I. THE DEVELOPMENT OF SOCIAL INSURANCE IN EUROPE. pdf

1: History of Social Work and Social Welfare, - Social Work - Oxford Bibliographies

Social Insurance: Social insurance developments in Europe, though not widely known, did influence the thinking of persons concerned with social reform in this country. Of significance is: How in France, Germany and Great Britain, there was a patchwork development.

Some of these programs include funding for public schools, job training, SSI benefits and medicaid. Federal welfare programs[edit] This section needs additional citations for verification. Please help improve this article by adding citations to reliable sources. Unsourced material may be challenged and removed. June Learn how and when to remove this template message Colonial legislatures and later State governments adopted legislation patterned after the English "poor" laws. Following World War I, provisions were made for a full-scale system of hospital and medical care benefits for veterans. These state laws made industry and businesses responsible for the costs of compensating workers or their survivors when the worker was injured or killed in connection with his or her job. Retirement programs for mainly State and local government paid teachers, police officers, and fire fightersâ€”date back to the 19th century. All these social programs were far from universal and varied considerably from one state to another. Prior to the Great Depression the United States had social programs that mostly centered around individual efforts, family efforts, church charities, business workers compensation, life insurance and sick leave programs along with some state tax supported social programs. The misery and poverty of the great depression threatened to overwhelm all these programs. The severe Depression of the s made Federal action necessary [12] , as neither the states and the local communities, businesses and industries, nor private charities had the financial resources to cope with the growing need among the American people [13]. Beginning in , the Federal Government first made loans, then grants, to states to pay for direct relief and work relief. After that, special Federal emergency relief like the Civilian Conservation Corps and other public works programs were started. Congress followed by the passage of the 37 page Social Security Act, signed into law August 14, and "effective" by â€”just as World War II began. This program was expanded several times over the years. Economic historians led by Price Fishback have examined the impact of New Deal spending on improving health conditions in the largest cities, â€” Still, most states offer basic assistance, such as health care, food assistance, child care assistance, unemployment, cash aid, and housing assistance. After reforms, which President Clinton said would "end welfare as we know it," [17] amounts from the federal government were given out in a flat rate per state based on population. President Bill Clinton signing welfare reform legislation. The late s were also considered an unusually strong economic time, and critics voiced their concern about what would happen in an economic downturn.

2: European social model - Wikipedia

The European social model is a common vision many European states have for a society that combines economic growth with high living standards and good working conditions. Historian Tony Judt has argued that the European social model "binds Europe together" in contrast to the ' American way of life '.

Although each European country has its own singularities, four welfare or social models are identified in Europe: Nordic model As can be seen in the graph to the right, the Nordic model holds the highest level of social insurance. Its main characteristic is its universal provision nature which is based on the principle of "citizenship". Therefore, there exists a more generalised access, with lower conditionability, to the social provisions. As regards labour market, these countries are characterised by important expenditures in active labour market policies whose aim is a rapid reinsertion of the unemployed into the labour market. These countries are also characterised by a high share of public employment. Trade unions have a high membership and an important decision-making power which induces a low wage dispersion or more equitable income distribution. The Nordic model is also characterised by a high tax wedge. Rhine capitalism The Continental model has some similarities with the Nordic model. Nevertheless, it has a higher share of its expenditures devoted to pensions. The model is based on the principle of "security" and a system of subsidies which are not conditioned to employability for example in the case of France or Belgium, there exist subsidies whose only requirement is being older than As regards the labour market, active policies are less important than in the Nordic model and in spite of a low membership rate, trade-unions have important decision-making powers in collective agreements. Another important aspect of the Continental model is the disability pensions. Anglo-Saxon economy The Anglo-Saxon model features a lower level of expenditures than the previous ones. Its main particularity is its social assistance of last resort. Subsidies are directed to a higher extent to the working-age population and to a lower extent to pensions. Access to subsidies is more conditioned to employability for instance, they are conditioned on having worked previously. Active labour market policies are important. Instead, trade unions have smaller decision-making powers than in the previous models, this is one of the reasons explaining their higher income dispersion and their higher number of low-wage employments. Mediterranean model[edit] The Mediterranean model corresponds to southern European countries who developed their welfare state later than the previous ones during the s and s. It is the model with the lowest share of expenditures and is strongly based on pensions and a low level of social assistance. There exists in these countries a higher segmentation of rights and status of persons receiving subsidies which has as one of its consequences a strongly conditioned access to social provisions. The main characteristic of labour market policies is a rigid employment protection legislation and a frequent resort to early retirement policies as a means to improve employment conditions. Trade unions tend to have an important membership which again is one of the explanations behind a lower income dispersion than in the Anglo-Saxon model. Evaluating the different social models[edit] Reduction in poverty by the different European social models. Reduction in Gini index after transfers and taxes in percentage change. Efficiency of social expenditures in the four European social models To evaluate the different social models, we follow the criteria used in Boeri and Sapir which consider that a social model should satisfy the following: Protection against labour market risks. Rewards for labour participation. Reduction in poverty[edit] The graph on the right shows the reduction in inequality as measured by the Gini index after taking account of taxes and transfers, that is, to which extent does each social model reduce poverty without taking into account the reduction in poverty provoqued by taxes and transfers. The level of social expenditures is an indicator of the capacity of each model to reduce poverty: Nevertheless, another aspect that should be taken into account is the efficiency in this poverty reduction. By this is meant that with a lower share of expenditures a higher reduction in poverty may be obtained. The Continental model appears to be the least efficient. Given its high level of social expenditures, one would expect a higher poverty reduction than that attained by this model. Remark how the Anglosaxon model is found above the average line drawn whereas the Continental is found below that line. Protection against labour market risks[edit] As can be seen, there exists a negative relationship between employment protection legislation and the share of workers receiving unemployment benefits. Protection against labour market risks is generally assured by two means: Regulation of the labour market by means of employment protection legislation which basically increases firing costs and severance payments for the employers. This is generally referred to as providing "employment" protection. Unemployment benefits which are commonly financed with taxes or mandatory public insurances to the employees and employers. This is generally referred to as providing protection to the "worker" as opposed to "employment". As can be seen in the graph, there is a clear trade-off between these two types of labour market instruments remark the clear negative slope between both. Once again different European countries have chosen a different position in their use of these two mechanisms of labour market protection. These differences can be summarised as follows: The Mediterranean countries have chosen a higher "employment" protection while a very low share of their unemployed workers receives unemployment benefits. The Nordic countries have chosen to protect to a lesser extent "employment" and instead, an important share of their unemployed workers receives benefits. The continental countries have a higher level of both mechanisms than the European average, although by a small margin. The Anglo-Saxon countries base their protection on unemployment benefits and a low level of employment protection. Evaluating the different choices is a hard task. In general there exists consensus among economists on the fact that employment protection generates inefficiencies inside firms. Instead, there is no such consensus as regards the question of whether employment protection generates a higher level of unemployment. Rewards for labour participation[edit] Employment and unemployment rates for each social model Sapir and Boeri propose looking at the employment-to-population ratio as the best way to analyse the incentives and rewards for employment in each social model. In this case, the graph shows that the countries in the Nordic and Anglosaxon model are the ones with the highest employment rate whereas the Continental and Mediterranean countries have not attained the Lisbon Strategy target. Conclusion[edit] Classifying the different social models according to their efficiency and equity. Elevada means high whereas Baja means low. Sapir proposes as a general mean to evaluate the different social models, the following two criteria: Efficiency , that is, whether the model provides the incentives so as to achieve the largest number possible of employed persons, that is, the highest employment rate. Equity, that is, whether the social model achieves a relatively low poverty risk. As can be seen in the graph, according to these two criteria, the best performance is achieved by the Nordic model. The Continental model should improve its efficiency whereas the Anglosaxon model its equity. The Mediterranean model under-performs in both criteria. Some economists consider that between the Continental model and the Anglo-Saxon, the latter should be preferred given its better results in employment, which make it more sustainable in the long term, whereas the equity level depends on the preferences of each country Sapir, Other economists argue that the Continental model cannot be considered worse than the Anglosaxon given that it is also the result of the preferences of those countries that support it Fitoussi et al. This last argument can be used to justify any policy.

