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Shocks and Coping for Jordanians and Syrians

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SHOCKS AND COPING FOR JORDANIANS AND SYRIANS

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Abstract

This paper examines household vulnerability, shock exposure, and coping strategies among Jordanian nationals and Syrians in Jordan using the 2016 and 2025 waves of the Jordan Labor Market Panel Survey (JLMPS). We document substantial disparities in exposure to economic, environmental, and health shocks, with 53% of Syrian households experiencing at least one shock in the past year compared to 33% of Jordanian households. Camp-based Syrian households face the highest exposure to shocks at 60%. These shocks are accompanied by high rates of food insecurity: 37% of all Syrian households and 48% of camp-based Syrian households experienced food insecurity, compared to 12% of Jordanian households. In response to shocks, households predominantly employ negative coping strategies, particularly consumption reduction and informal borrowing. Syrian households commonly rely on eating less and help from friends and family, suggesting limited access to formal credit and employment opportunities. We find that assistance is common but highly segmented: 88% of camp-based Syrian households receive support, almost entirely from UN agencies, while 28% of Jordanian households receive assistance primarily from the Jordanian government, with less than 1% of Syrian households accessing government programs. These findings underscore the persistent structural vulnerabilities facing Syrian refugees more than a decade into displacement and highlight the constrained coping capacity and segmented assistance systems that shape household resilience to shocks.

Keywords: Household vulnerability; shocks; food insecurity; coping strategies; Syrian refugees; Jordan; forced displacement; social protection; humanitarian assistance
JEL Classifications: D10, O10, O12, 015

ملخص

تتناول هذه الورقة البحثية ضعف الأسر، والتعرض للصدمات، واستراتيجيات التكيف بين المواطنين الأردنيين والسوريين في الأردن باستخدام موجات المسح التتبعي لسوق العمل في الأردن (JLMPS) لعامي 2016 و2025. ونقوم في هذه الورقة بتوثيق تفاوتات كبيرة في التعرض للصدمات الاقتصادية والبيئية والصحية، حيث تعرضت 53% من الأسر السورية لصدمة واحدة على الأقل في العام الماضي مقارنة بـ 33% من الأسر الأردنية. وتواجه الأسر السورية المقيمة في المخيمات أعلى نسبة تعرض للصدمات بنسبة 60%. وترافق هذه الصدمات مع ارتفاع معدلات انعدام الأمن الغذائي: إذ تعاني 37% من جميع الأسر السورية و48% من الأسر السورية المقيمة في المخيمات من انعدام الأمن الغذائي، مقارنة بـ12% من الأسر الأردنية. واستجابة للصدمات، تستخدم الأسر في الغالب استراتيجيات التكيف السلبية، وخاصة خفض الاستهلاك والاقتراض غير الرسمي. وتعتمد الأسر السورية عادة على تناول كميات أقل من الطعام والحصول على المساعدة من الأصدقاء والعائلة، مما يشير إلى محدودية فرص الحصول على الائتمان الرسمي وفرص العمل. ونجد أن المساعدة شائعة ولكنها مجزأة إلى حد كبير: 88% من الأسر السورية المقيمة في المخيمات تتلقى الدعم، بالكامل تقريباً من وكالات الأمم المتحدة، في حين تتلقى 28% من الأسر الأردنية المساعدة في المقام الأول من الحكومة الأردنية، مع حصول أقل من 1% من الأسر السورية على البرامج الحكومية. وتؤكد هذه النتائج على نقاط الضعف الهيكلية المستمرة التي يواجهها اللاجئون السوريون بعد أكثر من عقد من النزوح، وتسلط الضوء على القدرة المحدودة على التكيف وأنظمة المساعدة المجزأة التي تشكل قدرة الأسر على الصمود في مواجهة الصدمات.

1. Introduction

Jordan has long maintained political stability despite its location in a region marked by conflict and upheaval. Regional crises, however, have had profound implications for the country's economy and society. Most notably, the Syrian civil war deeply disrupted regional trade, decreased tourism to Jordan, and deterred foreign direct investment (International Monetary Fund, 2017). The arrival of 640,000 UNHCR-registered Syrian refugees between 2012-2014, who have now resided in Jordan for over a decade, further strained Jordan's social fabric (UNHCR, 2014). A new wave of regional conflict began in October 2023, when Israel launched a large-scale invasion and heavy bombing of the Gaza Strip (Sheline, 2024; Bdour, 2024).[3] Meanwhile, in December 2024, the Assad regime fell in Syria, ending the civil war but issuing a new wave of uncertainty, particularly regarding the return of Syrian refugees (Bdour, 2025; Horwood et al., 2024; UNHCR, 2024). Against this backdrop, households in Jordan face persistent structural challenges — a decade of high unemployment, low growth, and recurring exposure to aggregate and idiosyncratic shocks (Krafft et al., 2026; IMF, 2022; Hausmann et al., 2019).

Syrian refugee households within Jordan face additional challenges. Limited access to employment opportunities — especially following the 2022 and 2023 introductions of costly social security contributions tied to work permits and 2024 permit fees — has constrained livelihoods and increased poverty rates among refugees (UNHCR Jordan, 2024; Fawaz et al., 2024). Refugees also maintain high rates of indebtedness, in part due to earlier restrictions on legal work, which further weakens their financial resilience (UNHCR Jordan, 2024). Beyond these context-specific hurdles, Syrian refugees also face challenges common across displaced populations — minimal assets, disrupted social networks, and mental and physical health conditions linked to displacement and trauma (Schuettler & Caron, 2020). For those residing in camps, restrictions on mobility and remoteness compound these disadvantages, leaving these households especially vulnerable.

Research on household vulnerability in developing countries demonstrates that economic, environmental, and health shocks significantly increase food insecurity, with effects varying by household characteristics, shock severity, and policy responses (Niles et al., 2024; Torlesse et al., 2014). Households employ diverse coping strategies ranging from consumption adjustments and informal borrowing to asset liquidation and labor market responses, though access to these strategies is often constrained among the poorest (Ihleb et al., 2020). Studies of Syrian refugees across the Middle East document systematic disadvantages including limited formal employment, high dependency on humanitarian assistance, and fragmented social networks (Krafft et al., 2019; Verme and Schuettler, 2016). Research specific to Jordan reveals particularly constrained

[3] On September 16, 2025, a United Nations commission of inquiry said Israel has committed genocide against Palestinians in Gaza (OHCHR, 2025).

livelihoods for Syrian refugees, with camp-based populations facing additional restrictions on mobility and economic opportunities (Krafft and Tamim, 2026; Krafft et al., 2019).

In this paper, we use the 2016 and 2025 waves of the Jordan Labor Market Panel Survey (JLMPS) to document these dynamics. We begin by examining socioeconomic disparities across Jordanians and Syrians in Jordan, both inside and outside camps. We then use the shocks and coping module, included for the first time in the 2025 survey wave, to analyze households' exposure to shocks and its correlates, followed by patterns of food insecurity. Next, we consider the coping strategies households adopt in response to shocks, before turning to the role of assistance.

We document that while economic, environmental, and health shocks affected households across the socioeconomic spectrum, Syrian households — particularly those in camps — were disproportionately exposed. Overall, 53% of Syrian households experienced at least one shock in the past year compared to 33% of Jordanian households, with camp-based Syrian households reporting the highest exposure at 60%. Economic shocks, such as job or income loss and rising prices, dominated, underscoring the fragility of livelihoods for both refugees and host communities. These shocks were accompanied by heightened food insecurity, which was once again more pronounced among Syrian households who were more likely than Jordanians to report moderate or severe forms of deprivation: 37% of Syrians experienced some form of food insecurity compared to 12% of Jordanians, with rates reaching 48% among camp-based Syrian households. Regression analysis reveals that nationality is the strongest predictor of shock exposure, with Syrian households approximately 20 percentage points more likely to experience shocks than Jordanian households. Employment and secondary or higher education provide protective effects, though these associations are modest compared to the nationality gradient.

The paper then investigates the coping mechanisms households employed in response to shocks. Large shares of households resort to eating less to reduce food consumption and borrowing from friends and relatives, which we interpret as indicative of lack of savings and limited access to formal credit. Substantial shares cut spending on other basic needs, such as health and education expenditures. Negative coping strategies are particularly pronounced among Syrian households. Lastly, we find that external assistance is common, but the source differs sharply by nationality. Indeed, half of Syrians overall and 88% of Syrians residing in camps received some form of assistance, provided almost entirely from UN and UN-affiliated organizations. In contrast, 28% of Jordanian households received assistance, provided almost entirely from the Jordanian government, while less than 1% of Syrian households received government assistance.

Taken together, these results provide a comprehensive picture of how different groups in Jordan experience and manage risk. They reveal not only the heightened vulnerability of Syrian households within Jordan—particularly those in camps—but also the structural inequalities that

constrain their capacity to cope and the segmented nature of the assistance system that shapes their resilience to future shocks.

2. Data and measurement

The data for this paper comes from the 2016 and 2025 waves of the JLMPS (Krafft and Assaad 2021; Krafft, Assaad, and Ragab 2026; OAMDI 2018a, 2026). JLMPS collects data on a wide set of topics at both the household- and individual-levels, including housing characteristics, household demographics, labor market outcomes, sources of household income, education, health, social protection coverage, marriage, and fertility. The 2025 wave adds a module of questions related to household exposure to shocks and coping strategies, which we explore in this paper. As we only have data on shocks and coping strategies from one survey wave, we present a snapshot rather than a dynamic analysis in the corresponding figures. However, where we can, we include statistics on socioeconomic measures from the previous survey wave (2016) to display any trends that can be observed.

We limit our data to Jordanian and Syrian households and focus our analysis on the household-level. The motivation for doing so is that the shocks and coping module–the main interest of this paper–was administered at the household level. Therefore, for consistency, we present all our results on the household level.

Our final data consists of 15,675 households, of which 14,229 were Jordanian and the remaining 1,446 were Syrian, as defined by the nationality of the household heads. The vast majority of the Syrian households are refugee households (93%) in our dataset.[4] The 2025 survey wave data–which is the main dataset in our analysis as it includes the shocks and coping module–are composed of 9,018 households, of which 8,149 are Jordanian and 869 are Syrian, again as defined by the nationality of the household head. In the 2025 survey, 95% percent of Syrian households were refugees. Throughout our analysis we use sample weights that ensure the results are nationally representative.

2.1. Measuring shocks, food insecurity, and coping strategies

This paper documents the prevalence and severity of different types of shocks, the socioeconomic correlates of shocks, and which coping mechanisms households employ as a response. The 2025 wave of the JLMPS has added a new module to the survey questionnaire including questions directed at covering a wide variety of shocks and how households utilize coping strategies to respond to them. The module captures the incidence of economic, health, and environmental

[4] We define refugees as households where the head either "registered as a refugee or moved due to conflict/violence."

shocks experienced by the household and the prevalence and severity of food insecurity in the last 12 months, based on the Food Insecurity Experience Scale (FIES) (HLPE, 2020). Appendix Table A1 lists shocks captured in the survey and Appendix Table A2 lists the questions used to measure food insecurity.

