

**WRITTEN QUESTION TO THE MINISTER FOR SOCIAL SECURITY
BY DEPUTY L.M.C. DOUBLET OF ST. SAVIOUR
QUESTION SUBMITTED ON MONDAY 12th MAY 2025
ANSWER TO BE TABLED ON MONDAY 19th MAY 2025**

Question

“Will the Minister provide any information currently collated by Government in relation to the pensions gender gap, and, if not included in this data, will she advise whether her department collates information similar to that provided in the UK in their publication [The Gender Pensions Gap in Private Pensions](#), and if not, explain whether this could be produced?”

Answer

The UK report focuses on private pension wealth of working age people and so does not include their UK National Insurance record or future entitlement to the UK State pension.

The Government does not collect wealth-related data that would be needed to develop a Gender Pensions Gap. I understand that the UK Department of Work and Pensions uses the Office for National Statistics' Wealth and Assets Survey principally to evaluate its policy on automatic enrolment in workplace pensions.

As the Chief Statistician recently explained to the Corporate Services Scrutiny Panel (when appearing with the Assistant Chief Minister to discuss the Gender Pay Gap), information on wealth and assets is not collected in Jersey and I do not believe that the Government would support such survey activity at this time.

As outlined in the Employment, Social Security and Housing Department's Business Plan 2025-6, building on previous work, research and preparatory work will be undertaken to develop a framework for a secondary pension scheme which will give all workers the opportunity to access a workplace pension. Once this has been addressed, a future Government might wish to monitor any gender inequalities in this area.

There is a wider issue, with many people not being able to save enough for their retirement. For example, in the Opinions and Lifestyle Survey 2023, 37% agreed (40% male, 35% female) that they have an adequate workplace pension or good private pension or other income to use in retirement.

While information on state pensions is not included in the UK publication, it should be noted that for the last two decades, the Jersey Social Security system has treated men and women equally.

The scheme has been developed over the years with gender equality in Social Security pension entitlement in mind.

For example:

- Everyone has their own contribution record and Social Security pension
- Part-time and full-time workers can build full entitlement to the Social Security pension
- Contributions are credited to fill in gaps when people are unable to work, for example, during full-time caring responsibilities and starting a family.