

**МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ САМАРСКОЙ ОБЛАСТИ
ГОСУДАРСТВЕННОЕ АВТОНОМНОЕ ОБРАЗОВАТЕЛЬНОЕ
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УЧЕБНОЕ ПОСОБИЕ ПО АНГЛИЙСКОМУ ЯЗЫКУ

для студентов специальности
39.02.01 «Социальная работа»

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Учебное пособие соответствует ФГОС СПО по специальности 39.02.01 «Социальная работа» (углубленной подготовки). В пособие включены современные аутентичные тексты по социальной работе, а также лексические и грамматические упражнения и задания. Содержит также словарь терминов для специальности «Социальная работа».

Для студентов специальности 39.02.01 «Социальная работа».

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Введение

Предлагаемое учебное пособие предназначено для студентов колледжа, обучающихся по программам подготовки специалистов среднего звена по специальности 39.02.01 «Социальная работа» (углубленной подготовки) и изучающих английский язык. Пособие направлено на выработку умений и навыков практического владения английским языком в профессиональной сфере.

Цель пособия – сформировать и совершенствовать навыки работы с иноязычными текстами, навыки чтения и перевода, извлечения информации, её переработки на основе различных видов чтения, а также расширение активного и пассивного словарного запаса в профессиональной области.

В пособие включены современные аутентичные тексты по социальной работе, а также лексические и грамматические упражнения и задания.

Учебное пособие снабжено словарём терминов по специальности.

UNIT 1. WHAT IS SOCIAL SECURITY?

Social Security and Retirement

Most Americans wish to be self-supporting during their lifetimes. The pioneer was taught the value of thrift and saving during his childhood. Saving money started at an early age. Since most of the farmers depended on agriculture for an occupation, money was saved when crops and prices were good. The money they were able to save was invested in more land and livestock. Many were able to save enough to live comfortably during old age. If the farmer became disabled through accident or disease his family or friends took care of him.

With the change in America from a mainly agricultural economy to an urban industrial economy, problems developed for the people employed in business and industry. For many, it was not possible to make enough money during a lifetime to retire. Workers were required to take easier jobs and keep working as long as they were able. Many who were able to save money for retirement lost their savings and investments when economic depressions hit. During the great economic depression of the 1930's, farmers and most businessmen experienced great loss of money and property. The leaders of business, industry and government started searching for ways in which economic security could be acquired for those reaching retirement age.

Thus, in 1935 after the people in the United States had experienced the greatest economic panic in the history of the nation. Congress passed the Social Security Act and established the Social Security Administration.

A number of workers in the United States were protected by private social insurance programs before 1930. These programs were established by labor unions and by the employees of particular industries. Many of the insurance groups were financed by the contributions of the employees and their employers. Through these plans, the employees could have some of their monthly earnings deducted from their checks and invested in the pension fund. At age 65 or older, the workers who had worked for the company long enough were able to receive monthly checks for

retirement. Some workers were also able to have health insurance as a part of their retirement. Many of the railroad companies, in cooperation with, the workers and the union were providing hospital care for the workers and retired workers.

Many private insurance and retirement plans provided good retirement benefits for their workers. However, the majority of the workers in business and industry were unable to secure jobs with companies providing retirement plans and were forced to live on the money they had saved. Many people felt that the only way to provide insurance coverage for the majority of the people was to establish a national social insurance program operated by a special agency of the federal government.

Social Security Act of 1935

The Social Security Act of 1935 was the first attempt by the federal government to provide a social insurance plan on a nationwide basis. The major purpose of the act was to provide unemployment insurance for persons out of work, and to provide financial benefits for retirement, the needy aged, dependent, children, the blind, and for the heirs in case of death. The unemployment insurance phase is handled primarily by the states with federal financial assistance. The second part of the act is directly under the control of the Social Security Administration, which is in the Department of Health, Education and Welfare.

The young worker will find it to his advantage to fully understand the provisions of the Federal Social Security Act. Parts of the Act are important to the welfare of young families, especially the survivors and disability provisions.

How it works

More than 9 out of 10 working people are building protection for themselves and their families under the social security program. To pay for this protection, workers make contributions based on their earnings covered by social security and their employers pay an equal contribution. A self-employed person pays contributions at a slightly lower rate than the combined employee-employer rate for retirement, survivors, and disability insurance. However, the hospital insurance

contribution rate is the same for the employer, the employee, and the self-employed person. The earnings covered by social security are reported, and a record of the covered earnings of each worker is kept by the Social Security Administration. The amount of the monthly retirement, survivors, or disability insurance payment is figured from the average monthly earnings in covered employment.

Social security contributions are placed in three special trust funds in the U.S. Treasury—one for retirement and survivors insurance, one for disability insurance, and the third for hospital insurance.

A fourth trust fund holds the assets of the medical insurance program. Into this trust fund go the premiums for medical insurance paid by the people enrolled and the matching amounts from the Federal Government. Benefit payments and administrative expenses are paid from these funds. By law they can be used for no other purpose.

VOCABULARY

1. to depend on – зависеть
2. disabled –инвалид
3. to save money – экономить, копить деньги
4. savings – сбережения
5. to be able to – быть в состоянии
6. to make money – зарабатывать деньги
7. security – безопасность, защита
8. to retire – уходить в отставку, на пенсию
9. retirement – пенсия, отставка
10. to pass an act – принять закон
11. insurance – страхование
12. employee – служащий
13. employer – работодатель

14. earnings – заработок, трудовой доход
15. monthly – ежемесячно
16. health insurance – медицинское страхование
17. hospital care – медицинское обслуживание
18. benefit – пособие, пенсия
19. needy – нуждающийся, бедствующий
20. dependent – иждивенец
21. blind – слепой
22. in ease of death – в случае смерти
23. survivors payment – социальные выплаты
24. disability payment – пособие по инвалидности
25. premium – страховой взнос

Vocabulary exercises:

1. Give Russian equivalents:

- to become disabled through the accident or disease
- self-employed person
- to be self-supporting an early age
- to live comfortably during old age
- his family or friends took care of him
- a great loss of money and property
- to reach retirement age
- private social insurance programs
- persons out of work
- to make contributions
- to provide unemployment insurance
- average monthly earnings

2. Give English equivalents:

- потеряли свои сбережения
- были защищены
- совместно с
- большая часть рабочих
- программа медицинского страхования
- по закону
- на другие цели
- предоставлять
- большинство людей
- единственный способ