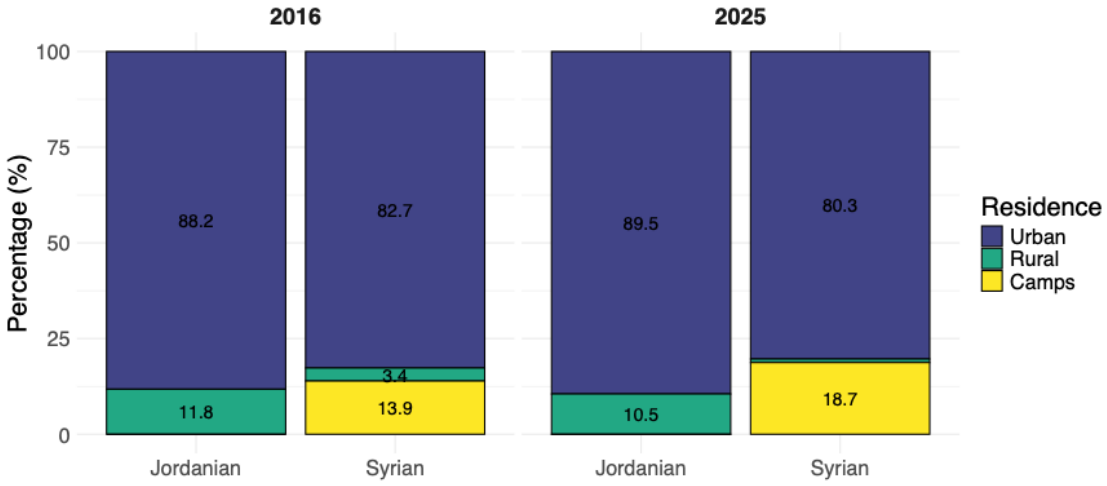
Furthermore, to understand how households respond to these shocks, the survey measures the use of a wide number of coping strategies. Only households that experienced a shock are asked about the adoption of coping strategies. In our paper, we organize coping into broader categories, including consumption adjustment, savings/credit, asset liquidation, and labor/migration. The full list of coping strategies covered in the survey is listed in Appendix Table A3.

2.2. Sample characteristics

Before proceeding to the results, we present some key demographic statistics in this section: location type, household head age and sex. As mentioned above, since shocks and coping mechanisms are measured on the household level, we display statistics on the household level to render our unit of analysis consistent throughout the paper.

Figure 1 shows the breakdown of our sample by location: urban, rural, and camps. Among Jordanian households, we observe that around 88% of households live in urban areas, and 12% live in rural areas. Turning to Syrian households, we see that 82% live in urban areas, 3% in rural areas, and 14% in camps in 2016. In 2025 the percentage of Syrian households living in camps rises to 19%. The residential distribution is largely stable over time for Jordanian households.

Figure 1. Household location (percentage) by nationality and wave, 2016 and 2025



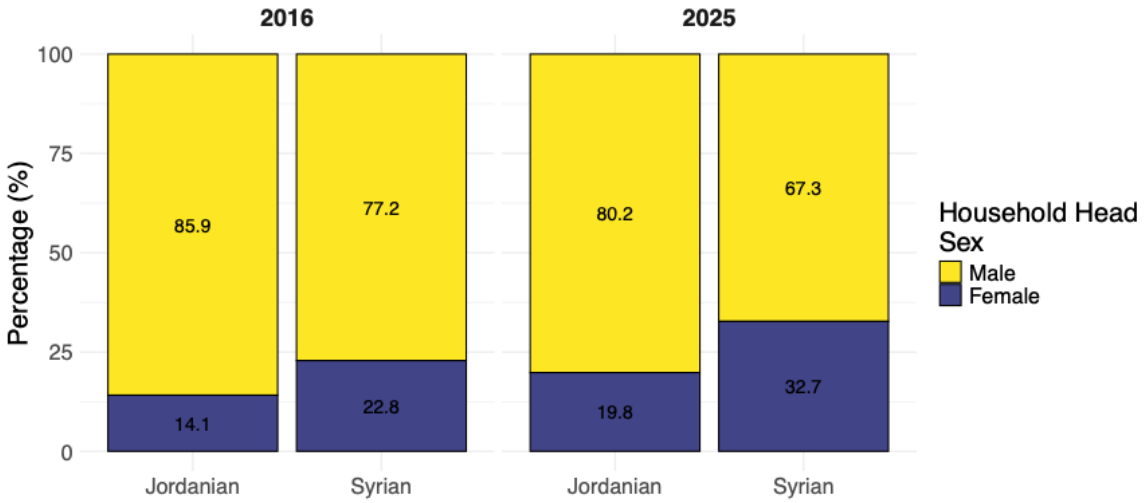
Source: Authors' calculations based on JLMPS 2016 and JLMPS 2025.

Note: Syrian households include both in-camp and out-of-camp populations.

We present the rest of the statistics in this section first stratified by nationality and wave, complemented by a further decomposition of Syrian households by camp residence– households living in camps and outside of camps.[5] First, we look at the sex composition of household heads across our four subgroups. Figure 2 shows that the majority of household heads are male throughout each subgroup and over the years; however, there is a decreasing trend. Our sample consisted of 14% female-headed Jordanian households in 2016, which rises to 20% in 2025. Turning to Syrians, almost a quarter of households (23%) were female-headed in 2016, which rises to 33% in 2025. Syrian households residing outside of camps had a higher probability of being female-headed. Indeed, in 2016, 18% of Syrian households living in camps and 24% living outside of camps were female-headed, while in 2025 the corresponding numbers were 26% in camps and 34% outside of camps.

Figure 2. Sex of household head (percentage) by nationality, camp status, and wave, 2016 and 2025

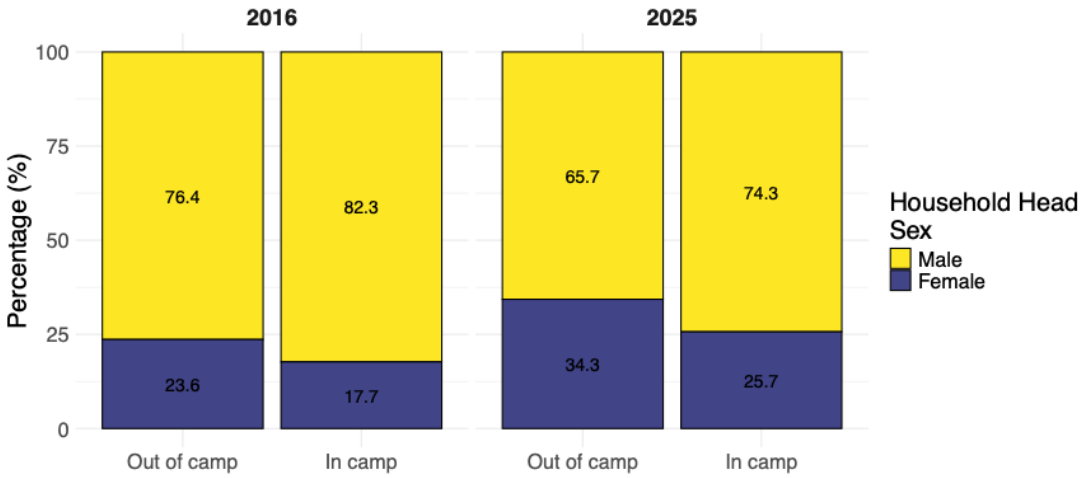
Panel A: Jordanian versus Syrian households



[5] Since the percentage of Syrian households living in rural areas is low (3.4% in 2016 and 0.9% in 2025) this distinction can also be interpreted as households living in camps versus urban households.

Figure 2. Sex of household head (percentage) by nationality, camp status, and wave, 2016 and 2025 (Continued)

Panel B: Syrian households living out of camps versus in camps



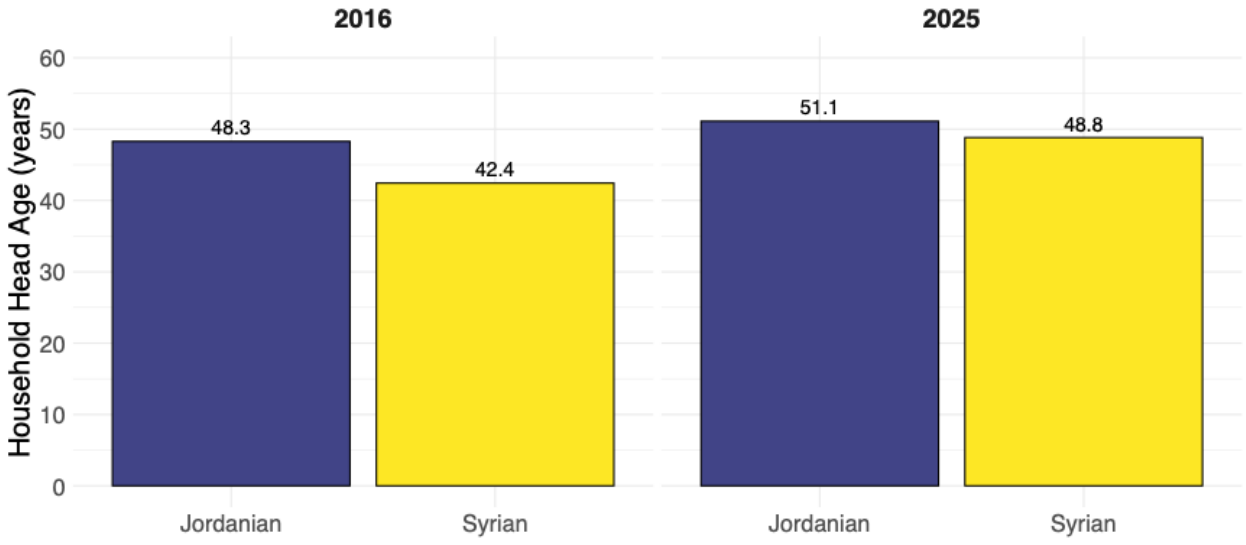
Source: Authors' calculations based on JLMPS 2016 and JLMPS 2025.

Note: Panel A compares Jordanian and Syrian households (total). Panel B disaggregates Syrian households by camp residence status.

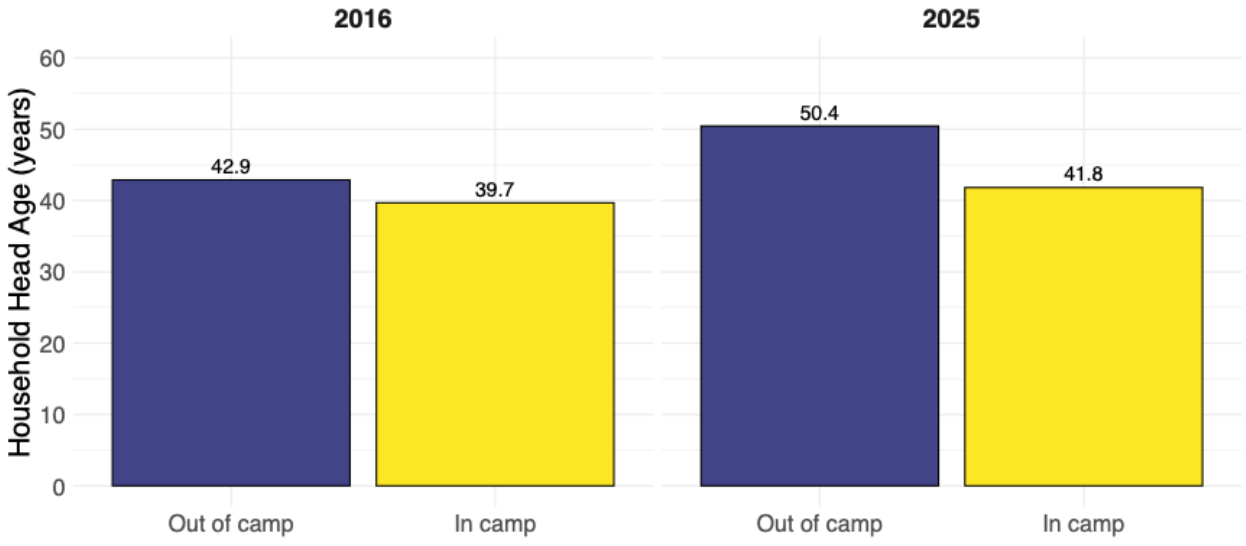
Next, we present the average age of the household heads in our data. Figure 3A shows that Jordanian household heads were on average 6 years older than their Syrian counterparts in 2016. Both groups saw an increase in the average age of their household heads, from 48 to 51 years old for Jordanians and from 42 to 49 years old for Syrians. Zooming in on Syrian households, Figure 3B shows that Syrians residing outside of camps were more likely to have older household heads both in 2016 and 2025, with the gap between in camp and outside of camp resident groups widening in 2025.

