

United Kingdom

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

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1908 (old-age pension), 1911 (disability insurance), and 1925 (old-age and survivors' insurance).

Current laws: 1992 (consolidated legislation), 1995 (pensions), 1999 (welfare reform and pensions), 2000 (child support, pensions, and social security), 2002 (pension credit), 2004 (pensions), 2007 (pensions), 2009 (welfare reform), 2011 (pensions), 2014 (pensions), and 2015 (State pension regulations).

Type of program: Social insurance and social assistance system.

Note: In April 2016, a new State Pension was introduced for workers retiring on or after April 6, 2016. The new State Pension replaces the previous two-tier system that consisted of the basic state retirement pension and the additional state pension.

Coverage

Social insurance: Employed persons with weekly earnings of £157 (£162 as of April 2018) to £866 (£892 as of April 2018).

Self-employed persons with income of at least £6,025 a year (£6,205 as of April 2018).

Voluntary coverage is available (basic state retirement pension and survivor benefits only).

Employment and support allowance (contributory and means-tested ESA): Employed and self-employed persons ineligible for statutory sick pay or statutory maternity pay; certain unemployed and nonemployed persons (contributory ESA only).

Social assistance: Residents of the United Kingdom.

Source of Funds

Insured person

Social insurance: 12% of weekly earnings (5.85% for certain married women and widows) from £157 to £866 (£162 to £892 as of April 2018) plus 2% of weekly earnings greater than £866 (£892 as of April 2018).

The voluntarily insured pay a flat rate of £14.25 a week (£14.65 a week as of April 2018).

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

Social assistance: None.

Self-employed person

Social insurance: A flat rate of £2.85 a week (£2.95 a week as of April 2018) for earnings greater than £6,025 (£6,205 as of April 2018) but less than £8,164 (£8,424 as of April 2018) plus 9% of declared annual earnings from £8,164 to £45,000 (£8,424 to £46,350 as of April 2018) plus 2% of declared annual earnings greater than £45,000 (£46,350 as of April 2018).

15.5% of the self-employed person's contribution is allocated to the National Health Service for medical benefits.

The self-employed person's contributions also finance the employment and support allowance (incapacity benefit) and maternity allowance.

Social assistance: None.

Employer

Social insurance: 13.8% of employee's earnings greater than £157 a week (£162 a week as of April 2018).

The employer's contributions also finance work injury benefits and unemployment benefits.

Social assistance: None.

Government

Social insurance: Covers any deficit in the contributory programs.

The government's contributions also finance cash sickness, work injury, and unemployment benefits.

Social assistance: The total cost of means-tested allowances and other noncontributory benefits.

Qualifying Conditions

Basic state retirement pension (social insurance):

Age 65 (men) or age 63 (women) before April 6, 2016, with at least 30 years of paid or credited contributions. The basic state retirement pension is being phased out and will no longer be paid to insured persons who reach the normal retirement age on or after April 6, 2016.

Contributions may be credited for periods the insured cared for a child or an elderly or disabled relative or if the insured received certain benefits.

Partial pension: Must have at least one year of contributions.

Dependent's supplement: Paid for a dependent adult if the dependent's earnings from work are below a specified amount. New claims are no longer possible and the supplement for existing beneficiaries will cease in April 2020.

Deferred pension: The pension may be deferred. There is no age limit.

Age addition: Aged 80 or older before April 6, 2016.

The basic state retirement pension is payable abroad, but is adjusted only if ordinarily residing in a European Union or European Economic Area member country, Switzerland, or a country with a reciprocal agreement.

State second pension (social insurance, SSP): Age 65 (men) or age 63 (women) before April 6, 2016, with at least 30 years of paid or credited contributions. Must have earnings of at least the lower earnings limit or receive certain benefits. The state second pension is being phased out and will no longer be paid to insured persons who reach the normal retirement age on or after April 6, 2016.

The lower earnings limit is £5,876 a year (£6,032 a year as of April 2018).

New state pension (social insurance, nSP): Age 65 (men, gradually rising to age 66 from 2018 to 2020 and to age 67 from 2026 to 2028) or age 63 (women, gradually rising to age 65 by October 2018, to age 66 from 2018 to 2020, and to age 67 from 2026 to 2028) on or after April 6, 2016, with at least 35 years of paid or credited contributions.

