PRACTICAL GUIDE

PRENATAL FAMILY BENEFIT

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

TITLE

Practical Guide – Prenatal Family Benefit

(N01 – v.4.46)

OWNERSHIP

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Site: www.seg-social.pt

PUBLICATION DATE

24 July 2026

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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 **monthly benefit** paid to pregnant women as from the 13th week of pregnancy, to compensate for additional expenses during pregnancy and encourage motherhood.

B – Who is entitled?

Pregnant women.

C – What are the entitlement conditions?

You are entitled to the Prenatal Family Benefit if you **fulfil all of the following conditions**:

- have reached the 13th week of pregnancy;
- live in Portugal or be treated as resident;
- have a household income that **does not exceed** the income amount established for the **4th income level** [1.7 x Social Support Index (IAS - *Indexante dos Apoios Sociais*) value x 14 and equal to or lower than 2.5 x IAS x 14, being the IAS value in 2026 equal to €537.13);
- neither you nor your household, at the date of the application submission, have **movable assets** (bank deposits, shares, bonds, savings certificates, participation securities and units of participation in collective investment institutions) that exceed **€128,911.20** (240 times the IAS value).

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

Note: The amount of the Prenatal Family Benefit is determined according to the income level, which varies according to the household reference income and the year to which it concerns.

Households that are in the 5th income level are not entitled to receive Prenatal Family Benefit.

D – How much will I receive?

D1. How much will I receive?

- The amount of the **Prenatal Family Benefit** depends on the household income level based on the Social Support Index (IAS - *Indexante dos Apoios Sociais*) value, which in 2026 is equal to €537.13, **multiplied by the number of children who will be born, and corresponds to:**

		Income levels (household income)			
		1st	**2nd**	**3rd**	**4th**
Amount of the Prenatal Family Benefit	**1 Baby**	€190.98	€161.65	€132.07	€88.43
	Twins	€381.96	€323.30	€264.14	€176.86
	Triplets	€572.94	€484.95	€396.21	€265.29

Note: The amount to be received **increases by 35%** when the household has **only one person responsible for** the children and young people.

The amount to be received plus 35% corresponds to:

		Income levels (household income)			
		1st	**2nd**	**3rd**	**4th**
Amount of the Prenatal Family Benefit (households where only one person is responsible for the children)	**1 Baby**	€257.82	€218.23	€178.29	€119.38
	Twins	€515.65	€436.46	€356.59	€238.76
	Triplets	€773.47	€654.68	534.88€	358.14€

D2. How is the amount of the Prenatal Family Benefit calculated?

The Prenatal Family Benefit amount depends on the income level of the household. To determine the benefit amount, it is necessary to calculate the reference income, following these 4 steps:

1. sum the annual income of all household members;
2. count the number of children and young people entitled to the benefit, plus the children that will be born, plus 1;
3. divide the total income by this number;
4. the result determines the income level (from 1 to 5), which in turn determines the benefit amount.

There are **5 income levels**; households with lower income levels receive higher benefit amounts. Pregnant women in the 1st, 2nd, 3rd and 4th income levels are entitled to the Prenatal Family Benefit. Those who are in the 5th income level are not entitled to receive the Prenatal Family Benefit.

D2.1 Which income categories are taken into account?

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

- employment income, including Holiday pay and Christmas Bonus;

  Notes:

  - the earnings of young people who work during school holidays are not considered;
  - for the purposes of granting the Family Benefit for Children and Young People and the Prenatal Family Benefit, the employment income earned by student workers, aged up to 27 years whose annual amount is not higher than €12,880.00 (14 times the guaranteed minimum monthly wage, which in 2026 is €920.00), is not taken into account.
- business and professional income;
- capital income**(1)**;
- property income**(1)**;
- pensions, including alimony;

- social benefits (except those related to family expenses, disability and dependency);
- allowances to support rent payments or other regular housing support from the State.

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

Income used to calculate the income level for the Prenatal Family Benefit:

- **2024 Income** – used to calculate the income level for the Family Benefit paid to children and young people who are already receiving that Benefit (continued entitlement to the benefit) and for the applications submitted in 2025 (new applications submitted throughout 2025), based on the Social Support Index (*IAS – Indexante dos Apoios Sociais*) value in in force on the year of the household reference income taken into account (IAS value in 2024 = €509.26).
- **2025 Income** – used to calculate the income level for the Family Benefit for applications submitted in 2026 (new applications submitted throughout 2026), based on the Social Support Index (*IAS – Indexante dos Apoios Sociais*) value in force on the year of the household reference income taken into account (IAS value for 2025 = €522.50).

