Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1923 (railroads), 1934 (commerce), and 1936 (industry).

Current laws: 1991 (social security), 1991 (social insurance), 1993 (social assistance), 2013 (special disability pensions), and 2015 (household workers).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Salaried workers in industry, commerce, and agriculture; rural workers; household workers; casual workers; elected officials and public-sector employees not covered by a special system; and self-employed persons.

Voluntary coverage for students, housewives and homemakers, unemployed persons, and other persons without gainful employment.

Special systems for certain public-sector employees and military personnel.

Social assistance: Needy residents of Brazil.

Source of Funds

Insured person

Social insurance: 8% of monthly covered earnings with monthly earnings up to 1,751.81 reais (January 2019); 9% with monthly earnings from 1,751.82 reais to 2,919.72 reais (January 2019); or 11% with monthly earnings exceeding 2,919.72 reais (January 2019).

Voluntarily insured persons contribute 20% of monthly declared earnings; 11% of the legal monthly minimum wage if they forego the right to the length of contribution pension. Housewives and homemakers of families with an income up to two times the legal monthly minimum wage (excluding income from the Bolsa Familia cash grant) pay 5% of the legal monthly minimum wage if they have no individual income.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly earnings used to calculate contributions are 5,839.45 reais (January 2019).

Self-employed person

Social insurance: 20% of monthly covered declared earnings; 11% of the legal monthly minimum wage for those who forego the right to the length of contribution pension (5% for small businesses).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly earnings used to calculate contributions are 5,839.45 reais (January 2019).

The self-employed person’s contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 20% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

There are no maximum monthly earnings used to calculate contributions.

Microbusinesses (enterprises with annual earnings up to 360,000 reais) and small businesses (enterprises with annual earnings exceeding 360,000 reais but less than 4,800,000 reais) contribute 1.66% to 10.07% of monthly declared earnings, depending on annual earnings declared in the last 12 months and the economic sector.

The employer’s contributions also finance cash sickness and maternity benefits and family allowances.

Social assistance: None.

Government

Social insurance: Finances any deficit; covers administrative costs; and contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance)

Age pension (Aposentadoria por idade): Age 65 (men) or age 60 (women) for salaried and self-employed urban workers; age 60 (men) or age 55 (women) for rural workers.

Urban workers first insured before July 25, 1991, must have 60 to 180 months of contributions, according to a schedule in law; urban workers first insured on or after July 25, 1991, must have at least 180 months of contributions. Rural
workers first insured before July 25, 1991, must show proof of 60 to 180 months of work in the rural sector, according to a schedule in law; rural workers first insured on or after July 25, 1991, must show proof of 180 months of work in the rural sector.

Employment may continue.

The age pension is payable abroad under bilateral or multilateral agreement.

**Age pension for persons with disabilities (Aposentadoria por idade da pessoa com deficiência):** Age 60 (men) or age 55 (women) with at least 180 months of contributions and assessed with a long-term physical, mental, intellectual, or sensory disability. Must have been disabled for at least 180 months and provide a medical certificate.

The age pension for persons with disabilities is payable abroad under bilateral or multilateral agreement.

**Length of contribution pension (Aposentadoria por tempo de contribuição):** At any age with at least 35 years (men) or 30 years (women) of contributions.

The length of contribution pension is payable abroad under bilateral or multilateral agreement.

**Special length of contribution pension (Aposentadoria especial por tempo de contribuição):** At any age if exposed to hazardous substances and have 15, 20, or 25 years of contributions, depending on the substance.

Employment must cease.

The special length of contribution pension is payable abroad under bilateral or multilateral agreement.

**Disability pension (Aposentadoria por invalidez, social insurance):** Must be assessed with a permanent incapacity for any work and have at least 12 months of contributions. The contribution period is waived if the disability is the result of an accident.

Employment must cease.

Constant-attendance allowance (Acréscimo por assistência permanente): Paid if the insured requires the constant attendance of others to perform daily functions.

The National Social Security Institute assesses the degree of disability every two years.

The disability pension is payable abroad under bilateral or multilateral agreement.

**Disability assistance (Benefício de prestação continuada à pessoa com deficiência, social assistance, income tested):** Must be assessed with a disability.

Income test: Monthly household income must be less than 25% of the legal monthly minimum wage per person.

The legal monthly minimum wage is 998 reais (January 2019).

Eligibility for disability assistance is reviewed every two years.