Contributions may be credited for periods the insured cared for a child or an elderly or disabled relative or if the insured received certain benefits.

Partial pension: Must have at least 10 years of contributions.

Deferred pension: The pension may be deferred. There is no age limit.

The new state pension is payable abroad, but is adjusted only if ordinarily residing in a European Union or European Economic Area member country, Switzerland, or a country with a reciprocal agreement.

Old-person's pension (social assistance, income tested): Aged 80 or older, entitled to less than 60% of the full basic state retirement pension, and a resident of the United Kingdom for at least 10 years in any 20-year consecutive period after age 60.

Pension credit (noncontributory): Awarded to low-income pensioners aged 65 or older (men) or aged 63 or older (women, gradually rising to age 65 by October 2018) and residing in Great Britain. Persons who reached the normal retirement age before April 6, 2016, with modest retirement savings may receive an additional savings credit from age 65.

The pension credit can only be paid abroad for a temporary absence from Great Britain.

Employment and support allowance (social insurance): Paid to persons aged 16 up to the normal retirement age with at least four consecutive days of sickness within a period of incapacity for work. The insured must have paid contributions on earnings of at least 26 times the weekly

lower earnings limit in one of the last two tax years before the claim is made, and paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in both of the last two tax years before the claim is made. Paid for up to one year, after which individuals may be moved onto the means-tested employment and support allowance.

The lower earnings limit is £113 a week (£116 a week as of April 2018).

Employment and support allowance (social assistance, means tested): Paid to persons aged 16 up to state pension age with at least four consecutive days of sickness within a period of incapacity for work. May be paid if the insured does not meet the contribution requirements, but subject to a means test and certain other conditions.

Disability living allowance (noncontributory, non-means tested): Paid to children younger than age 16 who are assessed with a disability that requires more attention than a nondisabled child of the same age.

Personal independence payment (noncontributory, non-means tested): Paid to persons aged 16 to 64 (gradually rising to age 65 by October 2018) with a long-term health condition or disability. The person must have resided permanently in the United Kingdom for at least two of the last three years. The allowance is paid if difficulties with daily-living activities or mobility have existed for three months and are expected to last for at least nine months (paid immediately if terminally ill).

Attendance allowance (noncontributory, non-means tested): Must have a severe disability that began at age 65 or later and have a high level need for care. Must ordinarily reside in the United Kingdom and have lived in Great Britain for at least two of the last three years. The allowance is usually paid after six months of disability (paid immediately if the beneficiary's life expectancy is six months or less).

Carer's allowance (social assistance, income tested): Paid to a person older than age 16 who forgoes full-time work to care for a person with a severe disability (who is receiving certain qualifying benefits) for at least 35 hours a week. The caregiver must ordinarily reside in the United Kingdom, have lived in Great Britain for at least two of the last three years, and not be a full-time student (21 hours or more a week).

Income test: Weekly income must not exceed £116 (£120 as of April 2018) after deducting allowable expenses.

Disability living allowance, attendance allowance, and carer's allowance are payable abroad for up to 13 weeks of temporary absence abroad, or for up to 26 weeks if the absence is due to medical treatment. Benefits are payable abroad within the countries of the European Union or European Economic Area under certain conditions.

Bereavement Support Payment (social insurance): The deceased must have paid contributions on at least 25 times the minimum weekly covered earnings in any tax year.

The minimum weekly covered earnings are £157 (£162 as of April 2018).

Widowed parent's allowance (social insurance): The deceased received or was entitled to receive an old-age pension at the date of death. The widowed parent's allowance is gradually being phased out and is only paid if the death occurred from April 9, 2001, to April 5, 2017.

Eligible survivors include a widow(er) or civil partner younger than the state pension age who is receiving a child benefit for at least one child whose parent was the deceased. Also paid to pregnant widows.

If the widow(er) is no longer eligible for the widowed parent's allowance within 52 weeks of the death, he or she may receive the bereavement allowance for the remainder of the 52 weeks.

