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Abstract

This paper analyzes the evolution of and disparities in access to different social protection (SP) schemes in Jordan, utilizing data from the 2010, 2016, and 2025 Jordan Labor Market Panel Surveys (JLMPS). It also examines trends in retirement age and the trajectory of early retirement incidence following the 2010/14 reforms. The study finds that the proportion of households covered by at least one type of SP, capturing the Sustainable Development Goal of effective coverage, reached 63 percent in 2025. Our findings also show that non-contributory social assistance is pro-poor, but that overall effective coverage correlates positively with household wealth, especially in male-headed households, primarily driven by social insurance coverage. Reflecting the major ongoing reforms in social insurance schemes, social insurance coverage among Jordanian workers has substantially increased from 60 percent in 2010 to 67 percent in 2025. Furthermore, old-age or survivor pensions remain vital for elderly Jordanians, particularly women, yet 44 percent lived in households without benefits in 2025. Despite a narrowing gender gap in effective coverage, women still have lower coverage, particularly in the poorest female-headed households. Children are found to indirectly benefit from household-level SP coverage. Regionally, the south and north enjoy higher effective coverage, but show the strongest decline in SP over time. Finally, the retirement age shows a gradual shift toward the 45-55 age range, rather than being concentrated among those under the age of 45.

Keywords: Social protection, Social insurance, Cash transfers, JLMPS, Jordan.

JEL Classifications: H53, H55, I38

ملخص

تحلل هذه الورقة البحثية تطور التفاوتات في الوصول إلى مختلف برامج الحماية الاجتماعية في الأردن، مستخدمة بيانات من المسح التتبعي لسوق العمل في الأردن للأعوام 2010 و2016 و2025. كما تتناول اتجاهات سن التقاعد ومسار حالات التقاعد المبكر في أعقاب إصلاحات 2010/2014. وتوصلت الدراسة إلى أن نسبة الأسر المشمولة بنوع واحد على الأقل من برامج الحماية الاجتماعية، والتي تحقق هدف التنمية المستدامة المتمثل في التغطية الفعالة، بلغت 63% في عام 2025. وتُظهر النتائج أيضًا أن المساعدات الاجتماعية غير القائمة على الاشتراكات تُفيد الفقراء، وأن التغطية الفعالة الإجمالية ترتبط إيجابيًا بثروة الأسر، لا سيما في الأسر التي يرأسها رجال، مدفوعةً بشكل أساسي بتغطية التأمين الاجتماعي. انعكاسًا للإصلاحات الرئيسية الجارية في أنظمة التأمين الاجتماعي، ارتفعت نسبة التغطية التأمينية الاجتماعية بين العاملين الأردنيين بشكل ملحوظ من 60% عام 2010 إلى 67% عام 2025. كما أن معاشات الشيخوخة أو معاشات الورثة لا تزال ضرورية لكبار السن الأردنيين، ولا سيما النساء، إلا أن 44% منهم كانوا يعيشون في أسر بدون هذه المزايا عام 2025. وعلى الرغم من تقلص الفجوة بين الجنسين في التغطية الفعلية، لا تزال النساء يتمتعن بتغطية أقل، خاصة في أفقر الأسر التي تعيلها نساء. وقد تبين أن الأطفال يستفيدون بشكل غير مباشر من التغطية التأمينية على مستوى الأسرة. وعلى الصعيد الإقليمي، يتمتع الجنوب والشمال بتغطية فعلية أعلى، لكنهما يشهدان أكبر انخفاض في التغطية التأمينية بمرور الوقت. وأخيرًا، يشهد سن التقاعد تحولًا تدريجيًا نحو الفئة العمرية 45-55 عامًا، بدلًا من أن يكون محصورًا بين من هم دون سن 45 عامًا.

1. Introduction

Social protection (SP) is vital for advancing development by reducing poverty and empowering vulnerable groups, including children, women, people with disabilities, and the elderly (Carraro and Marzi, 2021). SP consists of policies, programs, and schemes designed to help individuals and communities cope with risks and uncertainties, improving health outcomes, promoting gender equality, and supporting inclusive economic growth (World Bank, 2022; Carraro and Marzi, 2021). However, although SP plays a key role in advancing progress toward achieving many Sustainable Development Goals (SDGs), and despite the recent progress in its coverage, there are 3.8 billion people worldwide who remain entirely unprotected (ILO, 2024).

In Jordan, SP has been rapidly evolving, with several adjustments in social security laws and social assistance programs (see Alhawarin and Selwaness, 2026; Kawar et al., 2022; Ministry of Social Development, 2025; Razzaz and Selwaness, 2022). The adoption of the National Social Protection Strategy (NSPS) 2019-2025 in 2019 and the updated NSPS 2025-2033 in 2025 marks a new era of strengthening the country's SP framework. The NSPS 2025-2033 articulates a national vision to achieve a dignified, empowered, resilient, and prosperous society, and it is aligned with the Economic Modernization Vision, the main national development framework. It underscores the government's commitment to mitigating poverty and establishing a unified, inclusive SP system (MOSD, 2025). Nevertheless, Jordan's SP system leaves considerable segments of the population without coverage (ILO, 2022), requiring further action to ensure equitable coverage for all vulnerable groups.

This paper examines SP coverage patterns in Jordan, drawing on data from the three waves of the Jordan Labor Market Panel Survey (JLMPS) conducted in 2010, 2016, and 2025.¹ It analyzes disparities in access to, and benefits from, both contributory and non-contributory schemes among Jordanians, disaggregated by socioeconomic characteristics that may reflect aspects of vulnerability. As Jordan advances efforts to uphold the human right to SP, broaden coverage, reduce vulnerabilities, and close implementation gaps, the findings of this paper provide important evidence to inform policymaking.

Furthermore, since 2010, Jordanian pension reforms have sought to enhance the Social Security Corporation's (SSC) sustainability by tightening eligibility and increasing contribution requirements to discourage early retirement. Using JLMPS data from 2010, 2016, and 2025, this paper examines how retirement ages have changed following these policy shifts for men and women. This longitudinal analysis provides an evidence base for evaluating the effectiveness of these reforms in delaying labor market withdrawal.

The paper unfolds as follows. Section 2 summarizes the recent strides taken by the government to consolidate SP schemes under one strategy. In section 3, we briefly introduce the data utilized in the paper. Sections 4 and 5 present the results of the paper on SP coverage patterns and retirement trends before and after the social security reform. Finally, the last section concludes the paper.

¹ See Krafft, Assaad, and Ragab (2026) and Krafft and Assaad (2021).

2. Overview of SP in Jordan: recent developments and scale

2.1. Brief background and evolution over time

Pre-independence, apart from a primary healthcare system and a few informal and faith-based charities, such as Zakat collection law (Bilo and Machado, 2020; MOSD, 2019), Jordan lacked any kind of SP regulations. Jordan's SP system began to take shape in the 1950s and 1960s with the introduction of pension laws for military, security, and public sector employees (Alhawarin, 2014), followed by the establishment of the Ministry of Social Development (MOSD) and the introduction of the 1960 Labor Law (Kawar, Nimeh, and Kool, 2022). In the late 1970s, Jordan introduced its first social security law, extending pension coverage to private sector workers. An important step was the creation of the National Aid Fund (NAF) in 1986 to help alleviate poverty by providing non-contributory cash and in-kind assistance to vulnerable families. Following the 1989 economic collapse, Jordan implemented economic reform and structural adjustment programs during the 1990s until the mid-2000s, redefining the government's role in social policy. New initiatives and schemes have been introduced, including social safety nets, school feeding programs, housing programs for low- and middle-income families, strategies for combating poverty, defining and favoring poverty pockets, and establishing the student support fund.

To support this analysis, we focus on the reforms that have occurred since 2010 that affected the SP policy landscape. These policy reforms are shown in Figure 1 (see more in Kawar et al., 2022; MOSD, 2025). Notably, in 2010, a profound reform in the contributory social insurance scheme was adopted (Alhawarin and Selwaness, 2019). The social security reform in Jordan has continued since then, with the government making several amendments to pension benefits and eligibility, monthly contributions paid by employees and employers, maternity leaves, and unemployment insurance. To reduce public budget deficits, the Jordanian government applied a comprehensive energy reform program in 2012 by eliminating universal fuel subsidies, replacing them instead with cash transfer schemes.² The government also introduced initiatives to expand health coverage by allowing uninsured Jordanian citizens to apply for contributory schemes to access public health services.³

The lack of alignment among various policies, schemes, and laws in the field of SP was found to create major obstacles to addressing coverage gaps (ILO, 2022). To address such misalignments, enhance the resilience of all social segments, and achieve more comprehensive and sustainable SP (MOSD, 2025, 2019), the government launched the first unified SP strategy in 2019 (NSPS 2019-2025) in partnership with UNICEF. The NSPS was recently updated for the next eight years (NSPS 2025-2033). Developed through extensive national consultations, the strategy adopts a lifecycle approach and is organized around four pillars collectively aiming to secure a decent life for the country's population. The four pillars are: Dignity (Karama), focused on social assistance; Opportunity (Fursa), focused on decent work and social security; Empowerment (Tamkeen), focused on social services; and Resilience

² The government totally removed subsidies on high-quality gasoline, diesel, and kerosene, and partially removed subsidies on Liquefied Petroleum Gas (LPG) (Atamanov et al., 2015). The government recently launched a new system aiming at cutting electricity subsidies by applying different tariff rates and directing such subsidies only to Jordanians and only for one electricity meter per household (Rahleh and Hani, 2024)

³ The eruption of the so-called Arab Spring and the influx of hundreds of thousands of Syrian refugees into Jordan, with its peak in the period from 2012 to 2014, had complicated Jordan's efforts to provide proper SP.

(Sumood), which is a cross-cutting pillar focused on enhancing the shock-responsiveness of the SP system. As mentioned in MOSD (2025, 2019), the NSPS is based on the right to access comprehensive, transparent, and equitable SP schemes and aims to empower the most vulnerable groups, assisting them to encounter social and economic risks over their lifecycle. It is expected to considerably enhance access to decent, economically productive work and boost labor market participation. To enhance the efficient distribution of public resources, equality, and inclusiveness, the modernization of the country's SP system through the latest strategy involves improving targeting mechanisms, establishing crisis response approaches, and expanding non-contributory social assistance programs. In sum, the new framework is theorized to enable consistent transfers to vulnerable groups while also allowing coverage to expand during various types of shocks where there are sudden spikes in the number of people in severe need.

As a reflection of this national strategy to strengthen SP, the government implemented various measures during the COVID-19 pandemic to help the population mitigate the economic challenges caused by the crisis, where Jordan's SP response was among the fastest globally.⁴ The Social Security Corporation (SSC) set up several SP programs aimed at providing financial support to both businesses and workers. Programs such as Tadamon and Mosaned were specifically designed to help businesses retain their employees and assist those who had lost their jobs or experienced income reduction during the pandemic. For example, Tadamon 1 offered a scheme that covered 50 percent of workers' wages who were enrolled in the social insurance scheme. As the crisis persisted, SSC introduced additional schemes, such as Economic Tamkeen 1 and Economic Tamkeen 2, which allowed considerable reductions in monthly contributions paid by workers and businesses toward old-age pension insurance (Social Security Corporation, 2021). To assist workers in the transportation and tourism sectors, the Himaya (Program of Protection) was launched, enabling temporarily unemployed workers in these sectors to receive half of their eligible wages from the SSC (Social Security Corporation, 2021). Estidama++ is an ongoing pilot scheme, which was initiated during the pandemic with support from international donors and the ILO for the period 2020-26. It aims to strengthen the position of vulnerable workers by financially subsidizing their subscriptions to old-age insurance. It focuses on refugees, female workers, workers in SMEs, and sectors severely impacted by the pandemic. Through this program, the SSC seeks to expand social insurance coverage to vulnerable workers who are not covered by NAF (ILO Development Cooperation Dashboard, n.d.).

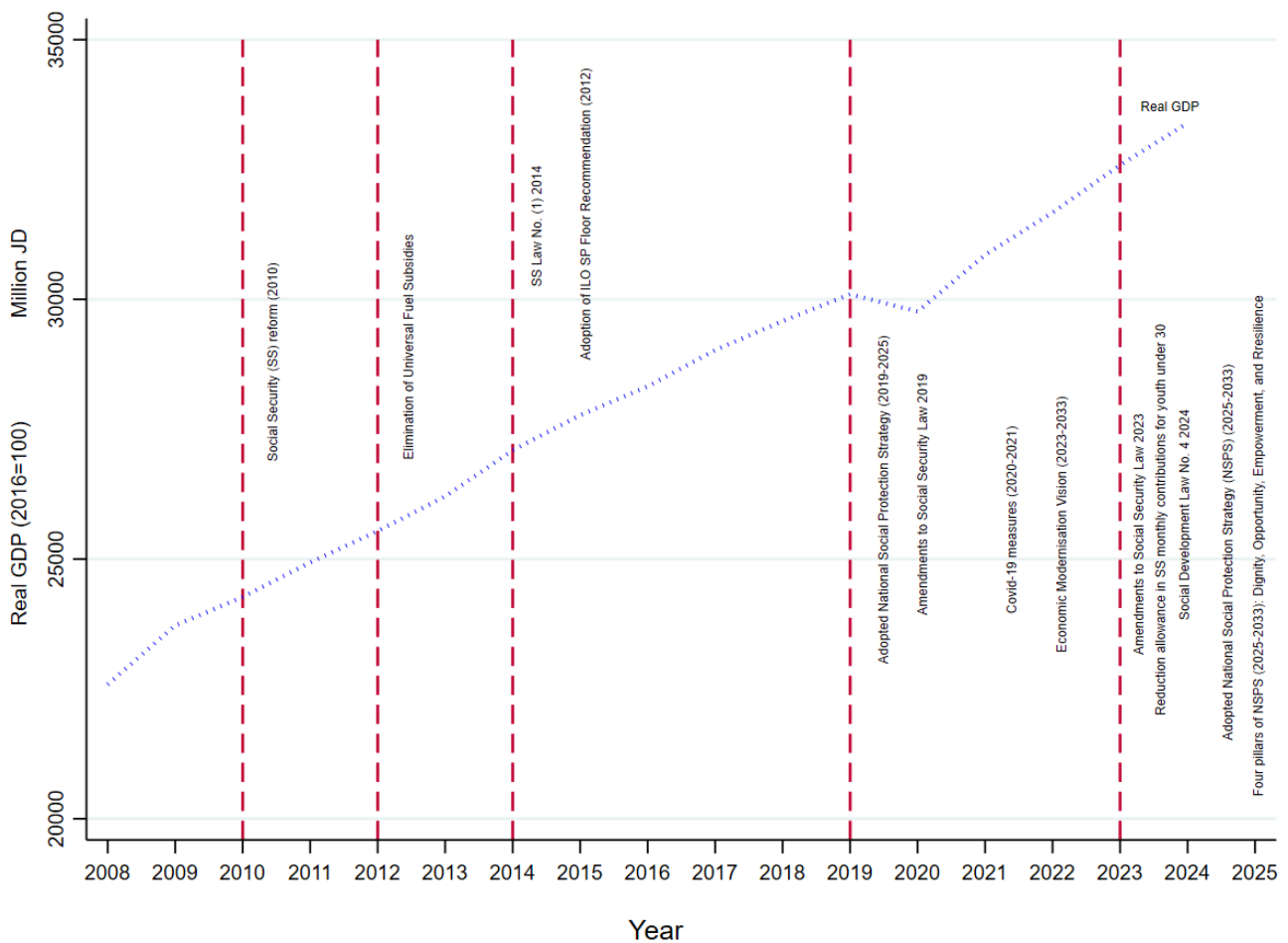
Additionally, the NAF has undergone major reforms in its social assistance portfolio. In 2019, it introduced the Complementary Support Program (Takaful 1) within Jordan's national SP strategy to expand coverage and improve targeting (NAF, 2023, 2020, 2019). This was in addition to existing NAF aid programs, which included, but were not limited to, recurring monthly cash assistance, temporary monthly cash assistance, and both emergency and instant cash assistance, set up to deal with the temporary circumstances and shocks facing vulnerable groups (Kawar et al., 2022, 30; NAF, 2019; UNICEF, 2019). The Complementary Support Program (Takaful 1) provided cash benefits on a quarterly basis, then monthly starting 2022, with the program renamed as the Unified Cash Transfer Program (Takaful 1) (NAF, 2022). Since 2023, the Fund has been working to consolidate its cash assistance programs by integrating the monthly cash assistance program into the Unified Cash Support Program (Takaful 1),

⁴ Hammad, Bakil, and Firas (2021). Next Practices – Innovations in the COVID-19 Social Protection Response and Beyond. UN Program Report.

with the former being expected to be discontinued and all remaining beneficiary families transferred to the Unified Cash Support Program (NAF 2024, 2023). This full unification is expected by 2026 (NAF, 2024).

Additionally, in response to the pandemic, NAF introduced temporary programs in 2020, known as *Takaful 2*, to support daily workers with emergency cash transfers for three months covering 250,000 households (NAF, 2020), and in 2021 known as *Takaful 3* providing emergency cash assistance to daily workers for 12 months, covering 160,000 households (JSF and UNICEF, 2020; Kawar et al., 2022; NAF, 2021).

Figure 1. Real GDP and important policy amendments in Jordan’s SP system since 2010



Sources: Authors’ elaboration based on the database of CBJ, SSC (2013; 2016; 2019; 2021; 2024), MOSD (2025), and Kawar, Nimeh, and Kool (2022).

