



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to social protection for young people

Portugal

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Social Europe

EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
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European Social Policy Network (ESPN)

**ESPN Thematic Report:
Access to social protection for
young people**

Portugal

2021

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Manuscript completed in June 2021

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QUOTING THIS REPORT

Perista, Pedro (2021). *ESPN Thematic Report on Access to social protection for young people – Portugal*, European Social Policy Network (ESPN), Brussels: European Commission.

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SUMMARY

Age is usually not used as an eligibility criterion for access to social protection in Portugal. The most notable exception regards the housing support provided by the “Porta 65 Jovem” programme, which is specific to young people aged 18-35. Additionally, the required contributory history, waiting period and replacement rate / benefit level for the benefits under scrutiny (unemployment benefits; sickness and healthcare benefits; maternity, paternity and parental cash benefits; guaranteed minimum income; and housing benefits) are not age-specific.

Young people in employment have access to all the schemes considered, including unemployment benefits through the partial unemployment benefits. As for young unemployed people, they have access to all schemes except sickness/healthcare benefits. In both cases, the situation is overall less favourable for (former) young self-employed people, young non-standard workers and young beneficiaries of the voluntary insurance scheme. Young economically inactive people do not have access to sickness/healthcare benefits, to contributory parental benefits or to the support provided by Porta 65 Jovem. As for trainees/apprentices, generally speaking if the traineeship links directly to schooling activities, trainees are considered to be in education. If trainees are engaged in a professional traineeship, they are considered to be in employment and access is therefore equivalent to that of employees. Access to the guaranteed minimum income scheme is granted to all young people, regardless of their situation, as long as they pass the means test.

Although no major gaps in access for young people could be detected solely based on age, this does not mean that there are no obstacles to their access to social protection. For instance, traditional views of parenthood still hamper the access of fathers to parental benefits, and the constraints of Porta 65 Jovem (including the overall budget and the eligible maximum rent amounts) certainly preclude access to the programme to all of those young people who would need it.

Despite its shortcomings, the Porta 65 Jovem programme probably represents the most specific measure for helping young people to access the schemes under scrutiny, and is a concrete effort to help young people gain access to housing – in a context where housing affordability has been identified nationally (such as in Portugal’s recovery and resilience plan), and also internationally (by the European Commission), as a crucial problem in Portugal.

Against this background, no reforms could be found that have specifically improved or worsened the access of young people to social protection since January 2015. Additionally, the issue of young people’s access to social protection does not seem to play a role in national debate in Portugal. In any case, other non-age-specific reforms have taken place, improving the overall access by people of all ages to social protection.

1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE¹

1.1 Distribution of young people (aged 15–29) by main activity status

Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Portugal, % 15-29 and 30-64)

	PORTUGAL											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	39.5	40.3	43.3	44.7	45.7	41.3	71.9	73.4	75.8	77.8	78.6	78.2
<i>Paid employment**</i>	94.0	93.9	95.0	93.6	93.7	93.6	83.5	84.1	84.5	85.3	84.7	85.1
<i>Self-employment**</i>	4.0	4.0	3.7	4.9	5.1	5.0	14.4	14.0	14.0	13.6	14.2	13.9
<i>Contributing family work**</i>	2.0	2.1	1.3	1.6	1.2	1.4	2.1	1.9	1.5	1.1	1.1	1.0
UNEMPLOYMENT***	22.8	20.8	16.7	14.1	12.6	15.8	10.9	9.6	7.6	5.8	5.5	5.4
INACTIVITY****	48.8	49.0	47.9	47.9	47.7	51.0	19.3	18.8	17.9	17.3	16.8	17.4
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work **</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (**) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (***) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Portugal, 41.3% of people aged between 15 and 29 were in employment, compared to 78.2% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Portugal was 15.8% of the 15-29 age group and 5.4% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Portugal in the 15-29 and 30-64 age groups were 51.0% and 17.4%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [*lfsa_eegais*], [*lfsa_egaps*], [*lfsa_pganws*] and [*lfsa_igan*]. Data downloaded on 24 May 2021.

¹ Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

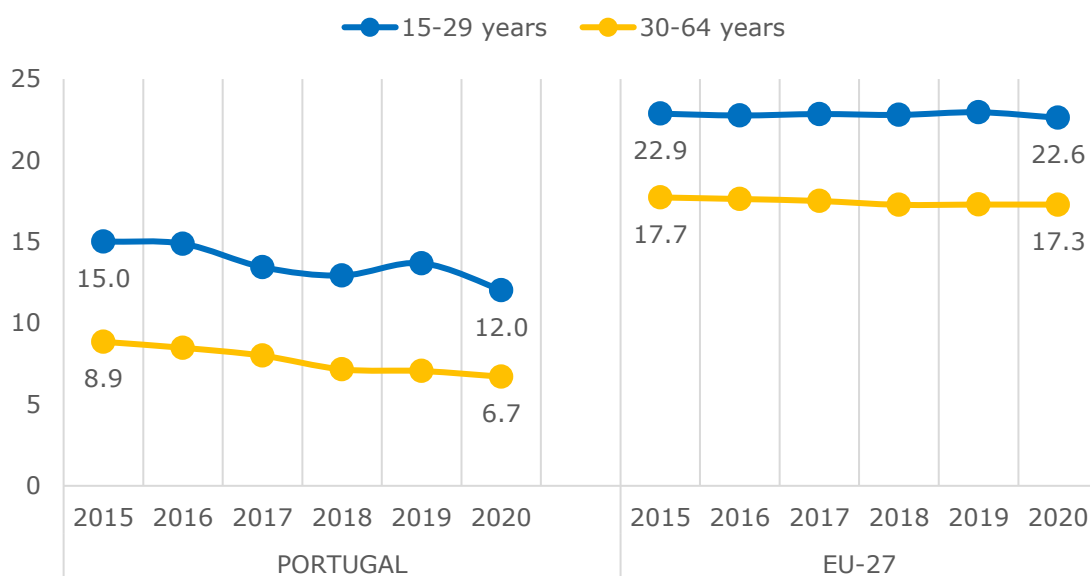
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Portugal, ratios 15-29/30-64)

	PORTUGAL						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.55	0.55	0.57	0.57	0.58	0.53	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.13	1.12	1.12	1.10	1.11	1.10	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.28	0.29	0.26	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	0.96	1.11	0.89	1.39	1.11	1.34	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.09	2.18	2.20	2.42	2.31	2.94	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	2.52	2.60	2.67	2.76	2.84	2.94	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Portugal, 41.3% of people aged between 15 and 29 were in employment compared to 78.2% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.53. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

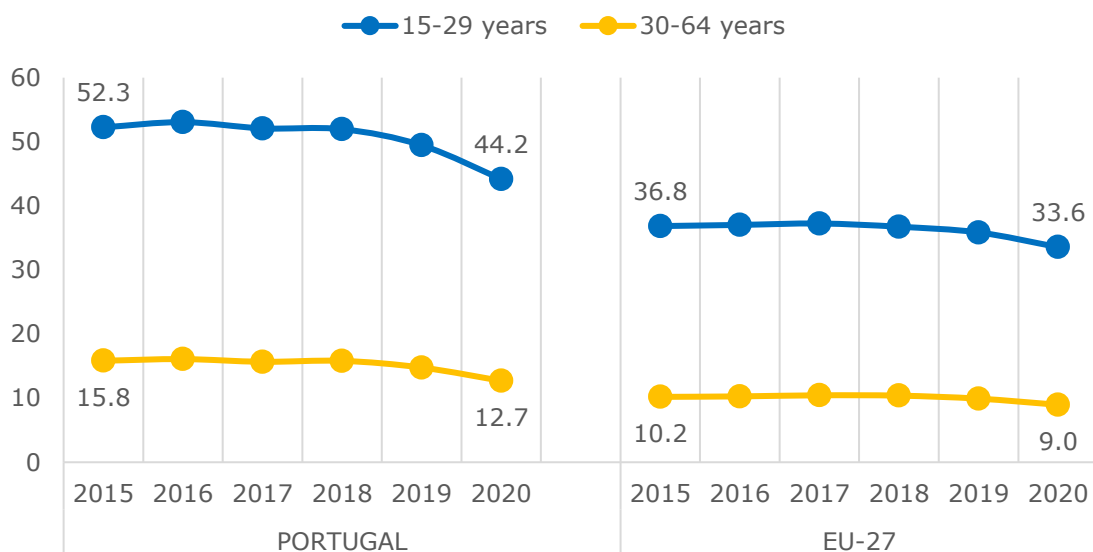
Source: See Table 1a.

Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Portugal, %)

Reading note: In 2020, in Portugal, the share of part-time employment in total employment was 12.0% for the 15-29 age group and 6.7% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa_epgn62]. Data downloaded on 24 May 2021.

Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Portugal, %)

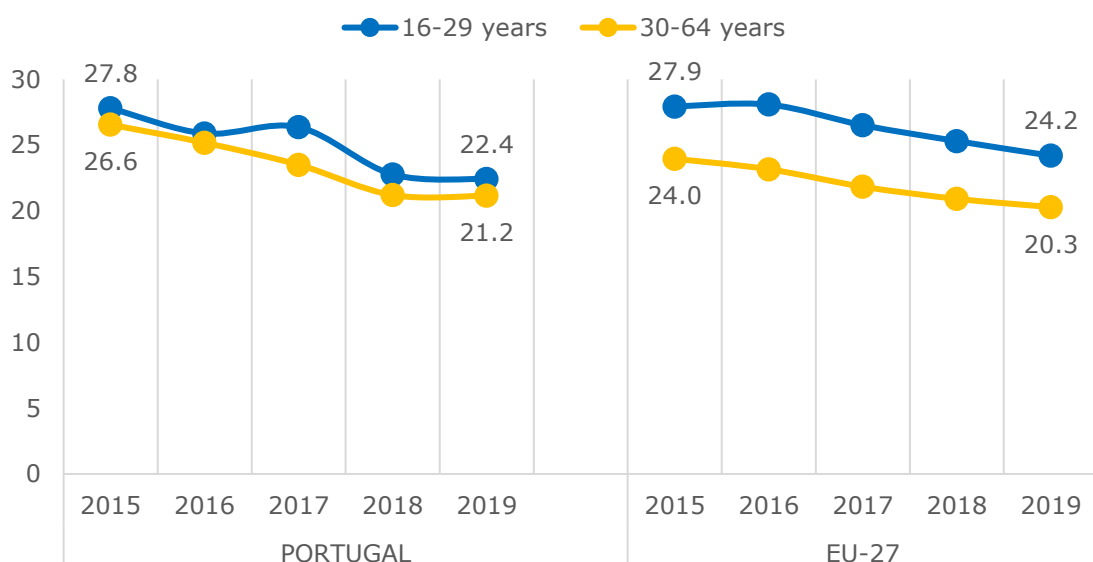


Reading note: In 2020, in Portugal, the share of temporary workers among employees was 44.2% for the 15-29 age group and 12.7% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [lfsa_epgn62] and [lfsa_egaps]. Data downloaded on 24 May 2021.

1.2 Young people (aged 15–29) at risk of poverty or social exclusion

Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Portugal, %)

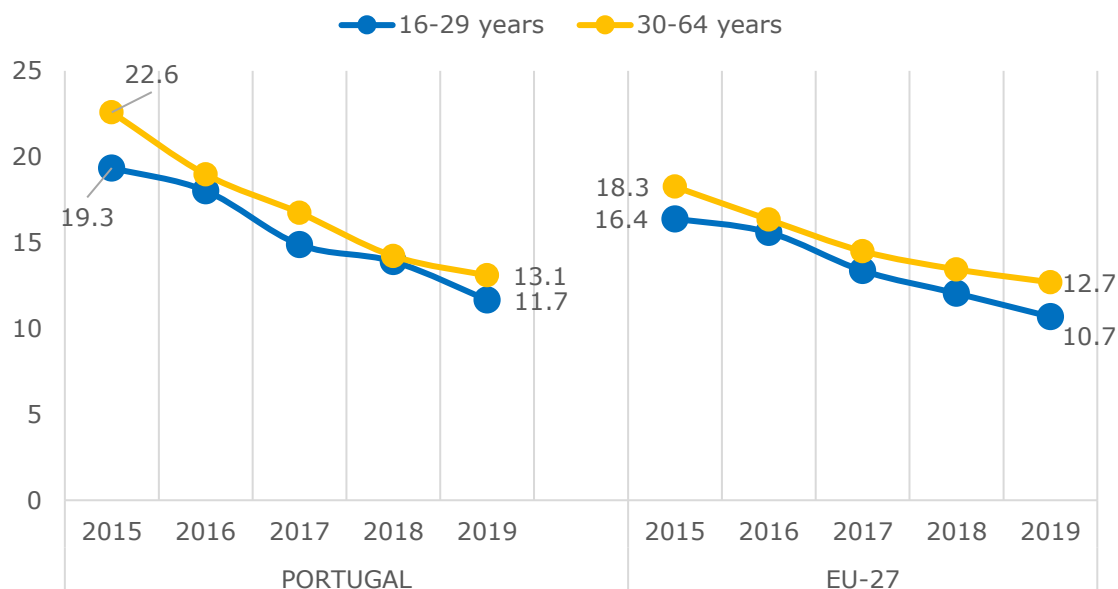


Reading note: In 2019, in Portugal, 22.4% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 21.2% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_peps02]. Data downloaded on 24 May 2021.

1.3 Young people (aged 15–29) materially and socially deprived

Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Portugal, %)

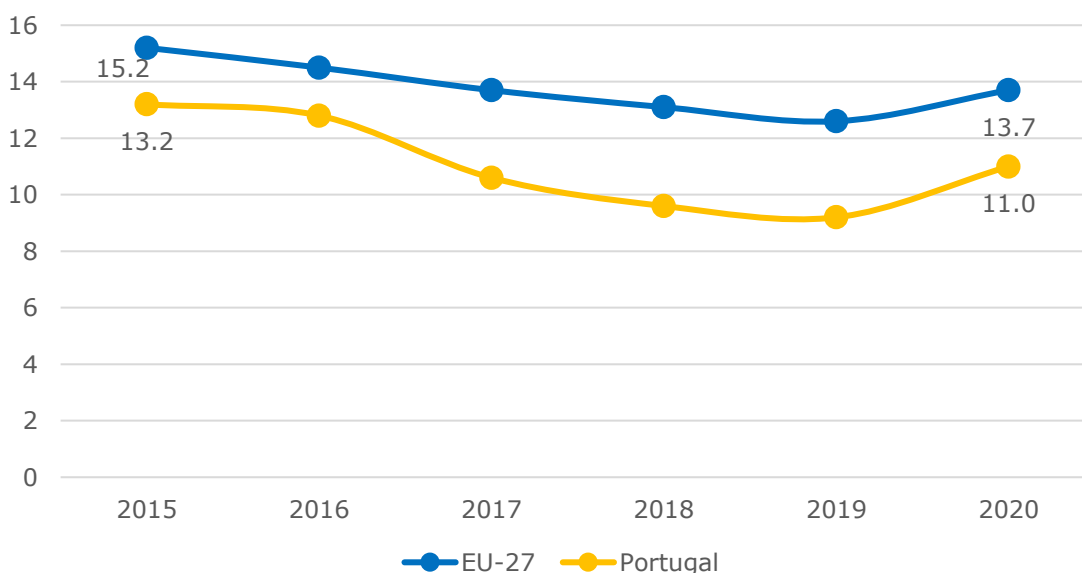


Reading note: In 2019, in Portugal, 11.7% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 13.1% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdsd]. Data downloaded on 24 May 2021.