The 5 reference income levels

Income levels	**Household reference Income**	**Income from 2024**	**Income from 2025**
1	Equal to or lower than 0.5xIASx14	Up to €3,564.82 (inclusive)	Up to €3,657.50 (inclusive)
2	Higher than 0.5xIASx14 and equal to or lower than 1xIASx14	Higher than €3,564.82 up to €7,129.64	Higher than €3,657.50 up to €7,315.00
3	Higher than 1xIASx14 and equal to or lower than 1.7xIASx14	Higher than €7,129.64 up to €12,120.36	Higher than €7,315.00 up to €12,435.50
4	Higher than 1.7xIASx14 and equal to or lower than 2.5xIASx14	Higher than €12,120.36 up to €17,824.10	Higher than €12,435.50 up to €18,287.50

5	Higher than 2.5xIASx14	Higher than €17,824.10	Higher than €18,287.50

D3. How can I receive it?

There are **2 modalities** of payment of the Benefit. The payment can be made:

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

D4. How to register or change the IBAN (International Bank Account Number)

1. Through the Social Security Portal

You can register or change the IBAN through the Social Security Portal, after authentication, in the menu *Perfil* (Profile) > *Conta bancária* (Bank Account) > *Consultar e alterar conta bancária* (Consult and change bank account details).

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) and attach a bank document confirming the IBAN, which must include the name of the person submitting the application or the person entitled to the **Prenatal Family Benefit** 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 *Portal do Cliente Bancário* (Bank Customer Portal).

E – Granting period

E1. When does the Prenatal Family Benefit start to be paid?

From the **month following** that in which you reach the **13th week of pregnancy**.

Example: If Sofia became pregnant at the beginning of March and reached the 13th week of pregnancy at the end of May, she starts receiving the benefit in the following month, i.e., in June.

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

- **If the child is born at 40 weeks of pregnancy or more:** you receive the benefit up to the month of birth, inclusive, and you may receive it for more than 6 months;
- **If the child is born at less than 40 weeks of pregnancy (premature birth):** you receive the benefit for 6 months;
- **If there is a voluntary pregnancy termination or miscarriage:** you receive the benefit up to the month in which you miscarried/terminated the pregnancy, inclusive, and you must communicate the situation to Social Security (e.g. through the Social Security Portal, by letter or in person).

E3. When will the Prenatal Family Benefit payment be temporarily suspended?

The Prenatal Family Benefit is suspended when:

- you do not submit, when requested, the authorisation statement to access the bank information of any member of the household or, alternatively, the requested bank documents.

E4. When will the Prenatal Family Benefit payment be resumed?

When you submit the authorisation statement or the bank documents requested.

If you are already receiving the benefit and do not submit those documents within the established time limit, the payment is interrupted and is only resumed in the **month following that in which the documents were submitted**.

E5. When does the Prenatal Family Benefit entitlement end? (cessation)

The entitlement to the Prenatal Family Benefit ends when at least one of the following circumstances happens:

- you no longer meet at least one of the necessary conditions to be entitled to the benefit;
- For more information, please consult section C - What are the entitlement conditions?
- you stop residing in Portugal;
- the validity period of the proof of legal residence in Portugal expires (if you are a foreign national);
- you undergo a voluntary pregnancy termination or suffer a miscarriage;
- if you make false statements regarding the documents submitted and the necessary conditions to be entitled to the benefit.

Note: If you make false statements, you are prevented from receiving, for 24 months (two years) from the date on which the situation is detected by Social Security, any support that depends on means-testing, such as Family Benefit, Unemployment Social Benefit, Social Integration Income or parental social benefits.

F – How to apply

F1. Where to apply

- Preferably, through the Social Security Portal, after authentication, in the menu *Família*

(Family) > *Gravidez* (Pregnancy) > *Abono de Família Pré-Natal* (Prenatal Family Benefit) > *Consultar e alterar Abono de Família e Pré-Natal* (Consult and change Family Benefit and Prenatal Family Benefit > *Pedir novo Abono Pré-Natal* (Request new Prenatal Family Benefit);

Before submitting the Prenatal Family Benefit application, you can consult or update your household details through the Social Security Portal, after authentication, in the menu > *Perfil* (Profile) > *Agregado e relações familiares* (Household and Family Relationships) > *Consultar e alterar agregado familiar* (Consult and change household details) or *Consultar e alterar relações familiares* (Consult and change Family Relationships).

