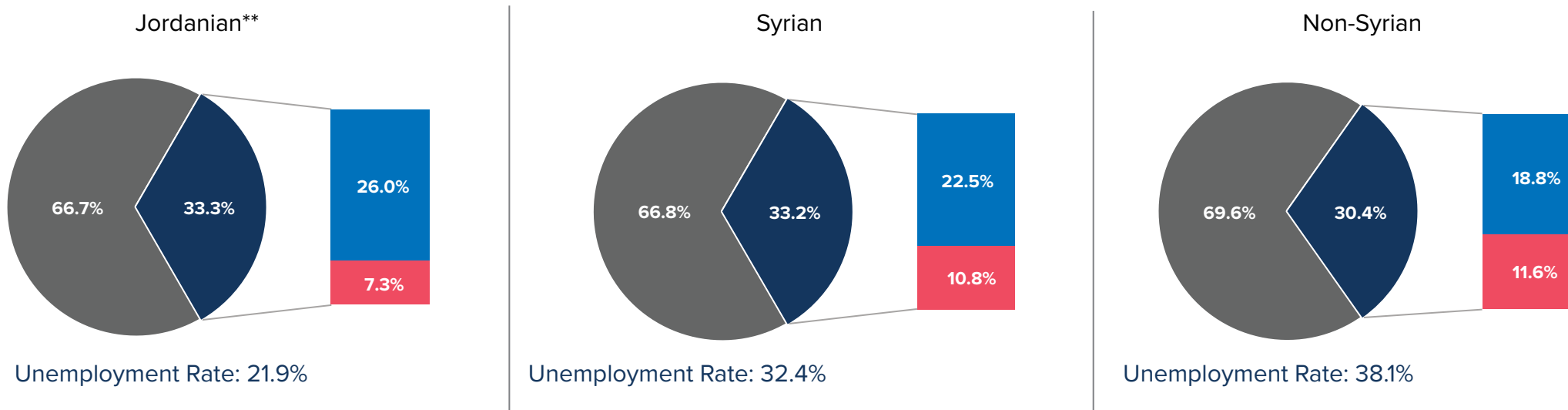


# Labor Force Participation

- The comparison of economic activity status of Jordanians and refugees (Syrian and non-Syrian) shows almost similar proportions of populations who are economically active. However, the proportion of employed individuals within the economically active varies, being 26 per cent amongst Jordanian and 21 per cent amongst refugees.

## Economic Activity Status

% of individuals 18 to 60



### Economically Inactive

“Economically inactive” are individuals aged between 18 and 60 who are neither working nor looking for opportunities of employment.

### Economically Active

“Economically active,” also referred to as workforce, is the sum of individuals aged between 18 and 60 who are either working or actively looking for employment.

### Working

“Working” are the individuals aged between 18 and 60, who have worked or are working either formally or informally in the past 30 days preceding the day of the interview.

### Non-working

“Non-working” are the individuals aged between 18 and 60, who have not worked either formally or informally in the past 30 days preceding the day of the interview and are actively looking for employment.

\*Unemployment rate is calculated by dividing the number of non-working individuals by sum of the economically active individuals.

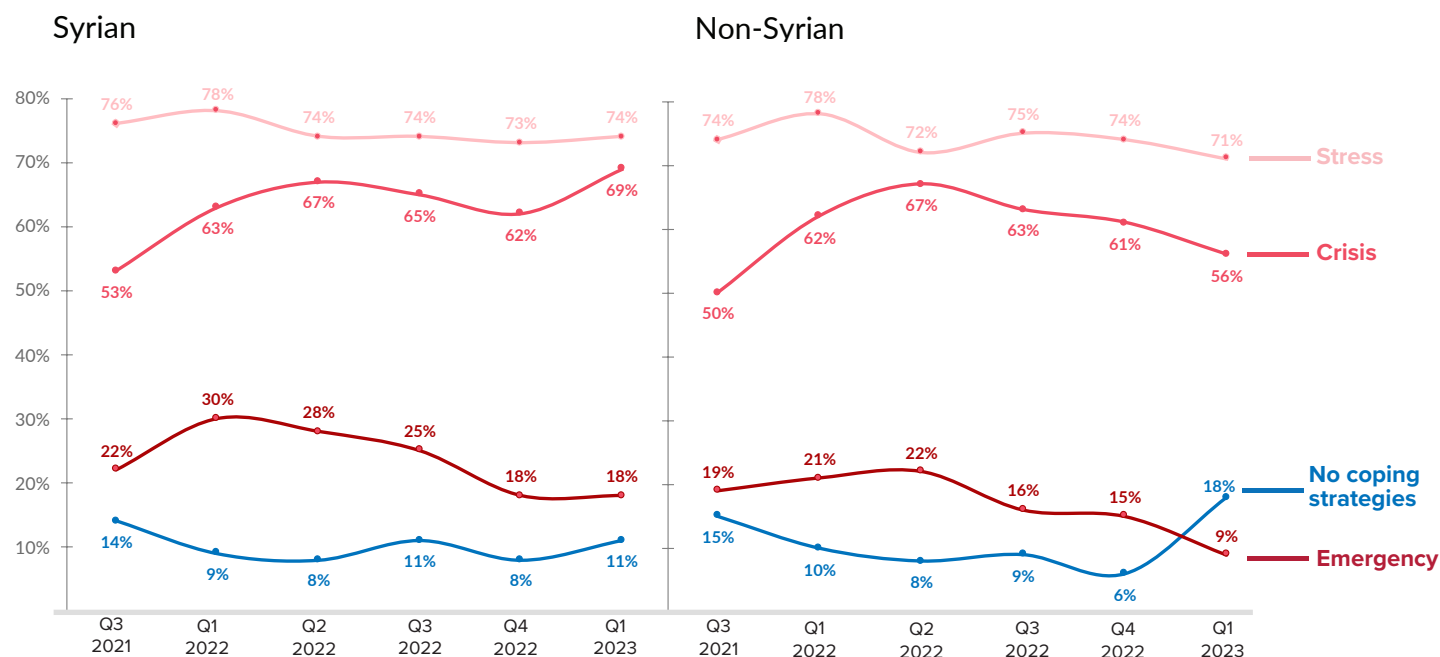
\*\*Jordanian data is according to Department of Statistics (DoS) published data Q1 2023; DoS calculates workforce for individuals aged 15 and above.



# Coping strategies

- 95 per cent of refugee households used at least one livelihood-based coping strategy to make ends meet. The proportion of households resorting to stress coping strategies remained at high levels in Q1 2023.
- Continuing in a downward trend, the proportion of non-Syrian refugees resorting to negative coping strategies slightly decreased. For Syrian refugees, there was an increase in use of crisis negative coping strategies.

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



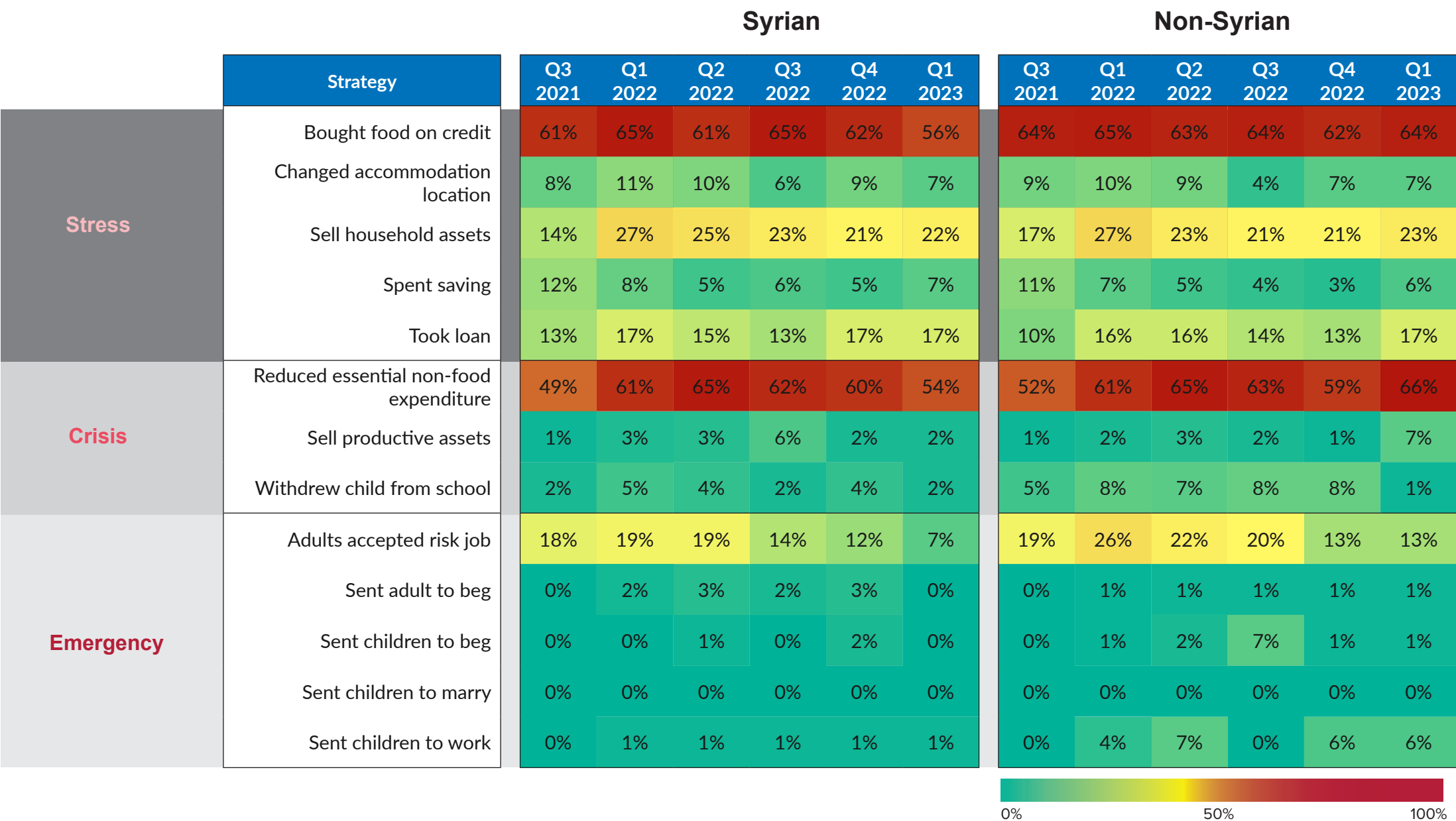
The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress. To identify the most frequent coping strategies, households are asked how often they had used certain coping strategies within the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

