

DEMOGRAPHIC DETERMINANTS AND CHALLENGES TO SOCIAL PROTECTION FOR MATERNITY IN BULGARIA

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Abstract: The starting point of this study is the understanding of maternity as a condition related to the biological and social function of women for the reproduction of human race, performed by the mother with the birth and upbringing of children in early childhood and to acquire the ability for economically independent living alone or together - in the family or the parents' household. Placed on this basis, the issue of social protection in maternity becomes extremely relevant in the context of demographic and socio-economic challenges to the development of modern society. The study attempts to substantiate the thesis that the system of social payments for pregnancy, childbirth and child-rearing has unused potential to become a working tool of demographic policy with a significant contribution to improving the demographic profile of the Bulgarian population, in connection with which ideas are presented about the possibilities for their organisational development and improvement.

Keywords: social protection, maternity benefits, maternity allowances, demographic challenges, demographic policy.

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Introduction

The structuring of social protection during maternity, as part of the social protection system and a component of social policy, is a particularly

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up-to-date and significant issue, given the reduced population, age imbalances and deteriorating socio-economic indicators and trends. In this regard, maternity social protection faces a serious challenge – it is increasingly difficult to ensure security adequate to economic conditions.

The **object** of the present study is social protection during maternity, and its **subject** is the organisational structure and the regime of providing social payments in the context of demographic and financial challenges.

The system of social payments for pregnancy, childbirth and child rearing has the potential to become a working tool of demographic policy with a significant contribution to improving the demographic profile of the Bulgarian population.

Formulated in this way, the **research thesis** predetermines the **main goal** of the paper, namely: to outline opportunities for the development of social protection during maternity and the transformation of payments into a working tool of social and demographic policies in the conditions of an aging population.

Achieving the goal requires the implementation of the following **research tasks**:

- Presentation of the demographic processes and outlining the demographic profile of the population in Europe and Bulgaria.
- Presentation of the regime of payments from the social protection model for maternity in Bulgaria.
- Formulation of proposals for organisational changes in payments for pregnancy, childbirth and child rearing in Bulgaria.

In order to solve the research tasks, achieve the goal and prove the research thesis, the methods of analysis and synthesis, the method of description, statistical methods and others are used in the present research.

I. Socio-demographic challenges and policies

The population of the European Union with 27 Member States was estimated at 447.7 million towards the end of 2019, considering an

increasing trend² (Population and population change statistics, 2019). The increase in population in recent decades is mainly due to migration processes and not to natural population growth³, as this increase in EU countries is uneven (Population and population change statistics, 2019).

The fertility rate in the EU-27 Member States is 1.55 live births per woman⁴ (Fertility statistics, 2019). The forecasts for the development of the demographic indicators of the population in the EU Member States, published by Eurostat in 2020, envisage an increase in the total population to 449.3 million people in 2026, then the population will start to decrease to 441.2 million people in 2050 and to 416.1 million people at the end of the century (Population projections in the EU, 2019).

The deepening processes of population aging are a distinctive feature of demographic development in EU countries. The share of children is expected to decrease both in relative and absolute terms, from 15.2% (67.8 million) in early 2019 to 13.9% (58 million) by 2100. The share of the working age population (15-64 years old) in the total EU-27 population is expected to decrease from 64.6% (288.5 million) in early 2019 to 54.8% (or 227, 9 million) by 2100. The share of older people (over the age of 65) in the total population is expected to increase in all Member States for the period 2019 – 2100. The predicting values for the share of this age group at EU-27 level are for growth of 11% (from 20.3% to 30.3%)⁵. The number of people

² For the period 1960-2019, the population of the EU-27 increased from 354.5 million to 447.7 million. Malta, Luxembourg, Cyprus and Ireland recorded the highest population growth rates in 2019, with an increase of over 10 per 1,000 people compared to 2 per 1,000 people for EU countries. The largest relative population decline is reported in Bulgaria (-7.0 per 1,000 people), Latvia (-6.4 per 1,000 people), Romania (-5 per 1,000 people) and Croatia (-4 per 1,000).

³ In 2019, the highest rate of natural population growth was registered in Ireland (5.8 per 1,000 people), followed by Cyprus (4.1) and Luxembourg (3.1). A total of 16 EU Member States had negative natural growth rates – Bulgaria (-6.7 per 1,000 people), Latvia (-4.7), Lithuania, Greece and Croatia (-3.9), Hungary and Romania (-3.8).