**Survivor pension (Pensão por morte, social insurance):** There is no minimum qualifying period.

Eligible survivors include a widow(er) or partner (opposite or same sex) and orphans younger than age 21 (no limit if assessed with a total disability, an intellectual or mental disability, or a severe physical disability); if there is no eligible widow(er), partner, or orphan (in order of priority), parents and siblings younger than age 21 (no limit if disabled).

The survivor pension is payable abroad under bilateral or multilateral agreement.

**Old-Age Benefits**

**Old-age pension (social insurance)**

**Age pension (Aposentadoria por idade):** 70% of the insured’s average monthly earnings plus 1% of average monthly earnings for each year of contributions is paid.

For a person first insured on or before November 28, 1999, the average monthly earnings are based on the best 80% of the insured’s total monthly earnings since July 1994. For a person first insured after November 28, 1999, the average monthly earnings are based on the best 80% of the insured’s total monthly earnings.

The insured may opt for the pension to be calculated using the Social Security Factor (Fator Previdenciário) method. The Social Security Factor is an actuarial coefficient based on the insured’s contribution rate, contribution period, age, and life expectancy.
The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly earnings used to calculate benefits are 5,839.45 reais (January 2019).

The minimum monthly age pension is the legal monthly minimum wage.

The maximum monthly age pension is 5,839.45 reais or 100% of the insured's average monthly earnings, whichever is less (January 2019).

**Age pension for persons with disabilities (Aposentadoria por idade da pessoa com deficiência):** Calculated in the same way as the age pension.

**Length of contribution pension (Aposentadoria por tempo de contribuição):** 100% of the insured’s average monthly earnings is paid.

For a person first insured before November 29, 1999, the average monthly earnings are based on the best 80% of the insured’s total monthly earnings since July 1994, multiplied by the Social Security Factor (Fator Previdenciário). For a person first insured after November 28, 1999, the average monthly earnings are based on the best 80% of the insured’s total monthly earnings, multiplied by the Social Security Factor.

The insured may opt for nonapplication of the Social Security Factor (Fator Previdenciário) if the sum of age and years of contributions is 95 (men, gradually increasing to 100 by 2026) or 85 (women, gradually increasing to 90 by 2026).

The Social Security Factor (Fator Previdenciário) is an actuarial coefficient based on the insured’s contribution rate, contribution period, age, and life expectancy.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly earnings used to calculate benefits are 5,839.45 reais (January 2019).

The minimum monthly special length of contribution pension is the legal monthly minimum wage.

**Length of contribution pension for persons with disabilities (Aposentadoria da pessoa com deficiência por tempo de contribuição):** Calculated in the same way as the special length of contribution pension.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost-of-living index or the legal monthly minimum wage.

**Old-age assistance (Benefício de prestação continuada à pessoa idosa, social assistance, income tested):** 100% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is 998 reais (January 2019).

Benefit adjustment: Benefits are adjusted annually based on changes in the legal monthly minimum wage.

**Permanent Disability Benefits**

**Disability pension (Aposentadoria por invalidez, social insurance):** 100% of the insured’s average monthly earnings is paid; 100% of the legal monthly minimum wage for rural workers.

For a person first insured before November 29, 1999, the average monthly earnings are based on the best 80% of the insured’s total monthly earnings since July 1994. For a person first insured after November 28, 1999, the average monthly earnings are based on the best 80% of the insured’s total monthly earnings.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly earnings used to calculate benefits are 5,839.45 reais (January 2019).

The minimum monthly disability pension is the legal monthly minimum wage.

The maximum monthly disability pension is 5,839.45 reais (January 2019).

**Constant-attendance allowance (Acréscimo por assistência permanente):** 25% of the disability pension is paid.

Schedule of payments: 13 payments a year.
Benefit adjustment: Benefits are adjusted annually based on changes in the cost-of-living index or the legal monthly minimum wage.

Disability assistance (Benefício de prestação contínua à pessoa com deficiência, social assistance, income tested): 100% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is 998 reais (January 2019).

Benefit adjustment: Benefits are adjusted annually based on changes in the legal monthly minimum wage.

Survivor Benefits

Survivor pension (Pensão por morte, social insurance): 100% of the old-age or disability pension the deceased received or would have been entitled to receive if disabled is paid; 100% of the legal monthly minimum wage for rural workers. The pension is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

The pension is paid for four months if the deceased had less than 18 months of contributions or was married to or living with the spouse or partner for less than two years before the death. If the deceased had at least 18 months of contributions and was married to or living with the spouse or partner for at least two years before the death, the duration of the pension varies depending on the spouse’s or partner’s age: if the widow(er) or partner is younger than age 21, the pension is paid for three years; if aged 21 to 26, for six years; if aged 27 to 29, for 10 years; if aged 30 to 40, for 15 years; if aged 41 to 43, for 20 years; or if aged 44 or older, for life.

