



# Jordan

**EquityTool: October 27, 2025**



The EquityTool has been updated based upon new source data. The original version is no longer active but is available upon request.

**Previous version released:** July 30, 2019

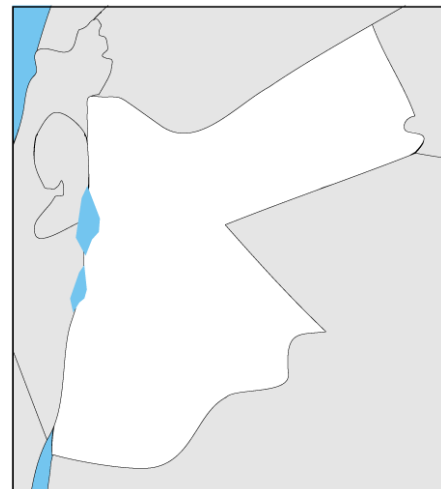
**Source data:** [Jordan DHS, 2023](#)

**# of survey questions in full wealth index:** 40

**# of variables in full index:** 105

**# of survey questions in EquityTool:** 16

**# of variables in EquityTool:** 17



## Questions:

	Question	Option 1	Option 2	Option 3
Q1	What type of housing unit do you live in?	Apartment	Other	
Q2	Does your household have... a microwave?	Yes	No	
Q3	... a dishwasher	Yes	No	
Q4	... a freezer?	Yes	No	
Q5	... a water cooler?	Yes	No	
Q6	... a solar heater?	Yes	No	
Q7	... an air conditioner?	Yes	No	
Q8	...internet service?	Yes	No	
Q9	Does any member of your household own... a computer?	Yes	No	



Q10	... a tablet?	Yes	No	
Q11	... a watch?	Yes	No	
Q12	Does any member of this household have... an account in a bank or other financial institution?	Yes	No	
Q13	...a personal credit card?	Yes	No	
Q14	What is the main material of the floor of the dwelling?	Marble tiles	Cement	Other
Q15	What is the main material of the roof of the dwelling?	Concrete	Other	
Q16	What is the main source of drinking water for members of your household?	Bottled water	Other	

#### Technical notes:

The standard simplification process was applied to achieve high agreement with the original wealth index. Kappa was greater than 0.75 for the national and urban indices. Details on the standard process can be found [in this article](#). The data used to identify important variables comes from the [factor weights released by ICF](#).

#### Level of agreement:

	National Population (n=19,475)	Urban only population (n=15,625)
% agreement	0.838	0.840
Kappa statistic	0.747	0.750

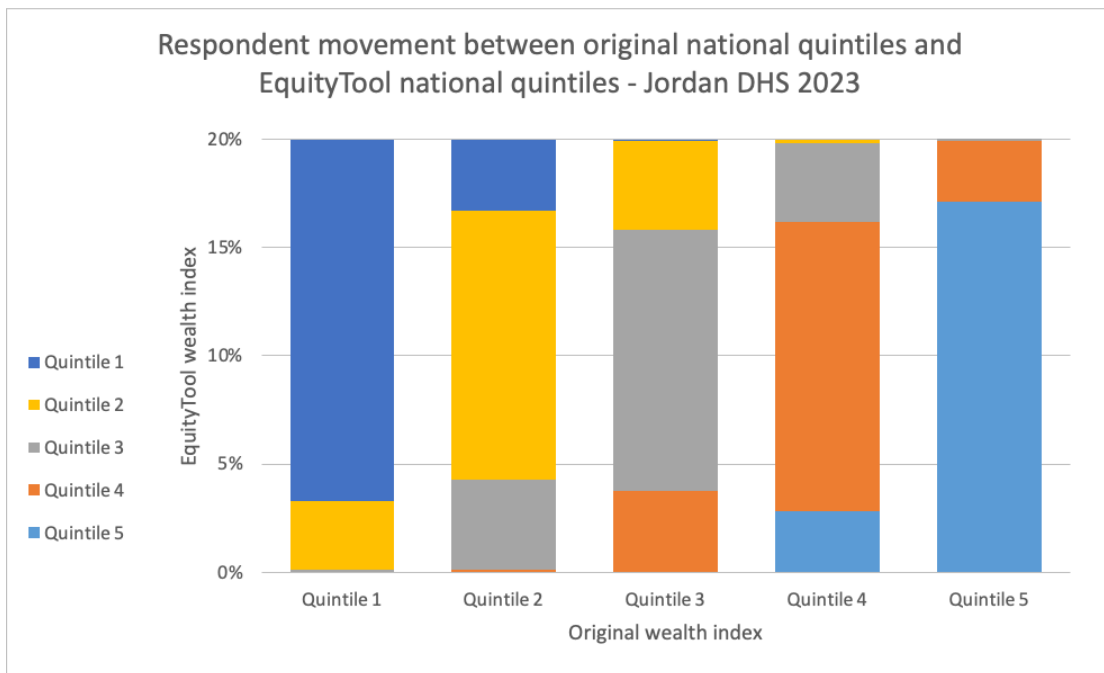
Respondents in the original dataset were divided into three groups for analysis – those in the 1<sup>st</sup> and 2<sup>nd</sup> quintiles (poorest 40%), those in the 3<sup>rd</sup> quintile, and those in the 4<sup>th</sup> and 5<sup>th</sup> quintiles (richest 40%). After calculating their wealth using the simplified index, they were again divided into the same three groups for analysis against the original data in the full DHS. Agreement between the original data and our simplified index is presented above.



