

# PRACTICAL GUIDE

## CHILD GUARANTEE

INSTITUTO DA SEGURANÇA SOCIAL, I.P



## **TECHNICAL FILE**

### **TITLE**

Practical Guide – Child Guarantee  
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*The information in this practical guide does not waive the consultation of the law.*

## **A – Child Guarantee – What is it?**

It is a monthly cash support that complements the Family Benefit for Children and Young People in order to guarantee the payment of a total amount of €122,00 (including the Family Benefit amount).

## **B – Who is entitled?**

The recognition of the right to the Child Guarantee depends on the fulfilment of the following conditions, cumulatively. The beneficiary must:

- be holder of the Family Benefit for Children and Young People;
- be aged under 18;
- belong to a household whose reference income is lower than  $0,35 \times IAS \times 14$ , considering the Social Support Index (IAS) value in force on the date to which the calculated income concerns.

## **C – How to apply. Necessary forms and documents.**

The Child Guarantee is automatically granted. If the household fulfils the entitlement conditions and the person concerned is holder of the Family Benefit for Children and Young People, it is not necessary to submit an application.

## **C1– How much will I receive?**

The monthly value of the Child Guarantee is the amount resulting from the difference between the Family Benefit for Children and Young Children monthly amount and the total amount of €122,00, to be ensured to households whose reference income is lower than  $0,35 \times IAS \times 14$ .

Example:

*A child aged over 72 months, whose household reference income is in the 1<sup>st</sup> income level and is lower than  $0,35 \times IAS \times 14$ :*

Family Benefit amount = €72,00

Child Guarantee amount = €50,00

Total amount to be received = €122,00 (€72,00 + €50,00)

## **D – When does the Child Guarantee start to be paid?**

If the entitlement conditions for the Child Guarantee are fulfilled, this benefit is paid as of the date the Family Benefit for Children and Young People is granted.

## **E – How is the Child Guarantee paid?**

This cash support is paid together with the Family Benefit for Children and Young People.

For more information on the Family Benefit for Children and Young People, please consult the Practical Guide – Family Benefit for Children and Young People (*Guia Prático – Abono de família para crianças e jovens*), available at [www.seg-social.pt](http://www.seg-social.pt); in the **Acessos Rápidos** (Quick Access) menu, click on **Guias Práticas** (Practical Guides) and in the field **Pesquisar por palavra-chave** (Keyword Search) insert the Guide name.

## **F – Reasons for the end or suspension of the Child Guarantee payment**

### **The payment is suspended if...**

any of the granting conditions are no longer met.

Please note: The Child Guarantee payment is automatically resumed when the granting conditions that led to the interruption are met again.

### **The payment ends definitively when...**

the right to the Family Benefit for Children and Young People ceases; or

the person entitled to the Family Benefit for Children and Young People completes the age of 18.

## **G – Applicable Legislation**

### **Ministerial Order no. 6-B/2025/1 of 6 January**

Updates the Social Support Index (IAS) value for the year 2025 (522,50€).

### **Ministerial Order no. 422/2023 of 11 December**

Updates the amounts of the family benefit for children and young people, the prenatal family allowance, the death grant, the family benefit disability bonus, the allowance for care provided by a third party and strengthens the increases in the family benefit for single parent families.

### **Ministerial Order no. 223/2022 of 6 September**

Establishes the reference income limit provided for in Article 4(c) of Regulatory Decree no. 3/2022 of 19 August.

### **Regulatory Decree no. 3/2022 of 19 August**

Regulates the Child Guarantee cash benefit.

**Decree-Law no. 56/2022 of 19 August**

Extends the Family Benefit coverage and changes the respective income levels.

**Decree-Law no. 176/2003 of 2 August**

Establishes the Family Benefit for Children and Young People and defines protection in the event of family expenses within the scope of the family protection subsystem.

**H – Glossary**

**Child Guarantee**

The Child Guarantee is a regular cash benefit that complements the Family Benefit. It is aimed at children and young people aged under 18 and who belong to households at risk of extreme poverty.

**Reference income**

The income to be considered results from the total sum of the annual income of all the household members, divided by the number of household members entitled to the allowance, plus one.

The following gross income categories are considered in the calculation of the total income of household members:

- a) Employment income;
- b) Business and professional income;
- c) Capital income;
- d) Property income;
- e) Asset increases;
- f) Pensions;

The Child Guarantee granting depends on the household reference income, which must be lower than 0,35xIASx14, considering the Social Support Index (IAS) value in force on the date which the calculated income concerns.

You may consult your current situation through the respective feature available on the Social Security Online Service (*Segurança Social Direta*), at [www.seg-social.pt](http://www.seg-social.pt); in the **Família** (Family) tab, click on **Abono de família e pré-natal** (Family and prenatal benefit). Example:

The screenshot shows a window titled "Informação de cálculo" (Calculation Information). It contains the following data:

- Total Rendimentos Calculados: 3.141,78€
- Rendimentos de referência do agregado familiar: 1.047,26€ (calculated as 3.141,78€ / (2 + 1))
- Nº Crianças com Abono + 1: 2 + 1

Below this, there is a table of tax brackets (Escalaões):

1º	2º	3º	4º	5º
Até 3.071,67€ (inclusive)	Mais de 3.071,67€ até 6.143,34€	Mais de 6.143,34€ até 9.215,01€	Mais de 9.215,01€ até 15.358,35€	Acima de 15.358,35€

At the bottom, it states: "Assim, o seu escalão para o Abono de Família para Crianças e jovens atribuído é o: 1º Escalão"

### **Social Support Index (IAS – *Indexante dos Apoios Sociais*)**

The Social Support Index (IAS) is a base value that serves as a reference for calculating and updating Social Security contributions, pensions and other social benefits.

### **Frequently Asked Questions**

**I have 2 children aged 4 and 7 respectively, who are entitled to the Family Benefit. Our household reference income is lower than €2.560,32 (0,35xIASx14). How much will I receive from the Child Guarantee?**

**A:** You are entitled to receive for your 4-year-old child the amount of €50,00 (€72,00 of Family Benefit + €50,00 of Child Guarantee) and for your 7-year-old child the amount of €50,00 (€72,00 of Family Benefit + €50,00 of Child Guarantee) in order to ensure a total monthly amount of €122,00 for each child.

**I have an 18-month-old son, who is entitled to family benefit and I am a single mother without any income. Am I entitled to receive the Child Guarantee supplement?**

**A:** No. Since the value of the benefit you receive (€274,55) is higher than €122,00, you are not entitled to the child Guarantee.

**What should I do to receive the Child Guarantee?**

**A:** The Child Guarantee is automatically granted. If the household fulfils the entitlement conditions and the person concerned is holder of the Family Benefit for Children and Young People, it is not necessary to submit an application.

**If for any reason the Child Guarantee payment is suspended, will I be able to receive it again?**

**A:** Yes, the Child Guarantee payment is automatically resumed when the granting conditions that led to the interruption are met again.

**I have 3 minor children entitled to the Family Benefit and our household annual income is €6.000,00. Am I entitled to the Child Guarantee?**

**A:** Yes, because your household reference income - €1500,00 (€6.000,00 : 4 = €1500,00) - is lower than the established reference limit - €2.560,32 (0,35xIASx14) - considering the Social Support Index (IAS) value in force on the date which the calculated income concerns.