Bereavement allowance (social insurance): The deceased received or was entitled to receive an old-age pension at the date of death. The bereavement allowance is gradually being phased out and is only paid if the death occurred from April 9, 2001, to April 5, 2017.

Eligible survivors include a widow(er) or civil partner aged 45 or older but younger than the state pension age and without dependent children.

Bereavement payment (social insurance): The deceased received or was entitled to receive an old-age pension at the date of death. The bereavement payment is gradually being phased out and is only paid if the death occurred from April 9, 2001, to April 5, 2017.

Guardian's allowance (noncontributory): Paid for a person caring for an orphan whose deceased parents were born in the United Kingdom or lived in the United Kingdom since age 16 for at least 52 weeks in any two-year period, and who qualified for the child benefit (see Family Allowances). In certain cases, the allowance is paid for a person caring for a child with one surviving parent.

The bereavement allowance, bereavement payment, and guardian's allowance are payable abroad, but are adjusted only if ordinarily residing in a European Union or European Economic Area member country, Switzerland, or a country with a reciprocal agreement.

Old-Age Benefits

Basic state retirement pension (social insurance): Up to £122.30 a week (£125.95 a week as of April 2018) is paid.

Partial pension: A percentage of the full pension is paid, depending on the number of years of contributions.

Dependent's supplement: £73.30 a week (April 2017) is paid.

Deferred pension: The pension is increased by approximately 10.4% for each year of deferral beyond the state pension age. Insured persons who defer for at least 12 consecutive months can opt to take the deferred portion of the state pension as a one-time taxable lump sum plus interest.

Age addition: £0.25 a week (April 2017) is paid.

State second pension (social insurance, SSP): The pension is based on the insured's average indexed earnings.

New state pension (social insurance, nSP): Up to £159.55 a week (April 2017) is paid.

Partial pension: A percentage of the full pension is paid, depending on the number of years of contributions.

Deferred pension: The pension is increased by 1% for every nine weeks (approximately 5.8% a year) the insured defers beyond the normal retirement age.

Transitional provisions: Persons who contributed under the basic state retirement pension and the second state pension (old system) before April 6, 2016, and would have been entitled to a higher pension under the old system than under the STP, receive the difference as a protected payment.

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

Pension credit (noncontributory): Income the insured receives is topped up to at least £159.35 a week (single person) or £243.25 a week (couple). Persons eligible for the savings credit receive up to an additional £13.20 a week (single person) or up to £14.90 a week (couple). (April 2017).

Benefit adjustment: Working-age benefits and tax credits are adjusted by 1% a year. Old-age and disability benefits are adjusted annually based on changes in the consumer price index for the previous September. The Pension Credit is adjusted at least to average earnings (not applicable to savings credit). The state pension is adjusted by the growth in average earnings, price increases, or by 2.5%, whichever is greater.

Permanent Disability Benefits

Employment and support allowance (social insurance): £73.10 (£57.90 if aged 16 to 24) a week is paid after a seven-day waiting period for up to 13 weeks while the capacity for work is assessed. After the assessment, £73.10 (£57.90 if aged 16 to 24) a week plus £36.20 a week (if the disability has a severe effect on the ability to work) is paid. (April 2017). Additional amounts may be paid under certain circumstances.

Employment and support allowance (social assistance, means tested): The benefit depends on income, savings, and other circumstances.

Disability living allowance (noncontributory, non-means tested): The allowance consists of a care

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component and a mobility component and is paid after a three-month waiting period (no waiting period if terminally ill).

Care component: £83.10, £55.65, or £22.00 a week is paid depending on the level of care needed (£85.60, £57.30 or £22.75 a week as of April 2018).

Mobility component: £58.00 or £22.00 a week is paid depending on the level of mobility impairment (£59.75 or £22.65 a week as of April 2018).

Personal independence payment (noncontributory, non-means tested): The amount depends on daily living and mobility needs. The daily living support component is £83.10 or £55.65 a week depending on the level of care needed (£85.60 or £57.30 a week as of April 2018). The mobility component is £57.45 or £21.80 a week depending on the level of mobility impairment (£59.75 or £22.65 a week as of April 2018).

Attendance allowance (noncontributory, non-means tested): £83.10 or £55.65 a week (£85.60 or £57.30 a week as of April 2018) is paid depending on the level of care needed.

