



Exploratory study: filling in the knowledge gaps and identifying strengths and challenges in the effectiveness of the EU Member States' minimum income schemes

Country Fiche - Portugal

Written by Pedro Perista
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Directorate-General for Employment, Social Affairs and Inclusion

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Summary

The social insertion income (*rendimento social de inserção* – RSI) is aimed at individuals and families living in severe economic distress and in a potential or actual state of social exclusion. It is based on three basic pillars: i) distribution of resources; ii) management of social risks; and iii) promotion of social inclusion. The Social Security Institute (*Instituto da Segurança Social*) is the entity responsible for regulating and financing the scheme at the national level. Implementation is handled at the local level. The scheme's local units are made up of local representatives of different bodies. As from April 2022 (Decree-Law no. 23/2022, February 14), the co-ordination of the units became the responsibility of municipalities. Until then it was the responsibility of local services of social security.

In order to tackle the economic and financial crisis that began in 2007-2008, a set of measures were implemented to sustainably contain the increase in public expenditure (especially in the first half of the 2010s). Among them, the redefinition of the conditions of access to social support was an integral part, -- leading to changes in the RSI scheme (e.g. in terms of eligibility rules). In 2021, the RSI had 261,992 beneficiaries, which represented only slightly more than half of the peak number of beneficiaries in March 2010. Existing studies (e.g. Rodrigues, 2011; GEP-MTSSS, 2021) emphasise the decreased effectiveness of the scheme regarding the mitigation of the intensity and severity of poverty, with only marginal gains in terms of the vertical efficiency of the programme and poverty-reduction efficiency.

Despite this, the RSI is widely recognised as an important measure for mitigating the intensity and severity of poverty. However, the measure falls short in terms of the reduction of poverty. In fact the mean RSI amounts, even if they have been increased since the beginning of 2016, remain far below the poverty threshold.

The assignment of the RSI implies a social integration contract that includes: a cash benefit and the signature of an insertion programme including a set of rights and duties that the claimant must sign up to in order to be entitled to receive the benefit. The contract implies that all beneficiaries meeting the conditions for activation are registered with the public employment services and available for a set of integration measures.

There are not many evaluation studies on the RSI and its evolution over time. However, a recent study (GEP-MTSSS, 2021) reported that professionals involved in the scheme's implementation, as well as academics, consider that there are obstacles within the scheme that make it more difficult for beneficiaries to leave it. The main obstacles identified are the insufficient co-ordination between services/partners, and the bureaucracy and rigidity of insertion programmes, which are considered inadequate for certain types of beneficiaries. They also consider institutional efforts to be insufficient as regards investment in integration and meeting beneficiaries' needs for income support and help in finding employment.

The insertion contract under the scheme is intended to involve an individual and family multidimensional diagnosis, as well as the formulation of an individual plan, the identification of priority actions, and mobilisation of resources. It also entails monitoring and assessment and the involvement of different stakeholders (e.g. public employment services, schools, and health authorities) to produce the assessment.

Although different stakeholders in the local units are expected to co-operate to provide the support needed, there are no single points of contact or one-stop shops to facilitate this. However, based on the diagnosis made, beneficiaries may be directed to targeted social services. Additionally, it should be mentioned that beneficiaries are allocated a case manager who is responsible for preparing, implementing and monitoring the personal social integration programmes, in line with the needs and resources identified.

Finally, the main conclusions of the aforementioned study on the evolution of the RSI over 20 years of implementation should be mentioned. These are that: i) the RSI is a key measure within the scope of social policy; ii) the amount of the benefit is too low, and the investment in social inclusion is insufficient; iii) the scheme tackles the severity of poverty but struggles to promote the autonomy of the beneficiaries; iv) access to employment is an aspiration of most beneficiaries but they feel discrimination and stigmatisation to be obstacles; and v) monitoring and evaluation have been insufficient, too dependent on political cycles, and need a comprehensive approach that integrates the different social dimensions involved. Thus, deepening knowledge of the scheme through monitoring, evaluation, and research is crucial.

The following sections, first, outline the features of the MI support in place; secondly, describe the eligibility criteria and coverage and consider the adequacy of the financial support provided and the links with other benefits; thirdly, examine the extent of integration with labour market measures to help those supported into employment; fourthly, consider the access provided for the people concerned to social services; fifthly, summarise the governance mechanisms in place; and, finally, review the evidence on the impact on reducing poverty and assisting beneficiaries to find work.

An annex outlines the underlying situation in terms of the relative number of people at risk of poverty or social exclusion and the changes that have occurred over recent years, as well as the characteristics of the people concerned – their gender, age, employment status, education level, country of birth and the structure of the households in which they live. As such, it provides the context in which MI support is operating and indicates the groups on which support needs to be targeted.

1 Description of national schemes providing minimum income support

The social insertion income (*Rendimento Social de Inserção* – RSI)¹, first introduced in 1996 (Law 19-A/1996) under the name 'minimum guaranteed income' (*Rendimento Mínimo Garantido* - RMG), came to fill a gap in the Portuguese social protection system. The scheme is based on three basic pillars: i) distribution of resources; ii) management of social risks; and iii) promotion of social inclusion. It is aimed at ensuring that individuals and their respective households have resources that contribute to the satisfaction of their basic needs and favour progressive professional and social integration.

Apart from the income support (cash benefit) element, the RSI consists of an integration programme. Through the latter, recipients are encouraged to participate actively in their own process of social inclusion and to strengthen their capabilities. The integration programme is based on an insertion contract, signed by the beneficiaries and the scheme's local units, whereby both parties agree to develop a set of actions and tasks necessary for the gradual social, labour market, and community integration of the family. Claimants, as well as other household family members, must sign this contract within the first 45 days in order to continue to be entitled to the benefit.

The Social Security Institute is the entity responsible for regulating and financing the scheme at the national level. The Social Security Institute is made up of regional-level departments. However, only the autonomous regions of Azores and Madeira, where there are regional equivalents of the Social Security Institute, have responsibilities in terms of regulation and implementation at the regional level. This is not the case in mainland Portugal, where regions do not have that kind of autonomy.

¹ Legal framework provided by Law nº. 13/2003 of 21 May.

Implementation is handled at the local level by the scheme's local units, which are made up of local representatives of public bodies in social security, employment and vocational training, education, and health, and by local authorities. Representatives of public/private bodies of non-profit entities that operate in the geographic areas in question may also be invited to play a role. As from April 2022, the co-ordination of the units became the responsibility of municipalities (until then it was the responsibility of local services of social security). The units' competences include approving the insertion agreement, organising its implementation, and monitoring and evaluation.

In 2020, total expenditure on the scheme amounted to €339.7 million. For mainland Portugal (excluding the autonomous regions of Madeira and Azores) the total was €309.8 million. The latter amount² was divided between payments to non-profit organisations (8.9% or €27.6 million) and those to recipients (91.1% or €282.2 million).

In 2021, the scheme had 261,992 recipients (52% females and 48% males). The mean amount of the benefit was €119,39 per month. 31,2% of recipients were aged under 18; 10,0% were aged 18-24; 10,2% aged 25-34; 12,4 % aged 35 to 44; 15% aged 45-54; 17,2% aged 55-64 and 4,0% aged 65 or over.

In terms of household characteristics (2020), 44% of recipients lived in single-person households; 22% lived in lone-parent households; and an additional 22% in households formed by a couple and children. 7% were couples without children, and 3% were extended families.

Approximately 1 in 5 recipients received the benefit for one year or less, and about 1 in 4 for more than a year and up to three years. A significant proportion of recipients received the benefit for at least six years (36.4%). On average, recipients received the benefit for 36 months.

