

Jersey

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1974 (social security), implemented in 1975; 2001 (old-age and survivor benefits); 2004 (incapacity); 2005 (social security); 2007 (income support), implemented in 2008; and 2012 (long-term care and home carer's allowance).

Type of program: Universal (long-term care) and social insurance system.

Coverage

Old-age and survivor benefits: Employed and self-employed persons, and certain nonemployed persons.

Disability and long-term care benefits: Residents of Jersey.

Source of Funds

Insured person: 6% of covered earnings.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £4,290.

Nonemployed persons contribute 12.5% of monthly covered income from £908 to £4,290 plus 2% of monthly covered income from £4,290 to £14,188.

The maximum monthly contribution for nonemployed persons is £734.21.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: 12.5% of monthly covered earnings from £908 to £4,290 plus 2% of monthly covered earnings from £4,290 to £14,188.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £14,188. The maximum monthly contribution is £734.21.

The self-employed person's contributions also finance sickness, maternity, and work injury benefits.

Employer: 6.5% of monthly covered payroll from £908 to £4,290 plus 2% of monthly covered payroll from £4,290 to £14,188.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £14,188.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: Finances the long-term care program through an earmarked tax on income; contributes as an employer.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (gradually rising by two months every 10 months from 2020 until reaching age 67 in 2031) or age 60 (women insured before 1975) with at least 45 years (gradually rising to 47 years from 2020 to 2031) or 44 years (women insured before 1975) of paid or credited contributions. The pension paid for a widow or a woman married before April 2001 is based either on her or her husband's contribution record.

Employment may continue.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Partial pension: Paid with at least 4 years and 6 months but less than 45 years (gradually rising to 47 years from 2020 to 2031) or 44 years (women insured before 1975) of paid or credited contributions, including at least six months of paid contributions.

Early pension: Age 63 (gradually rising to age 65 from 2020 to 2031) with at least 45 years (gradually rising to 47 years from 2020 to 2031) of paid or credited contributions.

Dependent's supplement: Paid for a dependent wife younger than the normal retirement age who married the insured before April 2001 and does not receive any other contributory social security benefits.

The old-age pension may be combined with income support benefits (see Family Allowances).

The old-age pension is payable abroad.

Incapacity pension (social insurance): Must be aged 18 or older, be assessed with a permanent incapacity for any work (including voluntary work), and have paid or credited contributions in at least 10% of the period from the date the insured first entered the system to the date the work incapacity began, including at least six months of paid

contributions. The benefit is paid after 52 weeks of work incapacity (during which the short-term incapacity is paid, see Sickness and Maternity).

Contributions are credited for the years from the date the incapacity for work began up to the normal retirement age. In addition, contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Partial pension: A reduced pension is paid if the insured does not meet the contribution requirements for a full pension.

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

The incapacity pension ceases at the normal retirement age.

Dependent's supplement: Paid for a dependent wife younger than age 65 who married the insured before April 2001 and does not receive any other contributory social security benefits.

The incapacity pension may be combined with income support benefits (see Family Allowances).

The incapacity pension is payable abroad.

Long-term incapacity allowance (social insurance):

Must be assessed with a total (100%) degree of disability and have at least six months of contributions, including one month of contributions in the quarter before the quarter in which the claim is made.

Partial incapacity allowance: A reduced pension is paid if the assessed degree of disability is at least 16% but less than 100%.

Employment may continue.

A medical board consisting of at least one doctor assesses the degree of disability, and may do periodic follow-up assessments.

The long-term incapacity allowances ceases at the normal retirement age.

Dependent's supplement: Paid for a dependent spouse or a civil partner with a dependent child younger than age 5.

Incapacity gratuity: Paid if the assessed degree of disability is at least 5% but less than 16%.

The long-term incapacity allowance may be combined with income support benefits (see Family Allowances).

The long-term incapacity allowance is payable abroad for 13 weeks with no reciprocal agreement; may be paid for a longer period under a reciprocal agreement.

