

CADERNO APFN



11 (English)

Family and Taxation in Europe

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**II European Large Families Conference
“Large Families—Spring in an Ageing Europe”**

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DECLARAÇÃO DE PRINCÍPIOS DA APFN

Acreditamos que:

1. A vida humana deve ser respeitada, reconhecida e protegida desde o momento da concepção até à morte natural;
2. A Família é a primeira comunidade natural da sociedade, anterior ao próprio Estado, pelo que este deve estar ao serviço da Família;
3. A Família é o lugar próprio e natural, onde a criança tem o direito a nascer e a crescer, a ser amada, protegida e educada;
4. A Família tem direito a escolher a Educação que pretende dar aos seus filhos, cabendo ao Estado assegurar esse direito;
5. A sociedade será tanto mais humana, solidária e desenvolvida quanto mais famílias estáveis e felizes houver;
6. As famílias constituídas de forma estável e equilibrada são a melhor prevenção e antídoto natural contra a droga, violência, marginalidade e outras disfunções da sociedade;
7. Os valores sobre os quais assentam as sociedades – respeito, tolerância, amor, solidariedade, justiça, verdade, liberdade e responsabilidade – aprendem-se, sobretudo, na Família, pelo exemplo e pela educação;
8. O Estado deve apoiar, estimular e promover a Família, respeitando a sua identidade e individualidade, bem como o princípio da subsidiariedade;
9. As famílias numerosas têm direito ao respeito e apreço de todos, pelo papel indispensável, real e concreto que desempenham no equilíbrio e renovação da sociedade;
10. As famílias numerosas têm direito a viver com dignidade, competindo ao Estado garantir esse direito através de políticas adequadas, nomeadamente no campo da Saúde, Habitação e Educação.

Pretendemos:

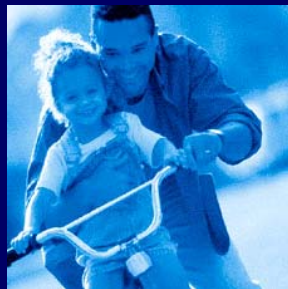
1. Contribuir activamente para uma Cultura da Vida e dos Valores da Família;
2. Promover uma Civilização de Vida e de Amor, defendendo os direitos e deveres da Família;
3. Defender a Qualidade de Vida das famílias nos diversos aspectos, físicos, materiais, culturais e espirituais;
4. Ajudar os casais jovens a não terem medo de assumir compromissos de fidelidade e responsabilidade e a manterem-se abertos à vida;
5. Fomentar o respeito pela liberdade de os casais decidirem, com sentido de responsabilidade, o número de filhos que desejam ter;
6. Ajudar as famílias a desenvolverem as suas capacidades de solidariedade intergeracional;
7. Defender os direitos da Família, colocando-a como objecto prioritário das políticas sociais;
8. Humanizar as relações Família-Empresa, através da organização do tempo de trabalho e de uma política de apoio à Família, atendendo, de modo particular, à situação e número dos seus membros;
9. Garantir aos Pais o direito de livremente optarem por se dedicar, um deles, exclusivamente à assistência aos seus filhos, aos familiares idosos e dependentes, sobretudo no caso de Famílias Numerosas, salvaguardando, no entanto, também o seu direito a um mínimo de condições que a dignidade das famílias exige;
10. Contribuir para que as leis e instituições do Estado respeitem, valorizem e defendam, de forma positiva, os direitos e deveres da Família, e, em particular, das Famílias Numerosas.



Associação Portuguesa de Famílias Numerosas

Family and Taxation in Europe

Human Capital 13 April 2004



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Family and taxation in Portugal

Taxation of the family

Family Unit

Taxation of the family unit

Composition of the family unit:

- Married spouses and dependents;
 - Each spouse or ex-spouse, namely, in case of judicial separation, decree of nullity, annulment or dissolution of marriage, and dependents;
 - Unmarried father and mother and their dependent children;
 - Unmarried adopting father or mother and their dependents.
- Dependents may opt to be taxed separately .

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Family and taxation in Portugal

Exemptions, allowances, credits and deductions

Guaranteed minimum income

- The disposal, in final terms, of a net income equal to €6,142 is assured and also an exemption of tax when the taxable income, after splitting, equals or is lower than €1,701.

Alimony

Amounts paid and not reimbursed related to pensions/alimony to which the taxpayer is obliged by a court order or by an agreement according to the civil law are considered, with no limit, as an income deduction.

