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**FAMILY 500 PLUS AND APARTMENT PLUS PROGRAMS WITH KEY  
INSTRUMENTS FOR PRIVATE SOCIAL POLICY IN POLAND**

**PROGRAMY RODZINA 500 PLUS I MIESZKANIE PLUS KLUCZOWYMI  
INSTRUMENTAMI PRORODZINNEJ POLITYKI SPOŁECZNEJ W POLSCE**

**СЕМЬЯ 500 PLUS ПРОГРАММЫ И ПЛОЩАДКА С КЛЮЧЕВЫМИ  
ИНСТРУМЕНТАМИ ДЛЯ ЧАСТНОЙ СОЦИАЛЬНОЙ ПОЛИТИКИ В  
ПОЛЬШЕ**

**Abstract**

*In Poland, for many years, relatively lowest incomes have been reached by large families. Similar relationships are shaped in the area of housing and household equipment in durable goods. The purpose of the Family 500 Plus program launched in April 2016 is to significantly reduce the scale of this socially and economically disadvantaged relationship, i.e. the current lowest profitability in large families. Apart from current, mainly profitable goals, improvement of the financial situation of families, this program has also an important long-term goal. The long-term strategic goal of the Family 500 Plus program is to change the demographic structure of society in Poland in the direction of increasing fertility, i.e. rejuvenating the society. Considering the public financial system of the state, this is a strategic goal of socio-economic policy to reduce the demographic scale of the aging process, i.e. limiting the potential for announcement in the next several decades of insolvency of the participatory pension system operated by the Social Insurance Institution. The second key program of social fam-*

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ily policy in Poland launched in December 2016 is the Apartment Plus program. This program, through the improvement of the housing situation, should fulfill important functions of housing policy in the scope of reducing the social stratification of families in Poland. The main objective of the Apartment Plus program is to significantly increase the availability of flats, especially low-cost rental apartments, with the option of purchasing property after 20-30 years of use. In addition, both of the socio-economic policy programs mentioned above should also have a positive impact on the domestic economy, thus contributing to the reduction of income social stratification and to the activation of economic growth.

**Keywords:** Family 500 Plus program, Apartment Plus program, family, material situation, society, family policy, social policy, economic policy, economic situation, income, expenses, savings, consumption, large families, demographic structure, transfers.

### **Streszczenie**

*W Polsce od wielu lat relatywnie najniższe dochody osiągały rodziny wielodzietne. Podobne relacje kształtują się w zakresie sytuacji mieszkaniowej i wyposażenia gospodarstwa domowego w dobra trwałego użytku. Celem uruchomionego w kwietniu 2016 roku programu Rodzina 500 Plus jest znaczące zredukowanie skali tej niekorzystnej społecznie i ekonomicznie relacji tj. dotychczasowej najniższej dochodowości w rodzinach wielodzietnych. Program ten oprócz celów bieżących, głównie dochodowych, poprawy sytuacji materialnej rodzin posiada również istotny cel długoterminowy. Tym długoterminowym strategicznym celem programu Rodzina 500 Plus ma być zmiana struktury demograficznej społeczeństwa w Polsce w kierunku zwiększenia dzietności tj. odmłodzenia społeczeństwa. Biorąc pod uwagę publiczny system finansowy państwa jest to strategiczny cel polityki społeczno-gospodarczej ograniczenia skali demograficznego procesu starzenia się społeczeństwa tj. ograniczenia potencjalnej możliwości ogłoszenia w perspektywie kolejnych kilkudziesięciu lat niewypłacalności prowadzonego przez Zakład Ubezpieczeń Społecznych partycypacyjnego systemu emerytalnego. Drugim kluczowym programem społecznej polityki rodzinnej w Polsce uruchomionym w grudniu 2016 roku jest program Mieszkanie Plus. Program ten poprzez poprawę sytuacji mieszkaniowej powinien spełniać istotne funkcje polityki mieszkaniowej w zakresie zmniejszenia rozwarstwienia społecznego rodzin w Polsce. Głównym celem programu Mieszkanie Plus jest znaczące zwiększenie dostępności mieszkań, a szczególnie tanich mieszkań czynszowych z możliwością wykupienia własności po 20-30 latach użytkowania. Poza tym oba wymienione programy polityki społeczno-gospodarczej powinny także analogicznie pozytywnie wpłynąć na krajową gospodarkę przyczyniając się do zmniejszenia dochodowego rozwarstwienia społecznego oraz do aktywizacji wzrostu gospodarczego.*

**Słowa kluczowe:** program Rodzina 500 Plus, program Mieszkanie Plus, rodzina, gospodarstwa domowe, sytuacja materialna, społeczeństwo, polityka rodzinna, polityka społeczna, polityka gospodarcza, koniunktura gospodarcza, dochody, wydatki, oszczędności, konsumpcja, rodziny wielodzietne, struktura demograficzna społeczeństwa, transfery.

