„Krytyka Prawa", tom 18, nr 2/2026, s. 178–196, ISSN 2080-1084, e-ISSN 2450-7938,

URSZULA K. ZAWADZKA-PĄK[1], EWA LOTKO[2], MARCIN TYNIEWICKI[3]

The Economic Impact of the "Family 500(800)+" Programme as an Instrument of Financial Policy and Financial Law in Poland[4]

Submitted: 18.03.2026. Accepted: 23.04.2026

Abstract

The article examines the "Family 500(800)+" programme, which has been implemented in Poland since 1 April 2016. The aim of the article is to evaluate this programme as an instrument of financial policy and financial law, with particular attention to its economic effects. The paper advances the research hypothesis that *while from the point of view of those in power the programme has become a significant political tool for maintaining or gaining political support, for society, it provides genuine financial assistance, although such assistance is not always necessary*. The article concludes that it is important to maintain an appropriate balance so that political goals do not overshadow the programme's fundamental social and economic goals. Moreover, in the authors' opinion, one important and necessary change would be to reinstate the income threshold that previously made entitlement to the benefit conditional and remained in force in the programme until mid-2019.

Keywords: financial law, "Family 500(800)+" programme, economic effects, state budget, public expenditure.

1 Prof. UwB dr hab. Urszula K. Zawadzka-Pąk – University of Bialystok (Poland), e-mail: u.zawadzka@uwb.edu.pl; ORCID: 0000-0002-3774-4295.

2 Dr Ewa Lotko – University of Bialystok (Poland), e-mail: e.lotko@uwb.edu.pl; ORCID: 0000-0001-6847-8308.

3 Dr Marcin Tyniewicki – University of Bialystok (Poland), e-mail: m.tyniewicki@uwb.edu.pl; ORCID: 0000-0003-2993-3982.

4 The research in this article has not been supported financially by any institution.

„Krytyka Prawa", tom 18, nr 2/2026, s. 178–196, ISSN 2080-1084, e-ISSN 2450-7938, © 2026 Authors.

URSZULA K. ZAWADZKA-PĄK, EWA LOTKO, MARCIN TYNIEWICKI

Skutki ekonomiczne programu „Rodzina 500(800)+" jako instrumentu polityki finansowej i prawa finansowego w Polsce[5]

Streszczenie

Obszarem badawczym artykułu jest program „Rodzina 500(800)+" realizowany w Polsce od 1 kwietnia 2016 roku. Celem artykułu jest ocena tego programu jako instrumentu polityki finansowej i prawa finansowego, ze szczególnym uwzględnieniem skutków ekonomicznych. Zgodnie z przyjętą hipotezą badawczą, *o ile z punktu widzenia rządzących program ten stał się istotnym narzędziem politycznym, służącym do utrzymania lub zdobycia poparcia politycznego, o tyle dla społeczeństwa jest on realną pomocą finansową, choć nie zawsze niezbędną.* We wnioskach stwierdzono w szczególności, że ważne jest zachowanie odpowiednich proporcji, aby cele polityczne nie przesuwały na dalszy plan podstawowych celów społecznych i gospodarczych. Ponadto, zdaniem autorów, jedną z ważnych i potrzebnych zmian jest przywrócenie progu dochodowego, od którego uzależniona byłaby wypłata świadczenia wychowawczego, tak jak miało to miejsce w programie do połowy 2019 roku.

Słowa kluczowe: prawo finansowe, program „Rodzina 500(800)+", skutki ekonomiczne, budżet państwa, wydatki publiczne.

---

[5] Badania wykorzystane w artykule nie zostały sfinansowane przez żadną instytucję.

 DOI: 10.7206/kp.2080-1084.857

Introduction

As has already been noted in the literature,[6] various assessments of the "Family 500(800)+" programme have been formulated, sometimes highly divergent, reflecting its importance in economic, social, and political terms. This article presents the authors' position, especially on the economic and social aspects of the programme, without duplicating existing opinions, although referring to them where necessary. This is because the social effects of the programme under discussion cannot be fully separated from its economic consequences. This part of the study therefore focuses primarily on assessing whether and to what extent the programme achieves its two main objectives:

- the economic objective: to provide financial assistance to families raising children, consisting, in particular, in the partial coverage of expenses related to meeting children's living needs and raising them (this objective is also indicated in Article 4(1) of the Act establishing the programme);
- the social and demographic objective: to encourage the decision to have more children (second child and subsequent children) by reducing the economic burden of raising children through the benefit granted.

Adopting this approach appears crucial in view of the fact that the programme under consideration is one of the instruments for implementing broadly defined state socio-economic policy.

Research Design

The aim of the article is to evaluate the "Family 500(800)+" programme as an instrument of financial policy and financial law, with particular attention to its economic effects.

6 U.K. Zawadzka-Pąk, E. Lotko, M. Tyniewicki, *Social Objectives and Functions of the "Family 500 (800)+" Programme as a Financial Policy and Financial Law Instrument in Poland,* "Krytyka Prawa. Niezależne Studia nad Prawem" 2026, 18(1), pp. 199–200.

The research question states as follows: Is the "Family 500(800)+" programme merely a political tool aimed at electoral success, or is it an effective and valuable instrument of family and social policy? To answer this question, the functioning of the programme is analysed through to the following questions:

- What are the economic effects of the programme?
- What elements of the programme should be modified to better achieve its goals?

At the same time, bearing in mind the changes made to the "Family 500(800)+" programme by the legislator since its introduction, the article advances the research hypothesis that *while from the point of view of those in power the programme has become a significant political tool for maintaining or gaining political support, for society, it provides genuine financial assistance, although such assistance is not always necessary*.

The article uses the following research methods. First, the study applies unobtrusive research,[7] consisting of a qualitative analysis of the following sources:

- government documents, including explanatory memoranda to legal acts and annual reports;
- scholarly articles in Polish and English;
- media content, both written and oral, including interviews, expert presentations, and politicians' speeches.