Each taxpayer (e.g., ex-spouse, dependents) receiving alimony pensions may deduct up to €8,121 to the pension received.

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Family and taxation in Portugal

Exemptions, allowances, credits and deductions

- The example below shows respectively, the total tax burden of a family of two spouses and two divorced people and three dependent children, earning a total gross income of €70,000. The divorced parent pays per year an alimony pension, of €8,121, per dependent:

	Married	Divorced
Tax payable	€ 10,673	€ 5,632

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Family and taxation in Portugal

Exemptions, allowances, credits and deductions

Personal tax credits

Fixed personal tax credits (amounts for 2004):

- Married - € 182.80, per each taxpayer;
- Not married - € 219.36;
- Single parent families - € 292.8 ⁽¹⁾;
- Parents and grandparents - € 201.08;
- Dependents - € 146.24;

⁽¹⁾ The tax authorities did not apply this credit last year.

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Family and taxation in Portugal

Exemptions, allowances, credits and deductions

Retirement / Educational- Savings Plans

Tax credit:

- 25% of the annual deposits (if the taxpayer is above 50 years) up to €661.41 per each taxpayer;
- 26.25% of the annual deposits (if the taxpayer is between 35 and 50 years of age) up to €694.48 per each taxpayer;
- 27.5% of the annual deposits (if the taxpayer is below 35 years of age) up to €725.55 per each taxpayer;

Restriction period:

- 5 years.

Redemption conditions:

- Payment of university fees or professional course;
- Serious illness or disability to work;
- Unemployment (for more than 12 months);
- Old age retirement.

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Family and taxation in Portugal

Exemptions, allowances, credits and deductions

House savings deposit accounts

Tax credit:

- 25% of annual deposits into house-saving accounts, up to €575.57, per each family

We stress that the above tax credit is the same for single and married people, being non relevant the dimension of the family. Therefore, two single taxpayers filing individual tax returns may deduct the amount invested up to two times €575.57 whereas married taxpayers filing joint tax returns may only deduct the amount invested, up to the limit of €575.57.

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Family and taxation in Portugal

Health, education and expenses with dependents

Health expenses

Tax credit for health expenses:

- 30% of the expenditure on health services and medicine of the taxpayer and his family. To qualify the health expenses must be exempt from VAT or subject to the lower rate of 5%. No limit applies to this deduction.
- Acquisition of other goods and services directly related with health expenses, of the taxpayer and his family, provided those expenses are justified by a doctor's prescription, up to: €55.99 or 2.5% of the above expenses, if higher.

Health insurance premiums of the dependents:

- €37.33 per dependent

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Family and taxation in Portugal

Health, education and expenses with dependents

Education expenses

Education expenses are namely expenses with nursery schools, Kindergartens, primary schools, secondary schools, universities and expenses with art, sports, music and computers, properly documented.

Tax credit for education expenses:

- 30% of education expenses of the taxpayer and family, up to €584.96;
- The deduction will be increased by € 109.68, per dependent, in families with 3 or more dependents;
- The combined tax credit for education expenses and retirement homes (the limit of the latter is €315.67) is limited to €725.19.

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Family and taxation in Portugal

Health, education and expenses with dependents

Tax benefits for disabled dependents

- Tax credit of 30% of the total education and rehabilitation expenses of the disabled taxpayer or his disabled family ⁽¹⁾;
- Tax credit of 25% of the total amount of premiums paid for life insurance covering exclusively death, invalidity or old age retirement, benefiting disabled dependents ⁽¹⁾;
- Withholding tax rate – each dependent with a disability level of 60% or more counts as two not disabled dependents, for the determination of the tax rate.

(1) For the above purposes, disabled means someone that has a permanent disability level of 60% or more.

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Family and taxation in Portugal

Influence of the family unit or its income on the “family home” taxation

“Family home”

- The family unit, as well as its global income has no impact on the taxation of the “family home”.
- For personal income tax purposes, the tax credit related to expenses with housing (interest and repayments of loans, rents and payments made under contracts entered into with housing cooperatives) does not take into account the dimension/income of the family
- The rates and taxable base for the new taxes (Municipal Tax over Immovable Properties (MTIP) and Municipal Tax over Property Transfers (MTT)) are the same, despite the dimension of the family

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Family and taxation in Portugal

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Family and taxation in Portugal

Other relevant aspects

Unmarried couples

- People living together as a couple may opt to be taxed as a married couple.
- The above joint taxation requires that they have the same tax domicile for at least two years and for the taxation period at stake, as well as the signature of the tax return by both.