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



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

% of households



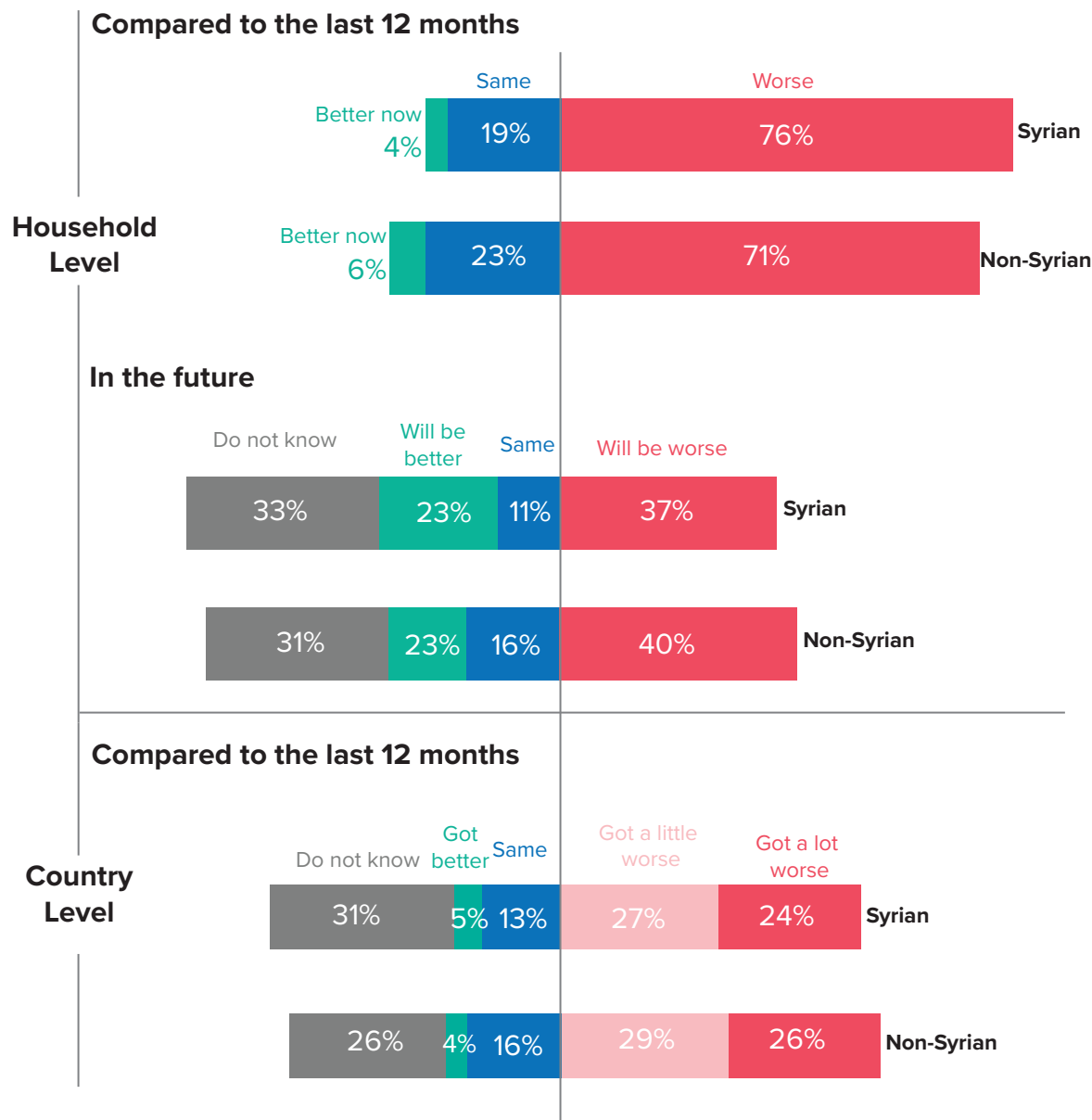




# Perception of Financial Situation

- Refugees were asked how the financial situation of their household changed compared to 12 months ago and how they think it is going to change in the next 12 months. The vast majority of the respondents described their household financial situation as worse off compared to 12 months ago, while more than one third indicated that it will also get worse in the future.
- At the country level, in Q1 2023, there was an increase in the number of respondents at the country level who expressed uncertainty (“do not know”) about how the situation changed compared to Q4 2022. However, the majority indicated that the situation got a little or a lot worse.

Households' perception of financial situation  
% of households





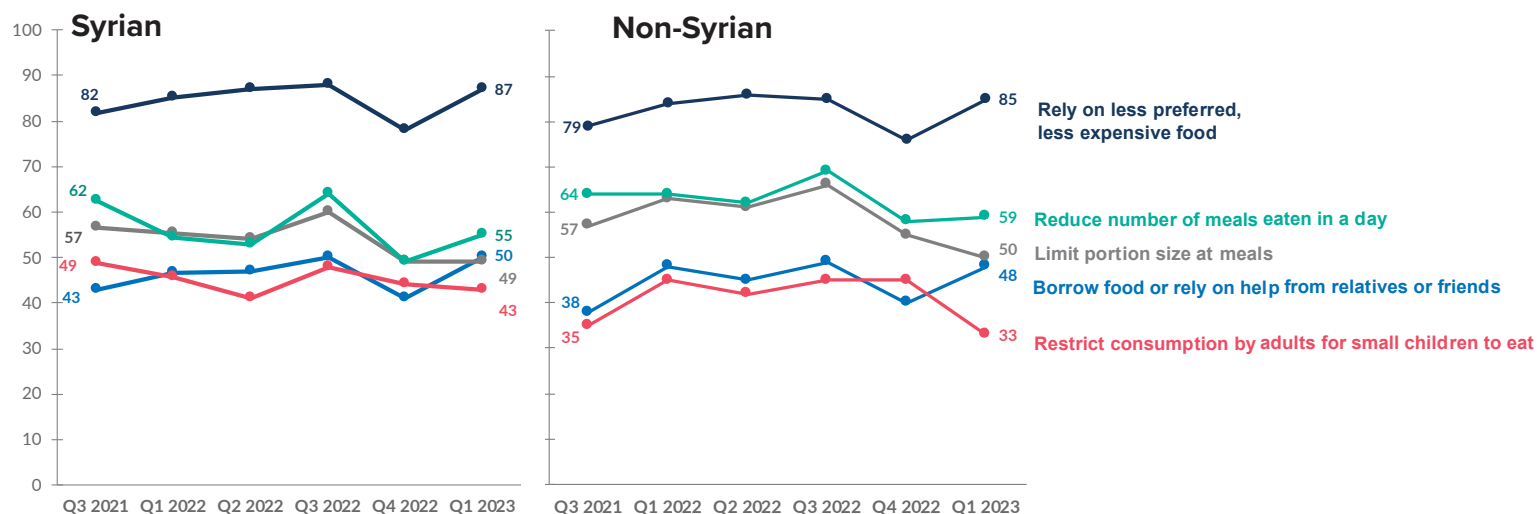


# Food Security

- When compared with Q4 2022, overall, there was an increase in households adopting negative food-based coping strategies in Q1 2023. However, there was an improvement where less Syrian and non-Syrian refugee households adopted the coping strategies of limiting portion size at meals and restricting adult consumption for small children to eat.

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

% of households



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

- The sharpest increase for both Syrian and non-Syrian refugees was noted in the reliance on less preferred, less expensive food, reaching levels higher than the highest recorded level (in Q3 2022). A sharp increase was also noted in the frequency of borrowing food or relying on help from relatives or friends.