Long-term care benefit (universal): Must be aged 18 or older and a resident of Jersey for at least 10 years

immediately before applying for care, or at least 10 continuous years at any time with at least one additional year immediately before applying. Paid once the standard care cost exceeds £55,300 a year (£82,950 a year for a couple).

Must have a permanent incapacity and require level 1 (moderate support required at least every three hours with certain physical activities and psychological needs), level 2 (high level of support required more frequently than every three hours), level 3 (very high level of support required hourly), or level 4 (extremely high level of support requiring specialist care or constant assistance) care assistance.

The care institution or provider must be registered and approved according to law.

Long-term care support (universal, asset tested): Total assets must be less than £419,000.

Long-term care property loan (universal, asset tested): Must own the family home and have total assets of more than £419,000.

Home carer's allowance (social insurance, income tested): Paid to a caregiver younger than the normal retirement age when care responsibilities begun, with at least six months of paid contributions, and providing at least 35 hours of care a week to a person assessed as requiring the highest level of personal care and who has been resident in Jersey for at least 12 months. Must have substantially reduced working time because of their caring commitments.

Income test: Weekly earnings must be less than £153.

The home carer's allowance may be combined with income support benefits (see Family Allowances).

Survivor allowance (social insurance): The deceased received an old-age or incapacity pension at the time of death or had paid or credited contributions in at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include a widow(er) or civil partner. The widow(er), civil partner, or the insured must have been younger than age 65 at the time of death.

The survivor allowance ceases upon remarriage or cohabitation.

The survivor allowance may be combined with income support benefits (see Family Allowances).

Survivor pension (social insurance): The deceased received an old-age or incapacity pension at the time of death or had paid or credited contributions in at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death. The survivor pension is paid after the survivor allowance has been paid for one year.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include a widow(er) or civil partner younger than age 65 at the time of the insured's death who was either born before January 1, 1958 or has a dependent child (up to age 25 if a student) living with him or her.

The survivor pension ceases upon remarriage or cohabitation and at the normal retirement age.

The survivor pension may be combined with income support benefits (see Family Allowances).

The survivor pension is payable abroad. Contributions paid abroad count toward the contribution requirement under reciprocal agreement.

Death grant (social insurance): The deceased resided in Jersey at the time of his or her death. The deceased must have at least one year of paid or credited contributions or less than one year of contributions with a contribution paid in the month the death occurred. Under certain conditions, the contribution requirements are waived.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Old-Age Benefits

Old-age pension (social insurance): £209.93 a week is paid every four weeks.

Partial pension: The benefit is proportionally reduced for each year of contributions less than the number required for a full pension.

The minimum weekly old-age pension is £20.99.

Early pension: The pension is reduced by 0.58% a month for each month it is claimed before the normal retirement age.

Dependent's supplement: £138.60 a week is paid (reduced proportionately if less than 45 years of contributions) every

four weeks. If the insured receives an early pension, the supplement is reduced by 0.58% a month for each month the pension is claimed before the normal retirement age. The supplement is paid to the insured until the dependent wife reaches the normal retirement age; subsequently, it is paid directly to the dependent wife.

Benefit adjustment: Pensions are adjusted annually in October based on changes in the Jersey earnings index and the retail price index for pensioners.

Permanent Disability Benefits

Incapacity pension (social insurance): £209.51 a week is paid every four weeks if the insured has 45 years of paid or credited contributions.

Partial pension: The pension is proportionately reduced for each year of paid or credited contributions less than 45 years.

The minimum weekly incapacity pension is £20.95.

Dependent's supplement: £138.32 a week is paid (reduced proportionately if less than 45 years of contributions).

Long-term incapacity allowance (social insurance): £209.51 a week is paid every four weeks.

Partial incapacity allowance: A percentage of the full pension is paid depending on the assessed degree of disability.

Dependent's supplement: £138.32 a week is paid.