2.2. State spending on SP

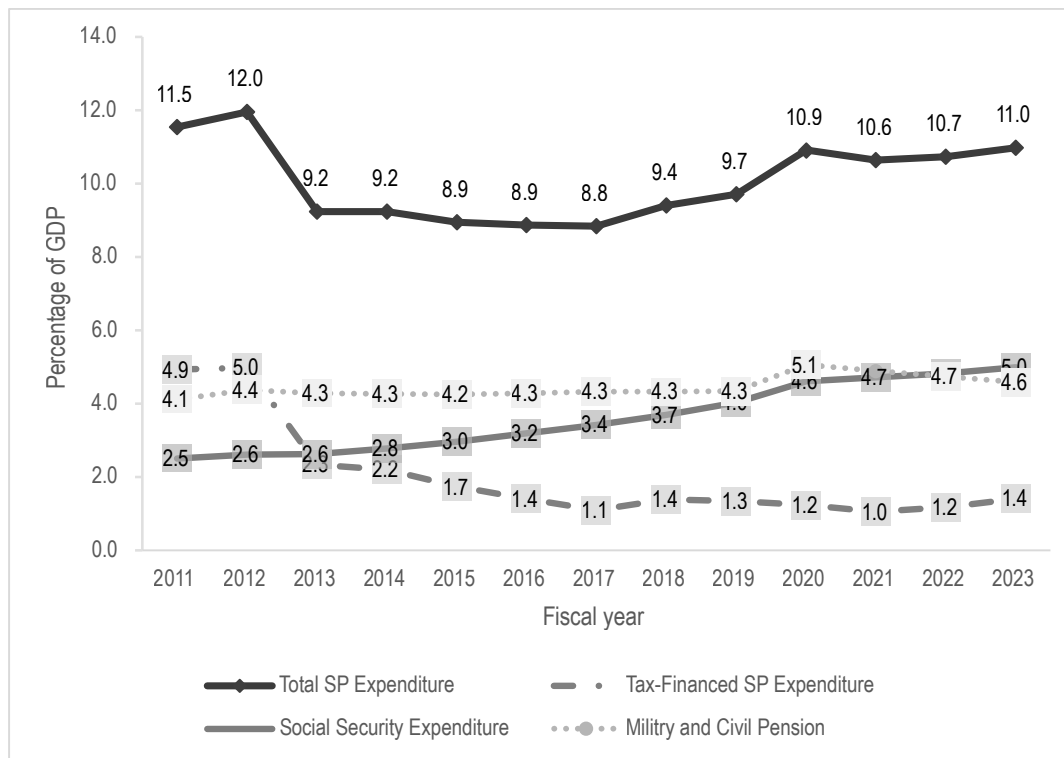
The evolution of the SP system in Jordan is shaped by continuous reform efforts toward expanding coverage and improving coherence among programs. To assess the extent to which these policy developments have been supported by fiscal commitment, the following section examines trends in state

spending on SP over the past decade. Figure 2 shows the evolution of SP state expenditure as a percentage of GDP in Jordan between 2011 and 2023.

SP expenditure includes spending on tax-financed non-contributory programs, which include social assistance/safety net programs and good subsidies, spending on social security (contributory) pensions, and spending on military and civil pensions (Central Bank of Jordan, 2025; Social Security Corporation, 2023). The ratio of total SP expenditure to GDP exceeded 11.5 percent in 2011 and 2012, around the years of the Arab Spring, before plummeting to 9.2 percent in 2013 and slightly declining to a minimum of 8.8 percent in 2017. Starting in 2018, SP expenditure appears to recover overall, steadily increasing to reach a first peak of 10.9 percent in 2020 in response to the COVID-19 pandemic, and then peaking again at 11 percent in 2023. The drop in SP expenditure between 2012 and 2017 was primarily due to reduced tax-financed spending, which shrank from roughly five percent in 2011-12 to as low as 1.1 percent in 2017, and stagnated between 1.0-1.4 percent in subsequent years until 2023. In contrast, social security expenditures have steadily grown, almost doubling from 2.5 percent in 2011 to five percent in 2023. The increase in spending on contributory pension benefits could be related to a growing proportion of retirees and pension beneficiaries. Additionally, there has been an increase in social expenditure on beneficiaries of maternity leave, disability benefits, and unemployment and employment injury benefits, which contributed to this expansion in social security expenditure (SSC, 2023).

As for state spending on military and civil servants' pensions, and although all newly hired public sector and military personnel are covered by the contributory social security system, the government budget continues to fund pensions for a considerable number of older retirees (see administrative data on the numbers of those pensioners in Appendix Table 1). This includes public sector employees hired before 1994 and military and public security personnel who began service before 2003. As shown in Figure 2, pension expenditure remained stable between 4.1 percent and 4.3 percent of GDP from 2011 to 2019, with only minor fluctuations. In recent years, there was a slight increase, peaking at 5.1 percent in 2020. However, by 2023, this expenditure as a percentage of GDP saw a modest decline.

To better situate Jordan's performance, it is useful to compare its spending levels with regional and global benchmarks. Jordan devoted a much higher proportion of its GDP to SP (11 percent, excluding healthcare) in 2023, compared to other Arab countries and lower-middle-income countries (see Appendix Figure 1). Jordan's spending is nearly twice the average observed in these two groups as a percent of GDP (ILO, 2024).

Figure 2. Evolution of SP expenditure (as % of GDP), 2011-23

Source: Authors' calculations based on data obtained from the database of the Central Bank of Jordan (CBJ, 2025), and from SSC (2013; 2016; 2019; 2021; 2024).

3. Data

The analysis in this paper draws on data from the 2010, 2016, and 2025 waves of the Jordan Labor Market Panel Survey (JLMPS) (OAMDI, 2026b, 2026a, 2018). These waves include a rich array of information on the receipt of various SP transfers and pensions, enabling us to examine patterns of SP coverage over time (Krafft, Assaad, and Ragab, 2026; Krafft and Assaad, 2021).

The JLMPS 2010 included questions on whether, in the last 12 months, any household member received retirement pensions, NAF transfers, other governmental transfers, transfers from non-profit organizations, or other types of transfers (to be specified). The 2016 questionnaire replicated the 2010 questions with the exception of 'other governmental transfers,' which was not included in the 2016 survey. In contrast, the JLMPS 2025 substantially expanded questions on SP to include around 17 sources: eight sources related to non-contributory transfers mostly targeted to refugees and migrants, including UNHCR cash assistance, UNICEF Hajati cash for school, other cash for school, UNICEF winterization assistance, UNHCR winterization assistance, other winterization assistance (but not those from the Zakat fund), WFP food assistance, and access to the WFP school feeding program. Three additional sources captured non-contributory transfers to Jordanian households: Zakat fund as-

sistance, NAF cash assistance (including Takaful),⁵ and the Ministry of Finance income and sales tax department cash assistance, which replaced the bread subsidy. The remaining six sources covered transfers from the unemployment fund, old-age pensions, survivor pensions, maternity benefits, disability benefits, and employment injury benefits. The expansion of sources in 2025 makes the wave less directly comparable to 2010 and 2016. Nevertheless, we treat the receipt of any non-contributory transfers in 2025 as comparable to the receipt of NAF transfers or other governmental transfers in 2010 and to NAF in 2016. Similarly, we assume that reporting the receipt of old-age or survivor pensions in 2025 is comparable to that of the receipt of retirement pensions in 2010 and 2016, which could either be for old-age, disability, or survivorship. Although the waves refer specifically to either “old-age” or “retirement” pensions, which are typically contributory, it is possible that respondents also included non-contributory old-age pensions. As a result, we cannot fully distinguish contributory from non-contributory benefits in any wave.

Given these limitations, and in addition to separately analyzing non-contributory transfers (NAF and other governmental transfers) and retirement pensions, we also analyze the combined receipt of either type of benefit to capture overall coverage through actual cash benefit receipt. Therefore, we calculate four main coverage measures:

1. The rate of receipt of non-contributory transfers.
2. The rate of receipt of retirement pensions.^{6,7}
3. The rate of receipt of either (or both) types of transfers, to capture coverage through the actual receipt of cash benefits.
4. Enrollment in social insurance schemes, capturing potential future pension coverage.

In addition, we calculate a fifth combined measure, corresponding to Indicator 1.3.1 of the SDGs, known as “effective social protection coverage.” This indicator integrates the receipt of non-contributory transfers, contributory pensions, and active contributions to social insurance schemes, thereby reflecting both current and potential future SP coverage (ILO, 2024, 2021).

These indicators are calculated at both the household and individual levels. At the household level, we measure the proportion of households in which at least one member receives a non-contributory transfer, a contributory pension, or is actively contributing to a social insurance scheme. At the individual level, we measure the proportion of individuals who personally receive such benefits or who are actively contributing to social insurance schemes aged 15-64. It should be noted that because this proportion is calculated among all working-age individuals, the proportion of active contributors to social insur-

⁵ The exact question wording was: “Over the past twelve months, did the household have any family members receive any transfers from NAF cash assistance, including Takaful?”

⁶ The Arabic translation of the question asked about the receipt of the “retirement” pension. Although most retirement pensions are contributions-based, it is possible that this category may have also included non-contributory old-age pensions.

⁷ To address an unexplained decline in retirement pension receipts observed in the 2016 and 2025 waves, this study implemented a data correction at the individual level based on the potential permanence of old-age entitlements, under the assumption that individuals are unlikely to lose their pensions once entitled. We therefore consider that those who were not working or receiving old-age pensions in the current wave had their status updated to “receiving” if they were confirmed beneficiaries in the previous data waves, provided they were aged 50 and older (for men) or 45 and older (for women) in the previous wave. This adjustment excludes younger populations, who may have been receiving survivorship coverage which could have expired with their change of status or age.

ance schemes will be different than the rate of social insurance coverage, which is usually measured by the proportion of active contributors among all those who are employed.

The three waves also included data on the average monthly value of each of these benefits, which allows us to examine the evolution of the values of transfers and pensions over time in both nominal and real terms. Also, in all the waves, we can identify the household members who receive those transfers and pensions (if they accrued to a specific member). In cases where the household reported that the benefit did not accrue to a specific member, we assume that the head of household was the main recipient.

To analyze SP coverage, we first examine overall trends in coverage indicators between 2010 and 2025, comparing coverage among Jordanians and non-Jordanians. Our sample consists of 5,102 households in 2010 (324 non-Jordanians and 4,778 Jordanians), 7,218 households in 2016 (1,149 non-Jordanians and 6,069 Jordanians), and 9,825 households in 2025 (1,710 non-Jordanians and 8,115 Jordanians). The analysis then focuses on Jordanians to explore coverage following a gendered lifecycle approach, where we examine variations in coverage by age, household wealth, household structure (in terms of age and presence of children and elderly), while distinguishing between men and women. Another cross-cutting dimension relates to the region of residence, which we also explore. This helps assess vulnerability within different groups while adopting a gendered perspective. The primary focus of this analysis is on the 2025 data, except where examining trends over time provides important insights. Additionally, we analyze coverage in 2025 by the various new programs recently added to the questionnaire. Finally, we examine the average amount of pensions and transfers and their evolution in nominal and real terms to better understand their impact.

As for the analysis of the age of retirement, the focus is on Jordanians. We calculate the age of retirement as the age at the last job that ended either because of retirement or permanent disability. Our analysis focuses on Jordanians retiring between age 30 and 65,⁸ and this leads to a sample consisting of 492 retirees between the ages of 30 and 65 in 2010, 833 retirees in 2016, and 1,351 in 2025.

4. Results

4.1. Evolution of Aggregate SP Coverage

Figure 3 presents the results of aggregate SP coverage by scheme for both Jordanians and non-Jordanians. Among all households, the proportion covered by at least one type of SP benefit (whether non-contributory social assistance, old-age pensions, or having at least one member who is actively contributing to a social security scheme) reached 63 percent in 2025, which is around 1,258,830 households (see Appendix Table 2). Coverage rates increase to 66 percent if we focus on Jordanian households (around 1,181,367 households) and fall to about 39 percent for non-Jordanian households (around 77,463 households). This translates into 65 percent of individuals living in households covered with at least one SP program (68 percent of Jordanians, and 42 percent of non-Jordanians in 2025), as shown in Figure 4. In comparison to recent official estimates on SP coverage, these figures are much higher; for instance, based on a mix of administrative data and survey data, 35 percent of the population (i.e., individuals living in households covered by SP) was covered by at least one program in 2021, rising to 45 percent

⁸ Previous work showed that some categories of workers are more likely to retire under age 40, such as those who worked in the military forces (Alhawarin, 2014; Alhawarin and Selwaness, 2019).

among Jordanians (DOS, 2021).⁹ While this could reflect an improvement of SP coverage in 2025, it is important to note that comparability issues between survey data and administrative data are common, as we will explain below.

When comparing coverage trends over time using previous waves of the JLMPS, the average proportion of households covered by at least one type of SP benefit—pooling both Jordanian and non-Jordanian households—decreased substantially from 63 percent in 2010 to a low of 47 percent in 2016, before recovering to 63 percent in 2025. For Jordanian households, the effective coverage rate exhibited a decline from 68 percent in 2010 to 62 percent in 2016, before recovering to 66 percent in 2025. Non-Jordanian households experienced a different scenario, where their effective coverage dropped substantially between 2010 (19 percent) and 2016 (eight percent), but peaked in 2025 at 39 percent. This peak potentially reflects the expanded scope of SP-related questions added to the JLMPS 2025 questionnaire, which capture a wider set of benefits, as we show in Section 4.4. Therefore, the recovery in effective SP coverage among non-Jordanians might be due to improved measurement between 2016 and 2025, especially for refugees (see Krafft and Tamim, 2026).¹⁰

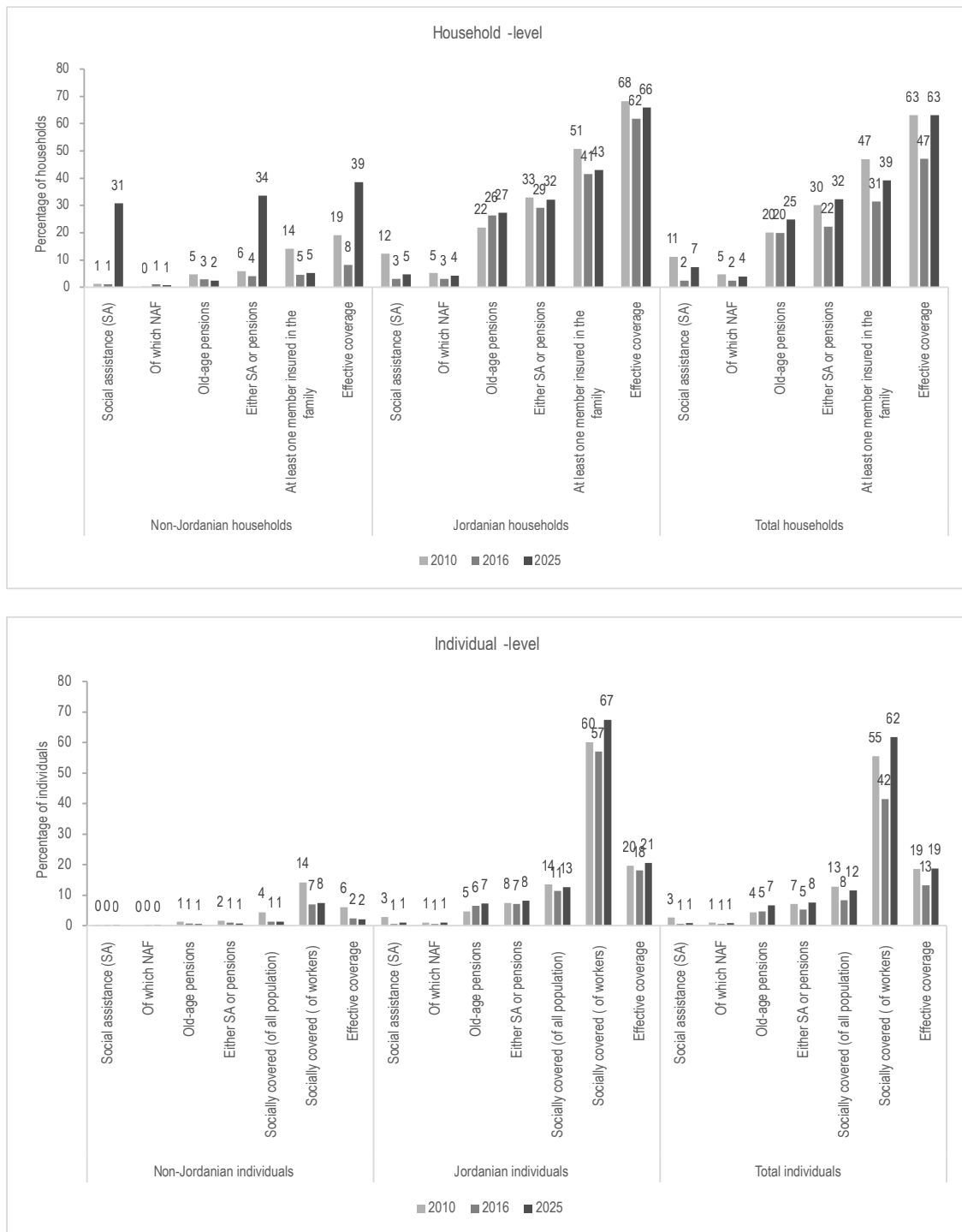
Turning to the individual level, coverage rates measured by the proportion of direct recipients of social assistance (non-contributory) transfers or old-age pensions (presumably contributory) or those currently covered by social insurance schemes indicate the same trends as those at the household level. This excludes those who indirectly receive through their households, which we report above. Overall, for both Jordanians and non-Jordanians, effective coverage decreased from 19 percent of individuals in 2010 to 13 percent in 2016, before recovering to 19 percent in 2025. As with household coverage patterns, effective coverage rates among Jordanian individuals are higher than among non-Jordanian individuals. Around 21 percent of Jordanians were covered in 2025, up from 20 percent in 2010. As for non-Jordanians, their coverage rates almost halved to two percent in 2025, down from six percent in 2010.