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3: Study: EU should back social insurance for poor nations â€“ www.enganchecubano.com

Using the seven social health insurance countries in western Europe - Austria, Belgium, France, Germany, Luxembourg, the Netherlands and Switzerland - as well as Israel, this important book reviews core.

Almost everyone is covered by the social security system, notably after the reform of that extended coverage to those previously excluded owing to lack of income. Social insurance was introduced in and family allowances in , but the comprehensiveâ€¦ The rationale for social security Because general social security schemes based on compulsory insurance did not come into being until the last two decades of the 19th century, it has often been argued that social security in its modern form has been a response to industrialization , which caused large numbers of people to become dependent for their security solely on earnings from employment. Indeed many families became dependent on one male earner and thus on his capacity to find work, to undertake it, and to remain in it. Moreover, industrialization led to the migration of people toward centres of work, thus separating them from the support given by the wider family. In addition, the development of compulsory education prolonged the period during which children were dependent on their parents; later the system of enforced retirement created dependency at the other end of life. This situation is contrasted with an often idealized image of the extended rural family with access to land, on which both husband and wife worked, children started work early, and old people continued to work until they became too frail or disabled to do so. On the basis of this oversimplification, some theorists have proposed that social security developed out of a need peculiar to industrial societies and that there is less need or no need for social security programs in the rural areas of developing countries today. It is true that support from the extended family , often enforced by local custom and religious beliefs, contributes to the survival of peasant societies. But by no means do all the rural populations of developing countries have access to land, and many people work for wages in agricultural estates and mines. Moreover, peasant farmers are subject to formidable risks of crop failure, quite apart from the risks associated with the shorter average life span that characterizes developing countries. Although there is a need for social security in rural societies, the importance of specific risks may vary from region to region. Moreover, the irregular incomes in cash and kind emanating from agriculture do not lend themselves to the payment of regular social insurance contributions. Thus, what may be lacking in rural societies is the economic and administrative base for providing such security. Furthermore, provision for sickness and old age is not generally seen as the highest priority by peasant farmers overwhelmed by problems of weather and debt. While the advent of industrialization has undoubtedly added to the need for social security by breaking up the extended family and leading to urban poverty, it is by no means the sole reason why the system evolved. Two of the first three countries to make provision for old-age pensions were primarily agricultural societiesâ€” Denmark in and New Zealand in The Danish scheme was clearly an attempt to alleviate rural rather than urban poverty. And it is notable that the first province in Canada to develop compulsory health insurance was Saskatchewan, which was overwhelmingly agricultural. These cases indicate that statutory social security may evolve for a variety of reasons. Moreover, it depends to a considerable degree on the economic level attained by the groups that might be covered and the administrative capacity of the country to operate such a scheme. It is certainly the case that, as countries become wealthier, there is greater willingness to defer consumption by paying insurance contributions or taxes. Historical evolution Developments to c. Charitable giving has been encouraged by many different religions, and in many parts of the world religious agencies have long collected charitable donations and distributed help to those in need. The imposition of obligations on communities to pay taxes in order to provide for the poor can be traced back for hundreds of years in a number of different societies. Town poor laws were passed in Germany from onward, and a law passed in clearly placed on towns and communities the obligation of sustaining the poor. In the Prussian states assumed the responsibility of providing food and lodgings for those citizens who were unable to support and fend for themselves. From the 16th century it became recognized in England that there were people who could not find work, and legislation was passed to provide work for the poor and houses of correction for rogues and idlers. From a clear obligation was placed on parishes to levy local taxes and appoint overseers of the poor in order to give relief to those who could not work and to provide work for those who could. This formed was the essence of the Elizabethan Poor Laws , an early provision of social assistance. The Elizabethan Poor Laws were poorly enforced in the 17th century but widely used and liberalized by the end of the 18th century. A new Poor Law enacted in , and reflecting a harsh moral view of poverty, required the poor persons to be admitted to the workhouse so as to receive relief only in kind, with occasional exceptions, but this again was by no means uniformly enforced, though it added greatly to the unpopularity of the Poor Laws. The English Poor Laws were also introduced in Jamaica in for destitute European immigrants and much later in Mauritius and Trinidad The first general social insurance scheme was introduced in Germany in The scheme drew upon three types of precedent. The first was the ancient system of guild collection boxesâ€”funds to which each member of a particular trade was required to contribute at regular intervals; such funds were originally used for hospital and funeral expenses and for food and lodging for aged and disabled members. By the middle of the 14th century these arrangements were covered by statutes and regulations. Relief funds were later established by associations of miners. The second precedent was a Prussian ordinance of that placed on masters a duty to ensure that their servants were given medical attention in case of illness. From communities could make bylaws requiring both employers and employees to contribute to relief funds, and a law of introduced compulsory health and accident insurance for miners. As a result of this liability, which was widened in , many employers took out private insurance. The system did not work well because the burden of proof lay with the worker, who normally had to incur high legal costs and delay before he