Incapacity gratuity: A lump sum is paid. The amount varies depending on the insured's age.

Benefit adjustment: Benefits are adjusted annually based on changes in the earnings index.

Long-term care benefit (universal): Up to the standard care cost exceeding £55,300 a year (£82,950 a year for a couple) is paid.

The standard weekly care cost is £374.78 for level 1 care assistance, £571.97 for level 2, £826.77 for level 3, or £1024.10 for level 4.

Cost sharing: The insured must pay the standard care cost up to £55,300 a year (£82,950 a year for a couple) plus a standard weekly copayment of £331.94 if the insured resides in a registered long-term care institution.

There is no limit to duration.

Long-term care support (universal, asset tested): The amount of support varies depending on income, family situation, and assessed level of care assistance.

Long-term care support may be used to cover the standard care cost (weekly rates vary depending on level of care assistance) and the standard weekly copayment of £331.94.

Long-term care property loan (universal, asset tested): The amount of the loan varies depending on income, family situation, and assessed level of care assistance.

Long-term care support may be used to cover the standard care cost (weekly rates vary depending on level of care assistance) and the standard weekly copayment of £331.94.

Home carer's allowance (social insurance, income tested): £838.04 is paid every four weeks.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Survivor Benefits

Survivor allowance (social insurance): £251.44 a week is paid every four weeks for up to 52 weeks after the insured's death.

Partial allowance: The survivor allowance is proportionately reduced if the deceased had less than a full contribution record at the date of death.

Survivor pension (social insurance): £209.51 a week is paid every four weeks after entitlement to the spouse's allowance ceases.

Partial pension: The survivor allowance is proportionately reduced if the deceased had less than a full contribution record at the date of death.

Death grant (social insurance): A lump sum of £838.04 is paid.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) collects contributions and administers the programs.

Jersey Taxes Office collects long-term care taxes on behalf of the Social Security Department.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1967 (health insurance); 1974 (social security), implemented in 1975; 2004 (incapacity benefits); and 2007 (income support), implemented in 2008.

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

Coverage

Social insurance (cash benefits): Employed persons, self-employed persons, and certain nonemployed persons.

Universal (medical benefits): Residents of Jersey.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): 0.8% of covered earnings.

Self-employed person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): 2% of declared earnings.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): 1.2% of covered payroll.

The minimum monthly earnings used to calculate contributions are £908.

The maximum monthly earnings used to calculate contributions are £4,290.

Government

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Universal (medical benefits): The total cost of hospital care; contributes as an employer.

Qualifying Conditions

Short-term incapacity allowance (social insurance):

Must have at least three months of contributions in the past, including paid contributions in all three months on earnings above £908 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £908 in only one or two months of the qualifying quarter.

Employment must cease.

Dependent's supplement: Paid for a dependent spouse or a civil partner with a dependent child younger than age 5.

The short-term incapacity allowance may be combined with income support benefits (see Family Allowances).

Cash maternity allowance (social insurance): Must have at least 13 weeks of paid contributions in the quarter one year before the expected date of maternity leave. A reduced benefit is paid if contributions were paid on earnings above £908 in only one or two months of the qualifying quarter.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

The insured can work up to 10 days after the second week following childbirth for the duration of the allowance.

Dependent's supplement: Paid for a husband or partner who is claiming Home Responsibility Protection and is residing with the insured.

The maternity allowance cannot be combined with the short- or long-term incapacity allowance, the incapacity pension, or survivor's benefits.

The maternity allowance is payable abroad under reciprocal agreement.

Maternity and adoption grant (social insurance): At least one of the parents must have three months of paid contributions. The claim must be made from 13 weeks before the expected date of childbirth to six months after childbirth or three months after adoption.

Medical benefits (universal): Must have at least six months of contributions or have resided in Jersey for at least six months.

Sickness and Maternity Benefits

Short-term incapacity allowance (social insurance): £209.51 a week is paid with three months of paid contributions; £139.67 a week with two months; and £69.83 a week with one month. The allowance is paid after a one-day waiting period for up to 363 days.

