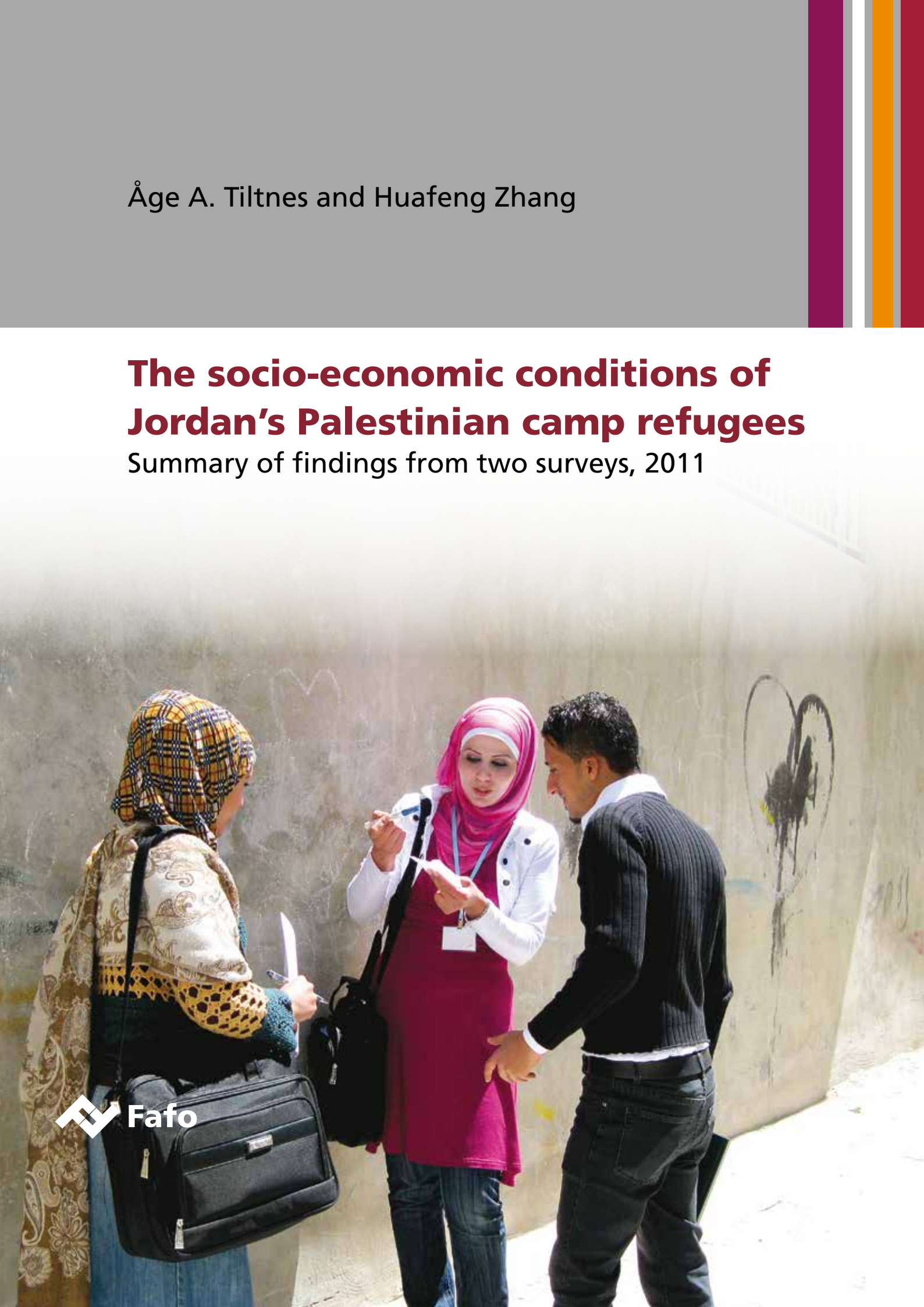


Åge A. Tiltnes and Huafeng Zhang

The socio-economic conditions of Jordan's Palestinian camp refugees

Summary of findings from two surveys, 2011



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Acronyms

CIP	Civil Insurance Programme
DoS	Department of Statistics
DPA	Department of Palestinian Affairs
GER	Gross Enrolment Ratio
ILO	International Labour Organization
NER	Net Enrolment Ratio
NGO	Non-Governmental Organization
RMS	Royal Medical Services
RSI	Randomly Selected (Adult) Individual
UNICEF	United Nations Child Fund
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
US	United States of America
USD	US Dollar

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Foreword

The history of Palestinian refugees dates back to the 1948 Arab-Israeli war and the attacks and massacres by Israeli forces, which forced some 750,000 Palestinians to desert their land and homes. The largest number of Palestinians sought refuge in Jordan, which currently houses about 42 per cent of all Palestinian refugees registered with UNRWA.

In accordance with Arabic and Hashemite heritage, Jordan's policy towards these refugees and displaced people has since aimed to alleviate their suffering and improve their livelihoods.

In the past, several studies have portrayed the living conditions of Palestinian refugees in Jordan, including how they fare as compared with the host population. Such understandings are important for the preparation of adequate policies.

This most recent empirical study has produced comprehensive, accurate statistics and analyses, which will strengthen the efforts of the Department of Palestinian Affairs (DPA) and other national as well as international institutions to formulate policies and take decisions to the benefit of Palestinian refugees and thus serve national Jordanian interests. The study has resulted in a database that will support DPA's work in many years to come.

It is my sincere hope that the results of this high-quality study, available in both Arabic and English, will benefit institutions, researchers and everyone who is interested in bettering the welfare of the Palestinian refugees in Jordan as well as those who want to use it in comparative studies of refugee populations elsewhere.

I am honoured to commend the Norwegian Government for financing and supporting this study.

I would also like to extend my heartfelt thanks to Fafo, the Department of Statistics (DoS), UNRWA and the DPA project team, whose efforts resulted in good survey design, made several rounds of fieldwork possible and whose analysis and analytical support gave us these fine reports.

Finally, it gives me great pleasure to put this study in front of researchers, interested people and decision-makers.

DPA - Director – General

Eng. Mahmoud Aqrabawi

Oct 29th - 2014

1. Introduction

This report summarizes findings of a study of the living conditions of the Palestinian refugee population residing inside Jordan's 13 Palestinian refugee camps.¹ It also examines how the living conditions of Palestinian camp refugees have evolved since the late 1990s. The report draws on two sources of data: (i) a comprehensive survey of the 13 Palestinian refugee camps (April to June 2011); and (ii) a multi-topic survey of a representative sample of Palestinian refugee-camp households (September to November 2011). These data are sometimes supplemented by survey data collected by Fafo in 1999 to enable comparison across time.

The comprehensive survey consisted of a rather brief questionnaire and collected basic information about housing and infrastructure, household income and durable goods, as well as data pertaining to each household member, such as gender, age, civil status, refugee status, nationality, health status, educational attainment and labour force participation.

The sample survey comprised two questionnaires: (i) a household questionnaire which collected data about dwelling standards and people's

residential area, the household as an entity (income, savings and debt, durable goods), and information pertaining to each household member (gender, age, civil status, refugee status and nationality, chronic illness and use of health services, educational attainment and current enrolment, employment and unemployment, income), and (ii) a Randomly Selected Individual (RSI) questionnaire posing questions about attitudes and perceptions (e.g. satisfaction with health and education services, labour force participation, feeling of safety in the neighbourhood) to one randomly selected person aged 15 and above in each household.²

This report relies heavily on two reports containing more detailed results, one primarily comparing living conditions across camps (Tiltne and Zhang 2014) and the other contrasting the circumstances of camp refugees with those residing outside the refugee camps (Tiltne and Zhang 2013).³ A key finding of the latter report is that, whilst the living conditions of Palestinian refugees residing outside the refugee camps are on a par with non-refugee Jordanians, their circumstances are, on the whole, much better than those of Palestinian refugees residing inside the camps. This result echoes that of Fafo's previous research on Jordan's Palestinian refugees (Arneberg 1997,

¹ Ten of the 13 camps were originally established in response to the crises in 1948 and 1967 on government-owned or leased land for the specific purpose of establishing Palestinian refugee camps and are as such recognized as 'official' camps by UNRWA. The remaining three camps (Prince Hassan, Sukhneh and Madaba) were originally gatherings or concentrations of Palestinian refugees that were later recognized by the Jordanian government as camps but are still considered to be 'unofficial' by UNRWA. However, this has no major impact on the services provided by UNRWA in these three camps.

² The English and Arabic versions of the comprehensive survey questionnaire as well as the sample survey questionnaires are accessible at Fafo's web page, www.faf.no.

³ The two reports, the latter in both English and Arabic, as well as a number of tabulation reports, including with statistics for each refugee camp, are accessible at www.faf.no.

Khawaja and Tiltne 2002), and suggests that earlier conclusions still hold: whilst Jordan, home to two fifths of all Palestinian refugees registered with UNRWA (UNRWA 2014), has consistently improved the living conditions of its Palestinian refugee inhabitants, those residing in camps, notwithstanding the services of the Jordanian Government and UNRWA, keep falling behind. An important, perhaps *the* most important reason is that people who fare well tend to move out of the camps, whereas other people remain. This trend is conceivably supplemented with a tendency for less resourceful people to move into the camps. Furthermore, as will be shown in this report, the so-called ex-Gazans make up a larger share of the camp population than of Palestinians refugees residing outside camps, something which impacts the general picture as the ex-Gazans tend to be worse off than other Palestinian refugees on most accounts. The consequence of these factors is a Palestinian refugee camp population with inferior living conditions, on average.

Data for the camp study were collected in close collaboration with Jordan's Department of Statistics (DoS). Fafo received significant support from Jordan's Department of Palestinian Affairs (DPA), which initiated the study, and UNRWA during both survey preparation and data analysis. The study was funded by the Government of Norway. This report often compares recent statistics with figures from a 1999 sample survey of the refugee camps, implemented by Fafo in cooperation with DPA, DoS and Yarmouk University.

The comprehensive survey

The comprehensive camp survey was conducted within Jordan's 13 Palestinian refugee camps. In this study, the geographic definition of a camp is narrower than that often applied for operational purposes. Rather than covering all areas considered to be camp locations today, i.e. including the natural extension of the camps, the comprehensive survey and as a consequence the sample survey were limited to the 'official' or 'historical' borders of the camps since they have tradi-

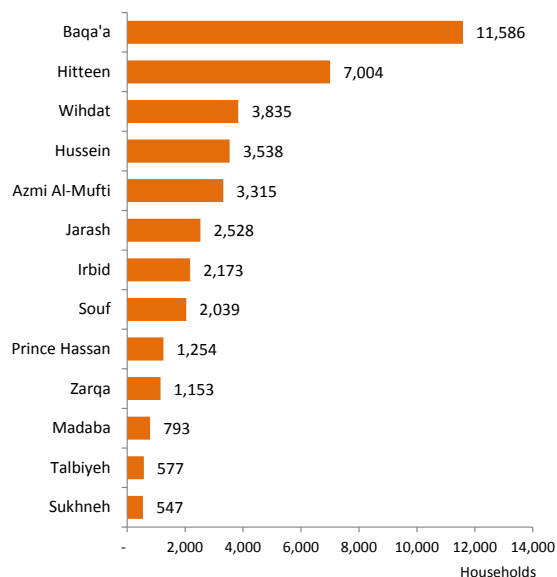
tionally defined the mandate areas of the DPA. Hence, the first stage of the comprehensive survey was to identify and demarcate these borders with the support of the DPA.

