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ECONOMIC AND SOCIAL WELFARE POLICIES AND FAMILY FINANCIAL STABILITY ACROSS POLITICAL SYSTEMS

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Annotation.

This study looks at the reasons why social welfare and economic policies usually fall short of providing families in a variety of political systems with long-term financial security. The study examines liberal, social-democratic, conservative, and authoritarian welfare regimes during the previous 20 years using a comparative cross-national perspective. It investigates how policy aim differs from actual results by drawing on theories of welfare state design, institutional path dependency, and labor market segmentation. The results demonstrate that, even in the presence of official welfare systems, household resilience is frequently weakened by factors such as income disparity, unstable employment, inflationary pressures, and inadequate policy implementation mechanisms. The redistributive effect of welfare transfers is undermined by structural economic developments, including financialization, dwindling union power, and rising living expenses, as illustrated by case studies from Europe, North America, Asia, and Latin America.Institutional bias, restricted access, and cultural stigma disproportionately impact vulnerable populations, such as immigrants, low-income families, and single parents. The study comes to the conclusion that welfare systems cannot successfully convert into actual financial security in the absence of adaptive welfare governance, fair labor practices, and macroeconomic stability measures. Targeted subsidies, inclusive labor market changes, and integrated income protection are the main focuses of policy recommendations.

Abstract

Government welfare policies aim to ensure that families have sufficient resources for basic needs and resilience to shocks. In practice, however, many families remain economically insecure despite existing social programs. This paper investigates why welfare state policies often fail to yield real financial stability for families, comparing liberal (e.g. United States, UK), social-democratic (Nordic), conservative/corporatist (Central Europe), and authoritarian regimes. We conduct a systematic review of peer-reviewed and policy literature, supplemented by cross-national data and case studies from the past two decades. Key findings indicate

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that policy design and institutional arrangements—such as means-testing, fragmented programs, and limited coverage—interact with macroeconomic and labor-market factors (rising inequality, precarious employment, and housing and childcare costs) to undermine program impact. In liberal regimes with modest universal benefits, growing income inequality and stagnant wages leave many low-income households behind[1][2]. Social-democratic countries achieve lower poverty and greater security through universal transfers and services[3][4], yet even there families struggle when inflation in necessities outpaces incomes[5]. Conservative (corporatist) systems moderate inequality via social insurance and family allowances[6], but often exclude non-standard workers and immigrants. Authoritarian states may expand targeted benefits to core constituencies for political stability[7][8], but these often bypass marginalized groups. Across all systems, single-parent and immigrant families face gaps due to eligibility restrictions, cultural stigma, and administrative barriers. Structural forces such as labor market shifts and cost-of-living crises can overwhelm policy gains[9][5]. In sum, welfare policies alone are insufficient: social protection must be coupled with labor-market reforms, inclusive design, and macroeconomic stability to effectively secure families. We conclude with policy recommendations (e.g. stronger universal supports, affordable services, progressive taxation, housing and childcare subsidies, and inclusive eligibility) and suggest further cross-national research on implementation and emerging stressors (climate and automation).

Keywords

- Welfare state effectiveness
- Economic inequality
- Financial stability
- Policy implementation
- Labor market precarity
- Cross-national welfare comparison

Introduction

Economic security—the ability of families to meet basic needs and withstand income shocks—is central to social welfare. Governments worldwide implement economic and social welfare policies (e.g. cash transfers, unemployment insurance, family benefits, tax credits, housing support, and healthcare subsidies) intended to stabilize household finances and reduce poverty. In principle, generous welfare states (especially social-democratic models) dramatically lower family hardship, while even more modest welfare systems provide a safety net for the poorest households. Yet in many countries, a substantial share of families remain

financially insecure. For example, recent U.S. studies find that over one-third of families fall short of resources to cover basic costs, with even higher rates among families of color[10][11]. Likewise, after the 2008 financial crisis, many OECD countries saw spikes in poverty and hardship despite existing social programs[9]. This gap between policy intent and lived outcomes raises the question: why do economic and social welfare policies often fail to translate into real financial stability for families across different political systems?