Figure 3. Mean age of household head (years) by nationality, camp status, and wave, 2016 and 2025

Panel A: Jordanian versus Syrian households



Panel b: Syrian households living out of camps versus in camps



Source: Authors' calculations based on JLMPS 2016 and JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2016 and 2025. Panel A compares Jordanian and Syrian households (total). Panel B disaggregates Syrian households by camp residence status.

3. Results

In this section, we begin by documenting socioeconomic disparities across Jordanians and Syrians, supplemented by a further decomposition of Syrians by camp residence. We focus on wealth quintiles,[6] labor market status, and education as key indicators of socioeconomic status. We then turn to the prevalence and nature of shocks faced by households, before examining the prevalence of food insecurity. We subsequently explore the determinants of vulnerability, shedding light on the household characteristics that are most strongly associated with exposure to shocks, and analyze the coping strategies that families employ when confronted with adverse events. Finally, we examine the extent and distribution of assistance, both in terms of providers and beneficiaries, to better understand how support is allocated across groups.

3.1 Socioeconomic disparities, shocks, and food insecurity

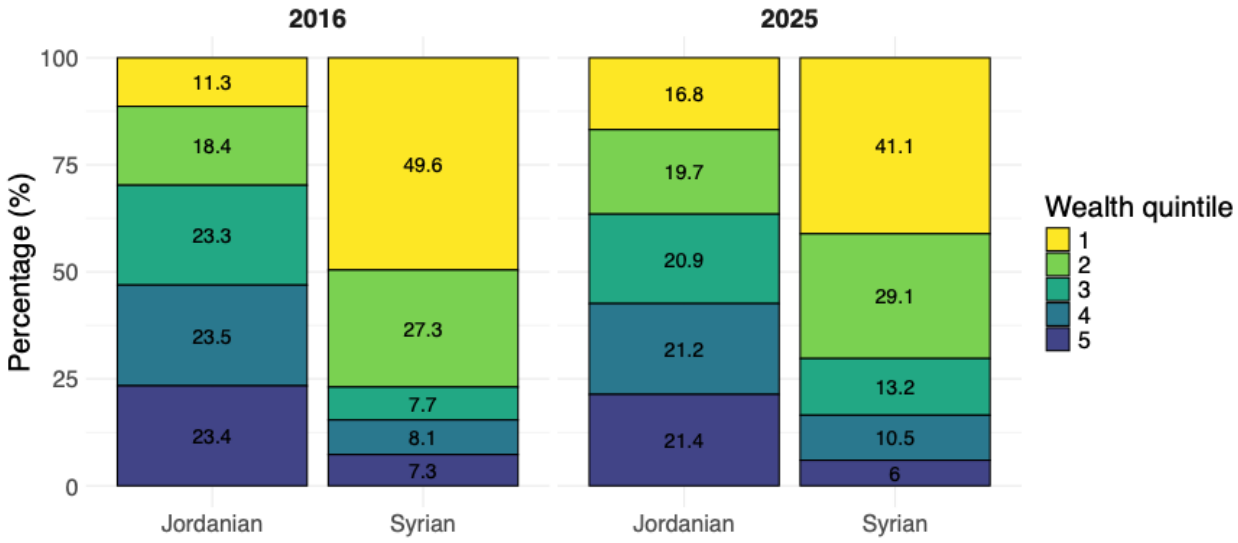
3.1.1. Socioeconomic indicators

In this subsection, we start with division into wealth quintiles across nationalities and location. Figure 4A shows that Jordanians were relatively evenly distributed across wealth quintiles, and in fact had slightly less representation in the poorest quintile in both waves. The situation is reversed for Syrians households, who were overrepresented in the poorest quintile. Indeed, the vast majority of Syrians (77%) were in the poorest two wealth quintiles in 2016, while the corresponding number for Jordanians was 30%. However, we see that the inequality in terms of wealth quintile distribution across the two nationalities was somewhat mitigated in 2025, with the share of Syrian households in the poorest quintile falling from 50% to 41% over 2016 to 2025. In Figure 4B, we focus on the distribution among Syrians, stratified by camp status, which shows an unsurprising picture: the vast majority (99.7%) of Syrian households residing in camps were in the poorest quintile, a statistic that is stable over the waves.

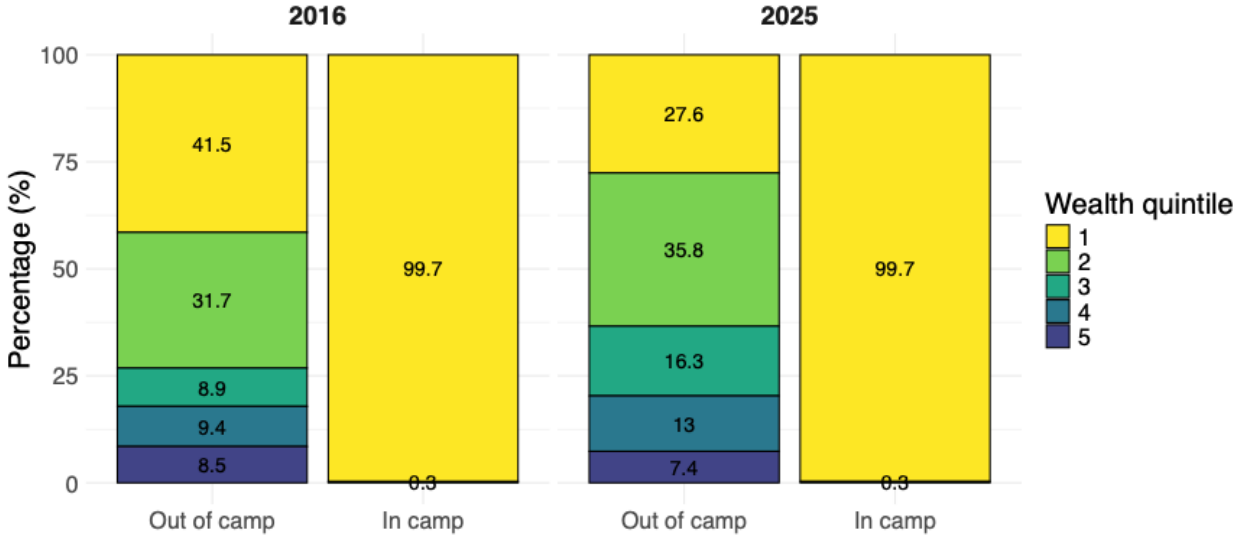
[6] Based on an asset index of durable goods and housing conditions.

Figure 4. Wealth quintile by nationality (percentage of households), camp status, and wave, 2016 and 2025

Panel A: Jordanian versus Syrian households



Panel B: Syrian households living out of camps versus in camps



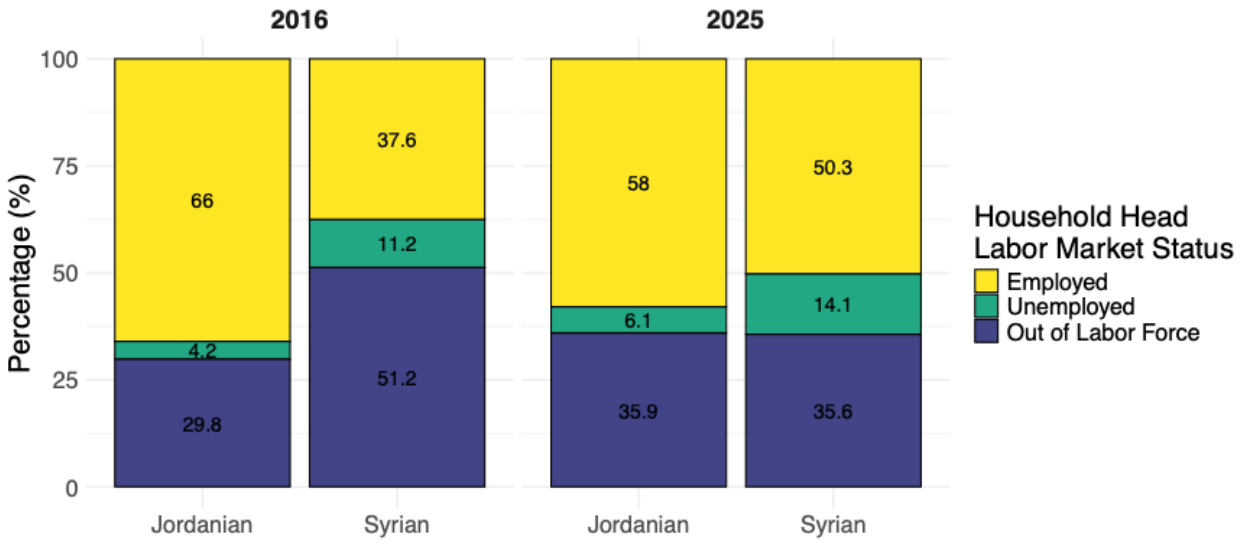
Source: Authors' calculations based on JLMPS 2016 and JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2016 and 2025. Panel A compares Jordanian and Syrian households (total). Panel B disaggregates Syrian households by camp residence status.

Next, we look at labor market status[7] and education of the head. Figure 5A shows that employment rates have fallen for Jordanian heads while rising for Syrian heads over 2016 to 2025, and that this rise was driven by Syrian households living outside of camps. Indeed, the employment rate among Jordanian household heads falls from 66% in 2016 to 50% in 2025, while the corresponding numbers for Syrian household heads are 37% to 50% in 2025. The bulk of the decline in Jordanian household heads arises from an increase in household heads that are out of the labor force, from 30% to 36%, rather than an increase in unemployment (4% to 6%, not an unemployment rate). For Syrian household heads, the increase in employment arises mostly from the decrease in those out of the labor force, which declined from 51% to 36% in 2025. Figure 5B further splits the Syrian sample by camp residence. We observe that employment rates were much higher for Syrians residing outside of camps across both survey years. We further observe an increasing trend in this disparity: Syrian households living in camps saw their employment fall from 27% to 19% from 2016 to 2025, whereas Syrian households living outside of camps saw an increase from 39% to 59% over time.

