

## Social Security: An Introduction

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### ABSTRACT

Social security has to do with the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of breadwinner. According to the International Labour Organization (ILO) and UN instruments has clearly defined social security as a basic human right, of which only a small proportion of the people on our planet actually enjoy. Only about 20% of the world's population has adequate social security coverage, with more than half lacking any kind of social security protection at all. Those that lack coverage tend to be part of the informal economy – they are generally not protected at old age by social security, and cannot afford to pay their health care bills. Many people also have insufficient coverage, meaning that they lack significant elements of protection (such as health care or pension) or that the protection they have may be low or declining. The most vulnerable groups outside the labor force are people with disabilities and old age who cannot count on family support, and those not able to make provisions for their own pensions. The paper looks at the merits, demerits, challenges, and the future prospects of social security.

**KEYWORDS:** *Social security, pension, human rights, climate change, poverty, social security administration*

### HISTORY

All peoples throughout all human history have faced the uncertainties brought on by unemployment, illness, disability, death and old age. These inevitable facets of life, in the realm of economics are said to be threats to one's "economic security." In ancient Greece, in order to provide for themselves in times of need, they stockpiled olive oil as a form of economic security.

In medieval Europe, the feudal system was the basis of economic security, with the feudal lord responsible for the economic survival of the serfs working on the estate. The feudal lord had economic security as long as there was a steady supply of serfs to work the estate, and the serfs had economic security only so long as they were fit enough to provide their labour. During the Middle Ages the idea of charity as a formal economic arrangement also appeared for the first time.

Family members and relatives have always felt some degree of responsibility to one another, and to the

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extent that the family had resources to draw upon, this was often a source of economic security, especially for the aged or infirm. Land itself was an important form of economic security for those who owned it or who lived on farms. These then were the traditional sources of economic security: assets, labor, family, and charity.

As societies grew in economic and social complexity, and as isolated farms gave way to cities and villages, Europe witnessed the development of formal organizations of various types that sought to protect the economic security of their members. The earliest of these organizations were the "guilds" formed during the Middle Ages by merchants and craftsmen, who provide regulated production and employment and also provided a range of benefits to their members including financial help in times of poverty or illness and contributions to help defray the expenses when a member died, as shown in Figures 1 and 2.

From the guilds emerged the “friendly societies” which began in England in the 16<sup>th</sup> century organized around a common trade or business, which later evolved into “fraternal organizations” and were the forerunners of modern trade unions. In addition to the types of economic security provided by the guilds, the fraternal organizations some trade unions began to provide actuarially-based life insurance to their members. The friendly societies and the fraternal organizations grew dramatically following the Industrial Revolution, such that by the beginning of the 19<sup>th</sup> century one out of every nine Englishman belonged to one of these organizations.

Among the early U. S. fraternal organizations and even into the present day were: the Freemasons (which came to America in 1730); the Odd Fellows (1819; Benevolent and Protective Order of Elks (1868); Loyal Order of Moose (1888); and the Fraternal Order of Eagles (1898) [1, 2].

### GUIDING PRINCIPLES

In the U. S. there are nine guiding principles of social security, which are [3]: it is universal, earned right, wage-related, contributory and self-financed, redistributive, not means-tested, wage-indexed, inflation-protected, and compulsory. Social security has become and continues to be the most popular and successful social program in America’s history because its guiding principles enable it to work exactly as intended: as America’s family protection plan.

Social security provides financial protection for the Americans, supporting them throughout all of life’s journeys, as shown in Figures 3 and 4. Social security provides retirement income for almost every American worker. America also administer two disability-related programs i.e. 1) Social Security Disability Insurance (SSDI), and 2) Supplemental Security Income (SSI) to individuals 65 and older who have limited income and resources. While SSDI and SSI have different work and financial rules in order to qualify, at the core, both benefits are intended to provide financial support to individuals who are disabled, as shown in Figure 5.

Furthermore, the death of a loved one can bring financial uncertainty and challenges for surviving spouses and children. Social security administers Survivors benefits to widows, widowers, minor children, and some disabled adult children who have experienced the death of a spouse or parent. In addition to monthly payments, individuals may also be eligible for a one-time payment of \$255, called the Lump Sum Death Payment, immediately following the loss of a spouse or parent.