### What does this mean?

When shortening and simplifying the index to make it easier for programs to use to assess equity, it no longer matches the original index with 100% accuracy. At an aggregate level, this error is minimal, and this methodology was deemed acceptable for programmatic use by an expert panel. However, for any given individual, especially those already at a boundary between two quintiles, the quintile the EquityTool assigns them to may differ to their quintile according to the original DHS wealth index.

The graph below illustrates the difference between the EquityTool generated index and the full DHS wealth index. Among all of those people (20% of the population) originally identified as being in the poorest quintile, approximately 85% are still identified as being in the poorest quintile when we use the simplified index. However, approximately 15% of people are now classified as being in Quintile 2. From a practical standpoint, all of these people are relatively poor. Yet, it is worthwhile to understand that the simplified index of 16 questions produces results that are not identical to using all 40 questions in the original survey.



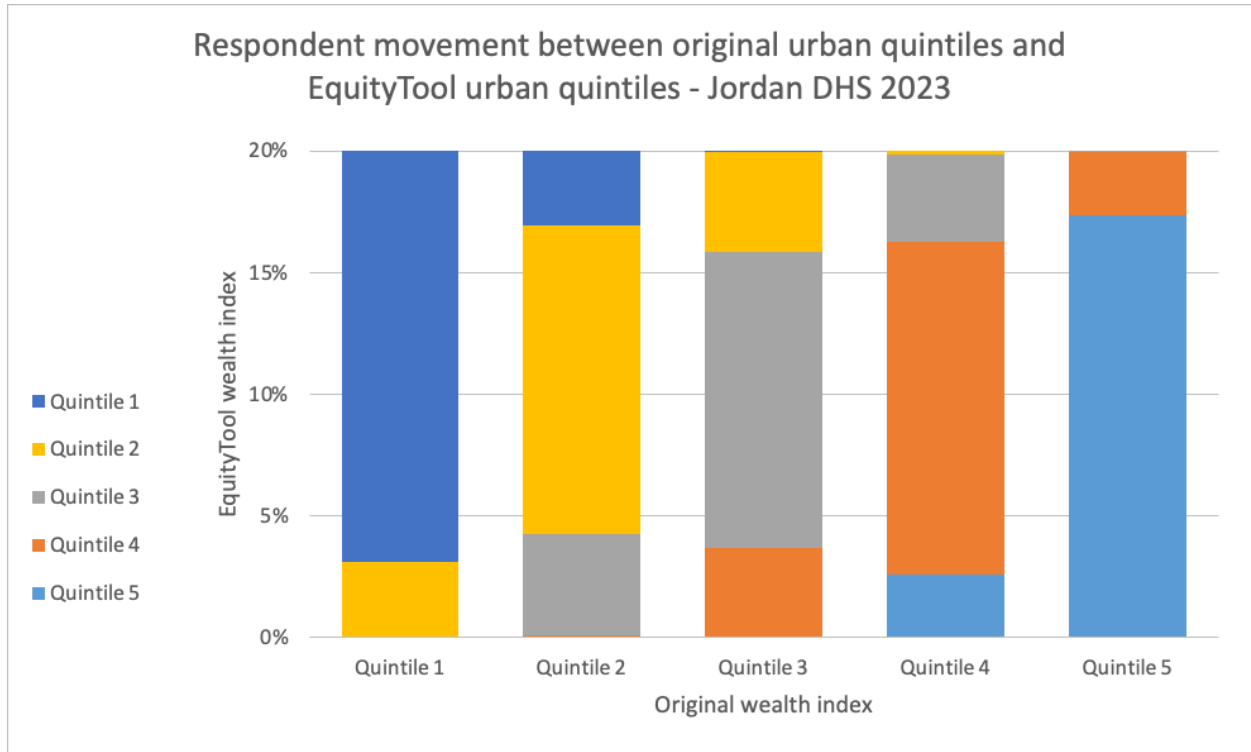


The following table provides the same information on the movement between national quintiles when using the EquityTool versus the original DHS wealth index:

		EquityTool National Quintiles					
		Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	Total
Original DHS National Quintiles	Quintile 1	16.69%	3.20%	0.11%	0.00%	0.00%	20.00%
	Quintile 2	3.28%	12.47%	4.12%	0.12%	0.00%	20.00%
	Quintile 3	0.05%	4.15%	12.04%	3.74%	0.02%	20.00%
	Quintile 4	0.00%	0.18%	3.62%	13.37%	2.82%	19.99%
	Quintile 5	0.00%	0.00%	0.09%	2.79%	17.13%	20.01%
	Total	20.02%	20.01%	19.98%	20.02%	19.97%	100%



The following graph provides information on the movement between urban quintiles when using the EquityTool versus the original DHS wealth index:



The following table provides the same information on the movement between urban quintiles when using the EquityTool versus the original DHS wealth index:

		EquityTool Urban Quintiles					Total
		Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	
Original DHS Urban Quintiles	Quintile 1	16.91%	3.04%	0.06%	0.00%	0.00%	20.01%
	Quintile 2	3.06%	12.67%	4.17%	0.10%	0.00%	20.00%
	Quintile 3	0.03%	4.14%	12.13%	3.68%	0.01%	19.99%
	Quintile 4	0.00%	0.15%	3.60%	13.65%	2.60%	20.00%
	Quintile 5	0.00%	0.00%	0.06%	2.59%	17.35%	20.00%



	Total	20.00%	20.00%	20.01%	20.02%	19.97%	100%
--	-------	--------	--------	--------	--------	--------	------

### Data interpretation considerations:

1. This tool provides information on relative wealth – ‘ranking’ respondents within the national or urban population. The most recent available data from the WorldBank indicates that 0.10% of people in Jordan live below \$3.00/day [1]. This information can be used to put relative wealth into context.
2. People who live in urban areas are more likely to be wealthy. In Jordan, 22% of people living in urban areas are in the richest national quintile, compared to only 5% of those living in rural areas [2].
3. If your population of interest is predominantly urban, we recommend you look at the urban results to understand how relatively wealthy or poor they are, in comparison to other urban dwellers.
4. If the people you interviewed using the EquityTool live in rural areas, or a mix of urban and rural areas, we recommend using the national results to understand how relatively wealthy or poor they are, in comparison to the whole country.
5. Some governorates in Jordan are wealthier than others. It is important to understand the country context when interpreting your results.
6. In most cases, your population of interest is not expected to be equally distributed across the five wealth quintiles. For example, if your survey interviewed people exiting a shopping mall, you would probably expect most of them to be relatively wealthy.