- At any Social Security Customer Information Service;

F2. Automatic granting of the Prenatal Family Benefit

The Prenatal Family Benefit can now be automatically granted, i.e., the pregnant woman does not need to submit an application.

For this purpose, she must authorise the sharing of the pregnancy certificate issued by the National Health Service, thus allowing Social Security to generate a benefit granting proposal, thereby reducing the necessary steps and waiting times.

How does this process work?

1 - Certificate issuance — a healthcare professional, either in the public or private sector, issues the pregnancy certificate as from the 13th week of pregnancy;

2 - Authorisation via SNS 24 — the pregnant woman authorises the sharing of the certificate with Social Security, through the SNS 24 Portal or the SNS 24 App;

3 - Benefit granting proposal — After the data have been processed, and provided that the entitlement conditions are fulfilled, Social Security automatically generates a benefit granting proposal, which is sent to the Message Box of the pregnant woman, on the Social Security Portal;

4 - Acceptance of the proposal — The pregnant woman only needs to accept the proposal within the established time limit. Once this process is concluded, the benefit is granted without requiring any additional application.

F3. Which forms must be completed?

If the application is not submitted through the Social Security Portal, the following forms are available for completion:

- Form RP 5045 – *Requerimento Abono de Família Pré-Natal/Abono de Família para Crianças e Jovens* (Application for Prenatal Family Benefit/Family Benefit for Children and Young people).
- Form GF 44 - *Formulário Certificação Médica do Tempo de Gravidez* (Medical Certification of

Gestation Age).

Note: You do not need to submit this form if you apply for Prenatal Family Benefit along with the Family Benefit for Children and Young People, after the childbirth.

F4. What documents are required?

- Social Security Identification Number (NISS)) or Taxpayer Number (NIF)) of every person who will receive the benefit;
- Proof of legal residence in Portugal, if you are a foreign citizen;
- If you have already received Family Benefit from another institution: a document proving that this benefit has ended;
- If someone in your household still receives Family Benefit from another institution: a statement confirming this situation;
- Photocopy of the following documents of all household members:
    - Valid identification document (e.g. Citizen Card, Identity Card, Birth Certificate or Passport);
    - Tax identification document, if the person concerned does not have a Citizen Card;

Note: If the household members are already registered with Social Security, it is not necessary to submit these documents.

- Medical certificate proving the gestation age and the number of children to be born, if you apply during pregnancy, or identification of the newborn child/children, if you apply after birth.
- **If the application for the Prenatal Family Benefit is not submitted by the pregnant woman:**

  o Proof that the person submitting the application

  ✓ is the legal representative of the pregnant woman;

Note 1: Considering the situation of the pregnant woman and in order to verify the applicant's legitimate status, the person concerned must submit, for example, a document setting out the regulation of parental responsibilities, certified by the Civil Registry Office or by the Court, an administrative decision issued by the *Comissão de Proteção de Crianças e Jovens* - CPCJ (Commission for the Protection of Children and Young People) or a judgement issued by the Court.

Statements or certificates issued by Parish Councils are not considered valid documents to prove the person's legitimacy to apply for the Family Allowance.

Note 2: If you are a legal representative, you must register this representation on the Social Security Portal, after authentication, in the menu *Perfil* (Profile) > *Representações* (Representations), before submitting the application.

Foreign citizens

- Documents proving legal residence in Portugal of the household members.

Foreign citizens of countries with an agreement with Portugal do not need to provide proof of residence, provided that they are working in Portugal or receive a pension from the Portuguese Social Security. Those countries are: European Union countries, Australia, Brazil, Cape Verde and Morocco.

F5. When can I apply for the Prenatal Family Benefit?

You can apply for the Prenatal Family Benefit as from the 13th week of pregnancy. If you do not apply for it during pregnancy, you can still do so **up to 6 months** after the birth of the child (counted from the month following the birth). In this case, the request is made together with the application for the Family Benefit for Children and Young People.

If you do not submit the application within these 6 months, you lose the entitlement to the Prenatal Family Benefit.

G – Can the Prenatal Family Benefit be cumulated with other benefits?