- 95 per cent of refugee households lived in formal accommodation and the majority lived in apartments. The most common type of informal accommodation is tents.
- Overall, the proportion of households not being able to pay rent in the three months preceding the data collection increased from 34 per cent in Q4 2022 to 44 per cent in Q1 2023. The most common reasons cited were loss of job or an income source.
- Only 2 per cent of household had a solar off-grid system, 10 per cent of those with solar kits indicated that they do not have access to electricity for more than 15 days a month.



## Electricity and Water Conservation Practices

- In Q1 2023, 69 per cent of households reported not using any measure to limit electricity consumption.
- The most reported energy-saving practice was the use of efficient lighting with 28 per cent of households adopting this measure.
- More than 70 per cent of households reported not using any measure to limit water consumption.



# Eviction

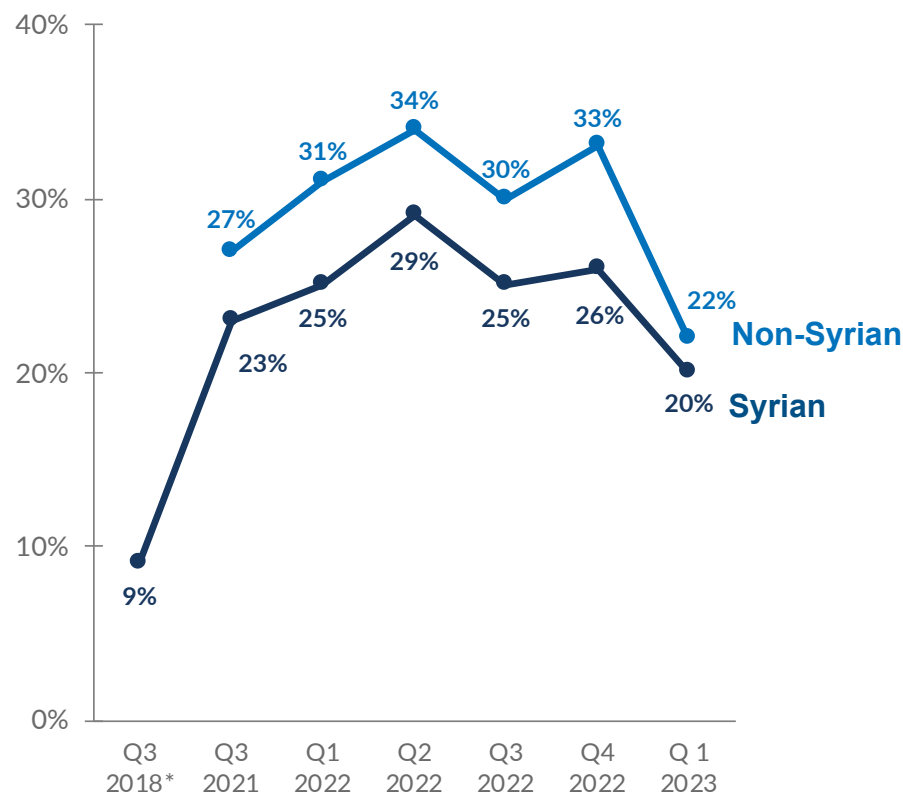
- In Q1 2023, there was a drop in refugees reporting receiving a threat of eviction, from 26 per cent for Syrian and 33 per cent for non-Syrian households in Q4 2022, to 22 per cent and 20 per cent respectively in Q1 2023.
- Seven per cent of respondents who live in a rented accommodation reported changing their accommodation in Q1 2023, mostly due to being evicted, or moving to a cheaper accommodation.

## Analysis of cash assistance eligibility level

- In Q1 2023, 51 per cent of households who had been phased out from UNHCR basic needs cash assistance were not able to pay rent and 43 per cent of them received an eviction threat.
- About one-third of households receiving eviction threats were phased out of cash assistance.
- 45 per cent of households who were able to pay rent used assistance from UNHCR or WFP as the main source for rent payment.
- 35 per cent of respondents who did not receive an eviction threat were unable to pay rent during Q1 2023.

## Refugee households having received a threat of eviction

% of households renting accommodation



Q3 2018\*: Data for non-Syrians not available

## Feedback from refugee communities

- In Q1 2023, most calls received at UNHCR helpline were regarding cash assistance, with the majority of helpline callers being Syrian refugees, followed by refugees from Yemen and Iraq.
- In Q1 2023, a total of 160 calls were referred to gender-based violence and child protection.



# Health

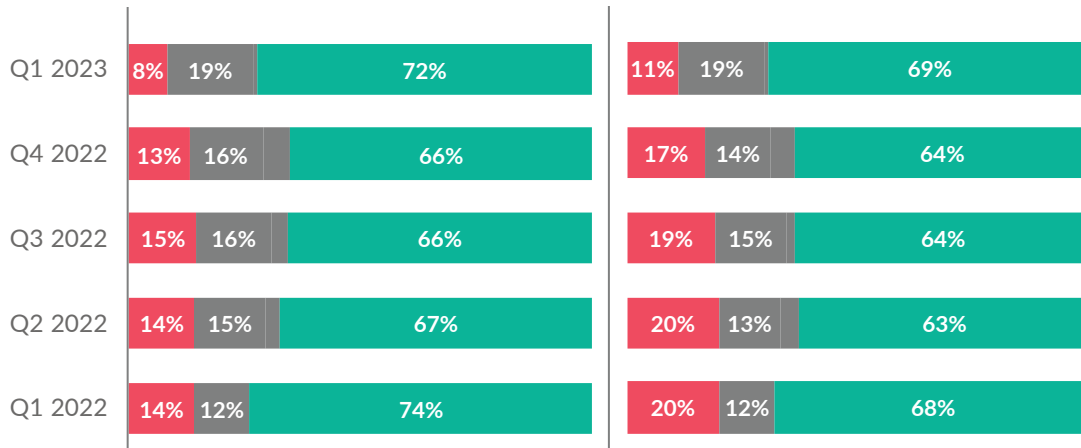
- 81 per cent of respondents indicated the need to access a health facility for at least one household member in Q1 2023.
- 77 per cent of households were aware of governmental subsidies for health services at primary health-care centres and hospitals. Most refugees reported using the Ministry of Health (MoH) facilities as the main health-care facility type.
- 53 per cent Syrian and 43 per cent non-Syrian respondents who visited a MoH facility indicated not facing any challenges in accessing the services. This indicates more challenges for non-Syrian refugees. Challenges included cost of service, long waiting time, and to a lesser extent the quality of the service.