The recovery in effective coverage among Jordanian households in 2025 compared to 2016 can be attributed to the ongoing efforts to reform SP, which improved each of the three components of the effective coverage indicator. First, the drop in the receipt of cash benefits (whether contributory or non-contributory)—falling to 29 percent of households in 2016, down from 33 percent in 2010—reversed in 2025 and rose back to 32 percent by 2025. This is primarily due to the expansion in the receipt of old-age pensions, which reached 27 percent of Jordanian households in 2025, up from 26 in 2016 and 22 percent in 2010. Second, the proportion of Jordanian households that reported receiving monthly cash assistance from the NAF rose to four percent in 2025, following a dip to three percent in 2016. Third, the sharp decline in social insurance coverage between 2010 and 2016 (from 51 percent to 41 percent) stabilized at 43 percent in 2025, representing households with at least one actively contributing member.

⁹ The statistical bulletin that provided these estimates clarified that the numerators used to calculate these indicators come from the respective ministries, therefore, we assume they are based on administrative data, whereas the denominator comes from the Labor Force Survey.

¹⁰ Focusing on non-Jordanians, refugee households defined as forced migrants had an effective coverage of 52 percent in 2025, primarily driven by their receipt of UNHCR assistance (47 percent of households), and WFP food assistance (13 percent of households). Effective coverage rates drop to one percent if the UN assistance is excluded (see Section 4.4).

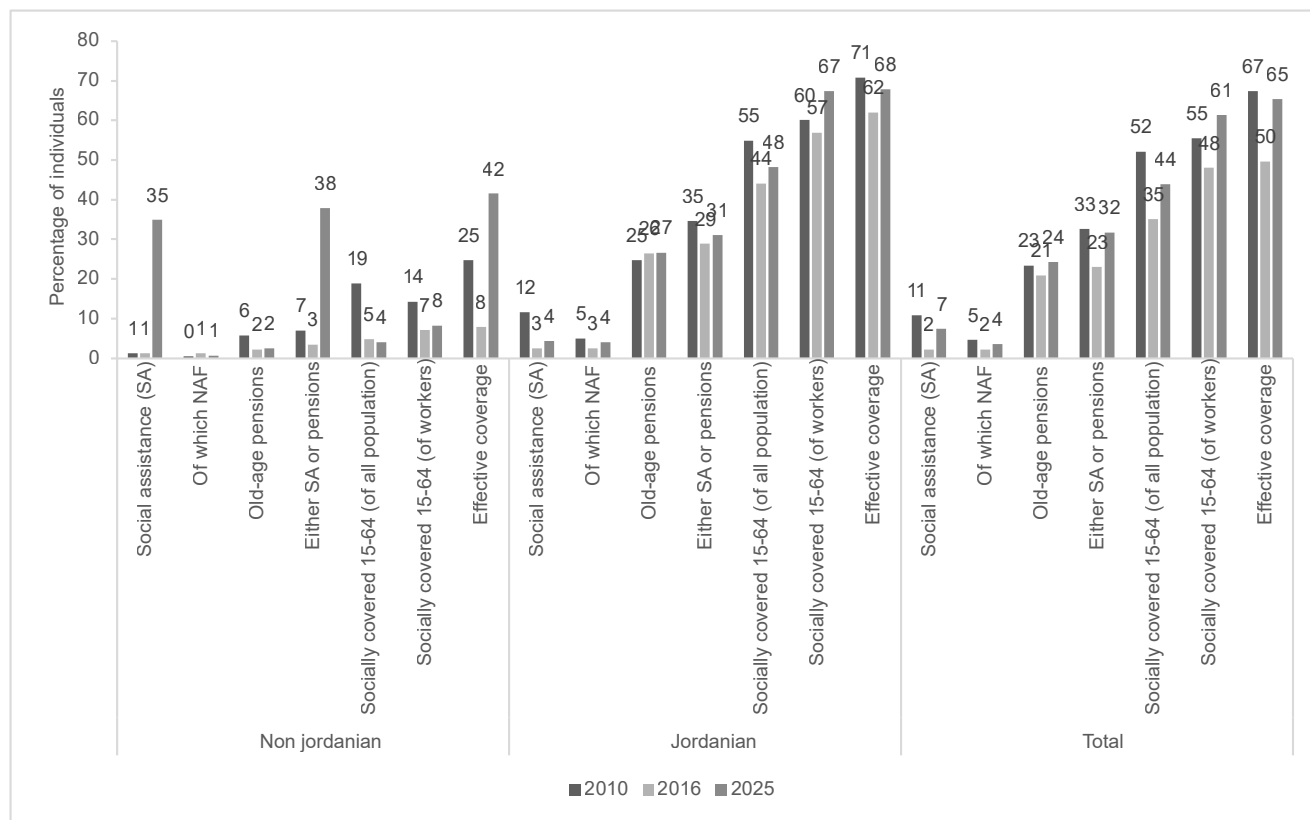
Figure 3. Coverage rates (at the household and individual level) by type of social protection program and nationality, JLMPS 2010-25



Source: Authors' calculations based on JLMPS 2010, 2016, 2025.

Notes: The top panel shows the effective coverage at the household level, measured as the proportion of households with at least one member receiving a non-contributory benefit, a contributory old-age or survivor pension, or actively contributing to social insurance schemes. The bottom panel shows the individual-level coverage, which measures the proportion of individuals who directly benefit from either non-contributory or contributory benefits, or who are socially insured, among all individuals. Social insurance coverage rates are calculated for the entire population as the proportion of households containing at least one socially insured member aged 15-64. In the individual-level panel, we also show the social insurance rate among workers; however, this is not included in the calculation of the average effective coverage.

Figure 4. Proportion of individuals living in households covered by types of social protection



Source: Constructed by the authors using JLMPS 2010, 2016, 2025.

4.2. Evolution of non-contributory cash benefits

Focusing on the receipt of non-contributory benefits, Figure 3 shows that the proportion of Jordanian households covered by non-contributory social assistance benefits decreased by almost two-thirds, from 12 percent in 2010 (equivalent to around 137,392 households—see Appendix Table 2) to about five percent in 2025 (equivalent to 84,550 households). As mentioned in section 3, these non-contributory benefits included NAF benefits and “other government” benefits in 2010. However, the 2016 survey did not include questions about the “other government” benefits, and although the 2025 survey introduced several new questions on the receipt of a wider set of benefits, none used the same wording as in 2010. This may explain the apparent drop between 2010 and 2025 in overall access to non-contributory benefits, as such a drop does not conform to administrative data, which show an increasing trend in households covered by non-contributory schemes, especially after the introduction of the 2019 Complementary Support (“Takaful 1”), which was renamed in 2022 as the Unified Cash Transfer “Takaful” program (NAF, 2022, 2019). The “Takaful 1” program benefits were initially disbursed every quarter, then monthly starting in 2022 with the change of its name. According to annual NAF bulletins, 77,219 households in 2016 received regular monthly NAF cash assistance, dropping to 47,751 households in 2024 (NAF, 2024, 2016). This decline in regular NAF assistance also matches the trends in the JLMPS. Also, the decline in the coverage of NAF cash assistance, based on administrative data, was due to the expansion of the Unified Cash Transfer “Takaful” program, intended to

gradually replace the NAF cash assistance, with Takaful coverage rising from 25,000 households in 2019 to 191,426 households in 2024 (NAF, 2024, 2023, 2022, 2021, 2020, 2019).

Concept misalignment, referring to differences between concepts measured in a survey and those measured in administrative data (Harvill et al., 2025), is likely a primary driver for the difference between the JLMPS and the administrative data. The structure and wording of survey questions can considerably affect the measurement of the concept of interest. In this case, it is possible that households surveyed in the JLMPS reported receiving the traditional NAF monthly transfer, rather than the new Takaful program. Although the exact wording of the question was about the “receipt of NAF (including Takaful),” it is not clear how the question was worded by interviewers and whether there was an explicit mention of Takaful or not, and whether the interviewees were aware that the Unified Cash transfer was the same as Takaful, and what the exact concept name in the street was. It is therefore likely that the survey did not capture the Unified Cash Transfer/Takaful receipt.

4.3. Evolution of old-age pensions and social insurance coverage

As for old-age pensions, and in line with the increasing trend of social security/insurance expenditure, Figure 3 illustrates an increase in the proportion of Jordanian households receiving old-age pensions from slightly more than a fifth of households (22 percent) in 2010, to a quarter of households (26 percent) in 2016, before reaching 27 percent of households with at least one person receiving old-age pensions. The individual trend also suggests the same trend as the household one, where around seven percent of Jordanian individuals received old-age pensions in 2025, up from around five percent in 2010 and six percent in 2016.

Exploring now the evolution of social insurance coverage, or active contribution to social insurance schemes at the household level, the proportion of Jordanian households with at least one working-age member actively contributing to social insurance schemes declined substantially from 51 percent in 2010 to 41 percent in 2016 and increased slightly to 43 percent in 2025. If we look at the proportion of active contributors among all working-age Jordanians (i.e., at the individual level), Figure 3 shows that the Jordanian working-age population was slightly more likely to have access to social security coverage in 2025 (13 percent of the total working-age population), compared to 2016 (11 percent). This mild recovery is because the proportion of workers with social security coverage accelerated to 67 percent in 2025, up from 60 percent in 2010, after dipping to 57 percent in 2016. This could potentially reflect the positive impacts of the legal reforms in social security, introduced since 2010, among those who are employed.

4.4. Coverage by specific SP programs in the JLMPS 2025

In this section, we focus on the coverage rate for the additional SP programs included recently in the JLMPS 2025, which were mostly capturing the UN assistance to refugees and forced migrants. Table 1 shows that 28 percent of non-Jordanian households received UNHCR assistance, and this coverage increases to 47 percent of forced migrant households. The next relatively important program for non-Jordanians is the WFP assistance program for non-Jordanians; it reaches around seven percent of

non-Jordanian households, increasing to 13 percent if we focus on forced migrants. Overall, effective coverage reaches 52 percent of forced migrant households, which is primarily through UN assistance, as when we calculate the effective coverage excluding UN assistance, the forced migrants' effective coverage reaches one percent in 2025. This pattern also holds for non-Jordanians overall, whose effective coverage excluding UN assistance is around nine percent, which is quite comparable to the JLMPS 2016 (eight percent, see Figure 3).

4.5. SP Coverage of vulnerable Jordanian households in 2025

The incidence of poverty in Jordan deepened between 2010 and 2017. Although not very recent, the available statistics show that around 15.7 percent of Jordanians lived below the poverty line in 2017, compared to 14.4 in 2010 (DOS, 2017; Kavar et al., 2022). Inequality in income distribution in latter reports is relatively stable and low, remaining at a Gini coefficient of around 34 since 2010 despite several macroeconomic shocks. However, as indicated in UNESCWA and ERF (2019) and the World Inequality Lab (2025), greater inequality has been observed since 2010, as nearly 50 percent of the national annual pre-tax income in Jordan was received by the top 10 percent of income earners (see more in Gadalla and El Sayed, 2026).

To examine the extent to which SP is effective in reaching poor and vulnerable Jordanians, we examine coverage by asset-based household wealth deciles and sex of the household head in 2025.¹¹ As shown in Figure 5, Jordanian households in the first decile (i.e., the poorest) have the highest incidence of receiving cash benefits, either non-contributory social assistance or old-age or survivor pensions, at 41 percent. This is primarily because they are the most likely to receive non-contributory social assistance transfers, which are inversely related to the wealth decile and appear to be pro-poor, with 16 percent of the first decile receiving those benefits. This is in contrast to almost negligible social assistance coverage (0 percent) in the highest decile (the richest). Households in the second, third, and fourth deciles have roughly comparable rates of receipt of non-contributory transfers (10-8 percent), yet much lower than the poorest decile. As for the incidence of having old-age or survivor pensions, which is the second component of this combined measure of receipt of cash benefits, it shows a non-linear weak correlation with wealth, except for households in the ninth and tenth deciles, which have the highest rates at 31 percent and 39 percent, respectively. We argue that this weak relationship is because old-age pensions likely include contributory and non-contributory benefits, as respondents might lump both. Furthermore, the Jordanian labor market has long been characterized by substantial public sector employment, along with a significant military workforce, both of which have provided covered jobs for Jordanians regardless of their socioeconomic status. This unique labor market structure may influence the distribution of pensions across different wealth deciles.

When looking at the gender dimension, as demonstrated in Figure 5, more than half of poor female-headed households (57-56 percent for those in the first and second deciles) receive these combined cash benefits, compared to roughly a third of poor male-headed households (35 percent and 29 percent in the first and second deciles, respectively).

¹¹ See a full analysis of SP for refugees in Krafft and Tamim (2026).

This strong gendered disparity in favor of female-headed households persists through the third, fourth, and fifth deciles, where female-headed households continue to receive benefits at substantially higher rates than male-headed households, albeit at lower levels (e.g., 52 percent vs. 31 percent in the third decile). This highlights the crucial role these programs play for the poorest households with female-headed households.

However, this dynamic shifts substantially in the upper-middle wealth brackets. In deciles seven, eight, and nine, coverage rates approach gender parity, with male-headed households showing slightly higher coverage in deciles seven and nine (27 percent and 32 percent, respectively, compared to 23 percent and 26 percent for females).

Looking specifically at old-age pensions reveals an important dynamic regarding gender and poverty. In the poorest deciles (deciles one, two, and three), female-headed households receive old-age pensions at substantially higher rates (ranging from 33 to 39 percent) than their male counterparts (20 to 25 percent). Because purely contributory schemes typically favor men due to historically higher formal labor market participation, this strong positive disparity for poor women suggests that an important portion of these old-age benefits might be non-contributory social pensions or survivor benefits, functioning essentially as poverty-targeted social assistance for vulnerable women.

Figure 5 shows that the likelihood of having a member working in a formal job rises steadily with wealth, from 21 percent of households in the first decile to peak at 54-56 percent for households in the eighth and ninth deciles, and 50 percent in the 10th decile. For female-headed households, having at least one socially insured worker in the family is also positively correlated with wealth, though the association is notably weaker than for their male counterparts. For instance, female-headed households in the first decile (nine percent) are about one-third as likely as their male counterparts (26 percent) to have a working member covered by social insurance. This gender gap slightly narrows starting from the fourth wealth decile (except for the seventh decile) but does not reach parity except for the 10th decile. Female-headed households in the seventh decile, along with their lowest rate of old-age pension receipt (at 21 percent), also have the lowest rate of having at least one socially insured household member (at 24 percent). These gendered dynamics in social security coverage highlight the limited effectiveness of social insurance schemes in reaching the poorest households, particularly those headed by women. This is explained by the overall weak female labor force participation in Jordan (reaching around 12 percent in 2025, see Krafft et al., 2026), which further drops to its lowest level (six percent) among the poorest households on average. This means that women in those deciles, whether coming from a male-headed household or not, are the least likely to join the labor force or even work (as women's employment rate¹² in the first decile is four percent).

Importantly, the combined analysis of the patterns of receipt of old-age pensions along with that of access to social insurance schemes by wealth and gender confirms the idea that the survey data likely lumps all old-age pensions together (contributory and non-contributory). The patterns of receipt of old-age pensions reflects two completely different mechanisms working at opposite ends of the wealth spectrum. The first is the wealthy/male dynamic (contributory), where presumably contributory retirement pensions rise with wealth because they are tied to formal employment (social insurance).

¹² According to the standard definition of employment.

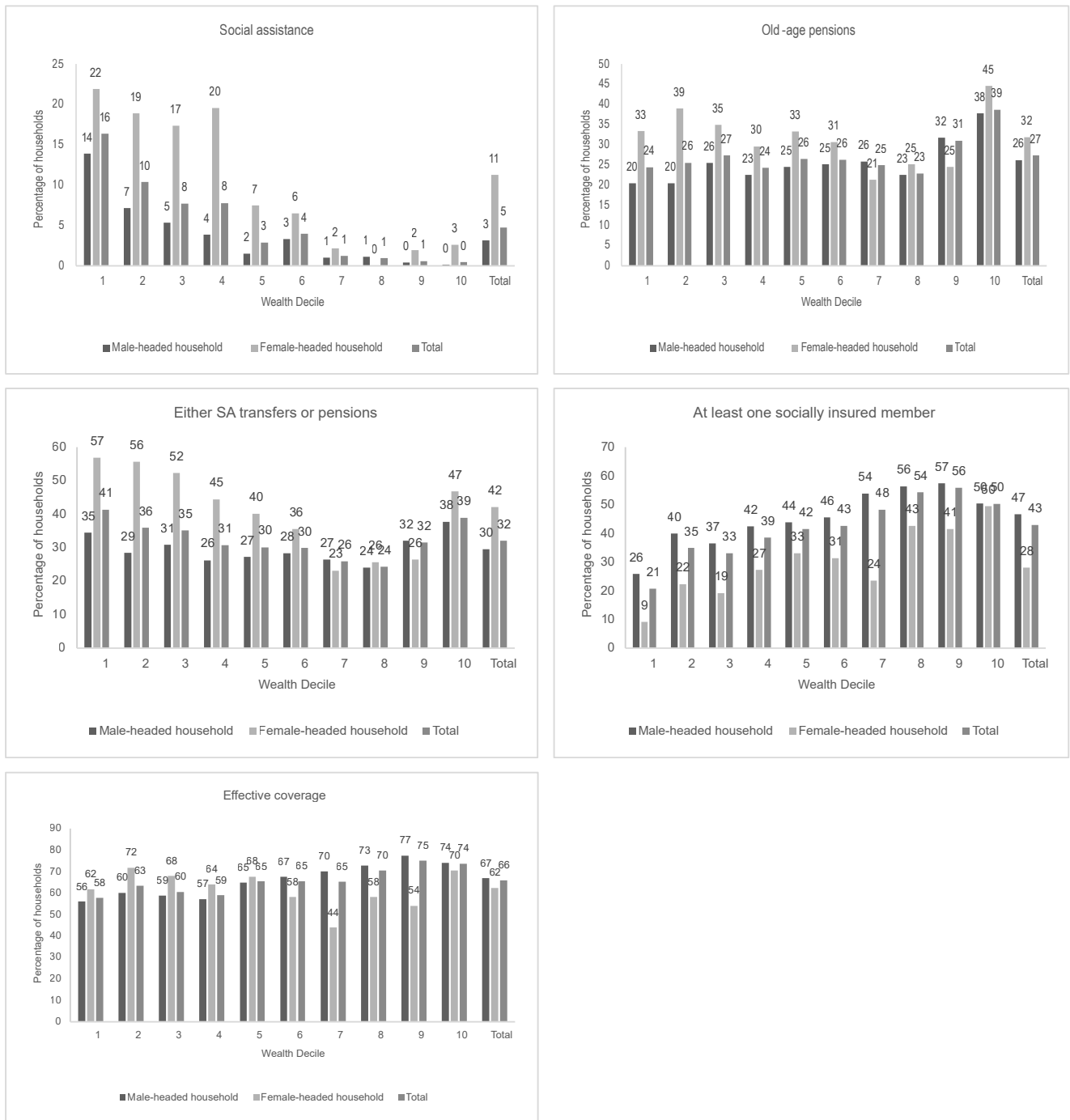
Male-headed and wealthier households dominate this space. The second is the poor/female dynamic (non-contributory), where poor women have very weak formal labor participation (reflected by their low incidence of having at least one covered/formally working member in the household). The high old-age pension rates noticed earlier in the first, second, and third deciles are likely to be non-contributory, survivor, or targeted social pensions.

