



# Health and Social Security Scrutiny Panel

## Quarterly Hearing

### Witness: The Minister for Social Security

Thursday, 23rd November 2023

**Panel:**

Deputy R.J. Ward of St. Helier Central (Chair)

Deputy C.S. Alves of St. Helier Central (Vice-Chair)

Deputy A. Howell of St. John, St. Lawrence and Trinity

Deputy B. Ward of St. Clement

Connétable M. Troy of St. Clement

**Witnesses:**

Deputy E. Millar of St. John, St. Lawrence and Trinity, The Minister for Social Security

Deputy M. Ferey of St. Saviour, Assistant Minister for Social Security

Mr. I. Burns, Chief Officer, Customer and Local Services

Ms. S. Duhamel, Associate Director, Cabinet Office

[10:30]

**Deputy R.J. Ward of St. Helier Central (Chair):**

Welcome to the quarterly hearing with the Minister for Social Security. We will start as we normally do. Are you aware of the process?

**The Minister for Social Security:**

Yes, we are.

**Deputy R.J. Ward:**

So we will introduce ourselves. I am Deputy Rob Ward, and I chair the panel.

**Deputy C.S. Alves of St. Helier Central (Vice-Chair):**

I am Deputy Carina Alves, and I am the vice-chair of the panel.

**Deputy A. Howell of St. John, St. Lawrence and Trinity:**

I am Deputy Andy Howell. I am a member of the panel.

**Deputy B. Ward of St. Clement:**

Deputy Barbara Ward for St. Clement and a member of the panel.

**Connétable M. Troy of St. Clement:**

I am Marcus Troy, Constable of St. Clement, and a member of the panel.

**The Minister for Social Security:**

Elaine Millar, Minister for Social Security.

**Assistant Minister for Social Security:**

Deputy Malcolm Ferey, Assistant Minister for Social Security.

**Chief Officer, Customer and Local Services:**

Ian Burns, chief officer, Customer and Local Services.

**Associate Director, Cabinet Office:**

Sue Duhamel, associate director, Cabinet Office.

**Deputy R.J. Ward:**

Okay, thank you. We will start off, Minister, with some questions about the Ministerial priorities and a reflection on 2023, as we come towards the end of it. In terms of the 2023 Ministerial Plan, could you highlight any particular priorities that have not been fully met?

**The Minister for Social Security:**

I think the only one where we have a bit of a gap is what was P.21, which was a review of the home care, so the domiciliary care market in the context of the long-term care scheme. We said we were going to look at how the domiciliary care market was working, and certainly pricing is a question there with a view to then agreeing and implementing a model that is sustainable and fair going forward. That has been a little bit delayed because it took us some time to appoint an adviser. We have gone to an independent team who have done this type of work before with other local authorities. They came in over the summer. They have had meetings with ... was it June? There

was an event in the Radisson. Was that June or was it later? Anyway, there was a big event at the Radisson for all the care providers. They have all been asked to contribute to surveys, phased information. That has just taken a little bit longer than we had hoped, but it is well underway. I think the report from the advisers, we will have that before the end of the year. That will then help us in the early part of 2024 - the first half of 2024 - then finish off that work. That is the main one. But we have been working on ... we have had a couple of meetings recently to prepare a report on delivery plan progress and you will see that before the end of the year. Generally, I think we are very pleased with what we have done.

**Deputy R.J. Ward:**

You are happy that other priorities have been fully met? Are there any challenges that you may have encountered around those?

**The Minister for Social Security:**

I think fully met, yes. I think fully met for the work that was going to happen in 2023. The challenges have been more for the team because there were things that we ... we have had some additional things that were not in the plan. For example, the free G.P. (general practitioner) visits for children from Deputy Alves's proposition. We did not have that in the plan but we have delivered that and I think we have made it slightly ... we have expanded it slightly from the original proposition in terms of coverage. Then at the start of the year I said we need to do something about the cost of G.P.s. So that was not in the plan, that was just in response to everything I was hearing at that time. We have done that piece of work as well. There have been some additional things that we have done. Overall I am very pleased with what we have achieved this year.

**Deputy R.J. Ward:**

Okay. So apart from the unmet priorities that go into 2024, apart from the thing you mentioned regarding domiciliary care ...

**The Minister for Social Security:**

I do not think we are carrying anything. There are things where, for example, we said we would do the review of benefits; the general benefit review. We have done that review, we have decided what we want to change, and we have a work plan to make the changes, and making the changes will go into 2024.

**Deputy R.J. Ward:**

We have some questions on that later. In terms of the strategies, what was successful in achieving the priorities? What type of things were used so that they could be achieved that you would note in

terms of the way you went about that, that could be used again? Were there particular approaches that work very well or ideas that were easy to initiate?

**The Minister for Social Security:**

I am not sure. We meet very regularly. I meet my officer team every week - generally Monday - and it is a good 2 hours, and it is a quite intense 2 hours to get through it all. We do have regular updates of what is going on. Yesterday we had a discussion about the ... we will come on to the care needs at home project. We had a discussion about that, a couple of policy issues that we needed to agree. We have regular contact. I do not think there is anything specific. In terms of tools and processes, I think it is just regular contact and updating.

**Deputy C.S. Alves:**

Could I just pick up on something you said earlier around the G.P.s, that you said you extended that? Obviously it was not one of your Ministerial priorities, but you were able to expand on the work of the proposition that I put forward. How do you think that has gone down in the public? Because I have been seeing some comments. I know we discussed it in our last quarterly hearing where the price ... I think the rebate has gone up so the knock-on effect was going to be that the overall cost of the appointments would come lower. That has not always happened in all surgeries. Some people have been commenting publicly that some of the doctor's surgeries have ended up not really being cheaper than they were before. I remember, I think in the last quarterly hearing, you mentioned having some kind of recording mechanism or a public ... that is right, is it not?

**Associate Director, Cabinet Office:**

Yes.

**Deputy C.S. Alves:**

Where the public can see clearly exactly what the costs are for G.P.s. I just wondered if you could give us some feedback on that.

**The Minister for Social Security:**

I think just that general point, yes, we have also had some comments about: "Why am I paying more at the doctor?" I think the problem is, what some people do not understand ... I think this is a problem with how the G.P.s possibly advise or do not advise people of charges; is that you go to the doctor for a visit and people maybe think that they have gone to the doctor and they pay their £40, whatever the range is now, but what they may not appreciate is that if the doctor then refers them to a consultant, they may charge for writing that letter. They may charge them for blood tests. There will be other things happening in that consultation for which the doctor charges. They would have charged for those things anyway. I think they have always charged for those things. I am not aware,

and we have looked at it, we have talked to them, I am not aware that they are suddenly introducing a range of charges that they did not have before to circumvent that.

**Deputy C.S. Alves:**

I did not mean that. I meant just the basic cost of a consultation has not necessarily ...

**The Minister for Social Security:**

The basic cost, do we have it on the website?

**Deputy C.S. Alves:**

Yes, I saw that.

**Associate Director, Cabinet Office:**

The Consumer Council did very carefully check all the prices before and after the change, and every single practice did put their prices down. What you have to remember is that the G.P. practices are individual businesses. They have different business cycles at each one and therefore some would have been due for an increase anyway a few months later. That is not in any way sinister, that is just what would have happened in any event. So it was £20 less than it would have been. I think we are confident that the £20 reduction has followed through into the market. But the market is a market and there will be different prices for different surgeries. We are not trying to control the market in anyway. Obviously they are private businesses. They also got an uplift, which went directly to them, as well as the £20 to the patient. There has been a significant increase in the investment in G.P.s this year.

**The Minister for Social Security:**

I was just going to add, I do not know if you are going to come on to this, but the question about the prescription, changing the period of supply, we have had a bit of feedback from that. People going and saying ... doctors are not charging the way we had hoped on that. I think there are some things to work through on that.

**Chief Officer, Customer and Local Services:**

I just wanted to clarify that. The Consumer Council have done that work and they continue to monitor that as they wish. The Government has also, on its own website, the cost of a standard adult G.P. surgery consultation. The latest information there is from 17th August. I think what the Minister is referring to was we took on the delivery of your proposition around free doctor's appointments for children and in doing so added on ancillary services to that to also be free, so to make it equivalent to the Health Access Scheme, which also makes it much more straightforward for G.P. surgeries to

manage, but also gives that extra value and that someone goes to a G.P. with a child and does not have to then pay for extra things on top.

**Deputy C.S. Alves:**

Just to add on to that, the cost of seeing a G.P. is currently on the gov.je website. How often are you looking at updating that? Is that going to be a rolling thing? Because I saw the work of the Consumer Council, which I thought was brilliant, but obviously I know you had mentioned that you would be doing that work as well.

**Chief Officer, Customer and Local Services:**

As we get notified of changes, we update it.

**Deputy A. Howell:**

Just a quickie; did you have any further thoughts about reducing the cost of home visits, which are essential for some of the most vulnerable in our society?

**The Minister for Social Security:**

Not immediately. I am aware that is an issue, but it is not an immediate access.

**Associate Director, Cabinet Office:**

People on income support and people in the long-term care setting have access to the Health Access Scheme, which does create a significant subsidy to home visits as well.

**Deputy A. Howell:**

It was not really those people I was ... if visits to the doctor's surgery are reduced, I cannot understand why we did not reduce by £20 the cost of a home visit, because that would make a difference to some people.

