

Rebuilding Lebanon: Strategies to Address Income Disparities and Foster Social Stability

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Introduction

Economic instability can profoundly reshape social structures, often leading to lasting changes in society. As economic decline is rarely random, it is often deeply rooted in historical and structural issues within a country. In Lebanon, the current economic collapse is a cumulative outcome of years of political mismanagement, widespread corruption, and external pressures.

With the beginning of the third quarter of the year 2019, a new chapter in Lebanon's modern history started, with consecutive shocks hitting the country: October 2019 social uprisings, Covid-19 pandemic spread, followed by the lockdown policy, the Beirut port blast, the renewed conflict and the military instability in South Lebanon. A succession of challenges—including currency depreciation, hyperinflation, and a failing banking sector—has eroded the country's financial stability.

Lebanon stands at the crossroads of an unprecedented socio-economic crisis, with income inequality reaching alarming levels. The Gini coefficient, a metric ranging from 0 (perfect equality) to 1 (maximum inequality), highlights the severity of the crisis. Lebanon's income inequality, measured at 0.32 in 2011, has worsened significantly, reaching an estimated 0.61 in 2023 (Central Administration for Statistics and World Bank, 2015). The World Bank (2024) reports that poverty has tripled in five surveyed governorates between 2012 and 2022.

This extreme disparity is not just a number—it represents hundreds of thousands of lives trapped in poverty, with limited access to basic services like education, healthcare, and social protection. More precisely, 45%¹ of the population has plunged into consumption-based poverty, reversing years of progress and intensifying long-standing inequalities. Peripheral regions like Akkar now face poverty rates as high as 70%, while urban areas such as Beirut report significantly lower levels at 12% (World Bank, 2024). This geographical divide underscores the deep structural issues in Lebanon's economic model, heavily skewed towards rent-seeking and imports, with little emphasis on productive and inclusive growth.

Income inequality in Lebanon manifests across multiple dimensions. Geographical disparities are stark, with rural areas disproportionately affected by poverty, unemployment, and lack of public investment. Women and children are among the most vulnerable groups, facing systemic barriers to healthcare, education, and economic participation. Lebanon's crisis is not just economic—it is profoundly social, threatening the stability of the nation.

This leads to the obvious question: How can Lebanon rebuild a more equitable society amid these ongoing crises? This policy brief examines income inequality through the lenses of social cohesion, taxation, public services, labor market, and children's access to healthcare and education. It also offers actionable recommendations to bridge the gaps, protect the vulnerable, and restore hope for a fairer future.

¹ Lebanon's consumption-based poverty rate surged from 12% in 2012 to approximately 44% in 2022, with the poverty gap expanding from 3% to around 9%, according to the World Bank (2024).

Impact on Social Cohesion and Civic Space

Economic inequality in Lebanon has significantly eroded social cohesion, fueling social unrest and narrowing civic space. Rising disparities have deepened divisions across society and strained the country's fragile stability. Lebanon's Fragile State Index score reached 91.8 in 2023, placing the country in a state of alert. The presence of 1.5 million² Syrian refugees has exacerbated social and political instability, particularly in resource-strained regions like the Beqaa Valley.

Rising horizontal inequalities—unequal economic opportunities among social groups—have fueled tensions and protests, including the notable 2019 uprisings. The lack of political reforms and access to international aid has further undermined public trust and exacerbated frustrations, deepening societal fractures. Economic inequality has also contributed to rising crime and poverty-driven unrest. Recorded crimes surged from 2,403 in 2019 to 7,600 in 2021, with theft increasing by 58%, from 1,610 in 2019 to 2,536 in 2020. Although crime levels have slightly declined, with 4,500 recorded cases in 2023, they remain alarmingly high, reflecting the desperation of economically disadvantaged groups.³

These trends have destabilized communities, eroding social trust and intensifying tensions between different social groups. The ongoing Syrian refugee crisis has further intensified local tensions and competition for resources. Unequal access to necessities such as water and land has sparked conflicts in refugee-hosting areas. These dynamics, fueled by divisive political narratives, have heightened intergroup tensions and eroded social cohesion.