G1. It can be cumulated with:

- Family Benefit for Children and Young People;
- Disability Bonus;
- Scholarship
- Long-term Care Supplement
- Occupational Disease;
- Increase in the Prenatal Family Benefit for single parent families (if the pregnant woman lives alone or only with children or young people entitled to Family Benefit, that may be receiving the benefit or not;
- Invalidity Pension/Special Invalidity Pension;
- Orphan's Pension;
- Survivor's Pension;
- Widow's/Widower's Pension;
- Special Invalidity Social Pension
- Social Inclusion Benefit;
- Reimbursement of Funeral Expenses;
- Social integration Income;
- Primary Informal Carer Allowance;
- Unemployment Benefit;
- Sickness Benefit;
- Allowance for the attendance of special education establishments;
- Funeral Allowance;

- Parental Allowance/ Parental Social Allowances.
- Childcare Allowance
- Allowance for the Care provided by a Third Person;
- Activity Cessation Allowance
- Death Grant;
- Unemployment Social Benefit.

G2. It cannot be cumulated with:

- Solidary Supplement for the Elderly;
- Old Age Pension;
- Old Age Social Pension;
- Allowance for Pregnancy Termination.

H – What are my duties?

H1. Duties:

1. **Submit the documents requested by Social Security**

Proof of:

- income;
- household composition;
- residence.

2. **Inform Social Security, within 10 days, if there are any changes that may affect the Prenatal Family Benefit, such as:**
    - miscarriage or voluntary pregnancy termination;
    - change of address;
    - changes in household composition or income (e.g. your household is no longer a single-parent household).

I – Supporting documentation

I. Applicable legislation

Council of Ministers Resolution no. 53-A/2026 of 12 March

Extends the temporary protection permits granted to persons displaced from Ukraine, pursuant to Council of Ministers Resolution no. 29-A/2022 of 1 March, in its current wording, until 4 March 2027.

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

Updates the amounts of the Family Benefit for Children and Young People, Prenatal Family Benefit and 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 value of the guaranteed minimum monthly wage (i.e., the national minimum salary) for 2026, to €920.00.

Law no. 13/2023 of 3 April

Amends the Labour Code and related legislation, within the scope of the Decent Work Agenda.

Decree-Law no. 56/2022 of 19 August

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

Decree-Law no. 133/2012 of 27 June

Amends the legal schemes of social protection in the events of sickness, maternity, paternity, adoption and death, within the scope of the welfare system, the legal schemes of compensation of family expenses under the family protection subsystem and of the social integration income, the legal scheme regulating the recovery of unduly paid benefits and the means-testing law within the scope of the Social Security system, the rules on survivors' pensions and the legal scheme of social protection in the event of maternity, paternity and adoption within the scope of the converging social protection scheme for public servants.

Ministerial Order no. 249/2011 of 22 June

Approves the application forms for the Social Integration Income, Prenatal Family Benefit, Family Benefit for Children and Young People, Statement on the household composition and income, Unemployment Social Benefit and Parental Allowance.

Law no. 15/2011 of 3 May

Amends the wording of Article 3(1)(h) of Decree-Law no. 70/2010 of 16 June.

Decree-Law no. 116/2010 of 22 October

Ends the Family Allowance granting for the 4th and 5th income levels and eliminates the 25% increase for the 1st and 2nd income levels.

Decree-Law no. 70/2010 of 16 June

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

Law no. 27/2008 of 30 June

Establishes the conditions and procedures for granting asylum or subsidiary protection and the status of asylum applicant, refugee and beneficiary of subsidiary protection, transposing into national law the Directives 2004/83/EC of the Council, of 29 April, and 2005/85/EC of the Council, of 1 December.

Ministerial Order no. 1223/2007 of 20 September

Form for Medical Certification of Gestation Age.

Regulatory Decree no. 84/2007 of 5 November

Regulates Law no. 23/2007 of 4 July, which approves the legal framework governing the entry, stay, departure and removal of foreign nationals from national territory.

Law no. 23/2007 of 4 July

Approves the legal framework governing the entry, stay, departure and removal of foreign nationals from national territory.

Law no. 4/2007 of 16 January, as amended and republished by Law no. 83-A/2013 of 30 December

Social Security Framework Law.

Ministerial Order no. 458/2006 of 18 May

Permits that allow foreign citizens to be treated as residents.

Decree-Law no. 176/2003 of 2 August as amended by Decree-Laws no. 245/2001 of 18 December and no. 133/2012 of 27 June

In the wording given by Decree-Laws no. 41/2006 of 21 February, no. 87/2008 of 28 May, no. 245/2008 of 18 December and no. 133/2012 of 27 June - *Regime jurídico da proteção nos encargos familiares* (Legal scheme for the compensation of family expenses).

