



Hashemite Kingdom of Jordan



دائرة الإحصاءات العامة
Department of Statistics

Statistical Bulletin of Social Protection Indicators in Jordan

2020 - 2021



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Preface

The Department of Statistics is pleased to present the first Statistical Bulletin of Social Protection Indicators in Jordan, which covers the period from 2020 to 2021. The Statistical Bulletin is considered as an important first step towards building a comprehensive database of the social protection system in Jordan, to be updated and released on annual basis in the coming years.

The Statistical Bulletin has been prepared and implemented in cooperation with the International Labor Organization (ILO) in compliance with the international standards for calculating social protection indicators also to ensure the possibility of international comparisons.

The preparation of this Statistical Bulletin stems from the Jordanian government's belief that providing accurate data on social protection supports decision-makers to evaluate and build evidence-based social protection policies to contribute to the implementation of the vision postulated by the National Strategy for Social Protection, Which state that "all Jordanians enjoy a dignified living, decent work opportunities and empowering social services."

The Department of Statistics takes this opportunity to thank all ministries, government departments and public institutions that contributed to this publication providing the statistical information contained in this Statistical Bulletin, as well as to all members of the Statistical Working Group for their great efforts in preparing this volume.

Director General
Haidar Fraihat



Acknowledgements

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Gratitude and appreciation are due to all members of the core national team including Ghaida Khasawneh, Raed Salameh, Dirar Jawarneh, and Eman Bani Mifrej from the DOS, Dr Hadram Al-Fayez and Sakher AlBadareen from the MOPIC, Yazan Al Majali from the SSC, Khawla Abu Sarara from NAF, Mays Abdeen and Katia Mdanat from MOSD, Majdi Abu Saan from MOL, Ahlam Altaweel from MOE, and Rania Qandeel from MOH.

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About the Social Protection Bulletin

The Statistical Bulletin of the Social Protection Sector in Jordan is an initiative of MOPIC, supported by ILO and funded by the EU through the EU-MADAD program led by ILO and UNICEF. The Statistical Bulletin pursues the twofold aim of supporting the implementation of the Jordanian National Social Protection Strategy (2019-2025) and of building national capacities to improve sustainability of social protection via better mechanisms for evidence-based policy design.

Social Protection encompasses public measures that a society provides for its members to manage social and economic risks and to protect them against economic and social distress resulting from demographic and work related contingencies as outlined in the ILO Convention 102 (1952), which was ratified by the Kingdom of Jordan in 2014. The 1948 Universal Declaration of Human Rights defined Social Protection as a human right. This has been reinforced by the formulation of the Sustainable Development Goal No. 1.3. to “Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.”

The constitution of the Hashemite Kingdom of Jordan provides legal protection for certain contingencies such as maternity, childhood, youth, and old age, as well as persons with disabilities. The constitution also protects the right to work and several labour rights. The recent National Social Protection Strategy (2019-2025) aims to break the intergenerational cycle of poverty and to provide a “Social Protection Floor” in the context of the Kingdom’s vision for a state of solidarity, production, and justice, revolving around three main pillars: (1) **Opportunity** – with programs and interventions related to Decent Work and Social Security, (2) **Dignity** – with programs and interventions related to cash and in-kind social assistance and (3) **Empowerment** – with programs and interventions related to education, health care, health insurance and social care services.

Guided by the above, the statistical working group agreed upon an intervention-based definition of Social Protection to guide the development of the Bulletin to provide statistics on public programs and interventions that fall under the following categories:

- ▶ **Social Insurance:** including statutory and voluntary social insurance for contingencies such as old age, disability, unemployment, maternity, and work injury insurances funded by member contributions as well as health insurance.
- ▶ **Social Assistance:** Assistance – which includes social assistance programs such as cash and in-kind social transfers and subsidies.

- ▶ **Labour Market Interventions:** including active and passive labour market programs and interventions.
- ▶ **Social Care:** including deinstitutionalization and assistance for households with older persons and Persons with Disabilities.

This bulletin is the first edition of what is planned as an annual publication by DoS that consolidates statistics produced by several national institutions active in the Jordanian social protection system. This version of the bulletin covers public national social assistance and social insurance schemes, which are the core of the public Social Protection system in Jordan. Other elements will be added in future editions¹.

¹ These include areas such as subsidies, donor funded humanitarian assistance, education, active labour market programs, and health insurance.

Table of Contents

PREFACE	2
ACKNOWLEDGEMENTS	3
ABOUT THE SOCIAL PROTECTION BULLETIN	4
LIST OF FIGURES	7
LIST OF TABLES	7
EXECUTIVE SUMMARY	9
SOCIAL PROTECTION COVERAGE (2020 AND 2021)	13
OLD AGE	17
WORKING AGE	20
DISABILITY	24
CHILDREN	26
SOCIAL PROTECTION EXPENDITURE AND MINIMUM BENEFIT ADEQUACY	29
ANNEXES	32

List of Figures

Figure 1: Proportion of The Population Covered by At Least One Area of Social Protection by Citizenship and Year	13
Figure 2: Proportion of Jordanians Protected by At Least One Area of Social Protection by Year and Benefit Type	14
Figure 3: Direct and Indirect Social Protection Coverage by Age and Nationality	15
Figure 4: Distribution of Covered Population by Type of Coverage Across Pre-Transfer Income Deciles (2021)	16
Figure 5: Receipt of Old Age Benefits by Older Male Jordanians by Age Group and Type of Benefit (2021)	19
Figure 6: Receipt of Old Age Benefits by Older Female Jordanians by Age Group and Type of Benefit (2021)	19
Figure 7: Proportion of Jordanian Labour Force Contributing to the Pension System by Age and Sex (2021)	21
Figure 8: Proportion of Women Giving Birth Receiving Maternity Benefits in 2021 by Age Group and Nationality	22
Figure 9: Share of Persons with Severe Disabilities in Jordan receiving Direct Disability Benefits by Sex (2021)	25
Figure 10: Coverage of Cash Benefits for Jordanian Children by Type and Age Group (2021)	27

List of Tables

Table 1: Receipt of Old Age Benefits by Type of Benefit, Year, Citizenship and Sex	18
Table 2: Pension Schemes Affiliation as a Percent of Labour Force (15-69) by Year, Citizenship and Sex	21
Table 3: Contribution to Unemployment Insurance as a Percent of Labour Force by Year, Citizenship, and sex	23
Table 4: Direct Receipt of Unemployment Benefits as a Percent of Unemployment by Year, Citizenship, and Sex	23
Table 5: Proportion of Persons with Severe Disabilities Receiving Disability Benefits by Year, Citizenship, and Sex	25
Table 6: Percent Children Receiving Benefits by Type of Benefit, Year, Citizenship, and Sex	27
Table 7: Expenditure on Social Protection in Jordan by Type of Benefit and Year (Million JOD)	29
Table 8: Minimum Benefit Adequacy by Type of Benefit (2021)	30



Executive Summary

Aggregate Social Protection Coverage and Expenditure

Over one in three residents in the Kingdom (34.1%) are covered by national social protection mechanisms during 2021, reaching as high as 45.2% of Jordanians. This includes direct and indirect recipients of national cash and in-kind support programmes, as well as individuals insured through contributory Social Protection mechanisms.² Of all Jordanians, 25% were covered by contributory schemes, comprised of 10% that received income transfers from contributory schemes and 15% that actively contributed to social security. In addition, 16% of Jordanians received tax-financed cash-based benefits and 4% received in-kind benefits during 2021. Accounting for cash-based benefits only, national coverage is estimated at 30.2%, reaching as high as 41.3% of Jordanians.

The data indicates that 42% of the population within the bottom half of the income distribution were covered by at least one form of Social Protection in 2021. However, coverage of vulnerable groups, as defined by the ILO³, reached 13.6% overall, rising to 21.2% of vulnerable Jordanians, approximately half of which (48.5%) is due to the 'Takaful' scheme.

Total expenditure on social protection during 2021 reached JOD 3.69 billion (11.5% of GDP), equivalent to JOD 334 per capita. Contributory benefits account for 90% of total expenditures, reaching JOD 3.31 billion (10.3% of GDP), split equally between the Social Security Corporation (51%) and the Ministry of Finance (49%).

Expenditures on tax-financed schemes reached 1.2% of GDP in 2021, up from 0.9% in 2020. Cash assistance schemes administered by the NAF, accounting for 93% of tax-financed expenditures, increased by 41% relative to expenditures in 2020.

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- 2 In line with the National Social Protection Strategy, coverage of humanitarian assistance schemes is not included in this version of the bulletin. Humanitarian assistance programs, funded by international donors and administered by international organizations, provide crucial support to non-Jordanian citizens residing in the Kingdom, particularly for Syrian refugees and refugees of other nationalities. As the focus of the National Social Protection Strategy adapts and expands, the inclusion of humanitarian assistance as well as social assistance provided by international organizations and civil society can be considered.
- 3 The ILO definition for vulnerable groups in this context refers to all children, older persons not receiving contributory pensions, and working-age individuals excluding those receiving contributory benefits or actively contributing to social security.

Old Age

45.8% of the older population⁴ in Jordan were direct recipients of pension income during 2021. Among older Jordanians, this ratio is 57.1%. Contributory schemes account for most of the coverage in old age, where coverage from contributory pension and disability benefits reached 50.7% of older Jordanians. Disaggregating further by sex shows that direct coverage of older male Jordanians (61.4%) is higher than older female Jordanians (54.1%).