Furthermore, economic inequalities have diminished social trust and civic engagement, particularly among marginalized groups such as women, people with disabilities, refugees, and migrant workers. Competition for resources has created an environment of exclusion and resentment, where systemic inequalities and ineffective policies limit collective action. Vulnerable groups face significant barriers to organizing their rights, perpetuating a cycle of marginalization and instability. Without targeted reforms to address these disparities, the country risks perpetuating a cycle of division, instability, and exclusion.

Taxation, Public Services, and Labor Regulations

Lebanon's taxation system is a major contributor to income inequality, with its regressive structure placing a disproportionate burden on low-income groups. Reliance on indirect taxes such as Value Added Tax (VAT) exacerbates disparities, while corporate taxes remain flat at 17%, offering minimal redistribution. Legal loopholes, including banking secrecy laws and exemptions on capital gains, enable widespread tax evasion, depriving the state of critical revenue.

Tax revenues accounted for just 15% of GDP before the crisis, far below developing country averages, and further declined from LBP 12.5 trillion in

² Lebanon- Needs at a Glance UNHCR (2024)

³ Retrieved from Information International based on reports from the General Directorate of Internal Security Forces.

2019 (equivalent to \$ 7.65 billion) to LBP 10.4 trillion in 2020 (equivalent to \$ 1.55 billion), largely due to reduced trade and consumption. VAT revenues decreased in real terms from LBP 3.2 trillion (or \$1.96 billion) in 2019 to LBP 1.8 trillion (or \$268 million) in 2020 and to LBP 4.8 trillion (or \$285 million) in 2021, highlighting the fragility of Lebanon's fiscal base.

Public expenditure patterns further exacerbate inequalities. Total government spending decreased sharply between 2019 and 2021, falling from LBP 23.6 trillion (approximately \$14.4 billion) in 2019 to LBP 17.1 trillion (\$2.34 billion) in 2020 and LBP 15.7 trillion (\$933 million)⁴ in 2021, with limited investment in social services such as healthcare, education, and social protection.

Cuts in public health services have disproportionately impacted low-income families, forcing reliance on expensive private alternatives. Public schools, underfunded and unable to meet demand, have left many families without affordable education options. The collapse of the National Social Security Fund (NSSF) has left vulnerable populations without adequate coverage⁵, deepening the socio-economic divide. Despite attempts to increase allocations for health, education, and public sector wages in the 2024 budget, the resources remain insufficient to address growing needs.

Labor market dynamics have amplified income disparities, particularly with the rise in informal employment, which grew from 55% in 2018 to 62% in 2022⁶. Informal workers face precarious conditions, including low wages, lack of social protections, and limited job security, leaving them vulnerable to economic shocks. The influx of Syrian refugees has also strained the labor market, as competition for low-wage jobs has driven down earnings for Lebanese workers.

Public sector employees, who make up 31% of the workforce in rural areas like Akkar, have seen their purchasing power eroded by 80% due to income depreciation in Lebanese pounds (World Bank, 2024). Women face additional challenges, with labor force participation at just 22% in 2022 compared to 66% for men⁷. The gender pay gap persists, with men earning 7.2% more on average than women, reflecting systemic barriers such as discriminatory practices and limited access to childcare.

The interplay of a regressive tax system, inadequate public spending, and structural labor market challenges has entrenched income inequality in Lebanon. Comprehensive reforms are essential to improve tax equity, increase investments in critical social services, and address labor market vulnerabilities to foster a more inclusive and equitable society.

Impact on Access to Healthcare, Education, and Social Protection

With an average household size of four, families face mounting challenges in meeting children's basic needs, forcing many to adopt negative coping

⁴ The exchange rate at the parallel market was calculated using data from <https://lirate.org/> by taking, for each year, the average of all recorded rates.

⁵ The NSSF is one component of social insurance schemes and covers private sector workers. In 2019, 44% of the insured population was covered by the NSSF (ILO, 2024).

⁶ Informal employment manifests in two ways: (1) Informal Sector Employment: Workers employed in unregistered businesses, and (2) Informal Employment Across Sectors: Workers lacking formal contracts or employment relationships, even within registered businesses.