⁴ France has the highest fertility rate of 1.88, followed by Sweden and Romania with 1.76 and Ireland with 1.75. In contrast, the lowest fertility rates are recorded in Malta (1.23), Spain (1.26), Italy (1.29), Cyprus (1.32), Greece (1.35) and Luxembourg (1.38).

⁵ The range of projected increase varies between + 8.3% in Germany (from 21.5% to 29.8%) and + 17.2% in Luxembourg (from 14.4% to 31.6%). Eurostat population projections show that between 2019 and 2100, the share of older people in the total population will increase by at least + 10.0% in all 27 EU Member States except Germany, Sweden and the Czech Republic.

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over the age of 80 in the total population is predicted to increase more than double from 26 million in 2019 (5.8%) to 60 million (14.6%) in 2100.

The population is predicted to increase by more than 25% in five countries – Malta (with a growth of 39.7%), Ireland (with a growth of 34.8%), Sweden (with a growth of 33.5%), Cyprus (with a growth of 39.7% 27.7%) and Luxembourg (with a growth of 27.3%). Growth of less than 10% is forecast in Denmark, Austria, the Netherlands, France, Belgium and Germany.

The population is expected to decrease in sixteen EU Member States during the period under review. The projected decline in the total population of Spain, the Czech Republic and Slovenia can be defined as relatively moderate – by less than 10%. Increased population decline (between 11-20%) is expected in Hungary, Estonia, Finland and Italy, while large reductions (from 21-27%) are projected for Slovakia, Portugal and Greece. The population of Croatia, Bulgaria, Romania and Lithuania is expected to decline by more than 30% (Population projections in the EU, 2019).

The political and economic transformations of the 1990s are often pointed out as a kind of catalyst for the ongoing unfavourable demographic processes in our country. During the period 1980-2019, the birth rate decreased by 5.7 ‰ (from 14.5 ‰ in 1980 to 8.8 ‰ in 2019), and the number of registered births – by 66,308 (from 128,190 in 1980 to 61,882 in 2019).

From a demographic point of view, the decline in the birth rate can be explained by the corresponding changes in the number and fertility of women of reproductive age (15-49 years). In 2019, a woman of childbearing age had 1.58 live births, which is 0.78 children less than in 1960, when a woman of childbearing age had an average of 2.31 children. According to Eurostat forecasts, fertility in Bulgaria by 2030 will be at the level of 1.67 children, and by 2060 will reach 1.77 children on average per woman of childbearing age.

As of 31 December, 2019, the number of women of childbearing age is 1,464,277, which is 434,179 women less than on 31 December, 2002, when their number was 1,898,456 (Population by age, districts and sex, 2002-2019). The statistical data show drastic changes in the number of the pre-fertile contingent – the number of girls aged 0 to 14 years as of 31

December, 2019 was 487,102, which is 69,081 girls less than at the end of 2002, when their number in the same age range was 556,183.

The change in the age structure of the reproductive contingents also has a significant contribution to the registered decrease in the birth rate. The majority of births are among women aged 15 to 34, who in 2002 and 2019 accounted for 57.5% and 51.7%, respectively (5.8% less) of the total number of women aged 15 to 49 (Population by age, districts and sex, 2002-2019). The main reasons for the decrease in the number of women in this age group are migration processes and the smaller number of girls entering childbearing age. The low birth rates in Bulgaria are to some extent due to the significant number of abortions⁶ (Abortion Statistics, n.d.).

Due to the processes of birth and death, the natural growth of the Bulgarian population in the period 1980-2019 decreased by 10.1 ‰ – from 3.4 ‰ in 1980 to -6.7 ‰ in 2019. For the first time negative values were registered in 1990 (-0.4 ‰), and the decrease was most intensive until 1997, when the lowest (so far) level (-7.0 ‰) was reached and reported.

During the period 2010-2019, under the influence of the level and dynamics of external migration, the number of the Bulgarian population decreased by 59,560 people. The lowest value of mechanical growth was reported in 2010 -24,190 people, and the highest (but still negative values) – in 2013 – “barely” -1,108 people. As a result of external migration, the Bulgarian population loses a significant part of its labour and reproductive potential.

The level and dynamics of natural and mechanical growth determine the significant decrease in the Bulgarian population with an impressive 1,776,289 people in the period 1980-2019 – from 8,727,771 people at the end of 1980 to 6,951,482 people at the end of 2019. According to forecast data of the National Statistical Institute (NSI), the expected number of the Bulgarian population in 2060 will be 5,467,629 people or 3,260,142 people less than in 1980.