In addition, given the economic and demographic impact of the "Family 500(800)+" programme, statistical data analysis was necessary; therefore, this part of the research is empirical in nature.

The "500(800)+" Benefit as an Unconditional Cash Transfer Influencing Electoral Outcomes

Among social protection programmes that have attracted increasing interest in recent years, a distinction may be drawn between conditional cash transfers (CCTs) and unconditional cash transfers (UCTs).[8] As the "500(800)+" benefit currently constitutes an unconditional cash transfer, this article contributes to the literature

7 E. Babbie, The practice of social research, Australia-Brazil-Japan-Korea-Mexico-Singapore-Spain-United Kingdom-United States 2013, p. 295.

8 S. A. Churchill, N. Iqbal, S. Nawaz, S. L. Yew, *Do unconditional cash transfers increase fertility? Lessons from a large-scale program,* "Economic Inquiry" 2024, 62, p. 74.

 DOI: 10.7206/kp.2080-1084.857

on the social and economic effects of unconditional cash transfers in Poland. UCTs "provide money to eligible individuals, without dictating how they spend the money or tasks they must do to receive it;"[9] in the case analysed here, the benefit is awarded on purely demographic grounds (age).[10]

Interestingly, the "Family 500(800)+" programme does not appear to be shaped by 'welfare chauvinism', understood as "prioritising access to social transfers and public services for the 'deserving' people (usually the ethnic majority) and restricting access for the 'undeserving' groups (e.g. migrants)".[11] On the other hand, political announcements have been made about limiting migrants' entitlement to receive the "800+" family benefit to those who actually live, work, and pay taxes in Poland.

Previous studies[12] have consistently found that cash transfers have a positive impact on political support in elections. In favourable circumstances, policymakers can generate voter gratitude, moreover, voter myopia can induce re-election-seeking incumbents to skew policies opportunistically towards short-term goals.[13]

The cited research results[14] indicate that the introduction of the child-rearing benefit in Poland led to an increase in the share of eligible voters voting for the "Law and Justice" party in the parliamentary elections between 2011 and 2019. The introduction of the benefit increased the percentage of those voting for the "Law and Justice" party by an average of 2.7 percentage points, representing almost one-fifth of the increase in support for this party during this period. The results also indicate that the mere promise to introduce the child-rearing benefit (in 2014 and in the 2015 election campaign) did not result in a significant increase in support in the 2015 parliamentary elections. Only the actual fulfilment of this promise

---

9 J.A. Junior, A.M. Katz, R. Ahn, *The Perspectives of Young Women in Rural Western Kenya on Unconditional Cash Transfers,* "Poverty & Public Policy" 2016, 8(1), p. 72.

10 J. Gromadzki, K. Sałach, M. Brzeziński, *Wpływ programu „Rodzina 500+" na wyniki wyborów w Polsce. Streszczenie* 2022. Pozyskano z: https://ibs.org.pl; J. Gromadzki, K. Sałach, M. Brzeziński, *When populists deliver on their promises: the electoral effects of a large cash transfer program in Poland,* "IBS Working Paper" 2022, p. 321.

11 L. Morawski, M. Brzezinski, *How do right-wing populist majoritarian governments redistribute? Evidence from Poland, 2005–2019*, "Social Policy & Administration" 2024, 58(3), pp. 525–526.

12 V. Araújo, *Do anti-poverty policies sway voters? Evidence from a meta-analysis of conditional cash transfers*, "Research & Politics" 2021, 8(1), p. 1–9; E. Conover, R.A. Zárate, A. Camacho, J.E. Baez, *Cash and ballots: conditional transfers, political participation, and voting behavior*, "Economic Development and Cultural Change" 2020, 68(2), pp. 541–566; L. Ana, *Do conditional cash transfers affect electoral behavior? Evidence from a randomized experiment in Mexico,* "American Journal of Political Science" 2013, 57(1), p. 1–14; M. Manacorda, E. Miguel, A. Vigorito, *Government transfers and political support,* "American Economic Journal: Applied Economics" 2011, 3(3), pp. 1–28; C. Jr Zucco, *When payouts pay off: conditional cash transfers and voting behavior in Brazil 2002–10,* "American Journal of Political Science" 2013, 57(4), pp. 810–822.

13 M.M. Bechtel, J. Hainmueller, *How Lasting Is Voter Gratitude? An Analysis of the Short – and Long-Term Electoral Returns to Beneficial Policy,* "American Journal of Political Science" 2011, 55(4), p. 865.

14 J. Gromadzki *et al.*, *op. cit.*

from 2016 onwards led to an increase in support in the 2019 parliamentary elections. The mechanism explaining why the child-rearing benefit increased electoral support for the “Law and Justice” party is not limited to instrumental clientelism (electoral support given solely in exchange for financial benefits); it also includes a sense of gratitude for the financial assistance or deeper identification with the party that introduced a measure increasing the income of a significant proportion of households. According to these findings, as a result of the introduction of the “Family 500+” programme, “Law and Justice” received between 500,000 and 700,000 additional votes in the 2019 parliamentary elections. If “Law and Justice” had not introduced the child-rearing benefit, it would have had to look for coalition partners in parliament. As a result of the “Family 500+” programme, the party was able to govern alone.

The Impact of the “Family 500(800)+” Programme on the State Budget

From a fiscal point of view, the benefit paid under the “Family 500(800)+” programme is a typical item of transfer expenditure in the state budget. As such, it must be provided for annually in the Budget Act and is non-reciprocal in nature. This means that receipt of the benefit does not entail any obligation to pay, transfer, or provide an equivalent, although this does not prevent the legislator from creating conditions whose fulfilment makes it possible to receive such a benefit. In legal terms, pursuant to Article 124(1)(2) of the Public Finance Act[15] (Journal of Laws of 2024, item 1530, as amended), expenditure of this nature falls within the category of benefits for natural persons. However, it should be emphasised that incurring public transfer expenditure requires specific, and sometimes extensive, legal frameworks, which give effect to the principle of legality. This principle, defined primarily in Articles 2 and 7 of the Polish Constitution, applies to all activities of public authorities and, importantly, also to financial activity, which consists in the management of public funds, including collecting revenues and making expenditures.

