



General Population and Housing Census 2015

Main Results



التعداد العام للسكان والمساكن
POPULATION & HOUSING CENSUS



Preface

The Department of Statistics (DOS) is pleased to present the report of the main results of the 2015 Population and Housing Census of Jordan, which was carried out during the period from 30th November through 10th December 2015. This Census is the sixth population census carried out by DOS since 1952.

This report primarily aims at providing data on population size, growth and geographic and administrative distribution. As well, to provide the age and sex structure, marital status and age at first marriage, educational attainment, functional difficulties, health insurance and economic participation. In the light of the above, it is evident that these data constitute a useful source of information for the decision makers, researchers and interested parties.

The Census was entirely designed and implemented by national efforts and distinguished expertise utilizing a comprehensive electronic solution. The Census was primarily funded by the government of Jordan, in addition to financial support from the European Union, the Arab Fund for Economic & Social Development (AFESD), the UNICEF and the United Nations Population Fund (UNFPA). Other international organizations and entities such as the U.S. Bureau of Census provided technical assistance on issues pertaining to geographical information systems and utilization of digital maps for census preparations. The Economic and Social Commission for Western Asia (ESCWA) have provided technical advice regarding information technology choices.

The Department of Statistics takes this opportunity to express its profound gratitude to all individuals and entities who have contributed to the success of this census and highly appreciates the cooperation all households for their valuable cooperation with the census interviewers. Special thanks also to the Ministry of Education and the Ministry of Interior for their exclusive contribution, the European Union, AFESD, the U.S. Bureau of Census, the UNICEF, UNFPA and ESCWA for their financial and technical support.

I would also like to thank all my colleagues at DOS who spared no efforts during all census phases and have worked day and night for the success of this great national work.

Dr. Qasim Al Zoubi

Director General of Statistics

Executive Summary

The Department of Statistics (DOS) carried out the Population and Housing Census during the period 30 November through 10 December 2015. It is the sixth population census implemented in the Kingdom since 1952. This census aims to provide data on various subjects such as; population size and geographic and administrative distribution, growth rate, age and sex structure, marital status and age at first marriage, educational enrollment and educational attainment, internal and international voluntary and forced migration with special attention to refugee population. This is in addition to people with functional difficulties, health insurance, economic participation and deaths (including maternal mortality), housing conditions, and household assets. These data will be useful for decision makers, planners, researchers and interested parties.

Modern information technologies had been intensively utilized in the processes of designing and implementing all stages of the census including the geographic preparations stage. The Geographic Information Systems (GIS) and latest technologies have also been used in the processes of interviews, field data collection, data transmission, storage, management, security, analysis, evaluation, extraction of the results and preparing the reports. All the above work was entirely performed by national efforts and expertise. Other international organizations and entities such as the U.S. Bureau of Census provided technical assistance on issues pertaining to geographical information systems and utilization of digital maps for census preparations. The Economic and Social Commission for Western Asia (ESCWA) have provided technical advice regarding information technology choices. More than 25,000 people (in various census activities and work sites) have participated in this work. This Census has contributed to the process of capacity building of the (DOS) staff. This represents a qualitative transition in the methodologies and mechanisms of the statistical work in the post – census stage.

The Census was primarily funded by the government of Jordan, in addition to financial support from the European Union, the Arab Fund for Economic & Social Development (AFESD), the UNICEF and the United Nations Population Fund (UNFPA) to cover specific activities and some aspects of the infrastructure.

Below are some of the main census indicators:

- Total population of the Kingdom is 9,531,712.
- Population of the Kingdom has multiplied more than 10 times over 55 years. The largest absolute increase was during the last decade, especially since 2011.
- Jordanians are 6,613,587; accounting for 69.4% of the total population.

- Non-Jordanians are 2918125, constitute 30.6% of the total population. About half of them are Syrians (1.3 million), out of the Syrians 34% are concentrated in the Amman Governorate (436 thousand).
- Among non-Jordanians there are
- The number of Egyptians covered by the census is about (636 thousand), mostly concentrated in the Amman Governorate (390 thousand) followed by the governorates of Zarqa, Irbid and Balqa.
- Total number of households is (1,977,534).
- Average household size is (4.8 persons).
- Population of the Governorate of Amman in 2015 has exceeded four (4) million.
- Percentage of married males (aged 13 years and above) is 54% and 57% for females.
- Average marriage age of Jordanians is 25.5 years for males, compared with 21.2 years for females.
- Vast majority of Jordanian children (at the age of basic education: 6-15 years) are enrolled in schools at similar ratios for males and females (95%).
- 51% of the total enrolled in education is males against 49% females.
- 78% of the enrolled in governmental educational institutions are Jordanians, while the non-Jordanians make up 22%.
- Percentage of the non-Jordanians enrolled in educational institutions in the private sector accounted for 28% of the total number.
- Total illiteracy rate of the total population in Jordan (aged 13 years and above) is 9.1%, while the rate for Jordanians is 6.7%.
- Prevalence ratio of functional difficulties "severe or absolute disability" among the population aged five years and above stood at 2.7%.
- The governorates of Irbid, Mafraq and Ajloun have relatively the highest ratios concerning of severe or absolute disability that exceeded 3%.
- There are no clear differences concerning the spread of severe or absolute disability between males and females (2.72% and 2.64% respectively).
- Percentage of individuals who suffer from any degree of functional difficulties (simple to the absolute, inability to perform) is around 11% of the total population aged 5 years and above.
- About 55% of the population is covered by health insurance, while the percentage for Jordanians reached 68%.
- The economic participation rates are varied between males and females, noting that 71% of males are economically active, compared to only 21% for females.

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Chapter I: Methodology

1 - 1: Introduction

The census is the largest statistical operation conducted by the state. Huge financial and human resources should be mobilized in order to provide a wide variety of data for serving various administrative, economic, service and statistical purposes. The General Population and Housing Census aims to count all individuals who live in a certain country through personal interviews for collecting data on their numbers, their demographic, economic and social characteristics, as well as their housing units at a certain time. Other purposes include evaluation, classification, analysis and dissemination of the collected data.

The Department of Statistics (DoS) of Jordan has carried out the sixth population and housing census in November 2015. Although all statistical laws (the General Statistics Law No. 24 of 1950 and its subsequent amendments, the provisional Statistics Law No. 8 of 2003 and the Statistics Law No. 12 of 2012) clearly state the need to carry out “a census” once every ten years at the most, but this matter never been continuous and periodic as stipulated by these laws. This irregularity has been caused by many factors (most important of which was the political circumstances in the region, especially the Syrian refugee crisis). Accordingly, the government and on the basis of recommendations made by the census administration , has decided to postpone the implementation of the census, which was scheduled to take place in 2014 for a period of one year so that it would be implemented in the same period of 2015.

1 - 2: Definitions

The Census: It is the overall process of collecting, evaluating, classifying, analyzing and disseminating demographic, economic and social data on all persons in a particular country or any particular part of it at a certain time.

The Housing Census: It is the overall process of collecting, evaluating, classifying, analyzing and disseminating statistical data on all housing units in a particular country or any particular part of it at a certain time. The Housing Census benefits the process of assessing the quality of the housing units and their suitability.

The Individual count: It means that each individual is counted separately. The characteristics of those individuals, dwellings and buildings are recorded separately too, so that it would be possible to classify various demographic, social and economic characteristics and to prepare cross tabulations by variables.

Simultaneity: It means that the census data should be collected on the basis of a specific time moment (the Time Reference Period) which acts as a reference time to most of the census data. The Time Reference Period for all collected data may not match, as the time reference for some data (the economic data, for example), could be the week proceeding the count night and so on.

Regularity: It means conducting the census over regular intervals. Periodicity helps to provide comparable information in a fixed sequence particularly while conducting future accurate population estimates. It is recommended to carry out the census once every 10 years at the most.

1 – 3: Importance and Role of the Census

The Census is of great importance since it provides detailed and comprehensive statistical data on all individuals, their demographics, social and economic characteristics, in addition to the housing units and buildings by geographic and administrative distribution (at all levels) and on the smallest administrative unit in the country. The census helps to calculate various rates and indicators that are used as a basic reference to ensure the equitable distribution of wealth, governmental services and developmental planning in various fields. The rates and indicators can also be used in researches, studies, analysis and population projections which are necessary for planners and decision-makers. This allows planners in the housing area to identify the current stock of housing types and associated services and also helps them to identify the housing needs in the future. The census also provides a database that can be linked with the maps through the Geographic Information System (GIS) in order to serve the administrative and service purposes of many government institutions such as schools, health centers, road network and universities ... etc.

1 – 4: Implementation Mechanism

The Population and Housing Census 2015 has been carried out using modern technologies. The beginning was the Geographic Preparation Stage that included drawing the required maps and charts, followed by the Field Data Collection Stage through personal interviews using the electronic questionnaire that was loaded on tablets. This method is known as: the Computer Assisted Personal Interviewing (CAPI), then finally comes the Dissemination and Extraction of the Results Stage. Find below a summary of the electronic census implementation steps:

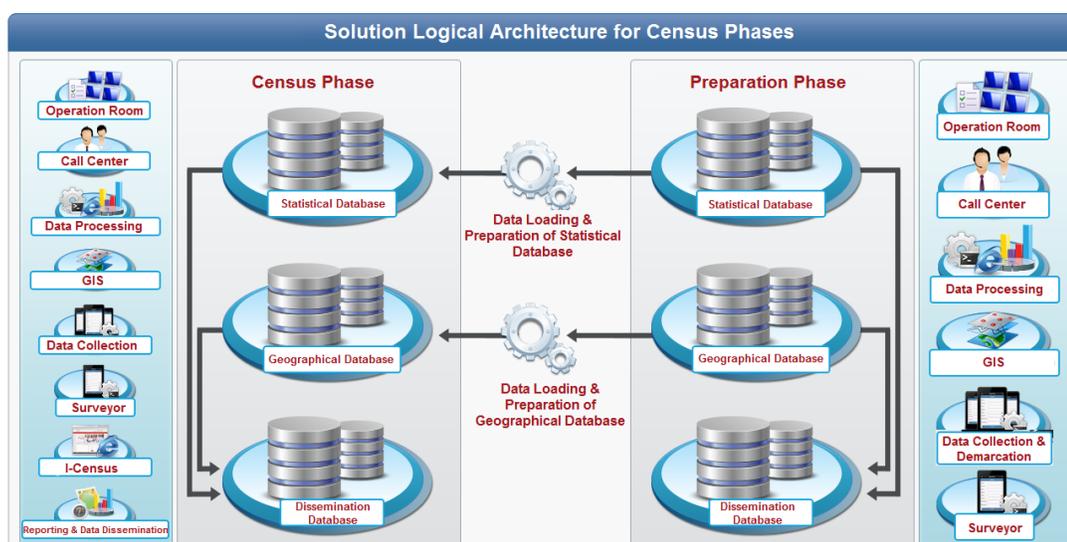
1 - **Use of the Geographic Information Systems (GIS):** It is considered as the basic component of the electronic census operations. The geographic data available in the (DoS) were checked and then used for conducting the **Demarcation Phase**. The work areas of the census enumerators (the blocks) have been divided on the basis of specific grounds, so as to ensure comprehensive coverage of all areas of the Kingdom without dropping or interference. This stage has been implemented with the help of the (GIS) system so that each enumerator can conduct the interviews with all households in the count area assigned to him/her during the count period (ten days). The demarcation process is not a new process in this census, but this phase has been completed electronically, in full, through the use of tablets, geographic data, ortho and satellite photographs, as well as performing all associated demarcation operations that included; division, merger or modification of the blocks borders electronically. Maps and modifications were transmitted from the field to the geographic database immediately, which means that the demarcation implementation work has been completed in a record time, in addition to the accuracy of the transmitted data. The use of the Geographic Information Systems (GIS) has included determination of the coordinates for each building in the Kingdom. Therefore, the Global Positioning System (GPS) has been used as a helping factor for the field work management in order to control the work of enumerators through following up their moves, locating their whereabouts and directing them. It is noteworthy that Jordan is the first country in the region to conduct this process with the help of such modern methods, keeping in mind that many countries have requested to study this pilot experience and benefit from it. Moreover, the (GIS) will have a major role in the dissemination of the census results, noting that the data dissemination systems will facilitate the dissemination of the results on maps which will allow the decision-maker to identify all the required indicators at the geographical and administrative areas level beginning with the governorate and ending with the neighborhood (which reflects the local community) using software and systems that serve this purpose.

2 - **Tablets:** The tablets are considered the backbone of the electronic implementation process. The data for the demarcation, listing and counting phases was collected through electronic questionnaire loaded on the tablets taking into consideration that they were designed and developed for this purpose. With the help of these sets, the data collected from the field were transmitted to the central database at the Department of statistics (DoS) easily. Moreover, the maps and ortho photos were loaded on these sets to guide the enumerator to his/her assigned work area. Therefore, the purchased tablets were in accordance with the highest specifications to ensure full compatibility between all software systems.

3 - Software (Applications): Integrated systems for all phases of the census covering the planning, management of field work in addition to the work pertaining to the collection, checking, processing and dissemination of data have been developed. The software consists of the following systems:

- Field Data Collection Application using Tablets (the Enumerator Application): It is an application for data collection and transmission.
- Field Supervision Application (Supervisor Application): It is an application for field control and contains a data display in a manner that allows data review and checking.
- I – Census Application : It is an application through the web. It has been used – experimentally - to enable households wishing to self-register their own data through the web application.
- Field Management Application (Admin Application): This application is used for field work management, planning and performance control, through auto and interactive field work reporting and performance indicators of enumerators.
- The Call Center Application : It is an application that operates through the Web and integrates with the Call Center to provide advanced search and enquiry mechanisms on the census data with multiple capabilities to monitor and evaluate quality, provide technical and statistical support to the census workers and to receive comments and complaints related to the census.
- Data Dissemination Application: It is an application that works through the Business Intelligence Techniques to extract the preliminary and final census results through pre-designed tables and self-service in interactive forms. The following figure shows the Applications Logical Architecture:

Figure 1: The Applications Logical Design in all Census Phases



4 - Data Transmission Network: One of the service providers in Jordan has carried out the task of providing mechanisms for data transmission from tablets in the field directly to the central database through the synchronization technology. The transmission and relay operations were guaranteed to work perfectly without any possibility for data loss or partial transmission due to the used mechanisms.

5 - Supervisory Centers: The Supervisory Centers covering different parts of the Kingdom according to specific criteria was used in previous censuses when the questionnaires were in the format of hard copies. These centers served as the starting point of the enumerators in the morning and for return in the evening to deliver the completed questionnaires, as well as for providing technical, statistical and field support to the enumeration teams. However, with the electronic implementation of the census, the Supervisory Center began to assume different roles compared to the past. It has become the decentralized management point of field work and the location where each supervisor runs the field work in his area in a decentralized manner and through direct technical communication with the operations room in the Department of Statistics (DoS). Other functions of this Center were to provide technical support near to the field to resolve all technical problems in record time. These Supervisory Centers contain a number of the essential requirements (such as technical support specialized personnel , software applications, Internet line, PCs, printer, charging cables for the sets , reserve tablets). Hundred (100) Supervisory Centers were set up and played a key role in providing technical support to field teams. They have also brought down the technical problems to the minimum limit noting that the Call Center has handled and resolved them.

