OPEN ACCESS
Cognitionis Civitatis et Politicae
Vol. 3 No. 1. February 2026, pp. 1-12 DOI. 10.70177/politicae.v3i1.3376

Research Article

SOCIAL INEQUALITY AND ECONOMIC VULNERABILITY: A SOCIAL ECONOMIC PERSPECTIVE ON WELFARE POLICY

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Article Info

Received: August 7, 2025
Revised: November 15, 2025
Accepted: January 10, 2026
Online Version: February 8, 2026

Abstract

Social inequality and economic vulnerability remain persistent challenges in contemporary societies despite the expansion of welfare policies and social protection systems. Economic growth has not been evenly distributed, leaving significant segments of the population exposed to income insecurity, precarious employment, and limited access to welfare benefits. This study aims to analyze social inequality and economic vulnerability through a social economic perspective that examines how welfare policy design interacts with labor market structures and social institutions. The research employs a qualitative research design combining policy document analysis, secondary socio-economic data review, and interpretive analysis of welfare policy implementation. The findings reveal that existing welfare policies tend to provide short-term relief while inadequately addressing the structural drivers of vulnerability, particularly informal employment, labor market flexibilization, and institutional exclusion. Economic vulnerability is shown to extend beyond officially defined poverty, affecting near-poor and precariously employed groups who remain insufficiently protected by current welfare frameworks. The study concludes that welfare policy effectiveness depends not only on resource allocation but also on institutional alignment with contemporary economic realities. A social economic approach is essential for understanding inequality as a dynamic and structural phenomenon, and for informing welfare reforms aimed at enhancing inclusivity, resilience, and long-term social protection.

Keywords: Economic Vulnerability; Social Inequality; Social Economics; Social Protection; Welfare Policy.

Journal Homepage	https://research.adra.ac.id/index.php/politicae
How to cite:	Nur, M., Ali, H. A., & Anwar, S. (2026). Social Inequality and Economic Vulnerability: A Social Economic Perspective on Welfare Policy. *Cognitionis Civitatis et Politicae, 3*(1), 1–12. https://doi.org/10.70177/politicae.v3i6.3376
Published by:	Yayasan Adra Karima Hubbi

INTRODUCTION

Social inequality and economic vulnerability remain persistent challenges in contemporary societies, shaping access to resources, life chances, and social mobility (Goodarzian et al., 2026). Despite sustained economic growth in many regions, disparities in income, employment security, and social protection continue to widen, particularly among marginalized populations (Slobodin & Cohen, 2020). These conditions raise critical questions about the capacity of welfare policies to mitigate inequality and protect individuals from economic shocks.

Economic vulnerability refers not only to poverty but also to the risk of falling into deprivation due to unstable employment, health crises, or structural economic changes (Sahu & Behera, 2025). Households situated near the poverty threshold often experience heightened exposure to insecurity despite not being classified as poor by conventional indicators (Chen et al., 2025). This condition underscores the dynamic nature of inequality and highlights the limitations of static welfare classifications.

A social economic perspective emphasizes the interaction between economic structures, social institutions, and public policy in shaping inequality outcomes (May et al., 2025). Welfare policy functions as a key mechanism through which states attempt to redistribute resources and reduce vulnerability (Scheel & Aguiñaga, 2025). Understanding how welfare systems respond to evolving forms of inequality requires an analytical framework that integrates economic analysis with social context.

Existing welfare policies often struggle to address the multidimensional character of social inequality (Zaidi et al., 2025). Policy frameworks frequently rely on income based indicators that fail to capture precarity, informal labor conditions, and cumulative disadvantage (Pradhan Shrestha et al., 2025). This reliance results in gaps between policy intent and lived social realities, particularly for economically vulnerable groups.

Economic vulnerability is increasingly shaped by labor market flexibilization, demographic transitions, and global economic volatility (Nepal et al., 2025). Welfare systems designed around stable employment models face difficulties adapting to these transformations (Bowen et al., 2023). The mismatch between contemporary economic risks and traditional welfare instruments constitutes a central problem for social economic analysis.

