

## Isle of Man

Exchange rate: US\$1.00 = 0.74 pounds (£).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1948.

**Current laws:** 1992 (consolidated legislation); 1995 (pensions); 1999 (welfare reform and pensions), implemented in 2000 and 2001; 2004, 2007, 2008, 2011 and 2014 (pensions); 2009 (welfare reform).

**Type of program:** Universal, social insurance, and social assistance system.

#### Coverage

**Universal and social assistance:** Residents of the Isle of Man.

**Social insurance:** Employed persons with weekly earnings of at least £113, and self-employed persons with net annual income of at least £6,136 (except the state second pension).

Voluntary coverage for the basic retirement pension for nonemployed persons and employed persons with weekly earnings of less than £113.

#### Source of Funds

**Insured person:** 11% of weekly earnings from £118 to £784 and 1% of weekly earnings above £784; none for the disability living allowance and attendance allowance.

The insured person's contributions finance all Old Age, Disability, and Survivors' benefits, except for the disability living allowance and attendance allowance. They also finance the social insurance sickness, maternity, paternity, and adoption benefits; work injury benefits; and unemployment benefits; and partially finance the universal medical benefits.

The voluntarily insured pay a flat rate of £14.25 a week (basic retirement pension only).

**Self-employed person:** A flat rate of £5.40 a week plus 8% of annual profits from £6,136 to £40,768 and 1% of annual profits above £40,768; none for the disability living allowance and attendance allowance.

The self-employed person's contributions finance all Old Age, Disability, and Survivors' benefits, except for the state second pension, disability living allowance, and attendance allowance. They also finance the social insurance maternity benefits and partially finance the universal medical benefits.

**Employer:** 12.8% of the employee's weekly earnings above £118; none for the disability living allowance and attendance allowance.

The employer's contributions finance all Old Age, Disability, and Survivors' benefits, except for the disability living allowance and attendance allowance. They also finance the social insurance sickness, maternity, paternity, and adoption benefits; work injury benefits; and unemployment benefits; and partially finance the universal medical benefits.

**Government:** The total cost of the disability living allowance and attendance allowance (all other universal and social assistance benefits are fully funded out of contributions); contributes as an employer.

#### Qualifying Conditions

##### Basic state retirement pension (social insurance):

Age 65 (men, gradually rising to age 68 by 2046) or age 63 (women, gradually rising to age 65 by November 2018 and then to age 68 by 2046), with at least 30 years of paid or credited contributions.

A year of contributions is any tax year in which the insured paid contributions on earnings of at least 52 times the minimum weekly covered earnings for an employed person or 52 times the flat-rate weekly contribution for a self-employed person. The purchase of missing weeks of contributions is possible for nonemployed persons.

Contributions may be credited for each complete contributory week the insured received the incapacity benefit, maternity or adoption allowance, child benefit (for a child younger than age 12), carer's allowance, employed person's allowance, or jobseeker's allowance. In addition, contributions may be credited for periods the insured received approved training or was an approved foster parent, and for certain other periods.

**Partial pension:** A reduced pension is paid at the normal retirement age with one to 29 years of paid or credited contributions.

Employment may continue.

**Pension supplement:** Must ordinarily reside in the Isle of Man and have at least 10 years of paid contributions in the Isle of Man.

**Retirement pension premium:** Age 75, ordinarily residing in the Isle of Man, and have at least 10 years of paid contributions in the Isle of Man.

The basic state retirement pension is payable abroad, though annual cost-of-living increases are only paid if living in a country with a reciprocal agreement.

**State second pension (S2P, social insurance):** Age 65 (men, gradually rising to age 68 by 2046) or age 63 (women, gradually rising to 65 by November 2018 and then to age 68 by 2046).

The state second pension is payable abroad, though annual cost-of-living increases are only paid if living in a country with a reciprocal agreement.

**Old person's pension (social assistance, income tested):** Aged 80 or older before April 6, 2016 and receiving less than 60% of the full basic state retirement pension. The insured must ordinarily reside in the Isle of Man and have lived in the Isle of Man or the United Kingdom for at least 10 years in any 20 consecutive years since reaching age 60. The old person's pension is gradually being phased out and is only paid if the person reached age 80 before April 6, 2016.