In the second stage of the comprehensive survey, all building structures, dwellings and households inside the camps were listed. This process entailed two and sometimes three visits to ensure quality and accuracy of the listing. Interviewing the listed households constituted the third stage of the comprehensive survey. Listing fieldwork started on 26 February and interviewing ended on 28 June 2011. The listing identified altogether 40,843 households residing within the historical borders of the camps. In some cases, fieldworkers failed to reach households despite repeated visits and in other instances, despite interventions by DPA representatives, households declined to participate in the survey. Such non-response varied across camps from less than one per cent to more than three per cent. Since the household size of non-participant households is unknown, it is impossible to establish the exact population size of the historical refugee camps. Furthermore, a complete listing such as this typically has an undercount of up to four per cent. In this particular case, because of very thorough fieldwork, we expect the undercount to be lower.

In total, 40,342 households comprising 204,830 people were interviewed in the third major stage of the comprehensive survey. The distribution across camps is shown in Figure 1. As just indicated, the actual population size of the historical camps is somewhat higher. Assuming the mean household size of 5.1 for households interviewed also for the households which were not interviewed (1.2 per cent of all households), as well as an undercount of two per cent, the actual population size inside the historical borders of the camps may be in excess of 211,000 individuals. Of the interviewed households, approximately 97.5 per cent were Palestinian refugee households as defined by this study, i.e. households comprising at least one Palestinian refugee, and 197,642 individuals or 96.5 per cent of the population covered by the survey were Palestinian

refugees.

Figure 1 Number of households interviewed in the comprehensive survey. By camp.



The number of building structures identified by the comprehensive camp survey was 31,488 and the number of dwellings 45,397. This is respectively around 6,000 and 7,500 higher than the numbers reported by the Department of Palestinian Affairs some years ago (DPA 2008).

However, the population size is substantially below the number of UNRWA-registered refugees at the time. Excluding Prince Hassan, Madaba and Sukhneh camps which are not covered by UNRWA's camp registration statistics⁴, the number of Palestinian camp refugees covered by the comprehensive survey was 185,118, merely 53 per cent of the 350,899 individuals registered with UNRWA as of 31 December 2010 (UNRWA 2011: Table 2.5). However, this is not unexpected since the survey figures concern people residing within the camps as defined by the historical borders and excluding de facto extensions of the camp boundaries.

⁴ As stated in footnote 1, only ten of the 13 Palestinian refugee camps are recognized as 'official' camps by UNRWA. The Agency's camp registration statistics is thus restricted to refugees in the ten official camps.

In principle, the results of the comprehensive and sample surveys inside camps are not valid for Palestinian refugees residing in the camps' extensions. However, according to DPA and UNRWA staff, the circumstances of people residing in these adjacent areas are not significantly different from those inside the historical borders. We therefore believe the findings presented in this report to be representative for the living conditions of Palestinian refugees residing in these adjacent areas also.

The sample survey

The sample survey fieldwork was implemented from 23 October to 21 November 2011. The sample is a linear systematic random sample of all the households listed during the comprehensive survey in the 13 camps. Hitteen camp was over-sampled with a take of 900 households to allow independent reporting on that camp, while the remaining 3,100 households were allocated on the other 12 camps with the same inclusion probability. One household member in each selected household was randomly selected from all household members aged 15 and above to answer the RSI questionnaire.

Fieldwork resulted in 3,773 household questionnaires, or just above 94 per cent of the 4,000 households sampled, being successfully completed (Table 1). Thirty-six households declined to participate in the survey. The remaining 'non-response' primarily consists of vacant dwellings.

Despite the over-sampling of Hitteen camp, we have chosen not to report separately on Hitteen in this report. Instead we use the four reporting domains shown in Table 1 (next page). Talbiyeh, Hussein (or Jabal al-Hussein), Wihdat (also called Amman New Camp) and Prince Hassan camps, all administratively located in Amman governorate, as well as Madaba camp in Madaba governorate are grouped into the 'Amman' reporting domain. Baqa'a camp makes up one of the four reporting domains on its own since its population size, and as a consequence its sample size, is sufficiently large to allow so. The camps of Zarqa, Sukhneh and Hitteen (also named

Marka and Schneller) are classified into the reporting domain 'Zarqa', the governorate in which they are administratively situated. Finally, Irbid and (Martyr) Azmi al-Mufti (or Hosun) camps in Irbid governorate along with Jarash (also called 'Gaza camp' due to its large proportion of so-called 'ex-Gazans; see section 2) and Souf camps in Jarash governorate are grouped into the 'North' reporting domain.

Table 1 Sample and interview status.

	Reporting domain				Total
	Amman	Baq'a'a	Zarqa	North	
Filled questionnaires	855	1,026	1,007	885	3,773
Non-response *)	50	56	51	70	227
Sample size	905	1,082	1,058	955	4,000

**) About 16 per cent of the non-response was refusals.*

2. Population

This section presents key demographic features of Palestinian refugees, who make up 97.5 per cent of all camp households. It shows that inter-marriage between refugees and non-refugees is uncommon. It further shows that Jordanian citizenship is rare in particularly one of the camps, Jarash, something which helps explain the higher poverty rate there. This section further shows how Palestinian camp refugees are part of the general demographic transition occurring in Jordan.

Palestinian refugees defined

This report applies 'Palestinian refugee' in accordance with a Jordanian classification system, which has been used in several surveys by Jordan's Department of Statistics (DoS) and Fafo, and which was used for the first time in Jordan's 1994 Population Census. The survey requested that all household members be categorized into the following groups:

1. Refugee from 1948;
2. Displaced from 1967;
3. Refugee from 1948, then displaced in 1967;
4. From the Gaza Strip; and
5. Non-refugee.

A 'refugee from 1948' is an individual whose place of permanent residence used to be in what is today the State of Israel ('1948 areas') and who took refuge in neighbouring countries as a result of the 1948 Arab-Israeli war and was prevented from returning. Someone 'displaced from 1967' is an individual who arrived in (the east bank of the river) Jordan in conjunction with the 1967

war, and who was not already a refugee from 1948. 'Refugees, then displaced' are people who were first forced to flee due to the 1948 war and settled in the West Bank (from 1951 part of Jordan) and then had to flee for the second time in conjunction with the 1967 war. The label 'from Gaza Strip' refers to people who arrived in Jordan from Gaza, mostly as a result of the 1967 war, and were unable to return, some of whom had already been displaced once in 1948. Descendants of these four categories of refugees and displaced inherit the status through the patrilineal line. The fifth group in this classification system is a residual category, comprising all those who did not fit into the first four categories. It includes individuals from various backgrounds, including Egyptians, Syrians and other foreign nationals as well as a few Jordanians of Palestinian origin who do not consider themselves refugees (as defined here).

A 'Palestinian refugee', or simply 'refugee', in this report refers to a person who belongs to any of the first four categories. This is different from the definition of 'Palestine refugee' applied by UNRWA, whose core mandate is to provide services to 'Palestine refugees', defined as any person whose 'normal place of residence was in Mandate Palestine during the period from 1 June 1946 to 15 May 1948 and who lost both home and means of livelihood as a result of the 1948 Arab-Israeli war' (UNRWA and UNHCR 2007:5). However UNRWA also provides limited services to some Palestinians displaced after 1948 in subsequent conflicts.

Henceforth, when we report on individual char-

acteristics, we only use data on refugees according to the Jordanian classification system. However, we also report on Palestinian refugee *households*, defined as any household with at least one member who is a Palestinian refugee as defined above.

Two and one-half per cent of all refugee-camp households completely lack members who are Palestinian refugees. Hence, 97.5 per cent of all households are refugee households. Ninety-four per cent of all refugee households are solely made up of refugees whereas six per cent are 'mixed' households. Most of the 'mixed' households receive their status as a result of marriages between Palestinian refugees and non-refugees. It is five times more common for refugee men to marry non-refugee women than the opposite. The prevalence of inter-marriages has been stable since 1999.

Eighty-five per cent of camp refugees are Jordanian nationals

The majority of Palestinian camp refugees (85 per cent) are Jordanian nationals with a Jordanian national ID number, i.e. fully-fledged Jordanian citizens with the same political and civil rights as non-refugee Jordanians.

Nearly all refugees without citizenship hold a temporary Jordanian passport (without a national number). The vast majority (94 per cent) of these holds a two-year temporary passport (issued to those from the Gaza Strip), whilst a few hold a five-year temporary passport (issued to those from the West Bank who are not Jordanian citizens). There are also some rare instances of Palestinian refugees with other nationalities, or who have a (temporary) residency permit only, or altogether lack permission to stay in the country.

The absence of Jordanian citizenship is particularly high in Jarash camp, where only six per cent possess a Jordanian ID number. Instead, more than nine in ten of the camp's refugees are so-called 'ex-Gazans' and holders of two-year temporary passports. In Hitteen camp, the 'ex-

Gazans' make up 24 per cent of all refugees, also a substantial proportion of its inhabitants.

It is important to specifically identify Palestinian refugees without a national ID number since they face several constraints not faced by Palestinian refugees who are Jordanian nationals and which impact their socio-economic status. For example, they have restricted access to public employment, have limited rights over property and lack or have limited access to a number of services including the Jordanian National Aid Fund (poverty support), state universities and government health insurance.

Eighty-six per cent of Palestinian camp refugees are registered with UNRWA.

First-generation 1948 refugees are waning; weaker contact with other countries

Approximately five per cent of Palestinian 1948 refugees residing in the camps are first-generation refugees in the sense that they were born before the onset of the Arab-Israeli war of 1948 and actually resided inside what is today Israel.

Palestinian 1948 refugees hail from all the districts of the '1948 areas' but their origin is more concentrated in some of the districts: 23 per cent come from the areas around Khalil (Hebron); 19 per cent originate from Ramla; 14 per cent were either born in or are descendants of people from Jaffa; ten per cent come from Bir Sheba; and six per cent of the 1948 refugees have roots in Jerusalem.

Thirty-two per cent of the households have close relatives abroad (a parent, child or sibling of any household member). This is a stark decline since 1999 when as many as 60 per cent reported close relatives abroad. The observed trend suggests reduced out-migration or increased return-migration, or a combination.

Households residing in the North more frequently have close relatives residing outside of Jordan than households elsewhere. One-half of households in the North report close kin abroad as compared with about one third in Amman

and one fifth in Baqa'a camp and Zarqa. People in the North more often have close relatives in the occupied Palestinian territory, the Arab Gulf and Europe than people in the other reporting domains.

Very few households have close kin living in Israel ('1948 areas'), which should come as no surprise as they are almost exclusively related to (and mostly siblings of) first-generation refugees, of whom there are few still alive. This is an additional reason why there is a lower proportion of households with close kin living abroad today than in 1999.

A relatively young population

Jordan is characterized by a population which is fairly young but due to a decline in fertility combined with reduced mortality in the past decades, the percentage of the population below the age of 15 dropped from 51 per cent in 1983 to 37 per cent in 2009 (DoS and ICF Macro 2010: 12-14). However, the fertility and proportion of young people inside the camps is considerably higher than the national average (DoS and ICF International 2013: Figure 3) and this was also the situation in the 1990s (Khawaja and Tiltne 2002: 21-22). According to the comprehensive survey, 40 per cent of the Palestinian camp population was younger than 15 in 2011.

Most women outlive their husbands

Females marry sooner than males and the higher prevalence of marriage amongst women than men remains until around the age of 30. From that point onwards, the majority of men are married, and stay married, while the prevalence of marriage is lower and declines for women.

The falling prevalence of marriage amongst women is explained by an increasing frequency of widowhood. For example, whereas 28 and 38 per cent of women aged 55 to 59 and 60 to 64, respectively, are widowed, the comparative figures for men who have lost their wives are one and two per cent. Some men have more than one

wife and in such cases the age gap between the husband and the youngest wife is particularly large, enhancing the likelihood that she outlives him. Not only do women tend to outlive their husbands, but men are much more likely to re-marry if they are widowed than are women.