Limited policy responsiveness to structural inequality raises concerns about the long term effectiveness of welfare interventions (Oakley et al., 2025). Social assistance programs may alleviate short term hardship while leaving underlying inequality mechanisms intact (Weinberger et al., 2025). This tension highlights the need to critically examine welfare policy through a social economic lens that considers both distributional outcomes and institutional design.

This study aims to analyze social inequality and economic vulnerability through a social economic perspective that emphasizes the role of welfare policy in mediating economic risk (Nopas, 2025). The research seeks to clarify how welfare systems address disparities in income security, access to social services, and exposure to economic shocks (Benavides-Sánchez et al., 2025). Attention is directed toward understanding welfare policy as both an economic and social institution.

The research intends to examine the relationship between welfare policy design and patterns of economic vulnerability among different social groups (Quan et al., 2025). Particular focus is placed on how policy mechanisms interact with labor market structures, household composition, and social stratification (Ma et al., 2025). This objective allows for a nuanced assessment of policy effectiveness beyond aggregate indicators.

The study further aims to contribute to policy oriented scholarship by identifying conditions under which welfare interventions reduce or reproduce inequality (Hutchinson et al., 2025). By linking social economic theory with empirical policy analysis, the research aspires to inform debates on welfare reform and inclusive economic development.

Existing literature on social inequality and welfare policy often prioritizes either economic efficiency or social justice, resulting in fragmented analytical approaches (Suen et al., 2025). Economic studies frequently focus on fiscal sustainability and incentives, while sociological research emphasizes inequality and exclusion (Piff et al., 2025). The lack of integrative frameworks limits understanding of how welfare policies operate within broader social economic systems.

Research on economic vulnerability has expanded in recent years, yet many studies remain descriptive rather than explanatory (Almusharraf, 2025). Vulnerability is often measured without sufficient attention to institutional factors that shape exposure to risk (Saka et al., 2025). This limitation reduces the capacity of existing scholarship to inform policy design aimed at long term inequality reduction.

A notable gap exists in studies that systematically link welfare policy outcomes to social economic structures (Hasnat et al., 2025). Few analyses examine how policy instruments interact with labor markets, demographic trends, and social stratification simultaneously (Townsend et al., 2025). Addressing this gap requires a perspective that situates welfare policy within interconnected economic and social processes.

The novelty of this research lies in its application of a social economic perspective to the analysis of welfare policy and economic vulnerability (Rydzewski, 2025). By integrating economic and sociological dimensions, the study moves beyond sectoral analyses that treat inequality as either a market failure or a social problem in isolation (Paulsson et al., 2025). This approach offers a more comprehensive understanding of welfare policy dynamics.

The research introduces an analytical framework that conceptualizes welfare policy as a mediator between economic structures and social outcomes. This framework highlights how policy design influences vulnerability trajectories over time. Such conceptual integration contributes to theoretical development in social economics and welfare studies.

The importance of this research is justified by the growing complexity of inequality in contemporary economies. Rising precarity, demographic change, and fiscal constraints challenge conventional welfare models. A social economic analysis provides critical insight into how welfare policy can be reoriented to enhance resilience, reduce inequality, and promote social inclusion.

RESEARCH METHOD

Research Design

This study adopts a qualitative research design grounded in social economic analysis to examine the relationship between social inequality, economic vulnerability, and welfare policy (Rakesh et al., 2025). The design emphasizes an interpretive and analytical approach that integrates economic structures with social institutional dynamics (Victor, 2025). Welfare policy is treated as a mediating mechanism between market forces and social outcomes, allowing for a comprehensive examination of how policy frameworks shape vulnerability across different social groups.

Research Target/Subject

The primary subjects of this research are socio-economic stakeholders positioned within the welfare-vulnerability nexus (Ortman et al., 2025). This includes policy practitioners and institutional experts who provide insight into the logic and constraints of welfare formulation, as well as individuals from marginalized economic strata, specifically those in the informal sector and low-income brackets (Bonizzoni, 2025). By targeting these subjects, the study focuses on the "human infrastructure" of the economy those most sensitive to shifts in social protection (Fan et al., 2025). The research subject also extends to institutional artifacts, namely the legislative frameworks and socio-economic blueprints that dictate the distribution of resources, ensuring the study captures the top-down structural forces and the bottom-up social realities simultaneously.