Figure 5. Labor market status of household head (percentage) by nationality, camp status, and wave, 2016 and 2025

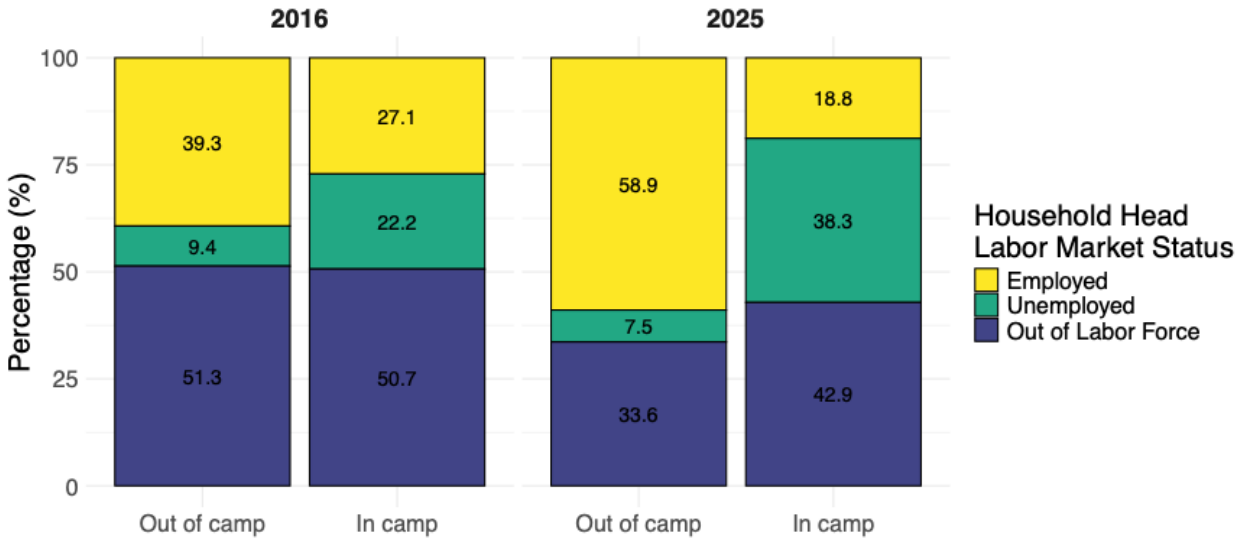
Panel A: Jordanian versus Syrian households



[7] We use the household head's labor market status during the reference week, with discouraged unemployment (search is not required)".

Figure 5. Labor market status of household head (percentage) by nationality, camp status, and wave, 2016 and 2025 (Continued)

Panel B: Syrian households living out of camps versus in camps



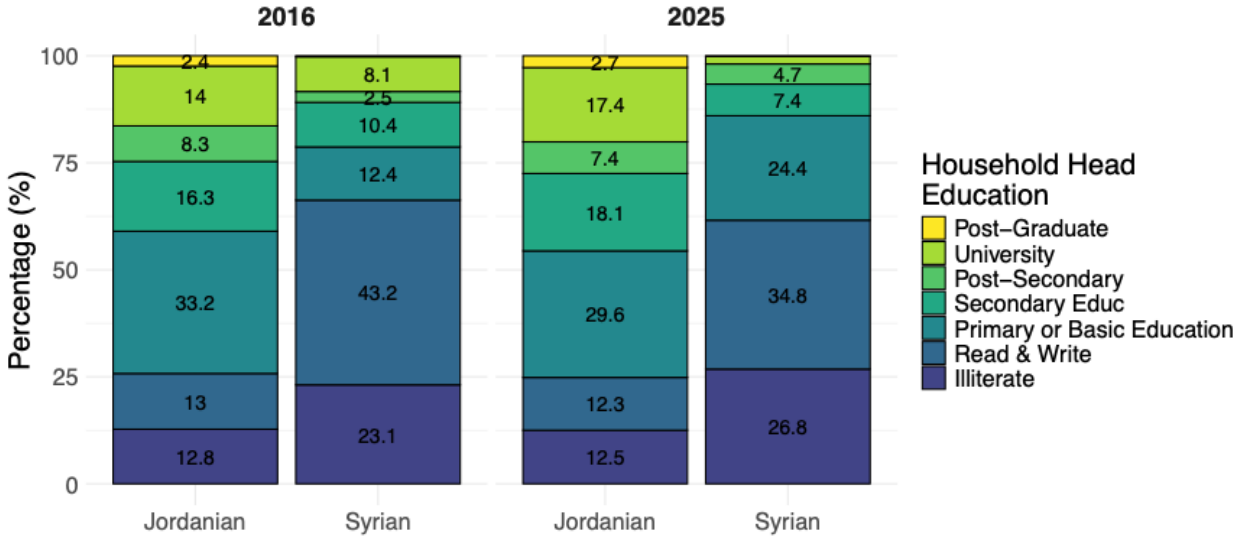
Source: Authors' calculations based on JLMPS 2016 and JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2016 and 2025, restricted to household heads aged 18-65. Panel A compares Jordanian and Syrian households (total). Panel B disaggregates Syrian households by camp residence status.

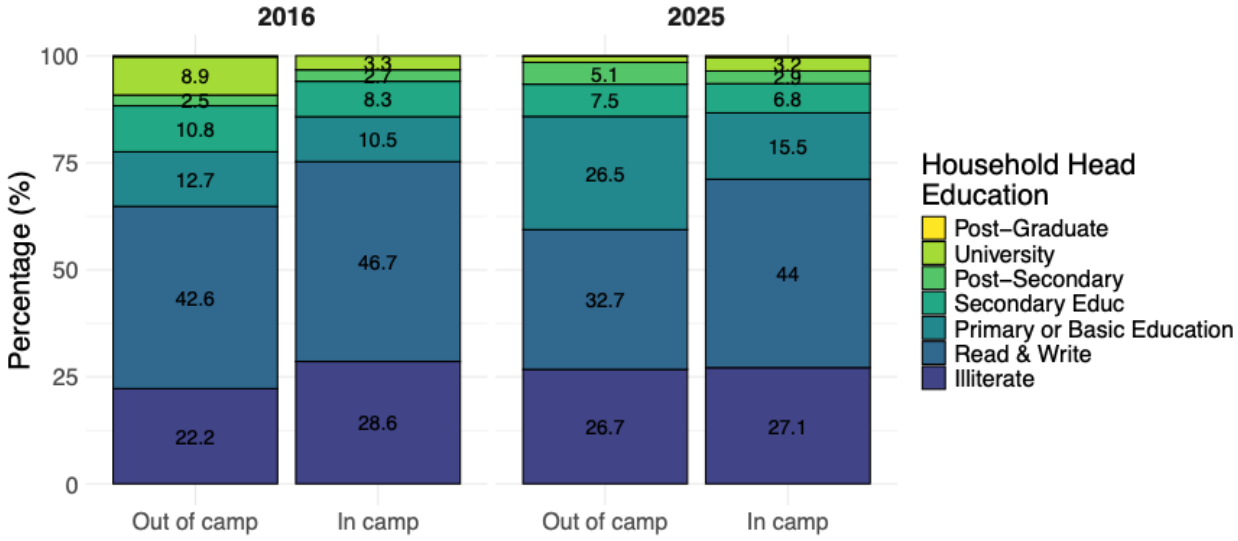
Turning to education in Figure 6A, we see that Jordanian household heads were more likely to have higher education compared to Syrian household heads; however, we again observe a decrease in inequality as education levels rose among Syrians in 2025. Illiteracy rates were relatively high across all groups, with no decreasing trend (in fact, the illiteracy rate rose from 23% to 29% for Syrian household heads from 2016 to 2025). We observe subtle increases in the percent of Jordanian household heads achieving higher education levels, such as for post-graduate and university degrees. We further observe an increasing trend in education–aside from the 3 percentage point rise in illiteracy–for Syrian household heads, albeit in lower levels such as secondary education, which doubled its corresponding percentage (from 12% to 24%) over the waves. As illustrated in Figure 6B, the increase over time for Syrian households is driven by those living outside of camps, whereas Syrian household heads living in camps show a similar distribution of education across waves.

Figure 6. Education level of household head (percentage) by nationality, camp status, and wave, 2016 and 2025

Panel A: Jordanian versus Syrian households



Panel B: Syrian households living out of camps versus in camps



Source: Authors' calculations based on JLMPS 2016 and JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2016 and 2025. Panel A compares Jordanian and Syrian households (total). Panel B disaggregates Syrian households by camp residence status.

Our analysis of wealth quintiles, labor market status, and education across the three groups highlights clear socioeconomic disparities: Jordanians are comparatively better off, while Syrian refugees residing in camps are the most disadvantaged. Syrians living outside camps fall in between but still lag behind Jordanians on most indicators. We observe positive trends for Syrian households; however, this is generally limited to Syrians living outside of camps, whereas Syrian households living in camps demonstrate more stable trends over time. The next section turns to households' exposure to shocks.

3.1.2. Shocks

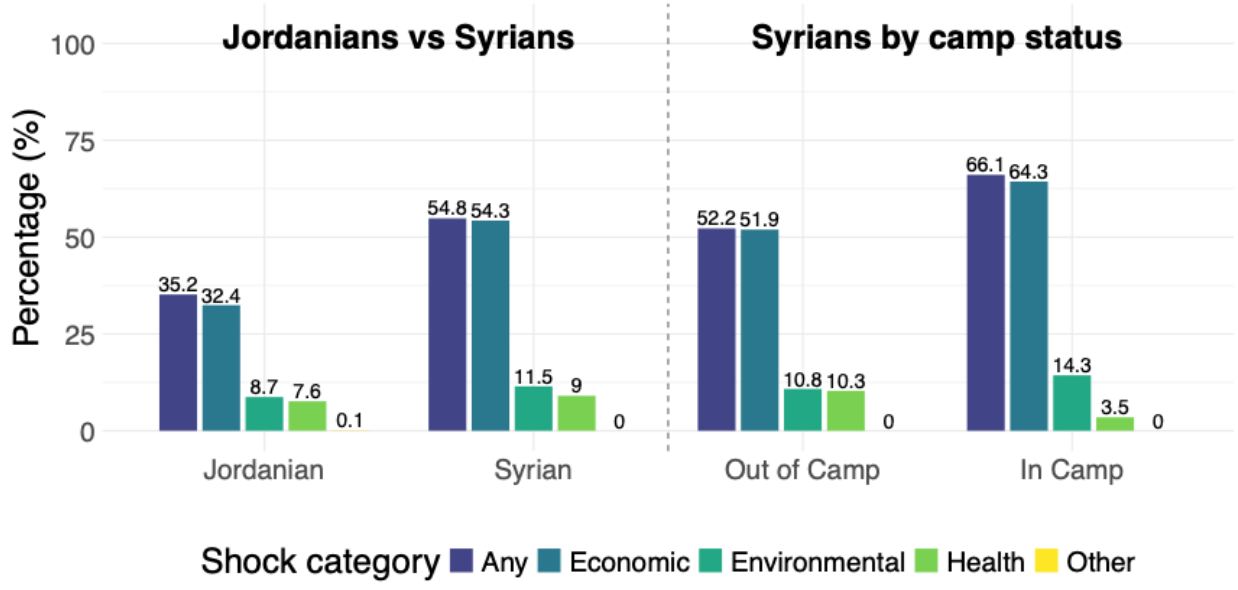
This section documents the prevalence of shocks across Jordanians, Syrians (in total), and a further breakdown of Syrians residing out of camps, and Syrians residing in camps. We present the questions asked in the survey capturing whether households experienced any shocks, and their corresponding labels and placement into broader categories in Appendix Table A4.

Figure 7A summarizes the prevalence of shocks. The first bar represents the percent of households that were exposed to *any* of the shocks either directly asked in the questionnaire, or reported any other shock classified as 'other.' The following four bars demonstrate the percent of households that were exposed to each category of shock: economic, environmental, health, or other. Note that these categories are not mutually exclusive, as a household can be exposed to multiple types of shocks simultaneously. As listed in Appendix Table A4, economic shocks include employment loss, reduced income of a household member, increases in the price of food and other necessities, and high agricultural input costs. Health shocks capture the onset of human disease, serious illness or accident of a household member, and the death of either a working or non-working member. Environmental shocks consist of droughts and water shortages, while the residual 'other' category reflects shocks not otherwise classified that households report outside the standard survey items.