Unemployed people who have exhausted their unemployment insurance, or who are not eligible for it due to a short employment record, may be eligible for the means-tested unemployment assistance. The minimum employment record needed for access is 180 days in the 12 months prior to unemployment. In order to be eligible, the equivalent personal income of unemployed people cannot be higher than 80% of the value of the social support index (*Indexante dos Apoios Sociais* – IAS)³ (i.e. €354.56 in 2022); and the households' assets cannot be higher than €106,368 – 240 times the value of the IAS in 2022. It has a minimum duration of 150 days and a maximum duration of 540 days, depending on the age of the claimant and of their contribution (employment) record. The amount received relates to the value of the IAS and to the type of household: 80% of the IAS for beneficiaries living alone, and 100% for beneficiaries living with other people.

1.1 Eligibility

In order to be entitled to the RSI, claimants who live alone must have a personal monthly income lower than €189.66. If they live with other people, the total monthly

² It was only possible to obtain disaggregated data for mainland Portugal.

³ The IAS consists of a reference value used for calculating social benefits provided by the state. It started to be used in 2007. Previously, the reference used was the minimum wage. According to its regulatory legal framework, the IAS is to be updated annually in line with selected macroeconomic indicators, namely the effective change rate of the Consumer Price Index (CPI) and the effective growth of the Gross Domestic Product (GDP). Due to 2007-2009 financial crisis, the IAS adjustment mechanism was suspended, meaning that there was no regular updating of the IAS between 2009 and 2016. The IAS amount remained unchanged. The IAS adjustment mechanism was re-established in 2016, meaning that in 2016 the IAS was already updated under a "no policy change" general rule that took into account changes in the rate of the Consumer Price Index (CPI) and of the Gross Domestic Product (GDP). After being updated in the following years, again it remained unchanged between 2020 and 2021 (€438.81) in consequence of the Covid-19 pandemic, but increased in 2022 (€443,20) .

income of the household must be lower than the maximum amount of the RSI that would be calculated for that household. The maximum rate of the monthly benefit is €189.66 for claimants (100% of the RSI), €132.76 for each of the other adults in the household (70% of the RSI), and €94.83 for each child (50% of the RSI). Thus, in the case of a household composed of three adults and one child, the threshold is €550.01 (€189.66 + €132.76 + €132.76 + €94.83).

For the calculation of the total income of the household, only 80% of income from work after deduction of workers' social security contributions is taken into account⁴. All household income, regardless of its nature and origin (thus also including other social benefits), is taken into account for the purposes of the means test. Both real property as such, and income derived from it, are taken into account. If household members own buildings for permanent residential purposes whose value exceeds 450 times the IAS, 5% of the difference between the value of the dwelling and the value of the IAS is taken into account. If households own other real property (not including the permanent residence), the highest of the following must be taken into account: i) the amount of rent; and ii) 5% of the net value of all the real property (not including the permanent residence).

The value of real property owned by claimants and their households cannot exceed 60 times the IAS. The proportion does not depend on the number of people in the households. The income of benefit claimants and their households is taken into account; the assets of their children aged below 18 are included in the calculation. The benefits are not granted if the total value of assets exceeds 240 times the IAS. Both movable assets as such, and gross income from capital and from the realisation (sale or transfer) of movable assets, are taken into account. If household members have bank deposits, shares, savings certificates or other financial assets, the following amounts are deemed capital income: i) the value of the capital income (interest on bank deposits, share dividends or other income from other financial assets); and ii) 5% of the total value of movable assets (funds credited in bank accounts, shares, savings bonds or other financial assets).

The means test does not take into account income earned by students through holiday work, family benefits or disability and long-term care benefits. If any household members start working after the application has been accepted, only 50% of work income (after contributions) will be considered.

Claimants must grant the Social Security Institute access to all the relevant information needed to assess their socio-economic position.

No information as to how the eligibility criteria were chosen is available.

The household income and assets taken into account when determining the benefit level have been tightened over time. Whereas in 2006 the income of the previous month was considered, in 2010 the income of the previous calendar year was considered. In 2012 the limits on the amounts of real estate and assets taken into account were reduced. Another change regarded the proof of a non-marital partnership: in 2006, it was necessary for applicants to have been in a non-marital partnership for a minimum period of one year, which in 2010 became two years. In 2012, eligibility for people from abroad was made more difficult, given the need to present residence certificates (entitlement to RSI is impossible if their situation is not regularised). In addition, the obligation to register at the employment centre (along with participation in training measures) was reinforced in 2012.

According to the legal framework of May 2003, last revised in January 2019, the following criteria must be met: i) having legal residence in Portugal; ii) being in

⁴ Between July and December 2020, due to the pandemic situation, there was a change in the reference period used to calculate the benefits. The income considered became the income of the previous month before the claim, rather than the income of the previous three months.

extreme poverty; iii) signing the insertion contract; iv) being aged 18 or over, or under 18 for people with sole responsibility for maintaining minor or disabled children, being married or living in a non-marital partnership for more than two years, having their own income higher than 70% of the RSI value or, in the case of a woman, if they are pregnant; v) being registered at an employment office; vi) granting the Social Security Institute access to all information deemed necessary to assess their socio-economic situation; vii) not being in pre-trial detention or serving a prison sentence; viii) not having become voluntarily unemployed within the last year; ix) not being institutionalised in a state-funded facility; and x) not benefiting from social support under the asylum/refugee status regime.

In order to prove their eligibility, claimants must present a set of documents (ID or taxpayer card; photocopies of receipts of remuneration; and the certificate of registration of the right of residence issued by the city council). Third-country nationals have to show some additional documents (temporary stay visa, residence visa, temporary residence permit and permanent residence permit, which allow the assessment of the duration of residence for at least one year or; in the case of refugees, a residence permit with refugee status).

1.2 Coverage

According to a recent study, between 1998 and 2017 the RSI scheme covered 3.8% of the Portuguese population on average. The coverage varied over time. Between 1999 and 2001 and again between 2009 and 2011 it went above 4%. After 2013 it fell consistently to around 3%, reaching the lowest point in 2016 (2.8%) (GEP-MTSSS, 2021).

In 2021, according to statistics from the Social Security Institute, the scheme had 261,992 beneficiaries. This represented only slightly more than half of the number of beneficiaries reached at the peak, in March 2010, when it covered 404,500 people, following steady increases after its creation.

The decrease relates, most of all, to the restricted access to the benefit imposed in the first half of the 2010s, primarily driven by the need to cut public expenditure as a means of tackling the economic and financial crisis affecting the country.

The changes to the RSI programme led to the exclusion of a large number of beneficiaries, because of the stricter conditions for access. As put by Rodrigues, the reforms were *"an alteration that was needed, implemented at the worst possible moment due to the economic and financial crisis, and led mainly by the need to cut costs. The potential efficacy and efficiency gains that could be achieved were clearly eliminated by the intention to keep unchanged the benchmarked values, leading instead to a reduction in the effectiveness of most benefits in alleviating poverty with minimum gains in terms of their efficiency"* (Rodrigues, 2011: 2).

A study by the Office for Strategy and Planning of the Ministry of Labour, Solidarity and Social Security (*Gabinete de estratégia e planeamento do Ministério do Trabalho, Solidariedade e Segurança Social* – GEP-MTSSS) in 2021 emphasised that, as from 2010, not only did the RSI cover fewer of the population officially living in poverty (which was increasing), it also lost effectiveness in the coverage of the poorest (i.e. of those below 40% of the median equivalent income): *"Indeed, in 2010, 78% of this population was covered but there was a sharp decrease till 2017 where the coverage rate stood at 37% [further adding that] the decreased coverage is mostly due to the impact of the several legislative changes implemented over those years"* (GEP-MTSSS, 2021: 31-32).

According to a microsimulation undertaken by Rodrigues, the change in the RSI entitlement rules led to an increase in poverty intensity⁵ of about 30%, an increase in inequality as measured by the Gini co-efficient of 2%, and as measured by the Atkinson index ($e = 2$)⁶ of more than 9%, between 2009 and 2013 (Rodrigues, 2013).

