

## Jersey

Exchange rate: US\$1.00 = 0.61 pounds (£).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1951.

**Current laws:** 1974 (social security), implemented in 1975; 1978 (invalid care and disability benefits); 2004 (incapacity); 2007 (income support), implemented in 2008; and 2012 (home carer's allowance).

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

#### Coverage

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

**Disability benefits:** All residents of Jersey.

#### Source of Funds

**Insured person:** 5.2% of covered earnings. Nonemployed persons contribute 10.5% of covered earned income from £796 a month to £3,918 a month plus 2% from £3,919 a month to £12,964 a month.

The minimum earnings used to calculate contributions are £824 a month; £9,552 a year for nonemployed persons.

The maximum earnings used to calculate contributions are £3,918 a month; £155,568 a year for nonemployed persons.

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

**Self-employed person:** 10.5% of covered earnings from £796 a month to £3,918 a month plus 2% from £3,919 a month to £12,964 a month.

The minimum earnings used to calculate contributions are £796 a month.

The maximum earnings used to calculate contributions are £12,964 a month.

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

**Employer:** 5.3% of covered payroll from £824 a month to £3,918 a month plus 2% from £3,919 a month to £12,964 a month.

The minimum earnings used to calculate contributions are £824 a month.

The maximum earnings used to calculate contributions are £12,964 a month.

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

**Government:** The total cost of income support.

#### Qualifying Conditions

**Old-age pension:** Age 65 (age 60 for women insured before 1975) with at least 4.5 years of paid or credited contributions including at least six months of paid contributions. The full pension is paid with 45 years of paid or credited contributions; 44 years for women insured before 1975. The retirement age is gradually rising by two months each year from 2020 to reach age 67 in 2031; the number of contributions required is gradually rising to reach 47 years in 2031. The pension paid for a widow or a woman married before April 2001 is based either on her or her husband's contribution record.

**Partial pension:** Paid with at least 4.5 years of paid or credited contributions.

Credited contributions may be awarded for up to three years for full-time education; for periods of incapacity, to cover a period of unemployment following compulsory redundancy; for widowed persons; and for up to 10 years for parents who do not work while caring for children younger than age 5.

**Early pension:** A reduced pension is possible from age 63.

**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.

Employment may continue.

The old-age pension is payable abroad.

The old-age pension may be combined with income support benefits.

**Short-term incapacity allowance:** Must have at least three months of contributions, including paid contributions on earnings above £824 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £824 in only one or two months of the qualifying quarter.

**Dependent's supplement:** Paid for a dependent spouse or, under certain conditions, a civil partner.

The short-term incapacity allowance may be combined with income support benefits.

**Long-term incapacity allowance:** Must be assessed with a degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £824 in the quarter before the quarter in which the claim is made. The allowance is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

Employment may continue.

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

The long-term incapacity allowance may be combined with income support benefits.

**Incapacity pension:** Must be assessed with a permanent incapacity for any work (including voluntary work) and have at least six months of paid contributions, including 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 for work began. A reduced pension is paid if the full contribution conditions are not met. The incapacity pension is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

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.

**Home carer's allowance (income tested):** Paid to a caregiver younger than pensionable age, with at least six months of paid contributions, earning less than £139.85 a week, 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.

The home carer's allowance may be combined with income support benefits.

**Spouse's allowance:** The deceased received an old-age or incapacity pension at the time of death or had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the month before death. The full spouse's allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

The surviving spouse, surviving civil partner, or the insured must have been younger than age 65 at the time of death.

The spouse's allowance ceases on remarriage or cohabitation.

The spouse's allowance may be combined with income support benefits.

**Spouse's pension:** The deceased received an old-age or incapacity pension at the time of death or had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the month before death. The full spouse's pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death. The spouse's pension is paid after spouse's allowance has been paid for one year and is replaced by the old-age pension at age 65.

The spouse's pension is paid to 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 them.

The spouse's pension ceases on remarriage or cohabitation.

The spouse's pension is payable abroad.

The spouse's pension may be combined with income support benefits.

**Death grant:** The deceased resided in Jersey within six months prior to death or resided abroad and received a Jersey social security benefit. The deceased must have at least one year of contributions or less than one year of contributions with a contribution paid in the month the death occurred.

### Old-Age Benefits

**Old-age pension:** £193.48 a week is paid every four weeks.

Partial pension: The pension is reduced proportionately for less than 45 years of contributions.

The minimum pension is £19.35 a week.

