



Arab Reform Initiative



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Arab Region Hub for
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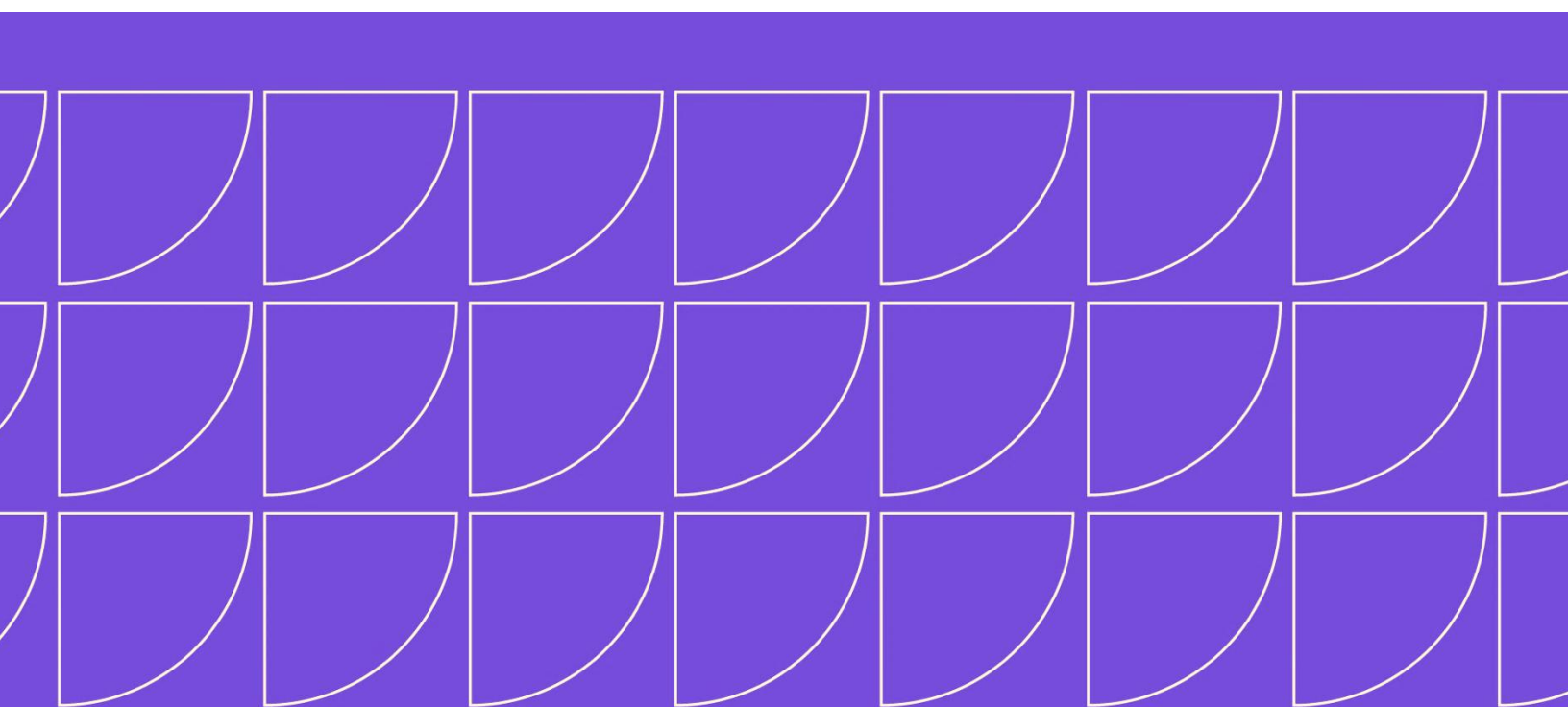
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Forward-Looking Universal Social Protection in Lebanon: The Future of Work and Alternative Financing Mechanisms

Survey Findings Synthesis Report

*Farah Al Shami, Senior Fellow and
Social Protection Program Director –
Arab Reform Initiative (ARI)*



Acknowledgments

This document presents original, quantitative research data that the Arab Reform Initiative (ARI) collected using a field survey with the help of the [IIACSS Research Group](#) and is using to inform several research papers. The material may also be used by researchers and interested readers to inform their own work, provided it is cited as: “*Arab Reform Initiative [ARI], 2026*”, thereafter “*ARI, 2026*”, and referenced as: “*Al Shami, F. Forward-Looking Universal Social Protection in Lebanon: The Future of Work and Alternative Financing Mechanisms. Arab Reform Initiative (ARI). 2026. URL: <https://socialprotection.arabregionhub.net/forward-looking-universal-social-protection-in-lebanon-the-future-of-work-and-alternative-financing-mechanisms/>.*”

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Source Files:

The raw dataset and the enclosed language sheet, the sampling framework and sample, and the questionnaire of the underlying survey study can be accessed via [this link](#).

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Introduction

This report presents the quantitative research findings of a field survey conducted under the [FORWARD](#) project, “Assessing the Future of Work for Forward-Looking Universal Social Protection: A Comparative Study of Lebanon and Egypt” and the [Finance4All](#) project, “Alternative Financing for Universal Social Protection in the Arab Region”. It examines how two profound structural forces reshaping contemporary labor markets, characterized by the rapid acceleration of digital technologies and the transition to a low-carbon economy, are colliding with decades of entrenched neoliberal economic policy and fiscal austerity. This collision is not only fundamentally transforming the nature of work but also ruthlessly exposing the severe inadequacy of existing, fragmented social protection systems, suggesting a dire need to reform these systems and find alternative mechanisms to finance such reforms.

Committed to open, transparent research and publicly accessible data, this report serves as an exhaustive analytical synthesis of the survey dataset. The statistical distributions and cross-tabulations within this report converge on a singular, urgent analytical premise: sweeping labor market transformations are unfolding within structurally informal economies, governed by outdated labor frameworks and weakened social security institutions. The data reveals a massive "Missing Middle," with nearly 69% of the surveyed population excluded from formal, salaried employment, leaving them navigating the labor market without institutional safeguards. This precarity is deeply intersectional and compounded by a "poly-crisis." Nearly four in ten workers are simultaneously battling the cascading fallout of digitalization, decarbonization, and State austerity, in parallel with other economic shocks, conflicts, climate change, and natural disasters. Yet, findings quantify a profound social protection deficit, with approximately 43% of the workforce found to be systematically excluded from any form of social transfer – a vulnerability that disproportionately impacts women, informal workers, and persons with disabilities, migrants and refugees, among others.

In the absence of State-led support, households are forced to absorb these macro-financial shocks through severe debt accumulation and reliance on informal coping mechanisms. Yet, despite this systemic precarity, the data illuminates a clear grassroots mandate for structural reform: a resounding 58.6% of respondents actively demand adequate, universal social protection decoupled from employment status, alongside massive calls for State-supported reskilling infrastructure to help workers transition securely into the new digital and green economies. Given that conventional funding frameworks are insufficient to facilitate necessary structural socioeconomic reforms or mitigate the erosion of social protection amid ongoing labor market transitions, identifying alternative financing mechanisms emerges as an urgent policy priority. The disproportionate impact on vulnerable social groups and the emergence of new forms of vulnerability make this ask even more imperative.

The value of this report lies in the specificity with which it quantifies the survey findings, measuring the scale of each macroeconomic transition not as an abstract shift, but as a lived reality affecting the livelihoods and fiscal space of specific communities. While the report does not interpret these findings, it provides an analytical snapshot of the most salient results, laying the ground for more in-depth analyses triangulated by qualitative data that was collected through other research methods. In doing so, the report, despite being extensive, can be considered a brain teaser to further explore the raw quantitative data and conduct different or deeper forms of analysis. The original, raw dataset, along with the enclosed language sheet, sampling framework and sample, and questionnaire of the underlying survey study can be accessed via [this link](#).

Methodology and Sampling Framework

The study relies on a targeted, quantitative survey of 401 adult individuals across Lebanon, covering four major governorates: Beirut, North, Bekaa, and South. The overarching design utilizes a **hybrid sampling technique** primarily based on simple random sampling, reinforced by pre-defined quotas and targeted boosts. This approach was selected to strike a deliberate balance between rurality and urbanism, socio-economic classes, and major geographic areas, etc., ensuring the sub-samples are as representative as possible within specific vulnerability parameters.

The survey was initially mapped across 27 Primary Sampling Units (PSUs), but this was strategically consolidated to exactly 10 distinct PSUs across the four governorates: Rmeil and Mazraa in Beirut; Tall (Tripoli), Kfarhazir (Koura), and Beddaoui (Minyeh-Danniyeh) in the North; Oumara (Zahle) and Marj (West Bekaa) in Bekaa; and Saida Dalaa (Saida), Sour El Housseiynieh (Tyre), and Jezzine in the South. Distributing a sample size of 401 observations across this lower number of PSUs yields bigger clusters, making it possible to achieve statistical significance when disaggregating the data. By limiting the coverage to 10 carefully selected PSUs, the survey also ensures enough data density for meaningful analysis while maintaining a structural balance regarding religion, income, rural-urban divides, and refugee/ migrant presence.

Consequently, all quotas and representational targets were strictly evaluated at the governorate level rather than the PSU level, as prioritizing statistical significance at the broader level is much more viable for a total sample of this size. The deliberate reliance on street intercepts, quotas, and targeted snowballing means that true, unadulterated randomization is not fully guaranteed. However, this trade-off was necessary and intended. The resulting survey is therefore best described as a targeted rather than a strictly nationally representative instrument. By restricting the randomization parameters, the methodology successfully avoided generating economically insignificant clusters and succeeded in mapping the lived realities of specific, highly vulnerable socio-economic strata.

To focus the analysis on the active labor force and highly vulnerable populations, respondents had to satisfy a strict set of screening criteria:

- **Age Restraints (18-64):** The demographic target was explicitly capped at 64 years old, as this corresponds to the official retirement age in Lebanon, ensuring the data accurately reflects the active or recently active labor pool.
- **Residency Requirement:** Respondents were required to have resided in their respective governorates for at least one year. This ensured the study captured the localized socio-economic realities of established residents, whether they were citizens, migrants, or refugees.
- **Income Bracket Targeting:** The survey exclusively targeted individuals below the high and upper-middle-income brackets. In the absence of unified official data, thresholds were established using World Bank poverty lines and cost-of-living estimates. The sample could thus focus on Low Income (less than \$500/ month) and Low-Lower Middle Income (\$501 - \$2,000) categories, calculated at an exchange rate of 89,500 LBP/USD. Respondents who answered "Don't know" regarding their income were deliberately kept in the sample rather than excluded. An inability to state a definitive income often reflects unstable, irregular, or highly precarious employment, which constitutes a critical vulnerability category for this research.
- **Gender Parity:** A 50-50 gender balance was strictly enforced via a pre-defined quota at the governorate level, as simple random sampling alone cannot guarantee perfect gender parity across localized intercepts.

A combination of street intercept and snowballing data was collected using an individual street intercept method rather than traditional household selection. Since the research design required an individual survey rather than a household survey, intercepting individuals in public spaces bypassed the inherent biases and logistical downsides of household selection. To supplement the random street intercepts and limit network bias, respondents who completed the survey were asked to refer enumerators to individuals who explicitly did not share their exact age, gender, socio-economic class, or close social circle. In addition to this baseline method, targeted boosts (via specific snowballing) were strategically deployed as fieldwork progressed to ensure statistical viability for marginalized subgroups because pure random sampling in a 401-observation pool risks missing statistically significant numbers of minority groups.

To allow for robust intersectional analysis, enumerators actively boosted the inclusion of persons with disabilities, informal workers, and refugees. During the final stages of data collection, enumerators were also instructed to prioritize refugees (Syrian, Palestinian) and actively limit Lebanese Sunni Muslim respondents. This adjustment was necessary to counterbalance

demographic concentrations naturally generated in earlier phases and ensure a broader religious and ethnic balance in the final dataset. A dedicated variable was added to the dataset to track whether an observation was collected randomly or via snowballing.

