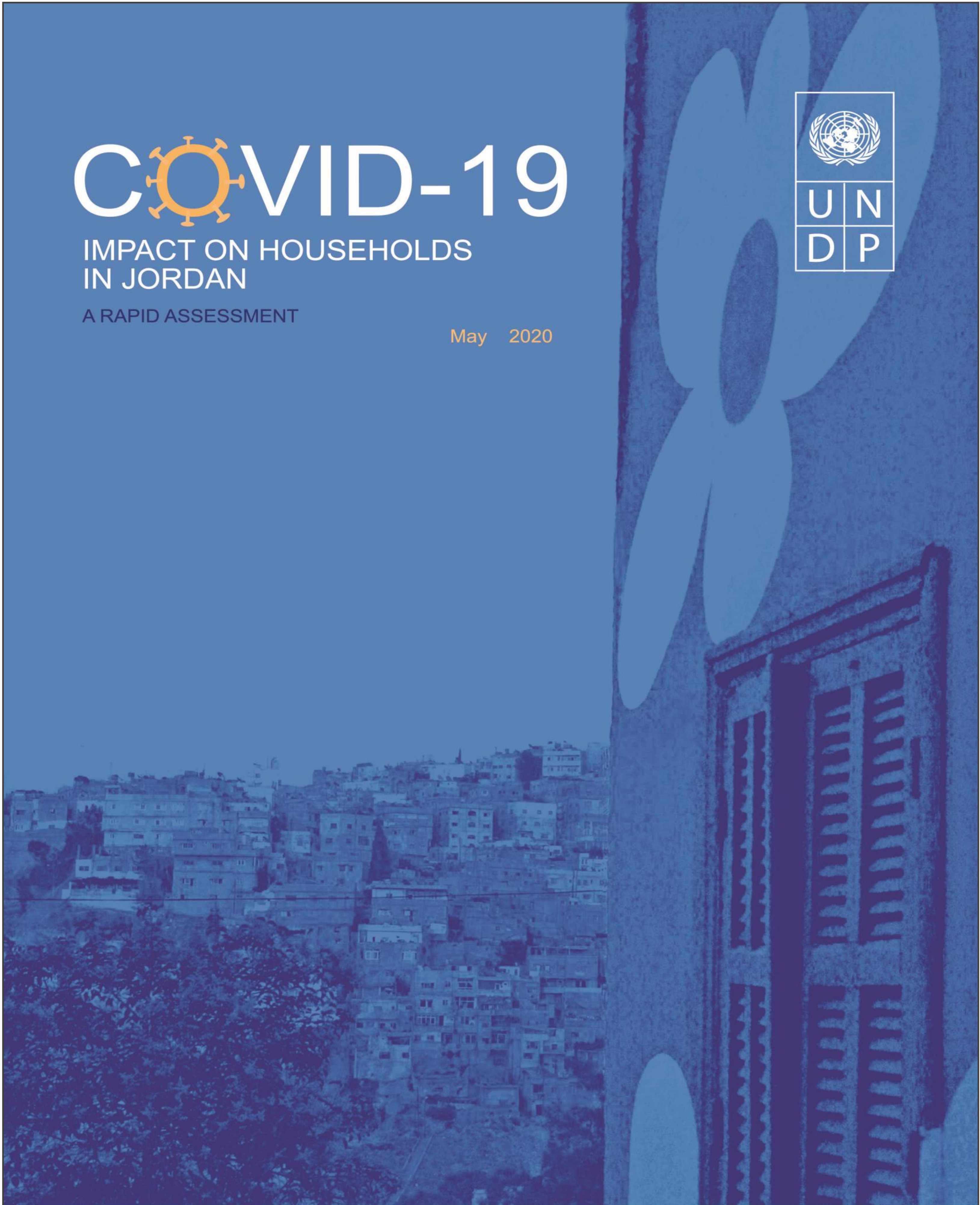
COVID-19

IMPACT ON HOUSEHOLDS IN JORDAN

A RAPID ASSESSMENT

May 2020

UNDP



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Key Findings

While Jordan curbs the spread of COVID-19 and trust in Government response measures is high, the impact of the crisis on households across Jordan has been significant.

This report is part of a series of rapid assessments to explore the impact of COVID-19 and government response measures on households and businesses in Jordan. It focuses on the impact on households across Jordan and is based on an online survey of 12,084 respondents. The survey took place during the lockdown (last week of April until 3 May) and highlights the significant impact the measures had on the livelihoods of many. As lockdown measures are gradually easing and the economy is opening up, some of the challenges will ease yet many respondents feel that the COVID-19 crisis will have a long-term impact on their livelihoods.

Below the key findings:

Only 6.8% reported that they were still employed as compared to before lockdown measures were introduced. **More than a third (37%) of respondents indicated to have lost their entire income**, **10.8% reported their income was "much lower"**, **5.9% reported a "slightly lower" income**, leaving **only 7.1% reporting that their income had been unaffected by the crisis**. There is a large variation across governorates from 69% in Zarqa reporting that indicated to have lost all income (similar to Irbid at 65% and Amman at 62%) to 32% in Tafileh, 39% in Ma'an and 40% in Ajloun. Younger age groups indicated to have been affected more.

Almost **three-quarters of respondents (72.5%) indicated having difficulties covering basic needs** (rent, food, heating and medicine) due to the lockdown measures in place at the time of the survey (60.4% strongly agreed with this position, and a further 16.9% somewhat agreed). **Only 10.6% of respondents were not struggling to cover basic needs.**

Access to clean drinking water was a concern for 38.3% of respondents. Even more concerning was **access to basic healthcare, with 69.3% reporting challenges**.

The overwhelming perception of respondents was that **food prices have gone up**, with almost half (48.8%) indicating that they had been "raised notably", and a further 36.6% reporting they've been "slightly raised".

A significant minority of respondents **(21.9%) do not have the internet access they would need** for work, education or e-commerce. This is compounded by the **very low availability of computers and tablets**, at 17.7% and 4.2% respectively. These figures make it clear that working from home and home-study are a challenge for the majority of households. 72.8% indicated to have access to a smart phone, which means that over a quarter do not, making distribution of information a challenge during a lockdown.

A large majority (**66%) of respondents indicated that their financial resources will last less than one week should conditions continue**. Another 20.3% indicated to have enough to last between 1 and 2 weeks. 7.7% can last between 2-4 weeks with their current resources, leaving less than 6% of respondents who can last over a month in their current situation.

Almost two-thirds of respondents **(63.3%) do not know where to turn for support**. 17.1% say they can get help from family and friends; 4.5% are using savings; 3.9% are selling belongings or assets, 3.4% are accessing institutional support (such as from the government), 2.2% are getting into debt with loans or credit cards, 2.1% are turning to civil society and religious organizations.

Many fear the long-term impact of the crisis on income levels and livelihoods, lasting beyond lockdown. **58.6% strongly agree there will be a long-term impact, another 17.8% somewhat agree**; a further 12.3% say they don't know, showing the **uncertainty felt by many**.

Introduction

The Covid-19 pandemic and its socio-economic impact are evolving rapidly, with the impact of the crisis not only driven and shaped by the repercussions of the spread of the virus on the broader economy in Jordan and elsewhere but also the nature of the government response in terms of movement restrictions and other emergency measures and the reaction and support of Jordan's key development partners.

For the government and its development partners to take appropriate mitigation measures or to adjust existing emergency measures, it is important to get a better understanding of who is impacted, how and for what duration. Such an understanding is also key for effective targeting, essential as Jordan's fiscal space is very limited and will be even further constrained due to revenue losses and emergency support/ fiscal stimulus measures being rolled out.

To support this process, UNDP conducted a series of rapid impact assessments to develop a deeper understanding of how households and enterprises are being impacted:

- An online survey focusing on the general population;
- A survey focusing on the most vulnerable households based on the Tkiyet Um Ali database; and a
- A survey looking at the impact of COVID-19 on enterprises in partnership with ILO.

The first round of assessments was conducted during the lockdown in the last week of April until 3 May. To assess how the impact of the crisis evolves and to capture feedback on response measures introduced by the government we are planning a second round in June 2020.

Findings will inform the ongoing public-private dialogue and the design of response measures as well as project activities aimed to mitigate the impact of the crisis. In addition, it will provide key actionable insights for the broader development community in Jordan.

Acknowledgements

Data analysis for the report was led by a team from Analyseize under the overall guidance of Nouf Hijazi.

Michaela Prokop from UNDP Jordan provided overall guidance to the design of the questionnaire, data collection and analysis. The report would not have been possible without the commitment and contributions of many others, most notably Ahmad Abboushi and Manal Sweidan from UNDP Jordan.

Section 1: Background

Research Methodology

Data Collection Methods & Tools

All interviews were conducted via a self-administered online survey. A customized questionnaire, designed by UNDP, was utilized during the online data collection. The surveys were filled out in Arabic. A copy of the survey questionnaire can be found in Annex A of this report.

Sample Design and Framework

As part of the data collection process, a total of 12,084 respondents from across all 12 governorates in Jordan completed the survey. The sampling framework designed for the study has a confidence level of 95%, with a margin of error of 7% and is outlined below. The actual number of surveys conducted surpassed the projected 196 interviews per governorate, and results were weighted according to the population/ gender and age breakdown.

Governorate	# of Population	Male	Female	% Male	% Female	Sample Size (Male)	Sample size (Female)
Amman	4,430,700	2,3788,00	2,051,900	0.54	0.46	105	91
Balqa	543,600	291,900	251,700	0.54	0.46	105	91
Zarqa	1,509,000	797,900	711,100	0.53	0.47	104	92
Madaba	209,200	110,600	98,600	0.53	0.47	104	92
Irbid	1,957,000	1,011,200	945,800	0.52	0.48	101	95
Mafraq	608,000	313,500	294,500	0.52	0.48	101	95
Jerash	262,100	136,300	125,800	0.52	0.48	102	94
Ajloun	194,700	100,200	94,500	0.51	0.49	101	95
Karak	350,000	182,900	167,100	0.52	0.48	102	94
Tafileh	106,500	55,700	50,800	0.52	0.48	103	93
Ma’an	175,200	91,400	83,800	0.52	0.48	102	94
Aqaba	208,000	117,600	90,400	0.57	0.43	111	85
TOTAL	10,554,000	5,588,000	4,966,000			1241	1111

**Estimated Population of the Kingdom by Governorate and Sex, at End-year 2019*

Who Responded?

Below is a short overview of the respondents to the online survey.

Survey respondents were equally split between male and female respondents with 31.5% aged between 20-29, 23.3% aged 30-39, 17% aged 40-49, and 17.8% 50 years or older. 10.5% of respondents were under 19. The majority of respondents were married (71%) with the rest single (20%), widowed (4%) or divorced or separated (5%).

1.1 GENDER / AGE OF RESPONDENTS

Fig 1. Gender

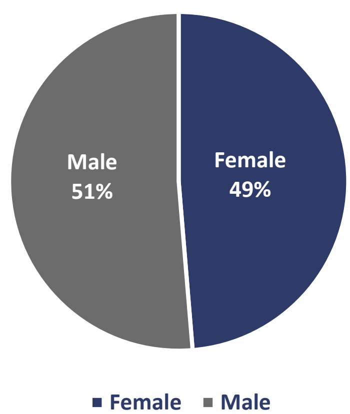
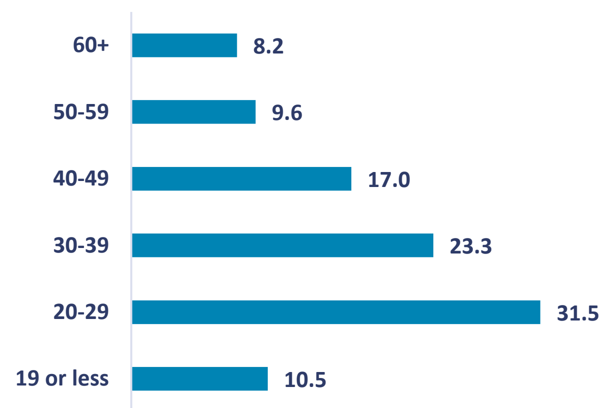
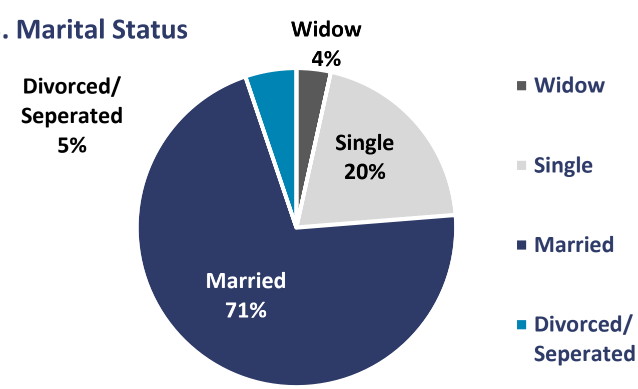


Fig 2. Age

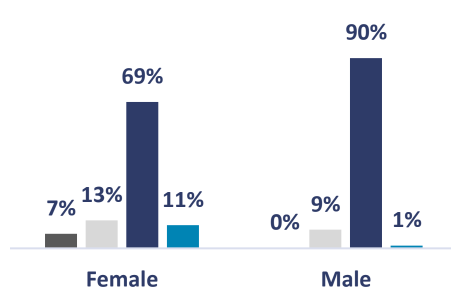


1.2 MARITAL STATUS OF RESPONDENTS

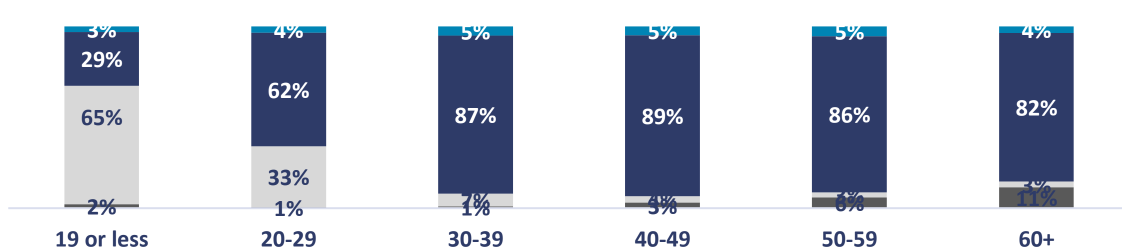
Fig 3. Marital Status



(By Gender)



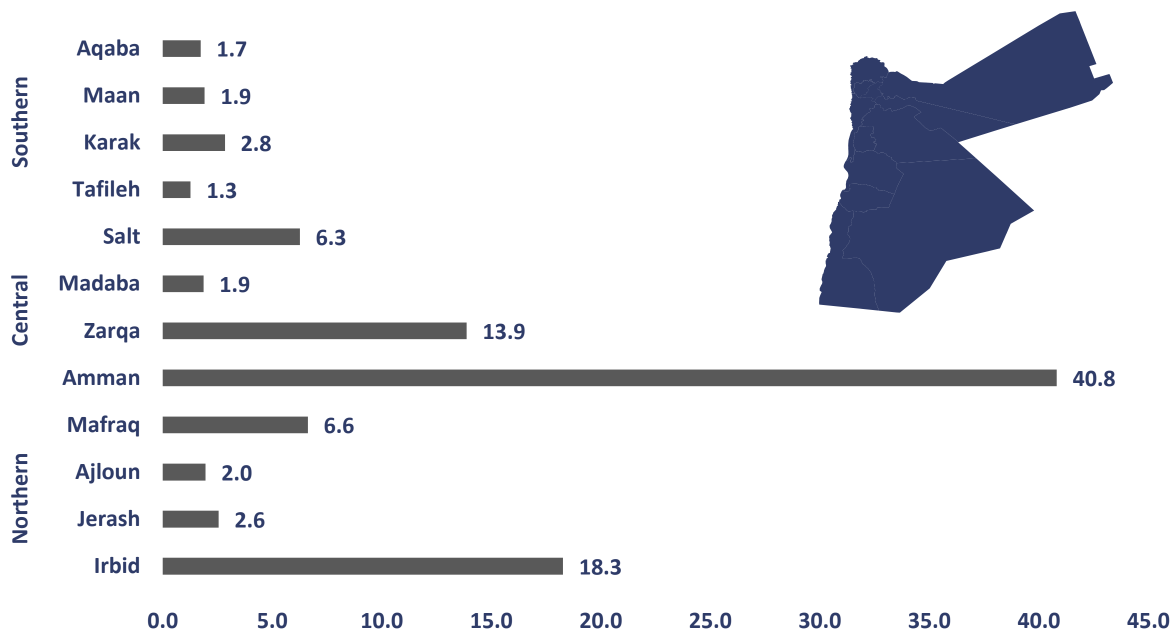
Marital status (by Age)



1.3 WHERE DO RESPONDENTS LIVE? (GOVERNORATE)

Respondents live across Jordan, with a large share of respondents based in the urban areas of Amman (40.8%), Irbid (18.3%) and Zarqa (13.9%).