In June 2012 the reference value for the calculation of the benefit changed from the social pension to the IAS. On the same date, the OECD-modified equivalence scale became the reference for calculating the weight of household members. Additionally, before the 2012 changes, the amount of the benefit could be increased in certain circumstances: for example, when households included people with severe mental or physical disabilities, or those with chronic diseases, or older people in a situation of great dependency; or to compensate for housing costs where these were higher than 25% of the RSI amount for the households concerned.

There are no data or estimates of the take-up of benefits, and few studies have attempted to analyse the issue. However, the studies by Castro *et al.* (2012), Rodrigues *et al.* (2013) and Santos *et al.* (2014) provide some insights (Rodrigues *et al.*, 2013: 43).

Santos *et al.* (2014) stress that even if no direct discrimination against specific groups regarding the access to the scheme was reported, some constraints could be identified, particularly affecting those most affected by social exclusion. Homeless people, for instance, face increased difficulties in accessing the measure due to lacking a fixed address. As a means of overcoming this situation, Article 2 of Order 253/2017, of 8 August, establishes that when applicants do not have a fixed address, they should choose the address of an entity supporting them and close to the area where they usually stay for longer periods. Another constraint concerns 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 indicate that "*new rules for new claims and renewals of the RSI may increase the bureaucratic process and create additional difficulties for families, leading to an increase in non-take-up*" (Rodrigues *et al.*, 2013: 26).

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

Yet another constraint concerns loss of privacy, because access to the benefit requires claimants to authorise RSI professionals to intrude into their lives, even into 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).

In October 2017, the Social Security Institute promoted an awareness-raising campaign on the RSI, aiming at "*providing dignity to the scheme, at highlighting its effectiveness as a measure for fighting poverty and social exclusion and at increasing*

⁵ Poverty intensity is measured as the difference between the median income of those with income below the at-risk-of-poverty threshold and the latter.

⁶ The Atkinson index is defined as the normalised ratio of the equally distributed equivalent level of income to the mean of the actual income distribution.

its capacity for integration and inclusion"⁷. The campaign ran in the second half of October 2017 and included spots on television and radio⁸, as well as posters⁹ in the press and on trains. It also included the creation of a phone line specifically for providing information regarding the RSI. The aforementioned report by the GEP-MTSSS considers that this may have been a contributing factor in the increase in the number of beneficiaries of the scheme registered in 2017 (GEP-MTSSS, 2021: 36).

1.3 Adequacy

The RSI is a differential benefit; that is, the monthly benefit corresponds to the difference between the maximum rate of the RSI and households' total income. The amount of the RSI is defined in an order (i.e. a piece of legislation) issued by the Ministry of Solidarity and Social Security, and corresponds to a percentage of the IAS. The maximum rate of the monthly benefit is calculated in the following way: €189.66 for claimants (100% of the reference value); €132.76 for other adults in the household (70% of the reference value); and €94.83 for every child in the household (50% of the reference value).

	Amount	% at-risk-of-poverty threshold	% extreme at-risk-of-poverty threshold (40% of median)	% minimum wage
single person	€189.66	34.2	51.3	29.9
single person with 1 child	€284.49	39.5	59.2	44.8
couple with 1 child	€417.25	41.8	62.7	65.7
couple with 2 children	€512.08	44.0	66.0	80.6
3 adults and 3 children	€739.67	46.0	69.0	116.5

Notes: (a) the at-risk-of-poverty threshold was €6.653 per year or €554,41 per month in 2020; (b) the minimum wage was €635 per month in 2020.

The amounts of the benefit are very low. Rather than fighting poverty, the benefit is aimed at mitigating its intensity and severity, as acknowledged by different authors and studies (e.g. Rodrigues *et al.*, 2016; GEP-MTSSS, 2021) and also by the European Commission (EC) in its latest country reports for Portugal.

GEP-MTSSS (2021) concluded that: i) the RSI does have a positive impact, but the amount of the benefit is too low and the investment in social inclusion is insufficient; ii) it tackles the severity of poverty but struggles to promote the autonomy of beneficiaries; and iii) access to employment is an aspiration of most beneficiaries but they feel discrimination and stigmatisation as obstacles.

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).

⁷ News available at: https://www.seg-social.pt/noticias/-/asset_publisher/kBZtOMZgsp3/content/campanha-de-divulgacao-do-rendimento-social-de-insercao.

⁸ Available at: <https://www.portugal.gov.pt/pt/gc21/comunicacao/multimedia?m=v&i=campanha-de-divulgacao-do-rsi>.

⁹ Available at: https://www.seg-social.pt/documents/10152/13308/Cartaz_RSI_2017/8ae659f7-86fd-447b-8631-3f9bc9ca3ed and at https://www.seg-social.pt/documents/10152/13308/Monofolha_RSI_2017/0b661638-1a90-4373-a667-ea0c397bf7d2.

Article 16 of Law 123/2021, December 30th, requires beneficiaries to apply for the social benefits to which they are entitled, as well as to demand the right to credit or payment of maintenance. Also, according to Article 21, beneficiaries must notify the managing entities (Social Security Institute or protocol teams) when there are changes within 10 days. For that reason, the level of the benefit may be reviewed at all times, namely whenever there is a change regarding the income or the composition of households.

The RSI is awarded for a maximum period of 12 months, but it may be renewed for equal periods and as long as eligibility conditions are met. If there are changes to the requirements for eligibility, the benefit may be adjusted, suspended or cancelled. The benefit can be reviewed at any time if the make-up and income of households change.

No data on waiting times (for payment) are available. There are no provisions for early payment (even before approval of the application) in case of particular need. In such cases, the resort available is discretionary social action.

There is no fixed frequency for indexing/uprating the benefit. The amount of the RSI is defined in an order (i.e. a piece of legislation) issued by the Ministry of Solidarity and Social Security and corresponds to a percentage of the IAS. In 2022, the IAS was set at €443,20. The latest change was in Order n° 22/2019, of 17 January, which established the monthly amount of the RSI for a single person at €189.66.

1.4 Links with other benefits

The RSI may be cumulated with other benefits, namely: social old-age pension; social invalidity pension; widow's pension; orphan's pension; dependence supplement; solidarity complement for the elderly; rent subsidy; disability bonus; allowance for attendance to a third person; allowance for attendance at a special school; family allowance; prenatal allowance; parenthood and adoption benefit; sickness benefit; unemployment benefit; and unemployment allowance.

However, the eligibility criteria should continue to be met; that is, the total monthly income of households must be lower than the maximum RSI amount that would be calculated for them (e.g. €189.66 if claimants live alone). This means that, in practice, receiving another benefit may imply not being eligible for the RSI. Given the differential character of the RSI, even if individuals or households are eligible, the amount received will be reduced.

Other benefits that RSI recipients may receive include: social housing, the social tariff for water and for wastewater collection and treatment; social energy tariff; exemption from healthcare user charges; and reduced fares for public transport.

The legal framework for the social tariff for water and for wastewater collection and treatment is defined at national level by Decree-Law n° 147/2017, of 5 December. According to this, eligibility is granted to people in situations of economic vulnerability. These are understood as households with an annual income equal to or lower than €5,808 (plus 50% for each member without income, up to a maximum of 10), or where the contract-holder is in receipt of any of the benefits included in a list, including the RSI.

Assistance with energy costs consists of lower prices for gas and electricity, and of extraordinary social support for energy consumers (ASECE). These measures reduce the cost of energy consumption. In addition, RSI recipients are exempted from paying the special tax on electricity consumption. Eligibility rules applying to electricity are equally applicable to water.

In March 2022, there were 762,320 beneficiaries of the social tariff for electricity and 49,822 beneficiaries of the social tariff for gas, according to statistics¹⁰ available.

