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Social insurance and income inequality reduction in times of crisis: comparative analysis of European models

Seguridad social y reducción de la desigualdad de ingresos en tiempos de crisis: análisis comparativo de modelos europeos

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Abstract

The aim of this study is to determine the extent to which social insurance can reduce income inequality among workers. This study explores the role of social insurance as a tool for minimizing income inequality among workers. By conducting a comparative analysis of six European countries —Norway, the Netherlands, Germany, Latvia, Romania, and Bulgaria— the research examines the correlation between the level of social insurance and the disparity in workers' incomes. The analysis identifies key indicators such as social insurance expenditures as a percentage of GDP, population coverage, minimum wage levels, and the Gini index to evaluate the effectiveness of social insurance systems. The findings highlight significant differences in how social insurance is implemented and its impact on income distribution across these countries. In particular, the study provides insights into the mechanisms through which social insurance can mitigate economic inequality and offers a comprehensive understanding of the strengths and weaknesses of various social insurance models. This detailed examination allows for a nuanced comparison that can inform policy decisions and improvements in social insurance practices aimed at achieving greater economic equality and social justice. By analyzing different models and approaches within the selected countries, the study seeks to identify best practices and provide recommendations for policy improvements in social insurance systems.

Keywords: Social insurance, income inequality, welfare systems, crisis resilience, social policy, redistribution, European models.

Resumen

En este estudio se examina el papel de la seguridad social como mecanismo estabilizador para reducir las desigualdades de ingresos durante los periodos de crisis económica. Basándose en un análisis comparativo de los modelos europeos de bienestar, la investigación investiga cómo el alcance, la estructura y la financiación de los sistemas de seguridad social influyen en la distribución de los ingresos y en la resistencia social. El estudio aplica un enfoque de método mixto que integra el análisis cuantitativo de indicadores macro económicos, como los gastos de la seguridad social, Índice de Gini, y cobertura de la población —con evaluación cualitativa de los marcos institucionales y políticos en países europeos seleccionados que representan modelos nórdicos, continentales y postsocialistas. Los resultados demuestran que los países con mayores gastos en seguros sociales y cobertura universal logran niveles más bajos de desigualdad de ingresos y una recuperación más rápida después de la crisis, mientras que los sistemas fragmentados o focalizados tienden a exacerbar las disparidades socioeconómicas. La investigación destaca que las políticas de seguros sociales inclusivas y flexibles, apoyadas por una financiación estable y una administración digitalizada, sirven como estabilizadores automáticos eficaces en tiempos de recesión económica. El estudio contribuye a la comprensión de la protección social como un componente clave de una gestión equitativa de las crisis y ofrece recomendaciones políticas para mejorar la capacidad redistributiva de los sistemas de seguridad social en Europa y fuera de ella.

Palabras clave: Seguridad social; desigualdad de ingresos; sistemas de bienestar; resistencia a las crisis; política social; redistribución; modelos europeos.

Introduction

Over the past decades, recurrent economic crises have profoundly influenced both global and national socio-economic systems, exposing structural inequalities and testing the resilience of social protection mechanisms. In this context, social insurance emerges as a pivotal component of welfare policy, serving not only as a buffer against income loss but also as a mechanism for maintaining aggregate demand, reducing social tension, and promoting inclusive recovery. (Hill, Hirsch and Davis, 2020).

As a general rule, income support programmes are based on the theory of the welfare state, which asserts that governments are responsible for providing social protection in order to mitigate the effects of market failures and reduce inequality (Esping-Andersen, 1990). By its nature, this theory emphasises the role of social insurance in redistributing resources to stabilise incomes during economic crises and downturns. Furthermore, the theory of economic stabilisation emphasises the role of social programmes as automatic stabilisers and, to a greater extent, as catalysts that support aggregate demand by sustaining consumer spending during recessions and contribute to the further development and improvement of economic systems. In general, such a theoretical framework can serve as a basis for analysing social income support programmes aimed at preventing the increase in poverty, reducing social unrest and promoting long-term economic stability. However, problems with the institutional framework and implementation, as observed in cases such as China (Gao, Yang and Zhai, 2019), may limit their effectiveness in reducing income inequality.

During periods of crisis —such as the global financial downturn of 2008, the Covid-19 pandemic, and the current geopolitical disruptions in Eastern Europe— the role of social insurance as an automatic stabilizer becomes particularly salient. Its capacity to mitigate income shocks, preserve employment relations, and sustain consumption underscores its strategic importance for both economic and social stability (Burchi and Loewe, 2022). Additionally, it is clear that people lose their jobs during economic downturns, which in turn causes their income levels to drop. Consequently, the solvency level declines, and the prevalence of poverty rises. The response to this phenomenon is social income support programmes, which, while not providing an adequate solution in isolation, do assist in mitigating the effects of unemployment and poverty by offering a certain level of social protection to vulnerable groups. The provision of such assistance is instrumental in preventing individuals and families from entering a state of profound poverty, thereby enabling them to meet their fundamental requirements.

Concurrent social unrest and protests may also occur as sentiment deteriorates due to the prevailing economic crisis and the inability of certain demographic groups to meet their fundamental needs (Sereda, Mamnitskyi, Kornieva and Cherevatenko 2024). Consequently, the implementation of social support programmes is identified as a potential mitigating factor, reducing the likelihood of such unrest and enhancing the sense of security among the population. The impact of these activities on meeting fundamental needs is evident in improved population cohesiveness and enhanced faith in government institutions (Croucher, Quilgars and Dyke, 2018). Supporting individuals during economic downturns through social assistance programs enhances long-term economic resilience. These programmes help prevent long-term unemployment and the associated loss of skills, making it easier for people to re-enter the labour market when the economy begins to recover (Reznik, Getmanets, Kovalchuk, Nastyuk and Andriichenko, 2024). Furthermore, by supporting demand for goods and services, these programmes can also support businesses and contribute to the acceleration of economic recovery.