**The Minister for Social Security:**

It is spending our money where we can. The issue is we need to be careful that by reducing costs and extent that people never go to the surgery, they just have doctors coming out because it is very inefficient for the doctors. They do not particularly want to do home visits and they do not necessarily want to ... I mean, they do when they have to but it is inefficient.

**Deputy R.J. Ward:**

The differential between the 2 still exists, does it not?

**The Minister for Social Security:**

There is a differential, yes.

**Deputy A. Howell:**

Sometimes it is the most ill who cannot get to the surgery.

**Deputy R.J. Ward:**

By reducing the visit to the G.P. and the surgery, that differential between a home visit and a G.P. has increased. So by taking that £20 off you would only have the same differential, so there should not be an effect on the demand because there is no difference in the differential.

**The Minister for Social Security:**

Part of the thing about reducing, one of the things that I heard very loud and clear, was the concern that people were not going to the doctor until they became very ill. So if by reducing the fee a bit, people are going to the doctor at an earlier stage before they become very unwell. I know it is an issue but it is ..

**Chief Officer, Customer and Local Services:**

And those on the Health Access Scheme, those who qualify for that have obviously a much-reduced home visit fee.

**Deputy R.J. Ward:**

I think what you were talking about though, Deputy, was those not on that scheme. Just to make that clear.

**Deputy B. Ward:**

It is just to follow on from a colleague, is when we are having home visits, what we are hearing back from people at home is they want to see their doctor, but they end up with a paramedic or something else, but they are still being charged the full home visit fee, as if it was a doctor. When you are looking into what is happening, are you able to differentiate between when you have a home visit was it a doctor that came to you or was it a paramedic? Because I think that would be very important, especially when they ...

**The Minister for Social Security:**

It would seem to me to be quite unethical if you are sending a paramedic out to be charging as if you were sending a doctor out.

**Deputy B. Ward:**

I think maybe that is something that could be considered. If you are looking into that review, I think to differentiate and see what the price is: was that a doctor that visited?

**The Minister for Social Security:**

There should be a price. If you go to the surgery and see a nurse or another healthcare professional, you will pay less.

**Deputy B. Ward:**

Yes, that is true.

**The Minister for Social Security:**

I would have thought that similar principle would apply for home visits if a doctor's surgery is sending a nurse out to see one, that they would be paying less.

**Deputy B. Ward:**

I would like to see the evidence and it is something ... because this is something new where surgeries are employing paramedics to go out when the patient is expecting a general practitioner to come in, especially when it is about the drugs and assessment of their physical conditions. It is just something that we need to know. We need to know. Would you be able to look into that?

**Chief Officer, Customer and Local Services:**

Particularly if you have a specific example. But if not, we can go to the primary care governance team and ask them to ask G.P.s what their practice is around charging.

**Deputy B. Ward:**

I think that would be very helpful. Thank you very much.

**Chief Officer, Customer and Local Services:**

That is okay.

**Deputy R.J. Ward:**

We will move on to some questions regards community-focused initiatives. Deputy Alves, your turn on these ones.

**Deputy C.S. Alves:**

Could the Minister elaborate on the development of a new basis for Community Costs Bonus payments, or the considerations for providing a replacement benefit and how these measures are expected to alleviate the cost-of-living pressures for Islanders?



**The Minister for Social Security:**

I suppose I say we have done everything properly. That is the thing that we decided not to do this year because ... I think we have talked about it before.

[10:45]

We had started off with the thought that we would remodel the Community Costs Bonus, but we decided that because of the time that it might take and because of the continuing cost-of-living pressures, we decided that for this year we would repeat the Community Costs Bonus, as we did last year. It is the same eligibility criteria, the same ... it was the £516 that we doubled in 2022. The work to look at it and really is it fit for purpose, is it targeted? The whole review is going to happen next year with a view to that coming in as a triennial from 2024, so triennial regulations next year. We kind of stayed as is for this year and the revision will happen next year. But that was just driven by where we were in some of the cost of living.

**Assistant Minister for Social Security:**

Plus we wanted to reopen the scheme earlier and that was a better way of doing it.

**The Minister for Social Security:**

Yes, we did not want to ... it could have delayed opening it so we just wanted to get on with that.

**Deputy C.S. Alves:**

Okay, thank you. With the planned increases in the minimum wage to £11.64 per hour, could the Minister share the anticipated impact on workers' financial stability and the broader economy? How will the effectiveness of this measure be assessed?

**The Minister for Social Security:**

I do not have that information. I think the minimum wage is just we go to the Employment Forum and I do not know if they look ... they will look into some of those considerations.

**Deputy C.S. Alves:**

Has any other independent research been undertaken by the department to ratify the Employment Forum's report and recommendation to increase the minimum wage?

**The Minister for Social Security:**

The Employment Forum is independent. The law says we have to go ... the Employment Forum is instructed. The Minister asks the Employment Forum to consult. They consult with all relevant

parties. They consult very widely with unions, hospitality associations, employers, employees can make submissions. They are the independent consultation ...

**Deputy C.S. Alves:**

So you do not do anything in-house, as such?

**The Minister for Social Security:**

No, we do not second-guess the work they do.

**Deputy R.J. Ward:**

So you accept their recommendations?

**The Minister for Social Security:**

I believe historically their recommendation always has been accepted. Last year, because of cost-of-living pressures, we increased it. We went ahead of their recommendation. They recommended £10.10 and we went to £10.50 and brought it forward by a couple of months. This year we have accepted it. I think last year we felt the £10.10 was not enough. It just did not look enough. Even then people still thought it was not enough. People always think it is not enough. Other people think it is far too much, as you will have heard from various sources recently. I think it is a statutory process of setting it and what do we think is an adequate rate.

**Deputy C.S. Alves:**

Following on from that, Caritas Jersey, who are licensed by the Jersey Living Wage Foundation in the U.K. (United Kingdom), they raised the living wage to £12.19 in January 2023. If this is raised in line with the Employment Forum's recommendation of 10.9 per cent in January 2024, the living wage would be £13.51, which is 16 per cent higher than the new minimum wage. Can the Minister explain why there is such a large disparity between the minimum wage and the living wage?

**The Minister for Social Security:**

I think it has always been such. The minimum wage is set on a truly Jersey basis in the sense that it goes and discusses with people in the local community; employers, employees in the local community. The living wage is set by Caritas; I believe is the number for central London with 2 per cent on. That may or may not be right for Jersey. We do have a report, following P.98, was it, last year? I cannot do numbers; I just cannot remember the numbers of propositions. But Deputy Mézec's proposition last year, we do have a report on living wage/minimum wage issues, and we will be tabling that before the end of the year with the Assembly.

**Deputy C.S. Alves:**

Do you, as Minister, think that the minimum wage is sufficient then at the level that it is at?

**The Minister for Social Security:**

That is what came out of the consultation the Employment Forum did. But the issue is, there is always a really difficult balance because we have got the needs of the worker. Is the worker being adequately recompensed and are they being recognised for the work? But then there - you will know because it is all over the media - there are a couple of sectors that say they are all about to go out of business because of the minimum wage. I do find that slightly difficult. The minimum wage has an impact on business. If we end up with a minimum wage going up so much that businesses end up saying: "I cannot afford 6 staff, I am going to have to let 3 go", it is counterproductive. It is what is the balance that everybody can afford, in a way.

**Deputy C.S. Alves:**

What about the impact that has on people? Because, for example, we are seeing food bank usage continuing to rise.

**The Minister for Social Security:**

We would love to see the data on that but we really have asked lots and lots of times with the food banks to try and get some real data on that, because then if we knew that we could then try and design around it, but we seem to really struggle to get real data on that from food banks.

**Deputy R.J. Ward:**

Do you not accept that information?

**The Minister for Social Security:**

I am not saying I do not accept it, I am just saying I would like a greater understanding of it. Jersey has a different ... we have gone on to something else already before I finish my first point. Can I just finish the point I was trying to make about the ... before it goes out of my head? In fact, I think it has already gone out of my head. The minimum wage, where people are on the minimum wage, they are still supported by income support, so if you are a working person with a partner who is not working and children, then you will be supported by income support. I just wanted to make that point about the benefit structure that is there to support people on low incomes. With food banks, yes, we hear all the time that usage is going up, but what we do not understand is what type of people are going, why are they going? Are they in work? Are they not in work? We would just like to have that data so that we can then really see where are the gaps. The food banks, it seems to us, do not capture the data in the way that government captures data, for example.

**Deputy R.J. Ward:**

Are you suggesting food banks should question the people who are going to ask ... how do they collect that data?

**The Minister for Social Security:**

We are not suggesting that they do detailed questionnaires, but it would just be good to try to capture is it the same person? Is one person going to 3 different food banks or 3 different people going to 3 different food banks? Is one person going once in a blue moon when they have an issue with ... they have a week when they are not working or are they going very occasionally? Are they going regularly week on week?

**Deputy C.S. Alves:**

May I ask what difference would that make?

**The Minister for Social Security:**

It is to try to understand. If somebody is going to ... let us say somebody just has a week where they do not work, they do not have the hours or they are sick or whatever, and they go to a food bank on that one week where they just have some kind of crisis. So they have to buy a new washing machine, and they have some kind of crisis, that is different from somebody who is on a low income and who is perhaps not getting benefits and is going week on week and week. It is trying to understand the usage would help us ...

**Deputy C.S. Alves:**

I do not understand what difference and what impact that would make on the policies that you currently have in place or how it would support because the whole point is to support people.

