

# Brazil

Policies as of 1 January 2023. Updated via a country survey and desk review.

Currency: Brazilian real (BRL)

## Profile structure

The profiles are organized in **six branches**:

- Old age, disability and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

## Country notes

The 2019 Constitutional Amendment No. 103 enacted a comprehensive reform in social welfare, introducing new rules for both general and special social insurance schemes. It established new retirement ages and extended qualifying periods and also changed rules for survivors' pensions and the calculation of benefits. Additionally, it included transitional rules for existing labour market participants, while safeguarding the acquired rights of those who met the qualifying conditions prior to the amendments.

## Old age, disability and survivors

### Branch overview

Type of programme	Programme name
Social insurance	General Social Security Scheme
Social assistance	

**Note:** A special system exists for certain public-sector employees and military personnel.

### Regulatory framework

Year	Law name and number	Amendments
1991	<a href="#">Law no. 8.212 of 24 July (on the organization and cost plan of the social security system)</a>	1999 (Law no. 9876 of 26 November)
1991	<a href="#">Law no. 8.213 of 24 July (on social insurance benefits)</a>	2015 (Law no. 13.135, on survivors benefits) and 2019 (Law no. 13.846, on the continuous review of benefits)
1993	<a href="#">Law no. 8.742 of 7 December (on social assistance)</a>	2011, 2021
1999	<a href="#">Decree no. 3.048 of 6 May (on social security regulation)</a>	2020
2013	<a href="#">Complementary Law no. 142 of 8 May (on special disability pensions)</a>	
2015	<a href="#">Complementary Law no. 150 of 1 June (on household workers)</a>	

## Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
General social security scheme (social insurance)	Salaried workers in industry, commerce, and agriculture; rural workers; household workers; casual workers; elected officials and public-sector employees not covered by a special system; and self-employed persons.	Students, housewives and homemakers, unemployed persons, and other persons without gainful employment.	No exclusions.	All legal residents are covered.
Social assistance	Needy residents of Brazil.			Citizens only.

## Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
<b>General social security scheme (social insurance)</b>				
Employees (+)	<p><b>Covered person:</b> 7.5% (of monthly earnings up to 1,302.00 reais), 9% (with monthly earnings from 1,302.01 reais to 2,571.29 reais), 12% (with monthly earnings from 2,571.30 reais to 3,856.94 reais), or 14% (with monthly earnings from 3,856.95 reais to 7,507.49 reais); 1.3% of the family production sales for small rural producers. Voluntarily insured persons contribute 20% of monthly declared earnings; or 11% of the legal monthly minimum wage. Housewives and homemakers of families with an income up to two times the legal monthly minimum wage pay 5% of the legal monthly minimum wage if</p>	<p>Monthly covered earnings; monthly declared earnings (voluntarily insured)/monthly covered payroll; monthly declared earnings (micro and small enterprises).</p> <p><b>Minimum:</b> The legal monthly minimum wage a month.</p> <p><b>Maximum:</b> 7,507.49 reais (insured person); no maximum (employers).</p>	<p>Finances any deficit; covers administrative costs; and contributes as an employer.</p>	<p>Contributions also finance Social insurance under Sickness and maternity and under Family and household benefits.</p>

	<p>they have no individual income.</p> <p><b>Employer:</b> 20%; 8% for employers of domestic workers; 3% for employers participating in the programme for individual micro-entrepreneurs (Microempreendedor Individual - MEI); a variable contribution depending on annual earnings declared in the last 12 months and the economic sector for microbusinesses and small businesses (namely, enterprises with annual earnings up to 360,000 reais and from 360,000 reais to less than 4,800,000 reais, respectively).</p>			
Self-employed	<p>20%; 11% of the legal monthly minimum wage (for self-employed who do not perform services for companies); 5% of the legal monthly minimum wage (for individual micro-entrepreneurs [Microempreendedor Individual - MEI]).</p>	<p>Monthly declared covered earnings.</p> <p><b>Minimum:</b> The legal monthly minimum wage a month.</p> <p><b>Maximum:</b> 7,507.49 reais a month.</p>	<p>Finances any deficit, and covers administrative costs.</p>	<p>Contributions also finance Social insurance under Sickness and maternity and under Family and household benefits.</p>
<b>Social assistance</b>				
All covered persons	None.		The government pays the total cost.	

