



PRACTICAL GUIDE

SOCIAL ALLOWANCE FOR PREGNANCY TERMINATION

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

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

A – What is it?

It is a **cash benefit**, paid for a period of 14 to 30 days to **working women** in case of medically certified **pregnancy termination** (e.g., abortion), to compensate for the loss of work income, provided that the person concerned is not already receiving the **Allowance for Pregnancy Termination**.

Note: Questions regarding leaves or absences must be clarified by the Authority for Working Conditions (*Autoridade para as Condições do Trabalho* - ACT) and not by Social Security. The entitlement to parental allowances depends on taking the leaves or absences provided for in the Labour Code.

B – Who is entitled?

Women who:

- are registered with Social Security and covered by the mandatory social protection scheme or the voluntary social insurance scheme;
- do not fulfil the entitlement conditions for the Allowance for Pregnancy Termination.

C – What are the entitlement conditions?

You are entitled to the Social Allowance for Pregnancy Termination if you **fulfil all of the following conditions**:

- apply for the Allowance within 6 months from the first day of absence from work;
- reside in Portugal or be treated as resident;
- be employed;
- provide a medical certificate indicating the period of absence from work due to pregnancy termination (between 14 and 30 days);
- neither you nor your household, on the date of the application, have **movable assets** (such as bank deposits, shares, bonds, postal savings certificates, participation securities and units of participation in collective investment institutions) that exceed the value of **€128.911,20** [240 times the Social Support Index (*Indexante dos Apoios Sociais* - IAS) value, which in 2026 is €537,13];

For more information, please consult the Practical Guide - Means Testing (*Condição de Recursos*).

- have a gross monthly income (before deductions) not exceeding **€429,70** (80% of the IAS value) per person in the household;
- if you are a self-employed person or covered by the voluntary social insurance scheme, your **contribution situation must be regularised** on the date the Allowance is granted.

C1. How to calculate the household income

The household income is calculated in **3 steps**.

Step 1. Add the **gross monthly income (before deductions)** of all the household members;

Step 2. Sum the **weighting value** assigned to each household member;

Step 3. Divide the **result from Step 1** by the **result from Step 2** to determine the household's monthly reference income.

Example: Let us consider a family composed of the father, the mother, a grandmother, and 2 minor children, where the mother has applied for the Social Allowance for Pregnancy Termination.

Step 1. Add the monthly income of the household:

Household	Gross monthly income (before deductions)
Mother (applicant)	---
Father (adult)	€1,500.00
Grandmother (adult)	---
Minor child	---
Minor child	---
Total amount	€1.500,00

In this case, only the father has income and therefore the total amount of the monthly household income to be considered is the amount of **€1.500,00** earned by the father.

Step 2. Add the weighting value assigned to each person:

As a general rule, the following weighting values are applied:

Household	Weighting
Applicant	1
Each adult person (over 18 years old)	0,7
Each minor person (under 18 years old)	0,5

Based on the above-mentioned weighting values, we calculate the weighting value assigned to each household member as follows:

Household	Weighting calculation
Mother (applicant)	1
Father and grandmother (2 adults)	$2 \times 0,7 = 1,4$
Minor children (2 minors)	$2 \times 0,5 = 1$
Total	$1 + 1,4 + 1 = 3,4$

In this case, since the **mother is the applicant** her weighting value is **1**, as the **father and grandmother are adults** their weighting value is **0,7 x 2 persons** and, since the **2 children are minors** their weighting value is **0,5 x 2 persons**; the result is a **total weighting value of 3,4**.

Step 3. Divide the result of Step 1 by the result of Step 2 to determine the monthly reference income of the household:

The monthly income of the household (€1.500,00) divided by the total weighting (3,4) results in a **monthly household reference income of €441,18 (€1.500,00 / 3,4)**.

In this example, the mother **is not entitled to the Allowance** because the monthly reference income of the household is €441,18, which is **higher than €429,70** [80% of the Social Support Index (IAS - *Indexante dos Apoios Sociais*) value, which in 2026 is equal to €537,13]; thus, the mother does not meet one of the conditions required for the entitlement to this Allowance.

C1.1 Which income categories are taken into account?

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

- 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 x 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 or payments granted under the Child Maintenance Guarantee Fund);
- social benefits (all benefits, except those related to family expenses, disability, and dependency);
- allowances to support rent payments or other regular housing supports from the State.

D – How much will I receive?

D1. How much will I receive?