**The Minister for Social Security:**

Yes.

**Deputy C.S. Alves:**

I do not understand. Understanding whether that is happening or not or what type of person is going, why that would make a difference or how that would make a difference.

**The Minister for Social Security:**

Because if usage is people going very occasionally because they have had to buy the new washing machine, we cannot then design a policy that is based on ... if we say that means income support has to go up by a huge amount because people are going to food banks when the people that are going to food banks are not going because they are generally struggling. It is because they have had a one-off cost, for example. It does have an impact. The other point I would just like to make

is that in Jersey as well, there is, as I understand it - Mrs. Duhamel can probably explain this more - in Jersey anybody can go to a food bank. Any one of us could go to a food bank today and say : "I am struggling" and they will give you food without any questions asked. In the U.K. you can only go to a food bank if you have been to D.W.P. (Department of Work and Pensions) and D.W.P. have given you some kind of voucher that says you can go to a food bank. We are not the U.K., but I am just drawing that comparison. We are different. It just gives us a better understanding of if we understood our food banks, it would give us a better ... is it pensioners, is it families with children? If we think; "Oh, it is all families with children" we give them benefits and actually it is pensioners who are going to food banks who are not getting the benefit, it does have an impact. It would help us to design policy if we had a better understanding.

**Deputy C.S. Alves:**

I think there are probably a lot of people in need that are not reaching out for help from food banks. So is this not where the system, in a way, is failing them? That if we had a bit more of an automatic system. I know, because I come across a lot of constituents who are probably eligible for income support, but do not realise, first of all, that they are eligible for income support and, secondly, the whole process - because I am currently supporting somebody with it - is quite daunting of gathering all of this information when a lot of it you could probably automatically see people who would come under the income support brackets, if you like, because in theory government somewhere has access to what everybody is earning and whether they are paying social security or not.

**The Minister for Social Security:**

I do not think we do necessarily or we do not necessarily.

**Deputy C.S. Alves:**

If they are paying social security contributions you can work backwards and work it out.

**Chief Officer, Customer and Local Services:**

It is an interesting thought and it would be great if we could do that. To do that, under the current policy, we would need automatic access to people's bank accounts, to their capital investments.

**Deputy C.S. Alves:**

Obviously capital investments are different.

**Chief Officer, Customer and Local Services:**

In some countries that does exist. In Portugal, there is a capital register for savings and for land, property and other such investments. The U.K. are currently talking about having access to bank accounts. Those sorts of things would allow us to be able to automatically assess in the way you

have described, but they are not currently things that are in development. We are focused on making us - I think we have discussed before - our existing I.T. (information technology) systems are better so we can, where possible ... where the criteria exists, we can almost pay out benefits without people needing to apply for it based upon the information we hold. But it would not be income support because at the moment we need that extra information. But for things where it is just based upon tax, for example ...

**Deputy C.S. Alves:**

Like the Community Costs Bonus?

**Chief Officer, Customer and Local Services:**

Yes, or just based upon whether someone has given birth. Those sorts of information which will allow us to automatically process.

**Deputy C.S. Alves::**

And that is with the new system?

**Chief Officer, Customer and Local Services:**

That would be a requirement in the new system.

**The Minister for Social Security:**

I think the problem is the Government will not necessarily ever know the full picture of someone's financial status. Somebody could be earning very little but living on a very valuable property that we do not know about. They may be earning very little but have a partner who is earning a fortune. It is very difficult. I think we have also got to come into things like there will be people that say Government should not just be able to go in and trawl through people's personal information, except in very limited circumstances. There is a data privacy issue around that, human rights issues.

**Deputy R.J. Ward:**

That is signed away when you apply for income ...

**The Minister for Social Security:**

Those are qualified where you are helping people. But it is a tricky balance. I am not particularly warm at all to the idea of us looking at people's bank accounts.

**Deputy R.J. Ward:**

You do sign that away when you apply for income support because you have access to bank accounts.

**The Minister for Social Security:**

No, not directly. People have to give statements.

**Chief Officer, Customer and Local Services:**

No, people need to provide us with the information.

**Deputy R.J. Ward:**

But effectively unless they provide the information they will not be assessed.

**Chief Officer, Customer and Local Services:**

Yes, but we do not obviously monitor that continually throughout the life of their claim.

**The Minister for Social Security:**

It is not like online banking, where we can just go in and view the statements on a daily basis.

**Deputy R.J. Ward:**

Can I just go back to the food banks before we move on? Can I just ask a general question which often comes to us about: do you not think it is a reflection of the Island and the income support system that we need food banks on Jersey? Should we need them?

**The Minister for Social Security:**

The answer to that obviously is not. As I am saying, we do not know who is using them, and if we knew who was using them we could structure around it. Because without knowing, as I was just making that point earlier, if we make the assumption that it is pensioners going and we give pensioners more money, but actually it is young families that are going ...

**Deputy R.J. Ward:**

Could it be a target? It is an interesting point, that if you were to have that information then you could work on the removal of the need for food banks on the Island with a system that covers that.

**Chief Officer, Customer and Local Services:**

Better understanding of the data would give us a better understanding of the gaps.

**Deputy R.J. Ward:**

Would it be your ambition to not have those food banks there seeing as people are referred from income support to food banks?

**The Minister for Social Security:**

We sometimes do that because there is no other option for us. If you have been here for 2 years and we cannot give you anything because you just do not meet the criteria, we do have to try and help people what we can. I do not like the idea of us saying to people “There is a food bank over there.” But our whole policy and the whole 5 years’ thing is a very difficult one.

**Deputy R.J. Ward:**

What about those who are over 5 years?

**The Minister for Social Security:**

But the more information we have got ... but, yes, the more we have, as Deputy Ferey said, we can look at gaps and look at where they are and look at how we fill them.

**Deputy R.J. Ward:**

So over 5 years, that would be an ambition to remove food banks.

**The Minister for Social Security:**

Yes, I think I said that in my speech. None of us want to see those in an Island like Jersey. The fact that we have them is ... nobody wants that. But the other point that Deputy Ferey has made in the past is that while food banks ... they serve wider purposes.

[11:00]

There is almost an element of socialising. Some people go there and there is ... you know all about this.

**Assistant Minister for Social Security:**

Health and well-being. It is not just about food. People go to food banks for other reasons. Actually most of the food banks want to see people not just for food but to help them with other aspects of their lives and refer them to other services that can help. Sometimes a food bank is the first point of reference for people because they are trusted sources. Sometimes they are faith groups, and that is how people get into the community, particularly perhaps people who have not been here or have not been born here. Culturally, that is how they get help.

**Deputy R.J. Ward:**

Interesting to hear information that that is the case. But I would say then you would not agree with previous Ministers and Assistant Ministers who have said it is because people do not budget appropriately.



**Assistant Minister for Social Security:**

There is no one reason, is there? People go to food banks for a whole myriad of reasons, and budgeting and help with budgeting is an important thing. If somebody goes for income support and they really cannot manage on the money that they have got and they can do with some assistance, then of course we refer people to who can help with that. Why would we not want to do that? Why would we not want to help people to make the best use of their money?

**Deputy R.J. Ward:**

It is not a question of you not wanting to it is just a question of that is where you end up.

**Assistant Minister for Social Security:**

Yes, that is where you end up.

**Deputy R.J. Ward:**

Because it is budgeting that is the issue, in your opinion.

**Assistant Minister for Social Security:**

It is not just about government help, it is about community support ...

**The Minister for Social Security:**

It is not just the issue.

**Assistant Minister for Social Security:**

... and these organisations are built to help support the community. That is what they are for.

**Deputy R.J. Ward:**

They are there to deal with the gaps from Government, are they not?

**Assistant Minister for Social Security:**

They are there to help people who need help for whatever reason that is.

**Deputy R.J. Ward:**

That help is needed because the Government help is not sufficient at that time, be it because they need a new washing machine or their car breaks down and at that time they have a crisis.

**Assistant Minister for Social Security:**

It could be a short-term thing.

**Deputy R.J. Ward:**

So they are essential for the income support system to have food banks and to have these charities, is what we are saying.

**Assistant Minister for Social Security:**

They are certainly part of the support structure.

**The Minister for Social Security:**

That sort of thing has always existed. There has always been and it is almost ... I do not agree that everybody who goes to a food bank goes because they cannot budget. I think there will be people who struggle to budget because of the level of their own abilities or they struggle to manage money; that is not everybody. I get emails from people saying: "It is not fair. I am not getting anything." But we know that person does have money but they cannot manage it. We have tried to help them manage the money. But that is not the only answer. There will be people who that applies to but there will be people who can budget, but they have the washing machine.

**Deputy R.J. Ward:**

They might need to have a washing machine in some accommodation. You have some other questions, sorry, I jumped in.

**Deputy C.S. Alves:**

Finally from me, can the Minister share the progress on the implementation and expansion of the scheme to provide community access to period products? How is the scheme being received by those it aims to support, and what steps are being taken to ensure it meets the needs of those who require access to these products?

