



Financial support for large families. Nature, forms, significance¹

<https://doi.org/10.34766/fetr.v55i3.1205>

Beata Krajewska^a

^a Beata Krajewska, PhD, <https://orcid.org/0000-0001-7671-258X>,

Institute of Pedagogy, Faculty of Pedagogical Sciences, Cardinal Stefan Wyszyński University in Warsaw

Abstract: Large families remain a constant subject of exploratory research. The perspective of their functioning, positive aspects for the development and socialisation of the child, as well as the difficulties experienced and the need for support become the subject of the discourse around this particular category of families. The purpose of this article is to present individual as well as most important benefits and solutions that are aimed at supporting large families and their assessment to what extent they form a cohesive system, together with an indication of directions for its improvement. The characteristics of large families remain beyond broader exploratory research. Only selected aspects of this issue are presented. This also applies to the briefly outlined issue of family policy and its support for large families. To achieve this goal, the analytical and synthetic method of reviewing legal sources and literature was used. The available forms of support for large families in the form of various types of benefits, discounts and allowances are an important element of family policy that still requires improvement. There is also a need for permanent educational impact regarding issues related to large families, reflections related to their assessment, showing them truthfully in a positive light, without omitting what is difficult, troublesome and important for them.

Keywords: forms of support for large families, family policy, large family

Introduction

A challenge of contemporary Poland, as well as other European countries, is the low fertility rate. We have been dealing with such a situation since the 1990s. This state of affairs is getting worse every year, despite the efforts of the state. There are several reasons for it and they are of different types and gravity. To outline them, because a deeper analysis of them would go beyond the scope of this study, moreover, they are the domain of demographers and sociologists, first of all, social factors should be pointed out, in particular the uncertainty of young people as to their financial, professional and housing prospects, and consequently postponing parenthood. Secondly, the system of support for mothers in the labour market is insufficient, as they either have no chance of entering the labour market or are excluded from it due to the birth of a child or children. The third reason is that some young people place comfort, careers and living in the moment ahead

of marriage and parenthood. The fourth reason is the insufficiently effective family policy, whose instruments, while supporting families with children, do not contribute to increasing the fertility rate.

Therefore, it is all the more important to support those families that contribute to increasing this rate. This is especially true for large families, that is families with three or more children. In these families, all financial needs related to the care and upbringing of children are necessarily greater in comparison to families with fewer children. However, it is not true that these families are primarily beneficiaries of social assistance, or that they are the main group benefiting from the “500+” programme. All the more inappropriate are the often-appearing claims that these benefits affect the procreative decisions of parents who decide to have more children than average, thus widening the scope of social pathologies.

¹ Article in polish language: Wsparcie materialne rodzin wielodzietnych. Istota, formy, znaczenie <https://www.stowarzyszeniefidesetratio.pl/fer/2023-3Kraj.pdf>

However, if the prospect of support has an impact on the fertility rate of the family, there is nothing wrong with it, on the contrary—after all, parents and future parents have the right to count on help regarding hardship, including financial, related to childcare, especially if there are more of them than the mentally and actually accepted model would indicate.

Large families are not “five hundred pluses”, “parasites”, “pathology”, which are among the invectives that can unfortunately be heard at their address. While monthly benefits, allowances and rebates slightly improve their living situation, they do not improve their image in the eyes of society². Family policy cannot be confused with social policy. It is also not true that the image of large families does not change for the better, which is also due to such families themselves, which function as well, and often better, than smaller families, and having many children is not an aggravating factor, but an integrating one, strengthening the family community based on love, responsibility and other attributes inherent in a properly functioning family.

The role of the state is to support the family financially, especially large families. This is based on Article 71 Section 1 of the Constitution of the Republic of Poland of April 2, 1997.³ It states that “in its social and economic policy, the state takes into account the good of families. Families in a difficult financial and social situation, especially those with many children and single-parent families, have the right to special assistance from public authorities. Also the Charter of the Rights of the Family submitted by the Holy See in Article 3 states that “the family has the right to assistance from society in matters relating to the procreation and upbringing of children. Married couples with many children have the right to adequate assistance and must not be subjected to discrimination”⁴. Financial support is one of the areas of support that also includes spiritual, informational and other areas.