The minimum monthly survivor pension is the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly survivor pension is 5,839.45 reais (January 2019).

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost-of-living index or the minimum wage.

Administrative Organization

Ministry of Economy (http://www.economia.gov.br/) provides general supervision and collects contributions.


Sickness and Maternity

Regulatory Framework

First laws: 1923 (railroads), 1934 (commerce), 1936 (industry), and 1974 (maternity).

Current laws: 1990 (health), 1991 (social security), and 1991 (social insurance).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Universal: Residents of Brazil.

Social insurance: Salaried workers in industry, commerce, and agriculture; rural workers; household workers; casual workers; elected officials and public-sector employees not covered by a special system; and self-employed persons.

Voluntary coverage for students, housewives and homemakers, unemployed persons, and other persons without gainful employment.

Special systems for certain public-sector employees and military personnel.

Source of Funds

Insured person

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Self-employed person

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Government

Universal: The total cost.

Social insurance: Finances any deficit; covers administrative costs; and contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Auxílio-doença comum, social insurance): Must have contributed in the last 12 months. There is no qualifying period for an accident or serious illness.
Cash maternity benefit (Salário-maternidade, social insurance): There is no minimum qualifying period for salaried workers, household workers, and casual workers; 10 months of contributions for self-employed persons. Rural workers in predominantly family based subsistence activities must show proof of 10 months of work in the rural sector.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Auxílio-doença comum, social insurance): 91% of the insured’s average monthly earnings is paid; 100% of the legal monthly minimum wage for rural workers. The benefit is paid after a 15-day waiting period. (The employer pays 100% of the insured’s earnings for the first 15 days.)

There is no limit to duration.

Average monthly earnings are based on the best 80% of the insured’s total monthly earnings, up to the average monthly earnings in the last 12 months, or the average of the contributions made if the insured has less than 12 contributions.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly earnings used to calculate benefits are 5,839.45 reais (January 2019).

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually based on changes in the consumer price index and the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 39,200 reais (January 2019) for employed women and casual workers; 5,839.45 reais (January 2019) for household workers, self-employed persons, and voluntarily insured women; or 998 reais (January 2019) for rural workers in predominantly family based subsistence activities.

Benefit adjustment: Benefits are adjusted annually based on changes in the consumer price index and the legal monthly minimum wage.

Maternity benefit (Salário-maternidade, social insurance): 100% of the insured’s last earnings is paid for employed women, household workers, and casual workers; 100% of average earnings in the last 12 months for self-employed and voluntarily insured women; 100% of the legal monthly minimum wage for rural workers in predominantly family based subsistence activities. The benefit is paid after 120 days, from 28 days before to 91 days after the expected date of childbirth; may be extended by up to 60 days for employees of enterprises that are part of the Empresa Cidadã program.

The maternity benefit is paid for two weeks for a miscarriage; for 120 days to a person who adopts a child younger than age 12 or to an insured widow(er) of a deceased spouse who received or was entitled to receive the maternity benefit.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

Workers’ Medical Benefits

Medical benefits (universal): The Unified Health System provides medical services directly to patients in rural and urban areas. Benefits include general, specialist, and maternity care; hospitalization; medicine (some cost sharing is required); and necessary transportation. There is no limit to duration.

Dependents’ Medical Benefits

Medical benefits (universal): Dependents are covered in their own right.

Administrative Organization

Ministry of Economy (http://www.economia.gov.br/) provides general supervision and collects contributions for cash benefits.

National Social Security Institute (http://www.inss.gov.br/) administers the cash benefits.

Ministry of Health (http://saude.gov.br/) provides general supervision of the Unified Health System.

Federal, state, and municipal institutions are part of the Unified Health System and administer medical benefits.

Work Injury

Regulatory Framework


Current laws: 1991 (social security) and 1991 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, casual workers, household workers, and rural workers in predominantly family based subsistence activities.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.
**Brazil**

**Employer:** 1% to 3% of gross payroll, depending on the assessed degree of risk; 0.1% of gross payroll for employers of rural workers in predominantly family based subsistence activities.

There are no minimum or maximum earnings used to calculate contributions.

