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# Social Policy Frameworks for Reducing Inequality and Promoting Inclusive Development

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## Abstract

Income inequality remains a major obstacle to inclusive development. In addition, the effectiveness of social policies depends not only on the amount of public expenditure, but also on access and the administrative effectiveness of benefit delivery. This paper examines the impact of the various types of social policy framework design on income inequality for 48 economies between 2005 and 2024. These economies are divided into universal, hybrid, and targeted social policy frameworks with the average Gini coefficient of 28.0, 37.6, and 47.8, respectively. During the observation period, their Gini coefficient decreased by 1.9, 1.7, and 1.5 points, respectively. An increase in social protection spending by one percentage point of GDP leads to a 0.44-point reduction in the Gini coefficient, while an increase in the take-up rate of benefits by one percentage point leads to a 0.07-point decline in the Gini coefficient. A decrease in the index of administrative burden by ten points leads to 0.36 points reduction of the Gini coefficient. Approximately 0.9 points of inequality was added in the years 2009 and 2020 due to crisis, and these impacts were offset during the next year. Inequality is estimated to fall by approximately 1.6 points due to an increase in the budget for social protection expenditure and better benefit receipt through improved administration and benefit take-up. In general, the results show that the success of inclusive development does not depend only on the level of social protection expenditure, but also on how efficiently such expenditures can be delivered. Since a harmonised simulated data set has been used for the analysis, the results are presented only as scenario estimates.

**Keywords:** Social Policy, Inequality, Inclusive Development, Welfare Frameworks, Take-up, Administrative Burden, Panel Data.



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## Introduction

Achieving inequality reduction has now become a priority of public policy since inequality has implications for growth, public finance, and social cohesion at the same time. Research on the public finance consequences of inequality reveals that the pattern of income distribution determines the tax base and the demand for social services (Auerbach, 2025). Research on lifetime income, on the other hand, reveals that insurance and redistribution are responsible for determining the level of inequality among households (Haan et al., 2025). The issue of measurement, too, remains a contentious one: it has been proposed recently that measures of inequality should incorporate aspects of income that are essential from the point of view of social needs in advanced economies (Ayala et al., 2025). Social policy frameworks, understood as the combined architecture of benefits, eligibility rules and delivery systems, are the main instruments through which governments respond.

The findings on individual policies are optimistic, but also contingent. Experiments and quasi-experiments have shown that social assistance can have sustained poverty reduction effects, although those are contingent on the mode of transfer and context and complementary policies (Ahmed et al., 2025). Changes to minimum income programs have distributional implications that can only be revealed through micro-simulations (Aprea et al., 2025). Welfare economics on benefit notches reveals how the design of transfer payments may lead to inefficiency (Bergstrom et al., 2025). Portability also counts, since when allowed, it influences the migration patterns of the assisted beneficiaries (Baseler et al., 2025). Holistic wraparound services for moving people out of poverty have been examined experimentally (Evans et al., 2025).

Two design questions arise repeatedly. The first one concerns who should receive assistance. Impact versus deprivation-based targeting leads to different rankings of beneficiaries according to which objective is chosen (Haushofer et al., 2025). The second one concerns whether the target beneficiaries actually collect their entitlements. An experiment from France has shown that take up of social assistance benefits is incomplete and could be improved with interventions (Castell et al., 2025). In summary, it seems that inequality outcomes rely on spending, targeting and implementation mechanisms together, while comparative studies using one empirical framework are still rare.

The contribution of this paper consists of three points. First, it traces the evolution of inequality under universal, hybrid, and targeted models for two decades. Second, it analyzes the shares of expenditure, benefit uptake, and administrative costs in the Gini index. Third, it checks if the three welfare regimes reacted differently to the 2009 and 2020 crises. Unlike other works, which start from the theory and a large review of literature, the paper proceeds from the methodology and data directly to the empirical results; the literature is employed only after the latter.