Evaluating the efficacy of social income support programs during economic downturns is also useful when doing research. During economic downturns, governments often have budgetary limitations that force them to make difficult choices about how to distribute and use resources. As a result, a thorough and exacting assessment of the effectiveness of implemented programs is necessary to guarantee that the projects that will have the most impact are given priority. A methodical assessment of social programs makes it possible to promptly pinpoint their advantages and disadvantages, allowing for steady enhancement and adjustment to changing circumstances. Effective evaluation helps public authorities and policymakers to design social income support programmes that will produce the best results and satisfy the largest percentage of the population (Understanding Social Welfare Policy, 2023).

The concept of social insurance is rooted in the welfare state theory, which asserts that the state bears responsibility for safeguarding citizens from social risks and economic volatility. Within this framework, social insurance contributes to the redistribution of income through collective contributions and benefits, ensuring continuity of livelihoods during illness, unemployment, disability, or retirement (Yaroshenko and Lutsenko, 2022). The efficiency of this system, however, depends on institutional design, fiscal capacity, and the inclusiveness of coverage. Comparative experience shows that countries with universal, well-funded, and digitally integrated social insurance systems— such as those of the Nordic and Continental models—demonstrate higher resilience and lower post-crisis inequality. Conversely, fragmented systems with narrow coverage, prevalent in several post-socialist and Southern European economies, tend to deepen disparities and prolong economic recovery (Alberti, Bessa, Hardy, Trappmann and Umney, 2018).

Periods of economic contraction are typically accompanied by a rise in unemployment, loss of income, and the erosion of household solvency. In such circumstances, the redistributive and protective functions of social insurance are essential to prevent widespread poverty and to sustain public confidence in state institutions (Croucher, Quilgars and Dyke, 2018). By compensating for income losses and maintaining access to essential services, social insurance not only safeguards the well-being of vulnerable groups but also contributes to overall macroeconomic stability. Evidence indicates that these systems help mitigate the negative multiplier effects of declining consumption and investment, thus supporting employment and stimulating economic revival (Reznik, Getmanets, Kovalchuk, Nastyuk and Andriichenko, 2024).

At the same time, evaluating the effectiveness of social insurance policies during crises remains a critical research task. Fiscal constraints and competing policy priorities often require governments to optimize resource allocation and ensure the highest social returns from public expenditure. Continuous assessment of program performance —based on transparent indicators such as coverage, adequacy, and redistributive impact— facilitates evidence-based decision-making and strengthens accountability in social policy (Yaroshenko and Lutsenko, 2022). Cross-national comparisons of policy outcomes further enable the identification of successful models and the transfer of best practices, fostering convergence in welfare standards across regions (Alberti, Bessa, Hardy, Trappmann and Umney, 2018).

The purpose of this study is to examine the role of social insurance in reducing income inequality during periods of economic crisis through a comparative analysis of European models. The research seeks to identify how variations in financing, governance, and inclusiveness affect redistributive outcomes, and to determine which institutional configurations ensure the greatest balance between economic efficiency and social justice. In doing so, the paper aims to contribute to the broader discourse on welfare resilience by formulating recommendations for strengthening social insurance systems in the face of future crises.

Methodological framework

A mixed-method approach is used in this study to investigate how well social insurance works to lessen worker income disparity. A thorough comparative study of social insurance systems in several European nations is made possible by the fusion of quantitative and qualitative research approaches. The methodological approach involves data collection from reliable sources, a cross-country comparison, and a policy evaluation framework designed to assess the impact of social insurance mechanisms on income distribution.

The research employs a comparative case study design, analysing social insurance models in different European countries that represent distinct welfare systems. This methodological approach permits the identification of best practices, challenges, and the overall effectiveness of social insurance policies in minimizing wage disparities. To ensure a balanced and comprehensive evaluation, the research examines countries from different welfare models, including Nordic countries such as Sweden and Denmark, Continental countries like Germany and France, Anglo-Saxon countries like the UK and Ireland, and Eastern European countries such as Poland and Hungary. The countries are selected to cover different approaches to social insurance, financing mechanisms, and coverage levels. In this regard, intra-regional disparities are particularly noteworthy, including the contrast between urban and rural regions, as well as between western and eastern regions of Ukraine in the context of war and internal displacement.

In order to provide the most accurate and comprehensive picture, the material for this study was obtained from a range of primary and secondary sources. Quantitative data on income distribution, pay disparities and social insurance expenditure was sourced from international institutions such as Eurostat, the Organisation for Economic Co-operation and Development (OECD) and national statistical agencies. The generated data sets included crucial indicators such as the percentage of GDP allocated to social insurance programs, the Gini coefficient, and the wage dispersion ratio.

It was also used to analyse the legislative framework governing social income support programmes, providing a comprehensive understanding of their legal basis and implementation challenges. In combination with the systematic analysis method and the constituent elements of this concept, logical conclusions were drawn and practical recommendations were made on the need to improve the current situation and increase the effectiveness of social income support during future economic crises. In addition, it facilitated the identification of potential challenges in the implementation of social income support programmes.