could hope to obtain lump-sum compensation. This was followed by a law of making accident insurance compulsory. The schemes were operated by numerous funds controlled by the insured and their employers. Finally a law establishing a pension for all workers in trade, industry, and agriculture from the age of 70 was passed in This was directly administered by the Imperial Insurance Office. Austria followed part of the German example in , Italy in , and both Sweden and the Netherlands in A proportion of previous earnings were to be paid in cases of sickness, injury, widowhood, and old age. Employers and employees were to work together in implementing the scheme. Although Britain had been the first country to industrialize, the developments in Germany and Austria originally attracted little British interest because of an aversion to state intervention, an apparently lesser likelihood of revolution, and the slower development of British socialism. In Britain self-help through friendly societies and savings banks was seen as the solution. By membership had grown to 1,, and by the early 20th century to 7,, Apart from the regulation of friendly societies, the only social security legislation passed in the United Kingdom during the 19th century was to widen the liability of employers to compensate workers for personal injury arising out of work. By a law of , compensation could be obtained whether or not the employer had been negligent. In the government carried out an inquiry into the incomes of 12, elderly people. The influential precedents for action were those of New Zealand and Denmark, which had made provision for old age without establishing social insurance schemes, in contrast with Germany, where the scheme was based on insurance. In in Britain, pensions at age 70 were introduced in a noncontributory, income-tested basis, partly because such a scheme could bring immediate relief to the aged poor, as opposed to a contributory scheme, which could only pay pensions to those who had paid contributions. The social insurance approach was, however, applied to sickness and also to unemployment in certain occupations three years later. Benefits and contributions for sickness and unemployment insurance were flat-rate, building on the precedents established by the friendly societies and ensuring the maximum impact on the living standards of low earners. From the social insurance approach began to be extended to provide for widowhood and old age. Unemployment insurance was subsequently introduced in Austria and Belgium , Switzerland , Germany , and Sweden In the case of health insurance, Denmark, Norway, and Sweden promoted voluntary health insurance before making such schemes compulsory, much later than in Britain or Germany. In France voluntary insurance had long been less developed, and mutual insurance societies had long been regarded by government with suspicion, and therefore suppressed. When they ultimately were allowed to expand, around the end of the 19th century, the bulk of their membership was middle class. During the second half of the 19th century larger employers established their own pension and welfare institutions. This law met with limited success, owing to opposition on the part of workers, noncompliance among employers, the loss of rights on change of job or bankruptcy of the employer, and the erosion of the value of pensions during inflation. Health insurance, though provided for in a law of , did not come into effect until , owing to the opposition of the medical profession. A major innovation came in Belgium and France with the introduction of family allowances, although New Zealand had introduced a limited means-tested scheme in Family allowances became relatively generous in France, partly because of concern to increase the birthrate after the heavy loss of men in World War I. There is, however, no clear evidence that family allowances have any impact on birthrates. France later introduced family allowances in many of its colonies during the s. During the interwar period social insurance schemes were introduced in more and more countries in Europe and Latin America. The most common model was that established in Germanyâ€"autonomous funds paying earnings-related benefits. The first group to benefit in Latin America was civil servants, followed by those working in railways and public utilities. There were separate schemes for hospital personnel in Argentina , shipbuilders in Uruguay , merchant seamen in Chile , and dockworkers in Peru Thus the foundations were laid for the complex social security schemes in Latin-American countries that later reformers tried to amalgamate. The first comprehensive scheme for industrial workers was established in Chile in In African colonies many schemes of social security were originally introduced only for expatriate Europeans. The Great Depression of the s finally overcame opposition in the United States to federal intervention in social security. Earlier government activity had consisted of piecemeal initiatives at the local or state level. The Social Security Act of not only provided federal grants for state public assistance to the aged, blind, disabled, and dependent children but also established a federal old-age insurance scheme and federal financial backing for state unemployment insurance plans that met federal guidelines. Provision for survivors was added four years later and for disability later still. A quite different approach was taken in New Zealand, which introduced in the first universal non-means-tested pension from age 65, available only on a test of residence and financed in part from a special social security tax on income. Roosevelt signing the Social Security Act, Aug. The aim was to eliminate want or poverty. By the scheme had been introduced in the United Kingdom with some compromises and modifications. During the period of rapid world economic growth from to there was a further major expansion of social insurance to more countries, covering higher percentages of population and wider risks. The expansion was particularly notable in Latin America and in certain French colonies in Africa, where comprehensive social insurance schemes were introduced following the original schemes for family allowances. In the British colonies a different approach was taken: Discrimination on racial grounds was widely prohibited but still persisted in South Africa. The major innovations in social insurance after World War II were the protection of pensions by linking them to the inflation rate; the development of dynamic pension formulas that indexed past pension contributions to the level of earnings at the time of retirement; the introduction of flexible retirement providing for part pension and part-time earnings in the last few years before full retirement; the movement toward equal rights for men and women; attempts to provide for all disabled people on the basis of the degree rather than the cause of disability i. Page 1 of 4.

