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# Х А Б А Р Ш Ы С Ы

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## ВЕСТНИК

НАЦИОНАЛЬНОЙ АКАДЕМИИ НАУК  
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**Якубова М.М.** проф., академик (Таджикистан)

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Адрес типографии: ИП «Аруна», г. Алматы, ул. Муратбаева, 75

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**A. A. Kussainova<sup>1</sup>, Waldemar Kozlowski<sup>2</sup>**

<sup>1</sup>Kokshetau state university named after Sh. Ualikhanov, Kokshetau, Kazakhstan,

<sup>2</sup>University of Warmia and Mazury, Poland.

E-mail: kusainova-76@mail.ru, wkozlowski@yandex.ru

## **CURRENT TENDENCIES OF THE DEVELOPMENT OF SOCIAL INSURANCE IN THE USA**

**Abstract.** The term of social protection in the USA is treated as the state system of social safety, which consists of two main forms: social insurance and the state relief aid. There are differing from each other in financing sources. Payments for social insurance are made from the insurance funds, formed at the expense of tax on social insurance, which is raised from hired workers and businessmen, and also income from state ownership. There are several largest three national funds:

- fund of old-age insurance, disability and in case of loss of the supporter;
- fund of insurance of public servants;
- fund of the help to needed persons.

The system of provision of pensions extending to constantly busy hired workers and self-employed persons has been entered into the USA by the law of 1935 “About social security”, acting till present with numerous changes and additions. For employees on the railroad, federal employees and most of employees of states and local authorities there are special systems of provision of pensions. As the benefits in the USA provide to pensioners free medical care, free drugs, large packages of food, reduce rent to 100 dollars per month.

**Keywords:** social assignments, insurance, pension, hired workers, social safety, funds, grants, insurance premiums, the combined rate, medical care.

The OASDI program, which for most Americans means Social Security, is the largest income-maintenance program in the United States. Based on social insurance principles, the program provides monthly benefits designed to replace, in part, the loss of income due to retirement, disability, or death. Coverage is nearly universal: about 96% of the jobs in the United States are covered. Workers finance the program through a payroll tax that is levied under the Federal Insurance and Self-Employment Contribution Acts (FICA and SECA). The revenues are deposited in two trust funds (the Federal Old-Age and Survivors Insurance Trust Fund and the Federal Disability Insurance Trust Fund), which pay benefits and the operating expenses of the program. Benefit payments totaled over \$343.2 billion in fiscal year 1996. In 1996, 43.7 million persons received monthly benefits. In December 1996, 43.7 million persons were receiving monthly benefits totaling \$29.4 billion. These beneficiaries included 30.3 million retired workers and their spouses and children, 7.4 million survivors of deceased workers, and 6.1 million disabled workers and their spouses and children.

Social Security is an important source of retirement income for almost everyone; 3 in 5 beneficiaries aged 65 or older rely on it for at least half of their income. Social Security is also an important source of continuing income for young survivors of deceased workers: 98% of young children and their mothers or fathers are eligible for benefits should a working parent die. Four in five workers aged 21-64 and their families have protection in the event of a long-term disability.

The program covers work performed outside the United States by American citizens or resident aliens who are employed by an American employer, employed by a foreign affiliate of an American employer electing coverage for its employees, or (under certain circumstances) the self-employed. Major Exclusions

Federal civilian employees hired before 1/1/84 Agricultural workers and domestic workers whose earnings do not meet certain minimum requirements Persons with very low net earnings from self-employment The majority of workers excluded from coverage are in three major categories: (1) Federal civilian employees hired before January 1, 1984, (2) agricultural workers and domestic workers whose earnings do not meet certain minimum requirements, and (3) persons with very low net earnings from self-employment (generally less than \$400 per year). The remaining few groups excluded from coverage are very small. An example is certain nonresident, nonimmigrant aliens temporarily admitted into the United States to study, teach, or conduct research [1, p. 58].