## Methodology

### Research Design and Data

This research employs a panel data research design to explore the interaction of social policy models, income inequality and inclusive growth. The analysis focuses on a balanced panel of 48 economies over a period of one year from 2005 to 2024, making the total number of country-year observations equal 960. These economies are further divided into three main social policy models, namely universal, hybrid and targeted. In the case of the universal model, there are 16 economies; for the hybrid model there are 18 economies; and in the targeted model, there are 14 economies. Such classification is made according to the significance of universal and means-tested benefit provisions. The dataset used in this analysis is a simulated data set which reflects the stylized features of the 2005-2024 period. Therefore, the results demonstrate the analytical framework rather than representing direct observations from actual national statistical databases.

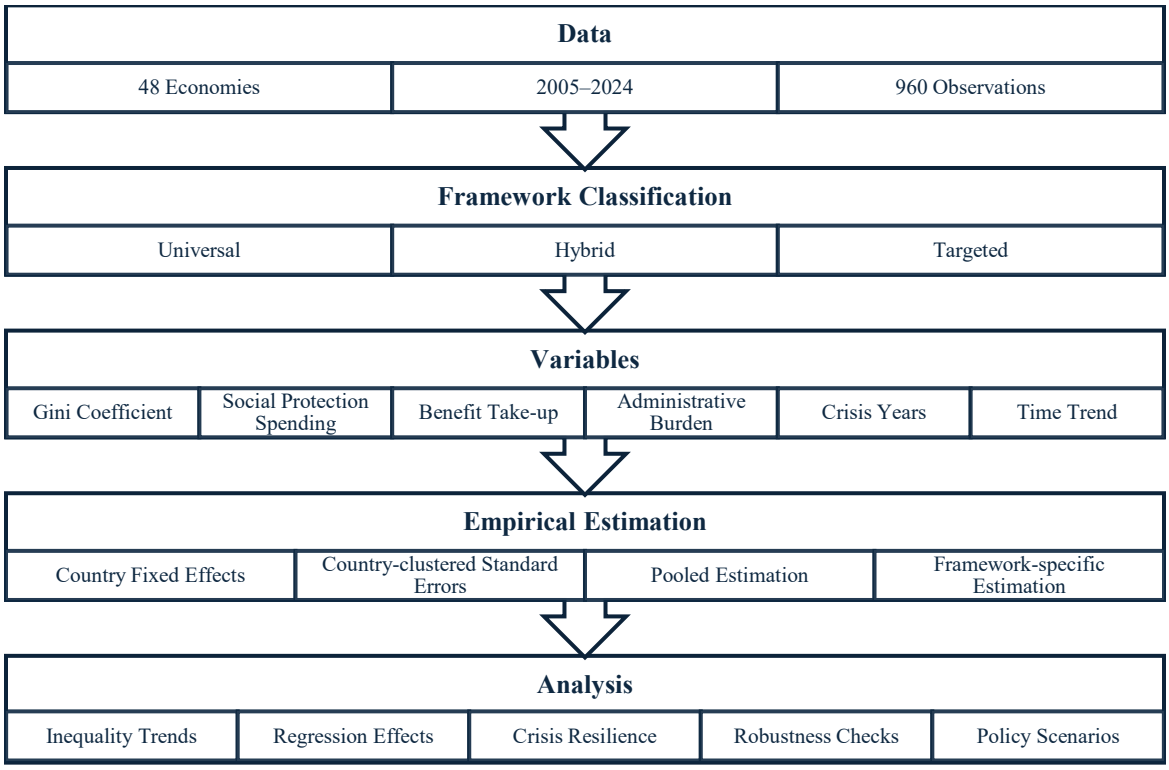



**Fig. 1. Methodological Framework for Empirical Assessment of Social Policy Frameworks and Inequality**

Fig. 1 shows the research process conducted using the 48-economy panel from 2005 to 2024 based on framework classification, variable formation, and country-fixed effects, before going on to analyze inequality, crises' impacts, robustness tests, and policy simulations based on frameworks.