Beneficiaries with insufficient means (household members with average monthly earnings of at most 1.5 times the value of the IAS) and dependent household members are exempt from paying healthcare user charges. The exemption must be applied for, and is not exclusive to RSI beneficiaries.

According to the latest figures available, a total of 2,361,247 people (around 22% of the population) were exempted from healthcare charges for reasons of economic vulnerability in August 2021.

The reduced fares for public transport relate to monthly passes only; there are no reductions for individual tickets. Beneficiaries of RSI, along with others on low income, are eligible for a price reduction of 50% of the "passe social+", which exists only in the metropolitan areas of Lisbon and Porto. Children and young recipients of the RSI are also eligible for 60% reductions of the "4_18@escola.tp" and "sub23@superior.tp" monthly passes.

Overall, the support provided by these measures should be deemed important for meeting the needs of RSI recipients (as well as of other vulnerable people) as it facilitates access by those living with very low monthly incomes to healthcare and other essential services.

2 Links with labour market activation

Besides the income component, the RSI includes an insertion contract with a set of rights and duties that claimants must sign in order to be entitled to receive the benefit. The insertion contract needs to be signed within a period of 45 days from the date the application was approved. The contract implies that all beneficiaries meeting the conditions for activation are registered with the public employment service (PES) and available for a set of integration measures. According to Article 18 of Law 123/2012, they include: i) accepting work or vocational training; ii) attending education/apprenticeship programmes; iii) participating in temporary vocational programmes that may help their integration into the labour market, meet social objectives or respond to social needs; iv) participating in vocational guidance and training programmes; v) participating in professional rehabilitation measures; vi) participating in measures aimed at prevention, treatment and rehabilitation in respect of drug addiction; vii) participating in activities of charities; viii) using social support facilities; ix) domestic support services; and x) incentives for setting up as self-employed.

Whenever the insertion contract includes employment integration in collaboration with the PES, it is mandatory for recipients to engage in a personal employment plan, for which the Institute for Employment and Vocation Training (*Instituto de Emprego e Formação Profissional* – IEFP) is responsible.

Exceptions as regards this link with labour market activation apply to people who are already working¹¹, people who present a medical certificate attesting that they do not meet the conditions for work, and informal primary care-givers recognised by the competent social security services.

It is not possible to easily obtain statistical data on the proportion of recipients subject to activation requirements. However, it is possible to identify the numbers of RSI beneficiaries aged 18-64, which were: 147,427 in 2021 (56,3% of the total of RSI

¹⁰ <https://tarifasocial.dgeg.gov.pt/estatistica.aspx>

¹¹ The RSI may be cumulated with income from work. However, eligibility criteria should continue to be met. In practice, this means that the vast majority of RSI recipients who start to work will lose entitlement to the benefit.

beneficiaries); 167,727 (i.e. 65% of the total of RSI beneficiaries) in 2020; 175,507 (65.6%) in 2019; and 187,478 (66.4%) in 2018.

If the insertion contract is not signed, the RSI request is rejected and cannot be submitted again within the next 24 months. If a household member does not sign the contract, they cannot benefit from the RSI for the next 24 months (i.e. they are no longer considered a member of the household for the purposes of calculating the amount of the benefit), but their income continues to be taken into account in the calculation of household income. The same applies if a household member fails to attend meetings (without justification) or refuses a socially useful job. Furthermore, failure to deliver the necessary documents leads to RSI rejection or suspension.

There are protocols between the Social Security Institute and certain public services (e.g. employment – IEFP). According to these protocols, the SSI is supposed to work in co-operation with the PES, and data need to be exchanged between the two entities at the municipal level. The local social services should be informed, for instance, whenever RSI beneficiaries fail to comply with an activation procedure. In such cases they are again denied receipt of the RSI for the next 24 months.

In most cases, it is not possible to distinguish RSI recipients from other categories of unemployed people in data on participants in active labour market programmes (ALMPs). The exception is the employment-insertion contract (CEI) measure. There is a specific strand for RSI recipients designated as employment-insertion contract + (CEI+).

The CEI+ is targeted at RSI beneficiaries who are unemployed. The aim is for them to work to help meet the temporary needs of public/private non-profit companies for a maximum period of 12 months. When RSI beneficiaries start working via the CEI+, they are entitled to a monthly allocation of 100% of the IAS (€443.20 in 2022), which replaces the RSI. In addition, the 'measure to support the emergency reinforcement of social and health equipment' (MAREESS) has been created recently to increase the capacity of public institutions and the solidarity sector to provide social and health care in response to the COVID-19 pandemic, and an extraordinary scheme has been introduced to increase monthly grants for CEI and CEI+ in projects carried out in these areas.

If RSI recipients engage in training or in the CEI+ programme, the benefit is replaced by the associated ALMP allowance. There are no data on how many RSI recipients continue to receive tapering support and what their characteristics are.

A recent study has highlighted the fact that some beneficiaries consider that integration measures meet the needs of their household, while others criticise the training component in particular. The fact that training often takes place away from the place of residence (leading to travel and scheduling difficulties especially for those with young children), and the mismatch between jobs, the training available and the qualifications of beneficiaries, are mentioned as issues. *"The existence of an insertion programme negotiated with the beneficiaries is positive but has obstacles to its full implementation, (...) The main internal obstacles hampering the beneficiaries' autonomy are the insufficient co-ordination between services/partners, bureaucracy and the rigidity of insertion programmes, which is not adequate for certain types of beneficiaries. (...) Institutional efforts are insufficient as regards investment in integration and solving the beneficiaries' need in economic terms and regarding employment. These are major obstacles to their full socio-economic inclusion"* (GEP-MTSSS, 2021: 129).

3 Links to social services and integrated provision of targeted social services

As mentioned above, all beneficiaries need to sign and abide by the insertion agreement. This is expected to involve an individual and family multidimensional

diagnosis, as well as the construction of the life project, identification of priority actions, resource mobilisation, monitoring and assessment. If recipients do not sign the agreement, the benefit is suspended, and they will not be able to request it again for 24 months.

Thus, a multidimensional needs assessment (leading to the insertion contract) needs to be carried out for all RSI recipients. As from April 2022 (Decree-Law no. 23/2022, February 14), the co-ordination of the process became the responsibility of municipalities. Until then it was the responsibility of the Social Security Institute. Assessments differ according to different groups (e.g. children and adults; those fit for work and those not). As such, different stakeholders need to be involved in preparing the assessment (e.g. public employment services, schools, and health authorities).

The contract covers areas such as education, employment, health, training, housing, and social action. However, since 2012, the RSI has no longer included allowances to cover the costs of (for example) transport, education, healthcare or any specific circumstances such as disability.

Such allowances can only be awarded under other resource-constrained or social assistance benefits. Allowances to cover the costs of meals, transport and/or school can be awarded to RSI beneficiaries. However, they come as part of particular measures that are included in other schemes, such as CEI+, and not as part of the RSI scheme per se. Beneficiaries can receive counselling in specific areas – health, housing and other areas such as food and personal hygiene. In these cases, the teams act as intermediaries/facilitators between beneficiaries and the health and housing services. Helping with documentation and accompanying beneficiaries on specific occasions are examples of services that can be provided. Services can also refer beneficiaries to bodies that provide specific services in each of these areas.

Personal targeted social services in Portugal are provided principally by state-supported private organisations. The methods used for targeting depend on the individual/household assessment. Services provided include: debt counselling, advocacy and mediation; residential care and activities; social work and activities; shelters and accommodation for people experiencing social exclusion, such as the homeless; people with addiction problems, and ex-offenders; domestic violence intervention and prevention; family coaching and mentoring; and day centres. These are available to RSI recipients. Unfortunately, no data are available on expenditure, intensity of use, (dis)incentives, take-up, and so on.