Carer's allowance (social assistance, income tested): £62.70 a week (£64.60 a week as of April 2018) is paid.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually based on changes in the consumer price index for the previous September. The state pension is adjusted by the growth in average earnings, price increases, or by 2.5%, whichever is greater.

Survivor Benefits

Bereavement Support Payment (social insurance):

A lump sum of £2,500 plus £100 a month is paid for up to 18 months; £3,500 plus £350 a month is paid for up to 18 months if the widow(er) receives or is entitled to receive family benefits.

The allowance does not cease upon remarriage or cohabitation.

Widowed parent's allowance (social insurance): Up to £113.70 a week (£117.10 a week as of April 2018) is paid.

The allowance ceases upon remarriage or cohabitation.

Bereavement allowance (social insurance): The amount varies with the survivor's age when widowed or when the widowed parent's allowance ends, and with the deceased's number of contributions: up to £112.55 a week (April 2016) if aged 55 or older; a percentage of the full rate if aged 45 to 54. The allowance is paid for up to 52 weeks after the death.

The allowance ceases upon remarriage or cohabitation.

Bereavement payment (social insurance): A lump sum of £2,000 (April 2017) is paid.

Guardian's allowance (noncontributory): £16.70 a week (£17.20 a week as of April 2018) is paid for each eligible child.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually based on changes in the consumer price index for the previous September. The state pension is adjusted by the growth in average earnings, price increases, or by 2.5%, whichever is greater.

Administrative Organization

Pension Service of the Department for Work and Pensions (<https://www.gov.uk/government/organisations/department-for-work-pensions/>) administers the state pension system and provides services and support to pensioners.

Her Majesty's Revenue and Customs (<https://www.gov.uk/government/organisations/hm-revenue-customs/>) administers the National Insurance contribution system.

Jobcentre Plus of the Department for Work and Pensions (<https://www.gov.uk/government/organisations/department-for-work-pensions/>) administers benefits for people of working age and helps them find work.

Sickness and Maternity

Regulatory Framework

First law: 1911.

Current laws: 1977 (national health service), 1992 (consolidated legislation), 1994 (sick pay), 1999 (welfare reform and pensions), 2005 (work and families), 2007 (welfare), 2009 (welfare reform), 2012 (welfare reform), and 2014 (shared parental leave).

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

Note: The universal credit is being gradually introduced across the United Kingdom and will replace a number of existing benefits with a single monthly payment by 2022.

Coverage

Statutory sick pay: Employed persons with average earnings of at least £113 a week (£116 a week as of April 2018).

Employment and support allowance (social insurance, means-tested): Employed and self-employed persons ineligible for statutory sick pay; unemployed and nonemployed persons.

Universal credit (means test): Residents of Great Britain.

Maternity allowance: Female employed and self-employed persons ineligible for statutory maternity pay; unpaid family laborers.

Statutory maternity pay: Female employed persons with average earnings of at least £113 a week (£116 a week as of April 2018).

Statutory paternity pay: Employed persons with average earnings of at least £113 a week (£116 a week as of April 2018) whose wife or partner is expecting a baby.

Statutory adoption pay: Employed persons with average earnings of at least £113 a week (£116 a week as of April 2018) who are adopting a child.

Statutory shared parental pay: Employed persons sharing responsibility for a child (natural or adopted).

Medical benefits: Residents of the United Kingdom.

Source of Funds

Insured person

Universal (medical benefits): 2.05% of earnings from £157 to £866 a week (£162 to £892 as of April 2018) and 1% of earnings greater than £866 (£892 as of April 2018).

Social insurance (cash benefits): For the employment and support allowance (incapacity benefit) and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Self-employed person

Universal (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (cash benefits): For the employment and support allowance (incapacity benefit), see source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Employer

Universal (medical benefits): 1.9% of employee earnings.

Social insurance (cash benefits): The total cost of statutory sick pay; 8% of statutory maternity, paternity, and shared parental pay. For the employment and support allowance (incapacity benefit) and maternity allowance, see source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): None.

Government

Universal (medical benefits): Most of the cost of medical benefits (funded from general taxation).