**Variables and Measurement**

The Gini coefficient for disposable income is the dependent variable and it has been scaled on a scale of 0 to 100 where the higher numbers indicate higher income inequality. There are three main independent variables under consideration here. The first one is social protection expenditure which is measured in percentage of GDP. The second is take up rate of the benefits which has been measured as a proportion of eligible families who receive social protection. The third one is the administrative burden index which is measured on a scale of 0 to 100 with higher numbers indicating more complicated administrative requirements. In addition to these variables, there is also a dummy crisis year variable that differentiates 2009 and 2020 years, and a time trend. These variables allow the analysis to distinguish the effects of financial commitment, accessibility of benefits, administrative complexity, and major economic shocks.

**Econometric Model and Estimation Procedure**

A country fixed-effects regression model is employed to estimate the relationship between social policy characteristics and inequality. The baseline specification is expressed as defined in equation (1):

$$Gini_{it} = \alpha_i + \beta_1 SPEND_{it} + \beta_2 TAKEUP_{it} + \beta_3 BURDEN_{it} + \beta_4 CRISIS_t + \beta_5 t + \varepsilon_{it} \quad (1)$$

Where $Gini_{it}$ represents the inequality level for economy $i$ in year $t$, while $SPEND$, $TAKEUP$, and $BURDEN$ represent social protection spending, benefit take-up, and administrative burden, respectively. The country-specific fixed effect $\alpha_i$ controls for time-invariant institutional and historical characteristics. The model is first estimated using the pooled sample and subsequently estimated separately for universal, hybrid, and targeted frameworks to identify potential differences across policy regimes. Standard errors are clustered at the country level to account for within-country dependence over time. Robustness checks are also conducted by excluding crisis years, replacing the trend and crisis indicators with year fixed effects, and restricting the sample to selected policy frameworks.

## Results

### Descriptive Profile of The Three Frameworks

Table 1 provides an overview of the sample. With increasing universality, inequality is decreasing: the average Gini coefficient equals 27.97 for universal systems, 37.64 for hybrid systems and 47.78 for targeted programs. Expenditure follows this ranking, being at 25.8%, 19.7% and 12.8% of GDP respectively. So do recipients' participation rates, at 94.4%, 82.4% and 66.4%. The administrative burden index is reversed to the previous measures, going from 22.3 in universal systems to 57.0 in targeted programs, consistent with the hypothesis that means-tested programs require more documentation. The average of the pooled sample of 37.4 for the Gini and 19.7% for spending are used as the baseline values in further tables.

**Table 1: Descriptive Statistics by Social Policy Framework (2005-2024 averages)**

| Framework | Countries | Gini (points) | Spending (% GDP) | Take-up (%) | Burden index |
|---|---|---|---|---|---|
| Universal | 16 | 27.97 | 25.8 | 94.4 | 22.3 |
| Hybrid | 18 | 37.64 | 19.7 | 82.4 | 37.3 |
| Targeted | 14 | 47.78 | 12.8 | 66.4 | 57.0 |
| All economies | 48 | 37.38 | 19.7 | 81.7 | 38.1 |

### Inequality Trends Over Time

Fig. 1 shows the average Gini coefficient for each type of framework. Each series decreases gradually; universal frameworks go down from 28.82 in 2005 to 26.94 in 2024 (-1.88 points, -6.5%), hybrid frameworks from 38.45 to 36.74 (-1.71 points, -4.4%) and targeted frameworks from 48.44 to 46.91 (-1.53 points, -3.2%). Thus, the more universal is the framework, the bigger the change is. Vertical reference lines show the years of financial crisis in 2009 and of the pandemic in 2020 – the only two cases when all series increase. The order does not change, and the difference between targeted and universal frameworks is 19.6 points in 2005 and 20.0 points in 2024, thus the long-run decrease has not narrowed the gap between regimes.