There are no single points of contact or one-stop shops providing RSI recipients with the necessary benefits, services and activation. However, there are national-level protocols – for example, between the SSI and the IEFPP, and co-operation between these is specifically mentioned in the legislation for specific measures. There are no sequential services as such. To avoid dropping-out, the insertion agreement is monitored with the beneficiaries and local stakeholders.

Local insertion units are the bodies with the responsibility for assessing the insertion agreements inter-institutionally and for ensuring that they are carried out effectively. The units prepare (updated) social information on households' situation (e.g. their income, and changes to insertion agreements), as well as the social report to be sent to the social security services for consideration and rejection or deferral of the provision.

Assembling all relevant stakeholders in local insertion units is undoubtedly a strength of the system. The aim is that they establish a partnership between services to first of all provide beneficiaries with a sound diagnosis, followed by tailor-made plans, as well as facilitating their access to comprehensive and integrated support.

The evaluation report by the GEP-MTSSS highlighted positive features of the units. It emphasised that by promoting teamwork between professionals from different bodies

and services, and from different backgrounds, synergies are obtained and there is a better use of existing resources.

On the other hand, however, the report also stressed that professionals often deem the number of hours allocated to working in the units, as well as the level of commitment of some partners, to be insufficient. They also highlighted what they consider to be the excessive caseload, the lack of appropriate training and juridical support, and the excessive adherence to quantitative indicators compared with qualitative aspects (GEP-MTSSS, 2021).

4 Governance mechanisms

The Social Security Institute is the entity responsible for regulating and financing the scheme at the national level. The Social Security Institute is made up of regional-level departments. However, only the autonomous regions of Azores and Madeira, where there are regional equivalents of the Social Security Institute, have responsibilities for regulation and implementation at the regional level. This is not the case in mainland Portugal where regions do not have this kind of autonomy.

Services are delivered at the municipal level. The approval of Decree 65/2021 in March 2021 reinforced this approach by assigning to municipalities the co-ordination of the local units. This change takes place between April 2022 and January 2023. Until April 2022 it was a responsibility of local social security services. The local insertion units are made up of local representatives of public bodies for social security, employment and vocational training, education and health, and local authorities. Representatives of public/private bodies of non-profit organisations that operate in the local areas in question may also be invited to participate. The local insertion units' responsibilities include approving the insertion agreement, organising its implementation, and monitoring and evaluation.

In some cases, delivery of the scheme is outsourced to private social solidarity agencies, which become responsible for managing a given set of cases in particular areas – the so-called protocol teams. This mechanism was instigated in 2003 and was further reinforced and redesigned after 2005. The objective of the outsourcing was to improve the effectiveness of the contractual process between the beneficiary and the authorities, by overcoming the lack or insufficiency of human resources and ensuring that the processes are individualised, closely interactive, and monitored.

Monitoring takes place at the local level through local insertion units, which have the task of monitoring the continued eligibility of RSI recipients, according to a defined set of risk indicators, and establishing sanctions for those failing to comply with the rules.

Two organisational changes have had a severe impact on the monitoring data available: the closure of the National Commission for Social Insertion Income in 2011, whose main task was to evaluate the implementation of the measure; and, in 2012, the closure of the unit for studies and planning of the Social Security Institute. Both regularly produced monitoring and evaluation reports on the implementation of the RSI – both on the income component and on the insertion activities – which are no longer available. The statistical information publicly available is now restricted to the number of beneficiaries (individuals and households) and to the average amounts of the benefit.

The issue of monitoring is complex and a recent study has highlighted that this is rather unclear, even for stakeholders directly involved in the scheme: *"as regards monitoring, we could detect two opposite perspectives, one according to which the RSI is one of the measures with the most complete and debated monitoring and a second arguing that monitoring is still to be put in place"* (GEP-MTSSS, 2021: 123).

No indication is available as to what key indicators of benefit and service delivery/performance are monitored, by whom and with what frequency.

There is no regular evaluation of the RSI, and there are few evaluations or studies of it and its evolution over time. Those that do exist tend not to be recent.

One recent study emphasised as one of its main conclusions that *"the RSI is understood as a key measure within the scope of social policy but deepening knowledge (through monitoring, evaluation and research) is crucial for improving its effectiveness and efficiency"* (GEP-MTSSS, 2021: 127). Furthermore, it stressed that *"monitoring and evaluation have been insufficient, too dependent on political cycles and needing a comprehensive approach that integrates the different social dimensions involved in a complex programme such as the RSI"* (GEP-MTSSS, 2021: 127). It also highlighted criticism regarding the gap resulting from the abolition of the RSI national commission, as *"despite its insufficiencies, it made it possible to overcome the absence of a comprehensive vision of results and the insufficiencies in terms of programme implementation"*.

There seem to be no mechanisms in place to ensure that recommendations for improving all or part of the RSI regime are taken into account and implemented.

There are fraud-monitoring procedures carried out by the Social Security Institute. However, neither details on these procedures nor systematic information regarding fraud cases appear to be available. The scarcity of information available is echoed by the media. A recent example concerns the autonomous region of the Azores. According to the media, 139 out of the 195 cases inspected between late October 2020 and early August 2021 had irregularities, but not all cases led to the suspension of benefit.

5 Impact of minimum income schemes

The RSI is an important measure for mitigating the intensity and severity of poverty. This has been recognised by different authors and studies (e.g. Castro *et al.*, 2012; Rodrigues *et al.*, 2016; GEP, 2021), and also by the European Commission (EC) in its latest country reports on Portugal. This is acknowledged by many academics and professionals working on the ground, to whom *"the RSI is understood as a key measure within the scope of social policy"* (GEP-MTSSS, 2021: 127).

However, different authors and studies as well as the EC also acknowledge that the measure falls short as regards reducing poverty. In fact, the mean figures of the RSI amounts remain very low. According to the latest statistics from the Social Security Institute, in December 2021 the monthly mean values were €119,39 per person and €269,96 per household. These amounts have been fairly stable over the years. As a comparison, according to the latest data issued by Statistics Portugal (INE), the poverty line (60% median threshold) in 2020 was €6.653 per year or €554,41 per month.

Pereirinha *et al.* (2020) analysed the level of income which would be considered to be an adequate income (i.e. the income necessary for someone to live with dignity in Portuguese society). According to the results, a person aged 18-64 living alone would need an income of €783 per month in order to have an adequate living standard, while a couple with a dependent child would need around €1,800 per month. These figures are clearly above the amount of the minimum wage and above the poverty threshold, which *"suggests that applying this poverty threshold [used by Eurostat] underestimates the incidence of poverty in Portugal"* (Pereirinha *et al.*, 2020: 15).

It is perhaps worth mentioning that the OECD's Better Life Index shows that Portugal ranks low in overall terms. The country is not among the 20% top performers in any area and indeed is among the 20% bottom performers in a few areas including jobs and earnings, education and skills and subjective well-being. In fact, Portugal registered one of the lowest scores in the OECD as regards general satisfaction with life (5.4 on a scale of 0 to 10, compared with 6.5 in the OECD as a whole).

Another source of concern is coverage, as the number of RSI recipients in September 2021 was only slightly more than half of the number of beneficiaries reached at the peak, in March 2010, following steady increases after its introduction.

According to a microsimulation undertaken by Rodrigues, the change in the RSI entitlement rules led to an increase in poverty intensity of about 30%, an increase in inequality as measured by the Gini co-efficient of 2%, and by the Atkinson index ($e = 2$) of more than 9%, between 2009 and 2013 (Rodrigues, 2013).