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4: Welfare and Old Age in Europe and North America: The Development of Social Insurance

A classic study of social insurance, with one of the first published critiques of the recently passed Social Security Act by a critic who believed the Act did not go far enough in addressing the need for social insurance programs.

The Second World War resulted in a significant expansion of government effort and led to the decolonialization movement that resulted in the creation of new nations in Africa and Asia. The war ended in and postwar recovery included the implementation of wartime proposals for welfare state expansion, resulting in expanded size and scope for social welfare programs in Western Europe, which were imitated widely. Increasing wealth resulted in a matured welfare state in many of the developed nations by the s. However, by the late s, problems in sustaining the social welfare enterprise were apparent. New ideas, in particular neoliberalism, would bring about changes in social welfare and in the social work profession during the s. Limits to the growth of the welfare state seemed apparent. Increasing energy costs and a slowing of economic growth seemed to foretell a difficult future. These leaders initiated a retrenchment of welfare state spending in the s, which became worldwide in the s and after. The social work profession expanded and grew during the same period in tandem with the expansion of state services. In the United States, developments in professional organization and education mirrored and stimulated an increasingly significant social assignment for the social work profession, only a half-century old at the beginning of the period. Social work research came of age during the period. Social work methods expanded to encompass group work, community work, and administration in addition to casework with individuals and families. Social workers engaged in new fields of practice and began to conceptualize a generic or generalist professional practice. These developments were mirrored in other countries, particularly as social workers in the United States attempted to export their professional practices to Europe and the newly independent nations created after colonial systems ended, not always successfully. General Overviews Included here are works that discuss the growth of social welfare programs between and as well as works that attempt to develop generalizations about the phenomenon of the welfare state as it developed in the decades following the Second World War. Wilensky and Lebeaux focuses on the development of social welfare programs in one country, the United States. Ashford and Janowitz provide comparative accounts of developments in two countries, while the remaining works Esping-Andersen ; Hu and Manning ; Wilensky extend the analysis to consider multiple countries and a higher level of abstraction. Friedman provides a conservative critique of the emerging welfare state with recommendations about the proper relationship between individuals and governments. The emergence of the welfare states. Focuses on Britain and France. The three worlds of welfare capitalism. Hu, Aiqun, and Patrick Manning. The global social insurance movement since the s. Journal of Global History 5. Argues that the period between and represented a period of great expansion, followed by increasing privatization in the last two decades of the 20th century. Available online for purchase or by subscription. Social control of the welfare state. The welfare state and equality: Structural and ideological roots of public expenditure. Emphasizes determinants and outcomes. Industrial society and social welfare: The impact of industrialization on the supply and organization of social welfare services in the United States.

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5: Social Welfare and Insurance | www.enganchecubano.com

The development of the welfare state and its systems of social welfare, social insurance, and social security is significant for the social history of the modern West in a number of ways.

Bring fact-checked results to the top of your browser search. Historical development of insurance Insurance in some form is as old as historical society. So-called bottomry contracts were known to merchants of Babylon as early as â€” bce. Bottomry was also practiced by the Hindus in bce and was well understood in ancient Greece as early as the 4th century bce. Under a bottomry contract , loans were granted to merchants with the provision that if the shipment was lost at sea the loan did not have to be repaid. The interest on the loan covered the insurance risk. Ancient Roman law recognized the bottomry contract in which an article of agreement was drawn up and funds were deposited with a money changer. Marine insurance became highly developed in the 15th century. In Rome there were also burial societies that paid funeral costs of their members out of monthly dues. The insurance contract also developed early. It was known in ancient Greece and among other maritime nations in commercial contact with Greece. England Fire insurance arose much later, obtaining impetus from the Great Fire of London in A number of insurance companies were started in England after , during the so-called bubble era. Many of them were fraudulent, get-rich-quick schemes concerned mainly with selling their securities to the public. Nevertheless, two important and successful English insurance companies were formed during this periodâ€”the London Assurance Corporation and the Royal Exchange Assurance Corporation. Their operation marked the beginning of modern property and liability insurance. It began in the 17th century as a coffeehouse patronized by merchants, bankers, and insurance underwriters, gradually becoming recognized as the most likely place to find underwriters for marine insurance. The word underwriter is said to have derived from the practice of having each risk taker write his name under the total amount of risk that he was willing to accept at a specified premium. By there were 17 stock life insurance companies in the state of New York alone. Many of the early property insurance companies failed from speculative investments, poor management, and inadequate distribution systems. Others failed after the Great Chicago Fire in and the San Francisco earthquake and fire of There was little effective regulation, and rate making was difficult in the absence of cooperative development of sound statistics. Many problems also beset the life insurance business. In the era following the U. Civil War, bad practices developed: Thirty-three life insurance companies failed between and , and another 48 between and Library of Congress, Washington, D. The annual growth rate of insurance in force over the period â€”90 was approximately 8. Property-liability insurance had a somewhat smaller increase. By some 3, property-liability and 2, life insurance companies were in business, employing nearly two million workers. Russia Insurance in Russia was nationalized after the Russian Revolution of Domestic insurance in the Soviet Union was offered by a single agency, Gosstrakh, and insurance on foreign risks by a companion company, Ingosstrakh. Ingosstrakh continues to insure foreign-owned property in Russia and Russian-owned property abroad. It accepts reinsurance from foreign insurers. However, following the movement toward a free market economy perestroika after and the breakup of the Soviet Union in , some new private insurers were established. Gosstrakh offers both property and personal insurance. The former coverage is mandatory for government-owned property and for certain property of collective farms. Voluntary property insurance is available for privately owned property. Personal coverages such as life and accident insurance and annuities also are sold. Before , insurance against tort liability was not permitted, on the ground that such coverage would allow negligent persons to escape from the financial consequences of their behaviour. However, with the advent of a free market system, it seems likely that liability insurance will become available in Russia. Eastern Europe After the breakup of the Soviet Union, countries in eastern Europe developed insurance systems of considerable variety, ranging from highly centralized and state-controlled systems to Western-style ones. Because of recent political and economic upheavals in these countries, it seems likely that the trend will be toward decentralized, Western-style systems. A few generalizations about insurance in eastern European countries may be made. Although state insurance monopolies are common, they are losing some business to private insurers. Insurance of state-owned property, which was considered unnecessary in socialist states, has been established in several countries. Japan Insurance in Japan is mainly in the hands of private enterprise , although government insurance agencies write crop, livestock, forest fire , fishery, export credit, accident and health, and installment sales credit insurance as well as social security. Private insurance companies are regulated under various statutes. Personal insurance lines are also well developed in Japan and include ordinary life, group life, and group pensions. Health insurance, however, is incorporated into Japanese social security. Toward the end of the 20th century, Japan ranked number one in the world in life insurance in force. It accounted for about 25 percent of all insurance premiums collected in the world, ranking second behind the United States. The number of domestic insurers is relatively small; foreign insurers operate in Japan but account for less than 3 percent of total premiums collected. Worldwide operations Because of the great expansion in world trade and the extent to which business firms make investments outside their home countries, the market for insurance on a worldwide scale expanded rapidly in the 20th century. This development required a worldwide network of offices to provide brokerage services, underwriting assistance, claims service, and so forth. These companies must service a large part of the insurance needs of the rest of the world. The legal and regulatory hurdles that must be overcome in order to do so are formidable. In the 10 leading insurance markets in the world in terms of the percentage of total premiums collected were the United States Major world trends in insurance include a gradual movement away from nationalism of insurance, the development of worldwide insurance programs to cover the operations of multinational corporations, increasing use of reinsurance, increasing use by corporations of self-insurance programs administered by wholly owned insurance subsidiaries captive companies , and increasing use of mergers among both insurers and brokerage firms.