**The Minister for Social Security:**

I would say by the fact that venues are regularly exhaustive of stocks suggests that people do value and are using it, and are taking the products on the basis of need. We now have 43 venues that are available; it includes the 20 toilets. Almost wish we had not because of the amount of ... but they are there. They are there as almost an emergency. They are there. They are in public toilets. There is better provision in other locations. It depends where you go to. We have 43 locations. We are expecting to go live in 4 Co-op pharmacies on 1st December. We have been talking to them for a few weeks now. Mark Cox came to see us. He is very happy to help. We have approached other pharmacies, they are less keen. But the Co-op are willing and we are hoping that will go from 1st December. Generally there has been a lot of take up. The fact that things are being exhausted and some of the toilets are being stocked twice a day; so people clearly are going in there. We are still

pulling together all the work from the pilot. I think since the launch we have distributed 24,000 packs among the various locations, and that will increase with the toilets. We are still looking at ... and I would just emphasise this is a completely new thing. It will take time to bed in and get it right. But I think the fact that you can go into a venue and the box is empty, it may be: "Oh no, this is awful. I have to go somewhere else", but it means somebody else has been in and got their products and their needs. It is just constantly trying to how we get it ... sorry, do you mind if I take my jacket off? I am melting.

**Deputy A. Howell:**

Sorry, can I just ask how is the Co-op scheme going to ...?

**The Minister for Social Security:**

I do not normally.

**Deputy R.J. Ward:**

We cannot all have the sartorial elegance of ... I know we try.

**The Minister for Social Security:**

It is a standard for us all to aspire to.

**Deputy A. Howell:**

Sorry, Minister, I just wondered how the Co-op scheme is going to work. Is there going to be more choice or will people ... how will it work?

**The Minister for Social Security:**

It will be the same products because we have to remember that they will be selling products at the same time. I am not sure, we talked about ... do you know how the actual ...?

**Associate Director, Cabinet Office:**

It is just going to be put into bags?

**The Minister for Social Security:**

And people will ask for them.

**Associate Director, Cabinet Office:**

Yes.

**Chief Officer, Customer and Local Services:**

These details are still being finalised with the Co-op, but they should be available without having people even needing to ask for them. It should be on display that people can just take them and put them in a bag so they know it is not the products they are selling.

**Associate Director, Cabinet Office:**

And do not get charged at the till.

**Chief Officer, Customer and Local Services:**

But we are still working through the details with the Co-op and hoping that that will be finalised and ready to go by 1st December. But that will just depend upon agreement with them to go live.

**Deputy C.S. Alves:**

How are you monitoring the use or are you collecting any data from service users, for example? Because I put a written question to you about this, and one of the answers was that there is 50 per cent non-applicator tampons and 50 per cent pads. Now in a lot of the venues that I have been into, the pads are almost very rarely there because I think they are the ones that tend to be the more popular choice. Are you collecting any kind of service user data? If not, have you considered some kind of anonymous survey or something along those lines? Because you mentioned about collecting data from food banks to see what kind of people are using it, but I think it would be useful for period products as well, especially with like the 50:50 split I am not sure whether that is the right way to go.

**Chief Officer, Customer and Local Services:**

We will have the data of what has been taken and what has been replenished, and we can adjust it based upon that. That is very direct demand usage. Obviously we do not know who is taking them and we do not want to know who is taking them from that perspective. Getting more wider user feedback could be quite difficult. However, there are certain venues where we could target potentially to ask on a more personal level about what people are looking for and whether the products are meeting that need. We have period products, as the Minister said, in 43 venues. Some of those are charities. Some of those have got very distinct user groups, and probably that would be a good place to ask those sorts of questions rather than going out to the whole Island.

**Deputy R.J. Ward:**

Okay, Constable Troy is going to ask some questions on the health and care support.

**The Connétable of St. Clement:**

Thank you, Minister. Long-term care fund and in-home care support. Minister, from January 2024, the long-term care scheme will have seen a total increase of over 20 per cent since December 2022. How are you planning to ensure the sustainability and adequacy of the long-term care fund in

effectively supporting adults with long-term care needs and their carers, particularly in light of the ongoing review and anticipated restructuring of the domiciliary care payments?

**The Minister for Social Security:**

That is quite a long question. There are a number of elements to that in terms of funding. We had the actuary review of the fund earlier this year, and that has suggested to us that we do need to think about long term. I think the fund is ... where are my notes? I cannot keep numbers in my head. So at the moment the balance of the fund ... if we keep doing what we are doing now, the balance will cover expenditure and it will continue to grow to about 2030. It will then start to fall, but not until a worrying level until 2038. It also showed that the current contributions are enough to meet our expenditure, but they will need to increase over a period of time. Once we get into 2030s, the break-even rate will change and we will need to ... they were suggesting, I think by 2041, and through the end of the 2040 decade the need for contributions going up to about 2 per cent to 2.5 per cent. That is the long-term view of it. I think what is in my plan for next year is to have a look at that level of long-term funding and think about at what point should we start thinking about increasing contributions? Should we start increasing by a little amount sooner? Because trying to think about intergenerational fairness, people could be paying the likes of us - if we know us - could be paying contributions at 1.5 per cent for 10 years and then get long-term care. Then younger people are having to pay bigger contributions for 20 or 30 years to meet our needs. These are all things we have to talk about. That is in terms of the overall funding. The market review, that will help us with that next year. The way the domiciliary care market works on paper looks odd. We are trying to harmonise that and make sure that we have a fair system for all providers. It has been a 20 per cent increase. There have been some unfortunate comments in the press that we are very disappointed about, because some providers have written and said they are pleased with 7 per cent. Long-term care rates have historically matched average earnings on the basis of that has been where the majority of the cost lies in care, particularly domiciliary care. The cost lies in staffing. So it has always followed average earnings. We did an exceptional increase last year because of the cost-of-living issues that were there last year, and we have gone back to average earnings this year. We will be reviewing it over the course of next year. We will be doing work on the fund next year and the domiciliary care market particularly. I have been invited to go and see ... and we speak to providers. One of the care home providers wrote to me and said they were very pleased with the uplift, but would we like to go and see what they are doing now. That may be: "We are pleased with the uplift, but can we have more for that?" Not everybody is unhappy with the increase.

**The Connétable of St. Clement:**

I am going to therefore ask my last question next because it is relevant. Given the recent increase in long-term care benefit, which falls below the current inflation rate, does the Government plan to

ensure that this increase would be adequate to meet wage expectations and support staff retention in the care sector, considering that a significant proportion of industry costs is spent on wages?

**The Minister for Social Security:**

It is matching the average rise in earnings. The figures would suggest that an increase that matches average earnings should fall through. I cannot speak, perhaps the review will tell us. I do not think there are many care workers on minimum wage. I believe there are not many care workers on minimum wage. Do you want to add anything?

**Associate Director, Cabinet Office:**

No.

**The Minister for Social Security:**

There are other costs of care. That is something that will be monitored once we have the review.

**The Connétable of St. Clement:**

But there are elements in the industry who are bemoaning the small increase or the perceived small increase of 7.7 per cent against inflation, which has been recorded at 10.9 per cent. Ninety per cent, I would say, of the costs are wages.

**The Minister for Social Security:**

I can just say that is why so far we have tracked average earnings and it will just have to be kept under review.

**The Connétable of St. Clement:**

Thank you. Could the Minister provide an update on the collaboration with the Minister of Health and Social Services to ensure that the practical support and services available for people receiving care and their carers are well-aligned with their needs on an ongoing basis?

**The Minister for Social Security:**

I think that is probably care needs at home.

**Associate Director, Cabinet Office:**

No, the collaboration with the Health Department. There are 2 key projects being run at the minute. One is to increase the amount of digital support, to the telecare kind of side of things. Creating communications products and things like that, that people can be safer at home with access to support when they need it. Computers and digital is one area. The second one is around brokerage,

which is how people access care packages to start with. So improving that route. Those are the 2 practical areas where the 2 departments are working together at the minute.

**The Minister for Social Security:**

Yes, sorry, that is the operational level I have not been involved in.

**Associate Director, Cabinet Office:**

Very operational, yes.

**The Connétable of St. Clement:**

What measures are being taken to continuously evaluate and adapt the support and services provided?

**Associate Director, Cabinet Office:**

Well, that is it really. It is an ongoing process to ... there is more. There is much more we can do around telecare. That is a very big project that will carry on for several years, I think.

**The Connétable of St. Clement:**

Do you have funding for that?

**Associate Director, Cabinet Office:**

It is shared between us and Health, I think.

**Deputy A. Howell:**

Where is the funding coming from for that?

[11:15]

**Associate Director, Cabinet Office:**

The long-term care fund can support it because it would be part of a care package. You can do it like that. We are currently looking at some extra support through income support for some low-income people. Then the Health Department hold their own funds as well. There is a mixture of funds.

**Deputy A. Howell:**

That was coming from the Jersey Care Model?

**Associate Director, Cabinet Office:**

This is nothing to do with the transfers to the H.I.F. (Health Insurance Fund). This is completely separate. This is just about the way in which you provide support to people with care packages.

**The Minister for Social Security:**

I think the brokerage is understanding, is that if somebody ... that there is a need for care and the fact the family or the person goes wherever to find a carer. The brokerage is more like trying to help people find packages.

**Assistant Director, Cabinet Office:**

Easy route through to get the right package for what you need for your family.

**Deputy B. Ward:**

It was just carrying on where you are having conversations with the Care Federation and homes. Are you having conversations with the Carer's Association because of all the informal caring that is happening?

**The Minister for Social Security:**

Yes, I met them not that long ago and then Deputy Ferey met them last week. So we do meet them; I have met them a couple of times. So, yes, very much.

**Deputy B. Ward:**

Looking at the long-term care fund, are you having any consideration about moving the carer's benefit or some payment into the long-term care fund to take it out of Social Security, because we cannot pay to ...