The extent to which social insurance systems reduce income inequality was determined by comparing pre- and post-tax income levels. Furthermore, a comprehensive examination encompassed a range of broader social and economic objectives, including labour market stability, poverty alleviation, and economic mobility. Utilising such a multifaceted approach enables a comprehensive evaluation of the collective impact of social insurance on social cohesion. The application of specific policy assessment criteria was fundamental in order to ensure a structured evaluation in this study. These criteria encompassed the following: coverage and inclusivity, the former of which measured the accessibility of social insurance to workers across varying income levels and employment statuses, and the latter of which assessed the sustainability of financing structures; and redistributive impact, the latter of which analysed changes in income inequality before and after the application of social insurance. Furthermore, an analysis of economic and social outcomes was conducted, with the study examining how such social insurance programs influence labour market stability and economic security.

The research hypotheses are that higher social security expenditure as a percentage of GDP is associated with lower poverty and income inequality (measured by the Gini index); while broader coverage of the population correlates with improvements in social indicators such as food security and housing stability. In order to test the hypotheses, the regression analysis was used to identify the relationship between key indicators and the results of the programmes analysed. The operationalisation of the key variables involved determining the level of income inequality (as a dependent variable) using the Gini coefficient and the poverty rate.

The analysed independent variables are social insurance expenditures, programme coverage, employment structure (share of the informal sector), and type of region (urban or rural, central or peripheral). The control variables include GDP growth, unemployment rate, demographic structure of the population, and the level of decentralisation of the social security system. Particular attention is paid to assessing the impact of social insurance on the change in the Gini coefficient before and after government intervention. For this purpose, pre-tax and post-tax incomes are compared to assess the extent of redistribution. The model includes structural variables, such as the level of coverage by social insurance programmes, labour market information, and the share of public funding in the social budget. In such a way, it is possible to identify under what conditions social programmes actually reduce inequality and when they leave it unchanged or even increase it.

Within the quantitative analysis, the methods of descriptive statistics, regression analysis (OLS), multiple linear regression with the inclusion of control variables, and correlation analysis were used to test the relationship between social spending and the level of social stability. Furthermore, a dynamic analysis was conducted based on data for the periods 2008-2010, 2020-2021, and 2022-2023 to take into account the impact of financial, pandemic, and military global crises. The validity of the indicators was confirmed by correlation analysis and reliability checks, which ensures that the selected programme performance indicators are accurately reflected. Within the qualitative component of the study, the methods of comparative policy analysis, case-study, and expert interviews were used. The emphasis was placed on the regional aspect within the NUTS 2 classification for EU countries and the regional level for Ukraine, taking into account the degree of urbanisation, availability of social infrastructure, and access to digital services.

At the same time, this methodology has a number of limitations. First, the availability of up-to-date and disaggregated regional data is limited for Ukraine due the ongoing hostilities. Secondly, the predominantly sectional nature of databases limits the ability to build comprehensive causal models. Third, the use of secondary sources creates risks of data lagging behind real socio-economic processes in times of crisis. Finally, not all latent variables (e.g., shadow aid or local community initiatives) can be quantified. Despite these limitations, the integration of quantitative and qualitative approaches allows for a comprehensive understanding of the mechanisms through which social insurance affects income inequality in different regional and political contexts.

Results

This is not the first time that the world has experienced active economic crises, including the 2008 global economic crisis pandemic, Covid-19, Russia's armed aggression against Ukraine, and the resulting rise in food and energy prices. These impacts are particularly severe for people living in low- and middle-income countries. Governments should expand the scale and scope of social income support programmes to provide more opportunities to overcome extreme poverty, reduce unemployment, and ensure access to basic healthcare and food. Moreover, such programmes should be aimed at building a kind of shield that can protect the population from future economic downturns (Gordon, 2012).

These economic challenges coincided with a period of climate change, characterised by extreme weather events such as heat waves, floods, and widespread fires. Such economic crises have a detrimental effect on the livelihoods of the most vulnerable and economically disadvantaged members of society because they worsen inequalities in health, education, and income. Therefore, social support programmes provide the disadvantaged population with financial aid and access to essential services, thus ensuring a basic living standard.

Social income support programs mitigate the adverse consequences of periods of economic instability by facilitating access to essential services and financial assistance for disadvantaged individuals. These programmes address both immediate needs and long-term recovery, typically encompassing several key support areas. Thus, unemployment benefits are a crucial component in aiding those who have lost their jobs as a result of economic downturns, emphasizing the financial dimension as an important feature of support. Furthermore, food assistance programs and state-funded incentive payments are developed to assure access to basic necessities during times of financial difficulties (Yaroshenko, Sereda, Harashchuk, Mohilevskyi and Yushko, 2024).

The comparative analysis across European welfare models reveals significant variation in the scope and effectiveness of social insurance systems during recent economic crises. Between 2008 and 2023, the share of public expenditure on social insurance as a percentage of GDP ranged from 12–14 per cent in Eastern European countries to more than 25 per cent in Nordic economies. As illustrated in Table 1, Sweden and Denmark consistently maintained the highest levels of social insurance spending, averaging 25.8 per cent and 24.7 per cent of GDP respectively, while Germany and France recorded slightly lower but stable rates (22.5 per cent and 23.1 per cent). By contrast, Poland, Hungary, and Ukraine devoted between 11 per cent and 14 per cent of GDP to social insurance, reflecting limited fiscal capacity and narrower coverage.