Fig 4. Governorate (Area of Residence)



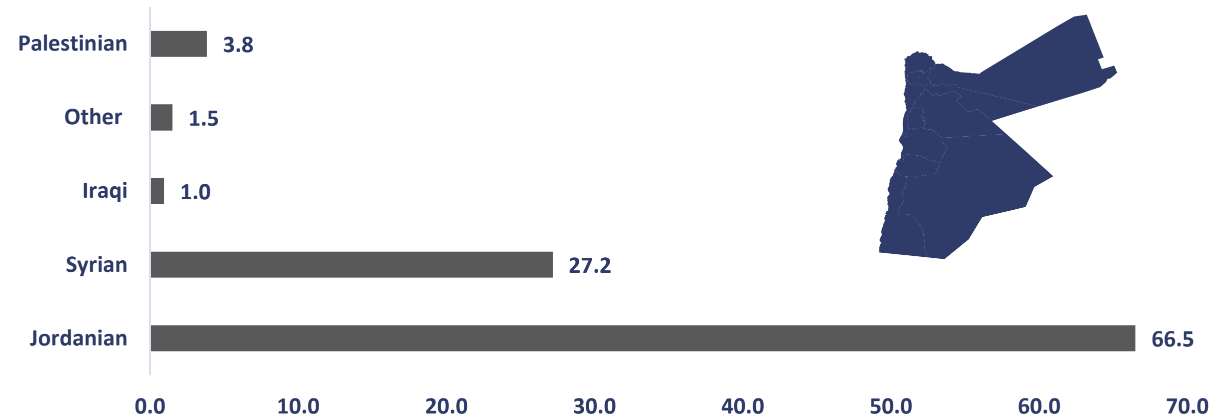
Area of Residence/ Governorate According to Age

	19 or less	20-29	30-39	40-49	50-59	60+
Irbid	21%	21%	22%	21%	19%	14%
Zarqa	16%	15%	15%	17%	16%	12%
Salt	12%	3%	4%	3%	3%	3%
Tafileh	2%	1%	1%	1%	1%	1%
Aqaba	0%	1%	1%	1%	1%	1%
Karak	0%	1%	1%	2%	1%	1%
Mafraq	9%	9%	5%	5%	5%	3%
Jerash	2%	2%	2%	2%	2%	2%
Ajloun	1%	2%	1%	1%	1%	0%
Amman	34%	41%	45%	45%	50%	61%
Madaba	1%	2%	2%	2%	2%	2%
Maan	2%	1%	1%	1%	1%	0%
Total	**1174**	**3649**	**2845**	**2124**	**1220**	**1063**
	100%	**100%**	**100%**	**100%**	**100%**	**100%**

1.4 NATIONALITY OF RESPONDENTS

Around two-thirds of respondents (66.5%) were Jordanian, with over a quarter Syrian (27.2%) and 3.8% Palestinian. 1% were Iraqi, and the remaining 1.5% were primarily Yemeni, Egyptian and Sudanese nationalities.

Fig 5. Nationality



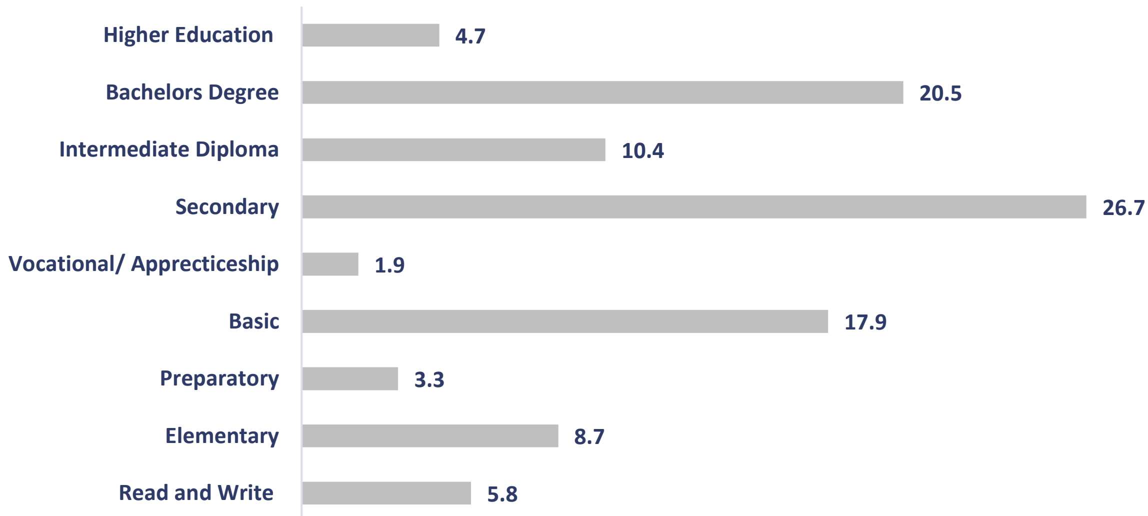
Nationality according to Governorate

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Jordanian	66%	64%	74%	77%	93%	81%	59%	52%	68%	78%	57%	74%
Syrian	25%	34%	18%	18%	4%	10%	38%	46%	21%	21%	37%	20%
Iraqi	2%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	1%
Other	2%	0%	1%	0%	2%	3%	1%	1%	1%	0%	2%	4%
Palestinian	4%	2%	7%	5%	0%	5%	1%	1%	11%	0%	3%	0%
Total	5074	2241	1727	621	122	239	402	695	301	223	241	201
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

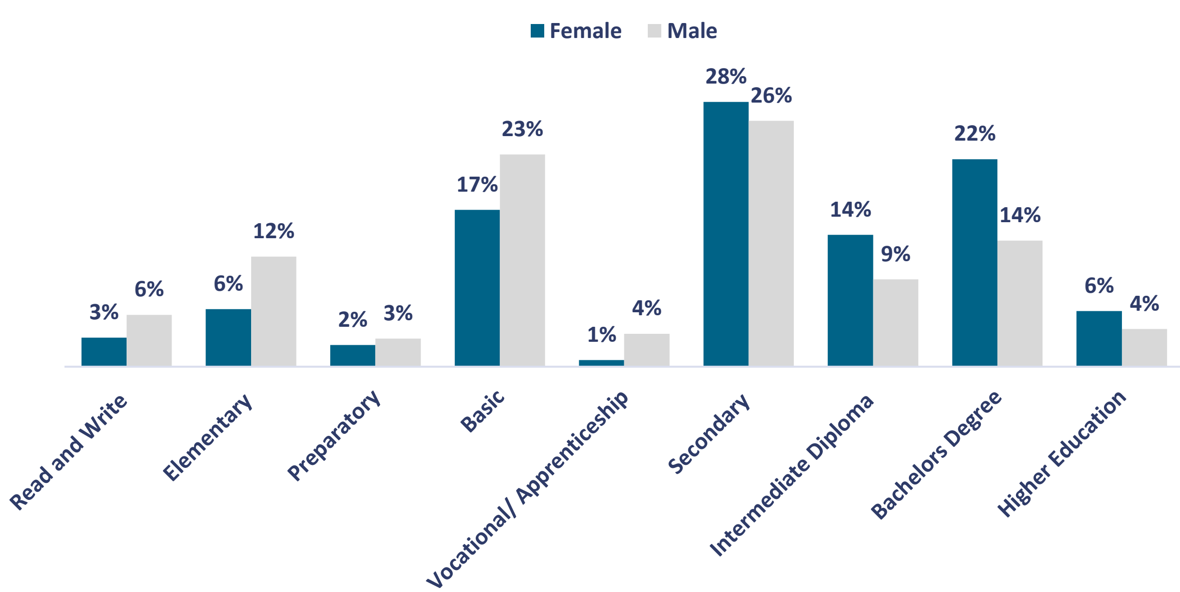
1.5 EDUCATIONAL LEVEL OF RESPONDENTS

26.7% of respondents reported that their highest educational level was completing secondary school; 17.9% reported "basic", 3.3% had finished "preparatory", 8.7% "elementary"; 5.8% could only read and write. On the other end of the spectrum, 10.4% had an intermediate diploma, 20.5% had a bachelor's degree, and 4.7% had completed higher education (held a Master or PhD degree). 1.9% had a vocational qualification.

Fig 6. Highest Education Level



By Gender

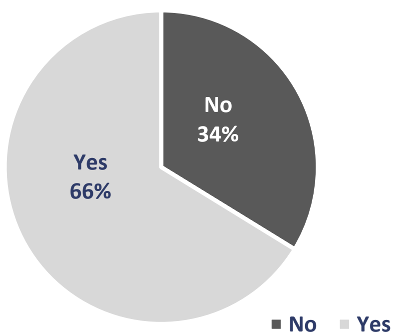


What is your highest education level (by Governorate)

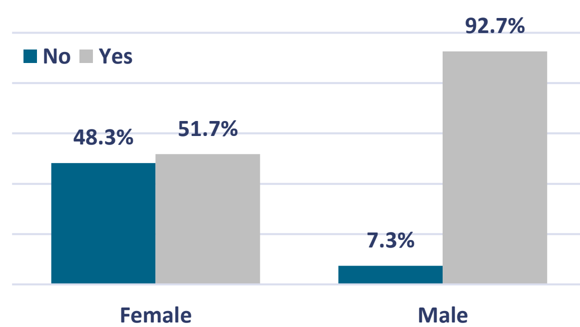
	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Read and Write	5%	4%	3%	5%	0%	6%	3%	8%	3%	7%	5%	9%
Elementary	10%	10%	8%	9%	1%	4%	13%	15%	9%	6%	14%	4%
Preparatory	3%	3%	3%	3%	2%	4%	0%	5%	4%	2%	2%	2%
Basic	20%	23%	25%	15%	4%	15%	17%	17%	18%	16%	25%	16%
Vocational/ Apprenticeship	3%	2%	5%	4%	3%	4%	1%	1%	2%	0%	2%	1%
Secondary	25%	29%	32%	22%	28%	31%	26%	27%	25%	26%	22%	29%
Intermediate Diploma	11%	10%	11%	14%	19%	8%	11%	7%	13%	13%	7%	10%
Bachelor's Degree	16%	16%	11%	21%	32%	20%	19%	17%	20%	22%	19%	26%
Higher Education	6%	3%	1%	8%	11%	8%	9%	3%	5%	7%	4%	1%
Total	5073	2240	1728	623	123	239	401	695	299	224	241	202
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

1.6 HEAD OF HOUSEHOLD

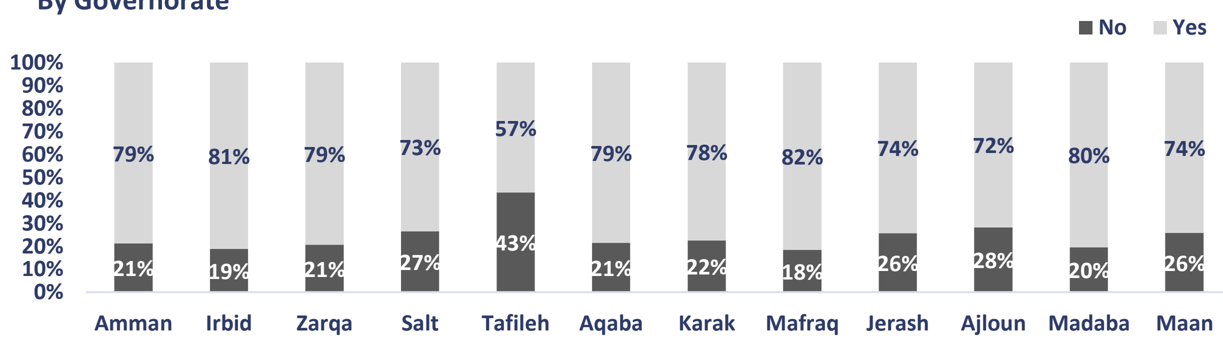
Fig 7.Are you the head of the household?



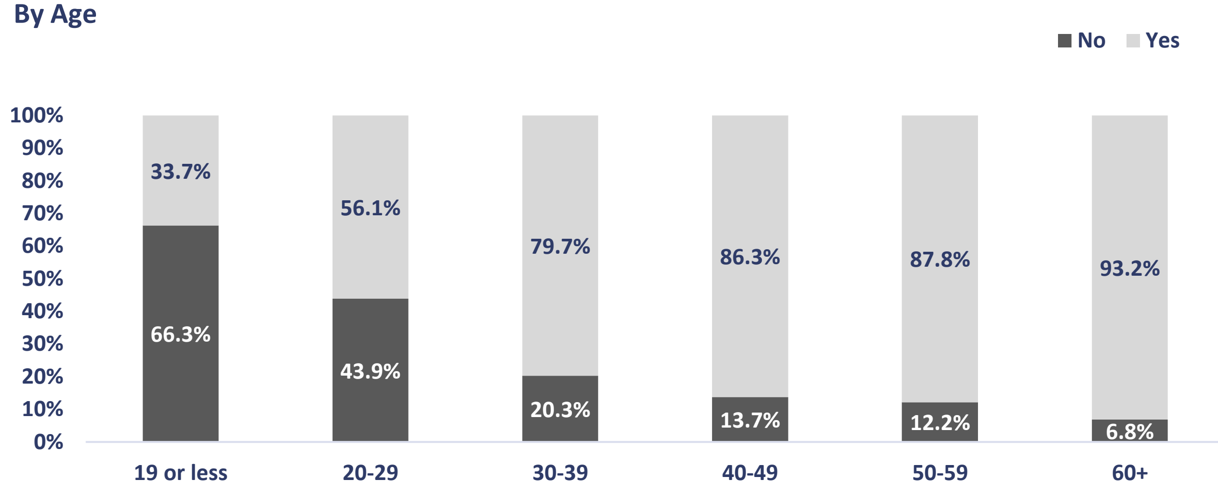
By Gender



By Governorate



By Age



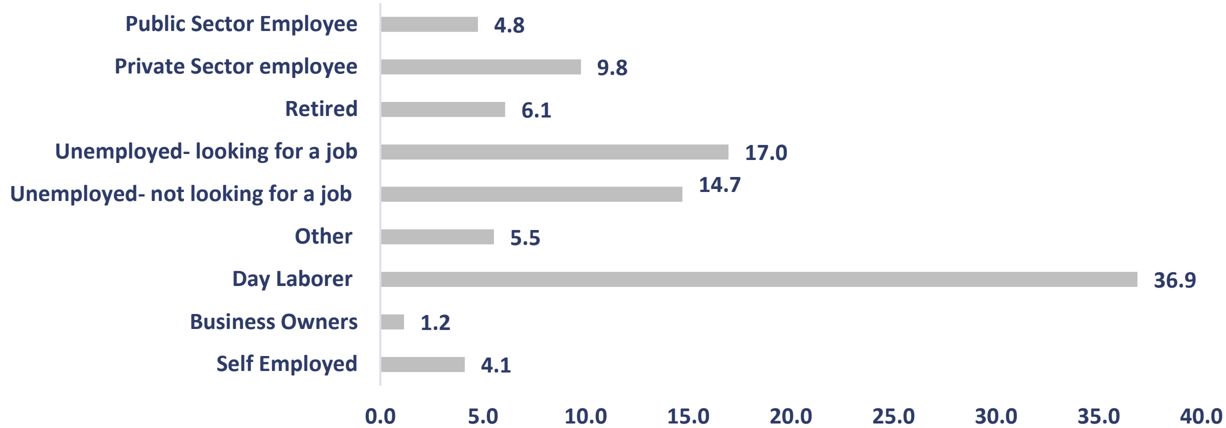
1.7 EMPLOYMENT STATUS OF RESPONDENTS PRIOR TO CRISIS

Prior to the COVID-19 curfew unemployment was already with 31.7% amongst respondents (with 17% looking for employment and 14.7% not). A large 36.9% are day laborers, 4.8% are employed in the public sector, 9.8% in the private sector, 4.1% self-employed and 1.2% business owners. 6.1% of the sample are retired.