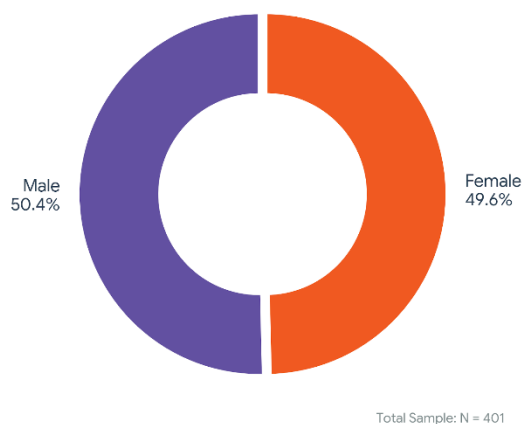
To safeguard the integrity of the data, several quality control measures were implemented during and after collection:

- **Duration Filtering:** Approximately 10 interviews were completely removed from the final dataset because their completion time (14 minutes or less) was deemed too short to reflect thoughtful, reliable engagement with the questionnaire.
- **Qualitative Processing:** All original open-ended questions were translated, and responses were systematically coded where feasible to allow for integration into the quantitative analysis.
- **Probing on Protection Terminology:** Enumerators were specifically briefed to probe respondents when answering questions regarding social security, social protection, and social assistance. This mitigated the anticipated risk of respondents conflating different forms of support or misunderstanding distinctions, which could lead to contradictory data matrices.
- **Standardized Definitions:** To prevent the misinterpretation of complex economic transitions, standardized, simplified definitions were provided to respondents during the survey. For instance, "capitalistic/neoliberal or unfair public policies" were explicitly defined as government actions prioritizing free-market competition, privatization, and reduced public spending that disproportionately affect disadvantaged groups.
- **Data Processing:** The collected data was cleaned before being processed, with conflicting answers to different variables treated through analytical inference, for instance. Variables were also standardized and normalized, when needed, before percentages, averages, or frequencies were calculated and visuals were generated.

For more on the methodological and sampling framework, please check the documents in [this folder](#).

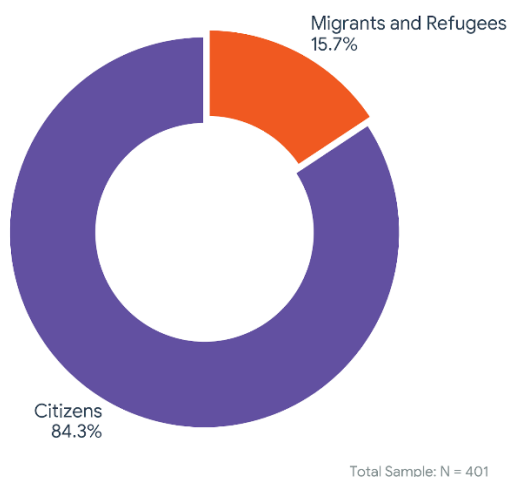
Socio-Demographic and Economic Profile

Figure 1: Demographic Distribution by Sex



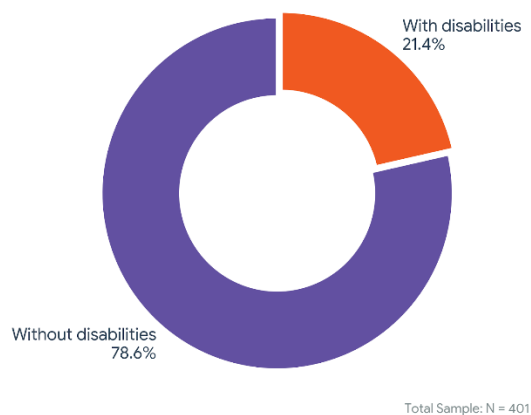
Demographic Balance: The total sample achieves a near-even gender parity (50.4% male, 49.6% female across 401 active working-age respondents), successfully satisfying the quota parameters required for comparative labor market evaluation.

Figure 2: Percentage of Migrants and Refugees



Demographic Representation: In alignment with the study's sampling framework, the field sample captured a 15.7% migrant and refugee share (n=63), successfully fulfilling the targeted quota to evaluate structural labor market vulnerabilities among non-citizen populations.

Figure 3: Percentage of People with Disabilities



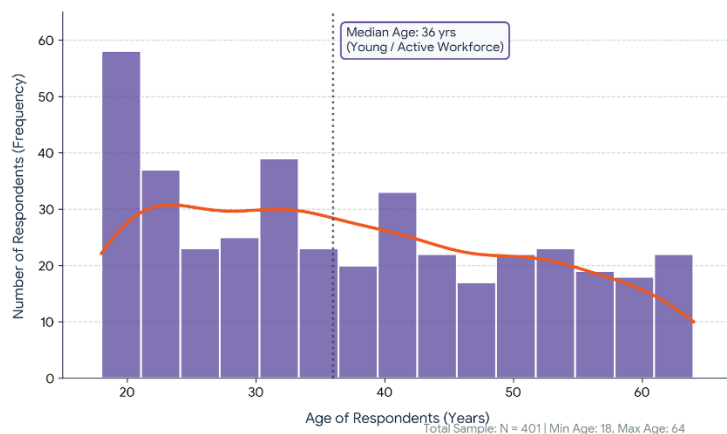
High Prevalence Rate: In standard demographic research, disability rates often appear around 10-15%. Our sample captures a significant 21.4% prevalence (n=86). This elevated rate aligns with the study's intentional sampling framework to oversample vulnerable and marginalized groups in Lebanon.

21.4%

Intentional Oversampling

The sample deliberately over-captures disability (21.4%, compared to a national average of 15%) and migrant/refugee status to be able statistically meaningful insights, not just anecdotal evidence.

Figure 4: Age Distribution



Active Workforce Concentration: The age distribution of the total sample spans the active working-age population (18-64 years), with a median age of 36 years and a mean of 37.6 years. The histogram exhibits a notable concentration among younger cohorts – specifically entrants in their late teens and twenties (n=58 for ages 18–21) – providing an optimal demographic distribution for evaluating labor market entry, informalization waves, and technological displacement.

Figure 5: Income Distribution (in USD)

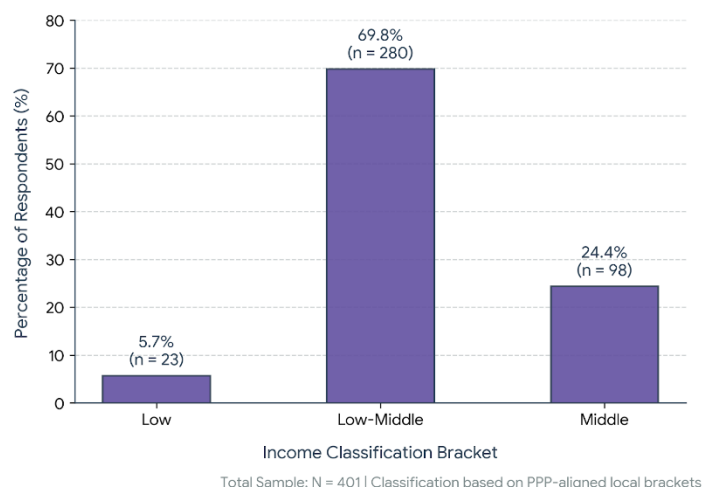


Lower-Middle Income Profile: Among active workforce participants reporting monthly labor earnings in US Dollars (n=292 out of N=401), the distribution exhibits a strong right skew, with a median monthly income of \$400 and a mean of \$520. Over 65% of earning respondents earn between \$150 and \$550 per month, confirming that the sampling framework successfully targeted lower and lower-middle-income groups – most vulnerable to economic shocks, currency depreciation, and regressive taxation.

Respondents reporting zero labor income such as retirees, full-time students, housewives, and unemployed individuals without current labor earnings, are excluded from this continuous wage histogram and captured separately in the employment status breakdowns.

401	4	18-64	\$400/month
Respondents surveyed	Governorates covered (Beirut, Bekaa, South, North)	Respondent age range (until retirement)	Income below high-middle bands
	A Balanced Rural-Urban Spread	A median age of 36	A median income like the minimum wage

Figure 6: Income Bracket Distribution

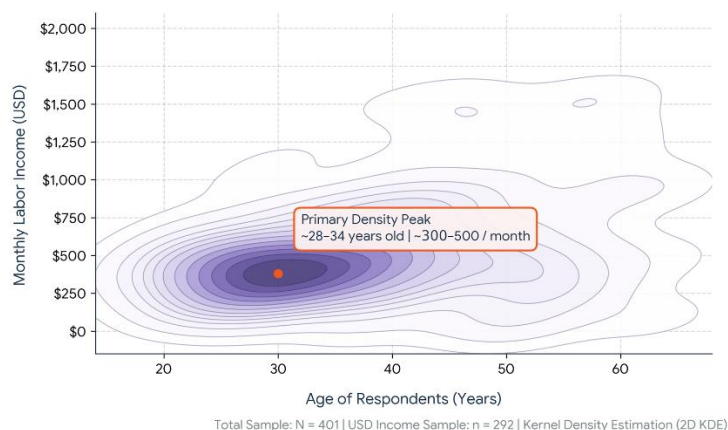


Socio-Economic Concentration: Stratifying the total sample across purchasing-power-adjusted income brackets reveals an overwhelming concentration within the Low-Middle class, which accounts for nearly 70% of respondents (n=280). An additional 24.4% (n=98) fall into the Middle-income tier, while 5.7% (n=23) are classified within the lowest income bracket.

This distribution confirms that the study successfully captures the core working-age population whose economic security is most heavily threatened by State austerity and inflation.

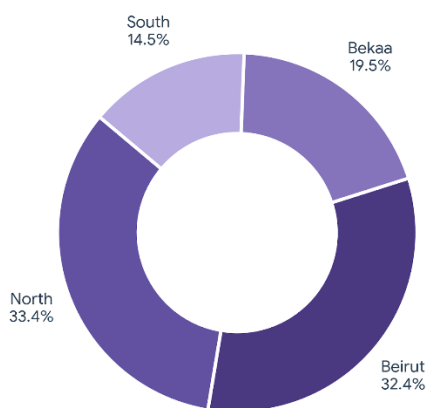
Due to the absence of unified and up-to-date official data on income ranges in Lebanon, the income brackets were established by relying on a combination of World Bank data, specifically incorporating their new poverty line estimation, and previous survey and study estimates that account for the local cost of living. Based on these combined guesstimates, the monthly income thresholds were structured such that the low-income (poor) bracket is capped at \$500, while the lower-middle-income bracket is defined as ranging from \$500 up to \$2,000 per month.

Figure 7: Density of Income by Age (Monthly Income in USD)



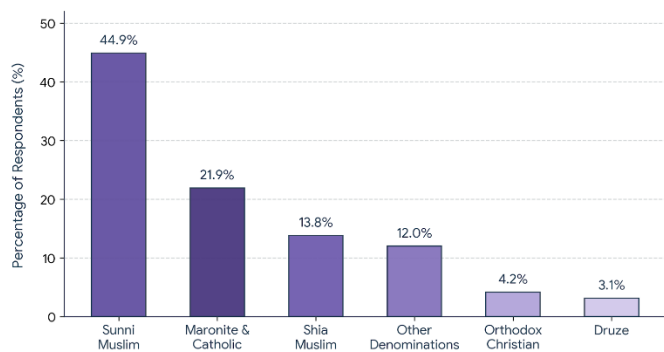
Age-Wage Density Profile: A two-dimensional Kernel Density Estimation (2D KDE) mapping monthly dollar earnings against respondent age (n=292) reveals a unimodal concentration within the active working-age population. The primary density peak occurs among young professionals aged 28 to 34 earning between \$300 and \$500 per month.

While older cohorts (ages 45–60) exhibit a slightly wider wage dispersion extending towards \$1,000/month, the overarching density landscape confirms that wage stagnation and lower-middle-income clustering persist relatively uniformly across the entire lifecycle of the Lebanese workforce.

Figure 8: Geographic Distribution (by Governorate)

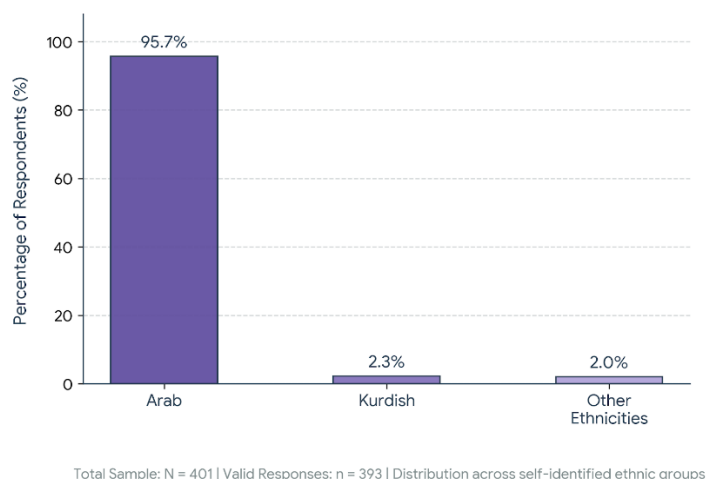
Total Sample: N = 401 | Geographic distribution across primary sampling units (PSUs)

Geographic Representation: The total sample achieves a balanced regional distribution across Lebanon's primary sampling units (PSUs). Approximately two-thirds of respondents are concentrated within the two largest urban and economic hubs: North Lebanon (33.4%, n=134) and Beirut (32.4%, n=130). The remaining sample captures regional labor dynamics across the Bekaa valley (19.5%, n=78) and South Lebanon (14.5%, n=58), successfully ensuring that urban-rural divides and decentralized labor market vulnerabilities are adequately reflected in the national findings.