The purpose of this elaboration is to present the individual and most important benefits and solutions, the essence of which is the financial support for large families, and the assessment of these solutions, to what extent they form a cohesive system, together with an indication of directions for its improvement. A detailed description of large families remains beyond exploratory research as it would require a more extensive elaboration since the literature on the subject is plentiful and presenting this issue is not the main goal of this article. The same applies to the issue of family policy and its support for large families, these issues are only briefly outlined. The article uses the analytical and synthetic method of reviewing legal and literary sources.

1. Select aspects of large family issues

The family is an environment that is conducive to shaping a system of values, norms, patterns of behaviour, the ability to make choices, make decisions and fulfil specific tasks. A large family, which remains embedded in a vast network of close and distant relatives, is not an isolated family. It fulfils the function of shaping a complete human being the more fruitful the relations prevailing in it are more positive, and the adults are people with a mature personality. The family is then a true school of social virtues such as diligence, thriftiness, the ability to live together and cooperate (Dyczewski, 1996, p. 22).

In Poland, a large family is now called a family with at least three children. From the point of view of demographics, a large family is one that ensures a slightly extended replacement of generations. In this approach, a large family is considered to be a family with at least four children. On the other hand, economic criteria indicate that having many children means a family with three children, because the moment of appearance of

2 Wojciechowski, K. *Family graded three with a plus. What life of large families in Poland is like*, <https://praca.gazetaprawna.pl/artykuly/1447080,zycie-rodzin-wielodzietnych-w-polsce.html> (access: June 26, 2023).

3 Constitution of the Republic of Poland of 2 April 1997 (Journal of Laws of 1997, Issue 78, Item 483 with later amendments).

4 Family Rights Charter, https://www.srk.opoka.org.pl/srk/srk_pliki/karta.htm (access: June 26, 2023)

the third child in the family significantly reduces the wealth of families compared to families with fewer children (Forma, 2016, p. 23-24).

Family researchers and familiologists point to a twofold, narrower and broader, understanding of having many children. The narrower approach refers to the individual, individual space of experiences, meanings and values, which is related to the factors and processes to which a child growing up in a family environment is subject. It is primarily about the upbringing space, socialisation and education. The second, broader approach defines having many children as a socio-cultural space in which the situations and social situation of children in various types of families with many children are described, i.e. differently educated, working and unemployed, well-off and in poor financial condition (Forma, 2016, p. 27-28).

A large family ensures proper socialisation of its offspring and is a source of Poland's demographic potential. This happens through greater involvement in home life, increased responsibility, implementation in certain social roles, stronger, deeper relationships, bonds between parents and children, as well as between siblings. Large families are also perceived in a negative way, that is as an environment that threatens proper socialisation due to the lack of financial resources necessary for the proper development and education of children (Forma, 2012, p. 23-24). Large family parents are perceived as irresponsible, unable to control procreation, having more children than they can raise and support, neglecting their children in the process of caring for them and their socialisation (Witkowska, 2022, p. 86-87).

It is necessary to point out a very important aspect of having many children, which is the bonding of the family. Numerous offspring encourage parents to strive for the durability of their relationship. In families with many children, divorce is a last resort, which is used only after exhausting other ways of solving family or marital problems. The priority is the welfare of children who would suffer if their parents divorced. In the event of a divorce, it would be more difficult for one of the parents to manage three or more children (Bonisławska, 2010, p. 18). Thus, children who grow up in families with many children have a greater guarantee of the presence of both parents and take from the family home many good models related to

having a family, because they observe ways of resolving conflicts among spouses, responsibility for the family and the effort associated with having and raising children on a daily basis (Bebel, 2014, p. 281). There are also other positive aspects in a large family. Namely, it gives children the opportunity to observe a wide range of social behaviour and behavioural patterns. Due to the need to spread attention to a larger number of children, they can cope with activities of daily living faster. Thanks to the fact that there is always someone at home to play and talk with, the rules of life in society are quickly internalised. Cooperation, acting for the common good are everyday life in a large family. This may translate into increased flexibility and easier adaptation to changes (Kozuchowska, 2015, p. 11). Children from large families find it easier to establish contacts and cooperate with other people. These children quickly assimilate the norms applicable in the group and usually experience situations related to going to kindergarten or school less profoundly. Due to the greater scope of responsibilities, parents expect their children to be more independent. Often older siblings become a role model and it is easier to confide in an older brother or sister about the innermost secrets and problems (Ochojska, Marmola, Węgrzyn-Białogłowicz, 2015, p. 202).

