## SUPPORT MEASURES FOR FAMILIES WITH MANY CHILDREN IN BALTIC COUNTRIES AND REPUBLIC OF MOLDOVA

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În această lucrare sunt prezentate practici din diferite țări legate de politicile de susținere a familiilor cu mulți copii. Actualitatea acestui subiect de cercetare se datorează faptului că, chiar și în lumea de astăzi, familiile cu mulți copii se confruntă deseori cu veniturile mici, discriminarea și alte dificultăți sociale și economice, chiar dacă s-ar putea crede că acestea sunt lucruri din trecut. Scopul lucrării constă în identificarea politicilor și mecanismelor actuale care sprijină familiile cu mulți copii în țările Baltice și în Moldova și prezintă o opinie bazată pe diferențele dintre aceste măsuri utilizate către aceste familii. În această lucrare s-au folosit ca metode de cercetare analiza legală și comparația. Rezultatele lucrării constau în identificarea și analiza practicilor internaționale în sprijinirea familiilor cu mulți copii și încercarea de propunere a unor schimbări în ceea ce privește problemele acestor familii.

Cuvinte-cheie: familii cu mulți copii, măsuri de susținere, țările Baltice, Moldova, indemnizații, înlesniri.

In this paper practices from different countries related to support policies for families with many children are presented. The actuality of this research topic stems from the fact that, even in today's world, the families with many children often struggle with low income, discrimination and other social and economic difficulties even if one might think these are a thing of the past. The purpose of the paper consists in the identification of current policies and mechanisms that support families with many children in Baltic countries and in Moldova and present an opinion based on the differences in the measures used towards these families. In this paper were used as research methods the legal analysis and comparison. The results of the paper consist in identification and analysis of practices in helping families with many children and the proposal attempt of some changes in the approach when dealing with issues of these families.

Keywords: families with many children, support measures, Baltic countries, Moldova, allowances, facilities.

JEL Classification: 138, J13.

**Introduction.** At first we need to define what we mean behind "the families with many children" and "the support policies" for them. Because legal provisions in the Baltic countries and Moldova mostly refer to families with 3 children or more that determine what is meant by "families with many children", based on this, we will use this term with this definition. For the sake of convenience, from here onwards instead of "family with many children" we will use the term "large families" giving it the same meaning. Support policies are considered to consist of measures and mechanisms meant to be directed towards families with many children who face issues, that have, mainly, an economic or social character. We need to mention that this paper in no way tries to be a comprehensive aggregator of every support policies that may exist in the analyzed countries.

In **Estonia** parents of the families with 3 children or more don't need to pay for state health insurance in case if the parents don't work and educate the children who are less than 19 years old and if one of the children is less than 8 years old or in the case when a parent works, for which the social tax is paid by the employer and the family educate 3 children or more with an age less than 16 years. State health insurance is paid by the state to a person that raises a child under 3 years of age and is not his parent, tutor or trustee under a contract. Advantage to get monthly childcare allowance has the parent who is on parental leave. Until the age of 3 years the childcare allowance amounts 38.36 EUR/child and 19.18 EUR/child for the children with the age between 3 and 8 years old in a family of 3 children or more if they are from 3 to 8 years old. From July 1, 2017, a family-with-many-children allowance of 300 EUR per month is added to this for the families with 3 to 6 children. The families with 7 children or more get 400 EUR per month. In 2017 each child under the age of 3 years old gets an allowance of 38.76 EUR/month [36], [33].

In case if the monthly income per family member was lower than 355 EUR in the previous year the family with 3 children or more who have an age less than 19 years can get housing allowance with a maximal amount of 8000 EUR for a project. The family who requested this allowance before no more than a single time can receive an allowance of 5000 EUR. It can be used for the construction of new house, renovation, reconstruction or expansion of living space, heating, or even as a payment of the remaining part of the housing loan [32].

One of the parents who educated 3 or more children no less than 8 years can retire early by 1 year before retirement age if he/she educated 3 children, by 3 years – for 4 children and by 5 years – for 5 children or more [34].

There are no family allowances for students in Estonia [2]. If a parent raises a child that is under 3 years old and joined second pillar of pension system<sup>2</sup> the state contributes an additional 4% of the average monthly income received in Estonia subject to social tax on the mandatory funded pension. Contributions are made for every child raised in the family up to 3 years old in the pension fund the parent has chosen. A parent or tutor who has 2 or more underage children, starting with the second child, is entitled to receive 1848 EUR of additional tax-free income per year for each child under 17 years of age. A child is also taken into account, who was 17 years old in the declared year. From the taxable income of the parents during the calendar year the cost of studies - their own and those of their children under the age of 26 years old

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<sup>&</sup>lt;sup>2</sup>  $I^{st}$  pillar – state pension,  $2^{nd}$  pillar – pension dependent directly on income,  $3^{rd}$  pillar – voluntary funded pension [3]

can be deducted. If triplets are born for each of them the parents will get birth allowances that amount to 1000 EUR. A large family can get a child allowance of 100 EUR per month for the each child beginning from the third one (50 EUR for the first and second child) until the children are 16 years old or if they study – until 19 years [31].