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Family and taxation in Portugal

Other relevant aspects

“Kindergarten vouchers”

- “Kindergarten vouchers” are exempt from personal income tax and Social Security contributions.
- The employer (company) may deduct for corporate tax purposes 140% of the cost incurred. No Social Security contributions are due by the employer.
- Only applicable to dependents up to 7 years of age.

Other benefits

- Subsidies given to employees to cover expenses with nursery schools, Kindergartens and schools are not subject to Social Security contributions.
- Acquisitions made by young people of immovable property located in depressed regions of Portugal are exempt from MTT.

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Family and taxation in Portugal

Other relevant aspects

Family allowance

Family allowance for dependents:

- Family allowance amounts depend on the annual income disclosed for personal income tax purposes
- Annual income of the family :

- | | |
|--|---|
| <ul style="list-style-type: none"> ▪ Up to €2,559: ▪ €120 (< 1 year) ▪ €30 (>1year) (1) ▪ Between €2,559 and €5,118: ▪ €100 (<1 year) ▪ €25 (>1 year) ▪ Between €5.118 and €7,677: ▪ €80 (<1 year) ▪ €23 (>1 year) | <ul style="list-style-type: none"> ▪ Between €7,677 and €12,796: ▪ €50 ▪ €20 ▪ Between €12,796 and €25,592: ▪ €30 (<1 year) ▪ €10 (>1year) ▪ Exceeding €25,592: ▪ No allowance |
|--|---|

(1) In September + € 30 for child between 6 and 16 years.

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Family and taxation in Portugal

Other relevant aspects – residency

Authorisation Law on residency

Under an Authorisation Law envisaged in the 2004 Tax Budget, the Portuguese Government is authorised to change the concept of “residency” in Portugal, in order to introduce the concept of “habitual abode”, enabling taxpayers resident abroad whose spouse is resident in Portugal, to prove that there are no ties between their centre of economic interests or activities and the Portuguese territory, and consequently not to file a Portuguese tax return.

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Family and taxation in Portugal

Taxation of the family

Germany

- Taxation of the family: joint taxation for married people. Option for individual taxation;
- Dependents with income may be taxed individually.

Austria

- Individual taxation

Belgium

- Taxation of the family: joint taxation for married people.

Denmark

- Individual taxation.

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Family and taxation in Portugal

Taxation of the family

Spain	<ul style="list-style-type: none"> Individual taxation with option for joint taxation (for married people and unmarried people living together as a couple).
Finland	<ul style="list-style-type: none"> Individual taxation. Dependents with income are taxed individually (<17 years).
France	<ul style="list-style-type: none"> Joint taxation: joint taxation for married people (individual taxation may be requested in certain circumstances).
Netherlands	<ul style="list-style-type: none"> Individual taxation, with option for joint taxation.
Italy	<ul style="list-style-type: none"> Individual taxation.

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Family and taxation in Portugal

Taxation of the family

UK	<ul style="list-style-type: none"> Individual taxation.
Sweden	<ul style="list-style-type: none"> Individual taxation, with option for joint taxation when the total income of the family exceeds certain limits.

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Family and taxation in Europe

Exemptions, credits or deductions

Germany	<p>Guaranteed minimum income: tax exemption for single taxpayers with annual income up to €7,426 or married people with income up to €14,852.</p> <p>Standard deduction: €36 for single taxpayers and €72 for married taxpayer (filing jointly).</p> <p>Deductions and child allowance (< 18 years with income < €7,188 per year)</p> <ul style="list-style-type: none"> Child allowance is a deduction for dependents: €152 (single taxpayer) and €304 (married taxpayer), per month and per dependent, and Education deduction for dependents: €90 (single taxpayer) and €180 (married taxpayer), per month, <p><i>or, whichever is more favourable ,</i></p> <ul style="list-style-type: none"> Child benefit payment¹: cash payment of €154 per month and per dependent (up to 3 children) and €179 from the fourth child onwards;
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Family and taxation in Europe

Exemptions, credits or deductions

Austria

Guaranteed minimum income: exemption from tax for taxpayers with income up to €8,720 (employment income) and €6,974 (other income) per year.

Standard deductions:

- €364 for single parent families;
- €364 for each spouse with income under €2,200 per year;
- Special deduction for employees of €291 + €54.