1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Portugal, %)

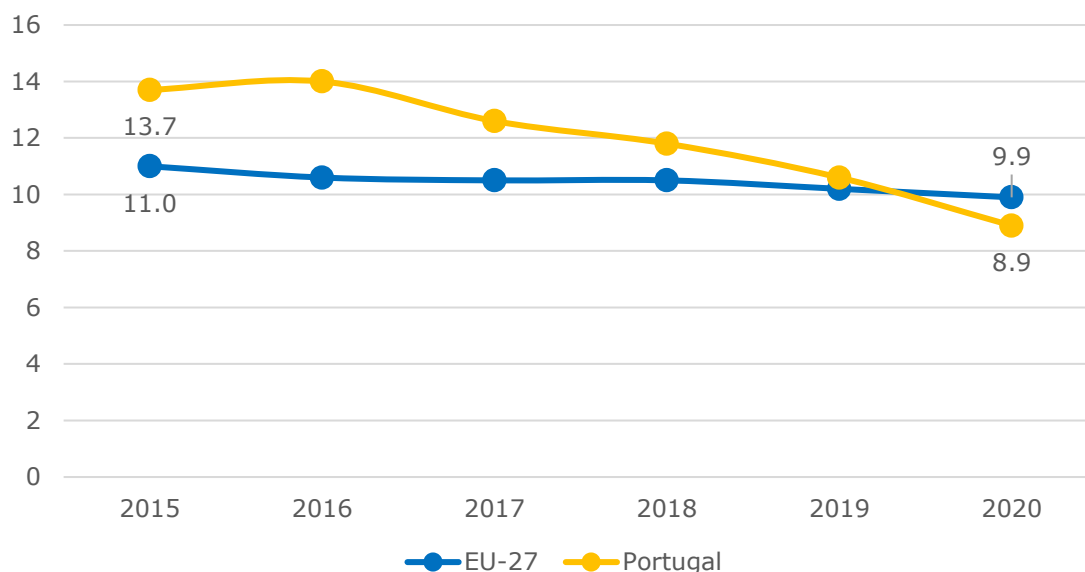


Reading note: In 2020, in Portugal, 11.0% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse_20]. Data downloaded on 24 May 2021.

1.5 Early leavers (aged 18–24) from education and training

Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Portugal, %)

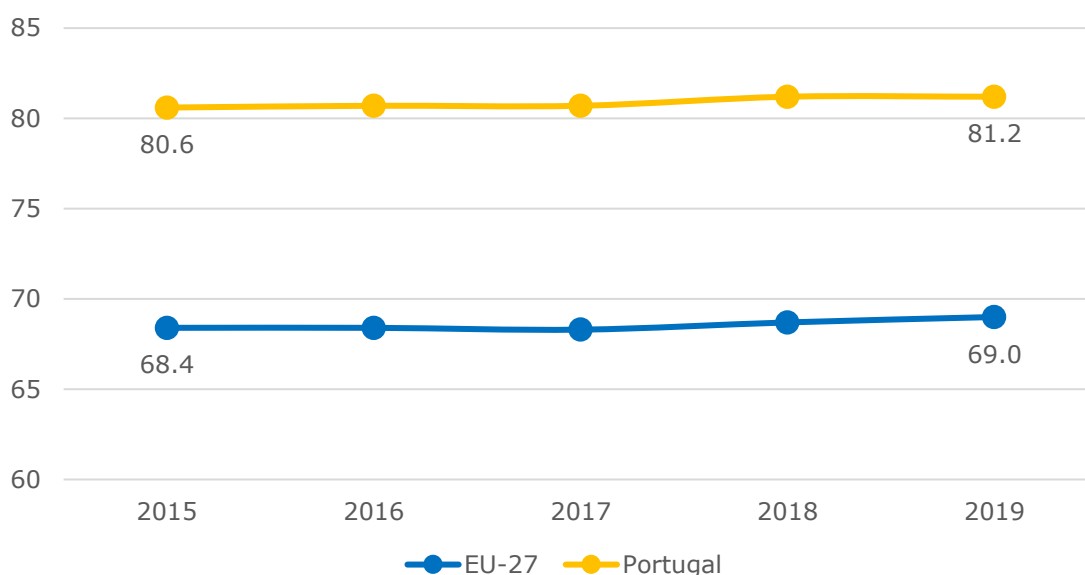


Reading note: In 2020, in Portugal, 8.9% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_ifse_14]. Data downloaded on 24 May 2021.

1.6 Young people (aged 16–29) living with their parents

Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Portugal, %)



Reading note: In 2019, in Portugal, 81.2% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.

Source: EU-SILC - indicator [ilc_lvps08]. Data downloaded on 24 May 2021.

2 ACCESS TO UNEMPLOYMENT BENEFITS

In 2020, the unemployment rate of young people aged 15-24 stood at 22.6%, significantly higher than the EU-27 average (16.9%). The relative position of young people aged 25-29 was better: 11% were unemployed compared with 10.3% in the EU-27 (see Annex B in the Synthesis Report).

In order to help deal with the consequences of unemployment, there are two unemployment benefit schemes in Portugal: contributory unemployment benefit (or unemployment insurance) and non-contributory unemployment benefit (or unemployment assistance). The contributory unemployment benefit is a compulsory social insurance scheme. It is financed by contributions from employers and employees and benefits are earnings-related. The non-contributory unemployment benefit is a mixed system financed by contributions and taxes. It is means-tested and uses the social support index (IAS) as its reference point.

2.1 Contributory unemployment benefits

2.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Portugal as far as young people are concerned are the following.

a) Age

Age is not a criterion for eligibility. Thus, eligibility conditions apply regardless of age. In any case, it should be borne in mind that, according to Article 68 of the Portuguese labour code, the minimum age for work is, generally speaking, 16.

b) Activity status requirement

Both young unemployed and young economically inactive people have access to the scheme as long as they fulfil the criteria mentioned in c) below. The only categories explicitly excluded by the unemployment insurance scheme are at-home workers (i.e. workers with service agreements similar to labour contracts, but without legal subordination, working from their homes) (ISS, IP, 2020) and workers registered in the voluntary insurance scheme. This may include (for example) mariners and watchmen working on foreign vessels, elite sportspeople, research fellows, volunteer firefighters and principal informal carers.

Depending on their previous situation, young people can therefore access unemployment insurance if they were in standard, or most types of non-standard, employment, or the benefit for termination of activity if they were self-employed.

Most types of formerly self-employed people have access to the benefit for termination of activity. These include sole proprietors (i.e. individual employers), members of statutory bodies (e.g. boards of administrators or trustees); members of foundations, associations or co-operatives; and those considered to be economically dependent self-employed people (i.e. with at least 50% of their self-employed income originating from a sole entity). Thus, formerly self-employed people not included in the categories above, notably those without at least 50% of their self-employed income originating from a sole entity, are excluded from access.

Young people in employment also have access to the scheme through either the partial unemployment insurance scheme (if employees) or the partial benefit for termination of activity (if self-employed). These apply in situations where unemployment insurance claimants/beneficiaries either take a part-time job or start self-employment. In either case, the resulting income should be lower than the amount of the unemployment benefit, and the part-time work cannot be undertaken for the same entity by which the claimant was made unemployed.

As regards traineeships, there are different types.² Generally speaking, if traineeships link directly to schooling activities, trainees are considered to be in education. If young people are engaged in professional traineeships, they are considered to be in employment. They are not explicitly excluded from the scheme but they may find difficulties in access (see Section 2.1.2.a below).

c) Contributory history required to access the scheme

The contributory history required to access the scheme does not depend on age. Thus, in order to access the scheme, applicants aged 15-29 and those aged 30 or over should in both cases have completed a qualifying period of at least 360 days of employed work, and paid contributions, in the 24 months preceding the start of unemployment. This applies both to (former) employees and self-employed people.

d) Waiting period

No waiting period is required.

e) Replacement rate / benefit level

Neither the replacement rate nor the benefit level is age-specific.

f) Duration

The duration of the benefit is less favourable for the 15-29 age group than for older ones. Two different situations may apply depending on whether applicants met the minimum qualifying period requirement for accessing unemployment benefits on 31 March 2012. If applicants meet the requirements in both scenarios, the more favourable one will apply.

