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**EXPERIENCE OF FINANCIAL PROVISION OF CITIZENS IN CASE OF UNEMPLOYMENT IN THE UNITED STATES**

For a deeper understanding of the essence of social benefits for unemployment and their role in the process of reproduction of labor resources, consider and analyze in more detail the foreign experience of financing the unemployed on the example of the American model of employment incentives.

Thus, the American unemployment insurance system is formed solely by employers' contributions (with the exception of 3 states, where contributions are also paid by employees) and provides benefits for 26 weeks. Each state has its own social security program, according to which contributions are formed and social benefits are made. The average amount of contributions is 3.2% of wages [1, p. 79]. Applicants for U.S. unemployment benefits are eligible for the latter provided they have worked and paid contributions for the first four or the last five quarters. In addition, the loss of a job must not be the fault of the employee. Refusal of the unemployed person from the offered vacancy by the state employment service is regarded as disqualification of the employee and deprives him of the right to receive assistance. States typically set weekly unemployment benefits at 46-50% of average income in recent months. Unemployment benefits in the United States range from $ 650. (minimum value) up to $ 2,700. (maximum amount of assistance) [2].

Today, the country has a number of social programs that help the unemployed to quickly adapt to new conditions and maintain their quality of life (programs to find a new job, retraining, internships, career changes, etc.). The US unemployment insurance system has its pros and cons. The advantage is that this insurance system is universal and has a wide range of coverage - about 96% of working citizens are participants in social insurance. In addition, the partnership between the federal center and the states is a source of innovative development and exchange of positive experiences in the field of social insurance. Weaknesses in this insurance system are the shortage of trust funds and their inability to meet their obligations to participants in the long run due to the constant reduction in the amount of insurance premiums. In order to reduce unemployment, this model provides for the creation of low-productivity jobs for a large number of able-bodied citizens who have, accordingly, low incomes.

Analyzing the current state of affairs in the field of social insurance in case of unemployment in industrialized countries, we can conclude that the governments of these countries pay enough attention to employment issues. Most of the funding for the unemployed comes from the state budget, as well as contributions from individuals and legal entities to compulsory social insurance. Building a multi-component social insurance system enables insured persons to receive high-level social benefits, insurers to create favorable working conditions and select highly qualified workers, and insurers to regulate the labor market and reduce unemployment.

**References:**

1. Carter J., Bedar M., Bista S. Comparative analysis of the unemployment insurance system and employment insurance in Asia and the world. Decent Work Technical Support Unit and ILO Office for Eastern Europe and Central Asia. Moscow: ILO, 2014. 102 p.

2. Unemployment benefit in Europe and the world in 2020. URL: https://visasam.ru/posobie-po-bezraboyice-v-mire.html (accessed: 20.09.2020).