The old person's pension is payable abroad.

**Nursing care contribution (universal):** Must be residing in a registered adult care home in the Isle of Man and pay for nursing care.

**Long-term incapacity benefit (social insurance):** Must be younger than the normal retirement age and be unable to work as the result of an illness or a disability. The insured must have paid or credited contributions on earnings of at least 50 times the minimum weekly covered earnings in each of the last two tax years and paid contributions on earnings of at least 25 times the minimum weekly covered earnings in at least one of the last two tax years. The benefit is paid after 52 weeks of work incapacity or after 28 weeks if the insured has a life expectancy of six months or less or is receiving the highest-rate care component of the disability living allowance.

The minimum weekly covered earnings are £113.

Contributions may be credited for each complete contributory week the insured received the incapacity benefit, maternity or adoption allowance, child benefit (for a child younger than age 12), carer's allowance, employed person's allowance, or jobseeker's allowance. In addition, contributions may be credited for periods the insured received approved training or was an approved foster parent, and for certain other periods.

The benefit is also paid under certain conditions to persons who became incapable of work in their youth.

**Dependent's supplement (income tested):** Paid for a dependent adult who cares for the insured's child and receives a child benefit or who has reached the normal retirement age and receives no or a low state pension.

**Pension supplement:** Must be aged 15 or older, ordinarily reside in the Isle of Man, have at least 10 years of paid contributions in the Isle of Man, and be entitled to the high-rate care component of the disability living allowance.

**Disability living allowance (universal):** Must have a disability that began before age 65 and have certain levels of care and mobility needs. Must ordinarily reside in the Isle of Man and have lived in the Isle of Man or the United

Kingdom for at least 104 of the 156 weeks immediately before claiming the benefit. The allowance is paid after three months of disability (paid immediately if the beneficiary's life expectancy is six months or less).

**Attendance allowance (universal):** Must have a disability that began at age 65 or later and have a high level of care need. Must ordinarily reside in the Isle of Man and have lived in the Isle of Man or the United Kingdom for at least 104 of the 156 weeks immediately before claiming the benefit. The allowance is usually paid after six months of disability (paid immediately if the beneficiary's life expectancy is six months or less).

**Employed person's allowance (social assistance, means tested):** Paid to persons enrolled in a training course, starting work, or already employed for at least 16 hours a week and who have an illness or disability that puts them at a disadvantage in securing employment and currently receive or have received in the eight weeks before making the claim certain disability or incapacity benefits. The insured or his or her partner must have been born in the Isle of Man, have resided in the Isle of Man for at least 10 consecutive years at any time, or have continuously resided in the Isle of Man for the five years immediately before claiming the benefit (may be waived in exceptional circumstances).

Means test: Income must not exceed a maximum that varies depending on the family situation, number of children, housing costs, number of hours worked, and childcare costs.

**Carer's allowance (social assistance, income tested):** Paid to a person older than age 16 who forgoes full-time work to care for a person with a severe disability (who is receiving certain qualifying benefits) for at least 35 hours a week. The caregiver must reside permanently in the Isle of Man, have lived in the Isle of Man or the United Kingdom for at least 104 of the last 156 weeks, and not be a full-time student.

Income test: Weekly income must not exceed £120 (after deducting allowable expenses).

**Bereavement support payment (social insurance):** The deceased must have paid contributions on at least 25 times the minimum weekly covered earnings (or 25 times the flat-rate weekly contribution for a self-employed person) in any tax year. There is no minimum qualifying period if the insured's death was the result of a work injury or an occupational disease.

The minimum weekly covered earnings are £113.

Eligible survivor include a widow(er) or civil partner who is younger than the normal retirement age if the death occurred on or after April 6, 2017, and ordinarily resides in the Isle of Man or in certain other countries at the time of death.

The bereavement support payment does not cease upon remarriage or cohabitation.