For applicants who did not meet the minimum qualifying period on 31 March 2012, the entitlement period is 150-330 days in the case of young people aged up to 30, and 180 and 540 days for older age groups (see Table 1, in Annex).

For applicants who did meet the minimum qualifying period on 31 March 2012, the entitlement period is 270-360 days in the case of young people aged up to 30, and 360-900 days for older age groups (see Table 2, in Annex).

For self-employed workers, the entitlement period also depends on the age of the beneficiary and the number of months with registered earnings for social security purposes. Entitlement ranges from 150 days for beneficiaries under 30 with less than 15 months of registered earnings, to 540 days for beneficiaries aged 40 or over with at least 24 months of registered earnings.

2.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

Neither the contributory history required to access the scheme(s) nor the replacement rate / benefit level is age-specific. Additionally, no waiting period is required.

Self-employed people who are neither individual employers nor members of statutory bodies, and who are not considered to be economically dependent, are excluded from access.

b) Main obstacles in access for young people

It may be argued that completing the qualifying period of at least 360 days may be harder for young people to fulfil. In 2020, 44.2% of employees aged 15-29 had a

² Apprenticeships in Portugal are mostly linked to upper secondary schooling paths of double certification. These young people are thus mostly considered to be in education.

temporary contract compared with 12.7% of those aged 30-64 (see Section 1). The situation will be even more difficult for those just entering the labour market.

Additionally, it should be emphasised that professional traineeships for young people last for nine months, which means that the duration of the traineeship alone will not suffice to comply with the contributory history required to access the scheme (see Section 2.1.1.c above).

The data issued by the public employment services (on registered unemployed people) and by the Institute of Social Security (on those receiving unemployment benefits) are not directly comparable, as different age groupings are used (<25, 25-34, etc. in the former case; <20, 20-29, etc. in the latter). However, media reports (regarding August 2020) suggest that only 50% of the unemployed aged under 35 received an unemployment benefit, compared with 63% of those aged 35-54 and 61% of those aged 55 or over.³

2.2 Non-contributory unemployment benefits

2.2.1 Eligibility conditions and benefit entitlements

a) Age

Age is not a criterion for eligibility.

b) Activity status requirement

Young unemployed people have access to the scheme as long as they were employees and fulfil the criteria mentioned in c) below. Those in professional traineeships also have access.

Access is not available to formerly self-employed people, young people in employment, beneficiaries of the voluntary insurance scheme (including trainees in traineeships without mandatory contributions regulated by Decree-Law 66/2011)⁴ and (former) at-home workers.

c) Contributory history required to access the scheme

The contributory history required to access the scheme does not depend on age. Thus, in order to access the scheme, applicants aged 15-29 and those aged 30 or over should in both cases have completed a qualifying period of at least 120 days of employed work and contribution payments in the 12 months prior to unemployment, in cases where unemployment resulted from the termination of a temporary contract or from an employer's decision to terminate a contract during the probationary period; and of 180 days in all other cases. Applicants should also pass a means test.

d) Waiting period

No waiting period is required.

e) Replacement rate / benefit level

Neither the replacement rate nor the benefit level is age-specific.

f) Duration

The duration of the benefit is less favourable for the 15-29 age group than for older people.

Those aged 15-29 are entitled to the benefit for 150, 210 or 330 days if their contribution period is less than 15 months, 15-23 months, or more than 23 months, respectively.

³ Dinheiro Vivo 23 September 2020, available at: <https://www.dinheirovivo.pt/economia/so-metade-dos-jovens-no-desemprego-tem-acesso-a-subsidio-12896483.html>.

⁴ The decree-law notably regulates the traineeships aimed at obtaining a legally required qualification for access to a certain profession (e.g. law).

Those in the latter situation are entitled to 30 extra days for every five years of registered income during the 20 years preceding unemployment.

Those aged 30-39 with the exact same contribution periods as above are entitled to 180, 330 or 420 days of payment, respectively. If aged 40-49 they are entitled to 210, 360 or 540 days of payment. If aged 50 or over they are entitled to 270, 480 or 540 days of payment (see Table 3, in Annex).

2.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

Access to the scheme is not available to formerly self-employed people, beneficiaries of the voluntary insurance scheme (including trainees in traineeships without mandatory contributions) and (former) at-home workers. This is also the case for young people with a short or no work history who do not meet the contribution history required, such as those just entering the labour market.

b) Main obstacles in access for young people

Means-testing conditions may hamper the access of young people to the benefit. An applicant's household may not hold movable assets (bank deposits, stocks, etc.) with a value higher than 240 times the IAS (i.e. €105,314.40 in 2021). Additionally, and this is more restricting, the monthly equivalised (OECD scale) household income cannot be higher than 80% of the IAS (i.e. €351.05 in 2021) by the time of unemployment. Thus, only households with low salaries and/or low work intensity will comply with means-testing. On the other hand, even the maximum amount of the benefit (€351.05 in 2021) will hardly be enough to enable young people to live alone.

2.3 Overall gaps/obstacles in access for young people

The two schemes (contributory and non-contributory) may not be combined.

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS

3.1 Sickness benefits

In order to access the scheme, applicants aged 15-29 must have worked, and have a corresponding record of social security contributions, for the six months previous to the request. This applies to all workers.

3.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Portugal as far as young people are concerned are the following.

a) Age

Age is not a criterion for eligibility for access to the scheme.

b) Activity status requirement

Only young people in employment have access to sickness benefits. The access rules explicitly exclude workers with labour contracts of extremely short duration (i.e. contracts lasting up to 15 days, which are only admissible if linked to seasonal agricultural activity or touristic events). Also, trainees not contributing to social security or to the voluntary insurance scheme are excluded. Conversely, the scheme specifically covers all other employees with a labour contract and social security contributions record, the self-employed, and some beneficiaries of the voluntary insurance scheme –

mariners and watchmen working on vessels of foreign companies, research fellows and at-home workers.

c) Contributory history required to access the scheme

The contributory history required to access the scheme does not depend on age. However, employees must have had 12 days of paid work in the first four of the six months immediately preceding the incapacity.

d) Waiting period

The waiting period does not depend on age.

e) Replacement rate / benefit level

Neither the replacement rate nor the level of sickness benefits is age-specific. The daily benefit amount is calculated by multiplying the beneficiary's reference income by a certain percentage. This percentage varies according to the length of the sickness, as follows: up to 30 days – 55% of the reference income; 31-90 days – 60%; 91-365 days – 70%; and over 365 days – 75%.

The sickness benefit percentages for cases up to 30 days and for 31-90 days are increased by 5% where: i) the beneficiary's monthly reference income is €500 or less; ii) the household includes three or more descendants aged under 16, or aged under 24 in the case of households receiving child benefits; and iii) the household includes descendants benefiting from the disability supplement to child benefits. In the case of tuberculosis, beneficiaries are always entitled to 80% of their reference income if they have up to two dependants, or to 100% if they have more than two dependants.

f) Duration

The duration of sickness benefits for young people is the same as that which applies to older age groups. The benefit entitlement period depends on the duration of the sickness and, generally speaking, is subject to a maximum of 1,095 days. For self-employed workers and researchers in receipt of grants covered by the voluntary social security scheme, the maximum is 365 days. When the motive for requesting the sickness benefit is tuberculosis, no maximum period is applicable.

3.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

As mentioned above, only young people in employment have access to sickness benefits. However, workers with labour contracts of extremely short duration are excluded from the scheme (i.e. contracts lasting up to 15 days, which are only admissible if linked to seasonal agricultural activity or touristic events). Trainees not contributing to social security or to the voluntary insurance scheme are also excluded.

