

# The Evolution of Social Protection in Egypt, 2006-2023

Irene Selwaness and Hania Sholkamy

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Irene Selwaness<sup>1</sup> and Hania Sholkamy<sup>2</sup>

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## Send correspondence to:

Irene Selwaness

Faculty of Economics and Political Science, Cairo University

[irene.selwaness@feeps.edu.eg](mailto:irene.selwaness@feeps.edu.eg)

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<sup>1</sup> Associate Professor of Economics, Faculty of Economics and Political Science, Cairo University, Egypt; Visiting Fellow, the LSE Middle East Centre; Research Fellow, Economic Research Forum. Email: [irene.selwaness@feeps.edu.eg](mailto:irene.selwaness@feeps.edu.eg).

<sup>2</sup> Associate Research Professor at the Social Research Centre, American University in Cairo, Egypt. Email: [hantias@aucegypt.edu](mailto:hantias@aucegypt.edu).

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## Abstract

This paper examines the trends in social protection coverage in Egypt over the 2006-2023 period. The different forms of protection that we analyze include contributory social insurance schemes, employment-related pensions, non-contributory social-assistance cash transfers including temporary cash transfers due to COVID-19, and food ration cards. In addition to examining patterns of coverage, the paper considers the value of transfers and benefits, in as much as possible, to assess the importance of coverage in terms of how much beneficiaries of different programs receive. We examine coverage rates by different household characteristics such as household wealth quintile, head of household sex, household composition in terms of presence of children and elderly, head of household labor market status, and region. The paper frames these findings in terms of the overall approach to social protection and presents a commentary on the implications of these observed trends.

**Keywords:** Social protection, social insurance, cash transfers, food ration cards, Egypt.

**JEL Classifications:** H53, H55, I38.

## ملخص

تتناول هذه الورقة الاتجاهات في تغطية الحماية الاجتماعية في مصر خلال الفترة 2006-2023. تشمل أشكال الحماية المختلفة التي نقوم بتحليلها وهي: خطط التأمين الاجتماعي القائمة على الاشتراكات، والمعاشات التقاعدية المتعلقة بالتشغيل، والتحويلات النقدية للمساعدة الاجتماعية غير القائمة على الاشتراكات بما في ذلك التحويلات النقدية المؤقتة المستحقة لوباء الكورونا، وبطاقات حصص الطعام. بالإضافة إلى فحص أنماط التغطية، تنظر الورقة في قيمة التحويلات والمعاشات، قدر الإمكان، لتقييم أهمية التغطية من حيث مقدار المستفيدين من البرامج المختلفة. تدرس الورقة معدلات التغطية حسب خصائص الأسرة المختلفة مثل الشريحة الخمسية لثروة الأسرة، ونوع رب الأسرة، وتكوين الأسرة من حيث وجود الأطفال والمسنين، ووضع سوق العمل لرب الأسرة، والمنطقة. وتضع الورقة هذه النتائج في إطار النهج العام للحماية الاجتماعية وتقدم تعليقا على الآثار المترتبة على هذه الاتجاهات الملاحظة.

## 1. Introduction

Welfare and protection are mandated as rights of citizenship by the Egyptian Constitution. A slew of new transfers, incentives for job creation and formalization, and legal revisions have sought to widen social protection in the period 2006-2023. This is a period when internal and external factors were causing changes in economic policies, which consequently created new challenges as well as some opportunities, and several reforms impacted social policies and provisions. The economy experienced economic instability, due to increased debt leading to pressures on the budget and to implementing macroeconomic stabilization measures (Amer et al., 2021). One challenge was currency devaluation in 2016, resulting in unprecedentedly high inflation rates at 29.5 percent in 2017.<sup>3</sup> Afterwards, the economy was affected by several global crises starting with the COVID-19 pandemic in 2020, followed by the outbreak in geopolitical conflicts, namely the Russian war on Ukraine in 2022, which affected the global supply-chains of several important goods (Ministry of Finance & UNICEF, 2023). A second currency devaluation in 2022 led Egypt's economy to experience soaring inflation rates, peaking at 33.9 percent in February 2023.<sup>4</sup> All these challenges contributed to rapidly increasing poverty rates, from 16.7 percent in 2008/2009 (before the Arab Spring), to 28.3 percent in 2012/2013, rocketing at 32.5 percent in 2017/2018, and stagnating at around 30 percent in 2021-2022 (see Appendix Figure 1).

In response to these fiscal reforms and economic shocks, social protection programs that mitigate the effects of economic turbulence and which support households' consumption needs became vital to economic, social, and political stability. The government therefore announced several social protection reforms and packages, in March 2022, July 2022, October 2022 and April 2023, as shown in Table 1 (Ministry of Finance & UNICEF, 2023; World Bank, 2022).

**Table 1. Recent expenditures on social protection purposes**

<b>March 2022</b>	<b>Package 1</b> 2.7 billion EGP* to include 450,000 new households in "Takaful and Karama" programs. 190.5 billion EGP* to increase social insurance pensions by 13 percent. Increased income tax exemption limit by 25 percent (from EGP 24,000 to 30,000). 36 billion EGP for bonuses for government workers. <sup>5</sup>
<b>July 2022</b>	<b>Package 2</b> Include an additional 950,000 families in "Takaful & Karama" program (costing EGP 5.4 billion annually). Temporary bonuses for 9 million families of pensioners (whose pension is less than 2,500 EGP per month) and government workers (whose wage is less than 2,700 EGP per month) at 9 billion EGP/month for 6 months.

<sup>3</sup> Data from World Bank: <https://data.worldbank.org/indicator/FP.CPI.TOTL.ZG?locations=EG&view=chart>. Last accessed October 16<sup>th</sup> 2023.

<sup>4</sup> Data from World Bank: <https://data.worldbank.org/indicator/FP.CPI.TOTL.ZG?locations=EG&view=chart>. Last accessed October 16<sup>th</sup>, 2023.

<sup>5</sup> Ministry of Finance & UNICEF (2023) report that these bonuses are for the state administrative apparatus.

**Table 1. Recent expenditures on social protection purposes (continued)**

<b>October 2022</b>	<b>Package 3</b> Minimum wage <sup>6</sup> raised to 3,000 EGP from 2,700 EGP. Froze electricity prices until June 30, 2023.
<b>April 2023</b>	<b>Package 4</b> Further increase in government employees' wages by a minimum of 1,000 EGP/month. Minimum wage for government employees raised to 3,500 EGP. Retirement pensions increased by 15 percent. Takaful and Karama transfers increased by 25 percent per month.

*Source: Compiled by authors based on Ministry of Finance and UNICEF (2023) and World Bank (2022). Notes: These are announced reforms, but timeline and data on actual implementation of these packages is not available. \*Time period is not specified.*

One of the long-term goals was to expand “Takaful and Karama”, the national cash transfer program introduced in 2014/15,<sup>7</sup> the coverage of to 5.1 million households by the end of 2022 (up from 3.85 million households in December 2021) (World Bank, 2022). Accordingly, the first stimulus in March 2022 package included 2.7 billion EGP to include 450,000 new households in “Takaful and Karama” programs (Ministry of Finance & UNICEF, 2023; World Bank, 2022). Furthermore, within this package, 190.5 billion EGP were directed to increase social insurance pensions by 13 percent and to increase the income tax exemption limit by 25 percent, as well as 36 billion EGP to increase bonuses for state workers. After fourth months, in July 2022, the second package aimed to include an additional 950,000 families for “Takaful & Karama” program (at an estimated annual cost of 5.4 billion EGP), and to pay temporary bonuses for nine million families of pensioners who receive a monthly retirement pension of less than 2,500 EGP, and government employees who receive a monthly wage of less than 2,700 EGP (at an estimated cost of nine billion EGP per month, for a period of six months). After six months, the October 2022 package increased the minimum wage for public sector workers<sup>8</sup> to 3,000 EGP instead of 2,700 EGP and froze electricity prices until June 30, 2023. As of April 2023, the government further increased the wage of government employees by a minimum of 1,000 EGP per month, raised the government's employees' minimum wage to reach EGP 3,500, increased the retirement pensions by 15 percent, and the value of Takaful and Karama transfers by 25 percent per month (Ministry of Finance & UNICEF, 2023; World Bank, 2022). It is noticeable that the bulk of these mitigation packages targeted the social insurance fund and government employees. Moreover, the global tightening of monetary conditions in the aftermath of the pandemic and the Russian-Ukrainian war led to higher interest rates, and hence increased borrowing costs (Ministry of Finance & UNICEF, 2023). These costs created some limitations for spending on social protection. As shown below, spending on

<sup>6</sup> Although not explicitly mentioned, it is likely the minimum wage for public sector workers, as the minimum wage for private sector workers followed a different timeline. The private sector minimum wage was 2,400 EGP in January 2022 before increasing to 2,700 EGP in January 2023, then 3,000 EGP in July 2023 and 3,500 EGP starting from 2024 (Ministry of Planning, Economic Development & International Cooperation, 2023).

<sup>7</sup> Takaful is a monthly cash transfer program for poor households with children under 18 years old while Karama is for poor elderly (aged 65 years and older), disabled and orphaned (Breisinger et al., 2018, 2024).

<sup>8</sup> It was not explicitly clarified whether it is the minimum wage for public or private sector, but it is likely that for the public sector/government employees as the previous measure was to disburse bonuses for those among them receiving a wage less than 2,700 EGP per month. Also see footnote 6 about the minimum wage for private sector workers.

contributory and non-contributory schemes as well as food subsidies as a share of total government expenditure exhibited a downward trend (see Figure 1).

To what extent have these global and national developments and changes in policy directions been reflected in observable trends in households' access to different governmental social protection programs?<sup>9</sup> The paper answers this question drawing on nationally representative data from the Egypt Labor Market Panel Surveys (ELMPS) between 2006 and 2023 (OAMDI, 2016, 2019, 2020, 2024).<sup>10</sup> The different forms of social protection that this paper focuses on are non-contributory transfers including the 2020 temporary cash transfers to irregular workers during COVID-19, employment-related retirement pensions, enrolment in the social insurance scheme, and food ration cards. The paper also examines how social protection coverage rates vary by different household characteristics such as household asset-based wealth quintiles, head of household sex, household composition in terms of presence of children and elderly, head of household labor market status, and region of residence. The paper also sheds light on the evolution of the size of social assistance transfers as well as retirement pensions in terms of real values.

Following the introduction, section 2 describes the main shifts in social protection in Egypt from a historical and political economy perspective, and the evolution of state spending on the components of social protection that are of relevance for the period 2006-2023. Section 3 defines the different concepts that are used throughout this analysis, and how they are measured using the ELMPS. Section 4 presents the findings on social protection coverage at the household level, while section 5 shows how the patterns of coverage vary by characteristics of households, and section 6 concludes.

## **2. Periods of protection: Brief background on the history and political economy of the social protection system**

Egypt's approach to social protection has changed since the 1950s<sup>11</sup> in accordance with its changing political, economic, and social context. Social protection programs were introduced but their funding, coverage, and adequacy varied in accordance with the economic and political shifts taking place in the country. This section describes the main shifts in approach and the possible historical and political economy drivers for social protection provisions, to help decipher the efficacy and limitations of programs. There are distinct pillars for protection and risk mitigation in Egypt's social protection policies (Mohamed, 2014; Sholkamy, Forthcoming).

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<sup>9</sup> Non-governmental forms of social protection are out of the scope of this paper.

<sup>10</sup> See Assaad & Krafft (2024) for details on key characteristics of the 2023 wave of the ELMPS.

<sup>11</sup> Namely, the 1952 revolution brought to power a new regime (Harris 1967).

1. Contributory work-based protection and insurance, known as social insurance.
2. Non-contributory social assistance transfers, or social pensions, and grants (the Daman pension formerly which is now merged in Takaful and Karama).
3. Subsidized goods, consumables, finances, and productive inputs.
4. Public goods and services (health, education, jobs, skills training).
5. Philanthropy and private transfers.

The focus of this analysis will be limited to the first two pillars, and partially the third pillar as we focus on food ration cards. Changing conditions and policy directions greatly impacted each of these pillars, with three distinct phases.

### ***2.1. Phase 1 (1950s to 1970s)***

With the 1952 revolution,<sup>12</sup> the responsibilities of social protection and human development, including right to free education, health care, guaranteed jobs, access to subsidized housing, productive inputs and food, contributory social insurance, and non-contributory social assistance pensions were assumed by the state and funded by the state budget (Harris 1967). Non-contributory social assistance, known as Daman Igtima'y, was available to persons unable to work due to age or disability.<sup>13</sup> Poverty was not measured nor considered a basis for entitlement to non-contributory social assistance. The state also provided many subsidies such as grants and bursaries for schooling, marriage, funerals, chronic diseases, purchase for income generation such as machinery and transport vehicles and medications (Harris, 1967).

### ***2.2. Phase 2 (late 1970s to 2000s)***

Two more trends began to take effect in the late seventies; an impoverished state no longer able to honor its coverage and protection obligations and a liberalization of labor and consumer markets that was creating wealth and privilege in some segments of the society and hardship in others (Soliman, 2011). New categories of entitlement to non-contributory social transfers/pensions were created to keep up with these economic and political shifts. Female-headed households were added as a category of entitlement. A new non-contributory social assistance pension called the Sadat pension (later renamed the Mubarak pension) was introduced to cover agricultural workers and small land holders, providing small amounts of regular payments. Another innovation in line with Egypt's changing political economy was the introduction of insurance schemes for the self-employed and for casual workers (Law No.112/1980). Food subsidies remained but were compromised in quality whereby bread, rice, and oil, for example, were of low quality as an attempt to discourage people from their consumption (Adams, 2000).

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<sup>12</sup> The 1952 revolution initiated two trends, an increase in the involvement of the state in social and economic spheres and a waning of civil society due to a state appropriation through sequestration of private wealth.

<sup>13</sup> Orphans, unmarried women above the age of 50 years, people with disabilities, and the elderly bereft of a pension were included as categories of beneficiaries of the non-contributory social assistance program.



The limited fiscal space for social protection meant the curtailment of social spending. Yet, reducing bread subsidies was not a possible option, as it was met with street protests and violent riots in the late 1970s (Cammatt, 2018; Ketchley et al., 2024). Henceforth, other measures of cutting social expenditures were implemented. For example, no newborns were added to the food subsidy system, the quality of subsidized bread became worse, schools and public health facilities were severely underfunded, and the state stopped offering guaranteed employment. None of these shifts in social spending were announced as austerity measures or acknowledged as steps towards changing social protection domains (Adams, 2000).