This financial dimension of the principle of legality has been emphasised in the Polish Constitution because its Article 216(1) explicitly expresses the principle of maintaining the statutory form in the processes of collecting and spending public funds. Although it is argued by legal scholars and practitioners that this

15 Public Finance Act of 27 August 2009 (Journal of Laws of 2024, item 1530, as amended).

 DOI: 10.7206/kp.2080-1084.857

provision has a general and framework character,[16] this does not alter the fact that the constitutional legislator underlined the significant legal importance of statutes as acts originating from legislative authorities and constituting a primary source of universally binding law.[17]

The statutory form of regulation concerning the collection and expenditure of public funds cannot be merely apparent. This would occur if a statute were formally adopted but its content did not actually regulate such activities[18] and instead only referred generally to public funds or delegated detailed regulation to subordinate legislation, under which a particular authority could establish specific provisions. The Polish Constitutional Tribunal has pointed out the defects of such apparent legislative actions in its case law, stating, among other things: "(…) the overall level of expenditures of a local government unit must be determinable already on the basis of statutory regulation; therefore, such regulation must maintain an appropriate level of precision and detail and cannot be limited to blank references to executive regulations."[19]

Taking these conditions into account, the "Family 500(800)+" programme may be considered to comply with them, because the amount of funds, the rules for their transfer to beneficiaries, and the definition of the group entitled to receive them have been specified in the Act on State Aid in Raising Children[20] (Journal of Laws of 2026, item 508).

Another *sine qua non* condition determining the legality of incurring expenditure is its inclusion in a public financial plan. According to Article 44(1) of the Public Finance Act, expenditure may be incurred only for purposes and in amounts specified in the Budget Act, the budget resolution of a local government unit, or the financial plan of a public finance sector unit. With regard to the purpose of the expenditure, the financial plan must indicate its designation as defined in the separate statute regulating that expenditure, while also including it in the appropriate budgetary classification.

In conclusion, the allocation of public funds, including those used to finance the "Family 500(800)+" programme, is subject to a strict requirement to maintain a "dual legal basis." This means that the distribution of such funds must, on the

---

16 W. Sokolewicz, *Finanse publiczne* (commentary on art. 216(1) of Polish Constitution), (in:) L. Garlicki (ed.), *Konstytucja Rzeczypospolitej Polskiej. Komentarz IV*, Warszawa 2005, p. 9; T. Dębowska-Romanowska, *Prawo finansowe. Część konstytucyjna z częścią ogólną*, Warszawa 2010, pp. 116–117.

17 W. Sokolewicz, *Finanse…*, pp. 2–3.

18 T. Dębowska-Romanowska, *Prawo finansowe…*, p. 117.

19 Judgment of the Constitutional Tribunal of 24 March 1998, sygn. akt K 40/97, OTK ZU 2/1998, poz. 12; Judgment of the Constitutional Tribunal of 24 November 1998, sygn. akt K 22/98, OTK ZU 7/1998, poz. 115.

20 Act of 11 February 2016 on State Aid in Raising Children (Journal of Laws of 2026, item 508).

one hand, result from substantive and procedural provisions defining the content and nature of the expenditure, as well as the procedure for incurring it, and, on the other hand, be quantitatively included in a public financial plan (the budget). Therefore, in every budgetary year, funds for the "Family 500(800)+" programme must be explicitly provided for in the Budget Act.

The share of the "500(800)+" benefit in state budget revenue and expenditure, as well as its share of GDP, is presented in the Table 1.

Table 1. Share of the "500(800)+" benefit in revenues and expenditures of the state budget and in GDP in 2016–2025

Year	1	2	3	4	5	6
	Budgetary expenditure on the 500+/800+ programme (PLN billion)	State budget revenue (PLN billion)	Share of state budget revenue (2:1)	State budget expenditure (PLN billion)	Share of state budget expenditure (5:4)	Share of GDP
2016	17.6	314.7	5.6%	360.8	4.9%	0.94%
2017	23.8	350.4	6.8%	375.8	6.3%	1.19%
2018	22.8	380.0	6.0%	390.5	5.8%	1.06%
2019	31.2	400.5	7.8%	414.3	7.5%	1.35%
2020	40.6	419.8	9.7%	504.8	8.0%	1.72%
2021	40.6	494.8	8.2%	521.2	7.8%	1.53%
2022	42.1	504.8	8.3%	517.4	8.1%	1.36%
2023	41.8	574.0	7.3%	659.6	6.3%	1.22%
2024*	63.7	623.4	10.2%	834.3	7.6%	1.75%
2025**	62.8	632.8	9.9%	921.6	6.8%	1.60%

* estimated state budget outturn for 2024.
** figures planned in the 2025 Budget Act21.
Source: Statistics Poland (GUS) data, Ministry of Finance.

In relation to total state budget revenue, the funds allocated to the "500(800)+" benefit, as one of the many expenditure items in this budget,[22] do not appear to

[21] The Budget Act for 2025 of 9 January 2025 (Journal of Laws of 2025, item 63).