Additionally, self-employed people, and especially the beneficiaries of the voluntary insurance scheme, are disadvantaged compared with employees in respect of the period of absence for granting the benefit, and its duration.

b) Main obstacles in access for young people

No particular obstacles in access for young people could be identified.

3.2 Healthcare benefits

There are no healthcare cash benefits, either for young people or for any other age group. The Portuguese healthcare system is based on a National Health Service (NHS) structure with universal coverage. The system includes fixed user charges for a wide range of services. However, there are exemptions for certain categories including (for

example) the economically most vulnerable (those whose average monthly income is not more than 1.5 times the IAS – €438.81 in 2021) and all children up to age 18. In addition, there are certain services that are provided free of charge. Generally speaking, depending on the type of illness, the state contributes 90%, 69%, 37% or 15% of the cost of medicines on the official list drawn up by the health services. Medicines considered as being essential for maintaining life (e.g. insulins and immuno-modulators) are fully reimbursed (MISSOC⁵).

3.2.1 Eligibility conditions and benefit entitlements

a) Age

Generally speaking, age is not a criterion for eligibility for access. However, as regards dental care, age is one of the criteria used for the delivery of dentist-cheques. The value of each cheque is €35. Young people are partly covered, as two target groups are those aged 13-15 and those aged 16-18. Children aged 13-15 are entitled to up to three dentist-cheques. Children aged 16-17 are entitled to one dentist-cheque. Treatment may include the sealing of fissures in molar and pre-molar teeth and the treatment of all cavities in permanent teeth. It should be mentioned that young people aged 18 are also entitled to one dentist-cheque as long as they have used the cheque issued when they were 16.

b) Activity status requirement

Access to the NHS does not depend on activity status. Thus, all young people have access regardless of their activity status.

c) Contributory history required to access the scheme

No contributory history is required.

d) Waiting period

No waiting period is required.

e) Replacement rate / benefit level

Not applicable. There is a scheme of co-payments within the NHS. Co-payments vary according to the type of visit, and range from €3.50 for a consultation with a nurse to €4.50 with a general practitioner, €7.00 with a specialist, €9.00 at home, and €14.00 for an emergency consultation at a hospital (MISSOC).

f) Duration

No specific limits.

3.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

No particular gaps in access for young people could be identified. Only part of the group of young people considered for the purposes of this report is targeted by the dentist-cheques programme, as it specifically targets children (under 18). Thus, as regards age, there is no disadvantage for young people compared with older age groups, but rather a benefit for children compared with adults.

⁵ Mutual Information Systems on Social Protection.

b) Main obstacles in access for young people

No particular obstacles in access for young people could be identified.

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

Portugal has both contributory and non-contributory maternity, paternity and parental cash benefits.

4.1 Contributory maternity, paternity and parental cash benefits

4.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Portugal as far as young people are concerned are the following.

a) Age

Age is not a criterion for eligibility.

b) Activity status requirement

The scheme explicitly excludes workers with labour contracts of extremely short duration (i.e. contracts lasting up to 15 days, which are only admissible if linked to seasonal agricultural activity or touristic events). Also, trainees not contributing to social security or to the voluntary insurance scheme are excluded. All other young people in employment have access to the scheme, including (for example) domestic workers and at-home workers, as well as the self-employed. Some beneficiaries of the voluntary insurance scheme also have access – mariners and watchmen working on vessels of foreign companies, firefighters and research fellows.

Young people in unemployment also have access to the scheme if receiving an unemployment benefit (unemployment insurance, unemployment assistance, or benefit for termination of activity). In these cases, the unemployment benefit will be suspended while the parental benefit is being received.

Young people in unemployment not receiving an unemployment benefit, and young economically inactive people, may also have access to the scheme if no more than six consecutive months without a record of contributions have passed.

c) Contributory history required to access the scheme

The contributory history required to access the scheme does not depend on age. However, different contributory histories are required to access different components of the contributory scheme. These are the following.

- **Initial parental leave (120 or 150 days, including maternity leave):** a contributory record of at least six consecutive or non-consecutive months. If non-consecutive, the interval(s) between months of contribution cannot be longer than six months: if the interval(s) is/are longer than six months, the contributory history is reset. The daily allowance is set at 100% or 80% of the average daily wage if opting for a duration of 120 or 150 days, respectively. The duration of the leave of 120 or 150 days is extended by 30 days in case of shared leave, provided each parent takes leave of 30 consecutive days, or two periods of 15 consecutive days. In this case, the daily allowance is set at 100% or 83% of the average daily wage if opting for shared leave of 150 or 180 days, respectively.
- **Maternity leave (six weeks after the birth):** a contributory record of at least one month in the six months preceding the birth.
- **Mandatory paternity leave (20 working days after the birth):** a contributory record of at least one month in the six months preceding the birth.

- **Optional paternity leave (five working days after the 20 mandatory days):** a record of at least six consecutive or non-consecutive months of contributions. In the latter case, the interval(s) between months of contribution cannot be longer than six: if the interval(s) is/are longer than six months, the contributory history is reset.

d) Waiting period

No waiting period is required.

e) Replacement rate / benefit level

Neither the replacement rate nor the benefit level is age-specific.

f) Duration

The duration for young people is the same as that which applies to older groups.

4.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

Workers with labour contracts of extremely short duration are excluded from access (i.e. contracts lasting up to 15 days, which are only admissible if linked seasonal agricultural activity or touristic events). Also, trainees not contributing to social security or to the voluntary insurance scheme are excluded. Additionally, young people with a short or no work history who do not meet the contribution history required (such as those just entering the labour market) will be excluded. The non-contributory scheme may fill the gap for these young people but only if they pass the means test.

b) Main obstacles in access for young people

The data included in the latest annual report on the progress towards equality between women and men in employment and professional training show that, between 2009 and 2019, the percentage of parents receiving the different benefits increased (XXII Governo Constitucional, 2020).

Increases have been more significant among men, and seem to reflect the reduction in the stigma associated with the use of parental benefits by fathers, potentially boosted by the changes introduced to the scheme – notably, making the parental benefit exclusive to the father mandatory and increasing its duration.

Nonetheless, in 2019, only 72.7% and 67.6% of the fathers received, respectively, the mandatory and the optional initial parental benefit exclusive to the father. Additionally, only 39.3% of the fathers of newborn children shared the initial parental benefit (120 or 150 days) with the mother.

A study on the use of parental benefits by fathers stresses that the predominance, in Portugal, of micro-enterprises (96% in 2019, according to Pordata⁶) may raise questions regarding their capability to overcome the absence of workers on parental leave. Even if companies do not have to pay their salaries during the leave, employers emphasise the difficulties of managing the absence of employees and of redistributing the workload internally. The author stresses the predominance of “*a familial, poorly qualified and somewhat retrograde management in terms of flexibility and modernisation of management models and work organisation*” (Leitão, 2018: 189).

⁶ Available at:

<https://www.pordata.pt/Portugal/Pequenas+e+m%c3%a9dias+empresas+em+percentagem+do+total+de+empresas+total+e+por+dimens%c3%a3o-2859>.

Additionally, research has demonstrated that although both men and women anticipate and/or experience difficulties in their professional context in realising their parental rights (see e.g. Casaca, 2016), in the case of men resistance is even more evident: “men assume that employers are not complacent with the use of parental rights and this seems to be one of the main obstacles for a stronger involvement of men in parenthood” (Cunha, Atalaia and Wall, 2016: 15). As emphasised by Leitão, for employers “the use of parental benefits does not seem to be consistent with the concepts of good professional performance and ideal worker, especially if the worker is a man” (Leitão, 2018: 81).

The risks of stigmatisation may be even higher for the most vulnerable in the labour market, such as those with temporary contracts and trainees, who may be faced with explicit or implicit pressure not to use the leave and the associated benefit.