The sibling position is considered to be one of the most fundamental and at the same time natural and relatively uncontrollable factors influencing the lives of children growing up in the environment of brothers and/or sisters. It is associated with long-term consequences for the individual development of the child, shaping his personality. The most important variable affecting the position in siblings seems to be the order of birth, followed by gender, age differences between siblings and their number. They are important not only for shaping the personality of an individual, but also for their experience and fulfilling various life roles in the future (Rusaczyk, 2021, p. 26). The birth of each new child affects the family system. Due to changing circumstances, different factors operating at a given time, individual characteristics of the child, each is treated differently and often in an unintended way. Typically, the first child in a family has experiences that subsequent children do not. The first child is the centre of at-

attention until the next baby arrives. The situation of the middle child, who for some time is the younger and then the older sibling, is quite specific. Usually, these children are not given as much attention as the oldest and youngest. They often have to compete for the attention of their guardians. The youngest children are most often influenced by both parents and older siblings, and it is more difficult for them to grow up, because family members expect them to behave like a child, are more protective, indulgent and less consistent in applying punishment (Ochojska, Marmola, Węgrzyn-Białogłowicz, 2015, p. 201-202).

Thus, a large family has many characteristics that are positive for the development of children brought up in it. It can in a very beneficial way shape the characteristics of a young person, prepare him for life in society, to fulfil various roles. Of course, it is also not devoid of difficult, embarrassing or conflict situations that parents and children have to solve.

2. Large family support as a constituent of family policy

Family policy is an element of social policy as activities of the state and other organisations aimed at shaping social relations, living and working conditions of the population, so that society can survive and develop. It includes those activities of the state which are aimed at the well-being and development of the family and which are undertaken in accordance with the principle of subsidiarity (Majkowski, 1999, p. 339-340). Pro-family policy is all activities, legal norms and measures launched by the state in order to create appropriate conditions for the life of the family, for its proper functioning and fulfilment of tasks that are important for the state. One of its goals is an appropriate approach to procreation, therefore the most important components of the pro-family policy should be activities aimed at encouraging women to bear children, social benefits related to the care and upbringing of children, activities ensuring health care for mothers and children, and benefits encouraging working parents to take care of child (Szlendak, 2011, p. 455). In the case of families with many children, this issue is of particular importance, because it is in

such families that difficulties in performing the economic and care function are often observed, as well as limited opportunities to improve the financial situation by taking up paid work by the other spouse, who most often takes care of the children. Thus, the goal of family policy resounds exceptionally in relation to them, concerning the equalisation of unjustified and no-fault social differences between families, creating equal opportunities for them and securing life risks (Auleytner, Głębicka, 2001, p. 184, 188). It is also important to introduce into the pro-family policy issues related to the protection of marriage and family, preparing young people to assume the roles of a spouse or parent, or shaping appropriate cultural attitudes related to family and having children (Przeperski, 2014, p. 53), which may translate into increasing the number of births, improving the demographic situation.

Family policy must be based on values. Guzewicz points to “four axiological anchors”. The first is subjectivity, according to which the family is the subject and not the object of family policy. The second is dignity, because a family, just like an individual, has a dignity of its own and deserves respect and support by virtue of its existence. The third is freedom, which comes down to giving the family a choice and avoiding bureaucratic paternalism in activities for its benefit. Value is the last anchor, the essence of which is the assumption that the most valuable resource at the disposal of the state is an individual functioning in a family (Guzewicz, 2019, p. 36). Specific forms of support should correspond to these axiological assumptions, which also applies to families with many children.

Individual benefits and solutions are targeted at large families. They are based on specific legal regulations, the determination of which is not obvious. This is due to the lack of a separate legal act concerning large families and, as a consequence, the dispersion of provisions in this regard in many legal acts. Hence the need to extract them from the maze of regulations and include them in the perspective of procreation decisions and care for the quality of life and health in exceptional families, such as large families. The more so that not all these formal and legal solutions are widely known. It should be noted

that due to the limited scope of this study, the presentation of analyses in this regard is limited only to a general indication of individual forms of financial support for large families and an outline of their essence and importance without a detailed analysis.