The low birth rate, the high mortality rate, the increasing life expectancy, the negative natural growth and the external migration balance

⁶ In 2019, with 61,882 births and 61,538 live births, the total number of abortions was 22,862. During the period 1980-2019, the total number of abortions was over three million (3,081,512).

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determine not only the progressively decreasing number, but also the unfavourable changes in the age structure and the aging of the Bulgarian population. The population aged 0 to 15 decreased by 548,391 people – from 1,614,895 people in 1992 to 1,066,504 people in 2019. The share of people in this age group in the total population decreased by 3.7% – from 19% in 1992 to 15.3% in 2019. The indicated changes in the number and share of people from this age group in the total population can be explained primarily by the low birth rate.

There is a drastic decrease in the population aged 15 to 64 – by 1,505,320 people, from 5,661,518 people in 1992 to 4,156,198 people in 2019. The decrease in the relative share of persons from this age group in the total population is by 6.9% – from 66.7% in 1992 to 59.8% in 2019. These changes can be explained by the reduced total population – from 8,484,863 people in 1992 to 6,951,482 people in 2019.

The population over the age of 65 increased by 520,280 people and in 2019 reached 1,728,730 people, compared to the number of the same group of people in 1992 – 1,208,450 people. The relative share of persons over 65 in the total population of the country increased by 10.7% – from 14.2% in 1992 to 24.9% in 2019.

The demographic transformations outlined in this way, the trends and forecasts for the development of the population and its structure have their social and economic effect on many spheres of public and economic life, the conducted national policies and the social protection systems.

EU Member States, incl. Bulgaria, direct efforts and resources to control the negative demographic processes and trends in the widespread use of various tools of social policy, within which maternity protection manifests itself as a kind of reflection, but also, to some extent, as a reason for the current demographic profile of the population. It largely reflects the specific dimensions of socio-economic development. Employment, income, standard and quality of life in the country can be perceived as a starting point explaining the general trends of ongoing demographic processes and population reproduction. The Updated National Strategy for Demographic Development of the Republic of Bulgaria 2012-2030 (Updated National Strategy for Demographic Development of the Republic of Bulgaria 2012-2030, 2021) is the main document outlining the national demographic policy.

Its main goal is to slow down the rate of population decline with a tendency to stabilize it in the long-run and ensure high quality of human capital, including people with their health condition, education, qualifications, abilities and skills, as well as limiting the negative impacts of demographic imbalances on public finances and social systems.

The specific tasks, measures and activities for realisation of the strategic priorities, set in the Updated National Strategy for Demographic Development of the Republic of Bulgaria 2012-2030, are undertaken and implemented in twelve main directions, one of which is "encouraging the increase of the birth rate through the creation of conditions favourable for child-raising and upbringing" with specific tasks: providing financial incentives for child bearing and raising; combining parenthood with labour/professional realisation; education, health care and social development of children; establishing the family as a basic component of society and encouraging parents for child-raising in a family background. (Updated National Strategy for Demographic Development of the Republic of Bulgaria 2012-2030, 2021).

The implementation of some of these specific tasks also draws attention to the issue of labour and social security relations and the functioning of maternity protection as part of the social protection system.

The issue of social protection for maternity is related to the processes of demographic reproduction and corresponds to the demographic policy. However, it is necessary to draw some distinction between maternity risk and other social risks, namely: the risk is a natural biological condition of the female body related to the woman's reproductive function; the risk is not a disease, but an inability to work due to natural physiological changes immediately before and after birth and the need to take care of the child to strengthen his/her body at an early age; the risk is predictable and expected and is associated with a happy event (Katsarov, 1967).

Motherhood, related to the upbringing and financial support of children until the moment of acquiring the abilities for economically independent living, is becoming a serious financial challenge for the majority of families and households in the country. It can be seen as an intersection of family and social commitments arising from a woman's reproductive function in relation to childbirth and child rearing.

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The double manifestation of the outlined economic effects of the risk related to the state of incapacity for work and the periods of absence from work of the mother at the earliest childhood, on the one hand, and the additional significant costs of supporting children in the family, on the other, predetermine both the social significance and the specific dimensions of maternity protection in the context of the existing links and interdependencies with the demographic profile and the socio-economic condition of the population.