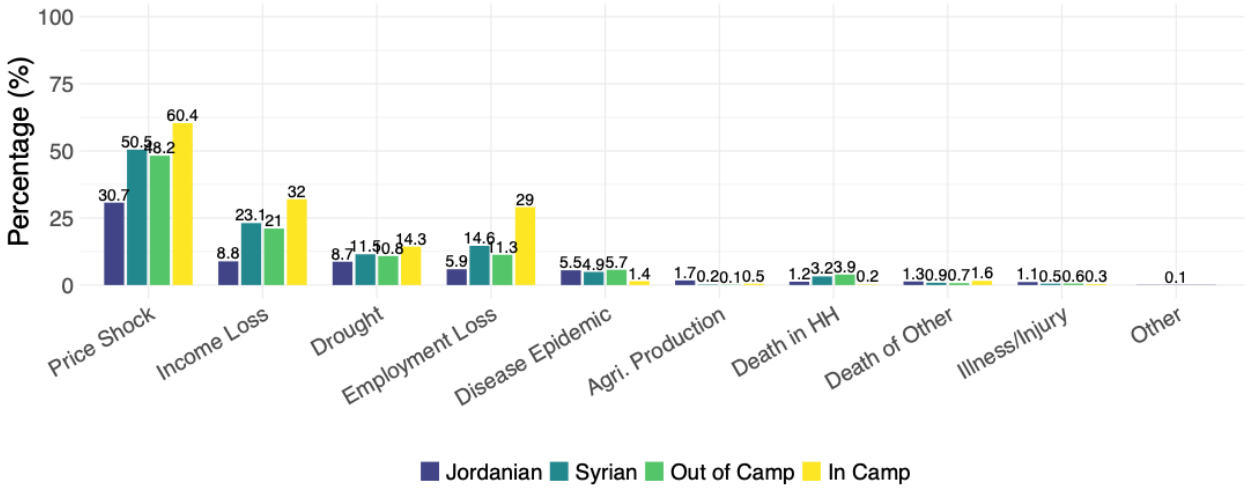
First, we see that while shocks are prevalent across all groups, Syrians' exposure to shocks (55%) is around 50% higher than that of Jordanians (35%). Moreover, economic shocks comprise the largest share amongst shocks for all groups, demonstrating a close correlation with any shock. Environmental shocks appear to impact all households similarly, as we would expect. Around 8% of Jordanian and 9% of Syrian households have experienced a health-related shock in the past year. However, a breakdown of Syrian households by camp residence reveals that the likelihood of reporting a health shock is considerably higher for Syrian households residing outside of camps (10%), compared to in camps (4%). The prevalence of other shock categories between these two groups are quantitatively similar. The low prevalence of the 'other' category suggests that the survey items were comprehensive in capturing a variety of potential shocks households may face. Together, the results underscore the prevalence of economic shocks as the most prominent category across all three groups, and highlights the disproportionate vulnerability of Syrians to shocks, compared to Jordanians.

Figure 7. Prevalence of shocks (percentage of households) by nationality and camp status, 2025

Panel A: Shocks by category



Panel B: Shocks by survey question



Source: Authors' calculations based on JLMPS 2025

Note: Sample includes Jordanian and Syrian households from JLMPS 2025 with non-missing shock data. Panel A shows broad shock categories (economic, environmental, health, other). Panel B shows specific shock types from survey questions. Categories are not mutually exclusive as households may experience multiple shock types. Syrian households are further disaggregated into out-of-camp and in-camp populations.

Figure 7B illustrates the prevalence of each type of shock asked in the questionnaire, again by nationality and camp residence. The main takeaway is that the most prevalent type of shock is the 'increase in price of food and other necessities,' labeled 'price shock,' by a sizeable margin for all groups. Across all groups, the second most prevalent type of shock is income loss, followed by drought for all groups except for Syrian households living in camps, of whom 29% experienced an employment loss. Overall, the figure highlights widespread financial insecurity across the sample, with severity consistently higher for Syrian households.

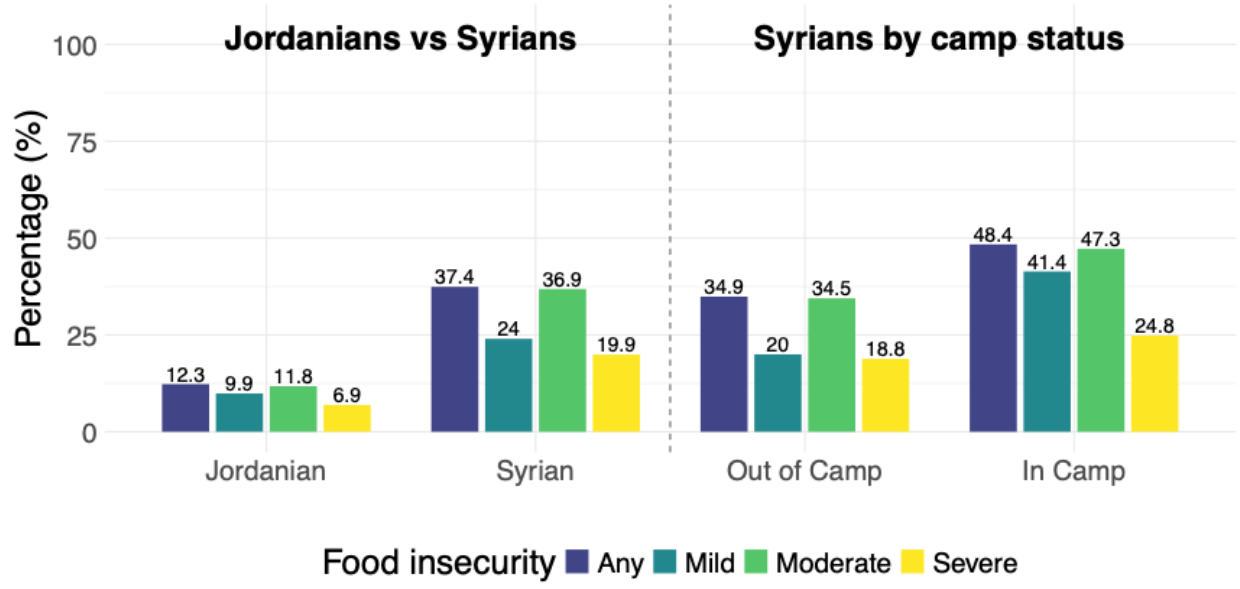
3.1.3 Food insecurity

We next document the prevalence of food insecurity in our sample. The battery of questions capturing whether the household experienced various forms food insecurity from the survey are displayed in Appendix Table 29%, alongside their labels and categorization into mild, moderate, and severe.

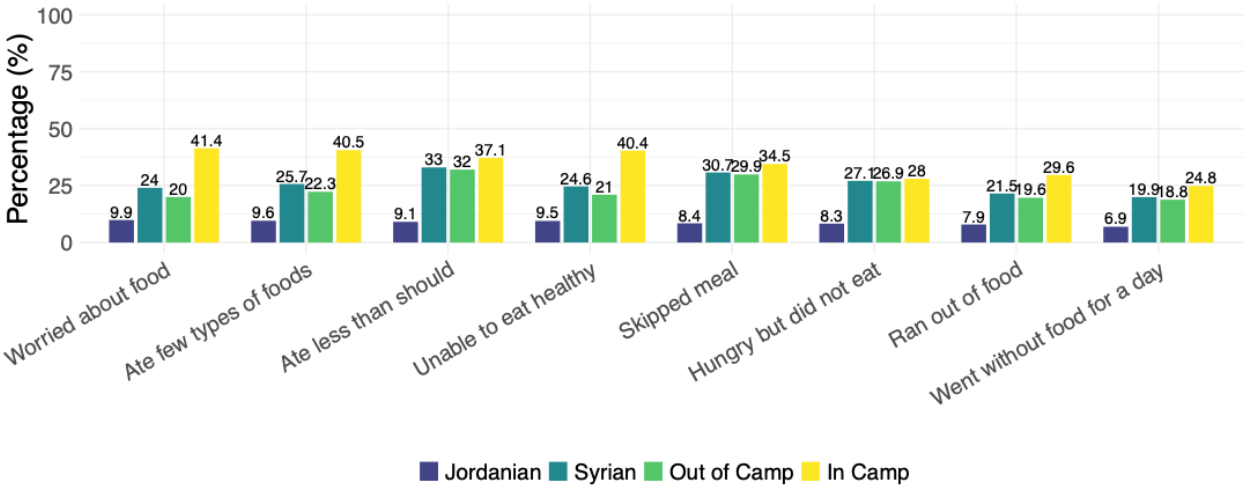
Figure 8A presents the prevalence of food insecurity across groups. Consistent with the socioeconomic disparities presented earlier, as well as disproportionate exposure to shocks, we observe in Panel A that Syrians were much more likely to have experienced food insecurity overall; moreover, the disparity is exacerbated particularly by the high prevalence of food insecurity experienced by Syrian households residing in camps. Indeed, around 12% of Jordanian households reported to have experienced some form of food insecurity, whereas the corresponding number for Syrian households was 37%. A closer look into Syrian households stratified by camp residence reveals that 35% of Syrian households out of camps and 48% of Syrian households in camps experienced some form of food insecurity. The figure further shows the prevalence of different degrees of food insecurity, following the classification guidelines of the FIES (HPLE, 2020). While 7% of Jordanians experienced severe food insecurity, 20% of Syrians did so. Figure 8B provides a more detailed breakdown, illustrating the types of food insecurity experienced by each group, based on the survey questions summarized in Appendix Table A5. Overall, these findings underscore the heightened vulnerability of Syrian households, while also highlighting a notable proportion of at-risk Jordanian households.

Figure 8. Prevalence of food insecurity (percentage of households), by nationality and location, 2025

Panel A: Food insecurity by severity



Panel B: Food insecurity by survey question

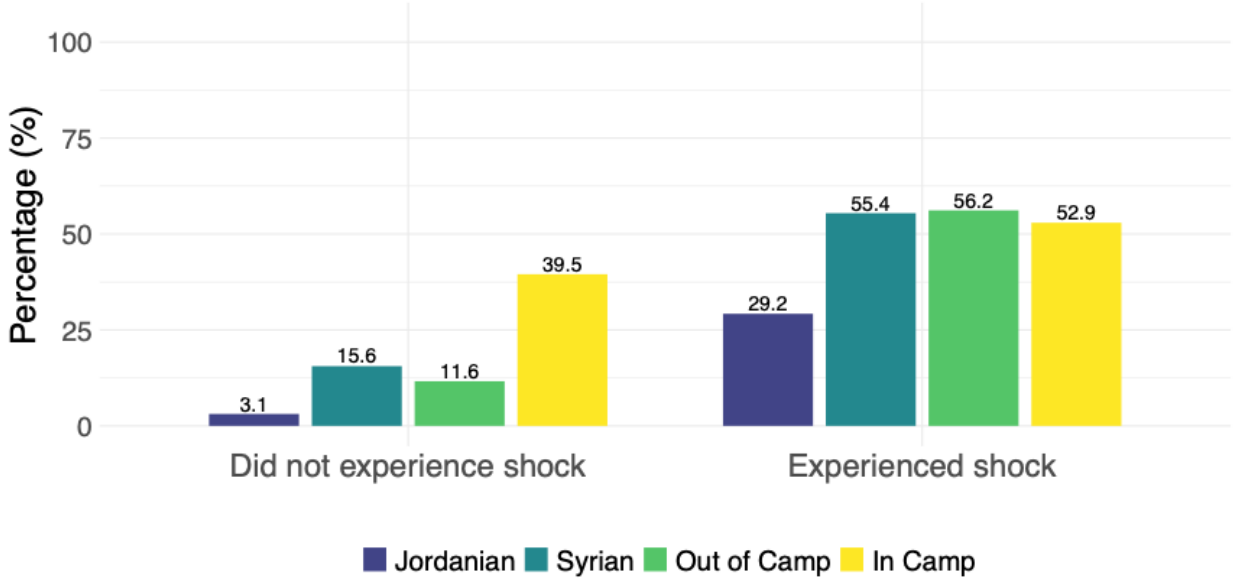


Source: Authors' calculations based on JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2025 with non-missing food insecurity data. Panel A shows food insecurity by severity level (mild, moderate, severe) following FIES classification guidelines. Panel B shows specific food insecurity experiences from survey questions. Syrian households are further disaggregated into out-of-camp and in-camp populations.