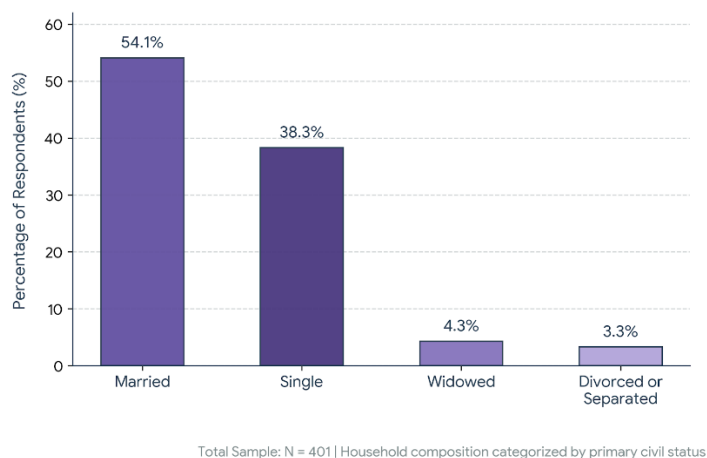
Figure 9: Respondent Distribution by Religious and Sectarian Denominations

Total Sample: N = 401 | Valid Responses: n = 383 | Distribution across religious and sectarian denominations

Sectarian and Religious Representation: The survey sample captures the pluralistic sociodemographic fabric of the national workforce. Representation reflects the covered geographic areas and the included non-citizens. Capturing this broad demographic distribution confirms that labor market informality, wage precarity, and systemic social protection exclusion are cross-cutting national phenomena that transcend sectarian boundaries.

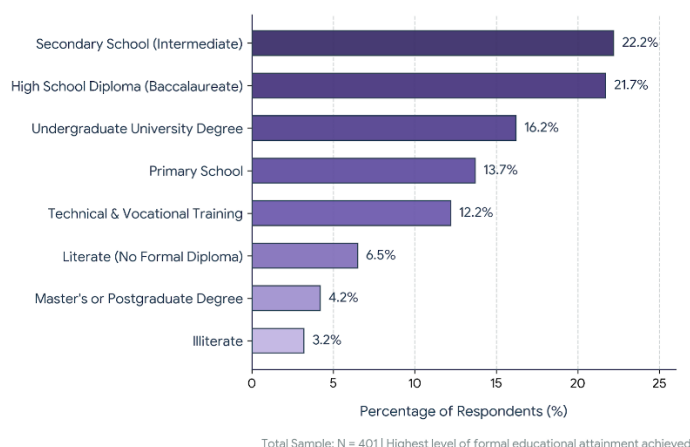
Figure 10: Respondent Distribution by Self-Identified Ethnic Groups

Ethnic Identification: The survey sample indicates a predominantly Arab workforce, representing 95.7% of respondents (n = 376). Minority representation comprises Kurdish respondents and individuals identifying with other ethnic groups. Capturing these minority proportions is essential for evaluating how intersectional factors, such as ethnic minority status combined with various socioeconomic indicators, can compound exclusion from State social security frameworks.

Figure 11: Respondent Distribution by Primary Civil Status

Household Composition and Civil Status: The survey sample indicates that over half of the active workforce are married and supporting multi-member households. Single respondents represent 38.3% of the sample, while widowed and divorced or separated individuals comprise the remaining households.

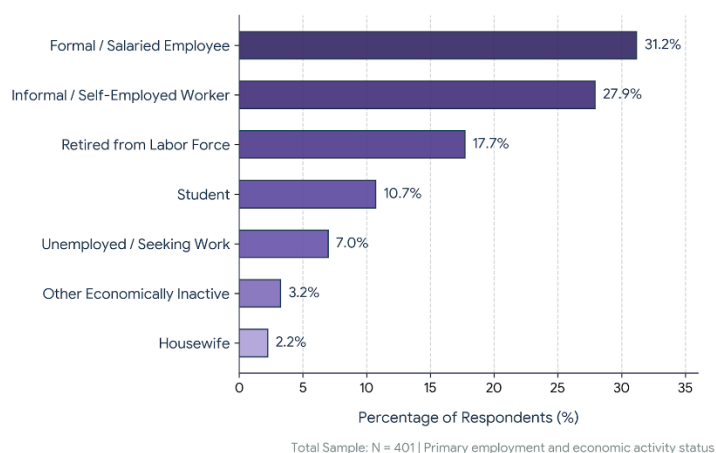
The predominance of family-supporting earners within a labor market characterized by widespread wage compression and informality significantly amplifies household-level financial vulnerability, reinforcing the urgency of implementing lifecycle social security instruments such as universal child benefits and family allowances.

Figure 12: Respondents' Formal Educational Attainment

Human Capital and Educational Attainment: The survey sample reveals a structurally mature and relatively educated workforce. Nearly 44% of respondents hold upper-secondary or vocational qualifications, and over one-fifth of the sample possesses advanced higher education.

This educational profile confirms that systemic labor market informality, wage compression, and exclusion from social protection affect active earners across all educational strata, suggesting that formal qualifications does not necessarily guarantee institutional security or economic resilience.

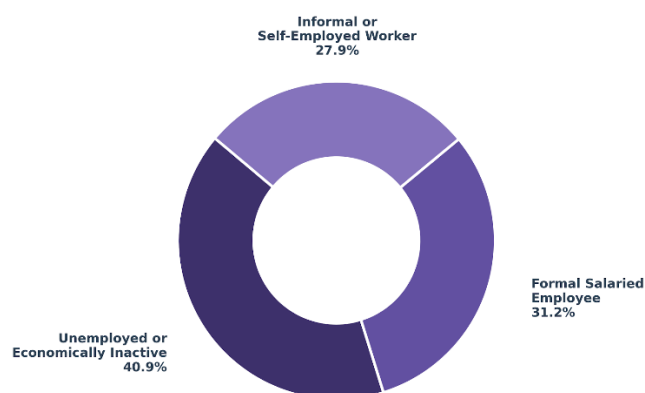
Labor Market Fractures and Structural Precarity

Figure 13: Distribution by Primary Work and Activity Status

Labor Market Structures and Activity Status: The survey sample illustrates a deeply fractured labor market. Formal salaried employees represent less than one-third of the total sample while informal and self-employed workers comprise 27.9%. When combined with retired individuals, students, the unemployed, housewives, and other inactive groups, non-formal and economically inactive categories account for nearly 69% of the surveyed population.

This structural informality confirms that traditional employment-tied contributory insurance models are fundamentally incapable of achieving universal coverage, underscoring the necessity of State-led, rights-based universal social security frameworks.

Figure 14: Macro-Sectoral Stratification of the Workforce



Total Sample: N = 401 | Structural precarity and macro sectoral labor distribution

Work Precarity: Grouping the surveyed workforce into three overarching structural labor tiers illustrates the profound precarity of the domestic economy. This structural exclusion of over two-thirds of the population from contracted employment demonstrates that social protection eligibility must be detached from formal work contracts to prevent widespread welfare deprivation.

27.9%

Labor Market Informality: around 28% fully informal, lacking social protection

~50%

The Scale of Informality: close to half of active workforce, not marginal

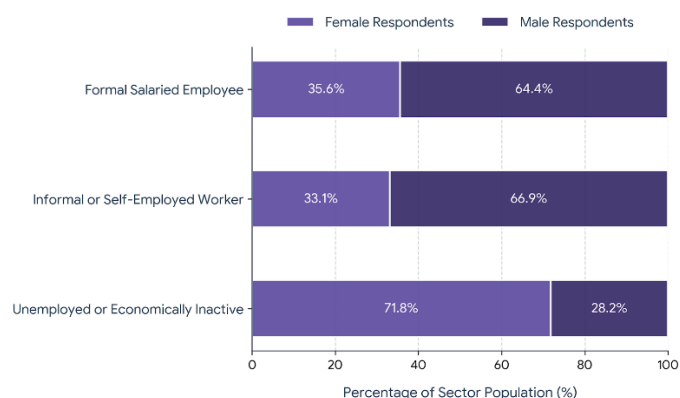
31%

Formal Employment: 31% hold formal, salaried, contractual jobs

Missing Middle

The labor market is defined by a massive missing middle (informal middle class)

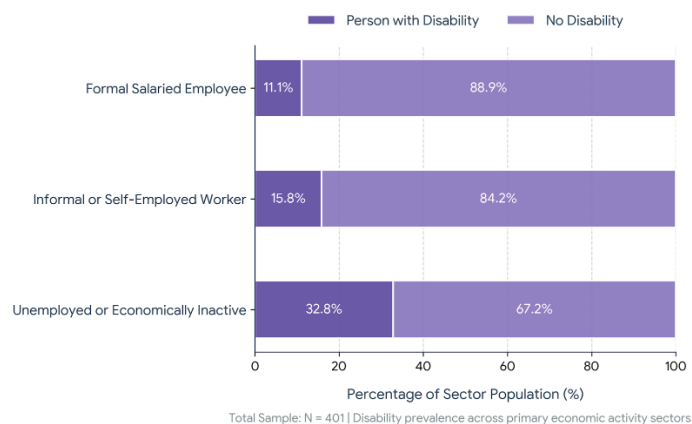
Figure 15: Labor Market Stratification by Sex



Total Sample: N = 401 | Gender stratification across primary economic activity sectors

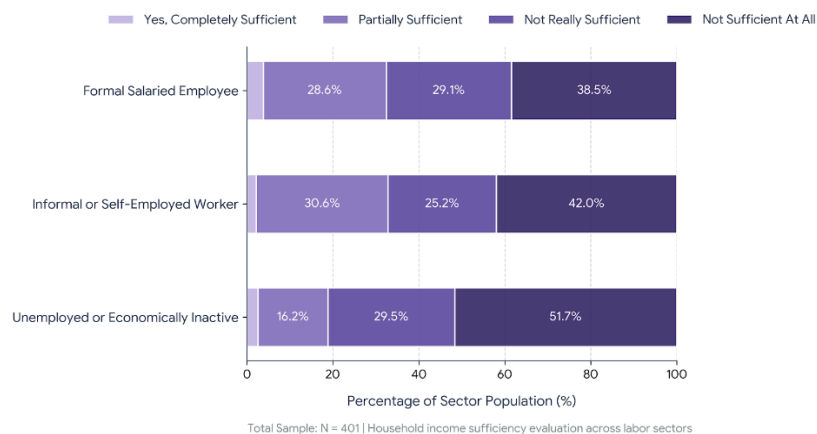
Work Precarity by Sex: Cross-tabulating the surveyed workforce by sex reveals that labor market precarity is deeply gendered. While male earners represent roughly two-thirds of active labor, women are disproportionately concentrated in the unemployed and economically inactive population.

This structural exclusion of women from stable, contracted employment underscores a critical policy imperative: national social security frameworks must detach benefit eligibility from formal employment contracts, while expanding targeted female labor force participation incentives and benefits to bridge the gender gap.

Figure 16: Disability Prevalence Across Primary Economic Activity Sectors

Labor Market Inclusion: Cross-tabulating the surveyed workforce by disability status reveals severe structural barriers to formal labor market inclusion. While persons with disabilities account for 21.4% of the total sample, their representation is lowest within formal salaried employment while it reaches its peak among the unemployed and economically inactive workforce, where nearly one-third of all individuals are persons with disabilities.

This severe concentration outside active employment demonstrates that physical workplace barriers and institutional neglect systematically exclude persons with disabilities from contracted labor, reinforcing the necessity of universal, rights-based disability stipends and specialized healthcare frameworks.

