

Portugal

Exchange rate: US\$1.00 = 0.77 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1935 (1919 legislation not implemented).

Current laws: 1980 (noncontributory scheme); 1980 (social pension); 1990 (survivor pension); 1994 (survivor benefits); 2007 (general scheme); 2007 (social security system); 2009 (disability); and 2009, 2010, and 2011 (contributory schemes).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, and self-employed persons after the first twelve months of self-employment, with gross annual income greater than six times the social benefit rate.

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

The social benefit rate is €419.22 a month.

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 34.25% of gross earnings contributed by the insured person and employer, 20.21% finances old-age benefits, 4.29% finances disability benefits, and 2.44% finances survivor benefits.

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

Self-employed person: 29.6% of reference income.

The self-employed person chooses the reference income used to calculate contributions from a range of one to 11 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, and occupational disease benefits.

Employer: 23.25% of payroll.

Of the total 34.25% of payroll contributed by the insured person and employer, 20.21% finances old-age benefits, 4.29% finances disability benefits, 2.44% finances survivor benefits.

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

Government: Finances the social pension.

Qualifying Conditions

Old-age pension: Age 65 with at least 15 calendar years of contributions.

A qualifying calendar year requires 120 days of registered pay. Calendar years with less than 120 days may be combined to complete a single year. Coverage periods under other domestic or foreign social security programs may be included with at least one calendar year of registered earnings under the general system.

Age 62 for unemployed persons who are no longer entitled to receive unemployment benefits; age 57 (with at least 22 years of contributions at age 52) for a reduced pension.

Early pension: From age 55 if the insured has at least 30 years of contributions (suspended from April 2012 until 2014 except for the long-term unemployed).

Deferred pension: A deferred pension is possible from age 65. Employment must cease at age 70.

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).

Dependent spouse's supplement: Paid to pensioners who first received a pension after December 31, 1993.

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

Means test: Monthly income must not exceed 40% of the social benefit rate for an unmarried person; 60% 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 six years before applying 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 disability (100% loss of earning capacity) with at least three years of contributions and for a partial disability (at least a 66.7% loss of earning capacity) with at least five years of contributions.

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

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).

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 40% of the social benefit rate for an unmarried person; 60% 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: 2% of the average adjusted lifetime monthly salary for each qualifying calendar year is paid with less than 21 qualifying years; 2% to 2.3% according to the insured's reference earnings for 21 to 40 years; 3% for 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 cur-

rent 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 fixed monthly amount according to the number of years of contributions (ranging from €254 with up to 15 years of contributions to €379.04 with 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 three-year period of contributions greater than 30 years, 12 months of reductions are waived.) (Suspended from April 2012 until 2014 except for the long-term unemployed).

Deferred pension: The pension is increased for each additional year of contributions from age 65 to 70 (from 0.33% a year with 15 to 24 years of contributions to 1% a year with more than 40 years) plus 0.65% for each month of contributions greater than 30 years made before age 65.

Long-term care supplement: €97.70 is paid for a first-degree dependence; €175.86 for a second-degree dependence.

Dependent spouse's supplement: €36.80 a month is paid.

Gainful employment may continue.

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): €195.40 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: €97.70 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.

Permanent Disability Benefits

Disability pension: 2% of the average adjusted lifetime monthly salary is paid for each qualifying calendar year with less than 21 qualifying years; 2% to 2.35% with 21 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 €254 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: €97.70 is paid for a first-degree dependence; €175.86 for a second-degree dependence.

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): €195.40 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: 60% of the deceased's pension (70% if both the surviving spouse and a divorced spouse are eligible) is paid for up to five years (no limit if older than age 35, disabled or caring for a child).

Orphan's pension: 20% of the deceased's pension is paid 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); the pension is doubled for full orphans.

Other eligible survivors (in the absence of the above): 30%, 50%, or 80% of the deceased's pension is paid to parents and grandparents 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: Six times the deceased's average monthly earnings in the best two of the last five years is paid.

Widow(er)'s social pension (income-tested): The monthly pension is €117.24 (60% of the social pension).

