

Portugal

Exchange rate: US\$1.00 equals 0.70 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1980 (noncontributory scheme), 2007 (general scheme), 2007 (social security), and 2009 (disability).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons and self-employed persons with gross annual income greater than 6 times the social benefit rate.

Voluntary coverage for self-employed persons with gross annual income up to 6 times the value of the social benefit rate and for persons not covered by the contributory program.

The social benefit rate is €419.22 a month.

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 used to calculate contributions 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 €419.22 a month.

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.

Qualifying Conditions

Old-age pension: Age 65 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.

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 old-age 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 an unmarried person; 50% for a couple.

The social benefit rate is €419.22 a month.

Solidarity extra supplement: Paid to supplement the social pension.

Long-term care supplement: Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Solidarity supplement for the elderly (means-tested):

Paid to pensioners aged 65 or older, 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 €5,022; €8,788.50 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 66.7% of earning capacity) with at least 5 years of contributions. At least 120 days of registered pay are required for a qualifying year.

A special disability pension is paid to persons with certain diseases, such as HIV/AIDS or cancer.

Social disability 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 an unmarried person; 50% for a couple.

The social benefit rate is €419.22 a month.

Solidarity extra supplement: Paid to supplement the social pension.

Long-term care supplement: Paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Survivor pension: The deceased received or was entitled to receive an old-age pension or a disability pension 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).

Death grant: Paid for the death of the insured person.

Old-Age Benefits

Old-age pension: The monthly pension is 2% of the average adjusted lifetime monthly salary for each qualifying calendar year for those with less than 21 qualifying years; 2% to 2.3% according to the insured's reference earnings for those with 21 or more qualifying years, up to 40 years; 3% if the insured suffers from certain diseases.

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

For a transitional period, pensions are 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). The total pension amount is adjusted according to average life expectancy.

The minimum pension is either 30% of the reference earnings used for pension calculation or a monthly amount fixed according to the length of the insured's career (ranging from €246.36 for a career of up to 15 years to €379.04 for a career of at least 31 years), whichever is greater.

The maximum pension is 92% of the reference earnings used for pension calculation.

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

Long-term care supplement: €94.77 is paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or €170.58 for a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Dependent spouse's supplement: €36.80 a month is paid 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 additional payments in July and December.

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

Social old-age pension (means-tested): €189.52 a month is paid.

Solidarity extra supplement: €17.54 is paid for persons up to age 69; €35.06 if aged 70 or older.

Long-term care supplement: €85.28 is paid for a first-degree dependence or €161.09 for a second-degree dependence.

Benefits are payable abroad under reciprocal agreement.

Solidarity supplement for the elderly (means-tested): The annual supplement is the difference between the insured's annual income and €5,022 or €8,788.50 for a couple.

Solidarity supplement for the elderly (means-tested):

The annual supplement is the difference between the insured's annual income and €5,022 or €8,788.50 for a couple.

Permanent Disability Benefits

Disability pension: The monthly pension is 2% of the average adjusted lifetime monthly salary for each qualifying calendar year for those with less than 21 qualifying years; 2% to 2.35% of the insured's reference earnings for those with 21 or more qualifying years, up to 40 years; 3% of the insured's reference earnings if suffering from certain diseases.

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

For a transitional period, pensions are 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).

The minimum pension is either 30% of the reference earnings used for pension calculation or a monthly amount fixed according to the length of the insured's career (ranging from €246.36 for a career of up to 15 years to €379.04 for a career of at least 31 years), whichever is greater.

The maximum pension is 92% of the reference earnings used for pension calculation.

Long-term care supplement: €94.77 is paid for a first-degree dependence (the insured requires the attendance of another person to perform ordinary daily activities) or €170.58 for a second-degree dependence (the insured is bedridden or suffers from a severe mental illness).

Schedule of payments: Benefits are paid monthly, with additional payments in July and December.

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

A partial disability pension can be combined with earnings from gainful activity under certain conditions.

Social disability pension (income-tested): €189.52 a month is paid.

Solidarity extra supplement: €17.54 is paid for persons up to age 69; €35.06 if aged 70 or older.

Long-term care supplement: €85.28 is paid in case of a first-degree dependence or €161.09 in case of a second-degree dependence.

Benefits are payable abroad under reciprocal agreement.

Survivor Benefits

Survivor pension: The monthly widow(er)'s pension is 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 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 additional payments in July and December.

Benefits are paid abroad.

Death grant: The grant is 6 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 €113.71 (60% of the social pension).

Orphan's social pension (income-tested): The monthly pension is €37.90, €56.85, or €75.80 (20%, 30%, or 40% of the social pension, respectively) for one, two, or three or more orphans, respectively.

Benefits are payable abroad under reciprocal agreement.