Taken together, effective coverage (i.e., coverage by at least one type of social assistance, pensions, or social security coverage) appears to increase consistently with wealth, starting from 58 percent of households in the first decile on average, and peaking at 75 and 74 percent for those in the two highest deciles. Overall, there are slightly more covered male-headed households on average (67 percent) than female-headed households (62 percent). This is the result of two opposing trends: effective coverage that increases with wealth among male-headed households, and coverage that decreases with wealth for female-headed households.

These findings highlight the important, but gendered, role that wealth plays in shaping access to SP. Individuals from wealthier backgrounds often have better labor market opportunities, making them more likely to secure formal employment that provides access to contributory SP, such as social security coverage in work years and, later, retirement pensions. This is also in line with previous research (HelpAge International, 2024). The study reported somewhat similar coverage trends with income or wealth. High-income earners were found to be more likely to access pension schemes compared to low-income earners. Drawing on data from Jordan's 2018 Household Income and Expenditure Survey (HIES), the ILO (2021) investigated SP coverage across income deciles and showed that overall coverage, both direct recipients and indirect through living in recipient households, was in favor of the poor, largely due to tax-financed social assistance transfers that largely benefited the individuals from the lowest income backgrounds.

While this pattern holds for male-headed households, it does not typically reflect that of female-headed households, which relates to their differentiated patterns in access to the labor market, social insurance schemes, and retirement pensions. Overall, poorer female-headed households have higher effective coverage rates than their male counterparts, driven by their higher access to either social assistance or, presumably, non-contributory old-age pensions. This is true except for well-off female-headed households; starting from the sixth decile, their effective coverage rates fall, on average, below those of their male counterparts. This highlights the weakening of the safety net for wealthier female-headed households compared to their male counterparts, as they lack both the targeted assistance of the poor and the formal contributory benefits of the wealthy.

Figure 5. Proportion of households covered by type of social protection program, household wealth decile and sex of the household head, Jordanians, JLMPS 2025



Source: Authors' calculations based on JLMPS 2025.

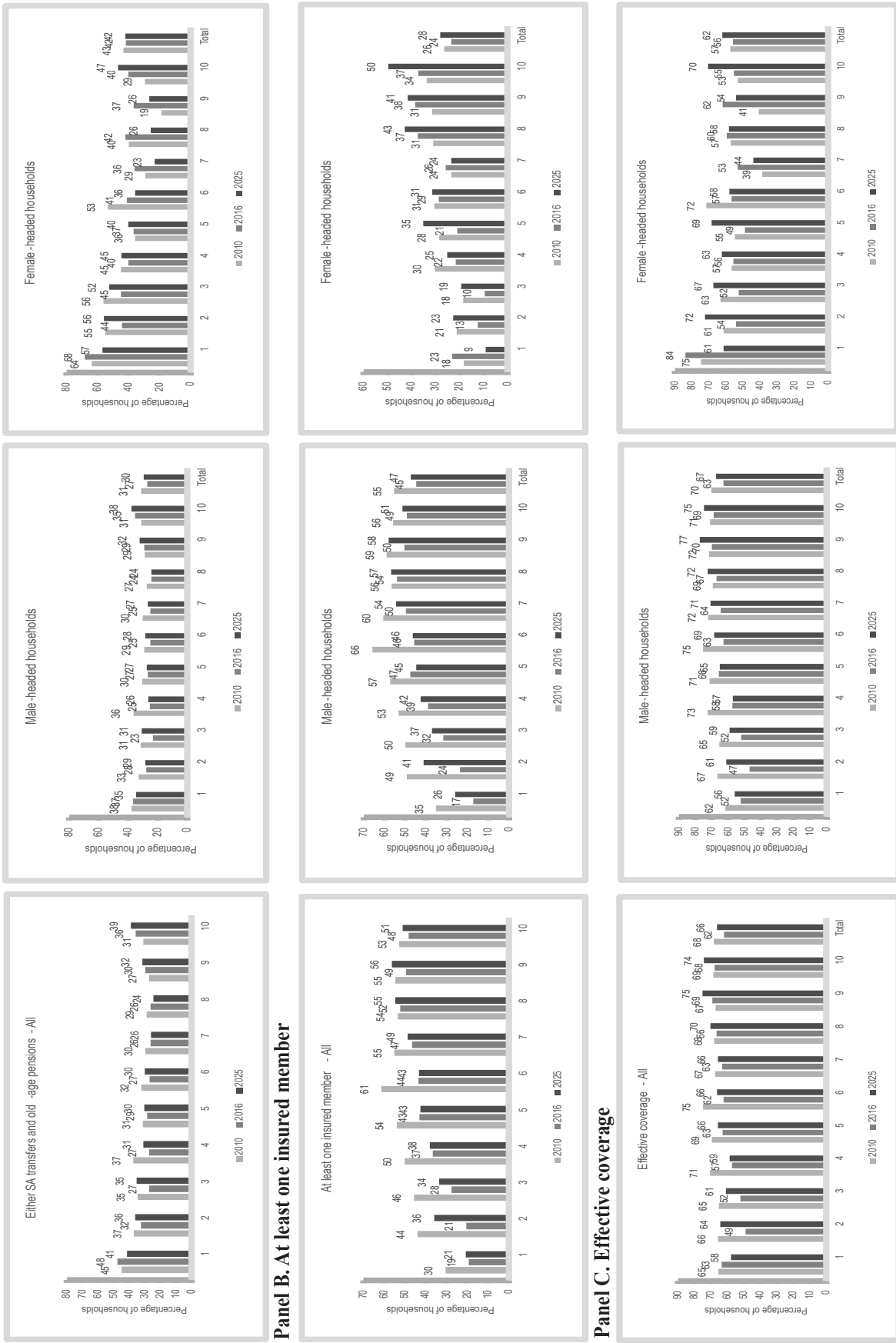
4.5.1. Gendered SP Trends Over Time

Between 2010 and 2025, the gender gap in Jordan's overall SP coverage narrows significantly when we compare female-headed Jordanian households with male-headed ones, dropping from a 13-percentage-point difference to just five percentage points, as shown in Panel C in Figure 6. However, this convergence is the result of diverging, opposing trends across the different pillars of the safety net. For social assistance and old-age pensions, female-headed households consistently rely on both types of cash benefits at higher rates than male-headed households (averaging 42 percent vs. 30 percent). Alarming, coverage for the poorest female-headed households (the first decile) plummeted from 64 percent in 2010 to 57 percent in 2025, reflecting potential signs of a weakened safety net for the most vulnerable. However, cash benefits coverage has recovered between 2016 and 2025 for female-headed households in the second, third, and fourth deciles, after the important declines observed between 2010 and 2016 (see Panel A in Figure 6).

As for social insurance, while male-headed households have much higher rates of having at least one family member in a socially insured job than female-headed households, as shown in the previous section, their insurance coverage suffered a major contraction over this period, dropping from a baseline of 55 percent in 2010 to just 47 percent in 2025 (Panel B in Figure 6). Conversely, female-headed households demonstrated unexpected resilience, despite starting from a much lower baseline (26 percent in 2010). Female-headed households across almost all the deciles, with the notable exception of the first decile and, to a smaller extent, the seventh decile, have seen their insurance coverage increasing between 2010 and 2025, resulting in a slight expansion, on average, of insurance coverage to 28 percent by 2025.

Overall, male-headed households experienced a net decline in total effective coverage (falling from 70 percent to 67 percent), driven by their heavy losses in the formal sector. However, this decline masks an important divide by wealth: households in the bottom half of the distribution experienced a sustained decline in effective coverage between 2010 and 2025, while those in the top half experienced a recovery from the 2016 decline in 2025, driven primarily by the recovery in their insurance coverage. As for female-headed households, they saw a net increase in effective coverage (rising from 57 percent to 62 percent), as their modest gains in formal labor participation masked the social assistance and social insurance losses experienced by the poorest women (first decile), and those in the seventh decile.

Figure 6. Evolution of the Proportion of households covered by type of social protection program by household wealth decile between 2010 and 2025, Jordanians only
Panel A. Either social assistance or pensions



Source: Authors' calculations based on JLMPS 2010, 2016, 2025

4.6 SP Coverage of elderly people

A key component of the NSPS is the extension of benefits to include all elderly individuals in the country. Elderly people are defined according to the statutory age of retirement in Jordan as women aged 55 and above, and men aged 60 and above. They represent around 13 percent of total Jordanians, up from seven percent in 2016 and nine percent in 2010, respectively (see Appendix Table 4 for sample summary statistics). To examine the coverage rate of this growing elderly population, focusing on Jordanians, Figure 7 presents individual-level coverage rates through the direct receipt of cash transfers (non-contributory and contributory), as well as household-level coverage rates, which capture the share of elderly individuals living in households receiving any of these benefits.

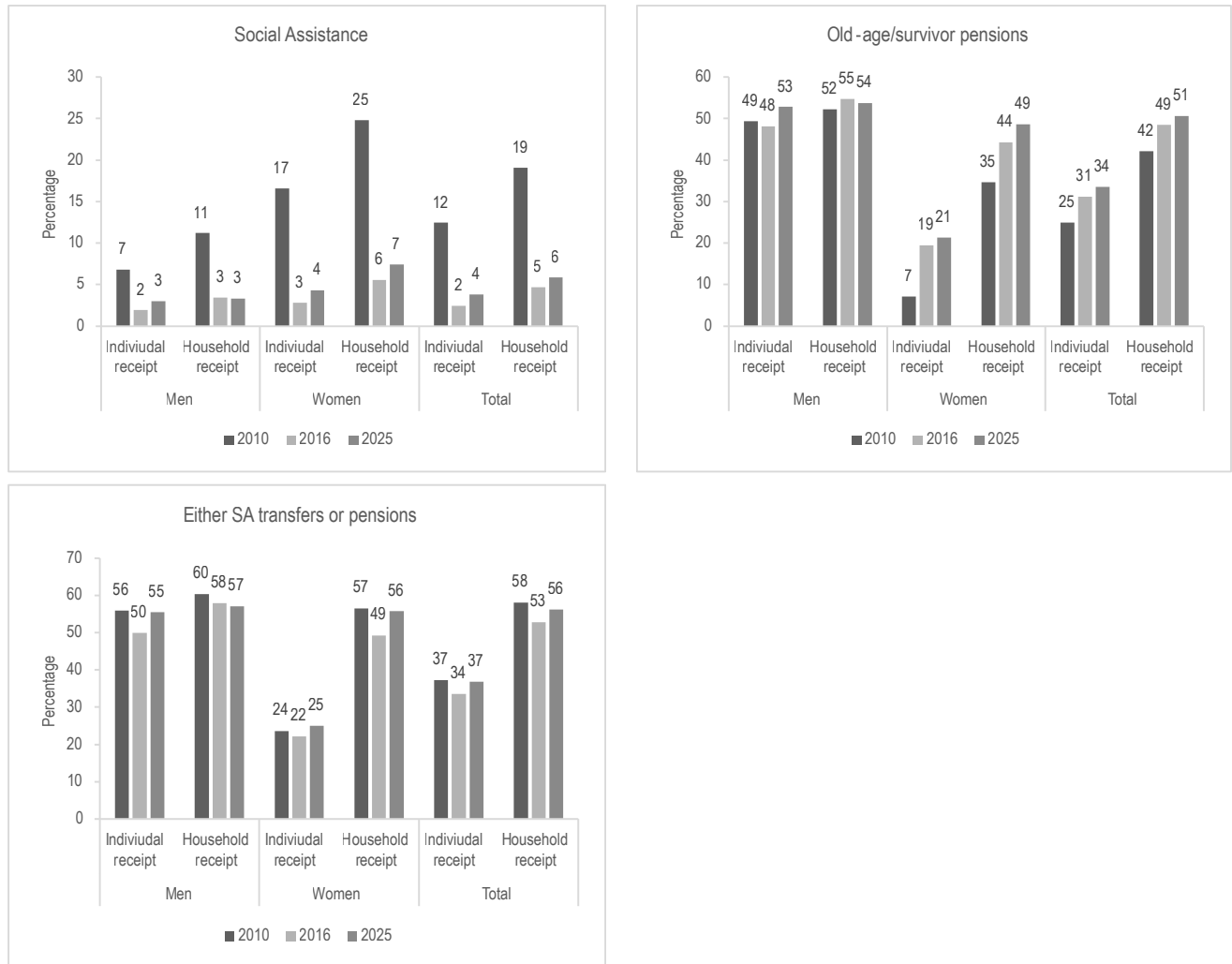
In 2025, around 37 percent of elderly Jordanians received either non-contributory transfers or old age/survivor pensions, with elderly men being considerably more likely than elderly women to benefit from these programs (55 percent versus 25 percent). When looking at the proportion of elderly Jordanians living in households that are covered by these benefits or effectively covered, the coverage rate increases to 56 percent overall, with men and women being almost as likely to live in beneficiary households (56 percent for women and 57 percent for men in 2025).

Old-age and survivor pensions remain the main form of SP that elderly individuals rely on. Figure 7 shows that elderly coverage through these pensions (both at the individual and household levels) remains substantially higher than that of social assistance cash transfers. The latter reaches around four percent of elderly people (who directly receive these benefits) and around six percent of households with elderly members. While this could highlight some limitations in how non-contributory social assistance reaches the elderly in Jordan, it is important to recall that the question on social assistance may have been misunderstood or might not have captured all the various social assistance programs that were recently implemented (see section 4.2).

As for the gendered coverage pattern for social assistance, it is the opposite of that for old-age pensions, with elderly women being more likely to receive social assistance transfers (four percent), or to live in beneficiary households (seven percent) than their elderly male peers (three percent and three percent, respectively), suggesting that while non-contributory assistance plays a weaker role in overall coverage among the elderly compared to old-age pensions, it remains an important instrument for poverty alleviation among elderly women.

These findings indicate that although a decent portion of elderly Jordanians in 2025 are covered (56 percent), the current coverage is still far from universal for the elderly, with 44 percent living in non-beneficiary households.

Figure 7. Receipt Rate (%) of contributory and non-contributory cash transfers and effective coverage rates among elderly people in 2025, by sex (% of covered Jordanian elderly individuals out of the total elderly Jordanian population), JLMPS 2025



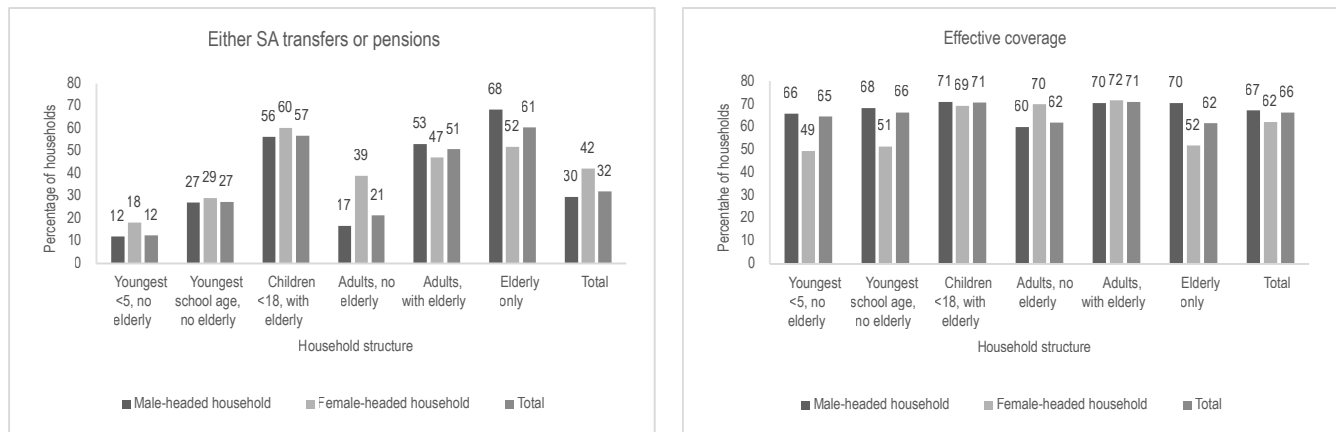
Source: Authors' calculations based on JLMPS 2025. Notes: Elderly defined as women aged 55+ and men aged 60+.

4.7 SP Coverage for children

We turn to exploring coverage patterns by household structure in terms of age and the presence of children. Figure 8 shows the proportion of beneficiary households by type of SP program and household structure, distinguishing between six types of households: (1) Households with a youngest child less than five years old and no elderly; (2) Those with a youngest child in school age and no elderly; (3) Those with children of any age and elderly members; (4) Households with only adults; (5) Households with adults and elderly; and (6) Households composed solely of elderly people.¹³ We opt to present coverage at the household level, as benefits are typically accrued to adults within the household, even if children indirectly benefit from them. Specifically, when examining the proportion of direct

¹³ See Appendix Table 4 for the composition of Jordanian households by type of household.