By the early 2000s, it became clear that despite economic growth and a dynamic economy, problems of poverty, vulnerability, and the high out of pocket cost of public goods and services were plaguing the country (Bargawi & McKinley, 2011; Loewe, 2004). Meanwhile, ad-hoc responses to maintain the social protection system could not keep up with rising poverty, rising informality, and inflation. The categorical targeting of non-contributory social transfers and the lack of updated means testing methods was missing millions of poor people. Furthermore, the substantial cost of universal fuel subsidies had become untenable (Mohamed 2018).

### ***2.3. Phase 3 (2005 to present)***

In the early 2000s, various development partners influenced Egypt's interest in poverty and social protection. Since the 1990s, poverty data was being collected (through the Household Income, Expenditure, and Consumption Survey [HIECS]) as was data on labor and employment (ELMPS and the Labor Force Survey, LFS). These rigorously collected data sets showed wide gaps in social protection coverage. Empirical data and direct observations also showed that poverty was geographically located in pockets of extreme need, mostly in rural Upper Egypt (World Bank, 2019). Perhaps in response to this growing need, a process of changing the policies and procedures that provide social protection began in 2004 (Loewe & Westemeier, 2018; Sholkamy, 2018). These initiatives came to fruition after the 2011 revolution when what had been small pilots and initial plans were taken to the national level. Some of the more important innovations in this period were:

- Shifting food and bread subsidy cards to a point system whereby people can choose to save bread points (equivalent to the price of 5 loaves per person per day) to use to purchase food items made available in co-ops at controlled but uncapped market prices (Breisinger et al., 2024). This is in addition to updating the registration of food ration cards to include newborns and unregistered family members.
- Introducing means targeted cash transfer programs (Karama and Takaful) in 2015 (Breisinger et al., 2024);
- A new social insurance law issued in 2019 that unifies the different social insurance schemes, and aims to encourage coverage for the self-employed and for workers and

persons working in the informal sector (Barsoum & Selwaness, 2022; Selwaness & Barsoum, 2023);

- Migrating 1.2 million individuals from the Daman system to the Karama and Takaful programs. This merger process began in 2019 to create a unified system of non-contributory cash assistance (World Bank, 2022);
- Collating a registry of irregular workers during the Covid-19 pandemic, with monthly payments being made to compensate workers for lost income caused by the economic impacts of the pandemic (Krafft et al., 2022).

#### ***2.4. Synopsis of social spending between 2006-2023***

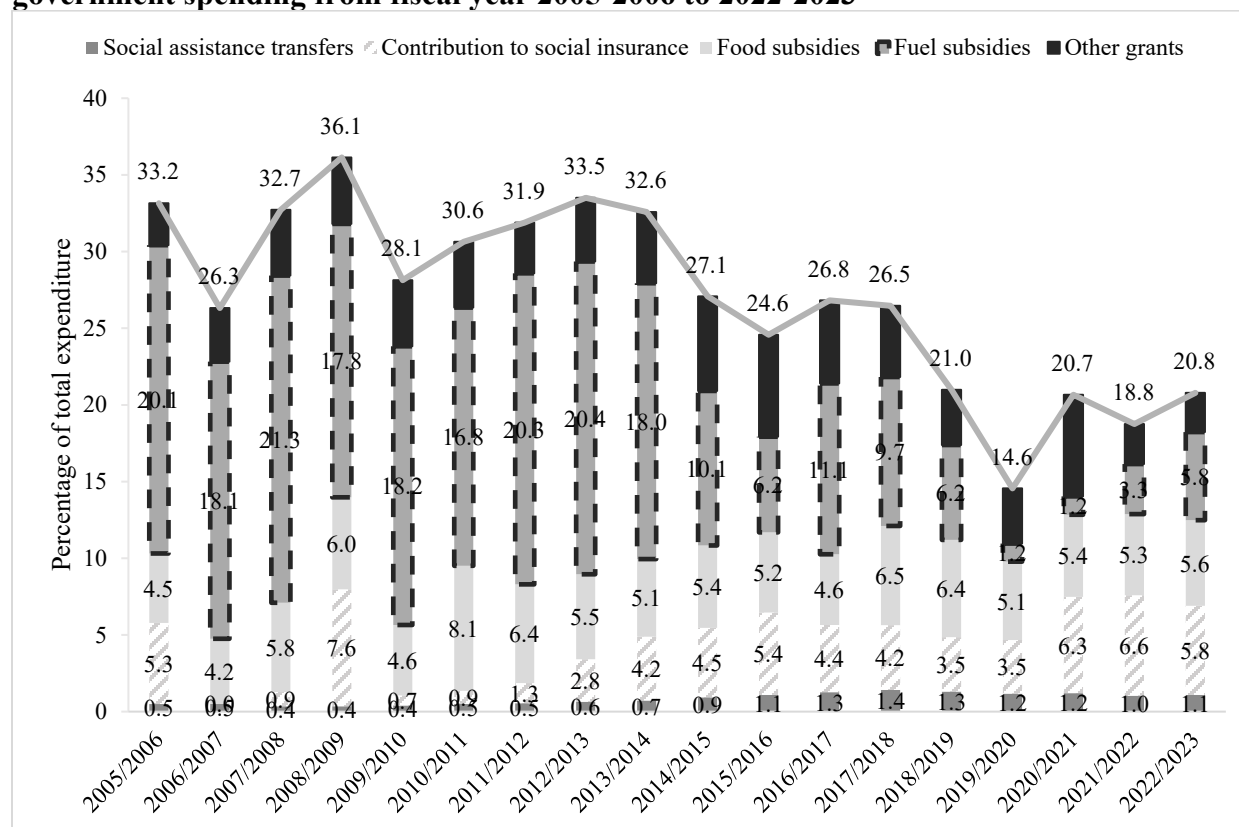
Those reforms that started in the 2000s were also reflected in the patterns of spending on subsidies and social benefits, social assistance transfers and social insurance pensions, in addition to other developmental and industrial grants. Figure 1 shows the evolution of spending on social protection components that this paper examines as a share of total government expenditure. State spending on subsidies and social benefits exhibited a fluctuating trend, yet downward, between 2006 and 2023, the period of focus of this study. Expenditure on social benefits was as high as 33 percent of total government expenditure in 2006 and 31 percent in 2012, mostly due to the substantial share of fuel subsidies in total expenditure, which reached about 20 percent of total expenditure in 2006 and 17 percent in 2012. With the phasing out of fuel subsidies starting in 2016 (World Bank, 2022), the size of state spending on subsidies and social benefits contracted to 27 percent in 2018, and to a further 19 percent of total government expenditure in 2023. Food subsidies hovered 4-5 percent of total government expenditure in 2006, 2018, and 2023, although peaking at 9 percent in 2012, mostly in the aftermath of the Arab spring as a tool for social stability. What is noteworthy is the steady growth in the contribution to social insurance funds, which grew from around 1 percent of total government expenditure in 2012 to 4 percent in 2018 and 6-7 percent in 2022 and 2023 (except for two unexplained deviations in 2005-2006 at 5 percent, and in 2008-2009 at 8 percent). As for the share of social assistance transfers in total government expenditure, although it is relatively small, it almost doubled with the introduction of Takaful and Karama in 2015, from 0.5 percent-0.6 percent between 2006 and 2016, to around 1 percent in 2016 onwards.

The focus of the following analysis is to examine to which extent those changes to the social protection system, whether in terms of new schemes or differentiated patterns of spending, in years for which data is available (2006, 2012, 2018, and 2023), have materialized in coverage patterns. Yet examining the effect and efficacy of these tools is out of scope of this paper.<sup>14</sup>

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<sup>14</sup> See Breisinger et al. (2024) and World Bank (2022) for more details on the effect on poverty of social assistance transfers and food subsidies.

**Figure 1. Evolution of spending on subsidies and social benefits as a percentage of total government spending from fiscal year 2005-2006 to 2022-2023**



Source: Compiled by the authors using the portal of the Ministry of Finance (MoF) for years from 2006-2007 to 2018-2019 ([http://www.mofdigitalgate.gov.eg/home/Finance?rpn=010404-En\\_ExpensesStatistics.rdlc&sp=sp\\_En\\_ExpensesStatistics&ReportID=1](http://www.mofdigitalgate.gov.eg/home/Finance?rpn=010404-En_ExpensesStatistics.rdlc&sp=sp_En_ExpensesStatistics&ReportID=1)) and the yearly budget statements starting for the fiscal years 2019-2020, 2020-2021, 2021-2022, and 2022-2023 (Ministry of Finance, 2021, 2022, 2023, 2024). Notes: Numbers and percentages for selected years are shown in Appendix Table 1.

### 3. Concepts and methods

The different waves of the ELMPS include a range of social protection measures that allow us to conduct a detailed examination of patterns of social protection coverage by different schemes. ELMPS 2006 and 2012 included questions about whether households received Daman pensions including Sadat/Mubarak pensions as well as other social assistance transfers including from the Ministry of Social Solidarity (MoSS). These questions are in addition to questions on households' access to contributory retirement pensions. The data also captured the average monthly value of each of these benefits. As for ELMPS 2018 and 2023, the same questions were also included, except for the receipt of Sadat/Mubarak pensions as these were not in place by the time of these waves. Questions on whether the household received Takaful or Karama have been added to the ELMPS 2018 and 2023 questionnaires. In all the waves except ELMPS 2012, we can identify the household members who receive those transfers and pensions (if they accrued to a specific

member); whereas in ELMPS 2012, there were no questions about the member to whom these benefits accrued.

This rich range of information on the receipt of different social protection programs allow us to examine the patterns of social protection coverage over time, distinguishing between non-contributory and contributory programs. We thus examine the coverage rate at the household level of each of these different programs. At the household level, overall coverage by non-contributory programs is measured by the percentage of households with at least one household member receiving any of the following: Sadat/Mubarak pensions or other social assistance transfers in 2006 and 2012, and Takaful, Karama transfers or other social assistance transfers in 2018 and 2012. As for coverage by contributory programs at the household level, this measures the percentage of households with at least one member receiving a retirement pension or working in a job with social insurance coverage. Combined, coverage by non-contributory and contributory programs captures indicator 1.3.1 of the SDGs that is called “effective social protection coverage,” which measures the percentage of households with at least one member either receiving a non-contributory cash transfer, a contributory transfer (retirement employment-related pension), or with a working member who is actively contributing to a social insurance scheme (ILO, 2021). For values of transfers and pensions, we examine the nominal as well as the real values (constructed using Consumer Price Indices with 2023 as the base year).

## **4. Results: Evolution of social protection coverage**

### ***4.1. Households’ coverage by at least one program***

Egypt made some recent progress in achieving SDG 1.3, that is social protection for all, as the effective coverage in Egypt fell between 2006 and 2018 before increasing again in 2023. The effective coverage rate, that is coverage by at least one of the following programs (non-contributory transfers, retirement pensions or social insurance coverage in the current job) fell from 68 percent in 2006, to 61 percent in 2012 and 56 percent in 2018, before slightly improving to 58 percent of households (16 million households)<sup>15</sup> in 2023, as shown in Figure 2 (effective coverage panel). The decrease in effective coverage between 2006 and 2018 was driven primarily by the deterioration in access to contributory schemes, as there were consistent and sharp drops in social insurance coverage among workers. Specifically, between 2006 and 2023, Egyptian households were decreasingly likely to have a family member in a socially insured job, hereafter called covered or in a formal job.<sup>16</sup> Specifically, Figure 2 (contributory panel) shows that around a half of households (46 percent) in 2006 had a family member in a formal job. This percentage fell by 7 percentage points (p.p.) to 39 percent in 2012, and by an extra 12 p.p. to reach 27 percent in 2018. This means that households’ social insurance coverage dropped by 41 percent over the

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<sup>15</sup> Appendix Table 2 shows the number of households by type of social protection.

<sup>16</sup> Social insurance is one of the primary aspects defining the formality of employment according to the 21<sup>st</sup> ICLS (ILO, 2023)

2006-2018 period. Then in 2023, the percentage of households with a covered worker did not exhibit such rapid falls as in previous waves, but only slightly dropped by 7 percent on average to 25 percent of households (i.e., 7 million households).<sup>17</sup>