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

## Old-age benefits

### Planned pension - General social security scheme (social insurance)

The following benefits are summarized under 'Details on reduced requirements for other groups': (1) Age pension for persons with disabilities (Aposentadoria por idade da pessoa com deficiência), (2) Length of contribution pension for persons with disabilities (Aposentadoria da Pessoa com Deficiência por Tempo de Contribuição) and (3) Special pension for hazardous work (Aposentadoria especial por exposição a agentes nocivos à saúde).

#### Qualifying conditions

<b>Age requirements</b>	Men: (A) 65 (urban); (B&C) 60 (rural); teachers and professors).	Women: (A) 62 (urban); (B) 55 (rural); (C) 57 (teachers and professors).	Legislated increases: No information.
<b>Minimum qualifying period</b>	Men: (A) 20 years (urban); (B) 15 years (rural workers); (C) 25 years as a teacher/professor or (teachers and professors).	Women: (A) 15 years (urban); (B & C) Same requirements as men.	Legislated increases: No information.
<b>Employment conditions</b>	Employment may continue in general. For those receiving the 'Special pension for hazardous work (Aposentadoria especial por exposição a agentes nocivos à saúde)', employment in hazardous work must cease but may continue in other activities.		
<b>Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.</b>	Age 60 (men) or 55 (women) with at least 15 years of contributions and a disability (regardless of degree of disability); at any age with at least 33 years (men) or 28 years (women) of contributions and a mild disability; at any age with at least 29 years (men) or 24 years (women) of contributions and a moderate disability; at any age with at least 25 years (men) or 20 years (women) of contributions and a severe disability; age 60 with at least 25 years of contributions in a lower-risk occupation; age 58 with at least 20 years of contributions in a medium risk occupation; or age 55 with at least 15 years of contributions in a severe risk occupation. Special transition rules apply to those who worked in hazardous activities before 13 November 2019.		
<b>Payment of benefit abroad</b>	Paid only under bilateral and multilateral agreements.		
<b>Benefit details</b>			
<b>Benefit calculation rules</b>	Wage replacement		
<b>Amount</b>	60% of reference earnings plus 2% for each year of contribution exceeding 20 years (men) or 15 years (women), up to 100%.		
<b>Minimum benefit</b>	The legal monthly minimum wage a month.		
<b>Maximum benefit</b>	7,507.49 reais a month.		
<b>Reference earnings for benefit calculation</b>	Average monthly earnings are based on the insured's total monthly earnings since July 1994.		
<b>Minimum reference earnings</b>	The legal monthly minimum wage a month.		
<b>Maximum reference earnings</b>	7,507.49 reais a month.		
<b>Benefit adjustments</b>	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.		
<b>Schedule of payments</b>	13 payments a year.		

## Old-age assistance - Social assistance

Qualifying conditions		
Age requirements	65	Legislated increases: No information.
Other qualifying conditions	Must not be in gainfully employed. Eligibility for the old-age assistance is reviewed every 2 years.	
Means test	Income test	Monthly household income must be less than 25% of the legal monthly minimum wage per person.
Employment conditions	Employment must cease.	
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	100% of the legal monthly minimum wage.	
Benefit adjustments	Legally mandated. Adjusted annually based on changes in the legal monthly minimum wage.	
Schedule of payments	Monthly.	

## Disability benefits

### Disability pension - General social security scheme (social insurance)

Qualifying conditions		
Qualifying conditions	Must be assessed with a permanent incapacity for any work and have at least 12 months of contributions. The contribution period is waived if the disability is the result of an accident. The National Social Security Institute assesses the degree of disability every 2 years.	
Employment conditions	Employment must cease.	
Payment of benefit abroad	Paid only under bilateral and multilateral agreements.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	60% of reference earnings plus 2% for each year of contribution exceeding 20 years (men) or 15 years (women), up to 100%.	
Minimum benefit	The legal monthly minimum wage.	
Maximum benefit	7,507.49 reais a month.	
Reference earnings for benefit calculation	Average monthly earnings are based on the insured's total monthly earnings since July 1994.	
Minimum reference earnings	The legal monthly minimum wage.	
Maximum reference earnings	7,507.49 reais a month.	
Benefit adjustments	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.	
Schedule of payments	13 payments a year.	
Constant-attendance allowance		
Name	Qualifying conditions	Amount
Constant-attendance allowance	Paid if the insured requires the constant attendance of others to perform daily functions.	25% of the disability pension is paid.