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6: Social security | government program | www.enganchecubano.com

Because social insurance began in Europe decades before it crossed the Atlantic to our shores, there was time for the development of American expertise on the subject.

Its genealogy has often been traced to the first organized measures, both public and private, to deal with the masterless, migrant poor who emerged as a distinct social group at the end of the Middle Ages as a result of the breakdown of manorial community, parish, and extended household. THE CONCEPT OF WELFARE The origin of both the "social question" and the modern systems of poor relief, welfare, social insurance, and social security which have developed in response to it can be traced to the rise of the market society, the commodification of labor, and the increasing dependence of individual well-being on the ability to secure the necessities of life through the labor market alone. The social question has been defined, on the one hand, by the complex relationship between work and character for example, individual responsibility, industry, and foresight and, on the other, by concerns about the corrosive impact on family, community, and national solidarity of the growing economic insecurity of wage labor, an experience which was itself the obverse of the expansion in the economic freedom of the individual associated with the coming of the market. The development of the welfare state and its systems of social welfare , social insurance, and social security is significant for the social history of the modern West in a number of ways. These programs affect the standard of living and quality of life of a large section of the population both directly through the monetary assistance and services they provide and indirectly through their impact on the dynamics of the labor market. They redistribute both income and opportunity, and they strengthen the bonds of social solidarity upon which the legitimacy of the nation-state ultimately depends. However, this Whiggish perspective must be counterbalanced by an awareness that the provision of welfare benefits and services is never a socially neutral act. For example, there are many different ways of providing benefits to the unemployed, the sick, the elderly, or single mothers, and the specific strategies adopted to meet the perceived needs of these groups are often of greater significance than the level of benefits itself. Consequently, the various regimes of social service provision define the concrete meaning of the rights of the individual and, through this, the meaning of citizenship, the nature of the state, and the structure of individual subjectivity and experience. The most important and creative studies of welfare and the welfare state in recent years have been comparative studies of the differences between welfare systems, the heretofore hidden ways in which these systems have created and reproduced social inequalities and gender roles, the cultural assumptions underlying these systems, and the political processes that have determined their contours. Up to the late nineteenth century, many members of both Christian and secular social reform circles, especially in western Europe, regarded indigence as prima facie evidence of individual moral failing, which manifested itself in sloth, improvidence, various forms of vice and deviance, and ultimately in the material and moral distress of the needy. On the basis of this individualist, voluntarist conception of poverty, two antithetical yet complementary systems for providing for the needs of the poor were established across the middle decades of the nineteenth century in Europe and the United States. While the deterrent, disciplinary public poor relief system provided the most minimal assistance under harsh and socially stigmatizing conditions in order to insure that assistance in no way undermined individual responsibility, industry, and foresight, an extensive network of voluntary charity provided supplementary aid to the deserving poor whose need was not considered to be the result of individual moral failings. In Germany the model was established in by the reform of municipal poor relief in the town of Elberfeld. In France, by contrast, the Catholic Church and its associated voluntary organizations continued to be the primary provider of assistance to the needy, and France was the only west-European country without a statutory municipal assistance program until the s. These programs were designed to satisfy the universally recognized moral obligation to aid the needy, but to do so in a way that would not further demoralize those persons whose indigence was already regarded as a sign of their weakness of character or impair the efficient functioning of the labor market. Beginning in the s and s, this individualist conception of indigence was gradually displaced by a new social perspective on poverty, which regarded poverty less as the result of individual moral failing than as the result of social factors that lay outside the control of the individual: This social perspective on poverty reflected the changing living and working conditions created by continued urbanization, massive migration, and the second industrial revolution. However, the resulting social dislocation acquired its immediate political resonance due to the rise of socialism among the skilled, organized factory working classes, the concern among the propertied classes that the working-class milieux were breeding moral disorder and weakening the health and physical constitution of the nation and race, and the sense that these developments were negatively impacting the unity of the nation at the very moment when economic, political, and military competition between the industrial nations of Europe and the world was reaching an unprecedented intensity. On both sides of the Atlantic, the rise of Progressivismâ€"with its logic of social solidarity and its concern for national efficiencyâ€"reflected the fact that industrialization and urbanization had fundamentally altered the social foundations of the prevailing individualist understanding of poverty and the minimalist, deterrent approach to charity and poor relief to which this conception had given rise. Public poor relief and voluntary charity had operated on the assumption that the public provision of services and monetary assistanceâ€"before the individual had exhausted all available resources and was faced with imminent indigenceâ€"would place a premium on sloth and improvidence and thereby fatally demoralize the working classes. The Progressives insisted that benefits to both the nation and the individual of positive public measures to prevent these new kinds of systemic poverty far outweighed the potential dangers to individual morality. Similarly, the Progressive willingness to use public power to intervene directly in social and economic relations in order to compensate for the deleterious social consequences of impersonal social forces went beyond the limits on state intervention imposed by nineteenth-century legal and social thought. A new conception based on Progressive commitment to social solidarity and national efficiency of social citizenship and the development of new strategies for dealing with the social question marked the birth of the modern notion of welfare and the new form of political organization that came to be known as the interventionist, social, or welfare state. For social reformers, the many dimensions of the social problem condensed around two distinct complexes: The development of separate social programs designed to meet the needs of each of these groups led to the crystallization of the classic two-track structure of the twentieth-century welfare state: The most serious source of existential insecurity for the working classes was the lack of work. Initially, social reformers advocated rural labor colonies to discipline casual laborers, habitual malingerers, and vagrants, who were particularly prone to drink, panhandling, and petty criminality. However, the impact of projects for