

ERF Policy Brief

Is Egypt's Job Ladder Broken? Evidence from 25 Years of Employment Panel Data

Paloma Avendano, Ruotong Li, Carmen Armas-Montalvo,
Caroline Krafft, Ragui Assaad and Imane Helmy

About the authors

Paloma Avendano is a PhD student at the Humphrey School of Public Affairs at the University of Minnesota.

Ruotong Li is a PhD student at the Department of Applied Economics at the University of Minnesota.

Carmen Armas-Montalvo is a PhD candidate in Applied Economics, Department of Applied Economics, University of Minnesota.

Ragui Assaad is Professor and Freeman Chair for International Economic Policy at the Humphrey School of Public Affairs at the University of Minnesota. He is an ERF Research Fellow.

Caroline Krafft is an Associate Professor at the Humphrey School of Public Affairs at the University of Minnesota.

Imane Helmy is Senior Economist at World Bank's Poverty and Equity Global Practice. She is an ERF Research Associate.

In a nutshell

- Upward mobility on Egypt's job ladder has declined over the past 25 years, while downward movement has increased, leaving more workers stuck in lower-tier informal employment.
- Labor market mobility matters for welfare: moving up the job ladder raises wealth and lowers poverty risk.
- Household enterprises are not an escalator for all, but they help the most precarious workers move up.
- Moving workers up the job ladder requires expanding social insurance coverage, which depends on giving firms reasons to operate formally, and occupational upgrading for informal workers.

The authors are grateful for the valuable comments and feedback provided by Trang Van Nguyen (Senior Economist) and Alan Fuchs (Lead Economist). Peer reviewers: Gary Fields, May Gadallah, Raed Safadi, Miguel Eduardo Sanchez (Lead Economist), Vladimir Hlasny, Obert Pimhidzai (Lead Economist), and Ahmed Elsayed. Financial support for this analysis was provided by the Strategic Partnership for Egypt's Inclusive Growth (SPEIG). This paper carries the names of the authors and should be cited accordingly. The findings, interpretations, and conclusions expressed in this paper are entirely those of the authors. They do not necessarily represent the views of the International Bank for Reconstruction and Development/World Bank and its affiliated organizations, or those of the Executive Directors of the World Bank or the governments they represent.

This brief is an output of the World Bank-funded project "Rethinking Vulnerability and Informality in Egypt", presented at the ERF workshop Rethinking Vulnerability and Informality in Egypt: Mobility, Earnings, and Household Enterprise Dynamics in a Tiered Labor Market in May 2026.

Introduction

Egypt's labor market is characterized by limited and declining economic mobility. With a large and growing working-age population and an economy subject to repeated macroeconomic shocks (such as inflation driven by regional and global conflicts) (Assaad & Mahmoud, 2024; Krafft, Assaad, & McKillip, 2024), the prospects for workers to improve their economic position have narrowed. Understanding these prospects requires examining not only aggregate employment levels but the overall structure that underlies them: the job ladder, a hierarchy of employment differentiated by earnings, security, and barriers to entry, extending from formal employment at the top, through upper- and lower-tier informal employment at the bottom (Fields et al., 2023).

The position of a worker on this ladder has important consequences for welfare. Formal employment, defined for wage workers by social insurance coverage and for non-wage workers by enterprise registration (ILO, 2023), provides legal protection and resilience to economic shocks. Upper-tier informal work, while lacking formal protections, requires higher skills and offers higher earnings than lower-tier informal employment (Krafft, Assaad, Helmy, & Armas-Montalvo, 2026). Lower-tier informal work offers little security and few opportunities for advancement. The majority of Egyptian workers are concentrated in these lower rungs of the job ladder, and the structure of the ladder has been deteriorating: social insurance coverage (the principal marker of formality) declined from 42 percent in 2006 to 29 percent in 2023, a reduction attributable to decreasing job quality within sectors rather than to compositional shifts toward more informal industries (Assaad & Wahby, 2025).

For decades, access to the top of this ladder came primarily through the public sector. A public sector job meant social insurance coverage, stable earnings, and entry into Egypt's middle class. That route has narrowed sharply since structural reform: the public sector's share of employment fell from 38 percent in 1998 to 22 percent in 2023 (Assaad & Mahmoud, 2024), and the private formal sector has not filled the gap. Gaining access to formal private sector employment has become more difficult and increasingly stratified by education and social background (Assaad et al., 2022). Even within informality, upward movement is constrained: skilled, higher-earning informal jobs have not expanded, and workers who have acquired education and skills increasingly find that the economy does not generate jobs that use them, a growing mismatch between labor supply and labor demand

(Krafft, Assaad, Helmy, & Armas-Montalvo, 2026; Krafft & Armas-Montalvo, 2026).