I. Social protection for maternity in Bulgaria

Social protection during maternity in Bulgaria is provided through two main types of payments - benefits and allowances. Maternity benefits (for pregnancy, childbearing and child rearing) follow the logic of social insurance payments and aim to replace lost earnings during the period of incapacity for work during maternity. Family allowances for pregnancy, childbearing and child rearing aim to support individuals and families who meet certain conditions, and their nature and purpose allow them to be perceived as a tool with a significant contribution to realisation of ongoing demographic policy. Some of them are analogous to social insurance payments, and the other – with a direct focus on covering part of the child's support, both in early childhood and to acquire the ability to live independently, economically and socially.

The procedure for granting and paying cash benefits is regulated in the Social Insurance Code (SIC) and in the Ordinance on Cash Benefits and Allowances from State Social Security (OCBASSC)⁷.

⁷ Upon occurrence of the maternity risk, the state social insurance provides: cash benefits for pregnancy and childbirth, which are paid for up to 410 days; cash benefits in the amount of 50 percent of the compensation for pregnancy and childbirth for a period of up to 410 days, when maternity leave is not used; cash benefits for childbirth and adoption of a child up to 5 years of age for a period of up to 15 days; cash benefits for the birth of a child after the child reaches the age of 6 months for the remainder up to 410 days; cash benefits for raising a child up to the age of 2; cash benefits in the amount of 50 per cent of the benefit for raising a child until the child reaches the age of 2, when the leave for raising him/her is not used; cash benefits in

One of the most significant and at the same time with the largest share in the structure of the costs for maternity benefits is pregnancy and childbirth benefits. For 2019, the number of people receiving pregnancy and childbirth benefits is 108,320, and the amount paid is BGN 443,172,580. The persons using the benefit for raising a child up to 2 years of age are 92,569, and the spent funds are BGN 173,504,490 or more than 2.5 times less than pregnancy and childbirth benefits. Seven hundred and four persons have received compensation for the adoption of a child up to the age of 5, and the amount for them is BGN 3,398,540. (Statistical bulletin "Indicators characterizing the temporary incapacity for work of the insured persons", 2019).

To acquire the right to cash benefits in case of pregnancy and childbirth, raising a child up to 2 years of age and in case of adoption of a child up to 5 years of age is necessary the persons under Art. 4, para. 1, 3, 4 and 9 and Art. 4a, para. 1 of SIC to have fulfilled certain conditions: at the beginning of the leave the persons are insured for general illness and maternity; to have at least 12 months of assurance coverage as insured for general illness and maternity⁸; to be allowed the appropriate type of leave.

The daily pecuniary compensation in case of pregnancy and childbirth shall be calculated as 90 percent of the amount of the average daily gross remuneration or the average daily insurable earnings, on which insurance instalments are deposited or due, and as regards to self-insured persons – on the basis of the deposited insurance instalments for general

case of adoption of a child up to 5 years of age, which are paid to the adoptive parent who has adopted a child himself/herself, for a period of up to 365 days from the date of transfer of the child for adoption, but not later than the age of 5; cash benefits in case of adoption of a child up to 5 years of age after 6 months from the day of transfer of the child for adoption for the remainder up to 365 days, but not later than reaching the age of 5, which are paid to the insured adopter, when they are spouses with the adoptive mother; cash benefits in the amount of 50 per cent of the benefit in case of adoption of a child up to 5 years of age, when the leave in case of adoption of a child is not used; cash benefit for raising a child up to 2 years of age and in case of adoption of a child up to 5 years of age in cases of severe illness of the child's mother / adoptive mother or in case of death of the mother/adoptive mother and/or father/adoptive father (Art. 11, para. 1 item 1, "d", "e" and "f", Art. 13 a, para 1, "d", "e" and "f", Art. 48a, 50a, 50-54 of SIC).

⁸ The twelve-month assurance coverage may be interrupted or uninterrupted and does not have to be taken immediately before taking maternity leave or with the same employer.

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illness and motherhood for the period of 24 calendar months, preceding the month during which the temporary inability to work has occurred as a result of pregnancy and childbirth⁹ (Art. 49, para. 1 of Social Insurance Code , 2020).

Cash benefit for raising a child up to 2 years of age is granted after the expiration of the term of payment of the pregnancy and childbirth benefit. The amount of compensation is the same for all who are entitled and is determined annually by the State Social Security Budget Act, as for 2020 and 2021 it is BGN 380 (State Social Security Budget Act for 2021, 2021).

The outlined demographic challenges and the tendency to reduce the birth rate result in a reduction in the number of benefits for pregnancy and childbirth and raising a small child. In this regard, other things being equal, the amount paid out by the General Sickness and Maternity Fund (GSMF) should decrease. However, the financial condition of the fund is characterised by persistent deficits that make it increasingly dependent on government resources¹⁰.