**The Minister for Social Security:**

We discussed it last time and we will look at that. What you are suggesting is very, very complex. But we are looking generally at those issues, but it is a very complex matter.

**Deputy B. Ward:**

It is good to hear that you are going to be giving it some consideration.

**The Minister for Social Security:**

I said that last time, yes.

**Deputy B. Ward:**

Thank you very much for that.



**Deputy R.J. Ward:**

I think the next question is yours anyway?

**Deputy B. Ward:**

It is, yes.

**Deputy R.J. Ward:**

Health and care support.

**Deputy B. Ward:**

Yes, thank you, Chair, and thank you, Minister. It is the health and care support WorkWell service long-term health conditions within the benefit system. Could the Minister provide an update on the expansion of the WorkWell service and share how it has been effective in reducing the impact of health conditions on people of working age thus far?

**The Minister for Social Security:**

I am just trying to find my notes on that. The scheme launched in ... was it the beginning of October?

**Chief Officer, Customer and Local Services:**

October.

**The Minister for Social Security:**

Beginning of October, so it has really only had a few weeks, so I think possibly it is too early to say. Can you add on the kind of operational?

**Chief Officer, Customer and Local Services:**

Yes, it has been - after a month - low volumes at the moment but there have been some good examples already where we can see it is going to make a difference, but it is too early to say whether it will in the way we hope. But it should do, given all the research that suggests that returning to work in the right way is really helpful for people's well-being, and also for the employer.

**Deputy B. Ward:**

You are now doing the review; is there a time limit on that review, even though it is an ongoing thing?

**The Minister for Social Security:**

I think we just have to let it bed in. It is really new.

**Deputy B. Ward:**

Timeframes, that is all.

**Chief Officer, Customer and Local Services:**

It is funded for all of next year; the pilot.

**Deputy B. Ward:**

So we will look out for that next year, excellent, thank you. In regard to the review and updating the assessment of long-term health conditions within the contributory benefit system, could the Minister elaborate on the changes being considered and how they aim to better support individuals with long-term health?

**The Minister for Social Security:**

I am waiting to hear that myself. I think the work is underway on policy options in terms of how we deal with that. There is a policy team; they have some specialist medical advisers and they are working on producing some recommendations. We will then consider those and then hopefully those will then give us a format for how to move forward. I am told, I believe, I will have the initial recommendations before the end of this year and then we will lead detailed work in terms of what we do in terms of changes next year.

**Deputy R.J. Ward:**

How will that come into fruition? Will it be something that comes to the States as a proposition and regulations or changes to regulations?

**Associate Director, Cabinet Office:**

The Social Security Law currently contains the details of the long-term incapacity allowance. That is the area that is under current review. The law specifies a specific way of assessing impairment awards and who does the assessment, so all those things are currently under review. You will need to change the law to change the methodology.

**Deputy R.J. Ward:**

So it will come as an amendment to the law?

**Associate Director, Cabinet Office:**

It will be a change to the law, yes.

**Deputy R.J. Ward:**

It is just I think sometimes we do not discuss the way it will come forward. I think it is quite important to know that.

**Associate Director, Cabinet Office:**

It will be part of the law, yes.

**Deputy R.J. Ward:**

Are you finished up?

**Deputy B. Ward:**

I am, thank you very much, Chair.

**Deputy R.J. Ward:**

The next one, Deputy Howell on questions around the changing demographics.

**Deputy A. Howell:**

Yes, I just wondered if the Minister could please provide an update on the development of the details for a secondary pension scheme and how this scheme is anticipated to address the financial needs of Islanders amidst changing demographics.

**The Minister for Social Security:**

We have done a lot of work on that scheme to try to create a model that is simple for everybody; simple for employees and for employers if they are involved. I took a paper to the Council of Ministers recently and they have raised some questions about it; questions and challenges, there are always questions and challenges. So we are doing some further work on that just with a view to answering some of those questions. We are working through those. There will be very extensive consultation on it but we vision or our vision is a relatively simple model where contributions are collected by the employer, paid possibly via Social Security, possibly not, possibly paid through another means, but it will be a very simple thing. I think we all know that the best advice with pensions is to start saving as early as possible, so it will be a simple scheme where people have their own account and the account follows them around. So even if you have 6 different employers, each one of your employers, if they are contributing, will contribute into your account so you do not end up with 6 little pension pots that you have then got to manage and deal with. It will be very simple; you pay your money, it is invested and you receive a pension at retirement age.

**Deputy A. Howell:**

But do you think it might be quite difficult for Government to run another pension scheme?

**The Minister for Social Security:**

It will not necessarily be run by Government. I would envisage us possibly being the collector but we would envisage it going to a separate administrator, a fund manager, investment manager. It will have to be professionally invested and managed. I am not anticipating Government managing that fund.

**Deputy A. Howell:**

How is the cross-government collaboration progressing in ensuring that all public services and government functions are actively planning for changing demographic, and what specific actions or initiatives have been undertaken or are planned to adapt to these demographic changes?

**The Minister for Social Security:**

I think it is something we are all very aware of. We see the graphs regularly of what the demographics look like coming up, so everybody is very aware of that. The initial thing we did last year was set up the Older Persons Forum, so that seems to be working very well. I have been a couple of times. I went recently and they had people there from the new healthcare facilities giving them an update on what was happening and what the proposals were there so that they have a chance to feed back. That covers a wide range of people with some mixed abilities, so it is seeking to be a very inclusive group. That is working quite well. I can tell you that every time we see a plan about a new development and they say: "This is about parking" I will be saying: "Where is the mobility scooter parking? Have you thought about those?" So I think next year it is something I have on my list, which is to raise the level of that much more. I think we all recognise it is an issue and I think it underlines some of the future economy programme. Housing is an issue. I keep thinking I would like to build the place I want to live when I am 75. So it is about what are the housing choices for older people, how do we facilitate people getting from a big house that they are sitting in off to a house that is more suitable for them, if they wish to do so, and freeing up the bigger house for families. There are all sorts of issues but, yes, it is going to be more of a focus over next year.

**Deputy R.J. Ward:**

Are you finished all of those for now?

**Deputy A. Howell:**

Yes, thank you.

**Deputy R.J. Ward:**

The next session is me regards the benefit review Ministerial priority 5. Could you elaborate on the updates being made to the benefit legislation to support the implementation of the major transform programme and how this new administration system will enhance the delivery of benefits to Islanders?

**Associate Director, Cabinet Office:**

So Transform is at an early stage. There is an awful lot of preparatory work about choosing suppliers and things like that. In terms of the legislation, there has been an extensive review of the current legislation to identify possible barriers that sit in legislation. A very simple example is the requirement in legislation to send people notices through the post. So in the future some people might say they want to get it by post but some people might say: "Well, I am very happy to have a portal I sign into or to have it to a secure email address." So we are looking at the laws at the minute. It runs across all the benefit laws and obviously there are quite a lot of benefit laws, so that is quite a big project in itself to go through that and make sure that we have got technology neutral legislation. So we are not going to say: "You can send it by email" because email might also be outdated in 10 years' time, so we will just put in more neutral words to allow us to communicate safely and appropriately with claimants, but not specified it has got to go through the post and things like that. All sorts of specific modes of communicate are referenced at the minute and those are not necessarily perfect for the future. That is an easy example. There will be other things which are a bit more technical, but we are going through all the regulations at the minute, so it is quite a big task to do that, and identify where the new computer system might be able to work at a quicker, more straightforward way - as we were talking before about improving the service to customers to do it - so removing barriers that stop customers. For example, another one might be television licence where you used to have to apply every year, the same thing, and you were over 75 and we said over 75 and that kind of stuff. So the law told you before you had to apply every year; that was a bit unnecessary so get rid of those things as well. That is the tenor of what is being done in that area.

**Deputy A. Howell:**

Can I just ask if you think the computer system is going to be successful for the Social Security Department because I think if that is the case that will be a first for this Government?

**The Minister for Social Security:**

We are working very hard on it. The system is going through procurement at the moment.

**Chief Officer, Customer and Local Services:**

We are in the tender.

**The Minister for Social Security:**

We are now tendering.

**Chief Officer, Customer and Local Services:**

We are working through the tender at the moment, so obviously there is a balance with any I.T. system which, as you have pointed out, Deputy, often have difficulties for not just Jersey Government but other Governments as well. You have to go through a process where you have to balance your requirements, what you really would like, what the potential vendors can deliver for you, and the cost. It is a balance there between whether you can get all your requirements for the amount of money that you think would represent value for money for Islanders in our case, or whether indeed what you want has to be so significantly compromised that you have to look for a different route. So we are in that process at the moment going through with the people who have expressed interest in wanting to deliver the system for us.

**Deputy C.S. Alves:**

Could I just clarify then: this is going to be a completely bespoke system, not something off the shelf? Because I think we have had experiences with stuff that has kind of been picked off the shelf software-wise and it has not always integrated or done what the Government have wanted it to do.

**Chief Officer, Customer and Local Services:**

At this moment in time, in the middle of a competitive tender process, I would not wish to give too much detail out but, needless to say, nothing is off the table at the moment. We are looking to see can our requirements be delivered for this amount of budget to get the value for money that you would expect us to get, and deliver something that will be really fantastic for Islanders and in the timescale we want. So all those things of course are right in the middle of that melting pot of discussions with potential vendors.