**Government:** Finances any deficit; contributes as an employer.

### Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### Temporary Disability Benefits

**Temporary disability benefit (Auxílio-doença acidentário):** 91% of the insured’s average monthly earnings is paid after a 15-day waiting period. (The employer pays 100% of the insured’s earnings for the first 15 days.) There is no waiting period for casual workers, household workers, or rural workers in predominantly family based subsistence activities.

There is no limit to duration.

Average monthly earnings are based on the best 80% of the insured’s total monthly earnings, up to the average monthly earnings in the last 12 months, or the average of the contributions made if the insured person has less than 12 contributions. For rural workers, average monthly earnings are 100% of the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 5,839.45 reais (January 2019).

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost-of-living index.

### Permanent Disability Benefits

**Permanent disability pension (Aposentadoria por invalidez):** 100% of the insured’s average monthly earnings is paid if the insured has no work capacity.

Average monthly earnings are based on the best 80% of the insured’s total monthly earnings.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly earnings used to calculate benefits are 5,839.45 reais (January 2019).

Constant-attendance supplement (Acréscimo por assistência permanente): 25% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Schedule of payments: 13 payments a year.

The National Social Security Institute assesses the degree of disability every two years.

**Accident benefit (Auxílio-acidente, partial disability):** 50% of the insured’s average monthly earnings is paid to workers with disabilities who have some work capacity.

Average monthly earnings are based on the best 80% of the insured’s total monthly earnings.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost-of-living index.

### Workers’ Medical Benefits

Benefits are provided through the universal program under Sickness and Maternity.

### Survivor Benefits

**Survivor pension (Pensão por morte):** 100% of the permanent disability pension the deceased received or was entitled to receive is paid; 100% of the legal monthly minimum wage for rural workers in predominantly family based subsistence activities. The pension is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

Eligible survivors include the widow(er) or partner (same or opposite sex) and orphans younger than age 21 (no limit if assessed with a total disability, a severe physical disability, or a partial intellectual or mental disability); if there is no widow(er), partner, or orphan, other eligible survivors include (in order of priority) parents and brothers and sisters younger than age 21 (no limit if assessed with a total disability, a severe physical disability, or a partial intellectual or mental disability).

The pension is paid for three years if the widow(er) or partner is younger than age 21; for six years if the widow(er) or partner is aged 21 to 26; for 10 years if aged 27 to 29; for 15 years if aged 30 to 40; for 20 years if aged 41 to 43; or for life if aged 44 or older.

The minimum monthly survivor pension is the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly survivor pension is 5,839.45 reais (January 2019).

Schedule of payments: 13 payments a year.
Benefit adjustment: Benefits are adjusted annually based on changes in the cost-of-living index and the legal monthly minimum wage.

**Administrative Organization**
Ministry of Economy (http://www.economia.gov.br/) provides general supervision of and collects contributions for the cash benefits.
Ministry of Health (http://saude.gov.br/) provides general supervision of the Unified Health System.
Federal, state, and municipal institutions are part of the Unified Health System and administer medical benefits.

**Unemployment**

**Regulatory Framework**

**First laws:** 1966 (severance pay fund) and 1986 (unemployment insurance).

**Current laws:** 1990 (unemployment benefit), 1991 (traditional fishermen), and 2015 (unemployment benefit regulations).

**Type of program:** Social assistance system.

Note: Employers contribute 8% of monthly earnings to an employee's individual account in the Guarantee Fund for Severance Pay (FGTS). The insured may withdraw funds from the individual account for involuntary unemployment, retirement, and other contingencies.

**Coverage**
Employees in the formal private sector and other categories of workers, including household workers and fishermen (during closed season periods).
Exclusions: Self-employed persons.

**Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** None.

**Government:** The total cost.

**Qualifying Conditions**

Unemployment benefit (Seguro-desemprego, means tested): Must have received a salary in at least 12 of the 18 months before unemployment began for the first claim; at least nine of the last 12 months for the second claim; at least six months immediately before unemployment began for the third and subsequent claims. Unemployment must not be due to misconduct or resignation. Must have no other means of support and not receive social insurance benefits.

Means test: Must not be receiving any other social security benefit (except work injury or survivor benefits) and not have sufficient income to support his or her family.

**Unemployment Benefits**

**Unemployment benefit (Seguro-desemprego, means tested):** The monthly benefit varies depending on the insured’s average monthly earnings in the last three months of employment: 80% of average monthly earnings is paid with average monthly earnings up to 1,531.02 reais; 50% of average monthly earnings plus a lump sum of 1,224.82 reais with average monthly earnings of 1,531.03 reais to 2,551.96; a lump sum of 1,735.29 with average monthly earnings exceeding 2,551.96 reais.