**Widowed parent's allowance (social insurance):** The deceased had at least 52 weeks of paid contributions (50 if paid before 1975) and paid contributions for at least 90% of his or her working life. There is no minimum qualifying period if the insured's death was the result of a work injury or an occupational disease. The widowed parent's allowance is gradually being phased out and is only paid if the death occurred from April 9, 2001 to April 5, 2017.

**Partial pension:** A reduced pension is paid if the deceased had at least 52 weeks of paid contributions (50 if paid before 1975) and paid contributions for at least 25% but less than 90% of his or her working life.

Eligible survivors include a widow(er) or civil partner who receives a child benefit for a child or is pregnant and is younger than the normal retirement age.

The widow(er) or partner's allowance ceases upon remarriage and is suspended upon cohabitation with a partner.

The widowed parent's allowance is payable abroad.

**Pension supplement:** The deceased had at least 10 years of paid contributions and the widow(er) or civil partner is aged 45 or older and ordinarily resides in the Isle of Man.

**Guardian's allowance (universal):** Paid to a person raising an orphan or, in some cases, a child with one surviving parent who is entitled to the child benefit.

**Funeral grant (social assistance, means tested):** Paid when a resident of Isle of Man dies. The benefit changed from a universal benefit to a social assistance benefit on April 1, 2018.

**Means test:** If the death occurred on or after April 1, 2018, the survivor or his or her partner must have total assets below £6,000 and be receiving income support, the employed person's allowance, or the social assistance job seeker's allowance. There is no means test if the death occurred before April 1, 2018.

**Income support (social assistance, means tested):** See Family Allowances.

### Old-Age Benefits

**Basic state retirement pension (social insurance):** £122.30 a week is paid; an additional £2 a week if aged 80 or older.

**Partial pension:** The pension is proportionally reduced based on the percentage of paid or credited contributions during the insured's working life.

A person who qualifies for both the basic state retirement pension and the caregiver's allowance receives the higher of the two benefits.

**Pension supplement:** 43.949% of the basic state retirement pension, up to £53.75 a week, is paid.

**Retirement pension premium:** Up to £16.30 (£16.80 as of April 9, 2018) a week is paid. The benefit is reduced by the amount received for the S2P, an employer-operated pension (via "contracted out deductions"), and the £2 a week addition to basic state retirement pension if over age 80.

**State second pension (S2P, social insurance):** The pension is based on average indexed earnings for all tax years since April 1978.

The minimum annual earnings used to calculate benefits are £5,876.

The maximum annual earnings used to calculate benefits are £40,040.

**Old person's pension (social assistance, income tested):** The difference between any basic state retirement pension the beneficiary receives or is entitled to receive and £73.30 a week is paid.

**Nursing care contribution (universal):** £137.10 a week is paid.

**Income support (social assistance, means tested):** See Family Allowances.

**Benefit adjustment:** Benefits are adjusted annually in April. The basic state retirement pension and the old person's pension are adjusted based on the change in the United Kingdom's consumer price index, the change in United Kingdom's average earnings, or 2.5%, whichever is greater. The state second pension and the retirement pension premium are adjusted based on changes the United Kingdom's consumer price index. The maximum pension supplement has not been increased since April 2013.

### Permanent Disability Benefits

**Long-term incapacity benefit (social insurance):** £106.40 a week is paid after a 52-week waiting period (a 28-week waiting period if the insured has a life expectancy of six months or less or is receiving the highest-rate care component of the disability living allowance). (The insured receives the short-term incapacity benefit during the waiting period, see Sickness and Maternity.) A supplement is paid if the insured's disability began before age 45 and the person is severely disabled or the insured has a life expectancy of six months or less.

**Dependent's supplement:** £61.80 a week is paid.

**Pension supplement:** £40.68 a week is paid.

**Disability living allowance (universal):** The allowance consists of a care component and a mobility component.

**Care component:** £20.30, £51.20, or £76.40 a week is paid, depending on the level of care needed.

**Mobility component:** £20.30 or £58.00 a week is paid, depending on the level of mobility impairment.

The benefit is paid weekly or monthly.