The daily amount of the Social Allowance for Pregnancy Termination corresponds to **€14,32** (80% of 1/30 of the Social Support Index - IAS - value, which in 2026 is equal to €537,13).

Note: If you live in the autonomous regions, the amount received increases by 2%.

D2. How can I receive it?

There are **two modalities** of payment of this Allowance. The payment can be made

- by bank transfer, or
- by postal order issued by the Portuguese postal services (*CTT*) to your address.

D3. How to register or change the IBAN (International Bank Account Number)

1. Online

You can register or change the IBAN:

- through the Social Security Portal, in the menu *Iniciar Sessão* (Log In) > *Perfil* (Profile) > *Conta bancária* (Bank Account) > *Consultar e decidir pedidos de alteração de conta bancária* (Consult and decide on bank account change requests).

2. At the Social Security Customer Information Services

To register or change the IBAN, you must complete the form MG 14 - *Requerimento de Registo ou Alteração de IBAN* (Application for IBAN Registration or Change) available on the Social Security Online Service in the *Formulários* (Forms) menu, and attach a bank document confirming the IBAN, which must include the name of the person submitting the application or of the person entitled to the **Social Allowance for Pregnancy Termination** as the account holder.

Note: The IBAN will be pending validation by Social Security. Once confirmed, a notification will be sent to your inbox in the *Mensagens* (Messages) menu.

Minimum Banking Services (SMB)

If you still do not have a current account, you may open a Minimum Banking Services account at any bank.

The annual cost is less than 1% of the national minimum wage, which in 2026 amounts to €920,00.

For more information on Minimum Banking Services, please consult the Bank Customer Portal (*Portal do Cliente Bancário*).

D4. Unduly Paid Benefits

If you received any unduly amounts from Social Security, you must return them.

The reimbursement of unduly paid amounts can be made in several ways, and you have **30 days** to do so, as from the date you received the notification from Social Security.

Note: You must keep the proof of payment, as it may be requested by Social Security
Decree-Law no. 133/88, Art. 7(5), Art. 8 and Art. 11

D4.1 How to reimburse the unduly paid amount

You can make the payment through:

- ATM payment reference (via *Multibanco* system);
- bank transfer;
- certified cheque, bank cheque, or cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), or postal order, sent to the Social Security District Centre of your place of residence;
- a Treasury of the Social Security Services, bringing with you the notification you received from Social Security:
 - using a debit card;
 - in cash, up to €150,00;
 - by certified cheques, bank cheques, or cheques issued by *IGCP, EPE*.

The payment document is available on the Social Security Portal:

- in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current Position), or
- in the *Iniciar sessão* (Log in) menu > *Posição Atual* (Current Position).

D4.2 What to do if I cannot reimburse the full amount in a single payment

You can request to make the payment in monthly instalments, using one of the following methods:

- through the Social Security Portal, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Amounts to be Paid to Social Security) > *Planos Prestacionais* (Instalment Plans), or
- in the *Pagamentos e dívidas* (Payments and debts) menu > *Dívidas em execução fiscal* (Debts in tax execution) > *Planos Prestacionais* (Instalment Plans).

Note: In this case, the instalment plan is automatically approved.

- by submitting the form MG 7 - *Requerimento - Pagamento de valores devidos à Segurança Social* (Application for Payment of Amounts Owed to Social Security),
 - by post, sent to the Social Security District Centre of your place of residence, or
 - at any Social Security Customer Information Service.

D4.3 What happens if I do not respond or do not reimburse the amount voluntarily?

If you are receiving a social benefit, up to **1/3 of that benefit** will be deducted until the full amount is recovered. You may choose to have a higher amount deducted, if you prefer.

We guarantee that you will receive, at least:

- the amount of the Guaranteed Minimum Monthly Wage, which in 2026 is €920,00 for benefits granted in case of loss or reduction of employment income; if you are receiving a lower benefit amount from Social Security, no deductions will be made, or

- the amount of the Social Support Index (IAS), which in 2026 is €537,13, for all other types of benefits. If you are receiving a lower benefit amount from Social Security, no deductions will be made.

E – Granting period

E1. When does the Social Allowance for Pregnancy Termination start to be paid?

This Allowance is paid as from the 1st day in which you stopped working due to pregnancy termination, confirmed by a medical certificate.

E2. How long will I receive it? (granting period)

You may receive the Allowance for Pregnancy Termination for a **period between 14 and 30 days**, depending on the time your doctor considers it necessary.

E3. When will the Social Allowance for Pregnancy Termination be temporarily suspended?

This Allowance is suspended when:

- you return to work.
- you do not submit, within the established time limit, the authorisation statement for access to banking information of any household member.