Next, we split our sample into those who have experienced at least one shock in the last 12 months and those who have not, once again stratified by nationality and group. Figure 9 displays the results. As expected, we see a strong correlation between experiencing a shock and food insecurity in the last 12 months, a pattern that holds across all groups. While we naturally expect experiencing a negative shock to potentially lead to food insecurity, we cannot make this claim in this paper due to the cross-sectional structure of our data. Indeed, it is likely that vulnerable populations simultaneously experience both negative shocks and food insecurity, as it is that negative shocks may lead to experiencing food insecurity.

Figure 9. Prevalence of food insecurity (percentage of households) by exposure to shocks, nationality, and location, 2025



Source: Authors' calculations based on JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2025 with non-missing shock and food insecurity data. Households are classified as having experienced a shock if they reported any shock in the past 12 months. Syrian households are further disaggregated into out-of-camp and in-camp populations.

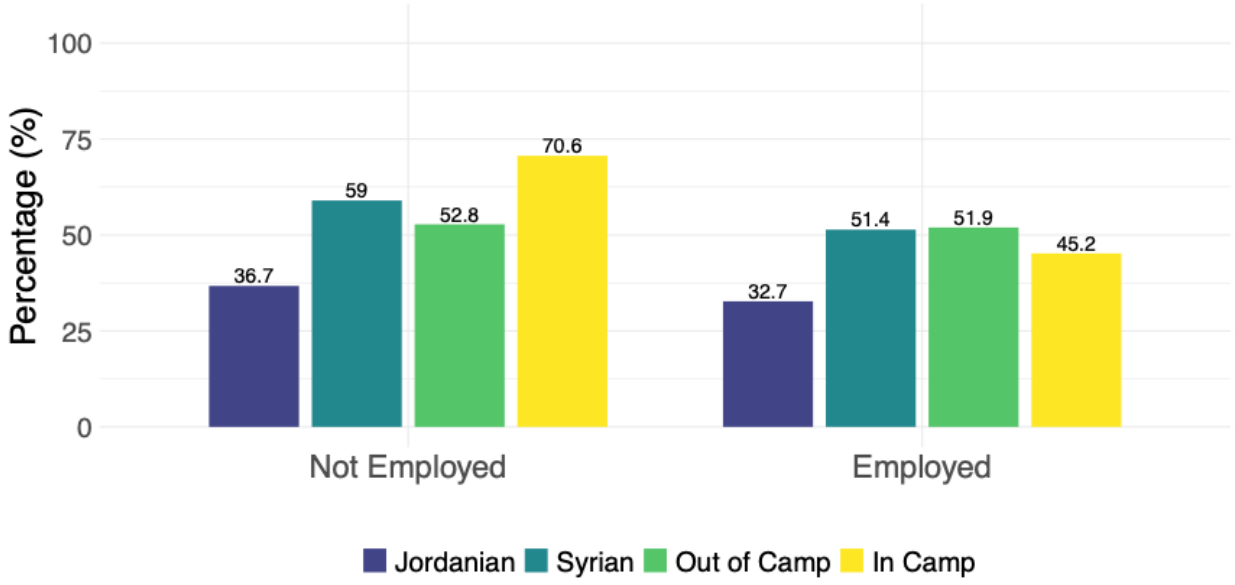
3.2. Determinants of vulnerability

In this section, we return to shocks and investigate which factors show a high correlation with exposure to shocks. First, we present figures showing breakdowns by interactions of household head employment, nationality, and camp residence. Next, we present a simple regression framework that can help understand which factors correlate the most with the likelihood of experiencing a shock. While we cannot make any causal claims due to the cross-sectional structure of our data, this analysis is informative to understand which factors demonstrate high correlation

with experiencing a shock. We present the table in the Appendix, but we summarize our key takeaways below.

We start by a simple decomposition by employment status and location. As expected, Figure 7 shows that households that have a household head who is not employed are more likely to have experienced a shock in the last 12 months, compared to those with an employed household head. The degree to which employment is associated with decreases in the prevalence of shocks varies substantially by group: the differences were approximately 4 percentage points for Jordanians and 8 percentage points for Syrians. A decomposition of Syrians by camp residence further reveals a heterogeneous pattern: while exposure to shocks did not differ much by head's employment for Syrian households living out of camps, employment of the household head played a substantial role for Syrian households living in camps. The percentage of experiencing a shock rose from 45% to 71% from employed to not employed household heads among households in camps. We interpret this as employment providing a protective role against shocks particularly for Syrians residing in camps.

Figure 10. Percentage of households experience a shock, by employment of the household head, nationality, and location, 2025



Source: Authors' calculations based on JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2025 with non-missing employment and shock data. Syrian households are further disaggregated into out-of-camp and in-camp populations.

Next, we estimate ordinary least squares (OLS) regressions where the dependent variable is a dummy variable that takes value one if the household reported experiencing any shock in the past 12 months. Because the model is estimated using OLS, i.e. it is a linear probability model, the coefficients can be interpreted as the change in the probability of experiencing a shock, measured in percentage points, associated with a one-unit change in the explanatory variable. Table A4 is presented in the Appendix.

The table presents three specifications. Column (1) begins with a parsimonious specification including only nationality, an indicator variable for rural location, and employment, and columns (2) and (3) progressively add variables capturing household head characteristics and socioeconomic status. The explanatory variables include demographic characteristics of the household head (sex, age, and education), and household composition (size).

The regression reveals a significant nationality gradient. Syrian households are approximately 20-21 percentage points more likely than Jordanians to report experiencing shocks, a magnitude that remains stable across all specifications. Interestingly, employment of the household head is negatively correlated with experiencing a shock but not statistically significant. Indeed, the factor that plays a statistically significant role is education. Attending secondary education or higher provides a protective effect, reducing shock likelihood by about 8 percentage points in columns (2) and (3). Age of the household head is positively associated with shock exposure, though the magnitude is modest: each additional year of age increases shock probability by approximately 0.2 percentage points. Household size is also associated with higher exposure to shocks: each additional household member increases the probability of experiencing a shock by about 1.5 percentage points. Sex of the household head shows no significant association with shock exposure after accounting for other characteristics.

3.3. Coping strategies

We next turn to the coping strategies employed by households, and how these differed for Jordanians and Syrians, alongside a closer look into differences between Syrians living in and outside of camps. The JLMPS survey includes a battery of questions designed to identify how households who experienced shocks coped. Following the shock questions, respondents were asked: "What did the household do to compensate for the shock(s)?" They were then probed about 13 specific coping mechanisms, along with an "other" category that captured additional strategies not included among the standard survey items. Appendix Table A6 presents the survey questions and their corresponding labels and placement into broader categories.

Figure 11A presents the most common coping strategies across the three groups. Panel A shows the distribution by broad categories, while Figure 11B displays all 14 specific strategies.

Consumption adjustment includes actions that reduce household consumption or human capital investment, such as eating less, cutting health expenditures, or reducing spending on education. Savings/credit refers to strategies that rely on financial resources, including drawing down savings, borrowing from relatives or banks, taking credit, or receiving assistance from relatives. Asset liquidation involves the sale of physical or productive assets, such as durable goods, livestock, or jewelry. Labor/migration encompasses efforts to increase household earnings, either through additional work or migration. 'Other' captures coping strategies reported by households that fall outside these classifications. Finally, the category "did nothing" reflects households that did not report taking any of the listed actions.

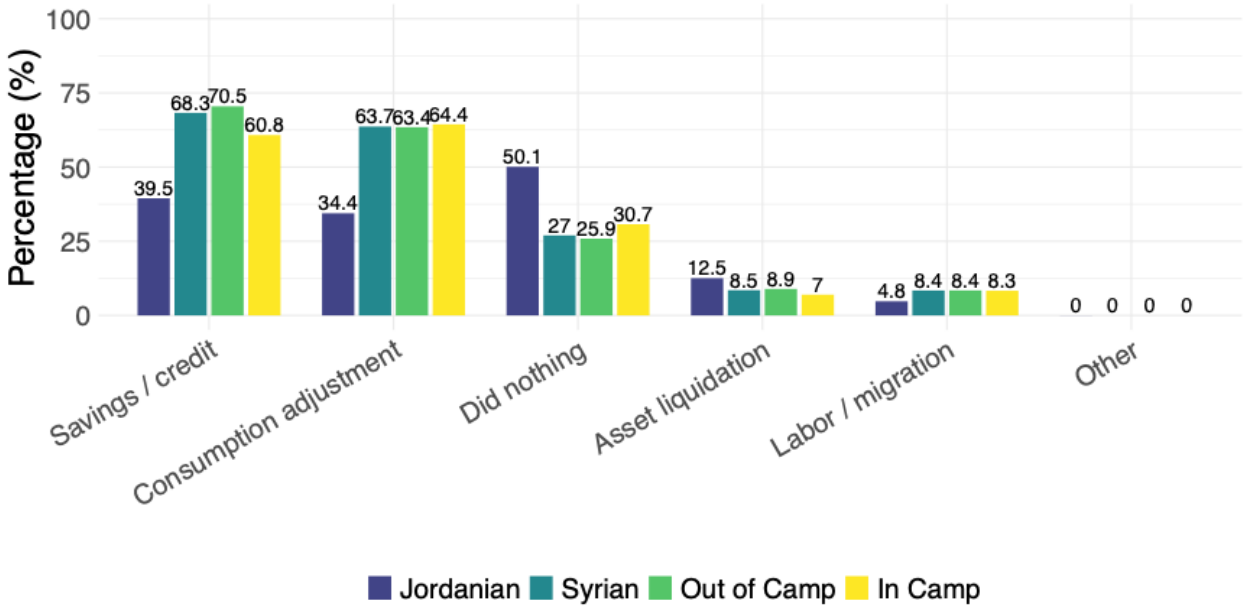
Several patterns emerge. First, while Syrian households tended to adopt similar coping strategies regardless of camp status, a clear nationality gradient appears. Panel A shows that the most common response among Jordanians elicited from the survey was to do nothing (50%), whereas Syrians were more likely to report relying on savings/credit (68%) and consumption adjustment (64%).[8] We would also like to highlight that the survey does not ask households what coping strategies they have already exhausted to endure previous shocks, which could explain why households with no remaining alternatives, responded that they took no action to cope. Looking more closely at specific mechanisms in Panel B, the most common response for Syrian households was to eat less (60% of Syrian households). Notably, asset liquidation was uncommon across all three groups, and access to formal credit—as measured by borrowing from banks or moneylenders—was virtually nonexistent for Syrians.

Overall, 'negative coping strategies' such as consumption adjustment were common across the subgroups. Indeed, a substantial proportion in each group responded to shocks by eating less and reducing health spending. This points to constrained coping capacity, which is exacerbated among Syrian households, where more than 60% of households responded to shocks by adjusting their consumption.