It further showed that the major positive impacts of the RSI before the reform, which have mostly been in reducing the severity and intensity of poverty, have been lost; and that the increased efficiency of the scheme failed to counterbalance the significant decrease in its efficacy. As stressed by Rodrigues, *"an increase of 3.4 percentage points in the 'poverty reduction efficiency' cannot justify a decrease of 18.3 percentage points in the 'poverty gap efficiency'"* (Rodrigues, 2013: 31).

The measures taken in recent years – as part of the current government's sworn objective to prioritise the fight against poverty, social exclusion and inequalities through measures aimed at guaranteeing minimum social standards and the reinforcement of social protection – still have not been able to fully counteract the former restrictions.

Yet another area of concern is the effectiveness of the scheme in promoting the autonomy of beneficiaries, *"either due to the difficulty in adapting the solutions to the concrete problems, or due to the inadequacy of the insertion programmes to the diversity of profiles of the beneficiaries"* (GEP-MTSSS, 2021).

The study released by the GEP-MTSSS (2021) also highlighted deficiencies regarding the insertion programme, notably: its rigidity, deemed to be unsuitable for some beneficiaries; the bureaucracy involved; and the insufficient co-ordination between services/partners. It also emphasised that monitoring and evaluation of the measure have still not been fully developed, and have actually been set back with the closures of the National Commission for Social Insertion Income and of the unit for studies and planning of the Social Security Institute. Indeed, there are not many evaluation studies on the RSI and its evolution over time. Recent evaluations are even scarcer, creating a knowledge gap that needs to be filled, as a way to improve the scheme's effectiveness and efficiency.

The recent creation of the new competence centre for planning, policy and foresight in public administration (PlanAPP) by Decree-Law 21/2021, of 15 March, may represent a cornerstone in this regard. As mentioned in the decree-law, the centre has been created to monitor and strengthen the different phases of intervention at the public policy level – planning, design, adoption and implementation, monitoring and revision – creating the methods and internal competencies within the public structure that are necessary for good-quality public action. The centre is intended to assemble the competencies for planning, design and innovation, for ex ante and ex post impact evaluation, and for the monitoring and revision of public policies. *"It should also strengthen the means for involving, hearing and contacting final recipients of public policy, as well as training and the dissemination of good practice"* (República Portuguesa, 2021: 24).

The centre's mission includes: i) supporting the definition of public policies and their articulation with the tools for planning and budget programming; and ii) co-ordinating the process of evaluation and quantification of the economic, social and environmental impact of public policies and the implementation of national strategic plans.

Finally, mention should be made of the recent approval of a proposal for the first strategy for fighting poverty in Portugal (2021-2030), which is deemed to give the reduction in poverty a higher political priority.

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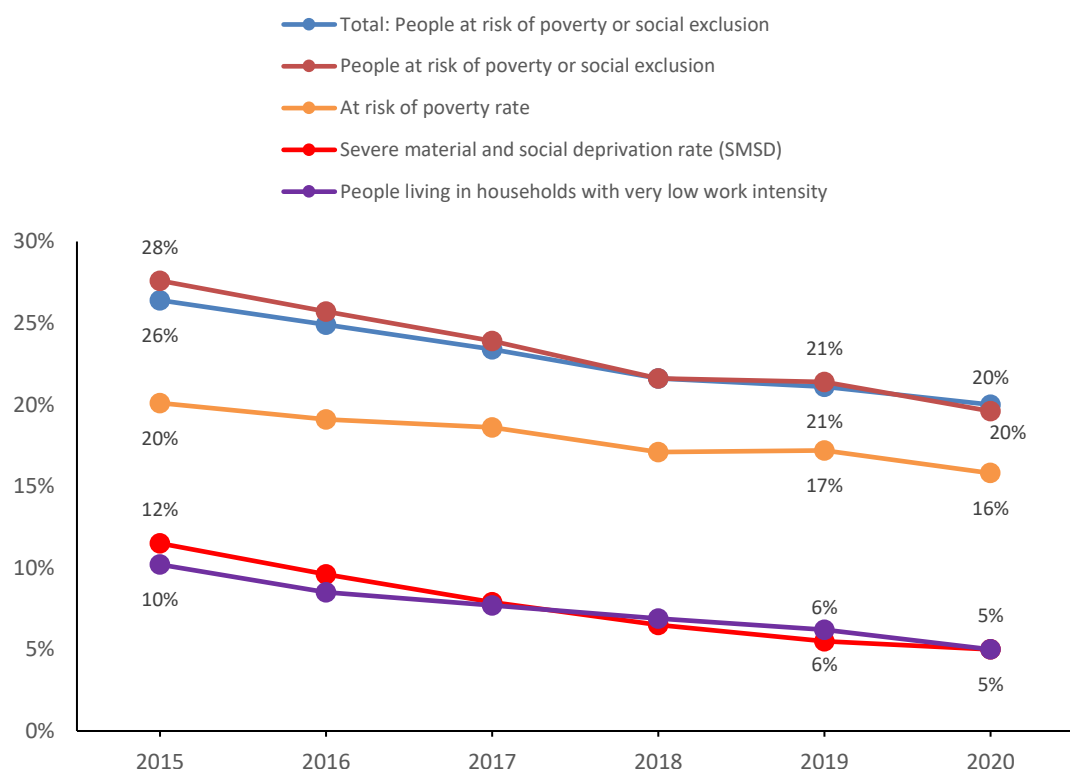
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7 Annex

Figure 1. AROPE indicator and components, Portugal, 2015-2020 (%)

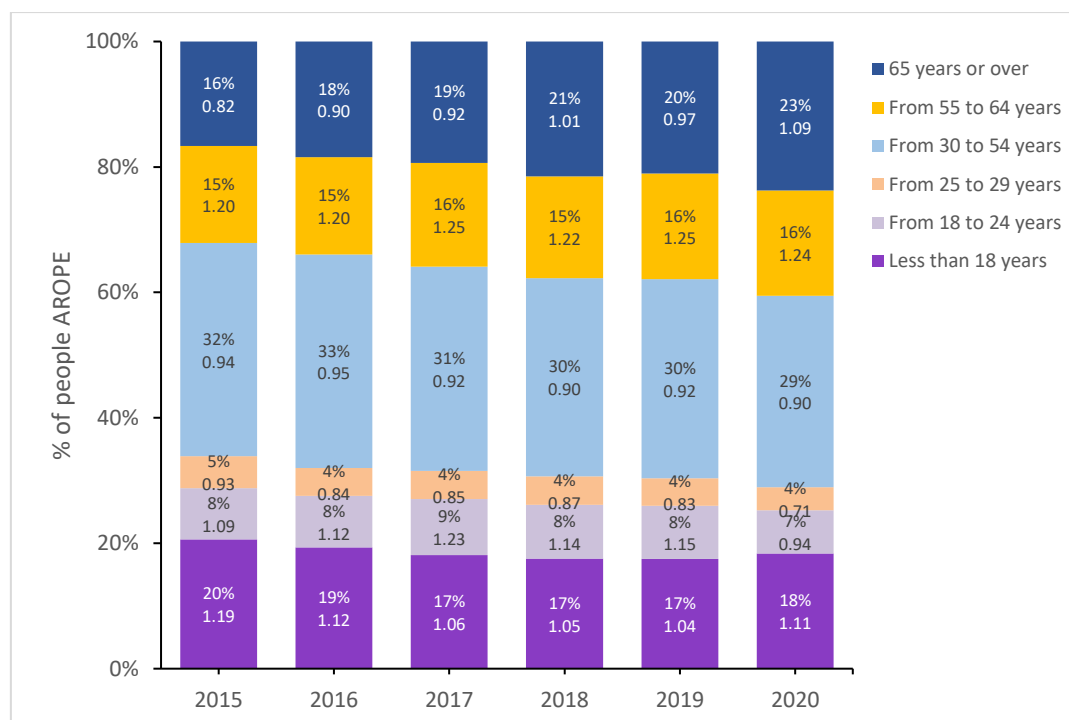


Note: The line for "Total: People at risk of poverty or social exclusion" indicates the trend for overall population, while the other lines show the figures for individuals aged 0-64.