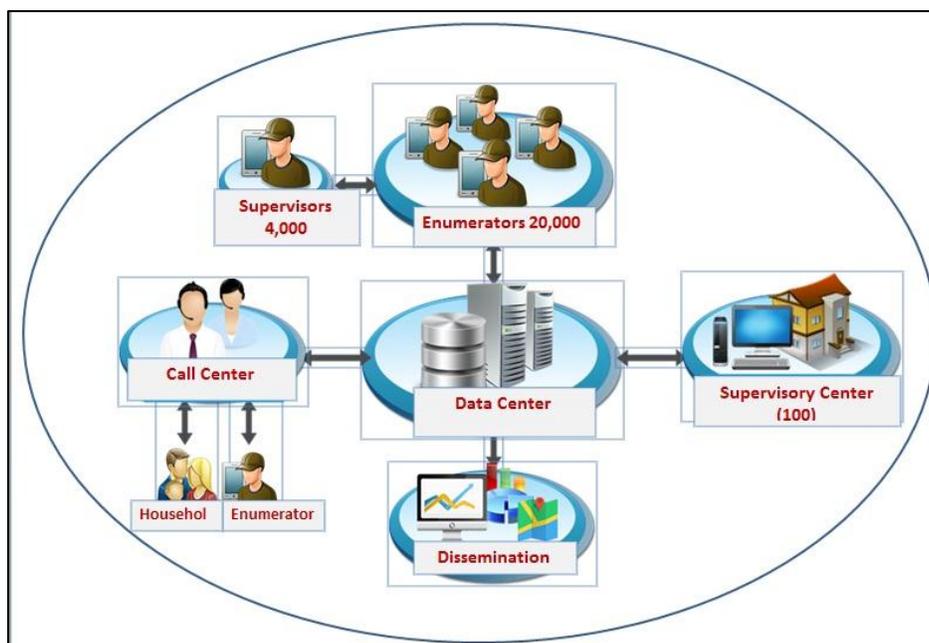
6 - Infrastructure: It was clear that the infrastructure that existed in the Department of Statistics (DoS) did not serve the implementation purpose of the electronic census; therefore it has become necessary to have a new one with specifications that serve the nature of the work. The infrastructure work included three axes:

- The Data Center: It was necessary to establish an *Integrated Data Center* with modern designs, higher capacity and high processing potential to cover all the technical work needs of the project and the (DoS) in the coming years. It has been equipped with the latest fast and efficient network, servers and software in order to be able to receive, store and process the data from the field in preparation for extraction and dissemination of results at a record speed in addition to automatic, regular and timely back-up of data. During the processes of design and execution, the census technical team was very keen to have alternative solutions for all the equipment at the center (servers, network, and storage operations, in addition to the databases) in anticipation of unpredictable

future conditions. Among these alternative solutions the availability of a (Disaster Recovery Site) outside the (DoS) connected to the center to be used when need arises. The Data Center also contains a number of protection systems such as the Fire Extinguisher System, Electric Generation System, and the Control System.

- **The Call Center:** It has been established to respond to queries made by the citizens and field workers. Another objective was to provide technical support for the components of the technical solution (whether relates to the use of tablets, software or transmission of data operations) in the field or in the supervisory centers. The center has played a vital role in providing speedy responses and solving field problems relating to the questionnaires, queries by enumerators and technical problems. It has also contributed to monitor data quality through contacting the households and establishments for data verification. The toll-free number which was announced has contributed to urge the households who were not counted to call the Center and express their desire to be counted.
- **The Operations Room:** It has been equipped with the latest equipment, telephones, intra network, PCs connected to the network, dashboards connected to the database and can display the fieldwork results at once in the entire kingdom. This Room has enabled the Census Administration to follow-up the field work and increased its ability to deal with the emergencies.

Figure 2: Components of the Electronic Solution Model



1 – 5: The Census Phases

The census is usually implemented through THREE basic phases as follows:

The First Phase: It is called the Pre-count / preparatory phase and includes the technical preparations' activities (planning and design) in addition to the geographic preparation. The preparation activities require long time due to their large number and diversity. They are considered as the most important phases because they ensure defining the goals, plans and mobilization for the major operation (i.e., the count) during a specific period of time. The Census requires a legal basis for its implementation and to identify the technical, administrative and financial responsibilities as well as to determine the administrative and financial requirements during various phases and activities. Then a special flexible financial system for the census should be established to make the required and necessary adjustments, and to provide the necessary funds at appropriate times. Another important preparatory work is the preparation of a timetable of the selected key dates that show the start and end date of the work. These dates cover the census phases for reviewing the time frames in accordance with work progress and plans. Therefore, updating and assessing the available maps and training on their use, preparing and designing tables starting from the preparatory stages that should be worked out well. The next step is to prepare the content of the census questionnaire taking into consideration a range of national, international and regional standards.

The implementation of the preparatory phase requires the existence of an integrated and modern frame for all buildings, housing units and households in the Kingdom to ensure comprehensiveness and accuracy during the counting process (in other words; to determine every building, housing unit and every household), thus counting each of them and each individual. This matter requires field geographic preparations as follows:

1 – Demarcation:

This phase aims to establish the overall integrated basis of various geographic preparation operations, which include the preparation of maps and plans that are compatible with the nature of statistical work. The electronic demarcation through using the tablet sets also considered the most important and basic stage because it is the basis of the listing and numbering process of the buildings and housing units. Numbering cannot be carried out without being preceded by demarcation, because through the process of demarcation the administrative boundaries of population localities (cities and villages) and the internal divisions' boundaries of these localities (boundaries of areas, neighborhoods and blocks in cities and boundaries of blocks in villages) are defined.

2 – Listing:

This phase aims to list all buildings, housing units and households in addition to the agricultural and economic activities in order to determine the location of each of these components for easier access during the counting process for avoiding deletion or duplication. Furthermore, it helps to identify the number of each of these items in each *Count Unit (Block)* at the population locality / neighborhood level and at various levels of administrative units, as well as to identify the uses of buildings in listed areas. The building could have been constructed for residence exclusively or it may be an industrial or economic facility ... etc. Accordingly, the listing process is necessary to identify the occupancy status, noting that it is very important in the subsequent statistical operations.

The listing process of buildings is the most important field operation to divide the areas into *Count Unit (Block)* to ensure avoiding deletion or duplication. Division of areas depends entirely on the listing process of buildings in these areas to determine the number of households.

Second Phase: The Actual Enumeration

The implementation of this phase requires a comprehensive and integrated frame for all buildings, housing units and households in Jordan in all populated areas, depending on the outputs of the previous phase (the buildings, housing units and households' listing phase). Therefore, the previous phase will be the starting point for the enumeration phase, noting that during the same phase each household has been visited through the housing unit, all its members were registered as per the standards and the characteristics of each of them using specially designed questionnaires. This phase has been completed, all buildings and housing units and households were identified and attributed to enumeration areas (blocks) in all cities, villages and the Badia using an integrated electronic system that illustrates the digital maps and highlights these count areas and the buildings within its boundaries. Thus, these areas become eligible for the population counting process, which is the main process in the census.

All the phases also include the following:

- a. Training of all supervisory and executive staff working in the Census.
- b. Establishing and equipping the field offices in the governorates as required.
- c. Distribution of census workers on their areas.
- d. Implementation of the actual enumeration of the housing units and population.
- e. Field checking of all field work.

Third Phase: Post Enumeration

This phase consists of data preparation in addition to office and electronic data processing to ensure data correctness, comprehensiveness and consistency with each other and with other sources. It also includes preparation of general and detailed tables, analysis, evaluation and extraction of indicators in addition to data dissemination and documentation, then follows the in-depth analysis, preparation of specialized research papers of the priority topics and issues through the efforts of national teams from the Department of Statistics (DoS) and various other institutions and national experts.

1 – 6: Training of the Census Workers

Training on all census activities and phases is very important. The census administration was obliged to train and qualify thousands of workers (coordinators, supervisors, controllers and enumerators) during specific periods in order to conduct the actual enumeration process during a certain period (ten days). Training should be conducted early at supervisory level noting that training should be performed by skilled, qualified experienced trainers.

1 - 7: Quality

The aim of the quality aspect in the General Population and Housing Census 2015 was to regulate the work mechanisms and to contribute to evaluating various phases of the census in order to uncover and correct the errors in due time , and also contribute to improving the enumerator's behavior in the field. The *Quality Assurance Team* has participated in the census (in the evaluation of training work in the demarcation, listing and enumeration phases). This role had a positive impact on improving the census results and reducing the field enumerators' errors.

The work of the *Quality Assurance Team* has included selecting random samples during various census phases in order to compare them with the data collected from the field. This process has contributed to reducing the amount of data lost during the data collection work. On the other hand, the *Quality Assurance Team* has tested the electronic instruments used in the process of data collection and to ascertain the ability of enumerators to operate these sets in an ideal manner during the counting process.

The work of the *Quality Assurance Team* covered all governorates through training of relevant personnel on quality control. Among the functions of this team was providing feedback from the field on a daily basis to enable the census administration to uncover the daily errors and to rectify them in a timely manner so as to avoid their occurrence in the future by the enumerators.

1 – 8: Lessons Learned

The General Population and Housing Census 2015 has been implemented as per the highest and most accurate internationally approved standards. This included professional, technical, administrative and financial aspects to ensure safety of the design, implementation, objectivity and quality. Although the time factor posed the greatest challenge to the census work (especially concerning the experimentation and testing needs because it was the first experience in Jordan), but the sincere commitment, dedication and teamwork spirit of the (DoS) staff enabled us to implement all phases and activities successfully and to ensure harmony and integration. The following are the most important lessons learned:

- The Department of Statistics (DoS) began to brace for the census at an early stage by allocating the required staff (particularly the leading cadres), grouping of personnel and transfer of knowledge. The (DoS) was able to qualify more than 150 employees (technical leaders experienced in the census work). The first contingent of this category began at the early stages to prepare the designs and became eligible to lead any census operation in the future.
- The change factors are essential to lead major operations. This requires the existence of effective human leadership that has vision and faith in the possibility to have change and achieve success.
- The existence of the political will is essential to intervene – in time - to pass supporting decisions and to create the necessary environment for implementation and follow-up.
- The necessity to have effective partnership of state institutions, to bear responsibility and to play the roles at the right time and in different areas.
- One of the most important success factors of the electronic census is the availability of the infrastructure components at the appropriate times.
- The adoption of the electronic method is an important shift in the work of the (DoS) in the post-census period.

Chapter II: Population Growth and Geographic Distribution

2 - 1: Evolution of the Population Size

The total number of Jordan's population reached 9,531,712 according to the results of the General Population and Housing Census 2015. This figure was obtained through visits and interviews with the households in the Kingdom during the enumeration period which began on November 30, 2015 noting that the results have shown that 6,613,587 of them are Jordanians (i.e., 69.4%). It should be noted that the size of the Jordanian population according to the census is consistent with the data in the records of the Department of Civil Status taking into account the differences resulting from inadequate registration of deaths on the one hand and some categories of Jordanians abroad where the counting conditions do not apply to them.

Figure 3 shows the population growth since the beginning of the sixties of the last century. The population size has increased more than 10 times over 55 years and the largest increase took place during the past decade, especially since 2011. The annual population growth rate of the total population during the period 2004 - 2015 was about 5.3%. The reason for this rising rate is attributed to migrations (forced migrations and asylum seeking), the annual growth rate was 18% for non-Jordanians. As for Jordanians, the annual growth rate has reached 3.1%, which is high compared to the prevailing rates of reproduction. Anyhow, this issue will be covered broadly and with more detailed specialized analysis during the coming period.

Figure 3: Jordan's Population Growth According to Censuses during the Period 1961 – 2015

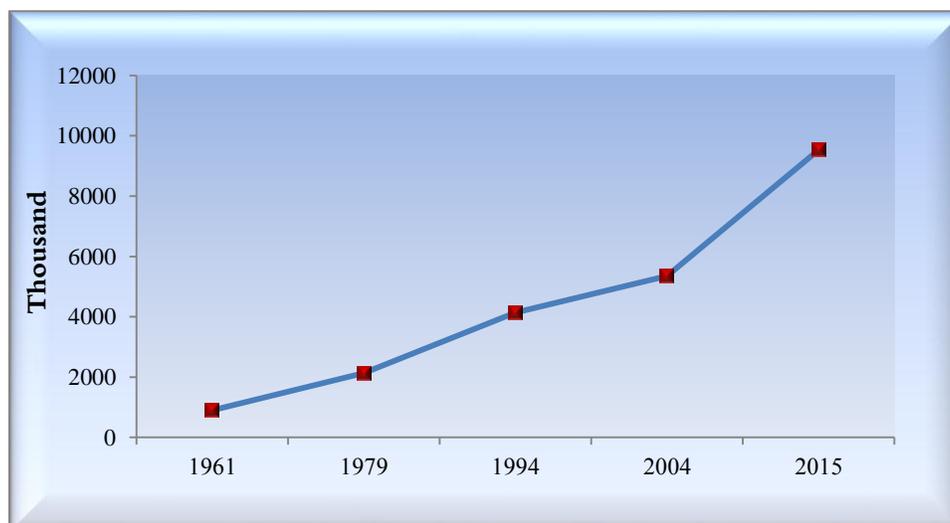
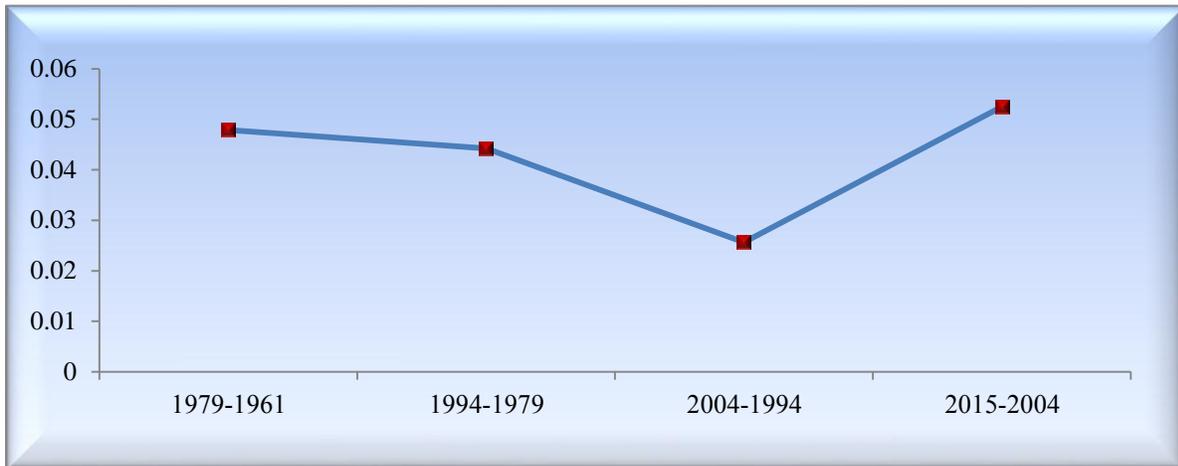


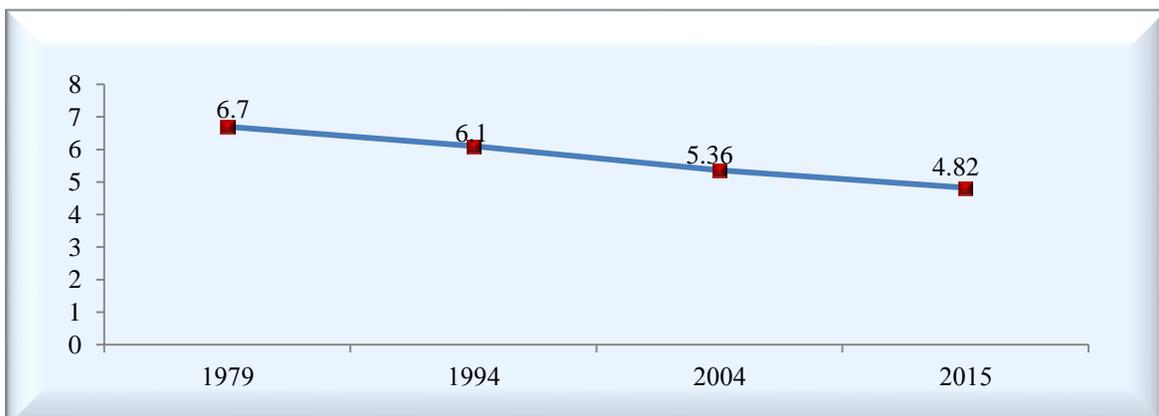
Figure 4: Annual Growth Rate of Jordan's Total Population during the Periods between the Population Censuses Conducted from 1961 – 2015



2 -2: Average Household Size

The total number of households that have been visited and interviewed during the census period was 1,977,534. The average household's size has reached 4.82 person, indicating a continuous decline in the average household size in the past decades since 1979. The figures indicate that the average household size has declined by about two persons per household in less than four decades (36 years) stretching between 1979 and 2015. This decline is due to a number of cultural, economic and social factors in addition to the changing patterns and costs of living, the change in the outlook for children and fertility patterns and the transition from the extended to the nuclear family. In extended families, the pattern was to have more children to enable the parents to employ them in agricultural work or the like, but the modern trend concentrates on fewer children as the parents can provide more care and resources for each of them.

