**Social Insurance Programs**

Name

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Course

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Date

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Social insurance programs are effective for people and the country since they enable individuals to meet their basic needs and acquire numerous skills and services that may enhance their career success. In addition, they provide social security to community members by allowing them to live in peace and harmony because their properties and lives are safeguarded from any dangers they may encounter in their everyday activities. In addition, they are effective because they assist jobless persons, reducing the incidence of poverty in the population. Since they assist unemployed members of society, these initiatives have assisted people in gaining health insurance, improving patient healthcare results and the community (Ansari et al., 2019). Moreover, social security is a part of the social insurance platforms in the US. It has played a crucial role in reducing poverty by assisting disabled employees, retirees, and bereaved family members. Thus, surviving employees and retirees may overcome financial shortages via survivor benefits. Typically, the qualified beneficiaries of this program are widows and widowers, divorced spouses, and children. Generally, social insurance has been proven to significantly lower poverty rates in the United States, particularly among children and the elderly.

Socioeconomic and political factors have varying effects on social insurance programs. For example, the socioeconomic aspect influences social security since persons who belong to higher financial classes, education, and community safety would benefit more significantly than those from lower classes (Ibrahim & Devesh, 2020). In addition, persons with high salaries will have access to enhanced social security because they have sufficient resources than those with a low income, mostly people with low-paying employment. Furthermore, political forces like government policies might impact social security if they fail to honor the social security of rural residents. The stability of the government is an additional aspect of the political forces; therefore, if the government gets unstable, social security cannot be upheld.

**References**

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