In **Latvia** each newborn child irrespective of the size of the family gets an allowance of 150 EUR from the municipality budget if the family lives in the Riga and an allowance from the state budget in the amount of 421.17 EUR [35]. A childcare allowance is given and it amounts to 171 EUR/month for the parent or tutor who educates the child until 1.5 years and from 1.5 to 2 years in the amount of 42.69 EUR/month. In case of twins or triplets, the parent or tutor get these monthly allowances for each of the children. This includes insured, as well, as non-insured persons. Another allowance, called parental allowance is given to the parents who worked before they took leave to care for children - before the child reaches 1 year - 60% of the average salary of insurance payments of the beneficiary and until the child reaches 1.5 years old - in the amount of 43.75% of the average salary of insurance payments of the beneficiary. If the caregiver works he/she only receives 30% of the allowance. Besides that, the state family allowance is given for each child educated from 1 year to 15 years old, for the first child – 11.38 EUR, for the second child – 22.76 EUR, for the third child – 34.14 EUR, for the fourth child or more – for each – 50.07 EUR (instead of 34.14 EUR until 2017). This includes the teens from 15 to 24 years who study, too [4]. There is no family allowance for students [12]. It's worth to mention that there is no Mother Heroine awards in Latvia.

In Riga [20], for example, families with many children are exempt for paying for education in municipal education institution with vocational orientation and this includes sportive interest clubs in sports, art, music, too. Children from large families benefit from three free meals in the kindergarten, without regard if it's public or private institution. This includes preschool groups in schools, too. This measure is in force since 2017, thus it's recent. But the food costs shouldn't be higher than legally established in the size of 1.99 EUR/day for municipal preschool institutions and 2.77 EUR/day in private ones [24].

It should be mentioned that adopted children of full age that are in secondary education doesn't deprive the family of it's status of large family. Large families have housing tax benefits, too. The discount is given to one of the parents and the condition is that children has to be less than 19 years old. This also includes tutored or adopted children. Besides that, it includes the teens who have an age between 19 years and 24 years, if they study on a daily basis in general, vocational, higher or special educational institutions. For example, for comparison, a family of 3 and more children gets a discount of 90%, while one with two children - 70% or with one child – 50% [15]. The request needs to be sent in the year before the year in which the discount will be used. Parents from large families can get a discount of 100% of price ticket per month in using public transport, but only from those families which have six children or more who have an age less than 18 years or from 18 years to 24 years in case if the teens study full-time in secondary, vocational, craft schools or higher institutions. In case of families who have from 3 to 5 children the discount amounts to 60% [19].

According to the Labour Law, the employer is obliged to give an employee who brings up three or more children under the age of 16 additional paid leave: one additional day for one child. Holidays for these three or more days are calculated on the basis of average salary [1]. Another discount given to parents with large families is the one on tax on vehicle exploitation. It amounts to 50% [28]. In case the family has more vehicles, the discount can be used only on one of them. Parents of 5 or more children who educated them no less than 8 years until the children are 18 years old have the right to retire early (5 years earlier), in case if their work experience is no less than 25 years [21]. The parents who lost their parent rights doesn't benefit from early retirement. The parents of large families with 3 or more children also benefit from exemption from many duties, For example, they have exemption from the state duty for registration of the civil status act by presenting the relevant status document, also they are exempt from state duty for paid services in courts [16] [17].

The large families can get support for paying for electricity. First 300 kWh in a month are given for a smaller price (0.02542 EUR/(kWh)) from 1 August 2016 [25].

Latvia gives to large families an act called Certificate of the Latvian Honorary Family (3+ Gimenes karte). It serves as a document confirming that three or more children under the age of 18 are growing up in the family. Owners of this card can receive various discounts for services provided by the state, local governments and private companies. For example, it can be used to get discounts to theaters, buy clothes, books or refuel the car. Entrepreneurs are encouraged to participate in this program and, in fact, many of them are parents of large families. The discounts may range from 5% to 50%. Each year the card needs to be renewed, because it's valid during a single year [22] [28] [18]. This card can be seen as an alternative to Mother Heroine award.

In **Lithuania** families who raise three or more children get a child allowance of 28.5 EUR (0.75 of Basic Social Benefit) per month until the children are of the age of 2 years old and 15.2 EUR (0.4 of Basic Social Benefit) from two to 18 years. regardless of the income of the family (for comparison, families with 1 or 2 children get such an allowance only if their monthly income per person is less than 153 EUR), though there are plans to give 50-60 EUR per month to families with 3 children or more in the 2018 (while the families with 1 or 2 children would get 30 EUR regardless of their income). In addition, for every child being raised, a non-taxable minimum income of 200 EUR is given. From 1 January 2017 if in the family are born twins, triplets or more the parents will get a monthly allowance until the children will have an age of 2 years (152 EUR for twins, triplets or more – plus 152 EUR for each further child). 152 EUR is equivalent to 4 social benefits [30].