[22] Relating expenditure on the "Family 500(800)+" programme to state budget revenues better illustrates its importance in this budget. On the one hand, the programme is financed from the general pool of budget revenue; on the other hand, this revenue is determined by separate laws, including tax laws,

 DOI: 10.7206/kp.2080-1084.857

impose an excessive fiscal burden. This conclusion can also be expressed in terms of the benefit's percentage share of GDP. On the other hand, the "500(800)+" benefit is a component of the expenditure side of the state budget, alongside other expenditure items, and from this perspective, its significance increases. Indeed, according to the 2025 budget, expenditure on the "Family 500(800)+," programme planned at PLN 62.8 billion, ranks 4th by amount, after, among others, expenditure on social insurance (PLN 184.1 billion), public debt service (PLN 110.1 billion), national defence (PLN 109.6 billion), and before expenditure on health care (PLN 40.5 billion), higher education and science (PLN 39.9 billion), and public administration (PLN 30 billion).[23]

With this in mind, any further increase in the fiscal burden arising from the implementation of this programme would have a significant impact on the state budget. This is all the more significant because total expenditure on family policy as a whole, including benefits other than "500(800)+", was planned for 2025 at PLN 97.2 billion (the third-largest expenditure item), alongside the highest deficit in Poland's post-1989 history, amounting to PLN 288.8 billion. This observation is significant, as at least two previous modifications of the programme can be identified that translated into a substantial burden on the expenditure side of the Polish budget. First, in 2019, the income criterion for the first child was abolished (the change entered into force on 1 July), which significantly expanded the availability of the benefit. The second change, adopted in 2023, raised the benefit from PLN 500 to PLN 800 (the change entered into force on 1 January 2024). As a result of the latter change, expenditure on the programme in 2024 increased, compared with the previous year, from PLN 41.8 billion to PLN 63.7 billion (see: Table 1).

In the first of these cases, the justification for the change was an improvement in the state budgetary situation resulting from increased revenue, although the increase in the fertility rate (from 1.29 in 2015 to 1.45 in 2017) and the decrease in extreme child poverty from 9.0% in 2015 to 4.7% in 2017 were also emphasised.[24] By contrast, the stated reason for increasing the benefit from PLN 500 to PLN 800 was the need to adjust its amount to the current needs of Polish families, thereby

---

changes to which involving an increase in the tax burden are socially unpopular. In the case of expenditure, by contrast, part of it can be covered by debt financing, and such financing is easier for the government to obtain by planning a deficit in a budget bill to be approved by Parliament.

23 See Annex 2 to the Budget Act for 2025.

24 Rada Ministrów, *Uzasadnienie do rządowego projektu ustawy o zmianie ustawy o pomocy państwa w wychowywaniu dzieci oraz niektórych innych ustaw*, Parliamentary Print No. 3387 of April 16, 2019. Available from: https://www.sejm.gov.pl/Sejm8.nsf/druk.xsp?nr=3387

increasing the effectiveness of the programme itself and securing better conditions for the development of Polish families.[25]

Although the cited reasoning provided at least a formal basis for the Council of Ministers and the Sejm to undertake legislative amendments to the Act regulating the "Family 500(800)+" programme, the timing of these amendments – given the political situation at the time and their temporal proximity to the parliamentary elections in 2019 and 2023 – suggests that electoral considerations may also have been relevant to their introduction.

Public Perception of the "500(800)+" Benefit and Its Importance in Household Income

Turning to public perception of the "Family 500(800)+" programme, it should be noted first that during the first five years after its introduction, it enjoyed fairly strong support. Surveys conducted in 2021 by the Polish Centre for Public Opinion Research (CBOS) indicated that 73% of respondents supported the programme, with 39% strongly supporting it and 34% tending to support it.[26] However, the previously mentioned increase in the benefit from PLN 500 to PLN 800 was received less enthusiastically: it was supported by 50% of respondents (strongly supported: 23%; tended to support: 27%), while 46% opposed it (strongly opposed: 27%, tended to oppose: 19%).[27]

The phenomenon of declining public support for the "Family 500(800)+" programme (even if not always expressed directly) or demands for its modification, at least at the declaratory level, appears in other studies. For example, in a 2024 CBOS survey conducted in the context of improving public finances, when asked where savings should be sought if it were necessary to reduce state spending, 31% of respondents indicated family policy, including the "800+" benefit, while 15% opposed such savings[28]. However, this survey indicated that support for such measures was highest in the 18-24 age group, and did not provide information on responses in other age groups, by financial status, or by household type (including

25 Rada Ministrów, *Uzasadnienie do rządowego projektu ustawy o zmianie ustawy o pomocy państwa w wychowywaniu dzieci*, Parliamentary Print No. 3413 of June 29, 2023. Available from: https://www.sejm.gov.pl/Sejm9.nsf/druk.xsp?nr=3413

26 CBOS, *Program Rodzina 500 plus po pięciu latach funkcjonowania*, "Research announcement" 2021, 29, pp. 3–4. Available from: https://www.cbos.pl/SPISKOM.POL/2021/K_029_21.PDF

27 CBOS, *Opinie Polaków o podniesieniu świadczenia wychowawczego*, "Research announcement" 2023, 81, p. 4. Available from: https://cbos.pl/SPISKOM.POL/2023/K_081_23.PDF

28 CBOS, *Jak poprawić stan finansów publicznych?*, "Research announcement" 2024, no. 80, p. 4–6. Available from: https://www.cbos.pl/SPISKOM.POL/2024/K_080_24.PDF

 DOI: 10.7206/kp.2080-1084.857

households with children). In another survey, 16.1% of respondents were in favour of abolishing the benefit, while 37.6% believed that the number of recipients should be reduced (although the survey was not fully representative),[29] which, it may be assumed, is linked to the introduction of additional criteria. In any case, such demands come from various groups of stakeholders (e.g. business representatives or politicians).[30]

It seems that one such criterion could be the reintroduction of the income threshold, making payment of the benefit conditional; such a threshold had, in fact, already been applied under the programme until mid-2019. This would be justified insofar as, at present, the benefit can be received by all eligible persons regardless of their financial situation, and therefore it is not always necessary (this issue is also addressed in the next section of the study). Of course, the amount and method of determining the income threshold are important issues, but the threshold would not necessarily have to be set very low. For example, one point of reference could be the personal income tax scale threshold of PLN 120,000, above which the tax rate increases from 12% to 32%. This is only a proposal, as the aim is not to drastically reduce the group of eligible persons, but to direct assistance to households in which it is significant for the standard of living of the children being raised. Of course, the political feasibility of such a move must be taken into account, although it seems – based on the above-mentioned research – that there is a certain margin of social approval of or acceptance for it, undoubtedly influenced by the rather 'tight' budgetary situation. This is because, on the one hand, Poland is subject to the excessive deficit procedure and, on the other, it faces considerable demands relating to the financing of national defence resulting from Russia's armed conflict with Ukraine.

