



UNHCR
The UN Refugee Agency

LIVING IN THE SHADOWS

JORDAN HOME VISITS REPORT 2014

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Cover: Rima¹ looks out after her father as he leaves the house to sell coffee and tea in the streets. It is only through this work that he is able to pay the rent and keep a roof over his family's heads.
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¹ Names in this report have been changed to protect the identity of the refugees.

“We are seeing Syrian refugees in Jordan having entered a downward spiral in terms of their ability to sustain themselves. We are concerned that this will deteriorate even further in 2015. We are all accountable for their protection and well-being.”

– Andrew Harper, UNHCR Representative, Jordan

“Life as a Syrian refugee in Jordan is like being in quick sand; whenever I move, I sink a little bit further.”

– Mohammad, father of four children

CONTEXT

The Syrian crisis will soon be entering into its fifth year. The refugee crisis resulting from the conflict in Syria has been described as the “worst in modern history” by the High Commissioner for Refugees, António Guterres. Whereas 2011 and 2012 were marked by an incremental increase in refugee numbers, and 2013 by the largest sustained influx of Syrians into the Kingdom, 2014 has seen a stabilization in terms of the number of Syrian refugees in Jordan.

At the same time, given the protracted nature of the crisis and the limited prospects for an immediate end of the conflict, time is not on the side of refugee families in Jordan. Many have used up or liquidated the few assets that they were able to bring along with them and their only way of surviving in Jordan is reliance on assistance or to work illegally. However, towards the end of 2014, cracks in this life-saving network of assistance have started to widen. With the required funding likely to become even more difficult to secure an increased level of poverty and subsequently vulnerability is to be expected. This report is based on findings from the first half of 2014 and will be seen in the months to come as a baseline against which drops in support and assistance are measured. Given the findings, it is undeniable that any downturn in support will have immediate and very existential consequences of Syrians in Jordan. The bigger the drop in support, the more dramatic the fallout.

2015 will be a litmus test for the strength and longevity of the support by all in the refugee response. Given the findings presented in this report, it is clear that a remotely dignified existence for Syrian refugees can only be guaranteed if the support is strong and lasting.



Israa, a Syrian refugee girl from Dar'a is warmed up under the coat of her father. ©UNHCR / B. Szandelszky

EXECUTIVE SUMMARY

It is increasingly recognised that the majority of the world's refugees reside not in camps, but dispersed amongst the community in the countries where they have sought asylum. This is the case for Syrian refugees in Jordan, of which 84% live outside official refugee camps in urban and rural areas across the country.¹ Understanding the needs, vulnerabilities and capacities of this dispersed refugee population is vital to ensuring their protection and access to services.

This report examines the situation of Syrian refugees living outside camps in Jordan, based on data collected through UNHCR's Home Visits programme. Under this programme, interviews are conducted with every refugee household registering with UNHCR outside camps. This provides an unparalleled source of information about the situation of Syrian refugees in non-camp settings. In total, UNHCR and its partners have assessed over 170,000 households throughout Jordan since the project commenced in 2012.

Data for this report was collected from 41,976 Syrian refugee households between January and June 2014. Of these, the largest numbers live in Amman (33.6%), Irbid (28.4%), Mafraq (13.2%) and Zarqa (10.5%). The main governorates of origin of visited households are Dar'a (37%), Homs (19%), Rural Damascus (12%), Damascus (11%), Aleppo (10%) and Hama (6%). Female-headed households represent one third of the refugee population.

The findings of this report indicate high levels of economic vulnerability amongst Syrian refugees, with two out of three living below the Jordanian absolute poverty line of 68 JOD/person/month (96 USD). Levels of poverty are higher amongst female-headed households. Most families need to spend more than they earn in order to meet their household needs, with average expenditure being 1.6 times greater than income. Refugees must therefore resort to a range of coping strategies to survive. This includes selling jewelry or taking children out of school, but most often means borrowing money or spending savings. Living with other refugees and relying on help from family, friends and neighbours are also important sources of support. None of these coping strategies are sustainable. Refugees appear to become more economically vulnerable as their displacement is prolonged, with the risk that vital support networks will also

erode with time, as the resources and hospitality of both refugees and host communities wear thin.

Cash assistance can be an effective tool for addressing refugees' economic vulnerability. Evidence suggests that UNHCR's cash assistance programme has improved the ability of refugee households to meet their basic needs, and reduced by 20% the number of sampled beneficiaries below the programme's poverty threshold.²

Rent represents the largest proportion (57%) of refugee households' expenditure, followed by food (24%) and utilities (8%). The majority of refugees (91%) live in rented accommodation. While most are living in apartments or cement houses, one in ten reside in informal housing, often in precarious settings including tents, caravans, basements and rooftops. Almost half (47%) of refugee households are in living conditions assessed as bad or urgent, and two out of five live with poor sanitary conditions. While 89% of households reported being connected to a piped water network and three quarters to a piped sewerage network, the proportion is much lower amongst those in informal shelters.

The majority of refugees have an asylum seeker certificate (99.2%) and a service card issued by the Ministry of Interior (95.4%), which, at the time of data collection, together entitled refugees to use public services free of charge. Refugees' access to both public health and education has increased since 2013. Utilization of public healthcare by refugees has risen from 72% in 2013 to 77% in 2014, while use of NGO health services fell from 20% to 16% and private health care remained around 8%. The proportion of Syrian school-aged children enrolled in formal education increased from 44% in 2013 to 53% in 2014. Financial constraints and overcrowding in schools present barriers to education, and dropout continues to be a concern. While efforts to strengthen refugees' access to services should continue, the gains that have been made are a credit to the Government of Jordan's policy to date of providing free access to services for Syrian refugees, and to the efforts of the international humanitarian community to strengthen and build the capacity of public services, to the benefit of both refugees and local communities.

¹ UNHCR Registration Database.

² *Improving Targeting and Welfare of the Syrian Refugees in Jordan*, unpublished UNHCR-World Bank mimeo, April 2014.

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Seedra, 6, and Nawaf, 2, asleep on floor mats in a former chicken barn in Mafraq, Jordan. After their family pay 175 JOD (247 USD) each month in rent, there is no money left to buy clothes, shoes and to furnish their room with anything other than a few mattresses, pillows and a modest carpet. ©UNHCR / J. Kohler

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Fatima, Syrian refugee woman from Homs, poses for a portrait in a rented flat in Northern Jordan, where she lives with her parents. © UNHCR / B. Szandelszky



1 - INTRODUCTION



INTRODUCTION

“Life is difficult but we hope that one day we’ll return to Syria. I still remember the smell of nature and the fresh vegetables in my country village.”

- Ghada, female head of household, mother of two children

As the Syria crisis enters its fifth year, the number of those displaced by the conflict continues to grow, while the challenges of responding to their needs remain significant. There are over 618,500 Syrian refugees registered with UNHCR in Jordan, close to one tenth of the country’s population of nearly 6.5 million.¹ While approximately 16% of Syrian refugees live in established refugee camps, the remaining 84% (almost 523,000 individuals) reside outside camps in both urban and rural areas throughout the country, a figure that has increased from 80% in 2013.² Ensuring protection, assistance and access to services for this dispersed refugee population is a formidable task. The Government and people of Jordan have generously welcomed Syrian refugees into their communities, where they share schools, health and water facilities. The international humanitarian community has mobilized significant assistance to meet refugees’ basic needs, whilst supporting and strengthening Government services and response capacity, bolstering outreach and protection activities, and refining approaches to identify and target assistance to those most vulnerable.

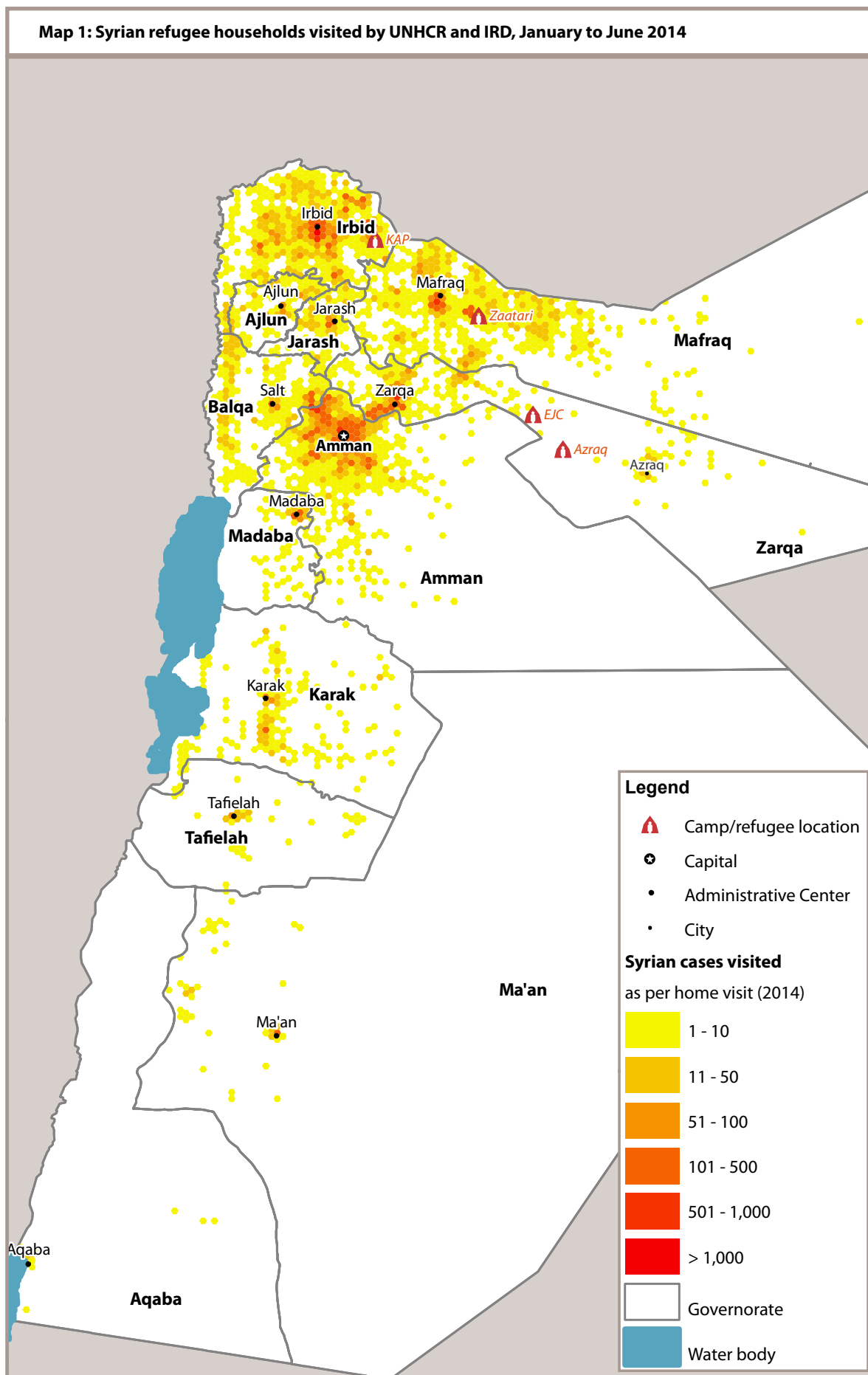
The report *Living in the Shadows* builds on data collected during 41,976 interviews of refugee households conducted by UNHCR’s implementing partner International Relief and Development (IRD) volunteers during their regular home visits. ©IRD



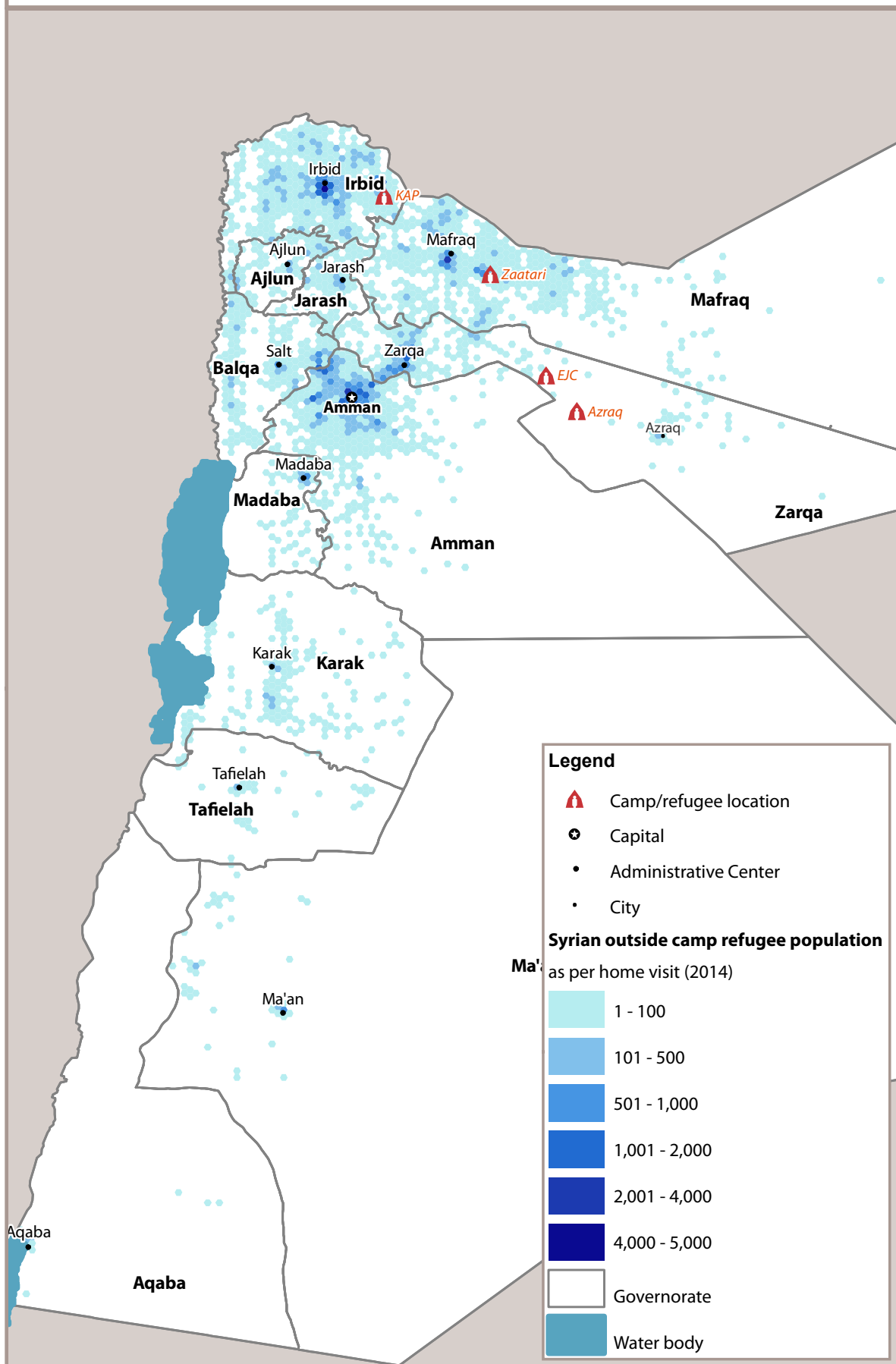
¹ According to the Government of Jordan the total number of Syrians residing in the country has reached 1.4 million. This includes those Syrians believed to be residing in Jordan prior to 2011.

² Syria Regional Refugee Response Inter-agency Information Sharing Portal, <http://data.unhcr.org/syrianrefugees/country.php?id=107>

Methodology

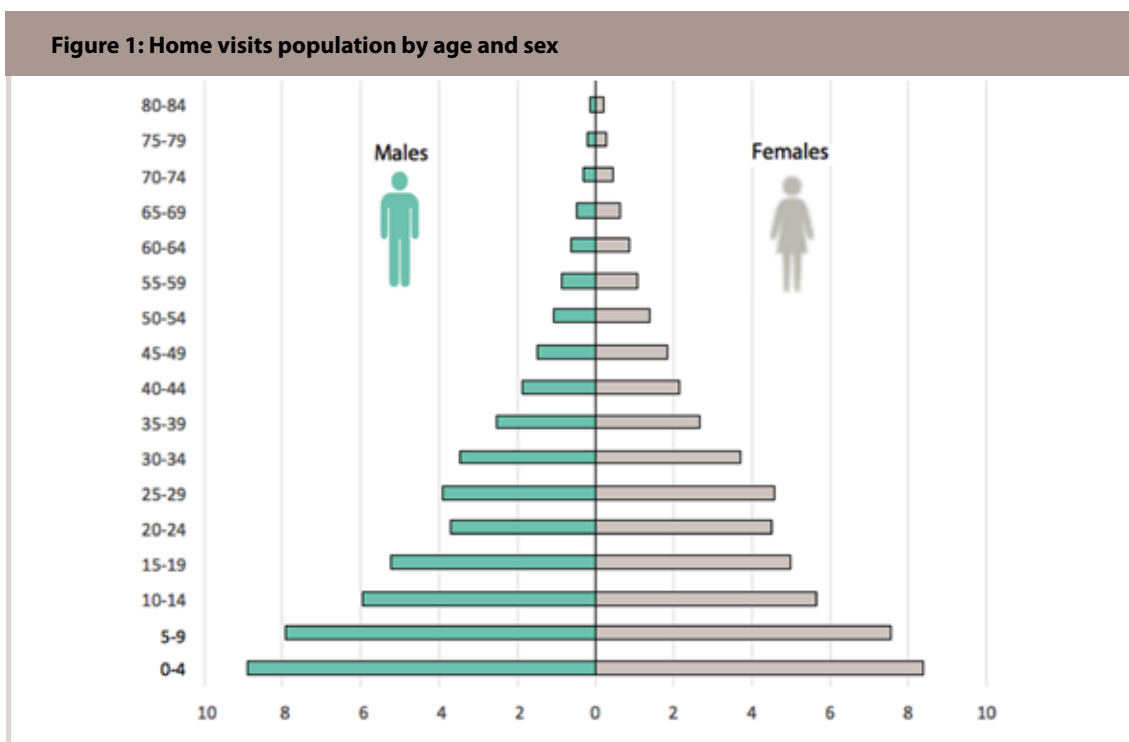


Map 2: Total Syrian refugee population visited by UNHCR and IRD, January to June 2014



As the refugee situation becomes protracted, it is pertinent to consider the extent to which refugees have been able to attain a degree of stability in Jordan, or whether vulnerabilities are increasing as their displacement becomes prolonged. How Syrian refugees are coping in the face of increasingly stretched services, infrastructure and community hospitality must also be understood. An analysis of the varied circumstances, needs and capacities of Syrian refugees in non-camp settings may assist in identifying factors that support and hinder their ability to live in safety and dignity during their time in displacement, and may in turn inform more effective programming. This report seeks to describe and analyse the situation of Syrian refugees living outside camps in Jordan, based on data collected through the UNHCR Home Visits programme between January and June 2014.

The Home Visits programme was initiated in 2012 in conjunction with UNHCR’s cash assistance programme, through which eligible refugees living outside camps are provided with regular monthly assistance of between 50 and 120 JOD (71 and 169 USD) per month. Cash assistance is intended to support vulnerable Syrians to meet their basic needs, whilst providing dignity in the delivery of assistance, and freedom of choice. In order to qualify for assistance, refugees must meet a set of criteria, which combine poverty and protection considerations. Through the home visits, which are primarily conducted by UNHCR’s partner International Relief and Development (IRD), refugee households’ eligibility for cash assistance is assessed. UNHCR and its partners have assessed over 170,000 households throughout Jordan since the programme commenced in 2012. Since the beginning of 2013, home visits are conducted for every refugee household registering with UNHCR outside camps. This provides a rich, and possibly the world’s largest available, set of data on the situation of refugees in non-camp settings. Data from UNHCR/IRD home visits formed the basis for the report, *Syrian Refugees Living Outside Camps in Jordan: Home Visit Data Findings 2013*,³ which this report succeeds.