Allowances:

- €50.90 per month, per dependent (plus the family allowance);
- €887 for taxpayers with income < €34,421.

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Family and taxation in Europe

Exemptions, credits or deductions

Spain

Guaranteed minimum income: €21,999 (employment income); €1,600 (investment income); €1,000 (rental income).

Standard deductions: €3,400 for married taxpayers, per each spouse and €5,550 for single taxpayers;

Deductions for dependents:

- 1st dependent - €1,400;
- 2nd dependent - €1,500
- 3rd dependent - €2,200;
- 4th and next dependent - €2,300;
- Not applicable if the dependent earns income > €8,000.

Finland

Guaranteed minimum income: €11,600 for income from employment.

Standard deduction:

- €590 per taxpayer (only earning employment income).
- Some deductions for disabled taxpayers and taxpayers with low income (no details available).

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Family and taxation in Europe

Exemptions, credits or deductions

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Guaranteed minimum income: €11,600 for income from employment.

Standard deduction:

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- Some deductions for disabled taxpayers and taxpayers with low income (no details available).

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Family and taxation in Europe

Exemptions, credits or deductions

France	<p>Guaranteed minimum income: not applicable.</p> <p>Standard deductions: not applicable. However, the computation of tax is determined by the application of a family splitting as follows: single = 1; married = 2; married, 1 dependent = 2.5; married, 2 dependents = 3; married, 3 dependents = 4; married, 4 dependents = 5.</p>
The Netherlands	<p>Guaranteed minimum income: not applicable.</p> <p>Standard deductions:</p> <ul style="list-style-type: none"> • €1,766 per taxpayer < 65 years old; • €806 per taxpayer > 65 years old; <p>“Old-age credit”:</p> <ul style="list-style-type: none"> • €346 if the taxpayers is > 65 years and with annual income < €29,592; <p>“Child credit”:</p> <ul style="list-style-type: none"> • €41 for taxpayers < 65 years and €20 for taxpayers > 65 years;

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Family and taxation in Europe

Exemptions, credits or deductions

The Netherlands (cont.)	<p>“Supplementary child credit” if:</p> <ul style="list-style-type: none"> • €354 for taxpayers < 65 years and €163 for taxpayers > 65 years, if the annual income of the family is up to €29,108; • Deduction increased by €534 and €244 for taxpayers > 65 years, with an annual family income up to €27,438. • Increase of , respectively €63 or €30 for taxpayers with > 65 years, with 3 or more dependents. <p>“Single-parent credit”:</p> <ul style="list-style-type: none"> • €1,348 < 65 years; • €615 > 65 years; <p>“Supplementary single-parent credit”:</p> <ul style="list-style-type: none"> • Up to €1,348 < 65 years; • Up to €615 > 65 years; <p>Under certain conditions.</p>
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Family and taxation in Europe

Exemptions, credits or deductions

Italy	<p>Standard deductions: €3,000, per taxpayer (may be increased to €4,500 depending on the type of income).</p>
United Kingdom	<p>Standard deductions: €3,188, per taxpayer.</p> <p>Deductions for dependents:</p> <p>“Child Tax credit”</p> <ul style="list-style-type: none"> -“Family element”: €376,513 , when there is a child with less than 16 years in the family. -“Baby element”: €376,513 attributed during the first year of life of the dependent; -“Child element”: €998.27 “per each dependent with less than 16 years. -“Disabled child additional element”: €1,488.78 per disabled dependent. May be increased with an additional of €597,585.

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Family and taxation in Europe

Exemptions, credits or deductions

Sweden	<p>Guaranteed minimum income: not applicable. Special reduction of tax of € 144 for taxpayers with income up to € 14,747.</p> <p>Standard deductions: not applicable.</p>
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Family and taxation in Europe

Health, education and expenses with dependents

Germany	<p>Education expenses:</p> <ul style="list-style-type: none"> ▪ 30% of the expenses incurred(if the dependent is < 18 years, with an annual income of < € 7,188); ▪ €924 per (for dependents >18 years that live away from home. If the child's annual income > € 1,848, the above deduction of € 924, will be reduced by the amount exceeding € 1,848). ▪ "Support allowance" attributed to dependents that are not descendants: € 7,188 (if the dependent with income > € 624 per year, the deduction is reduced on the amount that exceeds € 624); ▪ "Household allowance": € 1,188 (€ 2, 340 in 2003), for single parent families
Austria	<ul style="list-style-type: none"> ▪ Only deductible if considered extraordinary.
Belgium	<p>▪Expenses with nursery schools and kindergarten: Fully deductible under certain conditions, up to the daily limit of € 11.20 (amounts for 2003).</p>