In addition, 6.4% of older Jordanians received direct tax-financed old age benefits, and an additional 13.6% were indirect beneficiaries of tax-financed cash assistance mechanisms⁵. Relative to older males, coverage of older females is higher from direct tax-financed old age benefits (8.5% females and 3.4% males) than from indirect benefits financed by taxes (13.3% females and 14.1% males).

Working Age

During 2021, 45.7% of the total labour force in Jordan contributed to mandatory social insurance⁶. Breakdown by citizenship shows the ratio of contributors is 64.5% of Jordanians and 15.1% of non-Jordanians. For the latter, this marks a significant improvement from 11.6% in 2020. An estimated 9.6% of females giving birth (15-49 years old) received cash maternity benefits during 2021 and the SSC reports providing benefits to 13,457 injured workers during the same year.

Unemployment Insurance was available to 25.6% of the total labour force in Jordan during 2021, remaining higher among Jordanians (32.2%) and generally higher among the Jordanian female labour force (47.7%) than the male labour force (28.2%). The SSC reports providing unemployment benefits to 25.8% and 17.4% of the unemployed during 2020 and 2021 respectively possibly owing to the strong role played by the social security system in alleviating the impacts of the COVID-19 pandemic.

Disability

One in six Persons with Disabilities (PWD) (16%) is estimated to have received disability benefits during 2021. For Jordanian PWDs, the share is 22.2% overall, with coverage by tax-financed schemes roughly double the coverage for contributory schemes at 15.3% and 6.8%, respectively.

Children

Up to one in four children in Jordan (24.9%) are estimated to receive at least one type of benefit during 2021, including cash and in-kind,⁷ contributory and tax-financed benefits.

Overall, 14.6% of all children in Jordan received some form of cash support during 2021, either in the form of child benefits or as indirect coverage of tax-financed family benefits (NAF). 20.5% of Jordanian children received some form of cash support from the national Social Protection system during 2021.

4 This refers to pension age, specifically 55 years old and above for women and 60 years old and above for men.

5 Direct benefits refer to support received by an individual exclusively due to their individual characteristics. Examples of direct benefits include a disability pension received by a person with disabilities, an old age pension received by a person that has reached the age of retirement, or unemployment benefits received by an individual due to temporary unemployment. Indirect benefits refer to support directed to households. Individuals within targeted households are considered indirect beneficiaries since their inclusion is based upon collective characteristics of the household, such as poverty, and not exclusively due to their individual characteristics.

6 This covers old age and disability pension and maternity, work injury and unemployment insurance.

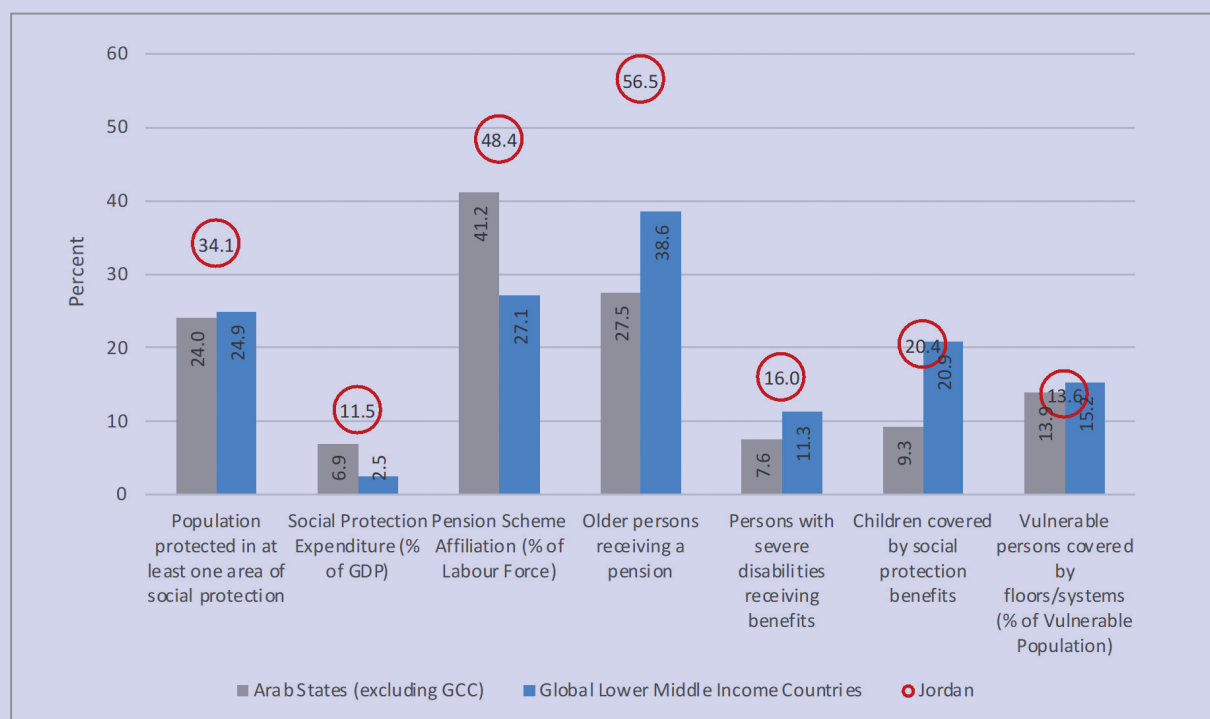
7 Tax-financed In-kind benefits include direct benefits from Social Care schemes managed by the Ministry of Social Development, and the national school feeding program managed by the Ministry of Education.

Benefit Adequacy

The minimum benefit amount is highest for contributory disability pension followed by contributory old age pension offering 62% and 48% of the minimum wage⁸ respectively. Adequacy is lowest for the tax-financed disability benefit providing only 12% of the minimum wage, followed by the tax-financed old age benefit and poverty targeted household grant providing 13% of the minimum wage.

Text Box 1: Regional and Global Comparison

Social Protection coverage and expenditure indicators for Jordan exceed regional averages, particularly when compared to Arab States in the Middle East excluding Gulf Cooperation Council countries*. As illustrated in the figure below, coverage of key vulnerable groups in Jordan such as older persons, persons with disabilities, and children is double their regional averages. This is reflected in expenditure on Social Protection in Jordan, which is nearly double the regional average and in total effective coverage, which is 42% higher in Jordan than the regional average.



* Countries included in the regional comparison for the Arab Region excluding GCC are Iraq, Lebanon, Yemen and Palestine, in accordance with the ILO regional classification

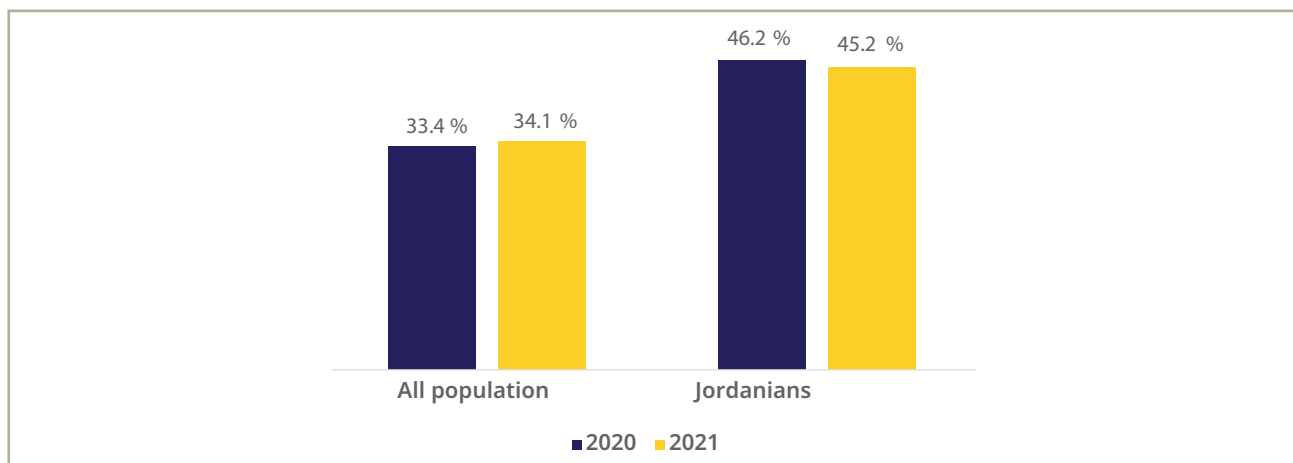
8 JOD 260 per month.



Social Protection Coverage (2020 and 2021)

One of every three residents in the Kingdom are covered by at least one area of social protection⁹ (**Figure 1**). Specifically, this is estimated at 34.1% for 2021, up from an estimated 33.4% in 2020. Coverage of Jordanians by at least one area of social protection in 2021 is estimated at 45.2%, down from 46.2% in 2020.