This paper examines that question by integrating theoretical frameworks of welfare states, comparative case analysis, and insights from the literature on family economic stability. We draw on the "varieties of welfare capitalism" literature (esp. Esping-Andersen's typology) as well as more recent work on authoritarian and hybrid systems. We consider how policy design features (universal vs. means-tested benefits, conditionality, program coherence), institutional arrangements (labor-market institutions, federalism, bureaucracy), and macroeconomic factors (inflation, growth, globalization) interact to affect outcomes for households. We also analyze mechanisms of policy ineffectiveness, such as administrative barriers, coverage gaps, and the rising costs of housing, healthcare, and childcare that erode welfare support. We pay particular attention to vulnerable groups—low-income families, single parents, and immigrants—who typically experience the greatest insecurity. By comparing liberal (e.g. USA, UK), social-democratic (Nordic), conservative/corporatist (e.g. Germany, France), and authoritarian regimes (e.g. China, Russia, other one-party or hybrid regimes), we illuminate how regime ideology and political priorities shape social policy and family outcomes.

To ensure rigor, we review cross-national studies (using OECD, EU-SILC, or other data) and high-quality case studies from the last 10–20 years. We examine welfare reform impacts, recession and austerity responses, and innovative programs. The goal is not merely to describe failures in one country, but to uncover the systematic forces that prevent policies from fully securing families. We hypothesize that (1) rising income and wealth inequality will blunt the effect of transfers; (2) labor market precarity and low wages will leave families exposed; (3) high and uneven inflation on essentials will outstrip fixed benefits; and (4) policy design (e.g. fragmented, means-tested programs) will limit effective coverage. We further expect differences by regime: for example, social-democratic regimes likely achieve greater baseline security, whereas liberal or authoritarian regimes may use welfare strategically for political support, leading to uneven outcomes.

Methods

This research employs a comparative policy analysis through systematic literature review and synthesis of existing empirical evidence. We conducted an

extensive search of peer-reviewed journals in economics, sociology, political science, and public policy, focusing on publications from 2005–2025. Sources include cross-national quantitative studies (e.g. OECD reports, EU- and UN-based studies), journal articles on welfare regimes, and case studies of welfare policy reforms. We also reviewed authoritative policy analyses from think tanks and international organizations (e.g. OECD, World Bank) when peer-reviewed data was limited.

We specifically collected information on: - Welfare state typologies and theoretical frameworks (e.g. liberal, social-democratic, corporatist, authoritarian)[6][3][4]. - Macroeconomic context affecting families (e.g. inflation, unemployment, economic crises)[9][5]. - Labor market conditions, including wage trends and job stability[12][2]. - Policy design elements (benefit levels, eligibility rules, universality vs. targeting, conditionality). - Institutional factors (administrative capacity, federal vs. centralized systems, informal economy). - Social and cultural contexts, especially regarding stigmatization of welfare and attitudes toward immigrants. - Vulnerable groups (statistics and studies on low-income, single-parent, and immigrant families).

Where possible, findings are corroborated across multiple sources. For case comparisons, we examined countries representative of each regime type, including (but not limited to) USA and UK (liberal welfare regimes); Sweden, Norway, Denmark (social-democratic); Germany, France, Japan (conservative/corporatist); as well as non-democratic examples (e.g. China, Russia, Venezuela). We pay attention to recent developments (post-2008 Great Recession and post-2020 COVID-19 era). We also consider urban/rural and demographic differences where data permit.

Given the breadth of the question, the approach is largely qualitative synthesis rather than new statistical modeling. However, by critically reviewing quantitative cross-national results (e.g. poverty reduction, inequality metrics, survey data on financial security), we derive generalized “results” about which conditions help or hinder policy effectiveness. These results form the basis of our analysis and discussion.

Results

Welfare Regime Frameworks and Expected Outcomes

Contemporary welfare states are often classified into ideal-typical regimes. Liberal regimes (e.g. the United States, Canada, UK, Australia) are characterized by minimal universal transfers, moderate social insurance, and a strong reliance on the market and means-tested programs[3]. Conservative or corporatist regimes (e.g. Germany, France, Austria) combine social insurance tied to employment with

moderate family allowances and often involve employer and union participation in design[6]. Social-democratic regimes (Nordic countries) provide generous universal benefits and services, decoupled from employment status, aiming for extensive decommodification[4]. Authoritarian regimes (e.g. in some East Asian and post-Soviet states, Middle East, or hybrid regimes) do not fit neatly into traditional typologies but may resemble one of the above or use welfare strategically to reinforce state control[7][8].

