

## Jersey

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1951.

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

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

#### Coverage

**Old-age and survivor benefits:** Employed and self-employed persons. Voluntary insurance for nonemployed persons.

**Disability benefits:** All residents.

#### Source of Funds

**Insured person:** 5.2% of earnings; the self-employed contribute 10.5% of earnings. The contribution ceiling is set at £2,664 per month. This contribution also covers sickness, maternity, and work injury benefits, as well as part of the cost of medical services.

**Employer:** 5.3% of payroll.

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

#### Qualifying Conditions

**Old-age pension:** Payable at age 65 for men and women; women who were registered with the scheme prior to 1975 are eligible for a pension at age 60. The full pension is payable when a person has paid contributions for 45 years; the pension is reduced proportionately for reduced coverage. A pension may also be claimed at an actuarially reduced rate from age 63. No pension is payable if the proportion of contributions required for a full pension is less than 10%.

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

**Attendance allowance:** Payable to the severely disabled who need extra care and attention because of their disability. Paid after 6 months of disability. Subject to an income ceiling of £43,548 per year.

**Invalid care allowance:** Paid to a person who cares for a beneficiary of attendance allowance. Subject to an income ceiling of £43,548 per year.

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

**Child disablement allowance:** Payable to severely disabled

children under age 16 who are not disabled enough to qualify for attendance allowance.

**Survivor pension:** Deceased met coverage requirements for entitlement to the old-age pension or was a pensioner at the time of death.

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

#### Old-Age Benefits

**Old-age pension:** The full pension is £129.15 a week for a single person or £214.41 for a married couple.

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

#### Permanent Disability Benefits

**Disability pension:** £129.15 a week. An additional £85.26 a week is paid for an adult dependent.

**Attendance allowance:** £348.99 a month.

**Invalid care allowance:** £559.00 a month.

**Adult disablement allowance:** £286.73 a month.

**Child disablement allowance:** £191.08 a month.

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

#### Survivor Benefits

**Survivor allowance:** £154.98 a week for the first year of widowhood.

**Survivor pension:** The full pension is £129.15 a week and payable when entitlement to survivor allowance ceases.

**Death grant:** £516.40 for an adult and £258.20 for a child under age 3.

**Benefit adjustment:** Adjusted annually according to changes in the earnings index.

#### Administrative Organization

Employment and Social Security Department administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1951.

**Current law:** 1974.

**Type of program:** Dual social insurance (cash benefits) and universal (medical care) systems.

## Coverage

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

**Medical care:** All residents.

## Source of Funds

### Insured person

**Cash benefits:** See Old Age, Disability, and Survivors, above.

**Health insurance:** 0.8% of earnings; the self-employed pay 2% of earnings. The contributions ceiling is £2,644 a month.

### Employer

**Cash benefits:** See Old Age, Disability, and Survivors, above.

**Health insurance:** 1.20% of payroll. The contribution ceiling is £2,644 a month per employee.

### Government

**Hospital care:** Total cost.

**Health insurance:** None.

## Qualifying Conditions

**Sickness benefit:** Has 3 months of contributions prior to the claim for benefit; has paid contributions in the calendar quarter 6 months prior to the claim.

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

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

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

## Sickness and Maternity Benefits

**Sickness benefit:** £129.15 a week for 1 year. An additional £85.26 a week is paid for an adult dependent.

**Maternity allowance:** £129.15 for up to 18 weeks, starting anytime from the 11th week before the expected date of birth.

**Maternity grant:** A lump-sum payment of £387.30.

Benefit adjustment: Adjusted annually according to changes in the earnings index.

## Workers' Medical Benefits

The medical care provided by hospitals is free of charge. The cost of general practitioner care varies between practices, but the government subsidizes each consultation by £12.00, and the cost of each prescription of pharmaceuticals is limited to £1.95 per item. Exemption from the cost of some medical care services is available to low-income families.

## Dependents' Medical Benefits

Same as worker's medical benefits, above.

## Administrative Organization

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

Department of Health and Social Services administers hospital treatment.

## Work Injury

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## Regulatory Framework

**First law:** 1930.

**Current law:** 1974.

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

## Coverage

Employed and self-employed persons.

## Source of Funds

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

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

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

## Qualifying Conditions

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

## Temporary Disability Benefits

Injury benefit is £129.15 a week. A dependent supplement is payable at £85.26 a week. The duration of the benefit payment is 1 year.

Benefit adjustment: Adjusted annually according to changes in the earnings index.

## Permanent Disability Benefits

**Permanent disability pension:** £129.15 a week. An additional £85.26 a week is paid for an adult dependent.

**Attendance allowance:** £348.99 a month.

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

## Workers' Medical Benefits

See medical benefits under Sickness and Maternity, above.

## Survivor Benefits

**Survivor benefits for dependents:** Same as survivor benefits under Old Age, Disability, and Survivors, above. Special rules apply for widow's benefit.

Benefit adjustment: Adjusted annually according to changes in the earnings index.

### **Administrative Organization**

Employment and Social Security Department administers social insurance benefits.

Department of Health and Social Services administers hospital treatment.

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### **Unemployment**

#### **Regulatory Framework**

**First and current law:** 1930.

**Type of program:** Social assistance.

#### **Coverage**

Five years' residence in Jersey.

#### **Source of Funds**

**Insured person:** None.

**Employer:** None.

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

#### **Qualifying Conditions**

Person must be actively seeking employment and be unemployed for reasons not of his or her own making.

#### **Unemployment Benefits**

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

#### **Administrative Organization**

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

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### **Family Allowances**

#### **Regulatory Framework**

**First and current law:** 1972.

**Type of program:** Universal system.

#### **Coverage**

Residents with one or more children.

### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### **Qualifying Conditions**

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

### **Family Allowance Benefits**

Assessed on previous year's income-tax return, with a maximum rate being paid for children in a family whose income was less than £6,950 in the previous year.

Maximum rates are £2,686 per year for the first child, £2,294 for the second child, and £2,169 for each subsequent child.

### **Administrative Organization**

Employment and Social Security Department administers the program.