disciplinary social engineering for these marginal groups was limited, and in the s and s the "discovery" of unemployment as a systemic social problem for the solid members of the working classes pointed to the need for new departures. Labor exchanges represented an important attempt to reduce un der employment and the indigence of casual labor by rendering the national labor market more transparent and efficient. Also, beginning in the mids, many cities began to rely on public works projects to relieve the need of the working classes during economic downturns. Though these efforts to relieve the poor through labor exchanges and public works programs did reflect a change in spirit, their potential was limited to managing need rather than preventing it. The first attempt to move from such voluntary assistance to genuine insurance was taken in when the Swiss canton of Saint Gall instituted a compulsory insurance scheme, which soon faltered due to inadequate financing. The decision by the Belgian city of Ghent in to provide municipal subsidies to existing union unemployment insurance plans was more successful due to its sounder actuarial foundation. The Ghent system was emulated across much of Europe over the following decade, and the better understanding of the possibilities and the limits of such schemes powered the learning process that ultimately made possible the establishment of national unemployment insurance programs. However, the political sensitivity of support for the unemployed insured that progress in this field would be laborious and ultimately quite limited, and most countries did not take the decisive step toward unemployment insurance until after World War I. This same period saw the proliferation of preventive, social hygiene programs to combat chronic, contagious diseases, such as tuberculosis, social problems that stemmed from poor living and working conditions, and infant mortality and related maternal health problems. The cornerstone of these programs were the maternal and infant welfare centers, which were established in many cities to couple the medical observation of newborns with the dissemination of hygienic advice to mothers. By , many European countries had passed labor laws requiring that pregnant women not work during the weeks immediately preceding their expected due date or for a specified period after the birth of their child. However, because this legislation did not provide adequate replacement for the wages lost during this period of enforced abstention from work, expectant and nursing mothers often had no choice but to turn to municipal public assistance. However, these efforts generally did not bear fruit until the late s and later. Around the beginning of the twentieth century, social reformers in many European countries began to call for the establishment of school lunch and health inspection programs, which they argued were necessary for the realization of the goals of public schooling. The provision of both school lunches and school medical inspections proved to be surprisingly controversial precisely because it represented an especially clear example of the state taking over the direct provision of services that had previously been the responsibility of the family alone. The conflict between the principles of deterrence and prevention was one of the major fault lines in the politics of welfare reform. The debate over public guardianship for children, reform schooling, juvenile justice reforms, and the entire panoply of programs aimed at abandoned, endangered, and delinquent youth raised with particular sharpness the question of the implications of preventive, therapeutic social programs for the rights of their ostensible beneficiaries. Although these measures were justified in the name of the national interest in preventing criminality and insuring the proper education of future citizens and workers, they were so controversial because they entailed the extension of state power into the sphere of family and parental authority. The necessity of intervening in the lives of endangered children before they had committed a punishable offense clearly contradicted the principles of liberal jurisprudence. The ensuing debate over the logic of prevention gave birth to a new social conception of law and to a new notion of social citizenship, in which the rights to work, health, and education were extended to the individual but coupled in an uneasy manner with positive obligation of the recipients to engage in socially useful work, actively maintain their health, insure the adequate socialization of their children, and, more generally, discharge those social obligations whose fulfillment was the primary purpose for extending these rights in the first place. However, Jacques Donzelot and Detlev Peukert have argued that, far from bringing about a real extension in the social rights of the individual, the efforts of these programsâ€”and by extension, all preventive, therapeutic social programsâ€”to rationalize juvenile behavior in accordance with the norms of middle-class society actually entangled the individual in a close-meshed network of surveillance and tutelage, which ultimately absorbed and negated, rather than extended, the sphere of individual freedoms. Reformers also searched for ways to provide for specific groups of the worthy poor that would be more adequate to their real needs and entail none of the social stigma or political disabilities associated with poor relief and charity. One example is the movement for public pensions for the elderly and also for working-class mothers. A first step toward the development of pensions for the elderly was taken in , when Denmark approved a plan to provide nondisqualifying monetary aid to those worthy, elderly poor who had previously led upright lives those who had not depended on poor relief. This movement was given additional momentum by the establishment of a non-contributory old-age pension plan in New Zealand â€”a member of the British Commonwealthâ€”in France and Britain both adopted non-contributory, but means-tested old-age pensions though in the British program was reformed in the direction of a contributory system. The Germans, on the other hand, were reluctant to follow this trend and instead opted to meet the needs of the elderly through an old-age and invalidity insurance program. However, due to the low level of benefits and limited coverage, the Germans still had to rely on poor relief and covert subsidies from other social insurance programs to support the worthy elderly. The emergence of welfare measures in the late nineteenth century has generated a considerable comparative historiography dealing with such issues as the greater commitment to voluntary insurance schemes on the part of the French, versus the more systematic German approach. At the beginning of the twenty-first century this debate also focused on the differing degrees to which various welfare programs emphasized women as welfare recipients and on the emergence of aid to families as an area of particular concern. What kinds of welfare measures had an effect, given the limitations in coverageâ€”the focus on urban workers, for instanceâ€”and the range of benefits offered? Certainly, early welfare initiatives did not stem the growth of socialism and trade unions, though they did sway many socialists toward a reformist rather than a revolutionary approach. Social programs played a vital role in solidifying the home front by counteracting the disruptive social consequences of total war and promising a greater degree of social citizenship to the working classes. After the growth of welfare programs continued to accelerate in response to the expanded public commitment of many statesâ€”often inscribed in their new constitutionsâ€”to the social welfare of their citizens, and the s was a period of unprecedented intensity for major social legislation in both western and eastern Europe. However, the expansion of state social intervention was not an unmixed blessing, for the very act of identifying one social group as deserving of special public solicitude invariably