

The Impact of Family Benefits on Poverty Level in Poland and in Selected European Union Countries

Agnieszka Lew, Aldona Migala-Warchoł* and Monika Pasternak-Malicka

Department of Quantitative Methods University, Rzeszow University of Technology, Faculty of Management, Poland

ABSTRACT

The purpose: The aim of the article is an attempt to assess the impact of family allowances on the level of poverty among children in selected EU countries. In the paper the division of EU member states by the date of accession to the Community was applied. Methodology: The implementation of the purpose required the use of descriptive and statistical methods, in particular the linear regression method. The ANOVA hypothesis verification method and the Wilcoxon pair order test were also applied using the numerical values of the variables published by the Central Statistical Office for 2015-2016. Results: In the article the essence of the 500+ Program against the background of family benefits in the EU, the level of poverty in Poland and selected countries were described. On the basis of Statistical data downloaded from Eurostat databases for 2016, an attempt was made to assess the impact of the amount of aid programs on the poverty level among h children based on the linear regression method.

*Corresponding author

Aldona Migala-Warchoł, Department of Quantitative Methods University, Rzeszow University of Technology, Faculty of Management, Poland.
 E-Mail: amigala@prz.edu.pl

Received: April 28, 2021; **Accepted:** May 04, 2021; **Published:** May 08, 2021

Introduction

B. Milanović (one of the most prominent economists of the World Bank research committee) emphasizes that “inequalities among the inhabitants of our planet are shocking” [1]. Since the 1970s and 1980s, the largest world organizations have recognized the problem of poverty and have been trying to counteract it by creating various types of aid programs. The contemporary image of a multi-child family is stereotypical. This family is often associated with the social margin and pathology. On the other hand, this model is very desirable from the point of view of the demographic condition of the modern country. In many highly developed countries, the attention is drawn to the fact that low income per a household member is the biggest problem of large families and, as a result, their poor living conditions. Thus, in recent years there can be seen the extension of tools and activities in the policy for families.

The purpose of the article is to verify, on the basis of empirical data, whether family allowances affect the poverty level of families with children. The study attempts to assess the relationship between the scope of family assistance, with particular emphasis on the 500+ Program introduced in April 2016, and the level of poverty among families with offspring in Poland and selected EU countries. The implementation of the goal required the use of descriptive and statistical methods, in particular the linear regression method. The ANOVA hypothesis verification method and Wilcoxon pair order test were also used using the numerical values of the analyzed variables published by the Central Statistical Office for 2015-2016. The article adopts the research hypothesis that the amount of family allowances affects the level of poverty among children. Due to editorial restrictions, other factors that could have an

impact on the material and living situation of households with children were omitted. The first part of the publication describes the level of poverty in Poland and in selected countries, and the next part indicates the essence of the 500+ Program against the background of family benefits occurring in the European Union. On the basis of statistical data collected from Eurostat databases, an attempt was made to assess the relationship between the amount of family benefits and the level of poverty based on the linear regression method.

The level of poverty in Poland and particular countries

Poverty can be considered on various levels, e.g. sociological, economic or psychological ones, but regardless of the scope of research, it has pejorative connotation for both each person and individual societies. There are many examples in the modern world of definitions, classifications and debates about what “poverty” is or is not. The common general denominator is the information that a person feels the lack or shortage of certain tangible or intangible things.

In all definitions in the literature on the subject, poverty is associated with the fact that certain needs are not met at the desired level [2]. Until the end of the 1960s, the basic needs adopted in the analysis of poverty were the basic needs. Basic needs included primarily food, housing and clothing. Ensuring their satisfaction was basically synonymous with ensuring survival. The precursor of this approach was, among others, [3].

At present, poverty is most often referred to as “a social phenomenon involving the lack of sufficient material resources to meet the life needs of an individual or family” [4]. In turn,

according to Webster's New World College Dictionary, poverty is "a state of being poor, having little money or in need of a certain quality" However, according to the World Bank, the poor "do not have enough to meet their basic needs"[5].

In the case of the European Union, the approach to poverty has evolved over the years and now "people are considered to be living in poverty if their income and resources are insufficient to prevent them from achieving the standard of living they deem sufficient in the society in which they live. Because of their poverty, they can be affected by many unfavorable phenomena resulting from unemployment, low income, poor housing, inadequate health care or barriers to access to education, use of culture, sport and recreation. These people are often marginalized and excluded from participation in various types of activities (economic, social and cultural), which is the norm for other people, and their access to fundamental rights may be restricted" [6].