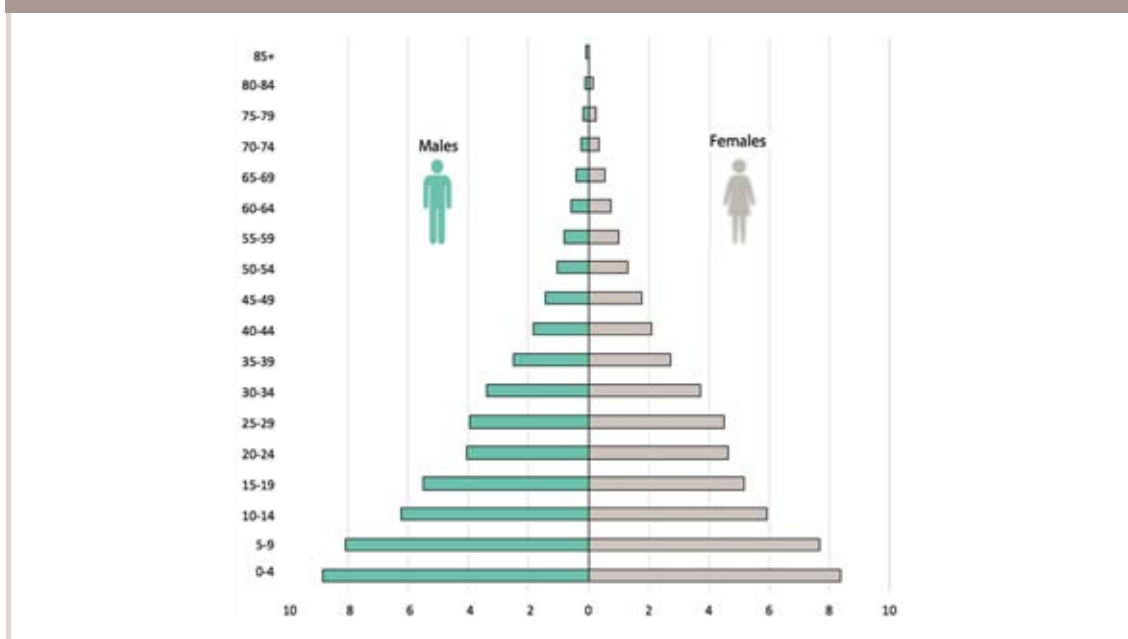


Source: UNHCR/IRD Home Visits 2014 and UNHCR Registration Database

The data for this study is drawn from interviews with 41,976 Syrian refugee cases (encompassing 144,692 individual refugees) during home visits conducted by IRD and UNHCR in the period January to June 2014, covering around one quarter of all registered Syrian refugees outside camps. A case comprises one or more individuals who are registered as a unit with UNHCR. The terms ‘case’ and ‘household’ are used interchangeably in this report, however it should be noted that in many instances more than one ‘case’ may be living within the same dwelling.

³ <http://unhcr.org/urban/>

Figure 2: Total non-camp Syrian refugee population by age and sex

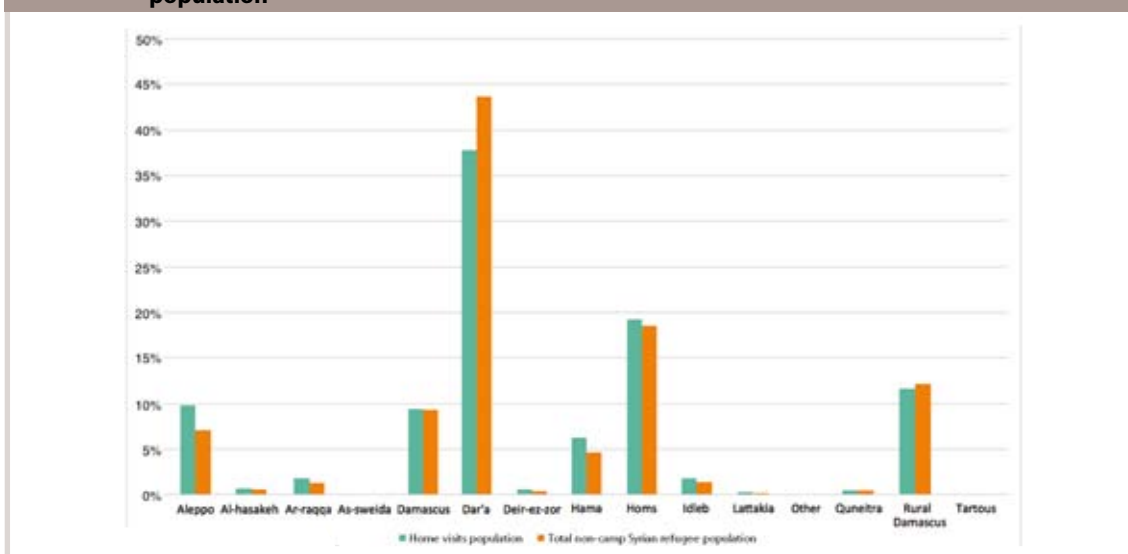


Source: UNHCR/IRD Home Visits 2014 and UNHCR Registration Database

Over one third (34.6%) of households are headed by females,⁴ of which 2.7% are women living alone. Where home visits are conducted with female refugees living alone, the interview is always conducted by a female enumerator. For other households, interviews may be conducted by either male or female enumerators. Over half (57%) of IRD home visits enumerators are male, and 43% are female.

While this study is not based on random sampling, no significant systematic bias is apparent in terms of age and gender profile, as seen from the below population pyramids comparing home visits data with data from the UNHCR registration database (ProGres). In terms of governorate of origin, Aleppo and Hama are over-represented in the home visits sample, and Dar'a is under-represented when compared to the overall non-camp Syrian refugee population in Jordan.

Figure 3: Governorate of origin of home visits population compared to total non-camp Syrian refugee population



Source: UNHCR Refugee Registration database

⁴ Throughout this analysis, female-headed households are defined as cases in which the Principal Applicant is female.



Mohammad

One week after Mohammad arrived in Jordan with his wife and four children, his home in Syria was destroyed. The family now shares an apartment with another family, spending most of their time in their own room to preserve the little privacy that they still have. Like 99 per cent of Syrian refugees without work permits, Mohammad cannot legally work and struggles to support his family. Mohammad is trying to ensure that his children complete their education despite their psychological trauma and economic hardship, and so every day he leaves his house early in the morning, pretending to go to work so that he can present to them a positive image of a hard-working role model. He spends his time walking across the city, taking many hours to complete basic tasks, or sitting in the upstairs apartment with a neighbour. When asked about his family back in Syria that he has managed to keep in touch with, he struggles to hold his composure. The family's medication fills a shoebox that he would not be able to afford without the generosity of a local doctor. Mohammad's family is eligible for UNHCR cash assistance. Like thousands of other families, he is on a waiting list to be assisted once funding becomes available. ©UNHCR/ M.Hawari



A Syrian family who sought refuge in northern Jordan. The average case size is 3.5 and the average age of the head of household is 36.5 years.
©UNHCR / J. Kohler



2- POPULATION PROFILE



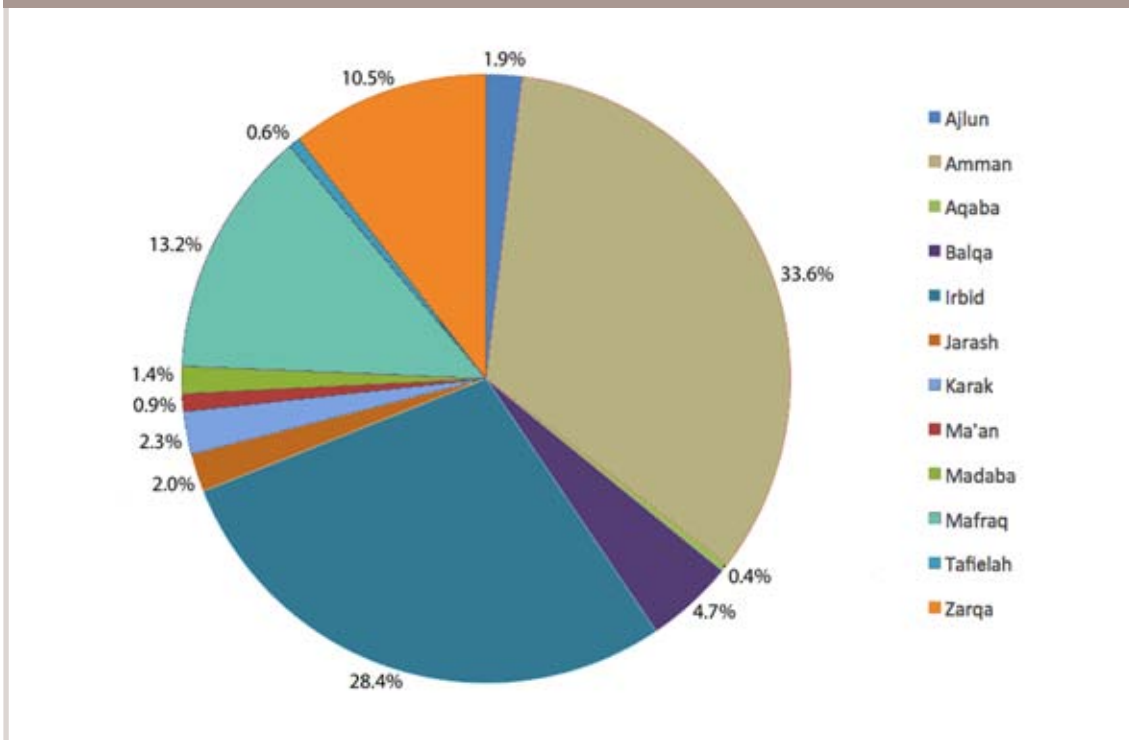
POPULATION PROFILE

“We sincerely thank the local community that has given us a space to live amongst them as if we were brothers. This has lightened the load of the disaster upon us.”

- Zarifa

Home visits are conducted with Syrian refugees across the whole of Jordan. The largest numbers took place in Amman (33.6%), Irbid (28.4%), Mafraq (13.2%) and Zarqa (10.5%). The average case size is 3.5 and the average age of the head of household is 36.5 years.

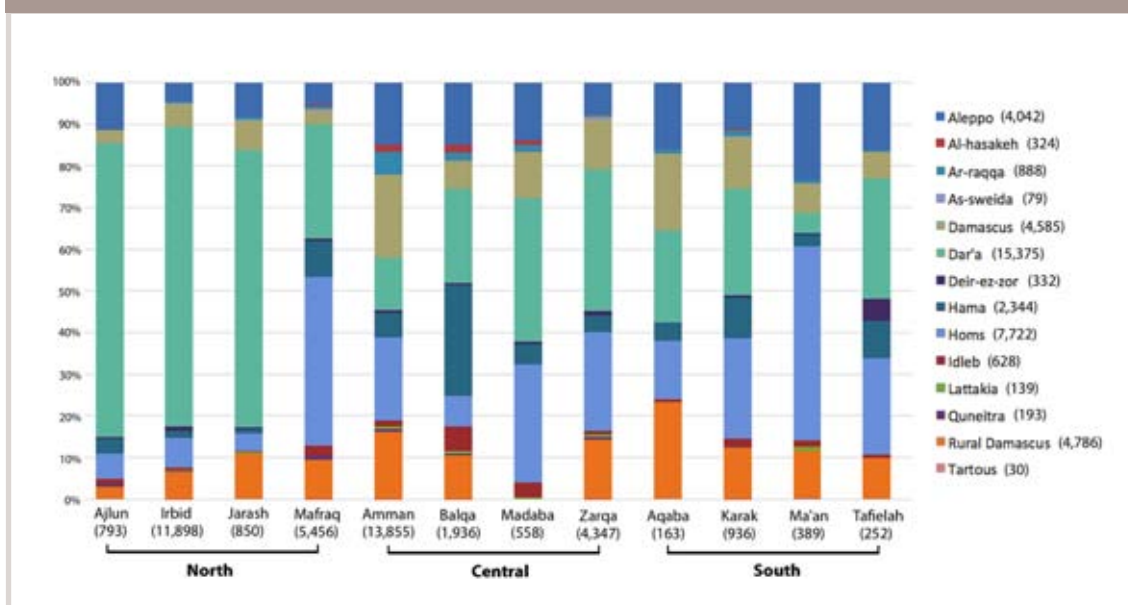
Figure 4: Governorate of destination of home visits cases



Source: UNHCR/IRD Home Visits 2014

The principal governorates of origin of those households visited are Dar'a (37%), Homs (19%), Rural Damascus (12%), Damascus (11%), Aleppo (10%) and Hama (6%). As seen in the chart below, refugees from Dar'a represent over half the Syrian refugee populations in Ajlun, Irbid and Jarash. There are significant populations from Homs in Mafraq and Ma'an, and a high proportion of refugees from Hama in Balqa.

Figure 5: Home visits cases by governorate of origin in Syria and governorate of destination in Jordan



Source: UNHCR/IRD Home Visits 2014 and UNHCR Registration Database

2.1 Age and gender of heads of household

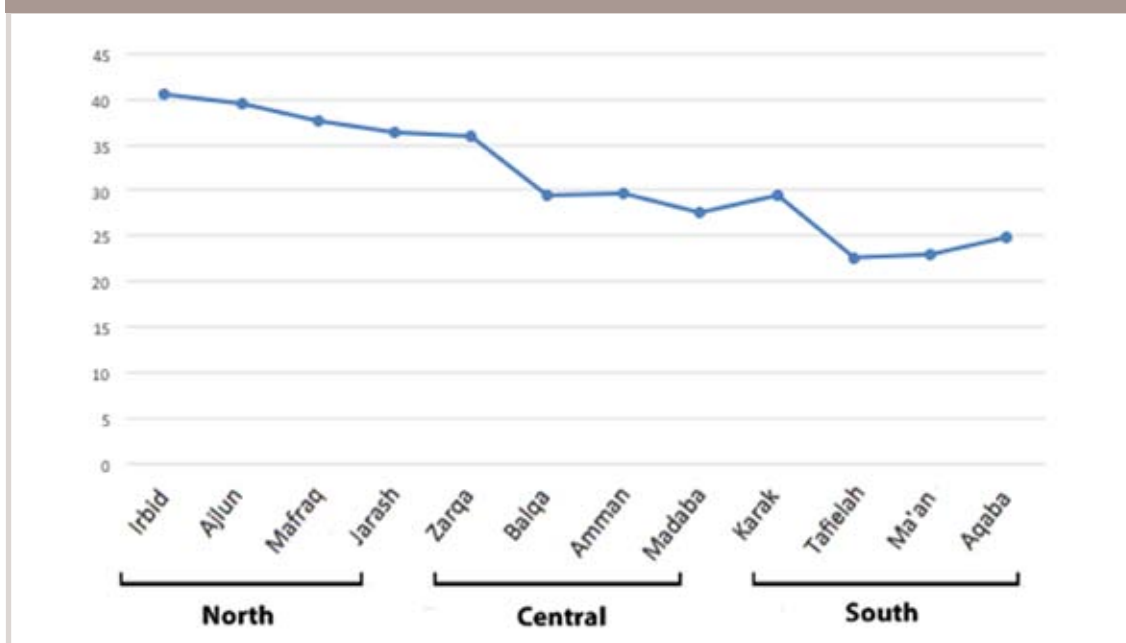
Female-headed households comprise over a third (34.6%) of visited families, and of the overall Syrian refugee population living outside camps in Jordan. As noted in *Woman Alone*,¹ a study on female-headed Syrian refugee households, women may be brought to head their households through the death, injury or disappearance of men in their families, or due to separation from male family members, who may have stayed behind or returned to Syria to care for relatives or protect property.

Cases in which the Principal Applicant is an adolescent (12-17 years) comprise 1.4% of visited cases; this figure includes some cases that can be classified as adolescent-headed households, and others in which an adolescent is living with other family members but is separately registered with UNHCR. A significantly higher proportion of male- (53.5%) than female-household heads (43.5%) are young adults aged 18-35 years. However, the proportion of heads of household in the age bracket 36-59 years is roughly equal between female- (37.6%) and male-headed households (36.1%). A higher proportion of female heads of household are elderly (60+ years) than males (16.4% compared to 9%). Overall, elderly-headed households comprise 11.5% of visited cases.

A disproportionately high number of female-headed households are from the neighbouring Syrian province of Dar'a, with 47.4% of female-headed households compared to 31.6% of male-headed households originating from this governorate. This concentration is even more pronounced in the northern governorates of Irbid, Mafraq, Ajlun and Jarash, where two thirds of female-headed households originate from Dar'a.

The proportion of female-headed households in the refugee population is highest in the northern governorates, and decreases further south. This can be seen in Figure 6, which shows the percentage of refugee households headed by women in each governorate, arranged by latitude of the governorate capital from north to south. The presence of family and community support networks may be one reason for the concentration of female-headed households in these areas. They might prefer to remain closer to the border due to proximity to support networks in Syria, such as male family members, and may generally have more restricted mobility than male-headed households.

¹ UNHCR, *Woman Alone: The fight for survival by Syria's refugee women*, 2014, <http://womalone.unhcr.org>

Figure 6: Percentage of female headed households by governorate

Source: UNHCR/IRD Home Visits 2014 and UNHCR Registration Database

2.2 Living together

Half of all visited households are sharing accommodation with at least one other Syrian refugee who is separately registered with UNHCR. In the majority of cases, this is a member of the extended family, although occasionally refugees are living with other Syrian refugees to whom they are not related. Female-headed households are considerably more likely than male-headed households to be sharing accommodation with others; 64% of female-headed households live with other Syrians who are separately registered with UNHCR, compared to 44% of male-headed households. The majority (92%) of elderly-headed households are sharing accommodation with others. By contrast, just over half of households headed by refugees aged 18-35 are sharing with others, and only 40% of households headed by refugees aged 36-59 years live with others.

2.2 Living together

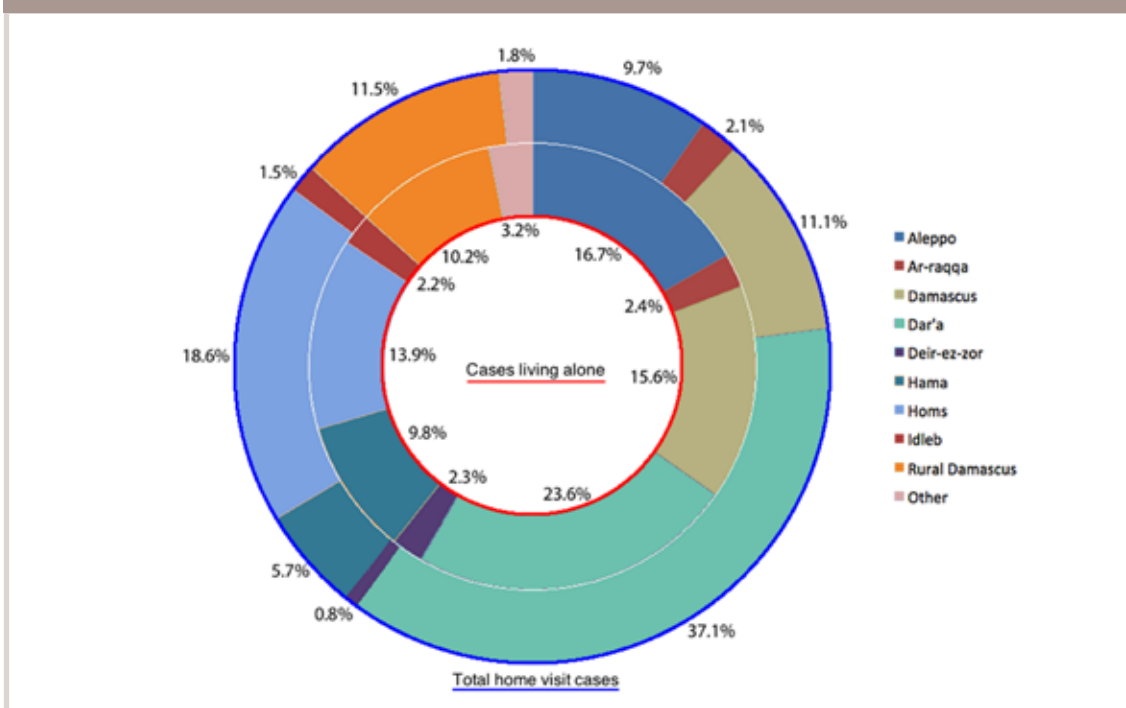
Of the households visited, 1,489 refugees are single individuals who are not living with other Syrians, representing 3.5% of all visited households. The majority of those living alone are in Amman (39.2%) and Irbid (23.8%), with 14.5% residing in Mafraq.

Refugees living alone were considerably more likely to be male (73.3%) than female (26.7%), which accords with the cultural context in which it is unusual for women to be unaccompanied. Close to two thirds of those living alone are between the ages of 18 and 35. A disproportionately high number are from the urban areas of Aleppo and Damascus, which comprise 16.7% and 15.6% respectively of those living alone, compared to 9.7% and 11.1% respectively in the overall visited refugee population. A disproportionately low number of those living alone are from the areas of Dar'a (23.6%) and Homs (13.9%), which may be due to the prevalence of family links between these areas and Jordan.

While income and expenditure data is not available for all visited refugees living alone, 38% were living above the Jordanian poverty line of 68 JOD per month,¹ suggesting that many are able to support

¹ The Jordanian absolute poverty line is 67.8 JOD per person per month (814 JOD per year), calculated to be the level beneath which the minimal requirements for survival (food and essential non-food items) cannot be met. (UNDP, Jordan Poverty Reduction Strategy, 2013, p34.)

Figure 7: Governorate of origin of cases living alone compared to all home visits cases



Source: UNHCR Registration Database

themselves. However, there is also evidence of high levels of vulnerability amongst Syrian refugees living alone. A disproportionate number of those alone reside in tents (12.4%, compared to 5.9% in the overall home visits population) and other informal housing² (13.4% compared to 2.3% overall). A higher proportion is also in living conditions that are assessed as bad or urgent (58% compared to 47% amongst the overall visited population).