Source: Eurostat EU-SILC indicators [ilc_peps01n], [ilc_li02], [ilc_mdspd11] and [ilc_lvhl11n]. Data downloaded on 14/02/2022.

- In 2020, the share of total population at risk of poverty or social exclusion (AROPE) in Portugal stood at 20.0%, while that of those aged 0-64 was marginally lower at 19.6%, signifying that older people of 65 and over were more likely than those younger to be at risk. Over the period 2015-2020, the risk for both those of 65 and over and, more especially, those aged 0-64 declined, the latter by 8 percentage points.
- Most of the people at risk of poverty or social exclusion, 15.8 % of those aged 0-64, had household disposable income of below 60% of the median in 2020 (I.e. they were at risk of poverty), the proportion falling over the 2015-2020 period but by less than the AROPE rate.
- Around a quarter of those at risk of poverty or social exclusion lived in households with very low work intensity in 2020, 5% of those aged 0-64, the proportion declining by slightly more than the at-risk-of-poverty rate over the 2015-2020 period.
- It is also the case that around a quarter of those at risk of poverty and social exclusion were affected by severe material and social deprivation, again 5% of those aged 0-64, the proportion falling by around 6 percentage points between 2015 and 2020.

Figure 2. *Division of people aged 0-64 at risk of poverty or social exclusion by age group, Portugal, 2015-2020 (%)*

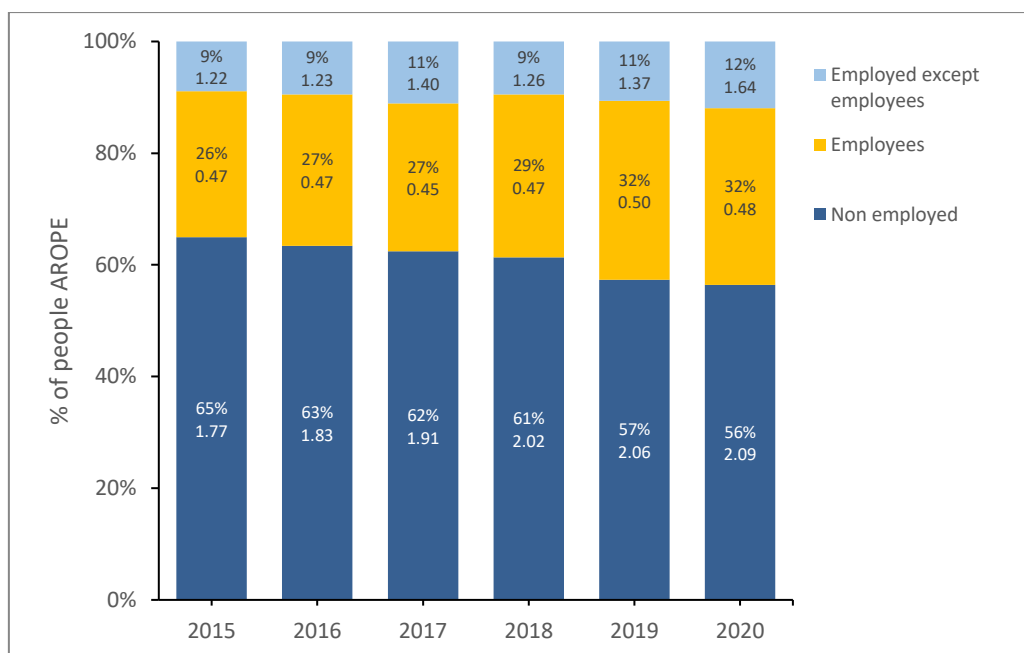


Note: Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk

Source: Eurostat EU-SILC indicators [ilc_peps01n], own calculation. Data downloaded on 14/02/2022.

- More women than men aged 0-64 were at risk of poverty or social exclusion in 2020 (52% of the total). Women, however, were more numerous than men (accounting for 51% of the population of this age group), so that while women were more likely to be at risk than men, the difference was relatively small – and smaller than over the preceding 5 years.
- As implied in Figure 1, older people aged 65 and over are more likely to be at risk of poverty or social exclusion than those younger, the likelihood tending to increase over the period 2015-2020 and these making up almost a quarter (23%) of the total at risk in 2020.
- People aged 55-64, a significantly number of whom are in retirement, are even more likely than those younger to be at risk of poverty or social exclusion, these making up 16% of the total at risk in 2020, only slightly less than children, and implying that those aged 55 and over accounted for almost 40% of the total at risk.
- Children under 18 are also more likely to be at risk of poverty or social exclusion than average, though less than for those aged 55-64. In 2020, they made up 18% of the total at risk.
- Young people aged 18-24, on the other hand, were slightly less likely than average to be at risk in 2020 and made up only 7% of the total at risk.

Figure 3. *Division of people aged 18-64 at risk of poverty or social exclusion by most frequent economic activity status, Portugal, 2015-2020 (%)*

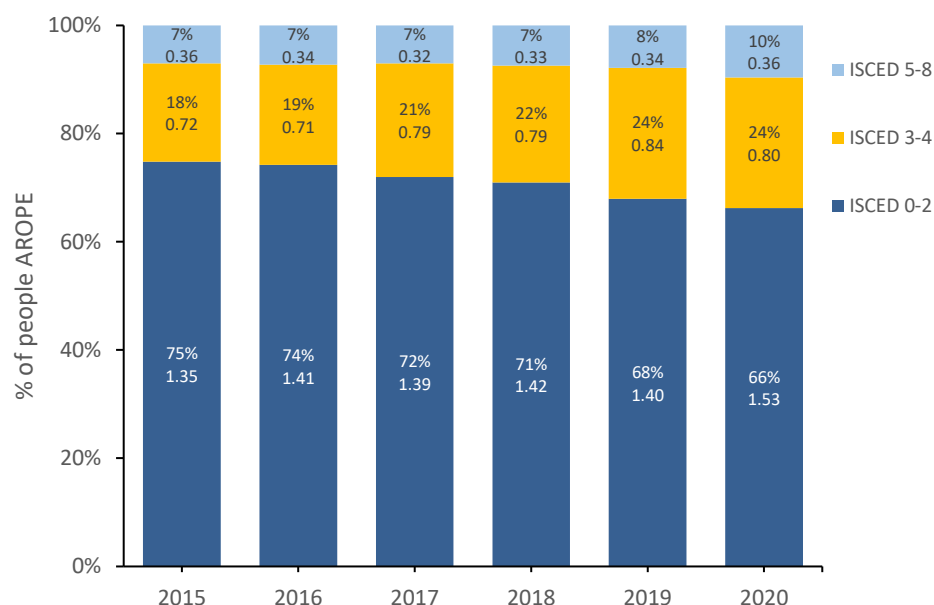


Note: Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk

Source: Eurostat EU-SILC indicators [ilc_peps02n] and [ilc_lvhl02], own calculation. Data downloaded on 14/02/2022.

- People of working age (18-64) who are not in work are considerably more likely to be at risk of poverty or social exclusion than those in employment, the likelihood increasing significantly over the period 2015-2020, but this being more than offset by a decline in their numbers. The non-employed, therefore, made up only just over half (56%) of the total at risk in 2020, much less than 5 years earlier.
- Among those in employment, the self-employed, together with family workers are more likely than employees to be at risk, the likelihood tending also to increase over the 2015-2020 period, though their relatively small numbers mean that they made up only 12% of the total at risk in 2020.