The definition adopted by the UN at the World Summit in Copenhagen in 1995 has a two-level dimension. It consists of absolute poverty, which is characterized by the inability to meet basic human needs including food, drinking water, sanitation, health, housing and information. Thus, it depends not only on the income of households, but also on their access to basic services, which in some situations do not depend only on their income. On the other hand, general poverty takes into account the economic and social dimension of this phenomenon (lack of opportunities to participate in decision-making and in cultural, civic and social life), which is reflected in the statements "powerlessness", "no participation in decision-making", "assassination of people dignity" [7].

The International Labor Organization, on the other hand, considers poverty to be "a failure to meet basic needs" in terms of personal consumption of the family (adequate food, housing, clothing, elementary housing and furnishings), basic services provided by and for the community, such as uncontaminated drinking water, sanitary facilities, public transport, health care and education and culture facilities. In the literature on the subject researchers most often measure poverty from the perspective of so-called economic definition of the phenomenon, i.e. deprivation of the material scope of living conditions (income, durable goods, housing conditions) [8]. This is due to an easier measurement of this phenomenon, and intangible assets, such as non-participation in social life, may be associated with other factors not related to poverty. Despite this basis, the basic analysis has not lost sight of the wider perspective of the social context of this phenomenon since the 1970s.

The division of poverty may vary due to the indicators included. The literature meets the concept of absolute poverty, which is based on the concept of the state of meeting needs, defined in specific quantitative and valuable categories [3]. In this situation, people (families, households) are described as poor when their needs are not sufficiently met and the level of satisfying the needs is not related to the level of satisfying the needs of other members of society. People affected by this type of poverty are hungry, lacking access to health care, education options for children, drinking water and sanitation, etc. Most often, this type of problem is found in developing countries. The problem of poverty is solved when all members of society are guaranteed to meet their basic needs [9].

On the other hand, the relative or relative approach is based on the relation between the level of satisfaction of the needs of individuals (persons, families, households) and the level of their

satisfaction by other members of society. In this case, poverty is equated with excessive spreads in the diversity of material and living situations. People who live in relative poverty do not have access to entertainment, recreation or a higher level of health care and education. Such poverty cannot be eliminated in practice, but only reduced by reducing inequalities in the level of meeting needs [10].

Poverty can be perceived either as an objective or a subjective phenomenon. In case of the first approach, the evaluation of the level of satisfaction of the needs of the given units (people, families, households) is conducted independently from their personal valence in this matter [3]. It is usually made by the unbiased experts appointing the qualitative and quantitative market basket satisfying the basic needs. The latter approach, however, the evaluation of the level of satisfaction is conducted by researching the individual (a person, a family, a household) which results in taking into account various sets of goods and services and various ways the respondents depict their minimal standards of living [11]. Both measurements can be applied in the absolute approach and the relative one.

A subsequent problem occurring while discussing poverty is to point out the boundary of poverty. According to the division employed by the World Bank, the 4 groups can be distinguished among income groups:

- Low income countries,
- Low to average income countries.
- High to average income countries.
- High income countries.

To developing countries usually belong the countries from the first two groups of income. In their case the World Bank created the boundary of absolute poverty (abject poverty) which nowadays equals 1.9 \$ for a person per day. For the rest of the countries the boundary equals the relative poverty. In Poland the data connected with the range of objective poverty are published by the Central Statistical Office, taking into account the rates as below in the analyses: The relative boundary of poverty, its value is the half of the average expenses of the total of households.

The statutory boundary of poverty, is the sum which according to the law about social service entitles to apply for cash benefit, the abject boundary of poverty, taking the boundary at the minimum level of existence enables to estimate the scale of abject poverty. Consumption below this level makes it difficult to survive and is a serious threat for the biological development of a human being.

The Essence of The 500+ Program Against the Background Of Family Benefits in the Eu

Family benefits are an important instrument of the pro-family policy of the state, through which the state materially supports families with dependent children. In Poland, the risk of poverty for children and adolescents under 18 is greater than for adults. Compared to other EU Member States [Eurostat], the country has a high poverty rate among underage citizens. Family benefits are to fulfill, as the government intended, an important function in compensating large families for expenses related to raising children.