Also, a higher proportion of women than men never marries but remains single. For example, two to four times the proportion of women as men is single and never married in the age groups 35 to 59.

Six in ten women aged 25 are married

People tend to marry fairly early. From age 25, the median⁵ age at first marriage is about five years higher for males than females and the age gap appears stable across generations.

In the age group 18 (the legal marriage age) to 19, 23 per cent of females are married, whereas in the 20 to 24 age bracket 49 per cent are. Altogether, 40 per cent of females aged 18 to 24 are married, which is up from 28 per cent in 1999. By the time they reach 25 years of age, about six in ten women are married. Before reaching 25 years of age, two per cent of all women have been married but have divorced their former husbands.

Falling household size

The mean household size has decreased considerably since the 1990s: it was 6.7 in 1996, 6.3 in 1999, but only 5.1 in 2011. Very large households (nine or more members) were much more common in 1999 (25 per cent) than in 2011 (eight per cent), a reduction by two thirds.

For twelve refugee camps, the mean household size varies from 4.9 to 5.3. However, Jarash camp stands out with an extraordinarily large

⁵ The 'median' is the mid-point in a distribution sorted from the lowest to the highest value, with an equal number of scores below and above the mid-point, regardless of the value of the scores. The 'mean', on the other hand, is the arithmetic average of all scores in the distribution.

mean household size of 5.8. This is explained by the significantly higher proportion of very large households found in Jarash: 17 per cent of all households comprise nine or more members, which is more than twice the camp average.

Nuclear households constitute nearly four in five households

Most refugee-camp households are nuclear households, composed of a couple with children or a single parent with children (altogether 78 per cent). Other main household types are: single-person households (six per cent), couples without children (seven per cent), and extended households (nine per cent)—two thirds of which are three-generation households.

Since 1999, the prevalence of extended households has been halved.

Female-headed households make up 15 per cent of all households. The composition of the female-headed households suggests that they are more vulnerable than male-headed households: 26 per cent of all households headed by women comprise one person only and 58 per cent are made up of single mothers with one or more children as compared with three and one per cent, respectively, of male-headed households.

3. Housing

This section examines refugees' housing standards and living areas. The findings reveal that housing conditions have generally improved since the 1990s but that crowding remains a problem for many and varies considerably across camps. In terms of quality, many camp dwellings contain temporary building materials, are frequently poorly ventilated and exposed to humidity, and many are insufficiently insulated and therefore cold and difficult to heat in winter and uncomfortably hot in summer. Due to the structural density of the camps, dwellings tend to have limited exposure to daylight and are subject to a high degree of noise from outside the building. Section 3 also examines perceptions of safety and crime.

Apartment housing increasingly common

A majority of camp households reside in traditional *dar* houses, but apartments have become increasingly more common since 1999.

A *dar* is a lone-standing house and typically used to comprise two to four rooms on the ground floor plus some outdoor space adjacent to it. Over time, many *dars* have had the adjacent empty space built in and vertical expansion has taken place. Regulations have prevented significant vertical expansion inside the refugee camps, but these regulations have gradually softened and been modified to match building practices. For example, while three-storey buildings have been erected illegally inside the camps until recently, from January 2013 three-storey structures can be built upon approval by the Department of Palestinian Affairs.

In the case of large households, and definitely so in extended and three-generation households, these larger two or three-storey buildings would still be classified as *dars*. However, with extended households becoming less prevalent and the household size diminishing, what used to be a *dar* may have been turned into a building containing two or even three to four independent dwelling units, with the original *dar* at the ground level and other dwelling units—labelled apartments by us—above it.

Four in five households own their homes (despite lack of land title)

About four in five households (81 per cent) report to own their dwellings; 16 per cent rent their homes whereas three per cent inhabit their dwellings for free.

Asserting ownership to a dwelling unit is common for camp refugees although they lack deeds to the land upon which it is erected. The land is provided for free by the Jordanian Government, which either owns it or has long-term leasing agreements with private landowners. However, despite the lack of land titles, dwellings are in practice traded on the real estate market and 24 per cent of all owners report to have bought their home. Others have either build it themselves (42 per cent) or inherited it (34 per cent).

Tenure varies somewhat across camps: while nearly nine in ten households in Sukhneh report to own their dwelling, just about seven in ten in Wihdat do so.

Approximately one-half of households that rent their dwelling unit do so from a relative while the other half rent their dwelling on the market (including from a friend, an acquaintance or other landlord).

Living space of 15-20 square meters per person the 'norm'

The mean and median floor area of camp dwellings is respectively 78 and 90 square metres. Nearly one in five Palestinian refugee households inhabit dwellings which are 100 square metres or larger, whereas 15 per cent have less than 50 square metres.

The mean and median floor area *per capita* is respectively 20 and 15 square metres. Seventeen per cent of households have as a minimum 30 square metres per person at their disposal, whilst ten percent make do with less than eight square metres per person.

The variation between camps is modest, ranging from a mean and median floor area of respectively 17 and 13 square metres per household member in Talbiyeh to 22 and 17 square metres in Sukhneh. Sukhneh and Hitteen camps have the highest proportion of households with a floor area of no less than 30 square metres per capita (20 per cent). In Hussein and Jarash camps, only 12 per cent of the households have over 30 square metres per person at their disposal.

The average dwelling comprises three rooms

Understanding a 'room' as a living room or bedroom (but not a separate kitchen, a bathroom, a hallway or a storage room), the most common size of dwelling is three rooms, found for 48 per cent of households. Only 17 per cent of households live in homes comprising four rooms or more. The mean and median number of rooms available to camp households is 2.8 and three, respectively. The situation is similar to the one found in 1999, but the prevalence of one-room

dwellings has dropped from nine to five per cent.

There is variation across camps: while respectively 12, 13 and 14 per cent of households in Hitteen, Baqa'a and Zarqa reside in dwellings comprising four rooms or more, 26 per cent of households in Azmi Al-Mufti and Souf do so. However, when considering the average, or mean, number of rooms at people's disposal, the difference is fairly small, varying from 2.59 in Wihdat to 2.96 in Prince Hassan. The median number of rooms is three in all camps except Wihdat, where the median is two rooms.

Crowding halved since the 1990s

Crowding—defined here as three or more persons sharing one room—has been halved since the 1990s from 34 to 17 per cent of all camp households. Nearly one-half of the households today have a density of less than two persons per room.

Crowding has become less of a problem than it used to be primarily due to the reduction in household size, not because the camps have seen the construction of new and larger apartments. Neither has there been a trend whereby existing housing units have been expanded.

Crowding is less of a problem for the economically better off than for the comparatively poorer households. Merely four per cent of households in the richest household per capita income quintile experience crowding, while 37 per cent in the lowest income quintile do. Since the number of rooms a household inhabits is not directly associated with income, a reduction in crowding with increasing income is caused by the co-variation between income and household size: the smaller the household the higher the per capita income. Eighty-six per cent of all households in the richest income quintile have fewer than six household members, as contrasted with only 30 per cent of those in the poorest income quintile.

Crowding varies substantially between camps, from 12 and 13 per cent of all households in Prince Hassan and Sukhneh, respectively, to 23

per cent in Wihdat and 24 per cent in Jarash.

Improved dwelling quality

The quality of dwellings has generally improved since 1999. For instance, separate, proper kitchens and bathrooms⁶ are now the norm, and having a toilet inside the dwelling is also nearly universal. A particularly positive change can be observed with regard to separate bathrooms, which are now lacking in just five per cent of homes, down from 54 per cent in 1999.

One in twenty households lacks piped water, which is fewer than in 1999. Furthermore, water cut-offs are reported by one in six households, a drastic reduction from the seven in ten that did so in 1999. Five per cent said that the water cut-offs occur quite often or 'always'. Water cut-offs do not seem to be a big problem in Baqa'a and the camps in the Amman and Zarqa reporting domains, while around one-half of camp households in the North reported it to be.

Three per cent of camp households lack water storage tanks and only 86 per cent of households with storage tanks are satisfied with their capacity. Hence, weak storage capacity relative to household size makes some households vulnerable to water shortage.

Piped water is the primary source of drinking water for 71 per cent of camp households, whereas 16 per cent rely on filtered water bought in 'gallons' and 13 per cent use bottled water.

More than 97 per cent of households are connected to the public electricity grid and obtain their electricity (mainly) from there. The stability of services has improved considerably since 1999 as the proportion of households that experience interruptions from time to time or weekly (rare) is down from 27 to six per cent.

⁶ A kitchen is an area with tap water and a sink as well as a cooking stove or similar. It is usually a separate room in the dwelling or in modern apartments it is sometimes a distinct and well-defined area connected to the living room, but not walled off. A bathroom is a separate room which contains tap water and usually a bathtub or a shower.

With regard to toilets, eight per cent of households report that their toilet is not connected to a sewerage network. The vast majority of dwellings that are not connected to a sewerage system are located in Jarash and Sukhneh camps. The absence of a sewerage system is not a problem *per se*, since most dwellings without connection to a network are instead connected to a percolation pit or septic tank, which should in principle ensure proper treatment of the waste.

Jarash camp is in a particularly poor situation with regard to the handling of sewerage as it lacks an underground sewerage network. A run-down and undersized water supply network exacerbates the situation as piped water may be contaminated and of poor quality, and the scarcity of water impedes hygienic behaviour. Fortunately, a new sewerage and water network for Jarash camp is under construction (SDC 2013).

Challenges concerning indoor environment

Negative indoor environmental conditions are reported by many households, and on some indicators the situation has deteriorated since 1999. Humidity and dampness is reported by 64 per cent of households. The exposure of noise from outside the building bothers 62 per cent of households, up ten percentage points since 1999.

The ad hoc and partly non-regulated way in which the camps have evolved, resulting in high housing density and attached housing, has compromised the amount of natural light available in many dwellings and explains why the proportion of households characterizing their homes as 'dark and gloomy' is high at 41 per cent.

Nearly three times the proportion of households in the highest as compared with the lowest income group do not report any negative condition. When we consider geographic variation, households in Amman score much worse than households in Zarqa and Baqa'a camp. Camp refugees in the North fare nearly as poorly as those in the Amman area.

Three in four households satisfied with housing conditions

About three in four (74 per cent) of all households are very or rather satisfied with their overall housing conditions, which is an improvement since 1999 when about two in three (64 per cent) expressed the same.

In accordance with the objective gains made concerning space (primarily caused by a reduction in household size), the extent of dissatisfaction with space and privacy has been moderately reduced. The fact that people's level of satisfaction has not increased more, especially in light of the steep drop in households that lack independent kitchens and bathrooms, is probably due to heightened expectations, particularly, perhaps, in the younger generation.

The same proportion of households voices dissatisfaction with the cost of housing in 2011 as twelve years before, at 27 per cent.

Noise, in people's opinion, has become more of a problem than before. They are also more frequently dissatisfied with the quality of tap water than in 1999—perhaps also a result of heightened expectations as filtered and bottled water has become a much more common source of drinking water than previously.

The highest rate of general dissatisfaction with housing conditions is found in Amman (35 per cent). It is also much higher in the North (31 per cent) than in Zarqa and Baqa'a camp (both 20 per cent).

People generally feel safe

A higher proportion of people in the North than elsewhere always feel safe at home (86 as compared with 80 to 81 per cent in the three other reporting domains). When it comes to safety in the *hara* and wider area of residence, the results differ between children, women and men, and the safety is perceived as much poorer after dark than during daytime, particularly for children and women: only 30 per cent believe it is safe for women to be outdoors after dark and 18 per

cent consider it safe for children, whereas 90 per cent think it is safe for men to be outdoors in the evening. These results come about even though nine in ten households live in streets with lighting.

