



PRACTICAL GUIDE

CHILD GUARANTEE

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

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Practical Guide – Child Guarantee
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Instituto da Segurança Social, I.P. (Social Security Institute, P.I.)

AUTHOR

Benefits and Contributions Department

PAGINATION

Communication and Customer Management Department

CONTACTS

Social Security Line: +351 210 545 400 | +351 300 502 502, business days from 9:00 a.m. to 6:00 p.m.

Appointments line: +351 210 548 888 | +351 300 088 888, business days from 9:00 a.m. to 6:00 p.m., for personalised service, and 24 hours a day, 7 days a week for automatic service.

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The information contained in this practical guide does not waive the consultation of the law.

A – What is it?

The Child Guarantee 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 €127,33** (Family Benefit for Children and Young People + Child Guarantee).

B – Who is entitled?

Persons who are receiving the Family Benefit for Children and Young People

C – What are the entitlement conditions?

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

- be receiving the 1st income level of the Family Benefit for Children and Young People;
- belong to a household whose reference income is lower than $0,35 \times$ Social Support Index (IAS – *Indexante dos Apoios Sociais*) value $\times 14$;
- be aged under 18.

Note: In 2026, if you already receive Family Benefit for Children and Young People, in order to calculate the household reference income, it is taken into account the income of 2024, based on the Social Support Index (IAS) value in force on that year, i.e., €509,26.

For more information, please consult the Practical Guide – Family Benefit for Children and Young People

D – How much will I receive?

D1. How much will I receive?

The amount to be received is **€127,33 per month**, which results from the difference between the monthly amount of the Family Benefit for Children and Young People and the monthly amount of the Child Guarantee.

Example: In case the child is aged over 72 months (6 years) and is entitled to the 1st income level of the Family Benefit for Children and Young People and whose household reference income is lower than €2,495,37 ($0,35 \times$ IAS value of 2024 $\times 14$), the amount to be received will be the following:

- **Family Benefit for Children and Young People:** €75,13
- **Child Guarantee:** €52,20 (€127,33 – €75,13)

In this case, the total amount to be received is **€127,33**.

D2. How can it be received?

Together with the Family Benefit for Children and Young People.

For more information, please consult the Practical Guide: Family Benefit for Children and Young People.

E – Granting period

E1. When does the Child Guarantee start to be paid? (granting period)

This benefit is paid as of the date you begin receiving the Family Benefit for Children and Young People.

E2. When will the Child Guarantee payment be temporarily suspended?

The Child Guarantee payment will be suspended when you no longer meet at least one of the granting

conditions.

For more information, please consult Section C: What are the entitlement conditions?

E3. When will the Child Guarantee payment be resumed?

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

E4. When does the Child Guarantee entitlement end? (cessation)

The right to the Child Guarantee ends when:

- you stop receiving the Family Benefit for Children and Young People, or
- the person entitled to the Family Benefit for Children and Young People completes the age of 18.

F – How to apply

It is not necessary to submit an application.

This support is granted **automatically**, provided that:

- the child or young person receives the Family Benefit for Children and Young People and
- is receiving the 1st income level of that benefit.

G – Supporting documentation

G1. Applicable legislation

Ministerial Order no. 60/2026/1 of 5 February

Updates the amounts of the family benefit for children and young people, the prenatal family benefit, and the funeral allowance, for the year 2026.

Ministerial Order no. 480-A/2025/1 of 30 December

Updates the Social Support Index (IAS) value for the year 2026 (€537,13).

Decree-Law no. 139/2025 of 29 December

Updates the guaranteed minimum monthly wage (*RMMG – Retribuição Mínima Mensal Garantida*) for 2026 to €920,00.

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

Social Support Index (IAS - *Indexante dos Apoios Sociais*)

The Social Support Index (IAS) is a base value used to calculate the Social Security benefits and to establish the income thresholds for the persons that receive those benefits.

In 2026, the value of the Social Support Index (IAS) is €537,13.

Child Guarantee

The Child Guarantee is a cash support, paid monthly, that complements the Family Benefit for Children and Young People by ensuring the payment of a total amount of €127,33 (Family Benefit + Child Guarantee).

