

Portugal

Exchange rate: US\$1.00 equals 0.68 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1980 (noncontributory scheme), 2007 (general scheme), and 2007 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons and self-employed persons with gross annual income greater than six times the social benefit rate (The social benefit rate is €407.41).

Voluntary coverage for self-employed persons with gross annual income up to six times the value of the social benefit rate (The social benefit rate is €407.41) and for persons not covered by the contributory program.

Special systems for miners, longshoremen, fishermen, merchant seamen, civil aviation workers, air traffic controllers, and dancers. (Special systems are being gradually unified with the general system.)

Social assistance: Persons not covered under a contributory program.

Source of Funds

Insured person: 11% of gross earnings.

Of the total 34.75% of gross earnings contributed by the insured person and employer, 16.01% finances old-age benefits, 3.42% finances disability benefits, and 3.67% finances survivor benefits.

The insured's contributions also finance sickness and maternity, occupational disease, unemployment, and family benefits.

Self-employed person: 25.4% of reference income for mandatory coverage or 32% for voluntary coverage.

The reference income for contribution purposes is chosen by the self-employed person from a range of 1.5 to 12 times the social benefit rate. The social benefit rate is €407.41.

The self-employed person's contributions also finance sickness and maternity, occupational disease, and family benefits.

Employer: 23.75% of payroll.

Of the total 34.75% of payroll contributed by the insured person and employer, 16.01% finances old-age benefits, 3.42% finances disability benefits, 3.67% finances survivor benefits.

The employer's contributions also finance sickness and maternity, occupational disease, unemployment, and family benefits.

Government: Subsidizes the social pension; 2% of the value-added tax is allocated (until December 31, 2009) to the social security system.

Qualifying Conditions

Old-age pension: Age 65 (men and women) with at least 15 calendar years of contributions.

A total of 120 days of registered pay are needed for a qualifying calendar year. Calendar years with less than 120 days of registered pay may be aggregated to complete a single qualifying calendar year. Coverage periods completed under other domestic or foreign social security programs may be taken into account provided that the insured has at least 1 calendar year of registered earnings under the general system.

Age 50 for miners; age 55 for longshoremen, fishermen, and merchant seamen; age 60 for aircraft flight crew; age 55 for air traffic controllers; or age 55 for dancers (age 45 with a reduced pension).

The pension is paid to unemployed persons at age 62 if they are no longer entitled to receive unemployment benefits; at age 57 (with at least 22 years of contributions) with a reduced pension.

Early pension: From age 55 if the insured has at least 30 years of contributions.

Deferred pension: A deferred pension is possible from age 65. Retirement from covered employment is necessary at age 70.

Social pension (means-tested): Aged 65 or older and with no coverage under any contributory social security program.

Means test: Monthly income must not exceed 30% of the social benefit rate for a single person; 50% for a couple. The social benefit rate is €407.41.

Solidarity supplement for the elderly (means-tested):

Paid to pensioners aged 65 or older and to recipients of the lifelong allowance (see Family Allowances) and to elderly persons not eligible for the social pension. The insured must have resided in Portugal for at least 6 years before claiming for the benefit.

Means test: The beneficiary's annual income must be less than €4,800; €8,400 for a couple.

Disability pension: Paid for a total permanent disability with at least 3 years of contributions. Paid for a partial disability (an assessed loss of at least 2/3 of earning capacity)

with at least 5 years of contributions. At least 120 days of registered pay are required for a qualifying year.

Social pension (means-tested): Aged 18 or older, disabled, and with no coverage under any contributory program.

Means test: Monthly income must not exceed 30% of the social benefit rate for a single person; 50% for a couple. The social benefit rate is €407.41.

Survivor pension: The deceased met the contribution conditions for an old-age pension or a disability pension or was a pensioner at the time of death.