² Informal housing is used throughout this report to refer to transitional or emergency shelter, such as tents, mud huts and caravans.



Samar, her husband and their four children occupy a single room in an apartment they share with another family. Unable to afford their own apartment, they have had to sacrifice their privacy to the point where Amira does not feel comfortable removing her veil and wears it at all times in her new-found home. ©UNHCR / M. Hawari

Elderly alone

Four and a half percent of the visited refugee population are over the age of 60, compared to 3.6% in the entire Syrian refugee population outside camps. While the vast majority of these live with family members, 149 were found to be living alone (0.4% of all households). Most (80%) were female, which is high considering that amongst households headed by persons over 60 years, there is a roughly equal split between female- and male-headed households. Most elderly persons living alone are in Mafraq (33.6%), Amman (26.8%) and Irbid (22.8%). While almost two thirds live in formal housing, 22% live in tents or spontaneous settlements and 11% live in other informal housing. Seven out of ten face living conditions assessed as bad or urgent. These represent a small but highly vulnerable group amongst Syrian refugees in Jordan.

2.4 Arrival, registration and documentation

In terms of the distribution of date of arrival in Jordan, 5.2% of visited households arrived in 2014, with the vast majority having arrived in 2013 (62.2%) and 2012 (26.0%), and 4.6% in 2011. Six percent of visited households were registered in 2012, 77% in 2013 and 16.5% in 2014.

Syrian refugees residing outside camps are required to register with UNHCR and to obtain a Ministry of Interior (MOI) card (known as 'Service Card') by approaching the police station closest to their place of residence. The majority of households (99.2%) have an asylum seeker certificate, which is issued upon registration with UNHCR, and most households (95.4%) also have an MOI service card. The proportion of female-headed households without an MOI card (5.7%) is slightly higher than male-headed households (4.1%).

Both an asylum seeker certificate and MOI card are required to gain access to public services. It should be noted that information was not collected about the governorate in which the MOI card was issued, and the proportion of refugees with MOI cards issued in their governorate of residence (and therefore effective to access services) is likely to be lower than the figures above. This data was also collected prior to the decision by the Government of Jordan that asylum seekers in urban areas making an appointment with UNHCR after 14 July 2014 must show documentation indicating that they have been formally 'bailed out' from an official camp in Jordan.

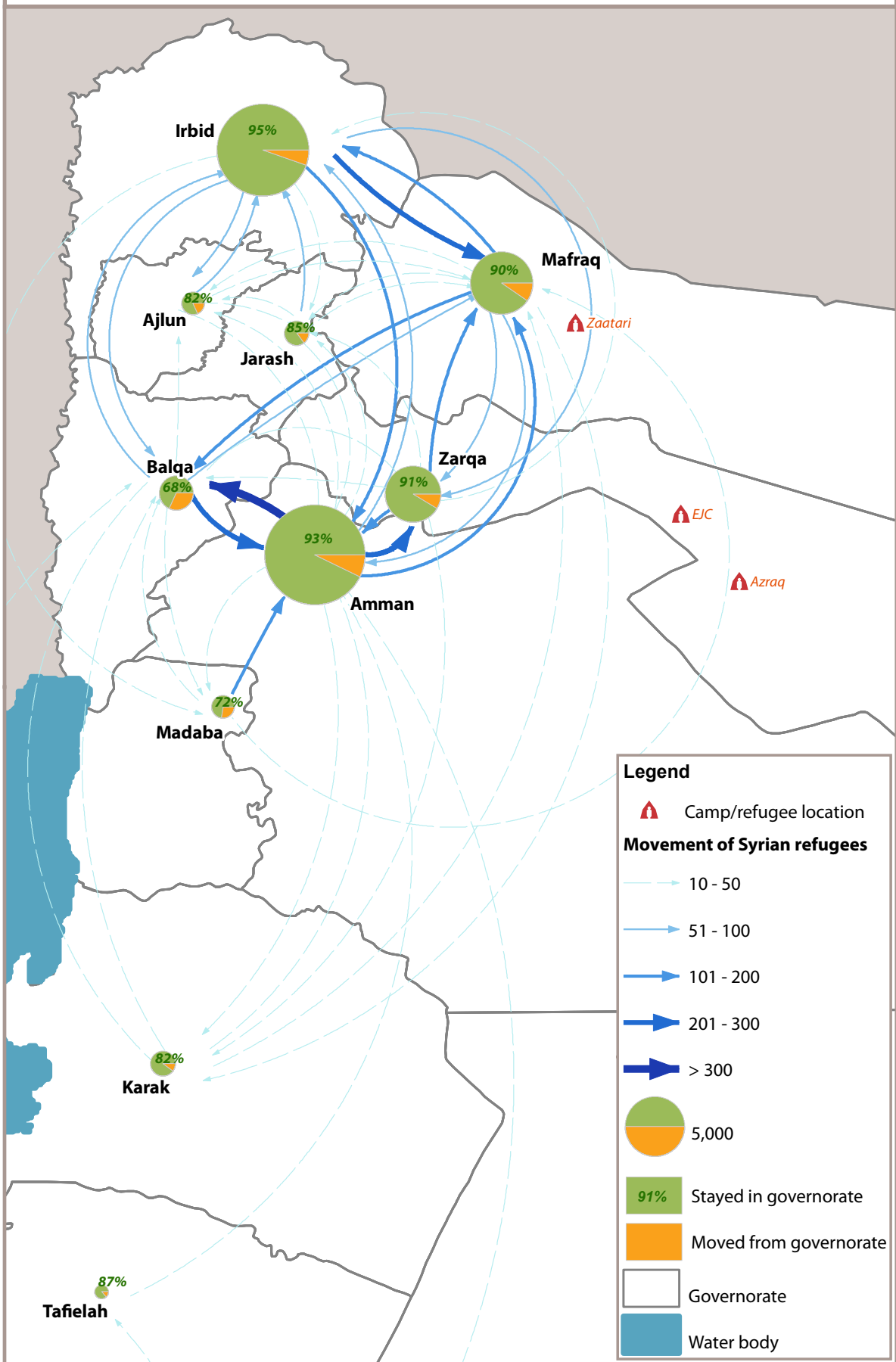
2.5 Internal migration

Comparing data from registration and home visits shows that instances of Syrian refugee families relocating entire households from one governorate to another are rare. This suggests that aside from movement within their area (or at the most within the same governorates), Syrian refugees are reluctant to move their base. Overall, only 9% of households were visited in a different governorate from that which they cited as their residence upon registration before or renewal of registration after their home visit. On average, the period between when families registered and when they were visited is 7 months. Inversely, the average period between visits and when families renewed their registration is 4 months. The low rate of full movement is corroborated by anecdotal evidence that the prospect of losing support networks is one of refugees' greatest fears preventing them from moving their base, despite potential market push and pull factors.

Balqa represented an exception to the overall pattern, with 31% of households visited in Balqa having been previously registered in a different governorate. This can be explained by the high number of itinerant agricultural workers in the Jordan Valley which comprises a significant proportion of Balqa governorate. Households that were found to be living in informal tented settlements at the time of home visit had a significantly higher rate of movement than the overall population. In total, 35.5% of households living in informal tented settlements have moved governorates either before or after they received a home visit, noticeably higher than the overall rate of 9%.

These findings resonate with those of the 2013 Home Visits report, where 10% of households were found to have moved between governorates, with the exception of Balqa where 39% of households had been registered elsewhere.

Map 3: Internal migration amongst visited households





A Syrian refugee from Homs tries to earn money selling tissues on the streets of Irbid. ©UNHCR / J. Kohler



3 - POVERTY AND COPING STRATEGIES

3

POVERTY AND COPING STRATEGIES

"I don't have enough money to buy painkillers for my wife who can barely walk. The only food we have right now is a bag of bread that is three days old."

- Talaal

3.1

Sources of income

Humanitarian assistance is the most prevalent source of income and is received by 94% of households. Income from work is reported by one third of households, though the actual incidence may be higher.

During home visits, refugees are asked to provide information about their sources of income. It should be noted that as this information is collected in the context of assessing households' eligibility for cash assistance, it is possible that some information about income is withheld or under-reported. In addition, refugees' access to formal livelihood opportunities in Jordan is limited by the fact that few are able to obtain an official work permit, principally due to prohibitive costs and administrative obstacles. Only 1% of visited households had a member with a work permit in Jordan. While a significant number of refugees are understood to engage in daily labour or other forms of informal employment, it is difficult to obtain accurate information about these activities.

Earning from regular or irregular work or business was reported to be a source of income for around one third of visited households, with Mafraq and Zarqa having the lowest rates of reported work. For the reasons outlined above, this is highly likely to be under-reported. A significantly smaller proportion of female-headed households reported receiving income from work (13.5%) than male-headed households (47%). This was the case across all age groups of household head, with the difference being most pronounced amongst those household heads aged 18-35, of which only 9% of female-headed households reported income from work, compared to 53% of male-headed households. Amongst households headed by refugees aged 36-59, 22% of female-headed households reported income from work, compared to 41% of male-headed households.

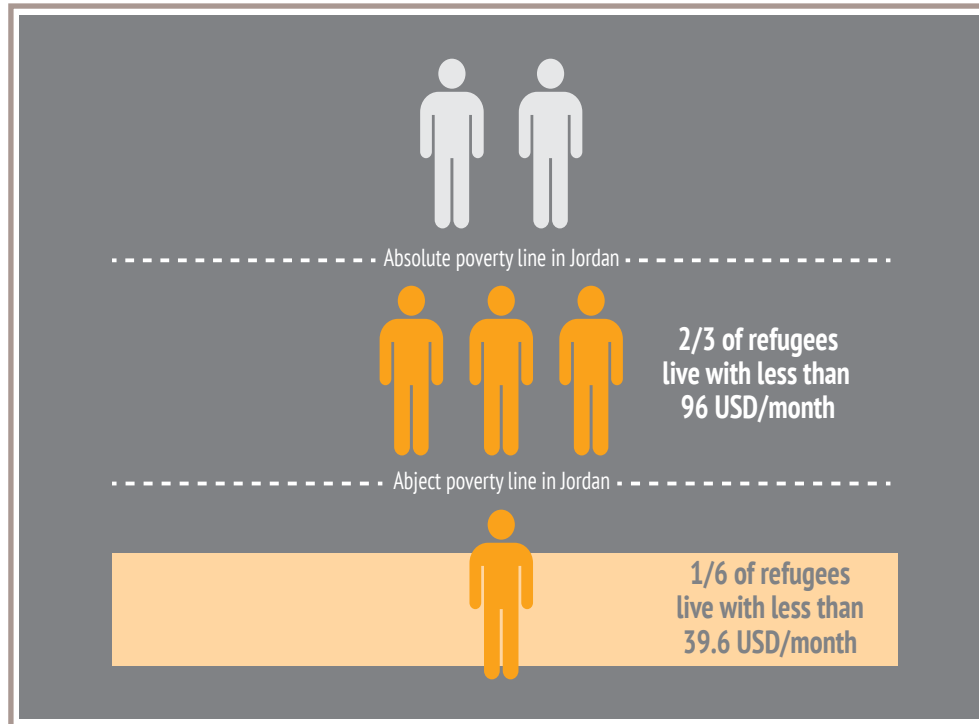
However, the proportion of female-headed households receiving remittances from relatives is more than double that of male-headed households (7.4% compared to 3.3%). Households headed by adult females (18-59 years) were more likely to receive remittances than those headed by elderly females (60+ years) (8.5% compared to 4%). By contrast, households headed by adult males were less likely to receive remittances than those headed by elderly males (3% compared to 6%).

Humanitarian assistance was the most prevalent source of income, being received by 94% of visited households. This includes WFP food vouchers, to which all registered refugees were entitled until vulnerability based targeting began in October 2014, excluding about 7% of registered refugees. There were no significant differences between the percentage of female-headed and male-headed households reporting income from humanitarian assistance. UNHCR monthly financial assistance was reported as an income source for 4.4% of visited households,¹ however 45% of households were recommended for cash assistance following the home visit.

¹ These represent cash beneficiaries receiving home visits for the purpose of re-assessment.

Poverty amongst Syrian households

Two in every three Syrian refugee households are below the absolute poverty line in Jordan, and one out of six is below the Jordanian abject poverty line. Female-headed households are more vulnerable to poverty, and households' economic vulnerability appears to increase over time.



Per capita income and expenditure

Monthly income and expenditure per person were analysed to provide an indication of household welfare. While income is briefly analysed, expenditure is considered in greater depth as it is generally considered to be a more reliable gauge of poverty and welfare.¹ Expenditure provides a better indication of a household's ability to meet their basic needs, as income does not account for factors such as access and availability that affect consumption. Expenditure is generally more reliably measured than income, which is frequently under-reported. However, it should also be noted that the context of assessing households for cash assistance during home visits may also create an incentive to under-report expenditure.

Overall, the average expenditure per capita for Syrian refugees is 67 JOD (95 USD). This is close to the Jordanian absolute poverty line of 68 JOD (96 USD) per person per month (814 JOD per year/1150 USD per year), the level beneath which the minimum requirements for survival (food and essential non-food items) cannot be met.² The average per capita income is 41.22 JOD (58.22 USD), meaning that expenditure is more than 1.6 times income. As discussed below, refugees must rely on a range of coping strategies in order to manage this income-expenditure gap.

Average expenditure and income are both lower for female- than male-headed households, and the income-expenditure gap is considerably larger, with average expenditure being 2.6 times greater than income. This indicates greater economic vulnerability amongst female-headed households. Lower expenditure per capita can be understood to indicate greater poverty, as refugees are able to spend less to meet their basic needs.

¹ World Bank, *Defining Welfare Measures*, <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTPOVERTY/EXTPA/0,,contentMDK:20242876~menuPK:435055~pagePK:148956~piPK:216618~theSitePK:430367,00.html>, Accessed 29 Oct 2014.

² UNDP, *Jordan Poverty Reduction Strategy*, 2013, p34.

As Table 1 shows, refugees who registered in earlier years have lower average expenses per capita than refugees who registered later. This appears to indicate that refugees become more economically vulnerable over time, as their resources become depleted.

Table 1: Average per capita expenses by year of registration

Registration Year	Average expenses per capita (JOD / USD)
2011	58.57 / 82.72
2012	59.45 / 83.97
2013	63.42 / 89.78
2014	89.41 / 126.29

Living above and below the poverty line

To examine where refugee households stand with respect to relevant poverty lines, three expense groups were considered, defined as follows:

Expense Group 1: 1 <28 JOD/person/month (39.55 USD) – below the abject poverty line, being the level beneath which the minimal requirement to feed oneself is unmet.

Expense Group 2: 28 to <68 JOD/person/month (96 USD) – below the absolute poverty line, being the level below which the minimal requirements for survival are unmet.

Expense Group 3: >=68 JOD/person/month (96 USD) – above the absolute poverty line.

It should be noted that these poverty lines were calculated on the basis of what is required to meet basic needs for Jordanian households. However, due to their more limited access to livelihood opportunities, assets as well as national social protection and social insurance schemes, the real poverty line for Syrian refugees is likely to be higher than the Jordanian national standard. Nevertheless, this standard provides a useful point of comparison.

Of those households reporting expenditure above zero, one in every six households is in Expense Group 1, or below the abject poverty line. An additional 51% of households fall within Expense Group 2, meaning that in total over two thirds of visited refugee households fall below the national Jordanian absolute poverty line. By way of comparison, 14.4% of the Jordanian population was found to be below the absolute poverty line, and 0.32% below the abject poverty line, based on data from 2010.³

Table 2: Distribution of households by expense group, disaggregated by gender

(Note: Households reporting zero expenditure are excluded from this analysis)

Expense Group	Total number of households	% of households	Number of female-headed households	Number of male-headed households	% of female-headed households	% of male-headed households	z score of difference in proportions
1 (1 to <28JD)	5,477	16.9%	1,619	3,858	19.7%	16.0%	7.849
2 (28 to 68JD)	16,505	51.0%	4,203	12,302	51.2%	50.9%	0.467
3 (>=68JD)	10,403	32.1%	2,389	8,014	29.1%	33.2%	-6.801
Overall	32,385	100.0%	8,211	24,174	100.0%	100.0%	

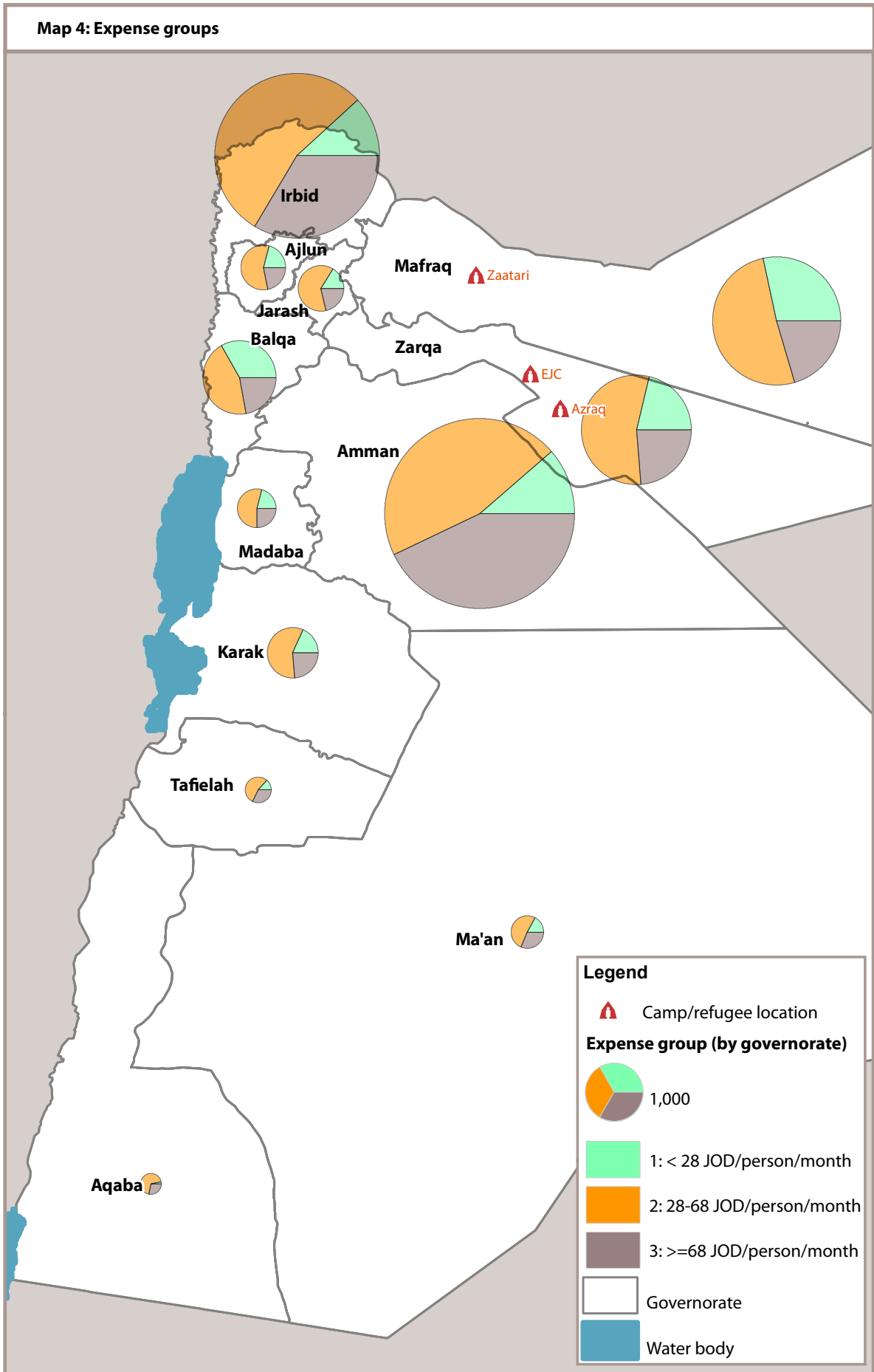
³ Ibid.

Those in lower expense groups tend to have larger families and live in more crowded conditions, with an average of three people per room in Group 1 compared to one person per room in Group 3. Higher expense groups tend to have younger heads of household.

A greater proportion of female-headed households (20%) are in Group 1 than male-headed households (16%). Conversely, a smaller proportion of female-headed households (29%) are in Group 3 than male-headed households (33%), indicating higher levels of economic vulnerability amongst families headed by women.