This policy brief synthesizes three working papers that, taken together, provide a comprehensive account of job ladder dynamics over 25 years and five waves of the Egypt Labor Market Panel Survey (ELMPS: 1998, 2006, 2012, 2018, and 2023).¹ The first paper examines how workers move through the job ladder, documenting a decline in upward mobility and a rise in downward movement (Krafft, Assaad, Helmy, & Armas-Montalvo, 2026). The second paper establishes why mobility matters for welfare: upward job ladder transitions are associated with higher wages, wealth, and a lower poverty risk, while downward transitions generate consistent losses (Assaad et al., 2026). The third paper examines whether household enterprises, a central feature of Egypt's economy, facilitate upward mobility, and finds that enterprises are not a cure-all, but can particularly help workers in the most precarious positions, who do experience upward mobility (Krafft, Assaad, Helmy, & Avendano, 2026).

The three papers converge on a common conclusion: upward mobility in Egypt's job ladder has become more difficult to achieve and more easily reversed. Addressing these challenges requires two complementary reforms: expanding social insurance coverage, which requires addressing the incentives of firms to operate formally as a precondition for worker coverage (Assaad & Selwaness, 2026); and occupational upgrading for informal workers, whether through supporting household enterprises or more productive private-sector wage employment.

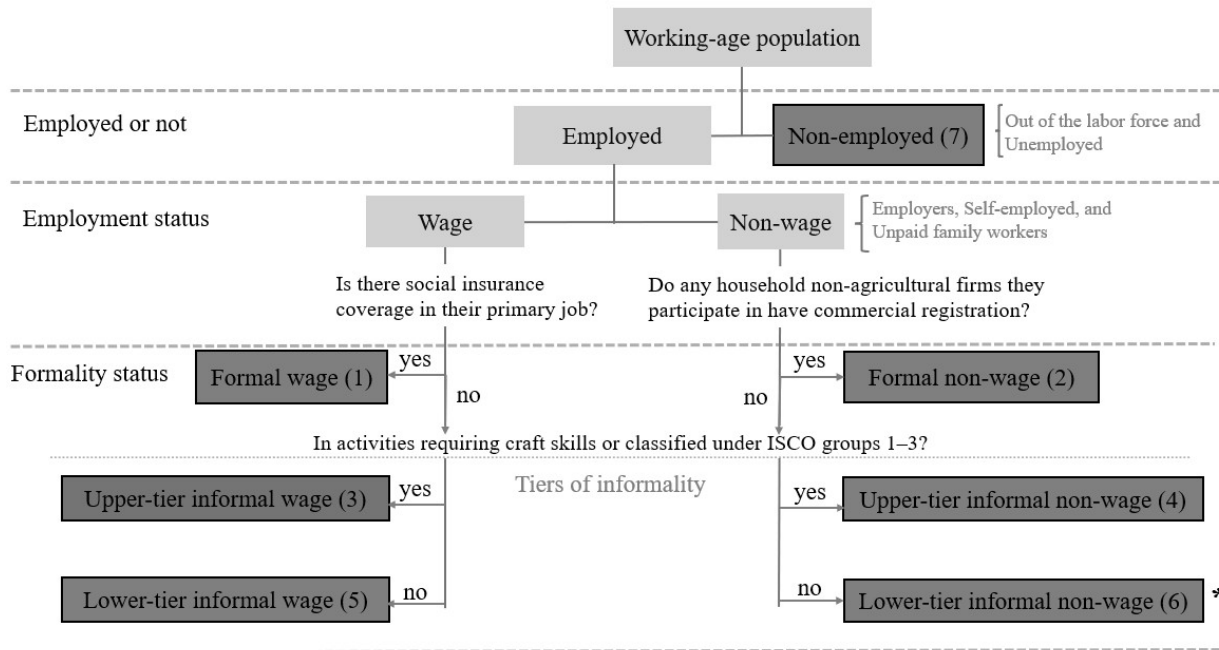
What is the job ladder?