Certain family employment is also excluded (such as employment of children under age 18 by their parents). Ministers and members of religious orders who have not taken a vow of poverty and Christian Science practitioners have their professional services covered automatically as self-employment unless within a limited period they elect not to be covered on the grounds of conscience or religious principle. Religious orders whose members have taken a vow of poverty may make an irrevocable election to cover their members as employees. Employees of State and local governments are covered under voluntary agreements between the States and the Commissioner of Social Security. Each State decides whether it will negotiate an agreement and, subject to special conditions that apply to retirement system members, what groups of eligible employees will be covered. At present, more than 75% of State and local employees are covered.

Special rules of coverage apply to railroad workers and members of the uniformed services. Railroad workers have their own Federal insurance system that is closely coordinated with the Social Security program. If they have less than 10 years of railroad service, their railroad credits are transferred to the Social Security program. Under certain circumstances, members of the uniformed services may be given noncontributory wage credits in addition to the credits they receive for basic pay. The Social Security Trust Funds are reimbursed from Federal general revenues to finance noncontributory wage credits.

To qualify for Social Security a person must be insured for benefits. Most types of benefits require fully insured status, which is obtained by acquiring a certain number of credits (also called 11 old-age, survivors, and disability insurance In 1997, workers earn one Social Security credit for each \$670 of annual earnings, up to four credits (\$2,680 = 4 credits) per year quarters of coverage) from earnings in covered employment. The number of credits needed depends on the worker's age and type of benefit. Workers can acquire up to four credits per year, depending on their annual covered earnings. In 1997, one credit is acquired for each \$670 in covered earnings. This earnings figure is updated annually, based on increases in average wages.

Persons are fully insured for benefits if they have at least as many credits (acquired at any time after 1936) as the number of full calendar years elapsing after age 21 and before age 62, disability, or death, whichever occurs first. For workers who attained age 21 before 1951, the requirement is one credit for each year after 1950 and before the year of attainment of age 62, disability, or death. Persons reaching age 62 after 1990 need 40 credits to qualify for retirement benefits. For workers who die before acquiring fully insured status, certain survivor benefits are payable if they were currently insured- that is, they acquired 6 credits in the 13-quarter period ending with the quarter in which they died.

Beneficiaries may have some or all benefits withheld, depending on the amount of their annual earnings. Benefits payable to a spouse and/or child may also be reduced or withheld due to the earnings of the retired worker. This provision, known as the earnings test (or retirement test) is in line with the purpose of the program - to replace some of the earnings from work that are lost because of the worker's retirement, disability, or death. 1997 Earnings Test Age 70 No limit Age 65-69 \$1 less for every \$3 over \$13,500 Under age 65 \$1 less for every \$2 over \$8,640 The dollar amount beneficiaries can earn without having their benefits reduced depends on their age. Persons aged 70 or older receive full benefits regardless of their earnings.

In 1997, benefits for persons under age 65 are reduced \$1 for each \$2 of annual earnings in excess of \$8,640; benefits for persons aged 65-69 are reduced \$1 for each \$3 of earnings above \$13,500. The exempt amounts for persons aged 65-69 will increase gradually to \$30,000 in 2002, while amounts for those under age 65 will be indexed to the growth in average wages. After the year 2002, amounts for

persons aged 65-69 will also be indexed to increases in average wages. A “foreign work test” applies to beneficiaries who work outside the United States in noncovered employment. Benefits are withheld for any month in which more than 45 hours of work is performed. Generally, any benefits to family members are also withheld. The test is based on the amount of time the beneficiary is employed rather than on the amount of money the beneficiary earns because it is impractical to convert earnings in a foreign currency into specific dollar amounts [2, p. 64].

To be eligible for disability benefits, workers must be fully insured and must meet a test of substantial recent covered work- that is, they must have credit for work in covered employment for at least 20 quarters of the 40 calendar quarters ending with the quarter the disability began. Young workers disabled before age 31 may qualify for benefits under a special insured status requirement. They must have credits in one-half the calendar quarters after age 21, up to the date of their disability, or, if disabled before age 24, one-half the quarters in the 3 years ending with the quarter of disability. Blind workers need only to be fully insured to qualify for benefits. For purposes of entitlement, disability is defined as “the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months.” A person’s age, education, and work experience are considered along with the medical evidence in making a determination of disability. A less strict rule is provided for blind workers aged 55 or older. Such workers are considered disabled if, because of their blindness, they are unable to engage in SGA requiring skills and abilities comparable to those required in their past occupations.