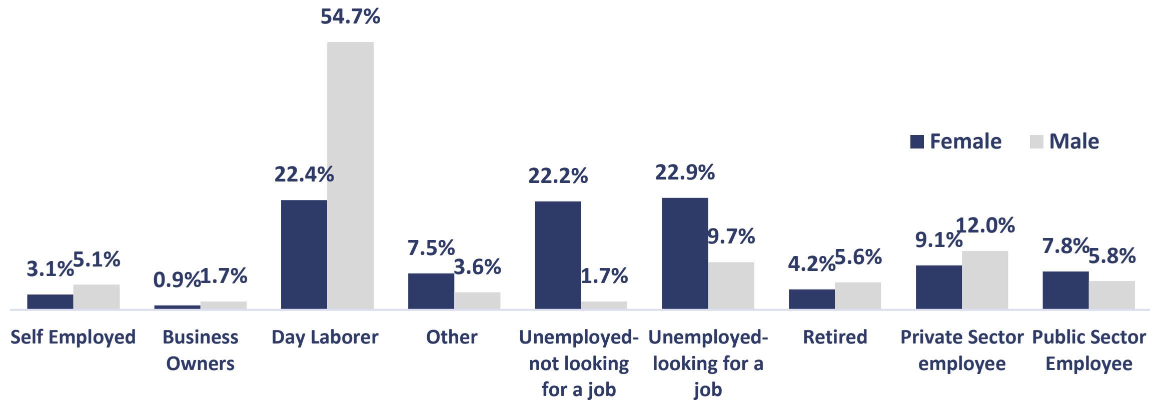
These figures, however, hide large variation as to gender, age and governorate: only 11.4% of males report unemployment compared to 45.1% of females. Public sector employment slightly favors females (at 7.8% compared to 5.8% of males), but in all other areas men predominate, particularly for day laborers by 31.3%.

Broken down by age, we see, as expected, that youth suffer far more from unemployment than the older age-groups, with a full half of under 19s unemployed and 32% of 20-29-year-olds.

Fig 8. Employment status prior to the outbreak of COVID-19



Employment status prior to the outbreak of COVID-19 (by gender)



Employment status prior to the outbreak of COVID-19 (by age)

	19 or less	20-29	30-39	40-49	50-59	60+
Self Employed	4.2%	3.0%	3.6%	5.4%	5.9%	6.6%
Business Owners	0.0%	0.8%	1.1%	1.6%	2.0%	2.8%
Day Laborer	31.6%	46.1%	50.7%	44.1%	32.2%	16.0%
Other	6.3%	2.9%	4.1%	5.5%	6.8%	10.7%
Unemployed- not looking for a job	32.7%	11.8%	7.7%	7.2%	9.7%	14.0%
Unemployed- looking for a job	17.9%	20.2%	13.7%	12.5%	11.9%	8.6%
Retired	3.2%	0.4%	0.7%	4.4%	16.4%	35.8%
Private Sector employee	4.2%	12.8%	12.6%	10.4%	9.0%	3.3%
Public Sector Employee	0.0%	2.1%	5.7%	8.9%	6.1%	2.3%
Total	1173	3650	2846	2127	1222	1065
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

There are some geographical divides, also. Unemployment is fairly uniformly felt across the country, but the types of work pre-COVID lockdown vary as to governorate, for example day labourers account for 50% of respnodents in Irbid, but only 18% in Tafileh. The private sector is of course far stronger in Amman, with 15% of respondents employed this way, whereas this makes up a mere 2% of employment in Ajloun, and just 6% in Irbid, Karak and Mafraq.

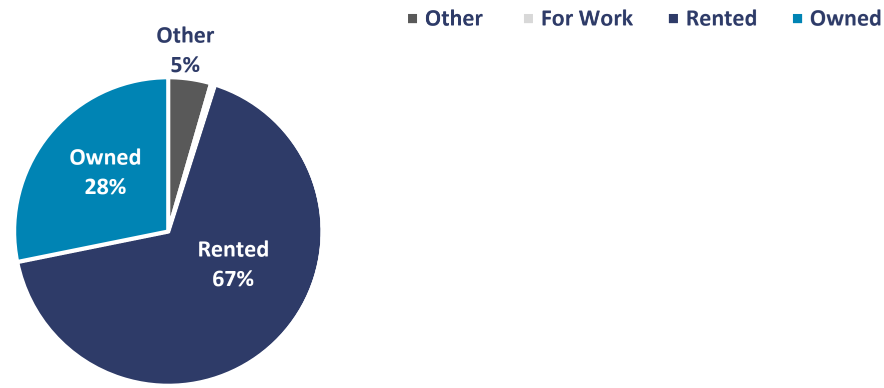
Employment status prior to the outbreak of COVID-19 (by Governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Self Employed	5%	3%	4%	4%	4%	6%	3%	3%	4%	6%	4%	5%
Business Owners	2%	1%	1%	1%	2%	2%	3%	1%	0%	0%	0%	1%
Day Laborer	43%	50%	46%	42%	18%	37%	38%	46%	39%	29%	46%	27%
Other	5%	5%	5%	3%	1%	6%	7%	5%	5%	4%	2%	6%
Unemployed- not looking for a job	9%	9%	12%	6%	4%	4%	5%	7%	9%	6%	9%	7%
Unemployed- looking for a job	12%	16%	15%	14%	22%	18%	17%	18%	14%	23%	15%	13%
Retired	5%	4%	4%	6%	15%	5%	5%	7%	4%	17%	6%	12%
Private Sector employee	15%	6%	10%	11%	12%	12%	6%	6%	10%	2%	12%	12%
Public Sector Employee	5%	6%	3%	12%	21%	10%	14%	8%	15%	13%	6%	17%
Total	5073	2240	1727	623	122	239	402	695	300	223	241	201
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

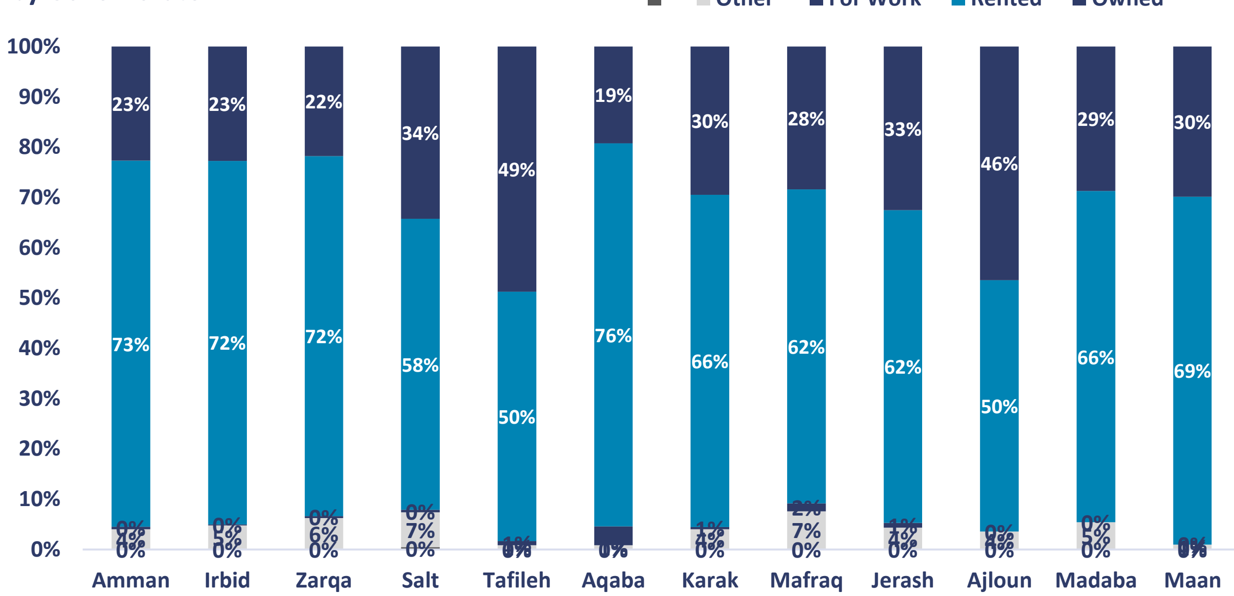
1.8 HOUSING CONDITIONS OF RESPONDENTS

67% of respondents live in rented accommodation, with implications for designing financial help, as many will need help with rent and protection from eviction. This varies widely by governorate: Tafileh and Ajloun both show 50% in rented accommodation, which is very low compared to the urban centres of Amman (73%), Zarqa and Irbid (both 72%). On average, 28% own their own place of residence, and the remaining 5% report a variety of situations: living with family, having a mortgage, temporary accommodation (including tents, camps and caravans), and paid-for accommodation (by government, social security or work).

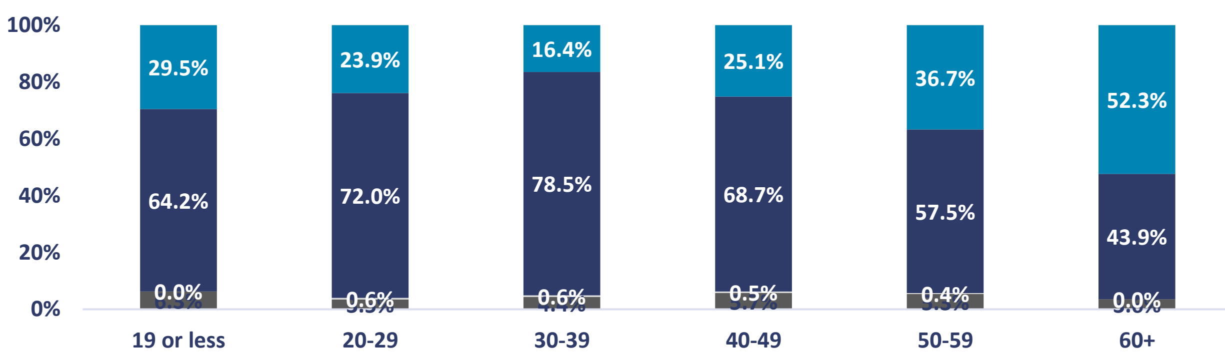
Fig 9. Type of Tenure



by Governorate



By Age



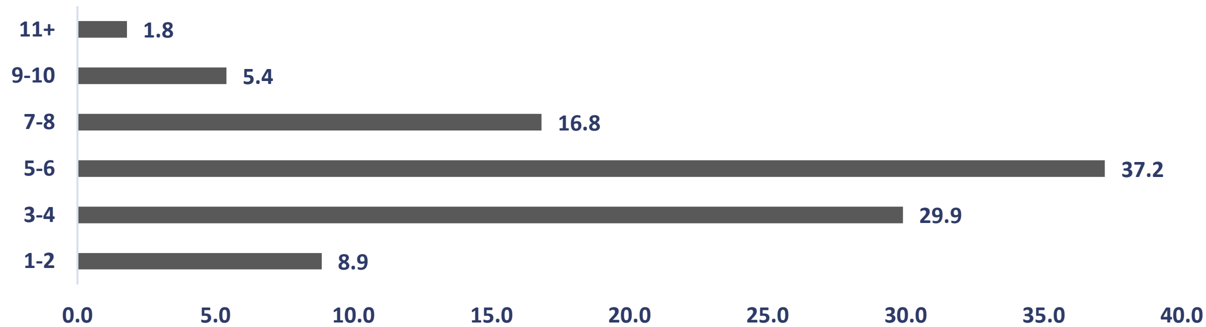
Other Types of Tenure

	Frequency	Percent
House Owned by Parents/ Family	98	18.1
Living with Parents/ In Parents House / With In-Laws	81	15.0
Joint Inheritance / Inherited House	68	12.6
Free/ No Rent	65	12.0
Mortgaged/ Bank Installments	48	8.9
Refugee Camp	23	4.3
Tent	23	4.3
Other	115	16.9

1.9 HOUSEHOLD MEMBERS

The most common size of household at 37.2% is 5-6 family members; 29.9% have 3-4, 8.9% have 1-2, and the rest are over 7 (16.8% have 7-8, 5.4% have 9-10, and 1.8% of homes house over 11 people). 14% of households contain someone with a disability.

Fig 10. Number of People Living in Household



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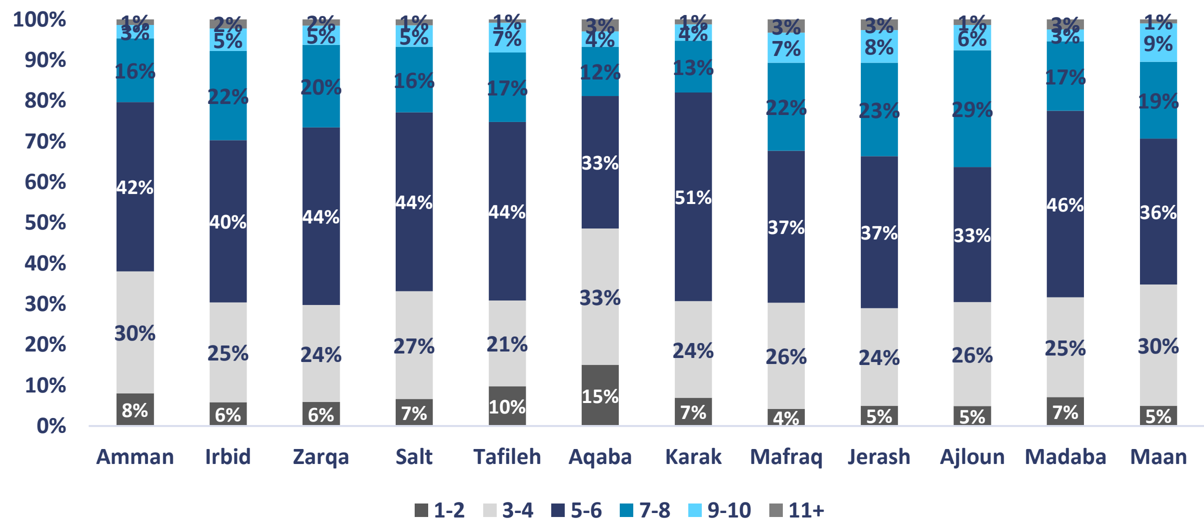
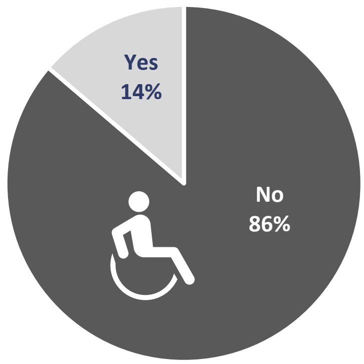
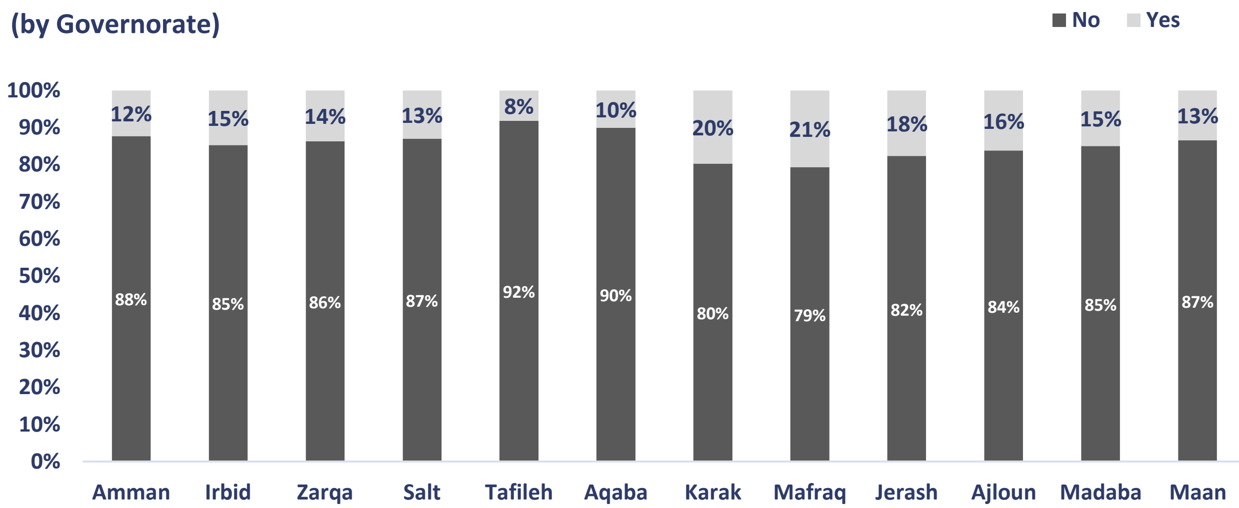


Fig 11. Household members with a disability



(by Governorate)