Figure 8. Receipt rate (%) of contributory and non-contributory cash transfers and effective coverage rates by household structure and sex of the household head in 2025 (% of covered Jordanian households out of total Jordanian households), JLMPS 2025



Source: Authors' calculations based on JLMPS 2025.

recipients of benefits by age, we find no direct recipients among children aged 0-14, which makes the household-level coverage a more appropriate measure in this context.

Jordanian households with children but no elderly have very different coverage rates depending on the age of the children. For households with a youngest child under the age of five, the coverage rate of receiving cash benefits (either social assistance or old-age/survivor pensions) reaches around 12 percent overall, and more so among female-headed households (18 percent). Coverage increases for households with the youngest child in school age (six to 18 years old); they have more than double the coverage rate of those with the youngest child under five years old (27 percent vs. 12 percent, respectively). For both types of households, female-headed households have higher than average coverage rates: 18 percent of households with young children below five years old, and 29 percent of households with school-age children. As for households with children that also consist of elderly people, the coverage rate increases to 57 percent, as the elderly are more likely than average to be covered by such cash benefits, as shown in Figure 7.

Regarding effective coverage rates, the right panel of Figure 8 reveals important differences between female- and male-headed households that vary according to household composition. As mentioned above, women are less likely to enjoy social insurance coverage, making their average effective coverage rate lower than men's. This is very evident when we look at female-headed households with children—particularly younger ones. They tend to exhibit lower effective coverage compared with male-headed households. Around 49 percent of households with a youngest child under the age of five and no elderly are covered, in contrast with 66 percent of their male-headed counterparts. A similar gendered pattern exists in terms of households with a youngest child in school age and no elderly (51 percent for female-headed households vs. 68 percent for male-headed households). In contrast, among households without children, effective coverage for female-headed households is generally higher and can even exceed that of male-headed households, especially when the household does not include elderly members. These patterns suggest that household structure, particularly the presence of young children or elderly dependents, exerts an important role in shaping gender disparities in access to SP.

For female-headed households, caregiving responsibilities and unpaid care work can substantially limit women's ability to participate in the labor market (UN Women and ERF, 2020; Hesham and Boustati, 2026). As a result, these households may encounter greater barriers to accessing contributory social security and may also encounter difficulties meeting the eligibility conditions of old-age retirement pensions.

4.8. SP coverage of working-age population

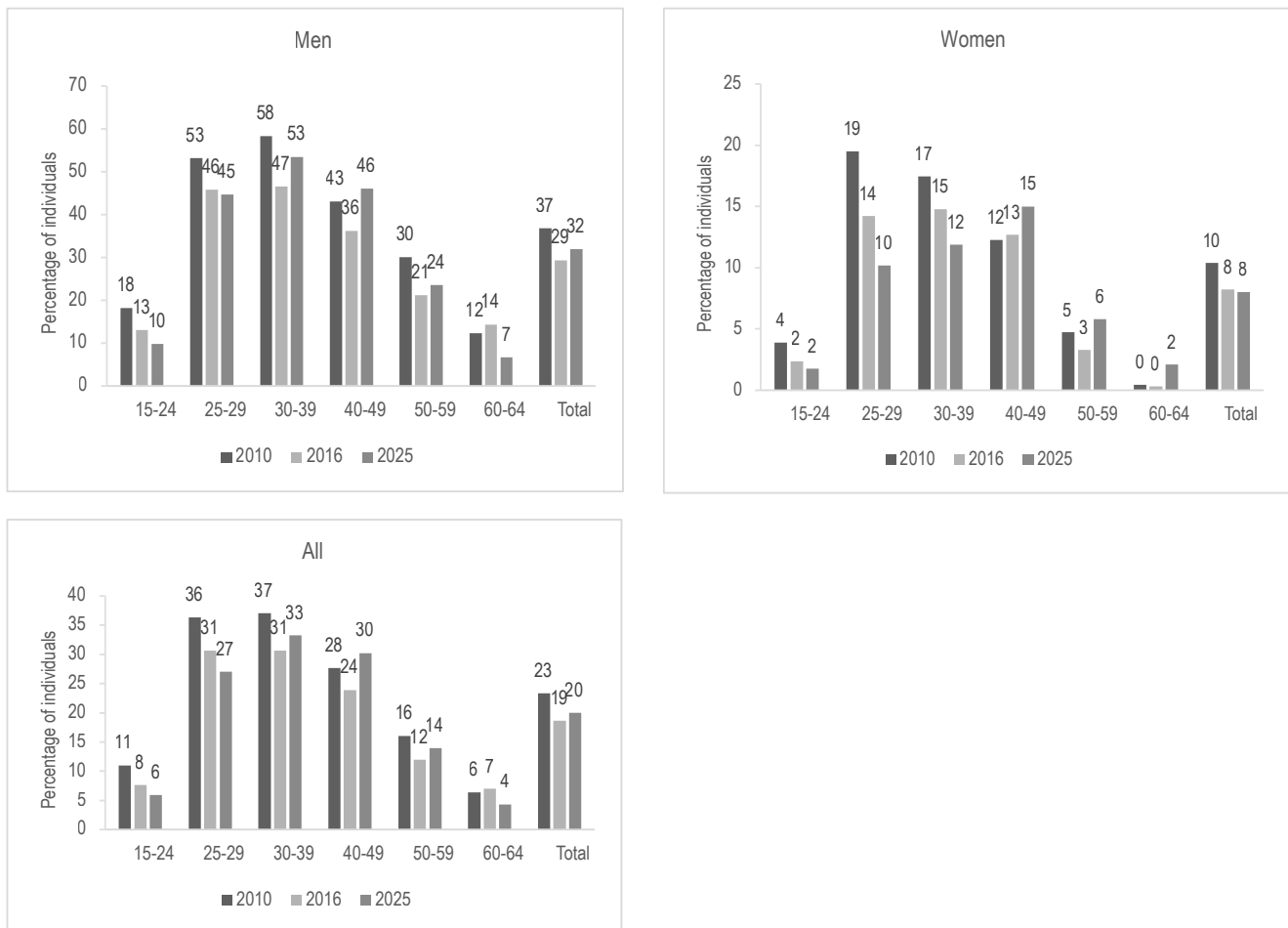
The Jordanian labor force is estimated at around two million, with an unemployment rate of 21.4 percent in 2024 (Krafft, Assaad, and Abushehab, 2026; MOL, 2025). Economic inactivity remains comparatively high, particularly among women, while unemployment rates, especially among both women and youth, have consistently remained in the double digits over the past three decades. Being among the lowest in the region and worldwide, the labor force participation rate of working-age Jordanians stands at 34.1 percent in 2024 (MOL, 2025). Young people struggle to find job opportunities and training once they exit education. Therefore, rates of NEET (Not in Employment, Education, or Training) have been worrying. The youth NEET rate amounted to 35.5 percent in 2023, coupled with a high share of informal employment, estimated at around 55 percent in 2023 (ILO, 2025). Such an economic environment imposes a challenging reality on policymakers when it comes to socially protecting the working-age population (15-64). Employment can support SP in two ways. Firstly, higher incomes help fund social insurance schemes, ensuring the financial sustainability of the fund while strengthening risk pooling across different groups of workers. Secondly, when jobs are decent, i.e., offering social insurance schemes and providing sufficient incomes, there is less reliance on non-contributory SP, which, in turn, allows for a broader fiscal space for redistribution programs by the state (Kawar, Nimeh, and Kool, 2022).

Figure 9 indicates that social insurance coverage, measured as a percentage of the total Jordanian working-age population (15-64), including both employed and non-employed individuals, remains very limited among youth aged 15-24 in 2025, at 10 percent for men and two percent for women. Coverage then increases gradually with age, reaching a peak just before age 40 for men (53 percent in 2025) and between ages 40 and 49 for women (15 percent in 2025). Thereafter, coverage gradually declines for both sexes as individuals get older.

Over time, the incidence of social insurance coverage among women has shown a downward trend, with the exception of older cohorts (above the 30-39 age group). For Jordanian men, who are expected to exhibit higher coverage rates than women across all age groups, the coverage rate declined on average between 2010 and 2016, followed by a modest recovery by 2025. This improvement appears to be primarily driven by increased social insurance participation among male workers aged between 30 and 60. The slight increase in social insurance coverage observed in 2025 may be associated with the effects of recent social insurance reforms; however, this relationship requires further empirical analysis.

The decline in social insurance coverage is most pronounced among youth aged 15-24 for both sexes. Coverage fell by nearly 45 percent among men, declining from 18 percent to 10 percent, and by approximately 50 percent among women, decreasing from four percent to two percent. A similar pattern, though less pronounced in terms of men, is also observed among individuals aged 25-29.

Figure 9. Social insurance coverage rates (% of all population) by age groups and sex, Jordanians aged 15-64, JLMPS

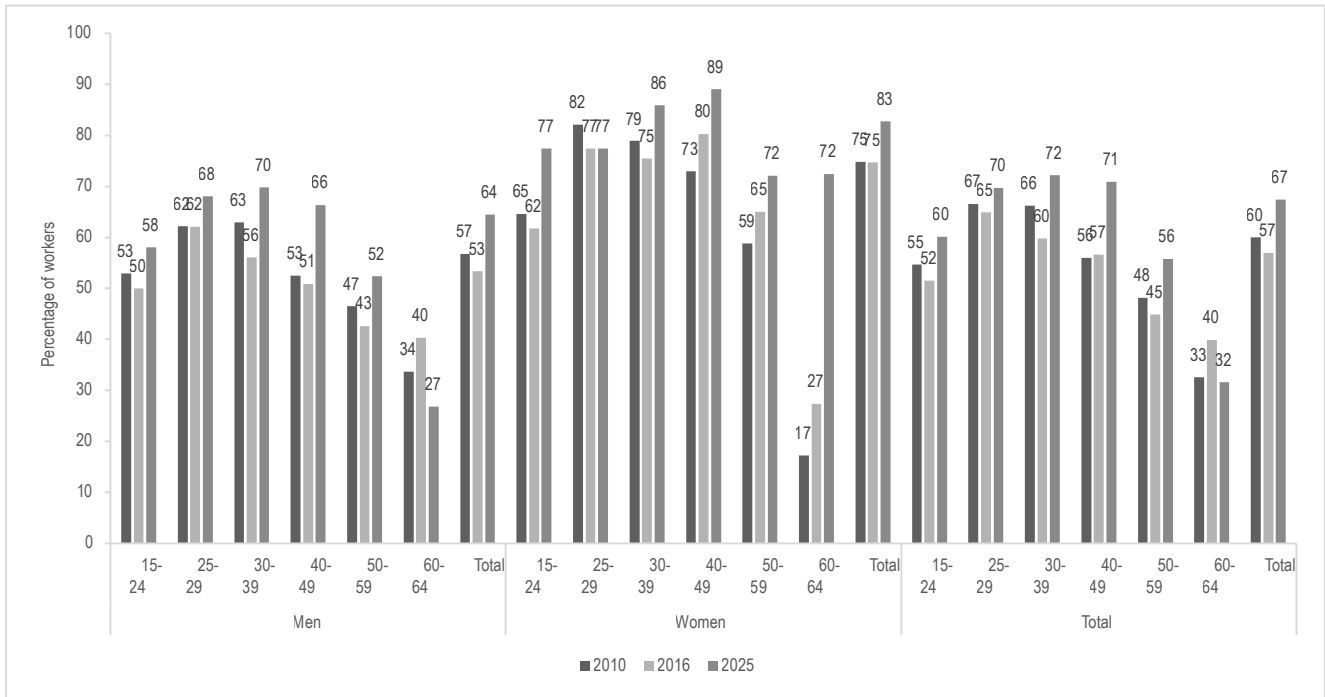


Source: Authors' calculations based on JLMPS 2025.

While this could indicate a greater preference for more education among the 15-24 age group, thus delaying labor market entry, the rise in NEET rates could be another reason contributing to this decline in social security.

Turning to social insurance coverage rates among workers, Figure 10 presents the share of workers (aged 15-64 years old) covered by social insurance across age groups and by sex between 2010 and 2025. The results show that coverage among workers in Jordan remains relatively high but unevenly distributed across the lifecycle. Coverage rates for all Jordanian workers, regardless of gender, increased from 60 percent in 2010 to 67 percent in 2025. For both sexes, the coverage enhances steadily with age, peaking during the prime working years (30-49), and gradually declining as workers become older and closer to retirement. This pattern reflects both lifecycle effects, as workers accumulate more stable employment, and cohort effects, whereby older generations, especially women, are more likely to be employed in public sector jobs, which are associated with the highest levels of social insurance coverage. Between 2010 and 2025, coverage among employed women increased markedly, reaching around 83 percent of all female employment in 2025 compared to around 64 percent for men. Howev-

Figure 10. Social insurance coverage rates (% of all workers) by age groups, sex, and survey year, JLMPS, Jordanians aged 15-64, 2010-25



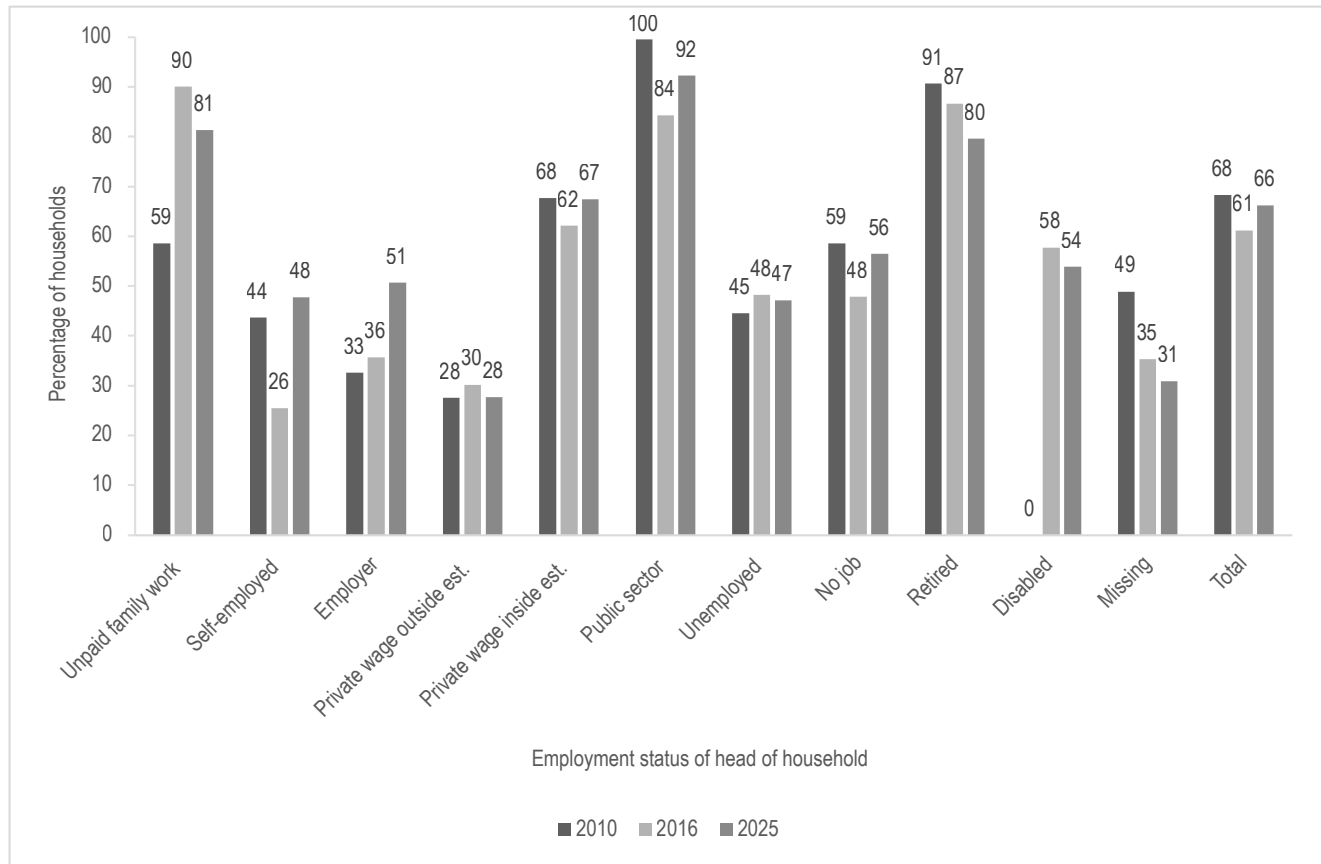
Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.

er, this relatively high coverage among employed women should be interpreted in light of their very low employment rate (see Krafft, Assaad, and Abushehab, 2026), indicating that only a small share of working-age women are effectively protected through contributory schemes (as shown in Figure 9). The observed improvement in both men and women’s coverage across the different age groups could be potentially linked to the recent social insurance reforms, including the expansion of maternity and unemployment benefits, and the new programs such as Estidama ++, but this requires further empirical investigation.

4.9. Coverage rates by employment status of household head

Figure 11 presents the evolution of effective SP coverage across households by the employment status of the household head between 2010 and 2025. The results show a persistent and widening divide in coverage between households according to the employment status of their head. In 2025, around 92 percent of households with heads employed in the public sector benefit from at least one form of SP, compared to around 100 percent in 2010. Interestingly, households headed by unpaid family workers exhibit relatively high coverage by at least one SP program. In 2025, the effective coverage rate for these households reached 81 percent, a substantial increase from 59 percent in 2010. However, despite this overall improvement, coverage declined between 2016 and 2025. Similarly, coverage rates among households headed by self-employed individuals and employers remain relatively high, ranging between 48 and 51 percent in 2025, compared with 28 percent for households headed by private

Figure 11. Effective coverage rates by employment status of household head (% of covered Jordanian households to total Jordanian households) over time, JLMPS 2010, 2016, and 2025



Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.

wage workers employed outside establishments. On the other hand, households with self-employed heads, or those who are employers, have effective coverage rates that are close to those related to the unemployed and inactive heads. These patterns in SP coverage may reflect reforms to social security programs applied since 2010 that have allowed individuals to enroll voluntarily. As the measurement of effective coverage rate involves not only social security protection but also other forms of SP, these differences may also stem from variations in access to non-contributory schemes. In the same vein, households headed by private wage workers who work outside establishments appear to lag behind other employed heads (ranging from 30 to 28 percent over the period 2010 to 2025).