In the context of the possible introduction of criteria limiting payment of the '800+' benefit under the programme, including an income criterion, it should be noted that, even in households whose economic situation is measured by the so-called "average monthly disposable income"[31], which in 2024 amounted to PLN

---

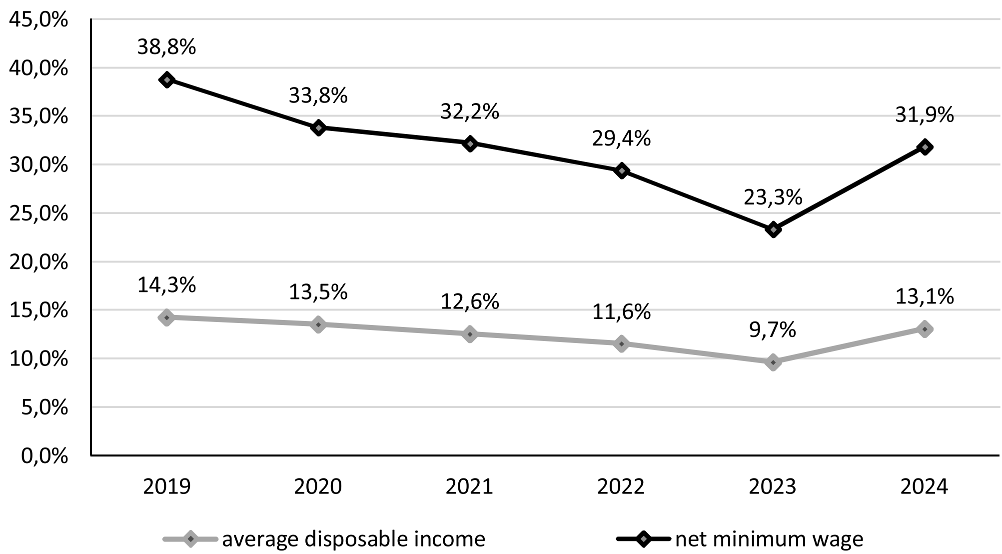
29 *Sondaż na temat 800 plus. Zaskakujący wynik*. Available from: https://businessinsider.com.pl, 26 October 2024. At the same time, it was emphasized that the study covered a group of 800 Internet users over 18 years of age, and this selection method could have influenced the study result.

30 *800 plus tylko dla pracujących? Większość Polaków popiera proponowane zmiany*. Available from: https://www.money.pl, 12 May 2025. *Kryterium dochodowe w 800 plus? Rafał Brzoska popiera zmiany*, https://www.money.pl, March 7, 2025. *800+ jednak nie dla wszystkich? Jest zapowiedź kryterium*. Available from: https://www.rp.pl, 8 December 2023; *Rewolucyjny pomysł na zmiany w 800+. Obniżenie do 500 zł, kryterium dochodowe i darmowe obiady*. Available from: https://www.portalsamorzadowy.pl, 23 December 2024.

31 The sum of current household income from individual sources, less advance personal income tax paid by the taxpayer on behalf of the taxpayer, less taxes on property income, less taxes paid by the self-em ployed, including the liberal professions and those using an individual farm in agriculture, and less

3,167 per person[32], the average share of the family benefit exceeds 10% of total household income, as presented in the Figure 1. At the same time, for comparison, calculations of such a share were made for less affluent households, i.e. those in which the adults (parents/guardians) earn the nett minimum wage.

Figure 1. Average share of the '500(800)+' benefit in monthly household income between 2019 and 2024



Source: authors' own elaboration.

The following methods were used to calculate the above shares:

- in the case of average monthly disposable income per person, the share was determined by dividing the '500(800)+' benefit by total household income; for example, in a 4-person household (both parents working and two children for whom the '500(800)+' benefit is received) with disposable income in 2024 amounting to PLN 3,167.17 per person, the total income of such a household would amount to PLN 12,668.68; the benefit received for two children, i.e. PLN 1,600, was then divided by the total income, and therefore the share of this benefit was 12.6%;

social security and health insurance contributions, in: GUS, *Metoda badania budżetów gospodarstwach domowych*, Warszawa 2011, p. 33.

32 Announcement by the President of the Central Statistical Office of 27 March 2025 on average monthly disposable income per person in total in 2024 (Polish Monitor of 2025, no. 278).

 DOI: 10.7206/kp.2080-1084.857

- in the case of the monthly nett minimum wage,[33] the share was determined by dividing the '500(800)+' benefit by the sum of the nett minimum wages earned by working persons (parents/guardians); for example, in a four--person household (both parents working and two children for whom the "500(800)+" benefit is received) with a nett minimum wage in 2024 amounting to PLN 3,262, the total income of this household would be PLN 6,524; the benefit received for two children, i.e. PLN 1,600, was then divided by the total income, and therefore the share of this benefit was 24.5%;
- the calculated shares for each type of household (two-, three-, and four--person households) were averaged for each year.