### Changes from the previous EquityTool

We released an EquityTool on July 30, 2019 which compared user data to a benchmark of 2016-2017. A new source survey, the Jordan DHS 2023 was recently released, and allows us to benchmark results to a more recent population. This is important, because wealth generally increases over time, and comparing your respondents to an old benchmark population will lead to over-estimating the relatively wealthy in your survey. The new EquityTool was generated using the exact same methodology as the previous version, and in generating the new EquityTool, no attempt was made to account for the fact that a previous version existed. In other words, we did not explicitly try to keep the same questions or response options as the previous tool.

### Practical Considerations

For those who have not previously conducted an EquityTool based study in Jordan, the remainder of this section is not particularly relevant. For those who have used the previous EquityTool, you may be interested to know how the two versions compare.



	Previous	Current
Source Data	DHS 2016-2017	DHS 2023
# of questions in EquityTool	14	16
# of questions in full wealth index	32	40
# of variables in EquityTool	14	17
# of variables in full wealth index	69	105
Kappa statistic (EquityTool vs full wealth Index) for 3 groups	National: 0.753 Urban: 0.764	National: 0.747 Urban: 0.750

Compared to the previous EquityTool some of the questions and variables included have changed.

The previous EquityTool included 14 variables. Of those 14 variables, 8 are still included in the current EquityTool.

1. Apartment	5. Computer
2. Microwave	6. Bank account
3. Air conditioner	7. Roof: concrete
4. Water cooler	8. Floor: marble tile

Nine variables are included in the new EquityTool that were not included in the previous EquityTool.

1. Dishwasher	6. Internet service
2. Freezer	7. Credit card
3. Solar heater	8. Floor: cement



4. Tablet	9. Water source: bottled water
5. Watch	

It is generally best to use the current version of the EquityTool, since it will give a more accurate quintile estimate. If you are currently collecting data, it is best to continue to use the previous tool. Note that if you have created a survey in the EquityTool web application using the previous EquityTool, that survey will continue to use the previous EquityTool.

If conducting a follow-up survey to a baseline that used the previous EquityTool, and the most important result is change from the baseline, it may be preferable to continue to use the previous EquityTool for comparability. If you need to do this, please contact us at [support@equitytool.org](mailto:support@equitytool.org).

### **Contextualizing Changes in the EquityTool**

Comparing the results of surveys that used the previous EquityTool against those that use the current EquityTool is difficult. It will not always be clear whether any difference is because of actual differences in the wealth level of the respondents or because the EquityTool has changed.

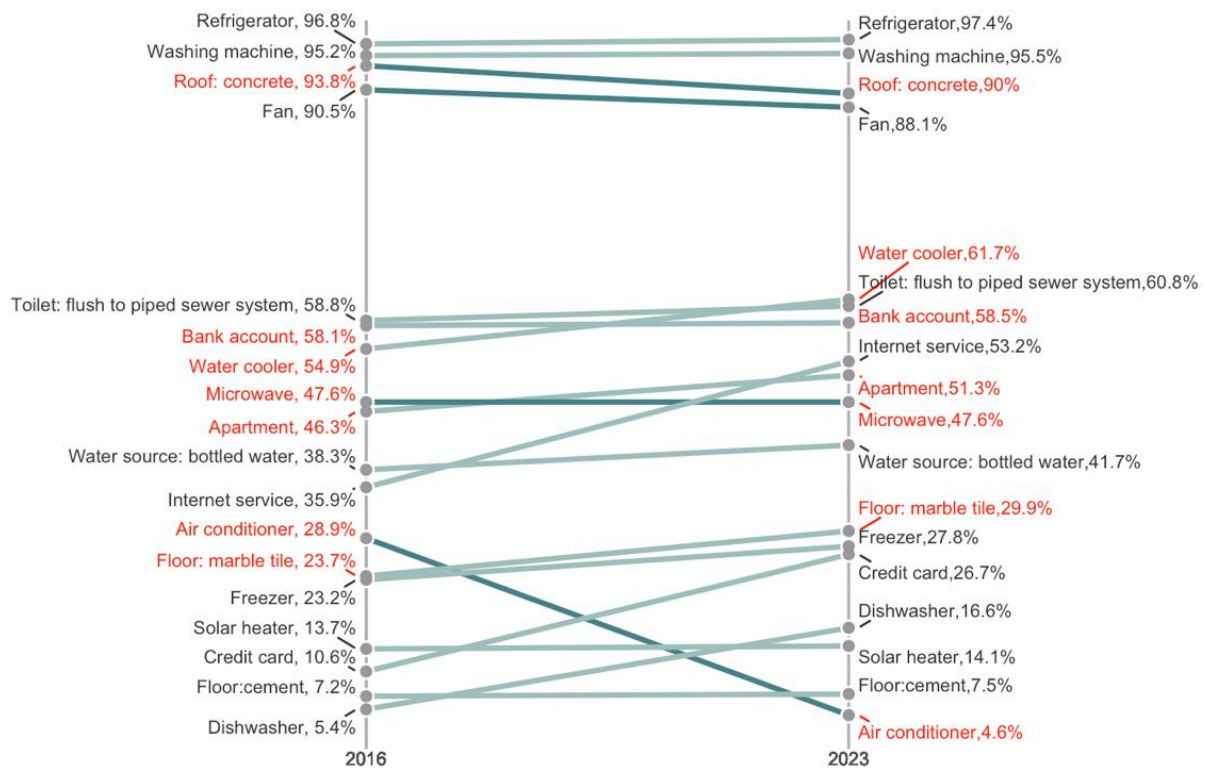
The section below provides relevant contextual information that may help a user understand why the EquityTool has changed from the previous tool.