Regulation (EC) no. 883/2004

Establishes common rules aimed to the protection of social security rights of EU citizens when they move within the EU (as well as in Iceland, Liechtenstein, Norway and Switzerland).

Regulation (EC) no. 987/2009

Establishes the rules for the implementation of Regulation (EC) no. 883/2004.

J - Glossary

Residents and persons treated as residents

- **Residents:**
  - national citizens whose habitual residence is in Portugal;
  - foreign citizens, refugees and stateless persons with a valid residence permit;
  - Portuguese citizens living abroad who:
    - work for the Portuguese State (including their household members);
    - pay contributions to the Portuguese Social Security and work in a country with which Portugal is bound by a Social Security Agreement (including their household members);

- foreign citizens covered by an international agreement or EU legislation;

  Note: Citizens of Switzerland, Iceland, Norway, and Liechtenstein are covered by EU legislation.

- all citizens of EU countries (including their household members).

Currently, Portugal has international agreements covering the granting of family benefits with Brazil, Cape Verde, Morocco, and Australia. In what concerns Australia, the agreement only applies to children or those treated as children, of pensioners from the Portuguese Social Security system.

Reference Income

The reference income determines the income level of the pregnant woman.

There are 5 levels. Pregnant women in the first 4 income levels are entitled to the benefit; those who are in the 5th income level are not entitled to receive it.

Pregnant women who are in the 1st income level belong to households with the lowest income and receive the highest amount of Prenatal Family Benefit.

To calculate the household's reference income (for the Prenatal Family Benefit), we

1. sum the annual income of all household members;
2. add the number of children and young people in the household who are entitled to Family Benefit, plus the babies expected to be born, plus 1;
3. divide the 1st value by the 2nd to determine the **reference income**;
4. That reference income determines the income level (from 1st to 5th).

K – Frequently Asked Questions

1. Who is considered a household member?

A: Household members include people 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 1: 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, 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 or other circumstances that impair their freedom of choice.

Note 2: Children and young people accommodated in Care Centres are considered separately.

2. Do I have to declare the Prenatal Family Benefit amounts I receive from Social Security for income tax (IRS) purposes?

A: No, you do not need to declare those amounts for income tax (IRS) purposes.

3. What are movable assets and what do they include?

A: Movable assets consist of bank deposits or other financial assets, such as shares, bonds, savings certificates, participation titles and participation units in collective investment institutions, belonging to the entire household.

4. Which year does the reference income used to calculate the Prenatal Family Benefit level refer to?

A: To calculate the Prenatal Family Benefit level, it is considered the reference income of the whole household, in the previous year.

5. If I live alone (single parent), am I entitled to receive more?

A: Yes, in this case you are entitled to receive an additional value of 35% of Prenatal Family Benefit.

6. Who can issue the *"Certificado Médico"* (Medical Certificate) - Form GF44-DGSS - that proves my gestation age and the number of children to be born?

A: Your family doctor or your assistant doctor who is following your pregnancy. However, if you apply for the Prenatal Family Benefit after the birth of the child(ren), you only need to submit an identification document of the child(ren). If your child(ren) is/are already registered with Social Security, you do not need to submit this document.

7. Until when will I receive the Prenatal Family Benefit?

A: You will receive this benefit up to and including the month of the child's birth.

8. In the case of a premature birth, until when will I receive the Prenatal Family Benefit?

A: You will receive this benefit for 6 months, starting from the 13th week of pregnancy; it can be cumulated with the Family Benefit for Children and Young People, after birth.

9. If a pregnancy interruption (abortion) occurs, until when will I receive the Prenatal Family Benefit?

A: You will receive the benefit up to and including the month in which the abortion occurred. In this case, you must inform Social Security, within 10 days from the date on which the abortion occurred.

10. One of my children is already working but still lives in my house. His income is taken

into account for the calculation of my household's reference income?

A: Yes. The concept of household for the purpose of income determination is the concept of domestic household (people who live in the same house) and with a kinship relationship. The only income not taken into account is income from employment earned by young people who are receiving Family Benefit for children and young people and work under an employment contract during school holidays, or income from employment earned by young student workers aged 27 or under, provided that the annual amount does not exceed €12,880.00 (14 times the national minimum wage value, which in 2026 is equal to €920.00).