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### **Аннотация**

*В Польше в течение многих лет относительно большие доходы достигли больших семей. Аналогичные отношения складываются в жилищном и бытовом оборудовании товаров длительного пользования. Целью программы Family 500 Plus, начатой в апреле 2016 года, является значительное сокращение масштабов этих социально-экономических неблагоприятных отношений, то есть нынешняя низкая рентабельность в многодетных семьях. Помимо нынешнего, в основном выгодного, улучшения финансового положения семей, эта программа также имеет важную долгосрочную цель. Эта долгосрочная стратегическая цель программы Family 500 Plus - изменить демографическую структуру общества в Польше в направлении повышения рождаемости, то есть омолаживать общество. Учитывая государственную финансовую систему государства, это является стратегической целью социально-экономической политики по сокращению демографических масштабов процесса старения, т. Е. Ограничению возможности объявления в ближайшие десятилетия несостоятельности системы пенсионного обеспечения с участием населения, осуществляемой Институтом социального страхования. Вторая ключевая программа социальной семейной политики в Польше, начатая в декабре 2016 года, - это программа Mieszkanie Plus. Эта программа, благодаря улучшению жилищной ситуации, должна выполнять важные функции жилищной политики в рамках сокращения социальной стратификации семей в Польше. Главная цель программы Mieszkanie Plus - значительно увеличить доступность квартир, особенно недорогих квартир для аренды, с возможностью покупки недвижимости после 20-30 лет использования. Кроме того, обе упомянутые выше программы социально-экономической политики также должны оказывать положительное влияние на внутреннюю экономику, что способствует сокращению социальной стратификации доходов и активизации экономического роста.*

**Ключевые слова:** Программа Family 500 Plus, программа Plus Plus, семья, домашние хозяйства, материальная ситуация, общество, семейная политика, социальная политика, экономическая политика, экономическая ситуация, доходы, расходы, сбережения, потребление, многодетные семьи, демографическая структура общества, переводы.

### **Introduction**

At the beginning of this century, the economically and socially unfavorable processes of changing the demographic structure of society in Poland are accelerating gradually. These changes, commonly referred to as the aging of society, are not a typical process for Polish society. These processes started much earlier, i.e. from the 1980s they began to appear in some developed countries. These changes in the demographic structure of societies have progressed mainly in those countries in which more sophisticated pension systems and social assistance are developed to a

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greater extent, there is a relatively high level of profitability and a restrictive immigration policy. In addition, in Poland, these demographic processes are influenced by cultural trends that under globalization [D. Prokopowicz 2016a, pp. 23-24] reach Poland from developed countries. At present, economists agree that the process of aging in Poland in the absence of proper family policy [A. Durasiewicz 2011, p. 72] could become a serious ballast for the effective development of the Polish economy in the perspective of the next several decades. The medium-term perspective of a dozen or so years would involve a prolonged deepening demographic decline, which would result in a drop-in employment in the education sector and then there might be problems in the labor market, indicating too few hands to work in the segment of citizens who are younger, entering the labor market. On the other hand, in the long-term perspective, prolonged demographic and deepening aging of the society would lead to continuation of financial problems in the public pension system [D. Prokopowicz 2017, p. 114] based on the Social Insurance Fund maintained in Poland by the Social Insurance Institution. These gradually deepening problems in the public, participatory pension system would inevitably lead to a decrease in the replacement level ratio in relation to the income reported by the citizens in the tax system and the level of paid pensions, despite the successively extended retirement age. In a participative pension system [A. Dmowski, D. Prokopowicz, J. Sarnowski 2008, p. 162], i.e. such as those operating in Poland, people working and paying taxes and benefits to the Social Insurance Institution, provide this public system with financial resources for paying current pensions for people who are currently at re-

tirement age or have disability pensions. In the situation of the increasingly aging process of society, there will be less and less funds to divide into those who receive pensions. Analogical problems could also be intensified in the public health system. In connection with the above, counteracting this unfavorable demographic tendency should be a key priority inscribed in the objectives of the government's social policy implemented by the government [N. Morel, B. Palier, J. Palme 2015, p. 47].

On the other hand, the above mentioned adverse demographic changes will further undermine the effectiveness of the functioning of the pension security system. In the situation of progressive aging society, this system will become more and more economically inefficient and it will be more and more difficult to reform it in the future. The participative pension system is based, in essence, on the generational replacement concept, i.e. the formula, which together with the progressive aging of the society is carried out to a lesser extent and may, over time, undermine the legitimacy of continuing the state's running of this system. Therefore, in recent years, this system has become economically more and more indebted, contributing to the gradual deterioration of the production potential, economic situation of the society and the Polish economy. In the absence of appropriate social policy reforms aimed at increasing the birth rate in Poland, this problem of unfavorable demographic changes, i.e. the continuation of population aging, may be deepened in the future. At that time, the issue of substitutability of generations, i.e. an indispensable factor for the maintenance of the pension system, would become less and less real [D. Prokopowicz 2017, p. 112] mainly in the format of the public participative system. The successive decrease of the mentioned re-

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placement of generations in the context of the ongoing structural changes in demographic changes could also escalate social problems in the future. Without the substitutability of generations, the participative pension system would become a successively increasingly anti-social, potentially also generating social conflicts even before the announcement of insolvency. Therefore, the problem of these unfavorable changes in the demographic structure of the society in Poland should be a topic for discussions, debates, social consultations regarding the essence of social justice in social insurance systems and in order to formulate an objective answer to the question how much publicly, the participatory pension system provided by the Social Insurance Institution has departed from this idea.

In order to counteract these unfavorable demographic processes, the current government in Poland undertook to implement the family policy plan on a scale unprecedented in Poland since 1989, which underlines a completely new strategic approach in shaping the socio-economic policy of the state. This completely new strategic approach assumes the planning and implementation of social and economic policy for a long-term perspective, i.e. including forecasts of demographers and economists, social and economic effects of these processes for the next several decades. With such a serious and key problem, which is the aging process of the society deepening in Poland for over ten years, the implementation of necessary reforms in key areas of social policy is inevitable. However, only the application of the long-term perspective approach to plan specific solutions for this policy can prove to be really effective in achieving the intended goals [A. Durasiewicz 2011, p. 72]. Taking into account short and medium-term

goals, i.e. for periods of several quarters, and a few and a dozen or so years, the reform of family policy [M. Jarosz 2013, p. 48] should improve the situation on the labor market and maintain a certain level of domestic consumption. On the other hand, achieving objectives in the long-term perspective, i.e. for a period of several decades, is related to counteract the crisis of state public finances due to currently projected deepening economic failure and growing budget deficit in the Social Insurance Institution budget filled with transfers from the state budget [D. Prokopowicz 2017, p. 116].