**Deputy A. Howell:**

I understand that but can I point out that Islanders would like something that is really going to work for them.

**The Minister for Social Security:**

Yes, we all want that.

**Deputy R.J. Ward:**

So the high-level benefit review and the findings from that are driving what will be in this computer system, because obviously it has got to deliver what the changes to any benefits or other changes to what ... are you clear as to what you want ...

**The Minister for Social Security:**

I think there are 2 different things happening. There is a review of legislation and processes that are clunky and old fashioned and looking at how we need to mend those to get a better new streamlined I.T. system.

[11:30]

If the law says: "You must send a letter in the post" we do not want that inflexibility. Then the high-level benefit review that you may be talking about is the review that we did this year where we kind of looked at not necessarily legislation, we just looked at what benefits were there, which ones we thought we needed to have a look at and which we needed to change, and that was what I talked about. So we did the overall benefits, what the benefits are, there is ...

**Deputy R.J. Ward:**

But the way that they would be delivered so, for example, whether they would be household or individual, whether it would be a single person, married person, age, whatever, must be part of the delivery of a computer system that will deliver that. Otherwise you could get to a situation where you have high-level beneficiaries who want to do this and we get to the classic: "Well, computer says no because that is not what we have bought." Is that being thought ...

**Associate Director, Cabinet Office:**

That is exactly where we are at the minute, yes, but you have got to balance up all these different things.

**Deputy R.J. Ward:**

Sorry, just to say, just before we go into an explanation which I think we understand, is there not a risk that any high-level changes to benefits would probably come to the Assembly for some sort of agreement could be driven by what computer system you have as opposed to it being the other way around, and this is what the Assembly wants for the Island and now we get a computer system? Or have the decisions already been made? Because there has to be a link between those 2.

**Chief Officer, Customer and Local Services:**

Do you want me to take this, Minister?

**The Minister for Social Security:**

Yes, please.

**Chief Officer, Customer and Local Services:**

Yes, so we have got existing benefits run by an existing system that we need to plan to migrate across and obviously look at the enabling legislation that will allow us to make the improvements we want to. The system will also need to be able to take in new requirements, as agreed by the Assembly or the Minister and, therefore, it will need to adapt and change. We need that functionality in the new system. There will in reality be a period of time when our normal responsiveness to make changes will probably be on hold because there is - particularly with an I.T. implementation - a period of change freeze. So that will come up, and I do not know exactly when that will be, but that will mean that if the States were to agree they want this change within the next 3 months we might not be able to do it in the next 3 months because we are in the middle of a system migration.

**Deputy R.J. Ward:**

But you are confident that the new system has the flexibility built in for any changes to the benefit system, because that is a risk, is it not, that you buy something that is redundant? That is what has happened in so many jurisdictions around the world; you have got this great ... and then they change what it is meant to be doing and it just does not work. So you are confident that that flexibility can be built in so it is not limiting what the benefit system can look like in the new system you are buying?

**Associate Director, Cabinet Office:**

As an example, if you go back to the review of long-term incapacity allowance, because obviously the current computer system knows how to do the current set of methodology; we do not know yet what the new methodology is going to be because the Minister has not yet looked at the papers. But she will look at that and she will not be constrained because the I.T. system will be good enough to do a bit more of this or a bit more of that, because one of the themes of the new computer system is flexibility. We have currently got an I.T. system where we are stuck with one supplier and it is quite hard to make changes, and as the years go by you are further and further away from the original model. Technology has moved on so it is easier to do things which are more flexible anyway. We do not know what changes are going to be needed in 3 or 4-years' time but we are planning to be able to do those changes in 3 or-4 years' time quicker than we currently do them.

**Deputy R.J. Ward:**

You can see why I asked the question. It is a really important point because it is a significant investment, it is £20 million.

**Deputy A. Howell:**

Will it be compatible with tax?

**Associate Director, Cabinet Office:**



Absolutely. There is a very strong decision these days through M. and D. (Modernisation and Digital) Department in making sure that everything you do links up with everything else that is going on at the same time.

**The Minister for Social Security:**

In an ideal world you would have a super system that has everything but that is very difficult to achieve.

**Chief Officer, Customer and Local Services:**

We did look to see whether there were any existing systems out there that was a single system for both tax and benefits, and no such system exists in that way. What has to happen is you have to have data sharing within government. Many of the things we have talked about with Transform will require a higher level of data sharing than currently takes place.

**Deputy R.J. Ward:**

Data sharing within government; what an idea.

**The Minister for Social Security:**

Well, it is sensible on one hand but there are other people who hate the very idea of it and they think it is appalling. It is very difficult because I often go around thinking: "Surely we can buy a system that does this" but apparently not. I think Ian said the pertinent thing is you cannot really buy an off-the-shelf system because every country has different benefit models and they can be so dramatically different that you cannot tailor one. We could say we will buy one out of the U.K. - we are not going to do that - and then tailor it, but, yes, that is probably why we have got £20 million.

**Deputy R.J. Ward:**

In reviewing the impact of benefit laws on specific groups, can you provide an update on the actions being taken, especially concerning provision of financial support for parents of babies needing neonatal care as of P.52/2023. Do not ask me to quote back P.52 to you because I looked at it and now I cannot remember it.

**The Minister for Social Security:**

That is on for next year. That is next year's work.

**Associate Director, Cabinet Office:**

Yes, it is to support parents who have very, very sick, very tiny babies.

**Deputy R.J. Ward:**

Yes, and that was passed by the Assembly ...

**The Minister for Social Security:**

It was delivery by the end of 2024, so that is next year's work.

**Deputy R.J. Ward:**

So that is on track to do that? It could always be earlier.

**The Minister for Social Security:**

It will start next year when we can. This year the benefit review probably focused more on pensioners, so we did the review of Pension Plus, we increased the asset criteria, we increased the amount of benefit. That seems to have gone down very well both with the recipients but also with the ... I spoke to a chiropodist who thought it was a great benefit because it meant if older people needed chiropody they were able to go and have that treatment, so they thought it was great. We have mostly had a focus for this year on things that will most impact on pensioners, and we have a plan for what we are going to do next year.

**Deputy R.J. Ward:**

We received a letter in the panel, it was a question and I think it is important that we ask these questions when people engage and I would like to thank the person for the letter. A question why parents of twins received the same benefit as parents who only have one child, it seemed to be unfair and put unnecessary pressure on parents of multiple births. One child at a time is enough for me, I cannot imagine having multiple births. Can you advise if any work has been undertaken to explore this area and create a greater sense of fairness in that benefit area?

**The Minister for Social Security:**

I cannot particularly talk about the twins but what we have said we will do is that if you are a parent receiving ... let us say, if you are a parent you will get home carer's allowance if you have a child with level 3, and we are going to change that so that if you have 2 children, not necessarily twins, who have a lower level of care you will get ... if you have got 2 children who are level 2 that is probably as much, if not more, work than having one child who is level 3. So we will expand home carer's allowance in that case. The twins thing I cannot answer. That is a different point.

**Associate Director, Cabinet Office:**

What you are saying is that you have 2 healthy twins and you get one parental allowance. You will get 2 parental grants; the grant is for the baby and the allowance is for you, the parent. So it does not matter if you have got one baby or 2 babies, you are a parent who is now not working because you are taking time off to look after your babies. So there is a grant of £700 or £800, a one-off

payment which goes towards things for the baby, so you will get 2 of those for twins, there is one per baby. Then the parental allowance is the allowance for the parents, the parents can - between the 2 parents - 32 weeks of paid parental allowance time and so they will share that between them. But you would not need 64 weeks because the children will still get bigger at the same age.

**Deputy R.J. Ward:**

No, I do not think it is a question of extending the length of it, I think it is the amount of it because of the pressures of multiple births, or is that not something that is considered there?

**Associate Director, Cabinet Office:**

But that is not what the benefit is paid for. The benefit is paid to a parent who is taking time off because they have got a baby.

**Deputy R.J. Ward:**

So purely because you are taking time off work, it does not matter whether you have 2, 3, 4 or 5 babies?

**Associate Director, Cabinet Office:**

It does not matter how many children you have got, and we pay the same amount if you are taking time off work to have a baby or if you are taking time off work because you have some incapacity or for other reasons as well. So it is a standard rate of benefit.

**Deputy R.J. Ward:**

So it is the grant that is payable towards the child and that is the only ...

**Associate Director, Cabinet Office:**

The grant is paid per child, yes.

**Deputy R.J. Ward:**

... payment towards the multiple birth, you would get more money because there are 2 lots of things to buy.

**Associate Director, Cabinet Office:**

If it was an income support family they would get 2 child allowances obviously but, yes, the parental bit does not impact on how many children anyone has.

**Deputy R.J. Ward:**

Okay, I see the answer. It will be interesting what the person thinks of that but it is good to ask those questions. Some questions from Deputy Alves on developments and strategies, Discrimination Law, et cetera.

**Deputy C.S. Alves:**

Could the Minister elaborate on the responses to the views identified in the 2023 Jersey Opinions and Lifestyle Survey regarding possible extensions to the Discrimination Law, and what actions are being considered or taken in light of these responses?

**Assistant Minister for Social Security:**

The J.O.L.S. (Jersey Opinions and Lifestyle Survey) did contain a question about religion and belief and obviously we are just going through the process of analysing that data now so as soon as we have a full response the Minister will start to make a decision on that.