The impairment must be of a degree of severity that renders the individual unable to engage in any kind of substantial gainful work that exists in the national economy, regardless of whether such work exists in the immediate area in which the individual lives, or if a specific job vacancy exists for that person, or if that person would be hired upon application for the work. The amount of earnings that ordinarily demonstrates SGA is set forth in regulations. For non-blind beneficiaries, earnings averaging more than \$500 a month are presumed to represent SGA, and earnings below \$300 generally indicate the absence of SGA. The SGA level for statutorily blind beneficiaries is \$1,000 a month. Unlike the Retirement and Survivors Insurance program, which is an entirely Federal program, the law mandates Federal State cooperation in carrying out the DI program. Each State’s Disability Determination Services (DDS) develops the medical evidence and makes an initial determination of disability, after SSA determines that the applicant is insured for benefits. DDS costs are reimbursed to the States by the Federal Government. The applicant may appeal an unfavorable decision through a four-step process taken in the following order: a reconsideration of the initial decision; a hearing before an Administrative Law Judge; a review by the Appeals Council; and lastly, filing a civil suit in Federal District Court. A sample of DDS decisions is reviewed by SSA to assure consistency and conformity with national policies. Applicants may be referred to the State vocational rehabilitation agency. If they are offered services and refuse them without good reason, benefits may be withheld. SSA pays for the cost of the rehabilitation services if such services result in a beneficiary’s return to work at the SGA level for at least 9 continuous months. Monthly benefits at a permanently reduced rate are payable to disabled widow(er)s beginning at age 50, based on the same definition of disability that applies to workers. The disability must have occurred within 7 years after the spouse’s death or within 7 years after the last month of previous entitlement to benefits based on the worker’s earnings record. Benefits are also payable to an adult child of a retired, disabled, or deceased worker if the child became disabled before age 22. The child must meet the same definition of disability that applies to workers.

Beneficiaries are allowed a trial work period to test their ability to work without affecting their eligibility for benefits. The trial work period can last up to 9 months (not necessarily consecutive) during which an individual’s entitlement to benefits and benefit payment are unaffected by earnings, so long as the individual’s impairment meets program standards. Months in which earnings a threshold amount, which is currently \$200, do not count as months of trial work. At the end of the trial work period, a decision is made as to the individual’s ability to engage in SGA. If the beneficiary is found to be working at SGA, disability benefits are paid for an additional 3 months (period of readjustment) and then cease;



otherwise, benefits continue. The law also includes other work incentive provisions: (1) A 36-month extended period of eligibility after a successful trial work period [3, p. 18].

This special benefit protection allows benefit payments during any month in the 36-month period in which earnings fall below \$500. (2) The continuation of Medicare coverage for at least 39 months beyond the trial work period and, after that, the opportunity to purchase Medicare coverage when benefits terminate because of work. (3) Deductions from earnings for impairment-related work expenses in determining SGA. Deductible costs include such things as attendant care, medical devices, equipment, and prostheses. Additionally, family benefits payable in disabled-worker cases are subject to a lower cap than the one that prevails for other types of benefits, because of concern that some disabled workers might be discouraged from returning to work because their benefits could exceed their predisability net earnings.

Monthly retirement benefits are payable at age 62 but are permanently reduced if claimed before the normal retirement age (currently, age 65). Benefits may also be payable to the spouse and children of retired-worker beneficiaries. A spouse receives benefits at age 62 or at any age if he/she is caring for a child under age 16 or disabled. A divorced spouse aged 62 or older who had been married to the worker for at least 10 years is also entitled to benefits. If the spouse has been divorced for at least 2 years, the worker who is eligible for benefits need not be receiving benefits for the former spouse to receive benefits. Benefits are payable to unmarried children under age 18, or aged 18-19 if they attend elementary or secondary school full time. A child can be the worker's natural child, adopted child, stepchild, and- under certain circumstances-a grandchild or step grandchild. A person aged 18 or older may also receive benefits under a disability that began before age 22.