### Disability benefit - Social assistance

Qualifying conditions	
Qualifying conditions	Must be assessed with a disability. Eligibility for disability assistance is

	reviewed every 2 years.	
<b>Means test</b>	Income test	Monthly household income must be less than 25% of the legal monthly minimum wage per person.
<b>Employment conditions</b>	Employment must cease.	
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Flat-rate amount	
<b>Amount</b>	100% of the legal monthly minimum wage is paid a month.	
<b>Benefit adjustments</b>	Legally mandated. Adjusted annually based on changes in the legal monthly minimum wage.	
<b>Benefit duration</b>	As long as qualifying conditions are fulfilled.	

## Survivor benefits

### Survivor pension - General social security scheme (social insurance)

<b>Qualifying conditions</b>		
<b>Qualifying conditions</b>	There is no minimum qualifying period.	
<b>Eligible survivors</b>	A widow(er) or partner (opposite or same-sex) and orphans younger than age 21 (no limit if assessed with a total disability, an intellectual or mental disability, or a severe physical disability); if there is no eligible widow(er), partner, or orphan (in order of priority), parents and siblings younger than age 21 (no limit if disabled).	
<b>Payment of benefit abroad</b>	Paid only under bilateral and multilateral agreements.	
<b>Remarriage conditions</b>	The widow(er)'s pension continues upon remarriage.	
<b>Benefit details</b>		
<b>Amount</b>	50% of the old-age or disability pension the deceased received or would have been entitled to receive if disabled, plus 10% for each eligible dependent up to 100%; 100% if a dependent has a severe disability; 100% of the legal monthly minimum wage for rural workers.	
<b>Minimum benefit</b>	The legal monthly minimum wage.	
<b>Maximum benefit</b>	7,507.49 reais a month.	
<b>Benefit adjustments</b>	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.	
<b>Schedule of payments</b>	Monthly, 13 payments a year.	
<b>Benefit duration</b>	The pension is paid for 4 months if the deceased had less than 18 months of contributions or was married to or living with the spouse or partner for less than 2 years before the death. If the deceased had at least 18 months of contributions and was married to or living with the spouse or partner for at least 2 years before the death, the duration of the pension varies depending on the spouse's or partner's age: if the widow(er) or partner is younger than age 21, the pension is paid for 3 years; if aged 21 to 26, for 6 years; if aged 27 to 29, for 10 years; if aged 30 to 40, for 15 years; if aged 41 to 43, for 20 years; or if aged 44 or older, for life.	

## Administrative organization

Organization	Role in relation to programme	Related programmes
<a href="#">Ministry of Social Security</a>	General supervision and regulation; Programme administration.	General social security scheme (social insurance)
<a href="#">Ministry of Finance</a>	Regulatory functions; Collection of contributions.	General social security scheme (social insurance)
<a href="#">National Social Security Institute (INSS)</a>	General supervision and regulation; Programme administration and delivery.	General social security scheme (social insurance), Social assistance
<a href="#">Ministry of Development and Social Assistance, Family, and Fight against Hunger</a>	General supervision and regulation; Programme administration.	Social assistance

## Health and long-term care benefits

### Branch overview

Type of programme	Programme name
Universal system	Unified Health System

### Regulatory framework

Year	Law name and number
1990	<a href="#">Law no. 8.080 of 19 November (on health)</a>

### Coverage

Programme	Mandatory coverage	Citizenship conditions
Unified Health System (SUS; universal)	Residents of Brazil.	All legal residents are covered.

### Source of funds

Programme name	Persons covered	Notes
Unified Health System (SUS; universal)	All covered persons	The government pays the total cost.

### Health benefits

#### Medical benefits - Unified Health System (SUS; universal)

##### Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
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##### Benefit details

Services covered	The Unified Health System provides medical services directly to patients in rural and urban areas. Benefits include general, specialist, and maternity care; hospitalization; medicine (some cost sharing is required); and necessary transportation.
Benefit duration	There is no limit to duration.