3. Childcare benefit “500+”

The “500+” benefit operates on the basis of the Act of 11 February 2016 on state aid in raising children⁵. Formally, it is called an upbringing benefit, which, pursuant to Article 4 Section 1 of the Act, the purpose is to partially cover the expenses related to raising a child, including taking care of him and meeting his life needs. This is important for every Polish family, and certainly for most of them, but it is especially important for large families, some of which struggle with high costs of raising several children.

Article 5 Section 1 of the Act stipulates that persons are entitled to a childcare benefit in the amount of PLN 500.00 per child per month. It is independent of family income. The government plans to increase the amount of this benefit from PLN 500 to PLN 800, and this change would enter into force on January 1, 2024. The act providing for it after social consultations⁶ has been signed by the President and the childcare benefit will be paid in a higher amount.

4. The “300+” benefit due in relation to school expenses

Article 187a Section 1 of the Act of 9 June 2011 on supporting the family and the foster care system⁷ provides that the Council of Ministers may adopt a family support programme. Resolution 80 of the

Council of Ministers of May 30, 2018 on the establishment of the government program “Good start”⁸ a government program to support families with children in incurring expenses related to the start of the school year was established. This support consists in granting the “Good start” benefit in the amount of PLN 300 once a year for a child. This benefit is granted regardless of family income.

Issued on the basis of Article 187a Section 2 of this Act, Regulation of the Council of Ministers of May 30, 2018 on detailed conditions for the implementation of the government program “Good start”⁹ clarifies all issues related to the entitlement to this benefit. It is due in connection with the beginning of the school year until the age of 20 by a child or student, and by a child or student 24 years of age—in the case of children or students with a disability certificate.

For large families, support under this program is important, due to increased school expenses. In particular, it concerns the purchase of school supplies, clothes and footwear required at school and during physical education classes.

5. Family allowance extension due to raising a child in a large family

The issue of family allowances and supplements to them is regulated by the Act of 28 November 2003 on family benefits¹⁰. According to its Article 4 Section 1 The family allowance is intended to partially cover child maintenance expenses. It is due if the family income per person or the income of a person studying does not exceed PLN 674.00 net, as provided for in Article 5 Section 1 of the Act, and Section 2 of this article provides that if a family member is a child with a certificate of disability or a certificate of moderate

5 Act of 11 February 2016 on state aid in raising children (Journal of Laws of 2023, Item 810 with later amendments).

6 <https://www.portalsamorzadowy.pl/polityka-i-spoleczenstwo/800-plus-zamiast-500-plus-od-2024-r-co-z-warunkami-przyznawania-swiadczenia,470640.html> (access: June 23, 2023).

7 Act of 9 June 2011 on supporting the family and the foster care system (Journal of Laws of 2022, Item 447 with later amendments).

8 Resolution 80 of the Council of Ministers of 30 May 2018 on the establishment of the government program “Good Start” (Official Gazette of the Republic of Poland, 2018, item 514)

9 Regulation of the Council of Ministers of 30 May 2018 on detailed conditions for the implementation of the government program “Good start” (Journal of Laws of 2018, Item 1061)

10 Act of 28 November 2003 on family benefits (Journal of Laws of 2023, Item 390, with later amendments).

or severe disability, the family allowance is due if the family income per person or the income of a person studying does not exceed amount of 764.00 PLN net.

The income criterion is a serious limitation of the right to this benefit, which results in the fact that only families in the most difficult financial situation receive such support, which also applies to families with many children. However, the “1 PLN for 1 PLN” principle applies, which results from Article 4 Section 3a of the Act, according to which, if the amount entitling a given family to a family allowance is exceeded, the family allowance and family allowance allowances are due in the amount of the difference between the total amount of family allowances with allowances and the amount by which the family income has been exceeded.

As stipulated in Article 6 Section 1 of the Act, the family allowance is payable to persons until the child turns 18 or attends school, but not longer than until the child reaches the age of 21, or until the age of 24 if the child continues education at school or university and holds a certificate of moderate or severe disability. According to Section 1a of this article, the family allowance is payable to a person studying at a school or a higher education institution, but not longer than until reaching the age of 24.

Article 6 Section 2 of the Act indicates that the amount of the family allowance is PLN 95.00 per month for a child up to the age of 5, PLN 124.00 for a child over the age of 5 up to the age of 18 and PLN 135.00 for a child over the age of 18 until the age of 24.