Eligible survivors are the deceased's spouse and children younger than age 18 (age 27 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The monthly pension is equal to 2% of the average adjusted lifetime monthly salary for each qualifying calendar year (2% to 2.3% according to the insured's reference earnings for those with 21 or more qualifying calendar years), up to a maximum of 40 years.

Reference earnings are calculated as the average monthly earnings for all years of coverage, up to a maximum of 40 years.

For a transitional period (until 2017), pensions may be calculated according to the former method (2% of average annual earnings for the best 10 calendar years out of the last 15 years multiplied by the total number of qualifying calendar years) or the current method (above), or a combination of the two, whichever is greater.

The minimum pension is either 30% of the reference earnings used for calculating the pension or a monthly amount fixed according to the length of the insured's career (ranging from €236.47 for a career of no more than 15 years to €363.81 for a career of at least 31 years), whichever is greater.

The maximum pension is equal to 92% of the reference earnings used for calculating the pension.

Early pension: The pension is reduced by 0.5% for each month the pension is received before age 65. (For each 3-year period of contributions greater than 30 years, 12 months of reductions are waived.)

Deferred pension: The pension is increased for each additional year of contributions completed between age 65 and age 70 (from 0.33% per year with a contribution record of 15 to 24 years to 1% per year with a contribution record greater than 40 years). Additionally the pension is increased by 0.65% for each month of contributions greater than 30 years made before age 65.

Long-term care supplement: €90.96 is paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or €163.72 for a second-degree dependence (in addition to the first-degree

dependence condition, the insured is bedridden or suffers from a severe mental illness).

Dependent spouse's supplement: €35.33 a month is paid (only payable to pensioners who first received a pension after December 31, 1993).

The old-age pension can be combined with earnings from gainful activity.

Benefits are payable abroad.

Schedule of payments: Benefits are paid monthly, with an additional payment in July and at Christmas.

Benefit adjustment: Benefits are adjusted annually according to changes in the GDP growth rate.

Social pension (means-tested): €181.91 a month is paid.

Solidarity extra supplement: To supplement the social pension, €16.83 is paid for persons up to age 69; €33.65 if aged 70 or older.

Long-term care supplement: €81.86 is paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or €154.62 for a second-degree dependence (in addition to the first-degree dependence condition, the insured is bedridden or suffers from a severe mental illness).

Benefits are payable abroad under reciprocal agreement.

Solidarity supplement for the elderly (means-tested): The annual supplement is equal to the difference between the insured's annual income and €4,800 or €8,400 for a couple.

Permanent Disability Benefits

Disability pension: The monthly pension is equal to 2% of the average adjusted lifetime monthly salary for each qualifying calendar year (2% to 2.35% according to the insured's reference earnings for those with 21 or more qualifying calendar years), up to a maximum of 40 years.

Reference earnings are calculated as the average monthly earnings for all years of coverage, up to a maximum of 40 years.

For a transitional period (until 2017), pensions may be calculated according to the former method (2% of average annual earnings for the best 10 calendar years out of the last 15 years multiplied by the total number of qualifying calendar years) or the current method (above), or a combination of the two, whichever is greater.

The minimum pension is either 30% of the reference earnings used for calculating the pension or a monthly amount fixed according to the length of the insured's career (ranging from €236.47 for a career of no more than 15 years to €363.81 for a career of at least 31 years), whichever is greater.

The maximum pension is equal to 92% of the reference earnings used for calculating the pension.

Long-term care supplement: €90.96 is paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or €163.72 for a second-degree dependence (in addition to the first-degree dependence condition, the insured is bedridden or suffers from a severe mental illness).

Schedule of payments: Benefits are paid monthly, with an additional payment in July and at Christmas.

Benefit adjustment: Benefits are adjusted annually according to changes in the GDP growth rate and changes in the cost of living.

Social pension (income-tested): €181.91 a month is paid.

Solidarity extra supplement: To supplement the social pension, €16.83 is paid for persons up to age 69; €33.65 if aged 70 or older.