Spending Objectives of the "500(800)+" Benefit and Its Implications for Public Debt Management Policy

As already indicated in the general remarks, one of the objectives of the 'Family 500(800)+' programme is to direct financial assistance towards the partial coverage of expenses related to raising a child and meeting the child's living needs, which was *expressis verbis* indicated in Article 4(1) of the Act on State Aid in Raising Children. The purpose formulated in this way suggests that the legislator's intention was to enable parents (guardians) to cover current expenses arising from childcare using the benefit received. However, taking into account the other provisions of the Act, as well as the government's actions in the area of debt financing policy, it may be argued that this objective should be treated as primarily declaratory (with one exception), defining the legislator's general intentions rather than operating in the legal sphere, which in this case would involve the imposition of specific obligations on the beneficiaries of the "500(800)+" benefit. This argument is supported by the following two facts.

First of all, the Act on State Aid in Raising Children does not introduce a permanent mechanism for controlling how the benefit received is spent or allocated. An exception to this is the wording of Article 9, which refers to the squandering of the benefit paid or its inappropriate use. However, in general terms, this refers to pathological situations in which the parents (guardians) neglect the material care of the child, as a result of which social welfare authorities or social workers become involved. Apart from such situations, parents (guardians) do not have to prove the fulfilment of the stated statutory objective; moreover – and this will be

[33] The nett minimum wage is based on calculations: https://wskazniki.gofin.pl/wskaznik/223/przykladowe-obliczenie-wynagrodzenia-netto

the second argument in favour of the above claim – the benefits received can be used for savings purposes.

This practice is encouraged by the government itself, through the Minister of Finance, who in 2023 introduced the so-called family treasury bonds intended exclusively for beneficiaries of the "Family 500(800)+" programme. The current bond offering[34] includes two types of such debt securities: bonds with a 6-year maturity and an interest rate of 5.00% (in the first year of saving, and in subsequent years indexed to inflation with a margin of 2% added), and bonds with a 12-year maturity and an interest rate of 5.60% (in the first year of saving, and in subsequent years indexed to inflation with a margin of 2.5% added). Compared with the other debt securities offered, family bonds are relatively attractive and constitute generally a safe form of saving, guaranteed by the Treasury. In this savings context, one of the surveys conducted in 2024 concerning the use of funds from the "800+" benefit found that 24.6% of respondents said they were using the funds to increase savings and investments.[35]

The analysed case of the use of the '500(800)+' benefit for savings gives rise to the following observations, which could inform future modifications of the programme. First, the state, by encouraging beneficiaries to purchase government bonds, effectively raises debt financing (it borrows from these beneficiaries), which is then used, among other things, to finance the deficit in the state budget, i.e. expenditure not covered by revenue (the '800+' benefits paid out are budget expenditure). Therefore, it can be presumed that the "Family 500(800)+" programme is partly financed through debt incurred by the state. Second, since part of the benefit is used by some beneficiaries as a form of saving, this may suggest that the funds received from the programme are not needed by all beneficiaries, or at least are not indispensable to them. Third, considering the possibility of financing the programme through debt, a situation may arise in which the state acquires funds by incurring public debt, while beneficiaries simultaneously treat these funds as savings. This line of reasoning seems to support the reintroduction of some form of income criterion into the programme.

[34] https://www.obligacjeskarbowe.pl/

[35] *Na co przeznaczamy środki z programu Rodzina 800+*, A study by the Association of Financial Enterprises in Poland and the Institute of Economic Development of the Warsaw School of Economics. Available from: https://zpf.pl/program-rodzina-800-co-dziesiate-gospodarstwo-domowe-splaca-z-niego-zalegle-zobowiazania/

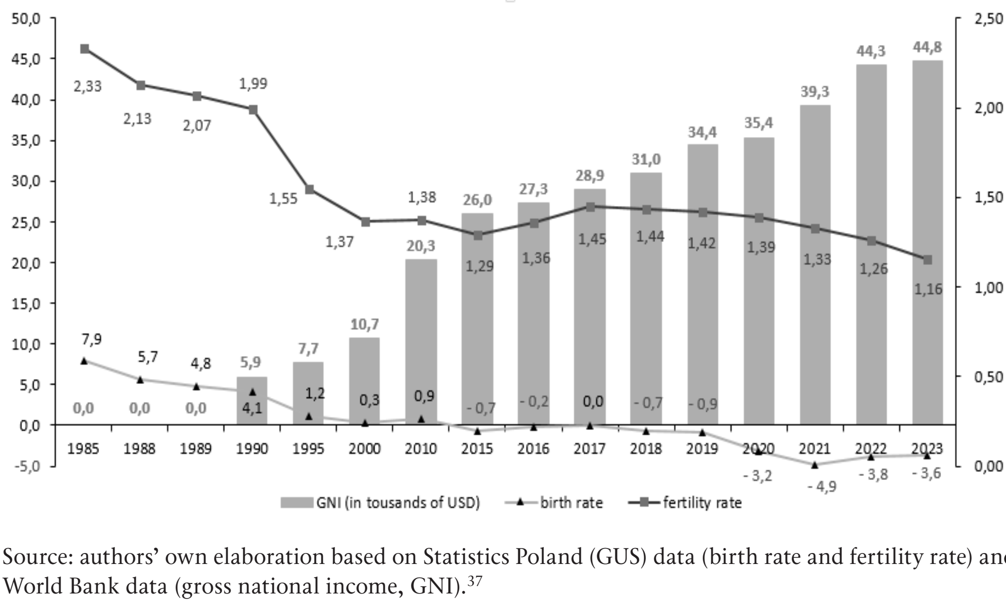
 DOI: 10.7206/kp.2080-1084.857

Economic Impact of the "500(800)+" Benefit on Demographic Processes

The issue of the impact of the "Family 500(800)+" programme on demographic processes has already been extensively analysed in Section 5.1.; in this part, the article draws attention to a related issue shaped by economic processes. Specifically, the negative demographic trends in Poland are accompanied by a positive phenomenon, i.e. the increasing affluence of Polish society, as shown in the Figure 2. In this context, it is worth referring again to the position of the Ministry of the Family, Labour and Social Policy, which, in its report on the implementation of the Act on State Aid in Raising Children, stated that the 'Family 500+' programme had a very limited impact on fertility, i.e. that it probably contributed only to a slight increase in births in the first years after its introduction.[36]

It should therefore be stated that economic factors are not always decisive when deciding whether to have children, especially in relation to a second child and subsequent children.