One out of six Syrian refugee households lives below the abject poverty line ©UNHCR / J. Kohler





Household budget analysis

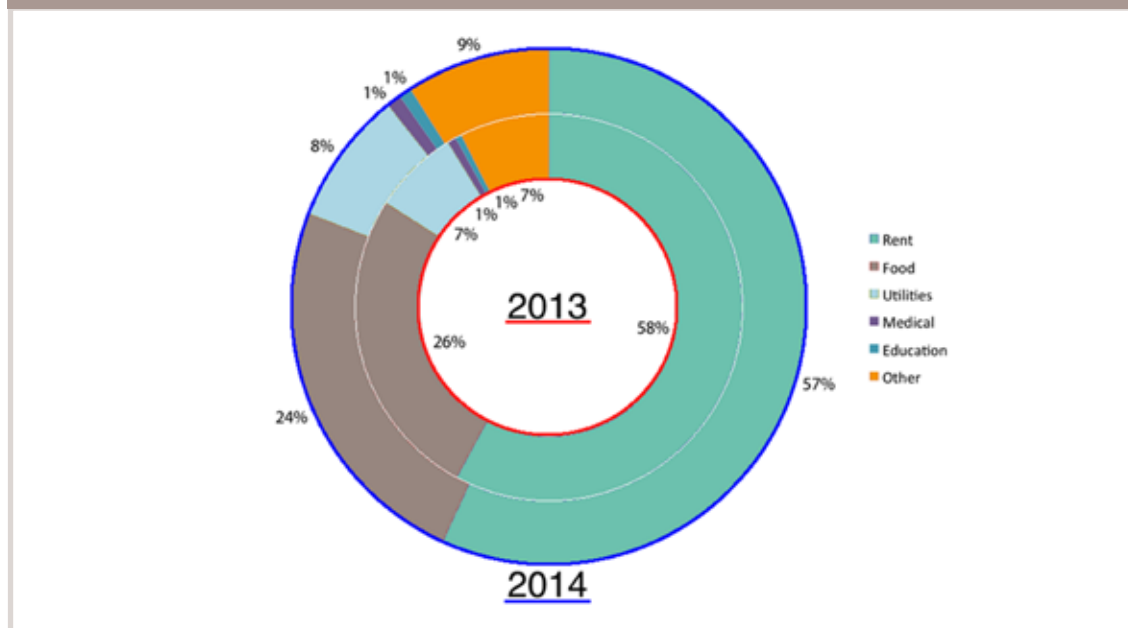
Rent is the largest expense for refugee households, comprising over half their monthly expenditure. Food is the second largest expenditure, comprising one quarter of household's monthly expenditure on average.



Mohammad stares into a shoe box containing his family's medication. Unable to obtain a work permit, he struggles to meet all of their financial needs. "When I have some money in my pocket I am torn between buying what my daughter needs for school and buying food for the family".
©UNHCR / M. Hawari

The overall breakdown of refugees' expenditures varied very little from that found in the 2013 Home Visits Report. Rent continues to comprise the bulk of refugees' expenses (56.8%), with food the second largest expense (24.2%). It should be noted that household food expenditures reported here do not include the value of WFP food vouchers, which amount to 24 JOD/person/month (33.9 USD). Utilities comprised 8.4% of expenditures, while medical and education expenses continued to be minor as, at the time of data collection, free access to public services was available to registered refugees with the required documentation. 'Other' expenditures included transport, household items, clothing and infant needs.

Figure 8: Distribution of total reported expenditure in 2013 and 2014



Source: UNHCR Registration Database

Expenditure on rent

Meeting the costs of rent has consistently been identified as amongst the principal concerns of Syrian refugee families living outside camps.¹ Between 2012 and 2013, refugees' expenditure on rent sharply increased, with rental prices rising due to surging demand in an already crowded housing market. In 2014, household expenditures on rent remained relatively stable in some governorates (Amman, Karak) and increased in others (Aqaba, Ma'an, Madaba, Mafraq and Zarqa), which is consistent with continued housing inflation.²

However, rent expenses decreased in Ajlun, Balqa, Irbid, Jarash and Tafieleh. This may be due to the fact that, in response to increasing rental prices and dwindling household resources, families are choosing to either share housing with others to diffuse costs or move outside the urban centres to areas where rents are lower. Comparison of 2014 and 2013 home visits locations in these governorates indicates a greater number of visited households outside urban centres in 2014. Further, the phenomenon of families moving out of urban centres to reduce costs is corroborated by reports received by UNHCR from community-based organizations in some governorates.

However, the overall distribution of refugees between classes of expenditure on rent has not significantly changed since 2013, with 50% of households spending under 100 JOD (141.2 USD) per month on rent, and a further 42.5% spending between 100 and 200 JOD (141.2 and 282.5 USD) per month on rent. Amongst those who reported paying rent, the average monthly expenditure on rent reported was 121 JOD (170.9 USD) per month.

¹ UNHCR Participatory Needs Assessment, March 2014; CARE, *Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities Three Years Into the Syria Crisis*, April 2014; CARE, *Syrian Refugees in Urban Jordan*, April 2013.

² World Bank, *Jordan Economic Monitor: Resilience Amid Turmoil*, Spring 2014, p10.

Map 5: Expense categories for rent

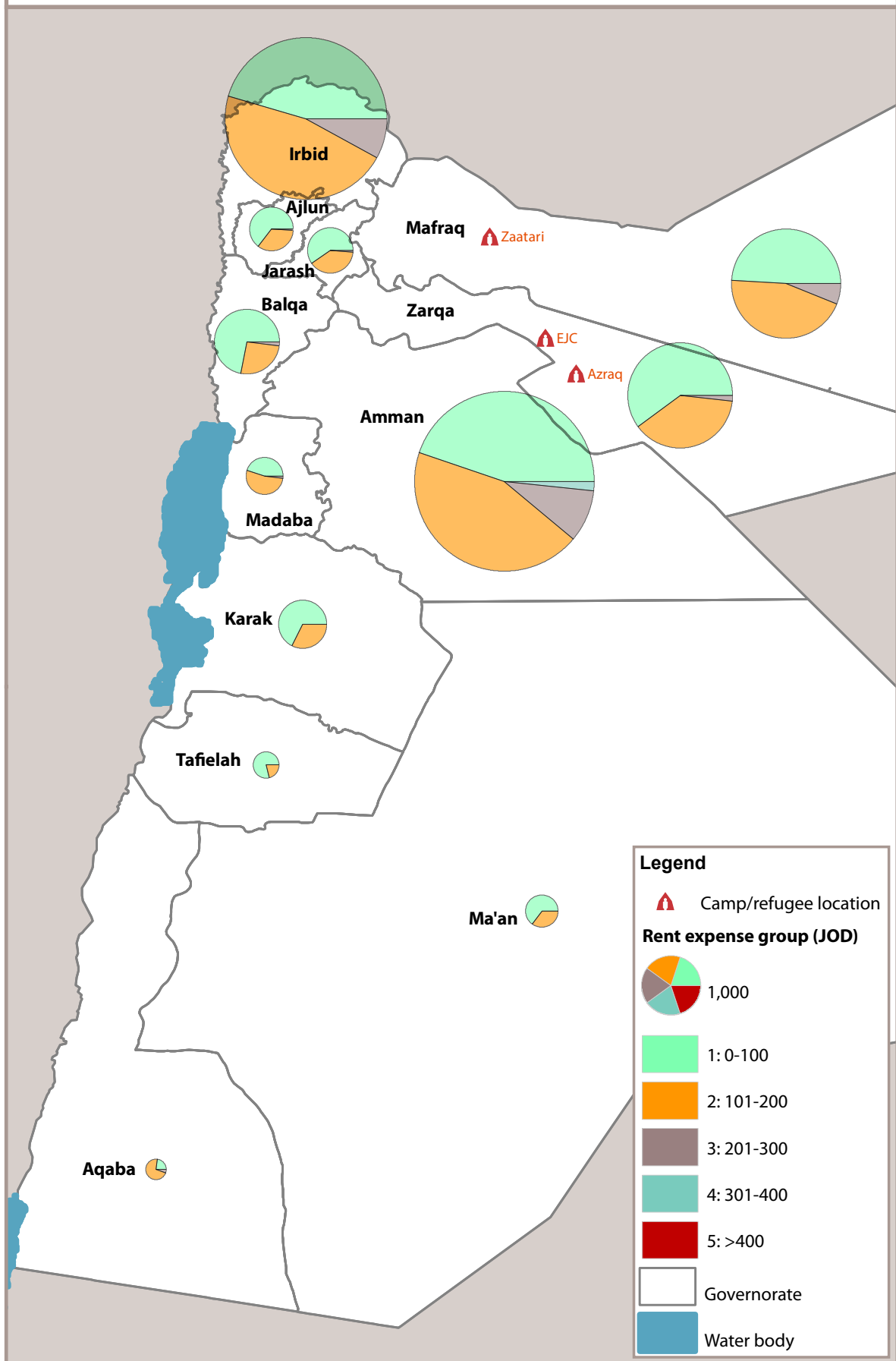
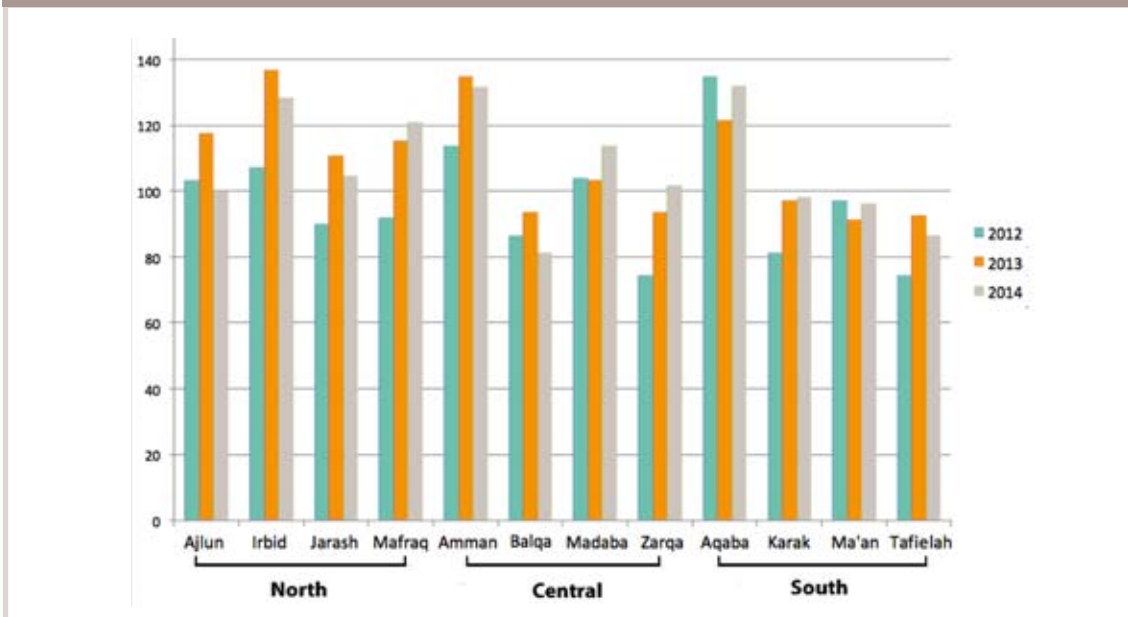
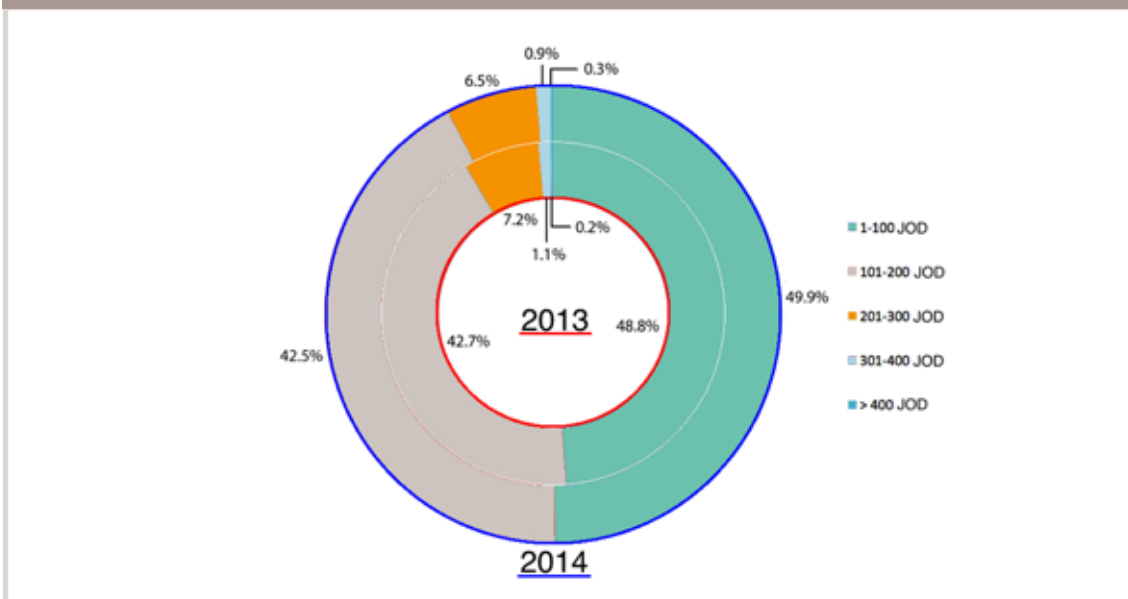


Figure 9: Average expenditure on rent 2012-2014



Source: UNHCR/IRD Home Visits 2013 and 2014

Figure 10: Classes of expenditure on rent 2012-2014



Source: UNHCR/IRD Home Visits 2013 and 2014

Expenditure on food

Overall, refugee households' out of pocket expenditure on food has decreased between 2012 and 2014. An increasing proportion of the refugee population is spending less than 50JOD/month (71 USD) on food (73.7% in 2014 compared to 67.1% in 2013). As noted above, the household food expenditure reported here does not include the value of WFP food vouchers.

WFP has been distributing food vouchers to Syrian refugees in urban areas of Jordan since August 2012. Since January 2013, the value of food vouchers has been 24 JOD/person/month (33.9 USD). During the period of this study, all registered refugee households were entitled to food vouchers, although WFP has

since begun to move from blanket to targeted distribution. At the time of writing WFP's food distribution for non-camp refugees was at risk due to lack of funding. It is clear that a cut in food assistance will lead to an increase in vulnerability for hundreds of thousands of refugees.

Four out of five visited households were receiving WFP food vouchers at the time of the home visit. Those receiving vouchers reported additional food expenditure of 15 JOD/person/month (21.2 USD), compared to 23 JOD/person/month (32.5 USD) amongst those not in receipt of vouchers. Receipt of food vouchers is thus associated with lower out of pocket expenditure on food.

In terms of coping strategies to which households resorted in order to meet their food needs, some were reported equally between those who received food vouchers and those who did not. Half of all households reported reducing food quantity and 43% reducing food quality in order to meet household food needs, with little difference between those with and without vouchers. However, reported incidence of other coping strategies was higher amongst those households who received food vouchers. These included borrowing food (reported by 17% of voucher recipients compared to 12.5% of non-recipients), purchasing food on debt (27% compared to 20%), selling assets (26% compared to 19%) and skipping meals (47% compared to 44%). This may indicate that some of those who are not receiving food vouchers are already able to meet their food needs. It also corroborates food security monitoring findings that indicate a high number of refugees vulnerable to food insecurity amongst Syrian refugees in urban areas,

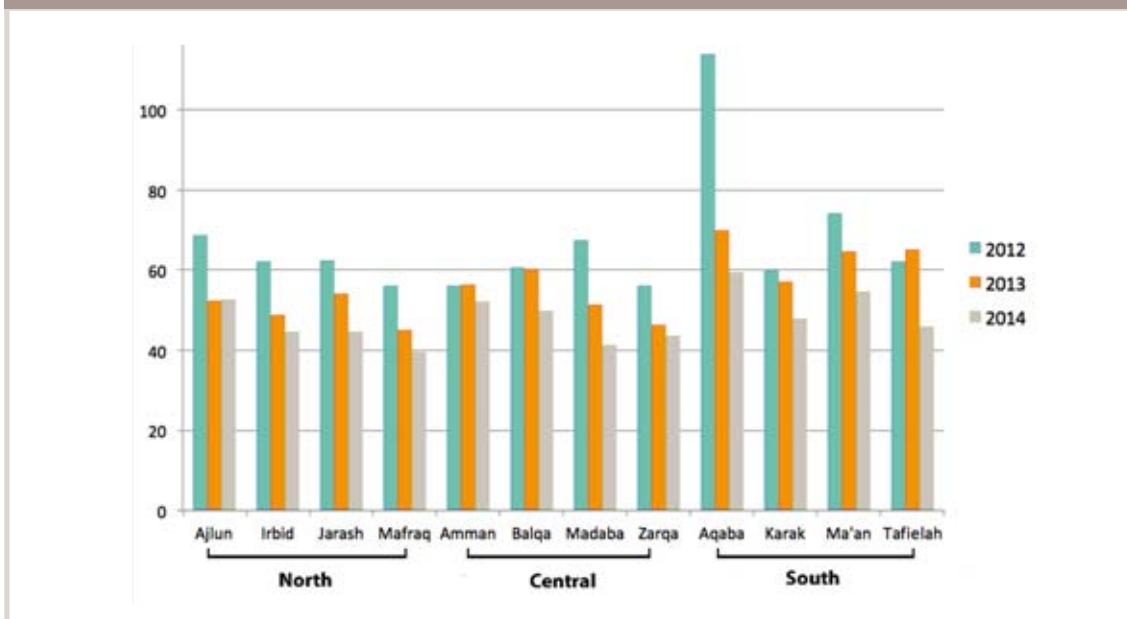
World Food Programme's assistance has been critical to help families provide food for their children and themselves. ©UNHCR / O. Laban



including those in receipt of food vouchers.¹ In terms of dietary diversity, on average visited households are able to consume fruit less than once per week, meat less than twice per week, and vegetables and pulses less than 3 times per week.

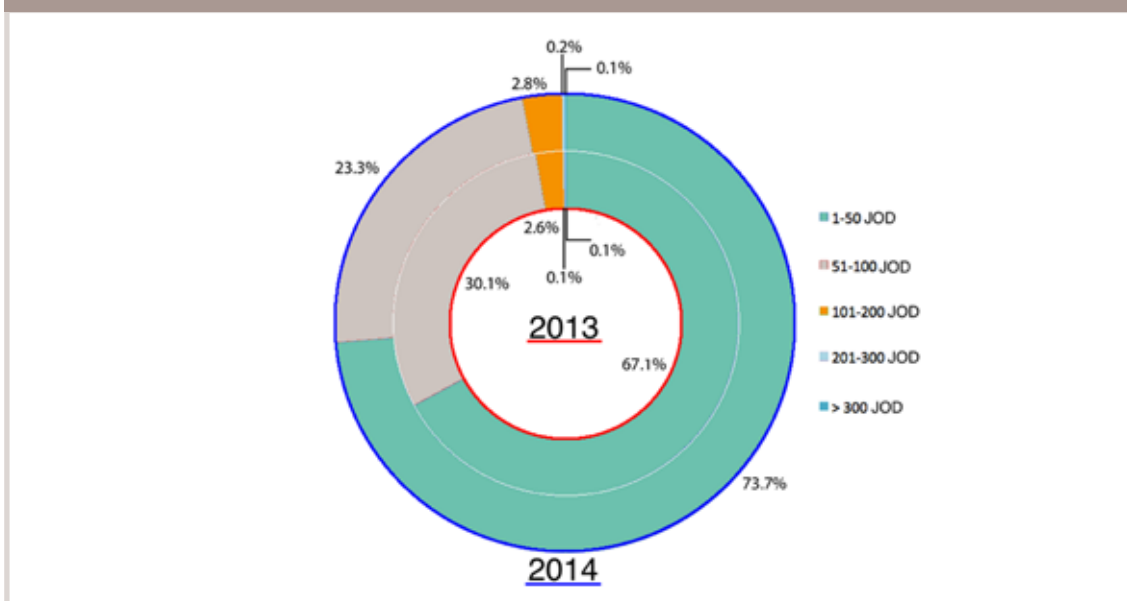
As WFP food voucher coverage has been relatively stable during the period examined, it is likely that decreasing food expenditure is related to a depletion of household resources over time, as indicated in the analysis of overall per capita expenditure above.