Long-term care supplement: €81.86 is paid in case of a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or €154.62 in case of a second-degree dependence (in addition to the first-degree dependence condition, the insured is bedridden or suffer from a severe mental illness).

Survivor Benefits

Survivor pension: The monthly widow(er)'s pension is equal to 60% of the deceased's pension (70% if the spouse and a divorced spouse are both eligible). The pension is limited to 5 years unless the widow(er) is older than age 35, disabled, or caring for a child.

Orphan's pension: The monthly pension is equal to 20% of the deceased's pension for one orphan, 30% for two orphans, or 40% for three or more orphans younger than age 18 (age 27 if a student, no limit if disabled); for full orphans the pension is 40%, 60%, or 80% for one, two, or three or more beneficiaries, respectively.

Other eligible survivors (in the absence of the above): Parents and grandparents receive 30%, 50%, or 80% of the deceased's pension, for one, two, or three or more beneficiaries, respectively.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Schedule of payments: Benefits are paid monthly, with an additional payment in July and at Christmas.

Death grant: The grant is equal to six times the deceased's average monthly earnings in the best 2 of the last 5 years.

Widow(er)'s social pension (income-tested): The monthly pension is €109.15 (equal to 60% of the social pension).

Orphan's social pension (income-tested): The monthly pension is €36.38, €54.57, or €72.76 (equal to 20%, 30%, or 40% of the social pension, respectively) for one, two, or three or more orphans, respectively.

Administrative Organization

Ministry of Labor and Social Solidarity (<http://195.245.197.214/english.asp>) provides general supervision through the State Secretariat for Solidarity and Social Security.

Social Security Institute (<http://www.seg-social.pt>) administers the program through the National Pension Center.

Sickness and Maternity

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1998 (maternity and paternity), with amendments; 2004 (sickness); 2005 (sickness); and 2007 (social security).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Employed persons.

Voluntary coverage for self-employed persons and certain categories of persons not covered by any other contributory program.

Cash maternity, paternity, and adoption benefits: Employed and self-employed persons.

Voluntary coverage for certain categories of persons not covered by any other contributory program.

Medical benefits: All Portuguese citizens; foreign citizens residing in Portugal whose country has a reciprocal agreement with Portugal.

Source of Funds

Insured person: Of the total 34.75% of gross earnings contributed by the insured person and the employer under Old Age, Disability, and Survivors, 3.05% of gross earnings finances sickness benefits and 0.73% finances maternity benefits.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: Of the total 34.75% of payroll contributed by the insured person and the employer under Old Age, Disability, and Survivors, 3.05% finances sickness benefits and 0.73% finances maternity benefits.

Government: Subsidizes medical benefits.

Qualifying Conditions

Cash sickness benefit: The insured must have at least 6 months of coverage, including 12 days of paid or credited (for paid sick leave occurring within 60 days after the end of a previous illness; paid maternity, paternity, or adop-

tion leave; or compulsory military or community service) contributions in the 4 months before the month in which the incapacity began.

Maternity, paternity, and adoption benefits: The insured must have at least 6 months of coverage.

Sickness and Maternity Benefits

Sickness benefit: 65% of the insured's average daily earnings are paid for the first 90 days and 70% from the 91st up to the 365th day; thereafter, 75%. For cases of tuberculosis, 80% of the insured's average daily earnings are paid if the insured has at least two dependents; 100% if there are three or more dependents. The benefit is paid after a 3-day waiting period (30 days for self-employed persons); the waiting period is waived in cases of hospitalization or tuberculosis or during the postpartum period.

The benefit is paid for a maximum of 1,095 days (365 days for self-employed persons); no limit for cases of tuberculosis.

Average daily earnings are based on the insured's earnings in the 6 months before the last 2 months before the month the incapacity began.

The minimum sickness benefit is equal to either 30% of the social benefit rate or the average daily earnings used for calculating the cash sickness benefit, whichever is less. The social benefit rate is €407.41.