### Administrative organization

Organization	Role in relation to programme	Related programme(s)	Additional information
<a href="#">Ministry of Health</a>	General supervision and regulation; Programme administration.	Unified Health System (SUS; universal)	
Federal, state, and municipal hospitals and health centres affiliated to the Unified Health System	Payment/delivery of benefits.	Unified Health System (SUS; universal)	Through Federal, state, and municipal institutions.



## Sickness and maternity

### Branch overview

Type of programme	Programme name
Social insurance	General Social Security Scheme

**Note:** A special system exists for certain public-sector employees and military personnel.

### Regulatory framework

Year	Law name and number	Amendments
1991	<a href="#">Law no. 8.212 of 24 July (on the organization and cost plan of the social security system)</a>	1999 (Law no. 9876 of 26 November)
1991	<a href="#">Law no. 8.213 of 24 July (on social insurance benefits)</a>	2015 (Law no. 13.135, on survivors benefits) and 2019 (Law no. 13.846, on the continuous review of benefits)
1999	<a href="#">Decree no. 3.048 of 6 May (on social security regulation)</a>	2020

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
General social security scheme (social insurance)	Salaried workers in industry, commerce, and agriculture; rural workers; household workers; casual workers; elected officials and public-sector employees not covered by a special system; and self-employed persons.	Students, housewives and homemakers, unemployed persons, and other persons without gainful employment.	No exclusions.	All legal residents are covered.

### Source of funds

Programme name	Persons covered	Notes
General social security scheme (social insurance)	Employees (+)	Financing is reported under "Old age, disability and survivors" (see "General social security scheme").
General social security scheme (social insurance)	Self-employed	Financing is reported under "Old age, disability and survivors" (see "General social security scheme").

### Sickness benefits

#### Temporary incapacity benefit - General social security scheme (social insurance)

##### Qualifying conditions

Qualifying conditions	Must have contributed in the last 12 months. There is no qualifying period for an accident or serious illness.
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##### Benefit details

Amount	91% of the reference earnings is paid; 100% of the legal monthly minimum wage for rural workers.
Minimum benefit	The legal monthly minimum wage.
Maximum benefit	6,831.82 reais a month.

<b>Reference earnings for benefit calculation</b>	Average monthly earnings are based on the insured's total monthly earnings since July 1994.
<b>Minimum reference earnings</b>	The legal monthly minimum wage.
<b>Maximum reference earnings</b>	7,507.49 reais a month.
<b>Benefit adjustments</b>	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.
<b>Schedule of payments</b>	13 payments a year.
<b>Benefit duration</b>	No limit.
<b>Waiting period</b>	A 15-day waiting period for employees (the employer pays 100% of earnings for the first 15 days); no waiting period for the other covered persons.

## Maternity benefits

### Maternity benefit - General social security scheme (social insurance)

<b>Qualifying conditions</b>	
<b>Qualifying conditions</b>	There is no minimum qualifying period for salaried workers, household workers, and casual workers; 10 months of contributions for self-employed persons. Rural workers in predominantly family-based subsistence activities must show proof of 10 months of work in the rural sector. The same benefit is paid for adoption.
<b>Benefit details</b>	
<b>Amount</b>	100% of reference earnings.
<b>Minimum benefit</b>	The legal monthly minimum wage.
<b>Reference earnings for benefit calculation</b>	The insured's last earnings (employed women, household workers, and casual workers); average earnings in the last 12 months (self-employed and voluntarily insured women); and the legal monthly minimum wage (rural workers in predominantly family-based subsistence activities).
<b>Minimum reference earnings</b>	The legal monthly minimum wage.
<b>Maximum reference earnings</b>	39,293.32 reais a month for employed women and casual workers; 7,507.49 reais a month for household workers, self-employed persons, and voluntarily insured women; or 1,302.00 reais a month for rural workers in predominantly family-based subsistence activities.
<b>Benefit adjustments</b>	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.
<b>Benefit duration</b>	For 120 days, from 28 days before to 91 days after the expected date of childbirth. The maternity benefit is paid for 2 weeks for a miscarriage; for 120 days to a person who adopts a child younger than age 12 or to an insured widow(er) of a deceased spouse who received or was entitled to receive the maternity benefit. May be extended by up to 60 days for employees of enterprises that are part of the Empresa Cidadã programme.

