

## Guernsey

Exchange rate: U.S.\$1.00 equals 0.69 pounds (£).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1925 (old-age pensions) and 1935 (old-age and survivors).

**Current laws:** 1971 (social assistance), 1978 (social insurance), and 1984 (attendance allowances).

**Type of program:** Dual social insurance and social assistance system.

#### Coverage

**Old-age pension:** All persons over school-leaving age; optional for nonemployed under age 20, married women, and widows who are covered by husband's insurance.

**Disability pension (invalidity benefit):** All employed and self-employed persons; optional for married women and widows.

**Disability attendance allowances:** All residents. All residents covered for social assistance.

#### Source of Funds

**Insured person:** 4.5% of earnings up to a maximum earning level of £564 a week (1.8% for employed married women and widows opting out). Contributions also finance sickness, maternity, work injury, unemployment, prescription medicines, and some medical services.

**Self-employed person:** 8.9% of earnings; nonemployed 8.3% of annual income; both, up to a maximum annual earning level of £29,328. Contributions do not cover unemployment benefit.

**Employer:** 5.4% of earnings up to a maximum earning level of £564 per week. Contributions also finance sickness, maternity, work injury, unemployment, prescription medicines, and some medical services.

**Government:** Grant equal to 57% of total contribution receipts. The government pays all social assistance and other noncontributory benefits.

All the above contributions also finance sickness, maternity, work injury, unemployment, prescription medicines, and some medical services.

#### Qualifying Conditions

**Old-age pension:** Age 65 for men and women. A minimum of 156 contributions paid between the later of 1952 or the date of entry into insurance and age 65. The full-rate pension is calculated as the yearly average of 50 contributions paid or credited. The pension is reduced pro rata for an average of less

than 50. No pension is payable if the yearly average is less than 10. The pension is payable worldwide.

**Disability pension (invalidity benefit):** Incapacity for work following entitlement to sickness benefit for 6 months. A minimum of 26 contributions paid since entry to insurance. The full benefit is payable if 50 contributions are paid or credited in the relevant contribution year. The benefit is reduced pro rata for fewer than 50. No benefit is payable if there are fewer than 26 contributions.

**Attendance allowance:** Noncontributory. Person born in Guernsey or resident in Guernsey for 5 years. Benefit is paid after 3 months of severe disability (except if terminally ill). The maximum allowable income is £57,000 a year.

**Invalid care allowance:** Noncontributory. Paid to a person caring for a severely disabled person for 35 hours or more a week and earning less than £80 a week from employment. The maximum allowable income is £57,000 a year.

**Survivor pension:** Deceased met qualifying conditions for the old-age pension or was a pensioner at death.

**Widowed parent's allowance:** Payable to widows and widowers with at least one dependent child.

**Widow's pension:** Payable to widows over 40 without dependent children.

**Death grant:** A minimum of 26 contributions paid or credited between the later of 1971 and the date of entry to insurance and the date of death. A full grant award is made if 45 contributions are paid or credited in the relevant contribution year. The grant is reduced pro rata for fewer than 45 contributions. No grant is paid if there are fewer than 10 contributions.

**Supplementary benefit:** Noncontributory means-tested social assistance for persons over 60, or incapacitated, disabled, caring for a member of the family, a single parent.

#### Old-Age Benefits

**Old-age pension:** The full-rate benefit for the insured person is £112.50 a week.

A weekly supplement of £68.75 is payable for a dependent adult, and a weekly supplement of £9 a week is payable for each dependent child.

**Death grant:** Payable in the case of the death of the insured person, spouse, child, or survivor. The full grant of £353 is payable if deceased is aged 18 or older; £265 if aged 6 to 17; £177 if aged 3 to 5; and £106 if under 3 years old.

#### Permanent Disability Benefits

**Disability pension (invalidity benefit):** Full-rate benefit is £93.18 a week. A supplement of £48.90 is payable for a dependent adult and £4.65 a week is payable for each dependent child.

**Attendance allowance:** £63.25 a week.

**Invalid care allowance:** £50.75 a week.

### **Survivor Benefits**

**Widow's pension:** £111.00 a week.

**Survivor grant:** £1,110.50.

**Widowed parent's allowance:** £111.00 a week plus £9.00 a week for each dependent child.

**Supplementary benefit:** According to need but subject to a maximum of £208.00 a week.

### **Administrative Organization**

Guernsey Social Security Authority.

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### **Sickness and Maternity**

#### **Regulatory Framework**

**First laws:** 1964 (sickness), 1971 (maternity), and 1972 (medicines).

**Current laws:** 1971 (social assistance), 1978 (social insurance sickness and maternity), and 1990 (medicines).

**Type of program:** Social insurance for cash benefits. Social assistance for means-tested benefits. Universal system for specialist medical care, medical consultations, and consultation grants.

