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THE SOCIAL INSURANCE SYSTEM OF THE UNITED STATES OF AMERICA

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Abstract: This scientific article provides a systematic analysis of the social insurance system of the United States. The article examines the main components of this system, including old-age, survivors, and disability insurance programs such as Social Security, unemployment insurance, Medicare, and Medicaid, from the perspectives of their evolution, financing mechanisms, and effectiveness. Established by the Social Security Act, the system emerged as a direct response to the Great Depression and has undergone significant development and reform over the subsequent eight decades. The study demonstrates that while the U.S. system has achieved notable success in reducing poverty and providing citizens with income security, it is currently facing new challenges related to demographic changes, including the aging of the baby boom generation, financial sustainability issues, and political differences. Based on recent research and official statistical data, the article analyzes the strengths and areas for further improvement within the system, as well as current approaches to reform.

Key words: USA, social insurance, Social Security, pension system, Medicare, Medicaid, reforms, financial sustainability.

INTRODUCTION

The social insurance system of the United States is one of the largest and most complex social protection systems in the world. As of 2025, the system covers more than 73 million beneficiaries and provides essential income support to approximately one in every five Americans. A distinctive feature of this system is that, unlike the universal social welfare models of many other developed countries, it is primarily based on payroll contributions combined with targeted federal programs.

Studying the evolution of the U.S. social insurance system is important not only for understanding American social policy, but also for analyzing broader development trends in modern welfare states. In particular, the system should be examined in three main areas: its historical formation and political-economic context; its structural components and financing mechanisms; and contemporary challenges together with current approaches to reform.

The modern history of the U.S. social insurance system began on August 14, 1935, when President Franklin D. Roosevelt signed the Social Security Act. The direct reason for the adoption of this law was the severe economic conditions of the Great Depression. In 1932, the unemployment rate reached 34 percent, significantly increasing the need for stable social protection mechanisms within the country's economic and social system.

An important aspect is that the bill developed by the Roosevelt administration was aimed not merely at short-term economic recovery, but at creating a long-term social protection mechanism. The core principles of social insurance, particularly financing through workers' own contributions, had already been discussed before the Great Depression. As Frances Perkins later emphasized, "The true roots of the Social Security Act lie in the Great Depression of 1929. It was precisely these severe economic conditions that encouraged the American people to accept the idea of a social security system."

Germany had already introduced sickness, maternity, and old-age insurance systems during the era of Otto von Bismarck in the 1880s. The United States moved in this direction relatively later. This can be explained by the country's later industrialization process and the complexity of its federal governance structure.

LITERATURE REVIEW

According to the approach proposed by Andrew Biggs, a researcher at the American Enterprise Institute, the stability of the system can be strengthened by optimizing the share of “unearned benefits” that exceed the contributions paid by beneficiaries. According to these calculations, Americans born in the 1960s are expected to receive benefits that are, on average, 33 percent higher than the contributions they paid into the system. Optimizing this additional share could significantly reduce the system’s deficit [1].

Researchers at the Brookings Institution emphasize that the Social Security system is already a highly efficient and cost-effective mechanism. Administrative costs account for only 0.5 percent of annual expenditures, meaning that 99.5 cents of every dollar paid into the system goes directly to beneficiaries. Compared with private annuity companies, this represents a very high level of efficiency [2].

According to Christopher Howard, two major directions can be identified in the historical development of social protection: on the one hand, programs designed for low-income groups, and on the other hand, social insurance programs. The author concludes that universal programs tend to be more politically stable and more likely to expand, whereas targeted programs often face complexities related to questions of “deservingness” [3].

In the view of Alice Daguere, policymakers in recent decades have devoted greater attention to expanding targeted programs rather than universal insurance programs. As a result, direct cash assistance provided to low-income families has shown a tendency to decline. The author also notes that there are considerable differences in welfare levels across U.S. states [4].

RESEARCH METHODOLOGY

During the research process, a wide range of scientific methods was applied, including analysis and synthesis, induction and deduction, statistical grouping, expert evaluation, scientific abstraction, and other research methods.

ANALYSIS AND RESULTS

Since the social insurance system was initially formed in European countries, an important scientific foundation emerged for studying this field in the United States. Among the first researchers in this area were Henry Seager and Barbara Armstrong. As a professor at Columbia University, Henry Seager developed one of the first American textbooks on social insurance, while Barbara Armstrong, as a professor at the University of California, made a significant scholarly contribution to the formation of the U.S. social protection system.

Even before the introduction of large-scale social insurance reforms in the United States, important developments had already taken place at the state level. For example, in Wisconsin, workers’ compensation programs had already begun in 1911. In 1934, an unemployment protection program was also introduced. These developments later created the foundation for the formation of a comprehensive federal social insurance system.

President Franklin D. Roosevelt played an important role in redirecting insurance policy from the interests of property owners toward the broader interests of society through his idea of the “hazards of life.” The pension system initially introduced for Civil War veterans in the late nineteenth century later evolved into modern social insurance programs. It is worth noting that pensions for Civil War veterans continued to be paid until 2003. As a result, traditional methods of economic protection gradually gave way to newer and more sustainable mechanisms. In an industrial society, social insurance became an important instrument for ensuring economic security. The guarantee of income to citizens in the event of insured risks, financed through contributions paid into a central fund, became the foundation of the social insurance concept. Unlike traditional insurance, social insurance enables governments to take into account not only actuarial principles but also the adequacy of benefits and equality among participants.