## Administrative organization

Organization	Role in relation to programme	Related programmes
<a href="#">Ministry of Social Security</a>	General supervision and regulation; Programme administration.	General social security scheme (social insurance)
<a href="#">Ministry of Finance</a>	Regulatory functions; Collection of contributions.	General social security scheme (social insurance)
<a href="#">National Social Security Institute (INSS)</a>	General supervision and regulation; Programme administration and delivery.	General social security scheme (social insurance)

## Accidents at work and occupational diseases

### Branch overview

Type of programme	Programme name
Social insurance	General Social Security Scheme

### Regulatory framework

Year	Law name and number	Amendments
1991	<a href="#">Law no. 8.212 of 24 July (on the organization and cost plan of the social security system)</a>	1999 (Law no. 9876 of 26 November)
1991	<a href="#">Law no. 8.213 of 24 July (on social insurance benefits)</a>	2015 (Law no. 13.135, on survivors benefits) and 2019 (Law no. 13.846, on the continuous review of benefits)

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
General social security scheme (social insurance)	Employees, casual workers, household workers, and rural workers in predominantly family based subsistence activities.	No exclusions.	Self-employed persons.	All legal residents are covered.

### Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
General social security scheme (social insurance)			
Employees (+)	<b>Covered person:</b> None.  <b>Employer:</b> 1% - 3% (depending on the assessed degree of risk); 0.1% (for employers of rural workers in predominantly family-based subsistence activities); 0.8% (domestic employers).	Gross payroll.  <b>Minimum:</b> No minimum.  <b>Maximum:</b> No maximum.	Finances any deficit; contributes as an employer.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

### Temporary work-injury benefits

#### Accidental temporary incapacity benefit - General social security scheme (social insurance)

##### Qualifying conditions

Qualifying conditions
Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

<b>Accidents during commute</b>	Covered.
<b>Benefit details</b>	
<b>Benefit calculation rules</b>	Wage replacement
<b>Amount</b>	91% of the reference earnings.
<b>Minimum benefit</b>	The legal monthly minimum wage a month.
<b>Maximum benefit</b>	6,831.82 reais a month.
<b>Reference earnings for benefit calculation</b>	Average monthly earnings are based on the insured's total monthly earnings since July 1994. For rural workers, average monthly earnings are 100% of the legal monthly minimum wage.
<b>Minimum reference earnings</b>	The legal monthly minimum wage a month.
<b>Maximum reference earnings</b>	7,507.49 reais a month.
<b>Benefit adjustments</b>	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.
<b>Schedule of payments</b>	13 payments a year.
<b>Benefit duration</b>	No limit.
<b>Waiting period</b>	A 15-day waiting period (the employer pays 100% of earnings for the first 15 days). There is no waiting period for casual workers, household workers, or rural workers in predominantly family based subsistence activities.

## Permanent work-injury benefits

### Accidental disability pension - General social security scheme (social insurance)

<b>Qualifying conditions</b>		
<b>Qualifying conditions</b>	Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. The National Social Security Institute assesses the degree of disability every 2 years.	
<b>Accidents during commute</b>	Covered.	
<b>Employment conditions</b>	Employment must cease.	
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Wage replacement	
<b>Amount</b>	100% of the reference earnings is paid if the insured has no work capacity.	
<b>Minimum benefit</b>	The legal monthly minimum wage.	
<b>Maximum benefit</b>	7,507.49 reais a month.	
<b>Reference earnings for benefit calculation</b>	Average monthly earnings are based on the insured's total monthly earnings since July 1994.	
<b>Minimum reference earnings</b>	The legal monthly minimum wage.	
<b>Maximum reference earnings</b>	7,507.49 reais a month.	
<b>Benefit adjustments</b>	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.	
<b>Schedule of payments</b>	13 payments a year.	
<b>Benefit duration</b>	No limit.	
<b>Constant-attendance allowance</b>		
<b>Name</b>	<b>Qualifying conditions</b>	<b>Amount</b>
Constant-attendance allowance	If the insured requires the constant attendance of others to perform daily functions.	25% of the permanent disability pension is paid.

Reduced benefit for a partial disability		
Name	Qualifying conditions	Amount
Accident benefit	Paid to workers with disabilities who have some work capacity.	50% of the insured's average monthly earnings is paid.