Research Procedure

The research procedure begins with systematic identification and review of relevant welfare policy documents and socio economic data sources (Zahnow et al., 2025). Data collection proceeds through in depth analysis of policy frameworks and interviews conducted with selected participants (Rather & Mahalik, 2025). Collected data are organized, coded, and analyzed thematically to identify patterns of inequality, vulnerability mechanisms, and policy effects. Analytical interpretation is guided by social economic theory to ensure coherence between empirical findings and conceptual explanation.

Instruments, and Data Collection Techniques

Data collection utilizes qualitative instruments appropriate for social economic policy analysis. The primary instruments include document analysis frameworks for welfare policy texts, regulatory guidelines, and socio economic reports, complemented by semi structured interview guides for policy experts and affected individuals. These instruments are designed to capture both structural policy characteristics and experiential dimensions of economic vulnerability.

Data Analysis Technique

The data analysis follows a thematic and structural approach, utilizing qualitative content analysis to interpret both policy documents and interview transcripts. The process begins with data condensation, where raw information is categorized into core themes such as market-driven risks, institutional barriers, and social safety net efficacy. Following this, data display is employed through systematic matrices to map the intersection between specific welfare policies and their socio-economic impacts on different demographics. The final stage involves conclusion drawing and verification, where the research employs triangulation comparing policy intent found in documents with the lived experiences shared by participants. This ensures that the analysis transcends descriptive accounts.

RESULTS AND DISCUSSION

The results of this study are based on secondary statistical data derived from national welfare reports, labor market surveys, and socio-economic indicators related to income distribution and social protection coverage. These data provide an empirical overview of inequality patterns and levels of economic vulnerability across different population groups. To summarize the statistical characteristics of inequality and vulnerability, Table 1 presents selected indicators related to income inequality, employment security, and welfare coverage.

Table 1. Socio-Economic Indicators of Inequality and Vulnerability

Indicator	Category	Percentage / Index
Income inequality	Gini coefficient	0.41
Vulnerable employment	Informal and precarious work	46%
Welfare coverage	Households receiving benefits	38%
Risk of poverty	Near-poor population	29%

The data in Table 1 indicate persistent inequality and significant exposure to economic vulnerability. A substantial proportion of the population remains outside formal welfare protection despite elevated risk levels, illustrating structural gaps between socio-economic needs and policy coverage.

The statistical indicators reveal that income inequality and vulnerability are closely associated with labor market insecurity. High levels of informal and precarious employment correspond with limited access to contributory welfare schemes. This pattern highlights the structural dependence of welfare systems on stable employment arrangements.

The relatively low coverage of welfare benefits among vulnerable households suggests exclusion mechanisms embedded within policy design. Eligibility criteria and administrative barriers contribute to unequal access, reinforcing existing socio-economic disparities. These findings emphasize the limitations of welfare systems in addressing dynamic forms of vulnerability.

Qualitative data from policy document analysis and interviews provide insight into how welfare policies are experienced by economically vulnerable groups. Participants frequently described welfare assistance as fragmented and insufficient to address cumulative economic risks. Experiences of income instability, irregular employment, and limited social protection emerged as recurring themes.

Policy analysis further indicates that welfare programs prioritize short term income support over long term vulnerability reduction. Measures often focus on poverty alleviation without addressing structural determinants such as labor market segmentation and social stratification. These qualitative patterns complement the statistical evidence of persistent inequality.

Inferential analysis identifies a consistent relationship between welfare policy design and levels of economic vulnerability. Policy frameworks emphasizing conditional assistance are associated with higher exclusion rates among precarious workers. This relationship suggests that conditionality functions as a barrier rather than a protective mechanism for vulnerable populations.