**Attendance allowance (universal):** £51.20 or £76.40 a week is paid, depending on the level of care needed.

**Employed person's allowance (social assistance, means tested):** £0.70 is paid for every £1 of income that falls below a maximum that varies depending on the family situation, number of children, housing costs, number of hours worked, and childcare costs. Benefits may be reduced with personal savings greater than £13,000. The allowance is initially paid for four to 26 weeks, but it may be extended.

**Carer's allowance (social assistance, income tested):** £113.20 a week is paid. If the care recipient dies, the benefit may be paid for additional eight weeks after the time of death if the beneficiary provided less than eight years of care; or for one additional week for each year of care the beneficiary provided if the beneficiary provided at least eight years of care.

Benefit adjustment: Benefits are adjusted annually in April based on increases in the Isle of Man's consumer price index.

**Income support (social assistance, means tested):** See Family Allowances.

### Survivor Benefits

**Bereavement support payment (social insurance):** A lump sum of £3,000 plus £113.70 a week is paid for up to 18 months.

**Widowed parent's allowance (social insurance):** Up to £113.70 a week is paid.

Pension supplement: Up to £52.85 a week is paid.

**Guardian's allowance (universal):** £16.70 a week is paid for each eligible child.

Benefit adjustment: Benefits are adjusted annually in April based on increases in the United Kingdom's consumer price index.

**Funeral grant (social assistance, means tested):** A lump sum of £210 is paid if the death occurs in the Isle of Man; £350 if outside the Isle of Man and burial or cremation is to take place within the Isle of Man. Additional support is provided to persons receiving income-related benefits with personal savings of less than £6,000.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

**Income support (social assistance, means tested):** See Family Allowances.

### Administrative Organization

Isle of Man Treasury, Social Security Division (<https://www.gov.im/about-the-government/departments/the-treasury/social-security-division/>) administers the programs.

Isle of Man Treasury, Income Tax Division (<https://www.gov.im/categories/tax-vat-and-your-money/income-tax-and-national-insurance/>) collects social insurance contributions.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1951.

**Current laws:** 1992 (pensions); 1994 (incapacity benefit); 1999 (welfare reform and pensions), implemented in 2000 and 2001; 2001 (national health service), implemented in 2003; and 2009 (welfare reform).

**Type of program:** Universal (medical benefits), social insurance, and social assistance system.

### Coverage

**Social insurance:** Employed, self-employed (short-term incapacity benefit and maternity benefit only), and certain nonemployed persons, who ordinarily reside in the Isle of Man.

**Universal and social assistance:** Residents of the Isle of Man.

### Source of Funds

#### Insured person

**Universal:** Around 21% of the insured person's social insurance contributions under Old Age, Disability, and Survivors.

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

#### Self-employed person

**Universal:** Around 21% of the self-employed person's social insurance contributions under Old Age, Disability, and Survivors.

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

#### Employer

**Universal:** Around 21% of the employer's social insurance contributions under Old Age, Disability, and Survivors.

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

#### Government

**Universal:** The remaining cost.



**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** The total cost.

### Qualifying Conditions

**Short-term incapacity benefit (social insurance):** Must be younger than the normal retirement age and have paid or credited contributions on earnings of at least 50 times the minimum weekly covered earnings (or 52 times the flat-rate weekly contribution for a self-employed person) in each of the last two tax years and paid contributions on earnings of at least 25 times the minimum weekly covered earnings in at least one of the last two tax years.

The minimum weekly covered earnings are £113.

Contributions may be credited for each complete contributory week the insured received the incapacity benefit, maternity or adoption allowance, child benefit (for a child younger than age 12), carer's allowance, employed person's allowance, or jobseeker's allowance. In addition, contributions may be credited for periods the insured received approved training or was an approved foster parent, and for certain other periods.

**Dependent's supplement (income tested):** Paid for a dependent adult who cares for the insured's child and receives a child benefit or who has reached the normal retirement age and receives no or a low state pension.

**Income test:** The dependent's weekly income must not exceed the weekly dependent's supplement.

The weekly dependent's supplement is £48.15 for a dependent adult younger than the normal retirement age; £59.50 for a dependent adult who has reached the normal retirement age.