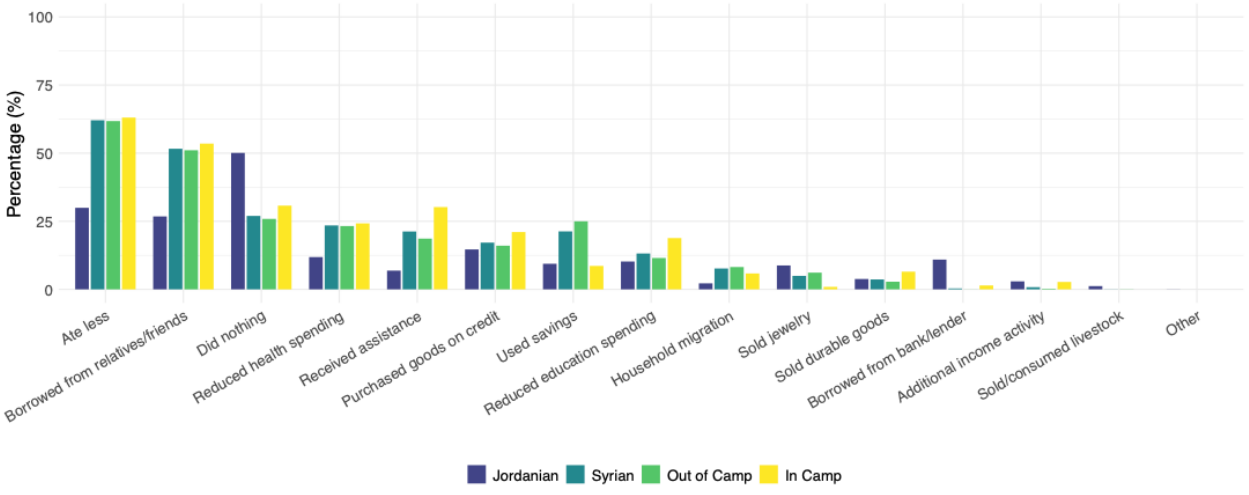
[8] In the survey questionnaire, households were allowed to select that they did not take engage in any coping strategy to weather a particular shock.

Figure 11. Prevalence of coping strategies (percentage of households) by nationality and location, households who experienced shocks, 2025

Panel A: Coping strategies by group



Panel B: Coping strategies by survey question

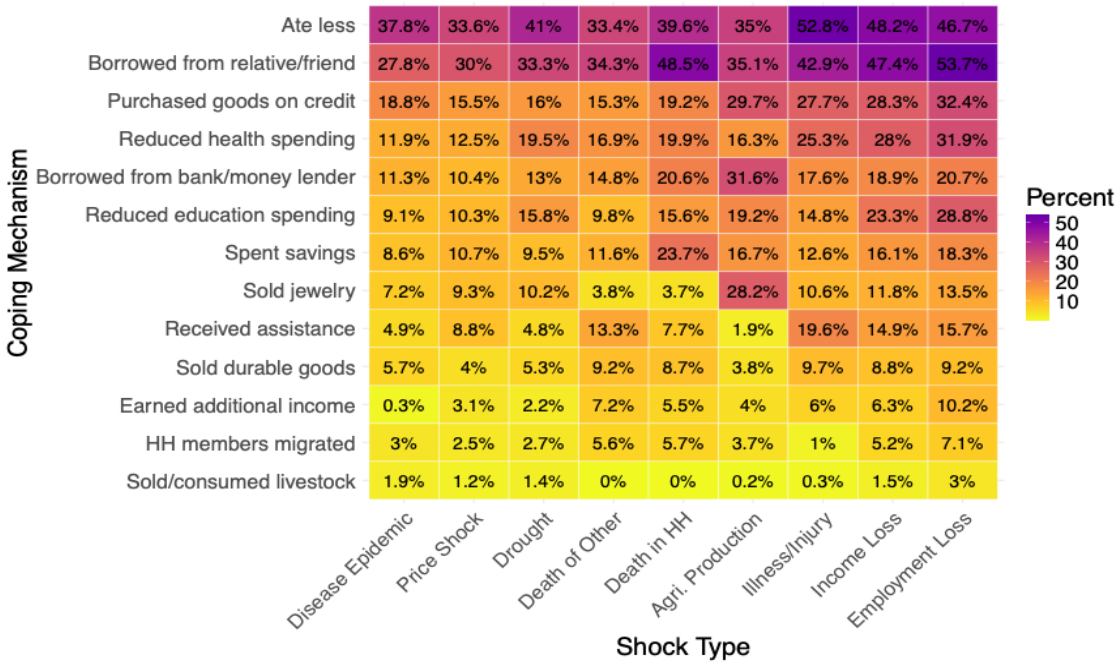


Source: Authors' calculations based on JLMPS 2025.

Note: Sample restricted to households that experienced at least one shock in the past 12 months. Panel A shows coping strategies grouped into broad categories: consumption adjustment (eating less, reducing health/education spending), savings/credit (spending savings, borrowing, purchasing on credit, receiving assistance), asset liquidation (selling durable goods, livestock, jewelry), and labor/migration (additional income activities, household migration). Panel B shows all specific coping mechanisms from survey questions. Categories are not mutually exclusive. Syrian households are further disaggregated into out-of-camp and in-camp populations.

To complement the descriptive statistics on shock prevalence, Figure 12 illustrates the coping mechanisms households adopted when they experienced different types of shocks.[9] The most striking pattern is the widespread reliance on food-related strategies: reducing food consumption emerges as the dominant response across nearly all shocks, with the exception of experiencing a death in one's household, high costs in agricultural inputs, and employment loss. A high fraction employing eating less as a coping mechanism is especially pronounced for illness/injury, income loss, and employment loss, where more than half of affected households report eating less. Borrowing from relatives or friends was another common coping mechanism, particularly in the cases of death in one's household, illness/injury, income loss, and employment loss. More broadly, financial strategies—such as dissaving, borrowing, or purchasing on credit—were closely linked to economic shocks like income and employment loss, but also featured prominently in responses to household deaths. For instance, in response to employment loss, 47% of households reported eating less, 53% borrowed from relatives or friends, and 32% purchased goods on credits. By contrast, agricultural shocks were more often met through borrowing from banks or moneylenders and selling jewelry.

Figure 12. Heatmap: Coping strategies (percentage of households) by shock type, 2025



Source: Authors' calculations based on JLMPS 2025.

Note: Sample restricted to households that experienced at least one shock in the past 12 months. Each cell shows the percentage of households experiencing a given shock type (rows) who adopted a specific coping strategy (columns). Shocks and coping strategies are ordered by overall weighted prevalence. Sample includes both Jordanian and Syrian households.

[9] We do not separate this analysis by nationality due to sample size restrictions.

Taken together, the evidence presented in this section highlights both the limited range and the constrained nature of coping strategies available to households in Jordan. Syrian households in particular relied disproportionately on negative coping mechanisms such as reducing food consumption and cutting health or education spending, reflecting their restricted access to more sustainable options. Jordanians seem somewhat better positioned, as they frequently report taking no action. However, this response might suggest either greater resilience to shocks, or other strategies not captured by the survey, or the exhaustion of possible options. Across the sample, asset liquidation and earning additional income was rare and access to formal credit was much less common to informal borrowing and consumption adjustments. The prominence of such strategies underscores the vulnerability of affected households.

3.4. Assistance

Our last set of results document the distribution of different types of assistance households receive. The survey includes a section on additional income, encompassing 20 different forms of assistance payments. Table 1 lists each source of assistance, as well as the percent of households who received assistance from each source. Given the low prevalence of most types of assistance, we provide our readers with a visualization with broader categories presented in Figure 13.

First, most Syrians living in camps (88%) received some form of assistance. Second, nearly all this assistance was provided by UN and UN-affiliated organizations. Third, 28% of Jordanian households received some form of assistance, and lastly, in contrast to Syrian households, almost all of this assistance was provided by the government. In contrast, Syrian households that received assistance from the Jordanian government only comprise less than 1% in our sample.

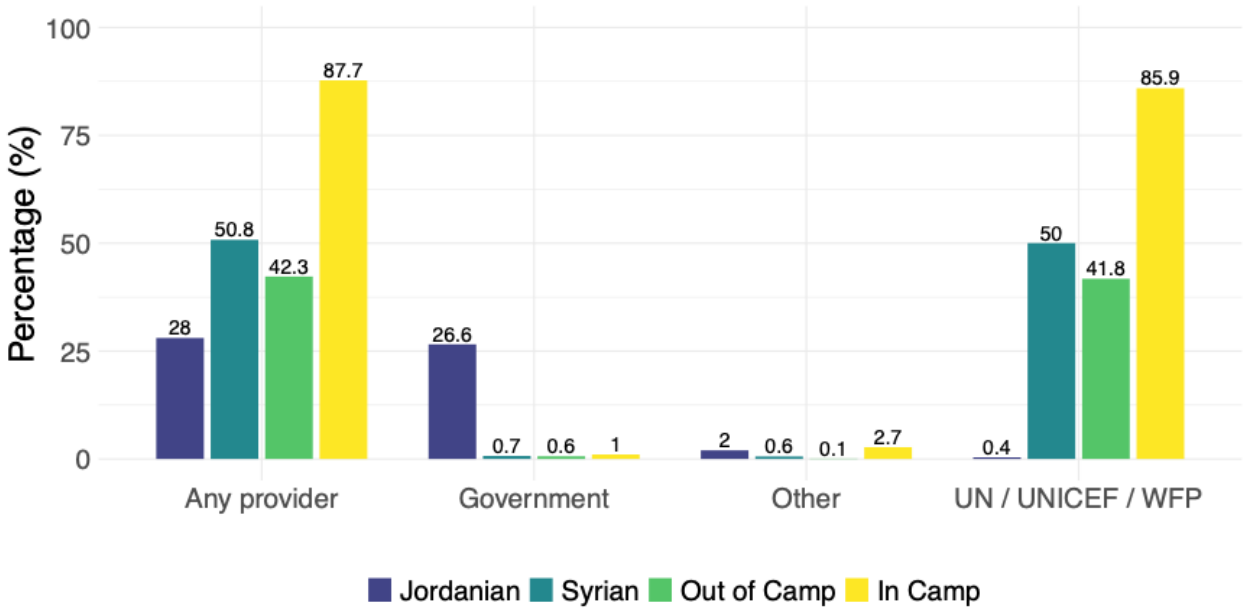
Table 1. Percentage of households receiving assistance, by source, nationality, and location, 2025

Variable	Jordanian	Syrian (Total)	Syrian – Out of Camp	Syrian – In Camp
Any Assistance	28.0	50.8	42.3	87.7
UNHCR Cash	0.2	46.4	40.7	70.9
UNHCR Winterization	0.1	1.6	0.0	8.3
UNICEF Hajati	0.0	0.2	0.0	0.9
UNICEF Winterization	0.0	1.4	0.0	7.4
WFP Food	0.0	12.2	10.8	18.0
WFP School Feeding	0.0	0.2	0.0	1.0
NAF Cash	4.3	0.4	0.5	0.0
MoF Cash	0.1	0.1	0.0	0.6
Unemployment Fund	0.0	0.0	0.0	0.0
Old Age Pension	19.9	0.2	0.1	0.4
Survivor Pension	3.1	0.0	0.0	0.0
Maternity	0.0	0.0	0.0	0.0
Disability	0.0	0.0	0.0	0.0
Employment Injury	0.1	0.0	0.0	0.0
Other Cash for School	0.1	0.1	0.0	0.4
Other Winterization	0.0	0.1	0.0	0.3
Zakat Fund	0.1	0.0	0.0	0.0
Income Rent	1.1	0.0	0.0	0.0
Income Investments	0.1	0.0	0.0	0.0
Other	0.7	0.4	0.0	2.1
Observations (N)	**8,142**	**869**	**257**	**612**

Source: Authors' calculations based on JLMPS 2025.