created a sense of discrimination by those groups who were not included. As a result, expanded state social intervention in the interwar years tended to divide the polity as much as unify it, especially when this intervention was accompanied by the struggle for scarce resources and competition between social service providers to shape the norms informing such activity. The later s witnessed a retreat from the optimism that had characterized welfare reforms over the previous decades, and this trend was reinforced by the severe financial retrenchment in the welfare sector during the Great Depression. One of the more interesting issues in the history of social welfare in the interwar years is the role of welfare in Nazi Germany. Toward the end of the twentieth century, social welfare in Nazi Germany received intense scholarly scrutiny because it has become increasingly clear that social and welfare policies to benefit productive and racially valuable members of the national community cannot be separated from policies designed to segregate and ultimately annihilate those persons whose poverty and social deviance were regarded as evidence of their racial inferiority. Despite the undeniable continuities in welfare theory and practice across the divide, scholars continue to debate the modernity of Nazi racial policies and the legitimacy of regarding them as a variant of the modern "welfare" state. The predication of benefits on prior contributions limited the applicability of this strategy of social security to better-paid and regularly employed workers, primarily men employed in the skilled trades. The willingness of the propertied classes to accept the idea of a legal right to benefits depended above all on the adoption of the principle that such a right would strengthen, rather than diminish, the incentive to individual thrift and foresight, as Winston Churchill â€" insisted with regard to the British unemployment insurance system. The introduction of this legislation represented a two-pronged attempt to forestall the further radicalization of the working classes. Bismarck hoped that state subsidies to the insurance funds would gain the allegiance of the workers by demonstrating the paternalistic concern of the state for their well-being and that the very existence of such insurance programs would reduce the number of instances in which these workers would be forced to turn to deterrent, discriminatory municipal poor relief. These insurance programs, and those established in other states over the following decades, were constructed on the foundation laid earlier by friendly societies , unions, and other, often semipublic insurance funds. The novelty of German social insurance legislation lay in the combination of compulsory membership and the decision to insure the actuarial soundness of the programs by initially restricting them to those skilled trades that were politically most sensitive but economically most insurable because of their relatively high wages and steady employment patterns. Although employers were required to contribute to sickness and disability insurance and bear the entire cost of accident insurance , the redistributive impact of these programs was limited. Workers paid for their benefits in the form of contributions, and the propertied classes benefited from tax reductions loosely tied to anticipated reductions in poor relief costs. The funds were administered by workers and employers the "social partners" on a parity basis. Informed by the German experience but inspired by the transatlantic Progressive spirit that Daniel Rodgers describes in Atlantic Crossings, national insurance programs against accident, sickness and disability, and old age were established either on a compulsory basis or through state subsidies to voluntary programs in almost every European country by the s, with most of the remaining gaps being closed immediately after World War II. During these years, the existing social insurance systems were expanded to cover additional risks and include new social groupsâ€"white collar workers, self-employed and farmers, dependent family members in health insurance , for example , and survivors in pension insurance. By , almost every west European state had introduced insurance programs that were designed to provide minimal income as security against the major causes of economic insecurity. Unemployment insurance was usually the most controversial because it entailed the most radical break with liberal political economy. In contrast to the actuarial predictability of accident, sickness, and old age, business cyclesâ€”and therefore employment levelsâ€”were far more volatile. Moreover, insurance against unemployment was a classic example of moral hazard. And lastly, no system capable of insuring against the high levels of structural unemployment and the extraordinary economic problems of the Great Depression would have been financially feasible in any case. In , Britain established the first compulsory nationwide unemployment insurance program. The system was linked in an integral manner to the labor exchanges to reduce frictional unemployment and test willingness to work. The incentive to work was to be maintained by waiting periods and limits on the duration of benefits. The British example was followed by a number of other countries after World War I. However, the Great Depression forced all of these countries to retreat from a rigorously constructed system of insurance to various mixtures of unemployment insurance, assistance provided without means testing, and means-tested outdoor reliefâ€”the notorious "dole. The most influential document of this period was the report prepared for the British government by the economist William Beveridge â€" in The Beveridge Report proposed the creation of a national minimum benefit to guarantee freedom from want for all citizens. It also laid out the rationale for legislation on family allowance, old-age pensions , and a national health service, and it was conceptually linked to the postwar commitment by Britain and other states to full employment and Keynesian economic policies counter-cyclical deficit spending intended to maintain a high level of aggregate demand, in contrast to older economic orthodoxies which espoused the importance of balanced budgets. The Beveridge plan had such an extraordinary resonance across the Western world because its underlying commitment to social justice appeared to hold the key to rejuvenating democratic political systems that had failed in so many respects during the s. Historians have disagreed over whether this postwar wave of social reform was made possible by the expanded influence of the working classes or by Conservative acquiescence to the social programs they had fought tooth and claw before the war. In fact, Social Democratic support for social insurance marked a sharp departure from their previous insistence that such insurance was intrinsically reactionary because it failed to correct the fundamental problem of working-class distress: There was also a similar political moderation on the right, and after Tory paternalism and the Christian Democratic idea of a social market economy came together with an increasingly deradicalized socialist movement on the common ground of the welfare state. Peter Baldwin has convincingly argued that the universalist, egalitarian social insurance schemes developed in the Scandinavian states and, in part, in the Beveridge system were based not on the weakening of prewar class antagonisms and the acceptance of redistributive social insurance programs, but rather on the incorporation of the middle classes into the welfare system in ways that allowed them to benefit from the socialization of risk while limiting the redistributive burden imposed upon them. As with every other major welfare program, the movement for family and child allowances had developed in an ad hoc, experimental manner before World War I, but the idea achieved widespread acceptance only from the s. France was the first country to establish a nationwide system of family allowances, though most U.