**Maternity and adoption allowance (social insurance):** Must have worked for at least 26 weeks, have at least 13 weeks of paid contributions in the 66 weeks before the expected week of childbirth or agreed adoption, and have earned at least £30 a week or paid self-employed contributions for at least 13 of those weeks. An adoptive parent must have ceased work or taken leave from work to look after the adopted child; only one adoptive parent may receive the adoption allowance.

Insured women who do not qualify for a maternity allowance may qualify for a short-term incapacity benefit for six weeks before and two weeks after the expected date of childbirth.

**Paternity allowance (social insurance):** Must be employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected date of childbirth (in case of adoption, 26 consecutive weeks immediately before the date the adoption is confirmed). The insured's weekly earnings must be at least the minimum weekly covered earnings in any eight weeks of the 26-week period. The insured must also be the child's

father, married to the child's mother, the person adopting the child, or living with the child's mother or the person adopting the child in an enduring family relationship.

The minimum weekly covered earnings are £113.

**Maternity payment (social assistance, means tested):** Must be older than age 16 and be expecting a child within 11 weeks, have given birth within the last three months (after at least 25 weeks of pregnancy in the case of stillbirths), or have adopted a child younger than 12 months of age. The mother or her partner must be receiving certain social assistance benefits (income support, job seeker's allowance, or employed person's allowance) and have personal savings of £6,000 or less.

**Income support (social assistance, means tested):** See Family Allowances.

**Medical benefits (universal):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Short-term incapacity benefit (social insurance):** £80.25 a week is paid after a three-day waiting period for the first 28 weeks; £95.00 a week is paid from 29th week to the 52nd week.

**Dependent's supplement (income tested):** Up to £48.15 a week is paid for a dependent adult younger than the normal retirement age; up to £59.50 a week for a dependent adult who has reached the normal retirement age.

**Maternity and adoption allowance (social insurance):** 90% of the insured's average weekly earnings (or a flat rate of £140.98 a week for the self-employed) is paid for up to 39 weeks starting no earlier than 11 weeks before the expected date of childbirth or two weeks before the child is placed for adoption.

Average weekly earnings are based on the insured's 13 highest weekly earnings in the 66 weeks before the expected date of childbirth or adoption.

The maximum weekly maternity and adoption benefit is £179.85.

**Paternity allowance (social insurance):** 90% of the insured's average weekly earnings is paid for up to two weeks in the first eight weeks following the date of childbirth or adoption of a child.

The maximum weekly paternity benefit is £179.85.

**Maternity payment (social assistance, means tested):** A lump sum of £500 is paid for each eligible child; £250 if the mother or her partner has received a maternity payment within the last three years.

**Benefit adjustment:** The standard rates of the short-term incapacity benefit and the maternity allowance for the self-employed are adjusted annually in April each year based on changes in the United Kingdom's consumer price index.

The maximum rates of the maternity allowance and the paternity allowance for employed persons are adjusted on an ad hoc basis.

**Income support (social assistance, means tested):** See Family Allowances.

### **Workers' Medical Benefits**

Doctors and dentists under contract with and paid directly by the Department of Health and Social Care provide medical services. Benefits include general practitioner care, specialist services, hospitalization, maternity care, dental care, medicine, appliances, home nursing, and family planning.

Most social security benefits may be paid indefinitely while receiving free hospital in-patient services; attendance allowance and disability living allowance are withdrawn after four weeks of hospitalization.

Cost sharing: Patients pay £3.85 for each prescription; £18.50, £50.50, or £219.00 for dental services depending on the services provided. Insured persons receiving income-related benefits, students younger than age 19, expectant mothers, and war pensioners do not pay for prescription or dental services; individuals aged 60 or older do not pay prescription charges, and individuals aged 65 or older do not pay for dental services.

There is no limit to duration.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Isle of Man Treasury, Social Security Division (<https://www.gov.im/about-the-government/departments/the-treasury/social-security-division/>) administers the cash benefits.

Isle of Man Treasury, Income Tax Division (<https://www.gov.im/categories/tax-vat-and-your-money/income-tax-and-national-insurance/>) collects social insurance contributions.