For the period 2014-2019, the fund's deficit from BGN -49,658.7 thousand increased to BGN -87,541.8 thousand. (State social insurance in 2019, 2019). The costs for benefits for pregnancy and childbirth, and for raising a child up to 2 years of age and adoption of a child up to 5 years of age in 2019 represent 50.3% of the total costs of the fund. In absolute terms, the cost of benefits for pregnancy and childbirth is BGN 446,889.1 thousand, for raising a child up to 2 years of age is BGN 173,391.8 thousand, and BGN 3,342.6 thousand were paid for benefits in case of adoption of a child up to 5 years of age (State social insurance in 2019, 2019).

According to the National Social Security Institute (NSSI), the average amount of pregnancy and childbirth benefits for 2019 is BGN 605.85, which is 108% of the average monthly minimum salary (BGN 560),

⁹ The daily cash benefit may not be higher than the average daily net remuneration for the period from which the benefit is calculated and less than the minimum daily wage established for the country.

¹⁰ The reason should be sought, on the one hand, in the increase of the insurable earnings, which is the basis for calculating the amount of the insurance payment, and on the other hand, in the amount of the insurance contribution for the fund, which is clearly insufficient to ensure autonomy.

61% of the average insurable earnings (BGN 986.52¹¹), 49% of the average monthly salary (BGN 1349¹²) and 173% of the poverty line (BGN 348). The average amount of the benefit for raising a child up to 2 years of age¹³ is BGN 329.37, which in turn represents 58% of the minimum salary, 24% of the average monthly salary, 33% of the average insurable earnings and 94% of the line of poverty (Statistical Bulletin "Indicators characterizing the temporary incapacity for work of insured persons for 2019", 2020).

The main reasons for the low levels of maternity benefits are related to economic development and the labour market. The low level of salaries, especially for persons under 29 years of age¹⁴, forms the basis for calculating the amount of compensation.

A significant role in the composition of social protection in maternity for the complex support of children and families is provided by the provision of financial assistance under the Family Allowances for Children Act (FACA) and the Rules for Implementation of the Family Allowances for Children Act (RIFACA), administered in within the framework of social assistance and financed with a budgetary resource. The types of granted family allowances from social assistance are regulated in the FACA¹⁵ (Family Allowances for

¹¹ The average insurable earnings according to NSSI data for the period 1 January 2019-31 December 2019 is BGN 986.52.

¹² According to NSI data, the average salary for the country for 2019 is BGN 1,349.

¹³ The average amount is the resultant value of the fixed amount of payment and payments in the amount of 50 percent of the childcare benefit until the child reaches the age of 2, when the parental leave is not used and cash benefits in the amount of 50 percent of the benefit in case of adoption of a child up to 5 years of age, when the leave in case of adoption of a child is not used.

¹⁴ According to NSI data for 2014, the average gross salary for persons aged between 20 and 29 years represents 91% of the average gross salary, on average for all ages, and for persons under 20 this ratio is drastically lower, as reaches 60%.

¹⁵ One-off allowance during pregnancy; one-off allowance at the birth of a child; one-off financial allowance for raising twin children up to the age of one; one-off allowance for raising a child up to one year of age from a mother (adoptive mother) student, studying in a regular form of education; monthly allowances for a child until the completion of secondary education, but not more than 20 years of age; monthly allowances for raising a child up to the age of one; monthly allowance for children with permanent disabilities up to the age of 18 and until the completion of secondary education, but not later than the age of 20; targeted allowances for students; targeted allowances for free travel for mothers with many children.

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Children Act, 2021). Payments are granted¹⁶ when the conditions for acquiring the right to the respective payment are met¹⁷ (State Budget of the Republic of Bulgaria Act for 2020, in force since 01 January 2020, 2020).

With the greatest significance and scope by persons, and at the same time with the largest share in terms of spend resources, compared to the other family allowances under the FACA are the monthly allowances for raising a child until the completion of secondary education, but not more than 20-years old. The amount of the monthly allowances for raising a child is determined by the Budget Act of the Republic of Bulgaria.

In 2019, the average monthly number of assisted families is 367,663 with 572,790 average monthly number of children, incl. on monthly basis, 2124 families with 2332 children received their allowance in the form of vouchers. The total amount paid is BGN 294,401,897. The monthly allowances under Art. 7 of the FACA, paid in the amount of 80% of the full amount of the allowance, were provided on average to 39,572 families per month for an average of 53,756 children per month, and the amount paid amounts to BGN 1,720,192 (Report on the activities of the Social Assistance Agency for 2019, 2020). The cost of paying this type of family allowance is BGN 296,122,089 and represents 71% of the total cost of paying allowances of BGN 413,873,382 under the FACA and the rules for its implementation.

