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<sup>3</sup><http://base.consultant.ru/cons/cgi/online.cgi?req=doc;base=SOJ;n=1156704>

<sup>4</sup><http://base.garant.ru/57835001/>

<sup>5</sup><http://base.consultant.ru/cons/cgi/online.cgi?req=doc;base=MARB;n=652934>

<sup>6</sup><https://rospravosudie.com/court-yaroslavskij-oblastnoj-sud-yaroslavskaya-oblast-s/act-414360223/>

## DEPENDENTS IN SOCIAL SECURITY SYSTEMS OF GREAT BRITAIN,CANADA, AUSTRALIA AND RUSSIA

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### Abstract

The article is devoted to the complex research of the most urgent issues concerning dependents in social security systems of such countries as Great Britain, Canada, Australia and Russia. Special attention is paid to the most vulnerable social groups, which are in need of special allowances and social benefits to make ends meet, and include housewives, widows and children. Our first priority is to find out the way the government interacts with the society and to distinguish this type of influence in social security systems of Great Britain, Canada, Australia and Russia. The main content of the research is the analysis of the state legislative systems of the above mentioned countries, in order to determine some lacunas as well as perspectives on social security rights implementation for the dependents, based on the comparative statistic data. With this in mind, an attempt to disclose the main causes of imperfection in the benefit and tax systems of the indicated countries is also undertaken in the article. Due to the constant changes in the social, economic and political life, millions of people become currently government's dependents. That explains the crucial nature of the topic and the necessity of its further investigation.

**Key words:** dependents in social security systems, vulnerable social groups, government's provisions, payment of cash benefits, social allowances, prenuptial agreement, governmental support, divorce rates, security systems guarantees.

### 1. Introduction

Social security programs all over the world are designed to guarantee a minimum standard of living and to protect citizens from certain types of social and economic risk. The concept is enshrined in Article 22 of the Universal Declaration of Human Rights, which states that “everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality” [5]. As the global interaction of all members in the society becomes closer and stiffer, not only a person but social groups appear to be involved in a never-ending range of problems, which are closely connected with a huge decrease in their economic well-being, lack of funds to maintain their health and constantly worsening psychological troubles.

Nowadays, as government's social provisions become more common worldwide, protection of a family as a basic unit of any society is generally accepted as a desirable objective in the payment of cash benefits. It is sig-

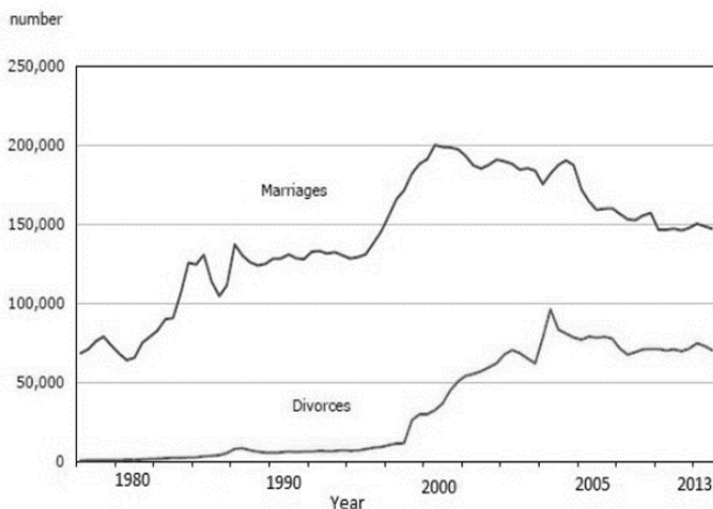
nificant to forecast that when family income interrupts for some reason, there will be a constant need for all family members to receive allowances from the state and become its dependents, except male workers who are highly demanded on the labor market of all countries, therefore, we can hardly imagine them to be permanent government's dependents.

For the purpose of the article, we find it necessary to define the term “dependent”. Legal Terms Dictionary determines “dependent” as a “person who is unable to care for or support himself and looks for such care from another” [2]. We consider housewives, widows and children to be the social ranks determined as the most vulnerable and to be more likely to become dependents, as it is easier for them to lose constant income and to fall below the poverty line.