**Associate Director, Cabinet Office:**

We do not have any access to those results; that is from Statistics Jersey. The results we publish on 13th December, so we will not know until the very end of the year.

**Deputy R.J. Ward:**

Can I just ask you, sorry, just to briefly explain around that a little for the people who are listening about the Jersey Opinions and Lifestyle Survey, which is the J.O.L.S. you refer to. We have got to be careful with acronyms, we do get complaints - quite rightly as well.

**The Minister for Social Security:**

I agree.

**Deputy R.J. Ward:**

So how is that going to feed in? What was the intention there? I hope you do not mind, but just ...

**Assistant Minister for Social Security:**

Sure. So the intention was to ask people whether they thought that religion and belief should be included in our Discrimination Law. Broadly speaking our Discrimination Law is on a comparison with the Equality Act in the U.K. but the one obvious piece of the jigsaw which is missing is religion and belief, which is very important to a lot of people.

**Deputy R.J. Ward:**

Okay, so you are waiting for those responses?

**Assistant Minister for Social Security:**

We are waiting for those response, which are published by Stats.

**The Minister for Social Security:**

It is a difficult area because one person's religious belief is someone else's discrimination, so it is challenging.

**Deputy R.J. Ward:**

The Discrimination Law does not come under the Minister for Home Affairs, does it? It is a strange sort of ...

**The Minister for Social Security:**

Probably because of the link with the Employment Law it sits here.

**Deputy R.J. Ward:**

Yes, of course it is, yes. It is always interesting to see around that aspect because I know there are some things coming forward from Home Affairs, something has been lodged and they are going to have a slightly different ... go on, we are getting off track now.

**Deputy C.S. Alves:**

Did you want to say something?

**Associate Director, Cabinet Office:**

I was just going to say there are also questions on marriage discrimination, so there are 2 extra characteristics being considered; one is around religion and belief and the second one is around marriage.

**The Minister for Social Security:**

Is there?

**Associate Director, Cabinet Office:**

Yes.

**Deputy A. Howell:**

Presumably Statistics will let us know how many people replied.

**Associate Director, Cabinet Office:**

So the outcome of the Jersey Opinion and Lifestyle Report is a big, long report issued by Statistics Jersey, completely non-political, so we have no prior knowledge of what is going to be in it but they will tell you how many people they surveyed, how many people replied, they will give you the demographic breakdown of the people that replied and then they will give you the statistics against each. There are lots and lots of questions in all sorts of areas and they do the breakdown of the answer to each one, and we get that in the middle of December.

**Deputy C.S. Alves:**

How is the ongoing implementation of the disability strategy progressing and what measures are being taken to ensure its objectives are being met effectively?

**Assistant Minister for Social Security:**

Lots going on in that area. Firstly we have got the community transport scheme. We have recruited a manager for the scheme working closely with EVie. We have managed to get 5 vehicles to contribute to the scheme, so charities who want to give up their transportation so that other people can use it. We have also got 2 volunteer drivers and we are looking at expanding that offer. So we are at the point where we need to start properly testing it in the real world because ideally you would have a keyless operator in the same way as you have with EVie cars. So you just get the keycode and you put in that keycode, get in that vehicle and off you go. Obviously we need to get that tech into each of those vehicles so what we are going to do is retrofit that tech but make it easy to remove in case the charity suddenly says after a year: "You know what, this is not working for me." But once we have got that in place we can properly test how the scheme is working in the real world. We have got lots of experience of course from EVie who is really being a strong supporter of this initiative. So that is the first thing. We have also got the support worker for the deaf community. She started in October and she has already got level 1 B.S.L. (British Sign Language) and is very familiar with the video relay service so she can help people already on all sorts of levels. Yesterday ...

**Deputy C.S. Alves:**

Where is she based, sorry?

**Assistant Minister for Social Security:**

She is based in Broad Street but obviously most of her work is in the community. She is an outreach worker, so her base is there but she wants to be with people, solving their real problems in everyday life.

**Deputy A. Howell:**

So do you think it would be better if she was perhaps not in Broad Street?

**Assistant Minister for Social Security:**

I think it is really important that she is part of the team because ultimately she is an outreach worker but she also needs to be steeped in the disability issues as a whole, because while she is supporting people who are hearing impaired she also needs to recognise the other challenges that people with disabilities face. So she is very much part of the team and wants to be in that area.

[11:45]

**The Minister for Social Security:**

Presumably she is out of Broad Street quite a lot of the time, with visiting she will not be there all the time.

**Chief Officer, Customer and Local Services:**

She is part of the Customer and Local Services team.

**Deputy A. Howell:**

Would she not be better in La Motte Street?

**Chief Officer, Customer and Local Services:**

The Disability and Inclusion team are based in Broad Street because it is a better access for them, but they can of course work out of any building in the C.L.S. (Customer and Local Services) estate.

**Deputy C.S. Alves:**

Did you want to ... was there anything else?

**Assistant Minister for Social Security:**

Yes, so the other thing was the Embrace our Difference event yesterday, which was good to see some of you at. Really well attended; 500 people came to it, fantastic coverage in the *J.E.P. (Jersey Evening Post)* you probably saw the day before, on the day, and there is still more to come. So a really positive message about helping people with disabilities get into the workplace. Of course in some respects there has never been a better place for anyone to find employment because of the employment situation over here; the recruitment is really hard. But what that encourages employers to do is be creative in their thinking and ask honest questions. If somebody comes to an interview who has got an obvious disability maybe that is quite easy. If people have got a hidden disability maybe that is quite difficult. So it is talking about the seen and the unseen, and it is really important that employers get on that message and really start to support people with disabilities and help them to grow.

**Deputy C.S. Alves:**

Could the Minister provide an update on the progress towards ensuring government documents are fully accessible to individuals with a range of disabilities, and are easy to understand?

**Assistant Minister for Social Security:**

Basically the most obvious one I guess is the long-term care scheme. We have completely simplified that message. Long-term care is a broad benefit, it is quite difficult for lots of people to understand so we have segmented it into different areas so people can just follow one track dependent on a couple of initial questions. The feedback that we have had from the throughput of that has been really good. People say they finally understand it; they can relay that message to other people. But that is just part of the way we are trying to make sure we communicate in as accessible way as possible. Some of it is even in our communications that have been going out in PDF where they are far more accessible if they go into html. It just takes away another barrier. So we are also looking at communication standards on the website. Obviously the gov.je website is huge, 35,000 pages or something, it is a really, really big website. But what we found is when we interrogated the data that compared to standards across the world it does very well for accessibility. But again we want to keep enhancing that, maybe even getting to the point where you would have more read aloud features, more abilities to customise it yourself with contrasting back colours and bigging up the print in a far easier way. But where we are at the moment across the industry standard is in a very good place.

**The Minister for Social Security:**

Can I just ask, I do not know if you were going to come on to the whole communication thing generally; do you have a question about that? Can I give you a quick word?

**Deputy C.S. Alves:**

Go for it.

**The Minister for Social Security:**

One of my projects was about communications generally so we have had a team working on communications. They have been looking at the most commonly used letters and they have been refreshing all of those. They have done a big piece of work on how to communicate, how to structure a letter to make it easier for customers. I had a presentation from them on that a couple of weeks ago and it is a really good piece of work; they have done a really good job on it. I am being very generous with your time but hopefully they go and roll it out to other departments and possibly come and do some presentations. But, as Deputy Ferey said, we have had some very good feedback on the revised long-term care material. That has gone down very well.



**Deputy R.J. Ward:**

The next questions are from Constable Troy on surface enhancements.

**The Connétable of St. Clement:**

Yes, feedback utilisation and new Government H.Q. (headquarters). Minister, how is customer and stakeholder feedback being monitored and utilised to prioritise the updating and ongoing review of standard letters, guidance information and communication methods, including digital, phone and face to face interactions?

**The Minister for Social Security:**

Well, that is part of the communications piece that I was just talking about, but do you want to talk about it more widely?

**Chief Officer, Customer and Local Services:**

Yes, no problem at all. Obviously our customers rate our service in C.L.S. on a daily basis based upon their experience either face to face or over the phone or online, and we look at that data to highlight issues that need to be addressed. That could be both long term and short term and immediate changes that we can make. Our satisfaction at the last quarter was 85 per cent against our target of 80 per cent; that is customers saying that they are either very satisfied or satisfied with the service on a 5 point scale.

**Deputy R.J. Ward:**

What is the process of rating that?

**Chief Officer, Customer and Local Services:**

So if it is on the phone, at the end of the call you have the opportunity to anonymously tell us how easy it was and how satisfied you were with the service, and also if you want to leave a verbatim about the experience you just had. So it is about the call you just had, not about what happened a year ago. If it is an exit interview from the building, we do regularly exit interviews where we ask someone to basically rate us on the same scores about the experience they have just had.

**Deputy R.J. Ward:**

What sort of percentage of your clientele do you think respond to that?

**Chief Officer, Customer and Local Services:**

It is obviously not every single customer, it will be a small percentage but statistically relevant.

**Deputy R.J. Ward:**

Yes, what type of percentage are you talking about?

**Chief Officer, Customer and Local Services:**

I can come back to you on that number but it is thousands of customer feedback ... so far this year we have had thousands. But it will be a small percentage of the overall; most customer experience views are based upon a much smaller sample but you can extrapolate them in a way that confirms they are meaningful.

**Deputy R.J. Ward:**

So are you talking 5 per cent, 2 per cent, 10 per cent?