Early pension: The pension is reduced by 0.58% a month for each month the insured claims the pension before age 65.

Dependent's supplement: £127.75 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 insured claims the pension before age 65.

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

### Permanent Disability Benefits

**Short-term incapacity allowance:** £191.38 a week is paid if the insured has three months of paid contributions; £127.59 with two months; and £63.79 with one month. The allowance is paid from day two through day 364 of the incapacity.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than three months of paid contributions).

**Long-term incapacity allowance:** £191.38 a week is paid every four weeks after entitlement to the short-term incapacity allowance ceases.

Partial incapacity allowance: If the assessed degree of incapacity for work is from 16% to 99%, the allowance is reduced in proportion to the assessed degree of incapacity.

Dependent's supplement: £126.35 a week is paid.

Disablement gratuity: A lump sum is paid for an assessed degree of incapacity from 5% to 15%. The amount varies according to the insured's age.

**Incapacity pension:** £191.38 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 retirement age). The pension is reduced proportionately for less than 45 years of contributions. The pension is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

The minimum pension is £19.14 a week.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than 45 years of contributions).

**Home carer's allowance (income tested):** Up to £191.38 a week is paid depending on income.

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

### Survivor Benefits

**Spouse's allowance:** £229.67 a week is paid every four weeks for the first 52 weeks after the insured's death (reduced proportionately if the deceased had less than 45 years of contributions).

**Spouse's pension:** £191.38 a week is paid every four weeks after entitlement to the spouse's allowance ceases (reduced proportionately if the deceased had less than 45 years of contributions).

**Death grant:** A lump sum of £765.52 is paid.

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

### Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1951.

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

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

#### Coverage

**Cash benefits:** Employed persons, self-employed persons, and certain nonemployed persons.

**Medical benefits:** All residents of Jersey.

#### Source of Funds

##### Insured person

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

**Medical benefits:** 0.8% of covered earnings.

##### Self-employed person

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

**Medical benefits:** 2% of declared earnings.

##### Employer

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

**Medical benefits:** 1.2% of covered payroll.

The minimum earnings used to calculate contributions are £824 a month.

The maximum earnings used to calculate contributions are £3,918 a month.

##### Government

**Cash benefits:** None.

**Medical benefits:** The total cost of hospital care.

#### Qualifying Conditions

**Short-term incapacity allowance:** Must have at least three months of contributions, including paid contributions on earnings above £824 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £824 in only one or two months of the qualifying quarter.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

The short-term incapacity allowance may be combined with income support benefits.

**Long-term incapacity allowance:** Must be assessed with a degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £824 in the quarter before the quarter in which the claim is made. The allowance is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

Employment may continue.

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

The long-term incapacity allowance may be combined with income support benefits.

**Cash maternity allowance:** Must have at least 13 weeks of contributions, including paid contributions in the quarter one year before the expected date of childbirth.

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

**Maternity (adoption) grant:** At least one of the parents must have one year of paid contributions.

**Medical benefits:** 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:** £191.38 a week is paid if the insured has three months of paid contributions; £127.59 with two months; and £63.79 with one month. The allowance is paid from day two through day 364.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if 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 according to changes in the earnings index.

**Long-term incapacity allowance:** £191.38 a week is paid every four weeks after entitlement to the short-term incapacity allowance ceases.

Partial incapacity allowance: If the assessed degree of incapacity is from 16% to 99%, the allowance is reduced in proportion to the assessed degree of incapacity.

Dependent's supplement: £126.35 a week is paid.

Incapacity gratuity: A lump sum is paid if the assessed degree of incapacity is from 5% to 15%. The amount varies according to the insured's age.

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

**Maternity allowance:** £191.38 a week is paid for up to 18 weeks, starting from six to 11 weeks before the expected date of childbirth.

Dependent's supplement: £126.35 a week is paid.

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

**Maternity (adoption) grant:** A lump sum of £574.14 is paid for the birth (or adoption) of each child.

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

### **Workers' Medical Benefits**

Hospitals provide free medical care.

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 (<http://www.gov.je/socialsecurity>) administers social security and health insurance.

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

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1930.

**Current laws:** 1974 (social security), implemented in 1975, and 2004 (incapacity benefits).

**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 incapacity allowance:** Must have at least three months of contributions, including paid contributions on earnings above £824 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £824 in only one or two months of the qualifying quarter.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

The short-term incapacity allowance may be combined with income support benefits.