The U.S. social insurance system is financed mainly through the Federal Insurance Contributions Act and is considered one of the most important social protection mechanisms in modern capitalist societies. At the federal level, the system operates through the Social Security and Medicare programs, while at the state level it functions through unemployment insurance and workers’ compensation insurance. Therefore, the system has a two-tier structure that distributes responsibility between employees and employers in a balanced way within labor relations.

Based on the data presented in Table 1, the main feature of the system is its hybrid regressive-progressive character. Specifically, there is a maximum taxable earnings base for Social Security, while the tax base for Medicare is applied without an upper limit. This reflects the liberal economic model of the United States, although under conditions of demographic pressure and population aging, the system requires continuous improvement.

The overall contribution rate is 12.4 percent. From an economic perspective, this rate contributes to labor market stability, supports consumer demand, and protects household incomes. It is an important part of the U.S. labor rights system, strengthening the social protection of the workforce and helping to reduce the number of labor-related disputes (Table 1).

Table 1. Main Contribution Rates for 2026¹

Type of Insurance	Total Rate (Approx.)	Employee Share	Employer Share	Notes / Threshold
Social Security (OASDI)	12.4%	6.2%	6.2%	Maximum taxable earnings base: \$184,500 per year. Maximum contribution for each side: \$11,439.
Medicare (Hospital Insurance)	2.9%	1.45%	1.45%	No earnings cap; applied to all income.
Additional Medicare Tax	0.9%	0.9% (high-income earners only)	0%	Applies to annual income above \$200,000 for single filers or \$250,000 for joint filers.
Federal Unemployment Tax (FUTA)	6.0% (effective rate 0.6%)	0%	0.6% (with credit reduction)	Applies only to the first \$7,000 of wages. A credit is available if state unemployment taxes are paid.
State Unemployment Tax (SUTA)	0.1% – 10%+ (average 2–3%)	0% (in most cases)	100% (some states require employee contributions)	Varies by state; usually higher for new employers. Wage base differs by state, ranging from \$7,000 to more than \$50,000.
Workers' Compensation Insurance	0.5% – 8%+ (average \$0.75–\$2.50 per \$100 of wages)	0%	100%	Varies significantly depending on industry risk and state regulations; higher in construction and lower in office-based occupations.

The U.S. social insurance system is often evaluated as a model that combines the principles of liberal capitalism with those of the welfare state. In addition to ensuring the economic security of employees, it strengthens the social responsibility of employers and supports economic growth. The experience of this system may serve as an important example for developing countries because it seeks to maintain a balance between market freedom and social justice.

At the same time, in recent years the number of employees at the Social Security Administration has declined from 68,000 in 2010 to 57,000. This situation has created additional pressure on service efficiency. In particular, the reduction in the activity of regional offices may complicate the process of applying for disability benefits and extend the time required to review applications. It has been reported that nearly 109,000 beneficiaries died while waiting for final decisions between 2008 and 2019. This highlights the need to continue reforms aimed at further digitalizing the system, accelerating service delivery, and improving convenience for citizens.

CONCLUSION AND RECOMMENDATIONS

Since the adoption of the Social Security Act, the social insurance system of the United States has remained one of the main pillars of the country's social protection framework. Formed in response to the difficult economic conditions of the Great Depression, the system has expanded significantly over the past eight decades to include important programs such as old-age, survivors, and disability insurance, unemployment insurance, Medicare, and Medicaid. Historical analysis shows that the evolution of the system has passed through several stages, including its initial formation (1935–1939), expansion (1950–1970), and the period of financial pressures and reforms (1977–1983). Each stage demonstrates the system's adaptability and its commitment to long-term sustainability.

The main strengths of the system are reflected in its broad coverage, progressive benefit formula, and high administrative efficiency. Social Security benefits effectively perform a redistributive function by replacing a relatively larger share of wages for low-income workers. Administrative expenses account for only 0.5 percent of annual expenditures, demonstrating the high level of cost efficiency within the system. At the same time, the system has succeeded in significantly reducing poverty among older adults.

¹ author's development

However, the system also faces several important challenges. As the baby boom generation ages, birth rates decline, and life expectancy increases, the trust fund is projected to become more limited by 2034. Without addressing this issue of financial sustainability, ensuring the long-term effectiveness of the system will become increasingly difficult. Differences in political views also complicate the process of adopting major decisions, such as increasing contribution rates or revising the benefit structure.

In this regard, it would be appropriate to propose the following recommendations:

1. Gradually expand the contribution base and reconsider the tax burden for high-income groups in order to strengthen the financial sustainability of Social Security.
2. Gradually adjust the retirement age in line with demographic trends and increases in life expectancy.
3. Further digitalize the activities of the Social Security Administration, improve service delivery speed, and strengthen the efficiency of regional offices.
4. Expand additional support mechanisms for low-income groups and populations with greater social protection needs.
5. Introduce modern cost-management methods in Medicare and Medicaid in order to improve the quality of healthcare services and reduce financial pressure.

The U.S. social insurance system continues to fulfill its historical mission effectively, but it also requires new approaches under conditions of demographic and economic change. Future reforms should focus on strengthening financial sustainability while preserving protection for the most vulnerable social groups. The experience of the United States may serve as an important practical example for other countries, especially those seeking to improve their pension and social protection systems.

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