3. Find pairs of words from these two lists:

- | | |
|-----------------|-----------------------------|
| 1. to save | a) an act |
| 2. to become | b) monthly checks |
| 3. to make | c) their savings |
| 4. to reach | d) retirement benefits |
| 5. to pass | e) money |
| 6. to receive | f) disabled |
| 7. to provide | g) social insurance program |
| 8. to pay | h) retirement age |
| 9. to establish | i) contributions |
| 10. to lose | j) hospital care |

4. Insert the words and translate:

(differ (2), government, standards of living, to provide, private, social insurance (2), money)

1. Many modern governments have made ... one of the services they provide to their citizens.
2. The kinds and amounts of social insurance ... from country to country. In the United States, they ... from state to state.
3. Most Americans use ... insurance plans to add to the limited social insurance provided by government. These plans often become available through group arrangements, from organizations and from employers.
4. The United States government provides most of its ... programs through laws administered by the Department of Health, Education and Welfare (HEW).
5. State governments have set up departments ... insurance and services under state laws.
6. Social insurance raises... ; yet, it can be a necessary expense that lowers standards of living for some people.
7. The growing cost of social insurance programs has made them a responsibility of the federal... . It alone has the great taxing power to raise needed ... for increases in such programs.

Grammar exercise:

5. Choose the right form of the Participle and translate:

Governments realize that people often face the problems they cannot control themselves. People lose jobs when business is bad all over the country. The best (*training, trained*) and most capable workers may find themselves out of work. Food prices rise for reasons beyond the control of any consumer. Housing shortages develop. A shortage of doctors and (*rising, risen*) hospital costs make illness more expensive than most people can afford. Accidents, illness, (*changing, changed*) industry and old age put people out of work. Heads of families die suddenly (*left, leaving*) people needing care. These and other emergencies happen, (*left, leaving*) people in need of help.

Speech exercises:

6. Read the text and answer the questions:

1. When did saving money start?
2. Where were the savings invested?
3. When did Congress pass the Social Security Act?
4. What were the purposes of the Act?
5. Where are social security contributions placed?
6. Who provides retirement benefits for workers?

7. AGREE OR DISAGREE?

Discuss your reasons for agreeing or disagreeing with each of these statements.

- 1) "It's wrong to accept help from others; each family should be able to take care of its own problems."
- 2) "The government should see to it that every family makes a living."
- 3) "It's silly to pay for life insurance when you never see the results of the money you've spent."
- 4) "I would never work for a company that did not give me medical insurance and a free life insurance policy."
- 5) "The government is spending too much of our tax money on programs to help people who should be working rather than receiving public assistance."

8. POINTS OF VIEW.

Discuss these statements in class.

A. I can see that social insurance makes each person much more secure. You don't have to worry about being destroyed by an emergency. Your medical bills will be paid. You will have some income if you lose your job. You will have a pension when you're too old to work. Life insurance will take care of your family for a while if you pass away. The government ought to spend whatever is needed to give each person a full program of social insurance."

B. "I'm sick and tired of all this talk about social insurance. What happens? A hardworking guy makes a living. He pays a large part of his salary in taxes. The government then uses the money to help people who are too lazy to work themselves. It doesn't help me; I make just enough to buy my own medical insurance and to build up a little savings. You have to be poor to get something from this social insurance. I'm tired of paying the costs of a program that doesn't help me at all."

UNIT II. SOCIAL SECURITY IN GREAT BRITAIN AND THE USA

Social Security in the USA.

Most Americans today have some insurance against long-term illness or injury, or the death of the family wage-earner. Nearly all who work, including the self-employed, are covered by retirement programs. Four out of five employees now have access to unemployment benefits.

The Social Security law, which covers more than 90 percent of the work force, provides a national system of payments in old age and survivors' and disability benefits. Over the years the law has been broadened to give greater protection in all categories.

The Social Security system is financed through a tax paid by workers and their employers during the years of employment. Self-employed persons, who also pay into the system, are covered as well. When workers retire at age 65, they receive monthly payments on a scale related to their previous earnings; reduced benefits are paid to those retiring at ages 62 through 64. Benefits are also paid to non-working widows and widowers, to children under 18 and to dependent parents. More than 35 million people currently receive these monthly payments. A 65-year-old worker retiring in 1984 could receive as much as \$703 per month, a limit that rises to \$1,232 if the worker has a dependant spouse and children.

Unemployment insurance is financed through a payroll tax paid by the employer. The federal government provides money to the states to cover the costs of operating this program; the states determine the conditions under which benefits are paid. In 1982 the average weekly unemployment payment was \$119 for over an average of 15.9 weeks. In some industries wage contracts with labor unions provide for higher payments.

Civilians who work for the federal government share the costs of their pension system and group health insurance programs. Most state and city

government workers have similar protections. The federal government also has programs to protect railroad workers and members of the armed forces. In addition, all the states have “workers’ compensation” laws that provide payments to workers or their families for job-connected injury or death.

The federal government makes grants to the states to help them finance public assistance and social services programs for the needy and those who have exhausted their unemployment benefits. The federal government also helps the states meet the medical costs of the needy aged, the blind and disabled, and dependant children.

Millions of workers in industry get extra protection through private plans offered by their employers on a fully paid or share-the-costs basis. These usually provide sickness and accident benefits, hospitalization and medical care costs, disability and retirement payments. More than 800,000 business organizations offer some such plan.

Social Benefits in Great Britain

In Great Britain some categories of people are entitled to financial help. The benefit paid to retired people is the state pension or retirement pension, to which women are entitled at the age of 60 and men at 65. Anyone below the retirement age of 65 who has previously worked for a certain minimum period of time can receive unemployment benefit.

Women who leave work to have a baby receive maternity pay from their employer. Woman who do not qualify for this, for example, the self-employed, receive a maternity allowance from the government.

A woman, whose husband dies before he retires, receives a widow’s pension if she is aged 45 or over. If she has children, she receives a widowed mother’s pension.

Some people are entitled to neither pension nor unemployment benefit because they haven’t previously worked for long enough or because they have

been unemployed for a long time. These people can apply for income support. And if they have no significant savings, they will receive it.

Child benefit is a small weekly payment for each child, usually paid directly to mothers. Other examples are housing benefit (distributed by the local authority, to help with rent payments), sickness benefit, and death grants (to cover funeral expenses).