In Figure 1, we show how we constructed Egypt's job ladder according to formality and skill (following Fields et al., 2023). Individuals are first divided by whether they are employed, and if employed, by whether they hold wage or non-wage work, where non-wage work comprises employers, the self-employed, and unpaid family workers. Formality is defined by social insurance coverage in the primary job for wage workers, and by participation in at least one household non-agricultural enterprise with commercial registration for non-wage workers (ILO, 2023). Informal jobs are further split into

¹The ELMPS data are publicly available from www.erfdataportal.com (Assaad & Krafft, 2024; OAMDI, 2024). Analyses focus on individuals aged 15-59; for dynamics these are the ages in the latter of two time periods.



Figure 1. Job Ladder Classification



Source: Author's construction, from Krafft, Assaad, Helmy, & Armas-Montalvo (2026).

Note: * Including non-wage workers in agriculture, forestry, and fishing.

an upper tier, which includes jobs requiring craft skills or classified under International Standard Classification of Occupation (ISCO) one-digit groups 1-3 (managers, professionals, technicians, and associate professionals), and a lower tier comprising all other informal work, including non-wage workers in agriculture, forestry, and fishing, who are not required to register their enterprises. This structure yields seven categories: (1) formal wage (2) and formal non-wage at the top, followed by (3) upper-tier informal wage and (4) non-wage, then (5) lower-tier informal wage and (6) non-wage, as well as (7) the non-employed. For vertical mobility analyses, we collapse these into formal, upper-tier informal, and lower-tier informal positions; lateral mobility captures switching between wage and non-wage work. This structure provides the framework against which all three papers measure labor market mobility.

Declining upward mobility and rising downward movement

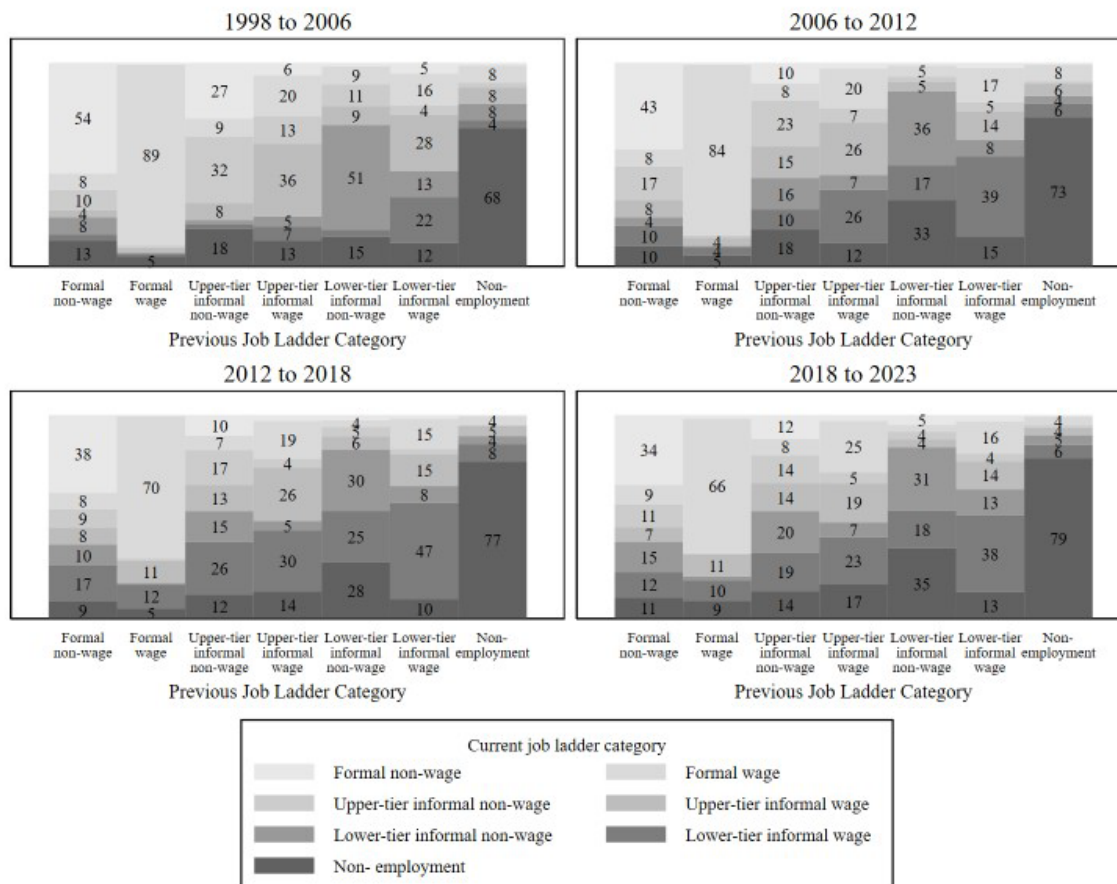
Applying this framework to Egypt's labor market over time, the composition of employment has shifted toward the bottom of the job ladder (Krafft, Assaad, Helmy, & Armas-Montalvo, 2026). The share of those aged 15-59 with formal wage employment fell from 19 percent in 1998 to 13 percent in 2023 while the share in lower-tier