Social insurance (cash benefits): 92% of statutory maternity, paternity, and shared parental pay (100% in the case of some small employers); see also source of funds under Old Age, Disability, and Survivors.

Social assistance (cash benefits): The total cost of means-tested allowances.

Qualifying Conditions

Statutory sick pay: Must be currently employed with at least four consecutive days of sickness within a period of incapacity for work.

Employment and support allowance (social insurance): Aged 16 to the normal retirement age with at least four consecutive days of sickness within a period of incapacity for work. Must have paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in each of the last two tax years and paid contributions on earnings of at least 26 times the weekly lower earnings limit in one of the last two tax years before the claim is made.

The lower earnings limit is £113 (£116 as of April 2018).

Employment and support allowance (social insurance, means tested): Aged 16 to the normal retirement age with at least four consecutive days of sickness within a period of incapacity for work. May be paid if the insured does not meet the contribution requirements, but subject to a means test and certain other conditions.

Universal credit (means tested): Paid to low-income or unemployed persons of working age. Must sign a claimant commitment describing the person's plans to find work or to increase his or her earnings if already employed.

Maternity allowance: Must have worked for at least 26 weeks in the 66-week period before the expected date of childbirth with average earnings of at least £30 a week (April 2017) in a 13-week period. A reduced benefit may be paid to unemployed or self-employed women or women in unpaid family labor for at least 26 weeks in the 66-week period before the expected date of childbirth.

Statutory maternity pay: Must be employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected week of childbirth. The insured's weekly earnings must not be lower than the lower earnings limit.

The lower earnings limit is £113 (£116 as of April 2018).

Statutory paternity pay: Must be employed continuously for at least 26 weeks by the same employer up to and including the 15th week before the expected week of childbirth.

Statutory adoption pay: Must be employed continuously for at least 26 weeks by the same employer up to the week immediately before the date of adoption is confirmed.

Statutory shared parental pay: The employee must be eligible for statutory maternity or adoption pay; or must be eligible for statutory paternity pay and his or her partner

must be eligible for statutory maternity pay, maternity allowance, or statutory adoption pay.

Maternity grant (Sure start maternity grant): Must be expecting a first child or a subsequent multiple birth if the insured already has children younger than age 16, and must be receiving certain low-income benefits.

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

Sickness and Maternity Benefits

Statutory sick pay: The employer pays £89.34 a week (£92.05 a week as April 2018) for up to 28 weeks of incapacity after a three-day waiting period.

Employment and support allowance (social insurance): £73.10 (£57.90 if aged 16 to 24) a week is paid after a seven-day waiting period for up to 13 weeks while the capacity for work is assessed. After the assessment, £73.10 (£57.90 if aged 16 to 24) a week plus £36.55 a week (if the disability has a severe effect on the ability to work) is paid. (April 2017). Additional amounts may be paid under certain circumstances.

Employment and support allowance (social insurance, means tested): The benefit depends on income, savings, and other circumstances.

Universal credit (means tested): The benefit depends on the claimant's age and on household income and composition.

Maternity allowance: £140.98 a week (£145.18 a week as of April 2018) or 90% of average weekly earnings (whichever is lower) is paid for up to 39 weeks starting from the 11th week before the expected date of childbirth; or £27 a week is paid for 14 weeks (employed or self-employed women or women in unpaid family labor).

Statutory maternity pay: The employer pays 90% of average weekly earnings for the first six weeks; £140.98 a week (£145.18 a week as of April 2018) or 90% of average weekly earnings (whichever is lower) for the next 33 weeks, up to a total of 39 weeks.

Statutory paternity pay: The employer pays £140.98 a week (£145.18 a week as of April 2018) or 90% of average weekly earnings (whichever is lower) for one or two weeks (as chosen by the employee).

Statutory adoption pay: The employer pays £140.98 a week (£145.18 a week as of April 2018) or 90% of average weekly earnings (whichever is lower) for up to 39 weeks.

Statutory shared parental pay: The employer pays £140.98 a week (£145.18 a week as of April 2016) or 90% of average weekly earnings (whichever is lower) to either parent for up to 37 weeks after the mandatory two-week maternity leave.