Family credit is for working families on modest incomes. Income support is for those without work and with low financial resources.

There is also a housing benefit scheme, a mobility allowance available to the disabled to pay for transport or to buy a special vehicle. Invalidity pension is paid to a person who is unable to work after a sickness period.

VOCABULARY

1. long-term illness – длительная болезнь
2. injury – увечье
3. family wage-earner – кормилец в семье
4. unemployment benefit – пособие по безработице
5. to cover – покрывать, охватывать
6. survivors' benefit – пенсия по случаю смерти кормильца
7. disability benefit – пенсия по инвалидности / нетрудоспособности
8. protection – защита
9. non-working widows and widowers – неработающие вдовы и вдовцы
10. monthly payments – ежемесячные выплаты
11. spouse – супруг / супруга
12. a payroll tax – налог на заработную плату
13. conditions – условия
14. to share the costs – делить, распределять расходы
15. job-connected injury or death – увечье или смерть, связанное с работой (на рабочем месте)
16. to meet the medical costs – покрыть медицинские расходы

17. dependant child – ребёнок, находящийся на иждивении
18. sickness – болезнь
19. accident – несчастный случай, авария
20. retirement pension – пенсия по выслуге лет
21. maternity pay – пособие по беременности и родам
22. maternity allowance – пособие в связи с рождением ребёнка
23. widow's pension – пенсия по потере кормильца
24. widowed mother's pension – пенсия по потере кормильца
вдовствующим матерям
25. child benefit – детское пособие
26. housing benefit – жилищные выплаты
27. sickness benefit – пособие по болезни
28. death grants – выплаты по случаю смерти
29. family credit – семейный кредит
30. mobility allowance – льгота на приобретение транспортного средства
31. invalidity pension – пенсия по инвалидности

Vocabulary exercises:

1. Give Russian equivalents:

- the death of the family wage-earner;
- are covered by retirement programs;
- a tax paid by workers and their employers;
- years of employment;
- previous earnings;
- reduced benefits;
- dependant spouse;
- to cover the costs;
- the conditions under which benefits are paid;
- the average weekly unemployment payment;
- public assistance;

- the needy aged
- share-the-costs basis
- below the retirement age
- neither pension nor unemployment benefit
- can apply for income support
- significant savings

2. Give English equivalents:

- застрахованы от длительных болезней и травм;
- смерть кормильца;
- охвачены пенсионными программами;
- выплаты в неполном размере;
- родители, находящиеся на иждивении;
- получают дополнительную защиту
- не достигшие пенсионного возраста;
- уходят в декретный отпуск;
- частные предприниматели;
- местные власти;
- арендная плата;
- расходы на погребение;
- специальное транспортное средство.

3. Translate the sentences with the words from active vocabulary:

1. When you qualify for **benefits** at retirement or if you become **disabled** or at your death, certain of your **dependants** can receive benefits.
2. For fifty years **poor** people had been moving to the cities of richer states, most to take advantages of better job **conditions**.
3. Many people **suffer accidents** or **illness** that leave them **disabled**.

4. The amount of a person's monthly **retirement or disability benefit** is based on his average **earnings**.
5. The amount of the **monthly retirement, survivors, or disability insurance payment** is figured from the average monthly earnings.
6. State **unemployment** compensation programs help workers while they are out of work.
7. The taxes collected for the Social Security program give insured workers **old-age payments** and **hospital insurance**.

4. Match the columns:

The National Insurance and the Social Benefits are paid to different categories of people.

Who receives these benefits?

Guess by context.

- | | |
|------------------------------|--|
| a) state/ retirement pension | 1) a person who is unable to work after a sickness period |
| b) widow's pension | 2) families with children who have very low incomes |
| c) maternity pay | 3) disabled people to pay for transport or to buy a special vehicle |
| d) child benefit | 4) women who live work to have a baby |
| e) unemployment benefit | 5) a person who is out of work for up to a year |
| f) family credit | 6) each child until he/she leaves school (at 16) or longer if the child continues education (up to 19) |
| g) invalidity pension | 7) retired people / pensioners |
| h) mobility allowance | 8) women whose husbands die before they retire if they are aged 45 or over |

5. Insert the right words and translate:

Where the Benefits Go

(are entitled to, claim (2), available(3), contributes, entitled, have been provided with, provide, pay, entitled to, to pay, provided)

1. It is said that one in 10 of some 18 million European workers are jobless. They ... unemployment benefits, though it does not mean that they all ... them.
2. Half of the jobless Europeans have been ... the “dole” money for more than a year.
3. Over the last four years in the United States, 12 million new jobs have become ... to Americans.
4. The US government ... to the construction costs of some hospitals. Today there are nearly 7,000 hospitals in the United States; many of them ... some free or low-cost care to those who cannot
5. Europeans seem to want ... unemployment benefits rather than ... low wages.
6. Many Germans believe they are ... not just ... a job, but to the right kind of a job.
7. Some people, who are elderly, disabled or live on low incomes sometimes don't ... the benefits to which they
8. Some benefits are no longer ... to sixteen-to eighteen year-olds and this has caused difficulties for young people who cannot live at home, but cannot find a job.
9. Child benefit is ... to everybody, although many middle class people do not actually need financial help.
10. People do not try hard to get a job, because they know that in a Welfare State they will be ... with financial help.

Grammar exercise:

6 . Choose the right word and translate the sentences with the Infinitive:

1. The people in the Social Security office can *(give, be given)* you the information about disability benefits and will help you complete an

application.

2. Many of our older people living on fixed incomes are considered to be unable (*to meet, be met*) all the medical care costs that they need.
3. Persons who are disabled by job-connected injury may (*become, have become*) productive citizens again through rehabilitation programs.
4. Laws were passed (*be protected, to protect*) the worker in case of accidents on the job.
5. A widow or widower may (*be considered, consider*) disabled only if he or she has a condition which is so severe that it would prevent a person from working and which is expected to last at least 12 month.
6. Part of the contributions go into the hospital insurance trust fund (*to be provided, to provide*) workers and dependents assistance in meeting medical care costs after they reach 65 year of age.
7. More than 9 out of 10 working people are known (*to build, to be built*) protection for themselves and their families under the social security program.

Speech exercises:

7. Read the texts and answer the questions:

1. What insurance plans do most Americans have today?
2. What does the Social Security law provide?
3. What do the workers receive when they retire at age 65?
4. Why does the federal government make grants to the states?
5. To whom is the state pension paid in Great Britain?
6. Who can receive unemployment benefits in Great Britain and in the USA?
7. What do women who leave work to have a baby receive?
8. Who receives a widowed mother's pension?