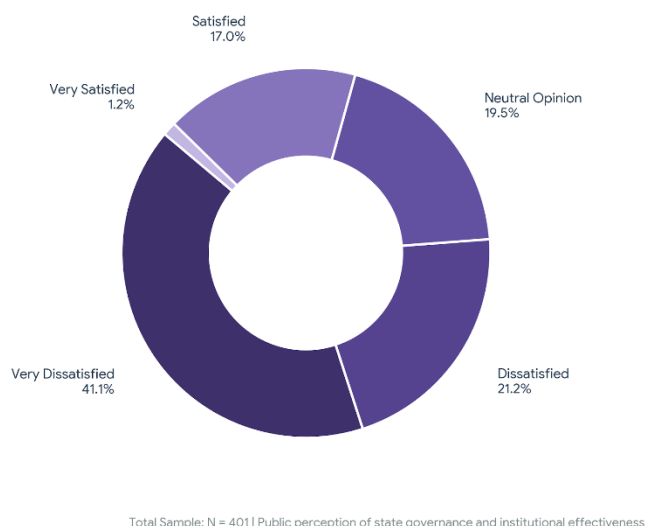
Figure 17: Income Sufficiency by Work Status

Poor Financial Security: This stratification shows that formal employment no longer guarantees financial security. Across all labor categories, only a negligible fraction of respondents report complete income sufficiency. Crucially, over two-thirds of earners in both formal and informal sectors report that their income is either 'not really sufficient' or 'not sufficient at all' to meet basic household consumption needs, rising to 81.2% among the unemployed and economically inactive population.

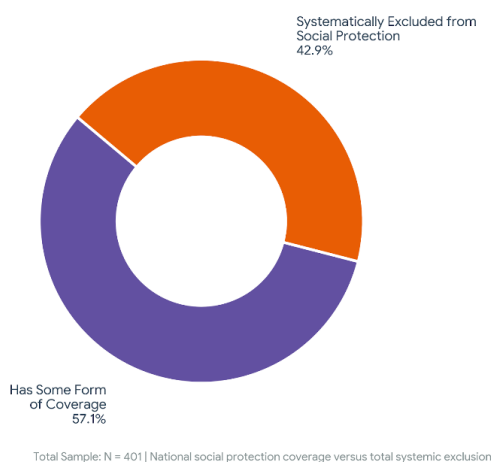
This widespread wage precarity across formal and informal tiers alike underscores the severe erosion of real wages amidst macroeconomic currency inflation, confirming that work alone is insufficient to protect households from economic deprivation without supplemental, State-supported social protection frameworks.

The Social Protection Deficit and Institutional Trust

Figure 18: Public Perception of State Governance and Social Policy Performance



Evaluating public sentiment across the surveyed sample reveals an overwhelming collapse of confidence in State institutions and social governance. This profound institutional trust deficit reflects the failure of existing State infrastructure to protect households from macroeconomic shocks, reinforcing why citizens increasingly demand universal, rights-based social protection frameworks rather than discretionary, State-managed poor-relief.

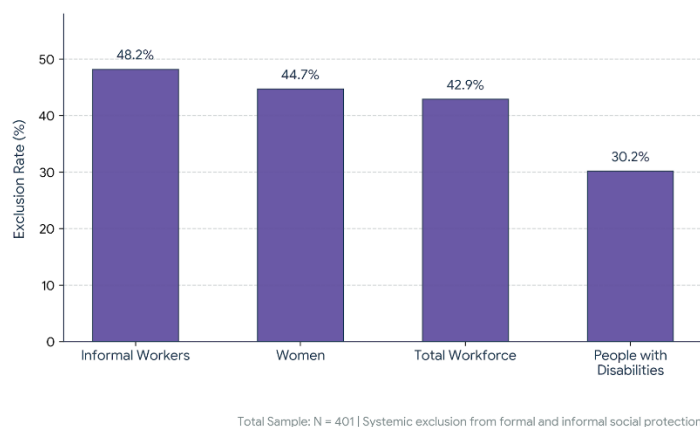
Figure 19: National Social Protection Coverage Versus Total Exclusion

Systemic Social Protection Deficit: Evaluating national social security coverage across the surveyed sample reveals a severe institutional protection gap. Over four out of every ten active workers are systematically excluded from any form of public or private social protection.

42.9%

Total Social Protection Exclusion

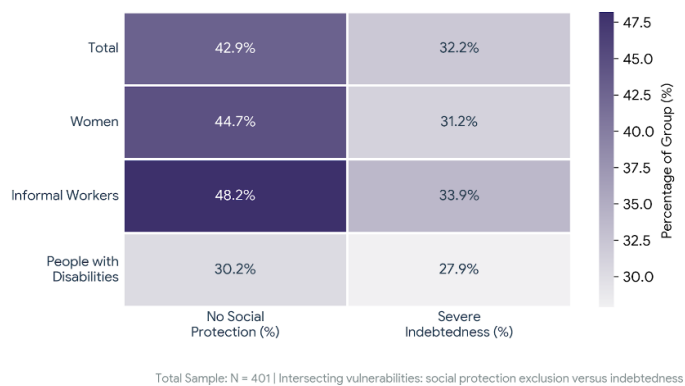
Approximately 43% of surveyed respondents have never received any form of social protection or humanitarian assistance.

Figure 20: Rate of Complete Social Protection Exclusion, by Social Category

Systemic Social Protection Exclusion: The graph shows profound structural inequities in access to social security. Informal workers and women face the highest barrier to coverage, with nearly half completely excluded from any formal or informal social protection, each – exceeding the national workforce average of 42.9%. Exclusion among persons with disabilities (PWDs) is also economically significant.

These findings demonstrate that existing fragmented safety nets systematically fail the most vulnerable segment of the labor force, reinforcing the imperative for rights-based, universal life-cycle social protection.

Figure 21: Vulnerability Matrix: Rate of Complete Exclusion from Social Protection and Indebtedness, by Social Category



Intersecting Vulnerability: Analyzing the intersection of social protection exclusion and household indebtedness across demographic tiers illustrates how institutional protection deficits directly fuel personal debt accumulation. Informal workers exhibit the most acute dual vulnerability. The total workforce faces compounding economic precarity, with 42.9% lacking coverage while 32.2% being forced to borrow money to cover basic monthly survival needs.

This correlation confirms that the absence of state-led social guarantees directly forces households to rely on unsustainable debt as a private safety net.

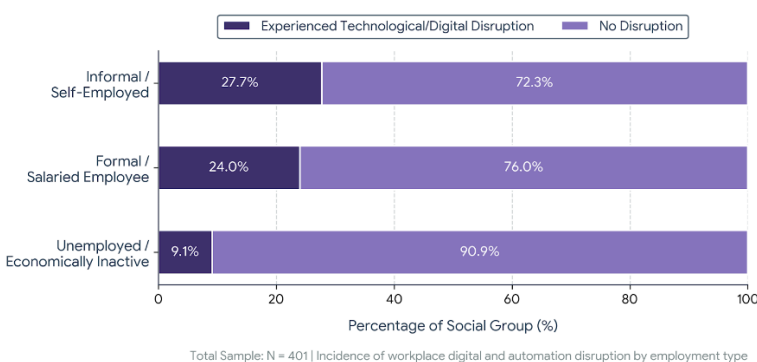
28%

Humanitarian Reliance

28% of surveyed respondents reported relying on NGOs or UN agencies for survival.

The Digital Transition: Technological Displacement and the Skills Gap

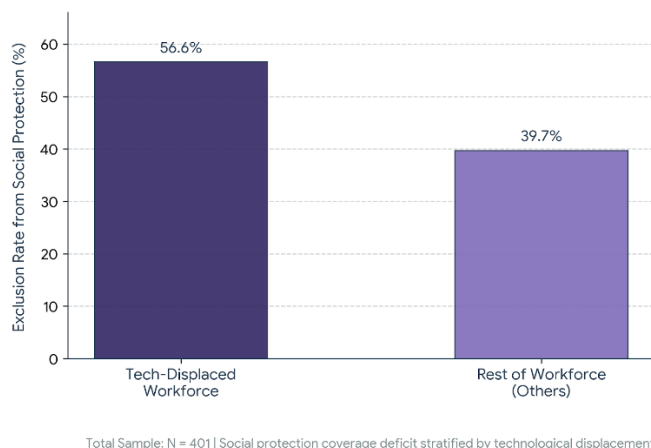
Figure 22: Incidence of Technological and Automation Disruption by Work Status



Evaluating exposure to workplace digitalization and automation demonstrates that technological disruption is heavily concentrated among active labor market participants. Informal and self-employed workers report the highest rate of digital disruption at 27.7%, driven by algorithmic platform shifts and informal market restructuring.

Salaried, formal employees report a comparable exposure rate of 24%, primarily resulting from computerized workflow transitions and workplace automation. Conversely, only 9.1% of unemployed or economically inactive individuals report direct disruption. These patterns indicate that digital transformation is actively reshaping both formal and informal work environments, creating an urgent need for adaptive labor protections and proactive reskilling frameworks across all social groups.

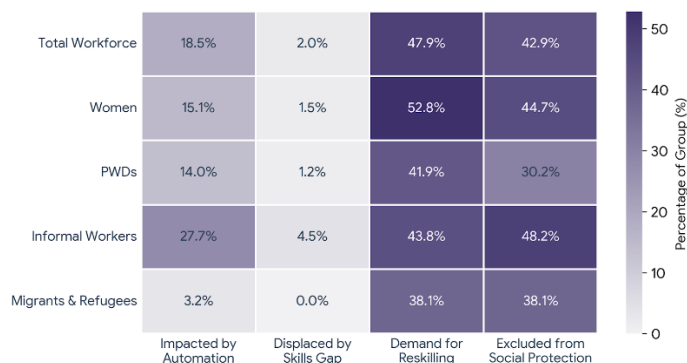
Figure 23: Social Protection Exclusion among Technologically Displaced Workers



The figure exposes a severe vulnerability gap among workers affected by digital transformation. More than fifty-six percent (56.6%) of technologically displaced workers are completely excluded from any form of social protection. In contrast, the exclusion rate among the non-displaced workforce stands at 39.7%.

This 16.9 percentage-point penalty highlights a critical systemic failure: workers who lose their livelihoods or suffer demotions due to automation and digitalization are simultaneously stripped of their social security buffers, leaving them entirely unprotected during technological transitions.

Figure 24: Digital Vulnerability Matrix: Incidence of Disruption, Reskilling Demand, and Coverage Deficits

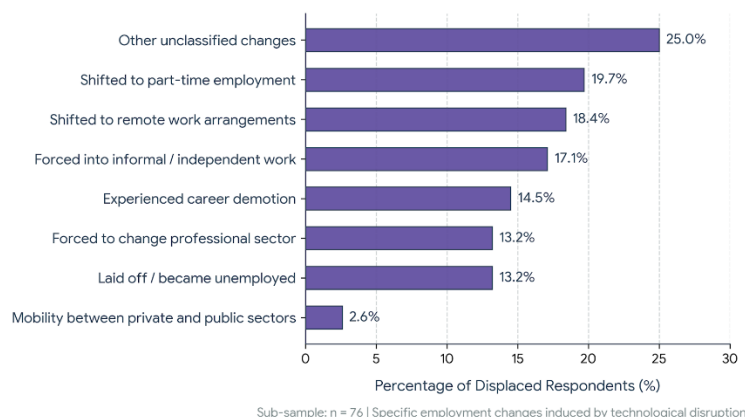


Total Sample: N = 401 | Cross-tabulated incidence of digital disruption, reskilling demand, and SP exclusion

This matrix maps the uneven distribution of digital precarity across vulnerable social groups. While 18.5% of the total workforce has been directly impacted by automation and 2% displaced specifically by skills gaps, the demand for institutional reskilling is overwhelming: 47.9% of all workers actively demand State- or employer-supported training to remain employable.

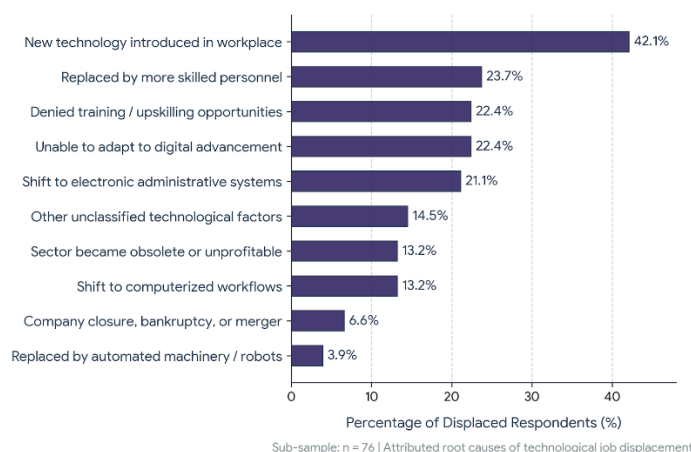
This demand peaks among women and informal workers, groups that simultaneously suffer from massive social protection exclusion rates. Migrants and refugees also exhibit acute vulnerability, combining a 38.1% reskilling demand with a 38.1% exclusion rate. Together, these figures underscore the necessity of pairing forward-looking universal social security with State-subsidized upskilling programs.