Based on Article 8 of the Act, various supplements are payable to the family allowance. Namely, in the statutory order, these are allowances for childbirth, childcare during the period of childcare leave, single parenthood, raising a child in a large family, education and rehabilitation of a disabled child, start of the school year, starting school by a child outside the place of residence. All of them are important for families with many children, as regards the childbirth allowance or the allowance for the beginning of the school year, because they provide funds that are so much needed by families

in general, and large families in particular, but for these families there is an allowance for bringing up children children in it.

According to Article 12a Section 1 and 2 of the Act, such an allowance is payable to the mother or father, the child’s actual guardian or the child’s legal guardian in the amount of PLN 95.00 per month for the third and subsequent children entitled to the family allowance. Article 3(16a) of the Act defines a large family as a family bringing up three or more children.

These are not high benefits. For example, if a family consists of a mother and father and three children aged 2, 4 and 10, it will receive PLN 409.00 per month from the family allowance together with this allowance. Of course, it is another support that is important, but it could be shaped at a higher level, which concerns in particular the allowance for raising a child in a large family, and which would be an expression of appreciation of the role of such families among families in general. However, when this benefit is “combined” with 500+, it amounts to PLN 1,909.00, which gives the perspective of real support for such a large family. Of course, this does not release the rulers from creating further support and working out forms of assistance responding to the needs of large families.

6. Social assistance benefits

According to Article 7 Points 8 and 9 of the Act of 12 March 2004 on social assistance¹¹ having many children is one of the reasons for providing social assistance. After meeting the income criterion which is income per person in the family not exceeding PLN 600.00, the family may receive assistance in the form of a targeted or periodic benefit. In exceptional situations, financial assistance may be granted even if the income criterion is not met, then support is granted in the form of a special targeted benefit. The family may apply for the costs of feeding children at school, covering the costs of food during their stay at a summer camp, assistance in the form of a food package.¹²

11 Act of 12 March 2004 on social assistance (Journal of Laws of 2023, Item 901 with later amendments).

12 <https://ops.pl/2016/09/pomoc-spooleczna-dla-rodzin-wielodzietnych/> (access: June 23, 2023).

This is relevant in cases of the poorest families with many children, as well as those that temporarily found themselves in a difficult financial situation. This may particularly apply to families with many children, because with a larger number of children, the family's financial situation is usually not easy, and often it can be simply difficult, especially when the funds received are used unreasonably, and even more so when the family is affected by such frequent Polish reality with alcoholism and other pathologies of family life.

7. Child tax relief

A form of financial support for a family is also a tax relief for a child or children, which is also referred to as a pro-family relief. It is important for all working parents—also for those who establish families with many children.

This solution is perceived as stimulating the family's own activity in striving to improve its financial situation, stimulating its responsibility, making it independent of external help. However, its disadvantage may be that it is universal, which means that it is also used by wealthy families who could do without it (Ratyński, 2003, p. 321-323). However, this universality is necessary and justified in the perspective of equality before the law of all families.

Act of 26 July 1991 on personal income tax¹³ in Article 27f Section 1 provides that the taxpayer has the right to deduct from the income tax the amount for each minor child in relation to whom in the tax year he primarily exercised parental authority. According to Section 2 of this article, the deduction is PLN 92.67 for each calendar month of the tax year for one minor child, PLN 92.67 for each child for two minor children, and PLN 92 for three or more minor children, PLN 67 for the first and second child respectively, PLN 166.67 for the third child, and PLN 225 for the fourth and each subsequent child. It is therefore the case that the more children in a family,

the greater the amount of the tax credit for them for the third and subsequent children compared to the amount for the first and second children.

The possibility of taking advantage of this relief depends on the income of the taxpayer who is married and his spouse throughout the tax year not exceeding PLN 112,000, and the income of the unmarried taxpayer, including for part of the tax year, of PLN 56,000, with the exception of a single parent taxpayer minor child. However, this limitation applies only to situations where there is one child in the family, because if there are two or more children, the possibility of taking advantage of this relief is independent of the family's income. This is an important solution for families with many children, because even those who are financially well off will be able to beneficiaries of the tax relief for children.