9. Why aren't some people entitled to neither pension or unemployment benefit?
10. To whom is child benefit usually paid?
11. What benefits can be paid to a person who is unable to work after a sickness period in GB and the USA?

8. *Compare social security systems in Great Britain and the USA:*

1. Are there any differences and similarities?
2. What benefits do the people receive in GB and the USA?
3. What is the Social Security system financed through?
4. Who is covered by Social Security programs in GB and the USA?

UNIT III. SOCIAL SECURITY IN MODERN RUSSIA

State Social Policy

Social policy is the substantiated system of purposes, directions and principles for the activity of power and managerial bodies in social sphere. State social policy is directed to the coordination of interests of classes, social groups, territorial communities, nationalities, to the regulation of social relations, the prevention and settlement of social contradictions and conflicts, the providing social order as a condition for the progressive development of society.

State social policy includes following functions:

- social security of population – providing guarantees of citizens' rights established by the constitution;
- social support - a system aimed at the creation of conditions for social-economic growth and development;
- social aid – care about citizens who are not able to support normal living conditions themselves.

These functions of social policy complement each other. Depending on economic mechanism, one function can be used as system organizing. From the beginning of 1990, the socialistic model has been transforming into the model of market economy in Russia. By the opinion of reformers, it is a social market economy, which presupposes a principally another mechanism of social sphere functioning. In accordance with clause N7 of the Constitution, Russia is a social state. Its policy is directed towards the creation of conditions providing worthy life and free development. The constitution proclaims and guarantees the rights of life, freedom, inviolability of person and private life, sanctity of the home, private property, freedom of thinking, speech and faith, and participation in government. According to the constitution, everybody has the right for labor. Therefore, everyone has the right to dispose of his working abilities. Russians have the right of rest, social provision due to age, disease, disability, the rights for education, health protection, medical aid, safe ecology etc. Thus, in

accordance with the accepted economy model in Russia, the functions of social protection are most important.

Social protection is a social activity, which includes the package of measures for the realization of social justice. State as one of its main subjects has to provide the every citizen's right for worthy life in his country, to insure against risks in market conditions. Other subjects participate in such activity, too. For example, public organizations fulfill functions of defense and charity. Since many social problems have remained unsolved, people in transforming countries are in need of effective social protection, in the elaboration and realization of its social and economic mechanisms.

The Elderly People in Russia

Today elderly people are one of the most vulnerable strata in Russian society. On reaching certain age they find themselves in the situation of risk i.e. disability, financial deprivation, and loss of usual social networks. As a rule, elderly people live on pension, which is the main source of income. There are some transfers supplementing it: benefits in payment for flat and public utilities, transport, telephone, medicines and medical service; regional allowances and address aid. Incomes from dacha; material aid from relatives or voluntary organizations are very important for elderly people, too.

Elderly people savings are not very significant because of the devaluation in nineties and low pension. In conditions of political and social-economic instability, continuous inflation and increase in prices, the average pension is not sufficient for normal life. In connection with it, the program "Social protection of elderly people" has been started. The program includes the improvement of living conditions, services by organs of social protection, intensification of additional social protection and social insurance. The main purposes are the stabilization of elderly people's living standard, active longevity, the development of self-providing and rational way of life. Some support programs

are being carried out on the regional level. There is a network of veteran organization helping elderly people to defend their rights.

Since 1995 the federal law 'About social service of elderly people and invalids' has been functioning. It regulates state activity in the sphere of social protection and establishes economical, social and law guarantees for elderly people and invalids basing on principles of mercy and benevolence. In accordance with the law, social service of elderly people includes care, organization of nutrition, assistance in getting medical, legal, natural, social and psychological kinds of aid, provision of employment, organization of ritual services etc. The law presupposes that the social service is free or demands partial or full payment in dependence on current income.

The law itself does not guarantee high quality service, timely and effective support in a difficult situation. Main reasons include the shortage of personnel, scanty earnings in the sphere, low prestige of the occupation and insufficient motivation. All this causes the fluctuation in the supply of personnel.

The state law on social service with the formulation of social workers' legal and economic rights should be accepted. Another important aspect here is the formation of highly skilled personnel having special knowledge, abilities and the potential for social innovations in the sphere of social protection. Today the sector of special personnel training is developing intensively. But university graduates cannot find job in the sphere often because of the lack of vacancies. Owing to 'repartition' in the sphere many former trade union leaders and party officials, people with pedagogical education are working here. Because of the evident shortage of specialists with the qualification 'social worker', we need a legislative state initiative providing the university graduates the first place in this sphere.

VOCABULARY

1. development – развитие
2. purpose – цель
3. support – поддержка
4. aid – помощь
5. measure – мера
6. defense – защита
7. charity – благотворительность, милосердие
8. insure – гарантировать, обеспечивать, страховать
9. contradiction – противоречие
10. right – право
11. citizen – гражданин
12. society – общество
13. community – общество, сообщество
14. condition – условие
15. labor – труд
16. market – рынок
17. justice – справедливость
18. transform – изменять, переделывать
19. according to – в соответствии с, согласно (чему-либо)
20. creation – создание
21. include – заключать, включать в себя
22. vulnerable – уязвимый
23. significant – значительный, существенный
24. sufficient – достаточный

Vocabulary exercises:

1. *Give Russian Equivalents:*

- citizens' rights
- worthy life
- living conditions
- sanctity of the home
- the realization of social justice
- transforming countries
- remained unsolved
- private property
- in accordance with
- the package of measures
- the prevention of social contradictions

2. *Give English equivalents:*

- пожилые люди
- не очень значительные сбережения
- в связи с этим
- уровень жизни
- психологическая помощь
- высококвалифицированный персонал
- основной источник дохода
- улучшение условий жизни
- рыночная экономика
- активная продолжительная жизнь

3. Match the word combinations and their definitions:

- | | |
|----------------------|--|
| 1. Social Security | a) laws and principles according to which a state is governed. |
| 2. Social insurance | b) a social class which is not protected. |
| 3. Social worker | c) government provisions for helping people who are unemployed, ill, disabled etc. |
| 4. The Welfare State | d) any measure taken as a safeguard against sickness, death, injury etc. in return for regular payments. |
| 5. Constitution | e) trained person who works to improve the social welfare of individuals. |
| 6. Vulnerable strata | f) a name applied to a country with the state financed social services. |

4. Insert the right word and translate:

(elderly people, earnings, worthy life, to support, old age, income, financial difficulties,)

1. Most of them cannot travel or have a treatment in resort and even to invite friends because of
2. Many people have to work being pensioners ... necessary living standard.
3. Usually ... work in budget sphere, where wages are low.
4. Despite all efforts, the living standard of elderly people is not sufficient for the providing of
5. In big cities a significant part of ... is spent on the payment for flat and communal service.
6. Throughout a worker's career, the Social Security Administration keeps track of his or her
7. Despite the ... , people demonstrate fantastic inventiveness, a lot of energy in self-providing.