Dependent's supplement: £138.32 a week is paid (proportionately reduced with less than three months of paid contributions).

After a year of entitlement to the short-term incapacity allowance, a long-term incapacity allowance or an incapacity pension (see Old Age, Disability, and Survivors) may be paid.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Maternity allowance (social insurance): Up to £209.51 a week is paid for up to 18 weeks, starting up to 11 weeks before the expected date of childbirth. Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Dependent's supplement: £138.32 a week is paid.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Maternity and adoption grant (social insurance): A lump sum of £628.53 is paid for the birth (or adoption) of a child.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care subject to residential conditions.

Cost sharing: The government subsidizes £20.28 of each general practitioner visit and £10.35 for blood tests. (The total cost of the visit varies among practices.)

Pharmaceuticals prescribed by general practitioners are free.

Dependents' Medical Benefits

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

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) collects contributions and administers social insurance benefits.

Department of Health and Social Services (<https://www.gov.je/health/>) administers hospital care.

Work Injury

Regulatory Framework

First law: 1930.

Current laws: 1974 (social security), implemented in 1975; 2004 (incapacity benefits); and 2007 (income support), implemented in 2008.

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.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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

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

Qualifying Conditions

Short-term and long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: Must be assessed as permanently incapable of any work (including voluntary work) and have paid or credited contributions during at least 10% of the period from the date the insured first entered the system to

the date the incapacity began, including at least six months of paid contributions.

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Dependent's supplement: Paid for a dependent wife younger than age 65, married to the insured before April 2001, and who does not receive any other contributory social security benefits.

The incapacity pension is payable abroad.

The incapacity pension may be combined with income support benefits.

Survivor allowance: The deceased had paid or credited contributions during at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include a widow(er) or civil partner. The widow(er), civil partner, or the insured must have been younger than age 65 at the time of death.

The survivor allowance may be combined with income support benefits.

Survivor pension: The deceased had paid or credited contributions during at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Eligible survivors include a widow(er) or civil partner younger than 65 at the time of the insured's death who was

either born on or before December 31, 1957, or has a dependent child (up to age 25 if a student) living with him.

The survivor pension is payable abroad.

The survivor pension may be combined with income support benefits.

Death grant: The deceased resided in Jersey at the time of their death. The deceased must have at least one year of paid or credited contributions or less than one year of contributions with a contribution paid in the month the death occurred.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

Temporary Disability Benefits

Short-term incapacity allowance: See Sickness and Maternity.

Permanent Disability Benefits

Long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: £209.51 a week is paid every four weeks if the insured has 45 years of paid or credited contributions (contributions are credited for the years from the date the incapacity for work began up to the normal retirement age). The pension is reduced proportionately for less than 45 years of contributions. The pension is paid after receiving the short-term incapacity allowance for one year and until the normal retirement age.

Contributions may be credited for up to three years of full-time education; for periods of incapacity if the insured contributed for at least three months in the quarter before the quarter in which the incapacity began; for periods of unemployment following redundancy; for widowed persons; and for up to 10 years for nonemployed parents caring for children younger than age 5.

The minimum weekly pension is £20.95.

Dependent's supplement: £138.60 a week is paid (reduced proportionately if less than 45 years of contributions).

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care, subject to residential conditions.

Cost sharing: The government subsidizes £20.28 of each general practitioner visit and £10.35 for blood tests. (The total cost of the visit varies among practices.)

Pharmaceuticals prescribed by general practitioners are free.

Survivor Benefits

Survivor allowance: £251.44 a week is paid for the first 52 weeks after the insured's death. The allowance is reduced proportionately if the deceased had less than a full contribution record at the date of death.

The survivor allowance ceases upon remarriage or cohabitation.

Survivor pension: £209.51 a week is paid after entitlement to the survivor allowance ceases. The pension is reduced proportionately if the deceased had less than a full contribution record at the date of death.