Figure 25: Employment Trajectories Induced by Technological Disruptions



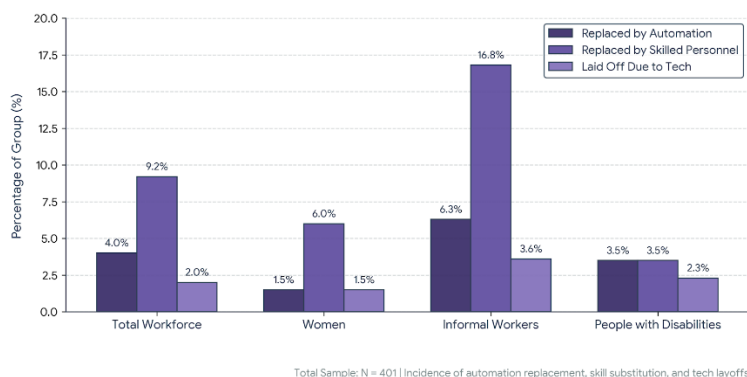
Sub-sample: n = 76 | Specific employment changes induced by technological disruption

Nature of Technological Job Displacement: the figure demonstrates that technological disruption significantly accelerates labor market informalization and precarity. These trajectories prove that without protective labor regulation, digital transformations predominantly result in downgraded work conditions and loss of job security.

Figure 26: Drivers of Technological/ Digital Job Displacement

Investigating the underlying causes behind digital job disruptions (n = 76) highlights the central role of employer restructuring and institutional skills gaps. Over forty percent of displaced respondents (42.1%) attribute their work changes directly to the introduction of new operational technology in the workplace.

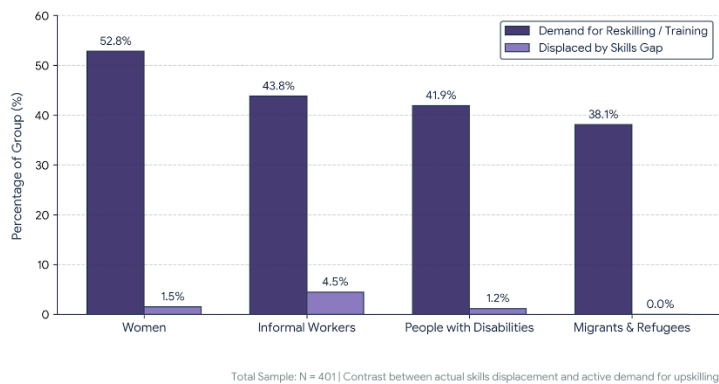
Simultaneously, nearly one-quarter of workers were displaced because they were replaced by more skilled personnel (23.7%), explicitly denied upskilling or reskilling opportunities by employers (22.4%), or unable to keep pace with rapid digital advancements (22.4%). These findings underscore that technological displacement is driven largely by institutional failures to invest in continuous workforce training.

Figure 27: Job Displacement and Skills Substitution Due to Digitalization, by Social Category

Evaluating the mechanisms of technological displacement across key demographic tiers reveals that informal workers bear the heaviest burden of digital substitution. Among informal workers, 16.8% report being replaced by higher-skilled personnel – nearly double the national workforce average of 9.2%.

Furthermore, informal workers experience the highest rates of automation replacement and direct technological layoffs. Women and people with disabilities also face notable skill substitution pressures. This demographic concentration indicates that vulnerable workers in unprotected sectors are the first to be displaced when firms automate or upgrade their technical skill requirements.

Figure 28: The Skills Gap Due to Digitalization: Displacement versus Demand for Training, by Social Category

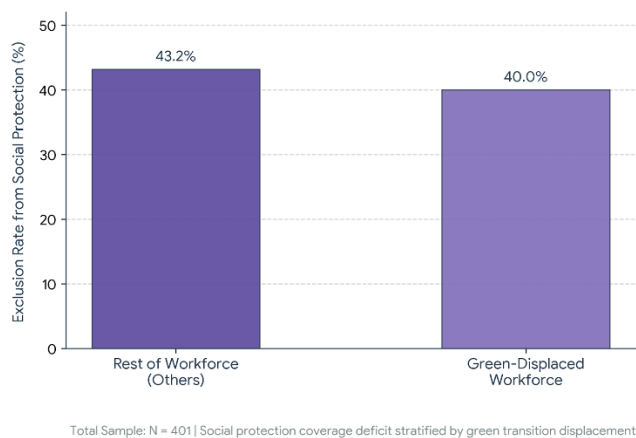


Comparing actual job displacement caused by skills gaps against worker demand for training exposes a massive, unmet appetite for professional upskilling across all social categories. While direct job loss attributed to skills deficits remains relatively low – peaking at 4.5% among informal workers and 1.5% among women – the demand for institutional reskilling is overwhelming.

More than half of all surveyed women (52.8%) and 43.8% of informal workers actively demand State- or employer-supported training programs to navigate labor market shifts. Similarly, 41.9% of people with disabilities and 38.1% of migrants and refugees seek formal reskilling. This vast disparity confirms that workers are highly proactive regarding their professional evolution but lack institutional support to future-proof their careers.

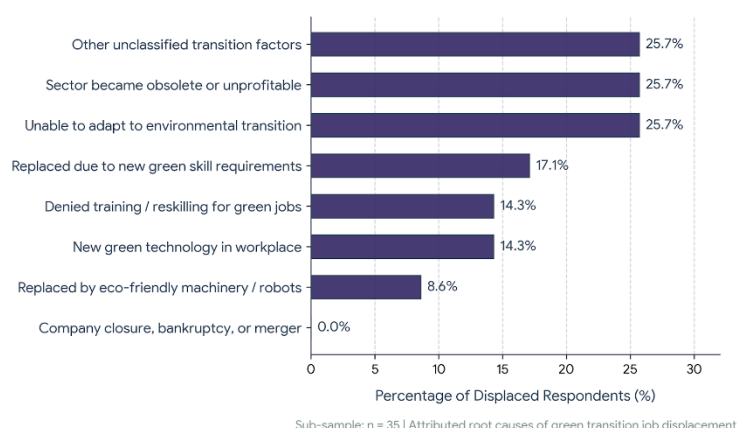
The Green Transition: Decarbonization and Environmental Precarity

Figure 29: Social Protection Exclusion among Green-Transition Displaced Workers



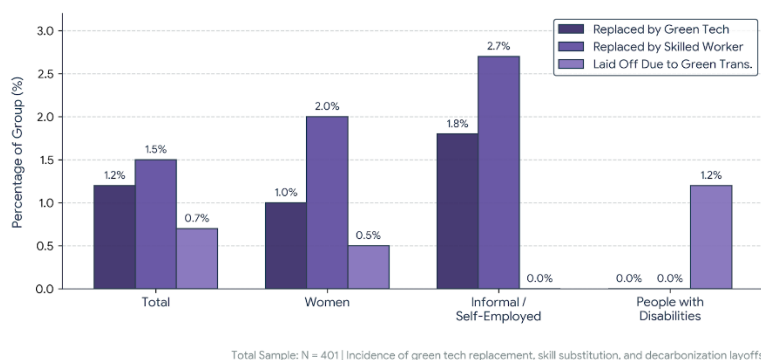
Workers undergoing green decarbonization shifts face substantial protection deficits. Forty percent of workers displaced by clean energy transitions or green technology shifts are completely excluded from any formal or informal social protection. This exclusion rate closely mirrors the baseline deficit of the broader workforce (43.2%).

This finding demonstrates that current environmental transition frameworks operate without integrated social protection systems, exposing affected workers to significant income precarity during industrial restructuring.

Figure 32: Drivers of Green Transition Job Displacement

Investigating the underlying root causes behind environmental job disruptions (n = 35) exposes the critical challenge of industrial adaptation and emerging skill requirements. Over one-quarter of displaced respondents report that their sector became obsolete or unprofitable (25.7%) or that their firm was unable to adapt to required environmental transitions (25.7%).

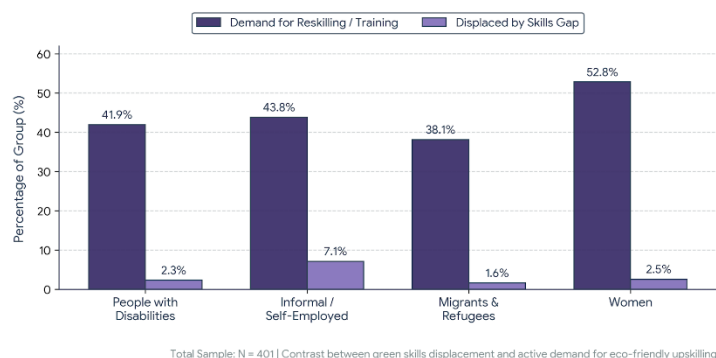
Crucially, 17.1% were displaced due to new green skill requirements, while 14.3% were explicitly denied training or reskilling opportunities for green jobs by their employers. An additional 14.3% attribute their displacement to the introduction of new green technology in the workplace. These findings highlight that green displacement is driven largely by institutional failures to support firms and workers through technological adaptation.

Figure 33: Job Displacement and Skills Substitution Due to Green Transition, by Social Category

Assessing the specific mechanisms of environmental labor displacement across key social tiers reveals that informal and self-employed workers face the highest risk of green substitution. Among informal earners, 2.7% report being replaced by higher-skilled personnel – nearly double the national workforce average of 1.5%.

Informal workers also experience the highest rate of direct replacement by eco-friendly technology and machinery (1.8%, compared to 1.2% nationally). Conversely, people with disabilities face a notable risk of direct decarbonization layoffs (1.2%, compared to 0.7% nationally). This distribution confirms that vulnerable workers in unprotected sectors require particular attention and specific safeguards during national green transitions.

Figure 34: The Skills Gap Due to Green Transition: Displacement versus Demand for Training, by Social Category

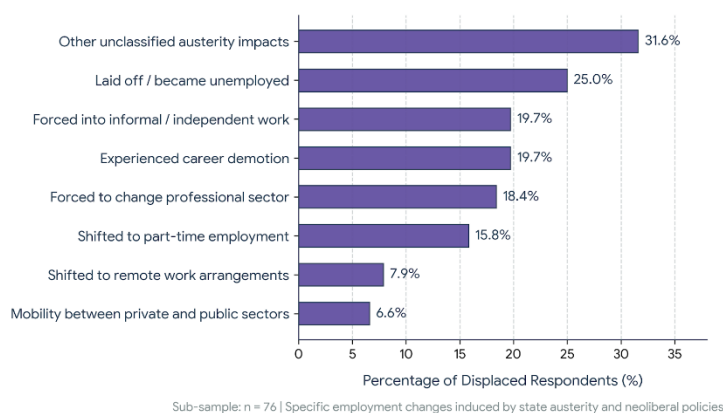


Contrasting actual job displacement caused by green skill deficits against worker demand for eco-friendly training illustrates an overwhelming, proactive workforce demand for environmental upskilling. While direct displacement resulting from green skills gaps remains relatively modest – peaking at 7.1% among informal workers and 2.5% among women – the demand for institutional reskilling is massive.

Over half of all surveyed women (52.8%) and 43.8% of informal or self-employed workers actively demand State- or employer-supported training to secure green jobs. Similarly, 41.9% of people with disabilities and 38.1% of migrants and refugees seek environmental upskilling. This massive gap between displacement and demand confirms that workers are eager to participate in the green economy, but require public investment in accessible training infrastructure.

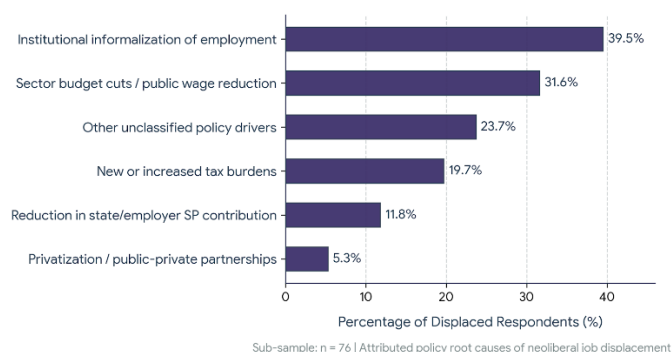
The Neoliberal Crisis: Fiscal Austerity and Macroeconomic Shocks

Figure 35: Employment Trajectories Induced by Neoliberal Policies



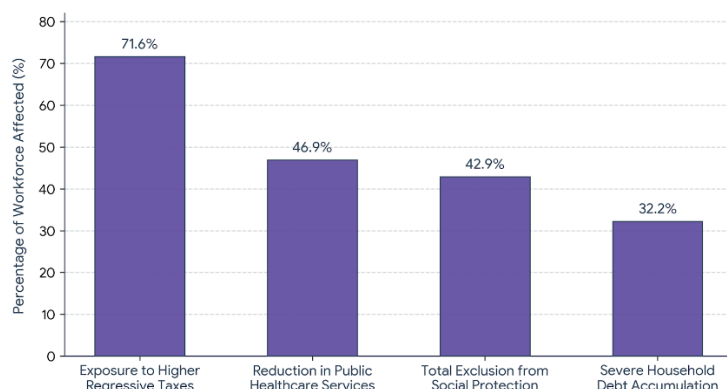
Evaluating respondents impacted by State austerity and neoliberal economic policies reveals a severe informalization of labor. Exactly one-quarter of impacted workers suffered direct layoffs, while 19.7% were forced into informal or independent work and another 19.7% experienced career demotions. An additional 15.8% had their positions downgraded from full-time to part-time.