## Access to healthcare, Q1 2023

% of households

### Syrians

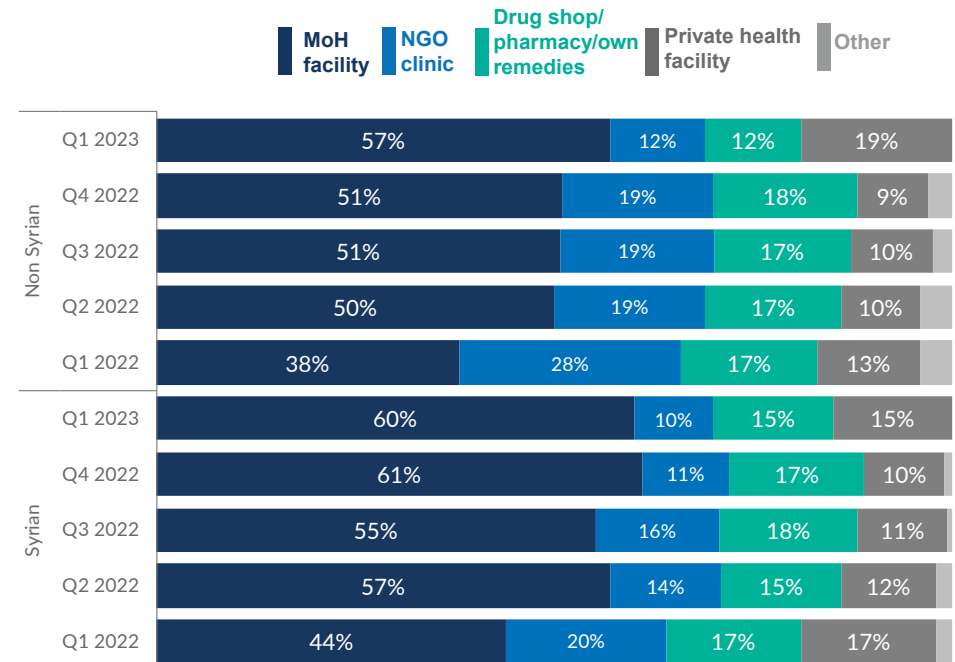
### Non-Syrians



**No Access** **Not needed/  
Felt Unnecessary** **Have Access**

## Access to health by type of clinic, Q1 2023

% of households



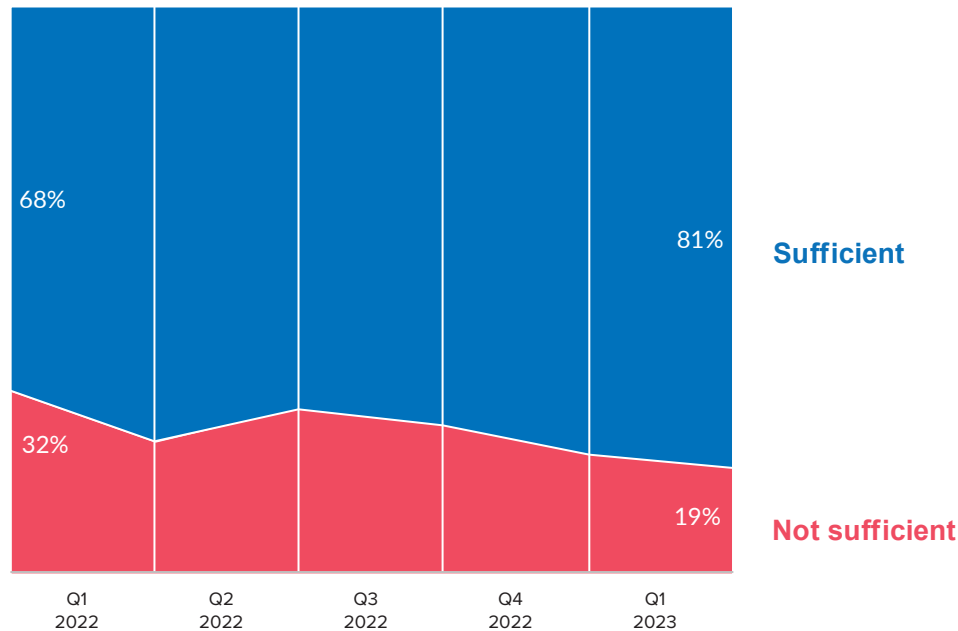


## Water, Sanitation, & Hygiene

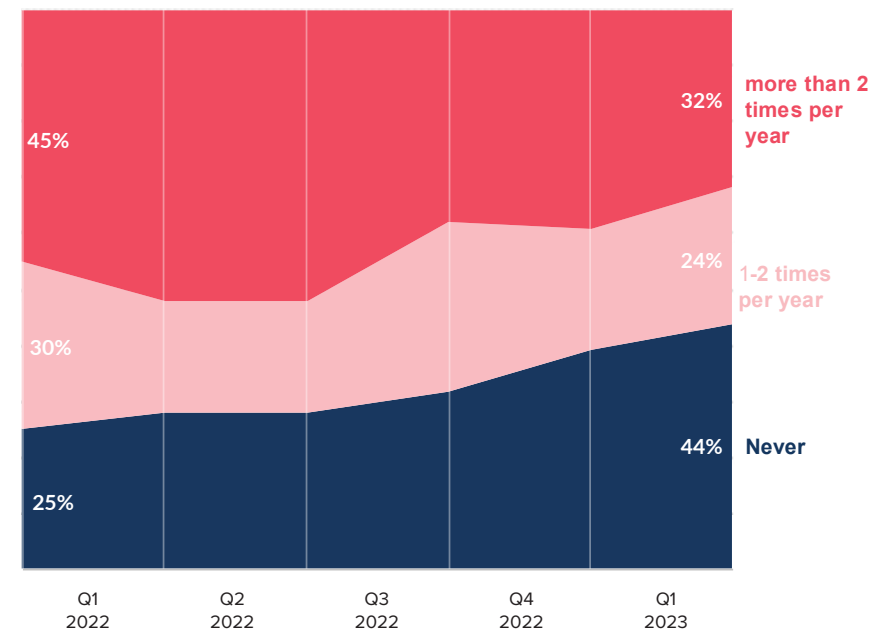
- The proportion of households with insufficient water storage to cover all family needs (hygiene, cooking, cleaning) continued to decrease from 21 per cent in Q4 2022 to 18 per cent in Q1 2023.
- The proportion of households reporting solid waste-related vector evidence more than twice a year decreased from 39 per cent in Q4 2022 to 32 per cent in Q1 2023.

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

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



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





**Camps**

# Key findings



In Q1 2023, the average total household income in refugee camps decreased for both camps. Average work income slightly decreased as well, while humanitarian assistance continued to represent more than half of household income.



Expenditures continued to exceed income. In Q1 2023, households expenditures increased by 15 per cent in Azraq and 5 per cent at Zaatari camp.



Close to nine out of 10 households in both camps were in debt in Q1 2023, with most households borrowing money from shop keepers and friends or neighbours to meet basic needs.



The employment rate remained the same in Zaatari camp while it slightly decreased in Azraq camp. In Q1 2023, the employment rate among adult refugees was 19 per cent in Azraq and 22 per cent in Zaatari.



The proportion of households adopting livelihood-related negative coping strategies decreased compared to the previous quarter. However, there was a notable increase in the number of households selling household assets in Azraq camp.



When compared with Q4 2022, more households adopted negative food-based coping strategies in Q1 2023. The most used food-based coping strategy remains relying on less preferred, less expensive foods 78 per cent of households in Zaatari and 72 per cent in Azraq.



Most households in Azraq resided in one T-Shelter, while most households in Zaatari resided in two or more caravans. 41 per cent of households in Azraq and 59 per cent in Zaatari reported having added a makeshift extension to their T-Shelters/caravan.



82 per cent of households were able to access health services outside the camp when needed. 80 per cent reported being aware of governmental subsidies for health services at primary health-care centres and hospitals.

# Sample Size

<b>1,002</b> Households	Average household size: • Azraq: 6.3 • Zaatari: 6.0
<b>1,066</b> Families	
<b>6,127</b> Individuals	Average family size: • Azraq: 6.0 • Zaatari: 5.3

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

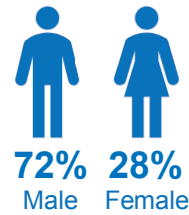
Camp	Number of households
Azraq	500
Zaatari	502



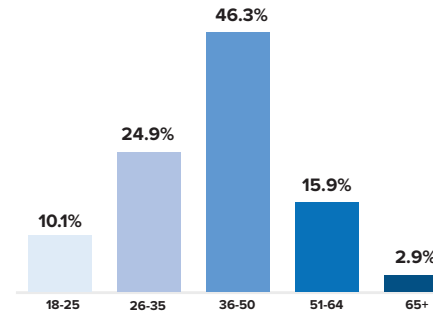
# Demographics

Based on head of household characteristics

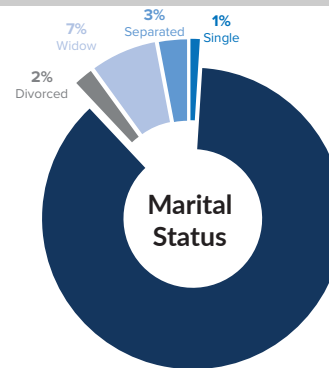
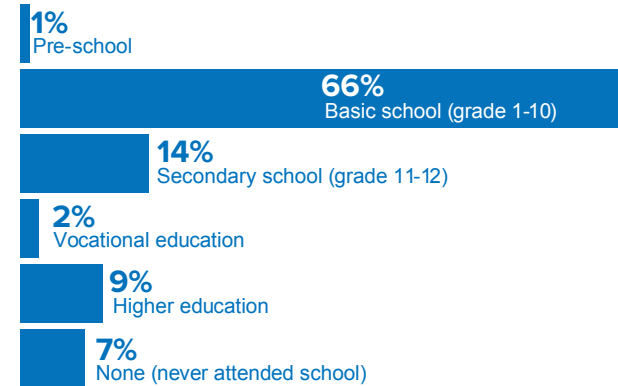
## Gender breakdown



## Age-group breakdown



## Educational Status



## Working Status

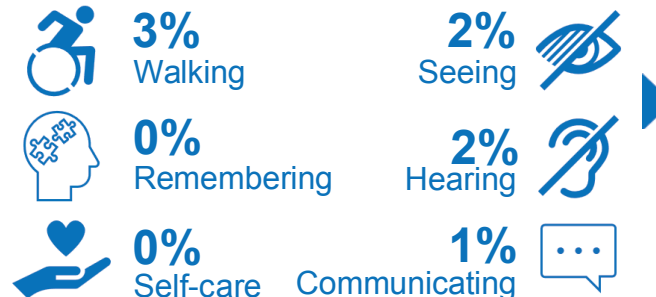
**30%**

of households had a working head of household

**13%**

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

## Disability Status\*



**20%**

of head of households had a disability or chronic illness that impacts daily life

\*Disability is measured using an adapted version of the Washington Group (WG). For more information, refer to the VAF, pg. 37.