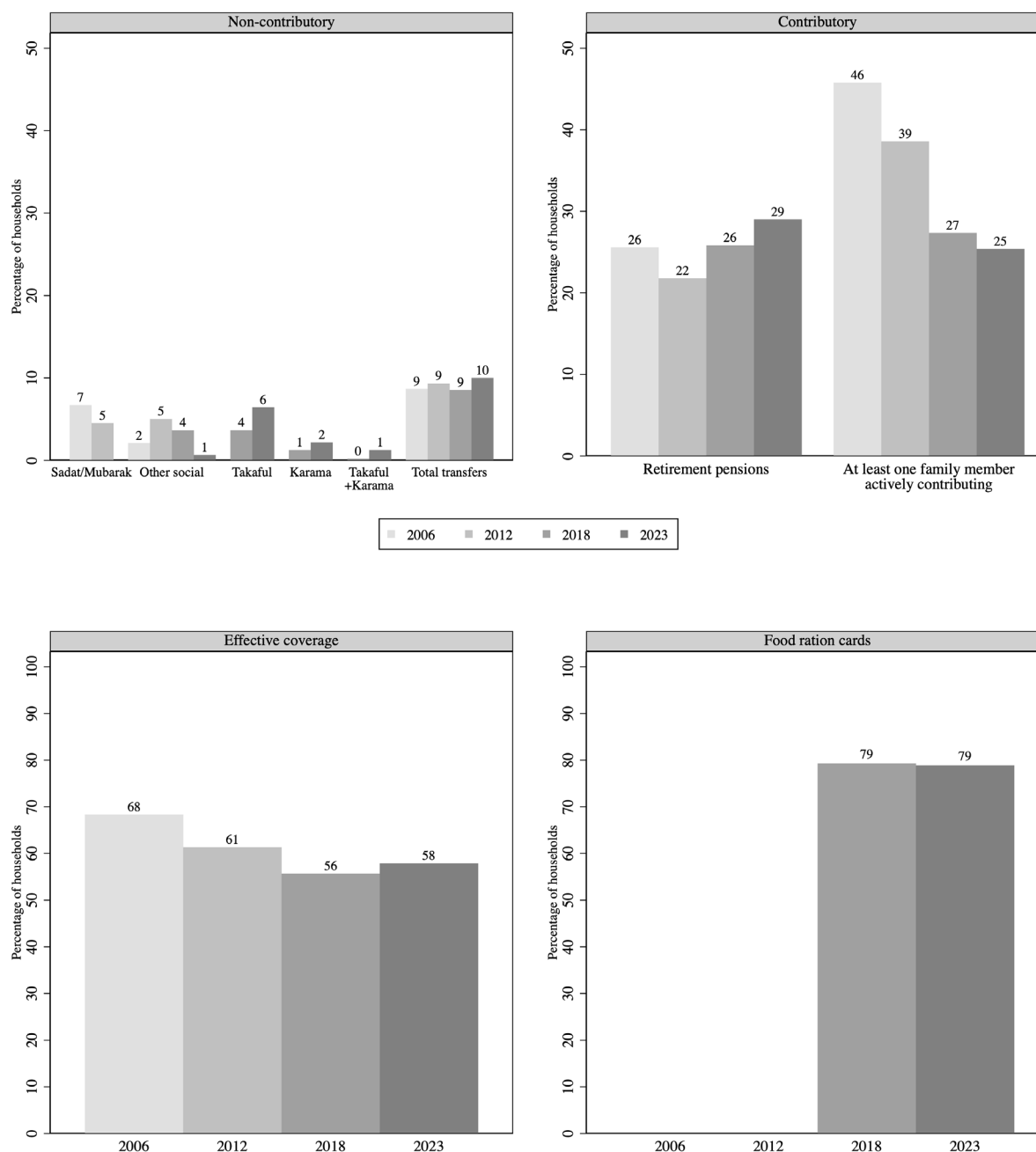
The primary reason behind the rebound in effective coverage in 2023 is access to retirement pensions, which represent an important component of the social protection mix in Egypt. Retirement pension coverage has been on the rise since 2018, to reach 29 percent of households in 2023 (around 8 million households), increasing by 3 p.p. up from 26 percent in 2018. Two further opposing trends helped maintain the effective coverage: The first is that the drop in the proportion of households with a working family member in an insured job in 2023 was small relative to 2018 (2 p.p.). This was counteracted by a slight rise in non-contributory transfers (from 9 percent to 10 percent of households, representing almost 3 million households<sup>18</sup>). This slight rise in non-contributory transfers was mainly driven by the expansion of Takaful and Karama recipients (either those who receive only Takaful, or only Karama, or both Takaful and Karama). In 2023, the percentage of households with at least one member receiving Takaful or Karama transfers reached 10 percent of households which is a total of 3 million households, up from 5 percent of households in 2018 (roughly a million households). Specifically, in 2023, households receiving only Takaful reached 6 percent of households (2 million households), those receiving only Karama 2 percent (500 thousand households) and those receiving both Takaful and Karama 1 percent (300 thousand households). Households' coverage of Takaful or Karama in ELMPS in 2023 (10 percent) match the recent estimates of such coverage in The Egyptian Family Household Survey. This survey was conducted between October and December 2022 and reported that 9.7 percent of households benefit from Takaful and/or Karama (CAPMAS, 2022). Possibly, the effect of the stimulus packages in March 2022 and July 2022 on expanding the number of households receiving Takaful and Karama was not captured in the Egyptian Family Household Survey or ELMPS, as enrollment in the program and disbursement of benefits may take time for newly eligible households. Therefore, the actual number of beneficiaries could still be below the coverage targets.

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<sup>17</sup> This trend is also consistent with the findings of Assaad and Mahmoud (2024) on social insurance coverage rates at the individual level.

<sup>18</sup> This is slightly smaller than the most recent announced figure of 3.85 million households, as of December 2021 (World Bank, 2022).

**Figure 2. Evolution of social protection coverage by type of non-contributory and contributory programs between 2006 and 2023 (percentage of households)**



Source: Authors' calculations based on ELMPS 2006, 2012, 2018 and 2023

Another important component of the social protection mix in Egypt has been food ration cards (as shown in Figure 2, food ration cards panel). This coverage has not changed between 2018 and 2023, the years for which data on food ration cards is available. In 2023, as in 2018, an important share of Egyptians households had food ration cards, reaching around 79 percent of households.

Data also confirm existing information about the food ration system (Breisinger et al., 2024); Table 2 shows that cards are credited with a monthly cash allotment of EGP 50 per person. The average number of family members registered per card is around 3 persons in both waves (2018 and 2023).

**Table 2. Mean total value (EGP per month), mean value per person (EGP per month), and mean number of persons registered on food ration cards**

	Mean		Sample (N)	
	2018	2023	2018	2023
Value per capita per month	49.3	51.1	604*	13,323
Number of household members registered per card	3.2	2.7	12,680	13,516
Total value per month per card	151.7	136.4	605*	13,384

*Source: Authors' calculations based on ELMPS 2018 and 2023. Notes: \*There was a coding or skip problem for the 2018 wave as very few respondents answered the question of the ration card value per month.*

## 4.2. Combinations of social protection programs

While the concept of effective coverage captures the degree to which families benefit from any of the three main measures of social protection (either non-contributory transfers, or retirement pension, or having an actively contributing family member), there might be overlaps in social protection programs. To examine these possible overlaps in detail, Figure 3 shows the distribution of households across the seven following modalities of social protection coverage, and their evolution over time:

- (1) Households combining receipt of non-contributory transfers and retirement pensions (that is households with at least one member receiving a non-contributory transfer and at least one member receiving an employment related pension);
- (2) Households that receive at least one non-contributory transfer and have actively contributing member(s) to social insurance schemes;
- (3) Households that receive a retirement pension and have actively contributing member(s) to social insurance schemes;
- (4) Households that rely on non-contributory transfers only;
- (5) Households that receive retirement pensions only;
- (6) Households that only have member(s) who are actively contributing to social insurance;
- (7) Households that are covered by none of these transfers/schemes.

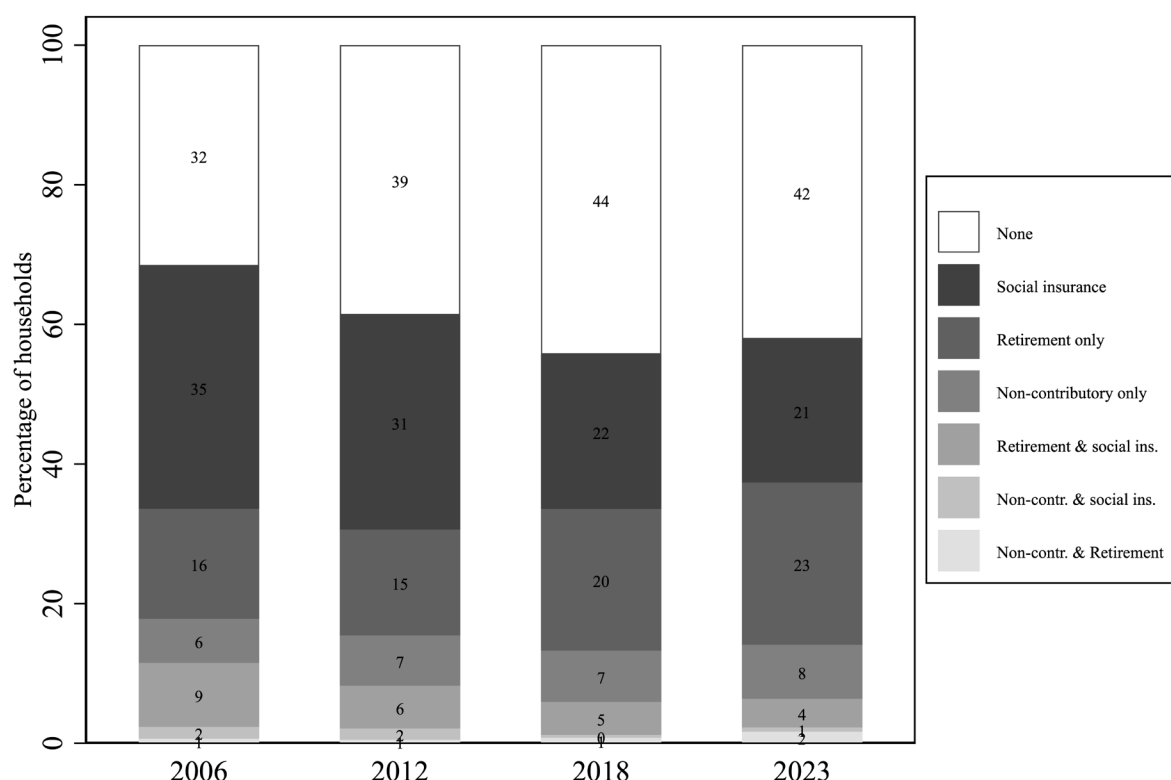
Figure 3 shows that generally the overlap between social protection programs and schemes is small. Households who combine non-contributory with any of the contributory forms of social protection (whether retirement pensions or having actively contributing members) make up a small percentage of households, hovering between 1 percent to 2 percent across the different survey waves. The small overlap may be attributed to good targeting, although imperfect. As for households who receive non-contributory transfers only, they represent around 8 percent of households in 2023, growing 33 percent since 2006 (up from 6 percent of households).

The main overlap in social protection programs relates to households who received both retirement pensions and had a formal working member. They used to represent slightly less than a tenth of Egyptian households in 2006 (9 percent). But this has decreased over time, possibly due to the increasing nuclearization of households (Assaad et al., 2021), but also because of rising employment informality (Assaad et al., 2022). By 2023, households were half as likely as in 2006 to combine retirement pensions with having an actively contributing family member, reaching 4 percent of households. At the same time and in recent years, namely 2018 and 2023, households were much more likely to receive retirement pensions only, increasing to two-fifths (20 percent) of households in 2018 (a 5 p.p. increase relative to 2012) and to 23 percent in 2023 (a 3 p.p. increase relative to 2018). This means that the growth in access to retirement pensions between 2012 and 2023 was driven by the rise in households who rely on retirement as a single form of protection and do not combine it with any other social protection program. Receiving retirement pensions (only) was the fastest growing form of social protection across the different years, growing on average 44 percent between 2006 (from 16 percent of households to 23 percent in 2023). It is noteworthy that the share of government spending that went to the social insurance fund also grew, from 1 percent in 2012 to 6 percent in 2023 (Figure 2).

As for having an actively contributing family member, a third of households (35 percent in 2006 and 31 percent in 2012) had a family member contributing to social insurance schemes as their only measure of social protection; whereas the rest of them combined it with retirement pensions as above mentioned (9 percent in 2006 and 6 percent in 2023). The increase in informality and the deterioration in access to social insurance coverage that happened in Egypt in recent years (Selwaness & Ehab, 2022), meant that the percentage of households relying on contributing to social insurance coverage as their only form of protection dropped by 37 percent between 2006 and 2018 to reach 22 percent of households in 2018. It further dropped in 2023, but only slightly, reaching 21 percent of households.



**Figure 3. Combinations of social protection (percentage of households), 2006-2023**



Source: Authors' calculations based on ELMPs 2006, 2012, 2018 and 2023

### ***4.3. Dynamics of transitions between social protection programs between 2018 and 2023***

How likely are households that were not covered by any program to remain so? If they acquired social protection over time, what would be the type of social protection that they were most likely to receive? To what extent do households who received non-contributory schemes shift to other social protection programs, namely social insurance coverage through the transition of a household member to formal employment? These questions are the focus of this section, which relies on panel data to examine dynamics of transition between different types of social protection over households followed over the 2006-2012 period, those followed over the 2012-2018 period, and those followed over the 2018-2023 period.<sup>19</sup>

Figure 4 shows that households who were not covered by any of the social protection schemes in a specific wave were consistently most likely to remain without any coverage in the next wave,

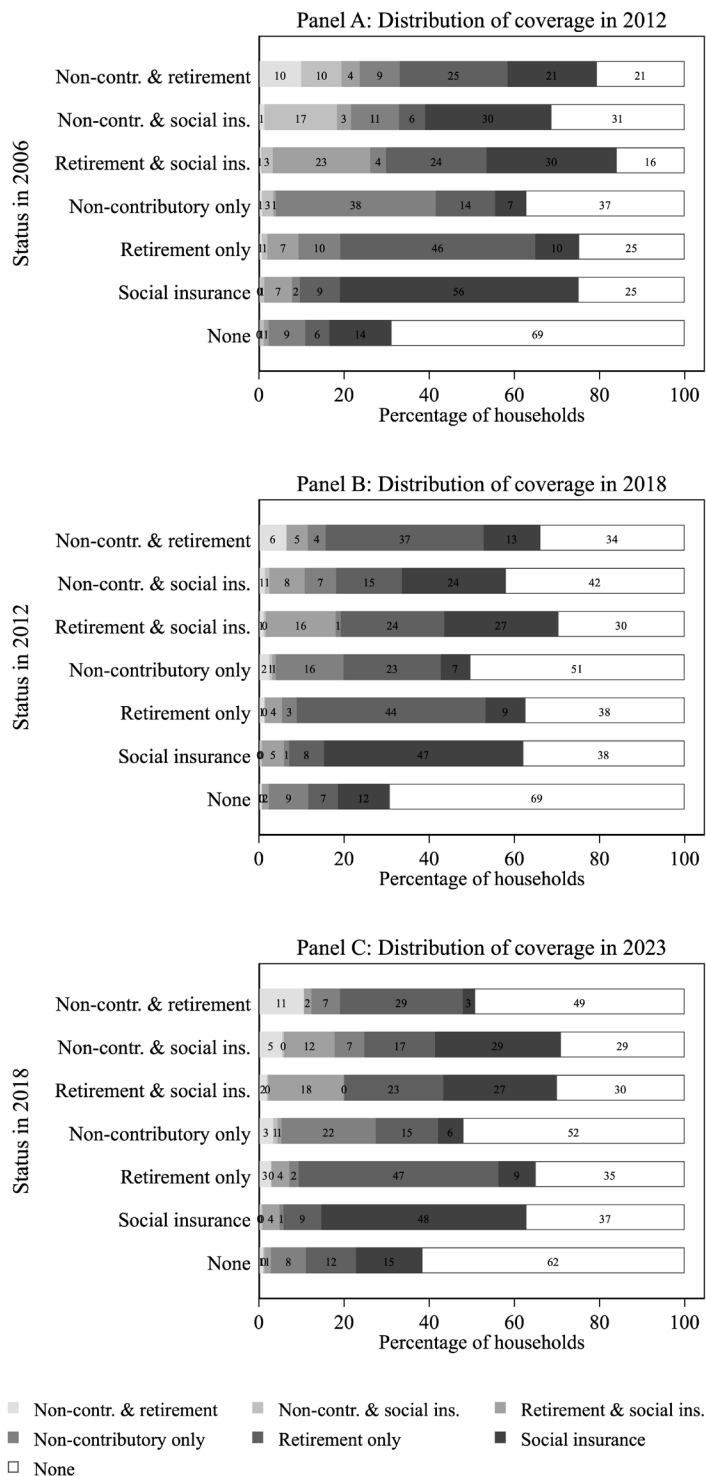
<sup>19</sup> For each wave, we consider that a household is covered by a respective social protection program if at least one member is covered by this program. Since we track individuals in each wave, we can follow individuals even if they are in new households. For example, individuals who split forming new households in time  $t$  are compared to their original households in time  $t-1$ . Therefore, it is possible that one of the ways a household could gain access to social protection in  $t$  is by adding a new member who qualifies.

and that this holds for the three time periods: 2006-2012, 2012-2018 and 2018-2023. For example, 69 percent of households that were not covered by social protection programs in 2012 (or 2006) remain so in 2018 (2012). It is important to note, however, that in 2023, these households who were insufficiently protected by any of the programs in 2018, were slightly less likely to remain not covered by any program (62 percent), and thus had higher chances of acquiring coverage than their peer households in 2012 and in 2006.