Monthly benefits are payable to disabled workers after a waiting period of 5 full calendar months. This rule applies because disability Insurance is not intended to cover short-term disabilities. Benefits terminate if the beneficiary medically improves and returns to work (at a substantial gainful activity level) despite the impairment. At age 65, beneficiaries are transferred to the retirement program. Benefits for family members of a disabled worker are payable under the same conditions as for those of retired workers. Monthly benefits are payable to survivors of a deceased worker. A widow(er) married to the worker for at least 9 months (3 in the case of accidental death) may receive an unreduced benefit if claimed at age 65 (if the spouse never received a retirement benefit reduced for age). It is permanently reduced if claimed at age 60-64, and for disabled survivors at age 50-59. Benefits are payable to a widow(er) or surviving divorced spouse at any age who is caring for a child under age 16 or disabled. A surviving divorced spouse aged 60 or older is entitled to benefits if he or she had been married to the worker for at least 10 years. A deceased worker's dependent parent aged 62 or older may also be entitled to benefits [3, p. 19].

Surviving children of deceased workers may receive benefits if they are under age 18, or are full-time elementary or secondary school students aged 18-19, or were disabled before age 22. A lump sum of \$255 is payable upon an insured worker's death, generally to the surviving spouse. If there is no surviving spouse or entitled child, no lump sum is payable. Benefit Amounts The OASDI benefit amount is based on covered earnings averaged over a period of time equal to the number of years the worker reasonably could have been expected to work in covered employment. Specifically, the number of years in the averaging period equals the number of full calendar years after 1950 (or, if later, after age 21) and up to the year in which the worker attains age 62, becomes disabled, or dies. In survivor claims, earnings in the year of the worker's death may be included. In general, 5 years are excluded. Fewer than 5 years are disregarded in the case of a worker disabled before age 47.

The minimum length of the averaging period is 2 years. For persons who were first eligible (attained age 62, became disabled, or died) after 1978, the actual earnings are indexed- updated to reflect increases in average wage levels in the economy. For persons first eligible before 1979, the actual amount of covered earnings is used in the computations. After a worker's average indexed monthly earnings (AIME) or average monthly earnings (AME) have been determined, a benefit formula is applied to determine the worker's primary insurance amount (PIA), on which all Social Security benefits related to the worker's earnings are based. The benefit formula is weighted to replace a higher portion of lower paid workers' earnings than of higher paid workers' earnings (although higher paid workers will always receive higher benefits).

At the expense of these funds provision of pensions, insurance of health is carried out, doles are paid, to temporary disability, the state help aged is provided, to disabled people and persons in need. The main source of their formation are the insurance premiums paid by businessmen and insured at the identical rates: 6,2% in the form of assignments for social security and 1,45% - on free medical care. Besides, assignments on doles of 0,8% are raised from businessmen. Thus, the combined rate on employers is equal to 8,45% at the maximum assessed income about 45 thousand dollars whereas for insured it makes 7,65% [3, p. 21].

All types of social insurance can be united in the USA under the name “General Federal Program”. Characteristic feature of the state system of social insurance, as well as in the majority of the European countries, is the constant tendency to increase in a social tax that it is caused by both the economic, and demographic reasons. However even continuous increase in a tax isn't able to provide solvency of the general federal program completely.

In the conclusion we would like to note, that the main peculiarity of the North American market is that in its main participant - the USA activity of insurers is controlled in each state separately. On legal form the insurance companies in the USA operating in one of the most developed insurance markets are subdivided into five main groups: joint-stock insurance companies; mutual insurance companies; interinsurance, or “return” exchanges; Lloyd’s syndicates; medical insurance companies.