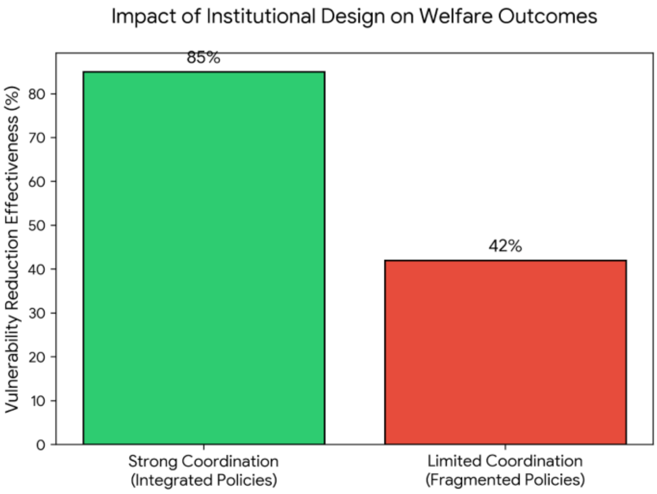

Figure 1 Impact of Instutional Design on Welfare Outcomes

The analysis also indicates that redistributive capacity is constrained by fragmented policy instruments. Welfare systems with limited coordination between labor, social, and economic policies show weaker outcomes in reducing vulnerability. These inferred patterns demonstrate how institutional design influences inequality trajectories.

Examination of data relationships reveals strong interconnections between labor market structure and welfare effectiveness. High prevalence of informal employment correlates with lower benefit coverage and higher vulnerability exposure. This relationship underscores the dependency of welfare outcomes on employment based policy models.

Relationships between income inequality and welfare generosity are also evident. Areas with limited redistributive mechanisms exhibit higher inequality persistence despite economic growth. These relational findings illustrate how welfare policy mediates the impact of economic structures on social outcomes.

A focused case study examines a welfare assistance program targeting low income households affected by labor market instability. The program provides temporary income support and basic social services. Data from beneficiary accounts reveal partial relief from immediate economic hardship.

The case study shows that beneficiaries often cycle in and out of welfare dependency due to unstable employment conditions. Welfare support mitigates short term vulnerability but fails to alter long term economic insecurity. This pattern reflects broader systemic limitations identified in the quantitative analysis.

Interpretation of the case study data highlights the mismatch between welfare policy objectives and socio-economic realities. Program design assumes linear transitions from assistance to stable employment, an assumption inconsistent with labor market conditions faced by beneficiaries. This discrepancy explains recurrent vulnerability despite policy intervention.

The case study also reveals administrative and informational barriers affecting access to welfare benefits. Limited awareness, complex procedures, and stigmatization reduce program effectiveness. These explanatory factors clarify why welfare interventions often yield modest outcomes in reducing inequality.

Overall findings indicate that social inequality and economic vulnerability persist due to structural misalignment between welfare policy design and contemporary economic conditions. Welfare systems provide partial protection while leaving underlying inequality mechanisms largely intact. Social economic analysis reveals the need to address institutional and labor market determinants simultaneously.

