

Benefit Payment & Contribution Rates for 2024

no. 50

This leaflet provides information on the
benefit payment and contribution rates
for 2024



States of Guernsey
Social Security



States of Guernsey
Revenue Service

If, after reading this leaflet, you still have unanswered questions, please contact us on **222500** or the Revenue Service on **225700**.

This leaflet should be read with other Social Security and Revenue Service leaflets, which contain more detailed information on benefits and contributions. These leaflets are available from **www.gov.gg**.

Contents

Contents.....	1
Death Grant	2
Industrial Injury Benefit	3
Industrial Disablement Benefit	3
Incapacity Benefit	4
Long-term Care Benefit	5
Parental Benefits	6
Sickness Benefit	7
States Pension.....	8
Unemployment Benefit	9
Bereavement Benefits	10
Family Allowance	11
Severe Disability Benefit	11
Carer's Allowance	11
Pharmaceutical Service.....	12
Health Benefit	12
Specialist Medical Benefit.....	12
Income Support	13
Capital Limits.....	15
Recruitment Grant for Employers	16
Class 1 – Employed persons.....	17
Class 2 – Self-employed persons	18
Class 3 – Non-employed persons.....	18
Class 3 – Other rates	19
For further information	20
What to do if you have a complaint	21

Death Grant

Death grant is a one-off lump sum payment, paid on the death of an insured person, to help with the cost of funeral expenses.

GRANT PAYABLE ON DEATH OCCURRING

Yearly average of reckonable contributions paid or credited	On or after 01.01.2024	On or before 31.12.2023
Full Grant 45-52	£769.00	£720.00
Reduced Grant 30-44	£576.75	£540.00
10-29	£384.50	£360.00
Below 10	NO GRANT PAYABLE – see page 13	

Industrial Injury Benefit

...see leaflets 6 & 16

This is a weekly cash benefit which is paid if you are unable to work because of an accident at work or because you have developed a prescribed industrial disease through work.	Payable weekly from 01.01.2024	Payable weekly up to 31.12.2023
	£196.70	£184.17

Industrial Disablement Benefit

...see leaflet 6

This is a weekly cash benefit which can be paid if you have a long-term disability as a direct result of an accident at work or prescribed industrial disease. The amount of benefit paid is based on the percentage of your disability. The percentage of disability is decided by a Medical Board.		
Percentage of disability	Payable weekly from 01.01.2024	Payable weekly up to 31.12.2023
100%	£215.35	£201.64
90%	£193.82	£181.48
80%	£172.28	£161.31
70%	£150.75	£141.15
60%	£129.21	£120.98
50%	£107.68	£100.82
40%	£86.14	£80.66
30%	£64.60	£60.49
20%	£43.07	£40.33
Below 20% disability no benefit is payable.		

This is a weekly benefit payable if you have already received sickness benefit or industrial injury benefit for 26 weeks and continue to be incapable of all work.		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	From 01.01.2024	Up to 31.12.2023
Full Benefit		
50 – 52	£236.32	£221.27
Reduced Benefit		
48 - 49	£229.25	£214.62
46 - 47	£219.80	£205.80
43 - 45	£207.97	£194.74
40 - 42	£193.76	£181.44
37 - 39	£179.62	£168.14
34 - 36	£165.41	£154.91
30 - 33	£148.89	£139.37
26 - 29	£129.99	£121.73
Less than 26	NO BENEFIT PAYABLE – see page 13	

This is a weekly benefit to help meet the cost of care home fees if you are living in a private care home. The amount you receive is based on your care needs. The co-payment is the amount that you have to pay to the care home out of your own funds.

WEEKLY PAYMENTS FROM 01.01.2024

	Long-term care benefit	Respite care benefit
Private residential home	£609.07	£936.39
Private residential home and also receiving EMI care	£796.11	£1,123.43
Private nursing home	£1,098.93	£1,426.25
Co-payment	£327.32	-

Adoption Grant and Maternity Grant

These are single payments made to expectant mothers (in the case of Maternity Grant) or adoptive parents (in the case of Adoption Grant) who are insured and ordinarily resident in the Bailiwick.	Payable from 01.01.2024	Payable up to 31.12.2023
	£492.00	£461.00