## Medical work-injury benefits

### Medical benefits - Unified Health System (SUS; universal)

See Health care benefits.

## Survivor's work-injury benefits

### Survivor pension - General social security scheme (social insurance)

Qualifying conditions	
Qualifying conditions	The insured died as a result of an accident at work or an occupational disease. There is no minimum qualifying period.
Accidents during commute	Covered.
Eligible survivors	The widow(er) or partner (same or opposite sex) and orphans younger than age 21 (no limit if assessed with a total disability, a severe physical disability, or a partial intellectual or mental disability); if there is no widow(er), partner, or orphan, other eligible survivors include (in order of priority) parents and brothers and sisters younger than age 21 (no limit if assessed with a total disability, a severe physical disability, or a partial intellectual or mental disability).
Remarriage conditions	The widow(er)'s pension continues upon remarriage.
Benefit details	
Amount	50% of the permanent disability pension the deceased received or was entitled to receive, plus 10% for each eligible dependent up to 100%; 100% if a dependent has a severe disability; 100% of the legal monthly minimum wage for rural workers in predominantly family-based subsistence activities.
Minimum benefit	The legal monthly minimum wage.
Maximum benefit	7,507.49 reais a month.
Benefit adjustments	Legally mandated. Benefits are adjusted annually based on changes in the cost-of-living index (for benefits above the legal monthly minimum wage) or the legal monthly minimum wage.
Schedule of payments	13 payments a year.
Benefit duration	The pension is paid for 4 months if the deceased had less than 18 months of contributions or was married to or living with the spouse or partner for less than 2 years before the death. If the deceased had at least 18 months of contributions and was married to or living with the spouse or partner for at least 2 years before the death, the duration of the pension varies depending on the spouse's or partner's age: if the widow(er) or partner is younger than age 21, the pension is paid for 3 years; if aged 21 to 26, for 6 years; if aged 27 to 29, for 10 years; if aged 30 to 40, for 15 years; if aged 41 to 43, for 20 years; or if aged 44 or older, for life.

## Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
<a href="#">Ministry of Social Security</a>	General supervision and regulation; Programme administration.	General social security scheme (social insurance)	
<a href="#">Ministry of Finance</a>	Regulatory functions; Collection of contributions.	General social security scheme (social insurance)	
<a href="#">National Social Security Institute (INSS)</a>	Regulatory functions; Programme administration and delivery.	General social security scheme (social insurance)	
<a href="#">Ministry of Health</a>	General supervision and regulation; Programme administration.	General social security scheme (social insurance)	
Federal, state, and municipal hospitals and health centres affiliated to the Unified Health System	Payment/delivery of benefits.	General social security scheme (social insurance)	Through Federal, state, and municipal institutions.

## Unemployment

### Branch overview

#### Type of programme

Social assistance

**Note:** Employers contribute 8% of monthly earnings to an employee's individual account in the Guarantee Fund for Severance Pay (FGTS). The insured may withdraw funds from the individual account for involuntary unemployment, retirement, and other contingencies.

### Regulatory framework

Year	Law name and number	Amendments
1990	<a href="#">Law no. 7.998 of 11 January (on unemployment benefit)</a>	1994 (Law no. 8900 of 30 June) and 2002 (Law no. 10608 of 20 December, on forced and bonded labour)
1991	<a href="#">Law no. 8.287 of 20 December (on traditional fishermen)</a>	
2015	Law. no. 13.134 (on unemployment benefit regulations)	

### Coverage

Programme	Mandatory coverage	Citizenship conditions
Social assistance	Employees in the formal private sector and other categories of workers, including household workers and fishermen (during closed season periods).	All legal residents are covered.

### Source of funds

Programme name	Persons covered	Notes
Social assistance	Employees (+)	The government pays the total cost.