## Economic Situation

### Income

- In Q1 2023, the average monthly income for households decreased by 8 per cent in Azraq and 3 per cent in Zaatari camp, compared to Q4 2022. Households reported more income in Q4 2022 because of the winter assistance received in December 2022.
- WFP assistance represented the main source of income for households, accounting for 49 per cent in both camps. Work was the second source of income for households, with an average monthly income from work of JOD 184 in Azraq and JOD 172 in Zaatari, recording a marginal decrease compared to the previous quarter.\*

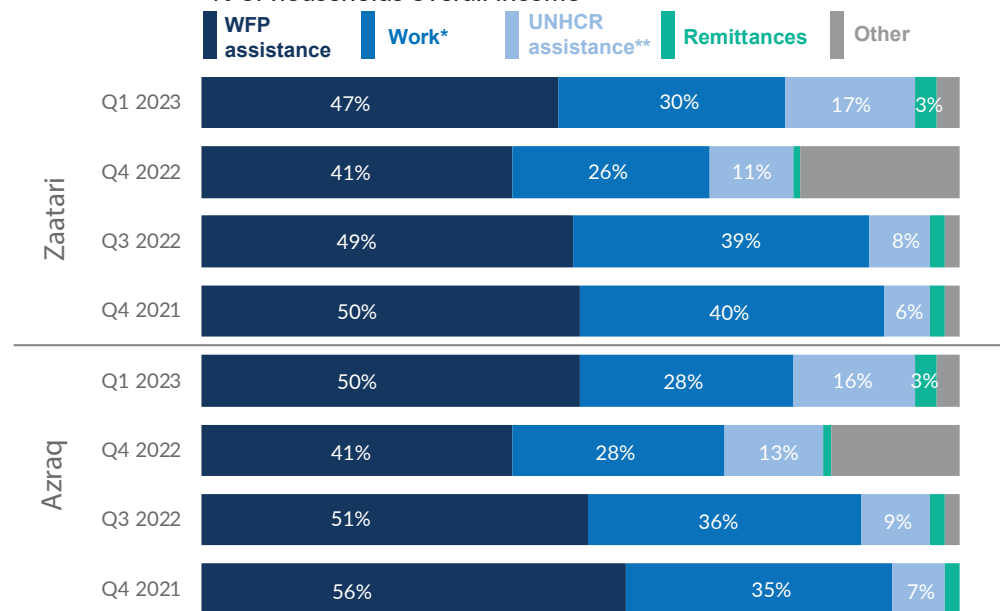
Total average monthly income per household (JOD)

Quarter	Azraq	Zaatari
<b>Q4 2021</b>	216	219
<b>Q3 2022</b>	228 (+6%)	249 (+14%)
<b>Q4 2022</b>	280 (+23%)	300 (+20%)
<b>Q1 2023</b>	273 (-8%)	277 (-3%)

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

### Main source of income

% of households overall income



\*Income for work includes also cash for work.

\*\*UNHCR assistance includes basic needs and new arrivals.

Other category also includes UNHCR winter cash assistance.



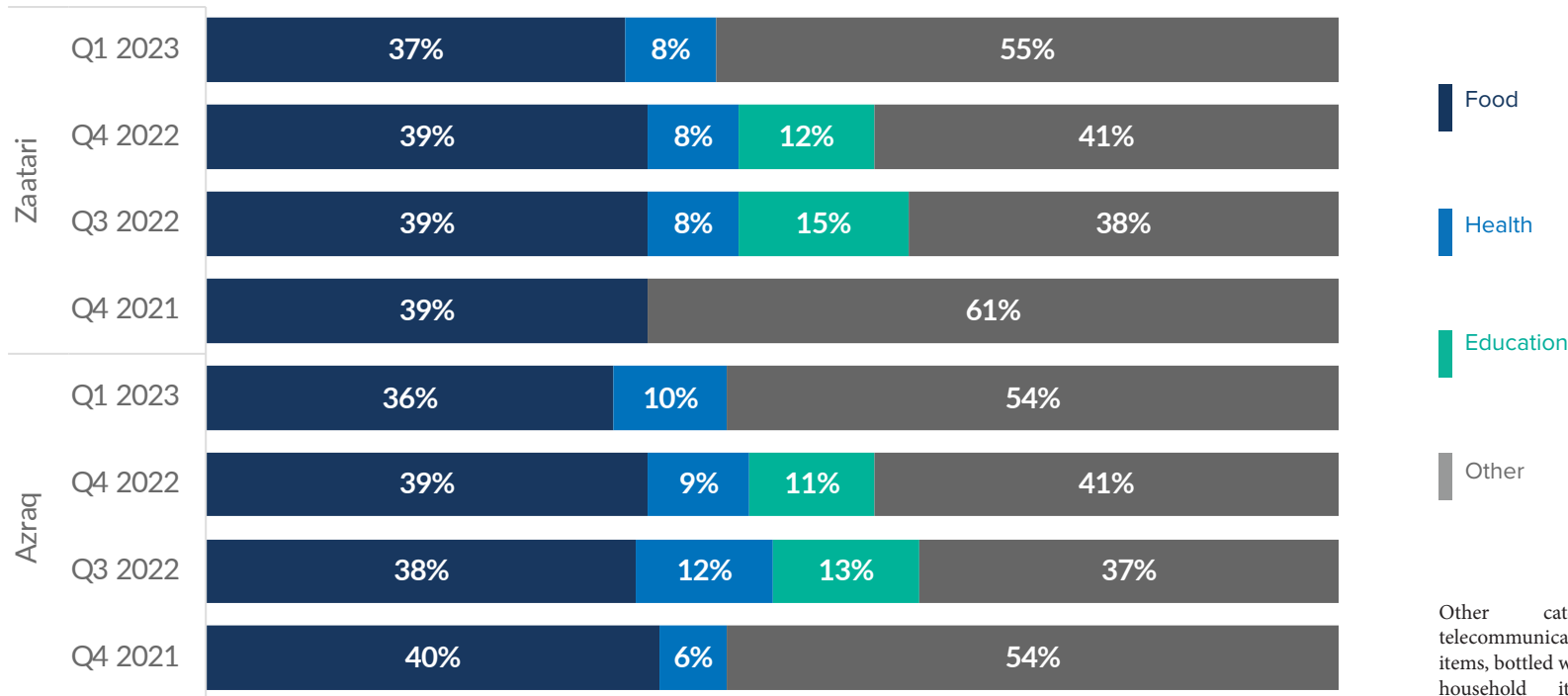
# Expenditure

- On average, the monthly expenditure in Q1 2023 was JOD 411 for households in Azraq and JOD 391 in Zaatari. When compared with Q4 2022, average spending increased by 15 per cent for households in Azraq camp compared to 5 per cent increase in Zaatari.

Total average monthly expenditure per household (JOD)

Quarter	Azraq	Zaatari
Q4 2021	345	463
Q3 2022	343 (-0.5%)	360 (-22%)
Q4 2022	357 (+4%)	374 (+4%)
Q1 2023	411 (+15%)	391 (+5%)

Households expenditure : top five categories  
% of households overall expenditure



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

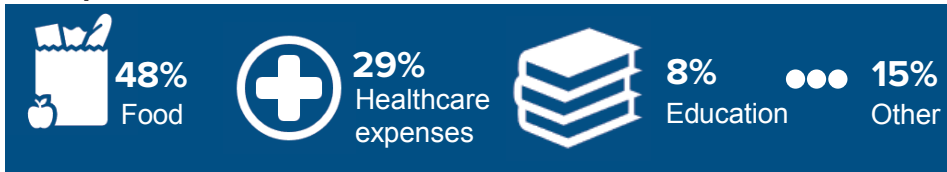


# Debt

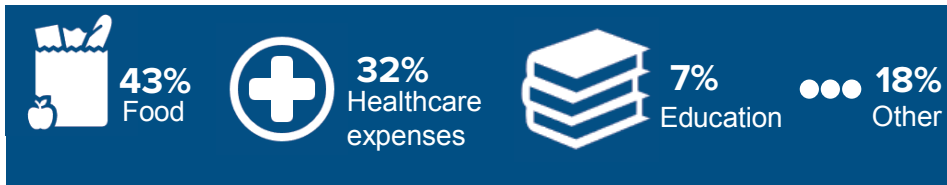
- Close to nine out of 10 households were holding debt in Q1 2023 in both camps, mostly similar to the previous quarter.
- The main sources for borrowing money were informal. Households mostly borrowed from shop keepers (food and non-food) and friends or neighbours. Buying food and healthcare expenses were the main reasons for borrowing money.