Maternal Health Allowance, Newborn Care Allowance, and Parental Allowance

These benefits are paid to parents while they are not working, if they are looking after a baby, or have adopted a child. The maximum combined duration that these allowances can be paid is 26 weeks.		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	Maternal health allowance, newborn care allowance, and parental allowance	Maternal health allowance, newborn care allowance, and parental allowance
	From 01.01.2024	Up to 31.12.2023
Full Benefit		
50 – 52	£267.75	£250.67
Reduced Benefit		
48 - 49	£259.70	£243.18
46 - 47	£248.99	£233.10
43 - 45	£235.62	£220.57
40 - 42	£219.59	£205.52
37 - 39	£203.49	£190.54
34 - 36	£187.46	£175.49
30 - 33	£168.70	£157.92
26 - 29	£147.28	£137.90
Less than 26	NO BENEFIT PAYABLE – see page 13	

This is a weekly benefit paid if you are unable to work due to illness or injury.		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	From 01.01.2024	Up to 31.12.2023
Full Benefit		
50 - 52	£196.70	£184.17
Reduced Benefit		
48 - 49	£190.82	£178.64
46 - 47	£182.91	£171.29
43 - 45	£173.11	£162.05
40 - 42	£161.28	£150.99
37 - 39	£149.52	£140.00
34 - 36	£137.69	£128.94
30 - 33	£123.90	£116.06
26 - 29	£108.22	£101.29
Less than 26	NO BENEFIT PAYABLE – see page 13	

This is a benefit payable when you reach pension age. The rates shown below are calculated using a yearly average of reckonable contributions during a person's working life. The addition for dependants is only paid to people who are already receiving it, as it is being phased out.

WEEKLY PAYMENTS FROM 01.01.2024

Full Benefit 50+	Personal allowance	Addition for dependants			
	£267.23	£133.86			
Reduced rate at which pension is payable					
	Personal allowance	Addition for dependants		Personal allowance	Addition for dependants
49	£261.89	£131.18	29	£154.99	£77.64
48	£256.54	£128.51	28	£149.65	£74.96
47	£251.20	£125.83	27	£144.30	£72.28
46	£245.85	£123.15	26	£138.96	£69.61
45	£240.51	£120.47	25	£133.62	£66.93
44	£235.16	£117.80	24	£128.27	£64.25
43	£229.82	£115.12	23	£122.93	£61.58
42	£224.47	£112.44	22	£117.58	£58.90
41	£219.13	£109.77	21	£112.24	£56.22
40	£213.78	£107.09	20	£106.89	£53.54
39	£208.44	£104.41	19	£101.55	£50.87
38	£203.09	£101.73	18	£96.20	£48.19
37	£197.75	£99.06	17	£90.86	£45.51
36	£192.41	£96.38	16	£85.51	£42.84
35	£187.06	£93.70	15	£80.17	£40.16
34	£181.72	£91.02	14	£74.82	£37.48
33	£176.37	£88.35	13	£69.48	£34.80
32	£171.03	£85.67	12	£64.14	£32.13
31	£165.68	£82.99	11	£58.79	£29.45
30	£160.34	£80.32	10	£53.45	£26.77
Less than 10		NO BENEFIT PAYABLE – see page 13			

This benefit is payable to insured people who are registering as unemployed and seeking work with an employer, and who have a relevant Class 1 contribution record.

	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	From 01.01.2024	Up to 31.12.2023
Full Benefit		
50 - 52	£196.70	£184.17
Reduced Benefit		
48 - 49	£190.82	£178.64
46 - 47	£182.91	£171.29
43 - 45	£173.11	£162.05
40 - 42	£161.28	£150.99
37 - 39	£149.52	£140.00
34 - 36	£137.69	£128.94
30 - 33	£123.90	£116.06
26 - 29	£108.22	£101.29
Less than 26	NO BENEFIT PAYABLE – see page 13	

Bereavement Payment is a lump sum payable to all widows/widowers. Widowed Parent's Allowance is a weekly benefit for widows/widowers with children. Bereavement Allowance is payable for up to 52 weeks to widows/widowers without children. The rates below are calculated using a yearly average of reckonable contributions paid or credited.