Figure 11: Average expenditure on food 2012-2014



Source: UNHCR/IRD Home Visits 2013 and 2014

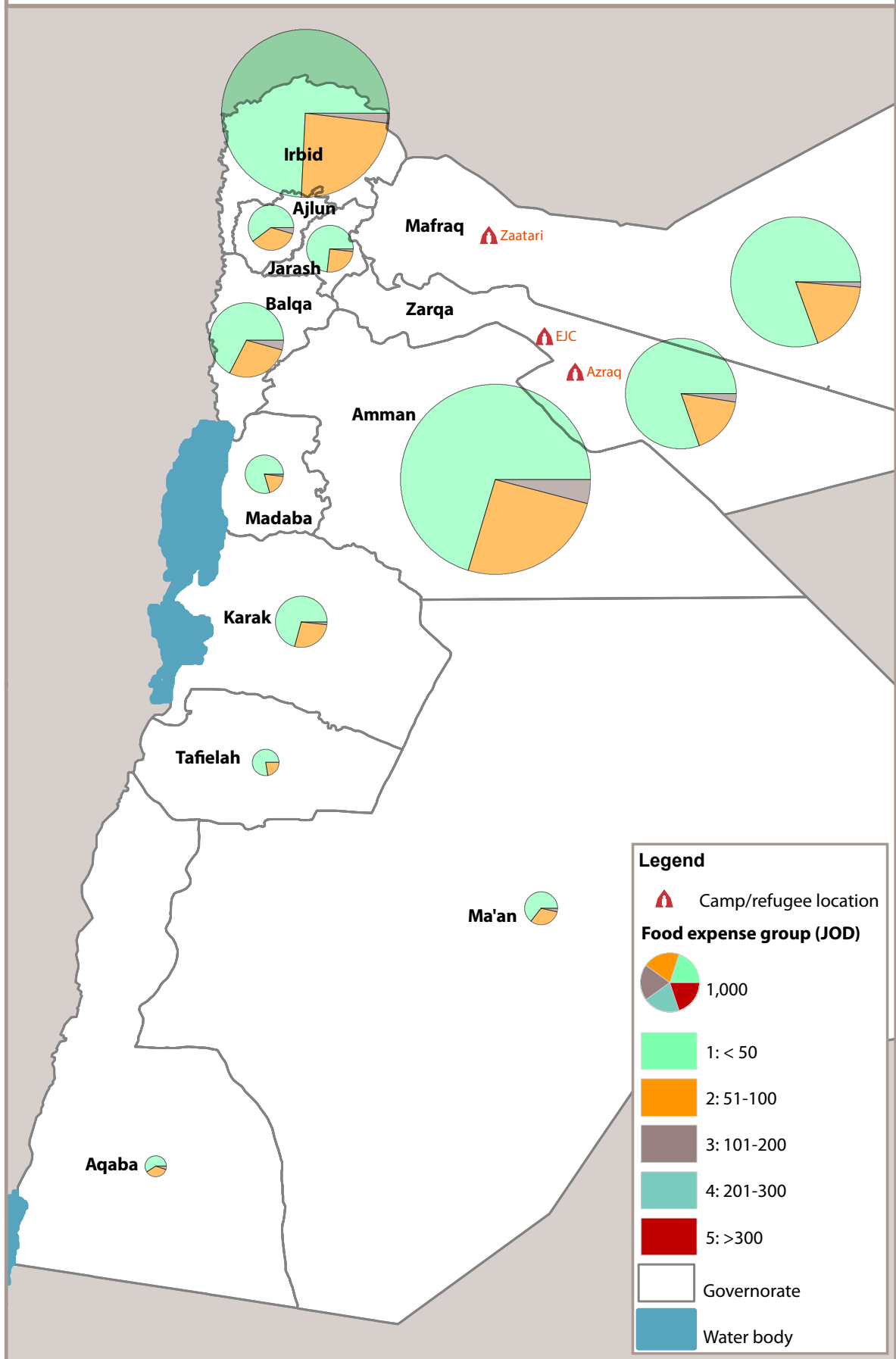
Figure 12: Classes of expenditure on food 2012-2014



Source: UNHCR/IRD Home Visits 2013 and 2014

¹ WFP and REACH, *Comprehensive Food Security Monitoring Exercise: Syrian Refugees in Jordan*, July 2014. The CF-SME found 6% of sampled refugees to be food insecure and 42% to be vulnerable to food insecurity, despite receiving WFP assistance.

Map 6: Expense categories for food



Expenditure on utilities

Overall, average expenditure on utilities (which includes water and electricity bills) has increased between 2012 and 2014. Structural reforms that have been implemented in Jordan to decrease the national budget deficit included the removal of the fuel subsidy in November 2012 and an increase in electricity tariffs in August 2013, which have increased the cost of utilities and had inflationary pass-through effects in various sectors. The decrease in expenditure on utilities in Aqaba, Irbid and Tafieleh require further study, particularly in Irbid where reported expenditure on utilities has decreased over the past three years.

Amina, 77, from Dar'a now lives in a village outside of Irbid. She requires assistance with breathing and uses a machine kindly provided for by a generous Jordanian doctor. She lives in an apartment with her daughter-in-law Safaa and her children. While a blessing, the medical equipment uses a lot of electricity, raising their monthly utility bill. ©UNHCR / J. Kohler



Medical expenses

As in 2013, a small number of households (3.9%) reported any expenditure on medical care, which is consistent with the widespread access to free public health services for Syrian refugees at the time of data collection (discussed below). It should be noted that since the data collection for this report was completed, the Government of Jordan has decided that Syrian refugees have to pay the non-insured Jordanian rate for health care.

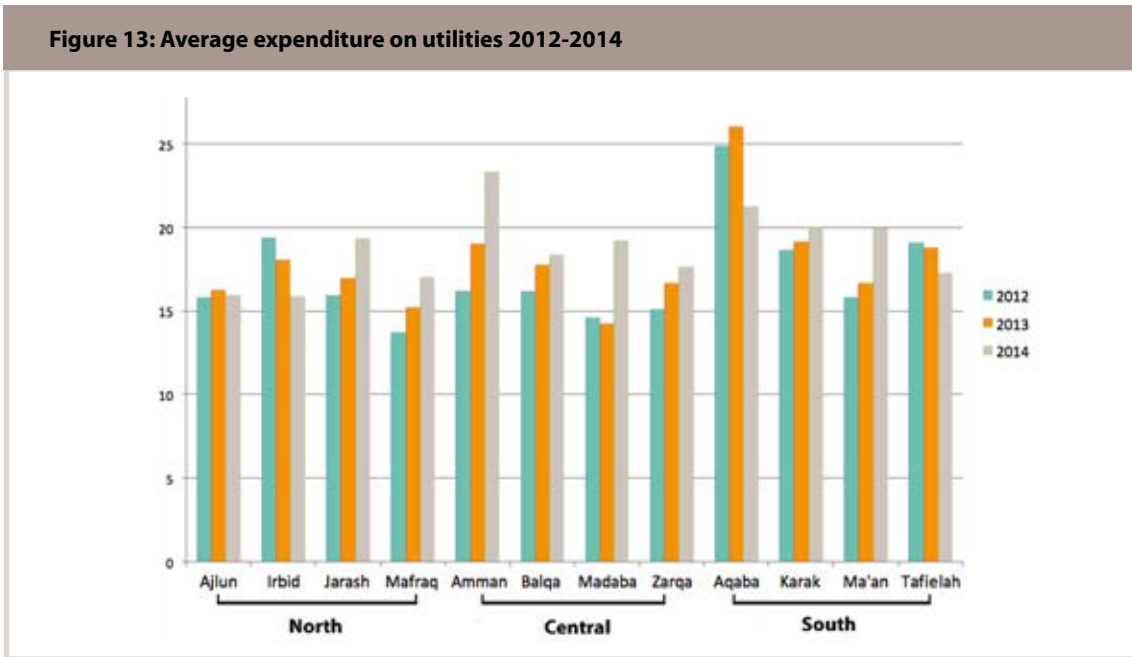
The discrepancy between the proportion of households reporting use of private healthcare (7.5%) and the proportion reporting medical expenditure may be explained by the fact that information about expenditure related only to the preceding month, whereas the period for utilization of healthcare was not specified. The highest numbers of households reporting medical expenses were in Amman and Zarqa, the governorates with the highest use of private health services, and in Mafraq, despite low prevalence of private health care utilization in this governorate. The average medical expenditure was 38 JOD (53.7 USD) in Amman, 28 JOD (39.6 USD) in Zarqa and 25 JOD (35.3 USD) in Mafraq. While average reported medical expenses were highest in Aqaba (47 JOD/66.4 USD), this represents a very small number of cases and cannot be seen to be generalizable.

Education expenses

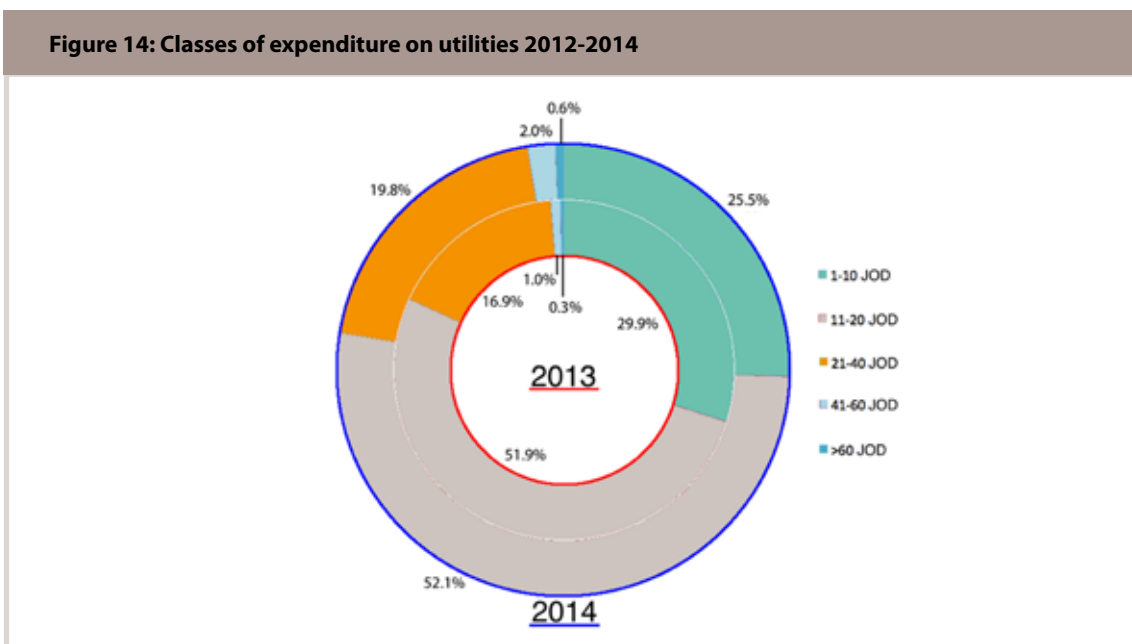
As Syrian refugees can access the Jordanian public education system, the proportion of households reporting education related expenses is very small, although it increased from 0.9% in 2013 to 2.3% in 2014. Average expenditures on education vary from 10 JOD (14.1 USD) in Ma'an to 73 JOD (103.1 USD) in Amman. The highest education expenses are likely to relate to the small number of Syrian refugees who are attending private schools or universities, all of which are privately run in Jordan.

Other expenses

Seven out of ten households reported 'other' expenses, which included the costs of transportation, clothing and shoes, household items and infant needs. Average expenditure in this category ranged from 15 JOD (21.2 USD) in Madaba to 21 JOD (29.7 USD) in Karak and Mafraq. Mafraq had the highest percentage of households reporting other expenditures (82%).



Source: UNHCR/IRD Home Visits 2013 and 2014



Source: UNHCR/IRD Home Visits 2013 and 2014

3.4 Coping strategies

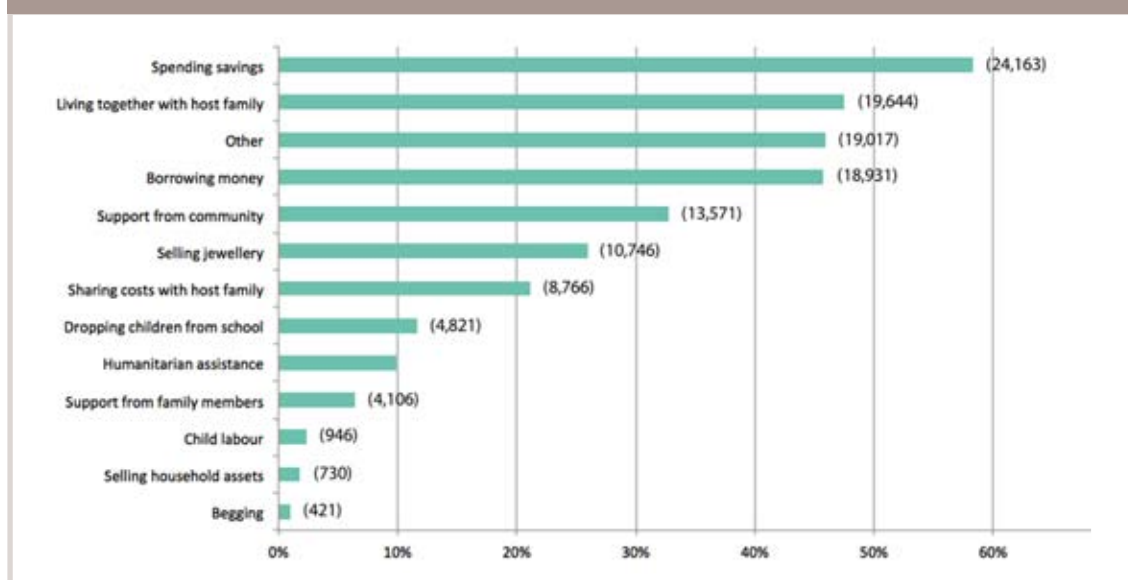
Spending savings and borrowing are amongst the most common coping strategies, which undermine longer-term economic resilience. Sharing living costs with others and relying on community support are also important sources of support, particularly for female-headed households.

Refugees resort to a range of coping strategies in order to meet their household needs. The strategies most commonly relied upon are spending savings, borrowing, sharing living costs with others, and relying on community support.

Spending savings is the most commonly reported strategy, and is used by 58.4% of households providing data on coping strategies. In addition, over a quarter of households had sold jewellery and 1.8% had sold household assets. Within Syrian culture, jewellery is often the main form of wealth held by women, commonly received at marriage and not easily replaced. Spending from savings is least prevalent amongst the poorest (Expense Group 1), who are less likely to have savings or assets to rely upon. Spending savings appears to be more prevalent amongst male- than female-headed households. Similarly, a higher proportion of male-headed households (51%) resort to borrowing money than female-headed households (34%). To some extent, this may arise from a perception that female-headed households are less able to repay loans, but it may also reflect a cultural context in which women are reluctant to place themselves in the debt of others and thereby potentially expose themselves to exploitation. Male-headed households are slightly more likely to be engaged in begging than female-headed households (1.1% of male compared to 0.7% female-headed households). Altogether, 421 households were identified as resorting to begging.

By contrast, female-headed households appear more likely to receive various forms of community and family support. As noted above, the proportion of female-headed households receiving remittances is more than double that of male-headed households. Female-headed households also report receiving support from family, host community members and humanitarian agencies at a slightly higher rate than male-headed households.

Figure 15: Coping strategies



Source: UNHCR/IRD Home Visits 2014

Living with others is noted as a coping strategy by nearly half of households, and is more prevalent amongst female (58%) than male-headed households (41%). The governorates with the highest proportion of refugee households reporting this coping strategy are Amman, Irbid, Madaba and Zarqa. Living with others is most common amongst smaller families, and decreases with increasing family size.

Support from the community was mentioned as a coping strategy by one third of households. This was a particularly important coping strategy in Mafraq, where it was relied upon by 63% of households, reflecting strong family and community ties amongst refugees, and between refugees and the local community. Refugees from Homs (43%), As-sweida (39%), and Dar'a (37%) most frequently cited community support as a coping strategy. Interestingly, support from the community was highest amongst Expense Group 1 (43%), slightly lower amongst Expense Group 2 (41.6%) and lowest amongst Expense Group 3 (26.8%), indicating that the community does well at directing support towards the most vulnerable.

Two coping strategies relating specifically to children were identified: withdrawing children from school and child labour. Almost one third of families with school-aged children reported withdrawing children from school in order to support the family. This was the case for over half of households in Balqa, and two out of five households in Mafraq. Child labour was noted as a coping strategy by close to 950 households, representing 6% of households with school-aged children. It is likely that incidents of child labour are under-reported and that the actual rates are higher, considering the findings of other studies that suggest that the practice is widespread.¹ The highest absolute numbers of households reporting child labour were in Amman and Irbid, with the largest proportion of households reporting child labour in Balqa (13%). This is likely to be related to the presence of seasonal agricultural workers in these governorates. The rates of both child labour and dropping children from school are highest amongst Expense Group 1, and decrease with higher income, indicating that they are related to economic vulnerability.

"We're going to buy more gum to sell," say Ahmed and Abdullah, 7 and 8, as they present some of the coins they've earned. With a sick father and rent to pay, the job of bringing in money falls to them. ©UNHCR / J. Kohler



¹ UN Women, *Inter-agency Assessment: Gender-Based Violence and Child Protection Among Syrian Refugees in Jordan, with a Focus on Early Marriage*, 2013; UNHCR, *The Future of Syria: Refugee Children in Crisis*, 2013, <http://unhcr.org/FutureOfSyria/index.html>

3.5 Impact of UNHCR cash assistance on poverty

Cash assistance from UNHCR successfully reduced the number of recipient households under the poverty threshold by 20%.

Ahmed came to Jordan expecting to meet his brother. However, he couldn't find him when he arrived, losing his only source of sustenance. "Thank God for UNHCR cash assistance, it gave me some hope and became my life; if it is cut off, I will die", he says. ©UNHCR / M. Hawari



In total, 21,000 Syrian refugee households (close to 77,000 individuals) are currently receiving UNHCR cash assistance, comprising approximately 14% of the total Syrian refugee population living outside camps in Jordan. As of the end of 2014, another 9,863 Syrian refugee households have been identified as eligible for UNHCR cash assistance (i.e. another 7% of the Syrian refugee population living outside camps), but cannot be provided with support for lack of funds.

On the basis of the data collected during the home visit, 18,509 visited households (45%) were approved to receive cash assistance from UNHCR. Of those who were approved, 57% were in Expense Group 1, 41% in Expense Group 2 and 26% in Expense Group 3, which reflects the fact that targeting of cash assistance is based in part on economic vulnerability but also on protection considerations. The majority of those who were elderly and living alone (82%) were approved to receive cash assistance, as were 75% of women living alone, which is consistent with the vulnerability criteria established for cash assistance eligibility.

In order to analyse the impact of cash assistance, time series data was extracted from home visits databases dating from April 2012 to September 2014 to examine the situation of beneficiaries before and after the receipt of cash assistance. A total of 1,770 Syrian refugee cases were analysed, comparing data from one home visit taking place before receipt of cash assistance (Time 1), and one home visit after the receipt of cash assistance (Time 2). The amount of monthly financial assistance received ranged from 50 to 120 JOD (71 to 169 USD), depending on need and family size.

The analysis seeks principally to examine the impact of cash assistance on poverty amongst beneficiary households. As the criteria for receipt of cash assistance is 50 JOD/person/month (71 USD), being the absolute poverty line as applied by the National Aid Fund in 2012, this is taken as a poverty threshold for the purposes of this analysis. For reasons outlined above, per capita expenditure is taken as a more reliable indicator of welfare than income.

Prior to receipt of cash assistance, 78% of households were defined as poor, having per capita expenditure of 50 JOD/month or less (71USD). After cash assistance was received, 62% of households were defined as poor. This indicates that cash assistance contributed to a 20% reduction in the number of households living below the poverty threshold of 50 JOD/month (71USD).

In total, 21,000 Syrian refugee households, or approximately 15% of the total Syrian refugee population living outside camps, are currently receiving UNHCR cash assistance. ©UNHCR / J. Kohler



Table 3: Number of cases who are poor and non-poor at Time 1 and Time 2

	Time 1		Time 2	
	Number of cases	% of cases	Number of cases	% of cases
Non-poor	382	21.6%	671	37.9%
Poor	1,388	78.4%	1,099	62.1%
Grand Total	1,770	100.0%	1,770	100.0%

When various categories of expenditure are examined, average expenses in virtually every category rise for both poor and non-poor after the receipt of cash assistance, indicating that they become better off regardless of whether they cross the 50 JOD/month (71 USD) poverty threshold. Food is one exception to the trend, where expenditure decreased for both poor and non-poor after cash assistance. This may be related to the rollout of WFP food vouchers from late 2012, whose value is not included in the reporting of food expenditure. It is also possible that the provision of cash assistance reduced households' need to sell food vouchers to meet other needs, thereby reducing out of pocket expenses on food. Education expenses also reduced for those who are poor at Time 2, which may be related to increasing access to public education, or to enhanced support for learning costs. Utilities expenses more than doubled between Time 1 and 2, which can be understood with reference to the significant rise in electricity prices nationally over this period. While expenditure on rent increased for both poor and non-poor between Time 1 and 2, in general beneficiaries' housing type did not appear to change after the receipt of cash assistance.

Table 4: Average expenditure by category at Time 1 and Time 2

	Education	Food	Rent	Medical	Utilities	Other
Time 1						
Non-poor	1.74	65.87	133.29	3.18	14.70	11.53
Poor	0.76	59.37	81.31	0.99	12.30	11.00
Grand Total	0.97	60.78	92.57	1.47	12.82	11.11
Time 2						
Non-poor	2.80	59.71	152.16	4.80	31.86	15.90
Poor	0.55	49.18	105.08	1.66	27.72	11.34
Grand Total	1.40	53.17	122.95	2.85	29.29	13.07

While 73% of female-headed households and 80% of male-headed households were poor before receiving cash assistance, 50% of female and 66% of male-headed households were poor after receiving assistance. This seems to indicate that a larger proportion of female-headed households than male-headed households were lifted out of poverty after receiving cash assistance.