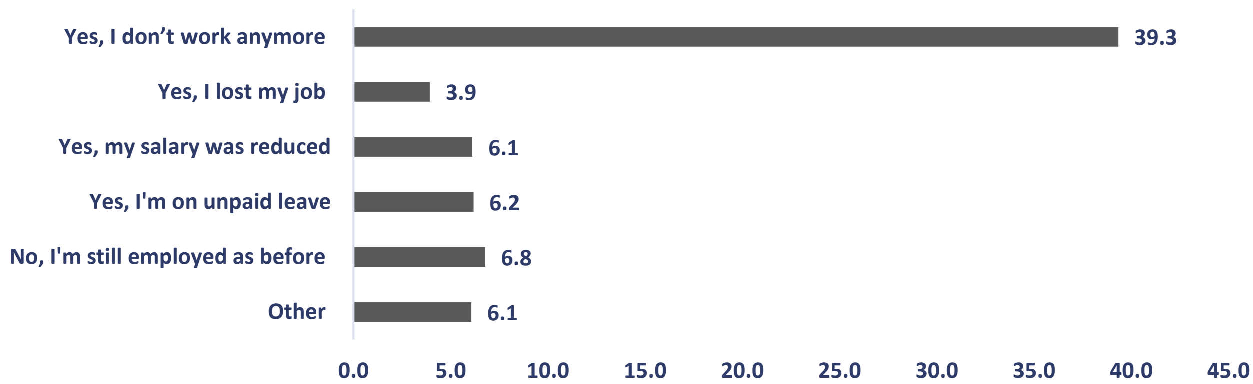


SECTION 2: IMPACT OF COVID-19 ON EMPLOYMENT AND LIVELIHOODS

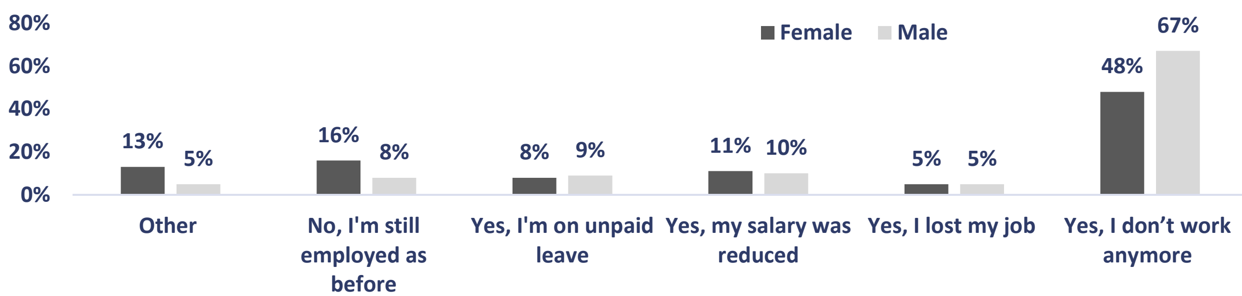
2.1 CHANGES IN EMPLOYMENT STATUS

The impact of the COVID-19 and lockdown measures on livelihoods has been significant, with a mere 6.8% reporting that they were employed as before the measures were taken. Almost half the sample (43.2%) indicated to have lost all their work, some of which may be temporary, with a further 6.1% reporting they have had their salary reduced, and 6.2% saying they are on unpaid leave. There are minor variations across governorates and age categories.

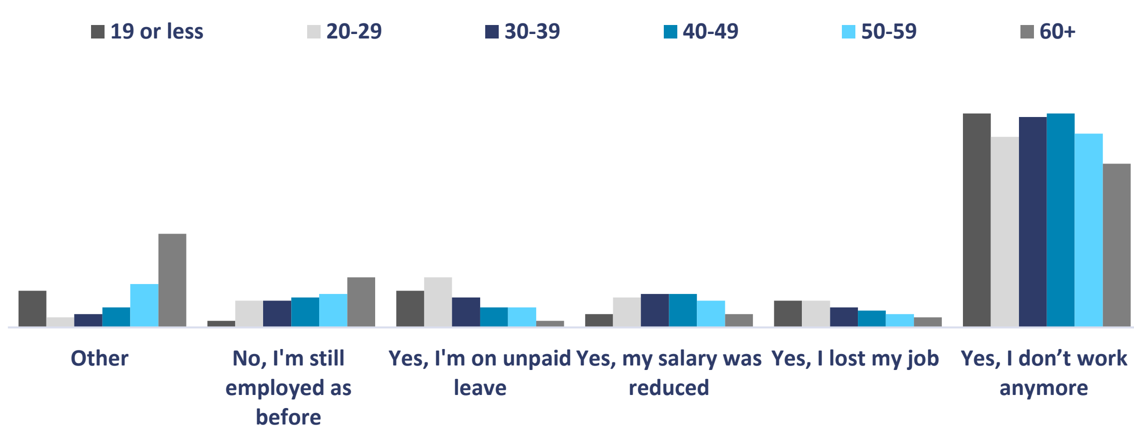
Fig 12. Has your employment/work status changed?



By Gender



by Age



Has your employment/work status changed? (by Governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Other	7%	6%	6%	9%	7%	7%	9%	6%	7%	5%	6%	4%
No, I'm still employed as before	10%	6%	5%	15%	16%	17%	14%	9%	11%	14%	10%	9%
Yes, I'm on unpaid leave	9%	6%	9%	9%	13%	10%	8%	7%	10%	7%	8%	6%
Yes, my salary was reduced	9%	8%	9%	11%	21%	12%	13%	11%	13%	13%	8%	31%
Yes, I lost my job	6%	5%	6%	1%	1%	5%	5%	5%	3%	5%	9%	4%
Yes, I don't work anymore	59%	69%	65%	56%	42%	49%	52%	62%	56%	56%	59%	46%
Total	4035	1690	1269	498	89	187	310	519	229	157	182	162
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

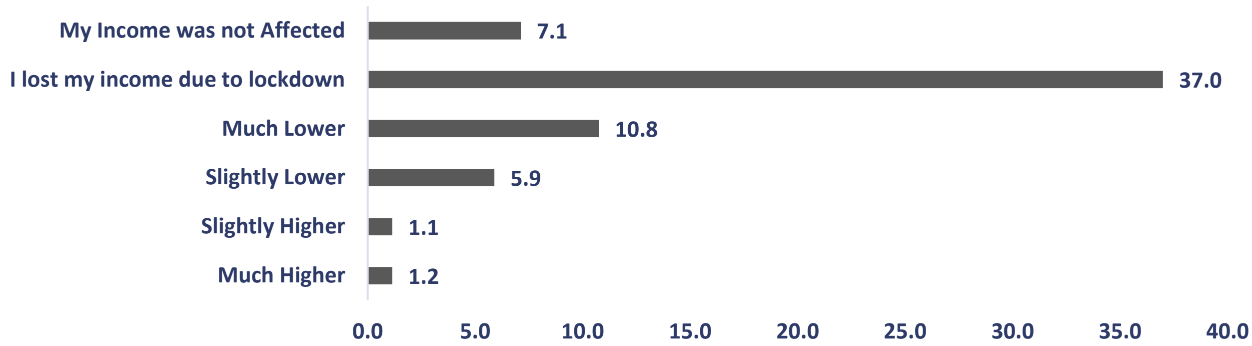
Has your employment/work status changed? (Other)

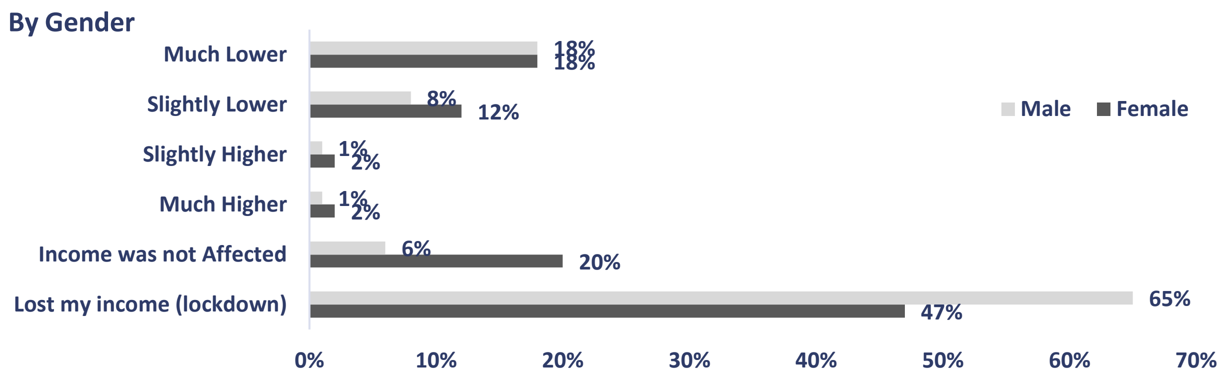
	Frequency	Percent
	11351	93.9
I'm being paid minimum wage/ lower wage or not getting overtime benefits	20	2.7
I'm on a paid leave	45	6.1
Work is unstable/ Business has dropped or stopped	34	4.7
I get social security	3	0.3
I am working online	23	3.1
I don't know what the employer will do with me	5	0.6
Irrelevant Answers	603	82.4
Total	732	100.0

A concerning 37% of respondents indicated to have lost their entire income, with another 10.8% reporting their income is "much lower". A further 5.9% report a "slightly lower" income, leaving 7.1% only reporting that their income was unaffected.

These effects were felt more by the young than the older age brackets. There is a large variation as to governorates, from 69% of respondents in Zarqa indicating to have lost all income (in line with the other urban areas of Irbid at 65% and Amman at 62%; the other high figure is Madaba, also at 62%), to 32% in Tafileh (Ma'an and Ajloun are also low, at 39% and 40% respectively.)

Fig 13.Income (from employment) compared to before





Income (from employment) compared to before (by age)

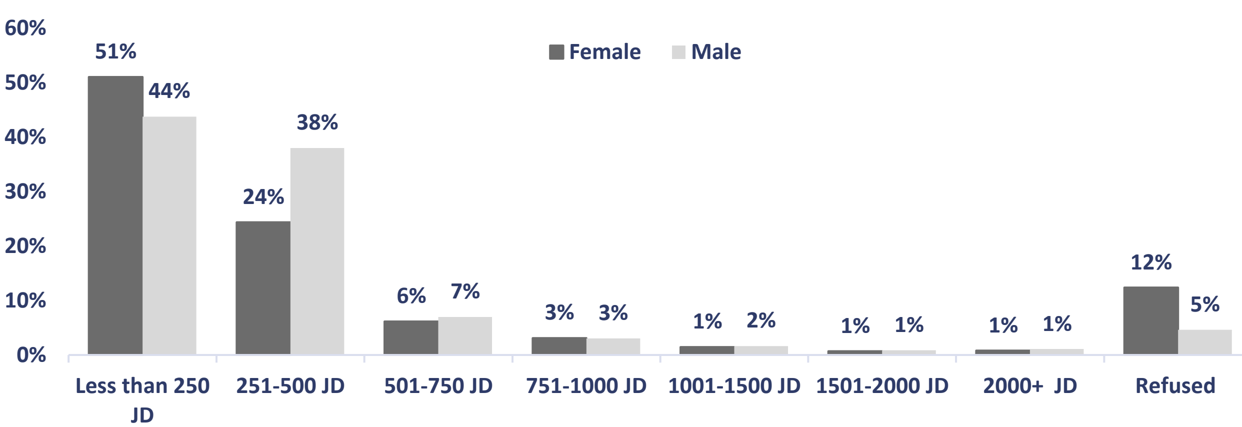
	19 or less	20-29	30-39	40-49	50-59	60+
Much Higher	2%	2%	1%	1%	1%	2%
Slightly Higher	7%	1%	1%	1%	1%	1%
Slightly Lower	7%	8%	7%	9%	12%	12%
Much Lower	10%	16%	16%	19%	20%	19%
I lost my income due to lockdown	73%	65%	67%	61%	52%	34%
My Income was not Affected	0%	8%	7%	8%	14%	32%
Total	506	2403	2127	1595	878	714
	100%	100%	100%	100%	100%	100%

Income (from employment) compared to before (by governorate)

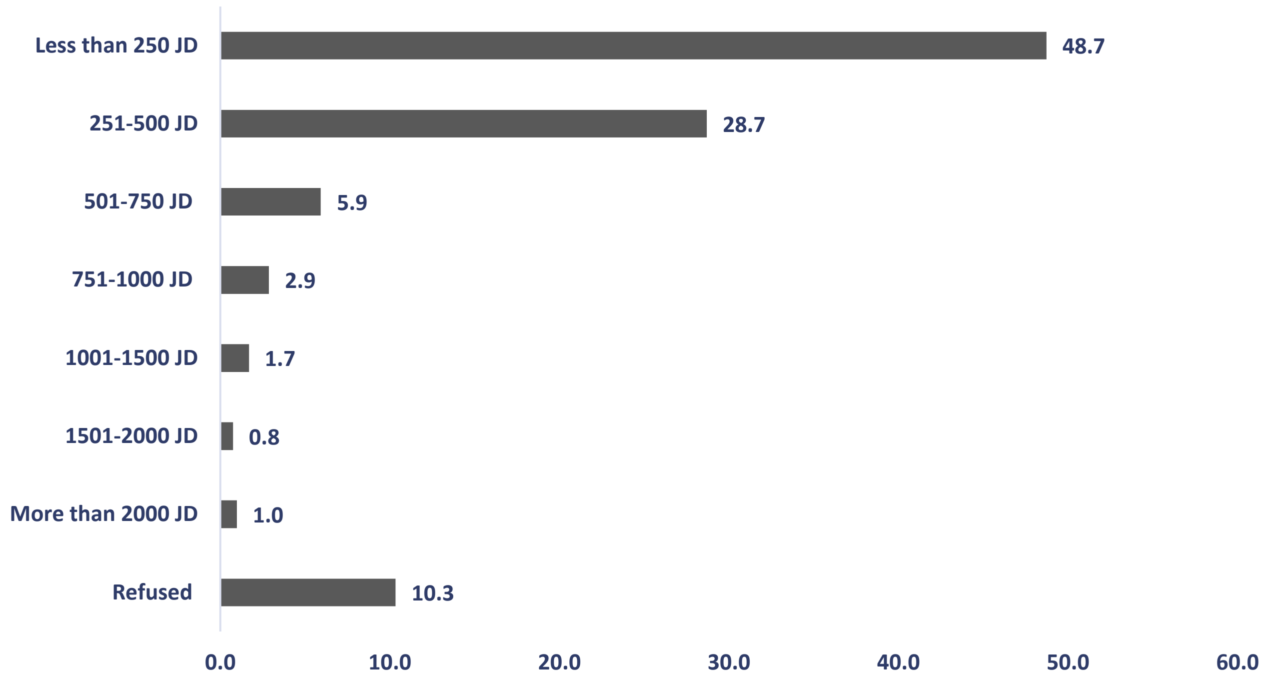
	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Much Higher	1%	2%	2%	1%	1%	3%	1%	2%	2%	3%	4%	2%
Slightly Higher	1%	1%	1%	2%	6%	1%	0%	1%	2%	4%	3%	3%
Slightly Lower	8%	8%	8%	11%	16%	12%	12%	10%	12%	16%	10%	21%
Much Lower	17%	19%	16%	18%	28%	17%	15%	20%	18%	23%	13%	24%
I lost my income due to lockdown	62%	65%	69%	52%	32%	56%	57%	57%	57%	40%	62%	39%
My Income was not Affected	11%	6%	5%	15%	17%	11%	15%	9%	10%	13%	8%	10%
Total	**3766**	**1595**	**1195**	**480**	**87**	**172**	**281**	**496**	**216**	**150**	**178**	**148**
	100%	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Income across the country were low for many before the COVID-19 outbreak and lockdown. Almost half (48.7%) reported earning less than 250JD per month, with a further 28.7% on 251-500JD/month. This underlines the lack of financial reserves, the majority of respondents were not earning enough to be able to save for the future. In general, younger age brackets earn less, and there is slight variation across governorates.