State bodies took interest in this issue several years ago when it was obvious that there should be a well-organized system of social allowances, which would support everyone, who could rely only on the government's budget to scratch a living. For instance, in Great Britain the Liberal government of Henry Campbell-Bannerman and David Lloyd George introduced the National Insurance system in 1911; between the 1930's and 1960's Canada's government policy saw the emergence of a welfare state, similar to many Western European countries. Most programs from that era are still in use, although many were scaled back during the 1990s as government priorities shifted towards reducing debt and deficit. It means that social security systems all over the world are still developing and have a lot to be improved. No one would deny that it is utterly necessary to analyze other countries' experience in legal regulation of social security protection for the most vulnerable social groups and to come up with some suggestions in order to improve the whole system.

## 2. Housewife's provision in Great Britain, Canada, Australia and the Russian Federation

To look at the matter of supporting the most defenseless dependents, we should saturate ourselves on housewife's provision in Great Britain, Canada, Australia and the Russian Federation. It is common knowledge that housewife is a woman who does not have a job outside the home and who spends all the hours cleaning the house, cooking, looking after the family. When we analyze family routine, it is easy to point out that prosperous businessmen do not consider their wives to be working hard for the family budget, doing vital unpaid work in the home, without which these men of fortune could not do their paid work and the nation could not continue. In fact, being a housewife is a skilled full-time job with a mind-boggling job description.



**Graph 1**

Apart from being underestimated, housewives are usually treated unfairly during and after the divorce process. Due to the fact that the number of divorces in the world is steadily increasing, housewives form one of the most vulnerable social groups in the social security system. The divorce statistics in Canada, which indicates a huge increase in divorces since 1990's (Graph 1) is quite convincing to prove the statement. The graph shows dramatic changes in the number of marriages and divorces in Canada, which occurred in 2000's. Overall, it indicates that the trend is likely to continue and if the divorcing husbands do not share the responsibility of supporting their ex-wives, the state should assume this function.

There are several ways to maintain housewife's on the adequate standard of living. They can be protected indirectly through the prenuptial agreement, which is a contract, entered into force prior to the marriage, civil union prior to the main agreement by the people intending to marry, which commonly includes provisions for division of property and spousal support in case of divorce or breakup of the marriage. Undoubtedly, “prenupts” provide housewives with the confidence of having a part of property to survive after divorce. Government offers such option for the couples as a preventive measure in order to decrease divorce rates and poverty of women. Addition-

al methods should include family tax benefits and birth allowances, to support simultaneously a child and a single mother letting the dream of declared equality of rights in developed countries and unemployment benefits come true.

Consideration of measures to guarantee financial support of an ex-wife is worth proving by true-to-life facts in a certain divorce case. In a matrimonial case of Garik Harlamov & Julia Leshenko Julia exercised her right to a marriage contract. The prenuptial agreement guaranteed her a quarter of the ex-husband's property, half of the sold furniture price, half of her ex-husband bank account and his exclusive-class car after their marriage break-up.

Comparative analysis of statistic data on financial provision of housewives in case of divorce in Great Britain, Canada, Australia and even the Russian Federation proves that housewives are governmentally protected though other dependents, such as children and unemployed, suffer. The shortage of the direct laws aimed at regulation of legal dissonance in this problem area should be overcome.

### 3. Widow's maintenance in Great Britain, Canada, Australia and Russia

Another issue that is worth considering is the social maintenance of widows. The problem of widowhood is universal but its severity varies from country to country depending on the historical background, for example, Canada and Australia have never experienced destructive wars in their recent history, as a result, the point is not that vital as in contrast in Russia. Apparently, Russia is still suffering the consequences of the Second World War and other wars, which destroyed the happiness of thousands of families. Widows in Great Britain, Canada, Australia and Russia in their challenging times rely mostly on the government support, as there is rarely somebody else to help them and they are usually in despair. The state legislative systems of four chosen countries help us to estimate whether widows are governmentally protected or not. (Table 1)