These regimes imply different baseline family security. Empirical evidence supports this: Berkwitzi et al. (2024) show that in a 19-country comparison, food insecurity (a proxy for basic hardship) was significantly higher in liberal regimes than in corporatist or social-democratic regimes[13]. Specifically, compared to liberal welfare states, the probability of food insecurity was about 3.9 percentage points lower in corporatist countries and 3.7 points lower in social-democratic ones[13]. This suggests that more generous, universal regimes tend to secure families against poverty better than residualist regimes. In line with welfare state theory, Nordic countries report near-zero child poverty due to family policies, whereas the liberal welfare states have much higher child poverty rates (e.g. 15–20% in the US by standard measures, versus 3–5% in Nordic countries)[1][11].

Authoritarian or one-party regimes present a mixed picture. Panaro (2025) finds that autocrats often use social benefits to buy support: they selectively expand healthcare, education and family transfers to key groups, or universal programs that foster regime legitimacy[7][8]. For example, socialist-leaning autocracies (China, Cuba) tend to spend heavily on education and health, whereas other autocracies may focus on pension handouts or bread-and-circuses measures. The result can be temporary boosts to some families' welfare, but often with limits. Crucially, in many authoritarian settings, migrant and minority families are excluded or receive poor services, meaning welfare does not uniformly reach all families.

Policy Design and Institutional Barriers

Across regimes, policy design often undermines effective support for families. One major issue is means-testing and targeting. Liberal systems emphasize means-tested cash benefits and tax credits (e.g. TANF and Earned Income Tax Credit in the US, Universal Credit in the UK). While cost-effective in targeting, means-tested programs often have narrow eligibility and high non-take-up. Administrative complexity (documentation, interviews, periodic requalification) and social stigma can deter eligible families from applying. Research on administrative burdens suggests that complicated enrollment processes can exclude the very poor who most need benefits[14]. In contrast, universal programs (e.g. child allowances or

healthcare) reduce such barriers. Social-democratic regimes typically employ universal child benefits and services, ensuring broad coverage. Thus, program design shapes stability: families in systems with fragmented, conditional benefits face more gaps. For example, liberal reforms (such as welfare-to-work requirements) may increase employment but leave families with unstable, low-wage jobs and drop support – a mixed outcome for stability.

Institutional arrangements also play a role. Labor-market institutions such as unions and collective bargaining influence wage levels and job security. In conservative regimes with strong unions, workers often have stable, full-time jobs with benefits (e.g. Germany's apprenticeship system). Where unions are weak (as in some liberal countries), the rise of precarious work (gig economy, part-time/contract work) leaves families vulnerable even if they are nominally employed. International studies show that low-wage, low-benefit jobs have increased in many OECD countries, straining social programs because employment alone no longer guarantees stability[12]. Moreover, institutional features like federalism can lead to uneven welfare delivery (e.g. US state variation in Medicaid eligibility; Germany's Länder providing different levels of social assistance). Corruption or weak state capacity in some developing or authoritarian contexts can also impede effective distribution of resources.

Macroeconomic and Structural Factors

Beyond design, broad macroeconomic factors significantly impact family stability. Income and wealth inequality has risen in much of the world over the last decades. In the United States, for instance, the richest quintile's share of income is over 50%, while the poorest 20% get only ~3%[1]. This unequal growth means that aggregate economic expansion does not trickle down to low-income families; as CAP researchers note, had incomes grown equally, poverty would be far lower[15]. High inequality also erodes political support for redistribution, making it harder to enhance social programs. Indeed, despite a booming economy, U.S. child poverty remained stubbornly high over the 1990s–2010s largely due to stagnant wages and rising inequality[1].

Labor market shifts aggravate instability. Globalization and automation have led to job losses in manufacturing and growth in precarious service-sector jobs. Many modern jobs lack benefits like paid leave or pensions, forcing families to rely on direct government aid. For example, in the U.S. and U.K., one in ten single parents works a job with unpredictable hours or no health insurance[12]. This has policy implications: social insurance contributions shrink as more work is informal or low-paid, reducing funding for welfare. In some authoritarian countries (e.g.

post-socialist states), deindustrialization created large informal sectors that welfare policy struggles to cover.

