# **Policy Brief**

# Cash Transfers During the Transition to Adulthood in Jordan:

# Associations with Household Food Insecurity and the Subjective Wellbeing of Youth

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### About the authors

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# In a nutshell

- 20% of Jordanian-headed households with youth aged 16-30 receive a government social assistance cash transfer
- 90% of Syrian-headed households with youth aged 16-30 receive at least one cash transfer from a United Nations agency. Just under 30% of households receive two or three transfers.
- There is high vulnerability to food insecurity among households with youth. Among Jordanian households, 27% were moderately food insecure and 18% were severely food insecure. Among Syrian households, 40% were moderately food insecure and 34% were severely food insecure.
- Food insecurity is highest in urban areas among both Jordanian and Syrian households.
- The prevalence of food insecurity among Syrians, despite the prevalence of receiving cash transfers, suggests that the amounts of those transfers may be insufficient to meet households' basic needs.
- Poor subjective wellbeing was also common among youth. 39% of Jordanian and 52% of Syrian youth suffered from poor subjective wellbeing.
- Food insecurity was a significant predictor of worse subjective wellbeing among both Jordanian and Syrian youth.
- Among Jordanian youth, household receipt of social assistance was not predictive of subjective wellbeing.
- Among Syrian youth, only those in households that received three types of cash transfers experienced better subjective wellbeing. This may be related to the total amount of assistance received.
- The substantial burden of both food insecurity and poor subjective wellbeing among youth in Jordan calls for further interventions to support youth health during the transition to adulthood.



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Cash transfers have become a common form of social assistance in Low- and Middle-Income Countries (Bastagli, Hagen-Zanker, and Harman 2016) and an increasingly important form of aid in humanitarian crises (ODI 2015). Cash transfers can have positive impacts on many outcomes, including households' ability to meet their basic needs such as food (Bastagli, Hagen-Zanker, and Harman 2016; Jeong and Trako 2022). A less wellrecognized potential of cash transfers is to improve recipients' subjective wellbeing, or their overall feeling of happiness and satisfaction with the state of their lives. This is particularly important for youth, because poor subjective wellbeing during the transition to adulthood can affect long-term health and socioeconomic outcomes (Zimmerman et al. 2021).

This policy brief examines the associations between receipt of cash transfers among Jordanian and Syrian refugee households in Jordan, household food insecurity, and the subjective wellbeing of youth living in these households. The analysis is based on the Survey of Young People in Jordan (SYPJ), which is nationally representative for Jordanian and Syrian youth aged 16-30 (Assaad, Krafft, and Sieverding 2021).<sup>1</sup>

Two important limitations of the analysis are important to keep in mind: 1) the analyses show association, not causation, between receipt of cash transfers and food insecurity and subjective wellbeing, and 2) food insecurity is measured at the household level, not the individual level. The food security of individual youth may differ based on allocation of food within the household.

# Twenty percent of Jordanian-headed households and ninety percent of Syrian-headed households with youth receive a cash transfer

Receipt of government social assistance cash transfers was collected as a single item for Jordanian households in the SYPJ; the largest such program is the National Aid Fund (NAF). Overall, 20% of Jordanian households with youth received some form of social assistance (Figure 1). Receipt of social assistance was more common among female-headed Jordanian households (29% vs. 19% among male-headed households). Variation by region and rural/ urban location was minor.

Syrian-headed households received a several types of cash transfers from United Nations agencies. Only 10% of Syrian-headed households with youth did not receive any such transfers (Figure 2). Fifty-six percent of Syrian-headed households received only World Food Programme (WFP) assistance.<sup>2</sup> Another 5% received only multi-purpose cash assistance from the United Nations High Commissioner for Refugees (UNHCR) or cash assistance targeted towards children from the United Nations Children's Fund (UNICEF).<sup>3</sup> An additional 17% of households received two of the three types of transfers, and 12% received all three. Female-headed households were somewhat more likely to receive two types of transfers but less likely to receive all three as compared to male-headed households. Households in camps most commonly received only WFP assistance, which may be related to the fact that UNHCR assistance is provided only to refugees outside camps (Samuel Hall 2021).

# Youths' households are highly vulnerable to food insecurity, particularly among Syrians

Overall, 55% of Jordanian-headed and 26% of Syrianheaded households with youth were food secure (Figure 3 and 4, respectively). Among Jordanian-headed households, food insecurity was most prevalent in the Middle region as well as in urban areas. As expected, food insecurity was also strongly associated with wealth. Only 21% of households in the poorest wealth quintile were food secure, compared to 84% in the richest wealth quintile (Figure 3).

Among Syrian-headed households, household characteristics and location of residence were not strongly associated with food insecurity (Figure 4). This is likely because food insecurity is so prevalent among this population overall. The prevalence of food insecurity among Syrian refugees suggests that, despite the fact that the large majority of households receive at least one cash transfer, the amounts of these transfers are not sufficient to cover all of the households' basic needs. This finding is consistent with monitoring by WFP, which similarly found high rates of food insecurity among refugees despite receipt of food assistance (WFP 2020).



<sup>&</sup>lt;sup>1</sup> For the full paper on which this policy brief is based, see Jamaluddine and Sieverding (forthcoming).

<sup>&</sup>lt;sup>2</sup> WFP assistance is provided either as unrestricted cash or food vouchers (WFP 2020).

<sup>&</sup>lt;sup>3</sup> UNICEF cash assistance is provided under the Hajati program for eligible children age 6-15. Although it aims to promote school enrollment, the cash is unrestricted (UNICEF Office of Research -Innocenti 2021). Youth in the SYPJ sample were not eligible for the assistance due to their age, but younger children in the household may have been.