informal employment rose from 14 to 20 percent, and non-employment remained high at around 57 percent. Over time, two dynamic patterns stand out (Figure 2). First, persistence higher up the ladder has eroded: the persistence of formal wage employment fell from 89 percent in 1998-2006 to 66 percent in 2018-2023, and upper-tier informal persistence fell comparably (from 36 to 19 percent for wage work, and 32 to 14 percent for non-wage work). Second, the bottom of the ladder has become both larger and harder to leave: lower-tier informal wage persistence rose from 22 to 38 percent.

These patterns reflect a broader finding that it has become increasingly difficult to move up the job ladder in Egypt: upward transitions out of lower-tier informality have become less likely over time, downward transitions from the upper tiers have become more likely, and entry into employment is increasingly concentrated in lower-tier informal jobs (Krafft, Assaad, Helmy, & Armas-Montalvo, 2026). These trends are consistent with broader evidence of declining social insurance coverage and rising household enterprise informality in Egypt (Assaad & Wahby, 2025; El-Haddad & Zaki, 2025; Krafft & Hannafi, 2023). Together, these patterns indicate that workers are increasingly stuck at the bottom of the job ladder, with upward movement growing rarer over time.



Figure 2. Conditional transitions and persistence: Current wave job-ladder categories (percentage), individuals aged 15-59, by previous wave job ladder category and adjacent waves



Source: Authors' calculations based on the ELMPS waves (1998, 2006, 2002, 2018, and 2023) (Krafft, Assaad, Helmy, & Armas-Montalvo, 2026).

