### Impacts of Housing Assistance on Syrian Refugee Resilience during COVID-19: Preliminary Evidence

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### Motivation

- Of the world's 26 million refugees, a staggering 22 million currently reside in low- & middle-income countries (LMICs).
- Less well-known: 17.5 million of them reside **not** in camps (pictured), but in host communities.



### Motivation

- Limited research to date on how best to support refugees renting housing in the private market.
- The COVID-19 pandemic, which has confined people to homes and caused financial distress, makes the need for evidence even more acute.



### Motivation

- **Project overview**: randomized impact evaluation of a humanitarian organization housing-assistance program for Jordan's Syrian refugees.
- The housing intervention is similar to well-known existing programs, like the Moving to Opportunity and Family Options studies, but this RCT is the first (to our knowledge) focused on LMIC refugees.



- Large-scale population displacement in Syria beginning in 2011 due to civil war: of 21 million people (2010), 6.2 million internally displaced, 5.6 million living abroad (e.g., Jordan, Lebanon, Turkey, etc.).
- Jordan has 655,000 registered Syrian refugees, which is 6.5% of the country's population. (Likely an underestimate.)
- Similar to the global situation, most (4/5th's) reside in the host community and only 1/5th in camps.

### Context



### Context



- **Today**: What are the effects of sizeable rental subsidies on *refugee* life outcomes, including economic well-being, health, and education? (Preliminary RCT results.)
- **Ongoing Work (not today)**: Collection of a panel dataset among a representative sample of Syrian refugees in Jordan.
- **Upcoming Work**: What are the effects of rental subsidies on *host-community* outcomes like social integration?

Partnered with the **Norwegian Refugee Council (NRC)** to randomize their over-subscribed Urban Shelter Program.

#### Treatment:

Approximately \$2,200 toward rent-free housing and repairs.

- 9 18 months of rent coverage
- Repairs include mold removal, securing windows and front doors, installing doors to bathrooms, covering bare floors

▶ Details

- NRC calculates a household's vulnerability score based on their characteristics (e.g., household size) and current economic and housing circumstances.
- The most vulnerable 10% are automatically included in assistance, while the least vulnerable 10% are automatically excluded.
- The remaining 80% of households were eligible for the study.
  AEA Registration

Randomized treatment/control among 334 localities in two northern governorates, Irbid and Mafraq, just south of Syria.

• Together, Irbid and Mafraq contain 40% of Jordan's Syrian refugees





- August 2019: Randomization across communities starts.
- September 2019: Program implementation starts.
- March 2020: Program implementation pauses (COVID-19).
- April 2020: Program implementation restarts.
- August-September 2020: Phone surveys conducted.
- Late 2021: Full in-person surveys collected.

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- Successfully randomized across communities, with **baseline balance** on 17 of 18 covariates.
- Moderate rate of successful program enrollment and take-up of 34%.

- Aug.-Sep. 2020: Conducted a "midline" phone survey to collect data on how the subsidies affected refugee resilience and some core life outcomes during COVID-19 (N=1,619). Achieved a high response rate of 86%
- **Sep.-Dec. 2021**: Conducted the full endline in-person survey. Succeeded in surveying **82%** of participants with no significant differential attrition. • Attrition
- 2022: Estimate long-run effects on household economic & child educational outcomes, and likelihood of return to Syria. Also measure integration, social attitudes and identity of study participants and their landlords.

#### Table 1: Summary Statistics of the Control Group, Post-Treatment

	Mean	Median	SD	Ν
Annualized Income (\$PPP)				
Before COVID-19 Lockdown	2878	2238	2757	791
During COVID-19 Lockdown	742	0	1642	794
After COVID-19 Lockdown	2441	2089	2474	792
Annualized Rent	955	861	1004	735
Depression (=1)	.56	1	.5	791
Learning Activities (Total)	.22	0	.56	670

▶ Depression )

Child Learning

## Summary of Findings

At midline, treated households experienced:

- Enhanced housing quality
- More children in the household and higher participation in schooling
- Lower credit-use, with no impact on labor supply.
- Unexpectedly, reduction in food security.
- Preliminary endline results indicate that:
  - Treatment impacts on lower out of pocket housing expenditures and increased child schooling participation persist.
  - Several other midline impacts dissipate, including differences in housing quality, household composition, and credit usage.
  - Preliminary analysis suggests consumption and food security impacts largely dissipate.