A critical structural factor is the cost of living, especially necessities. Recent analyses highlight that prices for housing, healthcare, child care and food have risen much faster than average incomes for low-income families[5]. Furman (2024) finds that over 60 years, prices of basic necessities in the U.S. rose about 36% faster than other goods[5]. This means that even if nominal benefits remain constant or grow slowly, the real value of welfare erodes. Families at the bottom spend a disproportionate share on necessities; thus inflation in these categories hits them hardest. In many countries, housing costs consume a large share of government benefits; in cities like London or New York, housing poverty persists despite housing vouchers. Similarly, high childcare or healthcare costs mean that subsidies (where they exist) often do not cover needs, leaving families exposed. In short, macroeconomic trends can swamp welfare safety nets. As the 2008 crisis and COVID-19 pandemic illustrated, widespread shocks can overwhelm social budgets, while cost-of-living crises amplify ordinary income volatility.

Mechanisms of Policy Ineffectiveness

The above factors operate through identifiable mechanisms that prevent policies from stabilizing families. We summarize key mechanisms below:

- Income volatility and instability. Families experience frequent changes in income (job loss, variable hours, irregular benefits). Many welfare programs (e.g. unemployment insurance, food aid) respond only to longer-term poverty, missing short downturns. Hill et al. (2017) define economic instability as frequent income or job changes, which harm children's well-being. Policies often treat income as static; thus they fail to buffer short-term shocks. For example, a family just above the poverty line may lose benefits if income dips slightly, then struggle due to discontinuities. Thus, unemployment spikes or health shocks produce insecurity even where long-term poverty rates remain unchanged[9][16].
- Benefit cliffs and work incentives. Many means-tested programs have sharp cutoffs: an extra dollar earned can significantly reduce benefits ("welfare cliffs"). This complexity can discourage work transitions or trap families in precarious low-wage jobs. Studies of welfare-to-work programs find mixed outcomes: some families cannot increase earnings enough to offset lost benefits, so net household income barely changes[17] (see plan Pei et al., 2022). In liberal regimes especially, linking aid to employment has not always yielded stable financial security, because newly employed families still face low wages and lost assistance.

- Administrative burdens and under-participation. Complex paperwork, frequent recertification, and lack of information cause eligible families to miss out. For instance, many U.S. families do not claim earned income tax credits or food stamps due to paperwork burdens and stigma. Administrative burden theory suggests that even well-designed programs fail if implementation is weak. Cultural stigma can also deter uptake, especially in societies where welfare is morally stigmatized. This effect may be stronger in liberal and conservative regimes where public assistance is perceived as charity. By contrast, universal programs (social-democratic regimes) have higher take-up since they are entitlement-based and often automatic (e.g. universal child benefit paid to every family).
- Inadequate benefit levels. In many countries, benefit rates have not kept pace with living costs. The U.S. federal minimum wage, for example, remains $7.25 (since 2009), which yields full-time annual earnings below the poverty line[2]. As Hickey and Cid-Martinez (2025) document, the minimum wage is now officially a "poverty wage"[2]. Similarly, maximum unemployment benefits or tax credits in many places cover only a fraction of basic needs. When benefits are too low, families remain financially unstable even when covered. As the Brookings analysis notes, low-income families' purchasing power has eroded because they spend heavily on essentials whose prices have risen rapidly[5].
- Market failures and access issues. Even where policies exist (e.g. public healthcare or housing vouchers), supply constraints can undermine effectiveness. For example, long public housing waiting lists mean families may take risky loans or live in poor housing, straining budgets. In education, policies like free schooling help long-term stability but do not solve short-term financial stress. Financial market exclusion (e.g. lack of bank access) also forces families to use high-cost credit, worsening their financial picture.

These mechanisms are moderated by cultural and political context. In conservative societies, the emphasis on family solidarity may lead governments to assume the private sector or families will care for the needy (e.g. extended families as welfare). This can result in underinvestment in state welfare and reliance on informal support. In some authoritarian regimes, patronage networks can mean that only the politically connected or certain ethnic groups access social benefits, undermining "official" welfare goals. Moreover, public distrust in government can reduce program legitimacy and compliance.

Cross-National Patterns and Case Illustrations

Table 1 (below) summarizes how different regime types tend to deliver economic security and common shortfalls. In liberal countries, the safety net is minimal and subject to austerity. For instance, the U.S. underwent major welfare

reform in the 1990s (ending traditional welfare cash assistance) under the logic of promoting work. As a result, child poverty and financial instability remained high, and now COVID-era relief measures were needed to compensate. Low-income American families often juggle part-time jobs without benefits and insufficient benefits[11][2]. The UK's "universal credit" system also combines means-tested benefits but has been criticized for delays and inadequate support. In contrast, Nordic states like Sweden and Finland combine universal child allowances, subsidized childcare, and active labor-market policies, keeping child poverty near zero. Even so, recent studies show rising housing costs and youth unemployment are new pressures in those societies.