Reference Income

Steps taken for the calculation of the reference income:

Step 1. Sum of the **gross annual income (before deductions)** of all members of the household.

Step 2. Total **number of children or young people** entitled to the Family Benefit (e.g., 3 children).

Step 3. Add **1** to the result of **step 2** (e.g., 3 children + 1 = 4).

Step 4. Divide the **amount from step 1** by the amount from **step 3** to determine the household annual reference income.

The following income **categories** are taken into account in the **calculation of the household income**:

- gross annual employment income (before deductions), including holiday pay and Christmas bonus, with the exception of:
 - income earned by young people working during school holidays;
Law no. 110/2009 of 16 September, Articles 83-A and following
 - employment income earned by young working students aged 27 or under, provided that the annual amount does not exceed 14 times the Guaranteed Minimum Monthly Wage, i.e., 14 × the national minimum salary (which in 2026 is €920,00).
Decree-Law no. 112/2024 of 19 December, Article 3
- self-employment income (business and professional income);
- capital income (interest from bank deposits, dividends from shares, or income from other financial assets), whereby if any member of the household holds movable assets (bank deposits, shares, postal savings certificates, or other financial assets), the capital income corresponds to **1/12 of the higher of the following values**:
 - interest from bank deposits, stock dividends, and income from other financial assets;

- 5% of the total value of the movable assets on 31 December of the previous year (credits deposited in bank accounts, shares, postal savings certificates, or other financial assets).
- property income, whereby if any member of the household owns real estate, the property income corresponds to 1/12 of the sum of the following amounts:
 - permanent residence [only if the permanent residence asset value is higher than €241.708,50 i.e., 450 times the Social Support Index (IAS) value - €537,13 in 2026]:
 - 5% of the difference between the permanent residence asset value and €241.708,50 (if the difference is positive).
 - remaining properties, excluding the house where you live:
 - The higher value between the value of the rents received and 5% of the total value of the properties shall be considered.
- pensions (including alimony).

To receive the Child Guarantee, the household reference income must be lower than **$0,35 \times \text{IAS} \times 14$** , based on the **social support index (IAS) in effect at the time the income was earned**.

You may consult your current situation through the Social Security Online Service, in the menu *Família* (Family) > *Maternidade e paternidade* (Maternity and Paternity) > *Pedir e consultar o Abono de Família* (Apply for and consult Family Benefit) **or** in the menu *Família* (Family) > *Desenvolvimento de crianças e jovens* (Child and Youth Development) > *Pedir e consultar o Abono de Família* (Apply for and consult Family Benefit).

I – Frequently Asked Questions

I have two children aged 4 and 7, respectively, who are entitled to the Family Benefit for Children and Young People. Our household reference income is lower than $0,35 \times \text{IAS} \times 14$. How much will I receive from the Child Guarantee?

You will receive €52,20 for the 4-year-old child (€75,13 from the Family Benefit + €52,20 from the Child Guarantee) and €52,20 for the 7-year-old child (€75,13 from the Family Benefit + €52,20 from the Child Guarantee), to ensure a total monthly amount of €127,33 for each child.

I have an 18-month-old son, who is entitled to Family Benefit for Children and Young People, and I am a single mother without any income. Am I entitled to receive the Child Guarantee supplement?

No. Since the amount of the benefit you receive (€286,47) is higher than €127,33, you are not entitled to receive the Child Guarantee.

What should I do to receive the Child Guarantee?

The Child Guarantee is automatically granted if you are already receiving 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?

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 for Children and Young People and our household annual income is €9.000,00. Am I entitled to the Child Guarantee?

Yes, because your household reference income - €2.250,00 ($€9.000,00 / 4 = €2.250,00$) - is **lower** than the established reference income limit - €2.495,37 ($0,35 \times \text{IAS} \times 14$).

In this case, it is taken into account the social support index (IAS) value in effect in 2024 because in 2026 you are already receiving the Family Benefit (the minor children are benefit holders), and in this situation, in order to calculate the household reference income it is taken into account the income from 2024, based on the 2024 social support index (IAS) value, i.e., €509,26.