Around half of households who had retirement pensions or with an actively contributing family member in 2006 also kept their source of social protection for the next wave, whether retirement or social insurance (Figure 4). This changed slightly over time for some households who were covered by social insurance in 2012 and in 2018. Specifically, those households having at least one member who actively contributed in 2012 (2018) appear to be more likely to be uncovered by any program in 2018 (2023) - 38 percent (37 percent) of households versus 25 percent in 2006. This reflects the deteriorating working conditions in the labor market. The analysis of retrospective data from ELMPS show that it is increasingly hard over time to move to a formal waged job, and this is much more pronounced for women than for men (Appendix Figure 2). The rising percentage of households that were previously covered by social insurance and are subsequently left behind also reflects that households who rely on the labor market (i.e., social insurance scheme) have more limited chances to find other social protection programs (e.g., non-contributory temporary transfer, or unemployment insurance, etc.) in times of risks and economic crises.

Interestingly, Figure 4 shows that households who received non-contributory transfers in 2006 had a lower chance (38 percent) to remain in that category in 2012, compared to households who received retirement pensions or has an actively contributing member. But in 2012 or in 2018, households who received non-contributory transfers exhibited more dynamic patterns in their subsequent social protection coverage than other households. For instance, only 16 percent of households who received non-contributory transfers in 2012 remained so in 2018. At the same time, 23 percent received retirement pensions in 2018. This suggests that, with the introduction of Takaful and Karama in 2014, some non-contributory transfers (possibly from Sadat or Mubarak) recipients in 2012 might have been transferred to the retirement pensions fund by 2018.

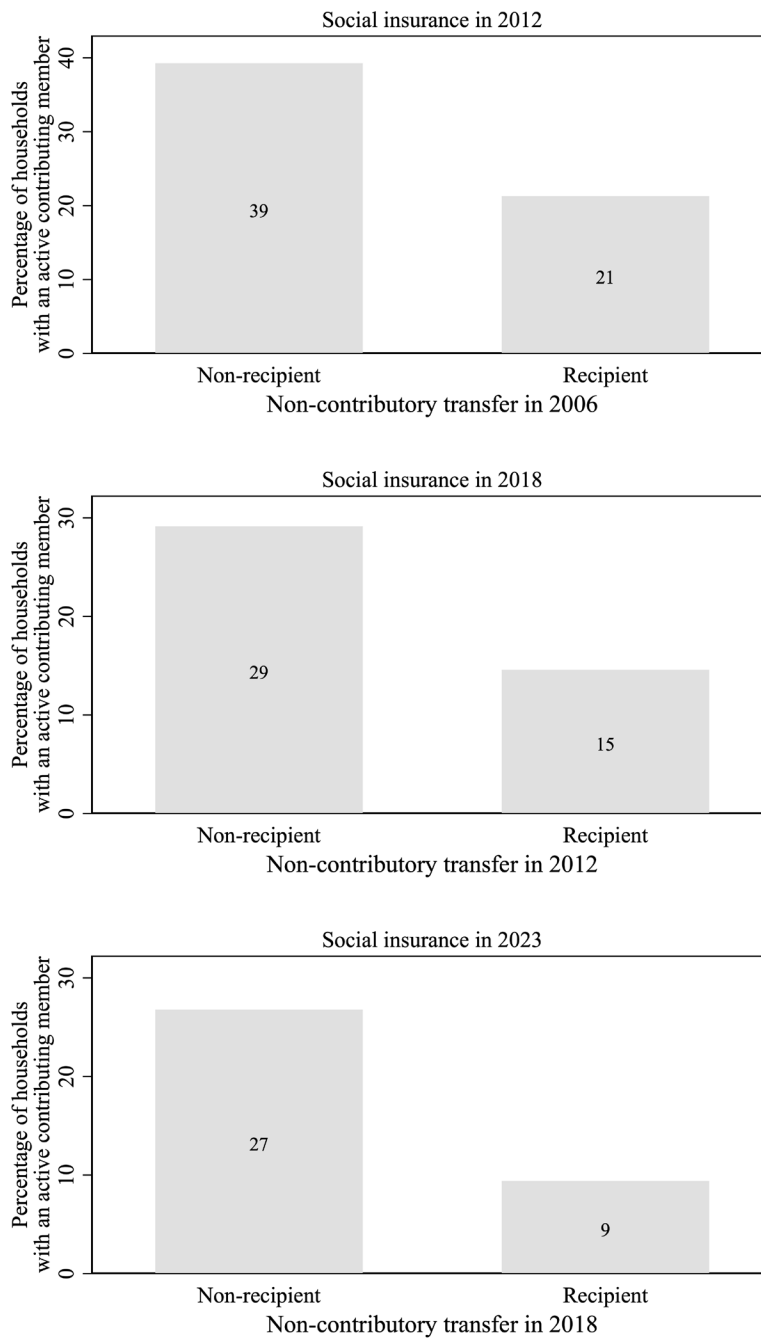
**Figure 4. Distribution of social protection coverage by type of program among households in subsequent wave (percentage), by base wave status, 2006-2012, 2012-2018, 2018-2023, panel data**



Source: Authors' calculations based on ELMPS 2006, 2012, 2018 and 2023

The transition patterns to formal employment among household members who received social assistance are explored in Figure 5. Households who did not receive social assistance in a specific wave were substantially more likely than households who received social assistance transfers to acquire social insurance coverage through one of their household members in the next wave. For instance, 27 percent of households who did not receive social assistance in 2018 had a member who acquired social insurance coverage in 2023, compared to only 9 percent of social assistance recipient households in 2018. These are only associations, not causations, between social insurance coverage and social assistance, as households receiving social assistance are inherently different than those not receiving social assistance. Yet, this figure suggests that the transition towards formal employment is getting harder for households who received social assistance. Reasons behind this pattern need to be further examined: is it that households receiving non-contributory transfers are not interested in losing these cash transfers to social insurance coverage (possibly as they are not able to afford losing those cash transfers to pay regular contributions), or is it because they are not able to find formal employment relative to their peers who did not receive social assistance transfers?

**Figure 5. Percentage of households who acquire social insurance coverage through a household member by their status of non-contributory coverage in previous waves, 2006-2012, 2012-2018, 2018-2023, panel data**



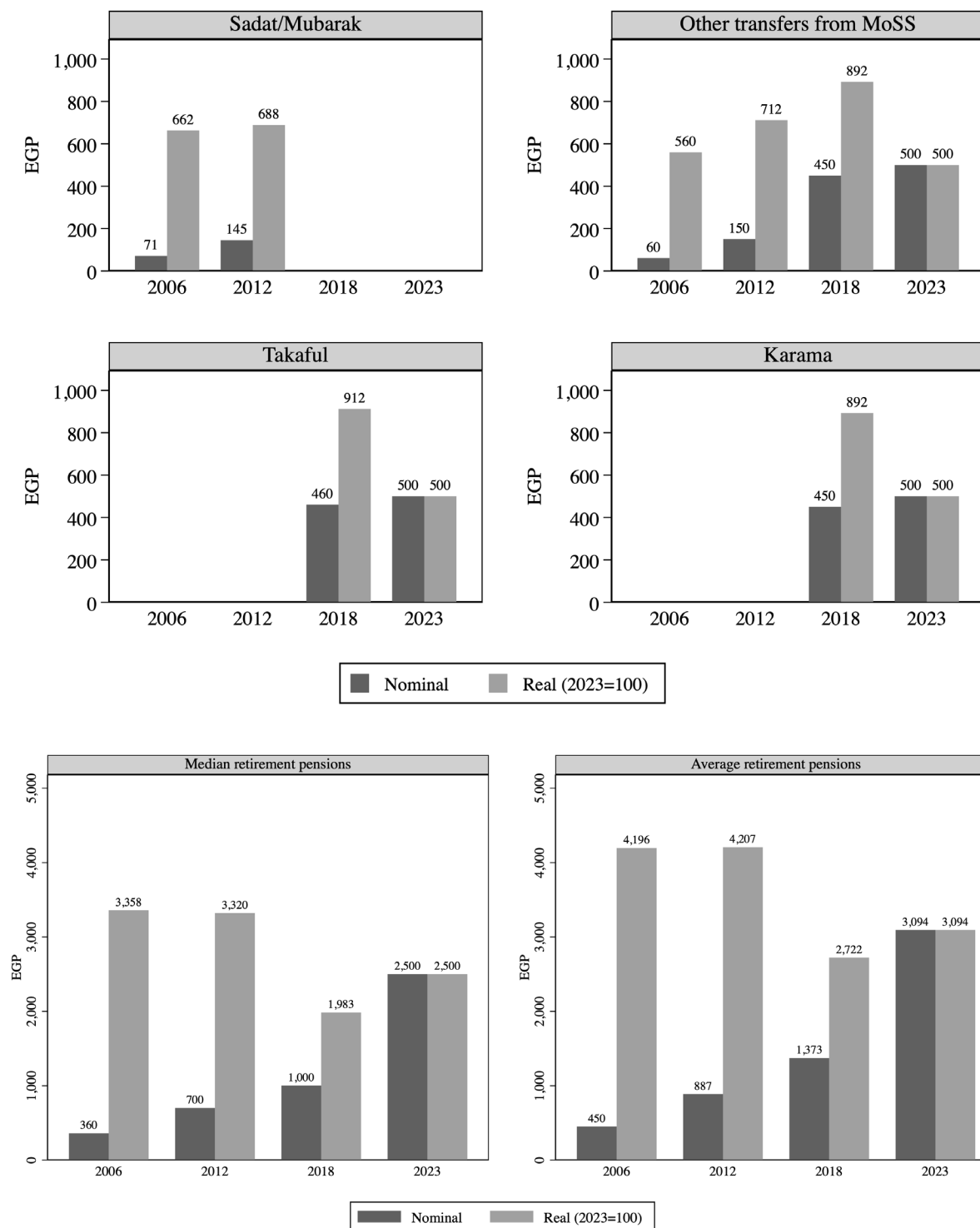
*Source: Authors' calculations based on ELMPS 2006, 2012, 2018 and 2023*

#### *4.4. Values of transfers and pensions*

Non-contributory transfers, including Sadat/Mubarak in 2006 and 2012, Takaful and Karama in 2018 and 2012, and other social assistance transfers from the Ministry of Social Solidarity (MoSS) were much lower in monetary value than contributory retirement pensions. Figure 6 shows that, in nominal terms, and before the introduction of Takaful and Karama, average values of Sadat/Mubarak transfers were around one fifth or one sixth the value of average retirement pensions in 2006 and 2012. This also holds for other types of social assistance. Specifically, monthly Sadat and Mubarak pensions (other social assistance transfers) were on average 71 (60) EGP in 2006 and 145 (150) EGP in 2012, compared to an average retirement pension of 450 EGP in 2006 and 887 EGP in 2012. By 2018 and with the introduction of Takaful and Karama, these average 460 (Takaful) and 450 EGP (Karama) per month, which were less than a third the average value of retirement pensions in nominal terms (1,373 EGP per month in 2018). By 2023, Takaful and Karama average values reached 500 EGP per month, whereas retirement pensions increased on average to 3,094 EGP per month, such that Takaful and Karama were one sixth the value of retirement pensions.

Importantly, while the evolution in nominal terms reflects that the non-contributory transfers and retirement pensions have increased over time, the evolution in real terms shows some important declines, especially between 2018 and 2023 due to the unprecedented inflation rates experienced over those years in Egypt. In real terms (2023 prices), the amount of Takaful and Karama transfers dropped over time, from around EGP 900 in 2018, to 500 EGP in 2023. Similarly, the average real value of other social assistance transfers, which increased between 2006 and 2018 to reach around EGP 900, dropped to 500 EGP in 2023, that is a similar level to 2006 real values. Retirement pensions have witnessed a stagnation in their real values between 2006 and 2012, followed by a sharp drop in 2018, then re-increased in 2023. Between 2006 and 2012, although nominal values almost doubled, average real pensions hovered at 4,200 EGP per month. In 2018, real pensions dipped to 2,722 EGP per month, as the annual increase in nominal pensions did not keep up with the fast rise in prices in 2016 and 2017 due to the currency devaluation. In 2023, real pensions rose slightly to 3,094 EGP per month. This reflects that the values of these transfers and resources are vulnerable to the erasures of high inflation. These results point to the degree to which the state is central to the provision of social protection and the regulation of the labor market.