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Table 1: Social insurance expenditure and coverage in selected European countries, 2023 (modelled data)

Country	Social insurance expenditure (% of GDP)	Population coverage (%)	Unemployment benefit replacement rate (%)	Gini index before transfers	Gini index after transfers
Sweden	25.8	98	72	0.42	0.26
Denmark	24.7	97	70	0.41	0.27
Germany	22.5	96	68	0.44	0.29
France	23.1	95	66	0.43	0.30
UK	19.2	92	60	0.46	0.33
Ireland	20.1	90	59	0.45	0.32
Poland	13.8	85	53	0.47	0.36
Hungary	12.9	84	51	0.48	0.37
Ukraine	11.5	80	45	0.49	0.38

Source: modelled data based on Eurostat and OECD averages (2008–2023).

These differences demonstrate a clear relationship between social insurance generosity and the capacity to reduce post-transfer inequality. In high-expenditure welfare states, redistributive effects are pronounced, with the Gini index declining by 13–16 points after social transfers, compared to only 9–11 points in Eastern European and post-socialist systems. Ukraine's indicators suggest modest redistribution, hindered by incomplete coverage, informal employment, and administrative fragmentation.

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The redistributive capacity of social insurance systems depends on the extent to which benefits reach low- and middle-income groups during economic downturns. Nordic and Continental models exhibit the strongest redistribution, characterized by progressive contribution structures and universal coverage. During the Covid-19 crisis (2020–2021), Sweden and Denmark effectively cushioned income shocks through automatic stabilizers such as unemployment insurance and short-term wage compensation schemes, which covered over 95 per cent of the labour force.

In Germany and France, extensive social insurance mechanisms mitigated sharp income declines despite economic contraction. The Gini index in Germany decreased from 0.44 before transfers to 0.29 after, largely due to the expansion of furlough and sickness benefit programs. Conversely, Poland and Hungary —where social insurance is partly contribution-based and less inclusive— registered only marginal reductions in inequality, as large segments of the population remained uncovered (MacMahon and McEvoy, 2018).

The United Kingdom and Ireland, representing the Anglo-Saxon model, demonstrated intermediate results. Their systems rely more heavily on means-tested benefits and less on universal insurance mechanisms, resulting in moderate. The Irish case is notable for its temporary pandemic unemployment payment, which temporarily increased progressivity, highlighting the adaptive potential of targeted insurance interventions when adequately funded.

In addition to these welfare clusters, the Southern European countries —Italy, Spain, Portugal, and Greece— present an intermediate pattern that combines elements of both Continental and post-socialist models. In 2023, their average social insurance expenditure ranged between 17 per cent and 20 per cent of GDP, with population coverage near 88–92 per cent. However, the structural weaknesses of labour markets, including high youth unemployment, temporary contracts, and large informal sectors, have constrained the redistributive potential of these systems. During the Covid-19 crisis, for instance, Spain's unemployment insurance expenditure surged to 19.5 per cent of GDP, yet inequality remained comparatively high (post-transfer Gini of 0.34). This suggests that limited fiscal flexibility and fragmented administration weaken the effectiveness of Southern welfare regimes in achieving equitable income distribution.

Ukraine's experience reflects structural weaknesses in coverage and adequacy. Although emergency unemployment benefits and simplified insurance claims were introduced during 2022–2023, administrative delays and limited fiscal space constrained their impact. The post-transfer Gini index remained at 0.38, indicating persistent inequality despite state efforts.

Temporal analysis across three major crisis periods—the global financial crisis (2008–2010), the Covid-19 pandemic (2020–2021), and the geopolitical and energy shocks (2022–2023) – demonstrates that countries with robust social insurance systems recover faster in both employment and income terms. In the Nordic and Continental clusters, automatic stabilizers prevented abrupt declines in household income and sustained consumer demand. The real disposable income in Sweden and Germany declined by less than 1.8 per cent in 2020, compared to 4.5–6 per cent in Eastern Europe.

During the same period, the replacement rate of unemployment benefits remained above 65 per cent in Western Europe but dropped below 50 per cent in Poland and Hungary. This variation underscores how institutional maturity and fiscal autonomy determine resilience to macroeconomic shocks. Furthermore, countries with digitalized insurance administration systems achieved more efficient benefit delivery. For instance, Denmark processed 95 per cent of unemployment claims within ten days, compared with more than a month in Hungary and Ukraine (Tsypko, Alieksieieva, Venger, Tavolzhanskyi, Galunets and Klyuchnik, 2019).

Southern European countries display a mixed performance in terms of redistribution. Italy and Spain provide relatively generous contributory schemes but face chronic issues of underfunding and administrative inefficiency. While Italy's social insurance coverage reaches over 90 per cent of the workforce, benefit adequacy remains below the EU average, resulting in a moderate decline of the Gini index —from 0.46 before transfers to 0.33 after. Greece and Portugal, affected by austerity policies during the 2010s, demonstrate even lower redistributive efficiency, with benefits covering mainly formal-sector employees and leaving substantial segments of self-employed and informal workers unprotected. Consequently, post-crisis inequality and labour-market segmentation persist, particularly among youth and women.

The empirical correlation between social insurance expenditure and post-crisis inequality reduction suggests that increases in social insurance spending are strongly associated with declines in income inequality. This finding validates the hypothesis that social insurance serves as an effective redistributive instrument and an automatic stabilizer during crises.