In the areas of marriage and divorce, both marriage and divorce can have significant effects on short- and long-term life plans, choices, and financial goals. Hence, social security provides assistance in changing your name and provides Spousal, Survivor, and Family benefits to certain spouses, widows, and divorced spouses and widows based on factors such as age, length of marriage, and the presence of a disability [4].

### SOCIAL SECURITY IN DEVELOPING COUNTRIES

A developing country is a sovereign state with a less developed industrial base and a lower Human Development Index (HDI) relative to other countries [5]. Even though this definition is not universally agreed upon, the World Bank classifies the world’s economies into four groups, based on gross national income per capita: high, upper-middle, lower-middle, and low income countries. Developing countries are sub-divided into least developed countries, landlocked developing countries and small island developing states, while countries on the other end of the spectrum are usually referred to as high-income countries or developed countries. There are several terms used to classify countries such as:

1. By income groups: The World Bank classifies the world’s economies into four groups, based on gross national income per capita calculated using the Atlas method, reset each year on 1 July [6, 7]:
  - 1) Low-income countries
  - 2) Lower-middle income countries
  - 3) Upper-middle income countries
  - 4) High income countries (similar to developed countries).
2. By markets and economic growth: the use of the term “market” instead of “country” usually indicates a specific focus on the characteristics of the countries’ capital markets as opposed to the overall economy.
  - Developed countries and developed markets.
  - Developing countries include in decreasing order of economic growth or size of the capital market: newly industrialized countries, emerging markets, frontier markets, least developed countries (also called less economically developed country).
3. By geography: Developing countries can also be categorized by geography:
  - Small Island Developing States – who tend to share similar sustainable development challenges, small but growing populations, limited resources, remoteness, etc.
  - Landlocked Developing Countries – they often experience economic and other disadvantages.

4. By other parameters such as:
  - Heavily indebted poor countries
  - Transition economy
  - Multi-dimensional clustering system.
  - By self declaration: in general, the WTO accepts any country's claim of itself being "developing." Some countries that have become "developed" in the last 20 years by almost all economic metrics, still insist to be classified as "developing country," as it entitles them to a preferential treatment at the WTO, countries such as Brunei, Hong Kong, Kuwait, Macao, Qatar, Singapore, and the United Arab Emirates have been cited and criticized for this self-declared status.

### COMMON CHALLENGES

Some of the global issues most often discussed by developing countries include globalization, global health governance, health, and prevention needs, as contrasted by issues discussed by developed nations to address issues such as innovations in science and technology [8]. Most developing countries have these criteria in common [9, 10]:

- High level of poverty
- Human resource weakness (based on indicators of nutrition, health, education and adult literacy).
- Economic vulnerability

**Urban slums:** According to UN-Habitat, around 33% of the urban population in the developing world in 2012, or about 863 million people, live in slums [11]. The form and growth of slums in different parts of the world are due to many reasons. Some of the causes include rapid rural-to-rural migration, economic stagnation and depression, high unemployment, poverty, informal economy, forced or manipulated ghettoization, poor planning, politics, natural disasters and social conflicts [12-14]. As populations expand in poorer countries, rural people move to cities in extensive urban migration that results in the creation of slums [15]. Slums are not just marginalized neighborhoods holding a small population; slums are widespread, and are home to a large part of urban population, which are sometimes called "slum cities" [16].

**Violence against women:** Violence against women is more prevalent in developing countries than in any other parts of the world. Acid throwing is associated with Southeast Asia, Cambodia, and Nigeria. Honor killing is associated with the Middle East and the Indian Subcontinent. Marriage by abduction is found in Ethiopia, Central Asia and the Caucasus. Abuse related to payment of bride price (such as violence, trafficking and forced marriage) is linked to parts of Sub-Saharan Africa and Oceania [17, 18]. Another form of violence against women is female genital

mutilation (FGM) which is still prevalent in many developing countries, mostly found in Africa, lesser extent in Middle East and some parts of Asia. Developing countries with the highest rate of women who have been cut are Somalia (with 98% of women affected), Guinea (96%), Djibouti (93%), Egypt (91%), Eritrea (89%), Mali (89%), Sierra Leon (88%), Sudan (88%), Gambia (76%), Burkina Faso (76%), and Ethiopia (74%) [19].