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Family and taxation in Europe

Health, education and expenses with dependents

Denmark	<ul style="list-style-type: none"> ▪These kind of expenses are not deductible.
Finland	<ul style="list-style-type: none"> ▪These kind of expenses are not deductible (education expenses are deductible if necessary for acquiring and maintaining income).
France	<p>Expenses - children (dependents < 7years)</p> <ul style="list-style-type: none"> ▪ 25% of the expenses with nursery schools, kindergarten, approved by the State, with an annual limit of € 2,300 per dependent. <p>Education expenses of dependents:</p> <ul style="list-style-type: none"> ▪€ 61, for primary school; ▪€ 153, for secondary school; ▪€ 183, for University. <p>Expenses with domestic help (childcare, private lessons, cleaning, etc.)</p> <ul style="list-style-type: none"> ▪50% of the total expenses with the annual limit of € 6,800 or € 13,800 if one the members of the family is disabled (level of 80%).
Netherlands	<ul style="list-style-type: none"> ▪Some education expenses are deductible.

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Family and taxation in Europe

Health, Education and Expenses with Dependents

Italy	<ul style="list-style-type: none"> ▪ Taxpayers may deduct up to 19% of the expenses incurred with health and education of dependents
United Kingdom	<ul style="list-style-type: none"> ▪ These kind of expenses are not deductible. Health and education are free.
Sweden	<ul style="list-style-type: none"> ▪ Education expenses only are deductible if necessary to maintain the employment contract. ▪ Expenses with dependents: not deductible.

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Family and taxation in Europe

Influence of the family unit or its income on the “family home” taxation

Belgium	<ul style="list-style-type: none"> ▪ Tax credit on rental income of €4,017 (plus €335 for the spouse and per each dependent receiving income). ▪ In the regions of Walloon and Brussels: tax credit increased in 10% per each dependent (20% for disabled dependents). ▪ Interest on loans for the acquisition of family home is deductible: ▪ The applicable limits for the above deduction depend on the number of dependents; ▪ The repayment of loans and related life insurance premiums are deductible. The amount of deduction is determined taking into account the number of dependents.
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Family and taxation in Europe

Influence of the family unit or its income on the “family home” taxation

Germany	<ul style="list-style-type: none"> ▪ Not applicable
Austria	<ul style="list-style-type: none"> ▪ Not applicable
Denmark	<ul style="list-style-type: none"> ▪ Not applicable
France	<ul style="list-style-type: none"> ▪ Not applicable
Finland	<ul style="list-style-type: none"> ▪ Not applicable
Netherlands	<ul style="list-style-type: none"> ▪ Not applicable
Italy	<ul style="list-style-type: none"> ▪ Not applicable
United Kingdom	<ul style="list-style-type: none"> ▪ Not applicable
Sweden	<ul style="list-style-type: none"> ▪ Not applicable

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Family and taxation in Europe

Gift and Inheritance Tax

Gift and Inheritance Tax			
	Personal exemptions	Special exemptions (only for inheritance – in addition to the deductions above):	Rates
Germany	<ul style="list-style-type: none"> € 307,000 for the spouse € 205,000 for children (or grandchildren of the taxpayer whose parents are deceased); € 51,200 for other grandchildren, parents and grandparents; € 10,300 for siblings, divorced spouse, step-parents, children-in-law and parents-in-law; € 5,200 for the others. 	<ul style="list-style-type: none"> € 256,000 for the surviving spouse and between € 10,300 and € 52,000, for children, based on the age 	<ul style="list-style-type: none"> Spouse, children, stepchildren and grandchildren: 7% - 30%; Siblings, children of the siblings, divorced spouse, step-parents, children-in-law, parents-in-law : 12% - 40%; All others: 17% - 50%.
Gift and Inheritance Tax			
Rates			
Austria	<p>The rates depend on the beneficiaries' relationship to the deceased or donor and on the value of the estate or the gift.</p> <ul style="list-style-type: none"> Spouse and children: 2% - 15%; Grandchildren and descendants: 4% - 25%; Parents, grandparents and brothers and sisters: 6% e 40%; Parents in law, children-in-law and children of the brothers and sisters: 8% - 50%; All other: 14% - 60%. 		

