

## Jersey

Exchange rate: US\$1.00 equals 0.56 pounds (£).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1951.

**Current laws:** 1972 (attendance allowance), 1974 (social security), 1978 (invalid care and disability benefits), and 1997 (disability transport allowance).

**Type of program:** Social insurance (social security benefits) and social assistance (disability benefits) system.

#### Coverage

**Old-age and survivor benefits:** Employed and self-employed persons.

Voluntary insurance for nonemployed persons.

**Disability benefits:** All residents.

#### Source of Funds

**Insured person:** 5.2% of earnings (old-age and survivor pensions).

**Self-employed person:** 10.5% of earnings (old-age and survivor pensions).

**Employer:** 5.3% of payroll (old-age and survivor pensions).

**Government:** Total cost of disability benefits.

The maximum monthly earnings for contribution purposes are £2,884.

All of the above contributions also cover sickness, maternity, and work injury benefits, as well as part of the cost of medical services.

#### Qualifying Conditions

**Old-age pension:** Payable at age 65 (men and women); women who were registered with the scheme before 1975 are eligible for a pension at age 60. The full pension is paid with 45 years of contributions.

**Partial pension:** The pension is reduced proportionately for reduced coverage. No pension is payable if the proportion of contributions required for a full pension is less than 10%.

**Early pension:** A pension may also be claimed at an actuarially reduced rate from age 63.

**Disability pension:** Permanent incapacity for work and payable after the 1-year entitlement to sickness benefit has expired.

**Attendance allowance (income-tested):** Payable to a severely disabled person needing extra care and attention. The

allowance is paid after 6 months of disability. The allowance is subject to an income ceiling of £47,396 a year.

**Invalid care allowance (income-tested):** Payable to a person who cares for a beneficiary of attendance allowance. The allowance is subject to an income ceiling of £47,396 a year.

**Adult disablement allowance:** Payable to persons who are congenitally disabled and have no contribution record.

**Child disablement allowance:** Payable to severely disabled children under age 16 who are not disabled enough to qualify for attendance allowance.

**Survivor allowance:** Paid for the first year of widowhood if the deceased met the coverage requirements for the old-age pension. The surviving spouse or the insured was younger than the pensionable age at the time of the insured's death.

**Survivor pension:** The deceased met the coverage requirements for the old-age pension or was a pensioner at the time of death. The pension is paid when entitlement to the survivor allowances ceases, up to age 65 when it is converted to an age-related pension.

**Death grant:** The deceased must have paid 1 year of contributions.

#### Old-Age Benefits

**Old-age pension:** The full pension is £140.84 a week for a single person; £233.80 for a married couple.

**Partial pension:** A reduced pension is paid. The insured must have at least 10% of the full contribution record.

**Early pension:** The pension is actuarially reduced.

**Benefit adjustment:** Pensions are adjusted annually according to changes in the earnings index.

#### Permanent Disability Benefits

**Disability pension:** £140.84 a week.

**Dependent supplement:** An additional £92.96 a week is paid for an adult dependent.

**Attendance allowance (income-tested):** £379.83 a month.

**Invalid care allowance (income-tested):** £609.84 a month.

**Adult disablement allowance:** £312.07 a month.

**Child disablement allowance:** £207.97 a month.

**Benefit adjustment:** Benefits are adjusted annually according to a formula reflecting changes in the earnings index and retail price index.

#### Survivor Benefits

**Survivor allowance:** £169.05 a week for the first year of widowhood.

**Survivor pension:** The full pension is £140.84 a week and payable when entitlement to survivor allowance ceases.

**Death grant:** £563.36.

**Benefit adjustment:** Benefits are adjusted annually according to changes in the earnings index.

### **Administrative Organization**

Employment and Social Security Department administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1951.

**Current law:** 1974.

**Type of program:** Social insurance (cash benefits) and universal (medical care) system.

#### **Coverage**

**Cash benefits:** Employed and self-employed persons.

**Medical care:** All residents.

#### **Source of Funds**

##### **Insured person**

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors, above.

**Health insurance:** 0.8% of earnings.

**Hospital care:** None.

##### **Self-employed person**

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors, above.