Figure 1: Proportion of The Population Covered by At Least One Area of Social Protection by Citizenship and Year



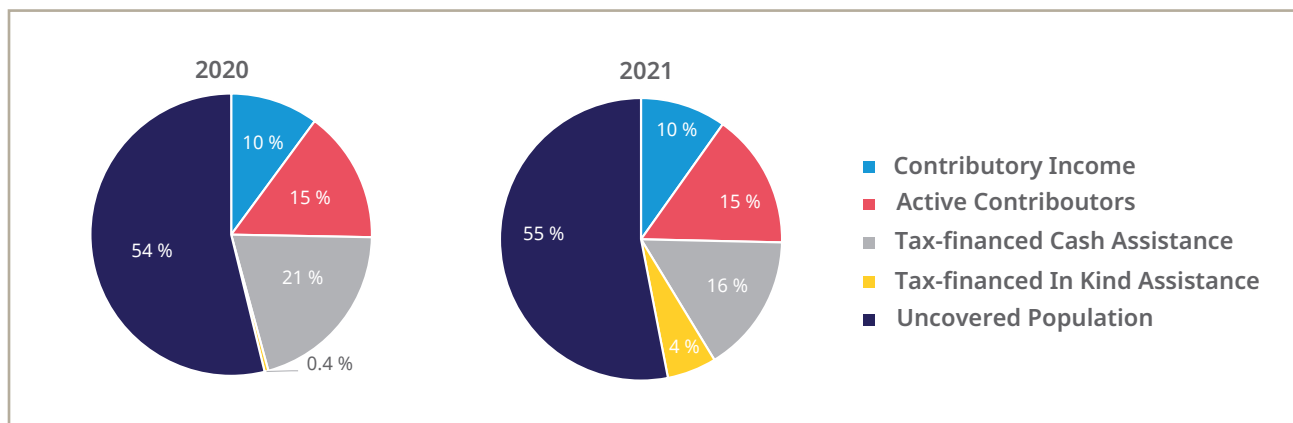
Considering cash-based Social Protection schemes only, the data indicates that 30.2% of the total population were covered (insured or recipient) by at least one social protection mechanism providing direct income support during 2021, down from 33.1% in 2020. For Jordanians, this is estimated at 45.7% in 2020 and 41.3% in 2021.

¹⁰ This coverage rate accounts for the population receiving benefits from national contributory and tax-financed schemes as well as the working population actively contributing to social security under the Social Security Corporation. Contributory benefits include direct retirement, disability, survivor, maternity and unemployment benefits provided by the SSC and retirement, disability and survivor benefits from the Civil and Military Pension Funds. Maternity benefits for public sector employees are estimated by DOS. Coverage excludes work injury benefits due to limited information on disaggregation by age and sex. Coverage of tax-financed benefits include receipt of direct and indirect cash-based Social Assistance from regular, supplemental and 'Takaful' schemes managed by the National Aid Fund. Where indicated, coverage may also include tax-financed In-kind benefits from Social Care schemes managed by the Ministry of Social Development, and the national school feeding program managed by the Ministry of Education. Coverage excludes humanitarian assistance provided to non-Jordanian citizens residing in the Kingdom, particularly for Syrian refugees and refugees of other nationalities, funded by international donors and administered by international organizations. The Jordanian National Social Protection Strategy acknowledges the importance of such schemes though it concludes that the focus of the current strategy "would be on Government's accountability for social protection, that is programs and projects that receive public funding". The statistical bulletin aligns with this definition. In addition, coverage does not include public health insurance coverage which extends to all public sector employees and retirees and their beneficiaries. In addition, the Ministry of Health provides free public health insurance to all children under 6 years and the elderly over 60 years old and to all beneficiaries of the National Aid Fund (NAF). Accordingly, many of the individuals covered by Social Protection mechanisms also have health insurance coverage.



The proportion of Jordanians receiving income transfers from contributory schemes remained stable at 10% during 2020 and 2021 (**Figure 2**). Similarly, 15% of Jordanians actively contributed to social security in both years. Total coverage of cash and in-kind tax-financed benefits for Jordanians remained largely unchanged during 2020 and 2021 (20.9% in 2020 falling to 19.8% in 2021), although a significant shift in coverage by scheme occurred during this period. The expansion of cash transfer schemes managed by the National Aid Fund in response to the COVID-19 pandemic along with the associated lockdown of schools and government institutions led cash assistance mechanisms to constitute nearly all tax-financed benefits provided during 2020.

Figure 2: Proportion of Jordanians Protected by At Least One Area of Social Protection by Year and Benefit Type



The gradual return to normalcy during 2021 allowed for the provision of in-kind assistance, which benefitted nearly 4% of Jordanians. Nonetheless, cash assistance schemes managed by the National Aid Fund remained the main tax-financed social assistance mechanism supporting the Jordanian population, accounting for more coverage than any other mechanism. Collectively, cash assistance schemes managed by the National Aid Fund covered 16% of the Jordanian population, accounting for 80% of all tax-financed coverage and 35% of aggregate social protection coverage of the Jordanian population during 2021.

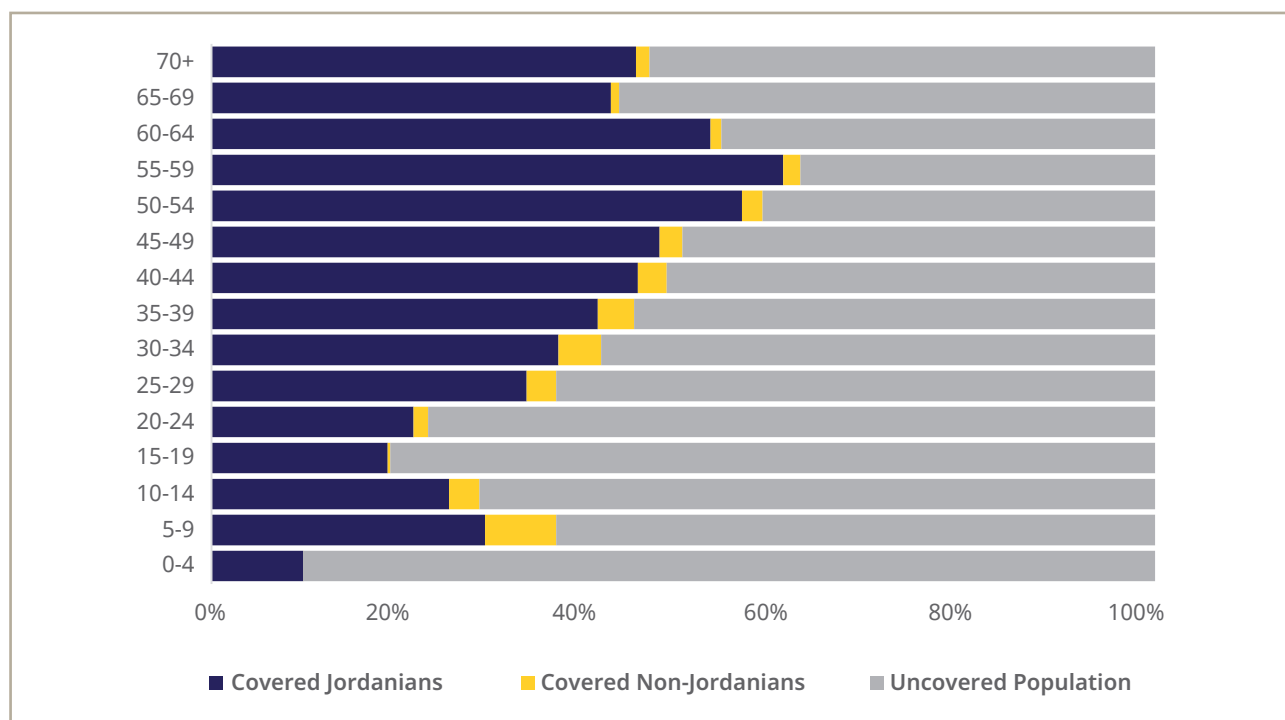
Coverage of cash assistance schemes expanded significantly in recent years, beginning with the introduction of the supplementary cash assistance scheme in 2019 and its expansion in 2020. In addition, the NAF introduced in 2020 the 'Takaful 2' scheme in response to the COVID-19 pandemic, which targeted poor families with informally employed breadwinners. The NAF response to the COVID-19 pandemic continued in 2021 under the 'Takaful 3' scheme with expanded coverage and eligibility parameters. Accordingly, the shock-responsive expansion increased the number of NAF beneficiaries by 90%, accounting for 47% of the total coverage by NAF during 2021.

Coverage of cash benefits for non-Jordanians is limited to contributory mechanisms where only 0.5% received contributory benefits during 2020 and 2021 and the proportion of non-Jordanians actively

contributing to social security increased from 4.0% in 2020 to 4.7% in 2021, with coverage highest among the working age followed by the older population. Coverage of non-Jordanians also includes tax-financed school feeding (in-kind), which reached 4% of the non-Jordanian population in 2021.

Among the Jordanian population, coverage increases with age, particularly among the working-age population ¹⁰, then proceeds to fall for older Jordanians above 64 years old and is lowest among children under 5 years old followed by children and youth 10-24 years old (**Figure 3**).

Figure 3: Direct and Indirect Social Protection Coverage by Age and Nationality



The data shows that 13.6% for the vulnerable population residing in the Kingdom in 2021 are covered by Social Protection income support according to the ILO definition ¹¹, nearly half of which (48.5%) is due to the 'Takaful' scheme. Among vulnerable Jordanians, this proportion is 21.2%, rising to 26.4% when in-kind benefits are accounted for.