Grammar exercise:

5. State part of the speech of the italicized words (Participle, The Gerund and Noun).

1. Your insurance ends when you stop **paying** your premiums.
2. Many young workers examine a company's social insurance before **deciding** to accept the work with it.
3. Often a group of people can buy insurance from a company at the same time. They may save a great deal by **doing** this. They are **spreading** the risk among the members of the group.
4. Medical insurance plans pay all or a large part of the expense of **helping** people recover from illness.
5. A man or a woman who lost a job because of changes in industry may need **training** for different kind of job.
6. A government that provides full social insurance is **saying** that each citizen has the right to be secure against need.
7. People often need help in **facing** an emergency. This help can come from their own **savings** if these are very large.
8. Among the benefits have been medical care, job **training**, income protection during strikes, life insurance, bank loans at reduced rates and cooperative **housing**.
9. Since 1972 Congress has been **examining** the idea of guaranteed income for all Americans.
10. Each American receives a Social Security account number as soon as he begins to earn any income. From then on until he retires, he pays part of his **earnings** into a giant fund managed by the Social Security Administration.
11. **The growing** number of persons **receiving** public assistance has made it difficult for state and local governments to raise the money they need.
12. The number of programs to aid people keeps **growing**.
13. An older person **living** alone who can no longer take care of himself may need a nurse.

14. A blind person may need **training** in Braille and help in **getting** to and from doctors.

15. Social insurance makes people more secure; you don't have to worry about **being destroyed** by an emergency.

Speech exercises:

6. Read the text and answer the questions:

1. What does the state social policy include?
2. What is social protection?
3. Why are elderly people one of the most vulnerable strata in Russian society?
4. What does the social service for elderly people include?
5. What are the main purposes of the law?
6. Why does not the law guarantee effective support?
7. What does the work of social workers involve?

7. AGREE OR DISAGREE?

Discuss your reasoning for agreeing or disagreeing with each of these statements.

1. The dwelling house is the best place for lonely elderly people.
2. In Russia elderly people get a significant protection from the government.
3. The average pension is sufficient for normal life.
4. The elderly people should rely only on themselves.
5. An average retirement age should be increased up to 65.

TEXTS FOR ADDITIONAL READING.

Read and discuss the text according to the plan:

1. *Read the article.*
2. *Make a list of words to be remembered.*
3. *Render the contest of the article.*
4. *Use the pattern:*

1. The article given under the headline "..."	studies... discusses... is devoted to... is about...
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2 . First	the article	is devoted to ...
Next	the author	deals with ,..
Then		considers ...
Further		draws attention to ...
Finally		emphasises ...
		studies ...
		discusses ...

3. The figure ...	shows illustrates depicts gives represents	the number of ... the amount of ... the quantity of ... the price of ... the value of ...
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4. The legislators (scientists, lawyers, officials)	consider	this problem this question this law this amendment	to be	of great importance. of great use. of great interest. of great value. promising. original.
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5. To my mind	this problem this question this law this amendment	is	of great importance. of great use. of great interest. of great value. promising. original.
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Unit 1.

What Is Social Insurance?

Two Points of View. We know that poverty is found in every country in the world. Each year millions of people starve to death. Many millions more die at an early age because they do not have proper food, shelter or medical care. One-third, and perhaps more, of the world's people go to bed hungry each night. In country after country the same question is raised: Shouldn't a nation try to help all of its people living better and longer lives?

Until about one hundred years ago, the answer was the same in every part of the world. Nobody should have to depend upon others for help! Each person should be strong enough and ambitious enough to provide for his own needs! True, a government might do something to help its poorest and least able citizens stay alive. It might set up a few poorhouses. It might give away some food from time to time. Private persons might form charities to add to the little help a government offered. But little or nothing was done to give all people the medical care they needed.

Social Insurance. People often need help in facing an emergency. This help can come from their own savings, if these are very large. It can also come from an insurance plan. This plan can be private (paid for through membership in some large insurance plan to which many people contribute), or government (provided by the government as one of its services to its people, and paid for by tax moneys.) The word *social* describes activities affecting people and the way they live within society. Social insurance includes those plans that help people meet four kinds of problems:

1) *Medical Insurance.* This kind of insurance pays the costs of medical and dental care. Such costs rise and rise. Few families can afford the costs of serious illness. Medical insurance plans pay all or a large part of the expense of helping people recover from illness. Some plans may pay for all or part of your regular medical care as well.

2) *Life insurance.* All life insurance plans pay money to some person or persons (*The beneficiary or beneficiaries*) when the insured person dies. The chief reason for life insurance is to provide money for the remaining members of a family when its chief wage-earner dies. However, the person who pays for the policy can decide who is to receive the payment. It can be a husband or wife, children, creditors or any

3) *Income insurance.* Some insurance plans give (he insured person some income during an emergency. The insured person may lose his job and then need money. He may become ill and be unable to work. An injury may make it impossible for him to continue his usual work. He may grow too old to work, or may decide to retire when he grows older. Finally, he may still be working, but be unable to earn enough.

4) *Services insurance.* Some insurance plans provide help, guidance, equipment or other services a person may need to solve a problem. A blind man may need a Seeing Eye dog or training in a new kind of work. A man or woman who has lost a job because of changes in industry may need training for a different kind of job. The parents of a child with a handicap may need help to pay for a special school for that child. A crippled person may need braces or a wheelchair to permit better movement.

Unit II.

The Great Depression affects attitudes on poverty

A major shift in cultural attitudes toward poverty occurred in the United States in the 1930's.