Notes: Data labels suppressed if less than 4 percent

Household enterprises are a route for upward mobility

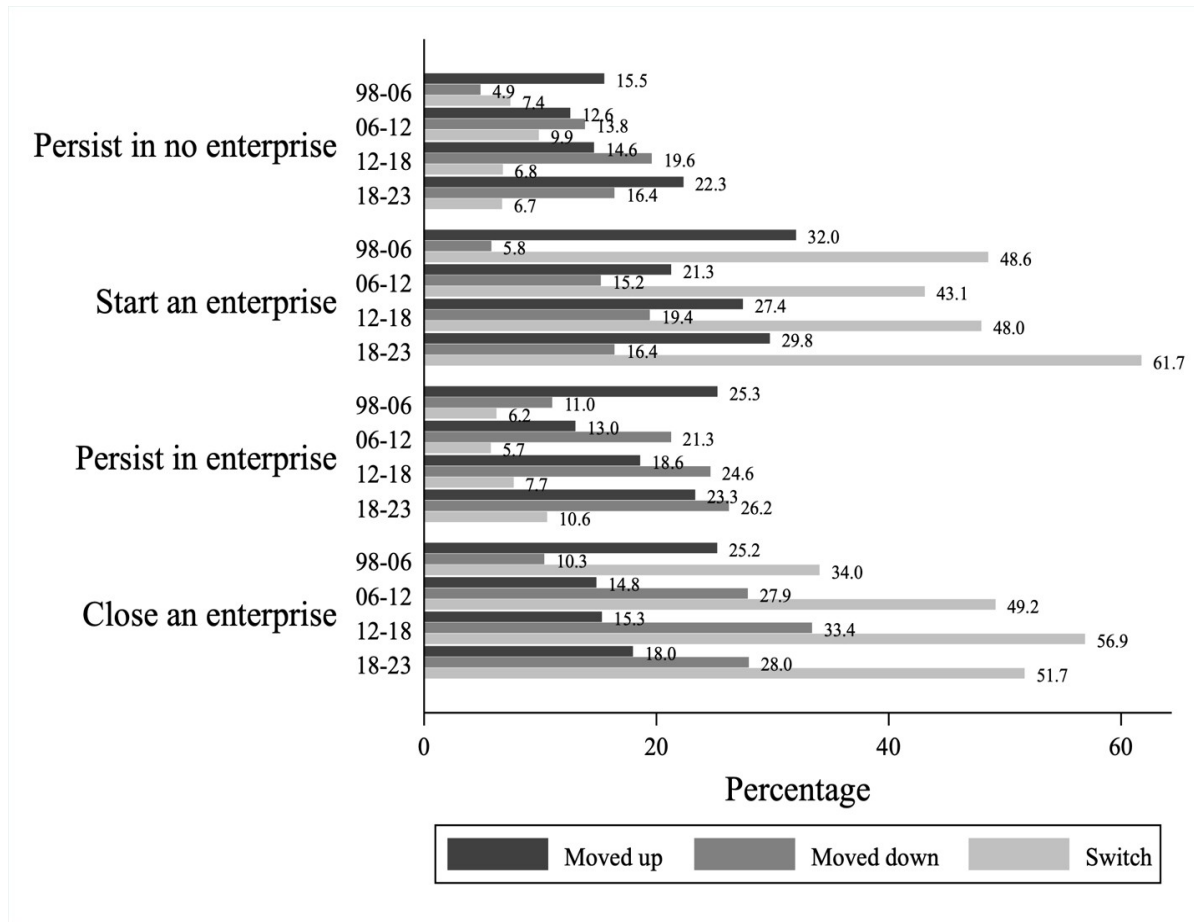
Can household enterprises offer a route up the job ladder? Figure 3 reports job ladder movements: upward, downward, and lateral, for workers in households that started, persisted in, closed, or never operated an enterprise (Krafft, Assaad, Helmy, and Avendano, 2026). The most frequent job ladder dynamic associated with starting or closing an enterprise is a lateral move, switching between wage and non-wage employment, which is unsurprising as having a household enterprise means the household should have at least one non-wage worker. Starting an enterprise has the highest rates of upward mobility within each year (21-32 percent). This is suggestive evidence of enterprise formation propelling job ladder mobility. Downward movements with enterprise creation are less frequent (6-19 percent). Compared to persisting with no enterprise, those in households with a persistent enterprise tend to have more both downward and upward mobility. Overall, there is strong evidence of household enterprise

dynamism being associated with job ladder dynamism, including suggestive evidence of more upward mobility with enterprise formation particularly.

The multivariate results corroborate that household enterprises patch specific rungs of the job ladder rather than acting as a general escalator (Krafft, Assaad, Helmy, & Avendano, 2026). Enterprise creation and persistence raise the odds of upward mobility for workers at the lower tier of informality, leaving upper-tier workers unaffected but providing formal workers with protection against downward movement when an enterprise persists. Formal workers who start an enterprise, however, face higher odds of downward mobility, suggesting that some turn to enterprise activity as a buffer against deteriorating job prospects rather than as an upward step. On the entry and exit margin, enterprise creation draws non-employed individuals into work, while persistence anchors workers in employment and closure is associated with higher exit. These patterns are most pronounced for ever-married women, who face disadvantages at every margin of the ladder.



Figure 3. Rates of job ladder mobility by household enterprise dynamics across waves (percentage)



Source: Authors' calculations based on ELMPS 1998-2023 data (Krafft, Assaad, Helmy, & Avendano, 2026).

Note: Because and individual can simultaneously move vertically and switch work status, these rates are not mutually exclusive and do not sum to 100.

Job ladder mobility shapes economic welfare outcomes

Decreased upward and increased downward job ladder mobility are harming Egyptians' economic welfare (Assaad et al., 2026). Figure 4 reports the percentage-point effects of upward and downward job ladder mobility on the probability of household wealth class transitions in 2018-2023, with asterisks denoting statistical significance. Upward job ladder mobility is significantly associated with improved wealth outcomes: it reduces the probability of entering poverty by 1.8 percentage points, increases the probability of exiting poverty or vulnerability by 3.3 percentage points, and increases the probability of moving into the middle class by 5.5 percentage points. Downward job ladder mobility, by contrast, shows no statistically significant associations with wealth class transitions in this period.