It should be noted that other indicators of household vulnerability, such as coping strategies, are not reflected in this examination of average expenditure. It is therefore possible that even where refugees' expenditure remained below the poverty threshold, their need to resort to negative coping strategies may have been reduced. Further study is warranted to gain a fuller understanding of the impact of cash assistance on refugee households, as well as the profiles of cash assistance beneficiaries with different outcomes, and the factors that facilitate and hinder them to move out of poverty



Fatima

Fatima left Aleppo with her children in August 2013 after their home was damaged by shelling. She has not heard from her husband, who remained behind in Syria to care for his elderly parents, for more than eight months.

She and her seven children currently live in a single room in the Jordanian capital Amman. There is barely enough space to lie down at night, and they have no means of heating the room.

Three months ago, Fatima began receiving cash assistance of 120 JOD (169 USD) per month from UNHCR, which covers most of the cost of her rent. "Before that I had to borrow money to pay the rent, and I was covered in debts," she says.

The cash assistance also means that her 10-year-old son Ali no longer has to spend up to six hours a day selling clothes at a local market to make extra money. He is now attending school and dreams of becoming a doctor. ©UNHCR/ M.Hawari



Ahmed, 16, points to the ceiling in his family's kitchen in Karak. During the winter months, moisture caused the cement ceiling to break into pieces and fall. With no previous construction experience, Mohammad tried his best to re-cement the hole, but he's not sure how effective his work was. "I'm still afraid to walk across the room", he says. ©UNHCR / J. Kohler



4 - LIVING CONDITIONS

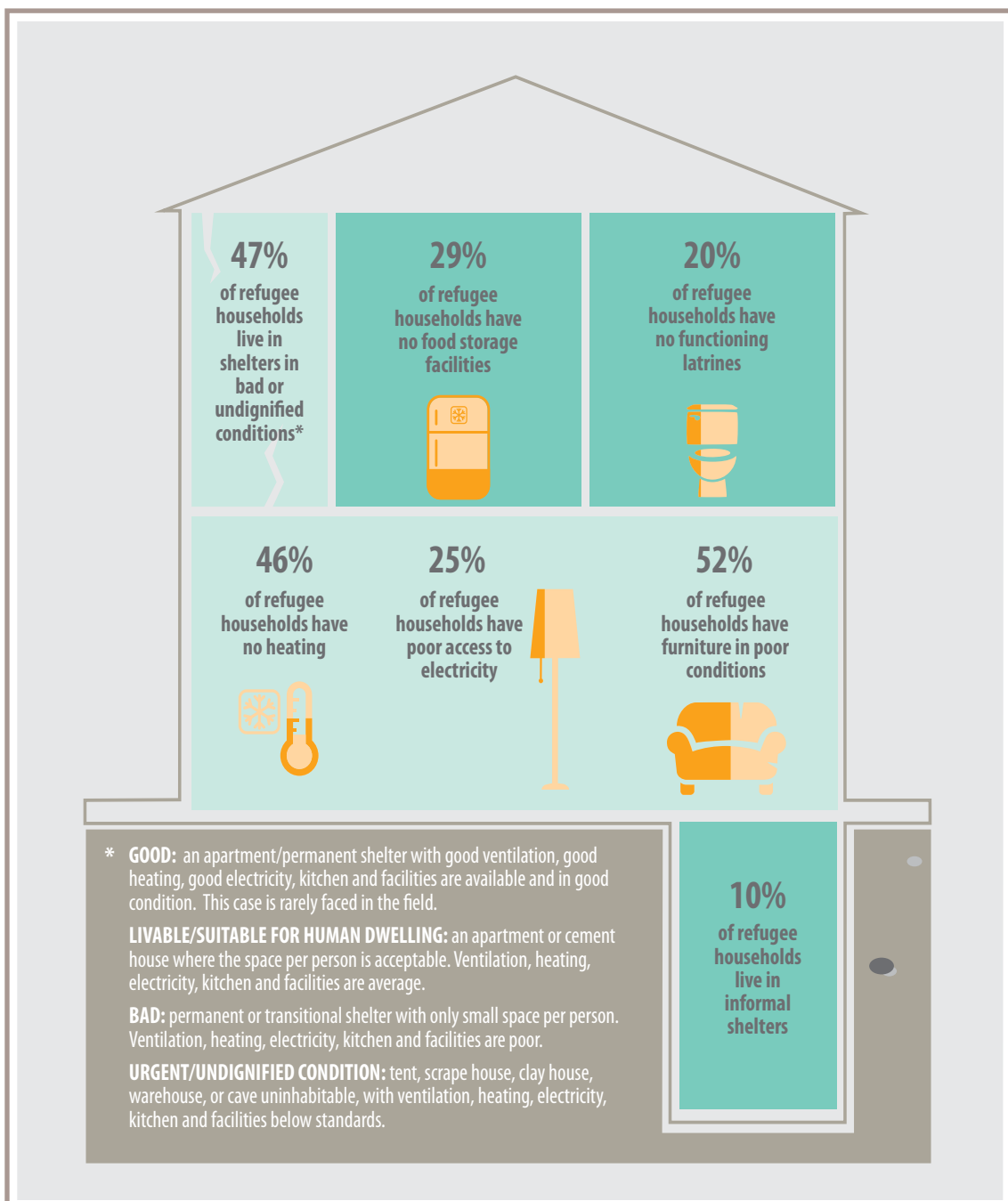
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LIVING CONDITIONS

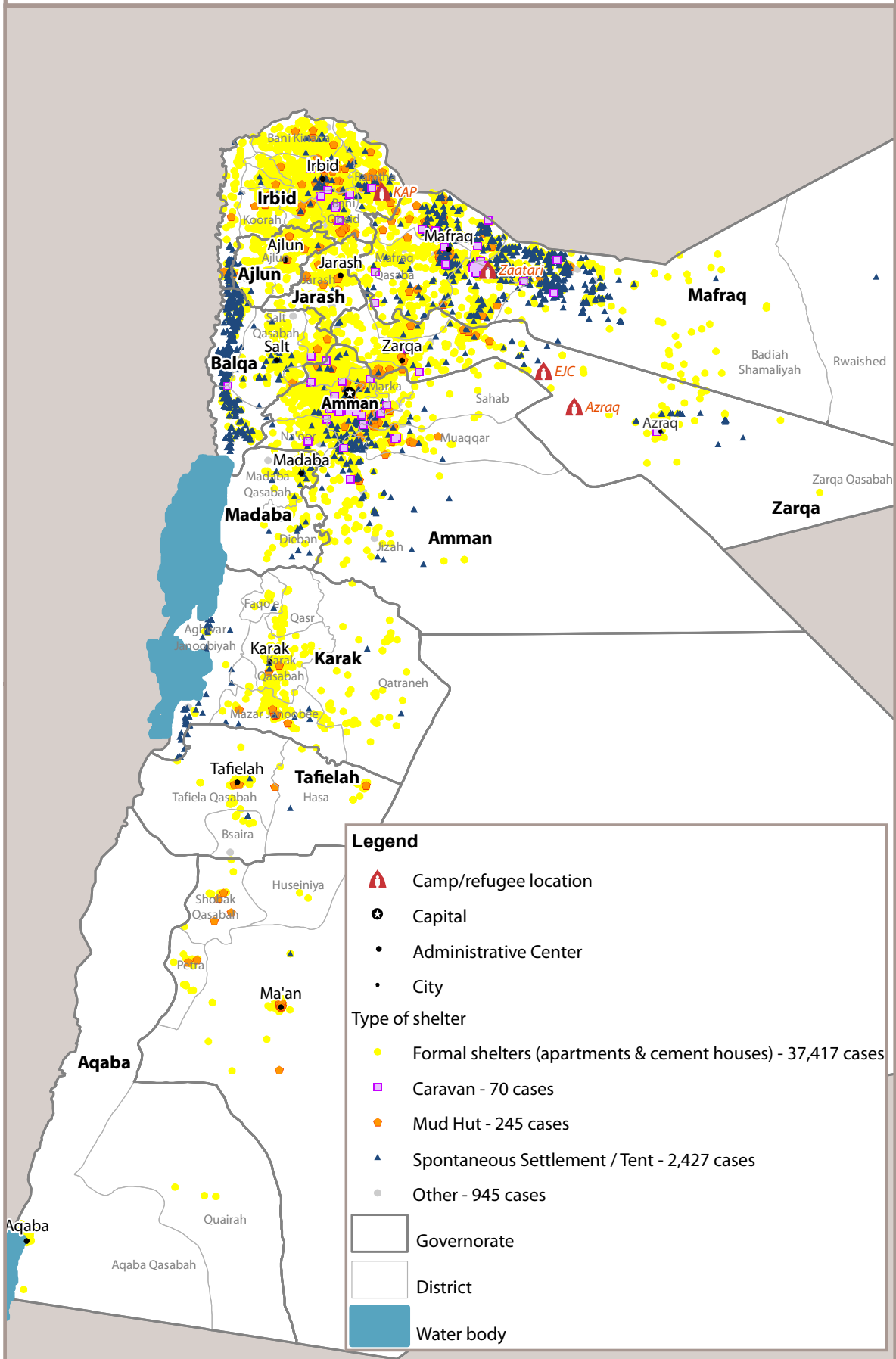
“We have no privacy to the point where my wife always wears her veil and we don’t leave our room.”
 - Mohammad

4.1 Shelter

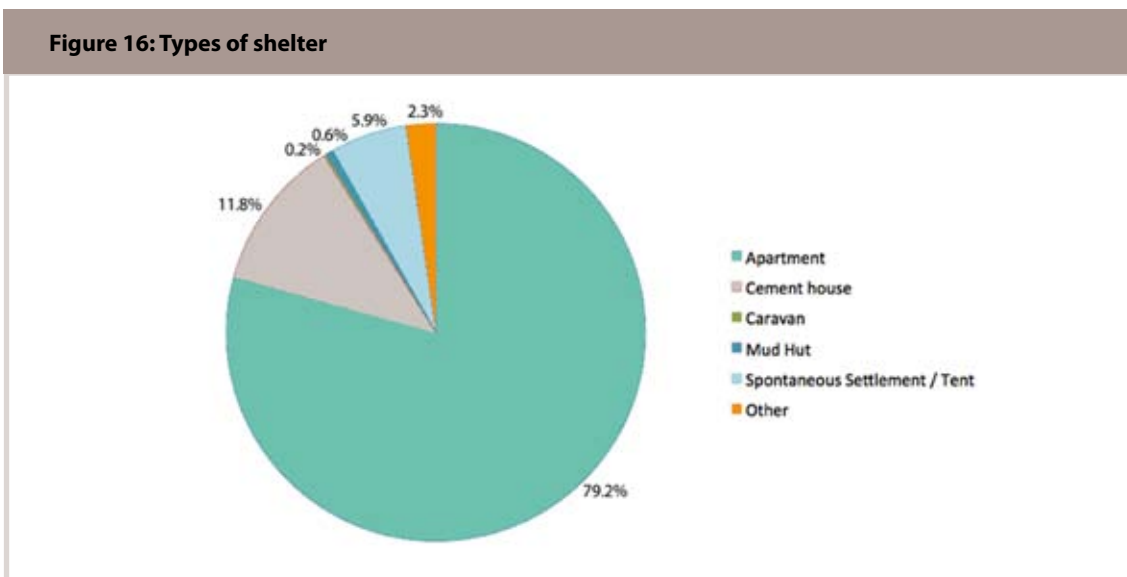
The majority of Syrian refugees live in apartments and are paying rent. One in ten refugees are living in informal shelters, such as tents, mud huts and caravans. Almost half of refugees are living in shelters whose condition is classified as bad or undignified.



Map 7: Distribution of shelter by type

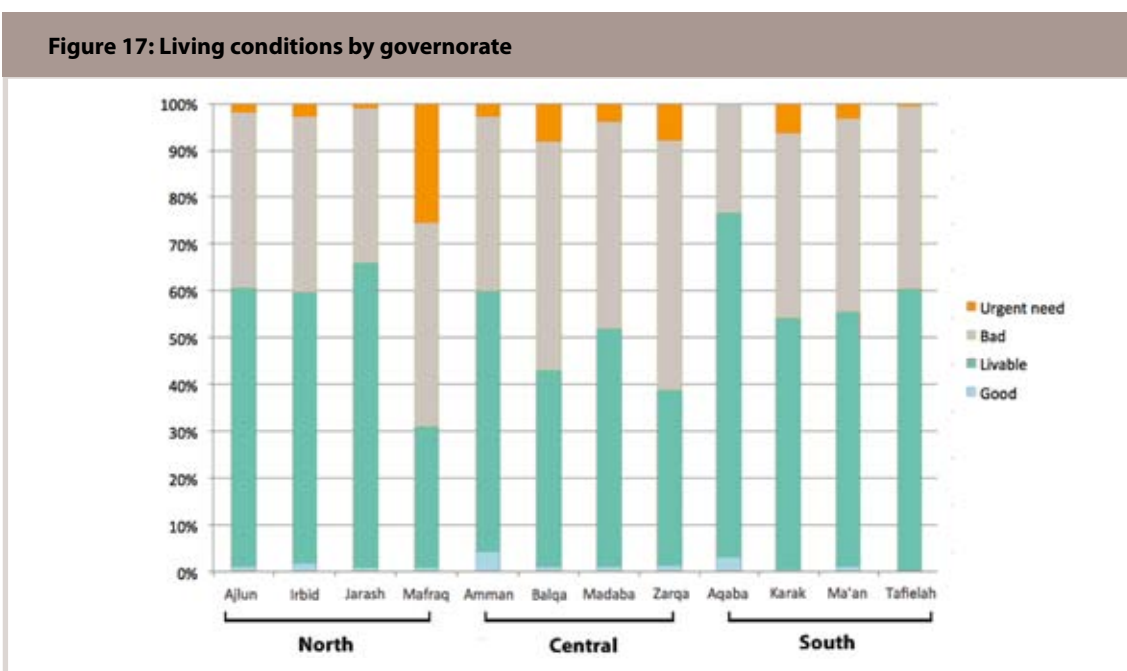


The majority of Syrian refugees have formal shelters,¹ and are living in apartments or cement houses. About one in ten households visited are living in informal shelters, namely tents or spontaneous settlements, mud huts, caravans and other forms of shelter, which includes unfinished buildings, storerooms and rooftops. The proportion of people living in informal shelters (9%) is slightly higher than in the 2013 Home Visits Report (7.1%). The greatest numbers of informal shelters are found in Mafraq, Balqa, Amman, and Irbid.



Source: UNHCR/IRD Home Visits 2014

As in 2013, the vast majority of refugees are renting their shelters (91%), while 8% have free shelters and only a handful (0.5%) stated that they owned their shelter. Of those who do not pay for shelter most (63%) are in informal shelters, including 55% in tents/spontaneous settlements. Of those renting, one in five families has no rental contract. This lack of proper tenure documentation can be a barrier to obtaining an MOI card, and leaves tenants vulnerable to exploitation or eviction by landlords.



Source: UNHCR/IRD Home Visits 2014

¹ Formal shelters are used throughout this report to refer to shelter made of permanent materials.

During home visits, enumerators assessed refugees' living conditions, based on criteria including durability of housing, space per person, ventilation, heating, electricity, kitchen and sanitation facilities. Half of refugees' living conditions are assessed as being livable (50.6%). However, 47.1% are found to be living in bad (40.5%) or urgent (6.6%) conditions, of which the largest numbers are in Amman, Irbid and Mafrq. Close to half (46%) of all visited households have no heating and one quarter has poor access to electricity. Furniture conditions in 52% of households are rated as poor, and 29% of households have no food storage facilities. Living conditions in Mafrq are particularly poor, with two thirds of households in this governorate having bad or urgent living conditions. A much higher proportion of informal shelters are in a bad or undignified condition than formal shelters.

Tents and spontaneous settlements

Close to 6% of visited refugee households (2,427 cases) live in tents or spontaneous settlements. While a handful are found in urban and peri-urban areas, as seen from Map 7, the vast majority are found in agricultural areas, principally in the Jordan Valley (which crosses Irbid, Balqa and Karak) and in Mafrq.

Over half of refugees living in tents and spontaneous settlements originate from Hama, although refugees from Hama comprise only 5.7% of the total home visits population. A further 14% of households living in tents are from Homs, and 12.4% from Idleb, while refugees from these governorates comprise 18.6% and 1.5% of the visited refugee population respectively. Hama, Homs and Idleb are crossed by the semi-arid steppe land (*badia*) of central Syria traditionally occupied by Bedouin tribes, for whom tents are a traditional dwelling.² These three governorates are also traversed by an agricultural belt that follows the north and western border of Syria, which explains why a considerable number of Syrian refugees from these areas participate in seasonal agricultural work in Jordan, to which many spontaneous settlements can be linked.

Families living in tents and spontaneous settlements tend to be slightly larger, with an average case size of 4.3 compared to the overall average of 3.5. Female-headed households comprise only 28% of families in tents, compared to 35% overall.

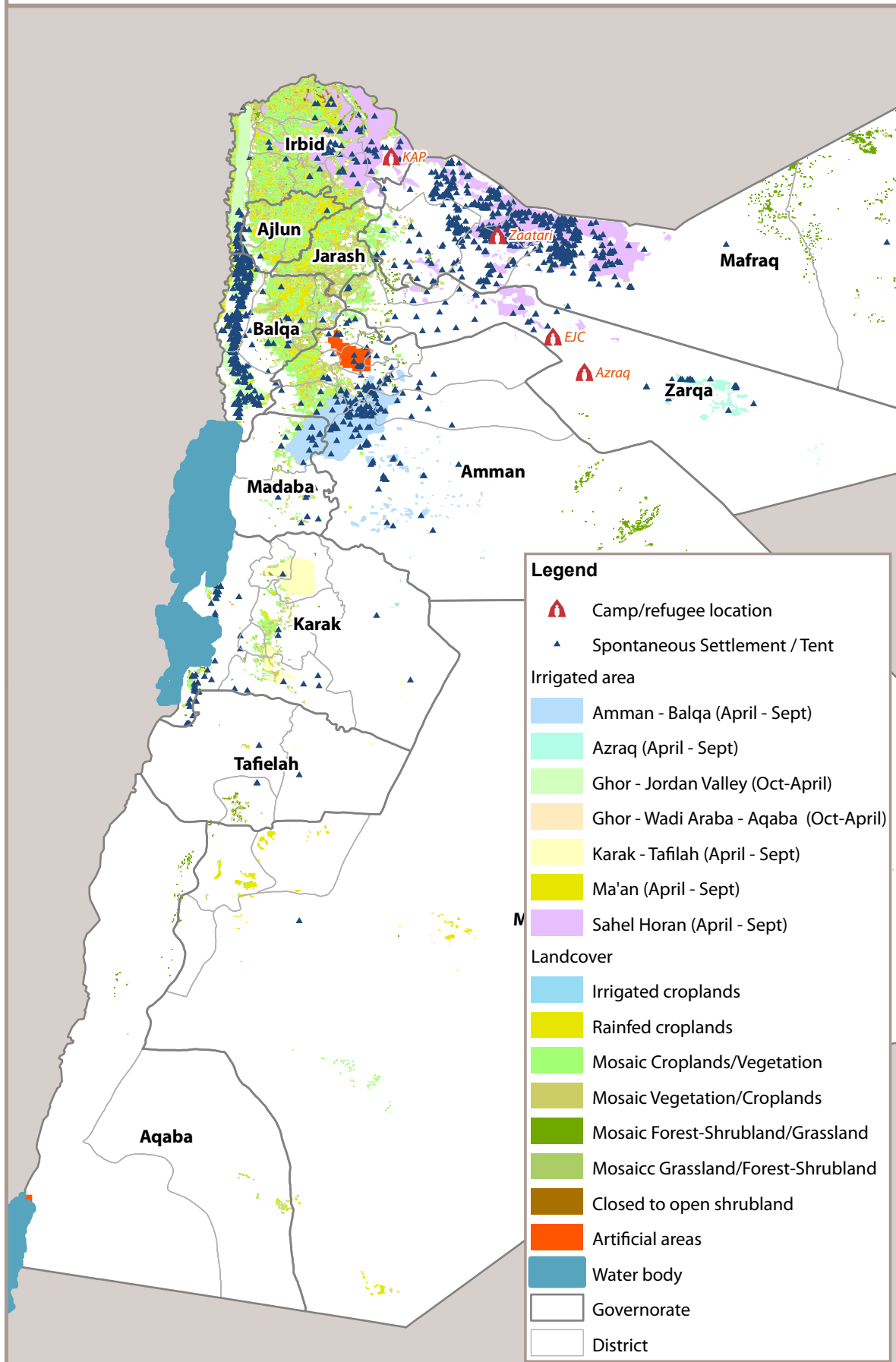
Living conditions in tents and spontaneous settlements are rated as worse than other shelter types, with 63% assessed as bad, and 35% being in urgent need of upgrade. As noted below, those in tents rely principally on tankers and wells for water, and sanitary conditions in virtually all tents visited (99%) were assessed as poor.