The total combined statutory maternity, paternity, adoption, and shared parental pay period cannot exceed 39 weeks.

Maternity grant (Sure Start maternity grant): A lump sum of £500 is paid (£1,000 for triplets if the insured has previously had a single child). (April 2017).

Benefit cap: The maximum total of benefits paid to persons of working age (currently age 16 up to age 65) is £350 a week for a single person without children or whose children do not live with them, or £500 a week for a couple or a single parent whose children live with them. Persons receiving the support component of the employment and support allowance, or working tax credit, are not subject to this cap. (April 2016).

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year.

Workers' Medical Benefits

The National Health Service (NHS) pays directly for medical services provided by public hospitals and by doctors and dentists under contract with the NHS. Benefits include general practitioner care, specialist services, hospitalization, maternity care, dental care, medicine, appliances, home nursing, and family planning.

Cost sharing: Patients in England pay £8.60 (£8.80 as of April 2018) for each prescription item and up to £244.30 for dental treatment depending on the course of treatment. For individuals needing four or more prescription items in a three-month period, or 12 items in one year, a prescription prepayment certificate limits the maximum amount payable to £29.10 for three months, or £104 a year.

Those receiving certain means-tested benefits and their adult dependents, children younger than age 16 (age 19 if a full-time student), pregnant women, and nursing mothers are exempt from dental and prescription charges. Persons aged 60 or older and certain other groups are exempt from prescription charges.

In Scotland, Wales, and Northern Ireland prescriptions are free of charge.

There is no limit to duration.

Dependents' Medical Benefits

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

Administrative Organization

Jobcentre Plus of the Department for Work and Pensions (<http://www.gov.uk/government/organisations/department-for-work-pensions/>) administers benefits for people of working age and helps them find work.

Department of Health (<https://www.gov.uk/government/organisations/department-of-health/>) administers medical benefits and services through the National Health Service.

Work Injury

Regulatory Framework

First law: 1897.

Current law: 1992 (consolidated legislation).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

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

Self-employed person: Not applicable.

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

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

Qualifying Conditions

Employment and support allowance (social insurance): See Sickness and Maternity.

Employment and support allowance (means tested): See Sickness and Maternity.

Industrial injuries disablement benefit (social insurance): For a work-related injury, the insured must be an employee and assessed (by medical examination) with at least a 14% disability (with some exceptions). For an occupational disease, the insured must have developed a recognized disease during the course of employment.

Temporary Disability Benefits

Employment and support allowance (social insurance): See Sickness and Maternity.

Employment and support allowance (means tested): See Sickness and Maternity.

Permanent Disability Benefits

Industrial injuries disablement benefit (social insurance): If the insured is assessed with a 100% disability, £169.70 a week (£174.80 a week as of April 2018) is paid from the 15th week after the work-related accident occurred or the occupational disease began.

Partial disability: The benefit varies from £33.94 a week (£34.96 a week as of April 2018) for an assessed degree of disability of 20% to £152.73 a week (£157.32 a week as of

April 2018) for an assessed degree of disability of 90% if aged 18 or older.

Reduced earnings allowance: Paid for a work-related accident or an occupational disease that occurred before October 1990. Up to £67.00 a week (April 2017) is paid if the insured is assessed with a disability of at least 1% and is unable to do the usual job, resulting in a loss of earnings.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, £135.80, £101.85, £67.90, or £33.95 a week is paid depending on attendance needs (£139.80, £104.85, £69.90, or £34.95 a week as of April 2018).

Exceptionally severe disablement allowance: £67.90 a week (£69.90 a week as of April 2018) is paid if receiving either of the top two rates of constant-attendance allowance.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually based on changes in the consumer price index for the previous September.

Workers' Medical Benefits

All necessary benefits are provided under the National Health Service.

Survivor Benefits

Bereavement Support Payment (social insurance):

A lump sum of £2,500 plus £100 a month is paid for up to 18 months; £3,500 plus £350 a month is paid for up to 18 months if the widow(er) receives or is entitled to receive family benefits.

Widowed Parent's allowance: Up to £113.70 a week (April 2017) is paid to a widowed parent receiving child benefits for at least one dependent child.