Family and taxation in Europe

Gift and Inheritance Tax

Gift and Inheritance Tax			
	Rates		
Belgium	<p>The rates depend on the beneficiaries' relationship to the deceased or donor and on the value of the estate or the gift.</p> <ul style="list-style-type: none"> Gifts and Inheritance between spouses, children, grandchildren, parents and grandparents as well as between people living with the deceased: 3% - 30%; Inheritance for spouse or person living with the deceased or parent, grandparent or children and grandchildren, in excess of € 250,000 of assets related to a professional activity, whose purpose is changed by the heirs: 22% - 25%; Between siblings: 20% - 65%; Between first cousins, aunts, uncles, etc: 30% - 70%; All others: 35% - 80% 		
Rates			
	Gift Tax	Inheritance Tax	
Denmark	<ul style="list-style-type: none"> Exemption for gifts between spouses. Gifts not exceeding € 6,699.34 (DKK 49,900), to the donor's close relatives (descendants, parents, step-parents and grandparents) are exempt. Gifts in excess the above, to the donor's stepparents and grandparents : 36.25%; Gifts in excess the above, to the close relatives and descendant's spouse : 15%. 	<ul style="list-style-type: none"> Exemption for inheritance and insurance payments between spouses; exemption for same insurance payments for deceased's children; Inheritance of deceased's children, stepchildren, parents and people who lived with the deceased the two last years before his death: 15% on the amount exceeding € 30,153.72 (DKK 224,600); Other relatives: 40% on the amount exceeding € 30,153.72 (DKK 224,600). 	

Family and taxation in Europe

Gift and Inheritance Tax

Gift and Inheritance Tax			
	Rates		
	Gift Tax	Inheritance Tax	
Spain	<ul style="list-style-type: none"> The rates vary depending on the value of the state or the gift: 7.65% - 34%. To the tax computed by applying the above rates should be applied a coefficient based on the beneficiaries' relationship to the descendant or donor. Gift and Inheritance for children and parents: 1-1,2 Gift and Inheritance for other relatives: 1,5882 - 1,9059 Other situations: 2-2,4. 	<ul style="list-style-type: none"> For purposes of the computation of the taxable amount in case of inheritance, some deductions depending on the family size are allowed. 	
Gift and Inheritance Tax			
Rates			
Finland	<p>The rates are applied based on the relationship between the heir and the deceased/donee and the donor and on the value of the estate or the gift, as follows:</p> <ul style="list-style-type: none"> Gifts or inheritances between parents, spouses and children: 10%, 13% or 16% (marginal rates); Gifts and Inheritances between siblings, half brother or sister and their descendants: 20%, 26% or 32% (marginal rates); Other situations: 30%, 39% or 48% (marginal rates). 		

Family and taxation in Europe

Gift and Inheritance Tax

Gift and Inheritance Tax		
Rates		
France	<ul style="list-style-type: none"> Standard deduction of: <ul style="list-style-type: none"> €76,000 on inheritances between spouses; €46,000 on inheritances and gifts for children or parents; €30,000 on inheritances and gifts for grandchildren or grandparents. Rates for the above situations: between 5% and 40%, depending on the value of the gift. 	
Rates		
Inheritance tax	Gift Tax	
The Netherlands	<ul style="list-style-type: none"> Tax exemption on inheritances between spouses, people living as a couple, children, disabled children and parents (no details available). If not exempt, the rates vary based on the relationship and on the value of the inheritance: <ul style="list-style-type: none"> Inheritance between spouses, children and people living together as a couple: 5% - 27%; Between parents and siblings: 26% - 53%; Any other person: 41% - 68%. 	<ul style="list-style-type: none"> Tax exemption on gifts between children or parents; On other cases, the same rates applicable to the inheritance.

