

"YOUNG FAMILY" AS THE SUBJECT OF POLISH SOCIAL POLICY. FICTION OR REAL SUPPORT?

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Abstract. *Social policy is designed to study the changes that are taking place in the social structure under the influence of purposeful activities of public authorities and NGOs. It should also indicate directions and ways of solving contemporary social problems and evaluate the results. In today's world one of the major problems is the stability and proper functioning of the family, especially a young family. This is due to the fact that all the dysfunctions in this area involve long-term adverse socio-economic impacts on society as a whole. The purpose of this article is to analyze and evaluate the Polish activities of public authorities to ensure the development and support for young families in particular in the fields of employment, social security, housing and institutional care for children.*

Keywords: *social policy, young family, government, public finances, public support.*

1. Introduction

The development of civilization entails dynamic changes in the functioning of societies that also affect the functioning of the family. There is changing family model, the roles of individual members and their needs. For example, today we do not think about it, or women in general should work but how the work should be organized [8]. The situation of women in the labor market, however, is worse than men, which is largely conditioned by gender roles in society. As a result, problems arise, inter alia, to the decision on the number of children, reconciling work and family life, as well as the desire to ensure an adequate level of family wealth. These problems pose a challenge not only for families, but public authorities – almost all organizational levels. Because the family is the bridge between

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the individual and society, issues that touch and dynamics of pathological phenomena moves to the wider community [11]. Ultimately, the family dysfunctions cause consequences for social life and economic each country, including, inter alia, the proper functioning of the labor market. From the point of view of the public authorities seems to be an important to pursue a policy oriented not for a "stiff" regulating of functioning the family, but her support by providing appropriate conditions for its existence. The purpose of this paper is to review the solutions used in Poland in the area of family policy and evaluation from the perspective of contemporary social challenges.

2. Young family as a matter of social policy

In contemporary world one of the major problems is the stability and proper functioning of the family, especially the young, from which to a large extent depends on each country's demographic future. The family, which is one of the categories of social policy is understood as "two or more people that are related as husband and wife, living together partners (cohabitants) – people of the opposite sex, or as parent and child" [5]. This means that the term family includes both a pair without children or a pair with one or more children as a single parent with a child or children. Against this background, a young family is the family, "in which the spouses (cohabitants) are at most at the age: female – under 30 years, and the man – less than 35 years" [5]. An important determinant of young families is therefore primarily their age, but can also indicate other characteristics, including [3]:

- lack of economic independence, which often leads to prolonged depending on parents' generation, which also brings negative consequences in terms of socialization and family education,
- preference for partnership in the relations between men and women, leading to the prevalence of egalitarian marriage, as well as
- a significant reduction of differences in the level of enrollment rate between men and women, which affects the change earlier (traditional) models marital and parental roles.

The functioning of young families in today's socio-economic realities facing many challenges. Analyzing the demographic trends that are long-term and unchanging, can be identified a number of important and closely related elements. The starting point is here characteristic, especially for Europe's aging population, understood as an increase in the proportion of

the elderly population. Among the many reasons for this state of affairs, in addition to extending the average life expectancy, there may be mentioned, inter alia, the functioning of young families, their numbers and their fertility. Young people postpone the moment of starting a family, which is often associated with uncertain professional situation, the longer the period of study, the lack of financial stability, as well as a reluctance to take any more durable commitments. The appearance of the child in the family is also postponed because women give birth in an increasingly later age, with the result that there are fewer and fewer. Analyzing the Polish example – based on data from the Central Statistical Office (GUS) – we can say that now children who are less than 6 million, account for about 15% of the population, the number of them is still falling. For comparison – in the middle of 80-ies of the twentieth century, this share was about 25% [20]. On the other hand, many families give up at all with having children, which is both the result of a conscious decision (model DINKS – double income no kids) and lower fertility [10]. Studies in Polish woman procreation attitudes showed that the reasons for the resignation or defer the decision to have children, in addition to concerns (mainly women) from the loss of job, the lack of support from the public authorities.