Crime, violence and substance abuse considered problems

Notwithstanding the general feeling of safety, about four in five people hold the opinion that crime, violence and substance abuse constitute considerable problems in their area of residence. On all three indicators, the perception is that the situation is worse than average in Amman, it is slightly better in Baqa'a camp and the North, while the situation is perceived to be the best in Zarqa. But even in Zarqa, over 70 per cent of respondents consider that crime/violence, alcohol consumption and drug abuse are societal problems.

These are high numbers. Since these are perception data, one should not, however, conclude from this that crime, violence, alcohol and drug abuse are extremely prevalent inside the Palestinian refugee camps. Yet, it is evident that people are highly concerned about crime rates and the level of alcohol consumption and so on, issues that deserve further investigation, development of policies and action.

One in five dissatisfied with their neighbourhood

Two in ten households state that they are rather or very dissatisfied with their neighbourhood and three in ten say the same about their larger residential area. The overall perception of the *hara* and residential area did not change from 1999 to 2011.

Moving to details, it appears that there has been a positive development in people's wider residential area with regard to cultural institutions as well as work and business opportunities. The safety for children and public transportation has also improved slightly in people's view.

Access to employment close to home is a key concern for people. On this indicator the level of dissatisfaction stands 55 per cent. Nine per cent are dissatisfied with local schools and eight per cent express dissatisfaction with the community's health services.

When considering regional variation in dissatisfaction with residential area, a similar trend as for housing conditions is visible. The overall dissatisfaction with the neighbourhood and wider residential area is over 50 per cent higher in Amman than in Baqa'a camp and Zarqa, and also higher than in the North. In Amman, as many as two in five households express general discontent with their area of residence.

Looking at local schools and health services, the level of discontent is at the same level for all areas except one, the North, where it is considerably higher (14 and 12 per cent for schools and health services, respectively, as compared with eight and seven per cent in the other three areas).

Dissatisfaction with public transportation is modest in all four areas. Dissatisfaction with shops and commerce is low and nearly non-existent in the Amman reporting domain (one per cent dissatisfied). More than half the respondents in all reporting domains express dissatisfaction with local employment and business opportunities.

4. Health

This section looks at the health status of Palestinian refugees and their use of health services. In doing so, it examines the incidence of chronic health problems and cigarette smoking. It further demonstrates how access to health insurance has improved since the 1990s and how formal employment, particularly in the public sector, is positively correlated with possessing health insurance.

Health-seeking behaviour is also examined, and the section describes how this varies by income levels. UNRWA is found to be the dominant provider of primary healthcare inside camps. Public health services are used by a higher proportion of Palestinian refugees than are private services. When it comes to UNRWA services, whilst generally well perceived, they receive lower satisfaction scores than public and, particularly, private services.

Nine in ten adults perceive their general health to be very good or good

In total, 45 per cent of adult Palestinian refugees perceive their health condition to be very good and 37 per cent rate it as good, while 12.5 per cent say it is average or fair, and 5.5 per cent report poor or very poor health. Slightly fewer women report poor health, particularly mid-aged women.

People's subjective health assessment improves gradually with household income and educational attainment. While three in five individuals aged 15 and above without any formal education and four in five individuals with elementary

schooling report their health to be very good, one in two individuals with as a minimum basic schooling do so. Understandably, the effect of education is impacted by age since older people tend to have less schooling and poorer health. However, the positive impact of education on self-rated health holds when 'controlled for' age as well. For example, whereas one in every two people in their twenties who have not completed basic schooling rate their own health as very good, two thirds of those with a post-secondary degree do the same.

There is variation across reporting domains in that a higher proportion of people in Zarqa and Baqa'a refugee camp than in Amman and the North find their health to be very good. This is consistent with the higher incidence of chronic health problems reported for Zarqa and Baqa'a camp.

Over 60 per cent of men aged 20 to 44 smoke cigarettes daily

Smokers are mainly men: 53 per cent of adult men (aged 15 and above) smoke cigarettes on a daily basis, compared to only three per cent of adult women. The prevalence of smoking is highest for men aged 20 to 44 (over 60 per cent).

However, the 'true' prevalence of female smoking behaviour may be somewhat higher than reported here because women, particularly the young, for social reasons may deny their smoking—it is not a behaviour considered acceptable for (young) women. Furthermore, as men tend to smoke indoors, female exposure to tobacco

smoke is certainly higher than what is suggested by women's own smoking habits. Second-hand smoking, of course, also affects children.

Cigarette smoking remained at the same level in 2011 as in 1999, suggesting that awareness campaigns about the health risks of smoking as well as anti-smoking laws and regulations have had very limited success.

The prevalence of daily smoking of cigarettes is similar in the four reporting domains (30 per cent daily smokers in Baqa'a camp, the North and Amman; 25 per cent in Zarqa). Daily smoking becomes gradually more common by increasing household income: it is reported by 25 per cent in the lowest income quintile as compared to 32 per cent in the highest quintile. However, daily smoking falls with longer education and is lowest for people with secondary or higher education in all age groups.

Chronic illness higher among the poor and those with low education

Altogether, five per cent of camp refugees were reported to suffer from chronic health problems so serious that it impeded what could be considered normal activities. Another six per cent had longstanding health failure of a less severe nature.⁷ Understandably, the prevalence of chronic health problems is low amongst the young but from age 25 onwards increases steadily with age.

It seems that severe long-lasting health failure is somewhat more prevalent among males than females, whereas less serious chronic problems are more common among females. However, the gender difference could also, at least partly, be explained by different perceptions across gender

⁷ The following question about all household members was asked: 'Does [name] have any physical or psychological illness of a prolonged nature, or any afflictions due to an injury, due to a handicap, or due to [old] age?' A second question enquired whether the identified problem 'hinders [name] from performing everyday normal routines and duties?' If the response to the second question was affirmative, the lasting, chronic health failure was classified as severe.

and the different expectations of men and women with regard to what 'everyday normal routines and duties' entail.

Serious chronic ill-health among adults is negatively associated with income: 16 per cent of the lowest-income individuals 30 years of age or older were reported to experience serious chronic ill-health as compared with ten per cent in the highest income group. The prevalence of chronic health problems as such does not surge with falling income, but it is rather the gravity of the problem that does so, with the exception of the poorest segment, which slightly more often reports chronic ill-health.

As was the case for self-rated poor health, the prevalence of lasting ill-health falls systematically with enhanced education, and the association between education and chronic health failure is stronger than the association between income and long-lasting health problems: severe long-standing health problems are seven to eight times more common among people aged 30 and above without schooling than among those with higher education. This positive association between improved education and reduced prevalence of severe chronic illness remains significant when 'controlled' for the impact of age, just as was the case for self-rated health. For people aged 50 and above, the gap in the occurrence of severe chronic illness between those with highest and lowest education is 22 percentage points.

Longstanding ill-health is not distributed evenly across camps. Wihdat exhibits the highest incidence of severe chronic health problems at eight per cent, while Souf and Sukhneh have only three per cent. Irbid camp (16 per cent), Zarqa camp and Hussein camp (both 15 per cent) have the largest prevalence of people with any chronic health problem (severe or not so severe), whereas Hitteen, Madaba and Baqa'a have the lowest prevalence of all camps (nine per cent each).

Nearly one-half has health insurance

Health insurance coverage in Jordan has improved in recent years. This is also reflected in

our survey statistics as the proportion of insured increased by 20 percentage points from 26 per cent in 1999 to 46 per cent in 2011. There is no significant gender variation in health-insurance coverage but older people and particularly the youngest children are covered more often.

The most common form of health insurance is enrolment in the Civil Insurance Program (CIP), which covers all government employees and their dependents, poor people, the disabled, Jordanian and ex-Gazan children below six years of age, and blood donors. About a third (37 per cent) of all camp refugees are covered by the CIP (up from 19 per cent in 1999). One per cent is insured through a university, also a form of governmental health insurance. Three per cent are insured with the Royal Medical Services (RMS), a scheme that covers military and security personnel and their dependents.

Insurance coverage is related to education and income, were refugees with low income and short education are at a higher risk of being uninsured than refugees with longer education and living in richer households. The relative share of CIP insurance is almost equal for all education and income groups, but the prevalence of RMS, university and especially private insurance increases gradually with enhanced education and income. For example, private insurance is found amongst 11 per cent in the highest income group (quintile) as compared with two per cent in in lowest income group.

Citizenship makes a difference as only 11 per cent of two-year passport holders, i.e., ex-Gazans, are enrolled in a health insurance scheme. Amongst two-year passport holders below six years of age inside camps, 42 per cent were reported as having a health insurance. However, according to the law, they all had government insurance, which suggests that ex-Gazans may have a poor understanding of their rights.

Furthermore, the variation in health insurance coverage across camps is considerable, primarily due to disparity in access to government health insurance (CIP). In five camps (Souf, Sukhneh,

Talbiyeh, Madaba and Irbid), half the population or more have CIP, whereas in one camp, Jarash, only three per cent have so. This is explained by the fact that the vast majority of the population there are ex-Gazans, which limits their access to government services, including membership in the Civil Insurance Program. The almost total absence of CIP insurance in Jarash camp further explains why the overall insurance coverage there is exceedingly low, at only 12 per cent. The last noticeable result is the fact that RMS insurance is fairly common in Azmi al-Mufti camp at 11 per cent, which is due to the traditionally strong presence of the Army as an employer there.

Public and UNRWA healthcare most often used

Altogether 13 per cent of camp refugees had benefited from professional healthcare during the twelve months prior to the interview⁸; 93 per cent of those with an acute illness the past 30 days had sought healthcare; and 75 per cent of those with a chronic health problem receive regular medical follow-up care.

The visiting pattern of camp residents show that 43 per cent of those that had sought health care the past 12 months had visited a public hospital and nine per cent a public clinic; 39 per cent had received care at an UNRWA clinic while 11 per cent had visited a private hospital and nine per cent a private clinic. Three per cent had sought consultation and/or treatment at a military hospital.⁹

When asked what would be the most likely type of healthcare provider in case of acute illness or injury, 55 per cent said a government hospital, 28 per cent answered an UNRWA clinic, whereas eight per cent mentioned a private hospital and four, three and two per cent said respectively a private clinic, a public clinic and a military

⁸ Mother and child healthcare, such as pregnancy checks, health checks and vaccinations of infants during the first year, is excluded from these statistics.

⁹ Note that a person could have visited more than one type of provider.

hospital.

Considering which providers are actually used after sudden illness or injury, there is a tendency that people more often turn to hospitals and less often to clinics and private doctors than before. Whilst 35 and 26 per cent respectively visited UNRWA and private clinics in 1999, only 25 and 17 per cent did the same in 2011. Instead, the percentage that visited public and private hospitals had jumped from 22 to 34, and four to ten per cent, respectively. The percentage that sought help at a public clinic remained stable at seven to eight per cent.

Public hospitals (59 per cent) and UNRWA clinics (47 Per cent) are the two most frequently visited providers of follow-up services to people with chronic health problems, followed by private hospitals (12 per cent), public clinics (nine per cent), private clinics (seven per cent) and military hospitals (five per cent).

Private hospitals and clinics have a larger share of users from households with relatively high income than the other institutions. Conversely, UNRWA's clients are slightly overrepresented by people from the lowest income groups. As many as 29 per cent of those visiting government hospitals had severe chronic health problems, compared to only 13 to 17 per cent of users of other health institutions.