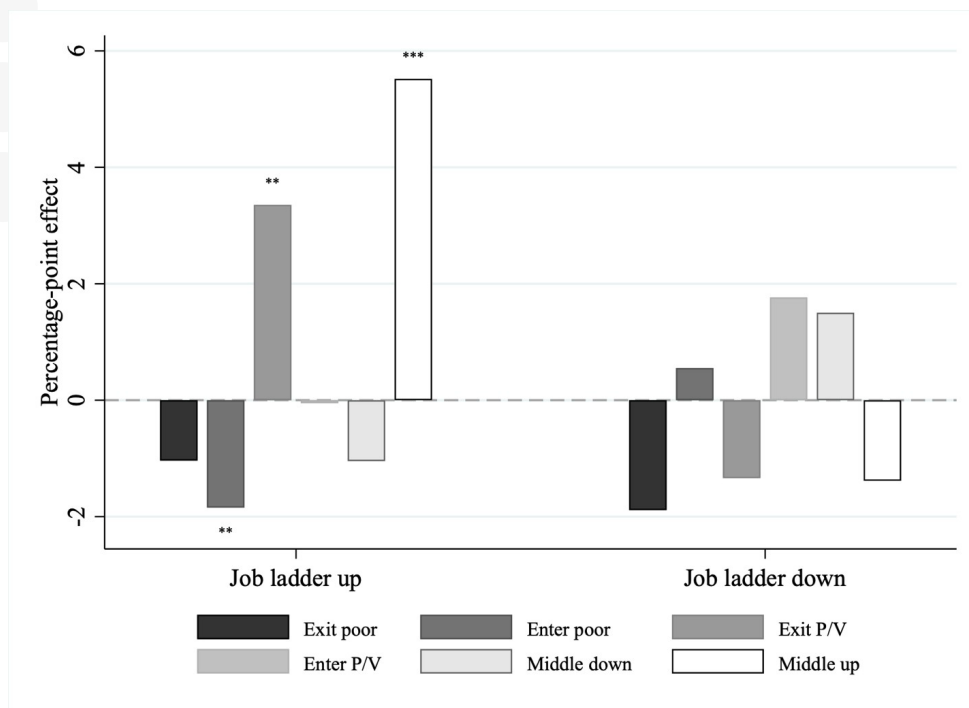
Beyond job ladder movements, entry into employment, including informal employment, is among the strongest correlates of exiting poverty, indicating that informal

work, while limited, carries meaningful welfare value; this aligns with cross-national evidence that movements within informality can be welfare-improving (Choi et al., 2024). Transitions from wage to non-wage employment are also associated with longer-term wealth accumulation for some households.

Considered together, these findings describe a consistent pattern. Opportunities for upward mobility have decreased over time, while downward pressure has intensified (Krafft, Assaad, Helmy, & Armas-Montalvo, 2026). When upward mobility does occur, it carries real welfare value, including reduced poverty entry and increased entry into the middle class (Assaad et al., 2026). Household enterprises offer one partial response to these constraints: enterprise creation and persistence raise the odds of upward mobility for workers at the bottom of the ladder and protect formal and upper-tier informal workers from falling (Krafft, Assaad, Helmy, & Avendano, 2026). The central policy challenge is therefore restoration of a job ladder that permits sustained upward movement.



Figure 4. Percentage point effects of job-ladder mobility on household wealth class transitions, full sample



Source: Authors' calculations based on ELMPs 1998-2023 data, 2018-2023 (Assaad et al., 2026).

Note: Bars show average marginal effects (in percentage points) of upward and downward job ladder mobility, relative to no vertical movement (including non-employment transitions), on the probability of household wealth class transitions. Estimates for entry into and exit from poverty and vulnerability are from linear probability models; estimates for middle-class mobility are average marginal effects from a multinomial logit. All models jointly control for employment transitions and wage/non-wage status transitions, as well as age group, education, sex $\times$ marital status, region, parental education, household size (and its square), and main breadwinner status. Asterisks denote statistical significance: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Fixing the job ladder

Restoring a job ladder that permits sustained upward movement requires acting on two fronts at once: (1) improving conditions within the informal and household enterprise activity where most workers are concentrated and will remain in the near term and (2) reducing the barriers that make upward transitions into formality so rare. Because formalizing all workers is not achievable in the near term, an important interim goal is moving workers from the lower to the upper tier of informality, through occupational upgrading and better-quality informal jobs, which improve welfare and use workers' human capital more productively even short of formal status (Krafft, Assaad, Helmy, & Armas-Montalvo, 2026).