Contemporary social policy in its practical dimension aims to provide social security to citizens, while mobilizing people to work, as well as activating their entrepreneurship and sense of responsibility for their own future. This means the development of appropriate – the economic realities of data – terms and conditions of existence of the population [7]. On the other hand, social policy is designed to study the changes that are taking place in the social structure under the influence of purposeful activities of public authorities and NGOs. It should also indicate directions and ways of solving contemporary social problems and evaluate the results.

The purpose of today's social policy is to create a pro-development social structure associated with the building of social capital. As a result, one of the key directions of this policy is the policy of the family. From the point of view of regulation and making power for the European Union social policy is left entirely to the discretion of Member States. Simultaneously, EU legislation supports the specific regulations concerning, inter alia, labor market policies, social cohesion and broader economic reforms. Records relating to the activities "about family" are provided both in the Lisbon Strategy, the Europe 2020 Strategy, as well as a number of Directives and Communiqués relating to issues of maternity, parental leave, family protection, equal treatment and the employment of women and men or solidarity between generations. In the case of

referenced the Europe 2020 Strategy, in the area of social integration – including in the context of social equal opportunities – there is a referred about activation activities for families and children, especially in areas such as education and health care. On the other hand – from the point of view of the stability and competitiveness of the economy - there are demands for active labor market policies, including ensuring a balance between family life and work and the conditions for the presence of both parents in the labor market. It is closely related to, inter alia, the need to establish adequate forms of institutional care for children. Among the key challenges facing the modern family policy should be mentioned, thus primarily [4]:

- demographic challenges related to the already mentioned trends in the choice of the model of the family, age of starting a family, the fertility rate and an aging population,
- socio-economic challenges associated with the desire to increase the competitiveness of the economies of individual countries, including by ensuring the stability of the labor market, as well as combating poverty and other exclusions, and
- axiological challenges related to, inter alia, to the maintenance of a high-ranking family in the system of values.

From the point of view of social policy, you can specify both narrower and broader understanding of the policy. In a narrower sense, this policy covers essentially only those activities and instruments that are aimed directly at the family (immediate family policy). In terms of the broader scope of the policy is also extended and about other spheres of social life that cause consequences also for families (indirect family policies) [2]. Regardless of the approach is worth noting that today's family policy is taking more and more often – especially in the face of an aging society – the direction of pro population. In many countries it is a legal obligation, flowing from the Constitution. That is true in Poland, where the "marriage as a union between a woman and a man, the family, motherhood and parenthood are under the care and protection of the Republic of Poland" [6]. Apart from the usual instruments for the promotion of family procreative function (leave, benefits and cash assistance related to childbirth and raising children), as extremely important consider the action to be forming a "good climate" for the functioning of the family, especially the young. This is related to the provision of specific support, including such areas as employment, social security, housing and institutional childcare.

3. The activities of Polish public authorities to support young families

Public government policy, which is aimed at supporting the family uses both instruments as direct and indirect. To the first group consists of mainly financial benefits which include, inter alia, all sorts of benefits, family benefits, and other forms of financial aid. While the second group are widely understood public safety services functioning families and supporting the process of raising children, services in the area of health care, as well as activities in the field of housing. Population Census Data from 2011 show that more than half of households with multiple take a self-contained, which is not the elderly. It is probably the aspirations of young families to the kind of "independence" and reduces the impact of third parties. This trend is more noticeable in urban areas (53%) than in rural areas (40.4%) [5]. For young families, a significant obstacle in this area are mainly financial barriers.

The State responding to the housing problems of young families a few years ago – in 2006, introduced the "Family on its own" (Rodzina na swoim) program, which was intended for both couples and single parents. The program was designed to help in the purchase of their own homes to people without property. However, it was important that the aid for the loan installments was closely linked with the surface of the house or apartment – pays up to 50 m² for housing, up to 70 m² for the home. The apartment, however, could not be larger than 75 m², and the house of 140 m², and the maximum rate per meter apartment were separately determined in each province. The state financed and for ongoing contracts continue to finance (as the last call to the "Family on its own" program was completed in 2012), about half of the interest paid during the first eight years to repay the loan for its purchase. The program included both primary market and the secondary market. Banks participating in the program, a total of 181.563 granted preferential loans in the amount of 32.956.823 tys.PLN [19].