Fig 14. Monthly Income before COVID-19 outbreak (by gender)



Monthly income before outbreak of COVID-19



Monthly income before outbreak of COVID-19 (by governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Less than 250 JD	38%	56%	52%	41%	43%	38%	55%	60%	48%	46%	49%	44%
251-500 JD	36%	29%	34%	33%	45%	34%	26%	25%	34%	36%	30%	32%
501-750 JD	8%	5%	5%	10%	4%	8%	8%	3%	6%	5%	5%	11%
751-1000 JD	4%	1%	1%	5%	2%	9%	6%	1%	2%	1%	3%	4%
1001-1500 JD	3%	1%	1%	3%	1%	1%	0%	0%	0%	0%	3%	1%
1501-2000 JD	2%	0%	0%	0%	0%	1%	1%	0%	0%	0%	1%	0%
2000+ JD	2%	0%	0%	1%	0%	1%	1%	0%	1%	2%	0%	0%
Refused	7%	8%	6%	6%	4%	8%	5%	10%	9%	11%	9%	7%
Total	5073	2242	1729	623	122	239	400	695	300	224	239	201
	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

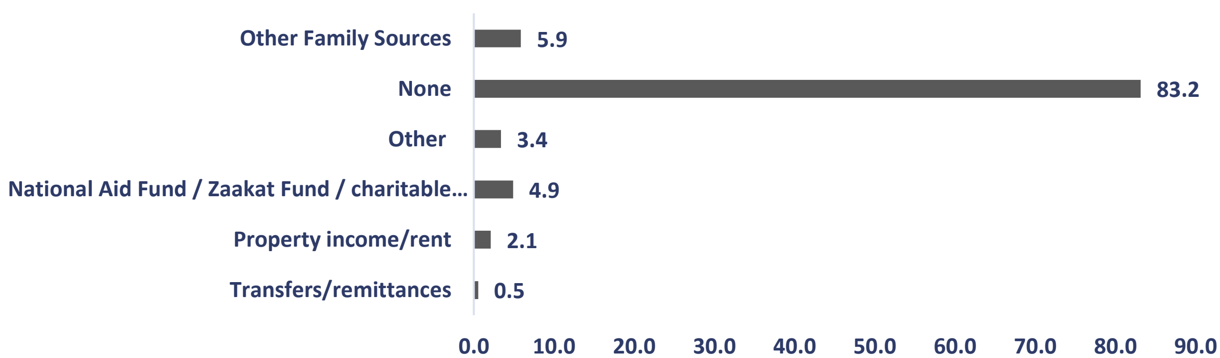
Monthly income before outbreak of COVID-19 (by age)

	19 or less	20-29	30-39	40-49	50-59	60+
Less than 250 JD	58.9%	52.8%	48.6%	42.7%	41.2%	40.6%
251-500 JD	16.9%	30.7%	34.4%	36.1%	32.3%	18.7%
501-750 JD	2.1%	4.9%	5.4%	7.9%	8.4%	8.9%
751-1000 JD	1.0%	1.8%	2.2%	3.3%	4.4%	6.4%
1001-1500 JD	2.1%	0.5%	1.3%	1.6%	3.1%	5.1%
1501-2000 JD	0.0%	0.2%	0.7%	0.9%	1.1%	3.6%
2000+ JD	1.0%	0.1%	0.5%	1.4%	1.7%	4.6%
Refused	17.9%	8.9%	6.7%	6.1%	7.7%	12.2%
Total	1174	3652	2848	2126	1222	1067
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

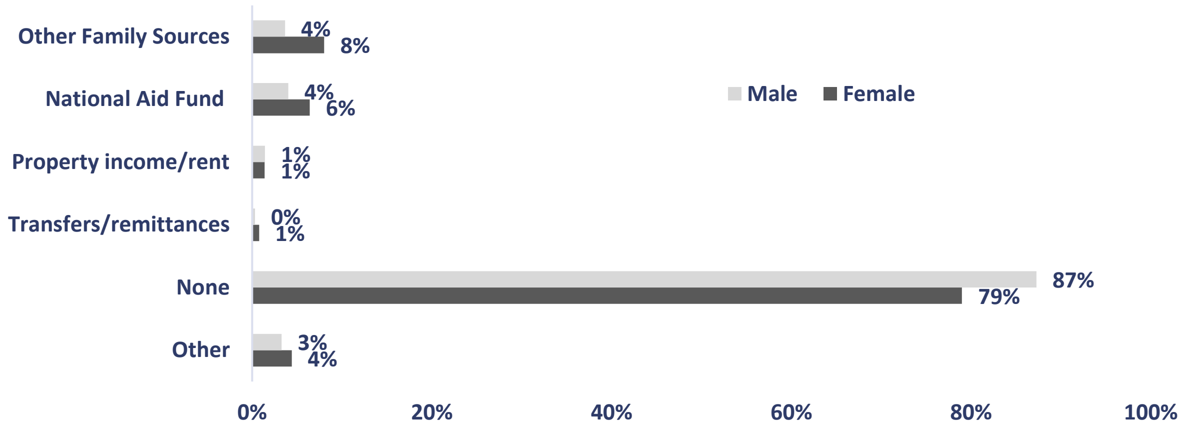
2.2 OTHER SOURCES OF INCOME/ SUPPORT

A worrying 83.2% of respondents reported they have no other sources of income support to turn to at all. 5.9% say they can turn to family, 4.9% have access to government assistance (National Aid Fund) and the Zaakat Fund or from charities 2.1% have income from property/rent. Other sources include UNHCR food coupons, secondary income from side jobs, social security, the World Food Program, relying on savings or selling household items, borrowing, UNRWA and Tkiyet Um Ali. There are slight variations across the country.

Fig 15. Other sources of income



By Gender



Other sources of income (by age)

	19 or less	20-29	30-39	40-49	50-59	60+
Transfers/remittances	0.0%	0.5%	0.3%	0.3%	1.1%	1.0%
Property income/rent	4.2%	0.8%	0.6%	1.1%	2.9%	9.1%
National Aid Fund / Zaakat Fund / charitable organizations & individuals	8.4%	2.2%	4.0%	6.3%	6.5%	4.8%
Other	0.0%	2.0%	3.1%	4.2%	4.9%	7.1%
None	81.1%	89.3%	87.5%	83.0%	78.1%	70.6%
Other Family Sources	6.3%	5.1%	4.5%	5.1%	6.5%	7.3%
Total	**1174**	**3650**	**2847**	**2125**	**1222**	**1065**
	100.0%	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

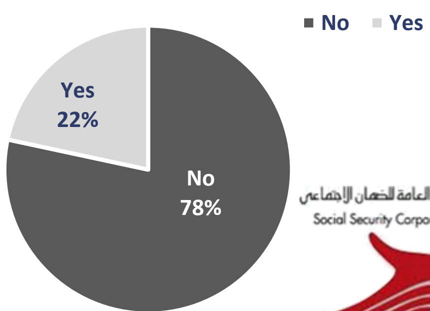
Other sources of income (by governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Transfers/remittances	1%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%
Property income/rent	2%	1%	1%	2%	2%	2%	1%	1%	3%	2%	3%	1%
National Aid Fund	4%	5%	7%	6%	5%	6%	7%	4%	10%	6%	3%	4%
Other	3%	4%	4%	4%	1%	3%	9%	5%	3%	5%	1%	4%
None	86%	84%	84%	84%	89%	84%	79%	84%	79%	78%	89%	84%
Other Family Sources	5%	6%	4%	5%	2%	4%	4%	5%	5%	8%	4%	6%
Total	5073	2240	1727	621	122	238	401	695	300	223	239	201
	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

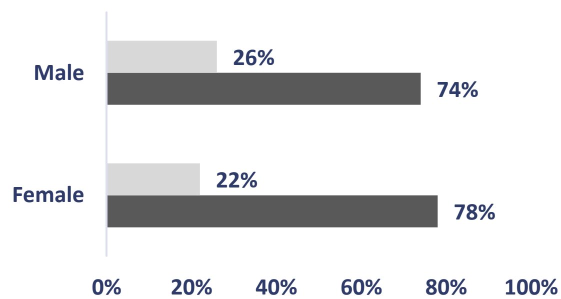
Other sources of income (other categories)

	Frequency	Percent
UNHCR Food Coupons/ WFP/ MoSD/ SSC	178	43
Secondary income from side job, HBB, freelance jobs…etc.	90	22
Other Family & Friend Support: Retirement, children or spouse income, alimony, borrowing, or in-kind donations.	107	26
Other, Not relevant	36	9
Total	410	100.0

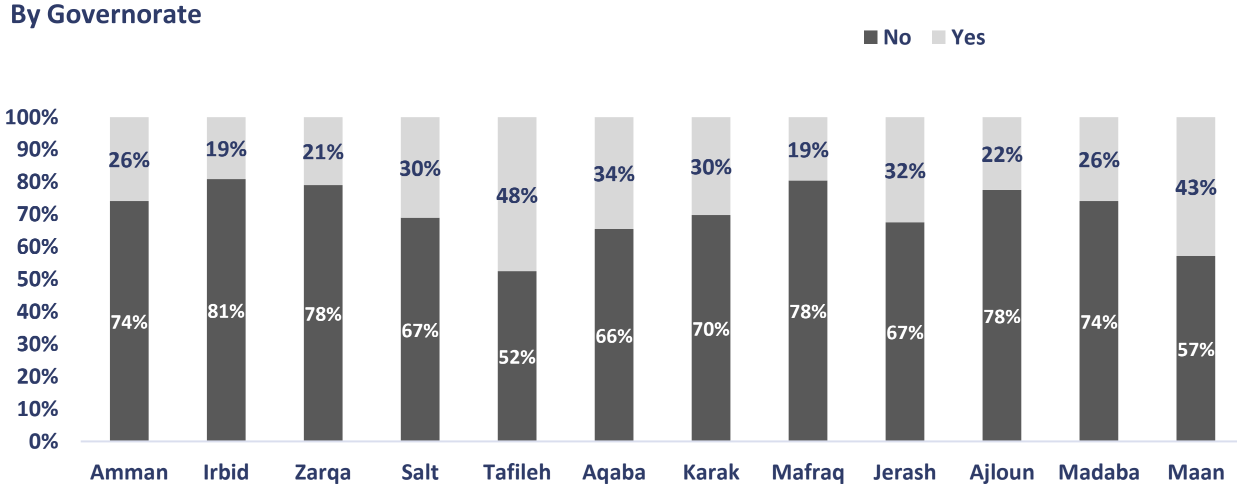
Fig 16. Access to Social Security



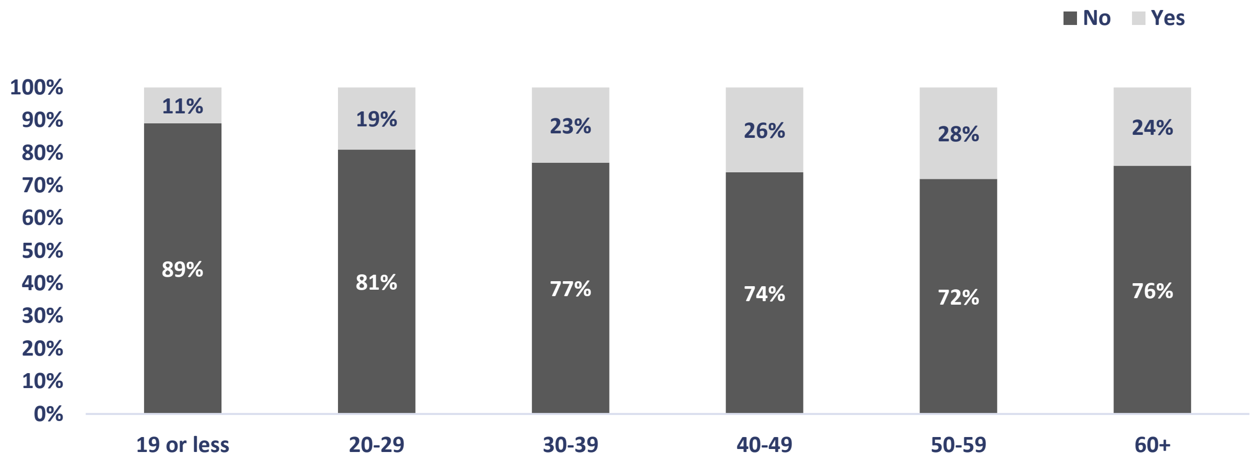
By Gender



By Governorate

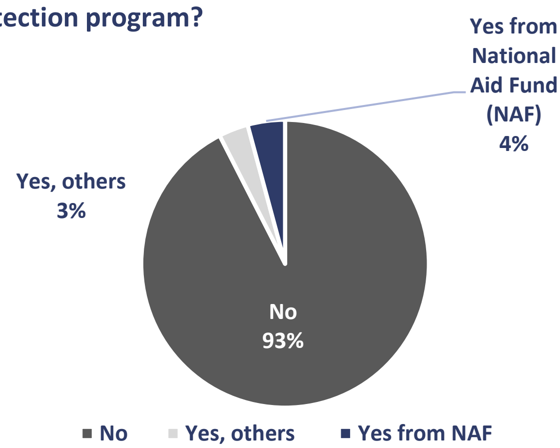


By Age

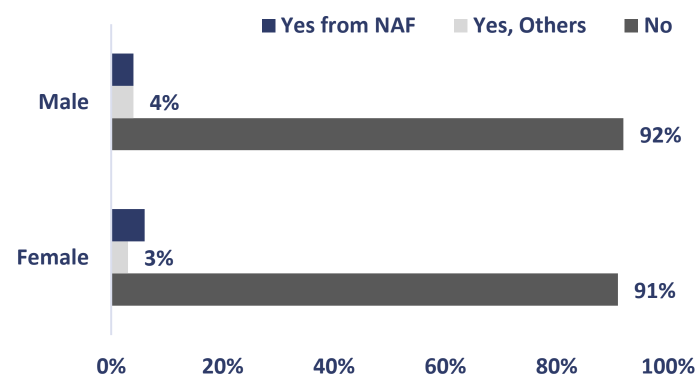


78% of respondents do not have access to Social Security. This is fairly uniformly split across genders, and only gradually increases with age increases, but it shows a wide regional variation, from 81% in Irbid (again, the urban areas of Zarqa and Amman are high, at 78% and 74% respectively, as well as Mafraq and Ajloun at 78%), to a low of 52% in Tafileh and 57% in Amman.

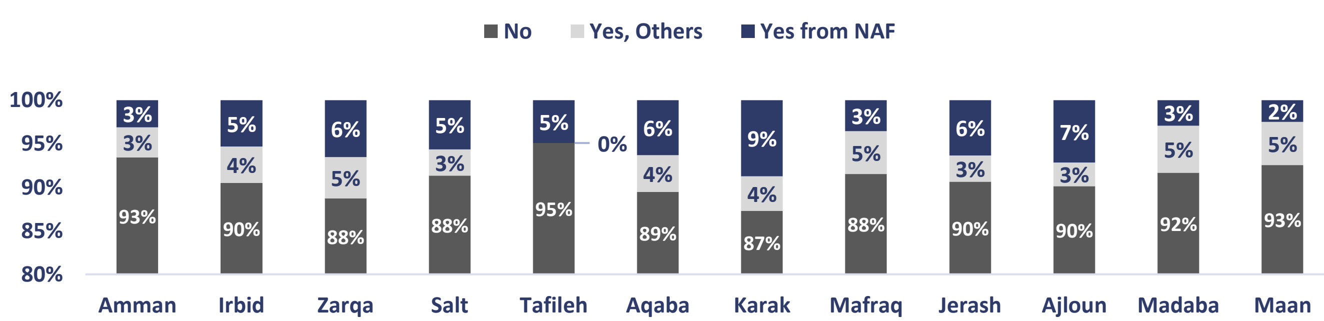
Fig 17. Are you enrolled in a social protection program?



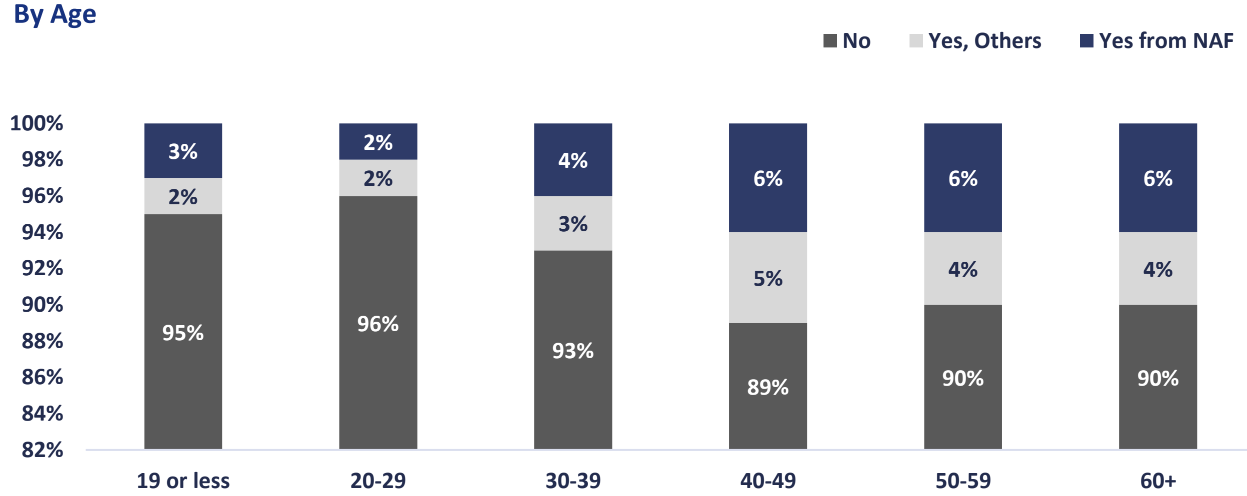
By Gender



By Governorate



By Age



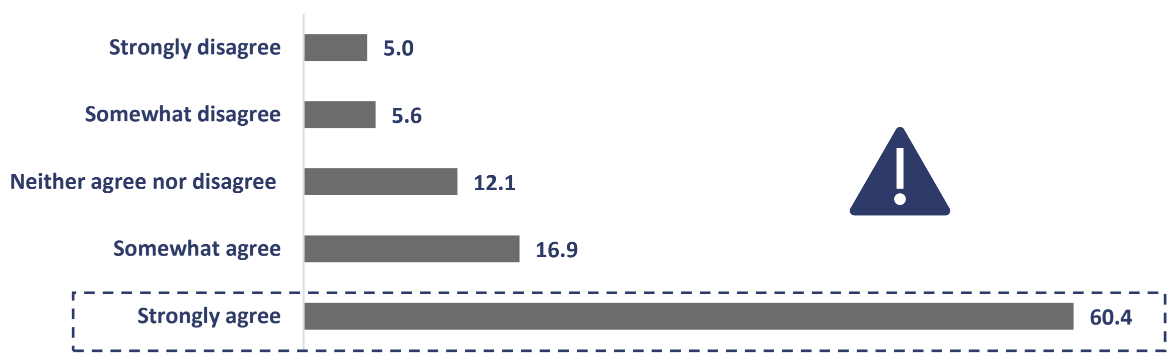
Access to social protection programs seems also limited amongst respondents, with a large majority of 93% reporting that they did not have access.