Therefore, the current government, in line with the expectations of voters who also think about their future and their children's future, as the first since 1989, has begun reforms and implementation of individual key segments of socio-economic policy, planned to include those long-term goals of those present actions, already recognized by demographers and economists as necessary [B. Jałowicki, S. Kapralski, ed. 2012, p. 83]. One of the segments of this type of social and economic policy reform is the creation and implementation of a family policy that would support both financially and ensure the existence of citizens in Poland in such a way that the Poles could afford to have, maintain and educate their children. Currently, an important segment of this reform of social policy is aimed at increasing fertility, i.e. increasing generational replacement and limiting the unfavorable demographic process of population aging, is the financial support program for families bringing up children. The reform process begun in this way will be comprehensively implemented through successive implementation of the next program segments of the family social policy. One of these program segments of this new policy that is already being imple-

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mented is the Family 500 Plus program. It should be noted that the term "new" family policy refers primarily to the scale of the program which according to the plan of this program is to be introduced in Poland. Considering this issue, it should be noted that this has been the first planned family policy program on such a large scale since

1989 [M. Topolewska 2016, p. 59]. Considering the extremely unfavorable forecasts of changes in the demographic structure of the society for the next 20-30 years, it is an unquestionable thesis that now it is practically the last moment to introduce and implement this type of family policy program.

### **1. The Family 500 Plus program as an investment instrument for state intervention and a key segment of the pro-social economic policy of the state.**

Based on the conducted research, a thesis was formulated according to which it is assumed that now there is an urgent need to build a new pro-family policy. This new family-friendly policy has been enriched since April 2016 with the Family 500 Plus program. It should be noted that the term "new" family policy refers primarily to the scale of the program, which, in accordance with the plan of this program, is to be introduced in Poland. Considering this issue, it should be noted that this has been the first planned family policy program on such a large scale since 1989. In Poland, as in many other countries in Europe, the fertility crisis is characterized by the lack of full generational replacement and the aging of society [S. Gwoździewicz, D. Prokopowicz 2017, p. 273].

Unfortunately, however, the predicted after-effects consequences of these processes in the sphere of economy and social life are not difficult to be accurately diagnosed. On the other hand, observation of the situation of similarly occurring demographic change processes which were much earlier implemented in this way in other countries, has shown a number of social and economic processes adversely affecting the domestic economy [A. Durasiwicz 2014, p. 78]. The adverse changes in the demographic structure of the Polish society observed in the economy make

politicians to formulate proposals of solutions aimed at encouraging citizens to decide on the possession and education of more children. In addition, there are various options for developing a system support offer from public institutions to ensure the better quality of development, education and life within the household [J. Frątczak-Muller 2014, p. 94].

In 2014, expenditures incurred on the entirety of family policy instruments used in Poland at that time amounted to PLN 38 billion, which accounted for 2.35% of the Polish GDP. All the family policy instruments used at the time were derived from various promises and fragmented reforms accumulated over a period of many years, and therefore cannot be interpreted as the effect of a coherent approach that could be combined in comparative analyzes with the Family 500 Plus program [Family 500+, under what conditions the program has a chance for success ?, 2015, p. 7]. Before the Family 500 Plus program was launched, the current pro-family policy conducted in the form of financial family benefits which could be compiled in a comparative manner with this program, constituted a relatively small part of the state budget in the amount of PLN 4.2 billion in 2014. The budget expenditure for these amounts consisted of family savings related directly or indirectly to the birth and raising of children. The structure of

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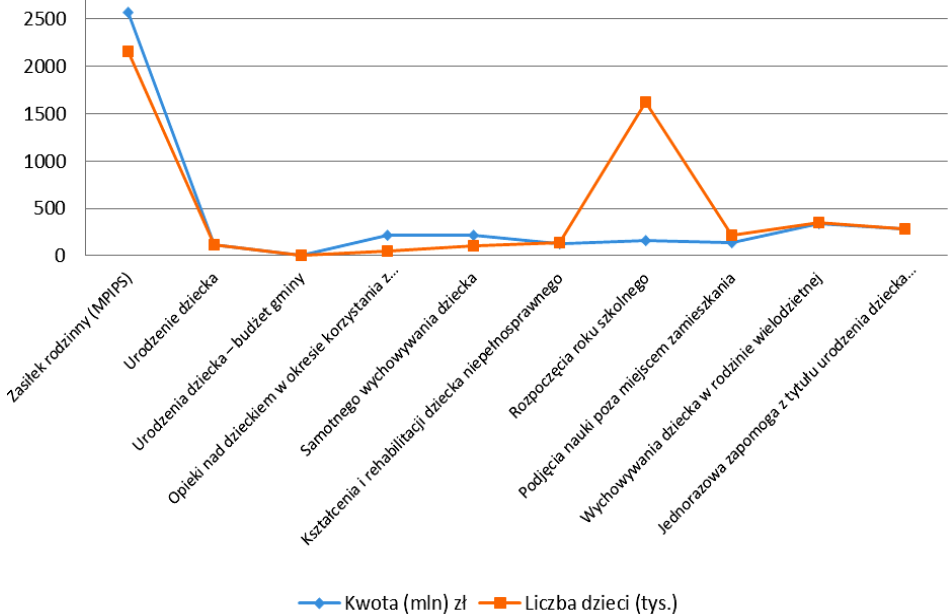
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these budget expenditures for 2014 is presented in the graph below.