Figure 4. *Division of people aged 18-64 at risk of poverty or social exclusion by education level, Portugal, 2015-2020 (%)*

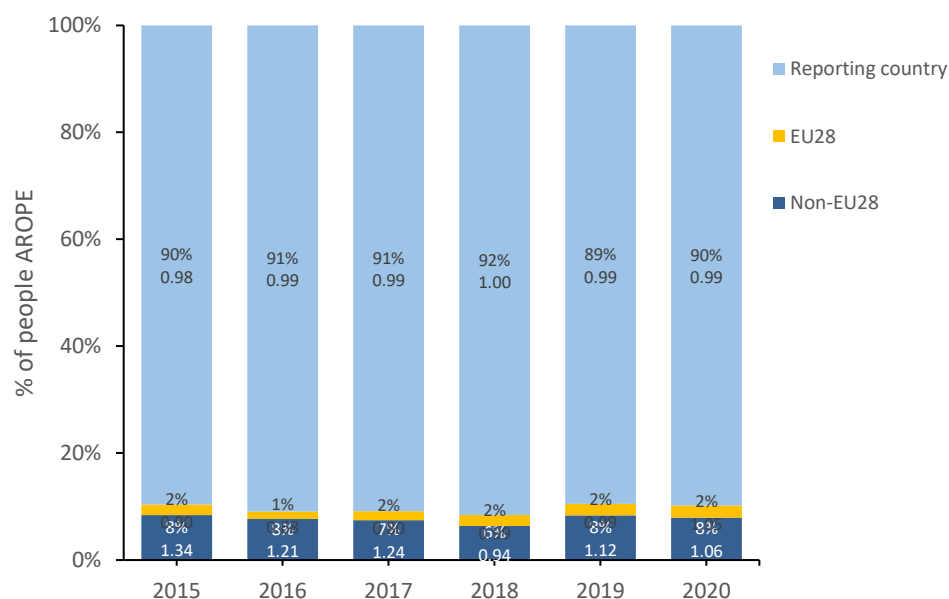


Note: Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk

Source: Eurostat EU-SILC indicators [ilc_peps04n] and [ilc_lvps04], own calculation. Data downloaded on 14/02/2022.

- People aged 18-64 with only basic schooling (ISCED 0-2) are much more likely than those with higher education levels to be at risk of poverty or social exclusion than those with lower education levels, these making up around two-thirds (66%) of the total at risk in 2020.
- Those aged 18-64 with tertiary education (ISCED 5-8) are far less likely than those with upper secondary education level (ISCED 3-4) to be at risk, and these accounted for only 10% of the total at risk, though the share tending to increase as the number with such qualifications increases.

Figure 5. *Division of people aged 18-64 at risk of poverty or social exclusion by country of birth, Portugal, 2015-2020 (%)*

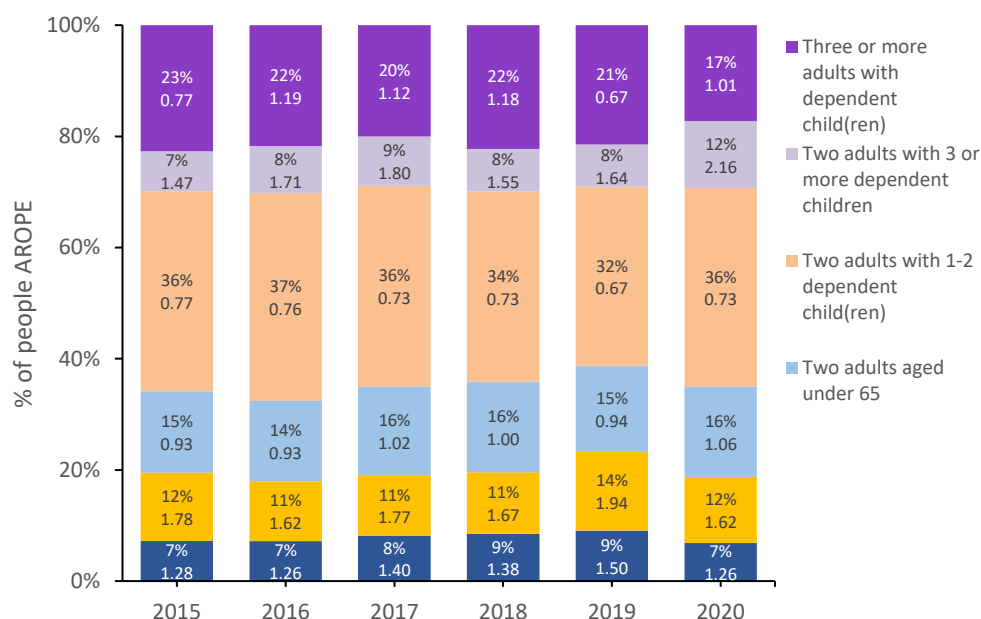


Note: Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk

Source: Eurostat EU-SILC indicators [ilc_peps06n] (Data downloaded on 14/02/2022) and EU-SILC microdata, own calculation.

- People aged 18-64 born outside the EU are only slightly more likely to be at risk of poverty or social exclusion than those born in Portugal and the same is true of those born in another EU Member State. The former made up only 8% of the total at risk in 2020, the latter just 2%, reflecting their relatively small numbers.

Figure 6. Division of people at risk of poverty or social exclusion by household type, Portugal, 2015-2020 (%)



Note: Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk.

Note that the chart does not include all household types. In particular, it excludes those aged under 65 living in a household with three or more adults without children, who are difficult to distinguish in the published data.

Source: Eurostat EU-SILC indicators [ilc_peps03n] and [ilc_lvps02], own calculation. Data downloaded on 14/02/2022.

- People aged under 65 living alone are more likely to be at risk of poverty or social exclusion than others, though their relatively small numbers mean that they made up only 7% of the total at risk in 2020.
- Those living alone with children are even more likely to be at risk, and these made up 12% of the total at risk in 2020.
- Couples with 1-2 children are much less likely to be at risk of poverty or social exclusion than couples aged under 65 without children, but their relatively large numbers mean that they made up 36% of the total at risk in 2020.
- By contrast, couples with 3 or more children are considerably more likely than other household types to be at risk and the likelihood increased significantly over the period 2015-2020, but because of their relatively small numbers, they made up only 12% of the total at risk in 2020.

Table 1. At risk of poverty rate before and after social transfers, excluding old age benefits, for those aged 0-64, Portugal, 2015-2020

	Before social transfers, excl. old-age benefits (%)	After social transfers (%)	Effect of social transfers on arpop rate (%-point change)
2015	28.0	20.1	-7.9
2016	26.0	19.1	-6.9
2017	24.6	18.6	-6.0
2018	23.3	17.1	-6.2
2019	23.4	17.2	-6.2
2020	22.4	15.8	-6.6

Source: Eurostat EU-SILC indicators [ilc_li02] and [ilc_li10]. Data downloaded on 14/02/2022.

- Social transfers had the effect of reducing the at-risk-of-poverty (arpop) rate by less than 7 percentage points in 2020, cutting the number at risk by only around 30%. This, however, is slightly more than in the preceding 5 years, when the reduction was closer to a quarter.

Table 2. At risk of poverty rate and persistent at risk of poverty rate for those aged 18-64, Portugal, 2015-2020

	At risk of poverty rate (%)	Persistent at risk of poverty rate (%)	Persistent rate as % of annual rate
2015	18.8	14.0	74.5
2016	18.2	10.4	57.1
2017	18.1	13.8	76.2
2018	16.7	11.5	68.9
2019	16.9	12.7	75.1
2020	14.9	9.4	63.1

Source: Eurostat EU-SILC indicators [ilc_li02] and [ilc_li21]. Data downloaded on 14/02/2022.

- 63% of the people of working age (18-64) at risk of poverty in 2020 were at persistent risk, i.e. they were consistently at risk for a number of years rather than being at risk for only one year, or temporarily. This is less than the proportion in the preceding 5 years, except 2016 (57%), this being around 75% in 2015, 2017 and 2019.

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