Figure 2. Birth rate, fertility rate, and gross national income (GNI) per capita in Poland, 1985–2023



Source: authors' own elaboration based on Statistics Poland (GUS) data (birth rate and fertility rate) and World Bank data (gross national income, GNI).[37]

[36] Ministry of Family, Labor and Social Policy, Report of the Council of Ministers on the implementation of the Act on State Aid in Raising Children in 2023, Warsaw 2024, p. 20.

[37] World Bank Group, https://data.worldbank.org/indicator/NY.GNP.PCAP.PP.CD?locations=PL

Conclusions

In its design, the "Family 500(800)+" programme was undoubtedly a typical instrument of the state's socio-economic policy, but at the same time it was politically conditioned and may have contributed to the "Law and Justice" party winning subsequent parliamentary elections. However, its political dimension should not be rejected *a priori*; on the contrary, it is a natural element in the creation of such policy. It is also a natural element of public finances, or more precisely, of the process of managing public funds, in which politicians play a major role. However, it is important to maintain an appropriate balance so that political goals do not overshadow fundamental social and economic goals, which should remain central when designing and implementing the state's socio-economic policy. Otherwise, i.e. when the political dimension becomes dominant, the significance of a given programme is diminished, its political instrumentalisation increases, demanding attitudes grow among certain social groups, while other groups begin to question the sense of its existence and call for its abolition.

Are such phenomena already taking place in relation to the "Family 500(800)+" programme? The analysis conducted in this article suggests that some of them are already taking place to some extent. First, while at the beginning of its operation the relative balance between its individual elements was maintained, over time the programme became an instrument through which politicians sought, and continue to seek, public support, although this is not officially acknowledged. Such action no longer appears to produce significant results, as suggested, for example, by the social research on support for the programme discussed in this article, which shows a more ambiguous picture. It may also be noted, as a side point, that in the recently ended presidential campaign in Poland, the issue of the "500(800)+" benefit was not dominant. This does not mean that this programme has lost all its social functions, especially for the beneficiaries of the benefit, or its economic functions.

However, in Poland, the programme appears to have been politically overextended, as reflected in legislative changes introduced before the parliamentary elections in 2019 and 2023, first abolishing the income threshold and then increasing the amount of the benefit from PLN 500 to PLN 800 per month.

In the authors' opinion, the "Family 500(800)+" programme requires adjustments that may not be popular socially, but seem possible to be implemented precisely with a degree of social approval. This would undoubtedly require appropriate communication from the government. The authors' view that changes to the programme can be made is based on two reasons. The first is the significant budgetary burden of the "500(800)+" benefit, combined with Poland's "tense" fiscal

 DOI: 10.7206/kp.2080-1084.857

situation related to the initiation by the EU Council of the excessive deficit procedure, a high budget deficit, and the need to finance other tasks of particular importance, such as financing national defence in the context of Russia's war against Ukraine. The second reason is the public reception of the programme because, as indicated in the study, it does enjoy significant public support, but this support is not unequivocal; moreover, the polls conducted show the awareness of the need to modify the rules for granting benefits in the face of the challenges facing the country. This is particularly true because these modifications would not have to result in a drastic reduction in the group of beneficiaries.

The authors also believe that one especially important and necessary change would be to reintroduce the income threshold, thereby making payment of the benefit conditional; such a threshold had already been applied under the programme until mid-2019. This would be justified because, at present, the benefit can be received by all eligible persons regardless of their financial situation, and therefore it is not always necessary. This is all the more relevant because, as indicated in the article, some beneficiaries use the benefit for savings or investments. At the same time, the state issues special treasury bonds targeted at such beneficiaries, thereby incurring debt, and uses the debt financing obtained to finance budgetary expenditure, including, in particular, the "500(800)+" benefits. Such a situation unintentionally creates, albeit to a limited extent, a kind of mechanism in which debt is incurred in order to enable saving.

Taking into account the above proposal, the amount and method of determining the income threshold are important issues, but the threshold would not necessarily have to be set very low. For example, one reference point could be the personal income tax scale threshold of PLN 120,000, above which the tax rate increases from 12% to 32%. This is only a proposal, because the aim is not about drastically limiting the group of eligible persons, but to direct assistance to households in which it is significant for the standard of living of the children being raised. In addition, modifying the "Family 500(800)+" programme by introducing an income criterion is justified by one more fact. As follows from the data cited, and as was confirmed by the Ministry of Family, Labour and Social Policy itself, the programme did not achieve one of the intended goals, i.e. increasing the birth rate in Polish society. It is important to stress that the "500(800)+" benefit is not the only form of support for family policy in the state budget. Total expenditure for this purpose was planned in the state budget for 2025 at PLN 97.2 billion and constitutes 15.4% of state budget revenue.

Finally, in light of the above, the authors state that economic factors are not always decisive when making decisions about having children, especially when this decision concerns having a second child and subsequent children.

References

Act of 11 February 2016 on State Aid in Raising Children (Journal of Laws of 2026, item 508).

800 plus tylko dla pracujących? Większość Polaków popiera proponowane zmiany, https://www.money.pl, 12 May 2025.

800+ jednak nie dla wszystkich? Jest zapowiedź kryterium, https://www.rp.pl, 8 December, 2023.

