

The Socioeconomic Effects of Coronavirus Disease 2019 (COVID-19) on Jordanian Households

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Abstract This article examines the attitudes of Jordanian households towards the COVID-19 crisis with special attention given to the actual and anticipated effects of the pandemic on livelihoods at the following levels: household income, financial coping mechanisms, financial capabilities to withstand periods of curfew implementation, access to electronic assets/internet, rise in food prices during curfew, access to health, potable water, ability to meet essential needs, social security enrollment statuses, additional livelihood streams, variations in income pre- and post-curfew, changes in employment/income status, disabilities within households, number of household members, educational attainment levels, demographics including nationality, place of residence, relationship status, age and sex. This article thus provides concrete data in a manner that can be useful for government and development institutions in responding to the needs of Jordanian households in both the short and long terms. Main findings include increased unemployment rates which have an exacerbating effect on already dire economic situations. This is particularly the case among large families, some of which consist of live-in extended family members who are persons with disabilities and in need of regular medical attention normally available in non-pandemic conditions. Findings also illustrate an increased fear of forced eviction (a clear protection concern) among survey participants, in addition to a lack of access to essential items. These concerns, moreover, are accompanied by narrowing access to basic rights such as health and education. Thus, a key recommendation for further research is analysis of health sector adaptability and educational retention rates among Jordanian students in light of a potentially extensive pandemic situation.

Keywords Coronavirus Disease 2019, Hashemite Kingdom of Jordan, Sociology, Livelihoods, Socioeconomic Effects

1. Introduction

This study examines the socioeconomic effects of Coronavirus disease 2019 (COVID-19) on Jordanian households. Specifically, it considers the following factors to illustrate the anticipated immediate and long-term effects of the crisis on households with an emphasis on livelihoods: anticipation of length of both partial and full curfews; anticipated effects of crisis on household income; financial coping mechanisms; financial capabilities to withstand periods of curfew implementation; access to electronic assets (e.g., computers, smart phones, tablets) needed for education access; access to internet; rise in food prices during curfew; access to health; access to potable water; ability to meet essential needs; social security enrollment status; additional livelihood streams; variations in income pre- and post-curfew; changes in employment/income status; disabilities within households; number of household members; educational attainment levels; demographics including nationality, place of residence, relationship status, age and sex. This study is significant because it provides concrete data on the socioeconomic effects of COVID-19 on Jordanian households in a manner that can be useful for government and development institutions in responding to the needs of Jordanian households in both the short and long terms.

The first known Coronavirus disease 2019 case in Jordan was on March 2, 2020 [1, 8, 16]. Within two weeks, the Government of Jordan (GoJ) had mandated border closures under the National Defense Law [3,4] in order to help mitigate the pandemic [2,12]. Such measures took place in parallel with interstate border closures elsewhere throughout the world, such as in the United States [6]. In addition to closing both airport and land closures, GoJ also implemented various social distancing measures to be adhered to in times of partial closures (which would by default require for people to come into contact with one another in order to purchase essential items such as bread, etc [14,15]). These measures include wearing masks and gloves and remaining at least one meter apart [11]. Such were the measures that they gained international attention, with Jordan serving as a model for pandemic response [7, 9, 13]. Nonetheless, the pandemic has undoubtedly taken a toll on those living in Jordan, as it has throughout the rest of the world. Accordingly, this article seeks to examine these effects from a sociological perspective and, in particular, at the level of livelihoods and attitudes towards the future of livelihoods in light of the pandemic.

In addition, the GoJ has established guidance for both individuals and entities regarding access to public places and transportation means. The royal decree that established this guidance, moreover, is evidence that King Abdullah wields real social policy decision-making power, unlike the case with other constitutional monarchies such as the United Kingdom, where herd immunity is relied upon to counter the pandemic [5]. These include social distancing regulations and the proper use of personal protection equipment (PPE) to mitigate the spread of COVID-19. Limited access to spiritual institutions such as churches and mosques is permitted, and groups of less than twenty individuals only are able to meet one another. Respondents cite the conflict between these regulations and Jordanian customs and traditions as an additional burden to the financial situation that people living in Jordan are already in as a result of the pandemic. More specifically, Jordan has traditionally been a tight-knit, close community spread across both nuclear and extended families, where personal contact such as handshaking and kissing on the cheek and even drinking after one another with the same coffee cup and, in some settings, the same glass of water and using the same utensils and dishware is prevalent. Respondents discuss the cognitive dissonance associated with trying to comply with the new social distancing rules and at the same time wanting to preserve Jordanian tradition.