4.2 Non-contributory maternity, paternity and parental cash benefits

People without the required contributory history may have access to the non-contributory scheme, subject to a means test. An applicant’s household may not hold movable assets (bank deposits, stocks, etc.) with a value higher than 240 times the amount of the IAS (i.e. €105,314.40 in 2021). Additionally, the monthly equivalised (OECD scale) household income may not be higher than 80% of the IAS (i.e. €351.05 in 2021).

4.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Portugal as far as young people are concerned are the following.

a) Age

Age is not a criterion for eligibility.

b) Activity status requirement

Young people in unemployment and young economically inactive people have access to the scheme. Also, all young people in employment, including the self-employed, non-standard workers and trainees, have access if they do not qualify for contributory benefits (subject to the means test).

c) Contributory history required to access the scheme

No contributory history is required.

d) Waiting period

No waiting period is required.

e) Replacement rate / benefit level

Neither the replacement rate nor the benefit level is age-specific.

f) Duration

The duration for young people is the same as that which applies to older groups.

4.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

No particular gaps in access for young people could be found. Overall, the main gap in access relates to the means test.

b) Main obstacles in access for young people

The means test may hamper the access of young people to the benefit, especially the fact that the monthly equivalised household income cannot be higher than 80% of the

IAS (i.e. €351.05 in 2021). Hence, young people with a short or even no contribution history (such as recent graduates) may find it particularly difficult to gain independence from their families. These difficulties, which go beyond the sphere of individual benefits, are illustrated by the high proportion of young people living with their parents. In 2019, this was 93% of those aged 16-24, compared with 85.8% in the EU-27. The difference was even more remarkable in the case of young people aged 25-29: 60.4% lived with their parents compared with 42.3% in the EU-27 (see Section 1).

4.3 Overall gaps/obstacles in access for young people

The two schemes (contributory and non-contributory) cannot be combined.

5 GUARANTEED MINIMUM INCOME SCHEMES

In Portugal, the guaranteed minimum income scheme is called social insertion income (*rendimento social de inserção* – RSI). The RSI is means-tested and provides a differential benefit (i.e. the monthly benefit will correspond to the difference between the maximum rate of the RSI and the household's total income). The reference amount for the RSI is defined by an order issued by the Ministry of Solidarity and Social Security. In 2021 it stands at €189.66.

If claimants live alone, their personal monthly income cannot be higher than the reference amount. If claimants live with other people, the total income of the household must be lower than the maximum amount of the RSI that would be calculated for that household. For the calculation of the total income of the household, only 80% of net wages or salaries are considered. The household's financial assets cannot be higher than 60 times the value of the IAS (€26,328.60 in 2021).

The maximum rate of the monthly benefit is currently calculated in the following way: €189.66 for the claimant (100% of the RSI), €132.76 for each other adult in the household (70% of the RSI) and €94.83 for each child (50% of the RSI).

5.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Portugal as far as young people are concerned are the following.

a) Age

Generally speaking, the scheme is available only to young people aged 18 or above. However, those aged 15-17 have access if they live in their own home, have an income of their own higher than 70% of the reference value of the benefit (i.e. €132.76/month in 2021) and they fulfil one of the following criteria: i) being pregnant; ii) being married or living in a non-marital partnership for over two years; or iii) having dependent children or people with a disability in their household, whose income does not exceed 70% of the reference value of the benefit.

b) Activity status requirement

Young economically inactive people have access to the scheme, as well as all young people in employment, including the self-employed, non-standard workers and also trainees. Young unemployed people also have access, unless their unemployment derives from their own initiative and without just cause: in that case, access to the scheme will only be possible after one year.

c) Other eligibility conditions

There are other eligibility conditions, such as being legally resident in Portugal and not being imprisoned or institutionalised, but these are not different for young people. Those who are unemployed, or inactive but able to work, must be registered as a job-seeker and participate in activation programmes or other forms of integration, such as in

education or training; but again, this is not different for young people. Refugees and asylum-seekers may not benefit from status-specific support but this is also not different for young people.

d) Benefit level

The benefit level for applicants is not age-specific. However, the monthly benefit level for young people aged 15-17 as *beneficiaries* in a household (€94.83 in 2021) is lower than for adult applicants (€189.66 in 2021), and also for any other adult beneficiaries in the household (€132.76 in 2021).

e) Distinctions between different groups of young people

There are distinctions between different groups of young people according to age, marital status and kinship (see Section 5.1.a) above).

5.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

No specific gaps in access for young people could be detected.

b) Main obstacles in access for young people

No specific obstacles to access for young people could be detected through desk research. Additional contacts with professionals integrated in teams responsible for the measure also did not reveal particular obstacles experienced by young people.

Moreover, there are not many studies focusing on or analysing overall take-up of the minimum income scheme (RSI), and the few that exist are not very recent. However, a few studies provide some insight regarding “the complex issue of non-take-up” (Rodrigues et al., 2013: 43).

Santos et al. (2014) stress that even if no direct discrimination against specific groups regarding access to the scheme was reported, some constraints could be identified, particularly concerning those most affected by social exclusion. Homeless people, for instance, face increased difficulties in accessing the scheme due to lacking a fixed address.

Another constraint regards the “*complex procedures [that may act] as inhibitor factors in the access to the measure*” (Santos et al., 2014: 39). This is seconded by Rodrigues et al., 2013, who express the view that “*new rules for new claims and renewals of the RSI may increase the bureaucratic process and create additional difficulties to families, leading to an increase in non-take-up*” (Rodrigues et al., 2013: 26).

In some cases, there is the need for tailored support from professionals who can act as intermediaries regarding the scheme and help claimants to understand the procedures. However, take-up may be hampered even when support is available, as “*the language used by some of the technicians/professionals is not appropriate to the characteristics of the groups of beneficiaries, impeding the professionals from playing their role of mediators effectively*” (Santos et al., 2014: 40).

Yet another constraint regards the loss of privacy, as claimants expose themselves by authorising RSI professionals to come into their lives, even to their homes, and to access information on their bank accounts. Linked to this is the social stigma associated with the measure, which even leads “*some respondents (most of all the unemployed) to refuse the possibility to benefit from the RSI as they wish to keep their distance from a measure that generates devaluation in terms of identity and public stigmatisation*” (Castro et al., 2012: 263).

Additionally, the limitations of the RSI as a safety net for young people (as well as for the whole population) should also be emphasised. Means-testing conditions are rather

restrictive (see above) and the amounts provided are very low. According to the latest statistics from the Institute of Social Security, in April 2021 the monthly mean values were €119.38 per person and €262.12 per household. These amounts have been fairly stable over the years. As acknowledged by the EC, *“the adequacy of the minimum income scheme is among the lowest in the Union, providing incomes of only 40% of the national poverty threshold”* (EC, 2020b: 6) which *“[...] does not allow to escape poverty. The adequacy of the minimum income support is well below the EU average”* (EC, 2020a: 43).

6 HOUSING BENEFITS

Porta 65 Jovem is a nationwide programme for supporting the housing rents of people aged 18-35. The benefit level varies according to the type of dwelling, the municipality where it is located and the rating of the application. There are three cohorts according to the number of points achieved by the application. According to this, support equals 30%, 40% or 50% of the amount of the rent. Overall, the amount of the rent cannot be higher than 60% of the household's mean average gross income.