The minimum monthly unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 998 reais (January 2019).

The maximum monthly unemployment benefit is 1,735.29 reais (January 2019).

The unemployment benefit is paid for three to five months, depending on the insured's duration of coverage. For the first claim, the benefit is paid for four months with 12 to 23 months of coverage; for five months with at least 24 months of coverage. For the second claim, the benefit is paid for three months with nine to 11 months of coverage; for four months with 12 to 23 months of coverage; or for five months with at least 24 months of coverage. For the third and subsequent claims, the benefit is paid for three months with six to 11 months of coverage; for four months with 12 to 23 months of coverage; or for five months with at least 24 months of coverage. Under special conditions, the benefit may be extended for an additional two months.

Benefit adjustment: Benefits are adjusted annually based on changes in the legal monthly minimum wage.

**Administrative Organization**
Ministry of Labor (https://empregabrasil.mte.gov.br/) provides general supervision.
Worker Assistance Fund Advisory Council administers the program.

**Family Allowances**

**Regulatory Framework**

**First law:** 1941 (large families).

**Current laws:** 1991 (social insurance), 1998 (family allowances), and 2004 (Bolsa Familia).

**Type of program:** Social insurance and social assistance system.
Brazil

**Coverage**

**Social insurance:** Low-income employees with one or more children. Exclusions: Self-employed persons and rural workers in predominantly family based subsistence activities. Special systems for certain public-sector employees and military personnel.

**Social assistance:** Citizens of Brazil living in poor or extremely poor households.

**Source of Funds**

**Insured person**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

**Self-employed person**

**Social insurance:** Not applicable.

**Social assistance:** None.

**Employer**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

**Government**

**Social insurance:** Finances any deficit; covers administrative costs; and contributes as an employer.

**Social assistance:** The total cost.

**Qualifying Conditions**

**Family allowance (Salário-família, social insurance, income tested):** Paid for children younger than age 14. The parents are required to present annual proof of vaccinations for children up to age 6 and proof of school attendance each semester from age 7. The parents must be currently in covered employment or receive an age pension; a length of contribution pension; a disability pension; or a length of contribution pension for persons with disabilities and be aged 65 or older (men) or aged 60 or older (women). The family allowance is paid to both parents if both are insured. Income test: The insured’s monthly income must not exceed 1,364.43 reais.

**Prisoner’s dependents pension (Auxílio-reclusão, social insurance, income tested):** 100% of the disability pension the insured would have been entitled to receive if disabled is paid; 100% of the legal monthly minimum wage for rural workers. The pension is split equally among eligible dependents. If one dependent ceases to be eligible, the pensions for the remaining dependents are recalculated. The duration of the benefit varies depending on the spouse’s or partner’s age: if the spouse or partner is younger than age 21, the pension is paid for three years; if aged 21 to 26, for six years; if aged 27 to 29, for 10 years; if aged 30 to 40, for 15 years; if aged 41 to 43, for 20 years; and if aged 44 or older, for life. The minimum monthly prisoner’s dependents pension is the legal monthly minimum wage. The legal monthly minimum wage is 998 reais (January 2019). Schedule of payments: 13 payments a year.

**Benefit adjustment:** Benefits are adjusted annually based on changes in the consumer price index.

**Bolsa Família cash grant (social assistance, income tested):** Paid for children aged 6 to 15 who maintain an 85% school attendance rate; 75% for children aged 16 to 17. Children younger than age 15 at risk of child labor must attend scheduled educational activities. Families must meet basic vaccination requirements for children younger than age 7, and women aged 14 to 44 must attend medical check-ups, including prenatal examinations for pregnant women.
for breastfeeding mothers for up to six months, up to five payments per household; and 48 reais a month for each child aged 16 to 17, up to two payments per household. If the monthly household income per person, including the basic and variable benefit, is less than 89 reais, the difference between the monthly household income per person and 89 reais is paid.

**Administrative Organization**

Ministry of Economy (http://www.economia.gov.br/) provides general supervision and collects contributions for the social insurance program.

National Social Security Institute (http://www.inss.gov.br/) administers the social insurance program.

Employers pay social insurance benefits to employees.

Ministry of Citizenship (http://www.mds.gov.br/) provides general supervision of the social assistance program.

Interministerial Administering Council for the Bolsa Familia Program coordinates the administration of the social assistance program.