Figure 1: Receipt of government social assistance cash transfers among Jordanian-headed households with youth (percentage)

Source: Jamaluddine and Sieverding (forthcoming), based on SYPJ data.





Source: Jamaluddine and Sieverding (forthcoming), based on SYPJ data.





Figure 3: Prevalence of food insecurity among Jordanian-headed households with youth (percentage)

Source: Jamaluddine and Sieverding (forthcoming), based on SYPJ data. Notes: Food insecurity is measured through the Food Insecurity Experience Scale (FIES), which includes questions related to running out of food and reducing food quality and/or quantity due to lack of money.





Source: Jamaluddine and Sieverding (forthcoming), based on SYPJ data. Notes: Food insecurity is measured through the Food Insecurity Experience Scale (FIES).

# A substantial percentage of youth suffer from poor subjective wellbeing

Experiencing poor subjective wellbeing was also common among youth. Overall, 39% of Jordanian youth and 52% of Syrian youth suffered from poor subjective wellbeing, with no difference between young men and women among either nationality (Figure 5). Among youth of both nationalities, the prevalence of poor subjective wellbeing increased with age. Educational attainment and school status were not associated with subjective wellbeing among Jordanian youth, but were among Syrian youth. The small number of Syrian youth with higher education in particular were less likely to suffer from poor wellbeing (results not shown). Syrian youth who were in school (who are also likely to be younger) were considerably less likely to suffer from poor wellbeing; there was no such relationship for Jordanian youth.

By contrast, greater wealth was associated with better subjective wellbeing among Jordanian youth but the relationship was not consistent for Syrian youth. Having a disability, which is measured broadly using the UN-Washington Group disability measure in the SYPJ, was associated with a considerably higher prevalence of poor subjective wellbeing among youth of both nationalities. Only some combinations of cash transfers were associated with better subjective wellbeing

Household receipt of social assistance was not a significant predictor of subjective wellbeing among Jordanian youth. Among Syrian youth, only receipt of all three types of cash transfers (WFP, UNHCR and UNICEF) was associated with better subjective wellbeing once other characteristics of youth and their households were taken into account. This suggests that the amount of assistance may be an important factor in the relationship between cash transfers and wellbeing. In other words, assistance amounts that come closer to meeting household needs and, potentially, that reduce stress over financial resources may be more supportive of wellbeing in a population that suffers from widespread poverty.

# Food insecurity is a significant predictor of poor subjective wellbeing

Food insecurity predicted worse subjective wellbeing among youth of both nationalities. Among Jordanian youth, moderate food insecurity was associated with a nearly 4-point lower score on the WHO-5 subjective wellbeing scale and severe food insecurity an 8-point lower score.



## Figure 5: Prevalence of poor subjective wellbeing among Jordanian and Syrian youth aged 16-30 (percentage)

Source: Jamaluddine and Sieverding (forthcoming), based on SYPJ data. Notes: Subjective wellbeing is measured through the WHO-5 scale. The scale ranges from 0-100. Scores below 50 are categorized as poor wellbeing.



Among Syrian youth, food insecurity was associated with a 6-7 point lower subjective wellbeing score. These results are consistent with those of other studies that find that food insecurity is associated with worse subjective wellbeing among youth in the Middle East and North Africa region (Asfahani, Kadiyala, and Ghattas 2019).

### Policy implications

The results of this study reveal a substantial burden of food insecurity and poor subjective wellbeing among youth in Jordan. This raises concerns about the health of this young generation as they transition to adulthood, which may in turn have implications for their socioeconomic outcomes.

In terms of food insecurity, there is a need for further initiatives to provide food assistance to both the Jordanian and Syrian populations and to ensure affordable access to foods. This is particularly important in the wake of the COVID-19 pandemic, which exacerbated the food insecurity situation in the country (WFP 2020; World Bank et al. 2020). For Jordanians, the government could consider extending emergency food support measures implemented through the NAF during the pandemic (World Bank et al. 2020). Among Syrians, the fact that food insecurity remains high despite the prevalence of receiving WFP assistance suggests that assistance amounts are insufficient to meet all of households' food needs. Due to widespread poverty, households may also be forced to spend cash assistance targeted towards food on competing needs (WFP 2020). Apart from adjusting assistance levels, measures to support employment and other income-generating activities among Syrian refugees may help to alleviate these income constraints.

The results of this study suggest that alleviating food insecurity may have secondary effects in terms of improving subjective wellbeing. However, the burden of poor subjective wellbeing among youth goes beyond food insecurity. There is a need for psychosocial interventions that promote positive mental health and wellbeing across the age range of youth broadly defined (16-30). There are several examples of psychosocial and safe space interventions in Jordan, such as the *Makani* centers implemented by UNICEF.<sup>4</sup> However, many of these interventions target children or younger adolescents. Many older youth may be employed and/or married, and thus more difficult to reach, but their needs are also distinct from those of older adults. There is a need to test psychosocial interventions that are targeted to this age

<sup>4</sup> https://www.unicef.org/jordan/stories/makani-centres-offer-children-much-hope group and that address their specific barriers to positive wellbeing.

Finally, further research is needed into the potential for Jordan's ongoing cash transfer programs to improve not only basic needs outcomes but also subjective wellbeing. This research should consider aspects of transfer design such as the amounts and targeting of assistance, to maximize the potential of this form of social protection to improve wellbeing among youth and other populations.

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