Currently in Poland there is a new program – Apartments for Young (MdM), which greatly differs from the above-presented. Firstly lets down payment financing only for those up to 35 years old, the first buyers own apartment in the primary market. Funding is varied, and so, for singles and childless couples is 10% of the index reflects the average cost of construction of housing in a given location, for individuals and families with at least one child – 15% Surcharge may be covered a maximum of 50 square meters, while the same apartment can not be larger than 75 square

meters, and the house of 100 m². In the case of families with at least three children limitations on the maximum surface were increased by an additional 10 square meters. In addition to the above mentioned benefits, additional support is provided for families using MDM, who within 5 years from purchase apartment number of children has increased by a third or more after the third child. Funding will be granted only once and will be 5% of the specified amount [15].

In practice, however, the new program is not able to use a large group of young people, even though they fulfilled certain conditions. It turned out that the young families often have difficulty in obtaining credit. In addition, high housing prices in the primary market often prevented the purchase of real estate. The State, in response to these problems started to introduce modifications. In March 2015 was adopted the project amendments to the law on state aid in the purchase of a first home for young people. As a result, a number of emerging problems is not possible to obtain a credit rating, it was decided that the loan agreement with the borrower will be able to proceed with any person, and not, as yet, only a person with a close family. In addition, by the MDM program will also be covered homes as a result of conversion or adaptation. However, if the borrower during the period of five years from the date of creation or transfer of ownership of the apartment, overpays all or part of the loan in the amount greater than the support granted, will have to pay part of the financing of own contribution. The current program does not provide for any penalties for early repayment [17]. The project also assumes that when in the family will be two children, funding will increase to 20%, for three and more of them, support will be increased to 30%. At the same time for families with at least three children will increase funding to the size of the property apartment of 50 m² to 65 m². For individuals and families with at least three children were abolished as a condition of "first home" and the age limit for parents.

Demographic changes represent a significant hazard at the same time a challenge for the social security system. This is mainly due to the backrest its parts on the so called generational pyramid, in which the younger generation – as the majority – provides funding to benefit the aging generation [9]. In the case of reverse trends is significantly threatened the solvency of the system, especially in the long term. From this point of view, therefore become necessary steps to ensure that in the future to reduce the quantitative differences between the generations. This requires specific actions aimed at increasing the fertility of modern

families, inter alia, by giving them certain conditions, including financial, especially in the first period of a child's life.

In recent years, the government in Poland repeatedly modified provisions concerning social security, and including provisions directly affecting young families. Before starting the analysis should be noted, however, that the considerations set out below are general in nature, since the majority of these solutions there are additional regulations, exceptions.

First the woman who during the course of the employment relationship became a mother, a woman should be and maternity leave of 20 weeks². It is paid at 100% of base salary. Mother can interrupt the download allowance (generally after 14 weeks, and in special cases after 8 weeks), and the right to its use gets another guardian of the child. After using maternity parent has the right to take advantage of additional maternity leave. At present it amounts to six weeks at birth a child and to eight weeks while having two or more children at one birth. With this, an additional 100% paid maternity leave (under certain conditions) on an equal footing can be used by both father and mother, regardless of whether they work on time, order, or conduct business activities.

In 2013, in Poland was made a big change, and for people who work under an employment contract introduced a new, 26-week – regardless of the number of children born at one birth – (paid 60% of the base salary) parental leave. The leave can benefit both parents, even at the same time, the fact that the total length of leave and benefits enjoyed by both parents can not exceed 26 weeks. In addition, the father is also entitled to a 2-week paternity leave, possible to use in the first year of life. After the use of parental leave, both mother and father (depending on employment relationship) may benefit from free (36 months) parental leave until the child is 5 years. During this leave for parents from the state budget contributions are paid to the pension scheme from the base equal to the amount of the average monthly remuneration paid for the 12 months preceding the maternity leave. The base can not be higher than the amount of 60% of the projected average and may not be less than 75% of the minimum wage. Since 2016 it is planned to parents who are not employed and do not pay social security contributions for a year since the birth of the child to receive financial support in the amount of PLN 1000 per month, regardless of income per person in the family.