**Figure 6. Average nominal and real values (per month) of transfers and pensions over time, by type of transfer/pension, 2006-2012**

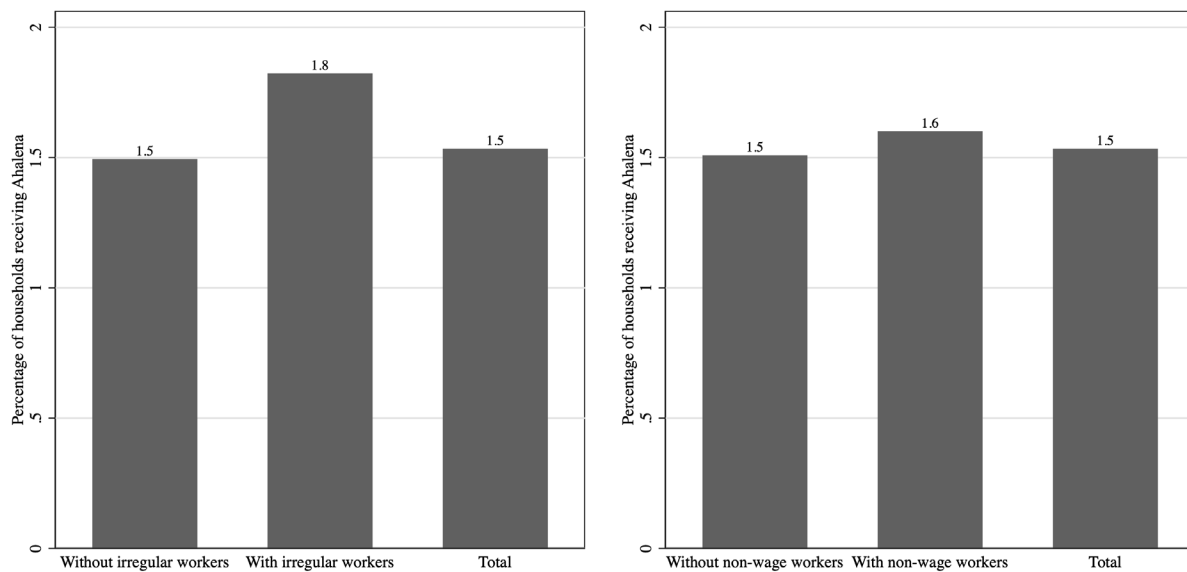


Source: Authors' calculations based on ELMPs 2006, 2012, 2018 and 2023

#### 4.5. Responses to Covid-19 - Social assistance (non-contributory)

As a response to COVID-19, there were monthly payments made to compensate irregular workers for lost income caused by the economic impacts of the pandemic (the ‘Ahalena program’) (Krafft et al., 2022). The program reached 1.5 percent of households, more so among households who had irregular workers in 2023 (1.8 percent) or had non-wage workers (1.6 percent) than those without (Figure 7).<sup>20</sup> They have received it on average for four months, as shown in Figure 7 and there was no variation in the amount paid (as designed).

**Figure 7. Percentage of households who had a member receiving the ‘Ahalena program’, by whether the household has irregular/non-wage workers or not, 2023**



Source: Authors' calculations based on ELMPS 2023

### 5. Patterns of social protection coverage by household characteristics

#### 5.1. Social protection and wealth quintile

As expected, non-contributory transfers exhibit a negative relationship with household wealth quintiles, whereas social insurance coverage (paying towards a contributory scheme) shows a positive relationship with wealth quintiles. As shown in Figure 8, non-contributory transfers are highest for the first (poorest) quintile of households (in terms of wealth<sup>21</sup>), reaching 20 percent of households in this quintile, followed by the second wealth quintile (15 percent of households). Beneficiary households of cash transfers in fourth and fifth (richest) quintiles were considerably

<sup>20</sup> Workers could have been irregular during the pandemic and transitioned to other statuses by 2023.

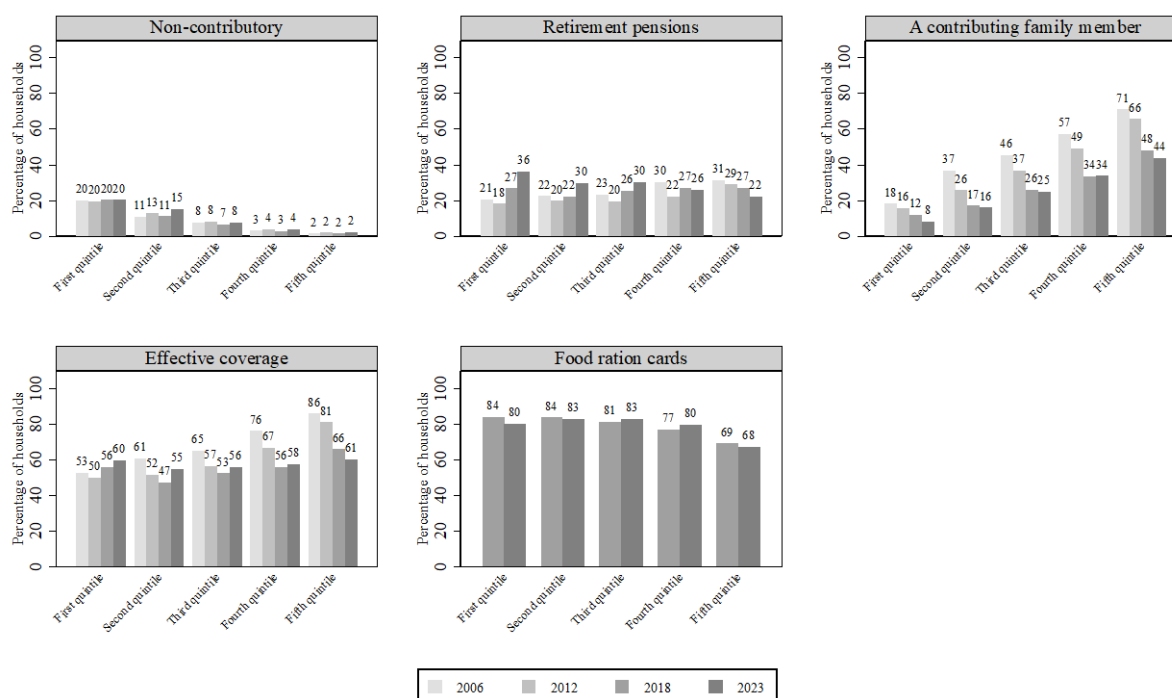
<sup>21</sup> Based on an asset and housing quality wealth index.



lower (2-4 percent), which is evidence of good but imperfect targeting. The fact that non-contributory transfers are progressive is also confirmed when we explore the distribution of beneficiary households by wealth quintile (Appendix Table 3) where around 71 percent of households benefitting from Takaful or Karama were in first and second wealth quintiles. Contributory schemes show complex patterns by wealth. As of 2023, more households in the first quintile (36 percent) have at least one beneficiary relying on a retirement pension (this could be widows, unmarried daughter, orphans, elderly persons), compared to only 22 percent of households in the highest wealth quintile. However, only 8 percent of households in the lowest wealth quintile have a family member contributing to social insurance coverage, making them nearly five times less likely than households in the highest wealth quintile, where 44 percent have such coverage. This again reflects the limited access to formal, socially insured jobs for individuals in lower wealth quintiles (Assaad & Mahmoud, 2024; Selwaness & Ehab, 2022). It is important to note that across all wealth quintiles, the number of households with a family member contributing to social insurance has gone down. All quintiles except the fifth benefit from food ration cards at around 80 percent or higher, but even 69 percent of fifth quintile households have food ration cards. This means that food ratio cards are substantially less progressive than non-contributory schemes (Breisinger et al., 2024).

As mentioned above, the effective coverage indicator is a minimalist one. It means that a household member is either paying into an insurance scheme (and therefore is currently working in a job that offers social insurance) or is benefitting from a contributory retirement pension and/or non-contributory social assistance transfers. In the first quintile, 60 percent of households are covered in this way, mostly relying on social assistance transfers and retirement pensions, increasing from 53 percent in 2006. The coverage rate is slightly lower around 55-58 percent for middle quintiles, where they receive less social assistance transfers but rely more on contributory schemes and reach 61 percent for the fifth, whose major protection stems from social insurance pensions and contributions. For all quintiles except the first, the effective coverage rate decreased over time, more so for the fourth and fifth, due to the substantial declines in social insurance coverage among workers. This reflects changing sources of coverage over time for the different quintiles.

**Figure 8. Evolution of social protection (percentage of households covered) by wealth quintile, type of protection, and year**



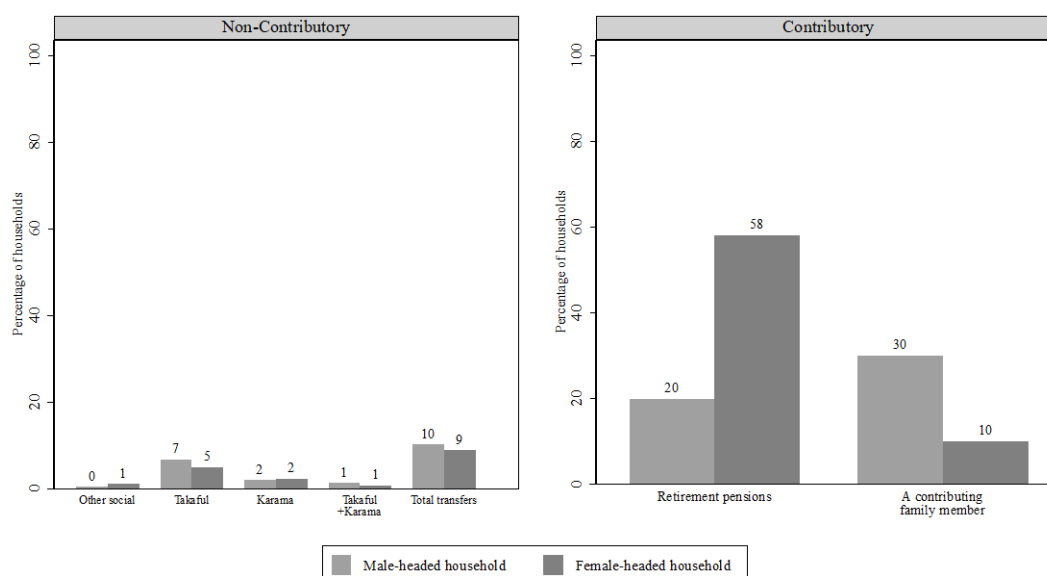
Source: Authors' calculations based on ELMPs 2006, 2012, 2018 and 2023

## 5.2. Sex of the head of household

Non-contributory transfers are no longer associated with or contingent on the sex of the household head. Takaful goes to the woman/mother in the family regardless of the sex of the head of household, as shown in Appendix Table 4, where the majority of Takaful individual recipients (73 percent) were women in 2023. Figure 9 shows that in 2023, there is little difference between households headed by women or by men in terms of whether they are beneficiaries of non-contributory transfers. But this is unlike previous years, namely 2006 and 2012, where female-headed households (FHHs) were substantially more likely (19-21 percent) than male-headed households (MHHs) – 6-7 percent – to receive non-contributory pensions (Figure 10). By 2018, following the adoption of Takaful and Karama in 2014, non-contributory transfers were almost equally received by male and female heads of households. There is also little difference in access to food ration cards between FHHs and MHHs. Contributory retirement pensions tell a different story as there are stark gender differences, with a third as many female-headed households as males having a member paying into a scheme in 2023: 10 percent of female-headed households compared to 30 percent of male-headed households. As expected, there were more FHHs benefiting from a retirement pension (62 percent) than MHHs (21 percent) as these female heads of households are likely to be widows benefitting from other family member's retirement pensions, even if they did

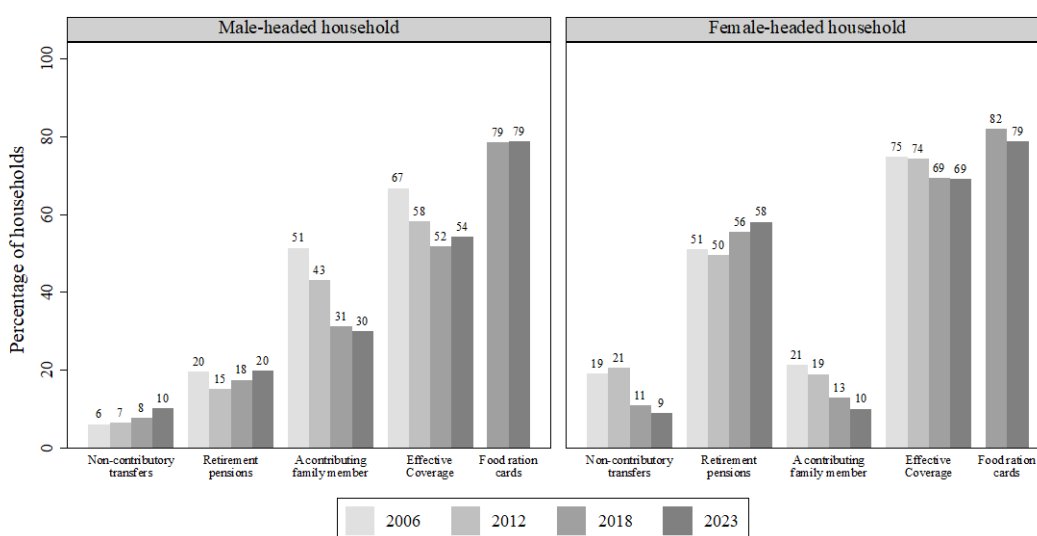
not work (Selwaness & Ehab, 2022). The low number of FHHs with a family member working in a formal job is noteworthy, especially since the measure of effective coverage that collapses all forms of protection into one indicator masks this difference and slightly favors FHHs (72 percent of FHHs compared to 56 percent of MHHs).