The maximum sickness benefit is equal to the insured's net reference salary used for calculating the cash sickness benefit (after the deduction of value-added tax and the insured's part of the social security contribution).

Maternity benefit: The benefit is equal to 100% of the insured's average daily earnings. The benefit is paid for 120 days, including 90 days after childbirth. The beneficiary can opt for a 150-day leave period paid at 80% of the insured's daily earnings (the 30 additional days must be taken after childbirth). The additional leave period can be awarded to the father or shared between the two parents under certain conditions. In the event of the medical certification of a miscarriage, 14 to 30 days of benefits are paid. A 30-day additional period is paid for each child in the event of multiple births.

Average daily earnings are based on the insured's earnings in the 6 months before the last 2 months before childbirth.

The minimum maternity benefit is 50% of the social benefit rate. The social benefit rate is €407.41.

Special maternity allowance: The benefit is equal to 65% of the insured's average daily earnings. The allowance is paid to pregnant women, to women who have recently given birth, or to women who are breastfeeding an infant and who are exposed to health and safety risks in the workplace or work at night.

Average daily earnings are based on the insured's earnings in the 6 months before the last 2 months before ceasing work.

Paternity benefit: The benefit is equal to 100% of the insured's average daily earnings. The benefit is paid for 5 days or for the same period awarded to the mother after childbirth in the event of medical complications arising from childbirth, the death of the mother (in which case the paternity leave must not be less than 30 days), or a joint decision made by both parents (after a 6-week maternity leave period) to cease the maternity benefit. If the parents opt for a 150-day leave period, the benefit is equal to 80% of the insured's average daily earnings.

Average daily earnings are based on the insured's earnings in the 6 months before the last 2 months before childbirth.

The paternity benefit is not paid to self-employed persons.

The minimum paternity benefit is equal to 50% of the social benefit rate. The social benefit rate is €407.41.

Adoption benefit: The benefit is equal to 100% of the insured's average daily earnings and is paid for the first 100 days following the adoption of a child younger than age 15. If there are two adopting persons, they can share the period of leave. A 30-day additional period is paid for each of the second and subsequent children in case of multiple adoptions.

Average daily earnings are based on earnings in the 6 months before the last 2 months before the adoption.

The minimum adoption benefit is equal to 50% of the social benefit rate. The social benefit rate is €407.41.

Parental leave benefit: The benefit is equal to 100% of the insured's average daily earnings and is paid to the father for 15 days but only if preceded by paternity or maternity leave. The parental leave period is credited when calculating the disability pension or old-age pension.

Average daily earnings are based on the insured's earnings in the 6 months before the last 2 months before the parental leave period.

Parental leave benefit is not paid to self-employed persons.

Special leave benefit for grandparents: The benefit is equal to 100% of the insured's average daily earnings. The benefit is paid for 30 days following the birth of a grandchild if the parent of the newborn child is younger than age 16 and living in the family home.

Average daily earnings are based on the insured's earnings in the 6 months before the last 2 months before childbirth.

Special leave benefit for grandparents is not paid to self-employed persons.

Disabled or sick child allowance: The benefit is equal to 65% of the insured's average daily earnings and is paid for a maximum of 30 days per year to each sick or injured child (or stepchild) younger than age 10 in need of care

and living with the insured; no limit for a disabled child. For a child younger than age 12 with a serious disability or chronic illness, the allowance is paid for between 6 months and 4 years, up to a monthly maximum equal to the social benefit rate. The social benefit rate is €407.41.

Average daily earnings are based on the insured's earnings in the 6 months before the last 2 months before the month the incapacity began.

Disabled or sick child allowance is not paid to self-employed persons.

Workers' Medical Benefits

Medical services are provided directly to patients by health centers and hospitals. Benefits include general and specialist care, maternity care, hospitalization, surgery, listed medicines and long-term care.

There is some cost sharing.