Administrative Organization

Ministry of Labor and Social Solidarity (<http://www.mtss.gov.pt>) provides general supervision through the State Secretariat for 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: 2004 (sickness), 2005 (sickness), 2007 (social security), and 2009 (parental benefits).

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

Coverage

Cash sickness benefits (social insurance): 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 (social insurance): Employed and self-employed persons.

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

Cash maternity, paternity, and adoption benefits (social assistance): Needy residents of Portugal.

Medical benefits: All Portuguese citizens; foreign citizens residing in Portugal whose home 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: The cost of cash benefits for social assistance recipients; subsidizes medical benefits.

Qualifying Conditions

Cash sickness benefit (social insurance): 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 adoption 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 (social insurance): The insured must have at least 6 months of coverage.

Maternity, paternity, and adoption benefits (social assistance): Must not qualify for contributory benefits. The social benefit rate is €419.22 a month.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 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 up to 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 prior to the last 2 months before the incapacity began.

The minimum sickness benefit is either 30% of the social benefit rate or the average daily earnings used for cash sickness benefit calculation, whichever is less.

The social benefit rate is €419.22 a month.

The maximum sickness benefit is the insured's net reference salary used for cash sickness benefit calculation (after

the deduction of value-added tax and the insured's part of the social security contribution).

Maternity and paternity benefit (social insurance): 100% of average daily earnings is paid to an insured mother and father for a shared total of 120 days (may be extended for up to 30 days in the case of multiple births or if the leave is shared by both parents in separate periods). The beneficiary can opt for a 150-day leave period paid at 80% of the insured's daily earnings.

In the event of clinical risk or voluntary interruption of pregnancy, 14 to 30 days of benefits are paid (may be extended in the case of clinical risk).

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

The benefit must be paid to the mother for a minimum period of up to 72 days (30 days before and 42 days after the childbirth for employed mothers; 42 days after childbirth for other mothers).

The benefit must be paid to the father for at least 10 days (5 days before childbirth and 5 days after the 30th day following childbirth); may be extended by 2 days for each child from a multiple birth.

If one parent is unable to take leave due to physical or mental illness or if one parent dies, the benefit is paid to the other parent.

The minimum benefit is 80% of the social benefit rate.

The social benefit rate is €419.22 a month.

An extended benefit may be paid for up to an additional 3 months.

Adoption benefit (social insurance): 100% of the insured's average daily earnings is paid for the first 120 days following the adoption of a child younger than age 15 (may be extended for up to 30 days in the case of a multiple adoption or if the leave is shared by both parents in separate periods). The beneficiary can opt for a 150-day leave period paid at 80% of the insured's daily earnings.

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

The minimum adoption benefit is 80% of the social benefit rate.

The social benefit rate is €419.22 a month.

An extended benefit may be paid for up to an additional 3 months.

Special maternity allowance (social insurance): 65% of the insured's average daily earnings is paid to a woman who is pregnant, recently gave birth, or breastfeeds an infant, and who is exposed to health and safety risks in the workplace or works at night.

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

Grandparent's benefit (social insurance): If the child's parent is younger than age 16 and lives at home, 100% of the insured's average daily earnings is paid to the grandparents for up to a shared total of 30 days after childbirth.

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

The grandparent's benefit is not paid to self-employed persons.

Disabled or sick child allowance (social insurance): 65% of the insured's average daily earnings is paid for up to 30 days per year to each sick or injured child (or step-child) younger than age 12 in need of care and living with the insured (no limit for a child with disability); 15 days for children aged 12 to 18 (or older if living at home). The benefit period is increased by 1 day for each child. The allowance is also paid to grandparents if the child's parent is younger than age 16 and lives at home. For a child with a serious disability or chronic illness, the allowance is paid for between 6 months and 4 years, up to a monthly maximum of the social benefit rate.

The social benefit rate is €419.22 a month.

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

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

Cash maternity, paternity, and adoption benefits (social assistance): The social assistance maternity, paternity, and adoption benefits are paid at 80% of the social benefit rate. If the beneficiary opts for a 150-day parental leave period, the benefit is paid at 64% of the social benefit rate.

The social benefit rate is €419.22 a month.

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://www.mtss.gov.pt>) provides general supervision through the State Secretariat for 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 laws: 2009 (labor code) and 2009 (work injury and occupational diseases).

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 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 gross annual wage.

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

Permanent Disability Benefits

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

Reference earnings are based on the insured's gross annual wage.

Partial disability: An annual pension of 70% of the insured's lost earning capacity is paid for life if the assessed degree of disability is 30% or more; if the assessed degree of disability is less than 30%, a lump sum of 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; 50% for three or more orphans. Full orphans receive double benefits, up to 80% of the deceased's earnings.

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 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 4 times the social benefit rate; the grant is doubled if transportation costs are necessary.

The social benefit rate is €419.22 a month.

Death allowance: A lump sum is 12 times the social benefit rate, 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 €419.22 a month.