### Unemployment benefits

#### Unemployment benefit (means tested) - Social assistance

Qualifying conditions		
Qualifying conditions	Must have received a salary in at least 12 of the 18 months before unemployment began for the first claim; at least 9 of the last 12 months for the second claim; at least 6 months immediately before unemployment began for the third and subsequent claims. Household workers must have received a salary in at least 15 of the 24 months before unemployment. Unemployment must not be due to misconduct or resignation. Must have no other means of support and must not receive other social insurance benefits.	
Means test	Means test	Must not have sufficient income to support his or her family.
Benefit details		
Benefit calculation rules	Progressive amount (income-related)	



<b>Amount</b>	The monthly benefit varies depending on the reference earnings: 80% of the reference earnings is paid with average monthly earnings up to 1,858.17 reais; 50% of the reference earnings plus a lump sum of 1,486.54 reais with average monthly earnings of 1,858.18 reais to 3,097.26; a lump sum of 2,106.08 with average monthly earnings exceeding 3,097.26 reais.
<b>Minimum benefit</b>	The legal monthly minimum wage.
<b>Maximum benefit</b>	2,106.08 reais a month.
<b>Reference earnings for benefit calculation</b>	The insured's average monthly earnings in the last 3 months of employment.
<b>Benefit adjustments</b>	Legally mandated. Adjusted annually based on changes in the legal monthly minimum wage.
<b>Benefit duration</b>	For 3 to 5 months, depending on the insured's duration of coverage. For the first claim, the benefit is paid for 4 months with 12 to 23 months of coverage; for 5 months with at least 24 months of coverage. For the second claim, the benefit is paid for 3 months with 9 to 11 months of coverage; for 4 months with 12 to 23 months of coverage; or for 5 months with at least 24 months of coverage. For the third and subsequent claims, the benefit is paid for 3 months with 6 to 11 months of coverage; for 4 months with 12 to 23 months of coverage; for 5 months with at least 24 months of coverage.
<b>Extension</b>	Under special conditions, the benefit may be extended for an additional 2 months.

### Unemployment benefit for artisanal fishermen - Social assistance

<b>Qualifying conditions</b>		
<b>Qualifying conditions</b>	Paid to artisanal fishermen during the spawning season, when fishing is prohibited. Must be registered for at least 1 year as a professional artisanal fisherman in the general fishing register.	
<b>Means test</b>	Income test	Must not have any other source of income.
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Flat-rate amount	
<b>Amount</b>	The legal monthly minimum wage (see Annex).	
<b>Benefit adjustments</b>	Legally mandated. Adjusted annually based on changes in the legal monthly minimum wage.	
<b>Benefit duration</b>	Up to 5 months a year, depending on the duration of the spawning season.	

### Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
<a href="#">Ministry of Labour and Employment</a>	General supervision and regulation; Programme administration and delivery.	Social assistance	
<a href="#">Worker Assistance Fund Advisory Council</a>	Programme administration.	Social assistance	Tripartite joint body composed of representatives of workers, employers, and employees.
<a href="#">National Social Security Institute (INSS)</a>	Payment/delivery of benefits.  Note: Pays the unemployment benefit for artisanal fishermen.	Social assistance	

## Family and household benefits

### Branch overview

Type of programme	Programme name
Social insurance	
Social assistance	Bolsa Familia

**Note:** A special system exists for certain public-sector employees and military personnel.

### Regulatory framework

Year	Law name and number	Amendments
1991	<a href="#">Law no. 8.213 of 24 July (on social insurance benefits)</a>	2015 (Law no. 13.135, on survivors benefits) and 2019 (Law no. 13.846, on the continuous review of benefits)
2023	<a href="#">Law no. 14.601 of 19 June (on Bolsa Familia)</a>	
2023	<a href="#">Decree no. 11.566 of 16 June (on Bolsa Familia regulations)</a>	

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
General social security scheme (social insurance)	Low-income employees with one or more children.	No possibility of voluntary coverage.	Self-employed persons and rural workers in predominantly family-based subsistence activities.	All legal residents are covered.
Bolsa Familia (social assistance)	Residents of Brazil living in poor conditions or extremely poor households.			All legal residents are covered.

### Source of funds

Programme name	Persons covered	Notes
General social security scheme (social insurance)	Employees (+)	Financing is reported under "Old age, disability and survivors" (see "General social security scheme").
Bolsa Familia (social assistance)	All covered persons	The government pays the total cost.