Isle of Man Department of Health and Social Care (<https://www.gov.im/about-the-government/departments/health-and-social-care/>) administers the medical benefits.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1948.

**Current law:** 1992 (consolidated legislation).

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

### **Coverage**

**Social insurance:** Employed persons who reside in the Isle of Man.

Exclusions: Self-employed persons and military personnel.

### **Source of Funds**

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

**Self-employed person:** Not applicable.

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

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

### **Qualifying Conditions**

**Industrial injuries disablement benefit (social insurance):** Must be assessed with a work injury or occupational disease.

**Income support (social assistance, means tested):** See Family Allowances.

### **Temporary Disability Benefits**

**Short-term incapacity benefit (social insurance):** See Sickness and Maternity.

**Income support (social assistance, means tested):** See Family Allowances.

### **Permanent Disability Benefits**

**Industrial injuries disablement benefit (social insurance):** For a total (100%) disability, up to £169.70 a week is paid from the 90th day after the disability began.

A reduced benefit is paid if the insured is younger than age 18 and has no dependents.

The benefit is paid weekly or monthly.

A medical board assesses the degree of disability.

Partial disability: The benefit varies from £33.94 a week for an assessed degree of disability of at least 14%, up to £152.73 a week for an assessed degree of disability of at least 90% but less than 100%.

No benefit is paid for an assessed degree of disability of less than 14%, unless the insured is diagnosed with an occupational respiratory disease.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions. The weekly allowance is £33.95, £67.90, £101.85, or £135.80, depending on attendance needs. (Other complementary benefits are paid under certain conditions to persons with exceptionally severe disabilities, having difficulties in finding suitable employment, or if disabled from a young age.)

The industrial injuries disablement benefit is paid in addition to any other social insurance benefits the insured maybe entitled to, including the long-term disability benefit or basic state retirement pension.

### **Workers' Medical Benefits**

The Department of Health and Social Care provides all necessary benefits.

### **Survivor Benefits**

See Old Age, Disability, and Survivors.

### **Administrative Organization**

Isle of Man Treasury, Social Security Division (<https://www.gov.im/about-the-government/departments/the-treasury/social-security-division/>) administers the program.

Isle of Man Treasury, Income Tax Division (<https://www.gov.im/categories/tax-vat-and-your-money/income-tax-and-national-insurance/>) collects social insurance contributions.

Isle of Man Department of Health and Social Care (<https://www.gov.im/about-the-government/departments/health-and-social-care/>) administers the medical benefits.

## **Unemployment**

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### **Regulatory Framework**

**First law:** 1948.

**Current law:** 1995 (job seekers).

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

### **Coverage**

**Social insurance:** Employed persons.

Exclusions: Self-employed persons.

**Social assistance:** Residents of the Isle of Man.

### **Source of Funds**

#### **Insured person**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

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

**Social insurance:** Not applicable.

**Social assistance:** None.

### **Employer**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

### **Government**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** The total cost.

### **Qualifying Conditions**

**Job seeker's allowance (social insurance):** Must be aged 16 or older but younger than the normal retirement age, be involuntarily unemployed, have paid or credited contributions on earnings of at least 50 times the minimum weekly covered earnings in each of the two tax years before the start of the benefit year (January to December), and have paid contributions on earnings of at least 25 times the minimum weekly covered earnings in one of the last two tax years before the start of the benefit year.

The minimum weekly covered earnings are £113.

Contributions may be credited for each complete contributory week the insured received the incapacity benefit, maternity or adoption allowance, child benefit (for a child younger than age 12), carer's allowance, employed person's allowance, or jobseeker's allowance. In addition, contributions may be credited for periods the insured received approved training or was an approved foster parent, and for certain other periods.

The insured must be registered as unemployed, be capable of and actively seeking employment, be physically present in the Isle of Man, and have a current signed Jobseeker's Agreement.

**Job seeker's allowance (social assistance, means tested):** Must be aged 16 or older but younger than the normal retirement age, and be involuntarily unemployed.

**Means test:** The total family income must not exceed a maximum that varies depending on the claimant's age, family situation, number of children, and housing costs. Benefits may be reduced with personal savings greater than £13,000.