Note: Each row shows the percentage of households receiving assistance from a specific source. Syrian (Total) combines both out-of-camp and in-camp Syrian households. Observations (N) are unweighted counts of households in each group. Acronyms used in the table are defined here: UNHCR refers to the United Nations High Commissioner for Refugees, UNICEF refers to the United Nations International Children's Emergency Fund, WFP refers to the World Food Programme, NAF refers to the National Aid Fund provided by the Government of Jordan, and MoF refers to Government of Jordan's Ministry of Finance.

Figure 13. Percentage of households receiving assistance, by provider, nationality, and location, 2025



Source: Authors' calculations based on JLMPS 2025.

Note: "Any provider" indicates receipt of assistance from any source. Provider categories include: Government (NAF cash, MoF cash, old age pension, survivor pension, and other government programs); UN/UNICEF/WFP (UNHCR cash, UNHCR winterization, UNICEF programs, WFP food and school feeding); and other (zakat fund, income from rent/investments, and other sources). Syrian households are further disaggregated into out-of-camp and in-camp populations.

Finally, we repeat our regression exercise to gain insights on the correlates of receiving aid. The analysis once again employs a linear probability model using ordinary least squares regression to examine the descriptive association between household characteristics and assistance receipt. The outcome variable is a binary indicator equal to one if the household received any type of assistance in the past 12 months, and zero otherwise. As this is a descriptive analysis rather than a causal framework, the coefficients should be interpreted as correlations that describe patterns in the data rather than causal effects of the covariates on assistance receipt. Table A5 presents three specifications: Column (1) includes only nationality, rural location, and an indicator variable taking value 1 if the household experienced a shock in the last 12 months; Column (2) adds employment and education controls; and Column (3) incorporates the full set of demographic characteristics including sex, age, and household size.

The results reveal that Syrian households are approximately 20-25 percentage points more likely to receive assistance than Jordanian households across all specifications, a substantial difference given the Jordanian assistance rate of 29%. This coefficient remains stable and statistically significant even after controlling for location, experiencing a shock, head employment, head

education, and demographic characteristics. Households who have experienced a shock were 7-10 percentage points more likely to receive assistance. The head being employed and having attained secondary education or above show a negative association, which is an indicator that aid is being allocated to households of lower socioeconomic status. Indeed, the correlation with employment is strong: households where the head is employed are about 35-37 percentage points less likely to receive assistance. Secondary or higher education shows a modest negative relationship (approximately 5 percentage points lower receipt), while age and household size show small positive associations. Female-headed households show slightly lower assistance receipt, though this relationship is only marginally significant.

Overall, these descriptive patterns suggest that assistance distribution in Jordan is strongly differentiated by nationality status and economic vulnerability, with Syrian households and households with non-employed heads showing substantially higher receipt. The stability of the Syrian coefficient across specifications indicates that nationality differences persist even after accounting for the included socioeconomic and demographic factors.

4. Conclusion

This paper has documented the prevalence of exposure to shocks and food insecurity, alongside the coping mechanisms triggered by shocks in Jordan in 2025. Consistent with socioeconomic differences, a clear gradient emerges across nearly all outcomes: Jordanians are better positioned relative to Syrian households living outside camps, and those Syrian households residing in camps are the most disadvantaged.

Shocks are widespread, but Syrian households, particularly those in camps, reported higher exposure, especially to economic shocks, such as job loss, income reductions, and rising prices. These shocks are accompanied by high levels of food insecurity particularly among Syrians, with nearly half of camp-based households reporting having experienced some form of food insecurity. Albeit to a lesser degree, shocks and food insecurity were experienced by Jordanian households as well with one-third of households experiencing at least one shock and one-tenth experiencing some form of food insecurity in 2025.

Our analysis of coping strategies highlights both constrained options and harmful adjustments. When hit with a shock, households disproportionately relied on consumption-reducing strategies, such as eating less or cutting basic needs spending (i.e.: health and education), reflecting their limited access to savings, credit, and asset-based strategies. Turning to assistance, our analysis shows that in 2025, Syrian households depended heavily on UN and international providers, while Jordanians primarily relied on the state.

Taken together, these findings underscore the persistent vulnerabilities facing Syrian households more than a decade into displacement, alongside the enduring pressures on Jordanian households navigating low growth and high unemployment IMF, 2022; Hausmann et al., 2019). The results highlight the importance of policies that strengthen households' ability to withstand shocks, such as expanding access to stable employment, better integration of refugees into social protection systems, and targeted support for those most at risk. Without such measures, households — particularly refugees — will remain reliant on negative coping mechanisms that undermine long-term resilience.

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Appendix

Table A1. Shocks: Questions, labels, and categories

Survey question	Label	Category
Has your household experienced any of these shocks in the last 12 months?		
Drought or water shortage	Drought	Environmental
High costs of agricultural inputs (seed, fertilizer, etc.)	Agri. Production	Economic
Lack or loss of employment	Employment Loss	Economic
Unusually high level of human disease	Disease Epidemic	Health
Reduced income of a household member	Income Loss	Economic
Serious illness or accident of a household member	Illness/Injury	Health
Death of a working household member	Death in HH	Health
Death of another household member	Death of Other	Health
Increase in the price of food and other necessities	Price Shock	Economic
Other (specify)	Other	Other

Note: Survey questions from the shocks and coping module in JLMPS 2025 (Krafft, Assaad, and Ragab 2026). Categories are not mutually exclusive as households may experience multiple types of shocks.

Table A2. Food insecurity: Questions, labels, and categories

Survey question	Label	Category
Now I would like to ask you some questions about food. During the last 12 months, was there a time when:		
You or others in your household worried about not having enough to eat because of a lack of money or other resources?	Worried about food	Mild
Was there a time when you or others in your household were unable to eat healthy and nutritious food because of a lack of money or other resources?	Unable to eat healthy	Mild
Was there a time when you or others in your household ate only a few kinds of foods because of a lack of money or other resources?	Ate few types of foods	Mild
Was there a time when you or others in your household had to skip a meal because there was not enough money or other resources to get food?	Skipped meal	Moderate
Still thinking about the last 12 months, was there a time when you or others in your household ate less than you thought you should because of a lack of money or other resources?	Ate less than should	Moderate
Was there a time when your household ran out of food because of a lack of money or other resources?	Ran out of food	Moderate
Was there a time when you or others in your household were hungry but did not eat because there was not enough money or other resources for food?	Hungry but did not eat	Severe
Was there a time when you or others in your household went without eating for a whole day because of a lack of money or other resources?	Went without food for a day	Severe

Note: Survey questions from the shocks and coping module in JLMPS 2025 (Krafft, Assaad, and Ragab 2026). Food insecurity severity classification follows the Food Insecurity Experience Scale (FIES) guidelines (HPLE, 2020). Mild food insecurity includes worry about food access and inability to maintain healthy/diverse diets. Moderate food insecurity reflects compromised quality and quantity of food consumption. Severe food insecurity indicates households experienced hunger or went entire days without eating due to lack of resources. These levels are mutually exclusive.

Table A3. Coping: Questions, labels, and categories

Survey question	Label	Category
What did the household do to compensate for the shock(s)?		
Ate less food	Ate less	Consumption Adjustment
Reduced spending on health	Reduced health spending	Consumption Adjustment
Reduced spending on education	Reduced education spending	Consumption Adjustment
Spent savings	Spent savings	Savings / Credit
Purchased goods on credit	Purchased goods on credit	Savings / Credit
Borrowed goods or money from relatives or friends	Borrowed from relative/friend	Savings / Credit
Borrowed money from a moneylender or bank	Borrowed from bank/money lender	Savings / Credit
Received financial/in-kind assistance from relatives, friends, family, NGO, or government	Received assistance	Savings / Credit
Sold durable goods	Sold durable goods	Asset Liquidation
Sold or consumed livestock	Sold/consumed livestock	Asset Liquidation
Sold jewelry	Sold jewelry	Asset Liquidation
Engaged in additional income-generating activities / changed labor supply or hours	Earned additional income	Labor / Migration
Some household members migrated	HH members migrated	Labor / Migration
Other (specify)	Other	Other
Did nothing	Did Nothing	Did Nothing

Note: Survey questions from the shocks and coping module in JLMPS 2025 (Krafft, Assaad, and Ragab 2026). Questions were asked only to households that reported experiencing at least one shock in the past 12 months. "Did Nothing" captures households that did not employ any of the listed strategies. Categories are not mutually exclusive as households may adopt multiple coping strategies.

Table A4. Correlates of household experiencing a shock

	(1)	(2)	(3)
Syrian head (Jordanian omitted)	0.210***	0.202***	0.203***
	(0.064)	(0.072)	(0.071)
Rural location (Camps and rural omitted)	0.135***	0.139***	0.131***
	(0.020)	(0.023)	(0.024)
Head employed (non-employed omitted)		-0.031	-0.024
		(0.023)	(0.026)
Head secondary or higher education (less than secondary omitted)		-0.084***	-0.076***
		(0.026)	(0.026)
Head female (male omitted)			-0.012
			(0.035)
Head age			0.002**
			(0.001)
Household size			0.015**
			(0.006)
Constant	0.338***	0.365***	0.186***
	(0.010)	(0.019)	(0.062)
Dep. var. mean	0.36	0.36	0.36
Dep. var. standard deviation	0.48	0.48	0.48
Observations	9,010	7,012	7,012

Source: Authors' calculations based on JLMPS 2025.

*Note: Sample includes Jordanian and Syrian households from with non-missing data on shock exposure and covariates. Dependent variable equals 1 if household experienced any shock in past 12 months, 0 otherwise. Coefficients estimated using OLS (linear probability model) with robust standard errors in parentheses. * p<0.1, ** p<0.05, *** p<0.01.*

Table A5. Correlates of household receiving assistance

	(1)	(2)	(3)
Syrian head (Jordanian omitted)	0.208***	0.224***	0.249***
	(0.060)	(0.065)	(0.068)
Rural location (urban and camps omitted)	0.103***	0.081***	0.078***
	(0.020)	(0.019)	(0.018)
Experienced Shock	0.148***	0.106***	0.093***
	(0.019)	(0.019)	(0.019)
Head employed (non-employed omitted)		-0.371***	-0.351***
		(0.020)	(0.023)
Head secondary school of higher (less than secondary omitted)		-0.046**	-0.040**
		(0.019)	(0.019)
Head female (male omitted)			-0.061*
			(0.035)
Head age			0.006***
			(0.001)
Household size			0.008*
			(0.005)
Constant	0.218***	0.409***	0.080
	(0.011)	(0.021)	(0.052)
Dep. var. mean	0.29	0.24	0.24
Dep. var. standard deviation	0.46	0.43	0.43
Observations	9,010	7,012	7,012

Source: JLMPS 2025.

*Note: Sample includes Jordanian and Syrian households with non-missing data on assistance receipt and covariates. Dependent variable equals 1 if household received any assistance in past 12 months, 0 otherwise. Coefficients estimated using OLS (linear probability model) with robust standard errors in parentheses. Syrian is an indicator for Syrian nationality (reference: Jordanian). * p<0.1, ** p<0.05, *** p<0.01.*