I. THE DEVELOPMENT OF SOCIAL INSURANCE IN EUROPE. pdf

7: Social Insurance and Taxation Experts - paying social insurance

The continued development of the European Single Market and in particular the free movement of citizens in an enlarged Europe call for greater transnational cooperation between the various social insurance systems.

Silvestre, Javier Published by EH. The Development of Social Insurance. Pickering and Chatto, As noted by the editor Bernard Harris University of Southampton in the introduction to this book, there has recently been great interest in the history of mutualism in a variety of countries. This insightful book gathers together several contributions to the literature, almost all of which originated as papers presented at specialized conferences or sessions at congresses. One of the major virtues of the book is that it offers evidence from a number of countries. Of further significance is its demonstration of the wide variety of mutual benefit societies, differing on such issues as their voluntary or compulsory affiliation, their range of provisions, and their relationships to different social groups. It is, however, the important subject of the link between mutual aid organizations and the origins and consolidation of health and welfare policy that is the common thread running through almost all of the chapters. The perspectives and methodological approaches of the chapters vary. For example, mutualism is addressed at different geographical levels and time spans. Some chapters concentrate on economic or actuarial questions, whereas others place more emphasis on political, social and cultural concerns. The first two chapters deal with mining. John Benson chapter 1 investigates why coalminers in late nineteenth-century England insured against the risk of having an accident at work. By comparing two coalfields, Benson argues that differences in the membership density of miners? He also, and convincingly, argues that a better understanding of the determinants of friendly society membership comes from discovering which communities were endowed with a stronger tradition of cooperation. Jopp and Jochen Streb chapter 2 , meanwhile, deal with two notable actuarial problems that may affect the functioning of relief funds. The authors focus on German miners? The Knappschaften provided sickness insurance, invalidity pensions or old-age pensions. Small Knappschaften, on the one hand, were claimed to be more effective than the larger ones in managing short-term sickness claims and the associated miners? On the other hand, it was also proposed that the Knappschaften needed to be large enough to generate resources to fund long-term claims. The empirical results do not provide clear support to contemporary discussions of the better policing of moral hazard by small societies, and confirm that the larger ones tended, up to a point, to better manage the risk of unexpected increases in claim costs for chronic illness and disability. Paolo Tedeschi chapter 3 examines mutual aid organizations in Eastern Lombardy, one of the most industrialized Italian regions before World War I. The author explains how friendly societies consolidated, primarily in response to the lack of state support. He also describes the different types of Italian mutual aid organizations and the benefits provided. One particularly interesting section of this chapter refers to the difficult relationship between the organizations and the state, especially under Fascism? Disagreement between the societies and the dictatorial Franco regime is also one of the keys to understanding the decline of the societies in Spain from the early s onwards, as shown in the detailed history of mutualism by Margarita Vilar Rodr? The chapter also explores the reasons why the state intervened in health insurance only after interventions in other societies? Vilar and Pons adopt a national perspective, complemented with the contribution by Pilar Le? Additional economic difficulties are also explained. Two chapters analyze friendly societies in Britain. Bernard Harris, Martin Gorsky, Aravinda Guntupalli and Andrew Hinde chapter 5 first examine the question of the apparent increase in sickness rates at the end of the nineteenth century, and proceed to show how the perceived deterioration of health, although it was not the only determinant, led to changes in the societies? In the next chapter, Nicholas Broten chapter 6 delves into the causes of changes in the attitudes of societies to the introduction of old-age pensions. The author uses data for one important society, along with empirical analysis, to argue that, contrary to what has been maintained by prior research, friendly societies at the turn of the century tended to be solvent. He therefore proposes that research must look beyond finances to other determinants of changes in attitudes to state insurance. The situation in the United States is examined in comparison to European countries. Herbert Emery Chapter 7 first discusses why the U. He comprehensively reviews the intense debate, and then demonstrates that, thanks to savings capacity, the majority of workers around could self-insure, or otherwise acquire health insurance. He extends and reinforces his arguments using data on household saving capacities for European countries. The last two chapters focus on the Netherlands and Belgium, respectively. Vonk chapter 9 shows the evolution of not-for-profit organizations, which have provided access to health care for both workers and the middle class, throughout the twentieth century and up to present times. As indicated by the author, these organizations? The author also explores subsequent problems in the operations of the social health insurance system. His publications include articles on the internal migration of natives and immigrants, and workplace safety. He is also the co-editor, with Jer? Los seguros de accidentes, vejez, desempleo y enfermedad]. 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I. THE DEVELOPMENT OF SOCIAL INSURANCE IN EUROPE. pdf

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