UNRWA dominates the provision of pre- and post-natal care

UNRWA health centres are the primary provider of pregnancy-related care to camp refugees, used by 71 per cent. Government and private providers are visited by 15 and 13 per cent, respectively. There is a tendency that the use of private care increases with household income (29 per cent in the highest income quintile versus five per cent in the lowest quintile), while it is equally evident that the popularity of UNRWA health services is highest among the poorest women seeking mother and child healthcare (only 53 per cent in the highest income quintile use UNRWA services).

Overall satisfaction with health services

The picture is one of overall satisfaction with the services provided. However, private providers receive a better user rating than other providers do. The proportion of users declaring they are very satisfied is lowest for UNRWA services (14 per cent; 77 per cent rather satisfied). Public clinics and hospitals attract a higher degree of satisfaction than UNRWA health centres (40 and 27 per cent very satisfied; 60 and 59 per cent rather satisfied) and less satisfaction than private-sector healthcare providers (60 per cent very satisfied and 36 per cent rather satisfied with private hospitals).

Those few who stated they were unsatisfied with the services rendered were asked to provide up to three reasons why. Answers were mostly concentrated around three issues: (i) long waiting and delays; (ii) not getting the expected help, such as seeing a medical doctor or being referred to a specialist; and (iii) (the 'right') medicine was not available or the medicine was too expensive.

Moving from a general assessment to evaluation of specifically pre- and post-natal services, private health centres were given a better rating by female users, as one-half found them to be of excellent quality. In contrast, government and UNRWA clinics were assessed as equally good, judged to be excellent by a quarter of users. Very few considered the pre- and post-natal care as poor or very poor.

5. Education

This section presents statistics on educational attainment, current enrolment, and perception of educational services. It identifies an overall positive trend in educational attainment since the 1990s, and finds that females outperform males in terms of educational attainment. With regard to enrolment, both early childhood education and university education have become much more common.

Section 5 further documents how UNRWA is the dominant provider of basic schooling to Palestinian camp refugees. It finds that, in the opinion of the great majority of respondents, basic education services provided by UNRWA and the Jordanian government are excellent or quite good, while their assessment of private education services is somewhat better. According to parents and recent graduates, the four most pressing issues to be tackled in order to improve UNRWA's basic schools are class size, the double-shift system, student conduct and behaviour, and the school buildings and physical facilities.

University studies increasingly popular

The educational attainment of Palestinian camp refugees has improved gradually with time. There is a steady decrease in the proportion of individuals who have failed to complete basic schooling as we move from older to younger age groups. This is not, however, matched with a corresponding increase in the proportion of individuals who have attained post-secondary education. The explanation is mainly a slump in the proportion of people below 40 who have

received degrees from community colleges ('Intermediate diplomas'), something which is just now starting to be offset by a higher proportion of people taking university education: whereas six per cent of both women and men in the age group 30 to 34 have a university degree, 11 per cent of both genders—nearly twice as many—aged 25 to 29 have accomplished the same.

The reduced popularity of vocational education at community colleges results in part from a change in government policy in the 1990s whereby a community-college degree was no longer sufficient to obtain a civil-service work contract. Instead the bar for white-collar public employment was raised to a Bachelor's degree (DoS and Fafo 2005: 58). At about the same time, Jordan saw a tremendous increase in the number of private universities and subsequently, as witnessed in the camps, a surge in university graduates. The percentage of women and men with a university degree is identical for those under 35 years of age.

Camps differ significantly in attainment

There is considerable variation in educational attainment across refugee camps. In camps like Sukhneh, Irbid, Wihdat and Zarqa about 25 per cent of adults aged 25 and above have not completed even elementary schooling, while this is the case for below 16 per cent in Madaba and Prince Hassan. At the other end of the scale, whereas 27 per cent of the inhabitants aged 25 and above in Souf have attained post-secondary education, only around nine per cent in Hussein

and Zarqa have accomplished the same.

The gap between the camps with the best and the poorest-qualified young adults is equally wide: in Madaba, in excess of 30 per cent of refugees aged 25 to 34 have obtained post-secondary education, which is more than three times the percentage in Zarqa. In the same age group, young women significantly outperform men in all refugee camps save one (Talbiyeh).

When excluding community colleges and looking at people aged 25 to 34 who have attained university education only (as a minimum a Bachelor's degree), the gender difference is less apparent. However, the gap between some of the camps is significant. For example, five times the proportion of young women in Souf and Madaba as compared with Zarqa, Wihdat and Hussein has attained a university degree. In Zarqa camp, only three per cent of young men have attained university education, whilst 18 per cent of young men in Madaba and Talbiyeh have done so. Such differences obviously impact people's chances on the labour market, what kinds of jobs they can get and the wage levels, etc.

Post-secondary education associated with economic standing

Educational attainment varies by economic standing. While 13 per cent of refugees aged 25 to 34 in the income-poorest households (defined as those in the lowest income quintile) have not completed basic schooling, this is true for eight per cent of young adults in the income-richest households (i.e. in the highest income quintile).

With regard to education beyond secondary school, the disparity across economic standing is even more obvious: over eight times the proportion of individuals from the richest households as compared with the poorest households have attained post-secondary education, at 34 versus four per cent.

Shrinking illiteracy

Change in the literacy level¹⁰ of the Palestinian refugee population more or less mirrors the development in educational attainment. Literacy varies by gender, age and socio-economic standing. Moreover, as with attainment, there are discrepancies between camps.

There has been a positive development between 1999 and 2011 as the percentage of totally illiterate refugees aged 15 and above dropped from 18 to ten per cent. The positive trend has been stronger for women than men and currently, literacy is only six percentage points lower amongst women than men.

In the oldest generation, complete illiteracy is widespread, particularly among women. For people under the age of 45, complete illiteracy is rare and the gender gap is virtually eliminated. In fact, the illiteracy rate for men is consistently higher than that of women in all age groups below 40. This corroborates results on educational attainment and demonstrates that Palestinian refugee women from the camps have outperformed men the past two decades.

Of particular interest is perhaps youth literacy, as it shows the result of the most recent efforts by the school systems. The gender difference is notable as 95 to 96 per cent of females aged 15 to 24 can read and write easily versus 91 to 92 per cent of males in the same age group.

Unfortunately, there is a considerable number of youth who enrol in basic schooling but do not complete the elementary cycle, and amongst them less than one-half have acquired reading and writing proficiency. Nearly nine in ten youth who have attained elementary schooling are

¹⁰ A functional definition of literacy was used in the survey, which asked if household members were able to read every-day written material such as a newspaper or a letter. The survey furthermore asked whether they could write simple messages or a letter to a friend, and, if yes, whether they could do so with ease or difficulty. Those who could read and write easily were considered literate, while others were classified as semi-literate or illiterate. People in the latter group could not even read with difficulty. It was assumed that individuals who had successfully completed education beyond the basic level were literate.

literate. However, there is a significant difference between females (92 per cent literate) and males (84 per cent literate). Three per cent of the youth who have completed basic schooling are totally illiterate (one per cent of females and five per cent of males). Additionally, two per cent of young males and one per cent of young females who have completed compulsory basic schooling still struggle to read and/ or write.

Approximately two-thirds (65 per cent) of both the completely illiterate and the semi-literate refugees aged 15 to 34 are men, whereas a third are women.

The literacy rate across camps ranges from 80 per cent in Hussein camp in Amman to 90 per cent in Madaba camp to the south of the capital.

Surge in kindergarten enrolment

Early childhood education has become increasingly popular in Jordan (UNICEF 2009). This is also reflected in the extent to which camp children's enrolment in kindergarten had increased from 1999 to 2011. In 1999, only eleven per cent of the four and five-year olds were enrolled in a kindergarten (KG1/ first year and KG2/ second year), while the enrolment rate had jumped to 53 per cent for the same age group twelve years later.

Early childhood education is significantly more widespread among five-year olds (75 per cent) than among four-year olds (32 per cent).¹¹ This may partly be due to cost considerations, but the major reason is most likely that parents give priority to children aged five to prepare them for school enrolment the coming year. Moreover, enrolment in early childhood education varies with economic standing: it grows slowly as one move from one income quintile to the next.

Enrolment in kindergarten sees huge differences across the 13 refugee camps. The gap in coverage between the camp that tops the list and the camp at the bottom is 40 percentage points:

¹¹ Moreover, five per cent of the five-year olds had already enrolled in elementary school (year 1).

whereas two in three children (67 per cent) aged four to five in Souf camp attend kindergarten, only one in four children (27 per cent) in Zarqa camp do the same.

School enrolment at a glimpse

Late enrolment is not a problem as only two per cent of children aged six, the age at which mandatory schooling commences, are not enrolled in school as compared with around one per cent in the age groups that follow. From the age of seven to nine, enrolment stays practically universal at 99 per cent but starts to dip at age ten and by the time they reach 15, only 81 per cent remain in basic school.¹² Some children remain in basic education until they turn 16 and even 17 years of age (13 and four per cent, respectively), suggesting that school repetition is far from exceptional.

Technical and vocational training and education are pursued by few: three per cent of youth aged 16 and 17, two per cent of 18-year olds and one per cent of 19-year olds.

For ages 16 to 19, enrolment in secondary school is at respectively 55, 54, 16 and six per cent. Enrolment in community colleges is reported by four, nine, six and four per cent of 18 to 21-year olds, respectively. Finally, 12 per cent of youth aged 18-24 are attending universities. University studies are most popular at ages 18 to 21, where enrolment figures vary between 14 to 19 per cent. A university enrolment rate of three per cent for 24-year olds suggests that few university students from the camps continue after obtaining a Bachelor's degree.

¹² In addition, one per cent has entered secondary school at age 15.

Enrolment in basic school higher for girls

Gross school enrolment¹³ stands at 96.7 per cent. The girls' gross enrolment in basic school is marginally higher than that of boys. Net school enrolment¹⁴ in basic school for camp children stands at 94.4 per cent. Again, girls' net enrolment is slightly higher than that of boys. Gross and net school enrolment varies across camps. Children's net enrolment in basic school is lowest in Wihdat and highest in Prince Hassan and Souf camps, and the gap is over five percentage points.

Nine in ten children attend UNRWA schools

Ninety-one per cent of Palestinian refugee-camp children enrolled in basic schooling attend UNRWA schools, seven per cent are enrolled in government schools and only two per cent receive basic education from a private provider. Boys are being prioritized and more often access private services than girls (three versus one per cent). Enrolment in private institutions is highest amongst the youngest children and gradually decreases with age. This trend may be associated with affordability as school fees in private schools tend to be fairly moderate for classes one through six but increases significantly thereafter.

As expected, enrolment in private educational institutions is associated with economic circumstances (one per cent in the lowest income quintile versus eight per cent in the highest income quintile), but this is also the case for enrolment in public schools (five per cent in the lowest versus 11 per cent in the highest income quintile). Since there are no public schools locat-

ed inside the camps recognized as such by UNRWA, a possible explanation can be transportation costs to public schools. The consequence is a substantial reduction in the enrolment of Palestinian refugees in basic schools operated by UNRWA with improved household economy, from 95 per cent amongst children from the poorest households to 81 per cent of children in the richest households.

The type of school attended varies across place of residence, with three camps having a markedly lower proportion of children attending UNRWA schools than the average of 91 per cent. Hussein camp has the lowest proportion of children attending UNRWA schools at 65 per cent, whereas Prince Hassan and Sukhneh each have 84 per cent of children enrolled at a school run by UNRWA. In some camps—like Jarash, Souf and Zarqa—nearly all children benefit from the educational services of UNRWA.

Enrolment in UNRWA schools has come down from 93 in 1999 to 91 per cent of all children enrolled in basic schooling. Instead of a shift to private providers, government schools now receive seven per cent of the pupils, up from five per cent in 1999.