Informal employment is predominantly due to firm informality, and less so to informal employment within formal firms (Assaad & Selwaness, 2026; El-Haddad et al., 2026). On the enterprise side, Egypt's principal firm formalization vehicle, the Micro, Small, and Medium Enterprise (MSME) Development Law (No. 152 of 2020), offers informal enterprises temporary five-year licenses, reduced tax rates, and access to reserved

commercial space in exchange for registering.² Yet household enterprises have grown more informal since the law's introduction. Roughly three quarters were informal by 2023, up fifteen percentage points since 1998, and remain overwhelmingly self-financed and concentrated in low-value retail and services (El-Haddad & Zaki, 2025). This gap between design and outcome reflects a basic mismatch: the law's eligibility criteria and incentives are calibrated to firms larger and better-capitalized than the one- and two-worker enterprises that dominate the household sector, while the cost and administrative burden of formality remain prohibitive for them (Krafft, Assaad, Rahman, et al., 2024). Broadly attempting to enforce formality on these enterprises therefore risks destroying jobs rather than upgrading them. A more promising approach revises programs to reach household-scale enterprises directly, supporting

²The law offers five-year temporary licenses to enterprises operating informally before its enactment, alongside reduced tax rates (EGP 1,000-5,000 in income tax for micro enterprises; 0.5-1 percent of revenue for small and medium enterprises), removal of retroactive taxation, and reservation of 30 percent of space in industrial zones and reclaimed land for MSMEs. Uptake has been limited: by March 2023, roughly 24,670 temporary licenses had been issued and about 9,200 enterprises formalized, a small fraction of Egypt's nearly two million informal businesses (OECD, 2025).



access to new markets and product upgrading (Atkin et al., 2017; McKenzie et al., 2025).

Because enterprise creation draws non-employed individuals into work while persistence anchors households in employment, programs that support the creation of viable household enterprises remain valuable, particularly for ever-married women, for whom self-employment is often more reconcilable with domestic responsibilities and who face disadvantages at nearly every other margin of the ladder. Graduation-style programs that bundle capital, training, and mentorship have proven effective in Egypt, especially for women (Elsayed et al., 2018; Elsayed & Roushdy, 2017; JPAL, 2024), though they should not target unemployed youth, who lack the experience to sustain enterprises and exit at higher rates (Krafft & Rizk, 2021; McKenzie & Paffhausen, 2019).

On the wage employment side, reforms to social insurance are central to expanding the top of the ladder. The cost and administrative challenges of enrolling as a non-wage or casual worker remain prohibitive even after the 2019 reforms (Selwaness & Barsoum, 2025). The system's contribution regressivity, compounded by tying the minimum insurable wage for regular workers to a frequently increased minimum wage, discourages take-up even among workers who might value coverage (Selwaness & Barsoum, 2025). Pairing social insurance redesign with wage subsidies, tax simplification, information campaigns, and enrollment assistance would lower the cost of formalizing on both the worker and firm margins (Abel et al., 2022; Asik et al., 2022; Fajnzylber et al., 2011). Because a wage worker's coverage ultimately depends on the employer's decision to operate formally, expanding social insurance requires making formal operation viable for firms, not only raising workers' incentive to enroll.

In the longer run, none of these measures substitutes for renewed formal job creation. Key steps to support formal job creation include addressing the productivity constraints facing Egyptian firms and encouraging private-sector competition in sectors where it remains limited (Chekir & Diwan, 2015; Diwan & Haidar, 2021). Building productivity in labor-absorbing services is particularly important given Egypt's premature deindustrialization (Assaad et al., 2019; Rodrik & Sandhu, 2025). These steps are necessary to expand the top rung that near-term enterprise and informal-sector policies cannot reach on their own.

Together, policies supporting household enterprises in the near term and structural transformation over the longer term can sustain job ladder mobility and poverty

reduction. Egypt's job ladder has not broken entirely, but it has become harder to climb and easier to fall down. Restoring upward movement and ensuring it translates into lasting gains in wealth and welfare depends on rebuilding the connections between informal survival work and formal, productive employment.

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Contact Information

ERF Office

Address: 21 Al-Sad Al-Aaly St. Dokki, Giza, Egypt

PO Box 12311

Tel: +202 333 18 600 - 603

Fax: +202 333 18 604

Email: erf@erf.org.eg

Website: <http://www.erf.org.eg>

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