2. Research Methodology/Sample Overview

This study uses online surveys to target respondents

from all twelve governorates within Jordan within the timeframe of one week of full (as opposed to partial) curfew implementation. The number of households targeted in the online surveys undertaken in this study across Jordan's twelve governorates is 11,972, including 5,986 female respondents and 5,986 male respondents, during the period of April 26 to May 2, 2020 (a period of full curfew implementation). Thirty-two percent of participants were aged 21-30, 24% were aged 31-40, 18% were aged 41-50 and 18% were aged 51 and over. Eight percent of participants were under 21. The majority of households surveyed reported being married (70%), while the remainder reported being separated or divorced (5%), widowed (4%) or unmarried (21%). A majority of survey participants responded from larger metropolitan governorates such as Zarqa (14%), Irbid (19.1%) and Amman (42%). Across all governorates, the majority of respondents were Jordanian (73%), with 18% Syrians, 6% Palestinian, 2% Iraqi and 1% other (e.g., Sudanese, Yemeni). In terms of educational attainment, 2% reported having a vocational training certificate, 5% had a graduate degree, 21% had an undergraduate degree and 11% had a two-year college diploma. Sixty-one percent reported secondary school or below as their highest level of educational attainment. Female-headed households made up 14% of respondent across governorates.

3. Results

Unemployment rates sat at 35% among survey participants pre-COVID-19, with 23% actively seeking employment. Seven percent of participants are retired while 37% define themselves as daily wage-earners, 4% as self-employed, 2% as owning their own business, 10% as private sector employees and 5% as public sector employees. Importantly, these numbers shed light on hidden vulnerabilities and gaps within both gender and employment sectors. For example, 46% of females report unemployment in comparison with 12% males. Additionally, men dominate non-public sectors such as that of daily-wage earners (at 32%), while women only hold a favorable position (and a slight one, at that) in the sphere of public employment, at 8% in comparison with men at 6%. Moreover, youth participants across genders suffer in comparison with older demographics, with 62% of respondents aged 21-30 reporting unemployment. The data also shed light on the varying types of work categories across governorates. For example, private sector employment is much more prevalent in the capital, Amman, at 22%, with only a combined total of 8% of respondents reporting private sector employment in other governorates (2% in Irbid, 1% in Jerash, 2% in Ajloun, 2% in Mafraq and 1% in Karak).

In terms of housing, 69% of survey participants define themselves as renters, citing their concerns regarding

eviction and inability to pay rent. The data show a variation across governorates in terms of the percentage of people renting accommodation as opposed to home-owners and those with other, varying accommodation circumstances (e.g., informal arrangements such as tented settlements and camps, in addition to residing with family members in formal housing areas and residing in government housing). More specifically, in larger metropolitan governments like the capital, Amman, and Jordan's second most populous city, Irbid [17], 68% of residents define themselves as renters as compared to 54% in less populous governorates such as Jerash and Mafrq.

Regarding the household sizes of survey participants, 34.5% consist of five to six members, 27.8% consist of three to four, and 7.2% consist of one to two, with remaining households consisting of more than seven members (14.2% have seven to eight; 4.9% have nine to ten; 2.1% consist of more than eleven household members). Twelve percent of survey participants' households include a disabled family member.

COVID-19 has had life-changing effects on the economic situations of survey participants, having deeply affected their livelihoods. Only 5.9% report maintenance of employment status as per pre-lockdown circumstances. With regard to those survey participants reporting having been employed pre-crisis, 62.1% report being without work as a result of the crisis (this includes day laborers in directly and immediately affected sectors such as tourism). Another 9.2% report pay reductions and 10% report being placed on extended leave without pay.

Sixty-four percent of survey participants reported losing their full amounts of pay while 18.2% indicated that their income has become "significantly less." An additional 8.6% indicate "somewhat less" pay, with a mere 10.4% indicating "no change" in pay levels.

Elderly cohorts were less affected by these livelihood changes than younger cohorts, and economic loss was felt more in larger metropolitan governorates such as Amman (63%), Madaba (61%), Zarqa (67%) and Irbid (64%; [18]), in comparison with more rural, less populated governorates such as Jerash (37%) and Ajloun (42%).