Each Member State of the European Union provides in its legislation for help for the family if it finds itself in a crisis [11]. Many European countries have introduced systemic solutions that encourage young citizens to have children. In 20 out of 28 countries, child benefit is granted regardless of income. In Cyprus,

Bulgaria, Croatia, the Czech Republic, Poland, Romania, Slovenia and Italy, the income threshold applies. The most extensive family support systems and the highest bonuses for having children are in Denmark, Luxembourg, Germany and France. The lowest are characterized by countries such as Greece, Lithuania and Bulgaria. Sweden is a country which, thanks to consistent pro-family policy, has good demographic prospects in Europe. This policy is characterized by stability and structural solutions. In addition, it focuses on enabling reconciliation of professional career and family life [12].

Benefits for children are granted to everyone who legally lives in Sweden and is insured there. In 2011, a universal system of monthly child benefit was introduced. The state pays them from the first month of the child's life to the age of 16. The payout period can be extended if the child continues to study. Child benefits amount to SEK 1050 (around EUR 111) per month. In the case of families with many children, you can apply for a large family allowance - for the second child approx. EUR 11, for the third - approx. EUR 53.

Similarly, Denmark allocates very large financial resources to family-friendly policy and has had structural solutions for many years, which have only been operating in some countries only recently. In Denmark, benefits are payable to everyone who lives in that country and is liable to tax. The amount of financial support depends on the child's age [13].

- Children up to 2 years – 4404 CZK (approx. 601 €) per quarter.
- Children 3-6 years – 3486 CZK (approx. 475, 5 €) per quarter.
- Children 7-14 years – 2745 CZK (approx. 374 €) per quarter.
- Children 15-17 years – 915 CZK (approx. 125 €) per quarter.

Another example of a system where the amount of family allowances depends on the age of the children is Austria [13]. Families receive a monthly amount of between 170 and 271 EUR for each child, depending on age (between 3 and 24 years of age).

The French State supports families by granting benefits of various forms adapted to the age of the child, the financial situation of the family or its needs. For example, households with at least two children can count from EUR 130 per month for two children to EUR 167 for each subsequent one and a fixed flat-rate allowance of EUR 82 for families with at least three offspring [14].

In Poland, family benefits are financed from the state budget, and the right to them depends on the financial situation of the household. Family benefits in Poland are: family allowance and family allowance supplements, one-off childbirth assistance, care benefits (care allowance, care benefits, special care allowance), career allowance and parental benefits. The most popular benefit

is family benefit, which aims to partially cover expenses for the maintenance of the child. It is paid monthly for a benefit period from November 1 to October 31. The amount of the benefit depends on the child's age and is currently:

- 95.00 PLN for a child under 5 years old.
 - 124.00 PLN for a child above 5 up to 18 years old.
 - 135.00 PLN for 18-year olds up to the age of 24 years old.
- The right to the benefit is granted to the parents, legal or actual guardian of the child and an adult learner who is not able to depend on their parents because of their death.

In Poland, family allowance is due to all citizens and residents on the basis of the income criterion. To apply for it, the average monthly income per household member cannot exceed PLN 674, and if the child is disabled, the limit amount is PLN 764 per month.

The allowance includes various benefits, including the ones for raising a child alone PLN 193 (approx. EUR 40) per month for a child, but no more than PLN 386 for all children, for large families in the amount of PLN 95 (approx. EUR 19) per month for the third and subsequent child, or an addition for starting the school year in the amount of PLN 100 .

On April 1, 2016, new government support for families appeared. Family 500+ project hereinafter referred to as parental benefit, whose structure differs from family allowances. First of all, benefits are targeted only at poor families, and in the case of 500+, the income criterion is applied only if you have one child. In addition, benefits vary depending on the age of the offspring, unlike the 500+ program. Family benefits are entitled to supplements in certain situations, and can also be granted to children over 18 years of age, which was not included in 500+.

Parental benefit in the amount of PLN 500 is granted to parents regardless of their income for the second and subsequent children up to the age of 18. In the case of households with income below PLN 800 per person (or PLN 1200 net in the event of raising a disabled child) support may also be granted to the first or only child.