3. Impact of COVID-19 on Basic Needs and Access to Basic Services

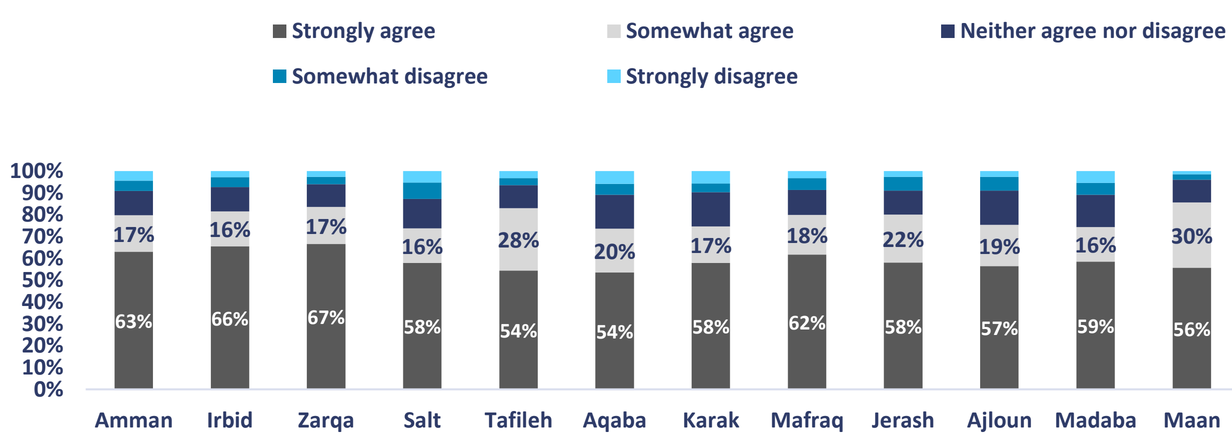
3.1 MEETING BASIC NEEDS

Almost three-quarters of respondents (72.5%) were having difficulties covering basic needs (rent, food, heating and medicine) due to the lockdown measures (60.4% strongly agreed with this position, and a further 16.9% somewhat agreed). 12.1% neither agreed nor disagreed, leaving only 10.6% who were not struggling to cover the basics.

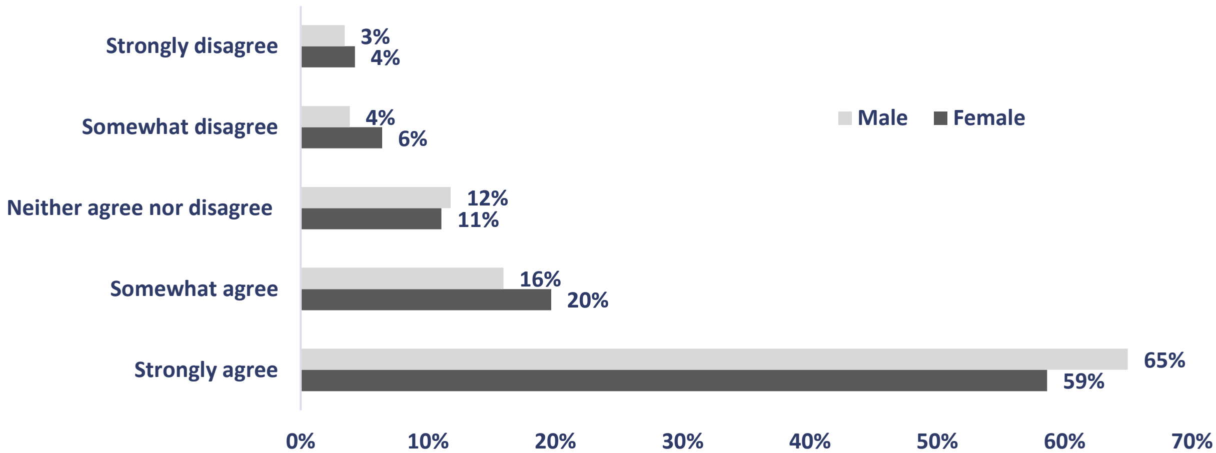
Fig 18. Difficulties covering basic needs



Difficulties covering basic needs (by governorate)



By Gender

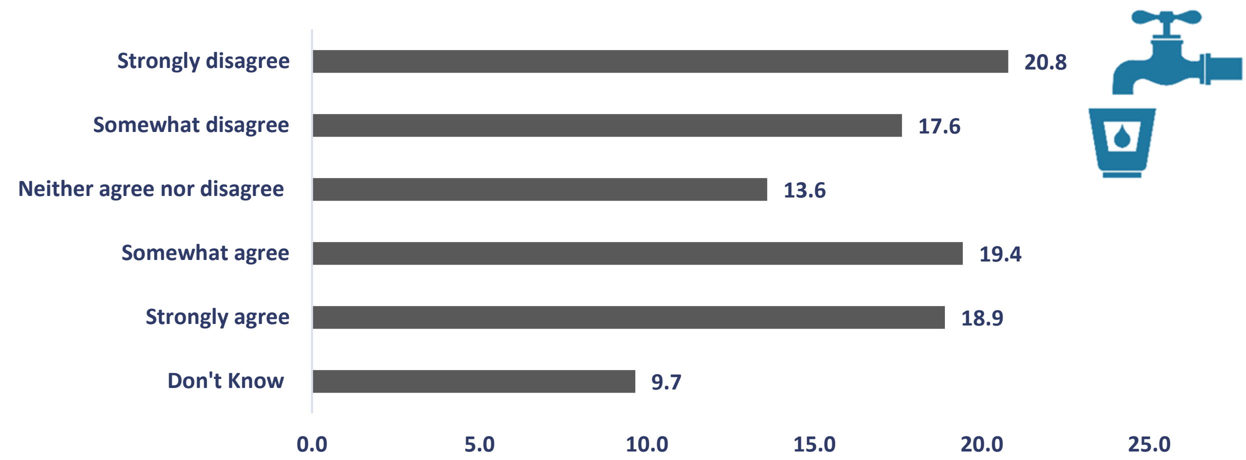


Difficulties covering basic needs (by age)

	19 or less	20-29	30-39	40-49	50-59	60+
Strongly agree	57.9%	63.0%	65.7%	64.3%	58.9%	48.5%
Somewhat agree	10.6%	15.7%	16.0%	17.0%	20.8%	20.3%
Neither agree nor disagree	12.6%	12.8%	11.0%	10.7%	11.2%	14.7%
Somewhat disagree	6.3%	5.2%	4.1%	4.5%	5.2%	7.6%
Strongly disagree	12.6%	3.3%	3.2%	3.5%	3.8%	8.9%
Total	1174	3649	2848	2124	1221	1066
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

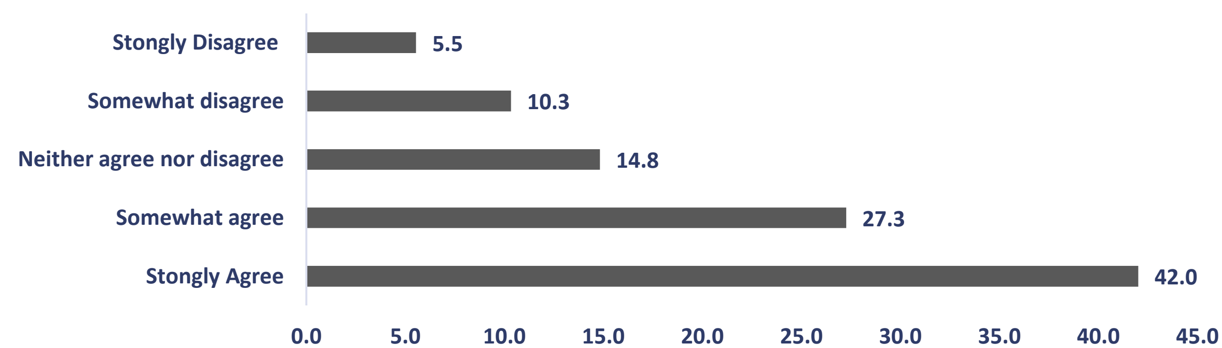
Access to clean drinking water is a concern for 38.3% of respondents, with an almost equal number (38.4%) saying it was not an issue. This holds across most governments, with Aqaba particularly resilient in this regard.

Fig 19. Ability to access clean drinking water



Even more concerning was access to basic healthcare, including reproductive health, with 69.3% saying they agree that this has been affected (42% strongly, 27.3% somewhat). Only 15.8% of respondents mentioned that they disagree that their access has been affected.

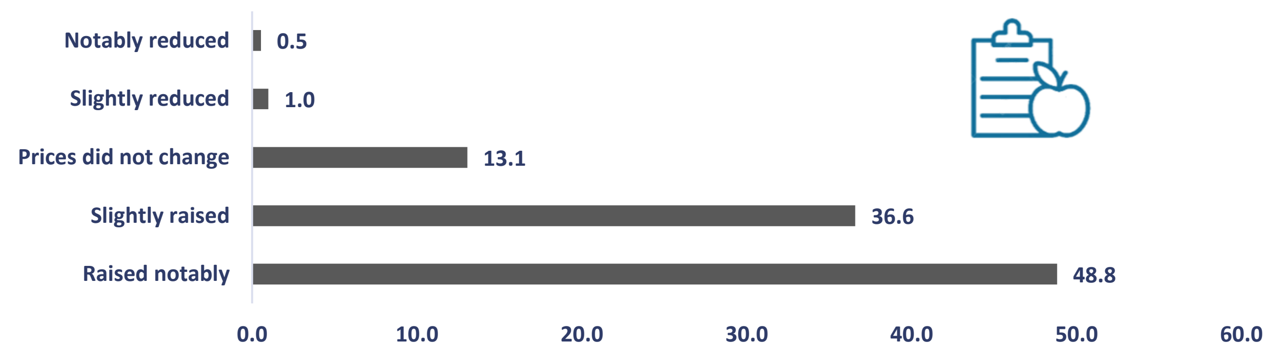
Fig 20. Access to basic healthcare (beyond COVID-19 emergencies) including access to reproductive health



3.2 FOOD PRICES

The overwhelming perception of the country is that food prices have gone up, with a full 48.8% believing that they've been "raised notably", and a further 36.6% reporting they've been "slightly raised". 13.1% say that prices have not changed, leaving only 1.5% thinking that prices have gone down. This does not vary significantly with geography.

Fig 21.Price of food since lockdown



Price of food since lockdown (by governorate)

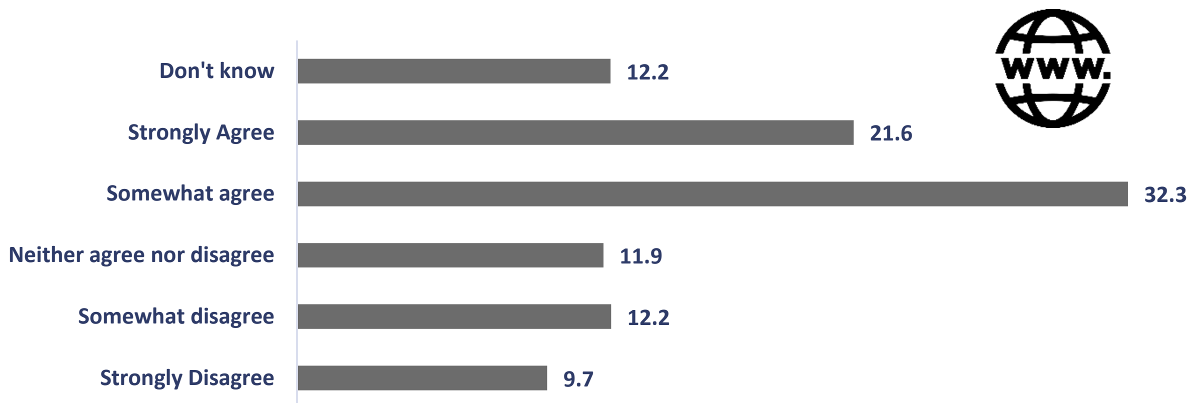
	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Raised notably	48%	52%	54%	38%	60%	56%	42%	54%	55%	58%	38%	46%
Slightly raised	38%	37%	35%	45%	30%	31%	40%	34%	33%	31%	43%	34%
Prices did not change	12%	10%	10%	15%	10%	13%	17%	12%	10%	11%	19%	19%
Slightly reduced	1%	1%	1%	1%	0%	1%	1%	1%	1%	0%	1%	1%
Notably reduced	0%	0%	1%	0%	1%	0%	0%	0%	1%	0%	0%	0%
Total	5073	2241	1729	622	122	239	401	696	301	223	240	202
	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

3.3 ACCESS TO INTERNET

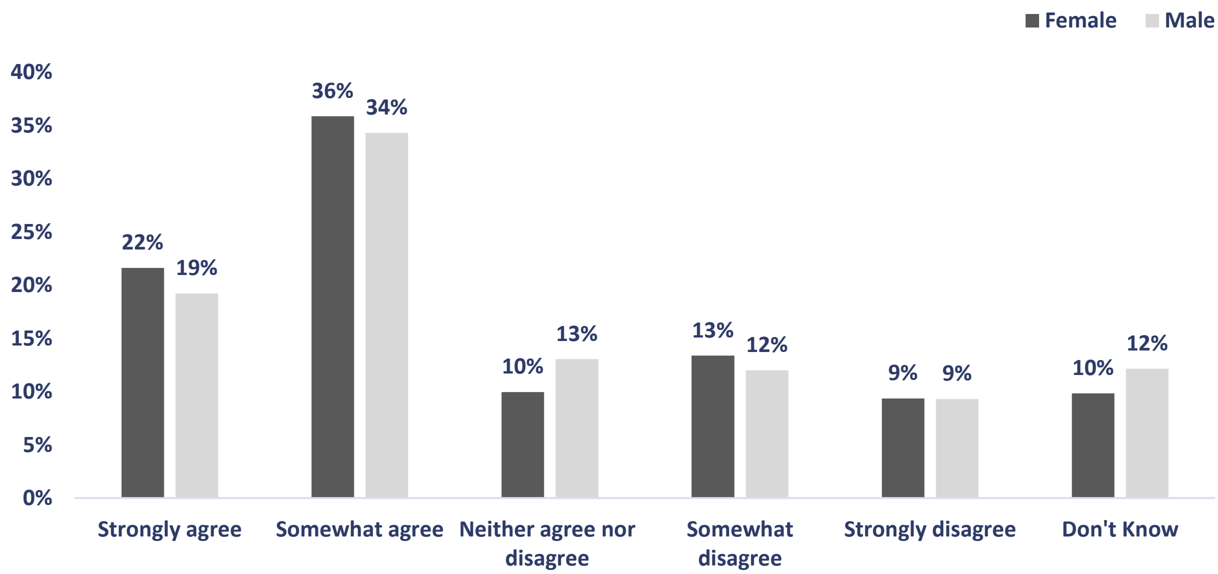
Somewhat problematically for shifting the economy and study to the home, a significant minority of respondents (21.9%) do not have the necessary internet access for the family to accomplish what they need (work, education, shopping). In general, the younger age groups have better access than the old. There is a slight variation across governorates, with Mafraq at the bottom end (at 48%) of those who agree they do have the internet access they need; the rest of the governorates are above 50%, up to 58% (Aqaba, with Amman and Ajloun on 57%).