Half of 16 and 17-year olds enrolled in secondary education

After graduating from basic schools, children either choose vocational training or continue to secondary schools, which have a vocational and an academic stream. The peak of secondary-school enrolment is at ages 16 and 17, with the attendance of respectively 55 and 54 per cent. The secondary vocational stream is not as popular as it used to be in the 1990s, when at least two in ten camp students attending secondary school were enrolled in the vocational stream (Drury and Nassar 1998, Khawaja and Tiltnes 2002). Nowadays the relative share of secondary students enrolled in the vocational stream has been halved and stands at 13 per cent. And, just as in the 1990s, attendance varies by gender. Nearly twice the proportion of boys (16 per cent) as compared with girls (nine per cent) is enrolled in

¹³ The gross enrolment ratio (GER) is calculated by dividing the number of all individuals who are enrolled at a certain level of education by the number of individuals who are of the age group that officially corresponds to that level. Grade repetition and early start up can bring about a GER larger than 100 per cent.

¹⁴ The net enrolment ratio (NER) is calculated by dividing the number of enrolled individuals within the age group officially corresponding to a certain level by all individuals in that age group. It can never surpass 100 per cent.

the secondary vocational stream.

One per cent drop-out

Drop-out has decreased since the late 1990s.¹⁵ For all ages up to 15, the drop-out rate stays below or just above one per cent. Drop-out surges to four per cent at age 16—just as it did in the 1990s (to six per cent)—implying that many youth leave school upon completing, or around the time they should have completed, compulsory basic education. The gender difference is insignificant as the drop-out rate reached around one per cent for both boys and girls aged seven to 17.

Domestic duties and poverty main reasons for dropping out

In the past two decades (data for individuals below 25 years of age), disability, principally related to physical and psychological ill-health and learning disabilities, has been the main factor stated as preventing children's enrolment (61 per cent).

Explanations provided for leaving basic school prematurely, i.e. after starting school but before completing mandatory basic schooling, are somewhat different. Lack of interest is the main reason reported, mentioned for more than six in ten drop-outs under the age of 25. Domestic duties—including in relation to engagement and marriage—and poverty are two other key explanations for drop-out.

Overall satisfaction with basic education

A majority think basic schools, 'all things considered', are excellent or quite good: 70 per cent of both former students¹⁶ and parents¹⁷ rate

¹⁵ Children's drop-out rate is examined by comparing school attendance at the time of the interview with attendance the previous scholastic year. The drop-out rate is simply calculated as the percentage of children enrolled the previous school year but not enrolled at the time of the interview.

¹⁶ About 900 youth aged 15-24 basing answers on their experiences from and perceptions of the basic school(s) they attended or had attended.

¹⁷ There were more than 1,000 parents with at least

UNRWA schools as excellent or quite good, while 77 per cent of parents and 81 per cent of students rate public schools the same way. Meanwhile private schools are much more often rated as 'excellent'—55 per cent of parents consider them excellent while only 27 and 19 per cent of them consider respectively public and UNRWA schools as excellent.

Large class size of high concern

With two exceptions, the feedback given regarding the circumstances and areas in need of enhancement are similar for UNRWA and public schools, and the views of parents and youth coincide.

The single most frequently listed concern for UNRWA schools is large class size, mentioned by more than half the respondents. Four in ten are of the opinion that large class sizes represent a major challenge that should be tackled in public schools too. About forty per cent suggest that the physical aspects (buildings, equipment and tools) of public and UNRWA schools alike need upgrading and change. An even higher proportion of respondents state that the teachers' qualifications should be further developed. This item includes expertise and skills in the subjects being taught, pedagogical abilities and the way teachers communicate with and treat their pupils.

A fourth aspect which may affect the learning environment negatively is the so-called double-shift system, whereby two schools use the same physical facility, one providing classes in the morning and the other in the afternoon. The fact that this system is being applied more widely by UNRWA (156 out of 173 schools host double-shift schools) than by public schools explains the much larger concern with this issue from people 'judging' UNRWA—mentioned by three in ten.

Around three in ten respondents think the conduct of pupils should be improved.

one child in basic school at the time of the interview. The answers relate to the oldest child if they had more than one child enrolled at the time.

Related to the content of what is taught and how it is presented to the children, is the quality of the curriculum and the textbooks, an item alluded to by about 15 per cent of the respondents.

6. Labour force participation

A key finding in this section is low female labour force participation. Examining the occupation and industry structure of refugees who are gainfully employed, the section shows significant differences between women and men, with women, who generally have high educational attainment, more often being employed as professionals and managers in the education, health and social services sectors. The relative importance of professional work and management jobs has increased for women since the late 1990s, while the occupational and industrial structure for men has not much changed.

Section 6 finds that refugees with higher education are often employed in the public sector or work for UNRWA or an NGO. A higher proportion of women than men are wage-earners in formal jobs. People tend to have long working weeks, but women work fewer hours and are paid a substantially lower hourly wage than men.

The ILO framework

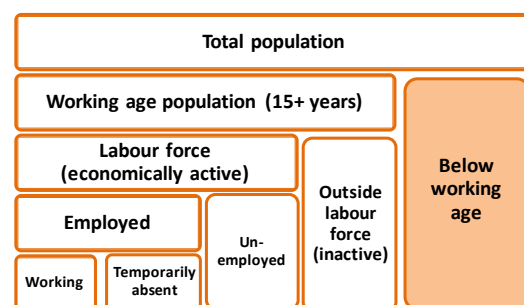
This report primarily relies on data collected in line with definitions of employment and other aspects of labour utilization as recommended by the International Labour Organization (ILO). This framework (Figure 2) sorts working-age population into people who are economically active (the labour force) and those who are inactive (outside of the labour force). The labour force comprises people who are employed or temporarily absent from work, and those who are unemployed but want to work, actively seek work and would be able to take on a job if one

was offered. Employment includes work for pay (in cash or kind) as well non-paid activity, e.g. as an apprentice or in a household enterprise for at least one hour the previous week.

It is also possible to define unemployment according to a 'loser' set of criteria. For example, one could leave out the 'actively seeking work' condition and also include amongst the unemployed people who have given up looking for work but who would accept a job if they were offered one. The consequence of applying this wider definition of unemployment by including these so-called discouraged workers would be both a higher labour force participation rate and a higher unemployment rate. Excluding the 'wanting to work' criterion would have a similar effect.

The ILO framework was applied in the sample survey, while the comprehensive survey collect-

Figure 2 The ILO framework for labour force measurement.



ed labour force data differently, simply requesting all household members over the age of ten to be categorized according to their main activity last week.¹⁸ This section draws on data from both surveys.

Low labour force participation, especially for women

The working age population (aged 15 and above) inside camps comprised approximately 60 per cent of the population—the same as found in the 1990s. The labour force participation rate stood at 36 per cent, which is five percentage points lower than was found in the 1999 survey. There is a striking variation across gender, with a labour force participation rate for men at over 60 per cent and for women below ten per cent. For men, it was 63 per cent according to the sample survey and 70 per cent according to the comprehensive survey. For women, the comparable results were eight and nine per cent, respectively.

Findings for men are in line with the national trend of a steady decline in male labour force participation as documented by Jordan's Department of Statistics through its annual Employment and Unemployment Surveys (DoS 2012). They show a drop in the percentage of economically active men from 71 in 1993 to 63 in 2011. On the other hand, according to national statistics, female labour force participation saw a positive development in the same period, expanding from 12 to 15 per cent of women nationwide, which is significantly higher than the results in our surveys.

The proportion of unemployed adults who express they want to work has plummeted from 1999 to 2011, from 20 to ten per cent for men and five to two per cent for women.

¹⁸ The survey enquired what the person was doing most of the time last week, and the answer categories were: working; student; housewife/housekeeper; unemployed, not looking for work; unemployed, looking for work; unable to work; retired; and had income (from other sources than employment and retirement pension).

Despite the fact that camp youth remain longer in education than previously, a third of young camp men aged 15 to 19 are economically active. The peak rate of labour force participation for men is 95 per cent and occurs in the 25 to 34 age group. It drops from then onwards and only half of men aged 55 to 59 are economically active. The labour force participation rate of women never surpasses 14 per cent.

The male labour force participation rate is higher in the Amman area, at 67 per cent—four percentage points above the average for camp men. This is most likely associated with better job opportunities in Amman. Camp women in the North (mainly Irbid governorate) are more than averagely economically active at 11 per cent, something that may be explained by the relative 'popularity' of farm work as well as employment in manufacturing, particularly in the so-called Qualified Industrial Zones, in some camps. For example, some employers in these industrial areas provide female workers from Azmi al-Mufti with transportation and guarantee a segregated working environment to comply with traditional norms for 'appropriate' behaviour, hence making employment more accessible to the women from this camp.

More education brings about increased labour force participation, particularly for women

In accordance with previous research, educational attainment is found to have a significant positive impact on labour force participation, particularly for women. Among males aged 15 and above who have not completed basic education, 54 per cent are economically active; among men with basic and secondary education, around 70 per cent are. Women's labour force participation increases according to educational attainment, with the most significant jump in economic activity for those who have attained a post-secondary degree. It stands at five per cent or below for women who have completed basic schooling or less, and doubles if they have completed secondary education. The labour force participation rate for women with higher edu-

cation increases dramatically to 26 per cent. However, as we shall return to below, the unemployment rate amongst well-educated women is also higher.

Marriage with opposite effects on young women and young men

Marriage has a strong impact on labour force participation. In accordance with the traditional male breadwinning role, the labour force participation is significantly higher for young men who have completed their education and who are married (95 per cent) than for those who are single (77 per cent). For most women, marriage brings with it other expectations, namely those of motherhood and domestic chores. Thus, whereas young men's labour force participation rate increases by nearly 20 percentage points upon marriage, it plummets from an already low level of 25 per cent for women who have never married to four per cent for married women.

Few children in the labour force

Few Palestinian refugee children aged ten to 14 were employed in 2011. A negligible number of girls were reported as economically active, whereas two per cent of boys were in the labour force, down from six per cent in 1999. A majority of working children are not enrolled in school.

There is a higher proportion of non-enrolled children who are economically inactive than those who are economically active (or seeking work). While only 1.5 per cent of boys aged ten to 14 are not enrolled but members of the labour force, 2.9 per cent are neither attending school nor working. Similarly, a good number of girls aged ten to 14, 3.7 per cent, are excluded from both the educational system and the labour market:

Male youth are more seldom members of the labour force today than in 1999. To some extent that is accounted for by increased educational enrolment, but a higher proportion of male

youth is excluded both from employment and education. Altogether 17 per cent of 15 to 19-year old young men are 'idle' whereas the percentage is 19 per cent amongst young men aged 20 to 24. While it has become less common to combine schooling and employment among male youth aged 15 to 19 (three per cent do so), it has become slightly more common amongst men aged 20 to 24 (eight per cent do so).

Women increasingly work as professionals and managers

The occupation and industry structure of those gainfully employed shows significant gender differences. Women are more often employed as professionals or managers in education and health sectors than men (30 versus six per cent) due to their generally high educational attainment. This represents a shift from the 1990s when a higher proportion of women than today were employed as technicians or clerks (30 per cent in 1999; 19 per cent in 2011). As compared with 1999, employed women are more concentrated in the service sectors (11 versus six per cent), and are more often employed in education and health sectors (49 versus 40 per cent). They are less often found in manufacturing than before (18 versus 32 per cent).