**Health insurance:** 2% of earnings.

**Hospital care:** None.

##### **Employer**

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors, above.

**Health insurance:** 1.2% of payroll.

**Hospital care:** None.

##### **Government**

**Cash benefits:** None.

**Health insurance:** None.

**Hospital care:** Total cost.

The maximum monthly earnings for contribution purposes are £2,884.

### **Qualifying Conditions**

**Sickness benefit:** Three months of contributions before the claim for benefit; has paid contributions in the calendar quarter 6 months before the claim.

**Maternity allowance:** Women must have paid 13 weeks of contributions and also have paid contributions in the relevant quarter, which is 1 year before the expected date of birth.

**Maternity grant:** One year of contributions by either the husband or wife.

**Medical benefits:** General practitioner care requires 6 months of residence.

### **Sickness and Maternity Benefits**

**Sickness benefit:** £140.84 a week for 1 year.

**Dependent supplement:** An additional £92.96 a week is paid for an adult dependent.

**Maternity allowance:** £140.84 for up to 18 weeks, starting anytime from the 11th week before the expected date of birth.

**Maternity grant:** A lump sum of £422.52 (payable also to adoptive parents).

**Benefit adjustment:** Benefits are adjusted annually according to changes in the earnings index.

### **Workers' Medical Benefits**

The medical care provided by hospitals is free of charge.

**Cost sharing:** The cost of general practitioner care varies between practices, but the government subsidizes each consultation by £13, and the cost of each prescription of pharmaceuticals is limited to £1.95 an item. Low-income families are exempted from the cost of some medical care services.

### **Dependents' Medical Benefits**

Same as workers' medical benefits, above.

### **Administrative Organization**

Employment and Social Security Department administers social security and health insurance.

Department of Health and Social Services administers hospital treatment.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1930.

**Current law:** 1974.

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

### **Coverage**

Employed and self-employed persons.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The injury benefit is £140.84 a week, payable for 1 year.

Dependent supplement: £92.96 a week.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

### **Permanent Disability Benefits**

**Permanent disability pension:** £140.84 a week.

Dependent supplement: An additional £92.96 a week is paid for an adult dependent.

**Attendance allowance:** £422.52 a month.

**Disablement gratuity:** A lump sum is paid if the assessed degree of disability resulting from the accident is less than 15%.

### **Workers' Medical Benefits**

See benefits under Sickness and Maternity, above.

### **Survivor Benefits**

**Survivor allowance:** Paid for the first year of widowhood if the deceased met the coverage requirements for the old-age pension. The surviving spouse or the insured was younger than the pensionable age at the time of the insured's death.

**Survivor pension:** The deceased met the coverage requirements for the old-age pension. The pension is paid when entitlement to the survivor allowance ceases, up to age 65 when it is converted to an age-related pension.

Special rules apply for widows.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

### **Administrative Organization**

Employment and Social Security Department administers social insurance benefits.

Department of Health and Social Services administers hospital treatment.

---

### **Unemployment**

#### **Regulatory Framework**

**First and current law:** 1930.

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

#### **Coverage**

Five years' residence in Jersey.

#### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** Local taxes and general revenue.

#### **Qualifying Conditions**

Must be actively seeking employment and be involuntarily unemployed.

#### **Unemployment Benefits**

The benefit is means-tested and dependent on individual circumstances including the level of rent paid. The assessment of an individual's claim to benefit is undertaken at the local (parish) level.

#### **Administrative Organization**

The program is administered by 12 separate parish authorities and coordinated by the Committee of Constables.

---

### **Family Allowances**

#### **Regulatory Framework**

**First and current law:** 1972.

**Type of program:** Universal system.

#### **Coverage**

Residents with one or more children.

---

### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### **Qualifying Conditions**

**Family allowances:** Child is under age 16 or in full-time education in Jersey.

### **Family Allowance Benefits**

**Family allowances:** The allowance is assessed in relation to the previous year's income tax return, with the maximum rate being paid for children in a family whose income was less than £6,950 in the previous year.

The maximum allowance is £2,916 a year for the first child, £2,490 for the second child, and £2,355 for each subsequent child.

### **Administrative Organization**

Employment and Social Security Department administers the program.