Conservative-corporatist regimes (e.g. Germany, France, Japan) traditionally achieve more stability than liberal models, via higher social spending and emphasis on family allowances and insurance. However, they often maintain a breadwinner model: women (especially single mothers) may be disadvantaged if childcare support is limited, and part-time or irregular workers get less social protection. For example, Germany's family benefits are generous, but new immigrants or very young families may not qualify fully if not working. France provides extensive family subsidies and public services, yet high unemployment among youth and rising housing costs in Paris strain families.

Authoritarian or hybrid regimes vary widely. China, now adopting more market economy features, has expanded targeted poverty alleviation and near-universal health insurance, improving average household stability. Nevertheless, rural-to-urban migrants (internal immigrants) often remain excluded from urban social services, limiting their family stability. In Russia or Hungary (formal democracies but with authoritarian tendencies), governments implemented pronatalist family policies (child bonuses, home-purchase subsidies) to boost fertility. These improved incomes for some families, but critics note that benefits are contingent on having children or marriage, leaving childless poor adults unsupported. Venezuela under authoritarian rule increased oil-funded cash transfers, temporarily raising living standards for the poor, but hyperinflation and political turmoil later erased those gains. These cases illustrate that authoritarian regimes can deliver relief in the short run, but often without sustainable, inclusive frameworks[7][8].

Discussion

The evidence indicates that no single political regime guarantees full financial security for all families. Instead, policy success depends on the interplay of welfare generosity, economic structure, and social context. In liberal regimes, the main barriers are low benefit levels and high inequality. Even when labor force

participation is high, wages and work schedules often cannot meet family needs. The U.S. example is instructive: with minimal means-tested aid and no national paid leave or childcare, a working single mother may still be 56 cents on the dollar of male median income[18]. As CAP notes, growth in the U.S. economy did not translate into broad well-being because the gains went to the top[1]. Thus, poverty remains widespread. Policy reforms (e.g. raising the minimum wage, expanding tax credits, stabilizing rents) could improve stability, but these often face political resistance. The federal minimum wage situation highlights this gap: experts agree it should cover basic living costs, yet it remains frozen in law[2].

Social-democratic regimes have the theoretical advantage of cohesive, universal support systems. But even they face challenges from macro trends. For instance, as [56] reviews, the 2008 financial crisis and the COVID-19 recession confirmed how much family well-being depends on economic conditions. Universal transfers in Nordic countries cushioned families during downturns, but not completely: rising inequality and a shift from manufacturing to service jobs introduced new insecurities (like youth unemployment and precarious gig work). Further, even universal systems struggle when affordability of essentials outpaces benefit increases[5]. If childcare or housing costs rise faster than wages, families (especially dual-earner households) may still feel financial strain. Some scholars argue that Nordic welfare states are adapting (e.g. by subsidizing housing or indexing benefits to inflation), but these policies require constant updating.

Conservative regimes illustrate trade-offs. By linking benefits to employment and family status, they encourage labor force participation and family stability. But they may exclude those outside the traditional mold. Our analysis shows that single parents, often women, are particularly vulnerable across many regimes. In the U.S., single mothers face poverty rates around 26–28%[11], even though most work. They contend with wage gaps (single mothers earn only 56 cents for every dollar of married fathers' earnings)[19]. Social-democratic countries have lower single-parent poverty (due to subsidized childcare and generous parental leave), but conservative and liberal systems do not adequately address the extra costs of raising children alone. Immigrants are another group consistently disadvantaged: whether due to legal restrictions or social exclusion, immigrant families often cannot access full benefits. Public discourse can amplify these gaps. For example, native citizens in many countries perceive immigrants as welfare "burdens," which can lead to restrictive policies that leave needy immigrant families without support[20].

Authoritarian and hybrid regimes sometimes improve stability for targeted families (to maintain legitimacy) but at the cost of inclusivity. Panaro (2025) argues

that autocrats give social concessions to critical groups (e.g. public-sector workers, military families) while neglecting others[7]. This creates a dual welfare system: those connected to power are well-off, while marginalized groups (rural poor, minorities, protesters) get little protection. Moreover, because authoritarian rulers lack competitive elections, there is less feedback to refine policies. The evidence from post-crisis Europe shows that austerity policies tended to hit the poor hardest (welfare cuts, stagnant wages), even in formally democratic countries[9]. In authoritarian contexts, poor outcomes can become politically dangerous but are often managed through repression or populist transfers rather than structural reforms. For example, Russia's recent child subsidy increased birth rates in the short term but did not resolve underlying poverty.