Ana L., *Do conditional cash transfers affect electoral behavior? Evidence from a randomized experiment in Mexico*, "American Journal of Political Science" 2013, 57(1). https://doi.org/10.1111/j.1540-5907.2012.00617.x

Araújo V., *Do anti-poverty policies sway voters? Evidence from a meta-analysis of conditional cash transfers,* "Research & Politics" 2021, 8(1). https://doi.org/10.1177/2053168021991715

Babbie E., *The practice of social research*, Australia–Brazil–Japan–Korea–Mexico–Singapore–Spain–United Kingdom–United States 2013.

Bechtel M.M., Hainmueller J., *How Lasting Is Voter Gratitude? An Analysis of the Short – and Long-Term Electoral Returns to Beneficial Policy,* "American Journal of Political Science" 2011, 55(4). https://doi.org/10.1111/j.1540-5907.2011.00533.x

CBOS, *Jak poprawić stan finansów publicznych?*, "Research announcement" 2024, 80, pp. 4–6. Available from: https://www.cbos.pl/SPISKOM.POL/2024/K_080_24.PDF

CBOS, *Opinie Polaków o podniesieniu świadczenia wychowawczego*, "Research announcement" 2023, 81(4). Available from: https://cbos.pl/SPISKOM.POL/2023/K_081_23.PDF

CBOS, *Program Rodzina 500 plus po pięciu latach funkcjonowania*, "Research announcement" 2021, 29, pp. 3–4. Available from: https://www.cbos.pl/SPISKOM.POL/2021/K_029_21.PDF.

Churchill S.A., Iqbal N., Nawaz S., Yew S.L., *Do unconditional cash transfers increase fertility? Lessons from a large-scale program,* "Economic Inquiry" 2024, 62. https://doi.org/10.1111/ecin.13187

Conover E., Zárate R.A., Camacho A., Baez J.E., *Cash and ballots: conditional transfers, political participation, and voting behavior*, "Economic Development and Cultural Change" 2020, 68(2). https://doi.org/10.1086/701211

Dębowska-Romanowska T., *Prawo finansowe. Część konstytucyjna z częścią ogólną*, Warszawa 2010.

Gromadzki J., Sałach K., Brzeziński M., *When populists deliver on their promises: the electoral effects of a large cash transfer program in Poland,* "IBS Working Paper" 2022. https://doi.org/10.2139/ssrn.4013558

Gromadzki J., Sałach K., Brzeziński M., *Wpływ programu „Rodzina 500+" na wyniki wyborów w Polsce. Streszczenie* 2022, https://ibs.org.pl.

GUS, *Metoda badania budżetów gospodarstwach domowych*, Warszawa 2011. https://doi.org/10.59139/ws.2011.07-08.3

Judgment of the Constitutional Tribunal of 24 March 1998, sygn. akt K 40/97, OTK ZU 2/1998, poz. 12.

 DOI: 10.7206/kp.2080-1084.857

Judgment of the Constitutional Tribunal of 24 November 1998, sygn. akt K 22/98, OTK ZU 7/1998, poz. 115.

Junior J.A., Katz A.M., Ahn R. *The Perspectives of Young Women in Rural Western Kenya on Unconditional Cash Transfers*, "Poverty & Public Policy" 2016, 8(1). https://doi.org/10.1002/pop4.127

Kryterium dochodowe w 800 plus? Rafał Brzoska popiera zmiany. Available from: https://www.money.pl dated March 7, 2025.

Manacorda M., Miguel E., Vigorito A., *Government transfers and political support*, "American Economic Journal: Applied Economics" 2011, 3(3). https://doi.org/10.1257/app.3.3.1

Morawski L., Brzezinski M., *How do right-wing populist majoritarian governments redistribute? Evidence from Poland, 2005–2019,* "Social Policy & Administration" 2024, 58(3). https://doi.org/10.1111/spol.12984

Na co przeznaczamy środki z programu Rodzina 800+, A study by the Association of Financial Enterprises in Poland and the Institute of Economic Development of the Warsaw School of Economics. Available from: https://zpf.pl/program-rodzina-800-co-dziesiate-gospodarstwo-domowe-splaca-z-niego-zalegle-zobowiazania/

Rada Ministrów, *Uzasadnienie do rządowego projektu ustawy o zmianie ustawy o pomocy państwa w wychowywaniu dzieci oraz niektórych innych ustaw*, Parliamentary Print No. 3387 of April 16, 2019. Available from: https://www.sejm.gov.pl/Sejm8.nsf/druk.xsp?nr=3387

Rada Ministrów, *Uzasadnienie do rządowego projektu ustawy o zmianie ustawy o pomocy państwa w wychowywaniu dzieci*, Parliamentary Print No. 3413 of June 29, 2023. Available from: https://www.sejm.gov.pl/Sejm9.nsf/druk.xsp?nr=3413

Rewolucyjny pomysł na zmiany w 800+. Obniżenie do 500 zł, kryterium dochodowe i darmowe obiady, https://www.portalsamorzadowy.pl, dated December 23, 2024.

Sokolewicz W., *Finanse publiczne* (commentary on art. 216(1) of Polish Constitution), (in:) L. Garlicki (ed.), *Konstytucja Rzeczypospolitej Polskiej. Komentarz IV*, Warszawa 2005

Sondaż na temat 800 plus. Zaskakujący wynik. Available from: https://businessinsider.com.pl, dated October 26, 2024.

Zawadzka-Pąk U.K., Lotko E., Tyniewicki M., *Social Objectives and Functions of the "Family 500 (800)+" Programme as a Financial Policy and Financial Law Instrument in Poland*, "Krytyka Prawa. Niezależne Studia nad Prawem" 2026, 18(1). https://doi.org/10.7206/kp.2080-1084.842

Zucco, C. Jr, *When payouts pay off: conditional cash transfers and voting behavior in Brazil 2002–10,* "American Journal of Political Science" 2013, 57(4). https://doi.org/10.2139/ssrn.1753234