A part of the payments under the Family Allowances for Children Act are directed to the persons who are not entitled to receive maternity payments under Social Insurance Code and are their analogue. In this regard, maternity assistance complements the scope of insurance and is aimed at the social group that meets certain income criteria.

The implemented social protection in case of maternity in the part of payments administered by social assistance is related to poverty, social exclusion and inequality in the distribution of income. Poverty can be seen as one of the factors determining the ongoing demographic processes of births and migration. Insufficient income and financial security can be considered as a prerequisite for postponing parenthood and missing a child.

¹⁶ Art. 2 of the Family Allowances for Children Act (amended, SG No. 57/2015, effective 28.07.2015).

¹⁷ Art. 3, Art. 4 and Art. 4a of the Family Allowances for Children Act (amended, SG No. 57/2015, effective 28.07.2015)

On the other hand, the birth of a child or children and their upbringing could lead to poverty in the family.

The problems of poverty and social exclusion and social protection policies for motherhood and child rearing are directly related to the problems of the labour market, the organisation of the system of social payments, and hence the demographic policy and priorities.

Maternity payments related to child maintenance, which have the character of assistance, are in amounts that do not express a clear commitment of the state demographic policy to stimulate the birth rate in the conditions of unfavourable demographic processes and trends. Aimed at vulnerable families, they cannot prevent a state of poverty and social exclusion, on the contrary – having a child or children in the family could lead to poverty.

According to NSI data, the size of the poverty line for the country in the period 2007-2019 increases more than twice - from BGN 152 in 2007 to BGN 363 in 2019. In 2019, the relative share of the poor¹⁸ in Bulgaria is 22% of the total population of the country. The largest is the relative share of poor households in the group of households, including two adults with three or more dependent children (66.1%), and according to the criterion of economic activity with the highest share is the group of unemployed (53.3%), followed by people not in active employment (35%) and retirees (30%).

The cost of living of a four-member household, consisting of two adults and two children, determined by the Institute for Social and Trade Union Research at the Confederation of Independent Trade Unions in Bulgaria (CITUB), as of December 2020 amounts to BGN 2542 compared to BGN 2243 for the same period of 2015. The average values as of the end of 2020 for the cost of living for one person from a four-member household amount to BGN 635.53¹⁹. The cost of living for a child from 14 to 18 years old is BGN 630 (265 for foodstuffs and BGN 365 for non-food items), and for a child under 13 years of age – BGN 545 (BGN 245 for foodstuffs and BGN

¹⁸ The poverty rate reflects the relative share of persons or households with an income less than the annual poverty line.

¹⁹ The cost of living for men is BGN 703 (BGN 399 for foodstuffs and BGN 304 for non-food items), for a woman BGN 664 (BGN 334 for foodstuffs and BGN 330 for non-food items).

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300 for non-food items) (Cost of living of a four-member household - Social and Trade Union Research at the Confederation of Independent Trade Unions, 2019).

The issue of social protection for maternity and the inextricably linked upbringing of a child is indisputably distinguished by its specific impact on economic and social life and constant relevance. There is an obvious need to look for opportunities for organisational change to find a reasonable balance among desired social security, social protection opportunities, dimensions of living standards and the needs of families with children in the conditions of clearly defined commitments for targeted budget funding as a prerequisite for turning the system of social payments for maternity and child rearing into an effective instrument of demographic policy for promoting birth rates in the conditions of unfavourable socio-demographic environment.

III. Organisational opportunities for improving the social protection model for maternity in Bulgaria

The methodology for determining the amount of maternity benefits (pregnancy, childbirth and child rearing) in the EU Member States is related to the amount of remunerations. The period on the basis of which the payments are determined varies from one month (Belgium) to twenty-four months (Bulgaria, Hungary), with a substitution rate between 70% and 100% (Finland – 70%; Hungary – 70%; Cyprus – 72%; Belgium – 75%; Switzerland – 80%; Bulgaria – 90%; Estonia, Luxembourg, Norway, Poland and Portugal with 100%). Payments are also provided, that follow the logic of providing and supporting families in childbirth and raising a child. The German social security system obliges employers to supplement the amount of maternity pay to the amount of salaries received before birth. The insurance systems of some countries introduce maximum and minimum amounts of payments in absolute amount, linked mainly to basic macroeconomic indicators (minimum salary, average insurable earnings, average salary, etc.) (Mutual Information System on Social Protection (MISSOC) - Comparative tables Maternity/Paternity OII countries, 2020).