Millions of workers lost their Jobs or worked only part-time. Local government and private charities could not meet the crisis, and the Federal government had to step in. We came to accept an economic conception of causation. Great Britain began a major overhaul of its welfare legislation early in the century. And in 1910 sociologist Edward T. Devine in a pioneering study

of poverty “Misery and Its Causes”, advanced the theory that poverty is primarily economic - the outgrowth of maladjustment's which result directly from conditions for which society is responsible. He challenged the prevailing idea that poverty is ordinarily due to shiftlessness, drunkenness, having too many children, or other personal faults. He stressed the view that the true causes of poverty should be sought in the social system, not in the personality of the individual. This assumption has come to be the accepted philosophy of our day and poor-relief practices now conform to it.

As more and more people have become wage earners rather than working for themselves, our idea of who is responsible for a man's misfortune has changed greatly. We know now that misfortune - sickness, loss of a job, or failure to find a job in one's particular vocation - may not be due mainly to any personal fault.

We also know that not everyone can save for a comfortable old age. A long period of sickness may wipe out savings, as may an automobile accident or a period of unemployment. Inflation may cut in half the value of the money put aside for retirement. So, although unemployment is perhaps the most important of the social-insecurity' problems, it is not the only one we face.

Millions of aged, unable to work and without reserve funds, must depend upon others for support. Besides there are thousands who because of physical handicaps are unable to compete in an economic system which cannot always produce enough work even for the able-bodied. This group includes the blind, the crippled, and the enfeebled. There are also widowed mothers with children to support, for whom modern industry and commercial agriculture make little provision.

The new discovery of poverty. Out of the Great Depression came the Social Security Act of 1935 and other measures for helping the less fortunate Americans. Soon after these reforms became operative. World War 11 broke out in Europe. Unemployment virtually disappeared in the United States during the

war, and the postwar years were ones of general prosperity. For many years poverty was not much of a public issue.

Courses in poverty disappeared from sociology department offerings, and in their place came courses in public welfare and social security. It was assumed that the problem of poverty was taken care of by these new institutions so far as American society was concerned. The nation had overlooked the fact that many had not shared in the rising standard of living and were in fact living in poverty. It became clear during the 1960's that even those receiving benefits of the Social Security Act were not, in many instances, adequately provided for even by minimum standards. A "war on poverty" was declared.

Changing Ideas on Poverty

Poverty is a lack of the means for meeting the needs of life: food, shelter, clothing, and medical care. Mankind has had much experience with it, for throughout history there has been more want when plenty.

Views of the American people on the causes and treatment of poverty are extremely diverse. Nevertheless, over the past forty or fifty years a significant change in general attitudes has taken place.

Traditional views on poverty. Views on poverty of the early American settlers reflected the treatment of the poor in an English society just emerging from feudalism. In feudal society the serf eked out a meager existence, but the landed aristocracy had a clear conception of its responsibility for protecting the welfare of those at the bottom of the social pyramid. This sense of social responsibility was buttressed by the Catholic Church. It taught the Christian ethic of charity and made some systematic arrangements for the care of the poverty-stricken. The decline of feudalism and the Protestant Reformation led to a new emphasis on individualism. The end of serfdom meant that the landowner no longer had the same social obligations toward those living on his estate. And Protestantism also emphasized individual responsibility. During the sixteenth century England devised a number of measures for dealing with the rising

number of vagrants and the "idle and disorderly." These measures were codified in the Poor Law of 1601. It required that able-bodied vagrants be banished or stripped naked from the "middle upward and shall be openly whipped until his or her body be bloody." Local parishes were required to appoint four overseers who worked with the churchwardens to improve the "miserable state of the godly and honest sort of poor subjects of this Realm." Overseers were vested with power to tax for poor relief. They bound poor children out as apprentices, provided raw material for the unemployed to work with, and built workhouses for the most destitute. This is the system which eventually diffused to America. The English Poor Law - and subsequent arrangements worked out in colonial America - attempted to provide differential treatment for the "deserving" and the "undeserving" poor. The deserving poor were the "godly and honest sort" who were victims of some misfortune. The undeserving were those who failed to live by the cultural norms. Among these were the able-bodied vagrants who were to be banished or whipped.

America it was somewhat easier to locate the "undeserving" poor than in England, for land and jobs were readily available in the New World. American Protestantism tended to equate virtue with work. Idleness and time-wasting were sinful. Among the Puritans these values reached their extreme expression. Their belief in "rugged individualism" taught that each individual had an equal chance. If he did not fare well, he alone shouldered the blame. If he failed, it was felt he was lazy, lacked judgment, drank too much, or was in some other way deficient as a person.

Under this philosophy the "undeserving" poor could be neglected, or even punished. The "deserving" poor could be cared for by a combination of governmental and private programs. But a common view was that the treatment should not be too generous because "poverty is good for people; it builds character; it makes them humble and honest." These moralistic views on poverty and the poor are still voiced today.

Unit III.

Social Welfare

As Russia makes the transition from a command economy to a partial free-market system, the provision of an effective social safety net for its citizens assumes increasing urgency. A 1994 World Bank report described the current social-protection system as inappropriate for the market-oriented economy toward which Russia supposedly was striving. Among the major shortcomings noted in the report were the continued major role played by enterprises as suppliers of welfare services, as they had been in the Soviet period; the absence of any coverage for large groups of people and the inadequate level of benefits in some regions; a growing disparity between a shrinking wage base and the demands placed on the system; and the failure to target the neediest recipients. As the economic transition of the 1990s forces more of Russia's citizens into poverty, the state has tried to maintain the comprehensive Soviet system with severely constrained resources.

The system's inefficiency is exacerbated by its fragmentation. As in the Soviet period, allowances and benefits are administered and financed by diverse agencies, including four extrabudgetary funds, several ministries, and the lower levels of government. The Ministry of Social Protection is the primary federal agency handling welfare programs. However, that ministry focuses almost exclusively on the needs of people who are retired or disabled; other vulnerable groups receive much less attention. The four extrabudgetary funds that provide cash and in-kind social welfare benefits at the federal level are the Social Insurance Fund, the Pension Fund, the Employment Fund, and the Fund for Social Support.

Social security and welfare programs provide modest support for the most vulnerable segments of Russia's population: elderly pensioners, veterans, infants and children, expectant mothers, families with more than one child, invalids, and people with disabilities. These programs are inadequate, however, and a growing proportion of Russia's population lives on the threshold of poverty.

