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Living Conditions of Vulnerable Palestinian Refugees in Jordan

Access, Assistance and Experience of UNRWA Service Users



In partnership with

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A Palestine refugee couple in front of their shelter in Amman New Camp. ©2020 UNRWA Photo by Ibrahim Alami

Living Conditions of Vulnerable Palestinian Refugees in Jordan

Based on a sample survey of 4,471 households from 2023, this report examines the living conditions and vulnerabilities of Palestinian refugees in Jordan. Focusing primarily on those who access UNRWA's health, education and social services, the report compares Palestinian refugees who fled Syria after 2011, non-citizen refugees who arrived from Gaza in 1967, and 1948 Palestinian refugees with Jordanian nationality. The latter two groups are further divided into those who receive regular cash assistance from UNRWA and those who do not. Composite indicators aligned with UNHCR's Vulnerability Assessment Framework show only minor differences between the various groups of refugees. However, detailed survey results reveal that refugees receiving assistance from UNRWA are systematically more vulnerable. This suggests that UNRWA's targeting of assistance is effective.

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Cover photo: A Palestine refugee family from Syria in Zarqa refugee camp, Jordan.
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Summary

Introduction to objectives and population groups covered

UNRWA delivers health services, education, and relief and social services, while also administering supplementary programmes for camp infrastructure, protection, and microfinance, to Palestinian refugees in the West Bank, including East Jerusalem, Gaza, Lebanon, Syria, and Jordan. Approximately one-fifth of the 2.3 million Palestinian refugees registered with UNRWA in Jordan live in 13 refugee camps, where the Agency's services are primarily situated. Drawing on survey data collected in 2023, this report provides a detailed picture of the living conditions and vulnerabilities experienced by these refugees. The objective is to furnish UNRWA with statistical data to inform its policies, programmes, and services for Palestinian refugees, thereby ensuring the efficient allocation of limited resources.

The report concentrates on Palestinian refugee households receiving UNRWA services, with particular attention given to those who are most impoverished and at risk. A specific objective is to compare the conditions and vulnerabilities of households receiving UNRWA cash assistance with those who do not. The report contrasts the situation of the following groups:

- Palestinian refugees with Jordanian nationality (PRJ). Some of them receive UNRWA cash assistance through UNRWA's Social Safety Net Programme (PRJ SSNP), while others do not (PRJ non-SSNP). PRJ refugees may also receive government cash assistance through the National Aid Fund (NAF).
- Palestinian refugees from the Gaza Strip ('ex-Gazans') who are not Jordanian citizens. Among the approximately 183,000 ex-Gazans registered with UNRWA, some receive UNRWA assistance (ex-Gaza SSNP), while others do not (ex-Gaza non-SSNP).
- Palestinian refugees from Syria (PRS), nearly 20,000 of whom are registered with UNRWA, receive UNRWA cash assistance. Many of them are Jordanian citizens and may also receive government aid. PRS residing in Garden Camp (119 households) have a distinct legal status and constitute a separate subgroup.
- Palestinian refugees from Iraq (PRI) are a small cohort, with some households receiving UNRWA cash assistance.

Methodology

This report is based on descriptive statistics resulting from a sample survey of 4,471 households conducted in February and March 2023. The survey primarily gathered data at the household level, with less emphasis on individual household members.

The survey sample was derived from UNRWA's register data, which, at the time of the survey, comprised 549,620 families. A total of 118,444 families (21.5 per cent) were included in the sample frame. All PRS, SSNP and PRI households were incorporated,

while for PRJ and ex-Gaza non-SSNP households, it was requisite that their mobile numbers had been recently updated. Most of these households would have received health or education services, or both. Non-probability quota sampling was employed to identify respondent households.

While this approach yielded data that are not representative of all Palestinian refugees in Jordan, it provides valuable insights, particularly regarding those benefiting from UNRWA's services, and those who are impoverished and most vulnerable. The data are more representative of the camp population, enhancing the understanding of the needs within the camp context.

General VAF scores

Although the survey questionnaire adhered to the UNHCR Vulnerability Assessment Framework (VAF) methodology, it did not meet the requirements to produce fully aligned VAF indicators. Therefore, the VAF scores in this report should not be compared with those for Syrian refugees found in UNHCR reports. However, comparing VAF scores across different Palestinian refugee groups in this report is valid, as they all originate from the same data source. The report includes scores for the following eight dimensions of vulnerability: dependency, disability, health, housing, WASH, education, coping strategies, and food security.

Overall, the different groups exhibit similar VAF scores, suggesting comparable levels of vulnerability. However, Palestinian refugee groups receiving regular cash assistance from UNRWA (PRJ SSNP, ex-Gaza SSNP, and PRS) consistently fare worse on many of the independent variables included in the VAF indicators, as well as on additional variables. This indicates that UNRWA's targeting of aid is reasonably effective.

Citizenship and rights

Ex-Gazans and PRS without Jordanian nationality face significant challenges in accessing public services, employment, housing, and education due to their limited entitlements compared to those with nationality. They also incur higher costs for ID documents, work permits, and public health services. The absence of citizenship renders ex-Gaza and PRS households particularly vulnerable. Only 1.5 per cent of ex-Gaza household heads are Jordanian citizens, compared to 39 per cent of their spouses. In PRS households, 82 per cent of heads and 63 per cent of spouses are Jordanian citizens, implying that many PRS households have more rights than ex-Gaza households.

Demography

In alignment with national statistics, the Palestinian refugee population in Jordan exhibits trends of fewer multi-generational households, an increase in nuclear households, and a reduction in household sizes. Ex-Gaza households tend to be larger than those of citizen Palestinian refugees. Household sizes within camps are generally larger than those outside. The PRS population is younger due to the absence of elderly individuals. PRJ and ex-Gaza households receiving UNRWA cash assistance lack young adults, as the absence of a primary income-earner is a key qualification for aid.

Approximately 80 per cent of household heads are men, while 20 per cent are women, most of whom are married. Among male household heads, 92 per cent are married, compared to 19 per cent of female heads. Widows constitute 57 per cent of female heads, and 18 per cent are divorced, separated, or abandoned, compared to 3 per cent and 2 per cent, respectively, among male heads.

Health and health services

UNRWA provides primary healthcare comparable to the national system but lacks secondary and tertiary services, offering only partial support for specialist care in government hospitals. Refugees seek follow-up for chronic conditions from both UNRWA and public providers, while the Ministry of Health is preferred for acute issues.

The health VAF indicator reveals minor differences across refugee groups, with two-thirds of households exhibiting low vulnerability. PRJ and ex-Gaza households receiving UNRWA cash assistance are slightly more vulnerable due to disability and chronic illness, which affect earning abilities and increase related expenses. PRS households, also receiving UNRWA assistance, show less health vulnerability as they are younger.

Access to free or subsidised services is poorer among non-citizens in ex-Gaza and PRS households. Some refugees forgo consultations due to poverty, with a higher proportion in households depending on UNRWA cash assistance. Some are compelled to forgo medical treatment, while others resort to taking out loans.

Housing

According to the VAF housing indicator, three-quarters of surveyed households are moderately vulnerable, with a minority identified as highly vulnerable. Palestinian refugees in ex-Gaza households receiving UNRWA cash assistance exhibit greater vulnerability, with a higher proportion residing in makeshift dwellings and experiencing sub-standard indoor conditions and overcrowding.

Housing conditions for PRS are generally comparable to other groups, except for those residing in Garden Camp, where 73 per cent of households are highly vulnerable, in contrast to 2 per cent overall. PRS households more frequently relocate in pursuit of improve housing conditions and affordable options, often encountering difficulties in paying rent and accruing debt, which can sometimes result in evictions.

While most PRS households are renters, ex-Gazans and PRJ predominantly own their homes, with some having taken out loans to purchase their properties and facing difficulties with debt repayment. The loss of the principal income earner exacerbates difficulties in paying rent and repaying loans, increasing the risk of losing their homes. Income poverty hinders the acquisition of quality housing; however, UNRWA assistance enables some households to maintain their homes and improve their housing standards.

WASH

No households were identified as severely vulnerable according to the VAF WASH score, with only a few cases classified as highly vulnerable. Sixty-three per cent of Palestinian refugee households exhibit low vulnerability, while 36 per cent are moderately

vulnerable. Vulnerability on this indicator is lower than that for housing, with ex-Gaza SSNP households more frequently classified as moderately vulnerable (52 per cent).

Most Palestinian refugee households have access to safe water, although 23 per cent report insufficient water supply, particularly among ex-Gaza SSNP refugees (41 per cent). The median monthly expenditure on water is 10 JD, consistent across groups.

Most dwellings are equipped with toilets and bathrooms with lockable doors, although this is less common in households receiving UNRWA cash assistance. Most toilets and bathrooms are considered safe by women.

Education

The education VAF score indicates that 20 per cent of Palestinian refugee households are classified as highly or severely vulnerable. This vulnerability is more pronounced among PRJ and ex-Gaza households receiving UNRWA cash support, as well as ex-Gaza households not receiving such support. This is primarily due to lower enrolment in kindergarten and higher rates of school repetition among PRJ SSNP households.

The survey reveals that 2.5 per cent of children aged 6 to 17 have never been enrolled in school, with half of these instances being attributed to disabilities and other health-related issues. This finding implies that UNRWA and other educational providers could enhance their programs by improving access for children with special needs and disabilities.

In terms of gender discrepancies, girls exhibit higher enrolment rates in kindergarten and basic education compared to boys. Additionally, a greater proportion of women aged 25 to 44 have completed post-secondary education compared to men. Ex-Gazans and PRS aged 25 to 34 have lower educational attainment compared to PRJ, which can be partly attributed to limitations on access to public universities and higher tuition fees for non-citizens. The economic status of households impacts educational outcomes, with wealthier households demonstrating higher school enrolment and educational attainment. Vulnerable households receiving UNRWA cash transfers allocate approximately half the average expenditure on education, indicating lower enrolment in private schools and fewer transitions to higher education.

UNRWA plays a pivotal role in providing basic education to Palestinian refugees in Jordan. Among surveyed children, 49 per cent attend UNRWA schools, 48 per cent attend public schools, and 3 per cent attend private schools. The primary determinant of school choice is proximity, with 88 per cent of children residing within camps attending UNRWA schools, compared to 32 per cent outside camps. There is a gradual trend among camp children from UNRWA schools to public schools.

Livelihoods

Households residing outside of camps exhibit superior performance on the wealth indicator compared to those within camps. PRJ non-SSNP households demonstrate better economic conditions than other groups, particularly when contrasted with PRJ and ex-Gaza SSNP households. PRS households display wealth indicators comparable to PRJ non-SSNP households, attributable to enhanced housing standards.

Ex-Gaza and PRJ households receiving regular UNRWA cash assistance, as well as ex-Gaza households without such assistance, report the lowest income levels. Conversely, PRS households report relatively high incomes, surpassing even those of PRJ non-SSNP households, although their expenditure remains lower. Nevertheless, the expenditure of PRS households is significantly higher than that of PRJ and ex-Gaza SSNP households.

The three surveyed Palestinian refugee groups receiving UNRWA cash assistance exhibit variations in other income sources. PRJ and ex-Gaza SSNP households report lower employment income (28 per cent and 45 per cent, respectively) compared to other refugees, while 66 per cent of PRS households report such income. However, 69 per cent of PRS households rely on UNRWA assistance as their primary income source.

Seventy-six per cent of PRJ SSNP households receive NAF assistance, in contrast to 9 per cent of PRS and 12 per cent of ex-Gaza SSNP households. Cash assistance is crucial for many households, constituting over 75 per cent of total income for 71 per cent of PRJ SSNP, 57 per cent of ex-Gaza SSNP, and 49 per cent of PRS households. The cessation of all assistance would leave 37 per cent of households with less than 100 JD monthly.

PRS households' income would be more than halved without UNRWA assistance, with Garden Camp residents most affected. The removal of both UNRWA and NAF assistance would severely impact PRJ SSNP households more than ex-Gaza SSNP and PRS households due to their higher employment income and private transfer income.

Most employed Palestinian refugees occupy blue-collar jobs, with 10 per cent in white-collar sectors and 6 per cent in the public sector. Forty-four per cent of full-time workers in ex-Gaza SSNP households and 37 per cent in PRJ SSNP households are paid below the minimum wage. Debt levels are higher for ex-Gaza and PRJ non-SSNP households, with informal debt to friends (47 per cent) and family (44 per cent) being common sources.

Rent debt is prevalent among PRS households (49 per cent). Over 40 per cent of indebted SSNP households borrow money primarily for food, whereas 15 per cent of ex-Gaza SSNP and 11 per cent of ex-Gaza non-SSNP households borrow for health-related expenses.

The VAF Livelihood Strategy Coping Index identifies ex-Gaza SSNP and PRS households as the most vulnerable, with 76 per cent and 75 per cent in high and severe vulnerability categories, respectively. PRJ non-SSNP households have the lowest share at 61 per cent. Common coping strategies include reducing non-food expenditure and buying food on credit, while extreme measures like child labour and forced marriages are rare.

Food consumption and food security

The food intake of Palestinian refugees receiving UNRWA cash assistance, particularly ex-Gaza and PRJ SSNP households, is characterised by lower consumption of certain food groups, notably dietary fibre and protein. The food consumption score shows

moderate variation, with PRJ non-SSNP and PRS households (apart from those in Garden Camp) achieving the highest acceptable scores.

Food expenditure is a substantial component of the budget for all Palestinian refugees, yet it is notably lower for the three groups receiving UNRWA cash assistance compared to ex-Gaza and PRJ households not receiving such aid. Food expenditure is positively correlated with income and wealth, being three times higher for households with an income exceeding 500 JD compared to those earning less than 100 JD. Wealthier households allocate more than twice the amount on food compared to the lowest wealth quintile.

On average, Palestinian refugee households allocate 45 per cent of their financial resources to food, with a higher proportion among ex-Gaza SSNP households, PRJ SSNP households, and ex-Gaza households not receiving UNRWA cash assistance. These groups also employ more food-related coping strategies, such as reducing meals, opting for less expensive food, and limiting portion sizes.

The VAF food security indicator reveals that 43 per cent of the surveyed population is classified as highly vulnerable, and an additional 11 per cent are considered severely vulnerable. Ex-Gaza and PRJ households receiving UNRWA assistance are disproportionately represented among the most vulnerable. While PRS households tend to be less vulnerable overall, their food security scores are still somewhat lower than those of ex-Gaza and PRJ households that do not receive assistance.

Moving forward

Efforts to improve the living conditions of vulnerable Palestinian refugees may encompass the following measures:

Social security

- ✓ UNRWA could increase the financial assistance provided to households enrolled in the Social Safety Net Programme (SSNP). This could be achieved through increased budgets, which is very unlikely, and/or a re-allocation of funds by:
 - Tightening the SSNP eligibility criteria and distributing a higher sum of money to fewer recipients.
 - Evaluating the allocation of aid to PRS and other refugee groups with the aim of reforming this distribution.
 - Redirecting UNRWA's aid from households that also receive assistance from the National Aid Fund to Palestinian refugees who qualify for SSNP enrolment but are on a waiting list.

Housing

- ✓ UNRWA could expand both one-time assistance and loan options for home improvements.

Health

- ✓ UNRWA must maintain and preferably modernise and improve the quality of its primary healthcare services.
- ✓ The Jordanian government should grant Palestinian refugees without a national ID number improved access to curative services.

Education

- ✓ UNRWA must ensure quality basic education, with particular emphasis on the educational achievement and needs of boys.
- ✓ The expansion of UNRWA's Technical and Vocational Education and Training (TVET) programme to equip more young adults with market-relevant skills. This should be achieved through the improvement of curricula, teacher quality, and upgraded equipment.
- ✓ Public universities should admit more non-citizen Palestinian refugees into higher education. Lowering fees would provide more opportunities for individuals from the poorest and most vulnerable households to access higher education.

Employment and livelihoods

UNRWA should consider placing a stronger emphasis on the 'works' component of its mandate. The Agency's TVET education must be aligned with market demands. To offer relevant skills, a thorough understanding of labour market needs is crucial. Collaboration with the government on regular assessments to this effect may prove beneficial.

In addition to expanded and improved TVET education and maintaining the micro-finance programme, an increased focus on the 'works' component could entail:

- ✓ Employment mediation to facilitate connections between jobseekers and employers, with an emphasis on employers offering good working conditions and fair pay.
- ✓ Currently, UNRWA provides career guidance and placement services to its TVET students. This activity could be supplemented with direct employment mediation to ensure their promotion into suitable jobs.
- ✓ Special focus on integrating more women, including single mothers, into the labour force. Job mediation should be tailored to the specific needs of women. The micro-finance programme could enhance its attention on prospective female borrowers. Advocacy for and assistance in organising childcare could be beneficial. Collaboration with local (women's) organisations and women's networks can prove useful.

Monitoring and data-driven policy formulation

To improve the information about the population it serves and the utilisation of its services, UNRWA could undertake the following steps:

- ✓ Conduct targeted, small-scale studies and surveys, including in collaboration with sister UN agencies and other organisations.

- ✓ Develop a series of small and large studies and surveys to systematically monitor the living conditions of the Palestinian refugees and the effectiveness of UNRWA's services.
- ✓ Implement a comprehensive survey using a national probability sample that covers all Palestinian refugees. Cooperation with Jordan's Department of Statistics is recommended.

1 Introduction

1.1 Background on UNRWA and Vulnerable Palestinian Refugees Living in Jordan

The Arab-Israeli conflict has significantly influenced Jordan's history and development. After the 1948 war, approximately 750,000 persons fled Mandatory Palestine, with nearly half seeking refuge in Jordan. The 1967 war further reshaped the region, as Jordan lost the West Bank to Israel and welcomed additional displaced Palestinians. Subsequent conflicts, including the 1990-91 Gulf War, the 2003-2011 Iraq War, and the Syrian war that began in 2011, brought even more refugees to Jordan, including Palestinian refugees who had initially sought protection in Iraq and Syria.

In December 1949, the United Nations established the United Nations Relief and Works Agency for Palestine Refugees (UNRWA) through General Assembly Resolution 302 (IV) to provide relief and works programmes for Palestinian refugees in its five areas of operation: the West Bank, including East Jerusalem; Gaza; Lebanon; Syria; and Jordan. Without a resolution to the Palestine refugee problem, the United Nations has regularly renewed this mandate, most recently on 22 December 2022, extending it until 30 June 2026 (UN, 2022).

Operational since 1 May 1950, UNRWA initially aimed to economically integrate refugees into their places of residence through its 'works' programmes. Over time, this focus shifted to providing health services, education, and relief and social services, while also managing smaller programmes for camp infrastructure, protection, and microfinance. Since its establishment, UNRWA has played a crucial role in maintaining Palestinian refugees' living standards at levels comparable to the national populations of their host countries (Hanssen-Bauer & Jacobsen, 2007).

UNRWA services to Palestinian refugees in Jordan

- Basic education
- Technical and vocational education
- Teacher training
- Primary healthcare
- Tertiary healthcare subsidies
- Relief and social services, including cash support
- Camp infrastructure
- Microfinance loans
- Protection

Securing adequate funding has long been a significant challenge for UNRWA (Schiff, 1995; Brynen, 2003; Fiddian-Qasmiyeh, 2019). The past decade has proven particularly difficult. Apart from a limited number of international staff positions supported by the UN's core budget, UNRWA's operations — including the salaries of more than 30,000 staff members — depend entirely on voluntary contributions from UN member states.

Donor fatigue, fuelled by the protracted nature of the Israeli-Palestinian conflict and the growing demands of numerous other domestic and international crises competing for donor attention, has only intensified the organisation's funding challenges.

UNRWA has consistently worked to modernise and reform its services. However, progress has been hindered by chronic funding shortages and the need to implement austerity measures. These challenges have been compounded by the growing needs of an expanding population due to natural demographic changes and increasingly difficult living conditions in Lebanon, Syria, Gaza, and the West Bank. Funding shortfalls have brought UNRWA's operations dangerously close to shutdowns on several occasions, with the possibility of unpaid staff salaries. Last-minute contributions have repeatedly averted operational collapses, allowing the agency to continue operations (Berg, Jensehaugen & Tiltnes, 2022; 2024). However, the institutional effects are damaging.

More than 2.3 of the 5.9 million Palestinian refugees — or 'Palestine refugees' in UNRWA terminology — are registered with UNRWA in Jordan. The current definition of 'Palestine refugee' refers to, 'persons whose normal place of residence was Palestine during the period 1 June 1946 to 15 May 1948, and who lost both home and means of livelihood as a result of the 1948 conflict [...] and descendants of Palestine refugee males' (UNRWA, 2009:3). Most, but not all, Palestinian refugees in Jordan have a Jordanian nationality. Exceptions include the approximately 183,000 'ex-Gaza' refugees (Palestinians who had sought refuge in the Gaza Strip in 1948 and then fled from Gaza to Jordan in the aftermath of the June 1967 hostilities),¹ and some of the more recent Palestinian refugees relocating from Iraq and Syria. Legal restrictions limit their rights and contribute to vulnerable living conditions. A few other categories of people also fall through the cracks and are formally not entitled to UNRWA's services. Yet, UNRWA provides services to many of them (Albanese & Imseis, 2022; Berg, Jensehaugen & Tiltnes, 2022:10-11).

Approximately one-fifth of the Palestinian refugees in Jordan reside in the 13 camps located across the country: Wihdat (or Amman New Camp), Baqa'a, Husn (Martyr Azmi el-Mufti), Irbid, Jabal Al-Husseini, Jerash ('Gaza camp'), Marka (also known as Hitteen and Schneller), Souf, Talbieh, Zarqa, Madaba, Prince Hasan, and Sukhneh. Moreover, many refugees live in the immediate vicinity of the camps and share similar socio-economic conditions as the camp dwellers. Many of them tend to have strong affiliation with the camps and may even consider themselves camp residents.

The camps are jointly managed by Jordan's Department of Palestinian Affairs (DPA) and UNRWA. UNRWA provides services but does not have administrative or policing authority, which rests with the host state.² For the most part, UNRWA services are situated inside or just outside the camps. In addition, UNRWA runs some ambulatory services.

¹ There were 182,735 ex-Gazans registered with UNRWA in early November 2024 (UNRWA, 16 November 2024).

² The Department of Palestinian Affairs (DPA) was established after Jordan's disengagement from the West Bank in 1988. Among other responsibilities, the DPA manages the affairs of the camps and supervises and facilitates 'the work, activities and programs of international organisations and NGOs, particularly UNRWA, to improve the living conditions of the Palestinian refugee community.' It has a particular responsibility for the camps' infrastructure (DPA, n.d.).

However, due to the location of its services, Palestinian camp refugees much more often rely on services provided by UNRWA than non-camp refugees do. Instead, many outside-camp Palestinian refugees rely on public and private service providers.

The living conditions of Palestinian refugees in Jordan are, on average, comparable to those of the host population. However, refugees residing in camps tend to be less well off than those living outside the refugee camps. This disparity helps explain why camp dwellers are more likely to rely on UNRWA services, which are generally more affordable than those provided by the government or, especially, the private sector (Tiltnes & Zhang, 2013).

1.2 Purpose and Scope of the Vulnerability Assessment

Against this backdrop, the present report seeks to provide a depiction of the living conditions and vulnerabilities of Palestinian refugees in Jordan, drawing on data from a comprehensive household survey conducted in 2023. The primary objective is to furnish UNRWA with statistical data to inform its policies, programmes, and services for Palestinian refugees, thereby supporting the optimal allocation of limited resources. Vulnerability is understood here as,

The risk of exposure [...] to harm, primarily in relation to protection threats, inability to meet basic needs, limited access to basic services, and food insecurity, and the ability of the population to cope with the consequences of this harm (UNHCR 2017:1).

The concept vulnerability is widely used among humanitarian actors in Jordan and, over the past decade, has been particularly associated with the Vulnerability Assessment Framework (VAF), originally developed by the United Nations High Commissioner for Refugees (UNHCR) for Syrian refugees living outside camps.³ This report adopts UNHCR's definition of vulnerability, and the VAF methodology is discussed in greater detail in Chapter 3.

The report contrasts the situation of different groups of Palestinian refugees, including those living in Jordan with and without Jordanian nationality, the small number who arrived from Iraq following the 2003 Iraq war, and those who arrived from Syria after 2011. However, it is important to note that the survey data are limited to a particular segment of the Palestinian refugee population and do not cover all Palestinian refugees in Jordan. The analysis focuses on households receiving UNRWA services, with particular attention to the poorest and most vulnerable. The sample is restricted to households that have been in contact with UNRWA in recent years (further details on sampling and representativity are provided below). A specific aim is to compare the conditions and

³ In Jordan, there is a tendency to conflate vulnerability with poverty, particularly when poverty is understood beyond its economic dimension. It is more broadly seen as the inability to meet basic needs for food, housing, clothing, health, and education. Humanitarian actors in Jordan may use both concepts interchangeably and apply 'vulnerability' in different ways. One reason for this variation is that 'vulnerable' and 'vulnerability' cannot be directly translated to Arabic — there is no exact Arabic equivalent. Instead, terms such as 'weakness', 'fragility', 'marginalized', 'most needy', and 'least fortunate' are used (Turner, 2023).

vulnerabilities of households that receive cash assistance from UNRWA with those that do not.

The report examines selected aspects of vulnerability and living conditions, including legal status, health, education, housing, livelihoods, and food security. Most chapters begin with a composite indicator calculated in keeping with the VAF methodology. Subsequently, the report explores the underlying elements of these indicators, as well as additional relevant factors, to enable a nuanced comparison across different groups of Palestinian refugees.

Descriptive survey statistics are employed throughout the report. Most tables and graphs present results for six, and occasionally nine, distinct Palestinian refugee groups. However, two of these groups — refugees from Iraq and refugees from Syria living in Garden Camp — are so small that the report does not systematically comment on them; interested readers may consult the tables and figures for further detail. The report also compares refugees residing inside and outside camps and incorporates additional background variables such as gender of the household head, educational attainment, and a wealth index.

1.3 The Palestinian Refugee Groups

This report compares several groups of Palestinian refugees in Jordan, each varying in size and legal status. The largest group comprises Palestinian refugees with Jordanian nationality who possess full citizenship rights but do not qualify for UNRWA cash assistance through the Social Safety Net Programme (PRJ non-SSNP). The SSNP was established “to alleviate poverty and food insecurity of the most vulnerable Palestine Refugee families [...] facing chronic hardship and being characterised by a high dependency ratio and long-term support needs” (UNRWA, 2023a:1-2). Since 2019, the support has remained at 125 USD (88.6 JD) per capita per year, without adjustment for inflation and changes in the consumer price index. Notably, one-fifth of PRJ non-SSNP households surveyed receive regular government cash assistance through the National Aid Fund (NAF), ranging from 45 to 200 JD per household per month — an amount significantly higher than the SSNP support. PRJ non-SSNP households were included in the survey as a ‘control group’ for comparison with refugees receiving UNRWA cash transfers and with non-citizen refugees.

UNRWA's Social Safety Net Programme

The Social Safety Net Programme (SSNP) in Jordan provides regular cash assistance to nearly 60,000 needy individuals (UNRWA, n.d.-1). SSNP recipients are also eligible for priority enrolment at UNRWA's vocational training centres, preference in shelter rehabilitation, and increased coverage for hospitalisation.

In addition to the SSNP, the Agency also offers selective cash assistance to refugees in exceptional need.

The second main group consists of Palestinian refugees with Jordanian nationality who do receive regular cash transfers through UNRWA's SSN Programme (PRJ SSNP). As

Jordanian citizens, these households may also be eligible for government NAF assistance.

A third group comprises Palestinian refugees from the Gaza Strip who arrived in Jordan in connection with the June 1967 Arab-Israeli war, along with their descendants. Approximately 80 per cent of the Gaza refugees are originally from present-day Israel, having fled to Gaza during the 1948 Arab-Israeli war and subsequently registered by UNRWA as 'Palestine refugees'. The remainder are originally from the Gaza Strip and were not previously displaced (Al Hussein & Kvittingen, 2024). Currently, about 183,000 Palestinian refugees from Gaza are registered with UNRWA.⁴ These 'ex-Gazans' are eligible for UNRWA services; some receive cash assistance (ex-Gaza SSNP households), while others do not (ex-Gaza non-SSNP households). Ex-Gazans lack Jordanian nationality and, as a result, have more limited access to government services compared to Palestinian refugees with citizenship. They are not eligible for NAF assistance and are disqualified from public sector employment.

A fifth, much smaller group consists of Palestinian refugees who were displaced to Jordan during or after the Iraq war in 2003 (PRI). This group comprises only 26 households, 23 of which were interviewed for this survey.⁵ Some PRI households receive SSNP assistance from UNRWA.

The sixth and final major group is made up by Palestinian refugees from Syria (PRS). At the time of the survey, UNRWA's administrative records listed 19,807 PRS, though unofficial government estimates suggest the number exceeds 30,000 (UNRWA, 2017). Many Palestinian refugees from Syria had relatives in Jordan and did not approach UNRWA unless they needed humanitarian assistance (UNRWA, 2017). Some individuals listed as PRS in UNRWA's records — and therefore included in this report — were never displaced across the border from Syria into Jordan but were instead stranded in Jordan and unable or unwilling to return to Syria.

A majority of PRS in Jordan are Jordanian nationals. In addition to Palestinian refugees with or without Jordanian nationality, the PRS group also includes non-Palestinian Syrian nationals married to Palestinian refugees, raising issues of status and rights. More than 90 per cent of PRS originate from the governorates of Damascus, rural Damascus, and Daraa, the latter just across Jordan's northern border (UNRWA, 2017).

PRS households receive cash assistance from UNRWA. The amount provided is 25 USD (17.7 JD) per person per month if the head of the household was originally registered with UNRWA in Jordan, and 40 USD (28.3 JD) per person per month if the household was first registered with UNRWA in one of its other areas of operation. Families originally registered in Jordan may also receive 40 USD per person per month if they face special protection concerns, such as a lack of documentation. UNRWA's support to PRS is higher than the SSNP cash assistance provided to PRJ and ex-Gaza households. While SSNP assistance is funded through UNRWA's regular programme budget,

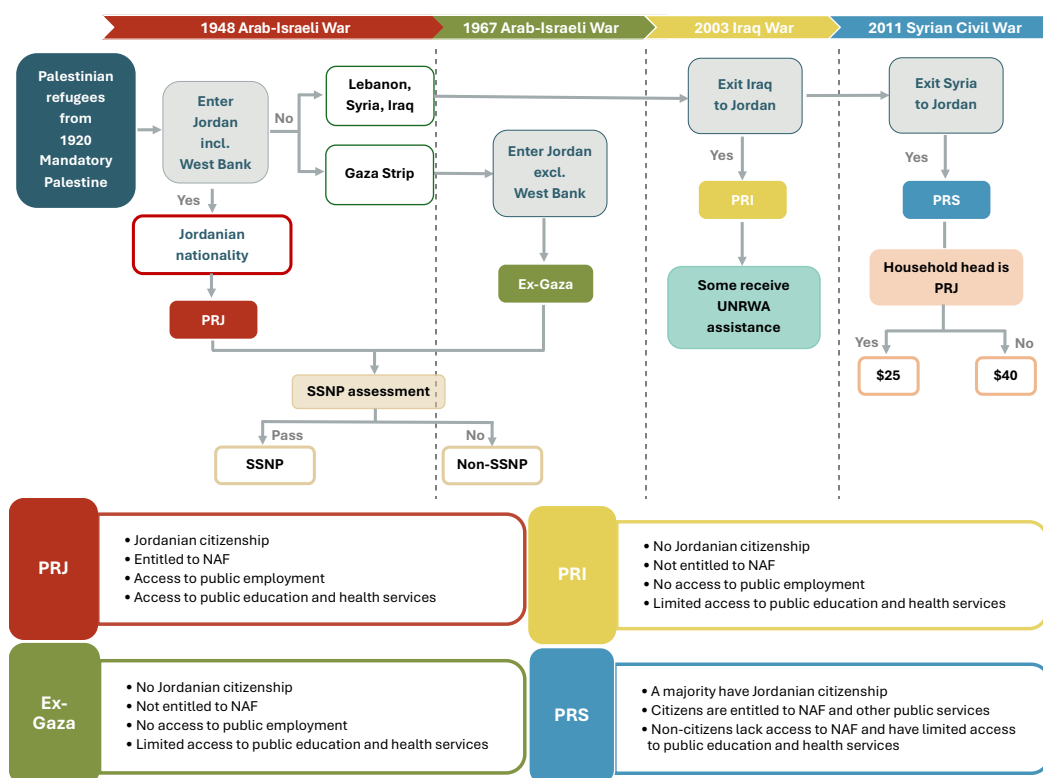
⁴ As of 6 November 2024, the exact number was 182,735 (UNRWA, 16 November 2024).

⁵ Currently, approximately 39,500 households from Iraq are registered with UNHCR Jordan (Obi, 2023).

assistance to PRS is financed through the agency's annual Syria Emergency Appeal. Because of their Jordanian nationality, many PRS households are also entitled to apply for NAF assistance. The relative importance of these different forms of support is discussed in Chapter 8.

A subset of PRS households receiving 40 USD per person per month reside in caravans in Garden Camp (formerly King Abdullah Park) outside the city of Ramtha, near the Syrian border. These individuals were placed in Garden Camp by Jordanian authorities, primarily due to their irregular entry into Jordan (Richards, 2018), and face limitations on their freedom of movement.

Figure 1 Main Palestinian refugee groups. Timeline and rights.



1.4 Survey Approach and Methodology

This report is grounded in survey data collected by MMIS Management Consultants (MMIS), with guidance provided by a project steering committee comprising representatives from UNRWA, the International Labour Organization (ILO), the Norwegian Refugee Council (NRC), the Department of Palestinian Affairs (DPA), and the Fafo Institute for Labour and Social Research (Fafo). The steering committee contributed to the development of the survey's content and sampling approach. In addition, MMIS researchers engaged in bilateral consultations with UNRWA and held individual meetings with representatives of other key stakeholder institutions, including UNHCR, to deepen their understanding of the refugee context, project objectives, and the Vulnerability Assessment Framework (VAF).

Survey content

The survey questionnaire was designed primarily to collect data at the household level, with less emphasis on individual household members. While the questionnaire was informed by the UNHCR VAF methodology, it did not fully meet the requirements necessary to produce indicators that are entirely aligned with the VAF. Some questions were omitted or replaced with alternatives, which precluded the calculation of certain VAF indicators to UNHCR's exact specification.

The questionnaire covered a comprehensive range of topics, including:

- Demography
- Nationality and legal status
- Chronic and acute health conditions, disability, and the use of health services
- Educational enrolment and attainment
- Housing conditions
- Food consumption and food security
- Labour force participation
- Income and expenditure
- Savings and debt
- Household coping strategies.

The full questionnaire is provided in Annex 2.

Sample frame

The sample frame for the survey was derived from UNRWA's registration data. All PRS, SNNP and PRI households were included in the sample frame. For the PRJ and ex-Gaza households not receiving regular cash support from UNRWA, inclusion in the sample frame required that their mobile numbers had been recently updated or confirmed.⁶ Approximately 96 per cent of these households had updated their telephone numbers within the four years preceding the survey. Most of these households had received health or education services, or both, from UNRWA.

The emphasis on recent contact information was driven by practical considerations: mobile numbers were used to contact selected households and schedule interview appointments. At the time of the survey, there were 549,620 families registered with UNRWA. A total of 118,444 families (21.5 per cent) had verified mobile numbers and were eligible to be included in the sample frame and contacted for interviews.

⁶ It is mandatory to register one mobile number. In the sample that UNRWA shared with MMIS, 28 per cent of the families had two mobile numbers. Among those receiving regular cash assistance, 59 per cent were registered with two mobile numbers, whereas only 10 per cent of PRJ and ex-Gaza families without such support had two numbers. Information from UNRWA, 17 November 2024.

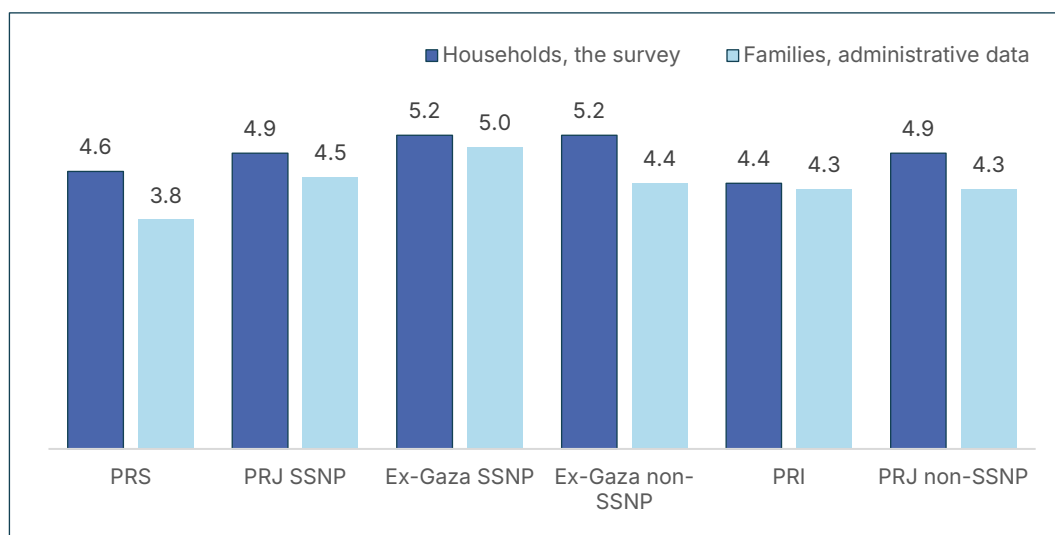
Families versus households

UNRWA registers families whereas the survey data in this report refers to households. In UNRWA's administrative system, a *family* is defined as a nuclear unit — either parents with children, or a couple whose children have all moved out. This family unit is the basis for administrative processes, such as eligibility assessments for assistance. In contrast, a *household* is defined more broadly: it includes all individuals who live together, share meals, and pool resources for their mutual benefit. A household may consist of members from two or more families and can span multiple generations. It may include close or distant relatives, and sometimes even individuals who are not related by blood.

If a selected family lived together with another family, or with individual members of another family, and collectively met the criteria for a household, they were classified as a single household for the purposes of the survey. For example, a few PRS households include members who receive different amounts of UNRWA assistance (25 USD and 40 USD per month), because UNRWA's records define them as belonging to separate families.

This discrepancy between the family and household definitions has methodological implications. Some households had a higher probability of being selected for an interview than others. In the survey data set, 150 cases — representing 3.4 per cent of all households — contained members from two or more UNRWA-registered families. As a result, the average household size in the survey is slightly larger than the average family size recorded in UNRWA's administrative data (Figure 2).

Figure 2 Size of households in the survey dataset (n=4,471) and size of families in the UNRWA sample frame (n=118,444). By refugee groups.



Stratification

Before randomly sampling households (families) for interviews, the survey applied a stratification process to the sample frame, whereby each household was assigned to a single stratum based on a set of key characteristics. The variables used for stratification included: refugee group, governorate, UNRWA service area, camp versus non-camp residence (camp status), gender of household head, the presence of a household

member with a disability, and access to various forms of cash assistance (SSNP, NAF, and the two different aid amounts for PRS). This approach ensured that the sample would reflect the diversity of the refugee population across these important dimensions.

Final sample

UNRWA randomly selected 20 per cent (23,721 households) of the 118,444 households (families) in the sample frame, using a detailed stratification table prepared by MMIS. This list was then provided to MMIS, which applied non-probability quota sampling to reach the target number of households for interviews. The final target was 4,122 households.

For two small groups — PRI and PRS households living in Garden Camp — all households were selected for interview, and the field team obtained information for 23 out of 26 PRI households and 111 out of 119 households in Garden Camp. For the other refugee groups, and in keeping with the quotas set in the sampling plan, the team continued interviewing until the target numbers were met. This process required contacting more households than the initial target.

The non-response rate is unknown to the authors. However, the main reasons for non-response were difficulties in reaching sampled households, such as unanswered calls or incorrect or non-functional mobile numbers. Several attempts were made to contact each household, and there were also instances of refusals to participate.⁷

In total, the dataset comprises information for 4,471 households — 349 more than the number required by the sampling plan. The distribution of both the planned and realised samples across major refugee groups and stratification variables is provided in Annex 3.

Post-fieldwork correction

Post-stratification weights were applied to align the achieved survey sample with known population characteristics in the sample frame. This adjustment corrected for differences in sample allocations and response rates for the various refugee groups. Additional details on this process are available in Annex 4.

Data collection

After a three-day training course on quantitative research methods and the survey tool, a team of 24 enumerators and six supervisors conducted face-to-face interviews with 4,471 households — covering a total of 21,694 individuals — between 11 February and 27 March 2023. Data were entered directly into tablets using KoboToolbox software. The survey primarily targeted the head of household; if the head was unavailable, another knowledgeable adult household member was interviewed instead.

MMIS reported several challenges and limitations during data collection. For example, six PRS households living in Garden Camp were unavailable for in-person interviews due to temporary leave permits and were therefore interviewed by telephone. Enumerators also faced difficulties in locating ex-Gaza SSNP households, especially those

⁷ Information provided verbally by MMIS during 2023.

residing outside camps. As a result, and in agreement with UNRWA, the sampling plan was adjusted to focus on Jerash governorate, where ex-Gaza refugees are more concentrated. It is important to note that ex-Gazans in Jerash may differ systematically from those in other areas, such as Irbid, Zarqa and Amman, due differences in local labour markets (Kvittingen et al., 2019). This adjustment may affect the representativeness and generalisability of results for this group.

Additional challenges included discrepancies between UNRWA records and respondents' reports. Some PRJ and ex-Gaza households listed as receiving SSNP assistance stated they were not actually receiving such support. Similarly, some PRS respondents denied receiving aid from UNRWA, despite being listed as recipients. There were also cases where PRS households recorded as receiving 40 USD per person per month, insisted they only received 25 USD per person per month.⁸

Sample characteristics

The sample includes a diverse range of Palestinian refugee households in Jordan. Over 26 per cent of the households are Palestinian refugees from Syria (PRS), while 18 per cent are Jordanian nationals who receive regular assistance from UNRWA (PRJ SSNP). Approximately one-third of the sample consists of ex-Gaza households, of which 47 per cent benefit from monthly cash transfers from UNRWA (ex-Gaza SSNP). Additionally, 22 per cent are Palestinian refugees with Jordanian citizenship who do not receive assistance from UNRWA (PRJ non-SSNP households), and a small fraction (0.5 per cent) are households from Iraq (PRI).

Nearly half the sample (48.6 per cent, or 2,172 households) reside in refugee camps, with the remainder living outside camps. All camps except Talbieh are represented in the survey. Notably, Jerash camp and Baqa'a camp account for nearly half of the camp-based sample, with 29 and 20 per cent of all camp households interviewed, respectively. This reflects a significant over-sampling of households from Jerash camp, which houses only about 6 per cent of all camp households and is predominantly home to ex-Gazans — a minority of all Palestinian refugees in Jordan. Conversely, the proportion of households sampled from Baqa'a is below its share of the total camp population (29 per cent).⁹

The sample covers eight out of Jordan's 12 governorates. In order of sample size (with percentages in parentheses), they are: Zarqa (24.8 per cent), Amman (22.7 per cent), Jerash (18.0 per cent), Irbid (17.5 per cent), Balqa (15.5 per cent), Madaba (1.0 per cent), Karak (0.5 per cent), and Ajloun (0.0 per cent).

The demographic composition of the sample is slightly weighted towards females (51.1 per cent) compared to males (48.9 per cent). More than one-third of the 21,694 individuals in the sample (34.5 per cent) are under the age of 15, while 7.3 per cent are aged

⁸ Verbal and written information from MMIS without details.

⁹ The distribution of Palestinian refugees across various camps has been calculated based on data from a comprehensive survey of all camp households conducted in 2011 (Tiltne & Zhang, 2013:22-25).

60 or older. Table 1 presents the detailed gender and age distribution. Among household heads, 71 per cent are male and 29 per cent are female.

Table 1 Gender and age distribution of the sample.

Age groups	Males		Females		All	
	Individuals	Percentage	Individuals	Percentage	Individuals	Percentage
0-4	1,012	9.5	899	8.1	1,911	8.8
5-9	1,260	11.9	1,195	10.8	2,455	11.3
10-14	1,589	15.0	1,540	13.9	3,129	14.4
15-19	1,438	13.6	1,388	12.5	2,826	13.0
20-24	1,027	9.7	974	8.8	2,001	9.2
25-29	630	5.9	668	6.0	1,298	6.0
30-34	481	4.5	624	5.6	1,105	5.1
35-39	480	4.5	631	5.7	1,111	5.1
40-44	607	5.7	684	6.2	1,291	6.0
45-49	543	5.1	622	5.6	1,165	5.4
50-54	534	5.0	549	5.0	1,083	5.0
55-59	369	3.5	373	3.4	742	3.4
60-64	217	2.0	307	2.8	524	2.4
65-69	114	1.1	198	1.8	312	1.4
70-74	98	0.9	165	1.5	263	1.2
75-79	92	0.9	116	1.0	208	1.0
80+	116	1.1	154	1.4	270	1.2
Total	10,607	100.0	11,087	100.0	21,694	100.0

A sample not representative of all Palestinian refugees in Jordan

The descriptive statistics presented in this report is not representative of all Palestinian refugees in Jordan. The survey specifically targets households (families) that use UNRWA's services and have been in contact with the agency in recent years, for administrative purposes such as updating mobile numbers. As a result, the sample frame is comprehensive for PRS, PRI, PRJ SSNP, and ex-Gaza SSNP households, but is less representative of PRJ and ex-Gaza households not receiving SSNP assistance. Additionally, the use of quota sampling and other selection methods introduces further uncertainty regarding the representativeness of the survey sample.

Most camp residents tend to benefit from and maintain contact with UNRWA, while a much smaller proportion of those living farther from UNRWA's service points — primarily located in or near camps — engage with the agency. Consequently, the sample of outside-camp ex-Gaza and especially PRJ households not receiving cash assistance from UNRWA is likely less representative compared to other refugee groups and camp residents. Furthermore, since poverty is strong incentive for households to utilise UNRWA's free or heavily subsidised services, it is probable that households without updated administrative records are generally better off than those included in the survey's sample frame. In summary, the sample — particularly the outside-camp part of it — is biased toward the more vulnerable and poorest segments of the Palestinian refugee population.

This bias is confirmed by comparing the characteristics of Palestinian outside-camp refugees in this survey with statistics from a representative 2012 survey (Tiltne &

Zhang, 2013).¹⁰ For example, in 2012, 30 per cent of all individuals aged 25 and above living outside camp had achieved post-secondary education (Tiltnes & Zhang, 2013:127, Table 5.1), which is twice the proportion found in the current survey (see, Chapter 7). In 2012, 1 per cent of all outside-camp households lived in villas, indicating a presence of wealthier households, whereas this survey identified just one such case. Furthermore, in 2012, 13 per cent of outside-camp households lived in small dwellings with just one or two rooms (Tiltnes & Zang, 2013: Table 3.6), compared to 35 per cent in 2023. Finally, the 2012 survey reported a mean income 40 per cent higher outside than inside camps, and a median income 28 per cent higher;¹¹ in contrast, the current survey finds only a 10 per cent mean income gap and a mere 3 per cent median gap.

Presentation of results

All results presented from Chapter 2 onwards are calculated using weighted data. Graph and table captions indicate the total number of observations included (denoted as 'n'). Additionally, tables provide the unweighted number of observations for each group being compared. In these tables, a cell with a zero ('0') indicates less than 0.5 per cent but at least one observation, while an 'empty cell', marked by a dash ('-'), signifies that there were no observations for that group.

1.5 Five Case Studies

As part of the study, the Norwegian Refugee Council (NRC) contributed a qualitative component through a series of semi-structured interviews with selected vulnerable Palestinian refugees from diverse backgrounds. These interviews were designed to highlight the nuanced, complex, and unique aspects of everyday life that are often obscured by quantitative statistics. By including these case studies, the report adds depth and context to the statistical findings, illustrating the lived realities behind the numbers and revealing the diversity of experiences among refugees. Selected quotes from these interviews are included in the report, with the full case studies available in Annex 1.

¹⁰ The sample of the 2012 outside-camp survey, comprising 3,478 Palestinian refugee households, was limited to the governorates of Amman, Zarqa, and Irbid, which together house 75 per cent of Jordan's population (DoS 2024: Table 2.2).

¹¹ The substantial disparity between camp and non-camp households is illustrated by Figure 7.3 in Tiltnes & Zhang (2013: 235). However, the figures presented here are our own calculations using the 2012 dataset for this report.

2 Profile of the Refugee Groups

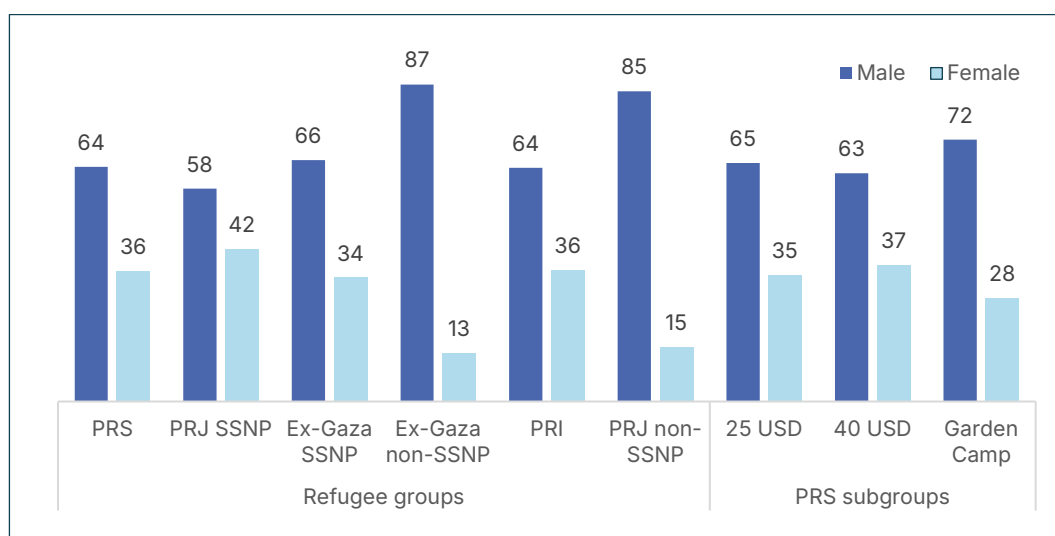
This chapter begins by outlining the main demographic characteristics of the various Palestinian refugee groups included in the survey. It then provides an overview of the identification documents held by these groups.

2.1 Demography

Gender of household head

Eighty-one per cent of the household heads in the survey sample are men. Male-headed households are most common among Palestinian refugees in Jordanian households that do not receive support from UNRWA. In contrast, female-headed households are more frequently found among those receiving cash assistance from the agency (Figure 3). At the national level, 86 per cent of urban households and 85 per cent of rural households are headed by men (DoS & ICF, 2024), which is comparable to the survey results for households not receiving cash transfers from UNRWA: 85 per cent of PRJ non-SSNP households are male-headed, and 87 per cent of ex-Gaza non-SSNP households are. The higher proportion of female-headed households among those receiving cash assistance is expected, as the absence of an employable man is a key eligibility criterion for such support.

Figure 3 Gender of household heads, by refugee groups. Percentages (n=4,471).



Age of household head

Palestinian refugee households from Syria tend to have significantly younger household heads compared to other groups — on average, about 10 years younger (Table 2). For instance, 20 per cent of PRS household heads are under the age of 30, whereas this is true for only 5-10 per cent of household heads in the other five main groups. The trend is even more pronounced in Garden Camp, where as many as 37 per cent of PRS household heads are below 30 years of age.

Table 2 Age of household heads, by refugee groups. Percentage and mean (n=4,468).

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non- SSNP	PRI	PRJ non- SSNP	25 USD	40 USD	Garden Camp	
18-29	20	5	8	10	5	6	21	18	37	7
30-39	33	12	18	22	15	15	33	33	20	17
40-49	24	33	31	26	9	24	23	25	31	25
50-59	16	25	22	24	54	31	16	15	7	29
60-69	5	12	11	9	17	13	5	5	4	12
70+	2	13	9	8	-	10	1	4	0	10
Total	100	100	100	100	100	100	100	100	100	100
Mean	40.5	51.3	48.2	46.8	51.1	50.8	40.2	41.0	36.0	50.0
N	1,187	804	700	779	23	975	609	578	111	4,468

Civil status of household head

Overall, 78 per cent of household heads are married (Figure 4). The proportion of married heads is notably lower among Jordanian nationals and ex-Gazans living in households that receive support from UNRWA (59 per cent and 66 per cent, respectively), as well as among households originating from Iraq (63 per cent) and among PRS households residing in Garden Camp (67 per cent). On the other hand, the percentage of widowed heads is particularly high among households identified by UNRWA as having Jordanian nationality, those from Gaza, and Palestinian refugees from Iraq (Table 3). In total, 13 per cent of household heads are widowed, 5 per cent are divorced or separated, 1 per cent have been abandoned by their spouses, and only 3 per cent are single and have never been married.

Figure 4 Currently married household heads, by refugee groups. Percentages (n=4,471).

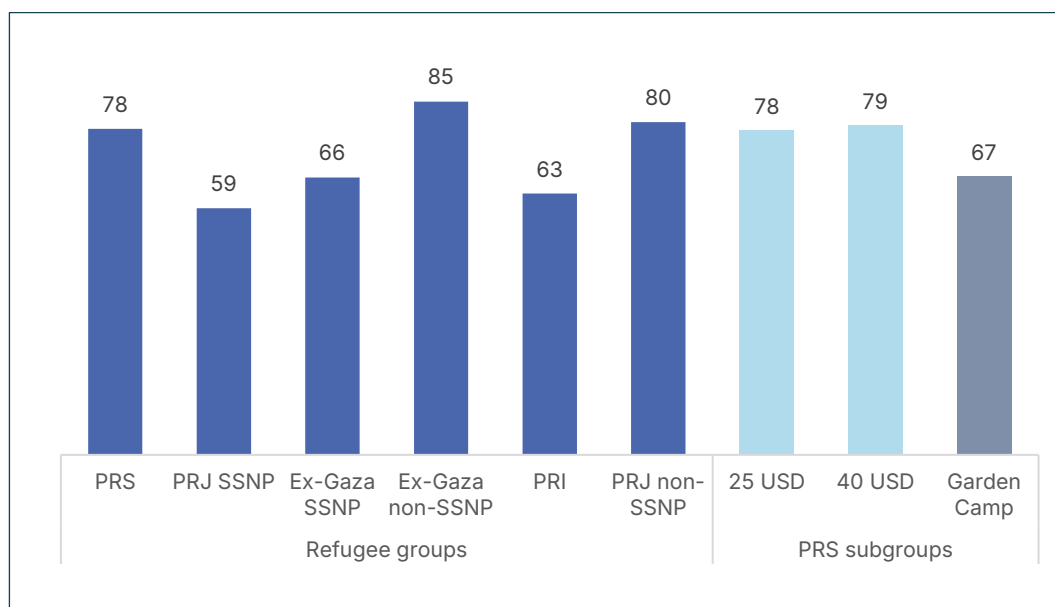


Table 3 Marital status of household heads, by refugee groups. Percentages (n=4,471).

	Refugee groups						PRS subgroups			All
	Ex-Gaza					PRJ, non- SSNP	25 USD	40 USD	Garden Camp	
	PRJ SSNP	Ex-Gaza SSNP	non- SSNP	PRI						
Currently married	78	59	66	85	63	80	78	79	67	78
Widowed	10	26	18	8	29	12	9	11	6	13
Divorced	7	8	8	3	-	3	9	3	4	4
Separated	2	1	2	0	-	0	2	3	7	1
Abandoned	2	2	2	1	5	1	2	2	10	1
Single, never married	2	5	4	2	4	3	1	2	6	3
Total	100	100	100	100	100	100	100	100	100	100
n	1,189	804	701	779	23	975	611	578	111	4,471

Civil status also varies significantly with the gender of the household head (Table 4). Ninety-two per cent of male household heads are married, compared to just 19 per cent of female heads. In contrast, 57 per cent of female household heads are widowed and 18 per cent are divorced, separated, or abandoned, compared to only 3 per cent and 2 per cent, respectively, among male household heads. This pattern is consistent across all Palestinian refugee groups, with one exception: among PRS households, 47 per cent of female heads are married — a significantly higher proportion — while 26 per cent are widowed, a lower proportion. This difference is likely due to the younger demographic profile of Palestinian refugees from Syria. Additionally, 1 per cent of households have a married member younger than 18 years of age.

Table 4 Marital status of household heads, by gender of household head. Percentages (n=4,471).

	Male	Female	All
Currently married	92	19	78
Widowed	3	57	13
Divorced	2	11	4
Separated	0	2	1
Abandoned	0	5	1
Single, never married	2	6	3
Total	100	100	100
n	3,176	1,295	4,471

Polygynous marriage

Three per cent of male household heads (95 cases) reported having more than one wife, and 6 per cent of married female heads (34 cases) indicated that their husbands had more than one wife.¹² In 75 per cent of the former cases and 95 per cent of the latter, only one of the wives resided in the surveyed household.

Gender and age composition

Overall, the Palestinian refugee households in the dataset have an equal number of male and female members. This is a slight deviation from the sample frame, which comprised 52 per cent females and 48 per cent males. As illustrated by the population pyramids in Figure 5 and Figure 6, the survey sample contains a lower proportion of young

¹² For comparison, a national survey from 2017-18 found that 4 per cent of currently married women aged 15 to 49 reported their husbands as having more than one wife, and 1 per cent of currently married men said that they had more than one wife (DoS & ICF, 2019). The prevalence of polygynous marriage increases with age and decreases with higher educational attainment.

adults and young children compared to the sample frame. The higher number of older men in the sample frame (Figure 6) is attributed to unreported deaths.¹³

Figure 5 Population pyramid of the sample (n=21,694). Gender and age distribution. The lighter colour on the left side of the graph represents females; the darker colour to the right represents males.

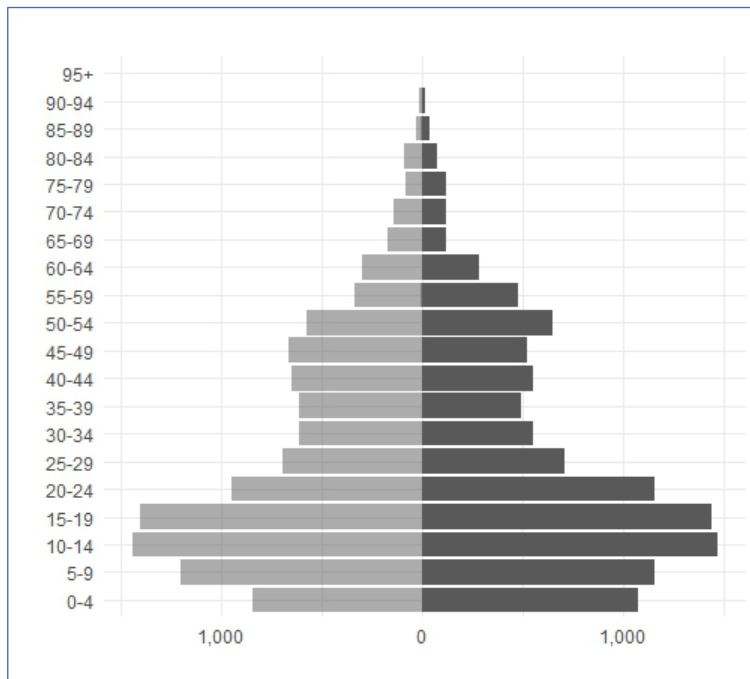
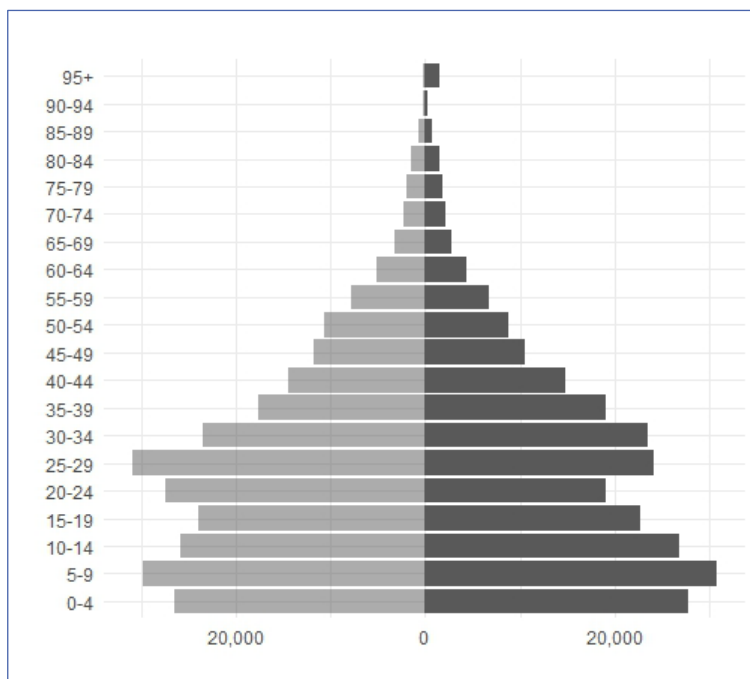


Figure 6 Population pyramid of the sample frame (n=515,128). Gender and age distribution. The lighter colour on the left side of the graph represents females; the darker colour to the right represents males.

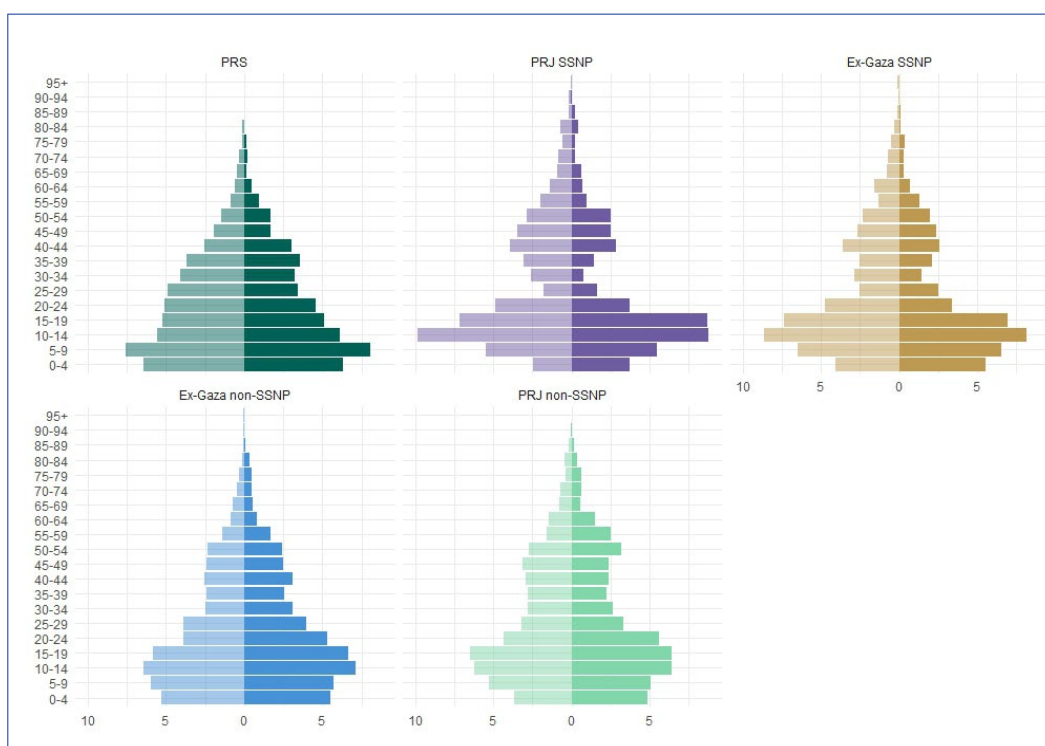


¹³ Information obtained from UNRWA, 20 November 2024.

Figure 7 presents population pyramids for the five main Palestinian refugee groups. These show that Palestinian refugees from Syria (PRS) are younger: the base of the pyramid is significantly wider than for the other groups, and it narrows more sharply at the top. This suggests that older generations were less likely than younger ones to undertake the journey from Syria and the sometimes-illegal entry into Jordan.

The population pyramids for PRJ and ex-Gaza refugees who qualify for UNRWA cash assistance through the SSN Programme are distinct in that they lack young adults. This is often because the lack of a (male) primary income-earner is a key qualification criterion for such assistance. However, even among non-SSNP PRJ and ex-Gaza populations, there are fewer young adults compared to the PRS group.

Figure 7 Population pyramids for 5 Palestinian refugee groups in the sample (n=21,694). Weighted data. Percentage of each population by 5-year age groups. The lighter colour on the left side represents females; the darker colour to the right represents males.



Demographically, 11 per cent of all refugees are aged five or younger, 41 per cent are children below 18, while 7 per cent of all household members are aged 60 and above (Table 5). The median age for most refugee groups is close to the overall median age of 21. However, the two small refugee groups in the table differ: PRJs tend to be older, with a median age of 28 and a mean age of 30.9, and only 23 per cent are younger than 18. In contrast, PRS residing in Garden Camp stand are much younger, with a median age of 18 and a mean age of 21.9; and 53 per cent of the population in Garden Camp are children under 18. The PRS group is generally younger than the other refugee groups, primarily because a lower share is aged 50 and above. On average, PRJ households tend to be older than ex-Gaza households.

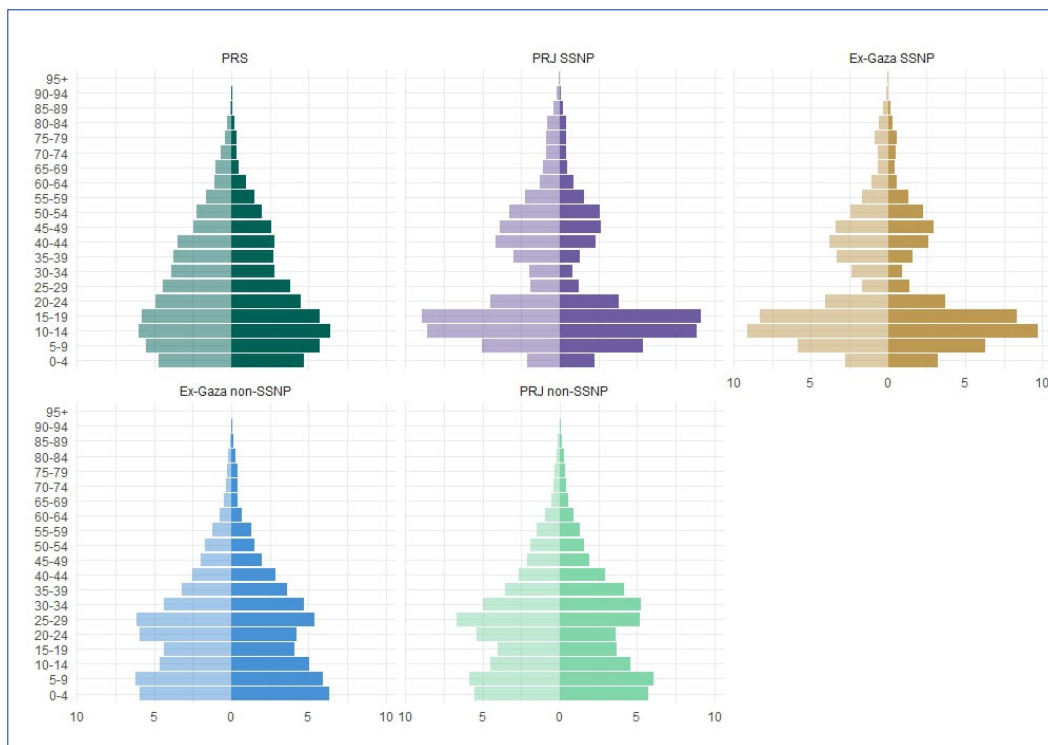
Table 5 Population groups by age groups. Percentage of individuals (n=21,694).

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non- SSNP	25 USD	40 USD	Garden Camp	
0-5	18	8	13	14	5	11	17	18	21	11
6-12	18	19	19	17	8	16	17	20	22	16
13-17	10	19	17	13	10	14	10	10	10	14
18-29	22	17	18	22	29	21	23	20	23	21
30-39	15	8	9	11	16	10	14	16	9	10
40-49	9	13	11	10	6	11	9	9	12	11
50-59	5	8	7	8	20	10	5	4	2	9
60+	3	7	6	5	5	8	3	3	1	7
Total	100	100	100	100	100	100	100	100	100	100
Mean	25.2	29.3	26.0	25.3	30.9	28.0	25.4	25.1	21.9	26.7
Median	20	21	19	20	28	22	21	20	18	21
n	5,505	3,717	3,620	4,011	104	4,737	2,918	2,587	475	21,694

The sample compared

A comparison of the population pyramids for the interviewed households (Figure 7) and the sample frame (Figure 8) shows a strong resemblance — the shapes of the pyramids are largely similar. This suggests that the survey sample is representative of the sample frame in terms of gender and age distribution. The main difference is a broader base for PRS in the survey sample compared to the sample frame, which may somewhat exaggerate the younger age profile of the PRS group relative to other refugee groups. However, as previously noted, this is primarily due to the lower proportion of elderly individuals among PRS.

Figure 8 Population pyramids for 5 Palestinian refugee groups in the sample frame (n=515,128). Percentage of each population by 5-year age groups. The lighter colour on the left side represents females; the darker colour to the right represents males.



Unlike some SSNP households, the classification ex-Gaza and particularly non-SSNP PRJ households is not influenced by household composition. As a result, the gender and age composition of these groups align more closely with national demographic patterns. According to the most recent Jordan Population and Family Health Survey (2023), the national gender distribution is fifty-fifty, which matches the survey sample. The survey also reports that 33 per cent of the Jordanian population is below age 15, that 63 per cent is aged 15-64, and that just 4 per cent is 65 or older (DoS & ICF, 2024: 12). These figures are comparable to those for PRJ non-SSNP households in the survey (Table 6). However, the ex-Gaza population not receiving poverty assistance from UNRWA — as well as other refugee groups except those from Iraq — have a higher share of individuals below the age of 15.

Table 6 Age composition of the sample. Refugee groups in the survey (n=21,694) compared to national data.

	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	All in survey	All, Jordan*
0-14	40	36	39	36	16	32	33	33
15-64	58	59	57	60	82	64	62	63
65+	2	5	4	4	1	5	5	4
Total	100	100	100	100	100	100	100	100

* Source: DoS & ICF, 2024: 12.

Household size

Over time, Palestinian refugee households in Jordan have become smaller, reflecting declining fertility rates and a shift from three-generation households to nuclear family structures (Tiltne and Zhang, 2013). This trend mirrors developments in Jordan's general population, where the average household size has decreased from 6.9 in 1990 to 4.8 in 2023. (DoS & ICF, 2024: 12). The survey data confirm this pattern among Palestinian refugees.

Household size varies across different Palestinian refugee groups (Figure 9). Consistent with previous survey findings (Kvittingen et al., 2019), ex-Gaza households are the largest, with a mean of 5.2 persons, compared to 4.9 among Palestinian refugees who are Jordanian citizens. Palestinian refugees from Syria and those from Iraq report the smallest household sizes, at 4.6 and 4.4, respectively — both below the national average of 4.8. For PRS households, the smaller size is partly explained by the lower presence of older people, making larger three-generation households less common. Additionally, many PRS households left members behind or experienced family separation during their escape from Syria (UNRWA, 2024). The average household size is particularly small (4.0) for PRS residing in Garden Camp.

Nearly one in five ex-Gaza households enrolled in UNRWA's SSN Programme have eight members or more, while only one in twenty households in Garden Camp are that large. Garden Camp has an exceptionally high number of one-person households (Table 7).

Consistent with earlier surveys (Tiltne & Zhang, 2013), households residing inside refugee camps are, on average, larger than those living outside camp, with a mean of 5.0 compared to 4.9. Household size is especially high in Jerash camp (5.4), and remains elevated in Baqa'a camp as well (5.1).

Figure 9 Average household size, by refugee groups (n=4,471).

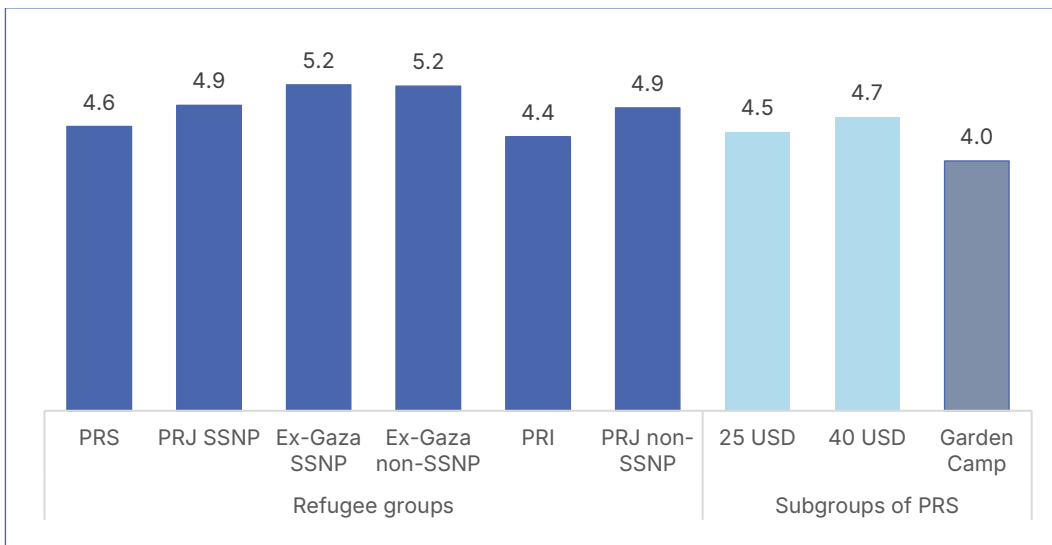
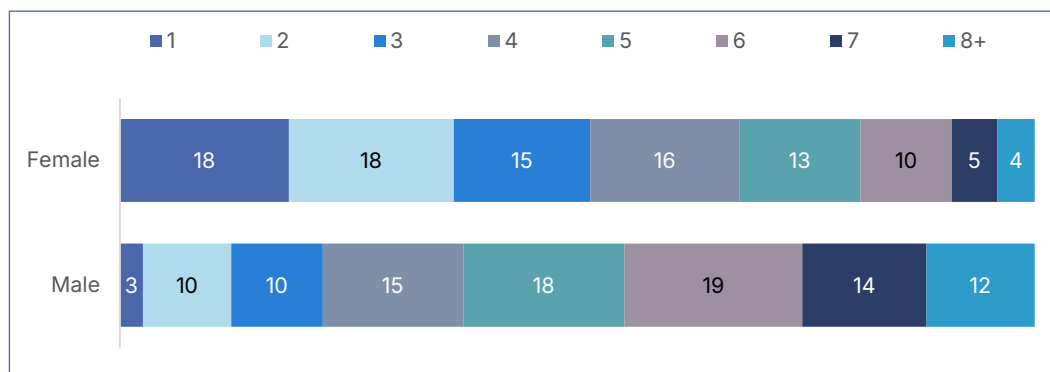


Table 7 Household size, by refugee groups. Percentages (n=4,471).

	Refugee groups						PRS subgroups			All
	PRS	PRJ, SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
1	7	8	7	4	-	5	6	8	19	5
2	10	11	10	10	5	11	11	9	14	11
3	13	10	10	11	23	11	14	13	13	11
4	18	15	13	13	37	16	18	18	10	16
5	19	14	12	18	9	17	21	16	15	17
6	19	15	17	17	16	18	20	17	10	18
7	8	14	13	13	10	12	7	9	13	12
8+	6	12	18	14	-	10	4	10	5	10
Total	100	100	100	100	100	100	100	100	100	100
Mean	4.55	4.89	5.22	5.2	4.39	4.85	4.46	4.7	4	4.88
n	1,189	804	701	779	23	975	611	578	111	4,471

Furthermore, household size varies significantly according to the gender of the household head. For example, only 19 per cent of female-headed households include six or more members, whereas 45 per cent of male-headed households — more than twice as many — have at least six members (Figure 10). Additionally, 18 per cent of households with female heads comprise only one person, compared to just 3 per cent of male-headed households. On average, female-headed households have 3.6 members, while male-headed households average 5.2 members. The median household size is 3 for female-headed households and 5 for male-headed households. This gap is largely explained by the absence of a husband in many households headed by women, often due to widowhood, divorce, or abandonment.

Figure 10 Household size, by gender of household heads. Percentage of households (n=4,471).



Household composition

Thirty per cent of the households have at least one child under the age of five, while 69 per cent have at least one child under 18 (Table 8). Eleven per cent of households have five or more children. PRS households are more likely than other groups to include children, with 44 per cent having at least one child under five, compared to the overall average of 30 per cent. PRJ households less frequently have children.

Two per cent of all households include a separated or unaccompanied minor — children who have been separated from both parents and are cared for by a relative or non-relative other than the person(s) who by custom or law is responsible for the child (UNRWA, n.d.-2:9).

Twenty-seven per cent of the households have at least one member aged 60 or older, and 9 per cent have at least two persons in that age group, though more than two is rare (Table 8). The prevalence of older members is highest in PRJ households. PRS households are significantly less likely to include individuals over 60, with only 10 per cent compared to nearly 30 per cent in PRJ households. Seven per cent of households are composed solely of members aged 60 and above: nearly half of these (46 per cent) are single-person households, while the rest, with one exception, consists of two people.

Table 8 Demographic characteristics of households, by refugee groups. Percentages (n=4,471).

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex- Gaza SSNP	Ex-Gaza non- SSNP	PRI	PRJ non- SSNP	25 USD	40 USD	Garden Camp	
Children < 5	44	23	35	39	19	29	44	44	46	30
1	31	17	21	23	19	18	33	28	29	19
2+	13	7	13	15		11	11	16	17	11
Children < 18	78	70	75	74	44	68	79	76	69	69
1	14	14	12	15	16	15	15	13	12	15
2	26	12	17	15	11	16	30	19	16	16
3	17	14	12	17	4	17	15	21	14	17
4	14	12	13	13	10	10	16	12	15	11
5	4	12	10	9	3	6	2	7	6	7
6+	3	6	10	5		4	1	5	6	4
Adults 60+	10	29	25	22	21	28	9	11	4	27
1	8	22	19	15	19	18	7	9	4	18
2+	2	7	6	6	3	10	2	2		9
Individuals < 5 and 60+	2	2	4	3	3	2	2	2	2	2
n	1,189	804	701	779	23	975	611	578	111	4,471

There is no significant difference between camp and non-camp households regarding these variables. Nine per cent of households have only one member aged 18 or older (with one rare case where the only household member is a minor). This is more common among households receiving assistance from UNRWA: 14 per cent for PRS; 18 per cent for PRJ SSNP; and 15 per cent for ex-Gaza SSNP households.