According to Eurostat data as of July 1, 2019, Bulgaria is in first place with 58.5 weeks, by duration of maternity leave resulting from economic activity with an average duration in the Member States of 20.7 weeks or almost 3 times more than the average (Mutual Information System on Social Protection (MISSOC) - Comparative tables Maternity/Paternity Oll countries, 2020). The low absolute amounts of social security payments and payments for children from the social assistance system have a demotivating effect on a part of young families, where material and financial opportunities are factor for starting a family, giving birth and raising children. This in turn determines the need for organisational changes in the system of social payments for pregnancy, childbirth and child rearing, which can be presented as follows:

➤ The right to financial compensation in case of pregnancy and childbirth to be acquired by persons with assurance coverage of at least 6 months who as of the date of occurrence of the risk are within the insurance population. Reducing the required period of assurance coverage from 12 to 6 months will increase the scope of persons entitled to social security payment,²⁰ and this will be a prerequisite for young families not to postpone pregnancy due to lack of assurance coverage.

➤ Pregnancy and childbirth benefits should be determined in the amount of 100% of the person's insurable earnings for a period of 18 months before the data of risk occurrence, but not less than the minimum salary for the country. Reducing the length of the base period from which payments are calculated from 24 to 18 months, under equal conditions, would lead to higher insurable earnings, given the dynamics at the national level.

➤ Equalisation of the amounts of lump sum grant for pregnancy (under Art.5a of the Family Allowances for Children Act) and of the monthly allowance for raising a child up to the age of one year (under Art. 8, para. 1 of the Family Allowances for Children Act) with the amount of the poverty line for the country, granted on condition that the average monthly income of a family member for the previous 12 months is lower than twice the size of the poverty line for the country for the previous year.

²⁰ According to data from the Social Assistance Agency for 2019, the mothers who do not meet the requirements for assurance coverage under SIC and receive family payments from social assistance for raising a child up to 1 year are 12,606.

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➤ Equating the amount of compensation for raising a child until the age of two years (under Art. 52a of the Social Insurance Code) with the amount of the minimum salary paid through General Illness and Maternity Fund but at the expense of a target resource provided with funds from the national budget. Currently, the amount of this payment is determined by the Social Insurance Budget Act and once again in 2021 is unchanged – BGN 380 (State Social Security Budget Act for 2021, Promulgated SG, 103/4 December 2020, in force from 1 January 2021, suppl., 107/18 December 2020, 2021). The lack of a published methodology for its determination or tying its size with a macroeconomic or social indicator, as well as political non-involvement, determine the observed freezing of its size since 2018. The not updated size, in turn, limits purchasing power and creates a sense of lack of strategic policy in maternity social protection. Thus formulated, the proposal essentially restores the old practice (applied until 2002), in which the amount of the payment for raising a small child up to the age of 2 years is equal to the amount of the minimum salary for the country for the respective year²¹.

➤ The monthly child raising allowance until the end of high school but in maximum until the age of 20 (under Art. 7, para. 1 of the Family Allowances for Children Act) to be granted in an amount tied to the amount of the differentiated minimum income²² for a child up to 16 years of age, and if he/she studies – until the acquisition of secondary education, but not more than 20 years of age (Art. 9, para. 3, item 8b of the Regulations for Applying the Social Assistance Act) and in accordance with the amount of family's income, provided that the average monthly income of a family member for the previous 12 months is less than or equal to twice the amount of poverty line for the country. That would make it possible to increase the coverage of families and turn the allowance into a financial incentive and a tool of demographic policy to promote the birth, upbringing and maintenance of children.

²¹ The amount of the minimum salary for 2021, determined by an act of the Council of Ministers, is BGN 650.

²² It is used to determine the amount of financial assistance under Art. 9 of the Regulations for Applying the Social Assistance Act and is a result of the Guaranteed Minimum Income (GMI) and the differentiated percentages of the risk groups of persons defined in the same regulations.