**Reasons for borrowing money | Q1 2023**  
% of total responses of households with debt

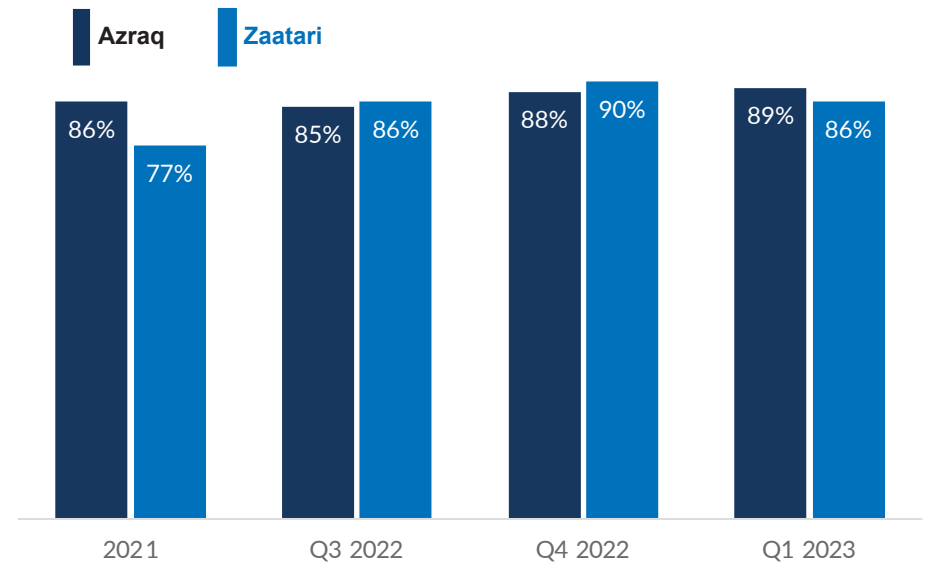
## Azraq



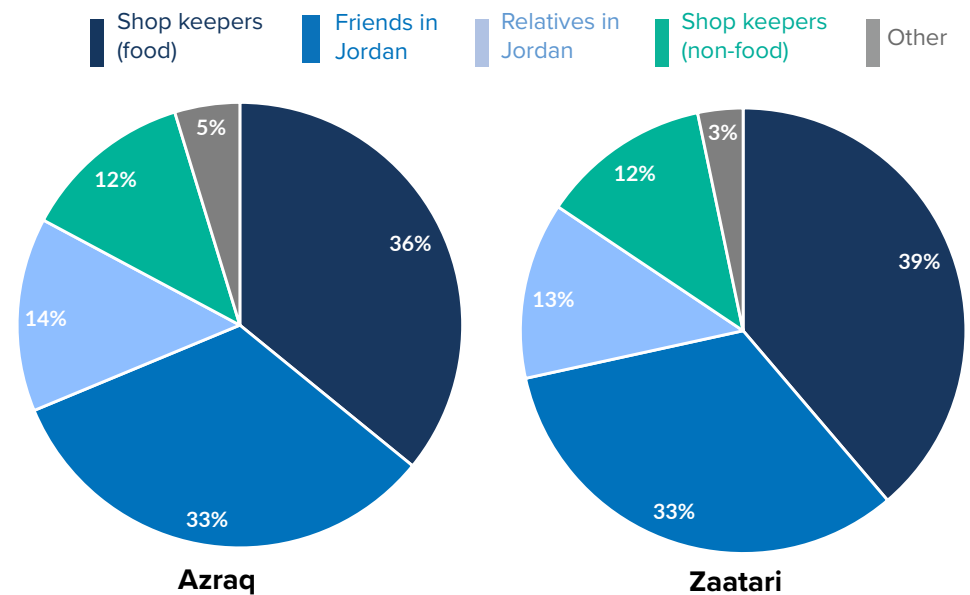
## Zaatari



**Households reporting debt**  
% households



**Sources of borrowed money | Q1 2022**  
% of total responses of households with debt





# Affordability of essential goods and services

- In Q1 2023, the top two categories that households reported that they had difficulty paying for were food and clothes/shoes, with a notable increase for the difficulty to buy food. The respondents indicated the lack of resources as the main reason of difficulty in paying for good and services.

## In the last three months, households had difficulty paying for... | Q1 2023

% of households



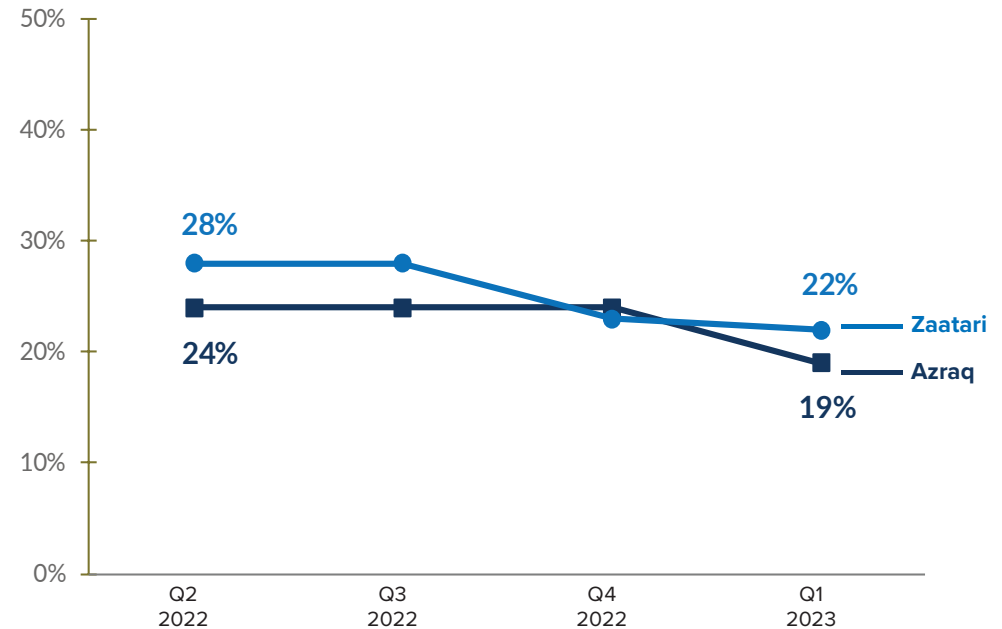




# Livelihoods

- In Q1 2023, the employment rate among adult refugees remained stable at 22 per cent in Zaatari, and slightly decreased to 19 per cent in Azraq camp.
- The majority of working refugees were employed as temporary workers; indicated by an average of 32 working hours per week, and an average of 3.2 weeks of work per month.
- 30 per cent of respondents who reported having some work, worked for three weeks or less in the past month.

**Registered refugees working**  
% of registered individuals aged 18+



**Refugees working by type of work, camp and top sectors | Q1 2023**  
% of registered individuals aged +18

Top Selected Sectors			
Overall			
1	IBV*	31%	5
2	Recycling Facilities	12%	6
3	Construction	11%	7
4	Education	10%	8
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Top Four Sectors Disaggregated by Camp			
Azraq		Zaatari	
1	IBV	37%	1
2	Construction	15%	2
3	Recycling Facilities	9%	3
4	Education	9%	4
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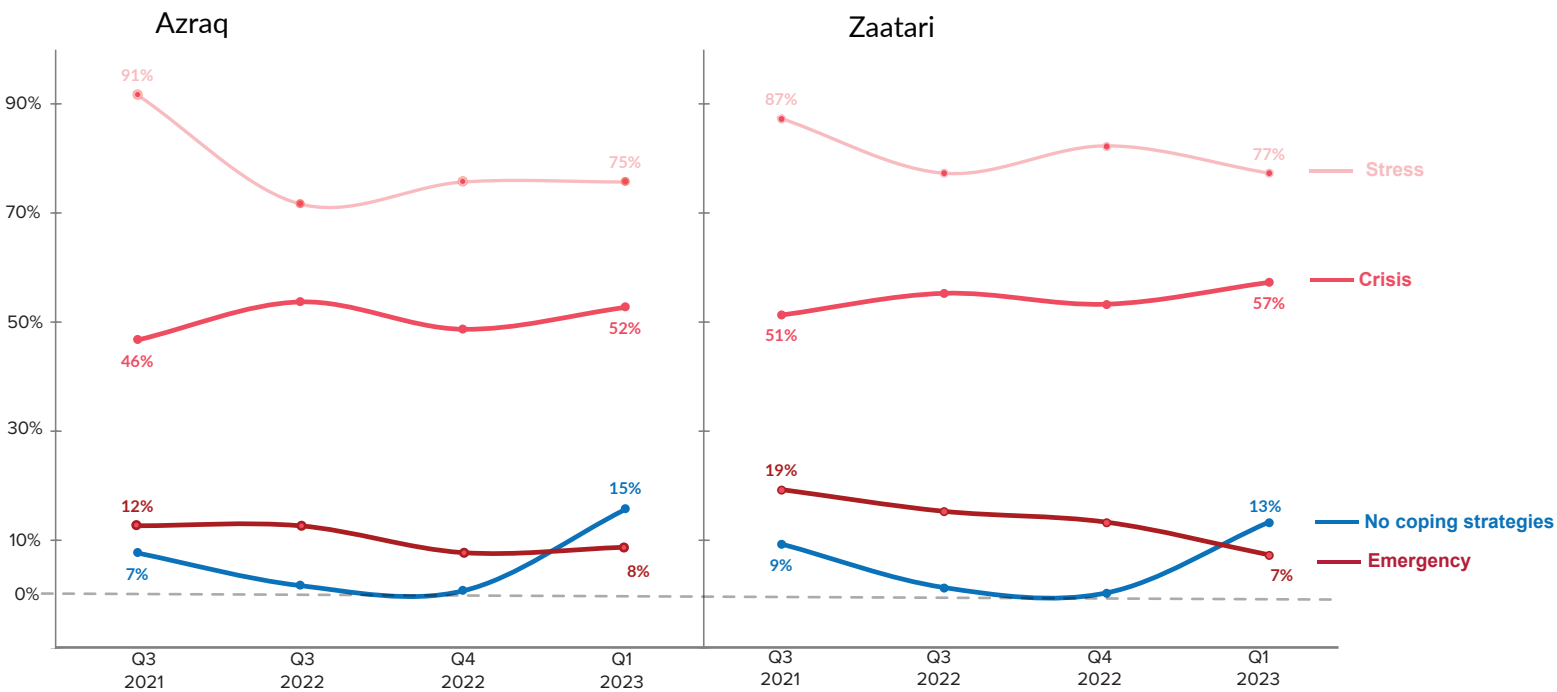
\*Incentive-Based Volunteering (IBV)



# Coping strategies

- In Q1 2023, the proportion of households reporting not using any negative coping strategy positively increased from zero in Q4 2022 to 15 per cent.
- Overall, the proportion of households adopting stress or emergency negative coping strategies decreased compared to the previous quarter. However, there has been a notable increase in the number of households selling assets in Azraq camp from 21 per cent in Q4 2022 to 67 per cent in Q1 2023.