These findings confirm that state-led fiscal austerity and public expenditure reductions directly erode employment security and force workers into unprotected forms of work.

Figure 36: Drivers of Austerity Disruptions and Neoliberal Job Displacement

Investigating the structural policy drivers behind austerity-induced job displacement highlights the destructive impact of institutional informalization and fiscal contraction. Nearly forty percent of displaced respondents attribute their work downgrade directly to institutional informalization by employers.

Simultaneously, 31.6% cite public wage reductions and sector budget cuts, while 19.7% point to new or increased tax burdens. These results demonstrate that neoliberal fiscal policies actively shift economic risks from institutions onto individual workers.

Figure 37: Impact Channels of the 2019 Economic Crisis in Lebanon

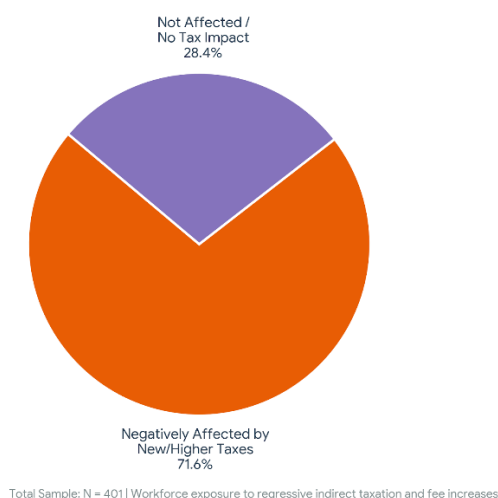
The 2019 Lebanese economic and financial crisis has inflicted severe, multi-dimensional precarity across all demographic groups. Over seven in ten earners (71.6%) report direct financial injury from higher regressive indirect taxes and fees.

Concurrently, nearly half of the workforce (46.9%) suffered from the cutback of public healthcare services, 42.9% were left completely excluded from social protection, and 32.2% were driven into severe household debt accumulation. This widespread exposure proves that macro-financial shocks devastate unprotected households across multiple survival channels simultaneously.

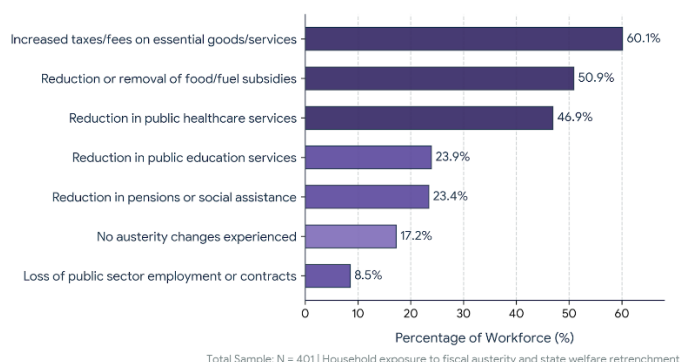
88%

Inflation and Currency Depreciation

88% of surveyed respondents cite inflation and currency depreciation as one of their primary drivers of poverty.

Figure 38: Regressive Taxation: Workforce Exposure to Indirect Taxes and Fee Increases

The graph reveals an overwhelming exposure to regressive taxation. More than seven out of ten respondents (71.6%) report being negatively affected by new or increased indirect taxes and government service fees. Only 28.4% of the workforce reported no negative tax impact. Because indirect consumption taxes place a disproportionate financial burden on lower- and middle-income earners, such a fiscal regime exacerbates existing income deficits and undermines household resilience.

Figure 39: Exposure to State Austerity Measures

Examining the reach of State fiscal austerity across the total sample indicates that public expenditure cuts have directly degraded living standards. Six out of ten respondents (60.1%) are burdened by increased taxes and fees on essential goods, while 50.9% suffer from the reduction or total removal of food and fuel subsidies.

In the social sector, 46.9% report reduced access to public healthcare, and nearly one-quarter experienced cutbacks in public education (23.9%) and pensions (23.4%). Only 17.2% of respondents escaped austerity impacts entirely.

71.6%

Regressive Taxation

71.6% report higher taxes/ fees on essential goods as a direct crisis impact. 77% of people with disabilities and 69% of women reported being impacted by tax increases.

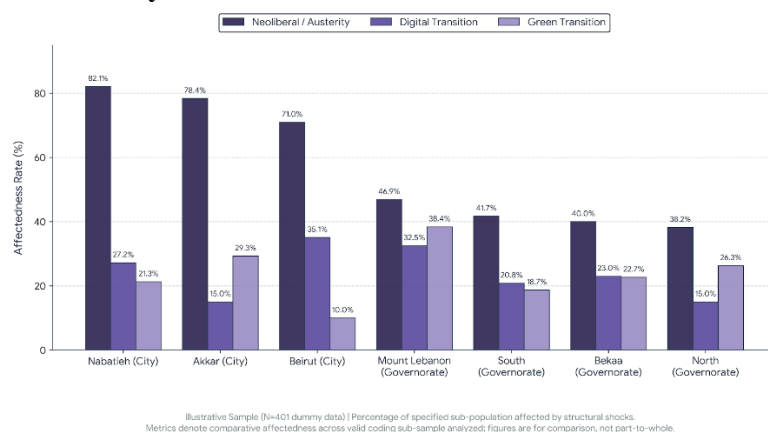
< 20%

Early Warning Signals

Transition displacement is still relatively controllable (under 20% for digitalization and under 10% for decarbonization) for any social group, meaning that we have early-warning signals, not yet crises.

Intersecting Vulnerabilities: Measuring the Compounding "Poly-Crisis"

Figure 40: Intersectionality of Geography and Job Displacement: Proportion of Workforce Affected by Structural Shocks across Cities and Governorates

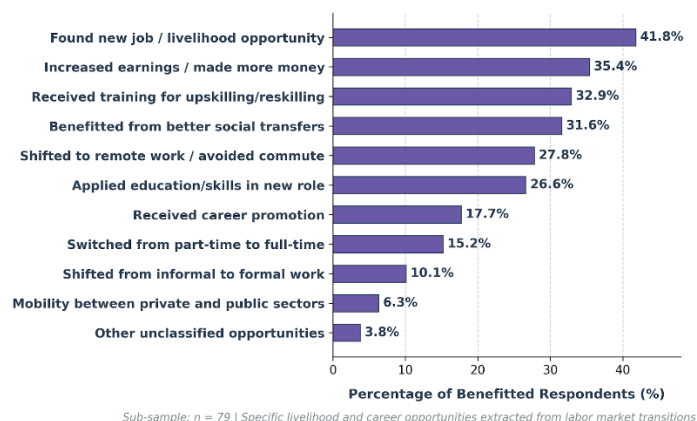


Grouping workforce affectedness rates by geographic sub-sample exposes the uneven spatial impact of modern structural transitions. While neoliberal policies act as a generalized crisis affecting over seventy percent of the workforce universally (e.g., Akkar: 78.4%; Beirut: 71.0%), Digital and Green transitions produce highly specific 'precarity pockets'.

The data indicates that workers in historically underserved or agricultural governorates face extreme green transition precarity (Akkar: 29.3%), likely tied to energy input substitution and resource scarcity. Conversely, Digital Transition displacement is most salient in highly urbanized environments with higher technology adoption (Beirut: 35.1%; Mount Lebanon: 30.5%). Nabatieh, illustrative of the Lebanese Shia population, reveals severe compounded risks: with extremely high austerity exposure (82.1%) coupled with significant parallel exposure to green energy shifts (21.3%) and digital displacement (27.2%), which could be explained by the recent wars between Hezbollah and Israel increasing this sectarian group's susceptibility to shocks.

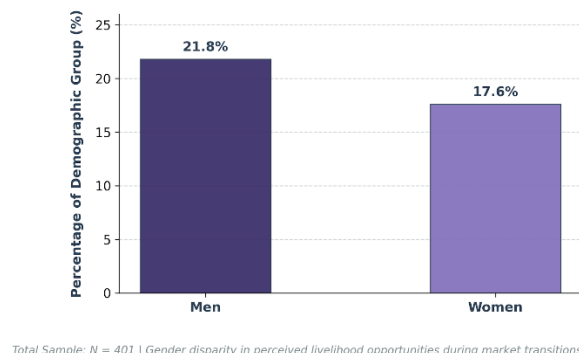
Navigating the Transitions: Livelihood Opportunities Versus Employment Degradation

Figure 44: Livelihood Opportunities: Positive Career and Income Benefits Extracted from Transitions

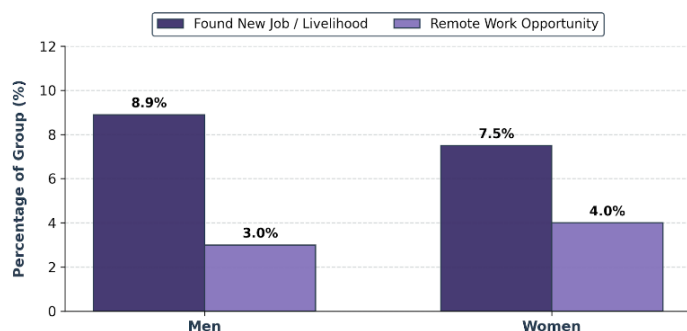


Among respondents who managed to extract positive opportunities from recent market transitions, benefits were centered on job acquisition and income enhancement. Additionally, some benefited from upskilling training and improved social transfers or transitioned to remote work. These findings illustrate that while structural transitions generate severe precarity for most, they also create specific growth avenues for workers positioned to adapt.

Figure 45: Percentage of Men and Women with Perceived Livelihood Gains During Labor Market Transitions



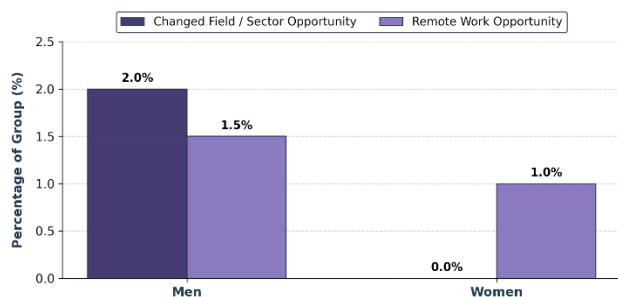
Gender Disparity in Opportunity: While 21.8% of surveyed men report extracting positive career or livelihood opportunities from recent labor market transformations, only 17.6% of women report similar gains. This 4.2 percentage-point gap reflects reduced but persistent gender inequities in labor market mobility, access to professional upskilling, and formal sector integration during economic transitions.

Figure 46: Digital Transition Opportunities by Sex

Total Sample: N = 401 | Gender stratification of specific digital economy opportunities

Analyzing specific digital economy opportunities across the demonstrates distinct gendered patterns in benefit extraction. Men are slightly more likely to secure new employment or livelihood opportunities through digitalization, whereas women report a higher rate of benefiting from remote work arrangements.

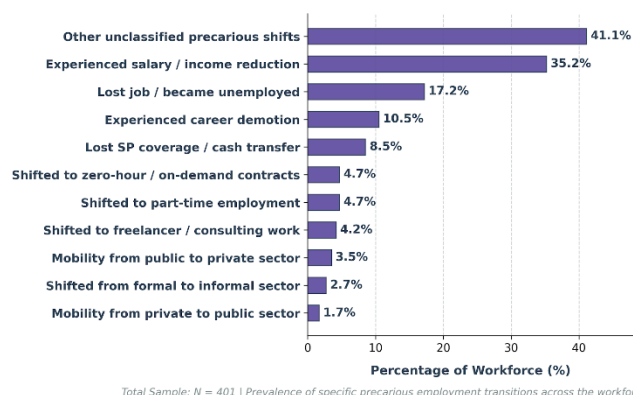
This indicates that while digital transitions offer women crucial flexibility to balance work with commuting and care constraints, men retain an advantage in direct job acquisition.

