

Government of Jersey
Union Street | St Helier | Jersey | JE2 3DN

Deputy Louise Doublet
Chair – Health and Social Security Scrutiny Panel
By email

20th October 2025

Dear Chair

Re: Health and Social Security Scrutiny Panel – Social Security Contributions

Thank you for your letter dated the 13th October, following up on questions raised during the recent Scrutiny Hearing regarding Social Security Contributions.

Earlier this year, I reviewed the situation where people reach a full contribution record before they reach their pension age.

Approximately 50 people per year who are in their early 60s have a full contribution record and continue to pay contributions up to pension age.

The contributions they pay ensure they remain eligible for Short-Term Incapacity Allowance should they need it, but they do not continue to build entitlement to a larger Social Security pension.

I have some sympathy for this situation and considered some options for changes, including either rewarding their contributions with a higher pension or stopping them from being required to pay contributions.

However, these options would either result in the Social Security Fund receiving less contributions or paying out more in Social Security pensions.

Therefore, given the relatively small numbers of people affected, the potential cost to the Fund, and the fact that they are getting some benefit from their contributions, I decided to prioritise addressing other issues first.

Regarding your question about gaps in contributions, people can fill gaps in their contribution record to improve their entitlement to the Social Security pension if they pay the applicable contribution amount in full. This is set out in Article 22 of the [Social Security \(Contributions\) \(Jersey\) Order 1975](#).

I hope that the above information is helpful to the Panel.

Kind regards,

A handwritten signature in black ink, consisting of a large, stylized 'L' followed by a cursive 'y' and 'f'.

Deputy Lyndsay Feltham
Minister for Social Security