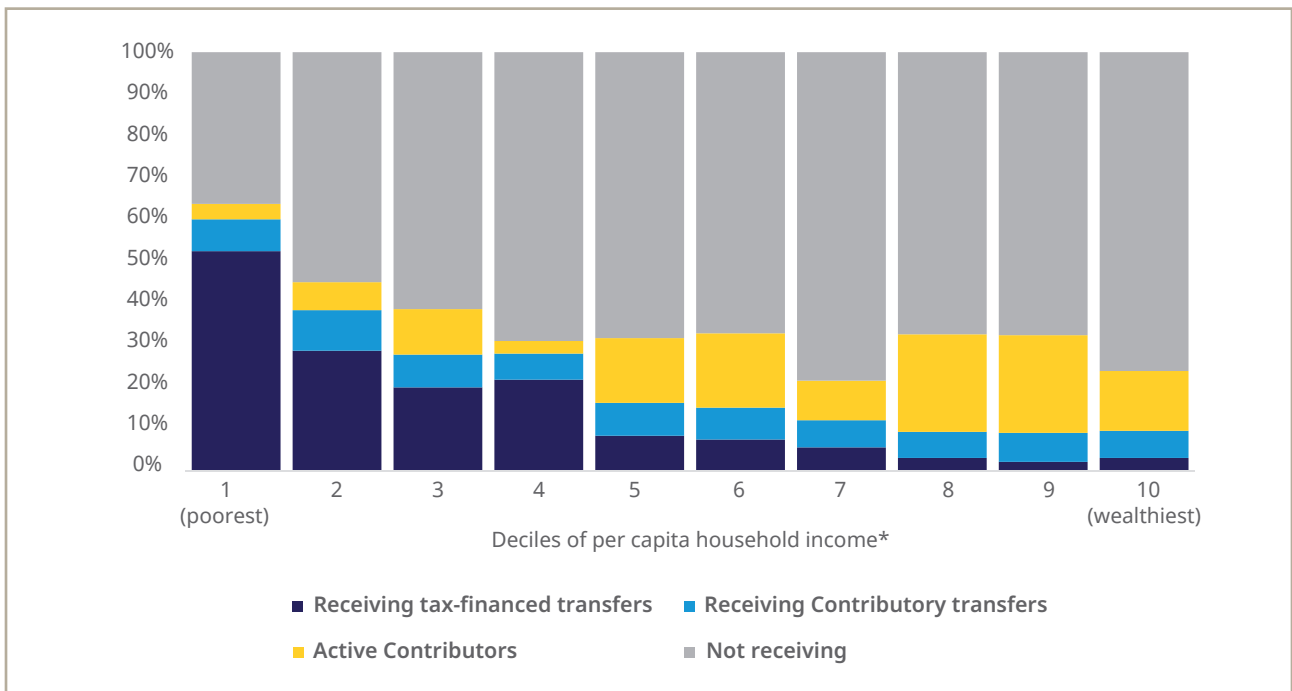
Although it is not possible to directly determine the proportion of the poor population ¹² covered by social protection mechanisms from the administrative data used to develop this bulletin, additional information available from the 2018 HIES survey is utilized to approximate the distribution of coverage across income deciles. **Figure 4** illustrates this distribution where it is evident that coverage is highest among members of the poorest decile, driven mainly by tax-financed social assistance, which falls significantly among the higher income groups. Overall, the data indicates that approximately 42% of population within the bottom half of the income distribution are covered by at least one form of Social Protection.

10 As a proportion of the age-group specific population size.

11 The standard ILO definition divides the total number of non-contributory cash assistance by the sum of all children plus older persons 65 years and above not receiving contributory pension benefits plus the working-age population not insured and not receiving contributory benefits. Due to data limitation, this is operationalized in this report by limiting the children category to 0-14 year old and including the children ages 15-17 years old within the working age category.

12 According to the official definition of poverty.

Figure 4: Distribution of Covered Population by Type of Coverage Across Pre-Transfer Income Deciles (2021)



* Included income from all sources except transfer income



Old Age

The definition of 'older person' adopted by the Statistical Working Group aligns with the statutory retirement age for Jordan, which is 55 years old for women and 60 years old for men. Accordingly, the older population comprised 6.7% of the total population in Jordan in 2021, estimated at 737,898 individuals (576,857 Jordanians and 161,041 non-Jordanians), of which 58.5% are women over 54 years old and 41.5% are men over 59 years old.

During 2021, 45.8% of the older population (Jordanian and non-Jordanians) were direct recipients of a pension income ¹³ from contributory and tax-financed schemes. Contributory pensions in Jordan are administered by the Social Security Corporation, although employees that joined the civil service before 1995 receive the benefits from the Civil Retirement Fund and personnel that joined the military before 2003 receive benefits from the Military Pension Fund. Relative to 2020, coverage of contributory benefits increased in 2021 by share and number of older Jordanians and non-Jordanian persons: in 2020 a total of 277,321 old age individuals received contributory pension benefits (38.3%), while in 2021 there were a total of 300,802 recipients (40.8%).

13 This includes pension income from contributory schemes administered by the SSC and the MOF and tax-financed benefits targeted directly to the older population within the regular monthly assistance scheme administered by the NAF.



An important milestone was crossed in 2021 as more than half of older Jordanians became recipients of contributory pension income. The 2.9 percentage point increase of contributory pension coverage for the older Jordanian population during 2021 was driven almost entirely by a 1.9 percentage point increase in contributory retirement pension coverage for older male Jordanians up to 56.2% in 2021, and the 2.8 percentage point increase in contributory survivor pension coverage up to 27.8% among older female Jordanians.

Table 1: Receipt of Old Age Benefits by Type of Benefit, Year, Citizenship and Sex

	2021				2020			
	Jordanian		Non Jordanian		Jordanian		Non Jordanian	
	Male	Female	Male	Female	Male	Female	Male	Female
Contributory Retirement/Disability Pension	56.2%	17.8%	4.9%	1.0%	54.4%	17.1%	4.6%	1.0%
	33.6%		2.7%		32.4%		2.5%	
	26.8%				25.8%			
Contributory Survivor Pension	1.8%	27.8%	0.3%	4.4%	1.5%	27.8%	0.3%	4.4%
	17.1%		2.6%		15.4%		2.6%	
	13.9%				12.6%			
Total Contributory Pensions	58.0%	45.6%	5.2%	5.4%	55.9%	42.1%	4.9%	5.3%
	50.7%		5.3%		47.8%		5.1%	
	40.8%				38.3%			
Tax-financed Direct Old Age/Disability Pension	3.4%	8.5%	0.0%	0.0%	3.4%	8.7%	0.0%	0.0%
	6.4%		0.0%		6.6%		0.0%	
	5.0%				5.1%			
Total Direct Coverage	61.4%	54.1%	5.2%	5.4%	59.3%	50.8%	4.9%	5.3%
	57.1%		5.3%		54.3%		5.1%	
	45.8%				43.5%			
Tax-financed Indirect benefits received by the Older Population	14.1%	13.3%	0.0%	0.0%	18.6%	18.1%	0.0%	0.0%
	13.6%		0.0%		18.3%		0.0%	
	10.7%				14.2%			
Total Direct & Indirect Coverage	75.5%	67.4%	5.2%	5.4%	77.9%	68.9%	4.9%	5.3%
	70.7%		5.3%		72.6%		5.1%	
	56.4%				57.7%			

During 2021, 6.4% of older Jordanians received direct, tax-financed old age benefits administered by the NAF, with coverage among older women (8.5%) exceeds coverage among older men (3.4%). Receipt of direct benefits is generally higher among older male Jordanians (61.4%) than among older female Jordanians (54.1%). **Figures 5** and **6** further illustrate coverage of old age benefits by gender and type of benefit, showing that retirement pension is the most prevalent type of income transfer for older males, whereas among female older Jordanians survivor pension is the most prevalent form of income transfer.

Figure 5: Receipt of Old Age Benefits by Older Male Jordanians by Age Group and Type of Benefit (2021)