Almost three-quarters of the sample had access to a smart phone (72.8%), which might sound high but means that over a quarter do not, making distribution of information a challenge during a lockdown. This is compounded by the very low availability of computers and tablets, at 17.7% (split into 13.5% having a laptop and 4.2% a desktop) and 4.2% respectively; these figures make it clear that home-working and home-study are a challenge for the majority of households.

Fig 22. Internet access that allows me and my family to carry out necessary activities (work, education, shopping)



By Gender



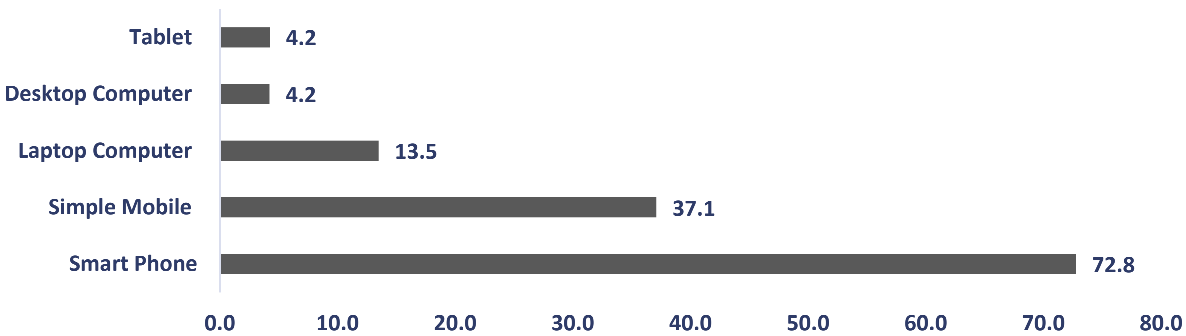
Internet access that allows me and my family to carry out necessary activities (work, education, shopping) (By Governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Strongly agree	23%	18%	17%	19%	17%	20%	18%	14%	17%	22%	21%	20%
Somewhat agree	34%	36%	35%	36%	40%	38%	34%	34%	35%	35%	31%	32%
Neither agree nor disagree	11%	12%	13%	14%	7%	8%	15%	13%	14%	10%	14%	9%
Somewhat disagree	12%	13%	13%	12%	22%	13%	10%	13%	14%	16%	12%	20%
Strongly disagree	9%	9%	11%	9%	10%	6%	13%	10%	11%	9%	6%	8%
Don't Know	11%	12%	11%	10%	5%	14%	12%	16%	9%	9%	16%	9%
Total	5073	2241	1727	622	123	238	400	698	302	223	241	201
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

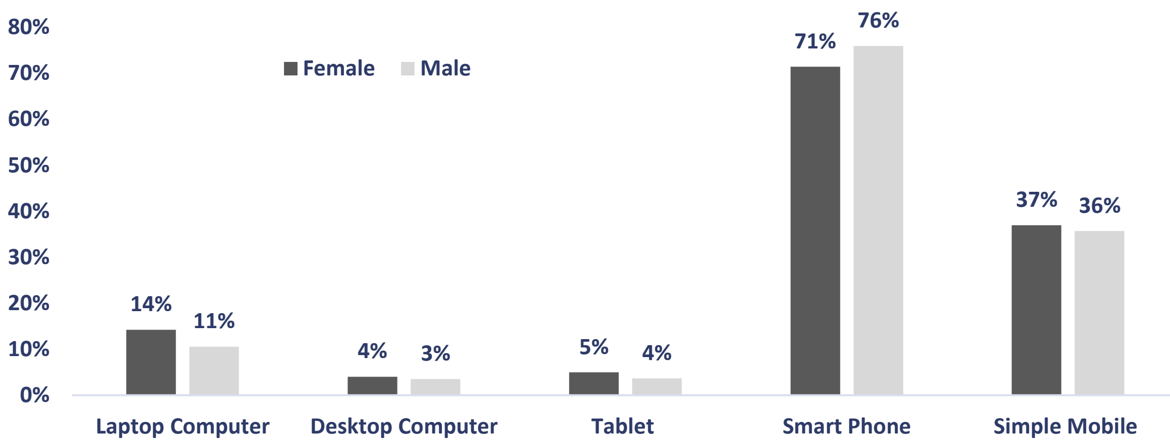
Internet access that allows me and my family to carry out necessary activities (work, education, shopping) (by age)

	19 or less	20-29	30-39	40-49	50-59	60+
Strongly agree	27%	21%	20%	19%	20%	24%
Somewhat agree	17%	31%	34%	38%	37%	32%
Neither agree nor disagree	12%	13%	11%	12%	12%	15%
Strongly disagree	15%	10%	10%	9%	8%	7%
Somewhat disagree	9%	13%	12%	13%	12%	9%
Don't Know	20%	12%	13%	10%	10%	13%
Total	1174	3650	2845	2125	1222	1065
	100%	100%	100%	100%	100%	100%

Fig 23. Availability of Devices



By Gender



Availability of devices (by governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Laptop Computer	16%	7%	6%	15%	17%	15%	11%	8%	11%	6%	13%	7%
Desktop Computer	4%	3%	3%	4%	3%	6%	3%	2%	3%	2%	3%	1%
Tablet	6%	2%	2%	6%	11%	4%	3%	2%	3%	4%	6%	0%
Smart Phone	76%	74%	75%	73%	73%	81%	69%	69%	77%	66%	71%	74%
Simple Mobile	33%	38%	37%	34%	37%	30%	40%	44%	35%	47%	42%	47%
Total	5073	2241	1728	622	122	238	401	696	300	223	240	201
	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

Availability of devices (by age)

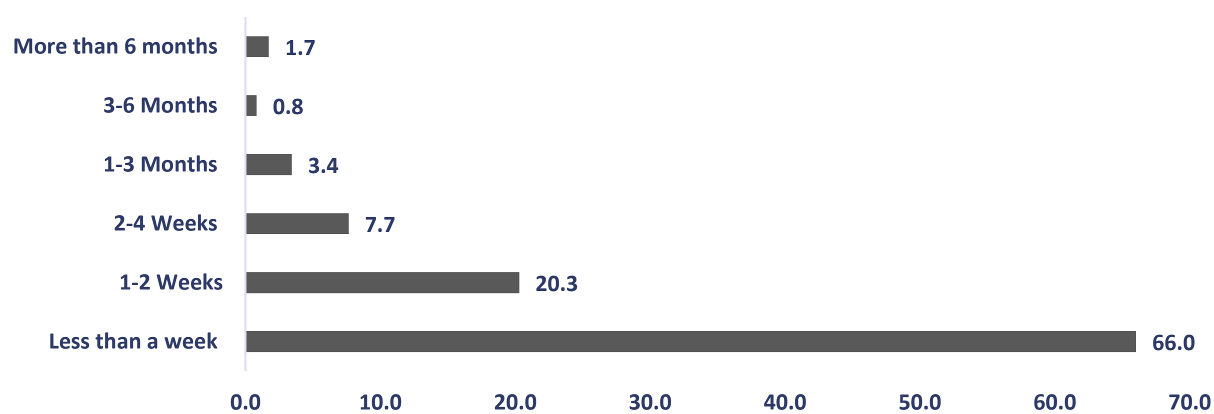
	19 or less	20-29	30-39	40-49	50-59	60+
Laptop Computer	13%	13%	8%	11%	19%	24%
Desktop Computer	6%	4%	2%	3%	7%	8%
Tablets	3%	3%	3%	5%	6%	8%
Smart Phone	66%	74%	73%	76%	78%	72%
Simple Mobile	41%	38%	37%	35%	33%	35%
Total	1174	3650	2846	2125	1221	1066
	100%	100%	100%	100%	100%	100%

3.4 COPING WITH FINANCIAL DIFFICULTIES / LACK OF INCOME

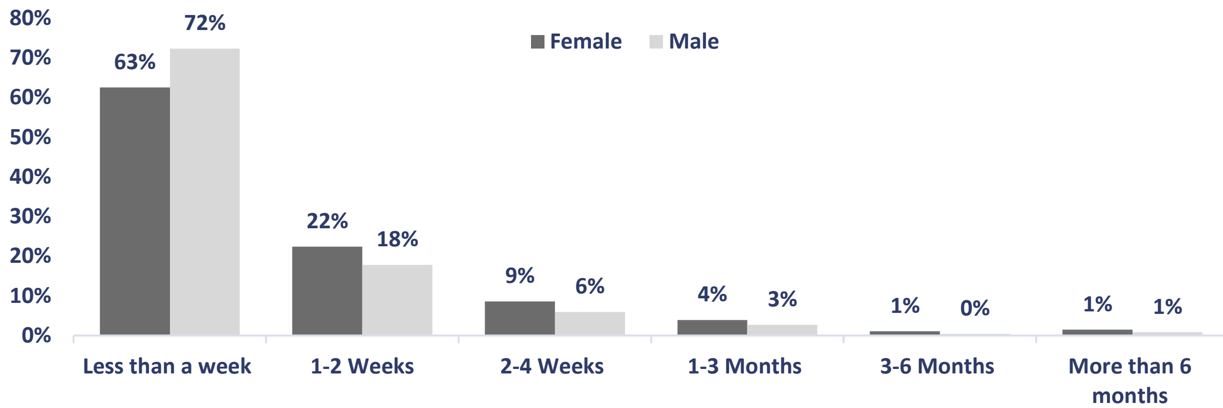
A massive 66% of respondents say that their financial resources will last less than one week. Another 20.3% have enough to last between 1 and 2 weeks. 7.7% can last between 2-4 weeks with their current resources, leaving less than 6% of the sample who can last over one month in their current situation (3.4% can go 1-3 months; 0.8% 3-6 months, and 1.7% can last over 6 months). The need is acute.

Added to this worrying scenario is that almost two-thirds of respondents (63.3%) don't know where to turn for support. 17.1% say they can get help from family and friends; 4.5% are using savings; 3.9% are selling belongings or assets, 3.4% are accessing institutional support (such as from the government), 2.2% are getting into debt with loans or credit card, 2.1% are turning to civil society and religious organizations, and 1.2% are getting help from micro-financing institutions. "Other" sources of help listed included delaying and cutting down on expense payments, begging, home businesses and collecting debts.

Fig 24. Financial resources to withstand the current situation (full/partial lock-down)



By Gender



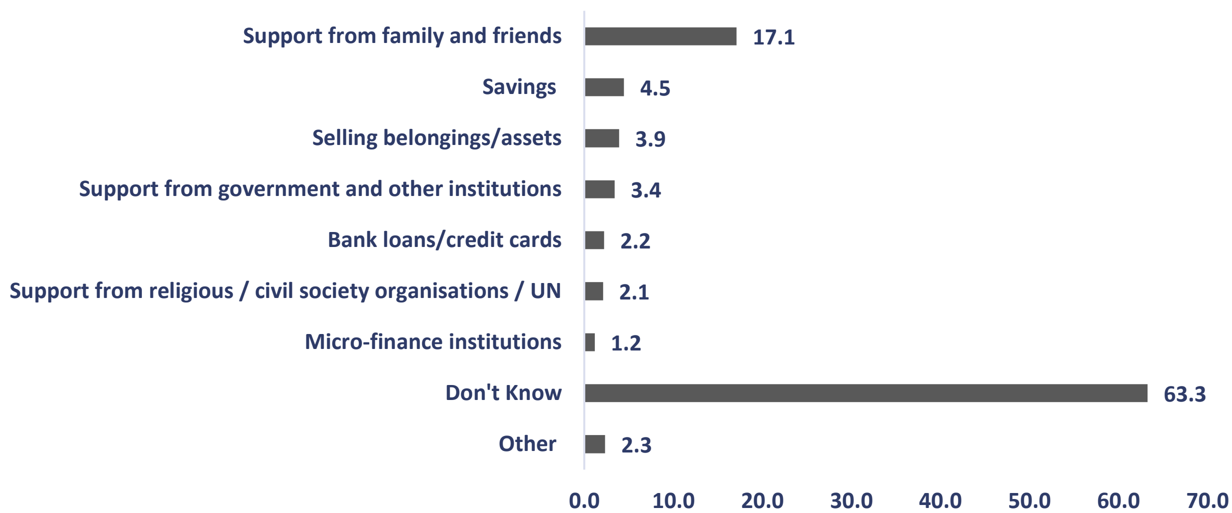
Financial resources that allow me to withstand the current situation (full/partial lock-down) (by governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Less than a week	67%	72%	74%	64%	65%	66%	67%	69%	70%	61%	67%	62%
1-2 Weeks	19%	18%	19%	22%	25%	20%	21%	21%	20%	28%	18%	23%
2-4 Weeks	7%	7%	5%	6%	7%	8%	9%	7%	7%	7%	10%	9%
1-3 Months	4%	2%	1%	5%	3%	4%	2%	2%	2%	2%	4%	4%
3-6 Months	1%	0%	0%	1%	0%	1%	1%	0%	0%	0%	0%	0%
More than 6 months	1%	1%	0%	2%	0%	1%	1%	1%	1%	1%	0%	1%
Total	5073	2240	1727	621	123	239	400	695	300	224	240	201
	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

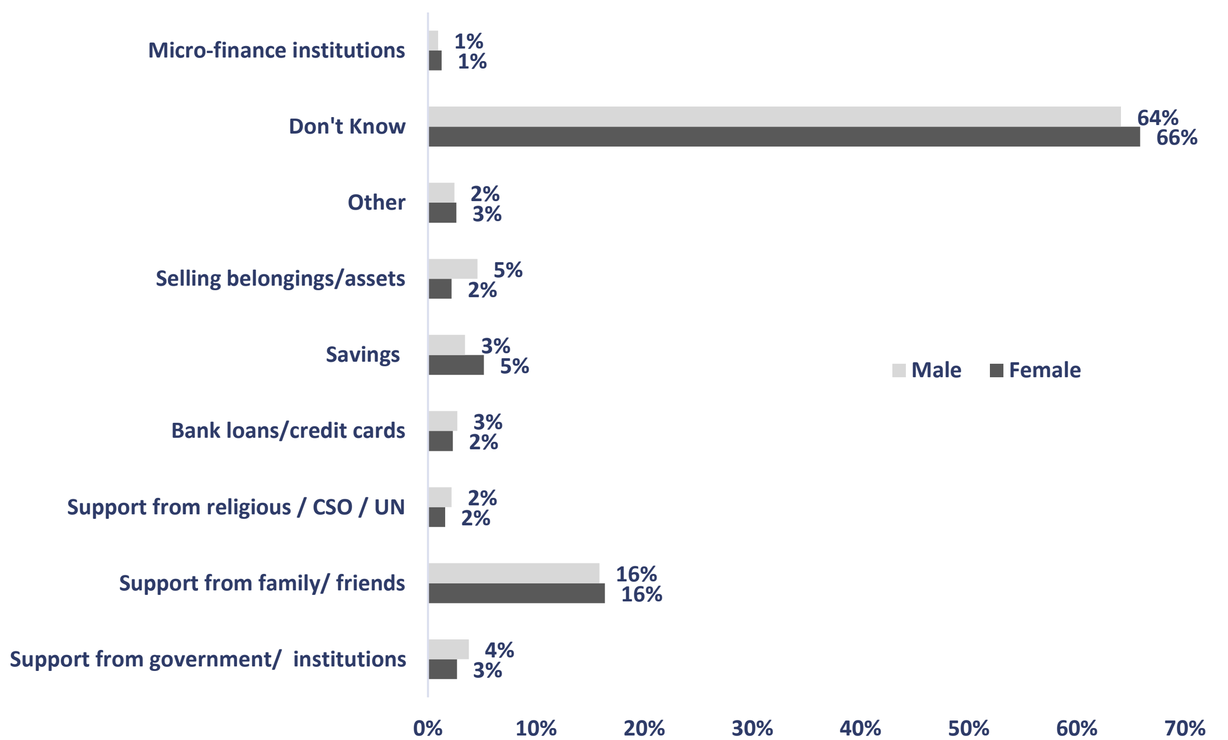
Financial resources that allow me to withstand the current situation (full/partial lock-down) (by age)

	19 or less	20-29	30-39	40-49	50-59	60+
Less than a week	65.3%	69.8%	74.4%	69.3%	59.3%	49.2%
1-2 Weeks	17.9%	19.6%	16.9%	19.0%	23.9%	25.1%
2-4 Weeks	8.4%	6.4%	5.2%	7.0%	10.2%	10.7%
1-3 Months	4.2%	2.5%	2.5%	3.2%	4.1%	7.1%
3-6 Months	0.0%	0.8%	0.5%	0.5%	1.1%	3.0%
More than 6 months	4.2%	1.0%	0.6%	0.9%	1.5%	4.8%
Total	1174	3650	2847	2126	1221	1066
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Fig 25. How will you be covering any expenses that you are currently unable to pay?