Bereavement allowance: The amount varies with the survivor's age when widowed or when the widowed parent's allowance ends: up to £113.70 a week (April 2017) is paid if aged 55 or older; a percentage of the full rate if aged 45 to 54. The allowance is paid for up to 52 weeks after the death.

Bereavement payment: A lump sum of £2,000 (April 2017) is paid immediately to the surviving spouse or civil partner.

Guardian's allowance: £16.70 a week (April 2017) is paid for each child.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year. Old-age and disability benefits are adjusted annually based on changes in the consumer price index for the previous September.

Administrative Organization

Jobcentre Plus of the Department for Work and Pensions (<http://www.gov.uk/government/organisations/department>

-for-work-pensions/) administers cash benefits for people of working age and helps them find work.

Her Majesty's Revenue and Customs (<http://www.gov.uk/government/organisations/hm-revenue-customs/>) is responsible for the administration of the National Insurance contribution system, payment of tax credits and child benefit.

Unemployment

Regulatory Framework

First law: 1911.

Current laws: 1995 (job seekers), 2009 (welfare reform), and 2013 (uprating).

Type of program: Social insurance and social assistance system.

Note: The universal credit is being gradually introduced across the United Kingdom and will replace a number of existing benefits with a single monthly payment by 2022.

Coverage

Contributory job seeker's allowance (social insurance): Employed persons.

Exclusions: Self-employed and voluntarily insured persons.

Job seeker's allowance (means test): Residents of the United Kingdom.

Universal credit (means test): Residents of Great Britain.

Source of Funds

Insured person

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

Social assistance: None.

Self-employed person

Social insurance: None.

Social assistance: None.

Employer

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

Social assistance: None.

Government

Social insurance: See source of funds under Old Age, Disability, and Survivors. The total cost of means-tested allowances.

Social assistance: The total cost.

Qualifying Conditions

Contributory job seeker's allowance (social insurance):

Aged 18 or older and unemployed or working less than 16 hours a week (if aged 16 or 17, may qualify only under specified conditions). Contributions must have been paid on earnings of at least 26 times the weekly lower earnings limit in one of the two relevant tax years on which a claim is based plus paid or credited contributions on earnings of at least 50 times the weekly lower earnings limit in each of the relevant tax years on which a claim is based.

The weekly lower earnings limit is £113 (£116 as of April 2018).

Must be registered as unemployed; be capable of, available for, and actively seeking employment; and have a current Jobseeker's Agreement (drafted and signed by the job seeker and the job seeker's advisor obliging the job seeker to actively seek training and work).

Job seeker's allowance (means tested): Paid to those who do not qualify for the contributory job seeker's allowance and have savings of less than £16,000. Must work less than 16 hours a week on average and have a partner who works up to 24 hours a week.

Must be registered as unemployed; be capable of, available for, and actively seeking employment; and have a current Jobseeker's Agreement. The Jobseeker's Agreement is drafted and signed by the job seeker and the job seeker's advisor. It obliges the job seeker to actively seek training and work. Failure to sign a Jobseeker's Agreement results in the suspension of benefits.

Universal credit (means tested): Paid to low-income or unemployed persons of working age. Must sign a claimant commitment describing the person's plans to find work or to increase his or her earnings if already employed.

Unemployment Benefits

Contributory job seeker's allowance (social insurance):

£73.10 a week is paid if aged 25 or older; £57.90 if younger than age 25 (April 2017). The allowance is paid after a three-day waiting period for up to 26 weeks.

Job seeker's allowance (means tested): The amount of the allowance depends on the claimant's age and on household income and composition. £57.90 a week is paid to an unmarried person younger than age 25; £73.10 if aged 25 or older (£114.85 for a couple if both are aged 18 or older) (April 2017). The allowance is paid after a seven-day waiting period.

Universal credit (means tested): The benefit depends on the claimant's age and on household income and composition.

Benefit cap: The maximum total of benefits paid to persons of working age (currently age 16 up to age 65) is £350 a week for a single person without children or whose children

do not live with them, or £500 a week for a couple or a single parent whose children live with them.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year.

Administrative Organization

Jobcentre Plus of the Department for Work and Pensions (<https://www.gov.uk/government/organisations/department-for-work-pensions/>) administers benefits for people of working age and helps them find work.