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



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

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



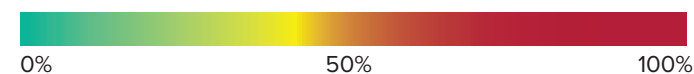
## Households resorting to negative coping strategies at least once in the past three months

% of households

### Azraq

### Zaatari

	Strategy	Azraq				Zaatari			
		Q3 2021	Q3 2022	Q4 2022	Q1 2023	Q3 2021	Q3 2022	Q4 2022	Q1 2023
<b>Stress</b>	Bought food on credit	79%	63%	67%	67%	71%	69%	74%	67%
	moved from outside the camp to inside the camp	1%	3%	2%	2%	1%	1%	0%	0%
	Sell household assets	17%	20%	21%	67%	17%	24%	20%	19%
	Sell WFP Vouchers for cash	0%	30%	30%	0%	0%	56%	58%	0%
	Spent Saving	48%	10%	7%	13%	52%	9%	8%	9%
	Took loan	9%	8%	17%	16%	12%	13%	23%	19%
<b>Crisis</b>	Reduced essential non-food expenditure	41%	50%	46%	47%	43%	52%	51%	53%
	Sell productive assets	9%	5%	3%	3%	10%	3%	2%	6%
	Withdrew child from school	4%	3%	3%	7%	5%	5%	4%	4%
	Adults accepted risk job	9%	9%	6%	5%	17%	11%	11%	5%
<b>Emergency</b>	Sent adult to beg	0%	0%	0%	0%	1%	0%	1%	0%
	Sent children to beg	3%	0%	0%	0%	3%	0%	0%	0%
	Sent children to marry	0%	1%	0%	0%	0%	0%	0%	0%
	Sent children to work	0%	3%	2%	2%	1%	4%	2%	2%





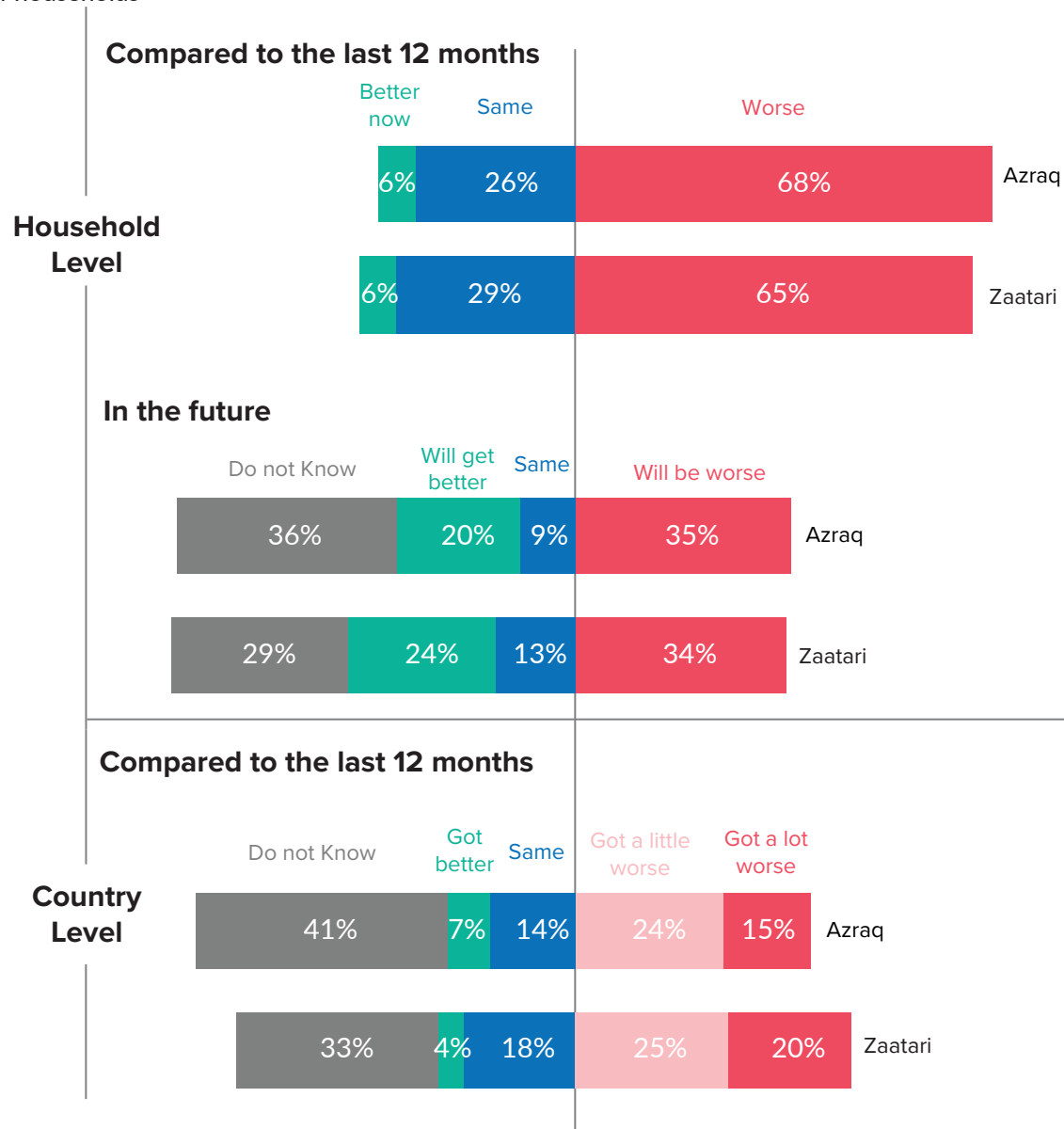
# Perception of Financial Situation

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



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## Households' perception of financial situation % of households









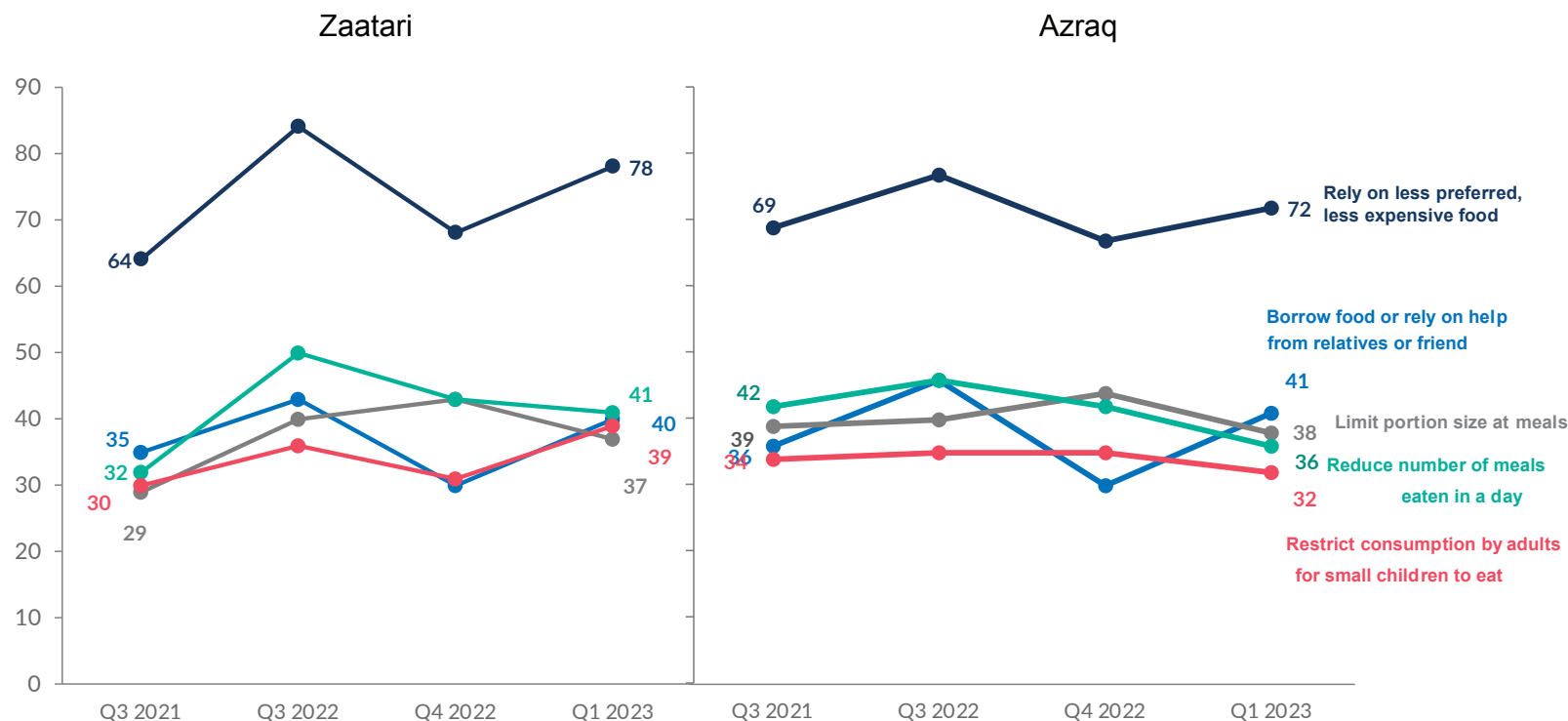


# Food Security

- When compared with Q4 2022, more households adopted negative food-based coping strategies in Q1 2023. The most frequently adopted food-based coping strategy remains relying on less preferred, less expensive foods (78 per cent of households in Zaatari and 72 per cent in Azraq), followed by borrowing food or relying on help from relative or friends..