8. Large Family Card

“The Large Family Card is a system of discounts and additional rights for 3+ families both in public institutions and private companies. Holders of such a card have the opportunity to use the offer of entities, e.g. from the food, fuel, banking and recreation industries. The Charter supports the budgets of large families and facilitates their access to goods and services.”¹⁴

Details regarding this form of support are contained in the Act of 5 December 2014 on the Large Family Card.¹⁵ Its Article 1 Section 2 provides that the rights of persons holding a valid card consist in granting more favourable than generally applicable access to goods, services or other forms of activity. According to Article 4 Section 1 of the Act, the right to have a card is granted to a member of a large family, which is understood as a family in which the parent or parents or the parent's spouse have or had a total of at least three children, regardless of their age, and Section 2b of this article specifies that the

13 Act of July 26, 1991 on personal income tax (Journal of Laws of 2022, Item 2647 with later amendments).

14 Ministry of Family and Social Policy, Large Family Card, <https://www.gov.pl/web/rodzina/karta-duzej-rodziny-ogolne> (access: June 23, 2023).

15 Act of December 5, 2014 on the Large Family Card (Journal of Laws of 2021, item 1744 with later amendments).

right to have a card is vested in a child up to the age of 18 or up to the age of 25, respectively, when the child is studying at school or a university.

Article 9 Section 1 of the Act indicates that the card is granted by the commune head competent for the place of residence of a large family member. This happens, accordance with Article 10 Section 1, at the request of a large family member.

The rights granted under the Large Family Card may be granted by institutions subordinated to the competent ministers, as well as by other entities on the basis of an agreement concluded with the minister competent for family matters, as provided for in Article 23 Section 1 of the Act. These are cultural institutions, including cinemas and museums, educational, commercial and service entities, including gastronomy and hotels. This gives large families a chance to save money, and often allows them to take advantage of various goods that, if not for this support, they would not be able to afford or access to them would be troublesome.

The Large Family Card is an important instrument of pro-family policy, especially in terms of promoting families, but it will not replace programs that will allow for financial and organisational stability of families, and will also change the cultural perception of having many children (Przeperski, 2014, p. 62).

9. Maternity pensions “Mom 4+”

Raising children may mean giving up employment or not taking it up at all. Such a situation may even more concern the care of children in a large family, in which the size of responsibilities increases with the birth of another child or children.

Therefore, it is good that the legislator, by the Act of 31 January 2019 on the supplementary parental benefit¹⁶ introduced such a benefit. As stipulated in Article 1 Section 2 of the Act, its purpose is to provide the necessary means of subsistence to persons who have resigned from employment or other gainful activity or have not undertaken it due to raising children.

According to Article 3 Section 1, it may be granted to a mother who gave birth to and brought up or brought up at least four children, or to a father who raised at least four children, in the event of the death of the children’s mother or abandonment of the children by the mother, or in the case of a long-term cessation of raising children by the mother. The right to the benefit is established at the request of the mother or father of the children, as provided for in Article 4 Section 1 of the Act. According to its Article 7 Section 1, the amount of the benefit may not be higher than the lowest old-age pension. Article 3 Section 3 of the Act specifies that this benefit may be granted to the mother after reaching the age of 60 or to the father after reaching the age of 65, if he does not have an income that ensures the necessary means of subsistence.

Therefore, the right to this benefit is granted to parents who brought up at least four children, who either did not acquire the right to an old-age pension because they did not work or whose old-age pension is lower than the lowest, and then the benefit has a supplementary dimension. From March 1, 2023, the lowest pension is PLN 1,588.44 gross,¹⁷ which gives the amount of 1445.00 net. This is not a high amount, but it is good that it is there at all, because before there was no such benefit at all.

This benefit is available to mothers and possibly fathers who brought up four or more children, which covers only a part of large families, which have such a status in cases of having three or more children. Therefore, it may be postulated to extend this benefit to all large families, being aware that this change would entail serious costs and therefore may prove impossible to implement.

Summary

A negative, stereotypical approach to a large family is an expression of a lack of knowledge and awareness of its functioning, and as a consequence is harmful to all its members, unpleasant for parents and children, especially for young people who

¹⁶ Act of 31 January 2019 on supplementary parental benefit (Journal of Laws of 2022, Item 1051).