The main goal of the 500+ project is to be financial assistance targeted at families raising children and economic support for families, in particular those at risk of poverty [9]. By the end of June 2018, over 3.74 million children up to 18 years of age (54.1% of all children) had been covered by assistance under the Government Family 500 plus program. Over 2.45 million families participate in the program [15]. The described element of the family and fertility support system enjoys great social support - the vast majority of people participating in the CBOS study (80%) supported the introduction of parental benefit [16].

Table 1: Total support of the family* surveyed in individual EU countries (in EUR) in 2015-2017

No	EU countries	Pro-family allowances (in Euro)			Total support from the country (in Euro)			Total support of the country in the light of an average salary (in %)		
		2015	2016	2017	2015	2016	2017	2015	2016	2017
1	France	1552	1552	1558	6772	6772	6786	13.7	13.7	13.7
2	Hungary	1039	1006	1052	1820	1952	2239	9.6	10.1	9.8
3	Austria	4378	4538	4538	4642	4958	4958	8.9	9.5	9.5
4	Poland	0	1374	1405	530	1883	1926	2.4	8.5	7.9
5	Croatia	0	0	0	1459	1414	1950	5.6	5.7	7.4
6	Luxemburg	6715	6600	6600	9264	7304	7538	8.2	6.4	6.5
7	Latvia	410	410	410	1321	1321	1376	7.0	6.7	6.5
8	Holand	0	0	1777	1033	1033	4555	1.5	1.4	6.2
9	Estonia	1080	1200	1200	2009	1570	1570	8.3	6.1	5.7
10	Slovenia	3925	822	822	4703	1996	2050	12.7	5.3	5.3
11	Belgium	3088	3150	3213	4082	4127	4244	5.2	5.3	5.2
12	Germany	2208	2280	2304	4843	5003	4260	5.7	5.9	5.0
13	Slovakia	564	564	564	1078	1078	1078	5.4	5.4	5.0
14	The Czech Republic	0	0	0	1422	1126	1253	6.3	4.8	4.9
15	Sweden	2832	2832	2832	2832	2832	2832	3.5	3.5	4.7
16	Ireland	3240	3360	3360	3240	3360	3360	5.0	4.6	4.5
17	Portugal	0	0	0	1625	1625	1200	6.4	6.4	4.3
18	Lithuania	0	0	0	216	432	720	1.3	2.4	3.7
19	Great Britain	2520	2300	2080	2520	2300	2080	3.5	3.2	3.0
20	Finland	2419	2419	2397	2505	2505	2497	3.0	3.0	2.9
21	Denmark	3386	3399	3416	3386	3399	3416	2.9	2.9	2.9
22	Romania	38	448	444	38	491	444	0.3	3.4	2.7
23	Malta	900	900	900	900	900	900	2.8	2.6	2.6
24	Italy	0	0	0	1382	1430	1430	2.3	2.4	2.4
25	Spain	0	0	0	994	970	970	1.9	1.9	2.1
26	Greece	320	320	320	320	320	320	0.7	2.0	2.0
27	Cyprus	760	760	760	760	760	760	1.6	1.6	1.7
28	Bulgaria	0	0	0	20,5	20,5	21	0.2	0.2	0.2

*concerns a family with working parents, earning the national average and having two, healthy children, aged 4-8.

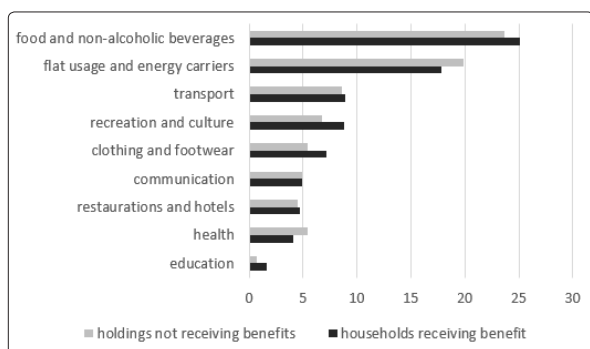
Source

Ulgi podatkowe i świadczenia rodzinne w UE – 2015, Raport PwC, listopad 2015; Ulgi podatkowe i świadczenia rodzinne w UE – 2016, Raport PwC, listopad 2016, s.5; Ulgi podatkowe i świadczenia rodzinne w UE – 2017, Raport PwC, listopad 2017, p-28.