**Graph 1. Expenses for family benefits \* (in total PLN 4.2 billion) in 2014.**



\*

The basic benefits are family benefits supplemented with allowances and a one-off childbirth allowance. Benefits are one of the elements of family policy.  
 Source: Family 500 Plus, under what conditions the program has a chance for success?, Report of the Janusz Korczak Institute of Social Innovation. The Janusz Korczak Pedagogical University, Warsaw 2015 for: data from the Central Statistical Office, MIPS.

Therefore, the Family 500 Plus program is a "social investment" carried out on a much larger scale compared to previously implemented family social policy consisting mainly of financial aspects of paying benefits in the form of family benefits supplemented with allowances and a one-off childbirth allowance [S. Gwoździewicz, D. Prokopowicz 2017, pp. 273-274]. The budget expenditure level estimated in 2015 as a part of the Family 500

Plus program is about PLN 24 billion a year. These expenditures are treated as a social investment because as a result of running this program there should be a significant increase in the level of consumption in at least some sectors of products and services in the economy. For example, in the summer season already in 2016, a clear revival was noticed on the market of tourism, accommodation services and gastronomy services in Po-

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land, and practically in all key regions and tourist and leisure destinations in Poland, including those located on the Baltic Sea as well as those in the Tatra Mountains. Perhaps the improvement in these segments of the economy is related to various factors, i.e. improvement of economic growth in the context of the entire economy, decline in unemployment and an increase in the interest of a significant part of citizens in domestic tourism instead of foreign tourism. However, you cannot rule out the so-called the "500 Plus" effect, which could have been operational since mid-2016 [N. Lutowski 2016]. The afore-

mentioned increase in consumption from an economic point of view is interpreted in positive terms, because the derivative of this process is the creation of new jobs in specific sectors of the economy and, as a consequence, the economic growth is improving. Another derivative of this increase in consumption is an increase in tax revenues to the state budget and self-government budgets. The increase in tax inflows will be significantly correlated with the number of newly employed people, including those employed to operate the program [S. Gwoździewicz, D. Prokopowicz 2017, p. 273].

### **3. Launching and organizational processes for the implementation of the Family 500 Plus program**

According to the information provided to the media in mid-2017, based on the data of the Ministry of Family, Labor and Social Policy, approximately 3 million 800 thousand children were benefited from the Family 500 Plus program at the end of 2016. In 2016, the most children, i.e. over 551 000 received support in the Mazowieckie Province. In the next place, in terms of beneficiaries of this program, Silesia came with the number of over 381 000 children and Wielkopolska with over 377 000 children using this program. In total, as part of this program, in 2016, a total amount of over PLN 17 billion of financial support went to families in Poland [PLN 500 per child: who will get it, who needs it, how to get a benefit? 2017]. Due to the increasing access of citizens to Internet information technologies, modern communication solutions were involved in the process of implementing the Family 500 Plus program in order to create good conditions for the beneficiaries of the program to contact institutions that perform

key functions in handling payments of benefits. One of the most important facilities in this matter was the creation of multi-channel and Internet usage in the field of creating convenient solutions for submitting applications for the accession of interested families to this program. Therefore, various solutions have been created to enable beneficiaries to submit an online application via the Internet, i.e. to request that a child or children be covered by a benefit paid as a part of the 500 Plus program. Four different Internet information channels have been created through which it is possible to submit an application under this program. These four possibilities of electronically requesting benefits for children paid under the Family 500 Plus program are as follows, namely the application can be submitted via [PLN 500 per child: who will get it, who needs it, how to get a benefit? 2017]:

- a) e-banking platforms of commercial banks that have joined the program,
- b) electronic service platform of the Social

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Insurance Institution- PUE ZUS, BPH SA, Bank Handlowy w Warszawie c) the portal of the Ministry of Family, Labor and Social Policy - Emp @ tia, SA, Bank Millennium SA, Bank Pekao SA, Bank Pocztowy SA, Bank Polskiej Spółdzielczości SA, Bank Zachodni WBK SA, FM Bank PBP SA (Smart Bank), ING Bank Śląski SA, mBank SA, PKO Bank Polski SA, Raiffeisen Bank Polska SA, SGB-Bank SA, Bank Ochrony Środowiska SA, Getin Noble Bank SA, Deutsche Bank SA, Credit Agricole Bank Polska SA.

#### **4. Analysis of the housing situation in Poland**

One of the key aspects of the material situation of citizens is the housing situation. Since the beginning of the socio-economic transformation, i.e. since the early 1990s, there have been significant changes in the housing situation which was determined by the socio-economic determinants of housing policy in Poland. The main sources of data used in determining the housing situation in previous years were the results of national censuses which are also the basis for analytical comparisons and comparative studies included in the studies issued by the Central Statistical Office. The main sources of data for the needs of the conducted analyzes are the results of the National Censuses supplemented with the current statistics of the Central Statistical Office. The national statistics data indicates, on the other hand, the significant diversity of the housing situation regarding the scale of Poland, including the urban-rural division, regional division and the issue of the level of income of citizens. This data also presents the permanently structural housing crisis whose sources date back to the period before 1989, apart from that connected with the systemic transformation of the 1990s and the global financial crisis deepened after 2008 [M. Cieslowski 2016, p. 231]. Before the aforementioned crisis, re-

al estate prices for several years were dynamically rising, which was the result of promotional credit policy of commercial banks, which reduced the level of required creditworthiness [B. Domańska-Szaruga 2015, pp. 94-95] for borrowers taking loans in CHF for housing or construction purposes. It was a deliberate policy of bringing up the construction market and residential market by commercial banks, which together with foreign capital transferred their practices to Poland used previously in, for example, Spain or Greece which led to the deepening of the economic crisis in these countries [B. Jałowiecki, S. Kaprański, ed. 2012, p. 83]. Real estate prices increased significantly in the period 2000-2008, in some cities they have at least doubled with a much smaller increase in the remuneration of citizens. After the emergence of the global financial crisis in autumn 2008 and when the effects of this macroeconomically trans-border crisis reached the Polish economy, the pace of economic growth in Poland significantly decreased and the level of remuneration did not show an upward trend [D. Prokopowicz 2016b, pp. 14-15]. There were many situations in which employers reduced the level of remuneration to employees, motivating these actions with the slowdown of economic growth in Poland,