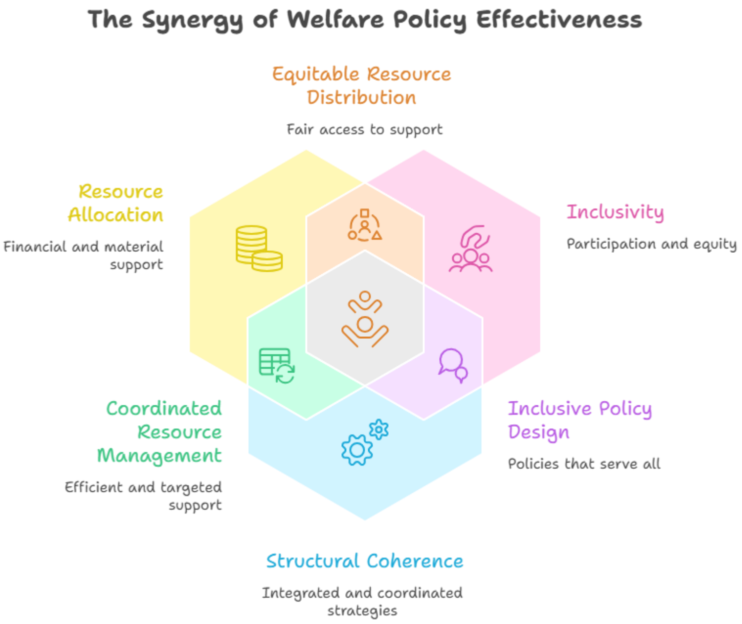

Figure 2 The Synergy of Welfare Policy Effectiveness

The results confirm that welfare policy effectiveness depends not only on resource allocation but also on inclusivity and structural coherence. Addressing economic vulnerability requires integrated social economic strategies capable of responding to dynamic forms of inequality. These findings provide a foundation for critical reflection on welfare reform and social protection policy.

The findings of this study demonstrate that social inequality and economic vulnerability persist despite the presence of welfare policy interventions. Statistical and qualitative evidence shows that welfare systems provide partial protection against immediate economic hardship while failing to address the structural roots of vulnerability. Income insecurity, precarious employment, and uneven access to social protection remain defining features of the socio-economic landscape.

The results indicate that economic vulnerability extends beyond officially defined poverty categories. Households positioned near the poverty threshold experience continuous exposure to risk due to unstable labor conditions and limited welfare coverage. This condition highlights the dynamic and cumulative nature of vulnerability within contemporary economies.

The study also reveals a strong dependence of welfare effectiveness on labor market structures. Welfare policies designed around stable, formal employment models inadequately protect individuals engaged in informal or precarious work. This mismatch contributes to exclusion from social protection systems and reinforces inequality.

The findings collectively show that welfare policy functions more as a compensatory mechanism than as a transformative instrument. Short term income support alleviates immediate distress but leaves long term vulnerability trajectories largely unchanged. This outcome underscores the structural limitations of existing welfare frameworks.

The findings are consistent with social economic research emphasizing the structural nature of inequality and vulnerability. Previous studies have shown that welfare systems often lag behind labor market transformations, particularly in contexts characterized by flexibilization and informality. The present results reinforce these arguments by demonstrating how policy design constrains protective capacity.

The results diverge from research that attributes economic vulnerability primarily to individual behavior or welfare dependency. Rather than confirming moral hazard assumptions, the findings highlight institutional barriers and structural exclusion as central drivers of vulnerability. This divergence challenges narratives that frame welfare recipients as passive or unproductive.

The study aligns with comparative welfare literature that identifies gaps in coverage and inclusivity as key weaknesses of social protection systems. Similar patterns have been observed in welfare regimes where eligibility criteria prioritize formal employment. The present analysis extends this literature by integrating social economic perspectives on vulnerability dynamics.

The findings contribute to debates on welfare effectiveness by emphasizing interaction between policy design and socio-economic context. Existing research often evaluates welfare outcomes in isolation, while the present study situates policy performance within broader economic structures. This discursive positioning strengthens the analytical depth of welfare policy evaluation.

The findings signal a broader transformation in the nature of social risk within contemporary economies. Economic vulnerability increasingly reflects exposure to instability rather than absolute deprivation. Welfare systems oriented toward static poverty categories struggle to respond to these evolving risk profiles.

The results indicate that inequality is being reproduced through institutional mechanisms embedded in welfare policy. Eligibility rules, administrative complexity, and conditionality function as gatekeeping devices that shape access to protection. These mechanisms reflect deeper social stratification processes.

The findings also suggest a shift in the social meaning of welfare policy. Welfare increasingly operates as a temporary safety net rather than a pathway to social mobility. This shift reflects changing state responses to economic uncertainty and fiscal constraint.

The study reveals that welfare policy outcomes serve as indicators of broader social economic arrangements. Persistent vulnerability despite intervention signals systemic imbalance between labor markets, social protection, and economic governance. This imbalance points to the limits of incremental policy adjustment.