Note: If you are receiving social benefits and do not submit, within the established time limit, the required authorisation or banking documents, you will stop receiving the Allowance until you submit those documents.

E4. When does the Social Allowance for Pregnancy Termination entitlement end? (cessation)

The entitlement to the **Social Allowance for Pregnancy Termination** ends when **at least one of the following circumstances happens:**

- the person concerned no longer meets at least one of the necessary conditions to be entitled to the Allowance;
For more information, please consult section C – What are the entitlement conditions?
- fraud occurs;
- the woman is working while receiving the Allowance;
- the woman receiving the Allowance dies (in this case, the Allowance ceases on the following day)
- provision of false statements regarding the information required to assess the means testing condition.

If you provide false statements in order to receive the Allowance (or any other benefit subject to means testing), you **will not be allowed to receive any social benefit for 2 years**, as from the date Social Security detects the situation.

This applies **not only to the Social Allowance for Pregnancy Termination**, but also to other benefits for family expenses, the Unemployment Social Benefit, the Social Integration Income (RSI), and parental social allowances.

F – How to apply

F1. Where to apply

- Through the Social Security Portal, in the *Família* (Family) menu > *Gravidez* (Pregnancy) > *Subsídio Social por Interrupção da Gravidez* (Social Allowance for Pregnancy Termination);
- At any Social Security Customer Information Service;
- By post, sent to the Social Security District Centre of your place of residence.

F2. Which forms must be completed?

- Form RP 5051 – *Requerimento de Subsídio: Risco Clínico durante a gravidez, interrupção da gravidez, riscos específicos* (Application for: Allowance for Clinical Risk During Pregnancy, Allowance for Pregnancy Termination, Allowance for Specific Risks);

Note: If the medical certificate is issued by a National Health Service (health centre or hospital) using the official Certificate of Temporary Incapacity for Work (CIT) form, there is no need to submit form RP 5051.

- Form MG 8 – *Declaração da Composição e rendimentos do Agregado Familiar* (Statement of Household Composition and Income);
- Form MG 8/1 – *Declaração de Composição e Rendimentos do Agregado Familiar – Folha de Continuação* (Statement of Household Composition and Income – Continuation Sheet);
- Form MG 8/2 – *Declaração de Composição e Rendimentos do Agregado Familiar – Informações e Instruções de Preenchimento* (Statement of Household Composition and Income – Information and Completion Instructions).

F3. What documents are required?

- Medical certificate indicating the period of incapacity to work due to pregnancy termination (between 14 and 30 days);
- Bank document confirming the IBAN, which must include the name of the person submitting the application as the account holder, if she wants that the payment is made by bank transfer.

Note: You must submit other documents that the Social Security services consider necessary to verify the conditions for granting the Allowance.

Updated address

You must always keep your address updated.

- If you do not have a Citizen Card, you must update your address:
 - through the Social Security Portal, or
 - by submitting the form MG 2 – *Requerimento de Alteração de Dados* (Application – Change of personal details).
- If you have a Citizen Card, you must update your address:

- via the internet, by accessing the *Portal do Cidadão* (Citizen's Portal), after making your registration.

Note: This service allows any adult to update his/her address online easily and simultaneously in multiple public entities. Alternatively, this can also be done in person at a Citizen Shop (*Loja do Cidadão*) or at other entities that issue the Citizen Card. You may be asked to provide additional documents by the Social Security services, in order to confirm that you meet the conditions for the Allowance.

F4. Time limit to apply

Up to 6 months after the 1st day of absence from work.

G – Can the Social Allowance for Pregnancy Termination be cumulated with other benefits?

G1. It can be cumulated with:

- Solidary Supplement for the Elderly;
- Compensation or pension due to occupational disease or work accident;
- Survivor's Pension;
- Social integration Income.

G2. It cannot be cumulated with:

- employment income;
- Invalidity Pension;
- Old-age Pension;
- Benefits granted within the scope of the solidarity subsystem, with the exception of the Social Integration Income and the Solidarity Supplement for the Elderly;
- Unemployment Benefits;
- Sickness Benefit.

Note : If you receive unemployment benefits, those benefits will be suspended while you are receiving the Social Allowance for Pregnancy Termination. You must communicate to the Employment Centre within **5 business days** the start and end of the period during which you are receiving the Social Allowance for Pregnancy Termination, in order to be exempt from fulfilling your duties towards the Employment Centre.

H – What are my duties and penalties?