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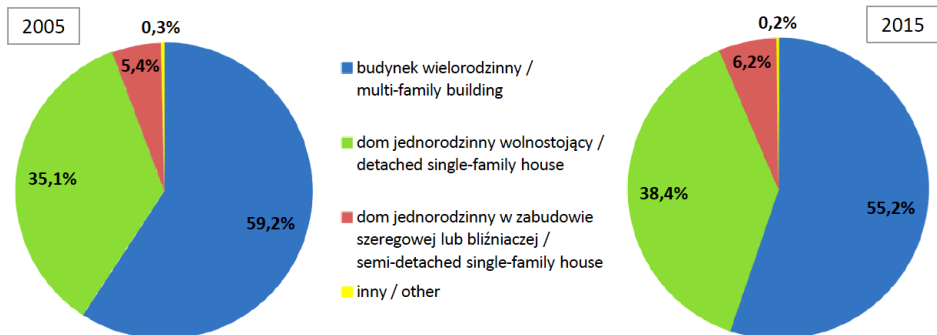
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which was a secondary effect of the global financial crisis [D. Prokopowicz 2010, p. 147]. In this situation, in the period of the decade 2000 - 2010, the possibilities of buying a flat by citizens, taking into account the declining relation of incomes to housing prices, have significantly decreased. The post-crisis slowdown of economic growth concerns, to varying degrees, also other countries in Europe. Therefore, there is a need to look for new formulas for the development policy of the housing sector, which is particularly important in the context of sustainable development which is a key factor in the progress of general civilization development and a significant determinant of economic growth in each country.

On the other hand, the analysis of the Central Statistical Office data for the long-

term period allowed also to show other trends correlated with the successively improving economic situation of the national economy and the increase in the wealth of families in Poland. The graph below presents the change in the structure of particular types of buildings inhabited by families in Poland in 2005 and 2015. During this period, 4 percent of decrease in the share of families living in multi-family buildings (up to 55.2 %). On the other hand, in the period 2005-2015, on the basis of the CSO data analysis, 3% was shown. increase in families living in Poland in single-family detached houses (up to 38.4 % in 2015) and in single-family houses in terraced or semi-detached houses, in which the growth was already at a much lower level of 1 % (to 6.2 % in 2015) [P. Łysoń ed. 2016, p. 65].

**Graph 2. Households inhabiting individual types of buildings in 2005 and 2015.**



Source: P. Łysoń (ed.), *Household budgets in 2015*, Statistical information and studies, Central Statistical Office, Warsaw, August 2016, p. 65.

A similar but slightly different picture of the housing situation in this matter is presented by the results of surveys conducted by the Central Statistical Office on households and their members, i.e. European Living Conditions Survey (EU-SILC)

and on the basis of the National Census conducted in 2011. According to the results of these studies, almost half, i.e. 45.2 % of families in Poland in 2011 lived in detached single-family houses. Fewer families in Poland,

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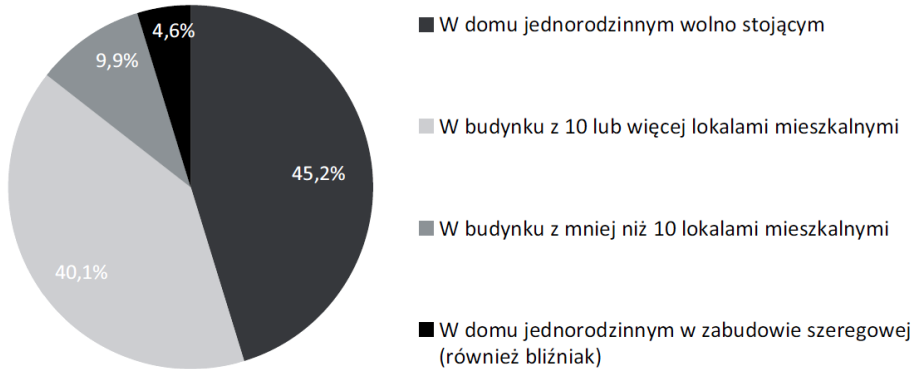
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i.e. 40.1 %, inhabited blocks or tenement houses, i.e. multi-family buildings consisting of a minimum of 10 residential premises. Analogical buildings with less than ten residential units were already inhabited

by one in ten Polish families (9.9 %). The least because only 4.6 % of family households live in single-family detached houses, including semi-detached houses, the so-called "twins".

**Graph 3. Type of inhabited building.**



Source: *Living conditions of families in Poland*, Statistical information and studies, Department of Social Research and Living Conditions of the Central Statistical Office, Central Publisher Statistical Office, Warsaw 2014, p. 51.