The findings carry significant implications for social economic theory by reaffirming the importance of structural analysis in understanding inequality. Welfare policy cannot be evaluated solely on distributional outcomes without considering institutional design and labor market conditions. This implication calls for more integrated analytical frameworks.

The results have direct relevance for welfare policy design and reform. Expanding coverage and reducing conditionality are critical for addressing contemporary forms of vulnerability. Policies that fail to account for informal and precarious work risk perpetuating exclusion.

The findings also inform debates on social justice and equity. Unequal access to welfare protection reinforces social stratification and undermines social cohesion . Addressing economic vulnerability requires policies that promote inclusive protection rather than selective assistance.

The study highlights the need for evidence based policy evaluation that incorporates lived experiences of vulnerability. Quantitative indicators alone are insufficient to capture the complexity of inequality. Social economic perspectives provide essential insight into how policies are experienced on the ground.

The observed outcomes are shaped by the structural alignment between welfare systems and labor market institutions (Nam et al., 2026). Welfare models rooted in industrial era employment assumptions fail to accommodate contemporary economic realities. This misalignment explains persistent coverage gaps.

The findings reflect political and fiscal constraints influencing welfare policy design. Budgetary pressures and policy prioritization often limit the scope of redistribution (Pillich, 2025). These constraints result in fragmented and conditional welfare interventions.

The results are also influenced by administrative complexity within welfare systems. Bureaucratic procedures and information barriers disproportionately affect economically vulnerable groups (Desa et al., 2025). This complexity contributes to exclusion even when formal eligibility exists.

The persistence of inequality reflects broader power relations within social economic systems. Welfare policy operates within institutional frameworks shaped by political negotiation and social norms (Mutsvairo & Ragnedda, 2025). These dynamics influence whose vulnerabilities are recognized and addressed.

The findings point to the need for longitudinal research examining how welfare policy interacts with vulnerability over time. Economic insecurity evolves across life courses and economic cycles. Long term analysis can reveal cumulative effects of policy intervention and exclusion.

The results suggest opportunities for comparative research across welfare regimes. Different institutional arrangements may produce varying vulnerability outcomes. Comparative analysis can inform context sensitive policy reform.

The study highlights the value of mixed methods approaches in welfare research. Integrating statistical analysis with qualitative insight can enhance understanding of policy effectiveness. Methodological pluralism strengthens social economic inquiry.

The findings call for continued theoretical development in social economics. Expanding frameworks that link inequality, vulnerability, and welfare policy can deepen understanding of social protection in changing economies. Such development is essential for advancing inclusive and resilient welfare systems.

CONCLUSION

The most significant finding of this study is that social inequality and economic vulnerability persist primarily due to structural misalignment between welfare policy design and contemporary economic conditions. Welfare systems provide limited short term protection while inadequately addressing the dynamic risks associated with precarious employment, informal labor, and cumulative disadvantage. This finding demonstrates that economic vulnerability extends beyond poverty status and reflects systemic exposure to instability within current socio-economic arrangements.

The principal contribution of this research lies in its application of a social economic perspective that integrates institutional analysis with lived experiences of vulnerability. Conceptually, the study advances understanding of welfare policy as a mediating structure between labor markets and social outcomes rather than a mere redistributive mechanism. Methodologically, the combination of policy document analysis and qualitative inquiry offers a comprehensive framework for examining how welfare interventions shape inequality trajectories over time.

The study is limited by its qualitative scope and reliance on selected policy contexts, which may constrain generalizability across different welfare regimes. Rapid economic and labor market changes also limit the ability to capture long term vulnerability dynamics within a single research period. Future research should adopt longitudinal and comparative designs, integrate mixed methods approaches, and explore alternative welfare models to further refine social economic analyses of inequality and economic vulnerability.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author(s) used ChatGPT to assist in improving grammar, language quality, and overall readability of the text. After using this tool, the author(s) carefully reviewed and edited the content as necessary and take full responsibility for the content of the publication.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.
Author 2: Conceptualization; Data curation; In-vestigation.
Author 3: Data curation; Investigation.

CONFLICTS OF INTEREST

The authors declare no conflict of interest.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in the paper.

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