Figure 5: Trends of the Average Household Size – 2015



3-2: Distribution of Population:

Table 1 shows the distribution of Jordanians and non-Jordanians by governorate based on the results of the General Population and Housing Census – 2015 and the total population in the 2004 census. The population size in Amman Governorate in 2015 have exceeded four million (4000000), more than doubled compared to 2004, coupled with the rise in Amman’s share of the total population of the Kingdom by about 4 percentage points. This is attributed to the fact that Amman is the most attracting governorate (for Jordanians and for non-Jordanians arriving to Jordan). Moreover, the share of the non-Jordanians’ receiving governorates has risen especially the Syrian refugees such as Irbid (up by 0.4%) and Mafrq (up by 1%) at the expense of the governorates that did not receive large numbers or did not attract refugees.

Table 1: Distribution of Jordanians and non-Jordanians in the Censuses of 2004 and 2015 by Governorate

Governorates	2015						2004	
	Jordanians		non-Jordanians		Total		Population	
	Number	%	Number	%	Number	%	Number	%
Amman	2,554,923	38.63	1,452,603	49.78	4,007,526	42.04	1,942,066	38.05
Al-Balqa	396,939	6	94,770	3.25	491,709	5.16	346,354	6.79
Al_Zarqa	923,652	13.97	441,226	15.12	1,364,878	14.32	764,650	14.98
Madaba	156,787	2.37	32,405	1.11	189,192	1.98	129,960	2.55
Irbid	1,316,618	19.91	453,540	15.54	1,770,158	18.57	928,292	18.19
Al_Mafraq	314,164	4.75	235,784	8.08	549,948	5.77	244,188	4.78
Jarash	167,751	2.54	69,308	2.38	237,059	2.49	153,602	3.01
Ajloun	157,162	2.38	18,918	0.65	176,080	1.85	118,725	2.33
Al_Karak	272,449	4.12	44,180	1.51	316,629	3.32	204,185	4
Al_Tafielah	90,108	1.36	6,183	0.21	96,291	1.01	75,267	1.47
Ma'an	127,989	1.94	16,093	0.55	144,082	1.51	94,253	1.85
Al_Aqaba	135,045	2.04	53,115	1.82	188,160	1.97	102,097	2
The Kingdom	6,613,587	100	2,918,125	100	9,531,712	100	5,103,639	100

Figure 6: Percentage Distribution of Population for 2004 and 2015 by Governorate

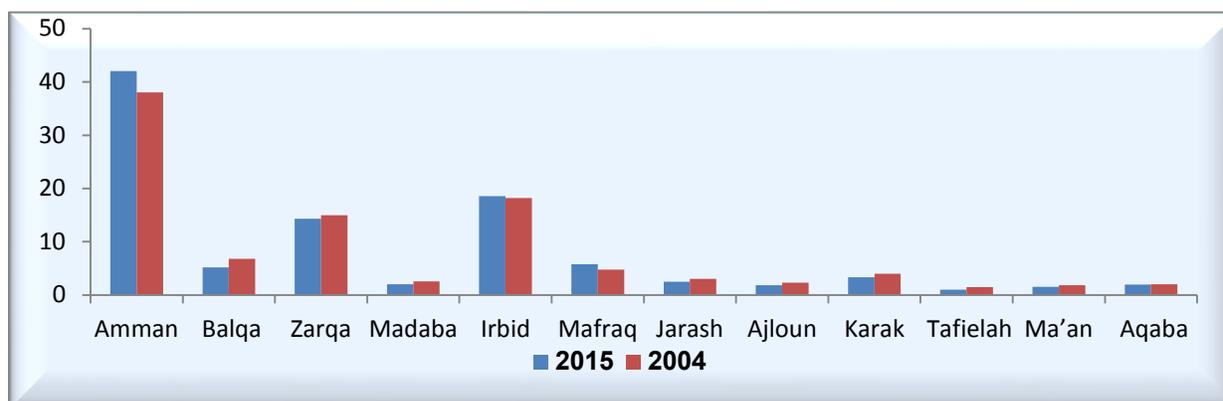
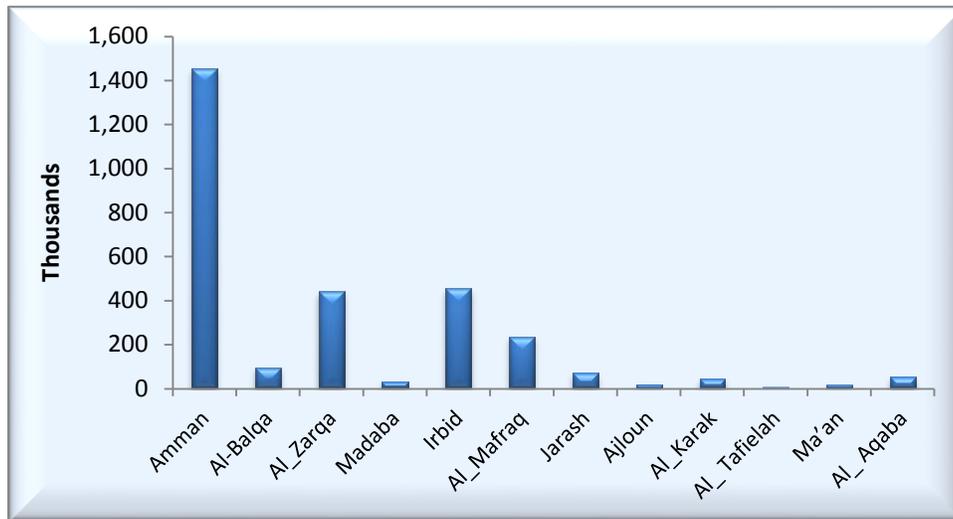


Table 2 and Figure 7 show the population distribution in Jordan by some nationalities and by governorate. The non-Jordanians make up about 30% of the total population; nearly half of them are Syrians (1.3 million). 34% of them are concentrated in Amman Governorate (436 thousand), then the governorate of Irbid about 27% (343 000), the Mafraq Governorate 16% (208 thousand), the Zarqa Governorate 14% (175 thousand). The number of Egyptians is about 636 thousand (most of them are concentrated in Amman Governorate (390,000), then in Zaraqa, Irbid and Balqa governorates. As for the Iraqis, nine persons out of every ten are residing in the capital (93%).The same case applies to Yemenis (87%) and Libyans (95%). Concerning the rest of nationalities, three quarters of them stay in Amman governorate while the rest are distributed mainly in the central governorates, Irbid and Karak governorates.

Table 2: Percentage Distribution of Non-Jordanians from Main Nationalities by Governorate 2015

Governorates	Palestine	Syria	Egypt	Iraq	Yemen	Libya	Other	Total of non-Jordanians
Amman	48.58	34.42	61.39	93.11	86.7	95.37	74.85	49.78
Al- Balqa	2.69	2.21	6.66	0.95	0.68	0.19	2.96	3.25
Al_Zarqa	29.93	13.85	9.47	3.01	2.13	0.38	5.7	15.12
Madaba	0.8	1.16	1.7	0.45	0.46	0.24	0.56	1.11
Irbid	5.27	27.14	8.64	1.5	5.85	2.61	8.76	15.54
Al_Mafraq	1.33	16.43	2.56	0.55	0.68	0.25	1.13	8.08
Jarash	8.46	0.86	0.7	0.04	0.03	0.03	0.14	2.38
Ajloun	0.05	1.15	0.58	0.04	0.16	0.02	0.15	0.65
Al_Karak	0.23	1.35	3.03	0.18	0.72	0.09	2.99	1.51
Al_Tafielah	0.02	0.15	0.61	0.02	0.45	0	0.06	0.21
Ma'an	0.11	0.67	0.84	0.05	1.1	0	0.63	0.55
Al_Aqaba	2.55	0.62	3.83	0.12	1.03	0.81	2.08	1.82
The Kingdom	100	100	100	100	100	100	100	100
	634182	1265514	636270	130911	31163	22700	197385	2918125

Figure 7: Distribution of Non-Jordanians by Governorate 2015



2 - 4: Age and Sex Composition of the Population

Figures 8 and 9 show the population pyramid for total population and for Jordanians respectively. Figure (10) also shows sex ratio by age group. The sex ratio is measured through the number of males for every 100 females in the same age group. All these graphic figures indicate that the age and sex composition of the population commensurate with the expectations in a country with slowly decreasing reproduction levels over decades and receives voluntary and forced migration in large numbers that affects its demographic structure at the same time. The data show an increase in the number of males compared to females particularly in the case of ages above twenty years. This increase is more clear and severe among non-Jordanians. This reflects the selection feature in the case of voluntary migration noting that the vast majority of voluntary arrivals - particularly those who come for economic motives (searching for work or so) - are males in the working age. As for people under the age of twenty, the sex ratio (male and female) is almost similar, keeping in mind that the bulk of forced migrations (particularly as a result of the crisis and armed conflict in Syria) consist mostly of households with children, women and other ages.

As for the population pyramid for Jordanians, it came in accordance with forecasts which indicate that the society is affected by the natural growth of the population. It has been noticed that the share of children under the age of five is declining which is due to low reproduction rates. At the same time, there is a large number of male children compared to females by about 5% which is in line with forecasts because the sex ratio at birth is usually in the range of 105. The numbers of males and females in the age group (30 - 60 years) is similar (the sex ratio is in the range of 100).

Figure 8: Population Pyramid for Total Population in Jordan 2015

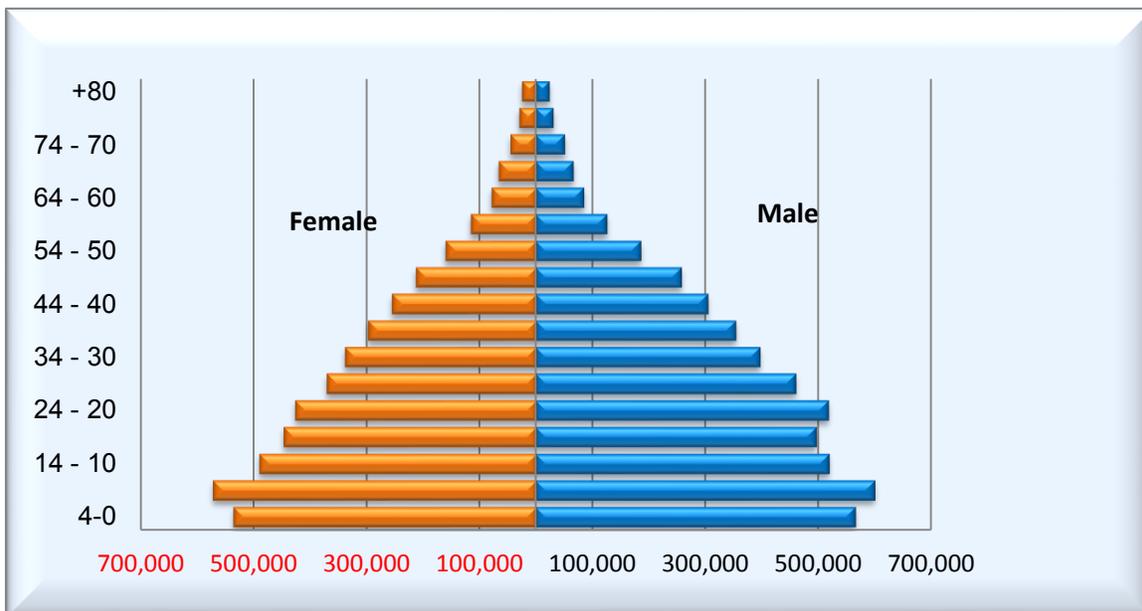


Figure 9: Population Pyramid for Jordanians 2015

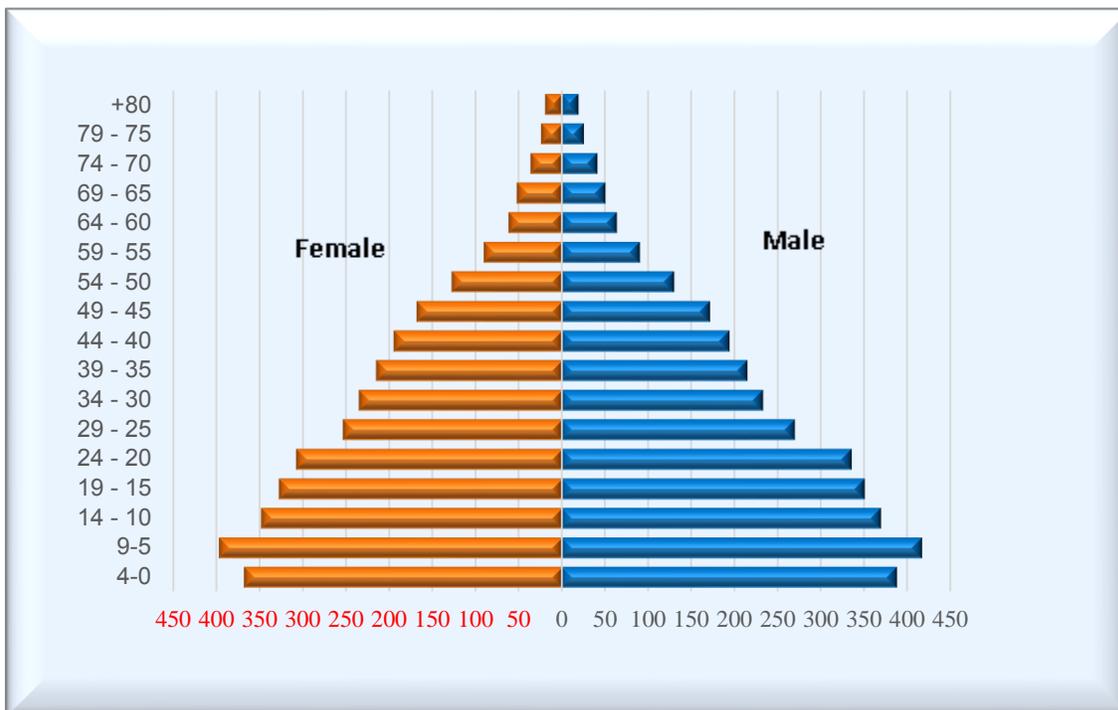
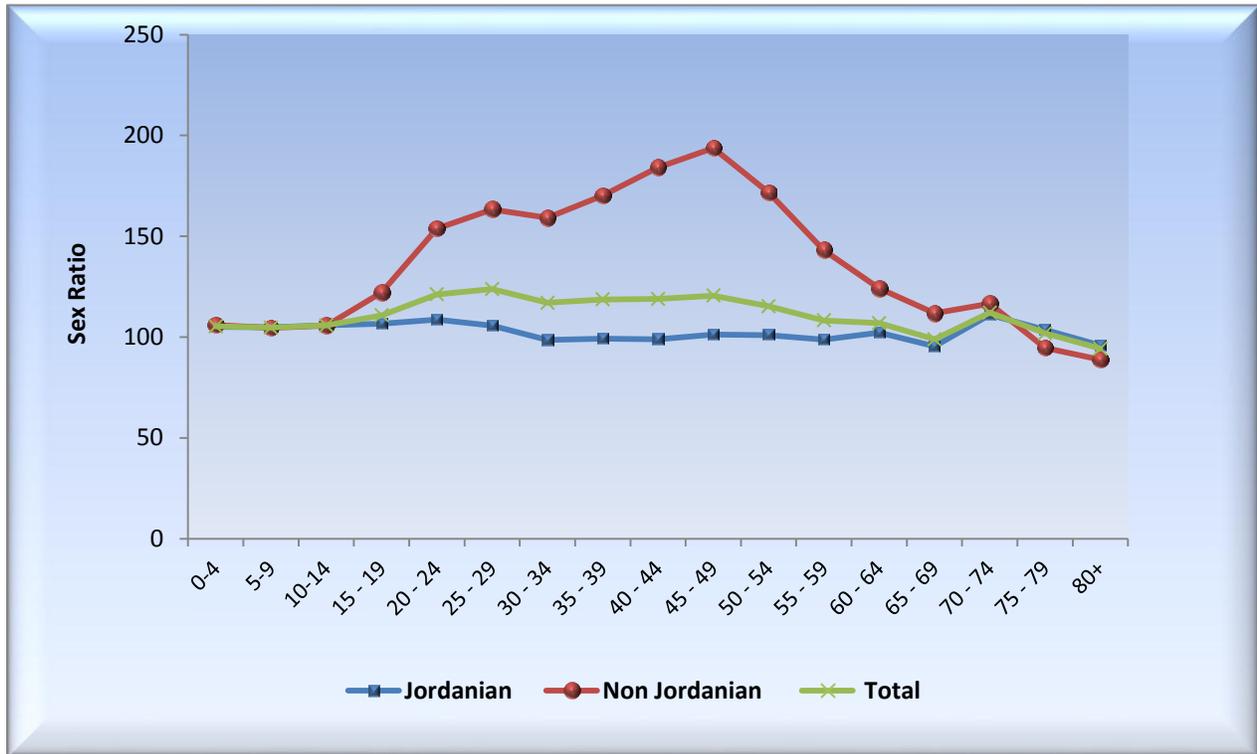