There is no limit to duration.

Dependents' Medical Benefits

Medical services are provided directly to patients by health centers and hospitals. Benefits include general and specialist care, maternity care, hospitalization, surgery, listed medicines and long-term care.

There is some cost sharing.

There is no limit to duration.

Administrative Organization

Ministry of Labor and Social Solidarity (<http://195.245.197.214/english.asp>) provides general supervision through the State Secretariat for Solidarity and Social Security.

Social Security Institute (<http://www.seg-social.pt>) administers cash benefits.

Regional health administrations administer medical benefits.

Work Injury

Regulatory Framework

First law: 1913.

Current law: 1997 (work injury).

Type of program: Employer-liability (work injury) and social insurance (occupational diseases) system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: For contributions for occupational diseases only, see source of funds under Old Age, Disability, and Survivors.

Employer: Employers must purchase liability insurance for work injury with a private carrier. Premiums vary according to the assessed degree of risk (work injury), plus 0.5% of payroll (occupational diseases) taken from the 23.75% contribution made under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 70% of reference earnings during the first 12 months; thereafter, 75%. The benefit is paid until full recovery or certification of permanent total disability.

Reference earnings are based on the insured's average daily wage.

Partial disability: The benefit is equal to 70% of the insured's lost earning capacity.

Permanent Disability Benefits

Permanent disability pension: For a total incapacity for work in the usual profession, the pension is between 50% and 70% of reference earnings, according to the insured's residual earning capacity. For a total incapacity for all work, the pension is equal to 80% of reference earnings plus 10% for each dependent, up to a maximum of 100%.

Reference earnings are based on the insured's annual wage (work injury) or the average monthly wage (occupational diseases).

Partial disability: 70% of the insured's lost earning capacity is paid if the assessed degree of disability is greater than 30%; if the assessed degree of disability is less than 30%, a lump sum corresponding to 70% of the insured's lost earning capacity is paid.

Survivor Benefits

Survivor pension: The surviving spouse, divorced spouse, or partner receives 30% of the deceased's reference earnings; 40% if the beneficiary is aged 65 or older or disabled.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational diseases).

Orphan's pension: 20% of the deceased's reference earnings are paid for one orphan younger than age 18 (age 22 or 25 if a student); 40% for two orphans or 50% for three or more orphans. Full orphans receive double benefits, up to a maximum equal to 80% of the deceased's earnings.

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Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational diseases).

Parent's pension: Each surviving parent receives 10% of the deceased's reference earnings, up to a maximum of 30%.

Reference earnings are based on the deceased's annual wage (work injury) or the average monthly wage (occupational diseases).

Funeral grant: The cost of the funeral is paid, up to a maximum of four times the social benefit rate; the grant is doubled if transportation costs are necessary. The social benefit rate is €407.41.

Death allowance: A lump sum equal to 12 times the social benefit rate is provided, with 50% paid to the spouse and 50% to the children; 100% is paid if there is only one dependent survivor. The social benefit rate is €407.41.

Certain other allowances are provided in the event of a serious disability, the need for constant attendance, vocational training, and so forth.

Administrative Organization

Ministry of Finance provides general supervision of the work injury program through the Portuguese Insurance Institute.

Insurance companies manage work accident insurance policies.

Portuguese Insurance Institute supervises insurance companies.

Ministry of Labor and Social Solidarity (<http://195.245.197.214/english.asp>) provides general supervision of the occupational disease program.

National Occupational Disease Insurance Fund administers the occupational disease program.

Unemployment

Regulatory Framework

First law: 1975.

Current law: 2006 (unemployment).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons, cooperative workers not covered under the self-employed persons program, and previously disabled persons reassessed as capable of work.

Exclusions: Self-employed persons.

Source of Funds

Insured person: Of the total 34.75% of gross earnings contributed by the insured person and the employer under Old Age, Disability, and Survivors, 5.22% finances unemployment benefits.