## Family and household benefits

### Family allowance - General social security scheme (social insurance)

#### Qualifying conditions

<b>Qualifying conditions</b>	Paid for children younger than age 14 (no limit if disabled). The parents are required to present annual proof of vaccinations for children up to age 6 and proof of school attendance each semester from age 7. The parents must be currently in covered employment or receive an age pension; a length of contribution pension; a disability pension; or a length of contribution pension for persons with disabilities. The family allowance is paid to both parents if both are insured.
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<b>Means test</b>	Income test	The insured's monthly income must not exceed 1,754.18 reais.
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Flat-rate amount	
<b>Amount</b>	59.82 reais a month is paid for each eligible child.	
<b>Benefit adjustments</b>	Legally mandated. Adjusted annually according to changes in the consumer price index.	
<b>Benefit duration</b>	Age restrictions apply (see qualifying conditions).	
<b>Additional information</b>	Employers pay allowances and the National Social Security Institute reimburses them for the total cost.	

### Prisoner's dependents pension - General social security scheme (social insurance)

<b>Qualifying conditions</b>		
<b>Qualifying conditions</b>	Paid to eligible dependents if the insured is imprisoned and had a monthly income up to 1,748.18 reais immediately before imprisonment and has at least 24 months of contributions. Eligible dependents include a spouse or partner (same or opposite sex) and children younger than age 21 (no limit if assessed with a total disability, a severe physical disability, or a partial intellectual or mental disability); if there is no eligible spouse, partner, or child (in order of priority), parents and siblings younger than age 21 (no limit if assessed with a total disability, a severe physical disability, or a partial intellectual or mental disability).	
<b>Means test</b>	Income test	The insured's monthly income must not exceed 1,748.18 reais.
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Flat-rate amount	
<b>Amount</b>	The legal monthly minimum wage (see Annex).	
<b>Benefit adjustments</b>	Legally mandated. Adjusted annually based on changes in the legal monthly minimum wage.	
<b>Schedule of payments</b>	13 payments a year.	
<b>Benefit duration</b>	As long as conditions are fulfilled; age restrictions apply for children and siblings (see qualifying condition).	

### Bolsa Familia cash grant - Bolsa Familia (social assistance)

<b>Qualifying conditions</b>		
<b>Qualifying conditions</b>	Paid for children aged 4 to 5 who maintain a 60% school attendance rate; 75% for children aged 6 to 17. Children younger than age 15 at risk of child labour must attend scheduled educational activities. Families must meet basic vaccination requirements, children younger than age 7 must have their nutritional status monitored, and pregnant women must undergo prenatal examinations.	
<b>Means test</b>	Income test	Monthly household income must be less than 218 reais per person.
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Flat-rate amount	
<b>Amount</b>	A basic benefit (Benefício de renda de cidadania) of 142 reais a month per person is paid. If the monthly household income, including the basic benefit and supplements, is less than 600 reais, the difference between the monthly household income and 600 reais is paid (Benefício complementar).	
<b>Minimum benefit</b>	600 reais a month.	
<b>Benefit adjustments</b>	Ad hoc adjustments.	
<b>Benefit duration</b>	Age restrictions apply (see qualifying conditions).	
<b>Benefit supplements or sub-benefits</b>		

Name	Qualifying conditions	Amount
Early childhood supplement	Paid to families with children younger than age 7.	150 reais a month for each eligible child.
Family variable supplement	Paid to families with pregnant women or with children aged 7 to 17.	50 reais a month for each eligible person.

### Administrative organization

Organization	Role in relation to programme	Related programmes
<a href="#">Ministry of Social Security</a>	General supervision and regulation; Programme administration.	General social security scheme (social insurance)
<a href="#">Ministry of Finance</a>	Regulatory functions; Collection of contributions.	General social security scheme (social insurance)
<a href="#">National Social Security Institute (INSS)</a>	Regulatory functions; Programme administration and delivery.  Note: Pays Family allowances (social insurance) for certain insured persons.	General social security scheme (social insurance)
Employers	Payment/delivery of benefits.  Note: Pays Family allowances (social insurance) directly to employees.	General social security scheme (social insurance)
<a href="#">Ministry of Development and Social Assistance, Family, and Fight against Hunger</a>	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Bolsa Familia (social assistance)

## Annex: Reference values (e.g. minimum wages, etc.)

Full description	Periodicity	Amount (on 1 January 2023)	Additional information
The legal monthly minimum wage	Monthly	1,320 reais, as of January 2023	