On the birth of a child state pays benefits tax-free income. Its receipt is subject to fulfillment of the income criterion. With the birth of a child is

² In the case of twins 31 weeks, and with the birth of another child at one time increases by two weeks – up to 37 weeks maximum.

entitled to a one-time grant from the State of PLN 1000 – the so-called "baby bonus". By 2013 baby bonus was paid to all citizens, but at the moment monthly income per family member does not exceed PLN 1922. Another condition for its receipt is the child's mother to remain under medical supervision no later than 10 weeks of gestation until birth. The introduction of this requirement was to motivate women to surrender as soon as possible medical care during pregnancy. Besides "baby bonus", to the childbirth allowance, in certain communes, by resolution, shall be paid a one-time allowance. The amount depends on the funds of the communes.

Apart from the benefits payable the childbirth grant state supports young parents through the payment of family allowances, which are the main element of the nature of direct family. Among the key features of these benefits it should be mentioned: income function (increase family income), compensatory function (compensate – at least partially – expenditure incurred in having children), the function of reducing disparities in living standards of different types of families, as well as stimulating functions (interacting specific social behavior – in this case, pro-family) [1]. In Poland those benefits mainly include: the family allowances and supplements to family allowance, care benefits such as attendance allowance, nursing allowance, caretaker's allowance and special allowance for the caregiver. It is important to emphasize that care benefits are awarded to people with a disability and their caretakers. Family allowance and allowances are awarded after fulfilling the income criterion, which in 2015 is PLN 574 per person in the family, or PLN 664 if a family member is a child with a disability. Benefits compared to other EU countries, are very low and, for example, monthly family allowance is 77 PLN for up to 5 years of age, 106 PLN for children between 5-18 years and 115 PLN for children aged 18-24.

In 2015, Poland changed the rules of the annual tax returns, which currently are more favorable for large families. Increased by 20% have the amount that may be deducted in the tax returns for the third and subsequent children. The tax credit was taken while parents having one child whose income was more than 56 thousand PLN per year per parent. At the moment, the family with a minimum two children can make a subtraction in the tax settlement, regardless of income.

For large families – having a minimum of three children, irrespective of the level of income in 2015, there introduced a system of discounts in the form of so-called "Card of big family". Possession of this card entitles parents – for life, and children up to 18 years of age or 25 years of age, when they take science, to discounts and allowances mainly from the

sphere of culture, recreation and communication. It is worth noting that the initiative to introduce the card comes from the same family, associated in the Association of Large Families "Three Plus", and the number of partners constantly increasing [18].

The problems of young families in Poland often also result from inability to take up employment (especially for women), which is a consequence of the deficiencies in institutional childcare. With the above difficulties, facing not only the Polish family, but the vast majority of countries belonging to the EU, a European Commission report published in 2013 shows that EU Member States will need to accelerate work to improve legislation on childcare facilities for the EU to reach the target of 75 per cent of employment by 2020. In 2002, the leaders of the EU member states agreed on the so-called "Barcelona objectives" in terms of childcare facilities, as well as being the basis for the formulation of EU and Member States' strategies for the reconciliation of work and private life. It was assumed that by 2010 places in nurseries or kindergartens should suffice for 33% of children under three years old and 90% of children aged from three years to school age. The realization of these objectives was to help women to combine motherhood with work. According to figures published by the European Commission shows that only eight countries achieved targets for both age groups. These include: Belgium, Denmark, Spain, France, the Netherlands, Sweden, Slovenia and the United Kingdom. Five other countries fulfilled one criterion. Poland, unfortunately, was not included in any of these groups, and in terms of the number of places for children under 3 years of age was in last place. It should also be noted that difficulties in accessing public institutional forms of care in Poland refers virtually all types of biological families.