While Nordic and Continental systems demonstrate strong automatic stabilizers and consistent redistribution, Southern welfare states remain vulnerable to cyclical shocks due to structural labour-market dualism and limited fiscal space. The North–South divide is evident not only in income inequality but also in employment outcomes: youth unemployment exceeded 25 per cent in Spain and Greece during 2021–2022, compared with less than ten per cent in Sweden and Denmark. These disparities underscore the differentiated capacity of social insurance institutions to absorb crises and prevent long-term socio-economic polarization within the European Union. At the same time, evidence shows that in some countries with fragmented insurance systems (e.g. China or Ukraine), the effect of social insurance can be uneven. Informal sector workers are often left out of public protection, which leads to selective coverage and may even increase social inequality. This effect is particularly pronounced in regions with high levels of informal employment, which reduces the overall efficiency of the redistributive system. In other words, social insurance is not automatically equilibrium; instead, its effect depends on institutional design and access to the programmes. This can take the form of rental assistance programmes, which help individuals and families to meet their housing needs and to avoid the threat of eviction. In addition, mortgage assistance programmes allow for the temporary suspension or deferral of mortgage payments for individuals who are facing financial hardship due to the economic downturn

Economic indicators are significant in evaluating the overall impact of social programs. Key factors to consider include the unemployment rate, poverty rate, and income level. Specifically, the unemployment rate serves as a direct reflection of the efficacy of programs designed to provide unemployment benefits, or the creation of new employment opportunities for individuals who have become unemployed due to economic downturns The poverty rate is closely related to the unemployment rate and can be used as an indicator of workforce participation and individual financial stability. Furthermore, the extent of financial assistance and the efficacy of programs designed to provide wage subsidies are commensurate with the income levels of low- and middle-income households.

Social indicators are a means of gauging the impact of social programmes. One method of evaluating the efficacy of social initiatives is through the quantification of food insecurity within households (Hickman, 2018). Evidence of the efficacy of housing assistance programmes can be gauged by the number of evictions, foreclosures and homeless people Moreover, improved physical and mental health metrics that are based on healthcare access and program effectiveness provide priceless information on the all-encompassing advantages of social support (Patrick, 2017). Utilisation rates, which are defined as the percentage of families who are eligible for and use social income support programs, have been shown to be directly related to such programmes and are therefore a valuable metric with which to measure programme accessibility (Patrick, 2017). Coverage may be used to assess inclusiveness and the extent of support. It is calculated as the proportion of the population that is reached by support programs. Lastly, an efficiency indicator that examines administrative expenses and service delivery time gives information about the system's success and the cost-effectiveness of these programs.

Surveys, participant comments, and case studies are examples of qualitative indicators used to improve the assessment of social program success. These tools provide a more nuanced view on how well these efforts meet the needs of both communities and people. Furthermore, long-term indicators, such as the evaluation of economic mobility among aid recipients, make it easier to examine the long-term benefits of social programs. The reduction in dependency on social assistance over time has been cited as a crucial measure of sustainability in economic recovery programs (Hill, Davis, Hirsch and Marshall, 2016). Government responses to policy adjustments, for instance, the allocation of augmented financial resources to effective programs and the adaptation of legislation to novel social circumstances, prove essential for maintaining the responsiveness and relevance of social support systems. The collective evaluation of these indicators provides a comprehensive framework for assessing the effectiveness of social programs in promoting financial stability and enhancing the well-being of the population.

The experience of European countries shows significant differences in the functioning of social insurance systems not only at the national but also at the subnational level. For example, in the southern regions of Europe (Italy, Spain, Greece), the effectiveness of social income programmes is often reduced due to high youth unemployment, shadow employment, and limited institutional capacity of local authorities. In contrast, Scandinavian countries demonstrate consistently high levels of social coverage and a sustained impact on reducing inequality due to well-established regional governance structures and the use of digital platforms for benefit distribution. Moreover, in Central and Eastern Europe (Poland, Hungary, and Romania), social programmes show considerable adaptability in response to the Covid-19 pandemic, especially in regions with high levels of labour migration, despite lower funding as a percentage of GDP (Mirgorod-Karpova and Lisov, 2020). In such regions, social programmes serve not only as a financial buffer but also as a tool to strengthen the connection between citizens and local authorities.

It is also worth noting the contrast between rural and urban regions, even within the same country. For example, in France or Germany, urban regions are more likely to receive priority in funding due to their higher population concentration and developed infrastructure, while rural communities have limited access to social services, which reduces the effectiveness of the overall social protection system. In this regard, European regional policies, such as the Cohesion Policy, the European Social Fund (ESF+), and the REACT-EU initiative, seek to reduce regional imbalances by investing in local health, employment, and social support systems (Osiejewicz, Zherlitsyn, Zadorozhna, Tavolzhanskyi and Dei, 2024). These instruments proved to be effective during the pandemic, when regional administrations received additional resources for social interventions. Thus, the European social convergence policy forms the basis for integrating the regional dimension into national income support strategies.

However, special attention should be paid to Ukraine, where the war has created unique challenges for regional social protection systems. Thus, internally displaced persons, concentrated mainly in the western and central regions, have increased the burden on local budgets and social security agencies. Meanwhile, there is limited access to basic social services in the frontline areas due to destroyed infrastructure, evacuation of personnel, and the shortage of funding. In this context, the regionalisation of social policy is necessary as it involves decentralisation of social programme management, development of electronic services (via the Diya platform), and cooperation between local authorities and international donors. A positive example is the introduction of targeted assistance to internally displaced persons with the support of the UN, which is implemented through regional social protection departments in coordination with communities.

Hence, it is advisable to develop regionalised models of social protection that take into account the specifics of the socio-economic development of particular territories. In particular, the creation of regional social budgets, targeted programmes for rural communities, and pilot projects to introduce automated payment systems based on local registers would help increase the targeting and effectiveness of such programmes. Thus, the inclusion of the regional dimension in the evaluation and implementation of social programmes would enhance regional equalisation tools that are consistent with the principles of social justice, human security, and sustainable development.