WEEKLY PAYMENTS FROM 01.01.2024

Full Benefit 50 +	Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance
	£2,428.00	£241.65	£281.02

Reduced rate at which benefit is payable

	Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance		Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance
49	£2,379.00	£236.82	£276.99	29	£1,408.00	£140.16	£196.38
48	£2,331.00	£231.98	£272.96	28	£1,360.00	£135.32	£192.35
47	£2,282.00	£227.15	£268.93	27	£1,311.00	£130.49	£188.32
46	£2,234.00	£222.32	£264.90	26	£1,263.00	£125.66	£184.29
45	£2,185.00	£217.49	£260.87	25	£1,214.00	£120.83	£180.26
44	£2,137.00	£212.65	£256.84	24	£1,165.00	£115.99	£176.23
43	£2,088.00	£207.82	£252.81	23	£1,117.00	£111.16	£172.20
42	£2,040.00	£202.99	£248.78	22	£1,068.00	£106.33	£168.17
41	£1,991.00	£198.15	£244.75	21	£1,020.00	£101.49	£164.14
40	£1,942.00	£193.32	£240.72	20	£971.00	£96.66	£160.11
39	£1,894.00	£188.49	£236.69	19	£923.00	£91.83	£156.08
38	£1,845.00	£183.65	£232.66	18	£874.00	£86.99	£152.05
37	£1,797.00	£178.82	£228.63	17	£826.00	£82.16	£148.02
36	£1,748.00	£173.99	£224.60	16	£777.00	£77.33	£143.99
35	£1,700.00	£169.16	£220.57	15	£728.00	£72.50	£139.96
34	£1,651.00	£164.32	£216.54	14	£680.00	£67.66	£135.93
33	£1,602.00	£159.49	£212.50	13	£631.00	£62.83	£131.90
32	£1,554.00	£154.66	£208.47	12	£583.00	£58.00	£127.87
31	£1,505.00	£149.82	£204.45	11	£534.00	£53.16	£123.83
30	£1,457.00	£144.99	£200.42	10	£486.00	£48.33	£119.81

Less than 10 – NO BENEFIT PAYABLE – see page 13

Family Allowance

...see leaflet FAM 1

This is a weekly allowance payable to families who are bringing up children. It is for the benefit of the family as a whole.	Weekly rate per child from 01.01.2024 £16.90	Weekly rate per child up to 31.12.2023 £15.80
	Annual Income Limit £120,000.00	Annual Income Limit £120,000.00

Severe Disability Benefit

...see leaflet 18

This benefit is payable to people, including children, who are severely disabled, mentally or physically, and who need a lot of care by day or night.	Weekly rate from 01.01.2024 £129.78	Weekly rate up to 31.12.2023 £121.52
	Annual Income Limit £121,100.00	Annual Income Limit £113,400.00

Carer's Allowance

...see leaflet 18

This allowance is payable if you care for a person who is in receipt of severe disability benefit.	Weekly rate from 01.01.2024 £107.96	Weekly rate up to 31.12.2023 £101.09
	Annual Income Limit £121,100.00	Annual Income Limit £113,400.00

Pharmaceutical Service

This benefit covers the cost of prescription drugs/medicines and medical appliances, apart from the prescription charge.

Prescription charges for up to a maximum of 28 days' supply are payable to the pharmacy or dispensing doctor. This fee does not include a charge the doctor may make for writing the prescription.

Prescription charge per item in Guernsey and Alderney	From 01.01.2024 £4.90	Up to 31.12.2023 £4.60
--	---------------------------------	----------------------------------

The following people do not have to pay prescription charges:

- Anyone who has reached pension age.
- Anyone receiving Income Support and their dependants.
- Anyone receiving support through the Medical Expenses Assistance Scheme and their dependants.
- Anyone receiving Severe Disability Benefit.
- Anyone who has a certificate of exemption issued by Health & Social Care.

Health Benefit

Grants are payable towards the cost of each medical consultation with an approved doctor in the surgery, Primary Care Centre, Emergency Department, or at home, and each medical consultation with an approved nurse or healthcare assistant in the surgery.	GRANT PER CONSULTATION	
	Doctor	Nurse
	£12.00	£6.00

Specialist Medical Benefit

This benefit covers specialist medical consultations, procedures and treatment provided by the Medical Specialist Group and visiting medical consultants in Guernsey and Alderney. It also covers hospital in-patient and MSG referred physiotherapy, and therapy provided by Healthy Minds. There is no charge at the point of service to patients covered by the scheme. Residents pay contributions on an earnings-related or income-related scale, depending on circumstances. See pages 17-19.

