

## Household Poverty & Living Standards, Jordan

This report is produced by the FINCA International research team, in collaboration with FINCA Jordan and with generous support from Clifford Chance Foundation. Data was collected from 915 active borrowers of FINCA Jordan, which were randomly chosen and represent FINCA Jordan's client universe. Our objective is to describe their household income and living conditions.

### HOUSEHOLD CHARACTERISTICS

**91%** of clients are **female**



Nearly a fifth are the primary breadwinners

**96%** have **only one income earner**



**40%** of client outreach is **rural**



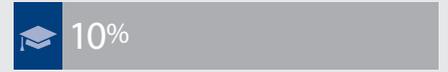
**42%** are **under age 25**



**5.2** average family size, of which two are children

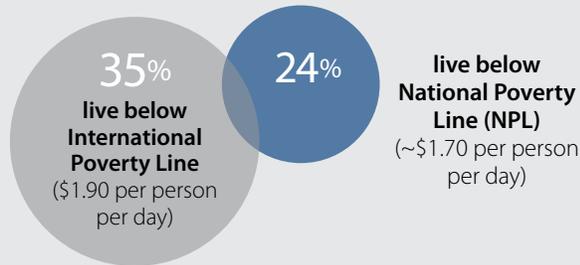


**10%** have only a **primary education**



Only about 2 percent are not schooled

### POVERTY OUTREACH AND FOOD SECURITY



FINCA Jordan's poverty outreach varies among cities. Over 45 percent of clients in Jerash live below NPL; few poor clients are identified in Hussien.

City	Poverty Outreach	City	Poverty Outreach
<b>Jerash</b>	<b>46%</b>	Madaba	19%
Irbid	38%	Hitteen	11%
Deir Alla	31%	North Shouneh	10%
Sahab	30%	Al-Bayader	9%
Zarqa'a	29%	<b>Hussien</b>	<b>1%</b>
Bani Kenanah	29%		

Poverty incidence is very sensitive to the education level of main earners.



**Main earner has less than secondary education**

Over **30 percent** live below NPL



**Main earner has college or university degree**

Only **11 percent** live below NPL



About 15 percent of client families are **food insecure**, unable to eat enough because of money shortages.

### LIVING STANDARD INDICATORS



At least **9 out of 10** clients have access to electricity and gas, water and medical services.



However, 13 percent of clients cited that **health care services are unaffordable**.



Nearly 28 percent of clients said they **do not have health insurance**.



About 10 percent of households reported their **main earner experienced health issues in the past year, which prevented this person from working 11 days in the past 12 months**.

When asked to identify areas of their life that they would like to improve, clients mention: **youth employment, consumer prices, transportation and educational services**.