The parents of 3 or more children can get family allowance if the children are under 18 years old or under 24 years old and study on a daily basis. The size of the allowance is calculated based on the difference of 153 EUR (the state supported income that is non-taxable) and the income of the family [14].

A family with 3 children or more can get social benefits that amount to 90% of the difference between state

supported income and the medium monthly income of the family. Such families who have a low income can get compensations for heating expenditures and for hot and cold water. The children can get free meals at schools. A one-off monthly benefit can be given to low-income families, including the large ones in the amount of minimum living cost [27].

Each child of a family born or adopted, including from the large families can get a lump-sum child benefit in the amount of 418 EUR. Pupils from low-income families (if the income per member of family is less than 153 EUR), regardless if they are part of large families or not, can get pupil's supplies at the beginning of the school year [26].

In **Republic of Moldova** there are a few types of allowances to families with children, none of them targeted specifically families with many children. Each family gets single childbirth allowance for each newborn child that is alive, including twins. It amounted to 3100 MDL (~146 EUR¹) in 2016 for the first child and 3400 MDL (~160 EUR) for the second child, the third and so on, but from 2017 it's 5300 MDL (~249 EUR), regardless of the birth order of the children. This sum equals the minimum basket of goods required at the birth of the child for the previous year. Another allowance is the monthly childcare allowance that is different depending if the parents are insured or not. For insured persons the allowance is given in the amount of 30% of average monthly income of the last 12 months before childbirth, but it shouldn't be less than 540 MDL (~25 EUR) and is paid each month until the child is 3 years old. For non-insured persons the monthly allowance amounts to 540 MDL (~25 EUR) and is given until the child is 1.5 years old for children born until 31 December 2016 and until 2 years – for children born beginning from 1 January 2017. From 1 January 2017 parents of twins, triplets and so on get a monthly allowance of 270 MDL (~12.7 EUR) until the children have an age of 3 years [11].

Children or teens from families with 3 or more children are between the ones who can benefit from 25% of the tickets to the summer camps and health recovery camps. Children from those families can get school textbooks for free. The parents of 3 or more children don't pay the fees for services from Civil Status Service and Civil Status Offices. Military personnel, civilian employees of National Army who have 3 or more children can get a service house without waiting in a queue [6] [7] [8] [9].

It's recommended to city halls to establish for families with 5 or more children: a reduction of 50% of the payment calculated per person for housing and cold and hot water; the right of mothers to travel by bus and by trolley free of charge within the city; the norm of delivery of milk through commercial units to be one liter per child. It is recommended to ministries and state departments to prohibit the dismissal, at the initiative of the employer, of the employees who have 3 and more children in their care [5]. The average amount of this social aid (benefit) for families with children is about 961 MDL (~45.2 EUR) for families with 1 child, about 1280 MDL (~60.2 EUR) for families with 2 children and about 1770 MDL (~83.3 EUR) for families with 3 and more children [10]. Mothers who educated 5 or more children can retire with 3 years ealier (from 54 years and 6 months in 2017 to 60 years in 2028) [13].

**Some remarks.** It can be seen that in the analyzed countries the payments per child are mostly equal, irrespective of the size of the family inside those countries. In other words, another child in the family is seen just as a number that multiplies the need for an allowance. A family with many children is not clearly defined. Is it the one with 3 or more, 4 or more, 5 or more children? The definitions and the support measures vary depending on the number of children in Baltic countries and in Moldova. Moldova, Lithuania and Estonia lack a Large Family Card that is found in Latvia. The focus is put mostly on financial benefits. Besides of such benefits, members from large families can have facilitated access to more goods and services. This aspect is often left at disposal of the family. Business owners that are parents of large families should be encouraged to give goods or services at a lower price to such families. A final remark is that the entire community needs to participate actively help to raise the children from large families and encourage them to become more self-sufficient, as a proverb says that "it takes a village to raise a child".

Conclusions. From what we identified in the analyzed countries we can conclude for Moldova that:

- 1. Moldova's system of allowances and facilities for large families is not diverse enough, thus it needs additions of other allowances, but more than that it needs rather more facilities in other areas like food and other products. A family discount card could make up for that. It could serve as the aggregator of the allowances and as a discount card, too.
- 2. There isn't a unique definition in the legislation what is meant by "family with many children". We suggest considering the family with 3 children or more a family with many children.
- 3. There's the need to encourage children from large families to engage in nourishing their innate skills, for example, in passion clubs, for boosting their patience and discipline, much needed in a large family.
- 4. There is a need to encourage other people (including neighbours) to help large families with what they can, in return giving them advantageous awards for the amount and regularity of their help (work, products or other modality) like in the case of blood donors.
- 5. A law is needed that would include all allowances, facilities and other privileges that families with children may have, instead of them being scattered all around the various laws more or less known.

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