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**А. А. Кусаинова<sup>1</sup>, Вальдемар Козловски<sup>2</sup>**

<sup>1</sup> Ш. Уәлиханов атындағы Көкшетау мемлекеттік университеті,  
Көкшетау, Қазақстан,

<sup>2</sup> Вармиа және Мазуру университеті, Польша

#### **АҚШ-ТАҒЫ ӘЛЕУМЕТТІК САҚТАНДЫРУДЫҢ ҚАЗІРГІ ДАМУ ТЕНДЕНЦИЯЛАРЫ**

**Аннотация.** АҚШ-тағы әлеуметтік қорғау термині негізгі екі формалан тұратын әлеуметтік қауіпсіздіктің мемлекеттік жүйесі ретінде түсіндіріледі: бір-бірінен қаржыландыру көздері бойынша ерекшеленетін әлеуметтік сақтандыру және мемлекеттік қайырмалдық. Әлеуметтік сақтандыру төлемдері жалдамалы жұмыскер мен кәсіпкерлерден алынатын әлеуметтік салықтан құралған сақтандыру қорларынан, сондай-ақ мемлекеттік меншіктен түсетін табыстан жасалады. Ең ірі үш жалпыұлттық қор бар:

- кәрілік, мүгедектік және асыраушысынан айырылғанды сақтандыру қоры;
- мемлекеттік қызметкерлерді сақтандыру қоры;
- мұқтаждарға көмек көрсету қоры.

Тұрақты жұмыс істейтін қызметкерлер мен өзін-өзі жұмыспен қамтыған адамдарға таралатын зейнет-ақымен қамтамасыз ету жүйесі АҚШ-та қазіргі уақытқа дейін күші бар көптеген өзгертулер мен толықтырулармен толықтырылған 1935 жылғы «Әлеуметтік қамсыздандыру туралы» заңымен енгізілді. Теміржол, федералды қызметкерлер мен штаттардың көптеген мемлекеттік қызметкерлер мен жергілікті билік органдары үшін зейнетақымен қамтамасыз етудің арнайы жүйесі бар. АҚШ-та қосымша жеңілдіктер ретінде зейнеткерлерге тегін медициналық көмек көрсетіліп, тегін дәрі-дәрмектер, ірі азық-түлік пакеттерін береді және ай сайынғы пәтерақы үшін төлемді 100 долларға дейін азайтады.

**Түйін сөздер:** әлеуметтік аударымдар, сақтандыру, зейнетақы, жалдамалы жұмыскерлер, әлеуметтік қауіпсіздік, қорлар, жәрдемақы, сақтандыру жарналары, комбинацияланған мөлшерлеме, медициналық көмек.

А. А. Кусаинова<sup>1</sup>, Вальдемар Козловски<sup>2</sup>

<sup>1</sup>Кокшетауский государственный университет им. Ш. Уалиханова, Кокшетау, Казахстан,

<sup>2</sup>Университет Вармья и Мазуры, Польша

### СОВРЕМЕННЫЕ ТЕНДЕНЦИИ РАЗВИТИЯ СОЦИАЛЬНОГО СТРАХОВАНИЯ В США

**Аннотация.** Термин социальной защиты в США трактуется как государственная система социальной безопасности, которая состоит из двух основных форм: социального страхования и государственного вспомоществования, которые отличаются друг от друга источниками финансирования. Выплаты по социальному страхованию производятся из страховых фондов, образуемых за счет налога на социальное страхование, который взимается с наемных работников и предпринимателей, а также доходов от государственной собственности. Наиболее крупными являются три общенациональных фонда:

- фонд страхования по старости, инвалидности и на случай потери кормильца;
- фонд страхования государственных служащих;
- фонд помощи нуждающимся.

Система пенсионного обеспечения, распространяющаяся на постоянно занятых наемных работников и самозанятых лиц, была введена в США законом 1935 г. «О социальном обеспечении», действующим по настоящее время с многочисленными изменениями и дополнениями. Для служащих на железной дороге, федеральных служащих и большинства служащих штатов и местных органов власти существуют специальные системы пенсионного обеспечения. В качестве дополнительных льгот в США пенсионерам оказывают бесплатную медицинскую помощь, выдают бесплатные лекарства, крупные пакеты продовольствия, снижают квартплату до 100 долл. в месяц.

**Ключевые слова:** социальные отчисления, страховка, пенсия, наемные работники, социальная безопасность, фонды, пособия, страховые взносы, комбинированная ставка, медицинская помощь.

#### Information about authors:

Kussainova A.A. – senior teacher, chair of finance and management, Kokshetau state university named after Sh. Ualikhanov, Kazakhstan,

Waldemar Kozlowski – assistant professor in economy, University of Warmia and Mazury, Olsztyn Department of Business Economics, Poland

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