Figure 10: Sex Ratio by Age Group for Jordanians and non-Jordanians 2015



Chapter III: Marital Status and Age at First Marriage

3 -1: Marital Status

The *Marital Status* is defined as the civil status of a person (male or female), whether single, married, divorced, separated or widowed. Typically, individuals are classified by marital status for those who are in the marriage age. It is worthy to mention here that the actual age at marriage should not necessarily be completely consistent with the legal age for marriage. On the other hand, the age at marriage in the case of old generations is usually lower than that of the young generations noting that the age at first marriage has risen over the past decades. Thus, the information is usually collected for individuals starting with the minimum age of marriage, whether for females or males. In view of the prevailing conditions in the region as a result of conflicts and the consequent asylum to the Kingdom which led to the occurrence of many marriage cases of young girls, therefore it has been decided to lower the minimum age in the census questionnaire to become 13 years as a minimum age for asking about the marital status.

The following concepts have been adopted (only one of them can apply to any individual aged 13 years or above) on the basis of the national and international classifications of the marital status:

- **Single (Never married):** a person (aged 13 years or above) and did not actually marry according to the prevailing social customs at the time of enumeration (i.e., consummation never happened) till the reference moment of 30th November 2015.
- **Married:** a person (aged 13 years or above) who is actually married (i.e., has already entered married life) according to the prevailing social customs at the time of enumeration ,whether either the wife or the husband was residing with the other party during the reference moment or absent because of work, visit or something else. Anyone who has a marriage contract without consummation is considered as “married”.
- **Divorced:** He/she is a person (aged 13 years and above) whose actual marriage was legally dissolved by divorce and not remarried at the time of enumeration.
- **Widowed:** the person (aged 13 years and above) who has actually married previously, but his/her marriage has ended due to the death of the other party and did not marry again till the reference moment.

- **Separated:** He/she is a person (aged 13 years and above) who was previously actually married, but was separated from the spouse in the time reference moment due to a dispute without the occurrence of divorce or death. Furthermore, they do not have common living arrangements or responsibilities at the present time.

It should be noted that the person who had more than one wife and the marriage ended due to the death or divorce of one of them, but still has one or more wives is considered as married and vice versa for the wives who share one husband noting that all of them are considered as widows for example, or divorced or separated (for any one of them).

Table (3) shows the percentage distribution of population (aged 13 years and above) by marital status for each age group and for both males and females. The results indicate that about 45% of males (aged 13 years and above) did not get married compared with 35% of females. Also, the percentage of married males was 54% and 57% for females, while the divorce percentage was 0.6% for males and 1.7% for females. The percentage of widows (widowed) was 0.6% for males while it was 5.6% for females (i.e., death among males is higher than among females).

The results indicate that the incidence of marriage cases before the age of 15 years are almost non-existent among males, but there is a small percentage of women who get married prior to this age. The percentage of singles (who have never married) remains almost complete for those who are in the age group (15 - 19 years) among males (99%) against a significant decrease for females (89%). In the age group (20 - 24 years), we notice that the percentage of males (who are still single) has declined to about 90% compared with 59% for females. This decline in the percentage of singles continues with the increasing age for both males and females as shown in Figure 11.

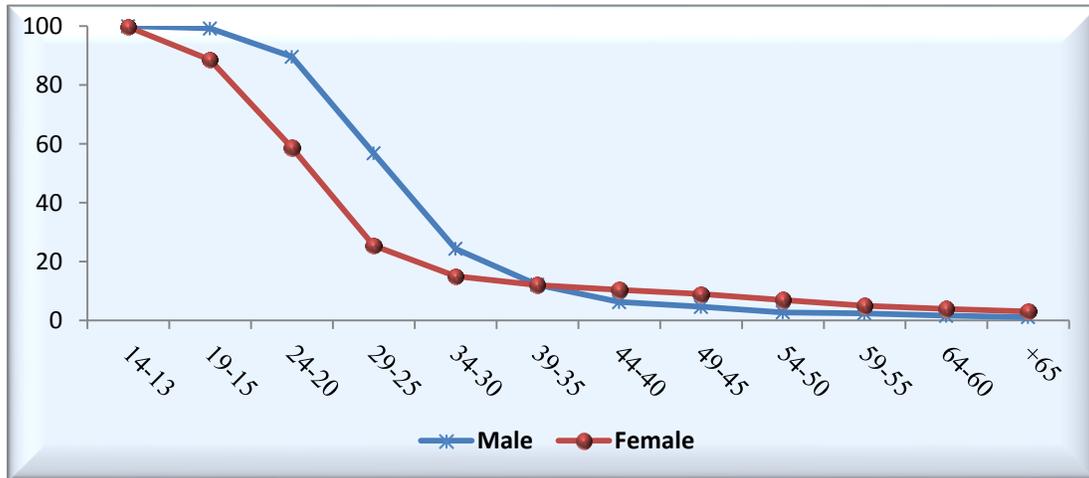
The data also indicates that all males (almost) get married, even if they are late. The percentage of males who never marry is about 1%, compared to more than 3% for females. The Figure shows also that after reaching the age of 50 , the percentage of singles remains stable for both males and females, which means that marriage probabilities for each of them becomes negligible after the age of 50.

**Table 3: Percent Distribution by Marital Status and Age for both Males and Females
2015**

Male						
Age	Single	Married	Divorced	Widowed	Separated	Total
14-13	99.98	0.01	0	0	0	100
19-15	99.2	0.78	0.01	0	0	100
24-20	89.62	10.17	0.18	0.01	0.02	100
29-25	56.79	42.48	0.64	0.03	0.05	100
34-30	24.38	74.51	0.96	0.06	0.09	100
39-35	12.17	86.63	1.01	0.11	0.09	100
44-40	6.25	92.59	0.9	0.18	0.08	100
49-45	4.63	94.02	0.89	0.33	0.12	100
54-50	2.75	95.77	0.83	0.52	0.13	100
59-55	2.41	95.6	0.79	1.07	0.13	100
64-60	1.63	95.67	0.73	1.84	0.12	100
65	1.14	90.64	0.58	7.49	0.15	100
Total	44.96	53.85	0.58	0.55	0.07	100
Female						
Age	Single	Married	Divorced	Widowed	Separated	Total
14-13	99.71	0.28	0.01	0	0	100
19-15	88.6	11.07	0.27	0.03	0.03	100
24-20	58.67	40	1.05	0.2	0.08	100
29-25	25.46	71.93	1.93	0.54	0.14	100
34-30	15.02	81.54	2.33	0.95	0.17	100
39-35	12.07	83.51	2.53	1.66	0.22	100
44-40	10.37	83.72	2.69	2.96	0.26	100
49-45	8.95	82.35	2.77	5.59	0.34	100
54-50	6.97	79.56	2.72	10.39	0.36	100
59-55	4.95	75	2.45	17.2	0.4	100
64-60	3.97	67.53	1.99	26.12	0.39	100
65	3.09	46.54	1.29	48.78	0.29	100
Total	35.37	57.12	1.7	5.63	0.18	100

In addition to the aforementioned, the percentage of singles by age group enables us to calculate an indicator on Marriage for both males and females and could be called the (Singulate Mean Age at Marriage- SMAM) which is a special index for those who got married. The results show that males remain 32.7 years as Celebes on the average before they get married, and that females remain 27.7 years.

Figure 11: Percentage of Never Married Persons by Age Groups for Males and Females 2015



As for married persons, the results indicate that the percentage of married females begins to rise and accelerate earlier than males. This pattern continues till the age of 35, where the marriage rate of both males (86%) and females (84%) becomes similar in the age group 35-39 years. This indicates that the vast majority prefer to get married before the age of 35 years. After this age, the proportion of married females becomes stable, and then begins to decline after the mid-forties. Later, the decline accelerates after fifties due to the increasing rate of widowhood among females. In contrast, the proportion of married males continue to rise to 95% at the age of 60 years, then declines gradually thereafter to remain at 90% for those who are 65 years old or more.

Figure 12: Percentage of Married Males and Females by Age 2015

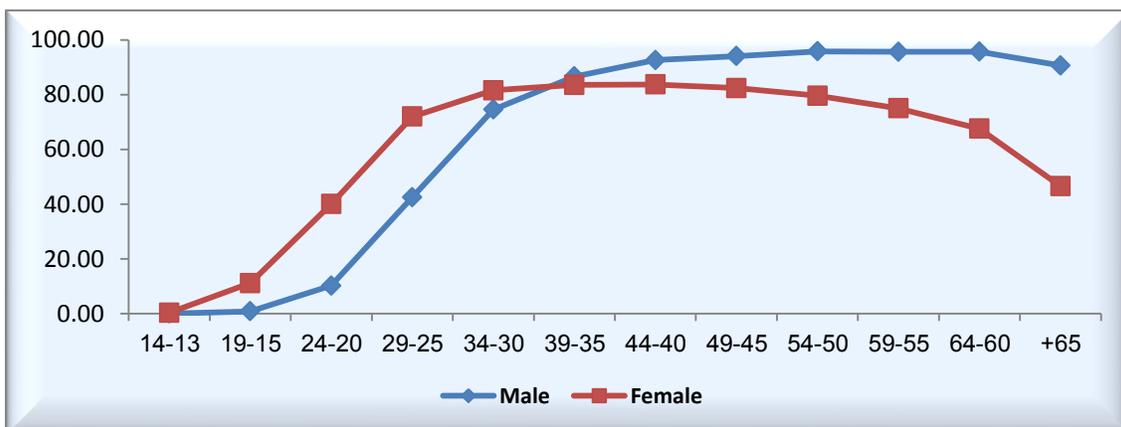
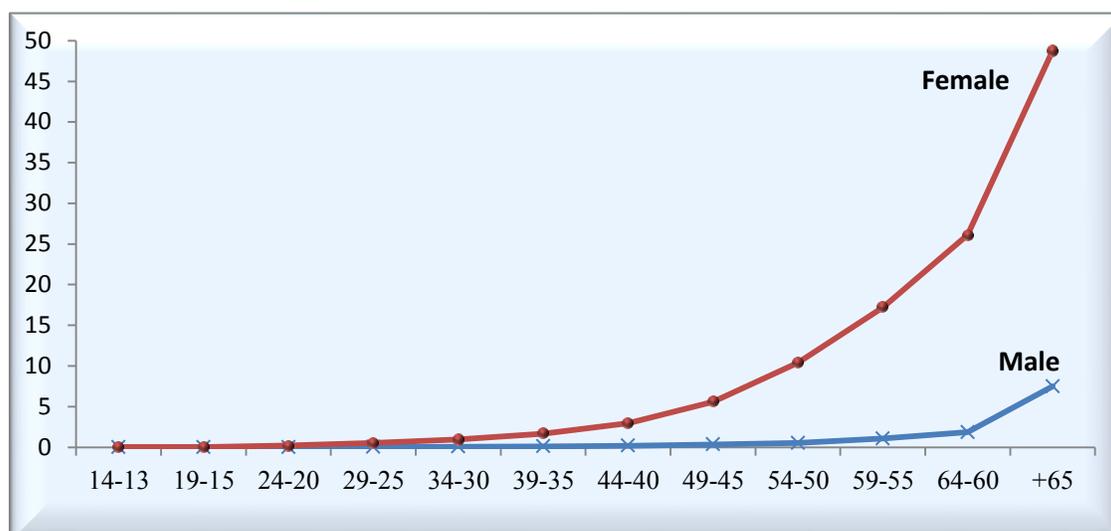


Figure 13: Percentage of widowers (Males and Females) by Age Group 2015



3 - 2: Age at First Marriage

Age at first marriage is defined as the age (in full years) when the first actual marriage took place according to the prevailing social customs regardless of the marital status of the person during the time reference moment. Information on age at first marriage (for those who had multiple marriages) was collected. All persons who said they were married or ever married (separated, divorced or widowed) have been asked to determine the age at their respective actual marriage (i.e. the age which allows starting married life).

Two key indicators have been used to express age at marriage, namely; the *Average Age* and the *Median Age*. Each of these two indicators has its merits and demerits; because the *Average* takes into account all marriage cases regardless of age, including exceptional cases that occurred at older age. Meanwhile, the *Median* expresses the age where half (50%) of cases take place, which is usually less than the *Average* because majority of individuals are concentrated in the young ages.

The results - in Figure 14 - indicate that the *Average Age* of marriage for Jordanians is 25.5 years for males against 21.2 years for females and that the *Median Age* at first marriage is 24.6 years for males and 19.8 for females. As for the Syrians, they get married at an earlier age compared to Jordanians. The *Average marriage age* for Syrian males is 23.7 years and 18.9 for females, while the *Median age* is 22.8 years and 17.7 for males and females respectively. As for other nationalities, it was near to the case of Jordanians.