Figure 47: Green Transition Opportunities by Sex

Total Sample: N = 401 | Gender stratification of specific green transition opportunities

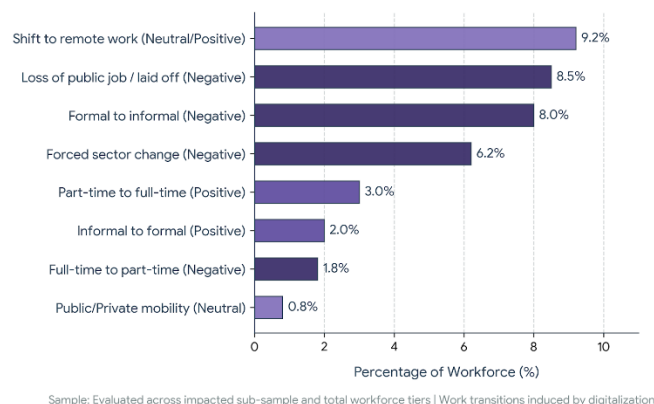
Evaluating positive opportunities generated by environmentally friendly and clean energy transitions exposes significant gender stratification. Men report considerably higher rates of securing opportunities by changing professional fields or sectors into the green economy and slightly higher access to green remote work arrangements.

These figures underscore that emerging green economy jobs currently favor male workforce participation, highlighting the need for targeted policies to ensure gender inclusion in decarbonization strategies.

Figure 48: Prevalence of Precarious Trajectories Across the Labor Force

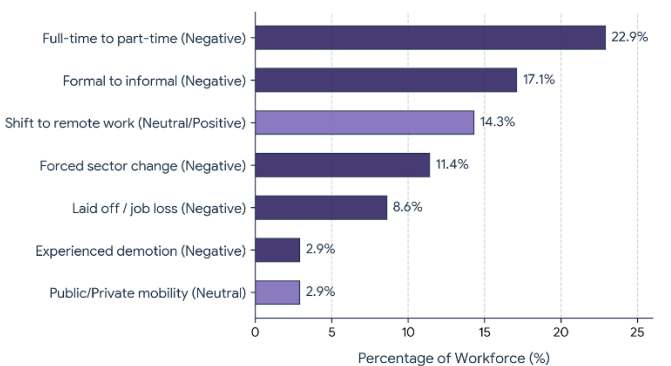
The figure reveals widespread exposure to employment degradation. Over thirty-five percent of respondents (35.2%) have suffered direct salary or income reductions in recent years. Furthermore, 17.2% experienced job loss or unemployment, 10.5% endured career demotions, and 8.5% lost their social security coverage or cash transfers.

In addition, workers report forced shifts into zero-hour contracts (4.7%), part-time roles (4.7%), and informal consulting (4.2%). This confirms that structural precarity is a dominant characteristic of the contemporary labor market.

Figure 49: Labor Market Transitions Due to Digitalization: Precarity versus Opportunity

Evaluating work transitions across adjusted sample tiers demonstrates that digital transformation acts simultaneously as a driver of precarity and an enabler of flexible work. On the opportunity side, 9.2% of respondents benefited from transitioning to remote work arrangements, while 3% upgraded from part-time to full-time roles and 2% formalized their employment.

On the other side, digitalization triggered significant structural precarity: 8.5% suffered layoffs or public job losses, 8% were pushed from formal into informal work, and 6.2% were forced to change professional sectors. This divergence highlights that while digital adoption creates flexibility and advancement for well-positioned earners, it actively destabilizes employment security for unprotected workers.

Figure 50: Labor Market Transitions Due to Decarbonization: Precarity versus Opportunity

Assessing employment shifts induced by environmental and clean energy transitions across the impacted sample tier reveals that industrial decarbonization currently generates severe labor precarity alongside remote flexibility. Among impacted workers, nearly twenty-three percent (22.9%) had their roles downgraded from full-time to part-time status, while 17.1% were pushed into informal work and 11.4% were forced to change sectors entirely.

An additional 8.6% suffered direct layoffs. Conversely, 14.3% successfully transitioned to remote work arrangements. These findings confirm that without integrated labor market safeguards, industrial greening disproportionately degrades work quality and accelerates informalization for affected workers.

50%

The Downside of Remote Work

50% of respondents who transitioned to remote work have **NO social protection coverage**. This confirms that "flexibility" often comes at the cost of security, as these roles likely fall outside traditional employer-based schemes.

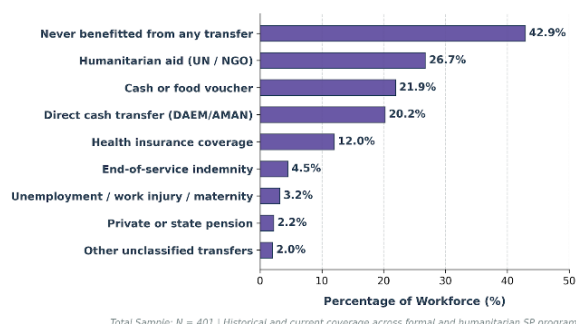
2x

Gendered Opportunity Gap

Men capture nearly 2x the rate of new opportunities that women do.

The Erosion of Welfare and Household Survival Strategies

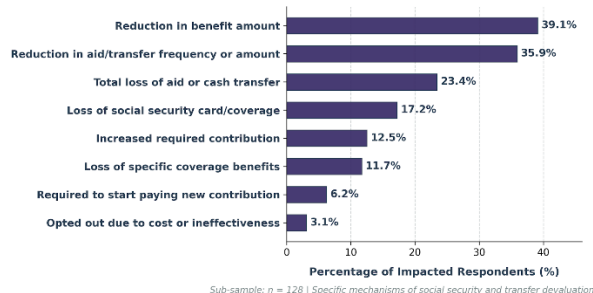
Figure 51: Types of Social Protection Benefits Received



The figure exposes a massive structural deficit dominated by temporary humanitarian relief. Exactly 42.9% of the workforce has never benefited from any formal or humanitarian social transfer. Among those who did receive support, coverage was heavily skewed towards emergency aid: 26.7% received humanitarian aid from UN agencies or NGOs, 21.9% specifically received food or cash vouchers, and 20.2% particularly received direct cash transfers (such as from DAEM or AMAN programs).

In contrast, formal employment-based social security remains scarce, with only 12% benefiting from health insurance and 4.5% from end-of-service indemnities.

Figure 52: Specific Mechanisms of Social Protection Erosion



Examining respondents who experienced a recent decline in social protection reveals that welfare erosion manifests primarily through benefit devaluation and transfer cuts. Nearly forty percent of impacted earners experienced a reduction in benefit amounts, while 35.9% saw reduced frequency or volume in cash aid.

Crucially, 23.4% suffered the total cancellation of their cash transfers, and 17.2% lost their official social security coverage entirely. Furthermore, 12.5% faced increased contribution costs, and 3.1% were forced to opt out entirely. This confirms that inflation and fiscal cuts are stripping households of essential buffers.

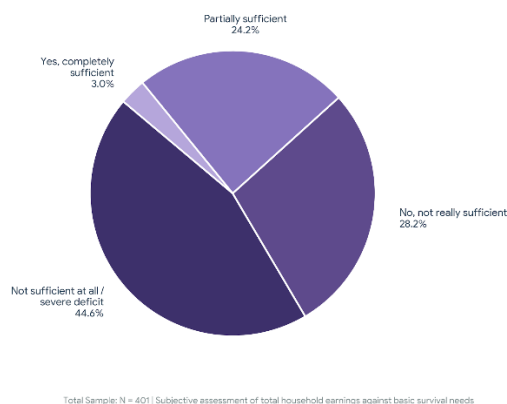
Social protection is failing exactly where it is needed most. The system is designed for a traditional economy (stable, formal jobs) and completely misses the dynamic, disrupted nature of the new world of work.

77.2%**Unpredictable Social Safet Nets**

Among recipients of social protection, over 77% state that support was NOT predictable, continuous, or sustainable.

While 57.1% report possessing some form of coverage (see Figure 19), qualitative and granular analyses demonstrate that even covered households suffer from widespread benefit erosion through currency inflation and cutbacks in humanitarian aid. This massive exclusion rate underscores the structural failure of fragmented safety nets and reinforces the grassroots citizen mandate to transition toward state-led, rights-based universal social security frameworks.

Figure 53: Perception of Total Income Sufficiency Profile, accounting for any social transfers



An assessment of household solvency, accounting for all wages and social transfers, illustrates profound economic distress. Nearly forty-five percent of the workforce report that their income is 'not sufficient at all' to cover basic survival needs such as food, housing, and healthcare. An additional 28.2% state their income is 'not really sufficient,' and 24.2% describe it as only partially sufficient. Only 3% of surveyed workers report possessing a completely sufficient household income. This structural insolvency highlights the inadequacy of current wage levels and fragmented social aid.

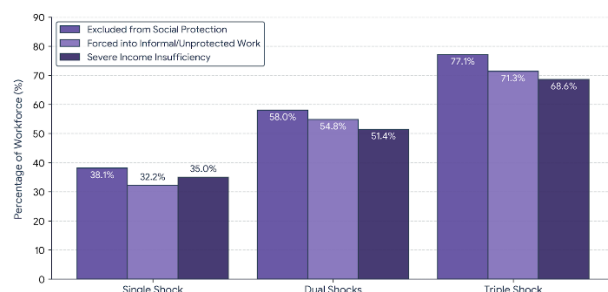
82%**Social Protection Ineffectiveness and Insufficiency**

Among recipients of social protection or humanitarian aid, 82% report that coverage was NOT sufficient or effective.

72.8%**Severe Income Insufficiency**

72.8% of workers face an income deficit, with 44.6% reporting their income is 'not sufficient at all' to cover basic needs.

Figure 54: Vulnerability Escalation: Multiplication of Severe Precarity Indicators by Number of Compounding Structural Shocks

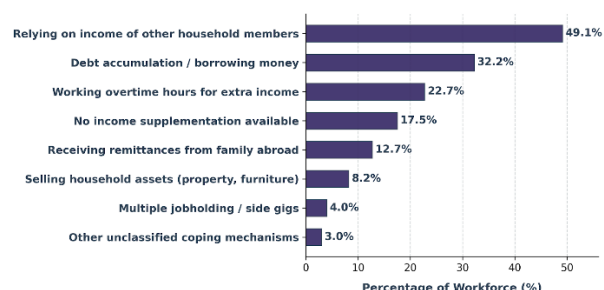


Total Sample: N = 401 | Measurement: Cross-tabulates incidence of specific precarity indicators by cumulative number of simultaneous structural shocks

Compounding Precarity Escalation: Cross-tabulating multi-shock exposure with severe precarity indicators confirms a devastating 'Vulnerability Escalation' effect across the workforce. We find that while workers exposed to a single structural shock possess baseline resilience deficits, their incidence of precarity indicators multiplies exponentially as they are exposed to consecutive compounding shocks.

Among workers facing a 'Triple Disruption,' an overwhelming 77.1% are excluded from social protection – nearly double the rate of single-shock workers (38.1%). Similarly, informalization risks skyrocket from 32.2% among single-shock workers to 71.3% under triple exposure, and severe income insufficiency escalates from 35% to 68.6%. This confirms that consecutive and overlapping structural transitions can systematically strip households of their remaining buffers.

Figure 55: Coping Mechanisms: Survival Strategies Utilized to Cover Earnings Deficits



Total Sample: N = 401 | Informal household coping mechanisms utilized to cover earnings deficits

When formal income and social transfers fail to meet basic needs, households rely heavily on informal, unsustainable survival strategies. Nearly half of the workforce depends on the income of other household members to avoid deprivation. Alarming, almost one-third of respondents are forced into debt accumulation and borrowing just to cover basic monthly expenses.

While 22.7% attempt to work overtime hours and 12.7% rely on remittances from abroad, 17.5% possess zero options for income supplementation. This heavy reliance on household debt underscores the urgent need for universal social security.

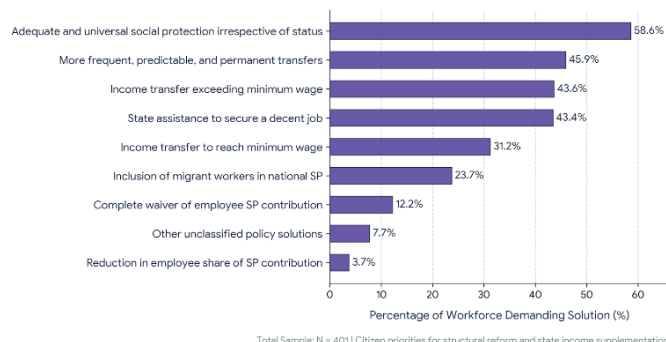
49.1%

Household Interdependence

Nearly Half of all workers rely on pooling income with other household members to survive.