Family and taxation in Europe

Gift and Inheritance Tax

Gift and Inheritance Tax		
Rates		
Italy	<ul style="list-style-type: none"> Tax exemption on gifts and inheritances between spouses and descendants, parents, grandparents and siblings and cousins, aunts, uncles. Other person: taxation on gifts/inheritances exceeding €180,759.91 (€516,546.90 for disabled beneficiaries). 	
Rates		
Gift Tax	Inheritance tax	
UK	<ul style="list-style-type: none"> Tax exemption for gifts between spouses. Gifts to children, parents and grandparents are "potentially" taxable. Annual exemption of €2,072.55 for gifts made within any tax year. Exemption for small gifts (< €172.71). 	<ul style="list-style-type: none"> Tax exemption for inheritances between spouses. Other situations: 40% on inheritances > €176,166.
Gift and Inheritance Tax		
Rates		
Sweden	<ul style="list-style-type: none"> Gifts and inheritance between spouses, children and parents: <ul style="list-style-type: none"> < €32,754.30 - 10%; > €32,754.30 and < €65,502.62 - 20%; > €65,502.62 - 30%; Gifts and inheritances for parents: <ul style="list-style-type: none"> < €7,642.67 - 10%; > €7,642.67 and < €15,285.34 - 20%; > €15,285.34 - 30%. 	

Family and taxation in Europe

Tax burden - examples

	Tax burden (married)	Tax burden (single)
Germany	€14,734	€12,672
Austria	€11,420	€10,692
Belgium	€18,779	€17,556
Denmark	€21,731	€20,402
Spain	€10,926	€10,394
Finland	€19,706	€19,706
France	€4,186	€1,248
Netherlands	€19,636	€19,141
Italy	€18,077	€13,903
Portugal	€10,673	€8,210
United Kingdom	€12,373	€9,483
Sweden	€21,824	€21,658

- The above examples show the tax burden in several European countries, respectively, of a family of two married taxpayers and three dependents and of two unmarried taxpayers, with dependents. Both families earn an annual gross employment income of €70,000.

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Dr^a. Rosa Freitas



Married and mother of six children, between 9 months and 13 years old. She was also lucky to have grown in a large family, being the oldest of four brothers.

Partner of the division of Human Capital of Deloitte & Touche.

She is responsible for a large number of customers, in the national and international level.

Graduated in Laws by Law Faculty of Lisbon.

She integrated the professional group of Andersen * in 1988, as Assistant, and was promoted to Senior in 1990, Director in 1993 and Partner in 1999.

Besides advising and studying the fiscal questions of the customers, to the level of fiscal planning of the respective activities, and the creation of new products and drawing of fiscal efficient structures, she has participated in multiple projects involving the reorganization of Portuguese and international enterprise groups.

She has a great experience in the financial area, both in the scope of the fiscal accompaniment of the activity of banks and national and international financial institutions, and in the fiscal structuration of financial products.

It is also important her experience in the area of the personal taxes, where she accepted in the last four years the challenge to launch a new area, called of Human Capital, grouping all the area of Human resources, with particular attention in the areas of remunerations and benefits, politics of expatriation and insurances and pensions.

She attended professional courses organized in Portugal and abroad, having equally participated as professor in professional courses and seminars in Portugal and abroad.

She is author of diverse papers on fiscal questions, published in diverse periodicals and magazines.

Cadernos APFN Publicados

- 1— Quem Somos, Quantos Somos
- 2— Estudo Comparativo das Políticas Familiares na Europa
- 3— Família e Fiscalidade
- 4— Família e Poder Local
- 5— Apostar na Família, Construir o Futuro
- 6— Política Fiscal da Família
- 7— Tarifa Familiar da Água para Consumo Doméstico
- 8— Política de Família: O Quê, Porquê, Para quê, Como?
- 9— O mito da sobrepopulação e quem o criou
- 10— Empresas Familiarmente Responsáveis (EFR)
- 11— Família e Fiscalidade na Europa

Somos um grupo de casais, com três ou mais filhos, acreditamos nos valores da família, defendemos o direito à vida desde a sua concepção e sentimos a necessidade de apoiar as famílias numerosas.

À semelhança do que já acontece noutros países europeus, formámos a Associação Portuguesa de Famílias Numerosas (APFN), de âmbito nacional, para defesa dos direitos naturais, próprios e legítimos das famílias numerosas.

Esta Associação, que obteve em 2003 o estatuto de Associação de Família com Representatividade Genérica, tem os seguintes objectivos principais:

- a) Defesa dos legítimos interesses das famílias numerosas, designadamente em matéria fiscal, de habitação, saúde e educação;
- b) Promoção de acções de solidariedade e apoio mútuo entre famílias numerosas;
- c) Obtenção de facilidades e descontos para os associados;
- d) Desenvolvimento de iniciativas de carácter sócio-cultural e de divulgação dos valores da família.

Associação Portuguesa de Famílias Numerosas

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