Orphan's social pension (income-tested): The monthly pension is €39.08, €58.62, or €78.16 (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 Solidarity and Social Security (<http://www.portugal.gov.pt>) 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: 2004, 2005, 2009 (sickness); 2007 (social security); 2009 (contributory schemes); 2009 (parental benefits); and 2010 (means test).

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

Coverage

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

Voluntary coverage for certain categories of persons not covered by any other compulsory 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 compulsory 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 country has a reciprocal agreement with Portugal.

Source of Funds

Insured person: Of the total 34.25% of gross earnings contributed by the insured person and the employer (see source of funds under Old Age, Disability, and Survivors), 1.41% of gross earnings finances sickness benefits and 0.76% finances maternity benefits.

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

Employer: Of the total 34.25% of payroll contributed by the insured person and the employer (see source of funds under Old Age, Disability, and Survivors), 1.41%

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finances sickness benefits and 0.76% finances maternity benefits.

Government: The cost of cash benefits for social assistance recipients; finances medical benefits.

Qualifying Conditions

Cash sickness benefit (social insurance): The insured must have at least six 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 four months before the month in which the incapacity began.

Maternity, paternity, and adoption benefits (social insurance): The insured must have at least six months of coverage.

Maternity, paternity, and adoption benefits (social assistance): The insured must not qualify for contributory benefits.

Means test: Total household assets (bank accounts, shares, investment funds, etc.) may not exceed 240 times the value of the social benefit rate. Monthly household per capita income may not exceed 80% of the social benefit rate.

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 is paid for the first 90 days and 70% from the 91st up to the 365th day; thereafter, 75%. For tuberculosis, 80% of the insured's average daily earnings is paid if the insured has at least two dependents; 100% with three or more dependents. The benefit is paid after a three-day waiting period (30 days for self-employed persons; no waiting period for hospitalization, 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 tuberculosis.

Average daily earnings are the insured's earnings in the six months prior to the last two 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 lower.

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.

The net reference salary is the insured's salary minus social insurance contributions and tax.

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 for 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 for clinical risk).

Average daily earnings are the insured's earnings in the six months prior to the last two 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 childbirth for employed mothers; 42 days after childbirth for other mothers).

The benefit must be paid to the father for at least 10 days (five days before childbirth and five days after the 30th day following childbirth); may be extended by two 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 social benefit rate is €419.22 a month.

An extended benefit may be paid for up to an additional three 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 for 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 the earnings in the six months prior to the last two months before the adoption.

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

The minimum benefit is 80% of the social benefit rate (40% for an extended benefit).

The social benefit rate is €419.22 a month.

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

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

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

Average daily earnings are the insured's earnings in the six months prior to the last two months before childbirth.

Disabled or sick child allowance (social insurance):

65% of the insured's average daily earnings is paid for up to 30 days a 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 one 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 65% of the insured's average daily earnings paid for a maximum period of six months, may be extended for up to four years.

Average daily earnings are the insured's earnings in the six months prior to the last two 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): 80% of the social benefit rate is paid; 64% for a 150-day parental leave period.

The social benefit rate is €419.22 a month.

Means test: Total household assets (bank accounts, shares, investment funds, etc.) may not exceed 240 times the value of the social benefit rate. Monthly household per capita income may not exceed 80% of the social benefit rate.

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, approved medications, and long-term care.

There is some cost sharing.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Solidarity and Social Security (<http://www.portugal.gov.pt>) 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: 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 assessed degree of risk). 0.50% of payroll for occupational diseases.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of reference earnings is paid 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: 70% of the insured's lost earning capacity is paid.

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: 70% of the insured's lost earning capacity is paid annually for life if the assessed degree of disability is 30% or more; a lump sum is paid for less than a 30% assessed degree of disability.

Survivor Benefits

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

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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 is 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: 10% of the deceased's reference earnings is paid to each surviving parent, up to a total 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 four 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 of 12 times the social benefit rate is paid (50% to the surviving spouse and 50% to the children; 100% with only one dependent survivor).

The social benefit rate is €419.22 a month.

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

Administrative Organization

Work Injury: Ministry of Finance (<http://www.portugal.gov.pt/>) 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 Solidarity and Social Security (http://www.portugal.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 and 2010 (unemployment), 2009 (contributory schemes), and 2010 (means test).