**Figure 9. Social protection (percentage of households covered) by sex of head of household and by type of contributory versus non-contributory scheme in 2023**



Source: Authors' calculations based on ELMPs 2018 and 2023

**Figure 10. Evolution of social protection (percentage of households covered) by sex of head of household, type of social protection, and year**

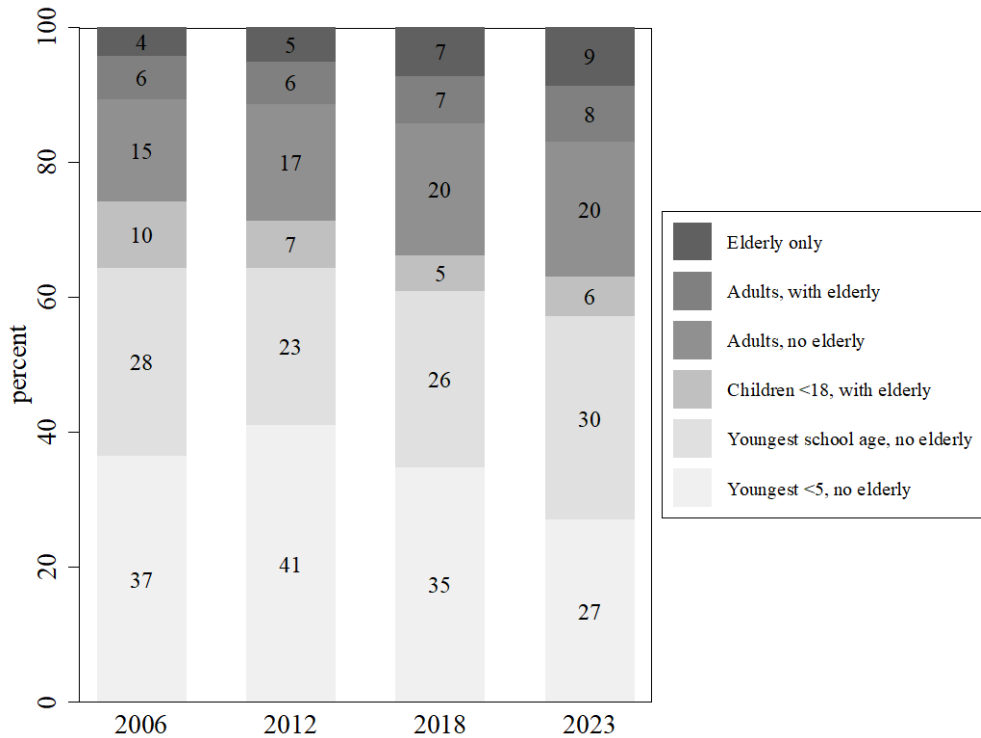


Source: Authors' calculations based on ELMPs 2006, 2012, 2018 and 2023.

### 5.3. Structure of the household

The composition of households in terms of the presence and age of children and the presence of the elderly is another important factor in determining social protection coverage. We examine social protection coverage distinguishing between these types of households: nuclear family (adults with no elderly) with youngest child under five, nuclear family (adults with no elderly) with youngest child school aged (6-18), an extended family (i.e., with elderly) with children less than 18 years old, family of adults only (among whom there could be sons and daughters above age 18), family of adults and elderly, family of elderly only.<sup>22</sup> In 2023, slightly more than half of households were nuclear families with children, with families with youngest child under five representing 27 percent of households in 2023, and those with youngest child in school age representing 30 percent of households (Figure 11). There has also been a shift over time towards more households with only elderly (9 percent of households in 2023, up from 4 percent in 2006), or adults with elderly (8 percent of households in 2023, up from 6 percent in 2006) (Krafft et al., 2024).

**Figure 11. The structure (percentage) of household types, 2006, 2012, 2018 2023**

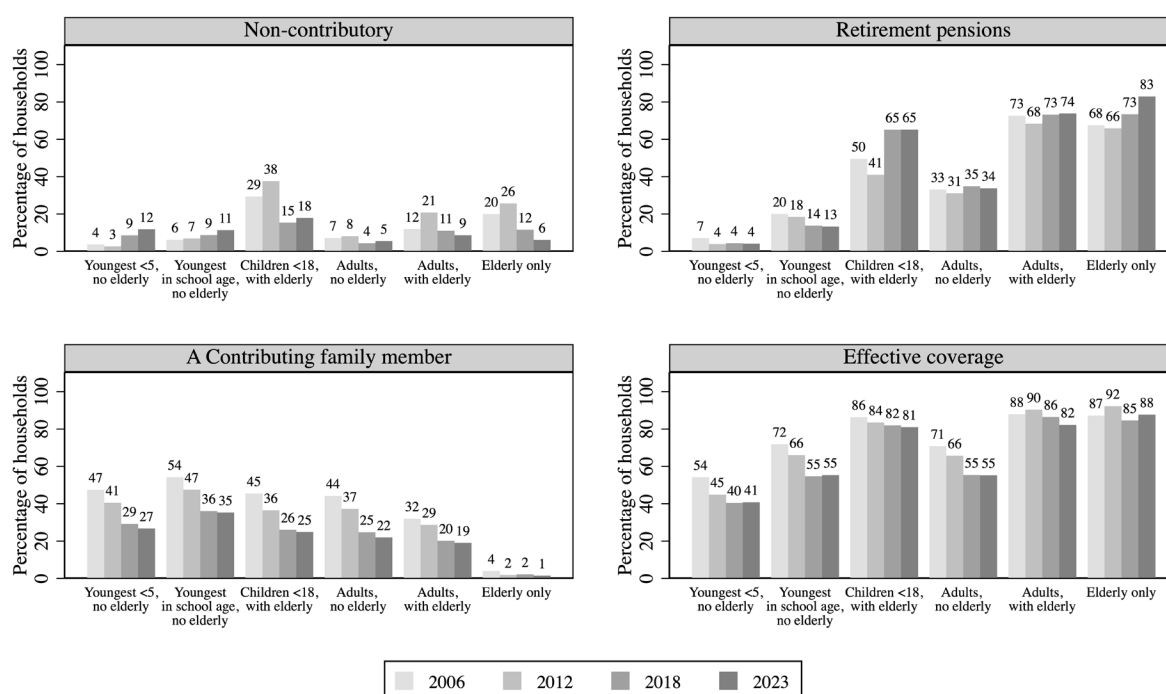


Source: Authors' calculations based on ELMPS 2006, 2012, 2018 and 2023

<sup>22</sup> We initially distinguished between types of extended family by whether it has children under five and children in school age, but these were small percentages and sample size, therefore we decided to combine them.

Since Karama and Takaful are the two main non-contributory social protection transfers now in Egypt and since they are targeted to families with children (Takaful) and to the elderly (Karama), it is expected to find a larger number of households with children and elderly benefitting from non-contributory transfers (18 percent) in 2023 (Figure 12). The number of households with elderly only benefitting from non-contributory transfers has dropped dramatically from 26 percent in 2012 to 6 percent in 2023. This may be due to changes in living arrangements or to the merger of Daman pensions into Karama and Takaful. Across all household types, the number of households with a family member contributing to an insurance scheme has gone down, while as expected, households with elderly members had a steady or slightly increased access to retirement pensions (Figure 12, retirement pensions panel). Patterns in effective coverage are driven mainly by access to retirement pensions, combined with access to formal jobs (Figure 12, effective coverage panel). Nuclear households with youngest child under five are the least covered by any program (41 percent, effective coverage panel), mostly attributed to their minimal chance of receiving retirement pensions, combined with their limited access to formal jobs.

**Figure 12. Evolution of social protection (percentage of households covered) by household composition, type of transfer, and year**



Source: Authors' calculations based on ELMPS 2006, 2012, 2018 and 2023. Access of food ration cards is shown in Appendix Figure 3

#### ***5.4. By labor market status of head of household***

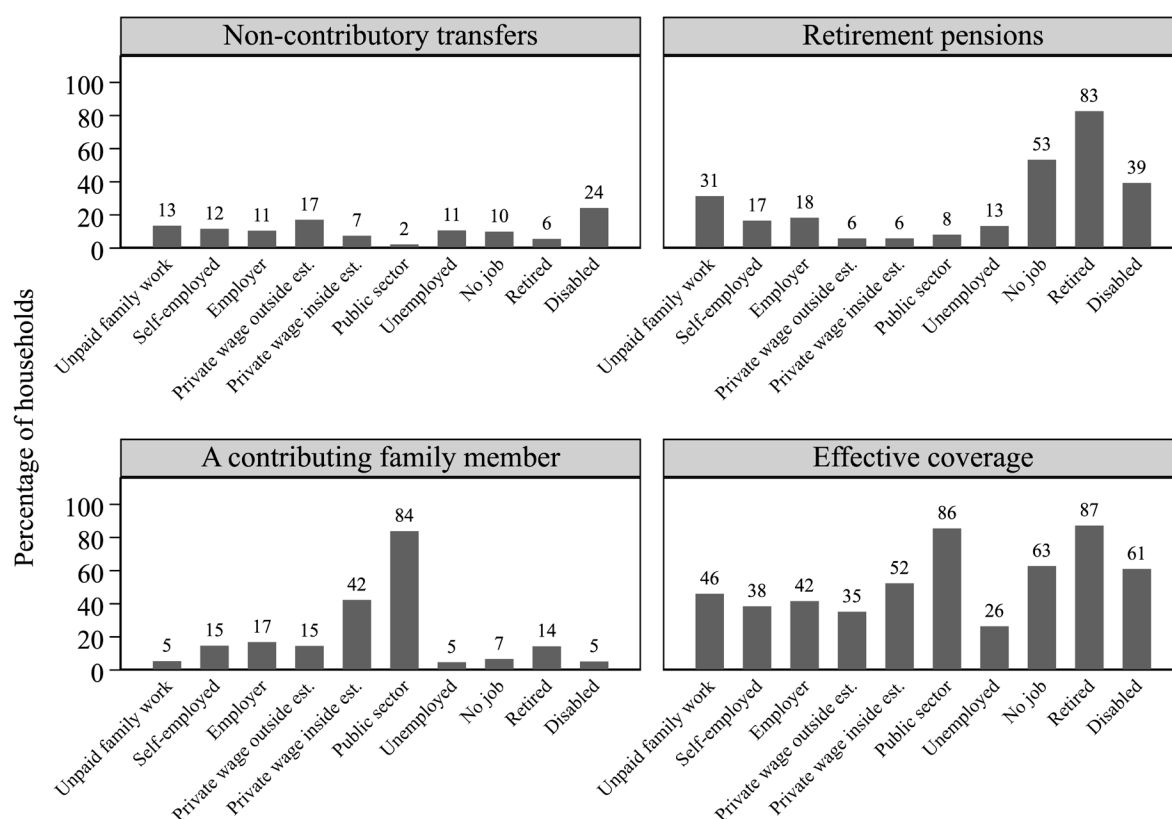
Figure 13 explores the patterns of social protection coverage by the head of household's labor market status in 2023.<sup>23</sup> Heads of household in public sector jobs and private sector jobs inside establishments had substantially lower access to non-contributory transfers (3 and 5 percent, respectively), likely because these are higher-earning households (See El Sayed et al. (2024) for discussion on wages and income among households). Non-contributory transfers were highest among disabled head of households at 24 percent in 2023. Moreover, the receipt of non-contributory transfers was also high among households whose heads were in private sector wage work outside of establishments (17 percent), reflecting the severe precarity of such type of employment and the poverty of these households; and households whose heads were unpaid family workers (13 percent). These labor market statuses are highly informal types of employment and reflect a strong gap in access to contributory social insurance scheme (in addition to self-employed workers and employers), hence making non-contributory transfers the only form of social protection that they can access, if they meet the proxy-means testing and inclusion criteria. The highest share of households with a member paying into a contributory scheme, in 2023, were those headed by a public sector employee (84 percent), followed by those headed by a private sector inside establishment employee (42 percent). The share of households with a family member participating in an insurance scheme but with a precariously employed head of household (namely unpaid family workers at 5 percent, and private wage outside of establishment workers at 15 percent) were even fewer.

According to the effective coverage indicator, the least covered were households with an unemployed head (with search not required) at 26 percent in 2023, as they have the lowest chance to access contributory schemes (5 percent), and their chances to access non-contributory transfers or retirement pensions are also modest (11 and 13 percent, respectively). This reflects another important gap in the social protection design in Egypt where the unemployed are left with no support while looking for a job. Also, households whose heads were wage workers in the private sector outside of establishments had the second lowest effective coverage, after the unemployed, at 35 percent. Households with unpaid family workers as heads did not have their effective coverage as low as the other precarious labor market statuses (46 percent), as almost a third of them received retirement pensions (31 percent).

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<sup>23</sup> The analysis of this section focuses on 2023 only as patterns over time are relatively stable.

**Figure 13. Social protection (percentage of households covered) by labor market status of head of household in 2023**



Source: Authors' calculations based on ELMPS 2023.

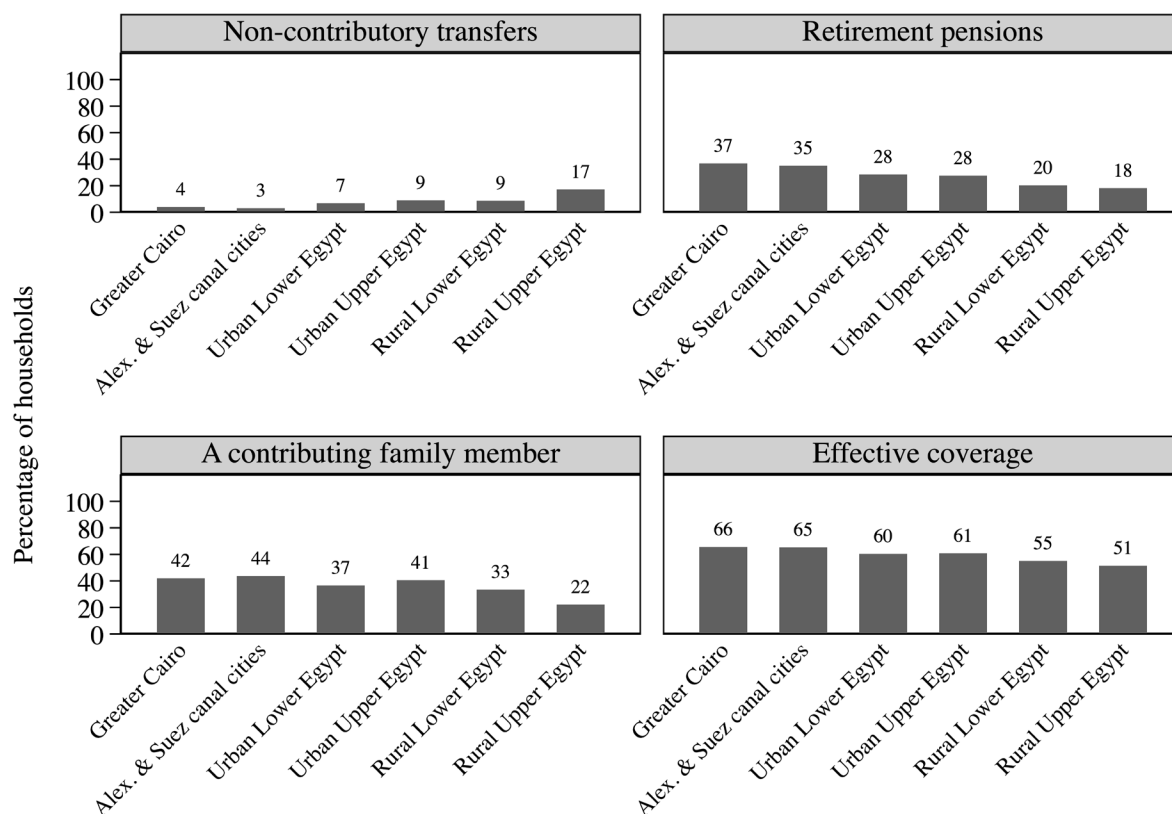
Notes: This is the current labor market status in the last 7 days. Access of food ration cards is shown in Appendix Figure 4.