Figure 14: Median and Median Age at First Marriage by Sex for the Total Population, Jordanians, Syrians and Other Nationalities 2015

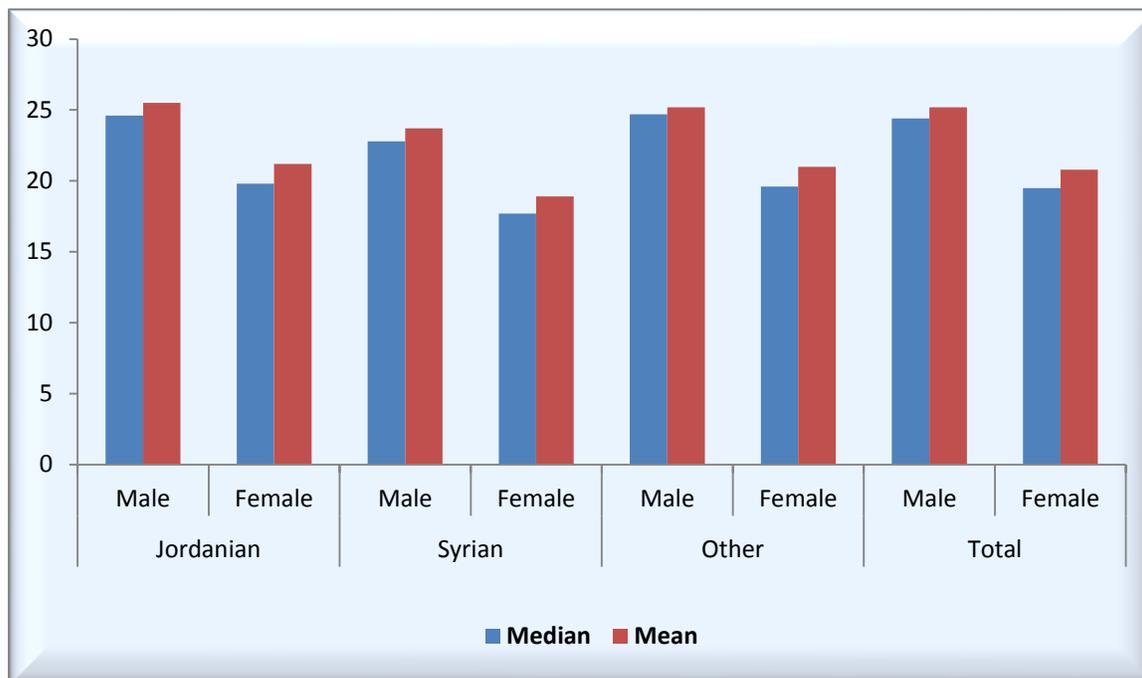
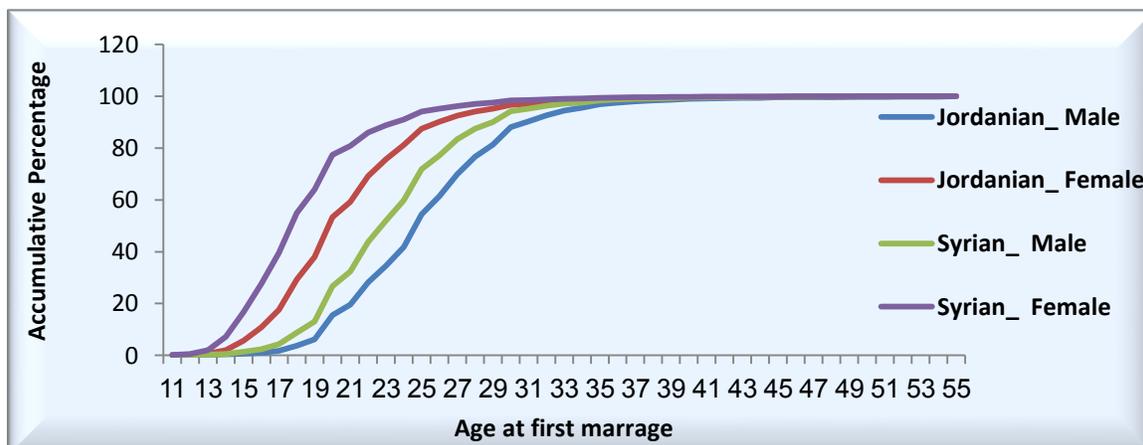


Figure 15 shows the cumulative percentage of those who got married upon reaching specific age groups for both males and females and for Jordanians and Syrians. The results indicate that the patterns are similar for all categories noting that marriage takes place (for almost all) upon reaching the fourth decade of age. However, the lowest percentages concern Jordanian males, then Syrian males, followed by Jordanian females, and finally Syrian females. This means that marriage of females usually precedes the marriage of males by a difference of between 4 to 5 years.

Figure 15: Accumulative Percentage of those who got married upon Reaching a Specific Age Group by Sex, for Jordanians and Syrians 2015



Chapter IV: Education

The Hashemite Kingdom of Jordan is witnessing a comprehensive developmental renaissance in all fields particularly in education which has been experiencing continuous improvement since the mid-twentieth century. In view of the efficiency of this system, it has played a key role in turning Jordan from an ordinary country with limited resources to the ranks of modern nations. This distinguished shift is attention - worthy. Education at all levels, public and private, is one of the influential factors in the development process in any country, as is the case in Jordan.

Jordan has realized (through the education planners and decision-makers) the steady changes in this sector - in terms of funding, competition, change in the labor market requirements or specializations - which require greater awareness and readiness through drafting of plans for the future, adoption of programs and establishing new institutions, whose activities are meant to deal with the global and local challenges. This vision has obliged Jordan to allocate huge budget to fulfill the desired goal (i.e., developing the education systems). As a result, Jordan has achieved remarkable success in this field. The low illiteracy rate in Jordan (lowest rate in the Arab world) and the overall enrollment rate are good proof.

In view of the importance of this subject, the Census Questionnaire has included a set of questions in order to provide detailed information on the population in the following areas:

- The proportion of those who are currently enrolled and those who have ever enrolled in educational institutions.
- Illiteracy Rate.
- Educational Status (educational level) for each individual (aged 13 years and above) and the scientific disciplines in the case of those who have ever enrolled in educational institutions.
- Those attending various educational stages and the affiliating party of the educational institution.
- The proportion of children enrolled in kindergartens.

Definitions

Enrollment (attendance) in an educational institution: Any person (aged 4 years or above) who is registered in a private or governmental educational institution or ever registered in an educational institution - whether inside or outside Jordan - and attends this educational institution regularly with a view to getting an educational qualification or a degree, provided that the enrollment period at this institution is not less than one academic year.

The Educational System in Jordan: It represents the educational stages where the person is usually attending or enrolled in one of the following stages: -

- **The Kindergarten Stage:** It is the enrollment stage of children under the age of six and before the basic stage (Study period: two years).
- **The Basic Education Stage:** This stage is mandatory and free of charge, its duration is ten years and extends till fifteen years of age (i.e., from First Basic Grade till the Tenth Basic Grade).
- **The Apprenticeship Stage:** It means a vocational rehabilitation program in the vocational training centers affiliated to the Vocational Training Corporation. The enrolled students in this program are not permitted to appear in the higher secondary school certificate exam.
- **The Secondary Stage :** It is divided into two sections:
 - **The Vocational Secondary Branch:** It is one of the comprehensive secondary education branches. It means attending vocational schools where the enrolled students in this program can appear in the higher secondary school certificate exam.
 - **The academic Secondary Branch:** It is one of the general secondary education branches and includes the scientific, literary streams, information management and religious education.

- **The Intermediate Diploma Stage:** It is a pre-university stage.
- **The Bachelor stage.**
- **The Higher Diploma stage.**
- **The Master stage.**
- **The Doctorate Stage.**

Educational Status:

It means the last educational stage completed successfully by an individual (aged 13 years or more) till the time reference moment.

Scientific specialization: It means the academic discipline of an individual where he/she got the highest academic qualification.

Types of Educational Institutions:

- Governmental institutions.
- Private institutions.
- UNRWA.
- Outside Jordan.

4 - 1: Enrollment Rate

Table 4 shows the enrollment rates at various educational stages by age groups for Jordanians, Syrians and other nationalities, total population and by males and females. The results indicate that the vast majority of Jordanian children (at the age of basic education: 6 - 15 years) were enrolled in schools at similar rates for males and females (95%). 7 out of every 10 Syrian children in this age group are enrolled in education where the ratio for females is slightly more than that for males. As for secondary education (age group 16 - 18 years) the data show that 7 out of 10 Jordanians are enrolled in this stage (the rate for females is higher by about 8% than males). In the case of the Syrians, the enrollment rate of this age group plummets sharply: 2 out of every 10 males and 3 out of every 10 females. In the university education stage of the Jordanian youth: 3 out of every 10 males (aged 19 - 23 years) are enrolled compared with 4 out of every 10 females in the same age group. A small percentage of the Syrians in this age group not exceeding 13.3% are enrolled.

Concerning the pre-school (kindergarten) stage for children aged 4 - 5 years; about half of Jordanian children (at this age) are enrolled. The ratio among Syrian children drops to 2 out of every 10 children without any significant differences between males and females.

Table 4: Total Enrollment Rates by Age Group, nationality and Sex 2015

Age group	Jordanians		Syrians		Other nationalities		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
4-5	49.9	49.9	21.6	21.5	44.3	44.4	44	43.9
6-15	95	95.3	71.2	73.8	90.3	91.9	91.4	90.5
18-16	65.1	73.1	23	27.9	52.5	65	65.9	57.5
23-19	33.3	37.9	13.3	9.2	27.2	33.8	33.7	29.8
29-24	5	2.9	2.6	1	5.4	4.8	2.9	4.9
30+	0.6	0.4	0.2	0.1	1	0.9	0.4	0.8

Enrolled Persons by Educational Stage and Sex

The data of Table 5 show that 51% of the total enrolled persons in education are males against 49% for females. Males continue to make up the majority of enrolled persons in all educational levels except the secondary stage. The vast majority of enrolled persons in apprenticeship are males (86%). Moreover, the proportion of males enrolled in doctorate stage is 3 against 1 for females.

Table 5: Percentage Distribution of Persons (Aged 4 Years and Above) Currently Enrolled in Educational Institutions by Educational Stages and Sex 2015

Educational stage	Male	Female	Total= 100%
Kindergarten	51.4	48.6	195312
Basic	51.1	48.9	2001554
Apprenticeship	86	14	7044
Secondary	49.3	50.7	277794
Intermediate diploma	55.7	44.3	28415
Bachelor	51.5	48.5	223097
Higher diploma	59	41	1340
Master	56.1	43.9	12174
Doctorate	71.3	28.7	3937
Total	51.1	48.9	2850667

Enrolled Persons by the Supervising Authority and Nationality

The data of Table 6 reveals that 78% of the enrolled persons in governmental educational institutions are Jordanians, while the non - Jordanians constitute 22%. In the case of the educational institutions in the private sector, the proportion of non - Jordanians is higher (28%). Also, the non - Jordanians enrolled in the UNRWA schools represent make up 46%.

Table 6: Percentage Distribution of Persons (Aged 4 Years and Above) Currently Enrolled in Educational Institutions by the Supervising Authority and Nationality 2015

Supervising authority	Jordanians	Non-Jordanians	Total= 100%
Governmental	78.3	21.7	2027106
Private	72	28	645581
UNRWA	53.6	46.4	162282
Outside Jordan	57.1	42.9	7631
Do not Know	24.1	75.9	8067
Total	75.3	24.7	2850667

4 – 2: Ever Enrolled Persons

The results have shown that about one third of the ever enrolled Jordanian male population have already completed the basic education stage compared with about 29% for females. Persons who have completed the higher secondary schooling stage came in the second rank at about 27% for males and females. Meanwhile the lowest proportion of the ever enrolled persons was among those with apprenticeships (1.7% for males against 0.4% for females). This is an indication for less demand on this type of education, especially among females.

A careful analysis of the educational status data of non - Jordanians shows clearly that the pattern of variations in the ratios is similar (to some extent) with the variations in the case of Jordanians. However, the ratios of "Read & Write, Basic Education, and Apprenticeships" of the non - Jordanian females are higher than among Jordanian females. This pattern reverses for the higher secondary educational stage and above.

Table 7: Percentage Distribution of Ever Enrolled Persons (Aged 13 Years and Above) by Educational Status, Nationality and Sex 2015

Educational Status	Jordanians ratio		Non-Jordanians Ratio		Population Ratio	
	male	female	male	female	male	female
Read & write	8.01	8.61	17.79	16.81	11.3	10.75
Basic education	33.83	28.92	38.44	45	35.38	33.12
Apprenticeship	1.7	0.39	3.34	0.5	2.25	0.42
Secondary	27.21	26.84	17.35	18.31	23.88	24.61
Intermediate diploma	7.78	12.75	12.26	6.65	9.29	11.16
Bachelor	18.17	20.45	9.2	11.43	15.15	18.09
Higher studies	3.3	2.04	1.62	1.3	2.74	1.85
Total	100	100	100	100	100	100

4 - 3: Illiteracy Rates

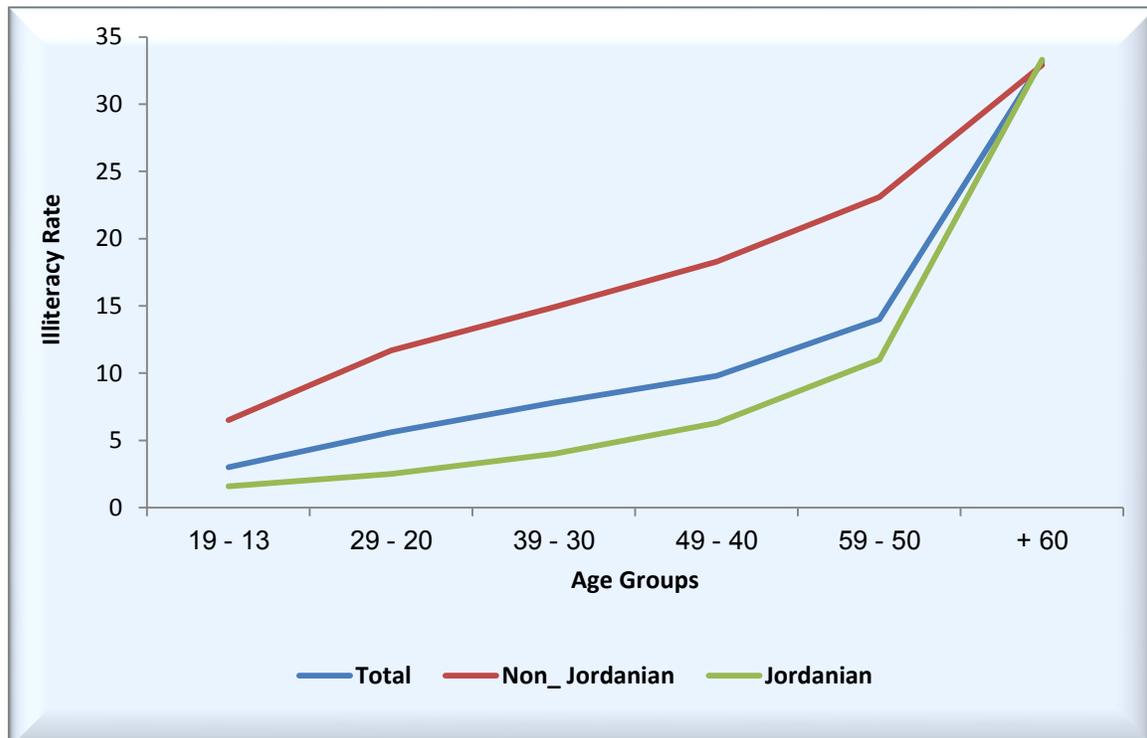
The results of Table 8 show that the illiteracy rate has reached 9.1% for the total population in Jordan who are 13 years of age and above. This ratio varies between the Jordanians and non-Jordanians (6.7% and 14.5% respectively).