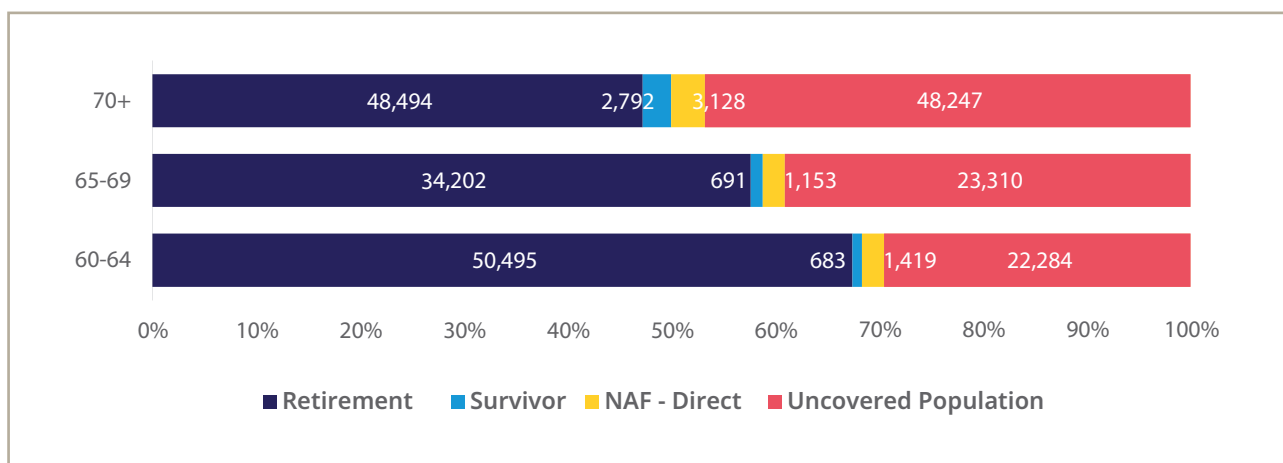
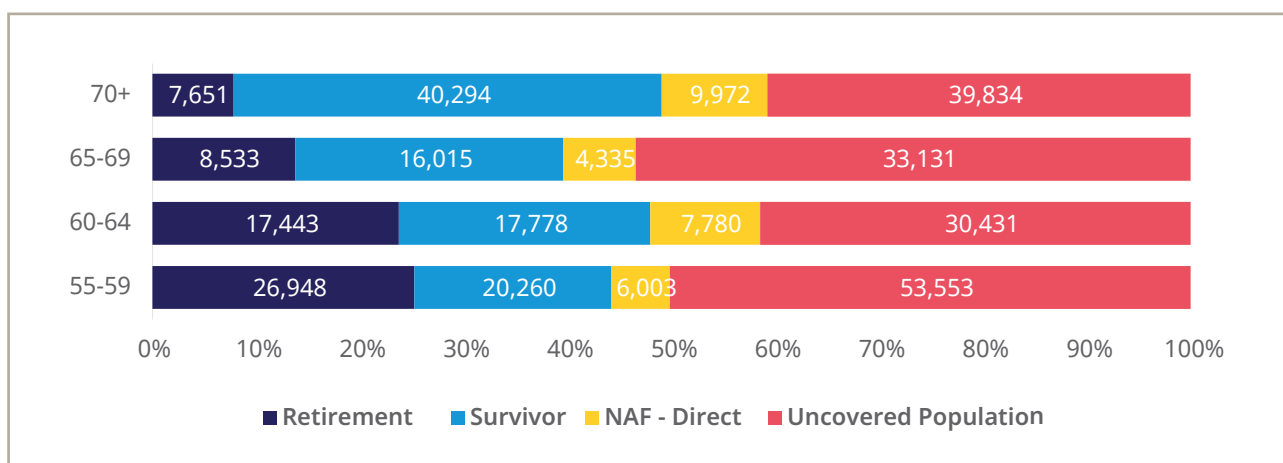


Figure 6: Receipt of Old Age Benefits by Older Female Jordanians by Age Group and Type of Benefit (2021)



Older Jordanians also benefit indirectly from tax financed social assistance schemes, such as the Takaful scheme, which are targeted on the basis of household characteristics rather than individual entitlement. An additional 13.6% of older Jordanians benefitted indirectly from tax financed social assistance schemes administered by the NAF (**Table 1**). Disaggregated by sex, the ratio is higher for older male (14.1%) than for older female Jordanians (13.3%). Additionally, indirect coverage for the older population is lower in 2021 than indirect coverage in 2020 where social assistance expanded in response to the COVID19 pandemic.

Working Age

The working age population in Jordan is estimated at 7.26 million in 2021, 5 million of which are Jordanian citizens¹⁴. The 2021 labour force is 2.92 million individuals of which 1.8 million are Jordanian consisting mainly of male Jordanians (79%). The non-Jordanian labour force resident in the Kingdom amount to 1.12 million individuals of which 10.6% are female.

During 2021, 45.7% of the total labour force (15-69 years old) in Jordan contributed to pension schemes mandatory for public and private sector workers (**Table 2**) for a total of 1.33 million contributors. This is an increase from 2020 where the proportion stood at 42.7% (about 1.25 million contributors). While the rate of contributions increased slightly for Jordanians during 2021 (64.5% in 2021, up from 64% in 2020), the rise in coverage among non-Jordanians¹⁵ – from 11.6% in 2020 up to 15.1% in 2021 – contributed significantly to the overall increase observed in 2021.

¹⁴ The ILO defines the working age population to be all individuals who are 15 years old and older,

¹⁵ This group mainly consists of Syrian refugees in Jordan. It also includes a small number of Jordanian workers who are required to have special licenses such as tourist guides and taxi drivers.

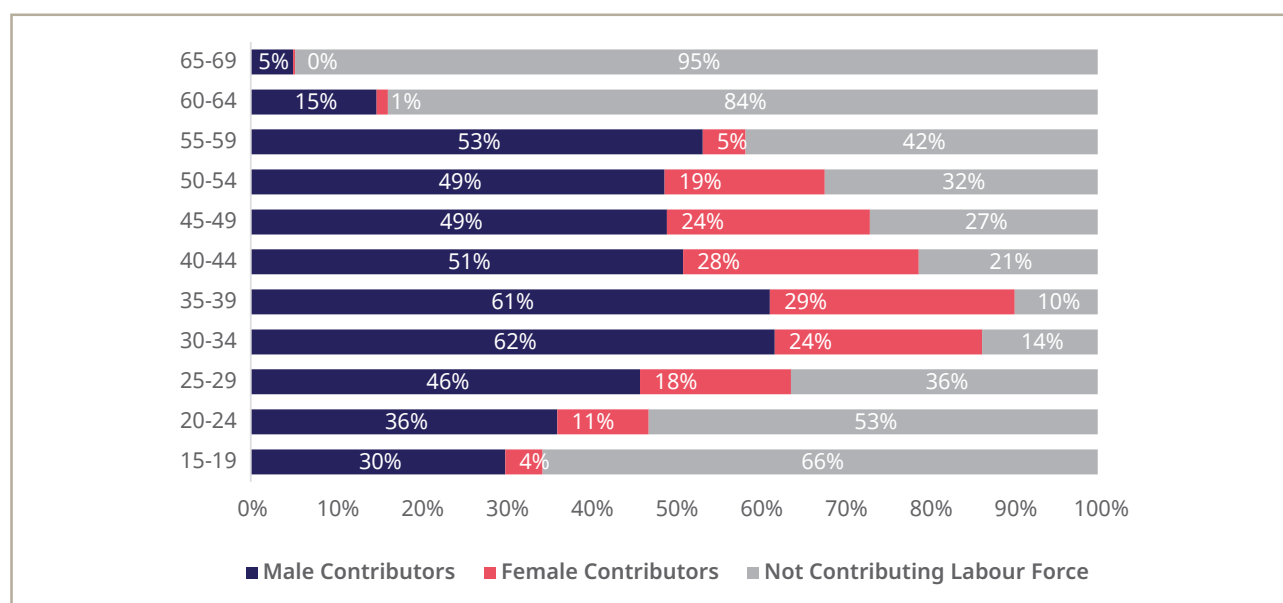


Table 2: Pension Scheme Affiliation as a Percent of Labour Force (15-69) by Year, Citizenship and Sex

	2021				2020			
	Jordanian		Non Jordanian		Jordanian		Non Jordanian	
	Male	Female	Male	Female	Male	Female	Male	Female
Affiliation with Mandatory Schemes including Old-Age, Disability and Survivor Benefits.	57.9%	89.9%	12.8%	35.2%	58.3%	85.9%	9.4%	28.9%
	64.5%		15.1%		64.0%		11.6%	
	45.7%				42.7%			
Affiliation with Mandatory and Voluntary Schemes including Old-Age, Disability and Survivor Benefits.	61.6%	96.7%	12.8%	35.2%	61.9%	92.5%	9.4%	28.9%
	68.8%		15.1%		68.2%		11.6%	
	48.4%				45.2%			

In addition, Social Security Corporation data indicates that over 78,000 Jordanians also contributed to a voluntary scheme during 2021 which also extends participation to economically inactive and non-resident Jordanians. Accounting for the voluntary contributory scheme raises the rate of contribution among the Jordanian labour force in 2021 to 68.8%, raising the national average to 48.4% for the total labour force in 2021. Coverage is generally higher among female (96.7%) than male Jordanian labour force participants (61.6%). This can be explained by the high share of female employment in public sector relative to the private sector, and the fact that the voluntary scheme extends coverage to Jordanian housewives who are generally out of the labor force.

Figure 7 illustrates the proportion of the Jordanian labour force (15-69 years old) actively contributing to the pension system in 2021 by age group. The figure shows that males contribute significantly more than female. Furthermore, the age group 25-54 contribute significantly to the pension system. The highest coverage is among 35-39 year old Jordanians with only 10% of the labour force in that age group not contributing to the pension system.