### ***Changes in Asset Ownership***

Over time, patterns of asset ownership change. This may reflect the fact that an asset which previously was quite expensive has become more affordable over time, making it more accessible to a large population or that the population has grown wealthier and now a larger portion of the population is able to afford more expensive goods. Likewise, some assets may simply become more or less prevalent due to technological changes. As asset ownership patterns change, their ability to help us distinguish between wealth quintiles may also change.

In Figure 1 we show how ownership of the assets in the original benchmark survey and the current benchmark survey have changed [2]. Variables that are not included in both DHS surveys are not shown in this graph. Assets in red appear in both the current and previous versions of the EquityTool.

**Figure 1: Change in Asset Ownership from Jordan DHS 2016 to Jordan DHS 2023**



Between 2016 and 2023, Jordan saw shifts in household asset ownership, with most assets showing an overall increase. However, the most notable change was a sharp decline in air conditioner ownership, dropping from 28.9% to 4.6%. Other notable changes included an increase of more than 17 percentage points in household internet service access and a 16 percentage point increase in credit card ownership.

### **Changes in Country Context**

Changes in the EquityTool often reflect changes in the economic well-being of the population. As the population wealth changes, the prevalence of different assets may change.

The following table provides a summary of some key indicators that illustrate how the economic well-being of the population of Jordan has changed from 2016 to 2023.



	Previous Survey: 2016-2017	Current Survey: 2023
Percent of the population living below the poverty line [1]	0.10% (2010)	Not available
Percent of the population that is multidimensionally poor [3]	0.4% (2017-2018)	Not available
GDP per capita [4]	\$9,321.90	\$9,381.35
Average annual GDP growth from 2016 to 2023 [5]	2.0%	

The Jordanian economy grew between 2016 and 2023. This economic improvement over time, will reduce the previous Jordan EquityTool’s ability to accurately assign households to their most correct wealth quintiles.

Metrics for Management provides technical assistance services to those using the EquityTool, or wanting to collect data on the wealth of their program beneficiaries. Please contact [support@equitytool.org](mailto:support@equitytool.org) and we will assist you.

---

[1] From [pip.worldbank.org](http://pip.worldbank.org), reporting poverty headcount ratio at \$3.00/day at 2021 international prices.

[2] From the Jordan dataset household recode, available at <http://dhsprogram.com/>

[3] From Oxford Poverty and Human Development Initiative (October 2024). “Jordan Country Briefing”, Oxford Poverty and Human Development Initiative, University of Oxford.

[4] From [data.worldbank.com](http://data.worldbank.com), reporting GDP per capita, PPP (constant 2021 international \$)

[5] From [data.worldbank.com](http://data.worldbank.com), reporting average of GDP growth (annual %)

---