Authorities in Poland, realizing the need to implement the "Barcelona objectives" and noting the problems of families due in part to deficiencies in institutional care of children, a few years ago began to perfect the system. Until 2011 in Poland Institutional Child up to 3 years was based only on the nurseries, which were subject to the Ministry of Health. Number of seats in institutions was insufficient, and demands against the entities wishing to set up this type of institution enormous. In 2011, came into force the Act on childcare up to 3 years [13]. In view of implementation of the Act, introduced in caretaking roles, educational and learning can take place in the nursery (subordinate to the Ministry of Labor and Social Policy), children's club, the daily supervisor and the nanny. Generally, nurseries and children's clubs differ greatly, and the most important differences include the time in which the children are in

institutions, the age at which they are received, the number of caretakers, the obligation to provide children with food, different housing conditions, whereby it should be noted, nurseries provide a fuller range of services.

In 2011, on the one hand to meet the needs of young couples, on the other, in order to limit the gray zone has been instituted nanny. Nanny as the private entity has custody of the children on the basis of the so-called "mobilizing agreement" signed between the parents and the nanny. It is characteristic that for the nanny social security contributions (with exceptions, and under certain conditions) is required to pay the Social Insurance Institution – contributions from the state budget or the child's parent.

Introduced in 2011 daily guardian institution, also had to help young families and facilitate entry or return to the labor market. Daily guardian is a person employed by the commune under a contract for services. The choice of caretakers in the local government units is done on the basis of open competition. From guardians are required to have the appropriate qualifications, training completion and disposal of the relevant conditions form of office space. Commune, however, may provide or equip the local to care for the caregiver.

For parents of children in kindergartens, in 2013 the government also introduced facilities. Implemented an amendment to the Education Act [12], inter alia, reduced fee for staying in the facility. At the moment when the child is in a public institution more than legally free 5 hours a day, a parent makes a maximum fee of PLN 1 per hour, before the decision belonged to the local authorities and the rates were varied and even several times higher than today. It should be emphasized that it is only free childcare, while for meals and extra activities in public institutions, parents pay the fee. It is also important to show that in the Czech Republic, Germany, Hungary, Romania and weekly number of hours that the child receives free child care is 40 hours.

With the introduction of "Kindergarten Act" assumes that until 2017 all children will be guaranteed a place in institutions. Today, however, are only guaranteed 5- and 6-year-olds, which necessarily fulfill the obligation to preschool preparation in "Class 0". Amend the law was necessary and useful, but in Poland there is still a big problem with pre-school education. The report of the European Commission shows that as many as 37% of Polish children before going to "Class 0" do not go to kindergarten.

This is the worst result in Europe, where in this group average in the house is only 11% of children. For comparison, in Bulgaria and Romania, the figure is approx. 26%, Slovakia and Hungary approx. 20%, 12% in the

Czech Republic and Germany, only 8%. The report indicates that in the school year 2012/2013 Poland was one of the few states where the law (except mandatory "Class 0") is not guaranteed to children in a kindergarten or nursery. For comparison – in Sweden, such a right already acquired year-old child, in most countries they are three year olds and the law applies to childcare.

In addition, worrying is also a reference the above statistics to costs incurred by Poland. It turns out that in Poland on childcare is spent 0.52% of GDP, which is exactly as much as the European average. For example, in the Czech Republic the figure is 0.49% of GDP, in Germany 0.46% of GDP, and 0.7% of GDP in Hungary. It is also worth noting that in Poland, 21% of expenditure on kindergarten comes from the parents, and the EU average is 14%. This percentage in Poland is closely connected with limited access to public institutions, which in turn forces the parents to use the services of private institutions [16].

4. Conclusions and recommendations

Family policy to bring results must be a long-term support system and not a mere collection of loose, incidental solutions. This is due to the fact that all the dysfunctions in this area involve long-term adverse socio-economic impacts on society as a whole.