Income Support

...see leaflets 1 & 2

Income Support is money paid by Social Security in order to bring a person's income up to the level which the States decide is the minimum amount needed to live on. This minimum amount is called the Requirement Rate. If you think that your income is not enough to live on, you may apply to Social Security for Income Support, which is based on an assessment of your income, capital and needs.

There are two rates of benefit, depending on whether you need help on a short-term or long-term basis. Most claimants start on the lower rate of benefit and, if they still have a need for benefit after six months of continuous assistance, the benefit rate may be increased, depending on the circumstances of the case. Claimants that have reached pensionable age and claimants with a severe disability may be eligible to begin their claim on the higher rate of benefit.

WEEKLY REQUIREMENT RATES ETC. From 05.01.2024	Short-term (under 6 months)	Long-term (over 6 months)
Couple householder:	£259.31	£368.99
Single householder:	£155.45	£221.93
Single non-householder: Aged 18 years or over	£118.64	£168.98
Member of household:		
- Aged 11 and over	£113.82	£129.63
- Aged 5-10 years	£89.08	£98.62
- Under 5 years old	£73.04	£86.09

Rent addition for a non-householder:

In certain cases, the rates for a member of a household may be increased by a maximum of £92.00 depending on the circumstances.

Householder's rent allowance:

In certain cases, the rate for a couple and a single householder may be increased by the whole or part of the rent paid depending on the circumstances of the claimant (but only up to a maximum limit).

Maximum rent allowances:

This is the maximum amount of rent allowance payable per week to Income Support households within each tenancy group.

Group	Description	Maximum rent allowances
1	Single householder with no dependent children	£273.56
2	Couple with no dependent children	£273.56
3	Couple/single householder with 1 dependent child	£317.76
4	Couple/single householder with 2 dependent children	£404.55
5	Couple/single householder with 3+ dependent children	£494.53
6	Person living in shared accommodation	£211.78

Pocket money:

The weekly allowance for personal expenses for someone living as a boarder is.....£46.76

The weekly allowance for personal expenses for someone living in a Guernsey residential or nursing home is.....£46.76

The weekly allowance for personal expenses for someone living in a UK residential or nursing home is.....£66.10

Disregarded income (weekly):

- (i) Earnings (including Carer's Allowance).....£40.00
- (ii) Industrial Disablement Benefit, War & Disability Pensions £40.00
- (iii) Other income.....£20.00

Income totally disregarded:

- (i) Severe Disability Benefit
- (ii) Grants made by the Committee *for* Education, Sport & Culture
- (iii) Back to work bonus

Extra Needs Allowance

An Extra Needs Allowance is available to Income Support recipients who have a disability which results in a specific financial need related to one or more of three categories. A need in a category carries a number of points; the total number of points determines the amount payable.

Description	Points
Energy	2
Laundry and clothing	1
Food and diet	1

Number of points	Weekly benefit entitlement
1	£10
2	£15
3+	£20

Capital Limits

Income Support is not payable where a person's capital exceeds the relevant amount in the table below.

Description	Capital Limit
Single person	£15,000.00
Couple	£18,000.00
Family with one child	£20,000.00
Family with two children	£25,000.00
Family with three children or more	£27,000.00

Employers who provide employment for people who, prior to recruitment, have been claiming Unemployment Benefit or Invalidity Benefit for a period of at least six months, may apply for a Recruitment Grant at the levels indicated below. The Recruitment Grant can also be applied for in respect of people who are receiving Income Support and have been out of work.

Employment of people working 30 hours or more per week
After 4 weeks of employment a grant of £1000
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £500
After 26 weeks of employment a final grant of £500
Employment of people working for 20-29 hours a week
After 4 weeks of employment a grant of £700
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £350
After 26 weeks of employment a final grant of £350
Employment of people working less than 20 hours a week
After 4 weeks of employment a grant of £400
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £200
After 26 weeks of employment a final grant of £200

SUMMARY OF PERCENTAGE RATES OF CONTRIBUTIONS AND EARNINGS LEVELS (effective from 01.01.24)