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

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





## Shelter

- Most households in Azraq resided in one T-Shelter\* with an average of 1.3 caravans per household, while most households in Zaatari resided in two or more caravans with an average of 1.9 caravans per household. 41 per cent of households in Azraq and 59 per cent in Zaatari reported having added a makeshift extension to their T-Shelters/caravans creating covered courtyards and shaded spaces.
- Average caravan occupancy was 3.3 persons in Zaatari, compared to 4.6 in Azraq camp.
- The proportion of households reported having repairs during Q1 2023 was 26 per cent in both camps. 83 per cent of reported renovations and repairs were done by

A T-shelter, is a transitional housing solution designed by UNHCR, providing temporary, weather-resistant shelter for displaced individuals and families. These shelters, resembling a T-shape structure, offer basic privacy, security, and protection.





# Health

- In Q1 2023, 95 per cent of households in Azraq and 94 per cent in Zaatari reported either that they could access health care in camps when needed or that they did not need to access health care.
- Some 80 per cent of households were aware of governmental subsidies for health services at primary health-care centres and hospitals. Most refugees reported using the NGO clinics within the camps as the main type of health facility inside the camp.
- 82 per cent of households were able to access health services outside the camp when needed.

Access to health by type of clinic outside the camp | Q1 2023  
% of households

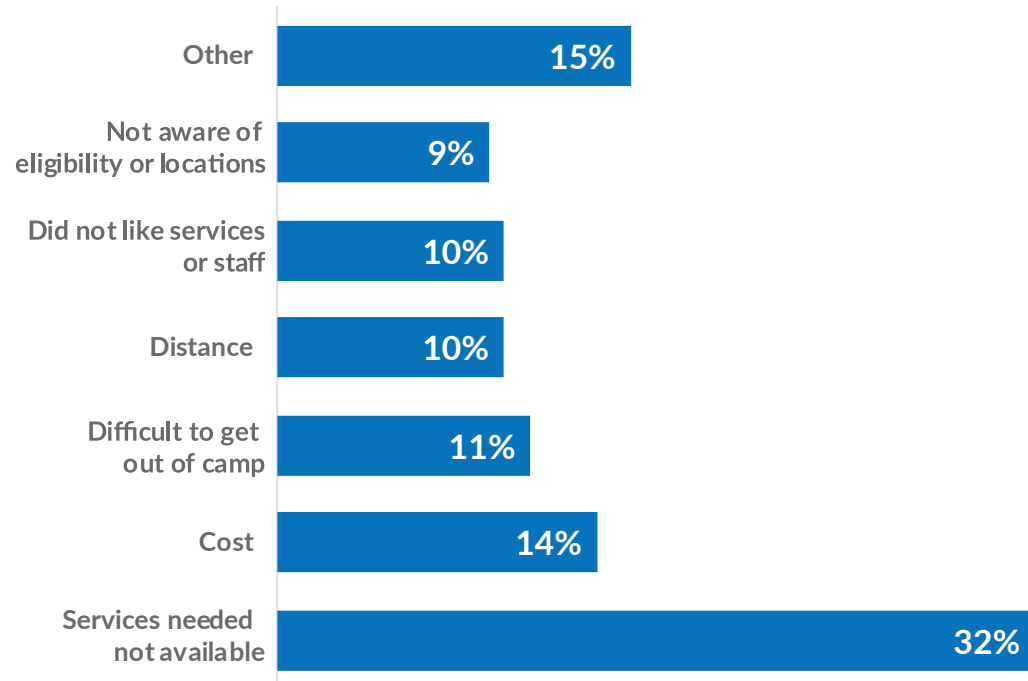
## Azraq



## Zaatari



Reasons why in-camp refugees did not seek medical services at MoH facilities  
% of households







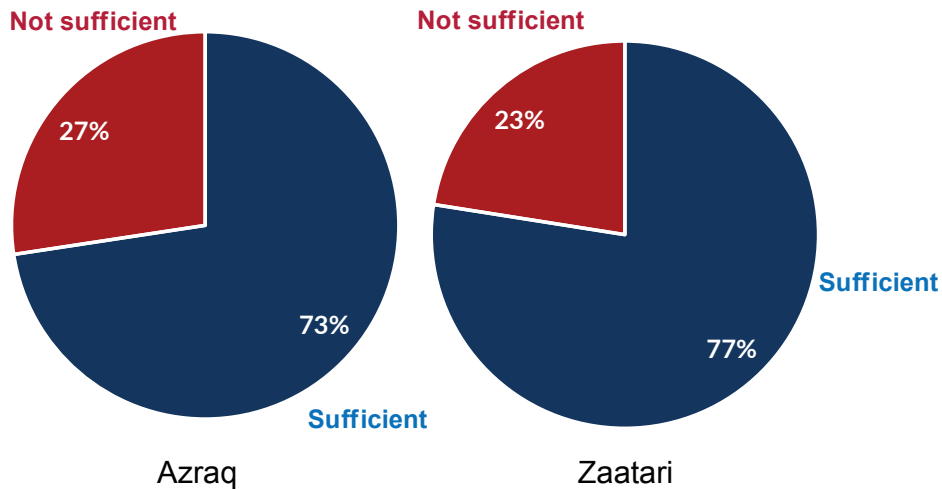
## Water, Sanitation, & Hygiene

- The proportion of households with sufficient water storage to cover all family needs (hygiene, cooking, cleaning) was 73 per cent in Azraq (a decrease of 6 per cent from previous quarter) and 87 per cent in Zaatari (a decrease of 10 per cent from previous quarter).
- The proportion of households reporting solid waste-related vector evidence was more than 46 per cent in Azraq and 39 per cent in Zaatari.

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

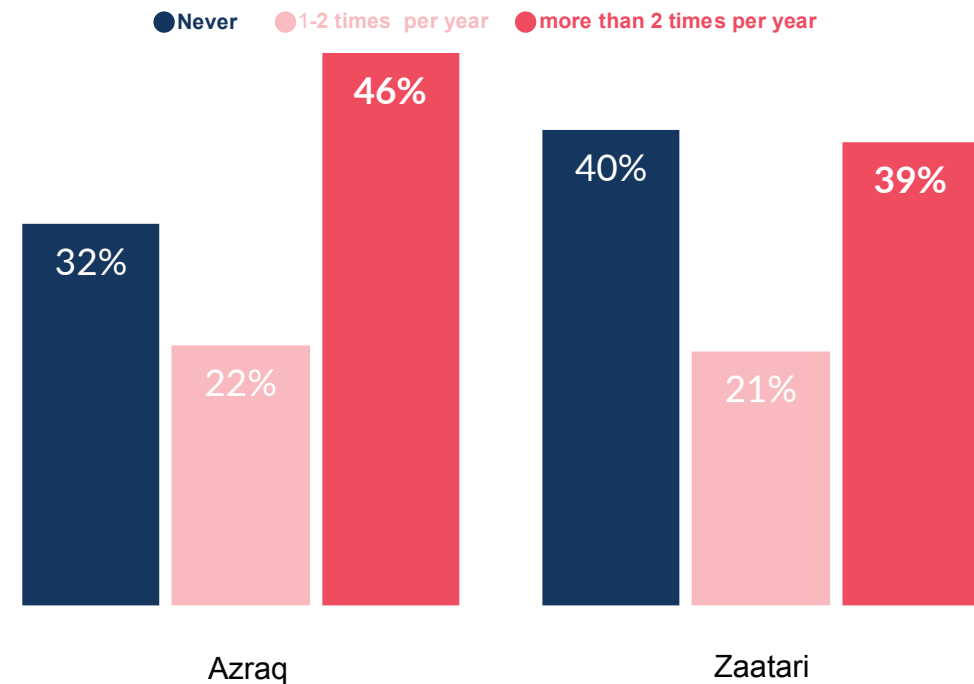
### Households water storage capacity to cover all family needs

% of households



### Frequency of solid waste-related to vector evidence

% of households



## **Acknowledgements:**

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Our sincere appreciation goes to the refugee families who participated in this study.

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

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

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