⁷
childmortality.org.

mechanisms such as reducing healthcare expenditures, withdrawing children from school, or delaying medical treatments. The crisis has devastated children's health outcomes, with under-five mortality rates increasing from 14 deaths per 1,000 live births in 2018 to 17.4 in 2022—a 25% rise⁷.

Life expectancy at birth also dropped from 80 years in 2018 to 74 years in 2022. Economic hardships have led to a 31% decline in vaccination coverage, leaving children vulnerable to preventable diseases such as measles. By late 2021, 34% of children requiring primary healthcare were untreated, reflecting the collapse of healthcare systems and rising medical costs (UNICEF, 2021). Food insecurity has compounded these challenges, with over 90% of children under two failing to meet dietary diversity standards, and 7% of Lebanese children suffering from stunting due to malnutrition⁸.

⁸
Nutrition in Times of Crisis:
Lebanon National Nutritional
SMART Survey Report (August -
September 2021).

Furthermore, the economic downturn has strained Lebanon's heavily privatized education system, forcing 50,000 students to transfer to underfunded public schools between 2019 and 2021. Regional and economic disparities are stark: in Beirut, 69% of students attend private schools compared to just 35% in North Lebanon. Tuition hikes of up to 80% have rendered private education inaccessible to many middle-income families, deepening socioeconomic divides. According to the Child Focused Rapid Assessment in 2023, the percentage of households with children not attending school rose to 26%, with families in South Lebanon and other conflict-affected areas facing even higher dropout rates during late 2023.

Along the same lines, the social protection system has failed to provide adequate support for children amidst the crisis. The absence of a unified social registry and lack of transparent governance has hindered efforts to expand essential programs, perpetuating disparities.

These systemic failures have exacerbated income and opportunity inequalities, with dire implications for children's health, education, and future prospects. The Human Capital Index reveals that Lebanese children will only achieve 52% of their potential productivity due to limited access to quality education and healthcare. Comprehensive reforms in social protection, public health, and education funding are critical to reversing these trends and ensuring equitable opportunities for Lebanon's children. Addressing these disparities is essential for breaking the cycle of poverty and fostering long-term economic recovery.

Policy Recommendations

Lebanon's severe financial and socio-economic crisis demands immediate, systemic, and targeted policy interventions. Given the country's limited financial resources, the government must prioritize creating a robust legal framework and establish a foundation for long-term, sustainable reforms to reduce inequality. The following recommendations address critical areas that require action:

1. Economic Reforms

To address Lebanon's systemic economic challenges, comprehensive reforms must prioritize equitable taxation, efficient resource allocation, and the restoration of trust in financial institutions:

- **Tax reforms:** Undertake necessary tax reforms, beginning with the implementation of a progressive tax system that ensures fair taxation of high-income brackets while avoiding measures that disproportionately burden low-income groups. Key reforms should include introducing a wealth tax on luxury goods and high-value properties, and eliminating tax exemptions on capital gains and offshore company distributions.
- Strengthen enforcement mechanisms, provide clear tax legislation, digitize the tax system, and repeal banking secrecy laws to combat pervasive tax evasion and enhance transparency.
- **Economic reforms and investment:** Work towards targeted incentives to stimulate growth in key sectors, including manufacturing, technology, and export services without crowding out private investment. In addition, implement industrial policies to support the development of small and medium enterprises (SMEs) and encourage formal economic activities to help revive the inflow of Foreign Direct Investments (FDIs).
- Enforce robust anti-smuggling measures, such as enhanced border monitoring, is crucial to safeguarding resources and maintaining local production competitiveness.
- **Banking sector reforms:** Restructure the banking sector and the debt to rebuild trust in financial institutions, mandate banks to publish independent audited annual reports, and hold them legally accountable for any misinformation.

These reforms collectively aim to establish a sustainable and inclusive economic framework for Lebanon's recovery and growth.