Class 1 – Employed persons

...see leaflet 40

Calculated as % of gross earnings:			Employer	Employee
Full rate			6.9%	7.2%
Employer only (Payable by employers in respect of employees who are over pension age).			6.9%	0.0%
	Weekly		Monthly	
	2024	2023	2024	2023
Upper Earnings Limit This is the highest level of earnings on which contributions are calculated.	£3,459.00	£3,240.00	£14,989.00	£14,040.00
Lower Earnings Limit This is the level of earnings at which an employed person and their employer become liable for the payment of contributions.	£175.00	£163.00	£758.33	£706.33
Weekly rate (employer)				
Maximum	£238.67	£220.32		
Minimum	£12.08	£11.08		
Weekly rate (employee)				
Maximum	£249.05	£226.80		
Minimum	£12.60	£11.41		

Class 2 – Self-employed persons

...see leaflet 41

Self-employed contributions	2024	2023
Yearly percentage	11.9%	11.6%
Upper earnings limit	£179,868.00	£168,480.00
Maximum weekly rate	£411.62	£375.84
Lower earnings limit	£9,100.00	£8,476.00
Minimum weekly rate	£20.83	£18.91
Note: In order to have your rate of contribution assessed upon your earnings you will need to make an earnings-related self-employed claim (see leaflet 41).		

Class 3 – Non-employed persons

...see leaflet 42

Non-employed contributions	2024	2023
Yearly percentage		
- under pension age	11.3%	11.0%
- over pension age	3.7%	3.6%
Upper income limit	£179,868.00	£168,480.00
Max weekly rate for under pension age	£368.76	£336.25
Max weekly rate for over pension age	£120.74	£110.04
Lower income limit	£22,750.00	£21,190.00
Min weekly rate for under pension age (unless exempt)	£27.33	£24.67
Min weekly rate for over pension age (unless exempt)	£8.95	£8.07
Non-employed allowance The allowance is subtracted from annual income with liability being calculated on the balance. People whose income, before the deduction of the allowance, falls below the lower income limit are exempt from paying contributions.	£10,175.00	£9,527.00
Note: In order to have your rate of contributions assessed upon your income you will need to make an income-related non-employed claim.		

Class 3 – Other rates

Special rate contributions – payable by people who are temporarily out of work, between jobs and do not wish to claim unemployment benefit or are not entitled to an unemployment credit.

Voluntary contributions – payable by non-employed people who have income below the lower income limit but wish to maintain their record for pension purposes.

Overseas voluntary contributions – payable by people who are no longer living in Guernsey or Alderney but wish to maintain their record for pension purposes (please contact the Revenue Service for details of the qualifying conditions).

Class 3 – Other rates	2024	2023
Special rate contributions	£27.33	£24.67
Voluntary contributions	£27.33	£24.67
Overseas voluntary contributions		
- self-employed persons	£130.70	£122.38
- non-employed persons	£118.22	£110.69

For further information

If you are unsure of the meaning of any particular point in this leaflet, please contact Social Security, the Revenue Service, or the Alderney States Office, where staff will be pleased to help you, and from where copies of other leaflets may be obtained.

More information is also available on the States website:

www.gov.gg.

If you are a parent or carer of a child with a disability or a disabled adult and would like information about **support, services and activities** in Guernsey you may find this website useful:

www.signpost.gg.

If you are writing to Social Security or the Revenue Service, please quote your social insurance number, if known.

What to do if you have a complaint

If you are dissatisfied with any aspect of our services please let a member of staff know at the time so that we can try to resolve the issue immediately.

If you wish to make a formal complaint to Social Security, please contact us by email, phone (tel: **222500**) or in person, if you require further information or a complaints leaflet. You can submit your complaint to us in any format, or on a complaints form, by email at **socialsecuritycomplaints@gov.gg** or post it to **Social Security, Edward T. Wheadon House, Le Truchot, St Peter Port, GY1 3WH**.

You can also send your complaint, compliment, comments and feedback to us online by visiting **www.gov.gg/ccs** and completing the electronic form.

If you wish to make a formal complaint to the Revenue Service, you can either:

- Email the Director of the Revenue Service at **revenueservice@gov.gg**. Please use the subject 'Comment, Compliment or Complaint',
- Write to the Director of the Revenue Service at **PO Box 37, St Peter Port, Guernsey, GY1 3AZ**, or
- Contact us on **225700** to arrange a meeting.

Further information can be found at: **www.gov.gg/revenueservice**.

This leaflet is for guidance and must not be treated as a complete and authoritative statement of the law.