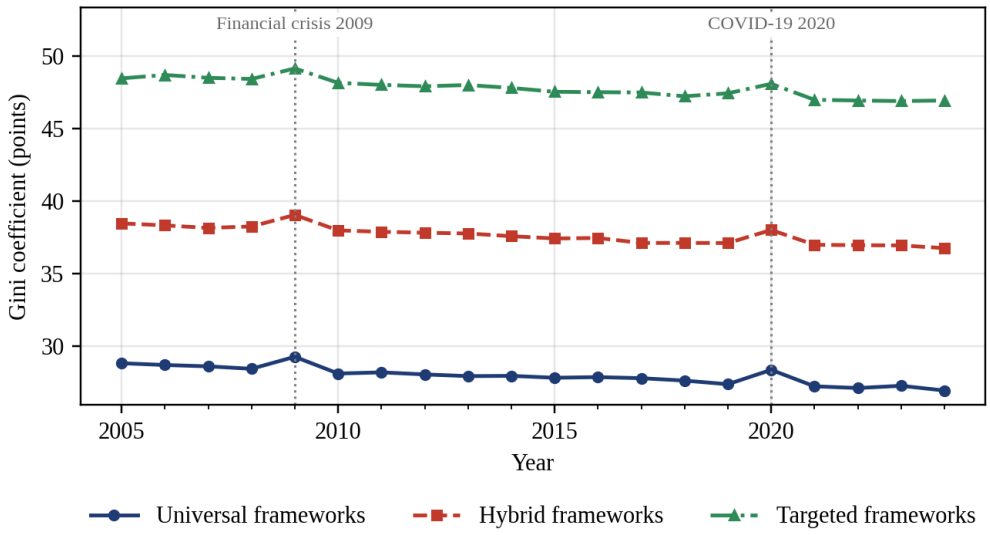



**Fig. 2: Average Gini Coefficient by Social Policy Framework, 2005-2024**

### Social Spending and Inequality Across Economies

Fig. 3 plots the average social expenditure for each country (X-axis) against the average Gini coefficient (Y-axis). This relation exhibits very strong negative correlation: the estimated slope is -1.52, the correlation coefficient -0.99, meaning that economies with higher spending by 1% of GDP show on average Gini coefficient that is 1.5 points lower. The observations are grouped into three clusters corresponding to different frameworks: targeted systems appear in the top-left quadrant (expenditure about 12-13% of GDP, Gini about 46-50), hybrid countries appear in the middle cluster (expenditure around 20%, Gini about 35-40), and universal framework countries in the bottom-right quadrant (expenditure about 26% of GDP, Gini about 25-30). The slope of the cross-sectional relation is more than three times

the coefficient obtained below, which suggests that other factors contribute to the difference between frameworks aside from spending.