6.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Portugal as far as young people are concerned are the following.

a) Age

The age group covered by the scheme only partially overlaps with the age group covered by this report. The minimum age for access to the scheme is 18. The maximum age is 35 but if the application is made by a couple, one of the couple may be aged 36 as long as the other is aged up to 34.

b) Activity status requirement

There is no activity status requirement as such. Thus, young unemployed people, young economically inactive people and young people in employment (including self-employed and non-standard workers) may all have access to the scheme. Trainees also have access. However, the maximum rent-to-income ratio may hamper the access of some young people (see Section 6.2.a), below).

c) Other eligibility conditions

There is a means test. Additionally, applicants should hold a permanent home lease agreement and not benefit from any other public support for housing. They also cannot own or lease another dwelling for housing purposes, and they cannot be relatives of the landlord. The amount of the rent cannot be higher than the amount admitted by the programme for the type of dwelling and for the municipality where it is located.

d) Benefit level

The benefit level is not age-specific.

e) Distinctions between different groups of young people

There is a distinction according to the type of the dwelling, which links to the type and dimension of the household, and the municipality where it is located. The larger the dwelling, the higher the maximum admissible amount of rent. The maximum admissible amount of rent is higher in larger cities, and especially in Lisbon and Porto and its metropolitan areas.

6.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Portugal are the following.

a) Main gaps in access for young people

As mentioned above in Section 6.1.b, there is no activity status requirement as such. However, in practice, as the amount of the rent cannot be higher than 60% of the household's mean average gross income, some groups (such as young economically inactive people applying alone) may not have access to the scheme.

b) Main obstacles in access for young people

Actual access to the scheme is not automatic, because the programme has a fixed budget. Applications are often declined based on discretionary criteria. Applications are rated according to: i) the size and type of household; ii) the effort rate (i.e. proportion of household income allocated to the rent); iii) the household's monthly income; iv) the gap between the amount of the rent and the amount of the maximum admissible rent; and v) the financial situation of the young person's parents.

Readily available data and studies regarding the programme are scarce. In 2017 the Portuguese Association for Consumers' Rights studied the programme and discovered that, in 2016, only 38% of applications had been approved. Most applications regarding the renewal of support for one additional year were approved, which compares with a 25% approval rate for new applications.

The study also analysed over 4,500 online lease advertisements regarding nine municipalities, most of which were in the metropolitan areas of Lisbon and Porto.⁷ It identified a disparity between most rents and the maximum rents admitted by the programme, especially in the most touristic areas (Lisbon, Porto and the Algarve). In Lisbon, for instance, the mean monthly rent for one-room dwellings in the advertisements analysed was €737, while the maximum monthly rent admitted by the programme for similar dwellings was €561 (in 2021 it is €578). For a dwelling with two rooms, the respective amounts were €1,233 and €730 (€752 in 2021). Regarding Porto, the study concluded that advertised monthly rents were 30-35% higher than those admitted by the programme.

The fact that the programme establishes the same ceiling for dwellings with different numbers of rooms represents an additional obstacle, making it particularly difficult to access support for larger dwellings.

The maximum admissible rents are updated yearly according to inflation. However, the study concluded that this was insufficient as they did not match the evolving conditions in the housing market.

The European Commission (EC) has addressed the issue of housing affordability in Portugal, emphasising that it "*is fast becoming a new social challenge*" (EC, 2020a: 7), and that "*the increase in house prices, which started as a correction from previously low levels of valuation, has resulted in historically high price levels*" (EC, 2020b: 10) and that "*the continuous rise in residential real estate prices observed since the end of 2013 had also led to a sustained increase of both prices-to-income and prices-to-rent ratios to 128.2% and 137% in Q1-2020, respectively*" (EC, 2020c: 10).

As emphasised by Perista et al., "*the effects of the expansion of tourism activities to residential areas had a particularly a negative impact on the affordability of housing, especially for socially vulnerable groups. This phenomenon, occurring in particular in major metropolitan areas, has fuelled recent public and political debate regarding the impact of this increasing demand by exerting upward pressure on prices and limiting the availability of accessible housing in urban areas*" (Perista et al., 2020: 22).

⁷ Available at: <https://www.deco.proteste.pt/dinheiro/arrendamento/noticias/porta-65-apoios-maximos-distantes-da-realidade-imobiliaria>.

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

No reforms since January 2015 could be found that have specifically improved or worsened the access of young people to social protection. In any case, other non-age-specific reforms have taken place, improving the overall access of people of all ages to social protection.

Regarding **unemployment**, there were changes affecting the self-employed. As from mid-2018, the period of registered earnings for social security purposes required for access to the benefit was reduced from 720 to 360 days in the previous 24 months. Another change regards the definition of the self-employed considered to be economically dependent. As from 2019, this definition includes the self-employed performing 50% of their yearly activity with the same entity: previously it was 80%. As mentioned in Section 2.1.1.b above, access to unemployment benefits is limited to self-employed workers who are economically dependent or who earn their income through a registered business of their own or possess an individual commercial establishment. In the latter cases, the decrease in turnover necessary in order to apply for the termination of activity benefit was reduced from 60% to 40%. In 2020, 5% of young people aged 15-29 were self-employed (5.4% in the EU-27), compared with 13.9% in the 30-64 age group (14.1% in the EU-27) (see Section 1).

Regarding **sickness and healthcare benefits**, in mid-2018 the period of absence for granting sickness benefits to the self-employed was reduced from 31 to 11 days.

As from May 2015, all children (under 18) became exempt from payment of health user charges. Before, it was limited to children aged up to 12. As for **parental benefits**, from September 2019 the compulsory part of paternity leave was extended from 15 to 20 days. Five days must be taken immediately after the birth and the remaining 15 days should be taken during the first month after the birth. Conversely, the extra optional number of days that may be taken by the father during the mother's initial parental leave was reduced from 10 to five.

Regarding the **specific situation of the beneficiaries of the voluntary insurance scheme**, it should be mentioned that Decree-Law 64/2019, of 16 May, established new social protection rights for firefighters, notably in case of illness and parenthood. Before this date, firefighters were only entitled to protection in cases of occupational disease, old age, invalidity and death. According to Statistics Portugal, in 2019 young people under 26⁸ represented 9.7% of all firefighters. However, it should be emphasised that 20.1% of women were aged less than 26, compared with 7.3% of men.

The Portuguese **minimum-income scheme** (RSI) is initially available for a maximum of 12 months, but may be renewed for equal periods as long as eligibility conditions are met. As from October 2017, recipients no longer have to request renewal; instead, services should check whether the eligibility conditions are still met, and renew the benefit if they are.

As from March 2016, the method for calculating the RSI changed. The second and any further adult in a household are now entitled to 70% of the reference value for the benefit (i.e. €132.76 in 2021) and children to 50% of the reference value (i.e. €94.83 in 2021). Previously, the percentages were 50% and 30%, respectively.

In May 2021, young people aged 18-24 represented 4.9% of the total number of recipients, and those aged 25-34 represented 6.2%. Children represented 15.5% of the total number of beneficiaries.

⁸ The age groups provided by the source are <26, 26-50 and 51+. Available at: https://www.ine.pt/xportal/xmain?xpid=INE&xpgid=ine_indicadores&indOcorrCod=0007233&xlang=pt&contexto=bd&selTab=tab2.

As regards **housing benefits**, in 2018 the maximum duration of the support provided by Porta 65 Jovem increased from three to five years. This change was probably the one most directly benefiting young people, as they are the target of the measure. At the same time the maximum age for access to support was raised from 30 to 35.

There were also changes to access to social protection as a consequence of the **COVID-19** crisis.

Regarding **unemployment**, between 8 May 2020 and 30 June 2020 the employment period required for access to unemployment insurance and to the benefit for termination of activity⁹ was halved – from 360 days to 180 days of registered work (with the corresponding pay statements) in the 24 months prior to unemployment.

Economically dependent self-employed people were entitled to the benefit for termination of activity if they had at least 180 days of activity (rather than the usual minimum of 360 days), with the corresponding pay statements, in the 24 months prior to involuntary termination of the service agreement, and as long as they were considered economically dependent on that entity in 2019. Self-employed people with entrepreneurial activity and members of statutory bodies who had become unemployed involuntarily due to termination of activity were entitled to the benefit for termination of activity if they had at least 360 days of activity (rather than the usual minimum of 720 days), with the corresponding pay statements, in the 48 months prior to termination of activity.