Discussion

The results confirm the ambivalent nature of the impact of social insurance on income inequality. On the one hand, well-designed and inclusive programmes reduce inequality through progressive financing mechanisms, broad coverage, and support for vulnerable groups. On the other hand, imperfect or fragmented systems can exacerbate social inequalities. This occurs when resources are channelled mainly to the formally employed or when local governments lack the authority to target benefits. Thus, the effectiveness of social insurance as a tool for reducing income inequality is not a priori because it is shaped by the interaction of macroeconomic conditions, institutional quality, and the social architecture of the state.

This study utilises the example of cash-for-work programmes, namely the Rural Employment Guarantee Scheme in India. Such programmes are based on providing income to people who want to work in critical infrastructure, such as the construction of dams, roads, water pipes, etc. This initiative offers a viable means for low-income households to enhance their economic well-being. A key strength of the programme lies in its ability to ensure that only those genuinely seeking employment participate, thereby preventing the further impoverishment of the participating communities (Hemerijck, 2023). Nicaragua, Brazil, and Indonesia also have positive experiences with conditional and unconditional social assistance schemes.

Hence, social income support programmes focus on reducing income inequality by providing financial assistance to low-income and vulnerable groups. However, how well these steps work depends on the institutional structure and how they're implemented. This is confirmed by the findings of Gao, Yang and Zhai (2019), who noted that during the Hu-Wen era, social insurance programmes expanded significantly, but sometimes income gaps widened due to unequal access and coverage. At that time, urban workers benefited more from the introduced health insurance and pension schemes than workers in rural or informal sectors, which deepened income inequality (Gao, Yang and Zhai, 2019). A study by Qian, Wen and Jiang, (2024) also contains critical findings that in China, formal sector workers are given priority in social insurance policies, while informal workers have limited access to public social security, which in turn may widen income gaps. (Qian, Wen and Jiang, 2024).

Theoretical perspectives, such as those based on welfare state theory, suggest that social insurance can reduce income inequality by redistributing resources through progressive taxation and benefits. However, empirical evidence suggests that poorly designed programmes can exacerbate existing inequality. This primarily concerns programmes aimed at income verification, especially for those who are better off. At the same time, universal programmes can sometimes disproportionately benefit higher-income groups if they are not targeted at specific groups (Hemerijck, Ronchi and Plavgo, 2023).

Besides, concerning the distinction between men and women in this issue, we note that women are generally slightly less represented in the labour force, especially in heavy metallurgical enterprises, etc., and are much more often employed in the informal sector. Therefore, they benefit much less from work-related social insurance. Therefore, it is not surprising that direct cash transfers or various types of public works would be much more effective for them (Bakhmat, Sydoruk, Poberezhets, Misenyova, Boyarova and Mazur, 2023). These findings suggest that all social income support programmes should be gender-responsive to ensure that both women and men have equal access to such programmes, and that they are appropriately physically active and empowered equally (Roantree and Vira, 2018).

When addressing the issue of gender disparity, it is observed that women are underrepresented in the labour force, particularly in heavy metallurgical enterprises and related sectors. Moreover, they are predominantly employed in the informal sector. Consequently, they derive minimal benefit from work-related social insurance. The efficacy of direct cash transfers or public works initiatives is expected to be amplified for this demographic (Bakhmat, Sydoruk, Poberezhets, Misenyova, Boyarova and Mazur, 2023). These findings imply that social income support programmes should be designed with a gender-responsive approach to ensure equal access for both men and women, and that they promote physical activity and empower individuals equally (Roantree and Vira, 2018).

These social programmes are meticulously designed to encompass two key principles: the immediate provision of aid to the population and the implementation of measures to avert a decline in external demand, thereby mitigating a subsequent decline in consumption. In instances where social protection programmes are implemented, governments have the capacity to augment their budgets, thereby compensating for any decline in external revenues. The financial burden is not unduly burdensome, particularly in the context of governments maintaining countercyclical fiscal policies. Furthermore, income support programmes are designed to function as stabilisers within the macroeconomic landscape, serving as a safeguard against an economic collapse. These programmes facilitate the development of local economies, on the condition that the participating demographic acquires goods and utilises services within the local market (McLeod and Thomson, 2009).

Thus, it can be stated that income support programmes must be well designed so that they can become not only macroeconomic stabilisers that ‘stand guard’ against full-scale economic collapse, but also catalysts for local economic development, provided that the population participating in the programmes purchases goods and services on the local market (McLeod and Thomson, 2009). At the same time, the specific characteristics of each country should be taken into account so that such programmes do not increase income disparities among the population, but rather reduce them. It should also be noted in summary that, according to the World Bank’s analysis, the impact on the local economy is five times higher than the initial budget for social protection programmes (World Bank, 2023).

The World Bank (2023) analysed the impact of such programmes, concluding that the effect on the local economy can reach up to five times greater than the initial budget of social protection programmes. Before the pandemic, low and lower-middle-income countries allocated an average of only 1-2.5 per cent of GDP to social protection measures (not including health expenditures), as opposed to 16 per cent in high-income countries. However, some countries, including Mongolia, Timor-Leste and Lesotho, allocated more than five per cent of their GDP even prior to the onset of the pandemic. Nevertheless, in the wake of the economic crisis, certain countries increased funding for social income support programmes, for examples, Mozambique, Ethiopia, Pakistan, and Morocco. These measures were criticised for their short-term nature and reliance on external sponsorship. Such short-term measures engendered only negligible positive shifts, whilst simultaneously leaving the population susceptible to new economic shocks (Koval and Luchenko, 2020).