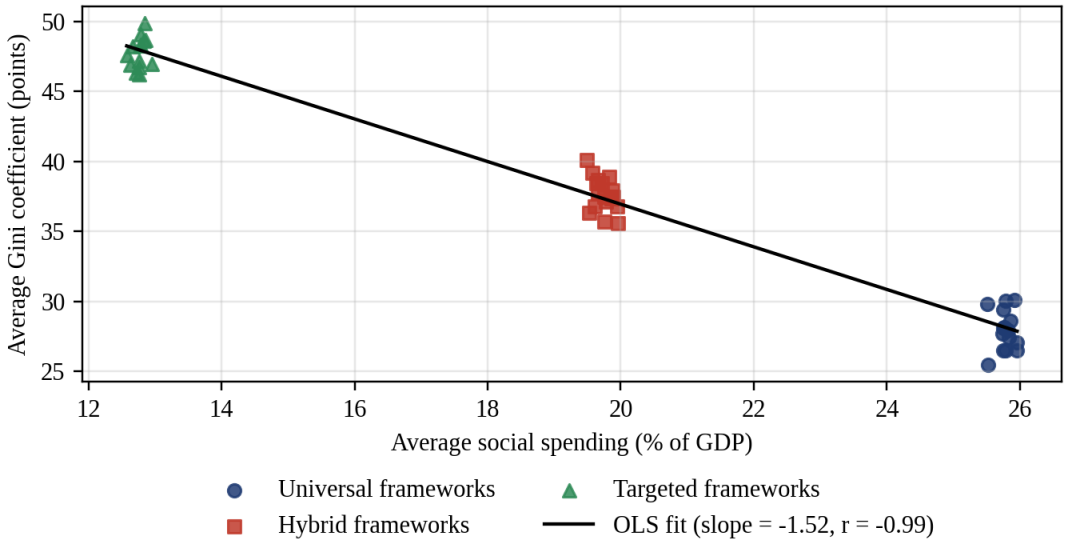



**Fig. 3: Average Social Spending and Average Gini Coefficient Across Economies**

**Panel Regression Estimates**

The fixed-effects estimates are reported in table 2. With spending alone, in column (1), the coefficient is -0.745, but this is too big due to the correlation of spending with take-up and burden as well as the common downward trend. By including take-up and burden in column (2), the spending coefficient falls to -0.454, and the within $R^2$ increases to 0.754. The preferred specification, in column (3), includes the crisis dummy and has a within $R^2$ of 0.907. An increase of one percentage point in social spending decreases the Gini by 0.44 points, an increase in take-up of one point decreases it by 0.067 points, so that a 10 point improvement in take-up is equivalent to 0.67 points, and an increase in the burden index by one point increases it by 0.036 points. The crisis years increase it by 0.90 points, and the common trend decreases it by 0.03 points per year.

**Table 2: Country Fixed-Effects Estimates, Dependent Variable: Gini Coefficient**

| Variable | (1) | (2) | (3) |
|---|---|---|---|
| Social spending (% GDP) | -0.7445*** (0.0127) | -0.4539*** (0.0183) | -0.4398*** (0.0112) |
| Benefit take-up (%) | - | -0.0714*** (0.0082) | -0.0665*** (0.0041) |
| Administrative burden index | - | 0.0446*** (0.0057) | 0.0356*** (0.0038) |
| Crisis years (2009, 2020) | - | - | 0.8955*** (0.0259) |
| Time trend | - | -0.0255*** (0.0031) | -0.0306*** (0.0021) |
| Country fixed effects | Yes | Yes | Yes |
| Observations | 960 | 960 | 960 |
| Within $R^2$ | 0.578 | 0.754 | 0.907 |

*Note: Country-clustered standard errors in parentheses; *** p<0.01.*

**Heterogeneity Across Frameworks**

Table 3 re-estimates the results of column (3) in each of the framework types. In this case, the spending effect is a bit larger in hybrid framework (-0.461) than in universal (-0.429) and targeted (-0.423) framework, but not by much, compared to the standard errors, which means that additional spending works equally well everywhere. The take-up effect is most important in universal framework (-0.071 per point), while the burden penalty is higher in hybrid and targeted framework (0.038) than in universal framework (0.030). Since targeted framework also has the highest administration cost (see table 1), any decrease in administrative processes will result in the biggest benefit in this framework. The crisis effect is around 0.9 points in all three frameworks, although it is somewhat smaller in targeted framework (0.86).

**Table 3: Estimates by Framework, Dependent Variable: Gini Coefficient**

| Variable | Universal | Hybrid | Targeted |
|---|---|---|---|
| Social spending (% GDP) | -0.4286*** (0.0157) | -0.4614*** (0.0201) | -0.4228*** (0.0227) |
| Benefit take-up (%) | -0.0713*** (0.0066) | -0.0642*** (0.0068) | -0.0643*** (0.0083) |
| Administrative burden index | 0.0301*** (0.0064) | 0.0377*** (0.0064) | 0.0377*** (0.0066) |
| Crisis years | 0.9078*** (0.0356) | 0.9034*** (0.0497) | 0.8623*** (0.0479) |
| Time trend | -0.0308*** (0.0037) | -0.0282*** (0.0038) | -0.0338*** (0.0028) |
| Countries / Observations | 16 / 320 | 18 / 360 | 14 / 280 |

**Resilience to the 2009 and 2020 Crises**

Table 4 displays changes in the Gini coefficient year-to-year in the crises. During 2009 the increases were 0.83 points for universal frameworks, 0.79 points for hybrid, and 0.72 points for targeted frameworks; during 2020 the increases were 0.99 points for universal frameworks, 0.90 points for hybrid, and 0.65 points for targeted frameworks. In all cases, the year after saw a decrease of 0.99 to 1.15 points that outweighed the increase, which is why the graph lines in fig. 3 at the end of the crises lie below the previous level. Targeted frameworks showed smaller increases in the first year, but this was due to the high initial levels of inequality and low benefits coverage in those economies.