Certain other allowances are paid under certain conditions, such as serious disability or the need for constant attendance or training.

Administrative Organization

Work Injury: Ministry of Finance and Public Administration provides general supervision of the program through the Portuguese Insurance Institute.

Insurance companies manage work accident insurance policies.

Portuguese Insurance Institute supervises insurance companies.

Occupational disease: Ministry of Labor and Social Solidarity (<http://www.mtss.gov.pt>) provides general supervision of the program.

Social Security Institute (<http://www.seg-social.pt>) administers the program through the National Occupational Disease Insurance Fund.

Unemployment

Regulatory Framework

First law: 1975.

Current law: 2006 (unemployment).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons 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 365 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 and 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 €419.22 a month.

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

Unemployment Benefits

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

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

The minimum benefit is the social benefit rate.

The maximum benefit is 3 times the social benefit rate.

The social benefit rate is €419.22 a month.

The duration of benefits 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 44, 60 months; if older than age 45, 72 months plus 1 month 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 (with at least 22 years of contributions) and with benefit reduction.

Unemployment social benefit (means-tested): The benefit for an unmarried person is 80% of the social benefit rate; 100% if the claimant has dependents.

The social benefit rate is €419.22 a month.

The duration of benefits is calculated according to the insured's age. For claimants up to age 30, 270 days (with up to 24 months of contribution) or 360 days (with more than 24 months of contributions); if aged 31 to 40, 360 days (with up to 48 months of contributions) or 540 days (with more than 48 months of contributions); if aged 41 to 44, 540 days (with up to 60 months of contributions) or 720 days (with more than 60 months of contributions); if older than age 45, 720 days (with up to 72 months of contributions) or 900 days (with more than 72 months of contributions); plus 30 days for each 5-year contribution period in the last 20 years (60 days if older than age 45).

Part-time unemployment benefit: The benefit is the difference between 35% the unemployment benefit and the value of earnings from part-time work.

The duration of benefits 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 (with at least 22 years of contributions) with a reduction in the unemployment benefit.

Administrative Organization

Ministry of Labor and Social Solidarity (<http://www.mtss.gov.pt>) provides general supervision through the State Secretariat for 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), and 2007 (social security).

Type of program: Universal system.

Coverage

Children of Portuguese citizens, foreign citizens, refugees, and noncitizens residing in 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, 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.

Means test: The household's income must not be greater than 5 times the social benefit rate. The child must not be covered by a compulsory social security program in his or her own right.

The social benefit rate is €419.22 a month.

Portugal

Disabled child special supplement: Paid for each child younger than age 24 with a disability.

Constant-attendance supplement: Paid for each child younger than age 24 with a disability who requires the constant attendance of others to perform daily functions.

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 5 times the social benefit rate.

The social benefit rate is €419.22 a month.

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.

Constant-attendance supplement: Paid for each financially-dependent family members aged 24 or older with an assessed physical or mental disability who requires the constant attendance of others to perform daily functions.

Education allowance: Paid for children aged 6 to 16 to help with school fees.

Secondary education allowance: Paid to certain secondary school students to encourage school attendance.

Special education allowance: Paid for each child younger than age 24 with a disability attending special education or private school, kindergarten, or receiving support from a specialized institution.

Family Allowance Benefits

Family allowances (income-tested): The allowance is 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 5 times the social benefit rate.

The social benefit rate is €419.22 a month.

If the reference family income is not greater than half the social benefit rate, €174.72 a month is paid for each child up to 12 months of age and €43.78 a month for each child older than 12 months. Eligible children aged 6 to 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, €144.91 a month is paid for each child up to 12 months of age and €36.23 a month for 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, €92.29 a month is paid for each child up to

12 months of age and €26.54 a month for 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, €56.45 a month is paid for each child up to 12 months of age and €22.06 a month for 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, €33.88 a month is paid for each child up to 12 months of age and €11.29 a month for each child older than 12 months.

Disabled child special supplement: €59.48 a month is paid for a child younger than age 14; €86.62 if between ages 14 and 18; €115.96 if between ages 19 and 24.

Constant-attendance supplement: €88.37 a month is paid if the insured requires the constant attendance of others to perform daily functions.

Prenatal family allowance: The allowance varies according to household income and 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 paid 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 paid is tripled for each child aged between 12 and 36 months.

20% more of the increased family allowance is paid for single-parent families.

Lifelong allowance: €176.76 a month is paid.

Solidarity supplement: €17.32 a month is paid if the family member is younger than age 70; €34.63 if aged 70 or older.

Constant-attendance supplement: €88.37 a month is paid if the family member requires the constant attendance of others to perform daily functions.

Education allowance: A benefit is paid in September.

Secondary education allowance: Twice the family allowance is paid.

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

Administrative Organization

Ministry of Labor and Social Solidarity (<http://www.mtss.gov.pt>) provides general supervision through the State Secretariat for Social Security.

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