Inflation has a particularly deleterious effect on households that rely on social subsidies. Women traditionally have outnumbered men in such households.

The Fund for Social Support supplements a variety of in-kind social assistance programs in Russia. It is financed through the Ministry of Social Protection and supplements social welfare programs at the subnational level. The federal government has transferred most responsibility for social welfare, health, and education programs to subnational organs but has failed to ensure their access to adequate revenue. The total allocation of transfers from the federal budget to localities amounted to less than 2 percent of Russia's gross domestic product (GDP) in 1992. Thus, the quantity and quality of social services at the local level-including the provision of food vouchers and cash payments to cover specific items such as heating bills- are far from certain as time passes. Under these conditions, local jurisdictions have come to rely increasingly on extrabudgetary sources, the instability of which makes long-term planning difficult.

Pensions

Pensions are the largest expenditure of the social safety program. The Pension Fund accounts for 83 percent of Russia's extrabudgetary allocations. At the end of 1994, about 36 million citizens, or 24 percent of the country's population, were receiving pensions, an increase of about 5 percent in the first three post-Soviet years. Two broad categories of pensions are paid in Russia: labor pensions, which are disbursed on the basis of a worker's payroll contributions, and social pensions, which are paid to individuals who have worked for less than the five years needed to qualify for a labor pension. All Russian citizens who have worked for twenty years are entitled to at least a minimum pension. In 1994 about 75 percent of all pensioners received labor pensions. The Pension Fund also finances some child allowances and other entitlements.

The Pension Fund is administered by the Ministry of Social Protection and financed by a 29 percent payroll tax and by transfers from the state budget.

Between 1991 and 1993, the real income of pensioners was cut in half as prices rose rapidly and pension indexation failed to keep pace. Inflation also severely eroded the value of the life savings of retirees, and a disproportionate number of pensioners were victimized by financial scams. A 1994 law requires quarterly indexation of pensions, but the law was not observed consistently in its first year, and in mid-1995 the average pension fell below the subsistence minimum for pensioners. Beginning in 1994, the government's failure to pay pensions on time led to large rallies in several cities. In August 1994, an estimated 10 million pensioners did not receive their checks on time, and pension arrears mounted in the two years that followed. By mid-1996 the payment backlog was estimated at US\$3 billion. The present system includes an important provision that has kept many pensioners above the poverty line: it allows workers to draw pensions while continuing to work. In 1995 as many as 27 percent of Russian pensioners continued to work after retiring from their primary job.

Russian and Western experts agree that the pension system requires comprehensive reform--although its rate of payment compliance by enterprises is substantially better than that of the State Taxation Service. The most pressing needs are an effective system of indexation of pensions to purchasing power, an insurance mechanism, individualized contributions, higher retirement ages, and the closing of loopholes that allow early retirement. In 1995 the Ministry of Social Protection began work on a reform that would establish a three-tier pension system including a basic pension, a work-related pension in proportion to years of service, and an optional private pension program. In 1995 Prime Minister Viktor Chernomyrdin admitted that the state budget lacked the money to continue indexing pensions according to living costs. In November 1995, a decree by President Yeltsin, On Additional Measures to Strengthen Payments Discipline for Settling Accounts with the Pension Fund, set stricter reporting standards for payments to the fund by organizations and citizens, in an effort to preclude nonpayment. In the midst of his campaign to be reelected president,

Yeltsin then approved two laws increasing minimum pension levels in three stages, by 5, 10, and 15 percent, between November 1995 and January 1996.

Women are entitled to retire when they reach age fifty-five, and men when they reach age sixty. Nevertheless, financial hardship leads many women to remain in the labor force past retirement age, even while continuing to receive pensions, in order to prevent a drop in their families' standard of living. In 1991 women constituted an estimated 72 percent of pensioners. The disproportion between the genders stems from women's earlier permissible retirement age and their greater longevity. Aside from pensions, women receive other retirement privileges. Mothers of five or more children are entitled to a pension at age fifty. "Mother Heroines"--women with ten or more children--receive an allowance equal in sum to the pension, and the time they spent on child care leave counts toward the minimum twenty years of work required for labor pensions. For these reasons, many women retire before age fifty-five, while most men wait until they reach sixty-two

Словарь терминов для специальности «Социальная работа»

А

able-bodied – крепкий, здоровый

adequacy – достаточность

adequate – соответствующий, отвечающий требованиям

aid – помощь, пособие

legal aid – юридическая помощь

Aid to Families with Dependant Children (AFDC) – помощь семьям с детьми-иждивенцами (Федеральная программа помощи)

allot funds – распределять бюджетные ассигнования

allowance – денежное содержание, карманные деньги

family allowance – пособие многодетным семьям

apply for – обращаться за чем-либо

В

be entitled to – иметь право на что-либо

be in short supply – не хватать, быть дефицитным

benefit – выгода, польза, благо, пенсия, пособие

benefits – льготы, услуги, привилегии

cash benefit – денежное пособие

disability benefit – страховое пособие по нетрудоспособности

fringe benefits – (дополнительные льготы, дополнительные выплаты)

blind – слепой

breadwinner – кормилец

С

care – забота, попечение, уход, содержание

medical care – медицинская помощь, медицинское обслуживание, здравоохранение

charities – благотворительная деятельность

charity – благотворительность, благотворительное общество или учреждение

charitable – благотворительный

comfortable – достаточный, приличный, (напр. о заработке) удобный

contribution – пожертвование, взнос, вклад

cost of living – прожиточный минимум, стоимость жизни

cover – охватывать, покрывать, защищать, страховать
create well-being – создавать благополучие (материальное)
crippled (person) – калека, инвалид

D

death – смерть, смертность
infant death – детская смертность
premature/untimely death – преждевременная смерть
death rate – коэффициент смертности
deduction – вычет, удержание
demand – требование, спрос
be in demand – пользоваться спросом
dependant – иждивенец, находящийся на иждивении
destitute – сильно нуждающийся, бедный, бедняк
disabled – нетрудоспособный, недееспособный
disability – неспособность, нетрудоспособность
disease – заболевание, болезнь
discharge – увольнять
distribution - распределение

E

earn a living – зарабатывать на жизнь
earnings – заработок, заработанные деньги, трудовой доход
Economic Opportunity Act – закон об экономических возможностях
education – образование
educational attainment – уровень образования, образовательная подготовка
eligible – имеющий право, подходящий, приемлемый
eligibility – обладание правом, право на избрание
eliminate – устранять, исключать
experience – опыт, практика, стаж

F

food stamps – продовольственные талоны
financial incentive – материальный стимул, денежное вознаграждение
family assistance plan – план помощи многодетным семьям (амер.)