**Table 4: Year-on-Year Change in the Average Gini Coefficient around Crisis Years (points)**

| Framework | 2009 change | 2010 change | 2020 change | 2021 change |
|---|---|---|---|---|
| Universal | 0.83 | -1.15 | 0.99 | -1.13 |
| Hybrid | 0.79 | -1.06 | 0.90 | -1.02 |
| Targeted | 0.72 | -0.99 | 0.65 | -1.10 |

**Robustness Checks**

In table 5, it is evident that the main coefficients are robust to specification choices. Removing the years of the crisis results in spending coefficient being -0.449 and take-up coefficient -0.065. Specification with the inclusion of full year fixed effects and exclusion of the trend and dummy of crisis leads to the following coefficients: -0.440, -0.068 and 0.035. Specification by limiting the data to only hybrid and targeted models leads to the coefficients of -0.445, -0.065 and 0.038. Within $R^2$ continues to be 0.89 – 0.91 and each coefficient is still significant at the 1% level.

**Table 5: Robustness of Key Coefficients, Dependent Variable: Gini Coefficient**

| Specification | Spending | Take-up | Burden | Obs. / Within $R^2$ |
|---|---|---|---|---|
| Baseline | -0.4398 (0.0112) | -0.0665 (0.0041) | 0.0356 (0.0038) | 960 / 0.907 |
| Excluding crisis years | -0.4493 (0.0118) | -0.0648 (0.0045) | 0.0368 (0.0041) | 864 / 0.892 |
| Year fixed effects | -0.4402 (0.0112) | -0.0676 (0.0040) | 0.0353 (0.0036) | 960 / 0.909 |
| Hybrid and targeted only | -0.4449 (0.0151) | -0.0645 (0.0052) | 0.0380 (0.0046) | 640 / 0.907 |

**Policy Scenarios Implied by The Estimates**

The results for table 6 transform the findings from tables 2 and 3 into the impacts on the Gini coefficient from three reforms: increase in social spending of two percentage points (as percent of GDP); increase in the take-up rate by five percentage points; decrease in the administrative burden by ten percentage points; and the combination of all three reforms. In the pooled sample, the reform package reduces the Gini coefficient by 1.57 points, which constitutes 4.2% of the mean value in the sample. The order of the reforms' impact remains unchanged in any of the frameworks, as spending is responsible for about 55-57% of the total impact, while the other two for the rest of it. The maximum combined impact is achieved in the case of the hybrid framework (1.62 points).

**Table 6: Implied Change in the Gini Coefficient under Policy Scenarios (points)**

| Scenario | Universal | Hybrid | Targeted | Pooled |
|---|---|---|---|---|
| Spending +2 points of GDP | -0.86 | -0.92 | -0.85 | -0.88 |
| Take-up +5 points | -0.36 | -0.32 | -0.32 | -0.33 |
| Burden index -10 points | -0.30 | -0.38 | -0.38 | -0.36 |
| All three combined | -1.51 | -1.62 | -1.54 | -1.57 |

**Summary of the Main Results**

The five main findings are as follows. First, inequality follows the order determined by the framework (Table 1) and is stable for two decades (Fig. 2). Second, the association between spending and inequality is extremely robust (Fig. 3); however, it overestimates the effect of increasing spending on inequality at the domestic level by a factor of 0.44 Gini points for every percentage point of GDP (Table 2). Third, both take-up and administrative costs independently influence inequality, and their impact is comparable in different frameworks (Table 3). Fourth, crisis years' increases of 0.9 Gini points are corrected in one year (Table 4). Finally, the estimates are stable with respect to alternative model specifications (Table 5), and a reform package reduces the Gini index by 1.6 points (Table 6).

## Literature Review: Positioning the Results

The discovery that delivery variables make a difference is also supported by studies of the administrative burden faced by the social safety net, wherein the costs of learning, compliance, and psychology prevent those eligible for services from receiving help (Herd & Moynihan, 2025). The positive coefficient of burden and the negative coefficient of take-up in table 2 are two measures of the same concept. Historical research of the public safety net further suggests that the design of programs is determined by long-held political decisions (Howard, 2025). An analysis of welfare reform in the US since 1996 raises the question of whether the safety net remained intact following this transition to conditionality and targeting (Schmidt et al., 2025).