While refugees living in tents and informal settlements appeared to utilize health care at rates close to the average, they accessed public health care at lower rates and NGO health care at higher rates. Close to two thirds of visited families living in tents or informal settlements reported accessing public health care, and over one quarter utilized NGO services, while 6% used private health care. While the vast majority (97%) of families living in tents have an MOI card, it is likely that for many these are registered in a different governorate, which would provide an explanation for the low utilization of public health services.

Education of children living in tents and spontaneous settlements is a particular concern. Only 6% of school-aged children in this form of housing are enrolled in school, which may be related to high levels of mobility or child labour.

² Dawn Chatty, *The Bedouin in Contemporary Syria: The Persistence of Tribal Authority and Control*, The Middle East Journal, Vol 64 No 1, Winter 2010, pp 29-49

Map 8: Location of tents and spontaneous settlements visited by UNHCR and IRD superimposed on agricultural areas



The majority of Syrian refugees live in apartments and are renting their shelter. One in ten refugees are living in informal shelters, such as tents, mud huts and caravans. Almost half of refugees are staying in bad or urgent living conditions.

Access to safe and reliable water and sanitation facilities is an essential aspect of meeting basic needs. This is a challenge in a water-scarce country such as Jordan, where water and sanitation coverage in many refugee-hosting areas has been assessed as insufficient.¹

Amongst the refugee households providing information on water sources, 89% are connected to a piped water network, compared to 98% of the Jordanian host population.² Water assessments in host communities in Jordan indicate that connectivity to a water network is poorer in rural than urban areas, and water supply is more limited in the northern governorates.³

Of those home visits cases connected to a piped network, 94.5% state that water is regularly available. However, it should be noted that this does not provide an indication of the household's perception of the quality or adequacy of water.

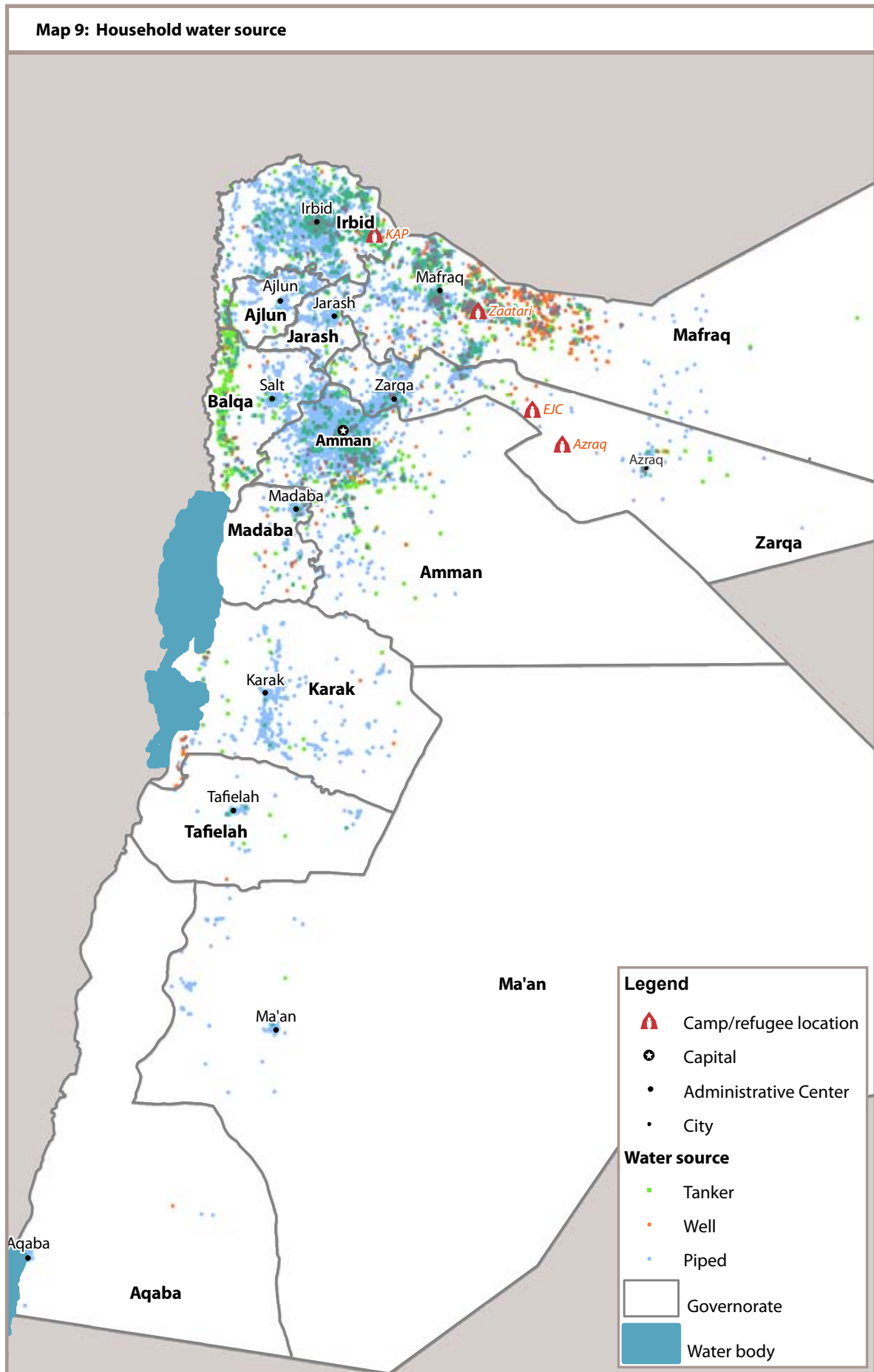
Close to 9% of households depend on tankers, a less reliable and more costly source of water, whose delivery varies considerably by season and is often scarce in summer.⁴ Two percent of households rely on wells, which are considered less dependable in terms of water quality and availability. A slightly lower proportion of male-headed households (88.8%) have piped water than female-headed households (90.4%). This is likely due to the higher proportion of male-headed households living in informal shelters, which have poorer water access. While most of those staying in apartments are connected to a piped network (96%), this is the case for only 7.6% of those living in tents, who instead rely principally on tankers (61%) and wells (32%). Those in caravans also rely predominantly on tankers (55%), with 24% having access to piped water, and 21% using wells. Almost two thirds of visited households relying on wells are in Mafraq.

¹ REACH, *Access to Water and Tensions in Jordanian Communities Hosting Syrian Refugees: Thematic Assessment Report*, June 2014.

² Jordan Ministry of Water and Irrigation, *Annual Report 2012*, p11, <http://www.mwi.gov.jo/sites/en-us/Annual%20Reports/MWI%202012%20English%20Report.pdf>

³ Ibid, p50; WASH in Host Communities in Jordan: An Interagency Assessment, Sept-Oct 2013, p18-19.

⁴ Syria Refugee Response Plan (RRP6), Jordan Response Plan 2014, p107.



89% of refugee households are connected to a piped water network, compared to 98% of the Jordanian host population.
©UNHCR / J. Kohler



4.3 Sanitation

Two out of five households are living with poor sanitary conditions.

Three quarters of households providing information on wastewater state that they are connected to a piped sewerage network, with one quarter relying on tankers. This proportion is similar for male- and female-headed households. Connectivity to piped wastewater services varies significantly by shelter type. While 81% of households living in apartments have piped wastewater, this is the case for only 31% staying in caravans and 5% in tents.

Sanitary conditions in two out of every five households are assessed as being poor, defined as either having no indoor toilet facilities and/or no shower. Over half of households' sanitary facilities are found to be average, defined as having toilet and shower facilities inside the house, with cold water only. Eight percent of households had good sanitary facilities, defined as having toilet and shower facilities inside, with both hot and cold water. One in five households stated that they do not have a functioning latrine.¹ Of those without a functioning latrine, 56% were in apartments, 13% in cement houses and 26% in tents, indicating that sanitation concerns affect both formal and informal shelters. The greatest number of households with poor sanitary facilities are in the populous areas of Amman, Irbid and Mafraq, as well as Zarqa. Balqa and Mafraq had the largest proportion of households without a functioning latrine (46% and 38% respectively), related to the high number of tents and spontaneous settlements in these governorates.

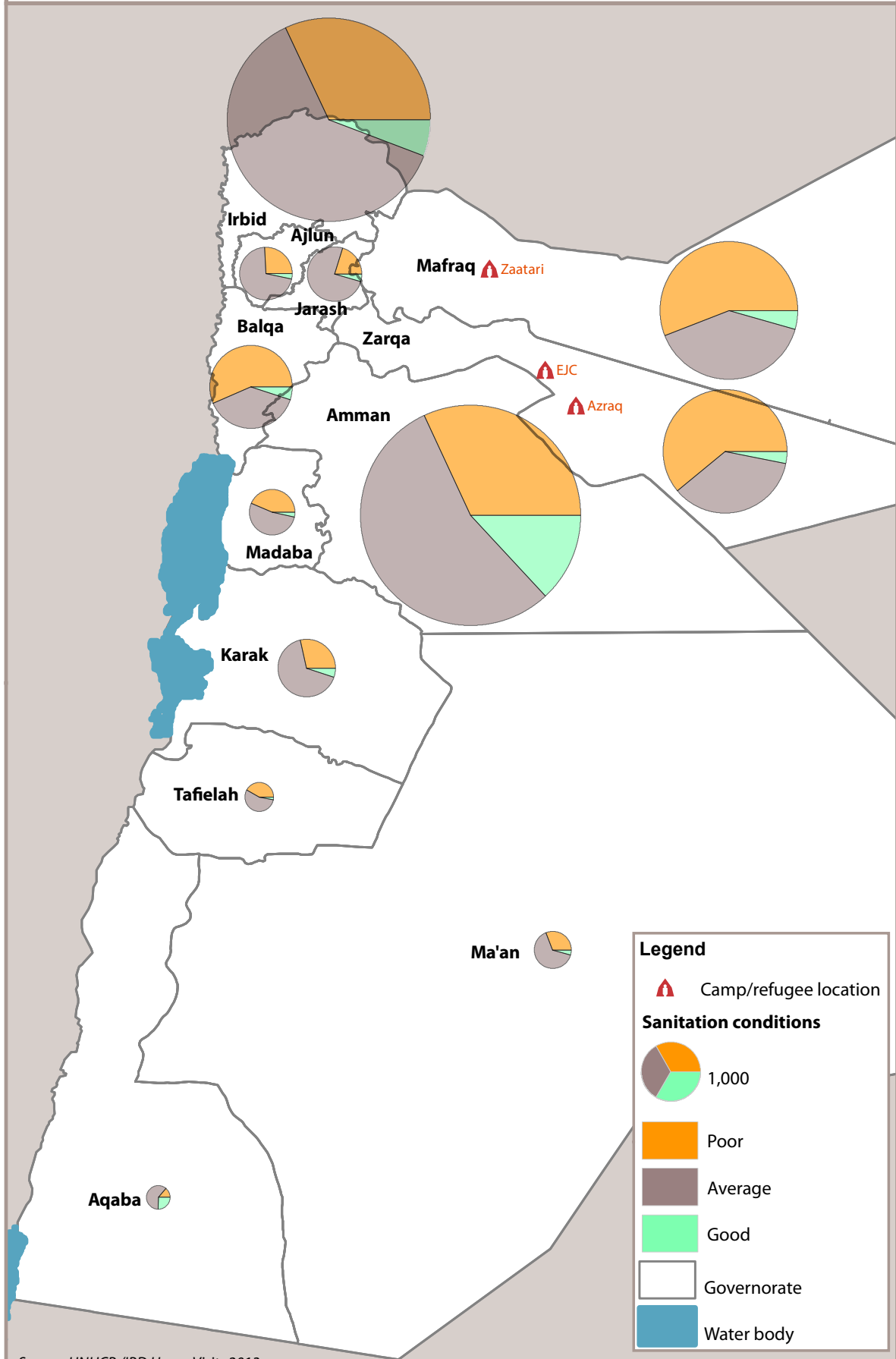
There were no significant differences between access to functioning latrines between female- and male-headed households, however a higher proportion of male-headed households (41%) had sanitary facilities that were rated as poor than female-headed households (36%). As with access to piped water, this may relate to the higher proportion of male-headed households living in informal shelters

Sewage running down the stairs outside houses occupied by Syrian refugees. ©UNHCR / J. Kohler



¹ Note that this data does not indicate the number of households that have a 'functioning latrine' as defined by technical standards.

Map 10: Sanitation conditions



Source: UNHCR/IRD Home Visits 2013



Just inside of Jordan and outside the city of Ramtha sits an abandoned school building. In total 121 people share the building, among them 72 children. Ironically, the families who live in a school have no access to schooling for the children. Because of the distant location of their housing, it can be very difficult for them to get to the nearest town to get even bread and simple necessities of life. ©UNHCR / J. Kohler



5- ACCESS TO SERVICES

5

ACCESS TO SERVICES

"A generous Jordanian doctor helps us get the medication my wife needs. Without him we wouldn't be able to afford it... My greatest concern and the thing I think about the most is the education of my children."

- Mohammad

Refugees with both an MOI card issued in the governorate of residence and proof of UNHCR registration were entitled to access public health and education services free of charge at the time of data collection, although the Government policy on access to health services has since changed. As of December 2013, UNHCR registration and MOI service cards became valid for a period of 12 months. As MOI service cards only entitle refugees to access services in the governorate in which they are issued, those who move between governorates must re-register with UNHCR and the Ministry of Interior in the new governorate of residence in order to access public services.

5.1 Health

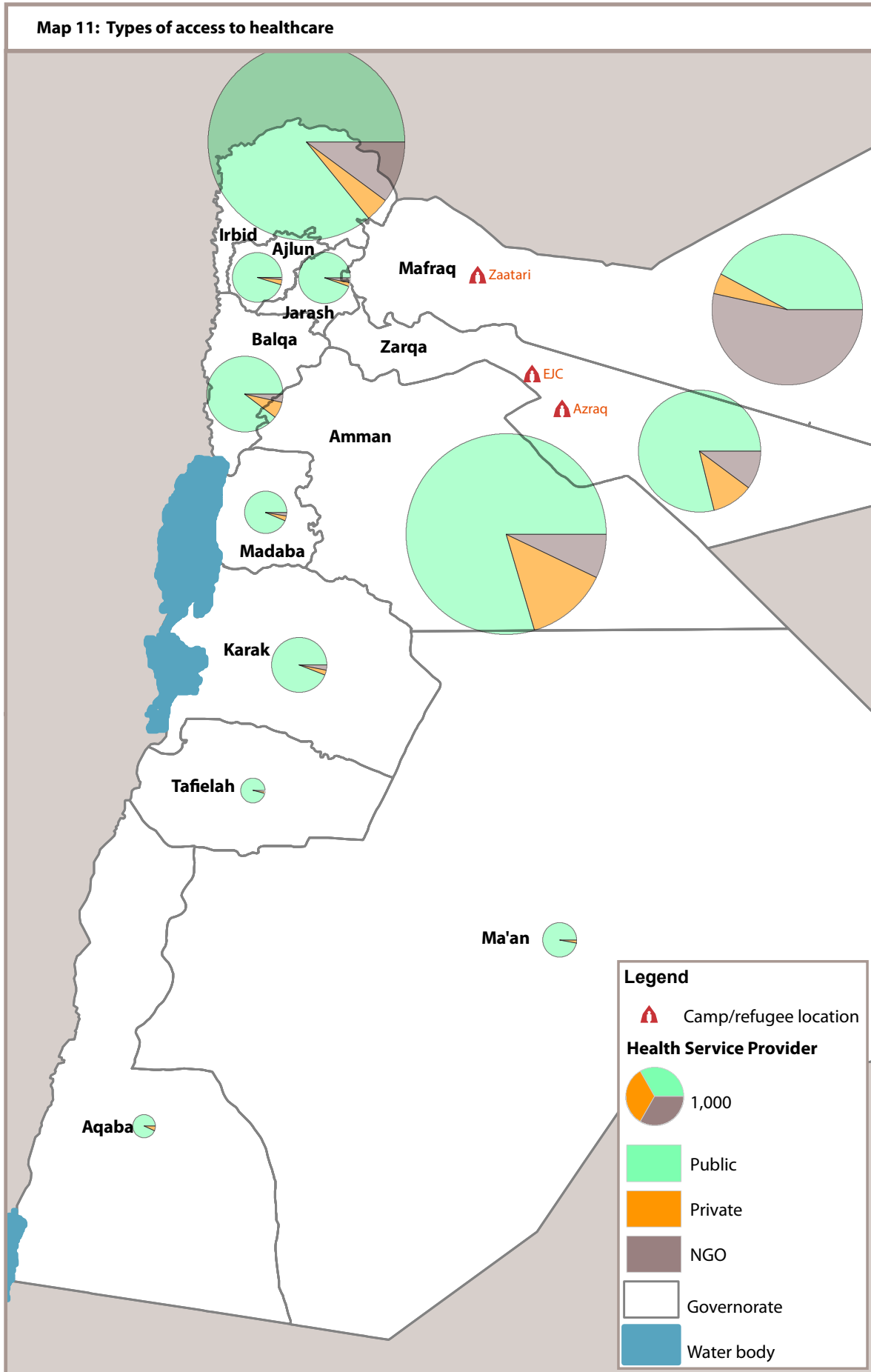
Utilization of public health services has increased, but lack of documentation continues to be a barrier to access for some refugees.

At the time of data collection, free primary, secondary and some tertiary health care at Ministry of Health facilities was available to Syrian refugees with an MOI card and proof of UNHCR registration. Those refugees who lacked the required documentation could access health services at UNHCR partner clinics, which were free of charge and provide primary and some secondary care.

Nawaf speaks with his neighbors. A genetic issue that impacts Nawaf and his brother impacts their feet, leading to progressive disfigurement and loss of mobility. ©UNHCR / J. Kohler



Map 11: Types of access to healthcare



Utilization of health services

The majority of visited refugee households (87%) stated that they had utilized health services in Jordan. Of those who had not, the most common reason was that they had no need to approach a health service. Lack of MOI card was another reason given for not having accessed health services. Of those refugees without an MOI card who reported on health service utilization, 21% had not utilized health services, compared to 12% of those with an MOI card. Of those without a valid asylum seeker certificate, 8% had not used health services, compared to 13% of those with a valid certificate. This suggests that lack of required documentation remains a barrier to accessing health care. The percentage of visited households reporting utilization of some form of health care was lowest in Tafieleh (68%) and Amman (79%).

Type of health care

At the time of data collection, Syrian refugees' access to public health care had increased, with public services representing 77% of health service utilization by refugees in 2014 compared to 72% in 2013. Use of NGO health services fell from 20% to 16% between 2013 and 2014, and private health care remained around 8%.¹ This positive trend in public health care utilization points to the effectiveness of the Government's former policy of free access for refugees, and of efforts by the humanitarian community to strengthen these services and increase the proportion of refugees who are eligible to access them. This approach of supporting the provision of services to non-camp refugees through public systems rather than creating parallel structures is in line with UNHCR's Urban Refugee Policy as well as internationally-recognized good practice.²

As in 2013, Mafrq is an exception to the general pattern of health service utilization, with public health care representing only 43.7% of health service utilization, and NGOs instead providing the dominant source of health services. However use of NGO health services has declined in Mafrq from 59% of health services used in 2013 to 53.5% in 2014, and in Irbid, from 19.5% in 2013 to 10% in 2014.

Over half (52%) of private health care utilization is in Amman, followed by 16% in Zarqa and 15% in Irbid. Use of private health care in Amman has, however, decreased from 20% in 2013 to 13% in 2014. This may be due to a combination of the increased accessibility of public health care, and the deteriorating resources of households who may no longer be able to afford private health services.

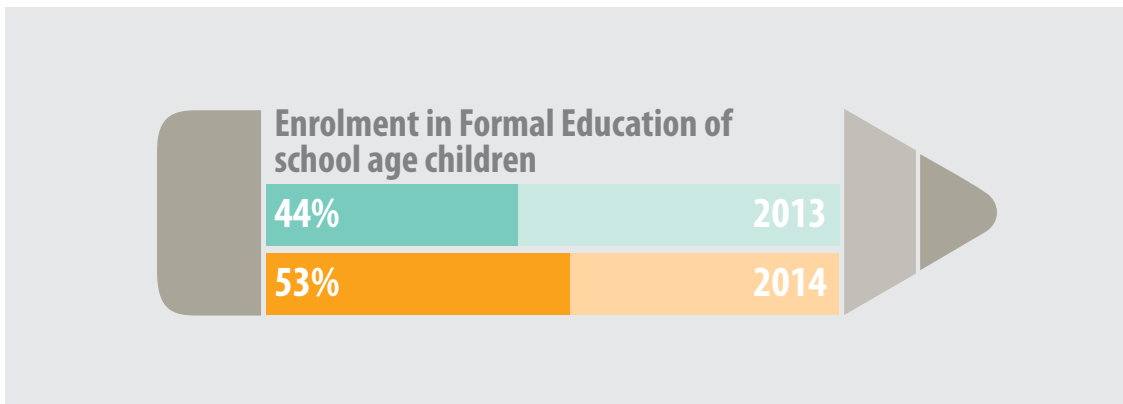
Female-headed households appear to access all types of health care at a slightly higher rate than male-headed households, with 89% of female-headed households reporting utilization of some form of health care compared to 86% of male-headed households.