The focus of attention, in the framework of the presented proposals for organisational changes in the system of social payments for maternity, is aimed at the monthly allowances for raising a child until the completion of secondary education, but not more than 20 years of age, insofar as they are considered as a form of targeted demographic tool for the implementation of the national demographic strategy with a direct effect on the demographic burden and income of a family member (Pavlov, 1998). To achieve the desired targeted impact in support of motherhood and raising children in the family, it is logical that the basic amount of the monthly allowance paid for a family with one child, with an income equal to the size of the poverty line for the country, should be equated with the amount of the differentiated minimum income for a child up to 16 years of age, and if he/she is studying – until the acquisition of secondary education, but not more than 20 years of age (91% of the Guaranteed Minimum Income), and the amount of allowance for families with 2, 3, 4 and more children with incomes equal to the size of the poverty line for the country to be determined in the proportions set by the amounts determined by the State Budget of the Republic of Bulgaria for 2021²³:

- for 2 children - 2.25 times the basic amount of allowance;
- for 3 children – 3.375 times the basic amount of allowance;
- for 4 children – 3.625 times the basic amount of allowance and
- 50% of the basic amount of allowance for each subsequent child.

To achieve the desired differentiation of the amount of allowance according to the amount of income in the family (up to twice the size of the poverty line for the country), coefficients of increase (for the amount of family income lower than the size of the poverty line in the country) and coefficients of decrease (for the amount of family income higher than the size of the poverty line in the country) can be used, determined by logic in the following dependencies:

²³For a family with one child - BGN 40; for a family with two children - BGN 90; for a family with three children - BGN 135; for a family with four children - BGN 145, and for each subsequent child in the family the family allowance increases by BGN 20. For families with an average monthly income per family member for the previous 12 months from BGN 400.01 to BGN 500, 80 percent of the amount of the allowance is paid.

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$$Ci = 1 + \frac{(PL - I)}{PL},$$

where: Ci is Coefficient of increase; PL is the size of the poverty line for the country; I is the average monthly income of a family member, and

$$Cd = 1 - \frac{(I - PL)}{PL},$$

where: Cd is Coefficient of decrease; PL is the size of the poverty line for the country; I is the average monthly income of a family member,

Using the proposed coefficients, with an average monthly income of a family member of BGN 200, coefficient of increase of 1.457 (calculated according to the proposed formula), a basic amount of allowance for a family with 1 child BGN 68.25, the amount of allowance for families with one child would be BGN 99.50, for families with two children - BGN 222.92, for three children - BGN 323.16, etc.

With an average monthly income per family member higher than the amount of PL (BGN 369 for 2021), but up to its double amount (BGN 738), for example BGN 550, a correction factor of 0.51 (calculated according to the proposed dependence), basic amount of allowance for a family with 1 child BGN 68.25, the amount of assistance for families with one, two, three and four children would be BGN 34.80, BGN 78.03, 113.11 BGN and BGN 126.17.

Derived coefficients result in higher payments at lower family incomes and vice versa, which in turn is in unison with the logic of social assistance payments.

Conclusion

Demographic policy is part of the country's social policy, and its implementation is related to social protection during maternity. In turn, the problems of structuring social protection for maternity, on which the degree of social security depends, are one of the most important problems of social policy. In the conditions of low birth rate, negative natural growth, high external migration and deteriorating age structure, expressed in the aging of the population, the policies in the field of insurance and social protection for

maternity are especially important as part of a responsible socio-demographic policy which is a basic prerequisite for socio-economic progress and social well-being.

In the course of the article the following conclusions are reached:

➤ Most of the EU Member States, including Bulgaria, have a negative natural population growth and report a decrease in the total population and unfavourable age imbalances. Bulgaria's population is declining in number, due to the negative levels of natural and mechanical growth, and its age structure is deteriorating, establishing a lasting trend of aging.

➤ The amounts of maternity payments with social insurance character are low, and payments with the nature of assistance do not express a clear and stimulating state commitment to conduct a responsible social policy for maternity (pregnancy, childbirth and child support)

➤ The low absolute amounts of payments of social insurance nature and payments for children from the social assistance system determine the need for organisational changes in the system of benefits and allowances for pregnancy, childbirth and child rearing.

The proposed set of measures would stimulate parenthood and child rearing. They have the capacity to be a significant factor for that part of families and young people where financial and material condition is a major obstacle to the birth and upbringing of a child. The increased birth rate will have a positive effect on the demographic profile of the population, and this in turn will have a positive effect on all spheres of social and economic life.

The necessary funds for the outlined changes in the Bulgarian social protection model should be considered not just as a budget expenditure, but as an investment with a high socio-economic and demographic return.

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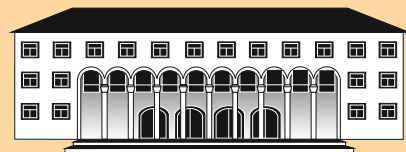
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