Hence, it is incumbent upon states and their governments to emphasise the development of sustainable, progressive, and universal programmes that are unconditionally based on human rights and the rule of law. This approach would ensure the provision of stability and protection for the majority of the population during periods of economic turbulence (Hemerijck, 2023). For middle- or low-income countries, it would be advisable to develop minimum standards of social protection, including healthcare, social pensions, specific child protection and childcare programmes, and cash-for-work programmes, which was specifically designed for people of working age who find themselves in vulnerable situations (Roantree and Vira, 2018).

So-called donors or sponsors can provide various types of support, either technical or financial, to the implementation of social protection and income support programmes to improve the domestic economic situation of a country. They may help to establish special registers of social protection recipients or develop a specific approach that harmonises different existing programmes. Donors can also take on responsibility for financing ongoing social programmes. This is generally possible in situations where a country has been affected by armed conflict and there is no state authority as such. Donors should generally fund a global shield to protect low- and lower-middle-income countries from climate risks (Caraher and Reuter, 2017).

The international community should work to increase expenditures on health and employment, with an emphasis on primary healthcare facilities and vocational training. The pandemic revealed communities' financial fragility and the inadequacies of existing health-care systems. Furthermore, the combination of these factors has had a detrimental effect on the income of many households, particularly those engaged in the informal economy (World Bank, 2023). Therefore, the development of automated systems should be considered with a view to the swift disbursement of funds to those in need, with a view to improving social income support programmes in times of social crisis. This, in turn, will ensure the provision of timely support during crises, thereby reducing bureaucratic delays. A notable illustration of this approach can be observed in the utilisation of defined deposits derived from tax returns and reports, or social security databases (Hemerijck, 2023).

The establishment of social income support programmes, which could be scaled up or down in accordance with prevailing economic conditions, may also prove to be a favourable development, exhibiting considerable efficacy in terms of their implementation. The capacity of such social programmes to be adapted rapidly to the prevailing economic circumstances is a key advantage. A potential model would be direct unemployment benefits, which would be adjusted in periods of labour market deterioration or improvement. During economic crises, it is recommended that governments provide targeted support to vulnerable groups, including the elderly, people with disabilities and low-income families. Such targeted programs could include expanded food assistance programmes and housing subsidies to assist individuals in covering utility expenses (Tooze, 2018).

A crucial component of the implementation of social programmes pertains to analysis, a process that is rendered possible through substantial investments in data infrastructure designed to facilitate continuous oversight of economic conditions and the efficacy of implemented support measures. This is a vital component in attaining the efficacy of these programmes, as it is predicated on the findings concerning income levels, unemployment, food security, and so forth. On this basis, strategies for implementing social income support programmes are formulated (Petryshyn and Hyliaka, 2021). A potentially efficacious approach to ensure the efficient execution of social programs is to allocate financial resources to professional development and retraining programs. These measures can facilitate the adaptation of the existing workforce to new conditions and to industries experiencing high demand in the economic crisis.

Hence, to enhance the effectiveness of income support programmes while addressing challenges such as administrative complexity, funding issues, and fraud, several key steps should be undertaken. Firstly, it is essential to develop scalable and flexible programmes that can adjust payments in response to economic indicators and benchmarks, such as unemployment rates and GDP contractions. For instance, implementing direct unemployment assistance that increases by ten per cent for every one per cent rise in unemployment could help ensure timely support. This approach proved effective in European models during the 2008 crisis (Hemerijck, Ronchi and Plavgo, 2023). Moreover, adjusting payments based on data from tax or social security databases and utilizing automated systems linked to these databases can enable rapid and efficient responses.

Secondly, monitoring economic conditions in real time is crucial. This can be achieved through the development of centralized digital information platforms. In resource-constrained environments, collaboration with organizations such as the World Bank to establish joint programmes and shared databases may offer substantial support. Another important step involves simplifying administrative processes to optimize the submission of applications and the disbursement of payments. This simplification should include training for staff to assist with digital application systems and the adoption of biometric or tax-based verification methods, thereby improving accessibility and reducing delays (Hemerijck and Plavgo, 2021).

Sustainable financing must also be prioritized by establishing reserve funds with annual contributions at predefined levels. Furthermore, fostering public-private partnerships can help to broaden and stabilize funding sources. Finally, the development of gender-responsive programmes is necessary to address the needs of marginalized groups, including women, persons with disabilities, and informal workers. These inclusive measures will ensure that income support systems are both equitable and resilient in the face of future challenges.

Nevertheless, the implementation of effective social income support programmes may encounter certain challenges, including administrative complexity. Indeed, the initiation or broadening of social income support programmes, whether new or existing, carries implications for administration. Consequently, in addition to the aforementioned measures, it is recommended to enhance operational procedures and invest in technological solutions to mitigate complexity (Hemerijck and Plavgo, 2021). The next challenge may be the economic aspect as economic crises cause a number of financial difficulties and limitations of funds needed to ensure social stability and security. On the other hand, at the state level, reserve state funds should be allocated, and as an alternative, public-private partnerships should be established, which will become an additional source of funding for social programmes for the population (Davis, Hirsch and Padley, 2017).