For men, the occupational and industrial structure has not radically changed in the past decade or so. This implies that the top three grouped occupations are crafts and trades people (34 per cent), service and sales workers (22 per cent) and elementary occupations (16 per cent). Top three grouped industries for men are trade and vehicle repair (24 per cent), manufacturing (18 per cent) and construction (14 per cent).

Administrative work in the public sector¹⁹ has become significantly more important since the 1990s for both genders, now employing five per cent of women and nine per cent of men.

People's age and, not surprisingly, educational

¹⁹ 'Public administration' includes the civil bureaucracy as well as the armed forces and the public security sector.

attainment, are two important factors associated with type of employer. A much higher proportion of middle-aged women aged 30-49 hold jobs in the public sector than other women and men do. Overall, private companies are the most significant form of 'employer'. Family enterprises make up the second most important type of employer. People with higher education are often employed in the public sector or work with UNRWA or an NGO, while people with less education tend to work in, often informal, family businesses.

People of all educational backgrounds work in the transportation and construction sectors. Even amongst people with post-secondary education, about ten per cent are employed in these two sectors taken together. While some may have managerial positions and own businesses, a significant proportion work as taxi drivers and carry out manual labour at construction sites, which suggests underutilization of skills and what is termed underemployment.

Work contracts gradually more common

Women more often have work contracts than men (53 versus 31 per cent). This is to be expected since a higher proportion of women than men (92 versus 83 per cent) are wage-earners in formal jobs. Instead, men more frequently than women (13 versus six per cent) are self-employed. Access to work contract is better than in 1999. Back then, only 20 per cent of all employed camp refugees had a work contract whereas in 2011, 33 per cent had one.

Women work less hours

Women tend to work fewer hours than men (40 as compared with 48 median weekly work hours) and are paid a substantially lower hourly wage than men when comparisons are made between individuals in the same industry or occupation and with similar educational backgrounds. However, since women tend to have well-regulated jobs in the formal sector, they more often than men have access to non-pay benefits such as the

right to paid vacation, paid sick-leave and retirement pension.

A third work close to home

One third of all employed work inside the camp in which they reside, and of these nearly half work in their own neighbourhood, while two thirds work elsewhere.

Two in five report job insecurity

Two in five fear losing their jobs. As could be expected, such fear is lowest amongst people in public administration and those working in the education and health sectors, as well as amongst those who have a work contract.

A majority satisfied with their jobs

People's overall satisfaction with the work they do stands at 79 per cent. Six per cent of employed camp dwellers are very dissatisfied with their jobs. People in the construction sector are the least content with their work. Government employees and people on the payrolls of UNRWA and NGOs express very high job satisfaction, whilst those employed in the private sector tend to be less satisfied with their jobs.

Job satisfaction is positively correlated with educational attainment, and the highest job satisfaction is reported by individuals with a post-secondary degree.

Slightly higher unemployment amongst women

The 2011 comprehensive survey found an unemployment rate of 13 per cent for men and 16 per cent for women. The extended unemployment rate, which in addition to the ILO-defined unemployed also includes those that are discouraged from seeking work, stood at 15 per cent for men and 19 per cent for women.

One third of youth unemployed

Unemployment amongst youth aged 15 to 24 stands at 33 per cent (36 per cent with the extended definition), which is three times higher than amongst those aged 25 to 34 and eight times higher than amongst camp dwellers aged 35 and above.

Unemployment falls with higher education for men but has the opposite effect for women.

Camp variation in unemployment rates

People struggle more to find gainful employment in some camps than others. Unemployment (extended definition) is highest in Azmi Al-Mufti (18 per cent) followed by Baqa'a, Sukhneh and Souf (all with 17 per cent unemployed) and Jarash (16 per cent). The lowest unemployment is found in Prince Hassan (11 per cent) and Hussein (12 per cent). However, unemployment varies significantly by gender, including within some of the camps. Female unemployment is highest in Azmi Al-Mufti (25 per cent), Souf and Wihdat (both 24 per cent), which is respectively eight, nine and nine percentage points higher than male unemployment in these three camps. Unemployment amongst women is found to be only three per cent in Sukhneh, a camp which together with Prince Hassan, with female unemployment of six per cent, is exceptional in that the unemployment amongst men is substantially higher than amongst women. In Sukhneh, the gap between women and men is 16 percentage points, giving this camp the highest unemployment rate for men, at 19 per cent.

Lack of Jordanian citizenship does not impact labour force participation and unemployment

Palestinian camp refugees lacking Jordanian

citizenship are economically active as often as Jordanian citizens. Structural hindrances on the labour market do not result in higher unemployment. According to the comprehensive survey, Palestinian refugees with two-year passports, five-year passports and other documents, but lacking a Jordanian ID number, report exactly the same extended unemployment rate as Jordanian citizens. However, as will be shown in the next and final section, the poverty rate for Palestinian refugees lacking Jordanian citizenship is higher, suggesting that although they may not suffer from higher unemployment, their wages are frequently lower.

Time-related underemployment lower than before

Eight per cent of men and 18 per cent of women today work below 35 hours a week as compared with 18 and 44 per cent, respectively, in 1999. Time-related underemployment—willingness to work additional hours amongst those working fewer than 35 hours at all jobs—has seen a dramatic drop in the same time period. It was reported for six per cent of working males and eight per cent of working females in 1999, whereas both figures have dwindled to one per cent today. This is related to the fact that people tend to work longer hours now than before. Hence, what conceivably could be labelled 'part-time' work has become less common.

Women more frequently work below the hourly threshold than men but do not report higher underemployment. This is as expected since many women are 'double workers' i.e. have heavy domestic responsibilities in addition to their salaried work.

7. Income and poverty

This section examines the overall economic situation of Palestinian camp refugees. In doing so, it considers annual household income and wealth, and examines absolute, relative and subjective poverty. A major finding is that there is noticeable variation in poverty across camps, with Jarash camp scoring significantly worse on most indicators. Furthermore, the chapter demonstrates that the likelihood of being poor increases with household size, chronic health failure, low educational attainment, unemployment, and the absence of Jordanian nationality. Section 7 concludes by assessing the role of institutional assistance to alleviate poverty and finds poverty support from the National Aid Fund and UNRWA to be well targeted overall and crucial for beneficiaries.

Income level and income distribution similar to 1999

All refugee households were asked to report their income according to a list of income sources, and also to report the total household income from all household members taken together for the past year. The median and mean annual household income for all camp dwellers was 2,880 JD and 3,276 JD. Our analysis is primarily based on median household income since the mean tends to be sensitive to extreme values.

The annual household income was, on average, around 1,000 JD higher in 2011 than in 1999.

Back then, the median annual household income was 1,800 JD and the mean household income was 2,269 JD. Adjusted by the Consumer Price Index (CPI) published by Jordan's Department of Statistics²⁰, the mean household income of 2,269 JD in 1999 is equivalent to 3,554 JD in 2011. Therefore, the actual mean annual household income in 2011 was moderately lower than in 1999, adjusted by the CPI.

One in four camp households reported an annual household income below 1,900 JD, while 12 per cent had an annual household income over 5,300 JD. Only one per cent of the households reported more than 10,600 JD per year.

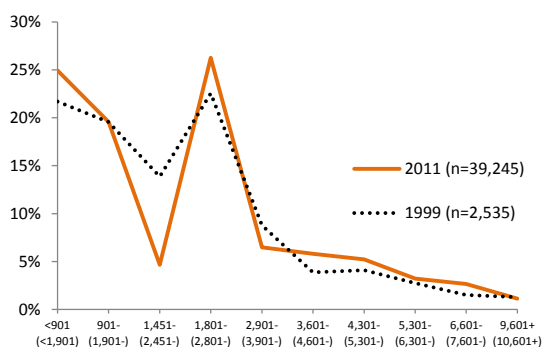
As stated above, the mean and median annual household income inside camps in 2011 was around 1,000 JD higher than 12 years before. If the income distribution had not changed since 1999, the plot lines for 1999 and 2011 in Figure 3 (next page) would follow each other. While not a perfect fit, the graph suggests that the income distribution in 2011 and 1999 is comparable.

There is considerable variation in household income between the 13 refugee camps (Table 2, next page). The median annual household income in Prince Hassan, the camp with the highest household income of all camps, was only 3,240 JD. In Jarash camp, with the lowest in-

²⁰ The Consumer Price Index (CPI) was published on: http://www.dos.gov.jo/dos_home_e/main/. The CPI was 129.96 in 2011 and 82.97 in 1999 (base year 2006=100).

come of all camps, the median annual household income was 2,400 JD.

Figure 3 Annual household income. Percentage of households by grouped income (in JD) and year.



There is a moderate difference between mean and median household income, which indicates a low prevalence of extremely high incomes and suggest a fairly even income distribution in the refugee camps.

Table 2 Mean and median annual household income by place of residence.

	Mean	Median	n
Prince Hassan	3,652	3,240	1,224
Souf	3,828	3,200	2,031
Talbiyeh	3,699	3,000	556
Madaba	3,405	3,000	775
Husseini	3,400	3,000	3,357
Azmi Al-Mufti	3,396	3,000	3,274
Baqa'a	3,377	3,000	11,312
Sukhneh	3,157	2,760	536
Zarqa	3,219	2,662	1,114
Wihdat	3,068	2,640	3,537
Hitteen	3,162	2,480	6,851
Irbid	2,842	2,408	2,153
Jarash	2,770	2,400	2,525
Total	3,276	2,880	39,245

Less diversified household income

Households reported income, both in money and in kind, according to a detailed list of 38

different sources. The various income sources were categorized into five broad groups: wage income, self-employment income, transfer income (including from relatives and friends, the government, UNRWA, and other organizations), property income and other income.

Six per cent of camp households reported three or more main forms of income; 65 per cent relied on one type of income only. Two thirds of households (66 per cent) reported wage income (down from 72 per cent in 1999), 44 per cent had transfer income (58 per cent in 1999), 23 per cent income from self-employment (32 per cent in 1999) and four per cent of household had property and other income (five and eight per cent in 1999).²¹ This implies that household income has become considerably less diversified since the 1990s.

The trend towards less income diversification is a reflection of reduced labour force participation as well as smaller households and the reduced prevalence of extended households. Combined with high enrolment rates, the effect is fewer employable individuals in many households, and hence a 'natural' reduction of income sources. Adding to this, employed people report very long working hours at their main job, something that prevents many from taking on additional jobs and hence reduces the likelihood that households have more than one (grouped) source of employment income, e.g. combine wage and self-employment income.

Transfer income less common

Nearly one-half of the households report some form of transfer income. About one in four (26 per cent; down from 45 per cent in 1999) receive support from relatives and friends. Ten per cent of households receive support from the National Aid Fund (NAF; up from six per cent) and nine per cent get support from UNRWA (down from 13 per cent in 1999). Retirement pensions reach ten per cent of all households (up from six per cent), possibly due to a higher prevalence of

²¹ The 1999 and 2011 lists of income sources are identical so data are comparable.

public and other formal-sector employment than before. Four and three per cent of households receive transfer in the form of aid from Zakat Fund and other organizations, respectively.

Although transfer income has become less common overall, a higher proportion of households nowadays (16 per cent) than in the 1999 (11 per cent) rely on such income alone. In large part this is associated with the altered household composition, characterized by a significant decrease in the proportion of extended households and a simultaneous increase in the proportion of loner households and households made up of childless couples. A majority of the two latter forms of household comprise old, jobless people, who almost by definition live off transfer income of some sort, be it retirement pension or private or institutional poverty support.