### 5.5. By region

As expected, Figure 14 shows that the highest share of households with coverage by non-contributory transfers, in 2023,<sup>24</sup> is in rural Upper Egypt, the country's highest poverty region (17 percent). The cash transfer programs relied on geographic targeting and therefore it is evident that they are succeeding in reaching rural Upper Egyptians. Also noteworthy is the low share of households in rural Upper Egypt with a family member paying into an insurance scheme (only 22 percent of households in 2023, which is about half the rate in other geographies). The problem of decent and protected employment in rural Upper Egypt remains a burden compared to urban areas.

<sup>24</sup> The analysis of this section focuses on 2023 only as patterns over time are relatively stable.

**Figure 14. Social protection (percentage of households covered) by region, by type of social protection in 2023**



Source: Authors' calculations based on ELMPS 2006, 2012, 2018 and 2023. Access of food ration cards is shown in Appendix Figure 5.

## 6. Conclusion

The paper explored patterns of social protection among households in Egypt. Receiving retirement pensions was the fastest growing form of social protection across the different years, which rapidly grew to reach 29 percent of households in 2023, up from 26 percent in 2006. This growth is due to the ageing of the population, and the increase in the share of households with the elderly. One question is also to what extent early retirement schemes that have been adopted as part of some limited privatization initiatives have contributed towards this increase in access to retirement pensions. The growth in the receipt of retirement pensions has slightly reversed the falling trend in the effective social protection coverage, whereby in 2023 around 58 percent of households were covered by at least a type of social protection instrument, up from 56 percent in 2018. Moreover, our analysis shows that the overlap between social protection programs and schemes is small. Hence the “effective” coverage indicator could be a good approximate measure of the extent of households’ coverage in Egypt.



The main social protection tool for 2006 and 2012 was having a family member who was actively contributing to social insurance schemes, which explains why the effective coverage rates in those years (68 and 61 percent, respectively) were much higher than in 2018 and 2023. Yet the increase in informality and the deterioration in access to social insurance coverage that has been observed for the Egyptian labor market in recent years means that fewer households are contributing to social insurance in 2023 (Assaad & Wahby, 2023; Krafft & Hannafi, 2023; Selwaness & Barsoum, 2023). This means that vulnerability now comes from the lack of social insurance coverage and the quality of jobs in the labor market, in addition to depleted incomes due to rapidly rising inflation rates (El Sayed et al., 2024). Furthermore, the real value of transfers and pensions have eroded due to the rise in inflation in recent years. The erosion in the real values in retirement pensions might be a contributing factor discouraging workers from enrolment in social insurance coverage. This is a question that needs further investigation.

Also, the lack of coverage is persistent over time, whereby households who were not covered by any of the social protection schemes in a specific wave were consistently most likely to remain without any coverage in the next wave. Also, households that were covered by social insurance in 2018 were more likely to be left without any form of social protection coverage in 2023, compared to households that were covered by social insurance in 2012 or 2006. This reflects growing insecurity for households who rely on the labor market (i.e., contributing to the social insurance scheme), as they face limited chances to find other social protection programs (e.g., non-contributory temporary transfer, or unemployment insurance, etc.) in times of risks and economic crises. Specifically, the most vulnerable groups were households with unemployed heads, who have the lowest effective coverage rate, as their access to the different forms of social protection is minimal. The absence of unemployment insurance schemes in Egypt intensifies the vulnerability of these households. Heads with precarious jobs, such as wage work outside of establishments, unpaid family workers, and self-employed workers also exhibited weak access to non-contributory transfers or coverage by contributory schemes. These findings highlight important gaps in comprehensive coverage for vulnerable groups and limited integration across social assistance and contributory systems.

Social assistance transfers are less common than retirement pensions. This finding is intuitive as social assistance intends to act as a safety net and must not create disincentives for work or social insurance coverage. Specifically, non-contributory transfers reach a relatively limited segment of the population (around 10 percent). Households who did not receive social assistance in a previous wave were substantially more likely than households who received these transfers to acquire social insurance coverage through one of their household members in the next wave. While these are only associations, not causations, between social insurance coverage and social assistance, it again highlights inadequate integration between social assistance and contributory schemes, whereby pathways for households receiving non-contributory transfers to eventually transition into contributory schemes are quite limited, due to a constrained access to decent and formal work.

Further research is needed to examine the interlinkages and potential integration between non-contributory and contributory schemes. A main policy focus should thus be on ensuring decent work and decent income that is not eroded by the rise in inflation, as well as designing policy responses to encourage participation in social insurance coverage across the different types of households and employment statuses.

There are important regional and demographic disparities. Nuclear families with young children (under five) have the lowest overall social protection coverage, where only about 41 percent are covered by any form of social protection in 2023. This low coverage is attributed to limited access to retirement pensions and formal jobs, as young families often do not yet have elderly members who would typically receive retirement benefits. Moreover, parents of young children may be in the early stages of their careers, which often coincides with higher informality and fewer job benefits. While Takaful offers some support, many young families may not qualify. This pattern highlights an important gap in wider child-focused social protection support for families. These can include school feeding programs, child health and nutrition programs, early childhood development programs, and potentially tax credits for families with children that can also encourage formal employment.

Moreover, rural Upper Egypt, the region with the highest poverty rates, shows substantial reliance on non-contributory assistance. But coverage by contributory schemes in this region remains low, pointing to limited access to formal employment opportunities in rural areas. Furthermore, there are notable gender disparities, as female-headed households are less likely to have access to contributory schemes, due to women's weak access to the labor market and formal employment, but more likely to benefit from retirement pensions, primarily due to widowhood. More needs to be done to enhance economic opportunities for women and improve household resilience.

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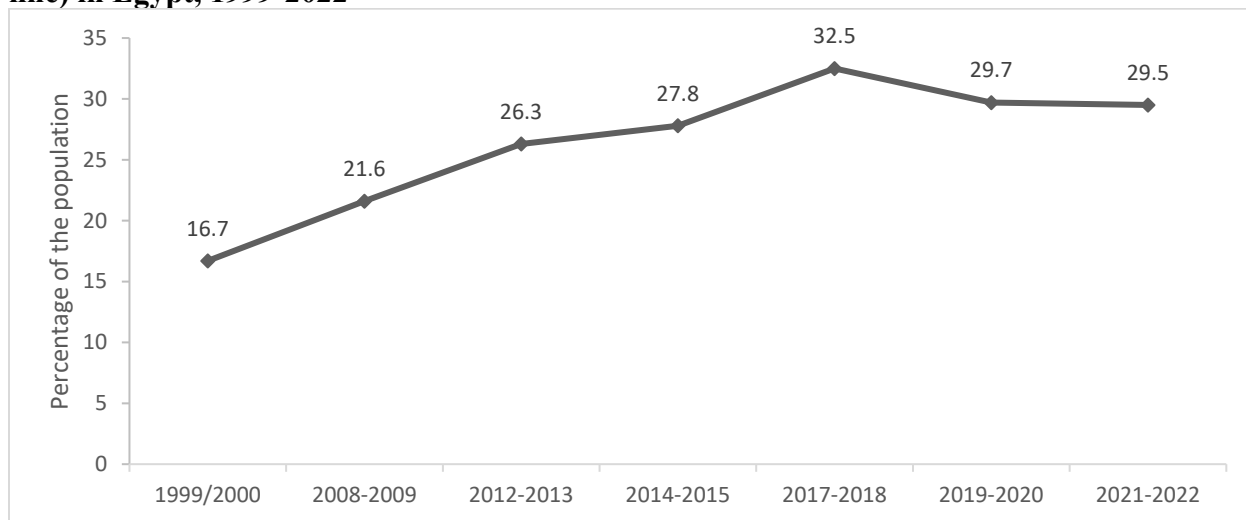
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## Appendix

**Appendix Figure 1. Poverty rates (percentage of the population under the national poverty line) in Egypt, 1999-2022**



*Source: (Ministry of Finance & UNICEF, 2022, 2024; World Bank, 2011)*

**Appendix Table 1. Subsidies, grants and social benefits in millions of EGP and as a percentage of total government expenditure for selected years**

	2005/2006	2006/2007	2011/2012	2012/2013	2017/2018	2018/2019	2022/2023
<b>Total government expenditures (million EGP)</b>	<b>207,810</b>	<b>222,029</b>	<b>470,992</b>	<b>588,188</b>	<b>1,244,408</b>	<b>1,369,870</b>	<b>2,184,594</b>
<b>Subsidies, Grants and Social Benefits (million EGP)</b>	<b>68,897</b>	<b>58,442</b>	<b>150,193</b>	<b>197,093</b>	<b>329,379</b>	<b>287,461</b>	<b>454,100</b>
<b>Subsidies</b>	<b>54,245</b>	<b>53,959</b>	<b>134,963</b>	<b>170,800</b>	<b>243,587</b>	<b>203,657</b>	<b>252,261</b>
Food subsidies	9,407	9,406	30,282	32,551	80,500	87,000	121,810
Fuel subsidies	41,778	40,130	95,535	120,000	120,803	84,732	125,631
<b>Social Benefits, of which</b>	<b>12,336</b>	<b>1,612</b>	<b>9,367</b>	<b>20,778</b>	<b>77,997</b>	<b>76,002</b>	<b>182,797</b>
Social assistance transfers	1,018	1,147	2,581	3,753	17,622	17,887	23,736
Contribution to social insurance	11,001	1	6,200	16,352	52,553	48,578	127,078
<b>Other grants</b>	<b>5,694</b>	<b>7,759</b>	<b>15,595</b>	<b>24,438</b>	<b>57,901</b>	<b>49,264</b>	<b>55,845</b>
Of which Subsidies for industrial activities					7,325	7,601	10,807
<b>Subsidies, Grants and Social Benefits (% of total government expenditures)</b>	<b>33.2</b>	<b>26.3</b>	<b>31.9</b>	<b>33.5</b>	<b>26.5</b>	<b>21.0</b>	<b>20.8</b>
<b>Subsidies</b>	<b>26.1</b>	<b>24.3</b>	<b>28.7</b>	<b>29.0</b>	<b>19.6</b>	<b>14.9</b>	<b>11.5</b>
Food subsidies (%)	4.5	4.2	6.4	5.5	6.5	6.4	5.6
Fuel subsidies (%)	20.1	18.1	20.3	20.4	9.7	6.2	5.8
<b>Social Benefits, of which</b>	<b>5.9</b>	<b>0.7</b>	<b>2.0</b>	<b>3.5</b>	<b>6.3</b>	<b>5.5</b>	<b>8.4</b>
Social assistance transfers (%)	0.5	0.5	0.5	0.6	1.4	1.3	1.1
Contribution to social insurance (%)	5.3	0.0	1.3	2.8	4.2	3.5	5.8
<b>Other grants (%)</b>	<b>2.7</b>	<b>3.5</b>	<b>3.3</b>	<b>4.2</b>	<b>4.7</b>	<b>3.6</b>	<b>2.6</b>

Source: Compiled by authors using the portal of the Ministry of Finance (MoF) for years from 2006-2007 to 2018-2019

([http://www.mofdigitalgate.gov.eg/home/Finance?rpn=010404-En\\_ExpensesStatistics.rdlc&sp=sp\\_En\\_ExpensesStatistics&ReportID=1](http://www.mofdigitalgate.gov.eg/home/Finance?rpn=010404-En_ExpensesStatistics.rdlc&sp=sp_En_ExpensesStatistics&ReportID=1)) and the yearly budget statements (in Arabic) for the fiscal years 2019-2020, 2020-2021, 2021-2022, and 2022-2023 (Ministry of Finance, 2021, 2022, 2023, 2024).

