



***Financial support; housing support
children and future pension size***

Moderators: Axelle Devaux, Edmunds Valantis

On the way to the desired family benefit system in Latvia –
*Imants Paradnieks, Chairman of “Centre for Demographic Affairs”, Member of
Parliament of the Republic of Latvia*

Recommendations of the European Commission for investing in children -
evidence-based approach for policy-making
Axelle Devaux, Deputy Head and Senior Analyst of RAND EUROPE Brussels Office

Financial benefits for families in France
Z.Lescinska, Etablissement public territorial “Paris Terres d’Envol”

Spain pension system supporting motherhood
Raul Sanchez Flores, Secretary General of The European Large Families Confederation



Financial support, housing support children and future pension size

Pension initiatives to link pensions to child tax payments in Latvia

Jana Muizniece, Deputy State Secretary, Ministry of Welfare of Latvia

Housing guarantee program for families with children ALTUM

Edmunds Valantis, Deputy State Secretary, Ministry of Economics of Latvia

Family housing subsidy in Hungary

*Katalin Kardosne Gyurko, President of national Association of Large Families in
Hungary*

„3+ loyalty cards”

Joanna Krupska, the president of Union of Big Families "Three Plus"

“Honorary Family Card” in Latvia and its perspectives

Project of European Large Family Card

Raul Sanchez Flores, Secretary General of ELFAC.



RECOMMENDATIONS

Financial support

- Provide financial support system closer to the childbirth and pregnancy
- Provide childbirth bonus – paid by the state, the municipality and the employer (as non-taxable income)
- Provide fixed Childcare benefit for one parent regardless of employment in amount of a double minimum income level (MIL) as a minimum for parent.
- Provide additional Parental benefit – based on the employment and the average social insurance contributions made by the parent, which substitute previous earnings, meanwhile the payout period should motivate to stay or return to the labour market)



RECOMMENDATIONS

Financial support

- Provide state contributions to the pension capital from the full parental benefit for the person who is on parental leave
- Increase the amount of parental benefit in the case of twin births
- Provide family allowance after the child has reached the age of X years until age of 18 or the graduation of a secondary educational program whichever is later
- Provide increase of family allowance for the second and third child



RECOMMENDATIONS

Financial support

- Provide **family tax benefits**, non-taxable income for each dependent child
- expenses spent on child's health care and interest education
- credit interests paid for obtaining the only property for large families
- the non-working spouse who is caring for a child under 3 years of age; or caring for three children, of which at least one is at pre-school age



RECOMMENDATIONS

THE RETIREMENT AGE AND PENSION SIZE OF PARENTS WHO HAVE RAISED CHILDREN

- Provided earlier retirement depending on a number of the raised children in conjunction with a compensatory state contribution to the parent's pension capital
- The increase of a state pension size depending on (social insurance) contributions of the parent's children



RECOMMENDATIONS

SAFETY NETS FOR FAMILIES IN CRISIS SITUATIONS

- Provide paid childcare leave due to the child's sickness - choice for both parents and grandparents
- Provide child pension due to the loss of the parent
- In case of disability of a child / disability of a parent/a carer - a supplement to Family Allowance



RECOMMENDATIONS

HOUSING SUPPORT

- Provide subsidy for families with children to build or buy housing, with option to grade-up with family growth
- Provide state guarantees for mortgage loans taken by families with children. Increased guarantees depending on a number of children
- Provide more subsidies for residential housing in suburbs.
- Promote availability of housing rental fund for families with children



RECOMMENDATIONS

SUPPORT FOR STUDENTS OF YOUNG PARENTS AND CHILDREN FROM LARGE FAMILIES

- Provide state guarantees for stipendium/study loans
- Provide state subsidy to cover the parents study loans for each child born during the whole repayment period of the loan
- Provide scholarships for children from large families fulfilling certain quality criteria
- Provide scholarships for young parents for part-time and evening study programs.



RECOMMENDATIONS

Third Child Policy

- Provide state grants for the third or the next child which can be used to pay for a housing acquisition or higher education tuition fees
- Provide permanent discounts for public transport for large family members
- Provide maximum possible discounts in all state institutions or institutions with state participation
- Provide discounts on real estate tax
- Provide system which facilitate the involvement of entrepreneurs in the family support program



RECOMMENDATIONS

RESOURCES FOR FINANCING

- Use the European Structural and Investment Funds to pilot new community-based services to support families (childcare, long-term care, parental support, and more) as this both contributes to job creation with new services and to increased work-life balance of families.
- Member states, regional and local authorities with existing experience and initiatives establish common pilot mechanism for monitoring and evaluation of family friendly municipality on EU level - elaborate on EU level monitoring and evaluation system for family friendly municipalities
- Member states invite to ensure European Fund investment and other financial instruments support for early childhood education and care, including support for pre-school education (building new or reconstructing existing pre-school educational infrastructure and other activities).