	<b>Russia</b>	<b>Australia</b>	<b>Canada</b>	<b>United Kingdom</b>
<b>Widow's pension (age)</b>	55 and more	60 and more	60 to 64	no
<b>Size of allowance in 2014</b>	social benefits	\$492.60 every 2 weeks (51 168 rubles per month)	\$1,171.48 per month (60 892 rubles)	£111.20 a week (32 856 rubles per month)
<b>Widowed parent's allowance (for each dependent)</b>	other social benefits	\$320 (16640 rubles per month)	no	£111.20 a week (32 856 rubles per month)

Table 1

The table demonstrates three main criteria data concerning Russia, Australia, Canada and the United Kingdom. At the determined pension age widows are supposed to receive legally established allowances (around 1000 \$ in Australia; 1170 \$ in Canada and 450£ in the UK) or social benefits (in Russia), which serve as reasonable basis for having all the essentials, drastically necessary in everyday matters. Having considered the statistics, we can conclude that laws and provisions of Russian legislation are not up to the international standards, as there are no allowances for widows, who are in need for money from the state due to the loss of their breadwinners. Undoubtedly, government should make new laws aimed at improving widow's social rank. Definitely, money cannot replace dead person but can provide better living for those in need. Moreover, government should provide widows with psychological support, as losing someone through death is always difficult. Support groups, with a qualified facilitator can sometimes help the bereaved get through their pain and grief.

### 4. Financial protection of children in Great Britain, Canada, Australia and the Russian Federation

Particular attention in the article is paid to the future of any nation – children. There is no need in disputing that every child should be safe and happy. Sadly, not every child is. Shockingly, some children are at risk of harm from the very people they should be able to rely on for love and care. Government has the responsibility to protect this vulnerable social group.

Child's welfare is a key issue in most countries government policies. The inability to regulate this problem properly may lead to disastrous consequences like demographic crisis and dramatic declines in country's economic health. As a result, many children become runaways and prefer living in the streets rather than enduring life in poverty-stricken families. Often they get arrested for petty crimes and are brought over to children's home by the police. The most vulnerable ranks are children without parents, disabled children, children under certain age with low family income and children in large families.

Russia, Canada, Australia and Great Britain have a comprehensive child welfare system under which local authorities have duties and responsibilities towards children in need in their area. This covers provision of advice and services, accommodation and care of children who become uncared for, and also the capacity to initiate proceedings of deprivation of paternal rights.

An important implication of nowadays statistics is that the amount of benefits in our country is to a degree lower in comparison with the international standards (around 111\$ in Australia, 123\$ in Canada and in the UK). Strong child protection as a part of a social welfare protection system needs some changes connected with enduring new government structures in order to delineate full powers at the regional and federal levels. Government should be highly interested in family and children's welfare, as they stimulate social economic and political development of the country.

## 5. Conclusion

Making the conclusion it is important to note that a lot has to be done for the improvement of social security systems worldwide. Having given this issue much thought, we came up with some suggestions that may increase the effectiveness of social security system in our country.

Deep analysis of the country's experience made us conclude that it would be quite reasonable for the Russian government to follow the suggestion to promote the necessity of making prenuptial agreements and marriage contracts as well as to increase the state divorce fee in order to decrease the divorce rate.

Advisably, the government should consider the impact of country's economy on workers and families who are more vulnerable to economic instability. Due to the fact that the Russian Federation is currently moving to a market economy, the percentage of unemployed people increases, therefore there is a necessity for a well-established legislative ground to protect social security rights of the unemployed.

One of the best things to do is to provide information exchange between local authorities and federal ministries on these problem issues, as now there is no proper interaction between these structures. Secondly, social security system in Russia closely cooperates with the taxation system, which suffers some imperfections that should be overcome. If the tax authorities improve the efficiency of their activity, it would be easier to find the right balance between raising the size of allowances and its cutbacks.

Having weighed up all the arguments, we claim that proper functioning of social security system guarantees constant development of the state. It can hardly be denied that if the government does not support its dependents, the whole nation will fail to prosper. The research convinced us that there is a constant need for developing governmental social protection of citizens. The limitations of social protection programs can become a barrier to social cohesion, human capital development and livelihood improvement, broad based equitable growth and ultimately the poverty reduction.

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