Grassroots Demands for Universal Social Protection, Reskilling, and Policy Reforms

Figure 56: Grassroots Priorities: Citizen Social Protection Demands for Structural Reform and Income Supplementation



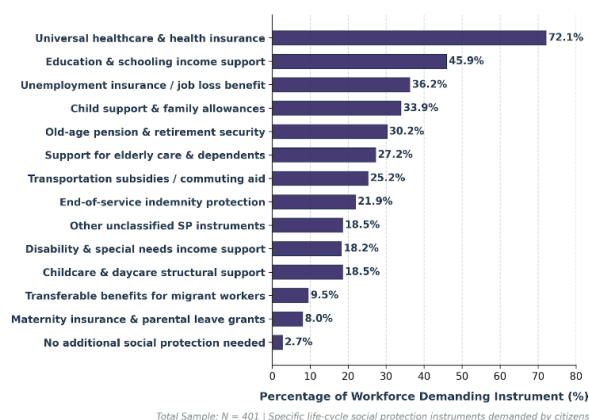
When asked to prioritize social policy solutions to resolve household income deficits, citizens demand universal and adequate social guarantees and State employment support. Nearly six in ten respondents demand universal social protection coverage irrespective of employment or social status.

Furthermore, 45.9% demand more frequent, predictable, and permanent transfers, while 43.6% demand income supplements that raise earnings above the minimum wage. Simultaneously, 43.4% call for state intervention to help secure decent, formal employment. These grassroots priorities confirm that citizens reject fragmented aid in favor of institutionalized, rights-based social security.

58.6%

Decoupled Universal Social Protection

58.6% of surveyed respondents demand adequate social protection coverage irrespective of employment or social status (transferable rights).

Figure 57: Explicitly Demanded Social Protection Instruments

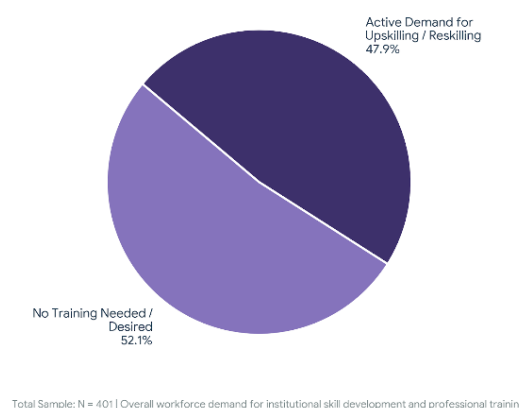
Assessing citizen demand for specific social protection instruments reveals a clear hierarchy of life-cycle needs dominated by healthcare and education. An overwhelming 72.1% of the workforce demands universal health insurance and quality healthcare coverage. The second highest priority is education and schooling income support, demanded by 45.9% of respondents.

Additionally, over one-third of citizens demand unemployment insurance (36.2%) and child support allowances (33.9%), followed closely by old-age pensions (30.2%) and elderly care support (27.2%). Only 2.7% of respondents felt no additional social protection was needed.

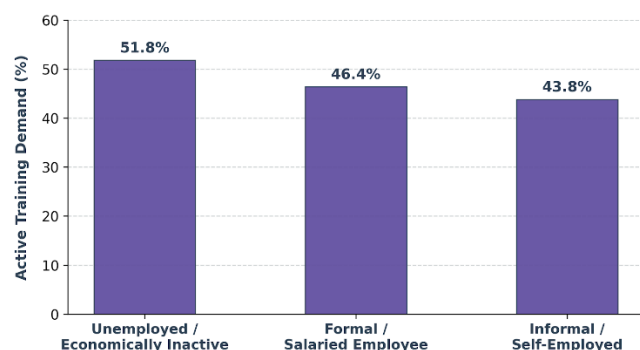
72.1%

Universal Health Coverage

The #1 most demanded specific social protection need across the entire surveyed sample is health insurance and coverage.

Figure 58: Reskilling Appetite: Total Workforce Demand for Institutional Skill Development

Evaluating workforce appetite for professional training demonstrates an extensive demand for institutional upskilling and reskilling. Nearly forty-eight percent of the total surveyed workforce actively demand State- or employer-provided training programs to acquire new skills, adapt to digital and green labor market shifts, and safeguard their livelihoods. While 52.1% reported no immediate training demand, this near-even split confirms that almost half of the working-age population is proactively seeking structural support to navigate ongoing economic and technological transformations.

Figure 59: Active Training Demand Across Work Statuses

Total Sample: N = 401 | Stratification of upskilling and reskilling demand across employment tiers

Stratifying the demand for professional upskilling across work categories reveals high training appetite across both active and inactive labor tiers. Unemployed and economically inactive individuals exhibit the highest demand for reskilling at 51.8%, viewing training as a crucial pathway to labor market reintegration.

Salaried, formal employees report the second highest training demand at 46.4%, driven by the need to keep pace with workplace changes. Among informal and self-employed workers, 43.8% actively demand upskilling. This widespread demand proves that public reskilling infrastructure must be accessible to all employment categories.

50%**Universal Social Protection Deficit**

50% of all respondents report no access to social protection regardless of which shift they experienced.

Systemic vs. Shock-Specific: ‘reskilling demands’ and ‘exclusion from social protection’ are nearly identical across both transitions’ matrices for every social group, which means that the gap is structural – i.e., it is about who has access to social protection – and not transition-specific.

Women

Prioritize care-related social protection (maternity, childcare support) which is currently largely absent from the non-contributory schemes.

Refugees

Refugees are concentrated in agriculture and gig delivery work, the two sectors most exposed to green and digital disruptions.

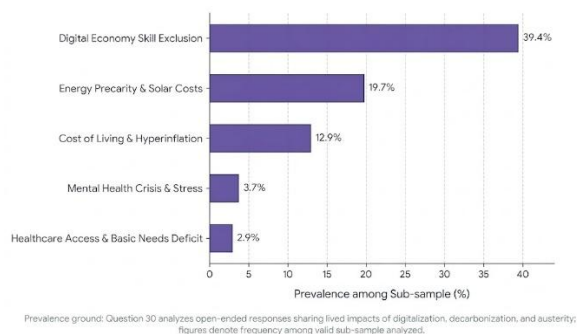
Their top reported need (65%) is for transferable social security benefits and inclusion in national systems, highlighting the desire for integration over temporary aid.

People with Disabilities

Highest Sensitivity to Cuts: While they have slightly better access to some targeted aid (only 30% have *no* access, meaning 70% receive *something*), they are the most sensitive to service reductions. 55% reported a direct negative impact from healthcare cuts, significantly higher than the national average (47%).

Voices of the Transition: Testimonies and Emerging Forms of Vulnerability

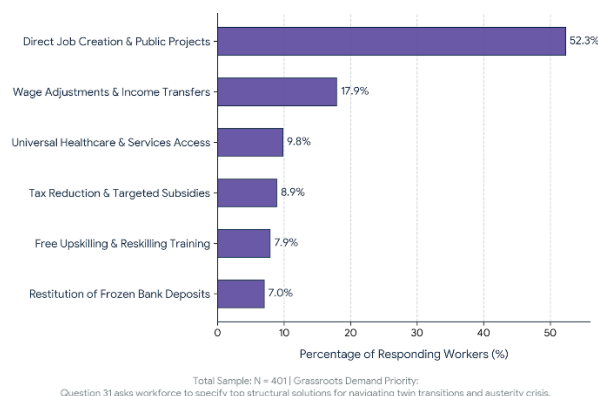
Figure 60: Lived Impacts of Structural Changes: Primary Qualitative Themes Shared by the Precarious Workforce



Qualitative Lived Impact Themes: Analyzing the open-ended responses sharing lived impacts of structural transitions and austerity exposes a landscape of profound job displacement. The dominant theme, emerging in nearly forty percent of valid testimonies, is 'Digital Economy Skill Exclusion,' illustrating widespread anxiety regarding algorithmic platform transitions and technological disruption.

'Energy Precarity & Solar Costs' is the second most common theme (19.7%), driven by the intersecting costs of electricity substitution during the green transition. Households also simultaneously articulate the crushing toll of 'Cost of Living & Hyperinflation' (12.9%), directly fueling widespread 'Mental Health Crisis & Stress' (3.7%). These qualitative findings confirm that structural change is experienced by workers as simultaneous exclusion and cascading material deprivation.

Figure 61: Grassroots Worker Demands for Addressing Austerity and Transitions Crisis



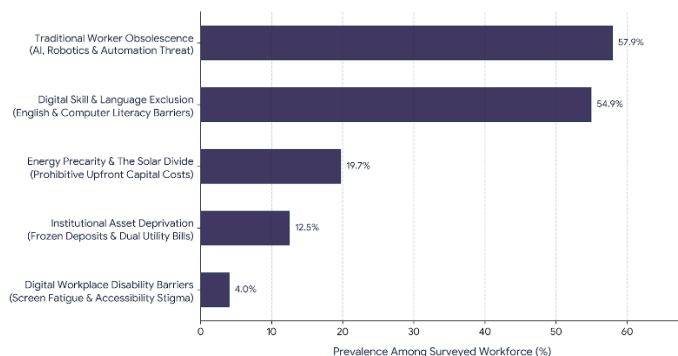
Grassroots Public Policy Demands: When asked to prioritize structural solutions for navigating the compounding twin transitions and austerity crisis, citizens remarkably prioritize the fundamental requirement for State-supported livelihood security. An overwhelming majority (52.3%) demand 'Direct Job Creation & Public Projects' as their top priority, far exceeding any other intervention.

The second highest demand, requested by 17.9% of responding workers, is 'Wage Adjustments & Income Transfers'. Furthermore, workers prioritize institutional service access over cash, with 'Universal Healthcare & Services Access' (9.8%) outranking demand for 'Free Upskilling Training' (7.9%). These citizen priorities confirm that the primary demand of the Lebanese workforce is not relief, but State-led structural integration into decent work.

Figure 62: Qualitative Quotation Matrix: Lived Realities in Lebanon

“ Every job now requires using a computer and staring at a screen for long periods, which exhausts me greatly and I am unable to see clearly. — Female, 28, Person with Disability (Visual Impairment)	“ Housing, food, and drink are all expensive. We buy water for services and pay electricity both to the state and to generators. There are no positives. — Male, 45, Informal Sector
“ We cannot install solar energy because it is very expensive, so we are not benefiting from it at all. — Female, 34, Unemployed	“ Providing job opportunities for people with disabilities like me; we are capable of working, but within our abilities. Free training for work in light of technological development so that I can have a role. — Male, 31, Person with Disability
“ So that I can keep up with technological developments and earn higher wages, because we traditional workers have become marginalized and are no longer in demand. — Male, 53, Informal/Self-Employed Worker	“ I have great difficulty with the English language, which makes it hard to understand diagnostic scanners, applications, and modern machines. — Male, 30, Salaried Employee (Mechanic)
“ We cannot install solar energy because it is very expensive, so we are not benefiting from it at all. We buy water for services and pay electricity both to the state and generators. — Female, 62, Informal Worker & Female, 34, Unemployed	“ Every job now requires using a computer and staring at a screen for long periods, which exhausts me greatly and I am unable to see clearly. — Female, 20, Informal Worker (Visual Impairment)

Figure 63: New, Emerging Forms of Structural Vulnerability: Prevalence of Precariousness as per Open-Ended Respondent Narratives



Illustrative Sample (N=401) | Prevalence of emerging vulnerability themes coded from open-ended qualitative narratives (Q30–Q32). Metrics denote percentage of respondents expressing specific structural precarity; categories are non-exclusive and multiple mentions apply.

The most widespread emerging vulnerability is the threat of artificial intelligence, automation, and modern machinery replacing manual and traditional labor. Workers also repeatedly cite the inability to understand English-language software, phone applications, and diagnostic scanners – in other terms, language and digital (il)literacy – as a primary driver of exclusion from formal job opportunities.

Moreover, prohibitive upfront installation costs, which exclude lower-income households from solar energy leaving them trapped paying double utility bills (State tariffs plus private diesel generators), and similar double bills are seen to be a trait of susceptibility to shocks. Open-ended narratives similarly highlight exposure to ongoing institutional trauma, with workers attributing their financial precarity directly to frozen bank deposits, public looting, and dual taxation, as a form of vulnerability. Likewise, severe visual fatigue and physical exhaustion from prolonged screen time required by remote or computerized jobs, alongside mental health issues and persistent social stigma from employers who judge physical appearance over technical competence, are seen to be a major barrier for inclusion and prosperity.