As a result of the introduction of the 500+ program, Poland was at the forefront of countries with the largest financial support for families compared to the average salary in the country. The average amount of assistance from European Union countries in the area of family allowances and benefits is currently about PLN 10.178 annually (EUR 2.383), in Poland it is 8.225 (EUR 1.926). The simulation concerned a model, average family, consisting of professionally active parents, earning the national average and two healthy children aged 4 and 8 years old. Table 1 presents the total support of a family of four in individual EU countries in 2015-2017.

After the introduction of the 500+ Program to family policy, the improvement of the material and living situation of households in 2017 was noticeable. According to the assumption of the introduced instrument, it is an opportunity for families with children to benefit from a wider range of educational, recreational and cultural activities. Cash in poor families can be used for current consumption, which will reduce the scope of poverty among Polish underage citizens. According to the report of the Association of Large Families, the structure of expenditure on parental benefits is as follows: additional activities for children (63%), cinema tickets (38%), theater tickets (33%), vacation (49%) - the respondents had the opportunity choosing the answer variant.

Figure 1: presents the structure of monthly expenses per capita in households receiving and not receiving parental benefit 500+ (in% of total expenditure) in the II-IV quarter of 2016). It is noticeable that program beneficiaries spend two percentage points more on culture and recreation, 0.9% more on education and 1.5% more on food and non-alcoholic beverages.



Source: Budżety gospodarstw domowych w 2016 r., Główny Urząd Statystyczny, Warszawa 2017, p.50.

The Test of the Analysis of the Variance for Many Anova Means

The test of analysis for variance for many means was used to research if the average expenses of families without children, with one, two, three or more children and single mothers are the same or different. The calculations were made on the basis of the Central Statistical Office surveys in Poland.

On the basis of numerical data there will be verified the hypothesis assuming the equality of all means which has been surveyed in a given population, when $k=5$:

$$H_0: m_1 = m_2 = \dots = m_k$$

Table 3: The paired samples Wilcoxon test for the years 2015 and 2016

Pair of variables (comparison of 2015 and 2016)	Wilcoxon's test (before and after) the results are statistically significant with $p < 0,05000$			
	N	T	Z	P
Childless family				
Family with 1 child	14	16.00000	2.291342	0.021944
Family with 2 children	14	35.00000	1.098588	0.271948
	14	9.000000	2.730777	0.006319
Family with 3 children	14	3.000000	3.107436	0.001887
Single parent with children	14	19.00000	2.103012	0.035465

Source: Author's own research

A comparison was made of the structure of expenditure of childless households with a differentiated number of children and single mothers with children. The results obtained show significant changes in the structure of consumption for families with two, three or more children, and single mothers with offspring. The largest changes are visible in large families, which may indicate a large impact of cash obtained from the 500+ program, which has been in force in Poland since April 2016. The largest increase in spending on families with 3 children was recorded for recreation and culture (by 33%), for hotels and restaurants (by 31%), for clothing and footwear (by 21%), and for consumer goods and services (by 12%).

The Connection between the Amount of Family Benefits and the Level of Poverty in Particular Countries in EU

The publication uses the linear regression method (method of estimating the expected value of a variable) to examine whether there is a statistical relationship between the amount of family benefits and the level of poverty in selected EU countries. Figure 2 presents a scatter chart, which is a graphical interpretation of the correlation between the level of poverty and family benefits obtained. The trend line was determined, whose formula is under the graph, and the R^2 coefficient, i.e. the indicator of determination. Its

With alternative hypothesis:

$$H_1: m_1 \neq m_2 \neq \dots \neq m_k$$

Table 2: The table of the analysis of the variance

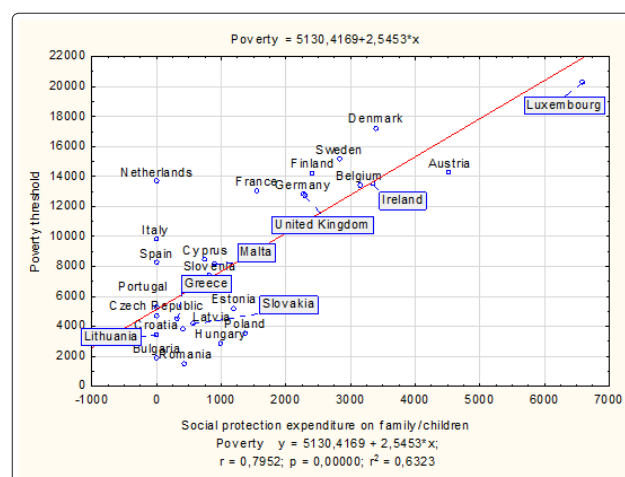
Source of variability	Sum of squares	Degree of freedom	Variance	Test F
Among populations (groups)	27521.8	4	6880.5	1.2
Inside the group (the random element)	373766.8	65	5750.3	

Source: Author's own research

The value of the statistics from the Test F is compared with the critical value $F_{\alpha, k-1, n-k}$ which can be read from the distribution tables F-Snedecora for the agreed level of importance α and for the adequate number of degrees of freedom $k-1$ and $n-k$. If $\geq F_{\alpha, k-1, n-k}$, then hypothesis H_0 about the equality of the averages has to be dismissed. The value read from the decay tables of F-Snedecora is 0.18, the calculated value of the statistics of the test F is 1.2. It thus means that the value of the statistics of the test F is within the critical value, which is the evidence that the average expenses in families with 500+ are different (Table 2). Table 3 presents the results of the paired samples Wilcoxon test for the years 2015 and 2016.

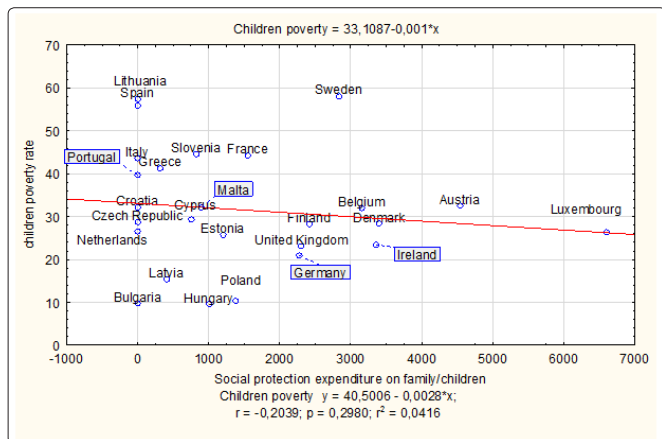
value was 0.63, which means a good fit of the model with real data.

Figure 2: The model of linear regression presenting the relations between poverty threshold and the family benefits received



Source: Author's own research

Figure 3: The model of linear regression presenting the relation between the poverty among children and the family benefits received



Source: Author's own research

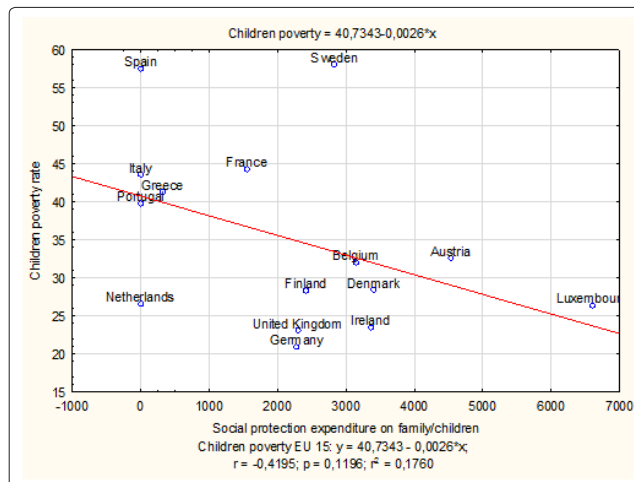
Statistically significant Pearson's linear correlation coefficient r reached the level of 0.8, which allowed obtaining a strong positive relationship between the level of poverty threshold and family benefits obtained. The poverty threshold is the minimum level of income deemed adequate in a particular country. A positive regression coefficient of 2.55 means that if benefits increase by one unit, the poverty threshold line will increase by 2.5 units. This situation can be interpreted as follows: parents who unreasonably have the funds received are unable to ensure a dignified life for their children, and often such people are dismissed from work because they believe that they can live only with funds received from the state. Besides, Western European countries spend more money on social protection of their inhabitants, except the Netherlands, Spain and Portugal, than the countries of Eastern Europe.