**Chief Officer, Customer and Local Services:**

I do not know off the top of my head. Probably less than that, I would have thought.

**Deputy R.J. Ward:**

They are extrapolated from what you get?

**Chief Officer, Customer and Local Services:**

Yes, but it is a realistic number to say that customers are satisfied with the service they have got.

**The Minister for Social Security:**

Statistically significant.

**Chief Officer, Customer and Local Services:**

Yes, so we use that to try and improve our service ...

**Deputy R.J. Ward:**

When you say it is "statistically significant" ...

**The Minister for Social Security:**

Sorry, that may not be the term to use, it is ...

**Deputy R.J. Ward:**

Well, it is important if you are going to put data and say it is 85 per cent satisfaction, it should be statistically significant whatever that is, although it is a qualitative study rather than quantitative, is it not?

**Chief Officer, Customer and Local Services:**

Yes.

**Deputy R.J. Ward:**

So you will have difficulty getting statistical significance from a qualitative study. It was just I am interested that you used ...

**The Minister for Social Security:**

Sorry, I probably should not have used that expression.

**Deputy R.J. Ward:**

That is fine but it is quite important because you are taking a qualitative response and turning it into a quantitative amount and that is important for us to recognise.

**The Minister for Social Security:**

The point is, is it enough, yes.

**Deputy R.J. Ward:**

Sorry, I got carried away. Go on.

**Chief Officer, Customer and Local Services:**

Yes, so we look at that to make improvements and we have made improvements based upon the feedback we have received, whether that be moving the front office around to make it more welcoming, whether that be - as the Minister said - long-term care, and also things like improving our web forms, our content and the like. So there are examples of improvements we have made based upon that. Then the second part of your question was around the ...

**The Connétable of St. Clement:**

Inclusion of digital, phone and face-to-face interactions. So how is it being monitored and utilised?

**Chief Officer, Customer and Local Services:**

Yes, so we did capture digital. The web forms have on them a 5-star rating as well, so we monitor that and indeed have encouraged ... it is one of our responsibilities in Customer and Local Services is to encourage that other departments also start to capture feedback directly from the public, and also then act upon it as well rather than just focus on ourselves. We have a responsibility to make sure customer experience is measured across the whole of the Government's activity.

**The Connétable of St. Clement:**

Do you still have a digital exit survey at Customer Services?

**Chief Officer, Customer and Local Services:**

A member of staff will ask ...

**The Connétable of St. Clement:**

So it is a person?

**Chief Officer, Customer and Local Services:**

It is personal, yes. We do not have one of those stands, no, because you never really find out what the customer is really thinking when they press it on the way out. I am not a fan of those.

**The Minister for Social Security:**

It is either red, amber or green.

**The Connétable of St. Clement:**

Minister, what measures are being put in place to ensure that the transition to the new Government H.Q. building at the end of 2024 will maintain or possibly enhance the ease of access to social security benefits and services for the public?

**Chief Officer, Customer and Local Services:**

We are leading the customer spaces work on the new government building, not just for Customer and Local Services but also other government departments who will be based in the building all have customer-facing areas downstairs, and we are working to make sure that that is going to be ... as you say, as a minimum no worse than we are today but ideally much better. Certainly the space will be much better on the ground floor, and there will also be on the first floor a range of customer areas as well for appointments and meetings; a confidential space.

**The Connétable of St. Clement:**

Where is Tax going to be in relation to Social Security?

**Chief Officer, Customer and Local Services:**

They will be on the ground floor as well.

**The Connétable of St. Clement:**

They will be on the ground floor as well?

**Chief Officer, Customer and Local Services:**

Absolutely, yes, but obviously our offices will be on a different floor from Revenue Jersey.

**The Connétable of St. Clement:**

So from a customer services points of view Social Security will be sort of side by side with ...

**Chief Officer, Customer and Local Services:**

Yes, as they are today.

**Deputy B. Ward:**

Service enhancement and value for money. How is the department ensuring the achievement of departmental savings targets while demonstrating continuous improvement in the delivery to public services? Could the Minister provide examples of any initiatives or strategies that have been particularly effective in improving value for money?

**The Minister for Social Security:**

I think that is very operational so I think I am going to ask Ian to answer that question please.

**Chief Officer, Customer and Local Services:**

Yes, so we do have a continuous improvement team who look at both from the feedback - as Constable Troy mentioned in an earlier question - we get from customers but also staff ideas as well, some suggestions, and we look to make improvements to generally make things easier for the customer, and that will also help make things easier for staff, and that will also reduce out of most of our processes the unnecessary steps that may be required. If I give you the example that you will all be aware of, of attestation certificates. You used to have to come in, typically on a wet Friday afternoon, with a piece of paper that you have kept in the drawer for a couple of years to get an attestation certificate before you go to France that will give you very basic level medical care. There would be a queue of people quite stressed, because their ferry is in the evening, trying to get that stamped. We looked at it and looked at the footfall and the customer feedback, we were able to remove the need for that paper process in its entirety. You can now get it online and you do not have to come in, in that way. You do not have to come in with the same piece of paper every year. That will of course have made things very easy for the customer; it would have made it much easier for us, and that would have allowed us to use that staff resource on other things.

**Deputy R.J. Ward:**

So how much did you save on that?

**Chief Officer, Customer and Local Services:**

Or make some savings, yes.

**Deputy R.J. Ward:**

How much was that?

**Chief Officer, Customer and Local Services:**

We did not make any particular direct savings from that. What we would have done; it would have meant somewhere else perhaps we did not need to replace a member staff when they left in that way.

**Deputy R.J. Ward:**

So how do you manage to get value of money saving on that?

**Chief Officer, Customer and Local Services:**

We would have looked at the time it would have saved. So let us say if you had 100 customers coming in on a Friday, that is 100 customers of 3 minutes, whereas before ...

**Deputy R.J. Ward:**

Is that what you would have put down as your value for money saving, the amount that you saved from those 100 hours of not working?

**Chief Officer, Customer and Local Services:**

No, we would have put the value for money savings are actual hard cash savings, but what I am saying is that sort of change will contribute to the fact that you may not need to replace someone. It may not be there, it may be somewhere else entirely, but it may also mean that we can use that resource for something else, maybe you spend the money on back office.

**The Minister for Social Security:**

That is not suggesting that someone has lost their job, but we have not replaced.

**Chief Officer, Customer and Local Services:**

But the Minister's budget will reduce by in our case our current target in the Government Plan is £185,000. Our budget will reduce by £185,000. There is no doubt that the money has gone down but we have to make sure that we can see the improvements.

**Deputy R.J. Ward:**

All right, so it is the cut that you just have to save on?

**Chief Officer, Customer and Local Services:**

Yes, we have an ongoing programme that allows us to absorb that.

**Deputy B. Ward:**

In some ways that sort of brings me into my next question. We have understood from previous meetings that the cost of income support has reduced or is reducing and less is being spent. Does this produce savings? Plus the receipt of payments because of people doing overpayments; where does this money go to?

**Chief Officer, Customer and Local Services:**

So I think the question is just around income support budget and income support expenditure. So income support is a budget that is separate to the cost of running the department. So the £185,000 I talked about there is from the cost of running the department. Income support is a separate budget. That is a forecast based upon the current number of claimants, the expected level of unemployment, and any other changes to components and the annual uplift that the Minister raises. That budget is then forecast at that level in the Government Plan and if the experience is less, i.e. there are less people claiming income support, that money is underspent and is returned to the Treasurer. If there was an unfortunate set of circumstances that meant we spent more money on income support because there was more unemployment and we were over budget we would receive money from the Treasurer to make sure we could continue paying that budget.

[12:00]

**Deputy B. Ward:**

This is interesting; you are saying that it goes back to the Treasury but some of the money that has gone into Social Security has come from the employer and the employee.

**The Minister for Social Security:**

That is different. That is contributions. There are 2 different systems. Income support is taxpayer money that comes from central Government.

**Deputy B. Ward:**

Is this part of the government grant?

**The Minister for Social Security:**

No, social security is an entirely different fund. That is funded by contributions and that is ring-fenced for social security, social security benefits and Health Insurance Fund. Income support is a completely different budget. They do not mix.

**Deputy B. Ward:**

I am pleased for your clarification on that because it was a concern that if the contributions are ...

**The Minister for Social Security:**

Contributions are ring-fenced in the Social Security Fund. They are not taken out to pay income support.

**Deputy B. Ward:**

Thank you for the clarification on that.

**Deputy A. Howell:**

But if you had an underspend in Social Security that would stay in the fund?

**The Minister for Social Security:**

That would stay in the fund, yes, although I do not think we have overspend and underspend in the same way in the fund. It is a slightly different thing.

**Deputy R.J. Ward:**

I am conscious of time; we have come to the end. There are a couple of questions that we will do by letter. I would just say thank you for your response to the overpayment of benefit review. We have got time to look at that when we will look at that in detail. I have to say that in our initial panel response, the whole panel's response is disappointment that only 3 of the recommendations have been accepted. But we will come back to you in due course with a lot more detail on what we think of that in time.

**Deputy A. Howell:**

If I could say, I do not think that the response to our recommendations does justice to the Islanders who came to give evidence to the panel, often in very difficult circumstances, because they are seriously impacted by these overpayments.

**Deputy R.J. Ward:**

With that, because we have gone only a couple of minutes over which is not bad, we will call the hearing to an end. Thank you.

[12:03]