Her Majesty's Revenue and Customs (<https://www.gov.uk/government/organisations/hm-revenue-customs/>) is responsible for the administration of the National Insurance contribution system.

Family Allowances

Regulatory Framework

First laws: 1945 (child benefit) and 1987 (family credit).

Current laws: 1992 (consolidated legislation) and 2002 (child tax credit).

Type of program: Universal (child benefit) and tax credits system.

Note: The universal credit is being gradually introduced across the United Kingdom and will replace a number of existing benefits with a single monthly payment by 2022.

Coverage

Child benefit and child tax credit: Residents of the United Kingdom with one or more children.

Working tax credit: Low-income workers with or without children.

Income support (social assistance): Residents of the United Kingdom.

Universal credit (means tested): Residents of Great Britain.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (universal, income tested): The child must be younger than age 16 (age 18 if not a full-time student and does not work more than 24 hours a week; age 20 if a full-time student). Eligibility also depends on residence and presence in the United Kingdom. If one person's income

in the household exceeds £50,000 a year, some or all of the benefit may be recovered through a tax charge.

Child tax credit (social assistance, income tested): The child must be younger than age 16 (age 18 and has left full-time education and works less than 24 hours a week; age 20 if a full-time student). Eligibility also depends on residence and presence in the United Kingdom, and income.

Income test: Annual household income must not exceed £26,200 for families with one child; £32,900 for families with two children.

Working tax credit (social assistance): The claimant must work as an employed or self-employed person for at least 16 hours a week.

Income support (social assistance, income tested):

Paid to persons aged 16 up to the eligibility age of the pension credit who are pregnant, caring for a child younger than age 5, or (in certain circumstances) unable to work due to an illness or disability. Must not be receiving a means-tested employment support allowance or a job seeker's allowance and must work less than 16 hours a week on average or have a partner who works up to 24 hours a week.

Income test: Household income must be below prescribed levels, and the individual must have sufficient income for his or her needs and savings of less than £16,000.

Universal credit (means tested): Paid to low-income or unemployed persons of working age. Must sign a claimant commitment describing the person's plans to find work or to increase his or her earnings if already employed.

Family Allowance Benefits

Child benefit (universal, income tested): £20.70 a week is paid for the eldest qualifying child, and £13.70 is paid for each additional child (April 2017).

The benefit is paid weekly or monthly.

Child tax credit (social assistance, income tested): The tax credit amount depends on income and family status and may include approved childcare costs. Additional tax credit amounts are provided for children with disabilities. Employment is not required (see working tax credit).

Up to £3,330 a year is paid to a person with one child and with no income; £6,110 with two children; or £8,890 with three children (April 2018).

Up to £1,730 a year is paid to a person with one child and with an annual income of up to £20,000; £4,515 with two children; or £7,295 with three children (April 2018).

Working tax credit (social assistance): The tax credit depends on income and number of hours worked a week and can include approved childcare costs. Additional amounts are provided for workers with disabilities and persons with severe disabilities.

United Kingdom

Up to £395 a year is paid to a single person without children if working at least 30 hours a week and with an annual income of up to £12,215; up to £2,405 for a couple (April 2018).

Up to £7,300 a year is paid to a family with one child and an annual income of up to £6,240; £10,080 with two children; or £12,865 with three children (April 2018).

Income support (social assistance, income tested): The amount depends on income and circumstances.

Universal credit (means tested): The benefit depends on the claimant's age and on household income and composition.

Benefit cap: The maximum total of benefits paid to persons of working age (currently age 16 up to age 65) is £350 a week for a single person without children, or whose

children do not live with them, or £500 a week for a couple or a single parent whose children live with them. Persons receiving certain benefits to support needs related to disability, or working tax credit, are not subject to this cap.

Benefit adjustment: Working-age benefits and tax credits are increased by 1% a year.

Administrative Organization

Her Majesty's Revenue and Customs (<http://www.gov.uk/government/organisations/hm-revenue-customs/>) administers child benefits and tax credits.

Jobcentre Plus of the Department for Work and Pensions (<https://www.gov.uk/government/organisations/department-for-work-pensions/>) administers the universal credit program.