Self-employed person: Not applicable.

Employer: Of the total 34.75% of payroll contributed by the insured person and the employer under Old Age, Disability, and Survivors, 5.22% finances unemployment benefits.

Government: None.

Qualifying Conditions

Unemployment benefit: The insured must have at least 450 days of contributions in the last 24 months before unemployment, must register at an employment office, and be capable of, and available for, work. Unemployment must be involuntary.

Unemployment social benefit (means-tested): The insured must have at least 180 days of contributions in the last 12 months before unemployment. The insured is not eligible or has exhausted entitlement for unemployment benefits. The insured must register at an employment office and must be capable of, and available for, work. Unemployment must be involuntary.

Means test: Individual monthly income must not exceed 80% of the social benefit rate. The social benefit rate is €407.41.

Part-time unemployment benefit: The insured person must be receiving unemployment benefits and have accepted a part-time labor contract (the number of hours of part-time work must be greater than 20% and less than 75% of normal weekly working time) under which earnings are lower than the unemployment benefit.

Unemployment Benefits

Unemployment benefit: The benefit is equal to 65% of the insured's average earnings.

Average earnings are based on the insured's earnings in the 12 months before the 2 months before the month in which unemployment began.

The minimum benefit is equal to the social benefit rate. The social benefit rate is €407.41.

The maximum benefit is equal to three times the social benefit rate. The social benefit rate is €407.41.

The duration of entitlement is calculated according to the insured's age and the number of contributions made. For insured persons up to age 30, 24 months; if aged 31 to 40, 48 months; if aged 41 to 45, 60 months; if older than age 45, 72 months plus 2 months for each 5-year contribution period in the last 20 years.

For insured persons aged 57 or older, the unemployment benefit is paid until age 62, when it is replaced by the old-age pension. An unemployed person can also claim an old-age pension at age 57 under certain conditions and with a benefit reduction.

Social assistance unemployment benefit: The benefit for a single person is equal to 80% of the social benefit rate; 100% if the claimant has dependents. The social benefit rate is €407.41.

The duration of entitlement is calculated according to the insured's age. For claimants up to age 30, 270 days (with the minimum contribution period) or 360 days (with contributions over the minimum requirement); if aged 31 to 40, 360 days (with the minimum contribution period) or 540 days (with contributions over the minimum requirement); if aged 41 to 45, 540 days (with the minimum contribution period) or 720 days (with contributions over the minimum requirement); if older than age 45, 720 days (with the minimum contribution period) or 900 days (with contributions over the minimum requirement); plus 30 days for each 5-year contribution period in the last 20 years and 60 days if older than age 45.

Part-time unemployment benefit: The benefit is equal to the difference between 1.25 times the unemployment benefit and the value of earnings from part-time work.

The duration of entitlement is calculated in the same way as the unemployment benefit.

For insured persons aged 57 or older, the unemployment benefit is paid until age 60, when it is replaced by the old-age pension. An unemployed person can also claim an old-age pension at age 57 (subject to conditions) with a benefit reduction.

Administrative Organization

Ministry of Labor and Social Solidarity (<http://195.245.197.214/english.asp>) provides general supervision through the State Secretariat for Solidarity and Social Security.

Social Security Institute (<http://www.seg-social.pt>) administers the program.

Employment centers review claimants' eligibility.

Family Allowances

Regulatory Framework

First law: 1942.

Current laws: 1997; 2003 (family benefits), with 2006 and 2007 amendments; and 2007 (social security).

Type of program: Universal system.

Coverage

Children of Portuguese citizens, foreign citizens, refugees, and noncitizens residing in Portugal (or deemed as such).

Source of Funds

Insured person: Of the total 34.75% of gross earnings contributed by the insured person and the employer under Old Age, Disability, and Survivors, 2.15% finances family benefits.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: Of the total 34.75% of payroll contributed by the insured person and the employer under Old Age, Disability, and Survivors, 2.15% finances family benefits.