**Healthcare and public health:** the access to healthcare by the general public is substantially different between developing and developed countries [20]. People in developing countries usually have a lower life expectancy than people in developed countries, reflecting both lower income levels and poorer public health [21, 22].

**Under-nutrition:** this is also another common factor affecting developing countries, with certain groups having higher rates of undernutrition, including women – particularly pregnant or breastfeeding mothers, children under five years of age, and the elderly. Malnutrition of children and stunted growth of children are the causes for more than 200 million children under five years of age in developing countries not reaching their developmental potential [23]. Some certain diseases with strong environmental components are:

- Illness/disease (malaria, tuberculosis, AIDS, etc): illness imposes high and regressive cost burdens on families in developing countries [24].
- Tropical and infectious diseases (neglected tropical diseases).
- Unsafe drinking water, poor sanitation and hygiene.
- Indoor air pollution in developing nations
- Pollution (e.g. air pollution, water pollution).
- Motor vehicle collisions.
- Unintentional poisoning.
- Non communicable diseases and weak healthcare systems.

**Water, sanitation, hygiene (WASH):** The access to clean water, sanitation and hygiene (WASH) services is at very low levels in many developing countries. In 2015 the World Health Organization (WHO) estimated that "1 in 3 people, or 2.4 billion people, are still without sanitation facilities" while 663 million people still lack access to safe and clean drinking water [25, 26]. Sustainable Development Goal 6 is one of the 17 Sustainable Development Goals established by the UN in 2015, particularly relevant for people in developing countries as a call for clean water and sanitation for all people.

**Energy:** In the area of energy, and as at 2009, about 1.4 billion people in the world lived without



electricity, and of which about 2.7 billion relied on wood, charcoal, and dung (i.e. dry animal dung fuel) for home energy requirements. The lack of access to modern energy technology limits income generation, blunts efforts to escape poverty, affects people's health due to indoor air pollution, and contributes to global deforestation and climate change. Available now are onsite solar power and improved cookstoves (small-scale renewable energy technologies) that offer rural households modern energy services [27]. Kenya is the world leader in the number of solar power systems installed per capita. Climate change is having major effects on the Chinese economy, society, and the environment. China is the major emitter of carbon dioxide [28].

**Pollution:** water pollution is another great challenge in many developing countries, as water pollution has been suggested as the leading worldwide cause of death and diseases, and that it accounts for the deaths of more than 14,000 people daily [29, 30].

**Indoor air pollution:** this is also a major health hazard in developing countries as many depend on the burning of biomass. As much as three billion people in developing countries across the globe rely on biomass in form of wood, charcoal, dung, and crop residue, as their domestic cooking fuel, which is done indoors in environments that lack proper ventilation with serious health risks to poor women and children [31, 32]. It well known that globally, 4.3 million deaths were attributed to exposure to indoor air pollution (IAP) in developing countries in 2012, almost all in low and middle income countries. The South East Asian and Western Pacific regions bear most of the burden with 1.69 and 1.62 million deaths, respectively, with almost 600,000 deaths in Africa [33]. The affordable solution to the effects of indoor air pollution is said to be complex, however, the strategies can include improving combustion, reducing smoke exposure, improving safety and reducing labor, reducing fuel costs, and addressing sustainability [32].

**Vulnerability to climate change:** the effects of climate change is now being felt around the globe which has resulted to extreme weather events, droughts, floods, biodiversity loss, disease and sea level rise, which are dangerous for the most at societies and the environment [34]. Although 79% of carbon emissions are produced by advanced countries [35], and developing countries have not been the major cause of climate change, but are the most at risk from the effects of these changes and may face challenges in adapting to climate change due to the intersecting issues of high climate vulnerability, low economic status [36, 37], restricted access to technology, failing

infrastructure and limited access to financial resources. The impacts of changing climate has resulted in economic burdens in Least Developed Countries (LDCs) with the average loss of: 1) 7% of their gross domestic product for the year 2010, mainly due to reduced labor productivity [38], 2) rising sea levels cost 1% of GDP to the LDC in 2010 – 4% in the Pacific – with 65 billion dollars annually lost from the world economy [34], 3) approximately 40 countries are acutely vulnerable to the impact of greenhouse gas emissions on fisheries [38].