#### Table 2: TOT Effects on Dwelling Characteristics and Housing Finances

	Outcome	Treatment	Control Mean	N
(1)	Normalized housing quality index	0.48*	0	1,614
		(0.26)		
(2)	Housing material quality index (0-2)	0.43**	1.45	1,614
		(0.20)		
(3)	Dwelling can be locked or secured $(=1)$	0.14**	0.79	1,614
		(0.07)		
(4)	Total monthly housing expenditure	18.62	77.56	1,549
	(including NRC)	(12.19)		

#### Table 3: TOT Effects on Household Composition & Child Outcomes

	Outcome	Treatment	Control Mean	N
(1)	Household Size	0.35	5.96	1,614
		(0.28)		
(2)	Number of children in household	0.35* <sup>*</sup>	3.27	1,614
		(0.16)		
(3)	Learning Activities $(=1)$	0.16***	0.17	1,388
		(0.06)		

### Midline Estimation Results

#### Table 4: TOT Effects on Credit Use

	Outcome	Treatment	Control Mean	N
(1)	Loans taken pre-covid (=1)	-0.21***	0.61	1,612
		(0.07)		
(2)	Loans taken during lockdown $(=1)$	-0.34***	0.78	1,612
		(0.07)		
(3)	Loans taken post lockdown $(=1)$	-0.32***	0.43	1,611
		(0.07)		

### Midline Estimation Results

#### Table 5: TOT Effects on Food Insecurity

	Outcome	Treatment	Control Mean	N
(1)	Respondent food insecurity $(=1)$	0.24*** (0.07)	0.35	1,608
(2)	Total food assistance (\$PPP)	-24.07** (10.81)	103.34	1,573

#### Table 6: TOT Effects on Dwelling Characteristics and Housing Finances

Outcome	Treatment	Control Mean	N
Normalized housing quality index	0.28	-0.00	1,397
	(0.22)		
Housing material quality index (0-2)	0.27	1.41	1,396
	(0.20)		
Total monthly housing expen. (+ NGO payments)	$-65.78^{**}$	211.08	1,284
	(29.78)		

#### Table 7: TOT Effects on Household Composition & Child Outcomes

Outcome	Treatment	Control Mean	Ν
Household size	-0.20	5.94	1,397
	(0.32)		
Number of children in the household	-0.05	3.30	1,397
	(0.18)		
Share student (10-17)	0.02	0.80	842
	(0.06)		
All students attended 5 days $(=1)$	0.23**	0.51	747
	(0.11)		

### Endline Estimation Results

#### Table 8: TOT Effects on Credit Use

Outcome	Treatment	Control Mean	Ν
Received any loans? (annual)	0.06	0.16	1,397
	(0.07)		
Loans received (annual, USD PPP)	79.68	364.33	1,397
	(184.80)		
30 JD Saved?	0.14***	0.12	1,397
	(0.05)		

### Conclusion

- Midline results show positive impacts on housing infrastructure, reduced credit use (and debt accumulation), and growing household size, presumably due to movement of relatives or friends' children into the improved home.
- Negative effects on self-reported food security may be due to reduced aid and/or larger households.
- In preliminary endline results the impacts on household size and food security dissipate.
- Meanwhile positive child schooling impacts persist and housing expenditures remain reduced.

### Conclusion

- Upcoming work as a part of S-RLS includes plans for collecting detailed in-person data on attitudes and integration in the host community, and elicitation of social cohesion between Syria refugees, Jordanian hosts.
- Planning to conduct further analysis of the latest endline data and look forward to presenting more in-depths results.

# Thank you!

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### Photo Citations

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- Photo #5. Norwegian Refugee Council. Georg Schaumberger. 2014.
- Photo #6. Original Map. Maria Jose Urbina

### Retention and First Stage Results

#### Table 9: Retention and Compliance

	Retention		Comp	liance
	Midline	Endline	Midline	Endline
Treatment Assignment	-0.02	0.00	0.35***	0.34***
	(0.04)	(0.04)	(0.02)	(0.02)
Control Mean	0.77	0.77	0	0
N	2,126	2,088	1,614	1,397
Covariates			$\checkmark$	$\checkmark$
Enumerator FE			$\checkmark$	$\checkmark$

Notes: Columns 1 and 2 test for differences in retention rates in each survey round between the treatment and control groups. Columns 3 and 4 show compliance rates among the surveyed sample in each survey round. In the parentheses are robust standard errors clustered at the locality level. (\*\*\* p<0.01, \*\* p<0.05, \* p<0.1.)

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### A Majority of Refugees Are Depressed



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### Four in Five Children Are Not Learning



• Return

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- Treatment households receive subsidies that allow them to stay in their current residence.
- A treated household's subsidy is a function of its size.
- NRC negotiates with the household's landlord to get their buy-in and to achieve the maximum rent savings.

Return

### AEA RCT Registry: https://doi.org/10.1257/rct.6141-1.0. • Return



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