On the basis of the cited research results, the question of the legal title to use the dwelling by particular types of households in Poland was also specified. In Poland, the use of residential premises dominates on the basis of normatively regulated ownership titles to these premises, as much as

82% of the families lived in the premises that owned them or the household was in possession of a co-operative ownership right to the premises. On the other hand, a significant part, i.e. 10.9 % from these proprietary premises, it was charged with a mortgage loan [Living conditions of families in Poland 2014, p. 53].

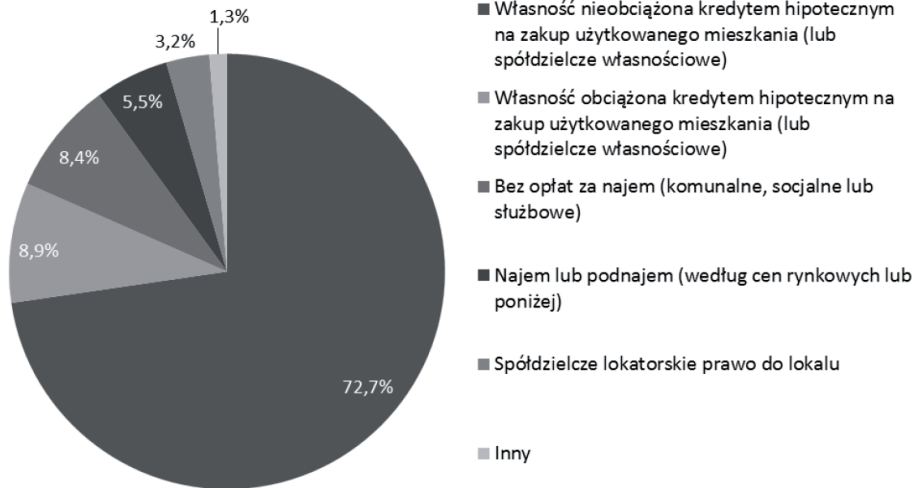
**Graph 4. The legal title from which the flat is used (in 2011).**

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Source: *Living conditions of families in Poland*, Statistical information and studies, Department of Social Research and Living Conditions of the Central Statistical Office, Central Publisher Statistical Office, Warsaw 2014, p. 53.

The remaining, a relatively small part of the families in Poland lived in premises that were not owned by the family households living there. Inhabited dwellings with no ownership rights, in terms of which mainly municipal, social or business premises were accounted for 8.4% of households in Poland. In the context of the standards of Western European countries [S. Gwoździewicz, D. Prokopowicz 2016a, p. 64] a relatively small proportion of families in Poland- only 5.5 % - rents residing premises without having any ownership rights to them. Besides, only 3.2 % of families inhabited premises to which they possessed normatively regulated cooperative tenancy rights. The housing situation of families in Poland is significantly different also in terms of

the area of used residential premises. Comparative analyzes of various types of family households show that the diversity in this area is high because the residential area used varies from a dozen to several hundred square meters [M. Cesarski 2016, p. 35]. In 2011, the average area of occupied dwelling space by a family in Poland amounted to 82 m<sup>2</sup>. The CSO data show that there is a significant variation in the area of residential premises used when comparing the average area of these premises inhabited by families in rural areas and in cities. The average area of residential premises used by family farms in the countryside was approx. 100 m<sup>2</sup> and was 30 m<sup>2</sup> higher compared to dwellings inhabited by families in cities [Living conditions of families in Poland, 2014, p. 54].

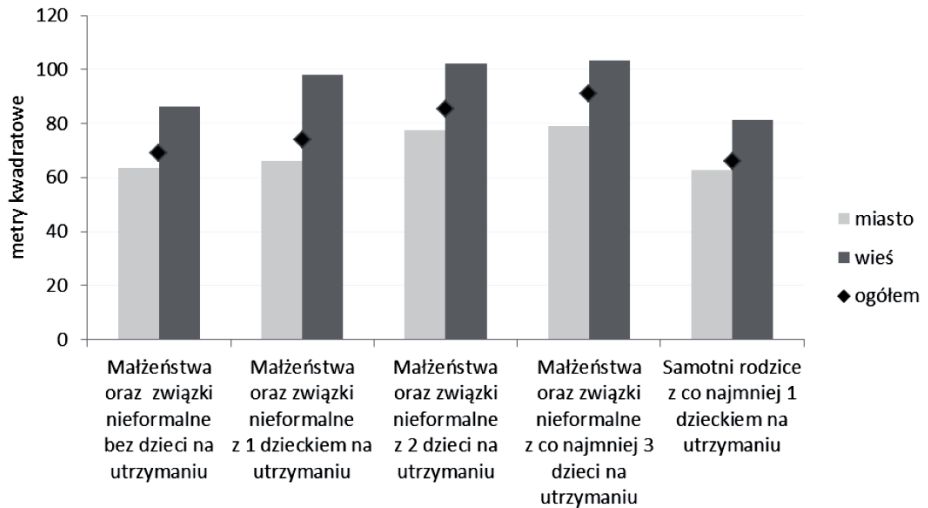
### **Graph 5. Average flat area by type of family household in the city and in the countryside.**

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Source: *Living conditions of families in Poland*, Statistical information and studies, Department of Social Research and Living Conditions of the Central Statistical Office, Central Publisher Statistical Office, Warsaw 2014, p. 54.