**Population growth:** For the past few decades, global population growth has been largely driven by developing countries, which often have higher birth rates (higher fecundity rate) than developed countries. Family planning can help to slow population growth and decrease poverty in these countries as proposed by the United Nations. Since poverty can be inherited due to self-reinforcing mechanisms that cause poverty, once it exists, therefore, to escape from the “cycle of poverty” or “poverty trap” will entail outside intervention. This could persist across generations leading to “development trap” in developing countries [39].

**Poor governance:** Going by democracy indices such as the V-Dem Democracy indices and Democracy index (The Economist), many developing countries are considered flawed democracies or authoritarian regimes. Some of these so called democratic countries are often challenged by widespread corruption and nepotism and a low confidence and participation in democratic process, with political instability and political corruption as common problems [40, 41].

## **DILEMMAS FACED BY DEVELOPING COUNTRIES**

A lot of dilemmas are facing developing countries in the area of social security due to entrenched corruption and nepotism at all levels of government by the leaders, cum political instability/poor management [40] which has led to extreme poverty, high unemployment rates, widespread poverty, child labor, malnutrition, homelessness, substance abuse, prostitution, overpopulation, civil disorder, human capital flight, a large informal economy, high crime rates (extortion, robbery, burglary, murder, homicide, arms trafficking, sex trafficking, kidnapping, rape, etc), low education levels, school desertion, and a host of others.

## **SOLUTION TO THE CHALLENGES**

Some ways/solutions to the challenges to social security according to Pete Grieve are [42]:

1. Increase payroll taxes.
2. Tax high earners more.
3. Add new tax sources.

4. Reduce benefits for high earners, and
5. Raise the retirement age.

More information on Social Security in Developing Countries is available from the book in [43].

## CONCLUSION

Social security is the involvement of poor women and men in economic growth, protection of the poorest and most vulnerable in a downturn and contributions to social cohesion and stability. It helps build human capital, manage risks, promote investment and entrepreneurship and improve participation in labor markets. Since social security as practiced in America is to provide financial protection for the nation's people, and supporting them throughout all of life's journeys, such should as a matter of priority and urgency be practiced too in developing countries. These should include administration in retirement, disability, survivor, family benefits, and enroll individuals in Medicare.

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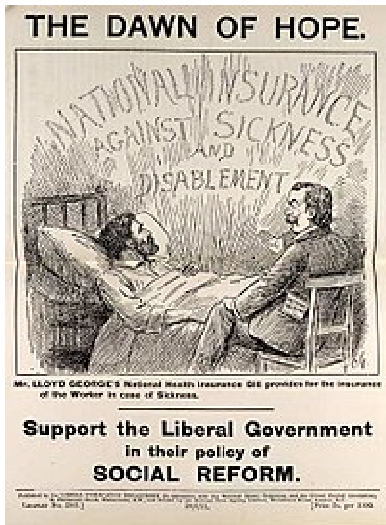


**Figure 1. History of social security**

Source:[https://www.google.com/search?sca\\_esv=0a37820849624505&sxsrf=ADLYWILI2ChYZkXjZP3CLu2maOTkyjd0Qg:1729596392919&q=images+on+social+security+by+wikipedia&udm=2&fbs=AEQNm0Aa4sjWe7Rqy32pFwRj0UkWd8nbOJfsB GGB5IQQO6L3J5MIFhvnvU242yFxxEEp3BcbXWGQjBp6XyyqfUu6Wz8hDrmQY6r35AfNzVfNsL-IsJAetF9yPOU-SEO5PZfYsNis3jDptA3FnHsJ39fki4iqqzfa8bS3aR](https://www.google.com/search?sca_esv=0a37820849624505&sxsrf=ADLYWILI2ChYZkXjZP3CLu2maOTkyjd0Qg:1729596392919&q=images+on+social+security+by+wikipedia&udm=2&fbs=AEQNm0Aa4sjWe7Rqy32pFwRj0UkWd8nbOJfsB GGB5IQQO6L3J5MIFhvnvU242yFxxEEp3BcbXWGQjBp6XyyqfUu6Wz8hDrmQY6r35AfNzVfNsL-IsJAetF9yPOU-SEO5PZfYsNis3jDptA3FnHsJ39fki4iqqzfa8bS3aR)



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**Figure 2. Unemployment benefit**