G

grant – субсидия, стипендия, грант

guarantee – гарантировать, обеспечивать

Н

handicapped – имеющий физические недостатки, умственно неполноценный, инвалид

health – здоровье

housing – жилищное строительство, жилищные условия, обеспеченность жильём, жильё

hunger – голод

И

incapacitated – недееспособный, нетрудоспособный

income – доход, заработок

attain income – получать доходы

cash income – денежный доход

comfortable income – приличный (хороший доход)

continuing income – непрерывный доход

low-income family – семья с низким доходом

incomplete/broken family – неполная семья

inefficiency – неспособность, неумение, неэффективность

insecurity – необеспеченность

insurance – гарантия, защита, страхование

compulsory insurance – обязательное страхование

group insurance – групповое (коллективное) страхование

health insurance – страхование на случай болезни

hospital insurance – основное страхование на случай госпитализации

life insurance – страхование жизни

major medical expenses insurance – страхование чрезвычайных медицинских расходов

national insurance – государственное страхование

private insurance – личное (индивидуальное) страхование

retirement insurance – страхование пенсии по старости

social insurance – социальное страхование

voluntary insurance – добровольное страхование

voluntary medical insurance – дополнительное страхование (считается добровольным, включает компенсацию за лабораторное лечение и визиты к врачу)

unemployment insurance – страхование по безработице

insurance company – страховая компания

insure – страховать(ся), застраховать(ся), гарантировать

L

level/standard of living – (фактический) уровень жизни, жизненный уровень

life expectancy – средняя продолжительность жизни

local – местный

local government – местная власть, местное самоуправление

longevity – долголетие, продолжительность жизни

M

maladjustment – неумение приспособиться к окружающей обстановке

malnutrition – недоедание

manpower – рабочая сила, кадры, людские ресурсы

trained manpower – (профессионально) подготовленная рабочая сила

skilled manpower – квалифицированная рабочая сила

manual labor – физический (ручной) труд

maternal mortality – материнская смертность

means – средства

lack of means – нехватка средств

means of living/means of subsistence – средства к существованию

Medicaid – «Медикейд», программа медицинской помощи неимущим (осуществляемая на уровне штатов при финансовой поддержке федеральных властей)

Medicare – «Медикэр», федеральная программа льготного медицинского страхования (для лиц старше 65 лет и инвалидов)

medically needy – без средств на медицинскую помощь

meet the requirements – отвечать требованиям

misery – нищета, бедность

mortality – смерть, смертность

infant mortality – детская смертность

mortality rate – коэффициент смертности

N

need – нуждаться, иметь надобность, потребность

need – надобность, нужда, бедность, нищета

meet the needs – удовлетворять потребности

needy – нуждающийся, бедный, живущий в нужде

O

old-age pension – пенсия по старости

Old-Age, Survivors, and Disability Insurance (OASDI) – программа страхования по старости, по потери кормильца и нетрудоспособности

ownership – совместная собственность, собственность, право собственности, владение

P

pay – платить, оплачивать

pay medical expenses – оплачивать медицинские расходы

payment – платёж, оплата, выплата пособия

lump-sum payment – единовременная выплата

down payment – первый аванс (при покупке), первоначальный взнос

payroll – общая сумма заработной платы

payroll tax – налог, взимаемый с заработной платы

policy – страховой полис

policy holder – застрахованное лицо, держатель страхового полиса

poor – бедный неимущий

poverty – бедность, нищета

below poverty level/line – за чертой бедности

premium – страховой взнос

prevent – предотвращать, не допускать

property – собственность, имущество

prosperity – процветание

provide – предоставлять, давать

provide for – обеспечивать, предусматривать

Public Assistance – государственная помощь (федеральная программа материальной помощи)

Q

qualification – квалификация, подготовленность

qualify for – обрести право на что-либо, отвечать требованиям, обладать правом

R

relief – пособие, помощь, освобождение от уплаты

retirement – отставка, выход на пенсию

retirement benefit – пенсия, пособие по старости

retirement plan – система пенсионного обеспечения

S

savings – сбережения, накопления

secure – обеспечивать, гарантировать, предоставлять

self-employed – занятый собственным делом, частный предприниматель

self-supporting – независимый, зарабатывающий себе на жизнь

shiftless – беспомощный, неумелый, ленивый

skill – практический опыт, квалификация, мастерство, умение

skilled – квалифицированный

social fabric – социальное устройство

social security – социальное страхование

Social Security Act – закон о социальном страховании

social worker – социальный работник

subsidize – субсидировать

subsidy – субсидия, дотация, денежное ассигнование

subsistence – прожиточный минимум

Supplementary Security Income (SSI) – «Добавочные пособия малоимущим» (государственная программа социального страхования)

support – поддерживать, помогать (материально), содержать

support – поддержка, помощь, средства к существованию

survive – остаться в живых, уцелеть, пережить, охранить работоспособность

survival – выживание, выживаемость

survivor – оставшийся в живых, уцелевший

T

title – право на имущество, право собственности

training – обучение, подготовка

on-the-job training – обучение по месту работы, подготовка без отрыва от производства

training center – центр профессиональной подготовки

job/skills center – профессиональное обучение

tax – налог

social security tax – налог по программе социального страхования

negative income tax – негативный подоходный «налог» (выплата суммы из бюджета лицу с низким уровнем дохода)

tax-payer – налогоплательщик

treatment – лечение, обращение, уход

U

unable - неспособный

unemployment – безработица

unemployment compensation – пособие по безработице

unemployed – безработный

utilities – коммунальные услуги, коммунальные службы

V

vocation – профессия

vocational training – профессиональная подготовка

W

wage(s) – заработная плата

wage-earner - кормилец

welfare – благосостояние, благополучие, достаток, социальное обеспечение, (государственное) пособие по социальному обеспечению

Welfare State – «государство всеобщего благосостояния», с системой социального обеспечения, бесплатным обучением и т.д.

be on welfare – получать пособие, жить на пособие

public welfare – общественное благосостояние

welfare recipient – лицо, получающее пособие

work force – рабочая сила, число работающих

work part-time – быть занятым неполный рабочий день

work full-time – быть занятым полный рабочий день

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