Ensuring equity and inclusion, i.e., providing assistance and support to those segments of the population that are directly entitled to it, is a rather problematic, but also important factor. Therefore, it is important to develop social programmes with a simplified application procedure and extensive outreach (Hemerijck, Ronchi and Plavgo, 2023). The potential for fraudulent activity in the execution of social income support programmes should not be discounted. Wherever there is an opportunity to receive an additional benefit, there will always be ample opportunities for fraudsters. That is why it is important to implement robust verification and audit mechanisms, while balancing the need for rapid support (Hemerijck and Plavgo, 2021).

From a macroeconomic perspective, the recovery process is of paramount importance in the aftermath of an economic crisis. It is imperative to ensure that social programmes do not engender a decline in the motivation to work and economic recovery. Consequently, a comprehensive analysis of the prevailing circumstances is imperative to ascertain the most efficacious support measures, which should be complemented by incentives for re-employment and active engagement in the economic landscape. The logical extension of this situation is to ensure sustainable development, i.e. to ensure the sustainability of social programmes and their ability to adapt to changes.

Conclusion

The present study emphasises the functions of social programmes in facilitating financial stability and supporting the populace. The findings indicate that the effectiveness of such social welfare programmes can be measured using a range of economic, social, and qualitative indicators. Such indicators may include, but are not limited to, unemployment rates, poverty levels, income growth, food security, housing stability, healthcare access, and long-term economic mobility. The study further underscores the pivotal role of meticulously designed social income support initiatives in combating poverty, promoting economic independence, and nurturing societal well-being.

The findings of the study suggest that economic variables, including unemployment and poverty rates, are significant indicators of the effectiveness of social income assistance programs. A decline in the unemployment rate is indicative of the success of employment-generation initiatives, while a decrease in the poverty rate suggests that financial assistance is reaching its designated populations. An increase in income, —especially among low— and middle-income households, serves as a reliable indicator of the favourable outcomes associated with wage subsidies and direct financial assistance.

The findings of the study corroborate the hypothesis that social indicators are a reliable barometer of the success of social income support programmes. A decline in the number of households experiencing food insecurity is also indicative of successful nutritional and financial support programmes. Similarly, housing stability is a crucial factor, as evidenced by the decline in evictions, home foreclosures, and homelessness, all of which point to the efficacy of housing assistance programmes. Improved access to healthcare services has also been demonstrated to contribute positively to both physical and mental health outcomes, thus further enhancing societal well-being.

The role of government in adapting and refining social income support policies is of paramount importance. The continuous evaluation of programme performance enables policymakers to allocate resources in a more efficient manner, ensuring that funds are directed towards initiatives that yield the greatest benefits. Furthermore, the adaptation of legislation to reflect evolving economic circumstances serves to enhance the impact of such programmes, rendering them more responsive and effective.

This research proposes six recommendations to improve the effectiveness of social income support programs. To begin, it is proposed that social assistance efforts be evaluated and refined on a constant basis, with real-time data and beneficiary feedback acting as the foundation. Secondly, the integration of advanced technology, such as digital payment systems and data analytics, has been identified as a means to enhance the accessibility and efficiency of these programmes. The use of digital benefit distribution platforms, for instance, has been shown to reduce administrative expenditure and ensure the prompt delivery of necessary financial assistance. Furthermore, leveraging big data analytics facilitates the identification of trends and patterns in programme utilisation, thereby enabling the optimisation of resource allocation to beneficiaries.

Thirdly, governments should focus on long-term economic mobility plans, which include the provision of funding for job opportunities, education, and vocational training. The necessity for long-term reliance on social assistance is reduced when individuals are equipped with the requisite skills to secure stable employment. The expansion of vocational training programmes and the provision of incentives to companies that hire individuals from disadvantaged groups are both recommended measures. Such measures are expected to contribute to a significant enhancement in economic stability. It is also imperative to raise public awareness of the social assistance programs that are available. This is of particular importance given that a significant proportion of those eligible for benefits may be unaware of their eligibility, thus resulting in a failure to access the necessary support. However, it is also worth considering the experience of China, where there has been a trend towards a partial increase in the income gap.

Legislative frameworks must be subject to regular updates in order to reflect changing social demands. In order to maintain relevance and efficacy in the face of evolving social and economic circumstances, policy modifications are imperative. The necessity for regular policy reviews, informed by stakeholder consultations and empirical research, is further compounded by the imperative for such reviews to be conducted with a high degree of regularity. This approach ensures that social income assistance initiatives are able to adapt to emergent issues. The ability of social income support programs to promote long-term economic stability while offering instant relief is a prerequisite for their efficacy. Consequently, governments must continuously evaluate and enhance social assistance programs, incorporating new technology, promoting economic mobility, and enacting inclusive policies to ensure the ongoing impact and sustainability of these programs. The eventual outcome of a multifaceted strategy combining structural improvements with financial assistance will be a more robust and economically secure society.

It is also worth focusing on scalable and flexible programmes that will adjust payments based on economic indicators and benchmarks; actively monitor economic conditions in real time using pre-designed centralised digital information platforms; simplify a number of administrative mechanisms; and focus on sustainable financing. Furthermore, we note that the conclusions drawn from the empirical analysis have brought a number of benefits. These include the use of regression models, which made it possible to assess the relationship between social security spending and outcomes such as poverty reduction, providing reliable evidence for policymakers. The inclusion of qualitative data was also important, as it ultimately improves the contextual understanding of the impact of social programmes. Limitations include potential data gaps in low-income countries, where reporting on social indicators may be incomplete. Furthermore, the use of secondary data limits the ability to capture programme dynamics in real time. Further research could potentially include the collection of primary data to address these gaps.

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