Those living in informal shelters report lower use of public health services and higher use of NGO health services than those in informal housing. Two thirds of households living in informal shelters reported utilization of public health services and 25% reported use of NGO health services, compared to 76% and 14% respectively for households living in formal shelters. This could be due to higher mobility amongst those in informal shelters, which may mean that a higher proportion do not have MOI service cards that are issued in the governorate within which they are currently residing.

¹It should be noted that 87% of visited households reported utilization of health services, but that some households utilized multiple types of health service.

² UNHCR Policy on Refugee Protection and Solutions in Urban Areas, Sept 2009; UNHCR Policy on Alternatives to Camps, 2014.

Enrolment of Syrian refugee children in formal education has increased. Financial constraints, lack of space in schools, and the disruption to children's lives arising from displacement are the key reasons for non-enrolment.



The Government of Jordan has allowed Syrian refugee children to have free access to primary and secondary school in the Jordanian public education system. For the school year commencing in August 2014, an MOI card is required in order to enrol children in Jordanian public schools, however, this policy came into force after the period of data collection for this report.

Of the households receiving home visits, the number of school-aged children enrolled in formal education appears to have increased from 44% in 2013 to 53% in 2014. ©UNHCR / O. Laban



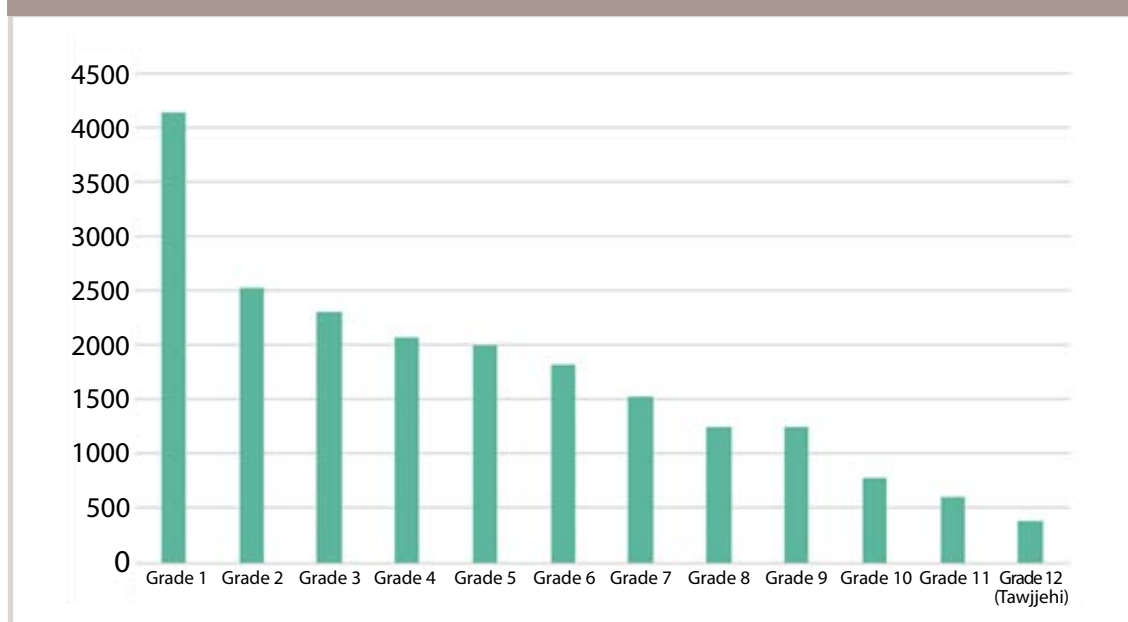
Enrolment

Of the households receiving home visits, the number of school-aged children enrolled in formal education appears to have increased from 44% in 2013 to 53% in 2014 (approximately 20,300 out of 38,250 school-aged children). This is comparable to the picture provided by Ministry of Education figures, which indicated that some 100,000 Syrian children outside camps were enrolled in formal education at the end of the 2013/4 school year, representing approximately 56% of school-aged children outside camps in June 2014.³ A number of measures have been put in place by humanitarian actors to boost the enrolment of Syrian refugee children in the past year, including support to increase space and capacity in the Jordanian public education system, provision of learning materials, and large-scale back-to-school campaigns. In addition, those refugees who arrived in 2013, the peak of the influx, have since had the opportunity to enrol their children in school with the commencement of a new school year. Amongst those children who are enrolled in school, enrolment is highest in the lower grades and decreases with increasing grades, indicating that children are dropping out. The large numbers of children in grade 1 is related to the fact that many children who have missed school are placed in the first grade.

Enrolment of boys is higher than girls from grades 1 to 6, after which they are similar until grade 10, when enrolment of girls is higher than boys. As there are more boys than girls amongst children of school age, this indicates that boys are dropping out of school at a higher rate than girls, particularly in the upper grades. This may relate to the fact that boys are more likely to be withdrawn from school than girls, in order to engage in employment. While the rate of boys' completion of school is comparable between female- and male-headed households, a larger number of girls from female-headed houses complete school than girls from male-headed households.

In households of five or more members, the proportion of school-aged children who are not enrolled in school increases with family size. With limited resources and greater household needs, children from larger households are less likely to have the financial capacity to meet education related expenses. However, in families with between two and four members, children from smaller families are less likely to be enrolled in school. This may relate to the fact that there are more single-parent or separated households in families of this size, which may experience economic, protection and psychosocial vulnerabilities that affect children's education.

Figure 18: Grades of enrolled school children



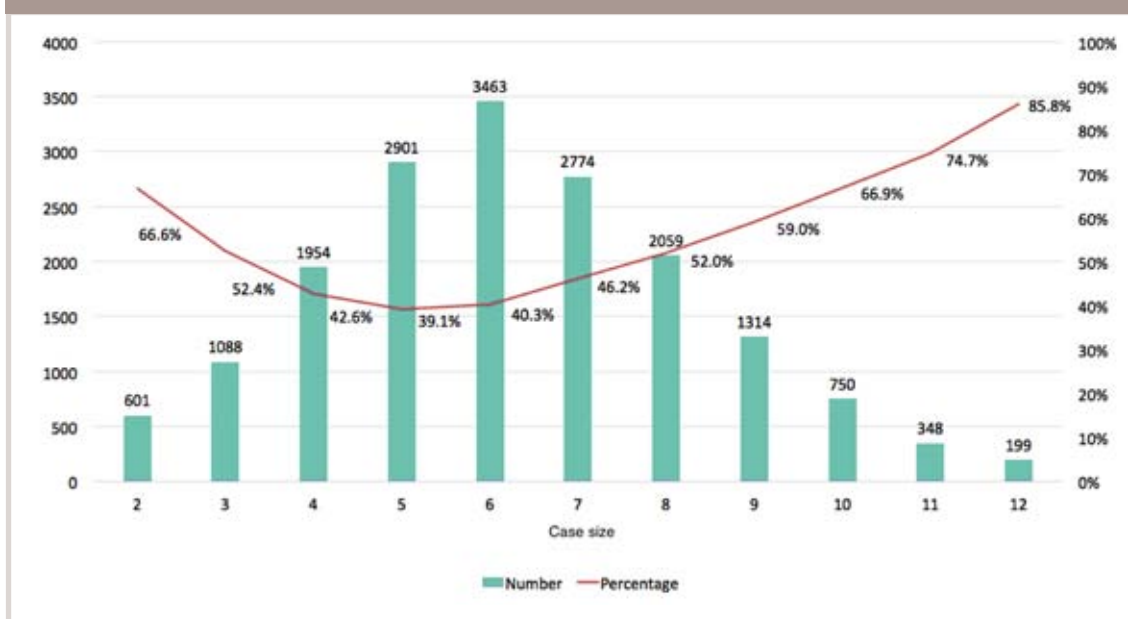
Source: UNHCR/IRD Home Visits 2014

³ Jordan Response Plan Needs Assessment, ProGres data.

Reasons for non-enrolment

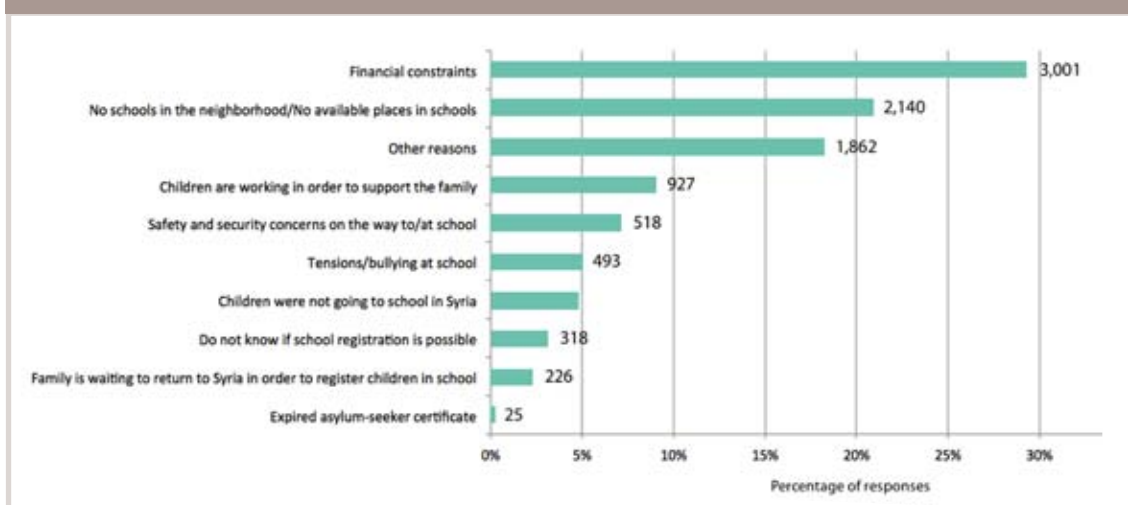
Of those families who gave reasons for children not attending school, the main responses are financial constraints (39%) and lack of available schools in the area or insufficient space in the school (27.8%). This is corroborated by other assessments, where the cost of school materials and transportation to school are cited as barriers to enrolment, as well as overcrowding in schools.⁴ Other reasons for children not attending school include not having an MOI card, or having a card that was not issued in the governorate of residence. Disruption caused by recent arrival, lack of stable livelihoods, and movement within Jordan were also mentioned, as well as arrival in Jordan in between school terms. Lack of desire to attend school was frequently mentioned as a reason for non-attendance, which may relate in part to missed schooling prior to the conflict but also to the disruption and psychosocial impact of the conflict on young lives. Children with a disability found it difficult to find appropriate school facilities.

Figure 19: Number and percentage of children not enrolled in school by case size



Source: UNHCR/IRD Home Visits 2014

Figure 19: Number and percentage of children not enrolled in school by case size



Source: UNHCR/IRD Home Visits 2014

⁴ UNHCR Participatory Needs Assessment, March 2014, p10; CARE, *Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities Three Years Into the Syria Crisis*, April 2014, p38.

At least six percent of households with school-aged children stated that children were not attending school because they were working to support the family. Female-headed households were not found to be substantially more likely to withdraw children from school in order to work than male-headed households, and there were overall no significant differences between female and male-headed households in the reasons given for children not being enrolled in school.

Missed schooling

Over half of all school-aged children have missed some schooling. Children from larger families are more likely to have missed school than children from smaller families. Once children have missed three years of school, they are no longer able to participate in the formal education system in Jordan. Of those households visited, 30% of school-aged children had missed up to one year of school and 17% had missed two years, and are thus at risk of being excluded from formal education if they are not able to re-enter school within the next year.

The governorates with the lowest enrolment rates were Balqa and Mafrq, where 72.3% and 60.6% respectively of school-aged children are not enrolled. These governorates also have the highest rates of children who have missed some school. This may be related to the presence of itinerant agricultural workers in these governorates, whose seasonal migration may interrupt children's education.



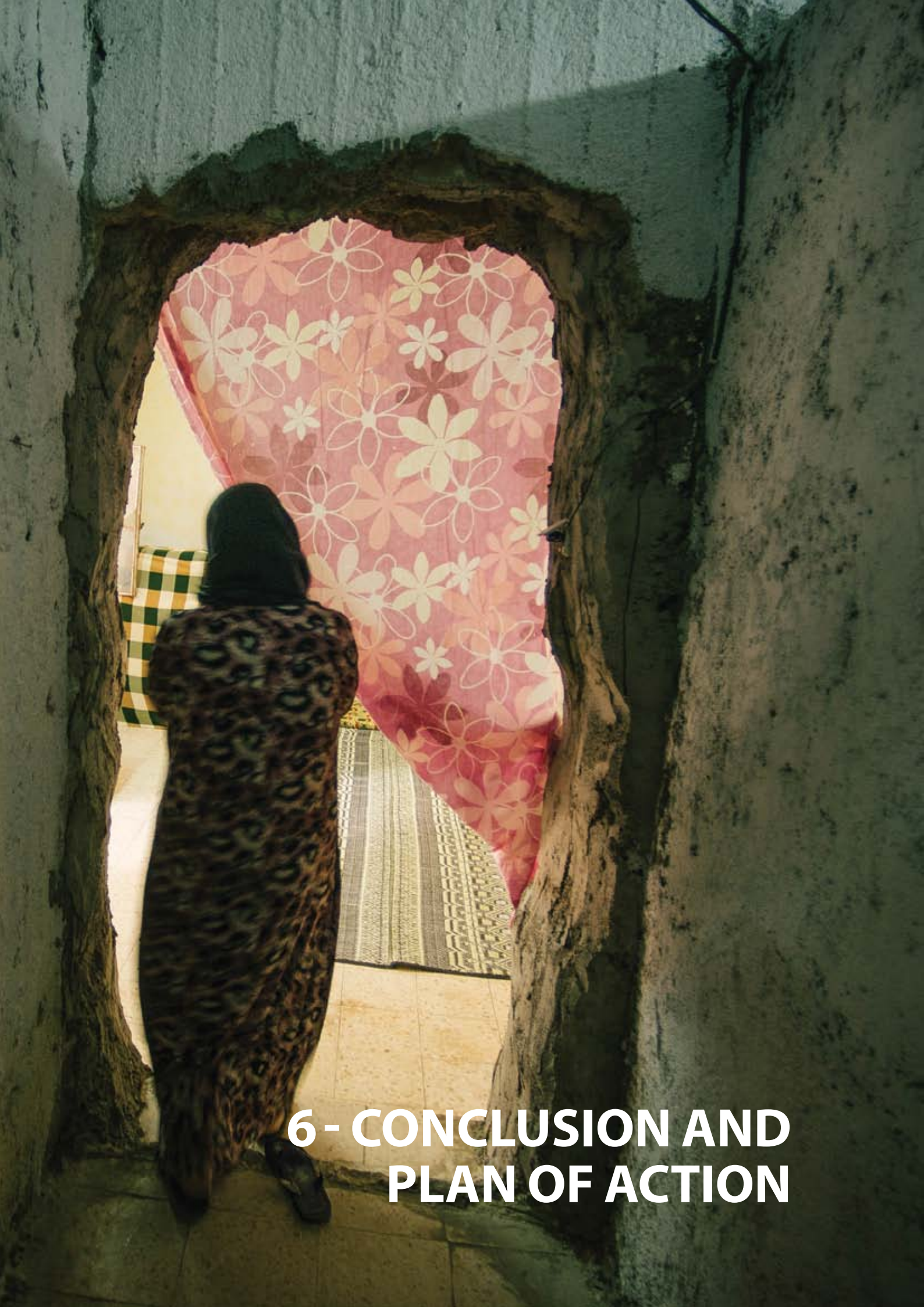
©UNHCR/J.Kohler

Ali

At 12 years old, Ali, a refugee boy from Aleppo, is the man of the family, struggling to support his two aunts, cousin and cousin's infant child. Ali's parents were killed in Syria as was his cousin's husband. Ali's begging from motorists is the main source of income, but he can bring in a maximum of about 50 JOD (70 USD) per month while the rent for their living space is over 70 JOD (100 USD) per month. This activity is taking away from school. Ali crouches with his aunt in the space that they are using as a kitchen. Formerly the building entrance way, the area where they stay has been converted to become a living space for the small family group.



Syrian refugee woman entering her shelter in Southern Jordan. © UNHCR / J. Kohler



6 - CONCLUSION AND PLAN OF ACTION

"If something doesn't change in a month or two, we'll have to go back to Zaatari camp. If it was just about myself, it would be different, but as a father everything is different."

- Samer

CONCLUSION

The findings of this study suggest that the humanitarian response to support Syrian refugees outside camps in Jordan has had numerous achievements, but that significant challenges remain. The majority of refugees have been reached by some kind of humanitarian assistance, either in the form of cash assistance, food vouchers, non-food items or other support. Access to public health care and education facilities has increased, to the credit of the Government of Jordan's policies of allowing free access to refugees, and the humanitarian community's efforts to support the provision of services to refugees through Government rather than parallel systems, in line with recognized good practice in out-of-camp refugee response. Evidence suggests that UNHCR's programme of targeted cash assistance has been successful in helping refugees meet their basic needs and lifting some of the most vulnerable out of poverty.

Yet despite these efforts the overall picture that emerges is that refugees are becoming increasingly economically vulnerable over time as their resources are gradually depleted. Unsustainable coping strategies such as borrowing and spending savings are common, representing a risk to economic resilience and recovery. In the absence of access to adequate and sustainable livelihood opportunities, the majority of refugees are likely to continue to live in or on the edges of poverty, with two out of three refugees currently living below the Jordanian absolute poverty line. For households in the most precarious situations, this raises a range of protection concerns, particularly for children, who may lose out on opportunities for education, and persons with specific needs, such as the elderly and persons with disabilities.

In coping with these constraints, Syrian refugees rely particularly on support from each other and from members of the Jordanian communities in which they live. Sharing accommodation with other refugees, principally extended family, is an important way of diffusing household costs. Financial and other assistance from family members in Jordan and abroad is also a vital lifeline, as is help received from neighbours and friends, both Syrian and Jordanian. The findings from this report suggest that those who are poorest and in vulnerable groups, such as female-headed households, are most likely to receive community assistance, demonstrating the salience of this source of support.

However, unless humanitarian support remains strong, the number of children out of school is likely to increase, the number of families opting to return to Syria will go up and more women will be at risk of exploitation, including survival sex.

In parallel it is important to ensure that humanitarian actors continue to take into account the needs and vulnerabilities not only of refugees but of the communities in which they live. With the conflict in Syria showing little sign of abating, such an approach will be vital not only to shoring up protection space for Syrian refugees in Jordan, but also to safeguarding the networks of support that have thus far assisted them to cope during their time in displacement.

“The economy of Syrian refugee households is being pushed to the brink of disaster. In a context of dwindling support and a lack of alternatives, more funding will be required in order to ensure refugee protection and assistance.”

- Andrew Harper, UNHCR Representative, Jordan

PLAN OF ACTION

- 1.** In light of growing challenges for Syrian refugee families in Jordan to sustain themselves outside the camps, UNHCR will increase its cash assistance programme in 2015. Unfortunately the comprehensive target of 30,000 families cannot be met at this point for the lack of funds.
- 2.** UNHCR will continue the home visit project to assess the vulnerability of refugees in Jordan. An average of 5,000 visits will be conducted on a monthly basis. This will support the monitoring of the impact of reduced health services and a reduction in food assistance to Syrian refugees in Jordan in 2015. This in turn will inform the continuous review of vulnerability baselines, eligibility criteria and assistance levels.
- 3.** UNHCR will conduct a comparative study on cash assistance and its impact on mitigating negative coping strategies. The field work will be conducted and completed within the first quarter of 2015.
- 4.** Refugee response partners will operationalize the Vulnerability Assessment Framework (VAF) in the first half of 2015. This framework harmonizes definitions and the types of assistance to vulnerable segments of the refugee population. This will make for a more effective and more efficient refugee response.
- 5.** In order to support refugee response partners in their efficient and effective assistance delivery, UNHCR will continue improvements of assistance tracking and referral mechanism (primarily through ActivityInfo and RAIS). A full upgrade of the existing systems and new modules will be tested and released in the first half of 2015. Refugee response partners, including donors, are encouraged to reinforce their commitment to these tools and systems.

An annex with the baseline data of all the figures can be found on <http://data.unhcr.org/jordan/homevisits>

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