H1. Duties

- Inform Social Security (e.g., through the Social Security Portal, by letter or in person) within **5 business days** of any changes that determine the end of the Social Allowance for Pregnancy Termination entitlement, such as:

- changes to periods of leave, absences and unpaid absences provided for in the Labour Code, or equivalent periods;
- change of residence in Portugal;
- changes in means testing;

For more information, please consult section C – What are the entitlement conditions? and the Practical Guide – Means Testing (*Condição de Recursos*).

- changes in household composition.

Note: If the Social Security services consider that it is necessary to confirm the amounts stated, they may request the applicant or someone of his/her household to submit:

- authorisation to access banking information, or
- Bank documents to help confirm these values.

H2. Penalties

If the duties are not fulfilled or illegal means are used to obtain undue payment of the allowance, the person concerned will be subject to the payment of fines.

I – Supporting documentation

I1. Applicable legislation

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 value of the guaranteed minimum monthly wage (i.e., the national minimum salary) for 2026, to €920,00.

Law no. 7/2016 of 17 March

Provides for a specific increase in the amount of benefits within the scope of social protection, in the events of maternity, paternity and adoption, received by residents of the autonomous regions.

Ministerial Order no. 220/2013 of 4 July

Changes the Certificate of Temporary Incapacity for Work (CIT – *Certificado de Incapacidade Temporária para o Trabalho*) and the obligation for it to be sent electronically to the Social Security services, by the competent services of the National Health Service.

Ministerial Order no. 249/2011 of 22 June

Approves the application forms for the Statement on the household composition and income.

Decree-Law no. 70/2010 of 16 June, amended by Law no. 15/2011 of 3 May

Establishes the Means-Testing rules for the granting of and continued entitlement to benefits from the family protection subsystem and the solidarity subsystem.

Decree-Law no. 91/2009 of 9 April, as amended by **Decree-Law no. 70/2010 of 16 June**, **Decree-Law no. 133/2012 of 27 June**, **Law no. 120/2015 of 1 September** and **Decree-Law no. 53/2018 of 2 July**.

Establishes the legal framework for social protection in parenthood.

Law no. 53-B/2006 of 29 December

Creates the Social Support Index (*IAS – Indexante dos Apoios Sociais*) and establishes new rules for updating pensions and other social benefits from the Social Security system.

J - Glossary

Household

A household is defined as a group of persons living together in common economy, with the following ties with each other:

- Spouse or *de facto* partner for more than two years;
- Adult relatives and kin, in straight line and in collateral line, up to the 3rd degree: parents; parents-in-law; stepfather/stepmother, children, stepchildren, son-in-law/daughter-in-law, grandparents, grandchildren, siblings, brothers-in-law/sisters-in-law, uncles/aunts, nephews/nieces, great-grandparents, great-grandchildren.
- Minor relatives and kin, in straight line and in collateral line (there is no limit to the degree of kinship).
- restricted adoptees and minors judicially or administratively entrusted to a household member.

Note: the household concept for the Means-Testing is similar to the domestic household concept (people living in the same house and bound by family ties).

However, there are exceptions; the following persons are not considered as household members:

- persons bound by a contractual relationship (e.g. the person is accommodated in the house or has rented part of the house);
- persons working for a household member;
- persons staying in the house for a short time;
- persons living in the household against their will due to physical or psychological coercion.

Resident

The following persons are considered residents:

- national citizens whose habitual residence is in Portugal;
- Portuguese citizens living abroad who work for the Portuguese State, as well as their family members;
- Foreign citizens, refugees, or stateless persons (persons without nationality) who have an authorisation document to live in Portugal, such as:

- a valid work visa;
- a valid temporary protection permit;
- other valid residence permits (and the respective renewals, as applicable).

Persons also considered residents (persons treated as residents):

- workers of the Portuguese Public Administration with a public or private legal link, and their household members, provided that they work abroad and receive their full or partial remuneration from the Portuguese State;
- Portuguese citizens covered by the Portuguese Social Security who work in a country that has a Social Security agreement with Portugal, and their household members;
- Foreign citizens covered by an international agreement or Community legislation;
- Refugees and stateless persons (persons without nationality) holding valid temporary protection permits;
- Foreign citizens holding valid residence permits or the respective renewals.

K – Frequently Asked Questions

Do I have to declare the amounts of the Social Allowance for Pregnancy Termination received from Social Security for Income Tax (IRS) purposes?

No. Currently, the Social Allowance for Pregnancy Termination amounts received from Social Security do not need to be declared for income tax (IRS) purposes.