#### **Coverage**

**Sickness benefit:** Employed and self-employed persons with earnings of £80.00 or more per week.

**Maternity allowance:** Employed and self-employed persons with earnings of £80.00 or more per week.

**Supplementary benefit:** Persons incapable of work, single parents, and pregnant women not cohabiting.

#### **Source of Funds**

**Insured person:** See Old Age, Disability, and Survivors, above.

**Self-employed person:** See Old Age, Disability, and Survivors, above.

**Employer:** See Old Age, Disability, and Survivors, above.

**Government:** See Old Age, Disability, and Survivors, above. Pays total cost of supplementary benefit.

#### **Qualifying Conditions**

**Sickness benefit:** At least 26 reckonable (qualifying) contributions must be paid between the later of 1965 or the date of entry to insurance. For entitlement to full benefit, 50 contributions or credits must have been paid in the relevant contribution year. Benefits are reduced pro rata for fewer than 50 contributions or credits. No benefit is payable if there are fewer than 26 contributions or credits.

**Maternity allowance:** Resident and 50 reckonable (qualifying) contributions or credits, at least 26 of which are paid in the

year preceding the 13th week before the expected week of childbirth. Benefit is reduced pro rata for fewer than 50 contributions or credits. No benefit is payable if there are fewer than 26 contributions.

**Maternity grant:** At least 26 reckonable (qualifying) contributions paid between the later of 1971 or the date of entry to insurance and at least 26 contributions or credits in the relevant contribution year.

### **Sickness and Maternity Benefits**

**Sickness benefit:** £81.06 a week, plus £43.44 for a dependent adult and £4.65 for each dependent child.

**Maternity allowance:** £81.06 a week, plus £4.65 for each dependent child.

**Maternity grant:** A lump-sum payment of £227.00.

### **Workers' Medical Benefits**

**Medical benefits:** Acute hospital accommodation is provided by the government. Specialist medical services are provided by specialist group practice contracted to the government. A flat-rate fee of £2.10 is charged for medical prescriptions (no charge for persons over age 65 or persons having low income).

**Medical grant:** A sum of £8.00 is provided toward the cost of primary care medical consultation, and a £4.00 grant is provided toward the cost of nurse consultation.

### **Administrative Organization**

Guernsey Social Security Authority.

States of Guernsey Board of Health administers hospital services.

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1925.

**Current law:** 1978.

**Type of program:** Social insurance system.

#### **Coverage**

Employed and self-employed persons.

#### **Source of Funds**

**Insured person:** See Old Age, Disability, and Survivors, above.

**Self-employed person:** See Old Age, Disability, and Survivors, above.

**Employer:** See Old Age, Disability, and Survivors, above.

**Government:** See Old Age, Disability, and Survivors contributions, above.

## Qualifying Conditions

**Work injury benefits:** No minimum qualifying period.

## Temporary Disability Benefits

**Industrial injury benefit:** £81.06 a week, plus £43.44 for adult dependent, plus £4.65 a week for child dependent.

## Permanent Disability Benefits

**Industrial disablement benefit:** £98.90 a week if 100% disabled. Benefit is reduced pro rata for lesser disablement. No benefit if under 20%.

See also sickness benefit under Sickness and Maternity and invalidity benefit under Old Age, Disability, and Survivors, above.

## Survivor Benefits

See survivor benefits under Old Age, Disability, and Survivors, above.

## Administrative Organization

Guernsey Social Security Authority.

## Unemployment

### Regulatory Framework

**First law:** 1964.

**Current law:** 1978.

**Type of program:** Social insurance system.

### Coverage

Employed persons whose earnings are £80.00 per week or more, but excluding married women and widows opting to pay reduced-rate contributions.

### Source of Funds

**Insured person:** See Old Age, Disability, and Survivors contributions, above.

**Employer:** See Old Age, Disability, and Survivors contributions, above.

**Government:** See Old Age, Disability, and Survivors contributions, above.

### Qualifying Conditions

**Unemployment benefit:** At least 26 reckonable (qualifying) contributions paid since entry to insurance. Full benefit is paid if 50 or more contributions or credits in relevant contribution year. Benefits is reduced pro rata if fewer than 50. No benefit if fewer than 26.

Weekly registration at job center to confirm availability for work. Possible 10-week disqualification for leaving employment voluntarily, misconduct, and refusing suitable work.

## Unemployment Benefits

Benefit is £81.06 a week, plus £43.44 for adult dependent, plus £4.65 for dependent child. Cash benefit is limited to 180 days. Requalification for benefit requires 13 weeks of employment for at least 20 hours a week.

## Administrative Organization

Guernsey Social Security Authority.

## Family Allowances

### Regulatory Framework

**First law:** 1943.

**Current law:** 1950.

**Type of program:** Universal system.

### Coverage

Residents with one child or more.

### Source of Funds

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### Qualifying Conditions

**Family allowances:** Claimant born in Guernsey or present in Guernsey for at least 52 weeks in previous 2 years. Child must be under age 16, or under 20 if in full-time education.

### Family Allowance Benefits

£10.80 a week for each child.

## Administrative Organization

Guernsey Social Security Authority.