The research shows that the owned and occupied residential areas are correlated with the level of profitability of families in Poland. Relatively lower incomes were achieved by single parents raising at least one child. Their households occupied, on average, the smallest residential area, i.e. 66 m<sup>2</sup>, whereas in the city it was a slightly smaller area of 63 m<sup>2</sup>, while in rural areas it was significantly higher - 81 m<sup>2</sup>. Slightly better housing situation was characterized by marriages and informal relationships raising one child, because they occupied an area of 73 m<sup>2</sup>. Analogically, and in this category of households, a smaller living space, i.e. 66 m<sup>2</sup>, belong to families living in cities versus 98 m<sup>2</sup> of residential premises owned by family farms in the countryside. A significantly better situa-

tion in this respect concerned marriages and informal relationships with two dependent children. In these families, the area occupied averaged 85 m<sup>2</sup>, with 78 m<sup>2</sup> for families living in the city and 102 m<sup>2</sup> in the countryside. However, having 3 or more children in the family did not mean a proportionally larger area for use. Large families occupied an average of 91 m<sup>2</sup> (with an average area of 79 m<sup>2</sup> in urban areas, 103 m<sup>2</sup> in the countryside). Childless marriages and informal relationships were characterized by a slightly weaker situation, because they used an average of 69 m<sup>2</sup>, except that in cities a lower usable area was 63 m<sup>2</sup>, while in rural areas - 86 m<sup>2</sup>, which is higher than the average mentioned above.

#### **4. The Apartment Plus program is an important factor in the reform of housing policy and economic growth in Poland**

In order to increase the efficiency of reforms of key segments of the socio-economic policy, it is very important to

create comprehensiveness and correlation between the objectives and instruments of these reforms. In relation to the currently

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implemented Family 500 Plus program, the government will add further segments of social and economic policy reforms, including family social policy [M. Rogala 2016, p. 36]. Another important segment of family social policy, which has not been on such a large scale in Poland since 1989, is the program of supporting Polish families in the issue of securing the most elementary, basic existential needs, i.e. the housing issue, which we commonly call "have a roof over one's head." This is a key determinant that determines the decision to start a family and to have children among young citizens of our country. Therefore, the current government in the first half of 2016 developed the key assumptions of this program and at the end of 2016, the Apartment Plus program was launched. The first town in which the implementation of this program started in December 2016 was Biała Podlaska, located in the north of the Lublin Province, in eastern

Poland. Well, exactly on December 22, 2016, a ceremonial pounding of a symbolic spade on the construction site at ul. Jana Kazimierza in Biała Podlaska, where the launch of the Apartment Plus program was inaugurated. In this inaugural construction project, three blocks with 186 apartments will be built by three regional construction companies [Apartment Plus: First premises in 2018. 2017, pp. 1, 3]. If the scale of implementation of this program, as planned, is significant in relation to housing needs reported especially by young families, then its strategic, long-term goals should be achieved. The Apartment Plus program, in accordance with which a significant number of new, cheap, rentable housings will be built, in the next few years should, according to assumptions, contribute to improving the lives of families in Poland, especially young families, who would thus

be able to improve their living conditions and more often thanks to that would decide to enlarge the family, to have more children.

The main objective of this program is to improve the situation in the housing sector in Poland. This situation is currently not well presented, because in statistics Poland in the European context ranks the last position in terms of the number of apartments per 1 000 citizens. In the opinion of many economists, this program should further counteract the medium- and long-term unfavorable trend of changes in the demographic structure of the society in Poland, i.e. the aging of society than the Family 500 Plus program described above [S. Gwoździewicz, D. Prokopowicz 2017, p. 273]. On the other hand, only the planning, starting and comprehensive implementation of the several family policy segments correlated with each other can provide the Polish economy and the Poles with the attainment of the intended strategic goals in the future. According to the adopted assumptions, the Apartment Plus program should also contribute to reviving the economic growth of Eastern Poland [Z. Kuźmiuk 2017]. During the implementation of this program, many new jobs will be created, and therefore the labor migration of citizens from this region of Poland should also be significantly reduced. Statistics show that Poland is at the end of the rankings in Europe in terms of availability and the number of affordable rental housing. Presented by the government in May this year and launched in December 2016, the Apartment Plus program is to change these disgraceful statistics in the next few years. In Poland, this type of program has not been implemented since 1989. A minimum of several years is needed to launch the performance process of this type of comprehensive economic

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programs. From the start-up phase, the investment stage to the emergence of positive effects of this type of programs in the economy and for citizens, a minimum of several years passes. This program should significantly improve the housing situation of families in Poland and bring the housing conditions closer in this respect, especially in the field of cheap rental housing in comparison with the standards of Western European countries. This situation, from the beginning of the systemic transformation in Poland, i.e. from 1989, required radical steps to be taken to reform the housing building system, including cheap rented apartments [M. Jewdokimow 2011, p. 136]. At the moment, i.e. in a situation when this program has just been launched, there is still time to analyze and improve the implementation of subsequent investment projects of this program in the national economy when analyzing the efficiency of introducing its first stages, building the first housing estates. In addition, additional formulas for financing this program should be gradually developed. Incentives for systematic savings for housing purposes should also be introduced. One of such incentives was proposed by the government in January 2017, when the project of introducing Individual Housing Accounts was presented as a proposal for citizens postponing a part of their financial surplus with a view to purchase housing in the future mainly or exclusively for own funds, i.e. without using a bank commercial loan [B. Domańska-Szaruga 2015, p. 95]. The governmental project assumes that Individual Housing Accounts have an additional instrument that will encourage Poles to save for housing purposes. Works on this project are carried out in the Ministry of Infrastructure and Construction, and the proposed instruments encouraging systematic savings for housing purposes con-

cern tax issues, i.e. the so-called Belka tax exemption and long-term savings bonuses paid from the state budget. Individual Housing Accounts [Individual Housing Account - Facts, Figures and Dates, 2017] are therefore to be an additional instrument supporting indirectly the development of the Apartment Plus program.