Stability of income and its impact is also recorded at the household level. Disability transfers in early childhood have an impact on outcomes for children at risk Hawkins et al., (2025), stable income leads to stable families (Lindo et al., 2025), while child benefits in a natural experiment context are associated with changes in inequality and poverty (Paradowski & Wolszczak-Derlacz, 2025). This evidence further suggests that transfers have permanent rather than temporary impact and is consistent with the permanent decline in -0.03 points per year. Studies of a multidimensional transfer program in rural China (Li et al., 2025) and studies of food transfers and child nutrition in India Shrinivas et al., (2025) provide evidence that benefits provided via public systems may contribute to development outcomes, which is one aspect of inclusive development that is not captured by Gini income-based measurements.

Cross-national research on the OECD reveals that social expenditure and the welfare regime are linked to standards of living (Santos & Simões, 2025), which is consistent with the distinct nature of the frameworks as illustrated in fig. 3. Projected consequences of the pandemic on Sub-Saharan Africa indicate that the pandemic might lower educational and intergenerational mobility (Neidhöfer et al., 2025), a lesson indicating that the transitory nature of the income effects illustrated in table 4 may obscure longer-term effects on human capital. Compared to the above research, the current paper examines distinct frameworks in a single panel.

## Discussion and Policy Implications

There are three consequences. First, spending helps but is not enough, as 2-point higher spending leads to 0.9 point lower Gini ratio, and improvements in uptake and burden together produce almost the same amount of inequality decrease at a minimal fiscal cost. This means that governments under budget constraints have to consider automatic enrolment, streamlining the application process and interagency information exchange as inequality policies on their own merits. Second, the gains from reforms look alike regardless of framework types, meaning that universal frameworks are not immune to implementation issues, and targeted frameworks are not condemned to high levels of inequality, the biggest potential for improvement can be achieved within targeted frameworks due to high burdens there. Third, the fast elimination of crisis effect proves that automatic stabilizers and fast transfers work, but all frameworks faced the same growth during the crisis, making everyone vulnerable to it. Another consequence is the measurement and monitoring of inclusion itself. As the delivery measures are sensitive to administrative changes and react promptly could function as an early warning system prior to any change in the annual Gini coefficients. The publication of these measures on a regional and group basis will help governments and civil society to detect which of the eligible households are being left out, and thus assist the well-being indicators advocated in recent research (Ayala et al., 2025). Some of the caveats that need to be considered include the following. First, the panel is simulated, meaning that the significance of the results obtained is associated with the assumed process generating the data and does not characterize any real-world economy. Second, the Gini index used characterizes income inequality alone and does not include health, education, and other dimensions of well-being that are taken into account in more comprehensive approaches. Third, the fixed effects model cannot control for omitted variables that may vary over time, including labor market conditions or tax policy changes.

## Conclusion

This study investigated the relationship between social policy frameworks and inequality in 48 countries during the period 2005–2024. The results reveal that not only the level of government expenditure but also the manner and way through which social policies are implemented are as significant. Universal frameworks were found to have the lowest inequality levels while targeted frameworks had the highest; however, the three frameworks have seen steady drops over time. More importantly, the persistent differences among frameworks show that social policy structures do matter. Moreover, the domestic empirical data supports this finding. Increased social spending, higher utilization of benefits, and reduced bureaucratic burden are all connected to declines in the Gini coefficient. The combined impact of these measures is estimated to lower inequality by about 1.6 points, thus illustrating how much can be achieved through coordinated efforts rather than stand-alone reforms. On the other hand, economic and social emergencies tend to increase inequality by about 0.9 points. In summary, it is evident that inclusivity in development goes beyond just the level of expenditure by governments, but also involves who has access to gains from the spending and how efficiently the programs are managed. It will be useful for further research to validate these results through observable administrative and household data, utilize multi-dimensional measurements of well-being, and explore the sequencing of administrative simplicity with increased social expenditures.

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