As for the age pattern of illiteracy, it is noticed that it is less in the case of young ages compared to old ages, while gap remains maintained (in favor of Jordanians compared to non-Jordanians) except for those in the age group 60 years and above.

Table 8: Illiteracy Rates among Persons Aged 13 Years and Above by Age Groups and Nationality 2015

Age group	Jordanians	Non - Jordanians	Total
19 - 13	1.6	6.5	3
29 - 20	2.5	11.7	5.6
39 - 30	4	14.9	7.8
49 - 40	6.3	18.3	9.8
59 - 50	11	23.1	14
+60	33.3	32.9	33.2
Total	6.7	14.5	9.1

Figure 16: Illiteracy Rate by Age Group and Nationality 2015



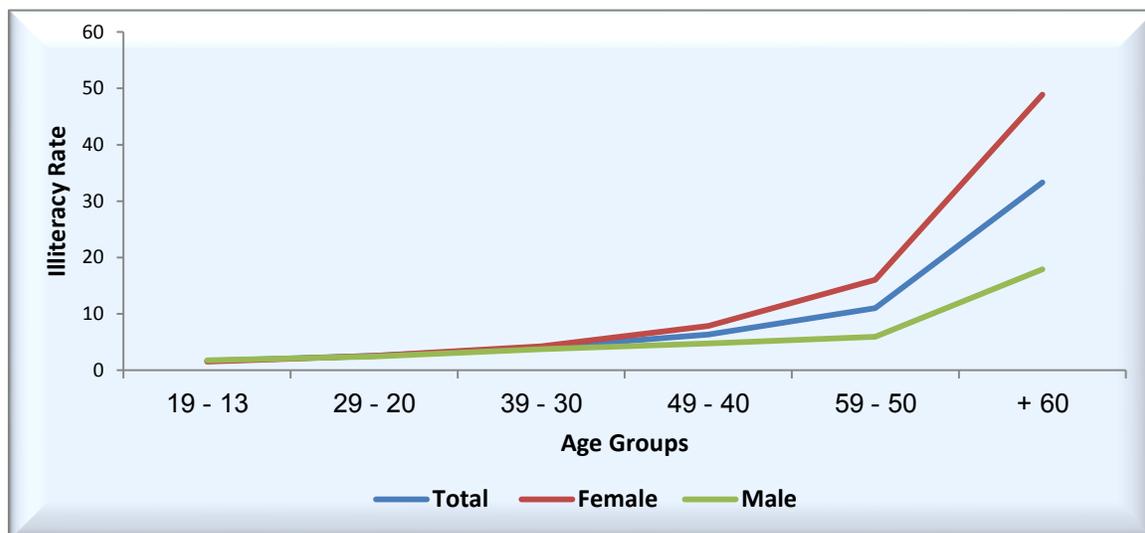
Illiteracy by Age and Sex

The results in Table 9 indicate that the illiteracy rate among Jordanian females is (8.9%) while it was (4.6%) among Jordanian males. The results also indicate that the lowest illiteracy rate is among the individuals in the age group (13 - 19 years) at 1.7% among males and 1.5% among females. These rates have increased with the increasing age of people till the rates reached the highest level (17.9%) among males and (48.9%) among females and (33.3%) at the level of the total Jordanian population in the age group (60 years and above). This is an indication of the trend to reduce these ratios in the future with the departure of this generation that contributes currently to the high illiteracy rates.

Table 9: Illiteracy Rate among Jordanians (Aged 13 Years and Above) by Age Group and Sex 2015

Age group	Male	Female	Total
19 - 13	1.7	1.5	1.6
29 - 20	2.4	2.5	2.5
39 - 30	3.7	4.2	4
49 - 40	4.7	7.8	6.3
59 - 50	5.9	16.0	11.0
+ 60	17.9	48.9	33.3
Total	4.6	8.9	6.7

Figure 17: Illiteracy Rate among Jordanians (Aged 13 Years and Above) by Age Group and Sex 2015



Chapter V: Functional Difficulties

Our conception of the phenomenon of *functional difficulties* have evolved with the passage of years because of its importance in the perspective of public health, civil society, international organizations, statistical centers and care institutions who endeavor to extend care, rehabilitate and train all people with disabilities. Unfortunately, people with special needs used to be called (***The Disabled***), but with the increasing awareness in the world, they began to be called (The ***Persons with Functional Difficulties***).

The evolution of this concept is in line with the developments and also more responsive towards the cultures, feelings and emotions of people with functional difficulties and their families (who used to feel embarrassed to declare the presence of disabled members in their families). Accordingly, statistics used to show the existence of a low proportion of disabled people in most countries that has conducted specialized studies or surveys or even in censuses.

Researchers found that societies began to take interest in this matter during the last two centuries, but various nations remained to have a different view of this issue over the years. In general, interest in this phenomenon in recent decades has increased and varied in different countries, both in terms of providing statistical data and the data collection methodologies.

Many institutions and organizations have emerged at the international and national levels. In Jordan, the Higher Council for the Affairs of Persons with Disabilities (HCD) was established in accordance with the Act on the Rights of Persons with Disabilities No. 31 of 2007 as an autonomous public institution to function as an institutional and legal umbrella for people with disabilities. Other national associations working in this field also are; AI - AMAL (Hope) Care Society for the Persons with Disabilities, AI - HAYAT Society for Rehabilitation of the Disabled, AI - AMAL Society for Special Education in addition to other organizations and institutions that were providing care to this category. These organizations and institutions tackle – to a great extent - the problems faced by members of this category in their daily life, noting that they play an active role in drawing the attention of all nations towards the importance of this category with the aim to shed light on its size and different characteristics in addition to draw plans and implement the support programs. Other activities of the above mentioned organizations and institutions include support to statistical data collection operations in order to provide environmental and health services with the aim to integrate them in public life and to utilize their potential.

Therefore, the **Washington Group** has worked to develop the questions on difficulties faced by the individuals. These questions could be generalized for use in censuses and surveys carried out by these countries through adoption of more socially acceptable methodologies.

As always, Jordan was the first Arab country that took interest in this category in particular. We have included the Washington Group questions (using the same recommended methodology) in our General Population and Housing Census - 2015.

Objectives:

A special part in the census questionnaire has been devoted to cover the functional difficulties. The aim was to achieve the following objectives:

1. Assisting the decision makers and national policy planners in the disability sector to improve the level of services and fulfill the needs and priorities of the persons with difficulties.
2. Identifying the social, demographic and economic characteristics of the persons with difficulties.
3. Identifying the prevalence, types and severity degree of functional difficulties between various segments of the society.
4. Providing a suitable environment for analyzing various phenomena of functional difficulties and linking them with the other characteristics at the level of individuals, households and administrative divisions.
5. Providing a supportive environment to enhance and coordinate international cooperation in the field of health statistics, with a focus on the appropriate functional difficulties measurements in the national population censuses and surveys.

The **Washington Group of Disability Statistics** has been formed as a result of the United Nations' International Seminar on Disability Statistics held in New York in 2001. The most important output was the consensus on the need to work on the statistics and methodologies, at the international level, to facilitate the process of disability statistics comparison among nations. Therefore, the United Nations statistical Department (UNSD) has decided to form the (**City Group**) to follow up and tackle the issues that were discussed in international seminar. This Group is one of the informal groups formed on a temporary basis and invites representatives of statistical agencies from member countries to meet and work together for solving the statistical methodologies' problems. The following are the most important merits of the **Washington Group** questions:

1. Can produce data comparable with other countries particularly in the future.
2. Avoid the use of the *disability* term while asking questions in the interview and replacing them with *difficulties* in carrying out certain activities.
3. Provide ratios closer to reality than the previous method.

It should be noted that Jordan is one of the first Arab countries that began to use the Washington Group questions with the same recommended methodology.

Persons with Functional Difficulties:

The *Persons with Functional Difficulties* are defined as those persons who suffer from impairments when performing certain tasks or participating in a specific part in the activities (limitations in the performance of complex actions). This category includes people who suffer from difficulties in performing the basic functions; vision, hearing, mobility, remembering, concentrating, self-care and communicating even if the difficulties' severity is mitigated by resorting to supportive devices or living in a suitable environment or the availability of abundant resources. Some of these individuals may not face difficulties in performing complex activities - such as shopping and household work, going to work or school - because he/she resorts to the necessary adaptations at the personal level (technical aids, supportive devices or personal assistance) or at the environment level (material, social or civil adaptations). However, they are still considered to be most vulnerable.

These persons have been classified according to the severity of difficulty as follows:

- 1) No difficulty.
- 2) Some difficulties.
- 3) A lot of difficulty.
- 4) Cannot do at all .

Previous Surveys and Censuses:

The set of questions developed by the Washington Group was adopted in the *General Population and Housing Census 2015* after conducting in-depth analysis of the disabilities' questions of 2004 and the questions of the Accompanying Survey to the *General Population and Housing Census 1994*.

The questionnaire of the *General Population and Housing Census 2004* contained several questions related to disability as follows:

1. Does any household member suffer from any disability?
2. Number of individuals with disabilities.
3. Type of disability of each individual.

Meanwhile, the questionnaire of the Accompanying Survey to the *General Population and Housing Census 1994* has contained the following questions on disabilities:

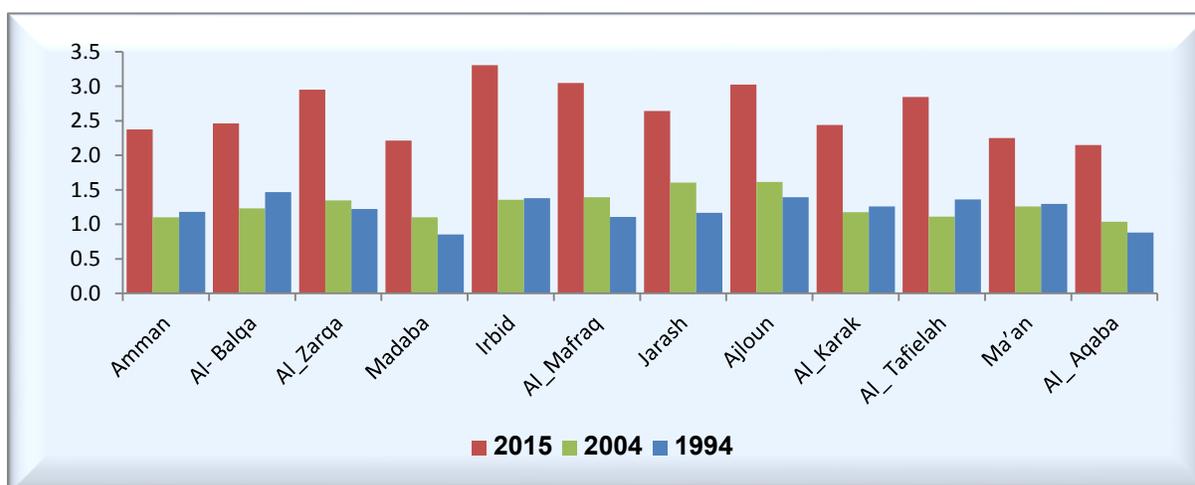
1. Degree of disability.
2. Degree of kinship between the mother and father of the disabled individual.
3. Does the disabled individual benefit from any education services such as special education?

As a result of this analysis, it has been found that the direct method of asking disability questions and also the type of questions had many negative effects such as denial of the existence of any individual with a disability within the household and the stigma feeling of persons described as disabled. These reasons led to the decline in the proportion of people with disabilities in Jordan. The percentage in the 1994 census was (1.2 %), in the 2004 census was (1.2%) and the rate was 2.0% in a survey carried out in 2010 (and contained questions included in the 2004 census questionnaire). Therefore, the Washington Group team has developed questions on disability for being used in the censuses and surveys.

5 -1: Sever or Absolute Functional Difficulties (Disabilities)

This part of the report contains information on the prevalence extent of functional difficulties among the population (aged five years and above). Figure 18 shows that the prevalence rate of "sever or absolute" functional difficulties among those who are 5 years of age or more in the *General Population and Housing Census 2015* is 2.7%. This rate is higher than the rates in the 2004 and 1994 censuses, which was 1.2% for both. The sever or absolute difficulties refer to the person's inability to exercise various functions. These represent the basis of comparison with previous censuses.

Figure 18: Percentage of Disabilities / Sever or Absolute Functional Difficulties by



Governorate in the Censuses of 1994, 2004 and 2015

The results also indicate that the governorates of Irbid, Mafraq and Ajloun have the highest prevalence of sever or absolute difficulties (exceeded 3%), followed by Zarqa , Tafileh and Jerash, while the lowest prevalence was in the governorates of Aqaba, Madaba and Maan. Table 10 shows the prevalence levels of sever or absolute functional difficulties by type of difficulty and governorate.

Table 10: Prevalence Percentage of Functional Difficulties (Sever to Absolute Degree*) by Governorate and Type of Difficulty 2015

Governorates	Vision	Hearing	Walking	Remembering & Concentration	Self-Care	Communication	Individuals with difficulties
Amman	0.78	0.49	1.31	0.55	0.57	0.47	2.37
Balqa	0.78	0.54	1.45	0.6	0.63	0.52	2.46
Zarqa	0.99	0.64	1.63	0.69	0.7	0.58	2.95
Madaba	0.69	0.51	1.27	0.57	0.56	0.48	2.21
Irbid	1.06	0.7	1.95	0.75	0.8	0.62	3.3
Mafraq	1.01	0.73	1.57	0.75	0.84	0.63	3.05
Jarash	0.9	0.7	1.44	0.75	0.77	0.68	2.64
Ajloun	1.03	0.71	1.67	0.75	0.73	0.6	3.03
Karak	0.81	0.56	1.42	0.6	0.61	0.51	2.44
Tafielah	0.96	0.68	1.64	0.75	0.65	0.52	2.84
Ma'an	0.75	0.63	1.14	0.64	0.57	0.49	2.25
Aqaba	0.82	0.43	1.08	0.53	0.47	0.4	2.15
The Kingdom	0.88	0.58	1.5	0.64	0.66	0.54	2.69

*Sever or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty."

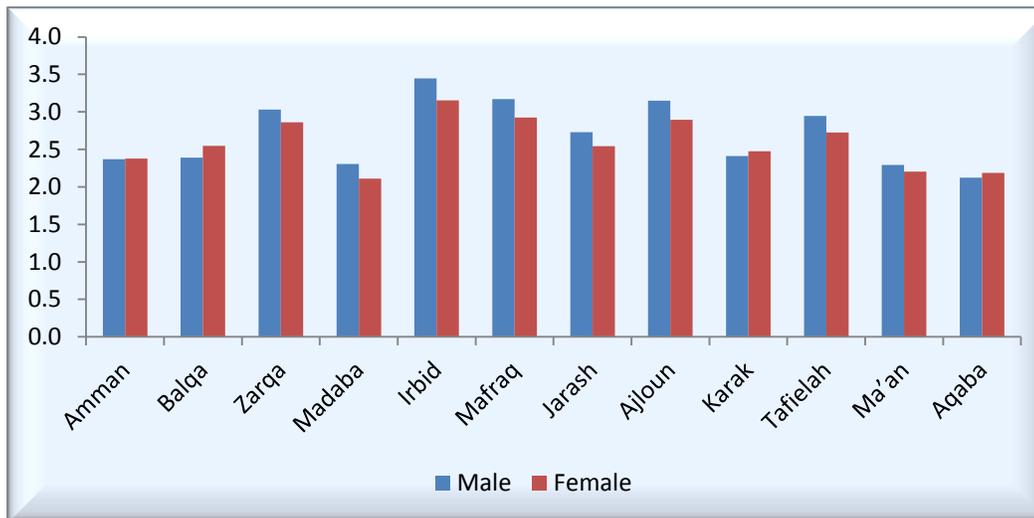
In terms of sex, the results showed no significant differences for the prevalence of functional difficulties between males and females, noting that it was 2.72% for males against 2.64% for females of the total population (aged 5 years or above). The results have also shown that the prevalence proportion of difficulties among females is greater than males in the governorates of Balqa, Karak, Amman and Aqaba. The proportion of males was higher than females in the rest of governorates.