Figure 3: presents a linear regression model in which the dependent variable is child poverty rate and the independent variable the pro-family benefits obtained. A low negative correlation was obtained between the poverty level among children and obtained family benefits. Legislative pro-family benefits have the positive impact on child poverty, i.e. reduce it.

The next two figures (Fig. 4 and Fig. 5) present linear regression models showing the relationship between the level of child poverty in the founding countries of the European Union (EU 15) and countries that joined the Community later, and the family benefits received in these countries.

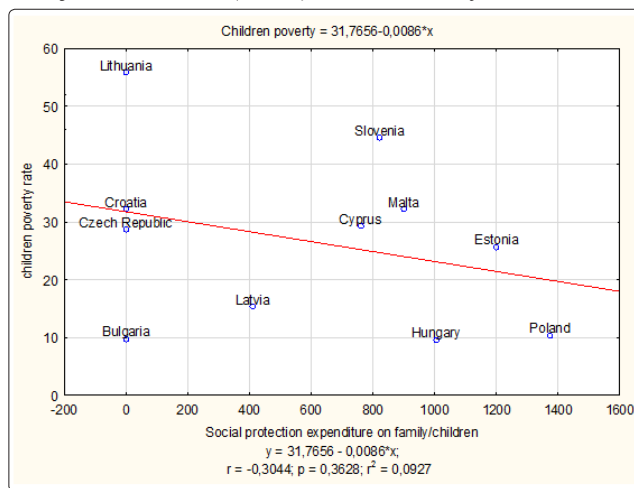
In the case of members of the "old EU", a moderate negative correlation was found between the poverty rate among children and the family benefits received ($r = 0.42$). For countries that joined the "old EU" the relationship is negative but low ($r = -0.3$).

Figure 4: The model of linear regression presenting the relations between the level of poverty among children in the countries of old EU" (EU15) and the family benefits received



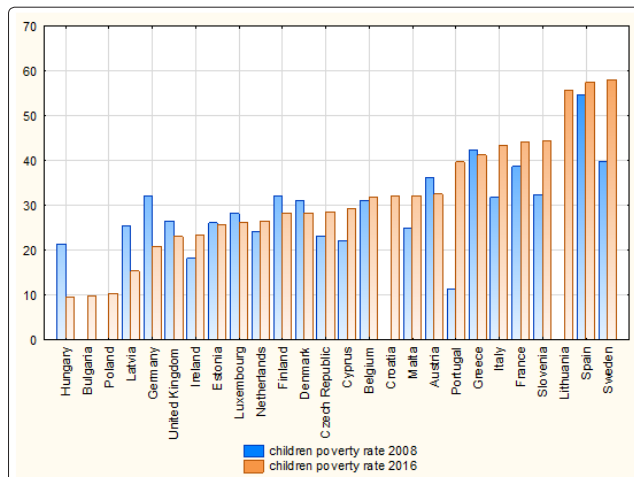
Source: Author's own research

Figure 5: The model of linear regression presenting the relations between the level of poverty among children in the countries which joined „old EU (EU15)” and the family benefits received



Source: Author's own research

Figure 6: The comparison of changes in poverty level among children in the years 2008 and 2016 in the EU countries



Source: Author's own research

Figure 6 shows a comparison of changes in child poverty in 2008 and 2016 in EU countries. For Romania and Slovakia, Eurostat does not provide data, similarly for Bulgaria, Poland, Croatia and Lithuania for 2008. An increase in the poverty rate among children was observed in the period between 2008 and 2016 for the following European Union countries: Ireland, the Netherlands, the Czech Republic, Cyprus, Belgium, Malta, Portugal, Italy, France, Slovenia, Spain and Sweden.

The significant impact on the difference in the level of child poverty rates for 2008 and 2016 in countries offering high social benefits such as France, the Netherlands or Germany may be influenced by the influx of refugees from outside Europe and workers from Central and Eastern Europe who have massively entered the West European labor markets and by collecting child benefit, they increase poverty rates in these countries.