Coverage gaps among employed household heads vary by employment type, shaping incentives toward contributory social insurance, while also highlighting multifaceted vulnerabilities among the non-employed and some employed groups. Over time, coverage among households headed by disabled individuals shows high coverage rates since 2016, despite the fact that it lowered by four percentage points in 2025 compared with 2016 (58 vs. 54 percent). These trends point to the need for more efforts to reach more households with disabled heads through non-contributory programs in compensation for the lack of contributory coverage. This equally applies to other groups, including outside establishment private sector wage workers and to households excluded from the labor market, reinforcing the importance of integrating employment and SP policies under the NSPS framework.

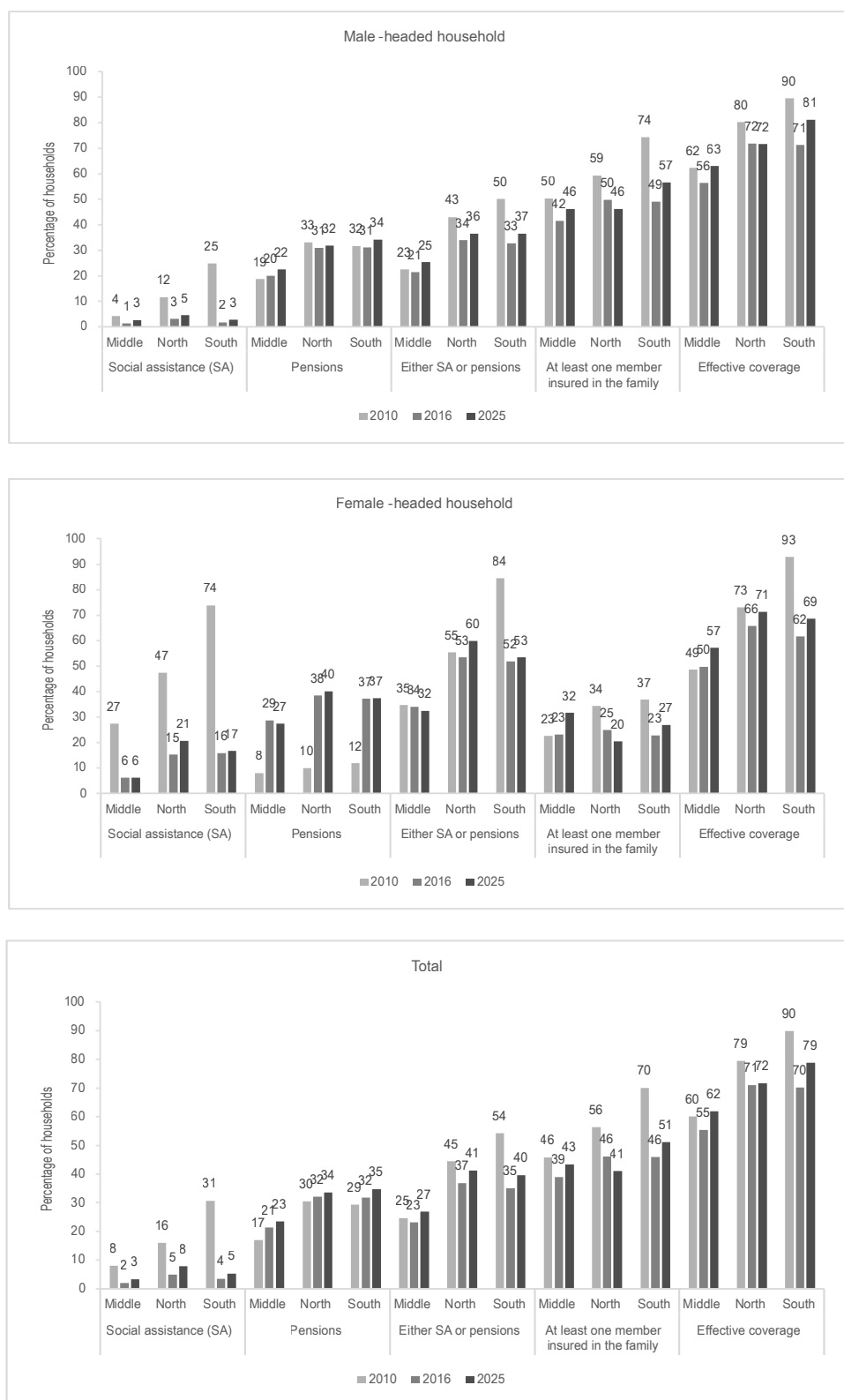
4.10. Regional Coverage Patterns

Jordan is characterized by a pronounced spatial concentration of population in the central region, where the capital accounts for approximately 42 percent of the total population (nearly 63 percent in the middle region) (Higher Population Council, 2024). The remaining population is distributed across the other two regions (nine percent in the south and 28 percent in the north). This demographic distribution stands in sharp contrast to the country's geographic composition, as the southern governorates collectively occupy more than half of Jordan's total land area (Higher Population Council, 2024). Hence, it is important to evaluate regional disparities in SP coverage to see whether population concentration patterns are reflected in the allocation and accessibility of SP programs across the country.

On average across the three waves, as shown in the lower Panel of Figure 12, areas located outside the middle region appear to have a greater level of social assistance at the household level (three, five, and eight, for the middle, south, and north regions in 2025, respectively). This pattern may reflect the initiatives implemented by the NAF in remote areas aimed at reducing poverty, particularly since several governorates in the southern and northern parts of the country experience relatively higher levels of poverty. The most recent comprehensive nationwide poverty assessment (DOS, 2010) reported that Ma'an and Tafilah governorates in the south, along with Mafraq governorate in the north, registered the highest poverty rates in the country. In the same vein, coverage of old-age and survivor pensions is increasing over time across the three regions, possibly due to the increased number of retirees and the incidence of early retirement (see section 5 below). To focus on 2025, the middle region had the lowest rate in pension coverage (23 percent), compared with 35 percent in the south and 34 percent in the north. The regional disparities in the reduction of social security coverage deserve attention. The share of households with at least one socially insured member declined slightly in the middle region from 2010 to 2016 (from 46 to 39 percent) then recovered to 43 percent in 2025. The sharpest decline was observed in the southern region, where the coverage rate fell from 70 percent in 2010 to 51 percent in 2025. The northern region also recorded a noteworthy, though smaller, decline of approximately 15 percentage points over the same period. This pattern possibly reflects the historical dominance of public sector employment in areas outside the middle region, including the capital, resulting in higher social security coverage. Nevertheless, limited labor market opportunities, especially in the public sector, together with higher unemployment rates in most of the southern areas and some of the northern areas (DOS, 2024), may have made households in these regions more vulnerable to labor market conditions and various shocks, reducing access to social security coverage in recent years.

Also, the analysis by gender of household head shows that the decline in social security coverage is more acute among female-headed households in the south and the north. The sharpest decline was observed in the north, where coverage fell from 34 percent to 20 percent (a decline of around 41 percent). In the south, female-headed households also experienced a notable decline, from 37 percent to 27 percent (a decline of nearly 27 percent), despite a slight recovery after 2016. Male-headed households in both the north and south also recorded declines, though these were smaller than those among female-headed households in comparison with male-headed households within each area (25 and 23 percent, respectively). To some extent, the overall level of coverage, as measured by the effective rate of coverage, follows a similar pattern if disaggregated by the gender of the household head.

Figure 12. Evolution of the proportion of households covered by type of social protection program and by sex of the household head between 2010 and 2025, Jordanians only



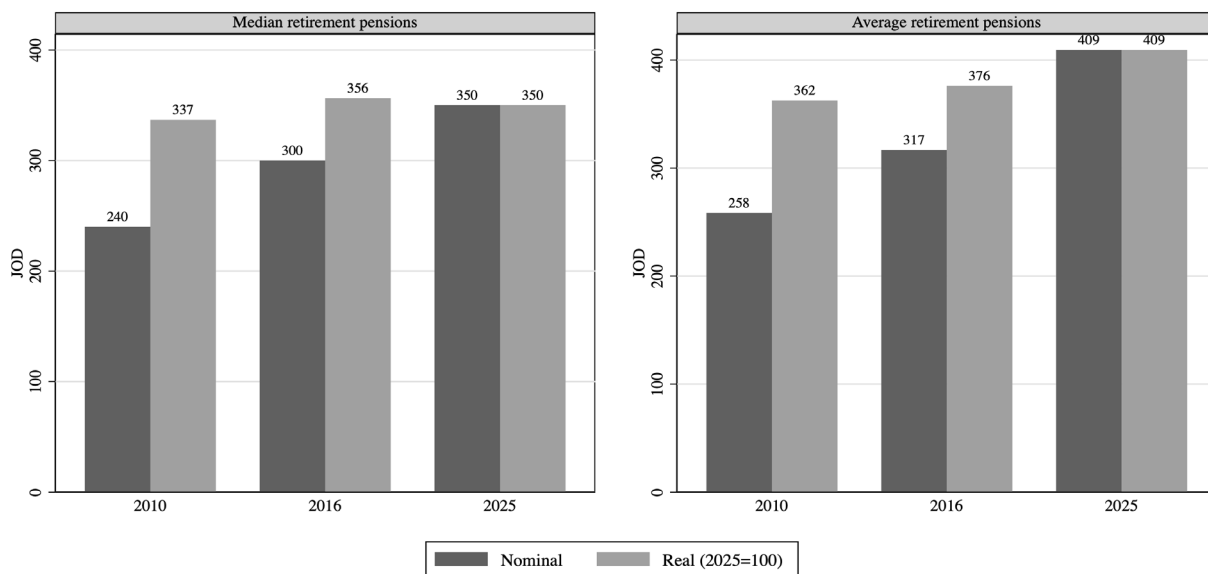
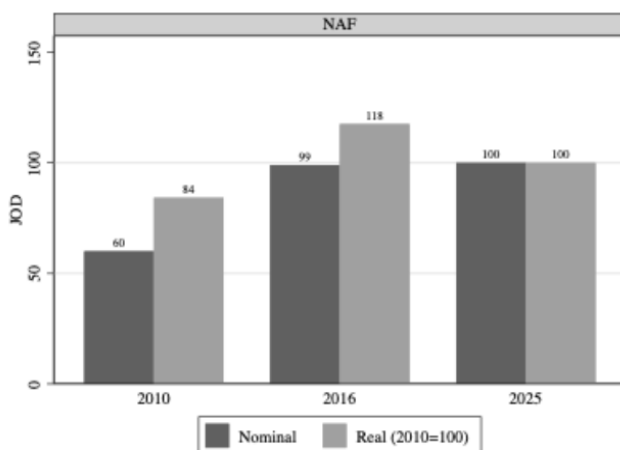
Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.

Although the effective coverage rate remained comparatively higher in the southern region over time, differences among the three regions gradually narrowed at the household level in favor of the middle region. The middle region recorded a higher level of coverage in 2025 than in both 2010 and 2016, whereas the other two regions, particularly the south, showed an overall decline. In the southern region, for instance, coverage decreased from 90 percent in 2010 to 79 percent in 2025, despite a partial recovery of nine percentage points compared with 2016.

Overall, the areas located outside the middle region must receive special attention from policymakers, as the results of this paper show that such areas, particularly female-headed households in the north and the south, suffer more acutely from deterioration in social assistance and social security coverage over time.

4.11. Average retirement pensions and cash transfers

Figures 13 and 14 illustrate the trends in nominal and real cash amounts of pensions and social assistance transfers in Jordan over recent years. As shown in Figure 13, average pension values have increased steadily in nominal terms (23 percent from 2010 to 2016 and 30 percent from 2016 to 2025), reflecting periodic adjustments to pension benefits. However, when adjusted for inflation, real pension values exhibit a more modest growth trajectory, reaching JOD 409 per month on average in 2025, up from JOD 362 in 2010 (3.9 percent from 2010 to 2016 and 8.8 percent from 2016 to 2025). This suggests that purchasing power gains for pensioners have been limited. Lower-income pensioners may have been affected more acutely, as the median retirement pension fell from JOD 356 in 2016 to JOD 350 in 2025. Similarly, Figure 14 shows that average cash transfers provided by the NAF have also risen in nominal terms but have declined in real value between 2016 (JOD 118 per month) and 2025 (JOD 100 per month), but is still at a higher level than in 2010 (JOD 84 per month). As expected, non-contributory cash transfers are much lower than contributory pensions, indicating the function of the former as poverty alleviation measure. In 2025, non-contributory cash transfers are almost a quarter of contributory pensions in real terms. This trend highlights a stagnation of the real benefit level of social assistance over time, which may constrain the program's ability to effectively protect low-income households from economic shocks and rising living costs. However, this interpretation requires further empirical investigation, as the 2025 JLMPS may not fully capture all forms of social assistance provided by the NAF due to the concept misalignment that we refer to in section 4.2.

Figure 13. Monthly nominal and real average pensions**Figure 14. Monthly average values of naf cash transfers**

Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.

5. Retirement patterns before and after the social security reform

The SSC currently acts as the main provider of contributory social security for military, private, and public sector employees in Jordan. As pension systems were notably generous before 2010 (Alhwarin, 2014), ongoing reforms since 2010 included a series of policy changes aimed at enhancing the long-term sustainability of the SSC fund. In addition to extending the covered risks, primarily maternity leave and unemployment insurances, reform measures concentrated on discouraging early retirement and encouraging delayed labor market withdrawal (Alhwarin and Selwaness, 2019). Specifically, in this context, the revised regulations tightened eligibility criteria for early retirement by imposing actuarial reductions for early benefit claims and increasing the minimum monthly contribu-

tions needed to qualify for early retirement.¹⁴ However, in the meantime, the country is witnessing a deep social dialogue on social security reform after the SSC released the results of its latest actuarial study on 14 December 2025. The study assessed the future financial and actuarial prospects of pension schemes administered by the SSC. It identified early retirement as a major contributor to the fund's increasing old-age retirement expenses. It expressed concern over this growing trend, particularly in light of demographic pressures such as rising life expectancy, along with other factors like the evasion of insurance coverage by both workers and employers and a decrease in the number of individuals entering the labor market (SSC, 2025). These challenges are exacerbating the difficulties faced by the fund (SSC, 2025). Finally, in March 2026, the government submitted new social security legislation to Parliament, aiming to introduce another set of reforms intended to curb early retirement and reduce pension-related expenditures.

Therefore, this section examines retirement patterns among Jordanian workers based on the 2010, 2016, and 2025 editions of the JLMPS. The analysis focuses on the distribution of retirement age among Jordanian retirees, with a comparative assessment of trends before and after the 2010 pension reforms, focusing on the period since 2003. In addition to presenting the proportions of retirees across age groups and by gender, the section also shows retirement-age distributions over time. It is important to note that the JLMPS data cover not only retirees affiliated with the SSC but also beneficiaries of other public pension schemes, including the Military and Civil Pension Funds.

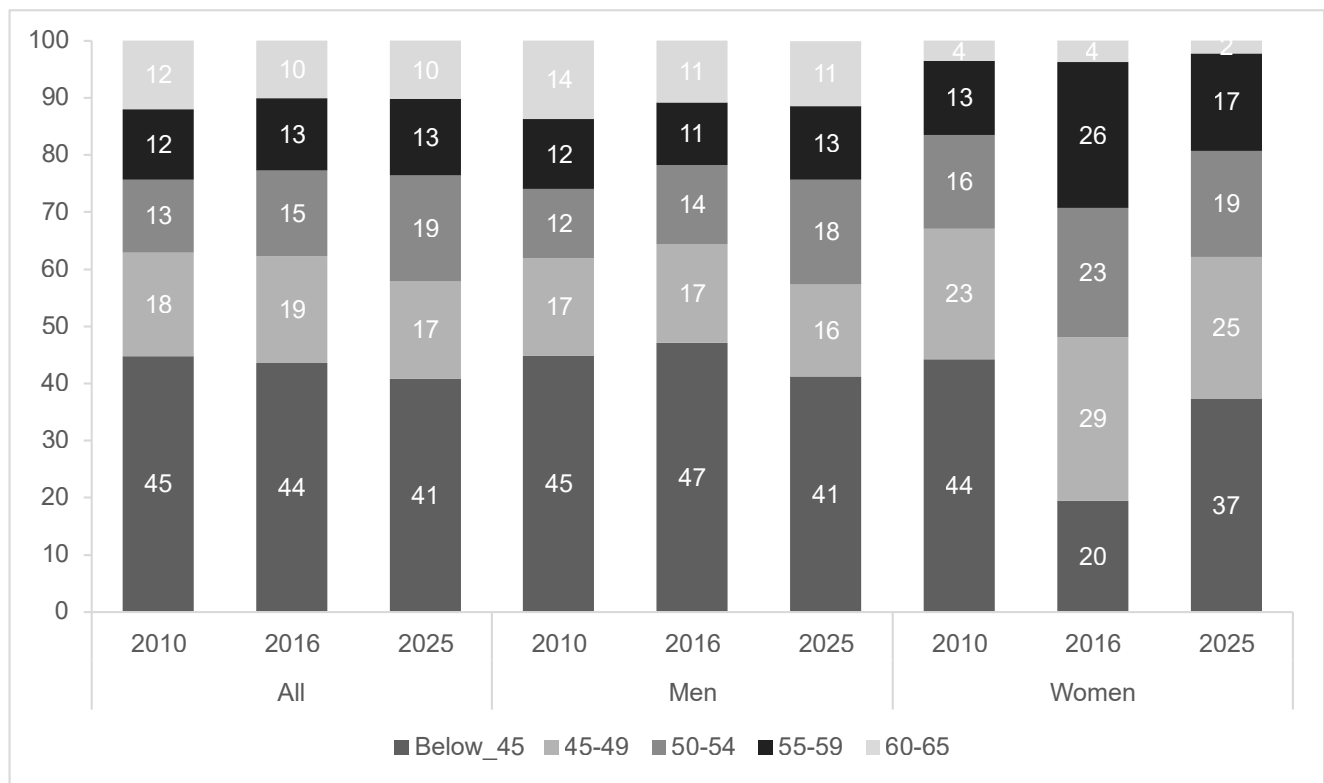
5.1. Overall retirement patterns among Jordanians

Figure 15 presents the distribution of Jordanian retirees across five categories of retirement age (those retiring below 45 years old, between 45 and 49 years old, between 50 and 54 years old, between 55 and 59 years old, and those retiring between 60 and 65 years old), comparing data from 2010, 2016, and 2025. Given that statutory retirement is set at age 60 for men and 55 for women, early retirement is defined as any exit from the labor force prior to these thresholds.