¹⁷ Pensions and disability pensions will be higher by 14.8% from March, <https://www.zus.pl/-/od-marca-emerytury-i-renty-b%C4%99d%C4%85-wy%C5%BCsze-o-14-8-> (access date: 08/24/2023).

need so much social acceptance and recognition, not critical evaluation that will make them feel ashamed of their background. Therefore, there is a need for permanent educational impact in order to build or increase awareness of large families, to show their image in a positive light, to change the mentality of the society so that it does not reflectively make negative assessments of them, as well as to improve the forms of supporting this category of families.

The local government, non-governmental organisations and organisations of the Catholic Church, both nationwide and operating within the local parish community, try to provide active assistance to large families as part of their own tasks. Large families willingly associate, helping each other (Bonisławska, 2010, p. 37). However, it is the state that has the fundamental obligation to provide financial support for large families. It tries to fulfil this task, which is confirmed by the catalogue of forms of support in this regard. It includes several forms of such support, and their standard is good, although it requires continuous improvement.

In recent years, representatives of large families themselves have publicly announced their needs, criticising irregularities in the state's social policy and applying for specific forms of assistance. Associations of large families have repeatedly signalled that the biggest problem for large families is obtaining funds

for educating children and ensuring their sense of security. In their opinion, there is no family policy in Poland, and the tax system is not pro-family, because it ignores the number of children dependent on the taxpayer (Forma, 2020, p. 27).

Help and support for large families should be constantly improved. This is required by financial, emotional and educational difficulties occurring in families, as well as passivity and helplessness, sometimes the lack of conscious decisions about having many children. Appropriately selected forms of support may be important for preventing and reducing poverty in large families, improving the housing conditions of these families, as well as shaping positive attitudes towards large families. Special actions are necessary which, on the one hand, will activate large families to become independent economic entities, and on the other hand, will facilitate their functioning. There are even low-interest loans for large families to open their own business and facilitations in establishing contacts with contractors (Dyczewski, 1996, p. 21). However, it is the specific benefits and discounts that are of fundamental importance for real support for large families. Their juxtaposition made above seems to have an ordering value, which gives a fairly complete picture of the importance of these benefits in the life of each large family as a special category of families.

Bibliography

- 800 plus zamiast 500 plus od 2024 r. Co z warunkami przyznawania świadczenia? (From:) <https://www.portalsamorzadowy.pl/polityka-i-spolesnstwo/800-plus-zamiast-500-plus-od-2024-r-co-z-warunkami-przyznawania-swadczenia,470640.html> (access: 23.06.2023).
- Auleytner, J., Głębicka, K. (2001). *Polskie kwestie socjalne na przełomie wieków*. Warszawa: Dom Wydawniczy Elipsa.
- Bebel, A. (2014). Wspieranie rodzin wielodzietnych przez samorządy lokalne—przykład Karty Dużej Rodziny, *Studia i Prace Wydziału Nauk Ekonomicznych i Zarządzania Uniwersytetu Szczecińskiego*, 35, 279-293.
- Bonisławska, E.A. (2010). *Wielodzietność we współczesnych rodzinach polskich*. Poznań – Opole: Wydawnictwo Naukowe Scriptorium.
- Dyczewski, L. (1996). Rodzina wielodzietna w okresie transformacji systemowej. *Samorząd Terytorialny*, 11, 16-23.
- Forma, P. (2012). *Socjalizacja dziecka z rodziny wielodzietnej: studium teoretyczno-empiryczne*. Kielce: Wydawnictwo Uniwersytetu Jana Kochanowskiego.
- Forma, P. (2016). *Dziecięca kreacja bibliografii w rodzinach wielodzietnych*. Kraków: Oficyna Wydawnicza Impuls.
- Forma, P. (2020). *Wokół problematyki rodzicielstwa wielodzietnego. Wielowymiarowość ujęć pedagogicznych*. Kielce: Wydawnictwo Uniwersytetu Jana Kochanowskiego.
- Guzewicz, M. (2019). Troska państwa o polską rodzinę. (W:) E. Osewska, J. Stala (red.), *Rodzina w społeczeństwie – relacje i wyzwania*, 35-43, Kraków: Wydawnictwo Naukowe Uniwersytetu Papieskiego Jana Pawła II w Krakowie.
- Karta Praw Rodziny*, https://www.srk.opoka.org.pl/srk/srk_pliki/karta.htm (access: 26.06.2023).
- Konstytucja Rzeczypospolitej Polskiej z dnia 2 kwietnia 1997 r. (Dziennik Ustaw z 1997 r. Nr 78, poz. 483 z późn. zm.).
- Kożuchowska, M. (2015). Dzieci jedyne oraz z rodzin wielodzietnych. *Remedium*, 1, 10-12.