**Appendix Table 2. Percentage and number of households by type of social protection program and wave**

	2006	2012	2018	2023
<b>Percentage of households (%)</b>				
Sadat/Mubarak	6.7	4.5		
Other social assistance	2.1	5.0	3.7	0.7
Takaful			3.7	6.4
Karama			1.2	2.2
Both Takaful & Karama			0.2	1.3
Total non-contributory transfers	8.7	9.3	8.5	10.0
Retirement pensions	25.6	21.8	25.8	29.0
With an actively contributing member	45.8	38.6	27.3	25.4
Effective coverage	68.3	61.3	55.7	57.9
Food ration cards			79.3	78.9
<b>Number of households (1,000s)</b>				
Sadat/Mubarak	1,031	885		
Other social assistance	319	987	844	176
Takaful			833	1,674
Karama			277	541
Both Takaful & Karama			44	337
Total non-contributory transfers	1,333	1,831	1,970	2,692
Retirement pensions	3,934	4,274	5,964	7,813
With an actively contributing member	7,036	7,568	6,313	6,838
Effective coverage	10,509	12,032	12,859	15,599
Food ration cards			18,306	21,252
Sample (N)	8,351	12,060	15,746	17,784

*Source: Authors' calculations based on ELMPS 1998, 2006, 2012, 2018 and 2023.*



**Appendix Table 3. Characteristics of households (distribution as a percentage) with at least one member covered by social protection, by type of program in 2023**

	Takaful and/or Karama	Retirement pensions	Social insurance	Food ration cards
<b>Quintiles of household wealth</b>				
First quintile	41.0	25.1	6.5	20.4
Second quintile	29.7	20.7	12.6	21.1
Third quintile	15.7	20.9	19.7	21.1
Fourth quintile	8.2	17.9	26.7	20.3
Fifth quintile	5.4	15.5	34.5	17.1
<b>Sex of head of household</b>				
Male-headed household	81.9	52.8	90.6	76.5
Female-headed household	18.1	47.2	9.4	23.5
<b>Household composition</b>				
Youngest <5, no elderly	36.3	3.8	28.4	25.6
Youngest school age, no elderly	37.0	13.8	41.8	31.2
Children <18, with elderly	9.5	13.2	5.8	6.3
Adults, no elderly	10.0	23.3	17.3	19.5
Adults, with elderly	4.0	20.9	6.2	8.6
Elderly only	3.2	24.9	0.5	8.9
<b>Labor market status of head of household</b>				
Unpaid family work	3.3	2.6	0.5	2.2
Self-employed	17.6	8.0	7.9	14.2
Employer	7.6	4.5	4.7	7.5
Private wage outside est.	27.3	2.8	8.0	14.1
Private wage inside est.	11.6	2.9	23.7	13.5
Public sector	2.5	3.7	42.3	13.0
Unemployed	2.4	0.9	0.3	1.8
No job	14.6	28.8	4.0	15.2
Retired	6.6	40.8	7.9	14.7
Disabled	6.6	5.1	0.8	3.8
<b>Region of residence</b>				
Greater Cairo	10.3	23.6	21.3	17.6
Alex. & Suez Canal cities	2.5	10.1	9.9	7.2
Urban Lower Egypt	7.3	12.5	11.7	11.4
Urban Upper Egypt	9.5	7.6	9.3	8.0
Rural Lower Egypt	23.8	27.2	32.8	31.0
Rural Upper Egypt	46.7	19.0	15.1	24.8
<b>Educational Attainment (6 Categories, age 6+)</b>				
Illiterate or read & write	47.6	46.8	13.5	33.1
Below secondary	13.6	13.9	9.6	14.8
Secondary & post sec.	32.0	24.6	39.2	34.8
University & above	5.0	14.3	37.5	16.7
Missing	1.8	0.4	0.1	0.6
<b>RECODE of age (age)</b>				
0-14	0.5	0.2		0.1
15-24	0.7	0.2	0.2	1.5
25-29	2.9	0.8	4.2	4.9
30-64	83.2	46.6	86.7	73.1
65+	12.7	52.3	8.9	20.4
Total	100.0	100.0	100.0	100.0
Sample (N)	1,591	4,467	4,135	14,021

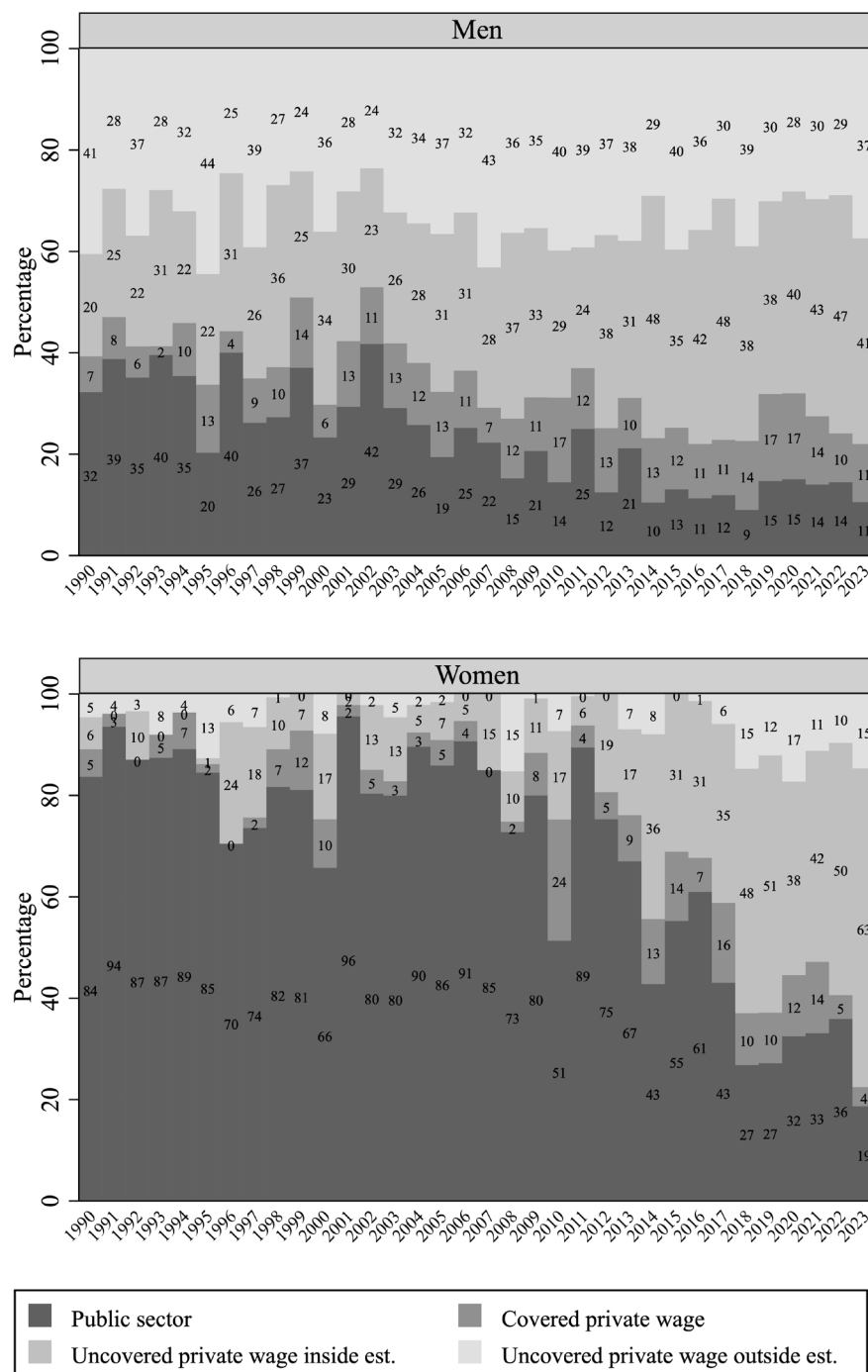
Source: Constructed by authors based on ELMPS 2023

**Appendix Table 4. Characteristics of individual recipients (distribution as a percentage) by type of social protection in 2023, all ages**

	Takaful	Karama	Retirement pensions	Social insurance coverage
<b>Quintiles of household wealth</b>				
First quintile	44.0	39.5	23.6	6.0
Second quintile	29.7	39.5	20.1	11.6
Third quintile	16.0	35.5	21.7	18.8
Fourth quintile	6.7	17.3	18.1	26.4
Fifth quintile	3.7	6.5	16.5	37.1
<b>Sex</b>				
Men	27.5	44.8	43.9	78.1
Women	72.5	55.2	56.1	21.9
<b>Sex of head of household</b>				
Male-headed household	90.6	89.6	60.8	96.4
Female-headed household	9.5	10.4	39.2	3.6
<b>Household composition</b>				
Youngest <5, no elderly	40.2	24.4	3.4	27.5
Youngest school age, no elderly	39.7	31.6	13.6	42.2
Children <18, with elderly	9.5	13.3	14.5	5.9
Adults, no elderly	5.4	8.1	21.9	17.9
Adults, with elderly	3.1	13.6	23.7	6.1
Elderly only	2.2	9.0	22.8	0.4
<b>Labor market status</b>				
Unpaid family work	14.1	6.1	2.9	0.2
Self-employed	5.2	6.3	6.0	6.1
Employer	1.2	2.1	3.5	3.4
Private wage outside est.	5.2	6.7	1.1	6.4
Private wage inside est.	2.5	4.0	1.9	27.8
Public sector	0.7	0.2	1.6	55.5
Unemployed	1.3	1.4	1.3	0.1
No job	62.0	43.0	32.1	0.3
Retired	1.8	4.7	43.9	0.2
Disabled	6.0	25.6	5.7	0.0
<b>Region of residence</b>				
Greater Cairo	10.4	6.6	24.3	22.0
Alex. & Suez Canal cities	2.8	6.9	9.9	10.1
Urban Lower Egypt	5.5	8.5	12.7	11.9
Urban Upper Egypt	10.9	10.6	7.8	9.7
Rural Lower Egypt	18.9	25.6	27.2	31.8
Rural Upper Egypt	51.6	41.8	18.2	14.4
<b>Education level</b>				
Illiterate or read & write	52.9	61.6	48.7	7.7
Below secondary	19.5	16.2	14.0	7.3
Secondary & post sec.	23.5	17.9	23.6	38.7
University & above	1.2	2.1	13.6	46.3
Missing	2.9	2.2	0.1	0.0
<b>Age group</b>				
0-14	17.1	13.0	0.3	
15-24	9.5	8.5	1.7	3.1
25-29	9.3	6.0	0.9	9.5
30-64	59.2	53.6	42.5	86.1
65+	4.9	19.0	54.5	1.4
Total	100.0	100.0	100.0	100.0
Sample (N)	1,666	677	4,398	4,778

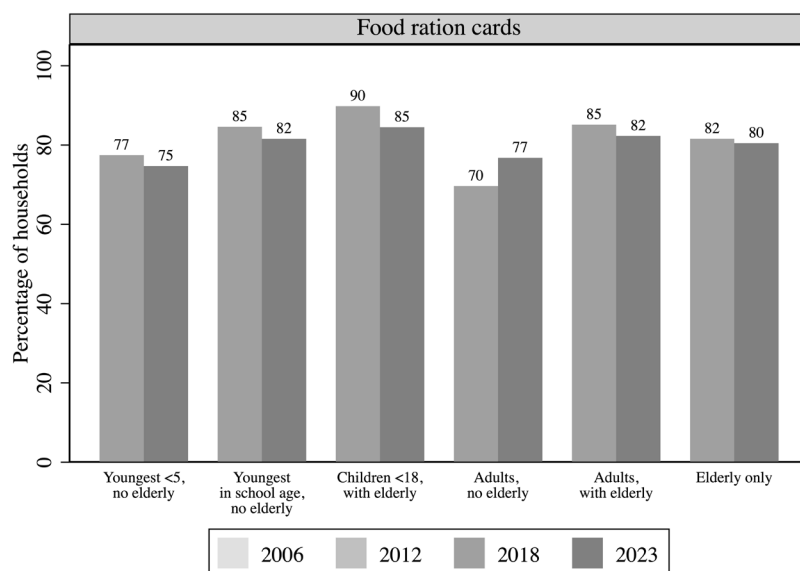
Source: Constructed by authors based on ELMPS 2023.

**Appendix Figure 2. The structure of first waged jobs by year of entry into the labor market, employment type, and sex, ages 18-59**



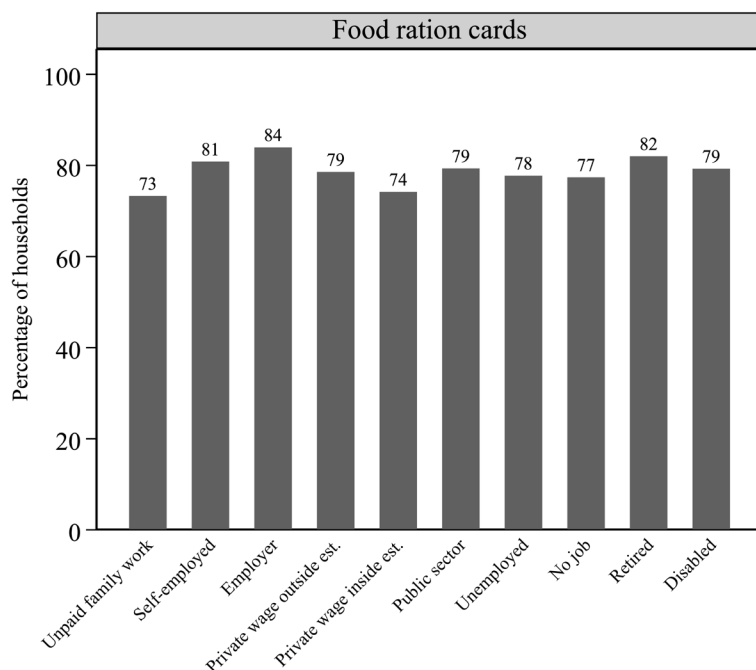
Source: Authors' calculations based on retrospective data from ELMPS 2023.

**Appendix Figure 3. Percentage of households that have food ration cards, by households composition and year**



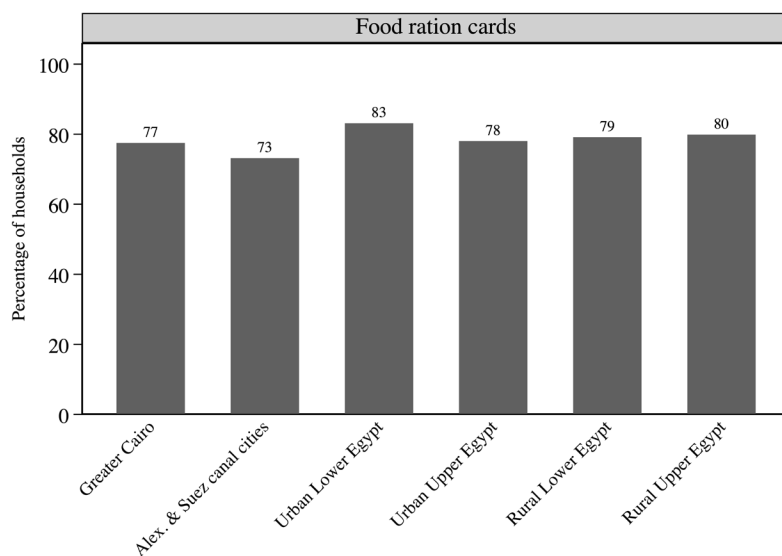
Source: Authors' calculations based on ELMPS 2006, 2012, 2018 and 2023.

**Appendix Figure 4. Percentage of households that have food ration cards, by labor market status of the head of household, 2023**



Source: Authors' calculations based on ELMPS 2023.

**Appendix Figure 5. Percentage of households that have food ration cards, by region of residence, 2023**



*Source: Authors' calculations based on ELMPS 2023.*