Jarash camp with lowest score on the asset index

While income for some can fluctuate substantially over time, a measure of wealth would better capture people's long-standing economic situation. A wealth index is usually constructed from data on households' durable goods or assets. We have applied so-called principal component analysis to construct an index based on 31 such assets²² as well as information about the standard of the dwelling.²³

Eighty-one per cent of the camp households owned seven to 13 durable goods out of the 31 items, while 12 per cent had more than 13 durable goods. As shown in Table 3, the prevalence of certain 'basic' assets seems to be almost universal, for instance refrigerator, stove, electric fan, washing machine, TV, satellite dish, and mobile phone. In contrast, freezers and air con-

ditioners are rare, and while one in four households (26 per cent) own a PC, only seven per cent have connection to the Internet.

Table 3 Ownership of 31 durable goods. Percentage of households (n=39,336).

Refrigerator	95
Freezer	1
Gas/ electric stove	94
Electric water heater	34
Gas/ kerosene/ diesel water	6
Solar water heater	2
Electric fan	90
Air conditioner	3
Washing machine	92
Dishwasher	0
Vacumm cleaner	21
Sewing machine	5
Electric blender	48
Microwave	19
Water filter	15
Water cooler	9
Electric heater	16
Kerosene/diesel/gas heater	87
Radio/cassette player	12
CD player	4
Television set	98
Satellite dish	96
DVD player	4
Photo camera	1
Video camera	1
Ordinary telephone	5
Mobile telephone	95
Personal computer	26
Internet connection	7
Car/ truck	17
Motorbike	0

Prince Hassan is ranked highest of the camps on the asset index (Table 4), which corroborates the income data, since Prince Hassan also had the highest median household income in the twelve-month period before the interview. Only nine per cent of its households were classified in the lowest asset-index quintile while 27 per cent were sorted into the highest group (as in Souf). Consistent with the findings on income, Jarash camp has by far the poorest standing on wealth: nearly half the households were classified in the lowest asset-index category, while only seven per cent of households ended up in the highest

²² The 31 items are listed in Table 3.

²³ The six extra items are: type of dwelling; ownership of dwelling; type of kitchen; type of toilet facility; additional area to the dwelling such as garden plot/ kitchen garden, compound, balcony/ veranda, roof area, shop area and workshop; and possession of agricultural land, other type of land, and property or real estate.

category. The situation in Sukhneh was almost as bad as in Jarash.

Table 4 Percentage of camp households in each quintile group on the asset index by camp (n=39,336).

	Lowest	Low	Middle	High	Highest
Prince Hassan	9	18	21	24	27
Madaba	14	19	22	20	25
Zarqa	17	25	20	17	21
Hussein	17	17	18	23	25
Souf	18	17	17	21	27
Hitteen	19	22	22	19	17
Wihdat	21	20	21	19	19
Irbid	21	19	19	20	21
Talbiyeh	22	25	19	17	16
Azmi Al-Mufti	23	16	18	20	22
Baqa'a	24	22	21	18	14
Sukhneh	33	27	18	15	7
Jarash	49	22	12	11	7
All households	23	21	20	19	18

When the asset index is tested against household income, it is found to be reasonably consistent. Over one-half of the households in the lowest quintile income group are also sorted into the lowest quintile group on the asset index.

Few have savings

Savings are rare. Only three per cent of households reported having a savings account at a bank or other formal credit institution, three per cent admitted savings in the form of gold or other precious metals, and five per cent acknowledged savings in a savings club. This is a significant reduction since 1999 when the percentage of camp households reporting the three types of savings was six, four and 14, respectively, and when one in five households used at least one of the three forms of saving.

Forty-one per cent of households have debt. The majority reported to handle it, but more than three-quarters of all indebted households reported that they struggled paying back what they owe.

One in five households define themselves as poor

Nearly one in five households considers themselves to be poor. Half of these poor households, altogether about one in ten households, can be termed 'pessimistic poor' as they don't think their circumstances will improve in the future. Only 18 per cent of camp households were classified into the 'live well' category on this subjective measure of poverty.

Poverty—a brief introduction

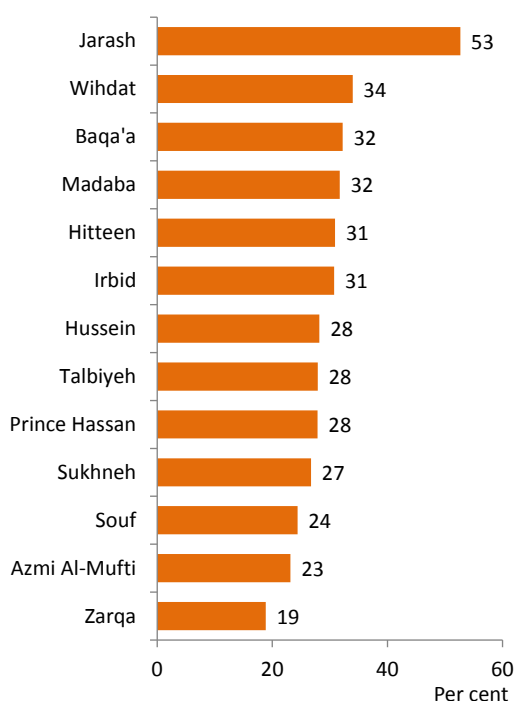
The study used several poverty lines (absolute and relative lines as well as subjective poverty), which, while obviously yielding different poverty rates, painted a fairly consistent picture of who the poor Palestinian camp refugees are. Here, we shall use only one, namely a 'national' poverty line. It takes as a starting point the Government of Jordan's latest poverty assessment, which defines an absolute poverty line at 813.7 JD based on expenditure on food and non-food items collected by the 2010 Household Expenditure and Income Survey conducted by Jordan's Department of Statistics. Our data collection took place in the spring and fall of 2011. Households were asked to report their annual income during the 12 months before the interview. This would cover the period from mid-year 2010 to mid-year 2011, a fairly good time overlap with the national data. Thus, we have chosen 814 JD per capita per year as the poverty line for this report. We must, however, underscore that as expenditure data and income data are not comparable, neither are the income-based poverty rates presented here in any way comparable to the expenditure-based poverty rates presented in the 'Report on the Poverty Situation in Jordan' (DoS and MOPIC 2012). However, we use the term 'national poverty rate' for linguistic purposes.

Three in ten households are poor; considerable variation across camps

The poverty rate at the 814 JD poverty line is nearly 31 per cent.

Jarash camp has by far the highest poverty rate at 53 per cent (Figure 4). For the other camps, the poverty rate varies from 19 per cent (Zarqa) to 34 per cent (Wihdat). Small-sized camps tend to have a lower poverty rate than larger camps.

Figure 4 Poverty rates at the 814 JD per capita per year poverty line. Percentage of poor households by place of residence.



Some household types more vulnerable

The poverty rate varies substantially across different household types. Single unemployed persons (55 per cent poor), three-generation households (39 per cent), couples with more than four children (41 per cent) and single parents with children (36 per cent poor) are the most deprived, while households made up of single employed persons are the best off (six per cent poor), and couples with fewer than four children or without children are also faring quite well.

Multiple income earners and income sources bring poverty down

Since employment income is the main income source for most Palestinian refugee households, people's employment status is closely associated with the economic situation of the household. Households without employment income tend to rely only on transfer income and are the most vulnerable (three in five households are poor). Old persons living alone and single parents with children make up a large proportion of households without employed members. Furthermore, 30 per cent of households with one employed member are poor

The poverty rate is much higher among households with only self-employment income (40 per cent) than in households with wage income (24 per cent), but lowest if households have both wage and self-employment income (17 per cent).

Income diversity is crucial for people's economic situation. Generally, the higher the number of income sources the better off people are, or the less is the risk of falling into poverty: 34 per cent of households that rely on only one (grouped) income source are poor as compared with 16 per cent of those that have three income sources or more.

Poverty and substandard housing goes hand in hand

Substandard housing is significantly correlated with income poverty, or put differently: the most vulnerable refugees tend to inhabit the lowest-quality dwellings. Applying a measure of inadequate housing shows that households inhabiting dwellings with three indicators of substandard housing (14 per cent of all households) has a three times higher chance of being income poor than those who reside in dwellings without such substandard qualities (67 versus 22.5 per cent).

Poverty rate increases steadily with falling education

The survey documents the strong negative

correlation between refugees' educational level and the incidence of poverty. In households where at least one member has a post-secondary degree, 22 per cent are poor. The poverty rate increases like this: in households where the highest level of education attained is secondary schooling, 31 per cent are poor; for basic schooling the rate is 35 per cent and in households where elementary but not basic is the highest educational achievement, 42 per cent are poor.

Higher incidence of poverty amongst 'ex-Gazans'

Palestinian camp refugees lacking a national ID number, i.e. not being fully-fledged Jordanian citizens, are about twice as often poor as Jordanian citizens. The vast majority of non-national Palestinian refugees are 'ex-Gazans'. All refugee camps accommodate some Palestinian refugees lacking a national ID number but two of them have a higher proportion than others: Jarash camp comprises 94 per cent non-Jordanian refugees and nearly a quarter of Hitten's refugee population belongs to this category. It is perhaps no coincidence, then, that Jarash is the camp which is by far characterized by the highest prevalence of poverty. Hitten is also ranked amongst the camps with the highest incidence of poverty.

Shrinking income inequality

Measured by the Gini coefficient, the overall income inequality inside camps fell from 0.43 to 0.34 between 1999 and 2011.²⁴

As mentioned previously, the mean per capita income varies from camp to camp implying

²⁴ The Gini coefficient is based on the Lorenz curve, a cumulative frequency curve that compares the distribution of income with a uniform distribution that represents equality. The Gini coefficient is constructed by plotting the cumulative percentage of households (from poor to rich) on the horizontal axis and the cumulative percentage of income on the vertical axis. It provides a comprehensive measure of income inequality ranging from 0 to 1 where zero represents perfect equality and one represents perfect inequality.

inequality between camps. In contrast, the Gini coefficients for each camp show that the level of within-camp inequality has declined consistently during the period of 1999 to 2011 across all camps except in Talbiyeh and Sukhneh. Camps such as Jarash and Hitten, which are characterized by high poverty rates, exhibit higher income inequality than richer camps like Zarqa. This finding is particularly important in light of the common view that in poor communities everyone is similarly poor. This is simply not the case.

Well-targeted poverty assistance

Eight per cent of camp households received poverty support from UNRWA, while ten per cent received such support from the National Aid Fund (NAF). Other forms of support (from NGOs, Zakat) each reached three per cent of households. Refugees residing in the North more often received institutional poverty assistance than people elsewhere.

At the national (814 JD) poverty line, 20 per cent of the poor households and two per cent of the non-poor households received UNRWA support.²⁵ Similarly, 28 per cent of poor and two per cent of non-poor households received poverty assistance from NAF, and the relative share of recipients of NGO and Zakat support was also much higher amongst poor than non-poor households. Nineteen per cent of UNRWA support and 16 per cent of NAF support went to households with an income higher than the 814 JD poverty line. About two thirds of the recipient households of poverty support from the two providers had an income below 517 JD per capita per year, which is equivalent to the often-used international poverty line of 2 USD a day. This implies that the poverty-support was fairly well targeted.

²⁵ Since it is the economic circumstances of a household previous to the assistance which determines its eligibility for poverty relief, the poverty status of each household in this sub-section was re-calculated by deducting the amount of institutional poverty support from its income.

The amount of support higher from NAF than UNRWA

On the average, the National Aid Fund provided over four times higher financial (cash) support to each poor refugee household than UNRWA. The median annual amount of support received from NAF was 792 JD, something which constituted over 70 per cent of the recipient households' annual income. The median of the annual UNRWA support was 184 JD. However, one should add that in addition to cash support, UNRWA also provides poverty support in kind. Every quarter, the Agency distributes food parcels on a per capita basis, regardless of the person's age, which have a market value of about 23 USD (September 2011).

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