While the 2016 survey wave captured immediate post-reform data (up to six years), the 2025 wave provides a more robust profile roughly 15 years after the 2010 reform, reflecting stabilized behavioral responses to the new regulations. Also, it is important to note that while the overall sample size for women retirees remained larger than 30 across all three waves, certain age groups within their sample had fewer than 30 observations (see Appendix Table 5). Therefore, the interpretation of the distribution of women retirees by their retirement age data should be approached with caution. For the 2010 and 2016 waves, the analysis focuses on the share of retirees before and after age 45. For the 2025 wave, the two final age groups (56-59 and 60-65) should be analyzed together as one group to ensure statistical reliability.

¹⁴ The 2010 Law and its 2014 amendments included the extension of the reference wage period—which is used to calculate pension benefits—from the final two to five years of service. Eligibility criteria were similarly tightened through increased contribution requirements. For individuals seeking retirement between ages 50 and 59, the minimum vesting period rose to 21 years for men (up from 18 years) and 19 years for women (up from 15 years). For those attempting to retire earlier, between ages 45 and 49, the threshold is significantly higher, requiring at least 25 years of active contributions. To mitigate the impact on workers nearing retirement in the time of the reform, the SSC implemented transitional provisions. Those aged 45 or older when the 2014 regulations took effect retained the right to retire under the 2001 Law. Furthermore, tapered eligibility applied to workers aged 42-44. For example, a 44-year-old man in 2014 remained eligible to retire at age 46 provided he had completed 19 years of contributions (Alhawarin and Selwaness, 2019).

Figure 15. Distribution of Jordanian retirees by age of retirement (five categories) and by sex between 2010-25, retirement age between 30 and 65



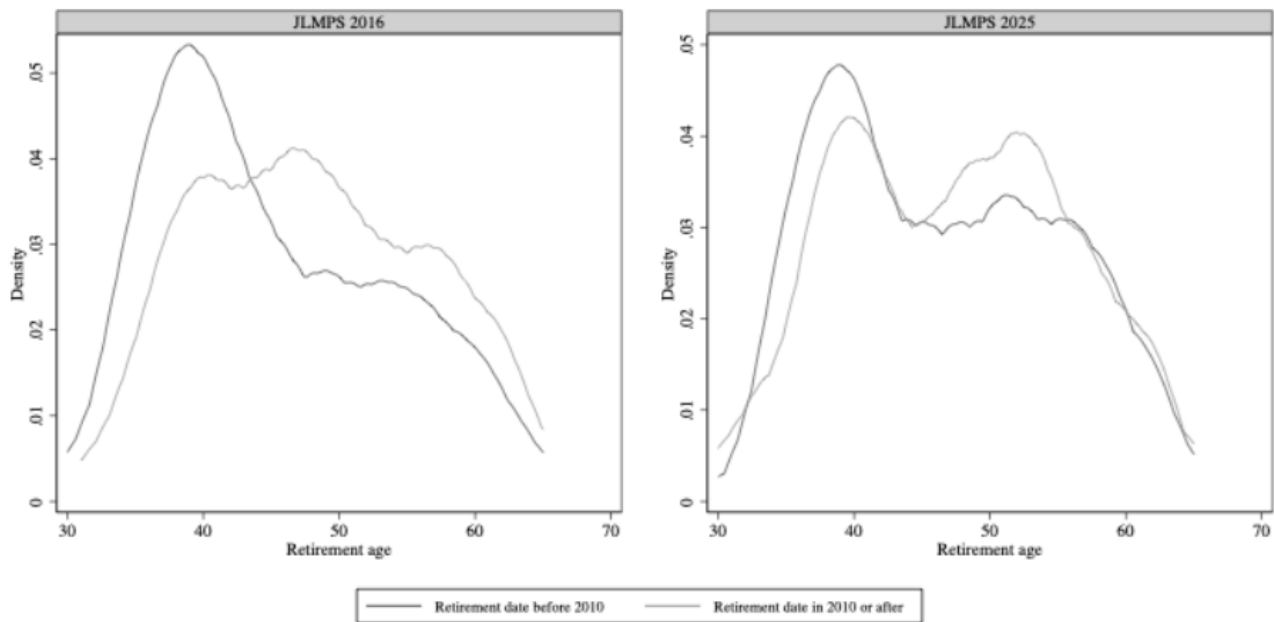
Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.

Overall, Figure 15 shows that the incidence of early retirement slightly rose among men, reaching 89 percent among male retirees (up from 86 percent in 2010), while shrinking slightly among women to 81 percent in 2025, down from 83 percent in 2010. However, the overall trend in retirement age is primarily driven by men's retirement patterns as they represent the majority of the workforce. During the period 2010-25, there has been an important shift in the age distribution among early retirees. The share of individuals retiring below 45 contracted by four percentage points, dropping from 45 percent in 2010 to 41 percent in 2025. Conversely, the share of those retiring between ages 50 and 54 expanded noticeably from 13 percent in 2010 (12 percent for men) to 19 percent in 2025 (18 percent for men). Therefore, the stricter vesting requirements for men, which increased the minimum service period from 18 to 21 years, appear to have delayed rather than prevented early retirement. The increase in early retirement among men also matches the patterns observed in the SSC's annual reports through 2024 (see SSC, 2016), where the proportion of men retiring early has increased noticeably since 2010.

5.2. Retirement patterns before and after the reform

Figure 16 compares the distribution of retirement age among Jordanians by whether the date of retirement was before or after the 2010 reform. It contrasts the 2016 wave—reflecting short-term post-reform adjustments—with the 2025 wave, which captures a longer-term analysis and more sustained behavioral changes. In the 2016 wave, the post-2010 distribution of retirement age shifts noticeably to the right compared to the pre-2010 distribution. While the pre-2010 curve peaked sharply between

Figure 16. Distribution (Kernel Densities) of Jordanian retirees by age of retirement and year of retirement (before or after 2010), JLMPS 2016 and 2025, retirees at ages 30-65



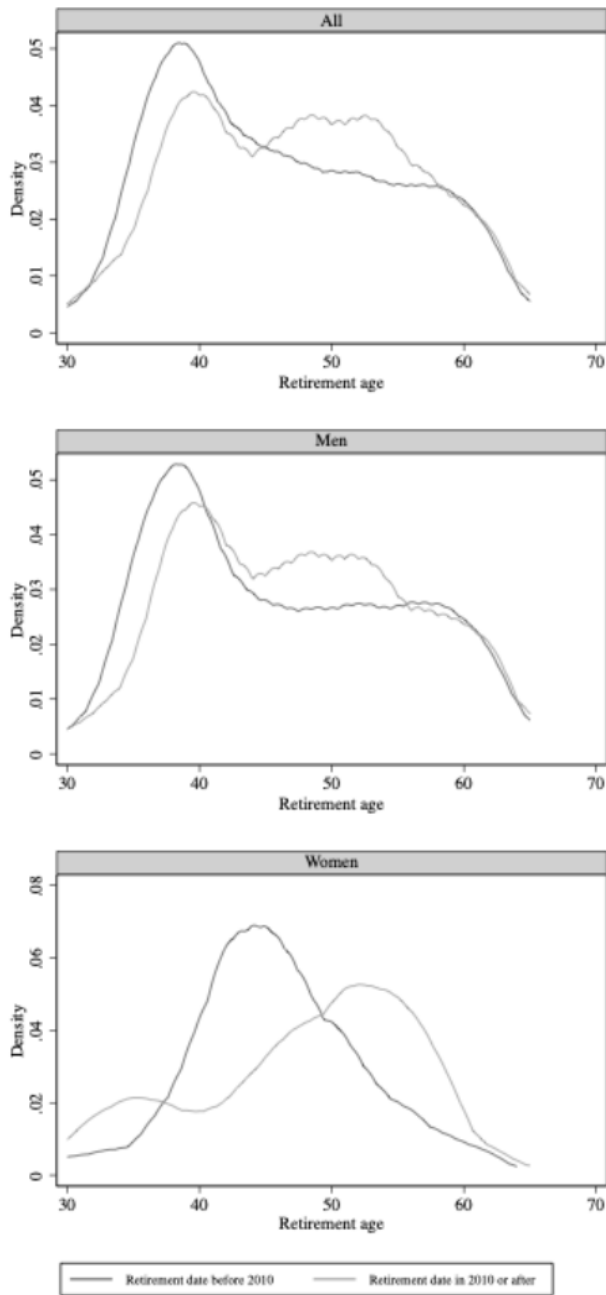
Source: Authors' calculations based on JLMPS 2016 and 2025.

ages 38-40, the post-2010 curve peak moved to much later ages, concentrating around ages 48-50. This indicates that the 2010 reform contributed to delaying retirements by nearly a decade, to the late 40s and early 50s. By the 2025 wave, the post-2010 distribution becomes clearly bimodal. While a smaller primary peak remains at ages 38-40, a second and broader peak emerges around ages 50-52, showing a sustained concentration of retirements in the early 50s. After age 55, however, the post-2010 distribution declines sharply, suggesting fewer retirements close to the statutory retirement age. This pattern reflects two distinct retirement tracks that emerged after the reform: Early exit marked by a persistent but reduced group still retiring before age 45, and reform-adjusted retirement, with a new concentration in the early 50s. In this context, a possible reason for the latter pattern is the increase in the number of years required to obtain early retirement among army and security forces, which gradually took place under the reform to become no less than 20 years of service.¹⁵

Pooling together the three waves, Figure 17 disaggregates the distribution of retirement ages before and after the 2010 reform by age. The figure shows that the aggregate bimodal distribution observed in the 2025 wave is primarily driven by the post-reform distribution for men. In contrast, women's retirement age distribution has shifted substantially to the right, with the peak moving from ages 40-45 before the reform, to ages 50-55 after the reform. This means that more women delayed their retire-

¹⁵ Military pensioners were previously covered either by the Army Pension Fund (the old fund) or, since 2003, by the SSC. Among older cohorts, it was not uncommon to find retired military pensioners younger than 40 or even 35, even with fewer than 20 years of service. For those who entered the army from 2003 onward, the 2014 reform allowed early retirement after 20 years of service without any minimum age requirement. So, the reform increased the minimum number of years of service required for retirement eligibility (or contributions, equivalent to 240 months), which may have contributed to delaying retirement, although some individuals may still have been able to retire before age 40. We would also expect that some of the army forces who were covered by the SSC (since 2003) have already retired (we have had 23 years since then).

Figure 17. Distribution (Kernel Densities) of Jordanian retirees by age of retirement, timing of retirement (before or after 2010), and sex, JLMPS 2010-25, retirees at ages 30-65

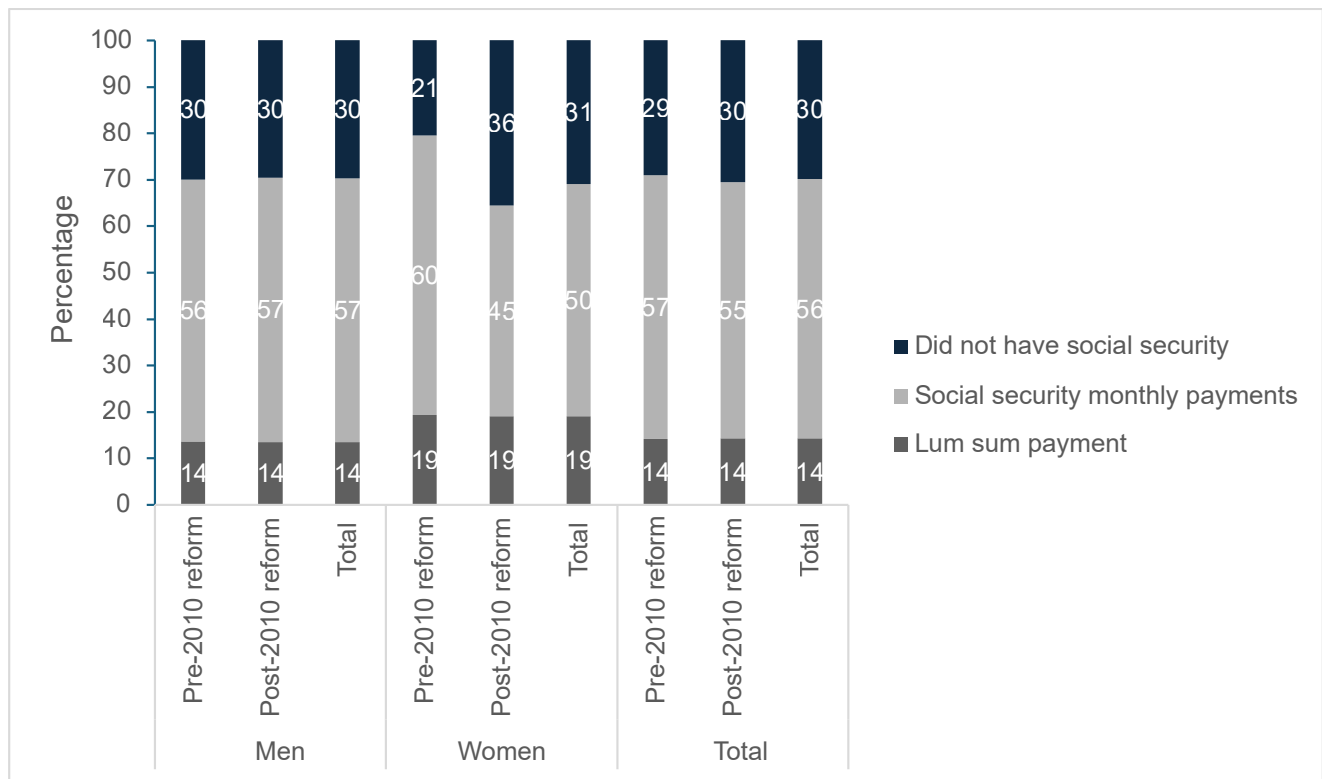


Source: Authors' calculations based on JLMPS 2010, 2016, and 2025. Notes: The sample size was 2,332 male individuals (947 before the reform and 1,385 after the reform) and 344 female individuals (149 before the reform and 195 after the reform).

ment until they got closer to women’s legal retirement age (55). The latter result implies that the effect of the reform may have influenced women more than men workers.

The administrative data reported by the SSC after the reform support these results, as it shows that the proportion of the new early retirees dropped from almost 70 percent in 2012 to 44 percent among women in 2024 (SSC, 2012, 2024). The administrative data also show that women are more likely to receive lump sum compensation, indicating that women are more likely to leave the labor market without a lifelong pension and instead receive lump sum payments. This is because they are less likely to secure the minimum monthly contribution requirements needed for standard retirement pension eligibility. Data from the JLMPS 2025 also confirm this trend. As part of the employment detection module, the JLMPS 2025 questionnaire included a question on the different types of social security benefits received by individuals with prior labor market experience. The question differentiates between those who received only a lump sum payment, those who received a monthly social security pension, or those who did not have social security coverage during their work history. This item serves as a primary indicator of whether a retiree satisfied the minimum contribution requirements for a monthly pension or exited the system via a one-time settlement. As shown in Figure 18, women who had ever worked were more likely than their male peers to receive a lump sum upon reaching the retirement age at age 55 (19 percent vs 14 percent), and less likely to receive monthly pensions (50 percent vs. 57 percent).

Figure 18. Receipt of lump sum payment upon retirement, those ever worked before, JLMPS 2025



Source: Authors’ calculations based on JLMPS 2010, 2016, and 2025. Notes: See sample size in Appendix Table 6.

The SSC (2012, 2024) shows that the proportion of women to the total number of workers entitled to lump sum compensation has also decreased from 78 percent in 2012 to 61 percent in 2024.

These findings suggest that policy measures introduced since 2010 have led to different responses among men and women. For men, while there has been a slight reduction in very early exits (below age 45), the propensity for early retirement has not diminished; rather, the concentration of retirees has simply been pushed into the early 50s age bracket. This means that early retirement remains actuarially attractive for male Jordanians. As for women, the reform seems to have pushed their exit to the labor market until close to the retirement age. Nevertheless, the findings regarding women's retirement patterns should be interpreted with caution for several reasons. First, Jordan's labor market is characterized by low female participation and limited employment opportunities for women (Assaad et al., 2019; Krafft, Assaad, and Abushehab, 2026). Public sector roles have historically been the primary source of employment for women, despite a decline in such opportunities in recent years (Assaad and Khraise, 2026; Assaad and Salemi, 2019). Additionally, women experience higher rates of unemployment compared to men (Assaad et al., 2019; Krafft, Assaad, and Abushehab, 2026). As a result, the sample size for women is relatively smaller, which requires cautious interpretations of their results.