2. Social Protection and Access to Healthcare

- **Social Protection:** Implement the National Social Protection Strategy while addressing short-term needs by scaling up social safety net programs such as the Emergency Social Safety Net (ESSN) into which the NPTP was integrated in late 2024, introducing unemployment benefits, expanding the National Disability Allowance, and establishing a national child grant and social pension.
- Introduce digital tools to streamline processes, eliminate duplication, and consolidate fragmented programs into a unified framework. These measures will enhance efficiency, improve resource allocations, reduce administrative costs, and expand coverage, creating a more inclusive and effective social protection system.

- **Access to Healthcare:** Work towards achieving a universal health coverage (UHC) scheme, mandating basic health insurance for all Lebanese citizens.
- Enhance primary healthcare centers, particularly in marginalized and rural areas, to ensure affordable medical assistance and the equitable distribution of healthcare resources, while guaranteeing free access to healthcare services for children to protect their health.
- Conduct public awareness campaigns promoting affordable and nutritious dietary alternatives, especially for children, and expand nutrition programs to help combat malnutrition and stunting, particularly among vulnerable populations.
- Revive child immunization programs with international support to restore vaccination coverage and prevent disease outbreaks, particularly in vulnerable communities. Establish a National Drug Agency to regulate medication costs and improve accessibility.

3. Enhancing Education Access and Quality

- Improve the quality of education, including curriculum reforms that prioritize critical thinking, analytical abilities, and soft skills to better prepare students for a rapidly evolving labor market.
- Implement nationwide teacher reskilling programs for both public and private educators, with a particular focus on vocational and technical training. This will help align education with labor market demands while improving teaching quality.
- Provide tuition waivers and financial aid packages, especially for students pursuing technical and vocational education and those from marginalized and vulnerable areas to promote inclusivity.
- Provide financial support for school materials, transportation, and meals to encourage consistent attendance, especially for children from low-income families.

4. Labor Market and Employment Policies

Lebanon's labor market requires targeted reforms to address wage disparities, protect workers, and enhance job opportunities, such as:

- Introduce a national minimum wage indexed to inflation to restore purchasing power and shield workers from the effects of economic instability.
- Regulate informal employment to ensure workers receive proper protections, access to social benefits, and fair wages, thereby formalizing the economy and reducing vulnerabilities.
- Promote gender inclusion policies that can enable the participation of women in the workforce, by fostering childcare services and advancing workplace equality
- Collaborate with the private sector to launch vocational training in high-demand fields such as digital technologies, renewable energy, and

manufacturing to equip workers with market-relevant skills. Additionally, support youth employment by developing internship and apprenticeship programs with firms to reduce the skills gap.

5. Governance, Anti-Corruption, and Regional Disparities

Effective governance and robust anti-corruption measures are essential to rebuilding trust in public institutions and fostering sustainable economic development in Lebanon. Some of these measures include:

- Empower independent anti-corruption agencies with adequate resources and autonomy to investigate and prosecute corruption effectively.
- Expand e-governance by digitizing public services to streamline administrative processes, and improve accessibility, which in turn will minimize opportunities for corruption.
- Encourage a participatory approach to decision-making processes that can strengthen political and social trust, creating a positive cycle of trust, engagement, and economic progress. This also includes continuous engagement with civil society organizations to ensure that development strategies reflect the needs of diverse communities.
- Reallocate public funds to underserved areas, ensuring equitable resource distribution to reduce socio-economic inequalities, and push for the decentralization of governance structures to grant regional governments' greater autonomy to design and implement tailored economic strategies.
- Focus on inclusivity regarding regional development strategies to ensure that marginalized groups are not left behind.

6. Long-term Structural Reforms

To build a sustainable economic foundation, Lebanon must pursue long-term structural reforms that prioritize diversification and resilience, including:

- Promote local production in agriculture and manufacturing to reduce import dependence, create jobs and strengthen the domestic economy.
- Establish cross-party economic councils that can ensure policy continuity.
- Foster investor confidence, and create a stable and competitive environment for growth.
- Empower municipalities to develop and implement region-specific programs addressing local economic and social challenges, while ensuring that residents vote for the municipality members in their area of residence rather than their place of birth.
- Align donor aid with national priorities to maximize its impact and avoid program or objective duplication leading to inefficient resource allocation.
- Mobilize the Lebanese diaspora to lead and invest in Lebanon in different areas such as in management and infrastructure.

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