- Majkowski, W. (1999). *Polityka rodzinna*. (W:) E. Ozorowski (red.), *Słownik małżeństwa i rodziny*, 339-340, Warszawa-Łomianki: Wydawnictwo Akademii Teologii Katolickiej.
- Ministerstwo Rodziny i Polityki Społecznej, *Karta Dużej Rodziny* <https://www.gov.pl/web/rodzina/karta-duzej-rodziny-ogolne> (access: 23.06.2023).
- Ochojska, D., Marmola, M., Węgrzyn-Białogłowicz, K. (2015). Sytuacja psychospołeczna w rodzinach jedno- i wielodzietnych w percepcji dzieci, *Wychowanie w Rodzinie*, 1, 193-211.
- Od marca emerytury i renty będą wyższe o 14,8%* <https://www.zus.pl/-/od-marca-emerytury-i-renty-b%C4%99d%C4%85-wy%C5%BCsze-o-14-8-> (access: 24.08.2023).
- Pomoc społeczna dla rodzin wielodzietnych. (From:) <https://ops.pl/2016/09/pomoc-spoeczna-dla-rodzin-wielodzietnych/> (access: 23.06.2023).
- Przeperski, J. (2014). Rodzina wielodzietna w przestrzeni publicznej. Przykład wdrożenia Karty Dużej Rodziny, *Teologia i Moralność*, 1, 51-63.
- Ratyński, W. (2003). *Problemy i dylematy polityki społecznej w Polsce*. Warszawa: Difin.
- Rozporządzenie Rady Ministrów z dnia 30 maja 2018 r. w sprawie szczegółowych warunków realizacji rządowego programu „Dobry start” (Dziennik Ustaw z 2018 r. poz. 1061).
- Rusaczyk, J. (2021). Rodzeństwo a osobowość dziecka. *Remedium*, 3, 24-25.
- Szlendak, T. (2011). *Socjologia rodziny. Ewolucja, historia, zróżnicowanie*. Warszawa: PWN.
- Uchwała nr 80 Rady Ministrów z dnia 30 maja 2018 r. w sprawie ustanowienia rządowego programu „Dobry start” (Monitor Polski z 2018 r. poz. 514).
- Ustawa z dnia 11 lutego 2016 r. o pomocy państwa w wychowywaniu dzieci (Dziennik Ustaw z 2023 r. poz. 810 z późn. zm.).
- Ustawa z dnia 12 marca 2004 r. o pomocy społecznej (Dziennik Ustaw z 2023 r. poz. 901 z późn. zm.).
- Ustawa z dnia 26 lipca 1991 r. o podatku dochodowym od osób fizycznych (Dziennik Ustaw z 2022 r. poz. 2647 z późn. zm.).
- Ustawa z dnia 28 listopada 2003 r. o świadczeniach rodzinnych (Dziennik Ustaw z 2023 r. poz. 390 z późn. zm.).
- Ustawa z dnia 31 stycznia 2019 r. o rodzicielskim świadczeniu uzupełniającym (Dziennik Ustaw z 2022 r. poz. 1051).
- Ustawa z dnia 5 grudnia 2014 r. o Karcie Dużej Rodziny (Dziennik Ustaw z 2021 r. poz. 1744 z późn. zm.).
- Ustawa z dnia 9 czerwca 2011 r. o wspieraniu rodziny i systemie pieczy zastępczej (Dziennik Ustaw z 2022 r. poz. 447 z późn. zm.).
- Witkowska, M. (2022). *Uwarunkowania prokreacji w rodzinach wielodzietnych*. Warszawa: Instytut Pracy i Spraw Socjalnych.
- Wojciechowski, K. *Rodzina na trójkę z plusem. Jak wygląda życie rodzin wielodzietnych w Polsce*, <https://praca.gazetaprawna.pl/artykuly/1447080,zycie-rodzin-wielodzietnych-w-polsce.html> (access: 26.06.2023).