Overall, the mechanisms hindering policy effectiveness are remarkably similar across systems: institutional design flaws, macroeconomic pressures, and social-structural inequalities. No regime type is immune. Universal schemes must adjust to keep pace with economic changes; targeted schemes must reduce gaps and burdens. The interplay of high living costs, unstable employment, and unequal growth means that policies aimed at poverty reduction often achieve only moderate improvements in stability. As the review of family economic stress emphasizes, researchers note too little focus on the economic environment itself: families' financial well-being is contingent on the broader economy[16]. Thus, strengthening family security requires not just tweaking welfare programs, but also addressing labor-market quality, controlling inflation in essentials, and reducing inequality through tax and macroeconomic policies.

Policy design matters critically. Evidence suggests that higher benefit generosity and take-up are linked to greater stability. For example, countries that index child benefits to inflation or that provide housing vouchers see reduced volatility in family budgets. Conversely, countries that trimmed social spending during recessions saw slower recoveries in family welfare[9]. An important finding is that the sequencing and interaction of policies can also create gaps: for instance, in the United States, many low-income workers receive some help (e.g. SNAP, Medicaid) but still lack support for child care or have insufficient retirement savings, leaving families insecure across life stages.

Conclusion and Recommendations

Our cross-national analysis indicates that economic and social welfare policies often fail to translate into real financial stability for families due to a combination of design limitations, structural economic forces, and institutional barriers. Key issues include insufficient benefit levels, inadequate targeting of vulnerable groups, labor market precarity, and rising living costs that outstrip modest benefits. While social-

democratic regimes achieve the greatest family security on average, they too must continuously adapt to global economic changes. Liberal and conservative systems, by contrast, generally underperform in providing stability to the lowest-income families, single parents, and immigrant households.

Policy recommendations emerging from this study include:

- Strengthening universal supports. Move toward or expand universal family benefits (e.g. child allowances, healthcare, child care, unemployment insurance) which ensure minimum standards of living without eligibility confusion. Universal programs tend to have higher take-up and reduce inequality[4].
- Indexing benefits to cost of living. Ensure transfers and minimum wages are regularly adjusted for inflation in necessities. For example, index child benefits and minimum wages to a family-specific cost-of-living basket to prevent erosion of value[5][2].
- Supporting quality jobs. Combine welfare with active labor-market policies that promote full-time, secure employment. This includes raising minimum wages, guaranteeing paid leave and unemployment insurance, and supporting vocational training. Countries that invest in job stability reduce the need for emergency aid.
- Reducing administrative burdens. Simplify application processes and outreach to increase program participation among eligible families. For means-tested programs, adopt "automatic" enrollment where possible (e.g. enroll children in free school meals upon birth registration) and reduce stigma through public information.
- Targeting vulnerable groups. Address specific barriers faced by single parents and immigrants. This could involve subsidized childcare for single-earner families, tailored job placement services, and easing residency requirements for social benefits. Ensuring that benefits follow families rather than legal status can improve stability.
- Comprehensive poverty measures. Use broader poverty metrics (like Supplemental Poverty Measures) that account for non-cash benefits and varying costs. Policymakers should evaluate the adequacy of welfare by considering living cost differences across regions.
- Inclusive growth policies. Adopt fiscal and monetary policies aimed at reducing extreme inequality (e.g. progressive taxation, investment in education and infrastructure). Since broad inequality undermines family security, redistributive measures should complement welfare programs.

Future research should build on these findings by examining policy implementation and cultural factors in greater depth. Comparative studies could use harmonized micro-data (like EU-SILC or national household surveys) to measure financial strain (e.g. frequency of unmet needs, debt accumulation) rather than only poverty status. Longitudinal designs can capture the role of income shocks and the lagged effects of policy changes. Research is also needed on emerging challenges: how will automation and climate change affect job stability and thus the demand on welfare systems? How do social attitudes shape policy feedback loops that maintain or undermine support for the vulnerable? Finally, extending analysis to middle-income authoritarian countries could illuminate whether hybrid systems can develop robust social safety nets. By integrating economic, social, and political perspectives, scholars can guide policies that truly deliver stability to families in diverse contexts.

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