The implementation of the Apartment Plus program, carried out in accordance with the current government's intentions, should, in the perspective of 20-30 years, significantly bring Poland closer to the standards of Western European countries in terms of the availability of housing for citizens, rental housing and ownership. In addition, taking into account the specifics of the housing sector, there will be further real impulses for the activation of the Polish economy, because the construction and housing sector is one of the most important business sectors in the economy. In accordance with the planned objectives of pro-development socio-economic policy, citizens in the next years should start to feel the improvement of life in Poland and the number of young, educated Poles who go abroad to look for decent living conditions should finally start to fall significantly.

According to the announcements of Prime Minister Beata Szydło, the Apartment Plus program is another key segment after the Family 500 Plus program, a pro-development social and economic program Economy Plus. Besides, unlike the 500 Plus Family Program, the Apartment Plus program should not significantly burden the budget, which is a key issue for the public finances of the state [M. Topolewska 2016, p. 14]. In addition, the abovementioned programs stating important segments of the social policy do not exhaust the entirety of the basic components of the Economy Plus program.

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The Economy Plus program is correlated with the planned and partly implemented by the government successive segments of economic policy under the plan of the Deputy Prime Minister, Minister of Development and Minister of Finance Mateusz Morawiecki. As regards the already announced for implementation, programs for support and activation of the development of the technological industry, ship-building industry, and innovation are de-

serving of recognition [D. Prokopowicz 2015a, p. 248], support for the development of enterprises from the SME sector, export support and other key branches of the industry of the Polish economy, including the package of 100 facilitations for business operations and the so-called Constitution for entrepreneurs, liberalizing in many important aspects of running economic activity in Poland.

## **Conclusions**

The analysis carried out in this study shows that a significant imbalance in the labor market in connection with the economically unfavorable demographic process of the deepening aging of the society may seriously weaken the economic efficiency of the social security system, including the participatory pension system in the future, [D. Prokopowicz 2017, pp. 114-115] now carried out by the state in the present formation through the Social Insurance Institution. Because the Family 500 Plus program has just been launched recently, there are no unambiguous, objective premises that could be the basis for conducting a substantive assessment of the long-term social and demographic effects of using this program. It is not yet possible to answer the question whether the objective of slowing down the aging process through the use of the Family 500 Plus program will be achieved, because the period that has elapsed since April 2016 is too short to be fully reliable in assessing the long-term social and demographic consequences of its activities [In 2016, the number of births increased. The 500 Plus effect?, 2016]. In the objectively and apolitically conducted analyzes, it is assumed that regardless of whether there will be long-term effects of using this instrument of pro-family so-

cial policy, e.g. regarding the demographic growth issue, there are many indications that current effects, short-term, already have appeared. In the scope of these current social policy effects, there is a significant reduction in remarkable disproportions in terms of profitability in large families versus the average income of families in Poland, including those with no children, in which the level of such profitability was much higher. In previous years, this relation showed that the income level of households run by large families was significantly lower in relation to families with one child or families without children. In view of the above, the financial objective of this family-friendly social policy is already being implemented. The derivative of the implementation of the current financial goal should appear in the following years positive pro-investment social effects [S. Gwoździewicz, D. Prokopowicz, 2016b, pp. 156-157].

Regardless of the long-term effects expected in the multiannual perspective, the determined economically positive effects of using the Family 500 Plus program should appear already in the first years of the program's operation. The basic positive effect of the Family 500 Plus program, which has been positively interpreted by economists, should be a significant in-

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crease in consumer spending and family savings [B. Liberda 2015, p. 36] and households in subsequent quarters and years. This process will be positively interpreted from the point of view of factors stimulating economic growth in Poland. The rate of growth in output, income, etc. in the economy in the previous few years was not impressive, which was a consequence of the global financial crisis in 2008 [B. Jałowicki, S. Kaprański ed. in 2012, p. 83]. Since the appearance of the above-mentioned financial crisis, many developed countries, including Europe, are constantly looking for new instruments for the interventionist socio-economic policy which would generate in the perspective of even a few or several years of significant improvement of the country's economic growth [ B. Domańska-Szaruga, D. Prokopowicz 2015, pp. 37-38]. Therefore, this is an additional and important argument for running and developing this program in Poland. In addition, the forecasted increase in consumption and related expenses will concern services of particular importance for raising social conditions of families in Poland, as a part of this expenditure will relate to the implementation of development goals in the areas of education, culture, reconvalescence and sport. The Central Statistical Office objective data or research results from independent analytical centers are already appearing, which confirm these positive trends in the activation of consumption. These growth trends of consumption, positively interpreted by economists, are already confirmed by the

data on the increase in turnover in domestic service establishments offering services in this area indicating a noticeable increase in turnover since mid-2016, especially in the domestic tourism industry and paid educational services. According to the above, the Family 500 Plus program launched in April 2016 significantly reduces the scale of this socially and economically disadvantageous relationship, i.e. the current lowest profitability in large families. The Apartment Plus program launched at the end of 2016, the National Housing Program, 2016, p. 18, should also have a positive impact in terms of increasing the availability of housing in Poland and equating housing standards with the EU average in this respect. The aforementioned programs should significantly reduce the disproportions in the area of income between large families and families with one or two children and without children. These programs should also have a positive effect on the strategic, long-term socio-economic goal of limiting the scale of the demographic aging process, i.e. the post-transitional limitation of the possibility of future insolvency of the participatory pension system operated by the Social Insurance Institution after 2050. [A. Dmowski, D. Prokopowicz, J. Sarnowski 2005, p. 68]. At the moment, it is too early to objectively assess whether this strategic goal of the family-oriented social policy will be implemented and thus to what extent the Family 500 Plus and Apartment Plus programs will turn out to be investment instruments of social policy.

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