The data do not allow for precise calculation of the prevalence of extended and three-generation households. However, a potential indicator of the latter — though likely an underestimate — is the presence of both children under five and adults over 59 in the same household. As shown in Table 8, only 2 per cent of households fall into this category. For comparison, a decade ago, 6 per cent of all refugee camp households were three-generation households (Tiltne & Zhang, 2013).

A high household dependency ratio indicates a great economic burden from children and elderly members who are assumed to be economically inactive. Following the VAF methodology (see next chapter), the dependency ratio is calculated by dividing the total number of children below the age of 18 and adults aged 60 and above by the number of adults aged 18 to 59.¹⁴ However, individuals aged 18 to 59 living with disabilities or significant health challenges were not considered dependents, as the survey did not collect individual health data. As a result, the reported vulnerability due to dependency is likely underestimated. Table 9 shows that households with a dependency ratio higher than 1.8 — indicating severe vulnerability according to VAF terms — are more common among both citizen and non-citizen Jordanian refugee households receiving assistance from UNRWA, as support burden is considered when determining eligibility for assistance.

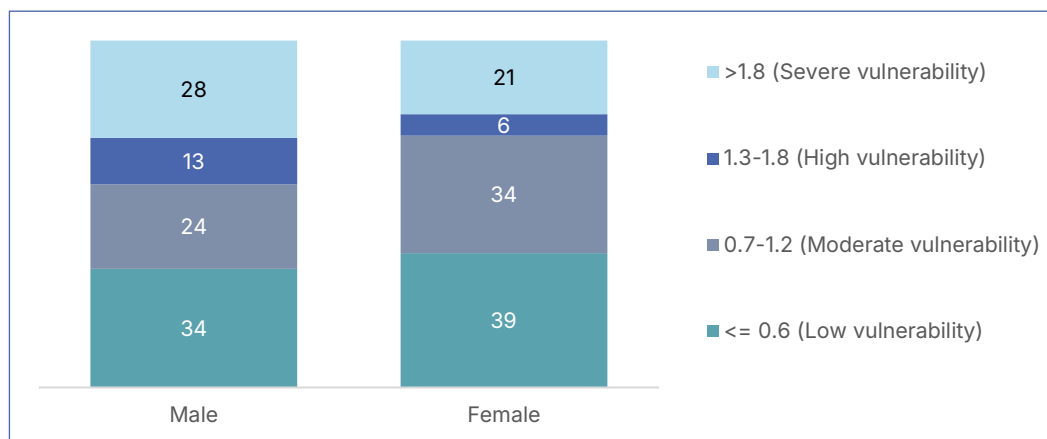
Table 9 Dependency ratio, by refugee groups. Percentage of households (n=4,471).

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
>1.8 (Severe vulnerability)	23	33	35	26	8	26	22	23	30	27
1.3-1.8 (High vulnerability)	14	11	11	15	11	12	14	15	12	12
0.7-1.2 (Moderate vulnerability)	29	27	28	22	15	26	28	29	19	26
<= 0.6 (Low vulnerability)	35	29	27	36	66	36	36	32	40	35
Total	100	100	100	100	100	100	100	100	100	100
n	1,189	804	701	779	23	975	611	578	111	4,471

The support burden and VAF vulnerability is lower among female-headed than male-headed households (Figure 11). While 41 per cent of male-headed households are highly or severely vulnerable (dependency ratio of 1.3 or higher), only 27 per cent of female-headed households fall into this category. This discrepancy is explained by the significantly larger household size of male-headed households compared to female-headed households.

¹⁴ It is more common to classify people aged 15 to 64 as the working population and those younger than 15 and older than 64 as dependents. Using this classification, the age dependency ratio for Jordan has seen a steady decline since the early 1970s. See [the Global Economy website](#).

Figure 11 Dependency ratio, by gender of household heads. Percentage of households (n=4,471).



2.2 Identification Documents

Identification documents play a crucial role in determining the rights and access to essential services for Palestinian refugees in Jordan. These documents affect not only freedom of movement within the country and the ability to travel abroad, but also access to the labour market and public services. Despite decades of residency, Jordanian authorities often treat ex-Gazans as foreigners, which limits their access to public services, government cash assistance (such as the National Aid Fund), employment opportunities in numerous professions, the housing market, and public universities. Additionally, they face higher costs for obtaining identification documents and work permits, as well as higher fees for public health services, especially for specialist care. Palestinian refugees from Syria who lack Jordanian nationality encounter similar challenges.

The survey provides a partial overview of access to identification documents, focusing on household heads (Table 10) and their spouses (Table 11). Most household heads and spouses registered by UNRWA as belonging to families with a national ID number — indicating Jordanian citizenship — do possess such documentation. However, the proportion is slightly lower among those receiving cash assistance from UNRWA (95 per cent for household heads and 93 per cent for spouses). This suggests that individuals lacking a valid national ID are sometimes prioritised for assistance due to their increased vulnerability.

Among ex-Gaza household heads, 40 per cent hold a Jordanian temporary passport, while approximately 54 per cent have a Gaza Strip card (or temporary residency card) issued by Jordanian authorities. This card is mandatory for all ex-Gazans aged 16 and above as proof of legal residence. A slightly lower proportion of spouses of ex-Gaza household heads possess these documents. Notably, 29 per cent of ex-Gaza spouses in SSNP households and 41 per cent in non-SSNP households are Jordanian citizens with a national ID number, compared to only 1-2 per cent of household heads.

The temporary passport, while primarily a travel document, has been widely used for everyday transactions, such as registering in schools, opening bank accounts, and purchasing property. Over time, the Gaza Strip card has become the main proof of identity and legal residence, partly due to stricter enforcement and lower costs compared to

temporary passports (Frost, 2024; Al Hussein & Kvittingen, 2024; UNRWA, 2024).¹⁵ Some ex-Gazans also possess documentation confirming that their mother is a Jordanian citizen, which in principle grants certain rights to their children, such as access to public education and healthcare, employment in citizen-designated professions, and property ownership. However, these rights are not always systematically enforced (Frost, 2024). Additionally, some individuals hold travel documents or identity papers issued by other countries, most commonly Egypt or the Palestinian Authority.

Table 10 Official identification document(s) of household heads, by refugee groups. Percentages (n=4,458).

	Refugee groups						PRS subgroups			All
	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non- SSNP	PRI	PRJ non- SSNP	25 USD	40 USD	Garden Camp		
Jordanian document with a national number	82	95	2	1	38	98	90	69	2	85
Jordanian temporary passport	2	1	43	40	4	1	1	3	2	6
Card stating child of a Jordanian mother	0	-	1	1	-	0	-	0	-	0
Gaza Strip card issued by the Min. of Interior, Civil Status Dep.	1	3	51	55	-	1	1	1	2	7
Another Jordanian document	5	8	0	2	10	9	5	5	25	8
Travel document from the PA, Lebanon, Iraq, Egypt, or Syria	13	0	4	4	54	0	7	22	53	1
Other nationality	1	0	0	0	9	0	0	2	6	0
No document	1	-	0	0	-	0	0	2	12	0
Total	100	100	100	100	100	100	100	100	100	100
n	1,185	804	701	779	23	966	611	574	107	4,458

Note: Some individuals possess two or more documents, resulting in a 'true' total that exceeds 100 per cent.

Table 11 Official identification document(s) of spouses of household heads, by refugee groups. Percentages (n=2,892).

	Refugee groups						PRS subgroups			All
	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non- SSNP	PRI	PRJ non- SSNP	25 USD	40 USD	Garden Camp		
Jordanian document with a national number	63	93	29	41	83	95	68	56	19	87
Jordanian temporary passport	2	2	25	18	-	1	2	2	4	4
Card stating child of a Jordanian mother	-	0	2	1	-	0	-	-	-	0
Gaza Strip card issued by the Min. of Interior, Civil Status Dep.	1	4	38	33	-	2	1	1	4	6
Another Jordanian document	2	2	1	3	-	1	2	2	22	2
Travel document from the PA, Lebanon, Iraq, Egypt, or Syria	25	2	6	6	8	1	21	30	30	3
Other nationality	9	-	0	2	8	0	9	9	22	1
No document	0	-	-	-	-	0	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100
n	760	429	426	577	14	686	418	342	57	2,892

Note: Some individuals possess two or more documents, resulting in a 'true' total that exceeds 100 per cent.

For PRS households, 82 per cent of household heads and 63 per cent of spouses are Jordanian citizens with a national number. This proportion is somewhat higher among the 25 USD PRS households than the 40 USD group, suggesting that intermarriage between Palestinian refugees from Jordan and Syria is common, and that familial ties

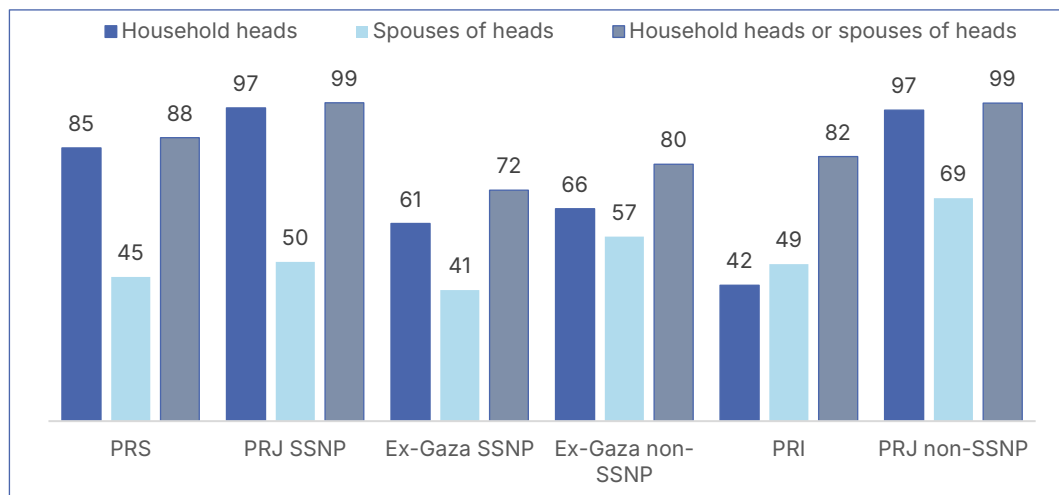
¹⁵ While the initial issuance of a temporary passport, valid for two years, costs 100 JD, it can later be renewed with a five-year duration at a cost of 200 JD. In contrast, the Gaza Strip card costs just 2 JD, but must be renewed yearly. The cost of a passport for Jordanian citizens is lower and the process of obtaining it is easier and faster (Al Hussein & Kvittingen, 2024; UNRWA, 2024).

influenced the choice of Jordan as a destination during displacement (UNRWA, 2017).¹⁶ A higher proportion of PRS household heads and spouses, compared to other groups (except PRI), hold travel documents from another country. One per cent of PRS household heads lack any form of ID document, which is rare in other groups. Some PRS may have lost their documents during flight, entered Jordan illegally, or had their Jordanian nationality revoked. In Garden Camp, 12 per cent of PRS heads lack any ID document (UNRWA, 2017), often due to irregular entry or lack of proper documentation.

According to the survey, 98 per cent of all household heads have some form of Jordanian document, and 93 per cent have a valid one. For spouses, 68 per cent have any Jordanian ID document, and 65 per cent have a valid one. Nearly all PRJs with a national number report valid documents, with only 1 per cent having expired, lost, or destroyed documents. The validity of Jordanian ID documents is high across all groups (97-100 per cent). Most Gaza Strip cards are valid (94 per cent for heads, 87 per cent for spouses), but Jordanian temporary passports are often expired (66 per cent for heads, 78 per cent for spouses). Four in five travel documents from neighbouring countries are valid.

As mentioned, in 93 per cent of surveyed households, the head has a valid Jordanian ID document, and in 65 per cent of households the spouse has as well. Overall, 96 per cent of the households have at least one adult with a valid Jordanian ID document. Variation across refugee groups is displayed in Figure 12. Ex-Gaza and Iraqi households most often lack a head or spouse with a valid Jordanian document, while nearly all PRJ households (99 per cent) report such documentation.

Figure 12 Any form of valid Jordanian ID document among household heads and spouses of household heads. Percentages (n=4,471).



¹⁶ In 2021, there were approximately 27,700 PRS in Lebanon. Thousands of others have fled from Syria to Turkey and have reached destinations in Europe and elsewhere. About 40 per cent of the Palestinian population in Syria have been displaced since the eruption of the civil war in 2011 (UNRWA, 2021; Rollins, 2021).

Syrian nationals in PRS households can register with both the UNHCR and the Jordanian government, enabling access to services and assistance provided to registered Syrian refugees by the UNHCR, the government, and international NGOs (Richards, 2018).¹⁷

The absence of Jordanian nationality presents significant practical obstacles for refugees, often resulting in higher costs for essential services and creating uncertainty and anxiety regarding their rights. This is illustrated by the experience of a Palestinian refugee from Iraq, married to a Jordanian woman. Although he possesses a Palestinian passport — renewed at the Palestinian embassy seven years prior — he notes that it “only serves as proof of identity and cannot be used for travel”. He further describes encountering “numerous difficulties when dealing with government departments due to the lack of legal documentation”. Regarding the education of their three daughters, he explains:

All our daughters are [now] enrolled in nearby government schools. At first, we faced problems getting them admitted. Thankfully, a relative of my wife helped us secure permission for enrolment. The option of UNRWA schools is not feasible because they are too far and the transportation costs are too high. One of our daughters had difficulties in school, and her teacher advised us to get support for her learning. We could not afford this, but she has been improving little by little.

Now we face a new problem. The school told our oldest daughter, Leena,¹⁸ that an ID is required to take the *Tawjihi* exams,¹⁹ and we are worried that she may not graduate from secondary school.

It is understandable that the prospect of being unable to complete secondary education and pursue higher studies is a source of considerable stress for both the girl and her parents. Similar challenges are widely documented in reports from national and international NGOs, as well as in academic and research literature — not only in the context of education, but also in relation to health, housing, and employment. Fortunately, in this particular case, a solution appears possible: the daughters in this family should be eligible for the ‘privilege card for descendants of Jordanian mothers married to non-Jordanian fathers’, which (in principle) would enable the young woman to overcome these barriers and graduate from secondary school.

In summary, identification documents are a key determinant of Palestinian refugees’ rights and access to services in Jordan. The absence of valid documentation, especially among ex-Gazans and PRS, increases vulnerability and limits opportunities for education, employment, and healthcare. While most PRJ households possess valid

¹⁷ In 2023, UNHCR provided cash assistance to more than 317,000 refugees (UNHCR, 2024a).

¹⁸ For the sake of anonymity, the name has been altered.

¹⁹ *Tawjihi* is the general exam that concludes secondary education. Only those who pass the exam with good marks may proceed to university.

documents, ex-Gaza and PRS households face greater challenges, highlighting the need for continued efforts to address legal and administrative barriers.

2.3 Conclusion

The demographic profile of the Palestinian refugee population in Jordan generally reflects broader national trends, characterized by a decline in multi-generational households, a rise in nuclear family structures, and smaller average household sizes. Nevertheless, notable differences exist among the various groups of Palestinian refugees. Ex-Gaza households are typically somewhat larger than those of citizen Palestinian refugees, and households located within camps tend to be larger on average than those outside camps. The PRS population is notably younger, largely due to the absence of elderly individuals. In contrast, PRJ and ex-Gaza households receiving UNRWA cash assistance are distinguished by a lack of young adults, primarily because eligibility for this assistance often requires the absence of a primary income-earner.

Approximately four out of five household heads are men, while one out of five are women. Most household heads are married. However, civil status varies significantly by gender: 92 per cent of male household heads are married, compared to just 19 per cent of female household heads. Instead, 57 per cent of female household heads are widowed, and 18 per cent are divorced, separated, or abandoned. In contrast, only 3 per cent and 2 per cent of male household heads fall into these respective categories.

Ex-Gazans and PRS without national ID numbers face limited entitlements compared to Palestinian refugees who possess such documentation. For example, they are ineligible for public services, including cash assistance from NAF, and have limited employment opportunities in many professions. Additionally, they encounter challenges in entering the housing market and enrolling in public universities, and they pay higher fees for identification documents and work permits than Jordanian citizens. These groups also incur greater costs for public health services, particularly for specialist care, placing them at a further disadvantage compared to nationals.

The lack of citizenship renders many ex-Gaza and PRS households particularly vulnerable. Among ex-Gaza households, only 1.5 per cent of household heads are Jordanian citizens, while 39 per cent of their spouses hold citizenship — these are women married to non-citizen ex-Gaza men. In principle, this grants their children more rights than those born to non-citizen mothers. However, the regulations that bestow rights to children of Jordanian mothers married to foreigners are not always practiced as intended. In PRS households, 82 per cent of household heads and 63 per cent of their spouses are Jordanian citizens, implying that a significant portion of PRS households have members with more rights than those in ex-Gaza households.

3 VAF in this Report

The chapter describes the Vulnerability Assessment Framework (VAF) indicators used in this report.

3.1 Background and Objective

The VAF socio-economic surveys have been conducted biannually in Jordan since in 2014. This initiative was launched to track the living conditions of Syrian refugees over time, initially focusing on those living among the host population — primarily in urban settings — but later expanding to include refugee camps. VAF is a collaborative effort developed with the involvement of donors, UN agencies, and international NGOs operating in Jordan, and is led by UNHCR, with support from the World Bank.

The VAF surveys enable the creation of aggregate or composite 'VAF indicators' and 'VAF scores' based on individual survey questions (referred to as atomic indicators in the VAF terminology). These scores categorize people as having low, moderate, high, or severe vulnerability. This information has been used to monitor Syrian refugees and other population groups. Additionally, the VAF indicators serve as a tool for agencies to target assistance more effectively. More broadly, the VAF has played an important role in the development of evidence-based programming and policy recommendations (Turner, 2023; UNHCR, 2024b).

As the Syrian refugee crisis has continued, the information needs of UNHCR and its partner organisations have evolved, and the VAF surveys have been adapted accordingly. In the most recent round of surveys (one inside and one outside the camps for Syrians), UNHCR received support from the World Bank and the World Food Program (WFP) to revise the VAF instrument. Furthermore, UNHCR has expanded the survey's scope beyond Syrian refugees to include refugees from countries such as Iraq and Sudan. However, Palestinian refugees are excluded from UNHCR's VAF surveys, as they fall under the responsibility of UNRWA (UNHCR, 2024b).

It is not only UNHCR, but also organisations such as UNICEF and Care, that have conducted vulnerability assessments in line with the VAF methodology (Turner, 2023). In its 2023 assessment of Palestinian refugees, UNRWA aimed to apply the same approach.

3.2 The VAF Indicators

The report uses eight VAF indicators to assess various aspects of living conditions and vulnerabilities. This section provides a concise overview of how these indicators are constructed, including the underlying factors and variables involved in their calculation. It also explains how the VAF indicators were presented to UNRWA, the consultants who conducted the 2023 survey, and the report's authors. Where relevant, the section highlights differences between the data and methodology used in this report and those of the UNHCR framework. Further details on the indicators and their application can be found in Annex 5.

Before turning to each VAF indicator individually, it is helpful to outline the general process for constructing them and determining the final score. The process involves three main steps:

1. Scoring atomic indicators: Each atomic indicator is assessed for vulnerability.
2. Aggregating scores: One or more atomic indicators are either averaged, or the highest vulnerability score is used to form a composite indicator.
3. Calculating the final score: The composite indicators are summed or averaged — sometimes with pre-defined weights — to produce the final vulnerability rating for the VAF indicator.

Both the atomic indicators and the final VAF indicators are scored on a scale from low (1) to severe (4) vulnerability.

Dependency rating

The dependency ratio is a key measure used to assess a household's ability to generate sufficient income to meet the basic needs of all its members. Analysts typically focus on the age composition of household members, calculating the dependency ratio by comparing the number of working-age adults (usually defined as those aged 15/18 to 59/64) to the number of dependents — children under 15/18 and elderly individuals aged 60/65 and above. In some cases, the dependency ratio might also consider disabilities that prevent working-age adults from being employed. This is the approach adopted in the VAF dependency rating.

For this report, the survey provides the demographic information necessary to calculate the dependency indicator. However, the available disability data do not meet the requirements for a fully comprehensive assessment, as the dataset contains information at the household level rather than for each individual household member (see the section on 'Disability' below for more detail). As a result, the dependency rating in this report is based solely on household demographic data.

Following the VAF methodology, individuals aged 18 to 64 are classified as the working-age population, while those under 18 or aged 65 and above are considered dependents. The VAF dependency indicator is also incorporated as a component of the broader VAF food security indicator.

Disability

To identify persons living with disability — without explicitly using that term, which may be considered sensitive — the VAF survey employs an adaptation of a questionnaire module developed by The Washington Group.²⁰ The Washington Group's approach shifts the focus away from medical impairment and instead emphasises barriers and challenges related to social functioning. The term 'disability' is deliberately avoided.

²⁰ The Washington Group on Disability Statistics, a 'city group of experts' established under the UN Statistical Commission, involves statisticians from around the world tasked with developing disability measures suitable for inclusion in censuses and national household surveys. Its secretariat is located at the National Centre for Health Statistics in Washington, DC, USA. The aim is to provide tools that can provide information on disability that is comparable throughout the world (Washington Group, 2022).

The Washington Group's 'short set' of questions assesses functional ability in six domains: seeing, hearing, walking, cognition, self-care, and communication.²¹ For each domain, respondents can answer 'no difficulty', 'some difficulty', 'a lot of difficulty', or 'cannot do at all'. According to the Washington Group, a response of 'a lot of difficulty' or 'cannot do at all' qualifies as living with a disability. However, the VAF system is more inclusive, also considering 'some difficulty' as an indicator of disability.

In line with the Washington Group's recommendations, the original UNHCR VAF design stipulates that information should be collected for each individual household member. In this survey, however, data were collected at the household level. For each of the six domains, enumerators asked whether anyone in the household had reduced functionality, and which answer category best described the situation. If more than one person had difficulties, the number of affected individuals was recorded, but not their gender and age. Furthermore, if two household members had reduced functioning in the same area but at different levels (for example, 'some difficulty' and 'a lot of difficulty' walking), both were noted. However, when scoring at the household level, only the most severe score for each domain was considered. This means that if one person was recorded as having reduced functionality in three domains, those challenges could pertain to one, two, or three different household members.

A household is considered to have low vulnerability on the VAF disability indicator if all members score 'no difficulty' in all six domains. Severe vulnerability is assigned if at least one household member scores 'cannot do at all' in any domain. To be classified as moderately or highly vulnerable, at least one household member must have some difficulty' or 'a lot of difficulty', respectively, in at least one area.

The Washington Group recommends not asking these questions about individuals below the age of five, as they are not suitable for very young children. However, it is uncertain whether this guidance was consistently followed by enumerators, which introduces some uncertainty into the data. Furthermore, the lack of age-specific data prevents determining whether individuals with functional difficulties are aged 18 to 59 and should therefore be reclassified from 'working age' to 'dependent' when calculating the VAF dependency indicator.

Due to the chosen survey approach, it is not possible to calculate population prevalence rates or to compare these findings with other surveys that collect data at the individual level.²² As a result, this report focuses on descriptive statistics at the household level. The VAF disability indicator has value as a standalone measure and is also incorporated as a component of the health indicator.

²¹ The questions are as follows: (1) Vision: Do you/Does [...] have difficulty seeing, even if wearing glasses? (2) Hearing: Do you/Does [...] have difficulty hearing, even if using a hearing aid? (3) Mobility: Do you/Does [...] have difficulty walking or climbing steps? (4) Cognition (remembering): Do you/Does [...] have difficulty remembering or concentrating? (5) Self-care: Do you/Does [...] have difficulty with self-care, such as washing all over or dressing? (6) Communication: Using your/[...]'s usual language, do you/does [...] have difficulty communicating, for example understanding or being understood?

²² For example, the latest Jordan Population and Family Health Survey contains results on the Washington Group's disability scores at the national level (DoS & ICF, 2023:41), and Fafo has reported such results for Syrian refugees, comparing them to results from Jordan's 2015 Population Census (Tiltne et al., 2019: 61-67).

Health

The VAF health indicator is composed of several key elements: access to health services, the presence of dependents under five and over 60, household members living with disability (as measured by the VAF disability indicator) and its effect on daily life, and the presence and impact of chronic illness among household members.²³

This survey's health indicator deviates from the VAF methodology due to the absence of health data for each individual household member. Additionally, the survey did not collect detailed information on how disability and chronic illness affect daily life, as required by the model questionnaire. Therefore, proxies were used. Specifically, household members who reported with 'a lot of problems' in any of the Washington Group's six functional domains — or who could not perform a function at all — were considered to have problems affecting daily life. Furthermore, if a chronic illness reduced the primary income earner's ability to generate employment income, this was also considered as having a significant impact on daily life.

The survey also approached questions about access to health services differently from the VAF standard. In this report, a household is defined as lacking access to health services if at least one household member needed professional healthcare for an acute or chronic condition during the six-month reference period but did not receive it for any of the following reasons: lack of transportation; transportation costs were too high; a valid ID document was unavailable; relevant medical services were unavailable; the cost of services was too high; no medical insurance; lack of knowledge; lack of someone to accompany the person; or other reasons.

Housing

The VAF housing indicator assesses several key aspects of living conditions, including crowding (measured as persons per room), the quality of the building structure (categorised as finished, unfinished/substandard, or informal), the dwelling's indoor environment (such as ventilation, natural light, safe electrical installation, and the presence of issues like leaking roofs), and security of tenure (whether there is a written contract).

This report follows the VAF methodology, with one exception: the classification of building standards differs slightly between this survey and the VAF model questionnaire. In this survey, 'villa', 'house/dar', and 'apartment' are all coded as 'finished buildings'. 'Slum/hut' is classified as an 'unfinished building', while 'caravan', 'tent' and 'other type of dwelling' are considered 'informal dwellings'.

Special attention was given to the assessment of the indoor environment. Enumerators conducted a 'guided tour' of each dwelling, evaluating various housing qualities as either acceptable or substandard. Their assessments were based both on their own observations and on information provided by respondents. For example:

²³ The original design also includes 'registration with the UNHCR', but this variable is excluded.

- A roof was deemed substandard if there were signs of mould and moisture, major cracks or leakages, or if it was entirely or partly made from corrugated metal plates (locally known as 'zinco').
- A wall was considered substandard if similar conditions were observed.
- An opening in the dwelling (such as a door or window) was classified as substandard if it could not be locked or was otherwise non-functional.
- The electrical installation was judged acceptable if it had a fuse board and all wires were insulated and safe; it was considered substandard if wires were exposed, unsafe, or the installation appeared improvised.
- Finally, access to natural light and ventilation was assessed: if some or all living areas and bedrooms lacked windows or doors that could be opened to provide natural light and fresh air, this was considered substandard.

These detailed assessments provide a nuanced understanding of housing quality and vulnerability among the surveyed population.

WASH (water, sanitation, and hygiene)

While WASH is treated as a separate indicator in the VAF, it is intimately associated with housing conditions. The WASH indicator is constructed from several atomic indicators: latrine accessibility and perceived safety of use, source of water, means of wastewater disposal, frequency of solid waste disposal, and WASH expenditure as a share of total household expenditure.

In this survey, the questions regarding latrine access differed somewhat from the VAF model, and data on wastewater disposal and the frequency of solid waste disposal were not collected. Additionally, while the UNHCR model questionnaire asks about the source of water for hygiene and sanitation, this survey focused on the source of drinking water. Data on WASH expenditure was also limited to spending on water.

Defining 'safe water' is complex, particularly in contexts such as Jordan, where water delivery is often intermittent — whether supplied through municipal pipes or by tanker trucks. Consequently, households typically store large quantities of water in tanks located on rooftops or underground.²⁴ If these tanks are not properly sealed and regularly cleaned, the stored water can become contaminated. Despite this risk, the quality of household water storage is rarely monitored, and is seldom addressed in household surveys. Generally, tap water — regardless of whether it is delivered via the public network or by tanker truck — is considered safe. However, the VAF guidelines classify water from tanker trucks as unsafe, whereas this report treats such water as safe, resulting in a more favourable score on the VAF WASH indicator. Additionally, both purified and filtered water bought in large bottles (so-called 'gallons') from street vendors or specialised shops, as well as smaller bottles of mineral water from supermarkets, are considered safe sources.

²⁴ Jordan's water distribution system comprises a network of wells that extract ground water and deliver it to central reservoirs. Here, the water quality is assured before being pumped to its end users (Al-Harashneh et al., 2023).

Education

The original VAF indicator for education is designed to assess the situation of school-aged children (5 to 18 years old) and is based on several key pieces of information: the presence of children in the household, school enrolment, years of schooling missed, reasons for non-attendance, and difficulties experienced (such as mental distress, child labour, or child marriage).

In this survey, data were collected for children aged 5 to 17, rather than 5 to 18. The survey's questions about difficulties experienced were too different from those in the model questionnaire to be included in the VAF indicator used in this report. Additionally, the survey did not gather information on reasons for dropping out of school but only asked why children did not enrol in the first place.

As a result, the education VAF score in this report is based on the following information: the number of children aged 5 to 17 in the household, their school attendance, and the years of schooling missed.

The Livelihood Coping Strategy Index

The Livelihood Coping Strategy Index (LCSI) is a VAF indicator based on questions about the livelihood coping strategies households use to meet their basic needs. Its purpose is to shed light on how households navigate and adapt to various challenges.

The LCSI is a composite indicator that classifies households into vulnerability groups according to the coping mechanisms applied during the past month. Households that purchase food on credit or sell durables are categorised as moderately vulnerable unless they also use strategies that place them in a more vulnerable group. High-vulnerability strategies include reducing non-food expenditure or withdrawing children from school, while severe vulnerability involves accepting any employment, resorting to child labour, or begging. The moderate, high, and severe vulnerability scores represent escalating levels of stress, crisis, and emergency. Households that have not applied any of the 13 coping strategies included in the LCSI indicator are classified as having low vulnerability.

Other coping strategies considered in the LCSI include spending savings, selling productive assets or means of transportation, moving to a more affordable dwelling to reduce rent expenses, and marrying off a household member under 18 years of age. One of the VAF coping strategies — 'taking loan for non-food essentials' — is not included in the dataset.

It is important to note that, instead of referring to basic needs in general, the survey used in this report refers to basic *food* needs the past 30 days. However, the term 'food' in 'basic food needs' may have been interpreted more broadly by respondents, in line with the original VAF questionnaire.

Food security

The food security VAF indicator is a composite measure that incorporates several elements: the dependency rating (see above); the presence of only one person aged 18

and/or a fragile/disabled household member; a food consumption score; the share of food expenditure relative to total household expenditure; and coping strategies (see above).

This report applies the food security indicator as intended by VAF, with one exception. The VAF formula understands a 'fragile' person as someone whose daily life is negatively affected by disability or a health condition, typically identified through a direct question in the model questionnaire. However, since this survey did not include that specific question, a proxy variable is used: a household is considered to include a 'fragile' member if any of its members report 'some difficulty', 'a lot of difficulty' or 'cannot do at all' on any of the six Washington Group disability domains (see the section on disability above).

The food consumption score is based on information about the households' intake of 11 types or groups of food during the week preceding the survey: cereals (bread, pasta, wheat flour, bulghur); white tubers and roots (potato, sweet potato); vegetables and leaves; fruit; meat; eggs; fish and other seafood; pulses, nuts, and seeds (beans, chickpeas, etc.); milk and dairy products; oil and fats; and sweets (sugar, honey, jam, cakes, candy, etc.). Each food group are assigned a weight based on its relative dietary importance. Households are classified as having an 'acceptable', 'borderline', or 'poor' food consumption score.

Summary

The VAF indicators used in this report mirror the original UNHCR VAF indicators wherever possible. However, the survey did not provide sufficient data to calculate complete VAF scores for all areas or dimensions of vulnerability exactly as specified by the UNHCR VAF formula. In some cases, proxy variables were used to address missing data, but proxies were not always available, resulting in some VAF indicators being incomplete.

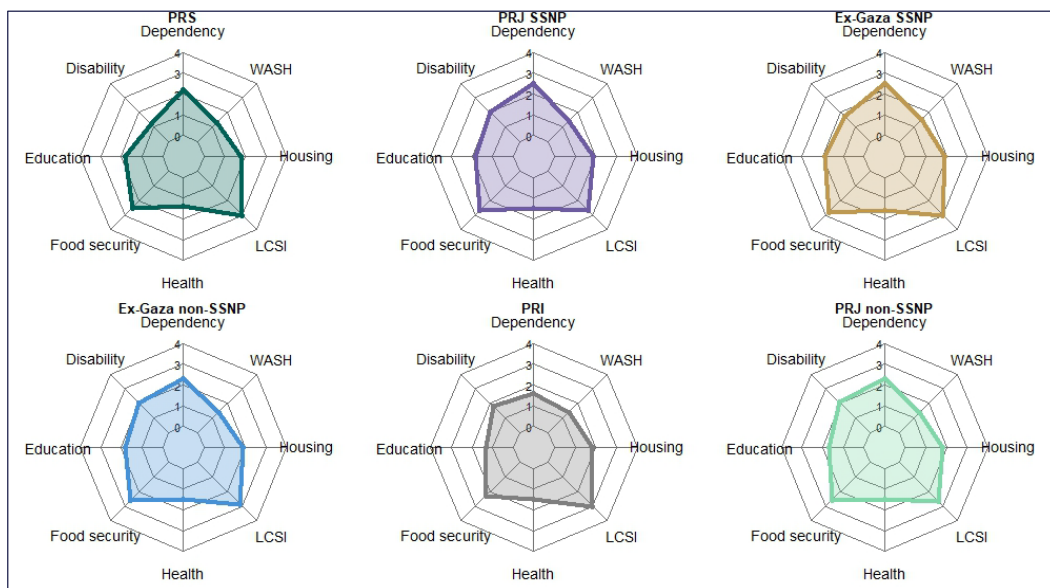
Because certain VAF dimensions lack data or rely on imperfect components, the VAF scores calculated in this report should not be used to compare different dimensions of vulnerability or to draw direct comparisons with findings for Syrian refugees and other groups covered by UNHCR surveys. Nevertheless, it remains valid to compare VAF patterns across different Palestinian refugee groups or other background variables within this report, since all results are derived from the same data source.

3.3 VAF Scores Compared

We have used spider charts to present multiple VAF scores across refugee groups (Figure 13 and Figure 14) and to compare households residing in Jordan's 13 Palestinian refugee camps with those living outside the camps (Figure 15). These charts provide a quick visual overview of the most and least vulnerable aspects of the Palestinian refugees' living conditions. They reveal patterns across various VAF dimensions and facilitate comparison between different refugee groups. When interpreting these charts, note that a higher the score (i.e., a longer distance from the centre of the chart) indicates greater vulnerability.

The first observation is the similarity in the shapes of the charts, both within and between the different graphs. Figure 13 shows that PRS households have a lower (i.e., better) score on the disability indicator compared to other refugee groups. As discussed further in Chapter 4, this is primarily due to the younger age profile of the PRS population. However, although aspects of disability are included in the health indicator, it is not clear that a better score on disability translates into a better score on health overall. This suggests that PRS households may perform worse, or at least not any better, on one or more of the other atomic indicators that make up the VAF health indicator.

Figure 13 VAF scores. Comparison across refugee groups.



The spider charts of the 25 USD and 40 USD PRS households in Figure 14 appear identical, suggesting that these groups are very similar across most vulnerability dimensions. However, this does not necessarily mean that they are similar on all underlying variables, as differences at the atomic indicator level may balance each other out, resulting in similar top-level VAF scores. Not surprisingly, PRS households residing in Garden Camp — who live in caravans — stand out with significantly higher vulnerability in the housing dimension.

Figure 15 suggests that the overall level of vulnerability among Palestinian refugees living inside and outside camp is approximately the same. However, as with the two main PRS subgroups, the report demonstrates that there are differences between camp dwellers and other Palestinian refugees on some of the underlying (atomic) indicators.

Figure 14 VAF scores. Comparison across PRS subgroups.

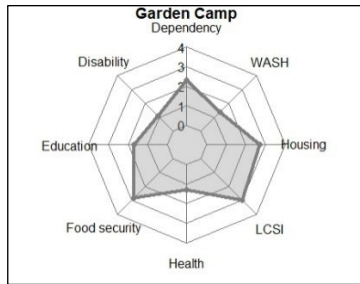
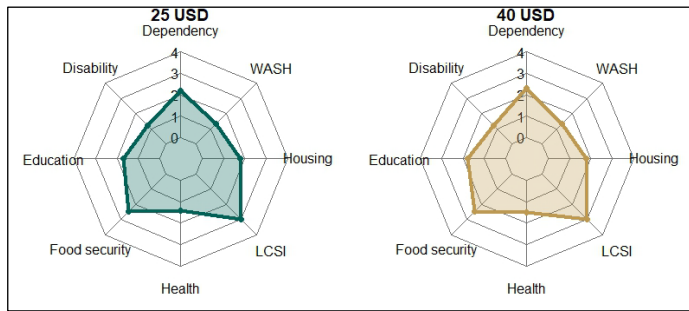
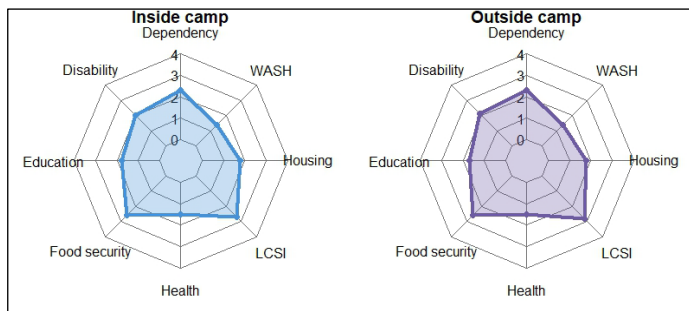


Figure 15 VAF scores. Comparison of refugees living inside and outside refugee camps.



As mentioned above, the report uses VAF indicators as an entry point to most chapters, and many of the elements pertaining to them are covered in quite some detail.

4 Health

Elements in the health VAF indicator

Access to health services, the presence of dependents under five years old and over 60, household members living with disabilities and the impact on their daily lives, and household members with chronic illnesses and the effect of these conditions on daily functioning.

According to the health VAF score, 66 per cent of Palestinian households included in the survey are classified as not vulnerable, 20 per cent as moderately vulnerable, and 13 per cent as highly vulnerable. Only a small proportion of households are categorised as severely vulnerable (Table 12). Differences between households residing inside and outside refugee camps are minimal, and the health VAF score shows no significant variation across different refugee groups.

However, as expected — since having a household member with a disability or a (male) primary income earner unable to support the family due to chronic health issues are among the eligibility criteria for UNRWA's Social Safety Net Programme (SSNP) — PRJ and ex-Gaza SSNP households show a somewhat higher proportion classified as highly vulnerable.²⁵ In contrast, PRS households residing in Garden Camp are less vulnerable than other refugee groups according to the health VAF score.

Table 12 Health VAF score, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRJ PRS	SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ PRI	non-SSNP	25 USD	40 USD	Garden Camp	
Low vulnerability	66	67	67	65	63	65	67	66	69	64	81	66
Moderate vulnerability	20	22	22	19	20	22	13	20	21	23	7	20
High vulnerability	14	10	10	16	17	13	20	13	9	12	12	13
Severe vulnerability	0	0	0	0	0	0	-	0	1	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

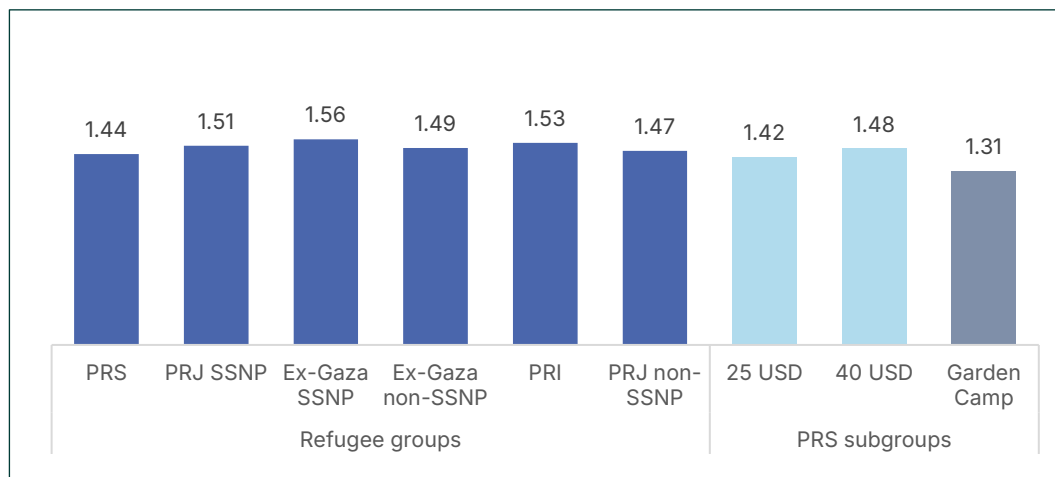
Table 13 Health VAF score, by household wealth. Percentage of households (n=4,471).

	Lowest	Low	Middle	High	Highest	All
Low vulnerability	65	66	67	64	68	66
Moderate vulnerability	20	19	22	20	21	20
High vulnerability	15	14	11	16	11	13
Severe vulnerability	0	0	0	0	0	0
Total	100	100	100	100	100	100
n	1,189	804	701	779	23	4,471

²⁵ In 2020, 8,300 Palestinian refugees living with disabilities in Jordan received cash assistance under the Social Safety Net Programme (UNRWA, 2020).

The mean health VAF score for all households is 1.48. Figure 16 demonstrates that the mean score for each refugee group closely align with the overall average. Notably, the health VAF score does not systematically vary by economic standing, as measured by household wealth quintiles (Table 13).

Figure 16 Mean health VAF score, by refugee groups. The score ranges from 1 'Low vulnerability' to 4 'Severe vulnerability' (n=4,471).



The following sections provide a more detailed examination of the health status of Palestinian refugees and their use of health services, including factors such as distance to services, access to health insurance, and the cost of care.

4.1 Disability

Elements in the VAF disability indicator

Six core areas of functioning, as defined by the Washington Group: seeing, hearing, walking, cognition, self-care, and communication.

About nine in ten Palestinian refugee households report that they do not have any members with significant functional limitations in hearing, self-care, or communication (Table 14). However, 19 per cent of households include at least one member with some degree of cognitive difficulty, 37 per cent have at least one member with moderate or more severe mobility challenges, and 43 per cent have at least one member with a moderate or more serious visual impairment.

Table 14 Six basic activities. Percentage of households with members without any difficulty, and those with at least one member who have some difficulty, a lot of difficulty, or cannot do the activity at all.

	No one with difficulty	Some difficulty	A lot of difficulty	Cannot do at all	Total
Seeing, even if wearing glasses (n=4,463)	57	30	14	1	100
Hearing, even if using a hearing aid (n=4,466)	88	6	5	1	100
Walking or climbing steps (n=4,471)	63	17	17	4	100
Remembering or concentrating (n=4,470)	81	10	6	3	100
Self-care (n=4,469)	89	3	3	5	100
Communicating (4,470)	91	3	3	3	100

Note: Households may have more than one person in each category and may have persons in more than one category. As a result, the sum of percentages may exceed 100.

Table 15 and Table 16 show how disability indicators are distributed across Palestinian refugee groups. Table 15 presents the proportion of households with at least one member experiencing 'some difficulty' in each functional area — a threshold used for calculating VAF scores. In contrast, Table 16 applies the Washington Group's stricter definition, counting only those who report 'a lot of difficulty' or 'cannot do at all' as having a disability in a given domain. Despite these different thresholds, the overall patterns across refugee groups remain consistent.

Households originating from Syria (PRS) report functional difficulties significantly less often than other groups, likely due to their younger demographic profile. For example, compared to other refugee groups, PRS households have two to four times as many heads of household under the age of 30, and only half as many as PRJ households with heads aged 50 and above (see Chapter 2, Table 2). The prevalence of functional difficulties, as with many chronic illnesses and long-term health conditions, is closely associated with age — the older the individual, the greater the likelihood of experiencing chronic illness or disability.

Table 15 Households with one or more members with at least 'some difficulty' with 6 basic activities, by refugee groups. Percentages.

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex- Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non- SSNP	25 USD	40 USD	Garden Camp	
Seeing (n=4,463)	7	36	27	43	51	46	6	7	4	43
Hearing (n=4,466)	2	15	12	12	4	13	2	2	1	12
Walking, climbing stairs (n=4,471)	5	36	26	29	33	41	5	5	3	37
Remembering, concentrating (n=4,470)	3	21	14	16	0	20	3	2	2	19
Self-care (n=4,469)	1	15	8	10	6	12	1	1	0	11
Communication (n=4,470)	1	10	6	9	0	9	1	1	1	9

Table 16 Households with at least one member with 'a lot of difficulty' with or 'cannot do at all' 6 basic activities, by refugee groups. Percentages.

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex- Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non- SSNP	25 USD	40 USD	Garden Camp	
Seeing (n=4,463)	2	16	11	13	15	15	2	2	2	14
Hearing (n=4,466)	1	8	5	5	-	6	1	1	1	6
Walking, climbing stairs (n=4,471)	3	24	15	16	15	22	3	2	1	21
Remembering, concentrating (n=4,470)	1	10	7	8	-	9	1	1	0	9
Self-care (n=4,469)	1	11	6	8	-	8	1	1	0	8
Communication (n=4,470)	1	6	4	6	-	6	1	1	0	6

Results for the composite VAF disability indicator are presented in Table 17. Thirty-four per cent of all Palestinian refugee households are classified as highly or severely vulnerable, meaning that they have at least one member living with a disability according to Washington Group criteria. The table shows that households residing inside one of the 13 refugee camps exhibit somewhat lower vulnerability on the disability VAF indicator

than those living outside the camps. It also confirms that PRS households differ from other groups, with 91 per cent reporting low vulnerability.

Furthermore, Table 17 indicates that households receiving cash assistance from UNRWA have the largest proportion of low-vulnerability households, which is somewhat unexpected. According to the Washington Group's approach, the focus should be on high and severe vulnerability. When applying this stricter lens, PRJ households (both those with and without UNRWA assistance) show the highest prevalence of disability, while ex-Gaza households show lower prevalence. It remains puzzling that ex-Gaza and PRJ households receiving SSNP support do not have significantly poorer scores compared to those not receiving such support, despite disability and its associated challenges — such as reduced earning capacity and increased health costs — being eligibility criteria. However, it is worth noting that, according to Table 16, PRJ SSNP households are more vulnerable than other refugee groups on five out of six functional domains, suggesting that it is useful to look beyond the composite VAF scores for a more nuanced understanding.

Table 17 Disability VAF score, by refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRJ PRS	SSNP SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	PRI	25 USD	40 USD	Garden Camp	
Low vulnerability	41	32	91	48	58	39	40	32	91	90	94	37
Moderate vulnerability	27	33	4	17	17	30	40	33	4	5	4	30
High vulnerability	24	28	4	24	18	22	20	28	4	4	3	26
Severe vulnerability	8	8	1	11	7	9	-	8	1	1	0	8
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

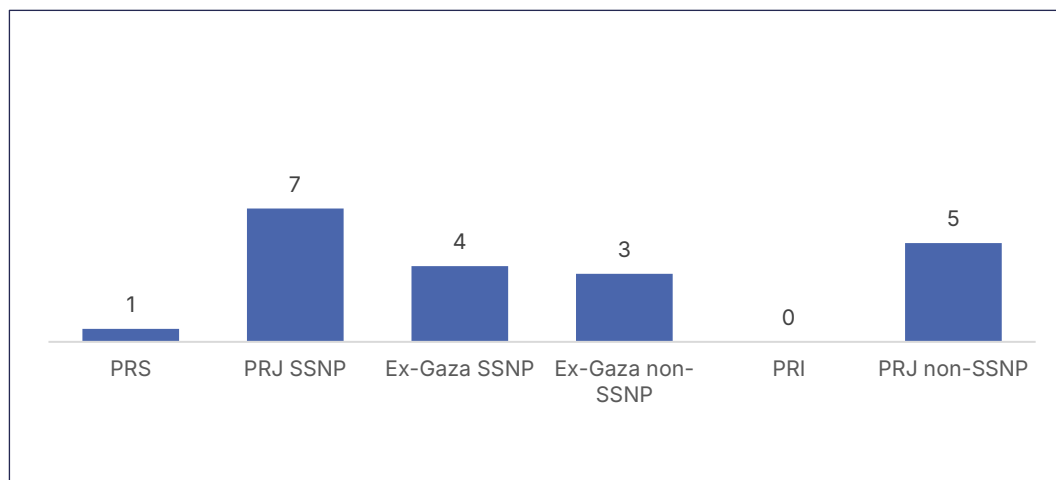
Since November 2023, the Higher Council for the Rights of Persons with Disabilities has issued electronic 'disability cards' — identity cards for persons living with disabilities — which grant holders certain privileges in the public sector. For example, the card guarantees access to medical insurance within the public healthcare system. Individuals living with disability, or their caregivers, must apply electronically for the card, and applicants are required to undergo medical examination by a public hospital medical board. Notably, these cards are issued exclusively to Jordanian citizens.

The electronic disability card replaces the previous requirements for a medical report from a specialist or a government hospital committee, which was required to access various services. Both the medical report (previously) and now the disability card, along with social worker assessments, forms the basis for registering refugees as persons living with disabilities in UNRWA's system. Currently, the UNRWA system contains up-to-date information for SSNP and PRS cases only. As mentioned above, being registered as a person living with disability is an important factor in UNRWA's proxy-means testing formula (PMTF) for assessing eligibility for assistance through the Social Safety Net Programme (SSNP). Additional benefits within UNRWA include referrals to external service providers for rehabilitation and assistive devices such as hearing aids, eyeglasses, and prosthetic appliances — when the budget allows. Selective cash assistance may

also be provided to persons living with disabilities who need to purchase assistive devices.²⁶

Because disability cards are available only to Jordanian nationals, a higher proportion of PRJ households have access to these cards compared to other refugee households (Figure 17). However, ex-Gaza and PRS households with members living with disabilities have also managed to obtain such cards, provided the individuals concerned are Jordanian citizens.²⁷

Figure 17 Households having at least one member with a disability card, by refugee groups. Percentages (n=4,471).



4.2 Chronic Health Failure

Prevalence

The survey assessed the prevalence of chronic ill health, defined as any ongoing physical or mental (psychosocial) condition. While chronic medical conditions may overlap with aspects of disability, the relationship is not always direct. For example, a person with type 1 diabetes may function well and therefore not be identified by any of the six Washington Group disability questions. Nevertheless, the findings on individuals living with disabilities show that Palestinian refugee households from Syria are less likely than other groups to have members with chronic medical conditions (Figure 18). This is primarily due to the younger age profile of the PRS population.

Similar to the disability indicators, PRJ households most frequently have members with chronic health conditions. Overall, 53 per cent of all households include at least one member with chronic ill health. Of these, approximately three-fifths have one affected member, while two-fifths have two or more.

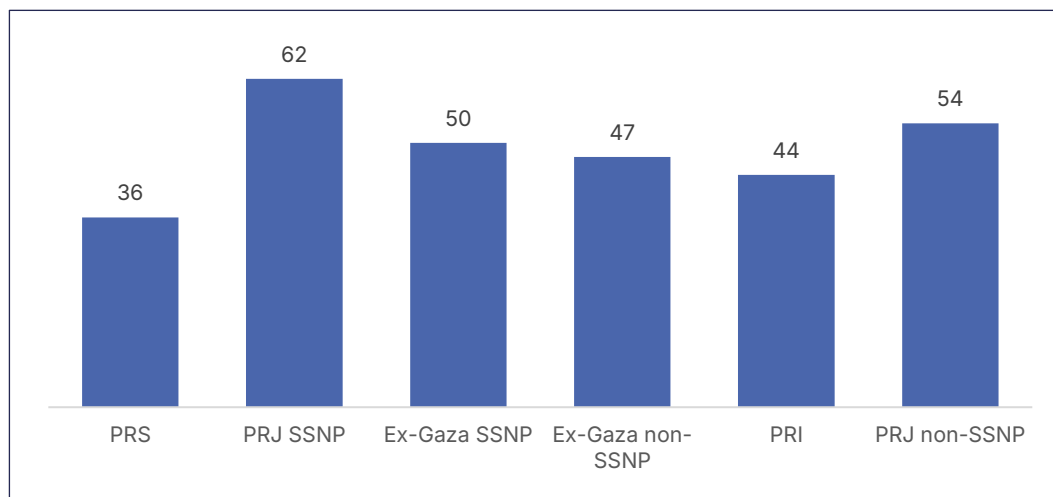
In 77 per cent of all households with one or more chronically ill members, the primary income earner is affected, making these households particularly vulnerable. This percentage varies across refugee groups: it is lowest for ex-Gaza non-SSNP households

²⁶ Information obtained from UNRWA, 22 July and 14 August 2024.

²⁷ Children of Jordanian mothers married to non-Jordanian fathers are not eligible for the disability card (UNRWA, 14 November 2024).

(68 per cent) and PRS households (69 per cent), and highest for PRJ, non-SSNP (78 per cent) and PRJ SSNP (81 per cent) households. In most cases (82 per cent), the primary income earner's ability to work is impacted. Across all Palestinian refugee households covered by the survey, 41 per cent have a primary income earner whose capacity to secure employment income is fully or partially reduced due to a chronic medical condition. This places these households at significant risk and highlights their heightened vulnerability.

Figure 18 Households with at least one member suffering from a chronic medical condition, by refugee groups. Percentages (n=4,471).



Use of health services

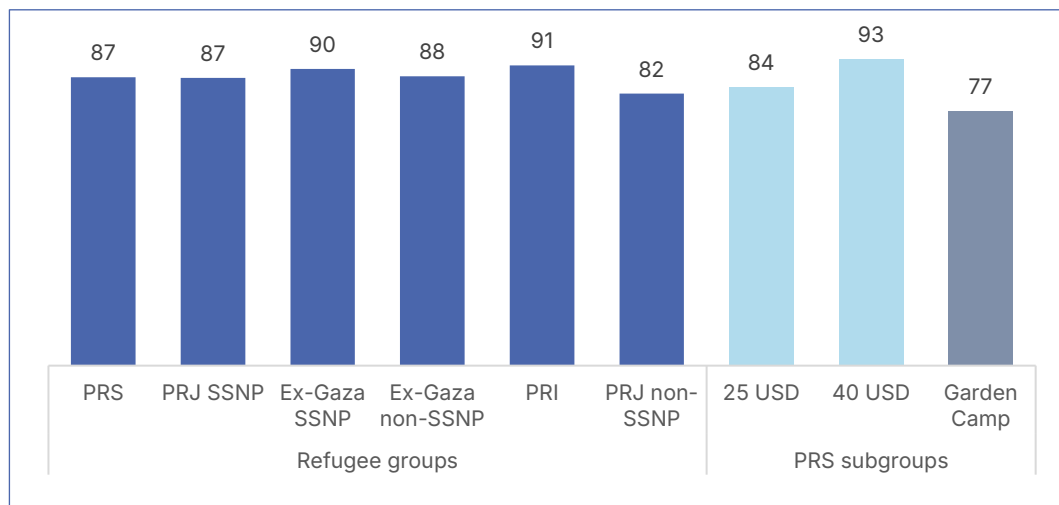
UNRWA health services

UNRWA operates 25 health centres, 4 mobile clinics, 4 school health teams, and 4 mobile dental teams, all of which provide free primary healthcare. These services encompass family planning, general consultations, dental screenings, and support for patients with non-communicable diseases such as diabetes and hypertension. While the focus is primarily on preventive care, some curative services are also available. In addition, patients may be referred to secondary and tertiary healthcare services, which are either fully or partially covered by UNRWA. The agency also offers financial support for assistive devices, including hearing aids, eyeglasses, prostheses, crutches, and walkers.

Most individuals with chronic medical conditions regularly utilise health services for follow-up care. Among households with at least one member suffering from a chronic condition, 84 per cent had at least one person who sought professional help in the past six months.²⁸ The proportion was consistent across all refugee groups (Figure 19).

²⁸ If there was more than one case or incident in a household, respondents were asked to relate their answer to the most recent one.

Figure 19 Households with a chronically ill member who sought professional help for their condition in the past 6 months, by refugee groups. Percentage of households with at least one member with a chronic medical condition (n=2,506).



Palestinian refugees who are Jordanian citizens (PRJ) have the option to choose between UNRWA health centres, public health centres and hospitals, or private doctors, clinics, and hospitals. In contrast, ex-Gazans — who are not Jordanian citizens — have limited access to public services and cannot benefit from the same subsidised prices as PRJ, making them more vulnerable. The same limitations apply to refugees from Syria and Iraq who lack a Jordanian ID. Residents of Garden Camp receive free healthcare within the camp through the Jordan Health Aid Society (JHAS), contracted by UNRWA (UNRWA & UNHCR, 2024).

In the six months preceding the survey, nine out of ten Palestinian refugees who sought medical follow-up for their chronic conditions visited an UNRWA clinic or received care from public services (Table 18). Among ex-Gazans, a higher share accessed UNRWA services compared to those provided by the Ministry of Health. The situation was reversed for PRS households and PRJ non-SSNP households, likely due to distance, as these groups often reside outside refugee camps and further from UNRWA service points.²⁹ Longer travel distances are associated with extended travel time and higher transportation costs, which may hinder the use of UNRWA services.

Among ex-Gaza SSNP households, 65 per cent of the chronically ill visited an UNRWA clinic, while 26 per cent received follow-up care from public services. For PRJ non-SSNP households, 36 per cent of the chronically ill went to UNRWA, and 51 per cent received medical follow-up from the Ministry of Health. Including the Royal Medical Services — the services for members of the armed forces — and university hospitals, the percentage receiving public services reaches 55 per cent. Among PRJ SSNP households, the proportion receiving follow-up from UNRWA and the government sector is equal (both 48 per cent). Only 3 per cent of individuals with chronic health conditions sought professional follow-up from the private sector, apart from pharmacies and

²⁹ According to Richards (2018), 94 per cent of all PRS reside outside camps. Eighty-nine per cent of PRS households in the survey sample reside outside the 13 Palestinian refugee camps.

'another place'. PRS and ex-Gaza non-SSNP households more frequently sought follow-up in the private sector compared to other groups.

Table 18 Place visited for follow-up of chronic health condition, by refugee groups. Percentage of households with at least one member with a chronic medical condition who sought professional help in the past 6 months (n=2,152).

	Camp status		Refugee groups					PRS subgroups			All	
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD		Garden Camp
UNRWA	46	38	39	48	65	56	29	36	37	43	52	40
Ministry of Health*	38	50	46	45	23	25	47	51	50	39	10	47
Royal Medical Services	1	3	1	1	3	2	-	3	2	0	-	2
University hospital	3	1	0	2	0	0	-	1	0	-	-	1
Private doctor**	7	1	6	1	2	7	12	2	6	7	37	3
Pharmacy	5	6	8	3	5	10	12	6	6	11	1	6
Another place	0	1	0	-	0	-	-	1	0	-	-	1
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	1,009	1,143	540	497	371	321	9	414	289	251	35	2,152

*Any public health service, such as a health centre or a hospital.

** Any privately run health centre or hospital, or a private practitioner's office.

Among Palestinian refugees residing inside camps, a higher proportion visited UNRWA than public services (46 per cent versus 42 per cent), while the opposite was true for those outside camps: 38 per cent used UNRWA services, while 54 per cent benefitted from public-sector follow-up. For unknown reasons, households inside camps more often used private services (7 per cent) compared to those outside camps (1 per cent).

Seventy-seven per cent of those who refrained from seeking professional follow-up for their chronic medical condition during the six months leading up to the survey (n=354) explained this was due to a lack of need. However, 18 per cent were unable to obtain medical help for affordability reasons: 11 per cent cited the high cost of services (16 per cent among the PRS; 31 per cent for ex-Gaza SSNP; and 37 per cent for ex-Gaza non-SSNP households), 7 per cent because they lacked health insurance (13 per cent of ex-Gaza SSNP households), and a few (primarily ex-Gazans) mentioned high transportation costs.

Approximately 20 per cent in the lowest wealth quintile and 50 per cent in the second lowest quintile skipped controls and follow-up for economic reasons, whereas only 10 per cent in the three highest wealth quintiles did the same.

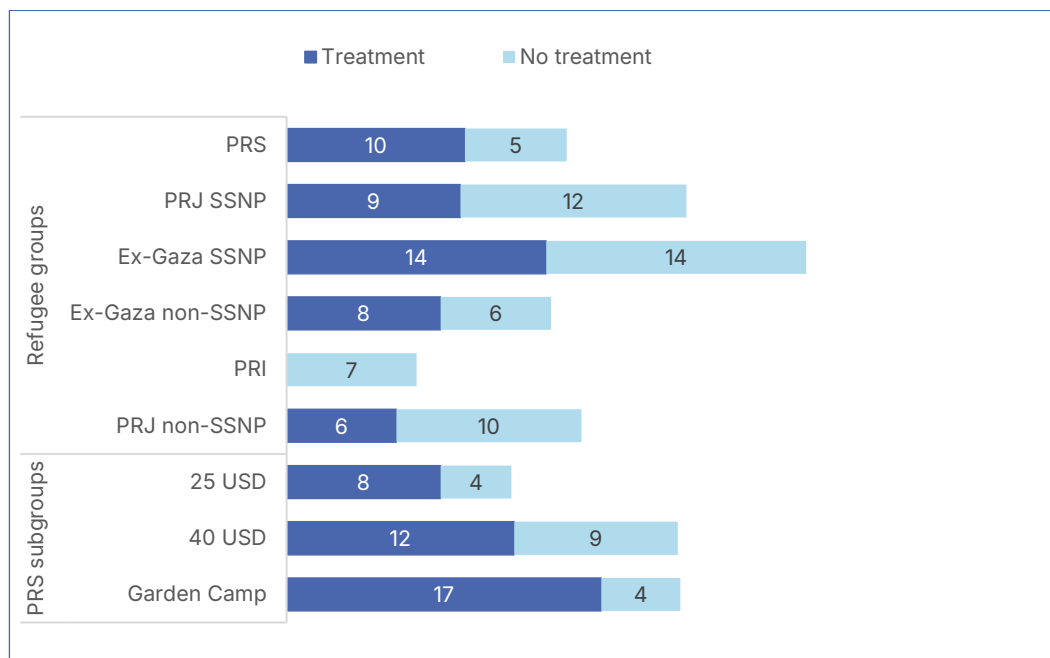
4.3 Use of Health Services Following Acute Illness or Injury

Thirty-nine per cent of all Palestinian refugee households had experienced at least one case of acute illness or injury during the 6 months leading up to the survey. Nearly all these households (97 per cent) reported an incident that led the affected individual to seek medical support.³⁰ When asked if they had approached UNRWA first, 17 per cent answered affirmatively: 7 per cent had done so and received treatment, while 10 per cent had visited an UNRWA clinic but without receiving treatment. The survey identified some, but not significant, variation across the various groups of refugees (Figure 20).

³⁰ If more than one incident, the respondents were asked to relate the answer to the most recent one.

Individuals from ex-Gaza SSNP households approached UNRWA more frequently (28 per cent) than those from other groups, followed by individuals from PRJ SSNP households (21 per cent) and PRS households from the 40 USD subgroup (also 21 per cent).

Figure 20 Households with an acutely ill member who sought professional help from UNRWA in the past 6 months and received versus did not receive treatment, by refugee groups. Percentage of households with at least one member with an acute medical condition who sought help (n=1,734).



Individuals from ex-Gaza SSNP households most often received treatment from UNRWA for their acute illness or injury (14 per cent, or half of those who turned to UNRWA). Those who were not treated at UNRWA received medical treatment elsewhere.

Presumably, most cases treated at UNRWA facilities, as well as many others, were minor. Those not treated at UNRWA facilities, and even some who were, were likely referred to other health services. When considering the place of treatment, those who received treatment at UNRWA and later sought medical expertise elsewhere are classified as having received care at UNRWA. For all other cases, the latest or most important treatment received was recorded. The proportion who received private care is about the same as the proportion who received treatment at UNRWA (8 per cent and 7 per cent, respectively). However, the majority (84 per cent) received treatment by a medical doctor at a public health service provider (Table 19). The use of private services is slightly higher, and the use of public services correspondingly lower, for refugee groups with the poorest access to public services, namely ex-Gazans and Palestinian refugees from Syria without Jordanian nationality.

When asked about reasons for not seeking professional help after an acute medical incident, 35 per cent of households cited economic reasons: lack of medical insurance (7 per cent); costly services (24 per cent); and expensive transportation (4 per cent). Some respondents did not specify any reason. As there were so few cases (n=68), the results cannot be broken down by subgroups. For the same reason, too much weight should not be placed on the higher share of non-users citing economic reasons for not

seeking professional care after acute incidents compared to follow-up for chronic medical conditions, as the difference may not be statistically significant or accurate.

Table 19 Place visited for treatment of acute medical condition, by refugee groups. Percentage of households with at least one member with an acute incident who sought professional help in the past 6 months (n=1,740).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
UNRWA	11	5	10	9	14	8	-	6	8	12	17	7
Ministry of Health*	73	85	72	79	70	71	87	84	77	62	51	82
Royal Medical Services	1	1	3	2	1	1	-	1	4	0	-	1
University hospital	1	1	0	2	0	1	-	1	0	0	-	1
Private doctor**	12	6	11	6	14	16	13	7	6	21	32	8
Pharmacy	2	1	3	2	1	2	-	1	4	2	-	1
Another place	1	0	1	0	1	1	-	0	0	3	1	0
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	794	946	466	366	282	251	9	360	255	211	35	1,740

* Any public health service, such as a health centre or a hospital.

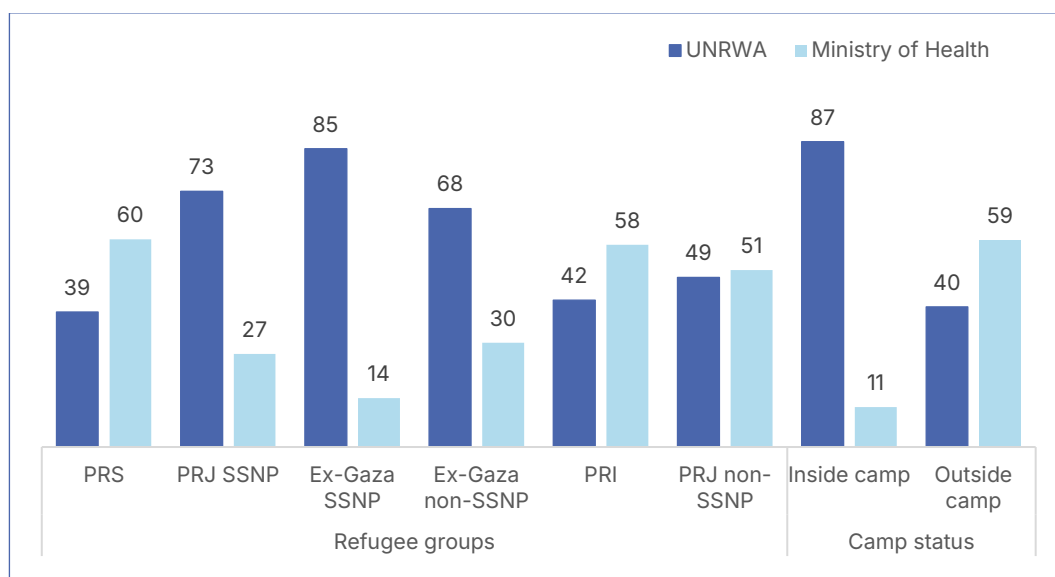
** Any privately run health centre or hospital, or a private practitioner's office.

4.4 Distance to Services

Most households (85 per cent) express satisfaction with the distance to the nearest health centre, stating that travel time is reasonable. However, PRS households differ, with only 76 per cent finding the travel time acceptable. This is not surprising, as the majority of PRS households reside outside camps and are often located far from UNRWA health centres. Many prefer using UNRWA centres for cost reasons, as they cannot access public services on the same cost terms as Jordanian citizens.

Regarding the type of health centre closest to households, and excluding the small number who report hospitals or 'other institutions' as their nearest health centre (fewer than 1 per cent of all households), 53 per cent report that an UNRWA centre is the closest, while 46 per cent report a Ministry of Health centre as the nearest. Figure 21 shows variation across refugee groups. A majority of ex-Gaza and PRJ SSNP households have an UNRWA health centre closest to home, whereas for the other three groups, a public health centre is more often the nearest. This is at least partly explained by place of residence, as many ex-Gaza and PRJ SSNP households reside in camps, where most UNRWA services are located. The difference between camp and non-camp households is highlighted by the rightmost part of Figure 21, which shows that 87 per cent of camp households report an UNRWA health centre as the closest, compared to only 40 per cent of households living outside the refugee camps.

Figure 21 Nearest health centre, by refugee groups. Percentage of households (n=4,471).



4.5 Health Insurance

Health insurance is essential for accessing and affording health services beyond the basic primary healthcare provided at Ministry of Health and UNRWA health centres. In 32 per cent of households, all members lack insurance, while in 39 per cent of households, all members are insured (Table 20). In the remaining households, only some members are covered by health insurance.

Since most available insurance is public health insurance, access primarily depends on Jordanian citizenship. As a result, PRJ households have much better coverage — only 25 per cent lack insurance altogether — compared to PRS (59 per cent lack insurance) and, in particular, ex-Gaza households (76 per cent are without any health insurance). Only 5 per cent of ex-Gaza SSNP and 7 per cent of ex-Gaza non-SSNP households have all members insured. This contrasts with 59 per cent of PRJ SSNP and 43 per cent of PRJ non-SSNP households.

Table 20 Access to health insurance by refugee groups. Level of coverage in households. Percentage (n=4,471).

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
No insurance	59	18	78	75	50	26	53	68	96	32
< 50% insured	11	11	14	11	46	16	12	10	0	15
51-99% insured	8	13	3	6	-	15	9	7	2	13
All insured	22	59	5	7	4	43	26	16	2	39
Total	100	100	100	100	100	100	100	100	100	100
n	1,189	804	701	779	23	975	611	578	111	4,471

Among those households that have health insurance, only 4 per cent are insured by a private insurance company. Ex-Gaza households without SSNP support have the highest private coverage, at 10 per cent. Some households, primarily PRJ non-SSNP

households, have access to military insurance (6 per cent). However, the vast majority of households have a standard government insurance.³¹

Table 21 Type of health insurance, by refugee groups. Percentage of households with at least one insured member (n=2,261).

	Refugee groups						PRS subgroups			All
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Governmental	99	99	96	89	100	92	99	98	98	93
Private	1	0	2	10	-	4	2	-	-	4
Military	0	1	3	4	-	6	0	1	-	5
Other	0	-	-	-	-	-	0	0	2	0
Total	100	100	100	100	100	100	100	100	100	100
n	505	680	159	185	11	721	330	175	9	2,261

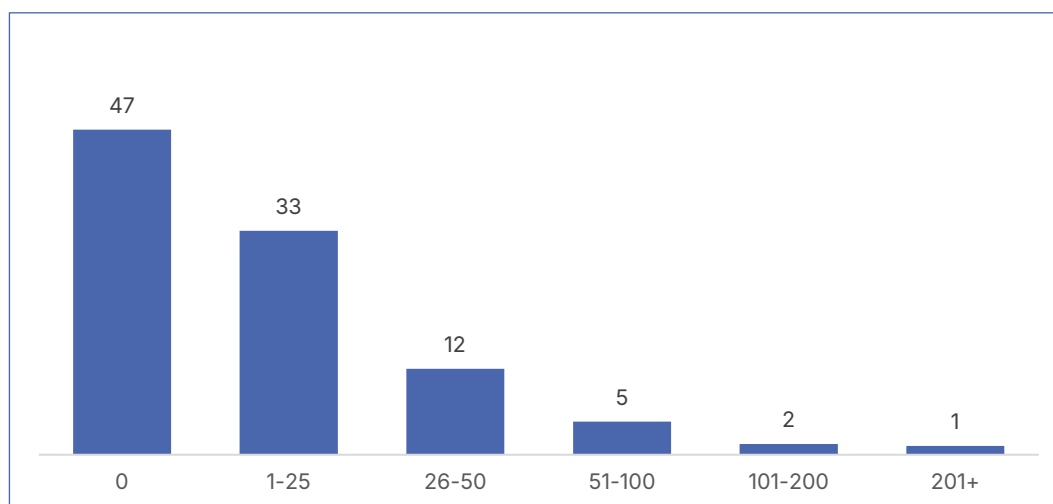
Note: Since some households have access to more than one type of insurance, the 'true' total exceeds 100 per cent.

4.6 Expenditure

The findings above — including the fact that few individuals abstained from seeking professional medical help for economic reasons — suggest that all groups of Palestinian refugees prioritise health consultation and treatment. Preventive health services and some curative services are free or highly subsidised, particularly for those with health insurance, and disability cards can help reduce expenses for some households. However, many households still face significant health expenses, with some experiencing extremely high costs relative to their income.

Fifty-three per cent of households reported spending money on health-related issues in the month preceding the survey (Figure 22). Of these, 33 per cent spent 25 JD or less, 12 per cent spent 26-50 JD, 5 per cent spent 51-100 JD, while 3 per cent spent more than 100 JD. Six in ten households stated that the reported amount represented their average or normal outlay, while the remainder were evenly split between those who considered it lower and those who considered it higher than usual.

Figure 22 Health-related expenditure in JD over the past 30 days. Percentage of households (n=4,471).



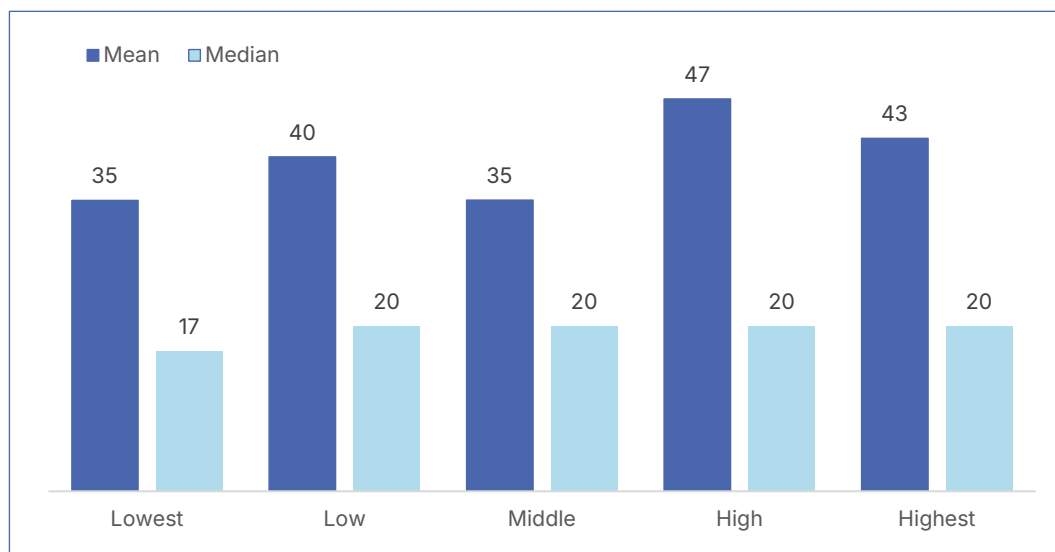
³¹ Although not directly comparable, national statistics from a comprehensive survey conducted by the Department of Statistics in 2023 are of some interest. It found that 55 per cent of ever-married women aged 15 to 49 and 46 per cent of all men of the same age had access to government insurance, either from the Ministry of Health (33 and 26 per cent, respectively) or the military (22 and 20 per cent, respectively) (DoS & ICF, 2024).

If wealth quintiles are a reliable indicator of economic status, it appears that wealthier households tend to spend more on health-related matters (Table 22). First, the higher the wealth quintile, the smaller the proportion of households without health expenditure and the greater the proportion of households with expenditures above 50 JD. Second, the mean and median expenditure for households in the highest income quintile is 26 JD and 6 JD, respectively, compared to 15 JD and 0 JD in the lowest quintile, with the median value being highest in the two upper quintiles. However, if the comparison is restricted to those who had an outlay in the preceding month, the variation across wealth quintiles is less pronounced (Figure 23), suggesting that health-related expenditure is similar irrespective of economic standing.

Table 22 Health-related expenditure the past 30 days, by wealth quintiles. Percentage of households (n=4,471).

	Lowest	Low	Middle	High	Highest	All
0	58	51	46	43	38	47
1-25 JD	27	32	32	32	40	33
26-50 JD	11	10	16	13	12	12
51-100 JD	2	4	4	7	7	5
101-200 JD	1	2	1	2	2	2
201+ JD	1	1	1	2	1	1
Total	100	100	100	100	100	100
Mean	15	20	19	27	26	21
Median	0	0	5	6	6	4
n	1,366	1,030	824	772	479	4,471

Figure 23 Mean and median health-related expenditure in JD over the past 30 days, by wealth quintiles. Percentage of households with any such expenditure (n=2,332).



Expenditure on various medical services and medicine does not differ dramatically across refugee populations, although it is lower for the poorest households that receive regular cash assistance from UNRWA (Table 23). One reason may be that these households utilise more affordable services than households with greater means. Another reason could be that, for referrals to hospitals, UNRWA reimburses 75 per cent of expenses for households enrolled in the SSN Programme and 100 per cent for PRS

households.³² On the other hand, many PRJ, and even some ex-Gaza SSNP households, may also receive free or subsidized tertiary healthcare. It is difficult to draw firm conclusions, but people's health-seeking behaviour and choice of service provider likely explain the gap in expenditure between households receiving and not receiving UNRWA cash assistance. For example, after acute illness, ex-Gaza non-SSNP households most often turn to private services, which tend to be more costly than subsidised public and UNRWA services (see Table 19).

Table 23 Mean and median health-related expenditure in JD over the past 30 days, by camp status and refugee groups. Percentage of all households (n=4,471) and percentage of households that had any health-related expenditure (n=2,332).

	Camp status		Refugee groups					PRS subgroups			All	
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD		Garden Camp
All households												
Mean	27	19	17	16	14	21	14	23	16	20	17	21
Median	5	4	4	0	0	0	10	5	3	5	0	4
Households with any health-related expenditure												
Mean	50	37	33	33	31	43	22	42	31	36	61	41
Median	20	20	20	20	16	20	20	20	15	20	26	20

Severe health issues affecting a household member pose a particularly serious challenge for the poorest households, especially those lacking Jordanian citizenship and health insurance. As an illustrative example, consider a divorced ex-Gaza mother in her forties, living in a camp, who is responsible for the care of three children — one of whom suffers from a severe health condition. She shares the following account:

We are from Gaza and don't have a national ID, which means we receive no assistance comparable to other Jordanians. Even when we need healthcare at public hospitals, they consider us foreigners, and we are not eligible for health coverage. [...]

Amir's seizures require us to call the civil defence for assistance. [...] The doctor has informed us that Amir will eventually lose his vision due to the impact of his brain condition on his eye nerves.

Amir's condition requires a significant number of diapers and clothing [...] We also spend a lot on sanitizers to maintain cleanliness. Hygiene is crucial to me, and despite our poverty, I believe it should not mean we live in filth. When Amir has diarrhoea, we often must discard bedsheets and clothes. His father works hard to provide for him, and his seizure medication costs around 24 JD per month, which we must purchase from a private pharmacy as it is not available at the UNRWA clinic. Additionally, Amir's weight makes it difficult for us to transport him to the clinic. The civil defence ambulance helps us in those situations, but it is not a sustainable solution. I hope one day Amir will be able to walk normally and receive the necessary physiotherapy or

³² Information from UNRWA, 4 August 2024.

support to improve his condition, but we currently don't have access to such assistance.

The mother does not have any work income but receives 60 JD monthly in child support from her former husband through the court. Additionally, she receives some money from her brothers, but the amount is very limited as they have families of their own.

Another woman, a widow around 60 years old originally from the West Bank and without Jordanian nationality, shares her experiences caring for children with extensive health challenges:

In this humble two-bedroom apartment where I live with five of my ten children, our lives have been shaped by suffering. Among them, three have mental disabilities that impair their speech and concentration. Tragedy has touched us, as my fourth special-needs daughter passed away a few years ago, and my husband passed away a decade ago. I have dedicated my life to caring for my four sick children, tending to their needs [...].

However, now I find myself in poor health. Two strokes have affected my ear, face, and teeth, leaving me weaker than before. Last year I fell unconscious, and the civil defence took me to Al-Basheer hospital. My son had to borrow 300 JD to pay the bill. Adding to our burdens, one of my daughters has developed a severe skin condition for the past two years, and we've accumulated more debt trying to treat it, as the medicine cost us around 50 JD a week. [...]

Accessing healthcare is a challenge for us, as we lack Jordanian national IDs. Nonetheless, I turn to the UNRWA clinic for the diabetes medications that my daughters and I require. But for my ear condition, which is causing me severe pain, UNRWA medication did not help, and I had to follow up in private clinics. Before my daughter passed away, she was put in ICU [Intensive Care Unit] in Al-Basheer for a whole week. They charged us 1,000 JD, of which UNRWA covered 300 JD, and the tragedy was made even more difficult with this cost.

As discussed further in Chapter 8, it is not uncommon for households with limited means to accumulate debt associated with health treatment. The same widow introduced above, who is included in UNRWA's SSN Programme and receives assistance from two community-based organisations, further recounts:

[W]e have a significant debt of around 7,000 JD, primarily due to covering the costs of medication for myself and my children. My youngest son keeps resorting to borrowing money to pay for our health needs. I keep asking him, "how are you going to pay it back?" People keep asking us to return the money.

4.7 Conclusion

The health VAF indicator reveals only minor variation among refugee groups, with approximately two-thirds of surveyed households classified as having low vulnerability. PRJ and ex-Gaza households that receive cash assistance from UNRWA demonstrate marginally higher levels of vulnerability, a phenomenon attributable in part to the prevalence of disability and chronic illness within these groups. Such conditions adversely affect earning capacity and result in increased health-related expenditures. By contrast, PRS households — who also receive UNRWA assistance — exhibit lower levels of health vulnerability, a trend that can be ascribed to their comparatively younger demographic profile.

UNRWA delivers primary healthcare services at a standard comparable to that of the national healthcare system; however, it does not offer secondary and tertiary care, and only partially supports specialist treatment in government hospitals. Refugees typically seek ongoing care for chronic conditions from both UNRWA and public healthcare providers, while the Ministry of Health is generally preferred for acute medical needs.

Access to free or subsidised healthcare is more limited for non-citizens in ex-Gaza and PRS households. A minority of refugees forgo medical consultations due to financial constraints, with this issue being more pronounced among households reliant on UNRWA cash assistance. While some individuals are forced to forgo treatment altogether, others are compelled to take out loans to cover healthcare costs.

5 Housing Conditions

Elements in the VAF housing indicator

Crowding, building quality, indoor environment, and security of tenure.

None of the surveyed households were found to be severely vulnerable according to the housing VAF score, and the proportion of highly vulnerable households is low (Table 24). There is minimal variation across the main Palestinian refugee groups; however, ex-Gaza SSNP households may be somewhat more vulnerable, while PRJ non-SSNP households are, on average, slightly less vulnerable. Similarly, a comparison between camp and non-camp households reveals only minor differences: 3 per cent of camp households and 1 per cent of non-camp households are classified as highly vulnerable.

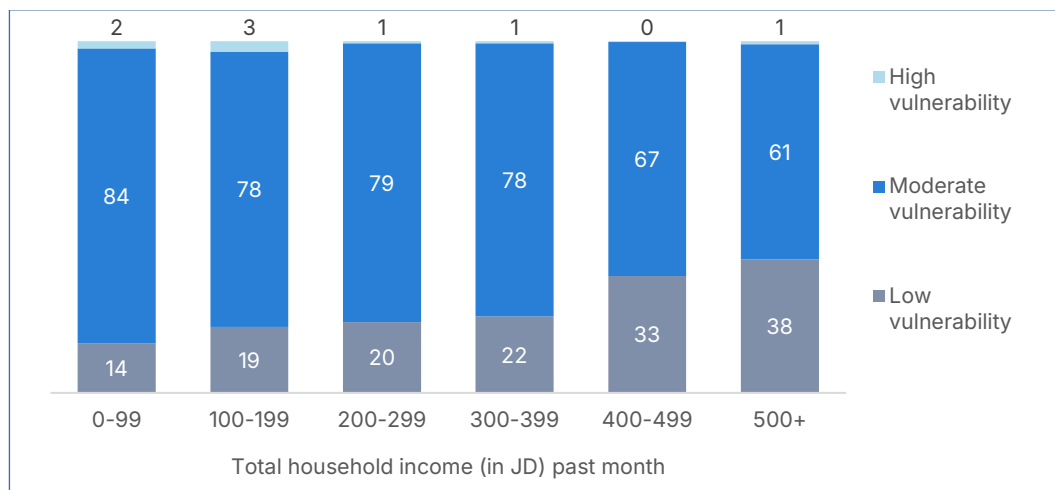
Palestinian refugees from Syria residing in Garden Camp represent a special case, as they live in caravans. These caravans were improved during the Covid-19 pandemic with the addition of small kitchens and private toilets. However, many still lack bathing facilities, and roofs have been described as having mould and water infiltration (UNRWA & UNHCR, 2024). As a result, 73 per cent of refugees from Syria residing in Garden Camp received a housing VAF score of 'highly vulnerable'.

Table 24 Housing VAF score, by camp status and refugee groups. Percentages (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	PRI	25 USD	40 USD	Garden Camp	
Low vulnerability	19	24	21	14	10	16	16	26	21	21	-	23
Moderate vulnerability	77	74	75	84	85	81	79	73	76	74	27	75
High vulnerability	3	1	3	2	5	3	5	1	3	5	73	2
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Despite the generally minor variation across refugee groups (with the notable exception of Garden Camp residents), the housing VAF score does vary by economic standing (Figure 24). High vulnerability is more common among households in the two lowest income groups, and vulnerability decreases steadily as income increases. While 86 per cent of households in the lowest income group are moderately or highly vulnerable, this figure drops to 62 per cent in the highest income group. Conversely, 14 per cent of households in the lowest income group exhibit low vulnerability, compared to 38 per cent in the highest income group.

Figure 24 Housing VAF score, by total household income. Percentage of households (n=4,471).



This chapter examines all aspects covered by the housing VAF indicator and considers housing costs. It begins by presenting data on household movement during the year leading up to the survey and explores people’s perceptions of their living environment.

5.1 Movement in the Past 12 Months

Seven per cent of households changed their place of residence during the year prior to the survey: 5.5 per cent moved once, while 1.5 per cent moved at least twice. While a few households may have arrived in Jordan from abroad, these findings primarily reflect internal migration. In addition to the small number of Palestinian refugee households from Iraq, those who fled the civil war in Syria and sought refuge in Jordan since 2011 moved significantly more often (19 and 13 per cent, respectively) than refugees whose families have been in Jordan for generations (4-8 per cent) (Figure 25). Since the PRI is very small (the 19 per cent represent only four households), the most notable pattern in the data is the high mobility of Palestinian refugees from Syria.

Figure 25 Percentage of households that changed their place of residence in the past 12 months, by camp status and refugee groups (n=4,471).

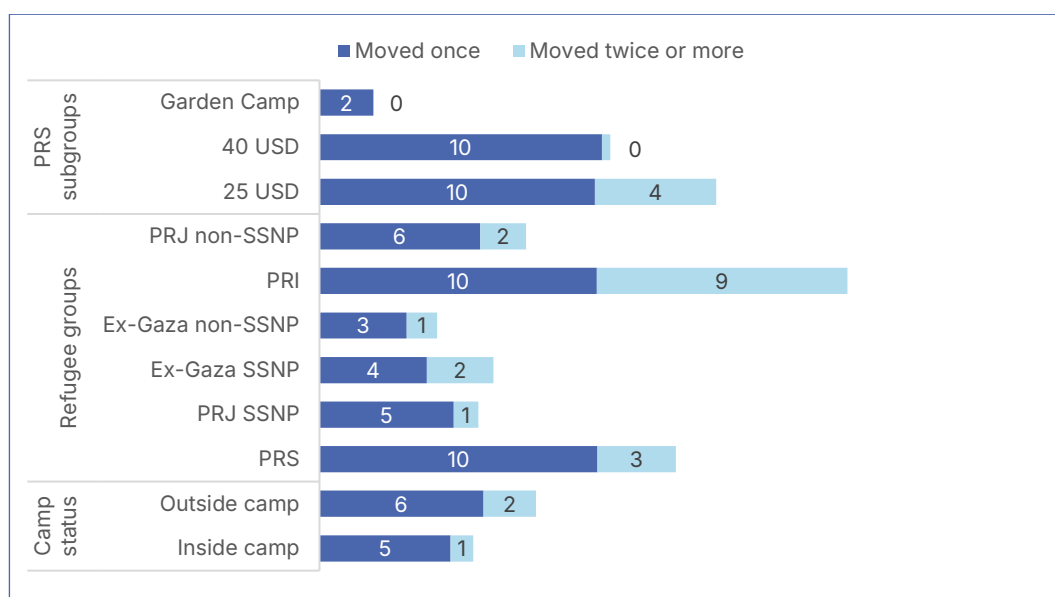


Table 25 presents the reasons given for moving in the past 12 months, referencing the most recent move if more than one occurred. The table is organised with the most frequently stated reasons at the top and the less common reasons further down. Improving housing conditions is a common motivation: 31 per cent cited the poor quality of their previous dwelling, and 12 per cent said it was too small. A few (4 per cent) mentioned that the dwelling or place of residence felt unsafe, and 3 per cent moved because they had purchased a new dwelling. Economic considerations are also prevalent: 12 per cent found a more affordable home, and 9 per cent were unable to pay the rent at their former residence. Another 5 per cent were evicted, implying they were behind on rent payments. Similarly, 12 per cent moved because the landowner ceased renting out the dwelling, which may also have been due to an inability to pay the rent.

Family matters were cited by 15 per cent of respondents. This factor likely has mainly negative connotations, such as the death of a parent or another income-generating adult, or the separation or divorce of a couple requiring one or both to find a new home. It could also result from conflict with family and kin. In contrast, a positive version of the family factor is the 5 per cent who moved to be nearer to family and friends. If this predominantly negative versus positive interpretation is reasonable, the former is more often cited among PRJ households, whereas the latter is more common among PRS and particularly ex-Gaza households.

However, the table does not show results that are systematically or significantly different for PRS households and, therefore, cannot explain why they have moved more often than other refugees. Additionally, caution is needed in interpreting these results due to the low number of observations. Camp and non-camp households do not provide significantly different reasons for moving (not shown).

Table 25 Reasons for most recent move, by refugee groups. Percentage of households (n=318).

	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	All
Poor quality of dwelling	32	30	37	28	31	31
Family matters	6	12	4	6	17	15
Small dwelling	12	6	7	14	13	12
Found a more affordable place	21	11	11	19	11	12
Landowner stopped renting out dwelling	7	4	4	3	14	12
Inability to pay the rent	14	7	14	15	9	9
Legal eviction	10	3	7	7	5	5
Move closer to family and friends	8	1	25	16	4	5
Unsafe dwelling or location	2	3	9	2	4	4
Better access to essential services	1	6	1	3	3	3
Purchase of dwelling	0	2	-	5	3	3
Poor relationship with neighbours	3	14	6	-	1	2
Other reasons	5	19	-	13	3	5
Total	100	100	100	100	100	100
n	129	47	39	33	66	318

Note: Some households provided more than one reason, so the 'true' total exceeds 100 per cent.

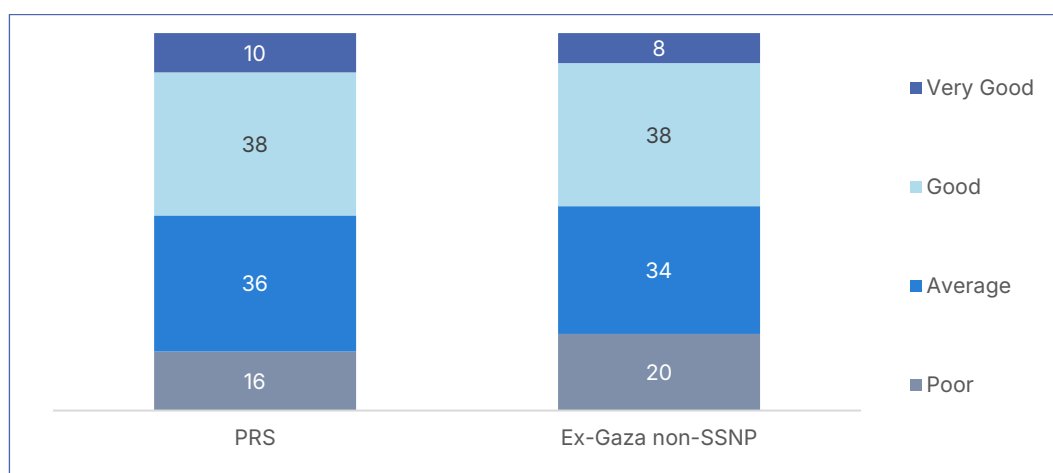
5.2 Social Environment

The dataset includes information on how two refugee groups — PRS and ex-Gaza households without SSNP support — perceive the social environment at their places of residence. However, the interpretation of 'place of living' by respondents is somewhat ambiguous. Some likely considered their immediate area and neighbourhood, while others had a broader area in mind, such as a village, town, city district, or refugee camp. Although the sentiment of the entire household may influence responses, the data primarily reflect the subjective opinions of individual respondents, most often the household heads.

Additionally, the meaning of 'social environment' is typically broad and may encompass physical surroundings (such as housing, education and healthcare facilities, workplaces, and open recreation areas), community resources, and social relations. The presence of cultural institutions, sport clubs, and a vibrant civil society generally has a positive impact on people's perceptions of their social environment. However, the questionnaire used an Arabic term for 'social' that primarily conveys the sense of community relations, neighbourly behaviour, and cultural norms. The question may also prompt respondents to consider livelihoods in their answers.³³

Despite these nuances, the perceptions of households with PRS and ex-Gaza non-SSNP members are very similar (Figure 26).³⁴ Nearly half of respondents consider the social environment to be good or very good, while 16 per cent of PRS and 20 per cent of ex-Gaza non-SSNP households rate the social environment as bad. There is little difference between PRS 25 USD and PRS 40 USD households, but those residing in Garden camp rate their social environment as poorer than other PRS households; for instance, 46 per cent rate it as average, and 32 per cent consider it poor (not shown).

Figure 26 Perception of the social environment at the place of residence. Percentage of PRS households (n=1,182) and ex-Gaza non-SSNP households (n=770).



³³ Communication with UNRWA, 19 September 2024.

³⁴ The data include results from some households in other groups as well, but not enough to allow for reporting. However, we have included these additional voices when comparing the findings across camp status and wealth quintiles in Figure 27 and Figure 28.

When comparing inside-camp and outside-camp households and examining economic standing, opinions are somewhat more diverse (Figure 27). Twice the proportion of households residing inside the 13 refugee camps rate the social environment where they live as bad compared to those residing outside the camps (30 per cent versus 15 per cent). Furthermore, the lower the income quintile a household is grouped into, the more negative its assessment of the local social milieu: only 4 per cent in the highest wealth quintile consider the social conditions of their area to be poor, while eight times as many in the lowest wealth quintile, 32 per cent, hold the same view. The effect of wealth on people's perceptions is more pronounced outside than inside camps (Figure 28).

Figure 27 Perception of the social environment at the place of residence, by camp status and household wealth quintiles. Percentage of households (n=2,090).

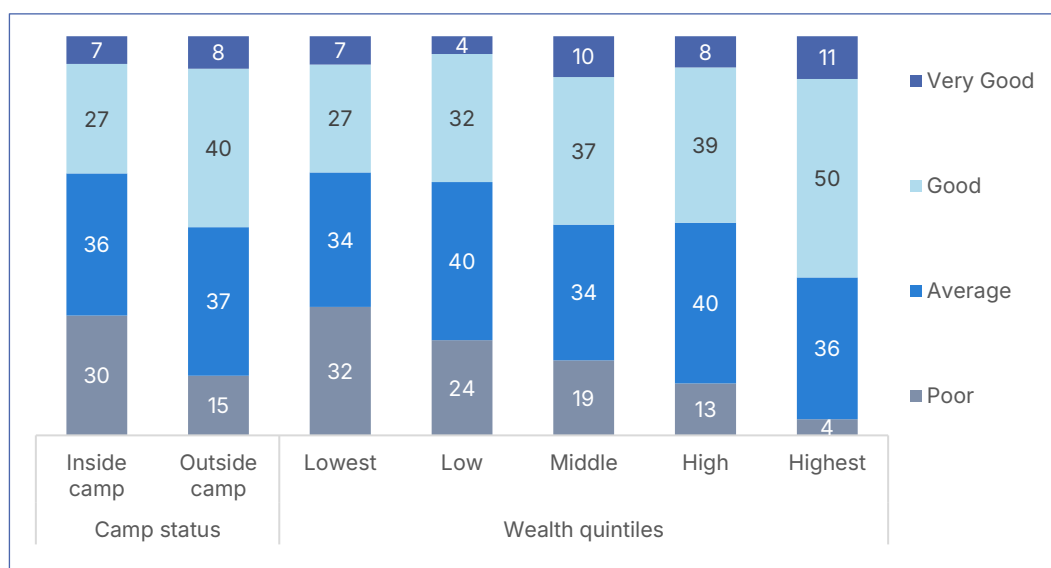
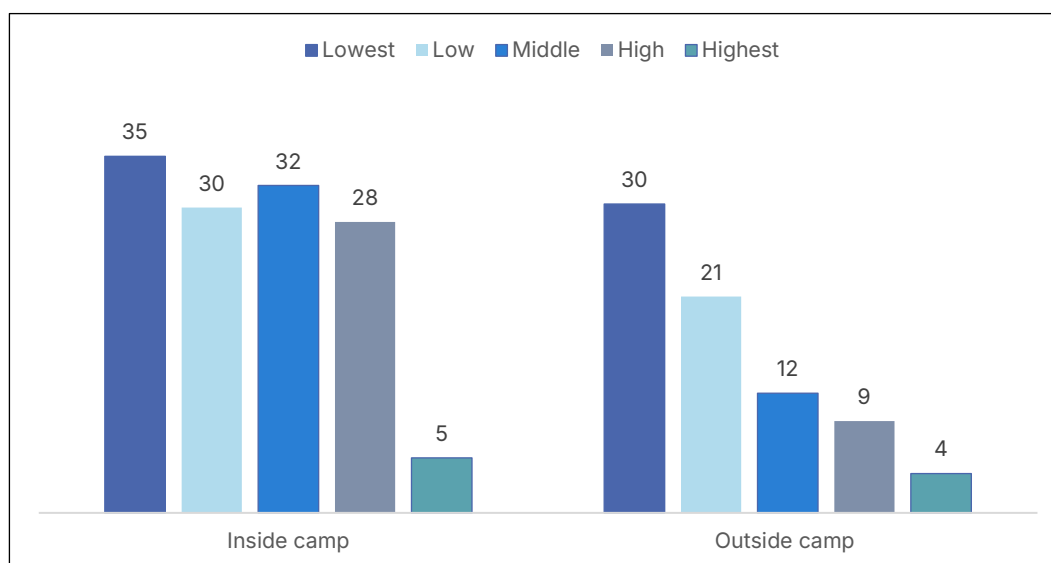


Figure 28 Perception of the social environment at the place of residence as bad, by camp status and household wealth quintiles. Percentage of households (n=2,090).



5.3 Type of Housing

Within camps, households are evenly split between *dar* houses and apartments, with 45 per cent residing in each type. Outside camps, 68 per cent live in apartments, and 30 per cent in *dars* (Table 26).³⁵ This distribution reflects national trends, where approximately three-quarters of Jordan’s urban population and one-quarter of the rural population reside in apartments (DoS & ICF, 2024: Table 2.1). A *dar* is a standalone house, originally comprising two to four rooms on the ground floor in camps. Over time, many camp *dars* have been expanded horizontally or vertically. The remaining 10 per cent of camp households and 2 per cent outside camps live in various ‘other’ forms of housing, which include makeshift dwellings — some characterised as huts or ‘slum’ by enumerators. The caravans in Garden Camp are also classified as ‘other’.

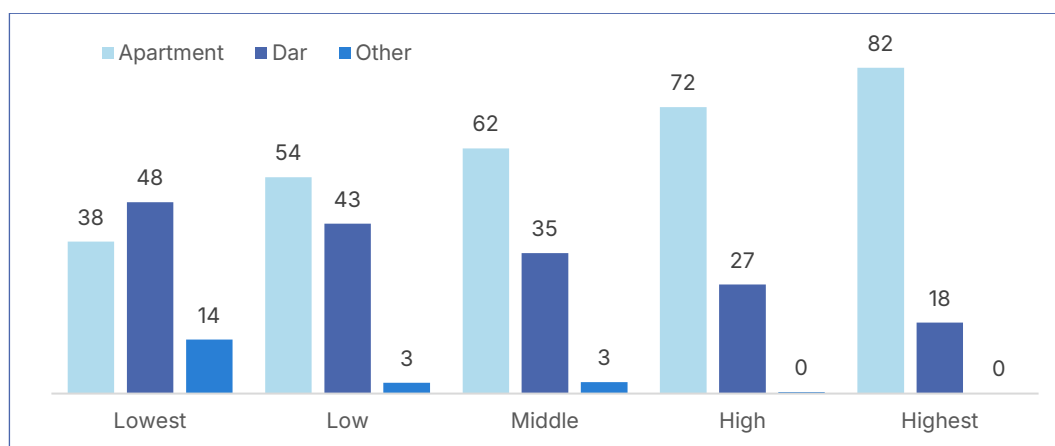
Ex-Gaza households, particularly those enrolled in UNRWA’s SSN Programme, are more likely live in makeshift ‘other’ dwellings (Table 26). In contrast, the percentage of PRJ non-SSNP households occupying such dwellings is only half of the average.

Table 26 Type of dwelling, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Apartment	45	68	75	43	44	57	81	64	77	72	-	62
Dar	45	30	22	51	38	31	14	33	22	22	-	34
Other	10	2	3	6	19	12	5	2	1	6	100	4
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

The type of dwelling inhabited also varies by economic standing (Figure 29). With increasing wealth quintiles, the proportion of households living in apartments rises, while the share living in *dars* systematically decreases. In the highest wealth quintile, 82 per cent of households live in apartments — more than twice the proportion in the lowest quintile (38 per cent). Conversely, only 18 per cent of the wealthiest households live in *dars*, compared to 48 per cent in lowest wealth group. Notably, no households in the two highest wealth quintiles live in substandard dwellings categorised as ‘other’, whereas 14 per cent of those in the lowest wealth quintile do.

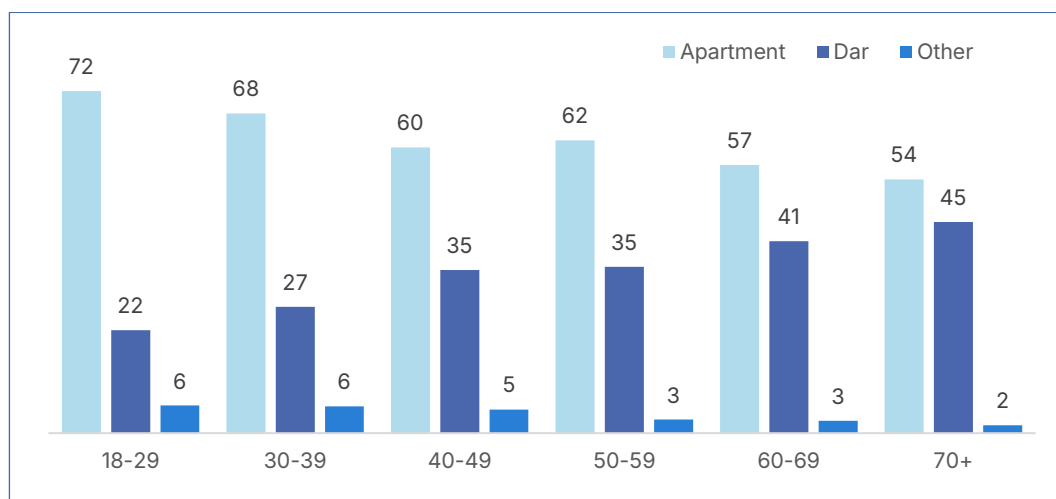
Figure 29 Type of dwelling, by wealth quintiles. Percentage of households (n=4,471).



³⁵ The only instance of ‘villa’ in the survey has been coded as *dar*.

Using the age of the household head as an indicator of households age composition, it appears that younger households are more likely to live in apartments and less likely to live in *dars* (Figure 30). This is expected, as most new housing units being built in Jordan are apartments rather than standalone houses, and few households can afford to build and live in a newly constructed *dar*. Younger households are also slightly more likely than older households to reside in 'other' forms of housing, which may be associated with affordability constraints and the modest quality of first dwellings for some couples. The data suggest that some of these 'other' abodes are makeshift add-ons to parents' dwellings or improvised, perhaps temporary, structures built on rooftops.

Figure 30 Type of dwelling, by age of household heads. Percentage of households (n=4,468).



5.4 Ownership of Dwelling

Before presenting the results, it is important to provide some introductory comments on ownership. The right to own property, including private homes, is limited for foreign nationals — including Palestinian refugees from Iraq and Syria, as well as ex-Gazans. Over the years, ex-Gazans have been permitted to purchase real estate at certain times, but these opportunities have been brief. However, since 2018, ex-Gazans are allowed to own one apartment in a residential building, an independent house on a plot of land not exceeding one dunum (1,000 square metres), or a vacant plot of land of the same size for the purpose of building a residential house (Husseini & Kvittingen, 2024). Additionally, ex-Gazans have sometimes purchased houses and business properties in the name of Jordanian nationals, with the risk of losing everything to the 'true' owner (Kvittingen et al., 2019). This approach may also have been used by PRS and PRI households.

The land on which the Palestinian refugee camps are situated is owned or leased by the government. Therefore, while camp dwellings may be considered 'owned', the owners do not formally own the plots on which houses are built; they simply have the right to use them. Nevertheless, camp dwellings are traded on the real estate market, and people consider that they own them (Tiltnes & Zhang, 2013; Kvittingen et al., 2019).

As shown in Table 27, 52 per cent of all households own their dwelling, most of them without debt. Thirty-five per cent are tenants, with 26 per cent of all households renting their homes with a written contract. These figures compare to national statistics from

the 2015 population census (World Bank, 2018), which found 62 per cent ownership and 30 per cent rental.³⁶ A minority occupy their dwellings rent-free, mostly out of goodwill from close or distant relatives. Some people have also made arrangements with employers, and a few households cover the rent with their labour. These cases have been captured by the survey and coded as 'other' forms of tenure.

PRS and PRI households own their dwellings much less often than other groups. This is partly due to the limited property ownership rights of foreigners. Furthermore, even PRS and PRI households with Jordanian members may be reluctant to invest in a dwelling, as they may wish to return to Syria and Iraq in the future, or aim to settle in a third country. However, it is likely that the lack of rights and/or capital is the main barrier to home ownership. Otherwise, Table 27 shows insignificant differences between the refugee groups.

Table 27 Tenure of dwelling, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Owned, no debt	62	44	4	50	58	57	9	50	4	4	-	49
Owned with debt	6	3	1	1	2	5	3	4	1	1	-	3
Rented, written agreement	15	30	75	26	17	19	75	24	75	75	-	26
Rented, verbal agreement	7	10	12	6	7	9	5	9	14	10	-	9
Occupied rent-free	8	13	7	16	12	8	4	12	6	9	98	11
Other	2	1	1	1	4	2	5	1	1	1	2	2
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Housing prices in Jordan remain high relative to income levels, making homeownership a challenging goal — especially for those without stable employment or adequate salaries. For low-income households, access to housing loans is limited, and — as noted by the World Bank — the country's social protection system provides minimal assistance for home purchase or rent.³⁷ As a result, homeownership is significantly more prevalent at the uppermost end of the income distribution than among households at the lower end. Nationally, rental rates, as opposed to home ownership, have been found to decrease gradually with household income. (World Bank, 2018).³⁸ However, this survey shows that housing ownership is significantly more common just in the highest wealth quintile (Table 28). This pattern is likely due to the survey's sample, which is comprised primarily of households from the country's lowest socio-economic groups — where

³⁶ The 2015 census found that 82 per cent of Jordanian citizens were homeowners, whereas 92 per cent of Jordan's non-citizen refugees and Egyptian foreign workers were tenants (Ababsa et al., 2021).

³⁷ There is some low-income housing in Jordan, such as housing grants from the Royal Court, particularly for inhabitants in marginalised areas. PRS households have also benefitted from this assistance (UNRWA, 20 October 2024.) In camps, the Department of Palestinian Affairs has channelled donor funds for housing purposes to disadvantaged refugees. Based on available evidence, such funds, like assistance from other international and national institutions, are directed towards the repair and renovation of dwellings, rather than the acquisition of housing for individual ownership.

³⁸ In 2015, 57 per cent of households in the lowest income decile rented their dwellings, compared to 13 per cent in the highest decile (World Bank, 2018).

limited financial resources and restricted access to affordable housing finance create similar challenges to homeownership across the four lowest wealth quintiles.

Table 28 Tenure of dwelling, by household wealth quintiles. Percentage of households (n=4,471).

	Lowest	Low	Middle	High	Highest	All
Owned, no debt	48	43	46	46	61	49
Owned with debt	4	2	2	4	4	3
Rented, written agreement	21	25	27	33	22	26
Rented, verbal agreement	16	8	11	4	7	9
Occupied rent- free	10	17	12	12	5	11
Other	2	4	1	1	1	2
Total	100	100	100	100	100	100
n	1,366	1	824	772	479	4,471

5.5 Living Space

The space available to households in *dars* and apartments is roughly equivalent, with a median of three rooms (excluding hallways, kitchens, and sanitary facilities) and a floor area just short of 90 square metres. In contrast, 'other' dwellings are smaller, with a median of two rooms and an average floor area that is 10 square metres less (Table 29).

Floor area refers to the entire dwelling. It is important to note that the floor area was not measured during fieldwork; some respondents knew the exact measurement, others provided only estimates, and many were unsure. As a result, the dataset contains floor area data for only 70 per cent of the households.

Table 29 Dwelling size, by type of dwelling. Mean and median number of rooms (n=4,471) and floor area in square meters (n=3,151). Percentage of households.

		Dar	Apartment	Other	All
Number of rooms	Mean	2.7	2.8	2.3	2.8
	Median	3	3	2	3
Floor area	Mean	86.2	89.1	78.2	87.7
	Median	83	90	90	90.0
n		1,567	2,415	489	4,771

A higher share of households outside the camps lives in dwellings with four or more rooms, resulting in a slightly larger mean size of 2.8 rooms compared to 2.7 rooms inside the camps. (Table 30). The mean floor area (Table 31) and mean space per household member (Table 32) are also marginally greater outside camps. Thirty-eight per cent of outside-camp households have dwellings of 100 square metres or more, compared to only 24 per cent of camp households. Similarly, 46 per cent of outside-camp dwellings have a per capita floor area of at least 20 square metres, whereas this is true for 37 per cent of camp dwellings.

A comparison of space across refugee groups shows that PRI households stand out, consistently having more space on all three indicators. PRJ SSNP households, on average, have slightly smaller dwellings than other groups; 20 per cent of them have less than 10 square metres per capita, which is twice the proportion found among PRJ non-SSNP households. PRS households residing in caravans in Garden Camp have the least space, with an average of two rooms compared to three for other groups, and an average floor area that is only one-fourth of the overall average for all surveyed households.

Despite minor differences across camp status and refugee groups, it is notable that 36 per cent of all households have only one or two rooms, and 34 per cent have a floor size below 75 square metres. Eight per cent of all Palestinian refugee households live in homes smaller than 50 square metres, with a median household size of four people for these smaller dwellings.

Table 30 Number of rooms in dwelling, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
1	7	5	7	10	7	5	-	5	9	4	35	6
2	33	30	35	36	34	33	16	29	33	38	65	30
3	48	46	47	44	48	47	50	47	47	47	0	47
4+	13	19	12	9	12	14	34	19	12	11	-	17
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	2.7	2.8	2.6	2.5	2.6	2.7	3.2	2.8	2.6	2.7	1.7	2.8
Median	3	3	3	3	3	3	3	3	3	3	2	3
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Table 31 Floor area of dwelling (square metres), by camp status and refugee groups. Percentage of households (n=3,151).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
1-49	8	8	8	12	7	6	-	8	8	7	99	8
50-74	29	25	34	35	28	29	24	24	34	33	0	26
75-99	39	30	31	38	43	33	22	32	27	37	0	33
100+	24	38	28	16	21	32	54	36	30	23	-	34
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	82	90	82	75	90	88	106	89	99	80	22	88
Median	90	90	80	80	90	90	100	90	100	80	20	90
n	1,611	1,540	780	491	479	612	13	776	432	348	54	3,151

Table 32 Floor area of dwelling (square metres per capita), by camp status and refugee groups. Percentage of households (n=3,151).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
1-9	12	10	10	20	15	13	-	10	11	9	74	11
10-19	51	44	49	50	52	48	37	45	48	49	19	46
20-29	18	25	22	13	15	20	31	24	22	22	8	23
30+	19	21	19	16	19	20	32	21	19	20	-	20
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	21	22	21	21	23	21	25	23	21	21	7	22
Median	16	18	17	16	15	17	20	17	17	16	5	17
n	1,611	1,540	780	491	479	612	13	776	432	348	54	3,151

Crowding can be defined in various ways. One approach is floor area per capita, as discussed above, which showed only minor differences. Another common measure is persons per room (an element in the VAF housing indicator), with three or more persons sharing a room often considered overcrowding.

Using the persons-per-room measure, a comparison with 2011 data suggests that the level of overcrowding inside Palestinian refugee camps has remained stable. At that time, a comprehensive survey of nearly 40,000 households found that 17 per cent had at least three persons per room (Tiltne & Zhang, 2013), which is comparable to the 19 per cent found in this survey (Table 33). Overcrowding is somewhat less prevalent

among non-camp households (15 per cent). It is more frequently observed among ex-Gaza households and PRJ households receiving cash assistance from UNRWA.

Table 33 Number of persons per room in dwelling, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Less than 1	10	12	9	11	11	9	10	12	8	12	11	11
1-1.99	39	43	45	35	30	38	80	44	47	40	23	42
2-2.99	32	30	32	31	37	33	7	30	32	31	27	31
3 and more	19	15	14	23	22	20	3	15	13	16	38	16
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

While variation in dwelling space across camp and non-camp populations and refugee groups is minimal, economic standing has a systematic effect. Households in the lowest wealth quintile are much more likely to live in small dwellings — whether measured by the number of rooms or total floor area — than those in higher quintiles (Table 34). Conversely, as wealth increases, dwellings become consistently larger. For example, the proportion of households with four or more rooms is six times higher in the highest wealth group compared to the lowest. This association between household economy and dwelling size is illustrated in Figure 31: on average, households in the highest income quintile have dwellings about 50 percent larger than those in the lowest quintile. Overcrowding is also far more prevalent among less affluent households — occurring more than five times as often as in the wealthiest group (Figure 32).

Table 34 Number of rooms (n=4,471) and floor area (n=3,151) of dwellings, by wealth quintiles. Percentage of households.

	Lowest	Low	Middle	High	Highest	All
Number of rooms						
1	20	4	2	2	1	6
2	39	45	31	27	10	30
3	35	41	50	56	51	47
4+	6	10	17	16	37	17
Total	100	100	100	100	100	100
Mean	2.3	2.6	2.9	2.9	3.3	2.8
n	1,189	804	701	779	23	4,471
Floor area in square metres						
1-49	26	11	3	3	0	8
50-74	29	33	30	28	11	26
75-99	28	28	41	35	30	33
100+	17	29	26	34	58	34
Total	100	100	100	100	100	100
Mean	70	82	85	90	107	88
Median	70	80	80	90	100	90
n	862	714	617	576	382	3,151

Figure 31 Floor area. Mean square metres and mean square metres per capita, by wealth quintiles. Percentage of households (n=3,151).

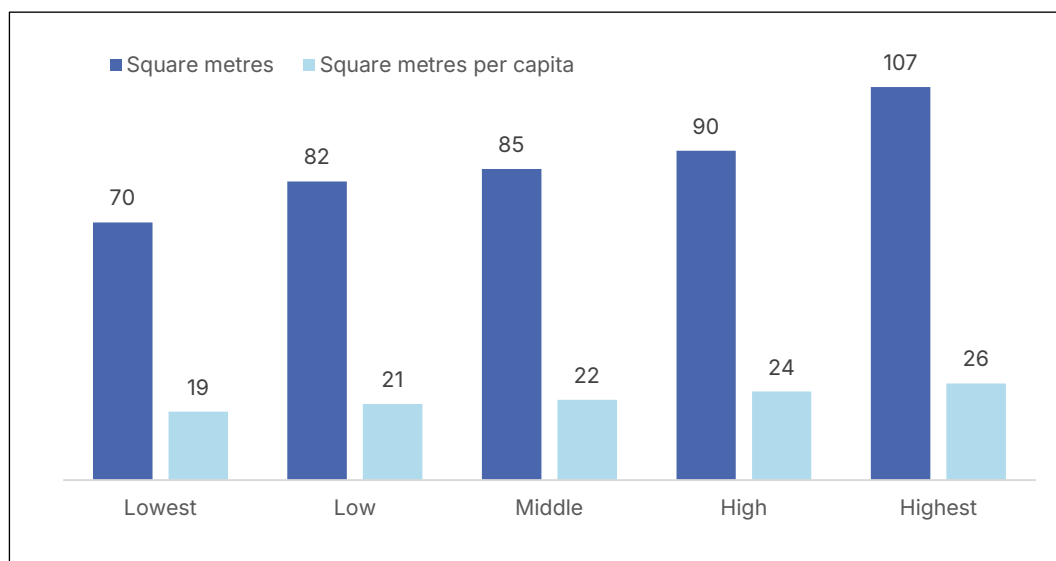
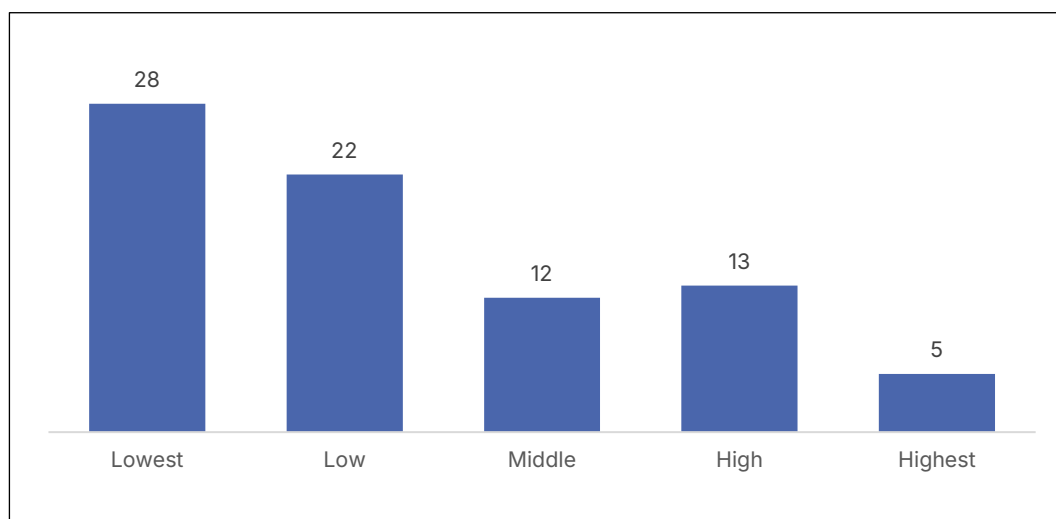


Figure 32 Households with 3+ persons per room, by wealth quintiles. Percentage of households (n=4,471).



Finally, crowding is closely related to household size. As shown in Table 35, larger households have less space per person, as reflected in the number of persons per room. While 42 per cent of large households (eight or more persons) experience overcrowding, only 4 per cent of small households (one to four persons) do.

Table 35 Number of persons per room, by household size (n=4,471).

	Household size			All
	Small (1-4)	Medium (5-7)	Large (8+)	
Less than 1	26	-	-	11
1-1.99	57	36	5	42
2-2.99	13	43	53	31
3 and more	4	21	42	16
Total	100	100	100	100
n	1,974	1,958	539	4,471

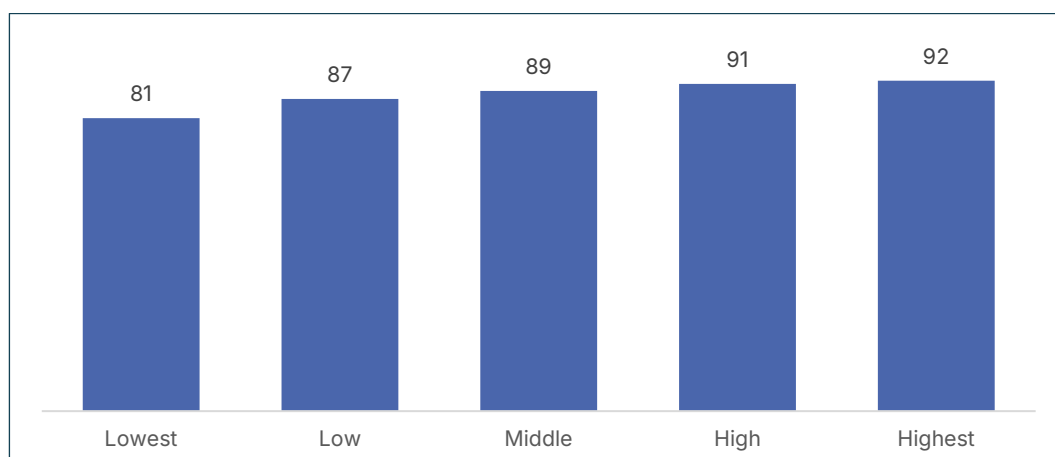
5.6 Access to Electricity

Access to electricity is typically associated with a household's location, but it can also be influenced by the ability to pay utility bills. Eighty-eight per cent of Palestinian refugee households report having 24-hour electricity for at least 15 days per month. There is little variation across refugee groups, except for ex-Gaza SSNP households, where only 79 per cent report this level of access.

Access to electricity increases gradually with household wealth, starting at 81 per cent in the lowest quintile and reaching 92 per cent in the highest quintile (Figure 33). This pattern suggests that some households with poorer access to electricity may have lost their connection to the grid due to an inability to pay their bills.

Only 62 per cent of the surveyed households reported any expenditure on electricity in the past month, indicating that many households struggle to pay, and may accumulate debt because they cannot afford their electricity and other utility bills. Further discussion can be found in Chapter 8.

Figure 33 Households with 24-hour electricity for at least 15 days per month, by wealth quintiles. Percentage of households (n=4,471).



5.7 Quality of Dwelling and Indoor Environment

Overall, the dwellings and buildings inside camps appear to be of poorer quality than those outside camps (Table 36). Notably, 17 percentage points more inside-camp households than outside-camp households live in dwellings that lack natural light and are poorly ventilated. This finding echoes results from 2011-12, when surveys found that three times as many dwellings inside camps as outside could be described as 'dark and gloomy' and poorly ventilated (Tiltne & Zhang, 2013). Part of the explanation for these adverse conditions in camps is the high housing density and prevalence of attached housing. However, aside from natural light, ventilation, and roof quality, differences between camp-non-camp dwellings are minimal.

The prevalence of substandard aspects of the dwellings is systematically higher than average for PRJ SSNP households and ex-Gaza households, regardless of SSN Programme enrolment (Table 36). The dwellings of ex-Gaza SSNP households received the

poorest assessment of all groups. Results for PRS households are similar to those of PRJ non-SSNP households.

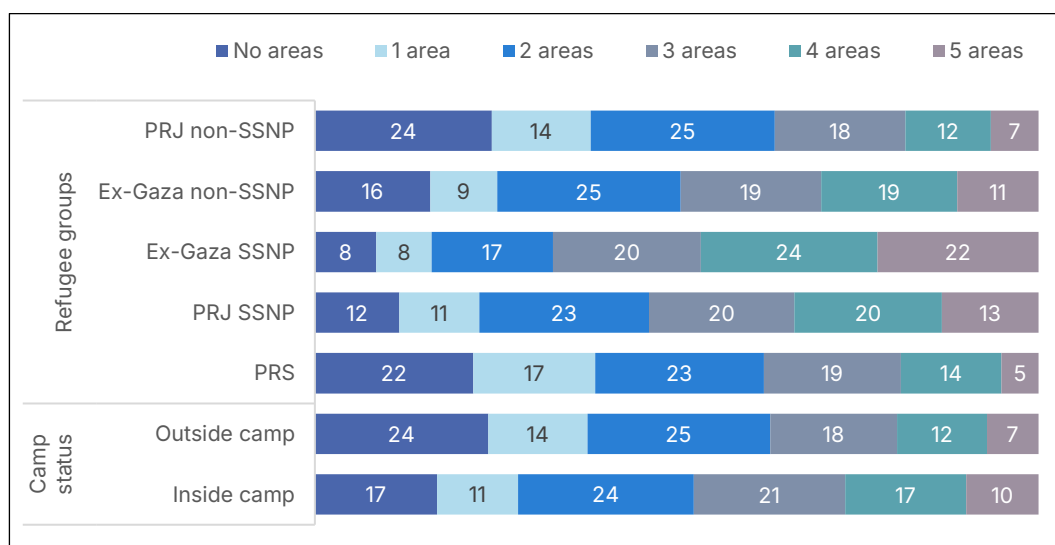
It is worth noting that the enumerators' assessment appears to have been quite strict. It is difficult to comprehend that around two-thirds of all respondent households have roofs and walls of such a low quality. One possible explanation is that the surveyed refugee households are predominantly underprivileged and often live in old, inexpensive buildings of poor quality. Previous surveys also found that the conditions of camp homes were generally poor, with 64 per cent characterised by humidity and dampness (Tiltne & Zhang, 2013), indicating the substandard quality of the building structures.

Table 36 Five aspects of housing quality. Percentage of households that are substandard on each of these aspects, by camp status and refugee groups (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Roof	70	62	60	76	81	75	64	61	57	65	85	64
Wall	72	69	71	81	86	75	74	67	72	70	59	70
Windows and doors	34	28	28	43	54	40	23	26	28	29	49	29
Electrical installation	19	16	14	24	32	22	18	15	12	18	30	17
Natural light and ventilation	45	28	28	43	59	39	17	30	31	23	51	33
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

To summarise the five aspects of the indoor environment, a variable was created that counts the number of substandard conditions characterising a dwelling, ranging from 0 to 5 with '0' (acceptable conditions in all five areas found in Table 36, and '5' (substandard conditions in all five areas). The results, broken down by camp and refugee groups, are shown in Figure 34. These confirm the overall picture and demonstrate that ex-Gaza SSNP households are worse off — and hence more vulnerable — on this indicator than other groups. Only 8 per cent of ex-Gaza SSNP households lived in dwellings deemed satisfactory in all five areas, while 46 per cent lived in dwellings substandard in four or five out of the five areas.

Figure 34 Indoor housing conditions. Number of substandard areas, by camp status and refugee groups. Percentage of households (n=4,471).

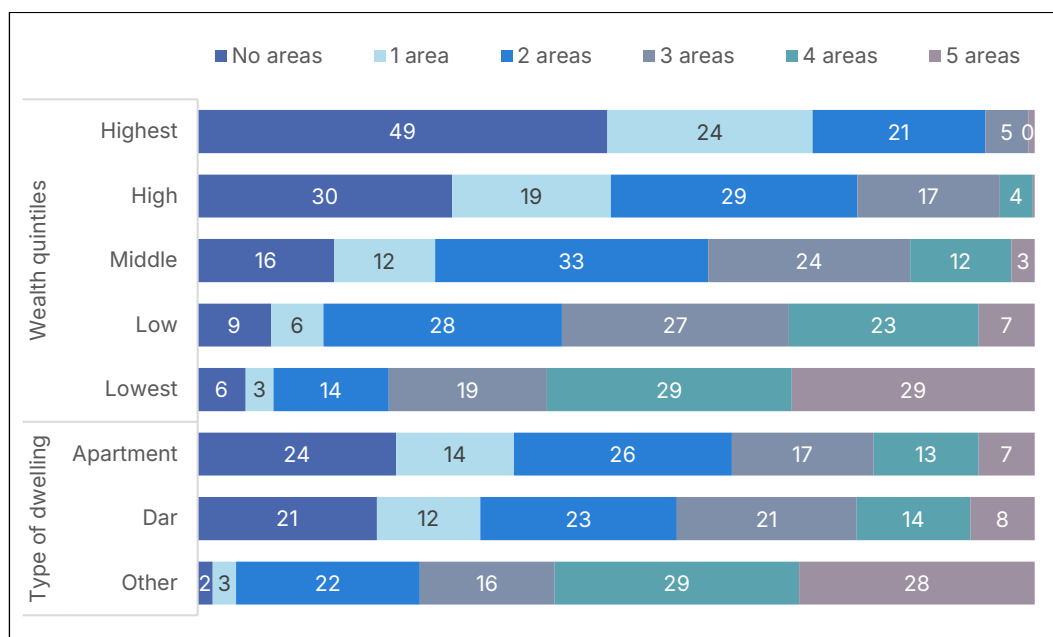


The indoor environment also varies significantly by two other variables: type of dwelling and economic standing. This is not surprising, and Figure 35 illustrates it well. On average, apartments and *dar* housing are not significantly different from one another, but 'other' dwellings — often provisional or temporary — are much worse. The data also show that dwellings inhabited by households in the highest wealth quintile are not only larger but also of a much higher standard: in that group, half of the dwellings meet an appropriate standard in all five aspects, and only 1 per cent are substandard in four or five areas. In contrast, only 6 per cent of dwellings in the lowest wealth quintile are acceptable on all accounts, and nearly 60 per cent are substandard in four or five areas.³⁹

There is minor variation by tenure: 20 per cent of owned dwellings and 25 per cent of rented dwellings have four or five substandard areas. Conversely, 24 per cent of owned and 18 per cent of rented housing are free from substandard indoor characteristics.

In addition to the five aspects of quality discussed above, the survey also examined physical *accessibility* — whether a dwelling was reachable from the street for those living there, with or without difficulty. If household members need assistance to enter it, the dwelling was categorised as substandard.⁴⁰ In 89 per cent of all dwellings, the entrance is acceptable, while it is substandard in 11 per cent of them. The result for *dars* and apartments is similar (88 and 89 per cent acceptable, respectively), while 'other' dwellings fare worse (81 per cent acceptable).

Figure 35 Indoor housing conditions. Number of substandard areas, by type of dwelling and wealth quintiles. Percentage of households (n=4,471).

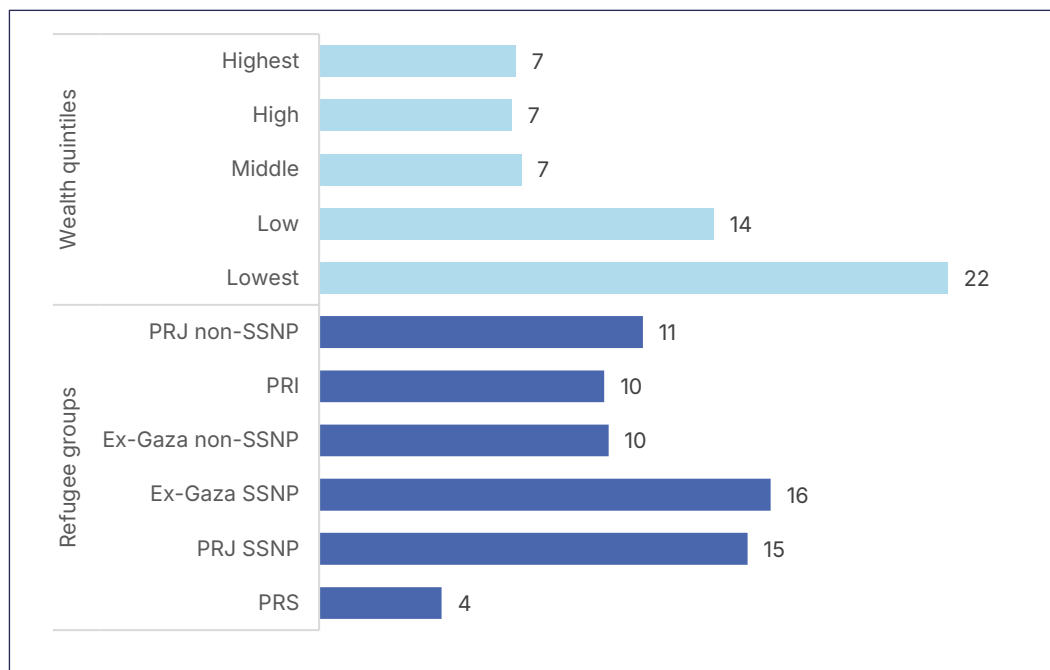


³⁹ The effect of the wealth variable in some graphs in this chapter and the next is somewhat exaggerated because one or more aspects of the housing may be both included in the wealth variable and the output variable. However, most of the components used to calculate the wealth variable are household durables. For more details, see section 8.3.

⁴⁰ Since the survey question relates to accessibility for those living in the dwelling, the result is not a good measure of *general* accessibility. For example, one would expect the assessment of the same dwelling to differ if it were inhabited by a couple with reduced mobility due to a physical handicap or old age, compared to a family consisting of individuals in good health aged 6 to 45.

There is insignificant variation across camps status (91 per cent of dwellings inside camp and 88 per cent outside camp have easy entry). Furthermore, there are only minor differences across refugee groups (Figure 36): households receiving UNRWA cash support most often have substandard dwellings (15-16 per cent), while the dwellings of PRS households less often have entry problems (4 per cent). The data also shows that the entrance to the dwellings of Palestinian refugees in the two lowest wealth quintiles is more often substandard.

Figure 36 Percentage of households with dwellings that are not easily accessible, by refugee groups and wealth quintiles (n=4,471).



5.8 Expenditure

Table 37 presents data on monthly rent expenditure. Rents in Jordan increased significantly after the outbreak of the Syrian civil war 2011, which led to the arrival of more than 1 million refugees from Syria. This influx placed considerable pressure on the housing market, driving up rents — particularly affecting poorer households (Alhawarin et al., 2021; Elmallakh & Wahba, 2021).

Table 37 Rent (in JD) in the month preceding the survey, by camp status and refugee groups. Percentage of households (n=1,463).

	Camp status		Refugee groups						PRS sub-groups		All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	
<51	11	9	6	23	15	13	-	8	7	5	10
51-75	21	7	9	19	19	18	21	8	8	10	10
76-100	36	30	28	34	35	32	8	31	29	26	31
101-125	17	13	20	11	16	15	23	13	24	14	14
126-150	13	28	24	12	9	14	40	28	21	30	25
151+	1	12	13	1	6	8	8	11	12	16	10
Total	100	100	100	100	100	100	100	100	100	100	100
Mean	95	115	118	88	92	99	124	115	116	122	111
Median	100	110	120	90	100	100	124	110	120	120	100
n	497	966	727	196	141	144	13	242	408	319	1,463

On average, surveyed tenants pay 111 JD per month in rent, with a median value of 100 JD (Table 37). Rent tends to be higher outside camps than inside, with mean rents of 115 JD and 95 JD, respectively. Forty per cent of outside-camp households pay 126 JD or more in rent, compared to only 14 per cent of camp households. Furthermore, PRS and PRJ non-SSNP households pay more than other groups on average, which aligns with the fact that they tend to live in dwellings of better quality than other refugee groups (Table 36 and Figure 34). Among these two groups, 37 and 39 per cent, respectively, pay at least 126 JD per month. Households receiving UNRWA cash assistance report the lowest monthly outlays on rented housing, with a mean of approximately 90 JD.

Many households struggle to pay the rent, which is often one of their largest expenditure items — sometimes second only to food. Accumulating debt to a landlord due to late payment of rent is not uncommon, and some households are evicted for this reason. Additionally, many households have significant debts due to private and commercial loans taken out to purchase their dwelling. These issues are discussed further in Chapter 8.

5.9 Conclusion

According to the VAF housing indicator, three out of four surveyed households are classified as moderately vulnerable, while only a minority are considered highly vulnerable. The indicator suggests that Palestinian refugees in ex-Gaza SSNP households experience a slightly higher level of vulnerability compared to other refugee groups. This conclusion is corroborated by detailed findings: a larger proportion of ex-Gaza SSNP refugees lives in makeshift dwellings, and the indoor quality of their homes is significantly poorer than that of other groups. Furthermore, along with other ex-Gaza households and PRJ SSNP households, they are more likely to experience overcrowding.

The housing conditions for Palestinian refugees from Syria are generally comparable to those of other groups, except for those residing in caravans in Garden Camp. The VAF housing indicator shows that 73 per cent of PRS households in Garden Camp are highly vulnerable, compared to just 2 per cent of all households.

PRS households have relocated more frequently than other groups, primarily to enhance their housing conditions or to find more affordable accommodation. Some refugees have been compelled to move due to an inability to pay rent. Many more face ongoing challenges in meeting rent payments — often one of their largest expenses — and may accumulate debt to their landlords, occasionally resulting in eviction. While a majority of PRS households rent their homes, most ex-Gazans and PRJs are homeowners. Some have taken out private or commercial loans to purchase their dwellings and face difficulties repaying these debts.

When a household loses its principal income earner, paying rent and repaying loans becomes increasingly difficult. The loss of a home or the need to relocate to a smaller, lower-quality dwelling can pose a significant threat. More broadly, acquiring quality housing is difficult for many due to income poverty. Although limited, economic assistance from UNRWA helps some households maintain their homes and improve their housing standards.

6 Water, Sanitation, and Hygiene

Elements in the VAF WASH indicator

Latrine accessibility and perceived safety of use, source of drinking water, and water expenditure as a share of total household expenditure.

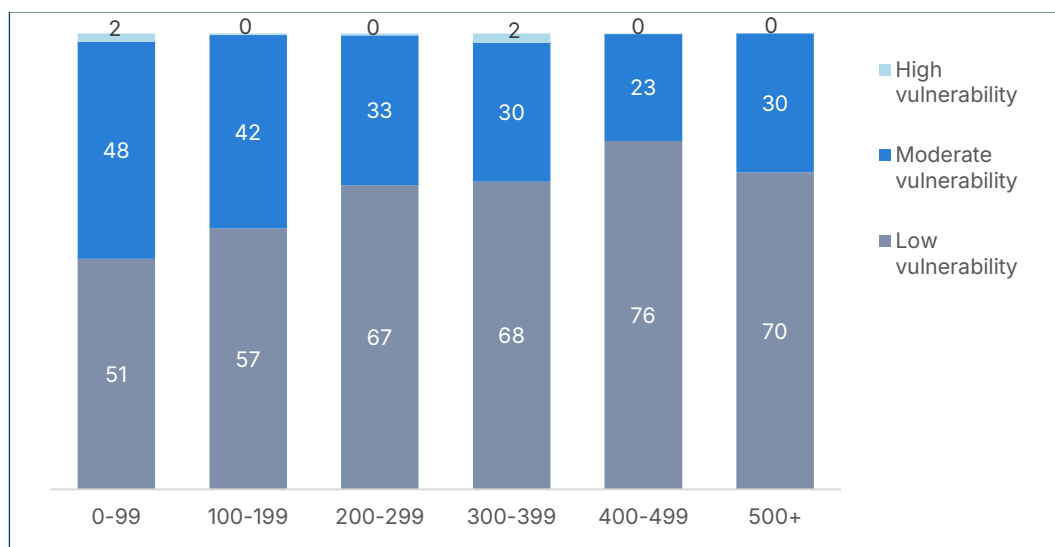
As with housing, the assessment of water, sanitation, and hygiene (WASH) among Palestinian refugee households in Jordan reveals severe vulnerable is rare, and only a small proportion of households are classified as highly vulnerable (Table 38). This outcome is not unexpected, given the close relationship between the quality and size of a dwelling and its underlying infrastructure.

Across the different Palestinian refugee groups, variation in WASH vulnerability is generally minor. However, ex-Gaza households enrolled with the Social Safety Net Programme (SSNP) are more frequently identified as vulnerable compared to other groups. Notably, there is no significant difference in WASH vulnerability between camp and non-camp households.

Table 38 WASH VAF score, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRJ PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	PRI	25 USD	40 USD	Garden Camp	
Low vulnerability	64	63	69	58	47	60	63	64	69	69	57	63
Moderate vulnerability	35	36	31	41	52	39	37	35	30	31	42	36
High vulnerability	1	1	0	1	1	1	-	1	1	0	0	1
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Figure 37 WASH VAF score, by total household income. Percentage of households (n=4,471).



Economic status, however, does play a role: the WASH VAF score is markedly lower among households in the two lowest income groups (Figure 37). In the lowest income group, half of all households are moderately or highly vulnerable, compared to 30 per cent in the highest income group.

This chapter delves into the specific components ('atomic indicators') that make up the VAF WASH score, and further explores household access to bathrooms and solid waste disposal practices.

6.1 Water

Drinking water

Table 39 reveals that 58 per cent of households use piped water as their main source of drinking water, while 40 per cent primarily rely on mineral water or other types of purified water purchased in bottles, both large and small. Only a small fraction of households report using tanker trucks, collected rainwater, wells, or other sources as their primary supply. However, it is important to note that more than the reported 2 per cent may supplement their piped water with water from tanker trucks, meaning actual consumption from this source could be higher.

Households located inside camps are more likely to depend on piped public water, whereas bottled mineral water is more commonly used by households outside camps. PRS households report the highest reliance on bottled water (Table 39).⁴¹

Table 39 Main source of drinking water, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Public water network	65	55	38	62	56	53	44	59	37	40	21	58
Mineral water	33	42	60	36	38	42	56	39	62	58	56	40
Tanker truck	2	2	1	1	6	4	-	2	0	2	21	2
Other source	0	1	1	1	1	1	-	0	1	0	2	1
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

The survey found no difference in drinking water usage between residents of *dar* housing and apartments. However, 13 per cent of those residing in 'other' and more improvised housing types rely on unsafe sources of drinking water. The distribution of drinking water sources is similar for both homeowners and renters.

Differences across wealth quintiles are minor. Nevertheless, households in the lowest quintile are more likely to use tanker trucks as their primary water source (7 per cent). Some households may lack access to the water network, including those disconnected due to unpaid water bills (see the subsection below on water use and needs), and may also be less able to afford bottled mineral water. In contrast, a larger proportion of

⁴¹ The result for ex-Gazans is similar to, but does not entirely match, the findings of a study of mainly ex-Gazans residing in Jerash camp implemented by UNICEF (2021-1). It found that 55 per cent of the surveyed population (514 respondents benefitting from UNICEF programmes in the camp) relied on the public water network for drinking water, which is in accordance with this survey, but found a higher proportion using water from tanker trucks (15 per cent) and a smaller proportion using mineral water/purified bottled water (29 per cent).

households in the highest wealth quintile (69 per cent) rely on the public water network, while only 30 per cent in this group primarily use bottled mineral water — the lowest proportion among all wealth quintiles.

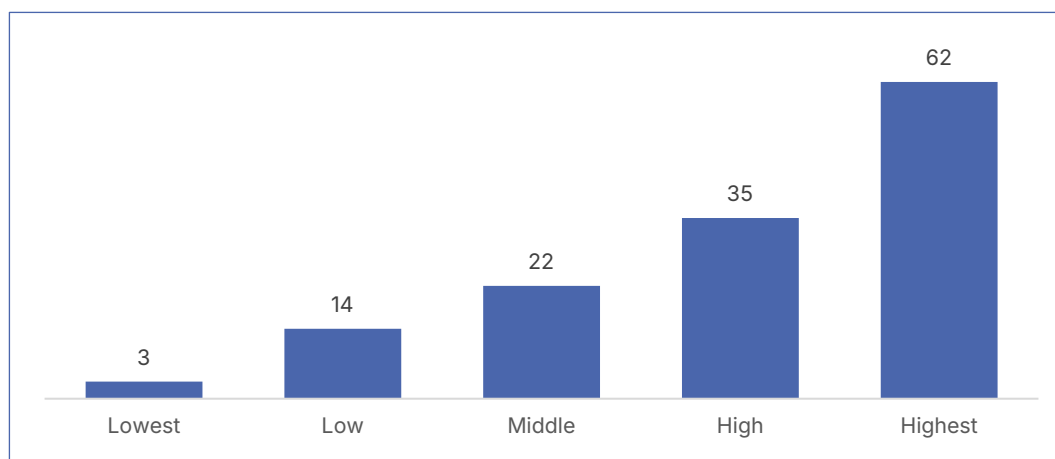
Water filters

Households use a variety of systems to purify and improve the quality of water at home. They range from simple, standalone devices placed on a table to more advanced under-the-sink systems that filter all tap water in a specific room, such as a kitchen or bathroom. While the cost of these systems can vary widely, they require an initial investment and ongoing maintenance expenses. In this survey, the term ‘water filter’ refers to any type of purification device.

The findings show that 27 per cent of respondent households use a water filter at home to improve the quality of their drinking water, while another 2 per cent own a filter but do not to use it. The use of water filters is particularly common for PRJ non-SSNP households (30 per cent), and slightly less prevalent for other refugee groups.

As illustrated in Figure 38, the adoption of water filters increases steadily by household wealth — from just 3 per cent in the lowest wealth quintile to 62 per cent in the highest. While some households may use filters to enhance the taste of water, the primary motivation appears to be ensuring safe water. This pattern highlights a significant disparity: wealthier households are more likely to benefit from water purification, as they can afford higher-quality purification systems.

Figure 38 Percentage of households that use water filters, by wealth quintiles (n=4,471).

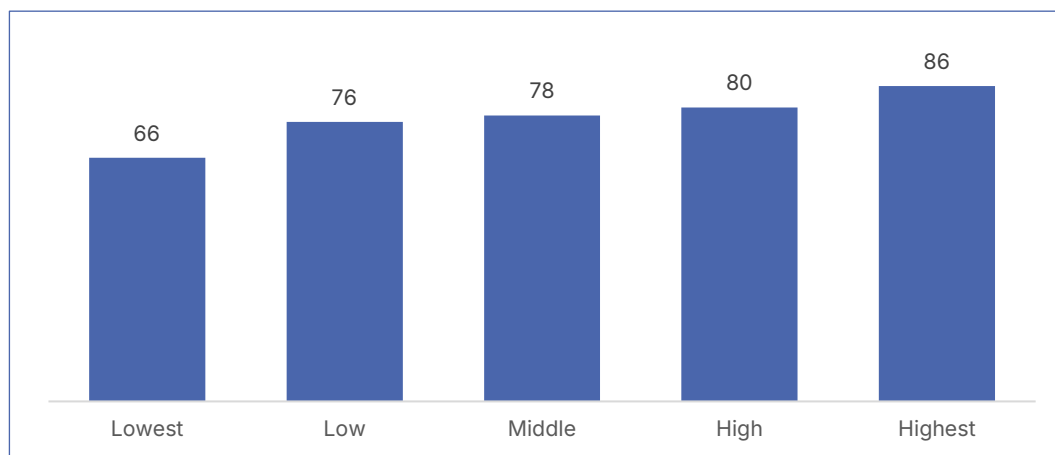


Water use and needs

The survey assessed whether households had sufficient water to meet all their needs, including personal hygiene, cooking, and house cleaning. Overall, 77 per cent of respondents reported having enough water. No significant differences were observed based on housing type, ownership status, or whether the household was located within or outside a refugee camp. However, ex-Gaza households were less likely to have sufficient water: only 59 per cent of those receiving UNRWA cash assistance and 65 per cent of those not receiving such aid reported adequate water supply. Economic circumstances also played a role, with a 20 percentage-point gap in water sufficiency between

households in the lowest and highest wealth quintile, favouring the wealthiest group (Figure 39).

Figure 39 Percentage of households that receive enough water to meet all needs, by wealth quintiles (n=4,471).



The most frequently cited reason for water insufficiency was inadequate delivery through the public water network, mentioned by 53 per cent of households experiencing water scarcity (Table 40). For most, this was due to the intermittent availability of water through the public system, though insufficient water pressure was also a factor; these issues are often interrelated. Such irregular water delivery is a widespread challenge in Jordan (Ogata, 2022; Klassert, 2023). Most Palestinian refugee households mitigate service interruptions by utilising one or more storage tanks. However, a minority either lack storage tanks or have tanks that are inadequate or insufficient — an issue cited by 39 per cent of those dissatisfied with their water supply.⁴² Notably, PRS and PRJ non-SSNP households reported a lack of water storage capacity more often than other groups (55 and 50 per cent, respectively).

Additionally, 3 per cent of households attributed their water problems to malfunctioning storage tanks or water pipes, including both internal plumbing and connections to the public water network. Only a handful of these households also cited insufficient storage capacity.

Five per cent of households without adequate water were not connected to the public water network at all (7 per cent outside camps, 1 per cent inside camps, and 12 per cent in the lowest wealth quintile). These households represent 1 per cent of all surveyed households.

A further 9 per cent of households lacking adequate water had experienced temporary disconnection from the network due to non-payment of water bills. This issue was most pronounced among the poorest households, affecting 15 per cent in the lowest wealth quintile, compared to 6 per cent in the highest. Overall, these cases represent 2 per cent of all households surveyed — a notable proportion, even though some may

⁴² These are two different reasons, but since they were not properly differentiated in the survey, they are combined here.

partially offset the impact by purchasing water from tanker trucks. Importantly, there was no significant variation across refugee groups for this indicator.

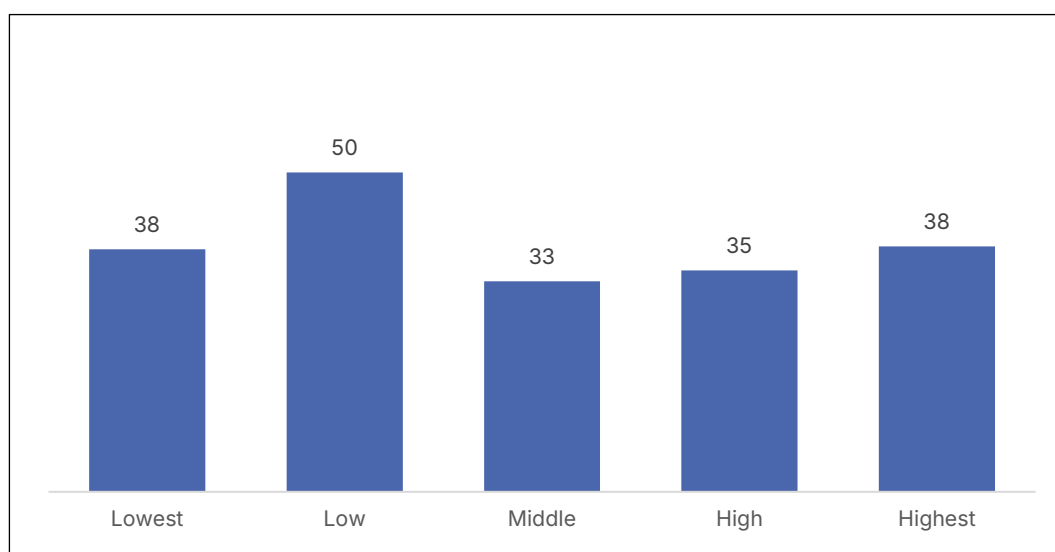
Table 40 Reasons for having too little water to cover all needs. Percentage of households (n=1,223).

Public water network provides too little water	53
Lack of storage tank or too low capacity of storage tanks	39
Broken pipes or storage tanks	3
Cut in connection to public network due to non-payment	9
Not connected to the public network	5
Water is not clean	3
Other reasons	0
Do not know/unspecified	1

Note: Multiple answers allowed.

While the proportion of households without access to piped public water is higher among the poorest, the survey did not find a strong or systematic association between economic status and the specific reasons for inadequate water supply. Although it might be expected that poorer households more often cite lack of water storage capacity — given the cost of purchasing, installing, and maintaining tanks — this was only marginally confirmed (Figure 40). Interestingly, the highest incidence of such mentions was found in the second-lowest wealth quintile.

Figure 40 Percentage of households unable to meet their water needs due to insufficient storage capacity, by household wealth quintiles (n=1,223).



6.2 Toilet

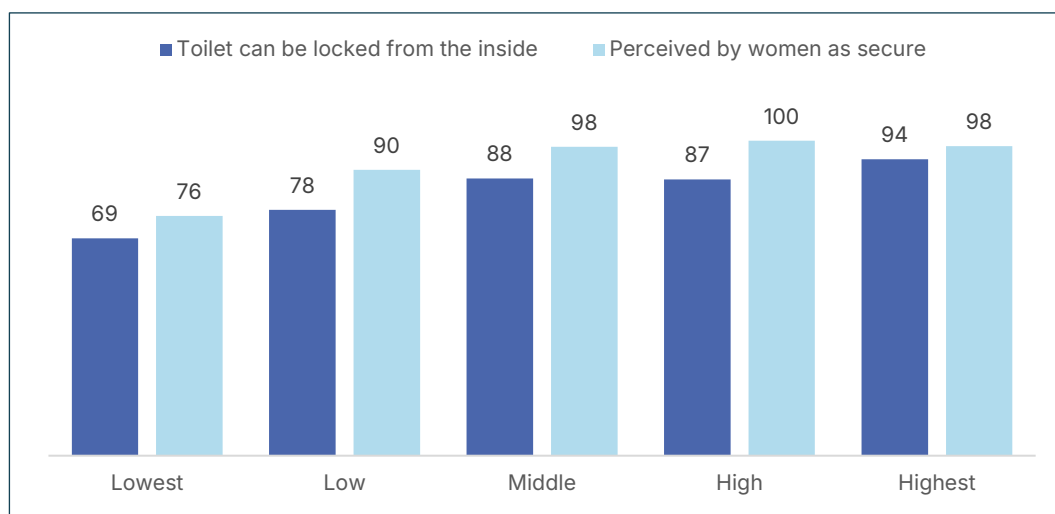
Ninety-nine per cent of surveyed households have a toilet inside their dwelling. However, 14 per cent of these — equivalent to 12 per cent of all households — share their toilet with one or more other households. The survey did not collect additional information about the toilet facilities for the 1 per cent of households without an indoor toilet. As a result, it is unclear whether these households lack a toilet entirely, have access to a toilet located outside, or use a toilet situated in another household's dwelling. Therefore, all subsequent findings and discussion pertain to the 99 per cent of households with a toilet located inside their dwelling.

Shared toilets are more common outside camps than inside (14 per cent versus 8 per cent), in apartments compared to *dars* (14 per cent versus 9 per cent), and are least common among PRS households (8 per cent).

Among households with an indoor toilet, 98 per cent report that the facility is accessible to all household members. Households with members living with disabilities are only marginally less likely to report full accessibility for all, but only marginally so — a difference of just one percentage point (98 per cent versus 99 per cent in households without disabled members).

Approximately 75 per cent toilet doors can be locked from the inside. The prevalence of this feature increases with household economic status (Figure 41). As illustrated by the graph, the presence of a lockable toilet door is closely associated with women's perception of the toilet as a secure environment, and this perception becomes more common as economic standing improves. The ability to lock the toilet door is a significant factor in this sense of security, aligning with the UNHCR vulnerability assessment framework, which incorporates this indicator into the WASH VAF score. Toilets that can be locked from the inside are less frequently found in households receiving SSNP cash assistance from UNRWA, with 60 per cent in ex-Gaza SSNP households and 64 per cent in PRJ SSNP households.

Figure 41 Households with lockable toilets and female perception of toilet security, by wealth quintiles. Percentage of households (n=4,432) and female respondents (n=1,291).



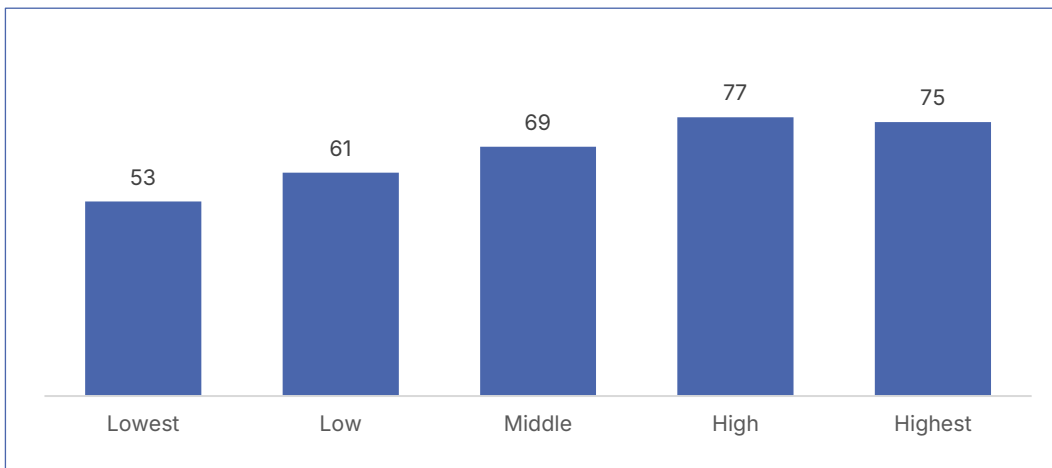
6.3 Bathroom

The survey also collected data on the availability of suitable facilities for bathing, showering, or washing inside the dwelling. Sixty-seven per cent of respondent households reported having such a facility. Among these, 86 per cent indicated that the bathing facility is combined with the toilet in the same room. This section focuses on access to a shower or other bathing facility, regardless of whether it is in a separate bathroom or combined with a toilet.

The prevalence of bathing facilities is similar for households inside and outside camps. However, ex-Gaza and PRJ non-SSNP households are slightly less likely to have bathing

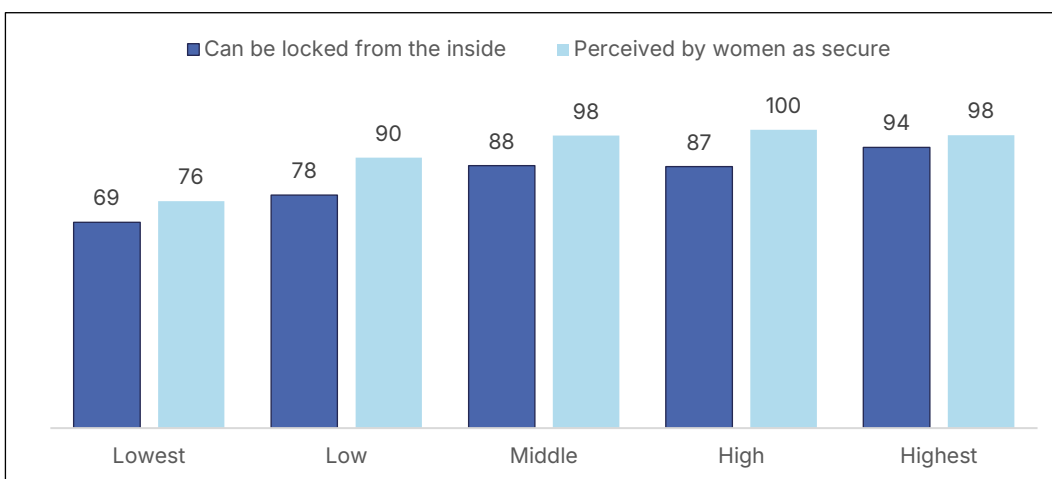
facilities (62-63 per cent) compared to other groups. Such facilities are more common in apartments (71 per cent) than in *dar* housing (61 per cent). Separate bathrooms or combined bathing/toilet facilities are more frequently found in the homes of households in the two highest wealth quintiles (Figure 42).

Figure 42 Bathing facilities inside dwelling, by wealth quintiles. Percentage of households (n=4,471).



Most bathroom doors, 84 per cent, can be locked from the inside. As with toilet doors, the prevalence of lockable bathroom doors increases progressively with household wealth (Figure 43). As illustrated by the graph, women’s perception of the bathroom as a secure space becomes more pronounced as household economic status improves.

Figure 43 Households with lockable bathroom doors and female perception of bathroom security, by household wealth quintiles. Percentage of households (n=2,974) and female respondents (n=846).



Bathrooms that can be locked from inside are less frequently found in the homes of households receiving SSNP cash assistance from UNRWA: 75 per cent in ex-Gaza SSNP households and 81 per cent in PRJ SSNP households. Additionally, the proportion of PRS households with lockable bathrooms is below average (79 per cent), a figure driven down by the 25 USD group and the 40 USD group residing in Garden Camp, where only 76 and 70 per cent, respectively, report that the bathroom can be secured from the inside.

6.4 Garbage Collection

The ways by which Palestinian refugee households dispose of their waste are largely determined by the refuse collection systems available at their areas of residence. While there is considerable variation across different refugee groups (Table 41), these differences are not strongly linked to the attributes of the independent household.⁴³

Overall, 98 per cent of all households utilise the local waste disposal system. Forty per cent of households — and as many as 71 per cent in refugee camps — place their garbage in plastic bags outside their doorsteps, where it is collected by sanitation workers. However, the majority of households (58 per cent) throw their waste in large containers located in their neighbourhoods and on the streets, which are emptied at regular intervals. Most of these containers are open. A small minority of households (2 per cent) use other, individual methods for waste disposal, such as private containers, burning waste, or dumping it in random locations.⁴⁴

Table 41 Principal means of garbage disposal, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Collected	71	28	23	56	71	52	21	37	25	18	-	40
Open, shared container	27	69	75	43	27	44	79	61	72	79	85	57
Closed, shared container	0	1	2	1	1	1	-	1	1	3	15	1
Other	1	2	1	1	1	3	-	2	1	0	-	2
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

6.5 Expenditure

The survey collected data on household water expenditures for the month preceding the interview, including costs for water from the public network, tanker trucks, bottled water, and any other water-related expenses. Forty-four per cent of households reported no water-related outlays, while 48 per cent had expenditures ranging from 1 JD to 25 JD. For 8 per cent of the households, the water costs exceeded 26 JD. Overall, water expenditures were similar across different Palestinian refugee groups and other variables. For example, Table 42 shows no significant variation in expenditure between households inside and outside camps. This pattern holds whether considering all households or only those with some expenditure. Furthermore, differences across refugee groups are not substantial, although PRJ SSNP and PRS households reported lower average expenditures.

⁴³ While personal factors and characteristics, such as environmental awareness, can influence individual behaviour, they are significantly constrained by available options — in this case the refuse collection system at the place of residence.

⁴⁴ Some households may live in remote areas where the nearest garbage collection point is far from their home. However, the dataset does not include information on whether the location is rural or urban.

Table 42 Mean and median expenditure (in JD) on water in the past month, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
All households												
Mean	9	9	7	6	8	9	9	9	7	7	4	9
Median	5	4	5	4	5	4	6	5	5	5	2	5
Households with any outlay												
Mean	15	15	11	12	13	16	12	16	11	12	8	15
Median	10	10	8	10	10	10	9	10	10	8	5	10
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

The mean and median expenditures for households in the two lowest wealth quintiles are below those of other households. However, this difference largely disappears when excluding households with no reported expenditure — 46 and 47 per cent in the lowest quintiles had no outlay, compared to 41 per cent in the two highest quintiles (Table 43).

Table 43 Mean and median expenditure (in JD) on water in the past month, by household wealth quintiles. Percentage of households (n=4,471).

	Lowest	Low	Middle	High	Highest	All
All households						
Mean	7	8	9	10	9	9
Median	3	3	4	5	5	5
Households with any outlay						
Mean	13	15	16	17	16	15
Median	10	10	10	10	10	10
n	1,189	804	701	779	23	4,471

Water expenditure does not vary much by household size (Table 44), which is somewhat surprising since larger households might be expected to use more water. However, many of the additional household members in larger households are young children, who typically require less water than older members. For example, 13 per cent of households with five to seven members have at least two children under five, while this figure rises to 23 per cent among households with more than seven members.

Mean and median water expenditures also vary by dwelling size, defined by the number of rooms (Table 44). When considering all households, those living in the smallest dwellings tend to pay less for water. However, among households with water expenses during the reference period, this difference nearly disappears: the mean expenditure remaining lower, but the median aligns with the average.

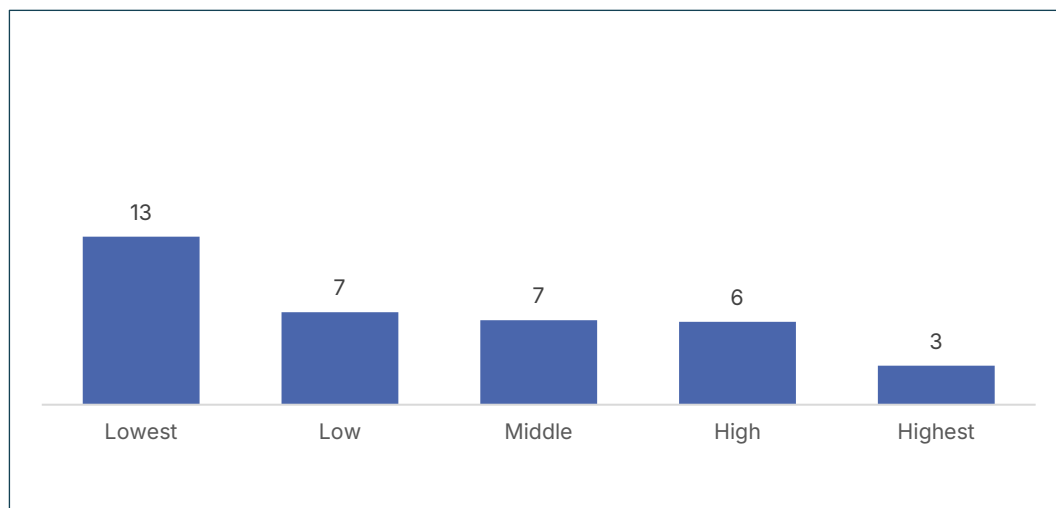
Table 44 Mean and median expenditure on water in the past month, by household size (number of persons) and size of dwelling (number of rooms). Percentage of households (n=4,471).

	Household size			Number of rooms			All
	Small (1-4)	Medium (5-7)	Large (8+)	1-2	3	4+	
All households							
Mean	9	8	9	7	10	10	9
Median	4	5	5	2	5	5	5
Households with any outlay							
Mean	16	15	16	13	17	16	15
Median	10	10	12	10	10	10	10
n	1,189	804	701	611	578	111	4,471

Relative to total expenditure, spending on water is modest. For all households, the mean and median percentages are 3.1 per cent and 1.1 per cent, respectively. Among households with any expenditure on water, these figures increase to 5.4 per cent and 3.3 per cent, respectively. The proportion of households allocating 10 per cent or more of their total expenditure to water decreases with increasing economic status — from 13 per

cent in the lowest income quintile to just 3 per cent in the highest wealth quintile (Figure 44). Households receiving UNRWA cash assistance, which are characterised by the lowest incomes and expenditures, exhibit a higher relative share of expenditure on water compared to other refugee groups. Specifically, 9 per cent of PRJ SSNP households and 14 per cent of ex-Gaza SSNP households allocated at least 10 per cent of their expenditure to water in the month preceding the survey (not shown). On average, 7 per cent of all surveyed households spent this proportion on water.

Figure 44 Expenditure on water in the past month, by wealth quintiles. Percentage of households that spent 10 per cent or more of their total expenditure (n=4,471).



6.6 Conclusion

The VAF WASH score indicates that no Palestinian refugee household was classified as severely vulnerable, and only a small proportion were identified as highly vulnerable. Specifically, 63 per cent of households demonstrate low vulnerability, while 36 per cent are categorised as moderately vulnerable. Overall, vulnerability related to water, sanitation and hygiene is lower than that observed for housing conditions. Notably, ex-Gaza households receiving cash assistance from UNRWA exhibit a higher incidence of vulnerability, with 52 per cent falling into the moderately vulnerable category.

Most Palestinian refugee households have access to safe water; however, 23 per cent report that their water supply is insufficient to meet all their needs. This challenge is especially pronounced among ex-Gazans, and is most acute for those registered with UNRWA's SSN Programme, where 41 per cent report inadequate water supply. The median monthly expenditure on water is 10 JD, with no significant differences observed between the various refugee groups.

In terms of waste management, Palestinian refugees generally adhere to proper garbage disposal practices as established within their communities. Most homes are equipped with toilets and bathrooms, and these facilities typically have doors that can be locked from the inside. However, this feature is less common in households that receive cash assistance from UNRWA. Most women consider their toilets and bathrooms to be safe environments.

7 Education

Elements in the VAF education indicator

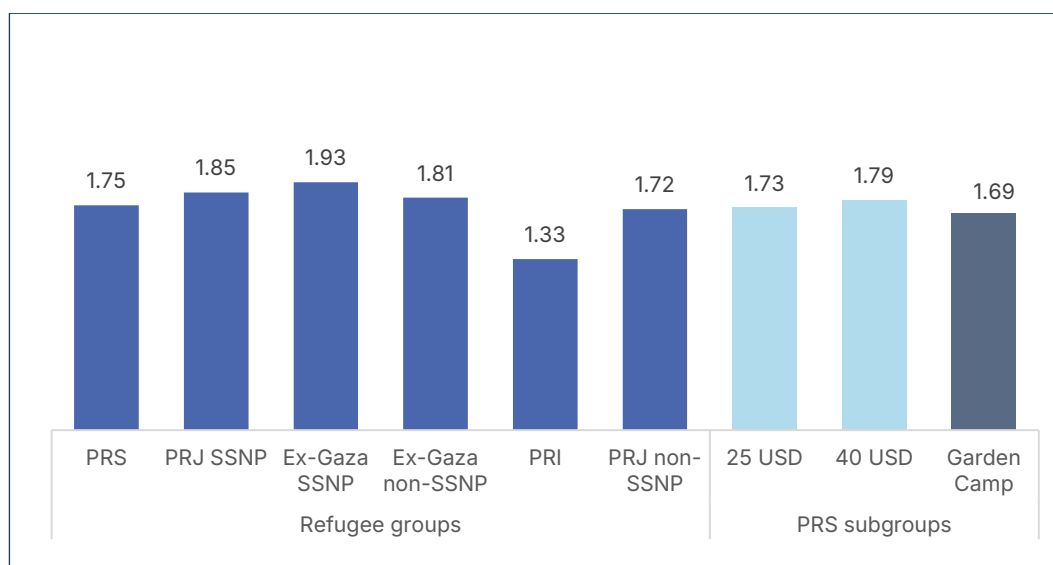
The number of children aged 5 to 17 in the household, their school attendance status, and the total years of schooling missed.

According to the education VAF score, 50 per cent of Palestinian refugee households are classified as not vulnerable, 29 per cent are moderately vulnerable, and 20 per cent are highly or severely vulnerable (Table 45). There is some variation in the education VAF score across different groups. The prevalence of high and severe vulnerability is approximately 10 percentage points above average for PRJ and ex-Gaza households receiving UNRWA cash support, and is also slightly elevated among ex-Gaza households not receiving such support. The mean education VAF score for all households is 1.75. Figure 45 shows that, with one exception, the mean score for each refugee group is close to the overall average, confirming the findings in Table 45. Notably, the small group of refugees from Iraq appears less vulnerable than other Palestinian refugee groups.

Table 45 Education VAF score, by camp status and refugee groups. Percentage of households (n=4,471).

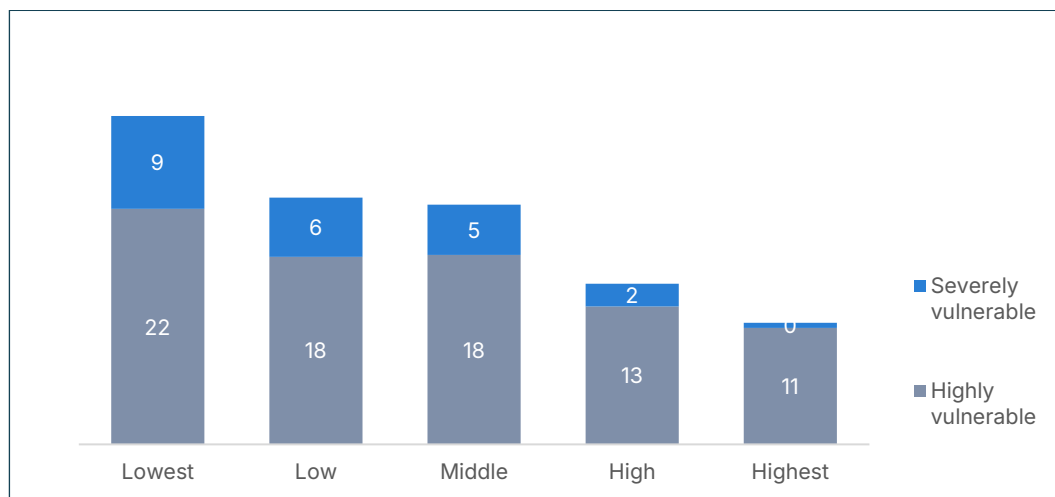
	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Low vulnerability	49	51	48	45	41	48	80	51	49	46	53	50
Moderate vulnerability	30	29	34	27	29	27	8	30	34	34	29	29
High vulnerability	18	15	14	26	26	20	12	14	12	16	14	16
Severe vulnerability	3	5	5	2	4	4	-	5	5	4	4	4
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Figure 45 Mean education VAF score, by refugee groups. The score ranges from 1 'Low vulnerability' to 4 'Severe vulnerability' (n=4,471).



The survey also found significant variation in the education VAF score across households grouped into wealth quintiles. As household wealth increases, the proportion of highly and severely vulnerable households declines steadily (Figure 45). While 31 per cent of households in the lowest wealth quintile are highly or severely vulnerable, this figure drops to just 11 per cent in the highest wealth quintile.

Figure 46 Education VAF score, by household wealth quintiles. Percentage of households that are highly and severely vulnerable (n=4,471).



This chapter examines the survey's education data in detail, beginning with educational attainment and then focusing on current enrolment, particularly in basic education. Before delving into these analyses, the chapter provides an overview of Jordan's educational system and the services offered by UNRWA.

7.1 Jordan's Educational System and UNRWA's Services

The education system in Jordan consists of several stages. Early childhood education includes two years (KG1 and KG2), followed by ten years of compulsory primary or basic schooling — six years of elementary and four years of preparatory education — for all children aged 6 to 15. After this, students complete two years of secondary education, which can be either academic or vocational.⁴⁵ Both tracks can be followed by tertiary education at a community college or university. Community colleges offer two- and three-year programmes that prepare students for mid-level professions.

Jordan also provides applied secondary education through the Vocational Training Corporation (VTC), which offers intensive vocational training and apprenticeships leading to vocational certificates. UNRWA delivers similar vocational education through its Technical and Vocational Education and Training (TVET) programme, which is open to all registered refugees, with a particular focus on youth from disadvantaged and vulnerable backgrounds. Students enrolled in UNRWA's TVET programme may have completed either basic or secondary education. It is important to note that neither VTC nor TVET certificates lead to post-secondary education.

⁴⁵ Vocational secondary education encompasses various types of schools, including hotel service, commercial, nursing, industrial, home economics, and agricultural.

Teacher education in Jordan is part of the university system. All basic-school teachers must obtain a bachelor's degree, while secondary-school teachers are required to complete an additional year of study to earn the High Diploma in Education. UNRWA provides teacher training at its Faculty of Educational Sciences and Art (FESA),⁴⁶ which offers a bachelor's degree in lower elementary teaching, including pedagogy, practical teaching experience, and subject specialisation in Arabic, English, and geography. FESA does not offer degrees in natural sciences and mathematics; such qualifications must be obtained elsewhere. Most UNRWA teachers are graduates from Jordanian universities rather than FESA. All newly appointed UNRWA teachers are required to complete a one-year teaching qualification programme to ensure a unified understanding of educational principles, standards, and classroom practices (Bengtsson et al., 2021).

UNRWA education services

- Basic education to more than 113,000 children in 161 schools
- Vocational education to nearly 2,600 students
- Teacher training to some 1,350 students

UNRWA's educational programme in Jordan is substantial, with approximately 4,500 staff providing basic education to over 113,000 children in its 161 administrative schools (Sandoval-Hernández et al., 2023).⁴⁷ Often, two schools operate from the same building, with one school holding classes in the morning and the other in the afternoon — a double-shift system that is common for UNRWA but less so in the public sector, although its use has increased due to the influx of Syrian refugees.⁴⁸ In addition, 2,592 students were enrolled in UNRWA's TVET programme and 1,365 in FESA as of December 2023.⁴⁹

Education has been UNRWA's largest programme since 1960 (Irfan, 2019; Irfan, n.d.). Historically, pupils at UNRWA schools in Jordan have outperformed those in public schools, a result attributed to stronger parental involvement, better-trained teachers, and higher teacher satisfaction (Abdul-Hamid et al., 2016). However, financial constraints and austerity measures in recent years have led to a decline in the quality of UNRWA's schools. This decline may partly explain lower enrolment, increased transfers from UNRWA to public schools, and higher drop-out rates.⁵⁰ A recent UNRWA-funded study, employing both quantitative and qualitative methods, identified several key challenges: economic hardship forcing pupils from low-income families to leave school for work; an unwelcoming school environment marked by bullying, conflicts, family

⁴⁶ TVET and FESA are both located in Amman, which may limit opportunities for people living outside the city due to transportation time and costs. However, UNRWA offers student dormitories to help individuals from distant locations find affordable accommodation (UNRWA, 20 October 2024).

⁴⁷ Figures are from the 2022/2023 school year.

⁴⁸ Eight in ten UNRWA schools (83 per cent) operate on a double shift basis (UNRWA, 2023b). More than 200 public schools have applied double shifts to accommodate Syrian refugee children (UNHCR, 2024c).

⁴⁹ UNRWA, 29 August 2024.

⁵⁰ Dropout rates have increased at both the elementary and preparatory stages (UNRWA, 2023b).

disputes, and violence; weak pedagogy and inadequate teaching quality; poor teacher attitudes and pupil-teacher relations; and the negative impact of overcrowded classrooms and the double-shift system (Sandoval-Hernández et al., 2023).⁵¹ According to the study, boys' schools, in particular, were characterised by an unwelcoming school environment, inadequate teacher quality, and poor pupil-teacher relations. UNRWA educators have also highlighted the adverse effects of relying on 'daily paid' teachers, who receive less pedagogical training, are less motivated, and typically remain with the agency for no more than two years — a direct consequence of inadequate funding.⁵²

7.2 Educational Attainment

This section examines educational attainment of Palestinian refugees in Jordan, focusing on individuals aged 25 and above. Educational attainment is categorized by the highest level of education completed: basic schooling, secondary education, and post-secondary education.⁵³ The analysis also considers differences by gender, age group, camp status, and refugee group.

Before presenting the findings, it is important to clarify the classifications and coding used in the analysis. The age cut-off is set at 25, as most individuals have completed their education by this age. Those still attending university were assumed to have attained at least a bachelor's degree and were therefore recorded as having a university degree in the survey. Individuals holding a VTC certificate (applied secondary) — representing 1 per cent of men and only a few women aged 25 and above — are grouped with those who have completed vocational or academic secondary education.

The survey questionnaire did not distinguish between UNRWA's Technical and Vocational Education and Training (TVET) programme and the Faculty of Educational Sciences and Arts (FESA), leaving it unclear which individuals attended which institution. Only a small proportion — 0.6 per cent of men and 0.1 per cent of women aged 25 and above — reported TVET/FESA as their highest level of education. Historically, more individuals have attended the TVET programme than FESA, and currently, more Palestinian refugees are enrolled in TVET than in teacher training programmes. Based on this, the TVET/FESA group is classified as having completed secondary education rather than post-secondary or tertiary education, even though FESA studies are formally at the tertiary level. This approach may slightly underestimate the attainment of post-secondary education in the surveyed population, but it does not affect the overall findings.

According to the survey, 49 per cent of individuals aged 25 and above had completed basic schooling, 30 per cent had completed secondary education, and 14 per cent had attained some form of education beyond secondary level. Only 7 per cent had no education at all or had not completed basic (Table 46). There is minimal disparity in attainment between those living inside and outside camps. In keeping with previous

⁵¹ Fifty-nine per cent of classes had more than 40 pupils in the 2020/2021 school year (UNRWA, 2023b).

⁵² Interviews conducted by one of the authors with area education officers, school principals, and teachers in Marka camp on 26 September and Talbieh camp on 28 September 2023.

⁵³ The cut-off point is set at 25, as most individuals have completed their education by this age. Those still attending university were assumed to have reached at least a bachelor's degree and were recorded as having a university degree in the survey.

Palestinian refugee statistics (Tiltnes & Zhang, 2013: Table 5.1), Table 46 shows that women are slightly better educated than men, and the youngest generation (aged 25 to 34) demonstrates higher educational attainment than older generations.

Table 46 Highest completed education of individuals aged 25 and above, by camp status, gender, and age groups (n=9,372).

	Camp status		Gender		10-year age groups						All
	Inside camp	Outside camp	Male	Female	25-34	35-44	45-54	55-64	65-74	75+	
Not completed basic	7	7	4	9	3	4	5	5	13	44	7
Basic	51	48	54	44	42	53	49	55	52	41	49
Secondary	30	30	29	31	35	32	32	24	19	9	30
Post-secondary	12	15	13	15	19	10	14	15	16	6	14
- Community college	7	9	7	9	6	6	10	12	12	1	8
- University	6	6	6	6	13	4	4	3	4	5	6
Total	100	100	100	100	100	100	100	100	100	100	100
n	4,530	4,842	4,281	5,091	2,403	2,402	2,248	1,266	575	478	9,372

The data demonstrate substantial progress in women’s educational achievement over time (Figure 47 and Figure 48). Among individuals aged 25 to 44, a notably higher proportion of women than men — by 7-9 percentage points — have completed post-secondary education. In the 25 to 29 age group, only 1 per cent of women, compared to 5 per cent of men, failed to complete basic schooling. In contrast, among those aged 60 and above, men are more likely than women to have attained higher education. These patterns highlight a generational shift, reflecting broader improvements in access to education for women over recent decades.

Figure 47 Individuals aged 25 and above who did not complete basic education, by gender and age groups. Percentages (n=9,363).

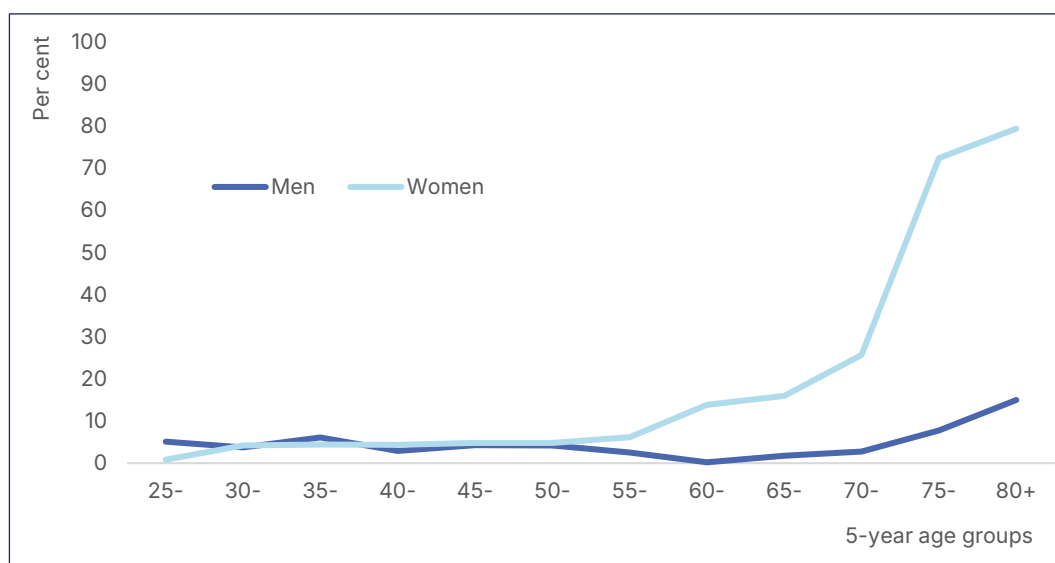
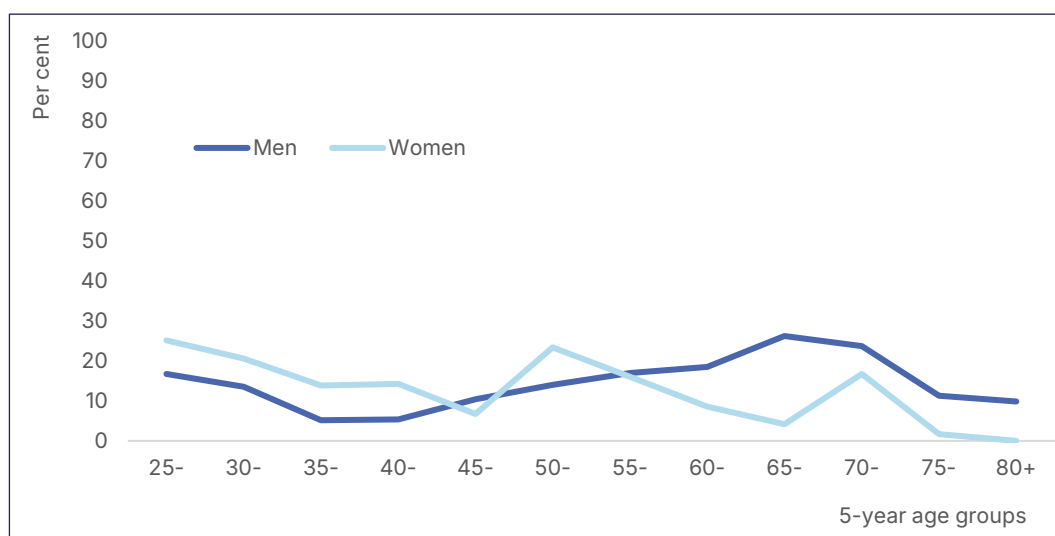


Figure 48 Individuals aged 25 and above who have completed post-secondary education, by gender and age groups. Percentages (n=9,363).



PRJ and ex-Gaza households receiving cash assistance from UNRWA have lower levels of formal education compared to other refugee groups. This limited educational attainment reduces their chances of securing stable, well-paid employment.⁵⁴ In these two groups, 7 per cent of individuals aged 25 and above have completed education beyond secondary school — half the average for all refugees combined (Table 47). The average is driven up by the PRJ non-SSNP group, where 16 per cent have attained post-secondary education. A higher proportion of individuals in the PRJ and ex-Gaza SSNP groups have not completed basic schooling (14 and 10 per cent, respectively). PRS households residing in Garden Camp show similarly low educational achievement.

Table 47 Highest completed education of individuals aged 25 and above, by refugee groups. Percentages (n=9,372).

	Refugee groups						PRS subgroups			All
	PRJ		Ex-Gaza		PRJ non-SSNP	25 USD	40 USD	Garden Camp		
	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI						
Not completed basic	5	14	10	7	-	6	4	7	13	7
Basic	62	56	54	50	55	47	62	61	75	49
Secondary	23	23	29	32	34	31	24	22	8	30
Post-secondary	10	7	7	11	12	16	11	9	5	14
- Community college	5	3	5	5	8	9	5	5	4	8
- University	5	3	2	6	4	7	5	4	0	6
Total	100	100	100	100	100	100	100	100	100	100
n	2,344	1,643	1,446	1,692	59	2,188	1,256	1,088	168	9,372

Generally, individuals in the youngest age group — those aged 25 to 34 — have achieved higher levels of educational attainment than the older age groups, a trend that holds across all refugee groups. However, as shown in Table 48, this improvement is not systematic: educational attainment does not consistently increase across each successive age group, and a noticeable dip is observed for the 35–44 age group in most

⁵⁴ An additional year of education has been found to translate into a 4 per cent increase in earnings for the average worker (UNICEF, 2023). Although this return from education is lower than the global average of 9 per cent, it remains valuable. The same report also indicates that, from a lifetime perspective, workers who do not complete basic schooling earn 13 per cent less than those who do.

groups. Nevertheless, the overall pattern indicates progress over time, including among the two refugee groups receiving UNRWA SSNP assistance.

Table 48 Individuals aged 25 and above who have completed post-secondary education, by refugee groups and age groups. Percentages (n=9,372).

	PRS (n=2,344)	PRJ SSNP (n=1,643)	Ex-Gaza SSNP (n=1,446)	Ex-Gaza non-SSNP (n=1,692)	PRJ non-SSNP (n=2,188)
25-34 years	12	17	11	13	21
35-44 years	9	5	4	9	11
45-54 years	10	6	7	8	15
55-64 years	10	5	9	19	16
65-74 years	3	1	3	8	20
75+ years	4	1	2	10	6

Socioeconomic status is strongly associated with educational attainment. Table 49 demonstrates that individuals aged 25 and above in the lowest quintile are over four times more likely (13 per cent) to have not completed basic education compared to those in the highest quintile (3 per cent). Conversely, 26 per cent of individuals in the highest quintile have completed post-secondary education, compared to just 4 per cent in the lowest quintile.

Table 49 Highest completed education of individuals aged 25 and above, by wealth quintiles. Percentages (n=9,372).

	Lowest	Low	Middle	High	Highest	All
Not completed basic	13	7	7	5	3	7
Basic	60	57	48	46	36	49
Secondary	23	25	33	34	34	30
Post-secondary	4	11	11	15	26	14
- Community college	4	8	5	9	14	8
- University	1	4	6	7	13	6
All	100	100	100	100	100	100
n	2,673	2,202	1,752	1,653	1,092	9,372

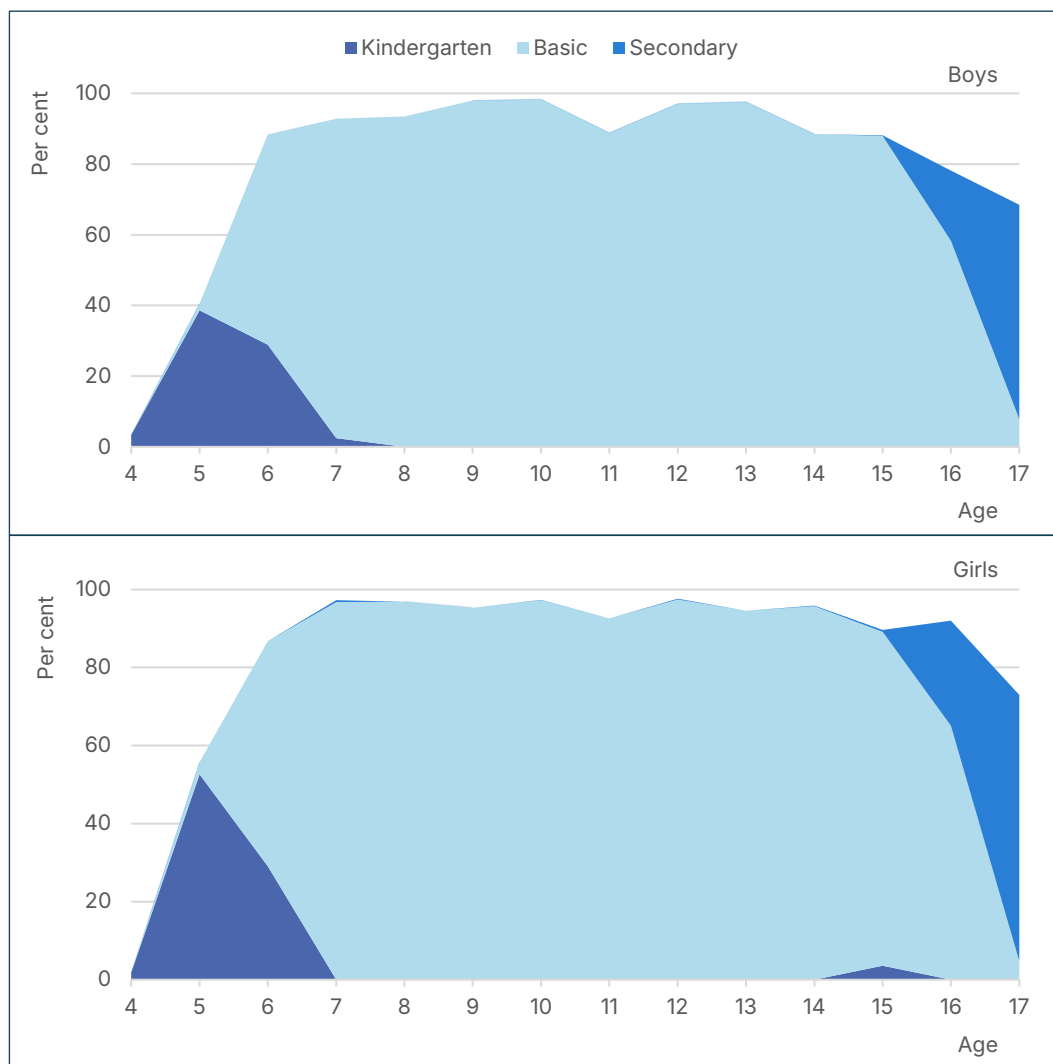
Overall, the data indicate that while educational attainment among Palestinian refugees in Jordan has improved over time — particularly for women — significant disparities persist across refugee groups and socioeconomic strata. The most vulnerable households, especially those receiving UNRWA cash assistance, continue to lag behind in educational achievement.

7.3 Enrolment

This section examines current enrolment patterns across refugee groups, revealing only limited variation between them. As anticipated, socioeconomic status remains a significant factor influencing enrolment indicators.

The survey collected data on current participation in education, including early childhood education, for all children aged 4 to 17. Figure 49 presents an overview of enrolment rates by gender and educational stage. Consistent with findings from previous surveys (Tiltne & Zhang, 2013), the data indicate that enrolment is slightly higher among girls than boys.

Figure 49 Current enrolment of individuals aged 4-17, by gender, age and stage. Percentages (n=7,904).



Enrolment in kindergarten

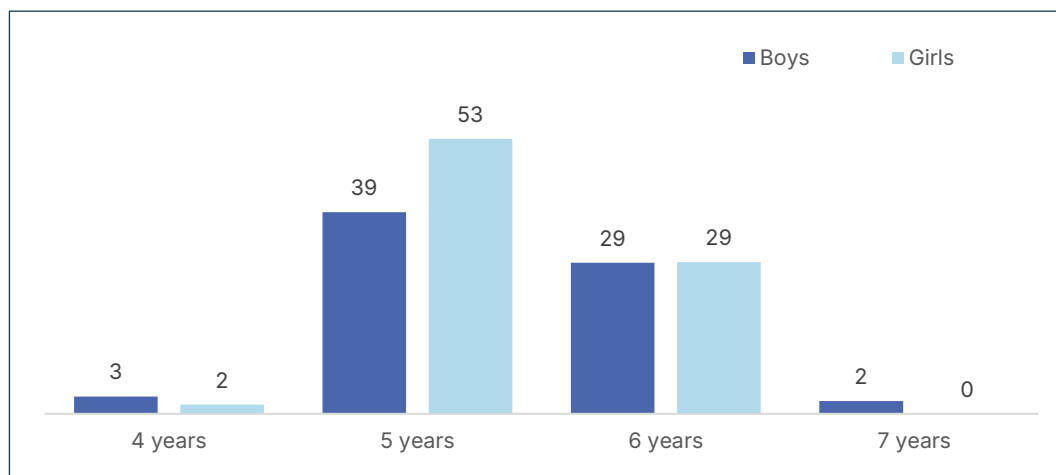
Early childhood education in Jordan primarily comprises two years of kindergarten: KG1, where children typically enrol at age four, and KG2, where they enrol at age five. However, because the survey was conducted near the end of the school year, many children enrolled in kindergarten were likely five or six years old at the time of data collection.

The Jordanian government has announced plans to gradually make KG2 universally accessible. Research indicates that attending kindergarten “can support school readiness and improve later educational outcomes”, which is especially important for children from disadvantaged backgrounds and households with low levels of parental education (UNICEF, 2020:19). Despite these intentions, achieving universal access remains challenging. The national enrolment rate for KG2 has been estimated at 71 per cent. In the 2021-22 academic year, 56 per cent of KG2 children attended public schools, while 44 per cent were enrolled in private schools (Pylvainen et al., 2024).

Among Palestinian refugee children aged four to seven, 20 per cent were attending kindergarten at the time of the survey. Notably, in contrast to a decade ago — when

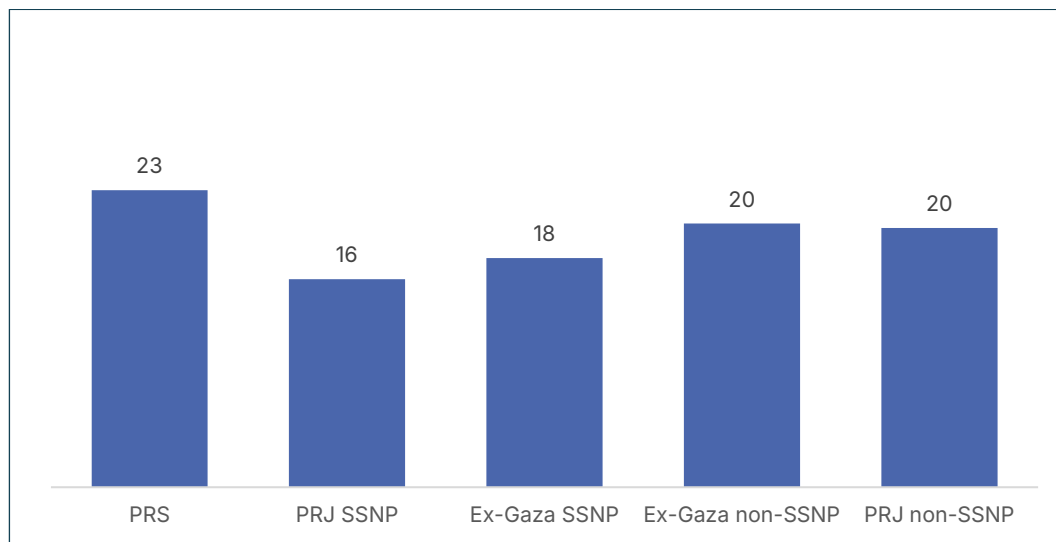
slightly more boys than girls were enrolled in kindergarten both inside and outside refugee camps (Tiltnes & Zhang, 2013) — the current data show higher enrolment among girls (Figure 50), a trend that aligns with national statistics (UNICEF, 2023). The survey found that enrolment among five-year-old girls was particularly high, at 53 per cent. Overall, 24 per cent of girls aged four to seven were enrolled in early childhood education, compared to 17 per cent of boys.

Figure 50 Current enrolment in kindergarten, by gender and age. Percentage of children aged 4-6 (n=1,949).



Enrolment in kindergarten is similar inside and outside camps, at 22 and 19 per, respectively, for children aged four to six. There is also minimal variation across refugee groups, with PRS households exhibiting the highest and PRJ SSNP households the lowest enrolment rates (Figure 51).

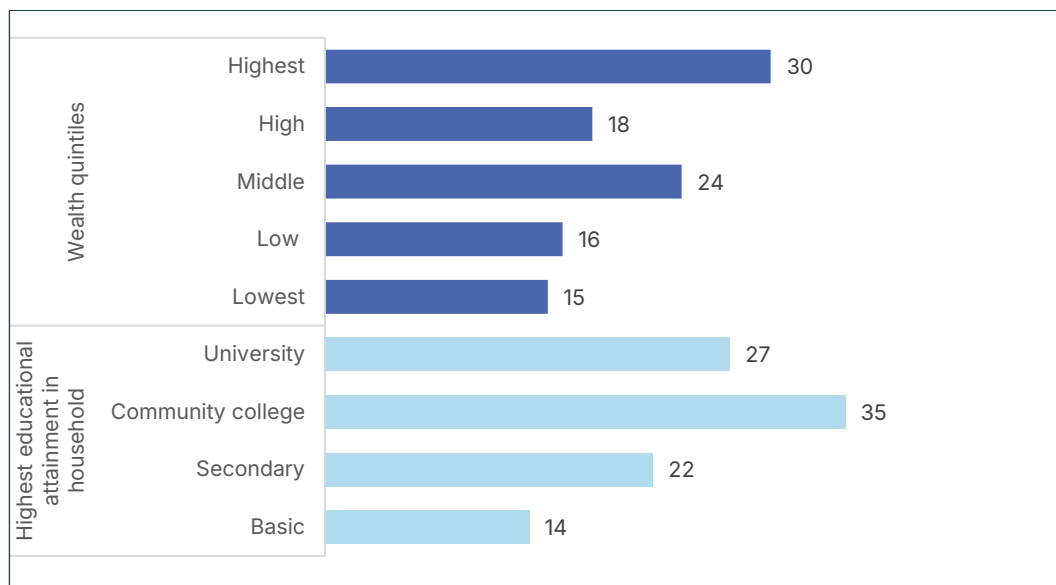
Figure 51 Current enrolment in kindergarten, by refugee groups. Percentage of children aged 4-6 (n=1,949).



However, Figure 52 demonstrates that socio-economic standing influences early childhood education. Kindergarten enrolment is twice as high among children from households in the highest wealth quintile (30 per cent) compared to those in the two lowest quintiles (15 and 16 per cent, respectively), a pattern also observed in previous research (Zhang and Tiltnes, 2013). While this association suggests that affordability plays a role,

the variation is not dramatic and may also reflect factors such as the availability and quality of services. Additionally, the perceived benefits of early childhood education — often linked to the educational attainment of parents and other household members — may influence enrolment decisions. Consistent with this, Figure 52 shows that kindergarten enrolment increases with the education level of adult household members.⁵⁵

Figure 52 Current enrolment in kindergarten, by the highest educational attainment of individuals aged 18+ in the household and wealth quintiles. Percentage of children aged 4-6 (n=1,949).



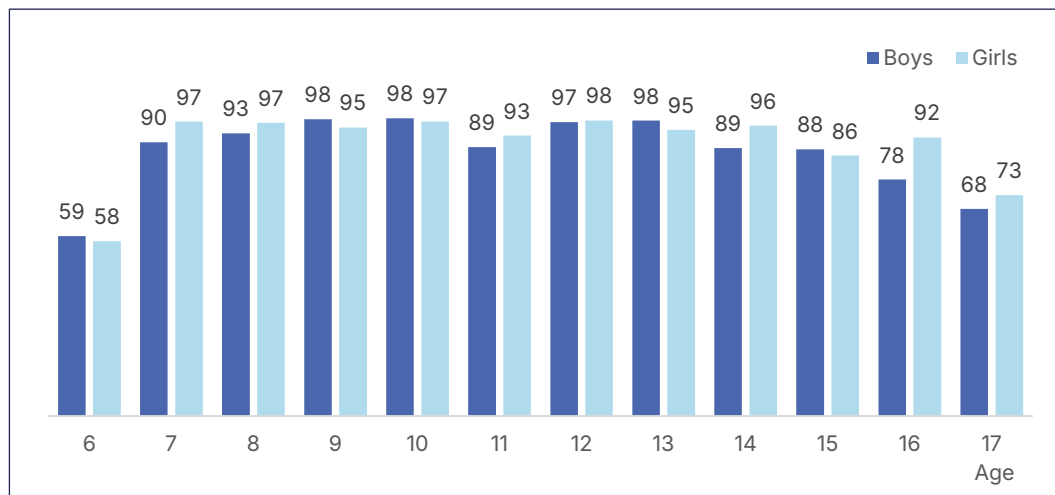
School enrolment

Enrolment in basic or secondary education among children aged 6 to 17 is slightly higher for girls (90 per cent) than boys (88 per cent). Figure 53 presents the results by single year of age, revealing that the gender gap becomes particularly pronounced at ages 16 and 17. At these ages, a higher proportion of girls than boys transition into secondary education, thus maintaining the advantage of girls over boys in both secondary and post-secondary education, as discussed in the previous section. Specifically, the survey found that at ages 16 and 17, 27 of girls versus 20 per cent of boys, and 68 per cent of girls versus 61 per cent of boys, respectively, are enrolled in secondary school (not shown). This pattern of higher female achievement is further supported by an assessment of 7,330 pupils attending UNRWA elementary and preparatory schools in Jordan in October 2021, which found that girls systematically and significantly outperformed boys in Arabic, English, mathematics, and science across all grades (UNRWA, n.d.-3).

Figure 53 also suggests that boys begin dropping out of school at age 14, one year earlier than girls. Unfortunately, the survey did not collect information on the reasons for leaving school.

⁵⁵ The results for households without adults who have completed basic schooling are excluded from the graph, as the sample size (n=13) is too small to be statistically reliable.

Figure 53 Current enrolment of individuals aged 6-17 in basic or secondary school, by gender and age. Percentages (n=6,817).



While school enrolment rates are slightly higher inside camps than outside, the difference is small, as is the variation across different refugee groups (Figure 54). Among households receiving UNRWA cash support, children aged 6 to 17 are enrolled in school at rates similar to those in other Palestinian refugee households. However, enrolment rates are lower among children from Garden Camp compared to other groups. Limitations on movement in and out of Garden Camp, combined with the need for transportation to access schools, appear to contribute to girls leaving school earlier than boys. As one PRS father recounted:

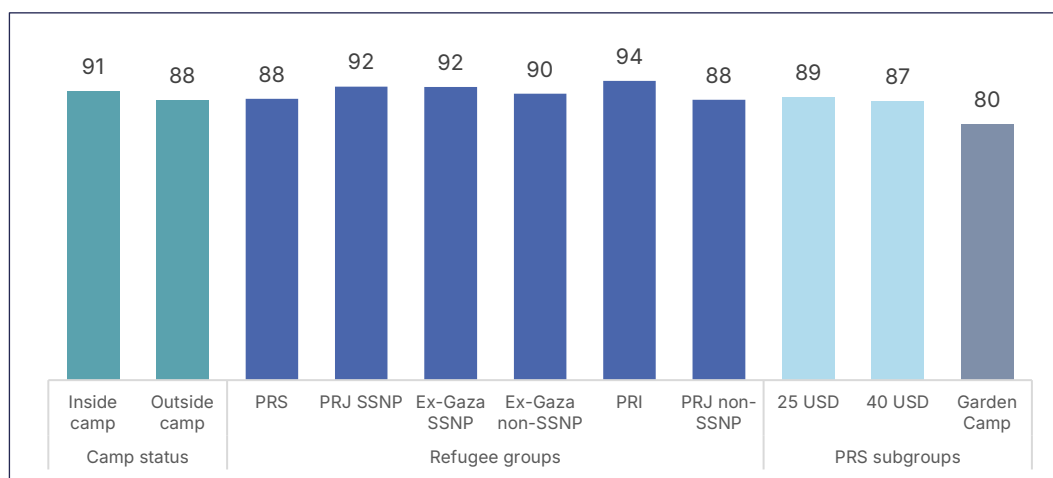
Living in the camp has [...] prevented our children from experiencing a normal childhood. [...] The impact on education for our children has been significant. [...] When we first arrived in the Garden Camp, we found out there were no schools inside, and the children were bussed to a school outside. There were mixed genders and ages on the bus and sometimes there was trouble, so we stopped sending them. Instead, in the camp, a volunteer teacher used to come over and teach English and Arabic to our four daughters [...]. But this arrangement was disrupted when the teacher fell ill. [...] My youngest son, who is 11, stays in the camp as he goes to school from there.

A national estimate indicates that 1.6 per cent of all children aged 6 to 17 in Jordan have never enrolled in school (UNICEF, 2020). In this survey, 2.5 per cent of Palestinian refugee children in that age group (representing 167 cases) had never enrolled in any educational institution.

The survey asked about the principal reasons for non-enrolment. Most explanations were health-related: 40 per cent of children did not begin school due to disability, and 6 per cent cited illness. Eleven per cent mentioned that the school was inaccessible to children with disabilities, and 1 per cent referred to inadequate transportation for children living with disabilities. In total, 47 per cent of the respondents mentioned *any* health reason. These findings suggest that UNRWA, public, and private schools could

improve their programmes by expanding access for special needs children and children living with disabilities.

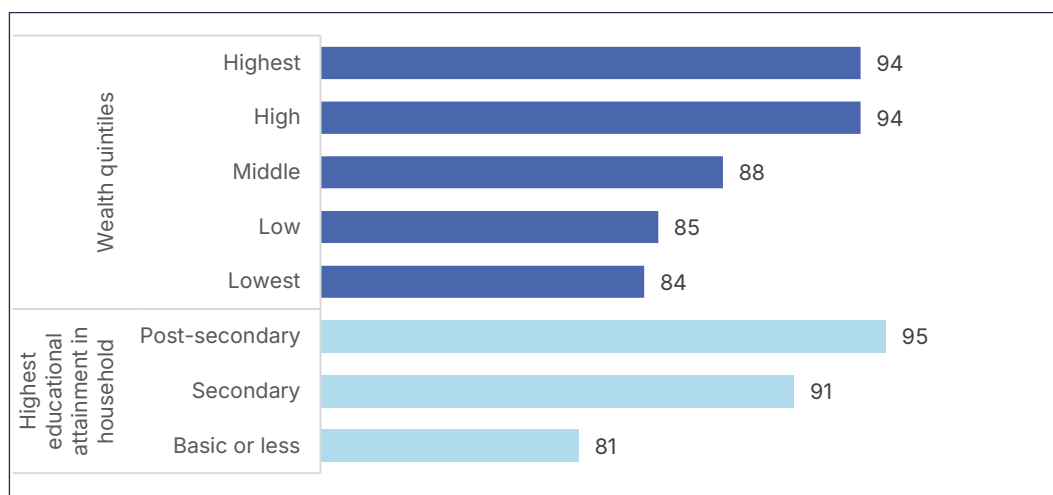
Figure 54 Current enrolment of individuals aged 6-17 in basic or secondary school, by camp status and refugee groups. Percentages (n=6,817).



Twenty per cent of respondents cited economic reasons for non-enrolment. Eight per cent of children had arrived in Jordan in the middle of the school year and were therefore expected to enrol in the following academic year. Six per cent pointed to the school admission rules as a barrier. In another 6 per cent of the cases, parents were unwilling to let their child enrol, while 4 per cent reported that the children themselves did not wish to attend school.

As with early childhood education, enrolment in basic and secondary is influenced by socioeconomic status: both household wealth and the educational attainment of adults in the household are positively associated with school enrolment (Figure 55). For both indicators, enrolment rates increase consistently from the lowest to the highest group. The enrolment rate is 10 percentage points higher in the highest income quintile compared to the lowest, and 14 percentage points higher among households where adults have the highest educational attainment level compared to those with the lowest.

Figure 55 Current enrolment of individuals aged 6-17 in basic or secondary school, by the highest educational attainment of individuals aged 18+ in the household and wealth quintiles. Percentages (n=6,817).



School authority

Nearly half of all Palestinian refugee children enrolled in basic education attend UNRWA schools, while the other half are enrolled in schools run by Jordan's Ministry of Education. Only a small minority — 3 per cent — attend private-sector schools (Table 50).

The dominance of UNRWA schools is most pronounced inside camps, where 88 per cent of children in basic education attend a UNRWA school. This share, while still high, has declined modestly over time — from 93% in 1999 and 91% in 2011 (Tiltneš and Zhang, 2013) to 88% in 2023 — indicating a gradual shift towards public schools located outside the camps. The proportion of camp children attending public schools has increased from 7 per cent in 2011 to 10 per cent in 2023, while private school attendance has declined from 2 per cent to 1 per cent over the same period.

Table 50 Authority of basic school, by camp status and refugee groups. Percentage of children aged 6-17 enrolled in basic school (n=5,619).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	25 USD	40 USD	Garden Camp		
UNRWA	88	32	28	61	86	68	42	43	27	31	90	49
Government	10	64	69	38	13	30	47	53	71	66	10	48
Private sector	1	4	3	1	1	2	11	4	3	3	0	3
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,858	2,761	1,339	1,061	1,082	993	18	1,126	691	648	124	5,619

Outside the camps, the pattern is reversed: 64 per cent of pupils attend public schools, while 32 per cent attend UNRWA schools. The choice of school authority outside camps is shaped by a combination of factors, including accessibility, affordability (especially transportation costs), teaching quality, the school environment, and children's sense of wellbeing at school. Among these, distance to school and associated costs are consistently identified as the most decisive factors.

There are notable differences between refugee groups. Ex-Gazans have the highest share of children attending UNRWA schools, with 86 per cent among those receiving Social Safety Net Programme (SSNP) support and 68 per cent among other ex-Gaza households. In contrast, Palestinian refugees from Syria (PRS) have the lowest share, with only 28 per cent attending UNRWA schools. This is largely because most PRS live outside camps, often far from UNRWA schools; among PRS, 69 per cent attend public schools. The association between place of residence and school authority — inside camps (where UNRWA schools are located) versus outside camps — underscores the importance of proximity in explaining school choice.

Household economic status also plays a significant role. As household wealth increases, children are more likely to attend public or private schools rather than UNRWA schools (Table 51). This effect is most pronounced among refugees living outside camps: in these areas, 10 per cent of children in the highest wealth quintile attend private schools (compared to virtually none in the lowest quintile), and only 25 per cent of children in the highest quintile are enrolled in UNRWA schools, compared to more than 40 per cent in the two lowest quintiles

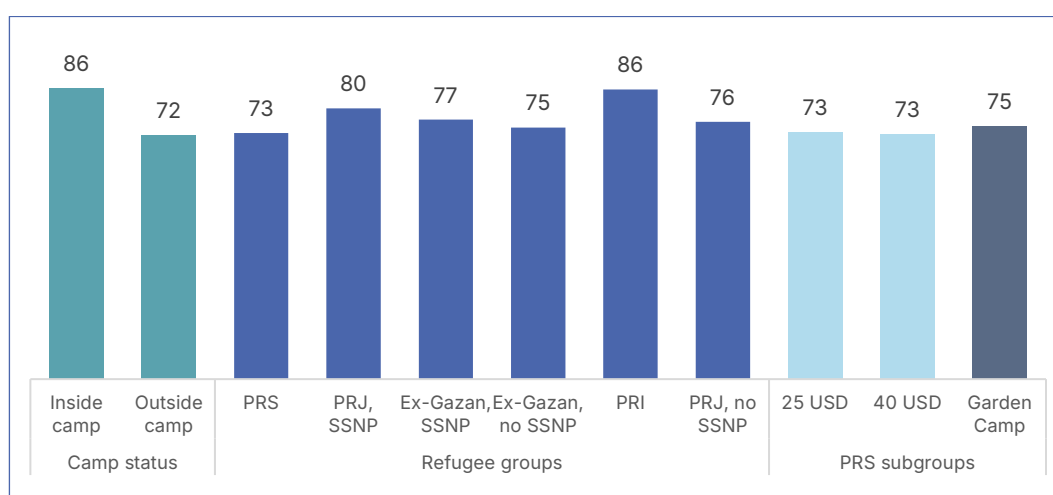
Table 51 Authority of basic school, by camp status and wealth quintiles. Percentage of children aged 6-17 enrolled in basic school (n=5,619).

		Lowest	Low	Middle	High	Highest	All
Inside camp	UNRWA	91	90	87	85	83	88
	Government	8	10	12	11	15	10
	Private sector	1	0	1	4	2	1
Outside camp	UNRWA	41	43	26	28	25	32
	Government	59	56	73	68	65	64
	Private	0	1	1	4	10	4
All	UNRWA	61	58	43	45	33	49
	Government	39	41	55	51	58	48
	Private sector	1	1	1	4	9	3
Total		100	100	100	100	100	100
n		1,889	1,315	969	907	539	5,619

Travel time

Most Palestinian refugee children experience reasonable travel times between their homes and school. According to the survey, 76 per cent of children (or their caregivers) consider the journey to school to be reasonable. This perception is consistent across most refugee groups, with the exception of Palestinian refugees from Iraq, who are even more likely to find travel times acceptable (Figure 56). Refugees living inside camps are significantly more satisfied than those residing outside camps. This difference is closely linked to the location of UNRWA schools, which are typically situated within or near the camps, making them more accessible for camp residents. As a result, 82 per cent of children attending UNRWA schools report that their travel time is reasonable. In comparison, 71 per cent of children attending public schools and only 64 per cent of those in private schools express the same level of satisfaction. These findings underscore the importance of proximity and accessibility in shaping households' experiences with school commutes, and highlight how the physical location of educational facilities can influence both attendance and overall satisfaction with the schooling experience.

Figure 56 Percentage of children aged 6-17 enrolled in basic school with a reasonable travel time to school, by camp status and refugee groups (n=5,621).



Means of transportation

Most children attending basic school — 86 per cent — walk to get there (Table 52). This mode of travel is especially prevalent among children living inside camps and those

attending UNRWA schools, with 95 per cent in both groups walking to school. In contrast, walking is less common among children living outside camps, where 82 per cent walk, and among those enrolled in public schools, where the figure is 81 per cent. The pattern is even more pronounced for children attending private schools: only 22 per cent walk, while two out of three rely on the school bus. However, since private school enrolment is low among Palestinian refugees, only 2 per cent of *all* surveyed children use school buses to reach their schools.

The use of cars and buses increases as household economic conditions improve. Among children from the highest wealth quintile, 15 per cent benefit from private cars and carpools, compared with only 2 per cent in the two lowest quintiles. Carpools in this context typically involve children from two or more households traveling together to and from school, sometimes with different cars or drivers each day, and often sharing costs. Public transportation is also used more frequently by children from wealthier households, those attending public schools, and those living outside camps.

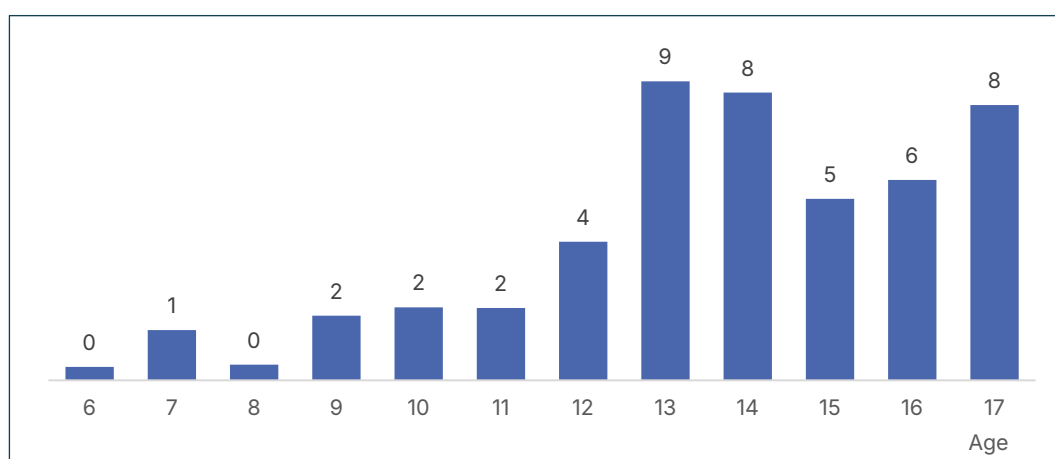
Table 52 Principal means of transportation to and from school, by camp status, school authority, and wealth quintiles. Percentage of children aged 6-17 enrolled in basic school (n=5,621).

	Camp status		School authority			Wealth quintiles					All
	Inside camp	Outside camp	Govern-ment	Private sector	UNRWA	Lowest	Low	Middle	High	Highest	
Walk	95	82	81	22	95	94	96	87	79	71	86
Carpool	1	7	11	2	1	2	2	6	7	13	6
Public transportation	1	6	6	-	4	3	2	3	9	8	5
School bus	2	2	0	67	0	1	0	1	4	6	2
Car	0	1	1	6	0			1	1	2	1
Other	1	1	1	4	0	1	0	1	1	0	1
Total	100	100	100	100	100	100	100	100	100	100	100
n	2,856	2,765	1,819	101	3,691	1,889	1,316	970	908	538	5,621

Repetition

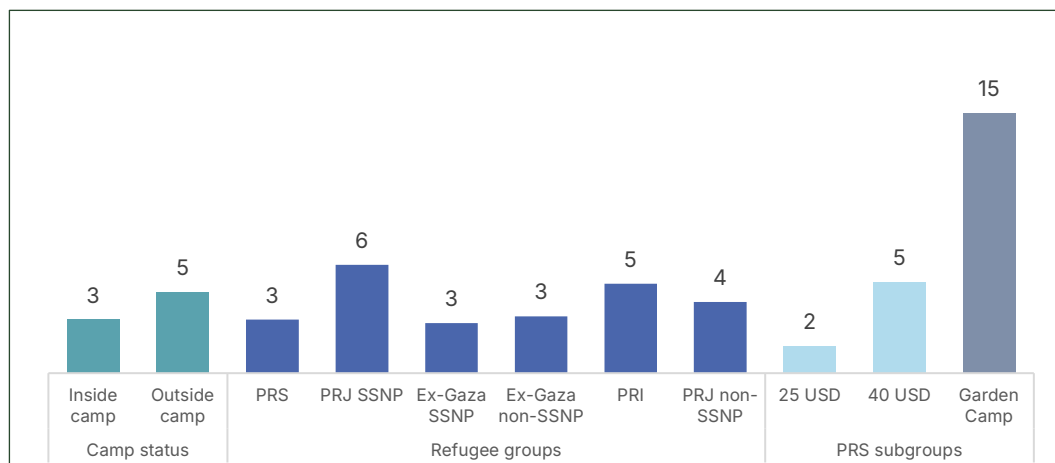
Among enrolled children aged 6 to 17, 4 per cent have repeated at least one year of schooling, with repetition slightly more common among boys (5 per cent) than girls (4 per cent). Very few children have repeated more than one year. The likelihood of repetition increases with age, being most common among older children (Figure 57).

Figure 57 Percentage of currently enrolled children aged 6-17 who have repeated at least one school year, by age (n=6,215).



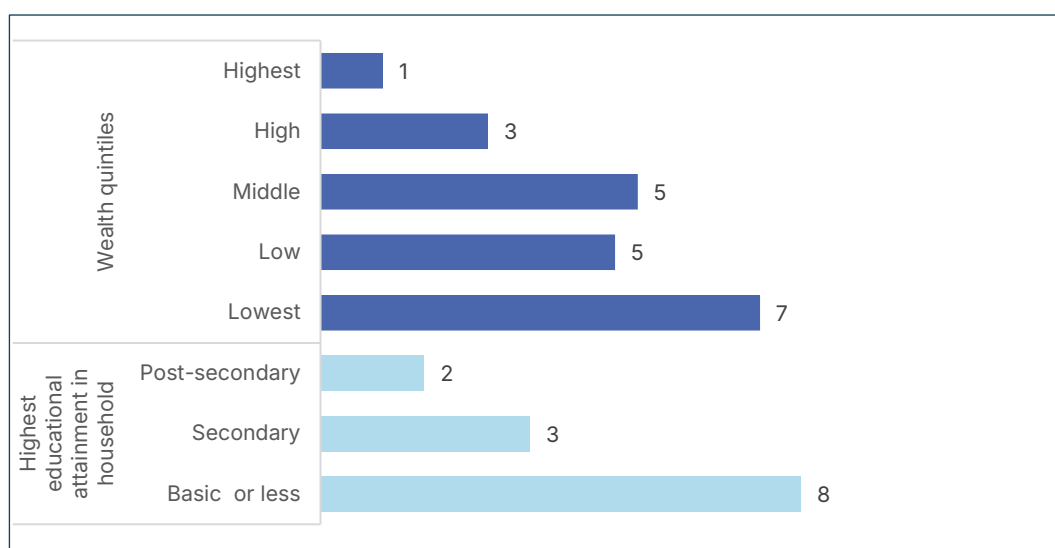
Repetition is somewhat more prevalent among Palestinian refugees living outside the refugee camps compared to those inside. While there is some variation across refugee groups, the differences are generally not significant, with one notable exception: among children in Garden Camp, as many as 15 per cent report having repeated a class (Figure 58), and nearly 4 per cent have repeated more than one year. Repetition rates are lowest among pupils attending private schools (1 per cent), compared to those in UNRWA and public schools (4 and 5 per cent, respectively).

Figure 58 Percentage of currently enrolled children aged 6-17 who have repeated at least one school year, by camp status and refugee groups (n=6,215).



Class repetition is closely linked to socio-economic circumstances (Figure 59). The repetition rate decreases as household wealth increases and as the educational attainment of adults in the household improves.⁵⁶ This pattern holds for all children aged 6 to 17 enrolled in basic or secondary school, and restricting the analysis to those attending basic school does not alter the picture.

Figure 59 Percentage of currently enrolled children aged 6-17 who have repeated at least one school year, by the highest educational attainment of individuals aged 18+ in the household and wealth quintiles (n=6,215).



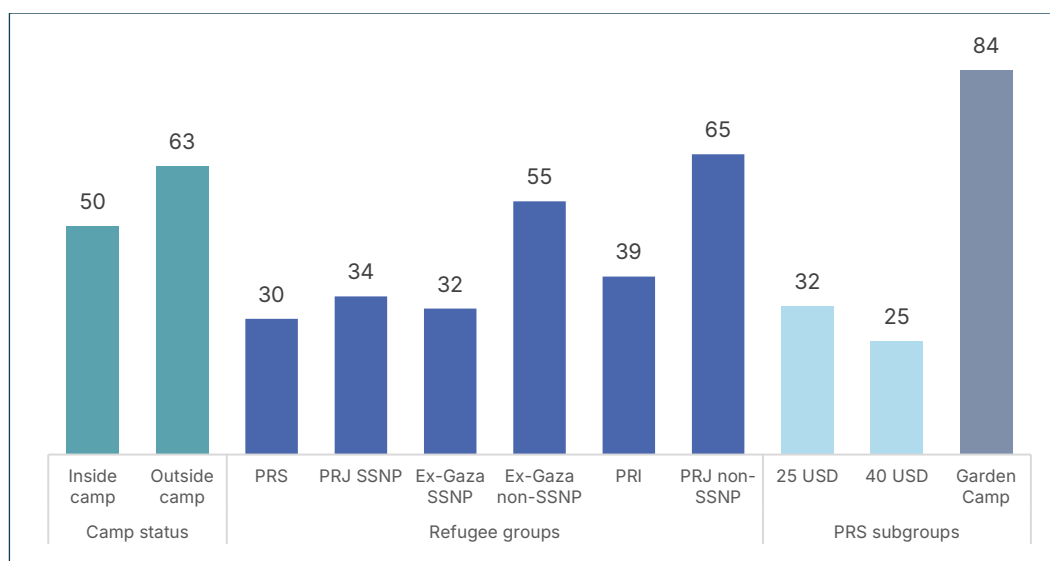
⁵⁶ The results for households without adults who have completed basic schooling are excluded from the graph, as the sample size (n=27) is too small to be statistically reliable.

7.4 Expenditure

Thirty-nine per cent of Palestinian refugee households reported education-related expenditure (excluding transportation costs), with an average monthly outlay of 60 JD. Education expenditure is lower among households inside camps (50 JD) compared to those outside camps (63 JD) (Figure 60). This difference may be partly explained by the higher proportion of children outside camps attending private schools, which are more costly than UNRWA and public schools. Although the survey does not include enrolment data for individuals older than 17, a higher share of those aged 25 and above living outside camps have attained post-secondary education compared to those inside camps. If this attainment gap is reflected in higher post-secondary enrolment rates among Palestinian refugees living outside camps, it would also contribute to the higher education costs observed in these households.

A clearer distinction emerges between households that receive UNRWA cash assistance and those that do not (Figure 60). The mean education expenditure for PRS and SSNP households is approximately half the overall average, while PRJ non-SSNP households spend above average, at 65 JD per month. This pattern suggests that households receiving cash assistance from UNRWA are less likely to enrol children in private schools or to support transitions to higher education, which are associated with higher costs.

Figure 60 Mean education-related household expenditure in the past month (in JD; transportation costs excluded), by camp status and refugee groups. Percentages (n=1,588).



Education expenditure is also closely linked to socioeconomic status (Figure 61). Both mean and median expenditures are similar for households in the two lowest wealth quintiles, but increase systematically and significantly with each step up the wealth ladder. This trend is evident for both camp and non-camp households, as shown by the median amount (Figure 62). The two graphs further demonstrate that education expenditure rises with the educational attainment of adults in the household, a relationship that holds true regardless of camp status.

Figure 61 Mean and median education-related household expenditure in the past month (in JD, transportation costs excluded), by wealth quintiles and highest educational attainment in household. Percentage of households reporting such expenditure (n=1,588).

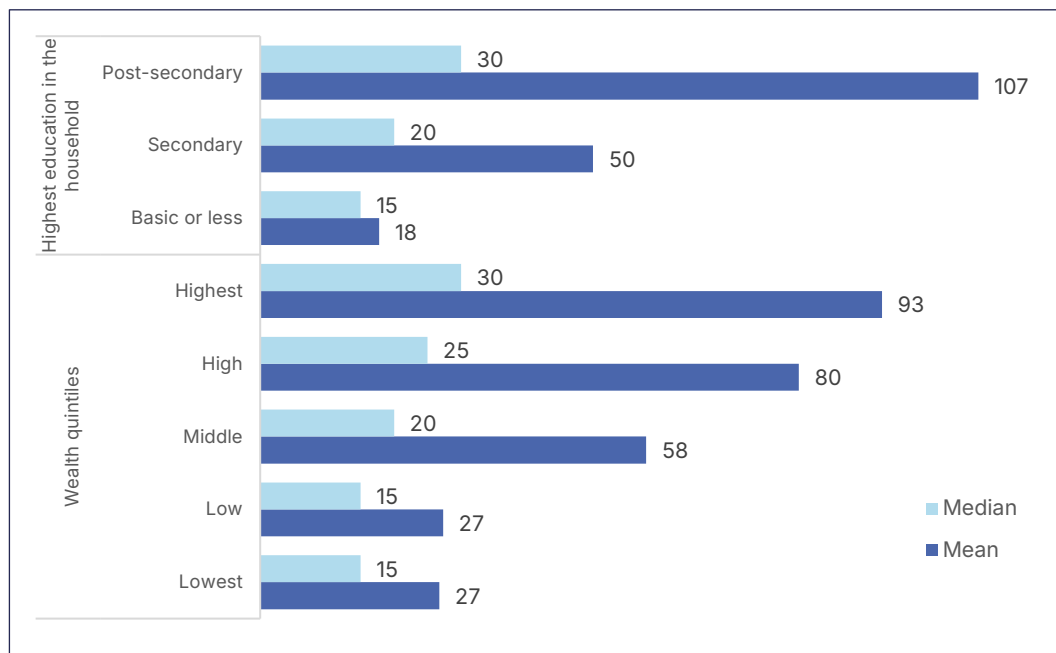
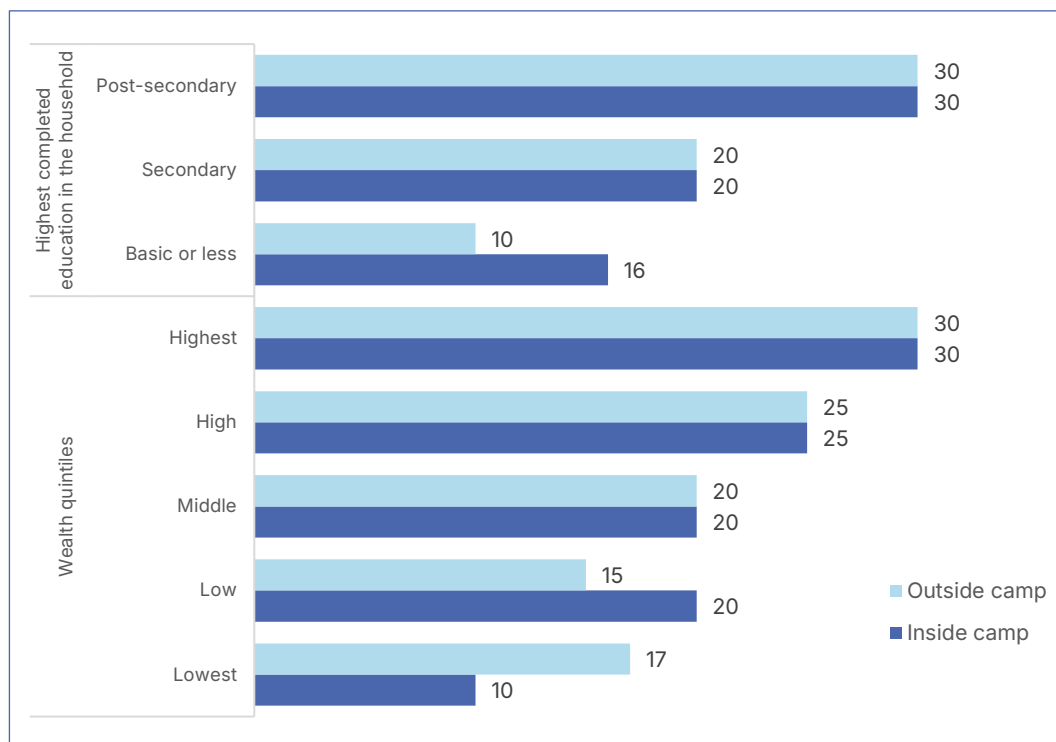


Figure 62 Median education-related household expenditure in the past month (in JD, transportation costs excluded), by camp status, wealth quintiles, and highest educational attainment in household. Percentage of households reporting such expenditure (n=1,588).



In summary, education-related expenditure among Palestinian refugee households is shaped by a combination of location, access to cash assistance, and socioeconomic status. Households outside camps, those not receiving UNRWA cash assistance, and

those with higher wealth and educational attainment consistently spend more on education. These patterns highlight the persistent inequalities in educational investment and access among different groups of Palestinian refugees.

7.5 Conclusion

The VAF score for education indicates that 20 per cent of the surveyed Palestinian refugee households experience high or severe vulnerability, with notable variation among different groups. In particular, the prevalence of high and severe vulnerability is approximately 10 percentage points higher than average for PRJ and ex-Gaza households receiving UNRWA cash assistance. Elevated vulnerability is also observed among ex-Gaza households not receiving such support. However, this increased vulnerability is not due to lower enrolment rates in basic schooling, which remain consistent across groups. Instead, it is partially explained by lower enrolment in kindergarten, and by higher rates of grade repetition among PRJ households receiving UNRWA cash assistance.

The survey indicates that 2.5 per cent of children aged 6 to 17 had never enrolled in school, with half of these cases attributed to disability and other health-related issues. This suggests that UNRWA and other educational providers could improve their programmes by enhancing access for children with special needs and disabilities.

Enrolment rates in kindergarten and basic school are higher for girls than boys, reflecting the educational achievements of young women. Among individuals aged 25 to 44, a significantly higher proportion of women have completed post-secondary education compared to men. Ex-Gazans and PRS in the 25 to 34 age group are less likely to have attained higher education than PRJ, a disparity largely attributable to limited access to public universities for non-citizens and the higher fees they face compared to PRJ.

Household economic status appears to influence educational outcomes, as the survey documents a clear association between household wealth and both school enrolment and educational attainment. Some of the most vulnerable households — including those receiving cash transfers from UNRWA (PRS, PRJ SSNP and ex-Gaza SSNP households) — allocate approximately half the average expenditure on education. This may be due to lower enrolment rates in private schools among children from these households, and it suggests that members of these households are less likely to transition from basic to secondary and then to post-secondary education, thereby reducing their prospects of escaping poverty and dependency on assistance.

UNRWA remains a key provider of basic schooling for Palestinian refugees in Jordan. Among surveyed children enrolled in basic education, 49 per cent attend UNRWA schools located in camps, 48 per cent attend public schools, and 3 per cent are enrolled in private schools. The most decisive factor influencing school choice is proximity, which explains why 88 per cent of children in camps attend UNRWA schools, compared to 32 per cent of children living outside camps. The survey also indicates a gradual trend within camps, with a shift from UNRWA schools to public schools.

8 Livelihoods

This chapter provides a comprehensive analysis of the economic lives of Palestinian refugee households in Jordan, with a particular focus on their sources of income, patterns of expenditure, levels and types of debt, and the strategies they employ to cope with hardship. Drawing on detailed survey data, the chapter explores both the structural and immediate factors that shape household livelihoods, including the critical role of assistance from UNRWA and other institutions.

The analysis begins by examining the main sources of household income, highlighting the relative importance of employment, government and UNRWA cash transfers, private support, and other forms of assistance. It then turns to household expenditure, considering both total and itemized spending, and explores how these patterns vary across refugee groups, camp status, and socioeconomic strata.

A central concern of this chapter is the prevalence and nature of household debt. The survey reveals that a significant majority of surveyed Palestinian refugee households are indebted, often relying on informal loans from family, friends, and shopkeepers, as well as formal credit from banks and microfinance institutions. The chapter investigates the reasons for borrowing, the size and sources of debt, and the burden that debt places on vulnerable households.

Finally, the chapter delves into the coping strategies that households adopt in response to economic stress and shocks. Using the Livelihood Coping Strategy Index (LCSI), it assesses the frequency and severity of various strategies, ranging from the use of savings and the sale of assets to more extreme measures such as withdrawing children from school or resorting to begging. The analysis pays particular attention to how these strategies differ by refugee group and economic status, and what they reveal about the resilience and vulnerabilities of Palestinian refugee households.

8.1 Income and Income Sources

The survey collected detailed information on household cash income over the previous 30 days, covering nine distinct sources: employment, pensions, assets, remittances, regular UNRWA assistance, regular support from other UN agencies, charitable organisations and NGOs, regular assistance from the National Aid Fund (NAF), irregular or one-time institutional assistance (including from the Department of Palestinian Affairs), and any other cash assistance. In addition, households were asked about in-kind assistance received during the past six months. The various sources of income are detailed below, with a focus on cash income, beginning with total household income.

Total income

Total household income was calculated by summing the amounts for each of the nine sources. There are only minor differences in total income between Palestinian refugees residing inside and outside camps; income is slightly higher outside camps, both in total (Table 53) and per capita terms (Table 54).

However, there is considerable variation across refugee groups. PRS and PRI households report the highest incomes, while ex-Gaza SSNP, PRJ SSNP, and ex-Gaza non-SSNP households report the lowest. For example, only 6–7 per cent of ex-Gaza SSNP and PRJ SSNP households have monthly incomes above 500 JD, compared to 37 per cent of PRS and 43 per cent of PRI households. The mean per capita household income for ex-Gaza and PRJ SSNP households is below or just above 50 JD, while PRS and PRI households exceed 100 JD per capita.

A notable finding is the substantial income gap between PRS households receiving 25 USD and those receiving 40 USD per person per month. Households in the 40 USD group report, on average, total monthly incomes more than 100 JD higher than those in the 25 USD group, primarily due to higher UNRWA support. Nevertheless, PRS households overall have the highest mean and median total and per capita income among all refugee groups. For PRS households in Garden Camp, total income is similar to the 25 USD subgroup, but per capita income is higher, reflecting smaller household sizes. It is important to note, however, that total income for many Garden Camp households is likely underestimated, as food vouchers from the World Food Program were not consistently recorded.

Table 53 Total household income in the past month (in JD). Percentages, mean, and median, by camp status and refugee groups (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
0-99	20	19	5	15	29	26	10	20	6	4	17	19
100-199	20	18	14	29	29	21	13	17	17	9	14	19
200-299	19	18	15	27	18	21	18	17	16	13	15	18
300-399	16	17	14	14	12	13	12	18	16	12	8	17
400-499	11	9	14	8	7	8	4	10	15	13	10	10
500+	13	18	37	7	6	12	43	18	30	48	36	17
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	273	304	429	245	219	263	416	300	387	496	381	295
Median	250	257	405	210	170	200	321	260	360	480	349	250
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Table 54 Total household per capita income in the past month (in JD). Percentages, mean, and median, by camp status and refugee groups (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
0-99	31	27	5	23	45	41	14	28	7	2	6	28
100-199	23	23	15	37	25	23	9	22	20	6	2	23
200-299	26	24	31	27	18	18	30	25	30	32	33	25
300-399	1	3	10	2	2	1	9	2	11	7	10	2
400-499	16	17	36	9	9	14	19	17	29	48	49	17
500+	4	5	4	2	1	2	19	6	3	5	-	5
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	63	72	104	58	48	56	103	71	69	96	96	69
Median	50	53	90	47	35	40	75	54	53	83	97	53
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

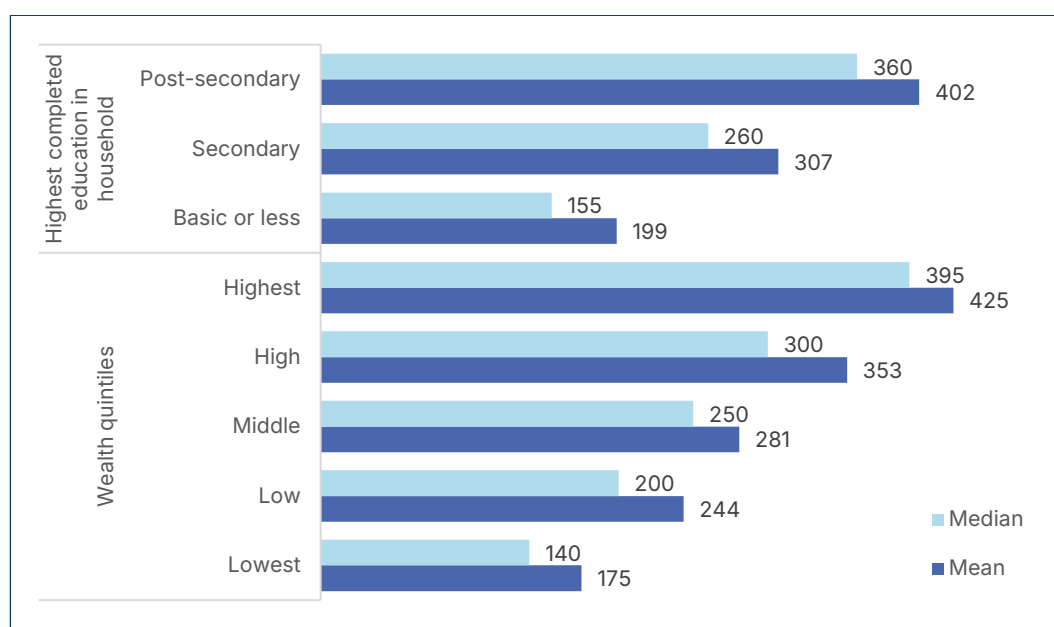
The monthly income of Palestinian refugees is closely linked to socioeconomic status, which is here captured by wealth — a measure shaped by past income, inheritance, and

the financial means of parents and grandparents — and educational attainment. As shown in Table 55, the proportion of households in the two highest income groups increases systematically with rising wealth, while the share in the lowest income groups declines. A similar pattern emerges for educational attainment: households with higher levels of education report significantly greater incomes. In fact, the mean and median income for households in the highest wealth and education categories are more than double those in the lowest categories. Figure 63 further illustrates the close correlation between wealth, educational attainment and household income, highlighting that higher education within the household is a clear indicator of improved economic well-being.

Table 55 Total household income in the past month (in JD). Percentages, mean, and median, by wealth quintiles (n=4,471) and highest educational attainment in the household (n=4,470).

	Wealth quintiles					Highest completed education in household			All
	Lowest	Low	Middle	High	Highest	Basic or less	Secondary	Post-secondary	
0-99	36	23	17	16	6	30	16	11	19
100-199	26	22	25	13	8	27	18	9	19
200-299	17	21	19	18	16	17	21	16	18
300-399	13	17	14	21	21	15	20	16	17
400-499	4	9	11	10	15	6	8	17	10
500+	4	8	15	23	35	5	18	31	17
Total	100	100	100	100	100	100	100	100	100
Mean	175	244	281	353	425	199	307	402	295
Median	140	200	250	300	395	155	260	360	250
n	1370	1018	835	756	492	1790	1812	868	4471

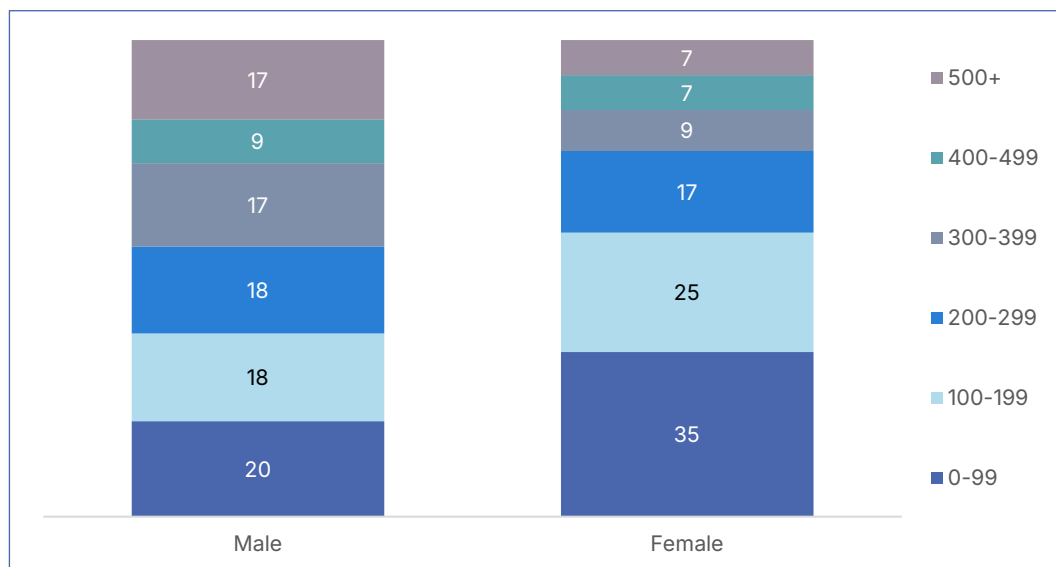
Figure 63 Mean and median household income past month (in JD), by wealth quintiles (n=4,471) and highest educational attainment in the household (n=4,470).



Female-headed households earn, on average, about 100 JD less per month than male-headed households (with a mean of 196 JD versus 293 JD, and a median of 150 JD versus 250 JD). As illustrated in Figure 64, households headed by women are more likely to fall into the lowest of six income groups and are less likely to be represented in the highest income group compared to those headed by men. However, since female-

headed households tend to be significantly smaller than male-headed households (with an average difference of 1.6 persons), their total income per capita is slightly higher (mean of 76 JD versus 68 JD; median of 55 JD versus 50 JD). This nuance highlights how household composition can influence economic well-being, even when overall income levels are lower.

Figure 64 Total household income in the past month (in JD), by gender of household head (n=4,471).



Nine sources of cash income

Prevalence of each source

Table 56 details the prevalence of various income sources among both camp and non-camp populations, as well as across various refugee groups. The income sources are listed in descending order of frequency, beginning with the most common. Since some source labels may not be immediately self-explanatory, clarifications are provided in the accompanying discussion of findings.⁵⁷

Sixty per cent of all Palestinian refugee households reported having at least some employment income. This category includes salaries from blue- and white-collar employment in the formal sector, payments for seasonal agricultural work, irregular daily labour, self-employment (which may fluctuate monthly), occasional child labour, and other sources.

Employment income is most common among ex-Gaza non-SSNP households (70 per cent), while ex-Gaza households receiving SSNP assistance report it less frequently (45 per cent). Notably, the former group receives institutional assistance less often than any other group. PRJ SSNP households report employment income least often (28 per cent).

⁵⁷ In the original dataset, over 12 per cent of all households reported 'other' incomes. In most cases, these incomes were accompanied by explanations and comments obtained by the enumerator, and more than half were re-coded to fit into the other eight grouped income sources. However, for some of these items, the text in the dataset was insufficient to adequately assign codes and so, together with items lacking such information or not fitting into any of the other eight sources, have remained in the table as 'Other source'. Altogether, 5 per cent of all households had income of this kind.

Employment income is also less common among female-headed households (38 per cent) compared to male-headed households (65 per cent), largely because female-headed households often lack men of working age. These households are typically headed by women who are widowed, divorced, separated, abandoned, or whose husbands have moved out. Furthermore, 56 per cent of households with employment income rely solely on this source, without combining it with other forms of income. Further details on income combinations are discussed in the next subsection.

Table 56 Percentage of households reporting any income in the past month from 9 different sources, by camp status and refugee groups (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	In-camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Employment income	55	62	66	28	45	70	66	62	66	67	23	60
NAF assistance (regular)	22	25	9	76	12	4	21	22	9	8	-	25
UNRWA assistance (regular)	19	16	98	94	96	4	69	3	97	100	100	17
Pension	13	16	1	8	3	7	9	18	0	2	2	15
Private support	11	12	9	10	13	14	15	11	7	11	0	10
Irregular assistance from any institution	12	7	5	13	18	11	4	7	6	3	2	8
Property, asset	1	3	0	0	1	2	0	3	0	1	-	3
Regular assistance other than NAF and UNRWA SSNP	5	2	4	8	10	2	-	2	4	5	40	3
Other source	8	3	1	6	2	2	4	5	0	3	2	5
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Twenty-five per cent of surveyed households receive assistance from the National Aid Fund (NAF), a government agency led by the Minister of Social Affairs that provides monthly and emergency financial aid to needy families. Only Jordanian nationals are eligible. In 2023, NAF's cash assistance program reached over 220,000 families (more than 1 million individuals), with monthly payouts typically ranging from 45 to 200 JD. NAF also offers one-time support in exceptional circumstances, such as the death or imprisonment of a household's sole earner or destruction of the family home. Additional programs target accumulated bills, school expenses, and physical rehabilitation needs (NAF, 2024). However, the main focus here is on NAF's monthly cash assistance programme, which serves most beneficiaries.⁵⁸

There is little difference in NAF income between households inside and outside camps. However, PRJ SSNP households stand out: 76 per cent receive NAF assistance in addition to regular UNRWA support, suggesting overlapping eligibility. Twenty-two per cent of PRJ households not enrolled in UNRWA's SSN Programme also receive regular NAF support. Some PRS and ex-Gaza households benefit from NAF if at least one member is a Jordanian citizen.

⁵⁸ Jordan's national cash transfer programme has expanded in recent years and now reaches more than half of the poorest 20 per cent of the population. The programme is under constant development and have been referred to as both Takaful and Unified Cash Transfer (World Bank, 2023:47, 120). This report, however, only uses the term 'NAF'.

Seventeen per cent of all households receive regular cash transfers from UNRWA. In principle, all PRS and SSNP households should report such assistance, but some denied receiving it during fieldwork, indicating possible misclassification. This is also suggested by the 3 per cent of PRJ non-SSNP and 4 per cent of ex-Gaza non-SSNP households reporting regular UNRWA assistance. These may reflect support from other UN agencies or one-off UNRWA aid mistakenly coded as SSN Programme support. Discrepancies may also arise from households moving in or out of the SSNP group between sampling and fieldwork.

Palestinian refugee groups, their citizenship status and access to cash assistance from UNRWA and the Jordanian government

Type of Palestinian refugee household	Household members are Jordanian citizens	Cash assistance from UNRWA	Cash assistance from the Jordanian government (NAF)
PRJ. Palestinian 1948 refugees registered with UNRWA in Jordan	Yes (most)	Some (PRJ, SSNP households)	Some
Ex-Gaza. Refugees from the Gaza Strip, 1967	A few (PRJ women married to ex-Gaza men)	Some (ex-Gaza, SSNP households)	A few
PRI. Palestinian 1948 refugees from Iraq	A few	Some	1 household
PRS. Palestinian 1948 refugees registered with UNRWA in Syria	A majority	Yes	A few

Three per cent of households report regular support from institutions other than NAF and UNRWA, such as NGOs, charities, UN agencies, or other government programmes. PRS households in Garden Camp are notable, with 40 per cent receiving additional support — mainly food vouchers from the World Food Program (WFP), redeemable at local minimarkets. At the time of the survey, each person received 23 JD per month, reduced to 15 JD in July 2023. The 40 per cent figure likely underestimates actual coverage, as all Garden Camp households are entitled to WFP vouchers,⁵⁹ implying that total income for many PRS households there is underestimated.

Eight per cent of households received irregular or one-time assistance in the month before the survey, from sources such as the Jordanian government (e.g., the Royal Court and the Department of Palestinian Affairs), local charities, *zakat*, and sometimes UN agencies, including UNRWA.⁶⁰ The poorest households are targeted most often, with ex-Gaza and PRJ SSNP households receiving such support more frequently than average. Inside-camp households also tend to receive this support more often, possibly because some donors specifically target camp residents.

⁵⁹ Information obtained from UNRWA, 22 October 2024.

⁶⁰ A few of these cases are recurrent, involving money that people only receive quarterly or yearly. Some of the recorded 'other' items have been categorised as irregular assistance due to the lack of information regarding the frequency of the support. Consequently, the prevalence of this income source may be exaggerated at the expense of the category labelled 'regular assistance other than NAF and UNRWA SSNP' in the table.

Private transfers are more prevalent than irregular institutional support, with 10 per cent of households reporting such income. This includes help from family, friends, neighbours, and other benefactors. Often, children who have moved out support their parents, or parents continue to support adult children. Some women receive alimony from former husbands, also counted as 'private income'. These contributions are significant.

Pensions are the fourth most common income source, received by 15 per cent of households. This includes retirement, survivor's, and disability pensions. Pension income is more than twice as common among PRJ non-SSNP households compared to other groups, reflecting greater access to formal employment and public sector jobs, which are largely limited to Jordanian citizens. Table 56 shows that those with public employment or pension rights are less likely to rely on poverty assistance. PRS and ex-Gaza households have limited pension access due to restricted opportunities for formal employment and pension accrual. However, any household may receive pension income through UNRWA, which employs Palestinian refugees from all groups, including non-citizens.

Pension income is more prevalent among households living in better dwellings and possessing more durable goods, indicating higher wealth. Only 8 per cent of households in the two lowest income quintiles receive pension income, compared to 26 per cent in the highest quintile.

In the original dataset, over 12 per cent of households reported 'other income'. Most of these were accompanied by explanations and comments obtained by the enumerators, and re-coded into the other eight grouped sources. However, for some, insufficient information prevented proper classification, so they remain as 'other source'. Overall, 5 per cent of households had income of this kind.

Finally, some households report income from property and assets, such as renting out cars, land, dwellings, or workshops. This is more common among households outside camps and among PRJ non-SSNP households, and is also more prevalent among the wealthiest households, with 5 per cent in the highest wealth quintile compared to 1 per cent in the lowest.

Combination of sources

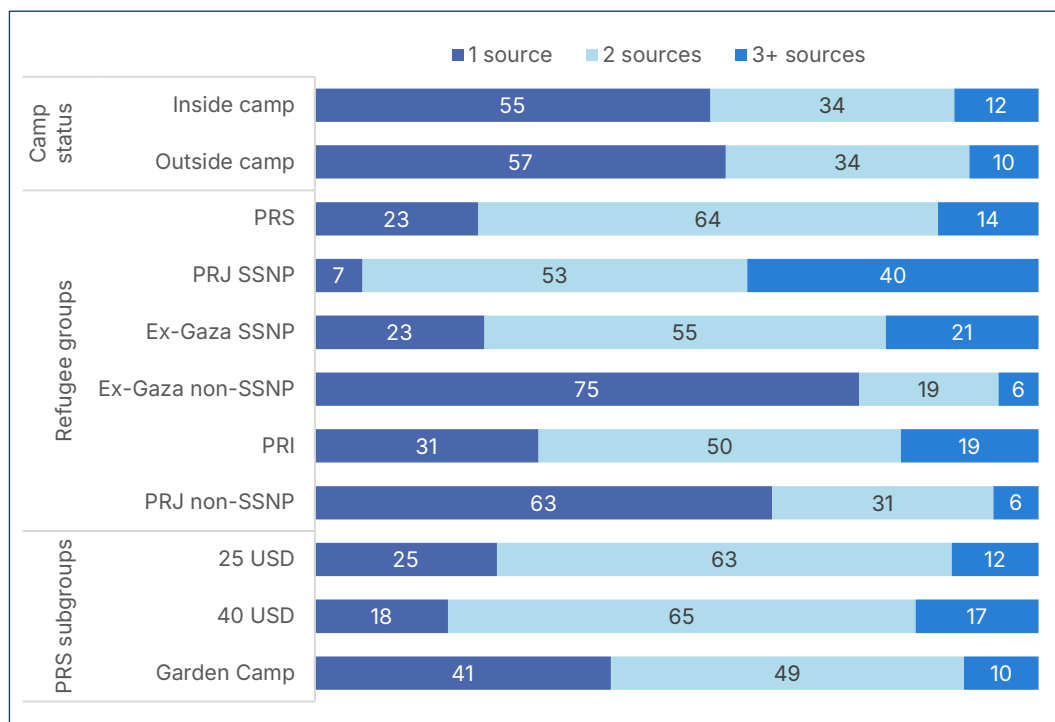
Fifty-six per cent of households report relying on only one of the nine main income sources. However, this does not necessarily mean that income is derived from only one household member or that the household receives just a single payment. For example, a household may have several members contributing employment income, two members collecting retirement pensions, or may receive occasional assistance from multiple organisations or cash support from various relatives and friends.⁶¹ Thirty-four per cent of households have income from two different sources, while 10 per cent receive income

⁶¹ However, data on individual income from employment and pensions are lacking, and the other forms of income were also collected only at the household level. If a household had two or more incomes from the same grouped source, the amounts were simply added together.

from at least three sources. Households with cash coming from four or more sources are rare, accounting for only 2 per cent of all those surveyed.

While the distinction between households living inside and outside of refugee camps is negligible with respect to the number of income sources, notable variation exists across different refugee groups (Figure 65). The survey aggregates various forms of assistance under broad income categories and does not differentiate between types of employment income, such as wages and self-employment earnings. Because SSNP households may also receive support from NAF, PRJ SSNP households tend to have the most diversified income streams. Indeed, 9 per cent of these households report income from four or more sources. Similarly, ex-Gaza SSNP and PRS households frequently derive income from multiple sources. In contrast, PRJ and ex-Gaza households not receiving SSNP support are more likely to depend on a single income source. This pattern is expected as these groups are ineligible for UNRWA assistance due to their classification, and ex-Gaza households, as non-citizens, are also excluded from NAF support.

Figure 65 Number of income sources in the past month, by camp status and refugee groups. Percentage of households reporting any income (n=4,299).



Palestinian refugees primarily obtain regular cash assistance from the Jordanian government’s National Aid Fund and UNRWA. Thirty-three per cent of households receive such assistance (Table 57).⁶² Roughly speaking, UNRWA reaches half of these households, while NAF reaches three-fourths. Approximately one-fourth — 8 per cent of all surveyed households — receive assistance from both UNRWA and NAF.

⁶² Due to rounding, the results in this table may differ by one percentage point compared to the previously used output.

Table 57 Prevalence of regular UNRWA and NAF support in the past month, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	In-side camp	Out-side camp	PRJ PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Only UNRWA	10	8	90	23	84	4	55	1	89	92	100	9
Only NAF	13	18	0	5	1	3	6	21	1	0	-	16
UNRWA and NAF	9	8	8	72	12	0	15	2	8	8	-	8
Neither	68	66	2	1	3	93	24	77	2	0	-	67
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

There is significant variation across refugee groups regarding access to regular assistance from these two major providers. PRS and ex-Gaza households mainly obtain poverty assistance from UNRWA, while PRJ households rely more on NAF. Seventy-two per cent of PRJ SSNP households report income from both UNRWA and NAF, while only 5 per cent rely solely on NAF. Seventy per cent of PRI households receive support from UNRWA and only 21 per cent from NAF, while all PRS households residing in Garden Camp obtain assistance from UNRWA (and none from NAF).

It is worth noting that some households identified in the sampling frame as receiving support from UNRWA reported during fieldwork that they did not actually receive it. As shown in Table 57, this is the case for 2 per cent of PRS households, 6 per cent of PRJ SSNP households, and 4 per cent of ex-Gaza SSNP households. Possible reasons for these discrepancies are discussed earlier in the report.

Largest source

While Table 56 lists the nine income sources by how common they are, Table 58 organises them according to which source provides the largest share of income for each household.⁶³ For 67 per cent of households, work-related income brings in the highest amount — either from current employment (55 per cent) or from pensions, reflecting past employment (12 per cent). For most of the remaining households, various forms of assistance are the main source of income: for 14 per cent, the National Aid Fund is the most important; for 7 per cent, regular support from UNRWA is the chief source; and for 6 per cent, private transfers from family, friends, or unrelated benefactors are the largest contributor.

Although there is little variation by camp status, notable differences emerge between refugee groups. In Garden Camp, for example, UNRWA assistance is the principal income source for all households. UNRWA support is also the largest income source for 69 per cent of PRS households — especially among those in the 45 USD group (75 per cent) compared to the 25 USD group (65 per cent) — and for 45 per cent of ex-Gaza SSNP households. In contrast, only 22 per cent of PRJ SSNP households rely primarily on UNRWA assistance; instead, 47 per cent of these households receive their largest share of income from NAF.

⁶³ Some households reported the source of income but not the amount, indicating that income is underreported, which is common in surveys of this kind.

Table 58 Largest income source in the past month among households reporting any income, by camp status and refugee groups. Percentages (n=4,299).

	Camp status		Refugee groups						PRS subgroups			All
	In-side camp	Out-side camp	PRJ PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Employment income	52	55	26	14	32	74	49	60	31	18	-	55
NAF assistance	12	15	0	47	5	2	3	13	0	1	-	14
Pension	12	13	0	6	2	7	9	15	0	1	-	12
UNRWA assistance	7	6	69	22	45	2	39	0	65	75	100	7
Private support	8	6	3	3	5	10	-	6	3	3	-	6
Irregular assistance from any institution	4	1	0	3	7	3	-	2	0	1	-	2
Property, asset	1	2	-	-	0	1	-	2	-	-	-	2
Regular assistance other than NAF and UNRWA SSNP	2	1	0	1	3	1	-	1	-	0	-	1
Other source	2	1	1	4	1	0	-	1	0	2	-	1
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,072	2,227	1,188	803	701	681	22	904	610	578	111	4,299

Employment income is least likely to be the largest source for PRS, ex-Gaza SSNP, and particularly PRJ SSNP households. This is expected, as eligibility for the SSN programme often requires the absence of a (male) income earner able to provide for the household. By contrast, income from current and past employment is the main source for ex-Gaza non-SSNP households (74 per cent from employment; 7 per cent from pensions) and for PRJ non-SSNP households (60 per cent from employment; 15 per cent from pensions). Notably, 13 per cent of PRJ non-SSNP households have NAF assistance as their principal income source.

The importance of assistance

Assistance — both institutional and private — plays a vital role in the income structure of many Palestinian refugee households. Its significance is evident across all wealth quintiles, as illustrated by Table 59 and Figure 66. The gap between mean and median total income, and mean and median income excluding all forms of assistance (including private transfers), is most pronounced in the lowest income quintiles. For households in the bottom quintile, the median difference is 135 JD. Strikingly, the extremely low median value of 5 JD indicates that, without institutional poverty assistance and private support, half of all households in this group would have had a maximum income of just 5 JD.

Table 59 Mean and median total household income versus mean and median total income excluding all forms of assistance in the past month (in JD), by wealth quintiles. All households (n=4,471).

	Lowest	Low	Middle	High	Highest	All
Mean total	175	244	281	353	425	295
Mean without assistance	96	168	217	296	386	233
Median total	140	200	250	300	395	250
Median without assistance	5	120	170	250	350	200

Figure 66 Median total household income and median household income excluding all forms of assistance in the past month (in JD), by wealth quintiles. All households (n=4,471).

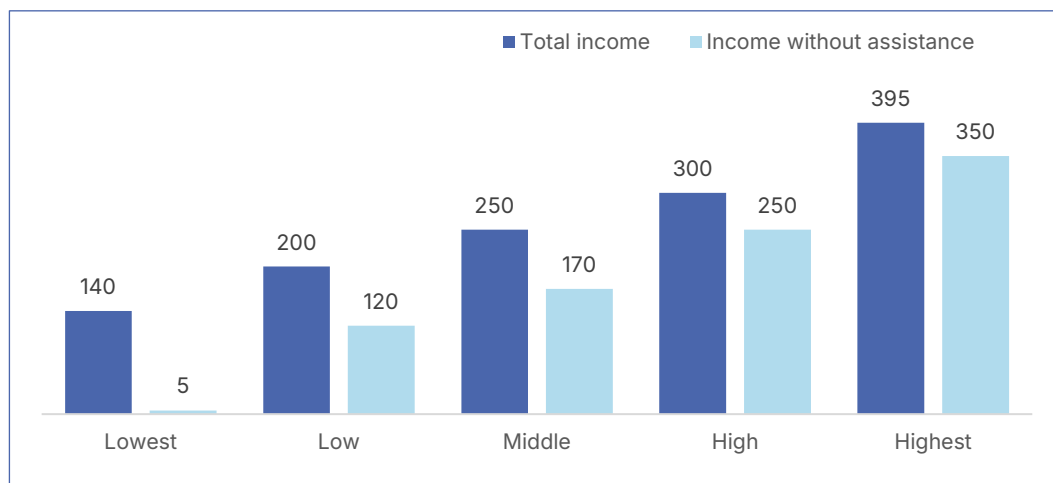


Table 60 further demonstrates the impact of assistance by showing grouped total household income and how it would change if UNRWA assistance, both UNRWA and NAF assistance, or all forms of assistance were removed. As more assistance is excluded, a larger proportion of households shift into the lowest income group. When all assistance is disregarded, the share of households in the bottom income group nearly doubles, rising from 19 to 37 per cent.

Table 60 Grouped household income in the past month (in JD). Total income, total income excluding UNRWA assistance, total income excluding UNRWA and NAF assistance, and total income excluding all forms of assistance. Percentage of all households (n=4,471).

	Total	Total excluding UNRWA	Total excluding UNRWA and NAF	Total excluding all assistance
0-99	19	23	31	37
100-199	19	20	15	12
200-299	18	18	18	18
300-399	17	16	14	13
400-499	10	9	8	8
500+	17	15	14	13
Total	100	100	100	100

A similar pattern emerges in Table 61, which compares mean and median incomes across refugee groups. For PRS and PRI households, the most dramatic change occurs when UNRWA assistance is removed, highlighting their strong dependency on this support. The income of PRS households would be more than halved if UNRWA discontinued its assistance, and the gap between those receiving 25 USD and 40 USD per person per month would disappear — suggesting that the need for cash assistance is not significantly different between these two PRS subgroups. For PRS households in Garden Camp, the effect is particularly severe: the mean and median monthly incomes drop by more than 300 JD, to just 62 JD and 23 JD, respectively, when UNRWA support is excluded.

The loss of UNRWA support would also have a substantial impact on ex-Gaza SSNP households, halving their median income from 170 JD to 85 JD. PRJ SSNP households would be similarly affected if UNRWA's regular assistance ceased, and their income

would fall even further with the removal of NAF support: the median income would drop from 142 JD to only 25 JD.

Without any assistance, the median income for PRJ SSNP households, ex-Gaza SSNP households, and PRS households in Garden Camp would be zero, leaving more than half of these refugees with no income at all, as they are entirely dependent on poverty assistance. In contrast, for non-SSNP households, where other forms of assistance and private transfers are rare, the removal of assistance has little effect on mean and median income values.

Table 61 Mean and median household income in the past month (in JD). Total income, total income excluding UNRWA assistance, total income excluding UNRWA and NAF assistance, and total income excluding all forms of assistance, by camp status and refugee groups. All households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Total income												
Mean	273	304	429	245	219	263	416	300	387	496	381	295
Median	250	257	405	210	170	200	321	260	360	480	349	250
Total income without UNRWA assistance												
Mean	256	282	178	176	142	255	250	299	178	178	62	275
Median	203	240	135	142	85	200	218	260	130	138	23	240
Total income without UNRWA and NAF assistance												
Mean	235	258	170	92	132	252	236	278	170	170	62	251
Median	200	200	120	25	70	200	200	250	120	120	23	200
Total income without any assistance												
Mean	210	241	147	72	98	222	206	262	145	149	28	233
Median	180	200	100	0	0	180	200	237	100	108	0	200
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Additional details regarding the relative importance of assistance are provided by Table 62. In some refugee groups, more than half the households depend entirely on assistance, with 100 per cent of their income coming from institutional support and/or private transfers and donations. This is the case for 73 per cent of PRS households in Garden Camp, 63 per cent of PRJ SSNP households, and 51 per cent of ex-Gaza SSNP households. Among ex-Gaza and PRJ households not receiving assistance through the SSN programme, only 12 per cent and 18 per cent, respectively, are totally dependent on assistance. Instead, the majority — 72 per cent and 64 per cent — respectively, have other sources of income besides assistance.

Table 62 Assistance as percentage of total income in the past month, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
0	52	57	1	0	1	72	24	64	1	0	-	55
1-25 %	7	7	7	6	17	6	4	7	8	5	-	7
26-50 %	11	9	19	13	16	6	21	9	20	17	-	9
51-75 %	3	4	26	9	9	3	24	2	25	27	12	4
76-99 %	1	2	16	8	6	1	4	0	12	22	16	2
100 %	26	21	33	63	51	12	22	18	34	30	73	22
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Assistance in kind

In addition to cash income, households may also receive in-kind income. The survey did not attempt to assess the value of own produce (unless it was sold and converted to cash and then reported and registered as self-employment income), but instead focused on in-kind assistance received during the past six months. Seventeen per cent of Palestinian refugee households reported receiving in-kind support in the reference period. There is no significant difference in the prevalence of in-kind assistance between households living inside and outside refugee camps. However, there is considerable variation across refugee groups: in-kind support is much more common among households enrolled in UNRWA's SSN Programme than among other groups, suggesting that the poorest households are the principal recipients of such assistance (Figure 67).⁶⁴ The prevalence of in-kind assistance is similar across the four lowest wealth quintiles, ranging from 16 to 22 per cent (Figure 68). It is only among households in the wealthiest quintile that the prevalence is markedly lower (7 per cent).

Figure 67 Percentage of households that received in-kind assistance in the past 6 months, by camp status and refugee groups (n=4,471).

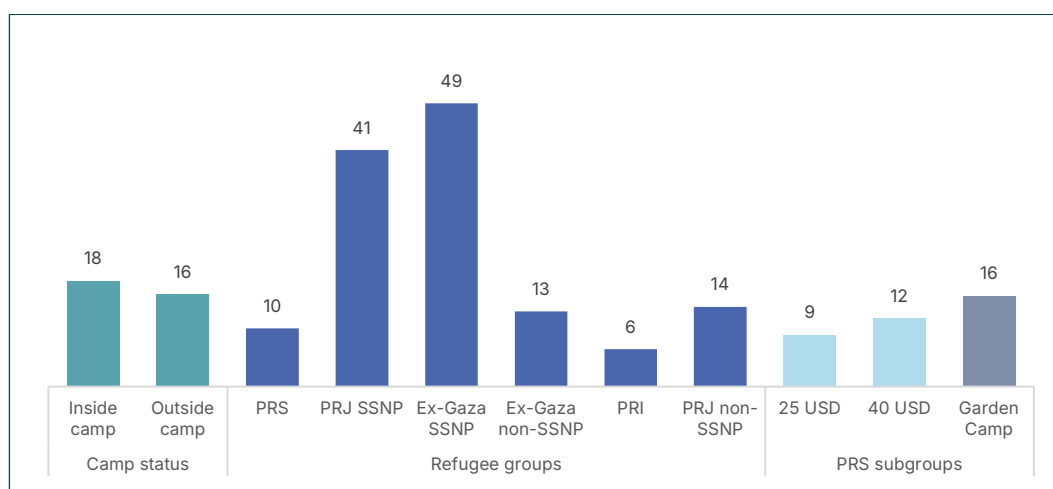
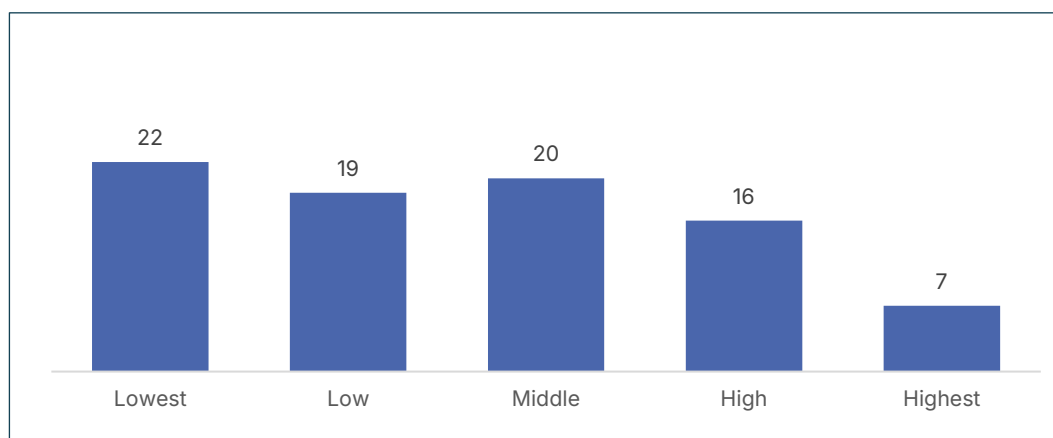


Figure 68 Percentage of households that received in-kind assistance in the past 6 months, by wealth quintiles (n=4,471).



⁶⁴ It is common among donors of in-kind assistance to seek advice from UNRWA's relief and social workers on where to direct their aid. This informal referral system stems from the trust and credibility that UNRWA has established within the local communities where they operate (UNRWA, 20 October 2024).

8.2 Labour Force Participation

The data

In this survey, labour force questions were administered only to individuals who were present and interviewed directly by the enumerator; proxy responses for absent household members were not permitted. As a result, information is missing for those not at home during the visit. Although the survey targeted all household members aged 5 to 65, information was obtained for only 11,815 out of 18,730 individuals (63.1 per cent), which likely introduces bias and means the labour force data are not fully representative. For instance, working adults, jobseekers, school children, and students may have been absent at the time of the interview. Nevertheless, the overall patterns observed are consistent with the reporting of employment income.

Additionally, the dataset does not include each person's gender or exact age — only whether they are below 18 or between 18 and 65 — and employment information cannot be linked to individual educational attainment, health status, or other characteristics. These methodological limitations restrict the value of the data for detailed analysis of labour force participation and its relationship to variables such as gender, age, disability, education, and poverty. Despite these constraints, the data still provide important insights into key employment characteristics among Palestinian refugees.

Employment status was determined according to standard ILO definitions: individuals were classified as employed if they worked for at least one hour in the seven days preceding the interview, whether for cash or other forms of payment, in their own business, or as unpaid workers in a family enterprise.⁶⁵ Those who reported having a job to return to, or who were employed irregularly (such as contract or seasonal workers, typically in agriculture), were also counted as employed. Individuals who did not work at all during the reference week but were actively seeking work were classified as unemployed. Together, the employed and unemployed constitute the labour force.

Workforce participation by groups

The survey results indicate that labour force participation is broadly similar for households inside and outside refugee camps, but there are notable differences across refugee groups (Table 63). The most striking finding is the lower labour force participation observed in SSNP households compared to other groups. Alongside PRS households in Garden Camp (8 per cent), PRJ and ex-Gaza households receiving cash assistance from UNRWA report the lowest proportions of employed individuals, at 9 per cent and 13 per cent, respectively. Excluding PRI and PRS households in Garden Camp, these two groups also exhibit the highest unemployment rates — 40 per cent and 44 per cent, respectively — significantly above the overall average of 32 per cent for all refugees.⁶⁶ For individuals in PRI and PRS households in Garden Camp, the unemployment rates are

⁶⁵ Specifically, the questions referred to 'work for a wage, salary, commissions, tips, or any other pay, in cash or in kind', 'run or do any kind of business, farming, or other activity to generate income', and 'provide unpaid help in a business owned by a household or family member or help a member of the household or family in his/her job'. The interviewers also provided examples to clarify the questions.

⁶⁶ The unemployment rate is calculated as follows: the number of unemployed individuals divided by the sum of employed and unemployed individuals.

even higher, at 50 per cent and 73 per cent, respectively. These poorer employment outcomes for PRJ SSNP, ex-Gaza SSNP, and PRS households in Garden Camp are consistent with the patterns observed for employment income earlier in the chapter.

Table 63 Labour force status. Percentage of individuals aged 5-64, by camp status and refugee groups (n=11,815).

	Camp status		Refugee groups						PRS subgroups			All
	In-camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
In labour force	26	27	31	15	23	33	33	27	33	29	28	27
- Employed	16	19	20	9	13	21	17	19	20	19	8	18
- Unemployed	9	8	11	6	10	12	17	8	12	10	21	9
Outside labour force	73	72	67	84	76	66	67	72	66	69	65	72
- Student	29	24	25	28	32	25	18	25	26	24	22	25
- Retired	3	3	0	2	1	2	-	4	0	1	0	3
- Other	40	45	42	54	44	39	49	43	40	44	42	43
Status unknown	1	1	1	1	0	1	-	1	1	2	7	1
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	6,005	5,810	2,959	1,953	2,018	2,230	52	2,603	1,629	1,330	244	11,815

Looking at age groups, 34 per cent of adults aged 18 to 64 are in the labour force, while only 5 per cent of children under 18 participate (Table 64). Among children, 3 per cent worked during the week prior to the survey, and 2 per cent were actively seeking work.

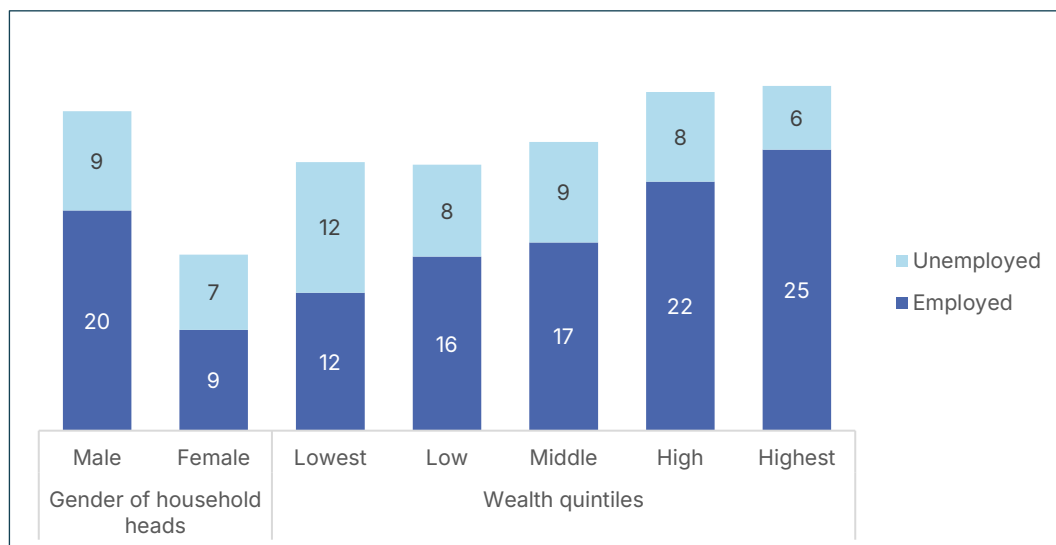
Table 64 Labour force status. Percentage of individuals aged 5-64, by two broad age groups (n=11,815).

	Age groups		All
	5-17	18-64	
In labour force	5	34	27
- Employed	3	23	18
- Unemployed	2	11	9
Outside labour force	92	65	72
- Student	86	6	25
- Retired	0	4	3
- Other	7	55	43
Status unknown	3	0	1
Total	100	100	100
n	2,927	8,888	11,815

Labour force participation is also much lower in female-headed households compared to male-headed households, at 16 per cent versus 29 per cent (Figure 69). This gap mirrors the findings for employment income, with only 38 per cent of female-headed households reporting employment income, compared to 65 per cent of male-headed households. The difference is largely attributable to the absence of working-age men in female-headed households, as most female heads are widowed, divorced, separated, or abandoned.

Figure 69 also shows that labour force participation increases systematically with economic standing, as measured by wealth quintiles. Additionally, as households move from the lowest to the highest wealth quintile, the unemployment rate drops sharply — from 49 per cent in the bottom quintile to 18 per cent in the top quintile (not shown).

Figure 69 Percentage of employed and unemployed individuals aged 5-64, by gender of household heads and wealth quintiles (n=11,815)



Reasons for unemployment

The survey investigated reasons for unemployment, allowing respondents to provide multiple answers. The most frequently cited reason, mentioned by 80 per cent of the unemployed, was simply the lack of available jobs in their area. Sixteen per cent pointed to unacceptable working conditions, while 10 per cent reported that wages were too low to accept available positions. Other reasons, each mentioned by a smaller proportion of respondents, included strong competition in the labour market (4 per cent), a lack of personal connections or networks (4 per cent), and issues related to work permits — either their absence (3 per cent) or high cost (1 per cent). Additionally, 2 per cent cited a general lack of adequate documentation as a barrier to employment.

Among those living inside camps, 6 per cent attributed their unemployment to competition from workers of other nationalities who were willing to work for lower wages — a factor rarely mentioned by those outside camps. Apart from this, there were no significant differences in the reasons given by respondents residing inside versus outside the camps.

Employment sectors

Table 65 lists the twelve most frequently mentioned employment sectors among Palestinian refugees.⁶⁷ For individuals holding more than one job, the data reflect the sector

⁶⁷ The survey included a list of 21 sectors, which appeared as follows on the questionnaire: wholesale and retail trade; repair of motor vehicles (shop workers including tailor, shoe repair, car wash worker, car repair, greenhouse worker, cleaning poultry); transportation and storage (loading, warehouses, shipping companies, etc.); manufacturing (factory worker including baker, kitchen worker, butcher, tailor, shoemaker, carpenter, welder, etc.); accommodation and food services (restaurant/café worker, hotel worker, cleaner or maintenance worker in a restaurant or hotel, etc.); construction (builders, bricklayers, loading/unloading, highway maintenance, etc.); public administration and defence (public sector employee); other services (hairdresser, jewellery design, barber); electricity, gas, steam and air supply (electricity installation, maintenance, gas bottles shops, etc.); education (teacher in private and public schools, etc.); water supply, waste management and related activities (plumbers, waste recycling, water supply, drinking water shops and delivery, etc.); administrative and support services (administrative assistance, secretariat, public relations, marketing, office keeping, etc.); and agriculture, forestry and fishing (agricultural worker, farmer, etc.).

they consider their main employment. More than half (56 per cent) of the employed work in just four sectors: wholesale and retail trade and repair of motor vehicles (19 per cent), transportation and storage (14 per cent), manufacturing (12 per cent), and accommodation and food services (11 per cent). Results for PRI and PRS households in Garden Camp are excluded from this analysis due to the very small number of employed individuals in these groups.

Variation in employment sectors by camp status and across refugee groups is limited. However, some distinctions are notable: Jordanian nationals are less likely to be employed in the construction sector and more likely to work in public administration and defence compared to other groups. Additionally, PRJ non-SSNP households have a higher proportion of jobs in the transportation sector than other Palestinian refugee groups.

Overall, the data indicate that most employed individuals hold blue-collar or manual jobs, while approximately 10 per cent are employed in sectors typically associated with white-collar work, such as public administration and education. About 20 per cent are engaged in various service sectors.

Table 65 Major sectors of work. Percentage of employed individuals aged 5-64, by camp status and refugee groups (n=1,803).

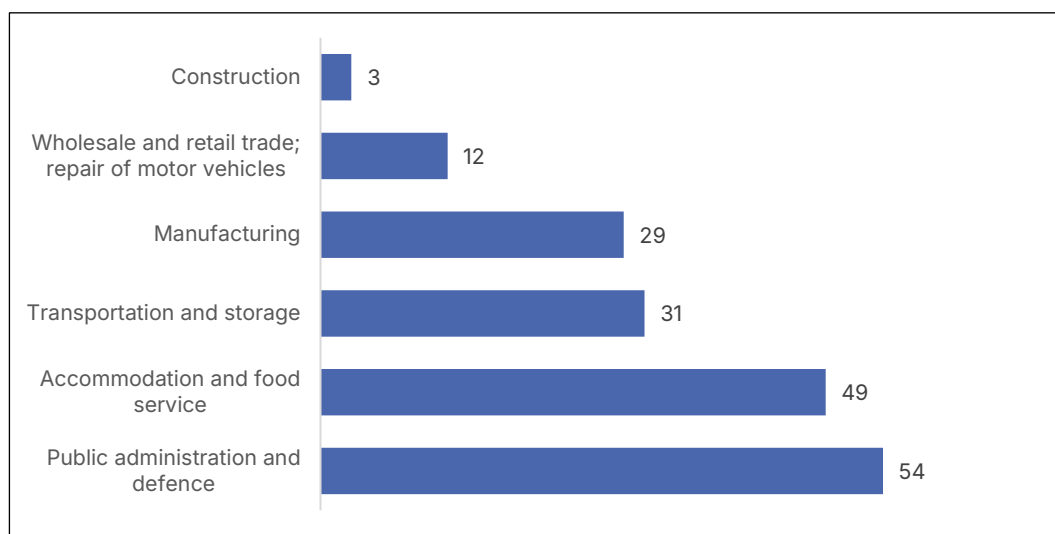
	Camp status		Refugee groups					All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	
Wholesale and retail trade; repair of motor vehicles	18	19	13	34	16	25	18	19
Transportation and storage	10	15	9	2	2	6	16	14
Manufacturing	12	12	24	21	17	18	9	12
Accommodation and food services	12	11	15	7	15	8	11	11
Construction	8	8	16	9	20	12	7	8
Public administration and defence	3	7	0	1	1	2	7	6
Other services	3	7	4	8	2	5	6	6
Electricity, gas and air supply	7	4	3	2	4	6	5	5
Education	5	4	1	2	5	3	5	4
Water supply and waste management	4	3	1	4	5	3	4	4
Administrative and support services	2	3	3	0	1	1	4	3
Agriculture, forestry and fishing	5	3	3	5	7	4	3	3
n	848	955	496	143	235	465	455	1,803

For children under 18, the top three employment sectors are wholesale and retail trade and repair of motor vehicles (28 per cent), other services (20 per cent), and transportation and storage (19 per cent). However, due to the small sample size (n=70) and potential sampling bias among respondents to the employment questions, these results should be interpreted with caution.

Working conditions

Among paid employees, 57 per cent work full time at their main job. Thirty-four per cent of all employees — and 58 per cent of full-time employees — have a written work contract, which is often considered an indicator of formal employment. However, access to a written work contract varies considerably by sector (Figure 70). Approximately half of Palestinian refugees employed in public administration and in accommodation and food services have contractual work arrangements, while very few of those working in construction enjoy this security. This is expected, as written contracts are rare in the construction sector, where many workers are employed on a daily wage basis.

Figure 70 Percentage of employed individuals aged 5-64 with a written work contract, by sector (the 6 largest sectors reported in Table 65) (n=996).



As shown in Table 66, there is considerable variation between PRJ non-SSNP workers and those from other refugee groups regarding full-time employment and access to written work contracts. While 62 per cent of PRJ non-SSNPs work full time, only 31-43 per cent in other groups do so. Similarly, 39 per cent of wage earners in PRJ non-SSNP households have a written work contract, compared to just 14-22 per cent among households receiving cash assistance from UNRWA. This is expected, as weak attachment to the labour force — including low-paid, intermittent, and seasonal employment — is more common among members of households receiving such support.

Among wage earners in full-time jobs, 78 per cent receive pay above the Jordanian minimum wage of 260 JD per month.⁶⁸ PRJ non-SSNP workers are best positioned in this regard, with 79 per cent earning at least the minimum wage, compared to 63 per cent of PRJ SSNP workers and 56 per cent of ex-Gaza SSNP workers in full-time positions.

Table 66 Characteristics of main job of paid employees: working full time, having a written work contract, and being paid the minimum wage, by refugee groups. Percentages.

	Refugee groups					All	n
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP		
Work full time	38	31	40	43	62	57	1,419
Written work contract	14	14	22	19	39	34	1,419
Work full time and paid >260 JD/month	74	63	56	75	79	78	644

All those who worked the week preceding the survey were asked about their usual or normal number of working hours across all jobs. On average, respondents reported 43 hours per week (with a median of 42 hours), with the highest figures among ex-Gaza and PRJ households not receiving UNRWA cash assistance (44 hours; see Table 67). Full-time employees reported longer work weeks (mean 52 hours, median 48 hours)

⁶⁸ The minimum wage has remained the same since 2021, but a revision is scheduled for early 2025, which will index it to the consumer price index. The minimum wage is the same for Jordanian and foreigners across all economic sectors, with two exceptions: it is lower for domestic workers and workers in the export-oriented qualified industrial zones (ILO, 2023).

than those not working full-time at their main job (mean 37 hours, median 35 hours). According to ILO (2023), the standard in Jordan is an eight-hour workday, six days a week, excluding breaks. The reported working hours for full-time employees align with this norm, although the survey asked about total hours worked across all jobs. Children under 18 have shorter work weeks (mean 35 hours, median 36 hours) compared to adults (mean 44 hours, median 42 hours).

Table 67 Grouped percentages, mean, and median usual working hours at all jobs, by refugee groups. Percentage of individuals aged 5-64 employed in the past week (n=1,803).

	Refugee groups					All
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	
1-20	32	43	29	24	21	23
21-40	20	15	31	22	26	25
41-60	30	25	21	30	35	33
61+	18	17	19	24	19	20
Total	100	100	100	100	100	100
Mean	39	34	39	44	44	43
Median	40	27	35	48	45	42
n	496	143	235	465	455	1,803

A large proportion of the employed responded affirmatively to a list of workplace characteristics, typically considered negative unless proper safety measures are in place. Table 68 indicates that a significant proportion of Palestinian refugees work outdoors, with half exposed to extreme cold or heat. Many are subjected to dust and fumes (43 per cent), loud noise and vibration (33 per cent), fire, gas, and flames (18 per cent), and chemicals (9 per cent). Inadequate ventilation is mentioned by 6 per cent. Nearly one in four (23 per cent) work with what they consider dangerous tools or machinery, and as many as 30 per cent have physically demanding workdays and carry heavy loads.

Table 68 Working conditions at main job. Percentage of individuals aged 5-64 employed in the past week (n=1,803).

Extreme cold or heat	53
Dust, fumes	43
Loud noise or vibration	33
Carrying heavy loads	30
Dangerous tools/ machinery	23
Fire, gas, flames	18
Chemicals	9
At heights	9
Insufficient ventilation	6
Under ground	4
Workplace is dark or confined	4
In water/lake/pond/river	1
Other	2
None of them	26

Working conditions do not differ systematically across refugee groups. The proportion of workers not reporting any of the 13 negative aspects of working conditions (26 per cent) is also consistent between groups.

Various aspects of working conditions are naturally more prevalent in certain sectors and types of work, reflecting the nature of the tasks performed. For example, working at heights is common in construction, and dangerous tools and machinery are found in both construction and other industries, such as automotive repair. However, the negative work features listed in Table 69, should not, in principle, be more prevalent in some sectors than others. Five per cent of all employed individuals report being constantly

shouted at, presumably by managers. Four per cent are regularly harassed or insulted, either by managers or co-workers. Five per cent report wage theft, meaning the owner or manager either withholds part of the salary or fails to pay wages altogether. While the table shows minimal variation across refugee groups, it suggests that harsh language and wage withholding are more frequently experienced by people living inside camps than those outside.

Table 69 Negative aspects of main job, by camp status and refugee groups. Percentage of individuals aged 5-64 employed in the past week (n=1,803).

	Camp status		Refugee groups					All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	
Constantly shouted at	7	4	7	6	7	7	4	5
Repeatedly insulted	6	4	3	3	5	4	5	4
Wage theft (partial pay of wages or no pay at all)	8	3	7	7	5	5	4	5

8.3 Household Durables and Wealth

The first section of this chapter examined the economic standing of Palestinian refugees by analysing their income sources and levels. While income can fluctuate over time, wealth better captures a household's long-term economic situation. Typically, a wealth index is constructed using data on household ownership of durable goods. In this report, we adopt the methodology of the international Demographic Health Surveys (Rutstein & Johnson, 2004), which utilises principal component analysis (Filmer & Pritchett, 1998), to build a wealth index based on 35 household durable goods⁶⁹ and 13 dwelling attributes, including WASH indicators.⁷⁰ Before introducing this composite wealth measure, this section first examines access to durable goods. For details on housing and WASH characteristics, see Chapters 5 and 6.

Durable goods

Table 70 shows that there are only moderate differences between households residing inside and outside camps, with the latter owning a slightly higher number of durable goods than the former (a mean of 14 versus a mean of 13). Variation across refugee groups is limited. Although the proportion of households with 17 or more durables is notably higher among PRJ non-SSNP households (and PRI households), the mean and median number of items owned do not differ substantially. SSNP households have a mean and median of 12 items, PRS households have 13, and PRJ households without SSNP assistance have 14 — just one or two items more than other groups. PRS

⁶⁹ The durable goods: floor mattresses, beds, blankets, table/chairs, sofa set, cabinets, kitchen utilities, water filter, fridge, freezer, electric oven, gas stove/oven, kerosene stove, water heater, water pump, washing machine, electric fan, air conditioner, electric lamps, fireplace, electric heater, gas heater, kerosene heater, diesel boiler, television, computer, tablet, radio, basic cell phone (no internet connection), smartphone, phone/landline, car, bicycle, motorcycle, and tractor. A few items that have been used in UNHCR surveys were not included in this survey, such as microwaves, vacuum cleaners, satellite receivers, and solar panels.

⁷⁰ Aspects of the dwelling: type of dwelling; electricity available for more than 15 days (24 hours a day) a month; roof free from mould, leakage or water infiltration; walls free from mould, leakage or water infiltration; functional windows and doors; quality electrical installation; living areas and bedrooms with natural light; latrine inside the dwelling; shower/bath facility inside the dwelling; use of water filter; main means of garbage disposal; main source of drinking water; and rooms per capita.

households in Garden Camp, however, show particularly low levels of durable goods ownership.

Table 70 Grouped (percentages), mean and median number of durable goods (maximum=36), by camp status and refugee groups. All households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
1-10	17	16	18	30	24	18	11	14	18	17	69	16
11-12	18	16	18	23	27	20	11	15	17	18	23	17
13-14	27	23	32	26	27	28	38	22	33	30	6	24
15-16	21	22	24	16	17	22	17	23	24	24	0	22
17+	17	23	8	5	6	11	22	26	7	10	2	21
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	13	14	13	12	12	13	14	14	13	13	9	13
Median	14	14	13	12	12	13	14	14	13	14	9	13
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

The relationship between income and access to durable goods is more pronounced. There is a clear upward trend in the number of durables owned as household income and educational attainment increase (Figure 71 and Figure 72). The mean and median number of durables for households in the lowest and highest categories of these variables are 12 and 16, respectively.

Figure 71 Number of durable goods (maximum=36), by household income in the past month (in JD). Percentage of households (n=4,471).

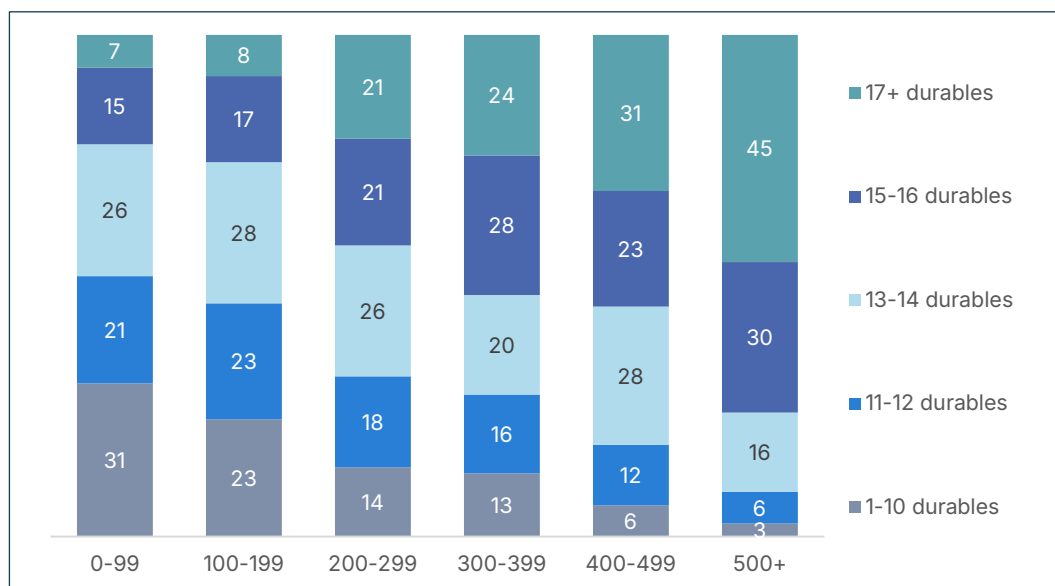


Figure 72 Number of durable goods (maximum=36), by highest completed education in the household. Percentage of households (n=4,470).

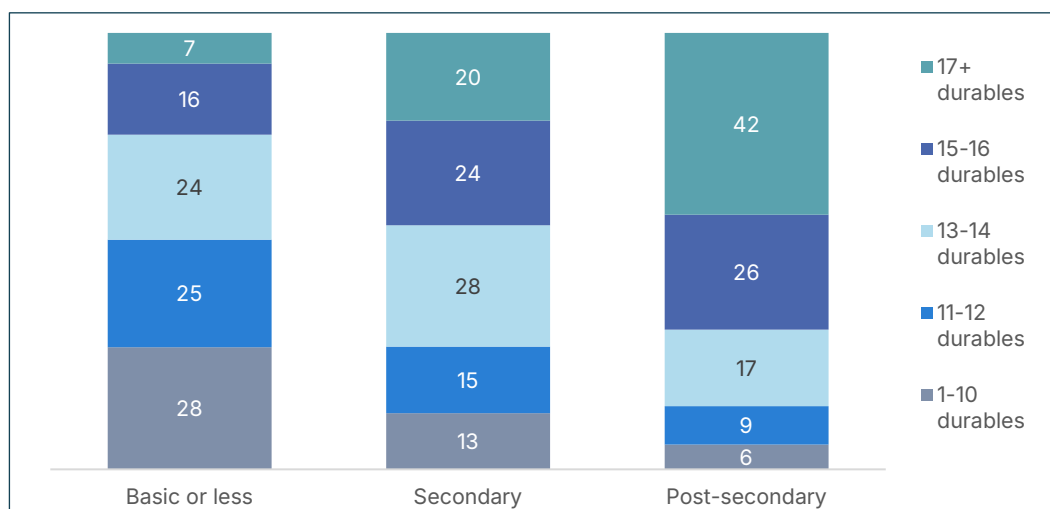


Table 71 presents the percentage of households owning a selection of the 35 durable goods. For some items, ownership levels are similar across groups, while for others, differences are more marked. Generally, households outside camps and PRJ non-SSNP households have higher ownership rates for most durables compared to other groups. Ex-Gaza and PRJ households receiving UNRWA cash assistance are less likely to own items such as sofa sets and freezers. In contrast, PRJ non-SSNP households are more likely to own freezers, air conditioners, computers, and cars. Ex-Gaza households without UNRWA cash assistance also report higher car ownership than those receiving assistance. Car ownership, in particular, is closely linked to economic standing and affordability, but is also influenced by legal regulations that restrict non-citizens' rights to own cars for private or commercial use.

Table 71 Percentage of households owning certain durable goods, by camp status and refugee groups (n=4,471).

	Camp status		Refugee groups						All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	
Sofa set	50	58	57	39	33	48	86	59	56
Refrigerator	89	92	90	86	82	88	91	92	91
Freezer	16	18	12	5	5	15	15	20	17
Washing machine	86	87	88	77	80	85	89	88	86
Electric fan	78	80	76	75	75	81	91	80	79
Air conditioner	10	14	8	8	4	9	15	15	13
Television	89	88	87	86	86	88	100	89	88
Computer	5	6	3	2	3	4	-	7	6
Tablet	3	3	1	1	2	2	-	3	3
Smart phone	91	93	92	87	91	94	78	92	92
Car	14	20	3	2	2	15	-	22	18
n	2,172	2,299	1,189	804	701	779	23	975	4,471

The wealth index

As introduced earlier in this section, the wealth index sorts households into five quintiles, ranging from 'lowest' to 'highest', and serves as a key background variable throughout this report. The index is constructed using weighted data, so the unweighted number of interviewed households assigned to each quintile differ.

A comparison of the wealth index with household income demonstrates a strong and consistent relationship between the two variables (Figure 73). For example, 37 per cent of households in the lowest income group are also classified in the lowest wealth quintile, while 42 per cent of households in the highest income group fall into the highest wealth quintile. This pattern aligns with the association between income and durable goods ownership discussed above, as durable goods constitute a substantial component of the wealth index. Similarly, there is a clear link between educational attainment and the wealth index (Figure 74): 38 per cent of households with at least one member holding a post-secondary degree are placed in the highest wealth quintile, compared to just 8 per cent of households where the highest education level is basic education or less. This mirrors the findings for durable goods ownership.

Figure 73 Wealth quintiles, by total household income in the past month (in JD). Percentage of households (n=4,471).

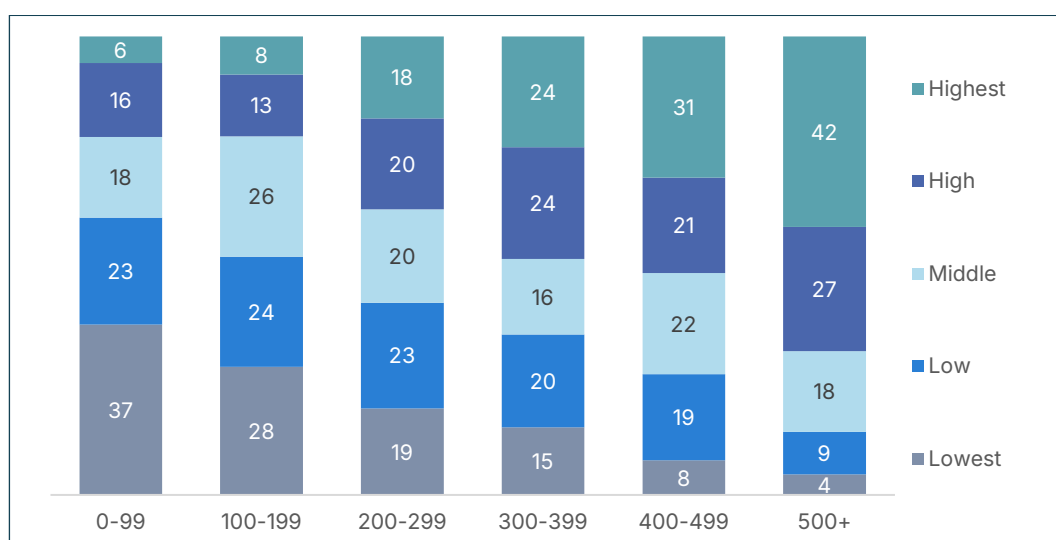
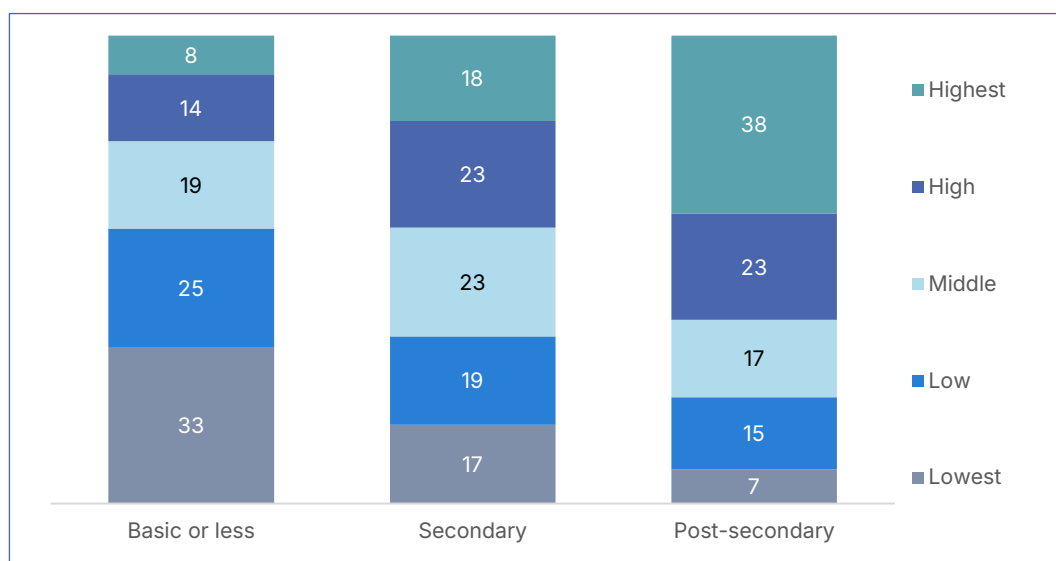


Figure 74 Wealth quintiles, by highest educational attainment in the household. Percentage of households (n=4,470).



A comparison of wealth between Palestinian refugees residing inside and outside camps, as well as across refugee groups, echoes differences observed for durable goods (Table 72). Households outside camps are more frequently sorted into the highest wealth quintile than those inside camps (23 per cent versus 11 per cent). PRJ non-SSNP households are grouped into the highest wealth quintile more often than other refugee groups (24 per cent), particularly when compared to PRJ SSNP households (6 per cent) and ex-Gaza SSNP households (4 per cent). In the latter group, 48 per cent of households are found in the lowest wealth quintile. Notably, PRS households — regardless of whether they receive 25 USD or 40 USD per person per month — closely match PRJ households without SSNP assistance, with 40 per cent and 45 per cent, respectively, belonging to the two uppermost wealth quintiles. Their relatively strong performance on housing quality, the second main element of the wealth index, boosts their ranking beyond what their access to durable goods alone would suggest (see Chapter 5, particularly Table 36).

Taken together, the income and wealth data (including durable goods and housing standards) indicate that households receiving SSNP assistance from UNRWA are, on average, the poorest among those surveyed. As the following section will show, this lower economic standing is also reflected in their expenditure patterns.

Table 72 Wealth quintiles, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	25 USD	40 USD	Garden Camp		
Lowest	28	17	17	37	48	29	14	16	16	19	88	20
Low	23	19	19	26	24	23	5	19	20	18	10	20
Middle	21	20	21	19	14	20	27	20	21	21	-	20
High	17	21	26	11	10	17	35	21	27	26	2	20
Highest	11	23	16	6	4	11	20	24	15	17	-	20
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

8.4 Expenditure

The survey collected data on household expenditure across 16 different grouped items during the month preceding the survey. This section first presents findings on total expenditure — calculated as the sum of all reported items — and then examines individual expenditure categories.

Total expenditure

The mean expenditure for all households combined is 397 JD, which is substantially higher than the mean income of 295 JD. The gap between the median expenditure (287 JD) and median income (250 JD) is much smaller (Table 73). Nevertheless, these findings confirm a common feature of surveys of this kind: reported income tends to be lower than reported expenditure. PRS households, however, differ from this pattern by reporting incomes that are markedly higher than their expenditures. As discussed earlier, PRS households have significantly higher incomes than other refugee groups. Despite this unusual relationship, PRS households still report lower expenditures than PRJ

households without SSNP assistance, although their median total expenditure remains higher than that of other refugee groups.

Table 73 Comparison of mean and median total household income with mean and median total household expenditure in the past month (in JD), by camp status and refugee groups. All households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Income												
Mean	273	304	429	245	219	263	416	300	387	496	381	295
Median	250	257	405	210	170	200	321	260	360	480	349	250
Expenditure												
Mean	410	392	298	290	366	339	540	424	293	306	246	397
Median	268	294	267	217	187	219	357	314	262	280	150	287
Difference (income – expenditure)												
Mean	-136	-88	131	-46	-148	-77	-124	-124	-94	-190	136	-101
Median	-18	-37	138	-7	-17	-19	-36	-54	-98	-200	199	-37
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Altogether, 13 per cent of Palestinian refugee households reported spending less than 100 JD in the past month, while 20 per cent spent 500 JD or more (Table 74). A small number of households (22 cases) indicated no expenditure during the reference period, either because they had no expenses or chose not to disclose them.

Overall, households living inside and outside camps have similar expenditure, but there is notable variation across refugee groups, a pattern that holds whether examining total or per capita expenditure (Table 74 and Table 75). The differences are summarised in Figure 75, which shows that median household expenditure is highest among PRJ households without SSNP assistance and PRS households (and even higher among the small group of PRI households), and lowest among ex-Gaza households (both SSNP and non-SSNP) and PRJ SSNP households. Ex-Gaza SSNP households have the lowest median total and per capita expenditure.⁷¹

Table 74 Total household expenditure in the past month (in JD), by camp status and refugee groups. Percentages, mean, and median (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
0-99	13	13	11	16	26	17	5	12	11	10	32	13
100-199	22	21	22	28	29	27	9	19	22	21	24	21
200-299	22	17	26	28	21	21	30	17	27	25	18	19
300-399	17	17	20	15	12	14	28	17	20	20	8	17
400-499	9	11	10	7	6	8	4	11	9	10	2	10
500+	18	21	12	7	6	13	24	24	11	14	16	20
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	410	392	298	290	366	339	540	424	293	306	246	397
Median	268	294	267	217	187	219	357	314	262	280	150	287
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

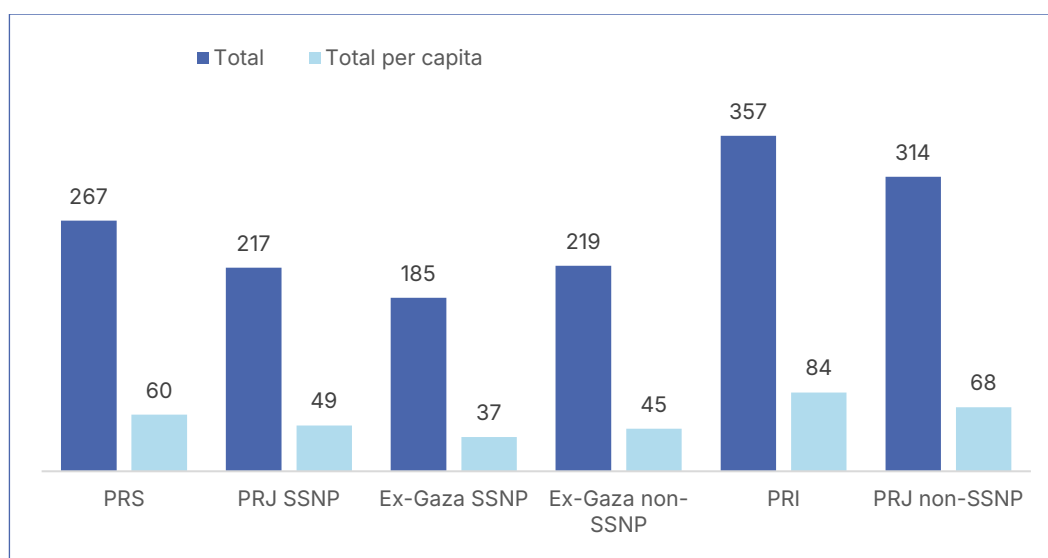
⁷¹ However, as shown in the tables, both the mean total expenditure and the mean per capita expenditure for this group are high. Additionally, the gap between the mean and median values is much wider than for the other refugee groups. This discrepancy is primarily due to several households in the highest income group reporting exceptionally high expenditures, which skew the mean upward. These outliers highlight the importance of using the median, rather than the mean, when comparing expenditures across different groups.

Without support from UNRWA — and, for many PRJ SSNP households, also the National Aid Fund (NAF) — the expenditure of households enrolled in the SSN Programme would be significantly lower than that of ex-Gaza households not receiving SSNP assistance. The median expenditure figures clearly illustrate the differences between groups and closely align with the patterns observed in household income.

Table 75 Total household per capita expenditure in the past month (in JD), by camp status and refugee groups. Percentages, mean, and median (n=4,471).

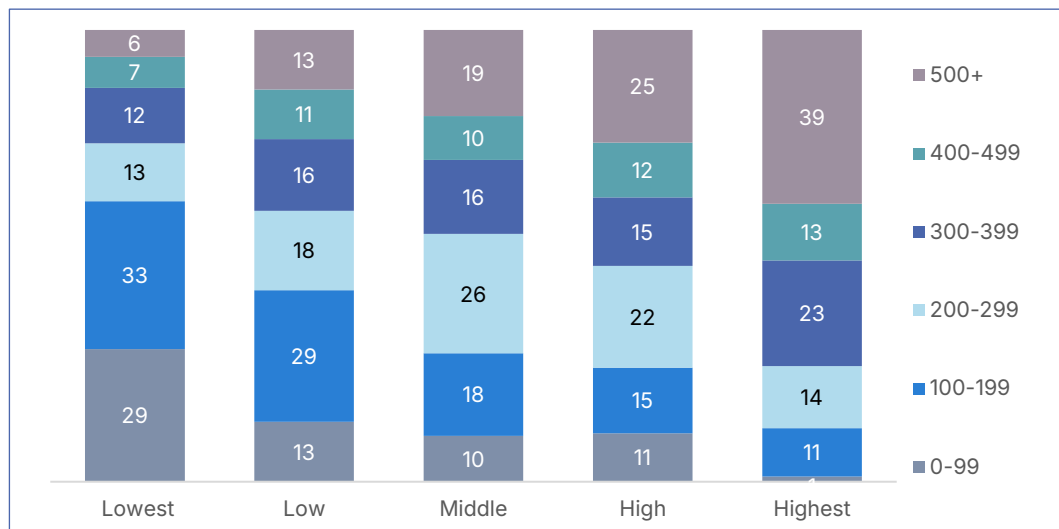
	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
0-29.9	18	18	14	21	38	31	9	16	13	14	25	18
30-49.9	21	19	23	32	25	23	3	18	26	18	25	20
50-79.9	28	23	28	28	22	23	37	24	27	29	18	24
80-114.9	16	17	21	11	8	10	20	18	19	23	17	16
115-199.9	12	16	9	6	3	8	28	18	8	11	13	15
200+	5	6	5	2	3	5	4	7	6	5	2	6
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	95	90	76	67	118	79	126	97	74	79	65	91
Median	59	62	60	49	38	45	84	68	59	65	51	61
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Figure 75 Median total and median total per capita household expenditure in the past month (in JD), by refugee groups (n=4,471).



There is a clear positive correlation between household expenditure and wealth: as households move up each wealth quintile, their average monthly expenditure increases accordingly (Figure 76). For example, 62 per cent of households in the lowest wealth quintile spent less than 200 JD in the month prior to the survey, compared to only 12 per cent of households in the highest quintile. Conversely, while just 6 per cent of households in the lowest quintile spent 500 JD or more, this figure rises to 39 per cent among those in the highest wealth quintile.

Figure 76 Total household expenditure in the past month (in JD), by income groups and wealth quintiles. Per cent of households (n=4,471).



Various expenditure items

Before examining the details of household expenditures, it is important to address certain data considerations. Some expenditure items display unusually high amounts, which may result from data entry errors or outliers that ideally should have been excluded prior to analysis. In other cases, these high values may reflect genuine expenditures covering more than one month — for example, payments for cooking gas, electricity, or water bills, or for food and hygiene products purchased on credit from local supermarkets, which households may pay irregularly. Some households may also have incurred large hospital bills or paid substantial fees to private schools or universities. Conversely, the absence of reported food expenditures does not necessarily indicate that no food was purchased; it may simply mean that food was bought on credit from local stores or provided by a generous relative.

Table 76 presents the percentage of households reporting expenditures on each of the 16 items in the month preceding the survey. Nearly all Palestinian refugee households (97 per cent) spent money on groceries, with an average outlay of 139 JD among those who did. Eighty-nine per cent of households purchased gas for cooking and heating, with an average expenditure of 14 JD — a figure that would likely be higher if the survey had been conducted during the winter, when gas consumption for heating increases. Sixty-two per cent of households paid electricity bills in the previous month, and nearly as many reported expenditures on water. The average cost of water was similar to that of gas, while the average expenditure on electricity was about twice as high, at 31 JD.

Eighty-one per cent of households reported expenditures on personal hygiene and sanitation products, including items such as sanitary pads, toothpaste, laundry detergents, toilet paper, and shampoo. The average expenditure in this category was 13 JD. There was no variation by camp status and only minimal variation across refugee groups, with ex-Gaza SSNP households reporting the lowest expenditure (mean of 9 JD; median of 6 JD, compared to 10 JD for other groups).

Fifty-three per cent of households reported health-related expenditures, averaging 41 JD. As detailed in Chapter 4, 33 per cent spent 25 JD or less, 12 per cent spent 26–50 JD, and 8 per cent spent 51 JD or more. Differences across wealth quintiles were minor. However, PRS and SSNP households had somewhat lower health expenditures than other groups, mainly due to their use of more affordable services. Additionally, 5 per cent of all households reported expenditures related to one or more members living with a disability, with an average outlay of 38 JD. Among households with health expenses, 7 per cent also had disability-related outlays.

Thirty-nine per cent of Palestinian refugee households reported expenditures related to education (excluding transportation costs for the 14 per cent of households with children who do not walk to school), with an average outlay of 60 JD. As discussed in Chapter 7, education expenditures are lower inside camps than outside (50 JD versus 63 JD). This is likely because a higher proportion of non-camp households pay school fees to educational institutions at all levels. The education chapter also found that average expenditures for PRS and SSNP households are about half the average for all households, presumably for the same reasons as the lower expenditures among inside-camp households.

Table 76 Expenditure items. Percentage of households reporting expenditure on various items in the past month, the mean expenditure per item for all households, and the mean expenditure per item restricted to those that reported any outlay (n=4,471).

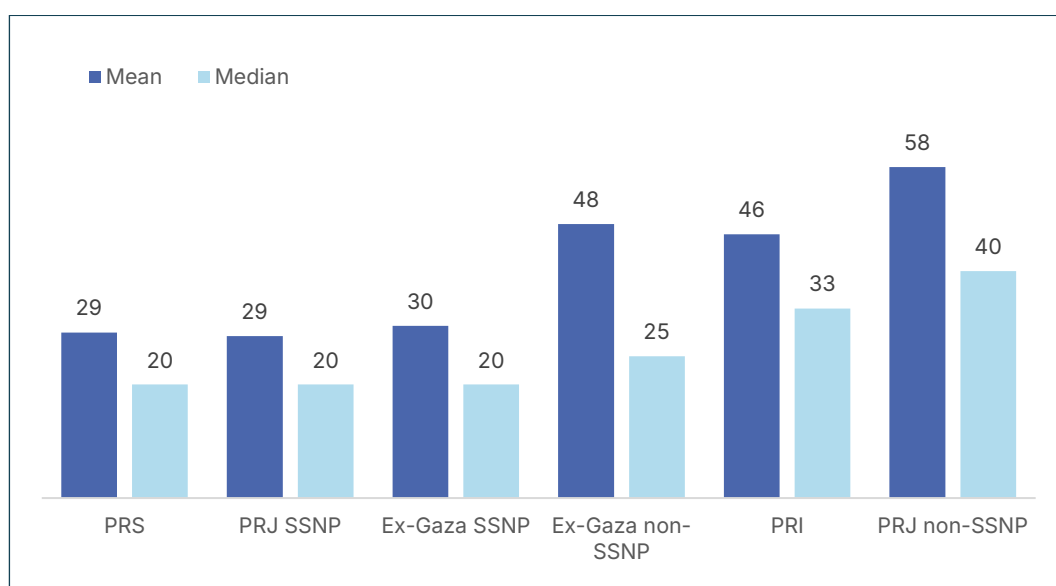
	Had expenditure in the past month (percentage of households)	Mean expenditure, all households (in JD)	Mean expenditure, households with any expenditure only (in JD)
Food	97	135	139
Gas	89	12	14
Hygiene	81	10	13
Electricity	62	19	31
Transportation	61	33	54
Water	56	9	15
Health	53	21	41
Education	39	23	60
Rent	28	31	111
Debt repayment	27	86	321
Social events	10	3	30
Clothes	9	2	27
Disability	5	2	38
Entertainment	1	0	20
Remittances	2	1	58
Other	9	5	57

Transportation costs — including gasoline for personal vehicles and commuting to work and school — represent a substantial expense for many households. Sixty-one per cent of households report such expenditures, with an average of 33 JD for all households and 54 JD among those incurring any transportation costs. The median outlay for households with transportation expenses is 30 JD. A higher proportion of households outside camps (63 per cent) spend money on transportation compared to those inside camps (55 per cent). This difference is expected, as access to groceries and many services — such as UNRWA's primary healthcare facilities and schools — is generally more convenient within the camps. For households that do report transportation expenses, the mean and median amounts are nearly identical: the mean is 53 JD inside camps and 54 JD outside camps, while the median is 30 JD for both groups.

Certain refugee groups are more likely to report transportation expenditures, and some groups incur higher costs than others. For example, 63 per cent of PRJ households without SSNP assistance report transportation expenses, compared to only 37 per cent of ex-Gaza SSNP households. Among the other main groups, the proportions are as follows: PRJ SSNP households, 51 per cent; ex-Gaza households without SSNP assistance, 54 per cent; and PRS households, 61 per cent.

The largest transportation outlays are observed among PRJ non-SSNP households (Figure 77). All refugee groups receiving regular UNRWA assistance have much lower transportation expenditures — their mean (around 30 JD) and median (20 JD) are only half of those for PRJ households without SSNP assistance. Ex-Gaza non-SSNP households also spend less on transportation than PRJ non-SSNP households.

Figure 77 Mean and median expenditure on transportation in the past month (in JD), by refugee groups. Percentage of households reporting any outlay (n=2,353).



Twenty-eight per cent of households reported paying rent in the month preceding the survey, although a larger share — 36 per cent — rent their homes overall. This discrepancy suggests that some households struggle to pay rent on time, leading to the accumulation of debt. The survey indicates that late or missed rent payments over consecutive months have resulted in evictions and forced relocations for some households.

Among those who did pay rent, the average monthly payment was 111 JD, with a median of 100 JD. As detailed in Table 37 (Chapter 5), rents tend to be slightly higher outside camps than inside. PRS and PRJ non-SSNP households pay more on average than other groups, while SSNP households report the lowest average monthly rent, at about 90 JD.

Debt repayment is also a significant expenditure: 27 per cent of Palestinian refugee households paid off some or all of their debt in the preceding month. The average debt repayment across all households was 86 JD, making it the second largest monthly expense after food. For the 27 per cent of households that made repayments, the mean amount was as high as 321 JD — a figure influenced by a few households making very large payments, possibly due to inheritance or other windfalls. If repayments of 5,000

JD or more are excluded, the average drops to 247 JD; excluding repayments of 1,000 JD or more, brings it down to 138 JD. Ex-Gaza and PRS households were somewhat less likely to pay down debt than PRJ households. Further details on debt are discussed in the next section.

Ten per cent of households reported spending money on social events. While the average expenditure for all households is low (3 JD), some households reported much higher amounts. Most spent between 1 JD and 25 JD, with an average of 30 JD and a median of 20 JD among those with such expenses. There is no significant difference between camp and non-camp households in this regard, though a higher proportion of PRJ non-SSNP households (12 per cent) reported such spending compared to other groups (1–6 per cent).

Nine per cent of households reported clothing expenses, with a higher percentage inside camps (13 per cent) than outside (8 per cent). PRJ and ex-Gaza non-SSNP households reported clothing expenditures more frequently (10 per cent and 8 per cent, respectively) than other groups (4–5 per cent).

'Other expenditure', reported by 9 per cent of all households, includes three main categories: (i) maintenance and repair of the dwelling (including payment to workers) or household appliances such as washing machines, refrigerators, or stoves; (ii) the purchase of furniture, amenities, and gadgets for the home; and (iii) the cost of cigarettes and hookah (waterpipe). Some households spent considerable sums in these categories, with a mean expenditure of 57 JD and a median of 20 JD among those reporting such outlays. Because the composition of these expenses varies widely across refugee groups, direct comparison is not meaningful.

As shown in Table 76, a small number of households also reported spending on entertainment and providing financial support to family members (remittances). Such expenditures were observed across all refugee groups.

8.5 Debt

Size of debt

A significant proportion — 76 per cent — of all Palestinian refugee households covered by this survey reported having debt (Table 77), compared to 85 per cent among Syrian and non-Syrian refugees registered with UNHCR (UNHCR, 2024). Of these, 25 per cent have moderate debt under 1,000 JD, while 51 per cent have accumulated debts of 1,000 JD or more. Notably, 19 per cent owe as much as 5,000 JD or more. PRJ households are less likely to be indebted than other refugee groups.

Table 77 Total household debt (in JD), by camp status and refugee groups. Percentage of households (n=4,377).

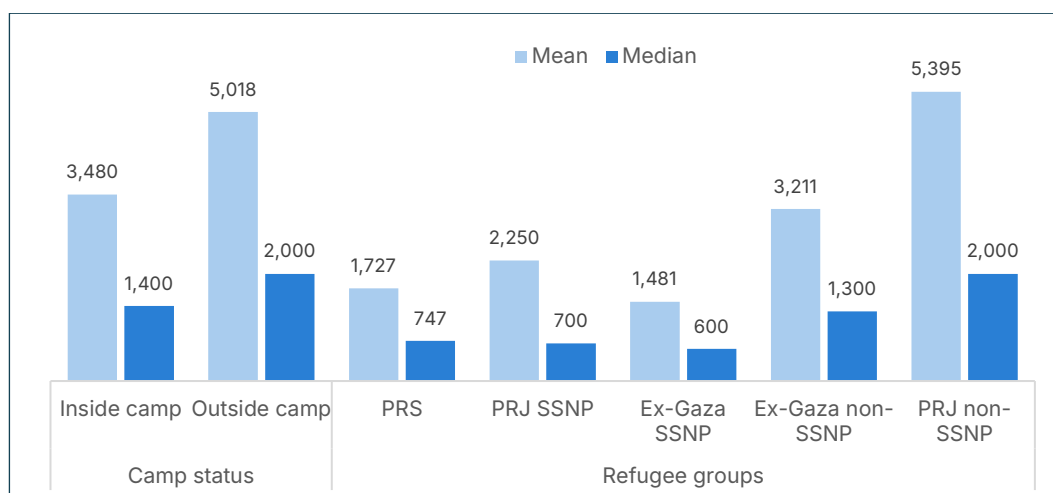
	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
No debt	25	24	11	25	17	18	15	26	10	12	3	24
1-499	19	15	27	29	32	21	27	13	26	30	64	16
500-999	11	8	22	10	18	10	10	8	24	20	21	9
1,000-2,499	17	22	25	18	19	23	23	20	26	25	6	21
2,500-4,999	11	11	8	7	7	13	21	12	9	8	6	11
5,000+	17	20	6	11	7	14	4	22	6	6	-	19
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,116	1,261	1,177	783	681	762	23	951	604	573	111	4,377

Both the mean and median debt levels are higher among households residing outside camps compared to those inside (Table 78, visualised in Figure 78). Furthermore, households receiving cash transfers from UNRWA tend to have less debt than those who do not. The mean and median debt is considerably higher for ex-Gaza and, in particular, for PRJ non-SSNP households, compared to PRS and SSNP households. For example, 34 per cent of PRJ households without SSNP assistance have debts of at least 2,500 JD, and 22 per cent have debts of 5,000 JD or more. In contrast, only 6 per cent of PRS households and 7 per cent of ex-Gaza SSNP households have debts at or above 5,000 JD. This difference is expected, as ex-Gaza and PRJ groups without SSNP assistance often have higher incomes and can afford larger loans

Table 78 Mean and median total household debt (in JD), by camp status and refugee groups. Results for all households (n=4,377) and any households with debt (n=3,489).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
All households												
Mean	2,609	3,833	1,543	1,690	1,227	2,622	1,281	4,013	1,684	1,313	522	3,502
Median	600	1,000	600	400	500	1,000	750	1,000	600	600	320	1,000
Households with debt												
Mean	3,480	5,018	1,727	2,250	1,481	3,211	1,502	5,395	1,874	1,484	537	4,607
Median	1,400	2,000	747	700	600	1,300	1,000	2,000	750	700	332	1,800

Figure 78 Mean and median total household debt (in JD) for households with any debt, by camp status and refugee groups (n=3,489).



Regarding interest payments, 72 per cent of indebted Palestinian refugee households report that they do not pay interest on their loans; 15 per cent pay interest monthly, 2 per cent pay interest annually, and 11 per cent either do not know or prefer not to disclose this information. This pattern is expected, as most households owe money to shopkeepers who do not charge interest, or they borrow from family and friends rather than formal financial institutions.

When it comes to debt repayment, only 36 per cent of all households with loans made payments toward their debt in the three months preceding the survey (Table 79). Of these, more than half (19 per cent of all indebted households) repaid 10 per cent or less of their total debt. Households receiving assistance from UNRWA and PRJ households were less likely to pay down their debt compared to other groups.

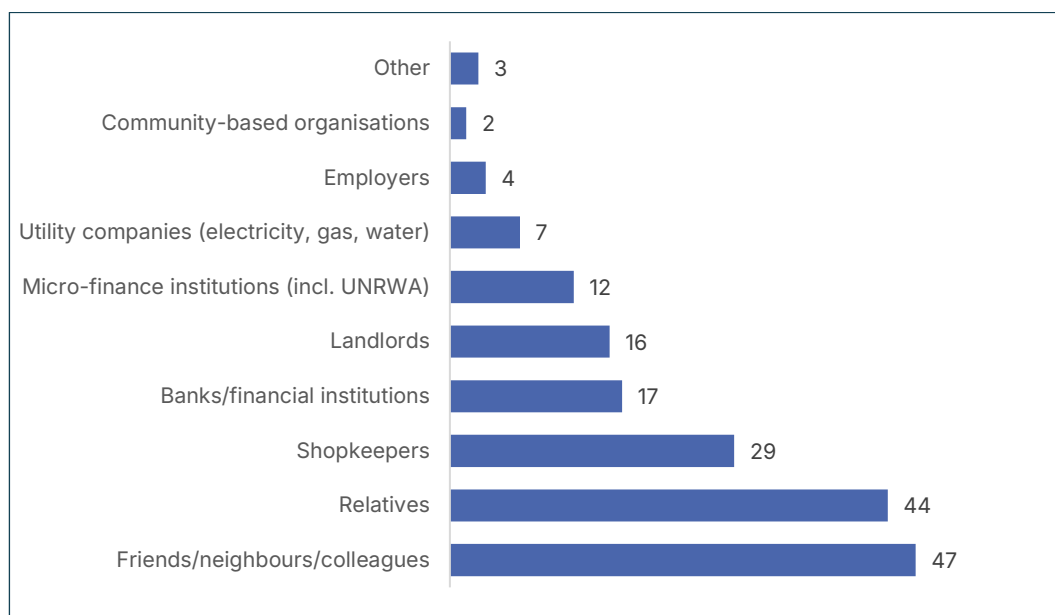
Table 79 Percentage of debt repaid in the past 3 months, by camp status and refugee groups. Percentage of indebted households (n=3,468).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRJ	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Nothing	64	65	77	66	77	76	81	62	78	74	62	65
0.1-10 %	19	19	9	18	9	11	3	21	9	9	2	19
11-25 %	8	10	7	9	6	7	16	11	6	8	0	10
26-100 %	9	6	8	8	7	5	-	6	8	9	36	7
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	1,641	1,827	1,033	553	548	615	20	699	538	495	101	3,468

Type of debt

Indebted Palestinian refugee households have borrowed money from a variety of sources. Just over half (51 per cent) of all indebted households have only one form of debt, while 26 per cent owe money to two types of creditors, 14 per cent report debts to three sources, and 8 per cent have debts to at least four different types of creditors.

Figure 79 Sources of loan and credit. Percentage of households with debt by source (n=3,583).



Note: Some households reported two or more different sources.

As illustrated in Figure 79, informal borrowing is most common: 47 per cent of indebted households owe money to friends, and 44 per cent to family members. Many households (29 per cent) are indebted to shopkeepers, indicating that they purchase goods on credit from local stores. Additionally, a significant number of households are behind on rent and owe their landlords (16 per cent), or are in arrears on utility bills, owing money to water, gas, or electricity companies (7 per cent). Owing rent is particularly prevalent among PRS households, where 49 per cent of all indebted households report this type of debt. Debt to utility companies is more frequent among households receiving SSNP support from UNRWA (10–12 per cent), compared to 6–7 per cent among non-SSNP households (Table 80).

Table 80 Sources of loan and credit, by refugee groups. Percentage of households with debt by source (n=3,583).

	Refugee groups						All
	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	
Friends/neighbours/colleagues	60	49	54	57	67	44	47
Relatives	50	46	55	55	31	41	44
Shopkeepers	42	47	38	37	57	24	29
Banks/financial institutions	2	9	5	6	-	21	17
Landlords	49	10	10	13	43	15	16
Micro-finance institutions (incl. UNRWA)	6	11	6	9	-	14	12
Utility companies (electricity, gas, water)	12	10	7	10	16	6	7
Employers	5	2	3	4	-	4	4
Community-based organisations	0	1	0	1	-	2	2
Other	2	2	1	3	-	3	3
Total	100	100	100	100	100	100	100
n	1,046	581	570	637	20	729	3,583

Note: Some households reported two or more different sources.

Compared to indebted Syrian refugees, Palestinian refugees more often owe money to relatives — a reflection of the different social and economic circumstances, as many Syrian refugees in Jordan are equally poor. Palestinian refugees less frequently owe money to friends, neighbours, shopkeepers, and landlords than their Syrian counterparts (UNHCR, 2024b).

Seventeen per cent of indebted Palestinian refugee households have taken loans from a bank, financial institution or credit facility, and 12 per cent report having microfinance loans.⁷² The relatively high prevalence of microfinance loans may be due to some cases being misclassified or may include other types of business loans. Debt to formal financial institutions is much more common among PRJ non-SSNP households (21 per cent and 14 per cent, respectively) than among other refugee groups. For example, only 2 per cent of PRS households and 5 per cent of ex-Gaza SSNP households have loans from banks or financial institutions.

⁷² UNRWA focuses its microfinance operations in poor urban areas, where clients run small, often informal businesses on the margins of the economy. Examples are garage owners, at-home seamstresses, and vegetable stall-owners. In 2017, Palestinian refugees in Jordan constituted 55 per cent of all UNRWA's clients. The gender balance of clients is notable, with nearly half being women, and three out of ten loans are granted to individuals under the age of 30 (UNRWA, n.d.-4). Since its inception in Jordan in 2003, UNRWA's Microfinance Department has provided more than 180,000 loans and opened its 9th branch in May 2024 (Jordan Times, 2024).

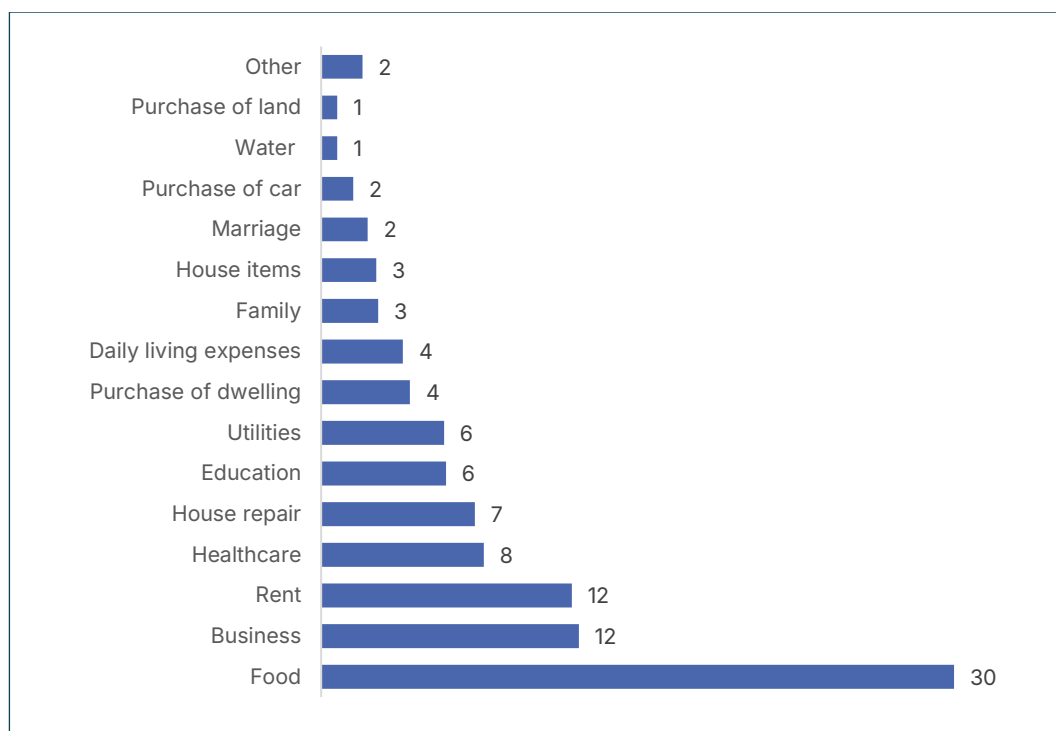
Some households have also borrowed from employers (4 per cent), which may in practice be advance payments, while others have taken loans from local organisations (2 per cent). Three per cent of households report 'other debt', which includes obligations to hospitals and other medical institutions, educational institutions, government (social security) institutions, and various commercial companies and building contractors. There are also two reported cases of loans from UNRWA.

Reasons for borrowing money

To better understand the debt profile of Palestinian refugee households, the survey asked respondents about their main reasons for borrowing money. The findings, summarized in Figure 80, reveal that many households take out loans or purchase goods and services on credit to meet their most basic needs.

Thirty per cent of indebted households primarily borrow money to purchase food or buy food on credit. An additional 4 per cent borrow mainly to cover general living expenses, which likely includes food. Among indebted households, this pattern is even more pronounced for PRJ SSNP (43 per cent) and ex-Gaza SSNP (44 per cent) households (Table 81).

Figure 80 Primary reason for borrowing money. Percentage of households with debt (n=3,545).



Twelve per cent of indebted households borrow primarily to pay rent, with the highest share among Palestinian refugees from Syria (38 per cent). Borrowing for rent is also more common outside camps (13 per cent) than inside (7 per cent). Six per cent of households in debt borrow to cover utility bills such as gas and electricity.

Eight per cent of indebted households take out loans to cover health-related expenses, with this figure rising to 15 per cent among ex-Gaza SSNP households and 11 per cent among ex-Gaza non-SSNP households. PRJ households report health-related loans

less frequently, possibly due to better access to free or subsidized services. Reference is made here to Chapter 4, where two non-citizen Palestinian refugee mothers described their households' health problems and associated large expenses. Six per cent of households in debt borrow money to cover education costs.

Table 81 Primary reason for borrowing money, by refugee groups. Percentage of households with debt (n=3,545).

	Refugee groups						All
	PRS	PRJ	SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	
Food	30	43	44	35	32	27	30
Business	5	9	4	12	-	13	12
Rent	38	6	7	7	34	11	12
Healthcare	6	8	15	11	6	7	8
House repair	1	5	5	6	3	8	7
Education	4	5	4	4	6	6	6
Utilities	5	9	10	8	9	5	6
Purchase of dwelling	1	1	2	4	-	5	4
Daily living expenses	1	4	2	2	-	4	4
Family	1	1	1	2	-	3	3
House items	2	1	3	2	6	3	3
Marriage	2	2	1	4	-	2	2
Purchase of car	-	0	0	1	-	2	2
Water	2	2	1	1	-	1	1
Purchase of land	-	-	-	0	-	1	1
Other	1	2	1	2	5	2	2
Total	100	100	100	100	100	100	100
n	1,039	569	566	634	20	717	3,545

Loans for less critical expenses include the purchase of land (1 per cent), a dwelling (4 per cent), or a car (2 per cent). Besides strictly private use, vehicles may be used for business purposes, improving employment prospects and household income. Twelve per cent of indebted households primarily borrow money for business purposes. However, many respondents noted that such investments often failed, resulting in large, difficult-to-repay debts.

Seven per cent of households in debt borrow money to repair or renovate the dwelling, though only 1 per cent of PRS households do so. Some households borrow to access water, either to purchase it or to repair water pipes, which is closely related to home repair.

Two per cent of households borrow primarily for their own wedding or that of a child. The 'family' category (3 per cent) refers to loans taken to support children, parents, or other relatives — for example, to help with housing debt, cover healthcare expenses, send remittances to relatives in Syria, or pay for funeral costs. Another 3 per cent borrow to purchase household items such as equipment, furniture, refrigerators, or washing machines. Finally, 2 per cent of households borrow to cover various 'other' expenses, including obtaining a car license, car repairs, legal fees, religious pilgrimage (Umrah), alimony, winterization items, and transportation.

For comparison, among Syrian refugees in Jordan, the top three reasons for borrowing money are paying rent (44 per cent), covering healthcare expenses (27 per cent), and purchasing food (22 per cent). Seven per cent mention various other reasons (UNHCR, 2024b). Except for food credit, these priorities differ significantly from those of

Palestinian refugees, highlighting the distinct and often more precarious circumstances faced by Syrian refugees, who have been in Jordan for just over a decade and lack many of the rights afforded to Jordanian citizens and even to ex-Gaza non-citizens.

8.6 Coping Strategies

Elements in the Livelihood Coping Strategy Index (LCSI)

Using savings, selling household goods (such as jewelry, furniture, appliances), selling productive assets or means of transportation (e.g., sewing machine, car, livestock), purchasing food on credit, reducing essential non-food expenditure (including education, health, or heating), changing accommodation to lower housing costs, withdrawing children from school, accepting any available work, regardless of type, adult begging, child begging, child labour, and child marriage.

The Livelihood Coping Strategy Index (LCSI) assesses the coping mechanisms households employ to manage hardship, focusing on strategies used in the month preceding the survey. Table 82 presents how different refugee groups rank on this vulnerability indicator.

Among the groups, PRJ households without SSNP assistance have the highest proportion classified as having low vulnerability (24 per cent). However, PRJ households enrolled in the Social Safety Net (SSN) scheme perform better on the severe vulnerability end of the scale, with a smaller proportion (22 per cent) classified as severely vulnerable (in an emergency) compared to PRJ households without SSNP assistance (33 per cent). In contrast, ex-Gaza SSNP and PRS households fare the worst, with 76 per cent and 75 per cent, respectively, falling into the high and severe vulnerability categories. PRJ non-SSNP households have the lowest combined share in these two categories (61 per cent). Despite these differences, the overall variation across refugee groups on this composite coping indicator is not substantial, and the difference between camp and non-camp households is negligible.

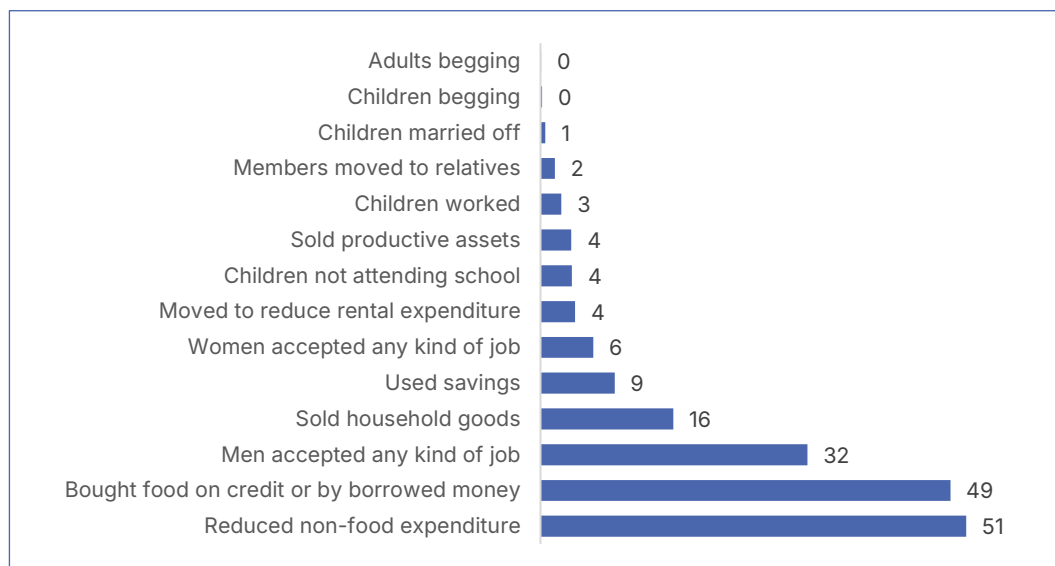
Table 82 Livelihood Coping Strategy Index (LCSI) scores. Degree of vulnerability by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Low	23	21	13	18	12	18	15	24	13	13	6	22
Moderate	18	13	12	16	12	12	9	14	14	8	20	14
High	27	32	36	44	45	30	35	28	33	41	46	31
Severe	32	34	39	22	31	40	41	33	39	38	28	33
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

As with the VAF scores presented in previous chapters, the LCSI does not reveal significant variation between refugee groups, except that PRJ households without UNRWA cash assistance are slightly better off than others. Nevertheless, the details below highlight important differences in economic resources and coping strategies.

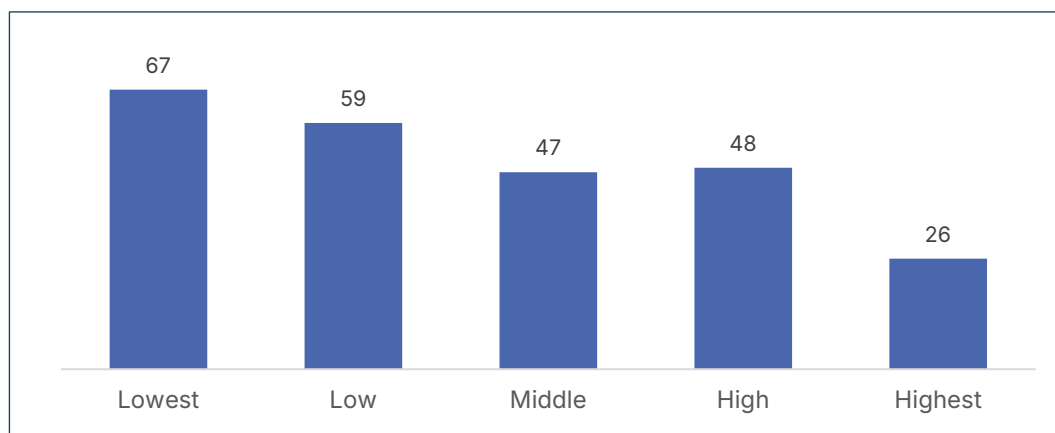
The survey included several questions to explore how households manage hardship and vulnerability, particularly in relation to meeting basic food needs over the past 30 days. It is worth noting that the term 'food' in 'basic food needs' may have been interpreted broadly by respondents, and the one-month reference period should be considered with caution. Nevertheless, the data provide valuable insights into household coping strategies. Figure 81 organises the strategies listed in the survey by prevalence.⁷³ Note that the data do not indicate how often each strategy was applied.

Figure 81 Coping strategies used in the past month. Percentage of households (n=4,471).



Approximately half of all households reduced non-food expenditure (51 per cent) and purchased food on credit or with borrowed money (49 per cent). Buying food on credit is common across all refugee groups but is less frequently employed by PRJ non-SSNP households (46 per cent) compared to other groups (around 60 per cent). This strategy varies by economic standing (Figure 82), being two and a half times more common among households in the lowest wealth quintile compared to those in the highest.

Figure 82 Bought food on credit or with borrowed money in the past month, by wealth quintiles. Percentage of households (n=4,471).



⁷³ All the coping strategies in the graph except 'Family members moving to relatives' are included in the Livelihood Coping Strategy Index.

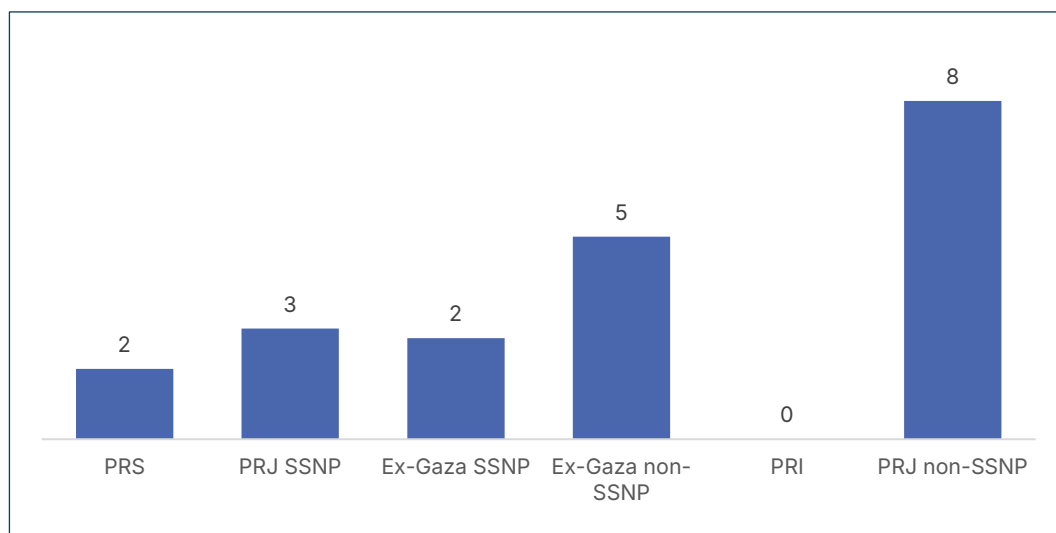
Thirty-two per cent of all households have one or more men who would accept any kind of job, and 6 per cent have one or more women who would do the same to meet basic (food) needs. This suggests that many households rely on members who are forced to take on irregular, poorly paid, or even hazardous work for which they may be overqualified, simply because better opportunities are unavailable. Some may work despite poor health, while some women may work even though they would prefer to care for children or elderly relatives.

Given that the reference period was the month preceding the interview, a remarkably high proportion of households (16 per cent) reported having sold durable goods (e.g., jewellery, furniture, mobiles, and kitchen appliances) as a coping strategy. Furthermore, 4 per cent had sold productive assets or means of transportation (e.g., sewing machines, wheelbarrows, bicycles, cars, motorbikes, or livestock). The prevalence of these coping strategies does not differ significantly by camp status or refugee group. However, the sale of household durables is considerably less common among households in the highest wealth quintile (7 per cent), compared to those in the lower and middle quintiles (14–23 per cent).

Nine per cent of households reported using their savings as a coping strategy. Savings can be an important safety net and take many forms, including cash at home, bank accounts, contributions to savings clubs (*jam'iyyat*), or valuables such as silver, gold, and jewellery. The fact that 9 per cent drew on savings suggests that more households may have emergency reserves than is generally assumed.

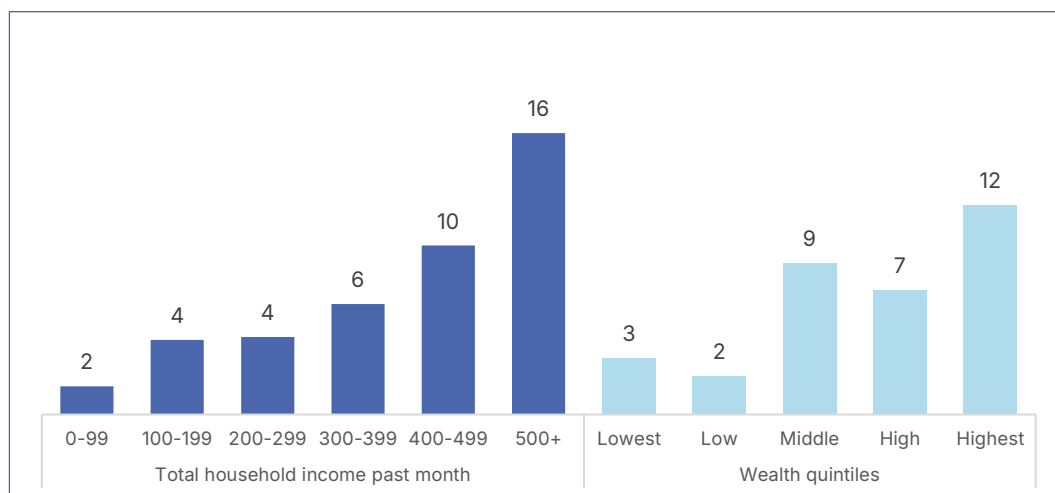
A decade ago, 10 per cent of camp households and 19 per cent of non-camp Palestinian refugee households reported saving in a bank, savings club, or as precious metal, with access to savings declining since the early 2000s (Tiltne & Zhang, 2013). This survey found that the prevalence of *jam'iyyat* remains similar to 2011/2012: 7 per cent of inside-camp households and 6 per cent of outside-camp households participate in such clubs.

Figure 83 Percentage of households with at least one person in a savings club (*jam'iyya*), by refugee groups (n=4,471).



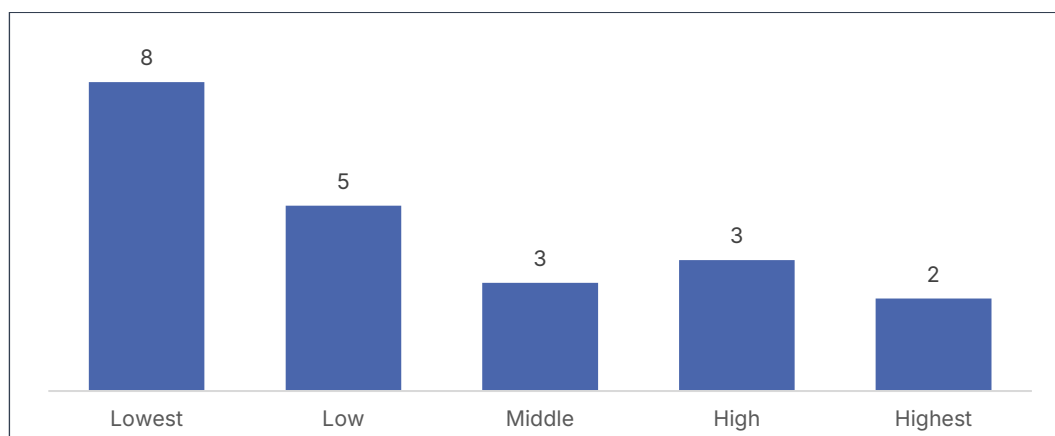
These clubs are typically rotating savings associations organised at the workplace or among friends and relatives, where members contribute at regular intervals and take turns withdrawing the pooled funds. Most pay monthly (89 per cent), with a common contribution of 50 JD (mean 68 JD; median 50 JD), and 64 per cent withdraw once a year. Since regular contributions to *jam'iyyat* tend to be substantial, membership is highest among households not receiving UNRWA assistance (Figure 83), and most common among wealthier households (Figure 84).

Figure 84 Percentage of households with at least one person in a savings club (*jam'iyya*), by income groups and wealth quintiles (n=4,471).



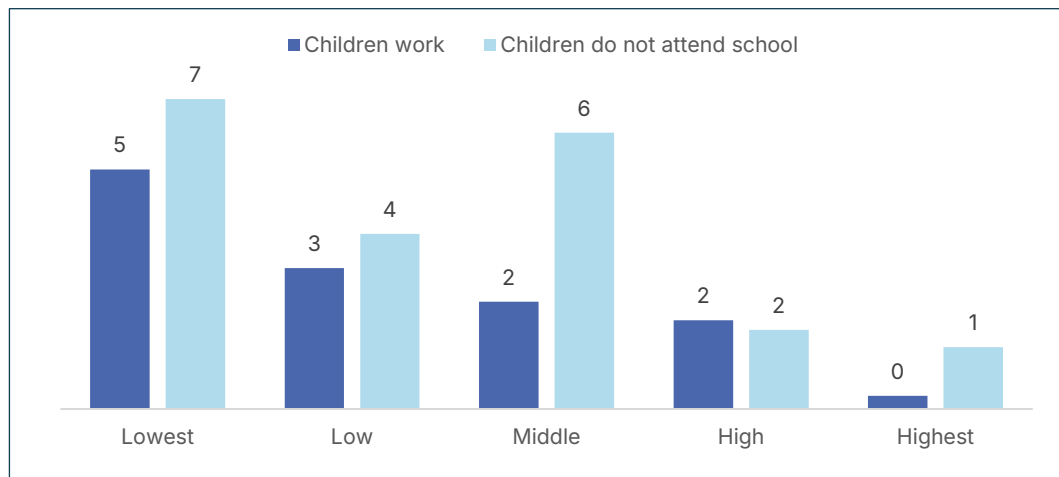
In the month preceding the survey, 4 per cent of all households moved — either within the same area or to a new location — to reduce rental expenses. This coping strategy was more common among PRS households (7 per cent) than other groups (3–5 per cent). As detailed in Chapter 5, one-fifth of the 7 per cent of all households that moved in the previous 12 months did so to find more affordable housing (12 per cent) or because they could not pay the rent (9 per cent). Such moves, often driven by poverty, can be drastic, involving the loss of social networks and, for children, a change of school. Figure 85 shows that moving to make ends meet is most common among households in the lowest wealth quintile.

Figure 85 Percentage of households that moved in the past month to reduce rental expenses, by wealth quintiles (n=4,471).



Households have resorted to a range of coping strategies with clearly negative repercussions. For example, in 4 per cent of households, children under 18 do not attend school, and in 3 per cent, children are engaged in work. These strategies are found across all refugee groups, but are less prevalent among households in the highest wealth quintiles (Figure 86).

Figure 86 Percentage of households where children (under 18) worked and did not attend school during the past month, by wealth quintiles (n=4,471).



Survey results also indicate that a higher proportion of ex-Gaza households (1.5 per cent) and PRS households in Garden Camp (3 per cent) have married off children under the age of 18 to generate income or reduce expenses. However, these findings should be interpreted with caution, as the overall number is small — only 0.6 per cent of all Palestinian refugee households reported this practice.

Another way households manage poverty is by reducing the number of dependents: 2 per cent of households reported transferring some members to other households, such as having them move in with relatives. This strategy shows little variation across refugee groups.

Begging is a rare practise. Only 12 households admitted to sending adults to beg, and just four households reported sending children to beg on the streets. Besides being unlawful, begging is widely regarded as shameful and a last resort, so underreporting cannot be ruled out.

A final group of coping strategies is directly related to securing enough food and meals, as discussed in the next chapter. The main finding is that many households employ such food-related strategies. With the past week as the reference period, 88 per cent of households reported eating food different from what they preferred or choosing less expensive food; 62 per cent reduced the number of meals at least once; 61 per cent of households with children under five restricted adult consumption to allow children to eat; 54 per cent limited portion sizes; and 48 per cent borrowed food or money to buy food from relatives or friends, or sought humanitarian assistance.

8.7 Conclusion

Households residing outside camps score better on the wealth indicator than those living inside camps. PRJ non-SSNP households are better off than other refugee groups, particularly when compared to PRJ and ex-Gaza households enrolled in the SSN Programme. Interestingly, PRS households — both in the 25 USD and 40 USD subgroups — closely match PRJ non-SSNP households on the wealth indicator, primarily due to better housing standards than those observed for ex-Gaza and PRJ SSNP households.

Ex-Gaza and PRJ households receiving regular UNRWA cash assistance, along with ex-Gaza households not receiving such assistance, report the lowest incomes. In contrast, PRS households report relatively high incomes, even surpassing those of PRJ households not receiving UNRWA assistance. However, their expenditure levels are lower than those of PRJ non-SSNP households, though still significantly higher than those of PRJ SSNP households and ex-Gaza households.

The three surveyed Palestinian refugee groups receiving regular cash assistance from UNRWA differ regarding their other income sources. PRJ and ex-Gaza SSNP households less frequently have employment income (28 per cent and 45 per cent, respectively) compared to other refugees, while 66 per cent of PRS households report such income. However, employment income is less likely to be the largest income source for PRS than for ex-Gaza SSNP households. For example, 32 per cent of ex-Gaza SSNP households report employment income as their main source, compared to only 26 per cent of PRS households. Instead, 69 per cent of all PRS households identify UNRWA assistance as their primary income source.

Assistance from the National Aid Fund (NAF) is also significant: 76 per cent of PRJ SSNP households receive NAF support, compared to just 9 per cent of PRS households and 12 per cent of ex-Gaza SSNP households. For 47 per cent of PRJ SSNP households, NAF assistance is the largest income source, while only 22 per cent cite UNRWA assistance as their principal source.

Among PRJ households not enrolled in UNRWA's SSN Program, 22 per cent receive NAF support, and 13 per cent report it as their main income source. Overall, 8 per cent of all surveyed households receive assistance from both UNRWA and NAF.

Assistance — both institutional and private — is crucial for a significant proportion of households. It constitutes over 75 per cent of total income for 71 per cent of PRJ SSNP households, 57 per cent of ex-Gaza SSNP households, and 49 per cent of PRS households. Loss of all forms of assistance would result in 37 per cent of the surveyed households having less than 100 JD at their disposal every month.

Analysis of the income data indicates that the need for cash assistance does not differ significantly for the 25 USD and 40 USD PRS subgroups. The income of PRS households would be more than halved if UNRWA discontinued its assistance, with the impact being especially severe for PRS households in Garden Camp. The loss of UNRWA support would also significantly affect the income of ex-Gaza SSNP and PRJ SSNP households. Removal of UNRWA assistance would bring PRS and PRJ non-SSNP households down to the same income level, on average. However, they would remain better off than

ex-Gaza SSNP households. Removal of both UNRWA and NAF assistance would more negatively impact PRJ SSNP households than ex-Gaza SSNP households and PRS due to higher employment income among PRS and more private transfer income among ex-Gaza SSNP households.

Most employed Palestinian refugees included in this survey work in blue-collar and manual occupations, while approximately 10 per cent are employed in sectors typically associated with white-collar jobs. Only 6 per cent work in the public sector, primarily among PRJ non-SSNP households. While 62 per cent of employed members in PRJ non-SSNP households work full time, 31-43 per cent of workers in other refugee groups do so. Additionally, 39 per cent of employed members in PRJ non-SSNP households have written work contracts — an indicator of formal employment with better working conditions — compared to 14-22 in other groups.

Receiving pay below the minimum wage is not uncommon: 44 per cent of full-time workers in ex-Gaza SSNP households and 37 per cent in PRJ SSNP households experience this, with slightly lower rates in other refugee groups.

The mean and median debt levels are considerably higher for ex-Gaza non-SSNP and especially PRJ non-SSNP households than for PRS and SSNP households, reflecting their greater capacity to take on debt. Informal debt to friends (47 per cent) and family (44 per cent) are the most common sources, followed by debt to shopkeepers (29 per cent), landlords (16 per cent), and utility companies (7 per cent).

Owing rent is particularly common among PRS households, with 49 per cent of all indebted PRS households reporting this. More than 40 per cent of all indebted SSNP households primarily borrow money to buy food. Fifteen per cent of indebted ex-Gaza SSNP households and 11 per cent of indebted ex-Gaza non-SSNP households take out loans mainly to cover health-related expenses. PRJ households less frequently report health-related loans as their priority, likely due to better access to free and subsidised public services.

The VAF Livelihood Strategi Coping Index scores households on a list of 14 coping mechanisms used to address economic hardship and meet basic (food) needs. According to this indicator, ex-Gaza SSNP and PRS households are the most vulnerable, with 76 per cent and 75 per cent, respectively, falling into the high and severe vulnerability categories. PRJ non-SSNP households have the lowest combined share in these two categories (61 per cent). While coping strategies such as reducing non-food expenditure, buying food on credit, and selling household durables are common, the most negative strategies — such as taking children out of school, child begging, and marrying off children — are rare. The use of coping mechanisms is notably less frequent among the wealthiest households.

9 Food Consumption and Food Security

Elements in the VAF food security indicator

Dependency rating, the presence of only one person aged 18 and/or a fragile or disabled household member, the food consumption score, the share of food expenditure relative to total household expenditure, and coping strategies.

The VAF food security indicator reveals that food insecurity remains a significant challenge among Palestinian refugee households in Jordan. According to the survey, 43 per cent of the surveyed population is classified as highly vulnerable, and an additional 11 per cent as severely vulnerable. As shown in Table 83, ex-Gaza and PRJ households receiving SSNP assistance are disproportionately represented among the most vulnerable, with 69 per cent and 60 per cent, respectively, falling into the moderately or severely food insecure categories. PRS households also exhibit higher vulnerability than ex-Gaza and PRJ households not receiving aid from UNRWA. Notably, the difference in food security between households living inside and outside refugee camps is negligible.

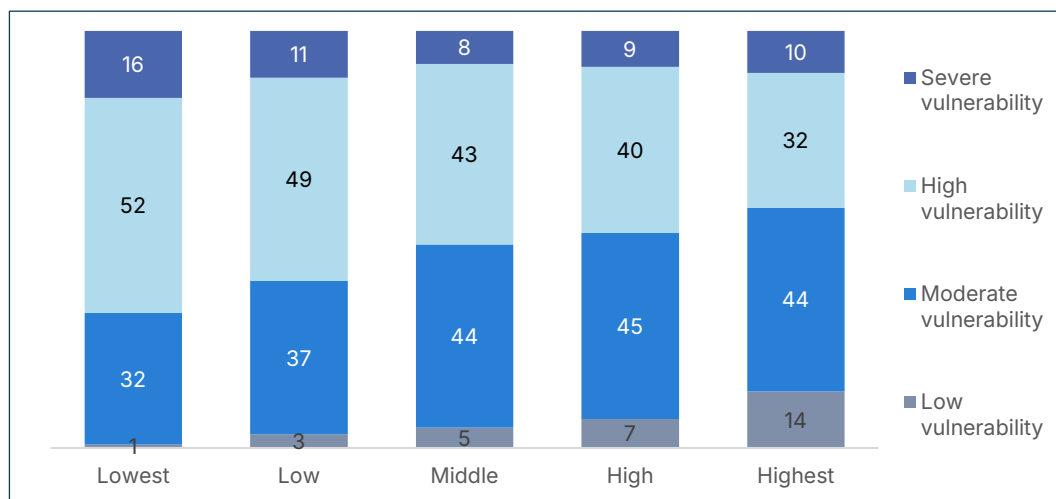
Table 83 Food VAF score, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Food secure	5	6	3	3	2	4	5	7	3	2	2	6
Marginally food secure	41	40	49	36	30	41	57	40	51	47	31	40
Moderately food insecure	45	43	41	45	54	46	39	42	39	44	49	43
Severely food insecure	9	12	7	15	14	9	-	11	7	6	18	11
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Consistent with other VAF indicators, the food security score demonstrates a clear association between vulnerability and economic status (Figure 87). However, the degree of variation across wealth quintiles is less pronounced than might be expected.

This chapter provides a detailed analysis of the eating habits and food intake of Palestinian refugee households. It begins by examining the number of daily meals consumed, then introduces the food consumption score — a central component of the food security indicator. This is followed by an analysis of household food expenditure patterns. The chapter concludes by exploring food-related coping strategies, which complement the broader coping mechanisms discussed in the previous chapter and are an integral part of the overall food security assessment.

Figure 87 Food VAF score, by wealth quintiles. Percentage of households (n=4,471).



9.1 Meals Per Day

The survey enquired about the number of meals (comparable to breakfast, lunch, and dinner) consumed by male and female members on the day preceding the interview. Although the question did not specify any age group, responses primarily reflect the eating patterns of adults and older children.

The indicator 'meals per day' serves as an introduction to household eating habits and food preferences, with a higher number of meals per day generally associated with more favourable outcomes. In approximately one quarter of surveyed Palestinian refugee households, residents either did not have a meal (very few) or consumed only one meal (Figure 88). Two meals per day appears to be the norm, with over half of households reporting this pattern, while nearly one in five reported three or more meals. Gender differences in meal frequency are insignificant, and this lack of variation is consistent across all refugee groups (Figure 89), suggesting that boys and men are not prioritized over girls and women, or vice versa.

Figure 88 Number of meals eaten yesterday by male (n=4,006) and female (n=4,349) household members. Percentage of households.

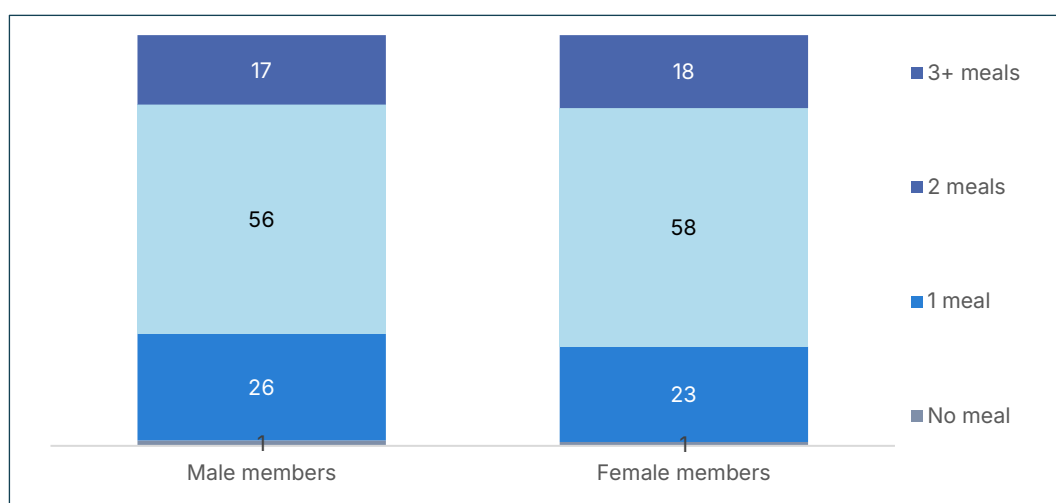
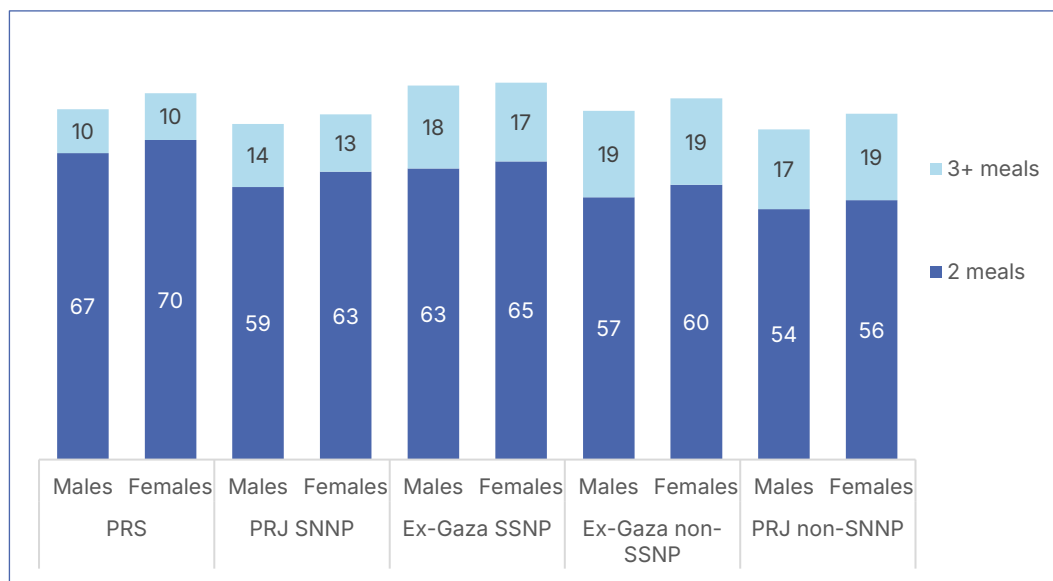


Figure 89 further demonstrates that variation in meal frequency across refugee groups is moderate. However, individuals in ex-Gaza SSNP and PRS households were more likely than those in other groups to have consumed at least two meals on the preceding day. Furthermore, the proportion of males who ate two or more meals was lowest among PRJ non-SSNP households. This finding is somewhat unexpected, as this group is generally wealthier and has higher income, which would typically be associated with a greater number of meals. One possible explanation is that these households more often include employed men who may share meals with the households less often due to long working hours or extensive commutes. However, the absence of comprehensive labour force data for individuals in the survey precludes a definitive assessment of this hypothesis.⁷⁴

Overall, while there is an observable relationship between wealth and the number of meals consumed, this association is not particularly strong (Figure 90).⁷⁵ Taken together, these observations suggest that the number of meals, as defined and measured in this survey, may not serve as a robust indicator of overall food intake. Meal frequency is likely influenced by other factors such as household composition, the age of household members, dietary habits, educational attainment, after-school activities, type of employment, and work schedules.

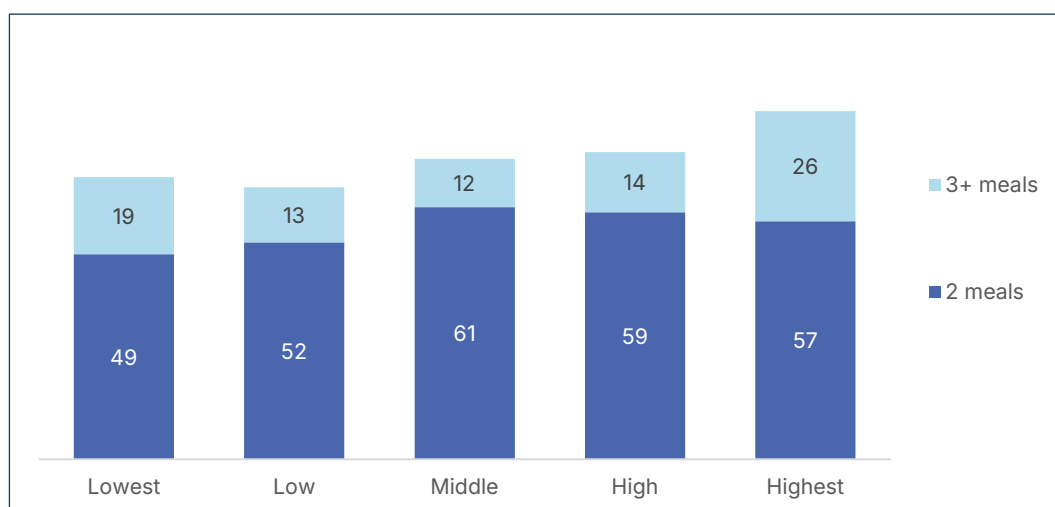
Figure 89 Percentage of households where male members (n=4,006) and female members (n=4,349) ate 2 or 3+ meals the day before the interview, by refugee groups and gender.



⁷⁴ The data available at the household level, which were covered in the previous chapter, are inconclusive. First, the proportion of PRJ non-SSNP households with any employment income is slightly above average (62 per cent compared to 60 per cent) and is higher for both ex-Gaza non-SSNP households (70 per cent) and PRS households (66 per cent). Second, although PRJ non-SSNP households more frequently have employment income as their most prominent income source compared to the average household (60 per cent compared to 55 per cent), ex-Gaza non-SSNP households have this even more often (74 per cent).

⁷⁵ This graph displays figures for men. A graph for women would have provided a similar picture.

Figure 90 Percentage of households where male members (n=4,006) ate 2 or 3+ meals the day before the interview, by wealth quintiles.



9.2 Food Items

The survey gathered data on people's food intake by asking about the daily consumption of 12 grouped food items during the week preceding the survey. As shown in Table 84, all households reported consuming cereals, while only 12 per cent consumed fish or other types of seafood. Additionally, seven out of ten households included meat, poultry, and eggs in their diet during the reference week.

The extent of variation across refugee groups is minimal for certain food items but more pronounced for others. For example, the fruit consumption is about 10 percentage points lower among households receiving cash transfers from UNRWA compared to those not receiving such assistance. Similarly, a smaller proportion of PRJ and ex-Gaza SSNP households reported eating eggs during the reference week, and the lowest proportion consuming meat and poultry was observed among PRS households. Differences between households residing inside and outside camps are negligible.

Table 84 Consumption of 12 food groups in the past week, by camp status and refugee groups. Percentage of households consuming a food group at least one day (n=4,471).

	Camp status		Refugee groups						All
	In-side camp	Out-side camp	PRJ PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	
Cereal (bread, pasta, wheat flour, bulghur)	100	100	100	100	100	100	100	100	100
White tubers and roots (potato, sweet potato)	87	81	85	82	86	85	85	82	83
Vegetables, leaves	89	86	89	88	88	88	83	87	87
Fruit	44	44	33	32	33	41	35	46	44
Meat and poultry	72	70	61	65	68	73	54	71	70
Eggs	72	71	72	61	61	68	49	73	71
Fish and other seafood	14	11	3	9	10	11	-	13	12
Pulses, nuts, and seeds (beans, chickpeas)	84	83	82	83	84	83	71	83	83
Milk and dairy products	70	77	80	71	66	67	66	77	76
Oils and fats	98	98	98	99	100	97	95	99	98
Sweets (sugar, honey, jam, cakes, candy)	81	83	84	84	90	82	77	82	83
Spices and condiments	98	98	98	98	99	97	95	98	98

It is important to note that three-quarters of households considered the reported quantities of food consumed to be representative of a typical week, while 18 per cent indicated that the quantities were higher and 8 per cent reported lower than usual consumption.

One approach to summarise these findings is to count the number of distinct food groups consumed by households during the reference period. As presented in Table 85, PRJ non-SSNP households most frequently consumed food from 11 or 12 out of the 12 food groups (26 per cent), whereas PRJ and ex-Gaza households enrolled in UNRWA's Social Safety Net Programme (SSNP) less often reported such diversity (13 and 15 per cent, respectively). The average number of food groups consumed in the reference week was also highest among PRJ non-SSNP households (9.1), and lowest among the two SSNP groups (respectively, 8.7 and 8.8). Among PRS households, those receiving 40 USD per person per month appear somewhat better off than those receiving 25 USD, but the difference is marginal (9.0 versus 8.8 food groups). PRS households residing in Garden Camp, as well as PRI households, are substantially worse off than other refugee groups, with mean values of 7.9 and 8.1, respectively.

Table 85 Number of food groups consumed in the past week (max=12), by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
1-7	18	19	18	23	21	19	29	19	19	16	37	19
8	15	16	22	18	19	18	21	14	23	21	30	15
9	20	19	21	22	22	22	26	19	21	22	15	20
10	24	22	22	24	23	22	19	23	22	22	14	23
11-12	23	23	17	13	15	20	5	26	15	19	4	23
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	9.1	9.0	8.9	8.7	8.8	8.9	8.1	9.1	8.8	9.0	7.9	9.0
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

A second approach to summarising food intake is the use of the food consumption score, an indicator that assigns weights to the various food groups according to their relative dietary importance, in line with the UNHCR Vulnerability Assessment Framework (VAF) methodology. The 'spices and condiments' category — consumed by 98 per cent of all households — is excluded from this indicator due to its lack of nutritional significance. Based on this methodology, households are classified as having an 'acceptable', 'borderline', or 'poor' food consumption score.

As shown in Table 86, 65 per cent of all households achieve an acceptable food consumption score. This proportion is notably higher than that observed among Syrian (54 per cent) and non-Syrian (49 per cent) refugees registered with UNHCR and residing in host communities (UNHCR, 2024b). While variation by camp status is minimal, moderate differences are evident between refugee groups. Ex-Gaza SSNP households and PRS households in Garden Camp have the lowest proportions of acceptable food consumption scores (52 and 47 per cent, respectively), followed by PRJ SSNP households (56 per cent 'acceptable'). In contrast, PRJ non-SSNP households perform better than

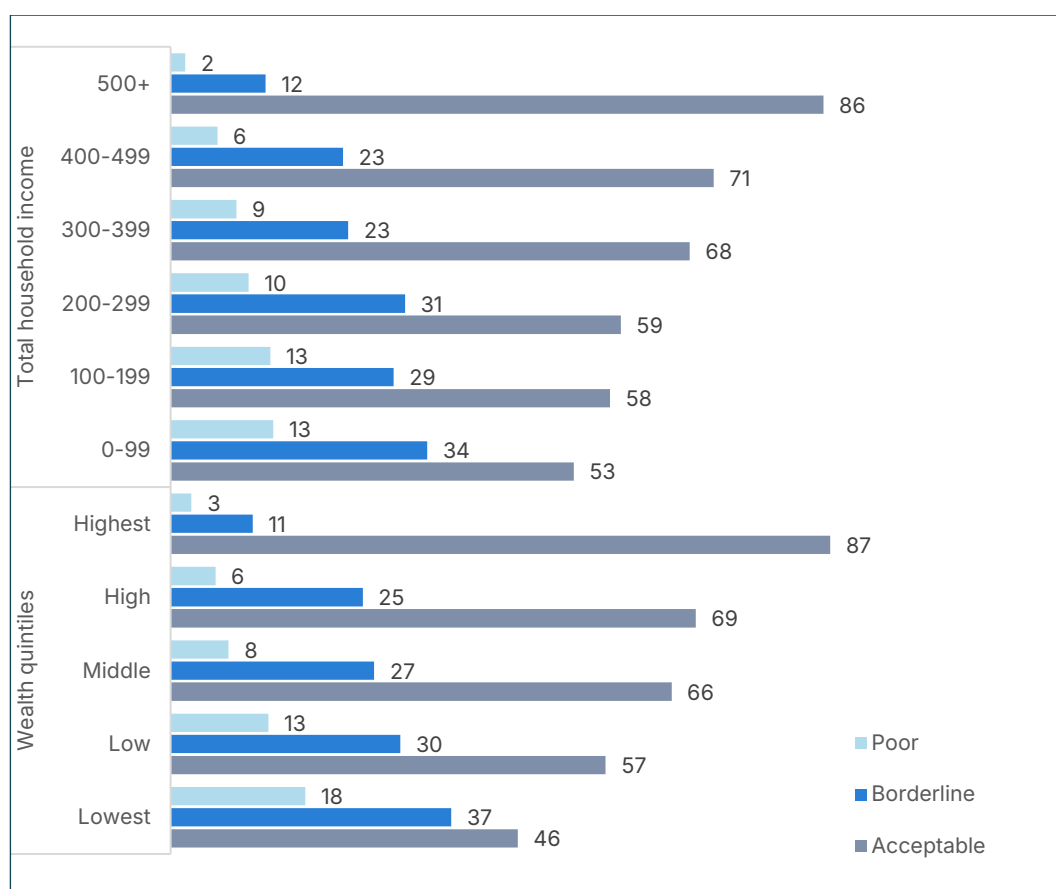
the other groups. Nevertheless, 9-10 per cent of all the main refugee groups, except for PRI, are classified as having a poor food consumption score.⁷⁶

Table 86 Food consumption score, by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
Acceptable	63	65	62	56	52	58	58	67	61	63	47	65
Borderline	29	25	28	35	39	32	19	24	28	29	37	26
Poor	8	10	10	9	9	10	24	9	12	8	15	9
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Although differences between refugee groups are modest, there are pronounced disparities in the food consumption score when comparing households across economic strata. As illustrated in Figure 91, food security — as measured by the food consumption score — improves markedly from households in the lowest wealth quintile to those in the highest. The percentage of households with an acceptable food consumption score is nearly twice as high in the top quintile compared to the bottom quintile. A similar association is observed when comparing income groups.

Figure 91 Food consumption score, by household wealth quintiles and total household income in the past month. Percentage of households (n=4,471).



⁷⁶ This is significantly lower than the 27 per cent reported for non-Syrian refugees by UNHCR (2024).

The two final graphs in this section show the proportion of households in the five principal refugee groups that consumed vegetables and/or fruit (Figure 92) as well as those that consumed protein-rich foods such as meat, egg, fish, and dairy products (Figure 93) every day in the reference week. In both figures the four right-most columns display a consistent pattern: daily consumption of these food groups is most prevalent among PRJ non-SSNP households followed by ex-Gaza non-SSNP households and the two groups receiving UNRWA SSNP support. Notably, the data for PRS households reveal an unexpected pattern. PRS households report substantially lower consumption of dietary fibre compared to other refugee groups, yet they rank second best (albeit below the overall average of 68 per cent) in daily consumption of protein.

Figure 92 Daily consumption of dietary fibre (vegetables, fruit) in the past week, by refugee groups. Percentage of households (n=4,471).

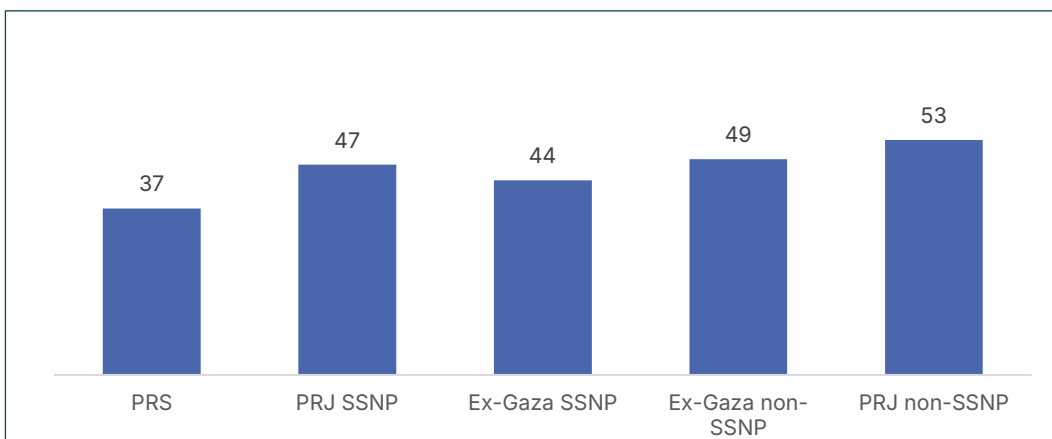
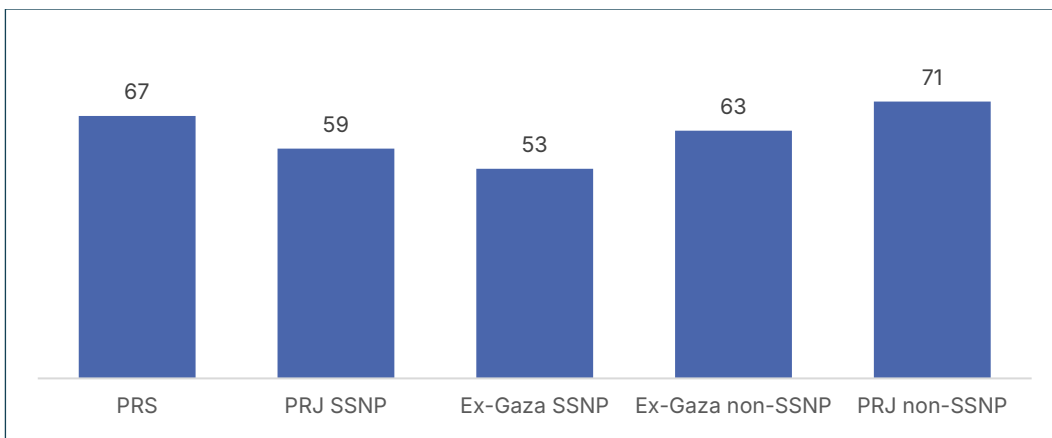


Figure 93 Daily consumption of protein (meat/poultry, egg, fish/seafood, milk/dairy products) in the past week, by refugee groups. Percentage of households (n=4,471).



9.3 Food Expenditure

National figures from Jordan's Department of Statistics (DoS, n.d.) indicate that Jordanians allocate a substantial portion of their income on food: nearly 32 per cent of households spend less than 30 per cent of their total income on food, 28 per cent spend 30-40 per cent, 24 per cent allocate 40-50 per cent, and 16 per cent of households spend half or more of their total income on food (Table 87).

Table 87 Food expenditure as percentage of total household expenditure in Jordan in 2017. Percentage of households. Source: DoS, n.d.

Per cent spent on food	<20	20 - <30	30 - <40	40 - <50	50 - <60	60+	Total
Percentage of households	10.9	20.7	28.3	23.8	12.2	4.1	100

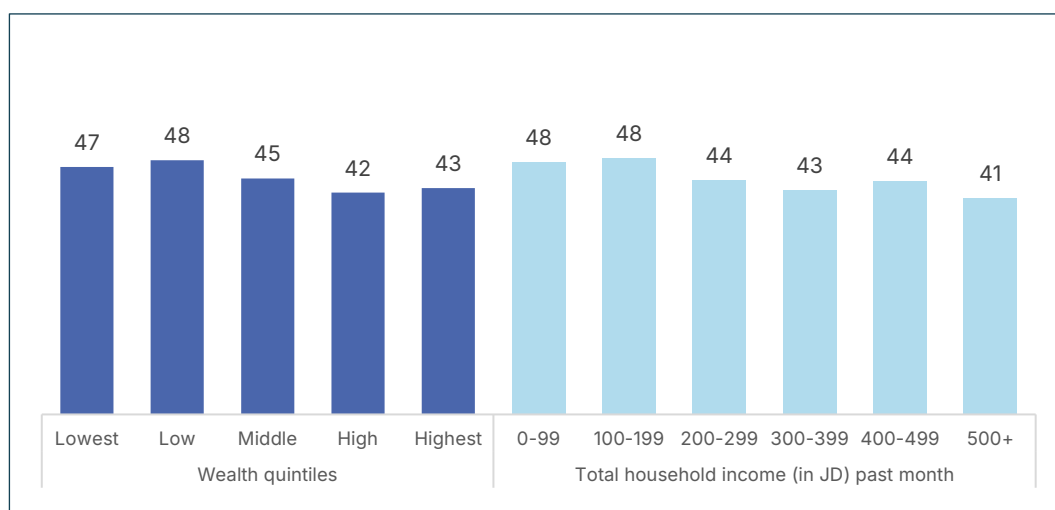
The Palestinian refugees included in this survey spend a higher share of their household income on food than the national average. Specifically, the proportion of households spending less than 30 JD on food is somewhat lower than the national average (27 per cent compared to 32 per cent), whereas the proportion spending at least 40 JD is considerably higher (56 per cent compared to 40 per cent) (Table 88). Differences between camp and non-camp households are minor, but there is notable variation across refugee groups, echoing patterns observed in other indicators throughout this report.

The percentage of households allocating at least 40 per cent of their total income to food is particularly elevated among ex-Gaza and PRJ groups receiving SSNP assistance, as well as among ex-Gaza households not receiving such assistance. For these three groups, the average share of food expenditure relative to total household expenditure is approximately 50 per cent, compared to an overall average of 45 per cent.

Table 88 Food expenditure as percentage of total household expenditure in the past month (grouped percentage and mean value), by camp status and refugee groups. Households (n=4,449).

	Camp status		Refugee groups						PRS subgroups			All
	In-camp	Out-side camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	PRI	25 USD	40 USD	Garden Camp	
<30	25	28	36	21	18	22	44	28	38	34	27	27
30-39.9	16	17	21	16	15	14	14	18	18	27	10	17
40-49.9	15	16	15	15	13	15	8	16	16	14	10	16
50-64.9	23	22	17	24	22	25	25	22	19	15	21	22
65+	21	17	10	23	32	24	10	17	9	11	32	18
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	46	44	39	48	52	48	36	44	39	40	53	45
n	2,160	2,289	1,187	804	699	769	23	967	610	577	110	4,449

Figure 94 Food expenditure as percentage of total household expenditure in the past month (mean value), by wealth quintiles and total household income. Households (n=4,449).



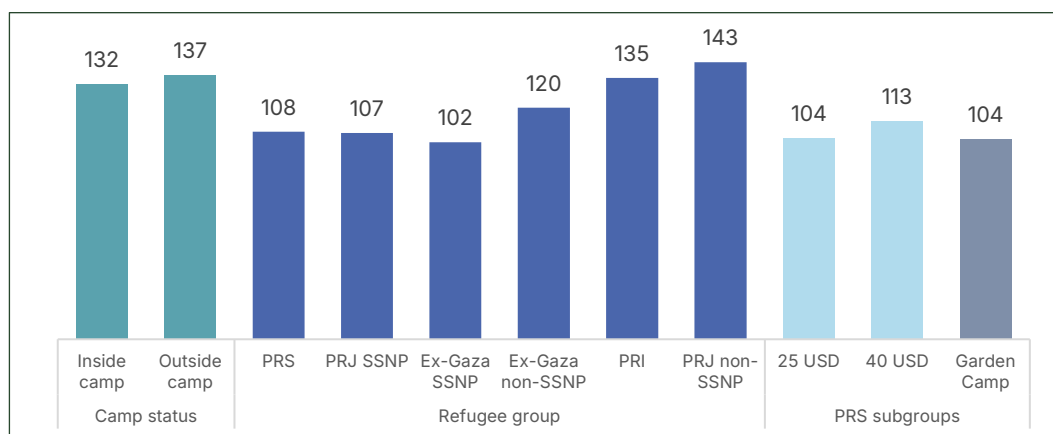
There is a clear inverse relationship between economic status and the proportion of total expenditure allocated to food (Figure 94). As household income and wealth increase, the share of spending devoted to food declines. While households with greater financial resources tend to purchase larger quantities and higher-quality food — adjusting their consumption according to their means — the proportion of food expenditure relative to total spending remains significant. Moreover, the difference in this share between the lowest and highest income and wealth groups is moderate rather than pronounced.

In the month preceding the survey, food expenditure was highest among PRJ non-SSNP households, averaging 143 JD (Table 89 and Figure 95), while ex-Gaza SSNP households had the lowest, at 102 JD. The average expenditure on food was only marginally higher among PRJ SSNP and PRS households, at 107 JD and 108 JD, respectively. Additionally, ex-Gaza non-SSNP households spent on average more than 20 JD less on food than PRJ non-SSNP households. However, the median value for all groups — except the small number of PRI households and those residing in Garden Camp — is 100 JD, suggesting that higher averages among PRJ non-SSNP households is primarily driven by higher expenditure among the upper half of households. Table 89 further shows that the proportion of households spending more than 150 JD is significantly higher among PRJ non-SSNP households compared to other groups (except PRI), with the percentage being approximately twice as high as among SSNP households.

Table 89 Food expenditure in the past month (in JD), by camp status and refugee groups. Expenditure groups, mean, and median. Households (n=4,471).

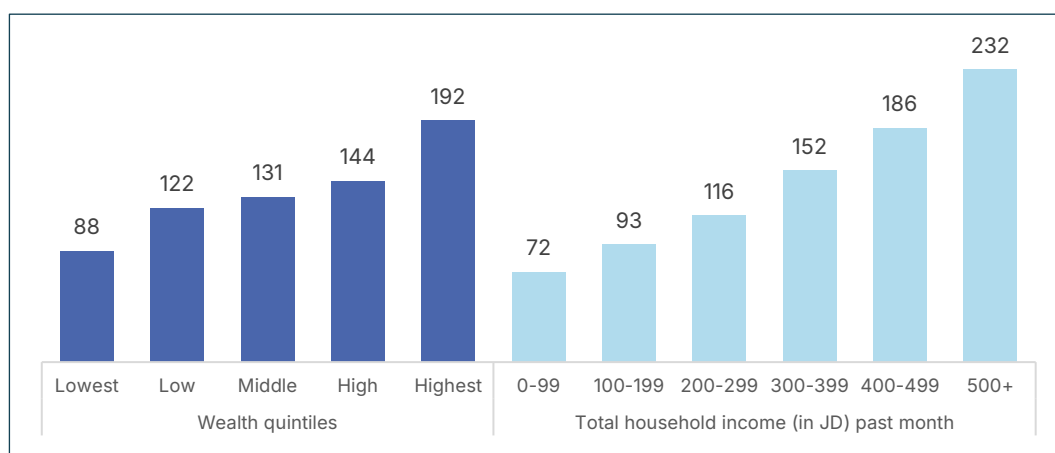
	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRI	PRJ non-SSNP	25 USD	40 USD	Garden Camp	
0-50	20	23	27	26	32	25	29	21	28	26	41	22
51-100	33	32	39	38	37	37	17	30	39	39	30	32
101-150	19	17	16	22	16	16	27	17	15	19	7	18
151-200	14	12	11	9	9	14	9	13	13	8	14	13
201+	13	16	6	5	6	8	19	18	5	8	8	15
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	132	137	108	107	102	120	135	143	104	113	104	135
Median	100	100	100	100	100	100	133	100	100	100	84	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

Figure 95 Mean food expenditure in the past month (in JD), by camp status and refugee groups. Households (n=4,471).



In contrast to the modest differences observed between wealth and income groups regarding the share of food expenditure relative to total expenditure, there is substantial variation across these groups in terms of absolute expenditure amounts (Figure 96). Reported food expenditure increases systematically from the lowest to the highest household wealth quintile, as well as from the lowest to the highest income group. Households in the 500+ JD income group spend three times more on food than those with monthly incomes below 100 JD. Similarly, the wealthiest households spend more than twice as much money on food as households in the lowest wealth quintile.

Figure 96 Mean food expenditure in the past month (in JD), by wealth quintiles and total household income. Households (n=4,471).



9.4 Food-based Coping Strategies

As discussed in Chapter 8, households employ a variety of strategies to boost income and cut expenses, some of which are specifically related to food and meals. In line with the current VAF approach, the survey included a list of five food-based coping strategies, which are presented in Table 90. The table is organised such that strategies used daily by a higher proportion of households appear higher in the list.

Eighty-eight per cent of households reported consuming food other than what they would have ideally preferred, or opted for less expensive food, at least once during the week preceding the interview; notably, 39 per cent employed this strategy every day. Sixty-two per cent of households reduced the number of meals at least once in the reference week, and 30 per cent did so daily as a means of coping with limited food affordability. Among households with children under five, 61 per cent prioritised the food consumption of children over that of adults, with 24 per cent restricting adult food intake for this reason every day.⁷⁷ Nearly as many households, 54 per cent, limited portion sizes at least once in the preceding week, and 20 per cent did so daily.

As noted in the previous chapter, approximately half of all households had borrowed money or bought food on credit in the three months prior to the survey. Consistent with this, 48 per cent of all households indicated that they had borrowed food or money to

⁷⁷ According to the VAF methodology, this question is posed to all households, and the same approach was adopted in this survey as well. However, the results presented here are limited to households that include at least one member under the age of five.

buy food acquaintances or institutions during the reference week, and 11 per cent used this coping strategy every day.

These results are broadly consistent with those found for Syrian refugees registered with UNHCR (UNHCR, 2024b). For example, the same proportion of households (88 per cent) relied on less preferred and less expensive food; a slightly lower proportion of Palestinian than Syrian refugees reduced the number of daily meals (62 per cent versus 66 per cent); a somewhat lower share also limited portion sizes at mealtime (54 per cent versus 64 per cent); but a higher proportion of Palestinian than Syrian refugees borrowed food or relied on help from relatives or friends (48 per cent versus 39 per cent).

Table 90 Strategies to cope with too little food. Number of days each of the 5 strategies was applied in the past week. Percentage of households (n=4,471).

	No day	1 day	2 days	3 days	4 days	5 days	6 days	Every day	Total
Relied on less preferred, less expensive food	12	5	11	12	9	6	6	39	100
Reduced the number of meals eaten in a day	38	2	8	9	6	4	2	30	100
Restricted the consumption by adults for small children to eat (only households with children <5)	39	5	8	8	7	6	2	24	100
Limited the portion size at mealtime	46	3	10	9	7	3	2	20	100
Borrowed food or money to buy food, or relied on help from relative(s), friend(s), or institution(s)	52	6	12	9	6	3	2	11	100

Although households receiving regular cash assistance from UNRWA have resorted to these consumption-based coping strategies somewhat more often than other households, overall variation across refugee groups and camp status remains limited. This is summarised in Table 91, which presents the number of coping strategies used at least once during the preceding week (excluding restricted food intake to ensure enough food for small children, which is discussed separately below). Notable exceptions are PRS households in Garden Camp and Palestinian refugees from Iraq, both of which report significantly higher use of the four coping strategies compared to other groups. While the average proportion of households utilising all four coping measures is 31 per cent, this figure exceeds 50 per cent among both PRS households in Garden Camp and Palestinian refugee households from Iraq.

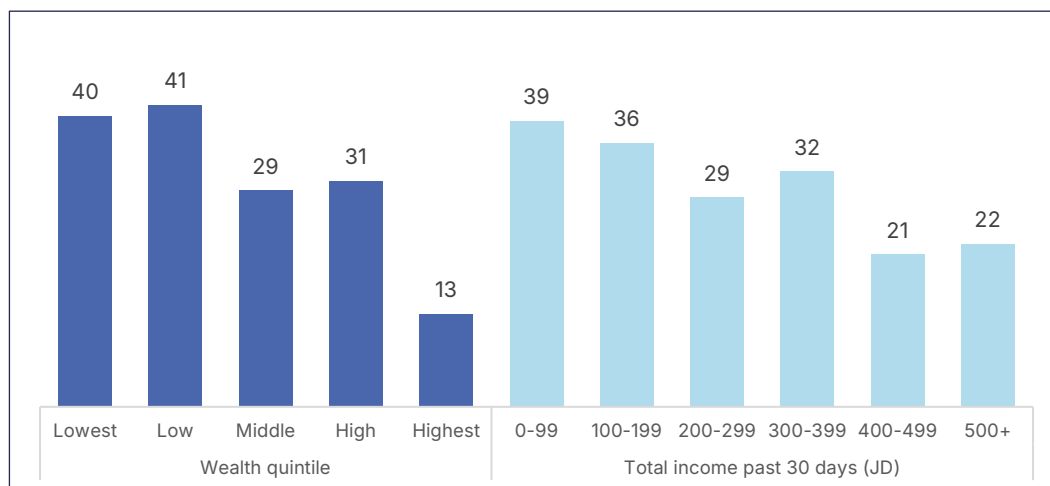
Table 91 Number of food coping strategies applied in the past week (max=4), by camp status and refugee groups. Percentage of households (n=4,471).

	Camp status		Refugee groups						PRS subgroups			All
	Inside camp	Outside camp	PRJ PRS	PRJ SSNP	Ex-Gaza SSNP	Ex-Gaza non-SSNP	PRJ non-SSNP	PRI	25 USD	40 USD	Garden Camp	
No strategy	9	10	6	8	5	7	5	10	7	5	4	10
1 strategy	16	16	8	13	11	12	12	18	7	8	5	16
2 strategies	20	18	20	22	20	20	10	18	22	17	12	19
3 strategies	28	24	32	23	28	29	14	24	33	32	29	25
All 4 strategies	28	32	33	34	36	31	59	30	31	37	51	31
Total	100	100	100	100	100	100	100	100	100	100	100	100
n	2,172	2,299	1,189	804	701	779	23	975	611	578	111	4,471

However, differences in the application of these four food-based coping strategies are more pronounced when examined across indicators of economic status (Figure 97). As anticipated, the use of such strategies is more prevalent among economically disadvantaged households. The proportion of households that employed all four strategies

during the reference week was above average among those in the two lowest wealth quintiles and the two lowest income groups.

Figure 97 Percentage of households applying all 4 coping strategies at least one day in the past week, by wealth quintiles and household income (n=4,471).



Findings related to the fifth food-based coping strategy — restricting the food consumption of adults to ensure sufficient food for young children — generally reinforce the patterns observed above, although differences between refugee groups are more evident (Figure 98). On average, 61 per cent of all households with children under the age of five reported employing this strategy, with its use being more prevalent among households residing outside camps and among recipients of SSNP support compared to other groups. As with other coping strategies, the association between economic standing and the use of this measure is evident (Figure 99): the prevalence of this coping strategy increases systematically as wealth and income decrease. Approximately three-quarters of households with children under five in the two lowest wealth quintiles and in the lowest income group reported reducing adult food intake to safeguard the nutrition of young children.

Figure 98 Percentage of households with children below 5 years of age restricting adult food consumption in the past week to ensure enough food for the children, by camp status and refugee groups (n=1,365).

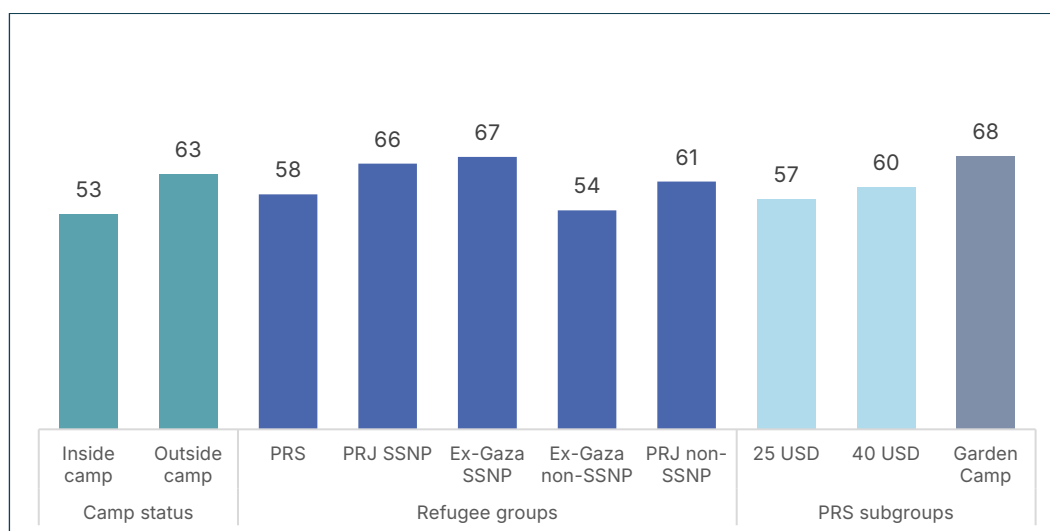
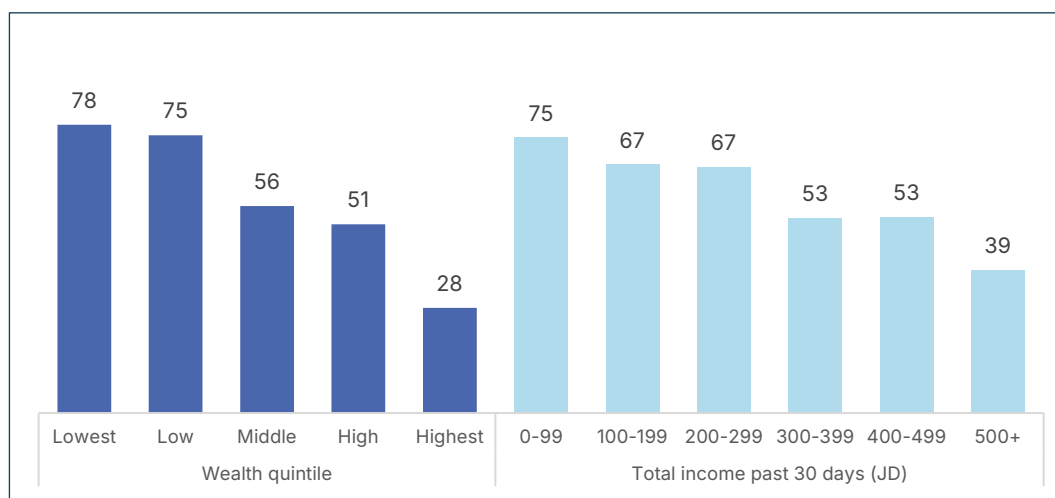


Figure 99 Percentage of households with children under 5 years of age restricting adult food intake in the past week to ensure enough food for the children, by wealth quintiles and household income (n=1,365).



9.5 Conclusion

The food intake of Palestinian refugees receiving cash assistance from UNRWA — particularly ex-Gaza and PRJ SSNP households — is lower than that of other refugees for certain food categories. Specifically, their consumption of dietary fibre (across all three groups) and protein (notably among the two SSNP groups) falls below average.

Food intake is summarised in a food consumption score, which shows moderate variation across refugee groups. However, ex-Gaza SSNP households, PRS households in Garden Camp, and PRJ SSNP households have the lowest proportion of households with an acceptable score, while PRI households fare the worst on this indicator.

Food expenditure constitutes a substantial portion of the budget for all Palestinian refugee households. The average expenditure for the three refugee groups receiving UNRWA cash assistance is significantly lower than that for ex-Gaza and PRJ households not receiving such support. Furthermore, food expenditure is closely associated with both income and wealth: households in the highest income group (500+ JD per month) spend three times more on food than those with incomes below 100 JD, and the wealthiest households spend more than twice as much on food as those in the lowest wealth quintile.

On average, Palestinian refugee households allocate 45 per cent of their financial resources to food. The proportion of households spending at least 40 per cent of their total income on food is higher among ex-Gaza SSNP households, PRJ SSNP households, and ex-Gaza households not receiving UNRWA cash assistance. For these three groups, the average food expenditure as a share of total household expenditure is approximately five percentage points above the overall average. Recipients of UNRWA cash support also employ food-related coping strategies — such as reducing the number of meals, opting for less expensive food, and limiting portion sizes — slightly more frequently than other refugee groups.

In summary, the VAF food security indicator reveals that 43 per cent of the surveyed population is highly vulnerable, and 11 per cent are classified as severely vulnerable. Ex-

Gaza and PRJ households receiving UNRWA cash assistance are disproportionately represented among the most vulnerable. Although PRS households are less vulnerable, they still exhibit slightly poorer scores compared to ex-Gaza and PRJ non-SSNP households.

10 Conclusion

10.1 Overview

This report provides a comparative analysis of the living conditions and vulnerabilities of the Palestinian refugees in Jordan who remain in contact with UNRWA and utilise its services. The analysis encompasses several distinct groups: Palestinian refugees from Syria (PRS; including three subgroups), non-citizen ex-Gaza refugees, and Palestinian refugees with Jordanian citizenship (PRJ). A central objective is to contrast households receiving regular cash assistance from UNRWA (PRS, as well as some ex-Gaza and PRJ households) with those not receiving such assistance (most ex-Gaza and PRJ households). A smaller group of Palestinian refugees from Iraq (PRI) is also included, though receives less attention.

The findings are based on data from a 2023 survey of 4,471 households, utilising an adapted version of the Vulnerability Assessment Framework (VAF) questionnaire developed by UNHCR. The VAF methodology includes a range of composite vulnerability indicators that summarise status and vulnerabilities across multiple domains, several of which are employed in this report. These indicators highlight broad similarities across Palestinian refugee groups; however, a more nuanced and detailed picture emerges when examining the individual elements of the VAF indicators and additional variables.

Overall, PRJ households not receiving cash assistance through UNRWA's Social Safety Net Programme (SSNP) systematically perform better on all indicators and are less vulnerable than other Palestinian refugee groups. Ex-Gaza refugees and PRJ refugees enrolled in the SSN Programme are consistently worse off, though not always by a large margin. The results for PRS, who also receive UNRWA assistance — at a higher level than SSNP ex-Gaza and PRJ refugees — are more mixed. On some indicators, PRS households are as vulnerable as these other groups, but they fare better on others, such as income, expenditure, and indoor housing standards. There are negligible differences between the PRS households receiving 25 USD and those receiving 40 USD per person per month, but PRS residing in Garden Camp are more vulnerable on most indicators. On several measures, ex-Gaza refugees not qualified for UNRWA cash assistance are as vulnerable as ex-Gaza and PRJ refugees who do receive such assistance.

The following sections highlight key findings from the thematic chapters, showcasing discrepancies between refugee groups and emphasising vulnerabilities that may be addressed through targeted interventions.

Health and health services

The health VAF indicator reveals only minimal differences in vulnerability across refugee groups, with two-thirds of surveyed households classified as having low vulnerability. However, PRJ and ex-Gaza households receiving UNRWA cash assistance are more likely to be highly vulnerable, whereas PRS households exhibit lower health-related vulnerability, primarily due to the younger age profile and the relative absence of elderly members within these households.

While UNRWA provides free primary healthcare at a level comparable to the national system, it does not offer secondary and tertiary services, and only partially supports specialist care in government hospitals. Access to free or subsidised services is more limited for non-citizen ex-Gaza and PRS households. A minority of refugees forgo medical consultations due to financial constraints, with a higher share among those reliant on UNRWA cash assistance. Some refugees are compelled to forgo treatment altogether, while others are obliged to take out loans to cover medical expenses.

Housing and WASH

Securing quality housing remains a significant challenge for many Palestinian refugees due to widespread income poverty. Although the economic assistance from UNRWA is limited, it enables some households to remain in their homes and make improvements to their housing standards.

According to the VAF housing indicator, three out of four surveyed households are classified as moderately vulnerable, with only a small proportion considered highly vulnerable. Ex-Gaza households receiving UNRWA cash assistance are particularly at risk, as they are more likely to live in makeshift dwellings, experience poorer indoor housing quality, and face greater overcrowding. Overcrowding is also prevalent among other ex-Gaza households and PRJ households that receive UNRWA support.

While most PRS households rent their homes, ex-Gazans and PRJ refugees are more often homeowners. PRS households tend to move more frequently than other groups, primarily to seek better housing conditions or more affordable options, and some are forced to relocate due to an inability to pay rent.

On the VAF WASH (Water, Sanitation, and Hygiene) indicator, no household was found to be severely vulnerable, and only a few are highly vulnerable. However, ex-Gaza SSNP households are more frequently vulnerable compared to other groups.

Most Palestinian refugee households have access to safe water, but 23 per cent report that their supply is insufficient to meet all needs. Water shortages are most pronounced among ex-Gazans, particularly those in SSNP households, where 41 per cent experience inadequate access. Despite these challenges, the median monthly water expenditure is consistent across refugee groups.

Most dwellings are equipped with toilets and bathrooms. However, facilities considered safe environments by women are less common in the homes of households receiving cash assistance from UNRWA.

Education

UNRWA remains a key provider of basic schooling to Jordan's Palestinian refugees, especially in the camps, where 88 per cent attend UNRWA schools. However, the survey indicates a slow, gradual trend away from UNRWA schools toward public schools within the camps.

Based on the education VAF score — which assesses education for children under 18 — 20 per cent of surveyed households are classified as highly or severely vulnerable. This

vulnerability is particularly pronounced among PRJ and ex-Gaza households receiving UNRWA assistance. It is also elevated among ex-Gaza households not receiving such aid from UNRWA. The main drivers of this vulnerability are lower rates of kindergarten enrolment and higher rates of grade repetition.

Among children aged 6 to 17, 2.5 per cent have never attended school. Notably, half of these cases are attributed to disabilities or other health-related issues, highlighting the need for enhanced efforts to improve school access for children with special needs and disabilities.

Enrolment rates in kindergarten and basic education are higher for girls than boys, reflecting the educational achievements of young women. In the 25 to 44 age group, a significantly larger proportion of women than men have completed post-secondary education.

However, ex-Gazans and PRS in the 25 to 34 age group have lower educational attainment compared to PRJ refugees. This disparity is largely due to limitations in access to public universities for non-citizens, as well as the higher tuition fees they face compared to PRJ.

Households receiving UNRWA cash transfers spend only about half the overall average monthly amount on education. This likely reflects that members of these households are less likely to progress from basic to secondary and post-secondary education.

Livelihoods

PRJ non-SSNP households perform better on the wealth indicator than other refugee groups, especially when compared to PRJ SSNP and ex-Gaza SSNP households. PRS households — both in the 25 USD or 40 USD subgroup — closely match PRJ non-SSNP households on this indicator, primarily due to their relatively better housing standards compared to ex-Gaza and PRJ SSNP households.

Ex-Gaza and PRJ households receiving regular UNRWA assistance, along with ex-Gaza households without such assistance, report the lowest income levels. In contrast, PRS households report relatively high incomes, even surpassing PRJ households without UNRWA assistance. While PRS households have lower expenditures than PRJ non-SSNP households, their spending is still significantly higher than that of PRJ SSNP and ex-Gaza households, regardless of SSN Programme enrolment.

Households enrolled in the SSN Programme are less likely to have employment income compared to other households, whereas many PRS households do report such income. Nevertheless, 69 per cent of all PRS households identify UNRWA assistance as their primary income source. Weak attachment to the labour market is a common feature among many surveyed households, especially those enrolled in UNRWA's cash assistance schemes. Enhancing labour market participation among Palestinian refugees would reduce their vulnerability and is likely the most effective pathway out of income poverty.

Dependence on assistance is formidable: institutional and private aid constitutes over 75 per cent of the total income for 71 per cent of PRJ SSNP households, 57 per cent of ex-Gaza SSNP households, and 49 per cent of PRS households. Seventy-six per cent of PRJ SSNP households receive assistance from the National Aid Fund (NAF), which is only accessible to Jordanian citizens, and 47 per cent report NAF assistance as their largest income source. For only 22 per cent of PRJ SSNP households, UNRWA assistance is the principal income source.

Discontinued UNRWA and NAF assistance would have severe consequences for many Palestinian refugee households. For example, the loss of UNRWA support would more than halve the income of PRS households.

The mean and median debt levels are considerably higher for ex-Gaza non-SSNP and particularly PRJ non-SSNP households than for PRS and SSNP households, reflecting their greater capacity to take on debt. Informal debt to friends (47 per cent) and family (44 per cent) are the most common sources, followed by debt to shopkeepers (29 per cent), landlords (16 per cent), and utility companies (7 per cent).

Ex-Gaza SSNP and PRS households have the poorest scores on the VAF Livelihood Strategy Coping Index, which scores households on a list of 14 coping mechanisms to address economic hardship and meet basic needs.

Food security

The food intake of the three groups of Palestinian refugees receiving cash assistance from UNRWA — especially ex-Gaza and PRJ SSNP households — is lower for certain food groups compared to other refugee groups. According to the food consumption index, ex-Gaza SSNP households, PRS households in Garden Camp, and PRJ SSNP households have the lowest proportion of households with an acceptable score.

Food expenditure represents a substantial portion of the budget for all Palestinian refugees. However, the average expenditure for the three groups receiving UNRWA cash assistance is notably lower than that of ex-Gaza and PRJ households not receiving such support. Despite this, a higher proportion of ex-Gaza SSNP and PRJ SSNP households spend at least 40 per cent of their total income on food, compared to PRJ non-SSNP households. Recipients of UNRWA cash assistance also report using food-related coping strategies — such as reducing the number of meals, opting for less expensive food, and limiting portion sizes — slightly more frequently than other refugee groups.

Ex-Gaza and PRJ households receiving UNRWA cash assistance are overrepresented among the most vulnerable households according to the VAF food security indicator. Overall, 43 per cent of the surveyed population is classified as highly vulnerable, and 11 per cent are severely vulnerable. While PRS households are less vulnerable, they still have poorer food security scores than households not receiving UNRWA assistance.

10.2 Moving Forward

Services reducing vulnerability

The Social Safety Net Programme

Income poverty and aid dependency are prominent features among the surveyed Palestinian refugees. Many households face multidimensional vulnerability and have exhausted their coping strategies, making UNRWA a critical lifeline for some.

This report documents that refugees receiving regular cash assistance from UNRWA tend to be more vulnerable than those not receiving such support, indicating that the assistance is generally well-targeted. However, for many indicators, the differences between the various refugee groups — and even those receiving and not receiving assistance — are minimal or statistically insignificant. This suggests that the scale of need far exceeds what UNRWA can address, and ideally, a greater number of refugees should be eligible for support. Furthermore, the amount of assistance provided through the Social Safety Net Programme (SSNP) is low and has remained unchanged for a considerable period. There is a clear need to increase the level of support for enrolled households.

However, given UNRWA's ongoing financial constraints, a significant increase in assistance is unlikely. One alternative is to reallocate existing funds. This could involve tightening the SSNP eligibility criteria and providing higher payments to a smaller number of recipients. The report finds that PRS households, who receive more support than ex-Gaza and PRJ households enrolled in the SSN Programme, also have higher incomes and expenditures. Another approach could be to reassess the allocation of aid to PRS and other refugee groups, with a view to reforming the distribution. Since many PRJ households receive cash assistance from both the Jordanian government (NAF) and UNRWA, one option is to redirect UNRWA's aid from these households to Palestinian refugees who qualify for SSNP but are currently on a waiting list. Such a reallocation could be used entirely or partly to increase the amount provided to SSNP households.

Housing conditions

The housing standards among some Palestinian refugee households are poor. While one-time assistance is occasionally provided to address emergencies, a larger number of vulnerable households could benefit from increased UNRWA activity in this area. Both one-time assistance and access to loans for home improvements would be valuable.

Ex-Gaza refugees receiving UNRWA assistance are particularly likely to live in dilapidated and substandard housing compared to other refugees. This is primarily due to poverty, but their status as non-citizens may also limit their access to loans and other forms of aid.

Where resources allow, UNRWA should support house repairs and renovations, especially for the most vulnerable ex-Gaza households. Expanding both one-time assistance and loan options for home improvements could significantly improve the housing situation for many refugees in need.

Structural causes of vulnerability

UNRWA's efforts to provide relief and social services are essential for addressing the immediate needs of Palestinian refugees in Jordan and for preventing deep poverty. While these interventions are both necessary and commendable, they do not fully address the underlying, structural causes of poverty among Palestinian refugees.

Several structural factors continue to hinder refugees' ability to improve their circumstances. Legal restrictions — particularly those affecting non-citizen PRS, PRI and ex-Gaza refugees — limit access to public services, employment opportunities, and the housing market. These barriers make it especially challenging for affected groups to achieve greater self-reliance and economic security.

Improving access to education, health services, and the labor market is crucial for reducing vulnerability. The Jordanian government has made progress in expanding rights to ex-Gazans, and it is important that these positive developments continue.

Healthcare

UNRWA must maintain — and ideally modernise and enhance — the quality of its primary healthcare services, which are widely utilised by Palestinian refugees. However, UNRWA's capacity to support secondary and tertiary healthcare remains insufficient to address the refugees' needs. Given the agency's ongoing funding challenges, access to curative services for Palestinian refugees without a national ID number will primarily depend on granting these individuals greater rights to free or subsidised public health services. Expanding such access is essential to address the healthcare needs of the most vulnerable refugees.

Education

Looking ahead, UNRWA must ensure the provision of quality basic education, with particular emphasis on improving educational achievement and addressing the specific needs of boys. There is also significant potential for the agency to further enhance access to education for children with special needs and disabilities.

Enabling Palestinian children to continue into secondary or vocational education is a crucial first step toward breaking the cycle of poverty. The goal should be to provide education, training, and skills that are convertible to employment opportunities. If adequate funding becomes available, UNRWA's Technical and Vocational Education and Training (TVET) programme could be expanded to equip more young adults with market-relevant skills. Success in this area depends on aligning training with labour market demands, which may be best achieved through regular skills assessments in collaboration with the government. High-quality TVET education requires improved curricula, enhanced teacher quality, and upgraded equipment (UNRWA, n.d.-5).

Additionally, non-citizen Palestinian refugees in Jordan should be granted improved access to public universities. Reducing student fees would allow a greater proportion of individuals from the poorest and most vulnerable segments among non-citizen refugees to pursue higher education.

Employment and livelihoods

If UNRWA in Jordan aims to play a greater role in reducing Palestinian refugees' vulnerabilities and dependence on aid, it should consider placing stronger emphasis on the 'works' component of its mandate. The agency's microfinance programme already provides loans to start-ups, helping Palestinian refugees create their own workplaces and livelihoods. In addition to expanding and improving TVET education and maintaining the microfinance programme, one promising approach is offering employment mediation services. These services could help connect jobseekers and employers, with an emphasis on employers — particularly those offering decent working conditions and fair pay. UNRWA already provides career guidance and placement services to its TVET students. The agency could be even more active in this field and supplement these services with direct employment mediation to ensure their promotion into good jobs. Employment mediation should especially target youth and young adults, as national unemployment rates are particularly high for this segment of the labour force.

Increasing women's participation in the labour force — including single mothers — could also help reduce vulnerability among refugees. Job mediation must be tailored to the specific needs of women. The microfinance programme could enhance its focus on prospective female borrowers, including women seeking to combine home-based businesses with child-rearing. Comprehensive training and tight follow-up of borrowers should be integral to the microfinance programme. Additionally, advocating for and supporting the organisation of childcare could help more women enter paid employment, including freeing up time for home production and other part-time income-generating activities. Collaboration with local women's organisations and networks can be valuable in this area.

Monitoring and data-driven policy formulation

UNRWA requires regular, high-quality information about the population it serves, the use of its services, and the role of alternative service providers. While valuable data exist in the agency's various databases, as with other organisations, there is room for better organisation and utilisation. Complementary information from targeted, small-scale studies and larger-scale surveys is also essential. Collaborating with other organisations — including sister UN agencies and Jordan's Department of Statistics — can be beneficial, but unless UNRWA is directly involved in implementation, such studies rarely yield the specific data needed.

Prior to this survey, UNRWA had not collected comprehensive survey data in Jordan for over a decade. The intention was to benefit from UNHCR's VAF methodology, which is well regarded and has produced useful results. Aligning with VAF would also allow for comparability with VAF survey statistics. However, the VAF methodology was developed to monitor the humanitarian needs of Syrian refugees who have arrived in Jordan in recent years, whereas UNRWA primarily serves a refugee population that has lived in the country for generations and is largely comprised of Jordanian citizens. As a result, UNRWA's data needs differ from those of UNHCR, and the two populations are fundamentally distinct.

In designing this survey, efforts were made to adapt the model VAF questionnaire to UNRWA's needs, but the adaptation could have been more effective. For several modules, data were collected at the household rather than individual level, resulting in less detailed information and only partial comparability with UNHCR surveys. The choice to use the VAF approach also limited the survey's content, as additional modules and questions could have provided valuable insights for service assessment, development, and planning. Furthermore, some questions and modules were amended to the extent that most composite VAF indicators calculated for this survey are not directly comparable to those from VAF surveys.

Moving forward, UNRWA in Jordan could benefit from developing its own suite of small- and large studies and surveys to systematically monitor both the living conditions and vulnerabilities of the Palestinian refugees it serves, as well as the effectiveness of its services. It would be more meaningful to collect survey data that are comparable to national statistics produced by the Department of Statistics rather than relying on the VAF methodology, which serves a more limited purpose. Palestinian refugees in Jordan should be compared to Jordanian citizens, not only to more recently arrived non-citizen Syrian refugees.

It is important to note that this survey is not representative of all Palestinian refugees in Jordan, as it primarily covers those utilising UNRWA's services and is biased toward the poorest segments of the population. However, the sampling approach may also have excluded vulnerable and underprivileged refugees — potentially even those in critical need — who live far from UNRWA facilities and have limited access to its services. Future comprehensive surveys should ideally use a national probability sample that covers all Palestinian refugees. Cooperation with the Department of Statistics, which will create a new national sample frame after the upcoming population census, is strongly recommended.

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Annex 1 Stories of Palestine Refugees in Jordan



Photo: Tina Abu Hanna/NRC

Disclaimer: Throughout this document, personal stories and anecdotes are shared to illustrate key points and provide real-world examples. It's essential to emphasize that these stories represent individuals' perspectives, which may not always align with policies or factual information. For privacy and confidentiality reasons, pseudonyms are used throughout. The stories were collected in Amman, Zarqa, and Irbid.

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These stories were collected as part of a partnership between NRC and UNRWA.

Purpose

This exercise is part of a broader Vulnerability Assessment led by UNRWA Jordan, aimed at understanding the different types of vulnerability experienced by different profiles of Palestine refugees in Jordan. The assessment uses a quantitative sample-based approach to holistically assess and compare levels of vulnerabilities among the different groups, in relation to social protection and poverty, basic needs, food security, education, health, shelter, WASH, and livelihood (income and expenditure), and general protection needs. To complement the quantitative analysis, this study focuses on case studies with specific vulnerability profiles.

By delving into individual experiences and capturing intricate nuances, these case studies provide a deeper understanding to augment the findings. The overall project, including these case studies, will contribute to advocacy initiatives led by UNRWA and its partners, including NRC. These efforts are focused on safeguarding the rights of diverse refugee groups in Jordan and advancing their journey towards improving their conditions.

NRC led this component, as part of its strategic efforts particularly towards the protection of the Palestine refugees from Syria, and as enabled by NRC and UNRWA's partnership, as manifested in a Memorandum of Understanding (MoU).

Approach

The primary objectives of these case studies are to explore how these specific refugee profiles have impacted their everyday experiences and their lives as well as their hopes for the future. Semi-structured interviews and theming stories were utilized to generate five case studies. The selection of cases was based on specific profiles expected to be facing a unique set of vulnerabilities among the different groups of Palestine refugees in Jordan, namely Palestine refugees from Syria (PRS), Palestine refugees from Iraq (PRI), Ex-Gazans, Palestine refugees in Jordan, and a case with children of a Jordanian mother married to a Palestine refugee.

The case studies

This section presents five case studies, each employing a storytelling approach, following an initial introduction for each case that sets the context for the specific profile of Palestine refugees. These introductions provide an overview of challenges faced by refugees in each category. Subsequently, a concise summary of each story unfolds to launch the story itself.

1. Ex-Gaza female-headed household, Al-Hussein refugee camp⁷⁸

In the aftermath of the 1967 hostilities a significant number of Palestine refugees (PR) from Gaza sought refuge in Jordan. These PRs, commonly referred to as ex-Gazans, do not hold Jordanian citizenship, they hold residency rights exclusively. At present, more than 176,192 'ex-Gazan' Palestine refugees (as of Q2, 2023) are registered with UNRWA

⁷⁸ This case is not part of the UNRWA Social Safety Net Programme (SSNP).

and rely on the organization for essential support. These refugees are issued the Jordanian Ministry of Interior's white card and a renewable temporary passport valid for 2 or 5 years, obtained at an issuance cost of 200 JD (50 JD for Jordanians), which serves as their travel document.

While incremental advancements have been made in their rights within the National Legal Framework and in the improvement of their living conditions (such as the relaxation of apartment ownership and land acquisition restrictions), they continue to reside without Jordanian citizenship. They encounter difficulties when trying to access the formal job market, requiring security clearance for private sector employment, and they don't have access to professional associations. As they compete for the limited 300 spots allocated in higher education institutions, they are also paying tuition fees at the rate applied to foreign students. Public health insurance services are confined to children below the age of 6; others are required to pay the rate applicable to non-insured Jordanians for medical treatments. Although ex-Gazans have access to the complete range of UNRWA services, they are ineligible to receive support from the National Aid Fund (NAF) from the Government of Jordan (GoJ).

This case study delves into the experiences of a 45-year-old divorced mother, Samar, from Gaza living in al-Hussein refugee camp in Amman, who is tasked with caring for her two children, her disabled nephew, and herself. The family's lack of a national ID subjects them to a host of difficulties, as they have limited access to specialised healthcare assistance, subsidies, and social support programs. Their lives are marked by healthcare challenges, limited access to education support, inadequate legal documentation, and difficult living conditions in a challenging neighbourhood.

I am 45 years old, a divorced mother living in this tiny place with my two children, 13-year-old Mustafa and 12-year-old Malak, as well as my nephew Amir, who is 7 years old and has a brain disease causing delayed growth, lack of speech, and mobility issues. I have been taking care of him since my brother and his wife separated a couple of years ago.

Health care challenges and lack of assistance:

We are from Gaza and don't have a national ID, which means we receive no assistance comparable to other Jordanians. Even when we need healthcare at public hospitals, they consider us foreigners, and we are not eligible for health coverage. We rely on Al-Basheer public hospital whenever Amir has seizures or needs surgery. However, now that he is 7 years old, we are unsure how we will manage if he requires further medical procedures. It is unfair that because we are Gazans, a child with his condition doesn't have access to any support, while others in similar situations do.

Amir's seizures require us to call the civil defence for assistance. They provide him with Valium to help calm him down. At the hospital, he undergoes check-ups with pulmonology, optometry, and neurology specialists. The doctor has informed us that

Amir will eventually lose his vision due to the impact of his brain condition on his eye nerves.

Amir's condition requires a significant number of diapers and clothing, and we must use adult diapers for him. We also spend a lot on sanitizers to maintain cleanliness. Hygiene is crucial to me, and despite our poverty, I believe it should not mean we live in filth. When Amir has diarrhoea, we often must discard bedsheets and clothes. His father works hard to provide for him, and his seizure medication costs around 24 JD per month, which we must purchase from a private pharmacy as it is not available at the UNRWA clinic. Additionally, Amir's weight makes it difficult for us to transport him to the clinic. The civil defence ambulance helps us in those situations, but it is not a sustainable solution. I hope one day Amir will be able to walk normally and receive the necessary physiotherapy or support to improve his condition, but we currently don't have access to such assistance.

Amir's mother left him as she could not cope with this responsibility. We tried to find my brother, Abu Amir, a suitable match to get married again, but when people learn about his kid's situation, no one accepts, especially as my brother works all day long. I agreed to take care of this child as no one else would take care of him. I am divorced myself, otherwise my husband wouldn't have accepted this. Inshallah, Allah will reward me and my children for taking care of him.

All the subsidies you hear of, are not accessible to us – bread, fuel, etc. They were giving 100 JD to families for Ramadan. We don't get that. At school, once they gave all students except my daughter 20 JD, which left her feeling left out.

I get some tiny support from my brothers who, as well, have big families to provide for of their own. They helped me in gathering what is needed to cover Amir's needs.

Living conditions and neighbourhood:

As you can see, this place is unhealthy and humid, and there is only this space, and one room [pointing to the corridor-shaped shelter]. I chose it because I am a woman alone with these kids. If any of us gets sick, we are close to a pharmacy, and the civil defence can reach us easily. It has now improved a lot, though. There was a project called "improvement of camp" that did some renovation work here. We currently pay 50 JD monthly rent. Before, we paid 70 JD, but the landlord reduced it when he saw our situation. I have accumulated rent and bills to pay. I pay in tranches of 10-15 JD, and the landlord is patient with us.

Most nights Amir experiences nerve twitches and screaming episodes, which disrupt our sleep. If you remove this wall, you will find my neighbours, and if you remove this other wall [2 meters apart], you will find my other neighbour. I had an old sick neighbour on this side; he was banging on the wall every time he heard Amir screaming. I went and explained the kid's situation to him, and he felt sympathetic, but I understand that his constant screaming can be bothersome to others.

This neighbourhood is bad, and full of problems. Many people have prior criminal convictions, alcohol and drug problems, and the other day a guy was chasing another in a car; my kids got frightened. The police keep coming. I lock myself and my kids indoors and ask Allah for safety. If we had to go outside at night for any urgent errand, I'd rather go out myself and not send my son Mustafa. I get worried for him as the police come and pick up the guys causing trouble, and they might think he is among them. When my daughter gets sick with flue or common cold, I'd rather go straight to the pharmacy nearby, explain her symptoms, and get medicine.

Legal documentation and needed support:

I got divorced as my ex-husband was engaged in gambling and treated us badly. Now he does not check on his kids and their needs, I am the mother and the father. I have a divorce certificate and a custodianship document, and I had no trouble getting them. After my ex-husband did not show to four hearings, the judge called me divorced. I do not have a passport; it is so expensive. We can only get an ID, without a national number of course, which costs 5 JD. Each of my two children get 30 JD a month through the court; this barely covers anything. If someone can help me raise a complaint for the amount to be revised given the higher cost of living, I'd appreciate any support in that regard, as I can't afford the trips to the court and cannot spare time for it.

Education challenges and needs:

The challenges we face extend beyond healthcare and housing; education is also a significant difficulty for my children. I am deeply concerned about their future and how they will be able to pursue their studies. As ex-Gazans, we don't even have access to academic books in public schools. Every year, we struggle to get the necessary books for my daughter, who attends a public school. These books come with a hefty price tag of around 25-30 JD.⁷⁹ Some years, her teachers are kind enough to purchase them for her, and other years we manage to find used books. However, balancing the cost of books with other essential expenses like clothing becomes overwhelming for me. It's

⁷⁹ According to the Ministry of Education, the total cost of books for both semesters is approximately 19 JD. See, https://moe.gov.jo/sites/default/files/tbt_lktb_lmdrsy_lmtmd_2022_nhyy.pdf.

especially challenging because my daughter is not exceptionally talented or outstanding in her studies. She has a learning difficulty and requires support, but it feels difficult to access the help she needs. She often forgets things and doesn't perform well on exams. I believe that our challenging living conditions and the constant crying of Amir throughout the night greatly affect her ability to concentrate and succeed at school.

Malak is enrolled in a public school. I registered her in this school as it is the same school that our neighbour's daughters go to, and they accompany each other to and from school. The walk takes approximately 30 minutes, and especially during winter I would have preferred to pay for her to go by bus. Unfortunately, I cannot afford the additional expense of around 15 JD per month. Any form of support, whether it's educational support, clothing, or even the opportunity to take my children to entertainment events, would be greatly appreciated.

My son goes to an UNRWA school, but I am not worried about him as much as I am worried about my daughter; girls are different. The kids' level of learning is not great, especially in maths and English. Even in UNRWA, other kids whose families have a certain card get additional support with stationery and so on, but we don't have such a card. Sometimes they also distribute clothes for Eid, but not to my son. Many times, things get distributed, but we don't get anything, maybe because my children's clothes are always tidy and clean; they don't know we are poor. But to me, being poor does not mean being dirty. I usually avoid approaching my children's schools to explain our situation and seek support, as my son and daughter fear being bullied by their peers if they are seen as recipients of aid. My son tends to distance himself from other boys at school and sticks to one or two close friends. There are many troublesome kids in the camp, and we don't have the means to confront them.

Hopes for the future:

Hope for the future is what keeps us going. In the past, we held on to the hope of obtaining a national ID, but that dream has faded away. Now, all I hope for is for my nephew, Amir, to receive the necessary care that will enable him to walk and use the toilet independently. This would be a tremendous relief for all of us.

2. Palestine refugee from Syria married to a Jordanian, Garden camp

As of Q2, 2023, approximately 19,956 Palestine Refugees from Syria (PRS) are officially registered with UNRWA in Jordan, including 748 PRS residing within Garden Camp in Ramtha/Irbid Governorate. The influx of PRS into Jordan commenced in 2011 with the onset of the Syrian conflict when the borders remained open to refugees from Syria. Nevertheless, in 2013, Jordan implemented a policy of non-admission, prompting many

PRS to adopt Syrian identities. Despite this shift in policy, the flow of Palestine Refugees persisted, including those holding valid Jordanian national documents. The majority of these refugees live within host communities in rental accommodations.

PRS individuals possessing Jordanian nationality are legally recognized residents of Jordan. Conversely, those without Jordanian nationality are considered foreigners under the Law of Residencies and Foreigners' Affairs of 1973, and they are not afforded refugee status by the government. Consequently, they face notable insecurity, encountering challenges in processes such as birth registration and accessing governmental services. They persistently confront the risk of refoulement and endure limitations in acquiring work permits or iqama. A subset of PRS who entered Jordan irregularly after January 2013 find themselves burdened with residency fines, perpetually threatened by detention, potential deportation, and the unsettling prospect of being relocated to Garden Camp. Those dwelling within Garden Camp navigate precarious legal standing coupled with movement restrictions.

In 2014, the Government of Jordan extended certain privileges to the children of Jordanian women married to foreigners. Under this provision, children with Jordanian mothers are eligible to obtain identification cards and access services. The privilege card grants them rights to education, health, work, investment, ownership, and obtaining a third-class driving license (private). Favorable amendments in 2018 eased certain requirements, including the elimination of the need to prove residency in Jordan for at least five years prior to benefiting from these privileges. However, refugees entitled to this card often face challenges in obtaining it and once issued, encounter difficulties in utilizing the associated services due to a lack of clear guidance. Notably, this group of refugees maintains access to all UNRWA services.

This case study explores the challenges faced by Abu Yaser's family, Palestine refugees from Syria, as they navigate life in a camp in Jordan. Escaping the Syrian conflict in 2014, the family faced separation during the journey and struggles to reunite. Legal hurdles prevented them from living together outside the camp. Camp life impacts their well-being, education, and dreams. Limited healthcare assistance and employment challenges compound their difficulties.

My Jordanian wife, Um Yaser, and I got married 26 years ago while living in a Palestinian camp in Syria. In 2014, we had to flee Syria due to the war and destruction. It took us 40 days to leave, and my wife travelled to Jordan alone. The rest of us used false Syrian IDs to come here. My children and I were separated during the journey. The boys arrived in Ruwashed on their own, while a woman from Dara'a took care of my girls until they reached Zaatari. Eventually, I reunited with all my children, but it was a tough journey. I walked for seven days, constantly moving from one place to another, until I finally reached Zaatari. We pretended to be Syrians, and my father-in-law sponsored our departure from Zaatari camp, allowing us to live in Irbid with Um Yaser. However, there were challenges. We were afraid as we were using false IDs, there was no proof that Um Yaser is my wife on documents. She holds a Jordanian family book

with my real name on it as a foreign husband, and our 8 children are not included in it.

Initially, we rented an apartment in Irbid and lived well until 2017. We relied on UNRWA's assistance, receiving 85 JD every three months, and I worked hard to support my family.⁸⁰ Unfortunately, someone reported that we were Palestinians, and as a result, we were relocated to the Garden camp.

Legal challenges prevent the family from living together outside the Garden camp:

Since then, we've been trying to fix our situation, so we can live together again outside the small camp. Although some Palestinian husbands married to Jordanian women were able to leave the camp, we have been unable to do so.⁸¹ We have applied for family reunification⁸² three times and have been rejected each time, without any reasons given. We also cannot obtain cards for the children of Jordanian mothers because this requires a travel document, which we cannot afford to obtain from the Syrian Embassy at 350 USD per person. A few years ago, we were able to leave the camp more easily and for a whole month.

Effects of camp life on the family wellbeing:

The effects of camp life on our family's well-being are real. As camp residents, we receive a monthly food voucher of 23 JD per person⁸³ and have access to a supermarket. However, we would gladly give up this money for the opportunity to live outside the camp and provide a better psychological state for our children. My youngest son even suggests returning to Syria, but we know it is not safe for Palestinians there. Our greatest fear is having to return to Syria.

Within the camp, I do not allow my daughters to leave the caravan unaccompanied due to safety concerns. The camp is fraught with troubles. Harassment, as well as incidents of violence, are common. Drug use is also prevalent, with some people resorting to begging outside the camp and falling into drug-related problems. To protect my daughters, I have given them a screen and a tablet to occupy their days.

Living in the camp has suppressed our dreams and prevented our children from experiencing a normal childhood. They did not receive new clothes for Eid, and my

⁸⁰ PRS are not legally allowed to work in Jordan.

⁸¹ According to the case manager, there are around 25 families with Jordanian wives or mothers who remain in the camp, either accompanied with the Jordanian mother or not.

⁸² Family reunification in this context refers to uniting with the Jordanian mother, who is legally permitted to reside outside of the camp and, according to the family's account, predominantly remains outside of its premises.

⁸³ These are vouchers provided by WFP.

youngest son sometimes asks for a quarter of a JD, which I cannot always provide. Despite our difficult circumstances, our children understand and remain content.

Effects on children's education:

The impact on education for our children has been significant. Only my eldest daughter received schooling in Syria up to the 10th grade, while her three sisters were not educated. When we first arrived in the Garden Camp, we found out there were no schools inside, and the children were bussed to a school outside. There were mixed genders and ages on the bus and sometimes there was trouble, so we stopped sending them. Instead, in the camp, a volunteer teacher used to come over and teach English and Arabic to our four daughters: one aged 25, twins aged 18, and one who is 13. But this arrangement was disrupted when the teacher fell ill. They also attended some courses in the "Jamieh" in this neighbourhood when they were out of the camp. We also used to send the girls to the UNICEF centre, but we had to stop this after incidents of vandalism, including instances where some girls were hit. My youngest son, who is 11, stays in the camp as he goes to school from there. He used to work in a water filtering company, but the company stopped him.

Health services:

In 2017, I underwent cornea replacement surgery at the university hospital in Irbid, referred by the clinic inside the Garden Camp. Unfortunately, I lost my eye during the operation. There is limited medical assistance at the Garden Camp clinic, mostly providing medication for headaches or stomach aches. For any testing or screening, referrals are required. In fact, one camp resident even suggested turning the clinic into a store for fruits and vegetables.

Dual life outside the camp:

We lead a dual life outside the camp. My son's apartment is comfortable — my wife and daughters go in and outside of the camp and they stay with him. When we leave the camp and come here [his eldest son's apartment], they mingle with neighbours and family and enjoy their time. The only issue we face is a water problem, as network water does not reach the tanks over the rooftop and we need to buy water tanks instead. We pay 90 JD for rent, around 20 JD for electricity, and around 35 JD a month for water tanks.

Currently, we have accumulated around 3,000 JD in debt, mainly due to the marriage expenses of my eldest son, who married a Jordanian. Despite his mother and wife being Jordanian, he is still only able to leave the camp for a 14-day period. He is a skilled mechanic but currently works at a car wash, earning just 7 JD a day, which barely

covers our daily needs. Another son of mine worked in a detergent factory but was let go a couple of days ago. I am not worried about my sons, though; they'll find work quickly. In the past, I sold vegetables on the street, and if given the chance to leave the camp, I would gladly return to that work or engage in any trade, such as selling cigarettes. Accessing work permits, like Syrians, would significantly improve our lives by allowing us to work legally and spend more time outside the camp.

The process of obtaining new permits every 14 days incurs significant transportation costs for my sons and results in lost working days. Their employers are also unhappy with this arrangement.

Hopes for the future:

Our hopes for the future revolve around gaining stability outside the camp and alleviating our debts. We also hope for the marriage of our daughters and the chance to travel abroad. However, if our situation were to stabilize, we would be content living in Irbid outside the camp. My daughters are bright and eager to learn. The eldest is interested in beauty and desert art, while the twins enjoy henna drawing. They watch instructional videos and aspire to further their education if given the opportunity.

3. Palestine refugee woman from Syria, Zarqa

Um Basil, in her 40s, lives in Zarqa with her son and daughter in a modest but adequately furnished apartment. She arrived in Jordan from Syria, joining her children who came separately. Her relocation was driven by the conflict in Syria, which left her in need of safety and stability.

Story of refuge and movement:

I came from Syria around 10 years ago. I crossed alone, and my kids came separately with their father. I had become traumatized by the war in Syria; I really needed to flee although my siblings did not.

Due to my family's historical circumstances, I am cautious about travel and prefer to remain within my neighbourhood, where I feel safe and close to essential services. We find this neighbourhood safe and convenient. I have an older daughter living in Amman with her family, but I barely visited her throughout these years. She comes to see me instead.

Access to health care:

UNRWA provides me with assistance. However, I suffer from chronic stomach infection and irritable colon, for which I have been seeing a private doctor and cover the cost of my medication myself. I do this mainly because UNRWA's clinic is too far away

and does not provide the same specific treatment that the private doctor provides, which has proven more effective for me. If the medicine is expensive, the UNRWA clinic does not provide it. It's convenient that this doctor doesn't require any form of identification from me. I often find myself concerned about the potential outcomes if my condition worsens, requiring hospitalization. Fortunately, the UNRWA social worker who visits me has clarified the referral process. In the event that hospital treatment becomes necessary, she has assured me that appropriate arrangements would be made.

Psychosocial state:

My husband and I separated around the time I arrived in Jordan based on previous relationship issues we had since we were in Syria. My situation is complex as I've been trying to get a divorce but that is not possible. My daughter in Amman also has relationship issues with her husband. All these problems caused me a lot of stress and anxiety and have caused my illness.

I sometimes joke that I will see a psychiatrist. I wish there was a service like this in UNRWA, to access some mental health counselling services.⁸⁴ Otherwise, I resort to my mother, sisters and daughters for advice and support.

Thankfully my ex-husband's brothers live by, and they support us. We receive around 300 JD per month from my ex-husband and his family, in addition to UNRWA's quarterly support of 80 JD per person. This helps us make ends meet, and help us cover rent and utilities, which costs around 200 JDs a month. Sometimes we still borrow money from relatives to manage extra expenses.

My son has recently completed his Tawjihi and started working a few hours in a pastry shop, but he hopes to go to university if he passes Tahjihi. My daughter dropped out of school before her Tawjihi exam, during Covid, because she was afraid of failing. However, she'd still love to continue to study beauty or nursing in the future.⁸⁵

Hopes for the future:

I wish that my family can have greater stability and legal clarity. We dream to be able to travel for religious pilgrimage or visit relatives abroad. I don't wish to go back to Syria, unless to visit my mother and siblings. I truly wish to go to Palestine; my uncles

⁸⁴ Refugees may access mental health services provided by UNRWA or through referrals made by the case manager, contingent upon their consent.

⁸⁵ Syrian refugees whose mothers are registered with UNRWA are eligible to access the Technical and Vocational Education and Training (TVET) services provided by UNRWA.

and cousins are live in the West Bank. I also have some uncles here in Jordan. My son has applied for us for the US immigration lottery, and we are hoping for the best.

4. Palestine refugees without Jordanian national numbers, East Amman

In the wake of Jordan's withdrawal from the West Bank in 1988, a distinct group emerged – the PRJs (Palestine Refugees in Jordan) without Jordanian national numbers. This group encompasses individuals whose documents became invalid due to the withdrawal and those who don't have Jordanian citizenship. With the absence of Jordanian national numbers, they bear the status of foreigners, subject to the Law of Residencies and Foreigners' Affairs of 1973. Regrettably, they are not recognized as refugees by the government. Despite their unique status, these PRJs have access to various services provided by UNRWA.

As we stepped out of the car onto a lane cluttered with unattended piles of trash, we navigated our way along a narrow path that led us to Um Bilal's humble apartment. With a warm smile, a gracious elderly lady welcomed us onto her cozy balcony in a modest apartment in the heart of east Amman, while her daughter kindly ushered us inside. With three children grappling with mental disabilities, and the weight of illness and loss, their journey has been marked by resilience. The absence of Jordanian national IDs presents hurdles for accessing healthcare and education, while the burden of debt and limited livelihood opportunities adds to their struggles.

Special needs, access to health care and support:

In this humble two-bedroom apartment where I live with five of my ten children, our lives have been shaped by suffering. Among them, three have mental disabilities that impair their speech and concentration. Tragedy has touched us, as my fourth special-needs daughter passed away a few years ago, and my husband passed away a decade ago. I have dedicated my life to caring for my four sick children, tending to their needs, and tending to their soiled clothes and sheets, as they resist using diapers and struggle with night-time bladder control.

However, now I find myself in poor health. Two strokes have affected my ear, face, and teeth, leaving me weaker than before. Last year I fell unconscious, and the civil defence took me to Al-Basheer hospital. My son had to borrow 300 JD to pay the bill. Adding to our burdens, one of my daughters has developed a severe skin condition for the past two years, and we've accumulated more debt trying to treat it, as the medicine cost us around 50 JD a week. To prevent her from hurting herself, we have resorted to tying her to a chair during the day and to the bed at night.

Accessing healthcare is a challenge for us, as we lack Jordanian national IDs. Nonetheless, I turn to the UNRWA clinic for the diabetes medications that my daughters and I require. But for my ear condition, which is causing me severe pain, UNRWA

medication did not help, and I had to follow up in private clinics. Before my daughter passed away, she was put in ICU [Intensive Care Unit] in Al-Basheer for a whole week. They charged us 1,000 JD, of which UNRWA covered 300 JD, and the tragedy was made even more difficult with this cost.

We consider ourselves fortunate because we were able to enrol my special needs children in a community centre called "Jamyit Al Shabat el Muslimat". This non-governmental centre has been a tremendous support for us. Even now, my 40-year-old son continues to go there and help them voluntarily. Though he doesn't receive payment, it's great that he can occupy his time and engage in activities outside the home. As for my daughters of a similar age, they can no longer go to the centre. In the past, I used to pay around 100 JD for the four of my special needs children to attend. But then after they reached around 20 years old, the centre asked us for higher fees, and we could not afford it.

Refuge and documentation:

My parents and family lived here since 1967. After I married my cousin, I lived with him in the West Bank, but in 1983, I had to return to stay with my family here in Jordan using a 'visit permit', as I needed support with my sick children, and wanted to enrol them in a special needs school, which was not possible in a West Bank village. Unfortunately, as we came back here my son was involved in a car accident, requiring two years of hospital care, which prevented us from returning to the West Bank before our permit expired. Consequently, we were denied re-entry and remained here without national IDs. We have tried to get our relatives there to get our permits renewed but it did not work out. Even though my parents had obtained national IDs while I was in the West Bank. I also don't have any documents from Palestine, except for the border's green cards. I have a Jordanian ID from before I left to the West Bank, but this document does not have a national number, which adds to the uncertainty of our citizenship. All my children have birth certificates, ensuring their official identification. Moreover, two of my healthy sons have acquired passports, although the process of renewing these temporary passports costs 200 JD. The issuance of passports is a precaution in case they encounter police checks during their travels. Additionally, both of my sons have driving licenses, having learned to drive through the guidance of their friends. However, unlike Jordanians, our driving licenses must be renewed annually. Although they have not renewed their licenses since obtaining them, sometimes my son drives his brother-in-law's truck for necessary tasks, hoping to avoid any encounters with the police due to his expired license. On one occasion, my son went downtown with his young child and unfortunately encountered police. As he did not have his passport with him at the time, he was taken to a distant police station.

Housing, access to education, debt, and access to livelihoods:

We used to rent the basement of this building, which was a very tiny space with an outdoor bathroom and kitchen. However, we are grateful to Allah because my brother purchased this ground-level apartment for us after he sold a piece of land. Although we are now relieved from paying rent, the electricity and water bills have become quite high due to the amount of laundry we need to do. Unfortunately, we have accumulated electricity bills of 800 JD. The neighbourhood is messy, with lots of screaming and family issues, but we don't interfere much. Generally, we feel safe here; it is however difficult to reach the main road for taxis; we walk a long distance.

Unfortunately, my children were unable to pursue their education, and so they don't have many opportunities. My sons completed their studies only until the 6th grade, while my daughters reached the 9th grade before discontinuing their education. There were various reasons for this, including the lack of proper documentation to enrol in nearby public schools, early marriages, and academic struggles. Initially it was easy to enrol my children in public schools but then they started asking for IDs.⁸⁶

Additionally, we have a significant debt of around 7,000 JD, primarily due to covering the costs of medication for myself and my children. My youngest son keeps resorting to borrowing money to pay for our health needs. I keep asking him, "how are you going to pay it back?" People keep asking us to return the money.

It's challenging for him (my youngest son, who is healthy) to find stable employment opportunities. He only occasionally earns some commission by taking phones to be fixed. He is not actively looking to improve himself, or to learn a skill. As for my healthy daughter, she used to work at a nearby hair salon but had to quit to take on the responsibility of caring for her special needs siblings, especially as my health has deteriorated. She now takes care of all the physically demanding tasks. UNRWA provides us with almost 130 JD on a quarterly basis; it barely helps cover basic needs. Additionally, two CBOs provide me with 50 JD each out of Zakat. Before they passed away, my brothers used to support us with some cash, and with used furniture and appliances.

Hopes for the future:

We really hope to get the national ID here, so we don't worry about health care, or incur high costs for renewal of passports/driving license. Or to get a solution for us to return to the West Bank; we have family there, and they have shoes stores that my son could help work with. But we are much more accustomed to living here now, and

⁸⁶ Green Bridge card holders need approvals by the inspection department to enrol children in schools.

moving won't be easy. Additionally, I pray that I live long enough for my special needs daughters and son. The thought of who will care for them after I'm gone fills me with worry and uncertainty.

Palestine refugee from Iraq, East Amman

There are 156 Palestine refugees from Iraq (PRI) registered in Jordan. These individuals face a situation of statelessness, which creates challenges in documenting key life events such as births and deaths. Their access to essential services, including legal and labor documentation, is limited due to the absence of recognized identity. Many PRI are unable to afford the renewal of their Iraqi travel documents, a process exclusively possible within Iraq.

Despite their distinct circumstances, this group of refugees continues to maintain access to UNRWA services, providing a foundation for their day-to-day support and assistance. This case study delves into the unique challenges that these PRI encounter, shedding light on the complexities of their circumstances and the implications for their well-being.

Abu Leena and his wife warmly welcomed us into their living room, creating a comfortable and friendly atmosphere.

Challenges with status determination and accessing documentation:

I am a Palestinian who entered Jordan in 2003 using an Iraqi Palestinian document and a Palestinian passport. However, the passport only serves as a proof of identity and cannot be used for travel. During the war in Iraq, I was forced to flee, and unfortunately, I lost my father and brother there before I could see them. I am married to a Jordanian woman and have three daughters. Despite this, I continue to face difficulties in completing procedures because I do not possess the required legal documentation.

Access to education and health, and challenges:

All our daughters are enrolled in nearby government schools. At first, we faced problems getting them admitted. Thankfully, a relative of my wife helped us secure permission for enrolment. The option of UNRWA schools is not feasible because they are too far and the transportation costs are too high. One of our daughters had difficulties in school, and her teacher advised us to get support for her learning. We could not afford this, but she has been improving little by little. Now we face a new problem. The school told our oldest daughter Leena that an ID is required to take the Tawjihi exams and we are worried that she may not graduate from secondary school. Additionally, we cannot afford to enrol our daughter Leena in special education centres, even though she has learning difficulties. There are no assistance programmes in our area, and the available centres are all private and profit oriented.

Access to livelihoods:

I cannot work in tiling anymore because of a back problem. It is hard to find office jobs that do not need physical work, especially since I do not have a work permit. We have no monthly income and do not receive any aid. We also have a debt of more than 500 JD in rent. We had to move to our current house because the old one had dampness.

Our financial situation is very difficult. My wife has a diploma in business administration, but she has never worked before. She is willing to find a simple and non-stressful job with a company.

Wellbeing and challenges with community acceptance:

There are times when I feel frustrated because of my status as a Palestinian with an Iraqi document. In our previous home, we had many problems with the neighbours for no valid reason. We are cautious about revealing our circumstances to avoid problems. I prefer not to talk about my situation because it increases the chances of more problems. Unfortunately, I have had many bad experiences in the past.

Hopes for the future:

We genuinely hope for a better situation, especially for our daughters. We are deeply concerned about our daughters' future and place great importance on their education as their key to success in life. We aspire for our daughters to receive higher education. I truly want to resolve my challenges or find any opportunities that can provide my family with better stability and well-being.

Annex 2 The Questionnaire

The wording of some answers deviates slightly from what is found in the dataset.

Vulnerability Assessment of Palestine and Palestinian Refugees Living in Jordan – UNRWA Survey Questionnaire

Section One: Questionnaire Administration

1	Enumerator name:
2	Interview date:
3	Interview start time:
4	Interview end time:
5	Supervised in the field by:

Introduction and Informed Consent

Introduction: Good morning/afternoon/evening. My name is ... from MMIS Management Consultants. We are working with UNRWA to conduct a vulnerability assessment of Palestine Refugees in Jordan. The assessment will help to better understand the different types of vulnerability amongst the Palestine refugees registered with UNRWA.

Other details: questionnaire will take around 90 minutes to complete. Your answers will be anonymous and confidential. The results will only be used for the study

Participation in this study is completely voluntary. You may decide to stop the interview at any time or decide to skip certain questions. The team will not collect personal information about individuals, and the responses will not affect the type of assistance, if any, received by you from UNRWA.

If you have questions at any time about the study or the procedures, you may contact MMIS at info@mmis.net or +962 65537540. A card with UNRWA contact details for reporting complaints and misconduct will be handed over to the respondent at the end of the interview.

Consent: Please select your choice below. Clicking on the “Agree” button indicates that:

- You have read the above information or have been duly informed about the study
- You voluntarily agree to participate
- You are 18 years of age or older

Agree

Disagree

Section Two: Demographics

2.1 GPS coordinates:		
2.2 Governorate	<input type="radio"/> Amman	1
	<input type="radio"/> Zarqa	2
	<input type="radio"/> Madaba	3
	<input type="radio"/> Balqa	4
	<input type="radio"/> Irbid	5
	<input type="radio"/> Ramtha	6
	<input type="radio"/> Jerash	7
	<input type="radio"/> Ajloun	8
	<input type="radio"/> Karak	9
	<input type="radio"/> Tafilah	10
	<input type="radio"/> Ma'an	11
	<input type="radio"/> Aqaba	12
2.3 House location inside camp?		
<input type="radio"/> Yes, inside camp	1	
<input type="radio"/> No, outside camp (Skip to 2.5)	2	
2.4 If yes, in which camp?		
<input type="radio"/> Amman New Camp/Wihdat (Amman)	1	
<input type="radio"/> Talbieh (Amman)	2	
<input type="radio"/> Jabal Al-Hussein (Amman)	3	
<input type="radio"/> Prince Hasan/Naser (Amman)	4	
<input type="radio"/> Zarqa (Zarqa)	5	
<input type="radio"/> Marka (Zarqa)	6	
<input type="radio"/> Sukhneh (Zarqa)	7	
<input type="radio"/> Irbid (Irbid)	8	
<input type="radio"/> Huson/Azmi Al-Mufti (Irbid)	9	
<input type="radio"/> Jerash/Gaza camp (Jerash)	10	
<input type="radio"/> Souf (Jerash)	11	
<input type="radio"/> Baqa'a (Balqa)	12	
<input type="radio"/> Madaba (Madaba)	13	
<input type="radio"/> Garden Camp (Irbid)	14	
<input type="radio"/> Jordan Valley (Balqa)	15	
<input type="radio"/> Jordan Valley (Irbid)	16	
<input type="radio"/> Jordan Valley (Karak)	17	
2.5 Respondent's telephone/mobile number		

2.6 Respondent's secondary telephone/mobile number (optional)		

Section Three: Questions about Head of Households

3.1 Questions about the HoHH

Definition of the Head of Household: The individual who usually resides with the family and is recognized by other family members as having this role. This person usually holds the authority and is responsible for managing the family's economic affairs, with others potentially participating in these responsibilities.

3.1.1	Are you the Head of Household (HoHH)?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 3.2)	1 2
3.1.2	Gender of the HoHH	<input type="radio"/> Male <input type="radio"/> Female	1 2
3.1.3	Age of the HoHH	—	
3.1.4	First name of HoHH <i>Inform the respondent(s) that this is only for quality assurance purposes and will not be shared with anyone.</i>	—	
3.1.4.1	Registration status	Type	Yes No
		Registered Palestinian refugee from Syria who receives financial support (25 USD) from UNRWA (PRS)	1 2
		Registered Palestinian refugee from Syria who receives financial support (40 USD) from UNRWA (PRS)	1 2
		Registered Palestinian refugee from Iraq (PRI)	1 2
		Registered Palestinian refugee from Gaza who does not receive any financial support from UNRWA (ex-Gazan non-SSNP)	1 2
		Registered Palestinian refugee from Gaza who receives financial support from UNRWA (ex-Gazan SSNP)	1 2
		Registered Palestinian refugee in Jordan who does not receive any financial support from UNRWA (PRJ non-SSNP)	1 2
		Registered Palestinian refugee in Jordan who receives financial support from UNRWA (PRJ SSNP)	1 2
3.1.5	Marital status of the HoHH?	<input type="radio"/> Never married (single) (Skip to Note 1) <input type="radio"/> Married <input type="radio"/> Divorced (Skip to Note 1) <input type="radio"/> Widowed (Skip to Note 1) <input type="radio"/> Separated (Skip to Note 1) <input type="radio"/> Abandoned (Skip to Note 1)	1 2 3 4 5 6
3.1.6	For married men, how many wives do you have? <i>Only asked if the respondent is both male and married.</i>	<input type="radio"/> One (Skip to Note 1) <input type="radio"/> More than one, specify no: ____	1 2
3.1.7	If more than one wife, how many of them live in this HH?	<input type="radio"/> One <input type="radio"/> Two <input type="radio"/> Three <input type="radio"/> Four	1 2 3 4
3.1.8	For married women, is your husband currently married to more than one woman? <i>Only asked if the respondent is both female and married.</i>	<input type="radio"/> Yes <input type="radio"/> No (Skip to Note 1)	1 2
3.1.9	If your husband has more than one wife, how many of them live in this HH?	<input type="radio"/> One <input type="radio"/> Two <input type="radio"/> Three <input type="radio"/> Four	1 2 3 4

Note 1: If the respondent is HoHH, skip to 3.3

3.2 Respondent is NOT HoHH		
3.2.1	What is your first name? <i>Inform the respondent(s) that this is only for quality assurance purposes and will not be shared with anyone.</i>	_____
3.2.2	What is your gender?	<input type="radio"/> Male 1 <input type="radio"/> Female 2
3.2.3	What is your age?	_____
3.2.4	Relationship with HoHH	<input type="radio"/> Husband 1 <input type="radio"/> Wife 2 <input type="radio"/> Son 3 <input type="radio"/> Daughter 4 <input type="radio"/> Father 5 <input type="radio"/> Mother 6 <input type="radio"/> Sister 7 <input type="radio"/> Brother 8 <input type="radio"/> Grandmother 9 <input type="radio"/> Grandfather 10 <input type="radio"/> Grandson 11 <input type="radio"/> Granddaughter 12 <input type="radio"/> Father-in-law 13 <input type="radio"/> Mother-in-law 14 <input type="radio"/> Uncle 15 <input type="radio"/> Aunt 16 <input type="radio"/> Nephew 17 <input type="radio"/> Niece 18 <input type="radio"/> Daughter-in-law 19 <input type="radio"/> Son-in-law 20 <input type="radio"/> Distant relative 21 <input type="radio"/> No family relations 22

3.3 Information about HH members		
3.3.1	Total number of families in the HH: _____ <i>A family shares meals and expenses.</i>	
How many males and females are there in the HH including you? Please specify the gender and age of each member.	Male	Age
	Member 1	_____
	Member 2	_____
	...	_____
	Female	Age
	Member 1	_____
Member 2	_____	
...	_____	

3.3.D Official document/HoHH questions		
3.3.D.1 What type of official identification document does the HoHH have?	Jordanian	
	<input type="radio"/> Jordanian document with a 10-digit national number	1
	Not a Jordanian, but holds a:	
	<input type="radio"/> Jordanian Temporary Passport	2
	<input type="radio"/> A card stating child of a Jordanian mother	3
	<input type="radio"/> Gaza strip card issued by the Ministry of Interior/Civil Status Department	4
	<input type="radio"/> Another Jordanian document, specify: ____	5
	<input type="radio"/> Travel document issued by the Palestinian Authority, the Lebanese government, the Iraqi government, the Egyptian government, or the Syrian government	6
	<input type="radio"/> Other nationality, specify: ____	7
<input type="radio"/> None	8	
<input type="radio"/> Prefer not to answer	9	
3.3.D.2 What is the status of the (3.3.D.1) document for the HoHH?	<input type="radio"/> Valid	1
	<input type="radio"/> Expired	2
	<input type="radio"/> Lost or destroyed	3
	<input type="radio"/> Stolen	4
	<input type="radio"/> Cancelled	5
	<input type="radio"/> Other, specify: ____	6
	<input type="radio"/> Prefer not to answer	7
3.3.E Official document/HoHH spouse questions		
3.3.E.1 What type of official identification document does the HoHH spouse have?	Jordanian	
	<input type="radio"/> Jordanian document with a 10-digit national number	1
	Not a Jordanian, but holds a:	
	<input type="radio"/> Jordanian Temporary Passport	2
	<input type="radio"/> A card stating child of a Jordanian mother	3
	<input type="radio"/> Gaza strip card issued by the Ministry of Interior/Civil Status Department	4
	<input type="radio"/> Another Jordanian document, specify: ____	5
	<input type="radio"/> Travel document issued by the Palestinian Authority, the Lebanese government, the Iraqi government, the Egyptian government, or the Syrian government	6
	<input type="radio"/> Other nationality, specify: ____	7
<input type="radio"/> None	8	
<input type="radio"/> Prefer not to answer	9	
3.3.E.2 What is the status of the (3.3.E.1) document for the HoHH spouse?	<input type="radio"/> Valid	1
	<input type="radio"/> Expired	2
	<input type="radio"/> Lost or destroyed	3
	<input type="radio"/> Stolen	4
	<input type="radio"/> Cancelled	5
	<input type="radio"/> Other, specify: ____	6
	<input type="radio"/> Prefer not to answer	7

3.3.F Challenges in obtaining, renewing, and retaining your official identification		
3.3.F.1 Have you or any household member faced any difficulties in getting your identification documents?	<ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No (Skip to 3.4.1) <input type="radio"/> I don't know (Skip to 3.4.1) <input type="radio"/> I prefer not to answer (Skip to 3.4.1) 	1 2 3 4
3.3.F.2 What type of difficulty did you face?	Specify: ____	

3.4 Disabilities		
3.4.1 Does anyone in your HH have difficulty seeing, even when wearing glasses? <i>Select all that apply.</i>	<ul style="list-style-type: none"> <input type="radio"/> No difficulty <input type="radio"/> Yes, some difficulty. No. of persons: ____ <input type="radio"/> Yes, a lot of difficulties. No. of persons: ____ <input type="radio"/> Cannot do at all. No. of persons: ____ <input type="radio"/> I don't know <input type="radio"/> Prefer not to answer 	1 2 3 4 5 6
3.4.2 Does anyone in your HH have difficulty hearing, even when using a hearing aid? <i>Select all that apply.</i>	<ul style="list-style-type: none"> <input type="radio"/> No difficulty <input type="radio"/> Yes, some difficulty. No. of persons: ____ <input type="radio"/> Yes, a lot of difficulties. No. of persons: ____ <input type="radio"/> Cannot do at all. No. of persons: ____ <input type="radio"/> I don't know <input type="radio"/> Prefer not to answer 	1 2 3 4 5 6
3.4.3 Does anyone in your HH have difficulty walking or climbing steps? <i>Select all that apply.</i>	<ul style="list-style-type: none"> <input type="radio"/> No difficulty <input type="radio"/> Yes, some difficulty. No. of persons: ____ <input type="radio"/> Yes, a lot of difficulties. No. of persons: ____ <input type="radio"/> Cannot do at all. No. of persons: ____ <input type="radio"/> I don't know <input type="radio"/> Prefer not to answer 	1 2 3 4 5 6
3.4.4 Does anyone in your HH have difficulty remembering or concentrating? <i>Select all that apply.</i>	<ul style="list-style-type: none"> <input type="radio"/> No difficulty <input type="radio"/> Yes, some difficulty. No. of persons: ____ <input type="radio"/> Yes, a lot of difficulties. No. of persons: ____ <input type="radio"/> Cannot do at all. No. of persons: ____ <input type="radio"/> I don't know <input type="radio"/> Prefer not to answer 	1 2 3 4 5 6
3.4.5 Does anyone in your HH have difficulty with self-care such as washing all over or dressing? <i>Select all that apply.</i>	<ul style="list-style-type: none"> <input type="radio"/> No difficulty <input type="radio"/> Yes, some difficulty. No. of persons: ____ <input type="radio"/> Yes, a lot of difficulties. No. of persons: ____ <input type="radio"/> Cannot do at all. No. of persons: ____ <input type="radio"/> I don't know <input type="radio"/> Prefer not to answer 	1 2 3 4 5 6
3.4.6 Using usual (customary) language, does anyone in your HH have difficulty communicating, for example understanding or being understood? <i>Select all that apply.</i>	<ul style="list-style-type: none"> <input type="radio"/> No difficulty <input type="radio"/> Yes, some difficulty. No. of persons: ____ <input type="radio"/> Yes, a lot of difficulties. No. of persons: ____ <input type="radio"/> Cannot do at all. No. of persons: ____ <input type="radio"/> I don't know <input type="radio"/> Prefer not to answer 	1 2 3 4 5 6
3.4.7 Does any HH member have a disability card? <i>Ask to see the card(s)</i>	<ul style="list-style-type: none"> <input type="radio"/> Yes. No. of persons: ____ <input type="radio"/> No 	1 2

3.5 Minors in the HH (below 18)

3.5.1	Are any of the household members (below the age of 18 years) unaccompanied minors?	<input type="radio"/> Yes, no. of minors: ____ <input type="radio"/> No (Skip to 3.5.3)	1 2
3.5.2	If yes, what are the reasons for children being separated from their parents or caregivers?	<input type="radio"/> Death of parents <input type="radio"/> Fleeing conflict <input type="radio"/> Other reason, specify: ____	1 2
3.5.3	Do you have any household member under the age of 18 who are married?	<input type="radio"/> Yes <input type="radio"/> No	1 2

Section Four: Education

4.1 Adult Education (Individuals aged 18 and above)

4.1.1	What is the highest level of education any HH member aged 18 and above has achieved?	<input type="radio"/> Pre-school/Kindergarten (4 and 5 years old) <input type="radio"/> Basic (1 st to 10 th grade) <input type="radio"/> Secondary academic (11 th and 12 th grade) <input type="radio"/> Secondary vocational (11 th and 12 th grade) <input type="radio"/> Intermediate college/Diploma <input type="radio"/> VTC <input type="radio"/> UNRWA TVET or FESA <input type="radio"/> Bachelor's degree <input type="radio"/> Master's degree <input type="radio"/> PhD <input type="radio"/> None	1 2 3 4 5 6 7 8 9 10 11
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4.2 Children's Enrolment (for Children aged 4-17)

4.2.1	What is the name of ... Child 1 Child 2 Child 3 ...	_____ _____ _____ _____	
4.2.2	Is [name of child 1]/[name of child 2]/ [name of child 3] ... currently enrolled in school?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 4.2.6)	1 2
4.2.3	At what stage and grade is [name of child 1]/[name of child 2]/ [name of child 3] ... currently enrolled?	<input type="radio"/> Pre-school/Kindergarten (4 and 5 years old) Grade: ____ <input type="radio"/> Basic (1 st to 10 th grade) Grade: ____ <input type="radio"/> Secondary academic (11 th and 12 th) Grade: ____ <input type="radio"/> Secondary vocational (11 th and 12 th grade) Grade: ____	1 2 3 4
4.2.4	Has he/she ever repeated any class?	<input type="radio"/> Yes, no. of times: ____ <input type="radio"/> No	1 2
4.2.5	What authority is supervising the educational institution?	<input type="radio"/> Government <input type="radio"/> Private sector <input type="radio"/> UNRWA <input type="radio"/> I don't know <input type="radio"/> Other, specify: ____ (Skip all to 4.3.1)	1 2 3 4 5

4.2.6	For those with 'no' in 4.2.2, has he/she ever been enrolled in an educational institution?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 4.2.9)	1 2
4.2.7	What is the highest level of education that [...] has successfully completed?	<input type="radio"/> Pre-school/Kindergarten (4 and 5 years old) <input type="radio"/> Basic (1 st to 10 th grade) <input type="radio"/> Secondary academic (11 th and 12 th grade) <input type="radio"/> Secondary vocational (11 th and 12 th grade)	1 2 3 4
4.2.8	How many years of education has he/she missed?	---	
4.2.9	<p>What are the main reasons that prevented [...] from enrolling in education or caused [...] to stop attending the educational institution? <i>Select all that apply.</i></p> <p><u>Post-survey comment:</u> Due to incorrect skips in the data entry program, answers to the second part of the question were not recorded, rendering some of the answer codes obsolete.</p>	<input type="radio"/> Low academic achievement <input type="radio"/> Lack of interest in studying <input type="radio"/> Parents' unwillingness <input type="radio"/> School was far/not available <input type="radio"/> Maltreatment/bullying at school <input type="radio"/> Illness prevented attending school <input type="radio"/> Disability prevented attending school <input type="radio"/> School is not accessible for children with disabilities <input type="radio"/> Transport is not accessible for children with disabilities <input type="radio"/> School admission rules <input type="radio"/> Domestic family issues, including family separation <input type="radio"/> Child is engaged in paid work <input type="radio"/> Child is married/engaged <input type="radio"/> Pregnancy <input type="radio"/> Child is head of the household <input type="radio"/> Psychological distress <input type="radio"/> Lack of educational materials <input type="radio"/> Lack of financial means (transportation, uniform, school fees) <input type="radio"/> Overcrowded classroom <input type="radio"/> Identification document not available <input type="radio"/> Change in residential location <input type="radio"/> New arrivals to Jordan/arrived in the middle of the academic year <input type="radio"/> Did not attend school before moving to Jordan <input type="radio"/> Only offered a place in a lower/higher grade than before moving to Jordan <input type="radio"/> Other reason, specify: ____ (Skip all to 5.1)	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25
4.3 Distance to Educational Institution			
4.3.1	Ask the currently enrolled: How far from home is the educational institution in which [...] is enrolled?	<input type="radio"/> <1 km, details (in km): ____ <input type="radio"/> >1 km, details (in km): ____ <input type="radio"/> I don't know	1 2 3
4.3.2	Ask currently enrolled: Do you consider the travel time to the nearest educational institution to be reasonable?	<input type="radio"/> Yes <input type="radio"/> No	1 2

Section Five: Health

Access to Medical Care

5.1	Have you or any of your HH members experienced an acute medical condition in the past six months?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 5.7)	1 2
5.2	Did you or any other HH member seek professional help for this acute medical condition? If more than one incident, please refer to the most recent one.	<input type="radio"/> Yes <input type="radio"/> No (Skip to 5.5)	1 2
5.3	When you/your HH members sought medical care for the acute medical condition, did you first turn to UNRWA?	<input type="radio"/> Yes, and I/he/she received treatment at UNRWA (Skip to 5.6) <input type="radio"/> Yes, but I/he/she did not receive treatment at UNRWA <input type="radio"/> No	1 2 3
5.4	Where did you/your HH members seek medical care for the acute medical condition? If more than one incident, please relate your answer to the latest one, and where you/your HH member have received the most important treatment	<input type="radio"/> Ministry of Health <input type="radio"/> Royal Medical Services <input type="radio"/> University hospital <input type="radio"/> Private sector (hospitals and doctors) <input type="radio"/> Outside Jordan <input type="radio"/> Pharmacy <input type="radio"/> Another place, specify: ____ (Skip all to 5.6)	1 2 3 4 5 6 7
5.5	If not seeking medical care/help for the acute medical condition, why not?	<input type="radio"/> Lack of transportation means <input type="radio"/> Transportation cost <input type="radio"/> Valid identification document not available <input type="radio"/> Relevant medical services were not available (specialization, medication) <input type="radio"/> Lack of knowledge <input type="radio"/> Did not have someone to accompany me/him/her <input type="radio"/> Lack of medical insurance <input type="radio"/> Too costly <input type="radio"/> Other reason, specify: ____	1 2 3 4 5 6 7 8 9
5.6	What is the estimated amount spent by the HH in the past 30 days in JODs for acute health-related expenditure?	_____	
5.7	Do you or anyone else in your HH suffer from a chronic medical condition, including both physical and mental health problems?	<input type="radio"/> Yes, no. of members: ____ <input type="radio"/> No (Skip to 5.13)	1 2
5.8	Does the main breadwinner of the family have a chronic illness?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 5.10)	1 2
5.9	If yes, does it affect his/her ability to work?	<input type="radio"/> Yes <input type="radio"/> No	1 2
5.10	Did you or any of your HH members seek professional help for the chronic medical condition in the past six months? If more than one incident, please refer to the most recent one.	<input type="radio"/> Yes <input type="radio"/> No (Skip to 5.12)	1 2
5.11	Where did you/your HH members seek medical care for the chronic medical condition?	<input type="radio"/> UNRWA <input type="radio"/> Ministry of Health <input type="radio"/> Royal Medical Services <input type="radio"/> University hospital <input type="radio"/> Private sector (hospitals and doctors) <input type="radio"/> Outside Jordan <input type="radio"/> Pharmacy (private sector) <input type="radio"/> Another place, specify: ____ (Skip all to 5.13)	1 2 3 4 5 6 7 8

5.12 If not seeking medical care for the chronic medical condition, why not?	<input type="radio"/> Lack of transportation means	1
	<input type="radio"/> Transportation cost	2
	<input type="radio"/> Valid identification document not available	3
	<input type="radio"/> Relevant services not available (specialization, medication)	4
	<input type="radio"/> Lack of knowledge	5
	<input type="radio"/> Cannot go alone; need someone to accompany me/him/her	6
	<input type="radio"/> Lack of medical insurance	7
	<input type="radio"/> Medical expenses	8
	<input type="radio"/> No need	9
	<input type="radio"/> Other reason, specify: ____	10
5.13 How far from your home is the nearest health center?	<input type="radio"/> <1 km, details (in km): ____	1
	<input type="radio"/> >1 km, details (in km): ____	2
	<input type="radio"/> I don't know	3
5.14 What is the nearest health center to your home?	<input type="radio"/> UNRWA	1
	<input type="radio"/> Ministry of Health	2
	<input type="radio"/> Royal Medical Services	3
	<input type="radio"/> University hospital	4
	<input type="radio"/> Private sector (hospitals and doctors)	5
	<input type="radio"/> Other, specify: ____	6
5.15 Do you consider the travel time to the nearest health center reasonable?	<input type="radio"/> Yes	1
	<input type="radio"/> No	2
Health Insurance		
5.16 Do you or any of your HH members have health insurance?	<input type="radio"/> Yes, no. of HH members covered: ____	1
	<input type="radio"/> 0 members (Skip to 6.1)	2
5.17 With which agency are you or any of your HH members insured? <i>Select all that apply.</i>	<input type="radio"/> Governmental insurance	1
	<input type="radio"/> Private company	2
	<input type="radio"/> King Hussein Cancer Center	3
	<input type="radio"/> Military insurance	4
	<input type="radio"/> Other, specify: ____	5

Section Six: Shelter

Crowding

6.1 Number of rooms in dwelling, excluding the kitchen and sanitary facilities

6.2 Size of dwelling in m²

Type of Dwelling/Shelter

6.3 Type of dwelling

- | | |
|--|---|
| <input type="radio"/> Villa | 1 |
| <input type="radio"/> Apartment | 2 |
| <input type="radio"/> House/Dar | 3 |
| <input type="radio"/> Slum/Hut | 4 |
| <input type="radio"/> Caravan | 5 |
| <input type="radio"/> Tent | 6 |
| <input type="radio"/> Other, specify: ____ | 7 |

Dwelling/Shelter Condition		
6.4 Does the shelter have electricity for more than 15 days (24 hours a day) a month?	<input type="radio"/> Yes <input type="radio"/> No	1 2
6.5 Conditions of the roof (leakage/structural issues)?	<input type="radio"/> Acceptable (No visible major cracks or leakages) (Skip to 6.7) <input type="radio"/> Sub-standard (damp, crack, leaks, zinc roof, etc.)	1 2
6.6 Why did you select 'sub-standard' conditions? Select all that apply.	<input type="radio"/> Damp/mold <input type="radio"/> Crack/leakage <input type="radio"/> Water infiltration (worse than leakage)	1 2 3
6.7 Conditions of the walls (leakage/structural issues)?	<input type="radio"/> Acceptable (No visible major cracks or leakages) (Skip to 6.9) <input type="radio"/> Sub-standard (damp, crack, leaks, zinc roof, etc.)	1 2
6.8 Why did you select 'sub-standard' conditions? Select all that apply.	<input type="radio"/> Damp/Mold <input type="radio"/> Crack/Leakage <input type="radio"/> Water Infiltration (worse than leakage)	1 2 3
6.9 Conditions of the openings	<input type="radio"/> Acceptable (All openings have a functional window or door made of a solid material that can be closed with a lock (not broken, not temporary)) <input type="radio"/> Sub-standard (Openings do not have functional windows or doors; at least one window or door is broken with no lock)	1 2
6.10 Condition of electrical installations	<input type="radio"/> Acceptable (Presence of fuse board, all wires are enclosed, safe) <input type="radio"/> Sub-standard (Exposed wires, improvised installation, unsafe)	1 2
6.11 Natural light and ventilation	<input type="radio"/> Acceptable (All living areas and bedrooms have windows and doors that can be opened to provide natural light and ventilation) <input type="radio"/> Sub-standard (Some or all living areas and bedrooms do not have windows and doors that can be opened to provide natural light and ventilation)	1 2
6.12 Is there easy access to the dwelling for all family members?	<input type="radio"/> Acceptable (All family members can independently reach and leave the shelter from the public space without any support) <input type="radio"/> Sub-standard (One or more family members require support from the family to reach or leave the shelter from the public space. (e.g., the person needs to be carried or cannot go alone)	1 2
Dwelling/Shelter Possession		
6.13 What is the type of ownership of the shelter?	<input type="radio"/> Owned by household or one of its members, no debt <input type="radio"/> Owned by household or one of its members, with debt <input type="radio"/> Rented with written agreement <input type="radio"/> Rented with a verbal agreement <input type="radio"/> For free <input type="radio"/> For work in lieu of rent paid by employment <input type="radio"/> Other, specify: ____	1 2 3 4 5 6 7

Movement		
6.14 Did you move to this place of residence within the past 12 months?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 6.17)	1 2
6.15 How many times have you changed your place of residence in the past 12 months?	_____	

<p>6.16 What was the reason for your last move?</p> <p><i>Select all that apply.</i></p>	<ul style="list-style-type: none"> <input type="radio"/> Poor relationship with neighbors 1 <input type="radio"/> Work opportunity elsewhere 2 <input type="radio"/> Found a more affordable place 3 <input type="radio"/> Better access to essential services (health, education, etc.) 4 <input type="radio"/> Moved closer to family and friends 5 <input type="radio"/> Poor quality of the shelter 6 <input type="radio"/> Small shelter 7 <input type="radio"/> Unsafe shelter or location 8 <input type="radio"/> Other, specify: ____ 9 	
Shelter Assets		
<p>6.17 Which of the following items (in usable condition) are available in the HH?</p> <p><i>Select all that apply.</i></p>	<ul style="list-style-type: none"> <input type="radio"/> Floor mattresses 1 <input type="radio"/> Beds 2 <input type="radio"/> Blankets 3 <input type="radio"/> Table/chairs 4 <input type="radio"/> Sofa set 5 <input type="radio"/> Cabinets 6 <input type="radio"/> Kitchen utilities 7 <input type="radio"/> Water filter 8 <input type="radio"/> Fridge 9 <input type="radio"/> Freezer 10 <input type="radio"/> Electric oven 11 <input type="radio"/> Gas stove/oven 12 <input type="radio"/> Kerosene stove 13 <input type="radio"/> Water heater 14 <input type="radio"/> Water pump 15 <input type="radio"/> Washing machine 16 <input type="radio"/> Electric fan 17 <input type="radio"/> Air conditioner 18 <input type="radio"/> Electric lamps 19 <input type="radio"/> Fireplace 20 <input type="radio"/> Electric heater 21 <input type="radio"/> Gas heater 22 <input type="radio"/> Kerosene heater 23 <input type="radio"/> Diesel boiler 24 <input type="radio"/> Television 25 <input type="radio"/> Computer 26 <input type="radio"/> Tablet 27 <input type="radio"/> Radio 28 <input type="radio"/> Basic cell phone (no internet connection) 29 <input type="radio"/> Smart phone 30 <input type="radio"/> Landline Phone 31 <input type="radio"/> Car 32 <input type="radio"/> Bicycle 33 <input type="radio"/> Motorcycle 34 <input type="radio"/> Tractor 35 <input type="radio"/> Other, specify: ____ 36 	
Living environment (Only asked for Ex-Gazans, PRS and PRI)		
<p>6.18 How would you describe the social environment in the place where you live?</p>	<ul style="list-style-type: none"> <input type="radio"/> Very Good 1 <input type="radio"/> Good 2 <input type="radio"/> Average 3 <input type="radio"/> Poor, specify why: ____ 4 	

Section Seven: WASH

Sharing of Latrine

7.1 Is there a latrine inside the shelter?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 7.6)	1 2
7.2 Can the latrine be locked from inside?	<input type="radio"/> Yes <input type="radio"/> No	1 2
7.3 Is the latrine for exclusive use in your house?	<input type="radio"/> Yes, exclusive/private use <input type="radio"/> No, shared with 1 household <input type="radio"/> Shared with 2+ households	1 2 3
7.4 Is the latrine physically accessible to all members of the family?	<input type="radio"/> Yes <input type="radio"/> No	1 2
7.5 Only ask to women: is the latrine located in an environment that you perceive to be secure (no personal risk)?	<input type="radio"/> Yes <input type="radio"/> No	1 2
7.6 Is there a shower/bathing facility inside the shelter?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 7.10)	1 2
7.7 Can the shower/bathing facility be locked from inside?	<input type="radio"/> Yes <input type="radio"/> No	1 2
7.8 Only ask to women: is the shower/bathing facility located in an environment that you perceive to be secure (no personal risk)?	<input type="radio"/> Yes <input type="radio"/> No	1 2
7.9 Are the toilet and shower/bathing facility located in the same room? <i>Only asked if both 7.1 and 7.6 are answered with a Yes.</i>	<input type="radio"/> Yes <input type="radio"/> No	1 2

Main Means of Garbage Disposal

7.10 What is the main means of garbage disposal?	<input type="radio"/> Placed in a closed shared container <input type="radio"/> Placed in an open shared container <input type="radio"/> Placed in a private HH container <input type="radio"/> No container, plastic bag collected from doorstep by a garbage disposer <input type="radio"/> Burnt <input type="radio"/> Dumped randomly <input type="radio"/> Other, specify: ____	1 2 3 4 5 6 7
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Source of Drinking Water

7.11 Main source of drinking water in the dwelling	<input type="radio"/> Public water network <input type="radio"/> Mineral water/purified <input type="radio"/> Rainwater <input type="radio"/> Tanker truck <input type="radio"/> Artesian well <input type="radio"/> Spring well <input type="radio"/> Other, specify: ____	1 2 3 4 5 6 7
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7.12 Do you have a water filter in your house and use it?	<input type="radio"/> Yes, do use it <input type="radio"/> Yes, don't use it <input type="radio"/> No	1 2 3
7.13 Considering your HH's water needs, do you believe you have enough water to meet all family requirements (personal hygiene, cooking, house cleaning, etc.)?	<input type="radio"/> Yes (Skip to 8.1) <input type="radio"/> No	1 2
7.14 Why not? <i>Select all that apply.</i>	<input type="radio"/> Lack of storage tanks <input type="radio"/> Broken pipes or storage tanks <input type="radio"/> Cut in water supply due to non-payment <input type="radio"/> The public water network does not provide us with sufficient water <input type="radio"/> Do not know <input type="radio"/> Other, specify: ____	1 2 3 4 5 6

Section Eight: Food Security

Food Consumption Score

8.1 In what way(s) is each child under the age of 2 fed? <i>Only asked to those who indicated in 3.22 that they have children under the age of 2.</i>	<input type="radio"/> Breastfeeding <input type="radio"/> Powdered milk <input type="radio"/> Both <input type="radio"/> Other food (e.g., soft and solid food), specify: ____	1 2 3 4						
8.2 Yesterday, how many meals did the male members of your HH eat (meals comparable to breakfast, lunch and dinner)?	_____							
8.3 Yesterday, how many meals did the female members of your HH eat (meals comparable to breakfast, lunch and dinner)?	_____							
8.4 Consumption pattern: Over the past 7 days, on how many days did your HH consume the following foods?								
Type	Not eaten	1 day	2 days	3 days	4 days	5 days	6 days	Every day
8.4.1 Cereal (bread, pasta, wheat flour, bulghur)	0	1	2	3	4	5	6	7
8.4.2 White tubers and roots (potato, sweet potato)	0	1	2	3	4	5	6	7
8.4.3 Vegetables, leaves	0	1	2	3	4	5	6	7
8.4.4 Fruit	0	1	2	3	4	5	6	7
8.4.5 Meat (organ and flesh meat)	0	1	2	3	4	5	6	7
8.4.6 Eggs	0	1	2	3	4	5	6	7
8.4.7 Fish and other seafood	0	1	2	3	4	5	6	7
8.4.8 Pulses, nuts, and seeds (beans, chickpeas, etc.)	0	1	2	3	4	5	6	7
8.4.9 Milk and dairy products	0	1	2	3	4	5	6	7
8.4.10 Oil and fats	0	1	2	3	4	5	6	7
8.4.11 Sweets (sugar, honey, jam, cakes, candy, etc.)	0	1	2	3	4	5	6	7
8.4.12 Spices and condiments	0	1	2	3	4	5	6	7

8.5 What was the main source of food eaten by your HH in the past seven days?										
Type	Not consumed	Own production	Bought with cash	Bought with credit	Exchanged/borrowed	Received as gift	WFP food assistance	Non-WFP official food assistance	Hunting/gathering/fishing	
8.5.1 Cereal (bread, pasta, wheat flour, bulghur)	0	1	2	3	4	5	6	7	8	
8.5.2 White tubers and roots (potato, sweet potato)	0	1	2	3	4	5	6	7	8	
8.5.3 Vegetables, leaves	0	1	2	3	4	5	6	7	8	
8.5.4 Fruit	0	1	2	3	4	5	6	7	8	
8.5.5 Meat (organ and flesh meat)	0	1	2	3	4	5	6	7	8	
8.5.6 Eggs	0	1	2	3	4	5	6	7	8	
8.5.7 Fish and other seafood	0	1	2	3	4	5	6	7	8	
8.5.8 Pulses, nuts, and seeds (beans, chickpeas, etc.)	0	1	2	3	4	5	6	7	8	
8.5.9 Milk and dairy products	0	1	2	3	4	5	6	7	8	
8.5.10 Oil and fats	0	1	2	3	4	5	6	7	8	
8.5.11 Sweets (sugar, honey, jam, cakes, candy, etc.)	0	1	2	3	4	5	6	7	8	
8.5.12 Spices and condiments	0	1	2	3	4	5	6	7	8	
8.6 Are the quantities of food that you have just described consuming in the past 7 days the normal weekly consumption for your HH?	<input type="radio"/> No <input type="radio"/> Yes (Skip to 9.1)								1	2
8.7 If no, does your HH usually eat more or less than the quantities described?	<input type="radio"/> More <input type="radio"/> Less								1	2

Section Nine: Livelihoods, Income, and Expenditure – Economic Vulnerabilities (ask to every individual between the age of 5 and 65)

Employment and Participation in the Labor Market

9.1 Do you have a member in the HH who graduated from UNRWA TVET or FESA?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 9.3)	1 2
9.2 If yes, is he/she currently employed	<input type="radio"/> Yes <input type="radio"/> No	1 2
9.3 During the past 7 days, did you work for a wage , salary, commissions, tips, or any other pay, in cash or in kind, even if only for one hour? <i>Examples: regular job, contract, casual or piece work for pay, work in exchange for food or housing, paid trainee/internship.</i>	<input type="radio"/> Yes <input type="radio"/> No	1 2
9.4 During the past 7 days, did you run or do any kind of business, farming or other activity to generate income, even if only for one hour? <i>Examples: Selling things, making things for sale, repairing things, guarding cars, hairdressing, daycare business, taxi or other transport business, having a legal or medical practice, performing in public, having a public phone shop, barber, shoe shining, etc.</i>	<input type="radio"/> Yes <input type="radio"/> No	1 2

9.5	During the past 7 days, did you help unpaid in a business owned by a household or family member, or help a member of the household or family in his/her job, even if only for one hour? <i>Examples: Help to sell things, make things for sale or exchange, doing the accounts, cleaning up for the business, etc.</i>	<input type="radio"/> Yes <input type="radio"/> No	1 2
9.6	Even though you did not do any work in the past 7 days, do you have a job, business, or other economic or farming activity that you will definitely return to? <i>Only asked if 9.3, 9.4, and 9.5 are answered with No.</i>	<input type="radio"/> Yes <input type="radio"/> No	1 2
9.7	For those who did not select any of the above, why didn't you work during the past 7 days? <i>Only asked if 9.3, 9.4, and 9.5 are all answered with No.</i>	<input type="radio"/> Studying (including basic and secondary school, vocational training, university, etc.) (Skip to 9.9) <input type="radio"/> Retired (ages 65+) (Skip to 9.9) <input type="radio"/> Unemployed, not seeking work (Skip to 9.9) <input type="radio"/> Unemployed, seeking work <input type="radio"/> Household/family duties (Household chores, looking after children or elderly) (Skip to 9.9) <input type="radio"/> Due to disability or medical condition (Skip to 9.9) <input type="radio"/> Do not need to work/has other income (Skip to 9.9) <input type="radio"/> Other reason, specify: ____ (Skip to 9.9)	1 2 3 4 5 6 7 8
9.8	If you want to work and are not working, why is that? <i>Select all that apply.</i>	<input type="radio"/> Lack work permit <input type="radio"/> High cost of work permit <input type="radio"/> Lack required documents <input type="radio"/> Pay not acceptable/too low <input type="radio"/> Bad, unacceptable working conditions <input type="radio"/> Available work not compatible with education/skills/ training <input type="radio"/> No jobs available (in the area) <input type="radio"/> Lack of wasta/contacts <input type="radio"/> Employers think I am too young to work <input type="radio"/> Employers think I am too old to work <input type="radio"/> Transportation too costly <input type="radio"/> Transportation not available, not reliable, not safe <input type="radio"/> Too much competition <input type="radio"/> People of other nationalities are willing to work for less money <input type="radio"/> Home maker (e.g., household duties, looking after children) <input type="radio"/> Afraid to lose humanitarian assistance <input type="radio"/> The cost of documentation is too high (e.g., medical tests) <input type="radio"/> Other reason, specify: ____	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
9.9	Do you need a work permit to be able to work?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 9.13) <input type="radio"/> I don't know (Skip to 9.13)	1 2 3
9.10	For those who said yes, do you have a work permit in Jordan?	<input type="radio"/> Yes, I have a valid work permit (Skip to 9.13) <input type="radio"/> Yes, but it has expired <input type="radio"/> No (Skip to 9.12)	1 2 3
9.11	For those answering that it has expired, what are the reasons for not renewing it? <i>Select all that apply.</i>	<input type="radio"/> Have applied and waiting to receive it <input type="radio"/> Don't think I would get one if I applied <input type="radio"/> Don't know the application process <input type="radio"/> The application process is too long <input type="radio"/> The cost is too high <input type="radio"/> Don't want to deal with the process <input type="radio"/> Frequently change employers, <input type="radio"/> Lack required documents <input type="radio"/> My employer is unwilling to apply <input type="radio"/> Other reason, specify: ____ (Skip all to 9.13)	1 2 3 4 5 6 7 8 9 10

<p>9.12 For those answering that they do not have a work permit, what are the reasons for not having it?</p> <p>Select all that apply.</p>	<ul style="list-style-type: none"> ○ Have applied and waiting to receive it ○ Don't think I would get one if I applied ○ Don't know the application process ○ The application process is too long ○ The cost is too high ○ Don't want to deal with the process ○ Frequently change employers ○ Lack required documents ○ My employer is unwilling to apply ○ Other reason, specify: ____ 	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p>
<p>9.13 On average, how many hours do you usually/normally work in a week altogether (at all jobs)?</p> <p>Only asked if the respondent answered either 9.3, 9.4, or 9.5 with Yes.</p>		<p>_____</p>
<p>9.14 In which sector is your current main job? Where you make the most money and spend the most hours?</p> <p>Only asked if the respondent answered either 9.3, 9.4, or 9.5 with Yes.</p>	<ul style="list-style-type: none"> ○ Agriculture, forestry & fishing (agricultural worker, farmer, etc.) ○ Mining & quarrying (stone, saw machine worker, etc.) ○ Manufacturing (factory worker including baker, kitchen worker, butcher, tailor, shoemaker, carpenter, welder, etc.) ○ Electricity, gas, steam & air supply (electricity installation, maintenance, gas bottles shops, etc.) ○ Water supply, waste management & related activities (plumbers, waste recycling, water supply, drinking water shops, delivery, etc.) ○ Construction (workers – builders, bricklayers, loading/unloading, highway maintenance, etc.) ○ Wholesale and retail trade; repair of motor vehicles (shop workers including tailor, shoe repairs, car wash worker, car repairs, greenhouse worker, cleaning fish/poultry, etc.) ○ Transportation & storage (loading, warehouses, shipping companies, etc.) ○ Accommodation & food service activities (restaurant/café worker, hotel worker, cleaner or maintenance worker in a restaurant or hotel, etc.) ○ Information and communication (IT, etc.) ○ Financial & insurance activities (accountants, insurance companies, etc.) ○ Real estate activities (real estate offices and companies, middlemen, etc.) ○ Professional, scientific and technical activities (research companies, universities, lab testing at clinics, etc.) ○ Administrative and support service activities (administrative assistance, secretariat, public relations, marketing, office keeping, etc.) ○ Public administration & defense (public sector employee, etc.) ○ Education (teacher in private and public schools, etc.) ○ Home-based businesses ○ Human health & social work, the medical sector (doctors, nurses, clinics/labs, x-rays, etc.) ○ Arts (all types of arts such as performing arts, music painting, handicrafts, etc.) ○ Other service activities (hairdresser, jewelry design, barber) ○ Other sectors, specify: ____ 	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p>

<p>9.15 Are you exposed to any of the following at your main job?</p> <p>Select all that apply.</p> <p>Only asked if the respondent answered either 9.3, 9.4, or 9.5 with Yes.</p>	<ul style="list-style-type: none"> <input type="radio"/> Dust, fumes, 1 <input type="radio"/> Fire, gas, flames 2 <input type="radio"/> Loud noise or vibration 3 <input type="radio"/> Extreme cold or heat 4 <input type="radio"/> Dangerous tools/ machinery (knives etc.) 5 <input type="radio"/> Work underground 6 <input type="radio"/> Work at heights 7 <input type="radio"/> Work in water/lake/pond/river 8 <input type="radio"/> Workplace too dark or confined 9 <input type="radio"/> Insufficient ventilation 10 <input type="radio"/> Chemicals (pesticides, glues, etc.) 11 <input type="radio"/> Carrying heavy loads 12 <input type="radio"/> Other exposures, specify: ____ 13 <input type="radio"/> None of the above 14 	
<p>9.16 Do you work for long working hours (more than 8 hours without overtime pay) at your main job?</p> <p>Only asked if the respondent answered 9.3 with Yes.</p>	<ul style="list-style-type: none"> <input type="radio"/> Yes 1 <input type="radio"/> No 2 <input type="radio"/> Sometimes 3 	
<p>9.17 Are you a full-time employee?</p>	<ul style="list-style-type: none"> <input type="radio"/> Yes (Skip to 9.17.1) 1 <input type="radio"/> No 2 	
<p>9.17.1 For full time employees, are you paid less than 260 JD (minimum wage) a month?</p> <p>Only asked if the respondent answered 9.3 with Yes.</p>	<ul style="list-style-type: none"> <input type="radio"/> Yes 1 <input type="radio"/> No 2 	
<p>9.18 Do you have a written work contract?</p> <p>Only asked if the respondent answered 9.3 with Yes.</p>	<ul style="list-style-type: none"> <input type="radio"/> Yes 1 <input type="radio"/> No 2 	
<p>9.19 Are you exposed to any of the following negative conditions at work?</p> <p>Select all that apply.</p> <p>Only asked if the respondent answered either 9.3, 9.4, or 9.5 with Yes.</p>	<ul style="list-style-type: none"> <input type="radio"/> Constantly shouted at 1 <input type="radio"/> Repeatedly insulted 2 <input type="radio"/> Beaten/physically hurt 3 <input type="radio"/> Wage theft (partial pay of wages or no pay at all) 4 <input type="radio"/> Other negative factors, specify: ____ 5 <input type="radio"/> No (Skip to 9.21) 6 	
<p>9.20 If you experience any of these negative conditions at work, do you know how to take action to resolve the issue?</p> <p>Only asked if the respondent answered either 9.3, 9.4, or 9.5 with Yes.</p>	<ul style="list-style-type: none"> <input type="radio"/> Raise and discuss with employer 1 <input type="radio"/> Ask someone to mediate and find a solution 2 <input type="radio"/> Discuss with local authorities, community leaders or mukhtars 3 <input type="radio"/> Reach out to NGOs for support 4 <input type="radio"/> Go to court 5 <input type="radio"/> I don't take any action 6 <input type="radio"/> Another action, specify: ____ 7 	
<p>9.21 How did you find your current main job?</p> <p>Select all that apply.</p> <p>Only asked if the respondent answered either 9.3 or 9.5 with Yes.</p>	<ul style="list-style-type: none"> <input type="radio"/> Applied directly to employer(s) 1 <input type="radio"/> Official media (newspapers/television/radio) 2 <input type="radio"/> Social media 3 <input type="radio"/> UNRWA outreach 4 <input type="radio"/> ILO employment centers 5 <input type="radio"/> Services of other NGOs 6 <input type="radio"/> Word of mouth (relatives, friends, etc.) 7 <input type="radio"/> Recruited on the street 8 <input type="radio"/> Employer approached me 9 <input type="radio"/> Other action, specify: ____ 10 <input type="radio"/> Self-employed 11 	

Income		
9.22 In the past 30 days, what is the household's income from the following sources (in JOD)?		
9.22.1	Proceeds from work: monthly salary	___
9.22.2	Pension	___
9.22.3	Income from assets (in Jordan or elsewhere)	___
9.22.4	Remittances: people sending you money	___
9.22.5	Regular UNRWA cash assistance (in the past 3 months)	___
9.22.6	Regular cash assistance from other organizations or charitable donations —monthly and continuous (e.g., WFP, UNHCR, UNICEF)	Name of source: ___ Monthly amount: ___
9.22.7	Regular NAF assistance	___
9.22.8	Irregular or one-off assistance from any source, including the Department of Palestinian Affairs (DPA).	___
9.22.9	Other income	Specify source: ___ Monthly amount: ___
9.23	In the past 6 months, did you receive any in-kind assistance?	<input type="radio"/> Yes <input type="radio"/> No
		1 2
9.24	If the HoHH is a man married to more than one wife, <i>Only asked if the respondent answered 3.14.</i>	
9.24.1	How much of your total income is spent on this particular HH (percentage)? ___	
9.24.2	How much of your total income is spent on another HH (percentage)? ___	

Expenditure		
9.25 What is the estimated amount your HH spent on the following items in the past 30 days (in JODs)?	<input type="radio"/> Rent ___	1
	<input type="radio"/> Food ___	2
	<input type="radio"/> Electricity ___	3
	<input type="radio"/> Gas ___	4
	<input type="radio"/> Health-related expenditure (medical, pharmaceutical) ___	5
	<input type="radio"/> Hygiene-related items (sanitary pads etc.) ___	6
	<input type="radio"/> Education-related expenditure other than transportation ___	7
	<input type="radio"/> Water (network, tanker, bottled, dislodging water, etc.) ___	8
	<input type="radio"/> Transport (including gasoline for own car) ___	9
	<input type="radio"/> Disability-related items (hygiene including diapers and catheters, assistive devices, rehabilitation) ___	10
	<input type="radio"/> Debt repayment ___	11
	<input type="radio"/> Entertainment ___	12
	<input type="radio"/> Social events ___	13
	<input type="radio"/> Clothes ___	14
	<input type="radio"/> Sending money to family ___	15
	<input type="radio"/> Any other expenditure (e.g., maintenance of the dwelling, new furniture, purchase of other amenities and items) ___	16
9.26	When it comes to health-related expenditure, does this amount reflect the average monthly expenditure over the past 12 months?	<input type="radio"/> Yes <input type="radio"/> No, it was below average <input type="radio"/> No, it was above average
		1 2 3

9.27 Do you have enough income to cover health expenditure for you or your household members?	<input type="radio"/> Not enough	1
	<input type="radio"/> Enough occasionally	2
	<input type="radio"/> Enough most of time	3
	<input type="radio"/> Always enough	4

Coping Strategies (for lack of food or money to buy it)

9.28 Sometimes, some households may eat less or different food from what they could or should because they cannot afford it. During the past 7 days, how many days, if any, did your HH have to employ one of the following strategies to cope with a lack of food or money to buy it?

Strategy	Not applied	1 day	2 days	3 days	4 days	5 days	6 days	Every day
9.28.1 Rely on less preferred and less expensive food (i.e., cheaper, lower quality)	0	1	2	3	4	5	6	7
9.28.2 Borrow food, money for food, or relied on help from a relative or, friend, or seek additional humanitarian assistance	0	1	2	3	4	5	6	7
9.28.3 Reduce the number of meals eaten in a day	0	1	2	3	4	5	6	7
9.28.4 Limit portion size at mealtime (different from above: i.e., less food per meal)	0	1	2	3	4	5	6	7
9.28.5 Restrict consumption by adults in order for small children to eat	0	1	2	3	4	5	6	7

9.29 In the past 30 days, has your HH applied any of the below strategies to meet basic food needs?

Strategy	No	Yes	No, because I have exhausted this strategy and cannot do it anymore
9.29.1 Spent savings	0	1	2
9.29.2 Sell productive assets or means of transport (sewing machine, wheelbarrow, bicycle, car, motorbike, livestock)	0	1	2
9.29.3 Reduce essential nonfood expenditures such as education/health, clothing, heating	0	1	2
9.29.4 Bought food on credit or borrowed money to purchase food from non-relatives/friends	0	1	2
9.29.5 Sell household goods (jewelry, phone, furniture, electro domestics, bicycle)	0	1	2
9.29.6 Changed accommodation location or type in order to reduce rental expenditure	0	1	2
9.29.7 Male members of the HH accepted any available job	0	1	2
9.29.8 Female members of the HH accepted any available job	0	1	2
9.29.9 Children (under the age of 18) in the HH worked in order to provide resources for the HH	0	1	2
If yes, what is the gender of the children who were sent to work?	<input type="radio"/> Boy <input type="radio"/> Girl <input type="radio"/> Both		1 2 3
9.29.10 Children (under the age of 18) in the HH drop school	0	1	2
9.29.11 Sent adult HH members to beg	0	1	2
9.29.12 Sent children HH members to beg	0	1	2
If yes, what is the gender of the children who were sent to beg?	<input type="radio"/> Boy <input type="radio"/> Girl <input type="radio"/> Both		1 2 3

9.29.13 Marry off children (less than legal age/18 years)	0	1	2
If yes, what is the gender of the child that got married?	<input type="radio"/> Boy <input type="radio"/> Girl <input type="radio"/> Both		1 2 3
9.29.14 Family members (e.g., children/elderly) have been placed in extended family's homes	0	1	2

Section Ten: Basic Needs

Debt

10.1 Does the HH currently have any debt?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 10.10)	1 2
10.2 What is the HH's total amount of debt (JOD)? <i>Beyond debt to institutions, this should also include private debt, outstanding rent, debt to the local store, etc.</i>	_____ <input type="radio"/> I don't know <input type="radio"/> I prefer not to answer	1 2 3
10.3 Please enter the total amount of debt again for confirmation.	_____	
10.4 How much debt have you/the HH paid back the past 3 months?	_____ <input type="radio"/> I don't know <input type="radio"/> I prefer not to answer	1 2 3
10.5 What is the primary reason your HH is borrowing money? <i>Select one answer.</i>	<input type="radio"/> Paying rent <input type="radio"/> Buying food <input type="radio"/> Healthcare expenses <input type="radio"/> Educational expenses <input type="radio"/> Business-related expenses <input type="radio"/> Utilities (electricity/gas) <input type="radio"/> Water (network, tanker, bottled, dislodging water, etc.) <input type="radio"/> Transport <input type="radio"/> House repair <input type="radio"/> Winterization issues <input type="radio"/> Buy house items (washing machine, furniture, etc.) <input type="radio"/> I don't know <input type="radio"/> I prefer not to answer <input type="radio"/> Other, specify: _____	1 2 3 4 5 6 7 8 9 10 11 12 13 14
10.6 Do you pay interest?	<input type="radio"/> Yes <input type="radio"/> No (Skip to 10.9) <input type="radio"/> I don't know (Skip to 10.9) <input type="radio"/> I prefer not to answer (Skip to 10.9)	1 2 3 4
10.7 How often do you pay interest?	<input type="radio"/> Daily (every day) <input type="radio"/> Weekly (once every week) <input type="radio"/> Fortnightly (once every 2 weeks) <input type="radio"/> Monthly (once every month) <input type="radio"/> Quarterly (once every 3 months) <input type="radio"/> Bi-annually (twice a year) <input type="radio"/> Annual (once every year) <input type="radio"/> I don't know	1 2 3 4 5 6 7 8
10.8 If you pay interest on debt, how much? <i>Please respond in total JOD paid in interest for your current total debt for the frequency selected above.</i>	_____ I don't know <input type="radio"/> I prefer not to answer	1 2 3

<p>10.9 To whom do you owe the debt? Select all that apply.</p>	<p>(Informal)</p> <ul style="list-style-type: none"> <input type="radio"/> Relatives <input type="radio"/> Friends/neighbors/colleagues <input type="radio"/> Landlord <input type="radio"/> Shopkeepers <input type="radio"/> Employer <input type="radio"/> Women Program Centers/ CBOs <p>(Formal)</p> <ul style="list-style-type: none"> <input type="radio"/> Banks/creditors <input type="radio"/> Micro-finance institutions (incl. UNRWA) <input type="radio"/> Other, specify: ____ 	<p>1 2 3 4 5 6 7 8 9</p>
Savings		
<p>10.10 Do you have a bank account or mobile wallet?</p>	<ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No (Skip to 10.12) 	<p>1 2</p>
<p>10.11 What do you use your bank account or mobile wallet for? Select all that apply.</p>	<ul style="list-style-type: none"> <input type="radio"/> Receive salary <input type="radio"/> Safe storage of savings <input type="radio"/> Gain interest from deposits <input type="radio"/> A platform from which to make investments and business, including buying stocks <input type="radio"/> Send remittances outside of Jordan <input type="radio"/> Receive remittances into Jordan <input type="radio"/> Transfers to friends or relatives <input type="radio"/> Pay rent <input type="radio"/> Pay bills (electricity, water) <input type="radio"/> Virtual assistance (receiving aid from the UN or NGOs) <input type="radio"/> Purchase food and NFI <input type="radio"/> Other, specify: ____ 	<p>1 2 3 4 5 6 7 8 9 10 11 12</p>
<p>10.12 Are you or any member of your the HH part of a savings group?</p>	<ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No (Skip to 11.1) 	<p>1 2</p>
<p>10.13 Which members of this HH are part of savings groups? Select all that apply.</p>	<ul style="list-style-type: none"> <input type="radio"/> HoHH <input type="radio"/> Spouse (husband or wife) <input type="radio"/> Children above 18 years <input type="radio"/> Other, specify: ____ 	<p>1 2 3 4</p>
<p>10.14 How often do members in your HH contribute to the saving groups?</p>	<ul style="list-style-type: none"> <input type="radio"/> Weekly (once every week) <input type="radio"/> Fortnightly (once every 2 weeks) <input type="radio"/> Monthly (once every month) <input type="radio"/> Quarterly (once every 3 months) <input type="radio"/> Bi-annually (twice a year) <input type="radio"/> Annually (once every year) <input type="radio"/> Other, specify: ____ 	<p>1 2 3 4 5 6 7</p>
<p>10.15 How much do you or members in your case contribute to the saving groups? In JOD, for the frequency selected above.</p>	<p>_____</p>	
<p>10.16 What is the duration of the savings group? How soon/when can you retrieve savings from the savings group?</p>	<ul style="list-style-type: none"> <input type="radio"/> Bi-annually (twice a year) <input type="radio"/> Annually (once every year) <input type="radio"/> Other, specify: ____ 	<p>1 2 3</p>

Section Eleven: Enumerators' Perception

This section is used to collect information about the enumerator's perception on the household/family's situation and vulnerability classification. It should **not** be asked to any household member or individual.

11.1	Based on your experience with other families, does the family classify as: <i>The vulnerability classification should be based on 1) difficulty of the household to eat adequate meals; and 2) the shelter condition.</i>	<input type="radio"/> Severely vulnerable <input type="radio"/> Highly vulnerable <input type="radio"/> Moderately vulnerable <input type="radio"/> Not vulnerable	1 2 3 4
11.2	Please add any other comments that are relevant to this household. <i>Do not address this question to the respondent.</i>	_____	

Section Twelve: Consent

This section is used to collect consent for recording and sharing information. It should be read to the head of household, senior family member or principal applicant/primary caregiver (in the case of a PA under 18 years of age) in his/her first language. It should be clearly stated that the principal respondent is under no obligation to give his/her consent.

A thank you note with UNRWA contact details to report any kind of complaints or misconduct is handed over to the respondent at the end of the interview.

12.1	Confirm that the enumerator [ADD REFERENCE TO ENUMERATOR NAME] conducted the home visit	<input type="radio"/> Yes <input type="radio"/> No	1 2
12.2	It has been explained to me that shared information will be strictly limited to what is necessary for extension of services and will not be shared further. It has also been explained to me that if I have concerns about the way my personal information is being used, I can file a complaint with MMIS either by phone +962 6 5537540 or email info@mmis.net .	<input type="radio"/> Yes <input type="radio"/> No	1 2
12.3	Do you have any questions, comments or remarks you want to share?	_____	

End of questionnaire

Annex 3 Sample Plan and Realised Sample

Table A3-1a Sampling plan. Households by key variables (n=4,122).

		Male head			Female head			Total
		Has disabled member(s)	No disabled member	All	Has disabled member(s)	No disabled member	All	
PRS	All	125	616	741	107	329	436	1,177
	25 USD	49	349	398	72	123	195	593
	- Inside camp	20	130	150	6	40	46	196
	- Outside camp	29	219	248	66	83	149	397
	40 USD	74	192	266	35	172	207	473
	- Inside camp	4	37	41	4	39	43	84
	- Outside camp	70	155	225	31	133	164	389
	Garden Camp	2	75	77	0	34	34	111
PRJ SSNP	All	258	149	407	114	185	299	706
	Inside camp	118	68	186	63	91	154	340
	- NAF	88	43	131	51	72	122	253
	- No NAF	30	25	55	13	19	32	87
	Outside camp	140	81	221	51	94	145	366
	- NAF	113	53	166	41	75	117	283
	- No NAF	27	27	55	10	19	28	83
Ex-Gaza SSNP	All	228	239	467	67	162	229	696
	Inside camp	109	136	245	32	85	117	362
	- NAF	17	10	27	4	9	13	40
	- No NAF	92	126	218	29	76	105	322
	Outside camp	120	102	222	35	77	112	334
	- NAF	22	10	32	5	15	20	52
	- No NAF	97	92	190	30	62	92	282
Ex-Gaza non-SSNP	All	-	-	643	-	-	107	750
	Inside camp	-	-	316	-	-	55	371
	Outside camp	-	-	327	-	-	52	379
PRI	All	-	-	18	-	-	8	26
	Inside camp	-	-	2	-	-	0	2
	Outside camp	-	-	16	-	-	8	24
PRJ non-SSNP	All	-	-	652	-	-	115	767
	Inside camp	-	-	322	-	-	61	383
	Outside camp	-	-	330	-	-	54	384
Total		611	2,316	2,927	288	906	1,195	4,122

Table A3-1b Realised sample. by key variables (n=4,471).

		Male head			Female head			Total
		Has disabled member(s)	No disabled member	All	Has disabled member(s)	No disabled member	All	
PRS	All	473	283	756	261	172	433	1,189
	25 USD	259	152	411	113	87	200	611
	- Inside camp	83	65	148	29	23	52	200
	- Outside camp	176	87	263	84	64	148	411
	40 USD	172	96	268	130	69	199	467
	- Inside camp	26	15	41	28	12	40	81
	- Outside camp	146	81	227	102	57	159	386
	Garden Camp	42	35	77	18	16	34	111
PRJ SSNP	All	386	76	462	273	69	342	804
	Inside camp	206	39	245	151	43	194	439
	- NAF	108	23	131	93	31	124	255
	- No NAF	98	16	114	58	12	70	184
	Outside camp	180	37	217	122	26	148	365
	- NAF	140	27	167	100	17	117	284
	- No NAF	40	10	50	22	9	31	81
Ex-Gaza SSNP	All	320	151	471	168	62	230	701
	Inside camp	176	71	247	86	32	118	365
	- NAF	18	9	27	6	5	11	38
	- No NAF	158	62	220	80	27	107	327
	Outside camp	144	80	224	82	30	112	336
	- NAF	29	5	34	14	5	19	53
	- No NAF	115	75	190	68	25	93	283
Ex-Gaza non-SSNP	All	392	272	664	78	37	115	779
	Inside camp	179	157	336	36	21	57	393
	Outside camp	213	115	328	42	16	58	386
PRI	All	23	16	15	9	8	8	23
	Inside camp	3	1	2	1	1	1	3
	Outside camp	20	5	13	8	7	7	20
PRJ non-SSNP	All	530	278	808	119	48	167	975
	Inside camp	198	178	476	75	29	104	580
	Outside camp	232	100	332	44	19	63	395
Total		2,107	1,069	3,176	907	388	1,295	4,471

Table A3-2a Sampling plan. Households by refugee group, camp, and governorate (n=4,122).

Camp/Governorate	PRJ non-SSNP and ex-Gaza non-SSNP	PRJ SSNP and ex-Gaza SSNP	PRS	PRI	Total
Inside camp	786	780	284	2	1,852
Amman New Camp	74	50	31	-	155
Baqa'a	199	168	15	-	382
Husn	22	29	21	-	72
Irbid	39	44	48	2	133
Jabal al-Hussein	44	41	30	-	115
Jerash	38	124	2	-	164
Marka	90	87	18	-	195
Souf	29	38	2	-	69
Talbieh	11	6	1	-	18
Zarqa	10	30	10	-	50
Madaba	48	21	34	-	103
Prince Hasan	129	44	61	-	234
Sukhneh	21	20	7	-	48
Jordan valley (Balqa)	3	16	1	-	20
Jordan valley (Irbid)	29	62	3	-	94
Outside camp	731	622	893	24	2,270
Amman	418	250	358	11	1,037
Aqaba	13	29	9	-	51
Balqa	14	36	8	-	58
Irbid	104	99	226	5	434
Jerash	2	4	3	-	9
Karak	4	14	1	-	19
Maan	0	0	1	-	1
Madaba	0	20	2	-	22
Mafraq	4	8	17	-	29
Zarqa	172	162	157	8	499
Ajloun	-	-	-	-	-
Ramtha	-	-	-	-	-
Garden Camp	-	-	111	-	111
Total	1,517	1,402	1,177	26	4,122

Table A3-2b Realised sample. Households by refugee group, camp, and governorate (n=4,471).

Camp/Governorate	PRJ non-SSNP and ex-Gaza non-SSNP	PRJ SSNP and ex-Gaza SSNP	PRS	PRI	Total
inside camp	973	804	281	3	2,061
Amman New Camp	92	13	11	-	116
Baqa'a	222	188	30	-	440
Husn	24	28	25	-	77
Irbid	10	31	16	-	57
Jabal al-Hussein	44	34	21	-	99
Jerash	291	327	-	3	621
Marka	94	31	52	-	177
Souf	30	43	4	-	77
Talbieh	-	-	-	-	0
Zarqa	25	78	16	-	119
Madaba	-	-	44	-	44
Prince Hasan	120	26	58	-	204
Sukhneh	21	5	4	-	30
Jordan valley (Balqa)	-	-	-	-	-
Jordan valley (Irbid)	-	-	-	-	-
Outside camp	781	701	908	20	2,410
Amman	262	185	138	9	594
Aqaba	-	-	-	-	0
Balqa	46	206	3	-	255
Irbid	122	125	279	5	531
Jerash	67	37	1	-	105
Karak	14	6	4	-	24
Maan	-	-	-	-	0
Madaba	-	-	-	-	0
Mafraq	-	-	-	-	0
Zarqa	269	141	369	6	785
Ajloun	1	-	-	-	1
Ramtha	-	1	3	-	4
Garden Camp	-	-	111	-	111
Total	1,754	1,505	1,189	23	4,471

Table A3-3a Sampling plan. PRJ non-SSNP and ex-Gaza non-SSNP households by camp, governorate, UNRWA service area, and gender of household head (n=1,517).

	Governorate	UNRWA service area	Male head	Female head	Total
Inside camp			638	116	754
Amman New Camp	Amman	Amman south	63	11	74
Baqa'a	Balqa	Amman north	168	31	199
Husn	Irbid	Irbid	19	3	22
Irbid	Irbid	Irbid	33	6	39
Jabal al-Hussein	Amman	Amman north	37	7	44
Jerash	Jerash	Irbid	32	6	38
Marka	Zarqa	Zarqa	76	14	90
Souf	Jerash	Irbid	25	4	29
Talbieh	Amman	Amman south	9	2	11
Zarqa	Zarqa	Zarqa	8	2	10
Madaba	Madaba	Amman south	41	7	48
Prince Hasan	Amman	Zarqa	109	20	129
Sukhneh	Zarqa	Zarqa	18	3	21
Outside camp			657	106	763
	Balqa	Amman north	3	-	3
	Irbid	Irbid	25	4	29
	Amman	Amman north	137	22	159
	Amman	Amman south	191	31	222
	Amman	Zarqa	32	5	37
	Aqaba	Amman south	11	2	13
	Balqa	Amman north	12	2	14
	Irbid	Irbid	90	14	104
	Jerash	Irbid	2	-	2
	Karak	Amman south	3	1	4
	Maan	Amman south	-	-	-
	Madaba	Amman south	-	-	-
	Mafraq	Zarqa	3	1	4
	Zarqa	Zarqa	148	24	172
	Ajloun	-	-	-	-
Total			1,295	222	1,517

Table A3-3b Realised sample. PRJ non-SSNP and ex-Gaza non-SSNP households by camp, governorate, UNRWA service area, and gender of household head (n=1,754).

	Governorate	UNRWA service area	Male head	Female head	Total
Inside camp			812	161	973
Amman New Camp	Amman	Amman south	74	18	92
Baqa'a	Balqa	Amman north	184	38	222
Husn	Irbid	Irbid	23	1	24
Irbid	Irbid	Irbid	10	-	10
Jabal al-Hussein	Amman	Amman north	38	6	44
Jerash	Jerash	Irbid	239	52	291
Marka	Zarqa	Zarqa	76	18	94
Souf	Jerash	Irbid	25	5	30
Talbieh	Amman	Amman south	-	-	0
Zarqa	Zarqa	Zarqa	22	3	25
Madaba	Madaba	Amman south	-	-	0
Prince Hasan	Amman	Zarqa	103	17	120
Sukhneh	Zarqa	Zarqa	18	3	21
Outside camp			660	121	781
Jordan valley	Balqa	Amman north	-	-	0
Jordan valley	Irbid	Irbid	-	-	0
	Amman	Amman north	222	40	262
	Amman	Amman south	-	-	0
	Amman	Zarqa	-	-	0
	Aqaba	Amman south	-	-	0
	Balqa	Amman north	44	2	46
	Irbid	Irbid	95	27	122
	Jerash	Irbid	57	10	67
	Karak	Amman south	10	4	14
	Maan	Amman south	-	-	0
	Madaba	Amman south	-	-	0
	Mafraq	Zarqa	-	-	0
	Zarqa	Zarqa	231	38	269
	Ajloun	-	1	-	1
Total			1,472	282	1,754

Table A3-4a Sampling plan. PRJ SSNP and ex-Gaza SSNP households by camp, governorate, area, gender of household head, and disability of household members (n=1,402).

	Governorate	UNRWA service area	Male head		Female head		Total
			Has disabled member(s)	No disabled member	Has disabled member(s)	No disabled member	
Inside camp			226	204	96	176	702
Amman New Camp	Amman	Amman south	16	15	6	13	50
Husn	Irbid	Irbid	10	8	4	7	29
Marka	Zarqa	Zarqa	28	25	12	22	87
Talbieh	Amman	Amman south	1	2	1	2	6
Zarqa	Zarqa	Zarqa	9	9	4	8	30
Baqa'a	Balqa	Amman north	54	49	23	42	168
Irbid	Irbid	Irbid	15	12	6	11	44
Jabal al-Hussein	Amman	Amman north	13	12	6	10	41
Jerash	Jerash	Irbid	41	36	17	30	124
Souf	Jerash	Irbid	12	11	5	10	38
Madaba	Madaba	Amman south	7	6	3	5	21
Sukhneh	Zarqa	Zarqa	6	6	3	5	20
Prince Hasan	Amman	Zarqa	14	13	6	11	44
Outside camp			260	183	86	171	700
Jordan valley	Irbid	Irbid	23	16	8	15	62
Jordan valley	Balqa	Amman north	6	4	2	4	16
	Amman	Zarqa	10	8	4	7	29
	Aqaba	Amman south	10	8	4	7	29
	Jerash	Irbid	2	1	0	1	4
	Amman	Amman north	30	21	10	20	81
	Amman	Amman south	52	37	17	34	140
	Balqa	Amman north	14	9	4	9	36
	Irbid	Irbid	37	26	12	24	99
	Karak	Amman south	5	4	2	3	14
	Madaba	Amman south	7	6	2	5	20
	Mafraq	Zarqa	3	2	1	2	8
	Zarqa	Zarqa	61	41	20	40	162
	Ramtha		-	-	-	-	-
Total			486	387	182	347	1,402

Table A3-4b Realised sample. PRJ SSNP and ex-Gaza SSNP households by camp, governorate, UNRWA service area, gender of household head, and disability of household members (n=1,505).

	Governorate	UNRWA service area	Male head		Female head		Total
			Has disabled member(s)	No disabled member	Has disabled member(s)	No disabled member	
Inside camp			382	110	237	75	804
Amman New Camp	Amman	Amman south	9	1	2	1	13
Husn	Irbid	Irbid	13	3	8	4	28
Marka	Zarqa	Zarqa	19	2	6	4	31
Talbieh	Amman	Amman south	-	-	-	-	0
Zarqa	Zarqa	Zarqa	40	7	21	10	78
Baqa'a	Balqa	Amman north	92	18	66	12	188
Irbid	Irbid	Irbid	14	2	11	4	31
Jabal al-Hussein	Amman	Amman north	17	2	12	3	34
Jerash	Jerash	Irbid	149	68	80	30	327
Souf	Jerash	Irbid	22	1	18	2	43
Madaba	Madaba	Amman south	-	-	-	-	-
Sukhneh	Zarqa	Zarqa	1	0	3	1	5
Prince Hasan	Amman	Zarqa	6	6	10	4	26
Outside camp			324	117	204	56	701
Jordan valley	Irbid	Irbid	-	-	-	-	62
Jordan valley	Balqa	Amman north	-	-	-	-	16
	Amman	Zarqa	-	-	-	-	29
	Aqaba	Amman south	-	-	-	-	29
	Jerash	Irbid	19	4	11	3	4
	Amman	Amman north	68	27	63	27	81
	Amman	Amman south	-	-	-	-	140
	Balqa	Amman north	106	52	39	9	36
	Irbid	Irbid	52	10	55	8	99
	Karak	Amman south	3	1	1	1	14
	Madaba	Amman south	-	-	-	-	20
	Mafraq	Zarqa	-	-	-	-	8
	Zarqa	Zarqa	75	23	35	8	162
	Ramtha		1	-	-	-	-
Total			706	227	441	131	1,505

Table A3-5a Sampling plan. PRS households by camp, governorate, UNRWA service area, gender of household head, and disability of household members (n=1,177).

	Governorate	UNRWA service area	Male head		Female head		Total
			Has disabled member(s)	No disabled member	Has disabled member(s)	No disabled member	
Inside camp			24	167	10	79	280
Amman New Camp	Amman	Amman south	3	18	1	9	31
Husn	Irbid	Irbid	2	12	1	6	21
Marka	Zarqa	Zarqa	2	10	1	5	18
Talbieh	Amman	Amman south	-	1	-	-	1
Zarqa	Zarqa	Zarqa	1	6	-	3	10
Baqa'a	Balqa	Amman north	1	9	1	4	15
Irbid	Irbid	Irbid	4	29	2	13	48
Jabal al-Hussein	Amman	Amman north	3	18	1	8	30
Jerash	Jerash	Irbid	-	1	-	1	2
Souf	Jerash	Irbid	-	1	-	1	2
Madaba	Madaba	Amman south	3	20	1	10	34
Sukhneh	Zarqa	Zarqa	1	4	-	2	7
Prince Hasan	Amman	Zarqa	4	38	2	17	61
Outside camp			99	374	97	216	786
Jordan valley	Irbid	Irbid	-	2	-	1	3
Jordan valley	Balqa	Amman north	-	-	-	1	1
	Amman	Zarqa	5	20	5	12	42
	Aqaba	Amman south	1	5	1	2	9
	Jerash	Irbid	1	1	-	1	3
	Amman	Amman north	24	90	23	52	189
	Amman	Amman south	16	60	16	35	127
	Balqa	Amman north	1	4	1	2	8
	Irbid	Irbid	28	108	29	61	226
	Karak	Amman south	-	1	-	-	1
	Maan	Amman south	-	-	-	1	1
	Madaba	Amman south	-	1	-	1	2
	Mafraq	Zarqa	2	8	2	5	17
	Zarqa	Zarqa	21	74	20	42	157
	Ramtha	Irbid	-	-	-	-	-
Garden Camp	Irbid	Irbid	2	75	-	34	111
Total			125	616	107	329	1,177

Table A3-5b Realised sample. PRS households by camp, governorate, UNRWA service area, gender of household head, and disability of household members (n=1,189).

	Governorate	UNRWA service area	Male head		Female head		Total
			Has disabled member(s)	No disabled member	Has disabled member(s)	No disabled member	
Inside camp			109	80	57	35	281
Amman New Camp	Amman	Amman south	2	8	1	0	11
Husn	Irbid	Irbid	13	5	4	3	25
Marka	Zarqa	Zarqa	20	10	10	12	52
Talbieh	Amman	Amman south	-	-	-	-	0
Zarqa	Zarqa	Zarqa	5	2	8	1	16
Baqa'a	Balqa	Amman north	15	6	4	5	30
Irbid	Irbid	Irbid	8	4	3	1	16
Jabal al-Hussein	Amman	Amman north	13	3	4	1	21
Jerash	Jerash	Irbid	-	-	-	-	0
Souf	Jerash	Irbid	1	-	3	-	4
Madaba	Madaba	Amman south	11	19	10	4	44
Sukhneh	Zarqa	Zarqa	1	1	2	0	4
Prince Hasan	Amman	Zarqa	20	22	8	8	58
Outside camp			322	168	186	121	797
Jordan valley	Irbid	Irbid	-	-	-	-	0
Jordan valley	Balqa	Amman north	-	-	-	-	0
	Amman	Zarqa	-	-	-	-	0
	Aqaba	Amman south	-	-	-	-	0
	Jerash	Irbid	1	-	-	-	1
	Amman	Amman north	54	29	39	16	138
	Amman	Amman south	-	-	-	-	0
	Balqa	Amman north	-	-	2	1	3
	Irbid	Irbid	128	60	67	24	279
	Karak	Amman south	3	-	-	1	4
	Maan	Amman south	-	-	-	-	0
	Madaba	Amman south	-	-	-	-	0
	Mafraq	Zarqa	-	-	-	-	0
	Zarqa	Zarqa	134	79	78	78	369
	Ramtha	Irbid	2	-	-	1	3
Garden Camp	Irbid	Irbid	42	35	18	16	111
Total			473	283	261	172	1,189

Table A3-6a Sample plan. PRI households by camp status and UNRWA service area (n=26).

Camp status	A UNRWA service area	Households
Camp	Irbid	2
Outside camp	North Amman	8
Outside camp	South Amman	3
Outside camp	Zarqa	8
Outside camp	Irbid	5
Total		26

Table A3-6b Realised sample. PRI households by camp status and area (n=23).

Camp status	UNRWA service area	Households
Camp	Irbid	3
Outside camp	North Amman	9
Outside camp	South Amman	-
Outside camp	Zarqa	6
Outside camp	Irbid	5
Total		23

Annex 4 Post-fieldwork Correction

This annex outlines the methodology for calculating post-stratification raking weights for this survey. Post-stratification raking, also referred to as iterative proportional fitting, is a technique employed to adjust survey weights such that the sample distribution aligns with known population margins across multiple dimensions.

Post-stratification raking weights for this survey were computed utilizing population data provided by UNRWA. It is important to note that these post-stratification weights are not intended to adjust sampling weights, as the latter is unavailable. Instead, they serve to align the survey sample with known population characteristics, thereby correcting for discrepancies arising from differential sample allocation and response rates among different groups. SPSS 27.0 was utilised for this process.

Key variables used for post-stratification

The sampling design allocates samples based on several domains. These domains are:

- Refugee groups: PRS, PRJ SSNP, ex-Gaza SSNP, ex-Gaza non-SSNP, PRI, and PRJ non-SSNP.
- Camps status, i.e., residence inside or outside of the Palestinian refugee camps.
- Governorates.
- UNRWA's service areas.
- Cash assistance: PRS households receiving 25 USD or 40 USD per capita from UNRWA, PRJ households receiving monthly cash assistance from the National Aid Fund (NAF) versus those that do not.
- Persons living with disabilities in the household (PWD).
- Gender of household head.

The post-stratification domains are designated to accomplish the following objectives:

- Allow comparison between refugee groups.
- Allow comparison between households living inside camps and those living outside camps.
- Allow further investment in the conditions of camps.
- Allow further investment in the conditions of UNRWA areas
- Allow assessment of the effects of subsidies.
- Ensure proper allocation of households based on disability conditions and the gender of the household head.

To achieve these objectives, the following strata are employed for post-stratification correction:

1. Refugee groups by camp.
2. Refugee groups by assistance status.
3. Refugee groups by household disability status.
4. Refugee groups by gender of household head.

5. Camp status.
6. UNRWA service area.

Matching cases from the sample list to the survey data is not feasible. Furthermore, strata information was collected during the survey. As a result, the characteristics gathered in the survey are utilised for post-stratification weights. It is important to note that the information collected for a household may differ from the information registered with UNRWA.

Population margins

The total number of households is 599,286 based on the population file.

Table A4-1 Population distribution (number of households), strata 1-2.

Group	Stratum 1. Camp status			Stratum 2. Assistance			
	Inside camps		Outside camps	25 USD	40 USD	NAF	No NAF
	Garden Camp	Other camps					
PRS	119	457	4,618	3,209	1,985		
PRJ SSNP	3,476		7,242			8,190	2,528
Ex-Gaza SSNP	1,230		876			263	1,843
Ex-Gaza non-SSNP	14,499		27,388			41,887	
PRI	26					26	
PRJ non-SSNP	130,265		409,090			539,355	

Table A4-2 Population distribution (number of households), strata 3-4 (number of households).

Group	Stratum 3. Persons with disability (PWD) in household		Stratum 4. Gender of household head	
	PWD	No PWD	Male	Female
PRS	485	4,709	3,336	1,858
PRJ SSNP	5,570	5,148	6,244	4,474
Ex-Gaza SSNP	884	1,222	1,391	715
Ex-Gaza non-SSNP	41,887		35,538	6,349
PRI	26		26	
PRJ non-SSNP	539,355		458,182	81,173

Table A4-3 Population distribution (number of households), stratum 5.

Stratum 5. Camp	Number of households
Camps in Amman	648,32
Baq'a camp (in Balqa)	39,416
Camps in Zarqa	24,610
Camps in Irbid	21,071
Garden Camp	119
Outside camps	449,238

Table A4-4 Population distribution (number of households), stratum 6.

Stratum 6. Area	Number of households
Centre	340,810
South	21,112
Zarqa	125,366
North	111,998

Validation

The weighted sample marginal distribution corresponds precisely to the population marginal distribution.

The weight variable name in the userfiles is RakeWeights.

Annex 5 The VAF Indicators

This annex presents the methodology employed in calculating the composite indicators of the UNHCR Vulnerability Assessment Framework (VAF) for this report. The formulas for the various scores were provided to the authors in 2024 and were applicable to VAF scores utilised in UNHCR publications in 2023. The VAF methodology, including the formulas used for calculating the scores of the various dimensions, has since been amended.

Certain dimensions lack information on a few atomic indicators (variables), requiring the use of proxies for these indicators. Furthermore, proxies could not be identified for all missing atomic indicators. In instances where proxies were constructed, they occasionally resulted in categories that did not entirely align with the UNHCR framework, resulting in imperfections.

Given the absence or imperfection of components in some VAF dimensions, the VAF scores calculated in this report should not be utilised for comparative analysis between different dimensions. Additionally, these VAF scores are not directly comparable to those in other reports, such as UNHCR's reports on Syrian refugees in Jordan. Nonetheless, comparing VAF patterns across different refugee groups within this report remains valid, as all outputs are derived from the same data source.

The report includes scores for the following eight dimensions of vulnerability: dependency, disability, health, housing (shelter), WASH, education, coping strategies, and food security. The scores have the following scale:

1. Low vulnerability
2. Moderate vulnerability
3. High vulnerability
4. Severe vulnerability

The tables below provide information regarding the composition and calculation of the eight VAF indicators, with each indicator represented in a separate table. The left-most column lists the elements that constitute the VAF indicator according to the UNHCR formula. The second column offers supplementary information, primarily detailing the parameter scores, as specified in the formula. The third column indicates whether the parameter was included in this survey, while the right-most column describes any deviations from the UNHCR formula.

Dependency

Parameter/atomic indicator	Parameter scores	Available in data	Note
Children (0-17) + elderly (60+) + dependent adults (18-59 with disabilities or medical conditions affecting daily life)/Adults (18-59 without disabilities or medical conditions negatively affecting daily life]	<ol style="list-style-type: none"> 1. Value <= 0.6. 2. 0.6 < value <= 1.2. 3. 1.2 < value <= 1.8. 4. Value > 1.8. 	Limited	There is no available information about dependent adults (18-59) with disabilities or medical conditions negatively affecting daily life. Therefore, the report relies only on age. On disability, see below.

Disability

Parameter/atomic indicator	Parameter scores	Available in data	Note
<ul style="list-style-type: none"> - Seeing - Hearing - Walking - Remembering - Self-care _ Communication 	<ol style="list-style-type: none"> 1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all 	Limited	This survey collected disability information at the household level, and not at the individual level in accordance with the UNHCR formula. If more than one household member is affected, this survey may not accurately reflect the number of household members living with a disability.

Health

Parameter/atomic indicator	Parameter scores	Available in data	Note
UNHCR registration		No	Not relevant
Access to medical assistance	<ol style="list-style-type: none"> 1. Received access (or no answer) 2. - 3. - 4. Did not receive access 	Yes	Slightly different questions. This survey investigated the reasons why individuals refrained from seeking medical assistance. Those in need who did not seek assistance for the following reasons were considered as not having access: lack of transportation means, transportation costs, absences of valid identification documents, unavailability of relevant medical services, lack of knowledge, inability to go alone, lack of medical insurance, excessive costs, and other reasons.
Number of children < 5	<ol style="list-style-type: none"> 1. None 2. 1 3. 2 4. 3 or more 	Yes	
Number of adults > 60	<ol style="list-style-type: none"> 1. None 2. 1 3. 2 4. 3 or more 	Yes	
Disabilities	<ol style="list-style-type: none"> 1. None 2. 1 instance in family 3. 2 instances in family 4. 3 or more instances 	Limited	See above.
Disability affecting daily life	<ol style="list-style-type: none"> 1. No 4. Yes 	No	Use of proxy. 'A lot of difficulty' and 'cannot do at all' on at least one of six disability questions = Code 4 'Yes'. See disability above.
Chronic illness	<ol style="list-style-type: none"> 1. None 2. 1 instance in family 3. 2 instances in family 4. 3 or more instances 	Yes	
Chronic illness affecting daily life	<ol style="list-style-type: none"> 1. No 4. Yes 	No	Use of proxy. The main breadwinner of the household has a chronic illness affecting their ability to work = Code 4 'Yes'.

Housing (shelter)

Parameter/atomic indicator	Parameter scores	Available in data	Note
Household crowding	<ol style="list-style-type: none"> 1. One family (<4 people per room) 2. Two families in one room (<4 people per room) 3. One family (>4 people per room) 4. <1 room per family (> 4 people per room) 	Yes	
Type of housing	<ol style="list-style-type: none"> 1. Finished building 2. – 3. Unfinished/sub-standard building 4. Informal 	Yes	<p>This survey employed a different classification for housing types: villa, apartment, house/<i>dar</i>, slum/hut, caravan, tent, other.</p> <p>The following recoding was carried out: villa, apartment, house/<i>dar</i> = finished building; slum/hut = unfinished building; caravan/tent/other = informal.</p>
Housing conditions	<ol style="list-style-type: none"> 1. Acceptable 2. Sub-standard: no natural light and/or natural ventilation 3. Sub-standard: unsafe electrical installation 4. Sub-standard: no protection, leaking roof, or no window/door 	Yes	
Security of tenure	<ol style="list-style-type: none"> 1. Formal written agreement 2. – 3. – 4. No agreement 	Yes	

WASH

Parameter/atomic indicator	Parameter scores	Available in data	Note
Latrine, physical accessibility	<ol style="list-style-type: none"> 1. Latrine is physically accessible to all household members 2. – 3. – 4. Latrine is not physically accessible to all household members 	Yes	
Latrine, perception of security	<ol style="list-style-type: none"> 1. Latrine located in an environment perceived as safe and securely accessible 2. – 3. – 4. Latrine not safe 	Yes	
Sharing latrine	<ol style="list-style-type: none"> 1. Exclusive use 2. – 3. Shared with another household 4. Shared with 2+ households 	Yes	
Type of wastewater disposal	<ol style="list-style-type: none"> 1. Network/sewage system 2. Tank or lined pit 3. – 4. Unlined pit, field, bucket or plastic bag 	No	
Frequency of solid waste	<ol style="list-style-type: none"> 1. Never 2. – 3. 1-2 times per year 4. > 2 times per year 	No	
Source of water	<ol style="list-style-type: none"> 1. Municipality/piped 2. – 3. – 4. Not municipality/piped (water trucking and other options) 	Limited	Whereas the UNHCR formula specifies 'water for hygiene and sanitation', this survey focused on the source of drinking water, which is used as a proxy.
Wash expenditure of total household budget	<ol style="list-style-type: none"> 1. < 5% 2. 5 <= value < 10% 3. 10 <= value < 25% 4. >= 25% 	Yes	

Education

Parameter/atomic indicator	Parameter scores	Available in data	Note
Number of school-age children aged 5-18	1. 0-1 2. 2 3. 3 4. > 3	Limited	Only information for children aged 5-17.
Educational attendance of children aged 5-18	1. All (100%) 2. Majority (> 50%) 3. Half or less (0-50%) 4. None (0%)	Limited	Only information for children aged 5-17.
Children aged 5-18 who missed 3+ years of school	1. None 2. Half or less (0-50%) 3. Majority (> 50%) 4. All (100%)	Limited	Only information for children aged 5-17.
Difficulty experienced	1. No difficulties 2. Psychological distress 3. Need for family income 4. Child labour/marriage	No	
Reasons for non-attendance	1. Not interested 2. Lack of documentation 3. Financial constraints 4. Health condition	No	This survey only enquired why individuals never enrolled in school. It did not address the reasons for dropping out.
Not enrolled in education	3. Individuals aged 15-18 4. Individuals aged 5-14	Limited	Only information for children aged 5-17.

Life coping strategy indicator (LSCI)

Parameter/atomic indicator (strategies)	Parameter scores	Available in data	Note
1. Spent savings	Coding of answers: No = 0; No, we have exhausted this strategy = 1; and Yes = 1. 1. Low vulnerability. All parameters = 0. 2. Moderate vulnerability/ Stress. Any parameter 1-5 = 1. 3. High vulnerability/Crisis. Any parameter 6-8 = 1. 4. Severe vulnerability/ Emergency. Any parameter 9-13 = 1.	Yes	The UNHCR model questionnaire addresses basic needs, while this survey's questionnaire enquired about basic <i>food</i> needs. However, it remains unclear to the authors whether the reference to food was utilised during the fieldwork. This report modified the coding of responses. In this survey, the response 'No, we have exhausted this strategy' was infrequently used. These few instances were coded as 'no' instead of 'yes'.
2. Took loan for non-food essentials		No	
3. Bought food on credit		Yes	
4. Sold household goods/assets		Yes	
5. Changed accommodation to reduce rental expenses		Yes	
6. Sold productive assets		Yes	
7. Reduced non-food expenses		Yes	
8. Withdrew children from school		Yes	
9. Accept high-risk job		Yes	
10. Adult begging		Yes	
11. Child begging		Yes	
12. Child working		Yes	
13. Child marriage		Yes	

Food security

Parameter/atomic indicator	Parameter scores	Available in data	Note
Dependency rating	<ol style="list-style-type: none"> 1. Value ≤ 0.6 2. Value $0.6 < \text{to} \leq 1.2$ 3. Value $1.2 < \text{to} \leq 1.8$ 4. Value > 1.8 	Limited	The indicator used in this report is only based on age. It does not consider dependency resulting from health conditions that negatively impact daily life. See above.
Single-headed household (only one person ≥ 18) or household with one or more fragile members	<ol style="list-style-type: none"> 1. Not single-headed and no fragile member 2. – 3. Single head or fragile member(s) 4. Single head and fragile member(s) 	Limited	No individual data regarding disability or medical conditions that affect daily life were collected; data are only available at the household level. One household without any member aged 18 or older was coded as a single-headed household.
Food consumption score (FCS)	<ol style="list-style-type: none"> 1. Acceptable FCS (> 42.5) 2. – 3. Borderline FCS [28.5-42.5] 4. Poor FCS (< 28.5) 	Yes	
Expenditure on food of total expenditure	<ol style="list-style-type: none"> 1. $< 50\%$ 2. $50\% \leq \text{value} < 65\%$ 3. $65\% \leq \text{value} < 75\%$ 4. $\geq 75\%$ 	Yes	
Coping strategies	<ol style="list-style-type: none"> 1. None 2. Stress strategies present 3. Crisis strategies present 4. Emergency strategies present 	Limited	See above.