Analysis of the solutions used in the context of family policy in Poland can make some conclusions. The proper functioning of the modern family threatens both the demographic, economic, and psychosocial factors. In the conditions of growing phenomenon of population aging is a key issue seems primarily targeted demographic policy, at least for simple reproduction of the population, or the replacement of the generations. So what should be done to persuade young Poles to raise families, which could meet the challenges of aging populations? Is Polish solutions are only fiction, or provide them with real support?

The answer to these questions is not clear and simple, and only introduces measures aimed at supporting families and children, and so it would not be sufficient. In order activities in the field of family policy to be effective, it is necessary first to address the issue of employment. In contemporary society the position of the individual in society to a large extent related to its labor market activity. High unemployment, especially among young people, as well as the lack of job security in the long term is not conducive to the establishment of the family. It would be worthwhile, therefore, to introduce programs to support both young workers and

employers that employ them. In this place should be proud of the efforts of governments to limit the so-called concluding contracts "junk". But it is not just about restrictions on contracts, which are not discharged social security contributions, and therefore does not collect employee capital needed to obtain a pension. It is also imperative reducing contracts of mandate (which are often the only source of income) in respect of which admittedly are paid social security contributions, but the nature and timeliness of such agreements among blocks the ability to obtain a mortgage, the interest rate should be reduced too.

Problems with obtaining a mortgage are very big, affecting not only the young people. Firstly, financial institutions require large "own contribution" and the interest rate discourages their borrowing. Therefore, should be assessed positively the changes that the authorities bring in the apartment for young (Mdm), where it was decided to possibility to take the credit to a person who is not a member of the closest family. In practice, in addition to the young, to credit will join parents, grandparents, who will guarantee repayment. Despite the positive tone of these changes, it should be noted that such situations will result in a sense, dependence young families on borrowers and deprive the young families' independence and responsibility for their own lives.

Financial limits per square meter of real estate, which is the ability to buy an apartment in the Mdm program, meant that the program applied only selected locations / estate. In order to meet the requirements for the purchase of forcing developers were cut costs, which often resulted in the acquisition of land for investment in not very attractive locations. The effect of this is that in the larger cities there were created "Mdm enclaves" and some of the people who could benefit from the subsidy do not decide on the program, inter alia, by the unattractive locations or poor investment. The solution, which could affect the greater interest of the program there is the abolition the limit in the size of the property, while leaving the aid to a specific size of the property, as well as more expensive, increasing the amount to which the property can be purchased.

The issue of employment also appears in the case of solutions, which were introduced in Poland in the field of social security; particularly at longer receive benefits from childbirth. The introduction in 2013, the changes were expensive and clearly beneficial for young parents, and the ability to decide on the length of stay in the maternity allowance also deserves a positive assessment. The problem, however, lies in the fact that young parents need to ensure that after a year's break at work it will be welcomed back. On the one hand, the rules require the re-adoption – the

return to work of young parents after maternity leave, but on the other hand, the employer has the option to exempt them even a few days after returning. This situation, with relatively high unemployment in Poland, raises a number of legitimate concerns. It would be necessary to amend the rules that prevent employers' quick dismissals after parental leave.

Assessing direct, financial aid aimed at children, should be regarded as negligible. Benefits are paid only to the poorest, after fulfilling income criterion, which in principle is not practiced in Western Europe and Scandinavia, where child benefits are unconditional and are a real support for the family. Institutional childcare in Poland is also not the best, though, and so in recent years the number of places in institutions has increased. In this area, we should consider the actual and real support for employers who want to establish and run on their premises establishments providing care and educational services for children of employees.

In conclusion, the Polish authorities are trying to provide the best conditions for the development and functioning of young families. It should be emphasized that in the last decade, a number of solutions, which, however, only partially and selectively responding to contemporary problems, and Polish State aid aimed at young families in comparison to the authorities of other EU countries is at a relatively low level and through various activities should be increased and improve.

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