Table 11: Percentage of Functional Difficulties (Sever to Absolute Degree*) by Governorate and Sex 2015

Governorates	Male	Female
Amman	2.37	2.38
Balqa	2.39	2.55
Zarqa	3.03	2.86
Madaba	2.31	2.11
Irbid	3.44	3.15
Mafraq	3.17	2.92
Jarash	2.73	2.54
Ajloun	3.15	2.89
Karak	2.41	2.48
Tafielah	2.95	2.73
Ma'an	2.29	2.2
Aqaba	2.12	2.19
The Kingdom	2.72	2.64

* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

Figure 19: Percentage of Functional Difficulties (Sever to Absolute Degree*) by Governorate and Sex 2015



* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

5 -2: Type of Difficulty

The results indicate, as shown in Table 12, that the walking difficulty was the most prevalent compared to other difficulties, followed by vision, self-care, remembering, concentrating, hearing and communication difficulties. It is worthy to note here that self-care and remembering are the most difficulties correlated with age. In the following chapters, we will discuss the walking, vision, self-care, remembering and concentration difficulties.

Table 12: Percentage of the Sever or Absolute Functional Difficulties * by Governorate, Type of Difficulty and Sex 2015

Governorates	Vision		Hearing		Walking		Remembering & Concentrating		Self-Care		Communication	
	male	female	male	female	male	female	male	female	male	female	male	female
Amman	0.82	0.82	0.5	0.49	1.2	1.44	0.55	0.56	0.54	0.61	0.47	0.47
Balqa	0.8	0.8	0.53	0.56	1.29	1.63	0.59	0.61	0.59	0.68	0.54	0.51
Zarqa	1.03	1.03	0.65	0.63	1.58	1.69	0.71	0.68	0.69	0.71	0.62	0.54
Madaba	0.77	0.77	0.55	0.46	1.22	1.32	0.59	0.55	0.55	0.58	0.51	0.45
Irbid	1.15	1.15	0.72	0.68	1.86	2.04	0.77	0.74	0.77	0.83	0.66	0.59
Mafraq	1.07	1.07	0.74	0.72	1.52	1.63	0.78	0.72	0.83	0.85	0.65	0.6
Jarash	0.96	0.96	0.71	0.68	1.35	1.54	0.78	0.71	0.75	0.79	0.71	0.63
Ajloun	1.11	1.11	0.76	0.66	1.61	1.74	0.76	0.74	0.67	0.8	0.63	0.56
Karak	0.82	0.82	0.54	0.58	1.3	1.55	0.56	0.65	0.57	0.66	0.5	0.52
Tafielah	1.01	1.01	0.69	0.66	1.53	1.75	0.76	0.74	0.63	0.66	0.56	0.48
Ma'an	0.78	0.78	0.63	0.62	1.05	1.24	0.67	0.6	0.52	0.62	0.49	0.49
Aqaba	0.81	0.81	0.43	0.44	0.99	1.2	0.51	0.57	0.42	0.52	0.39	0.43
The Kingdom	0.93	0.93	0.59	0.58	1.41	1.61	0.64	0.63	0.63	0.69	0.55	0.52

* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

5-2- 1: Walking Difficulty

The mobility difficulty ratio among the total population aged 5 years and above is 1.5%. Sex wise, the variations between males and females were limited (1.41% for males and 1.61% for females). Governorate wise, the proportion of females in walking difficulty was higher than males in all governorates except for Irbid that has retained the highest percentage.

5-2-2: Vision Difficulty

The ratio of vision difficulties among the total population aged five years of age and above is 0.88%. Sex wise, the variations between males and females were (0.93% for males and 0.83% for females). Governorate wise, it was noted that the highest percentage of vision difficulty was in Irbid, Ajloun and Mafraq – where the ratio exceeds 1% - reaching 1.06%, 1.03% and 1.01% respectively (slightly higher than the rest of the governorates) and the proportion of males is higher than females in all governorates except Aqaba.

5-2-3: Self Care Difficulties

The ratio of self-care difficulties of the total population (aged 5 years and above) was 0.66%. Sex wise, the variations between males and female were limited (the ratio was 0.63% for males and 0.69% for females). Governorate wise, the female ratio was greater than males in all governorates, the highest percentage for this type of difficulty was in Mafraq Governorate at the general level and also on the level of male and female.

5-2-4: Remembering and concentrating Difficulty

The prevalence percentage of the remembering and concentrating difficulty was equal in the governorates of Irbid, Mafraq, Jerash, Ajloun and Tafila at 0.75%, noting that the ratio is close in other governorates. The variations were meager between males and females (0.64% and 0.63% respectively). The percentage of males was higher than females, except in the governorates of Amman, Balqa, Karak and Aqaba where the proportion of females is higher than males.

5-3: Functional Difficulties (Simple to cannot do at all Degree)

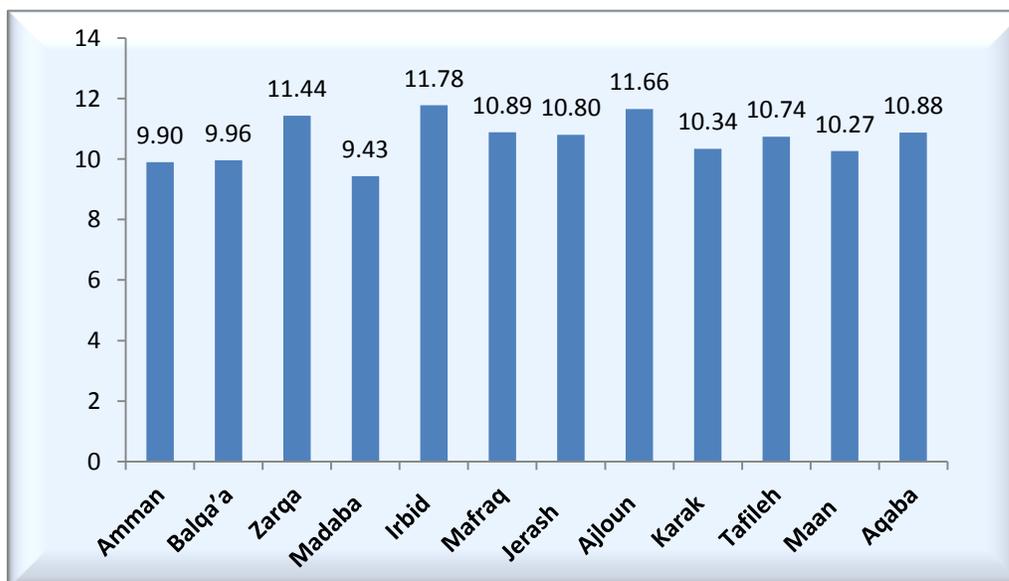
The results of the *General Population and Housing Census 2015* indicate that the ratio of individuals suffering from any degree of functional difficulties (from the simple to the cannot do at all degree of performance inability) was around 11% of the total population (aged 5 years or above). The results also show that the variations among the governorates were meager, noting that the lowest ratio (about 10% was in the governorates of Amman and Balqa) and the highest ratio was in the governorates of Irbid and Ajloun (about 12%). The most prevalent difficulty was vision, followed by mobility (the ratio was 5.60% and 4.50% respectively) while the least prevalent functional difficulty was *Communicating with Others* (less than 2% of the total population aged 5 years and above).

Table 13: Percentage of Functional Difficulties (Simple to Absolute Degree) * by Governorate and Type of Difficulty 2015

Governorates	vision	Hearing	walking	Remembering & concentration	Self - care	Communication	Persons with difficulties
Amman	5.5	2.68	4.08	2.38	1.75	1.49	9.9
Balqa	4.83	2.76	4.32	2.58	1.99	1.73	9.96
Zarqa	6.01	3.09	4.82	2.91	2.11	1.78	11.44
Madaba	4.62	2.87	4.03	2.66	1.94	1.63	9.43
Irbid	6.07	3.25	5.46	3.06	2.33	1.83	11.78
Mafrq	5.08	3.32	4.51	3.12	2.61	1.95	10.89
Jarash	5.03	3.46	4.32	3.18	2.45	2.06	10.8
Ajloun	5.93	3.38	5.06	3.2	2.28	1.89	11.66
Karak	5.17	3.08	4.32	2.77	2.04	1.72	10.34
Tafielah	5.69	3.32	4.69	3.06	2.04	1.73	10.74
Ma'an	5.02	3.08	3.83	2.87	2.02	1.8	10.27
Aqaba	6.36	2.67	3.52	2.46	1.6	1.4	10.88
The Kingdom	5.6	2.95	4.5	2.7	2.01	1.67	10.62

* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

Figure 20: Prevalence Percentage of Functional Difficulties (Simple to Absolute Degree) by Governorate 2015



* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

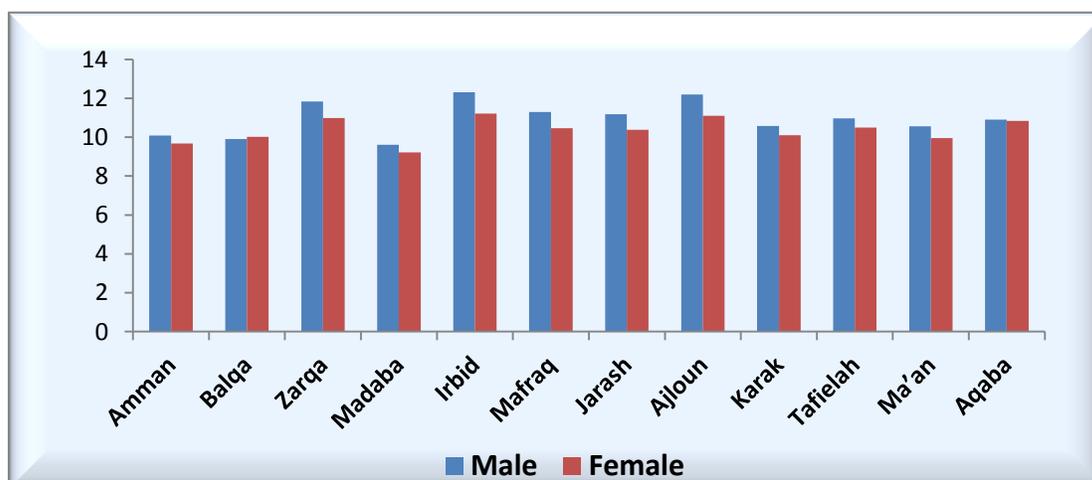
In terms of sex, it was clear that variations were small between males and females in all difficulties (simple to absolute degrees). The ratio for males was 10.89% and 10.30% for females. Irbid Governorate retained the highest rates (12.31% for males and 11.20% for females). Governorate wise, the proportion of males was higher than females in all governorates except for the Balqa governorate, where the proportion of females was higher than males, as shown in the table 14 and figure 21.

Table 14: Prevalence Percentage of Functional Difficulties (Simple to Absolute Degree) by Governorate and Sex 2015

Governorates	Male	Female
Amman	10.09	9.68
Balqa	9.91	10.01
Zarqa	11.83	10.99
Madaba	9.61	9.22
Irbid	12.31	11.2
Mafraq	11.29	10.46
Jarash	11.18	10.39
Ajloun	12.19	11.09
Karak	10.57	10.09
Tafielah	10.97	10.49
Ma'an	10.56	9.95
Aqaba	10.91	10.83
The Kingdom	10.89	10.3

* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

Figure 21: Prevalence Percentage of Functional Difficulties (Simple to Absolute Degree) by Governorate and Sex 2015



* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

The results also indicate, as shown in the following table, that the *Vision Difficulty* was the most prevalent compared to other difficulties, followed by the *Walking, Hearing, Remembering, Concentrating, Self Care and Communicating Difficulties*. It should be noted that the self-care and remembering difficulties are most correlated with age. Table 15 shows detailed information pertaining to the vision, walking, hearing, remembering, concentrating and self-care difficulties.

Table 15: Prevalence Percentage of Functional Difficulties (Simple to Absolute Degree) by Governorate, Type of Difficulty and Sex 2015

Governorates	Vision		hearing		walking		Remembering& concentration		Self-care		communication	
	Male	female	Male	female	Male	female	Male	female	Male	female	Male	female
Amman	5.7	5.3	2.6	2.7	4.4	3.8	2.3	2.5	1.7	1.9	1.5	1.6
Balqa	4.9	4.8	2.6	2.9	4.6	4.1	2.4	2.8	1.8	2.2	1.7	1.8
Zarqa	6.2	5.8	3	3.2	5.3	4.4	2.9	2.9	2	2.2	1.8	1.8
Madaba	4.8	4.5	2.8	3	4.4	3.7	2.6	2.8	1.8	2.1	1.6	1.7
Irbid	6.4	5.7	3.2	3.3	5.6	5.3	3	3.1	2.2	2.5	1.8	1.8
Mafraq	5.3	4.8	3.3	3.3	4.7	4.4	3.1	3.2	2.5	2.7	1.9	2
Jarash	5.2	4.9	3.5	3.4	4.5	4.1	3.2	3.2	2.3	2.6	2	2.1
Ajloun	6.2	5.6	3.5	3.3	5.3	4.8	3.1	3.3	2.1	2.5	1.9	1.9
Karak	5.3	5.1	3	3.2	4.4	4.3	2.7	2.9	1.9	2.2	1.7	1.8
Tafielah	5.8	5.6	3.3	3.3	4.8	4.6	2.9	3.2	1.8	2.3	1.7	1.8
Ma'an	5.2	4.8	3	3.2	3.9	3.7	2.8	3	1.9	2.2	1.8	1.8
Aqaba	6.5	6.2	2.6	2.7	4.4	2.9	2.3	2.7	1.5	1.8	1.3	1.6
The Kingdom	5.8	5.4	2.9	3	4.8	4.2	2.6	2.8	1.9	2.2	1.6	1.7

* Acute or Absolute Difficulty: They represent the difficulties that were classified as; "Has major difficulty" and "Has absolute difficulty".

5 – 3 – 1: Vision Difficulty

According to the results, the highest percentage of the vision difficulties (simple to absolute degree) prevail in the governorates of Aqaba, Irbid and Zarqa where the ratio has exceeded 6% (the ratios in these governorates were 6.36%, 6.07% and 6.01% respectively). The lowest ratios were in the governorates of Madaba and Balqa (4.62% and 4.83% respectively). The ratio in the rest of the governorates ranged between 5.02% and 5.93%.

The degree of variations between males and females' ratios concerning the vision difficulties (simple to absolute degree) was little (5.8% for males and 5.4% for females) of the total population aged 5 years and above. The proportion of males was higher than females in all governorates. The males' ratio remained highest in Aqaba, followed

by Irbid, Zarqa and Ajloun (exceeded 6%), while the ratio in Madaba and Balqa remained the lowest and the percentage of females in Aqaba governorate remained the highest (more than 6%) and the rest of the governorates at less than 6%.

5 -3 -2: Walking Difficulty

The results also indicate that the highest percentage of the Walking Difficulty (simple to absolute degree) prevail in the governorates of Irbid and Ajloun (5.46% and 5.06% respectively). The lowest ratios were in the governorates of Aqaba and Ma'an (3.52% and 3.83% respectively). The ratio in the rest of the governorates ranged between 4.03% and 4.82%.

The ratio of variations between males and females concerning the Walking Difficulty (simple to absolute degree) was small (4.25% for males and 4.78% for females) for the total population aged 5 years and above. The ratio of females was higher than males in all governorates.