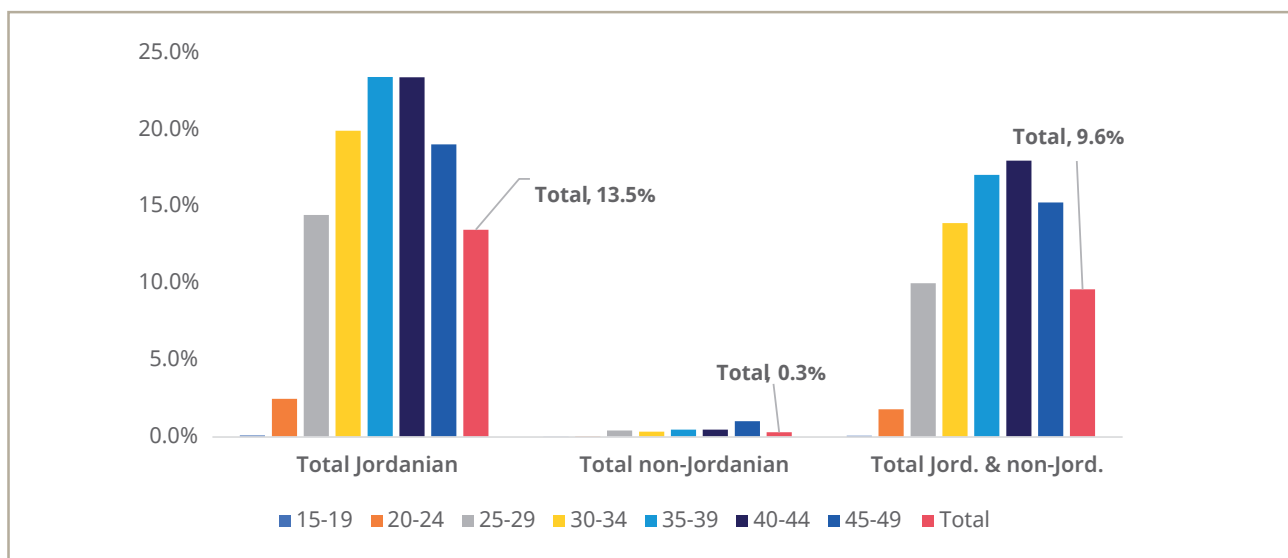
Figure 7: Proportion of Jordanian Labour Force Contributing to the Pension System by Age and Sex (2021)


Maternity Benefits

Contributions for Maternity Benefits are compulsory for private sector employees and some categories of self-employed workers. Although public sector employees do not directly contribute to Maternity Benefits, they are entitled to paid maternity leave. As a result, effective coverage of maternity benefits extends to all workers contributing to mandatory pension schemes (45.7%) as detailed in **Table 2**.

It is estimated that 9.6% of birthing mothers 15-49 years old received maternity benefits during 2021 (**Figure 8**), with receipt significantly higher among Jordanian mothers (13.5%) than for non-Jordanian mothers (0.3%). This is estimated as the ratio of all females employed in the private and public sectors that received cash maternity benefits during 2021 to all females giving estimated to give birth in the same year ¹⁶. For workers in the private sector, maternity benefits are covered by the mandatory maternity insurance provided by the SSC, whereas female public sector employees are entitled to maternity benefits, directly covered by the government.

Figure 8: Proportion of Women Giving Birth Receiving Maternity Benefits in 2021 by Age Group and Nationality



Unemployment Insurance

Like Maternity Benefits, Unemployment Insurance is compulsory for private sector employees and self-employed workers requiring a permit yet not available for public sector employees. Accordingly, coverage of Unemployment Insurance is estimated to extend to 25.6% of the total labour force in Jordan during 2021. This rate is higher among Jordanians (32.2%) than non-Jordanians (14.7%) and higher among the female labour force (47.7% Jordanian, 35% non-Jordanian) than among the male labour force (28.2% Jordanian, 12.3% non-Jordanian). As detailed in **Table 3**, the rate of contributions increased significantly, particularly for non-Jordanians during 2021.

¹⁶ Estimated based on age-specific fertility rates from the 2018 Demographic and Health Survey.

Table 3: Contribution to Unemployment Insurance as a Percent of Labour Force by Year, Citizenship, and sex

2021				2020			
Jordanian		Non Jordanian		Jordanian		Non Jordanian	
Male	Female	Male	Female	Male	Female	Male	Female
28.2%	47.7%	12.3%	35.0%	28.3%	44.2%	8.9%	28.6%
32.2%		14.7%		31.6%		11.2%	
25.6%				23.3%			

The SSC provided unemployment benefits to 146,201 individuals during 2020 and 101,697 during 2021, representing 25.8% and 17.4% of the unemployed during 2020 and 2021 respectively (**Table 4**) possibly owing to the strong role played by the Social Security Corporation in alleviating the impacts of the COVID-19 pandemic. Receipts in 2021 of unemployment benefits among the Jordanian unemployed population (22.9%) far exceeds receipt among the non-Jordanian unemployed population (1.2%).

Table 4: Direct Receipt of Unemployment Benefits as a Percent of Unemployment by Year, Citizenship, and Sex

	2021				2020			
	Jordanian		Non Jordanian		Jordanian		Non Jordanian	
	Male	Female	Male	Female	Male	Female	Male	Female
Contributory benefits	25.0%	17.1%	1.2%	1.5%	36.3%	34.2%	1.1%	1.4%
	22.9%		1.2%		35.7%		1.1%	
	17.4%				25.8%			
Contributory and tax-financed benefits	25.0%	26.0%	1.2%	1.5%	36.3%	34.2%	1.1%	1.4%
	25.3%		1.2%		38.3%		1.1%	
	19.2%				27.7%			

Although the Social Protection system in Jordan does not include an individually targeted tax-financed unemployment benefit, this Bulletin classifies direct assistance to specific categories within the regular monthly assistance scheme administered by the NAF, including direct assistance for women without income and for divorced women, as equivalent to an unemployment benefit. Reports by the NAF indicate that approximately 10,000 women benefitted directly from these schemes during 2021. Combining this with contributory unemployment benefits raises the ratio of recipient unemployed women up to 26%, raising the proportion for unemployed Jordanians up to 25.3% during 2021.

Work Injury Insurance

Work Injury protection is compulsory for public and private sector employees and self-employed workers requiring a permit. Accordingly, 45.7% of the total labour force is protected against this contingency, equivalent to the proportion contributing to mandatory pension schemes as detailed in **Table 2**. The SSC reports providing benefits to 13,457 injured workers during 2021, up from 9,102 workers during 2020.

Disability

The latest data on disability indicates that 2.6% of the population in Jordan suffer from severe disabilities, a prevalence that rises significantly among the older population reaching nearly 30% among older women 70 years old and higher. Disability benefits are compulsory for all contributory schemes in Jordan and the NAF administers a non-contributory, means tested disability benefit 17.

A total of 16% of Persons with Disabilities (PWD) receive disability benefits. For Jordanian PWDs, the share is 22.2%, while for non-Jordanians the share is less than 1% (**Table 5**). Coverage of tax-financed disability benefits is double the coverage for contributory benefits at 10.9% and 5.1% respectively. In addition, coverage of non-Jordanian PWDs is limited to contributory schemes due to limitations on eligibility for non-Jordanians.

17 The Ministry of Education also provides a cash stipend for students with disabilities yet the number of beneficiaries from this program remains small, reaching no more than 600 students during 2021. Due to limited information on the age and sex breakdown of these beneficiaries, they are excluded from the statistics presented in the current edition of the Bulletin.

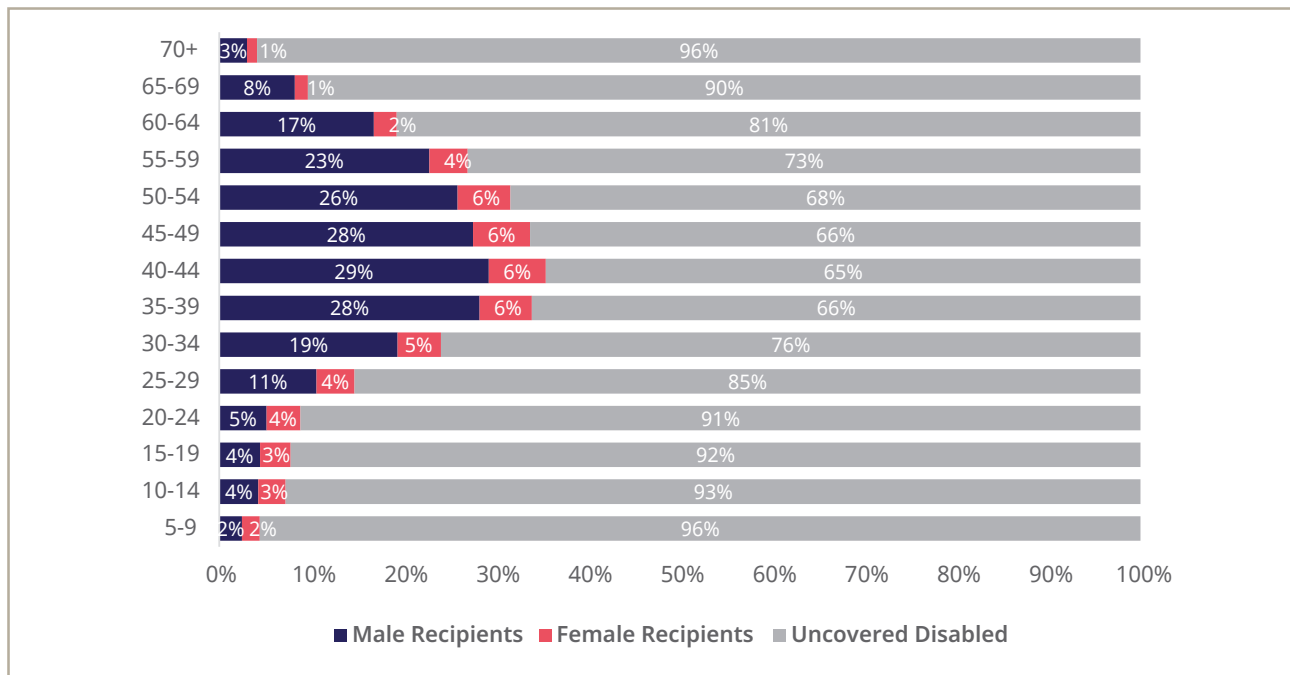


Table 5: Proportion of Persons with Severe Disabilities Receiving Disability Benefits by Year, Citizenship, and Sex

	2021				2020			
	Jordanian		Non Jordanian		Jordanian		Non Jordanian	
	Male	Female	Male	Female	Male	Female	Male	Female
Contributory	10.9%	2.1%	1.3%	0.1%	10.4%	2.0%	1.3%	0.1%
	6.8%		0.8%		6.5%		0.7%	
	5.1%				4.8%			
Tax-Financed	22.0%	7.8%	0.0%	0.0%	22.3%	7.8%	0.0%	0.0%
	15.3%		0.0%		15.6%		0.0%	
	10.9%				11.0%			
Total Coverage	32.9%	9.9%	1.3%	0.0%	32.8%	9.9%	1.3%	0.1%
	22.2%		0.8%		22.1%		0.7%	
	16.0%				15.9%			

Figure 9 Figure 9 presents the share of PWDs that received direct disability benefits in 2021 by age group and sex where it is evident that coverage is highest among adults 40-44 years old and lowest for the oldest (70+ years old) and youngest (5-9 years old) PWDs ¹⁸.