It is also important to note that there have been other measures that might have contributed to the sustained early retirement trends, especially for men. For instance, in December 2019, the government introduced new regulations governing public sector retirement, aiming to reduce the chronic public budget deficit. These regulations mandated retirement upon completion of 30 years of service (Jordan News Agency Petra, 2025). This policy possibly also contributed to the increase in the number of involuntary retirees. In December 2025, the government repealed these regulations in response to findings from the recent actuarial study conducted by the SSC (SSC, 2025).

6. Conclusion

This paper analyzes disparities in access to SP in Jordan at the household and individual levels. It examines disparities in access to, and benefits from, both contributory and non-contributory schemes among Jordanians, disaggregated by socioeconomic characteristics that reflect aspects of vulnerability.

The descriptive analysis draws mainly on data from the JLMPS 2010, 2016, and 2025, and reveals interesting findings on SP in Jordan. In 2025, effective coverage, i.e., the proportion covered by at least one type of SP benefit (whether non-contributory social assistance, old-age pensions, or having at least one member who is actively contributing to a social security scheme) improved in 2025 after a noticeable drop in 2016. Among all households, the latter rate of coverage amounted to 63 percent in 2025 (66 percent for Jordanians only). The recovery in effective coverage among Jordanian households in 2025 compared to 2016 may reflect the ongoing efforts to reform SP. In this context, the receipt of cash benefits (whether through social assistance or old age/survivor pensions) fell to 29 percent of households in 2016, down from 33 percent in 2010 and then reversed in 2025 and rose back to 32 percent by 2025. Also, the proportion of Jordanian households that reported receiving monthly cash assistance from the NAF rose by one percentage point in 2025, after dipping to three percent in 2016. The survey data used in the study appear to underestimate social assistance provided by NAF in 2025, possibly due to the misalignment of concepts covered in the survey with those in the administrative

data. However, the overall patterns of receipt of social assistance benefits match the administrative data well, as our analysis shows that these benefits are pro-poor, playing an important role in relieving vulnerability.

The analysis identifies that non-contributory social assistance, old-age, or survivor pensions remain vital for supporting elderly Jordanians, particularly women, but in 2025, 44 percent still live in non-beneficiary households. The findings also show that while women overall continue to have lower coverage than men, especially among the poorest female-headed households, the gender gap in effective coverage narrows over time. However, especially for male-headed households, the descriptive analysis finds a positive relationship between SP as measured by the effective coverage rate and wealth. This reflects the better ability of individuals from rich households, particularly men, to access formal employment and benefit from the contributory SP it provides.

Interestingly, female-headed households without children generally have higher effective coverage than other households without children, sometimes exceeding that of male-headed households, especially when the household does not include elderly members. This pattern suggests that household structure, particularly the presence of young children or elderly dependents, exerts an important role in shaping disparities in access to SP. For female-headed households, unpaid care work can considerably constrain women's ability to participate in the labor market (UN Women and ERF, 2020; Hesham and Boustati, 2026), imposing greater barriers to accessing contributory social security schemes.

Furthermore, the incidence of social insurance (measured by the proportion of households having at least one member who is actively contributing to a social security scheme) declined over time among women and youth populations. The decline in social insurance coverage is most pronounced among youth aged 15-24 for both sexes. Nevertheless, among Jordanian workers, such a rate is high and has improved over time, rising by seven percentage points since 2010 (67 percent in 2025). At the regional level, though the south and north regions continue to enjoy higher effective coverage, they also show the strongest decline in SP over time, especially among female-headed households.

The findings of the study suggest that the reforms in social security laws put forward since 2010 to curb early retirement have led to different responses among men and women workers. For men, the propensity for early retirement has not diminished; rather, the concentration of retirees has simply been pushed into the early 50s age bracket. This means that early retirement remains actuarially attractive for male Jordanians. As for women, the reforms seem to have pushed their exit to the labor market until close to the retirement age.

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Tables, Figures, and Appendix

Table 1. Coverage rates (at the household level) of the different SP programs included in JLMPS questionnaire, 2025

	Non-Jordanian		Of Which Forced Migrants		Jordanian		Total	
	Mean	N	Mean	N	Mean	N	Mean	N
UNHCR	28	55,837	47	53,707	0	4,071	3	59,907
UNICEF Hajati cash for school	0	218	0	202	0	-	0	218
Other cash for school	0	194	0	104	0	2,259	0	2,452
UNICEF winterization	1	1,729	1	1,621	0	96	0	1,825
UNHCR winterization	1	2,131	2	1,840	0	2,726	0	4,858
Other winterization	0	133	0	74	0	513	0	646
Zakat fund	0	300	0	8	0	911	0	1,211
WFP food assistance	7	14,291	13	14,268	0	557	1	14,848
WFP school feeding program	0	217	0	217	0	-	0	217
NAF cash assistance (including Takaful)	1	1,439	0	-	4	76,667	4	78,106
Cash assistance replacing bread subsidy	0	305	0	141	0	2,093	0	2,398
Unemployment benefits	0	16	0	-	0	610	0	625
Old-age pensions	2	3,919	0	244	21	377,907	19	381,826
Survivor pensions	0	841	0	29	3	54,699	3	55,541
Other	1	1,346	0	489	1	11,829	1	13,174
Social insurance coverage	5	10,551	0	504	43	768,382	39	778,933
Total effective coverage	39	77,967	52	59,066	66	1,178,543	63	1,256,510
Effective coverage excluding UN assistance	9	17,959	1	1,300	66	1,173,915	60	1,191,874

Source: Authors' calculations based on JLMPS 2010, 2016, and 2025

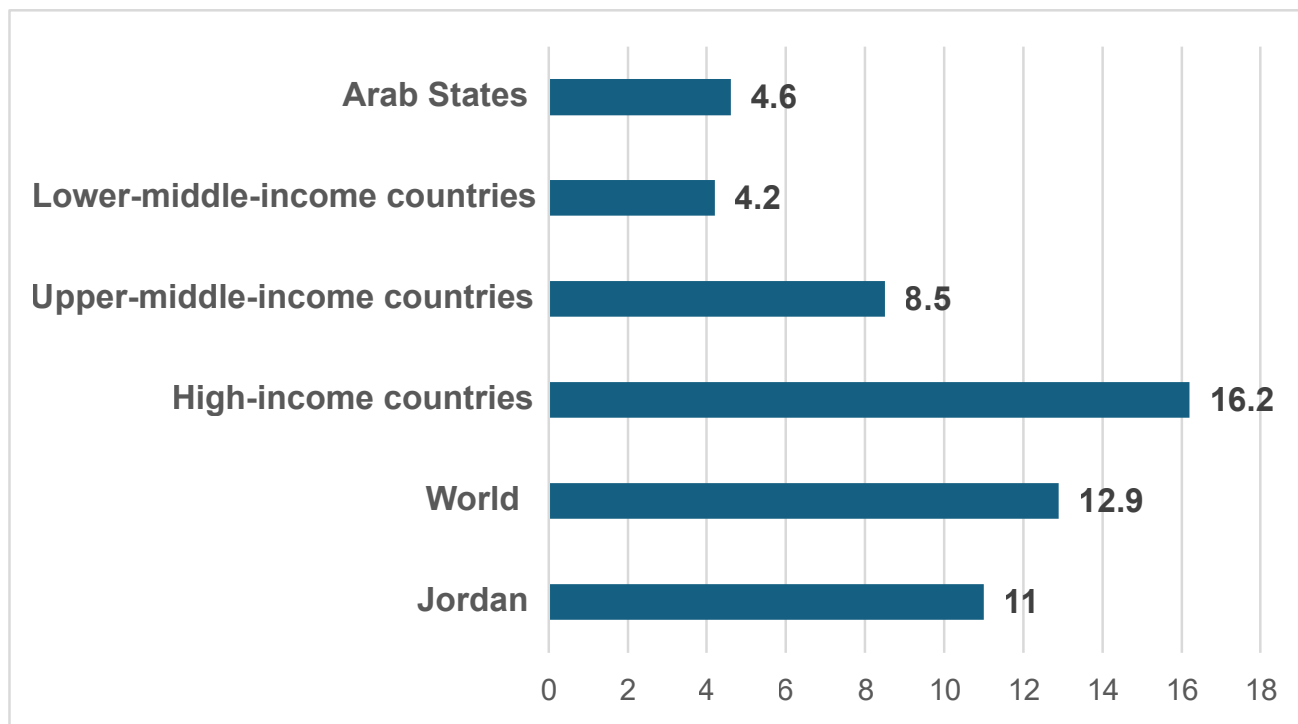
Appendix Table 1. Number and percentage (of total population) of military and civil service pensioners, 2016-24

Year	Numbers of Pensioners	Survivors	Total	Total Population *	Percent Receiving Pensions (Civil Service and Military)
2016	229507	99546	329053	9,798,000	3.4
2017	236150	103770	339920	10,053,000	3.4
2018	243132	107964	351096	10,309,000	3.4
2019	254948	113219	368167	10,554,000	3.5
2020	256622	117592	374214	10,806,000	3.5
2021	256982	127843	384825	11,057,000	3.5
2022	259088	134059	393147	11,302,000	3.5
2023	265962	139670	405632	11,516,000	3.5
2024	260844	145087	405931	11,734,000	3.5

* For those receiving pension incomes from the public budget not from the SSC.

Source: Different monthly Finance Bulletins, Ministry of Finance, available at: https://mof.gov.jo/EN/List/General_Government_Finance_Bulletins, accessed on (15/10/2025).

Appendix Figure 1. Share of Public expenditure on SP relative to nominal GDP, excluding healthcare, in 2023 or latest available year



Source: ILO (2024), Figure 3.11, p. 69. For Jordan see Table (1) above.

Appendix Table 2. Average number of households receiving different types of SP, JLMPS 2010, 2016, and 2025

Nationality	2010	2016	2025
Non-Jordanian			
Social assistance (SA)	1,564	6,110	61,616
NAF	395	6,110	1,424
Old-age pensions	6,087	15,010	4,924
Either SA or pensions	7,651	21,120	67,510
At least one member insured in the family	18,252	28,770	10,479
Effective coverage	24,755	43,562	77,463
Jordanian	-	-	-
Social assistance (SA)	137,392	42,256	84,550
NAF	57,355	42,256	76,375
Old-age pensions	243,066	371,083	487,497
Either SA or pensions	365,701	410,698	571,857
At least one member insured in the family	566,423	586,470	774,806
Effective coverage	758,636	871,577	1,181,367
Total	-	-	-
Social assistance (SA)	138,956	48,366	146,166
NAF	57,750	48,366	77,799
Old-age pensions	249,153	386,093	492,421
Either SA or pensions	373,352	431,818	639,367
At least one member insured in the family	584,675	615,240	785,285
Effective coverage	783,391	915,139	1,258,830
Sample	-	-	-
Nationality	-	-	-
Non-Jordanian	324	1,149	1,710
Jordanian	4,778	6,069	8,124
Total	5,102	7,218	9,834

Source: Authors' calculations based on JLMPS 2010, 2016, and 2025

Appendix Table 3. Distribution (in %) of households and individuals in the sample by main characteristics, JLMPS 2010, 2016, 2025

	2010	2016	2025
Household-Level Distribution (%)			
Nationality of Head of Household			
Non-Jordanian	10	27	10
Jordanian	90	73	90
Sex of Head of Household			
Male	86	85	80
Female	14	15	20
Region of Residence			
Middle	65	65	64
North	27	28	28
South	9	8	9
Elderly Head			
No	78	77	68
Yes	22	23	32
Age of Head of Household			
0-14	0	0	0
15-24	3	4	2
25-29	8	9	6
30-39	29	25	21
40-49	26	25	22
50-59	15	16	20
60-64	7	7	8
65+	13	15	22
Household Composition			
Youngest <5, no elderly	43	39	29
Youngest school age, no elderly	20	22	23
Children <18, with elderly	11	8	9
Adults, no elderly	11	13	13
Adults, with elderly	12	13	19
Elderly only	3	5	7
Employment Status of Head of Household			
Unpaid family work	0	1	0
Self-employed	9	7	3
Employer	8	4	2
Private wage outside est.	4	6	6
Private wage inside est.	23	18	19
Public sector	21	16	15
Unemployed	3	4	5

Appendix Table 3. Distribution (in %) of households and individuals in the sample by main characteristics, JLMPS 2010, 2016, 2025 (Continued)

	2010	2016	2025
No job	22	27	21
Retired	10	11	19
Disabled	0	4	9
Missing	0	1	2
Education Level of Head of Household			
Illiterate or read & write	31	36	27
Below secondary	27	24	29
Secondary & post-sec.	27	23	25
University and above	16	16	18
Missing	0	1	2
Total	100	100	100
Sample (N)	5102	7229	9884
Individual-level			
Nationality			
Non-Jordanian	8	31	9
Jordanian	92	69	91
Sex			
Male	50	52	50
Female	50	48	50
Region			
Middle	62	64	62
North	29	29	29
South	10	8	9
Elderly			
No	93	92	88
Yes	7	8	12
Age Group			
0-14	37	35	30
15-24	20	19	18
25-29	8	8	8
30-39	13	14	14
40-49	10	11	10
50-59	5	6	9
60-64	2	3	3
65+	4	5	7

Appendix Table 3. Distribution (in %) of households and individuals in the sample by main characteristics, JLMPS 2010, 2016, 2025 (Continued)

	2010	2016	2025
Employment Status			
Unpaid family work	1	0	0
Self-employed	2	2	1
Employer	2	1	0
Private wage outside est.	1	3	2
Private wage inside est.	9	8	8
Public sector	8	6	7
Unemployed	3	4	6
No job	54	56	55
Retired	3	3	5
Disabled	0	2	4
Missing	16	15	12
Education Level			
Illiterate or read & write	38	41	35
Below secondary	19	18	20
Secondary & post-sec.	18	16	20
University and above	8	10	13
Missing	16	15	12
Total	100	100	100
N	25953	33450	42012

Source: Authors' calculations based on JLMPS 2010, 2016, and 2025

Appendix Table 4. Distribution (in %) of Jordanian households and individuals in the sample by main characteristics, JLMPS 2010, 2016, 2025

	2010	2016	2025
Household Level			
Sex			
Male	85	86	80
Female	15	14	20
Region			
Middle	63	62	62
North	28	29	28
South	9	9	9
Elderly Head			
No	77	74	68
Yes	23	26	32
Age of Head of Household			
0-14	0	0	0
15-24	2	2	1
25-29	7	8	6
30-39	29	23	21
40-49	26	25	21
50-59	15	17	20
60-64	7	7	9
65+	14	17	22
Household Composition			
Youngest <5, no elderly	45	38	29
Youngest school age, no elderly	21	24	23
Children <18, with elderly	11	9	9
Adults, no elderly	7	9	11
Adults, with elderly	12	15	20
Elderly only	3	5	8
Institutional Sector Current Job (ref 1-week)			
Unpaid family work	0	1	0
Self-employed	10	8	3
Employer	7	4	2
Private wage outside est.	4	4	5
Private wage inside est.	19	17	17
Public sector	23	21	17
Unemployed	3	3	4
No job	22	22	20
Retired	11	15	21

Appendix Table 4. Distribution (in %) of Jordanian households and individuals in the sample by main characteristics, JLMPS 2010, 2016, 2025 (Continued)

	2010	2016	2025
Disabled	0	4	9
Missing	0	1	2
Education Level			
Illiterate or read & write	30	31	24
Below secondary	28	28	29
Secondary & post-sec.	26	24	25
University and above	15	16	20
Missing	0	1	2
Total	100	100	100
N	4778	6080	8140
Individual Level			
Sex			
Male	50	50	50
Female	50	50	50
Region			
Middle	60	61	61
North	30	30	29
South	10	9	10
Elderly			
No	93	91	87
Yes	7	9	13
Age Group			
0-14	38	34	29
15-24	20	21	18
25-29	8	8	8
30-39	13	12	14
40-49	9	11	10
50-59	5	7	9
60-64	2	3	3
65+	4	5	7

Appendix Table 4. Distribution (in %) of Jordanian households and individuals in the sample by main characteristics, JLMPS 2010, 2016, 2025 (Continued)

	2010	2016	2025
Employment Status			
Unpaid family work	1	0	0
Self-employed	2	2	1
Employer	2	1	0
Private wage outside est.	1	1	2
Private wage inside est.	8	7	8
Public sector	9	8	8
Unemployed	3	5	5
No job	55	56	54
Retired	3	4	6
Disabled	0	1	4
Missing	16	14	12
Education Level			
Illiterate or read & write	38	36	33
Below secondary	20	21	20
Secondary & post-sec.	18	18	21
University and above	8	11	14
Missing	16	14	12
Total	100	100	100
N	24696	28398	34613

Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.

Appendix Table 5. Distribution (sample size) of Jordanian retirees by age of retirement and sex between 2010-25, retirement age between 30-65

	2010	2016	2025
Below_45	236	381	607
45-49	93	151	224
50-54	61	117	224
56-59	55	99	151
60-65	47	85	145
Total	492	833	1351
Men			
Below_45	199	351	550
45-49	74	120	188
50-54	50	97	184
56-59	48	86	126
60-65	44	81	134
Total	415	735	1182
Women			
Below_45	37	30	57
45-49	19	31	36
50-54	11	20	40
56-59	7	13	25
60-65	3	4	11
Total	77	98	169

Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.

Appendix Table 6. Distribution of types of social security benefits received upon retirement by sex and whether retirement was before or after the reform, individuals who ever worked

	Pre-2010 reform	Post-2010 reform	Total
Men			
Lump sum payment	83	132	215
Social security monthly payments	325	477	802
Did not have social security	93	200	293
Total	501	809	1310
Women			
Lump sum payment	14	21	35
Social security monthly payments	45	80	125
Did not have social security	18	34	52
Total	77	135	212
All			
Lump sum payment	97	153	250
Social security monthly payments	370	557	927
Did not have social security	111	234	345
Total	578	944	1522

Source: Authors' calculations based on JLMPS 2010, 2016, and 2025.