5 -3 -3: Hearing Difficulty

The results also show that the highest percentage of the Hearing Difficulty (simple to absolute degree) was more than 3% in the governorates of Jerash, Ajloun, Tafileh, Mafraq, Irbid, Zarqa, Karak and Ma'an. The highest ratio was in Jerash governorate at 3.46% and the prevalence ratios in the rest of governorates ranged between 2.67% and 2.87%, while the lowest ratio was in the governorate of Aqaba at 2.67%.

The ratio of variations between males and females concerning the Hearing Difficulty (simple to absolute degree) was meager (2.90% for males and 3% for females) for the total population aged 5 years and above. The proportion of females was higher than males in all governorates except in Jerash, Ajloun and Tafileh governorates, where the ratio of males was higher than females. Meanwhile, the ratio between males and females in the governorate of Mafraq was similar.

5 -3 -4: Remembering and Concentrating Difficulty

The results indicate that the highest percentage of the remembering and concentrating difficulty (simple to absolute degree) by governorate exceeds 2% in all governorates. The highest was Ajloun at 3.20%. Sex wise, the variations between males and females were small (2.61% and 2.79% respectively) and the proportion of females was higher than males.

5 -3 -5: Self CARE DIFFICULTIES

The results indicate that the highest percentage of the self care difficulty (simple to absolute degree) by governorate exceeds 2% in most of the governorates. The highest was Mafraq at 2.61%. The prevalence rate in the rest of governorates varied between 1.60% and 1.99%. The lowest rate was in the governorate of Aqaba at 1.60%.

Sex wise, the variations between males and females for this difficulty were (1.89% and 2.15% respectively) for the total population aged 5 years and above.

5 -3 -6: Communicating Difficulty

The results indicate that the highest percentage of the “*Communicating with Others Difficulty*” (simple to absolute degree) by governorate was in Jerash Governorate at 2.06%. The prevalence rates in the rest of the governorates ranged between 1.40% and 1.95%, noting that the lowest ratio was in Aqaba governorate at 1.4%.

Sex wise, the variations between males and females were (1.64% and 1.70% respectively).

Chapter VI: Health Insurance

The Department of Statistics (DoS) endeavors to provide accurate information for decision-makers, planners, researchers, and scholars in addition to the development partners in the public and private sectors, civil society and various fields. The questionnaire of the *General Population and Housing Census 2015* contained a section on health insurance with the aim to provide comprehensive and detailed statistical data on this aspect in view that the census can provide data on all households members in Jordan. This report contains some detailed tables of the results relating to this topic that include data on prevalence of health insurance coverage. In the light of the above mentioned, we hope that the information contained in this report will benefit all those persons and parties interested in health insurance issues.

Objectives: The main objective of collecting data on health insurance is to provide accurate and updated information about health insurance in Jordan. The aim is to expand its coverage and comprehensiveness by drawing national policies in this field. The objectives of this part of the report can be summarized as follows:

- Identifying the duplication rates between various insurance parties.
- Collecting data concerning the burden on the government resulting from insuring the non-Jordanians.
- The health insurance coverage extent for everybody living in Jordan (Jordanians and non-Jordanians).
- Identifying the demographic, social and economic characteristics of insured and non-insured in Jordan.

Moreover, health insurance is defined as a system, which concerns the health conditions' risks of the individual against any financial burden due to diseases, through shouldering the greatest share of the medical costs (checking, diagnosis and treatment) and compensation for absence from work for a period of time or in cases of permanent disability. Therefore, health insurance reduces the burdens and accruing medical costs of the insured individuals.

Types of Health Insurance

- Insurance by the Ministry of Health.
- Insurance by the Royal Medical Services.
- Insurance by the University Hospitals.
- Insurance by the UNRWA.
- Insurance by the private sector.
- Insurance outside Jordan.

6 -1: Health Insurance Coverage

The results in Table 16 show that about 52% of the Kingdom's population is covered by health insurance, while this ratio is close to two-thirds among the Jordanians (approximately 63%). These proportions vary between the governorates on the two levels (total population and Jordanians). At the overall level, the governorates of Tafileh, Ajloun and Karak had registered the highest percentages (more than 80%), while the lowest rates were in Amman and Zarqa governorates (36.3% and 46.3% respectively). Meanwhile, in the case of Jordanians, data reveal that there are six governorates that have an insurance coverage proportion of more than (80%), namely; Ajloun, Tafilah, Karak, Jerash, Maan and Mafraq where the ratio ranged between 81.5% and 90.7%. The reason is attributed to the source of insurance which is the Royal Medical Services or the Ministry of Health, where the vast majority have public sector insurance, including the Jordanian armed forces. The lowest rates were recorded in Amman and Zarqa governorates as is the case at the level of the total population.

It should be noted that all children in the Kingdom under the age of 6 years have the right of free access to health services even if they are not insured based on a Royal Decree and a government executive decision to grant them free health service. The total number of this group of children is about 312,000. Taking this component into consideration, the level of insurance or free coverage (for children under six years of age) have been recalculated, where the coverage ratio rose to 68% for Jordanians and about 55% of for the total population.

After this amendment, the governorates of Ajloun, Tafileh and Karak remained to be the top governorates with health insurance coverage among Jordanians (9 out of every 10 individuals). In contrast, the Amman and Zarqa governorates remained the least covered (about 6 out of every 10 people).

Table 16: Population Percentage with Health Insurance and Covered by the Free Service by Governorate 2015

Governorates	Health insured		Health insured or receive free service	
	Jordanians	Total	Jordanians	Total
Amman	47.79	36.26	54.28	40.4
Balqa	72.46	61.7	75.98	64.55
Zarqa	54.04	46.29	60.17	50.45
Madaba	75.22	65.79	78.51	68.52
Irbid	75.88	63.12	79.25	65.62
Mafrq	81.49	71.77	84.27	73.35
Jarash	84.57	78.32	86.84	79.93
Ajloun	90.7	84.62	91.92	85.71
Karak	88.52	80.53	89.87	81.69
Tafielah	89.55	85.08	90.53	86.01
Ma'an	83.93	77.84	85.79	79.49
Aqaba	73.45	59.45	77.5	62.35
The Kingdom	63.41	51.62	68.14	54.9

The health insurance coverage ratio varies between males and females at the Kingdom and governorates level. The results indicate that the coverage rate for females is higher than males at the Kingdom and all governorates level. The difference was more clear in the Aqaba Governorate (around 11%), Balqa (about 9%) and Karak (about 8%). In contrast, the gap is narrower in the governorates of Jerash and Mafrq (about 3%).

Table 17: Population Percentage with Health Insurance for the Total Population by Sex and Governorate 2015

Governorates	Male	Female
Amman	34.8	39.1
Balqa	58.1	67
Zarqa	44.9	48.6
Madaba	62.9	69.5
Irbid	61.8	65.3
Mafrq	70.4	73.5
Jarash	77.2	80
Ajloun	82.6	87
Karak	77.2	84.9
Tafielah	82.4	88.9
Ma'an	75.4	81.3
Aqaba	55.6	66.2
The Kingdom	49.8	54.8

A close look at variations between Jordanians shows the existence of similar patterns between the total population noting that the gender gap is in favor of females, but the size of this gap does not exceed 2% (Table 18).

Table 18: Population Percentage of Jordanians with Health Insurance by Sex and Governorate 2015

Governorates	Male	Female
Amman	47.4	48.9
Balqa	71.8	74
Zarqa	53.6	55.3
Madaba	74.2	76.6
Irbid	74.7	77.7
Mafraq	80.9	82.4
Jarash	83.9	85.7
Ajloun	89.3	92.3
Karak	87.6	89.9
Tafielah	88.4	91.4
Ma'an	82.7	85.6
Aqaba	72.7	75
The Kingdom	62.8	64.8

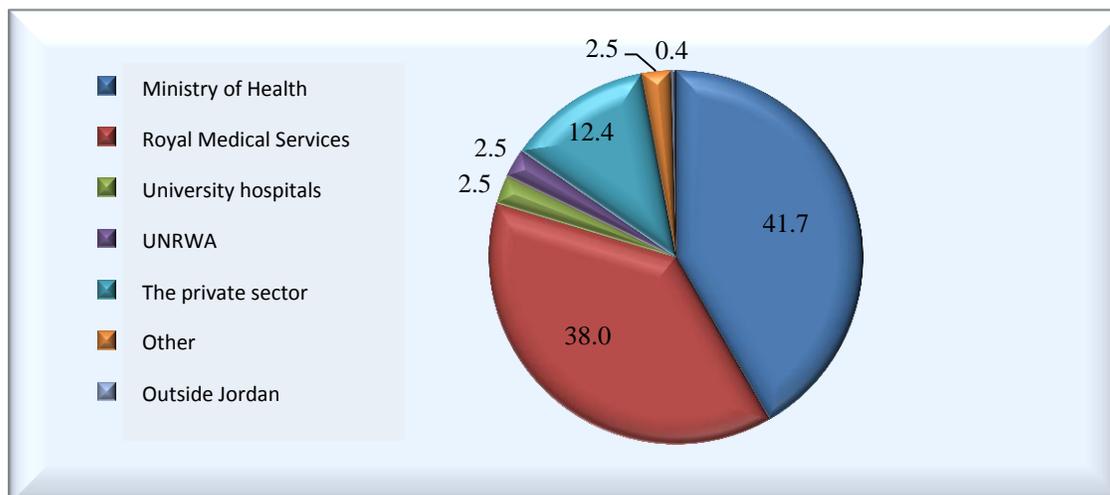
6 -2: Health Insurance Parties for Jordanians

The data in Table No. 19 shows that the Ministry of Health bears the burden of insuring 4 out of every 10 Jordanians, followed by the Royal Medical Services (38%). The private sector bears the burden of (12%) of the total Jordanian population, while the UNRWA bears (2.5%).

Table 19: Percent Distribution of Jordanians with One Health Insurance by Insuring Party and Sex 2015

Insuring Party	Male	Female	Total
Ministry of Health	40.5	42.9	41.7
Royal Medical Services	38.4	37.5	38
University hospitals	2.5	2.5	2.5
UNRWA	2.5	2.5	2.5
The private sector	13.1	11.7	12.4
Other	2.4	2.6	2.5
Outside Jordan	0.5	0.3	0.4
Total	100	100	100

Figure 22: Percent Distribution of Jordanians with One Health Insurance by Insuring Party 2015



6-3: Health Insurance for Non-Jordanians

Data in Table 20 indicate that about a quarter of the non-Jordanians are covered by health insurance (almost 25.3%). The percentage of females was (28.1%) compared to (23.2%) among males. These ratios vary between governorates, the highest in Jerash Governorate (63.4%; the reason could be due to the presence of the Gaza refugee camp in this governorate), followed by the governorate of Mafraq (58.9%; the reason could be to the presence of Zaatari camp for Syrian refugees in this governorate). This increase at the overall level is accompanied by an increase at the male and female level in these two governorates, while the lowest percentage of the insured non-Jordanians have ranged between (16.4% - 16.8%) in the Amman and Balqa governorates. The same applies also to males and females, where these percentages fluctuate at the male and female level and between governorates as shown in the following table.

Table 20: Percentage of Non-Jordanians with Health Insurance by Sex and Governorate 2015

Governorate	Male	Female	Total
Amman	15.2	18.1	16.4
Balqa	13.7	23	16.8
Zarqa	28.4	33	30.4
Madaba	17.5	25.1	20.4
Irbid	25.3	27.2	26.2
Mafraq	56.6	61.3	58.9
Jarash	61.5	65.5	63.4
Ajloun	31.8	38.3	34.7
Karak	25.6	41.7	31.4
Tafielah	17.8	26.3	20.3
Ma'an	27.8	34.2	30.1
Aqaba	22.4	29.5	24.6
The Kingdom	23.2	28.1	25.3

Chapter VII: Economic Participation

The labor force indicators are represented by the participation rates in the economic activity of various age groups for both males and females. The economic participation rate is defined as *“the number of people who are working and those seeking work per 100 people at the work age (15 - 64 years).* This definition applies to every age group and for males and females. The results indicate that the participation rate of the total population has reached about 48%. The rate for Jordanians was less than that rate (about 46%), this is in line with the forecasts particularly that majority of expatriates (especially from countries such as Egypt) arrive in search of work.

The participation rate varies between males and females (71% of males are economically active compared to only 21% of females). The participation rate for Jordanian males was 69% compared to about 22% for females. Moreover, the working period of females is shorter than in the case of males, where the vast majority of the males continue (almost 90%) to be active until the age of forty, while women/females begin to withdraw from the labor force in the mid-thirties. The results also indicate that the participation of women - in general - have not reached the desired level despite the significant investment in women's education, especially the higher education.

Table 21: Economic Activity Rates for Jordanians and Total Population by Age groups and Sex 2015

Age Groups	Jordanians			Total		
	Male	Female	Total	Male	Female	Total
19 - 15	24.89	4.44	15	28.44	4.66	17.15
24 - 20	62.4	24.95	44.45	64.44	22.85	45.61
29 - 25	86.22	37.05	62.31	86.05	33.62	62.57
34 - 30	90.79	33.52	61.93	89.58	30.49	62.27
39 - 35	90.38	28.99	59.55	89.3	26.95	60.71
44 - 40	86.64	24.3	55.29	86.47	22.98	57.37
49 - 45	81.35	19.21	50.46	82.16	18.5	53.21
54 - 50	72.69	12.74	42.86	73.92	12.55	45.32
59 - 55	60.14	7.02	33.4	61.69	7.33	35.52
64 - 60	41.4	3.72	22.75	43.3	4.07	24.3
Total	69.03	21.73	45.72	71.23	20.56	47.87

Figure 23: Economic Activity Rates for Jordanians and Total Population by Age groups and Sex 2015

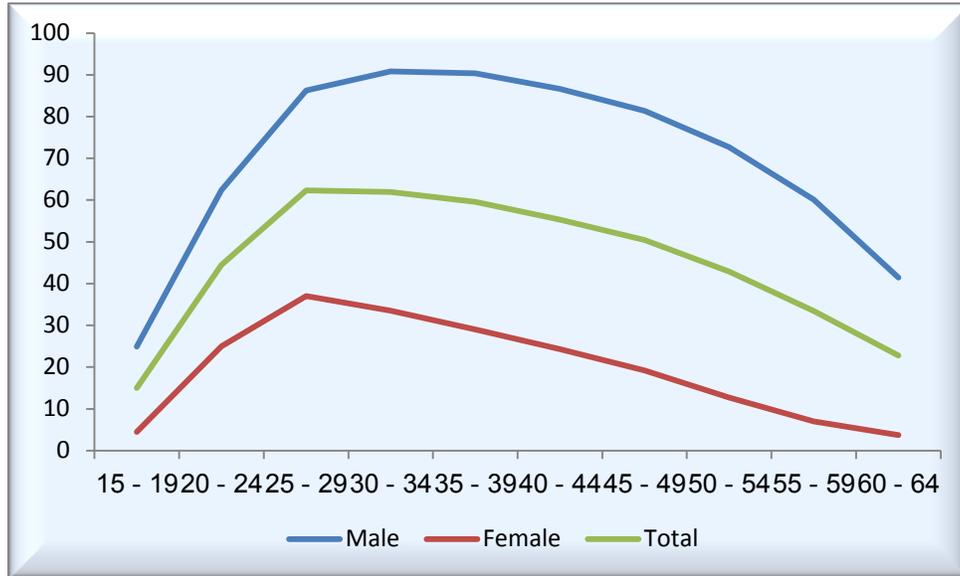


Figure 24: Economic Activity Rates for Jordanians and Total Population by Age groups and Sex 2015