Figure 9: Share of Persons with Severe Disabilities in Jordan receiving Direct Disability Benefits by Sex (2021)



18 The department of statistics does not collect data on the prevalence of disabilities among children below 5 years old. Data on coverage includes 140 children in this age group receiving direct disability benefits during 2021.

Children

The number of children in Jordan was estimated at 4.39 million in 2021, ranging in age from infancy up to 17 years old and constitute nearly 40% of the total population in Jordan, including 1.27 million non-Jordanian children (29% of all children). Social Protection schemes providing direct benefits for children include contribution-based survivor benefits, tax-financed cash assistance provided by the NAF, and tax-financed in-kind support including school feeding administered by the Ministry of Education, and social care services provided by the Ministry of Social Development. Up to 24.9% of children in Jordan are estimated to receive at least one type of benefit during 2021 (**Table 6**), including cash and in-kind benefits, received directly through cash benefits and indirectly from contributory and tax-financed schemes. This reflects an upper limit of the estimated coverage given limited information on the extent of overlap between cash and in-kind benefits.

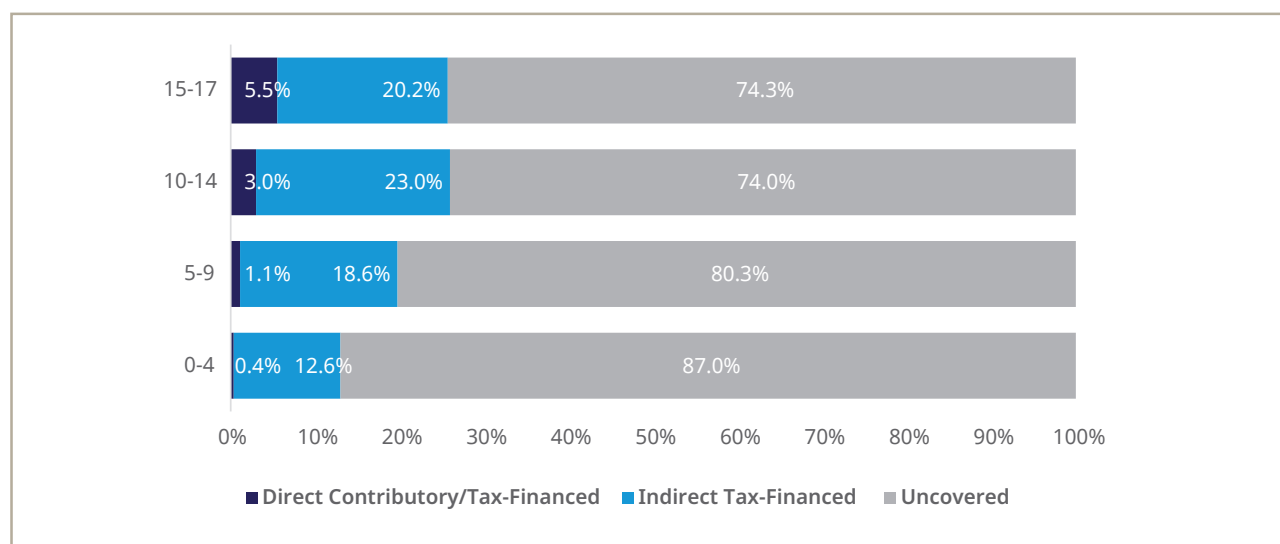
Overall, 14.6% of all children in Jordan received some form of cash support during 2021, down from 16.7% in 2020 where coverage was expanded to respond to the COVID-19 pandemic. Disaggregating by citizenship status it emerges that 20.5% of Jordanian children received some form of cash support during 2021 while only 0.1% of non-Jordanian children accessed benefits from the national Social Protection system. In total, just over 639,000 children in Jordan received direct and indirect cash benefits from contributory and tax-financed schemes during 2021, of which 1,416 are non-Jordanians that received direct contributory survivor benefits.



Table 6: Percent Children Receiving Benefits by Type of Benefit, Year, Citizenship, and Sex

	2021				2020			
	Jordanian		Non Jordanian		Jordanian		Non Jordanian	
	Male	Female	Male	Female	Male	Female	Male	Female
Direct Cash Benefit	2.0%	2.2%	0.1%	0.1%	1.9%	2.1%	0.1%	0.1%
	2.1%		0.1%		2.0%		0.1%	
	1.5%				1.4%			
Direct Cash and In-Kind Benefit	16.1%	16.9%	0.1%	0.1%	3.3%	2.7%	0.1%	0.1%
	16.5%		0.1%		3.0%		0.1%	
	11.8%				2.1%			
Direct and Indirect Cash Benefit	20.3%	20.7%	0.1%	0.1%	23.6%	24.0%	0.1%	0.1%
	20.5%		0.1%		23.8%		0.1%	
	14.6%				16.7%			
Direct and Indirect Cash and In-Kind Benefit	34.5%	35.6%	0.1%	0.1%	25.1%	24.7%	0.1%	0.1%
	35.0%		0.1%		24.9%		0.1%	
	24.9%				17.4%			

The data shows that 1 out of every 5 Jordanian children received direct and indirect cash benefits during 2021 with a slight decrease relative to 2020. This level of coverage is mainly due to tax-financed social assistance schemes targeted to households administered by the NAF through their regular monthly assistance or through the supplementary assistance and 'Takaful' schemes. In contrast, most of the direct cash support for Jordanian children is from contributory survivor benefits, reaching 2% of all Jordanian children during 2021. **Figure 10** highlights differences by age group where it is evident that coverage is lowest among children under 5 years old where 87% do not receive any form of tax-financed or contribution-based cash benefits through the national Social Protection system.

Figure 10: Coverage of Cash Benefits for Jordanian Children by Type and Age Group (2021)




ABRO
NEW & IMPROVED WITH
AB 80
LUBRICANTE ANTIRROZGA
Y PENETRANTE
SPRAY LUBRICANTE
PENETRANTE
ROMPE BLOCOS • ROMPE
CORROSION • DRIVES OUT
DIRT

WD-40
614
HEAVY DUTY
CORROSION
DANGER

PROFESSIONAL
SEALS • ISOLATES

Social Protection Expenditure and Minimum Benefit Adequacy

Total expenditure on the Social Protection schemes considered in this Bulletin is estimated at JOD3.69 billion during 2021 (11.5% of GDP), up from JOD3.37 billion (10.8% of GDP) in 2020 (**Table 7**). On a per capita basis, total Social Protection expenditures reached JOD 311 in 2020 and JOD 334 in 2021.

Expenditures on contributory benefits amount to JOD 3.31 billion (10.3% of GDP), accounting for 90% of total expenditures, and are split evenly between the Social Security Corporation (51%) and the Ministry of Finance ¹⁹ (49%). Contributions collected by the SSC from active participants and their employers reached JOD 1.9 billion during 2021, equivalent to 6% of GDP.

Table 7: Expenditure on Social Protection in Jordan by Type of Benefit and Year (Million JOD)

	2021	2020	% Change
Contributory			
Social Security Corporation	1,673.6	1,543.3	8.4%
<i>Regular Pensions (Old Age, Disability, Survivor)</i>	1403.7	1283.3	9.4%
<i>Total Lump sum payments</i>	80.4	71.2	13.0%
<i>Maternity Insurance</i>	15.7	12.7	24.1%
<i>Unemployment Insurance</i>	123.5	109.2	13.1%
<i>Administrative Costs</i>	50.2	66.9	-25.0%
Ministry of Finance (Civil and Military Pension Funds)	1,638.3	1,551.3	5.6%
Total Contributory - JOD	3,311.86	3,094.52	7.0%
Total Contributory - % of GDP	10.3%	10.0%	3.4%
Tax-Financed			
National Aid Fund	349.7	248	41.0%
<i>Regular Monthly Assistance</i>	99.7	101.0	-1.3%
<i>Supplementary Scheme</i>	100.0	65.0	53.8%
<i>Takaful Scheme</i>	150.0	82.0	82.9%
Ministry of Social Development	26.12	22.85	14.3%
Ministry of Education	(N/A)	(N/A)	
Total Tax-Financed - JOD	375.82	270.85	38.8%
Total Tax-Financed - % of GDP	1.2%	0.9%	34.0%
Total Social Protection - JOD	3,687.68	3,365.37	9.6%
Total Social Protection - % of GDP	11.5%	10.8%	5.8%

¹⁹ Expenditure data for the SSC are actual as reported by the institution. Expenditure data for the Ministry of Finance are estimates as they are report on a % of GDP basis and exclude the estimated cost of maternity benefits provided to public sector employees.