Additionally, the minimum employment record needed for access to unemployment assistance also halved from 120 to 60 days in the 12 months prior to unemployment in cases where unemployment resulted from the termination of a temporary contract or from the employer's decision to terminate the contract during the probationary period; and from 180 to 90 days in the 12 months prior to unemployment in all other cases. However, in both cases, the duration of the benefit was limited to 60 and 90 days, respectively.

These changes were only temporary. Even if not directed at young people they benefited workers with shorter contribution periods, among whom it may be assumed that young people were over-represented.

Regarding **sickness and healthcare benefits**, specific rules on sickness benefit in cases of COVID-19 infection were put in place in March 2020. The latest legislation extended them till 30 June 2021. The amount of the benefit corresponds to 100% of the net wage – rather than, as in the case of the regular sickness benefit, between 55% (illness lasting up to 30 days) and 75% (illness lasting for over one year) of the reference pay. Additionally, there is no waiting period, as against three days for the regular sickness benefit. Again, these changes are temporary and are not directed at young people specifically. Young people are expected to benefit from it in the same way as other age groups.

As for **parental benefits**, in September 2020 there was a one-off payment of an extra allowance of child benefit. It was automatically granted in respect of all children aged less than 17 on 1 January 2021 in the first three cohorts of the benefit and enrolled in education. Additionally, between July and December 2020 a temporary change to the reference period used for calculating child benefit was put in place. The income considered became the income of the last month, rather than the income of the last three months.

An identical measure was put in place regarding the **minimum-income scheme**. Additionally, between 20 March and 30 June 2020, there was an automatic prolongation of benefits under the RSI scheduled to end during that timeframe.

⁹ Unemployment insurance applies to employees, while the benefit for termination of activity applies to the self-employed.

The pandemic crisis did not bring about any changes regarding **housing benefits** for young people.

Even if it is probably too soon to clearly assess the extent to which the measures put in place in response to the crisis will contribute to reshaping the social protection system and social policies in Portugal, the prospect that exceptional and temporary measures turn into permanent ones does not seem likely at this point.

As emphasised by a recent report focusing on social protection and inclusion policy responses to the COVID-19 crisis in Portugal, *“it should be stressed that none of the measures implemented have already turned into more permanent ones. Moreover, many pieces of legislation approving the measures are keen on emphasising that they are exceptional and/or temporary and indeed, a substantial part of the measures has been approved for a given period of time and then extended as the pandemic situation lingered over time. In a few cases, the implementation of measures was even interrupted and then resumed with the upsurge of the pandemic in late 2020.”* (Perista, 2021: 32)

7.2 National debates

The issue of young people’s access to social protection does not seem to play a central role in national debate in Portugal. Over recent years there has been debate, in particular, regarding the access of self-employed workers (and more recently and more specifically, of platform workers) to social protection; but age has not been included as a factor in the discussion. Few data on the characteristics of platform workers in Portugal could be found. In any case, a study by the EC’s Joint Research Centre notes that 7.8% of Portuguese workers did work for a platform at least monthly (2.1% as their main job), similar to the averages of 8% and 2.3% registered in the 14 countries covered. Furthermore, it highlighted that overall “platform workers tended to be young” (Urzi Brancati et al., 2019: 12).

7.3 Good practice and recommendations

As mentioned above in Section 6, housing affordability has been identified, at national and international level, as a crucial problem in Portugal. The Portuguese recovery and resilience plan (RRP) for 2021 specifically identifies housing as one of the four components of priority social vulnerabilities. Already before the RRP, the “new generation of housing policies” strategy, launched in May 2018, acknowledged that the number of people with housing vulnerabilities had been increasing. It also highlighted the increased difficulties of those in poverty living in lone-parent households, and especially young people. The document stressed young people’s increased difficulties in becoming autonomous, because of both the lack of affordable rental housing and the increasing difficulty in getting housing credit.

In that context, Porta 65 Jovem represents an effort to help young people, and is probably the most specific measure for helping young people to access the schemes under scrutiny. The programme is all the more important given that there are no other national housing benefits available in Portugal.¹⁰

However, as mentioned, entering the programme is particularly difficult, with three out of four new applications declined, even if obtaining renewal of support seems to be easier. Young people also face difficulties in finding adequate dwellings with eligible rents.

Bearing the shortcomings of the programme in mind, the following recommendations are made:

¹⁰ It should be mentioned that some municipalities have developed their own support programmes. As an example, the municipality of Oeiras, in the surroundings of Lisbon, has developed a programme for renting rehabilitated buildings in the historical centre to young people aged 18-35 registered in the programme and meeting its requirements.

- increasing the programme's budget allocation so that more young people are eligible;
- creating separate ceilings for dwellings with different number of rooms; and
- increasing the maximum admissible rents, especially in the areas where the hike in prices has limited the availability of eligible dwellings the most.

Bearing in mind the gaps and obstacles impeding young people's access to the areas of social protection under scrutiny, the following recommendations are put forward:

- easing means-testing conditions for access to unemployment assistance by young people ending their professional traineeships.
- improving access to social protection of the self-employed who are neither individual employers nor members of statutory bodies and who are not considered to be economically dependent;
- extending access to social protection to all beneficiaries of the voluntary insurance scheme;
- reducing the period of absence necessary for the self-employed, and especially for the beneficiaries of the voluntary insurance scheme, to access sickness benefit;
- implementing a more equal sharing of parental rights between women and men;
- ensuring that the procedures for access to social protection do not exclude specific categories of young people (e.g. ensuring that young homeless people are not excluded due to their lack of a fixed address);
- ensuring that the support provided by professionals on the different benefits is appropriate and adjusted to the characteristics of young applicants and recipients; and
- ensuring the timely and continued evaluation of schemes and programmes.

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ANNEX

Table 1. Duration of contributory unemployment benefit according to age of beneficiary and number of months of contribution (employment) record – for beneficiaries who became unemployed after 1 April 2012 and who, on 31 March 2012, did not meet the minimum qualifying period requirement for accessing unemployment benefits; Portugal, 2021

Age of beneficiary	Months with registered earnings	Entitlement period	
		Days benefit received	Increase
Under 30	Less than 15	150	30 days for every 5 years with registered earnings
	15-23	210	
	24+	330	
30-39	Less than 15	180	30 days for every 5 years with registered earnings in the last 20 years
	15-23	330	
	24+	420	
40-49	Less than 15	210	45 days for every 5 years with registered earnings in the last 20 years
	15-23	360	
	24+	540	
50 or over	Less than 15	270	60 days for every 5 years with registered earnings in the last 20 years
	15-23	480	
	24+	540	

Source: Institute of Social Security (accessed 24 May 2021).

Table 2. Duration of contributory unemployment benefit according to age of beneficiary and number of months of contribution (employment) record – beneficiaries who became unemployed after 1 April 2012 according to the situation applicable to them on 31 March 2012; Portugal, 2021

Age of beneficiary	Months with registered earnings	Entitlement period	
		Days benefit received	Increase
Under 30	24 or less	270	
	More than 24	360	30 days for every 5 years with registered earnings
30-39	48 or less	360	
	More than 48	540	30 days for every 5 years with registered earnings in the last 20 years
40-44	60 or less	540	
	More than 60	720	30 days for every 5 years with registered earnings in the last 20 years
45 or over	72 or less	720	
	More than 72	900	60 days for every 5 years with registered earnings in the last 20 years

Source: Institute of Social Security (accessed 24 May 2021).

Table 3. Duration of non-contributory unemployment benefit according to age of beneficiary and number of months of contribution (employment) record, Portugal, 2021

Age of beneficiary	Contribution (employment) record (months)	Duration of benefit (days)
Under 30	<15	150
	15-23	210
	24+	330
30-39	<15	180
	15-23	330
	24+	420
40-49	<15	210
	15-23	360
	24+	540
50 or over	<15	270
	15-23	480
	24+	540

Source: Institute of Social Security (accessed 24 May 2021).

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