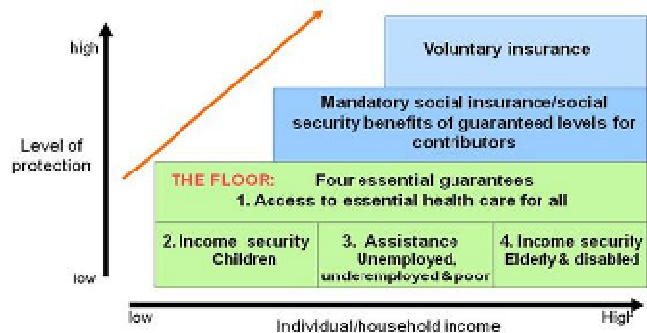
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**Figure 3. National Security Agency**

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**Figure 4. Social security staircase.jpg**

Source:[https://www.google.com/search?sca\\_esv=0a37820849624505&sxsrf=ADLYWIL2ChYzKXjZP3CLu2maOTkyjd0Qg:1729596392919&q=images+on+social+security+by+wikipedia&udm=2&fbs=AEQNm0Aa4sjWe7Rqy32pFwRj0UkWd8nbOJfsBGGB5IQQO6L3J5MIFhvnvU242yFxzEEp3BcbXW](https://www.google.com/search?sca_esv=0a37820849624505&sxsrf=ADLYWIL2ChYzKXjZP3CLu2maOTkyjd0Qg:1729596392919&q=images+on+social+security+by+wikipedia&udm=2&fbs=AEQNm0Aa4sjWe7Rqy32pFwRj0UkWd8nbOJfsBGGB5IQQO6L3J5MIFhvnvU242yFxzEEp3BcbXW)  
 GQjBp6XyyqfUu6Wz8hDrmQY6r35AfNzVfNsL-L-IsJAaetF9yPOU-SEO5PZfYsNis3jDptA3FnHsJ39fki4iqqzfa8bS3aR  
 EzMDiVF3cGeJ4MfM&sa=X&ved=2ahUKEwjV5erU8KGJAXVOUqQEHWJJDrsQtKgLegQILBAB&biw=1034&bih=539#vhid=H1XJTKWcTuM8ZM&vssid=mosaic



**Figure 5. Social security card.jpg**

Source:[https://www.google.com/search?sca\\_esv=912127a677b1b8a9&sxsrf=ADLYWIIcZnWN5yZuxPftBcwMcdyHMj3zHQ:1729597535481&q=security+number+images+on+social+security+by+wikipedia&uds=ADvngMjch0KdF7qGwTWTBp0nt7drGJMF30DJOn\\_33jLdi26t3C\\_3fRNSgwgD7MfntnWyFHxR1cb88x1AdBbdx6txB4VINewhH88ETcsbT26n1ir\\_hKEBeJFHEFghCubiUDit85MHIXnKektbL2jsaBVK2Ako\\_TZvHERr1rIemb7N3FdaWX7Fww0PEL8sudQ6Fk\\_Di-TeO&udm=2&sa=X&ved=2ahUKEwiwqNP19KGJAXXcAPsDHZGtHbcQxKsJegQIDRAB&ictx=0&biw=1034&bih=539&dpr=1#vhid=RxGNdDbCTBGxtM&vssid=mosaic](https://www.google.com/search?sca_esv=912127a677b1b8a9&sxsrf=ADLYWIIcZnWN5yZuxPftBcwMcdyHMj3zHQ:1729597535481&q=security+number+images+on+social+security+by+wikipedia&uds=ADvngMjch0KdF7qGwTWTBp0nt7drGJMF30DJOn_33jLdi26t3C_3fRNSgwgD7MfntnWyFHxR1cb88x1AdBbdx6txB4VINewhH88ETcsbT26n1ir_hKEBeJFHEFghCubiUDit85MHIXnKektbL2jsaBVK2Ako_TZvHERr1rIemb7N3FdaWX7Fww0PEL8sudQ6Fk_Di-TeO&udm=2&sa=X&ved=2ahUKEwiwqNP19KGJAXXcAPsDHZGtHbcQxKsJegQIDRAB&ictx=0&biw=1034&bih=539&dpr=1#vhid=RxGNdDbCTBGxtM&vssid=mosaic)