Expenditures on tax-financed schemes reached 1.2% of GDP in 2021, up from 0.9% in 2020 - excluding expenditures on School Feeding ²⁰. The NAF accounts for 93% of recorded expenditures for 2021, which witnessed a significant increase in total expenditures to reach nearly JOD350 million in 2021, up by 41% from the JOD248 million spent by the NAF in 2020. This is driven by an 82.9% increase for the 'Takaful' scheme and a 53.8% in the Supplementary scheme. Expenditure on the Regular Monthly Assistance scheme, which accounts for all the individual benefits administered by the NAF, fell by 1.3 percentage points in 2021 relative to 2020.

Benefits adequacy is assessed by comparing minimum benefit levels for the various schemes against the national minimum wage equal to JOD 260 during 2021. As detailed in **Table 8**, minimum benefits are highest for contributory schemes with a minimum disability pension of JOD 200 and minimum old age pension of JOD 165 per month, respectively 77% and 63% of the 2021 minimum wage.

Table 8: Minimum Benefit Adequacy by Type of Benefit (2021)

	Minimum Benefit (JOD)	% of Minimum Wage
Contributory Old Age Pension*	165	63%
Contributory Disability Pension*	200	77%
Tax-Financed – Older Persons (NAF)	50	19%
Tax-Financed – Disability (NAF)	30	12%
Tax-Financed – Older Persons with Disability (NAF)	80	31%
Tax-Financed – Children (NAF)	45	17%
Tax-Financed - Poor Households (NAF)	35	13%

* Note: The legal minimum for old age pension is 125JOD and for disability pension is 160JOD. An additional 40 JOD is added to the legal minimum for both benefits.

Minimum benefit amount for tax-financed schemes is generally lower than contributory schemes. The tax-financed disability benefit is the least adequate benefit where the minimum benefit (JOD 30) represents only 12% of the minimum wage, however, for older persons with disabilities, the minimum benefit combines both benefits for older persons and for persons with disabilities, totaling 80 JOD monthly equivalent to 31% of the minimum wage.

20 The cost of the School Feeding program is shared by a number of national institutions (Ministry of Education and Ministry of Defense) and the World Food Programme (WFP). Consequently, the Ministry of Education could not share sufficient information regarding total cost by the time of publication of the Bulletin.



Annexes

As follows, the operational definition for the indicators included in the Social Protection Bulletin are presented together with the main source(s) of data.

Social Protection Coverage (2020 and 2021)

Proportion of the population protected in at least one area of social protection	
Definition	Proportion of the total population receiving cash benefits under at least one of the contingencies (contributory or non-contributory benefit) or actively contributing to at least one social security scheme.
Data are disaggregated by gender, nationality, age group, and income decile	
Numerator	Recipients of non-contributory cash benefits + recipients of contributory cash benefits + contributors
Data source	SSC, MOF, NAF, MOSD, and MOED (disability cash benefit)
Denominator	Population
Data source	DOS

Old age

Proportion of older persons receiving a pension	
Definition	Ratio of persons above statutory retirement age receiving an old-age pension to persons above statutory retirement age (including contributory and non-contributory).
Data are disaggregated by gender, nationality, and age group	
Numerator	total number of recipients of old-age contributory and non-contributory pension
Data source	SSC, NAF, MOF
Denominator	Population of pension age (male population 60+ and female population 55+)
Data source	DOS

Proportion of older persons receiving contributory pension	
Definition	ratio of contributory pensions recipients to the total number of persons above statutory pensionable age.
Data are disaggregated by gender and age group	
Numerator	total number of recipients of old age contributory pensions
Data source	SSC, MOF
Denominator	population of pension age (male population 60+ and female population 55+)
Data source	DOS

Proportion of older persons receiving social pension

Definition	ratio of persons above statutory retirement age who are not covered by contributory pensions and receiving social pension
Data are disaggregated by gender and age group	
Numerator	total number of recipients of non-contributory old age benefits
Data source	NAF
Denominator	Population of pension age (male population 60+ and female population 55+)
Data source	DOS

Working Age
Working age population covered by existing law under mandatory contributory and non-contributory schemes

Definition	estimates of the extent of legal coverage use both information on the groups covered by statutory schemes for a given social security area (branch) in national legislation and available statistical information quantifying the number of persons concerned at the national level.
Data are disaggregated by gender, nationality, and age group	
Numerator	number of persons in a specific population group covered by law
Data source	MOL and MOSD
Denominator	Working age population
Data source	DOS

Proportion of labour force or working-age population contributing to the pension system

Definition	Ratio of active contributors to the pension system to working-age population or labor force.
Data will be disaggregated by gender, nationality, and age group	
Numerator	Active contributors to the pension system (counting all contributory pension schemes)
Data source	SSC
Denominator	Labour force
Data source	DOS

Maternity Benefits

Proportion of women giving birth covered by maternity benefits	
Definition	Ratio of women receiving cash maternity benefits to women giving birth in the same year estimated based on age-specific fertility rates published.
Data are disaggregated by gender, nationality, and age group	
Numerator	Recipients of maternity cash benefit
Data source	SSC
Denominator	Women giving birth (based on age-specific fertility rates)
Data source	DOS

Proportion of labour force contributing to maternity insurance scheme	
Definition	Ratio of women and men contributing to maternity insurance scheme in private sector or otherwise employed in the public sector to the total number of persons in labor force
Data are disaggregated by gender and age group	
Numerator	total number of contributors to maternity insurance scheme
Data source	SSC
Denominator	total number of persons in labor force
Data source	DOS

Unemployment Insurance

Proportion of labour force contributing to unemployment insurance scheme	
Definition	Ratio of women and men contributing to unemployment insurance scheme to the total number of persons in labor force
Data are disaggregated by gender, nationality, and age group	
Numerator	Total number of contributors to unemployment insurance scheme
Data source	SSC
Denominator	Labour Force
Data source	DOS
Note Unemployment insurance is not provided for workers in the public sector	

Persons receiving unemployment support	
Definition	Ratio of recipients of unemployment cash benefits to the number of unemployed persons
Data will be disaggregated by gender and age group	
Numerator	Recipients of unemployment cash benefit
Data source	SSC, NAF
Denominator	Number of unemployed individuals
Data source	DOS

Work Injury Insurance

Persons covered in the event of work injury	
Definition	ratio of workers protected by injury insurance to total employment or the labour force
Data are disaggregated by gender, nationality, and age group	
Numerator	Persons covered against work injury (by contributory schemes, employer's liability)
Data source	SSC in the private sector and workers in the public sector
Denominator	Labor Force
Data source	DOS

Disability

Proportion of persons with severe disabilities receiving benefits	
Definition	ratio of persons receiving disability cash benefits to persons with severe disabilities
Data are disaggregated by gender, nationality, and age group	
Numerator	total number of recipients of recipients of disability cash benefits (contributory and non-contributory)
Data source	SSC and NAF
Denominator	Persons with severe disabilities
Data source	DOS

Proportion of persons with severe disabilities receiving contributory pension	
Definition	ratio of contributory pensions recipients to the total number of persons with severe disabilities
Data are disaggregated by gender, nationality, and age group	
Numerator	total number of recipients of contributory disability pensions
Data source	SSC
Denominator	Persons with severe disabilities
Data source	DOS

Children

Proportion of children covered by social protection benefits	
Definition	ratio of children/households receiving child or family cash benefits to the total number of children/households with children
Data are disaggregated by gender, nationality, and age group	
Numerator	number of children receiving cash or in kind support, disaggregated by type of benefit
Data source	NAF, MOSD and MOED
Denominator	number of children
Data source	DOS

Social Protection Expenditure and Minimum Benefit Adequacy

Total expenditure on social protection as % of GDP	
Definition	Total expenditure (including administrative expenditure) on social protection excluding health as % of Gross Domestic Product (GDP)
Numerator	Total expenditure (including administrative expenditure) on social protection excluding health
Data source	SSC, MOF, NAF, MOSD, MOED
Denominator	Gross Domestic Product
Data source	DOS

Total expenditure per capita on social protection

Definition	Total expenditure per capita (including administrative expenditure) on social protection excluding health as % of Gross Domestic Product (GDP)
Numerator	Total expenditure (including administrative expenditure) on social protection excluding health
Data source	SSC, MOF, NAF, MOSD, MOED
Denominator	Population
Data source	DOS

Expenditure on contributory system as a percentage of GDP

Definition	ratio of public expenditure on the contributory system to the GDP
Numerator	Public expenditure on the contributory system
Data source	SSC, MoF
Denominator	GDP
Data source	DOS

Expenditure on non-contributory system as a percentage of GDP

Definition	ratio of public expenditure on the non-contributory system to the GDP
Numerator	Public expenditure on the non-contributory system
Data source	NAF, MOSD, MOED
Denominator	GDP
Data source	DOS

Minimum benefit level for a contributory scheme as a percentage of minimum wage

Definition	Comparison of minimum level of benefit received after prescribed contributory period (separately for each contingency) to the minimum national wage set by law
Numerator	minimum pension/ benefit
Data source	SSC, NAF
Denominator	Minimum wage
Data source	DOS



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