The above-mentioned losses only serve to exacerbate pre-existing poor economic undercurrents in Jordanian society, with the majority of survey participants reporting only having earned less than two hundred and fifty Jordanian Dinars (JOD) per month with twenty-seven percent earning in a slightly higher bracket of under five-hundred JOD. Such low pre COVID-19 income levels make it increasingly difficult for Jordanian families to mitigate financial hardship, as these families lack financial safety nets or saving power.

A significant portion of the population indicates not having any financial safety nets, at 84.6%. Six percent indicate being able to receive support from relatives; 5.2% are able to receive assistance from the government and

two percent receive recurring income from real estate investments such as apartment rentals.

Sixty-four percent of survey participants lack social security (for both males and females). Unlike previous trends, which show higher percentages of reporting losses in larger metropolitan areas, responses measured across the board regardless of governorate. A majority of survey participants also reported a general lack of access to government financial assistance programs, including those aimed at providing for essential daily items.

4. Access to Essential Daily Items

Sixty-eight percent of survey participants reported being unable to attain essential daily items (including accommodation, groceries and medical needs) as a result of government-imposed movement restrictions. Forty-two percent of respondents indicate a lack of access to potable drinking water, with a similar percentage of respondents indicating having no trouble accessing drinking water. Responses were similar across governments. Forty-four percent of respondents indicate lacking access to medical services, including for maternity care.

With regard to price-hikes, despite King Abdullah's personal confirmation that wheat reserves were assuring for the subsequent six months [10], 52% of respondents report witnessing a "significant rise" in grocery prices and an additional 38.2% indicate a "small rise." Twelve percent report not seeing a fluctuation in grocery costs.

Particularly challenging for government shifts to online services in the field of education and access to social protection programs (e.g., for enrollment purposes) is survey respondents' indication that their households lack internet access (23%). While 23% is not a majority, it is nonetheless a critical amount of people unable to access basic rights such as that to education. Lack of internet access was more prevalent among elderly cohorts, some of whom nonetheless have school-aged children residing within their homes (4.2%). On a slightly more positive note, approximately three fourths of the survey participants were able to access the internet through their cellular phones. Nonetheless, only a small percentage of survey participants are able to access the internet through means other than cellular phones (e.g., 19.3% own PCs [17% have laptops and 2.3% have desktops] and 4.3% own tablets). Thus, online education and working from home is a challenge for many Jordanian families.

5. Financial Crisis Mitigation

A significant 62% of survey participants reported having enough liquidity to carry them on to the subsequent week. Twenty-two percent report enough liquidity to carry them on up to three weeks. Six percent indicate ability to maintain up to one month with current

liquidity, and five percent reported enough liquidity to last them over one month.

This lack of liquidity among the Jordanian population adds to the challenges involved in families not having any financial safety nets – again, with 84.6% reporting not having any financial back-up, and only six percent indicating ability to receive support from relatives, 5.2% indicating ability to receive assistance from the government and two percent indicating their receipt of recurring income from real estate investments such as apartment rentals.

In terms of survey participant outlooks for the future, most participants (62.1%) report fearing that the socioeconomic effects of COVID-19 will outlast the government-imposed measures affecting movement, access to work, access to education and medical supplies, while 18.2% are "slightly fearful," 13.1% "do not know what to expect" and 3.2% hold that there will be no lasting effects from government imposed measures on the future.

Regarding possible scenarios, approximately 1/3 of survey participants (29.8%) stated their optimism that the pandemic situation would be finished within four weeks. Nine percent stated their belief that the pandemic will be over in one to three weeks with the remainder (20.8%) stating their belief that the pandemic will last up to the full four weeks. Forty-two percent of survey participants, however, stated their belief that the current pandemic situation will continue up to three months. Thirteen percent believe that the situation will continue up to six months, and 13.2% believe the situation will last longer than six months.

6. Conclusions

This study examined the socioeconomic effects of COVID-19 on Jordanian households. Specifically, it considered the following factors to illustrate the anticipated immediate and long-term effects of the crisis on households with an emphasis on livelihoods: anticipation of length of both partial and full curfews; anticipated effects of crisis on household income; financial coping mechanisms; financial capabilities to withstand periods of curfew implementation; access to electronic assets (e.g., computers, smart phones, tablets) needed for education access; access to internet; rise in food prices during curfew; access to health; access to potable water; ability to meet essential needs; social security enrollment status; additional livelihood streams; variations in income pre- and post-curfew; changes in employment/income status; disabilities within households; number of household members; educational attainment levels; demographics including nationality, place of residence, relationship status, age and sex. This study is significant because it provides concrete data on the socioeconomic effects of COVID-19 on Jordanian

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