The pension ceases upon remarriage or cohabitation; otherwise, paid until the normal retirement pension age when it is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Death grant: A lump sum of £838.04 is paid.

Benefit adjustment: Benefits are adjusted annually in October based on changes in the earnings index.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) administers social insurance benefits.

Department of Health and Social Services (<https://www.gov.je/health/>) administers hospital care.

Unemployment

Regulatory Framework

First law: 1930.

Current laws: 2007 (income support), implemented in 2008; and 2012 (insolvency benefit).

Type of program: Social assistance system.

Coverage

Residents of Jersey.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed through local taxes and general revenue.

Qualifying Conditions

Insolvency benefit: Must have been employed primarily in Jersey and become unemployed on or after December 1, 2012 due to the insolvency of the employer. The employer must have been liable for paying contributions for the employee in at least one month in the quarter before becoming insolvent.

Unemployment Benefits

Insolvency benefit: Up to £10,000 is paid to an employee for unpaid wages, holiday pay, statutory redundancy pay and/or pay in lieu of notice. The benefit may be paid in a lump sum, or split into multiple or periodic payments.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) administers social insurance benefits.

Back to Work at the Social Security Department provides advice and support to help job seekers find suitable employment.

Family Allowances

Regulatory Framework

First law: 1972 (family allowances).

Current laws: 2007 (income support), implemented in 2008; and 2014 (child personal care benefit).

Type of program: Social assistance system.

Coverage

Residents of Jersey.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): Must be a resident of Jersey for at least five consecutive years immediately before the claim is made or 10 consecutive years at any time and have limited means. All adult household members younger than the normal retirement age and not caring for a child younger than age 4 must be employed full time, actively seeking employment, or exempt from full-time employment.

The benefit has several components:

Adults and children component: Paid to help with personal costs for an adult or dependent child.

Accommodation component: Paid to help with the cost of rental payments or with the cost of building insurance for homeowners. Persons younger than age 25 must have a dependent child living with them, or have a good reason why the child cannot live in the family home.

Medical and disability component: Paid to assist with care, mobility, and additional medical costs for persons assessed with an illness or disability that has lasted or is expected to last at least six months.

Childcare component: Paid to assist with childcare costs for a parent who is working, studying, or assessed with an illness or disability that restricts his or her ability to care for a child.

Child personal care benefit: At least one child younger than age 16 in the household must have a physical, sensory, emotional, and/or cognitive condition that is expected to last at least six months and requires the constant attendance of an adult to perform daily functions (personal care level 3) or attendance of an adult to perform a wide range of family functions (personal care level 2). At least one parent must have at least five years of residency in Jersey.

Family Allowance Benefits

Income support (income tested): The amount paid includes the total household benefit (including all relevant components) minus total household income.

The benefit has several components:

Adults and children component: Up to £94.85 a week is paid for an adult, £65.87 a week for a dependent child, and £52.85 a week for a household.

Accommodation component: Up to £410.48 a week is paid for private rental; up to £13.16 a week for homeowners. Public housing rentals are provided for at full cost.

Medical and disability component: Up to £149.52 a week is paid for personal care costs; up to £47.32 a week for mobility expenses; £48.57 a week to a caregiver; and up to £6.58 a week for medical costs.

Childcare component: £6.79 an hour is paid for children under age 3, £5.30 an hour for children aged 3 to 11.

Special lump-sum amounts may be paid for major expenditures and emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are reviewed annually.

Child personal care benefit: £145.25 a week is paid for a child assessed with a personal care level 3; £101.15 a week is paid for a child assessed with a personal care level 2.

The benefit is paid until the school year in which the child reaches age 16 or until improvement or recovery.

The child personal care benefit can be combined with the income support benefit and the home carer's allowance.

Administrative Organization

Social Security Department (<https://www.gov.je/Government/Departments/SocialSecurity/>) administers the program.