Government: Subsidizes the program.

Qualifying Conditions

Family allowances (income-tested): The child must be younger than age 16 (age 24 if a student), without gainful activity (waived if the child is disabled and earns less than 40% of the social benefit rate. The social benefit rate is €407.41).

Means test: The household's income must not be greater than 5 times the social benefit rate. The social benefit rate is €407.41. The means test is waived if the insured person is a pensioner or is assessed as 50% disabled and receiving a work injury benefit. The child must not be covered by a compulsory social security program in his or her own right.

Disabled child special supplement: A monthly supplement paid in addition to the family allowance to disabled children younger than age 24.

Constant attendance supplement: Paid to children receiving the disabled child special supplement or persons receiving a lifelong allowance (below) in need of constant attendance.

Prenatal family allowance: Paid to a pregnant mother from the 13th week of the pregnancy. The pregnancy must be certified. Household income must not be greater than five times the social benefit rate. The social benefit rate is €407.41.

Increased family allowance: Paid for the birth or adoption of a second, third, or subsequent child.

Lifelong allowance: Paid to financially dependent family members aged 24 or older with an assessed physical or mental disability.

Solidarity supplement: A monthly supplement is paid in addition to the lifelong allowance.

Special education allowance: Paid to disabled children younger than age 24 attending special education establishments, regular private school, kindergarten, or receiving support from a specialized institution.

Funeral grant: The insured must have registered earnings in the 12-month period before the last 2 months before the death of the family member.

Family Allowance Benefits

Family allowances (income-tested): The allowance is calculated based on the reference family income and the child's age. The reference family income is determined by dividing the total income of all working family members by the number of eligible children plus one. The allowance is paid for reference family income up to five times the social benefit rate.

The social benefit rate is €407.41.

If the reference family income is not greater than half the social benefit rate, €135.84 per month is paid to each child up to 12 months of age and €33.96 per month to each child older than 12 months. Eligible children between ages 6 and 16 receive an additional payment each September toward education fees.

If the reference family income is greater than half of the social benefit rate, but not greater than the full value of the social benefit rate, €112.66 per month is paid to each child up to 12 months of age and €28.17 per month to each child older than 12 months.

If the reference family income is greater than the social benefit rate, but not greater than 150% of the social benefit rate, €89.69 per month is paid to each child up to 12 months of age and €25.79 per month to each child older than 12 months.

If the reference family income is greater than 150% of the social benefit rate, but not greater than 250% of the social benefit rate, €55.13 per month is paid to each child up to

12 months of age and €22.06 per month to each child older than 12 months.

If the reference family income is greater than 250% of the social benefit rate, but not greater than 500% of the social benefit rate, €33.09 per month is paid to each child up to 12 months of age and €11.03 per month to each child older than 12 months.

Disabled child special supplement: €57.80 a month is paid for a child younger than age 14; €84.18 if between ages 14 and 18; €112.69 if between ages 19 and 24.

Constant-attendance supplement: €85.88 a month is paid.

Prenatal family allowance: The allowance varies according to household income and the corresponding amount of the family allowance paid for each child younger than age 1 and other children aged 1 or older.

Increased family allowance: At the birth or adoption of a second child, the family allowance payable is doubled for each child aged between 12 and 36 months. At the birth or adoption of a third or subsequent child, the family allowance payable is tripled for each child aged between 12 and 36 months.

Lifelong allowance: €171.78 a month is paid.

Solidarity supplement: €16.83 is paid if the person is younger than age 70; €33.65 if aged 70 or older.

Constant-attendance supplement: €85.88 a month is paid.

Special education allowance: A variable amount is paid according to household income.

Funeral grant: €208.85 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Labor and Social Solidarity (<http://195.245.197.214/english.asp>) provides general supervision through the State Secretariat for Solidarity and Social Security.

Social Security Institute (<http://www.seg-social.pt>) administers the program.