**Long-term incapacity allowance:** Must be assessed with a degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £824 in the quarter before the quarter in which the claim is made. The allowance is paid after the short-term incapacity allowance has been paid for one year and is paid until age 65.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

Employment may continue.

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

The long-term incapacity allowance may be combined with income support benefits.

**Incapacity pension:** Must be assessed as permanently incapable of any work (including voluntary work) and have at least six months of paid contributions, including 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.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

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.

**Spouse's allowance:** The deceased had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the

month before death. The full spouse's allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

The surviving spouse, surviving civil partner, or the insured must have been younger than age 65 at the time of death.

The spouse's allowance may be combined with income support benefits.

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

The spouse's pension is paid to a widow(er) or civil partner younger than 65 at the time of the insured's death.

The spouse's pension is payable abroad.

The spouse's pension may be combined with income support benefits.

**Death grant:** The deceased resided in Jersey within six months prior to death or resided abroad and received a Jersey social security benefit. The deceased must have at least one year of contributions or less than one year of contributions with a contribution paid in the month the death occurred.

### **Temporary Disability Benefits**

**Short-term incapacity allowance:** £191.38 a week is paid if the insured has three months of paid contributions; £127.59 with two months; and £63.79 with one month. The allowance is paid from day two through day 364 of the incapacity.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than three months of paid contributions).

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

### **Permanent Disability Benefits**

**Long-term incapacity allowance:** £191.38 a week is paid every four weeks. The allowance is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

Partial incapacity allowance: If the assessed degree of incapacity is from 16% to 99%, the allowance is reduced in proportion to the assessed degree of incapacity.

Dependent's supplement: £126.35 a week is paid for a dependent spouse or, under certain conditions, a civil partner.

Incapacity gratuity: A lump sum is paid if the assessed degree of incapacity is from 5% and 15%. The amount varies according to the insured's age.

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

**Incapacity pension:** £191.38 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 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 is paid until age 65.

The minimum pension is £19.14 a week.

Dependent's supplement: £126.35 a week is paid (reduced proportionately if less than 45 years of contributions).

A medical board consisting of two doctors assesses the degree of incapacity for work, and may do periodic follow-up assessments.

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

### **Workers' Medical Benefits**

Hospitals provide free medical care.

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**

**Spouse's allowance:** £229.67 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 45 years of contributions.

The spouse's allowance ceases on remarriage or cohabitation.

**Spouse's pension:** £191.38 a week is paid after entitlement to the spouse's allowance ceases. The pension is reduced proportionately if the deceased had less than 45 years of contributions.

The pension ceases on remarriage or cohabitation; otherwise, paid until age 65 when it is replaced by the old-age pension.

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

**Death grant:** A lump sum of £765.52 is paid.

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

### **Administrative Organization**

Social Security Department (<http://www.gov.je/socialsecurity>) administers social insurance benefits.

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

## **Unemployment**

### **Regulatory Framework**

**First law:** 1930.

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

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

### **Coverage**

All 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:** Employed mainly in Jersey and employment ceased 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.

**Income support (income tested):** A current resident of Jersey for at least five years and actively seeking employment. Must have a Jobseeker's Agreement (signed by both the job seeker and adviser) that requires an active search for training and work. Failure to sign the agreement may result in the reduction of benefits.

### **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.

**Income support (income tested):** Provides financial help to adult job seekers, and support toward the costs of accommodation, daily living expenses, medical, personal care and mobility needs, and childcare. The benefit depends on individual household circumstances, including income and assets, the number of persons in the household, level of housing rent paid, and household expenses. Special one-time payments may also be paid to help with major expenses and emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually.

### **Administrative Organization**

Social Security Department (<http://www.gov.je/socialsecurity>) administers social insurance benefits.

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

### **Family Allowances**

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#### **Regulatory Framework**

**First and current laws:** 1972 (family allowances), implemented in 2005, and 2007 (income support), implemented in 2008.

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

#### **Coverage**

All residents of Jersey with one or more children.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Income support (income tested):** A resident of Jersey for at least five years. All adult household members must be employed full time, actively seeking employment, or exempt from full-time employment.

#### **Family Allowance Benefits**

**Income support (income tested):** Provides financial help toward the costs of accommodation, daily living expenses, medical, personal care and mobility needs, and childcare. The benefit depends on individual household circumstances, including income and assets, the number of persons in the household, level of housing rent paid, and household expenses. Special one-time payments may also be paid to help with major expenses and emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually.

#### **Administrative Organization**

Social Security Department (<http://www.gov.je/socialsecurity>) administers the program.