By Gender



How will you be covering any expenses that you are currently unable to pay (by governorate)

	Amman	Irbid	Zarqa	Salt	Tafileh	Aqaba	Karak	Mafraq	Jerash	Ajloun	Madaba	Maan
Support from government and other institutions	3%	3%	4%	4%	4%	5%	2%	2%	5%	6%	1%	6%
Support from family and friends	15%	16%	15%	18%	18%	18%	23%	18%	19%	14%	18%	16%
Support from religious / civil society organizations / UN	2%	2%	2%	2%	0%	1%	2%	2%	2%	1%	3%	1%
Bank loans/credit cards	3%	1%	2%	5%	7%	3%	6%	1%	2%	7%	4%	2%
Savings	5%	3%	2%	5%	4%	7%	3%	3%	4%	3%	4%	5%
Selling belongings/assets	4%	4%	3%	3%	5%	1%	3%	6%	4%	4%	4%	5%
Other	2%	4%	2%	2%	3%	2%	1%	3%	2%	4%	3%	2%
Don't Know	64%	67%	68%	60%	57%	62%	59%	64%	61%	61%	62%	63%
Micro-finance institutions	1%	1%	1%	1%	1%	1%	0%	0%	1%	1%	0%	3%
Total	5073	2242	1728	622	121	239	401	695	300	224	239	200
	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

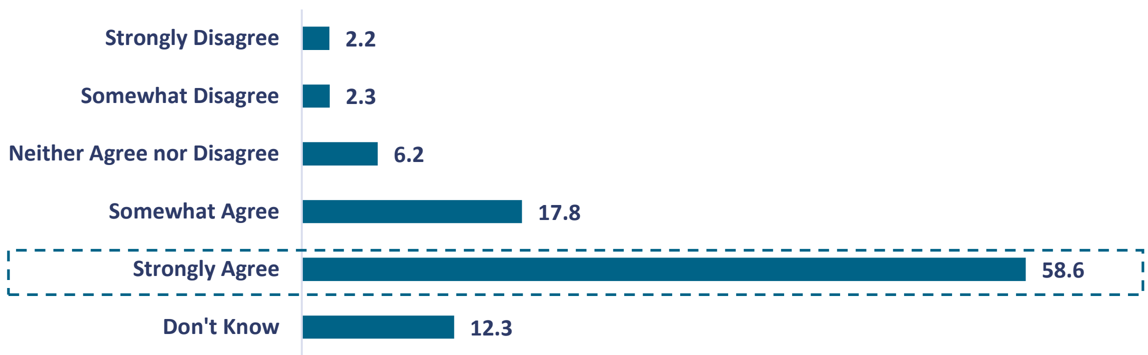
How will you be covering any expenses that you are currently unable to pay (by age)

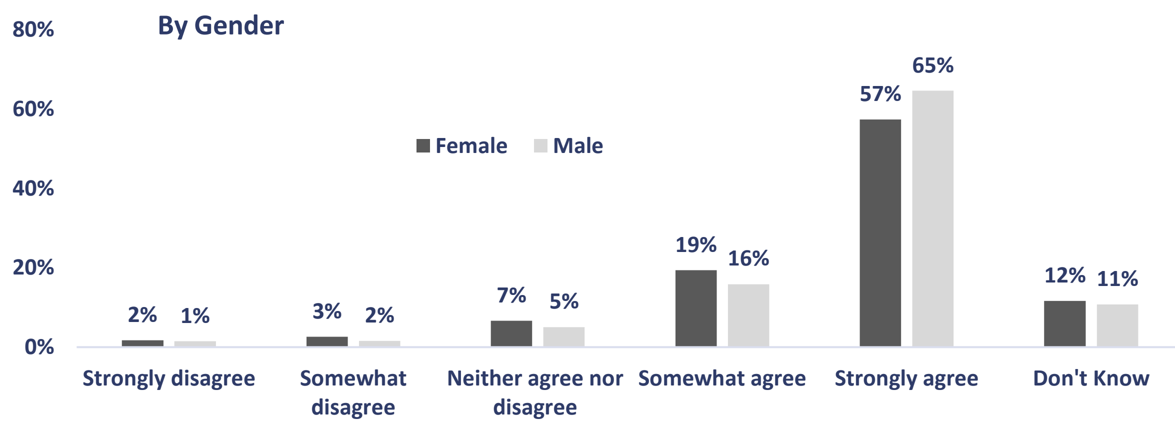
	19 or less	20-29	30-39	40-49	50-59	60+
Support from government and other institutions	6.3%	2.5%	3.1%	3.8%	4.4%	2.3%
Support from family and friends	20.0%	17.3%	14.0%	15.4%	17.4%	22.8%
Support from religious / civil society organizations / UN	3.1%	1.9%	1.7%	2.3%	2.2%	2.3%
Bank loans/credit cards	0.0%	0.7%	1.5%	3.1%	4.4%	7.1%
Savings	3.1%	2.9%	3.0%	3.9%	6.1%	13.7%
Selling belongings/assets	7.4%	4.4%	3.9%	3.4%	2.9%	4.6%
Other	1.0%	2.2%	2.4%	2.6%	3.6%	3.3%
Don't Know	56.9%	67.3%	69.6%	64.4%	57.2%	43.7%
Micro-finance institutions	2.1%	0.7%	0.9%	1.1%	1.8%	0.3%
	1175	3651	2846	2125	1221	1065
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

3.5 LONG TERM IMPACT OF COVID-19

Many respondents fear the long-term effects on income levels and livelihoods, lasting beyond the lockdown period. 58.6% strongly agree there will be a long-term impact, and another 17.8% somewhat agree; a further 12.3% say they don't know, showing the uncertainty felt by many. 6.2% neither agreed nor disagreed, leaving only 4.5% who feel there won't be a long-term impact. In general, age does not make much difference to these attitudes, though under-19s are more slightly more optimistic. There was around a 10% variation between governorates, but an even spread within these parameters.

Fig 26. Perception on long-term impact on income levels / livelihood



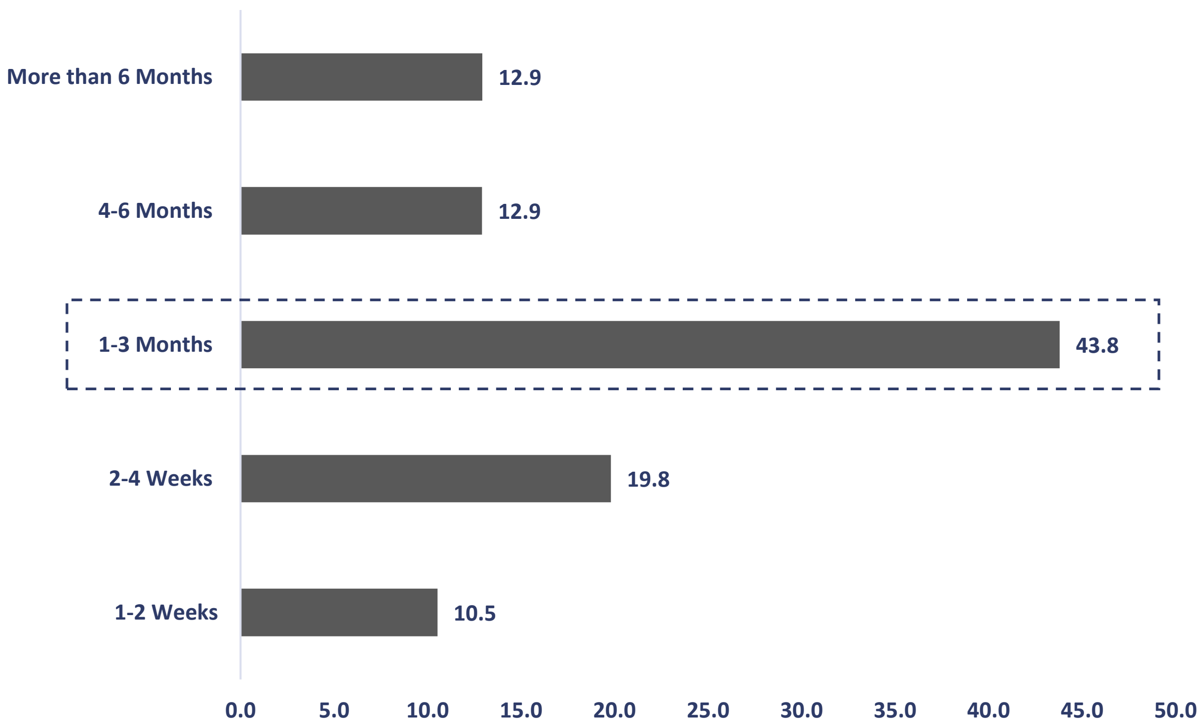


Perception on long-term impact on my income levels / livelihood (by age)

	19 or less	20-29	30-39	40-49	50-59	60+
Strongly disagree	6.3%	1.7%	1.4%	1.6%	1.5%	2.5%
Somewhat disagree	4.2%	2.1%	1.6%	1.9%	2.2%	2.3%
Neither agree nor disagree	5.3%	6.7%	5.2%	5.3%	5.2%	7.6%
Somewhat agree	14.7%	16.7%	15.9%	16.1%	20.5%	20.3%
Strongly agree	49.5%	61.3%	63.6%	64.4%	60.9%	52.3%
Don't Know	20.0%	11.1%	11.7%	10.3%	9.7%	13.4%
Total	1174	3650	2847	2125	1221	1064
	100%	100%	100%	100%	100%	100%

Under a third of respondents (30.3%) believe that the current situation is going to be over within a month, with 10.5% believing it is just for another 1-2 weeks, and another 19.8% thinking it will last 2-4 weeks. The most popular answer, with 43.8%, was that Jordan will be in this situation for a further 1-3 months. Another 12.9% believe it will be 4-6 months, and the same amount over 6 months. This shows that the majority of respondents expect that the crisis will last for the long-term. There were only minor differences in this perception by gender and by governorate. Younger people in general were more optimistic that the crisis would be resolved quicker.

Fig 27. How long do you expect this situation (full/ partial restrictions on movement) to last?



How long do you expect this situation (full/partial restrictions on movement) to last (By Age)

	19 or less	20-29	30-39	40-49	50-59	60+
1-2 Weeks	16%	12%	10%	9%	6%	8%
2-4 Weeks	23%	21%	19%	18%	17%	18%
1-3 Months	34%	44%	46%	47%	48%	41%
4-6 Months	11%	11%	13%	13%	14%	20%
6 Months +	17%	11%	12%	14%	14%	13%
Total	1175	3649	2846	2124	1222	1066
	100%	100%	100%	100%	100%	100%

4. Annex A

United Nations Development Program in Jordan

Dear Respondent

The coronavirus 19 (COVID-19) has severe effects on the population all over the world and in Jordan. To help mitigate its socio-economic impact, the government, the United Nations Development Program and development partners need to know who will be affected and how. This will help us in prioritizing, designing and targeting response measures.

Please help us complete this survey.

Note that all data submitted will be confidential.

Thank you for cooperation.

1. What is your gender?	Female	1
	Male	2
2. What is your age?	19 or younger	1
	20-29	2
	30-39	3
	40-49	4
	50-59	5
	60 or older	8
3. What is your nationality?	Jordanian	1
	Syrian	2
	Palestinian	3
	Iraqi	4
	Other (Please Specify)	5
4. What is your highest education level?	Read and write	1
	Elementary	2
	Preparatory	3
	Basic	4
	Vocational / Apprenticeship	5
	Secondary	6
	Intermediate Diploma	7
	Bachelor’s Degree	8
	Higher Education (Masters, PhD)	9
5. What is your marital status?	Single	1
	Married	2
	Divorced/Separated	3
	Widow	4

6. Where do you live?	Irbid	1
	Albalqaa	2
	Jarash	3
	Al-Zaraqaa	4
	Al-Tafieleh	5
	Ajloun	6
	Aqaba	7
	Amman	8
	Al-Karak	9
	Madaba	10
	Ma'an	11
	Al-Mafraq	12
7. How many people live in your household (including you)?	1-2	1
	3-4	2
	5-6	3
	7-8	4
	9-10	5
	More than 11	6
8. Do any of your household members have a disability?	Yes	1
	No	2
9. Type of Tenure	Owned	1
	Rented	2
	For work	3
	Other (Please Specify)	4
10. Are you the head of the household?	Yes	1
	No	2
11. What is your employment status?	Self-employed	1
	day labourer	2
	Business owner	3
	Private sector employee	4
	Public sector employee	5
	Retired	6
	Unemployed - looking for a job	7
	Unemployed - not looking for a job (student, stay at home dad/mom...etc)	8
12. Has your employment/work status changed due to the corona virus outbreak and the associated lock- down measures?	No – I'm still employed as before	1
	Yes- my salary was reduced	2
	Yes – I'm on an unpaid leave	3
	Yes – I lost my job	4
	Yes- I don't work any more	5
	Other (please Specify)	6

13. Compared to my income (from employment) before the Corona virus outbreak and the associated lock- down, my income now is:	Much Higher	1
	Slightly Higher	2
	My income was not affected	3
	Slightly lower	4
	Much lower	5
	I lost all my income due to the lock-down	6
14. Do you have any other sources of income?	Property income/rent	1
	Transfers/remittances	2
	National Aid Fund / Zaakat Fund / charitable organizations & individuals	3
	other family sources	4
	None	5
	Other specify	6
15. Do you have a social security	Yes	1
	No	2
16. Are you enrolled in a social protection program?	Yes from NAF	1
	Yes other (please specify)	2
	No	3
17. I'm having difficulties covering my basic needs like rent food, heating, medicine due to the corona virus outbreak and the associated lock-down measures	Strongly agree	1
	Somewhat agree	2
	Neither agree nor disagree	3
	Somewhat disagree	4
	Strongly disagree	5
18. The current situation is affecting my ability to access clean drinking water	Strongly agree	1
	Somewhat agree	2
	Neither agree nor disagree	3
	Somewhat disagree	4
	Strongly disagree	5
19. The current situation is affecting the price of food and dietary needs	Raise the prices notably	1
	Raise the prices to some extent	2
	The prices did not change	3
	The prices were reduced	4
20. The lock-down has affected my or my family's access to basic healthcare (beyond COVID-19 emergencies) including access to reproductive health	Strongly agree	1
	Somewhat agree	2
	Neither agree nor disagree	3
	Somewhat disagree	4
	Strongly disagree	5
21. I have internet access that allows me and my family to carry out necessary activities (work, education, shopping)	Strongly agree	1
	Somewhat agree	2
	Neither agree nor disagree	3
	Somewhat disagree	4

	Strongly disagree	5
22. Which of the following devices is readily available for you and your family members to use?	Laptop Computer	1
	Desktop computer	2
	Tablet	3
	Smart phone	4
	Simple mobile	5
23. I have enough financial resources that allow me to withstand the current situation (full/partial lock-down) for:	Less than a week	1
	1-2 weeks	2
	2-4 weeks	3
	1-3 months	4
	3-6 months	5
	Extended period of time/more than 6 months	6
24. How will you be covering any expenses that you are currently unable to pay due to the current situation, if any	Savings	1
	Support from family and friends	2
	Support from government and other institutions	3
	Support from religious / civil society organisations	4
	Selling belongings / assets	5
	Bank loans / credit cards	6
	Micro-finance institutions	7
	I don't know	8
	Other (please specific)	9
25. I believe that current situation will have a long-term impact on my income levels / livelihood, lasting beyond the immediate lock-down	Strongly agree	1
	Somewhat agree	2
	Neither agree nor disagree	3
	Somewhat disagree	4
	Strongly disagree	5
	I don't know	6
26. How long do you expect this situation (full/partial restrictions on movement) to last?	1-2 weeks	1
	2-4 weeks	2
	1-3 months	3
	4-6 months	4
	More than 6 months	5
27. What is your monthly income (before the current situation)?	Less than 250 JDs	1
	251-500 JDs	2
	501-750 JDs	3
	751-1,000 JDs	4
	1,001-1,500 JDs	5
	1,501-2,000 JDs	6
	More than 2000 JDs	7
Would you like to receive the findings?	Yes	1
	No	2

Are you ready to participate in the next round?	Yes	1
	No	2
Contact information	Telephone number	
	E-mail address	