The job seeker must be registered as unemployed, be capable of and actively seeking employment, be physically present in the Isle of Man, and have a current signed Jobseeker's Agreement.

### **Unemployment Benefits**

**Job seeker's allowance (social insurance):** A flat-rate £73.10 a week is paid after a three-day waiting period for up to six months if aged 25 or older; £57.90 a week if younger than age 25.

**Job seeker's allowance (social assistance, means tested):** The allowance varies depending on the beneficiary's age, family income, and household composition. Assistance can be given with housing costs, and loans or grants may be paid to cover urgent and exceptional needs. Benefits may be reduced with personal savings greater than £13,000.

### Administrative Organization

Isle of Man Treasury, Social Security Division (<https://www.gov.im/about-the-government/departments/the-treasury/social-security-division/>) administers the program.

Isle of Man Treasury, Income Tax Division (<https://www.gov.im/categories/tax-vat-and-your-money/income-tax-and-national-insurance/>) collects social insurance contributions.

### Family Allowances

#### Regulatory Framework

**First law:** 1951.

**Current law:** 1992 (consolidated legislation).

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

#### Coverage

Residents of the Isle of Man with one or more dependent children.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Child benefit (income tested):** Paid for children younger than age 16 (age 20 if a full-time student in pre-tertiary education). The parents must have resided in the Isle of Man or the United Kingdom for at least 182 days in the 52 weeks immediately before claiming the benefit or meet certain special conditions.

Income test: Annual family income must not exceed £80,000. The allowance is subject to recovery if annual family income is at least £50,000 but less than £80,000.

**Employed person's allowance (income tested):** Paid to employed or self-employed persons working at least 16 hours a week (single parents) or at least 30 hours a week (couples) who are responsible for a child. Also paid to childless couples if one or both partners has a severe disabled or

cares for a person with a severe disability and at least one member of the couple is working at least 16 hours a week.

Income test: Family income must not exceed a maximum that varies depending on the number of children and adults in the family and whether any of them is disabled, housing costs, the number of hours worked, and childcare costs.

**Income support (means tested):** Paid to a needy person aged 16 or older, working less than 16 hours a week (and whose partner is working less than 24 hours a week) who: (1) is a single parent with at least one child younger than age 12; (2) is unable to work due to an illness or disability; (3) is caring for someone with an illness or disability; (4) is pregnant or recently gave birth; (5) has reached the normal retirement age for women (regardless of the beneficiary's sex); (6) is a deaf student; (7) is a student living away from home in certain circumstances; or (8) is on parental or paternity leave and not receiving pay from his or her employer. Assistance may be given for housing costs and loans or grants paid to cover urgent and exceptional needs.

The beneficiary or his or her spouse or civil partner must have been born in the Isle of Man, have resided in the Isle of Man for at least five consecutive years at any time, or have resided in the Isle of Man for a total of at least 10 years (on at least three separate occasions)

Means test: The total family income must not exceed a maximum that varies depending on the claimant's age, family situation, number of children, and housing costs. Benefits may be reduced with personal savings greater than £13,000.

#### Family Allowance Benefits

**Child benefit (income tested):** Up to £20.80 (£21.50 as of April 2018) a week is paid for the eldest eligible child; up to £13.75 (£14.20 as of April 2018) a week for each subsequent child.

The benefit is paid weekly or monthly.

**Employed person's allowance (income tested):** £0.70 is paid for every £1 of income that falls below the prescribed threshold. Awards can be made for between four and 26 weeks and can be renewed thereafter.

The benefit is paid weekly or monthly.

**Income support (means tested):** A benefit may be paid for housing costs and urgent and exceptional needs. The benefit amount varies depending on income and household circumstances. For pregnant women and new mothers, the benefit may begin no earlier than 11 weeks before the expected date of childbirth and for up to 15 weeks after childbirth.

Benefits may be reduced with personal savings greater than £13,000.



***Administrative Organization***

Isle of Man Treasury, Social Security Division (<https://www.gov.im/about-the-government/departments/the-treasury/social-security-division/>) administers the program.