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 34.25% of gross earnings contributed by the insured person and the employer (see source of funds under Old Age, Disability, and Survivors), 5.14% finances unemployment benefits.

Self-employed person: Not applicable.

Employer: Of the total 34.25% of payroll contributed by the insured person and the employer (see source of funds under Old Age, Disability, and Survivors), 5.14% 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 and not be eligible or have exhausted 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: Total household assets (bank accounts, shares, investment funds, etc.) may not exceed 240 times the value of the social benefit rate. Monthly household per capita income may not exceed 80% of the social benefit rate.

The social benefit rate is €419.22 a month.

Part-time unemployment benefit: Receiving unemployment benefits and working part-time from 20% to 75% of normal weekly working time with earnings lower than the unemployment benefit.

Unemployment Benefits

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

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

The minimum benefit is the social benefit rate.

The maximum benefit is three 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, up to 420 days; if aged 31 to 39, up to 660 days; if aged 40 to 44, up to 840 days; if older than age 45, 1,140 days.

The unemployment benefit is paid until age 62 to workers who become unemployed at age 57 or older. The old-age pension is paid to unemployed persons at age 62; age 57 (with at least 22 years of contributions at age 52) for a reduced pension.

Social assistance unemployment benefit: 80% of the social benefit rate is paid to an unmarried person; 100% with dependents.

The social benefit rate is €419.22 a month.

The duration of benefits is half the duration of the contributory unemployment benefit depending on the beneficiary's age when contributory unemployment benefits cease.

The social assistance unemployment benefit may be renewed until early pensionable age provided the insured became unemployed at age 52 or over and continues to meet the qualifying conditions.

Part-time unemployment benefit: The benefit is the difference between 135% of the unemployment benefit and the value of earnings from part-time work and paid for the same duration as the social assistance unemployment benefit.

Administrative Organization

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

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

Ministry of Economy and Employment (<http://www.portugal.gov.pt>) provides general supervision on employment policies.

Employment centers review claimants' eligibility.

Family Allowances

Regulatory Framework

First law: 1942.

Current laws: 1997, 1999, 2003, 2008, 2009, 2010, (family benefits); 2007 (social security); and 2010 (means test).

Type of program: Universal system.

Coverage

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

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The entire cost.

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 claimant and household members cannot have assets (bank accounts, shares, investment funds, etc.) worth more than 240 times the value of the social benefit rate or a monthly per capita income exceeding 80% of the social benefit rate.

The social benefit rate is €419.22 a month.

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

Constant-attendance supplement: Paid for each child with a disability younger than age 24 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 five times the social benefit rate.

Means test: The claimant and household members cannot have assets (bank accounts, shares, investment funds, etc.) worth more than 240 times the value of the social benefit rate or a monthly per capita income exceeding 80% of 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 in a low-income household to help with school fees.

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

Special education allowance: Paid to children with a disability younger than age 24 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. Reference income is grouped into three levels indexed to the social benefit rate.

The social benefit rate is €419.22 a month.

If the reference family income is not greater than half of the social benefit rate, €140.76 a month is paid for each child up to 12 months of age and €35.19 a month for each child older than 36 months.

Eligible children aged 6 to 16 receive an additional payment each September toward education fees.

If the reference family income is 51% to 100% of the social benefit rate, €116.74 a month is paid for each child up to 12 months of age and €29.19 a month for each child older than 36 months; from 101% to 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 36 months.

Disabled child special supplement: €59.48 a month is paid for a child younger than age 14; €86.62 if from ages 14 to 18; €115.96 if from ages 18 to 24. The amount of the supplement increases by 20% for beneficiaries living in single parent families.

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 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. Reference income is grouped into three levels indexed to the social benefit rate.

The social benefit rate is €419.22 a month.

Increased family allowance: The allowance paid is doubled for the birth or adoption of a second child aged from 12 to 36 months and tripled for the birth or adoption of each subsequent child aged from 12 to 36 months.

An additional 20% is paid for single-parent families.

Lifelong allowance: €176.76 a month is paid.

Solidarity supplement: €17.54 a month is paid for a family member younger than age 70; €35.06 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 Solidarity and Social Security (<http://www.portugal.gov.pt>) provides general supervision through the State Secretariat for Solidarity and Social Security.

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