Conclusions

The long-term social and economic costs of child poverty are enormous. A series of studies required in the UK point out that the estimated costs of child poverty were at least £ 29 billion in 2013 (increased from £ 25 billion in 2008). [Hirsch, D. 2008] These costs are projected to be over £ 35 billion, or 3 percent of GDP, by 2020. If child benefit packages contribute to preventing these substantial social and economic costs, their potential return is estimated to be quite high.

As a result, many countries are introducing pro-family policy tools to prevent child poverty rising. Assistance is offered to the largest extent by countries such as Luxembourg, Austria, France, Belgium, Denmark and Germany. The publication focuses on a new instrument of family policy - the 500+ Program, implemented in April 2016, which, according to estimates by the World Bank and MRPiPS [Predicted, 2017] is to reduce extreme poverty in Poland by 48% and extreme poverty by 94%.

The publication uses the linear regression method to determine whether there is a relationship between the amount of family benefits and the level of poverty in general and among children in selected EU countries. The research hypothesis adopted in the article, stating that the amount of family benefits affects the level of poverty among children has been confirmed, additionally it turned out that family benefits have the positive impact on total poverty.

The results obtained of the Wilcoxon pair order test indicate significant changes in the consumption structure for families with two, three and more children and single mothers with children. The biggest changes are visible in large families, which may indicate a large impact of funds obtained from the 500+ program. Increasing consumption expenditure in families with at least three children after the introduction of the above-mentioned childcare benefit may mean that these families were characterized by a relative or extreme poverty rate. In subsequent works, the authors plan to verify the impact of other factors on the level of poverty in EU countries.

References

1. Bauman Z (2012) *Collateral losses. Social inequalities in the era of globalization*, Jagiellonian University Publishing House Kraków p-59.
2. Drewnowski J (1977) *Poverty: Its Meaning and Measurement, Development and Change*, p-183-208.
3. Booth C (1892) *Life and Labor of the People in London*. MacMillan, London.
4. Frąckiewicz L (1993) *Poverty as a problem of social policy*,

AE Katowice.

5. *Social integration in Poland (2016) Report No: ACS16592*, Washington, DC: Bank Światowy, <http://www.worldbank.org>.
6. Panek T, Zwierzchniowski J (2013) *Comparative analysis of the poverty sphere in the European Union countries in the regional perspective*, Scientific Papers of the Institute of Statistics and Demography, Warsaw School of Economics, Warsaw, p-35: 10.
7. Anthony B Atkinson, Anne-Catherine Guio, Eric Marlier (2017) *Monitoring social inclusion in Europe*, <https://ec.europa.eu/eurostat/documents/3217494/8031566/KS-05-14-075-EN-N.pdf/c3a33007-6cf2-4d86-9b9e-d39fd3e5420c>.
8. *Program (2016) Family 500 plus* as an element of supporting families and fertility, Research report no. 25/2016, Center for Public Opinion Research, Warsaw, p-5-6.
9. Sejm (2016) Sejm print no. 216, Government bill on state aid in raising children, <http://www.sejm.gov.pl/Sejm8.nsf/druk.xsp?nr=216>.
10. Grabowska M (2012) *Poverty as an external effect of the functioning of a competitive economy [in:] Determinants of the competitiveness of enterprises and the economy in the 21st century*, (ed. Barbara Kryk), Studies and Works of the Faculty of Economic Sciences and Management no. 25, Scientific Publishing House of the University of Szczecin, Szczecin, p-37-51.
11. Lisner R, (2007) *Bieda, Sic*, Warszawa, p-26.
12. *Things that make Sweden family-friendly (2018)* <https://sweden.se/society/10-things-that-make-sweden-family-friendly/>.
13. *Austria child benefit (2018)* <https://dendax.com/en/austria-child-benefit>.
14. Chen T, Hallaert J-J, Pitt A, Qu H, Queyranne M, et al. (2018) *Inequality and Poverty Across Generations in the European Union*, IMF Staff Discussion. P-1-52.
15. (2018) *Family 500+ Report*, Ministry of Family, Labor and Social Policy, <https://www.mpips.gov.pl/wsparcie-dla-rodzinz-dziecmi/rodzina-500-plus/dokumenty>
16. *Expected social effects of 500+: poverty and the labor market*, EAPN Poland, World Bank, Ministry of Family, Labor and Social Policy, Warsaw 2017.

Copyright: ©2021 Aldona Migala-Warchoł, et al. This is an open-access article distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited.